



LARRY HOGAN
Governor

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Lt. Governor

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IMPORTANT NOTICE REGARDING HOUSING COUNSELING

You are receiving this notice because you have applied for a Maryland residential mortgage loan secured by a first lien. In applying for and entering into a mortgage loan you will be required to sign complex legal documents. You should be certain that you understand the terms of the loan being offered to you in these documents before you commit in writing. If you do not pay the loan according to its terms, you could lose your home.

BE ADVISED: The State of Maryland recommends that all residential mortgage loan applicants receive home-buyer education or housing counseling from a nonprofit or government agency before signing any documents that commit them to a loan.

Home-buyer education or housing counseling may be provided face-to-face or over the telephone. Set forth below is a list prepared by the Maryland Department of Housing and Community Development of nonprofit and government agencies that provide home-buyer education or housing counseling.

See attached
List of Nonprofit and Government Agencies
Offering Home-Buyer Education or Housing Advice

**List of Nonprofit and Government Agencies that Provide
Home-buyer Education or Housing Counseling**

Agency Name	Phone	Website	Address	Languages
Allegany County Human Resources Development Commission, Inc.	301-783-1720	www.alleganyhrdc.org	125 Virginia Ave Cumberland, Maryland 21502-3952	English
Anne Arundel County Community Action Agency, Incorporated	410-626-1900	www.aaccaa.org	251 West Annapolis Street Annapolis, Maryland 21401-1311	English Spanish
Arundel Community Development Service Inc	410-222-7612	www.acdsinc.org	2666 Riva Road Suite 210 Annapolis, Maryland 21401-7345	English Spanish
Belair Edison Neighborhoods, Inc.	410-485-8422	www.belairedison.org	3545 Belair Rd Baltimore, Maryland 21213-1230	English
Comprehensive Housing Assistance, Inc.	410-500-5300	www.chaibaltimore.org	5809 Park Heights Ave Baltimore, Maryland 21215-3931	English Spanish
Consumer Credit Counseling of Maryland and Delaware, Inc.	800-642-2227	www.cccsmd.org	6315 Hillside Ct Suite B Columbia, Maryland 21046-3228	English Spanish
Cecil County Housing Agency	410-996-5245	www.ccgov.org/government/community-services/housing	200 Chesapeake Blvd Suite 1800 Elkton, Maryland 21921-6682	English Spanish
Centro de Apoyo Familiar (CAF)	301-328-3292	www.mycaf.org	6801 Kenilworth Ave., Suite 201 Riverdale, Maryland 20737-1374	English Spanish
Diversified Housing Development, Inc.	410-496-1214	www.diversifiedhousing.org	8025 Liberty Rd Windsor Mill, Maryland 21244-2966	English
Druid Heights Community Development Corporation	410-523-1350	www.druidheights.com	2140 McCulloh St Baltimore, Maryland 21217-3529	English

Agency Name	Phone	Website	Address	Languages
Dundalk Renaissance Corporation	410-282-0261	www.dundalkusa.org	11 Center Place Suite 201 Dundalk, Maryland 21222-4377	English
Eastside Community Development Corporation	410-340-7610		7835 Eastern Avenue, Ste. 302 Baltimore, Maryland 21224	English
City of Frederick	301-600-1506	www.cityoffrederickmd.gov	100 S Market St Frederick, Maryland 21701-5527	English Spanish
Garwyn Oaks Northwest Housing Resource Center, Inc	410-947-0084 ext. 101	www.go-northwesthrc.org	2300 Garrison Blvd Suite 140 Baltimore, Maryland 21216-2335	English
Hagerstown Neighborhood Development Partnership, Inc.(HNDP)	301-797-0900	www.hagerstownhometestore.org	21 E Franklin St Hagerstown, Maryland 21740-4914	English Spanish
Harbel Housing Partnership (A Division Of Harbel Community Organization, Inc.)	410-444-9152	www.harbel.org	5807 Harford Rd Baltimore, Maryland 21214-1848	English
Harford County Housing Agency	410-638-3045	www.harfordhousing.org	15 S Main St Bel Air, Maryland 21014-8723	English Spanish
Home Partnership, Inc. (HPI)	410-679-3200	www.homepartnershipinc.org	626 Towne Center Dr Suite 102 Joppa, Maryland 21085-4446	ASL English
HomeFree-USA Baltimore Branch	301-891-8414	www.HomeFreeUSA.org	1046 W Lombard St. Baltimore, Maryland 21223-2658	English
HomeFree-USA of the Washington DC Metropolitan Area	301-891-8400	www.HomeFreeUSA.org	8401 Corporate Dr. Landover, Maryland 20785-2224	English Spanish
Housing Initiative Partnership, Inc. (HIP)	301-699-6262	www.hiphomes.org	6525 Belcrest Road Suite 555 Hyattsville, Maryland 20782-2003	English Portuguese Spanish

Agency Name	Phone	Website	Address	Languages
Housing Initiative Partnership, Inc. (HIP)	301-916-5946	www.hiphomes.org	620 East Diamond Avenue Suite L Gaithersburg, Maryland 20877-5320	English Portuguese Spanish
Housing Initiative Partnership, Inc. (HIP)	301-916-5946	www.hiphomes.org	12900 Middlebrook Road Suite 1500 Germantown, Maryland 20874-2672	English Spanish
Housing Options & Planning Enterprise, Inc.	301-567-3330	www.hopefinancial.org	6188 Oxon Hill Rd Suite 700 Oxon Hill, Maryland 20745-3113	English Spanish
Latino Economic Development Corporation	202-588-5102	www.ledcmetro.org	11002 Veirs Mills Road Suite 503 Wheaton, Maryland 20902-2574	English Spanish
Making Change Center	443-518-7647	www.makingchangecenter.org	9770 Patuxent Woods Drive. Suite 307 Columbia, Maryland 21046-3385	English Spanish
Maryland Rural Development Corporation	410-482-4363 ext 211	www.mrdc.net	101 Cedar Lane Greensboro, Maryland 21639-1580	English
Maryland Rural Development Corporation	410-482-2585 ext 233	www.mrdc.net	115 S. Lynchburg Street Chestertown, Maryland 21620-1196	English
Maryland Rural Development Corporation Family Education Center	410-398-6681	www.mrdc.net	200 Road B Elkton, Maryland 21921-6695	English
Money Management International Silver Spring	866-232-9080	www.moneymanagement.org	8403 Colesville Rd Suite 1100 Silver Spring, Maryland 20910-6346	English Spanish
NACA (Neighborhood Assistance Corporation Of America) Baltimore, Md	410-783-0465	www.naca.com	306 W. Franklin Street Suite 103 Baltimore, Maryland 21201-4661	English Spanish

Agency Name	Phone	Website	Address	Languages
Neighborhood Housing Services of Baltimore	410-327-1200 ext 109	www.nhsbaltimore.org	25 E 20th St Suite 170 Baltimore, Maryland 21218-6038	English Spanish
Operation Hope	443-885-0845	www.operationhope.org	820 N Wolfe St Baltimore, Maryland 21205-2104	English
Reservoir Hill Improvement Council, Inc.	410-225-7547	www.reservoirhill.net	10 E North Ave Suite 5 Baltimore, Maryland 21202-4886	English
Salisbury Neighborhood Housing Service, Inc	410-543-4626	www.salisburynhs.org	560 Riverside Dr Suite A102 Salisbury, Maryland 21801-5352	English Spanish
SEED - Sowing Empowerment And Economic Development	301-458-9808 ext. 107	www.seedinc.org	6201 Riverdale Road, Suite 200 Riverdale, Maryland 20737-2173	English Portuguese Spanish
Shore Up!, Inc	410-749-1142	www.shoreup.org	520 Snow Hill Rd Salisbury, Maryland 21804-6031	English Spanish
Southeast Community Development Corporation	410-342-3234	www.southeastcdc.org	3323 Eastern Ave Baltimore, Maryland 21224-4109	English Spanish
Southern Maryland Tri-County Community Action Committee, Inc.	301-274-4474	www.smtccac.org	8371 Old Leonardtown Road Hughesville, Maryland 20637-3154	English Spanish
St. Ambrose Housing Aid Center, Inc.	410-366-8550	www.stambros.org	321 E 25th St Baltimore, Maryland 21218-5303	English
Telamon Corporation – Salisbury Branch	919-899-9911	www.telamon.org	31901 Tri County Way Salisbury, Maryland 21804-1708	Creole English Spanish
The Greater Washington Urban League	202-265-8200	www.gwul.org	1401 Mercantile Lane Suite 251	English

Agency Name	Phone	Website	Address	Languages
			Largo, Maryland 20774-4301	
United Communities Against Poverty	301-322-5700	www.ucappgc.org	1400 Doewood Lane, Capitol Heights, Maryland 20743-1018	Chinese Mandarin English French Russian Spanish Vietnamese

List of HUD-Approved Organizations for Maryland Updated 02/11/2022.

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Source: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MD>