

## Bulletin 19-52

### FHA 2020 Loan Limits

HUD announced the FHA loan limits for 2020 in Mortgagee Letter [2019-19](#) dated December 3, 2019. The low-cost area “floor” and the high-cost area “ceiling” have **increased** in almost every county from 2019; there were 11 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, 2020**

FHA 2020 Loan Limits		
Number of Units	Low-Cost Area Floor	High-Cost Area Ceiling
One	\$331,760	\$765,600
Two	\$424,800	\$980,325
Three	\$513,450	\$1,184,925
Four	\$638,100	\$1,472,550

\*To view a list of counties with a decrease, click [here](#)

Actual loan limits for certain high-cost counties may be lower than the “ceiling” stated above. To view the FHA mortgage limits for 2020 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 “CY2020” 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.