

## 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  
**Columbiana County**  
& Surrounding Area

**Governor Ted Strickland**



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



The help that could  
**Save Your Home**

## Community Organizations

**Columbiana County Treasurer**  
Phone number: 330-424-9511 ext 1401

**Community Action Agency of Columbiana County**  
Phone number: 330-424-4013  
[www.caaofcc.org](http://www.caaofcc.org)

**Help Hotline Crisis Center**  
Phone number: 330-747-2696 and 211  
Toll Free number: 800-427-3606

**Columbiana Mahoning Help Hotline Crisis Center**  
Phone number: 330-747-5111 or 330-747-2696  
Toll Free number: 800-427-3606  
[www.helphotline.org](http://www.helphotline.org)

**Youngstown Area Community Action Council**  
Phone number: 330-747-7921  
[www.neoseniorlink.org/yacac](http://www.neoseniorlink.org/yacac)

**Stark County Save Our Homes**  
[www.auditor.co.stark.oh.us](http://www.auditor.co.stark.oh.us)

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)

**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)

**Columbiana County Veteran's Service Office**  
Phone number: 330-424-7214

**Department of Job and Family Services**  
Prevention Retention and  
Contingency Program  
Phone number: 330-424-1471  
[www.columbianacountyjfs.org](http://www.columbianacountyjfs.org)

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

**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.

## Legal Assistance

**Community Legal Aid Services Inc.**  
Toll Free number: 800-998-9454  
[www.communitylegalaid.org](http://www.communitylegalaid.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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