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U.S. Department of Housing and Urban Development



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FHA Mortgage Limits List - FHA Forward

 **Message: MORTGAGE LIMITS SUCCESSFULLY COMPLETED**
SUCCESS

Mortgage maximums as of Tuesday November 22, 2022
(102 records were selected, records 1 through 50 displayed)

MSA Name	MSA Code	Division	County Name	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Median Sale Price	Last Revised	Limit Year
QUINCY, IL-MO	39500		ADAMS	001	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$134,000	01/01/2023	CY2023
CAPE GIRARDEAU, MO-IL	16020		ALEXANDER	003	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$200,000	01/01/2023	CY2023
ST. LOUIS, MO-IL	41180		BOND	005	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$330,000	01/01/2023	CY2023
ROCKFORD, IL	40420		BOONE	007	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$190,000	01/01/2023	CY2023
NON-METRO	99999		BROWN	009	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$80,000	01/01/2023	CY2023
OTTAWA, IL	36837		BUREAU	011	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$286,000	01/01/2023	CY2023
ST. LOUIS, MO-IL	41180		CALHOUN	013	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$330,000	01/01/2023	CY2023
NON-METRO	99999		CARROLL	015	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$85,000	01/01/2023	CY2023
NON-METRO	99999		CASS	017	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$102,000	01/01/2023	CY2023
CHAMPAIGN-URBANA, IL	16580		CHAMPAIGN	019	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$190,000	01/01/2023	CY2023

TAYLORVILLE, IL	45380		CHRISTIAN	021	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$85,000	01/01/2023	CY2023
NON-METRO	99999		CLARK	023	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$97,000	01/01/2023	CY2023
NON-METRO	99999		CLAY	025	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$76,000	01/01/2023	CY2023
ST. LOUIS, MO-IL	41180		CLINTON	027	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$330,000	01/01/2023	CY2023
CHARLESTON-MATTOON, IL	16660		COLES	029	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$129,000	01/01/2023	CY2023
CHICAGO-NAPERVILLE-ELGIN, IL-IN-WI	16980	16984	COOK	031	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$386,000	01/01/2023	CY2023
NON-METRO	99999		CRAWFORD	033	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$75,000	01/01/2023	CY2023
CHARLESTON-MATTOON, IL	16660		CUMBERLAND	035	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$129,000	01/01/2023	CY2023
NON-METRO	99999		DE WITT	039	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$98,000	01/01/2023	CY2023
CHICAGO-NAPERVILLE-ELGIN, IL-IN-WI	16980	20994	DEKALB	037	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$386,000	01/01/2023	CY2023
NON-METRO	99999		DOUGLAS	041	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$151,000	01/01/2023	CY2023
CHICAGO-NAPERVILLE-ELGIN, IL-IN-WI	16980	16984	DUPAGE	043	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$386,000	01/01/2023	CY2023
NON-METRO	99999		EDGAR	045	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$104,000	01/01/2023	CY2023
NON-METRO	99999		EDWARDS	047	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$43,000	01/01/2023	CY2023
EFFINGHAM, IL	20820		EFFINGHAM	049	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$120,000	01/01/2023	CY2023
NON-METRO	99999		FAYETTE	051	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$70,000	01/01/2023	CY2023
NON-METRO	99999		FORD	053	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$96,000	01/01/2023	CY2023
NON-METRO	99999		FRANKLIN	055	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$96,000	01/01/2023	CY2023
PEORIA, IL	37900		FULTON	057	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$140,000	01/01/2023	CY2023
NON-METRO	99999		GALLATIN	059	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$36,000	01/01/2023	CY2023
NON-METRO	99999		GREENE	061	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$104,000	01/01/2023	CY2023
CHICAGO-NAPERVILLE-ELGIN, IL-IN-WI	16980	16984	GRUNDY	063	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$386,000	01/01/2023	CY2023

NON-METRO	99999		HAMILTON	065	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$48,000	01/01/2023	CY2023
FORT MADISON-KEOKUK, IA-IL-MO	22800		HANCOCK	067	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$112,000	01/01/2023	CY2023
NON-METRO	99999		HARDIN	069	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$37,000	01/01/2023	CY2023
BURLINGTON, IA-IL	15460		HENDERSON	071	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$189,000	01/01/2023	CY2023
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	19340		HENRY	073	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$194,000	01/01/2023	CY2023
NON-METRO	99999		IROQUOIS	075	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$90,000	01/01/2023	CY2023
CARBONDALE-MARION, IL	16060		JACKSON	077	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$115,000	01/01/2023	CY2023
NON-METRO	99999		JASPER	079	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$75,000	01/01/2023	CY2023
MOUNT VERNON, IL	34500		JEFFERSON	081	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$90,000	01/01/2023	CY2023
ST. LOUIS, MO-IL	41180		JERSEY	083	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$330,000	01/01/2023	CY2023
NON-METRO	99999		JO DAVIESS	085	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$187,000	01/01/2023	CY2023
CARBONDALE-MARION, IL	16060		JOHNSON	087	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$115,000	01/01/2023	CY2023
CHICAGO-NAPERVILLE-ELGIN, IL-IN-WI	16980	20994	KANE	089	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$386,000	01/01/2023	CY2023
KANKAKEE, IL	28100		KANKAKEE	091	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$135,000	01/01/2023	CY2023
CHICAGO-NAPERVILLE-ELGIN, IL-IN-WI	16980	20994	KENDALL	093	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$386,000	01/01/2023	CY2023
GALESBURG, IL	23660		KNOX	095	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$90,000	01/01/2023	CY2023
CHICAGO-NAPERVILLE-ELGIN, IL-IN-WI	16980	29404	LAKE	097	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$386,000	01/01/2023	CY2023
OTTAWA, IL	36837		LASALLE	099	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$286,000	01/01/2023	CY2023

Selection criteria

Sorted by: County
 State: IL
 County:
 County Code:
 MSA Name:
 MSA Code:
 Limit Type: FHA Forward
 Limit Year: CY2023
 Last Revised:

The CY2023 basic standard mortgage limits for FHA insured loans are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$472,030.00	\$604,400.00	\$730,525.00	\$907,900.00
HECM	\$1,089,300.00			
Fannie/Freddie	\$726,200.00	\$929,850.00	\$1,123,900.00	\$1,396,800.00

High cost area limits are subject to a ceiling based on a percent of the Freddie Mac Loan limits
 The ceilings for CY2023 are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,089,300.00	\$1,394,775.00	\$1,685,850.00	\$2,095,200.00
HECM	\$1,089,300.00			
Fannie/Freddie	\$1,089,300.00	\$1,394,775.00	\$1,685,850.00	\$2,095,200.00

Section 214 of the National Housing Act provides that mortgage limits for Alaska, Guam, Hawaii, and the Virgin Islands may be adjusted up to 150 percent of the new ceilings. This results in new CY2023 ceilings for these areas of:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,633,950.00	\$2,092,150.00	\$2,528,775.00	\$3,142,800.00
Fannie/Freddie	\$1,633,950.00	\$2,092,150.00	\$2,528,775.00	\$3,142,800.00

This is a listing of the FHA single family mortgage limits. This listing was downloaded from the Department's Computerized Home Underwriting Management System. Since mortgage limits are updated constantly, please contact the [Homeownership Center](#) if you believe this information is in error.

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FHA Mortgage Limits List - FHA Forward

 **Message: MORTGAGE LIMITS SUCCESSFULLY COMPLETED**
SUCCESS

Mortgage maximums as of Tuesday November 22, 2022
(102 records were selected, records 51 through 100 displayed)

MSA Name	MSA Code	Division	County Name	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Median Sale Price	Last Revised	Limit Year
NON-METRO	99999		LAWRENCE	101	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$66,000	01/01/2023	CY2023
DIXON, IL	19940		LEE	103	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$112,000	01/01/2023	CY2023
PONTIAC, IL	38700		LIVINGSTON	105	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$114,000	01/01/2023	CY2023
LINCOLN, IL	30660		LOGAN	107	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$109,000	01/01/2023	CY2023
DECATUR, IL	19500		MACON	115	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$105,000	01/01/2023	CY2023
ST. LOUIS, MO-IL	41180		MACOUPIN	117	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$330,000	01/01/2023	CY2023
ST. LOUIS, MO-IL	41180		MADISON	119	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$330,000	01/01/2023	CY2023
CENTRALIA, IL	16460		MARION	121	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$75,000	01/01/2023	CY2023
PEORIA, IL	37900		MARSHALL	123	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$140,000	01/01/2023	CY2023
NON-METRO	99999		MASON	125	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$65,000	01/01/2023	CY2023
PADUCAH, KY-IL	37140		MASSAC	127	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$155,000	01/01/2023	CY2023
MACOMB, IL	31380		MCDONOUGH	109	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$75,000	01/01/2023	CY2023

CHICAGO-NAPERVILLE-ELGIN, IL-IN-WI	16980	16984	MCHENRY	111	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$386,000	01/01/2023	CY2023
BLOOMINGTON, IL	14010		MCLEAN	113	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$181,000	01/01/2023	CY2023
SPRINGFIELD, IL	44100		MENARD	129	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$142,000	01/01/2023	CY2023
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	19340		MERCER	131	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$194,000	01/01/2023	CY2023
ST. LOUIS, MO-IL	41180		MONROE	133	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$330,000	01/01/2023	CY2023
NON-METRO	99999		MONTGOMERY	135	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$82,000	01/01/2023	CY2023
JACKSONVILLE, IL	27300		MORGAN	137	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$100,000	01/01/2023	CY2023
NON-METRO	99999		MOULTRIE	139	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$94,000	01/01/2023	CY2023
ROCHELLE, IL	40300		OGLE	141	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$150,000	01/01/2023	CY2023
PEORIA, IL	37900		PEORIA	143	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$140,000	01/01/2023	CY2023
NON-METRO	99999		PERRY	145	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$83,000	01/01/2023	CY2023
CHAMPAIGN-URBANA, IL	16580		PIATT	147	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$190,000	01/01/2023	CY2023
NON-METRO	99999		PIKE	149	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$105,000	01/01/2023	CY2023
NON-METRO	99999		POPE	151	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$35,000	01/01/2023	CY2023
NON-METRO	99999		PULASKI	153	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$77,000	01/01/2023	CY2023
OTTAWA, IL	36837		PUTNAM	155	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$286,000	01/01/2023	CY2023
NON-METRO	99999		RANDOLPH	157	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$93,000	01/01/2023	CY2023
NON-METRO	99999		RICHLAND	159	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$111,000	01/01/2023	CY2023
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL	19340		ROCK ISLAND	161	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$194,000	01/01/2023	CY2023
NON-METRO	99999		SALINE	165	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$60,000	01/01/2023	CY2023
SPRINGFIELD, IL	44100		SANGAMON	167	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$142,000	01/01/2023	CY2023
NON-METRO	99999		SCHUYLER	169	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$68,000	01/01/2023	CY2023
JACKSONVILLE, IL	27300		SCOTT	171	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$100,000	01/01/2023	CY2023
NON-METRO	99999		SHELBY	173	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$90,000	01/01/2023	CY2023
ST. LOUIS, MO-IL	41180		ST. CLAIR	163	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$330,000	01/01/2023	CY2023

PEORIA, IL	37900		STARK	175	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$140,000	01/01/2023	CY2023
FREEPORT, IL	23300		STEPHENSON	177	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$89,000	01/01/2023	CY2023
PEORIA, IL	37900		TAZEWELL	179	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$140,000	01/01/2023	CY2023
NON-METRO	99999		UNION	181	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$138,000	01/01/2023	CY2023
DANVILLE, IL	19180		VERMILION	183	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$74,000	01/01/2023	CY2023
NON-METRO	99999		WABASH	185	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$101,000	01/01/2023	CY2023
NON-METRO	99999		WARREN	187	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$89,000	01/01/2023	CY2023
NON-METRO	99999		WASHINGTON	189	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$116,000	01/01/2023	CY2023
NON-METRO	99999		WAYNE	191	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$57,000	01/01/2023	CY2023
NON-METRO	99999		WHITE	193	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$70,000	01/01/2023	CY2023
STERLING, IL	44580		WHITESIDE	195	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$100,000	01/01/2023	CY2023
CHICAGO-NAPERVILLE-ELGIN, IL-IN-WI	16980	16984	WILL	197	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$386,000	01/01/2023	CY2023
CARBONDALE-MARION, IL	16060		WILLIAMSON	199	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$115,000	01/01/2023	CY2023

Selection criteria

Sorted by: County
 State: IL
 County:
 County Code:
 MSA Name:
 MSA Code:
 Limit Type: FHA Forward
 Limit Year: CY2023
 Last Revised:

The CY2023 basic standard mortgage limits for FHA insured loans are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$472,030.00	\$604,400.00	\$730,525.00	\$907,900.00
HECM	\$1,089,300.00			
Fannie/Freddie	\$726,200.00	\$929,850.00	\$1,123,900.00	\$1,396,800.00

High cost area limits are subject to a ceiling based on a percent of the Freddie Mac Loan limits

The ceilings for CY2023 are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,089,300.00	\$1,394,775.00	\$1,685,850.00	\$2,095,200.00

HECM	\$1,089,300.00			
Fannie/Freddie	\$1,089,300.00	\$1,394,775.00	\$1,685,850.00	\$2,095,200.00

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FHA Mortgage Limits List - FHA Forward

 **Message: MORTGAGE LIMITS SUCCESSFULLY COMPLETED**

Mortgage maximums as of Tuesday November 22, 2022
(102 records were selected, records 101 through 102 displayed)

MSA Name	MSA Code	Division	County Name	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Median Sale Price	Last Revised	Limit Year
ROCKFORD, IL	40420		WINNEBAGO	201	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$190,000	01/01/2023	CY2023
PEORIA, IL	37900		WOODFORD	203	IL	\$472,030	\$604,400	\$730,525	\$907,900	\$140,000	01/01/2023	CY2023

Selection criteria

Sorted by: County

State: IL

County:

County Code:

MSA Name:

MSA Code:

Limit Type: FHA Forward

Limit Year: CY2023

Last Revised:

The CY2023 basic standard mortgage limits for FHA insured loans are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$472,030.00	\$604,400.00	\$730,525.00	\$907,900.00
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HECM	\$1,089,300.00			
Fannie/Freddie	\$1,089,300.00	\$1,394,775.00	\$1,685,850.00	\$2,095,200.00

Section 214 of the National Housing Act provides that mortgage limits for Alaska, Guam, Hawaii, and the Virgin Islands may be adjusted up to 150 percent of the new ceilings. This results in new CY2023 ceilings for these areas of:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,633,950.00	\$2,092,150.00	\$2,528,775.00	\$3,142,800.00
Fannie/Freddie	\$1,633,950.00	\$2,092,150.00	\$2,528,775.00	\$3,142,800.00

This is a listing of the FHA single family mortgage limits. This listing was downloaded from the Department's Computerized Home Underwriting Management System. Since mortgage limits are updated constantly, please contact the [Homeownership Center](#) if you believe this information is in error.

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