

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
Portage County
& Surrounding Area

Governor Ted Strickland

Homeownership Preservation Resources for Homeowners in Portage County & Surrounding Area

Community Organizations

Community Action Council of Portage County
Phone number: 330-297-1456
www.cacportage.net

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

First Call For Help
Phone number: 440-285-3194 and 211
Toll Free number: 888-386-3194

TCAP-Trumbull Community Action Program
Phone number: 330-393-2507
www.tcaphelps.org

Columbiana Mahoning Help Hotline Crisis Center
Phone number: 330-747-5111 or 330-747-2696
Toll Free number: 800-427-3606
www.helphotline.org

Stark County Save Our Homes
www.auditor.co.stark.oh.us

**Summit County Foreclosure
Prevention Partnership Program**
Phone number: 330-643-2879
www.co.summit.oh.us/conaffairs.htm

**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* | 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

**East Alliance Neighborhood
Development Corporation**
Phone number: 330-821-0378 Ext. 22
www.eastalliancendc.org

Fair Housing Contact Services*
Phone number: 330-376-6191

**Geauga County Community &
Economic Development***
Phone number: 440-279-1790

Mustard Seed Development Center*
Phone number: 330-631-0350

Neighborhood Development Services Inc.*
Phone number: 330-297-6400 Ext. 248
www.ndsohio.org

* State-funded Save the Dream Housing Counseling Agency

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

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: 330-297-3750
Toll Free number: 800-876-9544
www.co.portage.oh.us/jfs

Ohio Benefit Bank

Toll Free number: 800-648-1176
www.obb.ohio.gov

Portage County Veteran's Service Office

Phone number: 330-297-3545
www.co.portage.oh.us/veterans



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