

# 2023 Conforming & High Balance Loan Limits by County for Freddie & Fannie (As of 1/01/2023)

The Federal Housing Finance Agency's (FHFA) announcement to increase the 2023 conforming loan limits for mortgages acquired by Fannie Mae and Freddie Mac to **\$726,200** on one-unit properties and a cap of **\$1,089,300** in high-cost areas. The previous loan limits were \$647,200 and \$970,800, respectively. Higher Loan Limits = More Properties Available to Entry Level Buyers

## Loan Limit   Counties

\$1,089,300 –	Alameda, Contra Costa, Los Angeles, Marin, Orange San Benito, San Francisco, Santa Clara, Santa Cruz, San Mateo
\$726,200 > < 1,017,750	San Diego, Ventura, Santa Barbara, San Luis Obispo, Monterey Napa, Sonoma, Yolo, Sacramento, Placer, El Dorado
\$726,200 –	All Remaining Counties for FHLMC/FNMA, FHA are less.

Link to Freddie Mac (FHLMC) / Fannie Mae (FNMA) 2023 Loan Limits

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

Link to FHA Loan Limits just changed on the 7<sup>th</sup> of December for 2023 Limits – Conforming \$970,800 max, (for single unit) less in many areas to min. \$420,680.

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