

December 21, 2022

Directive 2022-11

TO: ALL PARTICIPATING LENDERS

SUBJECT: The Maryland Mortgage Program Announces the Community Development Administration's Maximum Mortgage Limits for 2023

The Maryland Mortgage Program (MMP) is announcing the Community Development Administration's (CDA) Maximum Mortgage Limits for 2023. The Federal Housing Finance Agency (FHFA) and FHA/VA have announced their Maximum Mortgage Limits for 2023 resulting in changes to the CDA Limits for MMP loans reserved on or after January 1, 2023. At this time there are no changes to the Income Limits and Maximum Acquisition Costs. The Income, Acquisition and Mortgage Limits are listed on page 3 of this directive and are also posted at the following link on our website.

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

On November 30, 2022, FHFA published their Maximum Conforming Loan Limits for 2023 effective for whole loans **delivered** and mortgage loans **delivered** into MBS with pool issue dates on or after January 1, 2023. On December 1, 2022, FHA issued Mortgagee Letter 2022-20, effective for FHA case numbers **assigned** on or after January 1, 2023. VA no longer sets a cap however they are using the same loan limits as FHFA effective for VA case numbers **assigned** on or after January 1, 2023.

The FHFA New Maximum Conforming Loan Limit for 2023 is \$726,200.

For additional information from FHFA please follow the link below:

<https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Announces-Conforming-Loan-Limits-for-2023.aspx>

For additional information from FHA please follow the link below:

https://www.hud.gov/program_offices/housing/sfh/lender/origination/mortgagelimits

For additional information from VA please follow the link below:

<https://www.va.gov/housing-assistance/home-loans/loan-limits/>

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



**MARYLAND MORTGAGE PROGRAM LIMITS
2022 INCOME LIMITS, 2022 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		\$141,000		\$427,198	\$472,030
	3 or more		\$164,500			
Anne Arundel County	1 or 2	\$117,500	\$141,000	\$484,432	\$592,084	\$632,500
	3 or more	\$135,125	\$164,500			
Baltimore City	1 or 2		\$141,000		\$592,084	\$632,500
	3 or more		\$164,500			
Baltimore County	1 or 2	\$117,500	\$141,000	\$484,432	\$592,084	\$632,500
	3 or more	\$135,125	\$164,500			
Calvert County	1 or 2	\$170,760		\$806,598		\$726,200
	3 or more	\$199,220				
Caroline County	1 or 2		\$141,000		\$427,198	\$472,030
	3 or more		\$164,500			
Carroll County	1 or 2	\$117,500		\$484,432		\$632,500
	3 or more	\$135,125				
Cecil County	1 or 2	\$117,500		\$396,527		\$529,000
	3 or more	\$135,125				
Charles County	1 or 2	\$170,760		\$806,598		\$726,200
	3 or more	\$199,220				
Dorchester County	1 or 2		\$141,000		\$427,198	\$472,030
	3 or more		\$164,500			
Frederick County	1 or 2	\$170,760	\$170,760	\$806,598	\$985,842	\$726,200
	3 or more	\$199,220	\$199,220			
Garrett County	1 or 2		\$141,000		\$427,198	\$472,030
	3 or more		\$164,500			



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	\$632,500
	3 or more	\$135,125	\$164,500			
Howard County	1 or 2	\$117,500		\$484,432		\$632,500
	3 or more	\$135,125				
Kent County	1 or 2		\$141,000		\$427,198	\$472,030
	3 or more		\$164,500			
Montgomery County	1 or 2	\$170,760	\$170,760	\$806,598	\$985,842	\$726,200
	3 or more	\$199,220	\$199,220			
Prince George's County	1 or 2	\$170,760	\$170,760	\$806,598	\$985,842	\$726,200
	3 or more	\$199,220	\$199,220			
Queen Anne's County	1 or 2	\$117,500		\$484,432		\$632,500
	3 or more	\$135,125				
St. Mary's County	1 or 2	\$117,500		\$349,526		\$472,030
	3 or more	\$135,125				
Somerset County	1 or 2		\$141,000		\$427,198	\$472,030
	3 or more		\$164,500			
Talbot County	1 or 2	\$117,500		\$358,389		\$472,030
	3 or more	\$135,125				
Washington County	1 or 2	\$117,500	\$141,000	\$349,526	\$427,198	\$472,030
	3 or more	\$135,125	\$164,500			
Wicomico County	1 or 2	\$117,500	\$141,000	\$349,526	\$427,198	\$472,030
	3 or more	\$135,125	\$164,500			
Worcester County	1 or 2	\$117,500		\$349,526		\$472,030
	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 Limit.



MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
7800 HARKINS RD • LANHAM, MD 20706 • DHCD.MARYLAND.GOV
301-429-7400 • 1-800-756-0119 • TTY/RELAY 711 or 1-800-735-2258

