

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 [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 “CY2026”
- Click “Send”

Sorted By: County

State:

All States

County:

County Code:

MSA Name:

MSA Code:

Limit Type:

FHA Forward

Limit Year:

CY2026

Last Revised:

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