

**Maryland Down Payment Assistance Programs by County  
Cont.**

**Anne Arundel**

*Anne Arundel Community Development Services Mortgage Assistance Program (MAP)*

- Up to \$40,000
- Deferred loan 30 year term, not forgiven, 0% interest; or due on sale
- Property must be located in Anne Arundel County

**Charles**

*Charles County Settlement Expense Loan Program (SELP)*

- Up to \$6,000
- Deferred loan, not forgiven, 5% interest first year only, due on sale
- Property must be located in Charles County

**Hagerstown City**

*City of Hagerstown City-Wide Down Payment Program*

- Up to \$7,500
- Forgiven loan 5 year term; or due on sale
- Property must be located within City of Hagerstown's corporate limits

**Prince Georges**

*Prince George's County Pathway to Purchase First Time Homebuyers Program*

- Up to \$10,000
- Forgiven loan 10 year term; or due on sale
- Property must be located in Prince George's County

**Queen Anne's**

*Queen Anne's County Critical Workforce Second Mortgage Financing Program*

- Lesser of 33% of purchase price or up to \$50,000
- Deferred loan, not forgiven, 0% interest due on sale
- Property must be located in Queen Anne's County

**Frederick**

*Sold on Frederick II Homeowner Assistance Program*

- Up to \$10,000
- Deferred loan, not forgiven, 0% interest due on sale
- Property must be located within the city limits of Frederick

*Frederick County Homebuyer Assistance Program*

- Up to \$10,000
- Deferred loan, not forgiven, 0% interest due on sale
- Property must be located in Frederick County