Attachment III

Maryland Mortgage Program Limits
2026 Income Limits, 2026 Maximum Acquisition Costs &
2026 CDA Maximum Mortgage Limits

Effective June 24, 2026

Note: Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the FHA Forward One-Family limit found at FHA Mortgage Limits website not to exceed $832,750.

Counties & Cities	Household Size	Income Limits Non-Targeted	Income Limits Targeted	Maximum Acquisition Cost Non-Targeted	Maximum Acquisition Cost Targeted	CDA Maximum Mortgage Limits
Allegany County	1 or 2	N/A	$164,520	N/A	$692,211	$541,287
Allegany County	3 or more	N/A	$191,940	N/A	$692,211	$541,287
Anne Arundel County	1 or 2	$140,759	$164,520	$782,118	$955,922	$747,500
Anne Arundel County	3 or more	$161,873	$191,940	$782,118	$955,922	$747,500
Baltimore City	1 or 2	N/A	$164,520	N/A	$955,922	$747,500
Baltimore City	3 or more	N/A	$191,940	N/A	$955,922	$747,500
Baltimore County	1 or 2	$140,759	$164,520	$782,118	$955,922	$747,500
Baltimore County	3 or more	$161,873	$191,940	$782,118	$955,922	$747,500
Calvert County	1 or 2	$190,320	N/A	$1,255,921	N/A	$832,750
Calvert County	3 or more	$222,040	N/A	$1,255,921	N/A	$832,750
Caroline County	1 or 2	N/A	$164,520	N/A	$692,211	$541,287
Caroline County	3 or more	N/A	$191,940	N/A	$692,211	$541,287
Carroll County	1 or 2	$140,759	N/A	$782,118	N/A	$747,500
Carroll County	3 or more	$161,873	N/A	$782,118	N/A	$747,500
Cecil County	1 or 2	$137,100	N/A	$659,385	N/A	$630,200
Cecil County	3 or more	$157,665	N/A	$659,385	N/A	$630,200
Charles County	1 or 2	$199,320	N/A	$1,306,974	N/A	$832,750
Charles County	3 or more	$232,540	N/A	$1,306,974	N/A	$832,750
Dorchester County	1 or 2	N/A	$164,520	N/A	$692,211	$541,287
Dorchester County	3 or more	N/A	$191,940	N/A	$692,211	$541,287
Frederick County	1 or 2	$199,320	$199,320	$1,306,974	$1,597,413	$832,750
Frederick County		$232,540	$232,540	$1,306,974	$1,597,413	$832,750
Garrett County	1 or 2	N/A	$164,520	N/A	$692,211	$541,287
Garrett County	3 or more	N/A	$191,940	N/A	$692,211	$541,287
Harford County	1 or 2	$140,759	$164,520	$782,118	$955,922	$747,500
Harford County	3 or more	$161,873	$191,940	$782,118	$955,922	$747,500
Howard County	1 or 2	$140,759	N/A	$782,118	N/A	$747,500
Howard County	3 or more	$161,873	N/A	$782,118	N/A	$747,500
Kent County	1 or 2	N/A	$164,520	N/A	$692,211	$541,287
Kent County	3 or more	N/A	$191,940	N/A	$692,211	$541,287
Montgomery County	1 or 2	$199,320	$199,320	$1,306,974	$1,597,413	$832,750
Montgomery County	3 or more	$232,540	$232,540	$1,306,974	$1,597,413	$832,750
Prince George's County	1 or 2	$199,320	$199,320	$1,306,974	$1,597,413	$832,750
Prince George's County	3 or more	$232,540	$232,540	$1,306,974	$1,597,413	$832,750
Queen Anne's County	1 or 2	$140,759	N/A	$782,118	N/A	$747,500

Quenn Anne's County	3 or more	$161,873	N/A	$782,118	N/A	$747,500
St. Mary's County	1 or 2	$141,600	N/A	$566,354	N/A	$541,287
St. Mary's County	3 or more	$162,840	N/A	$566,354	N/A	$541,287
Somerset County	1 or 2	N/A	$164,520	N/A	$692,211	$541,287
Somerset County	3 or more	N/A	$191,940	N/A	$692,211	$541,287
Talbot County	1 or 2	$137,100	$164,520	$566,354	$692,211	$541,287
Talbot County	3 or more	$157,665	$191,940	$566,354	$692,211	$541,287
Washington County	1 or 2	$137,100	$164,520	$566,354	$692,211	$541,287
Washington County	3 or more	$157,665	$191,940	$566,354	$692,211	$541,287
Wicomico County	1 or 2	$137,100	$164,520	$566,354	$692,211	$541,287
Wicomico County	3 or more	$157,665	$191,940	$566,354	$692,211	$541,287
Worcester County	1 or 2	$137,100	$164,520	$566,354	$692,211	$541,287
Worcester County	3 or more	$157,665	$191,940	$566,354	$692,211	$541,287

***NOTE: Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the FHA Forward One-Family limit found at https://entp.hud.gov/idapp/html/hicost1.cfm not to exceed $832,750.

MAXIMUM LOAN AMOUNT: $832,750 with the following exceptions:

- **For FHA loans, Base Loan Amount plus the FHA Up Front Mortgage Insurance Premium (UFMIP) may not exceed $832,750**
- **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 $832,750**
- **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**