

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 achieve the solution that works best for you. Contact a housing counseling agency that provides foreclosure counseling and serves the area where your home is located. Housing counseling agencies that assist homeowners statewide are 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 |
| | Yes | Reservoir Hill Improvement Council Inc. | 410-225-7547 | www.reservoirhillbaltimore.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 | Dundalk Renaissance Corporation | 410-282-0261 | www.dundalkusa.org |
| | 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 | Housing Options & Planning Enterprises Inc. | 301-567-3330 | www.hopefinancial.org |
| | Yes | Latino Economic Development Corporation | 202-540-7401 | www.ledcmetro.org |
| | Yes | Neighborhood Assistance Corporation of America-Baltimore MD | 410-783-0465 | www.naca.com |
| | No | Neighborhood Housing Services of Baltimore Inc. | 410-327-1200 | www.nhsbaltimore.org |
| | No | Operation Hope-Baltimore Branch | 443-885-0845 | www.operationhope.org |
| | Yes | Reservoir Hill Improvement Council Inc. | 410-225-7547 | www.reservoirhillbaltimore.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 |

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|-------------------|----------------------------------|---|-------------------------------|--------------------------------|
| | Yes | Centro de Apoyo Familiar | 301-328-3292 | www.mycaf.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 | Dundalk Renaissance Corporation | 410-282-0261 | www.dundalkusa.org |
| | No | Eastside Community Development Corporation | 410-340-7610 | www.eastsidecdc.org |
| | Yes | Home Partnership Inc. | 410-679-3200 | www.homepartnershipInc.org |
| | No | Neighborhood Housing Services of Baltimore Inc. | 410-327-1200 | www.nhsbaltimore.org |
| | No | Operation Hope - Pikesville Branch | 443-272-5725 | www.operationhope.org |
| | Yes | Reservoir Hill Improvement Council Inc. | 410-225-7547 | www.reservoirhillbaltimore.org |
| | Yes | Southeast Community Development Corporation | 410-342-3234 | www.southeastcdc.org |
| Carroll County | See below for Statewide provider | | | |
| Calvert County | No | Lifestyles of Maryland Foundation | 301-609-9900 | www.lifestylesofmd.org |
| | 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 | Home Partnership Inc. | 410-679-3200 | www.homepartnershipInc.org |
| | Yes | Maryland Rural Development Corporation | 410-778-1100 | www.mrdc.net |
| Charles County | Yes | HomeFree-USA | 855-493-4002 | www.homefreeusa.org |
| | Yes | Housing Options & Planning Enterprises Inc. | 301-567-3330 | www.hopefinancial.org |
| | No | Lifestyles of Maryland Foundation | 301-609-9900 | www.lifestylesofmd.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 |

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| Garrett County | Yes | Garrett County Community Action Committee Inc. | 301-334-9431 | www.garrettcac.org |
| Harford County | Yes | Harford County Office of Community and Economic Development | 410-638-3045 | www.harfordhousing.org |
| | Yes | Home Partnership Inc. | 410-679-3200 | www.homepartnershipInc.org |
| | Yes | HomeFree-USA | 855-493-4002 | www.homefreeusa.org |
| Howard County | No | Making Change Center | 443-518-7647 | www.makingchangecenter.org |
| Kent County | Yes | Maryland Rural Development Corporation | 410-778-1100 | www.mrdc.net |
| Montgomery County | Yes | Centro de Apoyo Familiar | 301-328-3292 | www.mycaf.org |
| | Yes | HomeFree-USA | 855-493-4002 | www.homefreeusa.org |
| | Yes | First Home Alliance | 877-250-9025 | www.firsthomealliance.org |
| | Yes | Housing Initiative Partnership Inc. - Germantown | 301-916-5946 | www.hiphomes.org |
| | Yes | Latino Economic Development Corporation | 202-540-7401 | www.ledcmetro.org |
| | Yes | Money Management International - Silver Spring | 866-232-9080 | www.moneymanagement.org |
| | Yes | Sowing Empowerment and Economic Development | 301-458-9808 | www.seedInc.org |
| Prince George's County | Yes | Centro de Apoyo Familiar | 301-328-3292 | www.mycaf.org |
| | Yes | HomeFree-USA | 855-493-4002 | www.homefreeusa.org |
| | Yes | Housing Initiative Partnership Inc. - Hyattsville | 301-699-3835 | www.hiphomes.org |
| | Yes | Housing Options & Planning Enterprises Inc. | 301-567-3330 | www.hopefinancial.org |
| | 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 | | Maryland Rural Development Corporation | 410-778-1100 | www.mrdc.net |
| | Yes | Shore Up! Inc. | 410-749-1142 | www.shoreup.org |
| | Yes | Salisbury Neighborhood Housing Service Inc. | 410-543-4626 | www.salisburynhs.org |
| Somerset County | Yes | Shore Up! Inc. | 410-749-1142 | www.shoreup.org |
| | Yes | Telamon Corporation-Salisbury Branch | 443-366-3594 | www.telamon.org |
| | Yes | Lifestyles of Maryland Foundation | 301-609-9900 | www.lifestylesofmd.org |
| St. Mary's County | No | Lifestyles of Maryland Foundation | 301-609-9900 | www.lifestylesofmd.org |

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| | Yes | Southern Maryland Tri-County Community Action Committee | 301-274-4474; 301-870-3770 | www.smtccac.org |
| Talbot County | No | Habitat for Humanity Choptank | 410-476-3204 | www.habitatchoptank.org |
| Washington County | Yes | Hagerstown Neighborhood Development Partnership Inc. | 301-797-0900 | www.hagerstownhomestore.org |
| 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 | Money Management International | 866-889-9347 | www.moneymanagement.org |
| | No | Neighborhood Housing Services of Baltimore Inc. | 410-327-1200 | www.nhsbaltimore.org |
| | Yes | NID Housing Counseling Agency | 833-940-4932 | www.nidhousing.com |
| | Yes | St. Ambrose Housing Aid Center Inc. | 410-366-8550 | www.stambros.org |

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