SAVE THE DREAM OHI®

Help for Homeowners

savethedream.ohiohome.org 888.404.4676

HAVING TROUBLE PAYING YOUR MORTGAGE? WE'RE HERE TO HELP.

Save the Dream Ohio is administered by the Ohio Housing Finance Agency (OHFA) and funded by the U.S. Department of the Treasury's Homeowners Assistance Fund.

AM I ELIGIBLE?

You may qualify if you can answer yes to the following questions:

- Are you a homeowner with your primary residence in Ohio?
- Have you experienced a Financial Hardship, loss of income or increase in expenses related to the Coronavirus Pandemic?
- Is your household income at or below the area median income, (e.g., \$147,600 for a family of 4?
- Do you owe less than \$548,250 on your mortgage?

HOW CAN SAVE THE DREAM OHIO HELP ME?

Depending on your circumstances, Save the Dream Ohio may:

- · Bring your delinquent first mortgage current
- Make your mortgage payments for up to 6 months
- Pay delinquent property taxes or association fees that are included in your mortgage payment.

HOW MUCH ASSISTANCE IS AVAILABLE?

Every homeowner's situation is different, so the amount of assistance you may receive will be specific to your needs. The maximum amount of assistance is \$25,000.

HOW DO I APPLY?

- The fastest way to begin is to visit www.SavetheDreamOhio.ohiohome.org
- Call Save the Dream Ohio at 888-404-4674; or after you answer some prequalification questions, you must complete an application for assistance and gather and sign some documentation.

WHAT HAPPENS NEXT?

If you qualify for assistance, OHFA will request approval from your mortgage lender/servicer. If your servicer approves, OHFA will schedule mortgage payments made directly to your mortgage lender/servicer.

WHAT ELSE DO I NEED TO KNOW?

There are no fees associated with Save the Dream Ohio. Beware of calls and other solicitations from anyone offering to assist you in return for payment. If you have questions, call Save the Dream Ohio at 888-404-4674.





