

June 22, 2023

Directive 2023-08

TO: ALL PARTICIPATING LENDERS

SUBJECT: ANNOUNCING THE 2023 50% and 80% AREA MEDIAN INCOME LIMITS

The Maryland Mortgage Program (MMP) is issuing this Directive to advise our lender partners that for reservations dated on or after June 22nd the new 2023 Area Median Income Limits (AMI) are effective. The new limits are listed on page two of this Directive.

As a reminder, the MMP interest rate will be the same whether the AMI is above or below 50 or 80%. However, the MMP Program Codes are separate for above and below 50% and 80% AMI and lenders should pay close attention when reserving to ensure the correct program code is used.

The 80% AMI limits must be met for borrowers using the MMP HomeAbility Program.

The 50% AMI limits must be met for borrowers using the MMP HomeStart 6% DPA Program.

As a reminder, maximum household income limits by jurisdiction are still applicable.

As always, we appreciate your continued participation in our programs. If you have any questions concerning this directive or suggestions for improvements, please email singlefamilyhousing.dhcd@maryland.gov.

Sincerely,

Maddy Ciulu

Maddy Ciulu
Director
Single Family Housing



(effective 6/22/23)

COUNTY NAME	2023 INCOME LIMITS FOR 80% AMI	2023 INCOME LIMITS FOR 50% AMI
Allegany	\$71,920	\$44,950
Anne Arundel	\$97,360	\$60,850
Baltimore	\$97,360	\$60,850
Baltimore City	\$97,360	\$60,850
Calvert	\$120,320	\$75,200
Caroline	\$70,240	\$43,900
Carroll	\$97,360	\$60,850
Cecil	\$91,520	\$57,200
Charles	\$120,320	\$75,200
Dorchester	\$70,240	\$43,900
Frederick	\$120,320	\$75,200
Garrett	\$70,240	\$43,900
Harford	\$97,360	\$60,850
Howard	\$97,360	\$60,850
Kent	\$82,720	\$51,700
Montgomery	\$120,320	\$75,200
Prince George's	\$120,320	\$75,200
Queen Anne's	\$97,360	\$60,850
Somerset	\$74,640	\$46,650
St Mary's	\$114,080	\$71,300
Talbot	\$86,320	\$53,950
Washington	\$72,560	\$45,350
Wicomico	\$74,640	\$46,650
Worcester	\$74,640	\$46,650

