

## 2014 VA County Loan Limits

The Department of Veterans Affairs (VA) Loan Guaranty program does not set a maximum amount that an eligible Veteran may borrow using a VA-guaranteed loan. Lenders may make loans to Veterans greater than the maximum county loan limit; however, lenders may require Veterans to make a downpayment for the amount borrowed in excess of the applicable county loan limit.

The following county loan limits must be used to calculate VA's maximum guaranty amount. These limits apply to all loans closed January 1, 2014 through December 31, 2014. VA loan limits are based on county median home values reported by the Federal Housing Administration. These values are the basis for which VA calculates limits for our program. For 2014, some limits increased, some stayed the same and a few decreased.

The maximum guaranty amount for loans over \$144,000 is 25 percent of the 2014 VA county loan limit shown below. Veterans with full entitlement available may borrow up to this limit and VA will guarantee 25 percent of the loan amount.

If a Veteran has previously used entitlement that has not been restored, the maximum guaranty amount available to that Veteran must be reduced accordingly. Lenders should check their own investor requirements regarding guaranty amounts and downpayments. Questions about VA loans in a particular county may be directed to the VA Regional Loan Center of jurisdiction.

**NOTE: For all counties not listed below, the limit is \$417,000.**

<b>State</b>	<b>County</b>	<b>Limit</b>
AK	ALEUTIANS EAST	\$625,500
AK	ALEUTIANS WEST	\$625,500
AK	ANCHORAGE MUNIC	\$625,500
AK	BETHEL CENSUS A	\$625,500
AK	BRISTOL BAY BOR	\$625,500
AK	DENALI BOROUGH	\$625,500
AK	DILLINGHAM CENS	\$625,500
AK	FAIRBANKS NORTH	\$625,500
AK	HAINES BOROUGH	\$625,500
AK	HOONAH-ANGOON C	\$625,500
AK	JUNEAU CITY AND	\$625,500
AK	KENAI PENINSULA	\$625,500
AK	KETCHIKAN GATEW	\$625,500
AK	KODIAK ISLAND B	\$625,500

AK	LAKE AND PENINS	\$625,500
AK	MATANUSKA-SUSIT	\$625,500
AK	NOME CENSUS ARE	\$625,500
AK	NORTH SLOPE BOR	\$625,500
AK	NORTHWEST ARCTI	\$625,500
AK	PETERSBURG CENS	\$625,500
AK	PRINCE OF WALES	\$625,500
AK	SITKA CITY AND	\$625,500
AK	SKAGWAY MUNICIPAL	\$625,500
AK	SOUTHEAST FAIRB	\$625,500
AK	VALDEZ-CORDOVA	\$625,500
AK	WADE HAMPTON CE	\$625,500
AK	WRANGELL CITY A	\$625,500
AK	YAKUTAT CITY AN	\$625,500
AK	YUKON-KOYUKUK C	\$625,500
CA	ALAMEDA COUNTY	\$1,050,000
CA	CONTRA COSTA CO	\$1,050,000
CA	EL DORADO	\$437,500
CA	LOS ANGELES COUNTY	\$687,500
CA	MARIN	\$1,050,000
CA	MONTEREY	\$500,000
CA	NAPA	\$575,000
CA	ORANGE	\$687,500
CA	PLACER	\$437,500
CA	SACRAMENTO	\$437,500
CA	SAN BENITO	\$827,500
CA	SAN DIEGO	\$527,500
CA	SAN FRANCISCO	\$1,050,000
CA	SAN LUIS OBISPO	\$518,750
CA	SAN MATEO	\$1,050,000
CA	SANTA BARBARA	\$643,750
CA	SANTA CLARA	\$827,500
CA	SANTA CRUZ	\$681,250
CA	SONOMA	\$500,000
CA	VENTURA	\$556,250
CA	YOLO	\$437,500
CO	ADAMS	\$425,000

CO	ARAPAHOE	\$425,000
CO	BOULDER	\$422,500
CO	BROOMFIELD	\$425,000
CO	CLEAR CREEK	\$425,000
CO	DENVER	\$425,000
CO	DOUGLAS	\$425,000
CO	EAGLE	\$587,500
CO	ELBERT	\$425,000
CO	GARFIELD	\$781,250
CO	GILPIN	\$425,000
CO	JEFFERSON	\$425,000
CO	PARK	\$425,000
CO	PITKIN	\$781,250
CO	ROUTT	\$423,750
CO	SUMMIT	\$462,500
CT	FAIRFIELD	\$556,250
DC	DISTRICT OF COLUMBIA	\$692,500
FL	MONROE COUNTY	\$437,500
GU	GUAM	\$625,500
HI	HAWAII	\$625,500
HI	HONOLULU	\$625,500
HI	KALAWAO	\$625,500
HI	KAUAI	\$625,500
HI	MAUI	\$625,500
ID	TETON COUNTY	\$630,000
MA	BRISTOL	\$431,250
MA	DUKES	\$715,000
MA	ESSEX	\$511,250
MA	MIDDLESEX	\$511,250
MA	NANTUCKET	\$1,094,625
MA	NORFOLK	\$511,250
MA	PLYMOUTH	\$511,250
MA	SUFFOLK	\$511,250
MD	ANNE ARUNDEL	\$500,000
MD	BALTIMORE	\$500,000
MD	BALTIMORE CITY	\$500,000
MD	CALVERT	\$692,500

MD	CARROLL	\$500,000
MD	CHARLES	\$692,500
MD	FREDERICK	\$692,500
MD	HARFORD	\$500,000
MD	HOWARD	\$500,000
MD	MONTGOMERY	\$692,500
MD	PRINCE GEORGE'S	\$692,500
MD	QUEEN ANNE'S	\$500,000
MP	ANA ISLANDSTINIAN MUNICIPAL	\$418,750
NH	ROCKINGHAM	\$511,250
NH	STRAFFORD	\$511,250
NJ	BERGEN	\$978,750
NJ	ESSEX	\$978,750
NJ	HUDSON	\$978,750
NJ	HUNTERDON	\$978,750
NJ	MIDDLESEX	\$978,750
NJ	MONMOUTH	\$978,750
NJ	MORRIS	\$978,750
NJ	OCEAN	\$978,750
NJ	PASSAIC	\$978,750
NJ	SOMERSET	\$978,750
NJ	SUSSEX	\$978,750
NJ	UNION	\$978,750
NY	BRONX	\$978,750
NY	DUTCHESS	\$978,750
NY	KINGS	\$978,750
NY	NASSAU	\$978,750
NY	NEW YORK	\$978,750
NY	ORANGE	\$978,750
NY	PUTNAM	\$978,750
NY	QUEENS	\$978,750
NY	RICHMOND	\$978,750
NY	ROCKLAND	\$978,750
NY	SUFFOLK	\$978,750
NY	WESTCHESTER	\$978,750
PA	PIKE	\$978,750
RI	BRISTOL	\$431,250

RI	KENT	\$431,250
RI	NEWPORT	\$431,250
RI	PROVIDENCE	\$431,250
RI	WASHINGTON	\$431,250
TN	CANNON	\$417,500
TN	CHEATHAM	\$417,500
TN	DAVIDSON	\$417,500
TN	DICKSON	\$417,500
TN	HICKMAN	\$417,500
TN	MACON	\$417,500
TN	MAURY	\$417,500
TN	ROBERTSON	\$417,500
TN	RUTHERFORD	\$417,500
TN	SMITH	\$417,500
TN	SUMNER	\$417,500
TN	TROUSDALE	\$417,500
TN	WILLIAMSON	\$417,500
TN	WILSON	\$417,500
UT	SUMMIT	\$606,250
VA	ALEXANDRIA CITY	\$692,500
VA	ARLINGTON	\$692,500
VA	CLARKE	\$692,500
VA	CULPEPER	\$692,500
VA	FAIRFAX COUNTY	\$692,500
VA	FAIRFAX CITY	\$692,500
VA	FALLS CHURCH CITY	\$692,500
VA	FAUQUIER	\$692,500
VA	FREDERICKSBURG	\$692,500
VA	LANCASTER	\$475,000
VA	LOUDOUN	\$692,500
VA	MANASSAS CITY	\$692,500
VA	MANASSAS PARK C	\$692,500
VA	PRINCE WILLIAM	\$692,500
VA	RAPPAHANNOCK	\$692,500
VA	SPOTSYLVANIA	\$692,500
VA	STAFFORD	\$692,500
VA	WARREN	\$692,500

VI	ST. CROIX ISLAN	\$625,500
VI	ST. JOHN ISLAND	\$625,500
VI	ST. THOMAS ISLA	\$625,500
WA	KING	\$505,000
WA	PIERCE	\$505,000
WA	SAN JUAN	\$425,000
WA	SNOHOMISH	\$505,000
WV	JEFFERSON	\$692,500
WY	TETON	\$630,000