

### **Utility Plus Program / Save the Dream Foreclosure Prevention Program**

The <u>Utilities Assistance Plus</u> (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 homeowner fees stemming from a COVID Hardship.

- The following utilities are eligible for payment through the UAP program:
  - Natural gas, electricity, bulk fuel, water, sewer, trash removal, broadband internet service and disconnection and reconnection fees.
- Property taxes can be paid when the following applies:
  - The property taxes are paid directly to the taxing authority rather than through an escrow arrangement with a mortgage company, 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 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.
- Applicants that need mortgage assistance and property taxes that are held in escrow should:
  - Refer to OHFA's website, <u>savethedream.ohiohome.org</u>, where the homeowner can apply for assistance with their mortgage and property taxes if they are in escrow.

#### Income Guidelines for Eligible Households, Person/Person's per Household:

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

On the following pages please complete and sign the application and return to the address at the bottom of the page by in person, through mail or email or fax. Be sure to complete the Financial Hardship Attestation attached to the application. Please provide the past 30 days of income for everyone in the home over the age of 18, copies of utility bills and tax bills showing past due amounts (that you are requesting assistance with), and any other documentation requested. If you receive assistance from any other state or federal program whose income guidelines are equal to or less than the UAP, you will only need to provide proof of your participation in the past 30 days as your proof of income.

Mail: Ashtabula County Community Action Agency, P.O. Box 2610, Ashtabula Ohio 44005-2610

Email: imitchell@accaa.org Phone: (440) 997-5957 ext. 559

Fax: (440) 997-6022

### **UTILITY ASSISTANCE PLUS APPLICATION**

Please read carefully and be sure to answer each question.

Name:	Date:
Address:	SS #
City / State / Zip:	Date of Birth:/
Phone Number:	
Email Address:	
Gender: Male Female Other	
Disabled: Yes No	
Veteran: Yes No	
US Citizen: Yes No	
Ethnicity: Hispanic, Latino or Spanish Origins No Hispanic,	Latino or Spanish Origins
Race: American Indian/Alaskan Native Asian	Black/African American
Native Hawaiian/Other Pacific Islander Other	Unknown White
Family Type: Single Parent Two Parent Single	Two Adults w/no Children
Non-Related Adults w/Children Multi-Generation	onal Other
Please complete the table below for other household members. If y separate sheet of paper.	ou need more room please use a
First Name	
Last Name	
SS#	
Date of Birth	
Gender	
Race	
Ethnicity	
Disabled?	
US Citizen?	
Veteran?	



### **Income Section**

Please list all of the household income for anyone over the age of 18 for the past 30 days and provide proof of that income. You can include W-2's for 2020, IRS Form 1040, Pay-Stubs, Award Letters for Social Security, SSI, SSDI and VA benefits. Please refer to the front of the application packet for further details regarding income.

First Name			
Amount \$			
How Often			
Source			
Non-Cash			
Benefits			8

#### **Terms for Reference**

- How often Weekly, Bi-Weekly, Monthly, One Time Payment, Yearly
- Source Social Security, SSI/SSDI, Employment, Unemployment, VA, Pension, TANF, Other
- Categorical Eligibility SNAP, WIC, HWAP, HEAP, PIPP or other benefit that would be pre-qualifying

Please check all you are applying for assistance with. Be sure to include bills showing past due amounts that were incurred between January 1, 2020 – December 31, 2021

€ Electric	€ Water	€ Homeowner Fee's
€ Natural Gas	€ Sewer	€ Disconnect / Reconnect Fee
€ Bulk Fuel/Alt. Heat Source	€ Trash	
€ Property Taxes	€ Broadband Internet	

I certify these statements are true and correct to the best of my knowledge, and authorize the release of any or all information necessary for verification purposes.

Client Signature_				Date	
Approved	Denied	Reason_	For Office Use Only		
Approval Signatu	re			Date_	



888.404.4674 | savethedream.ohio.gov





### **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 h	ours 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	ol closure or childcare changes				
	Self-quarantined at home under gov	vernment or medical recommendation				
	Stay at home or shelter in place order	er by any level of government authority				
	Forced to take off work to care for a	family member				
	Personal or family experiencing illne	ess, disability, or mental health issues				
	Unemployment insurance unavailab	ole, insufficient, or delayed				
	The state of the s					
	Fear and concern of future economic and health insecurity and instability					
	will not be able to meet my or my fa	amily's basic needs and may default on my	home mortgage			
	Other					
	S					
	-					
Loc	ortify that this statement is true and o	correct to the best of my knowledge, and I	authoriza the release			
	any or all information necessary for v	correct to the best of my knowledge, and I	authorize the release			
OI .	any or an information necessary for v	erification purposes.				
	Applicant Name	Applicant Signature				
	(please print)	Applicant Signature				
			Date			
			Date			
	w , ,		Date			
×	Co-Applicant Name	Co-Applicant Signature				



# Housing & Energy Services

Judith Barris Executive Director David Speelman Board Chairperson Marlo Millard

Director of Housing and Energy

## Third Party Release of Information Authorization Form

By signing this form, I	, herby consent to
Ashtabula County Community Action	Agency (ACCAA) disclosing any
information provided to any party that	may be able to assist me during this
financial hardship.	
X	
Print Name	
X	
Signature	
Date	



## **UAP** (Save the Dream)

Judith Barris
Executive Director

**David Speelman** *Board Chairperson* 

Marlo Millard

Director of Housing and Energy

## I understand that:

- I can only apply for the Utility Assistance Plus (UAP) program once.
- If I am still struggling I can apply for up to 6 months of assistance per utility that I have applied for in my application, and that it is my responsibility to contact the intake worker doing my application every month with those new bills.
- I am only allowed up to the allotted amount.
- My income needs to be recertified after 3 months to verify that I still qualify. (If still looking for assistance)
- Additional assistance will be based on availability of funding.

Print Name:	Date:
Signature:	