

Bulletin 23-51

FHA 2024 Loan Limits

HUD announced the FHA loan limits for 2024 in [Mortgagee Letter 2023-21](#) dated November 28, 2023. Significant increases to the “ceiling” are available for 2024.

The new loan limits apply to case numbers assigned on or after January 1, 2024

FHA 2024 Loan Limits		
Number of Units	Low-Cost Area Floor	High-Cost Area Ceiling
One	\$498,257	\$1,149,825
Two	\$637,950	\$1,472,250
Three	\$771,125	\$1,779,525
Four	\$958,350	\$2,211,600

Actual loan limits for certain high-cost counties **may be lower** than the “ceiling” stated above. To view FHA mortgage limits for 2024 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 “CY2024”
- Click “Send”

Sorted By:

State:

County:

County Code:

MSA Name:

MSA Code:

Limit Type:

Limit Year:

Last Revised: / /

Additionally, FHA published a list of areas at the ceiling and between the floor and ceiling:

- [Areas at the Ceiling](#)
- [Areas Between Floor and Ceiling](#)

FHA loan limits **do not apply** to FHA Streamline transactions. Additionally, FHA policy does not allow an existing case number to be cancelled for the sole benefit of using the higher limits.

If you have any questions, please contact your Account Executive