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FHFA Announces 2016 Loan Limit Changes

In short, the general loan limits remain **unchanged** from 2015's levels, but several high-cost county limits have been **increased**. As a reminder, Fannie Mae has a useful Loan Limit Look-Up Table which has been revised with 2016's new amounts. Clicking **this link** will prompt a download of the excel spreadsheet, which includes every county's loan limits and numerical codes. Or you can access Fannie's loan limit page **HERE**. The FHFA provided a useful PDF that **exclusively highlights the counties that changed HERE**. Alternatively, here is the entire list (click to enlarge):

Counties with Increases in Maximum Conforming Loan Limits for Fannie Mae and Freddie Mac
Loan Limit Increases: 2015-2016

(Sorted by State and County Name)

	County Name	State	Metropolitan Area	2015 Loan Limit (One-Unit Properties)	2016 Loan Limit (One-Unit Properties)	Increase
[1]	Monterey County	CA	SALINAS, CA	$ 502,550	$ 529,000	$ 26,450
[2]	Napa County	CA	NAPA, CA	$ 615,250	$ 625,500	$ 10,250
[3]	San Diego County	CA	SAN DIEGO-CARLSBAD, CA	$ 562,350	$ 580,750	$ 18,400
[4]	Sonoma County	CA	SANTA ROSA, CA	$ 520,950	$ 554,300	$ 33,350
[5]	Adams County	CO	DENVER-AURORA-LAKEWOOD, CO	$ 424,350	$ 458,850	$ 34,500
[6]	Arapahoe County	CO	DENVER-AURORA-LAKEWOOD, CO	$ 424,350	$ 458,850	$ 34,500
[7]	Boulder County	CO	BOULDER, CO	$ 456,550	$ 474,950	$ 18,400
[8]	Broomfield County	CO	DENVER-AURORA-LAKEWOOD, CO	$ 424,350	$ 458,850	$ 34,500
[9]	Clear Creek County	CO	DENVER-AURORA-LAKEWOOD, CO	$ 424,350	$ 458,850	$ 34,500
[10]	Denver County	CO	DENVER-AURORA-LAKEWOOD, CO	$ 424,350	$ 458,850	$ 34,500
[11]	Douglas County	CO	DENVER-AURORA-LAKEWOOD, CO	$ 424,350	$ 458,850	$ 34,500
[12]	Elbert County	CO	DENVER-AURORA-LAKEWOOD, CO	$ 424,350	$ 458,850	$ 34,500
[13]	Gilpin County	CO	DENVER-AURORA-LAKEWOOD, CO	$ 424,350	$ 458,850	$ 34,500
[14]	Jefferson County	CO	DENVER-AURORA-LAKEWOOD, CO	$ 424,350	$ 458,850	$ 34,500
[15]	Park County	CO	DENVER-AURORA-LAKEWOOD, CO	$ 424,350	$ 458,850	$ 34,500
[16]	Essex County	MA	BOSTON-CAMBRIDGE-NEWTON, MA-NH	$ 517,500	$ 523,250	$ 5,750
[17]	Middlesex County	MA	BOSTON-CAMBRIDGE-NEWTON, MA-NH	$ 517,500	$ 523,250	$ 5,750
[18]	Norfolk County	MA	BOSTON-CAMBRIDGE-NEWTON, MA-NH	$ 517,500	$ 523,250	$ 5,750
[19]	Plymouth County	MA	BOSTON-CAMBRIDGE-NEWTON, MA-NH	$ 517,500	$ 523,250	$ 5,750
[20]	Suffolk County	MA	BOSTON-CAMBRIDGE-NEWTON, MA-NH	$ 517,500	$ 523,250	$ 5,750
[21]	Rockingham County	NH	BOSTON-CAMBRIDGE-NEWTON, MA-NH	$ 517,500	$ 523,250	$ 5,750
[22]	Strafford County	NH	BOSTON-CAMBRIDGE-NEWTON, MA-NH	$ 517,500	$ 523,250	$ 5,750
[23]	Cannon County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[24]	Cheatham County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[25]	Davidson County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[26]	Dickson County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[27]	Hickman County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[28]	Macon County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[29]	Maury County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[30]	Robertson County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[31]	Rutherford County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[32]	Smith County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[33]	Sumner County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[34]	Trousdale County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[35]	Williamson County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[36]	Wilson County	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN	$ 425,500	$ 437,000	$ 11,500
[37]	King County	WA	SEATTLE-TACOMA-BELLEVUE, WA	$ 517,500	$ 540,500	$ 23,000
[38]	Pierce County	WA	SEATTLE-TACOMA-BELLEVUE, WA	$ 517,500	$ 540,500	$ 23,000
[39]	Snohomish County	WA	SEATTLE-TACOMA-BELLEVUE, WA	$ 517,500	$ 540,500	$ 23,000

National Average Mortgage Rates



Mortgage News Daily

	Rate	Change	Points
30YR Fixed	7.34%	+0.01	0.00
15YR Fixed	6.89%	0.00	0.00
30YR FHA	6.96%	+0.01	0.00
30YR Jumbo	7.45%	+0.01	0.00
7/6 SOFR	6.83%	+0.02	0.00
30YR VA	6.97%	0.00	0.00

Rates as of: 11/23

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.57	+0.06
10 YR Treasury	4.9397	-0.0006
30 YR Treasury	5.3032	-0.0292

Pricing as of: 11/23 1:16PM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Nov 11	199.8	-2.35%
Building Permits	Oct	1.3M	-7.5%
Housing Starts	Oct	1.31M	+7.21%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Oct	63	-4.69%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Nov	25	-13.79%

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Units	General Loan Limits	
	Contiguous States, District of Columbia, and Puerto Rico	Alaska, Guam, Hawaii, and U.S. Virgin Islands
One	$417,000	$625,500
Two	$533,850	$800,775
Three	$645,300	$967,950
Four	$801,950	$1,202,925

Units	High-Cost Area Loan Limits+	
	Contiguous States, District of Columbia, and Puerto Rico*	Alaska, Guam, Hawaii, and U.S. Virgin Islands
One	$625,500	$938,250
Two	$800,775	$1,201,150
Three	$967,950	$1,451,925
Four	$1,202,925	$1,804,375

+ These limits were determined under the provisions of the Housing and Economic Recovery Act of 2008.
* Puerto Rico and a number of other states do not have any high-cost areas in 2016.

A few interesting factoids from the spreadsheet:

- Alaska is the state with highest number of counties at the high-cost max.
- Virginia has the most when it comes to the lower 48 states
- The overall New York/Newark metro area has the most counties at high-cost max (25), followed closely by the DC/Arlington/Alexandria metro areas (24)

The Orlicki Group is one of the leading resources for your mortgage needs.

As a licensed mortgage originator I work hand-in-hand with homebuyers and homeowners to explore and secure or refinance loans that suit their needs. Guiding and advising my clients every step of the way, from application to closing, I can help them strategically plan a financially sound mortgage aligned to their long-term goals. Our website also contains some beneficial mortgage tools for you to use. As always this is free information and you should contact us for professional advice if you need it.

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