

Live Baltimore's Homebuying Guide



The Homebuying Milestones outline each step of your journey. They also tell you which real estate professionals can help you meet your goal at every stage.

Find the Homebuying Journey Map on the next page of this document. Use the map to figure out where you are in your journey and where you will head next. Don't forget to use **LiveBaltimore.com/start** to help you along the way.

If you have any questions—or feel like your starting point isn't on the map—we are always here to help. Give us a call or send an email any time. Our contact information is provided below.

Homebuying Milestones



Create your personalized moving profile on LiveBaltimore.com to save your favorite neighborhoods and financial incentives. Our website is a one-stop-shop for your Baltimore homebuying research. Creating a profile will help you keep tabs on everything you want to remember.



Sign up for homeownership counseling with a City-approved counseling agency to earn your Counseling Certificate. You must complete a homeownership workshop and a one-on-one counseling session before making an offer on a home.



Choose a mortgage lender to get pre-approved and to get guidance on financial incentives. Live Baltimore's partner lenders know the City's incentives inside and out and can help you apply.

LIVEBALTIMORE.COM/START



Choose a real estate agent, find a home, and make an offer. Work with an agent who knows the City and knows how to get you to your homebuying goals. Our agent directory can help you find the right fit.



Choose a home inspector and get the house inspected. The home inspector will alert you to any issues or defects with the home so you can buy with confidence.



Get ready to close. Choose a title company and homeowners insurance agency. Your title company will look over the ownership records to make sure you can purchase without any trouble. Homeowners insurance must be in place before you close.



Get your keys and move in! Congratulations on your new home! We would love to hear from you. Contact Live Baltimore to tell us your story and receive a welcome gift.

About Live Baltimore

As a 501(c)(3) nonprofit, we work citywide to grow Baltimore's economy by attracting residents, retaining residents, and supporting healthy housing markets. Each year, Live Baltimore provides thousands of individuals with information on the city's 275+ neighborhoods, rental living options, homebuying incentive programs, historic tax credits, and more.

We're Here to Help

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Homebuying Journey Map

MILESTONE 1

Create your personalized moving profile on LiveBaltimore.com.

LIVE *Baltimore*
CITY LIVING STARTS HERE



MILESTONE 2

Sign up for homeownership counseling and earn your Counseling Certificate before you make an offer on a home.

MILESTONE 3

Choose a mortgage lender to get pre-approved and to get guidance on financial incentives.



MILESTONE 4

Choose a real estate agent, find a home, and make an offer.



MILESTONE 5

Choose a home inspector and get the house inspected.

Your lender will help you apply for incentives after your offer is accepted.



MILESTONE 6

Choose a title company and homeowners insurance agency.



MILESTONE 7

Get your keys and move in, homeowner!

If approved, your incentive funds will go to your title company before closing.