

Ohio Housing Finance Agency
Utilities Assistance PLUS Program (UAP)
 Community Action Council of Portage County, April 2022

OVERVIEW: CAC of Portage County is implementing a new program through the Ohio Housing Finance Agency called the Utility Assistance Plus program or **UAP** commencing in April 2022. Under this program, the Agency can provide a wide range of assistance for homeowners. Including **utility assistance** such as **gas, electric, bulk fuel, water, sewer, trash removal, internet service, and reconnection fees** for the above. We can also assist homeowners with **property taxes, homeowner's insurance, flood insurance, mortgage insurance, and HOA and condominium fees**. Mortgage delinquencies are also eligible, but the homeowner must apply directly through OHFA at the Ohio Housing Finance Agency website at <https://savethedream.ohiohome.org/>. The program will continue until at least 12/31/22 and will probably be extended through 2023.

Property Tax payments/needs for individuals over 55 will be prioritized but individuals of any age can apply.

Funds for this program are federal and are provided thru the American Rescue Act/ERA 2 (ARPA) program. Individuals and families who reside in Portage County who are facing financial hardships as a result of the pandemic and are below **150% of the median income level for the State of Ohio** may be eligible as follows:

	FAMILY SIZE	30 DAY INCOME MAX	ANNUAL MAX INCOME		FAMILY SIZE	30 DAY INCOME MAX	ANNUAL MAX INCOME
	1	\$ 8,494	\$103,350		5	\$ 13,105	\$159,450
	2	\$ 9,715	\$118,200		6	\$ 14,079	\$171,300
	3	\$ 10,923	\$132,900		7	\$ 15,053	\$183,150
	4	\$ 12,131	\$147,600		8	\$ 16,015	\$194,850

All individuals applying for assistance must complete an initial application packet on the CAC website @ www.cacportage.net along with required documents. All applications must be received through the CAC Cares mailbox on line, but may also be dropped off at the agency drop box at 1036 West Main in Ravenna. This funding is for **HOMEOWNERS ONLY.**

Eligibility criteria and general program guidelines are as follows:

- Expenses can be paid as of **January 21, 2020 depending on need**, but all applicants must verify that assistance has not previously been received for the services requested.
- To be eligible, the homeowner must have experienced a financial hardship during the coronavirus pandemic, which the American Rescue Plan Act defines as starting on January 21, 2020, and this hardship must be documented. This can be done using the provided “**Financial Hardship Attestation**” form.
- Applicants must meet the above income eligibility levels and provide documentation of income, such as paystubs, W-2’s, IRS 1099’s, determination letters or bank statements for the past **30** days.
- UAP expenses are capped at **\$10,000** per family or household;
- Delinquent expenses may be paid with one payment. Applicants **DO NOT** have to be delinquent to be eligible for assistance;
- Future expenses for up to six (6) months may be paid as well, but must be paid in monthly increments except for bulk fuels which can be paid for 6 months in one payment and other expenses which have not billed monthly. Such payments cannot exceed six (6) months going forward however and an applicant’s income will need to be reverified every 3 months.
- **Delinquent property taxes** may be paid in one lump sum but may not exceed \$10,000 and cannot be in escrow. The property tax bill must have become due after January 21, 2020.
- **Property taxes that are paid through an escrow account cannot be paid by CAC.** Applicants may still be eligible but would have to apply directly (on-line) to OHFA under <https://savethedream.ohiohome.org/>. Homeowner’s insurance costs that are escrowed must also go through OHFA/Save the Dream.
- Applicants are eligible **ONCE** during the program.
- All customer service will be conducted remotely, by either phone or email. Once an application has been completed and submitted, an **Intake Specialist/Case Manager** will contact the applicant as soon as possible and arrange for receipt of all required documentation/information. Please be patient as approval may take several weeks due to the tremendous need for the programs
- No payments will be made directly to applicants, or for expenses previously paid.
- Mobile home residents whose mobile home is in their name are considered homeowners, but **lot rent—if you reside in a mobile home park—is an eligible expense.**
- **Delinquencies** for any eligible expense **ARE NOT REQUIRED** to be eligible for assistance but can only be paid in one (1) month increments as described above for up to 6 months.