



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 living in and purchasing 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 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. 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

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

*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).*



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## 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](mailto: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.

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