

2025 AREA MEDIAN INCOME (AMI) Limits for Borrower's Income (Total Qualifying Income)
Effective 5/18/2025

County Name	Very Low-Income (50% AMI)	Low-Income (80% AMI)
Allegany	\$46,850	\$74,960
Anne Arundel	\$65,150	\$104,240
Baltimore	\$65,150	\$104,240
Baltimore City	\$65,150	\$104,240
Calvert	\$72,600	\$116,160
Caroline	\$46,850	\$74,960
Carroll	\$65,150	\$104,240
Cecil	\$59,700	\$95,520
Charles	\$81,000	\$129,600
Dorchester	\$46,850	\$74,960
Frederick	\$81,000	\$129,600
Garrett	\$46,850	\$74,960
Harford	\$65,150	\$104,240
Howard	\$65,150	\$104,240
Kent	\$56,500	\$90,400
Montgomery	\$81,000	\$129,600
Prince George's	\$81,000	\$129,600
Queen Anne's	\$65,150	\$104,240
Somerset	\$44,950	\$71,920
St. Mary's	\$72,600	\$116,160
Talbot	\$57,500	\$92,000
Washington	\$47,700	\$76,320
Wicomico	\$44,950	\$71,920
Worcester	\$55,500	\$88,800