

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
Mahoning County
& Surrounding Area

Governor Ted Strickland



Homeownership Preservation Resources for Homeowners in Mahoning County & Surrounding Area



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

Catholic Charities Regional Agency

Phone number: 330-744-3320
Toll Free number: 800-670-6089

Children & Family Services*

Phone number: 330-782-5664
www.familyservicesagency.com

Mustard Seed Developmental Center*

Phone number: 330-631-0350

Neighborhood Development Services Inc.*

Phone number: 330-297-6400 Ext. 248
www.ndsohio.org

Youngstown Metropolitan Housing Authority

Phone number: 330-744-2161
Fax number: 330-742-4826
www.ymhaonline.com

* State-funded Save the Dream Housing Counseling Agency

SAVE THE *dream* | HOTLINE
888.404.4674

Community Organizations

Columbiana Mahoning Help Hotline Crisis Center

Phone number: 330-747-5111 or 330-747-2696
Toll Free number: 800-427-3606
www.help hotline.org

Youngstown Area Community Action Council

Phone number: 330-747-7921
www.neoseniorlink.org/yacac

Help Hotline Crisis Center

Phone number: 330-747-2696 and 211
Toll Free number: 800-427-3606

TCAP-Trumbull Community Action Program

Phone number: 330-393-2507
www.tcaphelps.org

Stark County Save Our Homes

www.auditor.co.stark.oh.us

United Way and 211 Portage

Phone number: 330-297-4636 and 211
Toll Free number: 800-961-0191
www.uwportage.org/211.htm

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: 330-740-2600
Toll Free number: 800-548-7175
www.help hotline.org/special_programs.html

Mahoning County Veteran's Service Office

Phone number: 330-740-2450, 330-740-2451 or
330-740-2452

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

Community Legal Aid Services Inc.

Toll Free number: 800-998-9454
www.communitylegalaid.org

Equal Justice Foundation

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

Northeast Ohio Legal Services

Phone number: 330-744-3198
Toll Free number: 800-425-8877



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