

Directive 2025-09

July 1, 2025

TO: ALL PARTICIPATING LENDERS

SUBJECT: REOPENING OF MARYLAND MORTGAGE HOMEABILITY

The Department of Housing and Community Development is pleased to announce the reopening of HomeAbility effective July 1, 2025. With the funding replenished this program will continue to assist disabled homebuyers in Maryland with down payment assistance. HomeAbility is comprised of an amortizing conventional loan (first lien) and a non-amortizing deferred loan (second lien for down payment and closing cost assistance) which together finance up to 105% of the purchase price. The first lien (up to 95% of the purchase price) will be financed at a fixed interest rate and the second lien (up to 25% of the purchase price, with a maximum CLTV of 105%, capped at \$45,000) will be financed at a 0% interest rate with payment deferred for the life of the first lien. Eligible borrower(s) incomes may not exceed 80% of the AMI.

The AMI limits can be viewed here: [Area-Median-Income-Limits.pdf](#)

The Home Ability Fact Sheet is located at the following link: [HomeAbility.pdf](#)

As always, we appreciate your continued participation in our programs. If you have any questions regarding this Directive, please email singlefamilyhousing.dhcd@maryland.gov

Thank you,

Denine Messersmith

Denine Messersmith
Single Family Programs
Documentation / Compliance Specialist



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