

## Hamilton County Pandemic Housing Assistance Funds Current Programs

### Community Action Agency (CAA): CDBG-CV Home Relief funds

- Can assist with: Mortgage, Rent, Property Tax, Land Contracts, Lot Rent, Water/Sewer, and other utilities if client not eligible for PIPP/HEAP
  - o Can be used for undocumented immigrants.
  - o Can be used for security deposit and rent; late fees only eligible if paid as part of rent arrears.
  - o Cannot be used to pay court fees, damage, or rental application fees.
- Income cap: 80% AMI
- Assistance cap: up to 3 consecutive months arrearages back to Apr 1, 2020
  - o The first “month” of payment can include all arrears, with the two additional months as the next two calendar months.
- Other requirements: Must be Hamilton County resident with COVID-19 hardship.
- How to apply: Universal Application (paper application filled out by LAS) or call 513-569-1840.

### CAA: Emergency Rental Assistance Program (ERAP)

- Can assist with: Rent, Land Contracts, Lot Rent, Gas/Electric/Home Energy, Water & Sewer, Trash Removal, [some] Internet Service, Temporary Hotel Stays
  - o **\*\*Tenants only, not for homeowners.**
  - o Includes security deposit and first month’s rent
- Income cap: 80% AMI
  - o Show either two months’ income OR household’s total gross income for previous year.
  - o If client utilizes paystubs to prove income, will need to recertify income at/below 80% AMI every reapplication. If client utilizes 2020 tax return/W2/benefits statement (something that captures the entirety of 2020 income), will not need to recertify.
- Assistance cap: No dollar cap, up to 12 months of assistance (arrears and future).
  - o If funds available, household may receive additional 3 months of assistance.
  - o For both arrears and future payments. Arrears back to March 13, 2020.
  - o Must reapply for assistance every three months, if additional help needed.
- Other requirements: Must be Hamilton County resident with COVID-19 hardship.
- How to apply: [https://apply.cincy-caa.org/era\\_program#/](https://apply.cincy-caa.org/era_program#/), call 513-569-1840, or Universal Application (paper application with LAS).

### CAA: Utilities Assistance Plus (UAP)

- Can assist with: Property Taxes, Condo/HOA fees, Gas/Electric/Bulk Fuel, Water/Sewer, Trash, Internet, homeowners insurance
  - o **\*\*Homeowners and land-contract buyers only, not for tenants.**
  - o No requirement for PIPP/HEAP assessment – can cover Duke regardless
  - o **Arrears can date back PRIOR to January 21, 2020, but homeowner must have experienced a hardship related to the coronavirus pandemic from January 21, 2020 to present**

- Income cap: 150% AMI
- Assistance cap: Up to \$10,000
- Other requirements: Must have experienced a financial hardship related to the coronavirus pandemic, from January 21, 2020 to present.
- How to apply: Universal Application (paper application filled out by LAS) or 513-569-1840

Ohio Housing Finance Agency (OHFA): “Save the Dream” Ohio Rescue Payment Assistance

- Can assist with: Mortgage, Land Contracts, Lot Rent
- Income cap: 150% AMI
- Assistance cap: Up to \$25,000.
- Other requirements: Must have experienced a financial hardship during the pandemic related to the coronavirus pandemic from January 21, 2020 to present.
- How to apply: <https://savethedream.ohiohome.org/>

Public Utilities Commission of Ohio (PUCO): Winter Reconnect Order (WRO)

- In effect October 18, 2021 through April 15, 2022
- Can assist with: Gas/Electric reconnect services, begin services at a new address, or to stave off disconnection (can use once per season).
- Client pays \$175 fee, plus any applicable reconnect charge (cannot exceed \$36 – if greater than \$36, remainder of amount must go on next month’s bill)
- Income cap: NONE; anyone with PUCO-regulated service can access WRO
- How to apply: Contact utility (usually Duke, for SW Ohio service area) and tell utility client needs to use the WRO.
  - o Doesn’t involve CAA unless client needs to access Winter Crisis Program (below)
  - o More information: <https://puco.ohio.gov/wps/portal/gov/puco/news/puco-approves-wro>

CAA: Utility Assistance Programs

- Winter Crisis Program (WCP), November 1, 2021 to March 31, 2022
  - o Run through HEAP (Home Energy Assistance Program), WCP helps those at 175% FPL or below pay the \$175 fee needed for WRO.
  - o Can assist with: Gas/Electric reconnect services, begin services at a new address, or to stave off disconnection (can use once per season).
  - o Income cap: 175% FPL
  - o Other requirements: Hamilton County resident with proof of citizenship
- Home Energy Assistance Program (HEAP), July 1, 2021 to May 31, 2022
  - o HEAP is a federally funded program that provides eligible Ohioans assistance with their home energy bills. This one-time benefit is applied directly to the customer’s utility bill or bulk fuel bill.
  - o Does NOT have to be a regulated utility service provider, can be any utility service provider
  - o Amount of assistance varies and depends on several factors including household income and size

- To apply, contact the local energy assistance agency (CAA, SELF, etc.) or apply online at [www.energyhelp.ohio.gov](http://www.energyhelp.ohio.gov)
- Summer Crisis Program (SCP), July 1, 2021 through September 30, 2022
  - Can assist with: Electricity bills (up to \$500), central AC repairs, and buying AC unit or fan. (PIPP customers eligible for assistance with PIPP payment, central AC repairs, or an AC unit or fan.)
  - Income cap: 175% FPL
  - Other requirements: Hamilton County resident with proof of citizenship
- **PIPP Plus** (Percentage of Income Payment Plan) enrollment and recertification
  - Can assist with: Gas/Electric; bases utility payments on percentage of income and remains consistent all year.
    - If customer has gas & electric services, will pay 5% of their income for each bill.
    - If they only have electric, will pay 10% of their income for each bill.
    - Minimum monthly payment for each utility is \$10.
  - Income cap: 150% FPL
  - Other requirements: Hamilton County resident with PUCO-regulated gas/electric company. Must re-verify income each year and be caught up on all PIPP payments by anniversary date.
- How to apply for CAA utility programs: Visit <https://www.cincy-caa.org/what-we-do/supportive-services/utility-assistance-programs/>, <https://app.capappointments.com/> or call (513) 685-4478.
  - Spanish-speaking clients can contact Mayra Jackson at 513-709-6541 or [mjackson@cincy-caa.org](mailto:mjackson@cincy-caa.org).

#### Hamilton County JFS (HCJFS): Rent, and Utility Relief Program

- Can assist with: Rent, Gas/Electric, Water
- Income cap: 80% AMI
- Assistance cap: No dollar cap, up to 12 months of assistance (arrears and future).
  - If funds available, household may receive additional 3 months of assistance.
  - For both arrears and future payments. Arrears dating back to March 13, 2020.
- Other requirements: Must be Hamilton County resident with COVID-19 hardship
- How to apply: Visit <https://www.hcjfs.org/services/workforce-development/apply-for-cares/>.
  - If having difficulty, can contact United Way 211 Care Navigator by calling 211 or texting 211 CARES to 51555.

#### Hamilton County JFS (HCJFS): Mortgage and Utility Relief Program

- Can assist with: Mortgage, Property Taxes, Gas/Electric, Water
- Income cap: 80% AMI
- Assistance cap: 6 months of past due mortgage payments, 6 months of past due property tax payments, 12 months of past due utility payments.
  - Arrears dating back to March 13, 2020.
- Other requirements: Must be Hamilton County resident with COVID-19 hardship
- How to apply: Visit <https://erap.hcjfs.org/>.

- If having difficulty, call 513-946-7200, or contact United Way 211 Care Navigator by calling 211 or texting 211 CARES to 51555.

HCJFS: Prevention, Retention, Contingency (PRC) funding

- Can assist with: Rental (if landlord is an established vendor with the County), Gas/Electric (outside of Winter Rule months), Water and other necessities
  - Not assisting with Rental for households eligible for COVID-related funding like CARES or ERAP – need to secure other available funding for those clients.
- Income cap: 200% FPL
- Assistance cap: \$2,000 (\$3,000 with PRC supervisor approval)
- Other requirements: Must have a dependent child in the household, must wait 12 months between applications for PRC funding
- How to apply: Visit <https://www.hcjfs.org/services/workforce-development/apply-for-prc/>.

Legal Aid: Emergency Mortgage Assistance

- Can assist with: Mortgage, Property Taxes
- Income cap: 80% AMI
- Assistance cap: \$3,000
- Other requirements: Does NOT require COVID hardship, but Client must demonstrate ability to pay going forward. Must be Hamilton County resident. \*Different funding sources for City of Cincinnati residents and Hamilton County residents.
- How to apply: Contact Stephanie Moes at [smoes@lascinti.org](mailto:smoes@lascinti.org).