

Emergency Mortgage Assistance Program (EMAP)

Brochure

Program Description

The Emergency Mortgage Assistance Program (EMAP) is administered by the Connecticut Housing Finance Authority (CHFA). EMAP is available to eligible Connecticut homeowners who have fallen behind on their mortgage payment because of a temporary financial hardship beyond their control. An EMAP loan provides an initial disbursement to bring a homeowner's delinquent mortgage current. In addition, a homeowner may be eligible to receive monthly mortgage assistance.

While receiving EMAP assistance, a homeowner must participate in an annual recertification process conducted by CHFA to determine the necessity for continuation, termination or adjustment in the amount of emergency mortgage assistance. The homeowner must also notify CHFA of any changes in their financial status during the period of assistance. Repayment of the EMAP mortgage loan does not begin until a homeowner's finances allow for a full payment, as determined by CHFA. Interest will not accrue on the EMAP loan until it is scheduled for repayment. The EMAP loan will be repaid as a 30-year, fixed rate mortgage.

Terms and Conditions

- EMAP is available to eligible Connecticut homeowners who have fallen behind on their mortgage payment because of a temporary financial hardship beyond their control. A financial hardship includes, but is not limited to, a reduction of income or an increase in expenses resulting from:
 - Unemployment or underemployment of one or more of the mortgagors;
 - A loss, reduction or delay in receipt of such federal, state or municipal benefits as Social Security, supplemental security income, public assistance and government pensions;
 - A loss, reduction or delay in receipt of such private benefits as pension, disability, annuity or retirement benefits;
 - Divorce or a loss of support payments;
 - Disability, illness or death of a mortgagor;
 - A significant increase in the dollar amount of the periodic payments required by the mortgage;
 - An unanticipated rise in housing expenses;
 - Expenses related to the disability, illness or death of a member of the mortgagor's family.

A hardship does not include accumulation of credit or installment debt for recreational or nonessential items which caused a financial burden.

- The maximum allowable monthly mortgage assistance is set by law and based on a formula that uses annual area median income, as published by the U.S. Department of Housing and Urban Development. Please refer to the chart on page 4.
- Assistance is available for up to a total of 60 months. Eligible homeowners are required to pay a portion of their monthly mortgage payment to CHFA, based on their total household income, while receiving emergency mortgage assistance. CHFA will combine the homeowner's payment with the monthly assistance provided through the Emergency Mortgage Assistance Program and will then pay the total required monthly mortgage payment to the homeowner's lender.

Eligible Properties

A homeowner cannot have an ownership interest in any other real estate.

All properties must be owner-occupied and the primary residence of the applicant. Eligible properties include:

- Single family homes
- Single family homes located in Planned Unit Developments (PUDs)
- Single family condominiums
- Two-to-four family homes

Please note that no business or commercial use of the property is allowed.

Homeowner Eligibility Requirements:

Eligibility for EMAP includes the following:

- The delinquent mortgage is not FHA-insured.
- The mortgage must be secured by a homeowner's primary residence.
- Eligible homeowners may not have sufficient assets at their disposal to alleviate the financial hardship.
- A homeowner's inability to make the mortgage payments on their primary residence must be due to either a financial hardship resulting in a reduction of household income *or* an increase in expenses, or a significant increase in the monthly mortgage payment amount required by their current mortgage lender.
- A homeowner must either be 60 days delinquent or be in receipt of a delinquency notice from the current mortgage lender which indicates the lender's intent to initiate foreclosure proceedings. Homeowners who anticipate being 60 days delinquent on a mortgage may also be eligible. A homeowner will need to provide CHFA with documentation to support the probability of becoming delinquent, which will be reviewed by CHFA to determine eligibility (for example: notice of a lay-off or copy of a mortgage statement showing an increase in the adjustable rate and payment).
- In order to be eligible to apply for EMAP, a homeowner must inform CHFA that they contacted their current mortgage lender in an effort to correct the delinquency, but were either unsuccessful in negotiating a repayment plan or were unable to honor a negotiated repayment plan due to an unforeseen financial hardship; or they contacted a CHFA/HUD-approved housing counseling agency (refer to the list of approved agencies on page 3) in an effort to contact their lender to negotiate terms to correct the delinquency of the mortgage.
- Homeowners who apply for EMAP and have received a Summons and Complaint are required to participate in the Judicial Mediation Program as part of the EMAP application process.
- Except for the current delinquency, the homeowner must have a favorable mortgage credit history for the previous two years (or period of ownership) with no more than three 30-day late payments for the previous 12 months prior to the hardship.
- CHFA must determine that there is a reasonable expectation that the homeowner will be able to reinstate their current mortgage payments and have the ability to repay the EMAP mortgage loan.
- Eligible homeowners must be fully discharged from any action of bankruptcy.

The Connecticut Housing Finance Authority encourages all homeowners struggling with their mortgage payments to contact one of the following housing counseling agencies to explore all foreclosure prevention options available:

CHFA/HUD-Approved Housing Counseling Agencies

Acorn Housing Corp

Bridgeport

203-366-4180 ext. 8766

Catholic Charities & Family Services

Norwich

860-889-8346 ext. 271

Co-opportunity Inc.

Hartford

860-236-3617 ext.100

Community Renewal Team (CRT)

Hartford

860-560-5881

Housing Development Fund

Bridgeport and Danbury

203-338-9035 ext. 11

Housing Education Resource Center

Hartford

860-296-4242 ext. 107

Neighborhood Housing Services of New Britain

860-224-2433 ext 112

Neighborhood Housing Services of New Haven

203-777-6925 ext. 26

Neighborhood Housing Services of Waterbury

203-753-1896 ext. 9

Urban League of Greater Hartford

860-527-0147 ext. 168

Urban League of Southern Connecticut

Stamford

203-327-5810 ext. 108

For questions or additional information please contact CHFA's Customer Call Center at 860-571-3500 or Toll Free at 877-571-CHFA [2432].

MAXIMUM MONTHLY MORTGAGE ASSISTANCE FOR EMAP

County	Town	Max Monthly EMAP Payment	County	Town	Max Monthly EMAP Payment
Fairfield	Bethel	\$3498.60	Middlesex	Clinton	\$3158.87
	Bridgeport	\$2770.13		Deep River	\$3158.87
	Brookfield	\$3498.60		Essex	\$3158.87
	Danbury	\$3498.60		Old Saybrook	\$3158.87
	Darien	\$3995.13		Westbrook	\$3158.87
	Easton	\$2770.13		Killingworth	\$3158.87
	Fairfield	\$2770.13		All Other Towns	\$2779.93
	Greenwich	\$3995.13	New Haven	Ansonia	\$2799.53
	Monroe	\$2770.13		Beacon Falls	\$2799.53
	New Canaan	\$3995.13		Derby	\$2799.53
	New Fairfield	\$3498.60		Milford	\$2799.53
	Newtown	\$3498.60		Oxford	\$2799.53
	Norwalk	\$3995.13		Middlebury	\$2185.40
	Redding	\$3498.60		Naugatuck	\$2185.40
	Ridgefield	\$3498.60		Prospect	\$2185.40
	Shelton	\$2770.13		Seymour	\$2799.53
	Sherman	\$3498.60		Southbury	\$2185.40
	Stamford	\$3995.13		Waterbury	\$2185.40
	Stratford	\$2770.13		Wolcott	\$2185.40
	Trumbull	\$2770.13		All other towns	\$2619.87
	Weston	\$3995.13	New London	Colchester	\$2985.73
	Westport	\$3995.13		Lebanon	\$2985.73
	Wilton	\$3995.13		All Other Towns	\$2629.67
Hartford	All Towns	\$2779.93	Tolland	All Towns	\$2779.93
Litchfield	All Towns	\$2832.20	Windham	All Towns	\$2237.67



Connecticut Housing Finance Authority
 999 West Street • Rocky Hill, CT 06067
 Customer Call Center at 860-571-3500 or Toll Free at 877-571-CHFA [2432].
www.CHFA.org

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