

## 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](http://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](http://www.savethedream.ohio.gov)

**Ohio Department of Commerce**  
866-278-0003  
[www.com.ohio.gov](http://www.com.ohio.gov)

**Ohio Housing Finance Agency**  
888-362-6432  
[www.ohiohome.org](http://www.ohiohome.org)

**Ohio Attorney General**  
800-282-0515  
[www.ag.state.oh.us](http://www.ag.state.oh.us)

**Ohio Treasurer of State**  
614-466-2160  
[www.tos.ohio.gov](http://www.tos.ohio.gov)

**The Supreme Court of Ohio**  
614-387-9420  
[www.sconet.state.oh.us](http://www.sconet.state.oh.us)

### Federal Resource

**U.S. Department of Housing &  
Urban Development (HUD)**  
800-569-4287  
[www.hud.gov](http://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](http://www.savethedream.ohio.gov)  
**888-404-4674**



SAVE THE  
*dream*

OHIO'S FORECLOSURE  
PREVENTION EFFORT

Foreclosure Assistance for  
**Ashtabula County**  
& Surrounding Area

**Governor Ted Strickland**



# Homeownership Preservation Resources for Homeowners in Ashtabula County & Surrounding Area



The help that could  
**Save Your Home**

## Community Organizations

**Ashtabula County Community Action Agency**  
Phone number: 440-997-1721  
Toll Free number: 800-874-8545  
[www.accaa.org](http://www.accaa.org)

**Ashtabula Save Our Homes**  
Phone number: 440-466-5556

**Ashtabula County Question Information & Referral Experts (ACQUIRE)**  
Phone number: 440-997-5957 and 211  
Toll Free number: 800-874-8545

**CONTACT Community Solutions**  
Phone number: 330-393-1565 (main)  
or 330-393-1566 (TDD)  
[www.trumbull211.org](http://www.trumbull211.org)

**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](http://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](http://www.esop-cleveland.org)

**Consumer Credit Counseling Service**  
Phone number: 614-552-2222  
Toll Free number: 800-355 2227  
[www.cccservices.com](http://www.cccservices.com)

**Catholic Charities of Ashtabula County\***  
Phone number: 440-992-2121  
Toll Free number: 888-881-7559  
[www.catholiccharitiesashtabula.org](http://www.catholiccharitiesashtabula.org)

**Fair Housing Resource Center**  
Phone number: 440-392-0147  
Toll Free number: 866-411-3472  
[www.fairhousingresourcecenter.org](http://www.fairhousingresourcecenter.org)

**Neighborhood Development Services Inc.\***  
Phone number: 330-297-6400 Ext. 248  
[www.ndsohio.org](http://www.ndsohio.org)

\* 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](http://www.aarp.org)

**Department of Job and Family Services**  
Prevention Retention and  
Contingency Program  
Phone number: 419-998-1110  
Toll Free number: 800-935-0242

**Ohio Benefit Bank**  
Toll Free number: 800-648-1176  
[www.obb.ohio.gov](http://www.obb.ohio.gov)

## Legal Assistance

**Legal Aid Society of Cleveland**  
Phone number: 440-576-8120  
Toll Free number: 888-873-9665  
[www.laslev.org](http://www.laslev.org)

**Equal Justice Foundation**  
Phone number: 614-221-9800  
Toll Free number: 800-898-0545  
[www.equaljusticefoundation.com](http://www.equaljusticefoundation.com)



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