

Social Services

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Safety Net

Company Name	The Home Ownership Center
Address	300 S Limestone St, Springfield, OH 45505 (In the Springfield Family YMCA)
Number	937-643-2227 or 937-325-2898
Email	rklopper@hocgd.org
Hours	Drop-ins welcome, but appointments preferred. YMCA hours.

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 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 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 for student loan payment options. Direct clients to correct government and nonprofit agencies that can assist in their specific concerns.



United Way of
Clark, Champaign &
Madison Counties

