

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
Hamilton County

Governor Ted Strickland

Homeownership Preservation Resources for Homeowners in Hamilton County

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

Home Ownership Center of Greater Cincinnati*

Phone number: 513-961-2800
www.hometoday.cc

Lifespan

Phone number: 513-868-3210
www.lifespanohio.org

NID-HCA Rutland

Phone number: 513-221-5221

Smartmoney Community Services

Phone number: 513-241-7266
www.smart-money.org

William Still Foundation

Step-by-Step Counseling Program
Phone number: 513-225-6798

Working in Neighborhoods*

Phone number: 513-541-4109
www.wincincy.org

* State-funded Save the Dream Housing Counseling Agency

SAVE THE *dream* | HOTLINE
888.404.4674

Community Organizations

Better Housing League of Greater Cincinnati

Housing Counseling Agency
Phone number: 513-721-6855

Cincinnati/Hamilton Community Action Agency

Phone number: 513-569-1840
www.cincy-caa.org

Helping Homeowners

Community Coalition
Phone number: 513-791-0298

Homeowner Preservation Group

Phone number: 513-362-2807

Housing Opportunities Made Equal

Housing Counseling Agency
(Serves Price Hill and Sedamsville neighborhoods)
Phone number: 513-721-4663

United Way of Greater Cincinnati

Phone number: 513-721-7900 and 211
Toll Free number: 800-233-4357
www.uwgc.org

Legal Assistance

Legal Aid Society of Greater Cincinnati

Phone number: 513-241-9400
Toll Free number: 800-582-2682
www.lascinti.org

Equal Justice Foundation

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

Pro-Seniors Inc.

Phone number: 513-345-4160
Toll Free number: 800-488-6070
www.proseniors.org

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

Department of Job and Family Services

Prevention Retention and
Contingency Program
Phone number: 513-946-1000
www.hcjfs.hamilton-co.org

Hamilton County Veteran's Service Office

Phone number: 513-946-3300

Ohio Benefit Bank

Toll Free number: 800-648-1176
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
for servicer contact information.



SAVE THE
dream

OHIO'S FORECLOSURE
PREVENTION EFFORT