



SPECIAL PURCHASE PROGRAM WITH INTEREST RATE REDUCTION GRANT

Healthy Neighborhoods' (HNI) Special Purchase Program is designed for homebuyers interested in recently renovated homes from approved developers within the boundaries of a Healthy Neighborhood and other authorized locations.

Now, for select properties only, the Program is available with our Interest Rate Reduction (IRR) Grant!

Interest rate of just 3.5%

- IRR Grant allows HNI to "buy-down" interest rate on behalf of the borrower to this below-market level

Minimum 3% down payment

No private mortgage insurance required

Contact HNI via our Loan Eligibility Quiz to get a full list of properties



**3.5%
Interest
Rate**

Rates subject to change at any time

Target Customer

Homebuyers interested in purchasing a newly renovated home in Baltimore City neighborhoods.

Discount Offering

Using grant proceeds, HNI buys mortgage discount points on behalf of the borrower in order to reduce the borrowing rate to 3.5%.

Eligibility Requirements

Borrower must qualify for a mortgage through HNI's Special Purchase Program AND be located in a Vacancy Reduction Priority Geography zone.

Contact Us

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