



SAVE THE *dream*

OHIO'S FORECLOSURE
PREVENTION EFFORT

Save the Dream is the State of Ohio's foreclosure prevention effort aimed at helping Ohioans take action to save their dream of homeownership. This unique multi-agency effort supports the recommendations of the Ohio Foreclosure Prevention Task Force by making free help easily available for Ohioans. Valuable information and resources can be accessed through the website, savethedream.ohio.gov, and the hotline, 888-404-4674.

Visit the Save the Dream website at savethedream.ohio.gov to:

- Find information on the foreclosure process, how to contact mortgage servicers, what resources are available in each county, how to avoid "rescue" scams, information on renters and foreclosure, what legal assistance and mediation is available, and answers to frequently asked questions.
- Watch video testimonials from homeowners who sought help from HUD-approved housing counselors to save their homes, as well as an overview of what homeowners can expect when working with a housing counselor.
- Find information on upcoming Borrower Outreach Day events.


Call the Save the Dream hotline at 888-404-4674 to:

- Speak with a trained operator 7:00 a.m. to 7:00 p.m. Monday through Friday.
- Connect with an approved housing counseling agency or legal aid.


We're here to help you

for free.

Ohio *SAVE THE dream* | HOTLINE **888.404.4674**



Homeownership Preservation
Resources for Homeowners in Trumbull County & Surrounding Area



The help that could
Save Your Home

SAVE THE *dream* | HOTLINE
888.404.4674

Immediate Assistance

888-404-4674

Housing Counseling &
Legal Assistance

Mon-Fri 7:00 a.m. to 7:00 p.m.

Community Organizations

CONTACT Community Solutions
Phone number: 330-393-1565 (main)
or 330-393-1566 (TDD)
www.trumbull211.org

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

Ashtabula Save Our Homes
Phone number: 440-466-5556

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

Geauga Community Action Inc.
Phone number: 440-285-9141

Youngstown Area Community Action Council
Phone number: 330-747-7921
www.neoseniorklink.org/yacac

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: 330-399-2275
Toll Free number: 800-355-2227
www.cccservices.com

Catholic Charities Diocese of Youngstown*
Phone number: 330-744-3320 or 330-393-4254
www.catholiccharitiesyoungstown.org

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

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

* State-funded Save the Dream Housing Counseling Agency

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: 330-675-2000
www.hs.co.trumbull.oh.us

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

Trumbull County Veteran's Service Office
Phone number: 330-675-2585
www.veterans.co.trumbull.oh.us

**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



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**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

Trumbull County

& Surrounding Area

Governor Ted Strickland