

Finding help before it is too late matters.

Montgomery County leads the state and Ohio leads the nation in home foreclosures. The number of home foreclosure cases comprised approximately 45% of all cases filed by the Montgomery County Clerk of Courts in 2005. Many of these cases could have been prevented if homeowners had worked with their lender and local nonprofit organizations as soon as they were unable to make their monthly payments.

A collaboration of nonprofit organizations, government and financial institutions are working to reduce our community's high foreclosure rate by helping families at risk before it is too late. Participating agencies include:

- United Way's HelpLink 2-1-1
- Montgomery County Clerk of Courts
- Graceworks Lutheran Services/Consumer Credit Counseling
- Miami Valley Fair Housing
- Community Reinvestment Institute Alumni Association

**If you are having trouble paying your mortgage, help is available!
Dial 2-1-1 or 225-3000 and get help now before it is too late!**

Tell us what you need...we are listening

United Way's HelpLink 2-1-1: Skilled, trained staff are available 24 hours a day to handle calls received on the foreclosure hotline. Staff will assess each call and make referrals to the appropriate agencies.

Graceworks Lutheran Services/Consumer Credit Counseling Service: Mortgage assistance and debt management counseling.

Miami Valley Fair Housing: Assistance in reviewing mortgage loans for foreclosure defenses.

Community Reinvestment Institute Alumni Association: Assistance for victims of predatory lending practices and training to help buyers identify a predatory loan before they become a victim of a deceptive lender.



Get Connected. Get Answers.

United Way of the
Greater Dayton Area