



## IMPORTANT UPDATE

### BULLETIN 65-12202022

**Issued to:** All Channels  
**Date:** December 20, 2022  
**Subject:** Updated VA & FHA Loan Limits  
**Effective:** January 1, 2023

The Department of Veterans Affairs (VA) and the Federal Housing Administration (FHA) have both announced the loan limits for 2023. See below for additional information.

#### **VA Loan Limits**

The 2023 VA County Loan Limits noted below align with the FHFA limits. The new loan limits can be applied to any VA loan that has a closing date on or after January 1, 2023. As a reminder, Eligible Veterans, servicemembers, and survivors with full entitlement are not subject to loan limits.

Use this link to search for a specific county: [Here](#)

Units	VA Baseline Loan Limits	
	Contiguous states, DC, and Puerto Rico	Alaska, Guam, Hawaii, and U.S. Virgin Islands
One	\$726,200	\$1,089,300
Two	\$929,850	\$1,394,775
Three	\$1,123,900	\$1,685,850
Four	\$1,396,800	\$2,095,200

#### **FHA Loan Limits**

The FHA 2022 Nationwide Loan Limit “floor” noted below will apply to loans with case numbers assigned on or after January 1, 2023.

Use this link to search for a specific county: [FHA Mortgage Limits](#)

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

Please contact your Account Executive with any questions.  
We appreciate your business!