



HB 1038 – Foreclosure Proceedings – Residential Mortgagors and Grantors – Access to Counsel

Committee: House Judiciary Committee

Date: March 2, 2022

Position: Oppose

The Maryland Bankers Association (MBA) strongly **OPPOSES** HB 1038, which would require the Maryland Legal Services Corporation to expand access to legal representative during foreclosure proceedings. The bill also significantly increases the filing fee to \$600 and creates an Access to Counsel in Foreclosure Proceedings Task Force, with no guaranteed representatives from the Maryland banking industry.

HB 1038 is unnecessary as sweeping actions have been taken at the state, federal, and local levels to assist homeowners during and in the recovery of the pandemic – both in the forbearance and foreclosure areas. These federal, state, and local actions are in addition to the existing, robust, and extensive foreclosure and consumer protections that already exist in Maryland.

Maryland’s current foreclosure process is already very lengthy, with significant consumer protections. Since the first Gubernatorial Foreclosure Task Force was convened in 2007, MBA has been involved with the creation and revisions of Maryland’s foreclosure laws. Due to the continuing revisions, the process has been lengthened significantly – now potentially taking over 530 days from the first missed payment by the borrower until the foreclosure sale.

HB 1038 would create an extremely burdensome and repetitive expansion to the foreclosure process and would ultimately be counterproductive to both borrowers and lenders. No one should want to see a negative impact on Maryland’s strong housing market or to slow the significant and ongoing progress to help those experiencing financial difficulties. Accordingly, MBA strongly urges issue a **UNFAVORABLE** report on HB 1038.

Attached:

1. Maryland Homeowner Foreclosure Timeline Infographic
2. Maryland Foreclosure Statistics sourced from the MD Department of Labor
3. Factsheet for Maryland Homeowners on Foreclosures
4. Notice of Housing Counseling Programs and Services
5. Maryland Homeowner Assistance Fund Factsheet

6. HUD Approved Housing Counseling Agencies (MD)

The Maryland Bankers Association (MBA) represents FDIC-insured community, regional, and national banks, employing more than 29,000 Marylanders and holding more than \$201 billion in deposits in over 1,300 branches across our State. The Maryland banking industry serves about 4 million customers across the State and provides an array of financial services including residential mortgage lending, business banking, estates and trust services, consumer banking, and more.

Maryland Homeowner Foreclosure Timeline*

At First Signs of Financial Difficulty

Missed Mortgage Payment
Lender begins calling,
sends a delinquency notice

Day 1+

"Notice of Intent to Foreclose" letter
mailed certified and 1st class mail
**Important: May include offer for
pre-filing mediation – see reverse**

"Order to Docket" (OTD) filed in
court with certified or personally
served copy to homeowner*

Day 120+
(45+ days after NOI)



Steps

#1

What You Can Do

Reduce unnecessary expenses, save money,
and contact the HOPE hotline for free
nonprofit housing counseling

1-877-462-7555

#2



Homeowner sends lender
"Loss Mitigation" workout
request package or pre-filing
mediation option: **Note that
choosing pre-filing mediation
changes the timeline**

#3



Homeowner to submit
"Foreclosure Mediation
Opt-in" Form to courts
w/\$50 filing fee

#4

Mediation held at OAH
60 days or less from homeowner's request

OAH to receive paperwork
20 days before mediation

Opt-in deadline 25
days from date of OTD

#7



Homeowner & mortgage
company meet to review financials
to decide if mortgage company will
offer options to foreclosure: **If you
choose pre-filing mediation, this
post-filing mediation may not be
available to you - see reverse**

#6



Homeowner to submit
all required documents
to OAH

#5

Deadline for homeowner to request
mediation held with the Office of
Administrative Hearings
(OAH)

**Without
Mediation**

**Without
Mediation**

At any point up to the foreclosure
sale, the homeowner can bring
mortgage current
by paying all arrears
including late fees
and foreclosure costs



#8



foreclosure sale at
courthouse

15+ days after mediation
or 45+ days after OTD

Homeowner to seek
other housing options

30+ days
after sale

#9

Court ratifies sale
and title is
transferred to
new owner

45+ days
after sale

#10

Vacate or
Face Eviction



www.MDHope.org

***NOTE:** This document represents a simplified version of the foreclosure process in Maryland without a Preliminary Loss Mitigation Affidavit and some steps may vary. Information is not presented as legal advice.
For legal advice, ask your housing counselor for a legal referral.

WHAT IS FORECLOSURE MEDIATION?

Foreclosure mediation is a process that allows the homeowner, a representative from the mortgage servicer with authority to make decisions, and a neutral third party mediator from the Maryland Office of Administrative Hearings (OAH) to meet and discuss alternatives to foreclosure. Alternatives to foreclosure may include housing transition. Foreclosure mediation does not guarantee a loan modification or other relief.

MEDIATION TYPES - (1) "Pre-file mediation" - mediation before a foreclosure action is filed in court and (2) "Post-file mediation" - mediation after a foreclosure action has been filed in court. Your mortgage servicer is not required to offer pre-file mediation. PLEASE NOTE: If you choose to participate in pre-file mediation now, you will not be able to opt-in to post-file mediation later unless you and your mortgage servicer agree to an additional mediation session and include the terms of that arrangement in the pre-file mediation agreement, if any. If you do not choose to participate in pre-file mediation at this time, you will have the opportunity to submit a loss mitigation application and, if a foreclosure action is filed against you, participate in post-file mediation.

	Pre-file	Post-file
Early Intervention?	Yes	No
Mortgage Servicer Offer of Mediation Session?	Optional	Required, if no pre-file mediation
Homeowner Financial Documents Needed?	Yes	Yes
Free Housing Counseling?	Mandatory	Available
Legal Referrals?	Available	Available

For more details take a look at Appendix A1-schedule 1:
www.dllr.state.md.us/finance/finregforms.shtml#foremed



Contact your lender and a housing counselor at the earliest sign of financial difficulty.

A list of housing counseling agencies near you can be obtained by calling the MDHOPE hotline at

877-462-7555

or by visiting

www.mdhope.org.

Made possible through the support of the Baltimore Neighborhood Collaborative and the Baltimore Homeownership Preservation Coalition

www.PreserveHomeownership.org

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Maryland Homeowner Foreclosure Timeline



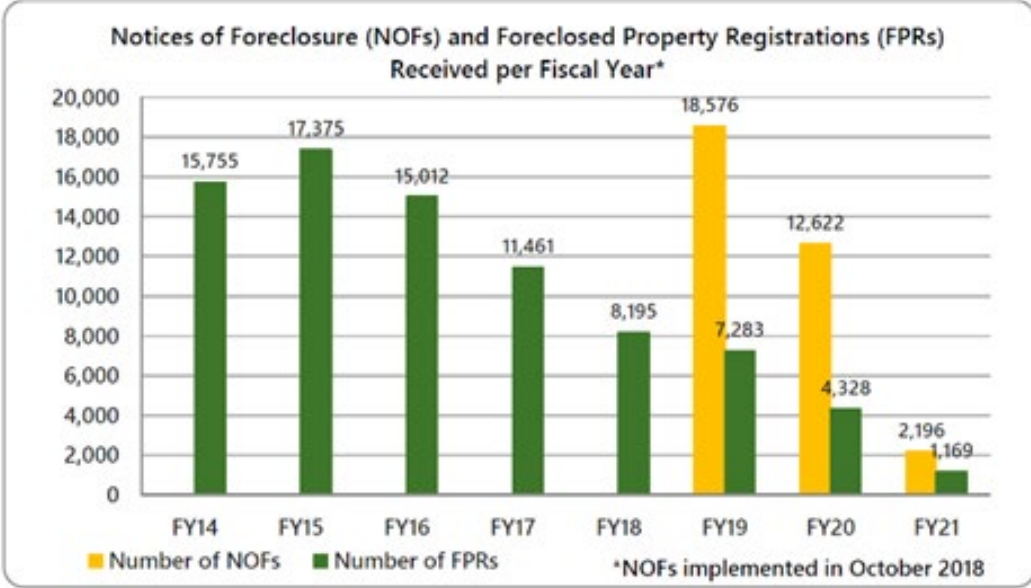
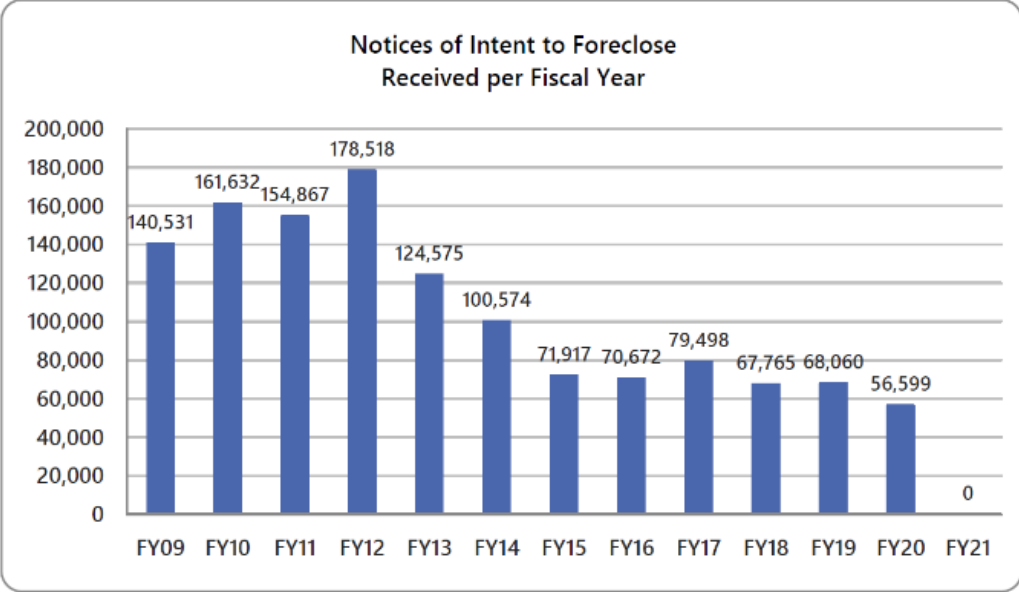
Developed by the Maryland Housing Counselors Network, Inc. for homeowners.

THE NETWORK

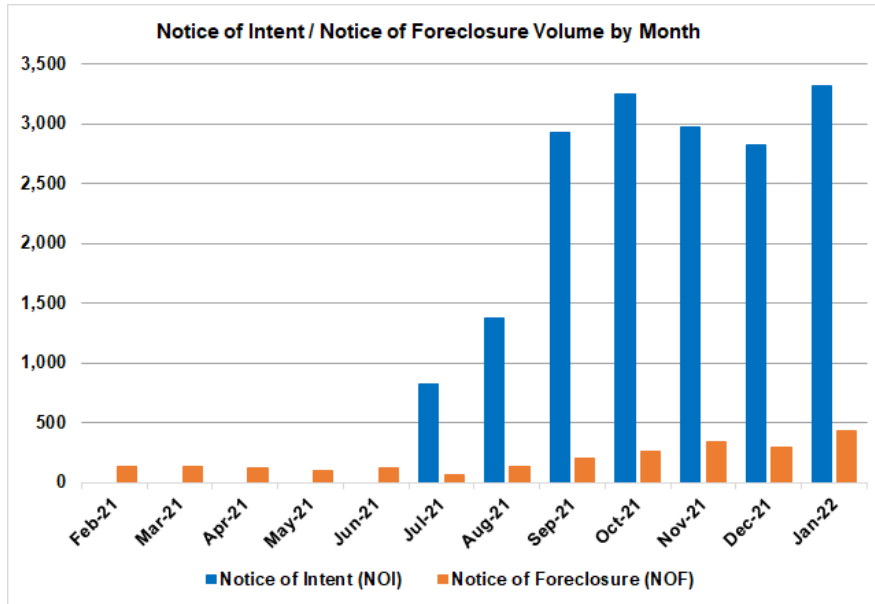


KNOWLEDGE - THE KEY TO HOMEOWNERSHIP

Maryland Foreclosure Statistics



Number of NOFs/NOIs Filed by Month



Source information: Maryland Department of Labor (<https://www.dllr.state.md.us/finance/finregannrep2021.pdf>)

Mortgage Late? Don't Wait!

Contact Your Mortgage Servicer Now



Call your mortgage servicer (“servicer”) as soon as possible to discuss your options to avoid foreclosure.

- The contact information for your servicer is on your monthly statement. Tell your servicer if you are experiencing financial hardship due to the COVID-19 pandemic or for any other reason.
- Ask your servicer to evaluate your eligibility for programs to avoid foreclosure – this is called a “**loss mitigation review**”.

Remain in contact with your servicer throughout the loss mitigation review process.

- Check your mail frequently. Promptly respond to voicemails and requests for information from your servicer.
- Make sure your servicer has your current contact information. Your servicer may proceed with foreclosure if you are unresponsive or if it is unable to reach you.

Do not skip payments if you can afford to pay your regular installment amount on time.

- There is no reason to purposefully go into default to qualify for foreclosure prevention or loss mitigation programs. Doing so could negatively affect your credit and impact your eligibility for such programs.
- If you can afford to make partial payments, discuss this option with your servicer *first*. Depending on the terms of your mortgage, partial payments may not be sufficient to keep your loan out of default.

Continued on reverse

Your **mortgage servicer** is the company that you send your mortgage payments to. The servicer is responsible for collecting and managing your payments, among other duties.

Your servicer may not be the same company that originated your mortgage loan. Your servicer may change periodically - it is normal for mortgage loans to be transferred to new servicers.

You will be notified by mail if your servicer changes. Promptly open all mail, and inform your servicer if you change your mailing address, email, or phone number.

Help is Available for Maryland Homeowners

Contact a nonprofit legal services agency or a HUD-approved housing counseling agency for assistance avoiding foreclosure on your home.

Call **1-877-462-7555** for a referral to a nonprofit agency near you, or visit homeownerassistance.maryland.gov online to access Maryland's free foreclosure-prevention resources.



Your Rights as a Mortgage Borrower in Maryland

You have the right to receive from your mortgage servicer timely answers to your questions, and a prompt response after you ask to be reviewed for options to avoid foreclosure.

- You are also entitled to receive an accurate copy of your payment history, if you request this from your servicer.
- Keep a written record of all your interactions with your servicer, including who you spoke with and when.

You have the right to be informed by your mortgage servicer of all your loss mitigation options.

- Contact your servicer and ask about loss mitigation. Do not be afraid to ask additional questions if you don't understand the financial implications of your options.
- If you would like to dispute the results of the loss mitigation review, ask your servicer if there is an appeals process.

You have the right to participate in a mediation session with your servicer if you are served with foreclosure papers and your home is your primary residence.

- Do not wait until your mediation to begin communicating with your servicer. The sooner you reach out for help, the more likely you will be able to avoid foreclosure.
- Legal services may be available, for free or at a reduced rate, to help you during your mediation session. To learn more about Maryland's foreclosure mediation program, visit the website homeownerassistance.maryland.gov.

NOTE: Some mortgage servicers may be exempt from certain state or federal requirements. Contact our office if you need help with your servicer.



Beware of Foreclosure-Prevention Scams!

Fraudulent "mortgage assistance relief" services and "foreclosure consultant" scams are common, but there are ways to protect yourself:

DO NOT PAY anyone in advance to assist you with a loan modification. Call **1-877-462-7555** for a referral to a qualified Maryland housing counselor who will provide free help.

DO NOT SEND your payments to anyone other than your servicer.

DO NOT BELIEVE anyone promising that they will "save your home".

DO CONTACT our office immediately if you are the victim of mortgage assistance fraud or a foreclosure consultant scam. Call **410-230-6077** or email **DLFRComplaints-LABOR@maryland.gov** for assistance.



Scan the above image with your smartphone camera to go to our consumer complaint webpage.

The Office of the Commissioner of Financial Regulation is Maryland's consumer financial protection agency and financial services regulator. Contact our office if you have a question or complaint about your mortgage servicer or to report a foreclosure-prevention scam. Call us at **410-230-6077** or send an email to **DLFRComplaints-LABOR@maryland.gov**. Visit www.labor.maryland.gov/finance/consumers to learn more.



Office of the Commissioner of Financial Regulation
Maryland Department of Labor
500 N. Calvert St Suite 402 | Baltimore, MD 21202
DLFRFinReg-LABOR@maryland.gov | (410) 230-6100
www.labor.maryland.gov/finance

Antonio P. Salazar,
Commissioner of Financial Regulation
Tiffany P. Robinson, Secretary of Labor
Boyd K. Rutherford, Lt. Governor
Larry Hogan, Governor



Md. Code Regs. 05.19.01.03

Section 05.19.01.03 - Notice of Housing Counseling Programs and Services

A. Form. Unless the lender is otherwise required by federal or State law to refer a borrower to housing counseling, a lender shall provide a notice of homebuyer education or housing counseling in substantially the following form to a borrower to comply with the requirements set forth in Commercial Law Article, § 12-1303, Annotated Code of Maryland:

IMPORTANT NOTICE REGARDING HOUSING COUNSELING

You are receiving this notice because you have applied for a Maryland residential mortgage loan secured by a first lien. In applying for and entering into a mortgage loan you will be required to sign complex legal documents. You should be certain that you understand the terms of the loan being offered to you in these documents before you commit in writing. If you do not pay the loan according to its terms, you could lose your home.

BE ADVISED: The State of Maryland recommends that all residential mortgage loan applicants receive homebuyer education or housing counseling from a nonprofit or government agency before signing any documents that commit them to a loan.

Free homebuyer education or housing counseling may be provided face-to-face or over the telephone. Set forth below is a list prepared by the Maryland Department of Housing and Community Development of nonprofit and government agencies that provide homebuyer education or housing counseling.

See attached List of Nonprofit and Government Agencies Offering Homebuyer Education or Housing Advice.

B. The notice required under §A(1) of this regulation shall include an attachment provided by the Department on nonprofit homebuyer education and housing counseling programs and services provided by nonprofit and government organizations certified by the U.S. Department of Housing and Urban Development that are available to residents of the State.

Md. Code Regs. 05.19.01.03



MARYLAND HOMEOWNER ASSISTANCE FUND

MAIN PURPOSE AND GOALS:

The Homeowner Assistance Fund (HAF) was created under section 3206 of the American Rescue Plan Act of 2021. It provides residential mortgage assistance to Maryland homeowners who have experienced a hardship during the COVID-19 pandemic to avoid loss of residence for eligible homeowners. The Maryland Department of Housing and Community Development will administer the program by taking applications through an online portal and working with mortgage servicers so that HAF assistance is supplementary to standard loss mitigation efforts.

PROGRAM INCEPTION AND DURATION:

The Maryland Homeowner Assistance Fund is expected to open to homeowners statewide in late 2021. The program will continue until September 30, 2026, or until funding is fully reserved, whichever comes first.

STRUCTURE:

This assistance will take two forms – the Maryland Homeowner Assistance Fund Grant (**HAF Grant**) and the Maryland Homeowner Assistance Fund Loan (**HAF Loan**). The HAF Loan may be combined with the HAF Grant.

HAF GRANT

The program will offer a one-time payment designed to avoid imminent displacement due to, but not limited to:

- Tax delinquency, chattel loan or land lease delinquency
- Homeowner fee /condominium association fee delinquency
- Home Insurance fees
- Mortgage delinquency

Specific grant eligibility:

The HAF Grant borrowers' household gross income may not exceed **100% of area median income (AMI)**

Specific terms:

- Outright grant - there is no lien recorded on the property
- maximum assistance - \$10,000

HAF LOAN

The program will offer a one-time payment of a delinquent mortgage amount and/or additional funds to facilitate a principal curtailment or rate reduction to reduce ongoing mortgage payments to levels affordable to the homeowner. Specifically, the HAF funds will be required to result in the monthly mortgage payments (principal and interest) being less than 40% of the household gross income. Servicer's loss mitigation workout must be used to cure the delinquency and/or bring the monthly mortgage payment below 40% of the household gross income before using HAF money.

Assistance payments will be made directly to the mortgage servicer.

Specific loan eligibility and terms:

The HAF Loan borrowers household gross income may not exceed **150% of area median income (AMI)** (see the last page)

Specific terms:

- The loan will require a recorded lien on the property
- \$30,000 maximum loan amount
- 0% interest rate
- Deferred payments for the life of the first mortgage
- Payment due in full when the first mortgage ends (repayment, refinance, transfer, sale)
- Repayment is subject to review and the department may, based on homeowner situation and needs at the time of repayment:
 - require payment in full
 - establish a payment plan
 - allow full or partial forgiveness.

<p>GENERAL ELIGIBILITY REQUIREMENTS</p>	<p>In order to be eligible under HAF, all borrowers will have to be/have:</p> <ul style="list-style-type: none"> • an eligible COVID-19 financial hardship after January 21, 2020 (includes hardships that began before January 21, 2020, but continued after that date) • Maryland residents • homeowners residing in their primary residence • homeowners by evidence of the deed of trust <p>The delinquent mortgage must have had a principal balance that did not exceed the <u>conforming loan limit at the time of origination.</u></p>
<p>COVID-19 RELATED FINANCIAL HARDSHIP REQUIREMENT</p>	<p>In order to receive assistance, eligible homeowners must have experienced a COVID-19 related financial hardship, as defined in the U.S. Treasury Department guidance, after January 21, 2020 (including hardships that began before January 21, 2020, but continued after that date). The hardship will be self-attested by the borrower in the HAF application form and can be due to decrease in household income, increase in household expenses or other situations. Examples of COVID-19 related hardship include: having to perform essential work during the pandemic; child care/educational costs; costs of caring for an elderly, disabled, or sick family member; illness; death in the family, etc.</p>
<p>TOTAL PROGRAM ALLOCATION</p>	<p>HAF Grant: \$34,000,000 HAF Loan: \$156,300,521</p>
<p>GENERAL PROPERTY ELIGIBILITY CRITERIA AND TYPE</p>	<p>The property must be a one-to-four unit, including condominium units, owner-occupied primary residence located in Maryland. Acceptable property types are: detached, single family, duplex, triplex, fourplex, condominium, co-op and manufactured housing/mobile home.</p>
<p>OTHER CRITERIA</p>	<p>HAF GRANT: ELIGIBLE PROPERTY TAX ASSISTANCE For property taxes to be an eligible cost under the MD HAF Grant, the following criteria must be met:</p> <ul style="list-style-type: none"> • The property taxes can be paid directly to the taxing authority rather than through an escrow arrangement with a home mortgage servicer if the respective taxes are not part of an escrow arrangement, and • The payment for the property tax bill must have become due after January 21, 2020. Applicants cannot receive more than the documented property tax bill and/or costs necessary to remove a lien placed on the property due to failure to pay property taxes which came due after January 21, 2020. <p>ELIGIBLE HOMEOWNER FEE ASSISTANCE For Homeowner Fees to be an eligible cost under the MD HAF Grant, the following criteria must be met:</p> <ul style="list-style-type: none"> • The Homeowner Fees must be paid directly to the imposing entity rather than through an escrow arrangement with a home mortgage servicer for a HAF Grant. • The payment for the Homeowner Fees must have become due after January 21, 2020. • The following Homeowner Fees are eligible for payment through the MD HAF program: homeowner's insurance, flood insurance, mortgage insurance, homeowner's association fees or lien, condominium association fee, common charges, etc. • The cost must be a requirement for residency and the applicant must provide an explanation and document the cost. <p>Payments to local taxing authorities, homeowner insurance companies, or entities that assessed Homeowner Fees cannot be more than the documented bills, invoices, and/or liens.</p> <hr/> <p>HAF LOAN: ADDITIONAL ELIGIBILITY CRITERION The payment affordability (housing) ratio (PITI/household gross income) will be capped at 40% (including after mortgage reinstatement or modification).</p>



FACT SHEET: HOMEOWNER ASSISTANCE FUND

HAF 100% AMI LOW INCOME LIMITS BY HOUSEHOLD SIZE (CAPPED AT US MEDIAN)

JURISDICTION	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Allegany	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Anne Arundel	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Baltimore	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Baltimore city	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Calvert	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Caroline	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Carroll	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Cecil	\$79,900	\$79,900	\$85,100	\$94,500	\$102,100	\$109,700	\$117,200	\$124,800
Charles	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Dorchester	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Frederick	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Garrett	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Harford	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Howard	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Kent	\$79,900	\$79,900	\$79,900	\$79,900	\$84,800	\$91,100	\$97,400	\$103,700
Montgomery	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Prince George's	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Queen Anne's	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
St. Mary's	\$79,900	\$87,000	\$97,900	\$108,700	\$117,400	\$126,100	\$134,800	\$143,500
Somerset	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Talbot	\$79,900	\$79,900	\$79,900	\$87,400	\$94,400	\$101,400	\$108,400	\$115,400
Washington	\$79,900	\$79,900	\$79,900	\$79,900	\$83,400	\$89,600	\$95,800	\$102,000
Wicomico	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Worcester	\$79,900	\$79,900	\$79,900	\$79,900	\$86,200	\$92,600	\$99,000	\$105,400

HAF 150% AMI LOW INCOME LIMITS BY HOUSEHOLD SIZE (CAPPED AT US MEDIAN)

JURISDICTION	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Allegany	\$79,900	\$86,400	\$97,200	\$108,000	\$116,700	\$125,400	\$133,950	\$142,650
Anne Arundel	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
Baltimore	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
Baltimore city	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
Calvert	\$135,450	\$154,800	\$174,150	\$193,500	\$209,100	\$224,550	\$240,000	\$255,450
Caroline	\$79,900	\$86,400	\$97,200	\$108,000	\$116,700	\$125,400	\$133,950	\$142,650
Carroll	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
Cecil	\$99,300	\$113,400	\$127,650	\$141,750	\$153,150	\$164,550	\$175,800	\$187,200
Charles	\$135,450	\$154,800	\$174,150	\$193,500	\$209,100	\$224,550	\$240,000	\$255,450
Dorchester	\$79,900	\$86,400	\$97,200	\$108,000	\$116,700	\$125,400	\$133,950	\$142,650
Frederick	\$135,450	\$154,800	\$174,150	\$193,500	\$209,100	\$224,550	\$240,000	\$255,450
Garrett	\$79,900	\$86,400	\$97,200	\$108,000	\$116,700	\$125,400	\$133,950	\$142,650
Harford	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
Howard	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
Kent	\$82,500	\$94,200	\$106,050	\$117,750	\$127,200	\$136,650	\$146,100	\$155,550
Montgomery	\$135,450	\$154,800	\$174,150	\$193,500	\$209,100	\$224,550	\$240,000	\$255,450
Prince George's	\$135,450	\$154,800	\$174,150	\$193,500	\$209,100	\$224,550	\$240,000	\$255,450
Queen Anne's	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
St. Mary's	\$114,150	\$130,500	\$146,850	\$163,050	\$176,100	\$189,150	\$202,200	\$215,250
Somerset	\$79,900	\$86,400	\$97,200	\$108,000	\$116,700	\$125,400	\$133,950	\$142,650
Talbot	\$91,800	\$105,000	\$118,050	\$131,100	\$141,600	\$152,100	\$162,600	\$173,100
Washington	\$81,150	\$92,700	\$104,250	\$115,800	\$125,100	\$134,400	\$143,700	\$153,000
Wicomico	\$79,900	\$86,400	\$97,200	\$108,000	\$116,700	\$125,400	\$133,950	\$142,650
Worcester	\$83,850	\$95,850	\$107,850	\$119,700	\$129,300	\$138,900	\$148,500	\$158,100

Larry Hogan, Governor
 Boyd K. Rutherford, Lt. Governor
 Kenneth C. Holt, Secretary
 Owen McEvoy, Deputy Secretary



homeownerassistance.maryland.gov

This listing is current as of **02/17/2022**.

Agencies located in MARYLAND

Agency Name: ANNE ARUNDEL COUNTY COMMUNITY ACTION AGENCY, INCORPORATED

Phone: 410-626-1900

Toll Free:

Fax:

Email: info@aaccaa.org

Address: 251 West St

Annapolis, Maryland 21401-3427

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Reverse Mortgage Counseling

Languages:

- English

- Other

- Spanish

Affiliation: NATIONAL COMMUNITY REINVESTMENT COALITION, INC.

Website: http://www.aaccaa.org

Agency ID: 80319

Agency Name: ARUNDEL COMMUNITY DEVELOPMENT SERVICE INC

Phone: 410-222-7612

Toll Free:

Fax: 410-222-7619

Email: chall@acdsinc.org

Address: 2666 Riva Road

Suite 210

ANNAPOLIS, Maryland 21401-7345

Counseling Services:

- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages:

- English

- Spanish

Affiliation:

Website: www.acdsinc.org

Agency ID: 81851

Agency Name: BELAIR - EDISON NEIGHBORHOODS, INC.

Phone: 410-485-8422

Toll Free:

Fax: 410-485-0728

Email: neighborhoods@belair-edison.org

Address: 3545 Belair Rd

Baltimore, Maryland 21213-1230

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages:

- English

Affiliation: HOMEFREE - U S A

Website: http://belairedison.city

Agency ID: 84215

Agency Name: COMPREHENSIVE HOUSING ASSISTANCE, INC

Phone: 410-500-5300

Toll Free:

Fax:

Email: info@chaibaltimore.org

Address: 5809 Park Heights Ave

Baltimore, Maryland 21215-3931

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Resolving/Preventing Mortgage Delinquency Workshops

Languages:

- English

- Spanish

Affiliation:

Website: <http://www.chaibaltimore.org>
Agency ID: 90120

Agency Name: DRUID HEIGHTS COMMUNITY DEVELOPMENT CORP.
Phone: 410-523-1350

Toll Free:
Fax: 410-523-1374
Email: info@druidheights.com
Address: 2140 McCulloh St

Baltimore, Maryland 21217-3529

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Resolving/Preventing Mortgage Delinquency Workshops
 - Reverse Mortgage Counseling

Languages: - English

Affiliation:
Website: <https://www.druidheights.com>
Agency ID: 80763

Agency Name: EASTSIDE COMMUNITY DEVELOPMENT CORPORATION
Phone: 410-340-7610

Toll Free:
Fax:
Email: N/A
Address: 7835 Eastern Ave suite # 302

Baltimore, Maryland 21224

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation:
Website: N/A
Agency ID: 82549

Agency Name: GARWYN OAKS NORTHWEST HOUSING RESOURCE CENTER, INC
Phone: 410-947-0084-101

Toll Free:
Fax: 410-947-0087
Email: kgardnermarshall@go-northwesthrc.org
Address: 2300 Garrison Blvd

140

Baltimore, Maryland 21216-2335

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation:
Website: <http://www.go-northwesthrc.org>
Agency ID: 84557

Agency Name: HARBEL HOUSING PARTNERSHIP (A DIVISION OF HARBEL COMMUNITY ORGANIZATION, INC.)
Phone: 410-444-9152

Toll Free:
Fax: 410-444-9181
Email: harbelhousing@gmail.com
Address: 5807 Harford Rd

Baltimore, Maryland 21214-1848

Counseling Services: - Financial Management/Budget Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation:
Website: <http://harbel.org>
Agency ID: 81847

Agency Name: HOMEFREE-USA BALTIMORE BRANCH
Phone: 301-891-8414

Toll Free: 111-222-3333
Fax: 111-222-3333
Email: edaves@homefreeusa.org
Address: 1046 W Lombard St

Baltimore, Maryland 21223-2658

Counseling Services: - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: HOMEFREE - U S A
Website: N/A
Agency ID: 90204

Agency Name: NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) BALTIMORE, MD

Phone: 410-783-0465
Toll Free: 617-250-6222
Fax: 877-329-6222
Email: N/A

Address: 306 W. Franklin Street Suite 103
 BALTIMORE, Maryland 21201-4661

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops

Languages:

- English
- Spanish

Affiliation: NEIGHBORHOOD STABILIZATION CORPORATION (NACA COUNSELING SUBSIDIARY)

Website: <https://www.naca.com>

Agency ID: 84344

Agency Name: NEIGHBORHOOD HOUSING SERVICES OF BALTIMORE, INC.

Phone: 410-327-1200-109

Toll Free:

Fax:

Email: kpinder@nhsbaltimore.com

Address: 25 E 20th St Ste 170
 Baltimore, Maryland 21218-6038

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops

Languages:

- English
- Spanish

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://nhsbaltimore.org>

Agency ID: 80880

Agency Name: OPERATION HOPE- BALTIMORE BRANCH

Phone: 443-885-0845

Toll Free:

Fax:

Email: kimberly.thornes@operationhope.org

Address: 820 N Wolfe St
 Baltimore, Maryland 21205-2104

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages:

- English

Affiliation: OPERATION HOPE, INC

Website: <http://www.operationhope.org>

Agency ID: 90416

Agency Name: RESERVOIR HILL IMPROVEMENT COUNCIL, INC.

Phone: 410-225-7547

Toll Free:

Fax:

Email: kate.jennings@reservoirhillbaltimore.org

Address: 10 E North Ave
 Suite 5
 Baltimore, Maryland 21202-4886

Counseling Services:

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages:

- English

Affiliation: CONSUMER CREDIT COUNSELING SERVICE OF MARYLAND AND DELAWARE, INC. (CCCSMD)

Website: <http://www.reservoirhill.net>

Agency ID: 90625

Agency Name: SOUTHEAST COMMUNITY DEVELOPMENT CORPORATION

Phone: 410-342-3234

Toll Free:

Fax:

Email: N/A

Address: 3323 Eastern Ave
 Baltimore, Maryland 21224-4109

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Reverse Mortgage Counseling

Languages: - English
- Spanish

Affiliation: HOMEFREE - U S A

Website: <http://www.southeastcdc.org>

Agency ID: 81066

Agency Name: ST. AMBROSE HOUSING AID CENTER, INC.

Phone: 410-366-8550

Toll Free:

Fax:

Email: N/A

Address: 321 E 25th St

Baltimore, Maryland 21218-5303

- Counseling Services:**
- Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English

Affiliation: THE HOUSING PARTNERSHIP NETWORK

Website: <http://www.stambros.org>

Agency ID: 80321

Agency Name: HARFORD COUNTY HOUSING AGENCY

Phone: 410-638-3045

Toll Free:

Fax: 410-879-1748

Email: smgasparovic@harfordcountymd.gov

Address: 15 S Main St

Bel Air, Maryland 21014-8723

- Counseling Services:**
- Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling

Languages: - English
- Spanish

Affiliation:

Website: <https://www.harfordhousing.org>

Agency ID: 80331

Agency Name: UNITED COMMUNITIES AGAINST POVERTY

Phone: 301-322-5700

Toll Free:

Fax:

Email: info@ucappgc.org

Address: 1400 Doewood Ln

Capitol Heights, Maryland 20743-1018

- Counseling Services:**
- Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Resolving/Preventing Mortgage Delinquency Workshops

Languages: - Chinese Mandarin
- English
- French
- Russian
- Spanish
- Vietnamese

Affiliation:

Website: <https://www.ucappgc.org/>

Agency ID: 83897

Agency Name: MARYLAND RURAL DEVELOPMENT CORPORATION (MRDC) (KENT CO)

Phone: 410-482-2585-233

Toll Free:

Fax:

Email: info@mrdc.net

Address: 115 S. Lynchburg. Street

CHESTERTOWN, Maryland 21620-1196

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
 - Financial, Budgeting, and Credit Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

- Rental Housing Counseling
 - Services for Homeless Counseling
Languages: - English
Affiliation: MARYLAND RURAL DEVELOPMENT CORPORATION (MRDC)
Website: https://www.mrdc.net/
Agency ID: 90306

Agency Name: CONSUMER CREDIT COUNSELING SERVICE OF MARYLAND AND DELAWARE, INC. (CCCSMD)
Phone: 800-642-2227
Toll Free: 800-642-2227
Fax: 410-747-2005
Email: hraynaud@cccsmd.org
Address: 6315 Hillside Ct
 Suite B
 Columbia, Maryland 21046-3228

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages:

- English
- Spanish

Affiliation:
Website: http://www.cccsmd.org
Agency ID: 90302

Agency Name: Consumer Credit Counseling Service of Maryland and Delaware, Inc. (CCCSMD) - MD
Phone: 800-642-2227
Toll Free: 800-642-2227
Fax: 410-747-2005
Email: hraynaud@cccsmd.org
Address: 63115 Hillside Court
 Suite B
 Columbia, Maryland 21046

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages:

- English
- Spanish

Affiliation: CONSUMER CREDIT COUNSELING SERVICE OF MARYLAND AND DELAWARE, INC. (CCCSMD)
Website: http://www.cccsmd.org
Agency ID: 84495

Agency Name: MAKING CHANGE CENTER
Phone: 443-518-7647
Toll Free:
Fax:
Email: jbrewer@makingchangecenter.org
Address: 9770 Patuxent Woods Dr Ste 307
 Columbia, Maryland 21046-3385

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

Languages:

- English
- Spanish

Affiliation: NATIONAL COMMUNITY REINVESTMENT COALITION, INC.
Website: http://www.makingchangecenter.org
Agency ID: 90548

Agency Name: ALLEGANY COUNTY HUMAN RESOURCES DEVELOPMENT COMMISSION, INC
Phone: 301-783-1720

Toll Free:**Fax:** 301-722-0837**Email:** jcanan@alleganyhrdc.org**Address:** 125 Virginia Ave
CUMBERLAND, Maryland 21502-3952

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English**Affiliation:****Website:** www.alleganyhrdc.org**Agency ID:** 90373**Agency Name:** DUNDALK RENAISSANCE CORPORATION**Phone:** 410-282-0261**Toll Free:****Fax:****Email:** Tasha@dundalkusa.org**Address:** 11 Center Place, Suite 201
Dundalk, Maryland 21222-4377

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English**Affiliation:****Website:** http://www.dundalkusa.org**Agency ID:** 90607**Agency Name:** CECIL COUNTY HOUSING AGENCY**Phone:** 410-996-5245**Toll Free:****Fax:** 410-996-5256**Email:** cecilhousing@ccgov.org**Address:** 200 Chesapeake Blvd
Suite 1800
Elkton, Maryland 21921-6653

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling

Languages: - English
- Spanish**Affiliation:****Website:** http://www.ccgov.org/government/community-services/housing**Agency ID:** 84087**Agency Name:** MARYLAND RURAL DEVELOPMENT CORPORATION (MRDC) FAMILY EDUCATION CENTER**Phone:** 410-398-6681**Toll Free:****Fax:****Email:** sslonecker@mrdc.net**Address:** 200 Road B
ELKTON, Maryland 21921-6695

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English**Affiliation:** MARYLAND RURAL DEVELOPMENT CORPORATION (MRDC)**Website:** http://www.mrdc.net**Agency ID:** 90308**Agency Name:** THE CITY OF FREDERICK**Phone:** 301-600-1506**Toll Free:****Fax:****Email:** N/A**Address:** 100 S Market St

Frederick, Maryland 21701-5527

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling
 - Services for Homeless Counseling

Languages: - English
 - Spanish

Affiliation:**Website:** <http://www.cityoffrederickmd.gov>**Agency ID:** 81056**Agency Name:** HOUSING INITIATIVE PARTNERSHIP, INC.(HIP)**Phone:** 301-916-5946**Toll Free:****Fax:****Email:** ccastro@hiphomes.org**Address:** 620 East Diamond Avenue
Suite L

GAITHERSBURG, Maryland 20877-5320

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English
 - Portuguese
 - Spanish

Affiliation: HOUSING INITIATIVE PARTNERSHIP, INC. (HIP)**Website:** www.hiphomes.org**Agency ID:** 90014**Agency Name:** HOUSING INITIATIVE PARTNERSHIP, INC.(HIP)**Phone:** 301-916-5946**Toll Free:****Fax:****Email:** ccastro@hiphomes.org**Address:** 12900 Middlebrook Road
Suite 1500

GERMANTOWN, Maryland 20874-2672

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English
 - Spanish

Affiliation: HOUSING INITIATIVE PARTNERSHIP, INC. (HIP)**Website:** www.hiphomes.org**Agency ID:** 90013**Agency Name:** MARYLAND RURAL DEVELOPMENT CORPORATION (MRDC)**Phone:** 410-482-4363-211**Toll Free:** 443-206-1162**Fax:** 410-482-4660**Email:** shicks@mrdc.net**Address:** 101 Cedar Lane

GREENSBORO, Maryland 21639-1580

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Services for Homeless Counseling

Languages: - English**Affiliation:****Website:** <http://www.mrdc.net>**Agency ID:** 80326**Agency Name:** HAGERSTOWN NEIGHBORHOOD DEVELOPMENT PARTNERSHIP, INC.(HNDP)/ aka Hagerstown Home Store**Phone:** 301-797-0900**Toll Free:** 111-111-1111**Fax:** 301-797-2991**Email:** homestore@hagerstownmd.org**Address:** 21 E Franklin St

Hagerstown, Maryland 21740-4914

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling

Languages: - English
- Other
- Spanish

Affiliation:**Website:** <https://www.hagerstownhomestore.org>**Agency ID:** 83896**Agency Name:** SOUTHERN MARYLAND TRI-COUNTY COMMUNITY ACTION**Phone:** 301-274-4474**Toll Free:****Fax:****Email:** info@smtccac.org**Address:** 8371 Old Leonardtown Rd
Hughesville, Maryland 20637-3154

Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English
- Spanish

Affiliation:**Website:** <http://www.smtccac.org>**Agency ID:** 81350**Agency Name:** HOUSING INITIATIVE PARTNERSHIP, INC. (HIP)**Phone:** 301-699-6262**Toll Free:****Fax:** 301-699-8184**Email:** mhunter@hiphomes.org**Address:** 6525 Belcrest Road
Suite 555
HYATTSVILLE, Maryland 20782-2003

Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English
- Portuguese
- Spanish

Affiliation:**Website:** www.hiphomes.org**Agency ID:** 81843**Agency Name:** HOME PARTNERSHIP, INC. (HPI)**Phone:** 410-679-3200**Toll Free:****Fax:** 410-705-4332**Email:** info@homepartnershipinc.org**Address:** 626 Towne Center Dr
Suite 102
Joppa, Maryland 21085-4446

Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Resolving/Preventing Mortgage Delinquency Workshops

Languages: - ASL
- English

Affiliation:**Website:** <http://www.homepartnershipinc.org>**Agency ID:** 81069**Agency Name:** HOMEFREE-USA OF THE WASHINGTON DC METROPOLITAN AREA**Phone:** 301-891-8400**Toll Free:** 301-891-8434**Fax:** 301-891-8434**Email:** edavesmith@homefreeusa.org**Address:** 8401 Corporate Dr
Landover, Maryland 20785-2224

Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages:

- English
- Spanish

Affiliation: HOMEFREE - U S A**Website:** N/A**Agency ID:** 82826**Agency Name:** GREATER WASHINGTON URBAN LEAGUE - PRINCE GEORGE'S COUNTY**Phone:** 202-265-8200**Toll Free:****Fax:****Email:****Address:** 1401 Mercantile Lane
Suite 251

LARGO, Maryland 20774-4301

- Counseling Services:**
- Financial, Budgeting, and Credit Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling

Languages:

- English

Affiliation: GREATER WASHINGTON URBAN LEAGUE**Website:** www.gwul.org**Agency ID:** 90398**Agency Name:** HOUSING OPTIONS & PLANNING ENTERPRISES, INC.**Phone:** 301-567-3330**Toll Free:** 301-710-0607**Fax:** 301-710-0607**Email:** dhurley@hopefinancial.org**Address:** 6188 Oxon Hill Rd
Suite 700

Oxon Hill, Maryland 20745-3113

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling

Languages:

- English
- Spanish

Affiliation: HOMEFREE - U S A**Website:** http://www.hopefinancial.org**Agency ID:** 90486**Agency Name:** CENTRO DE APOYO FAMILIAR (CAF)-MD**Phone:** 301-328-3292**Toll Free:****Fax:** 202-328-3292**Email:** wpool@mycaf.org**Address:** 6801 Kenilworth Ave., Suite 201
RIVERDALE, Maryland 20737-1374

- Counseling Services:**
- Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling

Languages:

- English
- Spanish

Affiliation: CENTRO DE APOYO FAMILIAR - CENTER FOR ASSISTANCE FAMILIES**Website:** http://www.mycaf.org**Agency ID:** 80604**Agency Name:** CENTRO DE APOYO FAMILIAR - CENTER FOR ASSISTANCE FAMILIES**Phone:** 301-328-3292**Toll Free:****Fax:****Email:** wpool@mycaf.org**Address:** 6801 Kenilworth Ave
RIVERDALE, Maryland 20737-1331

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Resolving/Preventing Mortgage Delinquency Workshops

Languages:

- English
- Spanish

Affiliation:**Website:** <http://www.mycaf.org>**Agency ID:** 90394**Agency Name:** SEED - SOWING EMPOWERMENT AND ECONOMIC DEVELOPMENT**Phone:** 301-458-9808-107**Toll Free:****Fax:** 240-396-4426**Email:** nmattison@seedinc.org**Address:** 6201 Riverdale Rd
Suite 200

RIVERDALE, Maryland 20737-2150

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Resolving/Preventing Mortgage Delinquency Workshops

Languages:

- English
- Portuguese
- Spanish

Affiliation: SEED - SOWING EMPOWERMENT & ECONOMIC DEVELOPMENT , INC.**Website:** <http://www.seedinc.org>**Agency ID:** 83516**Agency Name:** SALISBURY NEIGHBORHOOD HOUSING SERVICE, INC**Phone:** 410-543-4626**Toll Free:****Fax:** 410-543-9204**Email:****Address:** 560 Riverside Dr Ste A102

Salisbury, Maryland 21801-4702

Counseling Services:

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops

Languages:

- English
- Spanish

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.salisburynhs.org>**Agency ID:** 80881**Agency Name:** SHORE UP!, INC**Phone:** 410-749-1142**Toll Free:****Fax:** 410-742-9191**Email:** oevans@shoreup.org**Address:** 520 Snow Hill Rd

SALISBURY, Maryland 21804-6031

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages:

- English
- Spanish

Affiliation:**Website:** <http://www.shoreup.org>**Agency ID:** 80334**Agency Name:** TELAMON CORPORATION - SALISBURY BRANCH**Phone:** 919-899-9911**Toll Free:****Fax:****Email:** N/A**Address:** 31901 Tri County Way

Salisbury, Maryland 21804-1707

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - Creole
- English
- Spanish
Affiliation: TELAMON CORPORATION
Website: <http://www.telamon.org>
Agency ID: 80203

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SILVER SPRING
Phone: 866-232-9080
Toll Free: 866-232-9080
Fax: 866-921-5129
Email: counselinginfo@moneymanagement.org
Address: 8403 Colesville Rd Ste 1100
Silver Spring, Maryland 20910-6346
Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling
Languages: - English
- Spanish
Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.
Website: <http://www.moneymanagement.org>
Agency ID: 80532

Agency Name: LATINO ECONOMIC DEVELOPMENT CORPORATION
Phone: 202-588-5102
Toll Free: 866-977-5332
Fax:
Email: walvarenga@ledcmetro.org
Address: 11002 Viers Mills Road
Suite 503
WHEATON, Maryland 20902-2574
Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
Languages: - English
- Spanish
Affiliation: LATINO ECONOMIC DEVELOPMENT CORPORATION
Website: www.ledcmetro.org
Agency ID: 82232

Agency Name: DIVERSIFIED HOUSING DEVELOPMENT, INC.
Phone: 410-496-1214
Toll Free:
Fax: 410-496-9352
Email: info@diversifiedhousing.org
Address: 8025 Liberty Rd
Windsor Mill, Maryland 21244-2966
Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Resolving/Preventing Mortgage Delinquency Workshops
Languages: - English
Affiliation:
Website: <https://www.diversifiedhousing.org>
Agency ID: 84922
