

# A Tax Break for Maryland Homebuyers



## Maryland HomeCredit

Eligible Maryland homebuyers can now receive a Mortgage Credit Certificate, or “HomeCredit” through the Maryland HomeCredit Program, offered by Maryland’s Department of Housing and Community Development.

A homebuyer can use a HomeCredit to potentially save thousands of dollars over the life of a loan by claiming an annual federal tax credit, which makes owning a home more affordable. Together with a home loan through the Maryland Mortgage Program, which offers down payment assistance and a 30-year fixed interest rate, the State of Maryland is making the dream of sustainable homeownership a reality for more Marylanders than ever.

EACH YEAR, MARYLAND  
HOMECREDIT HOMEOWNERS  
**CLAIM  
25%** OF THEIR  
**TOTAL MORTGAGE  
INTEREST PAYMENTS**  
AS A FEDERAL TAX CREDIT  
UP **\$2,000**  
TO

For details about eligibility or to find an approved Maryland HomeCredit Lender:

[mmp.maryland.gov/MDHomeCredit](http://mmp.maryland.gov/MDHomeCredit)

NOTE: The Maryland HomeCredit Program cannot be applied to existing home loans, refinances, Homefront, REO purchases or other special initiatives.



Larry Hogan Governor  
Boyd K. Rutherford, Lt. Governor



Kenneth C. Holt, Secretary  
Ellington Churchill, Jr., Deputy Secretary

