



# Healthy Neighborhoods

## About Us

Healthy Neighborhoods helps strong but undervalued neighborhoods throughout Baltimore City market their communities, forge strong connections among neighbors, build wealth through increased home values, and create high standards for property improvements. *See full list of "Healthy Neighborhoods" on the next page.*

### Why Choose HNI?

- ✓ Interest rate always 1% below the market rate.
- ✓ Only 3% down payment.
- ✓ No costly private mortgage insurance is required.
- ✓ Architectural assistance provided.


### Grant Opportunities


In combination with our loans, borrowers may be eligible for a variety of grants:

- Interest Reduction Grant
- Green Capital Grant
- Matching Grant

### Contact Us

 [healthyneighborhoods.org](http://healthyneighborhoods.org)

 Ben Glover,  
Director of Capital Programs  
(410) 332-0387 ext 1005

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Suite 302  
Baltimore, MD 21202

## Our Loans

### Purchase & Rehab

Purchase and renovate your new house in a Healthy Neighborhoods area. What's in it for you? A below-market interest rate, design advice, and more. Meanwhile, Baltimore gets new neighbors!

### Refinance & Rehab

Already live in a Healthy Neighborhood? Refinance your existing mortgage and receive additional lending funds to update your home.

### Home Improvement

Complete a renovation to your current home. You can update your windows, fix up your roof, upgrade to a spa bathroom, build a chef's kitchen – whatever your home deserves, and you desire.

### Special Purchase Program

Buy a fully renovated house! This loan is available to home buyers purchasing formerly vacant homes renovated through Healthy Neighborhoods approved developers.



**Scan to complete  
our Eligibility Quiz**