

## MORTGAGE ASSISTANCE PROGRAM

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The Mortgage Assistance Program (MAP) is designed for first time homebuyers needing assistance with down payment and closing costs associated with the purchase of a home in Anne Arundel County. Depending on your household income, this program can provide up to \$50,000 in assistance.

### PROGRAM ELIGIBILITY

To be eligible for this program, you must:

1. be a first-time homebuyer -- which means you have not owned an interest in real property during the last three years - purchasing in Anne Arundel County;
2. be a graduate of the ACDS Homeownership Counseling Program; and
3. have a household income at or below the limits listed in the chart below.

### INCOME LIMITS

HOUSEHOLD SIZE	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
INCOME LIMIT	\$91,188	\$104,250	\$117,250	\$130,250	\$140,688	\$151,125	\$161,563	\$171,938

Effective May 1, 2025

### INTEREST AND TERM

The loan amount will be determined by ACDS staff in conjunction with your lender. The funds are provided to you as a loan; however, no payments are required, and the loan carries a 0% interest rate. MAP loans only require repayment upon sale or transfer, or at the end of 30 years, whichever comes first. A lien for the loan amount will be placed on the property through a Deed of Trust.

### MINIMUM CASH CONTRIBUTION FROM BORROWER

The homebuyer must contribute a minimum cash contribution of one percent of the sales price from their own funds.

### HOW TO APPLY

Graduates of the ACDS Homeownership Counseling Program will receive a MAP application with their Homeownership Counseling Graduation Certificate. You may also call us at **(410) 222-7600** or email us at **info@acdsinc.org** to request an application or download a copy from our website at **www.acdsinc.org**. Please complete the application and mail it to:

Arundel Community Development Services, Inc.  
2666 Riva Road, Suite 210  
Annapolis, MD 21401