

CONFORMING LOAN LIMIT FOR 2025

The new loan limit for most of the country will be \$806,500 — a 5.21% increase over the 2024 limit.



First mortgage conforming loan limit values

The following table contains the baseline (also known as “general”) loan limits for 2025.

Units	Baseline Loan Limits	
	Contiguous States, District of Columbia, and Puerto Rico	Alaska, Guam, Hawaii, and U.S. Virgin Islands
One	\$806,500	\$1,209,750
Two	\$1,032,650	\$1,548,975
Three	\$ 1,248,150	\$1,872,225
Four	\$1,551,250	\$2,326,875

The high-cost area loan limits are established for each county (or equivalent) and are published on [Fannie Mae’s website](#) and on [FHFA’s website](#). The following table contains the ceiling for the high-cost area limits for 2025.

Units	High-Cost Area Loan Limits*	
	Contiguous States, District of Columbia, and Puerto Rico	Alaska, Guam, Hawaii, and U.S. Virgin Islands
One	\$1,209,750	Not Applicable
Two	\$1,548,975	
Three	\$1,872,225	
Four	\$2,326,875	

* Several states (including Alaska and Hawaii), Guam, Puerto Rico, and the U.S. Virgin Islands do not have any high-cost areas in 2025.

