

TAKE ACTION NOW!

Millions of Americans have trouble making their mortgage payments every year, but help does exist. There are numerous actions you can take to help keep the dream of homeownership alive.

First, contact your mortgage servicer, or the company where you send your mortgage payments, and ask to speak with someone in the loss mitigation department about a loan modification, workout, or repayment plan. Visit www.savethedream.ohio.gov for servicer contact information.

Then, call Ohio's Save the Dream hotline, 888-404-4674, to be connected with a local HUD-approved housing counseling agency or legal aid assistance in your area. Housing counselors understand your situation and can help you sort through your options. Also, qualified homeowners will be connected with a local legal aid program to be matched with an attorney.

Ohio is here to help

State Resources

Save The Dream
888-404-4674

www.savethedream.ohio.gov

Ohio Department of Commerce
866-278-0003
www.com.ohio.gov

Ohio Housing Finance Agency
888-362-6432
www.ohiohome.org

Ohio Attorney General
800-282-0515
www.ag.state.oh.us

Ohio Treasurer of State
614-466-2160
www.tos.ohio.gov

The Supreme Court of Ohio
614-387-9420
www.sconet.state.oh.us

Federal Resource

**U.S. Department of Housing &
Urban Development (HUD)**
800-569-4287
www.hud.gov

Ohio Department of Commerce
"An Equal Opportunity Employer and Service
Provider"
TTY/TDD: 1-800-750-0750

Ohio Department of Commerce
Kimberly A. Zurz
Director



Homeownership Preservation

www.savethedream.ohio.gov
888-404-4674



SAVE THE
dream
OHIO'S FORECLOSURE
PREVENTION EFFORT

Foreclosure Assistance for
Cuyahoga County

Governor Ted Strickland

Homeownership Preservation Resources for Homeowners in Cuyahoga County

Community Organizations

**CEOGC Council for Economic
Opportunities in Greater Cleveland**

Phone number: 216-518-4013
www.ceogc.org

Foreclosure Prevention Program

Phone number: 216-443-7461
www.dontborrowtroublecc.org

**United Way of Greater Cleveland
and 211/First Call for Help**

Phone number: 216-436-2000 and 211
www.dontborrowtroublecc.org

Legal Assistance

Legal Aid Society of Cleveland

Phone number: 216-687-1900
Toll Free number: 888-817-3777
www.lasclev.org

Equal Justice Foundation

Phone number: 614-221-9800
Toll Free number: 800-898-0545
www.equaljusticefoundation.com

**Contact your mortgage
servicer at the first sign of trouble!**

The first step to save your home is
to contact your mortgage servicer.
Ask about a workout resolution
or a loan modification. Visit
www.savethedream.ohio.gov
for servicer contact information.

SAVE THE *dream* | HOTLINE
888.404.4674

Housing Counseling

Empowering & Strengthening Ohio's People (ESOP)*

Phone number: 216-361-0718
Toll Free number: 877-731-3767
www.esop-cleveland.org

Consumer Credit Counseling Service*

Phone number: 614-552-2222
Toll Free number: 800-355-2227
www.cccservices.com

The Cleveland Housing Network Incorporated*

Phone number: 216-881-8443 Ext. 2
www.chnnet.com

Community Housing Solutions*

Phone number: 216-231-5815
www.commhousingsolutions.org

Consumer Protection Association*

Phone number: 216-881-3434 Ext. 136

Greater Heights Housing Network Inc.

Toll Free number: 866-812-1096
www.nhscleveland.org

Home Repair Resource Center (Cleveland Heights)*

Phone number: 216-361-6100

**NACA (Neighborhood Assistance
Corporation of America) Cleveland, OH**

Phone number: 216-619-4110
Toll Free number: 888-297-5568
www.naca.org

**Neighborhood Housing Services
of Greater Cleveland***

Phone number: 216-458-4663 Ext. 18, 37, 29, 17, 20

**The Spanish American Community
(Greater Cleveland)***

Phone number: 216-961-2100 Ext. 235

WECO Fund, Inc.

Phone number: 216-458-0250
www.wecofund.com

* State-funded Save the Dream Housing Counseling Agency

Immediate Assistance

888-404-4674

**Housing Counseling &
Legal Assistance**

Mon-Fri 7:00 a.m. to 7:00 p.m.

Other Resources

AARP

Foreclosure and Reverse Mortgage Information

Toll Free number: 800-209-8085
www.aarp.org

**Cuyahoga County Department of
Employment & Family Services**

Prevention Retention and
Contingency Program

Phone number: 216-987-7000

www.employment.cuyahogacounty.us

Cuyahoga County Veteran's Service Office

Phone number: 216-698-2600

Ohio Benefit Bank

Toll Free number: 800-648-1176
www.obb.ohio.gov



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