



# 2008 FHA Mortgage Limits List

Economic Stimulus Act of 2008  
 Good for Loans Approved Through December 31, 2008



## ALL TEXAS COUNTIES NOT LISTED BELOW

<u>One-Family</u>	<u>Two-Family</u>	<u>Three-Family</u>	<u>Four-Family</u>
\$271,050	\$347,000	\$419,400	\$521,250

## AUSTIN-ROUND ROCK, TX (MSA)

<u>One-Family</u>	<u>Two-Family</u>	<u>Three-Family</u>	<u>Four-Family</u>
\$288,750	\$369,650	\$446,800	\$555,300

- Hays
- Travis
- Bastrop
- Caldwell
- Williamson

## SAN ANTONIO, TX (MSA)

<u>One-Family</u>	<u>Two-Family</u>	<u>Three-Family</u>	<u>Four-Family</u>
\$332,500	\$425,650	\$514,500	\$639,400

- Atascosa
- Bandera
- Bexar
- Comal
- Guadalupe
- Kendall
- Medina
- Wilson

The current basic standard mortgage limits for FHA insured loans are:

	<u>One-family</u>	<u>Two-family</u>	<u>Three-family</u>	<u>Four-family</u>
FHA Forward	\$271,050.00	\$347,000.00	\$419,400.00	\$521,250.00
HECM	\$200,160.00			
Fannie/Freddie	\$417,000.00	\$533,850.00	\$645,300.00	\$801,950.00

High cost area limits are subject to a ceiling based on a percent of the Freddie Mac Loan limits. The ceilings are currently:

	<u>One-family</u>	<u>Two-family</u>	<u>Three-family</u>	<u>Four-family</u>
FHA Forward	\$729,750.00	\$934,200.00	\$1,129,250.00	\$1,403,400.00
HECM	\$362,790.00			
Fannie/Freddie	\$729,750.00	\$934,200.00	\$1,129,250.00	\$1,403,400.00



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## **Home Equity Conversion Mortgages Excluded from the Act:**

As a reminder, HECMs were not included in the Economic Stimulus Act. Therefore, FHA's loan limits for HECMs will retain the existing "floor" of 48% of the conforming limit or \$200,160, as well as the "ceiling" of 87%, or \$362,790. Those areas in between are limited to 95 percent of the local median. Lenders are also reminded that while 2-, 3-, and 4-unit properties are eligible under the HECM program, the maximum claim amount is based on the 1-unit local limit.

## **Where to find comprehensive listing of FHA local limits:**

A complete schedule of FHA mortgage limits for all areas is available through the internet at <https://entp.hud.gov/idapp/html/hicostlook.cfm>