

SAVE THE DREAM OHIO

Help for Homeowners

savethedream.ohiohome.org

888.404.4674

OVERVIEW & BACKGROUND

GENERAL ELIGIBILITY CRITERIA

RPA/MPA

UAP

**THE HOMEOWNER ASSISTANCE FUND WAS CREATED IN
THE AMERICAN RESCUE PLAN ACT**

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THE **HOMEOWNER ASSISTANCE FUND** WAS CREATED IN
THE **AMERICAN RESCUE PLAN ACT** TO PREVENT
HOMEOWNER MORTGAGE DELINQUENCIES

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THE **HOMEOWNER ASSISTANCE FUND** WAS CREATED IN
THE **AMERICAN RESCUE PLAN ACT** TO PREVENT
HOMEOWNER MORTGAGE DEFAULTS

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THE **HOMEOWNER ASSISTANCE FUND** WAS CREATED IN
THE **AMERICAN RESCUE PLAN ACT** TO PREVENT
HOMEOWNER MORTGAGE FORECLOSURES

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THE **HOMEOWNER ASSISTANCE FUND** WAS CREATED IN
THE **AMERICAN RESCUE PLAN ACT** TO PREVENT
LOSS OF UTILITIES OR HOME ENERGY SERVICES

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AMERICAN RESCUE PLAN

\$1.9 TRILLION



HOMEOWNER ASSISTANCE FUND

\$10 BILLION



STATE OF OHIO

\$280 MILLION



PILOT PHASE

\$28 MILLION

PHASE 2

\$252 MILLION

PILOT PHASE

PLANNING
STARTUP
TRIAGE

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runs through
December 31, 2021

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HOMEOOWNER

OWN
THE
HOME

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Household Income

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

Area Median Income

FINANCIAL HARDSHIP AFTER JANUARY 21, 2020

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Financial Hardship Attestation

I/we attest that I/we have experienced a material reduction in income and/or a material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displaced me/us as a homeowner(s), that this financial hardship occurred after January 21, 2020, and that the nature of the financial hardship is because of [check all that apply]:

- Loss of work/decrease in available hours at work
- Forced work closure
- Inability to access or get to work
- Loss of wages or other compensation ordinarily received
- Increase in childcare costs
- Forced to take off work due to school closure or childcare changes
- Self-quarantined at home under government or medical recommendation
- Stay at home or shelter in place order by any level of government authority
- Forced to take off work to care for a family member
- Personal or family experiencing illness, disability, or mental health issues
- Lack of access or delayed access to healthcare
- Experience of food insecurity, shortages, or delayed benefits
- Increase in family expenses due to pandemic or emergency preparedness
- Unemployment insurance unavailable, insufficient, or delayed
- Loss of social, financial, or health safety net
- Fear and concern of future economic and health insecurity and instability
- If I pay utility payment(s), property taxes, and/or homeowner fees for my primary residence now, I will not be able to meet my or my family's basic needs and may default on my home mortgage
- Other

I certify that this statement is true and correct to the best of my knowledge, and I authorize the release of any or all information necessary for verification purposes.

_____	_____	_____
Applicant Name <small>(please print)</small>	Applicant Signature	Date
_____	_____	_____
Co-Applicant Name <small>(please print)</small>	Co-Applicant Signature	Date



Save the Dream Ohio
Foreclosure Prevention Effort

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Financial Hardship Attestation

I/we attest that I/we have experienced a material reduction in income and/or a material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displaced me/us as a homeowner(s), that this financial hardship occurred after January 21, 2020, and that the nature of the financial hardship is because of [check all that apply]:

- Loss of work/decrease in available hours at work
- Forced work closure
- Inability to access or get to work
- Loss of wages or other compensation ordinarily received

PROPERTY



1- TO 4-UNIT



OWNER-OCCUPIED



**ON PROPERTY OR MANUFACTURED
HOME TAX ROLLS**

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RPA

MPA

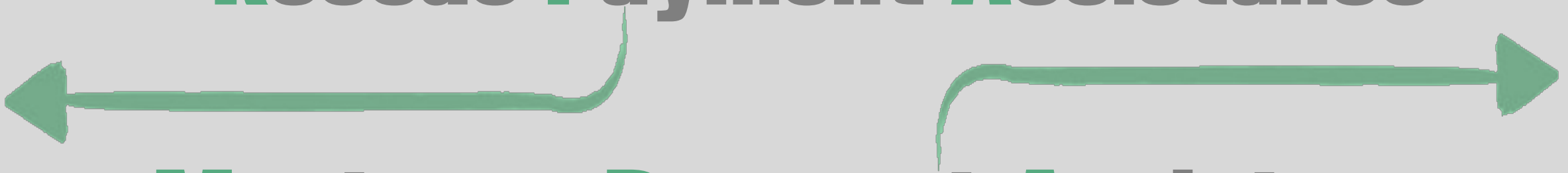
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Rescue Payment Assistance

Mortgage Payment Assistance



\$25,000
COMBINED CAP

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administered by

OHFA

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Rescue Payment Assistance

OHFA makes payment directly to the servicer for **the full delinquent amount** including all expenses in escrow

Mortgage Payment Assistance

OHFA makes payment directly to the servicer for **up to 6 months of mortgage payments** including all expenses in **escrow**

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Utility Assistance Plus

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\$10,000 CAP

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administered by

OHFA

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administered by
COMMUNITY
ACTION
AGENCIES

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CAA makes payment directly to the
taxing authority

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CAA makes payment directly to the
entity imposing fee

EXPENSES

UTILITIES

PROPERTY TAXES

HOMEOWNER FEES

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UTILITIES

NATURAL GAS

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UTILITIES

ELECTRICITY, INCLUDING RENEWABLES

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UTILITIES

BULK FUEL

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UTILITIES

WATER

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UTILITIES

SEWER

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UTILITIES

TRASH REMOVAL

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UTILITIES

BROADBAND INTERNET SERVICE

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UTILITIES

DISCONNECTION & RECONNECTION FEES

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UTILITIES

PROPERTY TAXES

**PAYMENT MUST HAVE COME DUE AFTER
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UTILITIES

PROPERTY TAXES

**NO MORE THAN DOCUMENTED BILL &/OR
COSTS NECESSARY TO REMOVE LIEN**

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UTILITIES

PROPERTY TAXES

HOMEOWNER FEES

HOMEOWNER'S INSURANCE

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UTILITIES

PROPERTY TAXES

HOMEOWNER FEES

FLOOD INSURANCE

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UTILITIES

PROPERTY TAXES

HOMEOWNER FEES

MORTGAGE INSURANCE

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UTILITIES

PROPERTY TAXES

HOMEOWNER FEES

**HOMEOWNER'S ASSOCIATION FEES OR
LIEN**

UTILITIES

PROPERTY TAXES

HOMEOWNER FEES

CONDOMINIUM ASSOCIATION FEES

UTILITIES

PROPERTY TAXES

HOMEOWNER FEES

COMMON CHARGES

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UTILITIES

PROPERTY TAXES

HOMEOWNER FEES

**OTHER: COST MUST BE A REQUIREMENT
FOR RESIDENCY & APPLICANT MUST
PROVIDE EXPLANATION**

UTILITIES

PROPERTY TAXES

HOMEOWNER FEES

PAID DIRECTLY TO ENTITY IMPOSING FEE

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UTILITIES

PROPERTY TAXES

HOMEOWNER FEES

**PAYMENT MUST HAVE COME DUE AFTER
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UTILITIES

PROPERTY TAXES

HOMEOWNER FEES

**NO MORE THAN DOCUMENTED BILLS,
INVOICES, &/OR LIENS**

UTILITIES

PROPERTY TAXES

HOMEOWNER FEES

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got questions?

thanks!