



## 2022 FEDERAL HOUSING ADMINISTRATION (FHA) LOAN LIMITS

The Department of Housing and Urban Development (HUD) announced that it will implement new FHA single-family loan limits effective for **case numbers assigned on or after January 1, 2022**. See [Mortgage Letter 2021-28](#).

**Primary Departments for Review:** Loan Officers, Processors, Underwriters  
**Bulletin Date:** December 1, 2021  
**Effective Date:** January 1, 2022  
**Pipeline Transition Time:** FHA loans with case numbers **assigned** on or after January 1, 2022

**INFORMATIONAL:**

The current standard loan limit for areas where housing costs are relatively low **will increase to \$420,680** from \$356,362. The new national-ceiling loan limit for the very highest cost areas will also **change to \$970,800** from \$822,375.

The following table illustrates the loan limits for low cost and high cost areas:

Property Size	Low Cost Area "Floor"	High Cost Area "Ceiling"
One Unit	\$420,680	\$970,800
Two Units	\$538,650	\$1,243,050
Three Units	\$651,050	\$1,502,475
Four Units	\$809,150	\$1,687,275

Areas are eligible for FHA loan limits above the national standard limit, and up to the national ceiling level, based on median area home prices. HUD’s calculation for area limits is 115% of median home price.

HUD has announced the changes to county loan limits for Calendar Year 2022 (CY2022). Current and new FHA loan limits may be reviewed at the following link: <https://entp.hud.gov/idapp/html/hicostlook.cfm>

For the new limits, please select CY2022 from the dropdown list.

Limit Type:

Limit Year:

Last Revised:

**Please contact the Product Desk at [Products@supremelending.com](mailto:Products@supremelending.com) for questions.**