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**2022 Nationwide Forward Mortgage Limits**

Today, the Federal Housing Administration (FHA) published Mortgagee Letter 2021-28, 2022 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, 2022, through December 31, 2022.** Read today's Press Release.

FHA’s “floor” and “ceiling” loan limits will increase from $356,362 and $822,375 in Calendar Year (CY) 2021, to $420,680 and $970,800[1] in CY 2022, respectively, for a one-unit property.

The following table lists the CY 2022 FHA loan limit thresholds for low-cost and high-cost areas:

<table>
<thead>
<tr>
<th>Property Size</th>
<th>Low-Cost Area “Floor”</th>
<th>High-Cost Area “Ceiling”</th>
</tr>
</thead>
<tbody>
<tr>
<td>One-Unit</td>
<td>$420,680</td>
<td>$970,800</td>
</tr>
<tr>
<td>Two-Units</td>
<td>$538,650</td>
<td>$1,243,050</td>
</tr>
<tr>
<td>Three-Units</td>
<td>$651,050</td>
<td>$1,502,475</td>
</tr>
<tr>
<td>Four-Units</td>
<td>$809,150</td>
<td>$1,867,275</td>
</tr>
</tbody>
</table>

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 2022 loan limits for FHA-insured Title II forward mortgages will be included in a future Single Family Housing Policy Handbook 4000.1 (Handbook 4000.1) release.
2022 Nationwide Home Equity Conversion Mortgage Limits

Today, the Federal Housing Administration (FHA) published Mortgagee Letter 2021-29, 2022 Nationwide Home Equity Conversion Mortgage (HECM) Limits, which provides the Calendar Year (CY) 2022 maximum claim amount for FHA-insured traditional HECM, HECM for purchase, and HECM-to-HECM refinances. Read today’s Press Release.

The maximum claim amount for FHA-insured HECMs for all areas, including Alaska, Hawaii, Guam, and the U.S. Virgin Islands, in CY 2022, will be $970,800; 150 percent of the Federal Home Loan Mortgage Corporation’s (Freddie Mac) national conforming limit of $647,200. This limit is applicable for case numbers assigned on or after January 1, 2022, through December 31, 2022.

The maximum CY 2022 claim amount for FHA-insured HECMs will be included in a future Single Family Housing Policy Handbook 4000.1 (Handbook 4000.1) release.

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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