News Release

FHFA Announces Conforming Loan Limit Values for 2026

Baseline Conforming Loan Limit Value Will Increase to $832,750

FOR IMMEDIATE RELEASE

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Washington, D.C. – U.S. Federal Housing (FHFA) today announced the conforming loan limit values (CLLs) for mortgages Fannie Mae and Freddie Mac (the Enterprises) will acquire in 2026. In most of the United States, the 2026 CLL value for one-unit properties will be $832,750, an increase of $26,250 from 2025.

National Baseline

The Housing and Economic Recovery Act (HERA) requires FHFA to adjust the Enterprises' baseline CLL value each year to reflect the change in the average U.S. home price. Earlier today, FHFA published its third quarter 2025 FHFA House Price Index® (FHFA HPI) report, which includes statistics for the increase in the average U.S. home value over the last four quarters. According to the nominal, seasonally adjusted, expanded-data FHFA HPI, house prices increased 3.26 percent, on average, between the third quarters of 2024 and 2025. Therefore, the baseline CLL in 2026 will increase by the same percentage.

High-Cost Areas

For areas in which 115 percent of the local median home value exceeds the baseline conforming loan limit value, the applicable loan limit will be higher than the baseline loan limit. HERA establishes the high-cost area limit in those areas as a multiple of the area median home value, while setting the ceiling at 150 percent of the baseline limit. Median home values generally increased in high-cost areas in 2025, which increased their CLL values. The new ceiling loan limit for one-unit properties will be $1,249,125, which is 150 percent of $832,750.

Special statutory provisions establish different loan limits for Alaska, Hawaii, Guam, and the U.S. Virgin Islands. In these areas, the baseline loan limit and the ceiling loan limit for one-unit properties will be $1,249,125 and $1,873,675, respectively.

Due to rising home values, the CLL values will be higher in all but 32 U.S. counties or county equivalents.

Other Resources

- List of 2026 conforming loan limits for all counties and county-equivalent areas in the United States.
- A map showing the 2026 conforming loan limits across the United States.
- Detailed addendum of the methodology used to determine the conforming loan limits.
- List of FAQs that covers broader topics that may be related to CLL values.
- Questions about the 2026 CLL values may be addressed to LoanLimitQuestions@fhfa.gov.
- For more information, visit https://www.fhfa.gov/CLL.

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The Federal Housing Finance Agency regulates Fannie Mae, Freddie Mac, and the 11 Federal Home Loan Banks. These government-sponsored enterprises provide more than $8.5 trillion in funding for the U.S. mortgage markets and financial institutions. Additional information is available at www.FHFA.gov, on X @FHFA, YouTube, Facebook, and LinkedIn.

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