

Bulletin 18-61

FHA 2019 Loan Limits

HUD announced the FHA loan limits for 2019 in Mortgagee Letter [2018-11](#) dated December 14, 2018. The low-cost area “floor” and the high-cost area “ceiling” have **increased** in almost every county from 2018; there were **no counties** with a decrease. Any area where the loan limit exceeds the “floor” is considered a high-cost area.

The new loan limits apply to case numbers assigned on or after January 1, 2019.

FHA 2019 Loan Limits		
Number of Units	Low-Cost Area Floor	High-Cost Area Ceiling
One	\$314,827	\$726,525
Two	\$403,125	\$930,300
Three	\$487,250	\$1,124,475
Four	\$605,525	\$1,397,400

Actual loan limits for certain high-cost counties may be lower than the “ceiling” stated above. To view the FHA mortgage limits for 2019 by county, go to [FHA Mortgage Limits](#) and enter the following information for the subject property:

- **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 “CY2019” from the dropdown menu
- Click “Send”

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.