



## **MFM Bulletin: 001-2023**

**Date:** January 6, 2023

**Subject:** FHA 2023 Loan Limits

The Federal Housing administration (FHA) has published new mortgage limits for 2023. We are pleased to announce the base limit for one-unit properties has increased to \$472,030, up from \$420,680 in 2022. The two-to-four family and High-Cost area limits are detailed on the attached FHA Mortgagee letter 2022-20.

FHA's Single Family mortgage limits are set by the Metropolitan Statistical Area (MSA) and counties and are available on FHA's mortgage limits website <https://entp.hud.gov/idapp/hicostlook.cfm>.

The new mortgage limits for calendar year 2023 are **effective for case numbers assigned on or after January 1, 2023. Loans with case numbers assigned before this date are not eligible for the increased limit.**