

Ohio Housing Finance Agency (OHFA)
Utility Assistance Plus (UAP) Program – Pilot Phase
Summary Guidelines

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|-------------------|-----------|--|--|---|---|---|---|-----------|-----------|-----------|-----------|-------------------|--|--|--|---|---|---|---|-----------|-----------|-----------|-----------|
| 1. Program Overview | <p>The Homeowner Assistance Fund (HAF) was created as part of the American Rescue Plan Act. Guidance from the US Treasury Department directs states to begin providing assistance to eligible homeowners as quickly as possible (Pilot Phase) while developing a long-term plan for meeting the statute’s goals (Phase II).</p> <p>In the Pilot Phase, Community Action Agencies (CAAs) may pay up to \$10,000 of eligible utility costs, property taxes, and homeownership fees for each eligible household.</p> | | | | | | | | | | | | | | | | | | | | | | | | |
| 2. Program Goals | <p>Utilities Assistance Plus (UAP) is designed to prevent homeowners experiencing financial hardship after January 21, 2020 from the loss of 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.</p> | | | | | | | | | | | | | | | | | | | | | | | | |
| 3. Coronavirus – Related Financial Hardship Requirement | <p>In order to receive UAP assistance, eligible homeowners must have experienced a financial hardship, as defined in US Treasury Department guidance, after January 21, 2020.</p> | | | | | | | | | | | | | | | | | | | | | | | | |
| 4. Target Population/Areas | <p>Homeowners with a household income that is equal to or less than 150 percent AMI.</p> | | | | | | | | | | | | | | | | | | | | | | | | |
| 5. Program Allocation (Excluding Administrative Expenses) | <p>\$9,000,000</p> | | | | | | | | | | | | | | | | | | | | | | | | |
| 6. Homeowner Eligibility Criteria | <p>To be eligible for UAP assistance, the following criteria must be met:</p> <ul style="list-style-type: none"> ● The current gross income of the applicant’s household must be equal to or less than the following income limits: <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td colspan="4" style="text-align: center;">Persons in Family</td> </tr> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> </tr> <tr> <td style="text-align: center;">\$103,350</td> <td style="text-align: center;">\$118,200</td> <td style="text-align: center;">\$132,900</td> <td style="text-align: center;">\$147,600</td> </tr> </table> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td colspan="4" style="text-align: center;">Persons in Family</td> </tr> <tr> <td style="text-align: center;">5</td> <td style="text-align: center;">6</td> <td style="text-align: center;">7</td> <td style="text-align: center;">8</td> </tr> <tr> <td style="text-align: center;">\$159,450</td> <td style="text-align: center;">\$171,300</td> <td style="text-align: center;">\$183,150</td> <td style="text-align: center;">\$194,850</td> </tr> </table> <ul style="list-style-type: none"> ● The applicant must own the eligible property for which the assistance is sought ● The applicant must have suffered a financial hardship | Persons in Family | | | | 1 | 2 | 3 | 4 | \$103,350 | \$118,200 | \$132,900 | \$147,600 | Persons in Family | | | | 5 | 6 | 7 | 8 | \$159,450 | \$171,300 | \$183,150 | \$194,850 |
| Persons in Family | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 2 | 3 | 4 | | | | | | | | | | | | | | | | | | | | | | |
| \$103,350 | \$118,200 | \$132,900 | \$147,600 | | | | | | | | | | | | | | | | | | | | | | |
| Persons in Family | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | 6 | 7 | 8 | | | | | | | | | | | | | | | | | | | | | | |
| \$159,450 | \$171,300 | \$183,150 | \$194,850 | | | | | | | | | | | | | | | | | | | | | | |

| | |
|--|---|
| | <ul style="list-style-type: none"> The applicant’s financial hardship must have occurred after January 21, 2020 |
| 7. Property Eligibility Criteria | The property must be a one- to four-unit, including condominium units, owner-occupied primary residence located in Ohio. |
| 8. Program Exclusions | <p>The following are excluded from receiving UAP assistance:</p> <ul style="list-style-type: none"> Homeowners whose hardship occurred on or before January 21, 2020. <p>If the applicant qualifies for another home energy or utility cost assistance program, such as HEAP, then CAAs are encouraged to direct applicants to these programs before using UAP to reimburse utility costs.</p> |
| 9. Eligible Utility Cost Assistance | <p>For a dwelling unit to be eligible for energy assistance benefits, its primary heat source must be: 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:</p> <ul style="list-style-type: none"> 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 |
| 10. Eligible Property Tax Assistance | <p>For property taxes to be an eligible cost under UAP the following criteria must be met:</p> <ul style="list-style-type: none"> The property taxes must be paid directly to the taxing authority rather than through an escrow arrangement with a home mortgage servicer The payment for the property tax bill must have first become due between January 21, 2020 and December 31, 2021. <p>Applicants cannot receive 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.</p> |
| 11. Eligible Homeowner Fee Assistance | For homeowner fees to be an eligible cost under UAP the following criteria must be met: |

| | |
|---------------------------------------|---|
| | <ul style="list-style-type: none"> ● The homeowner fees must be paid directly to the imposing entity rather than through an escrow arrangement with a home mortgage servicer ● The payment for the homeowner fees must have first become due between January 21, 2020 and December 31, 2021 <p>The following homeowner fees are eligible for payment through the UAP program:</p> <ul style="list-style-type: none"> ● Homeowner’s insurance ● Flood insurance ● Mortgage insurance ● Homeowner’s association fees or lien ● Condominium association fee ● Common charges ● Other – the cost must be a requirement for residency and the applicant must provide an explanation and document the cost <p>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.</p> |
| 12. Payment of Funds | <p>Eligible homeowners who are unable to pay eligible utility costs, property taxes, and/or homeowner fees for which payment first became due between January 21, 2020 and December 31, 2021 and who meet the homeowner eligibility criteria may receive payment of eligible costs on their behalf. Payment of the eligible, confirmed costs will be made directly to the utility providers, local taxing authorities, or entities that assessed homeowner fees.</p> |
| 13. Program Inception/Duration | <p>The UAP program begins on June 1, 2021 and is expected to continue until December 31, 2021 or until funding is fully reserved, whichever comes first.</p> |