



First-Time Home Buyers

Buying a home for the first time is exciting, but can be a bit overwhelming.

Baltimore
County offers programs to guide homebuyers through the process, with conveniently located counseling agencies and specialized financial assistance to lower closing costs and monthly mortgage payments.

To be eligible, a borrower must:

Not have owned a principal residence anywhere within the last 3 years. Exceptions may be made for military veterans.

Complete the County's Home Buyer Education Curriculum:

Two workshops and counseling with a Baltimore County Affiliated Housing Counseling Agency (see reverse side).

Meet income eligibility criteria (see reverse side).

Have cash equal to 5% of annual household income to contribute to the purchase.

Use the home as their primary residence.

Other criteria dealing with liquid assets, gifts, and allowable debt must also be met.

FIND US ONLINE
baltimorecountymd.gov/departments/housing/housing-opportunities/loan-programs

Baltimore County Department of Housing and Community Development
HOUSING OPPORTUNITIES
The Jefferson Building, Suite 201
105 West Chesapeake Avenue, Towson, Maryland 21204
mdwilliams@baltimorecountymd.gov 410-887-6055 MD Relay: 711

BUYER ELIGIBILITY

Available to families whose income is at or below 80% of area median income, adjusted for household size. **(Income limits are subject to change annually)**

Household	1	2	3	4	5	6	7	8
Income limit	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500

Must be a resident of Baltimore County, employed, attend school, or agree to purchase in Baltimore County and agree to provide verifiable documentation to participate:

- State of Maryland issued Driver's License or ID
 - Employment ID
 - Signed contract of sale for home purchase
- Two utility statements
Other requested verifiable documentation

BALTIMORE COUNTY HOUSING COUNSELING AGENCIES

Belair-Edison Neighborhoods, Inc.
3412 Belair Road
Baltimore, MD 21213
410-485-8422

Diversified Housing Development
8025 Liberty Road
Windsor Mill, MD 21244
410-496-1214

Dundalk Renaissance
Corporation
11 Center Place
Dundalk, Maryland 21222
410-282-0261

Eastside Community Development Corp, Inc.
East Point Mall
7835 Eastern Avenue, Suite 302
Baltimore, MD 21224
410-284-9861

Harbel Housing Partnership
5807 Harford Road
Baltimore, MD 21214
410-444-9152

St. Ambrose Housing Aid Center
321 East 25th Street
Baltimore, MD 21218
410-366-8550

BALTIMORE COUNTY APPROVED LENDERS (2022)

First Home Mortgage (CDA loans only)

Sandy Spring Bank

Meridian Bank

TRUIST Bank

M&T BANK



For more information, simply contact
Department of Housing and Community Development
Housing Opportunities at 410-887-6055.

