

Directive 2025-06

May 19, 2025

TO: ALL PARTICIPATING LENDERS

SUBJECT: ANNOUNCING THE 2025 50% and 80% AREA MEDIAN INCOME LIMITS

The Maryland Mortgage Program (MMP) is issuing this Directive to advise our lender partners that for reservations dated on and after May 18th, the new 2025 Area Median Income Limits (AMI) are effective. The new limits are listed on page two of this Directive.

As a reminder, the MMP interest rate will be the same whether the borrower's income is above or below 50 or 80% AMI. However, the MMP Program Codes are separate for above and below 50% and 80% AMI and lenders should pay close attention when reserving MMP loans to ensure the correct program code is used.

The 50% AMI limits must be met for borrowers using the MMP HomeStart 6% DPA Program.

The 80% AMI limits must be met for borrowers using the MMP HomeAbility Program.

As a reminder, maximum household income limits by jurisdiction are still applicable.

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

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Single Family Programs
Documentation / Compliance Specialist



MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

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2025 AMI Limits for Borrowers Income (Total Qualifying Income)
Effective 5/18/2025

County Name	Very Low-Income (50% AMI)	Low-Income (80% AMI)
Allegany	\$46,850	\$74,960
Anne Arundel	\$65,150	\$104,240
Baltimore	\$65,150	\$104,240
Baltimore City	\$65,150	\$104,240
Calvert	\$72,600	\$116,160
Caroline	\$46,850	\$74,960
Carroll	\$65,150	\$104,240
Cecil	\$59,700	\$95,520
Charles	\$81,000	\$129,600
Dorchester	\$46,850	\$74,960
Frederick	\$81,000	\$129,600
Garrett	\$46,850	\$74,960
Harford	\$65,150	\$104,240
Howard	\$65,150	\$104,240
Kent	\$56,500	\$90,400
Montgomery	\$81,000	\$129,600
Prince George's	\$81,000	\$129,600
Queen Anne's	\$65,150	\$104,240
Somerset	\$44,950	\$71,920
St. Mary's	\$72,600	\$116,160
Talbot	\$57,500	\$92,000
Washington	\$47,700	\$76,320
Wicomico	\$44,950	\$71,920
Worcester	\$55,500	\$88,800