



Brandon M. Scott  
Mayor



BALTIMORE CITY  
DEPARTMENT OF HOUSING &  
COMMUNITY DEVELOPMENT

# BALTIMORE CITY EMPLOYEE

## Homeownership Program

NEW!

## INCENTIVE ENHANCEMENT

Receive Up to **\$10,000** Toward Your Home Purchase!

*The current \$5,000 incentive is still available across the City.*

**For a limited time:** Purchase in 205 of the City's most affordable neighborhoods and receive **double** the incentive — **\$10,000** (see map on reverse).

There will be an unlimited number of incentives available through **September 2024**.

Buyers can stack this on top of other incentives netting even thousands more toward your purchase. Scan the QR code or visit the link below to learn about all of the programs: [livebaltimore.com/incentives](https://livebaltimore.com/incentives)



The Baltimore City Employee Homeownership Program provides a home buying incentive to Baltimore City Employees to put toward downpayment and closing costs on a new home.

### Am I Eligible?

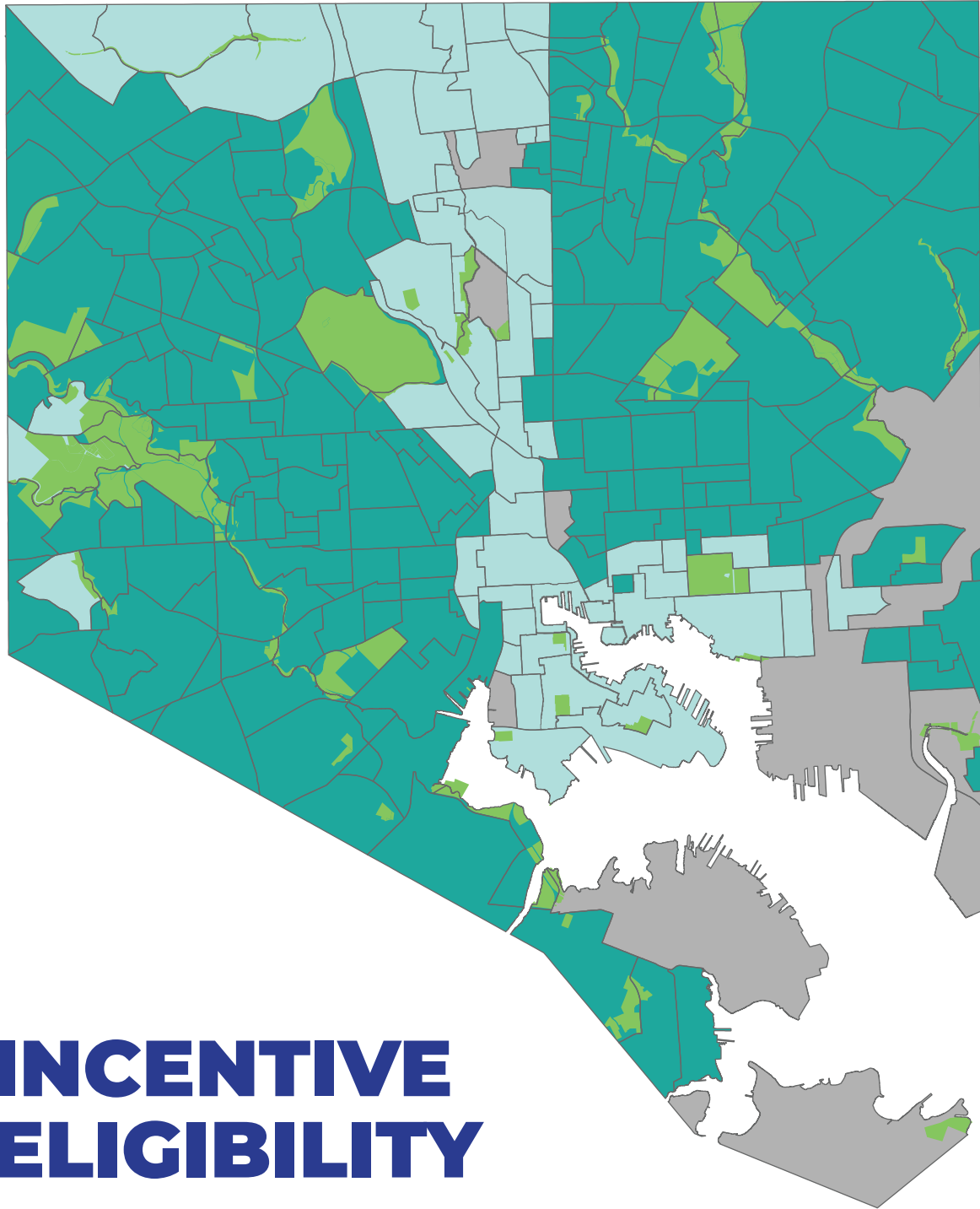
You may be eligible for either incentive if you meet the following criteria:

- You are a full-time, permanently employed individual of a Baltimore City agency or quasi-City agency and have been employed for at least 6 months.
- You are willing to earn a homeownership counseling certificate before making an offer on your home.
- You are willing to contribute at least \$1,000 of your own money to your home purchase.
- You will live in this home as your primary residence.
- Your mortgage amount will not exceed the current FHA mortgage limit of \$667,000 for a single-family home.




#### Limitations:

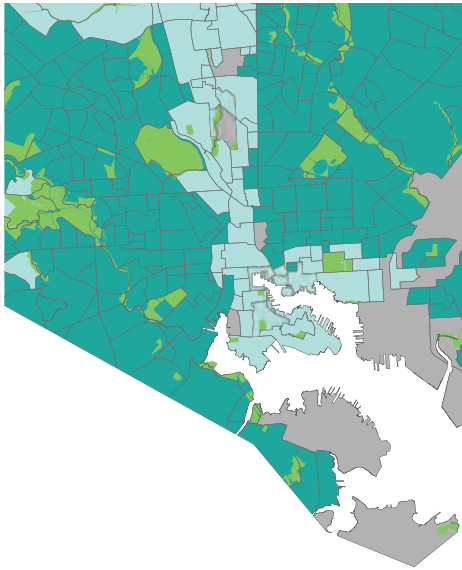
- Fixed-rate mortgages only (co-signers, cash sales, and owner-financing are not permitted).
- No household income restriction.
- Not limited to first-time homebuyers.

For more information, contact: Mia Conyer | [mia.conyer@baltimorecity.gov](mailto:mia.conyer@baltimorecity.gov) | 410.396.1319



# INCENTIVE ELIGIBILITY

-  Eligible for \$10,000 Incentive
-  Eligible for \$5,000 Incentive
-  Non-Residential



# Baltimore City Employee Homeownership Program Eligibility

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## Neighborhoods Eligible for \$10,000 Incentive

- |                       |                                   |                         |
|-----------------------|-----------------------------------|-------------------------|
| Allendale             | CARE                              | Druid Heights           |
| Arcadia               | Carroll - Camden Industrial Area  | Druid Hill Park         |
| Arlington             | Carroll Park                      | Dunbar-Broadway         |
| Armistead Gardens     | Carroll-South Hilton              | East Arlington          |
| Ashburton             | Carrollton Ridge                  | East Baltimore Midway   |
| Auchentoroly-Parkwood | Cedmont                           | Easterwood              |
| Baltimore Highlands   | Cedonia                           | Eastwood                |
| Barclay               | Central Forest Park               | Edgewood                |
| Barre Circle          | Central Park Heights              | Edmondson Village       |
| Bayview               | Cherry Hill                       | Ednor Gardens-Lakeside  |
| Beechfield            | Chinquapin Park                   | Ellwood Park/Monument   |
| Belair-Edison         | Clifton Park                      | Evergreen Lawn          |
| Belair-Parkside       | Coldspring                        | Evesham Park            |
| Belvedere             | Coldstream Homestead              | Fairmount               |
| Berea                 | Montebello                        | Fallstaff               |
| Better Waverly        | Concerned Citizens of Forest Park | Forest Park             |
| Beverly Hills         | Coppin Heights/Ash-Co-East        | Forest Park Golf Course |
| Biddle Street         | Cross Keys                        | Four By Four            |
| Boyd-Booth            | Curtis Bay                        | Frankford               |
| Bridgeview/Greenlawn  | Curtis Bay Industrial Area        | Franklin Square         |
| Broadway East         | Cylburn                           | Franklinton Road        |
| Broening Manor        | Darley Park                       | Garwyn Oaks             |
| Brooklyn              | Dickeyville                       | Gay Street              |
| Callaway-Garrison     | Dolfield                          | Glen                    |
| Cameron Village       | Dorchester                        | Glen Oaks               |

Graceland Park	Midtown-Edmondson	Richnor Springs
Greenmount Cemetery	Millhill	Rognel Heights
Greenspring	Milton-Montford	Rosemont
Grove Park	Mondawmin	Rosemont East
Gwynns Falls	Montebello	Rosemont Homeowners/Tenants
Gwynns Falls/Leakin Park	Moravia-Walther	Saint Agnes
Hamilton	Morgan Park	Saint Helena
Hamilton Hills	Morgan State University	Saint Josephs
Hanlon-Longwood	Morrell Park	Saint Paul
Harlem Park	Mosher	Sandtown-Winchester
Harwood	Mount Clare	Seton Business Park
Heritage Crossing	Mount Holly	Seton Hill
Herring Run Park	Mount Winans	Shipleigh Hill
Hillen	Mt Pleasant Park	South Clifton Park
Hoes Heights	New Northwood	Stadium/Entertainment Area
Hollins Market	North Harford Road	Stonewood-Pentwood-Winston
Hopkins Bayview	Northwest Community Action	Taylor Heights
Howard Park	Oaklee	Towanda-Grantley
Hunting Ridge	O'Donnell Heights	Tremont
Idlewood	Oldtown	Union Square
Irvington	Oliver	Uplands
Johnston Square	Orangeville	Upton
Jonestown	Orangeville Industrial Area	Violetville
Kenilworth Park	Orchard Ridge	Walbrook
Kernewood	Original Northwood	Waltherson
Kresson	Overlea	Washington Village/Pigtown
Lake Walker	Panway/Braddish Avenue	Waverly
Lakeland	Park Circle	West Arlington
Langston Hughes	Parklane	West Forest Park
Lauraville	Parkside	West Hills
Levindale	Parkway	Westfield
Liberty Square	Patterson Place	Westgate
Loch Raven	Pen Lucy	Westport
Lower Herring Run Park	Penn North	Wilhelm Park
Lucille Park	Penrose/Fayette Street Outreach	Wilson Park
Madison Park	Perkins	Winchester
Madison-Eastend	Perring Loch	Windsor Hills
Mayfield	Pimlico Good Neighbors	Winston-Govans
McElderry Park	Pleasant View Gardens	Woodberry
Medfield	Poppleton	Woodbourne Heights
Medford	Purnell	Woodbourne-McCabe
Middle Branch/Reedbird Parks	Radnor-Winston	Woodmere
Middle East	Ramblewood	Yale Heights
Mid-Govans	Reisterstown Station	

## **Neighborhoods Eligible for \$5,000 Incentive**

Abell	Hampden	Remington
Baltimore Peninsula	Harbor East	Reservoir Hill
Bellona-Gittings	Harbor Point	Ridgely's Delight
Blythewood	Highlandtown	Riverside
Bolton Hill	Homeland	Roland Park
Brewers Hill	Inner Harbor	Rosebank
Butchers Hill	Jones Falls Area	Sabina-Mattfeldt
Canton	Keswick	Sharp-Leadenhall
Cedarcroft	Key Highway	South Baltimore
Charles North	Lake Evesham	Ten Hills
Charles Village	Little Italy	The Orchards
Cheswolde	Locust Point	Tuscany-Canterbury
Cross Country	Locust Point Industrial Area	University Of Maryland
Downtown	Mid-Town Belvedere	Upper Fells Point
Downtown West	Mount Vernon	Villages of Homeland
Evergreen	Mount Washington	Wakefield
Federal Hill	North Roland Park/Poplar Hill	Washington Hill
Fells Point	Oakenshawe	Wyman Park
Franklinton	Old Goucher	Wyndhurst
Greektown	Otterbein	York-Homeland
Greenmount West	Patterson Park	
Guilford	Patterson Park Neighborhood	

## **Non-Residential**

Canton Industrial Area  
Dundalk Marine Terminal  
Fairfield Area  
Hawkins Point  
Holabird Industrial Park  
Johns Hopkins Homewood  
Loyola/Notre Dame  
Penn-Fallsway  
Pulaski Industrial Area  
Spring Garden Industrial Area