
Frequently Asked Questions

◆ **Can I get a pre-qualification letter?**

Yes, of course! Please contact us, and we will arrange it with our lender.

◆ **What Rehab projects are eligible?**

All rehab projects are eligible as long as they are permanent and appraise with your loan size. So your new house needs a new HVAC unit, let's do it or a new porch to enjoy summer nights, that's eligible too. Use this loan to make Baltimore healthy and quirky!

Healthy Neighborhoods encourages standard-setting exterior renovations and projects that add value to both your home and your neighborhood!

◆ **Do I have to undertake a Rehab Project?**

Yes, because your rehab project cost will be factored into the total loan amount.

◆ **What's the next step?**

Give HNI a call using the contact information in the Get In Touch Section! We look forward to your call!



Scan here to take HNI's loan eligibility quiz

Get In Touch



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PURCHASE AND REHAB LOAN





Before



After

Purchase and Rehab Loan

The Purchase and Rehab Loan is for aspiring homeowners who are interested in making improvements to a desired property in conjunction with the purchase.

Eligible Neighborhoods

HNI's purchase and Rehab Loan are limited to HNI's neighborhood geographies. See neighborhoods in blue or scan the QR code.

Who is HNI?

Healthy Neighborhoods, Inc. partners to drive investment and to strengthen engaged communities in Baltimore City's middle neighborhoods. HNI envisions a world where residents build generational wealth and enjoy a high quality of life in thriving communities.

HNI offers four innovative loans to potential homebuyers and homeowners in over 70 Baltimore City Neighborhoods with **interest rates always 1% below prime.**

Things To Know

- ◆ Borrowers must intend to be owner occupants of the property.
- ◆ New purchasers must invest at least 3% of the purchase price plus rehab amount from their own funds.
- ◆ Loans to borrowers will be limited to a maximum loan amount of \$375,000.
- ◆ Borrowers may not own rental property.

