

**Bulletin # 205**  
December 7, 2021

To: CHFA Lenders  
From: CHFA Single Family Underwriting  
Subject: Maximum Loan Amount Increases for 2022

CHFA is announcing the new CHFA Maximum Mortgage Limits for 2022:

On November 30, 2021, 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 2022. 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, 2022.

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

Also on November 30, 2021, FHA published Mortgagee Letter 2021-28 effective for FHA case numbers *assigned* on or after January 1, 2022.

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](http://www.chfa.org) to view the current CHFA Sales Price Limits in effect.

*All questions regarding this Bulletin should be directed to Lisa Hensley at [lisa.hensley@chfa.org](mailto:lisa.hensley@chfa.org) or Carolyn Christensen at [carolyn.christensen@chfa.org](mailto:carolyn.christensen@chfa.org)*