

Frequently Asked Questions

Utilities Assistance Plus (UAP)

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What is the purpose of the Utilities Assistance Plus program?

The Utilities Assistance Plus (UAP) program is designed to prevent homeowners experiencing financial hardship after January 21, 2020 from losing utilities or home energy services, and to prevent defaults, foreclosures, and displacements of homeowners when that default, foreclosure, or displacement is due to the inability to pay property taxes and/or homeowner fees.

What is the maximum amount of Utilities Assistance Plus a household may receive?

CAAs may pay up to **\$10,000** of eligible UAP expenses for each eligible household.

What utilities expenses are eligible to be paid?

For a dwelling to be eligible for energy utility cost assistance benefits, its primary heat source must be one of the following:

- a) A regulated or unregulated utility (gas and electric);
- b) A permanent, free-standing fuel tank (oil and propane);
- c) A legal fireplace (wood); or
- d) A legally-vented wood/coal stove.

The following utilities are eligible for payment through the UAP program:

- Natural Gas
- Electricity, including from renewable sources
- Bulk fuel, including propane, fuel oil, coal and wood, for a maximum 10-day supply or up to 25% of a fuel tank
- Water
- Sewer
- Trash Removal, including separate recycling fees, if required
- Broadband internet service
- Disconnection and reconnection fees

When are property taxes eligible to be paid?

CAAs may pay property taxes on behalf of an eligible household when the following applies:

- The property taxes are paid directly to the taxing authority rather than through an escrow arrangement with a home mortgage servicer, and
- The payment for the property tax bill first came due between January 21, 2020 and December 31, 2021.

Payments on behalf of applicants may not be more than the documented property tax bill and/or costs necessary to remove a lien placed on the property due to failure to pay property taxes which came due between January 21, 2020 and December 31, 2021.

How do CAAs pay property taxes if they are held in escrow by the mortgage lender?

Any expenses that are held in escrow by a mortgage lender fall under the Save the Dream Ohio Rescue Payment Assistance (RPA) and Mortgage Payment Assistance (MPA) programs. A homeowner who needs help with delinquent property taxes that are held in escrow should be referred to OHFA's website, savethedream.ohiohome.org, where the homeowner can prequalify and apply for assistance.

What homeowner-related fees are eligible to be paid?

CAAs may pay homeowner-related fees on behalf of eligible households when the following circumstances apply:

- The homeowner fees are paid directly to the entity assessing the fee rather than through an escrow arrangement with a home mortgage servicer, and
- The payment for the property tax bill first came due between January 21, 2020 and December 31, 2021.

The following homeowner fees are eligible for payment through the UAP program:

- Homeowners insurance
- Flood insurance
- Mortgage insurance
- Homeowners association fees or lien
- Condominium association fees
- Common charges
- Other – The cost must be a requirement for residency, and the applicant must provide an explanation and document the cost

Payments to utility providers, local taxing authorities, homeowner insurance companies, or entities that assessed homeowner fees cannot be more than the documented bills, invoices, and/or liens.

What are the income limits for eligible households?

Treasury guidance states that, in order to be eligible, homeowners must have incomes that are equal to or less than 150% of the area median income. For the purposes of Ohio's Homeowner Assistance Fund programs, we have used the income limits for the county with the highest median incomes in Ohio as the limits for the entire state. Please refer to the table below for the income limits.

Persons in Family							
1	2	3	4	5	6	7	8
\$103,350	\$118,200	\$132,900	\$147,600	\$159,450	\$171,300	\$183,150	\$194,850

How is income determined for the Utilities Assistance Plus program?

The most recent guidance from the US Treasury Department, dated April 14, 2021, says that “[t]wo approaches for income verification are permissible: (1) the household may provide a written attestation as to household income together with supporting documentation such as paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer; or (2) the household may provide a written attestation as to household income and the HAF participant may use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area.”

Consistent with this guidance, homeowners must provide a written attestation as to household income, **and** CAAs must verify income using at least one of the following supporting documentation:

- Adjusted gross income on the 1040 tax return for the most recent tax year
- Paystubs, W2s, or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer for the most recent thirty (30) days, which is then multiplied by twelve (12) to get an annualized amount
- Evidence that the average income for the census tract in which the applicant lives is equal to or less than \$60,685
- Documentation that the applicant has been determined income eligible for another state or federal program, so long as the income limits for that program are less than or equal to those for UAP. The following programs are known to have income limits that are less than or equal to UAP:
 - Medicaid
 - Supplemental Nutrition Assistance Program (SNAP)
 - Women, Infants, and Children (WIC)

Does a COVID-related hardship need to be documented?

A homeowner must have experienced a financial hardship during the coronavirus pandemic, which the *American Rescue Plan* defines as starting on January 21, 2020, and this hardship must be documented. This can be done using the provided “Financial Hardship Attestation” form.

Are mobile homes and manufactured homes eligible property types?

Mobile homes and manufactured homes are eligible. The property eligibility requirements were written as broadly as possible in keeping with Treasury guidance. The only limitation we've recently identified is that they need to be on the real property or manufactured home tax rolls as required by ORC Section 4503.061 (“All manufactured

and mobile homes shall be listed on either the real property tax list or the manufactured home tax list of the county in which the home has situs.")

Does OHFA require the CAAs to use a specific application?

No. OHFA and the leadership of the CAAs agreed it would be better for the CAAs to modify their intake paperwork to the extent necessary to capture the information that OHFA requires to be reported.

What is the referral process between OHFA and the CAAs?

CAAs should direct anyone who might benefit from OHFA's Rescue Payment Assistance and Mortgage Payment Assistance programs to OHFA's website, savethedream.ohiohome.org, where the homeowner can prequalify and apply for assistance.

OHFA will provide anyone who might benefit from the CAA's UAP program with the contact information for the CAA that serves the county in which they live.

Is there a process for sharing a homeowner's documents between OHFA and the CAAs so that the homeowner doesn't have to provide them twice?

Not yet. There are legal and technological issues that need to be resolved to ensure that the data and documents are secure and only shared when allowable. OHFA is working to develop the process and infrastructure for sharing data and documents for the second phase of the Homeowner Assistance Fund (HAF) plan. OHFA is committed to reducing the administrative burden on homeowners who need assistance from both the RPA/MPA programs and the UAP program whenever possible.

Do we need to track each applicant using OHFA's spreadsheet?

Yes. Each applicant, *including those who are declined*, need to be recorded on a separate line on the spreadsheet.