



WES MOORE
Governor
ARUNA MILLER
Lt. Governor
JACOB R. DAY
Secretary
JULIA GLANZ
Deputy Secretary

Directive 2025-07

May 20, 2025

TO: ALL PARTICIPATING LENDERS

SUBJECT: MONTGOMERY EMPLOYEE DOWN PAYMENT ASSISTANCE LOAN (MEDPAL) INCOME LIMITS

Montgomery County requires that the [MEDPAL Product](#) must meet the income limits found on the [Workforce Housing | DHCA](#). Lenders must ensure the respective borrowers' income meet the County's specific limits prior to making a loan reservation with the Maryland Mortgage Program.

More details of the program are available at our [Montgomery County Specialty Products](#).

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



MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

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