2011 VA County Loan Limits for High-Cost Counties

The Department of Veterans Affairs Loan Guaranty program does not impose 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, 2011 through September 30, 2011**. Fiscal Year 2012 county loan limits will be made available as soon as possible.

The maximum guaranty amount (available for loans over $144,000) is 25 percent of the 2011 VA limit shown below. Therefore, a veteran with full entitlement available may borrow up to the 2011 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 2011 limit is $417,000.

STATE	COUNTY	2011 VA 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	$625,500	DENVER
AK	JUNEAU	$625,500	DENVER
AK	KENAI PENINSULA	$625,500	DENVER
AK	KETCHIKAN GATEWAY	$625,500	DENVER
AK	KODIAK ISLAND	$625,500	DENVER
AK	LAKE AND PENINSULA	$625,500	DENVER
AK	MATANUSKA-SUSITNA	$625,500	DENVER
AK	NOME	$625,500	DENVER
AK	NORTH SLOPE	$625,500	DENVER
AK	NORTHWEST ARCTIC	$625,500	DENVER
AK	PETERSBURG	$625,500	DENVER
AK	PRINCE OF WALES-HYDER	$625,500	DENVER
AK	SITKA	$625,500	DENVER
AK	SKAGWAY MUNICIPALITY	$625,500	DENVER
AK	SOUTHEAST FAIRBANKS	$625,500	DENVER

STATE	COUNTY	2011 VA LIMIT	Regional Loan Center
AK	VALDEZ-CORDOVA	$625,500	DENVER
AK	WADE HAMPTON	$625,500	DENVER
AK	WRANGELL CITY/BOROUGH	$625,500	DENVER
AK	YAKUTAT CITY	$625,500	DENVER
AK	YUKON-KOYUKUK	$625,500	DENVER
CA	ALAMEDA	$1,000,000	PHOENIX
CA	ALPINE	$480,000	PHOENIX
CA	CONTRA COSTA	$1,000,000	PHOENIX
CA	LOS ANGELES	$700,000	PHOENIX
CA	MARIN	$1,000,000	PHOENIX
CA	MONTEREY	$431,250	PHOENIX
CA	NAPA	$530,000	PHOENIX
CA	NEVADA	$431,250	PHOENIX
CA	ORANGE	$700,000	PHOENIX
CA	SAN BENITO	$843,750	PHOENIX
CA	SAN DIEGO	$537,500	PHOENIX
CA	SAN FRANCISCO	$1,000,000	PHOENIX
CA	SAN LUIS OBISPO	$528,750	PHOENIX
CA	SAN MATEO	$1,000,000	PHOENIX
CA	SANTA BARBARA	$710,000	PHOENIX
CA	SANTA CLARA	$843,750	PHOENIX
CA	SANTA CRUZ	$706,250	PHOENIX
CA	SONOMA	$478,750	PHOENIX
CA	VENTURA	$562,500	PHOENIX
CO	BOULDER	$427,500	DENVER
CO	EAGLE	$850,000	DENVER
CO	LAKE	$850,000	DENVER
CO	PITKIN	$1,094,625	DENVER
CO	ROUTT	$587,500	DENVER
CO	SAN MIGUEL	$520,000	DENVER
CO	SUMMIT	$771,250	DENVER
CT	FAIRFIELD	$625,000	MANCHESTER
DC	DISTRICT OF COLUMBIA	$818,750	ROANOKE
FL	MONROE	$437,500	ST. PETERSBURG
GU	GUAM	$625,500	HONOLULU
HI	HAWAII	$625,500	HONOLULU
HI	HONOLULU	$741,250	HONOLULU
HI	KALAWAO	$625,500	HONOLULU
HI	KAUAI	$625,500	HONOLULU
HI	MAUI	$625,500	HONOLULU
ID	BLAINE	$431,250	DENVER
ID	TETON	$652,500	DENVER
MA	BARNSTABLE	$418,750	MANCHESTER
MA	DUKES	$782,500	MANCHESTER

STATE	COUNTY	2011 VA LIMIT	Regional Loan Center
MA	ESSEX	$493,750	MANCHESTER
MA	MIDDLESEX	$493,750	MANCHESTER
MA	NANTUCKET	$1,094,625	MANCHESTER
MA	NORFOLK	$493,750	MANCHESTER
MA	PLYMOUTH	$493,750	MANCHESTER
MA	SUFFOLK	$493,750	MANCHESTER
MD	ANNE ARUNDEL	$500,000	ROANOKE
MD	BALTIMORE	$500,000	ROANOKE
MD	BALTIMORE CITY	$500,000	ROANOKE
MD	CALVERT	$818,750	ROANOKE
MD	CARROLL	$500,000	ROANOKE
MD	CHARLES	$818,750	ROANOKE
MD	FREDERICK	$818,750	ROANOKE
MD	HARFORD	$500,000	ROANOKE
MD	HOWARD	$500,000	ROANOKE
MD	MONTGOMERY	$818,750	ROANOKE
MD	PRINCE GEORGE'S	$818,750	ROANOKE
MD	QUEEN ANNE'S	$500,000	ROANOKE
MP	NORTHERN ISLAND	$436,250	HONOLULU
MP	SAIPAN	$440,000	HONOLULU
MP	TINIAN	$442,500	HONOLULU
NC	CAMDEN	$875,000	ATLANTA
NC	PASQUOTANK	$875,000	ATLANTA
NC	PERQUIMANS	$875,000	ATLANTA
NH	ROCKINGHAM	$493,750	MANCHESTER
NH	STRAFFORD	$493,750	MANCHESTER
NJ	BERGEN	$735,000	CLEVELAND
NJ	ESSEX	$735,000	CLEVELAND
NJ	HUDSON	$735,000	CLEVELAND
NJ	HUNTERDON	$735,000	CLEVELAND
NJ	MIDDLESEX	$735,000	CLEVELAND
NJ	MONMOUTH	$735,000	CLEVELAND
NJ	MORRIS	$735,000	CLEVELAND
NJ	OCEAN	$735,000	CLEVELAND
NJ	PASSAIC	$735,000	CLEVELAND
NJ	SOMERSET	$735,000	CLEVELAND
NJ	SUSSEX	$735,000	CLEVELAND
NJ	UNION	$735,000	CLEVELAND
NY	BRONX	$735,000	MANCHESTER
NY	KINGS	$735,000	MANCHESTER
NY	NASSAU	$735,000	MANCHESTER
NY	NEW YORK	$735,000	MANCHESTER
NY	PUTNAM	$735,000	MANCHESTER
NY	QUEENS	$735,000	MANCHESTER

STATE	COUNTY	2011 VA LIMIT	Regional Loan Center
NY	RICHMOND	$735,000	MANCHESTER
NY	ROCKLAND	$735,000	MANCHESTER
NY	SUFFOLK	$735,000	MANCHESTER
NY	WESTCHESTER	$735,000	MANCHESTER
PA	PIKE	$735,000	CLEVELAND
UT	SALT LAKE	$612,500	DENVER
UT	SUMMIT	$612,500	DENVER
UT	TOOELE	$612,500	DENVER
VA	ALEXANDRIA	$818,750	ROANOKE
VA	ARLINGTON	$818,750	ROANOKE
VA	CLARKE	$818,750	ROANOKE
VA	FAIRFAX	$818,750	ROANOKE
VA	FAIRFAX IND	$818,750	ROANOKE
VA	FALLS CHURCH	$818,750	ROANOKE
VA	FAUQUIER	$818,750	ROANOKE
VA	FREDERICKSBURG	$818,750	ROANOKE
VA	LANCASTER	$425,000	ROANOKE
VA	LOUDOUN	$818,750	ROANOKE
VA	MANASSAS	$818,750	ROANOKE
VA	MANASSAS PARK	$818,750	ROANOKE
VA	PRINCE WILLIAM	$818,750	ROANOKE
VA	SPOTSYLVANIA	$818,750	ROANOKE
VA	STAFFORD	$818,750	ROANOKE
VA	WARREN	$818,750	ROANOKE
VI	ST. CROIX	$625,500	ST. PETERSBURG
VI	ST. JOHN	$625,500	ST. PETERSBURG
VI	ST. THOMAS	$625,500	ST. PETERSBURG
WA	CLALLAM	$417,500	DENVER
WA	KING	$500,000	DENVER
WA	PIERCE	$500,000	DENVER
WA	SAN JUAN	$468,750	DENVER
WA	SNOHOMISH	$500,000	DENVER
WV	JEFFERSON	$818,750	ROANOKE
WY	TETON	$652,500	DENVER