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Housing Policy Council Statement on the 2026 Conforming Loan Limits

Washington, D.C. – The Housing Policy Council (HPC) issued the following statement today in response to the Federal Housing Finance Agency’s announcement of increased conforming loan limits:

“FHFA announced today that in 2026, Fannie Mae and Freddie Mac will be able to purchase mortgages of up to \$1,249,125 in certain high-cost areas in the United States and \$832,750 in the rest of the country.

As we have stated each of the past four years, and reiterate now, the continued increase in loan limits contributes to house price inflation. Furthermore, loan limits that increase faster than incomes displace mortgages that can and should be produced as purely private market transactions with mortgages backed directly or indirectly by taxpayers.

This situation reflects the federal government’s continued inability to address basic questions about the role of the government in our housing finance system. Consequently, annual increases in conforming loan limits increase homebuyers’ reliance on government-supported lending rather than private lending that does not involve taxpayer support or risk.”

Previous HPC statements on conforming loan limits:

[Nov. 2024](#)

[Nov. 2023](#)

[Nov. 2022](#)

[Nov. 2021](#)

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About HPC: *The Housing Policy Council is a trade association comprised of the leading national mortgage lenders and servicers; mortgage, hazard, and title insurers; and technology and data companies. Our interest is in the safety and soundness of the housing finance system, the equitable and consistent regulatory treatment of all market participants, and the promotion of lending practices that create sustainable homeownership opportunities in support of vibrant communities and long-term wealth-building for families. For more information, visit www.housingpolicycouncil.org*

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