

## FHA 2021 Loan Limits

**Purpose** This announcement includes the following topic:  
 ✓ FHA Loan Limits

**FHA Loan Limits** Per [FHA Mortgagee Letter 2020-41](#), forward mortgage limits for calendar year 2021 are effective for *case numbers assigned on or after January 1, 2021*

Unit Number	FHA National Low-Cost Area Mortgage Limits	FHA National High-Cost Area Mortgage Limits
1	\$356,362	\$822,375
2	\$456,275	\$1,053,000
3	\$551,500	\$1,272,750
4	\$685,400	\$1,581,750

Limits for individual MSA's and counties are available at:  
[FHA Mortgage Limits | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

**Effective Date** As Noted

**Questions** Retail – Please contact your Manager  
 Mod Corr – Please contact Brent Wilder, National Account Executive, at [bwilder@fsmloans.biz](mailto:bwilder@fsmloans.biz)