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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	7.33%	-0.12	0.00
15YR Fixed	6.89%	-0.10	0.00
30YR FHA	6.95%	-0.10	0.00
30YR Jumbo	7.44%	-0.06	0.00
7/6 SOFR	6.81%	-0.19	0.00
30YR VA	6.97%	-0.10	0.00

Rates as of: 11/20

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.51	+0.41
10 YR Treasury	4.9403	-0.1033
30 YR Treasury	5.3324	-0.0738

Pricing as of: 11/20 5:59PM 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)

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