



Product Release

Information for Correspondent Lenders of Truist Bank
January 09, 2026 • COR26-001

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2026 Loan Limits Increase for FHA Loans

Truist Bank (Truist) is pleased to announce implementation of the increased 2026 Loan Limits for FHA products.

Effective Date

The FHA Forward Loan Limits are available for case numbers assigned on or after January 1, 2026.

Background Information

The Federal Housing Finance Agency (FHFA) recently announced an increase to the 2026 conforming loan limits. In response to this announcement, we are implementing the increased 2026 loan limits.

Bulletin Details

FHA Forward Loan Limits

The FHA national **low cost** area Mortgage limits are set at 65% of the national conforming limit of \$832,750 for a one-unit property. The FHA national **high cost** area Mortgage limits, are set at 150% of the national conforming limit of \$832,750 for a one-unit property. The Mortgage limits are, by property unit number, as follows:

FHA Conforming Mortgage Limits				
Units	Low Cost Area Limits 65% of conforming limits	Low Cost Area Limits 65% of conforming limits	High Cost Area Limits 150% of conforming limits	High Cost Area Limits 150% of conforming limits
	2025	2026	2025	2026
1	\$524,225	\$541,287	\$1,209,750	\$1,249,125
2	\$671,200	\$693,050	\$1,548,975	\$1,599,375
3	\$811,275	\$837,700	\$1,872,225	\$1,933,200
4	\$1,008,300	\$1,041,125	\$2,326,875	\$2,402,625

Bulletin Details, continued

FHA Forward loan limits for individual MSAs and counties are available at [FHA Mortgage Limits](#).

FHA Jumbo Loan Amounts

FHA Jumbo Loan Product codes must be used when the base loan amount meets or exceeds the loan amounts in the table below.

FHA Jumbo Program		
Units	Jumbo Program Code began at:	Jumbo Program Code begins at:
	2025	2026
1	\$806,501	\$832,751
2	\$1,032,651	\$1,066,251
3	\$1,248,151	\$1,288,801
4	\$1,551,251	\$1,601,751

Before and After Matrix (Matrices)

[Click here](#) to see the before and after matrix that provides a detailed overview of all standard revisions.

Revised Material/Materials

Click [FHA 203\(b\) Loan Standard](#) to review the revised product materials.

Former Standards

See the before and after matrix provided in the Bulletin Details section of this bulletin to access the 2025 loan limits.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relationship Coordinator	Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator at 800.382.2111, option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.