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FHA Mortgage Limits List - FHA Forward

 **Message: MORTGAGE LIMITS SUCCESSFULLY COMPLETED**Mortgage maximums as of Thursday January 01, 2026
(3235 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
NON-METRO	99999		DENALI BOROUGH	068	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$334,000	01/01/2026	CY2026
NON-METRO	99999		ALEUTIANS WEST	016	AK	\$585,350	\$749,350	\$905,800	\$1,125,700	\$496,000	01/01/2025	CY2026
NON-METRO	99999		PETERSBURG CENS	195	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$385,000	01/01/2026	CY2026
NON-METRO	99999		PRINCE OF WALES	198	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$283,000	01/01/2026	CY2026
NON-METRO	99999		SOUTHEAST FAIRB	240	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$413,000	01/01/2026	CY2026
NON-METRO	99999		WRANGELL CITY A	275	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$338,000	01/01/2026	CY2026
NON-METRO	99999		CHUGACH CENSUS	063	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$229,000	01/01/2026	CY2026
NON-METRO	99999		DILLINGHAM CENS	070	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$194,000	01/01/2026	CY2026
FAIRBANKS-COLLEGE, AK	21820		FAIRBANKS NORTH	090	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$335,000	01/01/2026	CY2026
NON-METRO	99999		HAINES BOROUGH	100	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$334,000	01/01/2026	CY2026
NON-METRO	99999		NOME CENSUS ARE	180	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$467,000	01/01/2026	CY2026
NON-METRO	99999		BETHEL CENSUS A	050	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$154,000	01/01/2026	CY2026
NON-METRO	99999		COPPER RIVER CE	066	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$449,000	01/01/2026	CY2026
NON-METRO	99999		KENAI PENINSULA	122	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$319,000	01/01/2026	CY2026
NON-METRO	99999		KODIAK ISLAND B	150	AK	\$541,650	\$693,400	\$838,150	\$1,041,650	\$455,000	01/01/2025	CY2026
NON-METRO	99999		LAKE AND PENINS	164	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$197,000	01/01/2026	CY2026
NON-METRO	99999		YAKUTAT CITY AN	282	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$219,000	01/01/2026	CY2026
NON-METRO	99999		YUKON-KOYUKUK C	290	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$112,000	01/01/2026	CY2026
ANCHORAGE, AK	11260		ANCHORAGE MUNIC	020	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$460,000	01/01/2026	CY2026

NON-METRO	99999		KUSILVAK CENSUS	158	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$86,000	01/01/2026	CY2026
NON-METRO	99999		ALEUTIANS EAST	013	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$171,000	01/01/2026	CY2026
NON-METRO	99999		NORTHWEST ARCTI	188	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$208,000	01/01/2026	CY2026
NON-METRO	99999		SKAGWAY MUNICIPAL	230	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$466,000	01/01/2026	CY2026
NON-METRO	99999		BRISTOL BAY BOR	060	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$344,000	01/01/2026	CY2026
NON-METRO	99999		HOONAH-ANGOON C	105	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$355,000	01/01/2026	CY2026
JUNEAU, AK	27940		JUNEAU CITY AND	110	AK	\$596,850	\$764,050	\$923,600	\$1,147,800	\$519,000	01/01/2026	CY2026
ANCHORAGE, AK	11260		MATANUSKA-SUSIT	170	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$460,000	01/01/2026	CY2026
NON-METRO	99999		SITKA CITY AND	220	AK	\$586,500	\$750,800	\$907,550	\$1,127,900	\$490,000	01/01/2023	CY2026
NON-METRO	99999		NORTH SLOPE BOR	185	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$393,000	01/01/2026	CY2026
KETCHIKAN, AK	28540		KETCHIKAN GATEW	130	AK	\$541,287	\$693,050	\$837,700	\$1,041,125	\$442,000	01/01/2026	CY2026
TUSCALOOSA, AL	46220		GREENE COUNTY	063	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$231,000	01/01/2026	CY2026
DOTHAN, AL	20020		HENRY COUNTY	067	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$192,000	01/01/2026	CY2026
BIRMINGHAM, AL	13820		JEFFERSON COUNT	073	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$317,000	01/01/2026	CY2026
EUFAULA, AL-GA	21640		BARBOUR COUNTY	005	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$147,000	01/01/2026	CY2026
BIRMINGHAM, AL	13820		CHILTON COUNTY	021	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$317,000	01/01/2026	CY2026
NON-METRO	99999		CHOCTAW COUNTY	023	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$150,000	01/01/2026	CY2026
NON-METRO	99999		ESCAMBIA COUNTY	053	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$164,000	01/01/2026	CY2026
FLORENCE-MUSCLE SHOALS, AL	22520		LAUDERDALE COUN	077	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$190,000	01/01/2026	CY2026
HUNTSVILLE, AL	26620		MADISON COUNTY	089	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$295,000	01/01/2026	CY2026
BIRMINGHAM, AL	13820		SHELBY COUNTY	117	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$317,000	01/01/2026	CY2026
TUSCALOOSA, AL	46220		TUSCALOOSA COUN	125	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$231,000	01/01/2026	CY2026
ANNISTON-OXFORD, AL	11500		CALHOUN COUNTY	015	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$134,000	01/01/2026	CY2026
LAGRANGE, GA-AL	29300		CHAMBERS COUNTY	017	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$215,000	01/01/2026	CY2026
NON-METRO	99999		CLEBURNE COUNTY	029	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$193,000	01/01/2026	CY2026
ENTERPRISE, AL	21460		COFFEE COUNTY	031	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$190,000	01/01/2026	CY2026

TALLADEGA-SYLACAUGA, AL	45180		COOSA COUNTY	037	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$131,000	01/01/2026	CY2026
TALLADEGA-SYLACAUGA, AL	45180		TALLADEGA COUNT	121	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$131,000	01/01/2026	CY2026
NON-METRO	99999		CHEROKEE COUNTY	019	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$150,000	01/01/2026	CY2026
FLORENCE-MUSCLE SHOALS, AL	22520		COLBERT COUNTY	033	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$190,000	01/01/2026	CY2026
NON-METRO	99999		COVINGTON COUNT	039	AL	\$541,287	\$693,050	\$837,700	\$1,041,125	\$120,000	01/01/2026	CY2026

Selection criteria

Sorted by: State

State:

County:

County Code:

MSA Name:

MSA Code:

Limit Type: FHA Forward

Limit Year: CY2026

Last Revised:

The CY2026 basic standard mortgage limits for FHA insured loans are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$541,287.00	\$693,050.00	\$837,700.00	\$1,041,125.00
HECM	\$1,249,125.00			
Fannie/Freddie	\$832,750.00	\$1,066,250.00	\$1,288,800.00	\$1,601,750.00

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

The ceilings for CY2026 are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,249,125.00	\$1,599,375.00	\$1,933,200.00	\$2,402,625.00
HECM	\$1,249,125.00			
Fannie/Freddie	\$1,249,125.00	\$1,599,375.00	\$1,933,200.00	\$2,402,625.00

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 CY2026 ceilings for these areas of:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,873,687.00	\$2,399,050.00	\$2,899,800.00	\$3,603,925.00
Fannie/Freddie	\$1,873,687.00	\$2,399,050.00	\$2,899,800.00	\$3,603,925.00

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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U.S. Department of Housing and Urban Development | 451 7th Street S.W., Washington, DC 20410

Telephone: (202) 708-1112 TTY: (202) 708-1455

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