

## Bulletin 17-35

### FHA 2018 Loan Limits

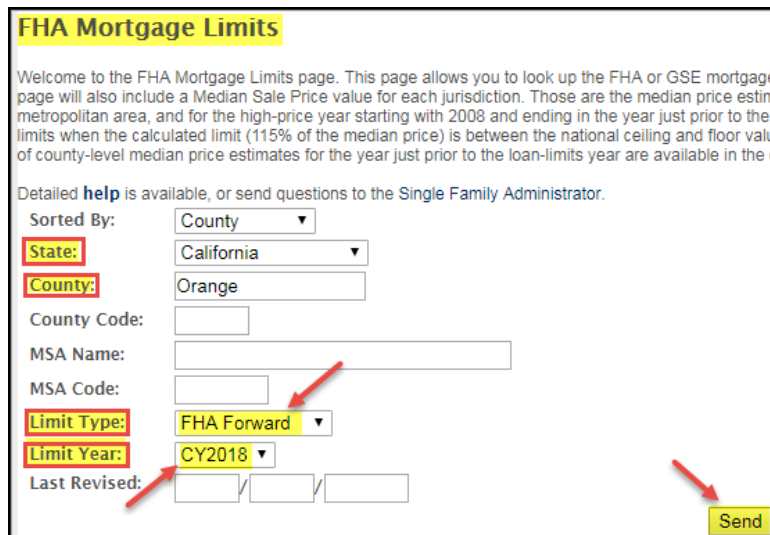
HUD Mortgagee Letter [2017-16](#), issued December 7, 2017, announced the 2018 loan limits for FHA transactions. The FHA loan limit for the low-cost area “floor” and the high-cost area “ceiling” have increased. Any area where the loan limit exceeds the “floor” is a high cost area.

**The new loan limits apply to case numbers assigned on or after January 1, 2018.**

| FHA 2018 Loan Limits |                     |                        |
|----------------------|---------------------|------------------------|
| Number of Units      | Low-Cost Area Floor | High-Cost Area Ceiling |
| One                  | \$294,515           | \$679,650              |
| Two                  | \$377,075           | \$870,225              |
| Three                | \$455,800           | \$1,051,875            |
| Four                 | \$566,425           | \$1,307,175            |

Actual loan limits for certain high-cost counties may be lower than the “ceiling” stated above. To view the FHA mortgage limits for 2018 by individual county go to [FHA Mortgagee Limits](#) and enter the following information:

- **State:** Select the state where the property is located from the dropdown menu
- **County:** Enter the county
- **Limit Type:** Select “FHA Forward” from the dropdown menu
- **Limit Year:** Select “CY2018” from the dropdown menu
- Click “Send”



**FHA Mortgage Limits**

Welcome to the FHA Mortgage Limits page. This page allows you to look up the FHA or GSE mortgage page will also include a Median Sale Price value for each jurisdiction. Those are the median price estim metropolitan area, and for the high-price year starting with 2008 and ending in the year just prior to the d limits when the calculated limit (115% of the median price) is between the national ceiling and floor valu of county-level median price estimates for the year just prior to the loan-limits year are available in the d

Detailed [help](#) is available, or send questions to the Single Family Administrator.

Sorted By:

**State:**

**County:**

County Code:

MSA Name:

MSA Code:

**Limit Type:**

**Limit Year:**

Last Revised:  /  /

As a reminder, county limits **do not apply** to FHA Streamline transactions.

If you have any questions, please contact your Account Executive.