

Confirming Priority Funding Area (PFA) Status

It is a statutory requirement that new construction be located in a Priority Funding Area for Maryland Mortgage Program (MMP) loans. MMP cannot waive this requirement and does not establish PFAs.

To identify PFA designation, use The Mapper: <https://mmp.maryland.gov/Pages/MMP-Mapper.aspx>. There is a training video on how to use The Mapper toward the bottom of this page: <https://mmp.maryland.gov/Lenders/Pages/Training-and-Compliance.aspx>

If The Mapper does not show a PFA, it may be possible that the designation is too new to display yet. To get an official determination, reach out to the Maryland Department of Planning and include the information indicated below. Process times may vary.

Email Christina James at the Maryland Department of Planning (MDP):
christina.james@maryland.gov.

For an official determination, MDP requires that each PFA request provide the following real property information for the parcel(s) in question:

Map Number
Grid Number
Parcel Number
Full Premise Address (Including County and ZIP Code)
Vicinity Map

This real property information allows MDP to accurately locate and assess the parcel(s) or subdivision in question and then generate a thorough PFA Determination.

You can locate this information through the State Department of Assessment and Taxation (SDAT) using the following instructions:

Click on the "Real Property Search" Link below to begin this process. You will need to select the county where the parcel in question is located and then input the premise number (not required) and premise name. No premise type is needed (i.e.; St., Rd., Ln., etc.).

<https://sdat.dat.maryland.gov/RealProperty/Pages/default.aspx>

Include the required real property information as listed above in the email to Christina James. You may either copy and paste the link for the Real Property Search Results into an email or carefully note the requested detail.

If you receive a response that indicates the property is in a Priority Funding Area, then you would include that response in the Pre-Closing Compliance package.