

Housing Counseling Agencies

If you are a homeowner who has fallen behind on your mortgage payments, getting help early in the process can mean the difference between saving your home and losing it to foreclosure. A HUD-approved housing counseling agency can help you understand your options based on your specific circumstances and assist you with finding a solution that works best for you. The housing counseling agencies identified below as HAF Program Partners are able to assist homeowners applying for financial assistance through the Department's Homeowner Assistance Fund (HAF). If you need assistance, please contact an agency that serves the area where your home is located. **IMPORTANT:** If you contact or are referred to a housing counseling agency for help with completing your HAF application, you **must** complete the agency's intake process before receiving assistance.

SERVICE AREA	HAF PROGRAM PARTNER	HUD-APPROVED HOUSING COUNSELING AGENCY	PHONE	WEBSITE
Allegany County	Yes	Allegany County Human Resources Development Commission, Inc	301-783-1704	www.alleganyhrdc.org
Anne Arundel County	Yes	Anne Arundel County Community Action Agency, Incorporated	410-626-1900	www.aaccaa.org
Anne Arundel County	Yes	Arundel Community Development Service Inc	410-222-7600	www.acdsinc.org
Baltimore City	Yes	Belair-Edison Neighborhoods, Inc.	410-485-8422	www.belair-edison.org
Baltimore City	Yes	Comprehensive Housing Assistance, Inc	410-500-5300	www.chaibaltimore.org
Baltimore City	Yes	Druid Heights Community Development Corp.	410-523-1350	www.druidheights.com
Baltimore City	Yes	Garwyn Oaks Northwest Housing Resource Center, Inc	410-947-0084	www.go-northwesthrc.org
Baltimore City		Harbel Housing Partnership	410-444-9152	www.harbel.org
Baltimore City	Yes	Latino Economic Development Corporation	202-540-7401	www.ledcmetro.org
Baltimore City		Neighborhood Assistance Corporation of America-Baltimore, MD	410-783-0465; 617-250-6222	www.naca.com
Baltimore City	Yes	Neighborhood Housing Services Of Baltimore, Inc.	410-327-1200 x 149	www.nhsbaltimore.org
Baltimore City		Operation Hope-Baltimore Branch	443-885-0845	www.operationhope.org
Baltimore City		Reservoir Hill Improvement Council, Inc.	410-225-7547	www.reservoirhill.net
Baltimore City	Yes	Southeast Community Development Corporation	410-342-3234	www.southeastcdc.org
Baltimore City	Yes	St. Ambrose Housing Aid Center, Inc.	410-366-8550	www.stambros.org

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Baltimore County	Yes	Diversified Housing Development, Inc.	410-496-1214	www.diversifiedhousing.org
Baltimore County	Yes	Dundalk Renaissance Corporation	410-282-0261	www.dundalkusa.org
Baltimore County		Eastside Community Development Corporation	410-340-7610	N/A
Calvert, Charles, St. Mary's Counties	Yes	Southern Maryland Tri-County Community Action Committee	301-274-4474; 301-870-3770	www.smtccac.org
Caroline, Cecil, Kent & Queen Anne's Counties		Maryland Rural Development Corporation	410-778-1100	www.mrdc.net/our-programs/housing
Cecil County		Cecil County Housing Agency	410-996-5245	www.ccgov.org
Dorchester County	Yes	Telamon Corporation-Salisbury Branch	443-397-9239	www.telamon.org
Frederick County	Yes	Frederick Housing and Human Services	301-600-1506	www.cityoffrederick.com
Harford County		Harford County Office of Community and Economic Development	410-638-3045	www.harfordcountymd.gov
Harford County		Home Partnership, Inc.	410-679-3200	www.homepartnershipinc.org
Howard County	Yes	Consumer Credit Counseling Service Of Maryland and Delaware, Inc.	800-642-2227	www.cccsmd.org
Howard County		Making Change Center	443-518-7647	www.makingchangecenter.org
Montgomery County	Yes	First Home Alliance	877-250-9025	firsthomealliance.org
Montgomery County	Yes	Housing Initiative Partnership, Inc.-Germantown	301-916-5946	www.hiphomes.org/wp
Montgomery County	Yes	Latino Economic Development Corporation	202-540-7401	www.ledcmetro.org
Montgomery County		Money Management International - Silver Spring	866-232-9080	www.moneymanagement.org

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Prince George's County	Yes	Centro De Apoyo Familiar	301-328-3292	www.mycaf.org
Prince George's County		Greater Washington Urban League - Prince George's County	202-265-8200	www.gwul.org
Prince George's County	Yes	HomeFree-USA	301-891-8400	www.homefreeusa.org
Prince George's County	Yes	Housing Initiative Partnership, Inc.-Hyattsville	301-699-3835	www.hiphomes.org
Prince George's County	Yes	Housing Options & Planning Enterprises, Inc.	301-567-3330	www.hopefinancial.org
Prince George's County	Yes	Latino Economic Development Corporation	202-540-7401	www.ledcmetro.org
Prince George's County	Yes	Sowing Empowerment and Economic Development	301-458-9808	www.seedinc.org
Prince George's County		United Communities Against Poverty	301-322-5700	www.ucappgc.org
Somerset, Wicomico, Worcester Counties		Salisbury Neighborhood Housing Service, Inc	410-543-4626	www.salisburynhs.org
Somerset, Wicomico, Worcester Counties	Yes	Shore Up!, Inc	410-749-1142	www.shoreup.org
Somerset, Wicomico, Worcester Counties	Yes	Telamon Corporation-Salisbury Branch	443-397-9239	www.telamon.org
Washington County		Hagerstown Neighborhood Development Partnership, Inc.	301-797-0900	www.hagerstownhomestore.org