

JANUARY 6, 2022

Directive 2022-01

*****REVISED*****

TO: ALL PARTICIPATING LENDERS

SUBJECT: **The Maryland Mortgage Program Announces the Community Development Administration's Maximum Mortgage Limits for 2022**

Income Limits and Maximum Acquisition Costs have been corrected.

The Maryland Mortgage Program (MMP) is hereby announcing the Community Development Administration's (CDA) Maximum Mortgage Limits for 2022. The Federal Housing Finance Agency (FHFA) and FHA have announced their Maximum Mortgage Limits for 2022 resulting in changes to the CDA Limits for MMP loans reserved on or after January 1, 2022. At this time there are no changes to the Income Limits and Maximum Acquisition Costs. Limits are posted at the following link on our website: <https://mmp.maryland.gov/Lenders/Pages/Income-and-Purchase-Limits.aspx>

On November 30, FHFA published their Maximum Conforming Loan Limits effective for whole loans **delivered** and mortgage loans **delivered** into MBS with pool issue dates on or after January 1, 2022. Also on November 30, FHA issued Mortgagee Letter 2021-28, effective for FHA case numbers **assigned** on or after January 1, 2022. VA no longer sets a cap; they are using the same loan limits as FHFA effective for VA case numbers **assigned** on or after January 1, 2022. The FHFA Maximum Conforming Loan Limit for 2022 is increasing to **\$647,200**.

For additional information from FHFA please follow the link below:

<https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limits.aspx>

For additional information from FHA please follow the link below:

https://www.hud.gov/program_offices/housing/sfh/lender/origination/mortgage_limits

For additional information from VA please follow the link below:

<https://www.va.gov/housing-assistance/home-loans/loan-limits/>

As always, we appreciate your continued participation in our programs. If you have questions or suggestions, please email singlefamilyhousing.dhcd@maryland.gov.

Sincerely,

Karl Metzgar

Assistant Director / Operations Manager



MARYLAND MORTGAGE PROGRAM LIMITS FOR MAXIMUM INCOME, ACQUISITION COST AND MORTGAGE AMOUNT

COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage Limits (as of 01/01/22)
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Allegany County	1 or 2		\$127,200		\$381,308	\$420,680
	3 or more		\$148,400			
Anne Arundel County	1 or 2	\$106,000	\$127,200	\$471,171	\$575,875	\$583,050
	3 or more	\$121,900	\$148,400			
Baltimore City	1 or 2		\$127,200		\$575,875	\$583,050
	3 or more		\$148,400			
Baltimore County	1 or 2	\$106,000	\$127,200	\$471,171	\$575,875	\$583,050
	3 or more	\$121,900	\$148,400			
Calvert County	1 or 2	\$154,800		\$719,953		\$647,200
	3 or more	\$180,600				
Caroline County	1 or 2		\$127,200		\$381,308	\$420,680
	3 or more		\$148,400			
Carroll County	1 or 2	\$106,000		\$471,171		\$583,050
	3 or more	\$121,900				
Cecil County	1 or 2	\$106,000		\$377,540		\$477,250
	3 or more	\$121,900				
Charles County	1 or 2	\$154,800		\$719,953		\$647,200
	3 or more	\$180,600				
Dorchester County	1 or 2		\$127,200		\$381,308	\$420,680
	3 or more		\$148,400			
Frederick County	1 or 2	\$154,800	\$154,800	\$719,953	\$879,943	\$647,200
	3 or more	\$180,600	\$180,600			
Garrett County	1 or 2		\$127,200		\$381,308	\$420,680
	3 or more		\$148,400			

*****NOTE...Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the CDA Maximum Mortgage Amount.**



COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage Limits (as of 01/01/22)
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Harford County	1 or 2	\$106,000	\$127,200	\$471,171	\$575,875	\$583,050
	3 or more	\$121,900	\$148,400			
Howard County	1 or 2	\$106,000		\$471,171		\$583,050
	3 or more	\$121,900				
Kent County	1 or 2		\$127,200		\$381,308	\$420,680
	3 or more		\$148,400			
Montgomery County	1 or 2	\$154,800	\$154,800	\$719,953	\$879,943	\$647,200
	3 or more	\$180,600	\$180,600			
Prince George's County	1 or 2	\$154,800	\$154,800	\$719,953	\$879,943	\$647,200
	3 or more	\$180,600	\$180,600			
Queen Anne's County	1 or 2	\$106,000		\$471,171		\$583,050
	3 or more	\$121,900				
St. Mary's County	1 or 2	\$108,700		\$311,980		\$420,680
	3 or more	\$125,005				
Somerset County	1 or 2		\$127,200		\$381,308	\$420,680
	3 or more		\$148,400			
Talbot County	1 or 2	\$106,000		\$357,405		\$431,250
	3 or more	\$121,900				
Washington County	1 or 2	\$106,000	\$127,200	\$311,980	\$381,308	\$420,680
	3 or more	\$121,900	\$148,400			
Wicomico County	1 or 2	\$106,000	\$127,200	\$311,980	\$381,308	\$420,680
	3 or more	\$121,900	\$148,400			
Worcester County	1 or 2	\$106,000		\$311,980		\$420,680
	3 or more	\$121,900				

*****NOTE...Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the CDA Maximum Mortgage Amount.**

