

# Conforming Loan Limits for California in 2015

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In 2015, most counties within California have a conforming loan limit of \$417,000. Higher-priced areas have limits of up to \$625,500. Other counties fall somewhere in between these “floor” and “ceiling” amounts. The table below shows 2015 conforming loan limits for all California counties.

**Update:** The Federal Housing Finance Agency (FHFA) announced that the maximum conforming loan amounts will be the same in 2015 as they were in 2014, for *most* California counties. They will *increase* in only [four counties](#) — Monterey, Napa, San Diego and Ventura. The table below reflects these changes.

## Table: Conforming Loan Limits for All California Counties

The table below shows 2015 conforming limits for all 58 counties in California, listed in alphabetical order. In this context, “1 unit” refers to a single-family home, “2 unit” refers to a duplex-style home, etc.

County	1 Unit	2 Unit	3 Unit	4 Unit
<a href="#">Alameda</a>	\$625,500	\$800,775	\$967,950	\$1,202,925
Alpine	\$463,450	\$593,300	\$717,150	\$891,250
Amador	\$417,000	\$533,850	\$645,300	\$801,950
Butte	\$417,000	\$533,850	\$645,300	\$801,950
Calaveras	\$417,000	\$533,850	\$645,300	\$801,950
Colusa	\$417,000	\$533,850	\$645,300	\$801,950
Contra Costa	\$625,500	\$800,775	\$967,950	\$1,202,925
Del Norte	\$417,000	\$533,850	\$645,300	\$801,950
El Dorado	\$474,950	\$608,000	\$734,950	\$913,350
Fresno	\$417,000	\$533,850	\$645,300	\$801,950
Glenn	\$417,000	\$533,850	\$645,300	\$801,950
Humboldt	\$417,000	\$533,850	\$645,300	\$801,950
Imperial	\$417,000	\$533,850	\$645,300	\$801,950
Inyo	\$417,000	\$533,850	\$645,300	\$801,950
Kern	\$417,000	\$533,850	\$645,300	\$801,950

Kings	\$417,000	\$533,850	\$645,300	\$801,950
Lake	\$417,000	\$533,850	\$645,300	\$801,950
Lassen	\$417,000	\$533,850	\$645,300	\$801,950
<a href="#">Los Angeles</a>	\$625,500	\$800,775	\$967,950	\$1,202,925
Madera	\$417,000	\$533,850	\$645,300	\$801,950
Marin	\$625,500	\$800,775	\$967,950	\$1,202,925
Mariposa	\$417,000	\$533,850	\$645,300	\$801,950
Mendocino	\$417,000	\$533,850	\$645,300	\$801,950
Merced	\$417,000	\$533,850	\$645,300	\$801,950
Modoc	\$417,000	\$533,850	\$645,300	\$801,950
Mono	\$529,000	\$677,200	\$818,600	\$1,017,300
Monterey	\$502,550	\$643,350	\$777,650	\$966,450
Napa	\$615,250	\$787,650	\$952,050	\$1,183,200
Nevada	\$477,250	\$610,950	\$738,500	\$917,800
Orange	\$625,500	\$800,775	\$967,950	\$1,202,925
Placer	\$474,950	\$608,000	\$734,950	\$913,350
Plumas	\$417,000	\$533,850	\$645,300	\$801,950
Riverside	\$417,000	\$533,850	\$645,300	\$801,950
Sacramento	\$474,950	\$608,000	\$734,950	\$913,350
San Benito	\$625,500	\$800,775	\$967,950	\$1,202,925
San Bernardino	\$417,000	\$533,850	\$645,300	\$801,950
<a href="#">San Diego</a>	\$562,350	\$719,900	\$870,200	\$1,081,450
San Francisco	\$625,500	\$800,775	\$967,950	\$1,202,925
San Joaquin	\$417,000	\$533,850	\$645,300	\$801,950
San Luis Obispo	\$561,200	\$718,450	\$868,400	\$1,079,250
San Mateo	\$625,500	\$800,775	\$967,950	\$1,202,925
Santa Barbara	\$625,500	\$800,775	\$967,950	\$1,202,925
Santa Clara	\$625,500	\$800,775	\$967,950	\$1,202,925
Santa Cruz	\$625,500	\$800,775	\$967,950	\$1,202,925
Shasta	\$417,000	\$533,850	\$645,300	\$801,950
Sierra	\$417,000	\$533,850	\$645,300	\$801,950
Siskiyou	\$417,000	\$533,850	\$645,300	\$801,950
Solano	\$417,000	\$533,850	\$645,300	\$801,950
Sonoma	\$520,950	\$666,900	\$806,150	\$1,001,850
Stanislaus	\$417,000	\$533,850	\$645,300	\$801,950
Sutter	\$417,000	\$533,850	\$645,300	\$801,950
Tehama	\$417,000	\$533,850	\$645,300	\$801,950
Trinity	\$417,000	\$533,850	\$645,300	\$801,950

Tulare	\$417,000	\$533,850	\$645,300	\$801,950
Tuolumne	\$417,000	\$533,850	\$645,300	\$801,950
Ventura	\$603,750	\$772,900	\$934,250	\$1,161,050
Yolo	\$474,950	\$608,000	\$734,950	\$913,350
Yuba	\$417,000	\$533,850	\$645,300	\$801,950

For additional information and housing market commentary, continue reading below.

## Terminology Guide for Borrowers

Not sure what these terms mean? Here’s a mini glossary of loan limit terminology:

**Conforming:** A “conforming” home loan is one that falls within the maximum size limits used by Fannie Mae and Freddie Mac. These caps are established by the Federal Housing Finance Agency (FHFA). In short, if a California home loan falls within these conforming limits, it can be sold to Freddie and Fannie in the secondary mortgage market. Anything larger is considered a jumbo loan and cannot be sold into the secondary market. These limits vary by county (see table above).

**Conventional:** The term “conventional” is used to describe mortgage products that are *not* insured by the government. This distinguishes them from FHA and VA loans, which *are* insured by the federal government. California conventional home loans are originated and insured within the private sector, with no government backing.

**Loan limit:** This is the maximum borrowing amount within a certain loan category. For instance, the maximum amount for a conforming home loan in San Diego County is \$562,350. There are caps for other products as well, including FHA and VA mortgage programs.

## Higher Limits in 2015, for Only *Four* CA Counties

On November 24, 2014, the Federal Housing Finance Agency (FHFA) announced that “the maximum conforming loan limits for mortgages acquired by Fannie Mae and Freddie Mac in 2015 will remain at \$417,000 for one-unit properties in most of the country.” This is true for California as well — most counties in the Golden State have a conforming loan cap of \$417,000. Certain higher-priced markets, such as Los Angeles and Orange County, have maximum limits of \$625,500.

For the most part, California conforming loan limits will be the same in 2015 as they were in 2014. But in the four counties listed below, the maximum size limits were increased:

- Monterey County went from \$483,000 in 2014 to **\$502,550** in 2015.
- Napa County went from \$592,250 in 2014 to **\$615,250** in 2015.
- San Diego County went from \$546,250 in 2014 to **\$562,350** in 2015.
- Ventura County went from \$598,000 in 2014 to **\$603,750** in 2015.

Aside from the four exceptions listed above, all *other* California counties will have the same caps in 2015 as they had in the previous year.

<http://www.loanlimits.org/california/>