

FHA INFO #18-50
December 14, 2018



**TO: All FHA-Approved Mortgagees and Servicers Originating and Servicing
Title II Forward and Reverse Mortgages
All Other Interested Stakeholders in FHA Transactions**

NEWS AND UPDATES

In this Announcement:

- 2019 Nationwide Forward Mortgage Loan Limits
- 2019 Nationwide Home Equity Conversion Mortgage (HECM) Loan Limits

See below for details.

2019 Nationwide Forward Mortgage Limits

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter 2018-11](#), *2019 Nationwide Forward Mortgage Limits*, which provides the minimum and maximum mortgage limits for FHA-insured Title II forward mortgages for Calendar Year 2019. Read today's [Press Release](#).

In accordance with the National Housing Act (NHA), FHA's forward mortgage limits are set at 115 percent of the area median home price, subject to a national minimum "floor" and maximum "ceiling" limit. The NHA sets the "floor" at 65 percent and the "ceiling" at 150 percent of the conforming limit, which, for a one-unit property in 2019, is \$484,350. Therefore, FHA's nationwide forward mortgage limit "floor" and "ceiling" for a one-unit property in Calendar Year 2019 are \$314,827 and \$726,525, respectively.

Nearly all U.S. counties (3,053 out of 3,234 counties) will have an increase in forward loan limits in 2019. The loan limits for the remainder of the counties remained unchanged from Calendar Year 2018; there are no jurisdictions with a decrease in loan limits from last year's levels.

Mortgagees may view the list of loan limits by county, along with the list of areas at the ceiling and between the floor and ceiling, on the [Maximum Mortgage Limits](#) web page. FHA forward mortgage limits are available [by Metropolitan Statistical Area \(MSA\) and county](#), or by downloading a [complete listing](#).

The new 2019 Title II forward mortgage loan limits are effective for case numbers assigned on or after January 1, 2019, and remain effective through December 31, 2019. The new loan limits will be incorporated into a forthcoming update of the *Single Family Housing Policy Handbook* 4000.1 (SF Handbook).

[Quick Links](#)

- Read today's Press Release at: https://www.hud.gov/press/press_releases_media_advisories
- View Mortgagee Letter 2018-11 and other Mortgagee Letters at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/letters/mortgagee
- View 2019 forward mortgage limit attachments:
 - FHA mortgage limits by MSA and County at: <https://entp.hud.gov/idapp/html/hicostlook.cfm>
 - Complete listing of FHA loan limits at: http://www.hud.gov/pub/chums/file_layouts.html
 - Maximum Mortgage Limits web page at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/mortgage_limits
- View the online or PDF versions of the SF Handbook at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsggh

¹Alaska, Hawaii, Guam and the Virgin Islands are subject to a higher "ceiling." See Mortgagee Letter 18-11 for details.

2019 Nationwide Home Equity Conversion Mortgage (HECM) Limits

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter 2018-12](#), *2019 Nationwide Home Equity Conversion Mortgage (HECM) Limits*, which provides the Calendar Year 2019 maximum claim amount for FHA-insured HECMs.

In accordance with the National Housing Act, the maximum claim amount for FHA-insured HECMs in Calendar Year 2019 will be \$726,525 (150 percent of the Freddie Mac national conforming limit) for all areas.

These limits are applicable for case numbers assigned on or after January 1, 2019, through December 31, 2019.

[Quick Links](#)

- View Mortgagee Letter 2018-12 and other Mortgagee Letters at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/letters/mortgagee

Resources

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at: www.hud.gov/answers.
- E-mail the FHA Resource Center at: answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

FHA INFO Archives:	Visit the FHA INFO Archives to access FHA INFO messages issued from 2012 to the present.	
Subscribe/Unsubscribe Instructions:	To subscribe to the Single Family FHA INFO mailing list you can use this link: FHA INFO or send a request by email to: answers@hud.gov Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: answers@hud.gov aaa@xyz.com bbb@xyz.com ccc@xyz.com To Unsubscribe follow the unsubscribe instructions on that page.	
Resource Links:	FHA Archived Webinars Career Opportunities Contracting Opportunities Events & Training FHA Forms FHA Homeownership Centers FHA Mortgagee Letters	Foreclosure Assistance Grant Opportunities HUD Homes - Property Listings HUD.gov Making Home Affordable Presidentially-Declared Major Disaster Areas Visit our Single Family Home Page



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