

**MARYLAND MORTGAGE PROGRAM LIMITS
2024 INCOME LIMITS, 2024 MAXIMUM ACQUISITION COSTS &
2024 CDA MAXIMUM MORTGAGE LIMITS**

COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage Limits ***
	Household Size	Non- Targeted	Targeted	Non- Targeted	Targeted	
Allegany County	1 or 2		\$149,400		\$624,481	\$498,257
	3 or more		\$174,300			
Anne Arundel County	1 or 2	\$124,500	\$149,400	\$683,977	\$835,971	\$667,000
	3 or more	\$143,175	\$174,300			
Baltimore City	1 or 2		\$149,400		\$835,971	\$667,000
	3 or more		\$174,300			
Baltimore County	1 or 2	\$124,500	\$149,400	\$683,977	\$835,971	\$667,000
	3 or more	\$143,175	\$174,300			
Calvert County	1 or 2	\$185,640		\$1,179,091		\$766,550
	3 or more	\$216,580				
Caroline County	1 or 2		\$149,400		\$624,481	\$498,257
	3 or more		\$174,300			
Carroll County	1 or 2	\$124,500		\$683,977		\$667,000
	3 or more	\$143,175				
Cecil County	1 or 2	\$124,500		\$571,946		\$557,750
	3 or more	\$143,175				
Charles County	1 or 2	\$185,640		\$1,179,091		\$766,550
	3 or more	\$216,580				
Dorchester County	1 or 2		\$149,400		\$624,481	\$498,257
	3 or more		\$174,300			
Frederick County	1 or 2	\$185,640	\$185,640	\$1,179,091	\$1,441,111	\$766,550
	3 or more	\$216,580	\$216,580			
Garrett County	1 or 2		\$149,400		\$624,481	\$498,257
	3 or more		\$174,300			

***NOTE: Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the FHA Mortgage Limits List – FHA Forward (One-Family) limit found at <https://entp.hud.gov/idapp/html/hicost1.cfm>

COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage Limits ***
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Harford County	1 or 2	\$124,500	\$149,400	\$683,977	\$835,971	\$667,000
	3 or more	\$143,175	\$174,300			
Howard County	1 or 2	\$124,500		\$683,977		\$667,000
	3 or more	\$143,175				
Kent County	1 or 2		\$149,400		\$624,481	\$498,257
	3 or more		\$174,300			
Montgomery County	1 or 2	\$185,640	\$185,640	\$1,179,091	\$1,441,111	\$766,550
	3 or more	\$216,580	\$216,580			
Prince George's County	1 or 2	\$185,640	\$185,640	\$1,179,091	\$1,441,111	\$766,550
	3 or more	\$216,580	\$216,580			
Queen Anne's County	1 or 2	\$124,500		\$683,977		\$667,000
	3 or more	\$143,175				
St. Mary's County	1 or 2	\$143,900		\$510,939		\$498,257
	3 or more	\$165,485				
Somerset County	1 or 2		\$149,400		\$624,481	\$498,257
	3 or more		\$174,300			
Talbot County	1 or 2	\$124,500	\$149,400	\$510,939	\$624,481	\$498,257
	3 or more	\$143,175	\$174,300			
Washington County	1 or 2	\$124,500	\$149,400	\$510,939	\$624,481	\$498,257
	3 or more	\$143,175	\$174,300			
Wicomico County	1 or 2	\$124,500	\$149,400	\$510,939	\$624,481	\$498,257
	3 or more	\$143,175	\$174,300			
Worcester County	1 or 2	\$124,500	\$149,400	\$510,939	\$624,481	\$498,257
	3 or more	\$143,175	\$174,300			

***NOTE: Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the FHA Mortgage Limits List – FHA Forward (One-Family) limit found at <https://entp.hud.gov/idapp/html/hicost1.cfm>.

MAXIMUM LOAN AMOUNT: \$766,550 with the following exceptions:

- **For FHA loans, Base Loan Amount plus the FHA Up Front Mortgage Insurance Premium (UFMIP) may not exceed \$766,550**
- **For VA, RHS and Conventional loans, base loan amount plus VA funding fee, RHS guarantee fee or conventional single premium mortgage insurance may not exceed \$766,550**
- **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**