

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
	Yes	United Communities Against Poverty	301-322-5700	www.ucappgc.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
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	443-366-3594	www.telamon.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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