

HOUSING COUNSELING

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 can 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. 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 may need to 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 | http://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 | http://www.go-northwesthrc.org/ |
| Baltimore City | | Harbel Housing Partnership | 410-444-9152 | http://harbel.org |
| Baltimore City | | Neighborhood Assistance Corporation of America-Baltimore, MD | 410-783-0465; 617-250-6222 | https://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 | http://www.operationhope.org |
| Baltimore City | | Reservoir Hill Improvement Council, Inc. | 410-225-7547 | http://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 |
| Baltimore County | Yes | Diversified Housing Development, Inc. | 410-496-1214 | www.diversifiedhousing.org |
| Baltimore County | Yes | Dundalk Renaissance Corporation | 410-282-0261 | https://www.dundalkusa.org/ |
| Baltimore County | | Eastside Community Development Corporation | 410-340-7610 | N/A |

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|---|---------------------|---|-------------------------------|---|
| 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 | https://www.mrdc.net/our-programs/housing/ |
| Cecil County | | Cecil County Housing Agency | 410-996-5245 | http://www.ccgov.org/ |
| Frederick County | Yes | Frederick Housing and Human Services | 301-600-1506 | http://www.cityoffrederick.com/ |
| Harford County | | Harford County Office of Community and Economic Development | 410-638-3045 | http://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 | http://www.makingchangecenter.org |
| Montgomery County | Yes | First Home Alliance | 877-250-9025 | https://firsthomealliance.org/ |
| Montgomery County | Yes | Housing Initiative Partnership, Inc.- Germantown | 301-916-5946 | www.hiphomes.org/wp |
| Montgomery County | | Money Management International - Silver Spring | 866-232-9080 | http://www.moneymanagement.org |
| 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/wp |
| 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 | https://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 |

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|-------------------|---------------------|---|--------------|---|
| Washington County | | Hagerstown Neighborhood Development Partnership, Inc. | 301-797-0900 | www.hagerstownhomestore.org |
| Wicomico County | Yes | Telamon Corporation-Salisbury Branch | 443-397-9239 | https://www.telamon.org/where-we-work/maryland/ haf-md@telamon.org |

Last Updated: 03/21/2022