

## Bulletin 20-58

### FHA 2021 Loan Limits

HUD announced the FHA loan limits for 2021 in Mortgagee Letter [2020-41](#) dated December 2, 2020. The low-cost area “floor” and the high-cost area “ceiling” have increased in almost all counties for 2021; the 125 counties that did not have an increase, the loan limits remain unchanged from 2020.

**The new loan limits apply to case numbers assigned on or after January 1, 2021.**

FHA 2021 Loan Limits		
Number of Units	Low-Cost Area Floor	High-Cost Area Ceiling
One	\$356,362	\$822,375
Two	\$456,275	\$1,053,000
Three	\$551,500	\$1,272,750
Four	\$685,400	\$1,581,750

Actual loan limits for certain high-cost counties may be lower than the “ceiling” stated above. To view FHA mortgage limits for 2021 by county, go to [FHA Mortgage Limits](#) and enter the following information for the subject property:

- **State:** Select the state
- **County:** Enter the county
- **Limit Type:** Select “FHA Forward”
- **Limit Year:** Select “CY2021”
- Click “Send”

Sorted By:

State:

County:

County Code:

MSA Name:

MSA Code:

Limit Type:

Limit Year:  ←

Last Revised:  /  /

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

If you have any questions, please contact your Account Executive