HARBEL HOUSING PARTNERSHIP

AGENCY: HARBEL COMMUNITY ORGANIZATION

Offers first-time home buyers educational information sessions and counseling throughout the home buying process to persons interested in purchasing homes in Baltimore City and Baltimore County.

HOUSING & COMMUNITY INITIATIVES

AGENCY: HOUSING & COMMUNITY INITIATIVES

OVERVIEW: To enable low and moderate income households to achieve their home ownership goals by providing free seminars. SERVICES: 1) HOMEBUYER'S EDUCATION COURSES o First Time Homebuyer: Teaches prospective homebuyers about the role of the real estate agent, how to qualify and obtain a mortgage loan, and what the settlement process entails. Free cou...

INNER COUNTY OUTREACH, FIRST TIME HOMEBUYER PROGRAM

AGENCY: ABERDEEN BIBLE CHURCH

FIRST TIME HOMEBUYER: Purchases and refurbishes homes in Harford County to resell them to low-moderate income families several times a year. If the family is accepted into the program they will be required to take homebuyer workshops.

INTERFAITH HOUSING ALLIANCE

AGENCY: INTERFAITH HOUSING ALLIANCE OF WESTERN MARYLAND
SALISBURY NEIGHBORHOOD HOUSING SERVICES

AGENCY: SALISBURY NEIGHBORHOOD HOUSING SERVICE

OVERVIEW: Provides services to help people reach their dreams of owning a home or to avoid foreclosure. SERVICES: 1) HOMEOWNER EDUCATION: Provides a quarterly 8-hour class that is taught by HUD Certified Counselors and covers the entire process of purchasing and owning a home. An online class is also available through www.homeamerica.org. Topics include...

SOWING EMPOWERMENT & ECONOMIC DEVELOPMENT

AGENCY: SOWING EMPOWERMENT & ECONOMIC DEVELOPMENT, INC.

COMMUNITY SUPPORT: Provides food, clothing, education and training to low-income families through academic achievement, housing & economic development and community services. Provides HUD approved housing counseling and financial education. Operates an emergency food distribution center and clothes closet. Serves as an enrollment site for reside...

UNITED COMMUNITIES AGAINST POVERTY

AGENCY: UNITED COMMUNITIES AGAINST POVERTY, INC.

SERVICES: 1) POST PURCHASE COUNSELING: Teaches home upkeep and repair, financial planning and management, and how to avoid default and foreclosures. Fill out form on website to register. Is $100 fee for this program. 2) HOUSING SERVICES: Intercedes with mortgage company. Provides budgeting and financial advice, advice about financial literacy, inform...

WASHINGTON COUNTY COMMUNITY ACTION COUNCIL
WASHINGTON COUNTY COMMUNITY ACTION COUNCIL

AGENCY: WASHINGTON COUNTY COMMUNITY ACTION COUNCIL

OVERVIEW: Provides emergency assistance, education, and ongoing case management to eligible county residents in need. SERVICES: 1) EMERGENCY ASSISTANCE: Offers assistance with court evictions, first month's rent, food pantry services, utility termination and information and referral to other community programs. Must make an appointment and meet income...

ANNE ARUNDEL COUNTY COMMUNITY ACTION AGENCY, EMPOWERMENT SERVICES DIVISION, HOUSING COUNSELING

AGENCY: ANNE ARUNDEL COUNTY ECONOMIC OPPORTUNITY COMMITTEE

COVID-19 Update: 6/10/2020 Agency remains closed to the public. Individuals are directed to the website for assistance. HOUSING COUNSELING: Assists individuals with foreclosure prevention, budget counseling, mortgage counseling, and credit repair. Also offers a first time home buyers program with monthly seminars on how to become a homeowner and a ...

BALTIMORE COUNTY DEPARTMENT OF PLANNING, SETTLEMENT EXPENSE LOAN PROGRAM

AGENCY: BALTIMORE COUNTY DEPARTMENT OF PLANNING

SETTLEMENT EXPENSE LOAN PROGRAM: Designed to encourage first time homebuyers to consider homeownership in existing residential neighborhoods in the County. Provides loans up to $10,000. Also offers homebuyers workshops and home ownership counseling.

BALTIMORE COUNTY HOUSING OPPORTUNITIES PROGRAM, EDUCATION

AGENCY: BALTIMORE COUNTY DEPARTMENT OF PLANNING

EDUCATION: Refers individuals to workshops on the home buying process for first-time homebuyers.
BELAIR-EDISON NEIGHBORHOODS, HOMEOWNERSHIP COUNSELING

AGENCY: BELAIR-EDISON NEIGHBORHOODS

HOMEOWNERSHIP COUNSELING: Assists homebuyers with pre-purchase education and counseling through the home-buying process.

COPPIN HEIGHTS COMMUNITY DEVELOPMENT CORPORATION

AGENCY: COPPIN HEIGHTS COMMUNITY DEVELOPMENT CORPORATION

HOMEOWNERSHIP & ECONOMIC DEVELOPMENT: Provides financial literacy and homeownership workshops. Also develops and improves affordable housing in the Greater Coppin Heights/Rosemont community. **They do not provide emergency/transitional housing assistance.**

DEVELOPMENT CORPORATION OF NORTHWEST BALTIMORE, HOME MAINTENANCE WORKSHOPS

AGENCY: DEVELOPMENT CORPORATION OF NORTHWEST BALTIMORE

HOME MAINTENANCE WORKSHOP: Provides information on how to keep one’s property lead-free and in general good condition.

GARRETT COUNTY COMMUNITY ACTION COMMITTEE, FIRST TIME HOME OWNER PROGRAM

AGENCY: GARRETT COUNTY COMMUNITY ACTION COMMITTEE

HOUSING COUNSELING: Empowering families with low and moderate income to obtain a home by offering counseling and training REQUIREMENTS: Attend CCCAC Homeowner Workshop, have dependable and adequate income, within income guidelines, good credit history, home in Garrett county, maximum purchase price is $316,177, all liens on the property must be paid off.**
**HOME PARTNERSHIP**

**AGENCY:** HOME PARTNERSHIP

**OVERVIEW:** Provides housing counseling, money management counseling, and closing cost assistance.

**SERVICES:**
1) HOUSING COUNSELING: Provides pre- and post-purchase counseling, default/delinquency counseling, and homeownership seminars.
2) MONEY MANAGEMENT COUNSELING: Provides budget and credit counseling.
3) HOUSING DEVELOPMENT: Provides real estate info...  

**HOMEOWNERSHIP PRESERVATION FOUNDATION**

**AGENCY:** HOMEOWNERSHIP PRESERVATION FOUNDATION

**FORECLOSURE COUNSELING:** Provides HUD-approved counseling and customized advice to homeowners behind on their mortgage payments or facing possible foreclosure. Program may be able to offer resources for specific situations, such as loss of job or a health crisis. Offers information and referral to local agencies for refinancing, loans, or down payment...  

**HOUSING AUTHORITY OF ST. MARY’S COUNTY**

**AGENCY:** ST. MARY’S COUNTY DEPARTMENT OF ECONOMIC & COMMUNITY DEVELOPMENT

**OVERVIEW:** Provides several housing repair, loan and subsidizing programs.

**SERVICES:**
1) ESSENTIAL HOME REPAIR PROGRAM: Provides low-interest loans to homeowners to make essential home repairs on their property; i.e., repairs needed to bring property up to code.
   Participants must be income eligible. Application fees apply. 301-866-6590 EX 1433
2) MARYLA...  

**BELAIR-EDISON NEIGHBORHOODS, FORECLOSURE PREVENTION**

**AGENCY:** BELAIR-EDISON NEIGHBORHOODS

**FORECLOSURE PREVENTION:** Offers one-on-one foreclosure counseling and intervention services...
CUMBERLAND NEIGHBORHOOD HOUSING SERVICES

AGENCY: CUMBERLAND NEIGHBORHOOD HOUSING SERVICES

CLOSING COST GRANTS: Offers closing cost assistance to income-qualified first-time homebuyers who are purchasing a home within the city of Cumberland. Must have taken the Home Buyers Education class and have a current contract on a home.