



**Queen Anne's  
County** MARYLAND

Moderately Price

*Dwelling Unit*

Loan Program (MPDU)

Loans for

**\$50,000**

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## **Queen Anne's County Expands Homeownership Assistance Programs Through Budget Amendment**

The Queen Anne's County Commissioners recently approved a budget amendment to expand funding for programs that help residents achieve homeownership and support members of the County's critical workforce.

The amendment increases funding for the County's Moderately Priced Dwelling Unit (MPDU) Loan Program by \$200,000, allowing additional loans to be made available to first-time homebuyers in Fiscal Year 2026. The increase is funded through the existing Moderately Priced Housing Loan Fund and does not require additional County tax dollars.

The MPDU Loan Program provides interest-free loans of approximately \$50,000 to eligible homebuyers with moderate incomes, typically at or below 80% of the area median income. These loans can be used toward down payments or other home purchase costs, helping residents afford homes in neighborhoods throughout Queen Anne's County.

The program operates as a revolving loan fund, meaning the loan is repaid when the home is sold, allowing the same funds to be used to assist future homebuyers.

Funding for the program comes from a provision in the County's planning and zoning regulations. When certain residential developments are approved, developers may either construct moderately priced dwelling units within the project or, in many cases, pay a "fee in lieu" of constructing those units. Those fees are deposited into the County's Moderately

Priced Housing Fund and are then used to provide homeownership loans to qualified residents. This approach allows the County to create housing opportunities throughout the community while maintaining flexibility for both developers and homebuyers.

“This program gives families the opportunity to put down roots in Queen Anne’s County,” said Mike Clark, Director of Housing and Family Services. “It helps make homeownership possible while allowing buyers the flexibility to choose a home and neighborhood that works best for them.”

The expanded funding is expected to allow the County to increase the number of MPDU loans available this year, supporting more residents in achieving stable housing.

The MPDU Loan Program complements the County’s Critical Workforce Housing Loan Program, which provides similar assistance for essential workers such as teachers, first responders, law enforcement and volunteer firefighters.

Recent program participants include first-time homebuyers and working families who have transitioned from renting to owning homes in Queen Anne’s County.

Residents interested in learning more about these programs or applying for assistance can visit: <https://www.qac.org/1212/Affordable-Workforce-Housing-Unit>

To watch the County Commissioners meeting where the budget amendment was approved, visit: <https://www.youtube.com/live/GiDiKc1aHro?si=YHVZJxG6FBIMk6AT>