

# 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	<a href="http://www.alleganyhrdc.org">www.alleganyhrdc.org</a>
Anne Arundel County	Yes	Anne Arundel County Community Action Agency, Incorporated	410-626-1900	<a href="http://www.aaccaa.org">www.aaccaa.org</a>
Anne Arundel County	Yes	Arundel Community Development Service Inc	410-222-7600	<a href="http://www.acdsinc.org">www.acdsinc.org</a>
Baltimore City	Yes	Belair-Edison Neighborhoods, Inc.	410-485-8422	<a href="http://www.belair-edison.org">www.belair-edison.org</a>
Baltimore City	Yes	Comprehensive Housing Assistance, Inc	410-500-5300	<a href="http://www.chaibaltimore.org/">http://www.chaibaltimore.org/</a>
Baltimore City	Yes	Druid Heights Community Development Corp.	410-523-1350	<a href="http://www.druidheights.com">www.druidheights.com</a>
Baltimore City	Yes	Garwyn Oaks Northwest Housing Resource Center, Inc	410-947-0084	<a href="http://www.go-northwesthrc.org/">http://www.go-northwesthrc.org/</a>
Baltimore City		Harbel Housing Partnership	410-444-9152	<a href="http://harbel.org">http://harbel.org</a>
Baltimore City		Neighborhood Assistance Corporation of America-Baltimore, MD	410-783-0465; 617-250-6222	<a href="https://www.naca.com">https://www.naca.com</a>
Baltimore City	Yes	Neighborhood Housing Services Of Baltimore, Inc.	410-327-1200 x 149	<a href="http://www.nhsbaltimore.org">www.nhsbaltimore.org</a>
Baltimore City		Operation Hope-Baltimore Branch	443-885-0845	<a href="http://www.operationhope.org">http://www.operationhope.org</a>
Baltimore City		Reservoir Hill Improvement Council, Inc.	410-225-7547	<a href="http://www.reservoirhill.net">http://www.reservoirhill.net</a>
Baltimore City	Yes	Southeast Community Development Corporation	410-342-3234	<a href="http://www.southeastcdc.org">www.southeastcdc.org</a>
Baltimore City	Yes	St. Ambrose Housing Aid Center, Inc.	410-366-8550	<a href="http://www.stambros.org">www.stambros.org</a>

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Baltimore County	Yes	Diversified Housing Development, Inc.	410-496-1214	<a href="http://www.diversifiedhousing.org">www.diversifiedhousing.org</a>
Baltimore County	Yes	Dundalk Renaissance Corporation	410-282-0261	<a href="https://www.dundalkusa.org/">https://www.dundalkusa.org/</a>
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	<a href="http://www.smtccac.org">www.smtccac.org</a>
Caroline, Cecil, Kent & Queen Anne's Counties		Maryland Rural Development Corporation	410-778-1100	<a href="https://www.mrdc.net/our-programs/housing/">https://www.mrdc.net/our-programs/housing/</a>
Cecil County		Cecil County Housing Agency	410-996-5245	<a href="http://www.ccgov.org/">http://www.ccgov.org/</a>
Frederick County	Yes	Frederick Housing and Human Services	301-600-1506	<a href="http://www.cityoffrederick.com/">http://www.cityoffrederick.com/</a>
Harford County		Harford County Office of Community and Economic Development	410-638-3045	<a href="http://www.harfordcountymd.gov/">http://www.harfordcountymd.gov/</a>
Harford County		Home Partnership, Inc.	410-679-3200	<a href="http://www.homepartnershipinc.org">www.homepartnershipinc.org</a>
Howard County	Yes	Consumer Credit Counseling Service Of Maryland and Delaware, Inc.	800-642-2227	<a href="http://www.cccsmd.org">www.cccsmd.org</a>
Howard County		Making Change Center	443-518-7647	<a href="http://www.makingchangecenter.org">http://www.makingchangecenter.org</a>
Montgomery County	Yes	First Home Alliance	877-250-9025	<a href="https://firsthomealliance.org/">https://firsthomealliance.org/</a>
Montgomery County	Yes	Housing Initiative Partnership, Inc.-Germantown	301-916-5946	<a href="http://www.hiphomes.org/wp">www.hiphomes.org/wp</a>
Montgomery County		Money Management International - Silver Spring	866-232-9080	<a href="http://www.moneymanagement.org">http://www.moneymanagement.org</a>

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