



HOUSING INITIATIVE PARTNERSHIP, INC. QUALIFICATIONS

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About Housing Initiative Partnership, Inc.

Housing Initiative Partnership, Inc. (HIP) develops innovative affordable housing, revitalizes neighborhoods, and equips people to achieve their housing and financial goals.

Founded in 1988, HIP is a private nonprofit, 501c3, based in Prince George's County, Maryland. The real estate development programs consist of multifamily and single-family rehabilitation and new construction. HIP provides support services to residents living at its multifamily developments, and operates a HUD-approved, bilingual housing counseling agency. Over the years, HIP has developed more than 500 units of award-winning, service-enriched multifamily apartments, and renovated more than 100 homes for first-time homebuyers.

HIP has a reputation for creating high quality projects, with great attention to detail and the skill and tenacity to solve extremely difficult problems. HIP has received numerous awards, including: the Community Development Network of Maryland's Best Collaboration Award in 2022; the Maryland Affordable Housing Trust Award for "changing the face of neighborhoods by finding the perfect combination of housing, quality rehab, and affordable finance" and a CDBG award "for perseverance and dedication to developing Quality Affordable Housing." HIP also was highlighted by the *Washington Business Journal* in 2021, and the *Washingtonian* Magazine in 2000 and 2004 as one of the best nonprofit organizations to give money to in the region. In 2013, HIP was designated "one of the best nonprofits in Greater Washington" by the *Catalogue for Philanthropy*. In 2016, HIP was recognized by the *Standards for Excellence Institute* for achieving management excellence.



HIP's Housing Counseling Program & Services

HIP is one of the largest housing counseling agencies in Maryland, with offices in both Prince George's and Montgomery Counties. Since 1988, HIP has been a leading provider of bi-lingual homebuyer education and foreclosure intervention services to families facing mortgage default, with more than 23,000 unique clients served overall.

Our **homebuyer courses** have as a strong emphasis on preparing homebuyers to identify and therefore avoid predatory loans. Our goal is to prepare individuals to achieve long-term and sustainable housing solutions. HIP provides HUD-certified eight-hour first time homebuyer classes in English and in Spanish, as well as in-depth individual counseling to thousands of homebuyers.

Our Housing Counselors and the Program Director are certified by NeighborWorks as **Foreclosure Prevention Counselors**. Our Montgomery County offices are located in Germantown and Gaithersburg, Maryland and our Prince George's County main office is located in Hyattsville.

Home Ownership Counseling – Under this program, HIP provides homebuyer education and counseling, foreclosure prevention and post-purchase counseling, and financial capability coaching. Homebuyer education includes eight-hour educational workshops and individual pre-purchase counseling for first-time homebuyers. The foreclosure prevention program helps struggling homeowners at risk of default and losing their homes to secure a workable plan to avoid foreclosure. Counselors work with homeowners to develop a budget, evaluate their options, and negotiate with their mortgage servicers for the best possible outcome. HIP's financial capability counseling services initially targeted homeowners who had recovered from mortgage default and then later expanded to assist low- and moderate-income renters and families at risk of homelessness. The goal of the program is to strengthen participants' finances so that they can acquire and maintain stable and affordable housing options.

Counseling services over the past year have been largely virtual due to the continuing COVID pandemic. In FY 2022, HIP hosted 13 homebuyer education workshops, all virtual, to educate 323 prospective homebuyers, and provided individual pre-purchase, foreclosure prevention and financial capability counseling services to 276 clients.

Meanwhile, in FY 2021, HIP provided 12 in-person homebuyer education workshops and online homebuyer classes to 492 prospective homebuyers, and provided individual pre-purchase, foreclosure prevention and financial capability counseling services to 375 Maryland residents.

Rental Counseling & Eviction Prevention – Under this program, HIP provides counseling to tenants to ensure they understand their rights and responsibilities, and help them create a workable budget, improve credit, and locate appropriate rental housing. In FY 2021, HIP pivoted to also work with struggling tenants at-risk of eviction due to loss of jobs and income or medical hardships during the Covid-19 pandemic. In FY 2022, HIP's staff provided advice, counseling, and assistance to 1,764 tenants to help them avoid eviction and apply for Covid-19 Emergency Rental Assistance in both Montgomery and Prince George's Counties.

Housing Stability & Rapid Rehousing - HIP is the leading provider of Rapid Rehousing services in Prince George's County. Rapid Rehousing is a primary solution for ending homelessness, providing short-term rental assistance and case management services to help individuals and families to quickly exit homelessness and secure permanent housing. By connecting people with a clean and safe home, they are in a better position to address other challenges that may have led to their homelessness, such as obtaining stable employment or addressing mental health issues. In FY 2022, HIP provided intensive case management to 28 households and helped another 32 households move into permanent housing. In FY 2021, HIP helped 35 families move into permanent housing.

Home Sharing – HIP launched a Home Sharing Pilot Program in January 2021, in partnership with Montgomery County Department of Health and Human Services (DHHS), in which HIP facilitates stable room rental agreements between homeowners and home seekers. The goal of the program is to help older homeowners age in place by reducing social isolation, creating monthly income for the homeowner, and encouraging long-term rental agreements where the renter may also opt to assist with extra housekeeping, errands or transportation help for a lower rent. During FY22, HIP's Community Outreach Coordinator generated a pipeline of potential clients by conducting in-depth discussions of the program with 44 Homeowners and 202 Home seekers. HIP's bilingual Home Sharing Counselor enrolled 13 homeowners and 54 home seekers in the program, helping them to create profiles on matching platforms. As of January 2023, HIP has matched 14 pairs of homeowners and housemates through the Home Sharing Program.

Financial Empowerment Center – On December 6, 2021, HIP contracted with the City of Gaithersburg to become the non-profit provider of financial counseling services as part of the City's new Financial Empowerment Center. The Financial Empowerment Center is funded through a partnership between the City of Gaithersburg and Cities for Financial Empowerment Fund (<https://cfefund.org/>). The Financial Empowerment Center is a free public service for residents of Greater Gaithersburg, providing free one-on-one financial coaching to help residents move toward greater financial stability. In January 2022, HIP hired a Program Manager and two Financial Counselors who staff the FEC, which celebrated a soft launch in March 2022.



HIP's Multifamily Developments

The Residences at Springbrook, Clinton – HIP is Managing Member of this development team, in partnership with Parallax Development, a local MBE and Banc of America Community Development Corporation using tax-exempt bonds, 4% Low Income Housing Tax Credits, Maryland Rental Housing Works loan, Prince George's County HOME and Housing Investment Trust funds, and Federal Home Loan Bank AHP grant. This 90-unit senior building in Clinton is under construction with substantial completion expected by the end of 2023.



Towne Courts Townhomes & Flats, Annapolis – HIP has partnered with PIRHL, LLC, a for-profit affordable housing developer, to build this 42-unit townhome community using 9% Low Income Housing Tax Credits, Maryland Rental Housing Program, a City of Annapolis PILOT, Anne Arundel County PILOT and a Weinberg Foundation grant. The project was completed and leased up at the end of 2021. HIP provides on-site resident services with a part-time resident services coordinator.



Bladensburg Commons – The Shelter Group and HIP completed construction of this 100-unit family housing community in Bladensburg using an allocation of 9% Low Income Housing Tax Credits issued by the State of Maryland. The property is a single elevator building with ample community space, access to mass transit and superior community amenities. Lease-up was completed in Spring, 2017. HIP provides on-site resident services with a part-time resident services coordinator.



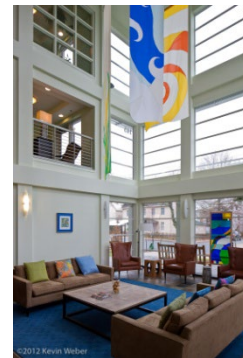
The Willows at Cecilton – In 2015, HIP, in partnership with The Ingerman Group, developed this 62-unit affordable family housing development using 9% Low Income Housing Tax Credits, contributions from Cecil County and the Town of Cecilton, and a Federal Home Loan Bank Affordable Housing Program grant. Parklands includes community space for residents as well as a meeting room for the Town of Cecilton. HIP provides on-site resident services with a part-time resident services coordinator. With an eye toward environmentally friendly development, Parkland Apartments meets Green Community and Energy Star 3 standards. Parklands serves households earning 30%, 40%, and 50% or area median income.



The Willows at Northeast -- HIP in partnership with The Ingerman Group completed construction in Fall, 2013, of this 72-unit affordable, family housing development in Northeast, Maryland in Cecil County. Other sources include HOME funds, state Empower funds, a Federal Home Loan Bank Affordable Housing Program grant and conventional debt. HIP provides family support services with a part-time resident services coordinator. New East Crossing meets Green Community and Energy Star 3 standards and serves households earning 30%, 40%, and 50% or area median income.



Birchwood at Elkton Senior Apts.--HIP in partnership with The Ingerman Group completed in July 2011 a 60-unit independent senior apartment building in the heart of downtown Elkton, Maryland. In walking distance of the library, the community hospital, and shopping, this development is ideally suited to active seniors. The building has touches of local art and a soaring 2-story lobby. Financing included 9% Low Income Housing Tax Credits, HOME, state RHPP funds, and Affordable Housing Program. Apartments are affordable to residents earning 30%, 40%, and 50% of Area Median Income. HIP provides supportive services through an on-site resident services coordinator.



Birchwood at Newton Green Senior Apts., Bladensburg –

HIP partnered with The Ingerman Group on a 78-unit new construction independent senior building in the Bladensburg/Landover Hills area completed in 2008. This development has units that serve residents earning 30%, 40%, and 50% of Area Median Income. Development was funded with 9% Low Income Housing Tax Credits, HOME, and state RHPP funds. Located in a park-like setting, Newton Green has brought new investment to an area of the county which has seen little. HIP provides resident services through an on-site part-time resident services coordinator.



Renaissance Square Artists' Apts., Hyattsville—Housing Initiative Partnership

developed this 44-unit new construction, green apartment building for low-income artists in Hyattsville in 2008. HIP received Low-Income Housing Tax Credits, Federal Economic Development funding, and HOME funds as well as Maryland Community Legacy, MD Energy Administration, and the MD bond program grant funds. Located in the heart of downtown, historic Hyattsville, HIP's Renaissance Square is the first artists' residence in the Hyattsville portion of the Gateway Arts District.



Mt. Rainier Artists' Apartments – Completed in August 2003, HIP in partnership with the City of Mount Rainier acquired and substantially renovated the vacant, boarded-up 12-unit building. Located in the Mount Rainier National Historic District, this building is affordable to artists earning 50% or less of the state median income. The building underwent a “green” renovation featuring a green roof, bioretention landscaping, tankless hot water heaters, and bathroom tiles made of recycled windshields.



Financing included state Rental Partnership Funds, HOME, Federal Home Loan Bank Affordable Housing Program, Maryland Bond grant funds, and grants from PEPCO, the Philip L. Graham fund, and the Prince George's Community Foundation.

Mt. Rainier Artist Apartments has won numerous awards—the 2003 HAND Housing Achievement Award for Best Maryland Project; the Washington Business Journal's Best Real Estate Deals Award for Most Environmentally Sustainable Project in the DC Area; the Maryland AIA Honor for Design Award; the State of Maryland's Smart Growth Award; the 2004 Maryland Department of Housing and Community Development's Commitment to Excellence Honorable Mention Award for Rental Housing, in 2005 the National Association of Local Housing Agencies Meritorious Award, and the 2006 national AIA's “You're So Green Award”.

Suitland Manor, Suitland – HIP acquired and completely rehabilitated five vacant apartment buildings in Suitland Manor, leveraging over \$1.4 million in public and private funds. HIP owned and managed these buildings, which provided affordable housing for very low-income families earning 50% or less of the area median income. In 2006 Prince George's County purchased these buildings to make way for a larger revitalization of the Suitland Manor community.



HIP's Homeownership Programs

HIP Homes - Acquisition/Rehab and New Construction

Housing Initiative Partnership acquires dilapidated, vacant single-family homes in distressed communities in older neighborhoods. HIP substantially rehabilitates these homes using HOME and CDBG funds from Prince George's County and Maryland Community Legacy funds. Homes are affordable to families earning 80% or less of the area median income. All purchasers must complete HIP's homebuyer education program. Over 100 homes have been renovated to date, and we have also built more than 10 new construction single family homes focused on Net-Zero energy efficient design and production.



Before and After



Energy Efficient New Construction

HIP constructed and sold the first "passive house" in Prince George's County. This super energy-efficient home in Fairmount Heights was sold to a low-income first-time homebuyer. HIP has since been awarded the development rights to construct eight "net zero ready" homes in Fairmount Heights and Capitol Heights. HIP also is constructing nine new townhomes in Palmer Park to high energy efficiency standards.



Owner-Occupied Rehabilitation

When funding is available, HIP has provided renovation assistance to low-income home owners in partnership with Prince George's County. Most recently, HIP provided construction services to more than 100 homeowners under the Homeownership Rehabilitation Assistance Program funded by CDBG.

HIP assisted low-income homeowners in Kentland by providing façade and landscaping improvements to their properties in partnership with Prince George's County's Kentland/Palmer Park Transforming Neighborhoods Initiative - 50 homeowners received free improvements in 2016 and 2017.