



FHA INFO 2022-101

December 1, 2022

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See below for details.

2023 Nationwide Forward Mortgage Limits

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter 2022-20, 2023 Nationwide Forward Mortgage Limits](#), which provides the maximum mortgage limits for FHA-insured Title II forward mortgages. **These new loan limits are effective for case numbers assigned on or after January 1, 2023, through December 31, 2023.**

FHA's "floor" and "ceiling" loan limits will increase from \$420,680 and \$970,800 in Calendar Year (CY) 2022 to \$472,030 and \$1,089,300 [in](#) in CY 2023, respectively, for a one-unit property.

The following table lists the CY 2023 FHA loan limit thresholds for low-cost and high-cost areas:

Property Size	Low-Cost Area "Floor"	High-Cost Area "Ceiling"
One-Unit	\$472,030	\$1,089,300
Two-Units	\$604,400	\$1,394,775
Three-Units	\$730,525	\$1,685,850
Four-Units	\$907,900	\$2,095,200

Mortgagees may view the list of areas at the "ceiling" and areas with limits between the "floor" and "ceiling" — along with lists that can be sorted by state, county, or Metropolitan Statistical Area (MSA) or by calendar year — on the [Maximum Mortgage Limits](#) web page.

CY 2023 loan limits for FHA-insured Title II forward mortgages will be incorporated in a future version of the [Single Family Housing Policy Handbook 4000.1](#) (Handbook 4000.1).

[1]Alaska, Hawaii, Guam, and the U.S. Virgin Islands are subject to a higher “ceiling.” See Mortgagee Letter for details.

Read today's [press release](#) for more information.

2023 Nationwide Home Equity Conversion Mortgage Limits

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter 2022-21](#), 2023 Nationwide Home Equity Conversion Mortgage (HECM) Limits, which provides the Calendar Year (CY) 2023 maximum claim amount for FHA-insured traditional HECM, HECM for purchase, and HECM-to-HECM refinances.

The maximum claim amount for FHA-insured HECMs for all areas, including Alaska, Hawaii, Guam, and the U.S. Virgin Islands, in CY 2023 will be \$1,089,300; 150 percent of the Federal Home Loan Mortgage Corporation's (Freddie Mac) national conforming limit of \$726,200. **This limit applies to case numbers assigned on or after January 1, 2023, through December 31, 2023.**

The maximum CY 2023 claim amount for FHA-insured HECMs will be incorporated in a future of the [Single Family Housing Policy Handbook 4000.1](#) (Handbook 4000.1).

Read today's [press release](#) for more information.

Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.
- E-mail answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

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