

# Hamilton County Mortgage & Utility Relief Program

## Description:

Hamilton County Commissioners are providing \$5 million to help eligible homeowners with mortgage and/or utility payments in order to avoid foreclosure and shutoffs. The Hamilton County Mortgage & Utility Program helps residents who have experienced financial hardships due to COVID-19 if their household meets certain criteria.

## Eligibility:

To be eligible, a household must meet the following criteria:

- Experienced a decrease in income/employment due to the COVID-19 public health emergency;
- Household at or below 80% of Area Median Income (Income includes unemployment income); See chart below.

Number of People in Household	1	2	3	4	5	6
Max Income 80% of Area Median Income	\$47,850	\$54,650	\$61,500	\$68,300	\$73,800	\$79,250

- Owner-occupied residence is located in Hamilton County, Ohio;
- Proof of past due mortgage and/or utility payment;
- Must have established connection to residence and be the applicant's primary residence (second homes, rental properties, AirB&B, and other similar type rentals are not eligible for assistance).

## Mortgage Assistance:

- Payments may be used for current delinquent mortgage payment dating back to March 1, 2020, up to **6 months of past due mortgage payments.**
- Payments will be made to mortgage servicers.
- The applicant will need to secure a vendor registration form from their mortgage holder so that payment can be issued directly -

<https://www.hamiltoncountyauditor.org/pdf/Finance/vendorregform.pdf>

## Utility Assistance:

- The Hamilton County Mortgage & Utility Relief Funds may also be used to pay delinquent utility bills dating back to March 1, 2020, **up to 12 months of past due payments.**
- Payments will be made to the utility company.

## Checklist:

- ✓ Do you live in Hamilton County?
- ✓ Have you had a decrease in income due to the COVID-19 public health emergency?
- ✓ Do you earn at or below 80% of the Area Median Income (see table above)?
- ✓ Do you have past due mortgage payments and/or utilities?
- ✓ Has your mortgage company received outside payment(s) from other federal COVID-relief programs for your past due mortgage?

## To Apply:

- Direct link: <https://erap.hcjfs.org>
- Email: [HCJFS.Mortgage@jfs.ohio.gov](mailto:HCJFS.Mortgage@jfs.ohio.gov)
- Call HCJFS at 946-7200 between 10 am – 2pm or call the United Way's 211 for assistance with the application process if you are experiencing difficulty with the online application.

## Next Steps:

If eligible, the client will need to provide documentation:

- Proof of past due mortgage and/or utility payments which arose subsequent to March 1, 2020, and which were due to COVID-19 or its negative economic impacts.
- Proof of an established connection to residence.
- Proof of documentable decrease in income due to the COVID-19 public health emergency (must provide unemployment letter; furlough letter; check stubs noting decrease of hours or wages; letter from employer showing reduction in hours/wages due to COVID-19; or other documentation showing a reduction in income due to COVID-19).
- Self-attest that applicant does not have the present ability to pay any past due mortgage payments and/or utilities.
- The applicant will need to secure a vendor registration form from their mortgage holder so that payment can be issued directly - <https://www.hamiltoncountyauditor.org/pdf/Finance/vendorregform.pdf>