

Hamilton County Pandemic Housing Assistance Funds
Current Programs

Community Action Agency (CAA): CDBG-CV Home Relief funds (Jan. 2021-ongoing)

- 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) (Apr. 2021-ongoing)

- Can assist with: Rent, Land Contracts, Lot Rent, Gas/Electric/Home Energy, Water & Sewer, Trash Removal, [some] Internet Service, Temporary Hotel Stays
 - o MUST be a tenant to utilize these funds—homeowners not eligible for utility assistance.
 - 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 2020.
 - 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, future payments through December 31, 2021.
 - o Must reapply for assistance every three months.
- Other requirements: Must be Hamilton County resident with COVID-19 hardship.
- How to apply: 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 only, not for tenants.
 - o No requirement for PIPP/HEAP assessment – can cover Duke regardless

- **Arrears can date back PRIOR to January 21, 2020, but homeowner must have experienced a hardship from January 21, 2020 to present** (not necessarily COVID-specific hardship though).
- Income cap: 150% AMI
- Assistance cap: Up to \$10,000
- Other requirements: Must have experienced a financial hardship during the pandemic (not necessarily COVID-specific hardship), 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 (RPA)

- Can assist with: Mortgage, Land Contracts, Lot Rent
 - CAA is administering Hamilton County’s Utilities and Property Taxes portion of HAF funding via UAP; RPA is the other part of HAF
 - So far, we have been able to get homeowners 6 months forward of mortgage assistance through OHFA, in addition to payment of client’s arrears; will provide updates as we get more applications done.
- Income cap: 150% AMI
- Other requirements: Must have experienced a financial hardship during the pandemic (not necessarily COVID-specific hardship), from January 21, 2020 to present.
- How to apply: <https://savethedream.ohiohome.org/>

Public Utilities Commission of Ohio (PUCO): Winter Reconnect Order (WRO) (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
 - Doesn’t involve CAA unless client needs to access Winter Crisis Program (below)
 - More information: <https://puco.ohio.gov/wps/portal/gov/puco/news/puco-approves-wro>

CAA: Utility Assistance Programs (various)

Programs include:

- Winter Crisis Program (WCP), October 18, 2021 through April 15, 2022
 - Run through HEAP (Home Energy Assistance Program), WCP helps those at 175% FPL or below pay the \$175 fee needed for WRO.
 - Can assist with: Gas/Electric reconnect services, begin services at a new address, or to stave off disconnection (can use once per season).
 - Income cap: 175% FPL
 - Other requirements: Hamilton County resident with proof of citizenship
- Summer Crisis Program (SCP), July 1, 2021 through September 30, 2021

- 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 6% of their income for each bill.
 - If they only have electric, will pay 10% of their income for each bill.
 - Minimum monthly payment 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.

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 back to March 13, 2020, future payments through December 31, 2021.
 - Must reapply for assistance every three months.
- 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.

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.