

Maryland's Foreclosure Prevention Pro Bono Project

Maryland's Foreclosure Prevention Pro Bono Project, launched in July 2008, is part of the state's efforts to help homeowners who are in danger of losing their properties. In an effort led by the Department of Housing and Community Development, the Department of Labor, Licensing and Regulation, the Pro Bono Resource Center of Maryland and Civil Justice Inc., a statewide pro bono network of attorneys are available to work with homeowners to stop foreclosure proceedings and work with lenders on modifications and strategies to help homeowners stay in their homes.

Several agencies throughout the state are matching homeowners who meet certain eligibility criteria with pro bono attorneys. Homeowners who are interested in determining whether they are eligible for referral to a pro bono attorney must first be working with a non-profit Maryland housing counselor.

If you do not have a housing counselor, contact the **Maryland HOPE Hotline at 1-877-462-7555, 8:00 am – 8:00 pm, 7 days a week** for referral to a housing counselor near you. Your housing counselor can determine whether you are eligible for referral to a pro bono attorney through Maryland's Foreclosure Prevention Pro Bono Project based on the below criteria.

If you would prefer to receive telephone housing counseling, contact **Consumer Credit Counseling Service of Maryland and Delaware, Inc. (CCCS) at 1 (877) 316-6716**. CCCS will conduct housing counseling over the phone and will assess you for eligibility for referral to a volunteer attorney based on the below criteria. CCCS is open **Monday-Thursday 8:00 a.m. – 9:00 p.m.; Friday 8:00 a.m. – 5:00 p.m.; and Saturday 9:00 a.m. – 1:00 p.m.**

In order to be eligible for free legal assistance through the Foreclosure Prevention Pro Bono Project, homeowners must be living in the property in foreclosure and must not own any other property or a time share. Homeowners must have received a Notice of Intent to Foreclose or correspondence from their lender or lender's attorney regarding foreclosure, and must not be currently represented by an attorney in a matter related to the mortgage or the property.

Homeowners must also meet the income and asset guidelines of the agency covering their county of residence. The next several pages of this document provide the income and asset guidelines of each agency.

MARYLAND VOLUNTEER LAWYERS SERVICE

Case Acceptance Guidelines for Foreclosure Prevention Pro Bono Project

Geographical:

Accepting clients whose homes are located in Baltimore City and all Maryland counties except Allegany, Garrett, Prince George's, Montgomery, and the mid-shore counties (Kent, Queen Anne's, Caroline, Talbot and Dorchester)

Income:

250% of federal poverty rate, which for 2009 is:

# People in home	Maximum Income
1	\$27,075
2	\$36,425
3	\$45,775
4	\$55,125
5	\$64,475
6	\$73,825
7	\$83,175
8	\$92,525
For families with more than 8 persons, add \$9,350 for each additional person.	

Asset:

Maximum home value \$600,000

MID-SHORE PRO BONO, INC.

**Case Acceptance Guidelines for
Foreclosure Prevention Pro Bono Project**

Geographical:

Accepting clients whose homes are located in Kent, Queen Anne's, Caroline, Talbot, and Dorchester counties

Income:

250% of federal poverty rate, which for 2009 is:

# People in home	Maximum Income
1	\$27,075
2	\$36,425
3	\$45,775
4	\$55,125
5	\$64,475
6	\$73,825
7	\$83,175
8	\$92,525
For families with more than 8 persons, add \$9,350 for each additional person.	

Asset:

Liquid Asset cap of \$15,000

COMMUNITY LEGAL SERVICES

Case Acceptance Guidelines for Foreclosure Prevention Pro Bono Project

Geographical:

Accepting clients whose homes are located in Prince George's County

Income:

Our mission is to educate, advise, and represent low income persons in Prince George's County.

Community Legal Services		
Foreclosure Income Guidelines		
Household Size	Annual Income	Monthly Income
1	\$ 29,340.00	\$ 2,445.00
2	\$ 44,400.00	\$ 3,700.00
3	\$ 47,400.00	\$ 3,950.00
4	\$ 56,400.00	\$ 4,700.00
5	\$ 65,400.00	\$ 5,450.00
6	\$ 74,400.00	\$ 6,200.00
7	\$ 76,200.00	\$ 6,350.00
8	\$ 77,880.00	\$ 6,490.00
9	\$ 79,560.00	\$ 6,630.00

Income refers to all household income of any source for persons in the home living as a family unit. Non family unit persons will be considered renters and the amount of rent paid is considered income to the household.

Deductions from income allowed include child support paid, child care including aftercare paid, ongoing medical expenses for a continuing disease such as kidney dialysis, and any other court ordered ongoing payments.

Asset:

We do not consider the value or the liability of the home in considering qualification.

MONTGOMERY COUNTY LAWYER REFERRAL PROGRAM

Case Acceptance Guidelines for Foreclosure Prevention Pro Bono Project

Geographical:

Accepting clients whose homes are located in Montgomery County

Income:

250% of federal poverty rate, which for 2009 is:

# People in home	Maximum Income
1	\$27,075
2	\$36,425
3	\$45,775
4	\$55,125
5	\$64,475
6	\$73,825
7	\$83,175
8	\$92,525
For families with more than 8 persons, add \$9,350 for each additional person.	

Asset:

Maximum home value \$600,000

ALLEGANY LAW FOUNDATION, INC.

**Case Acceptance Guidelines for
Foreclosure Prevention Pro Bono Project**

Geographical:

Accepting clients whose homes are located in Allegany and Garrett counties

Income:

Family Size	Annual Income	Monthly Income	Weekly Income
1	\$25,208	\$2,101	\$485
2	\$32,964	\$2,747	\$634
3	\$40,720	\$3,393	\$783
4	\$48,476	\$4,040	\$932
5	\$56,232	\$4,686	\$1,081
6	\$63,988	\$5,332	\$1,231
7	\$65,443	\$5,454	\$1,259
8	\$66,897	\$5,575	\$1,286
9	\$68,351	\$5,696	\$1,314
10	\$69,805	\$5,817	\$1,342