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2025 Federal Housing Administration Nationwide Forward Mortgage and Home Equity Conversion Mortgage Limits

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2025 Nationwide Forward Mortgage Limits

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter 2024-21](#), *2025 Nationwide Forward Mortgage Limits*, which provides the maximum mortgage limits for FHA-insured Title II forward mortgages for calendar year (CY) 2025.

The FHA national mortgage limits by the number of units, are as follows:

CY 2025 FHA Forward Mortgage Loan Limits for Low- and High-Cost Areas

Property Size	Low Cost Area "Floor"	High Cost Area "Ceiling"¹
<i>One-Unit</i>	\$524,225	\$1,209,750
<i>Two-Units</i>	\$671,200	\$1,548,975
<i>Three-Units</i>	\$811,275	\$1,872,225
<i>Four-Units</i>	\$1,008,300	\$2,326,875

As stated in the FHA [Single Family Housing Policy Handbook 4000.1](#) (Handbook 4000.1), section II.A.2.a.ii *Nationwide Mortgage Limits*, FHA calculates forward mortgage limits based on the median house prices in accordance with the National Housing Act and its

Single Family forward mortgage limits are set by Metropolitan Statistical Area (MSA) and county. Loan limits in these areas are set and published annually using the county with the highest median price within the MSA.

- FHA forward mortgage limits for individual MSAs and counties are available on the [FHA Mortgage Limits](#) web page.
- Downloadable text files with complete listings of all county loan limits are available on the [CHUMS data files](#) web page.
- FHA's list of areas at the "ceiling" and areas with limits between the "floor" and "ceiling" — along with lists that can be sorted by state, county, or Metropolitan Statistical Area (MSA) or by calendar year — on the [Maximum Mortgage Limits](#) web page.

The process that permits appeals to change high-cost area loan limits in accordance with [Handbook 4000.1](#) has also been updated. Appeals should now be forwarded to the FHA Resource Center instead of FHA's Santa Ana Homeownership Center as in previous years.

These new loan limits are effective for case numbers assigned on or after January 1, 2025, through December 31, 2025; however, updates to the process to request local increases are effective immediately.

¹Alaska, Hawaii, Guam and the U.S. Virgin Islands are subject to a higher "ceiling." See [Mortgagee Letter 2024-21](#) for details.

2025 Nationwide Home Equity Conversion Mortgage Limits

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter 2024-22](#), *2025 Home Equity Conversion Mortgage (HECM) Limits*, which provides the calendar year (CY) 2025 maximum claim amount for FHA-insured traditional HECM, HECM for purchase, and HECM-to-HECM refinances.

The CY 2025 maximum claim amount for FHA-insured HECMs for all areas — including Alaska, Hawaii, Guam, and the U.S. Virgin Islands — will be \$1,209,750, which is 150 percent of Federal Home Loan Mortgage Corporation's (Freddie Mac) national conforming limit of \$806,500. This limit is applicable for case numbers assigned on or after January 1, 2025, through December 31, 2025. For additional details, refer to [Mortgagee Letter 2024-22](#).

Additional Information

The updated CY 2025 Title II forward mortgage loan limits and HECM maximum claim amount will be included in a future update to [Handbook 4000.1](#).

Mortgagees and other interested parties are encouraged to thoroughly review MLs [2024-21](#) and [2024-22](#) and contact the FHA Resource Center (referenced below) with questions.

Read today's [press release](#) for more information.

Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.
- E-mail 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.

About FHA INFO

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