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### FHA Announces 2016 Maximum Loan Limits

FHA's Office of Single Family Housing published Mortgagee Letter [2015-30](#), which provides FHA's single family housing loan limits for Title II Forward Mortgages and Home Equity Conversion Mortgages (HECMs). The loan limits published in this Mortgagee Letter are effective for case numbers assigned on or after January 1, 2016, and remain in effect through December 31, 2016.

The maximum FHA loan limit "ceiling" for most areas remains at the 2015 level of \$625,500 for a one-unit property. The minimum FHA loan limit "floor" for all areas remains at the 2015 level of \$271,050 for a one-unit property. Loan limits increased in 188 counties.

There are no jurisdictions with a decrease in loan limits from the 2015 levels. To enable Mortgagees to easily identify areas with loan limit increases, FHA has published a separate list of counties with loan limit increases. Mortgagees may view the list [here](#).

Marti has been updated with the changes effective January 1<sup>st</sup>, 2016.

**Questions:** Please address all questions to [LoanHelpDesk@ResMac.us](mailto:LoanHelpDesk@ResMac.us)