

Directive 2025-08

June 9, 2025

TO: ALL PARTICIPATING LENDERS

SUBJECT: REVISED RECAPTURE TAX NOTICE

The purpose of this Directive is to provide you with a revised “Notice to Borrower with Information for Calculating Potential Recapture Tax”.

The Department of Housing and Urban Development (HUD) has released new area and statewide median income figures for Maryland which may affect threshold incomes under the Program, and in particular affect the Recapture Tax Notice to buyers. Therefore, the Notice to Borrower with Information for Calculating Potential Recapture Tax form has been updated. Please ensure that this document is incorporated into your systems for immediate use. This new form must be used for all loans reserved on or after June 9, 2025. The document is now available on the [Lender Resources: Loan Documentation](#) page of our website in the Closing Documentation section.

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

