

California Conforming Loan Limits by County

California conforming loan limits have been increased for 2021. Federal housing officials announced this change on November 24, 2020. The table below has been fully updated to include the revised (increased) limits for all counties across the state.

You'll notice that most counties within California have a 2021 conforming loan limit of \$548,250, for a single-family home. Higher-priced areas, like those in the San Francisco Bay Area, have conventional limits of up to \$822,375 due to higher home values. Other counties fall somewhere in between these "floor" and "ceiling" amounts.

See the table below for 2021 conforming loan limits in all California counties.

2021 Conforming Loan Limits for All California Counties

The table below contains the 2021 conforming limits for all 58 counties in California, listed in alphabetical order. In this table, "1 unit" refers to a single-family home, "2 unit" refers to a duplex-style home with two separate residents, and so on.

COUNTY	1-UNIT	2-UNIT	3-UNIT	4-UNIT
ALAMEDA	\$822,375	\$1,053,000	\$1,272,750	\$1,581,750
ALPINE	\$548,250	\$702,000	\$848,500	\$1,054,500
AMADOR	\$548,250	\$702,000	\$848,500	\$1,054,500
BUTTE	\$548,250	\$702,000	\$848,500	\$1,054,500
CALAVERAS	\$548,250	\$702,000	\$848,500	\$1,054,500
COLUSA	\$548,250	\$702,000	\$848,500	\$1,054,500
CONTRA COSTA	\$822,375	\$1,053,000	\$1,272,750	\$1,581,750
DEL NORTE	\$548,250	\$702,000	\$848,500	\$1,054,500
EL DORADO	\$598,000	\$765,550	\$925,350	\$1,150,000
FRESNO	\$548,250	\$702,000	\$848,500	\$1,054,500
GLENN	\$548,250	\$702,000	\$848,500	\$1,054,500
HUMBOLDT	\$548,250	\$702,000	\$848,500	\$1,054,500
IMPERIAL	\$548,250	\$702,000	\$848,500	\$1,054,500
INYO	\$548,250	\$702,000	\$848,500	\$1,054,500

KERN	\$548,250	\$702,000	\$848,500	\$1,054,500
KINGS	\$548,250	\$702,000	\$848,500	\$1,054,500
LAKE	\$548,250	\$702,000	\$848,500	\$1,054,500
LASSEN	\$548,250	\$702,000	\$848,500	\$1,054,500
LOS ANGELES	\$822,375	\$1,053,000	\$1,272,750	\$1,581,750
MADERA	\$548,250	\$702,000	\$848,500	\$1,054,500
MARIN	\$822,375	\$1,053,000	\$1,272,750	\$1,581,750
MARIPOSA	\$548,250	\$702,000	\$848,500	\$1,054,500
MENDOCINO	\$548,250	\$702,000	\$848,500	\$1,054,500
MERCED	\$548,250	\$702,000	\$848,500	\$1,054,500
MODOC	\$548,250	\$702,000	\$848,500	\$1,054,500
MONO	\$548,250	\$702,000	\$848,500	\$1,054,500
MONTEREY	\$739,450	\$946,650	\$1,144,250	\$1,422,050
NAPA	\$816,500	\$1,045,250	\$1,263,500	\$1,570,200
NEVADA	\$548,250	\$702,000	\$848,500	\$1,054,500
ORANGE	\$822,375	\$1,053,000	\$1,272,750	\$1,581,750
PLACER	\$598,000	\$765,550	\$925,350	\$1,150,000
PLUMAS	\$548,250	\$702,000	\$848,500	\$1,054,500
RIVERSIDE	\$548,250	\$702,000	\$848,500	\$1,054,500
SACRAMENTO	\$598,000	\$765,550	\$925,350	\$1,150,000
SAN BENITO	\$822,375	\$1,053,000	\$1,272,750	\$1,581,750
SAN BERNARDINO	\$548,250	\$702,000	\$848,500	\$1,054,500
SAN DIEGO	\$753,250	\$964,300	\$1,165,600	\$1,448,600
SAN FRANCISCO	\$822,375	\$1,053,000	\$1,272,750	\$1,581,750
SAN JOAQUIN	\$548,250	\$702,000	\$848,500	\$1,054,500

SAN LUIS OBISPO	\$701,500	\$898,050	\$1,085,550	\$1,349,050
SAN MATEO	\$822,375	\$1,053,000	\$1,272,750	\$1,581,750
SANTA BARBARA	\$660,100	\$845,050	\$1,021,450	\$1,269,450
SANTA CLARA	\$822,375	\$1,053,000	\$1,272,750	\$1,581,750
SANTA CRUZ	\$822,375	\$1,053,000	\$1,272,750	\$1,581,750
SHASTA	\$548,250	\$702,000	\$848,500	\$1,054,500
SIERRA	\$548,250	\$702,000	\$848,500	\$1,054,500
SISKIYOU	\$548,250	\$702,000	\$848,500	\$1,054,500
SOLANO	\$550,850	\$705,200	\$852,400	\$1,059,350
SONOMA	\$707,250	\$905,400	\$1,094,450	\$1,360,100
STANISLAUS	\$548,250	\$702,000	\$848,500	\$1,054,500
SUTTER	\$548,250	\$702,000	\$848,500	\$1,054,500
TEHAMA	\$548,250	\$702,000	\$848,500	\$1,054,500
TRINITY	\$548,250	\$702,000	\$848,500	\$1,054,500
TULARE	\$548,250	\$702,000	\$848,500	\$1,054,500
TUOLUMNE	\$548,250	\$702,000	\$848,500	\$1,054,500
VENTURA	\$739,450	\$946,650	\$1,144,250	\$1,422,050
YOLO	\$598,000	\$765,550	\$925,350	\$1,150,000
YUBA	\$548,250	\$702,000	\$848,500	\$1,054,500
