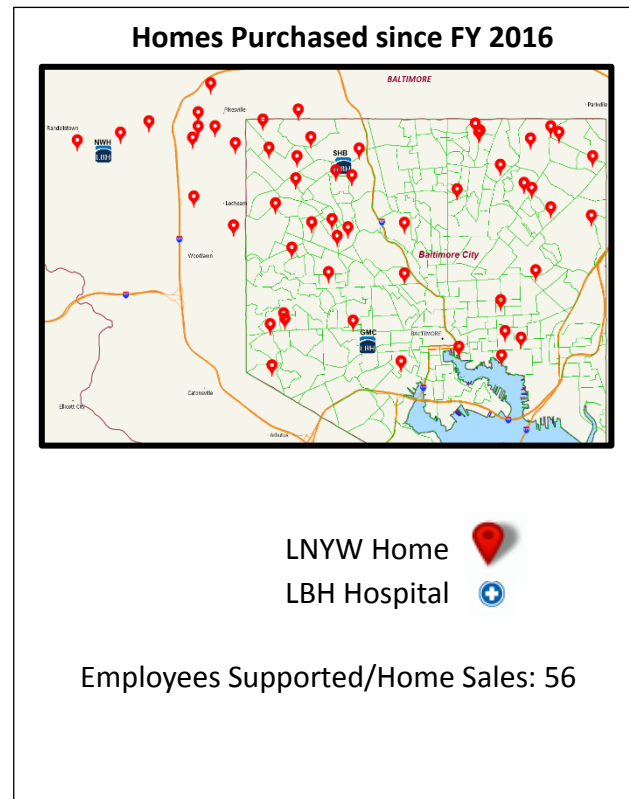


## LifeBridge Health’s Live Near Your Work Program For LifeBridge Health Team Members

LifeBridge Health provides housing benefits to eligible employees that improves their quality of life by reducing commutes, helps build wealth through homeownership, and promotes investment in Baltimore City, Baltimore County and in the City of Westminster. Administered jointly by the Departments of Human Resources and Community Development, the Live Near Your Work program provides benefits towards the down payment or settlement expenses costs related to a home purchase. Homebuyers can qualify for direct assistance from LifeBridge ranging from \$1000 to over \$18,000 in certain areas of Baltimore City. Employees can also apply for match funding for up to \$2,500 from the City of Baltimore as well as leverage additional down payment and settlement expenses resources and mortgages through the State of Maryland’s Maryland Mortgage Program. Employees must qualify. Award levels and benefits vary by location.

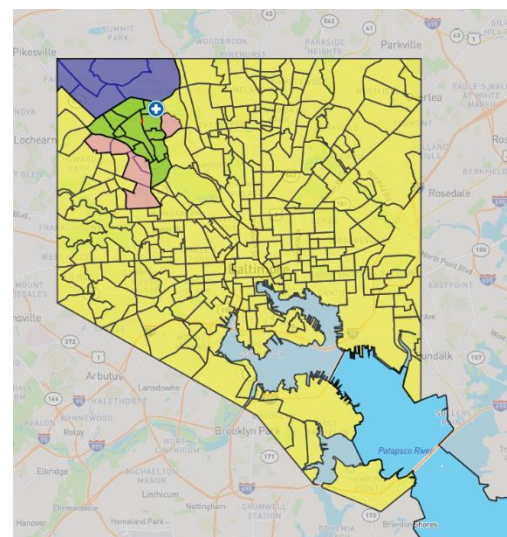


### ***New Target Areas/Incentives***

To facilitate greater impact and help support reinvestment strategies in the Park Heights area, new incentives have been developed. The incentives include:

- 4800 Block of Pimlico: \$18,000
- Core Park Heights Neighborhoods \$10,000
- Neighborhoods near Park Heights: \$1,500 – \$2,500
- Other areas of Baltimore City: \$1,000

Visit the LNYW page on Bridgenet for program rules, processes, and detailed maps. <http://lbhweb/lnyw>





## **Live Near Your Work Program Overview and Eligibility Guidelines**

Buying a home? LifeBridge Health wants to support you, improve your quality of life by reducing your commute, and help promote investment in Baltimore City, Baltimore County and in the City of Westminster through our Live Near Your Work Program. Administered jointly by the Departments of Human Resources and Community Development, these one-time benefits can be put toward your new home's down payment or settlement expenses. Homebuyers can qualify for assistance ranging from \$1000 to over \$20,000 in certain areas of Baltimore City towards down payment and settlement expenses by combining resources made available through LifeBridge as well as the City of Baltimore and the State of Maryland's Maryland Mortgage Program. Details below. Please be sure to review the Program Eligibility Requirements, Awards Levels and Benefits (which range based on location), and the Program Process which are all provided below.

### **Program Eligibility Requirements for Homeownership Incentives**

- You must be purchasing your primary home in Baltimore City, targeted areas of Baltimore County, or within the City of Westminster.
- All LifeBridge Health full-time team members are eligible after completing one full year of service with LifeBridge Health.
- Homebuyers must contribute a minimum of \$1,000 in cash towards the home purchase of an team member's primary residence.
- You must have no disciplinary action and be in good employment standing.
- Employees will be subject to repayment if their employment status is voluntarily reduced to less than 24 hours per week or the employee voluntarily leaves LifeBridge Health within 1 or 2 years depending on the size of the grant. For awards less than \$10,000, employees must continue working for LifeBridge Health for one year or be subject to repayment. For awards \$10,000 and higher, employees will be subject to repayment if they voluntarily leave LifeBridge Health within two years of receiving funds. Repayment amounts will decline proportionally by the duration of time since the award was made. For awards less than \$10,000, the amount of funding owed will decline by 50% every 6 months. For awards \$10,000 and higher, the amount owed will decline by 25% every six months. For example, if an employee voluntarily leaves LifeBridge Health one year after receiving a \$10,000 award, they will need to repay LifeBridge Health \$5,000."
- If buyers will be utilizing matching funds through the City of Baltimore or partner match funds from the State of Maryland, homeownership counseling is required and should be completed prior to signing their contract.
- If you have already purchased a home, benefits are not applicable. Please follow the recommended next steps outlined below and contact human resources during your home and apartment search process.

- LifeBridge Health team members can qualify for benefits near any of the four LifeBridge Health hospitals – Sinai, Levindale, Northwest and Carroll. Team members can work in one facility and live near the other.

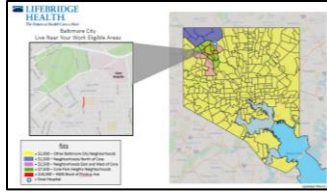
### **Award Levels and Benefits**

Eligible employees can access a range of homeownership benefits to support you in your move.

#### **Baltimore City Home Purchase:**

Team members are eligible for grants from LifeBridge Health to help with down payment and settlement expenses that range between \$1,000 and \$18,000 varying by location in the City (see award levels and geographic boundaries in the maps below). Awards include:

- \$1,000 from LifeBridge Health if the home is purchased anywhere in Baltimore City other than the areas described below with a \$1,000 match from the City of Baltimore. (See Map 1)
- \$1,500 from LifeBridge Health if the home is purchased in Mt. Washington, Glen, Fallstaff, Cross-Country, or Cheswold. Through the City of Baltimore, a \$1,500 match is available. (See Map 2)
- \$2,500 from LifeBridge Health if the home is purchased in Ashburton, Dolfield, Hanlon-Longwood, East Arlington, West Arlington, or Coldspring Newtown / The Woodlands. Through the City of Baltimore, a \$2,500 match is available. (See Map 3)
- \$10,000 from LifeBridge Health if the home is purchased in the Core Park Heights Neighborhoods which include Arlington, Cylburn, Central Park Heights, Greenspring, Langston Hughes, Levindale, Lucille Park, Park Circle, Park Lane, Pimlico Good Neighbors, Towanda Grantley, or Woodmere. Through the City of Baltimore, a \$2500 match is available. (See Map 4)
- \$18,000 from LifeBridge Health if the home is purchased in the 4800 block of Pimlico Road. Through the City of Baltimore, a \$2500 is available. (See Map 5).



Map 1



Map 2



Map 3



Map 4



Map 5

Availability of LifeBridge Health resources and match funding through the City of Baltimore and the State of Maryland is dependent upon annual budget appropriation, program rules and program demand to date. If buyers will be utilizing matching funds through the City of Baltimore, homeownership counseling is required and should be completed prior to signing their contract.

LifeBridge Health team members may also be eligible for addition homebuying resources made available through the [City of Baltimore](#) and the [State of Maryland](#). They include:

- [Vacants to Value Booster Program](#): If the property being purchased is a Vacants to Value property, the home buyer may be eligible for \$10,000 in assistance regardless of location in the City.
- [Buying into Baltimore Incentive](#): Live Baltimore offers a \$5,000 Buying Into Baltimore incentive to use toward buying a home anywhere in Baltimore City.
- [Community Development Block Grant Homeownership Assistance Program](#): The program offers \$5000 in downpayment and closing cost assistant for first-time home buyers with total family income at or below 80% of area median income (changes annually - about \$44,750 individual, \$63,900 family of four).
- [The Maryland Mortgage Program \(MMP\)](#), administered by the Maryland Department of Housing and Community Development, offers a range of mortgage products as well downpayment assistance through loans and grants. LifeBridge Health is a member of the Employer Partner Program (House Keys 4 Employees). The amount of downpayment assistance a

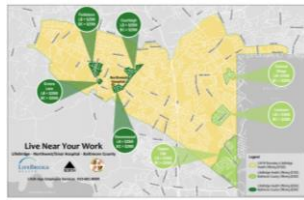
buyer can leverage through the MMP depends on a variety of factors including the mortgage product, the purchase price and the interest rate. During 2018, the average assistance provided to buyers through the MMP was over \$7000. [For More information.](#)

Visit [Live Baltimore](#) which provides a range of programming, tours, resources, and information on Baltimore City neighborhoods, schools and amenities.

### **Baltimore County Home Purchase:**

LifeBridge Health offers team members homebuying assistance in targeted areas in Baltimore County with award levels ranging from \$1000 to \$2500 by geographic location. Certain awards are eligible for a match from Baltimore County.

- \$1,000 from LifeBridge Health if a home is purchased in the general geographic area of Northwest and Sinai Hospitals.
- \$1,000 from LifeBridge Health if the home is purchased in Colonial Village, Lochearn, and Gwynn Oak with a \$2,500 match from Baltimore County.
- \$2,500 from LifeBridge Health if the home is purchased within 4 designated neighborhoods near Northwest Hospital including Greens Lane, Stevenswood, Courtleigh, and Fieldstone with a \$2,500 match from Baltimore County.



Map 6

### **Baltimore County Eligibility Restrictions**

- Homebuyers must work for LifeBridge Health
- Buyers must contribute at least \$1000 towards purchase and must use the property as the principal residence.
- There are household income limits for the Baltimore County Live Near Your Work funds.

For more information, [please visit:](#)

<https://www.baltimorecountymd.gov/Agencies/planning/housingopportunities/lnyw.html>

In the case of Baltimore County homeownership awards, both LifeBridge Health funding as well as Baltimore County grants are administered by LifeBridge Health.

LifeBridge Health and Baltimore County awards are dependent upon available available resources.

Additional Baltimore County Home Purchasing Resources:

- [The Maryland Mortgage Program \(MMP\)](#), administered by the Maryland Department of Housing and Community Development, offers a range of mortgage products as well downpayment assistance through loans and grants. LifeBridge Health is a member of the Employer Partner Program (House Keys 4 Employees). The amount of downpayment assistance a buyer can leverage through the MMP depends on a variety of factors including the mortgage product, the purchase price and the interest rate. During 2018, the average assistance provided to buyers through the MMP was over \$7000. [For More information.](#)

### City of Westminster Home Purchase

LifeBridge Health offers team members homebuying assistance for homes purchased within the City of Westminster near Carroll Hospital in Carroll County, Maryland. A \$1,000 contribution towards downpayment and settlement expenses is available. (See Map 7).



Map 7

Additional Home Purchasing Resources for the City of Westminster:

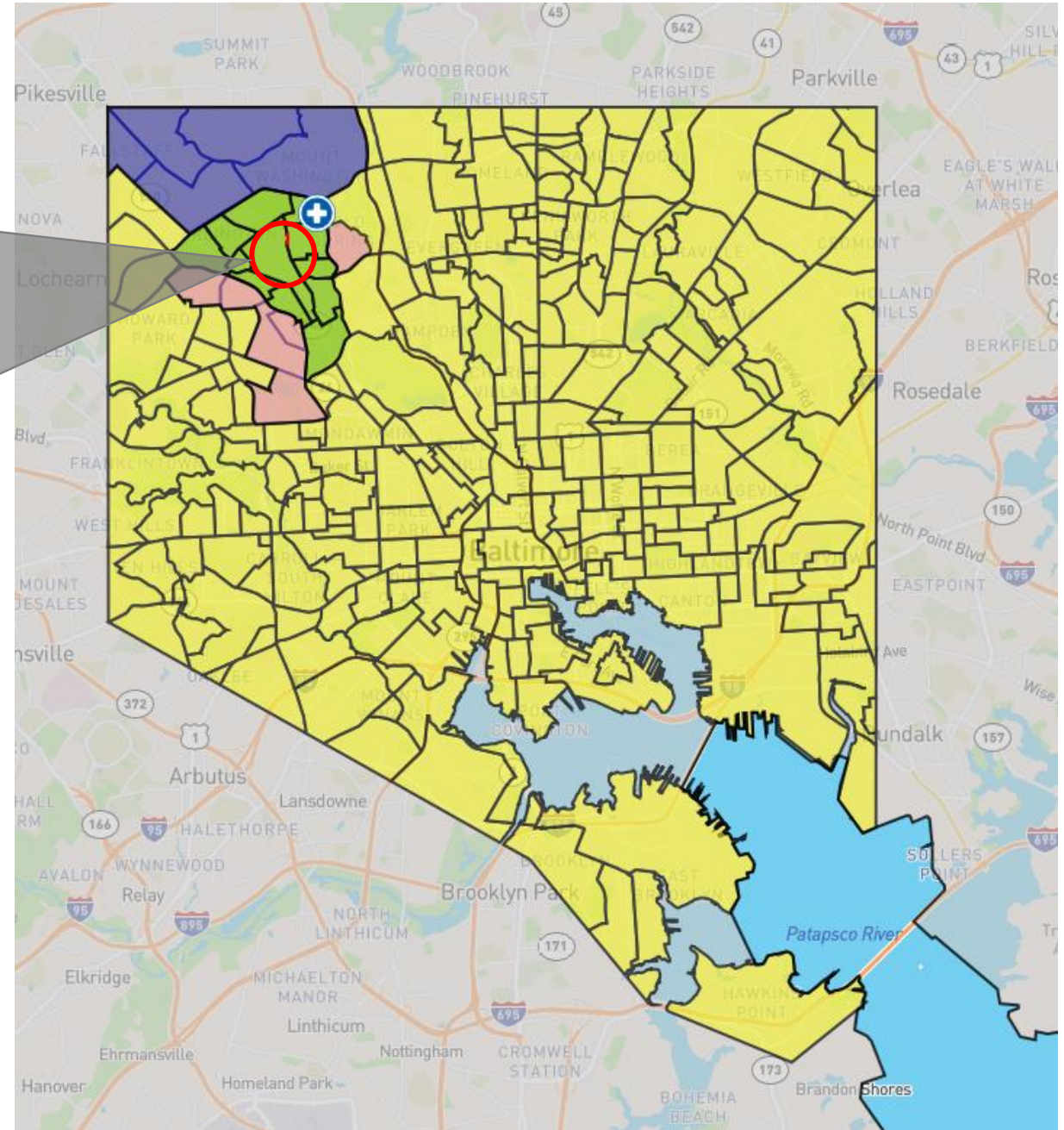
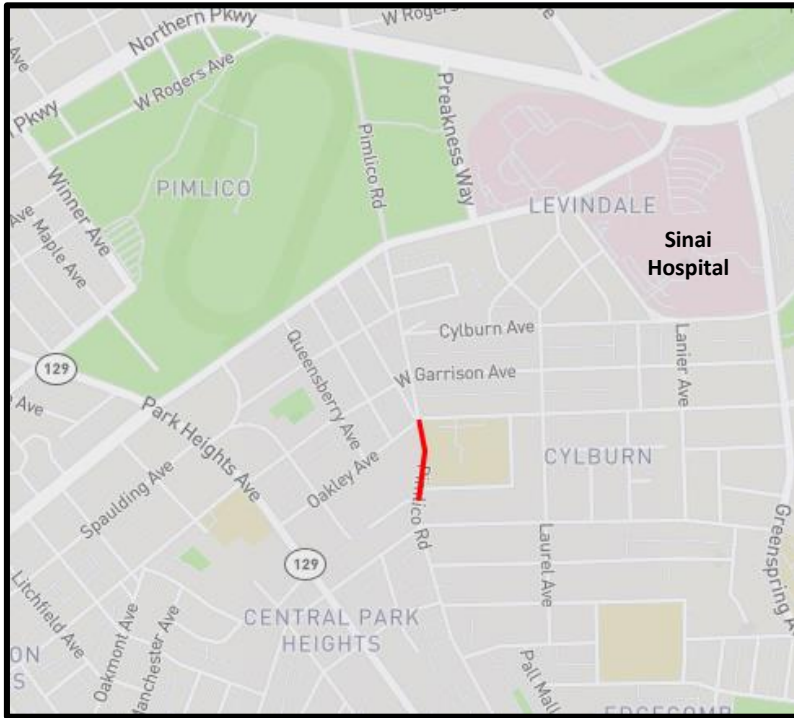
- [The Maryland Mortgage Program \(MMP\)](#), administered by the Maryland Department of Housing and Community Development, offers a range of mortgage products as well downpayment assistance through loans and grants. LifeBridge Health is a member of the Employer Partner Program (House Keys 4 Employees). The amount of downpayment assistance a buyer can leverage through the MMP depends on a variety of factors including the mortgage product, the purchase price and the interest rate. During 2018, the average assistance provided to buyers through the MMP was over \$7000. [For More information.](#)

Availability of LifeBridge Health awards are dependent upon annual budget appropriation and program demand to date.

## **LNYW – Home Purchase Process**

1. Take a home buyer education class which is required if you plan to access home buyer funds provided by the City of Baltimore or the State of Maryland at an approved [Homeownership Counseling Agency](#). Homebuyer education classes should be completed prior to signing the contract on the home. Some educational offerings are only valid in the counties where they are offered/taken. Ask your counseling agency for more information.
2. Contact Rose Semler, [rsemler@lifebridgehealth.org](mailto:rsemler@lifebridgehealth.org), with Human Resources to clarify what awards you may be eligible for based on the location of the homes you are considering. Be sure to review the maps.
3. Complete the application which varies by jurisdiction.
  - a. Baltimore City
  - b. Baltimore County
  - c. City of Westminster
4. Submit the application to Rose Semler, [rsemler@lifebridgehealth.org](mailto:rsemler@lifebridgehealth.org), with Human Resources. Human Resources will acknowledge your application and will let you know if they need any further information to complete the application.
5. Once you initiate a Contract for Sale for the home, you will need to provide Human Resources a copy of the Contract of Sale.
6. You will need to provide proof of your required individual contribution to the home purchase (which can be a copy of the check).
7. Once all of these materials have been submitted, Human Resources will facilitate a check that will be made out to your title company to be used at settlement. Checks cannot be made out to an individual.
8. LifeBridge Health reserves the right to modify program rules and homeownership incentive levels.

## Map 1: Baltimore City Live Near Your Work Eligible Areas



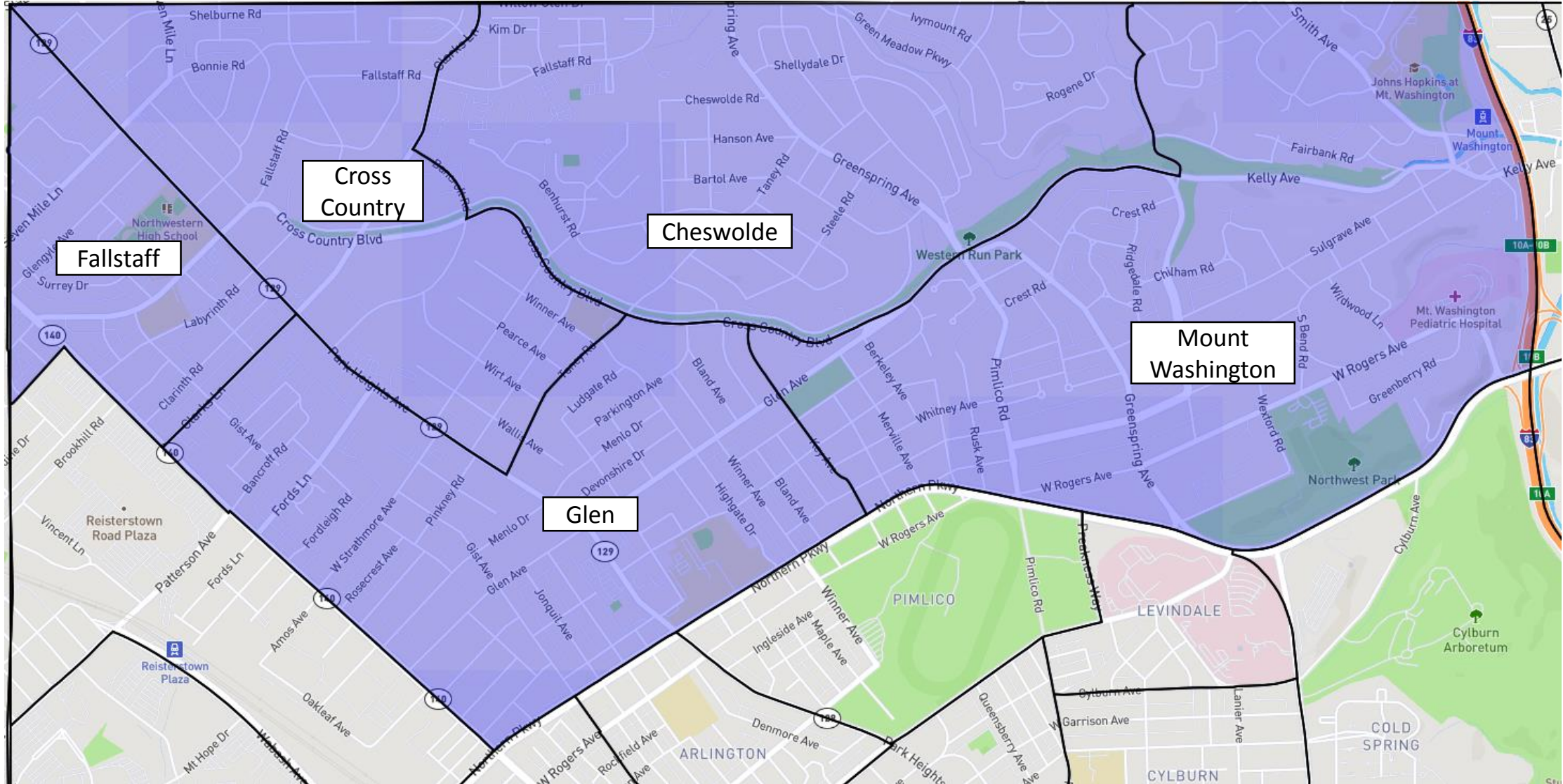
### Key

- = \$1,000 – Other Baltimore City Neighborhoods
- = \$1,500 – Neighborhoods North of Core
- = \$2,500 – Neighborhoods East and West of Core
- = \$10,000 – Core Park Heights Neighborhoods
- = \$18,000 – 4800 Block of Pimlico Ave
- = Sinai Hospital



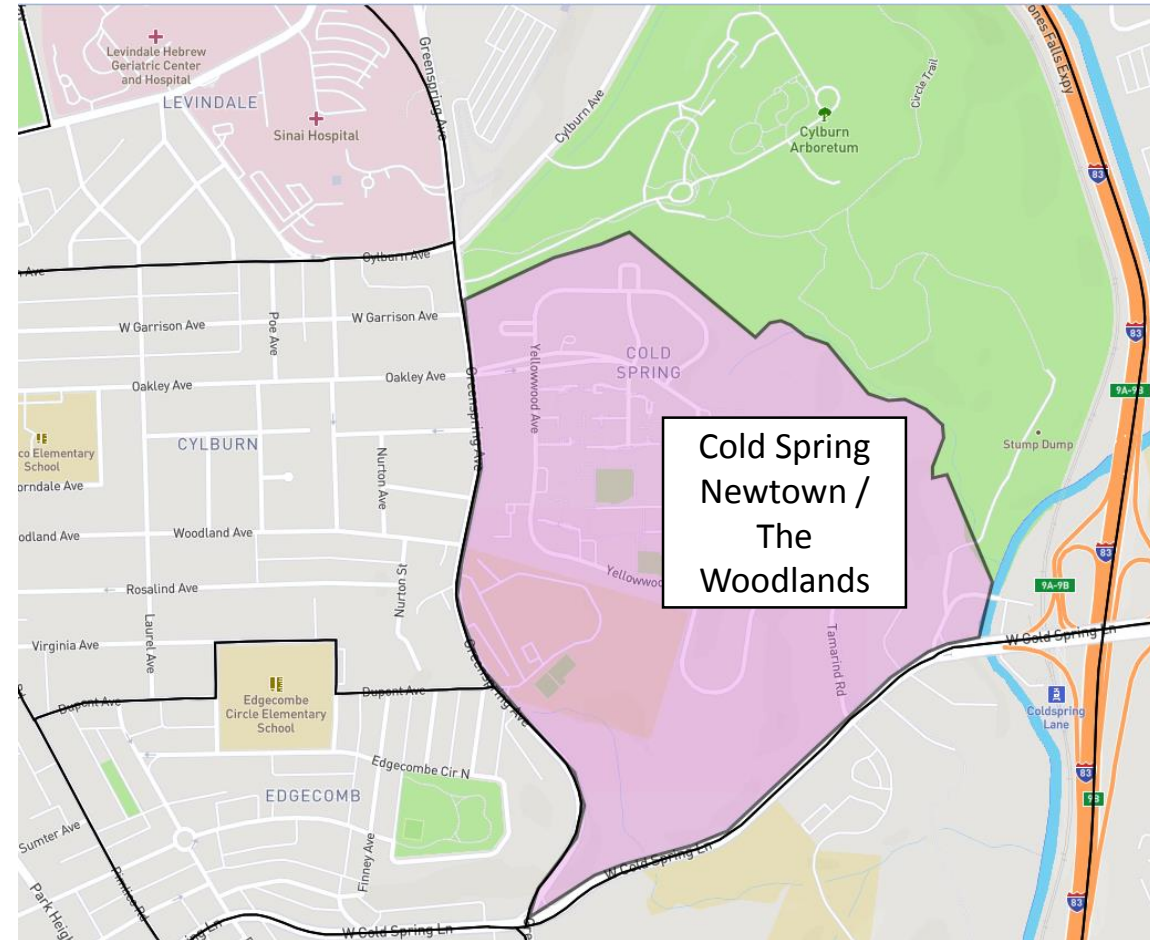
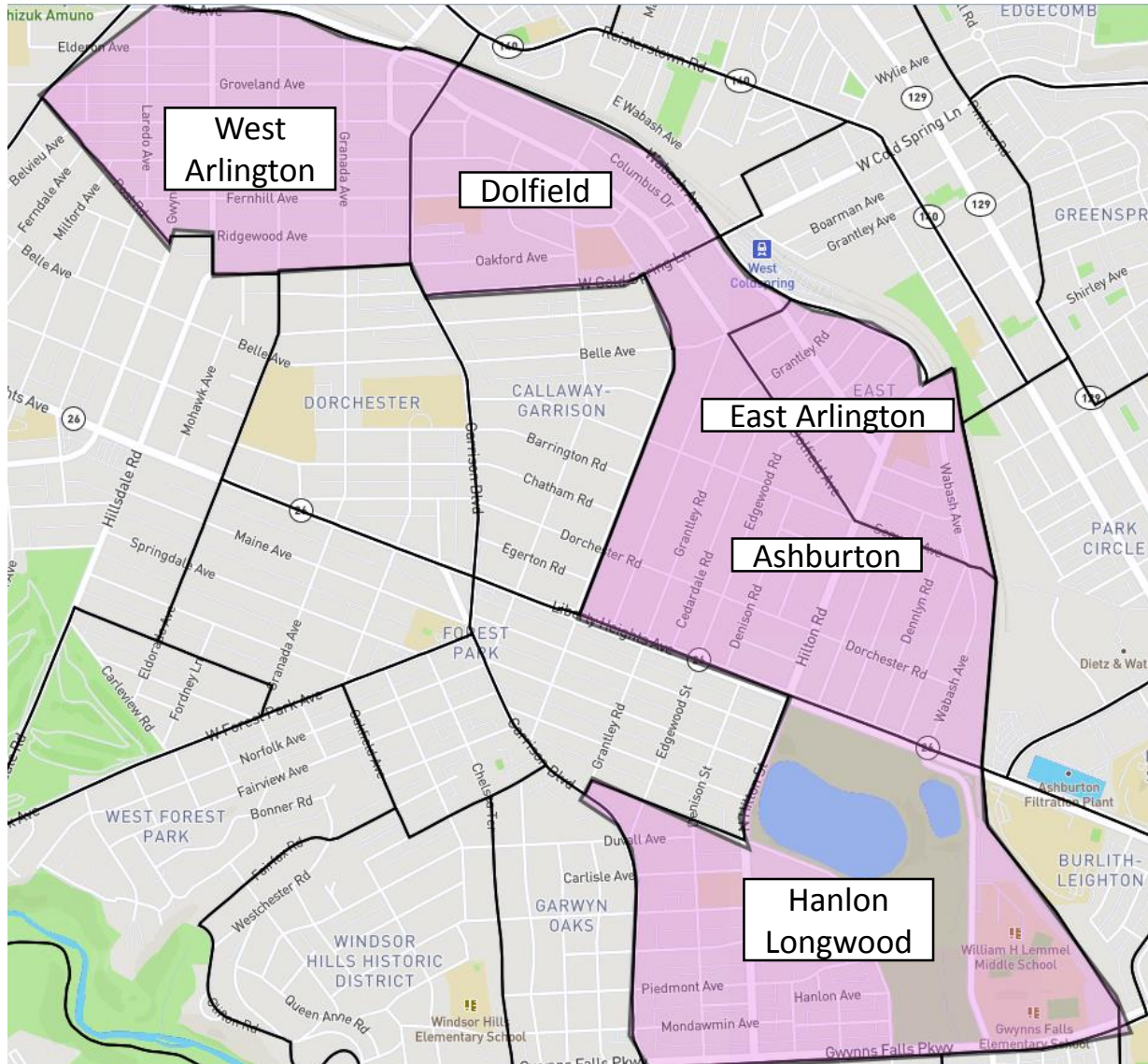
Map 2: Neighborhoods North of Core  
Live Near Your Work Benefit: \$1,500

- Cheswolde
- Cross Country
- Fallstaff
- Glen
- Mount Washington



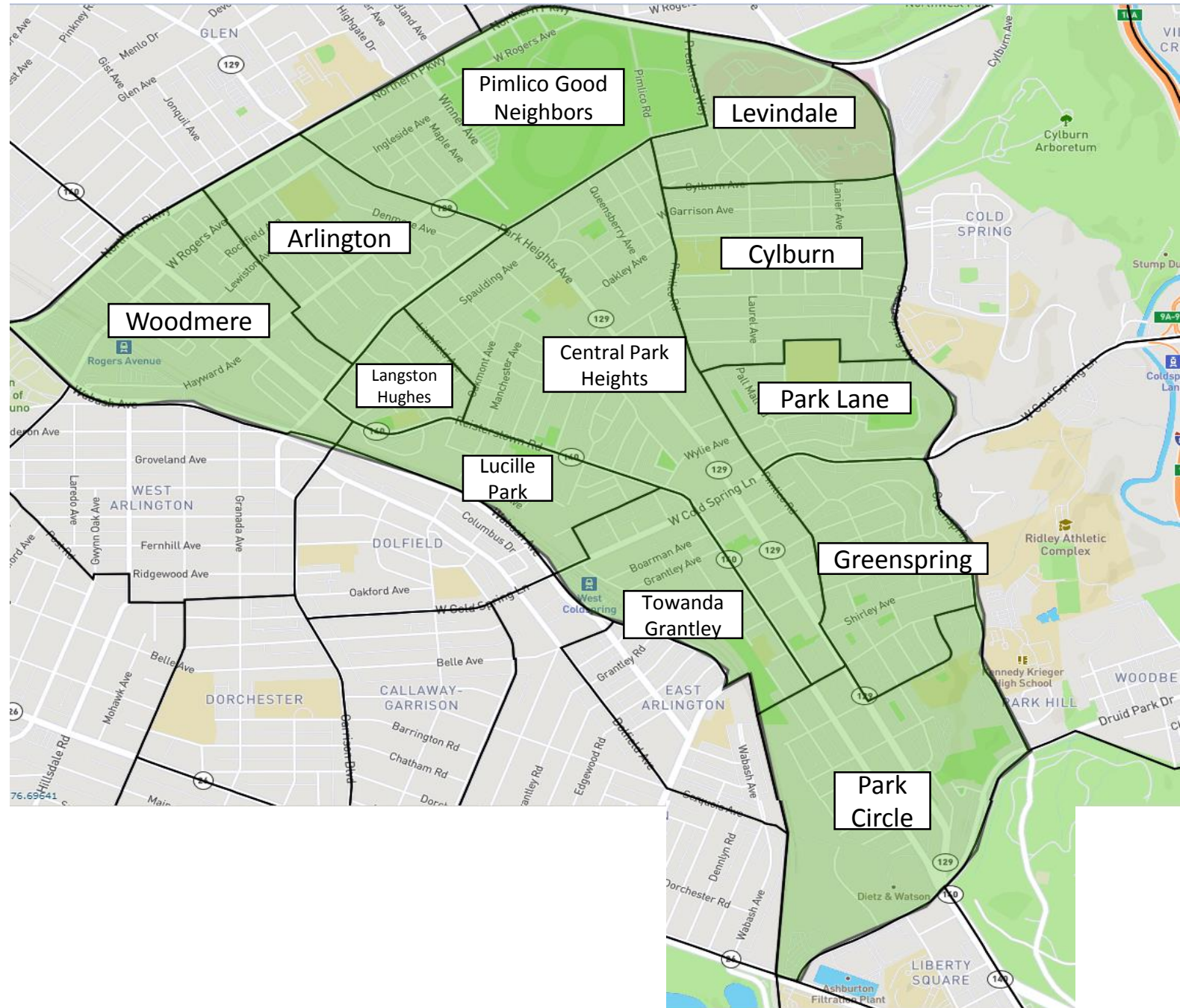
Map 3: Neighborhoods East and West of Core  
Live Near Your Work Benefit: \$2,500

- Ashburton
- Cold Spring Newtown/ The Woodlands
- Dolfield
- East Arlington
- Hanlon-Longwood
- West Arlington



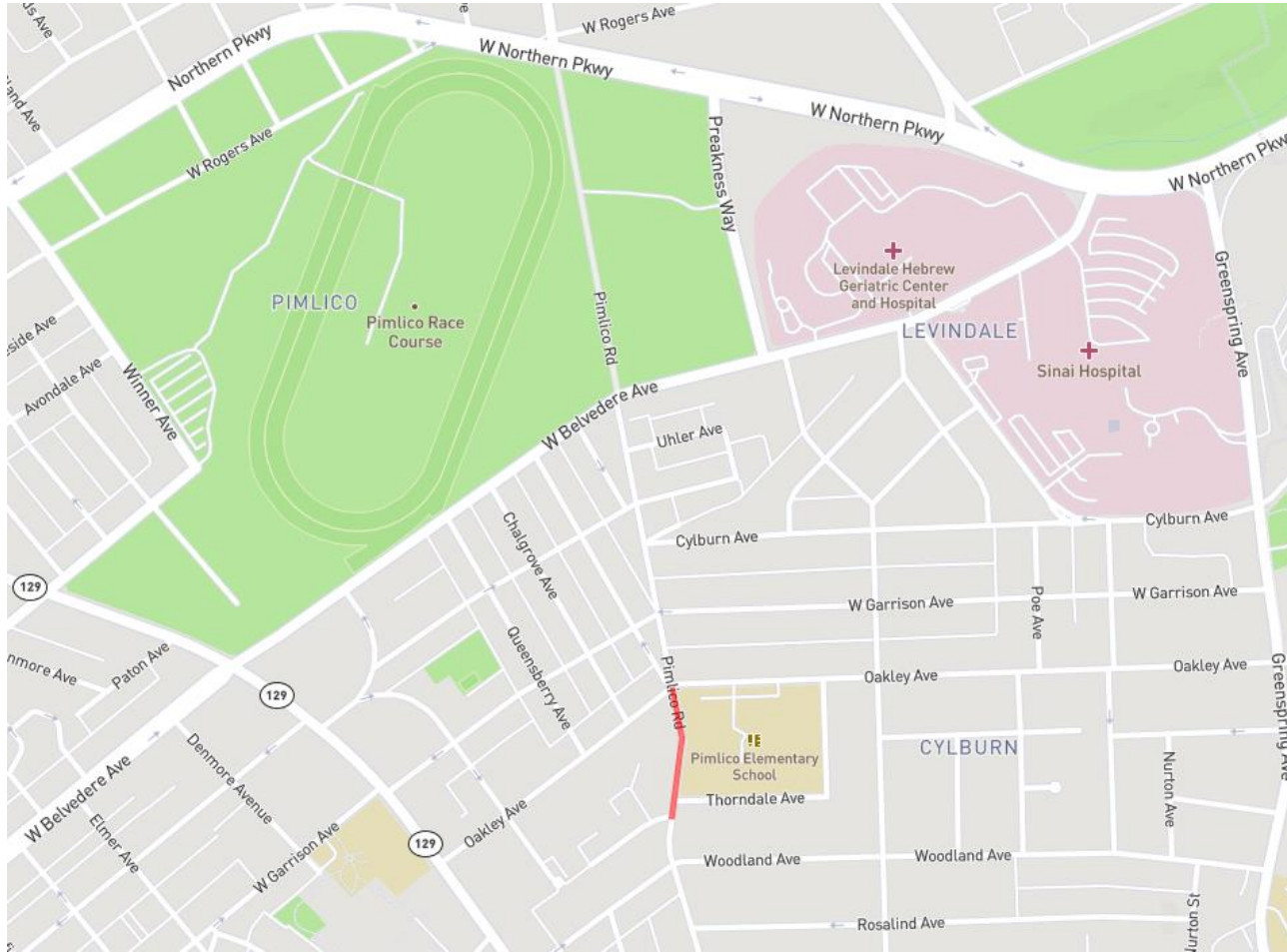
## Map 4: Core Park Heights Neighborhoods Live Near Your Work Benefit: \$10,000

- Arlington
- Cylburn
- Central Park Heights
- Greenspring
- Langston Hughes
- Levindale
- Lucille Park
- Park Lane
- Park Circle
- Pimlico Good Neighbors
- Towanda Grantley
- Woodmere

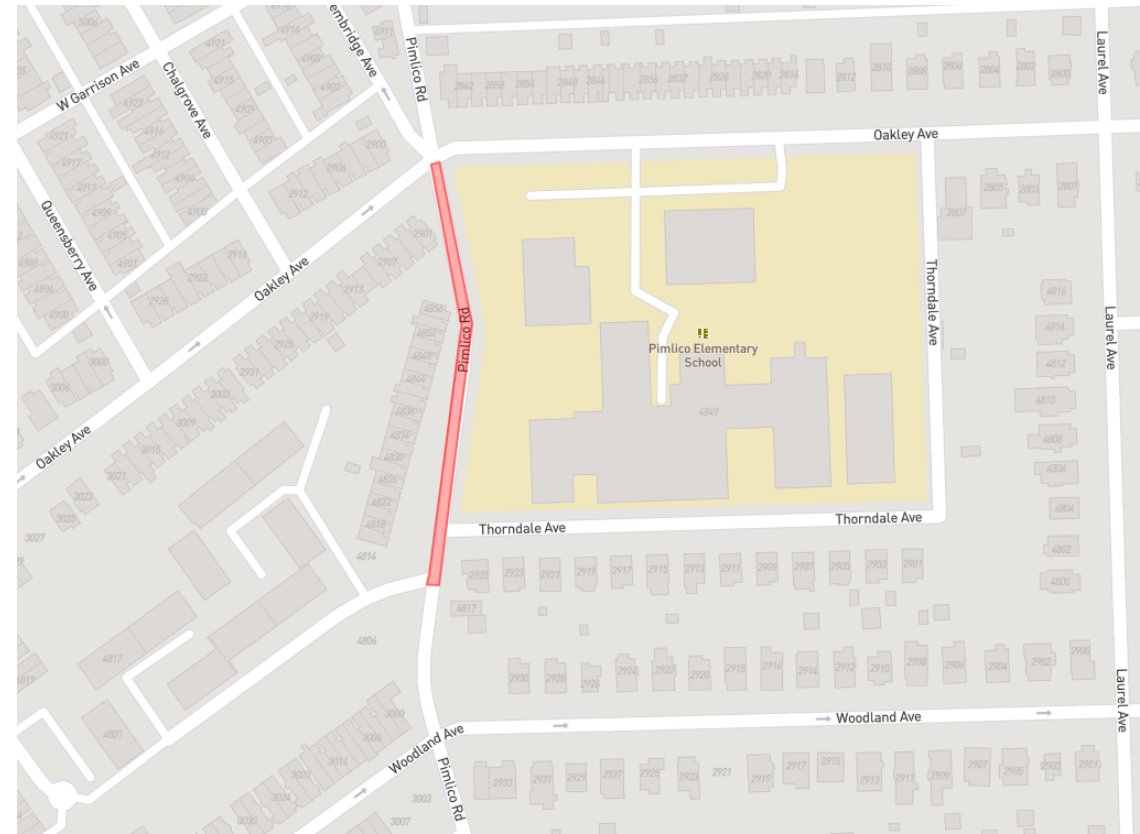


# Map 5: 4800 Block of Pimlico Road Live Near Your Work Benefit: \$18,000

Zoomed Out (Includes Pimlico Race Course, Sinai Hospital, and Levindale Hospital)



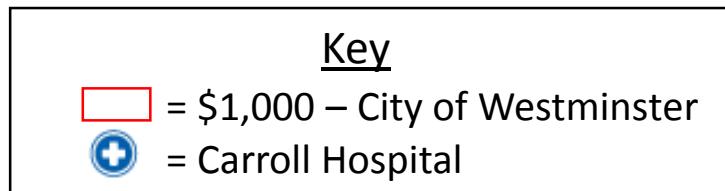
Zoomed In (Includes only Pimlico Elementary School and Surrounding Roads)



Map 6: Baltimore County  
Live Near Your Work Eligible Areas



## Map 7: City of Westminster Live Near Your Work Eligible Areas



Updated March 2019

