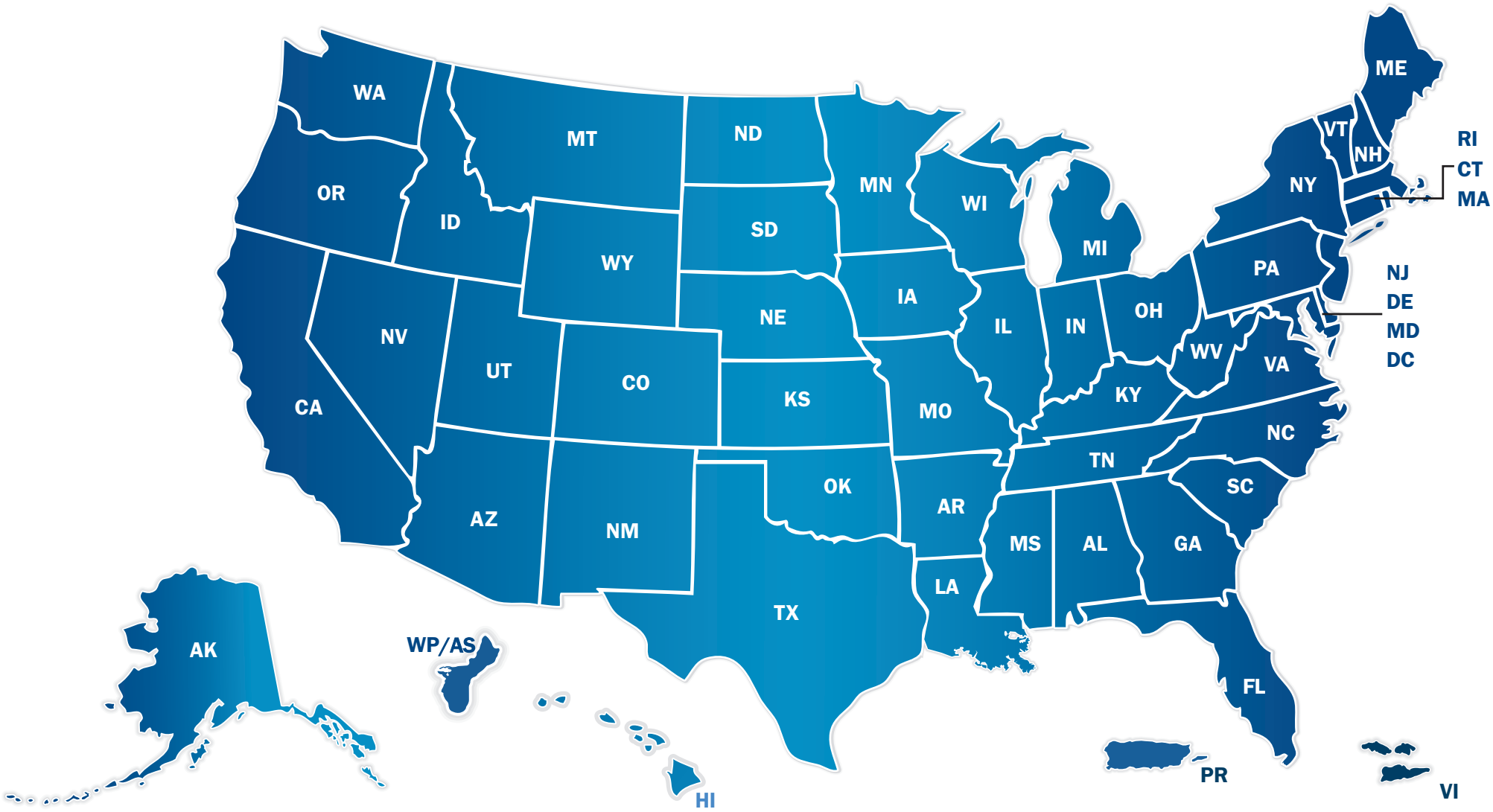
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Select a state to see the area loan limits for the counties in that state.

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ALABAMA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Autauga County	$324,700	$64,900
Baldwin County	$324,700	$64,900
Barbour County	$324,700	$64,900
Bibb County	$324,700	$64,900
Blount County	$324,700	$64,900
Bullock County	$324,700	$64,900
Butler County	$324,700	$64,900
Calhoun County	$324,700	$64,900
Chambers County	$324,700	$64,900
Cherokee County	$324,700	$64,900
Chilton County	$324,700	$64,900
Choctaw County	$324,700	$64,900
Clarke County	$324,700	$64,900
Clay County	$324,700	$64,900
Cleburne County	$324,700	$64,900
Coffee County	$324,700	$64,900
Colbert County	$324,700	$64,900
Conecuh County	$324,700	$64,900
Coosa County	$324,700	$64,900
Covington County	$324,700	$64,900
Crenshaw County	$324,700	$64,900
Cullman County	$324,700	$64,900
Dale County	$324,700	$64,900
Dallas County	$324,700	$64,900
DeKalb County	$324,700	$64,900
Elmore County	$324,700	$64,900
Escambia County	$324,700	$64,900
Etowah County	$324,700	$64,900
Fayette County	$324,700	$64,900
Franklin County	$324,700	$64,900
Geneva County	$324,700	$64,900
Greene County	$324,700	$64,900
Hale County	$324,700	$64,900
Henry County	$324,700	$64,900
Houston County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Lamar County	$324,700	$64,900
Lauderdale County	$324,700	$64,900
Lawrence County	$324,700	$64,900
Lee County	$324,700	$64,900
Limestone County	$324,700	$64,900
Lowndes County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Macon County	$324,700	$64,900
Madison County	$324,700	$64,900
Marengo County	$324,700	$64,900
Marion County	$324,700	$64,900
Marshall County	$324,700	$64,900
Mobile County	$324,700	$64,900
Monroe County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Morgan County	$324,700	$64,900
Perry County	$324,700	$64,900
Pickens County	$324,700	$64,900
Pike County	$324,700	$64,900
Randolph County	$324,700	$64,900
Russell County	$324,700	$64,900
St. Clair County	$324,700	$64,900
Shelby County	$324,700	$64,900
Sumter County	$324,700	$64,900
Talladega County	$324,700	$64,900
Tallapoosa County	$324,700	$64,900
Tuscaloosa County	$324,700	$64,900
Walker County	$324,700	$64,900
Washington County	$324,700	$64,900
Wilcox County	$324,700	$64,900
Winston County	$324,700	$64,900

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ALASKA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Aleutians East Borough	$324,700	$64,900
Aleutians West Census Area	$351,200	$70,200
Anchorage Municipality	Ineligible	Ineligible
Bethel Census Area	$324,700	$64,900
Bristol Bay Borough	$324,700	$64,900
Chugach Census	$324,700	$64,900
Copper River Census	$324,700	$64,900
Denali Borough	$324,700	$64,900
Dillingham Census Area	$324,700	$64,900
Fairbanks North Star Borough	$324,700	$64,900
Haines Borough	$324,700	$64,900
Hoonah-Angoon Census Area	$324,700	$64,900
Juneau City and Borough	$359,100	$71,800
Kenai Peninsula Borough	$324,700	$64,900
Ketchikan Gateway Borough	$324,700	$64,900
Kodiak Island Borough	$324,900	$64,900
Kusilvak Census Area	$324,700	$64,900
Lake and Peninsula Borough	$324,700	$64,900
Matanuska-Susitna Borough	$324,700	$64,900
Nome Census Area	$324,700	$64,900
North Slope Borough	$324,700	$64,900
Northwest Arctic Borough	$324,700	$64,900
Petersburg Census Area	$324,700	$64,900
Prince of Wales-Hyder Census Area	$324,700	$64,900
Sitka City and Borough	$351,900	$70,300
Skagway Municipality	$324,700	$64,900
Southeast Fairbanks Census Area	$324,700	$64,900
Wrangell City and Borough	$324,700	$64,900
Yakutat City and Borough	$324,700	$64,900
Yukon-Koyukuk Census Area	$324,700	$64,900

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ARIZONA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Apache County	$324,700	$64,900
Cochise County	$324,700	$64,900
Coconino County	$365,700	$73,100
Gila County	$324,700	$64,900
Graham County	$324,700	$64,900
Greenlee County	$324,700	$64,900
La Paz County	$324,700	$64,900
Maricopa County	$334,600	$66,900
Mohave County	$324,700	$64,900
Navajo County	$324,700	$64,900
Pima County	$324,700	$64,900
Pinal County	$334,600	$66,900
Santa Cruz County	$324,700	$64,900
Yavapai County	$324,700	$64,900
Yuma County	$324,700	$64,900

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ARKANSAS		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Arkansas County	$324,700	$64,900
Ashley County	$324,700	$64,900
Baxter County	$324,700	$64,900
Benton County	$324,700	$64,900
Boone County	$324,700	$64,900
Bradley County	$324,700	$64,900
Calhoun County	$324,700	$64,900
Carroll County	$324,700	$64,900
Chicot County	$324,700	$64,900
Clark County	$324,700	$64,900
Clay County	$324,700	$64,900
Cleburne County	$324,700	$64,900
Cleveland County	$324,700	$64,900
Columbia County	$324,700	$64,900
Conway County	$324,700	$64,900
Craighead County	$324,700	$64,900
Crawford County	$324,700	$64,900
Crittenden County	$324,700	$64,900
Cross County	$324,700	$64,900
Dallas County	$324,700	$64,900
Desha County	$324,700	$64,900
Drew County	$324,700	$64,900
Faulkner County	$324,700	$64,900
Franklin County	$324,700	$64,900
Fulton County	$324,700	$64,900
Garland County	$324,700	$64,900
Grant County	$324,700	$64,900
Greene County	$324,700	$64,900
Hempstead County	$324,700	$64,900
Hot Spring County	$324,700	$64,900
Howard County	$324,700	$64,900
Independence County	$324,700	$64,900
Izard County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Johnson County	$324,700	$64,900
Lafayette County	$324,700	$64,900
Lawrence County	$324,700	$64,900
Lee County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Little River County	$324,700	$64,900
Logan County	$324,700	$64,900
Lonoke County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Madison County	$324,700	$64,900
Marion County	$324,700	$64,900
Miller County	$324,700	$64,900
Mississippi County	$324,700	$64,900
Monroe County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Nevada County	$324,700	$64,900
Newton County	$324,700	$64,900
Ouachita County	$324,700	$64,900
Perry County	$324,700	$64,900
Phillips County	$324,700	$64,900
Pike County	$324,700	$64,900
Poinsett County	$324,700	$64,900
Polk County	$324,700	$64,900
Pope County	$324,700	$64,900
Prairie County	$324,700	$64,900
Pulaski County	$324,700	$64,900
Randolph County	$324,700	$64,900
Saline County	$324,700	$64,900
Scott County	$324,700	$64,900
Searcy County	$324,700	$64,900
Sebastian County	$324,700	$64,900
Sevier County	$324,700	$64,900
Sharp County	$324,700	$64,900
St. Francis County	$324,700	$64,900
Stone County	$324,700	$64,900
Union County	$324,700	$64,900
Van Buren County	$324,700	$64,900
Washington County	$324,700	$64,900
White County	$324,700	$64,900
Woodruff County	$324,700	$64,900
Yell County	$324,700	$64,900

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CALIFORNIA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Alameda County	$749,400	$149,800
Alpine County	$441,600	$88,300
Amador County	$324,700	$64,900
Butte County	$324,700	$64,900
Calaveras County	$324,700	$64,900
Colusa County	$324,700	$64,900
Contra Costa County	$749,400	$149,800
Del Norte County	$324,700	$64,900
El Dorado County	$458,800	$91,700
Fresno County	$324,700	$64,900
Glenn County	$324,700	$64,900
Humboldt County	$324,700	$64,900
Imperial County	$324,700	$64,900
Inyo County	$324,700	$64,900
Kern County	$324,700	$64,900
Kings County	$324,700	$64,900
Lake County	$324,700	$64,900
Lassen County	$324,700	$64,900
Los Angeles County	$749,400	$149,800
Madera County	$324,700	$64,900
Marin County	$749,400	$149,800
Mariposa County	$324,700	$64,900
Mendocino County	$327,700	$65,500
Merced County	$324,700	$64,900
Modoc County	$324,700	$64,900
Mono County	$465,700	$93,100
Monterey County	$596,800	$119,300
Napa County	$610,600	$122,100
Nevada County	$389,800	$77,900
Orange County	$749,400	$149,800
Placer County	$458,800	$91,700
Plumas County	$324,700	$64,900
Riverside County	$414,000	$82,800
Sacramento County	$458,800	$91,700
San Benito County	$749,400	$149,800
San Bernardino County	$414,000	$82,800
San Diego County	$662,400	$132,400
San Francisco County	$749,400	$149,800
San Joaquin County	$407,100	$81,400
San Luis Obispo County	$600,300	$120,000
San Mateo County	$749,400	$149,800
Santa Barbara County	$565,100	$113,000
Santa Clara County	$749,400	$149,800

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County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Santa Cruz County	$749,400	$149,800
Shasta County	$324,700	$64,900
Sierra County	$324,700	$64,900
Siskiyou County	$324,700	$64,900
Solano County	$411,200	$82,200
Sonoma County	$538,200	$107,600
Stanislaus County	$327,000	$65,400
Sutter County	$324,700	$64,900
Tehama County	$324,700	$64,900
Trinity County	$324,700	$64,900
Tulare County	$324,700	$64,900
Tuolumne County	$324,700	$64,900
Ventura County	$621,000	$124,200
Yolo County	$458,800	$91,700
Yuba County	$324,700	$64,900

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COLORADO		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adams County	$667,000	$133,400
Alamosa County	$324,700	$64,900
Arapahoe County	$667,000	$133,400
Archuleta County	$324,700	$64,900
Baca County	$324,700	$64,900
Bent County	$324,700	$64,900
Boulder County	$527,800	$105,500
Broomfield County	Ineligible	Ineligible
Chaffee County	$427,800	$85,500
Cheyenne County	$324,700	$64,900
Clear Creek County	$667,000	$133,400
Conejos County	$324,700	$64,900
Costilla County	$324,700	$64,900
Crowley County	$324,700	$64,900
Custer County	$324,700	$64,900
Delta County	$324,700	$64,900
Denver County	Ineligible	Ineligible
Dolores County	$324,700	$64,900
Douglas County	$667,000	$133,400
Eagle County	$749,400	$149,800
El Paso County	$324,900	$64,900
Elbert County	$653,200	$130,600
Fremont County	$324,700	$64,900
Garfield County	$749,400	$149,800
Gilpin County	$667,000	$133,400
Grand County	$529,900	$105,900
Gunnison County	$448,500	$89,700
Hinsdale County	$338,100	$67,600
Huerfano County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jefferson County	$684,200	$136,800
Kiowa County	$324,700	$64,900
Kit Carson County	$324,700	$64,900
La Plata County	$448,500	$89,700
Lake County	$655,500	$131,100
Larimer County	$380,800	$76,100
Las Animas County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Logan County	$324,700	$64,900
Mesa County	$324,700	$64,900
Mineral County	$324,700	$64,900
Moffat County	$653,400	$130,600
Montezuma County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Montrose County	$324,700	$64,900
Morgan County	$324,700	$64,900
Otero County	$324,700	$64,900
Ouray County	$450,500	$90,100
Park County	$517,500	$103,500
Phillips County	$324,700	$64,900
Pitkin County	$749,400	$149,800
Prowers County	$324,700	$64,900
Pueblo County	$324,700	$64,900
Rio Blanco County	$324,700	$64,900
Rio Grande County	$324,700	$64,900
Routt County	$653,400	$130,600
Saguache County	$324,700	$64,900
San Juan County	$324,700	$64,900
San Miguel County	$627,200	$125,400
Sedgwick County	$324,700	$64,900
Summit County	$655,500	$131,100
Teller County	$324,900	$64,900
Washington County	$324,700	$64,900
Weld County	$345,000	$69,000
Yuma County	$324,700	$64,900

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CONNECTICUT		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Capital Planning Region	$324,700	$64,900
Greater Bridgeport Planning Region	$586,500	$117,300
wer Connecticut River Valley Planning Reg	$324,700	$64,900
Naugatuck Valley Planning Region	$324,700	$64,900
Northeastern Connecticut Planning Regior	$324,700	$64,900
Northwest Hills Planning Region	$324,700	$64,900
South Central Connecticut Planning Regior	$324,700	$64,900
Southeastern Connecticut Planning Regior	$324,700	$64,900
Western Connecticut Planning Region	$680,800	$136,100

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DELAWARE		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Kent County	$324,700	$64,900
New Castle County	$378,100	$75,600
Sussex County	$324,700	$64,900

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DISTRICT OF COLUMBIA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
District of Columbia	Ineligible	Ineligible

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FLORIDA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Alachua County	$324,700	$64,900
Baker County	$348,400	$69,600
Bay County	$324,700	$64,900
Bradford County	$324,700	$64,900
Brevard County	$324,700	$64,900
Broward County	Ineligible	Ineligible
Calhoun County	$324,700	$64,900
Charlotte County	$324,700	$64,900
Citrus County	$324,700	$64,900
Clay County	$348,400	$69,600
Collier County	$458,800	$91,700
Columbia County	$324,700	$64,900
DeSoto County	$324,700	$64,900
Dixie County	$324,700	$64,900
Duval County	$348,400	$69,600
Escambia County	$324,700	$64,900
Flagler County	$324,700	$64,900
Franklin County	$324,700	$64,900
Gadsden County	$324,700	$64,900
Gilchrist County	$324,700	$64,900
Glades County	$324,700	$64,900
Gulf County	$324,700	$64,900
Hamilton County	$324,700	$64,900
Hardee County	$324,700	$64,900
Hendry County	$324,700	$64,900
Hernando County	$324,700	$64,900
Highlands County	$324,700	$64,900
Hillsborough County	$324,700	$64,900
Holmes County	$324,700	$64,900
Indian River County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Lafayette County	$324,700	$64,900
Lake County	$324,700	$64,900
Lee County	$324,700	$64,900
Leon County	$324,700	$64,900
Levy County	$324,700	$64,900
Liberty County	$324,700	$64,900
Madison County	$324,700	$64,900
Manatee County	$328,400	$65,600

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Marion County	$324,700	$64,900
Martin County	$362,200	$72,400
Miami-Dade County	Ineligible	Ineligible
Monroe County	Ineligible	Ineligible
Nassau County	$348,400	$69,600
Okaloosa County	$362,200	$72,400
Okeechobee County	$324,700	$64,900
Orange County	$324,700	$64,900
Osceola County	$324,700	$64,900
Palm Beach County	$400,200	$80,000
Pasco County	$324,700	$64,900
Pinellas County	Ineligible	Ineligible
Polk County	$324,700	$64,900
Putnam County	$324,700	$64,900
Santa Rosa County	$324,700	$64,900
Sarasota County	$328,400	$65,600
Seminole County	$324,700	$64,900
St. Johns County	$348,400	$69,600
St. Lucie County	$362,200	$72,400
Sumter County	$324,700	$64,900
Suwannee County	$324,700	$64,900
Taylor County	$324,700	$64,900
Union County	$324,700	$64,900
Volusia County	$324,700	$64,900
Wakulla County	$324,700	$64,900
Walton County	$362,200	$72,400
Washington County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

GEORGIA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Appling County	$324,700	$64,900
Atkinson County	$324,700	$64,900
Bacon County	$324,700	$64,900
Baker County	$324,700	$64,900
Baldwin County	$324,700	$64,900
Banks County	$324,700	$64,900
Barrow County	$431,200	$86,200
Bartow County	$431,200	$86,200
Ben Hill County	$324,700	$64,900
Berrien County	$324,700	$64,900
Bibb County	Ineligible	Ineligible
Bleckley County	$324,700	$64,900
Brantley County	$324,700	$64,900
Brooks County	$324,700	$64,900
Bryan County	$324,700	$64,900
Bulloch County	$324,700	$64,900
Burke County	$324,700	$64,900
Butts County	$431,200	$86,200
Calhoun County	$324,700	$64,900
Camden County	$324,700	$64,900
Candler County	$324,700	$64,900
Carroll County	$431,200	$86,200
Catoosa County	$324,700	$64,900
Charlton County	$324,700	$64,900
Chatham County	$324,700	$64,900
Chattahoochee County	$324,700	$64,900
Chattooga County	$324,700	$64,900
Cherokee County	$431,200	$86,200
Clarke County	Ineligible	Ineligible
Clay County	$324,700	$64,900
Clayton County	Ineligible	Ineligible
Clinch County	$324,700	$64,900
Cobb County	Ineligible	Ineligible
Coffee County	$324,700	$64,900
Colquitt County	$324,700	$64,900
Columbia County	$324,700	$64,900
Cook County	$324,700	$64,900
Coweta County	$431,200	$86,200
Crawford County	$324,700	$64,900
Crisp County	$324,700	$64,900
Dade County	$324,700	$64,900
Dawson County	$431,200	$86,200

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Decatur County	$324,700	$64,900
DeKalb County	Ineligible	Ineligible
Dodge County	$324,700	$64,900
Dooly County	$324,700	$64,900
Dougherty County	$324,700	$64,900
Douglas County	$431,200	$86,200
Early County	$324,700	$64,900
Echols County	$324,700	$64,900
Effingham County	$324,700	$64,900
Elbert County	$324,700	$64,900
Emanuel County	$324,700	$64,900
Evans County	$324,700	$64,900
Fannin County	$324,700	$64,900
Fayette County	Ineligible	Ineligible
Floyd County	$324,700	$64,900
Forsyth County	$431,200	$86,200
Franklin County	$324,700	$64,900
Fulton County	$431,200	$86,200
Gilmer County	$324,700	$64,900
Glascock County	$324,700	$64,900
Glynn County	$324,700	$64,900
Gordon County	$324,700	$64,900
Grady County	$324,700	$64,900
Greene County	$382,900	$76,500
Gwinnett County	Ineligible	Ineligible
Habersham County	$324,700	$64,900
Hall County	$324,700	$64,900
Hancock County	$324,700	$64,900
Haralson County	$431,200	$86,200
Harris County	$324,700	$64,900
Hart County	$324,700	$64,900
Heard County	$431,200	$86,200
Henry County	$431,200	$86,200
Houston County	$324,700	$64,900
Irwin County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jasper County	$431,200	$86,200
Jeff Davis County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Jenkins County	$324,700	$64,900
Johnson County	$324,700	$64,900
Jones County	$324,700	$64,900
Lamar County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Lanier County	$324,700	$64,900
Laurens County	$324,700	$64,900
Lee County	$324,700	$64,900
Liberty County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Long County	$324,700	$64,900
Lowndes County	$324,700	$64,900
Lumpkin County	$431,200	$86,200
Macon County	$324,700	$64,900
Madison County	$369,800	$73,900
Marion County	$324,700	$64,900
McDuffie County	$324,700	$64,900
McIntosh County	$324,700	$64,900
Meriwether County	$431,200	$86,200
Miller County	$324,700	$64,900
Mitchell County	$324,700	$64,900
Monroe County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Morgan County	$431,200	$86,200
Murray County	$324,700	$64,900
Muscogee County	Ineligible	Ineligible
Newton County	$431,200	$86,200
Oconee County	$369,800	$73,900
Oglethorpe County	$369,800	$73,900
Paulding County	$431,200	$86,200
Peach County	$324,700	$64,900
Pickens County	$431,200	$86,200
Pierce County	$324,700	$64,900
Pike County	$431,200	$86,200
Polk County	$324,700	$64,900
Pulaski County	$324,700	$64,900
Putnam County	$324,700	$64,900
Quitman County	$324,700	$64,900
Rabun County	$324,700	$64,900
Randolph County	$324,700	$64,900
Richmond County	Ineligible	Ineligible
Rockdale County	Ineligible	Ineligible
Schley County	$324,700	$64,900
Screven County	$324,700	$64,900
Seminole County	$324,700	$64,900
Spalding County	$431,200	$86,200
Stephens County	$324,700	$64,900
Stewart County	$324,700	$64,900
Sumter County	$324,700	$64,900
Talbot County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Taliaferro County	$324,700	$64,900
Tattnall County	$324,700	$64,900
Taylor County	$324,700	$64,900
Telfair County	$324,700	$64,900
Terrell County	$324,700	$64,900
Thomas County	$324,700	$64,900
Tift County	$324,700	$64,900
Toombs County	$324,700	$64,900
Towns County	$324,700	$64,900
Treutlen County	$324,700	$64,900
Troup County	$324,700	$64,900
Turner County	$324,700	$64,900
Twiggs County	$324,700	$64,900
Union County	$324,700	$64,900
Upson County	$324,700	$64,900
Walker County	$324,700	$64,900
Walton County	$431,200	$86,200
Ware County	$324,700	$64,900
Warren County	$324,700	$64,900
Washington County	$324,700	$64,900
Wayne County	$324,700	$64,900
Webster County	$324,700	$64,900
Wheeler County	$324,700	$64,900
White County	$324,700	$64,900
Whitfield County	$324,700	$64,900
Wilcox County	$324,700	$64,900
Wilkes County	$324,700	$64,900
Wilkinson County	$324,700	$64,900
Worth County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

HAWAII		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Hawaii County	$351,900	$70,300
Honolulu County	$496,800	$99,300
Kauai County	$666,500	$133,300
Maui County	$779,700	$155,900
Maui County - Molokai	$779,700	$155,900

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Area Loan Limits Single Family Housing Direct

IDAHO		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Ada County	$351,900	$70,300
Adams County	$324,700	$64,900
Bannock County	$324,700	$64,900
Bear Lake County	$324,700	$64,900
Benewah County	$324,700	$64,900
Bingham County	$324,700	$64,900
Blaine County	$455,400	$91,000
Boise County	$351,900	$70,300
Bonner County	$324,700	$64,900
Bonneville County	$324,700	$64,900
Boundary County	$324,700	$64,900
Butte County	$324,700	$64,900
Camas County	$455,400	$91,000
Canyon County	$351,900	$70,300
Caribou County	$324,700	$64,900
Cassia County	$324,700	$64,900
Clark County	$324,700	$64,900
Clearwater County	$324,700	$64,900
Custer County	$324,700	$64,900
Elmore County	$324,700	$64,900
Franklin County	$324,700	$64,900
Fremont County	$324,700	$64,900
Gem County	$351,900	$70,300
Gooding County	$324,700	$64,900
Idaho County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Jerome County	$324,700	$64,900
Kootenai County	$343,600	$68,700
Latah County	$324,700	$64,900
Lemhi County	$324,700	$64,900
Lewis County	$324,700	$64,900
Lincoln County	$455,400	$91,000
Madison County	$324,700	$64,900
Minidoka County	$324,700	$64,900
Nez Perce County	$324,700	$64,900
Oneida County	$324,700	$64,900
Owyhee County	$351,900	$70,300
Payette County	$324,700	$64,900
Power County	$324,700	$64,900
Shoshone County	$324,700	$64,900
Teton County	$749,400	$149,800
Twin Falls County	$324,700	$64,900
Valley County	$369,100	$73,800
Washington County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

ILLINOIS		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adams County	$324,700	$64,900
Alexander County	$324,700	$64,900
Bond County	$324,700	$64,900
Boone County	$324,700	$64,900
Brown County	$324,700	$64,900
Bureau County	$324,700	$64,900
Calhoun County	$324,700	$64,900
Carroll County	$324,700	$64,900
Cass County	$324,700	$64,900
Champaign County	$324,700	$64,900
Christian County	$324,700	$64,900
Clark County	$324,700	$64,900
Clay County	$324,700	$64,900
Clinton County	$324,700	$64,900
Coles County	$324,700	$64,900
Cook County	Ineligible	Ineligible
Crawford County	$324,700	$64,900
Cumberland County	$324,700	$64,900
De Witt County	$324,700	$64,900
DeKalb County	$324,700	$64,900
Douglas County	$324,700	$64,900
DuPage County	Ineligible	Ineligible
Edgar County	$324,700	$64,900
Edwards County	$324,700	$64,900
Effingham County	$324,700	$64,900
Fayette County	$324,700	$64,900
Ford County	$324,700	$64,900
Franklin County	$324,700	$64,900
Fulton County	$324,700	$64,900
Gallatin County	$324,700	$64,900
Greene County	$324,700	$64,900
Grundy County	$324,700	$64,900
Hamilton County	$324,700	$64,900
Hancock County	$324,700	$64,900
Hardin County	$324,700	$64,900
Henderson County	$324,700	$64,900
Henry County	$324,700	$64,900
Iroquois County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jasper County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Jersey County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Jo Daviess County	$324,700	$64,900
Johnson County	$324,700	$64,900
Kane County	$324,700	$64,900
Kankakee County	$324,700	$64,900
Kendall County	$324,700	$64,900
Knox County	$324,700	$64,900
Lake County	Ineligible	Ineligible
La Salle County	$324,700	$64,900
Lawrence County	$324,700	$64,900
Lee County	$324,700	$64,900
Livingston County	$324,700	$64,900
Logan County	$324,700	$64,900
Macon County	$324,700	$64,900
Macoupin County	$324,700	$64,900
Madison County	$324,700	$64,900
Marion County	$324,700	$64,900
Marshall County	$324,700	$64,900
Mason County	$324,700	$64,900
Massac County	$324,700	$64,900
McDonough County	$324,700	$64,900
McHenry County	$324,700	$64,900
McLean County	$324,700	$64,900
Menard County	$324,700	$64,900
Mercer County	$324,700	$64,900
Monroe County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Morgan County	$324,700	$64,900
Moultrie County	$324,700	$64,900
Ogle County	$324,700	$64,900
Peoria County	$324,700	$64,900
Perry County	$324,700	$64,900
Piatt County	$324,700	$64,900
Pike County	$324,700	$64,900
Pope County	$324,700	$64,900
Pulaski County	$324,700	$64,900
Putnam County	$324,700	$64,900
Randolph County	$324,700	$64,900
Richland County	$324,700	$64,900
Rock Island County	$324,700	$64,900
Saline County	$324,700	$64,900
Sangamon County	$324,700	$64,900
Schuyler County	$324,700	$64,900
Scott County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Shelby County	$324,700	$64,900
St. Clair County	$324,700	$64,900
Stark County	$324,700	$64,900
Stephenson County	$324,700	$64,900
Tazewell County	$324,700	$64,900
Union County	$324,700	$64,900
Vermilion County	$324,700	$64,900
Wabash County	$324,700	$64,900
Warren County	$324,700	$64,900
Washington County	$324,700	$64,900
Wayne County	$324,700	$64,900
White County	$324,700	$64,900
Whiteside County	$324,700	$64,900
Will County	$324,700	$64,900
Williamson County	$324,700	$64,900
Winnebago County	$324,700	$64,900
Woodford County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

INDIANA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adams County	$324,700	$64,900
Allen County	$324,700	$64,900
Bartholomew County	$324,700	$64,900
Benton County	$324,700	$64,900
Blackford County	$324,700	$64,900
Boone County	$324,700	$64,900
Brown County	$324,700	$64,900
Carroll County	$324,700	$64,900
Cass County	$324,700	$64,900
Clark County	$324,700	$64,900
Clay County	$324,700	$64,900
Clinton County	$324,700	$64,900
Crawford County	$324,700	$64,900
Daviess County	$324,700	$64,900
Dearborn County	$324,700	$64,900
Decatur County	$324,700	$64,900
DeKalb County	$324,700	$64,900
Delaware County	$324,700	$64,900
Dubois County	$324,700	$64,900
Elkhart County	$324,700	$64,900
Fayette County	$324,700	$64,900
Floyd County	$324,700	$64,900
Fountain County	$324,700	$64,900
Franklin County	$324,700	$64,900
Fulton County	$324,700	$64,900
Gibson County	$324,700	$64,900
Grant County	$324,700	$64,900
Greene County	$324,700	$64,900
Hamilton County	$324,700	$64,900
Hancock County	$324,700	$64,900
Harrison County	$324,700	$64,900
Hendricks County	$324,700	$64,900
Henry County	$324,700	$64,900
Howard County	$324,700	$64,900
Huntington County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jasper County	$324,700	$64,900
Jay County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Jennings County	$324,700	$64,900
Johnson County	$324,700	$64,900
Knox County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Kosciusko County	$324,700	$64,900
LaGrange County	$324,700	$64,900
Lake County	$324,700	$64,900
LaPorte County	$324,700	$64,900
Lawrence County	$324,700	$64,900
Madison County	$324,700	$64,900
Marion County	Ineligible	Ineligible
Marshall County	$324,700	$64,900
Martin County	$324,700	$64,900
Miami County	$324,700	$64,900
Monroe County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Morgan County	$324,700	$64,900
Newton County	$324,700	$64,900
Noble County	$324,700	$64,900
Ohio County	$324,700	$64,900
Orange County	$324,700	$64,900
Owen County	$324,700	$64,900
Parke County	$324,700	$64,900
Perry County	$324,700	$64,900
Pike County	$324,700	$64,900
Porter County	$324,700	$64,900
Posey County	$324,700	$64,900
Pulaski County	$324,700	$64,900
Putnam County	$324,700	$64,900
Randolph County	$324,700	$64,900
Ripley County	$324,700	$64,900
Rush County	$324,700	$64,900
Scott County	$324,700	$64,900
Shelby County	$324,700	$64,900
Spencer County	$324,700	$64,900
St. Joseph County	$324,700	$64,900
Starke County	$324,700	$64,900
Steuben County	$324,700	$64,900
Sullivan County	$324,700	$64,900
Switzerland County	$324,700	$64,900
Tippecanoe County	$324,700	$64,900
Tipton County	$324,700	$64,900
Union County	$324,700	$64,900
Vanderburgh County	$324,700	$64,900
Vermillion County	$324,700	$64,900
Vigo County	$324,700	$64,900
Wabash County	$324,700	$64,900
Warren County	$324,700	$64,900
Warrick County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Washington County	$324,700	$64,900
Wayne County	$324,700	$64,900
Wells County	$324,700	$64,900
White County	$324,700	$64,900
Whitley County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

IOWA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adair County	$324,700	$64,900
Adams County	$324,700	$64,900
Allamakee County	$324,700	$64,900
Appanoose County	$324,700	$64,900
Audubon County	$324,700	$64,900
Benton County	$324,700	$64,900
Black Hawk County	$324,700	$64,900
Boone County	$324,700	$64,900
Bremer County	$324,700	$64,900
Buchanan County	$324,700	$64,900
Buena Vista County	$324,700	$64,900
Butler County	$324,700	$64,900
Calhoun County	$324,700	$64,900
Carroll County	$324,700	$64,900
Cass County	$324,700	$64,900
Cedar County	$324,700	$64,900
Cerro Gordo County	$324,700	$64,900
Cherokee County	$324,700	$64,900
Chickasaw County	$324,700	$64,900
Clarke County	$324,700	$64,900
Clay County	$324,700	$64,900
Clayton County	$324,700	$64,900
Clinton County	$324,700	$64,900
Crawford County	$324,700	$64,900
Dallas County	$324,700	$64,900
Davis County	$324,700	$64,900
Decatur County	$324,700	$64,900
Delaware County	$324,700	$64,900
Des Moines County	$324,700	$64,900
Dickinson County	$324,700	$64,900
Dubuque County	$324,700	$64,900
Emmet County	$324,700	$64,900
Fayette County	$324,700	$64,900
Floyd County	$324,700	$64,900
Franklin County	$324,700	$64,900
Fremont County	$324,700	$64,900
Greene County	$324,700	$64,900
Grundy County	$324,700	$64,900
Guthrie County	$324,700	$64,900
Hamilton County	$324,700	$64,900
Hancock County	$324,700	$64,900
Hardin County	$324,700	$64,900
Harrison County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Henry County	$324,700	$64,900
Howard County	$324,700	$64,900
Humboldt County	$324,700	$64,900
Ida County	$324,700	$64,900
Iowa County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jasper County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Johnson County	$324,700	$64,900
Jones County	$324,700	$64,900
Keokuk County	$324,700	$64,900
Kossuth County	$324,700	$64,900
Lee County	$324,700	$64,900
Linn County	$324,700	$64,900
Louisa County	$324,700	$64,900
Lucas County	$324,700	$64,900
Lyon County	$324,700	$64,900
Madison County	$324,700	$64,900
Mahaska County	$324,700	$64,900
Marion County	$324,700	$64,900
Marshall County	$324,700	$64,900
Mills County	$324,700	$64,900
Mitchell County	$324,700	$64,900
Monona County	$324,700	$64,900
Monroe County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Muscatine County	$324,700	$64,900
O'Brien County	$324,700	$64,900
Osceola County	$324,700	$64,900
Page County	$324,700	$64,900
Palo Alto County	$324,700	$64,900
Plymouth County	$324,700	$64,900
Pocahontas County	$324,700	$64,900
Polk County	$324,700	$64,900
Pottawattamie County	$324,700	$64,900
Poweshiek County	$324,700	$64,900
Ringgold County	$324,700	$64,900
Sac County	$324,700	$64,900
Scott County	$324,700	$64,900
Shelby County	$324,700	$64,900
Sioux County	$324,700	$64,900
Story County	$324,700	$64,900
Tama County	$324,700	$64,900
Taylor County	$324,700	$64,900
Union County	$324,700	$64,900

Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Van Buren County	$324,700	$64,900
Wapello County	$324,700	$64,900
Warren County	$324,700	$64,900
Washington County	$324,700	$64,900
Wayne County	$324,700	$64,900
Webster County	$324,700	$64,900
Winnebago County	$324,700	$64,900
Winneshiek County	$324,700	$64,900
Woodbury County	$324,700	$64,900
Worth County	$324,700	$64,900
Wright County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

KANSAS		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Allen County	$324,700	$64,900
Anderson County	$324,700	$64,900
Atchison County	$324,700	$64,900
Barber County	$324,700	$64,900
Barton County	$324,700	$64,900
Bourbon County	$324,700	$64,900
Brown County	$324,700	$64,900
Butler County	$324,700	$64,900
Chase County	$324,700	$64,900
Chautauqua County	$324,700	$64,900
Cherokee County	$324,700	$64,900
Cheyenne County	$324,700	$64,900
Clark County	$324,700	$64,900
Clay County	$324,700	$64,900
Cloud County	$324,700	$64,900
Coffey County	$324,700	$64,900
Comanche County	$324,700	$64,900
Cowley County	$324,700	$64,900
Crawford County	$324,700	$64,900
Decatur County	$324,700	$64,900
Dickinson County	$324,700	$64,900
Doniphan County	$324,700	$64,900
Douglas County	$324,700	$64,900
Edwards County	$324,700	$64,900
Elk County	$324,700	$64,900
Ellis County	$324,700	$64,900
Ellsworth County	$324,700	$64,900
Finney County	$324,700	$64,900
Ford County	$324,700	$64,900
Franklin County	$324,700	$64,900
Geary County	$324,700	$64,900
Gove County	$324,700	$64,900
Graham County	$324,700	$64,900
Grant County	$324,700	$64,900
Gray County	$324,700	$64,900
Greeley County	$324,700	$64,900
Greenwood County	$324,700	$64,900
Hamilton County	$324,700	$64,900
Harper County	$324,700	$64,900
Harvey County	$324,700	$64,900
Haskell County	$324,700	$64,900
Hodgeman County	$324,700	$64,900
Jackson County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Jefferson County	$324,700	$64,900
Jewell County	$324,700	$64,900
Johnson County	$324,700	$64,900
Kearny County	$324,700	$64,900
Kingman County	$324,700	$64,900
Kiowa County	$324,700	$64,900
Labette County	$324,700	$64,900
Lane County	$324,700	$64,900
Leavenworth County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Linn County	$324,700	$64,900
Logan County	$324,700	$64,900
Lyon County	$324,700	$64,900
Marion County	$324,700	$64,900
Marshall County	$324,700	$64,900
McPherson County	$324,700	$64,900
Meade County	$324,700	$64,900
Miami County	$324,700	$64,900
Mitchell County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Morris County	$324,700	$64,900
Morton County	$324,700	$64,900
Nemaha County	$324,700	$64,900
Neosho County	$324,700	$64,900
Ness County	$324,700	$64,900
Norton County	$324,700	$64,900
Osage County	$324,700	$64,900
Osborne County	$324,700	$64,900
Ottawa County	$324,700	$64,900
Pawnee County	$324,700	$64,900
Phillips County	$324,700	$64,900
Pottawatomie County	$324,700	$64,900
Pratt County	$324,700	$64,900
Rawlins County	$324,700	$64,900
Reno County	$324,700	$64,900
Republic County	$324,700	$64,900
Rice County	$324,700	$64,900
Riley County	$324,700	$64,900
Rooks County	$324,700	$64,900
Rush County	$324,700	$64,900
Russell County	$324,700	$64,900
Saline County	$324,700	$64,900
Scott County	$324,700	$64,900
Sedgwick County	$324,700	$64,900
Seward County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Shawnee County	$324,700	$64,900
Sheridan County	$324,700	$64,900
Sherman County	$324,700	$64,900
Smith County	$324,700	$64,900
Stafford County	$324,700	$64,900
Stanton County	$324,700	$64,900
Stevens County	$324,700	$64,900
Sumner County	$324,700	$64,900
Thomas County	$324,700	$64,900
Trego County	$324,700	$64,900
Wabaunsee County	$324,700	$64,900
Wallace County	$324,700	$64,900
Washington County	$324,700	$64,900
Wichita County	$324,700	$64,900
Wilson County	$324,700	$64,900
Woodson County	$324,700	$64,900
Wyandotte County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

KENTUCKY		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adair County	$324,700	$64,900
Allen County	$324,700	$64,900
Anderson County	$324,700	$64,900
Ballard County	$324,700	$64,900
Barren County	$324,700	$64,900
Bath County	$324,700	$64,900
Bell County	$324,700	$64,900
Boone County	$324,700	$64,900
Bourbon County	$324,700	$64,900
Boyd County	$324,700	$64,900
Boyle County	$324,700	$64,900
Bracken County	$324,700	$64,900
Breathitt County	$324,700	$64,900
Breckinridge County	$324,700	$64,900
Bullitt County	$324,700	$64,900
Butler County	$324,700	$64,900
Caldwell County	$324,700	$64,900
Calloway County	$324,700	$64,900
Campbell County	$324,700	$64,900
Carlisle County	$324,700	$64,900
Carroll County	$324,700	$64,900
Carter County	$324,700	$64,900
Casey County	$324,700	$64,900
Christian County	$324,700	$64,900
Clark County	$324,700	$64,900
Clay County	$324,700	$64,900
Clinton County	$324,700	$64,900
Crittenden County	$324,700	$64,900
Cumberland County	$324,700	$64,900
Daviess County	$324,700	$64,900
Edmonson County	$324,700	$64,900
Elliott County	$324,700	$64,900
Estill County	$324,700	$64,900
Fayette County	Ineligible	Ineligible
Fleming County	$324,700	$64,900
Floyd County	$324,700	$64,900
Franklin County	$324,700	$64,900
Fulton County	$324,700	$64,900
Gallatin County	$324,700	$64,900
Garrard County	$324,700	$64,900
Grant County	$324,700	$64,900
Graves County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Grayson County	$324,700	$64,900
Green County	$324,700	$64,900
Greenup County	$324,700	$64,900
Hancock County	$324,700	$64,900
Hardin County	$324,700	$64,900
Harlan County	$324,700	$64,900
Harrison County	$324,700	$64,900
Hart County	$324,700	$64,900
Henderson County	$324,700	$64,900
Henry County	$324,700	$64,900
Hickman County	$324,700	$64,900
Hopkins County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jefferson County	Ineligible	Ineligible
Jessamine County	$324,700	$64,900
Johnson County	$324,700	$64,900
Kenton County	$324,700	$64,900
Knott County	$324,700	$64,900
Knox County	$324,700	$64,900
Larue County	$324,700	$64,900
Laurel County	$324,700	$64,900
Lawrence County	$324,700	$64,900
Lee County	$324,700	$64,900
Leslie County	$324,700	$64,900
Letcher County	$324,700	$64,900
Lewis County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Livingston County	$324,700	$64,900
Logan County	$324,700	$64,900
Lyon County	$324,700	$64,900
Madison County	$324,700	$64,900
Magoffin County	$324,700	$64,900
Marion County	$324,700	$64,900
Marshall County	$324,700	$64,900
Martin County	$324,700	$64,900
Mason County	$324,700	$64,900
McCracken County	$324,700	$64,900
McCreary County	$324,700	$64,900
McLean County	$324,700	$64,900
Meade County	$324,700	$64,900
Menifee County	$324,700	$64,900
Mercer County	$324,700	$64,900
Metcalfe County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Monroe County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Morgan County	$324,700	$64,900
Muhlenberg County	$324,700	$64,900
Nelson County	$324,700	$64,900
Nicholas County	$324,700	$64,900
Ohio County	$324,700	$64,900
Oldham County	$324,700	$64,900
Owen County	$324,700	$64,900
Owsley County	$324,700	$64,900
Pendleton County	$324,700	$64,900
Perry County	$324,700	$64,900
Pike County	$324,700	$64,900
Powell County	$324,700	$64,900
Pulaski County	$324,700	$64,900
Robertson County	$324,700	$64,900
Rockcastle County	$324,700	$64,900
Rowan County	$324,700	$64,900
Russell County	$324,700	$64,900
Scott County	$324,700	$64,900
Shelby County	$324,700	$64,900
Simpson County	$324,700	$64,900
Spencer County	$324,700	$64,900
Taylor County	$324,700	$64,900
Todd County	$324,700	$64,900
Trigg County	$324,700	$64,900
Trimble County	$324,700	$64,900
Union County	$324,700	$64,900
Warren County	$324,700	$64,900
Washington County	$324,700	$64,900
Wayne County	$324,700	$64,900
Webster County	$324,700	$64,900
Whitley County	$324,700	$64,900
Wolfe County	$324,700	$64,900
Woodford County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

LOUISIANA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Acadia Parish	$324,700	$64,900
Allen Parish	$324,700	$64,900
Ascension Parish	$324,700	$64,900
Assumption Parish	$324,700	$64,900
Avoyelles Parish	$324,700	$64,900
Beauregard Parish	$324,700	$64,900
Bienville Parish	$324,700	$64,900
Bossier Parish	$324,700	$64,900
Caddo Parish	$324,700	$64,900
Calcasieu Parish	$324,700	$64,900
Caldwell Parish	$324,700	$64,900
Cameron Parish	$324,700	$64,900
Catahoula Parish	$324,700	$64,900
Claiborne Parish	$324,700	$64,900
Concordia Parish	$324,700	$64,900
De Soto Parish	$324,700	$64,900
East Baton Rouge Parish	$324,700	$64,900
East Carroll Parish	$324,700	$64,900
East Feliciana Parish	$324,700	$64,900
Evangeline Parish	$324,700	$64,900
Franklin Parish	$324,700	$64,900
Grant Parish	$324,700	$64,900
Iberia Parish	$324,700	$64,900
Iberville Parish	$324,700	$64,900
Jackson Parish	$324,700	$64,900
Jefferson Davis Parish	$324,700	$64,900
Jefferson Parish	$324,700	$64,900
La Salle Parish	$324,700	$64,900
Lafayette Parish	$324,700	$64,900
Lafourche Parish	$324,700	$64,900
Lincoln Parish	$324,700	$64,900
Livingston Parish	$324,700	$64,900
Madison Parish	$324,700	$64,900
Morehouse Parish	$324,700	$64,900
Natchitoches Parish	$324,700	$64,900
Orleans Parish	Ineligible	Ineligible
Ouachita Parish	$324,700	$64,900
Plaquemines Parish	$324,700	$64,900
Pointe Coupee Parish	$324,700	$64,900
Rapides Parish	$324,700	$64,900
Red River Parish	$324,700	$64,900
Richland Parish	$324,700	$64,900
Sabine Parish	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
St. Bernard Parish	$324,700	$64,900
St. Charles Parish	$324,700	$64,900
St. Helena Parish	$324,700	$64,900
St. James Parish	$324,700	$64,900
St. John the Baptist Parish	$324,700	$64,900
St. Landry Parish	$324,700	$64,900
St. Martin Parish	$324,700	$64,900
St. Mary Parish	$324,700	$64,900
St. Tammany Parish	$324,700	$64,900
Tangipahoa Parish	$324,700	$64,900
Tensas Parish	$324,700	$64,900
Terrebonne Parish	$324,700	$64,900
Union Parish	$324,700	$64,900
Vermilion Parish	$324,700	$64,900
Vernon Parish	$324,700	$64,900
Washington Parish	$324,700	$64,900
Webster Parish	$324,700	$64,900
West Baton Rouge Parish	$324,700	$64,900
West Carroll Parish	$324,700	$64,900
West Feliciana Parish	$324,700	$64,900
Winn Parish	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

MAINE		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Androscoggin County	$324,700	$64,900
Aroostook County	$324,700	$64,900
Cumberland County	$369,100	$73,800
Franklin County	$324,700	$64,900
Hancock County	$324,700	$64,900
Kennebec County	$324,700	$64,900
Knox County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Oxford County	$324,700	$64,900
Penobscot County	$324,700	$64,900
Piscataquis County	$324,700	$64,900
Sagadahoc County	$369,100	$73,800
Somerset County	$324,700	$64,900
Waldo County	$324,700	$64,900
Washington County	$324,700	$64,900
York County	$369,100	$73,800

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Area Loan Limits Single Family Housing Direct

MARYLAND		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Allegany County	$324,700	$64,900
Anne Arundel County	$448,500	$89,700
Baltimore city	ineligible	
Baltimore County	$448,500	$89,700
Calvert County	$324,700	$64,900
Caroline County	$324,700	$64,900
Carroll County	$448,500	$89,700
Cecil County	$378,100	$75,600
Charles County	$749,400	$149,800
Dorchester County	$324,700	$64,900
Frederick County	$749,400	$149,800
Garrett County	$324,700	$64,900
Harford County	$448,500	$89,700
Howard County	$448,500	$89,700
Kent County	$324,700	$64,900
Montgomery County	$749,400	$149,800
Prince George's County	$749,400	$149,800
Queen Anne's County	$448,500	$89,700
Somerset County	$324,700	$64,900
St. Mary's County	$324,700	$64,900
Talbot County	$324,700	$64,900
Washington County	$324,700	$64,900
Wicomico County	$324,700	$64,900
Worcester County	$324,700	$64,900

Area Loan Limits Single Family Housing Direct

MASSACHUSETTS		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Barnstable County	$496,800	$99,300
Berkshire County	$324,700	$64,900
Bristol County	$472,600	$94,500
Dukes County	$749,400	$149,800
Essex County	$577,500	$115,500
Franklin County	$324,700	$64,900
Hampden County	$324,700	$64,900
Hampshire County	$324,700	$64,900
Middlesex County	$577,500	$115,500
Nantucket County	$749,400	$149,800
Norfolk County	$577,500	$115,500
Plymouth County	$577,500	$115,500
Suffolk County	Ineligible	Ineligible
Worcester County	$327,000	$65,400

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Area Loan Limits Single Family Housing Direct

MICHIGAN		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Alcona County	$324,700	$64,900
Alger County	$324,700	$64,900
Allegan County	$324,700	$64,900
Alpena County	$324,700	$64,900
Antrim County	$324,700	$64,900
Arenac County	$324,700	$64,900
Baraga County	$324,700	$64,900
Barry County	$324,700	$64,900
Bay County	$324,700	$64,900
Benzie County	$324,700	$64,900
Berrien County	$324,700	$64,900
Branch County	$324,700	$64,900
Calhoun County	$324,700	$64,900
Cass County	$324,700	$64,900
Charlevoix County	$324,700	$64,900
Cheboygan County	$324,700	$64,900
Chippewa County	$324,700	$64,900
Clare County	$324,700	$64,900
Clinton County	$324,700	$64,900
Crawford County	$324,700	$64,900
Delta County	$324,700	$64,900
Dickinson County	$324,700	$64,900
Eaton County	$324,700	$64,900
Emmet County	$324,700	$64,900
Genesee County	$324,700	$64,900
Gladwin County	$324,700	$64,900
Gogebic County	$324,700	$64,900
Grand Traverse County	$324,700	$64,900
Gratiot County	$324,700	$64,900
Hillsdale County	$324,700	$64,900
Houghton County	$324,700	$64,900
Huron County	$324,700	$64,900
Ingham County	$324,700	$64,900
Ionia County	$324,700	$64,900
Iosco County	$324,700	$64,900
Iron County	$324,700	$64,900
Isabella County	$324,700	$64,900
Jackson County	$324,700	$64,900
Kalamazoo County	$324,700	$64,900
Kalkaska County	$324,700	$64,900
Kent County	$324,700	$64,900
Keweenaw County	$324,700	$64,900
Lake County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Lapeer County	$324,700	$64,900
Leelanau County	$324,700	$64,900
Lenawee County	$324,700	$64,900
Livingston County	$324,700	$64,900
Luce County	$324,700	$64,900
Mackinac County	$324,700	$64,900
Macomb County	$324,700	$64,900
Manistee County	$324,700	$64,900
Marquette County	$324,700	$64,900
Mason County	$324,700	$64,900
Mecosta County	$324,700	$64,900
Menominee County	$324,700	$64,900
Midland County	$324,700	$64,900
Missaukee County	$324,700	$64,900
Monroe County	$324,700	$64,900
Montcalm County	$324,700	$64,900
Montmorency County	$324,700	$64,900
Muskegon County	$324,700	$64,900
Newaygo County	$324,700	$64,900
Oakland County	$324,700	$64,900
Oceana County	$324,700	$64,900
Ogemaw County	$324,700	$64,900
Ontonagon County	$324,700	$64,900
Osceola County	$324,700	$64,900
Oscoda County	$324,700	$64,900
Otsego County	$324,700	$64,900
Ottawa County	$324,700	$64,900
Presque Isle County	$324,700	$64,900
Roscommon County	$324,700	$64,900
Saginaw County	$324,700	$64,900
Sanilac County	$324,700	$64,900
Schoolcraft County	$324,700	$64,900
Shiawassee County	$324,700	$64,900
St. Clair County	$324,700	$64,900
St. Joseph County	$324,700	$64,900
Tuscola County	$324,700	$64,900
Van Buren County	$324,700	$64,900
Washtenaw County	$324,700	$64,900
Wayne County	$324,700	$64,900
Wexford County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

MINNESOTA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Aitkin County	$324,700	$64,900
Anoka County	Ineligible	Ineligible
Becker County	$324,700	$64,900
Beltrami County	$324,700	$64,900
Benton County	$324,700	$64,900
Big Stone County	$324,700	$64,900
Blue Earth County	$324,700	$64,900
Brown County	$324,700	$64,900
Carlton County	$324,700	$64,900
Carver County	$331,200	$66,200
Cass County	$324,700	$64,900
Chippewa County	$324,700	$64,900
Chisago County	$331,200	$66,200
Clay County	$324,700	$64,900
Clearwater County	$324,700	$64,900
Cook County	$324,700	$64,900
Cottonwood County	$324,700	$64,900
Crow Wing County	$324,700	$64,900
Dakota County	$331,200	$66,200
Dodge County	$324,700	$64,900
Douglas County	$324,700	$64,900
Faribault County	$324,700	$64,900
Fillmore County	$324,700	$64,900
Freeborn County	$324,700	$64,900
Goodhue County	$324,700	$64,900
Grant County	$324,700	$64,900
Hennepin County	Ineligible	Ineligible
Houston County	$324,700	$64,900
Hubbard County	$324,700	$64,900
Isanti County	$331,200	$66,200
Itasca County	$324,700	$64,900
Jackson County	$324,700	$64,900
Kanabec County	$324,700	$64,900
Kandiyohi County	$324,700	$64,900
Kittson County	$324,700	$64,900
Koochiching County	$324,700	$64,900
Lac qui Parle County	$324,700	$64,900
Lake County	$324,700	$64,900
Lake of the Woods County	$324,700	$64,900
Le Sueur County	$331,200	$66,200
Lincoln County	$324,700	$64,900
Lyon County	$324,700	$64,900
Mahnomen County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Marshall County	$324,700	$64,900
Martin County	$324,700	$64,900
McLeod County	$324,700	$64,900
Meeker County	$324,700	$64,900
Mille Lacs County	$331,200	$66,200
Morrison County	$324,700	$64,900
Mower County	$324,700	$64,900
Murray County	$324,700	$64,900
Nicollet County	$324,700	$64,900
Nobles County	$324,700	$64,900
Norman County	$324,700	$64,900
Olmsted County	$324,700	$64,900
Otter Tail County	$324,700	$64,900
Pennington County	$324,700	$64,900
Pine County	$324,700	$64,900
Pipestone County	$324,700	$64,900
Polk County	$324,700	$64,900
Pope County	$324,700	$64,900
Ramsey County	Ineligible	Ineligible
Red Lake County	$324,700	$64,900
Redwood County	$324,700	$64,900
Renville County	$324,700	$64,900
Rice County	$324,700	$64,900
Rock County	$324,700	$64,900
Roseau County	$324,700	$64,900
Scott County	$331,200	$66,200
Sherburne County	$331,200	$66,200
Sibley County	$324,700	$64,900
St. Louis County	$324,700	$64,900
Stearns County	$324,700	$64,900
Steele County	$324,700	$64,900
Stevens County	$324,700	$64,900
Swift County	$324,700	$64,900
Todd County	$324,700	$64,900
Traverse County	$324,700	$64,900
Wabasha County	$324,700	$64,900
Wadena County	$324,700	$64,900
Waseca County	$324,700	$64,900
Washington County	Ineligible	Ineligible
Watonwan County	$324,700	$64,900
Wilkin County	$324,700	$64,900
Winona County	$324,700	$64,900
Wright County	$331,200	$66,200
Yellow Medicine County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

MISSISSIPPI		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adams County	$324,700	$64,900
Alcorn County	$324,700	$64,900
Amite County	$324,700	$64,900
Attala County	$324,700	$64,900
Benton County	$324,700	$64,900
Bolivar County	$324,700	$64,900
Calhoun County	$324,700	$64,900
Carroll County	$324,700	$64,900
Chickasaw County	$324,700	$64,900
Choctaw County	$324,700	$64,900
Claiborne County	$324,700	$64,900
Clarke County	$324,700	$64,900
Clay County	$324,700	$64,900
Coahoma County	$324,700	$64,900
Copiah County	$324,700	$64,900
Covington County	$324,700	$64,900
DeSoto County	$324,700	$64,900
Forrest County	$324,700	$64,900
Franklin County	$324,700	$64,900
George County	$324,700	$64,900
Greene County	$324,700	$64,900
Grenada County	$324,700	$64,900
Hancock County	$324,700	$64,900
Harrison County	$324,700	$64,900
Hinds County	$324,700	$64,900
Holmes County	$324,700	$64,900
Humphreys County	$324,700	$64,900
Issaquena County	$324,700	$64,900
Itawamba County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jasper County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Jefferson Davis County	$324,700	$64,900
Jones County	$324,700	$64,900
Kemper County	$324,700	$64,900
Lafayette County	$324,700	$64,900
Lamar County	$324,700	$64,900
Lauderdale County	$324,700	$64,900
Lawrence County	$324,700	$64,900
Leake County	$324,700	$64,900
Lee County	$324,700	$64,900
Leflore County	$324,700	$64,900
Lincoln County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Lowndes County	$324,700	$64,900
Madison County	$324,700	$64,900
Marion County	$324,700	$64,900
Marshall County	$324,700	$64,900
Monroe County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Neshoba County	$324,700	$64,900
Newton County	$324,700	$64,900
Noxubee County	$324,700	$64,900
Oktibbeha County	$324,700	$64,900
Panola County	$324,700	$64,900
Pearl River County	$324,700	$64,900
Perry County	$324,700	$64,900
Pike County	$324,700	$64,900
Pontotoc County	$324,700	$64,900
Prentiss County	$324,700	$64,900
Quitman County	$324,700	$64,900
Rankin County	$324,700	$64,900
Scott County	$324,700	$64,900
Sharkey County	$324,700	$64,900
Simpson County	$324,700	$64,900
Smith County	$324,700	$64,900
Stone County	$324,700	$64,900
Sunflower County	$324,700	$64,900
Tallahatchie County	$324,700	$64,900
Tate County	$324,700	$64,900
Tippah County	$324,700	$64,900
Tishomingo County	$324,700	$64,900
Tunica County	$324,700	$64,900
Union County	$324,700	$64,900
Walthall County	$324,700	$64,900
Warren County	$324,700	$64,900
Washington County	$324,700	$64,900
Wayne County	$324,700	$64,900
Webster County	$324,700	$64,900
Wilkinson County	$324,700	$64,900
Winston County	$324,700	$64,900
Yalobusha County	$324,700	$64,900
Yazoo County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

MISSOURI		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adair County	$324,700	$64,900
Andrew County	$324,700	$64,900
Atchison County	$324,700	$64,900
Audrain County	$324,700	$64,900
Barry County	$324,700	$64,900
Barton County	$324,700	$64,900
Bates County	$324,700	$64,900
Benton County	$324,700	$64,900
Bollinger County	$324,700	$64,900
Boone County	$324,700	$64,900
Buchanan County	$324,700	$64,900
Butler County	$324,700	$64,900
Caldwell County	$324,700	$64,900
Callaway County	$324,700	$64,900
Camden County	$324,700	$64,900
Cape Girardeau County	$324,700	$64,900
Carroll County	$324,700	$64,900
Carter County	$324,700	$64,900
Cass County	$324,700	$64,900
Cedar County	$324,700	$64,900
Chariton County	$324,700	$64,900
Christian County	$324,700	$64,900
Clark County	$324,700	$64,900
Clay County	$324,700	$64,900
Clinton County	$324,700	$64,900
Cole County	$324,700	$64,900
Cooper County	$324,700	$64,900
Crawford County	$324,700	$64,900
Dade County	$324,700	$64,900
Dallas County	$324,700	$64,900
Daviess County	$324,700	$64,900
DeKalb County	$324,700	$64,900
Dent County	$324,700	$64,900
Douglas County	$324,700	$64,900
Dunklin County	$324,700	$64,900
Franklin County	$324,700	$64,900
Gasconade County	$324,700	$64,900
Gentry County	$324,700	$64,900
Greene County	$324,700	$64,900
Grundy County	$324,700	$64,900
Harrison County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Henry County	$324,700	$64,900
Hickory County	$324,700	$64,900
Holt County	$324,700	$64,900
Howard County	$324,700	$64,900
Howell County	$324,700	$64,900
Iron County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jasper County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Johnson County	$324,700	$64,900
Knox County	$324,700	$64,900
Laclede County	$324,700	$64,900
Lafayette County	$324,700	$64,900
Lawrence County	$324,700	$64,900
Lewis County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Linn County	$324,700	$64,900
Livingston County	$324,700	$64,900
Macon County	$324,700	$64,900
Madison County	$324,700	$64,900
Maries County	$324,700	$64,900
Marion County	$324,700	$64,900
McDonald County	$324,700	$64,900
Mercer County	$324,700	$64,900
Miller County	$324,700	$64,900
Mississippi County	$324,700	$64,900
Moniteau County	$324,700	$64,900
Monroe County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Morgan County	$324,700	$64,900
New Madrid County	$324,700	$64,900
Newton County	$324,700	$64,900
Nodaway County	$324,700	$64,900
Oregon County	$324,700	$64,900
Osage County	$324,700	$64,900
Ozark County	$324,700	$64,900
Pemiscot County	$324,700	$64,900
Perry County	$324,700	$64,900
Pettis County	$324,700	$64,900
Phelps County	$324,700	$64,900
Pike County	$324,700	$64,900
Platte County	$324,700	$64,900
Polk County	$324,700	$64,900
Pulaski County	$324,700	$64,900
Putnam County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Ralls County	$324,700	$64,900
Randolph County	$324,700	$64,900
Ray County	$324,700	$64,900
Reynolds County	$324,700	$64,900
Ripley County	$324,700	$64,900
Saline County	$324,700	$64,900
Schuyler County	$324,700	$64,900
Scotland County	$324,700	$64,900
Scott County	$324,700	$64,900
Shannon County	$324,700	$64,900
Shelby County	$324,700	$64,900
St. Charles County	$324,700	$64,900
St. Clair County	$324,700	$64,900
St. Francois County	$324,700	$64,900
St. Louis city	Ineligible	Ineligible
St. Louis County	Ineligible	Ineligible
Ste. Genevieve County	$324,700	$64,900
Stoddard County	$324,700	$64,900
Stone County	$324,700	$64,900
Sullivan County	$324,700	$64,900
Taney County	$324,700	$64,900
Texas County	$324,700	$64,900
Vernon County	$324,700	$64,900
Warren County	$324,700	$64,900
Washington County	$324,700	$64,900
Wayne County	$324,700	$64,900
Webster County	$324,700	$64,900
Worth County	$324,700	$64,900
Wright County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

MONTANA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Beaverhead County	$324,700	$64,900
Big Horn County	$324,700	$64,900
Blaine County	$324,700	$64,900
Broadwater County	$324,700	$64,900
Carbon County	$452,600	$90,500
Carter County	$324,700	$64,900
Cascade County	$324,700	$64,900
Chouteau County	$324,700	$64,900
Custer County	$324,700	$64,900
Daniels County	$324,700	$64,900
Dawson County	$324,700	$64,900
Deer Lodge County	$324,700	$64,900
Fallon County	$324,700	$64,900
Fergus County	$324,700	$64,900
Flathead County	$369,100	$73,800
Gallatin County	$431,200	$86,200
Garfield County	$324,700	$64,900
Glacier County	$324,700	$64,900
Golden Valley County	$324,700	$64,900
Granite County	$324,700	$64,900
Hill County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Judith Basin County	$324,700	$64,900
Lake County	$324,700	$64,900
Lewis and Clark County	$324,700	$64,900
Liberty County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Madison County	$324,700	$64,900
McCone County	$324,700	$64,900
Meagher County	$324,700	$64,900
Mineral County	$358,800	$71,700
Missoula County	$358,800	$71,700
Musselshell County	$324,700	$64,900
Park County	$338,100	$67,600
Petroleum County	$324,700	$64,900
Phillips County	$324,700	$64,900
Pondera County	$324,700	$64,900
Powder River County	$324,700	$64,900
Powell County	$324,700	$64,900
Prairie County	$324,700	$64,900
Ravalli County	$336,000	$67,200
Richland County	$324,700	$64,900
Roosevelt County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Rosebud County	$324,700	$64,900
Sanders County	$324,700	$64,900
Sheridan County	$324,700	$64,900
Silver Bow County	$324,700	$64,900
Stillwater County	$452,600	$90,500
Sweet Grass County	$324,700	$64,900
Teton County	$324,700	$64,900
Toole County	$324,700	$64,900
Treasure County	$324,700	$64,900
Valley County	$324,700	$64,900
Wheatland County	$324,700	$64,900
Wibaux County	$324,700	$64,900
Yellowstone County	$452,600	$90,500

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Area Loan Limits Single Family Housing Direct

NEBRASKA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adams County	$324,700	$64,900
Antelope County	$324,700	$64,900
Arthur County	$324,700	$64,900
Banner County	$324,700	$64,900
Blaine County	$324,700	$64,900
Boone County	$324,700	$64,900
Box Butte County	$324,700	$64,900
Boyd County	$324,700	$64,900
Brown County	$324,700	$64,900
Buffalo County	$324,700	$64,900
Burt County	$324,700	$64,900
Butler County	$324,700	$64,900
Cass County	$324,700	$64,900
Cedar County	$324,700	$64,900
Chase County	$324,700	$64,900
Cherry County	$324,700	$64,900
Cheyenne County	$324,700	$64,900
Clay County	$324,700	$64,900
Colfax County	$324,700	$64,900
Cuming County	$324,700	$64,900
Custer County	$324,700	$64,900
Dakota County	$324,700	$64,900
Dawes County	$324,700	$64,900
Dawson County	$362,200	$72,400
Deuel County	$324,700	$64,900
Dixon County	$324,700	$64,900
Dodge County	$324,700	$64,900
Douglas County	$324,700	$64,900
Dundy County	$324,700	$64,900
Fillmore County	$324,700	$64,900
Franklin County	$324,700	$64,900
Frontier County	$324,700	$64,900
Furnas County	$324,700	$64,900
Gage County	$324,700	$64,900
Garden County	$324,700	$64,900
Garfield County	$324,700	$64,900
Gosper County	$362,200	$72,400
Grant County	$324,700	$64,900
Greeley County	$324,700	$64,900
Hall County	$324,700	$64,900
Hamilton County	$324,700	$64,900
Harlan County	$324,700	$64,900
Hayes County	$324,700	$64,900
Hitchcock County	$324,700	$64,900
Holt County	$324,700	$64,900
Hooker County	$324,700	$64,900
Howard County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Jefferson County	$324,700	$64,900
Johnson County	$324,700	$64,900
Kearney County	$324,700	$64,900
Keith County	$324,700	$64,900
Keya Paha County	$324,700	$64,900
Kimball County	$324,700	$64,900
Knox County	$324,700	$64,900
Lancaster County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Logan County	$324,700	$64,900
Loup County	$324,700	$64,900
Madison County	$324,700	$64,900
McPherson County	$324,700	$64,900
Merrick County	$324,700	$64,900
Morrill County	$324,700	$64,900
Nance County	$324,700	$64,900
Nemaha County	$324,700	$64,900
Nuckolls County	$324,700	$64,900
Otoe County	$324,700	$64,900
Pawnee County	$324,700	$64,900
Perkins County	$324,700	$64,900
Phelps County	$324,700	$64,900
Pierce County	$324,700	$64,900
Platte County	$324,700	$64,900
Polk County	$324,700	$64,900
Red Willow County	$324,700	$64,900
Richardson County	$324,700	$64,900
Rock County	$324,700	$64,900
Saline County	$324,700	$64,900
Sarpy County	$324,700	$64,900
Saunders County	$324,700	$64,900
Scotts Bluff County	$324,700	$64,900
Seward County	$324,700	$64,900
Sheridan County	$324,700	$64,900
Sherman County	$324,700	$64,900
Sioux County	$324,700	$64,900
Stanton County	$324,700	$64,900
Thayer County	$324,700	$64,900
Thomas County	$324,700	$64,900
Thurston County	$324,700	$64,900
Valley County	$324,700	$64,900
Washington County	$324,700	$64,900
Wayne County	$324,700	$64,900
Webster County	$324,700	$64,900
Wheeler County	$324,700	$64,900
York County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

NEVADA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Carson City	Ineligible	Ineligible
Churchill County	$324,700	$64,900
Clark County	$324,700	$64,900
Douglas County	$441,600	$88,300
Elko County	$324,700	$64,900
Esmeralda County	$324,700	$64,900
Eureka County	$324,700	$64,900
Humboldt County	$324,700	$64,900
Lander County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Lyon County	$382,900	$76,500
Mineral County	$324,700	$64,900
Nye County	$324,700	$64,900
Pershing County	$324,700	$64,900
Storey County	$382,900	$76,500
Washoe County	$382,900	$76,500
White Pine County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

NEW HAMPSHIRE		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Belknap County	$324,700	$64,900
Carroll County	$324,700	$64,900
Cheshire County	$324,700	$64,900
Coos County	$324,700	$64,900
Grafton County	$324,700	$64,900
Hillsborough County	$353,900	$70,700
Merrimack County	$324,700	$64,900
Rockingham County	$577,500	$115,500
Strafford County	$577,500	$115,500
Sullivan County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

NEW JERSEY		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Atlantic County	$438,100	$87,600
Bergen County	Ineligible	Ineligible
Burlington County	$378,100	$75,600
Camden County	$378,100	$75,600
Cape May County	$438,100	$87,600
Cumberland County	$324,700	$64,900
Essex County	Ineligible	Ineligible
Gloucester County	$378,100	$75,600
Hudson County	Ineligible	Ineligible
Hunterdon County	$749,400	$149,800
Mercer County	$324,700	$64,900
Middlesex County	$749,400	$149,800
Monmouth County	$749,400	$149,800
Morris County	$749,400	$149,800
Ocean County	$749,400	$149,800
Passaic County	$749,400	$149,800
Salem County	$378,100	$75,600
Somerset County	$749,400	$149,800
Sussex County	$749,400	$149,800
Union County	Ineligible	Ineligible
Warren County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

NEW MEXICO		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Bernalillo County	$324,700	$64,900
Catron County	$324,700	$64,900
Chaves County	$324,700	$64,900
Cibola County	$324,700	$64,900
Colfax County	$324,700	$64,900
Curry County	$324,700	$64,900
De Baca County	$324,700	$64,900
Dona Ana County	$324,700	$64,900
Eddy County	$324,700	$64,900
Grant County	$324,700	$64,900
Guadalupe County	$324,700	$64,900
Harding County	$324,700	$64,900
Hidalgo County	$324,700	$64,900
Lea County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Los Alamos County	$415,300	$83,000
Luna County	$324,700	$64,900
McKinley County	$324,700	$64,900
Mora County	$324,700	$64,900
Otero County	$324,700	$64,900
Quay County	$324,700	$64,900
Rio Arriba County	$324,700	$64,900
Roosevelt County	$324,700	$64,900
San Juan County	$324,700	$64,900
San Miguel County	$324,700	$64,900
Sandoval County	$324,700	$64,900
Santa Fe County	$341,500	$68,300
Sierra County	$324,700	$64,900
Socorro County	$324,700	$64,900
Taos County	$324,700	$64,900
Torrance County	$324,700	$64,900
Union County	$324,700	$64,900
Valencia County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

NEW YORK		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Albany County	$324,700	$64,900
Allegany County	$324,700	$64,900
Bronx County	Ineligible	Ineligible
Broome County	$324,700	$64,900
Cattaraugus County	$324,700	$64,900
Cayuga County	$324,700	$64,900
Chautauqua County	$324,700	$64,900
Chemung County	$324,700	$64,900
Chenango County	$324,700	$64,900
Clinton County	$324,700	$64,900
Columbia County	$324,700	$64,900
Cortland County	$324,700	$64,900
Delaware County	$324,700	$64,900
Dutchess County	$324,700	$64,900
Erie County	$324,700	$64,900
Essex County	$324,700	$64,900
Franklin County	$324,700	$64,900
Fulton County	$324,700	$64,900
Genesee County	$324,700	$64,900
Greene County	$324,700	$64,900
Hamilton County	$324,700	$64,900
Herkimer County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Kings County	Ineligible	Ineligible
Lewis County	$324,700	$64,900
Livingston County	$324,700	$64,900
Madison County	$324,700	$64,900
Monroe County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Nassau County	Ineligible	Ineligible
New York County	Ineligible	Ineligible
Niagara County	$324,700	$64,900
Oneida County	$324,700	$64,900
Onondaga County	$324,700	$64,900
Ontario County	$324,700	$64,900
Orange County	$324,700	$64,900
Orleans County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Oswego County	$324,700	$64,900
Otsego County	$324,700	$64,900
Putnam County	$749,400	$149,800
Queens County	Ineligible	Ineligible
Rensselaer County	$324,700	$64,900
Richmond County	Ineligible	Ineligible
Rockland County	$749,400	$149,800
Saratoga County	$324,700	$64,900
Schenectady County	$324,700	$64,900
Schoharie County	$324,700	$64,900
Schuyler County	$324,700	$64,900
Seneca County	$324,700	$64,900
St. Lawrence County	$324,700	$64,900
Steuben County	$324,700	$64,900
Suffolk County	$749,400	$149,800
Sullivan County	$324,700	$64,900
Tioga County	$324,700	$64,900
Tompkins County	$324,700	$64,900
Ulster County	$324,700	$64,900
Warren County	$324,700	$64,900
Washington County	$324,700	$64,900
Wayne County	$324,700	$64,900
Westchester County	$749,400	$149,800
Wyoming County	$324,700	$64,900
Yates County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

NORTH CAROLINA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Alamance County	$324,700	$64,900
Alexander County	$324,700	$64,900
Alleghany County	$324,700	$64,900
Anson County	$324,700	$64,900
Ashe County	$324,700	$64,900
Avery County	$324,700	$64,900
Beaufort County	$324,700	$64,900
Bertie County	$324,700	$64,900
Bladen County	$324,700	$64,900
Brunswick County	$324,700	$64,900
Buncombe County	$324,700	$64,900
Burke County	$324,700	$64,900
Cabarrus County	$324,700	$64,900
Caldwell County	$324,700	$64,900
Camden County	$454,700	$90,900
Carteret County	$324,700	$64,900
Caswell County	$324,700	$64,900
Catawba County	$324,700	$64,900
Chatham County	$380,800	$76,100
Cherokee County	$324,700	$64,900
Chowan County	$324,700	$64,900
Clay County	$324,700	$64,900
Cleveland County	$324,700	$64,900
Columbus County	$324,700	$64,900
Craven County	$324,700	$64,900
Cumberland County	$324,700	$64,900
Currituck County	$454,700	$90,900
Dare County	$431,200	$86,200
Davidson County	$324,700	$64,900
Davie County	$324,700	$64,900
Duplin County	$324,700	$64,900
Durham County	$380,800	$76,100
Edgecombe County	$324,700	$64,900
Forsyth County	$324,700	$64,900
Franklin County	$324,700	$64,900
Gaston County	$324,700	$64,900
Gates County	$454,700	$90,900
Graham County	$324,700	$64,900
Granville County	$324,700	$64,900
Greene County	$324,700	$64,900
Guilford County	$324,700	$64,900
Halifax County	$324,700	$64,900
Harnett County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Haywood County	$324,700	$64,900
Henderson County	$324,700	$64,900
Hertford County	$324,700	$64,900
Hoke County	$324,700	$64,900
Hyde County	$324,700	$64,900
Iredell County	$324,700	$64,900
Jackson County	$324,700	$64,900
Johnston County	$324,700	$64,900
Jones County	$324,700	$64,900
Lee County	$324,700	$64,900
Lenoir County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Macon County	$324,700	$64,900
Madison County	$324,700	$64,900
Martin County	$324,700	$64,900
McDowell County	$324,700	$64,900
Mecklenburg County	$324,700	$64,900
Mitchell County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Moore County	$324,700	$64,900
Nash County	$324,700	$64,900
New Hanover County	$324,700	$64,900
Northampton County	$324,700	$64,900
Onslow County	$324,700	$64,900
Orange County	$380,800	$76,100
Pamlico County	$324,700	$64,900
Pasquotank County	$324,700	$64,900
Pender County	$324,700	$64,900
Perquimans County	$483,000	$96,600
Person County	$380,800	$76,100
Pitt County	$324,700	$64,900
Polk County	$324,700	$64,900
Randolph County	$324,700	$64,900
Richmond County	$324,700	$64,900
Robeson County	$324,700	$64,900
Rockingham County	$324,700	$64,900
Rowan County	$324,700	$64,900
Rutherford County	$324,700	$64,900
Sampson County	$324,700	$64,900
Scotland County	$324,700	$64,900
Stanly County	$324,700	$64,900
Stokes County	$324,700	$64,900
Surry County	$324,700	$64,900
Swain County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Transylvania County	$324,700	$64,900
Tyrrell County	$324,700	$64,900
Union County	$324,700	$64,900
Vance County	$324,700	$64,900
Wake County	$324,700	$64,900
Warren County	$324,700	$64,900
Washington County	$324,700	$64,900
Watauga County	$324,700	$64,900
Wayne County	$324,700	$64,900
Wilkes County	$324,700	$64,900
Wilson County	$324,700	$64,900
Yadkin County	$324,700	$64,900
Yancey County	$324,700	$64,900

Area Loan Limits Single Family Housing Direct

NORTH DAKOTA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adams County	$324,700	$64,900
Barnes County	$324,700	$64,900
Benson County	$324,700	$64,900
Billings County	$324,700	$64,900
Bottineau County	$324,700	$64,900
Bowman County	$324,700	$64,900
Burke County	$324,700	$64,900
Burleigh County	$324,700	$64,900
Cass County	$324,700	$64,900
Cavalier County	$324,700	$64,900
Dickey County	$324,700	$64,900
Divide County	$324,700	$64,900
Dunn County	$324,700	$64,900
Eddy County	$324,700	$64,900
Emmons County	$324,700	$64,900
Foster County	$324,700	$64,900
Golden Valley County	$324,700	$64,900
Grand Forks County	$324,700	$64,900
Grant County	$324,700	$64,900
Griggs County	$324,700	$64,900
Hettinger County	$324,700	$64,900
Kidder County	$324,700	$64,900
LaMoure County	$324,700	$64,900
Logan County	$324,700	$64,900
McHenry County	$324,700	$64,900
McIntosh County	$324,700	$64,900
McKenzie County	$324,700	$64,900
McLean County	$324,700	$64,900
Mercer County	$324,700	$64,900
Morton County	$324,700	$64,900
Mountrail County	$324,700	$64,900
Nelson County	$324,700	$64,900
Oliver County	$324,700	$64,900
Pembina County	$324,700	$64,900
Pierce County	$324,700	$64,900
Ramsey County	$324,700	$64,900
Ransom County	$324,700	$64,900
Renville County	$324,700	$64,900
Richland County	$324,700	$64,900
Rolette County	$324,700	$64,900
Sargent County	$324,700	$64,900
Sheridan County	$324,700	$64,900
Sioux County	$324,700	$64,900

Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Slope County	$324,700	$64,900
Stark County	$324,700	$64,900
Steele County	$324,700	$64,900
Stutsman County	$324,700	$64,900
Towner County	$324,700	$64,900
Traill County	$324,700	$64,900
Walsh County	$324,700	$64,900
Ward County	$324,700	$64,900
Wells County	$324,700	$64,900
Williams County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

OHIO		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adams County	$324,700	$64,900
Allen County	$324,700	$64,900
Ashland County	$324,700	$64,900
Ashtabula County	$324,700	$64,900
Athens County	$324,700	$64,900
Auglaize County	$324,700	$64,900
Belmont County	$324,700	$64,900
Brown County	$324,700	$64,900
Butler County	$324,700	$64,900
Carroll County	$324,700	$64,900
Champaign County	$324,700	$64,900
Clark County	$324,700	$64,900
Clermont County	$324,700	$64,900
Clinton County	$324,700	$64,900
Columbiana County	$324,700	$64,900
Coshocton County	$324,700	$64,900
Crawford County	$324,700	$64,900
Cuyahoga County	Ineligible	Ineligible
Darke County	$324,700	$64,900
Defiance County	$324,700	$64,900
Delaware County	$354,600	$70,900
Erie County	$324,700	$64,900
Fairfield County	$354,600	$70,900
Fayette County	$324,700	$64,900
Franklin County	$354,600	$70,900
Fulton County	$324,700	$64,900
Gallia County	$324,700	$64,900
Geauga County	$324,700	$64,900
Greene County	$324,700	$64,900
Guernsey County	$324,700	$64,900
Hamilton County	$324,700	$64,900
Hancock County	$324,700	$64,900
Hardin County	$324,700	$64,900
Harrison County	$324,700	$64,900
Henry County	$324,700	$64,900
Highland County	$324,700	$64,900
Hocking County	$354,600	$70,900
Holmes County	$324,700	$64,900
Huron County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Knox County	$324,700	$64,900
Lake County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Lawrence County	$324,700	$64,900
Licking County	$354,600	$70,900
Logan County	$324,700	$64,900
Lorain County	$324,700	$64,900
Lucas County	$324,700	$64,900
Madison County	$354,600	$70,900
Mahoning County	$324,700	$64,900
Marion County	$324,700	$64,900
Medina County	$324,700	$64,900
Meigs County	$324,700	$64,900
Mercer County	$324,700	$64,900
Miami County	$324,700	$64,900
Monroe County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Morgan County	$324,700	$64,900
Morrow County	$354,600	$70,900
Muskingum County	$324,700	$64,900
Noble County	$324,700	$64,900
Ottawa County	$324,700	$64,900
Paulding County	$324,700	$64,900
Perry County	$354,600	$70,900
Pickaway County	$354,600	$70,900
Pike County	$324,700	$64,900
Portage County	$324,700	$64,900
Preble County	$324,700	$64,900
Putnam County	$324,700	$64,900
Richland County	$324,700	$64,900
Ross County	$324,700	$64,900
Sandusky County	$324,700	$64,900
Scioto County	$324,700	$64,900
Seneca County	$324,700	$64,900
Shelby County	$324,700	$64,900
Stark County	$324,700	$64,900
Summit County	Ineligible	Ineligible
Trumbull County	$324,700	$64,900
Tuscarawas County	$324,700	$64,900
Union County	$354,600	$70,900
Van Wert County	$324,700	$64,900
Vinton County	$324,700	$64,900
Warren County	$324,700	$64,900
Washington County	$324,700	$64,900
Wayne County	$324,700	$64,900
Williams County	$324,700	$64,900
Wood County	$324,700	$64,900
Wyandot County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

OKLAHOMA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adair County	$324,700	$64,900
Alfalfa County	$324,700	$64,900
Atoka County	$324,700	$64,900
Beaver County	$324,700	$64,900
Beckham County	$324,700	$64,900
Blaine County	$324,700	$64,900
Bryan County	$324,700	$64,900
Caddo County	$324,700	$64,900
Canadian County	$324,700	$64,900
Carter County	$324,700	$64,900
Cherokee County	$324,700	$64,900
Choctaw County	$324,700	$64,900
Cimarron County	$324,700	$64,900
Cleveland County	$324,700	$64,900
Coal County	$324,700	$64,900
Comanche County	$324,700	$64,900
Cotton County	$324,700	$64,900
Craig County	$324,700	$64,900
Creek County	$324,700	$64,900
Custer County	$324,700	$64,900
Delaware County	$324,700	$64,900
Dewey County	$324,700	$64,900
Ellis County	$324,700	$64,900
Garfield County	$324,700	$64,900
Garvin County	$324,700	$64,900
Grady County	$324,700	$64,900
Grant County	$324,700	$64,900
Greer County	$324,700	$64,900
Harmon County	$324,700	$64,900
Harper County	$324,700	$64,900
Haskell County	$324,700	$64,900
Hughes County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Johnston County	$324,700	$64,900
Kay County	$324,700	$64,900
Kingfisher County	$324,700	$64,900
Kiowa County	$324,700	$64,900
Latimer County	$324,700	$64,900
Le Flore County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Logan County	$324,700	$64,900
Love County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Major County	$324,700	$64,900
Marshall County	$324,700	$64,900
Mayes County	$324,700	$64,900
McClain County	$324,700	$64,900
McCurtain County	$324,700	$64,900
McIntosh County	$324,700	$64,900
Murray County	$324,700	$64,900
Muskogee County	$324,700	$64,900
Noble County	$324,700	$64,900
Nowata County	$324,700	$64,900
Okfuskee County	$324,700	$64,900
Oklahoma County	$324,700	$64,900
Okmulgee County	$324,700	$64,900
Osage County	$324,700	$64,900
Ottawa County	$324,700	$64,900
Pawnee County	$324,700	$64,900
Payne County	$324,700	$64,900
Pittsburg County	$324,700	$64,900
Pontotoc County	$324,700	$64,900
Pottawatomie County	$324,700	$64,900
Pushmataha County	$324,700	$64,900
Roger Mills County	$324,700	$64,900
Rogers County	$324,700	$64,900
Seminole County	$324,700	$64,900
Sequoyah County	$324,700	$64,900
Stephens County	$324,700	$64,900
Texas County	$324,700	$64,900
Tillman County	$324,700	$64,900
Tulsa County	$324,700	$64,900
Wagoner County	$324,700	$64,900
Washington County	$324,700	$64,900
Washita County	$324,700	$64,900
Woods County	$324,700	$64,900
Woodward County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

OREGON		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Baker County	$324,700	$64,900
Benton County	$369,100	$73,800
Clackamas County	$420,900	$84,100
Clatsop County	$338,100	$67,600
Columbia County	$420,900	$84,100
Coos County	$324,700	$64,900
Crook County	$431,200	$86,200
Curry County	$324,700	$64,900
Deschutes County	$431,200	$86,200
Douglas County	$324,700	$64,900
Gilliam County	$324,700	$64,900
Grant County	$324,700	$64,900
Harney County	$324,700	$64,900
Hood River County	$457,400	$91,400
Jackson County	$324,700	$64,900
Jefferson County	$431,200	$86,200
Josephine County	$324,700	$64,900
Klamath County	$324,700	$64,900
Lake County	$324,700	$64,900
Lane County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Linn County	$324,700	$64,900
Malheur County	$324,700	$64,900
Marion County	$324,700	$64,900
Morrow County	$324,700	$64,900
Multnomah County	$420,900	$84,100
Polk County	$324,700	$64,900
Sherman County	$324,700	$64,900
Tillamook County	$324,700	$64,900
Umatilla County	$324,700	$64,900
Union County	$324,700	$64,900
Wallowa County	$324,700	$64,900
Wasco County	$324,700	$64,900
Washington County	$420,900	$84,100
Wheeler County	$324,700	$64,900
Yamhill County	$420,900	$84,100

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Area Loan Limits Single Family Housing Direct

PENNSYLVANIA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adams County	$324,700	$64,900
Allegheny County	$324,700	$64,900
Armstrong County	$324,700	$64,900
Beaver County	$324,700	$64,900
Bedford County	$324,700	$64,900
Berks County	$324,700	$64,900
Blair County	$324,700	$64,900
Bradford County	$324,700	$64,900
Bucks County	$378,100	$75,600
Butler County	$324,700	$64,900
Cambria County	$324,700	$64,900
Cameron County	$324,700	$64,900
Carbon County	$324,700	$64,900
Centre County	$324,700	$64,900
Chester County	$378,100	$75,600
Clarion County	$324,700	$64,900
Clearfield County	$324,700	$64,900
Clinton County	$324,700	$64,900
Columbia County	$324,700	$64,900
Crawford County	$324,700	$64,900
Cumberland County	$324,700	$64,900
Dauphin County	$324,700	$64,900
Delaware County	$378,100	$75,600
Elk County	$324,700	$64,900
Erie County	$324,700	$64,900
Fayette County	$324,700	$64,900
Forest County	$324,700	$64,900
Franklin County	$324,700	$64,900
Fulton County	$324,700	$64,900
Greene County	$324,700	$64,900
Huntingdon County	$324,700	$64,900
Indiana County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Juniata County	$324,700	$64,900
Lackawanna County	$324,700	$64,900
Lancaster County	$324,700	$64,900
Lawrence County	$324,700	$64,900
Lebanon County	$324,700	$64,900
Lehigh County	$324,700	$64,900
Luzerne County	$324,700	$64,900
Lycoming County	$324,700	$64,900
McKean County	$324,700	$64,900
Mercer County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Mifflin County	$324,700	$64,900
Monroe County	$324,700	$64,900
Montgomery County	$378,100	$75,600
Montour County	$324,700	$64,900
Northampton County	$324,700	$64,900
Northumberland County	$324,700	$64,900
Perry County	$324,700	$64,900
Philadelphia County	ineligible	
Pike County	$324,700	$64,900
Potter County	$324,700	$64,900
Schuylkill County	$324,700	$64,900
Snyder County	$324,700	$64,900
Somerset County	$324,700	$64,900
Sullivan County	$324,700	$64,900
Susquehanna County	$324,700	$64,900
Tioga County	$324,700	$64,900
Union County	$324,700	$64,900
Venango County	$324,700	$64,900
Warren County	$324,700	$64,900
Washington County	$324,700	$64,900
Wayne County	$324,700	$64,900
Westmoreland County	$324,700	$64,900
Wyoming County	$324,700	$64,900
York County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

PUERTO RICO		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adjuntas Municipio	$324,700	$64,900
Aguada Municipio	$324,700	$64,900
Aguadilla Municipio	$324,700	$64,900
Aguas Buenas Municipio	$414,000	$82,800
Aibonito Municipio	$414,000	$82,800
Añasco Municipio	$324,700	$64,900
Arecibo Municipio	$324,700	$64,900
Arroyo Municipio	$324,700	$64,900
Barceloneta Municipio	$414,000	$82,800
Barranquitas Municipio	$414,000	$82,800
Bayamón Municipio	$414,000	$82,800
Cabo Rojo Municipio	$324,700	$64,900
Caguas Municipio	$414,000	$82,800
Camuy Municipio	$324,700	$64,900
Canóvanas Municipio	$414,000	$82,800
Carolina Municipio	$414,000	$82,800
Cataño Municipio	Ineligible	Ineligible
Cayey Municipio	$414,000	$82,800
Ceiba Municipio	$414,000	$82,800
Ciales Municipio	$414,000	$82,800
Cidra Municipio	$414,000	$82,800
Coamo Municipio	$324,700	$64,900
Comerío Municipio	$414,000	$82,800
Corozal Municipio	$414,000	$82,800
Culebra Municipio	$324,700	$64,900
Dorado Municipio	$414,000	$82,800
Fajardo Municipio	$414,000	$82,800
Florida Municipio	$414,000	$82,800
Guánica Municipio	$324,700	$64,900
Guayama Municipio	$324,700	$64,900
Guayanilla Municipio	$324,700	$64,900
Guaynabo Municipio	$414,000	$82,800
Gurabo Municipio	$414,000	$82,800
Hatillo Municipio	$324,700	$64,900
Hormigueros Municipio	$324,700	$64,900
Humacao Municipio	$414,000	$82,800
Isabela Municipio	$324,700	$64,900
Jayuya Municipio	$324,700	$64,900
Juana Díaz Municipio	$324,700	$64,900
Juncos Municipio	$414,000	$82,800
Lajas Municipio	$324,700	$64,900
Lares Municipio	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Las Marías Municipio	$324,700	$64,900
Las Piedras Municipio	$414,000	$82,800
Loíza Municipio	$414,000	$82,800
Luquillo Municipio	$414,000	$82,800
Manatí Municipio	$414,000	$82,800
Maricao Municipio	$324,700	$64,900
Maunabo Municipio	$414,000	$82,800
Mayagüez Municipio	$324,700	$64,900
Moca Municipio	$324,700	$64,900
Morovis Municipio	$414,000	$82,800
Naguabo Municipio	$414,000	$82,800
Naranjito Municipio	$414,000	$82,800
Orocovis Municipio	$414,000	$82,800
Patillas Municipio	$324,700	$64,900
Peñuelas Municipio	$324,700	$64,900
Ponce Municipio	$324,700	$64,900
Quebradillas Municipio	$324,700	$64,900
Rincón Municipio	$324,700	$64,900
Río Grande Municipio	$414,000	$82,800
Sabana Grande Municipio	$324,700	$64,900
Salinas Municipio	$324,700	$64,900
San Germán Municipio	$324,700	$64,900
San Juan Municipio	Ineligible	Ineligible
San Lorenzo Municipio	$414,000	$82,800
San Sebastián Municipio	$324,700	$64,900
Santa Isabel Municipio	$324,700	$64,900
Toa Alta Municipio	$414,000	$82,800
Toa Baja Municipio	$414,000	$82,800
Trujillo Alto Municipio	$414,000	$82,800
Utuado Municipio	$324,700	$64,900
Vega Alta Municipio	$414,000	$82,800
Vega Baja Municipio	$414,000	$82,800
Vieques Municipio	$324,700	$64,900
Villalba Municipio	$324,700	$64,900
Yabucoa Municipio	$414,000	$82,800
Yauco Municipio	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

RHODE ISLAND		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Bristol County	Ineligible	Ineligible
Kent County	$472,600	$94,500
Newport County	$472,600	$94,500
Providence County	$472,600	$94,500
Washington County	$472,600	$94,500

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Area Loan Limits Single Family Housing Direct

SOUTH CAROLINA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Abbeville County	$324,700	$64,900
Aiken County	$324,700	$64,900
Allendale County	$324,700	$64,900
Anderson County	$324,700	$64,900
Bamberg County	$324,700	$64,900
Barnwell County	$324,700	$64,900
Beaufort County	$382,900	$76,500
Berkeley County	$414,000	$82,800
Calhoun County	$324,700	$64,900
Charleston County	$414,000	$82,800
Cherokee County	$324,700	$64,900
Chester County	$324,700	$64,900
Chesterfield County	$324,700	$64,900
Clarendon County	$324,700	$64,900
Colleton County	$324,700	$64,900
Darlington County	$324,700	$64,900
Dillon County	$324,700	$64,900
Dorchester County	$414,000	$82,800
Edgefield County	$324,700	$64,900
Fairfield County	$324,700	$64,900
Florence County	$324,700	$64,900
Georgetown County	$324,700	$64,900
Greenville County	$324,700	$64,900
Greenwood County	$324,700	$64,900
Hampton County	$324,700	$64,900
Horry County	$324,700	$64,900
Jasper County	$382,900	$76,500
Kershaw County	$324,700	$64,900
Lancaster County	$324,700	$64,900
Laurens County	$324,700	$64,900
Lee County	$324,700	$64,900
Lexington County	$324,700	$64,900
Marion County	$324,700	$64,900
Marlboro County	$324,700	$64,900
McCormick County	$324,700	$64,900
Newberry County	$324,700	$64,900
Oconee County	$324,700	$64,900
Orangeburg County	$324,700	$64,900
Pickens County	$324,700	$64,900
Richland County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Saluda County	$324,700	$64,900
Spartanburg County	$324,700	$64,900
Sumter County	$324,700	$64,900
Union County	$324,700	$64,900
Williamsburg County	$324,700	$64,900
York County	$324,700	$64,900

Area Loan Limits Single Family Housing Direct

SOUTH DAKOTA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Aurora County	$324,700	$64,900
Beadle County	$324,700	$64,900
Bennett County	$324,700	$64,900
Bon Homme County	$324,700	$64,900
Brookings County	$324,700	$64,900
Brown County	$324,700	$64,900
Brule County	$324,700	$64,900
Buffalo County	$324,700	$64,900
Butte County	$324,700	$64,900
Campbell County	$324,700	$64,900
Charles Mix County	$324,700	$64,900
Clark County	$324,700	$64,900
Clay County	$324,700	$64,900
Codington County	$324,700	$64,900
Corson County	$324,700	$64,900
Custer County	$324,700	$64,900
Davison County	$324,700	$64,900
Day County	$324,700	$64,900
Deuel County	$324,700	$64,900
Dewey County	$324,700	$64,900
Douglas County	$324,700	$64,900
Edmunds County	$324,700	$64,900
Fall River County	$324,700	$64,900
Faulk County	$324,700	$64,900
Grant County	$324,700	$64,900
Gregory County	$324,700	$64,900
Haakon County	$324,700	$64,900
Hamlin County	$324,700	$64,900
Hand County	$324,700	$64,900
Hanson County	$324,700	$64,900
Harding County	$324,700	$64,900
Hughes County	$324,700	$64,900
Hutchinson County	$324,700	$64,900
Hyde County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jerauld County	$324,700	$64,900
Jones County	$324,700	$64,900
Kingsbury County	$324,700	$64,900
Lake County	$324,700	$64,900
Lawrence County	$324,900	$64,900
Lincoln County	$324,700	$64,900
Lyman County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Marshall County	$324,700	$64,900
McCook County	$324,700	$64,900
McPherson County	$324,700	$64,900
Meade County	$324,700	$64,900
Mellette County	$324,700	$64,900
Miner County	$324,700	$64,900
Minnehaha County	$324,700	$64,900
Moody County	$324,700	$64,900
Oglala Lakota County	$324,700	$64,900
Pennington County	$324,700	$64,900
Perkins County	$324,700	$64,900
Potter County	$324,700	$64,900
Roberts County	$324,700	$64,900
Sanborn County	$324,700	$64,900
Spink County	$324,700	$64,900
Stanley County	$324,700	$64,900
Sully County	$324,700	$64,900
Todd County	$324,700	$64,900
Tripp County	$324,700	$64,900
Turner County	$324,700	$64,900
Union County	$324,700	$64,900
Walworth County	$324,700	$64,900
Yankton County	$324,700	$64,900
Ziebach County	$324,700	$64,900

Area Loan Limits Single Family Housing Direct

TENNESSEE		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Anderson County	$324,700	$64,900
Bedford County	$324,700	$64,900
Benton County	$324,700	$64,900
Bledsoe County	$324,700	$64,900
Blount County	$324,700	$64,900
Bradley County	$324,700	$64,900
Campbell County	$324,700	$64,900
Cannon County	$617,500	$123,500
Carroll County	$324,700	$64,900
Carter County	$324,700	$64,900
Cheatham County	$617,500	$123,500
Chester County	$324,700	$64,900
Claiborne County	$324,700	$64,900
Clay County	$324,700	$64,900
Cocke County	$324,700	$64,900
Coffee County	$324,700	$64,900
Crockett County	$324,700	$64,900
Cumberland County	$324,700	$64,900
Davidson County	$617,500	$123,500
Decatur County	$324,700	$64,900
DeKalb County	$324,700	$64,900
Dickson County	$617,500	$123,500
Dyer County	$324,700	$64,900
Fayette County	$324,700	$64,900
Fentress County	$324,700	$64,900
Franklin County	$324,700	$64,900
Gibson County	$324,700	$64,900
Giles County	$324,700	$64,900
Grainger County	$324,700	$64,900
Greene County	$324,700	$64,900
Grundy County	$324,700	$64,900
Hamblen County	$324,700	$64,900
Hamilton County	$324,700	$64,900
Hancock County	$324,700	$64,900
Hardeman County	$324,700	$64,900
Hardin County	$324,700	$64,900
Hawkins County	$324,700	$64,900
Haywood County	$324,700	$64,900
Henderson County	$324,700	$64,900
Henry County	$324,700	$64,900
Hickman County	$617,500	$123,500
Houston County	$324,700	$64,900
Humphreys County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Johnson County	$324,700	$64,900
Knox County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Lake County	$324,700	$64,900
Lauderdale County	$324,700	$64,900
Lawrence County	$324,700	$64,900
Lewis County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Loudon County	$324,700	$64,900
Macon County	$617,500	$123,500
Madison County	$324,700	$64,900
Marion County	$324,700	$64,900
Marshall County	$324,700	$64,900
Maury County	$617,500	$123,500
McMinn County	$324,700	$64,900
McNairy County	$324,700	$64,900
Meigs County	$324,700	$64,900
Monroe County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Moore County	$324,700	$64,900
Morgan County	$324,700	$64,900
Obion County	$324,700	$64,900
Overton County	$324,700	$64,900
Perry County	$324,700	$64,900
Pickett County	$324,700	$64,900
Polk County	$324,700	$64,900
Putnam County	$324,700	$64,900
Rhea County	$324,700	$64,900
Roane County	$324,700	$64,900
Robertson County	$617,500	$123,500
Rutherford County	$617,500	$123,500
Scott County	$324,700	$64,900
Sequatchie County	$324,700	$64,900
Sevier County	$324,700	$64,900
Shelby County	$324,700	$64,900
Smith County	$617,500	$123,500
Stewart County	$324,700	$64,900
Sullivan County	$324,700	$64,900
Sumner County	$617,500	$123,500
Tipton County	$324,700	$64,900
Trousdale County	$617,500	$123,500
Unicoi County	$324,700	$64,900
Union County	$324,700	$64,900
Van Buren County	$324,700	$64,900
Warren County	$324,700	$64,900
Washington County	$324,700	$64,900
Wayne County	$324,700	$64,900
Weakley County	$324,700	$64,900
White County	$324,700	$64,900
Williamson County	$617,500	$123,500
Wilson County	$617,500	$123,500

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Area Loan Limits Single Family Housing Direct

TEXAS		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Anderson County	$324,700	$64,900
Andrews County	$324,700	$64,900
Angelina County	$324,700	$64,900
Aransas County	$324,700	$64,900
Archer County	$324,700	$64,900
Armstrong County	$324,700	$64,900
Atascosa County	$334,600	$66,900
Austin County	$324,700	$64,900
Bailey County	$324,700	$64,900
Bandera County	$334,600	$66,900
Bastrop County	$342,900	$68,500
Baylor County	$324,700	$64,900
Bee County	$324,700	$64,900
Bell County	$324,700	$64,900
Bexar County	$334,600	$66,900
Blanco County	$324,700	$64,900
Borden County	$324,700	$64,900
Bosque County	$324,700	$64,900
Bowie County	$324,700	$64,900
Brazoria County	$324,700	$64,900
Brazos County	$324,700	$64,900
Brewster County	$324,700	$64,900
Briscoe County	$324,700	$64,900
Brooks County	$324,700	$64,900
Brown County	$324,700	$64,900
Burleson County	$324,700	$64,900
Burnet County	$324,700	$64,900
Caldwell County	$342,900	$68,500
Calhoun County	$324,700	$64,900
Callahan County	$324,700	$64,900
Cameron County	$324,700	$64,900
Camp County	$324,700	$64,900
Carson County	$324,700	$64,900
Cass County	$324,700	$64,900
Castro County	$324,700	$64,900
Chambers County	$324,700	$64,900
Cherokee County	$324,700	$64,900
Childress County	$324,700	$64,900
Clay County	$324,700	$64,900
Cochran County	$324,700	$64,900
Coke County	$324,700	$64,900
Coleman County	$324,700	$64,900
Collin County	$338,100	$67,600

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Collingsworth County	$324,700	$64,900
Colorado County	$324,700	$64,900
Comal County	$334,600	$66,900
Comanche County	$324,700	$64,900
Concho County	$324,700	$64,900
Cooke County	$324,700	$64,900
Coryell County	$324,700	$64,900
Cottle County	$324,700	$64,900
Crane County	$324,700	$64,900
Crockett County	$324,700	$64,900
Crosby County	$324,700	$64,900
Culberson County	$324,700	$64,900
Dallam County	$324,700	$64,900
Dallas County	$338,100	$67,600
Dawson County	$324,700	$64,900
Deaf Smith County	$324,700	$64,900
Delta County	$324,700	$64,900
Denton County	$338,100	$67,600
DeWitt County	$324,700	$64,900
Dickens County	$324,700	$64,900
Dimmit County	$324,700	$64,900
Donley County	$324,700	$64,900
Duval County	$324,700	$64,900
Eastland County	$324,700	$64,900
Ector County	$324,700	$64,900
Edwards County	$324,700	$64,900
El Paso County	$324,700	$64,900
Ellis County	$338,100	$67,600
Erath County	$324,700	$64,900
Falls County	$324,700	$64,900
Fannin County	$324,700	$64,900
Fayette County	$324,700	$64,900
Fisher County	$324,700	$64,900
Floyd County	$324,700	$64,900
Foard County	$324,700	$64,900
Fort Bend County	$324,700	$64,900
Franklin County	$324,700	$64,900
Freestone County	$324,700	$64,900
Frio County	$324,700	$64,900
Gaines County	$324,700	$64,900
Galveston County	$324,700	$64,900
Garza County	$324,700	$64,900
Gillespie County	$324,700	$64,900
Glasscock County	$487,800	$97,500
Goliad County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Gonzales County	$324,700	$64,900
Gray County	$324,700	$64,900
Grayson County	$324,700	$64,900
Gregg County	$324,700	$64,900
Grimes County	$324,700	$64,900
Guadalupe County	$334,600	$66,900
Hale County	$324,700	$64,900
Hall County	$324,700	$64,900
Hamilton County	$324,700	$64,900
Hansford County	$324,700	$64,900
Hardeman County	$324,700	$64,900
Hardin County	$324,700	$64,900
Harris County	$324,700	$64,900
Harrison County	$324,700	$64,900
Hartley County	$324,700	$64,900
Haskell County	$324,700	$64,900
Hays County	$342,900	$68,500
Hemphill County	$324,700	$64,900
Henderson County	$324,700	$64,900
Hidalgo County	$324,700	$64,900
Hill County	$324,700	$64,900
Hockley County	$324,700	$64,900
Hood County	$324,700	$64,900
Hopkins County	$324,700	$64,900
Houston County	$324,700	$64,900
Howard County	$324,700	$64,900
Hudspeth County	$324,700	$64,900
Hunt County	$338,100	$67,600
Hutchinson County	$324,700	$64,900
Irion County	$324,700	$64,900
Jack County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jasper County	$324,700	$64,900
Jeff Davis County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Jim Hogg County	$324,700	$64,900
Jim Wells County	$324,700	$64,900
Johnson County	$338,100	$67,600
Jones County	$324,700	$64,900
Karnes County	$324,700	$64,900
Kaufman County	$338,100	$67,600
Kendall County	$334,600	$66,900
Kenedy County	$324,700	$64,900
Kent County	$324,700	$64,900
Kerr County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Kimble County	$324,700	$64,900
King County	$324,700	$64,900
Kinney County	$324,700	$64,900
Kleberg County	$324,700	$64,900
Knox County	$324,700	$64,900
La Salle County	$324,700	$64,900
Lamar County	$324,700	$64,900
Lamb County	$324,700	$64,900
Lampasas County	$324,700	$64,900
Lavaca County	$324,700	$64,900
Lee County	$324,700	$64,900
Leon County	$324,700	$64,900
Liberty County	$324,700	$64,900
Limestone County	$324,700	$64,900
Lipscomb County	$324,700	$64,900
Live Oak County	$324,700	$64,900
Llano County	$324,700	$64,900
Loving County	$324,700	$64,900
Lubbock County	$324,700	$64,900
Lynn County	$324,700	$64,900
Madison County	$324,700	$64,900
Marion County	$324,700	$64,900
Martin County	$324,700	$64,900
Mason County	$324,700	$64,900
Matagorda County	$324,700	$64,900
Maverick County	$324,700	$64,900
McCulloch County	$324,700	$64,900
McLennan County	$324,700	$64,900
McMullen County	$324,700	$64,900
Medina County	$334,600	$66,900
Menard County	$324,700	$64,900
Midland County	$324,700	$64,900
Milam County	$324,700	$64,900
Mills County	$324,700	$64,900
Mitchell County	$324,700	$64,900
Montague County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Moore County	$324,700	$64,900
Morris County	$324,700	$64,900
Motley County	$324,700	$64,900
Nacogdoches County	$324,700	$64,900
Navarro County	$324,700	$64,900
Newton County	$324,700	$64,900
Nolan County	$324,700	$64,900
Nueces County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Ochiltree County	$324,700	$64,900
Oldham County	$324,700	$64,900
Orange County	$324,700	$64,900
Palo Pinto County	$324,700	$64,900
Panola County	$324,700	$64,900
Parker County	$338,100	$67,600
Parmer County	$324,700	$64,900
Pecos County	$324,700	$64,900
Polk County	$324,700	$64,900
Potter County	$324,700	$64,900
Presidio County	$324,700	$64,900
Rains County	$324,700	$64,900
Randall County	$324,700	$64,900
Reagan County	$324,700	$64,900
Real County	$324,700	$64,900
Red River County	$324,700	$64,900
Reeves County	$324,700	$64,900
Refugio County	$324,700	$64,900
Roberts County	$324,700	$64,900
Robertson County	$324,700	$64,900
Rockwall County	$338,100	$67,600
Runnels County	$324,700	$64,900
Rusk County	$324,700	$64,900
Sabine County	$324,700	$64,900
San Augustine County	$324,700	$64,900
San Jacinto County	$324,700	$64,900
San Patricio County	$324,700	$64,900
San Saba County	$324,700	$64,900
Schleicher County	$324,700	$64,900
Scurry County	$324,700	$64,900
Shackelford County	$324,700	$64,900
Shelby County	$324,700	$64,900
Sherman County	$324,700	$64,900
Smith County	$324,700	$64,900
Somervell County	$324,700	$64,900
Starr County	$324,700	$64,900
Stephens County	$324,700	$64,900
Sterling County	$324,700	$64,900
Stonewall County	$324,700	$64,900
Sutton County	$324,700	$64,900
Swisher County	$324,700	$64,900
Tarrant County	$338,100	$67,600
Taylor County	$324,700	$64,900
Terrell County	$324,700	$64,900
Terry County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Throckmorton County	$324,700	$64,900
Titus County	$324,700	$64,900
Tom Green County	$324,700	$64,900
Travis County	$342,900	$68,500
Trinity County	$324,700	$64,900
Tyler County	$324,700	$64,900
Upshur County	$324,700	$64,900
Upton County	$324,700	$64,900
Uvalde County	$324,700	$64,900
Val Verde County	$324,700	$64,900
Van Zandt County	$324,700	$64,900
Victoria County	$324,700	$64,900
Walker County	$324,700	$64,900
Waller County	$324,700	$64,900
Ward County	$324,700	$64,900
Washington County	$324,700	$64,900
Webb County	$324,700	$64,900
Wharton County	$324,700	$64,900
Wheeler County	$324,700	$64,900
Wichita County	$324,700	$64,900
Wilbarger County	$324,700	$64,900
Willacy County	$324,700	$64,900
Williamson County	$342,900	$68,500
Wilson County	$334,600	$66,900
Winkler County	$324,700	$64,900
Wise County	$338,100	$67,600
Wood County	$324,700	$64,900
Yoakum County	$324,700	$64,900
Young County	$324,700	$64,900
Zapata County	$324,700	$64,900
Zavala County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

UTAH		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Beaver County	$324,700	$64,900
Box Elder County	$324,700	$64,900
Cache County	$324,700	$64,900
Carbon County	$324,700	$64,900
Daggett County	$324,700	$64,900
Davis County	Ineligible	Ineligible
Duchesne County	$324,700	$64,900
Emery County	$324,700	$64,900
Garfield County	$324,700	$64,900
Grand County	$503,700	$100,700
Iron County	$324,700	$64,900
Juab County	$360,800	$72,100
Kane County	$324,700	$64,900
Millard County	$324,700	$64,900
Morgan County	$446,400	$89,200
Piute County	$324,700	$64,900
Rich County	$347,700	$69,500
Salt Lake County	Ineligible	Ineligible
San Juan County	$324,700	$64,900
Sanpete County	$324,700	$64,900
Sevier County	$324,700	$64,900
Summit County	$698,200	$139,600
Tooele County	$382,200	$76,400
Uintah County	$324,700	$64,900
Utah County	$360,800	$72,100
Wasatch County	$698,200	$139,600
Washington County	$364,300	$72,800
Wayne County	$598,200	$119,600
Weber County	Ineligible	Ineligible

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Area Loan Limits Single Family Housing Direct

VERMONT		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Addison County	$324,700	$64,900
Bennington County	$324,700	$64,900
Caledonia County	$324,700	$64,900
Chittenden County	$345,000	$69,000
Essex County	$324,700	$64,900
Franklin County	$345,000	$69,000
Grand Isle County	$345,000	$69,000
Lamoille County	$324,700	$64,900
Orange County	$324,700	$64,900
Orleans County	$324,700	$64,900
Rutland County	$324,700	$64,900
Washington County	$324,700	$64,900
Windham County	$324,700	$64,900
Windsor County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

VIRGIN ISLANDS		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
St. Croix	$324,700	$64,900
St. John	$672,700	$134,500
St. Thomas	$406,400	$81,200

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Area Loan Limits Single Family Housing Direct

VIRGINIA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Accomack County	$324,700	$64,900
Albemarle County	$358,800	$71,700
Alexandria city	Ineligible	Ineligible
Alleghany County	$324,700	$64,900
Amelia County	$424,300	$84,800
Amherst County	$324,700	$64,900
Appomattox County	$324,700	$64,900
Arlington County	Ineligible	Ineligible
Augusta County	$324,700	$64,900
Bath County	$324,700	$64,900
Bedford City	Ineligible	Ineligible
Bedford County	$324,700	$64,900
Bland County	$324,700	$64,900
Botetourt County	$324,700	$64,900
Bristol city	Ineligible	Ineligible
Brunswick County	$324,700	$64,900
Buchanan County	$324,700	$64,900
Buckingham County	$324,700	$64,900
Campbell County	$324,700	$64,900
Caroline County	$324,700	$64,900
Carroll County	$324,700	$64,900
Charles City County	$424,300	$84,800
Charlotte County	$324,700	$64,900
Charlottesville city	Ineligible	Ineligible
Chesapeake city	Ineligible	Ineligible
Chesterfield County	$424,300	$84,800
Clarke County	$749,400	$149,800
Colonial Heights city	Ineligible	Ineligible
Craig County	$324,700	$64,900
Culpeper County	$749,400	$149,800
Cumberland County	$324,700	$64,900
Danville city	Ineligible	Ineligible
Dickenson County	$324,700	$64,900
Dinwiddie County	$424,300	$84,800
Essex County	$324,700	$64,900
Fairfax city	Ineligible	Ineligible
Fairfax County	Ineligible	Ineligible
Falls Church city	Ineligible	Ineligible
Fauquier County	$749,400	$149,800
Floyd County	$324,700	$64,900
Fluvanna County	$358,800	$71,700
Franklin County	$324,700	$64,900
Frederick County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Fredericksburg city	Ineligible	Ineligible
Giles County	$324,700	$64,900
Gloucester County	$454,700	$90,900
Goochland County	$424,300	$84,800
Grayson County	$324,700	$64,900
Greene County	$358,800	$71,700
Greensville County	$324,700	$64,900
Halifax County	$324,700	$64,900
Hampton city	Ineligible	Ineligible
Hanover County	$424,300	$84,800
Harrisonburg city	Ineligible	Ineligible
Henrico County	$424,300	$84,800
Henry County	$324,700	$64,900
Highland County	$324,700	$64,900
Hopewell city	Ineligible	Ineligible
Isle of Wight County	$454,700	$90,900
James City County	$454,700	$90,900
King and Queen County	$424,300	$84,800
King George County	$324,700	$64,900
King William County	$424,300	$84,800
Lancaster County	$324,700	$64,900
Lee County	$324,700	$64,900
Loudoun County	$749,400	$149,800
Louisa County	$324,700	$64,900
Lunenburg County	$324,700	$64,900
Lynchburg city	Ineligible	Ineligible
Madison County	$324,700	$64,900
Manassas city	Ineligible	Ineligible
Manassas Park city	Ineligible	Ineligible
Mathews County	$454,700	$90,900
Mecklenburg County	$324,700	$64,900
Middlesex County	$324,700	$64,900
Montgomery County	$324,700	$64,900
Nelson County	$358,800	$71,700
New Kent County	$424,300	$84,800
Newport News city	ineligible	Ineligible
Norfolk city	Ineligible	Ineligible
Northampton County	$324,700	$64,900
Northumberland County	$324,700	$64,900
Nottoway County	$324,700	$64,900
Orange County	$324,700	$64,900
Page County	$324,700	$64,900
Patrick County	$324,700	$64,900
Petersburg city	Ineligible	Ineligible

Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Pittsylvania County	$324,700	$64,900
Poquoson city	Ineligible	Ineligible
Portsmouth city	Ineligible	Ineligible
Powhatan County	$424,300	$84,800
Prince Edward County	$324,700	$64,900
Prince George County	$424,300	$84,800
Prince William County	$749,400	$149,800
Pulaski County	$324,700	$64,900
Rappahannock County	$749,400	$149,800
Richmond city	Ineligible	Ineligible
Richmond County	$324,700	$64,900
Roanoke city	Ineligible	Ineligible
Roanoke County	$324,700	$64,900
Rockbridge County	$324,700	$64,900
Rockingham County	$324,700	$64,900
Russell County	$324,700	$64,900
Salem city	Ineligible	Ineligible
Scott County	$324,700	$64,900
Shenandoah County	$324,700	$64,900
Smyth County	$324,700	$64,900
Southampton County	$324,700	$64,900
Spotsylvania County	$749,400	$149,800
Stafford County	$749,400	$149,800
Staunton city	Ineligible	Ineligible
Surry County	$454,700	$90,900
Sussex County	$424,300	$84,800
Tazewell County	$419,300	$83,800
Warren County	$749,400	$149,800
Washington County	$324,700	$64,900
Westmoreland County	$324,700	$64,900
Wise County	$324,700	$64,900
Wythe County	$324,700	$64,900
York County	$454,700	$90,900
Buena Vista city	$324,700	$64,900
Covington city	$324,700	$64,900
Emporia city	$324,700	$64,900
Franklin city	$606,200	$121,200
Galax city	$324,700	$64,900
Lexington city	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Martinsville city	$324,700	$64,900
Norton city	$324,700	$64,900
Radford city	$324,700	$64,900
Suffolk city	Ineligible	Ineligible
Virginia Beach city	Ineligible	Ineligible
Waynesboro city	Ineligible	Ineligible
Williamsburg city	Ineligible	Ineligible
Winchester city	Ineligible	Ineligible

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Area Loan Limits Single Family Housing Direct

WASHINGTON		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adams County	$324,700	$64,900
Asotin County	$324,700	$64,900
Benton County	$324,700	$64,900
Chelan County	$351,900	$70,300
Clallam County	$324,700	$64,900
Clark County	$420,900	$84,100
Columbia County	$324,700	$64,900
Cowlitz County	$324,700	$64,900
Douglas County	$351,900	$70,300
Ferry County	$324,700	$64,900
Franklin County	$324,700	$64,900
Garfield County	$324,700	$64,900
Grant County	$324,700	$64,900
Grays Harbor County	$324,700	$64,900
Island County	$402,900	$80,500
Jefferson County	$324,700	$64,900
King County	$638,200	$127,600
Kitsap County	$369,800	$73,900
Kittitas County	$324,700	$64,900
Klickitat County	$324,700	$64,900
Lewis County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Mason County	$324,700	$64,900
Okanogan County	$324,700	$64,900
Pacific County	$324,700	$64,900
Pend Oreille County	$324,700	$64,900
Pierce County	$638,200	$127,600
San Juan County	$408,400	$81,600
Skagit County	$372,600	$74,500
Skamania County	$420,900	$84,100
Snohomish County	$638,200	$127,600
Spokane County	$324,700	$64,900
Stevens County	$324,700	$64,900
Thurston County	$351,900	$70,300
Wahkiakum County	$324,700	$64,900
Walla Walla County	$324,700	$64,900
Whatcom County	$398,800	$79,700
Whitman County	$347,700	$69,500
Yakima County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

WEST VIRGINIA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Barbour County	$324,700	$64,900
Berkeley County	$324,700	$64,900
Boone County	$324,700	$64,900
Braxton County	$324,700	$64,900
Brooke County	$324,700	$64,900
Cabell County	$324,700	$64,900
Calhoun County	$324,700	$64,900
Clay County	$324,700	$64,900
Doddridge County	$324,700	$64,900
Fayette County	$324,700	$64,900
Gilmer County	$324,700	$64,900
Grant County	$324,700	$64,900
Greenbrier County	$324,700	$64,900
Hampshire County	$324,700	$64,900
Hancock County	$324,700	$64,900
Hardy County	$324,700	$64,900
Harrison County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jefferson County	$749,400	$149,800
Kanawha County	$324,700	$64,900
Lewis County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Logan County	$324,700	$64,900
Marion County	$324,700	$64,900
Marshall County	$324,700	$64,900
Mason County	$324,700	$64,900
McDowell County	$324,700	$64,900
Mercer County	$324,700	$64,900
Mineral County	$324,700	$64,900
Mingo County	$324,700	$64,900
Monongalia County	$324,700	$64,900
Monroe County	$324,700	$64,900
Morgan County	$324,700	$64,900
Nicholas County	$324,700	$64,900
Ohio County	$324,700	$64,900
Pendleton County	$324,700	$64,900
Pleasants County	$324,700	$64,900
Pocahontas County	$324,700	$64,900
Preston County	$324,700	$64,900
Putnam County	$324,700	$64,900
Raleigh County	$324,700	$64,900
Randolph County	$324,700	$64,900
Ritchie County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Roane County	$324,700	$64,900
Summers County	$324,700	$64,900
Taylor County	$324,700	$64,900
Tucker County	$324,700	$64,900
Tyler County	$324,700	$64,900
Upshur County	$324,700	$64,900
Wayne County	$324,700	$64,900
Webster County	$324,700	$64,900
Wetzel County	$324,700	$64,900
Wirt County	$324,700	$64,900
Wood County	$324,700	$64,900
Wyoming County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

WISCONSIN		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Adams County	$324,700	$64,900
Ashland County	$324,700	$64,900
Barron County	$324,700	$64,900
Bayfield County	$324,700	$64,900
Brown County	$324,700	$64,900
Buffalo County	$324,700	$64,900
Burnett County	$324,700	$64,900
Calumet County	$324,700	$64,900
Chippewa County	$324,700	$64,900
Clark County	$324,700	$64,900
Columbia County	$324,700	$64,900
Crawford County	$324,700	$64,900
Dane County	$324,700	$64,900
Dodge County	$324,700	$64,900
Door County	$324,700	$64,900
Douglas County	$324,700	$64,900
Dunn County	$324,700	$64,900
Eau Claire County	$324,700	$64,900
Florence County	$324,700	$64,900
Fond du Lac County	$324,700	$64,900
Forest County	$324,700	$64,900
Grant County	$324,700	$64,900
Green County	$324,700	$64,900
Green Lake County	$324,700	$64,900
Iowa County	$324,700	$64,900
Iron County	$324,700	$64,900
Jackson County	$324,700	$64,900
Jefferson County	$324,700	$64,900
Juneau County	$324,700	$64,900
Kenosha County	$324,700	$64,900
Kewaunee County	$324,700	$64,900
La Crosse County	$324,700	$64,900
Lafayette County	$324,700	$64,900
Langlade County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Manitowoc County	$324,700	$64,900
Marathon County	$324,700	$64,900
Marinette County	$324,700	$64,900
Marquette County	$324,700	$64,900
Menominee County	$324,700	$64,900
Milwaukee County	Ineligible	Ineligible
Monroe County	$324,700	$64,900
Oconto County	$324,700	$64,900

Area Loan Limits Single Family Housing Direct

County or Equivalent	Maximum Limit Effective 2-10-2026	Minimum Limit Effective 7-13-26
Oneida County	$324,700	$64,900
Outagamie County	$324,700	$64,900
Ozaukee County	$324,700	$64,900
Pepin County	$324,700	$64,900
Pierce County	$331,200	$66,200
Polk County	$324,700	$64,900
Portage County	$324,700	$64,900
Price County	$324,700	$64,900
Racine County	$324,700	$64,900
Richland County	$324,700	$64,900
Rock County	$324,700	$64,900
Rusk County	$324,700	$64,900
Sauk County	$324,700	$64,900
Sawyer County	$324,700	$64,900
Shawano County	$324,700	$64,900
Sheboygan County	$324,700	$64,900
St. Croix County	$331,200	$66,200
Taylor County	$324,700	$64,900
Trempealeau County	$324,700	$64,900
Vernon County	$324,700	$64,900
Vilas County	$324,700	$64,900
Walworth County	$324,700	$64,900
Washburn County	$324,700	$64,900
Washington County	$324,700	$64,900
Waukesha County	$324,700	$64,900
Waupaca County	$324,700	$64,900
Waushara County	$324,700	$64,900
Winnebago County	$324,700	$64,900
Wood County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

WYOMING		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Albany County	$324,700	$64,900
Big Horn County	$324,700	$64,900
Campbell County	$324,700	$64,900
Carbon County	$324,700	$64,900
Converse County	$324,700	$64,900
Crook County	$324,700	$64,900
Fremont County	$324,700	$64,900
Goshen County	$324,700	$64,900
Hot Springs County	$324,700	$64,900
Johnson County	$324,700	$64,900
Laramie County	$324,700	$64,900
Lincoln County	$324,700	$64,900
Natrona County	$324,700	$64,900
Niobrara County	$324,700	$64,900
Park County	$324,700	$64,900
Platte County	$324,700	$64,900
Sheridan County	$324,700	$64,900
Sublette County	$324,700	$64,900
Sweetwater County	$324,700	$64,900
Teton County	$749,400	$149,800
Uinta County	$347,700	$69,500
Washakie County	$324,700	$64,900
Weston County	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

AMERICAN SAMOA		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
American Samoa	$324,700	$64,900
GUAM		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Guam	$338,100	$67,600
NORTHERN MARIANA ISLANDS		
County or Equivalent	**Maximum Limit Effective 2-10-2026**	**Minimum Limit Effective 7-13-26**
Northern Mariana Islands	$324,700	$64,900

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Area Loan Limits Single Family Housing Direct

County or Equivalent	Limit Effective 2-10-2026
Oneida County	$324,700
Outagamie County	$324,700
Ozaukee County	$324,700
Pepin County	$324,700
Pierce County	$331,200
Polk County	$324,700
Portage County	$324,700
Price County	$324,700
Racine County	$324,700
Richland County	$324,700
Rock County	$324,700
Rusk County	$324,700
Sauk County	$324,700
Sawyer County	$324,700
Shawano County	$324,700
Sheboygan County	$324,700
St. Croix County	$331,200
Taylor County	$324,700
Trempealeau County	$324,700
Vernon County	$324,700
Vilas County	$324,700
Walworth County	$324,700
Washburn County	$324,700
Washington County	$324,700
Waukesha County	$324,700
Waupaca County	$324,700
Waushara County	$324,700
Winnebago County	$324,700
Wood County	$324,700

Area Loan Limits Single Family Housing Direct

WYOMING	
County or Equivalent	**Limit Effective 2-10-2026**
Albany County	$324,700
Big Horn County	$324,700
Campbell County	$324,700
Carbon County	$324,700
Converse County	$324,700
Crook County	$324,700
Fremont County	$324,700
Goshen County	$324,700
Hot Springs County	$324,700
Johnson County	$324,700
Laramie County	$324,700
Lincoln County	$324,700
Natrona County	$324,700
Niobrara County	$324,700
Park County	$324,700
Platte County	$324,700
Sheridan County	$324,700
Sublette County	$324,700
Sweetwater County	$324,700
Teton County	$749,400
Uinta County	$347,700
Washakie County	$324,700
Weston County	$324,700

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Area Loan Limits Single Family Housing Direct

AMERICAN SAMOA	
County or Equivalent	**Limit Effective 2-10-2026**
American Samoa	$324,700
GUAM	
County or Equivalent	**Limit Effective 2-10-2026**
Guam	$338,100
NORTHERN MARIANA ISLANDS	
County or Equivalent	**Limit Effective 2-10-2026**
Northern Mariana Islands	$324,700