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FHA Mortgage Limits List - FHA Forward

Message: MORTGAGE LIMITS SUCCESSFULLY COMPLETED
SUCCESS

Mortgage maximums as of Thursday January 01, 2026
(254 records were selected, records 1 through 50 displayed)

MSA Name	MSA Code	Division	County Name	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Median Sale Price	Last Revised	L
PALESTINE, TX	37300		ANDERSON COUNTY	001	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$175,000	01/01/2026	C
ANDREWS, TX	11380		ANDREWS COUNTY	003	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$324,000	01/01/2026	C
LUFKIN, TX	31260		ANGELINA COUNTY	005	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$206,000	01/01/2026	C
CORPUS CHRISTI, TX	18580		ARANSAS COUNTY	007	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$299,000	01/01/2026	C
WICHITA FALLS, TX	48660		ARCHER COUNTY	009	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$238,000	01/01/2026	C
AMARILLO, TX	11100		ARMSTRONG COUNT	011	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$253,000	01/01/2026	C
SAN ANTONIO-NEW BRAUNFELS, TX	41700		ATASCOSA COUNTY	013	TX	\$557,750	\$714,000	\$863,100	\$1,072,600	\$469,000	01/01/2024	C
HOUSTON-PASADENA-THE WOODLANDS, TX	26420		AUSTIN COUNTY	015	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$375,000	01/01/2026	C
NON-METRO	99999		BAILEY COUNTY	017	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$140,000	01/01/2026	C
SAN ANTONIO-NEW BRAUNFELS, TX	41700		BANDERA COUNTY	019	TX	\$557,750	\$714,000	\$863,100	\$1,072,600	\$469,000	01/01/2024	C
AUSTIN-ROUND ROCK-SAN MARCOS, TX	12420		BASTROP COUNTY	021	TX	\$571,550	\$731,700	\$884,450	\$1,099,150	\$467,000	01/01/2023	C
NON-METRO	99999		BAYLOR COUNTY	023	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$144,000	01/01/2026	C
BEEVILLE, TX	13300		BEE COUNTY	025	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$168,000	01/01/2026	C
KILLEEN-TEMPLE, TX	28660		BELL COUNTY	027	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$288,000	01/01/2026	C
SAN ANTONIO-NEW BRAUNFELS, TX	41700		BEXAR COUNTY	029	TX	\$557,750	\$714,000	\$863,100	\$1,072,600	\$469,000	01/01/2024	C
NON-METRO	99999		BLANCO COUNTY	031	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$362,000	01/01/2026	C
NON-METRO	99999		BORDEN COUNTY	033	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$160,000	01/01/2026	C
WACO, TX	47380		BOSQUE COUNTY	035	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$281,000	01/01/2026	C
TEXARKANA, TX-AR	45500		BOWIE COUNTY	037	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$194,000	01/01/2026	C
HOUSTON-PASADENA-THE WOODLANDS, TX	26420		BRAZORIA COUNTY	039	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$375,000	01/01/2026	C
COLLEGE STATION-BRYAN, TX	17780		BRAZOS COUNTY	041	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$322,000	01/01/2026	C
NON-METRO	99999		BREWSTER COUNTY	043	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$248,000	01/01/2026	C
NON-METRO	99999		BRISCOE COUNTY	045	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$145,000	01/01/2026	C
ALICE, TX	10860		BROOKS COUNTY	047	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$161,000	01/01/2026	C
BROWNWOOD, TX	15220		BROWN COUNTY	049	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$191,000	01/01/2026	C
COLLEGE STATION-BRYAN, TX	17780		BURLESON COUNTY	051	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$322,000	01/01/2026	C

NON-METRO	99999		BURNET COUNTY	053	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$314,000	01/01/2026	C
AUSTIN-ROUND ROCK-SAN MARCOS, TX	12420		CALDWELL COUNTY	055	TX	\$571,550	\$731,700	\$884,450	\$1,099,150	\$467,000	01/01/2023	C
PORT LAVACA, TX	38920		CALHOUN COUNTY	057	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$198,000	01/01/2026	C
ABILENE, TX	10180		CALLAHAN COUNTY	059	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$236,000	01/01/2026	C
BROWNSVILLE-HARLINGEN, TX	15180		CAMERON COUNTY	061	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$237,000	01/01/2026	C
MOUNT PLEASANT, TX	34420		CAMP COUNTY	063	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$227,000	01/01/2026	C
AMARILLO, TX	11100		CARSON COUNTY	065	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$253,000	01/01/2026	C
NON-METRO	99999		CASS COUNTY	067	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$145,000	01/01/2026	C
NON-METRO	99999		CASTRO COUNTY	069	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$169,000	01/01/2026	C
HOUSTON-PASADENA-THE WOODLANDS, TX	26420		CHAMBERS COUNTY	071	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$375,000	01/01/2026	C
JACKSONVILLE, TX	27380		CHEROKEE COUNTY	073	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$179,000	01/01/2026	C
NON-METRO	99999		CHILDRESS COUNT	075	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$106,000	01/01/2026	C
WICHITA FALLS, TX	48660		CLAY COUNTY	077	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$238,000	01/01/2026	C
LUBBOCK, TX	31180		COCHRAN COUNTY	079	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$237,000	01/01/2026	C
NON-METRO	99999		COKE COUNTY	081	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$117,000	01/01/2026	C
NON-METRO	99999		COLEMAN COUNTY	083	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$143,000	01/01/2026	C
DALLAS-FORT WORTH-ARLINGTON, TX	19100	19124	COLLIN COUNTY	085	TX	\$563,500	\$721,400	\$872,000	\$1,083,650	\$479,000	01/01/2024	C
NON-METRO	99999		COLLINGSWORTH C	087	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$127,000	01/01/2026	C
NON-METRO	99999		COLORADO COUNTY	089	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$253,000	01/01/2026	C
SAN ANTONIO-NEW BRAUNFELS, TX	41700		COMAL COUNTY	091	TX	\$557,750	\$714,000	\$863,100	\$1,072,600	\$469,000	01/01/2024	C
NON-METRO	99999		COMANCHE COUNTY	093	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$175,000	01/01/2026	C
NON-METRO	99999		CONCHO COUNTY	095	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$142,000	01/01/2026	C
GAINESVILLE, TX	23620		COOKE COUNTY	097	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$306,000	01/01/2026	C
KILLEEN-TEMPLE, TX	28660		CORYELL COUNTY	099	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$288,000	01/01/2026	C

Selection criteria

Sorted by: County
State: TX
County:
County Code:
MSA Name:
MSA Code:
Limit Type: FHA Forward
Limit Year: CY2026
Last Revised:

The CY2026 basic standard mortgage limits for FHA insured loans are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$541,287.00	\$693,050.00	\$837,700.00	\$1,041,125.00
HECM	\$1,249,125.00			
Fannie/Freddie	\$832,750.00	\$1,066,250.00	\$1,288,800.00	\$1,601,750.00

High cost area limits are subject to a ceiling based on a percent of the Freddie Mac Loan limits

The ceilings for CY2026 are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,249,125.00	\$1,599,375.00	\$1,933,200.00	\$2,402,625.00
HECM	\$1,249,125.00			
Fannie/Freddie	\$1,249,125.00	\$1,599,375.00	\$1,933,200.00	\$2,402,625.00

Section 214 of the National Housing Act provides that mortgage limits for Alaska, Guam, Hawaii, and the Virgin Islands may be adjusted up to 150 percent of the new ceilings. This results in new CY2026 ceilings for these areas of:

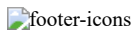
	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,873,687.00	\$2,399,050.00	\$2,899,800.00	\$3,603,925.00
Fannie/Freddie	\$1,873,687.00	\$2,399,050.00	\$2,899,800.00	\$3,603,925.00

This is a listing of the FHA single family mortgage limits. This listing was downloaded from the Department's Computerized Home Underwriting Management System. Since mortgage limits are updated constantly, please contact the [Homeownership Center](#) if you believe this information is in error.

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FHA Mortgage Limits List - FHA Forward

Message: MORTGAGE LIMITS SUCCESSFULLY COMPLETED
SUCCESS

Mortgage maximums as of Thursday January 01, 2026
(254 records were selected, records 51 through 100 displayed)

MSA Name	MSA Code	Division	County Name	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Median Sale Price	Last Revise
NON-METRO	99999		COTTLE COUNTY	101	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$82,000	01/01/2026
NON-METRO	99999		CRANE COUNTY	103	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$63,000	01/01/2026
NON-METRO	99999		CROCKETT COUNTY	105	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$129,000	01/01/2026
LUBBOCK, TX	31180		CROSBY COUNTY	107	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$237,000	01/01/2026
NON-METRO	99999		CULBERSON COUNT	109	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$163,000	01/01/2026
NON-METRO	99999		DALLAM COUNTY	111	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$188,000	01/01/2026
DALLAS-FORT WORTH-ARLINGTON, TX	19100	19124	DALLAS COUNTY	113	TX	\$563,500	\$721,400	\$872,000	\$1,083,650	\$479,000	01/01/2024
NON-METRO	99999		DAWSON COUNTY	115	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$154,000	01/01/2026
HEREFORD, TX	25820		DEAF SMITH COUN	117	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$156,000	01/01/2026
NON-METRO	99999		DELTA COUNTY	119	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$200,000	01/01/2026
DALLAS-FORT WORTH-ARLINGTON, TX	19100	19124	DENTON COUNTY	121	TX	\$563,500	\$721,400	\$872,000	\$1,083,650	\$479,000	01/01/2024
NON-METRO	99999		DEWITT COUNTY	123	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$188,000	01/01/2026
NON-METRO	99999		DICKENS COUNTY	125	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$87,000	01/01/2026
NON-METRO	99999		DIMITT COUNTY	127	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$153,000	01/01/2026
NON-METRO	99999		DONLEY COUNTY	129	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$113,000	01/01/2026
NON-METRO	99999		DUVAL COUNTY	131	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$69,000	01/01/2026
NON-METRO	99999		EASTLAND COUNTY	133	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$168,000	01/01/2026
ODESSA, TX	36220		ECTOR COUNTY	135	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$263,000	01/01/2026
NON-METRO	99999		EDWARDS COUNTY	137	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$219,000	01/01/2026
EL PASO, TX	21340		EL PASO COUNTY	141	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$261,000	01/01/2026
DALLAS-FORT WORTH-ARLINGTON, TX	19100	19124	ELLIS COUNTY	139	TX	\$563,500	\$721,400	\$872,000	\$1,083,650	\$479,000	01/01/2024
STEPHENVILLE, TX	44500		ERATH COUNTY	143	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$278,000	01/01/2026
WACO, TX	47380		FALLS COUNTY	145	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$281,000	01/01/2026
BONHAM, TX	14300		FANNIN COUNTY	147	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$264,000	01/01/2026
NON-METRO	99999		FAYETTE COUNTY	149	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$277,000	01/01/2026
NON-METRO	99999		FISHER COUNTY	151	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$80,000	01/01/2026
PLAINVIEW, TX	38380		FLOYD COUNTY	153	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$160,000	01/01/2026
NON-METRO	99999		FOARD COUNTY	155	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$64,000	01/01/2026
HOUSTON-PASADENA-THE WOODLANDS, TX	26420		FORT BEND COUNT	157	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$375,000	01/01/2026
NON-METRO	99999		FRANKLIN COUNTY	159	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$224,000	01/01/2026
NON-METRO	99999		FREESTONE COUNT	161	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$181,000	01/01/2026
NON-METRO	99999		FRIO COUNTY	163	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$152,000	01/01/2026
NON-METRO	99999		GAINES COUNTY	165	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$68,000	01/01/2026
HOUSTON-PASADENA-THE WOODLANDS, TX	26420		GALVESTON COUNT	167	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$375,000	01/01/2026
LUBBOCK, TX	31180		GARZA COUNTY	169	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$237,000	01/01/2026
FREDERICKSBURG, TX	23240		GILLESPIE COUNT	171	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$333,000	01/01/2026
NON-METRO	99999		GLASSCOCK COUNT	173	TX	\$813,050	\$1,040,850	\$1,258,150	\$1,563,600	\$707,000	01/01/2026

VICTORIA, TX	47020		GOLIAD COUNTY	175	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$232,000	01/01/2026
NON-METRO	99999		GONZALES COUNTY	177	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$203,000	01/01/2026
PAMPA, TX	37420		GRAY COUNTY	179	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$134,000	01/01/2026
SHERMAN-DENISON, TX	43300		GRAYSON COUNTY	181	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$294,000	01/01/2026
LONGVIEW, TX	30980		GREGG COUNTY	183	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$230,000	01/01/2026
NON-METRO	99999		GRIMES COUNTY	185	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$270,000	01/01/2026
SAN ANTONIO-NEW BRAUNFELS, TX	41700		GUADALUPE COUNT	187	TX	\$557,750	\$714,000	\$863,100	\$1,072,600	\$469,000	01/01/2024
PLAINVIEW, TX	38380		HALE COUNTY	189	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$160,000	01/01/2026
NON-METRO	99999		HALL COUNTY	191	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$106,000	01/01/2026
NON-METRO	99999		HAMILTON COUNTY	193	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$198,000	01/01/2026
NON-METRO	99999		HANSFORD COUNTY	195	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$200,000	01/01/2026
NON-METRO	99999		HARDEMAN COUNTY	197	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$77,000	01/01/2026
BEAUMONT-PORT ARTHUR, TX	13140		HARDIN COUNTY	199	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$239,000	01/01/2026

Selection criteria

Sorted by: County
 State: TX
 County:
 County Code:
 MSA Name:
 MSA Code:
 Limit Type: FHA Forward
 Limit Year: CY2026
 Last Revised:

The CY2026 basic standard mortgage limits for FHA insured loans are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$541,287.00	\$693,050.00	\$837,700.00	\$1,041,125.00
HECM	\$1,249,125.00			
Fannie/Freddie	\$832,750.00	\$1,066,250.00	\$1,288,800.00	\$1,601,750.00

High cost area limits are subject to a ceiling based on a percent of the Freddie Mac Loan limits
 The ceilings for CY2026 are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,249,125.00	\$1,599,375.00	\$1,933,200.00	\$2,402,625.00
HECM	\$1,249,125.00			
Fannie/Freddie	\$1,249,125.00	\$1,599,375.00	\$1,933,200.00	\$2,402,625.00

Section 214 of the National Housing Act provides that mortgage limits for Alaska, Guam, Hawaii, and the Virgin Islands may be adjusted up to 150 percent of the new ceilings. This results in new CY2026 ceilings for these areas of:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,873,687.00	\$2,399,050.00	\$2,899,800.00	\$3,603,925.00
Fannie/Freddie	\$1,873,687.00	\$2,399,050.00	\$2,899,800.00	\$3,603,925.00

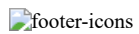
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FHA Mortgage Limits List - FHA Forward

Message: MORTGAGE LIMITS SUCCESSFULLY COMPLETED

Mortgage maximums as of Thursday January 01, 2026
(254 records were selected, records 101 through 150 displayed)

MSA Name	MSA Code	Division	County Name	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Median Sale Price	Last Revised	Limi
HOUSTON-PASADENA-THE WOODLANDS, TX	26420		HARRIS COUNTY	201	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$375,000	01/01/2026	CY2
LONGVIEW, TX	30980		HARRISON COUNTY	203	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$230,000	01/01/2026	CY2
NON-METRO	99999		HARTLEY COUNTY	205	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$214,000	01/01/2026	CY2
NON-METRO	99999		HASKELL COUNTY	207	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$123,000	01/01/2026	CY2
AUSTIN-ROUND ROCK-SAN MARCOS, TX	12420		HAYS COUNTY	209	TX	\$571,550	\$731,700	\$884,450	\$1,099,150	\$467,000	01/01/2023	CY2
NON-METRO	99999		HEMPHILL COUNTY	211	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$132,000	01/01/2026	CY2
ATHENS, TX	11980		HENDERSON COUNT	213	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$229,000	01/01/2026	CY2
MCALLEN-EDINBURG-MISSION, TX	32580		HIDALGO COUNTY	215	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$221,000	01/01/2026	CY2
NON-METRO	99999		HILL COUNTY	217	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$238,000	01/01/2026	CY2
LUBBOCK, TX	31180		HOCKLEY COUNTY	219	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$237,000	01/01/2026	CY2
GRANBURY, TX	24180		HOOD COUNTY	221	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$290,000	01/01/2026	CY2
SULPHUR SPRINGS, TX	44860		HOPKINS COUNTY	223	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$247,000	01/01/2026	CY2
NON-METRO	99999		HOUSTON COUNTY	225	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$163,000	01/01/2026	CY2
BIG SPRING, TX	13700		HOWARD COUNTY	227	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$181,000	01/01/2026	CY2
EL PASO, TX	21340		HUDSPETH COUNTY	229	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$261,000	01/01/2026	CY2
DALLAS-FORT WORTH-ARLINGTON, TX	19100	19124	HUNT COUNTY	231	TX	\$563,500	\$721,400	\$872,000	\$1,083,650	\$479,000	01/01/2024	CY2
BORGER, TX	14420		HUTCHINSON COUN	233	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$140,000	01/01/2026	CY2
SAN ANGELO, TX	41660		IRION COUNTY	235	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$239,000	01/01/2026	CY2
NON-METRO	99999		JACK COUNTY	237	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$196,000	01/01/2026	CY2
NON-METRO	99999		JACKSON COUNTY	239	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$169,000	01/01/2026	CY2
NON-METRO	99999		JASPER COUNTY	241	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$169,000	01/01/2026	CY2
NON-METRO	99999		JEFF DAVIS COUN	243	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$355,000	01/01/2026	CY2
BEAUMONT-PORT ARTHUR, TX	13140		JEFFERSON COUNT	245	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$239,000	01/01/2026	CY2
NON-METRO	99999		JIM HOGG COUNTY	247	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$133,000	01/01/2026	CY2
ALICE, TX	10860		JIM WELLS COUNT	249	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$161,000	01/01/2026	CY2
DALLAS-FORT WORTH-ARLINGTON, TX	19100	23104	JOHNSON COUNTY	251	TX	\$563,500	\$721,400	\$872,000	\$1,083,650	\$479,000	01/01/2024	CY2
ABILENE, TX	10180		JONES COUNTY	253	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$236,000	01/01/2026	CY2
NON-METRO	99999		KARNES COUNTY	255	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$189,000	01/01/2026	CY2

DALLAS-FORT WORTH-ARLINGTON, TX	19100	19124	KAUFMAN COUNTY	257	TX	\$563,500	\$721,400	\$872,000	\$1,083,650	\$479,000	01/01/2024	CY20
SAN ANTONIO-NEW BRAUNFELS, TX	41700		KENDALL COUNTY	259	TX	\$557,750	\$714,000	\$863,100	\$1,072,600	\$469,000	01/01/2024	CY20
NON-METRO	99999		KENEDY COUNTY	261	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$87,000	01/01/2026	CY20
NON-METRO	99999		KENT COUNTY	263	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$197,000	01/01/2026	CY20
KERRVILLE, TX	28500		KERR COUNTY	265	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$291,000	01/01/2026	CY20
NON-METRO	99999		KIMBLE COUNTY	267	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$262,000	01/01/2026	CY20
NON-METRO	99999		KING COUNTY	269	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$53,000	01/01/2026	CY20
NON-METRO	99999		KINNEY COUNTY	271	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$134,000	01/01/2026	CY20
KINGSVILLE, TX	28780		KLEBERG COUNTY	273	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$172,000	01/01/2026	CY20
NON-METRO	99999		KNOX COUNTY	275	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$90,000	01/01/2026	CY20
NON-METRO	99999		LA SALLE COUNTY	283	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$85,000	01/01/2026	CY20
PARIS, TX	37580		LAMAR COUNTY	277	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$172,000	01/01/2026	CY20
NON-METRO	99999		LAMB COUNTY	279	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$139,000	01/01/2026	CY20
KILLEEN-TEMPLE, TX	28660		LAMPASAS COUNTY	281	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$288,000	01/01/2026	CY20
NON-METRO	99999		LAVACA COUNTY	285	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$223,000	01/01/2026	CY20
NON-METRO	99999		LEE COUNTY	287	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$273,000	01/01/2026	CY20
NON-METRO	99999		LEON COUNTY	289	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$176,000	01/01/2026	CY20
HOUSTON-PASADENA-THE WOODLANDS, TX	26420		LIBERTY COUNTY	291	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$375,000	01/01/2026	CY20
NON-METRO	99999		LIMESTONE COUNT	293	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$150,000	01/01/2026	CY20
NON-METRO	99999		LIPSCOMB COUNTY	295	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$100,000	01/01/2026	CY20
NON-METRO	99999		LIVE OAK COUNTY	297	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$174,000	01/01/2026	CY20
NON-METRO	99999		LLANO COUNTY	299	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$311,000	01/01/2026	CY20

Selection criteria

Sorted by: County
State: TX
County:
County Code:
MSA Name:
MSA Code:
Limit Type: FHA Forward
Limit Year: CY2026
Last Revised:

The CY2026 basic standard mortgage limits for FHA insured loans are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$541,287.00	\$693,050.00	\$837,700.00	\$1,041,125.00
HECM	\$1,249,125.00			
Fannie/Freddie	\$832,750.00	\$1,066,250.00	\$1,288,800.00	\$1,601,750.00

High cost area limits are subject to a ceiling based on a percent of the Freddie Mac Loan limits
The ceilings for CY2026 are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,249,125.00	\$1,599,375.00	\$1,933,200.00	\$2,402,625.00
HECM	\$1,249,125.00			
Fannie/Freddie	\$1,249,125.00	\$1,599,375.00	\$1,933,200.00	\$2,402,625.00

Section 214 of the National Housing Act provides that mortgage limits for Alaska, Guam, Hawaii, and the Virgin Islands may be adjusted up to 150 percent of the new ceilings. This results in new CY2026 ceilings for these areas of:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,873,687.00	\$2,399,050.00	\$2,899,800.00	\$3,603,925.00
Fannie/Freddie	\$1,873,687.00	\$2,399,050.00	\$2,899,800.00	\$3,603,925.00

This is a listing of the FHA single family mortgage limits. This listing was downloaded from the Department's Computerized Home Underwriting Management System. Since mortgage limits are updated constantly, please contact the [Homeownership Center](#) if you believe this information is in error.

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FHA Mortgage Limits List - FHA Forward

Message: MORTGAGE LIMITS SUCCESSFULLY COMPLETED

Mortgage maximums as of Thursday January 01, 2026
(254 records were selected, records 151 through 200 displayed)

MSA Name	MSA Code	Division	County Name	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Median Sale Price	Last Revised	
NON-METRO	99999		LOVING COUNTY	301	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$114,000	01/01/2026	C
LUBBOCK, TX	31180		LUBBOCK COUNTY	303	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$237,000	01/01/2026	C
LUBBOCK, TX	31180		LYNN COUNTY	305	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$237,000	01/01/2026	C
NON-METRO	99999		MADISON COUNTY	313	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$198,000	01/01/2026	C
NON-METRO	99999		MARION COUNTY	315	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$142,000	01/01/2026	C
MIDLAND, TX	33260		MARTIN COUNTY	317	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$350,000	01/01/2026	C
NON-METRO	99999		MASON COUNTY	319	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$200,000	01/01/2026	C
BAY CITY, TX	13060		MATAGORDA COUNT	321	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$200,000	01/01/2026	C
EAGLE PASS, TX	20580		MAVERICK COUNTY	323	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$249,000	01/01/2026	C
NON-METRO	99999		MCCULLOCH COUNT	307	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$140,000	01/01/2026	C
WACO, TX	47380		MCLENNAN COUNTY	309	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$281,000	01/01/2026	C
NON-METRO	99999		MCMULLEN COUNTY	311	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$146,000	01/01/2026	C
SAN ANTONIO- NEW BRAUNFELS, TX	41700		MEDINA COUNTY	325	TX	\$557,750	\$714,000	\$863,100	\$1,072,600	\$469,000	01/01/2024	C
NON-METRO	99999		MENARD COUNTY	327	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$160,000	01/01/2026	C
MIDLAND, TX	33260		MIDLAND COUNTY	329	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$350,000	01/01/2026	C
NON-METRO	99999		MILAM COUNTY	331	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$231,000	01/01/2026	C
NON-METRO	99999		MILLS COUNTY	333	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$277,000	01/01/2026	C
NON-METRO	99999		MITCHELL COUNTY	335	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$108,000	01/01/2026	C
NON-METRO	99999		MONTAGUE COUNTY	337	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$183,000	01/01/2026	C
HOUSTON- PASADENA-THE WOODLANDS, TX	26420		MONTGOMERY COUN	339	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$375,000	01/01/2026	C
DUMAS, TX	20300		MOORE COUNTY	341	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$182,000	01/01/2026	C
MOUNT PLEASANT, TX	34420		MORRIS COUNTY	343	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$227,000	01/01/2026	C
NON-METRO	99999		MOTLEY COUNTY	345	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$119,000	01/01/2026	C
NACOGDOCHES, TX	34860		NACOGDOCHES COU	347	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$213,000	01/01/2026	C
CORSICANA, TX	18620		NAVARRO COUNTY	349	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$190,000	01/01/2026	C
NON-METRO	99999		NEWTON COUNTY	351	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$113,000	01/01/2026	C
SWEETWATER, TX	45020		NOLAN COUNTY	353	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$179,000	01/01/2026	C
CORPUS CHRISTI, TX	18580		NUECES COUNTY	355	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$299,000	01/01/2026	C
NON-METRO	99999		OCHILTREE COUNT	357	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$184,000	01/01/2026	C
AMARILLO, TX	11100		OLDHAM COUNTY	359	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$253,000	01/01/2026	C
BEAUMONT- PORT ARTHUR, TX	13140		ORANGE COUNTY	361	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$239,000	01/01/2026	C
MINERAL WELLS, TX	33420		PALO PINTO COUN	363	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$223,000	01/01/2026	C
NON-METRO	99999		PANOLA COUNTY	365	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$184,000	01/01/2026	C
DALLAS-FORT WORTH- ARLINGTON, TX	19100	23104	PARKER COUNTY	367	TX	\$563,500	\$721,400	\$872,000	\$1,083,650	\$479,000	01/01/2024	C
NON-METRO	99999		PARMER COUNTY	369	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$176,000	01/01/2026	C

NON-METRO	99999		PECOS COUNTY	371	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$192,000	01/01/2026	C
NON-METRO	99999		POLK COUNTY	373	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$160,000	01/01/2026	C
AMARILLO, TX	11100		POTTER COUNTY	375	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$253,000	01/01/2026	C
NON-METRO	99999		PRESIDIO COUNTY	377	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$175,000	01/01/2026	C
NON-METRO	99999		RAINS COUNTY	379	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$288,000	01/01/2026	C
AMARILLO, TX	11100		RANDALL COUNTY	381	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$253,000	01/01/2026	C
NON-METRO	99999		REAGAN COUNTY	383	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$150,000	01/01/2026	C
NON-METRO	99999		REAL COUNTY	385	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$161,000	01/01/2026	C
PARIS, TX	37580		RED RIVER COUNT	387	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$172,000	01/01/2026	C
TOWN OF PECOS, TX	45880		REEVES COUNTY	389	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$152,000	01/01/2026	C
NON-METRO	99999		REFUGIO COUNTY	391	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$129,000	01/01/2026	C
PAMPA, TX	37420		ROBERTS COUNTY	393	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$134,000	01/01/2026	C
COLLEGE STATION-BRYAN, TX	17780		ROBERTSON COUNT	395	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$322,000	01/01/2026	C
DALLAS-FORT WORTH-ARLINGTON, TX	19100	19124	ROCKWALL COUNTY	397	TX	\$563,500	\$721,400	\$872,000	\$1,083,650	\$479,000	01/01/2024	C
NON-METRO	99999		RUNNELS COUNTY	399	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$144,000	01/01/2026	C

Selection criteria

Sorted by: County
 State: TX
 County:
 County Code:
 MSA Name:
 MSA Code:
 Limit Type: FHA Forward
 Limit Year: CY2026
 Last Revised:

The CY2026 basic standard mortgage limits for FHA insured loans are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$541,287.00	\$693,050.00	\$837,700.00	\$1,041,125.00
HECM	\$1,249,125.00			
Fannie/Freddie	\$832,750.00	\$1,066,250.00	\$1,288,800.00	\$1,601,750.00

High cost area limits are subject to a ceiling based on a percent of the Freddie Mac Loan limits

The ceilings for CY2026 are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,249,125.00	\$1,599,375.00	\$1,933,200.00	\$2,402,625.00
HECM	\$1,249,125.00			
Fannie/Freddie	\$1,249,125.00	\$1,599,375.00	\$1,933,200.00	\$2,402,625.00

Section 214 of the National Housing Act provides that mortgage limits for Alaska, Guam, Hawaii, and the Virgin Islands may be adjusted up to 150 percent of the new ceilings. This results in new CY2026 ceilings for these areas of:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,873,687.00	\$2,399,050.00	\$2,899,800.00	\$3,603,925.00
Fannie/Freddie	\$1,873,687.00	\$2,399,050.00	\$2,899,800.00	\$3,603,925.00

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FHA Mortgage Limits List - FHA Forward

Message: MORTGAGE LIMITS SUCCESSFULLY COMPLETED
SUCCESS

Mortgage maximums as of Thursday January 01, 2026
(254 records were selected, records 201 through 250 displayed)

MSA Name	MSA Code	Division	County Name	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Median Sale Price	Last Revised
LONGVIEW, TX	30980		RUSK COUNTY	401	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$230,000	01/01/2026
NON-METRO	99999		SABINE COUNTY	403	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$159,000	01/01/2026
NON-METRO	99999		SAN AUGUSTINE C	405	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$113,000	01/01/2026
HOUSTON-PASADENA-THE WOODLANDS, TX	26420		SAN JACINTO COU	407	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$375,000	01/01/2026
CORPUS CHRISTI, TX	18580		SAN PATRICIO CO	409	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$299,000	01/01/2026
NON-METRO	99999		SAN SABA COUNTY	411	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$170,000	01/01/2026
NON-METRO	99999		SCHLEICHER COUN	413	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$180,000	01/01/2026
SNYDER, TX	43660		SCURRY COUNTY	415	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$158,000	01/01/2026
NON-METRO	99999		SHACKELFORD COU	417	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$237,000	01/01/2026
NON-METRO	99999		SHELBY COUNTY	419	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$154,000	01/01/2026
NON-METRO	99999		SHERMAN COUNTY	421	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$170,000	01/01/2026
TYLER, TX	46340		SMITH COUNTY	423	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$285,000	01/01/2026
NON-METRO	99999		SOMERVELL COUNT	425	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$333,000	01/01/2026
RIO GRANDE CITY-ROMA, TX	40100		STARR COUNTY	427	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$160,000	01/01/2026
NON-METRO	99999		STEPHENS COUNTY	429	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$139,000	01/01/2026
NON-METRO	99999		STERLING COUNTY	431	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$351,000	01/01/2026
NON-METRO	99999		STONEWALL COUNT	433	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$73,000	01/01/2026
NON-METRO	99999		SUTTON COUNTY	435	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$163,000	01/01/2026
NON-METRO	99999		SWISHER COUNTY	437	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$96,000	01/01/2026
DALLAS-FORT WORTH-ARLINGTON, TX	19100	23104	TARRANT COUNTY	439	TX	\$563,500	\$721,400	\$872,000	\$1,083,650	\$479,000	01/01/2024
ABILENE, TX	10180		TAYLOR COUNTY	441	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$236,000	01/01/2026
NON-METRO	99999		TERRELL COUNTY	443	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$87,000	01/01/2026
NON-METRO	99999		TERRY COUNTY	445	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$149,000	01/01/2026
NON-METRO	99999		THROCKMORTON CO	447	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$111,000	01/01/2026
MOUNT PLEASANT, TX	34420		TITUS COUNTY	449	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$227,000	01/01/2026
SAN ANGELO, TX	41660		TOM GREEN COUNT	451	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$239,000	01/01/2026
AUSTIN-ROUND ROCK-SAN MARCOS, TX	12420		TRAVIS COUNTY	453	TX	\$571,550	\$731,700	\$884,450	\$1,099,150	\$467,000	01/01/2023
NON-METRO	99999		TRINITY COUNTY	455	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$148,000	01/01/2026
NON-METRO	99999		TYLER COUNTY	457	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$170,000	01/01/2026
LONGVIEW, TX	30980		UPSHUR COUNTY	459	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$230,000	01/01/2026
NON-METRO	99999		UPTON COUNTY	461	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$175,000	01/01/2026
UVALDE, TX	46620		UVALDE COUNTY	463	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$210,000	01/01/2026
DEL RIO, TX	19620		VAL VERDE COUNT	465	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$222,000	01/01/2026
NON-METRO	99999		VAN ZANDT COUNT	467	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$247,000	01/01/2026
VICTORIA, TX	47020		VICTORIA COUNTY	469	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$232,000	01/01/2026
HUNTSVILLE, TX	26660		WALKER COUNTY	471	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$237,000	01/01/2026
HOUSTON-PASADENA-THE	26420		WALLER COUNTY	473	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$375,000	01/01/2026

WOODLANDS, TX											
NON-METRO	99999		WARD COUNTY	475	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$254,000	01/01/2026
BRENHAM, TX	14780		WASHINGTON COUN	477	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$283,000	01/01/2026
LAREDO, TX	29700		WEBB COUNTY	479	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$247,000	01/01/2026
EL CAMPO, TX	20900		WHARTON COUNTY	481	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$207,000	01/01/2026
NON-METRO	99999		WHEELER COUNTY	483	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$131,000	01/01/2026
WICHITA FALLS, TX	48660		WICHITA COUNTY	485	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$238,000	01/01/2026
VERNON, TX	46900		WILBARGER COUNT	487	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$128,000	01/01/2026
RAYMONDVILLE, TX	39700		WILLACY COUNTY	489	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$97,000	01/01/2026
AUSTIN-ROUND ROCK-SAN MARCOS, TX	12420		WILLIAMSON COUN	491	TX	\$571,550	\$731,700	\$884,450	\$1,099,150	\$467,000	01/01/2023
SAN ANTONIO-NEW BRAUNFELS, TX	41700		WILSON COUNTY	493	TX	\$557,750	\$714,000	\$863,100	\$1,072,600	\$469,000	01/01/2024
NON-METRO	99999		WINKLER COUNTY	495	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$185,000	01/01/2026
DALLAS-FORT WORTH-ARLINGTON, TX	19100	23104	WISE COUNTY	497	TX	\$563,500	\$721,400	\$872,000	\$1,083,650	\$479,000	01/01/2024
NON-METRO	99999		WOOD COUNTY	499	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$230,000	01/01/2026

Selection criteria

Sorted by: County
 State: TX
 County:
 County Code:
 MSA Name:
 MSA Code:
 Limit Type: FHA Forward
 Limit Year: CY2026
 Last Revised:

The CY2026 basic standard mortgage limits for FHA insured loans are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$541,287.00	\$693,050.00	\$837,700.00	\$1,041,125.00
HECM	\$1,249,125.00			
Fannie/Freddie	\$832,750.00	\$1,066,250.00	\$1,288,800.00	\$1,601,750.00

High cost area limits are subject to a ceiling based on a percent of the Freddie Mac Loan limits

The ceilings for CY2026 are:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,249,125.00	\$1,599,375.00	\$1,933,200.00	\$2,402,625.00
HECM	\$1,249,125.00			
Fannie/Freddie	\$1,249,125.00	\$1,599,375.00	\$1,933,200.00	\$2,402,625.00

Section 214 of the National Housing Act provides that mortgage limits for Alaska, Guam, Hawaii, and the Virgin Islands may be adjusted up to 150 percent of the new ceilings. This results in new CY2026 ceilings for these areas of:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$1,873,687.00	\$2,399,050.00	\$2,899,800.00	\$3,603,925.00
Fannie/Freddie	\$1,873,687.00	\$2,399,050.00	\$2,899,800.00	\$3,603,925.00

This is a listing of the FHA single family mortgage limits. This listing was downloaded from the Department's Computerized Home Underwriting Management System. Since mortgage limits are updated constantly, please contact the [Homeownership Center](#) if you believe this information is in error.

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FHA Mortgage Limits List - FHA Forward

Message: MORTGAGE LIMITS SUCCESSFULLY COMPLETED
SUCCESS

Mortgage maximums as of Thursday January 01, 2026
(254 records were selected, records 251 through 254 displayed)

MSA Name	MSA Code	Division	County Name	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Median Sale Price	Last Revised	Limit Year
NON-METRO	99999		YOAKUM COUNTY	501	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$213,000	01/01/2026	CY2026
NON-METRO	99999		YOUNG COUNTY	503	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$182,000	01/01/2026	CY2026
ZAPATA, TX	49820		ZAPATA COUNTY	505	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$90,000	01/01/2026	CY2026
NON-METRO	99999		ZAVALA COUNTY	507	TX	\$541,287	\$693,050	\$837,700	\$1,041,125	\$94,000	01/01/2026	CY2026

Selection criteria

Sorted by: County
State: TX
County:
County Code:
MSA Name:
MSA Code:
Limit Type: FHA Forward
Limit Year: CY2026
Last Revised:

The CY2026 basic standard mortgage limits for FHA insured loans are:

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