The Office of Homeownership offers a variety of incentive programs to homebuyers purchasing in Baltimore city. These incentives can make buying a home more affordable by lowering your closing costs and boosting your down payment.

**HERE ARE THE DETAILS:**

**BALTIMORE CITY EMPLOYEE HOMEOWNERSHIP PROGRAM**
$5,000 for employees of City and quasi-City agencies who have been employed for at least six months.
Email: marilyn.hinton-brown@baltimorecity.gov

**BUYING INTO BALTIMORE**
$5,000 awarded by lottery to people who attend a Live Baltimore Trolley Tour and meet other conditions. Visit: www.LiveBaltimore.com Email: mia.conyer@baltimorecity.gov

**LIVE NEAR YOUR WORK**
This partnership with participating employers encourages homeownership near places of employment. The City matches employers' contributions between $1,000 and $2,500, for total incentives of $2,000–$5,000+, depending on the employer.
Email: monyea.briggs@baltimorecity.gov

**FIRST-TIME HOMEBUYERS INCENTIVE PROGRAM**
$10,000 for first-time homebuyers with a household income at or below 80% of the area median income. An additional $10,000 is available for purchases within an Impact Investment Area.

A $5,000 bonus is available for first-time homebuyers who (a) purchase the house they have rented and occupied for at least six months, or (b) have a disability or have a household member with a disability.
Email: brenda.winston@baltimorecity.gov

**VACANTS TO VALUE BOOSTER**
$10,000 incentive for properties that were subject to a Vacant Building Notice for at least one year prior to (a) rehabilitations of the property by a developer, or (b) sale of the property to a homebuyer who intends to renovate the property using an acquisition/rehabilitation loan.
Email: michael.guye@baltimorecity.gov

For more information about B–HiP, call (410) 396-3124 or visit DHCD.Baltimorecity.gov or LiveBaltimore.com.
All incentives require homeownership counseling from a City-approved homeownership counseling agency within one year before writing an offer on a home, and a minimum $1,000 investment from the homebuyer’s own funds towards the purchase of the property. All incentives are provided as five-year forgivable loans except for Live Near Your Work, which is offered as a grant.

### APPROVED HOMEOWNERSHIP COUNSELING AGENCIES:

- **Belair-Edison Neighborhoods, Inc.**  
  3545 Belair Road, 21213  
  (410) 485-8422  
  www.belair-edison.org

- **CCCSMD**  
  Armand Goytia  
  1-800-642-2227  
  337 Mason Court, 21231  
  www.cccsmd.org

- **Comprehensive Housing Assistance, Inc. (CHAI)**  
  5809 Park Heights Avenue, 21215  
  (410) 500-5310  
  www.chaibaltimore.org

- **Druid Heights Community Development Corporation**  
  2140 McCulloh Street, 21217  
  (410) 523–1350  
  www.druidheights.com

- **Garwyn Oaks Northwest Housing Resource Center (GO Northwest)**  
  2300 Garrison Boulevard, Ste. 270, 21216  
  (410) 947-0084  
  www.go-northwesthrc.org

- **Latino Economic Development Center**  
  Karen Torrico  
  ktorrico@ledcmetro.org  
  410-417-8163  
  410-982-0873 voice message  
  3500 Boston Street Suite #227, 21224  
  www.ledmetro.org

- **Neighborhood Housing Service of Baltimore (NHS)***  
  25 E. 20th Street, Suite 170, 21218  
  (410) 327-1200  
  www.nhsbaltimore.org

- **Operation HOPE Inside Powered by Fulton Bank**  
  Kimberly Thornes  
  820 N. Wolfe Street, 21205  
  (443) 885-0845  
  kimberly.thornes@operationhope.org  
  www.operationhope.org

- **Park Heights Renaissance**  
  3939 Reisterstown Road, Suite 268, 21215  
  (410) 664-4890  
  www.boldnewheights.org

- **Reservoir Hill Improvement Council, Inc.**  
  10 East North Ave. Suite 5, 21202  
  410-225-7547  
  ReservoirHill.net

- **St. Ambrose Housing Aid Center**  
  321 E. 25th Street, 21218  
  (410) 235-5770  
  www.stambros.org

*Online counseling available

**Updated 4/2022**