<table>
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<tr>
<th><strong>LEGAL AID BUREAU, BALTIMORE COUNTY OFFICE</strong></th>
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<tr>
<td><strong>AGENCY:</strong> MARYLAND LEGAL AID BUREAU</td>
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<td>LEGAL: Provides legal services to eligible persons with a variety of civil (non-criminal) cases. Including but not limited to children in need of assistance (CINA), housing and landlord/tenant problems, family law (divorce and contested custody issues), employment law, public benefits such as SSA, SSI, TDA, TCA, Medicare, Medicaid/Medical A...</td>
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<tr>
<th><strong>MARYLAND VOLUNTEER LAWYERS SERVICE</strong></th>
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<td><strong>AGENCY:</strong> MARYLAND VOLUNTEER LAWYERS SERVICE</td>
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<td>CORONAVIRUS UPDATES: Tax Sale Prevention clinics will be held by telephone appointment, rather than in person. Clients should call 410-703-3053, to schedule an appointment to talk to a lawyer by phone. MVLS will continue to accept new cases through the online intake or through phone intake Mon-Thurs, 9AM-12Noon. REPRESENTATION: Provides legal repr...</td>
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<tr>
<th><strong>HARFORD COUNTY HOUSING AGENCY, MORTGAGE DEFAULT COUNSELING</strong></th>
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<td><strong>AGENCY:</strong> HARFORD COUNTY HOUSING AGENCY</td>
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<td>MORTGAGE DEFAULT COUNSELING: Offers mortgage default counseling to those persons who are in jeopardy of losing their homes due to foreclosure.</td>
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<th><strong>SALISBURY NEIGHBORHOOD HOUSING SERVICES</strong></th>
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<td><strong>AGENCY:</strong> SALISBURY NEIGHBORHOOD HOUSING SERVICE</td>
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OVERVIEW: Provides services to help people reach their dreams of owning a home or to avoid foreclosure. SERVICES: 1) HOMEBUYER 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.ehomeamerica.org. Topics include...

**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**

**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 inco...

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

**AGENCY:** ANNE ARUNDEL COUNTY ECONOMIC OPPORTUNITY COMMITTEE

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 reverse mortgage counseling program.
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 ...
FREDERICK COMMUNITY ACTION AGENCY, HOUSING COUNSELING SERVICES

AGENCY: FREDERICK COMMUNITY ACTION AGENCY

HOME OWNERSHIP COUNSELING: Offers low and moderate income individuals and families home ownership counseling, credit counseling, reverse mortgage counseling, default and foreclosure counseling, post-purchase programs. Seminars, home buyer and other related workshops are offered throughout the year. All services are done face-to-face. Call for appo...

GARRETT COUNTY COMMUNITY ACTION COMMITTEE, HOUSING LOCATION AND STABILIZATION

AGENCY: GARRETT COUNTY COMMUNITY ACTION COMMITTEE

HOUSING ASSISTANCE: Provides emergency help with homelessness, eviction prevention, and utilities.

HAGERSTOWN HOME STORE, HOUSING COUNSELING

AGENCY: HAGERSTOWN NEIGHBORHOOD DEVELOPMENT

HOUSING COUNSELING: Provides home ownership counseling, post-purchase programs, credit counseling, default and foreclosure counseling, other housing related services including rental counseling to current and potential renters. Seminars for first time home buyers and other related workshops are offered throughout the year.

HOMEFREE-USA

AGENCY: HOMEFREE-USA

HOME-BUYER EDUCATION: Provides HUD-approved home-buying education, preparation, and counseling. Also provides foreclosure prevention counseling and financial/credit counseling.
KAIROS DEVELOPMENT CORPORATION

AGENCY: KAIROS DEVELOPMENT CORPORATION

HOUSING COUNSELING: Provides housing information services to Prince George’s County residents. Assists with housing development, home buyers education and workshops, down payment and closing cost assistance, rental properties and mortgage foreclosure and delinquency counseling.

CIVIL JUSTICE, FORECLOSURE LEGAL ASSISTANCE

AGENCY: CIVIL JUSTICE

FORECLOSURE ASSISTANCE: Attorneys provide brief advice over the phone to homeowners facing foreclosure who do not have legal representation. Provides reduced fee representation for low and moderate income homeowners at foreclosure mediations. Offers several types of free or low cost legal aid with foreclosure.

DIVERSIFIED HOUSING DEVELOPMENT, FORECLOSURE PREVENTION

AGENCY: DIVERSIFIED HOUSING DEVELOPMENT

FORECLOSURE PREVENTION: Offers foreclosure prevention counseling and education to those in need.

EASTSIDE COMMUNITY DEVELOPMENT CORPORATION, FORECLOSURE COUNSELING

AGENCY: EASTSIDE COMMUNITY DEVELOPMENT CORPORATION

FORECLOSURE: Provides foreclosure counseling to Maryland residents.
GARRETT COUNTY COMMUNITY ACTION COMMITTEE,
FORECLOSURE PREVENTION COUNSELING

AGENCY: GARRETT COUNTY COMMUNITY ACTION COMMITTEE

EDUCATION: Provides foreclosure prevention counseling and helps to connect individuals and families with appropriate mortgage programs.