

Foreclosure Information Directory

A resource that lists agencies, agency contact information, and the services each agency provides for foreclosure prevention and intervention.

Columbus Housing Partnership

HUD Approved Counseling Agency

562 East Main Street
Columbus, Ohio 43215
Phone: (614) 221-8889

www.chpcolumbus.org

- ➡ Mortgage Assistance Program
- ➡ Mortgage Default Counseling/Advocacy
- ➡ Reverse Mortgage Counseling
- ➡ Classes

Columbus LEADS

1808 East Broad Street
Columbus, Ohio 43203
Phone: (614) 252-2799

- ➡ Mortgage Assistance Program
- ➡ Summer Cooling Program
- ➡ Emergency Winter Heat Program

Columbus Urban League

HUD Approved Counseling Agency

Housing Services Department
788 Mount Vernon Avenue
Columbus, Ohio 43203

Phone: (614) 257-6300 ext 300 / Fax: (614) 257-6316

www.cul.org

- ➡ Counseling-Homeownership, Housing Discrimination and Rental Housing Relations
- ➡ Classes on Housing-buying and renting

Consumer Credit Counseling of Central Ohio

HUD Approved Counseling Agency

4500 East Broad Street
Columbus, Ohio 43213
Phone: (614) 552-2222, (800) 355-2227

Fax: (614) 552-4800

www.cccservices.com

- ➡ Pre and Post Purchase Counseling
- ➡ Mortgage Default Counseling
- ➡ Debt Management Program
- ➡ Reverse Mortgage Counseling

Equal Justice Foundation

88 East Broad Street, Suite 1590
Columbus, Ohio 43215
Phone: (614) 221-9800
Fax: (614) 221-9810

www.equaljusticefoundation.com

- ➡ Non-profit law firm
- ➡ Provides legal representation for low-income individuals
- ➡ Handle cases involving systemic, abusive & unfair lending practices causing foreclosure

FIRSTLINK

195 North Grant Avenue
Columbus, Ohio 43215

Phone: Information - **211** or (614) 221-2255

www.firstlink.org

- ➡ Information Referral Service
- ➡ Make connections to agencies with basic services: emergency food, housing, clothing, health care, foreclosure and mortgage assistance

Franklin County Treasurer Edward Leonard

373 South High Street 17th Floor
Columbus, Ohio 43215
Phone: (614) 525-3438
Fax: (614) 525-7167

www.FranklinCountyOhio.gov/treasurer

- ➡ Payment plans for current taxes
- ➡ Delinquent taxpayer payment plans
- ➡ Information on reducing property tax

Homes on the Hill CDC

HUD Approved Counseling Agency

12 South Terrace Avenue
Columbus, Ohio 43204

Phone: (614) 275-4663 ext. 104 or ext. 105

www.hoth-cdc.org

- ➡ Mortgage Default Counseling/Advocacy

HUD

Phone: (800) 569-4287.

<http://www.hud.gov/offices/hsg/sfh/hcc/states/ohio.txt>

- ➡ Approved housing counselor listing by Zip Code

Job & Family Services PRC

Franklin County Department of Job & Family Services

Phone: (614) 525-4000

Fax: (614) 525-6451

Call for the office nearest you.

www.FranklinCountyOhio.gov/commissioners/jafs

- ➡ Mortgage Assistance Programs
- ➡ One time Emergency Financial Assistance

Legal Aid Society of Columbus

40 West Gay Street
Columbus, Ohio 43215
Phone: (614) 241-2001

www.columbuslegalaid.org

- ➡ Legal Services-Provide foreclosure assistance in cases involving predatory lending

Mid-Ohio Regional Planning Commission

HUD Approved Counseling Agency

285 East Main Street
Columbus, Ohio 43215-5272
Phone: (614) 233-4176
Fax: (614) 228-2189

www.morpc.org

- ➡ Loss Mitigation Counseling including contacting the client's lender to find a solution
- ➡ Classes

Veterans Service Commission

250 West Broad Street
Columbus, Ohio 43215
Phone: (614) 525-2500
Fax: (614) 525-2505

<http://www.franklincountyohio.gov/vets/>

- ➡ Mortgage Assistance Program
Provides mortgage assistance to Veterans
- ➡ Only requirement-applicant is a Veteran

Foreclosure Intervention Hotline

1-888-995-HOPE (24 hours, seven days a week)

CALL YOUR MORTGAGE COMPANY!

Call the Loss Mitigation Department of your mortgage company if you are 30, 60, 90 days or more behind on your mortgage payment.

50% of all foreclosures can be halted by calling the **Loss Mitigation Department** of your mortgage company to work out terms.

This resource guide lists agencies, agency contact information and the services each agency provides to try to intervene and prevent a foreclosure from happening to you.

DEFINING THE SERVICES

ADVOCACY: Agencies will intervene with the mortgage company on behalf of the homeowner.

DEBT MANAGEMENT SERVICES: Services to help individuals restructure their unsecured debts (credit cards, medical bills) and get payments reduced so more money can be directed to the mortgage payment.

LOSS MITIGATION: A process by which a mortgage company will re-negotiate the terms of a loan.

MORTGAGE ASSISTANCE PROGRAMS: Mortgage payment assistance is for qualifying individuals in emergency situations.

MORTGAGE DEFAULT COUNSELING: Provide individuals with the information and tools necessary to maintain their home by identifying the cause of default or delinquency.

PREDATORY LENDING: This type of lending is a fraudulent act by which unscrupulous lenders prey upon the unwary by hiding or downplaying the true cost of a home purchase or the true value of the home.

REVERSE MORTGAGE: A “reverse mortgage” is a loan against a person’s home that they do not pay back as long as they live in the home. To be eligible for reverse mortgages, you must own your own home and be 62 years of age or older.

KNOW THAT YOU ARE NOT ALONE

Foreclosures are rising at a dramatic rate in Ohio and non-profit organizations are here to help.

ATTEND A FREE SEMINAR
(Details on Back)

WE ARE HERE TO HELP

Attend a **Free Foreclosure Information Workshop** to speak to representatives from several non-profit organizations and hear what services are available.

COME!!
IT’S NOT TOO LATE FOR HELP

The Next Free Foreclosure Information Seminar is:

For further information and to register for an up coming seminar, Call 614-525-7503.



Edward Leonard
Franklin County Treasurer
373 South High Street, 17th Floor
Phone: 614-525-3438
www.franklincountyohio.gov/treasurer
mailto:Ed_Leonard@franklincountyohio.gov

**Facing
Home Foreclosure**

What Should You Do?

Edward Leonard
Franklin County Treasurer



**You are not alone.
There are programs that can help!**