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November 18, 2013

Directive 2013-49

TO: ALL PARTICIPATING LENDERS

SUBJECT: INCOME LIMITS, MAXIMUM ACQUISITION COSTS AND FHA MAXIMUM MORTGAGE AMOUNTS FOR 2013

The purpose of this Directive is to inform you that the Income Limits, Maximum Acquisition Costs and FHA Maximum Mortgage Amounts for 2013 are effective for the Maryland Mortgage Program (MMP) loans reserved on or after Wednesday, November 20, 2013. This **Directive** will be uploaded to our website at <http://www.mmprogram.com/SnglFamHsgDir.aspx> and also to Lender On-Line (under Program Documents/Single Family Housing Directives).

**Income Limits:**

- There were no changes to the Income Limits for the Non-targeted Areas in Anne Arundel, Baltimore, Carroll, Harford, Howard and Queen Anne’s Counties;
- The Income Limits increased in Talbot County; and
- The Income Limits decreased for the counties in the remainder of the State as well as the Targeted Areas of Baltimore and Harford Counties.

**Maximum Acquisition Costs:** The 2010 Maximum Acquisition Costs will be maintained.

**FHA Maximum Mortgage Amounts for 2013:** In some instances, the maximum mortgage amounts permitted by FHA exceeded the Maximum Acquisition Costs for a jurisdiction and therefore, we capped the FHA Maximum Mortgage Amounts at the Non-Targeted/Targeted Area Maximum Acquisition Cost for the applicable jurisdiction.

The “Income Limits, Maximum Acquisition Costs and FHA Maximum Mortgage Amounts” chart is enclosed and will also be uploaded to our website at <http://www.mmprogam.com/incomes.aspx> for the MMP and Lender On-Line (under Program Documents/Income and Purchase Price Limits).

As always, we appreciate your continued participation in MMP. If you have any questions concerning this Directive or suggestions for improving our Program, please contact Bill Milko at 410-514-7563 or [milko@mdhousing.org](mailto:milko@mdhousing.org); Donna Mitchel at 410-514-7924 or [mitchel@mdhousing.org](mailto:mitchel@mdhousing.org); or Jack Rouse at 410-514-7515 or [rouse@mdhousing.org](mailto:rouse@mdhousing.org).

Sincerely,  
*William J. Manahan*  
William J. Manahan  
Assistant Director  
Single Family Housing

Enclosure: Income Limits, Maximum Acquisition Costs and FHA Maximum Mortgage Amounts chart

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PROGRAM LIMITS FOR 2013

INCOME LIMITS, MAXIMUM ACQUISITION COSTS & FHA MAXIMUM MORTGAGE

COUNTIES & CITY	Household Size	INCOME LIMITS <sup>^</sup>		PROGRAM MAXIMUM ACQUISITION COSTS		FHA MAXIMUM MORTGAGE AMOUNTS
		Non-Targeted	Targeted	Non-Targeted	Targeted	
Allegany County*	1 or 2		\$106,080			\$271,050
					\$289,470	
	3 or more		\$123,760			
Anne Arundel County+	1 or 2	\$102,720	\$106,080	\$429,620	\$525,091	\$525,091
	3 or more	\$119,840	\$123,760			
Baltimore City*	1 or 2		\$106,080			\$525,091
					\$525,091	
	3 or more		\$123,760			
Baltimore County+	1 or 2	\$102,720	\$106,080	\$429,620	\$525,091	\$525,091
	3 or more	\$119,840	\$123,760			
Calvert County	1 or 2	\$128,760		\$429,620		\$429,620
	3 or more	\$150,220				
Caroline County*	1 or 2		\$106,080			\$271,050
					\$289,470	
	3 or more		\$123,760			
Carroll County	1 or 2	\$102,720		\$429,620		\$429,620
	3 or more	\$119,840				
Cecil County	1 or 2	\$95,040		\$346,601		\$346,601
	3 or more	\$110,880				
Charles County	1 or 2	\$128,760		\$429,620		\$429,620
	3 or more	\$150,220				
Dorchester County*	1 or 2		\$106,080			\$271,050
					\$289,470	
	3 or more		\$123,760			
Frederick County+	1 or 2	\$128,760	\$128,760	\$429,620	\$525,091	\$525,091
	3 or more	\$150,220	\$150,220			
Garrett County*	1 or 2		\$106,080			\$437,500
					\$467,232	
	3 or more		\$123,760			

<b>Harford County+</b>	1 or 2	\$102,720	\$106,080	\$429,620	\$525,091	\$525,091
	3 or more	\$119,840	\$123,760			
<b>Howard County</b>	1 or 2	\$102,720		\$429,620		\$429,620
	3 or more	\$119,840				
<b>Kent County*</b>	1 or 2		\$106,080		\$359,798	\$343,750
	3 or more		\$123,760			
<b>Montgomery County</b>	1 or 2	\$128,760		\$429,620		\$429,620
	3 or more	\$150,220				
<b>Prince George's County+</b>	1 or 2	\$128,760	\$128,760	\$429,620	\$525,091	\$525,091
	3 or more	\$150,220	\$150,220			
<b>Queen Anne's County</b>	1 or 2	\$102,720		\$429,620		\$429,620
	3 or more	\$119,840				
<b>St. Mary's County</b>	1 or 2	\$101,300		\$343,125		\$343,125
	3 or more	\$116,495				
<b>Somerset County*</b>	1 or 2		\$106,080		\$351,092	\$328,750
	3 or more		\$123,760			
<b>Talbot County</b>	1 or 2	\$96,960		\$334,125		\$334,125
	3 or more	\$113,120				
<b>Washington County+</b>	1 or 2	\$88,400	\$106,080	\$329,854	\$403,155	\$377,500
	3 or more	\$101,660	\$123,760			
<b>Wicomico County+</b>	1 or 2	\$88,400	\$106,080	\$287,257	\$351,092	\$328,750
	3 or more	\$101,660	\$123,760			
<b>Worcester County+</b>	1 or 2	\$88,400	\$106,080	\$382,281	\$467,232	\$437,500
	3 or more	\$101,660	\$123,760			

^ Income limits for an RHS-guaranteed loan are the **LESSER** of the Maryland Mortgage Program Income Limits referenced above or the RHS Guaranteed Program Income Limits

\* Entire jurisdiction is targeted - buyers do not have to be first-time home buyers

+ Jurisdiction contains certain targeted census tracts (refer to Targeted Areas) in which buyers do not have to be first-time homebuyers