

Rent and Mortgage Programs Continue

If you are behind on your rent or mortgage due to COVID-19, LCCAA can help!

To be eligible for rent assistance, residents must:

- ▶ Be behind on rent or facing eviction, AND
- ▶ Live at or below 80 percent of the Area Median Income (\$60,800 for a family of four in 2020, see below), AND
- ▶ Have been directly affected by COVID-19 (loss of income, increased expenses, etc.), OR
- ▶ Be a member of a population especially vulnerable to COVID-19.

LCCAA has partnered with Lorain County Job and Family Services to provide better service to renters

Funds have been fully expended in the CARES 2021 Water Assistance Program. Renters may be able to get help with water bills through the Rent Assistance Program.

throughout the county. Visit www.lccaa.net/programs/2021_cares_rent_assistance to learn more and apply. Assistance is paid directly to landlords.

Mortgage assistance is available to homeowners who have or have had a COVID-19 related forbearance granted from their lender since April 1, 2020. The home must be

the applicant's primary residence. Households must live at or below 80 percent of the Area Median Income.

A forbearance indicates the mortgage holder is in communication with their lender and has demonstrated hardship. Proof of the forbearance will be required. Assistance will be paid directly to the mortgage holder. The mortgage holder must agree to participate and provide proof of past due balances.

The mortgage assistance program was temporarily suspended in March for a systems upgrade. However, funding remains available. Visit www.lccaa.net/programs/2021_cares_mortgage_assistance to learn more and apply.

Utility Help Becomes Energy Services

The State of Ohio has made it easier to apply for non-emergency energy assistance online. Lorain County residents do not need an appointment at LCCAA to apply for an annual HEAP benefit, to apply for PIPP Plus or to reverify their income for PIPP Plus.

Local appointments at LCCAA, currently conducted by phone due to COVID-19, are reserved for emergency services: winter crisis, summer crisis and service transfers.

To apply for regular services, residents must go to energyhelp.ohio.gov. To create a free account, all you need is a valid email address. Your account can be used as long as and as often as you need it.

Residents are encouraged to plan ahead. Online applications can take up to eight weeks to process. Applications can be tracked at energyhelp.ohio.gov. Applications can also be printed and mailed;

however, those applications take up to 12 weeks to process and cannot be tracked.

"It's particularly important for PIPP customers to plan ahead," said Bobby Taylor, Planning and Community Services Director. "PIPP customers need to reverify their income once each year by a date that is unique to them. They need to 'know their date and apply to the state.'"

Emergency services do require a local appointment and appointments at LCCAA are reserved for those situations. Appointments can be made at app.capappointments.com.

To help residents navigate these systems, LCCAA has published "A Guide to Applying for LCCAA Energy Services."

The booklet is being mailed to all current clients of the Energy Services Department and is also available on www.lccaa.net.

The screenshot shows a web form for the Ohio Development Services Agency. At the top, it says "Ohio Development Services Agency". Below that, there is a red link: "Sign up here to apply for Energy Assistance Programs". A password requirement note states: "Password must contain minimum 8 characters, at least one number, & at least one special character (! # \$ % ^ _ + < >)". The form fields include: "First Name", "Last Name", "Email", "Create Password", and "Confirm Password". At the bottom, there is a checkbox for "I'm not a robot" with a CAPTCHA icon, and a red "Sign Up" button. Below the button, it says "Already have an account?"