

FALL 2026 INCENTIVE APPLICATION CHECKLIST

The following items are required for your application for the \$5,000 Buying Into Baltimore incentive. All items must be submitted online between Monday, October 5, and Wednesday, October 21, 2026 (Monday-Friday). The application process, which includes a virtual appointment, must be completed by 2 PM on October 21, 2026.

ATTENDANCE VERIFICATION: You must attend the Trolley Tour on October 3, 2026. You will receive an admissions ticket at the event. Remember to keep it as part of your attendance verification.

HOMEOWNERSHIP COUNSELING CERTIFICATE: This certificate is awarded by a Baltimore City-approved counseling agency after you successfully complete a homeownership workshop and a counseling session. Each person listed as a buyer on the sales contract/mortgage documents must have their name on the counseling certificate. **The counseling certificate must be dated BEFORE the offer date.** Homeownership counseling certificates are valid for 12 months from the date of completion.

PROOF OF BUYER'S \$1,000 CONTRIBUTION: Provide a copy or photo of the check or other form of proof that you are contributing at least \$1,000 to your home purchase.

RATIFIED CONTRACT: Your contract of sale must be for a home in Baltimore City. Ratified means that both you and the seller have signed the contract. **All components of the contract including the initial offer to buy the home must be dated and signed on or after October 3 and no later than October 21, 2026.** Settlement must be by January 21, 2027.



**TO APPLY FOR THE LOTTERY OR REVIEW TERMS AND CONDITIONS,
SCAN THE QR CODE OR VISIT: LiveBaltimore.com/lottery**

Have a question? Get in touch! lottery@LiveBaltimore.com | (410) 637-3750 x118

\$5,000 BUYING INTO BALTIMORE INCENTIVE

Terms and Conditions

The \$5,000 Buying Into Baltimore incentive is a five-year forgivable loan that appears as a second lien on a property. The lien balance will reduce by 20% per year for five years until forgiven (or repaid). Properties sold or rented before the forgiveness date (year five) will be charged the remaining balance of the lien. Upon refinancing, the balance of the lien can be subordinated. The \$5,000 Buying Into Baltimore incentive is awarded by lottery 12 business days after Live Baltimore's Trolley Tour event. Twenty homebuyers will be selected to receive funds from a pool of eligible applicants following each Trolley Tour event.

RULES:

- Incentive applicants must follow application guidelines found at LiveBaltimore.com/lottery.
- The \$5,000 incentive must be used at settlement and cannot be distributed after you close on your home. Settlement must be within 90 days of being selected in the lottery drawing.
- Incentive funds may be combined with other programs (to the extent allowed by other programs).
- Only one incentive application will be accepted per property address.

REQUIREMENTS:

- Homes must be owner-occupied for at least five years to avoid repayment.
- Applicants must attend the Trolley Tour and upload a copy of their admissions ticket with their application to verify their attendance.
- Incentive applicants must earn a Homeownership Counseling Certificate from a City-approved counseling agency prior to making an offer on a home. Counseling certificates are valid for 12 months from the date of completion.
- Incentive applicants must invest at least \$1,000 toward their home purchase (via earnest money deposit, credit report fee, inspection fee, appraisal fee, or other investment).
- Your ratified contract of sale must be for a home in Baltimore City. All paperwork pertaining to the contract, including the initial offer to buy the home, must occur within 12 business days of the Trolley Tour and no earlier than the Trolley Tour event.
- Incentive applicants must provide evidence of mortgage financing from an accredited lending institution.

RESTRICTIONS:

- Incentive applicants' mortgage amounts cannot exceed the current FHA mortgage limit for a single-family home. (FHA limits are subject to change. Limits vary for multi-family homes.)
- Homes that have not yet been constructed are ineligible. Due to settlement date requirements, short sales, foreclosures, and other non-traditional transactions may also be ineligible.
- Fixed-rate mortgages only. Co-signers, cash sales, and owner-financing are not permitted.
- Other restrictions may apply. Contact the Baltimore City Office of Homeownership for details.

PROGRAM CONTACT:

Baltimore City Office of Homeownership
(410) 396-3124
dhch.homeownership@baltimorecity.gov

Live Baltimore is not responsible for the distribution of incentive funds. Incentive funds are provided and regulated by Baltimore City's Department of Housing and Community Development.