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July 8, 2010

Directive 2010-8

TO: ALL PARTICIPATING LENDERS

SUBJECT: INCOME LIMITS, MAXIMUM ACQUISITION COSTS AND FHA MAXIMUM MORTGAGE AMOUNTS FOR 2010

The purpose of this Directive is to inform you that the Income Limits, Maximum Acquisition Costs and FHA Maximum Mortgage Amounts for 2010 became effective for the Maryland Mortgage Program (MMP) loans reserved on or after July 2, 2010. This **Directive** will be uploaded to our website at <http://www.mmprogram.com/SnglFamHsgDir.aspx> and also to Lender On-Line (under Program Documents/Single Family Housing Directives).

**Income Limits** The Income Limits in all counties (and Baltimore City) increased.

**Maximum Acquisition Costs** The 2009 Maximum Acquisition Costs will be maintained.

**FHA Maximum Mortgage Amounts for 2010** In some instances, the maximum mortgage amounts permitted by FHA exceeded the Maximum Acquisition Costs for a jurisdiction and therefore, we capped the FHA Maximum Mortgage Amounts at the Non-Targeted/Targeted Area Maximum Acquisition Cost for the applicable jurisdiction.

The "Income Limits, Maximum Acquisition Costs and FHA Maximum Mortgage Amounts" chart is enclosed and will also be uploaded to our website at <http://www.mmprogram.com/incomes.aspx> for the MMP and Lender On-Line (under Program Documents/Income and Purchase Price Limits).

As always, we appreciate your continued participation in MMP. If you have any questions concerning this Directive or suggestions for improving our Program, please contact me directly at (410) 514-7508 or 1-800-638-7781 or by e-mail at [manahan@mdhousing.org](mailto:manahan@mdhousing.org).

Sincerely,

*William J. Manahan*

William J. Manahan  
Assistant Director  
Single Family Housing

Enclosure: Income Limits, Maximum Acquisition Costs and FHA Maximum Mortgage Amounts chart

COMMUNITY  
DEVELOPMENT  
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100 Community Place  
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COUNTIES & CITY	Household Size	INCOME LIMITS^		MAXIMUM ACQUISITION COSTS		FHA MAXIMUM MORTGAGE AMOUNTS*
		Non-Targeted	Targeted	Non-Targeted	Targeted	
Allegany County*	1 or 2		\$102,840			\$271,050
					\$289,470	
	3 or more		\$119,980			
Anne Arundel County+	1 or 2	\$98,640	\$102,840	\$429,620	\$525,091	\$525,091
	3 or more	\$115,080	\$119,980			
Baltimore City*	1 or 2		\$102,840			\$525,091
					\$525,091	
	3 or more		\$119,980			
Baltimore County+	1 or 2	\$98,640	\$102,840	\$429,620	\$525,091	\$525,091
	3 or more	\$115,080	\$119,980			
Calvert County	1 or 2	\$124,200		\$429,620		\$429,620
	3 or more	\$144,900				
Caroline County*	1 or 2		\$102,840			\$271,050
					\$289,470	
	3 or more		\$119,980			
Carroll County	1 or 2	\$98,640		\$429,620		\$429,620
	3 or more	\$115,080				
Cecil County	1 or 2	\$93,960		\$346,601		\$346,601
	3 or more	\$109,620				
Charles County	1 or 2	\$124,200		\$429,620		\$429,620
	3 or more	\$144,900				
Dorchester County*	1 or 2		\$102,840			\$271,050
					\$289,470	
	3 or more		\$119,980			
Frederick County+	1 or 2	\$124,200	\$124,200	\$429,620	\$525,091	\$525,091
	3 or more	\$144,900	\$144,900			
Garrett County*	1 or 2		\$102,840			\$437,500
					\$467,232	
	3 or more		\$119,980			
Harford County+	1 or 2	\$98,640	\$102,840	\$429,620	\$525,091	\$525,091
	3 or more	\$115,080	\$119,980			

<b>Howard County</b>	1 or 2	\$98,640		\$429,620		\$429,620
	3 or more	\$115,080				
<b>Kent County*</b>	1 or 2		\$102,840		\$359,798	\$343,750
	3 or more		\$119,980			
<b>Montgomery County</b>	1 or 2	\$124,200		\$429,620		\$429,620
	3 or more	\$144,900				
<b>Prince George's County+</b>	1 or 2	\$124,200	\$124,200	\$429,620	\$525,091	\$525,091
	3 or more	\$144,900	\$144,900			
<b>Queen Anne's County</b>	1 or 2	\$98,640		\$429,620		\$429,620
	3 or more	\$115,080				
<b>St. Mary's County</b>	1 or 2	\$91,312		\$343,125		\$343,125
	3 or more	\$105,327				
<b>Somerset County*</b>	1 or 2		\$102,840		\$351,092	\$328,750
	3 or more		\$119,980			
<b>Talbot County</b>	1 or 2	\$88,080		\$334,125		\$334,125
	3 or more	\$102,760				
<b>Washington County+</b>	1 or 2	\$85,700	\$102,840	\$329,854	\$403,155	\$377,500
	3 or more	\$98,555	\$119,980			
<b>Wicomico County+</b>	1 or 2	\$85,700	\$102,840	\$287,257	\$351,092	\$328,750
	3 or more	\$98,555	\$119,980			
<b>Worcester County+</b>	1 or 2	\$85,700	\$102,840	\$382,281	\$467,232	\$437,500
	3 or more	\$98,555	\$119,980			

^ Income limits for an RHS-guaranteed loan are the LESSER of the Maryland Mortgage Program Income Limits referenced above or the RHS Guaranteed Housing Program Income Limits

\* The entire jurisdiction is targeted – buyers do not have to be first-time home buyers

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

Please note: newly constructed homes must be in a Priority Funding Area