

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
Lorain County

Governor Ted Strickland

Homeownership Preservation Resources for Homeowners in Lorain County

Community Organizations

El Centro De Servicios Sociales (OH)

Phone number: 440-277-8235

The Housing Service Program of Lorain County
Foreclosure Prevention Assistance Education Short-term
Assistance with Rent, Utilities, Transportation

Phone number: 440-204-4344

www.nordcenter.org

Lorain County Community Action Inc.

Phone number: 440-245-2009

Lorain County Homeownership Preservation Cooperative

Phone number: 440-986-9545

Lorain County Save Our Homes

Phone number: 440-329-5297

South Elyria Neighborhood Development Corporation (S.E.N.D.)

Housing Counseling; Home Buyer Education and Home-
ownership Counseling

Phone number: 440-284-0041

United Way of Greater Lorain County First Call for Help

Toll Free number: 800-275-6106

www.loraincountyunitedway.com

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

Lorain County Urban League

Phone number: 440-323-3364x22

Toll Free: 800-662-3247

www.lcul.org

Neighborhood Housing Services of Greater Cleveland*

Phone number: 216-458-4663

www.nhscleveland.org

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

Department of Job and Family Services

Prevention Retention and
Contingency Program

Phone number: 440-323-5726

www.lcdjfs.com

Lorain County Veteran's Service Office

Phone number: 440-284-4623, 440-284-4624,
or 440-284-4625

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.

Legal Assistance

Legal Aid Society of Cleveland

Phone number: 440-323-8240

Toll Free number: 800-444-7348

www.lasclev.org

Equal Justice Foundation

Phone number: 614-221-9800

Toll Free number: 800-898-0545

www.equaljusticefoundation.com



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