

HIP creates housing and economic security for low- and moderate-income households, and provides services that improve the quality of life in the communities we serve.



Housing Initiative Partnership, Inc.



# Leadership

## 30 Years of Partnership & Collaboration

*A Message from the Board Chair and Executive Director*

Dear Friends,

Turning 30 is an important milestone for most of us. For HIP, it is a time of reflection and acknowledging the many volunteers, community organizations, small businesses, companies and corporations, foundations and donors who literally represent the “partner” in our name.

HIP was birthed from a vision by a handful of activists. In 1988, Mosi Harrington, a former public school teacher and social worker, was working with the homeless. She saw a need ... more and more residents faced challenges finding quality housing that they could afford in Prince George’s County, and no one seemed to care. So Mosi convened a fledgling group of like-minded community activists to form Housing Initiative Partnership, fondly known as HIP. Initially, as an all-volunteer effort for the first 5 years, with folks like Mary Griffin from Legal Aid, they rotated meetings at kitchen tables after leaving their full-time jobs or spent weekends walking neighborhoods in Suitland. Eventually they rented a small office in the basement of a church in Hyattsville. HIP’s mission was simple: “to work with and for economically disadvantaged people to create affordable housing in which to live”.

### Leveling the Playing Field

On June 8, 1989, HIP was formally incorporated, and this small band of activists set out on a journey to make life better for thousands of Prince George’s County residents by partnering and collaborating with others who understood their mission.

In the 30 years since, HIP has served over 25,000 residents in need of safe, affordable and secure housing, and we expanded those services into Montgomery County in 2009, at the height of the foreclosure crisis. We’ve been nimble, shaping our direction and creating new programs to meet changing needs. But we’ve always been true to our mission to be “an innovative, green nonprofit developer and counseling agency dedicated to revitalizing neighborhoods by providing services that improve the quality of life in the communities we serve.”

We’ve kept our promise to work with economically disadvantaged

people by collaborating with communities, municipalities, and other community-based organizations to make a difference. At least 33% of the HIP Board of Directors either represent or come from lower income census tracks.



Mosi Harrington  
FOUNDER

Much has changed in 30 years. In 1989, the combined population of both counties was about 1.5 million. Now, it’s approaching 2 million residents. And we know that housing costs have accelerated at a pace that far exceeds income... with a 2019 median priced home of \$320,000 in Prince George’s County, and a \$489,000 median price in Montgomery County, both counties are now out of reach for middle income households.



Samuel J. Parker, Jr., AICP  
BOARD CHAIR

With an average rent for a two-bedroom apartment of \$1,424 in Prince George’s and \$1,714 in Montgomery, it’s no wonder that families are struggling just to pay the rent. The 2018 Apartment List publication showed more than 50% of households in both counties were “cost burdened”, paying more than 30% of their income as rent. Meanwhile, 23% were “severely cost burdened”, paying over 50% of their incomes toward rent! This leaves precious little for the other necessities of life. The result is younger families are fleeing while seniors are struggling.



Maryann Dillon  
EXECUTIVE DIRECTOR

Mosi’s vision was to make a real difference in people’s lives by giving them hope for a brighter future... to help them achieve their dreams of housing security, either by moving out of the shelter system, or buying their first home, or keeping their current home when economic times got tough. HIP has been here to make that difference. We are creative, we are responsive, and we continue to listen.

Here’s to 30 more years and beyond of innovative partnerships and collaborations!

Sincerely,

Samuel J. Parker, Jr., Board Chair  
Maryann Dillon, Executive Director



# Financials

## Audited Financials for FY 2019 (July 1, 2018-June 30, 2019)

### BALANCE SHEET

#### Assets:

Current	\$ 1,242,181
Property, Equipment	\$ 12,335
Other	<u>\$ 3,048,139</u>
TOTAL ASSETS	<u>\$ 4,302,655</u>

#### Liabilities:

Current	\$ 234,977
Long Term	<u>\$ 1,719,895</u>
TOTAL LIABILITIES	<u>\$ 1,954,872</u>

Net Assets: \$ 2,347,783

TOTAL LIABILITIES AND NET ASSETS:  
\$ 4,302,655

### INCOME STATEMENT

#### Revenue:

Federal Grants	\$ 1,608,866
State, Local government grants	\$ 808,897
Private Grants, Contributions	\$ 506,878
Sale of Homes	\$ 463,750
Fees, Program Income	\$ 75,067
Investment Gain	\$ 13,291
Investment Income	<u>\$ 17,089</u>
Total Revenue:	<u>\$ 3,493,838</u>

#### Expenses:

Program Services	\$ 2,965,021
Supporting Services	<u>\$ 342,676</u>
Total Expenses:	\$ 3,307,697

Change in Net Assets \$ 186,141

Loss in Investment in Mt. Rainier Artist Apts \$ (94,960)

Change in Net Assets \$ 91,181

Net Assets, beginning of year \$ 2,256,602

Net Assets, end of year \$ 2,347,783

### HIP Board of Directors 2018-2019

Front row, from left: Wanda Ellison-Osborne, Treasurer; Rose Scott Fituwi; Samuel J. Parker, Jr., Chair; Angela Hill; and Peggy Sand.

Standing, from left: Jay Endelman, Vice Chair; Andrew H. Joseph; and Martin Mellett.

Not pictured: Julio Murillo Khadjibhaeva, Secretary; Mae Avenilla; and Destiny Banks.



# Community Success

## Multifamily

*HIP develops both existing and new construction multifamily rental properties for low- and moderate-income individuals, families and seniors, and we incorporate green features into the buildings designs. For some projects, HIP has been the sole developer and general partner, while in others, we've acted as a development partner or consultant.*

### MILESTONES

#### 1988-1989

HIP is founded by Mosi Harrington and a group of dedicated community activists, and formally incorporates as a private, non-profit organization dedicated to serving low- and moderate-income residents of Prince George's County.

#### 1993-1995

HIP's first multifamily project is the purchase and renovation of a burned-out 4-unit apartment building in Suitland Manor in November 1993. HIP subsequently purchases and renovates four additional 4-unit buildings in the community. All five buildings are sold to Prince George's County in 2000.

#### 2003

HIP completes the renovation of Mt. Rainier Artists' Apartments, providing 12 apartment homes to very low-income artists in the Gateway Arts District. The Award-winning building features one of the first green roofs used in multifamily construction in the Washington, DC area.

#### 2008

Renaissance Square Artists' Housing in Hyattsville is built to LEED Silver standards, and provides 44 apartment homes to low-income artists.

HIP partners with the Ingerman Group to develop Birchwood at Newton Green in Bladensburg, a 78-unit affordable senior building.

#### 2008-2013

HIP consults with tenant associations in the District of Columbia to exercise their rights to purchase and develop their buildings. HIP consults with the Marian Russell Co-op in Northeast, and the 420 16th Street Condo in Southeast, guiding them through the renovation of their buildings.

#### 2011-2014

HIP again partners with the Ingerman Group to develop three additional low-income communities in Cecil County, Maryland.



Mt. Rainier Artists' Apartments

- The Willows at North East, a 72-unit community in North East, serves low-income families.
- The Willows at Cecilton, a 62-unit community in Cecilton, serves low-income families.
- The Birchwood at Elkton Senior Apartments, a 60-unit building in Elkton, Maryland in Cecil County, serving low-income seniors.

#### 2017

HIP partners with The Shelter Group to develop the 100-unit Bladensburg Commons, which is completed in March and serves 90 low-income families, with the remaining 10 apartments reserved as market-rate housing.

#### 2019

HIP forms HIP Towne Courts, in partnership with for-profit developer PIRHL, in early 2018. The team will break ground in late fall 2019 on 42 rental apartment homes for low-income families in Annapolis, marking HIP's expansion into Anne Arundel County.

**490** Affordable rental units HIP has played a role in developing



# Housing Security

## Homeownership & Rehabilitation

*HIP launched its homeownership and rehabilitation programs in 1998. Since then, HIP has taken great care to make design and construction choices that reduce our buildings' impact on the environment in our single-family and multifamily construction.*

### MILESTONES

#### 1998

HIP purchases a vacant single-family house from HUD in the Palmer Park neighborhood of Landover. HIP rehabilitates and sells the house a year later for \$75,000. The original buyer still owns the first HIP Home today.

#### 2012-2016

HIP returns to Suitland, acquiring its first house through the Neighborhood Stabilization Program, a federal initiative targeting areas with high rates of foreclosure. Leveraging a \$1.3 million NSP award, HIP redevelops 15 houses throughout Suitland, District Heights, Capitol Heights and Temple Hills.

#### 2014

HIP enters into a \$2.5 million partnership with Prince George's County to administer the Housing Rehabilitation Assistance Program (HRAP), which provides zero-interest, deferred home repair loans. The program serves 41 homeowners over two years.

#### 2015

HIP constructs Prince George's County's first ever "Passive House" in Fairmont Heights. Using a modular builder, the home is designed to use as little as ten percent of the energy as of traditional home. The below photo shows a crane delivering the house to site.

#### 2016

HIP wins a competitive bid to build eight new construction Zero Energy Ready houses in Fairmount Heights.

#### 2018

HIP begins a second round of HRAP. Managing a budget of \$4 million, an estimated 100 homeowners will receive critical home repairs over the next three years.

#### 2019

HIP breaks ground on Palmer Park Meadows, nine new construction Zero Energy Ready townhomes in Palmer Park. Solar panels can offset all or most of the home's annual energy use.

# 85

"HIP Homes" purchased, rehabbed and sold to low- and moderate-income, first-time buyers

# 140+

Homes rehabilitated for low- and moderate-income homeowners needing safety repairs & energy efficient upgrades to aging homes



**Passive House**

5424 Addison Road,  
Fairmont Heights



**Before & After**

Rehabilitated  
2219 Gaylord Street, Suitland

# Housing Security

## Creating Affordable Homeownership Opportunities for Maryland First-Time Buyers

John is not your average millennial... The 32-year-old chef and self-proclaimed “foodie” became a first-time homeowner in Maryland in early 2019 when he purchased a newly rehabilitated “HIP Home” from Housing Initiative Partnership.

After stops in Atlanta, Chicago and North Carolina pursuing his restaurant management career, John decided that Maryland would be where he'd slow down and raise his four daughters, ages 6-12, near his family.

The 2-story, 3-bedroom end unit townhome the single father purchased in February 2019 was the 77th single-family home that Housing Initiative Partnership (HIP) had renovated and sold to low- and moderate-income first-time homebuyers.

It was also HIP's 36th rehab in the Palmer Park neighborhood of Landover, Maryland, and part of the nonprofit's ongoing commitment to revitalizing aging homes in the Palmer Park and Kentland communities using funding from the Community Development Block Grant (CDBG), HOME Program, and Community Legacy Program, among others.

### Housing Counseling Was Key

John had been eager to find a house in suburban Maryland with an open concept, a big kitchen, and a nice-sized fenced yard so his girls could finally get a dog. He was initially doubtful he could afford living so close to Washington, D.C., until his real estate agent recommended that he start by enrolling in a homebuyer education workshop in Prince George's County.

“I was a sponge,” said John. “I retain information real quick, and since I'm a numbers guy I used all that information to focus on getting the best deal. When I put my mind to achieving something, I focus in. I was very deliberate, from choosing my agent to selecting a local mortgage lender, to taking my time to find the right place where we can stay for a while.”

He searched for seven months, with the girls and his mother in tow packed in his SUV, viewing home after home in the mid-\$200s from Warrenton, Virginia where he grew up, all the way up to Frederick, Maryland. He assumed he would have to settle for a longer commute to his job as manager of the Burton's Grill & Bar in Riverdale, Maryland, near the University of Maryland campus, in order to find enough green space for the kids and maximize his

modest budget.

“We looked at several older homes in Palmer Park that I just did not like,” said John. “Then, on the way out of the neighborhood, I saw this one with a big new front porch and it immediately reminded me of the country. Then I walked into the front room, looked all the way into the kitchen, and I knew this was the right space for us. I love the location, across the street from the park, and I can get to every highway within 10 minutes.”

So what is John's favorite feature of the townhome? The porch, of course, and its brightly colored front and back doors. It's part of HIP's signature features, which are added to every HIP Home.



Above: John and his four daughters in their new kitchen.

“I love the porch. We sit out front and talk,” said John. “On my days off, when the girls are at school, I go out in the mornings by myself and just sit here and relax.”

Ask the girls the same question, however, and they choose the newly renovated white eat-in kitchen with quartz countertops as their favorite. According to dad, they want to be chefs too so they can join him in the family business. His aunt owns a catering business in Virginia, and family is everything to him.

“We use the peninsula in the kitchen to do our prep work together. We can all fit around it and bake cakes.”

# Financial Stability

## Foreclosure Prevention

Beonie and her husband bought their modest 2-story brick home in Clinton in 2011 so she could be closer to her civilian job at Joint Base Anacostia-Bolling. They joined the nearby Clinton United Methodist Church, attending Sunday services and weekly bible study, and hosting family get togethers in their new home.



Beonie  
HIP Client  
Prince George's County

Two years later, when Butch got sick, she retired to become his full-time caregiver, driving him to and from the Veterans Administration Hospital for treatments. He died in 2013, a few months before turning 60. They were married for 41 years, having married in 1972 before he entered the U.S. Army during the Vietnam War. He served in Vietnam, Germany and Italy, and after coming back stateside, served for 23 years in the Army National Guard as military police.

"I've lost my husband. I need to keep my home and all our memories. I'm just doing the best I can. So I'm glad that HIP and Wells Fargo understand what I'm going through and are working with me."

Nearly 6 years later, Beonie is still fighting for the VA survivor benefits she should have received shortly after Butch's death. He had served in the military and also worked at the Veteran's Administration central office for 8 years.

She fell behind on her mortgage and received a

foreclosure notice. Fortunately, one of the VA counselors who took her call told her about Housing Initiative Partnership, and suggested she call Luis Perez, who is also a veteran, to discuss HIP's foreclosure prevention services.

Luis went to work immediately on Beonie's behalf, reaching out to her mortgage lender and explaining to her the various scenarios where she could modify her mortgage payments to get caught up, and not lose her home.

Within a few months, the loan modification paperwork was submitted and approved. Beonie now fills her days attending exercise classes with her senior group at the church, bible study once a week, and volunteering.

## Pre-Purchase Counseling

Marcelo and Jhoana heard about Housing Initiative Partnership's bilingual housing counseling services from a friend who gave them a flyer. They called and made an early-morning appointment to visit the Gaithersburg office in June. Zulma Miranda, one of HIP's counselors, scheduled them for financial capability coaching sessions and enrolled them in HIP's 8-hour homeownership workshop held once a month on Saturdays.



Marcelo & Jhoana  
HIP Clients  
Montgomery County

Through HIP's free one-on-one coaching, Marcelo and Jhoana learned about a downpayment assistance program offered by the City of Gaithersburg for low-income first-time buyers. They received their credit report, established a realistic budget, and were pre-approved for a loan before starting their home search.

Marcelo had lived in the City of Gaithersburg for 14 years,

"My dream was always to buy a house in the U.S., but I didn't know how to get started until I learned about HIP. Now, in 5 years, we will be working hard to enjoy our new home. We are happy and thankful."

diligently working maintenance at a local apartment community while dreaming of the day he would be able to purchase a home for him and his new bride. They loved living in Gaithersburg because it is centrally located to various activities in Montgomery County and convenient to their jobs. Jhoana works at a Korean bakery. But they needed

more space than their cramped 1-bedroom apartment, so their children can visit in the future.

They selected a real estate agent in July, and were able to identify a 2-bedroom, 2-bath condo within their modest budget in a neighborhood across from the public library and near retail shops. "My dream was always to buy a house in the U.S., but I didn't know how to get started until I learned about HIP. Now, in 5 years, we will be working hard to enjoy our new home. We are happy and thankful for a brighter future."

Now, they've wasted no time in referring another friend to HIP, a single father whose daughter will start college soon.



# Financial Stability

## Counseling Services Help Families Find Stable and Affordable Housing Options

*HIP's Housing Counseling Program & Financial Capability Coaching offers renters, homebuyers, and homeowners a full continuum of services designed to meet clients where they are and work with them to achieve their housing goals. Solid financial skills are vital to achieving housing security. HIP serves 1,300 clients annually at its three offices in Hyattsville, Germantown and Gaithersburg.*

### MILESTONES

**1998**

HIP launches a homebuyer education program to prepare Prince George's County residents for successful homeownership.

**2002**

HUD approves HIP's application to become a HUD-approved Housing Counseling Agency!

**2009**

HIP expands into Montgomery County, opening two new Housing Counseling offices.

**2012**

HIP launches an innovative stand-alone Financial Capability program providing free long-term individualized financial counseling.

**2016**

HIP enters into a partnership with Prince George's County Department of Social Service to launch the county's first Rapid Rehousing Program.

**2019**

HIP grows into one of the largest bi-lingual housing counseling agencies in Maryland, providing more than 20,000 low- and moderate-income individuals with quality housing and financial counseling.

**8,621** first-time buyers were prepared for successful homeownership through HIP's Homebuyer Education Program

**3,739** homeowners saved their home from foreclosure with the help of HIP's Foreclosure Prevention Counselors

**118** households moved from homelessness into rental housing with the assistance of HIP's Rapid Rehousing Program



Above: 15 prospective homebuyers attended HIP's HUD-approved Homebuyer Education Workshop in November 2019, held at the Hyattsville Municipal Building. The 8-hour workshops are held at least one Saturday a month in Hyattsville, and one Saturday a month in Gaithersburg.



Above: First-time homebuyers Marcelo and Jhoana met with Zulma Miranda, HIP's Bilingual Housing Counselor, for two months in the Gaithersburg office for one-on-one Financial Capability Coaching and Pre-Purchase Counseling.



## 30 Years of Innovative Partnerships

Thank you to our generous partners & donors!

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 Prince George's County Arts Council  
 Sandy Spring Bank Foundation  
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 United Way of the National Capital Area  
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### Governments

U.S. Department of Housing & Urban Development (HUD)  
 State of Maryland, Department of Housing and Community Development  
 Montgomery County  
 Prince George's County  
 Office of Prince George's County Council Member Dannielle Glaros  
 Office of Prince George's County Council Member Deni Taveras  
 Office of Prince George's County Council Member Thomas Dernoga  
 Office of Prince George's County Council President Todd Turner  
 City of Gaithersburg

# HIP Staff

## *Management Team*

Maryann Dillon, Executive Director  
Stephanie Prange Proestel, Deputy Director  
Mary Hunter, Director, Housing Counseling Program  
Jocelyn Harris, Senior Housing Developer  
Lesia R. Bullock, Director, Resources & Communications

## *Prince George's County Staff*

Ashlyn Bell, Assistant Housing Developer  
Lorena Fuentes, Rapid Rehousing Case Manager  
Laura Hernandez, Intake Specialist  
Nathaniel McDonald, Financial Capability Administrator  
G. Lee Oliver, Housing Counselor  
Luis Perez, Housing Counselor

## *Montgomery County Staff*

Carmen Castro-Conroy, Managing Counselor, Montgomery County  
Claudia Medina Jutila, Intake Specialist  
Flavio Medina, Housing Counselor  
Zulma Miranda, Housing Counselor  
Sonia Posada, Housing Counselor

## *Resident Services Staff*

Glenda Carpenter, Resident Service Coordinator  
Barbara Neathery, Resident Service Coordinator  
Audrey Tillery, Resident Service Coordinator



Housing Initiative Partnership, Inc.

## Connect with HIP:

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

[www.facebook.com/HIPhomesMD](https://www.facebook.com/HIPhomesMD)

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