

Helpful Phone Numbers:



Renters:

Washington County Code Enforcement
(240) 313-2460

City of Hagerstown Code Enforcement
(301) 739-8577

Wash. Co. Sheriff's Department
(240) 313-2537

(To check on "setouts", give property address)

Home Owners:

U. S Department of Housing and
Urban Development (HUD)
(410) 962-2520 x3056
(800) 669-9777

Washington County Community Action Council
Housing Specialist
(301) 797-4161 x159

Consumer Protection Agency
(301) 791-4780

Legal Services:

Maryland Legal Aid
(800) 679-8813

Maryland Volunteer Lawyers Service
(800) 510-0050

Civil Justice
(410) 706-0174

(Offers "low bono" attorneys and flat-fee mediation
representation for clients above pro bono
income guidelines.)

Our Mission

Washington County Community Action Council, Inc. fulfills its mission by assisting people in economic need in our community to achieve and maintain self-sufficiency while respecting their diversity.

Our Values

At CAC, we operate under a set of core values that not only dictate how we interact with our clients, colleagues, and community – but also set the expectations that keep our clients moving forward towards self-sufficiency.

- Dignity
- Compassion
- Honesty
- Trustworthiness
- Respect
- Responsibility
- Accountability
- Consistency
- Nonjudgmental

CAC is HUD-approved.

CAC's housing counselor is HUD certified and a HUD-approved HECM (Home Equity Conversion Mortgages) Roster Counselor.

The Washington County Community Action Council, Inc. (CAC) is committed to ensuring everyone has access to services regardless of impairment, disability, and language barrier. If you or any member of your family needs assistance, please contact CAC prior to your appointment to make alternate accommodations.

Housing Counseling Services



**Washington County
Community Action Council, Inc.**

**117 Summit Avenue
Hagerstown, MD 21740
Phone: 301-797-4161 x159
Fax: 301-791-9062**

www.wccac.org

Housing Counseling Services offered at Washington County Community Action Council, Inc.

Landlord / Tenant Counseling:

Help for Renters:

- Tenant rights and responsibilities
- Lease issues
- Security deposit questions
- Proper notice to vacate
- Evictions / set outs / rent escrow

Help for Landlords:

- Lease issues
- How to properly remove tenants
- Landlord rights and responsibilities
- Many other issues...

Mortgage Default Counseling:

As record numbers of homeowners are defaulting on mortgages and are at risk of foreclosure, rescue scammers are coming out of the woodwork in droves. These people and companies pretend to help homeowners facing foreclosure, but instead steal homes, equity, and money -- leaving the former homeowner in a more desperate financial state than before.

Mortgage default counseling can assist the homeowner by:

- contacting and working through the process with the lender to avoid foreclosure, if possible.
- pursuing a loan modification with their lender. A loan modification is where the lender modifies the terms of the mortgage to make it more affordable.
- pursuing a forbearance with the lender. A forbearance is a temporary suspension or reduction of mortgage payments for a specified period of time by the lender.
- providing basic information on the foreclosure

process and steps to follow if foreclosure is unavoidable.

Pre-Purchase Counseling:

- Pre-Purchase Home Buyer Counseling and information is a process that assists homebuyers by informing them of the home buying process. Some of the topics covered are: Fannie Mae programs, credit and credit report basics, establishing a budget, review of different loan programs, title insurance, home inspections, predatory lending and much more.
- This program is required by many of the lenders for different loan programs. The attendees receive a certificate upon completion.
- Completion of program may qualify the buyer for some additional down payment assistance.

Pre-Purchase Counseling Session Breakdown:

Session 1—Overview of the home ownership process, income documentation, the preliminary budget, assistance with setting goals.

Session 2—How credit impacts the home buying process, reviewing the credit report, addressing discrepancies in the credit report, debt reduction strategies, reviewing goals.

Session 3—The difference between “needs” and “wants”, the 4 C’s of borrowing, preliminary mortgage pre-qualification, preparation of a second budget based on the pre-qualified mortgage amount, review of various loan products.

Session 4—Choosing the right mortgage, HUD 1 sheet, final Truth-In-Lending disclosure, promissory note (review samples), choosing a real estate agent, the difference between a “buyer’s agent” and a

“seller’s agent”, beginning the house hunting process, negotiating offers (acceptance, counteroffer, rejection), the appraisal process, home inspection, homeowner’s insurance, discuss what happens at closing.

Pre-Purchase Counseling Costs:

- **Washington County residents \$50.00**
- **Out of County residents \$75.00**
- **Payment is due at the first scheduled session.**
- **A certificate will be given upon successful completion of all 4 sessions.**

Reverse Mortgage Counseling

This is a HUD certified counseling program for senior citizens who are 62 years of age or older, own their home (with or without a mortgage), and have a need for additional cash. This HUD required counseling is needed **prior** to applying for a reverse mortgage. Upon completion of the counseling you will receive a certificate to take to your lending institution when you apply.

Participants will learn:

- financial implications of a reverse mortgage
- alternatives to a reverse mortgage
- your obligations as a borrower
- costs of obtaining the loan
- repayment conditions

There is a fee for this counseling service. Residency in Maryland is not required.