



BALTIMORE CITY
DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT



City-Wide Affordable Housing TIF Program

Information Session September 15 and 16, 2025

AGENDA

- **WELCOME AND INTRODUCTIONS**
- **OVERVIEW OF City-Wide Affordable Housing TIF PROGRAM**
 - What is a TIF
 - Important Dates
 - Award Terms
 - Eligible and Ineligible Uses
- **APPLICATION PROCESS**
 - How to Apply
 - Threshold Review
 - Required Documents
- **APPLICATION SCORING CRITERIA**
- **AFTER AWARDING**
- **NEIGHBORLY ASSISTANCE**
- **QUESTIONS**

This presentation is being recorded. The recording and slide deck will be published to DHCD.BaltimoreCity.Gov/Affordable-Housing-TIF for your reference.

Please type all questions in the chat. Questions will be answered at the conclusion of the presentation.



WELCOME & INTRODUCTIONS

PROGRAM OVERVIEW



WHAT IS TAX INCREMENT FINANCING (TIF)?

- Tax Increment Financing (TIF) legislation authorizes the City of Baltimore to sell bonds and borrow money for development projects.
- TIFs are intended to provide additional City revenue by increasing the property tax base and attracting new residents.
- City to sell bonds, that revenue pays for new development, typically public infrastructure, parks and open spaces.
- City goal is to sell bonds by the end of the calendar year so money can be available to provide reimbursement for projects.

WHAT IS THE CITY-WIDE AFFORDABLE HOUSING TIF?

A tax increment financing (TIF) district was established in 2024 by Ordinance 24-443 of the Mayor and City Council of Baltimore (the City) to assist in redeveloping vacant properties for homeownership or rental to be occupied by households earning no more than 115% of the area median income adjusted for family size Area Median Income (“AMI”) determined by HUD (or approximately \$149,845 for a household of four).

The City intends to issue bonds secured by property taxes generated in the TIF District. Proceeds of the bonds will be used to fund the grant program.

Affordable Housing TIF grants are intended to:

- Foster equitable neighborhood development
- Reduce the appraisal gap (when the appraised value is less than the sales price)
- Expand resources for community development
- Provide opportunities for small, emerging, women and minority-owned businesses
- Support sustainable and healthy communities
- Grow the City’s population
- Increase the City’s tax base



PROGRAM OVERVIEW CONTINUED

Through this AHTIF Notice of Funding Opportunity (the “NOFO”), the Baltimore City Department of Housing and Community Development (“DHCD”) intends to make available approximately \$15-18 million in TIF grants to support the redevelopment of vacant residential buildings for affordable homeownership and rental that are in the TIF District. **\$3 million in potential funds set-aside for small and emerging groups.**

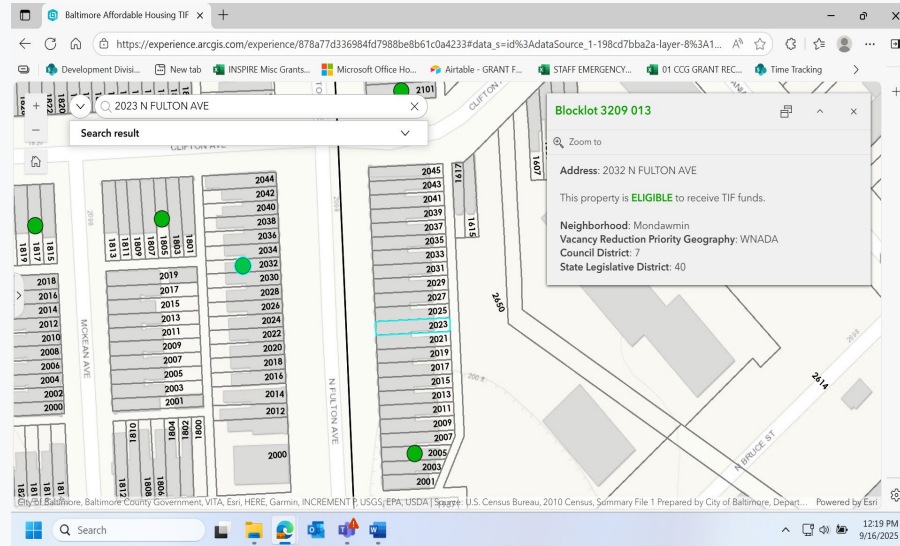
The awarding of grants, and payment of grant funds, and the amount of available grant funds for the program, is conditioned upon the successful issuance of bonds by the City.

- **Who can apply?**
 - For-profit development organizations
 - Nonprofits, CDCs, neighborhood groups, merchant associations, and others with 501(c)(3) or 501(c)(6) status or fiscal sponsorships and partnerships.
 - Legacy residents
 - Residents in TIF District
 - Small and Emerging developers
- **What kinds of projects are eligible?**

TIF funds assist in redeveloping vacant properties in the TIF District for homeownership or rental to be occupied by households
- Check if property is listed at <https://bit.ly/TIFMAP>

HOW TO CHECK PROPERTY IS TIF ELIGIBLE?

- Applicants can confirm if a property is TIF eligible by using searchable database, <https://bit.ly/TIFMAP>
- Applicants will input address of the property in the database
- Green dot on property and information box will confirm property is TIF eligible (as shown in picture)
- DHCD will confirm property is in TIF District for applicants



IMPORTANT DATES

Grant Application Available	September 8, 2025 (on DHCD website)
Neighborly Grant Portal Opens	September 19, 2025
Information Session 1 and 2	September 15, 2025, and September 16, 2025
Deadline to Submit Written Questions	September 17, 2025
Responses Posted on DHCD Website	September 19, 2025
SUBMISSION DEADLINE - Update	October 3, 2025
ANTICIPATED Notification of Award	November 6, 2025-November 17, 2025

***DATES ARE SUBJECT TO CHANGE**

APPLY ONLINE: <https://portal.neighborlysoftware.com/baltimoremd/Participant>

QUESTIONS? Email: AHTIF@baltimorecity.gov

ELIGIBLE APPLICANTS

PROGRAM	ELIGIBLE APPLICANTS	ELIGIBLE PROPERTIES (must be located in the City-Wide Affordable Housing TIF District)
<p>City Award of Properties/Executed Land Disposition Agreement (LDA)</p>	<ul style="list-style-type: none"> • Organizations/entities that have received an award letter from DHCD to redevelop specific properties • Have an executed LDA that is in good standing with the department • Can execute an LDA within 45 days of receiving an award letter and close on the City-owned properties within 120 days from executing an LDA. 	<ul style="list-style-type: none"> • Properties included in the award letter and/or amended into an LDA • Properties included on the State’s FY26 BVRI List.

ELIGIBLE APPLICANTS

PROGRAM	ELIGIBLE APPLICANTS	ELIGIBLE PROPERTIES (must be located in TIF District)
Developer Registry	<ul style="list-style-type: none">• Applicants who have been selected to participate in DHCD Developer Registry	<ul style="list-style-type: none">• City owned properties in an Impact Investment Area (IIA) <p>OR</p> <ul style="list-style-type: none">• Site control of private properties that are in the TIF District. This can include properties with an Open Permit <p>OR</p> <ul style="list-style-type: none">• Properties included on The State’s BVRI FY26 Award List

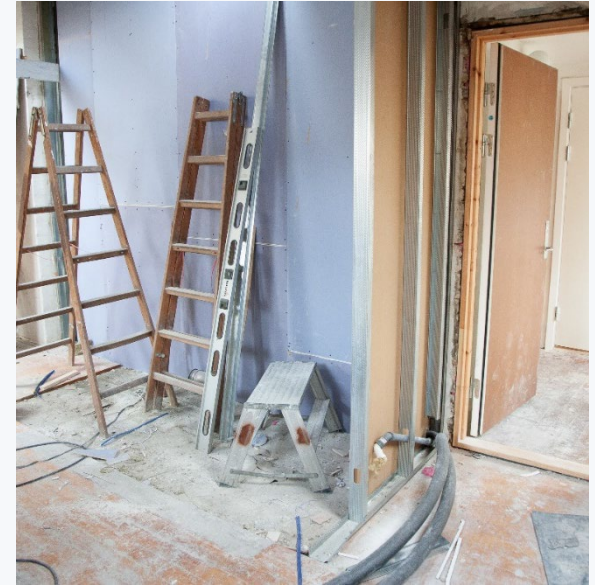
ELIGIBLE APPLICANTS

PROGRAM	ELIGIBLE APPLICANTS	ELIGIBLE PROPERTIES (must be located in the City-Wide Affordable Housing TIF District)
General Interest	<ul style="list-style-type: none">• For-profit and Nonprofit affordable housing developers• Organizations that partner with a developer• Individuals who currently own or are purchasing a property that is included in the TIF District• Small and emerging developers• Entities/Individuals who are interested in rehabbing vacant properties• Individuals who live in the TIF District and are interested in rehabbing an eligible vacant property for their occupancy, for the occupancy of a family member, or as rental to generate income, so long as the occupants are at or below 115% AMI	<ul style="list-style-type: none">• Privately owned properties or properties with site control that are in the TIF District. This can include properties in the TIF District with an Open Permit



TIF GRANTS AWARD AMOUNTS AND TERMS

- No maximum amount of funds or number of properties/rental units
- Funds are necessary to fill appraisal gap
- Demonstration of sources of funds
- Awarded funds must be spent, and a Use & Occupancy permit obtained, within a **12-month period** from the date of executing a Grant Agreement with BoE.
- Must comply with all City insurance requirements



TIF GRANTS SITE CONTROL

TIF Funds **cannot** be used to acquire City-Owned Property, nor can improvements be made until after title transfers.

Acceptable forms of site control (depending on project type) *may include*:

- **Privately owned property:** Title/deed, executed contract of sale, option-to-purchase, or an approved Land Disposition Agreement (LDA).
- **Non-City owned rental:** A signed lease that clearly states rights/limits for capital improvements.
- **Subrecipient projects (e.g., homeowner renovation):** An MOU or contract with the homeowner.
- **City-owned property:** An approved LDA.

Applicants must demonstrate feasible site control at the time of application and the ability to take title within 12 months of executing a Funding Agreement, which DHCD will confirm.

Please note: DHCD cannot provide project-specific recommendations on how applicants should establish site control for their submissions.

TIF GRANTS ELIGIBLE USES

- Hard construction costs:
 - Excavation, demolition grading, or similar site improvements in preparation of construction or rehabilitation of the vacant unit, building structure or shell, foundations / framing / floor and roof structure / roof cover / ceiling, building service equipment, including the electrical, plumbing, heating, ventilation and air-conditioning systems, alarm systems, elevators, fire protection systems, computer and network cabling, and telecommunications cabling
 - Interior and exterior finishes, floor coverings, stationary equipment and other building fixed equipment may be subject to additional reviews and potentially determined to be ineligible



APPLICATION PROCESS

- Neighborly Portal How-to-Apply Video

[General Neighborly Applicant How To Video Guide.mp4](#)

Scribe How-to-Apply Guide

https://scribehow.com/viewer/How_To_Complete_a_Community_Catalyst_Grant_Application__jgxUPwCYTzalmWewZH_4kg

HOW TO APPLY

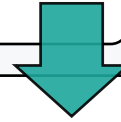
To access to the applicant portal, register your account, sign in, and submit your application, click here:

<https://portal.neighborlysoftware.com/baltimoremd/Participant>

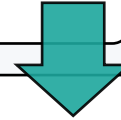
- Applications must be submitted through DHCD's online applicant Neighborly portal.
- If you experience technical difficulties with the portal, please email AHTIF@baltimorecity.gov for assistance or info@neighborlysoftware.com.
- A completed application, including all requested documents, must be submitted no later than **October 3, 2025, at 5:00 PM Eastern Standard Time** to be considered.
- **LATE SUBMISSIONS WILL NOT BE ACCEPTED.**

SUBMITTED APPLICATIONS– REVIEW PROCESS

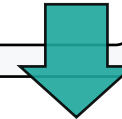
Threshold Review



Project Readiness Review



Application Review Scoring



**Housing Commissioner
Determines Awards**

APPLICATION REVIEW - THRESHOLD CRITERIA

- Threshold Review is an administrative check to confirm that a submitted application is complete and that all required documentation has been submitted.
- To be eligible for scoring, applicants must submit all Required Documents in the NOFA based on applicant type.
- As part of the Threshold Review, each application will be screened for completeness and accuracy.
 - If **three (3) or fewer** required documents are **missing, incorrect, or incomplete**, applicants will be **given a limited opportunity to cure** the deficiencies within a specified timeframe.
 - If **four (4) or more** required documents are **missing, incorrect, or incomplete**, the application will be considered **ineligible** and **will not move forward** for scoring or award consideration. **No opportunity to cure will be provided.**

REQUIRED DOCUMENTS & NARRATIVES:

APPLICATION	FINANCIAL	ORGANIZATIONAL
<ul style="list-style-type: none"> PROJECT DESCRIPTION 	<ul style="list-style-type: none"> PROJECT BUDGET 	<ul style="list-style-type: none"> DEVELOPMENT TEAM EXPERIENCE
<ul style="list-style-type: none"> APPLICATION PROPERTY INFORMATION FORM 	<ul style="list-style-type: none"> PROJECT FUNDS SOURCES AND USES 	<ul style="list-style-type: none"> PARTNERSHIP MOUs
<ul style="list-style-type: none"> EVIDENCE OF SITE CONTROL 	<ul style="list-style-type: none"> FINANCIAL STATEMENTS 	
<ul style="list-style-type: none"> PROJECT SCHEDULE 		

APPLICATION SCORING CRITERIA



APPLICATION SCORING

Scoring Guide	
Financing & Spend Ability	40 Points
Scheduling	25 Points
Applicant Capacity	25 Points
Site Control	10 Points
Total	100 Points

APPLICATION SCORING – WHO WILL BE SCORED

Applications that will be scored based on application/funding request type.

NOT SCORED:

- Funding requests that are part of a LDA or the Developer Registry will be evaluated based on meeting Threshold Requirements and will not be scored
- Applications submitted by Legacy Residents living within the TIF District will be evaluated for Threshold Requirements and will not be subject to scoring

SCORED:

- Applications requesting funds for privately owned properties will be evaluated for Threshold Requirements and will be scored.

APPLICATION SCORING

- **Financing & Ability To Spend TIF (40 Maximum Points).**

- ❖ Is sufficient financing committed or available to complete the Project if grant funds are awarded.

40 points maximum:

- Scoring will be based on executed Letters of Commitment, award letters or evidence of personal funds.
- Grant Agreements and Loan Agreements must be executed, and funds available by the time a Grant Agreement with the City is executed.
- Applicants using personal funds will be required to provide evidence of availability of funds no more than 30 days before a Grant Agreement with the City is executed.
- Budgets must clearly demonstrate that grant funds will only be spent on eligible items, that applicants have sufficient financing to cover non-grant funded costs, and that funds will be spent and can be reimbursed in accordance with the program requirements, which is designed to meet certain Federal Tax Code requirements.

APPLICATION SCORING

- **Scheduling (25 Maximum Points).**

- ❖ Does the project schedule clearly indicate such key benchmarks as land and financial closings, executing of a Grant Agreement with the City, anticipated building permit approval, construction start date, issuance of a Use and Occupancy Permit, and occupancy. Is the schedule realistic so that construction can be completed and a Use and Occupancy permit can be issued no later than 12 months from the date a Grant Agreement with the City is executed.

25 points maximum:

- Scoring will be based on feasibility of completing a project within 12 months of Executing a Grant Agreement.
- Applicant is available to undertake the project, site control is achievable, and that the project can be completed and a Use and Occupancy Permit can be obtained within 12 months.

APPLICATION SCORING

- **Applicant Capacity (25 Maximum Points):**

- ❖ Based on their project descriptions, applicants must be able to demonstrate that they have the expertise, staff, partners, consultants, and contractors to complete their proposed projects and obtain a Use and Occupancy permit within 12 months of executing a Grant Agreement.

25 points maximum:

- Scoring will be based either on prior experience and/or readiness to proceed, complete team, and the team members' experience in renovating vacant single family residential properties.

APPLICATION SCORING

- **Site Control (10 Maximum Points):**

- ❖ Applicants requesting funds for privately owned properties must be able to provide proof of ownership or a Purchase Agreement that clearly indicates a closing date. If the Purchase Agreement includes conditions that are contingent on closing or if the closing date has been extended, applicant should include an explanation why closing has been extended and the status of any contingency items.

10 points maximum.

- Scoring will be based on a demonstrated ability to have title to a property no later than 30 days from executing a Grant Agreement with the City.

AFTER AWARDING - REIMBURSEMENT PROCESS

- **Awardees will be notified by DHCD if TIF funds are awarded**
- **TIF Funds are provided on a reimbursement basis**
- **Grantees need to have funds to cover costs and will be reimbursed for eligible cost**
- **To be reimbursed:**
 - **Grantees will complete requisition form provided by City DHCD staff**
 - **Grantees will receive payment after DHCD is provided completion of improvements and certification from Third Party Inspector, and remaining funds will be provided once grantee provides use and occupancy permit and sales and/or occupancy of rental unit(s) and proof of income**

AFTER AWARDING – REPORTING & COMPLIANCE REQUIREMENTS

- ❖ **After awarding, grantees will be required to provide DHCD with quarterly reports.**
 - **Reports may include detailed information about project status, project challenges, and other project related information**
 - **Grantees will submit reports via the Neighborly Software portal**
 - **Reports will be required until the expiration and close out of the grant agreement**
 - **DHCD will confirm that household or rental income does not exceed 115% Area Median Income (AMI) at the time of sale or rent**



NEIGHBORLY ASSISTANCE

FOR NEIGHORLY TECHNICAL ASSISTANCE:
INFO@NEIGHORLYSOFTWARE.COM

QUESTION AND ANSWER

NOTE – DHCD CANNOT ANSWER PROJECT-SPECIFIC QUESTIONS

- TYPE QUESTIONS IN THE CHAT
- SUBMIT WRITTEN QUESTIONS TO AHTIF@BALTIMORECITY.GOV AFTER THE SESSION



THANKS!

SUBMIT WRITTEN QUESTIONS TO AHTIF@BALTIMORECITY.GOV

FOR MORE INFORMATION VISIT

<https://bit.ly/About-DHCD-AHTIF>





BALTIMORE CITY
DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT



APPLICATION FOR CITY-WIDE AFFORDABLE HOUSING TIF FUNDS

Issue Date: September 10, 2025

Applications Open: September 19, 2025

Submission Due: October 3, 2025

