SAVE THE DREAM OHI® MORTGAGE ASSISTANCE

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

Save the Dream Ohio – Mortgage Assistance program provides eligible Ohio homeowners with financial assistance to pay delinquent mortgage payments and/or future mortgage payments for up to six months. While the amount of assistance may vary by household, an eligible household may receive up to \$25,000 in mortgage assistance.

AM I ELIGIBLE?

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

- Are you a homeowner with your primary residence in Ohio?
- Have you experienced a loss of income or increase in expenses related to the coronavirus pandemic?
- Is your household income at or below the annual income eligibility threshold, which is \$147,600 for a family of four?*

WHAT TYPE OF ASSISTANCE IS AVAILABLE?

Depending on your circumstances, Save the Dream Ohio – Mortgage Assistance may:

- Bring your delinquent first mortgage current
- Make your mortgage payments for up to 6 months

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 per household is \$25,000.

HOW DO I APPLY?

- Start by completing the pre-qualification survey at <u>SavetheDream.Ohiohome.org</u>, if you qualify you will need to submit the required documentation along with a completed and signed application.
- Call Save the Dream Ohio at 888-404-4674

WHAT HAPPENS NEXT?

If you qualify for assistance, OHFA will request that your mortgage servicer validate your information. If your servicer validates, OHFA will schedule mortgage payments directly to your mortgage 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.

*To view a table outlining multiple family sizes and income limits for Save the Dream Ohio visit <u>https://savethedream.</u> <u>ohiohome.org/resources.html</u>.





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