

# 2026 FHA LOAN LIMITS

## Effective January 1, 2026

**Beginning January 1, 2026**, the FHA's minimum national loan limit floor will be \$541,288 for a one-unit property, which is set at 65% of the national conforming loan limit (\$832,750). This floor applies to areas where 115% of the median home price is below the floor amount. Areas where the loan limit exceeds the floor are considered high-cost.

In high-cost areas, FHA sets loan limits above the national floor. These limits vary by county and are based on local median home prices. About 65 areas are expected to qualify as high-cost for 2026. The FHA's loan limit ceiling in these areas will increase from \$1,209,750 to \$1,249,125. High-cost areas are defined as places where 115% of the median home price exceeds the national floor.

### What is the FHA Loan Limit?

The Federal Housing Administration (FHA) sets annual loan limits for FHA-insured mortgages. These limits are based on the median home price in each area. Generally, the higher the median home price, the higher the loan limit. FHA calculates loan limits at up to 115% of an area's median home price, and up to 150% in designated high-cost areas.

Each year, FHA updates the loan limits using the most recent sales data available. Loan limits may increase or decrease as home prices change. This approach ensures that limits reflect market conditions and the cost of housing in different regions.

### FORWARD MORTGAGE LOAN LIMITS EFFECTIVE JANUARY 1, 2026:

PROPERTY SIZE	LOW-COST AREA "FLOOR"	HIGH-COST AREA "CEILING"	Alaska, Hawaii, Guam, and U.S. Virgin Islands "Ceiling" <sup>1</sup>
One-Unit	\$541,288	\$1,249,125	\$1,873,688
Two-Units	\$693,063	\$1,599,375	\$2,399,063
Three-Units	\$837,720	\$1,933,200	\$2,899,800
Four-Units	\$1,041,138	\$2,402,625	\$3,603,938

<sup>1</sup> Mortgage limits for the special exception areas of Alaska, Hawaii, Guam, and the U.S. Virgin Islands are adjusted by FHA to account for higher costs of construction.

