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Deputy Secretary

May 27, 2022

Directive 2022-04

TO: ALL PARTICIPATING LENDERS

SUBJECT: 2022 INCOME LIMITS AND MAXIMUM ACQUISITION COSTS FOR THE MARYLAND MORTGAGE PROGRAM

The purpose of this Directive is to inform you that the Income Limits and Maximum Acquisition Costs and for the Maryland Mortgage Program (MMP) are effective for reservations on or after May 27, 2022. The Maximum Loan Limits were updated in January (See Directive 2022-01) and included as such in the chart below.

Income Limits & Maximum Acquisition Costs: Please carefully review the chart as there are increases in all counties and Baltimore City for this year.

CDA Maximum Mortgage Amounts: In 5 of the 24 jurisdictions the FHA Maximum Mortgage Amount exceeded \$647,200; however the Maximum Mortgage Loan Amount for the MMP is capped at \$647,200 (in line with US Bank's requirements to stay within the FHFA conforming loan limits).

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

<http://mmp.maryland.gov/Lenders/Pages/Income-and-Purchase-Limits.aspx>

As always, we appreciate your continued participation in our programs.

If you have any questions concerning this Directive or suggestions for improvements, please email singlefamilyhousing.dhcd@maryland.gov.

Sincerely,

Karl Metzgar

Karl Metzgar
Assistant Director / Operations Manager
Single Family Housing



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**MARYLAND MORTGAGE PROGRAM LIMITS
2022 INCOME LIMITS, 2022 MAXIMUM ACQUISITION COSTS &
2022 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		\$141,000		\$427,198	\$420,680
	3 or more		\$164,500			
Anne Arundel County	1 or 2	\$117,500	\$141,000	\$484,432	\$592,084	\$583,050
	3 or more	\$135,125	\$164,500			
Baltimore City	1 or 2		\$141,000		\$592,084	\$583,050
	3 or more		\$164,500			
Baltimore County	1 or 2	\$117,500	\$141,000	\$484,432	\$592,084	\$583,050
	3 or more	\$135,125	\$164,500			
Calvert County	1 or 2	\$170,760		\$806,598		\$647,200
	3 or more	\$199,220				
Caroline County	1 or 2		\$141,000		\$427,198	\$420,680
	3 or more		\$164,500			
Carroll County	1 or 2	\$117,500		\$484,432		\$583,050
	3 or more	\$135,125				
Cecil County	1 or 2	\$117,500		\$396,527		\$477,250
	3 or more	\$135,125				
Charles County	1 or 2	\$170,760		\$806,598		\$647,200
	3 or more	\$199,220				
Dorchester County	1 or 2		\$141,000		\$427,198	\$420,680
	3 or more		\$164,500			
Frederick County	1 or 2	\$170,760	\$170,760	\$806,598	\$985,842	\$647,200
	3 or more	\$199,220	\$199,220			
Garrett County	1 or 2		\$141,000		\$427,198	\$420,680
	3 or more		\$164,500			

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

**MARYLAND MORTGAGE PROGRAM LIMITS
2022 INCOME LIMITS, 2022 MAXIMUM ACQUISITION COSTS &
2022 CDA MAXIMUM MORTGAGE LIMITS**

COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage Limits ***
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Harford County	1 or 2	\$117,500	\$141,000	\$484,432	\$592,084	\$583,050
	3 or more	\$135,125	\$164,500			
Howard County	1 or 2	\$117,500		\$484,432		\$583,050
	3 or more	\$135,125				
Kent County	1 or 2		\$141,000		\$427,198	\$420,680
	3 or more		\$164,500			
Montgomery County	1 or 2	\$170,760	\$170,760	\$806,598	\$985,842	\$647,200
	3 or more	\$199,220	\$199,220			
Prince George's County	1 or 2	\$170,760	\$170,760	\$806,598	\$985,842	\$647,200
	3 or more	\$199,220	\$199,220			
Queen Anne's County	1 or 2	\$117,500		\$484,432		\$583,050
	3 or more	\$135,125				
St. Mary's County	1 or 2	\$117,500		\$349,526		\$420,680
	3 or more	\$135,125				
Somerset County	1 or 2		\$141,000		\$427,198	\$420,680
	3 or more		\$164,500			
Talbot County	1 or 2	\$117,500		\$358,389		\$431,250
	3 or more	\$135,125				
Washington County	1 or 2	\$117,500	\$141,000	\$349,526	\$427,198	\$420,680
	3 or more	\$135,125	\$164,500			
Wicomico County	1 or 2	\$117,500	\$141,000	\$349,526	\$427,198	\$420,680
	3 or more	\$135,125	\$164,500			
Worcester County	1 or 2	\$117,500		\$349,526		\$420,680
	3 or more	\$135,125				

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

**MARYLAND MORTGAGE PROGRAM LIMITS
2022 INCOME LIMITS, 2022 MAXIMUM ACQUISITION COSTS &
2022 CDA MAXIMUM MORTGAGE LIMITS**

MAXIMUM LOAN AMOUNT: \$647,200 with the following exceptions:

- **For FHA loans, Base Loan Amount plus the FHA Up Front Mortgage Insurance Premium (UFMIP) may not exceed \$647,200**
- **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 \$647,200**
- **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**

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