

December 6, 2023

2024 Loan Limit Update

In accordance with the recently issued Loan Limits by the Federal Housing Finance Agency (FHFA) and HUD, MassHousing will be updating Loan Limits for Conventional and FHA products.

As a reminder:

- **MassHousing uses the lessor of the Conventional (*general*) loan limits, or the FHA Loan Limits for our FHA products.**
- **MassHousing does not offer High-Cost Area loan limits.**

These new limits will be effective for all loans locked on or after **December 4th, 2023**.

The following [MassHousing Forms](#) will be updated and posted on [eMasshousing.com](https://www.masshousing.com) on the effective date of **December 4th, 2023**:

- [L-101HFA Preferred/HFA Advantage](#)

Please review [Freddie Mac's Update](#) and [Fannie Mae's Lender Letter LL-2023-09](#) for additional detail and contact us at 888-843-6432 option 1,4 or email us at homeownership@masshousing.com or contact your Relationship Manager for assistance.