



**FHA INFO #21-102**

**November 30, 2021**

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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<sup>[1]</sup> 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:

<b>Property Size</b>	<b>Low-Cost Area "Floor"</b>	<b>High-Cost Area "Ceiling"</b>
One-Unit	\$420,680	\$970,800
Two-Units	\$538,650	\$1,243,050
Three-Units	\$651,050	\$1,502,475
Four-Units	\$809,150	\$1,867,275

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.

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

## 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](http://www.hud.gov/answers).
- E-mail [answers@hud.gov](mailto: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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