

HIP 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, 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 115 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 for its mission-focused affordable housing work with various development partners, including:

- ✓ "**Excellence in Construction"** in Sept 2025, for the Fairmount Heights Net Zero Energy Homes – Associated Builders & Contractors of Metro Washington
- ✓ **"Best Small Affordable Housing Project"** in June 2025, for Residences at Springbrook -Housing &
- ✓ **"Community Impact Business of the Year"** in Oct 2024 –Prince George's County Chamber of Commerce
- ✓ **"Best Developer of the Year"** in June 2023 -- Housing &
- ✓ **"Best Community Development Collaboration"** in Nov 2022 – Community Development Network of Maryland



The origins of HIP's Real Estate Development Program...

Suitland Manor, Suitland – From 1993-95
For its first foray into affordable housing development, HIP acquired and completely rehabilitated five (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 CORES-Certified Resident Services Program also began with Suitland Manor.

Resident Services Program

Providing CORES-certified Resident Services programs and supportive services at its eight (8) multifamily properties in Prince George's County, Montgomery County, and Anne Arundel County, Maryland, are an integral part of fulfilling HIP's mission to serve its low-income families with children, seniors, and artists by helping them balance their lives and achieve their goals. Having a stable home is just the first step to leading a productive and healthy life.

HIP's Resident Services programs are organized into four areas:

- Housing and Family Stability
- Health, Wellness, and Nutrition
- Education, Job Skills, and Digital Literacy
- Community and Civic Engagement

HIP's Resident Services Coordinators assist residents primarily through individual coaching or through referrals to partner agencies in the community who share HIP's commitment.

The goal is to improve the quality of life and self-sufficiency of at-risk and low-income community residents, and to help them sustain housing they can afford by providing assistance with basic needs, advocacy, linkages to resources and opportunities to enhance their life skills.







HIP's Housing Counseling & Services Program

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 35,000 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.

Community Schools Rental Assistance Program (CSRAP) - In September 2025, HIP was selected by the state of Maryland to administer $3 million in rent and utility assistance funds allocated for struggling families at-risk of eviction in Prince George's County and Montgomery County who have a student enrolled in one of the public schools designated as a Community School.

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 free matching program is to help older homeowners age in place more comfortably by identifying and vetting compatible housemates.

Home Sharing can reduce social isolation and create monthly income by encouraging long-term rental agreements for at least 6-12 months. The housemate may also opt to assist with extra housekeeping chores, running errands or providing transportation in exchange for a lower rent. As of June 2026, HIP had 25 active homeowner and housemate matches in the Montgomery County Home Sharing Program.

Financial Empowerment Center -
HIP contracted with the City of Gaithersburg to become the nonprofit provider of financial counseling services for the City's new Financial Empowerment Center, which was launched in Spring 2022. The FEC is funded primarily through a partnership between the City of Gaithersburg and Cities for Financial Empowerment Fund.



The Gaithersburg FEC is a free public for city residents and employees. HIP's certified counselors provide free one-on-one financial coaching to help clients tackle debt and improve their credit scores as they move toward greater financial stability. In its first 3 years, the FEC helped more than 600 residents.

HIP's Multifamily Communities

Yorkshire Apartments, Silver Spring --
Montgomery County
In June 2026, HIP entered into a mission-focused joint venture partnership with Donaldson Impact Investments and New York Life Investments to acquire Yorskhire Apts from a private owner. The focus is to transition the 326-unit garden style community from market-rate housing to a mixed-income affordable housing. The property is located in the busy White Oak neighborhood in Eastern Montgomery County. This preservation will provide long-term housing stability for working families and residents facing increasing housing costs in Montgomery County, Maryland.



HIP's Multifamily Communities

The Willows at Forest Drive, Annapolis – Anne Arundel County



HIP partnered with MBID of Delaware, LLC (d/b/a Ingerman) as a co-developer and co-owner, on this 58-unit affordable family rental community located in the City of Annapolis, in Anne Arundel County.

This affordable family rental LIHTC property began lease up of 1, 2, & 3-bedroom apartments for households earning 20-50% area median income in September 2025. Construction was completed in December 2025. MRK Partners , Inc. acquired Ingerman Development during 2026. HIP provides its CORES-certified Resident Services Program, which features supportive services and community building activities for the new residents.

The Residences at Springbrook, Clinton – Prince George's County



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 ServiceCoordinator.

Towne Courts Townhomes & Flats, Annapolis - Anne Arundel County



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.

HIP's Multifamily Communities

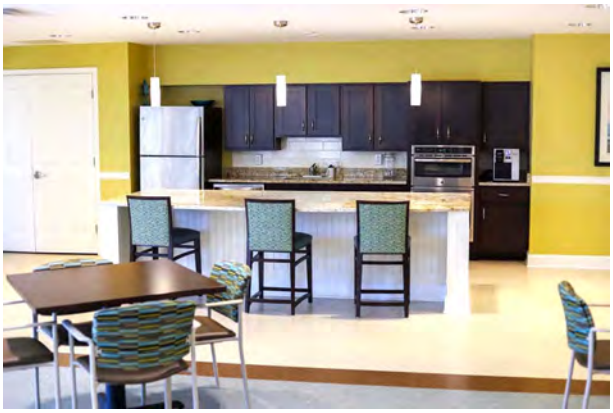
Bladensburg Commons **–**
Prince Ceorge's County



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. Bladensburg Commons is now owned and operated by Enterprise Community, and HIP continues to provide onsite supportive services with a part-time Resident Services Coordinator.



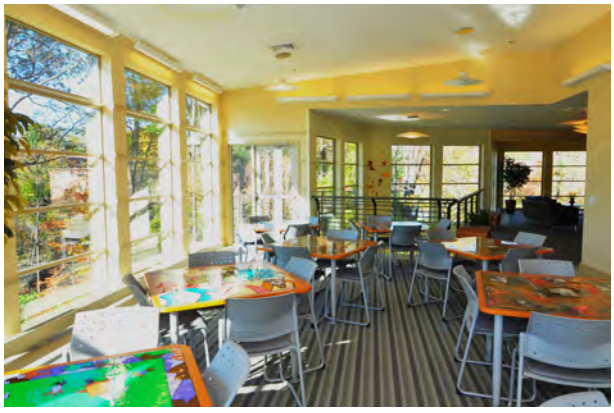


The Birchwood at Newton Green Senior Apts.**, Bladensburg –**
Prince George's County

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 4-level building is located in a park-like setting - it has two elevators, and serves residents earning 30%, 40%, and 50% of Area Median Income.

The Newton Green development was funded with 9% Low Income Housing Tax Credits, HOME, and state RHPP funds. HIP provides resident services through an on-site part-time Resident Services Coordinator.





HIP's Artist Communities - Prince George's County

Renaissance Square Artists' Apts., Hyattsville--



HIP developed this 44-unit new construction, green apartment building for low-income artists in the city of Hyattsville in 2008. Financing included Low-Income Housing Tax Credits, Federal Economic Development funding, HOME funds, Maryland Community Legacy, MD Energy Administration, and MD bond program.

Located in the heart of downtown, HIP's Renaissance Square was the first artists' residence in the Hyattsville portion of the Gateway Arts District.

The Renaissance Square community includes onsite parking, onsite management office, an artists' studio space, outdoor terraces and community room spaces for community meetings.









Mt. Rainier Artists' Apartments –



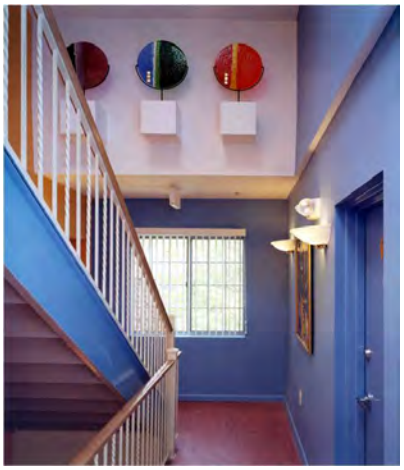
Completed in August 2003. HIP, in partnership with the City of Mount Rainier, acquired and substantially renovated the vacant, boarded-up 12-unit building. Located in the Mount Rainier National Historic District, this building is affordable to artists earning 50% or less of the state median income.

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 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"

Cecil County Properties - Sold in 2026

Three (3) multifamily communities co-developed by HIP and The Ingerman Group were sold in June 2026 to MRK Partners, Inc.

The Willows at Cecilton –



The 62-unit affordable family housing development used 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.

The property includes community space for residents as well as a meeting room for the Town of Cecilton. With an eye toward environmentally friendly development, The Willows at Cecilton was built to Green Community and Energy Star 3 standards. It serves households earning 30%, 40%, and 50% or area median income. HIP provided on-site resident services with a part-time Resident Services Coordinator until June 2026.

The Willows at Northeast --



Construction on this 72-unit affordable, family housing development in Northeast was completed in Fall 2013. Other sources of financing included HOME funds, state Empower funds, a Federal Home Loan Bank Affordable Housing Program grant, and conventional debt.

The Willows at Northeast meets Green Community and Energy Star 3 standards, and serves households earning 30%, 40%, and 50% or area median income.

HIP provided family supportive services with a part-time resident services coordinator until June 2026.

The Birchwood at Elkton Senior Apts.--



Completed in July 2011, this 60-unit independent senior apartment community is located in the heart of downtown Elkton, within walking distance to the library, community hospital, and shopping. The architecture features bold colors with 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 provided supportive services through an on-site Resident Services Coordinator until June 2026.

HIP's Homeownership Programs

HIP Homes - Acquisition/Rehab and New Construction, For-Sale

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 115 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.





Above - The 100th "HIP Home" renovation in the Kentland neighborhood of Landover was completed and sold in Spring 2023. For the exterior, HIP's signature front porch was added along with a private driveway and fenced backyard.



Energy Efficient, Net Zero-Ready 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, built to high energy efficiency standards.





HIP was awarded the development rights to construct eight “Net Zero” Energy homes within the Blue Line Corridor in Fairmount Heights and Capitol Heights.

Phase 1 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 at 60th Place. These detached single-family homes were shipped to the site in April 2024. They were completed in October 2025, adding HIP's signature front porches, brightly colored doors and fenced yards. They were sold to families earning 80% or below of AMI between Nov 2025 - July 2026.

Phase 2 of the project will also feature modular designed and constructed homes completed on two in-fill lots a few miles away in Fairmount Heights and neighboring Capitol Heights.





HRAP - Owner-Occupied 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 2026, HIP has provided construction services to more than 125 homeowners under the HRAP, which is funded by CDBG.

Weatherization Programs

During 2025, HIP became an authorized Local Weatherization Agency working in partnership with the U.S. Department of Energy and the Maryland Department of Housing and Community Development, offering grant programs to help eligible households in Montgomery County and Prince George’s County improve their home’s energy efficiency, comfort, and safety.