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To: Clients and Friends

From: Daniel S. Engle

Subject: FHFA Announces Conforming Loan Limit Values for 2026

On November 25, 2025, the Federal Housing Finance Agency (FHFA) announced the conforming loan limit values for mortgages that will be acquired by Fannie Mae and Freddie Mac in 2026 ([click here](#)). The baseline loan limits for 2026 will be:

One-Unit: \$832,7500
Two-Unit: \$1,066,250
Three-Unit: \$1,288,800
Four-Unit: \$1,601,750

The baseline loan limits for Alaska, Guam, Hawaii, and the U.S. Virgin Islands will be:

One-Unit: \$1,249,125
Two-Unit: \$1,599,375
Three-Unit: \$1,933,200
Four-Unit: \$2,402,625

The ceiling for high-cost area loan limits will be:

One-Unit: \$1,249,125 (\$1,299,500 for high-cost areas in Hawaii)
Two-Unit: \$1,599,375 (\$1,663,600 for high-cost areas in Hawaii)
Three-Unit: \$1,933,200 (\$2,010,950 for high-cost areas in Hawaii)
Four-Unit: \$2,402,625 (\$2,499,100 for high-cost areas in Hawaii)

The FHFA has provided the conforming loan limit value for each county, which will give the applicable high-cost area loan limit for each high-cost area county, and can be found here: [click here](#).

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