

BUY A HOME IN BALTIMORE CITY!

B-HiP

BALTIMORE HOMEOWNERSHIP INCENTIVE PROGRAM

The Baltimore Homeownership Incentive Program is specifically tailored for Baltimore City homebuyers. From the Vacants to Value Booster, to Live Near Your Work, to Buying Into Baltimore, there's an incentive for everyone. What's also nice about B-HiP is that eligible homebuyers can layer incentive programs.

Now that's something to get excited about!

HERE ARE THE DETAILS:

V2V \$10,000 HOMEOWNERSHIP PROGRAM

Eligible homebuyers can receive a forgivable loan of \$10,000 towards closing costs for the purchase of a formerly vacant home. Home must have had a vacant building notice for at least one year prior to rehabilitation. In addition, Seller must provide a Use and Occupancy Certificate before settlement.

Email: DHCD.Homeownership@baltimorecity.gov

LIVE NEAR YOUR WORK (LNYW)

The City of Baltimore matches participating employers up to \$2,500 in grant funds.

Email: DHCD.Homeownership@baltimorecity.gov

COMMUNITY DEVELOPMENT BLOCK GRANT

For first-time home buyers with a total family income at or below 80% of the area median income, a \$5,000 forgivable loan in down payment and closing cost assistance is available.

Email: DHCD.Homeownership@baltimorecity.gov

BUYING INTO BALTIMORE PROGRAM

Eligible homebuyers can receive a \$5,000 forgivable loan from the Buying Into Baltimore incentive program if they are chosen in the lottery that occurs 10 days after the Trolley Tour event. To enter the lottery, the homebuyer must have a counselling certificate from a City approved counseling agency, a contract of sale executed the date of the event or later, and a valid Trolley Tour ticket. These items are given to Live Baltimore Home Center within 10 days after the event. On the 10th day, 30 names will be drawn and awarded \$5,000 toward their home purchase. There are 3 tours per year. Visit:

www.LiveBaltimore.com Email:

DHCD.Homeownership@baltimorecity.gov

BALTIMORE CITY EMPLOYEE HOMEOWNERSHIP PROGRAM

The incentive for City employees has been increased from \$3,000 to \$5,000.

Email: DHCD.Homeownership@baltimorecity.gov

For more information about B-HiP, call (410) 396-3124 or visit DHCD.Baltimorecity.gov or LiveBaltimore.com.



The **State or Maryland** offers an array of homeownership incentives for home buyers using the Maryland Mortgage Program and its participating lenders.

- ▲ Down Payment Assistance (DPS) – \$5,000
- ▲ Additional Special Assistance Grants of \$1,500 or \$2,500

These and other State incentives can be layered with City incentives.

For more information call 1-800-638-7781 or (301) 429-7852 or, visit mmp.maryland.gov.

CHECK OUT OUR BALTIMORE CITY HOUSING COUNSELING CENTERS:

Belair-Edison Neighborhoods, Inc.

3545 Belair Road, 21213
(410) 485-8422
Fax: (410) 485-0728
www.belair-edison.org

The Development Corporation of Northwest Baltimore*

3521 W. Belvedere Avenue, 21215
(410) 578-7190
Fax: (410) 578-7193
www.thedevelopmentcorporation.org

Comprehensive Housing Assistance, Inc. (CHAI)

5809 Park Heights Avenue, 21215
(410) 500-5309
Fax: (410) 578-7193

Garwyn Oaks Northwest Housing Resource Center (GO Northwest)

2300 Garrison Boulevard,
Ste. 270, 21216
(410) 947-0084
Fax: (410) 947-0087
www.go-northwesthrc.org

Operation HOPE, Inc.

Stephanie Davis
820 N. Wolfe Street, 21205
(240) 630-1391
stephanie.davis@operationhope.org

HARBEL Housing Partnership

5807 Harford Road, 21214
(410) 444-9152
Fax: (410) 444-9181
www.harbel.org

HomeFree USA

145 W. Ostend St. 21230
(410) 878-1405
Fax: (301) 891-8434
www.homefreeusa.org

Latino Economic Development Center

Glenda Sierra-Schulz
3500 Boston St. 21224
(410) 982-0873
Gschulz@LEDCmetro.org

Neighborhood Housing Service of Baltimore (NHS)*

25 E. 20th Street, Suite 170, 21218
(410) 327-1200
Fax: (410) 675-1855
www.nhsbaltimore.org

Park Heights Renaissance

3939 Reisterstown Road, Suite 268,
21215
(410) 664-4890
Fax: (410) 664-4893
www.boldnewheights.org

Druid Heights Community Development Corporation

2140 McCulloh Street, 21217
(410) 523-1350
Fax: (410) 523-1374
www.druidheights.com

Southeast Community Development Corporation*

3323 Eastern Avenue, Suite 200,
21224
(410) 342-3234
Fax: (410) 342-1719
www.southeastcdc.org

St. Ambrose Housing Aid Center*

321 E. 25th Street, 21218
(410) 235-5770
Fax: (410) 366-8795
www.stambros.org

CCCSMD

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