

Bulletin 25-21

FHA 2026 Loan Limits

HUD announced the FHA loan limits for 2026 in Mortgagee Letter 2025-23 dated December 11, 2025.

The new loan limits apply to case numbers assigned on or after January 1, 2026

FHA 2026 Loan Limits		
Number of Units	Low-Cost Area Floor	High-Cost Area Ceiling
One	\$541,287	\$1,249,125
Two	\$693,050	\$1,599,375
Three	\$837,700	\$1,933,200
Four	\$1,041,125	\$2,402,625

Actual loan limits for certain high-cost counties **may be lower** than the "ceiling" stated above. To view FHA mortgage limits for 2026 by county, go to <u>FHA Mortgage Limits</u> and enter the following information for the subject property:

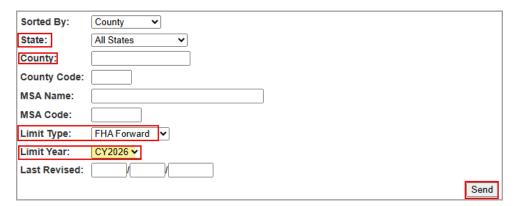
• State: Select the state

County: Enter the county

Limit Type: Select "FHA Forward"

• Limit Year: Select "CY2026"

Click "Send



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