



\$10,000
HOME PURCHASE
GRANT



\$20,000
HOME PURCHASE &
RENOVATION GRANT

THE BUY BACK THE BLOCK PROGRAM provides grants to Baltimore City residents who rent and purchase within the grant-eligible Baltimore City area. These grants do not have to be repaid.

- The **\$10,000 home purchase grant** reduces the amount of money you will need up front to buy a home.
- The **\$20,000 home purchase & renovation grant** reduces the amount of money you will need up front to buy and renovate a home.

AM I ELIGIBLE?

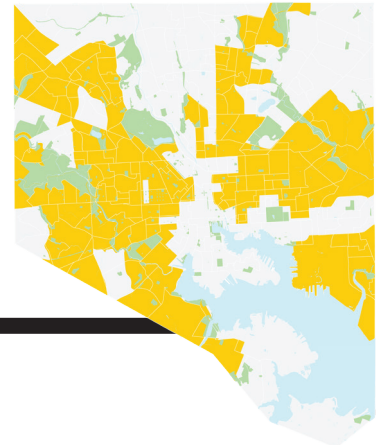
You may be eligible for either grant if you meet the following criteria.

- You are currently renting in the grant-eligible area.
- You are interested in purchasing and living in a home in the grant-eligible area.
- Your total household income is below \$132,000 or 120% AMI, whichever is greater.
- You do not currently own any real estate.
- You are willing to complete homeownership counseling before making an offer on a home.
- You are willing to work with a program-approved mortgage lender to obtain a fixed-rate mortgage.
- You will be able to contribute at least \$1,000 of your own funds to a home purchase.

In order to obtain Buy Back the Block funds you must complete an eligibility quiz at [LiveBaltimore.com/bbb](https://livebaltimore.com/bbb), have your eligibility verified, and receive an approved grant application. Funds are limited and will be awarded on a first-come, first-served basis. Additional terms and conditions apply.

**GRANT RECIPIENTS
MUST RENT AND
BUY IN THE GRANT-
ELIGIBLE BALTIMORE
CITY AREA.**

Visit [LiveBaltimore.com/bbb](https://livebaltimore.com/bbb) to verify if your rental and purchase address is in a grant-eligible area.



**TAKE THE ELIGIBILITY
QUIZ TO GET STARTED!**

Visit [LiveBaltimore.com/bbb](https://livebaltimore.com/bbb) or scan the QR code.

FOR MORE INFORMATION

(410) 637-3750 x118 | baltimore@livebaltimore.com | [LiveBaltimore.com/bbb](https://livebaltimore.com/bbb)

The Buy Back the Block program is administered by Live Baltimore in partnership with the City of Baltimore. Funding is available thanks to the American Rescue Plan Act (ARPA).



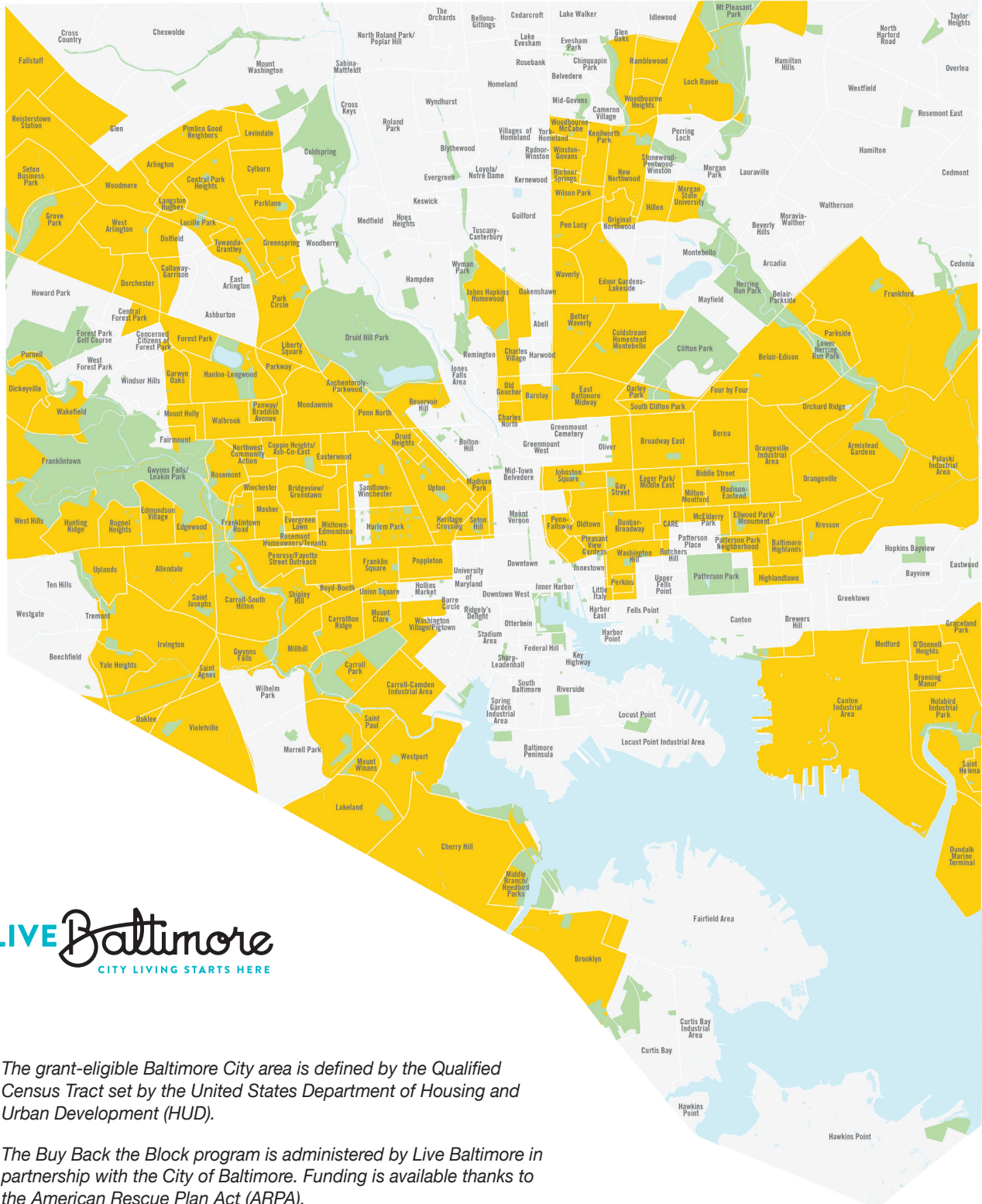
Brandon M. Scott
Mayor

LIVE *Baltimore*
CITY LIVING STARTS HERE



GRANT ELIGIBLE-AREA

To be eligible for the Buy Back the Block program, you must rent and also purchase within the grant-eligible area highlighted in yellow below. Visit [LiveBaltimore.com/bbb](https://www.livebaltimore.com/bbb) to verify your address with our address checker tool.



The grant-eligible Baltimore City area is defined by the Qualified Census Tract set by the United States Department of Housing and Urban Development (HUD).

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APPROVED MORTGAGE LENDERS

You must work with one of the following mortgage lenders to receive Buy Back the Block funds.



AMERIS BANK

Larry McMillan
larry.mcmillan@
amerisbank.com
(410) 340-8963

CMG
HOME LOANS

Stuart Epstein
sepstein@
cmghomeloans.com
(410) 491-0200



Ayaz Rahemanji
ayaz@firsthome.com
(443) 873-5505



Rodney Archable
archabler@fnb-corp.com
(443) 413-9591

Fulton Mortgage Company
A Division of
Fulton Bank, N.A.

Jordan Jones
jojones@
fultonmortgagecompany.com
(610) 883-6497



Rahn Barnes
rbarnes@
healthyneighborhoods.org
(410) 332-0387



Chris Fratta
cfratta@
highlandsmortgage.com
(410) 303-0745

M&T Bank

Carleton Dunn
cdunn@mtb.com
(443) 750-2984



Armando Santiago
asantiago@mecu.com
(410) 241-6571



Richard Pazornik
rpazornik@
meridianbanker.com
(443) 600-1282



Veronica Tobin
vtobin@nhsbaltimore.com
(410) 963-8541



Patti Click
pclick@primelending.com
(443) 802-6864



Kevin Albertini
kalbertini@
sandyspringbank.com
(410) 446-6617



Vanessa Owens
vanessa.owens@td.com
(443) 939-4870



Toni Davis-Spivey
tdavis-spivey@truist.com
(410) 746-4643

FOR THE \$10,000 HOME PURCHASE GRANT Work with an approved Buy Back the Block lender to get pre-qualified for a fixed-rate mortgage. Your mortgage amount cannot exceed the current FHA mortgage limit for a single-family home.

FOR THE \$20,000 HOME PURCHASE & RENOVATION GRANT Work with an approved Buy Back the Block lender to get pre-qualified for a fixed-rate purchase and renovation mortgage (such as an FHA 203(k), Fannie Mae HomeStyle, Freddie Mac CHOICERenovation, or other). Your mortgage amount cannot exceed the current FHA mortgage limit for a single-family home. Renovation guidelines vary by loan product. Speak with your lender for details.



A **LIVE** Baltimore PROGRAM

BUY BACK THE BLOCK APPLICATION PROCESS

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 apply for Buy Back the Block, follow the steps below.

STEP #1: SUBMIT BUY BACK THE BLOCK ELIGIBILITY QUIZ

Fill out the Eligibility Quiz at [LiveBaltimore.com/bbb](https://livebaltimore.com/bbb). Be sure to enter your current rental address into the quiz and your correct email address.

STEP #2: PROVIDE PROOF OF RESIDENCY

Live Baltimore requires the following documentation to prove rental status:

1. Proof of current residency at address provided: A household bill related to living at the address with your name, address, and current month's date.
2. Proof of length of residency at address provided: A household bill related to living at the address with your name, address, and the date of your earliest residence.
3. Proof of rental payment obligation: Fill out, sign, and submit the provided Rental Affidavit.

STEP #3: COMPLETE HOMEOWNERSHIP COUNSELING & GET UNDER CONTRACT

Complete both parts of **Homeownership Counseling with a City-approved agency**. Financing must be through a **Buy Back the Block-approved lender**. You may work with any real estate agent you like. Purchase properties must also be within the Buy Back the Block eligible area. You can check purchase property eligibility at [LiveBaltimore.com/bbb](https://livebaltimore.com/bbb).

STEP #4: SUBMIT REMAINING DOCUMENTS TO LIVE BALTIMORE

Live Baltimore will work with you and your lender to finalize your Buy Back the Block application with the documents listed below. Following submission, Live Baltimore will review your application and discuss next steps pending approval.

1. Application for Grant Funds: Live Baltimore staff will send you a Docusign form to fill out confirming final information.
2. Documents from you and your lender:
 - Signed and dated Counseling Certificates
 - Ratified Contract of Sale – date of offer must be after counseling completion date
 - Signed Loan Commitment Letter
 - Signed Universal Residential Loan Application
 - Signed Loan Estimate
 - Evidence of at least \$1,000 investment from Homebuyer

Questions? Reach out to Live Baltimore by email at baltimore@livebaltimore.com or phone (410) 637-3750 x118.

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A LIVE Baltimore PROGRAM

FREQUENTLY ASK QUESTIONS

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 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.

What if I'm already under contract?

Congratulations! Live Baltimore will still need to confirm your eligibility for the program. Please follow the designated steps outlined on the other page. You can reach out to baltimore@livebaltimore.com to ensure we're aware of your timeline. Note that Live Baltimore may not be able to process your application if your settlement date is less than 10 business days from your Eligibility Quiz submission date.

What is the deadline to apply for Buy Back the Block?

Grant funds are provided on a first-come, first-served basis until December 2025 or grant funds run out—whichever comes first. Otherwise, there is no set deadline for applications.

Questions? Reach out to Live Baltimore by email at baltimore@livebaltimore.com or phone (410) 637-3750 x118.

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