

**Directive 2025-05**

**May 19, 2025**

**TO: All Participating Lenders**

**SUBJECT: MMP Income and Purchase Price Limits For 2025**

The Maryland Mortgage Program (MMP) would like to inform you that the MMP Income and Purchase Price Limits for 2025 enclosed below are effective for loans reserved in Lender Online on or after May 19, 2025.

Please carefully review the chart as there were increases to some county income limits. These limits change every year.

The CDA Maximum Mortgage Amount Limit is \$806,500, however this is applicable to only 5 high-cost-area counties. The rest of the state has limits below that, and they are listed in the last column of the attached table.

The “Income Limits, Maximum Acquisition Costs and CDA Maximum Mortgage Limits” chart is enclosed and will also be uploaded to our website on this page:

[Income and Purchase Price Limits](#)

As always, we appreciate your continued participation in our programs. If you have any questions regarding this Directive, please email [singlefamilyhousing.dhcd@maryland.gov](mailto:singlefamilyhousing.dhcd@maryland.gov)

Thank you,

*Denine Messersmith*

Denine Messersmith  
Single Family Programs  
Documentation / Compliance Specialist



**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 Cost		CDA Maximum Mortgage Limits ***
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Allegany County	1 or 2	\$131,700	\$158,040		\$665,173	\$524,225
	3 or more	\$151,455	\$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	\$136,529	\$158,040		\$928,051	\$731,400
	3 or more	\$157,008	\$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	\$131,700	\$158,040		\$665,173	\$524,225
	3 or more	\$151,455	\$184,380			
Carroll County	1 or 2	\$136,529	\$158,040	\$759,315		\$731,400
	3 or more	\$157,008	\$184,380			
Cecil County	1 or 2	\$131,700		\$617,242		\$594,550
	3 or more	\$151,455				
Charles County	1 or 2	\$196,680	\$196,680	\$1,255,921		\$806,500
	3 or more	\$229,460	\$229,460			
Dorchester County	1 or 2	\$131,700	\$158,040		\$665,173	\$524,225
	3 or more	\$151,455	\$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	\$131,700	\$158,040		\$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 [FHA Mortgage Limits](#) not to exceed \$806,500.

Counties & City	Income Limits			Maximum Acquisition Cost		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	\$158,040	\$759,315		\$731,400
	3 or more	\$157,008	\$184,380			
Kent County	1 or 2	\$131,700	\$158,040		\$665,173	\$524,225
	3 or more	\$151,455	\$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	\$158,040	\$759,315		\$731,400
	3 or more	\$157,008	\$184,380			
St. Mary's County	1 or 2	\$131,700		\$544,233		\$524,225
	3 or more	\$151,455				
Somerset County	1 or 2	\$131,700	\$158,040		\$665,173	\$524,225
	3 or more	\$151,455	\$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 [FHA Mortgage Limits](#) 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 Limits