

## 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  
**Cuyahoga County**

**Governor Ted Strickland**

# Homeownership Preservation Resources for Homeowners in Cuyahoga County

## Community Organizations

**CEOGC Council for Economic Opportunities in Greater Cleveland**  
Phone number: 216-518-4013  
[www.ceogc.org](http://www.ceogc.org)

**Foreclosure Prevention Program**  
Phone number: 216-443-7461  
[www.dontborrowtroublecc.org](http://www.dontborrowtroublecc.org)

**United Way of Greater Cleveland and 211/First Call for Help**  
Phone number: 216-436-2000 and 211  
[www.dontborrowtroublecc.org](http://www.dontborrowtroublecc.org)

## Legal Assistance

**Legal Aid Society of Cleveland**  
Phone number: 216-687-1900  
Toll Free number: 888-817-3777  
[www.lasclev.org](http://www.lasclev.org)

**Equal Justice Foundation**  
Phone number: 614-221-9800  
Toll Free number: 800-898-0545  
[www.equaljusticefoundation.com](http://www.equaljusticefoundation.com)

**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.

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)

**The Cleveland Housing Network Incorporated\***  
Phone number: 216-881-8443 Ext. 2  
[www.chnnet.com](http://www.chnnet.com)

**Community Housing Solutions\***  
Phone number: 216-231-5815  
[www.commhousingsolutions.org](http://www.commhousingsolutions.org)

**Consumer Protection Association\***  
Phone number: 216-881-3434 Ext. 136

**Greater Heights Housing Network Inc.**  
Toll Free number: 866-812-1096  
[www.nhscleveland.org](http://www.nhscleveland.org)

**Home Repair Resource Center (Cleveland Heights)\***  
Phone number: 216-361-6100

**NACA (Neighborhood Assistance Corporation of America) Cleveland, OH**  
Phone number: 216-619-4110  
Toll Free number: 888-297-5568  
[www.naca.org](http://www.naca.org)

**Neighborhood Housing Services of Greater Cleveland\***  
Phone number: 216-458-4663 Ext. 18, 37, 29, 17, 20

**The Spanish American Community (Greater Cleveland)\***  
Phone number: 216-961-2100 Ext. 235

**WECO Fund, Inc.**  
Phone number: 216-458-0250  
[www.wecofund.com](http://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](http://www.aarp.org)

**Cuyahoga County Department of Employment & Family Services**  
Prevention Retention and Contingency Program  
Phone number: 216-987-7000  
[www.employment.cuyahogacounty.us](http://www.employment.cuyahogacounty.us)

**Cuyahoga County Veteran's Service Office**  
Phone number: 216-698-2600

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



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