

Written Testimony HB 225 - right to counsel in for

Uploaded by: Allison Harris

Position: FAV

HB 225

**FORECLOSURE PROCEEDINGS – RESIDENTIAL MORTGAGORS AND GRANTORS – ACCESS TO COUNSEL
HEARING BEFORE THE HOUSE JUDICIARY COMMITTEE**

FEBRUARY 1, 2023

POSITION: SUPPORT

The Pro Bono Resource Center of Maryland (“PBRC”), an independent 501(c)(3) non-profit organization, is the statewide thought leader and clearinghouse for volunteer civil legal services in Maryland. As the designated pro bono arm of the Maryland State Bar Association, PBRC provides training, mentorship, and pro bono service opportunities to members of the private bar and offers direct legal services through free legal clinics. PBRC supports HB 225 because vulnerable homeowners who are under economic strain desperately need legal assistance navigating the complex foreclosure process to avoid displacement.

PBRC has a longstanding track record of engaging in foreclosure prevention work. As coordinator of the statewide Foreclosure Prevention Pro Bono Project during the mortgage foreclosure crisis that began in 2008, we trained over 1,400 volunteer attorneys to participate in our 140+ legal clinics and to accept mortgage foreclosure cases from other providers. PBRC is once again offering legal clinics for homeowners facing the post-pandemic increase in foreclosures, but more legal support is needed for the thousands of homeowners at risk. Maryland is sixth in the nation for rates of serious mortgage delinquency, defined as 90 days or more past due, including loans in foreclosure. The metro areas surrounding DC and Baltimore have particularly high volumes of FHA mortgages—mortgages more frequently held by low-income and minority homeowners—and have especially high delinquency rates. Maryland’s Office of the Commissioner of Financial Regulation, which tracks the number of Notices of Intent to Foreclose (“NOIs”) that mortgage servicers send to Maryland homeowners with delinquencies, reports that the NOIs have been steadily increasing since Covid-related forbearance periods came to an end, and are continuing to rise each month. Thousands of these homeowners, already struggling to make ends meet, may soon be involved in foreclosure proceedings but will not have the funds required to pay an attorney.

HB 225 will ensure that certain homeowners across the state have access to counsel during foreclosure proceedings. We know the positive effect of providing free counsel to those in legal proceedings, particularly when something as fundamental as housing is at stake. But the need spreads beyond the capability of the legal services providers currently representing at-risk homeowners.

PBRC supports HB 225, which may protect certain Marylanders from the loss of their home to foreclosure, thereby preserving homeownership and the transfer of intergenerational wealth. Thank you for the opportunity to testify.

For the above reasons,

PBRC urges a FAVORABLE report on HB 225.

Please contact Allison Harris, Director of PBRC’s Home Preservation Project, with any questions.

aharris@probonomd.org • 443-703-3050

HB225_MLSC_FAV.pdf

Uploaded by: Deb Seltzer

Position: FAV



MLSC

MARYLAND LEGAL SERVICES CORPORATION

IOLTA - INTEREST ON LAWYER TRUST ACCOUNTS

Testimony Concerning HB 225
“Foreclosure Proceedings – Residential Mortgagors and Grantors – Access to Counsel”
Submitted to the House Judiciary Committee
Hearing Date: February 1, 2023

Position: Favorable

Contact: Deb Seltzer, Executive Director, 410-576-9494 x1009, dseltzer@mlsc.org

Maryland Legal Services Corporation requests a favorable report on House Bill 225, enactment of which would establish a program providing access to legal representation in foreclosure proceedings for income-eligible Marylanders.

MLSC’s mission is to ensure low-income Marylanders have access to stable, efficient and effective civil legal assistance through the distribution of funds to nonprofit legal services organizations. It currently funds 41 organizations to work toward that mission across the entire state. The Maryland General Assembly created MLSC in 1982 to administer the state’s Interest on Lawyer Trust Accounts (IOLTA) program, and since that time MLSC grantees have assisted approximately 4 million Marylanders with a wide variety of civil legal needs.

HB 225 names MLSC as the administrator of the Access to Counsel in Foreclosure Proceedings Program. MLSC has the experience necessary to serve in this role. Led by a nine-member Board of Directors appointed by the Governor and confirmed by the Maryland Senate, MLSC has funded and convened civil legal services providers for the past 40 years.

MLSC has an established grantmaking process that includes thorough review of each applicant’s experience, capacity and fiscal health by our Board and staff. Each application is carefully vetted to ensure MLSC is working toward its mission of promoting efficient and effective civil legal services. MLSC also frequently convenes legal services providers to offer chances to learn best practices, identify trends and find opportunities for collaboration.

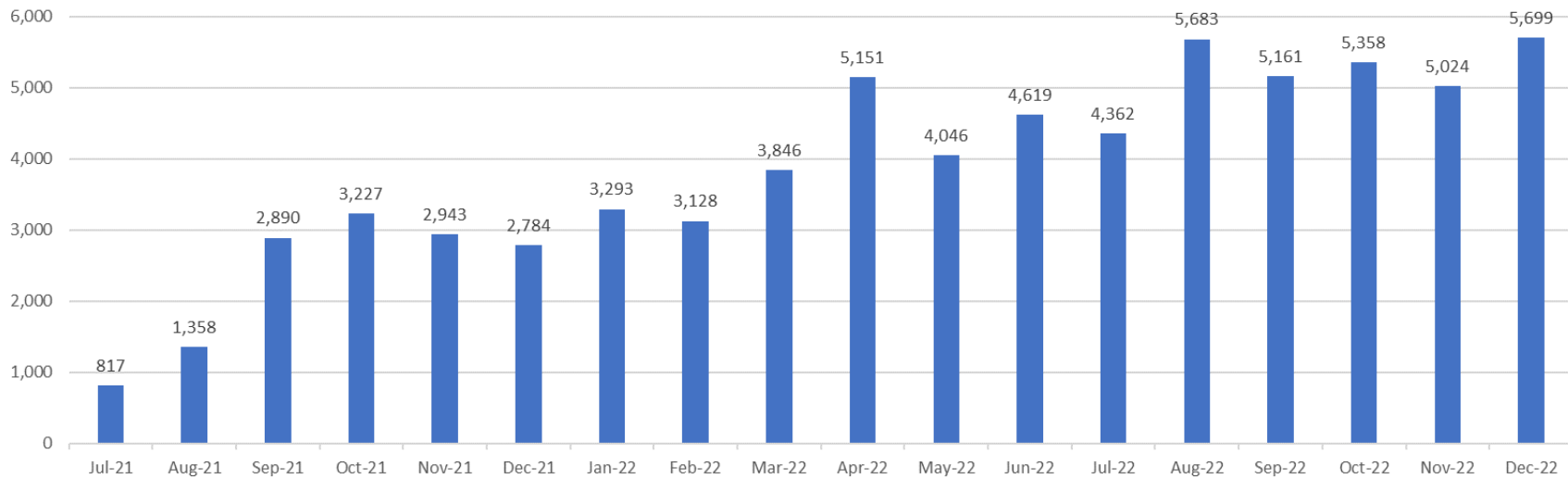
MLSC has also had a special grant program for foreclosure prevention legal services since 2016, paid for with restricted, one-time funding. During the pandemic, legal services providers ensured homeowners had information about various protections available. They have reported that calls related to foreclosures have continued to tick up. Statewide foreclosure statistics are attached.

Civil legal aid helps ensure fairness in the justice system. The essential work of legal aid providers ensures Marylanders have access to justice, regardless of the amount of money they have. The legal system can be confusing and requires specialized knowledge; paired with the high stakes of each case, it is vital to connect as many clients with attorneys as possible. Services that help low-income Marylanders understand their rights and allow them to rely on an advocate can make a tremendous difference.

MLSC asks for favorable consideration of House Bill 225.

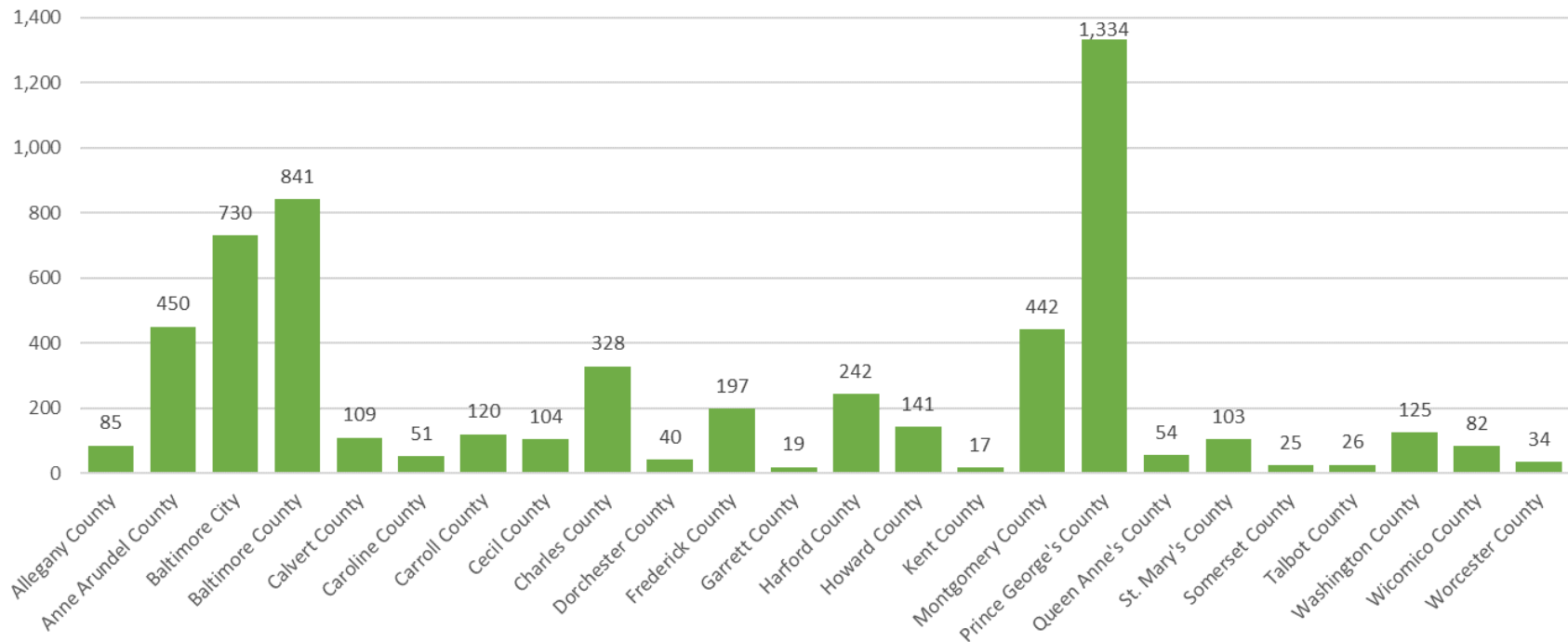
Appendix: Statistics

Notice of Intent to Foreclose, Maryland Total



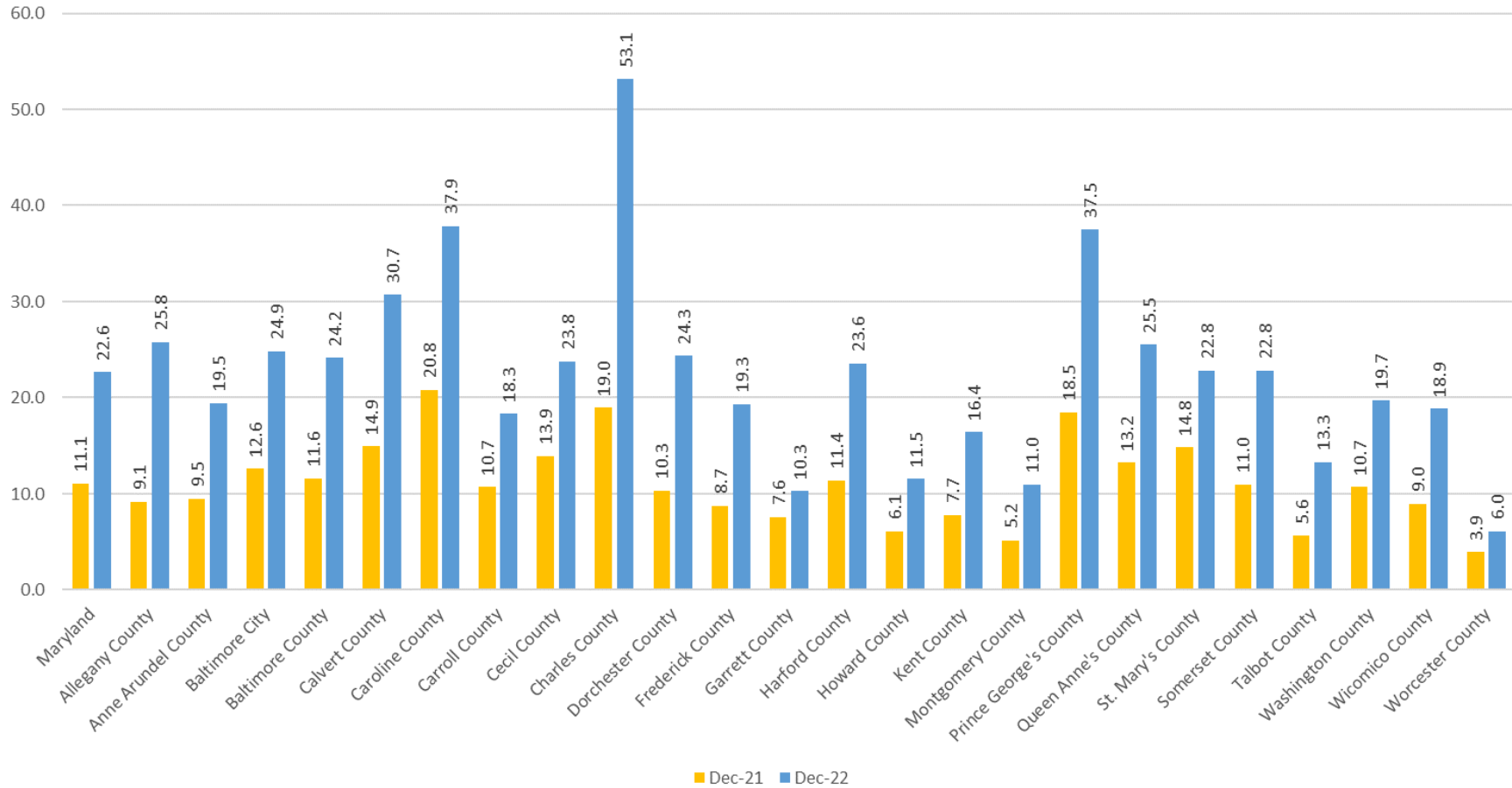
Source: Office of the Commissioner of Financial Regulation, Retrieved from Maryland Open Data Portal

Notice of Intent to Foreclose by County, December 2022



Source: Office of the Commissioner of Financial Regulation, Retrieved from Maryland Open Data Portal

Notice of Intent to Foreclose per 10,000 Housing Units



Source: Office of the Commissioner of Financial Regulation, Retrieved from Maryland Open Data Portal; U.S. Census Bureau American Community Survey, 2021 5-Year Estimates, Selected Housing Characteristics

HB 225.pdf

Uploaded by: Jessica Quincosa

Position: FAV



January 30, 2023

Board of Directors
Alexander J. Geraldo, Esq.
President

Hon. Ann Wagner-Stewart
Vice-President

Anita Turner, Esq.
Secretary

Joseph A. Compofelice, Jr., Esq.
Treasurer

Hon. LaKeecia Allen
Constance L. Belfiore, Esq.
Hon. Carrie Bland
Christina Caron-Moroney, Esq.
Hon. Paul Bauer Eason
Del. Nick Charles
Clifford B. Glover, III, Esq.
Hon. Darren Johnson
Lauren M. Miller, Esq.
Doyle Niemann, Esq.
Regina Njogu, Esq.
Janelle M. Ryan-Colbert, Esq.
Donnell W. Turner, Esq.
Hon. Julia B. Weatherly

Jessica A. Quincosa, Esq.
Executive Director

Ivy Finkinstadt, Esq.
Kathleen M. Hughes, Esq.
Kayla M. Williams, Esq.
Supervising Attorneys

Attorneys
Golnaz Alemousavi, Esq.
Jennifer Clark, Esq.
Katherine Cooke-Caraway, Esq.
Kelyne A. Folefac, Esq.
John Gabel, Esq.
Cheryl Goliday, Esq.
Marcie Mininberg, Esq.
Michelle Pereira Santiago, Esq.
Miriam Rhoden, Esq.
Hina Rodriguez, Esq.
Amy B. Siegel, Esq.
Darlene Wright Powell, Esq.

Equal Justice Works Fellows
Warren Buff, Esq.
Peter J. Spann, Esq.

Staff
Claudia V. Aguirre
Ashley Cartagena
Franklin Escobar
Elmer Espinoza
Anna Goldfaden
Maria Teresa Herren
Flor Lemus
Abel Reyes
Alexandra Reyes
Alejandra Sorto

The Honorable Luke Clippinger
Chair, Judiciary Committee
Room 101 House Office Building
Annapolis, Maryland 21401

**House Bill 225 –
Foreclosure Proceedings – Residential Mortgagors and Grantors –
Access to Counsel
Position: FAVORABLE**

Dear Chair Clippinger, Vice Chair Moon, and Committee Members:

Thank you for the opportunity to testify in support of HB 225, a bill that would allow homeowners to receive Access to Counsel in Foreclosure proceedings.

Community Legal Services of Prince George's County, Inc. (CLS), is a non-profit organization established to provide quality legal services to low-income residents of Prince George's and surrounding Counties. We provide advice and representation to homeowners facing foreclosure in Prince George's County. Since the 2008 Recession, CLS has been a leading organization in Prince George's County for helping residents avoid foreclosure, advising, and representing clients through our staff and pro bono attorneys.

During the 2008 foreclosure crisis, the legislature enacted laws to improve foreclosures and allow homeowners meaningful notice of the foreclosure of their homes in hopes that it would improve the foreclosure process, provide homeowners a fair chance to save their homes, and preserve homeownership across Maryland. These laws while helpful are still not enough to assist all homeowners facing the loss of their homes. Post-pandemic, homeowners across the state face additional challenges limiting meaningful participation in the foreclosure process.

The challenges under Maryland law include numerous technical pitfalls in the normal judicial process outlined in Maryland Rule 14 that can lead to summary denial of a homeowner's argument, silencing their voices. The technical expertise to be heard is too often dependent on funding an attorney to plead for the homeowner. Homeowners who have had hardships causing them to fall behind on their mortgages, not only have to find the funds to bring their mortgages current and make lenders whole, but they also have to find and pay an attorney for the privilege to do so.

The irony of foreclosure defense is that homeowners pay attorneys to be allowed the time to pay their lenders, instead of simply paying their lenders. It is undeniable that successful foreclosure defense not only preserves home ownership, but lenders are made whole because successful foreclosure defense means the homeowner continues paying their mortgage. CLS clients always want their day in court to state their stories. They want to plead their case to a Judge, to have a chance to bring their mortgage current, and hopefully keep their homes. Too often their arguments are dismissed for technicalities of Maryland Rule 14 and usually because a homeowner does not have the funds to retain an attorney.

HB 225 will remedy this problem because it will put in place a mechanism for Maryland homeowners to pre-pay into a fund for a possible future need to save their home from foreclosure. This process is akin to paying title insurance. HB 225 establishes a right to representation in foreclosure cases and provides the funding that will allow homeowners a fair chance of working with their lenders and the Courts to preserve home ownership. This will help homeowners despite numerous forces that might jeopardize their homes, like COVID, or a housing collapse. With funding in place, homeowners can have properly drafted motions and legal resources that will be adequately funded to provide them with the representation and guidance they need so they can be heard. HB 225 will accomplish that by improving the number of performing loans by allowing homeowners guidance within the foreclosure process to help them take advantage of the tools that are in place to help them keep their homes. For example, guidance to understand mediation, loss mitigation, how to interpret lender communications, and numerous other areas that many homeowners lack the experience to navigate.

HB 225 is ultimately beneficial for lenders and the community as well. Lenders know that foreclosed loans are less profitable than performing loans. Lenders often bear the costs of a foreclosed property sitting empty for months. Foreclosed homes also impact the community and lower the value of homes surrounding a foreclosed property. HB 225 will improve communities and will help maintain generational wealth by preserving homeownership.

For the above reasons,
CLS urges a FAVORABLE report on HB 225.

If you have any questions, please contact Jessica Quincosa, Executive Director, at quincosa@clspgc.org, 240-391-6370.

HB 225_Consumer Protection Division_Fav_2023.pdf

Uploaded by: Kira Wilpone-Welborn

Position: FAV

ANTHONY G. BROWN
Attorney General

CANDACE MCLAREN LANHAM
Chief of Staff

CAROLYN QUATTROCKI
Deputy Attorney General



WILLIAM D. GRUHN
Chief
Consumer Protection Division

STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION

Writer's Fax No.

Writer's Direct Dial No.
410-576-6986
kwilponewelborn@oag.state.md.us

January 30, 2023

To: The Honorable Luke Clippinger
Chair, Judiciary Committee

From: Kira Wilpone-Welborn, Assistant Attorney General
Consumer Protection Division

Re: House Bill 225 – Foreclosure Proceedings - Residential Mortgagors and Grantors -
Access to Counsel (SUPPORT)

The Consumer Protection Division of the Office of the Attorney General (the "Division") supports the goal of House Bill 225 sponsored by Delegates Charles, Fair, Grossman, Harris, Taveras, and Taylor. HB 225 seeks to facilitate homeowners, at or below 50% of the area median income, facing foreclosure having access to legal advice and representation by creating an Access to Counsel in Foreclosure Proceedings Program and Special Fund. Under HB 225, the Maryland Legal Services Corporation (MLSC) will create and coordinate the program to connect qualified homeowners with available attorneys. Additionally, MLSC will create an informational pamphlet on the program and the legal rights of homeowners and mortgagors that will be provided to the public.

In the Attorney General's 2021 Access to Justice Taskforce Report, "ensuring Marylanders had meaningful access to the civil justice system" was a priority recommendation.¹ During the same year, recognizing the immense need and resultant stability legal representation provided to vulnerable tenants facing eviction proceedings, the General Assembly passed HB 18 creating an Access to Justice in Evictions Program. HB 225 is the corollary to the Access to Counsel in Evictions Program and will provide low-income homeowners facing foreclosure needed access to representation and the opportunity for housing stability.

The Division requests that the Judiciary Committee give House Bill 225 a favorable report.

cc: The Honorable Nick Charles

¹ https://www.marylandattorneygeneral.gov/A2JC%20Documents1/AG_Covid_A2J_TF_Report.pdf

The Honorable Kris Fair
The Honorable Brooke Grossman
The Honorable Kevin M. Harris
The Honorable Deni Taveras
The Honorable Kym Taylor
Members, Judiciary Committee

HB225 - Maryland Legal Aid - Favorable.pdf

Uploaded by: Maryland Legal Aid

Position: FAV



**MARYLAND
LEGAL AID**

Advancing
**Human Rights and
Justice for All**

January 30, 2023

The Honorable Luke Clippinger, Chairman
Maryland House Judiciary Committee
House Office Building, Room 101
Annapolis, Maryland 21401

**RE: Testimony of Maryland Legal Aid in Support of House Bill 225 –
Foreclosure Proceedings – Residential Mortgages and Grantors – Access
to Counsel**

Maryland Legal Aid (MLA) is a grantee of the Legal Services Corporation and may provide legislative testimony only by request of a legislator or executive official. MLA submits its written and oral testimony on HB 225 at the request of bill sponsor Delegate Charles.

Maryland Legal Aid (MLA) is a nonprofit law firm that provides free legal services to the State's low-income and vulnerable residents. Our 12 offices serve residents in each of Maryland's 24 jurisdictions and handle a range of civil legal matters, including housing, family law, public benefits, bankruptcy and other debt collection matters, and criminal record expungements. MLA supports this Bill and asks that the Committee give it a favorable report.

HB 225 is a vital piece of legislation that could change the legal landscape in foreclosure proceedings and help struggling homeowners find solutions to keep their homes. It recognizes the need to provide legal assistance and information to homeowners who are in danger of falling behind on their mortgage payments and face the potential loss of their homes through foreclosure.

As this committee knows, in 2010, the General Assembly passed Maryland's Foreclosure Mediation Law. It was designed to help foster a dialogue between homeowners and "lenders to ensure a fair assessment was made to help homeowners get relief through any available alternatives to foreclosure [for which] they might qualify." It did not provide access to counsel for homeowners in the mediation process. However, Maryland Legal Aid created a special project, funded by the Maryland Legal Services Corporation, the Foreclosure Legal Assistance Project (FLAP) to provide low-income Maryland homeowners legal assistance and representation, including at the foreclosure mediation. FLAP is a statewide unit of attorneys specializing in foreclosure defense who provide full-service legal representation to homeowners facing serious payment delinquency, default and foreclosure. Since that time, MLA's FLAP staff have represented homeowners in foreclosure all over the State.

In the experience of MLA advocates, those who seek legal assistance early in the process and have representation in foreclosure mediation have a higher rate of home retention. Early involvement in the process allows an attorney to investigate legal claims properly and fully explore all available

options to save a person's home. Early involvement allows time for exchanging information, pursuing loss mitigation alternatives, making applications for loan modifications, and reviewing vital information regarding the servicing of the loan. All of this helps determine if there are legal grounds to challenge a foreclosure action and makes the mediation much more productive for both parties. It is a more efficient and effective process when both parties are represented in mediation.

Further, HB 225 will ensure that wrongful foreclosures are prevented. While much of the foreclosure defense in Maryland is devoted to loan modifications, deeds in lieu of foreclosure, short sales, and other ways to help homeowners exit their homes, little effort is devoted to challenging a wrongful foreclosure. Under current case law, a borrower must bring any substantive challenges to stop a foreclosure before a sale occurs. After a sale, any right to object is limited primarily to assertions of procedural irregularities in the foreclosure sale itself. The right to counsel must occur early in the process to allow a homeowner time to assert known and ripe defenses regarding the conduct of loss mitigations or foreclosure before the sale, rather than in post-sale exceptions or by filing a motion for pre-sale injunctive relief. For access to counsel in foreclosure cases to be effective, this right to access counsel must occur earlier in the process to assure that any relevant claims are examined and timely pursued.

For these reasons, **Maryland Legal Aid urges the Committee to issue a FAVORABLE report on House Bill 225.**

Vicki Schultz
Vicki Schultz
Executive Director
Maryland Legal Aid

HB225_MSPB Support.pdf

Uploaded by: Meredith Lathbury Girard

Position: FAV



January 30, 2023

**HB225 – Foreclosure Proceedings – Residential Mortgagors and Grantors –
Access to Counsel
Hearing Before the House Judiciary Committee
February 1, 2023**

POSITION: SUPPORT

Mid-Shore Pro Bono (MSPB) recommends a favorable report for HB225 because homeowners who are under financial distress need legal assistance to help them to navigate the complex foreclosure process. With legal assistance, homeowners have better outcomes to help them to maintain housing stability.

Mid-Shore Pro Bono, Inc. is a Maryland nonprofit that connects people on the Eastern Shore with limited financial means to legal representation and essential community resources. Each year, MSPB helps over 3,000 people in our community access the legal system in times of need. Our network of volunteer lawyers provides free legal services for elder law, family law, landlord/tenant, mortgage foreclosure, and consumer debt. These services help families gain financial and housing stability and create safe, secure homes for children.

For over a decade, MSPB has been providing free legal assistance to Eastern Shore homeowners facing foreclosure. With legal assistance, homeowners are able to better understand and navigate the complex foreclosure process, negotiate agreements with lenders, and in many cases avoid loss of their family homes. We are already seeing an uptick in the need for legal help in foreclosure cases resulting from the financial crisis caused by the COVID-19 emergency. However, MSPB's capacity to assist people with foreclosure issues is limited without a full commitment to providing legal counsel for those lacking the means to hire an attorney. Access to Counsel in foreclosure proceedings would provide a vital pathway for people in financial distress to avoid losing their homes and have long term economic and social benefits for our community.

For these reasons, Mid-Shore Pro Bono urges the Committee's support for HB225. If you have any questions regarding our position on this bill, please contact Meredith Lathbury Girard, Esq., executive director, at 410-690-8128 or mgirard@midshoreprobono.org.

*Connecting Individuals and
Families who need Civil Legal
Services with Volunteer
Attorneys and Community
Resources*

BOARD OF DIRECTORS

Timothy Abeska, Esq.
Holland Brownley, Esq.
Rebecca Burner
Sarah Dahl, Esq.
Rosemary Ramsey Granillo
Tawes Harper
Hillary Lindeman
James McComb
Dr. Clinton Pettus
Anthony Rodriguez, Esq.
Judith Showalter, Esq.
Michael Starling
Ruth Thomas
Samantha Bowers Welte
Doncella Wilson

EXECUTIVE DIRECTOR

Meredith L. Girard, Esq.

499 Idlewild Avenue, Suite 102
EASTON, MARYLAND 21601
PHONE: 410-690-8128
FAX: 443-385-0210

601-B Naylor Mill Road
SALISBURY, MD 21802
PHONE: 410.690.8128

WWW.MIDSHOREPROBONO.ORG

Testimony - FAV

Uploaded by: Nick Charles

Position: FAV

NICK CHARLES
Legislative District 25
Prince George's County

Ways and Means Committee

Subcommittees

Racing and Gaming

Revenues

Chair

Prince George's County House Delegation



The Maryland House of Delegates
6 Bladen Street, Room 207
Annapolis, Maryland 21401
410-841-3707 · 301-858-3707
800-492-7122 Ext. 3707
Nick.Charles@house.state.md.us

THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

Favorable Testimony

Judiciary Committee 2/1/2023 2:30PM

HB225: Foreclosure Proceedings – Residential Mortgagors and Grantors – Access to Counsel

Good afternoon, Chairman Clippinger, Vice Chair Moon and honorable members of the Judiciary Committee. My name is Delegate Nick Charles and I am grateful to provide testimony in support of HB225 Foreclosure Proceedings – Residential Mortgagors and Grantors – Access to Counsel.

Homeownership is the American Dream. But, this “dream” has turned into something more similar to a nightmare when we truly take into account how the systems in place, that were built upon discriminatory practices of redlining and discrimination in Mortgage Lending, are still creating barriers to equitable practices today.

As found in a research study published as recently as 2022, Black borrowers had the highest denial rate at 27.1 percent, whereas white borrowers had the lowest at 13.6 percent. I worked with the Brookings Institute and Ashoka to create Legislation that would uplift the Black homeowners community. HB225 is a part of the package created by their research.

Foreclosure is an extraordinarily catastrophic event with tremendous ramifications for the future financial stability and social mobility of affected families. As a State, we have the unique opportunity to help communities that have been impacted by these same biases and work to ensure they get help when they need it most. Keeping the home they had to work so hard to get in the first place, should be our goal as a supportive measure to homeowners in our State.

This Bill will work to address that. HB225 establishes access to legal representation for individuals meeting specified qualifications in specified foreclosure proceedings. Covered individuals does not include all people, but those who own and occupy the residential property and make no greater than 50% of the State’s median income. To facilitate this access, the Bill establishes the Access to Counsel in Foreclosure Proceedings (ACFP) Program, administered by the Maryland Legal Services Corporation (MLSC), to organize and direct services and resources in order to provide all covered individuals with access to quality legal representation.

This Bill also establishes an ACFP Task Force and an ACFP Special Fund, which is also to be administered by MLSC. The access to legal representation established by the Bill must be phased in over time as determined appropriate by MLSC, with a goal of being fully implemented before October 1, 2026. The bill increases, from \$300 to \$600, specified filing fees in foreclosure actions. Of the new fee collected,

\$300 must be distributed to the ACFP Special Fund. This is a step we can take forward together to ensure our State is supporting generational wealth development in our Black communities.

Today we have a brain trust of support with Maryland Community Legal Services, The Brookings Institute, Ashoksa, and others here to testify in support of this measure.

Thank you for your time, I ask that you move favorably in support of this important piece of Legislation.

2023.01.30 - A2JC Written Testimony A2C in Foreclo

Uploaded by: Reena Shah

Position: FAV

COMMISSIONERS

Ward B. Coe III, Chair
Gallagher, Evelius & Jones

Franklyn Baker
United Way of Central MD

Sarah Bowes
Civil Justice, Inc.

Meryl Davis Burgin
CareFirst BlueCross BlueShield

Hon. Luke Clippinger
Maryland State House of Delegates

Jason DeLoach
Maryland State Bar Assoc. (MSBA)

Susan Francis
MD Volunteer Lawyers Service (MVLS)

Herb Garten
Fedder Garten, P.A.

Sharon E. Goldsmith
Pro Bono Resource Center MD (PBRC)

Renee Hutchins
U. of MD Carey Law School

Jeniece Jones
Public Justice Center

Sharon Krevor-Weisbaum
Brown, Goldstein & Levy

Tom Lynch
Tom Lynch Law

Lauren Lake
MSBA Young Lawyers Section

Pamela Ortiz
Maryland Judiciary

Michael Pinard
U. of MD Carey School of Law

Jessica Quincosa
Community Legal Services of
Prince George's County

Hon. Samuel I. Rosenberg
Maryland House of Delegates

Victoria Schultz, Treasurer
Maryland Legal Aid

Deb Seltzer
MD Legal Services Corp. (MLSC)

Hon. Cathy Serrette
Circuit Court for Prince
George's County

Hon. William C. Smith, Jr.
Maryland State Senate

Matthew Stubenberg
Access to Justice Lab
Harvard Law School

Shuaa Tajammul
Maryland State Bar Assoc. (MSBA)

Hon. Jeff Waldstreicher
Maryland State Senate

Ronald Weich
University of Baltimore School of Law

Hon. Christopher West
Maryland State Senate

STAFF

Reena K. Shah
Executive Director

HB225

**Foreclosure Proceedings - Residential Mortgagees and Grantors -
Access to Counsel**

House Judiciary Committee

SUPPORT

The Maryland Access to Justice Commission (A2JC) is an independent entity powered by the Maryland State Bar Association (MSBA). We unite leaders to drive reforms and innovations to make the civil justice system accessible, equitable and fair for all Marylanders. Prominent leaders from different segments of the legal community in Maryland – including the deans of the two law schools, law firm partners, heads of the legal services providers and funders, corporate counsel, academics, legislators, the state bar and judiciary comprise the A2JC.

A2JC supports HB225 and is heartened by the recognition in this body that increasing access to counsel in civil proceedings is a beneficial investment that has far-reaching benefits to constituents and society beyond success in the particular case.

A2JC has been a thought-leader and has advocated for implementing the right to counsel in civil legal cases that implicate basic human needs cases for many years. In 2011, A2JC authored a report entitled, [“Implementing a Civil Right to Counsel in Maryland.”](#) Thereafter, in 2013, it staffed the [Task Force to Study the Implementation of a Civil Right to Counsel in Maryland.](#)

The Civil Right to Counsel Task Force concluded that “Maryland would benefit significantly by making a commitment to ensure that low-income Marylanders have a right to counsel at public expense in those categories of cases where basic human needs are at stake, such as those involving shelter, sustenance, safety, health, or child custody.”

A2JC was also the lead partner in the [The Maryland Attorney General’s COVID-19 Access to Justice Task Force](#), which released its final report entitled [Confronting the COVID-19 Access to Justice Crisis](#) in January, 2021. That report also recommended a civil right to counsel in eviction proceedings as a key component of broader

housing justice reforms because it was a cost-effective means to prevent the projected tsunami of COVID-19-related evictions.

In 2021, this body successfully passed HB18, becoming the second state in the nation to pass a statewide access to counsel in evictions law.

The other side of ensuring Marylanders stay housed is foreclosure prevention

Avoiding foreclosure is an important piece of housing preservation, in addition to preventing evictions. Especially for families of color, foreclosures can decimate wealth accumulation and have generational impacts.

An [issue brief from the National Consumer Rights Center](#) points out that the disparity in foreclosure rates is greatest among Black families and communities:

Black communities have yet to recover from the rampant foreclosure of the Great Recession. As of the first quarter of 2020, the Black homeownership rate is 44% compared to 74% for whites. This is a slight increase from the last quarter where the rate sunk to 40.6% a level not seen since the 1960s. The looming foreclosure crisis (following COVID-19 pandemic) threatens to decimate Black homeownership and destroy wealth for generations.

Homeowners of color, particularly Black and Latinx homeowners, will face disproportionately high foreclosure rates in the coming ... years unless substantial foreclosure prevention measures are adopted immediately.

As such, focusing on foreclosure prevention prior to the onslaught of foreclosure cases is a smart investment for the state for reasons of equity, retaining generational wealth and preserving housing for Marylanders.

Right to counsel is a potent and cost-effective access to justice solution

Legal Representation is the key to case outcomes in civil cases

Legal representation is the key to more just outcomes in court. For homeowners struggling to navigate the legal process on their own to fend off foreclosure proceedings against powerful banks, legal representation can be an equalizer.

In eviction cases, for example, only 1% of tenants have legal representation, compared to 96% of landlords. However, when those 1% of tenants are able to get representation, the result is impactful. Ninety-two percent of tenants are able to avoid disruptive displacement when a right to counsel is implemented. More than any other factor, the inequities in legal representation have proven to lead to evictions.

The Maryland Access to Justice Commission is an independent entity and does not endorse or oppose any political party or candidate for elected office.

These findings in eviction cases are supported by findings in other types of civil legal cases. Research shows that representation by counsel results in markedly better outcomes for litigants. One Maryland study found that in appeals where public benefits were denied, the rate of reversal for the unrepresented was 40 – 45%, whereas the rate of reversal for the represented doubled to 70 – 80%.¹ In another Maryland study looking at the impact of counsel on consumers sued by debt buyers, the rate of dismissals or judgments for the consumer dropped from 71% for the represented to 23% for the unrepresented.² In yet another Maryland study, the rate of acquiring a protective order with counsel was 83%, but without counsel was 32%.³

ROI may be high based on ROI in other types of civil legal cases

While there is not a direct study on the ROI in foreclosure context, we can surmise from the eviction context that the ROI in foreclosure cases is similar and that the investment in counsel on the front end is more cost-effective than the costs of foreclosure to families and society at large on the back end. For example, the cost-effectiveness and ROI in the eviction context is proven. A report from [Stout Risius and Ross \(The Stout Report\)](#) shows a return on investment of 624% from implementing a right to counsel in eviction proceedings.

Access to Counsel delivers results

Many other jurisdictions⁴ have implemented a right to counsel in other areas of law and have seen impressive results, especially in evictions. New York City began a phased implementation of a right to counsel in evictions in 2018. Evictions have since dropped 29% in zip codes where the right to counsel was implemented. In zip codes with right to counsel, tenants remained in their homes in 84% of the cases.

Maryland Access to Justice Commission Urges Support of HB225

For the reasons stated, the Maryland Access to Justice Commission requests the House Judiciary Committee to issue a FAVORABLE report HB225. For more information, please contact Reena K. Shah, Executive Director of the Maryland Access to Justice Commission, at reena@msba.org.

¹ ADVISORY COUNCIL OF THE MARYLAND LEGAL SERVICES CORPORATION, ACTION PLAN FOR LEGAL SERVICES TO MARYLAND'S POOR (1988), 12.

² PETER HOLLAND, EVALUATION OF THE PRO BONO RESOURCE CENTER CONSUMER PROTECTION PROJECT (2013), at 6-7, on file with the Maryland Access to Justice Commission.

³ Jane C. Murphy, Engaging with the State: The Growing Reliance on Lawyers and Judges to Protect Battered Women, 11 AM. U. J. GENDER SOC. POL'Y & L. 499, 511 (2003).

⁴ Right to Counsel in evictions is being implemented in other jurisdictions including Philadelphia, San Francisco, Cleveland, and Newark. It is also being considered in numerous others, including state-wide efforts in California, Connecticut, Massachusetts, Minnesota, New Jersey, Ohio, Washington state; and city-wide efforts in Los Angeles, Santa Monica, Boulder, D.C., Kansas City, Detroit, Jersey City, New York City, Toledo, Oklahoma City and San Antonio.

HB 225 - MSBA Support Letter (2023.01.30).pdf

Uploaded by: Shaoli Katana

Position: FAV



MSBA Main Office
520 West Fayette Street
Baltimore, MD 21201
410-685-7878 | msba.org

Annapolis Office
200 Duke of Gloucester Street
Annapolis, MD 21401
410-269-6464 | msba.org

MEMORANDUM

To: Members of the House Judiciary Committee

From: Maryland State Bar Association (MSBA)
Shaoli Katana, Esq., Advocacy Director

Subject: House Bill 225 - Foreclosure Proceedings – Residential Mortgagors and Grantors – Access to Counsel

Date: January 30, 2023

Position: Support

The Maryland State Bar Association (MSBA) joins its partner, the Maryland Access to Justice Commission, and supports **House Bill 225 - Foreclosure Proceedings – Residential Mortgagors and Grantors – Access to Counsel**. House Bill 225 requires that individuals have access to legal representation in certain foreclosure proceedings; establishing the Access to Counsel in Foreclosure Proceedings Program and Special Fund; requiring the Maryland Legal Services Corporation to provide access to legal representation under the Program; requiring the Comptroller to collect a fee on residential property sales to be paid to the Fund; etc.

MSBA represents more attorneys than any other organization across the State in all practice areas. MSBA serves as the voice of Maryland’s legal profession. Through its Laws Committee and various practice-specific sections, MSBA monitors and takes positions on legislation of importance to the legal profession.

MSBA supports access to justice for Marylanders and funding of the civil justice system. Attorneys make an enormous difference in the civil justice system and case outcomes, as many pro se litigants are unaware of their rights, appropriate defenses, and the judicial process. With

over 42,000 attorneys in Maryland, the state has an incredible opportunity to help those most in need through staff and volunteer attorneys, as it did during the pandemic with the passage of access to counsel in eviction matters.

MSBA has been a strong advocate for the Maryland Legal Services Corporation (MLSC), an entity that provides a significant resource for legal services in Maryland. HB 225 will ensure that Marylanders facing foreclosure will have access to counsel during proceedings, through MLSC's programming, and MSBA supports this initiative. The bill would allow organizations across the state to represent Marylanders facing foreclosure in a cost-effective manner. Two years ago, MSBA joined partners including the Maryland Judiciary, Maryland Access to Justice Commission, Maryland Attorney General, Pro Bono Resource Center, and Maryland Volunteer Lawyers Service to deliver an urgent call to action for pro bono, urging every attorney in Maryland to take at least one pro bono case or provide a designated number of pro bono service hours over the next year in response to the health, economic, and civil justice crisis created by Covid-19. MSBA will work to help implement the call to action and connect the tens of thousands of Maryland attorneys to Marylanders facing foreclosure.

While this bill is a positive step in ensuring representation for Maryland's most vulnerable, significant funding will be required for the program to be successfully implemented, and MSBA hopes to see these funding initiatives in further legislation. MSBA looks forward to participating in the Access to Counsel in Foreclosure Proceedings Task Force to help implement the program, identify and study additional funding sources, and provide recommendations to further the goals of this legislation.

For the reasons stated above, MSBA **supports** HB 225 and respectfully requests a **favorable report**. For additional information, please feel free to contact Shaoli Katana at MSBA at shaoli@msba.org.

HB0225 - OPP - GR23 Combined.pdf

Uploaded by: Drew Jabin

Position: UNF



HB 225 - Foreclosure Proceedings - Residential Mortgagors and Grantors - Access to Counsel

Committee: House Judiciary Committee

Date: February 1, 2023

Position: Oppose

The Maryland Bankers Association (MBA) strongly **OPPOSES** HB 225, which would create a burdensome and repetitive expansion to the foreclosure process and ultimately be counterproductive to both borrowers and lenders in Maryland.

HB 225 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.

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 225.

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. Maryland Homeowner Assistance Fund Factsheet
5. HUD Approved Housing Counseling Agencies (MD)

The Maryland Bankers Association (MBA) represents FDIC-insured community, regional, and national banks, employing more than 30,000 Marylanders and holding more than \$181 billion in deposits in over 1,000 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-file 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

© 2014 Maryland Housing Counselors Network Inc.

Maryland Homeowner Foreclosure Timeline



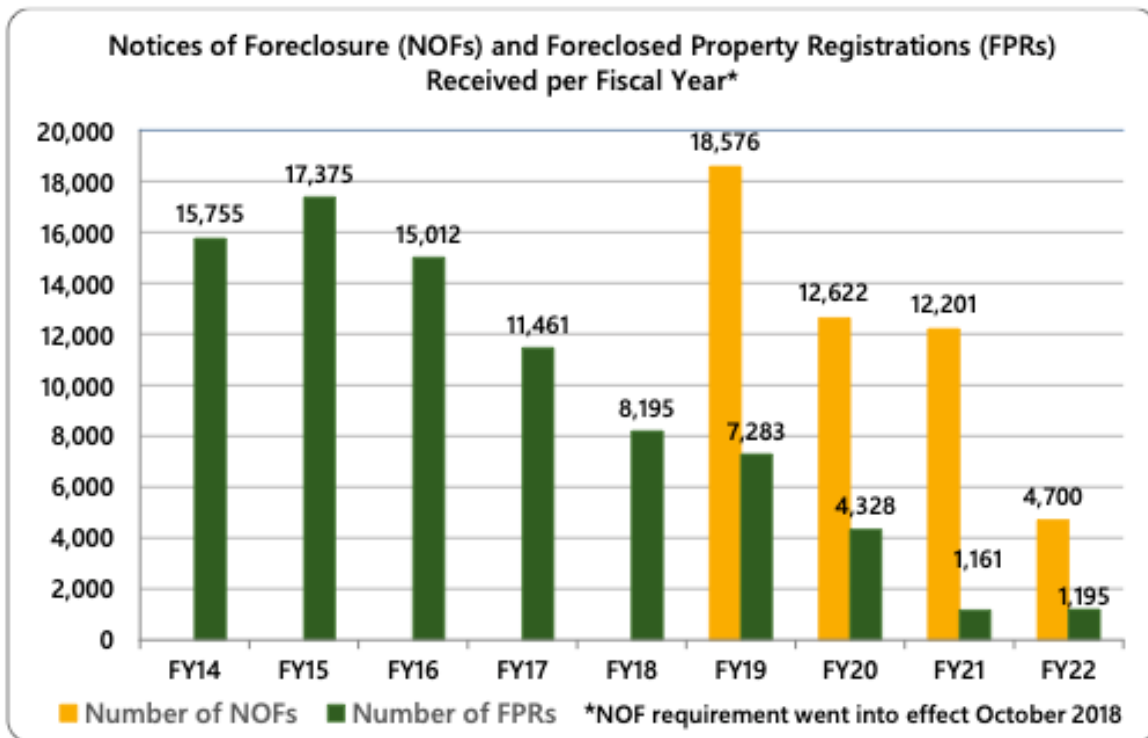
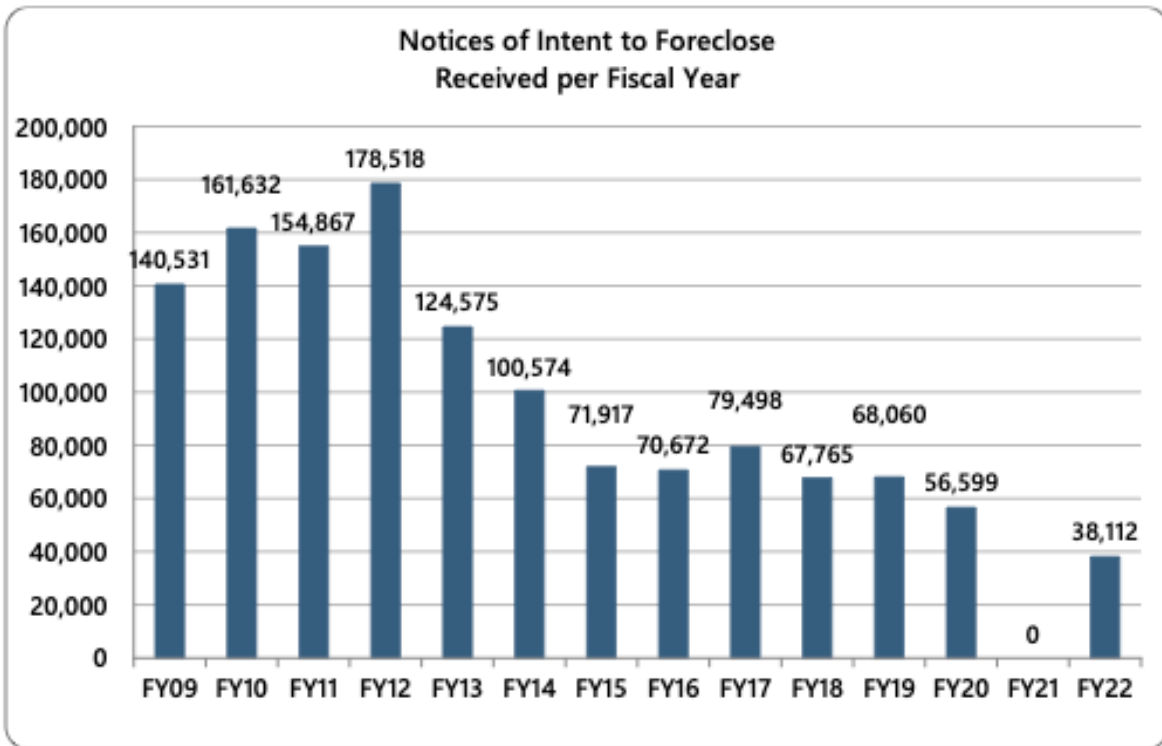
Developed by the Maryland Housing Counselors Network, Inc. for homeowners.

THE NETWORK



KNOWLEDGE - THE KEY TO HOMEOWNERSHIP

Maryland Foreclosure Statistics



Source information: Maryland Department of Labor (<https://www.dllr.state.md.us/finance/finregannrep2022.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 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
1100 N. Eutaw St, Suite 611 | Baltimore, MD 21201
DLFRFinReg-LABOR@maryland.gov | (410) 230-6100
www.labor.maryland.gov/finance

Antonio P. Salazar,
Commissioner of Financial Regulation
Portia Wu, Secretary of Labor
Aruna Miller, Lt. Governor
Wes Moore, Governor



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 and other homeownership related financial 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. Homeowners with mortgages should be working with their mortgage servicers so that HAF assistance is supplementary to options that might be offered by the mortgage servicer such as various loan modifications.

PROGRAM INCEPTION AND DURATION:

The Maryland Homeowner Assistance Fund opened to homeowners statewide on December 20, 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 and/or with the HAF WholeHome Grant.

HAF GRANT

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

- Property tax delinquency,
- Chattel loan delinquency,
- Manufactured housing/mobile home loan; or land lease/ground rent delinquency
- Homeowner or Condominium Association fee delinquency
- Home Insurance fees delinquency
- Municipal sewer and water fees delinquency
- Mortgage delinquency etc.

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 mortgage recorded on the property
- maximum assistance - \$20,000

HAF LOAN

The program will offer a one-time payment of a delinquent mortgage amount and/or additional funds to facilitate a principal reduction 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, interest and escrows) being less than 50% of the household gross monthly income. Servicer's loss mitigation workout must be used to cure the delinquency and/or bring the monthly mortgage payment below 50% of the household gross income before using HAF money.

Assistance payments will be made directly to the mortgage servicer.

These borrowers can also obtain non-mortgage related assistance (like the HAF Grant borrowers) but only in the form of a HAF Loan.

Specific loan eligibility and terms:

The HAF Loan borrower's 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
- \$40,000 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's equity in the property 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 ● 90 days in arrears ● homeowners residing in their primary residence ● homeowners by evidence of the deed. <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 could have become due before January 21, 2020 and continued after January 21, 2020 due to pandemic hardship. 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 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 could have become before January 21, 2020 and continued after January 21, 2020 due to pandemic hardship. ● 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, ground rent etc. ● The cost must be a requirement for residency and the applicant must provide an explanation and document the cost. 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. <hr/> <p>HAF LOAN: ADDITIONAL ELIGIBILITY CRITERION The payment affordability (housing) ratio (PITI/household gross monthly income) will be capped at 50% (including after mortgage reinstatement or modification).</p> <p>FLEXIBLE THRESHOLD BETWEEN THE GRANT AND THE LOAN: If the non-mortgage related arrears exceed the proposed new cap of \$20,000 Grant, we will use a portion of the loan available under the HAF program not exceeding the proposed new cap of \$40,000 Loan. Concomitantly, in the circumstances the mortgage related arrears exceed the proposed new cap of \$40,000 Loan, we will use a portion of the Grant available under the HAF program not exceeding the proposed new cap of \$20,000 to assist with saving a homeowner's primary residence, in line with the purpose and mission of the MD HAF program. In any instance, the total HAF money available for each file will not exceed an aggregate amount of \$60,000.</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 | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$93,400 | \$99,850 | \$106,300 |
| Anne Arundel | \$90,000 | \$92,900 | \$104,500 | \$116,100 | \$125,400 | \$134,700 | \$144,000 | \$153,300 |
| Baltimore | \$90,000 | \$92,900 | \$104,500 | \$116,100 | \$125,400 | \$134,700 | \$144,000 | \$153,300 |
| Baltimore city | \$90,000 | \$92,900 | \$104,500 | \$116,100 | \$125,400 | \$134,700 | \$144,000 | \$153,300 |
| Calvert | \$99,650 | \$113,850 | \$128,100 | \$142,300 | \$153,700 | \$165,100 | \$176,500 | \$187,850 |
| Caroline | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$93,400 | \$99,850 | \$106,300 |
| Carroll | \$90,000 | \$92,900 | \$104,500 | \$116,100 | \$125,400 | \$134,700 | \$144,000 | \$153,300 |
| Cecil | \$90,000 | \$90,000 | \$94,900 | \$105,400 | \$113,850 | \$122,300 | \$130,700 | \$139,150 |
| Charles | \$99,650 | \$113,850 | \$128,100 | \$142,300 | \$153,700 | \$165,100 | \$176,500 | \$187,850 |
| Dorchester | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$93,400 | \$99,850 | \$106,300 |
| Frederick | \$99,650 | \$113,850 | \$128,100 | \$142,300 | \$153,700 | \$165,100 | \$176,500 | \$187,850 |
| Garrett | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$93,400 | \$99,850 | \$106,300 |
| Harford | \$90,000 | \$92,900 | \$104,500 | \$116,100 | \$125,400 | \$134,700 | \$144,000 | \$153,300 |
| Howard | \$90,000 | \$92,900 | \$104,500 | \$116,100 | \$125,400 | \$134,700 | \$144,000 | \$153,300 |
| Kent | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$94,850 | \$101,850 | \$108,900 | \$115,900 |
| Montgomery | \$99,650 | \$113,850 | \$128,100 | \$142,300 | \$153,700 | \$165,100 | \$176,500 | \$187,850 |
| Prince George's | \$99,650 | \$113,850 | \$128,100 | \$142,300 | \$153,700 | \$165,100 | \$176,500 | \$187,850 |
| Queen Anne's | \$90,000 | \$92,900 | \$104,500 | \$116,100 | \$125,400 | \$134,700 | \$144,000 | \$153,300 |
| St. Mary's | \$90,000 | \$91,450 | \$102,900 | \$114,300 | \$123,450 | \$132,600 | \$141,750 | \$150,900 |
| Somerset | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$93,400 | \$99,850 | \$106,300 |
| Talbot | \$90,000 | \$90,000 | \$90,000 | \$97,700 | \$105,550 | \$113,350 | \$121,150 | \$129,000 |
| Washington | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$93,250 | \$100,150 | \$107,050 | \$113,950 |
| Wicomico | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$93,400 | \$99,850 | \$106,300 |
| Worcester | \$90,000 | \$90,000 | \$90,000 | \$90,000 | \$96,350 | \$103,500 | \$110,650 | \$117,750 |

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 | \$90,000 | \$96,600 | \$108,700 | \$120,750 | \$130,450 | \$140,100 | \$149,750 | \$159,400 |
| Anne Arundel | \$121,950 | \$139,350 | \$156,750 | \$174,150 | \$188,100 | \$202,050 | \$215,950 | \$229,900 |
| Baltimore | \$121,950 | \$139,350 | \$156,750 | \$174,150 | \$188,100 | \$202,050 | \$215,950 | \$229,900 |
| Baltimore city | \$121,950 | \$139,350 | \$156,750 | \$174,150 | \$188,100 | \$202,050 | \$215,950 | \$229,900 |
| Calvert | \$149,450 | \$170,800 | \$192,150 | \$213,450 | \$230,550 | \$247,650 | \$264,700 | \$281,800 |
| Caroline | \$90,000 | \$96,600 | \$108,700 | \$120,750 | \$130,450 | \$140,100 | \$149,750 | \$159,400 |
| Carroll | \$121,950 | \$139,350 | \$156,750 | \$174,150 | \$188,100 | \$202,050 | \$215,950 | \$229,900 |
| Cecil | \$110,700 | \$126,500 | \$142,300 | \$158,100 | \$170,750 | \$183,400 | \$196,050 | \$208,700 |
| Charles | \$149,450 | \$170,800 | \$192,150 | \$213,450 | \$230,550 | \$247,650 | \$264,700 | \$281,800 |
| Dorchester | \$90,000 | \$96,600 | \$108,700 | \$120,750 | \$130,450 | \$140,100 | \$149,750 | \$159,400 |
| Frederick | \$149,450 | \$170,800 | \$192,150 | \$213,450 | \$230,550 | \$247,650 | \$264,700 | \$281,800 |
| Garrett | \$90,000 | \$96,600 | \$108,700 | \$120,750 | \$130,450 | \$140,100 | \$149,750 | \$159,400 |
| Harford | \$121,950 | \$139,350 | \$156,750 | \$174,150 | \$188,100 | \$202,050 | \$215,950 | \$229,900 |
| Howard | \$121,950 | \$139,350 | \$156,750 | \$174,150 | \$188,100 | \$202,050 | \$215,950 | \$229,900 |
| Kent | \$92,200 | \$105,400 | \$118,550 | \$131,700 | \$142,250 | \$152,800 | \$163,350 | \$173,850 |
| Montgomery | \$149,450 | \$170,800 | \$192,150 | \$213,450 | \$230,550 | \$247,650 | \$264,700 | \$281,800 |
| Prince George's | \$149,450 | \$170,800 | \$192,150 | \$213,450 | \$230,550 | \$247,650 | \$264,700 | \$281,800 |
| Queen Anne's | \$121,950 | \$139,350 | \$156,750 | \$174,150 | \$188,100 | \$202,050 | \$215,950 | \$229,900 |
| St. Mary's | \$120,050 | \$137,200 | \$154,350 | \$171,450 | \$185,200 | \$198,900 | \$212,600 | \$226,350 |
| Somerset | \$90,000 | \$96,600 | \$108,700 | \$120,750 | \$130,450 | \$140,100 | \$149,750 | \$159,400 |
| Talbot | \$102,600 | \$117,250 | \$131,900 | \$146,550 | \$158,300 | \$170,000 | \$181,750 | \$193,450 |
| Washington | \$90,650 | \$103,600 | \$116,550 | \$129,450 | \$139,850 | \$150,200 | \$160,550 | \$170,900 |
| Wicomico | \$90,000 | \$96,600 | \$108,700 | \$120,750 | \$130,450 | \$140,100 | \$149,750 | \$159,400 |
| Worcester | \$93,700 | \$107,050 | \$120,450 | \$133,800 | \$144,550 | \$155,250 | \$165,950 | \$176,650 |

HUD Housing Counseling Agencies located in MARYLAND

This listing is current as of 12/14/2022.

| HUD Agency Name | Phone Toll-Free Fax Number Email Website Agency ID | Address | Languages |
|---|--|---|------------------------|
| ANNE ARUNDEL COUNTY COMMUNITY ACTION AGENCY, INCORPORATED | P: 410-626-1900 T: F: E: info@aaccaa.org W: www.aaccaa.org A: 80319 | 251 West St Annapolis, Maryland 21401-3427 | - English - Spanish |
| ARUNDEL COMMUNITY DEVELOPMENT SERVICE INC | P: 410-222-7612 T: F: 410-222-7619 E: chall@acdsinc.org W: www.acdsinc.org A: 81851 | 2666 Riva Road Suite 210 ANNAPOLIS, Maryland 21401-7345 | - English - Spanish |
| BELAIR - EDISON NEIGHBORHOODS, INC. | P: 410-485-8422 T: F: 410-485-0728 E: neighborhoods@belair-edison.org W: belairedison.city A: 84215 | 3545 Belair Rd Baltimore, Maryland 21213-1230 | - English |
| COMPREHENSIVE HOUSING ASSISTANCE, INC | P: 410-500-5300 T: F: E: info@chaibaltimore.org W: www.chaibaltimore.org A: 90120 | 5809 Park Heights Ave Baltimore, Maryland 21215-3931 | - English - Spanish |
| DRUID HEIGHTS COMMUNITY DEVELOPMENT CORP. | P: 410-523-1350 T: F: E: N/A W: www.druidheights.com A: 80763 | 2140 McCulloh St Baltimore, Maryland 21217-3529 | - English |
| EASTSIDE COMMUNITY DEVELOPMENT CORPORATION | P: 410-340-7610 T: F: E: aprarran@eastsidecdc.org W: www.eastsidecdc.org/ A: 82549 | 7835 Eastern Avenue suite # 302 Baltimore, Maryland 21224 | - English |
| GARWYN OAKS NORTHWEST HOUSING RESOURCE CENTER, INC | P: 410-947-0084-101 T: F: 410-947-0087 E: kgardnermarshall@go-northwesthrc.org W: www.go-northwesthrc.org A: 84557 | 2300 Garrison Blvd 140 Baltimore, Maryland 21216-2335 | - English |
| NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) BALTIMORE, MD | P: 410-783-0465 T: 617-250-6222 F: 877-329-6222 E: N/A W: https://www.naca.com A: 84344 | 306 W. Franklin Street Suite 103 BALTIMORE, Maryland 21201-4661 | - English - Spanish |

| | | | |
|---|---|--|---|
| NEIGHBORHOOD HOUSING SERVICES OF BALTIMORE, INC. | P: 410-327-1200-109 T: F: E: kpinder@nhsbaltimore.com W: nhsbaltimore.org A: 80880 | 25 E 20th St Ste 170 Baltimore, Maryland 21218-6038 | - English - Spanish |
| RESERVOIR HILL IMPROVEMENT COUNCIL, INC. | P: 410-225-7547 T: F: E: kate.jennings@reservoirhillbaltimore.org W: www.reservoirhill.net A: 90625 | 10 E North Ave Suite 5 Baltimore, Maryland 21202-4886 | - English |
| SOUTHEAST COMMUNITY DEVELOPMENT CORPORATION | P: 410-342-3234 T: F: E: N/A W: www.southeastcdc.org A: 81066 | 3323 Eastern Ave Baltimore, Maryland 21224-4109 | - English |
| ST. AMBROSE HOUSING AID CENTER, INC. | P: 410-366-8550 T: F: E: N/A W: www.stambros.org A: 80321 | 321 E 25th St Baltimore, Maryland 21218-5303 | - English |
| Harford County, Maryland | P: 410-638-3045 T: F: 410-879-1748 E: smgasparovic@harfordcountymd.gov W: https://www.harfordhousing.org A: 80331 | 15 S Main St Bel Air, Maryland 21014-8723 | - English |
| UNITED COMMUNITIES AGAINST POVERTY | P: 301-322-5700 T: F: E: info@ucappgc.org W: https://www.ucappgc.org/ A: 83897 | 1400 Doewood Ln Capitol Heights, Maryland 20743-1018 | - Chinese Mandarin - English - French - Russian - Spanish - Vietnamese |
| MARYLAND RURAL DEVELOPMENT CORPORATION (MRDC) (KENT CO) | P: 410-482-2585-233 T: F: E: info@mrdc.net W: https://www.mrdc.net/ A: 90306 | 115 S. Lynchburg Street CHESTERTOWN, Maryland 21620-1196 | - English |
| CONSUMER CREDIT COUNSELING SERVICE OF MARYLAND AND DELAWARE, INC. (CCCSMD) | P: 800-642-2227 T: 800-642-2227 F: 410-747-2005 E: hraynaud@cccsmd.org W: www.cccsmd.org A: 90302 | 6315 Hillside Ct Suite B Columbia, Maryland 21046-3228 | - English - Spanish |
| Consumer Credit Counseling Service of Maryland and Delaware, Inc. (CCCSMD) - MD | P: 800-642-2227 T: 800-642-2227 F: 410-747-2005 E: hraynaud@cccsmd.org W: www.cccsmd.org A: 84495 | 63115 Hillside Court Suite B Columbia, Maryland 21046 | - English - Spanish |
| DUNDALK RENAISSANCE CORPORATION | P: 410-282-0261 T: F: 410-282-9010 E: Tasha@dundalkusa.org W: www.dundalkusa.org A: 90607 | 11 Center Place, Suite 201 Dundalk, Maryland 21222-4377 | - English - Spanish |

| | | | |
|--|---|--|--|
| CECIL COUNTY HOUSING AGENCY | P: 410-996-5245 T: F: 410-996-5256 E: CHousing@ccgov.org W: https://www.ccgov.org/government/community-services/housing A: 84087 | 200 Chesapeake Blvd Suite 1800 Elkton, Maryland 21921-6653 | - English |
| MARYLAND RURAL DEVELOPMENT CORPORATION (MRDC) FAMILY EDUCATION CENTER | P: 410-398-6681 T: F: E: sslonecker@mrdc.net W: www.mrdc.net A: 90308 | 200 Road B ELKTON, Maryland 21921-6695 | - English |
| THE CITY OF FREDERICK | P: 301-600-1506 T: F: E: N/A W: www.cityoffrederickmd.gov A: 81056 | 100 S Market St Frederick, Maryland 21701-5527 | - English |
| HOUSING INITIATIVE PARTNERSHIP, INC.(HIP) | P: 301-916-5946 T: F: E: ccastro@hiphomes.org W: www.hiphomes.org A: 90014 | 620 East Diamond Avenue Suite L GAITHERSBURG, Maryland 20877-5320 | - English - Portuguese - Spanish |
| HOUSING INITIATIVE PARTNERSHIP, INC.(HIP) | P: 301-916-5946 T: F: E: ccastro@hiphomes.org W: www.hiphomes.org A: 90013 | 12900 Middlebrook Road Suite 1500 GERMANTOWN, Maryland 20874-2672 | - English - Spanish |
| MARYLAND RURAL DEVELOPMENT CORPORATION (MRDC) | P: 410-482-4363-211 T: 443-206-1162 F: 410-482-4660 E: shicks@mrdc.net W: www.mrdc.net A: 80326 | 101 Cedar Lane GREENSBORO, Maryland 21639-1580 | - English |
| HAGERSTOWN NEIGHBORHOOD DEVELOPMENT PARTNERSHIP, INC.(HNDP)/ aka Hagerstown Home Store | P: 301-797-0900 T: 111-111-1111 F: 301-797-2991 E: cferguson@hagerstownmd.org W: https://www.hagerstownhomestore.org A: 83896 | 21 E Franklin St Hagerstown, Maryland 21740-4914 | - English - Other |
| SOUTHERN MARYLAND TRI-COUNTY COMMUNITY ACTION | P: 301-274-4474 T: F: 301-274-0637 E: info@smtccac.org W: https://www.smtccac.org A: 81350 | 8371 Old Leonardtown Rd Hughesville, Maryland 20637-3154 | - English - Spanish |
| HOUSING INITIATIVE PARTNERSHIP, INC. (HIP) | P: 301-699-6262 T: F: 301-699-8184 E: mhunter@hiphomes.org W: www.hiphomes.org A: 81843 | 6525 Belcrest Road Suite 555 HYATTSVILLE, Maryland 20782-2003 | - English - French - Portuguese - Spanish |
| HOME PARTNERSHIP, INC. (HPI) | P: 410-679-3200 T: F: 410-705-4332 E: info@homepartnershipinc.org W: www.homepartnershipinc.org A: 81069 | 626 Towne Center Dr Suite 102 Joppa, Maryland 21085-4446 | - ASL - English |

| | | | |
|---|---|--|--|
| HOMEFREE-USA OF THE WASHINGTON DC METROPOLITAN AREA | P: 301-891-8400 T: 301-891-8434 F: 301-891-8434 E: edavesmith@homefreeusa.org W: N/A A: 82826 | 8401 Corporate Dr Landover, Maryland 20785-2224 | - English - Spanish |
| HOUSING OPTIONS & PLANNING ENTERPRISES, INC. | P: 301-567-3330 T: 301-710-0607 F: 301-710-0607 E: dhurley@hopefinancial.org W: www.hopefinancial.org A: 90486 | 6188 Oxon Hill Rd Suite 700 Oxon Hill, Maryland 20745-3113 | - English - Spanish |
| CENTRO DE APOYO FAMILIAR (CAF)-MD | P: 301-328-3292 T: F: 202-328-3292 E: wpool@mycaf.org W: www.mycaf.org A: 80604 | 6801 Kenilworth Ave., Suite 201 RIVERDALE, Maryland 20737-1374 | - English - Spanish |
| CENTRO DE APOYO FAMILIAR - CENTER FOR ASSISTANCE FAMILIES | P: 301-328-3292 T: F: E: wpool@mycaf.org W: www.mycaf.org A: 90394 | 6801 Kenilworth Ave Ste 110 Riverdale, Maryland 20737-1331 | - English - Spanish |
| SEED - SOWING EMPOWERMENT & ECONOMIC DEVELOPMENT , INC. | P: 301-458-9808 T: F: E: info@seedinc.org W: https://www.seedinc.org A: 90201 | 6201 Riverdale Road, Suite 200 RIVERDALE, Maryland 20737-2173 | - English - Spanish |
| SEED - SOWING EMPOWERMENT AND ECONOMIC DEVELOPMENT | P: 301-458-9808-107 T: F: 240-396-4426 E: nmattison@seedinc.org W: www.seedinc.org A: 83516 | 6201 Riverdale Rd Suite 200 RIVERDALE, Maryland 20737-2150 | - English - Portuguese - Spanish |
| NID-HCA DMV | P: 833-940-4932 T: F: E: NHagins@nidhousing.com W: www.nidhousing.com A: 90676 | 12345 Parklawn Dr Suite 200 Rockville, Maryland 20852-1725 | - English |
| SALISBURY NEIGHBORHOOD HOUSING SERVICE, INC | P: 410-543-4626 T: F: 410-543-9204 E: jhoy@salisburyhns.org W: www.salisburyhns.org A: 80881 | 560 Riverside Dr Ste A102 Salisbury, Maryland 21801-4702 | - English - Spanish |
| SHORE UPI, INC | P: 410-749-1142 T: F: 410-742-9191 E: agency@shoreup.org W: www.shoreup.org A: 80334 | 520 Snow Hill Rd Salisbury, Maryland 21804-6031 | - English |
| TELAMON CORPORATION - SALISBURY BRANCH | P: 410-546-4604 T: 866-844-8556 F: 000-000-0000 E: housing@telamon.org W: www.telamon.org A: 80203 | 31901 Tri County Way Salisbury, Maryland 21804-1707 | - English |

| | | | |
|--|---|--|------------------------|
| MONEY MANAGEMENT INTERNATIONAL - SILVER SPRING | P: 866-232-9080 T: 866-232-9080 F: 866-921-5129 E: counselinginfo@moneymanagement.org W: www.moneymanagement.org A: 80532 | 8403 Colesville Rd Ste 1100 Silver Spring, Maryland 20910-6346 | - English - Spanish |
| LATINO ECONOMIC DEVELOPMENT CORPORATION | P: 202-588-5102 T: 866-977-5332 F: E: walvarenga@ledcmetro.org W: www.ledcmetro.org A: 82232 | 11002 Viers Mills Road Suite 503 WHEATON, Maryland 20902-2574 | - English - Spanish |
| DIVERSIFIED HOUSING DEVELOPMENT, INC. | P: 410-496-1214 T: F: 410-496-9352 E: info@diversifiedhousing.org W: https://www.diversifiedhousing.org A: 84922 | 8025 Liberty Rd Windsor Mill, Maryland 21244-2966 | - English |

[GO BACK](#)

National Foreclosure Mitigation Counseling (NFMC) grantees through NeighborWorks America located in MARYLAND

This listing is current as of 01/14/2015.

| Agency Name | Phone Website | Address | Languages |
|---|--|--|-----------|
| Anne Arundel County Economic Opportunity Committee, Inc. | Phone: 410-626-1900 Web: www.aaceoc.org | 251 West Street Annapolis, Maryland 21401 | - English |
| Arundel Community Development Services, Inc. | Phone: 410-222-7600 Web: www.acdsinc.org | 2666 Riva Road Annapolis, Maryland 21401 | - English |
| Belair Edison Neighborhoods, Inc. | Phone: 410-485-8422 Web: www.belair-edison.org | 3412 Belair Road Baltimore, Maryland 21213 | - English |
| Centro de Apoyo Familiar | Phone: 301-328-3292 Web: www.mycaf.org | 6801 Kenilworth Avenue Baltimore, Maryland 20737 | - English |
| Consumer Credit Counseling Service of Maryland and Delaware, Inc. | Phone: 410 747-2050 Web: www.cccs-inc.org | 7905B Harford Road Baltimore, Maryland 21234 | - English |
| Consumer Credit Counseling Service of Maryland and Delaware, Inc. | Phone: 410 747-2050 Web: www.cccs-inc.org | 757 Frederick Road Baltimore, Maryland 21228 | - English |
| Druid Heights Community Development | Phone: 410-523-1350 Web: www.druidheights.com | 2140 McCulloh Street Baltimore, Maryland 21212 | - English |
| Eastside Community | Phone: 410-284-9861 Web: www.eastsidecdc.org | 7835 Eastern Avenue Baltimore, Maryland 21224 | - English |

Development Corporation

| | | | |
|---|--|---|-----------|
| Garwyn Oaks Northwest Housing | Phone: 410-947-0084 Web: www.go-northwestrc.org | 2300 Garrison Boulevard Baltimore, Maryland 21216 | - English |
| Garwyn Oaks Northwest Housing Resource Center | Phone: (410) 947-0084 x3 Web: | 2300 Garrison Blvd., Suite 140 Baltimore, Maryland 21216 | - English |
| Neighborhood Assistance Corporation of America (NACA) | Phone: 410-783-0465 Web: www.naca.com | 1 East Mt. Royal Ave. Baltimore, Maryland 21202 | - English |
| Neighborhood Housing Services of Baltimore, Inc. | Phone: (410) 327-1200 ext. 101 Web: | 819 Park Avenue Baltimore, Maryland 21201 | - English |
| Park Heights Renaissance | Phone: 410-664-4890 Web: www.phr.md.org | 4151 Park Heights Avenue Baltimore, Maryland 21215 | - English |
| Southeast Community Development Corporation | Phone: 410-342-3234 Web: www.southeastcdc.org | 3700 Eastern Avenue Baltimore, Maryland 21224 | - English |
| St. Ambrose Housing Aid Center, Inc. | Phone: 410-366-8550 Web: www.stambros.org | 321 E. 25th Street Baltimore, Maryland 21218 | - English |
| The Development Corporation of Northwest Baltimore | Phone: 410-578-7190 Web: | 3521 West Belvedere Avenue Baltimore, Maryland 21215 | - English |
| Consumer Credit Counseling Service of Maryland and Delaware, Inc. | Phone: 410 747-2050 Web: www.cccs-inc.org | 1201 Agora Drive Bel Air, Maryland 21014 | - English |
| Springboard - Bethesda | Phone: 949-285-4501 Web: homeownership.org | 6701 Democracy Blvd. Ste. 300 Bethesda, Maryland 20817 | - English |
| Unity Economic Development Corporation | Phone: 301-505-0331 Web: www.unityedc.org | 6810 Floral Park Road Brandywine, Maryland 20612 | - English |
| Delmarva Community Services, Inc. | Phone: 410-221-1900 Web: www.dcsdct.org | 2450 Cambridge Beltway Cambridge, Maryland 21613 | - English |
| United Communities Against Poverty | Phone: 301-322-5700 Web: www.ucappgc.org | 1400 Doewood Lane Capitol Heights, Maryland 20731 | - English |
| Allegany Human Resources Development Commission, Inc. | Phone: 301-783-1720 Web: www.allconet.org | 125 Virginia Avenue Cumberland, Maryland 21502 | - English |
| Frederick, City of/Frederick Community Action Agency | Phone: 301-600-2077 Web: www.cityoffrederick.com/fcaa | 100 South Market St. Frederick, Maryland 21701 | - English |

| | | | |
|---|--|---|-----------|
| MMI - Frederick | Phone: 800-747-4222 Web: | 5340 Spectrum Drive, Suite A Frederick, Maryland 21703 | - English |
| Hagerstown Neighborhood Development Corporation | Phone: 301-797-0900 Web: www.hagerstownhomestore.org | 21 E. Franklin Street Hagerstown, Maryland 21740 | - English |
| Washington County Community Action Committee | Phone: 301-797-4161 Web: www.wccac.org | 101 Summit Avenue Hagerstown, Maryland 21740 | - English |
| Southern Maryland Tri-County Community Action Committee | Phone: 301-274-4474 Web: www.smtccac.org | 8383 Leonardtown Road Hughesville, Maryland 20637 | - English |
| HomeFree-USA | Phone: 301-891-8400 Web: www.homefreeusa.org | 3401A East West Highway Hyattsville, Maryland 20782 | - English |
| Housing Initiative Partnership, Inc. | Phone: 301-699-3835 Web: www.hiphomes.org | 6525 Belcrest Road Hyattsville, Maryland 20782 | - English |
| Home Partnership, Inc. | Phone: 410-679-3200 Web: www.homepartnershipinc.org | 626 Towne Center Drive Joppatowne, Maryland 21085 | - English |
| CCCS of Greater Atlanta | Phone: 877-877-1995 Web: www.clearpointccs.org | 10104 Senate Drive, Suite 236 Lanham, Maryland 20706 | - English |
| Garden State Consumer Credit Counseling, Inc. | Phone: 800-772-4557 Web: www.novadebt.org | 10989 Red Run Blvd, Suite 208 Owings Mills, Maryland 21117 | - English |
| Housing Options & Planning Enterprises, Inc. | Phone: 301-567-3330 Web: | 6188 Oxon Hill Road, Suite 700 Oxon Hill, Maryland 20745 | - English |
| Kairos Community Development Corporation | Phone: 301-899-1180 Web: www.kairosgroups.org | 5601 Old Branch Avenue Oxon Hill, Maryland 20607 | - English |
| Sowing Empowerment and Economic Development, Inc. | Phone: 301-458-9808 Web: www.seedinc.org | 6201 Riverdale Road Riverdale, Maryland 20737 | - English |
| Asian American Homeownership Counseling, Inc. | Phone: 301-760-7636 Web: www.aa-hc.org ♦♦ | 12320 Parklawn Dr. #239 Rockville, Maryland 20850 | - English |
| MMI - Rockville | Phone: 800-308-2227 Web: www.moneymanagement.org | 15847 Crabbs Branch Way Rockville, Maryland 20855 | - English |
| Consumer Credit Counseling Service of Maryland and Delaware, Inc. | Phone: 410 747-2050 Web: www.cccs-inc.org | 242 Tilghman Road Salisbury, Maryland 21804 | - English |
| Salisbury Neighborhood Housing Service | Phone: 410-543-4626 Web: www.salisburynhs.org | 400 Snow Hill Road Salisbury, Maryland 21804 | - English |
| Shore Up | Phone: 410-749-1142 Web: www.shoreup.org | 520 Snow Hill Road Salisbury, Maryland 21804 | - English |

| | | | |
|---------------------------------------|--|--|-----------|
| Centro de Apoyo Familiar | Phone: (301) 328-3292 Web: www.mycaf.org/ | 8238 Georgia Avenue Silver Spring, Maryland 20910 | - English |
| Diversified Housing Development, Inc. | Phone: 410-466-1214 Web: www.diversifiedhousing.org | 8311 Liberty Road Windsor Mill, Maryland 21224 | - English |