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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**

Mortgage maximums as of Wednesday November 15, 2023  
(87 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
NON-METRO	99999		AITKIN	001	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$186,000	01/01/2024	CY2
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	33460		ANOKA	003	MN	\$515,200	\$659,550	\$797,250	\$990,800	\$442,000	01/01/2023	CY2
NON-METRO	99999		BECKER	005	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$227,000	01/01/2024	CY2
BEMIDJI, MN	13420		BELTRAMI	007	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$192,000	01/01/2024	CY2
ST. CLOUD, MN	41060		BENTON	009	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$249,000	01/01/2024	CY2
NON-METRO	99999		BIG STONE	011	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$128,000	01/01/2024	CY2
MANKATO, MN	31860		BLUE EARTH	013	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$260,000	01/01/2024	CY2
NEW ULM, MN	35580		BROWN	015	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$169,000	01/01/2024	CY2
DULUTH, MN-WI	20260		CARLTON	017	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$200,000	01/01/2024	CY2
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	33460		CARVER	019	MN	\$515,200	\$659,550	\$797,250	\$990,800	\$442,000	01/01/2023	CY2
BRAINERD, MN	14660		CASS	021	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$245,000	01/01/2024	CY2
NON-METRO	99999		CHIPPEWA	023	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$111,000	01/01/2024	CY2
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	33460		CHISAGO	025	MN	\$515,200	\$659,550	\$797,250	\$990,800	\$442,000	01/01/2023	CY2
FARGO, ND-MN	22020		CLAY	027	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$290,000	01/01/2024	CY2
NON-METRO	99999		CLEARWATER	029	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$122,000	01/01/2024	CY2
NON-METRO	99999		COOK	031	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$220,000	01/01/2024	CY2
NON-METRO	99999		COTTONWOOD	033	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$130,000	01/01/2024	CY2
BRAINERD, MN	14660		CROW WING	035	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$245,000	01/01/2024	CY2
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	33460		DAKOTA	037	MN	\$515,200	\$659,550	\$797,250	\$990,800	\$442,000	01/01/2023	CY2
ROCHESTER, MN	40340		DODGE	039	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$300,000	01/01/2024	CY2
ALEXANDRIA, MN	10820		DOUGLAS	041	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$250,000	01/01/2024	CY2
NON-METRO	99999		FARIBAULT	043	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$94,000	01/01/2024	CY2
ROCHESTER, MN	40340		FILLMORE	045	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$300,000	01/01/2024	CY2
ALBERT LEA, MN	10660		FREEBORN	047	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$140,000	01/01/2024	CY2
RED WING, MN	39860		GOODHUE	049	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$258,000	01/01/2024	CY2
NON-METRO	99999		GRANT	051	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$125,000	01/01/2024	CY2
MINNEAPOLIS-ST. PAUL-	33460		HENNEPIN	053	MN	\$515,200	\$659,550	\$797,250	\$990,800	\$442,000	01/01/2023	CY2

BLOOMINGTON, MN-WI												
LA CROSSE-ONALASKA, WI-MN	29100		HOUSTON	055	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$244,000	01/01/2024	CY2
NON-METRO	99999		HUBBARD	057	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$175,000	01/01/2024	CY2
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	33460		ISANTI	059	MN	\$515,200	\$659,550	\$797,250	\$990,800	\$442,000	01/01/2023	CY2
GRAND RAPIDS, MN	24330		ITASCA	061	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$169,000	01/01/2024	CY2
NON-METRO	99999		JACKSON	063	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$125,000	01/01/2024	CY2
NON-METRO	99999		KANABEC	065	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$200,000	01/01/2024	CY2
WILLMAR, MN	48820		KANDIYOHI	067	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$200,000	01/01/2024	CY2
NON-METRO	99999		KITTSOON	069	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$97,000	01/01/2024	CY2
NON-METRO	99999		KOOCHICHING	071	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$99,000	01/01/2024	CY2
NON-METRO	99999		LAC QUI PARLE	073	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$98,000	01/01/2024	CY2
DULUTH, MN-WI	20260		LAKE	075	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$200,000	01/01/2024	CY2
NON-METRO	99999		LAKE OF THE WOODS	077	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$100,000	01/01/2024	CY2
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	33460		LE SUEUR	079	MN	\$515,200	\$659,550	\$797,250	\$990,800	\$442,000	01/01/2023	CY2
NON-METRO	99999		LINCOLN	081	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$79,000	01/01/2024	CY2
MARSHALL, MN	32140		LYON	083	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$145,000	01/01/2024	CY2
NON-METRO	99999		MAHNOMEN	087	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$100,000	01/01/2024	CY2
NON-METRO	99999		MARSHALL	089	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$122,000	01/01/2024	CY2
FAIRMONT, MN	21860		MARTIN	091	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$116,000	01/01/2024	CY2
HUTCHINSON, MN	26780		MCLEOD	085	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$235,000	01/01/2024	CY2
NON-METRO	99999		MEEKER	093	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$192,000	01/01/2024	CY2
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	33460		MILLE LACS	095	MN	\$515,200	\$659,550	\$797,250	\$990,800	\$442,000	01/01/2023	CY2
NON-METRO	99999		MORRISON	097	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$194,000	01/01/2024	CY2
AUSTIN, MN	12380		MOWER	099	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$150,000	01/01/2024	CY2

Selection criteria

Sorted by: County  
State: MN  
County:  
County Code:  
MSA Name:  
MSA Code:  
Limit Type: FHA Forward  
Limit Year: CY2024  
Last Revised:

The CY2024 basic standard mortgage limits for FHA insured loans are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$498,257.00	\$637,950.00	\$771,125.00	\$958,350.00
HECM	\$1,149,825.00			
Fannie/Freddie	\$766,550.00	\$981,500.00	\$1,186,350.00	\$1,474,400.00

High cost area limits are subject to a ceiling based on a percent of the Freddie Mac Loan limits  
The ceilings for CY2024 are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,149,825.00	\$1,472,250.00	\$1,779,525.00	\$2,211,600.00
HECM	\$1,149,825.00			
Fannie/Freddie	\$1,149,825.00	\$1,472,250.00	\$1,779,525.00	\$2,211,600.00

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 CY2024 ceilings for these areas of:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,724,737.00	\$2,208,375.00	\$2,669,275.00	\$3,317,400.00

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**

Mortgage maximums as of Wednesday November 15, 2023  
(87 records were selected, records 51 through 87 displayed)

MSA Name	MSA Code	Division	County Name	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Median Sale Price	Last Revised	Lin
NON-METRO	99999		MURRAY	101	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$102,000	01/01/2024	CY:
MANKATO, MN	31860		NICOLLET	103	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$260,000	01/01/2024	CY:
WORTHINGTON, MN	49380		NOBLES	105	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$180,000	01/01/2024	CY:
NON-METRO	99999		NORMAN	107	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$98,000	01/01/2024	CY:
ROCHESTER, MN	40340		OLMSTED	109	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$300,000	01/01/2024	CY:
FERGUS FALLS, MN	22260		OTTER TAIL	111	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$217,000	01/01/2024	CY:
NON-METRO	99999		PENNINGTON	113	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$174,000	01/01/2024	CY:
NON-METRO	99999		PINE	115	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$210,000	01/01/2024	CY:
NON-METRO	99999		PIPESTONE	117	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$97,000	01/01/2024	CY:
GRAND FORKS, ND-MN	24220		POLK	119	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$245,000	01/01/2024	CY:
NON-METRO	99999		POPE	121	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$196,000	01/01/2024	CY:
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	33460		RAMSEY	123	MN	\$515,200	\$659,550	\$797,250	\$990,800	\$442,000	01/01/2023	CY:
NON-METRO	99999		RED LAKE	125	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$112,000	01/01/2024	CY:
NON-METRO	99999		REDWOOD	127	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$100,000	01/01/2024	CY:
NON-METRO	99999		RENVILLE	129	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$130,000	01/01/2024	CY:
FARIBAULT-NORTHFIELD, MN	22060		RICE	131	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$285,000	01/01/2024	CY:
NON-METRO	99999		ROCK	133	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$175,000	01/01/2024	CY:
NON-METRO	99999		ROSEAU	135	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$169,000	01/01/2024	CY:
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	33460		SCOTT	139	MN	\$515,200	\$659,550	\$797,250	\$990,800	\$442,000	01/01/2023	CY:
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	33460		SHERBURNE	141	MN	\$515,200	\$659,550	\$797,250	\$990,800	\$442,000	01/01/2023	CY:
NON-METRO	99999		SIBLEY	143	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$200,000	01/01/2024	CY:
DULUTH, MN-WI	20260		ST. LOUIS	137	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$200,000	01/01/2024	CY:
ST. CLOUD, MN	41060		STEARNS	145	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$249,000	01/01/2024	CY:
OWATONNA, MN	36940		STEELE	147	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$235,000	01/01/2024	CY:
NON-METRO	99999		STEVENS	149	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$139,000	01/01/2024	CY:
NON-METRO	99999		SWIFT	151	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$86,000	01/01/2024	CY:
NON-METRO	99999		TODD	153	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$144,000	01/01/2024	CY:
NON-METRO	99999		TRAVERSE	155	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$55,000	01/01/2024	CY:

ROCHESTER, MN	40340		WABASHA	157	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$300,000	01/01/2024	CY:
NON-METRO	99999		WADENA	159	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$160,000	01/01/2024	CY:
NON-METRO	99999		WASECA	161	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$200,000	01/01/2024	CY:
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	33460		WASHINGTON	163	MN	\$515,200	\$659,550	\$797,250	\$990,800	\$442,000	01/01/2023	CY:
NON-METRO	99999		WATONWAN	165	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$131,000	01/01/2024	CY:
WAHPETON, ND-MN	47420		WILKIN	167	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$185,000	01/01/2024	CY:
WINONA, MN	49100		WINONA	169	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$210,000	01/01/2024	CY:
MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI	33460		WRIGHT	171	MN	\$515,200	\$659,550	\$797,250	\$990,800	\$442,000	01/01/2023	CY:
NON-METRO	99999		YELLOW MEDICINE	173	MN	\$498,257	\$637,950	\$771,125	\$958,350	\$96,000	01/01/2024	CY:

Selection criteria

Sorted by: County  
 State: MN  
 County:  
 County Code:  
 MSA Name:  
 MSA Code:  
 Limit Type: FHA Forward  
 Limit Year: CY2024  
 Last Revised:

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Fannie/Freddie	\$1,724,737.00	\$2,208,375.00	\$2,669,275.00	\$3,317,400.00

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