



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-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



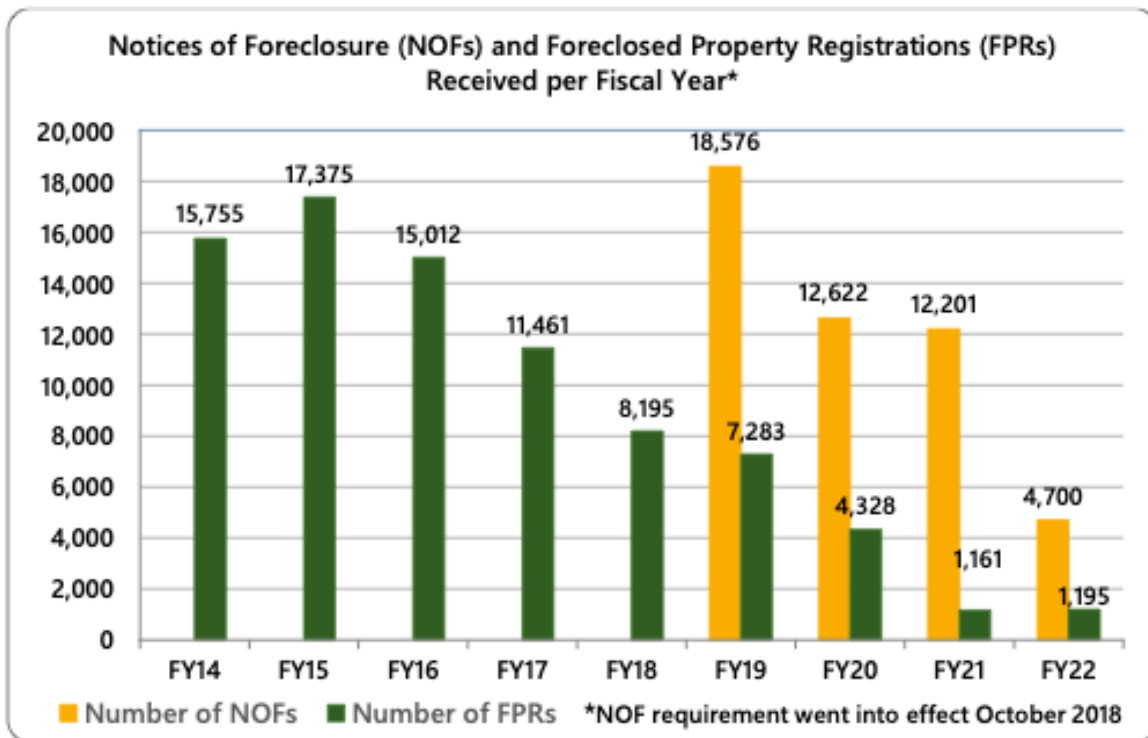
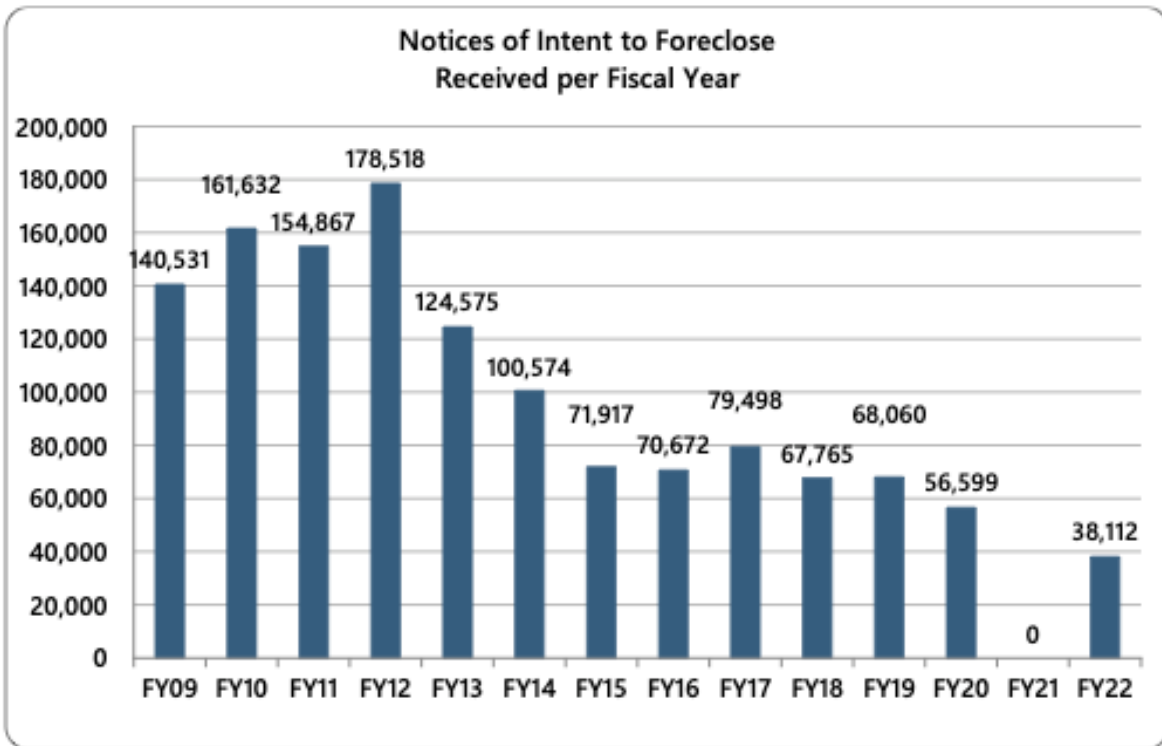
Developed by the Maryland Housing Counselors Network, Inc. for homeowners.

THE NETWORK



KNOWLEDGE - THE KEY TO HOMEOWNERSHIP

Maryland Foreclosure Statistics



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

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



homeownerassistance.maryland.gov

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.salisburynhs.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