Understanding the Moderately Priced Dwelling Unit (MPDU) Program

in Anne Arundel County

Arundel Community Development Services, Inc.

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ACDS
Arundel Community Development Services, Inc.

EQUAL HOUSING OPPORTUNITY

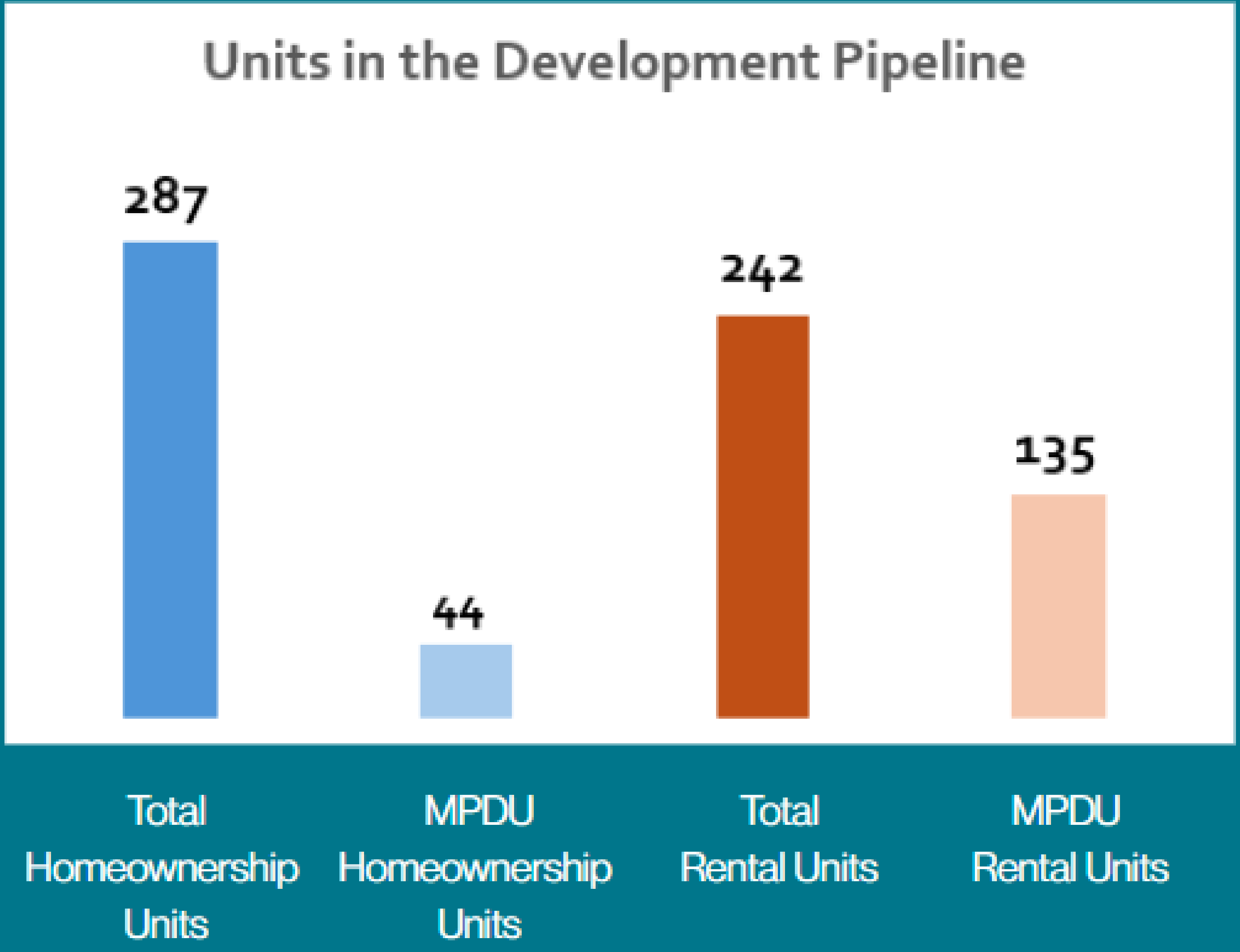
What is the Moderately Priced Dwelling Unit Program?

The Housing Attainability Act (Bill 72-24) became effective July 1, 2025 and mandates:

- New homeownership developments (10 units or more) - at least 10% affordable units
- New rental developments (10 units or more) - at least 15% affordable units
- Resale restrictions on the homeownership units during 20 year control period and may not be rented
- Rental properties must provide MPDU units for 40 years and may not be subleased

Units in the Development Pipeline

Anticipate units will start becoming available summer of 2027



Who Can Qualify for a Homeownership Unit?

Households must:

- Live or work in Anne Arundel County/City of Annapolis for at least 6 months (at date of application)

- Have not owned a home in the past 3 years

- Qualify for a Mortgage
    - *Must get loan pre-approval before joining the wait list*
    - *Mortgage can be obtained from ACDS qualified lender, homebuilder or a qualified private lender*

- Have adequate funds for down payment and closing costs

- Occupy the home as a primary residence

- Not exceed 100% Area Median Household Income, adjusted for household size

Household Size (ppl)	1	2	3	4	5	6
Income Limit	$93,500	$106,813	$120,188	$133,500	$144,188	$154,875

- Attend mandatory MPDU Buyer Orientation Session

Who Can Qualify for a Rental Unit?

Households must:

- Live or work in Anne Arundel County/City of Annapolis for at least 6 months (at date of application)

- May not have owned a home in the last 3 years

- Occupy unit as a primary residence

- Not exceed 75% Area Median Household Income, adjusted for household size

Household Size (ppl)	1	2	3	4	5	6
Income Limit	$70,125	$80,110	$90,141	$100,125	$108,141	$116,156

- Meet credit and other rental requirements of individual property

How will Homeownership Units be Priced?

MPDU **homeownership units** are priced at levels that are affordable to the typical household earning between **80% and 100% Area Median Income** (adjusted for household size).

Current House Prices

One Bedroom	$ 318,000
Two Bedrooms	$ 358,000
3 or more Bedrooms	$ 397,000

How will Rental Units be Priced?

MPDU **rental units** are priced at levels that are generally affordable to households earning **75% Area Median Income** (adjusted for household size).

Unit Size	Efficiency	1BR	2BR	3BR or greater
Household Size	1	1.5	3	4
MPDU Rental Rate	$1,753	$1,878	$2,254	$2,503

MPDU Homeownership Process

Phase 1: Get on the Waitlist

START HERE

- Attend Required Orientation
- Create MPDU Portal Account
- Complete Self Certification

→

PRE-APPROVAL

- Obtain Mortage Pre-Approval Letter
- Submit Required Documentation on Income Eligibility

→

ELIGIBILITY

ACDS Reviews Documentation and Approves

→

WAITLIST

Added to MPDU Wailist

Applicants join the wailist only after eligiblity is approved

Phase 2: Purchase MPDU Home

Unit Becomes Available → ACDS Sends Notification → Submit Interest Form → Selected for Unit → Work with Builder → Purchase Agreement

MPDU Rental Process

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Phase 2: Rent MPDU Home

Unit Becomes Available → ACDS Sends Notification → Submit Interest Form → Selected for Unit → Work with Property Manager → Lease Agreement

Other Important Notes

ACDS Homeownership Counseling Program

- ACDS has a free, first-time homebuyer counseling program sponsored by Anne Arundel County

- No income limits and is a first come, first served program
- You can enroll whether you are buying an MPDU or another unit
- To learn more about the program, visit https://acdsinc.org/housing-resources/homebuyers/homeownership-counseling/

Other Important Notes

ACDS Mortgage Assistance Program

- Downpayment, closing clost and mortgage write-down assistance
- Income limits apply
- Available while funds last
- Must first graduate from ACDS Homeownership Counseling Program

Mailing List and Contact Info

Join the MPDU Mailing List - interested parties should email their name/contact information to **mpdu@acdsinc.org**

For more information about the MPDU Program, and other ACDS Programs, visit our website: **www.acdsinc.org**