

HUD-Approved Housing Counseling Agencies

If you are 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 for avoiding foreclosure and work with you to find the best solution for your situation. Contact a housing counseling agency that offers foreclosure counseling and serves your area. If an agency is not listed for your county, contact a statewide provider shown at the end of this list.

SERVICE AREA	FORECLOSURE COUNSELING	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 Inc.	410-626-1900	www.aaccaa.org
	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
	Yes	Comprehensive Housing Assistance Inc.	410-500-5300	www.chaibaltimore.org
	Yes	Druid Heights Community Development Corporation	410-523-1350	www.druidheights.com
	Yes	Garwyn Oaks Northwest Housing Resource Center Inc.	410-947-0084	www.go-northwesthrc.org
	Yes	Harbel Housing Partnership	410-444-9152	www.harbel.org
	Yes	Latino Economic Development Corporation	202-540-7401	www.ledcmetro.org
	No	Neighborhood Housing Services of Baltimore Inc.	410-327-1200	www.nhsbaltimore.org
	Yes	Southeast Community Development Corporation	410-342-3234	www.southeastcdc.org
	Yes	St. Ambrose Housing Aid Center Inc.	410-366-8550	www.stambros.org
Baltimore County	Yes	Belair-Edison Neighborhoods Inc.	410-485-8422	www.belair-edison.org
	Yes	Comprehensive Housing Assistance Inc.	410-500-5300	www.chaibaltimore.org
	Yes	Diversified Housing Development Inc.	410-496-1214	www.diversifiedhousing.org
	Yes	Druid Heights Community Development Corp.	410-523-1350	www.druidheights.com
	Yes	Garwyn Oaks Northwest Housing Resource Center Inc.	410-947-0084	www.go-northwesthrc.org
	No	Neighborhood Housing Services of Baltimore Inc.	410-327-1200	www.nhsbaltimore.org

SERVICE AREA	FORECLOSURE COUNSELING	HUD-APPROVED HOUSING COUNSELING AGENCY	PHONE	WEBSITE
	Yes	Southeast Community Development Corporation	410-342-3234	www.southeastcdc.org
Calvert County	Yes	Southern Maryland Tri-County Community Action Committee	301-274-4474; 301-870-3770	www.smtccac.org
Carroll County	See below for Statewide provider			
	Yes	Southern Maryland Tri-County Community Action Committee	301-274-4474; 301-870-3770	www.smtccac.org
Caroline County	Yes	Maryland Rural Development Corporation	410-778-1100	www.mrdc.net
Cecil County	Yes	Cecil County Housing Agency	410-996-5245	www.ccgov.org
	Yes	Maryland Rural Development Corporation	410-778-1100	www.mrdc.net
Charles County	Yes	HomeFree-USA	855-493-4002	www.homefreeusa.org
	Yes	Southern Maryland Tri-County Community Action Committee	301-274-4474; 301-870-3770	www.smtccac.org
Dorchester County	No	Habitat for Humanity Choptank	410-476-3204	www.habitatchoptank.org
	Yes	Maryland Rural Development Corporation	410-778-1100	www.mrdc.net
	Yes	Telamon Corporation-Salisbury Branch	443-366-3594	www.telamon.org
Frederick County	Yes	Frederick Housing and Human Services	301-600-1506	www.cityoffrederick.com
Garrett County	See below for Statewide provider			
Harford County	Yes	Harford County Office of Community and Economic Development	410-638-3045	www.harfordhousing.org
	Yes	HomeFree-USA	855-493-4002	www.homefreeusa.org
Howard County	No	Making Change Center	443-518-7647	www.makingchangecenter.org
	Yes	Money Management International – Columbia, MD	866-232-9080	www.moneymangement.org
Kent County	Yes	Maryland Rural Development Corporation	410-778-1100	www.mrdc.net
Montgomery County	Yes	Housing Initiative Partnership	301-916-5946	www.hiphomes.org
Prince George's	Yes	HomeFree-USA	855-493-4002	www.homefreeusa.org
	Yes	Housing Initiative Partnership Inc. - Hyattsville	301-699-6262	www.hiphomes.org

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	Yes	Latino Economic Development Corporation	202-540-7401	www.ledcmetro.org
	Yes	Sowing Empowerment and Economic Development	301-458-9808	www.seedInc.org
Queen Anne's County	Yes	Maryland Rural Development Corporation	410-778-1100	www.mrdc.net
	Yes	Shore Up! Inc.	410-749-1142	www.shoreup.org
Somerset County	Yes	Salisbury Neighborhood Housing Service Inc.	410-543-4626	www.salisburynhs.org
	Yes	Shore Up! Inc.	410-749-1142	www.shoreup.org
	Yes	Telamon Corporation-Salisbury Branch	410-546-4604	www.telamon.org
St. Mary's County	Yes	Southern Maryland Tri-County Community Action Committee	301-274-4474	www.smtccac.org
Talbot County	No	Habitat for Humanity Choptank	410-476-3204	www.habitatchoptank.org
Washington County	See below for Statewide provider			
Wicomico County	Yes	Salisbury Neighborhood Housing Service Inc.	410-543-4626	www.salisburynhs.org
	Yes	Shore Up! Inc.	410-749-1142	www.shoreup.org
	Yes	Telamon Corporation-Salisbury Branch	443-366-3594	www.telamon.org
Worcester County	Yes	Salisbury Neighborhood Housing Service Inc.	410-543-4626	www.salisburynhs.org
	Yes	Shore Up! Inc.	410-749-1142	www.shoreup.org
	Yes	Telamon Corporation-Salisbury Branch	443-366-3594	www.telamon.org
Statewide	Yes	Centro de Apoyo Familiar	301-328-3292	www.mycaf.org
	Yes	Housing Options & Planning Enterprises Inc.	301-567-3330	www.hopefinancial.org
	Yes	Money Management International	866-889-9347	www.moneymanagement.org
	No	Neighborhood Housing Services of Baltimore Inc.	410-327-1200	www.nhsbaltimore.org
	Yes	St. Ambrose Housing Aid Center Inc.	410-366-8550	www.stambros.org

Last Updated: June 2025