

SW Ohio Homeowner Resources and Protections in Response to COVID-19



Mortgage Payments

Q: I can't make my monthly mortgage payment. Will I lose my home?

A: On March 18, 2020, the U.S. Department of Housing and Urban Development issued a 60-day moratorium or suspension of foreclosures for certain types of mortgages. If your loan is a Fannie Mae loan, Freddie Mac loan, or guaranteed by FHA, VA or USDA, your lender cannot foreclose on your home at this time.

Q: How can I find out what type of loan I have?

A: You can find out by calling or checking online.

- FHA: Call 1-800-569-4287.
- Fannie Mae: www.KnowYourOptions.com/loanlookup
- Freddie Mac: <https://ww3.freddiemac.com/loanlookup/>
- USDA/Rural Home Service: Call and ask your loan servicer.
- VA: Call and ask your loan servicer

Q: What can I do if my loan is not covered by the moratorium?

A: You should contact your loan servicer right away and let them know you need help paying your mortgage. You may be eligible for a forbearance, loan modification, or other type of assistance.

Q: Is there financial help available for paying my mortgage?

A: You should always contact your lender or

loan servicer to ask if they have any programs available to help you.

Homeowners with Fannie Mae, Freddie Mac, or FHA loans may be eligible for a mortgage forbearance plan to reduce or suspend their mortgage payments for up to 12 months

Cincinnati residents may be able to access emergency mortgage assistance funds to help bring their mortgage account current.

If you live in the City of Cincinnati and need financial help, call 513-362-2807.

Also, if you have a child or expectant mother in your household, you may be eligible for Job & Family Services PRC (Prevention, Retention and Contingency) funds. These funds can assist with payments for items such as housing costs, gas cards, job uniforms, and baby items. If you have questions about these kinds of assistance, contact the Legal Aid Society at (513) 241-9400 or your local JFS office.



Utilities

Q: Will my water be shut off if I can't pay my bill?

A: No, there are no water shutoffs in Southwest Ohio at this time. Greater Cincinnati Water Works (GCWW) will be restoring service if your water was previously shut off. GCWW, Warren County Water & Sewer, The City of Lebanon, The Village of Blanchester, and Western Water Company are currently also

waiving late fees. However, Brown County Rural Water Association, Butler County Water & Sewer, Highland County Water, Wilmington Ohio Water (Clinton & Warren County) are still charging late fees on unpaid water bills.

Q: Will my gas and electric be shut off if I can't pay my bill?

A: Some utility companies in Southwest Ohio have suspended electric and gas disconnections. This includes Duke Energy and Butler REC. Additionally, Duke Energy, The City of Lebanon, The Village of Blanchester, and Butler REC will not be assessing late fees for non-payment. However, some municipal gas and electric companies, such as the City of Hamilton have not made a final decision about whether they will stop disconnections during this time.



Foreclosure

Q: If I have a foreclosure court date coming up, will it be rescheduled?

A: It depends. Courts have taken different approaches to rescheduling or holding hearings. If you are unsure of your hearing status, or your rescheduled court date, contact the courthouse directly.

Foreclosure Courts Current Status

Brown County | Cases will be rescheduled after May 18, 2020. *All scheduled Sheriff's sales or private foreclosure sales are stayed for 60 days or further order of court.

Clermont County | Civil matters will occur by phone or video conference, as authorized by the assigned judge, through April 17, 2020.

Warren County | Civil matters will be conducted by phone.

Hamilton County | Civil cases are suspended for 30 days, from March 16, 2020.

Clinton County | Civil matters occurring as scheduled.

Highland County | Civil matters occurring as scheduled, but attendance is limited to parties and their attorneys, witnesses, and court staff.

Butler County | In-person civil cases are suspended for 30 days, from March 19, 2020, although civil matters may occur by phone or video conference, at the discretion of the individual judge. *All scheduled Sheriff's sales or private foreclosure sales are stayed for 60 days, and orders of sale to be returned to the court.

If you have questions or need legal assistance, please call the
Legal Aid line at **(513) 241-9400**