

About our Agency

Community Action Partnership of the Greater Dayton Area was established in 1964 as a non-profit corporation.

Our mission is

to work in partnership with local communities to eliminate the causes and conditions of poverty and to promote individual independence and self-sufficiency.



Contact Us!

Community Action Partnership of the Greater Dayton Area

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Housing Department
719 South Main Street
Dayton, OH 45402



Homeowner Foreclosure Assistance Program

*A HUD-Approved Certified
Housing Counseling Agency*



Homeowner Foreclosure Assistance Program

Did you know?



- ◆ Ohio is recognized as one of the **top five** states for home foreclosures.
- ◆ Ohio home foreclosures are **three times** the national rate.
- ◆ There were more than **8,000** foreclosure filings in the Greater Dayton Area in 2007.
- ◆ In 2008, **\$14 billion** in sub prime loans will reset in Ohio.



Are you at Risk?

If you are faced with the possibility of not making your mortgage payment:

1. Don't ignore the problem - act now!
2. Open and respond to all mail from your lender.
3. Contact your lender as soon as you realize you are in default.
4. Know your mortgage rights.
5. Understand foreclosure prevention options.
6. Contact a HUD-approved certified housing counselor for assistance.
7. Prioritize your spending.
8. Use your assets.
9. Avoid foreclosure prevention companies.
10. Be aware of foreclosure recovery scams.

ACT Now
to avoid the foreclosure crisis.!

Community Action Partnership's certified housing counselors can help eligible families prevent home foreclosure and eviction.

Through the program, we will:

- ◆ Help you learn the facts about your mortgage in a safe, pressure-free environment.
- ◆ Help you understand your options.
- ◆ Assist you in organizing your finances.
- ◆ Represent you in negotiations with your lender.

Contact Community Action Partnership's Housing Department at (937) 341-5000 or hfaq@cap-dayton.org for more information or to schedule an appointment.



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