



HOUSING INITIATIVE PARTNERSHIP, INC. QUALIFICATIONS

Housing Initiative Partnership, Inc.
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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, with a footprint encompassing the state of Maryland. The real estate development programs consist of multifamily and single-family rehabilitation and new construction. HIP provides supportive services to residents living at its multifamily communities, and operates a HUD-approved housing counseling agency. Over the years, HIP has developed more than 600 units of award-winning, service-enriched multifamily apartments, and renovated more than 120 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: HAND’s “Best Developer of the Year,” for 2023, and the “Community Impact Business of the Year” from the Prince George’s County Chamber of Commerce in 2024. Most recently, in June 2025, HIP’s newest senior development – the 90-unit Residences at Springbrook, in Clinton, was recognized by Housing& as the “Best Small Affordable Development” for 2024.

In 2022, HIP was recognized with the Community Development Network of Maryland’s Best Collaboration Award; 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, now known as Spur Local. In 2016, HIP was recognized by Maryland Nonprofits *Standards for Excellence Institute* for achieving management excellence.



HIP's Housing Counseling Program & Services

HIP is one of the largest HUD-approved 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 40,000 unique clients served overall.

Our *homebuyer education courses* have a strong emphasis on preparing first-time homebuyers to identify and avoid predatory loans. Our goal is to prepare individuals to achieve long-term and sustainable housing solutions. HIP provides HUD-approved first-time homebuyer education workshops and 1-hour seminars virtually and in-person. Additionally, HIP's certified housing counselors provide free one-on-one counseling to thousands of homebuyers each year in Prince George's County, Montgomery County, and most recently in Howard County.

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

Homeownership 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.

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 renters at-risk of eviction due to loss of jobs and income or medical hardships during and after the Covid-19 pandemic and its resulting financial crisis.

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.

Home Sharing – HIP launched a Home Sharing Pilot Program in January 2021, in partnership with Montgomery County Department of Health and Human Services (DHHS). The goal of the program is to help older homeowners age in place by reducing social isolation, creating monthly income, 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 the first 12-18 months, 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 Home Sharing Counselor enrolled 13 homeowners and 54 home seekers in the program, helping them to create profiles on matching platforms. As of December 2025, HIP has matched more than 25 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 city residents of Gaithersburg, providing free one-on-one financial coaching to help residents tackle debt and improve their credit scores as they move toward greater financial stability. In its first 3 years, the FEC has helped more than 650 residents.



HIP's Multifamily Communities

The Willows at Forest Drive, Annapolis –

HIP has partnered with MBID of Delaware, LLC (d/b/a Ingerman) as a co-developer and co-owner, to build this 58-unit affordable family rental community located in the City of Annapolis, in Anne Arundel County, Maryland. This affordable family rental LIHTC property will offer a variety of 1, 2, & 3-bedroom apartments for households earning 20-50% area median income for Anne Arundel County. The groundbreaking ceremony was held in June 2024, with construction completed in October 2025 on the first of three buildings. The first residents were able to move in during the holidays. HIP will provide its CORES-certified Resident Services Program, which features supportive services and community building activities for the new residents.



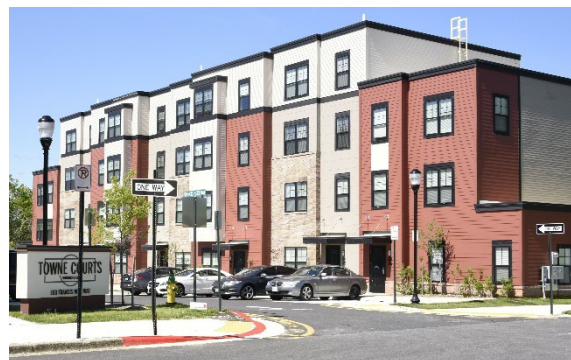
The Residences at Springbrook, Clinton –

HIP as Managing Member has partnered with Parallax Development, a local MBE and Banc of America Community Development Corporation to build this 90-unit senior community in Clinton, MD. Project financing includes 4% Low Income Housing Tax Credits, tax exempt bonds, Maryland Rental Housing Works, Prince George's County HOME, Housing Investment Trust funds, and Pilot, and Federal Home Loan Bank AHP grant. Construction was completed in April 2024, and the property was leased up by September. Residents enjoy the beautifully constructed Community Room with meeting spaces, a game room and computer center, fitness center, and outdoor patio spaces. HIP provides CORES-certified, on-site resident services programming with a part-time Resident Services Manager.



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 community was completed at the end of 2021 and leased up by Spring of 2022. Residents have access to a community center with a computer room, fitness center and meeting spaces. HIP provides on-site resident services programming 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. The property is now owned and operated by Enterprise Community, and HIP continues to provide onsite supportive 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. With an



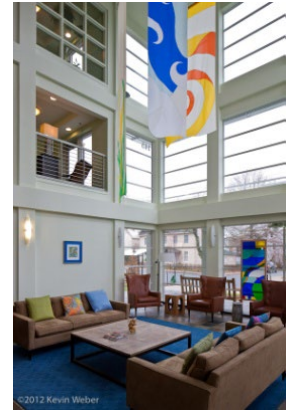
eye toward environmentally friendly development, Parkland Apartments meets Green Community and Energy Star 3 standards. Parklands serves households earning 30%, 40%, and 50% or area median income. HIP provides on-site resident services with a part-time Resident Services Coordinator.

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. New East Crossing meets Green Community and Energy Star 3 standards and serves households earning 30%, 40%, and 50% or area median income. HIP provides family supportive services with a part-time resident services coordinator.



Birchwood at Elkton Senior Apts.--HIP in partnership with The Ingerman Group completed in July 2011, this 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.



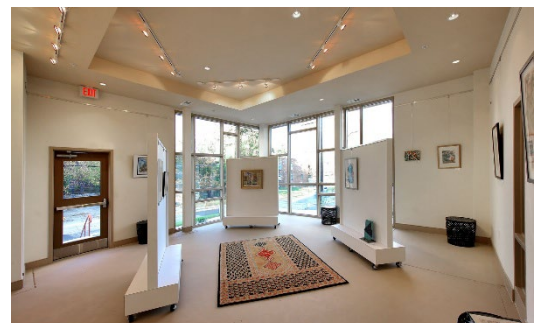
Birchwood at Newton Green Senior Apts., Bladensburg – HIP partnered with The Ingerman Group on a 78-unit new construction independent senior building in the Bladensburg/Landover Hills area completed in 2008. This development has units that serve residents earning 30%, 40%, and 50% of Area Median Income. 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 in Prince George's County—HIP 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 and historic Hyattsville, HIP's Renaissance Square was the first artists' residence in the Hyattsville portion of the Gateway Arts District. The community includes onsite parking, onsite management office, an artists' studio space, and additional community room space for community meetings.

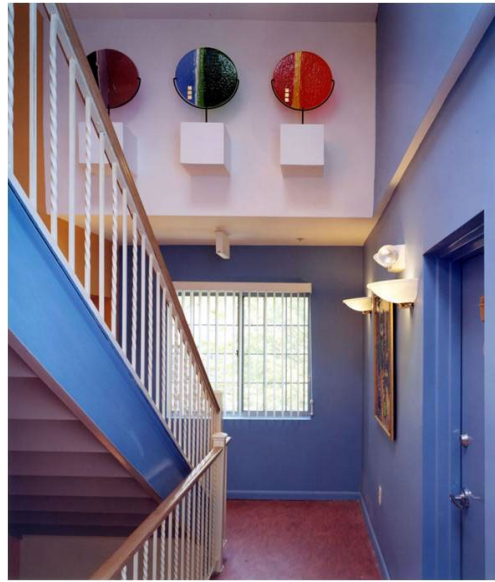


Mt. Rainier Artists' Apartments, Prince George's County –

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 Artists' Apartments has won numerous awards since its completion—

- The 2003 HAND Housing Achievement Award for “Best Maryland Project”
- Washington Business Journal’s “Best Real Estate Deals Award” for Most Environmentally Sustainable Project in the DC Area
- Maryland AIA “Honor for Design Award”
- State of Maryland’s Smart Growth Award
- 2004 Maryland Department of Housing and Community Development’s Commitment to Excellence Honorable Mention Award for Rental Housing
- 2005 National Association of Local Housing Agencies Meritorious Award
- 2006 National AIA’s “You’re So Green Award”

Meanwhile, the origins of HIP's Real Estate Development program....

Suitland Manor, Suitland –

From 1993-95, for its first foray into real estate development, HIP acquired and completely rehabilitated 5 burned-out small apartment buildings in Suitland Manor, leveraging over \$1.4 million in public and private funds.

HIP owned and managed the property, which provided affordable housing for very low-income families earning 50% or less of AMI. In 2005, Prince George's County purchased these buildings to make way for a larger revitalization of the Suitland Manor community.



The origins of HIP's Resident Services Program began with providing supportive services and educational opportunities for the residents and children living at Suitland Manor.

HIP's Homeownership Programs

HIP Homes - Acquisition/Rehab and New Construction

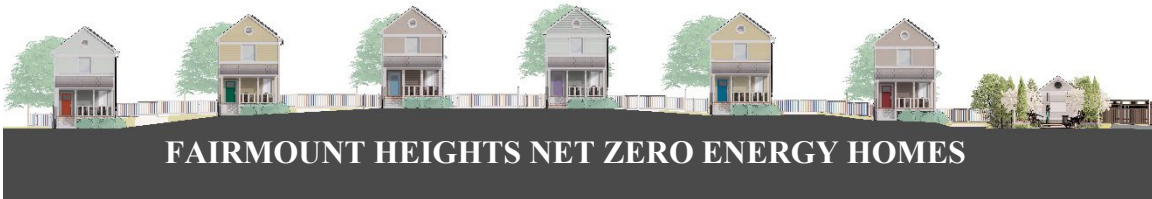
Housing Initiative Partnership acquires dilapidated, vacant single-family homes in distressed communities in older neighborhoods. HIP substantially rehabilitates these homes using HOME and CDBG funds from Prince George's County and Maryland Community Legacy funds. Homes are affordable to families earning 80% or less of the area median income. All purchasers must complete HIP's homebuyer education program. More than 120 homes have been renovated to date, and we have also built more than 15 new construction single-family homes focused on Net-Zero energy efficient design and production materials.



Energy Efficient, Net Zero Homes - New Construction

HIP constructed and sold the first “passive house” in Prince George’s County in 2018. This super energy-efficient home in Fairmount Heights was sold to a low-income first-time homebuyer and has become the model for expanding this concept.

In 2019, HIP developed nine new Net Zero-ready townhomes in the Palmer Park neighborhood of Landover, on a previously vacant lot. The new subdivision was built to high energy efficiency standards and featured HIP's signature front porches, off-street parking, and sidewalks.



HIP was awarded the development rights to construct eight “Net Zero” Energy homes in Fairmount Heights and Capitol Heights through an RFP sponsored by the Redevelopment Authority of Prince George's County and The Town of Fairmount Heights.

Phase I of the development features 6 modular homes with rooftop solar, and a community Pocket Park and mural project on the previous site of the original Municipal building for the Town of Fairmount Heights. The first 6 homes were completed in November 2025, and marketed for sale to first-time homebuyers earning at or below 80% of AMI.

Phase 2 of the project will also feature modular designed homes, but they will be built on two in-fill lots a few miles away in Fairmount Heights and neighboring Capitol Heights.

Owner-Occupied Homeowner Rehabilitation --

When funding is available, HIP has provided renovation assistance to low-income homeowners in partnership with Prince George’s County through its Homeowner Rehabilitation Assistance Program (HRAP), which provides no interest loans up to \$60,000 for health & safety repairs and deferred maintenance. As of January 2024, HIP has provided construction services to more than 100 homeowners under the HRAP, which is funded by CDBG.

Separately, 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.