

REINVEST *Baltimore*



Reinvest Baltimore Rate Savings

Looking for a fully renovated, move-in ready home with a lower mortgage interest rate?

Reduce your mortgage interest rate to just **3.5% with the Reinvest Baltimore Rate Savings**, available to eligible homebuyers purchasing select recently renovated homes through Healthy Neighborhoods' Special Purchase Program (SPP).

Using proceeds from the Reinvest Baltimore Rate Savings, mortgage discount points are purchased on behalf of the homebuyer to significantly lower the borrowing rate, helping make homeownership more affordable.

Reinvest Baltimore Rate Savings is funded by the Maryland Department of Housing and Community Development and is only available for properties renovated with funding through Reinvest Baltimore. Available properties will continue to be added to the Healthy Neighborhoods website.

3.5%
Interest
Rate

Details

- 3.5% Interest Rate
- Must use a Healthy Neighborhoods' Special Purchase Program loan for eligible homes
- No private mortgage insurance required
- Maximum loan amount of \$375,000

Eligibility

- Borrower must occupy the home as their primary residence
- Property must be a BVRI-funded project
- Minimum credit score of 620
- To get started, fill out the [loan eligibility quiz](#)

