

ONE Mortgage Program

HomeSafe Counseling Providers



SoftSecond borrowers are offered counseling services at no cost from our network of experienced HomeSafe counselors. Counseling sessions are confidential. Below is a list of HomeSafe approved counseling agencies. If you are interested in speaking with a counselor, please contact the counseling provider affiliated with your community below.

| HomeSafe Counseling Provider | Service Area by County and Community | Counselor Contact |
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| Franklin County Housing and Redevelopment Authority | Franklin County: Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gill, Greenfield, Hawley, Heath, Leverett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Rowe, Shelburne, Shutesbury, Sunderland, Warwick, Wendell, and Whately. | Charity L. Day Housing Consumer Education Center Coordinator 42 Canal Road Turners Falls, MA 01376 cday@forhra.org Tel: 413 863-9781 ext. 151 Fax: 413 863-9289 |
| Gloucester Housing Authority | Essex County: Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Manchester-by-the-Sea, Middleton, Rockport, Rowley, Topsfield, and Wenham. | Kathy Erkkila Homeownership Coordinator 259 Washington Street, P. O. Box 1599 Gloucester, MA 01931-1599 klerkkila@ghama.com Tel: (978) 281-4770 ext. 110 |
| Housing Assistance Corporation | Barnstable County: Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, and Yarmouth. Dukes County: Aquinnah, Chilmark, Edgartown, Gay Head, Gosnold, Oak Bluffs, Tisbury, and West Tisbury. Nantucket County: Nantucket | Joan Maney Foreclosure Prevention Counselor 460 West Main St Hyannis, MA 02601 jmaney@haconcapecod.org T: (508) 771-5400 ext 283 |
| HAPHousing | Berkshire County: Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey, Mount Washington, New Ashford, New Marlborough, North Adams, Otis, Peru, Pittsfield, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, and Windsor. Hampden County: Agawam, Blandford, Brimfield, Chester, Chicopee, East Longmeadow, Granville, Hampden, Holland, Holyoke, Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, Springfield, Tolland, Wales, West Springfield, Westfield, and Wilbraham. Franklin County: Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gill, Greenfield, Hawley, Heath, Leverett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Rowe, Shelburne, Shutesbury, Sunderland, Warwick, Wendell, and Whately. | Anthony Thomas Post Purchase Counselor 322 Main Street Springfield, MA 01105 nathomas@haphousing.org T: (413) 233-1624 (800) 332-9667 ext 1624 F: (413) 731-8723 |

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| <p>Lawrence Community Works</p> | <p>Essex County: Amesbury, Andover, Boxford, Georgetown, Groveland, Haverhill, Lawrence, Merrimac, Methuen, North Andover, and Salisbury.</p> <p>Middlesex County: Billerica, Carlisle, Chelmsford, Dracut, Dunstable, Lowell, Pepperell, Tewksbury, Tyngsborough, and Westford.</p> | <p>Lissette Caraballo Lead Post-Purchase Counselor caraballo@lawrencecommunityworks.org T: (978) 722-2625</p> <p>Iris Matias imatias@lawrencecommunityworks.org T: (978) 722-2613</p> <p>Joseph DeJesus Foreclosure Prevention Counselor jdejesus@lawrencecommunityworks.org 978-685-3115 Fax: 978-683-3946</p> |
| <p>Massachusetts Affordable Housing Alliance (MAHA)</p> | <p>Bristol County: Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Easton, Fairhaven, Fall River, Freetown, Mansfield, New Bedford, North Attleboro, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, and Westport</p> <p>Essex County: Lynn, Lynnfield, Marblehead, Nahant, Newbury, Newburyport, West Newbury, Peabody, Salem, Saugus and Swampscott</p> <p>Middlesex County: Acton, Arlington, Ashland, Bedford, Belmont, Boxborough, Burlington, Cambridge, Concord, Everett, Framingham, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Malden, Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Reading, Sherborn, Somerville, Stoneham, Stow, Sudbury, Wakefield, Waltham, Watertown, Wayland, Weston, Wilmington, Winchester and Woburn</p> <p>Norfolk County: Avon, Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, Quincy, Randolph, Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth and Wrentham.</p> <p>Plymouth County: Abington, Bridgewater, Brockton, Carver, Duxbury, East Bridgewater, Halifax, Hanover, Hanson, Hingham, Hull, Kingston, Lakeville, Marion, Marshfield, Mattapoisett, Middleborough, Norwell, Pembroke, Plymouth, Plympton, Rochester, Rockland, Scituate, Wareham, West Bridgewater and Whitman.</p> <p>Suffolk County: Boston, Chelsea, Revere and Winthrop.</p> | <p>Michelle Crockett 1803 Dorchester Ave Dorchester, MA 02124 mcrockett@mahahome.org T: (617) 265-8995 ext. 308 F: (617) 265-7503</p> |
| <p>NeighborWorks HomeOwnership Center of Central Massachusetts</p> | <p>Worcester County: Auburn, Barre, Berlin, Blackstone, Bolton, Boylston, Brookfield, Charlton, Douglas, Dudley, East Brookfield, Grafton, Hardwick, Holden, Hopedale, Leicester, Mendon, Milford, Millbury, Millville, New Braintree, North Brookfield, Northborough, Northbridge, Oakham, Oxford, Paxton, Princeton, Rutland, Shrewsbury, Southborough, Southbridge, Spencer, Sturbridge, Sutton, Upton, Uxbridge, Warren, Webster, West Boylston, West Brookfield, Westborough and Worcester.</p> | <p>Janice St. Amand Post-Purchase Homeowner Counselor stamand@hocw.net (508)791-2170 ext. 227</p> |

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| Twin Cities Community Development Corporation | <p>Middlesex County: Ayer, Ashby, Groton, Shirley, and Townsend.</p> <p>Worcester County: Ashburnham, Athol, Clinton, Fitchburg, Gardner, Harvard, Hubbardston, Lancaster, Leominster, Lunenburg, Petersham, Phillipston, Royalston, Sterling, Templeton, Westminster, and Winchendon.</p> | <p>Brenda Piccard-Muniz <i>Housing Counselor</i> 470 Main Street Fitchburg, MA 01420 bpiccard-muniz@twincitiescdc.org (978) 342-9561 Ext 111 978-400-0167</p> <p>Madeline Mendoza <i>Homeownership Services Coordinator</i> madeline.mendoza@twincitiescdc.org (978) 342-9561 Ext 125 978-400-0166</p> <p>Flor Cintron <i>Homeownership Services Coordinator</i> fcintron@twincitiescdc.org (978) 342-9561 Ext 110 or 978-400-0161</p> |
| Valley Community Development Corporation | <p>Hampshire County: Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg and Worthington.</p> | <p>Donna Cabana <i>Homeownership Director</i> 30 Market Street Northampton, MA 01060 dc@valleycdc.com (413) 586-5855 Ext 18</p> |