

Homeowner Helpline Franklin County Foreclosure Program Program Components

Public Awareness Campaign/Outreach/Education – Combination of radio, print, TV, billboards, brochures, website, mailings and distribution of information at various events and organizations around the county. Marketing efforts would include focusing on both foreclosure prevention and intervention. Marketing efforts will focus on directing homeowners to contact 211 to find out about local resources that are available to them.

Referral Intake – FirstLink’s 211 resource referral hotline will be the primary point for homeowners to call. FirstLink has the ability to generate detailed tracking information and ability to refer callers to various agencies for a variety of needs that the caller might have. The 2-1-1 Information & Referral Specialists would perform a cursory intake of the borrower’s situation and refer them to the agency most appropriate to their situation and/or the agency closest to the borrower’s residence to assist them in saving their home as well as other programs which they may qualify for such as help with utilities, etc.

Foreclosure Counseling – For foreclosure counseling, FirstLink would refer to one of the 5 HUD-Approved Counseling Agencies – Columbus Housing Partnership, MORPC, Columbus Urban League, Homes on the Hill and Consumer Credit Counseling Service. The agency would schedule the borrower for a follow-up intake counseling session.

Mediation – The Treasurer’s office will coordinate with the Common Pleas Court to determine how best to implement and support the court’s foreclosure mediation efforts.

Homeowner Helpline will fund the mediation program with the courts. The purpose of mediation is to encourage homeowners and lenders to come to the table and work out options for payment in order to prevent the homeowner from losing their home to foreclosure.

Environmental Nuisance Prosecutions/LandBank Foreclosures – The Prosecutor and Treasurer’s offices work together to identify neglected and abandoned properties that pose a health and safety hazard to the community and pursue environmental prosecutions for nuisance abatement or tax foreclosure for tax delinquent vacant and abandoned properties that would be candidates for the County Land Bank Program or City of Columbus Land Bank

Nuisance Abatement/Maintenance/Demolition – The County will accept proposals from the various subdivisions for nuisance abatement/demolition projects as well as identifying its own priorities.

Mortgage Fraud Prosecutions – The Prosecutor can expand its activities with the Mortgage Fraud Task Force relating to mortgage fraud prosecutions of predatory lenders and other real estate scams.

Rescue Funds – As the program develops, current needs and available local, state and federal resources will be part of the consideration process for determining the development of a rescue assistance program through the Homeowner Helpline. There are also plans in the future for a component that would allocate mortgage assistance funds specifically for seniors with a **Senior Rescue Funds** component.

Other Future Components:

Other future components of the Homeowner Helpline program include a **Rental Assistance Transition** program which will assist individuals to gain rental housing after losing their home to foreclosure as well as a **Homebuyer Education Program** which will provide funding to housing counseling agencies to offer classes to prospective homeowners to better educate them on the responsibilities of homeownership and financing traps to avoid.