Single Family Lending Program Bulletin

December 9, 2025 Program Bulletin #2025-10

To: CalHFA Approved Lenders

Increased Loan Limits and Updated Maximum Loan Amount for CalHFA VA

Effective for new reservations on or after January 1, 2026, CalHFA will follow the increased loan limits recently announced by Fannie Mae and FHA.

A high balance loan limit fee will be required for all first mortgage loan base amounts that exceed $832,750. See the CalHFA rate sheet for fees.

The CalHFA maximum first mortgage base loan amount on the CalHFA VA will be the FHFA High-Cost Loan Limit of $1,249,125.

For questions about this bulletin, contact CalHFA Single Family Lending Division by phone 916.326.8033 or by email at LenderTraining@calhfa.ca.gov. Plus you can always visit CalHFA's website at: www.calhfa.ca.gov or Single Family Lending directly at www.calhfa.ca.gov/homeownership.

CalHFA thanks you for your business and we look forward to continuing to support your affordable housing loan needs.