

Required Rental Verification Documents

The Buy Back the Block program provides down payment assistance grants of up to \$20,000 to Baltimore City residents who rent and purchase within the grant-eligible Baltimore City area.

To verify that these funds are going to the intended audience, Live Baltimore requires three documents to verify Buy Back the Block program eligibility. These documents include:

#1: PROOF THAT YOU CURRENTLY LIVE AT THE ADDRESS YOU PROVIDED

Submit a bill relating to living at the address from this month (BGE, Comcast, Verizon, water, insurance, rent receipt, etc). The document must show your name, your address, and be within the current month.

#2: PROOF THAT YOU HAVE LIVED AT THIS ADDRESS FOR 12 MONTHS OR MORE

Submit a bill related to living at the address from 12 months ago (BGE, Comcast, Verizon, water, insurance, rent receipt, etc). The document must show your name, your address, and be dated 12 months prior.

If you have not yet rented for 12 months, provide the earliest bill you have to show when you started renting.

#3: PROOF THAT YOU ARE OBLIGATED TO MAKE REGULAR RENTAL PAYMENTS TO A LANDLORD OR OWNER OF THE PROPERTY

Submit your lease or one of the alternative options described below (A, B or C). The document must be current and include your name, address, landlord's information, the dates of rental, and the amount of rent you owe.

<u>If your original lease expired</u> and you have continued renting at this address, or, <u>if your lease automatically renewed</u> after the initial term, you can submit it AND include one of the alternative rental verification documents below (A, B, or C).

ALTERNATIVE RENTAL VERIFICATION DOCUMENT OPTIONS:

- [A] A bank statement or canceled checks for the last 3 months showing regular payments to your landlord
- [B] A rent receipt or statement of charges from your landlord listing the dates and amounts paid for the last 3 months.
- [C] A statement or letter signed by your landlord that lists the amount of rent you have been paying and the date you started renting.

Have Additional Questions? Contact us: (410) 637-3750 x118 | baltimore@livebaltimore.com | LiveBaltimore.com/bbb



FREQUENTLY ASK QUESTIONS

What if I pay my rent in cash, money order, or cash transfer app?

We need to see that the money you've paid has been for rent purposes. You can show us regular cash withdrawals from your bank, money order receipts, or cash transfer app statements like Venmo, Cash App, Zelle, etc. AND we will need a statement from your landlord that you have been paying rent.

What if I live with my parents or a family member who owns the property? What if a family member who doesn't live with me owns the property?

You must have a written lease agreement that was created and is dated before your application to this program.

You and your landlord must show us proof of regular rental payments coming from you to them. Bank statements from both parties may be needed.

You will need proof that the landlord is operating the rental agreement between parties as a business. Your landlord must be reporting your rent as income for tax purposes.

What if I don't have the documents you need?

You can contact us to discuss your specific situation. Note that you will likely need many of the documents we've suggested to qualify for a mortgage loan. You may have difficulty getting a mortgage loan if you have no proof of address and no financial history.

What if I don't have access to a printer or scanner, or for some other reason I cannot upload my documents to you?

You can take photographs of the document and send them. The photographs must be clear and include the full page and every page of the document.

We can accept documents in person or via mail, but please contact us first to discuss this.

What if there is more information on a document that I'm submitting than you are asking for? For example, if I submit a bank statement showing my rental payments will you see all of the other transactions on the

For example, if I submit a bank statement showing my rental payments will you see all of the other transactions on the statement?

We are not looking at any other transactions, and they will not impact your eligibility for Buy Back the Block. You may use a marker to hide the view of the other transactions or sensitive information.

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