

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 Prince George's County
- 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	\$70,600	\$80,650	\$90,750	\$100,800	\$108,900	\$116,950	\$125,000	\$133,000

Source: US Department of Housing and Urban Development (www.huduser.org), effective July 1, 2020

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

- Maximum Loan Amount of \$60,000
- 0% interest and no monthly payments
- Loans are repaid in full when the house is sold or transferred
- Maximum LTV 110%

How to Apply

1. Request a "Housing Rehabilitation Assistance Program Application" by email or phone below.
2. Complete application including all of the supporting documents requested on the "HRAP Checklist"
3. Email Ashlyn Bell at abell@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 Housing Initiative Partnership at 301-699-5875