

Photo credit: Phylicia Ghee



# Invest in Your Legacy

A RESOURCE GUIDE FOR HOMEOWNERS

LIVE Baltimore  
CITY LIVING STARTS HERE

Healthy Neighborhoods

*Hello, homeowner!*

*Whether you've been a homeowner for six months or sixteen years, this guide is here to help you maximize your homeownership experience through some key resources in Baltimore.*

*Inside, you'll find helpful information about tax credits, how to keep up with home maintenance, plan for the future, and get involved in your neighborhood and community.*

*We hope this helps you build a strong homeownership legacy!*

#### **HOW TO USE THIS GUIDE**

The next page lists the topics covered in this guide. Use the sub-topics and page numbers to find the information you're most interested in.

All organizations listed also include their contact details. Use this contact information to reach out and learn more from each organization.

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*Looking for something specific but don't see it listed? Contact us!*

*The staff at Live Baltimore and Healthy Neighborhoods are happy to help. Our contact information is on the back of this guide.*

# Homeowner Resources by Topic

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- Targeted Homeowner's Tax Credit
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- Renovation Loans & Grants
- Weatherization & Energy-Efficiency

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# Tax Credits

*Properties in Baltimore City are levied a Baltimore City property tax and a Maryland State property tax based on their annual assessment from the Maryland State Department of Assessments and Taxation. The tax credits listed here are some of the options available to homeowners to keep their property taxes as affordable as possible. Note that property tax payments are usually included in owners' monthly mortgage payment through an escrow account. After the mortgage is paid off, homeowners are responsible for paying property tax payments directly.*

*For more information about these and other tax credits, visit [LiveBaltimore.com/credits](http://LiveBaltimore.com/credits).*



*Photo credit: Phylicia Ghee*

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## HOMESTEAD PROPERTY TAX CREDIT

The Homestead Property Tax Credit protects homeowners from increases in taxable assessment above the level established by local law. In Baltimore City the annual cap is 4%.

**Apply at Maryland OneStop:**

[onestop.md.gov](http://onestop.md.gov) **OR** call (410) 767-4433 for more information.

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## MARYLAND HOMEOWNERS' PROPERTY TAX CREDIT

The Maryland Homeowners' Property Tax Credit sets a limit on the amount of property taxes any homeowner must pay based on their income. There are income requirements for this credit.

**Note:** Homeowners must re-apply every year for this tax credit between February 3 and October 1.

**Apply at Maryland OneStop:**

[onestop.md.gov](http://onestop.md.gov) **OR** call (410) 767-4433 for more information.

## Renovation-Related Tax Credits

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### HISTORIC RESTORATION AND REHABILITATION PROPERTY TAX CREDIT

Also known as the “CHAP Tax Credit,” this credit is for homeowners in historic districts of Baltimore City to encourage improving their properties. All rehabilitation or restoration projects must be approved by CHAP (the Commission for Historic Architecture and Preservation) before any work begins.

More information at [chap.baltimorecity.gov/tax-credits](http://chap.baltimorecity.gov/tax-credits)

**OR** (410) 396-4866

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### HOME IMPROVEMENT PROPERTY TAX CREDIT

Meant to encourage improvements that increase the value of a home, this program includes a 5-year tax credit for City homeowners. There is 100% relief from the City property tax increase during the first, with the credit declining 20% each year for the following four years.

More information at [propertytaxcredits.baltimorecity.gov](http://propertytaxcredits.baltimorecity.gov)

**OR** (443) 984-4051

# Maintenance and Renovation

## SELECTING CONTRACTORS & HOME REPAIR SUPPORT

*It's essential to trust the professionals working in your home. Here are some ways to ensure you're working with a reliable person:*

1. Verify that they have an active contractor's license in the State of Maryland on the Department of Labor's website: [labor.maryland.gov](http://labor.maryland.gov).
2. Ask for references from previous jobs.
3. Get quotes from multiple contractors before doing any project!  
This helps compare prices and see what work needs to be done.  
Note that some contractors may charge a fee for an estimate, while others do not.

## DO-IT-YOURSELF MAINTENANCE RESOURCES

*Baltimore City has multiple ways to access tools and resources for do-it-yourself home or yard maintenance. Each organization has its own membership process, so don't hesitate to get in touch with them for details.*

### BALTIMORE COMMUNITY TOOL BANK

[baltimoretoolbank.org](http://baltimoretoolbank.org) | 410-244-5565

*Best for:* Large-scale tool borrowing needs

### THE LOADING DOCK

[loadingdock.org](http://loadingdock.org) | 410-558-3625

*Best for:* Building materials  
Architectural salvage

### STATION NORTH TOOL LIBRARY

[toollibrary.org](http://toollibrary.org) | 410-347-0850

*Best for:* Individual tool borrowing  
Classes on home maintenance skills

## RENOVATION LOANS

*The loan options below can give you greater control over financing your renovation. Like with other loans, renovation loans require a formal application process and a repayment schedule.*

### HEALTHY NEIGHBORHOODS HOME RENOVATION LOAN

Below-Market loan for home renovation in Healthy Neighborhoods eligible areas for \$5,000-\$20,000

*More info: [healthyneighborhoods.org](http://healthyneighborhoods.org)*

### NHS RAPID REHAB LOAN

Loan for home renovation up to \$20,000

*More info: [lendingadvisor@nhsbaltimore.com](mailto:lendingadvisor@nhsbaltimore.com)*

**OR** [nhsbaltimore.org](http://nhsbaltimore.org)

**Ask your mortgage lender if they offer any special loans for renovation.**

## GRANTS

*Renovation grant programs provide renovations for free to recipients. Some renovation grant programs aim to serve specific residents, usually based on age or income.*

### HOUSING UPGRADES TO BENEFIT SENIORS

For Baltimore residents age 65+ meeting certain income requirements looking to make improvements to their home and help them age in place.

*More info: 667-999-4827 OR email [HUBSintake@civicworks.com](mailto:HUBSintake@civicworks.com)*

### LIGHT PROGRAM

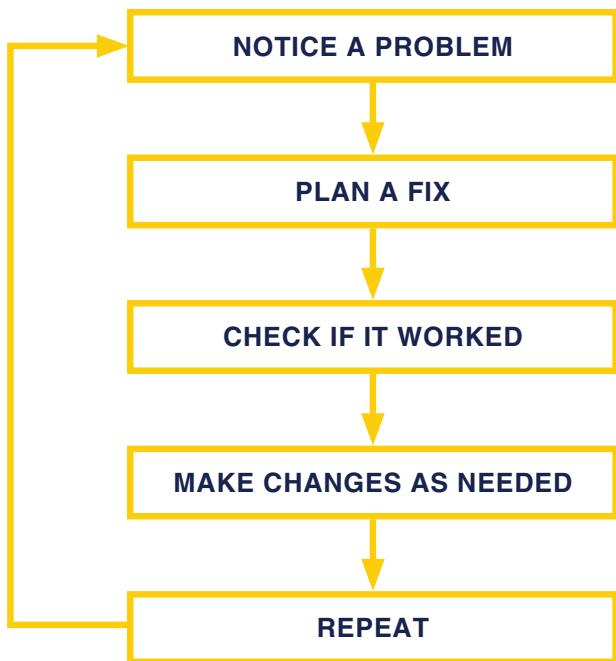
The city-run program assists Baltimore City residents with a variety of free and low-cost services to help them become more self-sufficient, safer, more stable, and healthier in their homes. Note: there is a waitlist for this program.

*More info: [dhcd.baltimorecity.gov/hho/light](http://dhcd.baltimorecity.gov/hho/light) OR 410-396-3023*



## WEATHERIZATION & ENERGY-EFFICIENCY

*Making your home use less energy can save you money. Making regular, smart upgrades will help. Use the following process to stay on top of needed changes:*



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## BGE QUICK HOME ENERGY CHECK-UP

BGE customers can get a free walk through of their home by a certified checkup professional. Free upgrades may be available to meet your home's unique needs.

*More info: [bgesmartenergy.com](http://bgesmartenergy.com) OR 1-877-685-7377*

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## CIVIC WORKS ENERGY PROGRAMS

Civic Works helps Baltimore residents save energy and money and connects customers to free or low-cost solar energy programs.

*More info: [civicworks.com/sustainability-food-and-energy-energy-programs](http://civicworks.com/sustainability-food-and-energy-energy-programs) OR (410) 366-8533*

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## GREEN & HEALTHY HOMES INITIATIVES

GHHI provides home assessments, energy efficiency and weatherization services, and works to remove and fix hazards in the home. They also provide an Aging in Place program for Baltimore's older adults.

*More info: [go.livebaltimore.com/ghhi](http://go.livebaltimore.com/ghhi) OR 410-534-6447*

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## WATER4ALL

Water4All provides financial assistance to Baltimore City residents struggling to afford their water bills. The program offers income-based monthly credits to reduce water costs, helping households maintain access to safe and affordable water services while preventing shutoffs.

*More info: [cityservices.baltimorecity.gov/water4all](http://cityservices.baltimorecity.gov/water4all) OR 410-396-5555*

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## LEAD HAZARD REDUCTION

This program provides financial assistance to homeowners to reduce lead-based paint hazards in homes built before 1978. The program aims to make housing safer for families by funding lead inspections, risk assessments, and abatement services.

*More info: [go.livebaltimore.com/lead](http://go.livebaltimore.com/lead) OR 301-429-7409*

# Maintaining Homeownership Legacy

## ESTATE PLANNING

**Note: all information in this booklet is for informational purposes only and is not legal advice. Please consult a lawyer and/or financial planner for any decisions related to your own estate planning.**

### WHAT IS ESTATE PLANNING

Estate planning is the process of arranging how your assets, property, and healthcare decisions will be managed if you become incapacitated or after your death. It includes key documents like a will, financial power of attorney, and advance healthcare directive. Estate planning is important because it ensures your wishes are honored, avoids lengthy court processes, protects loved ones, and brings peace of mind for you and your family.

Topic	Will	Trust
What is it?	A legal document that says who gets your property and who handles your estate after you die.	A legal arrangement that lets someone (a trustee) manage your property for you and your chosen beneficiaries.
Who is it best for?	People who mainly want to name heirs, choose guardians for kids, and make sure property passes after death.	People who want to avoid probate, plan for disability, or manage property for family over time.
When does it go into effect?	Only after you pass away and it's approved by the probate court.	As soon as you create and fund it — while you're alive and after you die.
What is the typical cost?	Usually a few hundred dollars if done by a lawyer; cheaper if done online.	Often \$1,000–\$3,000+ depending on complexity, since it requires more setup.
How do you set it up?	Write it (ideally with an attorney), sign it with witnesses, and keep it safe. File it after death through probate court.	Work with an attorney to create it, transfer property into it ("fund the trust"), and name a trustee and beneficiaries.

Probate is the court process that manages the transfer of a deceased person's assets, often taking months and costing hundreds of dollars in fees. You can avoid probate by naming beneficiaries on financial accounts, using "payable on death" designations, and creating a life estate deed for your property. Filing your will with the Baltimore City Register of Wills, which costs \$5, ensures your will is securely stored and accessible to your loved ones when needed.

## AVOIDING HEIRS PROPERTY

Heirs Property is when a homeowner inherits or has a legal right to their property, but their name is not on the deed. This often happens after a homeowner and their family do not plan in advance for inheritance, and the inheritance rights to the property split among several of the deceased owner's children or grandchildren. Your house becoming heirs property could prevent the new owners from accessing tax exemptions, cause difficulty in accessing loans, ineligibility for grant programs and disaster relief, and make the property more vulnerable to a forced sale of the house.

If you have concerns or want to discuss your wishes for your property when you pass, consult with an attorney. The organizations listed below offer free legal services to qualifying City residents.

### PRO BONO MARYLAND

[probonomd.org](http://probonomd.org) | 410-837-9379

*Eligibility:* No restrictions, all eligible

### MARYLAND VOLUNTEER LAWYERS SERVICES

[mvlslaw.org](http://mvlslaw.org) | 410-547-6537

*Eligibility:* Income Restrictions

### SENIOR LEGAL SERVICES

[baltimoreseniorlegalservices.org](http://baltimoreseniorlegalservices.org) | 410-396-1322

*Eligibility:* Baltimore City residents aged 60 and older

## EMERGENCY MORTGAGE SUPPORT

*If you're struggling to pay your mortgage, there are organizations and resources that can help you avoid foreclosure.*

### FORECLOSURE PREVENTION WORKSHOPS

#### **Comprehensive Housing Aid, Inc**

[chaibaltimore.org](http://chaibaltimore.org)

410-500-5300

#### **St. Ambrose Housing Aid**

[stambros.org](http://stambros.org)

410-366-8550

#### **Southeast CDC**

[southeastcdc.org](http://southeastcdc.org)

410-342-3234

### ADDITIONAL ORGANIZATIONS FOR GUIDANCE

#### **HOPE Hotline**

877-462-7555

#### **United Way of Central Maryland**

410-547-8000

### FINANCIAL SUPPORT

Emergency mortgage financial support is not consistently available in Baltimore City or the State of Maryland. Visit The People's Law Library of Maryland for the latest resources available: <https://www.peoples-law.org/mortgage-foreclosure-assistance-resources>

*Photo credit: Phylicia Ghee*



# Community Engagement

*Staying engaged with your neighbors and the broader community provides invaluable resources – ranging from recommendations for maintenance vendors to neighborhood-based activities. Your larger community can help turn your home life into neighborhood life.*

## YOUR NEIGHBORHOOD ASSOCIATION

Many larger neighborhoods have one or more community associations within the boundaries. Check with your neighbors if they engage with a particular association. You can also check [LiveBaltimore.com/neighborhoods](http://LiveBaltimore.com/neighborhoods) or [cityservices.baltimorecity.gov/cad](http://cityservices.baltimorecity.gov/cad) to search for associations in your area.

## CITY-BASED RESOURCES

**211** can help with food, housing, immigration, utility assistance, childcare, and other health and human services. Resources can be provided based on zip code and need.

Visit [211md.org](http://211md.org) or dial 211 to connect to resources.

**311** can support with City services like trash removal, other DPW services, pothole issues, traffic light outages as well as additional City programs and information. To put in a 311 request for services, the City recommends using the web or mobile portal. This will allow you to create a more easily tracked record of the request.

**311 Web portal:** [balt311.baltimorecity.gov/citizen/s](http://balt311.baltimorecity.gov/citizen/s)

**311 App name:** Baltimore City 311





*Photo credit: Phylicia Ghee*

## COMMUNITY PLANNER IN YOUR DISTRICT

Community Planners are great advocates for supporting community-led efforts around infrastructure maintenance, neighborhood revitalization, and for sharing methods to make key improvements happen in neighborhoods. They are also responsible for communicating and connecting with residents about City-led development within their districts.

**To find your Community Planner, visit [planning.baltimorecity.gov](http://planning.baltimorecity.gov).**

## CITY COUNCIL CONSTITUENT SERVICES

Every City Council district office has a Constituent Services staff member. Should residents need support in accessing City services, face issues within their neighborhood, or need to connect with their City Council member for any other reason, these folks are your go to.

**To find your City Council member's contact information, visit [baltimorecitycouncil.com](http://baltimorecitycouncil.com)**

## ADDITIONAL COMMUNITY-SERVING ORGANIZATIONS

Across Baltimore City there are organizations that serve neighborhoods and city residents.

**To find relevant organizations supporting your community, visit [LiveBaltimore.com/neighborhoods](http://LiveBaltimore.com/neighborhoods), select your neighborhood, and scroll to the bottom.**



## ABOUT LIVE BALTIMORE

Live Baltimore fights the persistent and devastating population loss that began in Baltimore City in the 1950s and which has destabilized neighborhoods and limited families' opportunities to flourish in their communities. Live Baltimore believes residents are our City's greatest assets. 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.



## ABOUT HEALTHY NEIGHBORHOODS, INC.

Healthy Neighborhoods, Inc (HNI) collaborates with partners to drive investment and to strengthen engaged communities in Baltimore City middle neighborhoods. Using its capacity to attract and invest public and private capital, HNI has improved neighborhoods throughout Baltimore City so that residents can build generational wealth and enjoy a high-quality of life in thriving communities.

# We're Here to Help



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[hello@livebaltimore.com](mailto:hello@livebaltimore.com)

**410-637-3750 ext 118**

[LiveBaltimore.com](http://LiveBaltimore.com)



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[hni@healthyneighborhoods.org](mailto:hni@healthyneighborhoods.org)

**(410) 332-0387**

[healthyneighborhoods.org](http://healthyneighborhoods.org)