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: dhcd.homeownership@baltimorecity.gov or mia.conyer@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: dhcd.homeownership@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: mia.conyer@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

**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

**Southeast Community Development Corporation**
3323 Eastern Avenue, Suite 200, 21224
(410) 342–3234
www.southeastcdc.org

**HARBEL Housing Partnership**
5807 Harford Road, 21214
(410) 444–9152
www.harbel.org

**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

**Reservoir Hill Improvement Council, Inc.**
10 East North Avenue, Suite 5, 21202
(410) 225–7547
ReservoirHill.net

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

**H.O.P.E. Housing Options & Planning Enterprises, Inc.**
Bilingual Housing Counselor
(301) 567–3330 [207] (Office)
(301) 710–0607 (Fax)
5121 Eastern Avenue, 21224
www.hopefinancial.org

**HomeFree–USA**
Dave Smith
Homeownership and Financial Development
1052 W. Fayette Street, 21223
(301) 891–8414
Website: edaves@homefreeusa.org

*Online counseling available

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