



HomeBuyer/HomeOwner Resource Directory

Prince Georges County Resources:

Prince Georges County Coalition for Home Ownership Preservation

The Coalition for Homeownership Preservation in Prince George's County (Coalition) was formed in 2007 by public and private sector leaders to address the high number of foreclosures occurring in Prince Georges County. The goal of the Coalition is to strengthen homeowner assets and neighborhood stability in the Prince George's County area by helping troubled borrowers and by increasing homeownership success. The Coalition meets monthly. For more information, contact Co-Chairs, Lisa Butler McDougal at 301-458-9808; and Mosi Harrington at 301-985-3835.

- **Foreclosure Prevention Seminars.** The Coalition's weekly workshop, "Under a Shadow, Dealing with the Threat of Foreclosure", is designed to help homeowners avoid losing their homes. All workshops are held on Thursdays from 6-9pm unless noted otherwise. The seminars are free but pre-registration is required. To reserve a seat contact the Prince Georges County Homeownership Center at 301-883-5570 for the location of the next seminar.

Prince Georges County HUD-Approved Counseling Agencies:

A list of all HUD-Approved Home-Ownership Counseling Agencies that operate in Prince Georges County can be found at 800-569-4287 or www.hud.gov/counseling; Also see page 2 of this directory.

Prince Georges County, Department of Housing & Community Development

9400 Peppercorn Place, Largo, MD 20774; 301-883-HOME; dhcd@co.pg.md.us

- **Prince Georges County Homeownership Center.** Call 301-883-5570
- **American Dream Downpayment Initiative.** offers downpayment & closing assistance to low-income, first-time homebuyers. Call 301-899-8487 or 301-699-5875.
- **203K Rehab Loan Program.** Assists with purchase and renovation expenses for owner-occupants. Call 301-883-5570.

Prince Georges County Department of Social Services

- **Homelessness Prevention.** If you are facing eviction or foreclosure, you can call the Department of Social Services Homelessness Prevention Program at (301) 909-6362.

Prince Georges County Landlord and Tenant Complaints; 800-487-6007; www.LandlordTenantHelOnline.org

State of Maryland Resources

Homebuyer/ HomeOwner Assistance Programs and Resources:

Through the creation of the Homeownership Preservation Task Force in June 2007, Governor O'Malley has charged the Department of Housing & Community Development (DHCD) and the Department of Labor, Licensing, and Regulation (DLLR) with preventing home foreclosures.

- DHCD's "**Lifeline**" Refinancing Mortgage Program provides a refinancing option for Marylanders facing financial difficulties after purchasing homes with "exotic" mortgages. An "exotic" mortgage includes any type of adjustable rate mortgage (ARM), balloon payment loan, or negative amortization loan.
- DHCD's Bridge to HOPE Loan Program provides homeowners with a short-term gap loan (up to \$15K) to prevent foreclosure.
- DHCD's Homesaver Refinance Mortgage Program provides a refinancing option to Marylanders who have sub-prime or exotic mortgages and are experiencing difficulties as a result of mortgage default, low credit scores and/or a mortgage greater than the current value of their home.

Maryland Department of Housing and Community Development (DHCD)

Director of Outreach, Office of the Secretary, 100 Community Place, Crownsville, MD 21032; 410-514-7551; 800-756-0119; **877-462-7555**
http: www.mdhousing.org; <http://www.morehouse4less.com>; www.mdhope.org

Ask about the More House for Less, House Keys 4 Employees, Smart Key 4 Employees, & CDA Partner Match Programs.

Prince Georges County HUD-Approved Counseling Agencies: (Can Assist with Homebuyer/Homeowner Education and Foreclosure Prevention)

ACORN—Acorn Housing Prince Georges County, MD, 3600 East-West Highway, Ste. 202, Hyattsville, Maryland 20782; 301-699-0983
GWUL--Greater Washington Urban League, 5012 Rhode Island Avenue, Suite 103, Hyattsville, MD 20781; 301-985-3519
HIP--Housing Initiative Partnership, Inc.; 6525 Belcrest Road, Suite 555; Hyattsville, MD 20782; 301-985-3835
HOMEFREE--Homefree USA; Hyattsville, Maryland, 202.526.2000; 866.OWN.2DAY (toll-free)
HOPE--Housing Options and Planning Enterprises, Inc, 6192 Oxon Hill Road, Ste 405, Oxon Hill, MD 20745; 301-567-3330
KAIROS--Kairos Development Corporation, 5601 Old Branch Avenue, Camp Springs, MD 20746; 301-899-1180
PGCHC—Prince Georges County Homeownership Center, 9400 Peppercorn Place, Suite 120, Largo, Maryland 20774, 301-883-5570
ROMK--Roots of Mankind Corp, 4273 Branch Avenue, Suite 205, Temple Hills, MD 20748; 301-899-6800
SEED--Sowing Empowerment and Economic Development, Inc. 6201 Riverdale Road, #200, Riverdale, MD 2073; 301-458-9808
UCAP—United Communities Against Poverty, 1400 Doewood Lane, P.O. Box 31356, Capital Heights, Maryland 20731-0356; 301-322-5700

Avoiding Foreclosure

Fannie Mae and Freddie Mac (GSEs)-both offer aggressive homeownership preservation programs. Be sure to ask if your loan is owned by either of them.

Prince Georges County Coalition for Home Ownership Preservation

To register for one of the weekly foreclosure prevention seminars, contact the Prince Georges Homeownership Center at 301-883-5570.

Homeownership Preservation Foundation: offers a free counseling service to help homeowners avoid foreclosure, <http://www.995hope.org/>

HOPE NOW is a cooperative effort between counselors, investors, and lenders to maximize outreach efforts to homeowners in distress.

A non-profit, HUD-approved credit counselor is available toll-free at (888) 995-HOPE

HUD National Servicing Center

The goal of HUD's National Servicing Center is to help FHA homeowners by working with lenders to find creative solutions to avoid foreclosure. They also provide direction and training to lenders and Housing Counseling agencies, who are then better able to provide assistance to homeowners.

- **FHA Secure**—FHASecure was a refinancing option that gave credit-worthy homeowners in default, who were making timely mortgage payments before their loans reset, a second chance with a FHA insured loan product. **Program terminated 12/31/08**, per FHA's initial guidance.
- **HUD-Approved Home-Ownership Counseling Agencies**— www.hud.gov/counseling; 800-569-4287.
- **HUD National Servicing Center** --301 NW 6th Street, Suite 200, Oklahoma City, OK 73102; toll-free (888) 297-8685;

NeighborWorks America--a national network of more than 240 community development & affordable housing organizations. Created in 1978 by Congress to provide financial support, technical assistance, & training for community-based revitalization efforts; <http://www.nw.org/network/home.asp>.

National Community Reinvestment Coalition (NCRC)

NCRC maintains a National Homeownership Sustainability Fund, (NHSF). NCRC works with community based organizations, corporations, and responsible lenders to remediate troubled loans and offer consumers a fresh start. Washington, DC; (202) 628.8866; www.ncrc.org; www.fairlending.com

Neighborhood Assistance Corporation of America (NACA) is a non-profit community advocacy and home ownership membership organization. Borrowers with unaffordable mortgages can contact them regarding their Home Save Program; https://www.naca.com/index_main.jsp

Prince George's County Legal Services, Maryland Legal Aid Bureau, Inc. Provides pro-bono legal assistance to homeowners facing foreclosure. 6811 Kenilworth Ave., Ste. 500; Riverdale, MD 20737; Ph: (301) 560-2156

Community Law Center, Provides information to combat predatory and deceptive real estate transactions; www.communitylaw.org; 410-336-0922

Civil Justice, Inc. Provides pro-bono legal assistance to homeowners facing foreclosure; Baltimore, MD; 410-706-0174; www.civiljusticenetwork.org

Pro Bono Resource Center of MD. Statewide coordinator of volunteer legal services. 520 W Fayette St, Baltimore; 410-332-1195; www.probonomd.org

For Assistance with predatory lending/Unfair Business complaints

Department of Housing and Urban Development (HUD): Office of Consumer and Regulatory Affairs, Director, Interstate Land Sales/RESPA Division 451 7th Street, SW, Room 9146, Washington, DC 20410; (202) 708-4560; <http://www.hud.gov/complaints/landsales.cfm>

Federal Trade Commission (FTC)

FTC Headquarters, (FTC) Financial Services Division; 6th Street & Pennsylvania Avenue, NW, Washington, DC 20580
Federal Trade Commission's Consumer Response Center – 1-877-FTC-HELP (1-877-382-4357); <http://www.ftc.gov/ftc/consumer.htm>

Federal Reserve Board of Governors of the Federal Reserve System, (FRB) Division of Consumer and Community Affairs 20th and C Streets, NW, Stop 801, Washington, DC 20551; (202) 452-3693; <http://www.federalreserve.gov/pubs/complaints/>

State of Maryland, Office of the Commissioner of Financial Regulation

500 N. Calvert St, Rm 402, Baltimore, MD 21202; 888-784-0136; 410-230-6100; 410-333-3866; <http://www.dllr.state.md.us/finance/consfaq.html#complaint>