

**ATTACHMENT III**  
**MARYLAND MORTGAGE PROGRAM LIMITS**  
**2023 INCOME LIMITS, 2023 MAXIMUM ACQUISITION COSTS &**  
**2023 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		\$149,400		\$588,104	\$472,030
	3 or more		\$174,300			
Anne Arundel County	1 or 2	\$124,500	\$149,400	\$644,756	\$788,035	\$632,500
	3 or more	\$143,175	\$174,300			
Baltimore City	1 or 2		\$149,400		\$788,035	\$632,500
	3 or more		\$174,300			
Baltimore County	1 or 2	\$124,500	\$149,400	\$644,756	\$788,035	\$632,500
	3 or more	\$143,175	\$174,300			
Calvert County	1 or 2	\$180,840		\$1,110,407		\$726.200
	3 or more	\$210,980				
Caroline County	1 or 2		\$149,400		\$588,104	\$472,030
	3 or more		\$174,300			
Carroll County	1 or 2	\$124,500		\$644,756		\$632,500
	3 or more	\$143,175				
Cecil County	1 or 2	\$124,500		\$539,250		\$529,000
	3 or more	\$143,175				
Charles County	1 or 2	\$180,840		\$1,110,407		\$726.200
	3 or more	\$210,980				
Dorchester County	1 or 2		\$149,400		\$588,104	\$472,030
	3 or more		\$174,300			
Frederick County	1 or 2	\$180,840	\$180,840	\$1,110,407	\$1,357,164	\$726.200
	3 or more	\$210,980	\$210,980			
Garrett County	1 or 2		\$149,400		\$588,104	\$472,030
	3 or more		\$174,300			

\*\*\*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 ***
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Harford County	1 or 2	\$124,500	\$149,400	\$644,756	\$788,035	\$632,500
	3 or more	\$143,175	\$174,300			
Howard County	1 or 2	\$124,500		\$644,756		\$632,500
	3 or more	\$143,175				
Kent County	1 or 2		\$149,400		\$588,104	\$472,030
	3 or more		\$174,300			
Montgomery County	1 or 2	\$180,840	\$180,840	\$1,110,407	\$1,357,164	\$726,200
	3 or more	\$210,980	\$210,980			
Prince George's County	1 or 2	\$180,840	\$180,840	\$1,110,407	\$1,357,164	\$726,200
	3 or more	\$210,980	\$210,980			
Queen Anne's County	1 or 2	\$124,500		\$644,756		\$632,500
	3 or more	\$143,175				
St. Mary's County	1 or 2	\$124,500		\$481,176		\$472,030
	3 or more	\$143,175				
Somerset County	1 or 2		\$149,400		\$588,104	\$472,030
	3 or more		\$174,300			
Talbot County	1 or 2	\$124,500		\$481,176		\$472,030
	3 or more	\$143,175				
Washington County	1 or 2	\$124,500	\$149,400	\$481,176	\$588,104	\$472,030
	3 or more	\$143,175	\$174,300			
Wicomico County	1 or 2	\$124,500	\$149,400	\$481,176	\$588,104	\$472,030
	3 or more	\$143,175	\$174,300			
Worcester County	1 or 2	\$124,500		\$481,176		\$472,030
	3 or more	\$143,175				

\*\*\*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: \$726,200 with the following exceptions:**

- **For FHA loans, Base Loan Amount plus the FHA Up Front Mortgage Insurance Premium (UFMIP) may not exceed \$726,200**
- **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 \$726,200**
- **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.**