

**MARYLAND MORTGAGE PROGRAM LIMITS
2020 INCOME LIMITS & MAXIMUM ACQUISITION COSTS
2021 CDA MAXIMUM MORTGAGE LIMITS**

COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage Limits (as of 01/01/21) ***
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Allegany County ¹	1 or 2		\$125,400		\$360,067	\$356,362
	3 or more		\$146,300			
Anne Arundel County ²	1 or 2	\$110,033	\$125,400	\$462,600	\$565,400	\$538,200
	3 or more	\$126,538	\$146,300			
Baltimore City ¹	1 or 2		\$125,400		\$565,400	\$538,200
	3 or more		\$146,300			
Baltimore County ²	1 or 2	\$110,033	\$125,400	\$462,600	\$565,400	\$538,200
	3 or more	\$126,538	\$146,300			
Calvert County	1 or 2	\$151,200		\$679,847		\$548,250
	3 or more	\$176,400				
Caroline County ¹	1 or 2		\$125,400		\$360,067	\$356,362
	3 or more		\$146,300			
Carroll County	1 or 2	\$110,033		\$462,600		\$538,200
	3 or more	\$126,538				
Cecil County	1 or 2	\$104,500		\$362,524		\$431,250
	3 or more	\$120,175				
Charles County	1 or 2	\$151,200		\$679,847		\$548,250
	3 or more	\$176,400				
Dorchester County ¹	1 or 2		\$125,400		\$360,067	\$356,362
	3 or more		\$146,300			
Frederick County ²	1 or 2	\$151,200	\$151,200	\$679,847	\$830,925	\$548,250
	3 or more	\$176,400	\$176,400			
Garrett County ¹	1 or 2		\$125,400		\$360,067	\$356,362
	3 or more		\$146,300			

*****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 01/01/21) ***
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Harford County ²	1 or 2	\$110,033	\$125,400	\$462,600	\$565,400	\$538,200
	3 or more	\$126,538	\$146,300			
Howard County	1 or 2	\$110,033		\$462,600		\$538,200
	3 or more	\$126,538				
Kent County ¹	1 or 2		\$125,400		\$360,067	\$356,362
	3 or more		\$146,300			
Montgomery County ²	1 or 2	\$151,200	\$151,200	\$679,847	\$830,925	\$548,250
	3 or more	\$176,400	\$176,400			
Prince George's County ²	1 or 2	\$151,200	\$151,200	\$679,847	\$830,925	\$548,250
	3 or more	\$176,400	\$176,400			
Queen Anne's County	1 or 2	\$110,033		\$462,600		\$538,200
	3 or more	\$126,538				
St. Mary's County	1 or 2	\$104,500		\$308,400		\$356,362
	3 or more	\$120,175				
Somerset County ¹	1 or 2		\$125,400		\$374,437	\$356,362
	3 or more		\$146,300			
Talbot County	1 or 2	\$104,500		\$340,057		\$408,250
	3 or more	\$120,175				
Washington County ²	1 or 2	\$104,500	\$125,400	\$294,601	\$360,067	\$356,362
	3 or more	\$120,175	\$146,300			
Wicomico County ²	1 or 2	\$104,500	\$125,400	\$306,357	\$374,437	\$356,362
	3 or more	\$120,175	\$146,300			
Worcester County	1 or 2	\$104,500		\$306,357		\$356,362
	3 or more	\$120,175				

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

MAXIMUM LOAN AMOUNT: \$548,250 with the following exceptions:

- **For FHA loans, Base Loan Amount plus the FHA Up Front Mortgage Insurance Premium (UFMIP) may not exceed \$548,250**
- **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 \$548,250**
- **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**

1 Entire jurisdiction is targeted - buyers do not have to be first-time home buyers

2 Jurisdiction contains certain targeted census tracts (refer to Targeted Areas) in which buyers do not have to be first-time home buyers

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