

UPC WESTSIDE CDC

LIVE WHERE YOU WORSHIP, LIVE WHERE YOU EDUCATE PROGRAM

Live Where You Worship (LWYW), Live Where You Educate (LWYE) is a benefit offered to faith community parishioners and educators in the Upton Community to assist with down payments and closing costs for homes in the Upton community. The LWYW, LWYE program provides an opportunity for congregants and educators in the Upton community to receive support to purchase a property in the Upton community. As part of the Upton Master Plan implementation process, Upton Planning Committee (UPC) is offering members of Upton's faith and education communities a grant for up to \$25,000 to purchase homes close to their worship centers and schools.



Why buy a home in Upton?

Parishioners and educators choose to buy homes closer to their Faith-based organization/school so that they can:

- Become more involved in their neighborhood and the community
- Enjoy free time with friends and family in a dynamic environment that offers green space,
- Shorten the time spent traveling to church, school, work, stores, and restaurants

You can find whatever housing type interests you within the Upton Community.

How can LWYW, LWYE help me?

The Live Where You Worship (LWYW), Live Where You Educate (LWYE) program provides workshops and walking tours for parishioners and educators so they know exactly how to take full advantage of available incentives and familiarize themselves with the Upton community. In order to successfully utilize the grant, follow the steps to apply for a LWYW, LWYE grant. Be sure to contact the Upton Planning Committee, UPC when you start to consider purchasing a home in Upton so all eligibility requirements are understood and the grant can be issued successfully.

Eligibility for LWYW, LWYE Grants

Members of a formal faith-based organization in Upton and/or employees of the five schools in Upton qualify for the program. This is a program for low to moderate income levels please see the income qualifications chart. Additionally, you must complete homeownership counseling prior to signing a sales contract on a home as part of the grant application process.

Program Income Qualifications	
Household Size	Annual Income
1	\$46,000
2	\$52,000
3	\$59,150
4	\$65,700
5	\$71,000
6	\$76,250
7	\$81,500
8	\$86,750

The program is available to parishioners of the following faith institutions in the Upton Community:

Upton Faith Institutions

Agape Christian Baptist Church
Bethel AME Church
Christ Tabernacle Church of Apostolic Faith
City Temple Church
Douglas Memorial Church
Enon Baptist Church
Faith Tabernacle Christian Baptist Church
Immaculate Conception Catholic Church
Macedonia Baptist Church
Masjid-ul-Haqq Mosque
Metropolitan Baptist Church
Mt. Olivet Christian Church
New Hope Baptist Church
New Mount Joy Missionary Baptist Church
Orchard Street Church
Patterson Asbury Zion Church
Pennsylvania Avenue AME Zion Church

Prince of Peace Missionary Baptist Church
Provident Inspirational Church
Sharpe Street United Methodist Church
Spirit of Truth Church of God in Christ
St. James Episcopal Church
St. Peter Claver Roman Catholic Church
The Garden Church
Trinity Baptist Church
Union Baptist Church
United Baptist Missionary

Upton Schools

Booker T. Washington School
Renaissance Academy
Eutaw Mashburn
Samuel Coleridge Taylor
Furman L. Templeton

The LWYW, LWYE program provides an opportunity for congregants and educators to reclaim a piece of history in Upton and live in a community steeped in rich African American tradition and heritage. Don't miss your opportunity to live in this great community – *plan to participate today!*

Upton Live Where You Worship Program Details

Please review all of the important details about the fine print of using a Live Where You Worship (LWYW), Live Where You Educate (LWYE) grant to help purchase a home in the Upton Community in Baltimore City.

- Grants are available on a first-come, first served basis and may be discontinued at any time.
 - Grants are provided at the discretion of the Upton Planning Committee
 - Applying for a LWYW, LWYE grant does not guarantee that a grant will be received.
 - Grants are available only for homes purchased within the Upton Community and the amount of the grant varies based on the location of the home. The boundaries of a target area include houses on both sides of the boundary street.
 - A homeownership counseling certificate is required as part of the LWYW. LWYE grant application process.
 - Reservation of grant funds, final approval, and disbursement of funds is contingent upon the timely receipt of the documents required by the Upton Planning Committee.
 - Grant money may be used for down payment and closing costs at settlement for the purchase of an eligible home; one grant per eligible address.
 - LWYW. LWYE home purchases must be the primary residence of the Grantee, as defined by the State of Maryland, for a period of five years from the date of settlement, or Grantee will be subject to repay all or a portion of the grant per the following schedule:
 - 100% repayment if the home is not the primary residence during the first three years from the settlement date.
 - 50% repayment if the home is not the primary residence during the period from three years and one day through four years from the settlement date.
 - 25% repayment if the home is not the primary residence during the period from four years and one day through five years from the settlement date.
- This means that a grant recipient will be required to repay all or a portion of grant monies received if the home is sold and/or the home is not the primary residence of the recipient during the five-year period after the settlement date.** In addition to repayment, grant recipients may be subject to disciplinary action if the failure to abide by grant requirements was not for good cause.
- False statements or material omissions made in connection with, an application for a LWYW, LWYE grant can result in denial of the grant, repayment of any grant funds received.
 - No cash sales allowed. You must finance a mortgage loan in order to use the program. You are not able to use the following types of loans:
 - no documentation loan
 - interest only loan
 - adjustable rate loan
 - any loans for which prepayment penalties or fees are applicable or assessed
 - loan amount cannot exceed \$300,000

Steps to Apply for a LWYW Grant

1. Contact UPC and Ensure Eligibility

You are strongly encouraged to contact the Upton Planning Committee (UPC) at the start of your homebuying timeline if you anticipate applying for a Live Where You Worship (LWYW), Live Where You Educate (LWYE) grant. The LWYW, LWYE program director can answer any questions you have about eligibility, homeownership, and combining the grant with other incentives. Review the grant application to ask questions and before signing a purchase agreement.

2. Register for LWYW, LWYE Workshops and Walking Tours

The Live Where You Worship, Live Where You Educate program provides workshops and walking tours for parishioners of faith institutions and educators in Upton so they know exactly how to take full advantage of available incentives and familiarize themselves with the neighborhood.

3. Complete Homeownership Counseling

You must complete homeownership counseling **BEFORE** making an offer on a home and signing a sales contract to qualify for a LWYW, LWYE grant. It's up to you, the buyer, to determine which agency is the best fit for your homebuying timeline to ensure your counseling is completed **PRIOR** to making an offer on a home.

UPC has partnered with HomeFree USA to provide housing readiness supports including credit repair, homeownership counseling, and mortgage support. HomeFree USA is located at 765 Washington Boulevard, Baltimore, MD 21230. Call 410-878-1405 for an appointment to start your home buying journey in Upton!

4. Research Additional Homebuying Incentives

You may be able to combine incentives available through the City of Baltimore and the State of Maryland with a LWYW, LWYE grant. Visit [Live Baltimore](#) to learn more. Live Baltimore is a local non-profit specializing in helping buyers determine which incentives they can use.

5. Get Pre-Qualified by a Mortgage Lender

You must finance a mortgage loan in order to use a Live Where You Worship, Live Where You Educate grant. The following types of loans **cannot** be used:

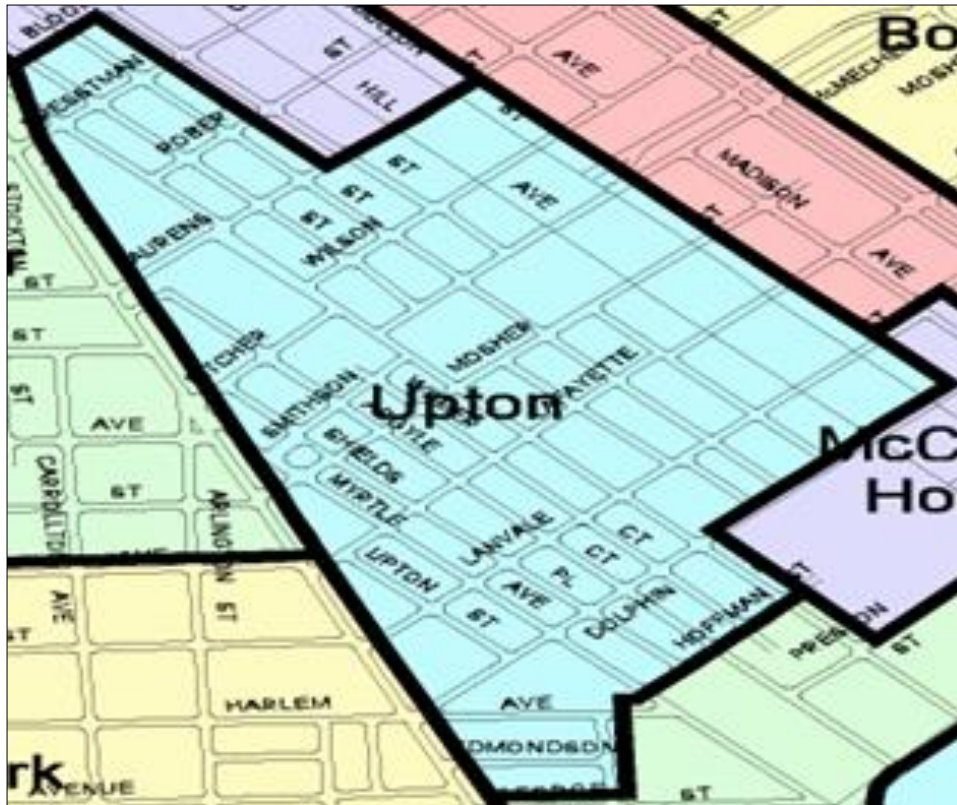
- No documentation loan
- Interest only loan
- Adjustable rate loan
- Any loans for which prepayment penalties or fees are applicable or assessed

6. Choose a Real Estate Agent to Help You Find Your Home

Once you are pre-qualified by a mortgage lender and know how much you can pay for a home, you can begin looking at properties for sale. Remember that in order to use the Upton Live Where You Worship (LWYW), Live Where You Educate (LWYE) grant, you must purchase a home within the Upton boundaries. Shaped like a Christmas tree, Upton has zigzag boundaries which extend clockwise from Dolphin and Pennsylvania along Pennsylvania, Preston, Druid

Hill, Biddle, Argyle, Hoffman, Myrtle, Harlem, Brune, George, Fremont, Bloom, Division, Lafayette, McCulloh, and Dolphin.

You can see a map indicating the Upton community boundaries below.



7. Review Important Details about the LWYW, LWYE program

Before submitting your LWY, LWYE grant application, be sure to review the fine print so that you understand the expectations of the program and can discuss any questions with the LWYW, LWYE program manager.

8. Submit Your Where You Worship, Live Where You Educate Application and Documentation

Once the offer you have made on a home is accepted, you can officially apply for a Live Where You Worship, Live Where You Educate grant. You should email your completed grant application and the items listed below to the LWYW, LWYE program director. Be sure to submit your application and documents listed below **at least four weeks prior** to your settlement/closing date.

- A copy of your counseling certificate
- A copy of your sales contract

The LWYW, LWYE program director will contact you when your application and documentation are received.

Homeownership Counseling

If you want to receive a Live Where You Worship grant (or any incentive), you must complete your homeownership counseling **BEFORE** making an offer on a home. Certificates are good for one year, so you are strongly encouraged to earn it before looking for a home. If you have a co-borrower on the sales contract he or she needs to attend homeownership counseling too.

Approved Baltimore City Agencies

** Offers the class online

Belair-Edison Housing Services**

3412 Belair Road
Baltimore, MD 21213
Phone: 410-485-8422
Fax: 410-485-0728

CHAI - Comprehensive Housing Assistance, Inc.

5809 Park Heights Avenue
Baltimore, MD 21215
Phone: 410-500-5300
info@chaibaltimore.org

The Development Corporation of Northwest Baltimore**

3521 W. Belvedere Avenue
Baltimore, MD 21215
Phone: 410-578-7193
Workshop/monthly
Saturdays 8:30 a.m. - 4:30 p.m.

Druid Heights Community Development Corporation

2140 McCulloh Street
Baltimore, MD 21217
Phone: 410-523-1350
Fax: 410-523-1374
Workshop/monthly
1st Saturday 9:00 a.m. - 3:00 p.m.

Harbel Housing Partnership

5807 Harford Road
Baltimore, MD 21214
Phone: 410-444-9152
Fax: 410-444-9181
Workshop/Monday – Thursday

HomeFree USA

765 Washington Boulevard
Baltimore, MD 21230
Phone: 410-878-1405 or 301-891-4603

Neighborhood Housing Services of Baltimore, Inc.**

819 Park Avenue
Baltimore, MD 21201
Phone: 410-327-1200
Fax: 410-675-1855

GO Northwest Housing Resource Center**

2300 Garrison Boulevard
Baltimore, Maryland 21216
Phone: 410-947-0084
Workshop 2nd or 3rd Saturday

Park Heights Renaissance, Inc.**

3939 Reisterstown Road, Suite 268
Baltimore, MD 21215
Phone: 410-664-4890

Southeast Community Development Corporation**

3323 Eastern Avenue, Suite 200
Baltimore, MD 21224
Phone: 410-342-3234
Fax: 410-342-1719
Workshop/2nd Saturday
9:00 a.m. - 4:30 p.m.

St. Ambrose Housing Aid Center**

321 E. 25th Street
Baltimore, MD 21218
Phone: 410-366-8550
Workshop/monthly Sat. 10 - 4:00 p.m.