

# FACT SHEET: PARTNER MATCH PROGRAMS



**MARYLAND MORTGAGE**  
*Making Homeownership Affordable*

Partner Match Programs offer additional down payment and/or closing cost assistance for qualified borrowers utilizing a Maryland Mortgage Program (MMP) loan. Participating partners provide assistance to borrowers who meet the criteria established by the partner. The Department of Housing and Community Development (the "Department") matches the funds dollar-for-dollar up to a maximum of \$2,500 in the form of a 0% deferred loan which is repayable when the home is sold or transferred, or when the first mortgage is paid off or refinanced. Partner Match funds can be combined with basic MMP down payment funds or assistance from other non-MMP programs or jurisdictions.

- HOUSE KEYS 4 EMPLOYEES (HK4E) + SMART KEYS 4 EMPLOYEES (SK4E) PROGRAMS
- BUILDER/DEVELOPER INCENTIVE PROGRAM (BDIP)
- COMMUNITY PARTNERS INCENTIVE PROGRAM (CPIP)

Partners can be Employers (HK4E & SK4E), Builders/Developers (BDIP), and Community Partners (CPIP). Partners establish the eligibility criteria and terms for their contribution, which can be a loan or a grant. A list of partners and information about each program can be found on the Maryland Mortgage Program website: [mmp.maryland.gov/pages/downpayment.aspx](http://mmp.maryland.gov/pages/downpayment.aspx)

## HOW DOES IT WORK?

STEP 1	Partner submits Participation Agreement to enroll in the program
STEP 2	Borrower submits a Verification of Partner Contribution form to the partner for completion
STEP 3	Borrower presents the completed Verification of Partner Contribution form to MMP lender
STEP 4	Borrower is responsible for ensuring the partner contribution is available at settlement

## SMART KEYS 4 EMPLOYEES

A "Smart Growth" enhancement to the HK4E Program that gives borrowers an addition \$1,000 (on the same terms), if:

- The property being purchased is within 10 miles of borrower's place of employment or within the boundaries of the local jurisdiction: AND
- The property is located in a priority Funding Area (<http://mdpgis.mdp.state.md.us/pfa>)

**STATE OF MARYLAND EMPLOYEES** can receive a total HK4E contribution of \$2,500, representing the contribution from both the employer and the HK4E program. *(State employees are identified by their POSC paystub. Quasi- or independent agencies do not qualify, but may sign up as regular HK4E employers.)*



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Lt. Governor



Kenneth C. Holt,  
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For more information, please visit:

**mmp.Maryland.gov**

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