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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 | 99.73 | +0.18 |
| 10 YR Treasury | 4.8919 | -0.0543 |
| 30 YR Treasury | 5.2794 | -0.0290 |

Pricing as of: 11/24 12:09PM 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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