

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 the 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.

Eligible Applicants

- Must own and occupy a home in the Prince George's County "Blue Line Corridor"
Search by clicking [here](#)
- Must be current on mortgage payments, property taxes and property insurance
- Cannot have an "underwater" mortgage or a reverse mortgage
- Total household income may not exceed the program limits

Household Size	1	2	3	4	5	6	7	8
Maximum Income	\$72,500	\$82,600	\$92,900	\$103,200	\$111,500	\$119,750	\$128,000	\$135,000

Source: US Department of Housing and Urban Development (www.huduser.org), effective June 1, 2021

Eligible Repairs

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

Loan Terms

- 0% interest, no monthly payments
- Maximum Loan Amount of \$60,000
- Eligible for 100% loan forgiveness after 10 years
- Maximum LTV 110%

How to Apply

1. Complete the "Housing Rehabilitation Assistance Program Application"
2. Collect all of the supporting documents requested on the "HRAP Checklist"
3. Email Kierra Huff at khuff@hiphomes.org to receive a secure link to submit your application electronically. If you are unable to submit you application electronically, please call the number below.

Questions? Call Kierra Huff at Housing Initiative Partnership at 301-699-1222 or email at khuff@hiphomes.org

Housing Rehabilitation Assistance Program Application

BORROWER INFORMATION			
Borrower / Owner 1:	_____		
Property Address:	_____		
Marital Status:	<input type="radio"/> Married	<input type="radio"/> Separated	<input type="radio"/> Unmarried <input type="radio"/> Widowed
Phone Number:	_____	Email:	_____
Employer:	_____	Years at current job:	_____
Job Title:	_____	Type of Business:	_____

CO-BORROWER INFORMATION			
Co-Borrower / Owner 2:	_____		
Address (if different from above)	_____		
Marital Status:	<input type="radio"/> Married	<input type="radio"/> Separated	<input type="radio"/> Unmarried <input type="radio"/> Widowed
Phone 1:	_____	Email:	_____
Employer:	_____	Years at current job:	_____
Job Title:	_____	Type of Business:	_____

Is anyone other than the borrower or co-borrower an owner of the property?	_____
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MORTGAGE INFORMATION	
Is there a mortgage on the property?	_____
Is there a second mortgage or lien on the property?	_____
Do you currently owe late fees or missed payments on your mortgage?	_____
Have you ever had a mortgage or loan modification?	_____
Have you stopped paying your mortgage due to COVID-19? (Mortgage Forbearance)	_____



PERSONAL DEBT HISTORY

PERSONAL DEBT HISTORY	BORROWER	CO-BORROWER
Do you have any outstanding liens or judgments? <i>This includes HOA liens, Income Tax Liens, Property Tax liens etc.</i>	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you declared bankruptcy in the last seven years? ** If yes, provide the discharge documentation	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Are you delinquent on mortgage payments or property taxes?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Are you a co-maker or endorser on a note?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Do you have any pending lawsuits?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

ASSETS: If additional space is needed, please attach pages as necessary to fully disclose all assets.

Cash & Cash Equivalents: Checking & Savings Accounts, Money markets, Certificate of Deposits (CD)		
Bank Name	Last 4 Digits of Account	Value
Real Estate Owned (other than primary residence)		
Address	Value	
Automobiles		
Make & Model	Year	Value
Other Assets		
Description	Value	



Housing Rehabilitation Assistance Program Application

HOUSEHOLD OCCUPANCY: List all persons living in the home and their relationship to the borrower. This information helps assess income eligibility. If additional space is needed, please attach pages as necessary to fully disclose household occupancy.

Number of people living in the household on a full-time basis:		
HOUSEHOLD MEMBER #1		
Name:	_____	Date of Birth _____
Social Security No.	_____	Employment Status _____
Source(s) of Income:	Estimated Annual Income: _____	
HOUSEHOLD MEMBER #2		
Name:	_____	Date of Birth _____
Social Security No.	_____	Employment Status _____
Source(s) of Income:	Estimated Annual Income: _____	
HOUSEHOLD MEMBER #3		
Name:	_____	Date of Birth _____
Social Security No.	_____	Employment Status _____
Source(s) of Income:	Estimated Annual Income: _____	
HOUSEHOLD MEMBER #4		
Name:	_____	Date of Birth _____
Social Security No.	_____	Employment Status _____
Source(s) of Income:	Estimated Annual Income: _____	
HOUSEHOLD MEMBER #5		
Name:	_____	Date of Birth _____
Social Security No.	_____	Employment Status _____
Source(s) of Income:	Estimated Annual Income: _____	
HOUSEHOLD MEMBER #6		
Name:	_____	Date of Birth _____
Social Security No.	_____	Employment Status _____
Source(s) of Income:	Estimated Annual Income: _____	



REPAIR REQUESTS

Tell us what types of housing repairs you would like to see done on your property. This list will give us an idea of what may be needed but please be aware we may be forced to prioritize the work on your home. All health and safety hazards must be addressed before other repairs are considered.

The scope of work will be determined by HRAP staff and subject to approval by the Redevelopment Authority of Prince George’s County and the Department of Housing and Community Development.

Repair Requests		
<input type="checkbox"/> Lead Abatement	<input type="checkbox"/> Heating / Cooling HVAC	<input type="checkbox"/> Roof
<input type="checkbox"/> Mold	<input type="checkbox"/> Electrical	<input type="checkbox"/> Insulation
<input type="checkbox"/> Windows / Doors	<input type="checkbox"/> Plumbing	<input type="checkbox"/> Siding
<input type="checkbox"/> Other Repairs:		

What to Expect After You Apply

Housing Initiative Partnership (HIP) is a nonprofit housing organization who has been selected by the Prince George’s County Department of Housing to help homeowners apply for the Housing Rehabilitation Assistance Program Loans. HIP and its Inspectors will qualify applicants, solicit the contractor estimates and manage the improvements of each home.

- 1. Due Date.** Applications are due no later than March 31, 2022. HIP will evaluate applications for eligibility and will notify all applicants by email.
- 2. Site Visit.** Eligible applicants will be assigned an Inspector who will conduct a site visit to review the *Repair Requests*. If necessary, 3rd party hazard testing (lead, mold, etc.) will be conducted on a separate date. A recommended scope of work will be provided for your review. It is important to review this document as it will form the basis of work to be done at your home.
- 3. Bid Solicitation.** Your Inspector will host a pool of contractors at your home to provide estimates on the Scope of Work. Applicants will sign a contract with their chosen contractor that allows improvements to be made. This contract is only valid when the HRAP Loan is approved.
- 4. Underwriting & Loan Approval.** The application and the signed contract documents will be sent to the Prince George’s County Department of Housing for final approval which may take up to 30 days. *Note: Application does not guarantee loan approval. All loans are awarded at the sole discretion of Prince George’s County Department of Housing only.*
- 5. Start Work.**



NOTICES AND AUTHORIZATIONS**Consent to Do Business Electronically**

The parties agree that this agreement may be electronically signed. The parties agree that the electronic signatures appearing on the agreement are the same as handwritten signatures of the purposes of validity, enforceability, and admissibility.

You may withdraw your consent to receive electronic documents, notices or disclosures at any time. To withdraw consent, you must notify the sending party that you wish to withdraw consent and request that future documents, notices and disclosures be provided in paper format. To do so, please contact the sending party by telephone, postal mail, or email.

Participant:

- I agree
 I do not agree

Co- Participant:

- I agree
 I do not agree

Credit Report Authorization

I/We authorize the Program or its agent to obtain credit information (for which there is **one-time \$26.00 fee per applicant** for a merged report) for the purpose of evaluating this application and disclose this same information to local agencies participating in the Program.

Participant:

- I agree
 I request a copy of my credit report

Co- Participant:

- I agree
 I request a copy of my credit report

How to Submit Payment for Credit Report Online

1. Go to www.hiphomes.org
2. Click on the green DONATE button the top left corner.
3. Follow the prompts to pay through Paypal or Credit Card
4. In the memo line (“add special instructions to the seller”) write “HRAP – Last Name”

NOTICES

In accordance with Executive Order 01.01.1983.18, the Department of Housing and Community Development advises you as follows regarding the collection of personal information:

The information requested by the Department of Housing and Community Development (the "Department") is necessary in determining your eligibility for a Special Loan Programs loan. Your failure to disclose this information may result in the denial of your application for a loan. Availability of this information for public inspection is governed by the provisions of the Maryland Public Information Act, State Government Article, Sections 10-611 et. seq. of the Annotated Code of Maryland. This information will be disclosed to appropriate staff of the Department, the staff of the local administrator for the loan, and participating mortgage lender, if any, for purposes directly connected with administration of the loan and the loan program. Such information is not routinely shared with state, federal or local government agencies, but would be made available to the extent consistent with the Maryland Public Information Act. You have the right to inspect, amend or correct personal records in accordance with the Maryland Public Information Act.

Any person who knowingly makes, or causes to be made, a false statement or representation relative to this loan application shall be subject to criminal prosecution, a fine of up to \$5,000 and/or imprisonment up to two years and if a loan has been made, immediate call of the loan requiring payment in full of all amounts disbursed, pursuant to Housing and Community Development Article, Section 4-933, Annotated Code of Maryland.

Borrower's Signature Date

Co-Borrower's Signature Date

OPTIONAL STATISTICAL DATA

BORROWER: I do not wish to furnish this information _____ (Initials)

- | | | | |
|---|---|-------------------------------------|--------------------------------|
| <input type="checkbox"/> Male | <input type="checkbox"/> Female | <input type="checkbox"/> Non binary | |
| <input type="checkbox"/> American Indian or Alaskan Native | <input type="checkbox"/> Black/African American | <input type="checkbox"/> Hispanic | <input type="checkbox"/> Asian |
| <input type="checkbox"/> Native Hawaiian / Other Pacific Islander | | | <input type="checkbox"/> White |

CO-BORROWER: I do not wish to furnish this information _____ (Initials)

- | | | | |
|---|---|-------------------------------------|--------------------------------|
| <input type="checkbox"/> Male | <input type="checkbox"/> Female | <input type="checkbox"/> Non binary | |
| <input type="checkbox"/> American Indian or Alaskan Native | <input type="checkbox"/> Black/African American | <input type="checkbox"/> Hispanic | <input type="checkbox"/> Asian |
| <input type="checkbox"/> Native Hawaiian / Other Pacific Islander | | | <input type="checkbox"/> White |

Does anyone in the household identify as: Veteran Disabled



HOUSING REHABILITATION ASSISTANCE PROGRAM APPLICATION SUBMISSION CHECKLIST**1. Income Documentation: All household members**

Provide **2 months** paystubs or proof of income for all sources that apply:

- Paystubs
- Social Security
- Pension/ Annuity
- Alimony / Child Support

If anyone is unemployed or self-employed, please call before submitting application

2. Bank Statements: All household members

- Provide copies of bank statements for **2 months**. The statements provided should match the bank accounts described in the "assets" portion of the application.

3. IRS Tax Returns: All household members

- Provide 2 years of the most recent tax returns filed.
- Non-filing. Anyone over the age of 18 who does not file tax returns and is not a dependent must submit an affidavit of non-filing.

4. Housing Documents

- Current Mortgage Statement (no more than 30 days old)
- Deed
- Title Insurance Policy (If applicable)
- Homeowners Insurance (Declaration Page)
- Utility Bill (no more than 30 days old)

5. Proof of Residency: Required for Borrower and Co-Borrower

- Copy of Driver's License

6. Credit Check Fee

- The fee is \$26.00 for each Borrower and Co-Borrower payable online at www.hiphomes.org under the "Donate" button.

7. Complete HRAP Application. Make sure it is dated and signed

Need help? If you have questions about any of the information requested or if you need help collecting documentation, please call Housing Initiative Partnership, Inc. 301-699-1222