

RATE CAP RESTRICTIONS

Revised: February 4, 2026

State	Index	Adjustment	Max Rate	Max Margin
DC	30Yr Treasury	7.00%	11.79%	5.04%
Hawaii	Fed Funds Rate	6.50%	10.25%	3.50%
Illinois *Cook County Only	30Yr Treasury	8.00%	12.79%	6.04%
Massachusetts	30Yr Treasury	9.00%	13.81%	6.64%
Minnesota	APOR	4.00%	10.25%	3.50%
New Mexico	30Yr Treasury	9.00%	13.79%	6.64%
New York	30Yr Treasury	8.99%	13.78%	6.64%
Ohio	Fed Funds Rate	8.00%	11.75%	5.50%
Rhode Island	30 yr Treasury	9.00%	13.69%	6.64%
Utah	30 yr Treasury	10.00%	14.79%	6.64%

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