

## Ohio Housing Finance Agency (OHFA)

### Utility/Internet/Broadband/Property Tax/Homeowners Fees Payment Assistance – Term Sheet

<b>Criteria</b>	<b>Terms</b>
<b>Brief description</b>	<p>As part of the original submission to Treasury, OHFA created the Utility Assistance Plus (UAP) program, which included five program design elements that provided funds to resolve delinquent payments and make up to six months of prospective payments: utilities, insurance, internet, HOA fees and liens, and property taxes.</p> <p>Beginning two full months after Treasury’s approval of these changes, the UAP program will only include three program design elements: utilities, HOA fees and liens, and property taxes (no longer providing funds to resolve internet access services or insurance).</p> <p>Beginning on January 1, 2024, the UAP program will only include one program design element: property taxes (no longer providing funds to resolve utility services or non-escrowed homeowner and condominium association fees).</p> <p>On April 30, 2024, the UAP program will close and no longer include any program design elements.</p> <p>HAF funds may be used to pay delinquent amounts, including interest or reasonably required legal fees, under circumstances in which a delinquency threatens access to utility or internet services, so long as those program design elements are part of the UAP program.</p> <p>Funds may be used to pay prospective charges for up to the first 6 months following approval if the homeowner is unable to make such payments.</p>
<b>Maximum amount of assistance per homeowner</b>	Each Homeowner will be eligible for up to \$10,000 through this program with respect to the applicant’s primary residence.
<b>Homeowner eligibility criteria and documentation requirements</b>	<p>Documentation requirements</p> <ul style="list-style-type: none"> <li>• Adjusted gross income on the 1040 tax return for the most recent tax year,</li> </ul>

Criteria	Terms
	<ul style="list-style-type: none"> <li>• Paystubs, W2s, or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer for the most recent thirty (30) days, which is then multiplied by twelve (12) to get an annualized amount,</li> <li>• Evidence that the average income for the census tract in which the applicant lives is equal to or less than \$60,685, <b>OR</b></li> <li>• Documentation that the applicant has been determined income eligible for another state or federal program, so long as the income limits for that program are less than or equal to those for UAP. The following programs are known to have income limits that are less than or equal to UAP: <ul style="list-style-type: none"> <li>○ Medicaid,</li> <li>○ Supplemental Nutrition Assistance Program (SNAP), and</li> <li>○ Women, Infants, and Children (WIC)</li> </ul> </li> </ul>
<b>Loan eligibility criteria specific to the program</b>	N/A
<b>Form of assistance</b>	Assistance will be structured as a grant.
<b>Payment requirements</b>	Funds will be paid directly to the service provider, internet provider, taxing authority, or other applicable third-party authorized to collect eligible charges.