



MONTGOMERY COUNTY
Administration Building
451 W. Third St.
Dayton, Ohio 45322
www.mcohoio.org

PRESS CONTACT
Brianna Wooten
(937) 224-3831 / m: (513) 314-0792
wootenb@mcohoio.org

COUNTY COMMISSIONERS
Judy Dodge
Deborah A. Lieberman
Carolyn Rice

COUNTY ADMINISTRATOR
Michael B. Colbert

MEDIA RELEASE

Montgomery County Launches CARES Act grants for mortgage and rent relief

New program helps homeowners and renters affected by the pandemic

DAYTON, Ohio (July 14, 2020) - Montgomery County launched a new \$10 million grant program targeted at helping local homeowners and renters impacted by the Coronavirus pandemic. Half of this funding will benefit homeowners who are behind on their mortgage payments because of a COVID-19 related loss of income. The other half of this funding will help individuals and families who have struggled to pay rent because of the pandemic, as well as providing help to both homeowners and renters those who are behind on utility bills.

“The loss of income from this pandemic has caused a lot of stress for our citizens. Many have lost jobs or had hours cut because of the closures, and that has made it difficult to pay for essential needs like housing costs,” said Judy Dodge, Montgomery County Commission President. “We want to help lessen that stress. These housing programs will provide much-needed relief to individuals and families in our county who have had to deal with this terrible pandemic.”

Montgomery County is partnering with The HomeOwnership Center and Miami Valley Community Action Partnership to get these funds into the community. The HomeOwnership Center, a program of County Corp, will take applications for mortgage assistance, and Miami Valley Community Action Partnership will handle applications for rental assistance.

“It’s important that we get this funding out as quickly as possible,” said Marvene Mitchell-Cook, Director of the Office of CARES Act. “These organizations already have established networks, so we can get relief to those in need more quickly and help people get back on track with their housing payments.”

These relief programs are available until Nov. 30 or until the funding is depleted.

To qualify for the mortgage assistance program, applicants must:

- Own a home in Montgomery County with an original mortgage of \$200,000 or less
- Have had a loss of employment income after March 1, 2020, due to COVID-19, caused by layoff, reduced work hours, furlough, or reduction in pay
- Be behind in their mortgage or in a forbearance agreement with their mortgage company on or after March 1, 2020

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- Complete an application, provide required documentation, and discuss their circumstances with HomeOwnership Center staff
- Participate in follow-up with HomeOwnership Center staff about the applicant's financial and mortgage status

To qualify for rental assistance, applicants must:

- Rent a residence in Montgomery County, Ohio
- Have had a loss of employment income after March 1, 2020, due to COVID-19, caused by layoff, reduced work hours, furlough, or reduction in pay
- Be behind on rent payments on or after March 1, 2020
- Complete an application and submit required documentation to Miami Valley Community Action Partnership

Utility assistance will also be provided through these funds. Both homeowners and renters may qualify for help on their water, electric, gas, or bulk fuel bills if they've fallen behind because of COVID-19.

Links to apply to these programs are online are at www.mcohiocares.org. Website visitors can also sign up for email alerts about upcoming financial aid programs for agriculture, education, nonprofits or healthcare institutions.

As part of the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act, the U.S. Treasury has issued Montgomery County \$92 million, of a planned \$200 million allocation. This funding will be used to provide financial relief to individuals and businesses that have experienced hardship due to the COVID-19 pandemic.

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