

Baltimore Vacants Reinvestment Initiative (BVRI) Program

Administered by NHS Baltimore

The BVRI Down Payment Assistance (DPA) Program helps eligible homebuyers purchase homes in Baltimore with up to \$20,000 in financial assistance.

Program Guidelines

- Must finance with a federally insured lender
- Must use an NHS-approved lender
- No cash purchases or adjustable-rate mortgages (ARMs)
- Loan must be under \$667,000
- Property must remain your primary residence

Program Benefits

- Up to \$20,000 in Assistance
- 0% interest loan
- Forgivable over 5 years
- 20% forgiven each year you live in the home
- Funds can be used for Down Payment or Closing Costs

Homebuyer Requirements

- Must occupy the home as your primary residence
- Must complete a homebuyer workshop + 1-on-1 counseling
- Must use a fixed-rate mortgage
- Must contribute at least \$1,000 toward purchase
- Open to all buyers (not limited to first-time buyers)
- No income limits

Important: You MUST complete your homebuyer workshop and counseling BEFORE making an offer. No exceptions.

Property Requirements

- Home must be located in a BVRI or UPLIFT-funded area
- Typically includes renovated vacant homes in targeted Baltimore neighborhoods


Required Documents

- 60 days of pay stubs
- 60 days of bank statements
- 2 years of tax returns + W-2s
- Mortgage pre-approval
- Executed purchase agreement
- Homebuyer Education certificate

Need More Information? Contact us!

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