



LARRY HOGAN
Governor

BOYD K. RUTHERFORD
Lt. Governor

Kenneth C. Holt
Secretary

JULY 22, 2019

Directive 2019-17

TO: ALL PARTICIPATING LENDERS

SUBJECT: NEW INCOME LIMITS ESTABLISHED FOR THE SPECIAL ASSISTANCE GRANT AND THE HOMEABILITY PROGRAM

The FY 2020 Income Limits for the Special Assistance Grant (SAG) and the HomeAbility program have changed effective today, Monday, July 22nd. These limits are capped at 80% of Area Median Income (AMI) and 50% of AMI for each county and Baltimore City. 80% AMI is eligible for both the SAG and HomeAbility while 50% AMI is applicable to the SAG only.

These limits are applicable for borrower (1003 Income) only. Regular Maryland Mortgage Program Limits for Total Household still apply. Please see page 2 for the new 80% AMI and 50% AMI Income Limits.

For additional information on the SAG please reference the Fact Sheet:

<https://mmp.maryland.gov/Lenders/Documents/FactSheets/Special-Assistance-Grant.pdf>

For additional information and program requirements for HomeAbility please reference the Fact Sheet:

<https://mmp.maryland.gov/Lenders/Documents/FactSheets/HomeAbility.pdf>

As always, we appreciate your continued participation in our programs.

If you have any questions concerning this Notification or suggestions for improvements, please email singlefamilyhousing.dhcd@maryland.gov.

Sincerely,

Karl Metzgar

Karl Metzgar
Assistant Director / Operations Manager
Single Family Housing



County Name		
	Income Limit for 50% AMI SAG ONLY	Income Limit for 80% AMI HOMEABILITY & SAG
Allegany	\$29,650	\$47,440
Anne Arundel	\$50,500	\$80,800
Baltimore	\$50,500	\$80,800
Baltimore City	\$50,500	\$80,800
Calvert	\$59,950	\$95,920
Caroline	\$34,200	\$54,720
Carroll	\$50,500	\$80,800
Cecil	\$45,050	\$72,080
Charles	\$59,950	\$95,920
Dorchester	\$34,200	\$54,720
Frederick	\$59,950	\$95,920
Garrett	\$34,200	\$54,720
Harford	\$50,500	\$80,800
Howard	\$50,500	\$80,800
Kent	\$37,850	\$60,560
Montgomery	\$59,950	\$95,920
Prince George's	\$59,950	\$95,920
Queen Anne's	\$50,500	\$80,800
Somerset	\$35,250	\$56,400
St. Mary's	\$50,850	\$81,360
Talbot	\$40,050	\$64,080
Washington	\$37,800	\$60,480
Wicomico	\$35,250	\$56,400
Worcester	\$35,250	\$56,400

