

Friday, December 2, 2022

Bulletin #2022-AC-032

NOTICE TO ALL CUSTOMERS**FHA New Loan Limits for 2023**

FHA announced via Mortgagee Letter [2022-20](#) the new loan limits for 2023 effective with FHA Case Numbers assigned/dated on or after January 1, 2023.

Effective immediately, you may submit FHA loans using 2023 loan limits so long the case number is dated on or after January 1, 2023.

- FHA's Low-Cost Area Limits for 1-Unit Properties will be increasing from \$420,680 to \$472,030
- FHA's High-Cost Area Limits for 1-Unit Properties will be increasing from \$970,800 to \$1,089,300

2023 FHA Loan Limits

Low-Cost Area Loan Limits	
Number of Units	Continental U.S Loan Limits 2023
One	\$472,030
Two	\$604,400
Three	\$730,525
Four	\$907,900

High-Cost Area Loan Limits	
Number of Units	Continental U.S Loan Limits 2023
One	\$1,089,300
Two	\$1,394,775
Three	\$1,685,850
Four	\$2,095,200

Important: Information regarding when the AUS will be updated to recognize the new 2023 FHA loan limits for government loans will be communicated once the information becomes available.

If you have any questions, please contact your [Account Executive or Client Relations Representative](#).