

Southeast Baltimore Neighborhoods

# Home Buying Guide



A helpful guide through the home buying process



**SOUTHEAST**  
community development corporation



## WHAT WE DO

### HOMEOWNERSHIP AND HOME PRESERVATION

We offer pre-purchase, foreclosure prevention, financial coaching and reverse mortgage housing counseling as well as home buyer education online. Our knowledgeable staff counsels in English and Spanish. We also manage the "Healthy Neighborhoods" loan program, a special loan for buying and renovating homes.

### NEIGHBORHOOD REVITALIZATION

We help residents invest in their communities through home renovation loans, greening, improvement projects, volunteerism and leadership development. We provide funds to residents for neighborhood projects, such as planting trees and gardens, and support community-school partnerships and bike infrastructure and public transit projects.

### COMMERCIAL REVITALIZATION

Reviving Eastern Avenue in Highlandtown is the focus of our commercial revitalization efforts. We promote this vibrant business district as a great place to shop, work and play. As coordinators of the State-designated Highlandtown Arts & Entertainment District, we implement public art projects and events that put Highlandtown on the cultural map.

### REAL ESTATE DEVELOPMENT

We have developed several hundred units of affordable housing and a number of commercial properties. Check out our new headquarters! We purchased and renovated the Highlandtown branch of the Enoch Pratt Free Library and an adjacent storefront for our new offices and a retail tenant for Highlandtown Main Street.

*Front cover photo: A mural depicts the Baltimore Highlands neighborhood.*

*Photo above: A BUS stop sculpture, two-story painted screen and custom lighting are examples of our custom art projects for Highlandtown Main Street.*

# Low-interest Loans for Buying and Renovating Homes!

Available in Highlandtown, Patterson Park & Greektown



## HEALTHY NEIGHBORHOODS PURCHASE & RENOVATION LOAN

### THE SPECIAL TERMS!

- Borrow more than the value of the home!
- 30-year, fixed interest rate!
- Interest rate is 1% below the market!
- No private mortgage insurance payment!
- Free design advice!

### Limited Time Only!

Matching grants for renovation are available to loan borrowers. Income restrictions apply.

This loan is available on select blocks.

Go to [www.SoutheastCDC.org](http://www.SoutheastCDC.org) for details.

Or, contact Andy Dahl at 410-342-3234 x32 or [andy@southeastcdc.org](mailto:andy@southeastcdc.org).

# Highlandtown Main Street offers restaurants for every taste!



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## Attending the Home Buyer Education Class with the Southeast CDC? Check out these great restaurants while you're here!

### 1. CHICKEN RICO

3728 Eastern Ave

Peruvian rotisserie chicken with a variety of sides, including beans, rice and plantains.

### 2. FILIPPO'S PIZZERIA

418 S Conkling St

Pizza by the slice, wings, subs, desserts and more.

### 3. DI PASQUALE'S ITALIAN MARKETPLACE

3700 Gough Street

Featured on the Food Network for its authentic Italian food products, sandwiches and brick-oven pizzas.

### 4. G&A RESTAURANT

3802 Eastern Ave

Serving Coney Island hot dogs, Coney burgers and more since 1927.

### 5. SNAKE HILL

418 S Clinton St

Artisan sausage grill and a full service tavern.

### 6. PUPUSERIA EL SALVADOR

3712 Eastern Ave

Traditional Salvadoran corn tortillas filled with cheese, meats and vegetables.

For more restaurants in Highlandtown, visit [www.ihearthighlandtown.com](http://www.ihearthighlandtown.com).



## Take Your Home Buyer Education Class Online!

It's the *fastest* way to get your Home Buyer Education Certificate.

[www.ehomeamerica.org/secdc](http://www.ehomeamerica.org/secdc)

Finish the course and then email us at [intake@southeastcdc.org](mailto:intake@southeastcdc.org) to schedule your one-on-one appointment.

Check out the Frequently Asked Questions section on our website:  
[www.southeastcdc.org/frequently-asked-questions/](http://www.southeastcdc.org/frequently-asked-questions/)

EHOME AMERICA provides online Group Home Buyer Education broken into six modules. Work on your course at home, at work, at your favorite hangout—all you need is your computer, a tablet or phone and you can complete the course when it's convenient for you. You can log in and out as many times as necessary. Ehome America is the only online class accepted by Southeast CDC.

# Important Websites for Home Buyers

## **Southeast CDC**

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

Click on homeownership counseling to register for classes and get answers to frequently asked questions.

## **Live Baltimore**

[www.livebaltimore.com](http://www.livebaltimore.com)

Offers excellent resources for anyone seeking to buy a home in Baltimore City.

## **Baltimore City Department of Housing**

[www.baltimorehousing.org/home\\_center](http://www.baltimorehousing.org/home_center)

Learn about Baltimore City's Down Payment and Closing Cost Assistance Programs.

## **Maryland State Department of Assessment & Taxation**

[dat.maryland.gov](http://dat.maryland.gov)

Learn about Maryland Tax Credit Programs and look up the taxes for a property.

## **Consumer Financial Protection Bureau**

[www.consumerfinance.gov](http://www.consumerfinance.gov)

Click on Consumer Tools for a great mortgage kit and tools to help you through the home buying process.

## **Housing & Urban Development**

[www.HUD.gov](http://www.HUD.gov)

This government agency is focused on housing and expanding homeownership and economic development.

## **Healthy Neighborhoods**

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

This Baltimore City non-profit offers loans to buy and renovate homes.

## **Greater Baltimore Board of REALTORS**

[www.gbbr.org](http://www.gbbr.org)

GBBR promotes the highest ethical standards and professional practices in the real estate industry.

## **Bankrate**

[www.bankrate.com](http://www.bankrate.com)

This site features current mortgage rates, mortgage calculator, interest calculator, savings tools and more.



# Home Buying Counseling

Southeast CDC is a HUD-approved housing counseling agency. We help people obtain and retain home ownership. Southeast CDC provides pre-purchase, credit counseling, foreclosure prevention, and reverse mortgage counseling. For more information about our home buying education programs and services, visit

[www.SoutheastCDC.org](http://www.SoutheastCDC.org)



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