

Announcement 2020:29

SUBJECT: FHA Loan Limits for 2021

DATE: December 05, 2020

HUD announced the FHA loan limits for 2021 in Mortgage Letter 2020-41. Most counties have increased, however there are 125 counties whose maximum loan limits remained the same as 2020 limits.

New loan limits apply to case numbers assigned on or after **January 1, 2021**:

FHA 2021 Loan Limits		
Number of Units	Low-Cost Area Floor	High-Cost Area Ceiling
One	\$356,362	\$822,375
Two	\$456,275	\$1,053,000
Three	\$551,500	\$1,272,750
Four	\$685,400	\$1,581,750

Loan limits for certain high-cost counties may be lower than the “ceiling” stated above. FHA 2021 mortgage limits can be accessed at the following link: [FHA Mortgage Limits](#).

As a reminder, county limits do not apply to FHA Streamline transactions.

If you have any questions, please contact your Account Executive.