

## Maryland Down Payment Assistance Programs by County

### Baltimore

#### *Baltimore City Employee Homeownership Program*

- \$5,000
- Forgiven loan 5 year term at 20% per year; or due on sale
- Property must be located in Baltimore City

#### *Buying Into Baltimore*

- \$5,000
- Forgiven loan 5 year term; or due on sale
- Property must be located in Baltimore City

#### *Direct Homeownership Assistance Program*

- Up to \$5,000
- Forgiven loan 5 year term; or due on sale
- Property must be located in Baltimore City

#### *Parity Homes Program*

- Up to \$60,000
- Forgiven loan 10 year term
- Property must be located in Baltimore City; must be a parity owned property

#### *Baltimore City Live Near Your Work Incentive Program*

- Match Program up to \$2,500: Assistance Amount based on Employer
- True Grant/No Repayment
- Property must be located in Baltimore City

#### *City of Baltimore First-Time Homebuyers Incentive Program (Formerly CDBG Grant Program)*

- Up to \$25,000
- Forgiven loan, 5 year term at 20% per year; or due on sale
- Property must be located in Baltimore City

#### *Vacants to Value Booster Program*

- \$10,000
- Forgiven loan 5 year term at 20% per year; or due on sale
- Property must be located in Baltimore

#### *Howard County Workforce Initiative SDLP*

- Up to \$4,300
- Forgiven loan 10 year term at 10% per year; or due on sale
- Property must be located in Howard County

#### *Howard Park Incentive-Healthy Neighborhoods Inc. - Administered by GO-Northwest*

- \$10,000
- True Grant/No Repayment
- Property must be located in Howard Park Community

#### *Go Northwest Howard Park Down Payment and Closing Cost Program - Administered by Healthy Neighborhoods*

- Up to \$7,500
- Forgivable 5 year grant
- Property must be located in Callaway-Garrison, Hanlon, Ashburton, Garwyn Oaks and Howard Park

#### *Howard County Revitalization SDLP*

- Up to \$25,000
- Deferred loan, not forgiven, term same as 1st, rate 2% below 1st; or due on sale
- Property must be located in the Homeownership Revitalization Area (pending foreclosure or foreclosed)

### Howard County

#### *Howard County HomeStarter SDLP*

- Up to \$40,000
- Deferred loan, not forgiven, term same as 1st, rate 2% below 1st; or due on sale
- Property must be located in Howard County

#### *Howard County HomeSteadier SDLP*

- Up to \$25,000
- Deferred loan, not forgiven, term same as 1st, rate 2% below 1st; or due on sale
- Property must be located in Howard County

#### *Howard County DreamMaker SDLP*

- Up to \$15,000
- Deferred loan, not forgiven, term same as 1st, rate 2% below 1st; or due on sale
- Property must be located in Howard County