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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
(67 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 Y
GAINESVILLE, FL	23540		ALACHUA	001	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$305,000	01/01/2024	CY2024
JACKSONVILLE, FL	27260		BAKER	003	FL	\$564,650	\$722,850	\$873,750	\$1,085,900	\$491,000	01/01/2024	CY2024
PANAMA CITY, FL	37460		BAY	005	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$320,000	01/01/2024	CY2024
NON-METRO	99999		BRADFORD	007	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$170,000	01/01/2024	CY2024
PALM BAY-MELBOURNE-TITUSVILLE, FL	37340		BREVARD	009	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$342,000	01/01/2024	CY2024
MIAMI-FORT LAUDERDALE-POMPANO BEACH, FL	33100	22744	BROWARD	011	FL	\$621,000	\$795,000	\$960,950	\$1,194,250	\$540,000	01/01/2024	CY2024
NON-METRO	99999		CALHOUN	013	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$75,000	01/01/2024	CY2024
PUNTA GORDA, FL	39460		CHARLOTTE	015	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$329,000	01/01/2024	CY2024
HOMOSASSA SPRINGS, FL	26140		CITRUS	017	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$235,000	01/01/2024	CY2024
JACKSONVILLE, FL	27260		CLAY	019	FL	\$564,650	\$722,850	\$873,750	\$1,085,900	\$491,000	01/01/2024	CY2024
NAPLES-MARCO ISLAND, FL	34940		COLLIER	021	FL	\$730,250	\$934,850	\$1,130,000	\$1,404,350	\$635,000	01/01/2024	CY2024
LAKE CITY, FL	29380		COLUMBIA	023	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$174,000	01/01/2024	CY2024
ARCADIA, FL	11580		DESOTO	027	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$180,000	01/01/2024	CY2024
NON-METRO	99999		DIXIE	029	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$92,000	01/01/2024	CY2024
JACKSONVILLE, FL	27260		DUVAL	031	FL	\$564,650	\$722,850	\$873,750	\$1,085,900	\$491,000	01/01/2024	CY2024
PENSACOLA-FERRY PASS-BRENT, FL	37860		ESCAMBIA	033	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$325,000	01/01/2024	CY2024
DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	19660		FLAGLER	035	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$350,000	01/01/2024	CY2024
NON-METRO	99999		FRANKLIN	037	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$166,000	01/01/2024	CY2024
TALLAHASSEE, FL	45220		GADSDEN	039	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$250,000	01/01/2024	CY2024
GAINESVILLE, FL	23540		GILCHRIST	041	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$305,000	01/01/2024	CY2024
NON-METRO	99999		GLADES	043	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$175,000	01/01/2024	CY2024
NON-METRO	99999		GULF	045	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$310,000	01/01/2024	CY2024
NON-METRO	99999		HAMILTON	047	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$100,000	01/01/2024	CY2024
WAUCHULA, FL	48100		HARDEE	049	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$125,000	01/01/2024	CY2024

CLEWISTON, FL	17500		HENDRY	051	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$215,000	01/01/2024	CY2024
TAMPA-ST. PETERSBURG-CLEARWATER, FL	45300		HERNANDO	053	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$400,000	01/01/2024	CY2024
SEBRING-AVON PARK, FL	42700		HIGHLANDS	055	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$200,000	01/01/2024	CY2024
TAMPA-ST. PETERSBURG-CLEARWATER, FL	45300		HILLSBOROUGH	057	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$400,000	01/01/2024	CY2024
NON-METRO	99999		HOLMES	059	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$122,000	01/01/2024	CY2024
SEBASTIAN-VERO BEACH, FL	42680		INDIAN RIVER	061	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$366,000	01/01/2024	CY2024
NON-METRO	99999		JACKSON	063	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$130,000	01/01/2024	CY2024
TALLAHASSEE, FL	45220		JEFFERSON	065	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$250,000	01/01/2024	CY2024
NON-METRO	99999		LAFAYETTE	067	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$100,000	01/01/2024	CY2024
ORLANDO-KISSIMMEE-SANFORD, FL	36740		LAKE	069	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$426,000	01/01/2024	CY2024
CAPE CORAL-FORT MYERS, FL	15980		LEE	071	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$370,000	01/01/2024	CY2024
TALLAHASSEE, FL	45220		LEON	073	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$250,000	01/01/2024	CY2024
GAINESVILLE, FL	23540		LEVY	075	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$305,000	01/01/2024	CY2024
NON-METRO	99999		LIBERTY	077	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$79,000	01/01/2024	CY2024
NON-METRO	99999		MADISON	079	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$82,000	01/01/2024	CY2024
NORTH PORT-SARASOTA-BRADENTON, FL	35840		MANATEE	081	FL	\$547,400	\$700,750	\$847,050	\$1,052,700	\$476,000	01/01/2024	CY2024
Ocala, FL	36100		MARION	083	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$262,000	01/01/2024	CY2024
PORT ST. LUCIE, FL	38940		MARTIN	085	FL	\$546,250	\$699,300	\$845,300	\$1,050,500	\$475,000	01/01/2024	CY2024
MIAMI-FORT LAUDERDALE-POMPANO BEACH, FL	33100	33124	MIAMI-DADE	086	FL	\$621,000	\$795,000	\$960,950	\$1,194,250	\$540,000	01/01/2024	CY2024
KEY WEST, FL	28580		MONROE	087	FL	\$929,200	\$1,189,550	\$1,437,900	\$1,786,950	\$808,000	01/01/2024	CY2024
JACKSONVILLE, FL	27260		NASSAU	089	FL	\$564,650	\$722,850	\$873,750	\$1,085,900	\$491,000	01/01/2024	CY2024
CRESTVIEW-FORT WALTON BEACH-DESTIN, FL	18880		OKALOOSA	091	FL	\$603,750	\$772,900	\$934,250	\$1,161,050	\$518,000	01/01/2023	CY2024
OKEECHOBEE, FL	36380		OKEECHOBEE	093	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$150,000	01/01/2024	CY2024
ORLANDO-KISSIMMEE-SANFORD, FL	36740		ORANGE	095	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$426,000	01/01/2024	CY2024
ORLANDO-KISSIMMEE-SANFORD, FL	36740		OSCEOLA	097	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$426,000	01/01/2024	CY2024
MIAMI-FORT LAUDERDALE-POMPANO BEACH, FL	33100	48424	PALM BEACH	099	FL	\$621,000	\$795,000	\$960,950	\$1,194,250	\$540,000	01/01/2024	CY2024

Selection criteria

Sorted by: County
State: FL
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
Fannie/Freddie	\$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.

You may download the mortgage limits data and it's file description using the [File Layouts Page](#)

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Mortgage maximums as of Wednesday November 15, 2023
(67 records were selected, records 51 through 67 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
TAMPA-ST. PETERSBURG-CLEARWATER, FL	45300		PASCO	101	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$400,000	01/01/2024	CY2024
TAMPA-ST. PETERSBURG-CLEARWATER, FL	45300		PINELLAS	103	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$400,000	01/01/2024	CY2024
LAKELAND-WINTER HAVEN, FL	29460		POLK	105	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$315,000	01/01/2024	CY2024
PALATKA, FL	37260		PUTNAM	107	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$117,000	01/01/2024	CY2024
PENSACOLA-FERRY PASS-BRENT, FL	37860		SANTA ROSA	113	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$325,000	01/01/2024	CY2024
NORTH PORT-SARASOTA-BRADENTON, FL	35840		SARASOTA	115	FL	\$547,400	\$700,750	\$847,050	\$1,052,700	\$476,000	01/01/2024	CY2024
ORLANDO-KISSIMMEE-SANFORD, FL	36740		SEMINOLE	117	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$426,000	01/01/2024	CY2024
JACKSONVILLE, FL	27260		ST. JOHNS	109	FL	\$564,650	\$722,850	\$873,750	\$1,085,900	\$491,000	01/01/2024	CY2024
PORT ST. LUCIE, FL	38940		ST. LUCIE	111	FL	\$546,250	\$699,300	\$845,300	\$1,050,500	\$475,000	01/01/2024	CY2024
THE VILLAGES, FL	45540		SUMTER	119	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$370,000	01/01/2024	CY2024
NON-METRO	99999		SUWANNEE	121	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$113,000	01/01/2024	CY2024
NON-METRO	99999		TAYLOR	123	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$120,000	01/01/2024	CY2024
NON-METRO	99999		UNION	125	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$131,000	01/01/2024	CY2024
DELTONA-DAYTONA BEACH-ORMOND BEACH, FL	19660		VOLUSIA	127	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$350,000	01/01/2024	CY2024
TALLAHASSEE, FL	45220		WAKULLA	129	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$250,000	01/01/2024	CY2024
CRESTVIEW-FORT WALTON BEACH-DESTIN, FL	18880		WALTON	131	FL	\$603,750	\$772,900	\$934,250	\$1,161,050	\$518,000	01/01/2023	CY2024
NON-METRO	99999		WASHINGTON	133	FL	\$498,257	\$637,950	\$771,125	\$958,350	\$119,000	01/01/2024	CY2024

Selection criteria

Sorted by: County

State: FL

County:

County Code:
MSA Name:
MSA Code:
Limit Type: FHA Forward
Limit Year: CY2024
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