Newrez Announcements

Announcement 2025-084
2026 Conforming Loan Limits

November 26, 2025

Overview

Newrez LLC "Newrez" Approved Correspondent Clients; The Federal Housing Finance Agency (FHFA) has announced the 2026 conforming and high-cost loan limits.

The following table contains the baseline (also known as “general”) loan limits for 2026.

2026 Baseline Loan Limits		
Units	Contiguous States, District of Columbia, and Puerto Rico	Alaska, Guam, Hawaii, and U.S. Virgin Islands
1	$832,750	$1,249,125
2	$1,066,250	$1,599,375
3	$1,288,800	$1,933,200
4	$1,601,750	$2,402,625

2026 High-Cost Area Loan Limits*		
Units	Contiguous States, District of Columbia, and Puerto Rico	Hawaii
1	$1,249,125	$1,299,500
2	$1,599,375	$1,663,600
3	$1,933,200	$2,010,950
4	$2,402,625	$2,499,100

* Several states, Alaska, Guam, Puerto Rico, and the U.S. Virgin Islands do not have any high-cost areas in 2026.

As a reminder, actual loan limits for certain high-cost areas, as determined by FHFA, may be lower than the maximum high-cost area limit. When originating High-Balance or Super Conforming mortgages, you must check the loan limits for the specific county where the property is located. There are no high-cost areas in Alaska.

Please note that the loan limit changes are for conforming loans only. Changes to FHA, VA and USDA loan limits will be announced in a separate communication.

Fannie Mae's Desktop Underwriter

The 2026 loan limits will be applied to Desktop Underwriter (DU) loan submitted (or resubmitted) on or after the weekend of December 6, 2025**. Loans that are underwritten through DU prior to December 6, that receive an Ineligible recommendation due only to exceeding the 2025 loan limit are allowed**. The loan does not have to be resubmitted to DU if the loan amount complies with the applicable 2026 conforming loan limit. However, you may want to resubmit after the new loan limits are implemented in DU to potentially obtain more streamlined collateral valuation options.

Freddie Mac Loan Product Advisor

The 2026 loan limits will be applied to Loan Product Advisor (LPA) loan submitted (or resubmitted) on or after December 7, 2025. **Loans that are underwritten through LPA prior to December 7 that receive an Ineligible recommendation due only to exceeding the 2025 loan limit are allowed.** The loan does not have to be resubmitted to LPA if the loan amount complies with the applicable 2026 conforming loan limit. However, you may want to resubmit after the new loan limits are implemented in LPA to potentially obtain more streamlined collateral valuation options.

Effective Date

Effective Immediately

Resources

- FHFA
- Fannie Mae Lender Letter LL 2025-04
- Freddie Mac

Questions

If you have any questions regarding any information in this announcement, please feel free to contact your regional sales manager or client manager.

Newrezcorrespondent.com

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Client Development

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