A man and a woman are sitting at a desk, looking stressed. The man is on the left, wearing a purple shirt, with his hand to his forehead. The woman is on the right, wearing a yellow shirt, with her hand to her face. They are surrounded by stacks of papers and a calculator. The background is a plain, light-colored wall.

# How to Apply For Utility Assistance During the Pandemic in Ohio

Northeast Ohio Solutions  
Journalism Collaborative



# WHAT'S INSIDE

*This is a clickable ebook. You are able to click any of the links for more information or to access the applications*

**2** Introduction

**3** Short-term COVID-related aid

**7** State utility assistance programs

**13** Utility-specific assistance programs

# INTRODUCTION

Dealing with a mounting utility bill or shut-off notice can be scary, especially during a pandemic when electricity, water and gas are essential for learning or working from home. In the spring, when people were ordered to stay at home to prevent the spread of the coronavirus, all Ohio utilities stopped disconnecting service for customers who lost their jobs or were working fewer hours and couldn't pay. Starting in July, those moratoriums started to be lifted. The last moratoriums – Cleveland Public Power and the Cleveland Water Department – are set to end on Dec. 1.

Now, a lot of people are seeking help with overdue bills and disconnection notices. Navigating payment plans, financial assistance programs and emergency funds can be frustrating. Plus, many community service agencies that sign up for these programs are closed to the public, and most applications must be completed all online or over the phone. Advocates at these agencies say it's a good idea to get your documents ready when you call for help. Make sure to keep things like your utilities bills, your recent paychecks, and any documentation of a loss of job or proof of unemployment.

If you are unsure if you qualify, you can call United Way's 211 helpline (some counties, like Cuyahoga County, have their own) and navigators can answer specific questions about which program might be a good fit. If you have trouble getting assistance during the pandemic or tips that might help others, let us know. Take our survey [here](#). This is a project of the Northeast Ohio Solutions Journalism Collaborative.

# SHORT-TERM COVID-RELATED AID



PLEASE NOTE THAT THESE PROGRAMS ONLY LAST THROUGH DEC. 31 UNLESS CONGRESS GRANTS AN EXTENSION OF THE FUNDS.

# CUYAHOGA COUNTY CARES ACT UTILITY ASSISTANCE - CHN HOUSING PARTNERS:

Assistance available for people in Cuyahoga County with water, sewer, gas and electric bills.

- Only covers past due bill amounts incurred after March 1, 2020.
- Must have a COVID-19-related hardship, like a lost job, reduced hours, home caring for children. No documentation of this hardship needed. You can sign a statement confirming you are in need.
- Applicants must be at or below 120% of the median household income of Cuyahoga County. That's \$91,000 for a family of four.
- Documents needed:
- Photo ID for all household members 18 and older.
- Social security cards for all household members (or proof of citizenship or legal residency, can be a passport or birth certificate).
- Proof of one month of income for everybody 18 and older in the household.
- Past due utility bills.



Apply:

<https://chnhousingpartners.org/utility.assistance/>

or

call 216-350-8008.

# CUYAHOGA COUNTY CARES ACT UTILITY ASSISTANCE - COUNCIL FOR ECONOMIC OPPORTUNITIES OF GREATER CLEVELAND:

Cuyahoga County CARES Act Utility Assistance - Council for Economic Opportunities of Greater Cleveland Assistance is available for people in Cuyahoga County with overdue rent or mortgage payments, water bills, sewer payments, or who "have any other immediate needs."

- Must have a COVID-19-related hardship, like a lost job, reduced hours, home caring for children. No documentation of this hardship needed You can sign a statement confirming you are in need.
- Applicants must be at or below 200% of the federal poverty line. That's \$52,400 for a family of four.



## Documents needed:

- Photo ID for all household members 18 and older.
- Social security cards for all household members (or proof of citizenship or legal residency, can be a passport or birth certificate).
- Proof of one month of income for everybody 18 and older in the household.
- Past due utility bills.

Apply:

<http://www.ceogc.org/covid-19-emergency-assistance/> or call 216- 370-3480.



**LORAIN COUNTY CARES ACT**  
**UTILITY ASSISTANCE -**  
**LORAIN COUNTY COMMUNITY**  
**ACTION AGENCY**



Lorain County Community Action Agency Assistance is available for people in Lorain who have fallen behind on water/sewer bills or who are without water back to April 1

- Must have a COVID-19-related hardship, like a lost job, reduced hours, home caring for children. No documentation of this hardship needed You can sign a statement confirming you are in need.
- Applicants must be at or below 200% of the federal poverty line. That's \$52,400 for a family of four.

**Documents needed:**

- Photo ID for all household members 18 or older.
- Social security cards for all household members (or proof of citizenship or legal residency, can be a passport or birth certificate).
- Proof of one month of income for everybody in the household.
- Past due utility bills.

[Click here to apply:](https://www.lccaa.net/programs/home_relief_grant-water_assistance)

[https://www.lccaa.net/programs/home\\_relief\\_grant-water\\_assistance.](https://www.lccaa.net/programs/home_relief_grant-water_assistance)

[Or call 1-888-245-2009](tel:1-888-245-2009)



# STATE UTILITY PROGRAMS

LOCAL AGENCIES IN EACH COUNTY HELP CUSTOMERS SIGN UP FOR THESE PROGRAMS LISTED BELOW, AND MAKE SURE THEY QUALIFY. YOU CAN FIND EACH AGENCY LISTED HERE. KEEP IN MIND THAT MOST AGENCIES WILL BE REQUIRING YOU TO APPLY ONLINE OR OVER THE PHONE.



## How does PIPP work?

Customers who qualify for PIPP pay 6% of their monthly income for gas and 6% for electricity. If a home is heated by electricity the customer pays 10% of their monthly income for electricity, a minimum of \$10.

# PERCENTAGE OF INCOME PAYMENT PLAN (PIPP)

Customers who make full payments on-time every month for 24 months can have their total balance eliminated.

Customers enrolled in the program have to prove their income once a year and be current on all payments on the “anniversary date” on which they signed up. Customers who don’t report a change of income—like making more money—who don’t verify their correct income once a year or who miss payment can be dropped from the program and owe their full balance.

## Who is eligible?

Ohioans who rent or own their homes and who make less than 150% of federal poverty guidelines, which for a family of four would be \$3,275 a month or less. ([See other household sizes here.](#)) Customers must receive their gas or electric from private utilities, not public utilities like Cleveland Public Power.

**What paperwork do you need?** Proof of income for the last 30 days for people who live in the homes, except for minors.

***Pandemic exceptions:*** Customers currently on PIPP who fail to submit documents that verify their income still qualifies won’t be removed until at least January. However, a customer can be dropped from the program if their payments are not current on the “anniversary date” of enrollment in the program, which is listed on their bill.

*Continued on next page*

# PERCENTAGE OF INCOME PAYMENT PLAN (PIPP):

*CONTINUED*

**How to apply:** Customers can apply by mail, [online at energyhelp.ohio.gov](http://energyhelp.ohio.gov) or with a local [Energy Assistance Provider \(listed above or here\)](#). Customers will have to fill out this application available in [English](#) and [Spanish](#) and provide:

- Your most recent gas and/or electric bills.
- List of people who live in the home and their birth dates and social security numbers.
- Proof of income, like paycheck stubs, for anyone in the house who is over 18 and working.
- Proof of citizenship or legal residency for all household members. Accepted documents include a birth certificate, social security card, voter registration card or passport..

# HOME ENERGY ASSISTANCE PROGRAM (HEAP):

## What is HEAP?

A federal program run by the state that helps with a one-time benefit to help pay off an electric or gas bill.

## Who is eligible?:

Ohioans in households living at or below 175% federal poverty guidelines or \$45,850 for a family of four.



## What paperwork do you need?

- A copy of your most recent utility bills
- A list of all household members (including birth dates and Social Security numbers) and
- proof of income for the last 30 days for each member (12 months preferred).
- Proof of citizenship or legal residency for all household members. Can use a birth certificate, social security card or passport to prove this.

How to apply: Applications are at [energyhelp.ohio.gov](https://energyhelp.ohio.gov) and then contact your local Energy Assistance Provider. Click here for the application.

# WINTER PAYMENT AND RECONNECTION PLANS

Ohio requires these plans to be offered to all residential gas and electric customers (not including Cleveland Public Power) from Nov. 1 to April 15, regardless of income.

Cleveland Public Power voluntarily participates in what utilities refer to as the “winter rules.” Contact your individual utility company to learn more about the individual plans.

- The Winter Heating Season Plan requires a customer to pay a third of their total bill balance each month.
- The “one-sixth” plan requires a customer to pay their past due bill amount in six equal monthly payments in addition to each new bill amount.
- The “one-ninth” plan requires a customer to pay their past due bill amount in nine equal monthly payments in addition to a monthly budget amount, based on estimated use.

The state order requires gas and electric companies to offer plans to reconnect or maintain service between Oct. 5 and April 15. These plans are available regardless of income. Cleveland Public Power is exempt but voluntarily follows the rules.

- Once during the winter heating season, customers with overdue bills can be reconnected if they pay \$175 plus a reconnection fee that can’t be more than \$36 for that month.
- Customers who want to start a new service can choose to be charged \$175 for a security deposit. Any amount higher than that can go on the next bill.
- Customers who are eligible for the Home Energy Assistance Program (HEAP) can use that program to pay the \$175. For example, a family of four could make up to \$45,850 and be eligible. [Check eligibility here.](#)

## PRC (PREVENTION, RETENTION AND CONTINGENCY):

Parents, caregivers, and expectant mothers can apply once a year for short-term emergency needs, including utility bills. Must first apply for other help available in the community. COVID-19-related relief is only for rent and utilities.

Find more information here.

- Payment capped at \$750.
- Applicant must earn 200% or less of the federal poverty guideline, which (\$52,400 for a family of four)
- Not have more than \$1,000 in the bank or available.
- Covers electric, gas, water, sewer, kerosene, propane, or heating oil,
- Bill must be in the applicant's name and a shut-off notice must be provided.



The following meet the “shut off notice” requirement.

- Columbia Gas: A termination notice.
- Dominion/East Ohio Gas: Letter stating they have a shut off notice or final bill.
- Illuminating Co. First Energy: Disconnection notice statement
- Cleveland Public Power: Bill with a past due balance
- Cleveland Water: Final notice or statement showing the bill is in shut off or delinquent status.

# UTILITY-SPECIFIC ASSISTANCE PROGRAMS



Utilities

# AEP OHIO NEIGHBOR TO NEIGHBOR BILL PAY ASSISTANCE

Provides AEP Ohio customers up to \$350 grant that is applied directly to their past-due electric bill. The grant helps limited-income customers maintain or restore their electricity.

This program is available to AEP Ohio customers at or below 250% of the federal poverty guidelines. For example, a family of four earning up to \$65,500 per year is eligible.

- Applicants must have made a “sincere effort” to pay on the bill balance, defined by AEP as “a minimum of \$75” paid in the last 90 days.
- Income-eligible clients must apply for Heating HEAP, Cooling HEAP, Winter CRISIS, Summer CRISIS and PIPP when those programs are open (see programs listed above).
- The applicant must have a minimum balance of \$50 on their bill.
- Applicants may apply for the grant once per program year, during the heating or cooling season (Heating season is Oct. 19, 2020 through April 30, 2021 and cooling season is July 1, 2021 through Sept. 30, 2021.)

Submitted through your local community action agency, found here:  
<https://www.hardshiptools.org/AgencyFinder.aspx>



# COVID-19 EXPANDED AEP OHIO NEIGHBOR TO NEIGHBOR ASSISTANCE


AEP Ohio provides a pandemic grant of up to \$120 to prevent the disconnection of electric service, or restore that service after a disconnection.

- Household income must be more than 250% but less than 300% of the federal poverty guidelines (which is \$78,600 for a family of 4).
- Applicants must show “proof of coronavirus hardship” or be a medical professional who meets the income threshold; it is not clear what documentation that might require.
- Applicants must have made payments to AEP Ohio totaling at least \$75 in the three months prior to applying for a grant and still owe a minimum of \$50 on their AEP Ohio bill.
- Qualifying customers may apply through December 31, 2020, while funds are available. ONLY online applications are accepted for this COVID-19 Expanded Grant.

[Apply here](#)







## DOMINION ENERGY'S ENERGYSHARE PROGRAM

Dominion's EnergyShare is described by the company as a "last resort" program administered by the Salvation Army for Dominion customers who have exhausted all other forms of aid, like HEAP.

- Customers not eligible for the PIPP program may apply for EnergyShare assistance until May 31, 2021, or until funds run out, to receive a maximum payment of \$800 toward their bill. PIPP eligible customers may apply for EnergyShare between December 1, 2020, and May 31, 2021, for a max payment of \$300.
- Yearly gross household income must be at or below 300% of the federal poverty guidelines for eligibility (\$51,720 for two people); or the head of household is unemployed; or the applicant is experiencing "financial hardship."
- Customers may contact the Salvation Army for more information, or see if they qualify at: <https://easternusa.salvationarmy.org/>.

# COLUMBIA GAS OF OHIO'S HEATSHARE PROGRAM

Low-income customers of Columbia Gas of Ohio are eligible for the HeatShare program, which provides a one-time \$250 grant.

- Families qualify if they have an annual gross household income at or below 175% of the federal poverty guidelines (or \$45,850 for a family of four).
- Households experiencing financial hardships may also be eligible for the program, determined on a "case-by-case basis," according to Columbia Gas.

Residential customers who owe \$90 or more can enroll in a payment plan. Two main plans are available for customers who don't qualify for programs that reduce bills based on income. The state requires that these plans be offered to customers.

- One-sixth plan The amount owed is divided up over six months and added to the monthly bill. For example: If you owe \$600 and your monthly bill is about \$200 you would have to pay \$200 each month for six months.
- One-Ninth Plan The amount owed is divided up over nine months and added to what you owe, based on the "budget plan." That monthly amount is estimated based on your use but is a consistent amount every month..



**Apply by contacting your local Salvation Army,**

**<https://easternusa.salvationarmy.org/>**



# FIRST ENERGY SOLUTIONS OHIO EDISON ILLUMINATING COMPANY

Customers at any of these companies are eligible for emergency hardship funds, up to a maximum grant of \$200 to customers who have had a disconnection notice or have had their service disconnected.

- Customer must have a gross household income at or below 200% of the federal poverty guideline (which is \$52,400 for a family of four). Home must be individually metered, and the active account must be in the name of an adult resident in the household.
- Must first apply for the HEAP program when open and if the customer is eligible for that program.

Documentation needed:

- Copy of their most recent utility bills
- List of all household members' birth dates and social security numbers, Proof of their income for at least the last 30 days;
- Proof of all payments made in the last 90 days;
- Proof of application to HEAP program.

**FirstEnergy customers can apply for the REACH program, at**

**<https://bit.ly/2HJyEOF>**

**Illuminating Company customers can call 216-861-8185.**



# CLEVELAND PUBLIC POWER

Cleveland utilities are not regulated by the Public Utilities Commission of Ohio but the city follows the same “winter rules” for electric service. Cleveland does not participate in the PIPP program.

- Customers can use a payment from the HEAP program, if they qualify, as a down payment to reconnect or maintain service.
- Customers can also pay either \$175 or a third of the total amount they owe to reconnect or maintain service.

# CLEVELAND WATER DEPARTMENT

CHN Housing Partners administers a water/sewer affordability program for the city of Cleveland's Division of Water and the Northeast Ohio Regional Sewer District. The program provides a 40% discount to homeowners on both their water and sewer bills, provided they are at or below 200% of the federal poverty line (about \$52,400 for a family of four).

CHN also administers the sewer crisis program through the Northeast Ohio Regional Sewer District. It provides a one-time payment to people who have experienced a "hardship" within the last six months. Customers of the sewer district can apply if they have documentation to prove the hardship.

To apply for either program, call CHN Housing Partners 216-574-7100 or go to <https://chnhousingpartners.org>.



# AKRON OHIO



Provides a one-time payment of \$175 toward a delinquent utility bill.

Customers can qualify in several ways:

- Have a letter of participation (with date/name) in SNAP (Supplemental Nutrition Assistance Program), WIC, Ohio Medicaid, HEAP/PIPP, Ohio Works First (OWF) or Ohio Public Housing Benefits.
- Verify household income is less than 300 % of the federal poverty level (\$78,600 for a household of four people).
- Provide documentation that finances have been negatively impacted by COVID-19, including unemployment application or furlough letter.

[Click here to apply on the city of Akron's website](#) or  
call (330) 375-2554.

**AKRON WATER DEPARTMENT  
- "AKRON CARES" PROGRAM**

# Information gathered for the Northeast Ohio Solutions Collaborative

This guide was created by Report for America Corps member Conor Morris and Cleveland freelance journalist Rachel Dissell. IdeaStream reporter Taylor Haggerty, The Devil Strip reporter Abbey Marshall and WKYC Reporter Phil Trexler contributed reporting to this guide as well.

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