



## Mortgage/Foreclosure Help

**Human Repair Resource Center** is a nonprofit organization serving the people and houses of our community. HRRC programs help residents complete repairs to their homes (both do-self and contracted), advocate for improved housing, and renovate seriously deteriorated properties and return them to the community in excellent condition.

<http://www.hrrc-ch.org/> 216.381.6100

**ESOP** works with homeowners and their lenders to obtain affordable resolutions that preserve homeownership and provides assistance to homeowners who are facing foreclosure, or struggling to make their monthly mortgage payments due to a predatory lending or hardship situation. <http://www.esop-cleveland.org/> 216.361.0718

**United Way of Greater Cleveland** is a fiscally responsible, volunteer-driven organization that invests the funds it raises to improve the lives of more than 400,000 people in our community each year through more than 200 programs at 126 health and human service agencies.

**Greater Cleveland:** <http://www.uws.org/> 216.436.2000

**Lake County:** <http://www.uwlc.org/> 440.639.4420 or 800.654.5465.

**Summit County:** <http://www.211summit.org/> 330.376.6660

**Geauga County:** <http://www.uwsgc.org/> 440.285.3194

**Medina:** <http://www.unitedwaymedina.org/> 888.330.4211

**Neighborhood Housing Services of Greater Cleveland** provides ongoing programs and services for achieving, preserving, and sustaining the American dream of home ownership.

<http://www.nhscleveland.org/> 216.458.4663

The mission of **Community Housing Solutions** is to assist low and moderate income families obtain and maintain safe, decent, and affordable housing. <http://www.commhousingsolutions.org/> 216.231.5815

**NAMI Ohio** (National Alliance on Mental Illness of Ohio) was created to provide mutual support, education, and advocacy for individuals and families affected by serious brain disorders. Their mission is to improve the quality of life, ensure dignity and respect for persons with serious mental illness, and to support their families.

<http://www.namiohio.org/> Cleveland area:

<http://www.nami.org/MSTemplate.cfm?Section=Homepage62>

[&Site=NAMI\\_Greater\\_Cleveland&Template=/ContentManagement/HTMLDisplay.cfm&ContentID=87395](http://www.nami.org/MSTemplate.cfm?Section=Homepage62&Site=NAMI_Greater_Cleveland&Template=/ContentManagement/HTMLDisplay.cfm&ContentID=87395)

216.875.7776

**The Better Business Bureau (BBB)**'s mission is to be the leader in advancing marketplace trust. BBB accomplishes this mission by creating a community of trustworthy businesses, setting standards for marketplace trust, encouraging and supporting best practices, celebrating marketplace role models, and denouncing substandard marketplace behavior <http://cleveland.bbb.org/> 216.241.7678

The **Legal Aid Society** of Cleveland's mission is to secure justice and resolve fundamental problems for those who are low income and vulnerable by providing high quality legal services and working for systemic solutions

<http://www.lasclev.org/> 216.687.1900

The **Neighborhood Assistance Corporation of America** ("NACA") is a non-profit, community advocacy and homeownership organization. NACA's primary goal is to build strong, healthy neighborhoods in urban and rural areas nationwide through affordable homeownership. NACA has made the dream of homeownership a reality for thousands of working people by counseling them honestly and effectively, enabling even those with poor credit to purchase a home or refinance a predatory loan with far better terms than those provided even in the prime market.

Website: [https://www.naca.com/index\\_main.jsp?language=null](https://www.naca.com/index_main.jsp?language=null) 216 619.4110

**Savethedream.ohio.gov** provides information and highlights programs you can use to help save the dream of homeownership. Here you can learn about available resources, the value of working with local housing counselors, and the importance of contacting your mortgage service.

Website: [www.savethedream.ohio.gov](http://www.savethedream.ohio.gov) 1.888.1404.4674

**Cleveland State University, Center for Civic Education Maxine Levine College of Urban Affairs** positions the College as a leader in state-of-the-art civic education and engagement programs. Through public forums, an applied research and outreach service, the Center explores key issues and challenges facing Northeast Ohio.

Website: [http://urban.csuohio.edu/civic\\_education/](http://urban.csuohio.edu/civic_education/) 216.687.6941

### **Cuyahoga County Public Library**

Website: <http://www.cuyahogalibrary.org/> 216.398.1800

**NE Ohio Coalition for Financial Success** is dedicated to increasing financial literacy in Cuyahoga County and utilizing all available resources for its residents. Membership for this organization is voluntary and open to organizations who want to promote this mission. The goal of NEOCFS is to offer service to help citizens to avoid financial victimization and preserve assets and help people to be in control of their financial futures.

Website: <http://www.neocfs.com/en-US/home.aspx>

As one of the top nationally acclaimed research colleges, **Case Western Reserve University** is a major part of the community. The University strives to have one of the top learning environments in the world, and is accredited as a service-oriented campus. Through outreach and educational services, it is a goal of the University to change the future through the betterment of today's society.

Website: <http://www.case.edu/>

The **Federal Reserve Bank of Cleveland** is one of twelve regional Reserve Banks that together with the Board of Governors in Washington, DC, make up the Federal Reserve System, the central bank of the United States. The Cleveland Reserve Bank, including branch offices in Cincinnati and Pittsburgh, serves the Fourth Federal Reserve District.

Website: <http://www.clevelandfed.org/> 216.579.2000

**The Earned Income Tax Coalition in Cuyahoga County** offers tax payers services to have better tax preparation and encourages financial independence and savings middle to low income families.

Website: <http://www.refundohio.org/index.php> 216.436.2000

**Wealth Education Collaboration Opportunity** is a provider of financial services and programs to low and moderate-income individuals and families and the companies, organizations, and institutions in which they are involved. WECCO supports the ambitions of people who want to save money, reduce debt and build wealth and supports the ambitions of companies and organizations that want their employees, members, constituents, customers, clients or congregants to be financially stable.

Website: <http://www.wecofund.com/default.asp> 216-458-0250

Neighborhood Housing Services of Greater Cleveland is a partner in the Cuyahoga County **Foreclosure Prevention Program** to make counseling help available to the thousands of homeowners who need advice about their home loans, are in danger of defaulting on their payments or are facing foreclosure.

Website: <http://www.nhscleveland.org/programs/CuyahogaCountyForeclosureProgram.htm> 216.458.4663

**Policy Matters Ohio** is a non-profit policy research organization to broaden the debate about economic policy in Ohio. Policy Matters' mission is to create a more fair, prosperous, sustainable and inclusive Ohio, through research, media work and policy advocacy.

Website:  
<http://www.policymattersohio.org/> 216.361.9801

**Neighborhood Progress Inc.** uses innovative programs to strengthen Cleveland's neighborhoods with including: competitive grants, strategic investment initiative, vacant property, foreclosure, and land assembly, opportunity homes, and many more!

Website: <http://www.neighborhoodprogress.org/> 216.830.2770

The **Center on Urban Poverty and Community Development** seeks to address the problems of persistent and concentrated urban poverty and is dedicated to understanding how social and economic changes affect low-income communities and their residents. The Center views the city as both a tool for building communities and producing change locally, and as a representative urban center from which nationally-relevant research and policy implications can be drawn.

Website: <http://povertycenter.cwru.edu/> 216.368.6946

The mission of **Cleveland Housing Network** is to develop affordable housing for low- and moderate-income Clevelanders, with a special emphasis on generating pathways out of poverty and providing homeownership opportunities.

<http://www.chnnet.com/> 216.574.7100

**Cuyahoga County Common Pleas Court**

<http://cp.cuyahogacounty.us/internet/index.aspx> foreclosure: 216.443.8505

The **Akron Urban League** is a non-profit social service agency which seeks to improve the economic, cultural, social, educational, and recreational conditions affecting all citizens of Summit County. As an affiliate of the National Urban League, it reaches nationwide audiences and partnerships with the other 114 affiliates making it a strong proponent for programs that can be replicated across the country.

<http://akronurbanleague.nextmeta.com/index.cfm> 234.542.4136

The **Mustard Seed Development Center** is a not-for-profit organization formed in 1999 by concerned professionals dedicated in providing comprehensive knowledge in financial awareness.

<http://www.mustardseedcdc.com/> 330.631.0350

The **Union Miles Development Corporation** has the mission to improve the quality of life in Union Miles through community organizing, housing and economic development.

Website:  
<http://www.unionmiles.org/> 216.341.1999

**Lorain County Community Action Agency** is committed to improving the social well-being, economic capacity and opportunities for low- to moderate-income individuals and families.

Website:  
<http://www.lccaa.net/> 440.245.2009

The **Consumer Credit Counseling Service** has helped thousands of people learn to manage money, balance their budgets and get out of debt through comprehensive personal financial education and credit counseling. As more than just a debt-counseling organization, CCCS offers programs and services help people in all stages of their financial lives take the next step towards personal money management success.

Website:  
<http://www.apprisen.com/> 800.355.2227

The workforce system of the **City of Cleveland** and Cuyahoga County helps local businesses stay competitive. Employment Connection oversees training programs which can supply businesses with information concerning hiring and financial incentives that businesses can benefit from including research and labor market industry information, recruitment and screening, and employee training and retention

Website:  
<http://www.city.cleveland.oh.us/CityofCleveland/Home> 216-664-3990

## Employment Help

The **Ohio Department of Jobs and Family Services (JFS)** offers assistance to Ohio families who are struggling with the current economic situation, from finding employment to child care. The webpage, as listed above, includes helpful links for further information on the services one may need. JFS covers a wide range of services for Ohioans and it is more than likely to find any help needed, regardless of the subject matter.

Website:

<http://jfs.ohio.gov/> 1.877.852.0010

As Cleveland's largest newspaper, and a nationally ranked newspaper, **the Plain Dealer** serves 800,000 readers on a day-to-day basis. As a major part of the community, the Plain Dealer is committed to giving back through offering several programs to keep readers updated on important issues, including Educational Services and Health and Human Services Partners. The Plain Dealer also initiates such programs as Give A Day, Give A Lot, a new twist on the paper's slogan where employees volunteer at human service agencies.

Website:

<http://www.plaindealer.com/page2.php>

As one of the top nationally acclaimed research colleges, **Case Western Reserve University** is a major part of the community. The University strives to have one of the top learning environments in the world, and is accredited as a service-oriented campus. Through outreach and educational services, it is a goal of the University to change the future through the betterment of today's society.

Website:

<http://www.case.edu/>

**Cuyahoga Community College** offers educational opportunity to all those who seek it, at an affordable price.

According to the website, Tri-C students range in age from 15 to 75, offering over one thousand course options. Tri-C offers course online to assist in employment seeking, and provides students with resources to improve skills on resume writing and more.

Website:

<http://www.tri-c.edu/Pages/default.aspx>

**Lorain County Community College** is a great place to start the higher education process, because it offers students enriching services and a unique experience of a college culture., It is the only community college to offer a University Partnership, enabling participants to obtain a degree from 8 accredited Ohio universities without leaving the LCCC campus.

Website:

<http://www.lorainccc.edu/>

Students of the **University of Akron** are offered a dynamic college experience, not found anywhere else. Stretching beyond campus boundaries, Akron graduates are given career opportunities that help them to excel in their chosen fields.

Website:

<http://www.uakron.edu/>

### **Youngstown State University**

<http://www.yzu.edu/>

Towards Employment offers services to help people gain the skills needed to join the workforce. Towards Employment has serviced over 4,000 people in the Greater Cleveland, helping them to get an entry-level job and keep it. They offer services to not only find employment but also support services and legal services. Towards Employment's goal is to empower individuals and make them self-efficient.

Website:

<http://www.towardsemployment.org/> 216.696.5750

With services such as the Employment Connect and One-Stop shop, the **Cuyahoga County Department of Workforce Development** offers a way for businesses to seek the employees they are looking for. CCDWD offers educational, business, and youth services to fulfill their mission statement: "To establish education and training

systems that prepare adult, dislocated workers and youth for worthwhile and sustainable employment, especially recognizing the workforce needs of area employers and economically disadvantaged individuals.”

Website:

<http://workforce.cuyahogacounty.us/>

**MAGNET** offers assistance to companies, helping them to become more competitive in the workforce. MAGNET offers services such as eco-SMART Manufacturing Program, and the Cuyahoga County New Product Fund Loan. MAGNET is a voice for the smaller companies, giving them more opportunity. MAGNET also offers consulting services to help manufacturers grow and become more innovative with their services.

Website:

<http://www.magnetnetwork.org/> 216.391.7002

The **Regional Talent Network** strives to provide a place where people and employers in Ohio can come together to share and distribute resources for possible employment opportunities.

Website:

<http://www.rtnneo.wikispaces.net/>

The **YWCA Women's Career Connection** (WCC) supports women in the Greater Cleveland community who have lost their jobs due to today's challenging economic climate. WCC is an opportunity for women to network, support one another, and hear from various speakers on a variety of topics important to women seeking to secure a new position.

Website:

<http://www.kintera.org/htmlcontent.asp?cid=91736> 216.881.6878 Ext. 233

The **Northeast Ohio Coalition for Financial Success** is dedicated to increasing financial literacy in Cuyahoga County and utilizing all available resources for its residents. Membership for this organization is voluntary and open to organizations who want to promote this mission. The goal of NEOCFS is to offer service to help citizens to avoid financial victimization and preserve assets and help people to be in control of their financial futures.

Website:

<http://www.neocfs.com/en-US/home.aspx>

The **Cuyahoga Earned Income Tax Coalition** offers tax payers services to have better tax preparation and encourages financial independence and savings middle to low income families. Some key members of the Coalition include 211- First Call for Help, City of Cleveland, Cleveland Housing Network, and many more. These members reach out to the low-income families operating VITA tax sites, training volunteers to prepare tax returns, building clients' wealth, and other services.

Website:

<http://www.refundohio.org/index.php> 216.436.2000

The **Consumer Credit Counseling Service** has been helping people learn to manage money, balance their budgets and get out of debt by providing them with knowledge and skills to maintain their lifestyles and offers credit counseling. CCCS helps people to assess their situation and walks them through the steps to financial recovery, whether it is credit card debt or facing bankruptcy or plans to buy a house.

Website:

<http://www.apprisen.com/> 1.800.355.2227

**United Way of Greater Cleveland** is a fiscally responsible, volunteer-driven organization that invests the funds raised to improve the lives of more than 400,000 people in our community each year through more than 200 programs at 126 health and human service agencies.

Website:

<http://www.uws.org/> 216.436.2100

The **Educational Opportunity Center** at Tri-C is designed to help and set educational and career goals, give the information and assistance to begin, and the support to become a success.

Website:

<http://www.tri-c.edu/pathways/Pages/eoc.aspx> 216. 987.6320

**Catholic Charities Health and Human Services** helps people through services and serve the hungry and homeless, children and families, the elderly and chronically ill, and people with disabilities.

Website:

<http://www.clevelandcatholiccharities.org/index.html> 216.334.2961

Tri-C's employment and career services center, **Key Career Place** links community job seekers with businesses who seek their talent and services are free and open to the public to offer job search assistance to help find the right job with training and education for the future.

Website:

<http://tri-c.edu/community/keycareerplace/Pages/Home.aspx>

**The Hard-Hatted Women's** purpose is to empower women to achieve economic independence by creating workplace diversity in trade and technical careers and achieving the goals to encourage and prepare women for nontraditional employment through outreach.

Website:

<http://www.hardhattedwomen.org/> 216.861.6500

The **United Labor Agency** is a non-profit social service agency in the Greater Cleveland Community serving both union and non-union members of the community.

Website:

<http://www.ula-ohio.org/> (216) 391-0900

All over the greater Cleveland area, people are proving that you don't have to be rich to build wealth, becoming a member of **Cleveland Saves**, can help to build the skills to be to pay off debts and save money to reach financial goals.

Website:

<http://www.clevelandsaves.org/> 216.651.7283