

**Board of County Commissioners**

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**Carroll County Government**

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**FOR IMMEDIATE RELEASE**

Contact: Danielle Yates  
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**First Time Home Buyer Funds Available**

Westminster, Maryland, Friday, August 5, 2016 –The Board of County Commissioners has approved and signed authority to the Maryland Department of Housing and Community Development for the 2016 On-Behalf-Of Local Governments Housing Program.

The On-Behalf-Of initiative is an annual State bond issued used to promote homeownership. The program, Maryland Mortgage, offers local governments opportunities to partner with the State to provide mortgage financing for first-time home buyers. The authorization is an agreement for the State to administer the designated funds for 2016. The first 60 days (September 1 through October 31) is for exclusive use to Carroll County citizens. Funds not used within the 60 day period revert to a statewide pool of funds available to eligible applicants on a first come, first serve basis.

\$5,903,350 in bond authorization has been reallocated to the State Department of Housing and Community Development’s Maryland Mortgage Program. These funds are available through local financial institutions for those that qualify. More information is available at [www.mmprogram.com](http://www.mmprogram.com)

To qualify, one must be within the federal income limits designated below and purchase a home for no more than \$487,952.

<b>Household Size</b>	<b>Maximum Household Income</b>
1 or 2 members	\$104,040
3 or more members	\$121,380

For more information, please contact Danielle Yates, Bureau Chief, Bureau of Housing and Community Development at 410-386-3600.

**CARROLL COUNTY**

ACCESSIBILITY NOTICE: The Americans with Disabilities Act applies to the Carroll County Government and its programs, services, activities, and facilities. Anyone requiring an auxiliary aid or service for effective communication or who has a complaint should contact The Department of Citizen Services, 410.386.3600, 1.888.302.8978, MD Relay 7-1-1/1.800.735.2258 or email [ada@ccg.carr.org](mailto:ada@ccg.carr.org) as soon as possible but no later than 72 hours before the scheduled event.