

June 24, 2022

Directive 2022-05

TO: ALL PARTICIPATING LENDERS

SUBJECT: ANNOUNCING THE 2022 80% AREA MEDIAN INCOME LIMITS

The Maryland Mortgage Program (MMP) is issuing this Directive to advise our lender partners that for reservations dated on or after June 24th the new 2022 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 AMI is above or below 80%. However, the MMP Program Codes are separate for above and below 80% AMI and lenders should pay close attention when reserving to ensure the correct program code is used.

The 80% AMI limit must be met for borrowers using the MMP HomeAbility Program. Look for a follow up directive announcing the reopening of the program when funding is replenished in early July.

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 concerning this directive or suggestions for improvements, please email singlefamilyhousing.dhcd@maryland.gov.

Sincerely,

Karl Metzgar

Karl Metzgar
Assistant Director / Operations Manager
Single Family Housing

COUNTY NAME	2022 INCOME LIMIT FOR 80% AMI
Allegany	\$57,040
Anne Arundel	\$92,880
Baltimore	\$92,880
Baltimore City	\$92,880
Calvert	\$112,400
Caroline	\$74,880
Carroll	\$92,880
Cecil	\$84,320
Charles	\$112,400
Dorchester	\$74,880
Frederick	\$112,400
Garrett	\$74,880
Harford	\$92,880
Howard	\$92,880
Kent	\$75,200
Montgomery	\$112,400
Prince George's	\$112,400
Queen Anne's	\$92,880
Somerset	\$71,200
St Mary's	\$91,440
Talbot	\$80,880
Washington	\$62,000
Wicomico	\$71,200
Worcester	\$71,200

