

# BUY A HOME IN BALTIMORE CITY!

## **B-HiP**

### **BALTIMORE HOMEOWNERSHIP INCENTIVE PROGRAM**

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: [andrene.nyarko@baltimorecity.gov](mailto:andrene.nyarko@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](http://www.LiveBaltimore.com) Email:

[aulisa.audain@baltimorecity.gov](mailto:aulisa.audain@baltimorecity.gov) and  
[andrene.nyarko@baltimorecity.gov](mailto:andrene.nyarko@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: [aulisa.audain@baltimorecity.gov](mailto:aulisa.audain@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.

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: [mia.conyer@baltimorecity.gov](mailto:mia.conyer@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: [mia.conyer@baltimorecity.gov](mailto:mia.conyer@baltimorecity.gov)

**For more information about B-HiP, call (410) 396-3124 or visit  
[DHCD.Baltimorecity.gov](http://DHCD.Baltimorecity.gov) or [LiveBaltimore.com](http://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](http://www.belair-edison.org)

### ***Comprehensive Housing Assistance, Inc. (CHAI)***

5809 Park Heights Avenue, 21215  
(410) 500-5310  
[www.chaibaltimore.org](http://www.chaibaltimore.org)

### ***Druid Heights Community Development Corporation***

2140 McCulloh Street, 21217  
(410) 523-1350  
[www.druidheights.com](http://www.druidheights.com)

### ***Southeast Community Development Corporation\****

3323 Eastern Avenue,  
Suite 200, 21224  
(410) 342-3234  
[www.southeastcdc.org](http://www.southeastcdc.org)

### ***HARBEL Housing Partnership***

5807 Harford Road, 21214  
(410) 444-9152  
[www.harbel.org](http://www.harbel.org)

### ***Garwyn Oaks Northwest Housing Resource Center (GO Northwest)***

2300 Garrison Boulevard,  
Ste. 140, 21216  
(410) 947-0084  
[www.go-northwesthrc.org](http://www.go-northwesthrc.org)

### ***Latino Economic Development Center***

Karen Torrico  
[ktorrico@ledcmetro.org](mailto:ktorrico@ledcmetro.org)  
(410) 417-8163  
(410) 982-0873 voice message  
3500 Boston Street,  
Suite #227, 21224  
[www.ledmetro.org](http://www.ledmetro.org)

### ***Neighborhood Housing Service of Baltimore (NHS)\****

25 E. 20th Street, Suite 170, 21218  
(410) 327-1200 X 128  
[www.nhsbaltimore.org](http://www.nhsbaltimore.org)

### ***Operation HOPE Inside Powered by Fulton Bank***

Kimberly Thornes  
820 N. Wolfe Street, 21205  
(443) 885-0845  
[kimberly.thornes@operationhope.org](mailto:kimberly.thornes@operationhope.org)  
[www.operationhope.org](http://www.operationhope.org)

### ***Reservoir Hill Improvement Council, Inc.***

10 East North Avenue, Suite 5, 21202  
(410) 225-7547  
[ReservoirHill.net](http://ReservoirHill.net)

### ***St. Ambrose Housing Aid Center\****

321 E. 25th Street, 21218  
(410) 235-5770  
[www.stambros.org](http://www.stambros.org)

### ***H.O.P.E.***

### ***Housing Options & Planning Enterprises, Inc.***

Bilingual Housing Counselor  
(301) 567-3330 [207] (Office)  
(301) 710-0607 (Fax)  
6188 Oxon Hill Road, Suite 700, 20745  
[www.hopefinancial.org](http://www.hopefinancial.org)

### ***HomeFree-USA***

Freda Williams  
Homeownership and Financial  
Development  
1052 W. Fayette Street, 21223  
(301) 891-8415  
Website: [edaves@homefreeusa.org](mailto:edaves@homefreeusa.org)