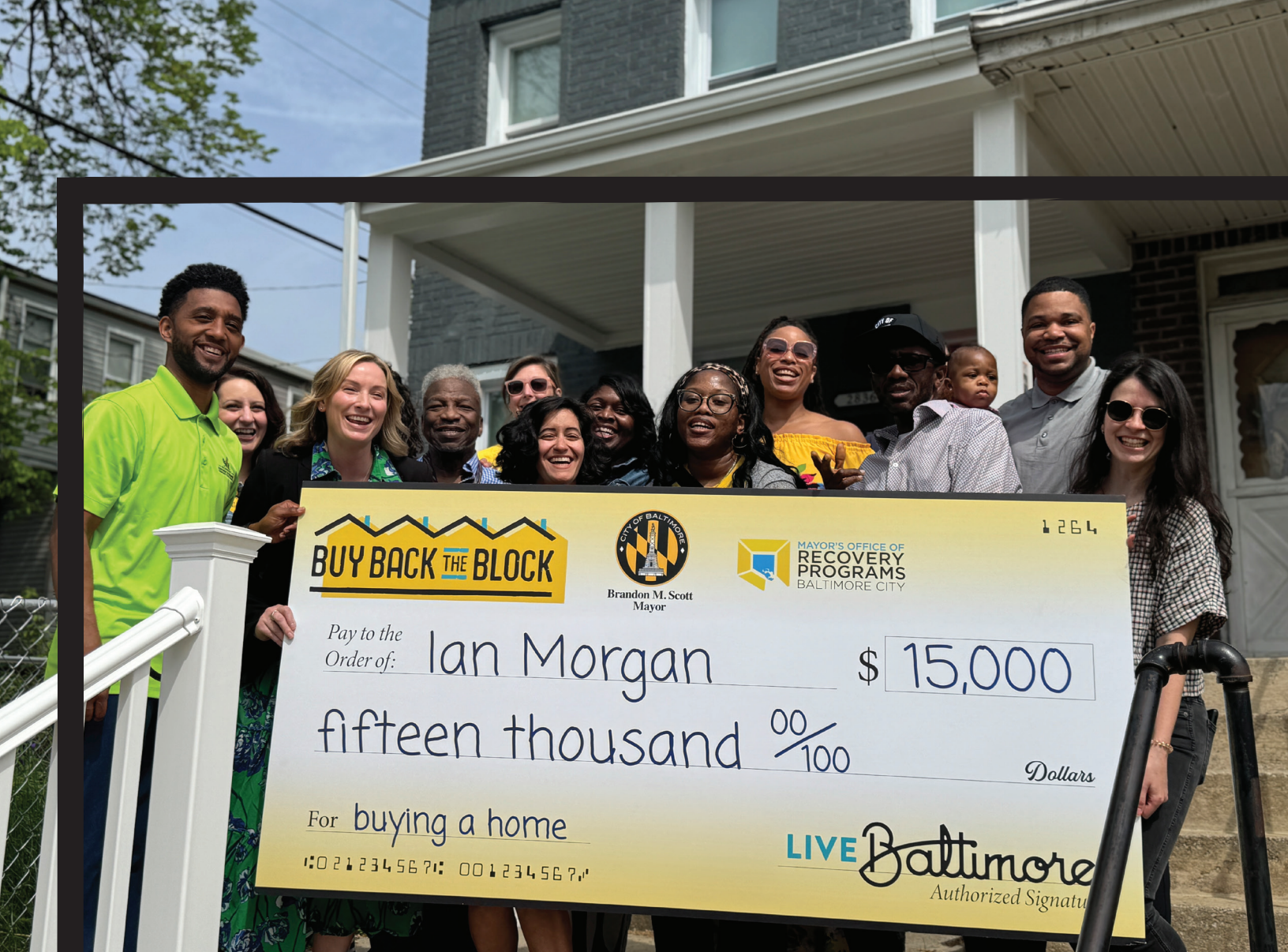




IMPACT REPORT

March 2023 - July 2025



A **LIVE Baltimore** PROGRAM

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BUY BACK THE BLOCK GRANT PROGRAM

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Brandon M. Scott
Mayor

THE BUY BACK THE BLOCK PROGRAM IS AN ARPA-FUNDED PROJECT

The American Rescue Plan Act (ARPA) provided \$641 million to the City of Baltimore in response to the COVID-19 public health emergency and its negative economic impacts. Mayor Brandon M. Scott has established the Mayor's Office of Recovery Programs to transparently and effectively administer this funding on behalf of the City.

This report was created by Live Baltimore with data collected through September 2025. All information is property of Live Baltimore Home Center, Inc. and may not be reproduced without written consent.

For additional information about the content in this report, please contact: Meghan McCorkell, Executive Director, meghan@livebaltimore.com.



EXECUTIVE SUMMARY

The Buy Back the Block Grant Program, launched and operated by Live Baltimore from March 2023 to July 2025, awarded 117 grants totaling \$1.59 million, fueling \$23.9 million in home sales across 57 neighborhoods. This initiative generated an estimated \$1.08 million in single-year City tax revenue, demonstrating substantial economic impact.

Designed to prevent resident displacement and foster retention, this down payment assistance grant program required applicants to be current Baltimore City residents, complete homeownership education, work with program-approved and trained lenders, and contribute personally to the purchase.

Key eligibility rules evolved over time as more data was gathered and analyzed to increase program effectiveness. In October 2024, the eligibility expanded from 15 neighborhoods to over 120 and added an income cap (120% AMI). In February 2025, proof-of-residency requirements were broadened to include informal living situations and March 2025 saw the grant amount increase.

The program saw robust community interest, receiving over 4,200 eligibility quizzes, of which 2,194 were eligible. Ultimately, 117 grants were awarded—predominantly to Black, single women—most of whom were likely first-time homebuyers and longtime Baltimore residents. The vast majority (95%) received standard purchase grants, while 5% secured purchase-and-renovate support.

Awardees universally praised the program for its efficiency and support, resulting in a 100% customer satisfaction rating and a Net Promoter Score of 94. Marketing efforts leveraged targeted mailers, digital ads, community events, and local media coverage, amplified by a high-profile press conference in April 2025.

The program not only promoted homeownership and neighborhood stability but also fostered financial investment in Baltimore City's communities, particularly in Belair-Edison, Better Waverly, and Allendale, the neighborhoods with the highest award concentrations.

PROGRAM REQUIREMENTS

1. Have lived in a Buy Back the Block-approved area for at least one year (12 months) by the time they reach settlement. Applicants must be able to show proof of their residency.
2. Purchase a home within a Buy Back the Block-approved area.
3. Have completed both parts of Homeownership Counseling with a City-approved agency.
4. Obtain financing from one of Buy Back the Block's 15 approved mortgage lenders, many of whom are CRA lenders and familiar with Baltimore City's additional incentive programs.
For Applicants pursuing a Purchase & Renovation Grant, they were required to show proof of using a renovation loan product for their purchase.
5. Provide at least \$1,000 of their own funds towards the purchase process, usually completed through the Earnest Money Deposit.
6. Live in the purchase property as their primary residence.
7. Not currently own property in any capacity.



ELIGIBILITY EXPANSION

The Buy Back the Block program launched in March 2023. However, key eligibility rules evolved over time as more data was gathered and analyzed to increase program effectiveness.

In **October 2024** Live Baltimore decided to expand the eligibility area of the program from 15 neighborhoods to the federally defined Qualified Census Tracts in Baltimore City. This expanded the residency map to over 120 neighborhood areas.

Live Baltimore implemented an income eligibility requirement alongside the area expansion to maximize lower- and middle-income buyers' access to the program. Annual household income was capped at 120% AMI or \$132,000¹—whichever was greater.

In **February 2025**, Live Baltimore also removed the initial requirement that applicants show proof that they were renting at their residence. Instead, proof of residency was required. In the original implementation of Buy Back the Block, program staff found that many Baltimore area-eligible applicants did not have formal lease documentation or were longtime residents with unique living arrangements, predominantly living in a family members' residence with no documented financial obligation. Broadening this requirement ensured that lifelong residents in unique circumstances were able to pursue the grant within their homebuying journey.

Lastly, Live Baltimore increased the Purchase Grant award amount from \$10,000 to \$15,000 in **March 2025**. The Purchase & Renovation Grant award remained at \$20,000. This change enabled Live Baltimore to more effectively utilize its remaining grant funds while ensuring buyers' confidence in their purchases.

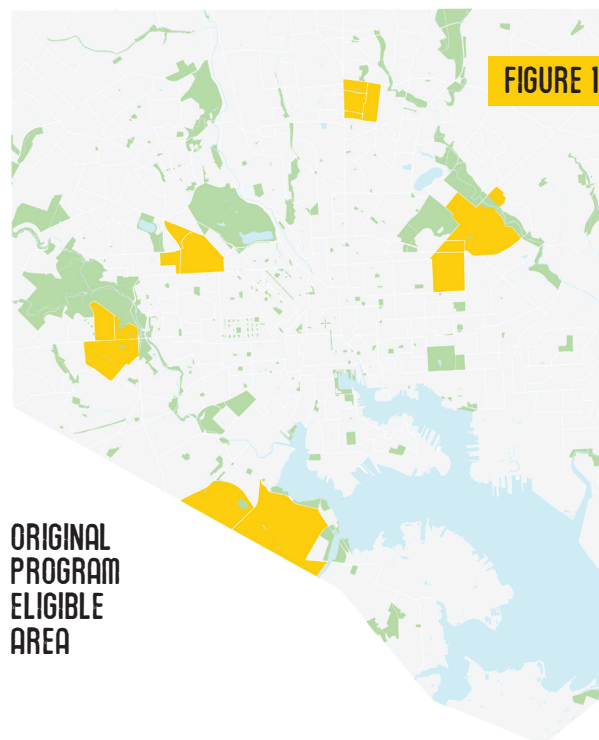


FIGURE 1:

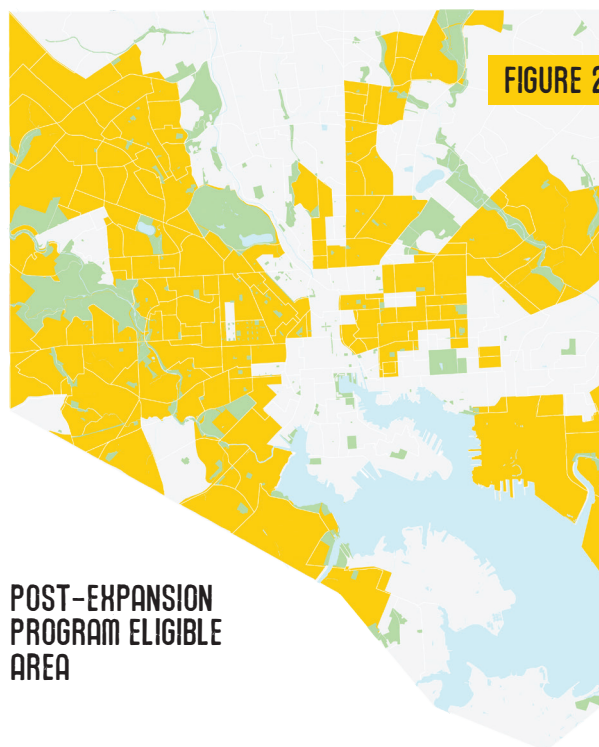


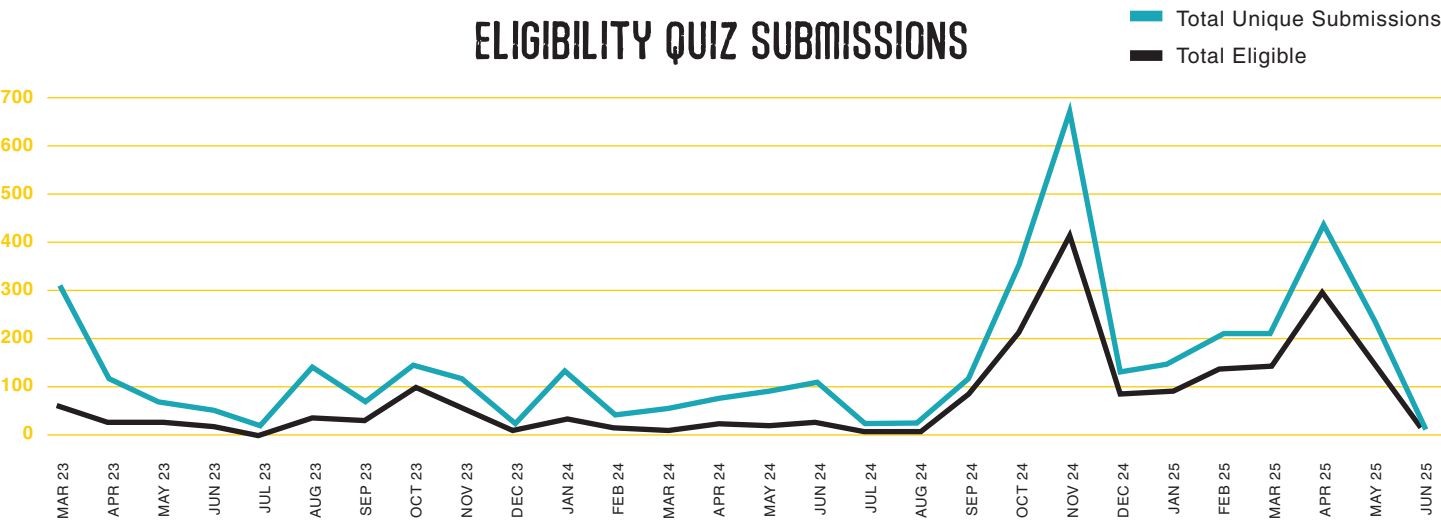
FIGURE 2:

POST-EXPANSION
PROGRAM ELIGIBLE
AREA

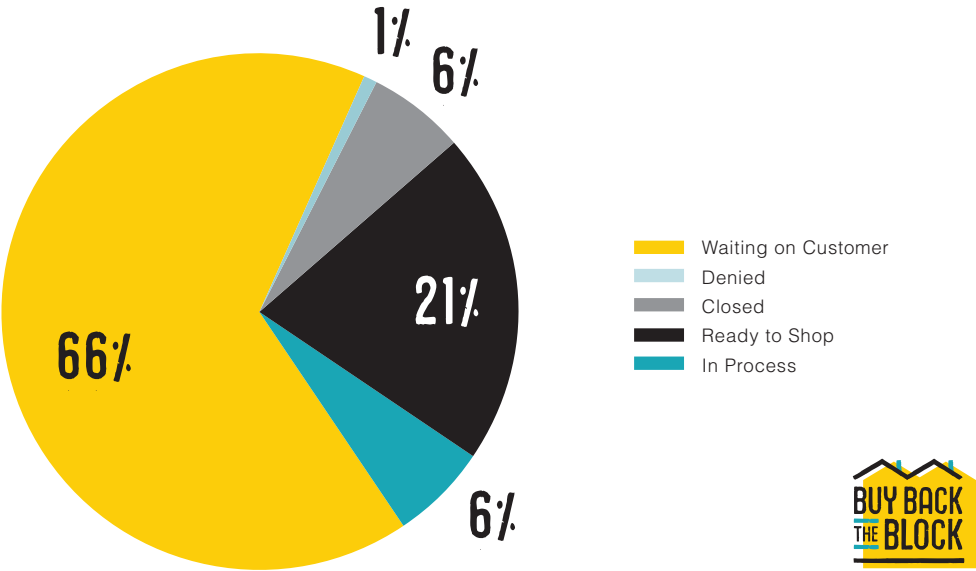
ELIGIBILITY QUIZZES AND PARTICIPANT PROGRESS

The first step in the Buy Back the Block process was to submit an eligibility quiz. The quiz determined customers' eligibility based on their current address and allowed Live Baltimore to establish program interest. At the close of the program, Live Baltimore **received 4,210 unique eligibility quizzes of which 2,194 were eligible.**

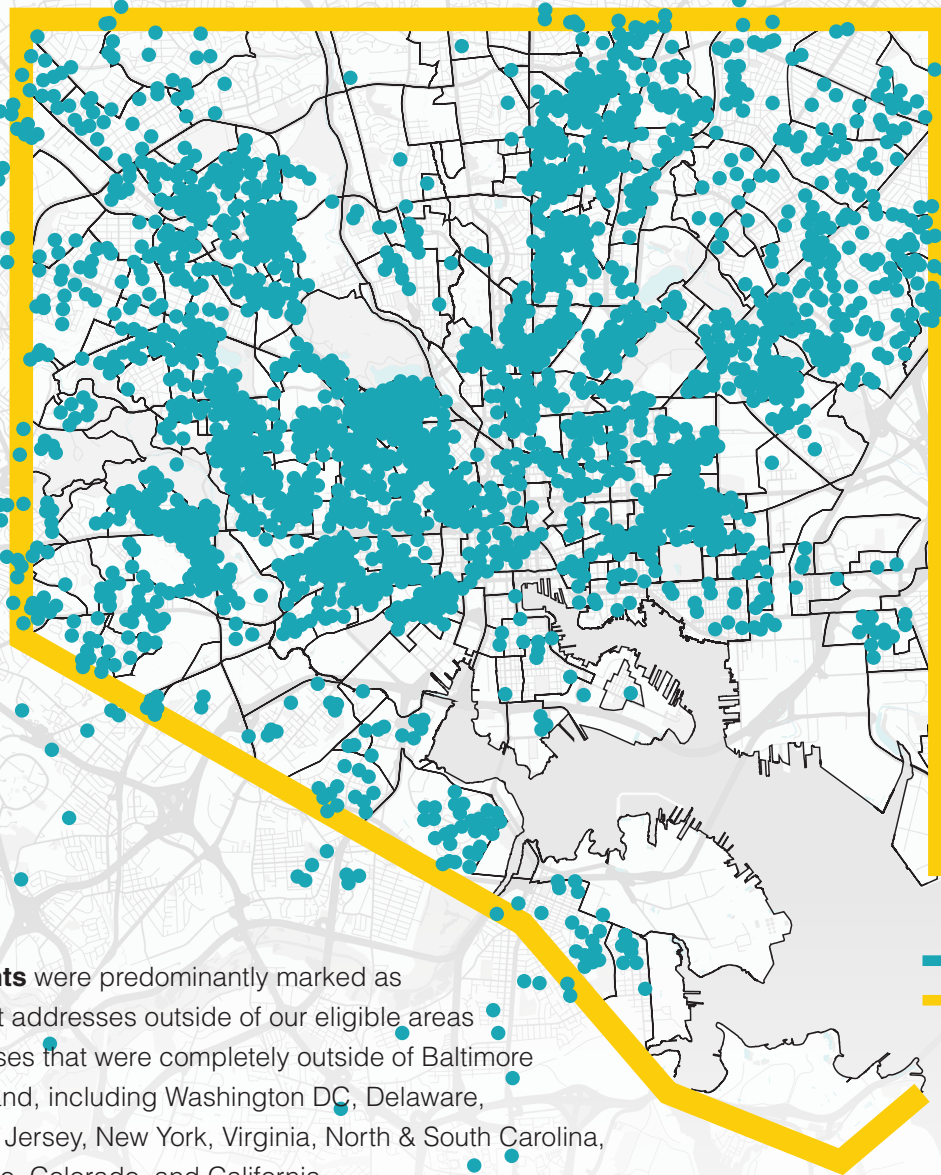
TOTAL UNIQUE ELIGIBILITY QUIZZES / ELIGIBLE QUIZZES



Eligible applicants were moved to the next stage of the process which required them to provide proof of their current residency. At the close of the program (July 2025), **458 applicants (21% of eligible applicants) were deemed “ready to shop”.**



ELIGIBILITY QUIZZES IN THE BALTIMORE METRO REGION



Ineligible applicants were predominantly marked as such due to current addresses outside of our eligible areas – including addresses that were completely outside of Baltimore City or even Maryland, including Washington DC, Delaware, Pennsylvania, New Jersey, New York, Virginia, North & South Carolina, Florida, New Mexico, Colorado, and California.

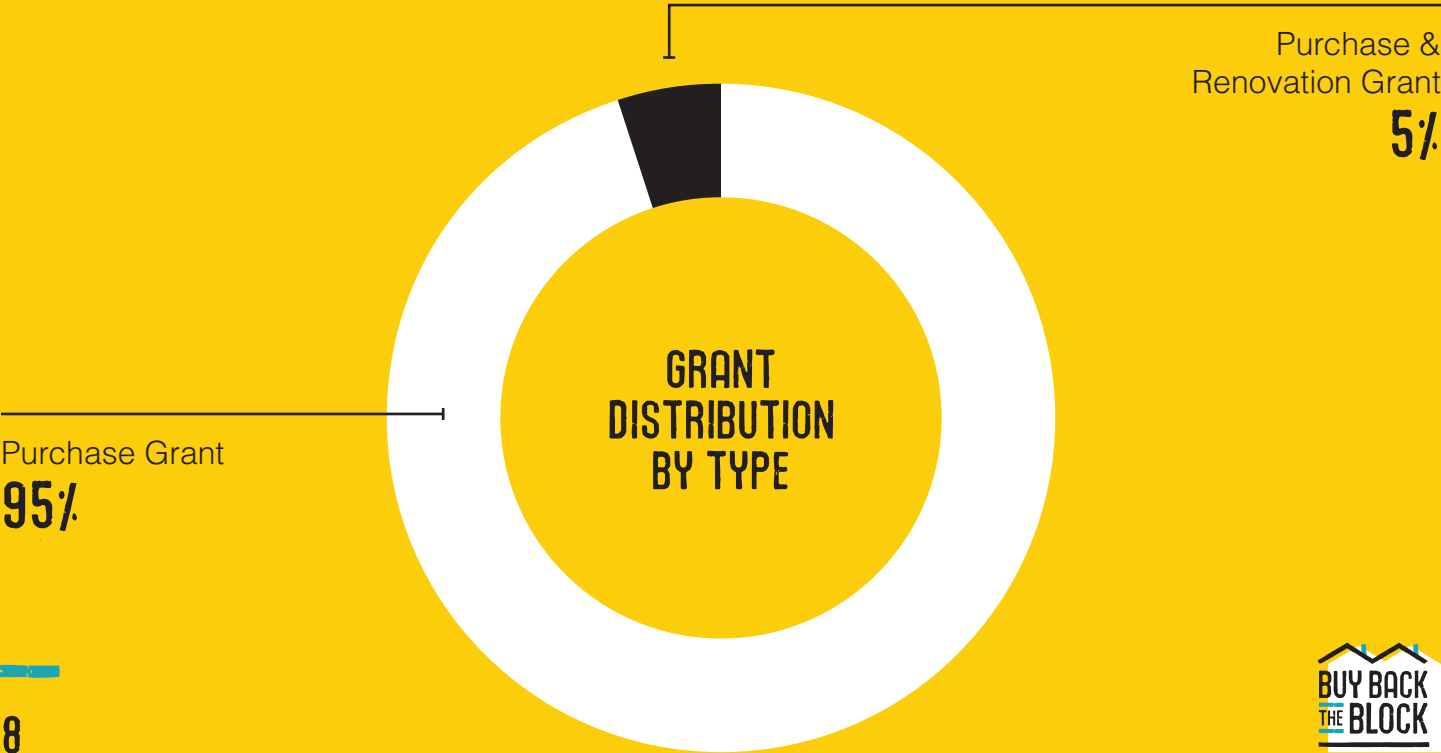
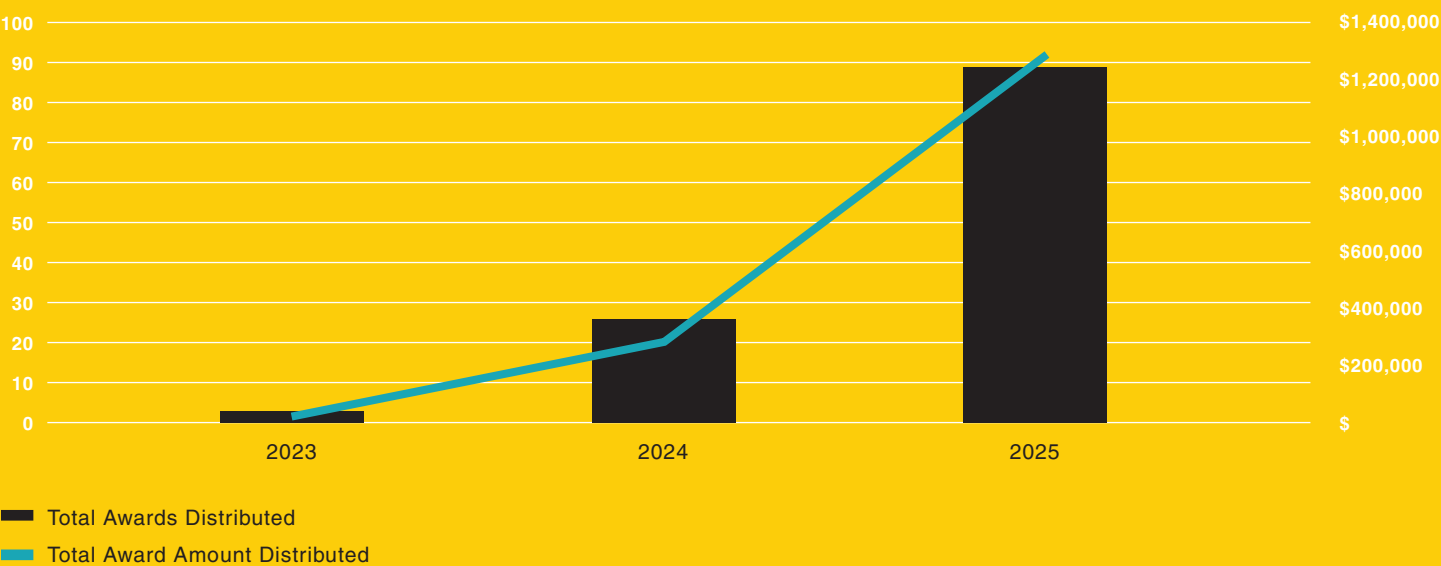
Some applicants were marked ineligible because they marked “no” responses to requirement questions such as “Are you willing to participate in Homeownership Counseling?”.

In the earlier stages of Buy Back the Block, Live Baltimore encouraged eligibility quiz sign-ups even if applicants were not currently eligible in case future program requirements made them eligible.

AWARD DISTRIBUTION

Once applicants were ready to formally apply, Live Baltimore worked with applicants and their lenders to obtain all required documentation. Successful applicants were then granted their relevant award. Funds were wired directly to awardees' title companies ahead of their settlement date. By the close of the program, **117 awardees received grants – 111 Purchase Grants (95%, \$1,470,000) and 6 Purchase & Renovation Grants (5%, \$120,00).**

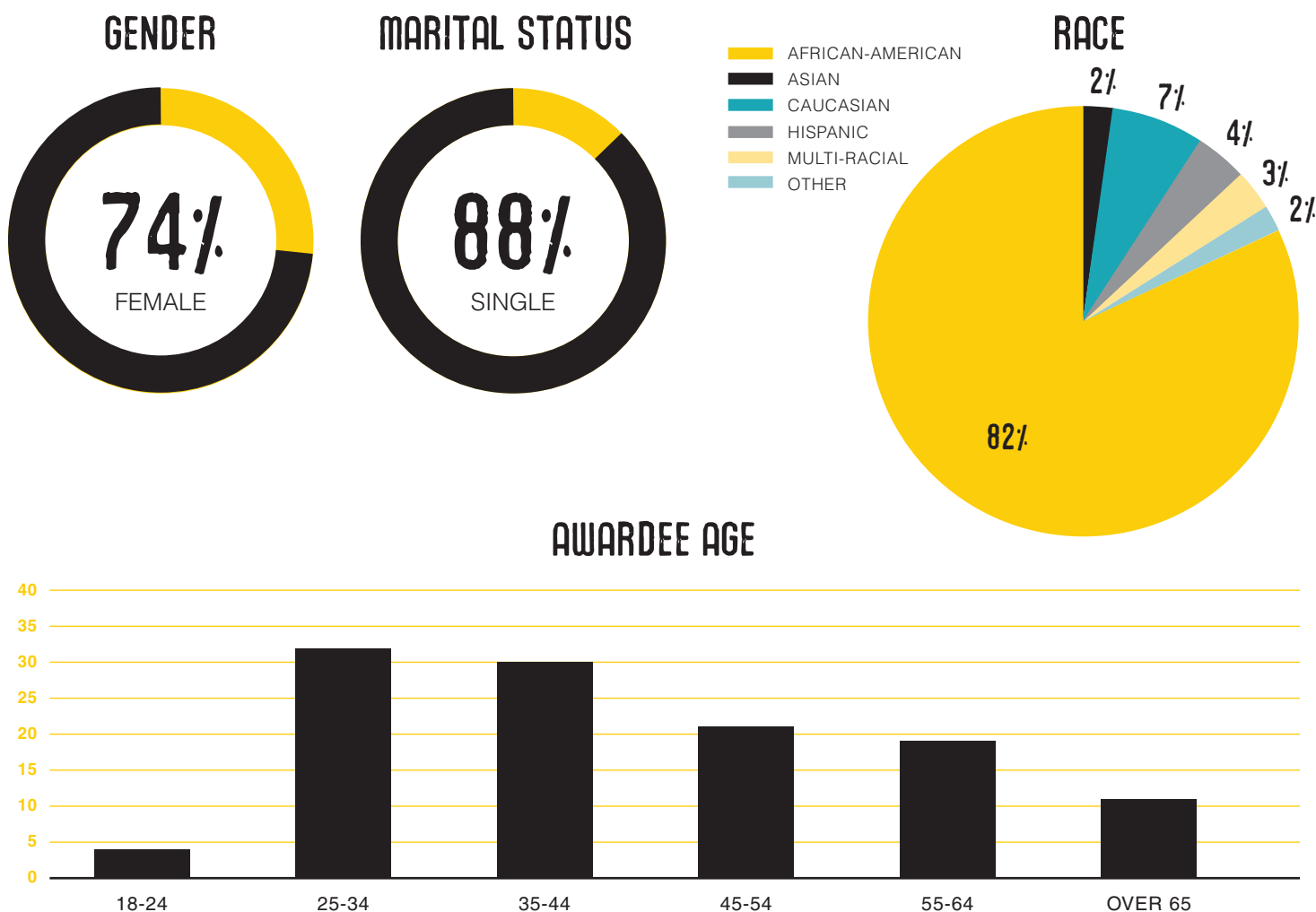
TOTAL AWARD DISTRIBUTION BY PROGRAM YEAR



AWARDEE INFORMATION: DEMOGRAPHICS AND DETAILS

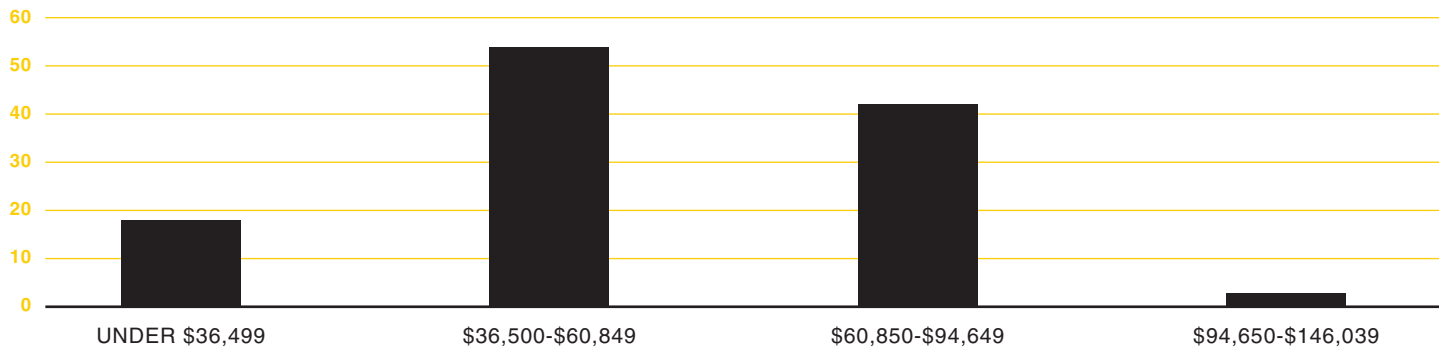
Black, single women buyers comprised the majority of Buy Back the Block's 117 awardees (58%). Over half of all awardees are between the ages of 25-44 (53%) and nearly half of all awardees' annual household income range was \$36,500-\$60,849 (46%). More than half of awardees (62%) did not have children in the household. The youngest Buy Back the Block awardees were 23 years old at the time of settlement and the oldest was 78 years old.

While Live Baltimore did not explicitly track first-time homebuyer status for applicants, there is cause to assume that most awardees were first-time homebuyers: no awardees owned property at the time of application, and many (61%) lived in Baltimore at their pre-purchase address for 3 or more years. In some cases (9%), Buy Back the Block awardees had lived in their pre-purchase residence for over 20 years. One such awardee lived at his address for 40 years and purchased the home with support from Buy Back the Block funds.

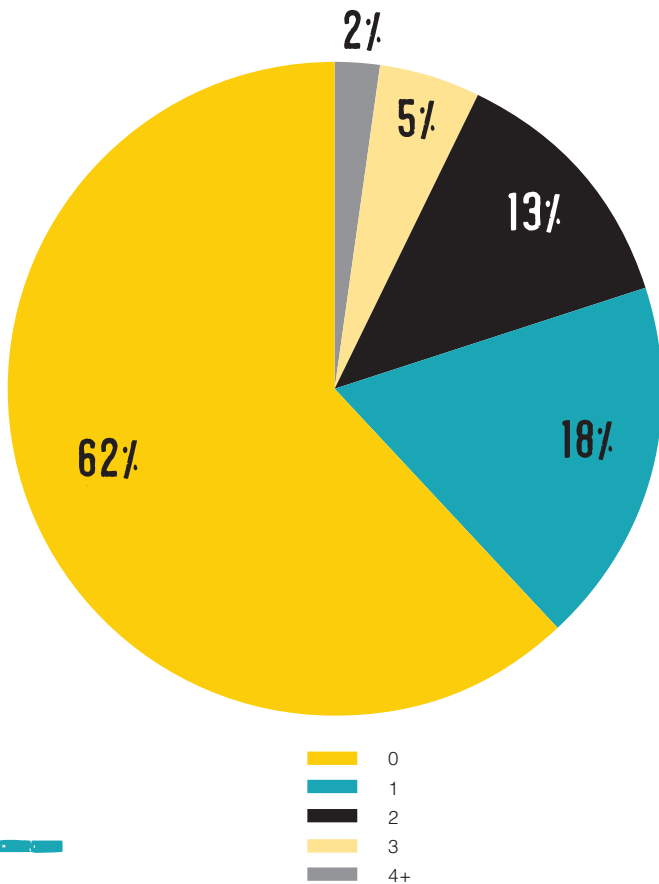


AWARDEE INFORMATION: DEMOGRAPHICS AND DETAILS <CON'T>

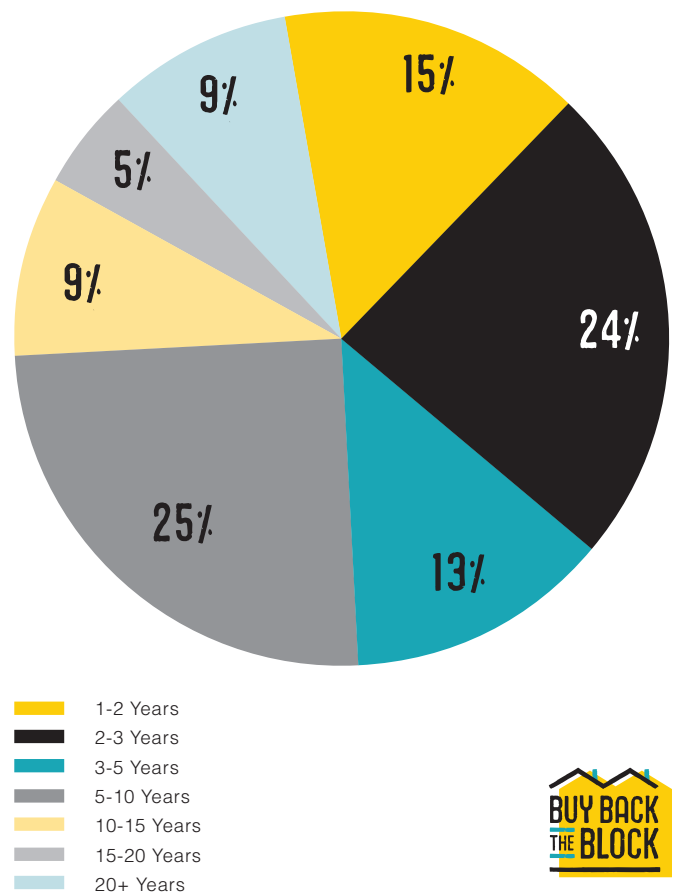
AWARDEE HOUSEHOLD INCOME



NUMBER OF CHILDREN IN HOUSEHOLD



AWARDEE LENGTH OF RESIDENCE AT PRE-PURCHASE ADDRESS

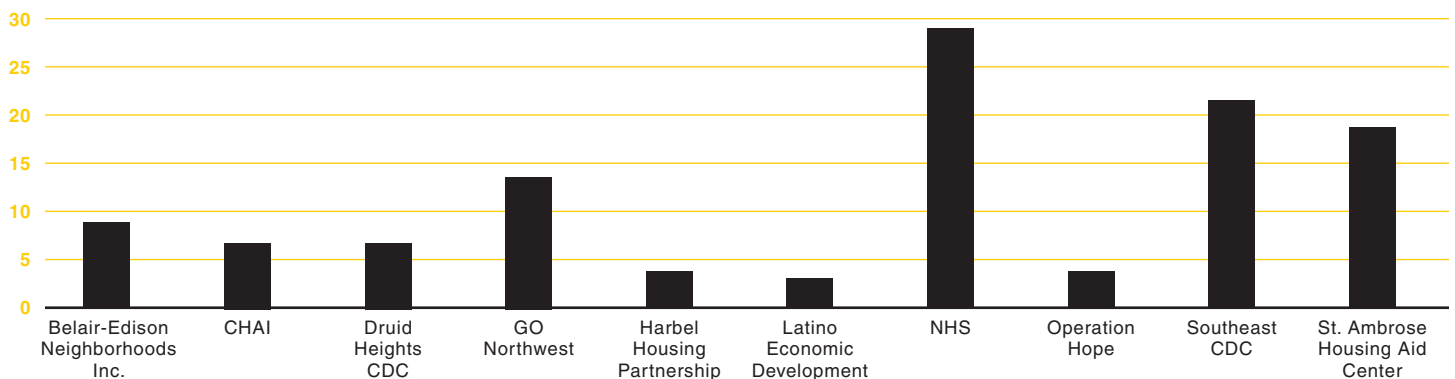


AWARDEE INFORMATION: ENGAGEMENT WITH BALTIMORE'S HOMEOWNERSHIP INDUSTRY

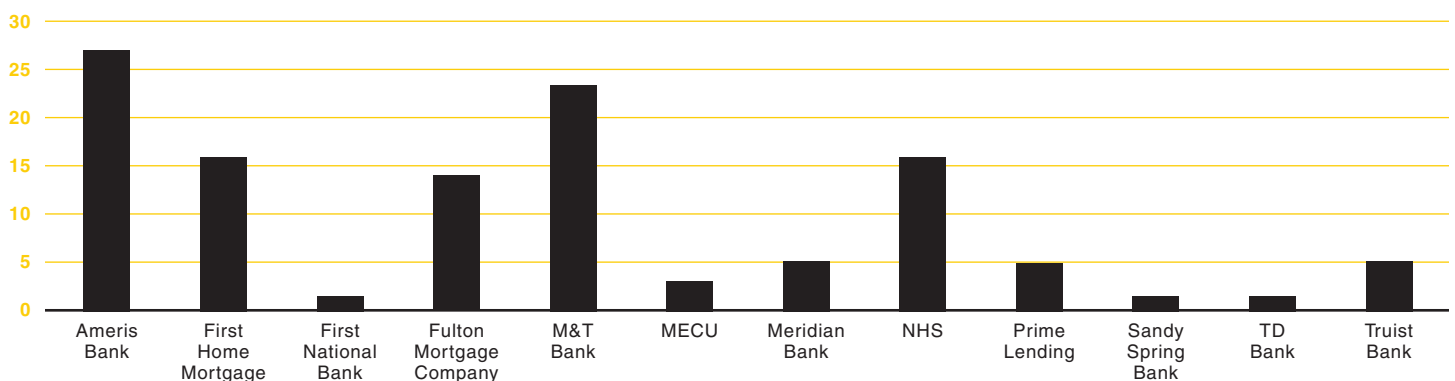
Buy Back the Block eligibility required applicants to complete Homeownership Counseling with a City-approved agency before the date of offer. This requirement is in alignment with Baltimore City Department of Housing & Community Development's practice with City-led Down Payment Assistance (DPA) programs. Additionally, applicants were required to work with a Buy Back the Block-approved lender. Lenders were all vetted by Live Baltimore and knowledgeable of Baltimore real estate practices and City incentive opportunities. The most leveraged Counseling Agency among awardees was Neighborhood Housing Services of Baltimore (NHS) while Ameris Bank provided financing to the highest number of awardees.



AWARDEE COUNSELING CERTIFICATES BY AGENCY



AWARDEE LOAN FINANCING BY PROGRAM-APPROVED MORTGAGE COMPANY



AWARDEE INFORMATION: FEEDBACK

Live Baltimore gathered feedback both during and following the Buy Back the Block process. We are proud to share a 100% Customer Satisfaction rating as well as a 94 Net Promoter Score based on our customers' feedback. Below is some of the qualitative feedback Live Baltimore received from surveys.



"From applying to closing, everything went super smoothly with this grant, even with a contract on one house falling through and then eventually closing 2 days after Christmas. If there ever were any issues, [Live Baltimore staff] and my lender must have taken care of them without me ever knowing!"

– Elliott W., awardee

"This was an experience I will never forget, and the legendary customer service was remarkable. Thank you for all you are doing for the public and myself."

– Yolanda P., awardee

"Everyone I spoke to about my application was competent to answer all my questions about the process. Also, the process was quick and easy. I highly recommend using the Live Baltimore program anytime a person is considering purchasing a home in Baltimore City."

– Jasmine S., awardee

MARKETING AND PROMOTION

Live Baltimore's staff worked diligently to gather media and create promotional materials throughout the Buy Back the Block program. Initial promotional materials included mailers to residents in eligible neighborhoods featuring neighborhood-specific photography and relevant in-person event promotion; yard signs for selling agents to use when promoting their listing; and door hangers for partner community organizations and agents to share out within their communities.

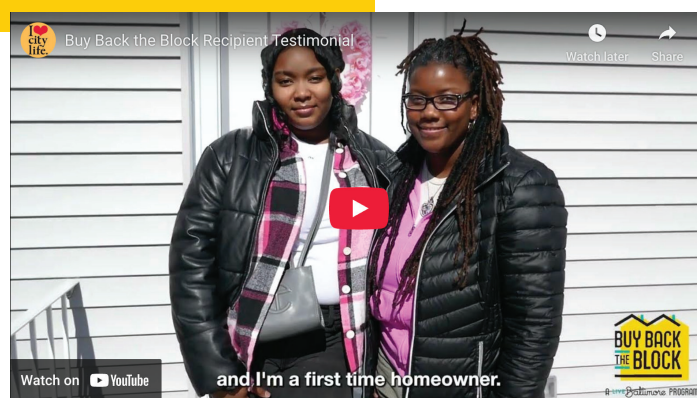
Staff also partnered with early recipients to create testimonial videos, which are included on the Live Baltimore website. Additionally, the program's expansion in late 2024 yielded strong media attention such as the October 2024 WBAL interview with Live Baltimore staff member Deandra Lasan and Buy Back the Block awardee Sadia Brooks. Local print media also celebrated the expansion. The Baltimore Banner, The Daily Record, Baltimore Fishbowl, and WMAR each wrote and published digital articles detailing the expansion.

In April 2025, Live Baltimore held a press conference with Mayor Brandon Scott, Senator Antonio Hayes, Councilman James Torrence, recent awardees, partners, and community members to celebrate over \$1,000,000 of grant awards distributed.

TRADITIONAL AND OUT-OF-HOME MARKETING



TESTIMONIAL VIDEOS



MARKETING AND PROMOTION: LOCAL MEDIA COVERAGE



THE BALTIMORE BANNER

HOUSING

Hey, Baltimore renters: You could get up to \$20,000 to buy a home

Hallie Miller
10/30/2024 3:32 p.m. EDT



Mondawmin is one of 120 neighborhoods where buyers can use an expanded Live Baltimore grant program to help pay for a home. (Eric Thompson/for The Baltimore Banner)

City nonprofit Live Baltimore is offering money for homes in more than 120 neighborhoods

Baltimore renters who have lived in the city for at least a year in one of more than 120 neighborhoods can access a grant up to \$20,000 to purchase a home in any of those same neighborhoods, thanks to an expanded program from Live Baltimore.

The city's marketing arm, which operates as a

BALTIMORE FISHBOWL

MENU

REAL ESTATE & HOME

'Buy Back the Block' expanding to more than 120 neighborhoods in Baltimore

by Aliza Worthington
October 30, 2024





Photo credit: Phyllicia Ghee

Live Baltimore's "Buy Back the Block" program has expanded exponentially to take the program from 15 neighborhoods to 120+ neighborhoods in Baltimore, giving current renters access to up to \$20,000 in grants to buy homes in these areas. This partnership with Baltimore City has now become a \$1 million initiative.

The "Buy Back the Block" grant program makes it easier for potential homebuyers who currently rent to afford a downpayment and renovations. The initiative now offers more than 100 grants to eligible buyers. It is paid for through American Rescue Plan Act (ARPA) funds. Grants are awarded to renters on a first come, first served basis.

WATCH NOW

LOCAL NEWS

"Buy Back the Block" program dramatically expands in Baltimore City



[< Prev](#)

[Next >](#)

Photo by: Phyllicia Ghee

Belair-Edison is one of the many neighborhoods now part of the "Buy Back the Block" program

By: Bryna Zumer
Posted 3:44 PM, Oct 30, 2024

BALTIMORE — Renters in most of Baltimore City can now get up to \$20,000 to become a city homeowner - as part of a dramatic expansion of Live Baltimore's "Buy Back the Block" program.

There's now a total \$1 million available for eligible renters, with the program expanding from 15 to more than 120 neighborhoods, announced Live Baltimore (a nonprofit that promotes city living) today.

WATCH NOW

NEWS > LOCAL NEWS

"Buy Back the Block" program dramatically expands in Baltimore City



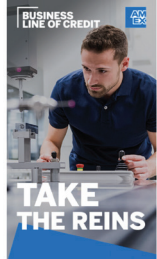


Stay connected to community, wherever you are

By: Bryna Zumer
Posted 3:44 PM, Oct 30, 2024

BALTIMORE — Renters in most of Baltimore City can now get up to \$20,000 to become a city homeowner - as part of a dramatic expansion of Live Baltimore's "Buy Back the Block" program.

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MARKETING AND PROMOTION: APRIL 2025 PRESS CONFERENCE



THE BALTIMORE SUN

Local News | FOX45: 'Buy Back the Block' program helps over...

LOCAL NEWS

FOX45: 'Buy Back the Block' program helps over 60 residents become homeowners, Mayor Scott says

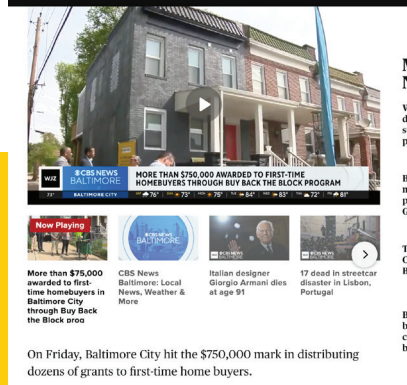
By ALEXA DIKOS | FOX45 News
UPDATED: April 26, 2025 at 3:33 PM EDT

On Friday, Mayor Brandon Scott announced that the "Buy Back the Block" program has distributed over \$750,000, making homeownership a reality for more than 60 Baltimore residents.

The program, funded through the Mayor's Office of Recovery Programs with American Rescue Plan funding, aims to make living in Baltimore more affordable.

Live Baltimore Executive Director Meghan McCorkell expressed pride in the program's impact.

"It has taken a great deal of dedication and commitment to make Buy Back the Block a truly beneficial program for Baltimore residents," she said in a news release. "While we're proud of the milestone number, we know each number signifies lives that have been changed by this program. Our entire team is so proud of the work and its impact on our community."



'Buy Back the Block' grant program distributes more than \$750K to first-time homebuyers

Live Baltimore program aims to eliminate hurdles to homeownership for first-time buyers



BALTIMORE — What started as an idea to make homeownership an attainable reality is now a life-changing operation.

On Friday, Live Baltimore and Mayor Brandon Scott celebrated a financial feat for the Buy Back the Block grant program. The idea was to eliminate hurdles to homeownership for first-time buyers while also giving them a sense of pride in their neighborhood.



A LIVE Baltimore PROGRAM

CITY IMPACT

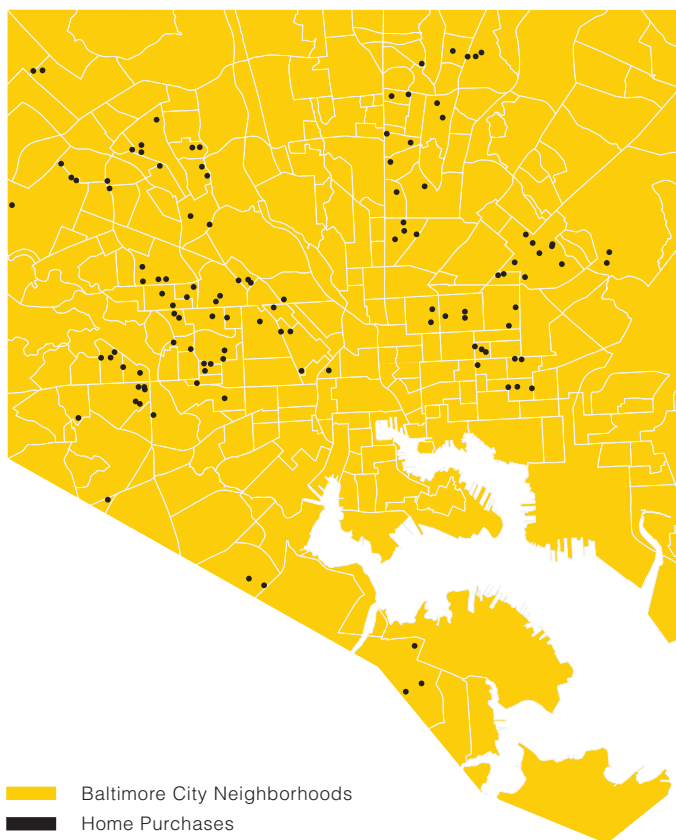
Buy Back the Block home purchases totaled \$23,912,574 leading to an estimated single-year City tax revenue of \$1,079,281.

Belair-Edison (8), Better Waverly (5), and Allendale (5) had the highest concentration of Buy Back the Block purchases in one neighborhood. Of the 117 awardees, 24 awardees (21%) purchased within their same pre-purchase neighborhood.

BUY BACK THE BLOCK HOME PURCHASES **\$23.9m**

SINGLE-YEAR TAX REVENUE FROM BUY BACK THE BLOCK PURCHASE² **\$1.08m**

AWARDEES' HOME PURCHASES



AWARDEES WHO PURCHASED IN THEIR NEIGHBORHOOD

