



NEWS AND UPDATES

TO: All FHA-Approved Mortgagees

What's New

Federal Housing Administration (FHA) Announces 2015 Maximum Loan Limits

Today, FHA's Office of Single Family Housing published Mortgagee Letter 2014-25, which provides FHA's single family housing loan limits for Title II Forward Mortgages and Home Equity Conversion Mortgages (HECMs), and provides loan limit instructions for streamline refinance transactions without an appraisal.

The loan limits published in this Mortgagee Letter are effective for case numbers assigned on or after January 1, 2015, and remain in effect through December 31, 2015.

The maximum FHA loan limit "ceiling" for most areas remains at the 2014 level of \$625,500 for a one-unit property. The minimum FHA loan limit "floor" for all areas remains at the 2014 level of \$271,050 for a one-unit property.

There are no jurisdictions with a decrease in loan limits from the 2014 levels. To enable Mortgagees to easily identify areas with loan limit increases, FHA has published a separate list of counties with loan limit increases. Mortgagees may view this list on the [Maximum Mortgage Limits](#) web page.

Refer to Mortgagee Letter 2014-25 for complete loan limit information.

Quick Links and Resources

- Review the new FHA loan limit data outlined in today's Mortgagee Letter 2014-25 posted at www.hud.gov/lenders.
- 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 a.m. to 8:00 p.m., ET, 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 Information 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.														
Have FHA Questions?	For FHA technical support, please search the FHA Frequently Asked Questions site or contact the FHA Resource Center by email at: answers@hud.gov or by telephone toll free between 8:00 AM & 8:00 PM ET at: (800) CALLFHA or (800) 225-5342. Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at (800) 877-8339.														
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