





# **Housing Rehabilitation Assistance Program**

0% Interest Home Improvement Loans for Prince George's County Homeowners

The Prince George's County Department of Housing and Community Development has partnered with Prince George's County Redevelopment Authority and Housing Initiative Partnership (HIP) to repair health and safety hazards in the homes of eligible homeowners in Prince George's County.

A new round of applications will start soon. Funding is limited and applications will be considered on a first-come, first-served basis. Join the HRAP wait list to be notified of availability.

## **Eligible Applicants**

- Must own and occupy a home in Prince George's County for a minimum 7 years
- Must be current on mortgage payments, property taxes and property insurance
- Cannot have an "underwater" mortgage or a reverse mortgage
- Cannot have any current liens, judgments, or recent bankruptcy
- Total household income may not exceed the program limits below

Household Size	1	2	3	4	5	6	7	8
Maximum Income	\$84,400	\$96,450	\$108,500	\$120,550	\$130,200	\$139,850	\$149,500	\$159,150

Source: US Department of Housing and Urban Development (www.huduser.org), effective June 15, 2023

# **Eligible Repairs**

- Health Hazards: Lead, mold and asbestos abatement
- Safety and Code Compliance: Roof, electrical systems, plumbing, flooring
- Energy Efficiency: Windows, insulation, air sealing, siding
- ADA related improvements: Ramps, grab bars, railings
- Other improvements considered

#### Loan Terms

- Maximum Loan Amount of \$60,000
- 0% interest and no monthly payments
- Loan to Value may not exceed 110%

### How to Apply

1. Contact Chandrell Christopher by

Email: cchristopher@hiphomes.org

- 2. Wait to be notified by HIP
- 3. Attend Virtual Info Session
- 4. Submit HRAP application



Housing Initiative Partnership, Inc.