

**Attachment III**  
**Maryland Mortgage Program Limits**  
**2025 Income Limits, 2025 Maximum Acquisition Costs & 2025 CDA**  
**Maximum Mortgage Limits**  
**Effective May 19, 2025**

COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage Limits ***
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Allegany County	1 or 2		\$158,040		\$665,173	\$524,225
	3 or more		\$184,380			
Anne Arundel County	1 or 2	\$136,529	\$158,040	\$759,315	\$928,051	\$731,400
	3 or more	\$157,008	\$184,380			
Baltimore City	1 or 2		\$158,040		\$928,051	\$731,400
	3 or more		\$184,380			
Baltimore County	1 or 2	\$136,529	\$158,040	\$759,315	\$928,051	\$731,400
	3 or more	\$157,008	\$184,380			
Calvert County	1 or 2	\$190,320		\$1,255,921		\$806,500
	3 or more	\$222,040				
Caroline County	1 or 2		\$158,040		\$665,173	\$524,225
	3 or more		\$184,380			
Carroll County	1 or 2	\$136,529		\$759,315		\$731,400
	3 or more	\$157,008				
Cecil County	1 or 2	\$131,700		\$617,242		\$594,550
	3 or more	\$151,455				
Charles County	1 or 2	\$196,680		\$1,255,921		\$806,500
	3 or more	\$229,460				
Dorchester County	1 or 2		\$158,040		\$665,173	\$524,225
	3 or more		\$184,380			
Frederick County	1 or 2	\$196,680	\$196,680	\$1,255,921	\$1,535,015	\$806,500
	3 or more	\$229,460	\$229,460			
Garrett County	1 or 2		\$158,040		\$665,173	\$524,225
	3 or more		\$184,380			

\*\*\*NOTE: Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the FHA Forward One-Family limit found at <https://entp.hud.gov/idapp/html/hicost1.cfm> not to exceed \$806,500.

COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage Limits ***
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Harford County	1 or 2	\$136,529	\$158,040	\$759,315	\$928,051	\$731,400
	3 or more	\$157,008	\$184,380			
Howard County	1 or 2	\$136,529		\$759,315		\$731,400
	3 or more	\$157,008				
Kent County	1 or 2		\$158,040		\$665,173	\$524,225
	3 or more		\$184,380			
Montgomery County	1 or 2	\$196,680	\$196,680	\$1,255,921	\$1,535,015	\$806,500
	3 or more	\$229,460	\$229,460			
Prince George's County	1 or 2	\$196,680	\$196,680	\$1,255,921	\$1,535,015	\$806,500
	3 or more	\$229,460	\$229,460			
Queen Anne's County	1 or 2	\$136,529		\$759,315		\$731,400
	3 or more	\$157,008				
St. Mary's County	1 or 2	\$131,700		\$544,233		\$524,225
	3 or more	\$151,455				
Somerset County	1 or 2		\$158,040		\$665,173	\$524,225
	3 or more		\$184,380			
Talbot County	1 or 2	\$131,700	\$158,040	\$544,233	\$665,173	\$524,225
	3 or more	\$151,455	\$184,380			
Washington County	1 or 2	\$131,700	\$158,040	\$544,233	\$665,173	\$524,225
	3 or more	\$151,455	\$184,380			
Wicomico County	1 or 2	\$131,700	\$158,040	\$544,233	\$665,173	\$524,225
	3 or more	\$151,455	\$184,380			
Worcester County	1 or 2	\$131,700	\$158,040	\$544,233	\$665,173	\$524,225
	3 or more	\$151,455	\$184,380			

\*\*\*NOTE: Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the FHA Forward One-Family limit found at <https://entp.hud.gov/idapp/html/hicost1.cfm> not to exceed \$806,500.

**Maximum Loan Amount: \$806,500 for total loan amount with the following noted:**

- For FHA loans, Base Loan Amount plus the FHA Up Front Mortgage Insurance Premium (UFMIP) may not exceed \$806,500
- For VA, RHS and Conventional loans, base loan amount plus VA funding fee, RHS guarantee fee or conventional single premium mortgage insurance financed may not exceed \$806,500
- 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