

Bulletin # 222
December 16, 2022

To: CHFA Lenders
From: CHFA Single Family Underwriting
Subject: CHFA Maximum Conforming Loan Limits 2023

CHFA is announcing the new CHFA Maximum Mortgage Limits for 2023:

On November 29, 2022, the Federal Housing Finance Agency (FHFA) announced the Conforming Loan Limits (CLLs) for mortgages to be acquired by Fannie Mae and Freddie Mac (the Enterprises) in 2023. These new loan limits will be effective for whole loans *delivered* and mortgage loans *delivered* into MBS with pool issue dates on or after January 1, 2023.

The FHFA Conforming Loan Limits also apply to USDA and VA loans where the Veteran is not using full entitlement.

CHFA will implement these increased loan limits, in accordance with the above, on its Conventional and Government Loan programs.

CHFA does not allow Super-Conforming, High Balance or High-Cost-Area loan limits.

The CHFA Sales Prices Limits are not impacted by this change. Visit the CHFA website at www.chfa.org to view the current CHFA Sales Price Limits in effect.

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