

2013 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. However, the following county “limits” must be used to calculate VA’s maximum guaranty amount for a particular county. **These limits apply to all loans closed January 1, 2013 through December 31, 2013.** VA loan limits are based off county median home values estimated by the Federal Housing Administration (FHA). These values are the basis for which VA calculates limits for our program. For 2013, some limits increased, some stayed the same and a few decreased.

The maximum guaranty amount (available for loans over \$144,000) is 25 percent of the 2013 VA limit shown below. Therefore, a veteran with full entitlement available may borrow up to the 2013 VA limit shown below 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 listed for that county.

NOTE: For all counties other than those listed below, the limit is \$417,000.

State	County	2013 VA Loan Limit	Regional Loan Center
AK	ALEUTIANS EAST	625,500	DENVER
AK	ALEUTIANS WEST	625,500	DENVER
AK	ANCHORAGE	625,500	DENVER
AK	BETHEL	625,500	DENVER
AK	BRISTOL BAY	625,500	DENVER
AK	DENALI	625,500	DENVER
AK	DILLINGHAM	625,500	DENVER
AK	FAIRBANKS NORTH	625,500	DENVER
AK	HAINES	625,500	DENVER
AK	HOONAH-ANGOON C	625,500	DENVER
AK	JUNEAU	625,500	DENVER
AK	KENAI PENINSULA	625,500	DENVER
AK	KETCHIKAN GATEW	625,500	DENVER
AK	KODIAK ISLAND	625,500	DENVER
AK	LAKE AND PENINS	625,500	DENVER

State	County	2013 VA Loan Limit	Regional Loan Center
AK	MATANUSKA-SUSIT	625,500	DENVER
AK	NOME	625,500	DENVER
AK	NORTH SLOPE	625,500	DENVER
AK	NORTHWEST ARCTI	625,500	DENVER
AK	PETERSBURG CENS	625,500	DENVER
AK	PRINCE OF WALES	625,500	DENVER
AK	SITKA	625,500	DENVER
AK	SKAGWAY MUNICIPAL	625,500	DENVER
AK	SOUTHEAST FAIRB	625,500	DENVER
AK	VALDEZ-CORDOVA	625,500	DENVER
AK	WADE HAMPTON	625,500	DENVER
AK	WRANGELL CITY A	625,500	DENVER
AK	YAKUTAT CITY	625,500	DENVER
AK	YUKON-KOYUKUK	625,500	DENVER
CA	ALAMEDA	987,500	PHOENIX
CA	CONTRA COSTA	987,500	PHOENIX
CA	LOS ANGELES	668,750	PHOENIX
CA	MARIN	987,500	PHOENIX
CA	MONO	437,500	PHOENIX
CA	MONTEREY	425,000	PHOENIX
CA	NAPA	521,250	PHOENIX
CA	ORANGE	668,750	PHOENIX
CA	SAN BENITO	823,750	PHOENIX
CA	SAN DIEGO	500,000	PHOENIX
CA	SAN FRANCISCO	987,500	PHOENIX
CA	SAN LUIS OBISPO	481,250	PHOENIX
CA	SAN MATEO	987,500	PHOENIX
CA	SANTA BARBARA	593,750	PHOENIX
CA	SANTA CLARA	823,750	PHOENIX
CA	SANTA CRUZ	668,750	PHOENIX
CA	SONOMA	448,750	PHOENIX
CA	VENTURA	546,250	PHOENIX
CO	BOULDER	443,750	DENVER
CO	EAGLE	712,500	DENVER
CO	LAKE	712,500	DENVER
CO	PITKIN	1,094,625	DENVER
CO	ROUTT	550,000	DENVER
CO	SAN MIGUEL	1,094,625	DENVER
CO	SUMMIT	667,500	DENVER
CT	FAIRFIELD	612,500	CLEVELAND
DC	DISTRICT OF COL	843,750	ROANOKE
GU	GUAM	625,500	HONOLULU

State	County	2013 VA Loan Amount	Regional Loan Center
HI	HAWAII	625,500	HONOLULU
HI	HONOLULU	750,000	HONOLULU
HI	KALAWAO	625,500	HONOLULU
HI	KAUAI	625,500	HONOLULU
HI	MAUI	625,500	HONOLULU
ID	TETON	635,000	DENVER
MA	DUKES	723,750	CLEVELAND
MA	ESSEX	500,000	CLEVELAND
MA	MIDDLESEX	500,000	CLEVELAND
MA	NANTUCKET	1,094,625	CLEVELAND
MA	NORFOLK	500,000	CLEVELAND
MA	PLYMOUTH	500,000	CLEVELAND
MA	SUFFOLK	500,000	CLEVELAND
MD	ANNE ARUNDEL	500,000	ROANOKE
MD	BALTIMORE	500,000	ROANOKE
MD	BALTIMORE CITY	500,000	ROANOKE
MD	CALVERT	843,750	ROANOKE
MD	CARROLL	500,000	ROANOKE
MD	CHARLES	843,750	ROANOKE
MD	FREDERICK	843,750	ROANOKE
MD	HARFORD	500,000	ROANOKE
MD	HOWARD	500,000	ROANOKE
MD	MONTGOMERY	843,750	ROANOKE
MD	PRINCE GEORGE'S	843,750	ROANOKE
MD	QUEEN ANNE'S	500,000	ROANOKE
NH	ROCKINGHAM	500,000	CLEVELAND
NH	STRAFFORD	500,000	CLEVELAND
NJ	BERGEN	722,500	CLEVELAND
NJ	ESSEX	722,500	CLEVELAND
NJ	HUDSON	722,500	CLEVELAND
NJ	HUNTERDON	722,500	CLEVELAND
NJ	MIDDLESEX	722,500	CLEVELAND
NJ	MONMOUTH	722,500	CLEVELAND
NJ	MORRIS	722,500	CLEVELAND
NJ	OCEAN	722,500	CLEVELAND
NJ	PASSAIC	722,500	CLEVELAND
NJ	SOMERSET	722,500	CLEVELAND
NJ	SUSSEX	722,500	CLEVELAND
NJ	UNION	722,500	CLEVELAND
NY	BRONX	722,500	CLEVELAND
NY	KINGS	722,500	CLEVELAND
NY	NASSAU	722,500	CLEVELAND
NY	NEW YORK	722,500	CLEVELAND

State	County	2013 VA Loan Amount	Regional Loan Center
NY	PUTNAM	722,500	CLEVELAND
NY	QUEENS	722,500	CLEVELAND
NY	RICHMOND	722,500	CLEVELAND
NY	ROCKLAND	722,500	CLEVELAND
NY	SUFFOLK	722,500	CLEVELAND
NY	WESTCHESTER	722,500	CLEVELAND
PA	PIKE	722,500	CLEVELAND
UT	SALT LAKE	650,000	DENVER
UT	SUMMIT	650,000	DENVER
UT	TOOELE	650,000	DENVER
VA	ALEXANDRIA	843,750	ROANOKE
VA	ARLINGTON	843,750	ROANOKE
VA	CLARKE	843,750	ROANOKE
VA	FAIRFAX	843,750	ROANOKE
VA	FAIRFAX IND	843,750	ROANOKE
VA	FALLS CHURCH	843,750	ROANOKE
VA	FAUQUIER	843,750	ROANOKE
VA	FREDERICKSBURG	843,750	ROANOKE
VA	LOUDOUN	843,750	ROANOKE
VA	MANASSAS	843,750	ROANOKE
VA	MANASSAS PARK	843,750	ROANOKE
VA	PRINCE WILLIAM	843,750	ROANOKE
VA	SPOTSYLVANIA	843,750	ROANOKE
VA	STAFFORD	843,750	ROANOKE
VA	WARREN	843,750	ROANOKE
VI	ST. CROIX	625,500	ST. PETERSBURG
VI	ST. JOHN,VI	630,000	ST. PETERSBURG
VI	ST. THOMAS	625,500	ST. PETERSBURG
WA	KING	500,000	DENVER
WA	PIERCE	500,000	DENVER
WA	SAN JUAN	468,750	DENVER
WA	SNOHOMISH	500,000	DENVER
WV	JEFFERSON	843,750	ROANOKE
WY	TETON	635,000	DENVER