



To: All WFG Agents and Offices  
From: Underwriting Department  
Date: December 6, 2021  
Bulletin No: NB 2021-06  
Subject: FHFA raises conforming Loan Limits for Fannie and Freddie

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### Good News from Washington

FHFA has announced that the conforming loan limits for single-family loans and condos eligible for purchase by Fannie and Freddie will be increased very substantially for 2022.

The baseline loan limit will be increased by 18.05% to \$647,200. The great majority of US counties will be at this level. The loan limit for high-cost counties will be 150% of this figure, or \$970,800. The high-cost figure will apply, for example, in the Bay Area, Los Angeles and Orange County, Alaska, Hawaii, the area of New York and New Jersey surrounding NYC, areas around Washington DC, Salt Lake City and Jackson Hole.

A few areas will have loan limits falling between these extremes including Seattle-Tacoma, Boston, coastal California between LA and SF, San Diego and central Colorado.

There's a map showing the entire country, county by county, at [Conforming Loan Limits Map | Federal Housing Finance Agency \(fhfa.gov\) \[fhfa.gov\]](#)

*Information Bulletins are designed to provide our agents with information we think will help in managing their business or just being better title professionals, but which does not rise to the level of being an underwriting mandate and are not within the scope of the agency agreement.*