

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

FHA Mortgage Limits List - FHA Forward

Message: MORTGAGE LIMITS SUCCESSFULLY COMPLETED

Mortgage maximums as of Wednesday February 25, 2009 (58 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	Last Revised	Limit Year
OAKLAND- FREMONT- HAYWARD, CA METROPOLITAN DIVISION	41860	36084	ALAMEDA	001	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2010	CY2010
NON-METRO	99999		ALPINE	003	CA	\$547,500	\$700,900	\$847,200	\$1,052,900	01/01/2009	CY2010
NON-METRO	99999		AMADOR	005	CA	\$443,750	\$568,050	\$686,650	\$853,350	01/01/2009	CY2010
CHICO, CA (MSA)	17020		BUTTE	007	CA	\$400,000	\$512,050	\$618,950	\$769,250	01/01/2009	CY2010
NON-METRO	99999		CALAVERAS	009	CA	\$462,500	\$592,050	\$715,700	\$889,450	01/01/2009	CY2010
NON-METRO	99999		COLUSA	011	CA	\$397,500	\$508,850	\$615,100	\$764,400	01/01/2009	CY2010
OAKLAND- FREMONT- HAYWARD, CA METROPOLITAN DIVISION	41860	36084	CONTRA COSTA	013	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2010	CY2010
CRESCENT CITY, CA (MICRO)	18860		DEL NORTE	015	CA	\$311,250	\$398,450	\$481,650	\$598,550	01/01/2009	CY2010
SACRAMENTO ARDEN-	40900		EL DORADO	017	CA	\$580,000	\$742,500	\$897,500	\$1,115,400	01/01/2009	CY2010

ARCADE ROSEVILLE, CA (MSA)											
FRESNO, CA (MSA)	23420		FRESNO	019	CA	\$381,250	\$488,050	\$589,950	\$733,150	01/01/2009	CY2010
NON-METRO	99999		GLENN	021	CA	\$287,500	\$368,050	\$444,900	\$552,900	01/01/2009	CY2010
EUREKA- ARCATA- FORTUNA, CA (MICRO)	21700		HUMBOLDT	023	CA	\$393,750	\$504,050	\$609,300	\$757,200	01/01/2009	CY2010
EL CENTRO, CA (MSA)	20940		IMPERIAL	025	CA	\$325,000	\$416,050	\$502,900	\$625,000	01/01/2009	CY2010
BISHOP, CA (MICRO)	13860		INYO	027	CA	\$437,500	\$560,050	\$677,000	\$841,350	01/01/2009	CY2010
BAKERSFIELD, CA (MSA)	12540		KERN	029	CA	\$368,750	\$472,050	\$570,600	\$709,150	01/01/2009	CY2010
HANFORD- CORCORAN, CA (MSA)	25260		KINGS	031	CA	\$325,000	\$416,050	\$502,900	\$625,000	01/01/2009	CY2010
CLEARLAKE, CA (MICRO)	17340		LAKE	033	CA	\$401,250	\$513,650	\$620,900	\$771,650	01/01/2009	CY2010
SUSANVILLE, CA (MICRO)	45000		LASSEN	035	CA	\$285,000	\$364,850	\$441,000	\$548,050	01/01/2009	CY2010
LOS ANGELES- LONG BEACH- GLENDALE, CA METROPOLITAN D	31100	31084	LOS ANGELES	037	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2009	CY2010
MADERA, CA (MSA)	31460		MADERA	039	CA	\$425,000	\$544,050	\$657,650	\$817,300	01/01/2009	CY2010
SAN FRANCISCO- SAN MATEO- REDWOOD	41860	41884	MARIN	041	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2010	CY2010

CITY, CA METROPOLI											
NON-METRO	99999		MARIPOSA	043	CA	\$412,500	\$528,050	\$638,300	\$793,250	01/01/2009	CY2010
UKIAH, CA (MICRO)	46380		MENDOCINO	045	CA	\$512,500	\$656,100	\$793,050	\$985,600	01/01/2009	CY2010
MERCED, CA (MSA)	32900		MERCED	047	CA	\$472,500	\$604,900	\$731,150	\$908,650	01/01/2009	CY2010
NON-METRO	99999		MODOC	049	CA	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2010
NON-METRO	99999		MONO	051	CA	\$529,000	\$677,200	\$818,600	\$1,017,300	01/01/2009	CY2010
SALINAS, CA (MSA)	41500		MONTEREY	053	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2009	CY2010
NAPA, CA (MSA)	34900		NAPA	055	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2009	CY2010
TRUCKEE- GRASS VALLEY, CA (MICRO)	46020		NEVADA	057	CA	\$562,500	\$720,100	\$870,450	\$1,081,750	01/01/2009	CY2010
SANTA ANA- ANAHEIM- IRVINE, CA METROPOLITAN DIVISION	31100	42044	ORANGE	059	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2009	CY2010
SACRAMENTO ARDEN- ARCADE ROSEVILLE, CA (MSA)	40900		PLACER	061	CA	\$580,000	\$742,500	\$897,500	\$1,115,400	01/01/2009	CY2010
NON-METRO	99999		PLUMAS	063	CA	\$410,000	\$524,850	\$634,450	\$788,450	01/01/2009	CY2010
RIVERSIDE-SAN BERNARDINO- ONTARIO, CA (MSA)	40140		RIVERSIDE	065	CA	\$500,000	\$640,100	\$773,700	\$961,550	01/01/2009	CY2010
SACRAMENTO ARDEN- ARCADE ROSEVILLE, CA	40900		SACRAMENTO	067	CA	\$580,000	\$742,500	\$897,500	\$1,115,400	01/01/2009	CY2010

(MSA)											
SAN JOSE- SUNNYVALE- SANTA CLARA, CA (MSA)	41940		SAN BENITO	069	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2009	CY2010
RIVERSIDE-SAN BERNARDINO- ONTARIO, CA (MSA)	40140		SAN BERNARDINO	071	CA	\$500,000	\$640,100	\$773,700	\$961,550	01/01/2009	CY2010
SAN DIEGO- CARLSBAD-SAN MARCOS, CA (MSA)	41740		SAN DIEGO	073	CA	\$697,500	\$892,950	\$1,079,350	\$1,341,350	01/01/2009	CY2010
SAN FRANCISCO- SAN MATEO- REDWOOD CITY, CA METROPOLI	41860	41884	SAN FRANCISCO	075	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2010	CY2010
STOCKTON, CA (MSA)	44700		SAN JOAQUIN	077	CA	\$488,750	\$625,700	\$756,300	\$939,900	01/01/2009	CY2010
SAN LUIS OBISPO-PASO ROBLES, CA (MSA)	42020		SAN LUIS OBISPO	079	CA	\$687,500	\$880,100	\$1,063,850	\$1,322,150	01/01/2009	CY2010
SAN FRANCISCO- SAN MATEO- REDWOOD CITY, CA METROPOLI	41860	41884	SAN MATEO	081	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2010	CY2010
SANTA BARBARA- SANTA MARIA, CA (MSA)	42060		SANTA BARBARA	083	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2009	CY2010

SAN JOSE- SUNNYVALE- SANTA CLARA, CA (MSA)	41940	SANTA CLARA	085	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2009	CY2010
SANTA CRUZ- WATSONVILLE, CA (MSA)	42100	SANTA CRUZ	087	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2009	CY2010
REDDING, CA (MSA)	39820	SHASTA	089	CA	\$423,750	\$542,450	\$655,700	\$814,900	01/01/2009	CY2010
NON-METRO	99999	SIERRA	091	CA	\$304,750	\$390,100	\$471,550	\$586,050	01/01/2010	CY2010
NON-METRO	99999	SISKIYOU	093	CA	\$293,750	\$376,050	\$454,550	\$564,900	01/01/2009	CY2010
VALLEJO- FAIRFIELD, CA (MSA)	46700	SOLANO	095	CA	\$557,500	\$713,700	\$862,700	\$1,072,150	01/01/2009	CY2010
SANTA ROSA- PETALUMA, CA (MSA)	42220	SONOMA	097	CA	\$662,500	\$848,100	\$1,025,200	\$1,274,050	01/01/2009	CY2010
MODESTO, CA (MSA)	33700	STANISLAUS	099	CA	\$423,750	\$542,450	\$655,700	\$814,900	01/01/2009	CY2010

Selection criteria

Sorted by: County

State: CA

County:

County Code: MSA Name:

MSA Code: Limit Type:

FHA Forward

FHA Forward

Last Revised:

The CY2010 basic standard mortgage limits for FHA insured loans are:

One-family Two-family Three-family Four-family \$271,050.00 \$347,000.00 \$419,425.00 \$521,250.00

HECM	\$625,500.00			
HOPE for Homeowners	\$550,440.00	\$704,682.00	\$851,796.00	\$1,058,574.00
Fannie/Freddie	\$417,000.00	\$533,850.00	\$645,300.00	\$801,950.00

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

The ceilings for CY2010 are:

	One-family	Two-family	Three- family	Four-family
FHA Forward	\$625,500.00	\$800,775.00	\$967,950.00	\$1,202,925.00
HECM	\$417,000.00			
Fannie/Freddie	\$625,500.00	\$800,775.00	\$967,950.00	\$1,202,925.00

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 CY2010 ceilings for these areas of:

	One-family	Two-family	Three-family	Four-family
FHA Forward	\$938,250.00	\$1,201,162.00	\$1,451,925.00	\$1,804,387.00
Fannie/Freddie	\$938,250.00	\$1,201,162.00	\$1,451,925.00	\$1,804,387.00

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 <u>Homeownership Center</u> if you believe this information is in error.

You may download the mortgage limits data and it's file description using the File Layouts Page

Please Note: Mortgagee Letter 2009-07 replaces the HECM limits described in Mortgagee Letter 2008-35. It also replaces Forward Limits described in Mortgagee Letter 2008-36.



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MSA Name		1 0 /	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Last Revised	Limit Year
YUBA CITY, CA (MSA)	49700	SUTTER	101	CA	\$425,000	\$544,050	\$657,650	\$817,300	01/01/2009	CY2010
RED BLUFF, CA (MICRO)	39780	ТЕНАМА	103	CA	\$312,500	\$400,050	\$483,550	\$600,950	01/01/2009	CY2010
NON-METRO	99999	TRINITY	105	CA	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2010
VISALIA- PORTERVILLE, CA (MSA)	47300	TULARE	107	CA	\$325,000	\$416,050	\$502,900	\$625,000	01/01/2009	CY2010
PHOENIX LAKE- CEDAR RIDGE, CA (MICRO)	38020	TUOLUMNE	109	CA	\$437,500	\$560,050	\$677,000	\$841,350	01/01/2009	CY2010
OXNARD- THOUSAND OAKS- VENTURA, CA (MSA)	37100	VENTURA	111	CA	\$729,750	\$934,200	\$1,129,250	\$1,403,400	01/01/2009	CY2010
SACRAMENTO ARDEN-ARCADE ROSEVILLE, CA (MSA)	40900	YOLO	113	CA	\$580,000	\$742,500	\$897,500	\$1,115,400	01/01/2009	CY2010
YUBA CITY, CA (MSA)	49700	YUBA	115	CA	\$425,000	\$544,050	\$657,650	\$817,300	01/01/2009	CY2010

Selection criteria

Sorted by: County

State: CA

County:

County Code:

MSA Name:

MSA Code:

Limit Type: FHA Forward

Last Revised:

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