FACING FORECLOSURE?

CALL US WHEN YOU GET HOME.

Montgomery County is facing an epidemic of home foreclosures. In fact, through the past ten years, there were over 41,000 home foreclosures in Montgomery County. Over two dozen nonprofit organizations and government agencies here in Montgomery County are working to reduce the high number of foreclosures in our communities.

PARTICIPATING AGENCIES

HUD-Approved Housing Counseling Agencies

Consumer Credit Counseling Services/Graceworks Lutheran Services
Dayton Urban Ministry Council

Helping Hands Community Outreach Center
HomeOwnership Center of Greater Dayton/St. Mary Development Corporation

Other Agencies

United Way’s HelpLink 2-1-1
CDCRC, Inc.
Community Reinvestment Institute Alumni Association
CountyCorp
Dayton Human Relations Council

Greater Dayton Apartment Association
Legal Aid of Western Ohio
Miami Valley Fair Housing Center, Inc.
Cities, Townships & Villages of Montgomery County

OFFICES OF

Administrator’s Office
Animal Resource Center
Board of Commissioners
Clerk of Courts
Community & Economic Development
Dept. of Job & Family Services
Office of Family & Children First
Recorder
Sheriff’s Office
Treasurer’s Office
Veterans Service Commission
Water Services
WHAT YOU SHOULD REMEMBER:

- Act now and don't ignore the problem!
- Contact your mortgage company as soon as you realize you have a problem.
- Open and respond to all mail from your lender.
- 211 will direct you to a non-profit, HUD-approved, no-fee housing counselor.
- Stay in your home to make sure you qualify for assistance.
- Gather all of your paperwork and documents. Be thorough.
- You can call 211 at any time for referrals and more information.

Remember, free information is available to any homeowner.

WHAT YOU SHOULD DO:

United Way’s Helplink 2-1-1 should be the first step you take in preventing the loss of your home due to foreclosure. We take calls 24 hours a day, 7 days a week, and our skilled and knowledgeable staff will direct you to the appropriate agencies that can aid you in your individual situation.

1 Seek assistance immediately. Call 211.
   Be honest about your financial situation.

2 Contact your lender.
   Some foreclosures can be stopped if you communicate with your lender promptly.

3 Beware of scams.
   Solutions sounding too good to be true usually are.

4 Don’t sign anything you don’t understand.

DO THESE QUESTIONS APPLY TO YOU?

- Do you have delinquent debt (not medical)?
  Delinquent debt negatively affects credit scores. Down the line, you may need to refinance your mortgage, and a good credit score is essential.

- Are you behind on your mortgage or struggling to make payments?
  Depending on your situation, there may be assistance available for you. Call 211 for help in understanding your options.

- Are you unemployed, had a cut in pay, or a significant personal crisis?
  Job, pay, or personal changes such as divorce or illness challenge our ability to stay current with our bills. It’s vital to make mortgage and tax payments to keep you in your home.

- Do you owe more than your house is worth?
  Just because your house is worth less than your outstanding mortgage doesn’t mean you’re going to go into foreclosure. Find out where you stand. Ask an expert to help you understand your situation and your options.

- Is your loan scheduled for foreclosure soon?
  Call 211 immediately and contact your mortgage company. Many lenders have expressed their intention to postpone foreclosures in certain circumstances. There may be options available for your situation.

Visit www.mcohio.org for more information.