

2022 Conforming & High Balance Loan Limits by County for Freddie & Fannie (As of 1/01/2022)

The Federal Housing Finance Agency's (FHFA) announcement to increase the 2022 conforming loan limits for mortgages acquired by Fannie Mae and Freddie Mac to **\$647,200** on one-unit properties and a cap of **\$970,800** in high-cost areas. The previous loan limits were \$548,250 and \$822,375, respectively. Higher Loan Limits = More Properties Available to Entry Level Buyers

Loan Limit Counties

\$970,800 –	Alameda, Contra Costa, Los Angeles, Marin, Orange San Benito, Santa Clara, Santa Cruz, San Mateo
\$647,200 > < 970,800	San Diego, Ventura, Santa Barbara, San Luis Obispo, Monterey Napa, Sonoma, Yolo, Sacramento, Placer, El Dorado
\$647,200 –	All Remaining Counties for FHLMC/FNMA, FHA are less.

Link to Freddie Mac (FHLMC) / Fannie Mae (FNMA) 2022 Loan Limits

- <https://www.fhfa.gov/DataTools/Tools/Pages/Conforming-Loan-Limits-Map.aspx>

Link to FHA Loan Limits just changed on the 24th of November for 2022 Limits – Conforming \$647,200 max, (for single unit) less in many areas

<https://entp.hud.gov/idapp/html/hicost1.cfm>