



BALTIMORE CITY  
DEPARTMENT OF HOUSING &  
COMMUNITY DEVELOPMENT

# CIP FY 2027 - FY 2032

DHCD Presentation to the Planning Commission | January 15, 2026



# AGENDA

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- I. DHCD Overview
- II. Recently Completed Projects
- III. Projects Under Construction
- IV. Guiding Plans, Goals & Equity
- V. FY27 Capital Budget Request
- VI. Priority Projects to Highlight
- VII. Conclusion
- VIII. Questions

# DHCD Overview





# Agency Overview

## **VISION** - the future state we strive for:

A Baltimore where current and future residents live in safe and decent housing in thriving, inclusive and equitable neighborhoods.

## **MISSION** - the actions we will take to achieve the vision:

DHCD leads City efforts to promote thriving neighborhoods through community revitalization investments; supporting homeowners; funding critical programs and neighborhood stakeholders; creating and preserving affordable housing; and ensuring safe conditions through code enforcement.

## **VALUES** - how we intend to carry out our mission:

- ◆ Equity and Inclusion
- ◆ Customer Service
- ◆ Innovation
- ◆ Integrity and Transparency
- ◆ Partnership
- ◆ Sustainability

## Operating Budget FY2026

**\$74 million**

Fund Sources: General, Federal, State, and Special Revenue

## Capital Budget - FY2026

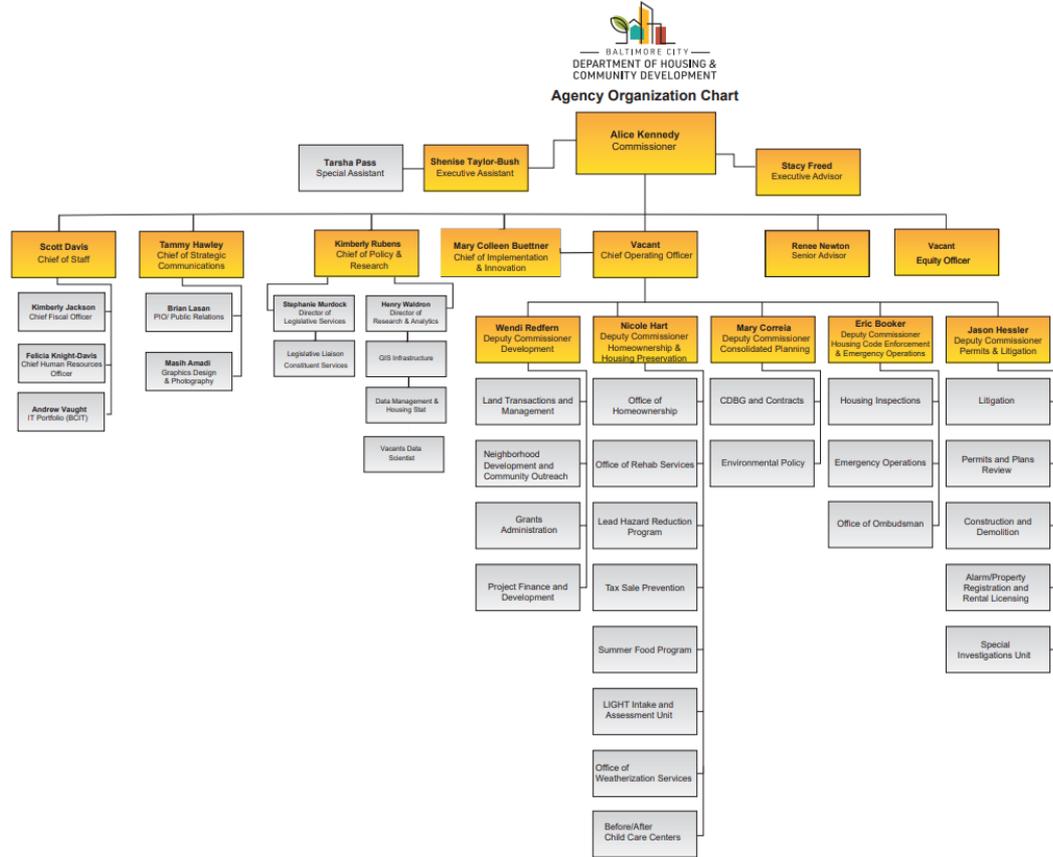
**\$60.2 million**

Fund Sources: General Fund Revenue, General Obligation Bonds, Federal, and State

**458 Employees**



# DHCD Organization Chart





# DHCD Assets

## Agency Assets

8,048 Mayor & City Council owned vacant building and lots (893 VBNs & 7,155 lots)

3 City-owned buildings that serve as community facilities and provide a range of services to the community

CoDeMap is used to drive development priorities, investments, and agency strategy decisions

## Asset

1135 & 1137 N. Gilmore Street Office Building

Oliver Center (1400 E. Federal Street)

Dawson Center (1401 E. Preston Street)

## Status

Building renovations completed in 2025. DHCD's Office of Weatherization, Summer Food Program and part of the LIGHT Intake & Assessment Unit are now located in this space.

Building is currently closed. DHCD and BCRP began a community visioning process in 2025 to identify future uses of the space, which is still ongoing.

Building is closed. DHCD is working with DGS to assist in project management of renovations. Target re-opening mid-2027.



# How DHCD Uses GIS

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## **GIS is essential to DHCD's strategic planning, implementation and evaluation.**

1. [CoDeMap](#) – a public-facing map tool that enables users to see detailed property information (permits, code enforcement, etc) and large-scale projects (e.g. Vacancy Reduction Priority Geographies)
2. [Housing Market Typology](#) - The Typology map is an index that uses various housing-related data points (e.g. sales price, foreclosure rate) to categorize housing markets. This enables DHCD to prioritize capital investments in geographies with the greatest need.
3. [Neighborhood Data Profiles](#) - This collaboration with the Dept. Of Planning allows users to see census data for specific neighborhoods and Vacancy Reduction Priority Geographies.
4. Baltimore Vacants Reinvestment Initiative Tools:
  - [BVRC Dashboard](#): A public-facing dashboard that includes maps showing DHCD's vacancy reduction activities including acquisition, disposition, demolition, and stabilization. It also tracks progress on vacancy reduction targets.
  - City/State BVRI Coordination Tracker: This map-based tool is used to align strategies and resources on property-specific strategies.

# Recently Completed Projects





# PSO - Perkins Square (Perkins Phase 3)

<b>PRJ #</b>	002264 & 001573	
<b>Total cost</b>	\$69,694,256.00	
<b>Funding sources</b>	<b>City Funds:</b> <ul style="list-style-type: none"><li>• General Funds</li><li>• GO Bonds</li><li>• HOME Funds</li><li>• AHTF</li><li>• Affordable Housing PILOT</li></ul>	<b>State Funds:</b> <ul style="list-style-type: none"><li>• 4% LIHTC</li><li>• 9% LIHTC</li><li>• Partnership Housing Rental</li><li>• State HOME</li><li>• Rental Housing Works</li></ul>
	<b>HABC Funds:</b> <ul style="list-style-type: none"><li>• ARPA Funds</li><li>• Choice Neighborhood Grant Funds</li><li>• Infrastructure Loan</li><li>• Sellers Note</li></ul>	<b>Developer Funds:</b> <ul style="list-style-type: none"><li>• First Mortgage</li><li>• Deferred Fee</li><li>• Sponsor Loan</li></ul>



Completion Date: November 2025



# The Terraces at Park Heights

<b>PRJ #</b>	001553 002968			
<b>Total cost</b>	\$52,000,000			
<b>Funding sources</b>	<table border="1"><tr><td><b>City Funds:</b><ul style="list-style-type: none"><li>• ARPA</li><li>• AHTF</li><li>• General Funds</li><li>• GO Bonds</li><li>• Affordable Housing PILOT</li></ul></td><td><b>State Funds:</b><ul style="list-style-type: none"><li>• 4% LIHTC</li><li>• National Housing Trust Funds</li><li>• Rental Housing Program Funds</li></ul></td><td><b>Developer Funds:</b><ul style="list-style-type: none"><li>• First Mortgage</li><li>• Deferred Fee</li><li>• Sponsor Loan</li><li>• Sellers Note</li></ul></td></tr></table>	<b>City Funds:</b> <ul style="list-style-type: none"><li>• ARPA</li><li>• AHTF</li><li>• General Funds</li><li>• GO Bonds</li><li>• Affordable Housing PILOT</li></ul>	<b>State Funds:</b> <ul style="list-style-type: none"><li>• 4% LIHTC</li><li>• National Housing Trust Funds</li><li>• Rental Housing Program Funds</li></ul>	<b>Developer Funds:</b> <ul style="list-style-type: none"><li>• First Mortgage</li><li>• Deferred Fee</li><li>• Sponsor Loan</li><li>• Sellers Note</li></ul>
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<b>Completion Date</b>	May 2025			



Ribbon Cutting for The Terraces at Park Heights - May 22, 2025



# Housing Repair Assistance Program

<b>PRJ #</b>	002604
<b>FY25 Allocation</b>	\$2,300,000
<b>Funding sources</b>	<ul style="list-style-type: none"><li>• Affordable Housing Trust Fund</li><li>• GO Bonds</li><li>• CDBG</li><li>• State Rehab Funds</li></ul>
<b>Completion</b>	This is an ongoing program that receives annual funding to assist new homeowners each year. In FY25, DHCD's Office of Rehabilitation Services completed 200 home repairs



A kitchen renovation for a homeowner in West Baltimore

# Projects Under Construction





# PSO: Somerset 4 and Perkins 4 & 5

<b>PRJ #</b>	002434 & 001573	
<b>Estimated Cost</b>	\$300,000,000+	
<b>Funding Sources</b>	<b>City Sources:</b> <ul style="list-style-type: none"><li>• AHTF</li><li>• HOME Funds</li><li>• General Funds</li><li>• GO Bonds</li><li>• AH-TIF Advance</li><li>• General Funds</li></ul>	<b>State Sources:</b> <ul style="list-style-type: none"><li>• 9% and 4% LIHTC</li><li>• HOME Funds</li><li>• Partnership Rental Housing Funds</li><li>• Rental Housing Works</li><li>• Governors Capital Funds</li></ul>
	<b>HABC Sources:</b> <ul style="list-style-type: none"><li>• ARPA Funds</li><li>• Choice Neighborhood Grant Funds</li><li>• Infrastructure Loan</li><li>• Sellers Note</li></ul>	<b>Developer Sources</b> <ul style="list-style-type: none"><li>• Capital Magnet Funds</li><li>• Commitment Refund</li><li>• Deferred Fee</li><li>• First Mortgage</li><li>• Garage Licensing Fee</li><li>• General Partners Capital</li><li>• Soft Interest</li></ul>
<b>Estimated Completion</b>	September 2026	



Perkins 4 - under construction



# 800 Blocks of Harlem & Edmondson

<b>PRJ #</b>	002321
<b>Total estimated cost</b>	\$16,500,000
<b>Funding sources</b>	GO Bonds State DHCD
<b>Estimated Completion Date</b>	December 2026

Renovation of the Upton Gateway properties on the 800 block of Harlem Avenue was completed in 2024. Renovation of the 800 block of Edmondson Avenue is underway, with several properties already completed.





# 2200 Block Druid Hill

<b>PRJ #</b>	003089
<b>Total estimated cost</b>	\$3,500,000
<b>Funding Sources</b>	GO Bonds State DHCD
<b>Estimated Completion Date</b>	December 2026



2200 Block of Druid Hill Ave.



# Community Catalyst Grants

## Project: Druid Heights – Bakersview II

<b>PRJ #</b>	002538
<b>Estimated Total Cost</b>	\$3,643,571
<b>Funding sources</b>	<ul style="list-style-type: none"><li>• GO Bonds</li><li>• State of Maryland</li><li>• NIIF</li></ul>
<b>Estimated completion date</b>	December 2026



# Guiding Plans, Goals & Equity



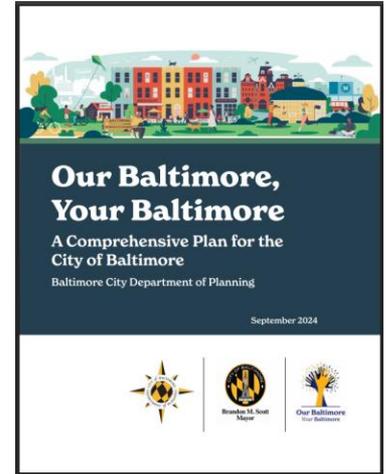
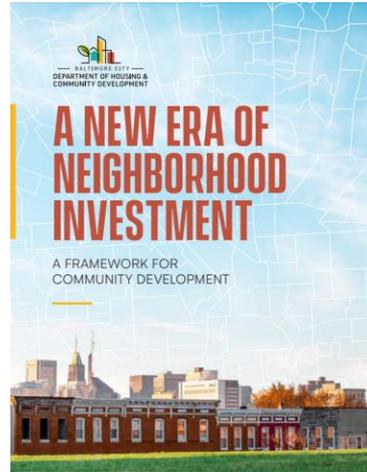


# Guiding Plans

DHCD's overall goal is to reduce the number of vacant properties in Baltimore.

These plans provide the strategic foundation for all of DHCD's work and are core to the formation of DHCD's capital budget.

- [Reframe Baltimore](#)
- [A Framework for Community Development](#)
- [Our Baltimore, Your Baltimore](#)





# Reframe Baltimore

- Reframe Baltimore is the City's comprehensive vacants reduction strategy.
- Launched in July 2024, it is a 3-billion-dollar, 15-year strategy to abate all vacant properties in Baltimore.
- The plan is data-driven, community lead, and based on deep market knowledge
- Work is concentrated in the Vacancy Reduction Priority Geographies
- Key Components:
  - Reduce the number of vacants through renovation and demolition
  - Prevent new properties from becoming vacant
  - Support current residents so they benefit from neighborhood revitalization efforts
  - Achieve whole block outcomes

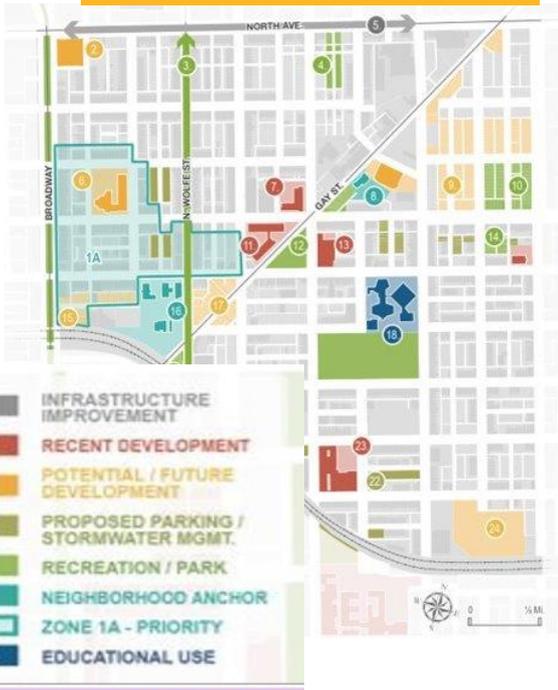




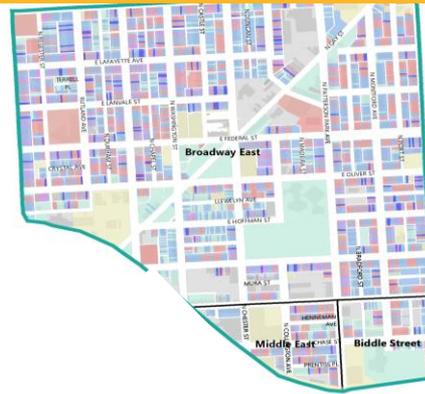
# From Data to Implementation

These maps represent the process DHCD goes through from asset mapping with community members, analyzing data and then determining specific interventions in block-level planning.

## ASSET MAPPING



## MARKET CONDITIONS



- Homeowner Over 25 Years
- Homeowner Under 25 Years
- Rental
- Commercial
- Vacant Building
- Public Ownership

## BLOCK-LEVEL PLANNING



- Priority Stabilizations
- Targeted Homeownership Support
- Priority Whole Block Rehab
- Funded Demolition
- Unfunded Demolition
- Site Assembly
- Existing Project
- Zone 1



# Reframe Baltimore – Financial Modeling

## Vacant Property Financial Modeling

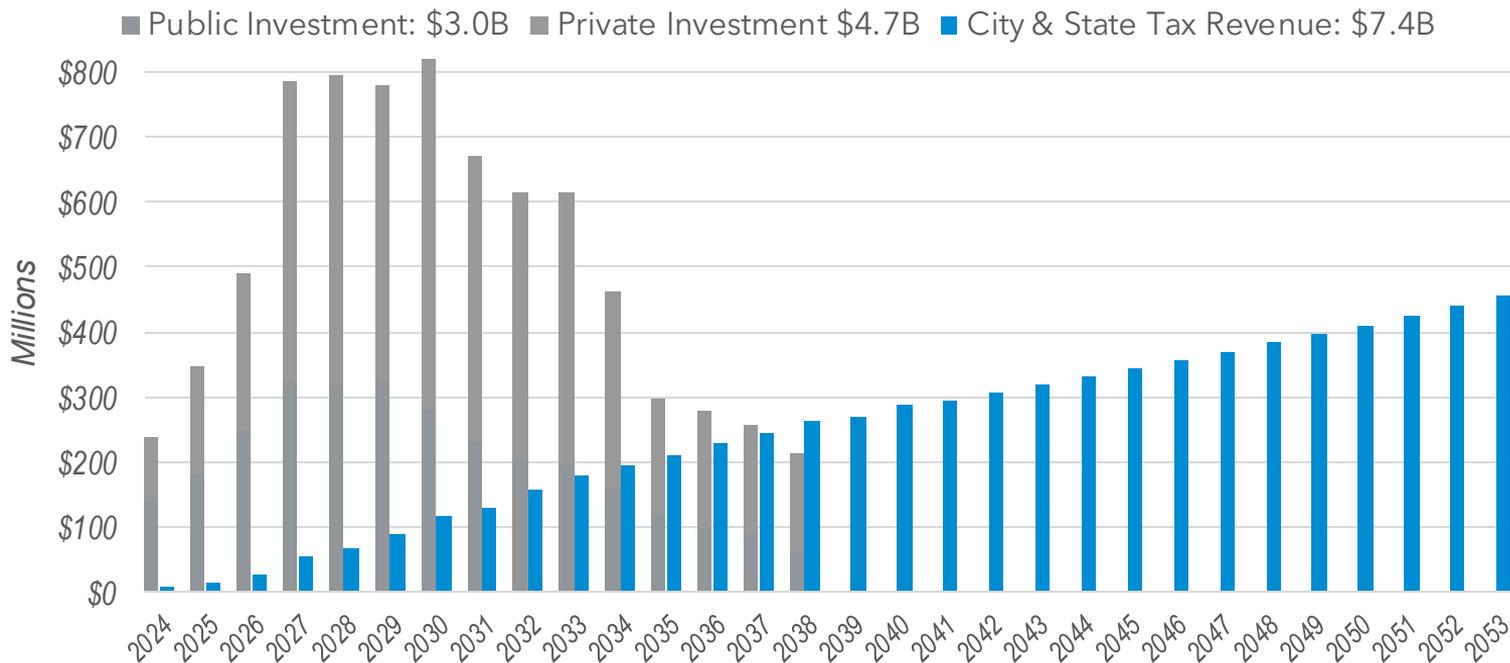
*Investing in at least 37,500 properties*

NEIGHBORHOOD	Demolition	Acquisition	Stabilization	Live/Work Incentive	Developer Incentives	Homebuyer Down Payment Incentives	Home Repair Incentives	Infrastructure	Total
<b>BROADWAY EAST</b>	\$18,964,500	\$12,332,000	\$10,521,000	\$322,000	\$19,365,000	\$18,254,000	\$8,300,000	\$102,500,000	<b>\$190,558,500</b>
<b>CHM</b>	\$7,587,000	\$3,613,500	\$1,638,000	\$546,000	\$8,970,000	\$6,812,000	\$17,670,000	\$102,500,000	<b>\$149,336,500</b>
<b>EBM</b>	\$1,905,000	\$6,113,000	\$3,276,000	\$1,246,000	\$17,049,000	\$13,030,000	\$8,108,000	\$102,500,000	<b>\$153,227,000</b>
<b>JOHNSTON SQUARE</b>	\$1,146,000	\$5,351,500	\$1,260,000	\$238,000	\$11,421,000	\$8,254,000	\$2,954,000	\$102,500,000	<b>\$133,124,500</b>
<b>PARK HEIGHTS</b>	\$10,314,000	\$7,715,000	\$4,032,000	\$105,000	\$19,311,000	\$14,922,000	\$43,656,000	\$102,500,000	<b>\$202,555,000</b>
<b>SOUTHWEST</b>	\$14,305,500	\$9,737,500	\$5,355,000	\$1,904,000	\$19,965,000	\$16,030,000	\$19,118,000	\$102,500,000	<b>\$188,915,000</b>
<b>WEST</b>	\$5,842,500	\$18,420,500	\$7,371,000	\$2,135,000	\$46,389,000	\$34,670,000	\$11,006,000	\$102,500,000	<b>\$228,334,000</b>
<b>AREAS OF FOCUS</b>	\$79,377,000	\$67,956,500	\$20,692,000	\$15,666,000	\$157,506,000	\$118,284,000	\$115,010,000	\$80,000,000	<b>\$654,491,500</b>
<b>BROOKLYN</b>	\$2,137,500	\$3,051,500	\$892,500	\$1,666,000	\$3,897,000	\$3,078,000	\$14,178,000	\$21,250,000	<b>\$50,150,500</b>
<b>CURTIS BAY</b>	\$1,408,500	\$2,252,500	\$595,000	\$595,000	\$2,448,000	\$1,952,000	\$8,228,000	\$21,250,000	<b>\$38,729,000</b>
<b>WNADA</b>	\$26,325,000	\$28,260,000	\$7,518,000	\$1,372,000	\$40,776,000	\$31,856,000	\$65,632,000	\$228,250,000	<b>\$429,989,000</b>
								<b>Fixed Costs</b>	<b>781,000,000</b>
<b>Total</b>	<b>\$169,312,500</b>	<b>\$164,803,500</b>	<b>\$63,150,500</b>	<b>\$25,795,000</b>	<b>\$347,097,000</b>	<b>\$267,142,000</b>	<b>\$313,860,000</b>	<b>\$1,068,250,000</b>	<b>\$3,133,060,500</b>



# Reframe Baltimore – Return on Investment

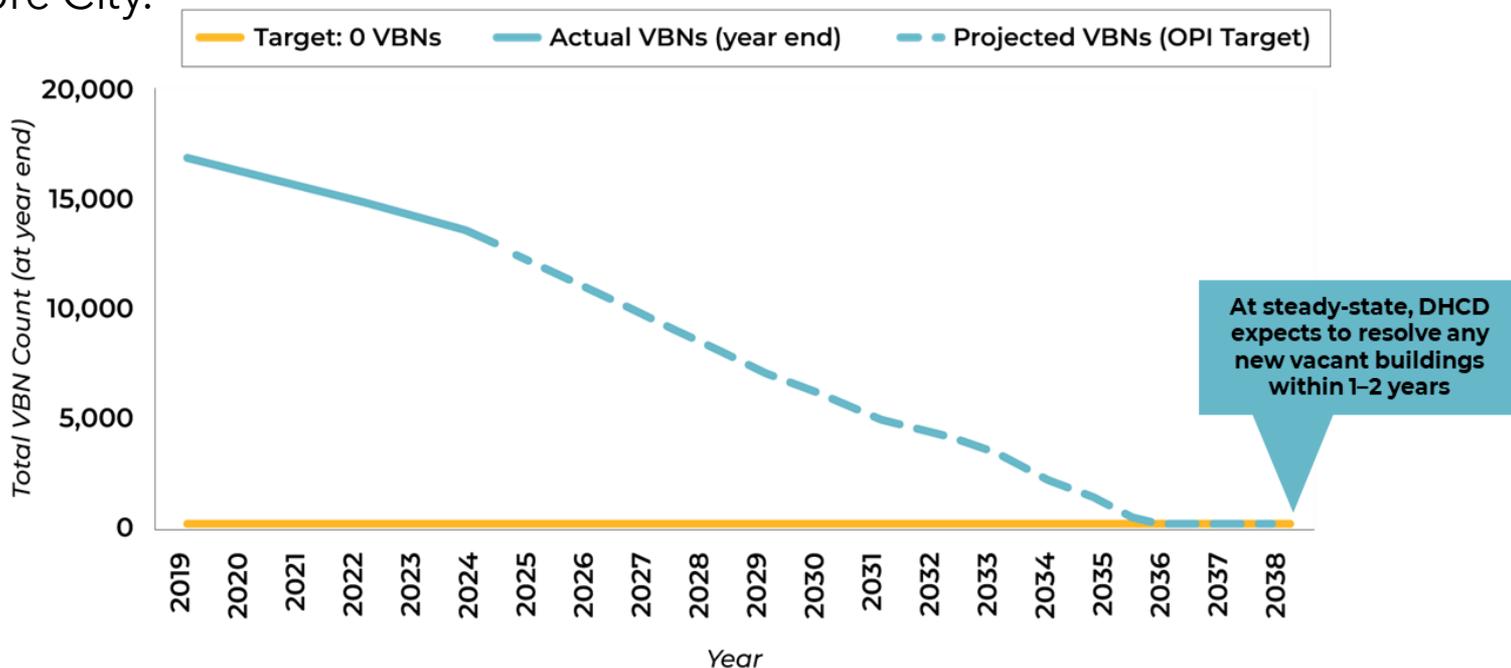
Analysis from PFM, an independent consulting firm, demonstrates that this public investment more than pays for itself in the form of increased City and State tax revenue over a 30-year investment horizon.





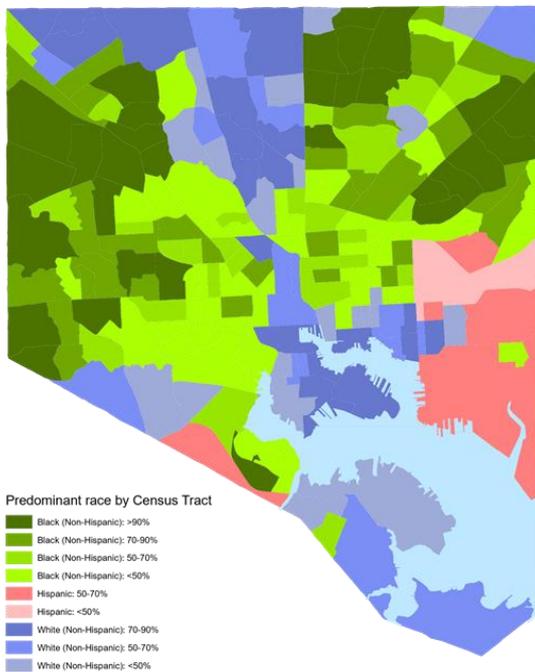
# Reframe Baltimore – The Pathway to Zero VBNs

The data shows that successful implementation of Reframe Baltimore will eliminate all vacant properties, represented by buildings that have a vacant building notice (VBN), in Baltimore City.

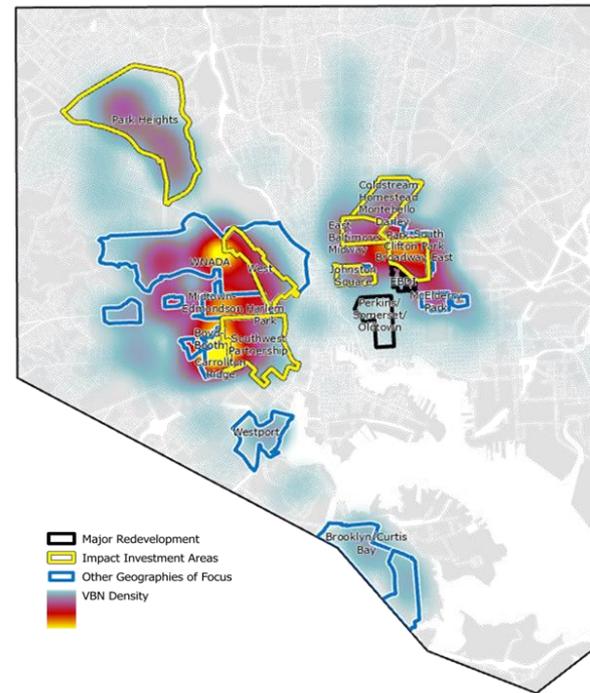




# Equity: Where We Work



- On the map on the left, the darker the green, the greater the percentage of residents who are Black.
- On the map on the right, the blue to yellow heat map shows the concentration of vacants, with yellow representing the highest density of vacants.
- As a result of decades of redlining and housing discrimination towards Black Baltimoreans, there is a very high correlation between Black communities and high numbers of vacant properties.
- The map on the right also outlines the VRPGs, which is where the majority of our resources are focused.
- Our work is where the need is the greatest



# FY27 Capital Budget Request





# FY 2027 Capital Budget Request - Overview

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## **FY27 CIP Request**

- Total Request - \$72,900,000
  - Base Budget - \$37,600,000
  - Additional Priorities - \$13,800,000
  - Special Projects - \$1,000,000
  - Federal Funds - \$15,500,000
  - State Funds - \$5,000,000

## **How DHCD Prioritizes Our Capital Budget**

- Alignment with Mayor Scott's Pillars and Reframe Baltimore
- Equitably investing in disinvested communities with high concentrations of vacant properties
- Creating and preserving affordable housing
- Strategic investments & leveraging resources



# FY 2027 Capital Budget Formation

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## **New Projects in CIP FY2027 - 2032**

- PRJ003655 Buy Back the Block - Live Baltimore

## **Major Changes from FY26 CIP Budget**

- PRJ002439 was changed from Impact Investment Areas to Vacancy Priority Geography to reflect DHCD's expanded geographical footprint under Reframe Baltimore
- Combined planned and emergency demolition funding into one project (PRJ000389 Demolition & Stabilization Program) to better meet operational needs



# FY27 Funding Requests (1 of 2)

<b>Project Title</b>	<b>PRJ Number</b>	<b>Project Category</b>	<b>Base Budget</b>	<b>Additional Priorities</b>	<b>State Funds</b>
Vacancy Reduction Priority Geography	PRJ002439	VRPG	9,700,000	5,200,000	5,000,000
Coldstream, Homestead, and Montebello Acquisition and Demolition	PRJ000175	VRPG	750,000		
Affordable Housing Trust Fund	PRJ000706	Affordable Housing	6,500,000		
SE Balt. Redevelopment Affordable Housing	PRJ002434	Affordable Housing	500,000		
Low-Income Mortgage Program	PRJ002438	Affordable Housing	350,000		
Affordable Homeownership	PRJ002677	Affordable Housing	1,000,000		
Hope Village – Housing Assistance For Down Payment, Construction And Infrastructure Cost	PRJ003478	Affordable Housing	2,000,000		
Citywide Vacant Property Acquisition & Relocation	PRJ000518	Redevelopment	500,000	850,000	
MCC - Land Management - HCD	PRJ001030	Redevelopment	1,000,000	1,000,000	
Southeast Baltimore Redevelopment	PRJ001573	Redevelopment	3,000,000		
Infrastructure for Site Assembly - Citywide	PRJ003476	Redevelopment	750,000		
Poe Homes Public Right of Way Infrastructure	PRJ003477	Redevelopment		1,000,000 (Special Project)	



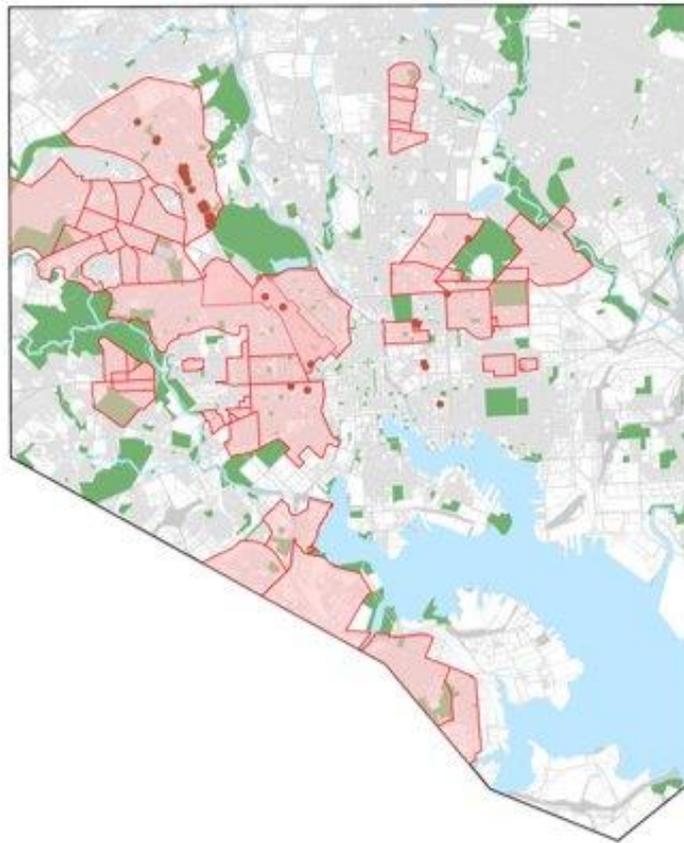
# FY27 Funding Requests (2 of 2)

<b>Project Title</b>	<b>PRJ Number</b>	<b>Project Category</b>	<b>Base Budget</b>	<b>Additional Priorities</b>	<b>Federal Funds</b>
Lead Hazard Reduction Program	PRJ000386	Loans/Grants	750,000		
Homeowner Incentives Program	PRJ001876	Loans/Grants	2,550,000		1,000,000
Housing Upgrades to Benefit Seniors (HUBS)	PRJ002324	Loans/Grants	500,000	2,000,000	
CDBG Subrecipient Capital Projects	PRJ002435	Loans/Grants			4,000,000
Community Catalyst Grants	PRJ002538	Loans/Grants	1,500,000		
Baltimore Shines - Low Income Solar Program	PRJ002540	Loans/Grants		500,000	
Housing Repair Assistance Programs	PRJ002604	Loans/Grants	800,000		1,500,000
HOME Program	PRJ002676	Loans/Grants	200,000		5,000,000
Middle Neighborhood Implementation	PRJ002678	Loans/Grants	750,000	250,000	
Buy Back the Block - Live Baltimore	PRJ003655	Loans/Grants		3,000,000	
Demolition & Stabilization Program	PRJ000389	Demo/Stabilization	4,000,000	1,000,000	4,000,000
Poppleton Acquisition, Demolition & Relocation	PRJ002437	Acquisition/Relocation	500,000		



# Map of CIP Projects

In addition to the locations highlighted on the map, many of DHCD's CIP projects, such as Housing Repair Assistance (PRJ002604) and Demolition & Stabilization (PRJ000389) are citywide in their scope.



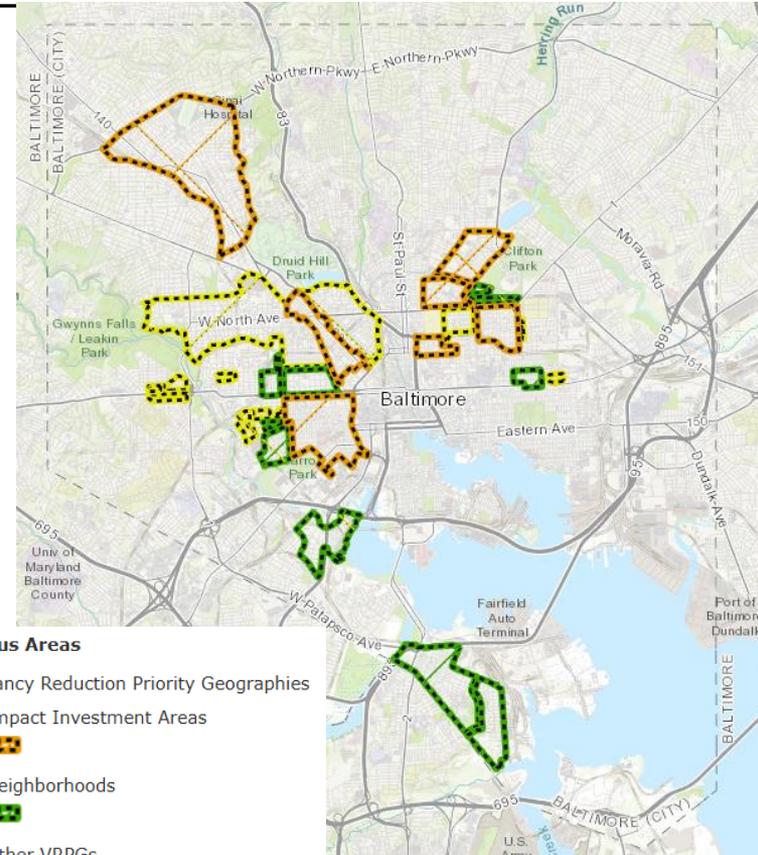
# Priority Projects to Highlight





# Vacancy Reduction Priority Geography (VRPG)

<b>PRJ #</b>	002439
<b>Category</b>	Vacancy Reduction Priority Geographies
<b>Estimated need</b>	\$2.2 billion
<b>Project purpose</b>	Project will support acquisition, rehabilitation, stabilization and redevelopment of vacant properties, vacant lots, and homeownership supports in the VRPGs
<b>FY27 CIP</b>	\$13,200,000   GO Bonds \$1,700,000   GF Revenue \$5,000,000   State
<b>Future CIP requests</b>	\$86,000,000 - FY28-32   GO Bonds \$10,250,000 - FY28-32   GF Revenue \$20,000,000 - FY28-31   State
<b>FY27 Prioritization</b>	Renovating vacants, assisting current residents and creating new development in the VRPGs is the cornerstone of Reframe Baltimore





# CHM Acquisition & Demolition

<b>PRJ #</b>	000175
<b>Category</b>	Vacancy Reduction Priority Geographies
<b>Estimated cost</b>	\$5,000,000
<b>Project purpose</b>	To acquire and demolish privately owned vacant structures generally in the vicinity of the 1500 and 1600 blocks of Abbotston, Gorsuch, and Carswell to prepare the site for future new construction and renovation of selected properties.
<b>FY27 CIP</b>	\$750,000   GF Revenue
<b>Future CIP requests</b>	\$0



*1500 block of Abbotston Street*

**FY27 Prioritization**  
The CHM Community identified the 1500-1600 blocks of Abbotston, Gorsuch, and Carswell as high priority blocks in the Coldstream Homestead Montebello IIA and it advances the Mayor's Comprehensive Vacants Reduction & Prevention Strategy.



# Housing Repair Assistance Programs

<b>PRJ #</b>	002604
<b>Category</b>	Loans/Grants
<b>Estimated need</b>	\$213,860,000
<b>Project purpose</b>	DHCD's Office of Rehabilitation Services is dedicated to helping low-to-moderate income homeowners with emergency repairs, such as roofing, plumbing, water and sewer line replacement, furnace replacement, accessibility improvements, and major repair for structure integrity and code compliance.
<b>FY27 CIP</b>	\$1,500,000   CDBG \$800,000   GO Bonds
<b>Future CIP requests</b>	\$6,00,000 - FY28-32   CDBG \$4,000,000 - FY28-32   GO Bonds
<b>FY27 Prioritization</b>	Many homeowners are faced with multiple, major repairs that impact the safety of their homes. These repairs enable residents to stay in their homes, which is a key part of the prevention aspect of Reframe Baltimore

*A new shower completed through a home repair*





# Housing Upgrades to Benefit Seniors (HUBS)

<b>PRJ #</b>	002324
<b>Category</b>	Loans/Grants
<b>Estimated need</b>	\$100,000,000
<b>Project purpose</b>	Housing Upgrades to Benefit Seniors (HUBS) is a program that provides home modifications and repairs as well as wraparound services that enables older adults (65 years +) to age in place.
<b>FY27 CIP</b>	\$2,500,000   GF Revenue
<b>Future requests</b>	\$17,500,000 / FY28-32   GF Revenue
<b>FY27 Prioritization</b>	Older adults have had a greater need for healthy and safety upgrades to be able to age in place in their homes. Enabling residents to stay in their homes is a key part of Reframe Baltimore's vacants prevention component.





# Lead Hazard Reduction Program

<b>PRJ #</b>	000386
<b>Category</b>	Loans/Grants
<b>Estimated need</b>	\$1.1 billion
<b>Project purpose</b>	This program provides homeowners and landlords with assistance to reduce the hazards of lead paint.
<b>FY27 CIP requests</b>	\$750,000   GO Bonds
<b>Future CIP requests</b>	\$3,750,000 - FY28-32   GO Bonds
<b>FY27 Prioritization</b>	This is critical to keeping Baltimore's young people lead free and is crucial to the Health Department's youth health strategy and is a required match for the City's HUD Lead Hazard Reduction Grant.

*Before & After Window Replacement Done as part of the Lead Hazard Reduction Program*





# Baltimore Shines – Low Income Solar Program

<b>PRJ #</b>	002540
<b>Category</b>	Loans/Grants
<b>Estimated need</b>	\$50,000,000
<b>Project purpose</b>	Baltimore Shines provides rooftop solar installations for low-income homeowners across the City. It will reduce residents' energy bills as well as provide additional jobs in the field.
<b>FY27 CIP</b>	\$500,000   GF Revenue
<b>Future requests</b>	\$2,500,000 - FY28-32   GF Revenue
<b>FY27 Prioritization</b>	As part of Reframe Baltimore, Shines lowers expenses for homeowners and helps build generational wealth.



*Solar Panel Installation Press Event 12-15-25*





# Homeowner Incentives Program

<b>PRJ #</b>	001876
<b>Category</b>	Loans/Grants
<b>Estimated need</b>	\$167,132,000
<b>Project purpose</b>	The Baltimore Homeownership Incentive Program (B-HiP) provides incentives for new homebuyers to assist individuals in choosing Baltimore City as their home. A majority of the incentives are provided to households with income below 80% AMI.
<b>FY27 CIP</b>	\$1,000,000   CDBG \$2,550,000   GO Bonds
<b>Future CIP requests</b>	\$5,000,000 - FY28-32   CDBG \$16,920,000 - FY28-32   GO Bonds
<b>FY27 Prioritization</b>	With limited inventory and higher interest rates, the need is greater to assist homebuyers. Homebuying incentives are critical for ensuring a market for renovated homes as part of Reframe Baltimore



The Office of Homeownership offers a variety of incentive programs to eligible home buyers purchasing in Baltimore city. These incentives can make buying a home more affordable by lowering your closing costs and boosting your down payment.

#### HERE ARE THE DETAILS:

##### **BALTIMORE CITY EMPLOYEE HOMEOWNERSHIP PROGRAM**

\$5,000 for employees of City and quasi-City agencies who have been employed for at least six months.

##### **BUYING INTO BALTIMORE**

\$5,000 awarded by lottery to people who attend a Live Baltimore Trolley Tour and meet other conditions.

##### **LIVE NEAR YOUR WORK**

This partnership with participating employers encourages homeownership near places of employment. The City matches employers' contributions between \$1,000 and \$2,500, for total incentives of \$2,000-\$5,000+, depending on the employer.

##### **FIRST-TIME HOME BUYERS INCENTIVE PROGRAM**

Eligible first-time home buyers with a household income at or below 80% of the area median income could receive 50% of required down payment, GAP funding to reduce loan balance and an Interest Rate Buydown up to 2.5%. An additional \$5,000 bonus is available for buyers who (a) purchase the house they have rented and occupied for at least six months, or (b) have a disability or a household member with a disability. (Other restrictions may apply to each subsidy.)

##### **VACANTS TO VALUE BOOSTER**

\$10,000 incentive for properties that were subject to a Vacant Building Notice for at least one year prior to (a) rehabilitations of the property by a developer, or (b) sale of the property to a home buyer who intends to renovate the property using an acquisition/rehabilitation loan.

For more information about B-HiP, visit [DHCD.Baltimorecity.gov](https://dhcd.baltimorecity.gov) or [LiveBaltimore.com](https://LiveBaltimore.com).  
For assistance, email [DHCD.Homeownership@baltimorecity.gov](mailto:DHCD.Homeownership@baltimorecity.gov) or call (410) 396-3124.



# Buy Back the Block – Live Baltimore

<b>PRJ #</b>	003655
<b>Category</b>	Loans/Grants
<b>Estimated need</b>	\$100,000,000
<b>Project purpose</b>	Run by Live Baltimore, Buy Back the Block provides homebuyer incentives to current Baltimore residents to help them stay in the city.
<b>FY27 CIP</b>	\$3,000,000   GO Bonds
<b>Future CIP requests</b>	\$15,000,000 - FY28-32   GF Revenue
<b>FY27 Prioritization</b>	Begun with ARPA funding , BBB has been incredibly successful and popular and a core element of the anti-displacement work that is part of Reframe Baltimore



*Ian Morgan celebrates his \$15,000 Buy Back the Block grant with Mayor Scott and others in April 2025.*



# Community Catalyst Grants (CCG)

<b>PRJ #</b>	002538
<b>Category</b>	Loans/Grants
<b>Estimated cost</b>	\$9,000,000
<b>Project purpose</b>	Support neighborhood revitalization and market-building efforts by providing flexible capital grants that support equitable development and investment.
<b>FY27 CIP</b>	\$1,500,000   GO Bonds
<b>Future requests</b>	\$7,500,000 - FY28-32   GO Bonds
<b>FY27 Prioritization</b>	CCG funds will provide flexible capital to support neighborhood-led, equity driven development as part of Reframe Baltimore.



*2024-25 CCG Award Recipients*



# Demolition & Stabilization Program

<b>PRJ #</b>	000389
<b>Category</b>	Demolition/Stabilization
<b>Estimated need</b>	\$238,500,000
<b>Project purpose</b>	Planned and emergency demolitions and stabilizations of vacant buildings to support adjacent residents and to protect the public.
<b>FY27 CIP</b>	\$5,000,000   GO Bonds \$4,000,000   CDBG
<b>Future CIP requests</b>	\$20,000,000 - FY28-32   CDBG \$5,000,000 - FY28-32   GF Revenue \$12,500,000 - FY28-32   GO Bonds
<b>FY27 Prioritization</b>	Demolition and stabilization of vacants are key parts of Reframe Baltimore. It is also critical to protect residents from building collapses.



*Vacant Property Roof Stabilization*



*Vacant Property Demolition*



# SE Baltimore Redevelopment

<b>PRJ #</b>	001573
<b>Estimated cost</b>	\$9,000,000
<b>Project purpose</b>	To support infrastructure and site development costs as part of the Perkins, Somerset, Oldtown (PSO) redevelopment.
<b>FY27 CIP</b>	\$3,000,000   GF Revenue
<b>Future CIP requests</b>	\$0
<b>FY27 Prioritization</b>	To meet the HUD CNI Grant deadline of completing 1,350 units.



*Commissioner Kennedy and a community member enjoying the new sidewalk at Perkins Square*



# Affordable Housing Trust Fund

<b>PRJ #</b>	000706
<b>Estimated need</b>	\$300,000,000
<b>Project purpose</b>	To support the creation and preservation of affordable housing units at 50% and 30% AMI
<b>FY27 CIP</b>	\$6,500,000   GO Bonds
<b>Future CIP requests</b>	\$35,000,000 - FY28-32   GO Bonds
<b>FY27 Prioritization</b>	The creation and preservation of affordable housing units is necessary to meet the significant demand



*South Baltimore Community Land Trust - Heart of Curtis Bay Ribbon Cutting Nov 2024*



# Hope Village Housing Assistance For Down Payment, Construction And Infrastructure Cost

<b>PRJ #</b>	003478
<b>Category</b>	Affordable Housing
<b>Estimated cost</b>	\$20,000,000
<b>Project purpose</b>	Funding will support the construction of small footprint homes, for deeply affordable homeownership opportunities.
<b>FY27 CIP</b>	\$2,000,000   GO Bonds
<b>Future CIP requests</b>	\$10,000,000 - FY28-32   GO Bonds
<b>FY27 Prioritization</b>	To meet the demand for deeply affordable homeownership opportunities, and diversified housing stock.



*1300 Block of Holbrook - Celebrating a completed Unit*



# Poe Homes Infrastructure

Project Title	PRJ #	Amount Requested	Total Estimated Cost	Brief Explanation why high priority
Poe Home Public Right Of Way Infrastructure	003477	FY27 / \$1,000,000 FY28 / \$2,740,000 FY29 / \$4,455,000 FY30 / \$2,052,000 FY31 / \$4,320,000	\$40,000,000	Poe Home redevelopment is a key component of the revitalization of the Poppleton community. These funds will provide matching funds for future HUD CNI grant



# Conclusion





# Policy Issues

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Under the Trump Administration federal programming and funding has been rapidly changing. While DHCD's federal grants in our capital budget (CDBG and HOME) have not been cut, any potential future reductions would have a negative impact on our subsequent CIP budget.

At the State level, Governor Moore has a focus on housing which has resulted in several substantial housing bills in the General Assembly. In addition, the Baltimore Vacants Reinvestment Initiative (BVRI) provides significant funding for the abatement of vacants in the city. In budgeting BVRI funds in the VRPG Project, we have made our best estimates of what the City can expect to directly receive, though the final award will vary year over year.



BALTIMORE CITY  
DEPARTMENT OF HOUSING &  
COMMUNITY DEVELOPMENT

# QUESTIONS



# Appendix A: Acronyms

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- AHTF - Affordable Housing Trust Fund
- AH-TIF - Affordable Housing Tax Increment Financing
- ARPA - American Rescue Plan Act
- BVRI - Baltimore Vacants Reinvestment Initiative
- CCG - Community Catalyst Grants
- CDBG - Community Development Block Grant
- CIP - Capital Improvement Program
- CNI - Choice Neighborhood Implementation
- CY - Calendar Year
- FY - Fiscal Year
- GF - General Fund
- GO Bonds - General Obligation Bonds
- HUBS - Housing Upgrades Benefiting Seniors
- HUD - US Department of Housing and Urban Development
- IIA - Impact Investment Areas
- LIHTC - Low-Income Housing Tax Credit
- PILOT - Payments In Lieu Of Taxes
- PSO - Perkins, Somerset, Oldtown
- VBN - Vacant Building Notice
- VRPG - Vacancy Reduction Priority Geographies