

# SAVE THE DREAM OHIO

*Help for Homeowners*

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## **Mortgage and Utility Assistance Available to Ohio Homeowners Impacted by COVID-19**

Ohioans that have experienced financial burdens from the COVID-19 pandemic may be eligible for assistance with their mortgage, utility bills, or other housing-related costs through [Save the Dream Ohio](#). To qualify, homeowners must have experienced a loss of income or increase in expenses related to the COVID-19 pandemic after January 21, 2020, and meet the additional program and income guidelines.

Save the Dream has two components: Mortgage Assistance and Utility Assistance Plus. The [Ohio Housing Finance Agency \(OHFA\)](#) administers the Mortgage Assistance component and can make payments directly to mortgage servicers to help eligible homeowners with delinquent mortgages and/or up to six months of future mortgage payments. Every homeowner's situation is different, so assistance may vary by household; however, each household may receive up to \$25,000 in assistance.

Homeowners needing assistance with utility bills, property taxes, and other housing-related costs may be eligible for up to \$10,000 in financial assistance through the Utility Assistance Plus component. Local Community Action Agencies (CAAs) and nonprofit organizations are administering the program on behalf of OHFA. A list of participating agencies can be found at [SavetheDream.Ohiohome.org](#).

Payments from Save the Dream Ohio will be made directly to the homeowners' mortgage servicer, utility company, taxing authority, insurance company, or homeowner association and applied directly to the homeowner's account. There are no fees associated with Save the Dream Ohio. The program runs through September 30, 2025.

Ohio homeowners should visit [SavetheDream.Ohiohome.org](#) or call 888-404-4674 to learn more about the program.