



## Home Buyer Certification Summary

Home purchase is a big decision. You have resources.

**Housing counseling agencies** are certified to provide counseling and home buyer certification to Baltimore County home buyers. First-time buyers – start here! You need certification for our home buyer grant programs, Baltimore County SELP, Maryland Mortgage Program, and others. Counselors at any one of these agencies can:

- examine your budget and determine how much home you can afford
- help you build your credit
- explain the home buying process and the responsibilities of home ownership
- tell you about special programs and grants to help with closing costs, down payment
- answer your questions and work with your specific situation

**Ready to start the process?** Contact these agencies, find out when their next County class will be, and when registration will open. Classes often fill in one day!

**Belair-Edison Neighborhoods Inc.** 3545 Belair Road, Baltimore MD 21213 410 485-8422 [www.belair-edison.org](http://www.belair-edison.org)

**Diversified Housing Development** 8025 Liberty Road, Baltimore MD 21244 410 496-1214  
[www.diversifiedhousing.org](http://www.diversifiedhousing.org)

**HARBEL Housing Partnership** 5807 Harford Road, Baltimore MD 21214 410 444-9151 [www.harbel.org](http://www.harbel.org)

**Eastside Community Development Inc.** 7538 Eastern Ave. East Point Mall #302, Baltimore MD 21224  
410 284-9861 [www.eastsidecdc.org](http://www.eastsidecdc.org)

**St. Ambrose Housing Aid Center** 321 E. 25th St., Baltimore MD 21218 410 366-8550 [www.stambros.org](http://www.stambros.org)

Online home buyer certification could also work for you, under certain conditions, depending on your gross annual household income and the type of lending you plan to obtain. Ask for a more complete explanation - we recommend Framework. All certification is good for 12 months.  
<https://www.frameworkhomeownership.org/get-started/homebuyer-education>

### Other Resources

**Our free home buyer events** put the pieces of the home purchase puzzle together with an overview, lender and real estate agent expertise, and time for your questions in just 1 ½ - 2 hours. Watch for Neighborhood Close Up Tours and BE A BUYER Workshops on Facebook.com/dundalkusa/ and in our e-news (sign up at dundalkusa.org). These events satisfy the attendance requirement (rule #2) for our own grant rules.

**Our home buyer partners** are lending and real estate professionals who frequently work with 1st time buyers, know Dundalk, and understand your concerns. They know the available grants and programs and will guide you through the whole process. Call 410-282-0261 X2 or email [diane@dundalkusa.org](mailto:diane@dundalkusa.org) to get started!