

Consumer Credit Counseling Service

The Home Ownership Center

Located at the Springfield Family YMCA
300 S Limestone St, Springfield, OH 45505

Contact 937-499-0913 or 937-325-2898 or cccs@springfieldymca.org to schedule an appointment. Our services are open to everyone. Now that the office is located at the YMCA in Springfield, you can drop by to speak with the counselor, but appointments are preferred.

Financial counseling – speak with clients about their income and spending, assets and liabilities and address credit issues. No requirement. Contact us for an appointment by email or phone.

Debt Management Program – speak with clients about their financial situation and get a list of their creditors. Through our Debt Management Program, creditors will usually accept minimum payments at a reduced interest rate to pay off debt in five years or less. To speak with us about their finances and creditors, there is no charge. If a client chooses to pay their creditors through our debt management program, then we will add a one-time \$30 fee and a monthly fee of \$25. No requirement. The client needs to show us that they can maintain their basic needs and still pay the debt management program payment. Call or email for an appointment.

Housing counseling – speak with clients about their finances and pull credit reports to assess where the clients are in the home buying process and next steps that they need to take. Free. No requirement. Call or email for an appointment.

Default Mortgage Counseling – speak with clients who are struggling to make their house payments or behind on house payments. Refer them to an agency who might assist with house payments. Also work with homeowners to get back on track with their mortgages by working with the lenders. Free. No requirements. Call or email for an appointment.

Student Loan Counseling – speak with clients about their financial situation. Assess the type of student loan that concerns the client. Help the client understand student loan payment options. Help the client complete necessary applications for student loan payment options. Direct clients to correct government and nonprofit agencies that can assist in their specific concerns.



Name of Organization:

- OIC of Clark County

Contact Person for Referrals (Name, Phone, Email)

- Julie Vaughan
- Help Phone Line: 937-325-8366
- Email: heap@oicofclarkco.org

Location

- 600 W. Main St., HEAP Drive-thru
- Monday-Friday, 8:00-5:00
- After hours and weekend drop-off available at the main HEAP building mail slot. There is signage above the slot.

Type of Utility Assistance

- Gas & Electric Assistance
- Water Assistance

Application Process (how do people apply/gain access)

- Applications can be picked up and dropped off at 600 W. Main St., HEAP drive-thru.
- Phone Appointments need to be made
- Applications will be processed during phone interview

Eligibility Criteria:

- HEAP/PIPP are eligible at 175% of poverty guidelines
- LIHWAP(Water) is eligible at 200% of poverty guidelines