

## Landlord / Tenant Rental Counseling

*Individual counseling by appointment.*

We do not provide legal advice but we can give both landlords and tenants information about their rights and responsibilities under Maryland law. We can review your lease, discuss security deposit issues, rent court and the eviction process. Sometimes we recommend that clients obtain legal advice.

## Financial Empowerment

*Individual counseling by appointment.*

This educational initiative will assist families of all income levels with stabilizing and improving their financial well-being. Counselors work with clients individually to set goals, repair credit, build a budget, and manage income and savings to achieve their financial goals.

*"Financial empowerment" is having the knowledge, skills, and confidence to make money choices that help you reach your personal and financial goals. Citizens who are financially empowered are more stable and productive which benefits not only themselves, but our community as a whole.*



*Housing Counseling Office is a HUD-Approved Housing Counseling Office.*

*Our Housing Counselors are HUD-certified and can provide counseling on a wide variety of housing-related topics.*



## FOR MORE INFORMATION

### Housing Counseling Office

The City of Frederick  
100 South Market Street  
Frederick, Maryland 21701

Phone: 301-600-2077/ 301-600-6206

TDD: Maryland Relay – 800-735-2258

e-mail: [HCO@cityoffrederickmd.gov](mailto:HCO@cityoffrederickmd.gov)

[www.cityoffrederickmd.gov/1590/Housing-Counseling-Office](http://www.cityoffrederickmd.gov/1590/Housing-Counseling-Office)

# HOUSING COUNSELING OFFICE



**FREDERICK**  
HOUSING & HUMAN SERVICES



# Available Services

## Homebuyer Education Counseling

The Housing Counseling Office offers one-on-one prepurchase counseling which focuses on being mortgage ready and a pre-purchase homebuyer education workshop. This group workshop provides a thorough introduction to the process of buying a home. It is offered monthly and consists of two 3-hour sessions. Specific workshop topics include:

- Advantages of owning vs renting.
- Shopping for a home.
- Various professionals encountered during the home buying process.
- Personal financial factors that go into the mortgage pre-approval process.
- Understanding credit scoring.
- Writing a purchase contract.
- Comparisons of mortgage options.
- Availability of special government programs.
- Settlement process.

This class is required for certain loan programs such as the Maryland Mortgage Program and the City's Sold on Frederick II program. A Certificate of Completion will be issued upon completion of the class.

**SCAN THE QR CODE TO REGISTER**



## Fair Housing Counseling

*Individual counseling by appointment.*

Our Fair Housing / Counseling Program is designed to help residents maintain housing stability, which is the key to well-being. Our objective is to help clients combat housing discrimination and promote civil rights and economic opportunity through housing. We can assist with filing a Fair Housing complaint as necessary and to advocate for Fair Housing within our community.

## Delinquency / Default Counseling

*Individual counseling by appointment.*

Protect the investment you've made in your home and ensure your long term credit rating by learning the best course of action to take when you are behind in your mortgage payments. Our Housing Counselors will help you determine the direction that will best serve your needs. NOTE: If you are currently delinquent on your mortgage payments and have not contacted your lender, please seek this help immediately. The longer you delay in correcting this situation, the more your credit standing is adversely impacted and your potential options are limited.



## Foreclosure Prevention Counseling and Mediation Services

*Individual counseling by appointment.*

We provide support and guidance throughout a foreclosure crisis. We can assist you with filing the "Request for Mediation" form, gathering the necessary information needed prior to mediation and can even accompany you to the mediation. During mediation, we also assist you in obtaining the necessary information to file a mortgage assistance application.



## Home Equity Conversion Mortgage (HECM)

*Individual counseling by appointment.*

Based on a percentage of the total available equity in the home and requiring no monthly payment, HECM reverse mortgages allow homeowners who are 62 years of age or older to access a portion of their equity to eliminate their monthly payment and either pay off an existing mortgage or supplement their income. Our Housing Counselors will provide a comprehensive review of HECM reverse mortgages. They will answer your questions and give you the necessary information to determine if this type of loan is best for you.