

2026 AREA MEDIAN INCOME (AMI) Limits for Borrower's Income (Total Qualifying Income)
Effective 6/24/2026

County Name	Very Low-Income (50% AMI)	Low-Income (80% AMI)
Allegany	\$47,500	\$76,000
Anne Arundel	\$67,000	\$107,200
Baltimore	\$67,000	\$107,200
Baltimore City	\$67,000	\$107,200
Calvert	\$76,600	\$122,560
Caroline	\$47,500	\$76,000
Carroll	\$67,000	\$107,200
Cecil	\$61,350	\$98,160
Charles	\$82,050	\$131,280
Dorchester	\$47,500	\$76,000
Frederick	\$82,050	\$131,280
Garrett	\$47,500	\$76,000
Harford	\$67,000	\$107,200
Howard	\$67,000	\$107,200
Kent	\$56,000	\$89,600
Montgomery	\$82,050	\$131,280
Prince George's	\$82,050	\$131,280
Queen Anne's	\$67,000	\$107,200
Somerset	\$52,300	\$83,680
St. Mary's	\$76,600	\$122,560
Talbot	\$58,750	\$94,000
Washington	\$50,800	\$81,280
Wicomico	\$52,300	\$83,680
Worcester	\$55,550	\$88,880