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PHH MORTGAGE | **LIBERTY REVERSE MORTGAGE™**

Partner Alert

Alert 25-28 | December 22, 2025

2026 Nationwide Home Equity Conversion Mortgage Limits

On December 11, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2025-22, 2026 Home Equity Conversion Mortgage \(HECM\) Limits](#), which provides the calendar year (CY) 2026 maximum claim amount for FHA-insured traditional HECM, HECM for purchase, and HECM-to-HECM refinances.

The CY 2026 maximum claim amount for FHA-insured HECMs for all areas — including Alaska, Hawaii, Guam, and the U.S. Virgin Islands — will be \$1,249,125, which is 150 percent of Federal Home Loan Mortgage Corporation's (Freddie Mac) national conforming limit of \$832,750.

This limit is applicable for case numbers assigned on or after January 1, 2026, through December 31, 2026.

For additional details, refer to [ML 2025-22](#).

2026 Lending Limit Calculations:

Liberty's systems have been updated and Clients may run Quotes, Applications and Redisclosure packages utilizing the 2026 Lending Limit calculations. The FHA Case Assignment Date field in Liberty's PORTAL will determine whether 2025 or 2026 limits will apply. Beginning with all new applications effective January 1, 2026, Liberty's PORTAL will assume a 2026 max claim calculation unless a 2025 FHA Case Assigned Date has been indicated.

Re-Disclosure of 2026 Lending Limit:

Liberty will consider the 2026 Lending Limit a valid change of circumstance for

RESPA re-disclosure purposes. Re-disclosure must be completed within 3 business days of the case assignment date. The Change of Circumstances cover letter included in the re-disclosure package must be completed to include the following reason for the change of circumstances:
Program/Product Change.

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