



Congressman

<http://www.house.gov/kucinich>

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*Ohio's 10th Congressional District*

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## TIPS ON HOMEOWNER ASSISTANCE

Homeowners with high-interest loans and either behind in mortgage payments or approaching foreclosure as a result have several possible options available to help keep their home. To determine eligibility, follow the steps below. As always, if you have questions or need assistance, please call 216-228-8850.

**STEP 1**

Contact a housing counseling agency approved by the U.S. Department of Housing and Urban Development, and set up an appointment to review your situation and available rescue, modification, refinance, or transition options, as well as to get advice on how to work with your mortgage servicer. Below are several organizations that serve the area:

Empowering and Strengthening Ohio's People (ESOP)	216-361-0718
Neighborhood Housing Services of Greater Cleveland	216-458-4663
Cleveland Housing Network, Inc.	216-881-8443
Spanish American Committee	216-961-2100
Community Housing Solutions	216-651-0077
The Housing Advocates, Inc.	216-431-7400
Home Repair Resource Center	216-381-6100
Consumer Protection Association	216-881-3434

**STEP 2**

Gather all the documentation requested, including financial and mortgage documentation, prior to your appointment.

**STEP 3**

Your housing counselor may discuss various options with you, including:

### Ohio's "Restoring Stability" Program

- Includes the following components:
  - Rescue Payment Assistance
  - Partial Mortgage Payment Assistance
  - Modification Assistance with Principal Reduction
  - Transitional Assistance

888-404-4674  
[www.savethedream.ohio.gov](http://www.savethedream.ohio.gov)

### Making Home Affordable Program

- Modification and refinancing options

888-995-HOPE (4673)  
[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

**STEP 4**

Be sure to submit all required documentation requested and periodically check the status of your application (if applicable). If you are denied assistance and you dispute the denial, or if there are processing delays or errors, contact Congressman Kucinich at 216-228-8850. We will be happy to look into it.