

FHA Loan Limit Comparison 2020 vs. 2021

State/County	Effective for FHA case numbers assigned on or after January 1, 2020, through December 31, 2020	Effective for FHA case numbers assigned on or after January 1, 2021, through December 31, 2021	Difference
ARIZONA			
Maricopa	\$331,760	\$368,000	\$36,240
Pima	\$331,760	\$356,362	\$24,602
Pinal	\$331,760	\$368,000	\$36,240
CALIFORNIA			
Alameda	\$765,600	\$822,375	\$56,775
Contra Costa	\$765,600	\$822,375	\$56,775
El Dorado	\$569,250	\$598,000	\$28,750
Fresno	\$331,760	\$356,362	\$24,602
Kings	\$331,760	\$356,362	\$24,602
Los Angeles	\$765,600	\$822,375	\$56,775
Madera	\$331,760	\$356,362	\$24,602
Merced	\$331,760	\$356,362	\$24,602
Napa	\$764,750	\$816,500	\$51,750
Orange	\$765,600	\$822,375	\$56,775
Placer	\$569,250	\$598,000	\$28,750
Riverside	\$442,750	\$477,250	\$34,500
Sacramento	\$569,250	\$598,000	\$28,750
San Bernardino	\$442,750	\$477,250	\$34,500
San Diego	\$701,500	\$753,250	\$51,750
San Francisco	\$765,600	\$822,375	\$56,775
San Joaquin	\$448,500	\$483,000	\$34,500
Solano	\$506,000	\$550,850	\$44,850
Sonoma	\$704,950	\$707,250	\$2,300
Stanislaus	\$365,700	\$396,750	\$31,050
Sutter	\$345,000	\$373,750	\$28,750
Tulare	\$331,760	\$356,362	\$24,602
Ventura	\$713,000	\$739,450	\$26,450
Yolo	\$569,250	\$598,000	\$28,750
Yuba	\$345,000	\$373,750	\$28,750
COLORADO			
Adams	\$575,000	\$596,850	\$21,850
Arapahoe	\$575,000	\$596,850	\$21,850
Boulder	\$644,000	\$654,350	\$10,350

Broomfield	\$575,000	\$596,850	\$21,850
Denver	\$575,000	\$596,850	\$21,850
Douglas	\$575,000	\$596,850	\$21,850
Elbert	\$575,000	\$596,850	\$21,850
El Paso	\$356,500	\$393,300	\$36,800
Jefferson	\$575,000	\$596,850	\$21,850
Larimer	\$454,250	\$464,600	\$10,350
Pueblo	\$331,760	\$356,362	\$24,602
Weld	\$404,800	\$428,950	\$24,150
FLORIDA			
Baker	\$373,750	\$388,700	\$14,950
Clay	\$373,750	\$388,700	\$14,950
Duval	\$373,750	\$388,700	\$14,950
Flagler	\$331,760	\$356,362	\$24,602
Lake	\$331,760	\$356,362	\$24,602
Nassau	\$373,750	\$388,700	\$14,950
Orange	\$331,760	\$356,362	\$24,602
Palm Beach	\$373,750	\$402,500	\$28,750
Polk	\$331,760	\$356,362	\$24,602
St. Johns	\$373,750	\$388,700	\$14,950
Volusia	\$331,760	\$356,362	\$24,602
MARYLAND			
Anne Arundel	\$520,950	\$538,200	\$17,250
Baltimore	\$520,950	\$538,200	\$17,250
Baltimore City	\$520,950	\$538,200	\$17,250
Calvert	\$765,600	\$822,375	\$56,775
Caroline	\$331,760	\$356,362	\$24,602
Carroll	\$520,950	\$538,200	\$17,250
Cecil	\$408,250	\$431,250	\$23,000
Charles	\$765,600	\$822,375	\$56,775
Dorchester	\$331,760	\$356,362	\$24,602
Frederick	\$765,600	\$822,375	\$56,775
Harford	\$520,950	\$538,200	\$17,250
Howard	\$520,950	\$538,200	\$17,250
Kent	\$331,760	\$356,362	\$24,602
Montgomery	\$765,600	\$822,375	\$56,775
Prince George's	\$765,600	\$822,375	\$56,775
Queen Anne's	\$520,950	\$538,200	\$17,250
St. Mary's	\$347,300	\$356,362	\$9,062
Talbot	\$382,950	\$408,250	\$25,300

Washington	\$331,760	\$356,362	\$24,602
NEVADA			
Clark	\$345,000	\$362,250	\$17,250
OREGON			
Clackamas	\$491,050	\$517,500	\$26,450
Columbia	\$491,050	\$517,500	\$26,450
Washington	\$491,050	\$517,500	\$26,450
UTAH			
Davis	\$646,300	\$646,300	\$0
Morgan	\$646,300	\$646,300	\$0
Salt Lake	\$416,300	\$453,100	\$36,800
Sanpete	\$331,760	\$356,362	\$24,602
Summit	\$765,600	\$817,650	\$52,050
Tooele	\$416,300	\$453,100	\$36,800
Uintah	\$331,760	\$356,362	\$24,602
Utah	\$401,350	\$439,300	\$37,950
Wasatch	\$765,600	\$817,650	\$52,050
Weber	\$646,300	\$646,300	\$0
VIRGINIA			
Alexandria	\$765,600	\$822,375	\$56,775
Caroline	\$331,760	\$356,362	\$24,602
Clarke	\$765,600	\$822,375	\$56,775
Culpeper	\$765,600	\$822,375	\$56,775
Fairfax	\$765,600	\$822,375	\$56,775
Fairfax City	\$765,600	\$822,375	\$56,775
Fauquier	\$765,600	\$822,375	\$56,775
Frederick	\$331,760	\$356,362	\$24,602
Fredericksburg	\$765,600	\$822,375	\$56,775
Loudoun	\$765,600	\$822,375	\$56,775
Manassas Park	\$765,600	\$822,375	\$56,775
Manassas	\$765,600	\$822,375	\$56,775
Orange	\$331,760	\$356,362	\$24,602
Prince George	\$535,900	\$535,900	\$0
Prince William	\$765,600	\$822,375	\$56,775
Shenandoah	\$331,760	\$356,362	\$24,602
Spotsylvania	\$765,600	\$822,375	\$56,775
Stafford	\$765,600	\$822,375	\$56,775
Warren	\$765,600	\$822,375	\$56,775
Winchester	\$331,760	\$356,362	\$24,602
WASHINGTON			

Clark	\$491,050	\$517,500	\$26,450
King	\$741,750	\$776,250	\$34,500
Kitsap	\$395,600	\$435,850	\$40,250
Pierce	\$741,750	\$776,250	\$34,500
Snohomish	\$741,750	\$776,250	\$34,500
Thurston	\$370,300	\$405,950	\$35,650

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