



Brandon M. Scott
Mayor



BALTIMORE CITY EMPLOYEE Homeownership Program

NEW!

INCENTIVE ENHANCEMENT

Receive Up to **\$10,000** Toward Your Home Purchase!

The current \$5,000 incentive is still available across the City.

For a limited time: Purchase in 205 of the City's most affordable neighborhoods and receive **double** the incentive — **\$10,000** (see map on reverse).

There will be an unlimited number of incentives available through **September 2024**.

Buyers can stack this on top of other incentives netting even thousands more toward your purchase. Scan the QR code or visit the link below to learn about all of the programs: **livebaltimore.com/incentives**



The Baltimore City Employee Homeownership Program provides a home buying incentive to Baltimore City Employees to put toward downpayment and closing costs on a new home.

Am I Eligible?

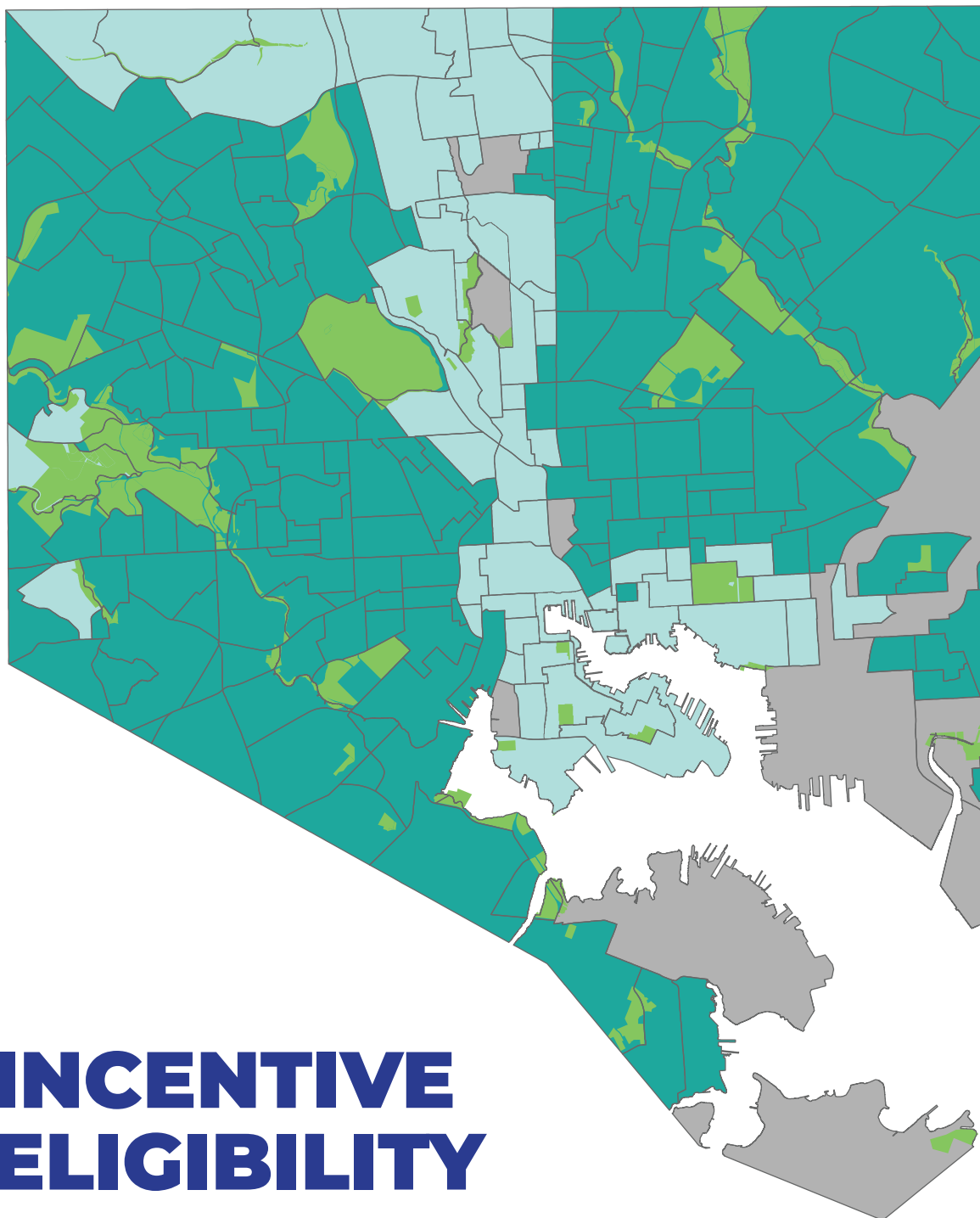
You may be eligible for either incentive if you meet the following criteria:

- You are a full-time, permanently employed individual of a Baltimore City agency or quasi-City agency and have been employed for at least 6 months.
- You are willing to earn a homeownership counseling certificate before making an offer on your home.
- You are willing to contribute at least \$1,000 of your own money to your home purchase.
- You will live in this home as your primary residence.
- Your mortgage amount will not exceed the current FHA mortgage limit of \$632,500 for a single-family home.




Limitations:

- Fixed-rate mortgages only (co-signers, cash sales, and owner-financing are not permitted).
- No household income restriction.
- Not limited to first-time homebuyers.

For more information, contact: Monyea Briggs | monyea.briggs@baltimorecity.gov | 410.396.4209
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INCENTIVE ELIGIBILITY

-  Eligible for \$10,000 Incentive
-  Eligible for \$5,000 Incentive
-  Non-Residential