

FHA loan limits are up!

Starting January 1, 2024

Higher limits mean you can buy more house and still have all the advantages of an FHA loan, including lower down payments and more flexible credit requirements. You can use gift funds, too.



2024 limits*

Property size	Low-cost area "floor"	High-cost area "ceiling"	Special exceptions "ceiling" (Alaska, Hawaii, Guam, U.S. Virgin Islands)
1 unit	\$498,257	\$1,149,825	\$1,724,725
2 units	\$637,950	\$1,472,250	\$2,208,375
3 units	\$771,125	\$1,779,525	\$2,669,275
4 units	\$958,350	\$2,211,600	\$3,317,400

Contact me today.

*FHA limits vary by property size and housing value. Most of the country is covered by the "floor" limits, high-cost counties are covered by the "ceiling" limits, some counties are in between, and there's a special exceptions "ceiling" for certain areas. For full details, visit https://hud.gov/program_offices/housing/sfh/lender/origination/mortgage_limits



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