

**Maximum Guaranty Loan Limits for January 1, 2014 to February 27, 2014**

**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 over the calculated maximum county loan limit; however, lenders may require Veterans to make a downpayment in these types of transactions.

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 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 2014, 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 2014 VA limit shown below. Therefore, a veteran with full entitlement available may borrow up to the 2014 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.**

<b>State</b>	<b>County</b>	<b>Limit</b>
AK	ALEUTIANS EAST	625500
AK	ALEUTIANS WEST	625500
AK	ANCHORAGE MUNIC	625500
AK	BETHEL CENSUS A	625500
AK	BRISTOL BAY BOR	625500
AK	DENALI BOROUGH	625500
AK	DILLINGHAM CENS	625500
AK	FAIRBANKS NORTH	625500
AK	HAINES BOROUGH	625500
AK	HOONAH-ANGOON C	625500
AK	JUNEAU CITY AND	625500
AK	KENAI PENINSULA	625500
AK	KETCHIKAN GATEW	625500
AK	KODIAK ISLAND B	625500
AK	LAKE AND PENINS	625500

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AK	MATANUSKA-SUSIT	625500
AK	NOME CENSUS ARE	625500
AK	NORTH SLOPE BOR	625500
AK	NORTHWEST ARCTI	625500
AK	PETERSBURG CENS	625500
AK	PRINCE OF WALES	625500
AK	SITKA CITY AND	625500
AK	SKAGWAY MUNICIPAL	625500
AK	SOUTHEAST FAIRB	625500
AK	VALDEZ-CORDOVA	625500
AK	WADE HAMPTON CE	625500
AK	WRANGELL CITY A	625500
AK	YAKUTAT CITY AN	625500
AK	YUKON-KOYUKUK C	625500
CA	ALAMEDA COUNTY	1050000
CA	CONTRA COSTA CO	1050000
CA	EL DORADO	437500
CA	LOS ANGELES COUNTY	687500
CA	MARIN	1050000
CA	MONTEREY	500000
CA	NAPA	575000
CA	ORANGE	687500
CA	PLACER	437500
CA	SACRAMENTO	437500
CA	SAN BENITO	827500
CA	SAN DIEGO	527500
CA	SAN FRANCISCO	1050000
CA	SAN LUIS OBISPO	518750
CA	SAN MATEO	1050000
CA	SANTA BARBARA	643750
CA	SANTA CLARA	827500
CA	SANTA CRUZ	681250
CA	SONOMA	500000
CA	VENTURA	556250
CA	YOLO	437500
CO	ADAMS	425000
CO	ARAPAHOE	425000
CO	BOULDER	422500
CO	BROOMFIELD	425000

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CO	CLEAR CREEK	425000
CO	DENVER	425000
CO	DOUGLAS	425000
CO	EAGLE	587500
CO	ELBERT	425000
CO	GARFIELD	781250
CO	GILPIN	425000
CO	JEFFERSON	425000
CO	PARK	425000
CO	PITKIN	781250
CO	ROUTT	423750
CO	SUMMIT	462500
CT	FAIRFIELD	556250
DC	DISTRICT OF COLUMBIA	692500
FL	MONROE COUNTY	437500
GU	GUAM	625500
HI	HAWAII	625500
HI	HONOLULU	625500
HI	KALAWAO	625500
HI	KAUAI	625500
HI	MAUI	625500
ID	TETON COUNTY	630000
MA	BRISTOL	431250
MA	DUKES	715000
MA	ESSEX	511250
MA	MIDDLESEX	511250
MA	NANTUCKET	1094625
MA	NORFOLK	511250
MA	PLYMOUTH	511250
MA	SUFFOLK	511250
MD	ANNE ARUNDEL	500000
MD	BALTIMORE	500000
MD	BALTIMORE CITY	500000
MD	CALVERT	692500
MD	CARROLL	500000
MD	CHARLES	692500
MD	FREDERICK	692500
MD	HARFORD	500000
MD	HOWARD	500000

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MD	MONTGOMERY	692500
MD	PRINCE GEORGE'S	692500
MD	QUEEN ANNE'S	500000
MP	ANA ISLANDSTINIAN MUNICIPA	418750
NH	ROCKINGHAM	511250
NH	STRAFFORD	511250
NJ	BERGEN	978750
NJ	ESSEX	978750
NJ	HUDSON	978750
NJ	HUNTERDON	978750
NJ	MIDDLESEX	978750
NJ	MONMOUTH	978750
NJ	MORRIS	978750
NJ	OCEAN	978750
NJ	PASSAIC	978750
NJ	SOMERSET	978750
NJ	SUSSEX	978750
NJ	UNION	978750
NY	BRONX	978750
NY	DUTCHESS	978750
NY	KINGS	978750
NY	NASSAU	978750
NY	NEW YORK	978750
NY	ORANGE	978750
NY	PUTNAM	978750
NY	QUEENS	978750
NY	RICHMOND	978750
NY	ROCKLAND	978750
NY	SUFFOLK	978750
NY	WESTCHESTER	978750
PA	PIKE	978750
RI	BRISTOL	431250
RI	KENT	431250
RI	NEWPORT	431250
RI	PROVIDENCE	431250
RI	WASHINGTON	431250
TN	CANNON	417500
TN	CHEATHAM	417500
TN	DAVIDSON	417500

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TN	DICKSON	417500
TN	HICKMAN	417500
TN	MACON	417500
TN	MAURY	417500
TN	ROBERTSON	417500
TN	RUTHERFORD	417500
TN	SMITH	417500
TN	SUMNER	417500
TN	TROUSDALE	417500
TN	WILLIAMSON	417500
TN	WILSON	417500
UT	SUMMIT	606250
VA	ALEXANDRIA CITY	692500
VA	ARLINGTON	692500
VA	CLARKE	692500
VA	CULPEPER	692500
VA	FAIRFAX COUNTY	692500
VA	FAIRFAX CITY	692500
VA	FALLS CHURCH CITY	692500
VA	FAUQUIER	692500
VA	FREDERICKSBURG	692500
VA	LANCASTER	475000
VA	LOUDOUN	692500
VA	MANASSAS CITY	692500
VA	MANASSAS PARK C	692500
VA	PRINCE WILLIAM	692500
VA	RAPPAHANNOCK	692500
VA	SPOTSYLVANIA	692500
VA	STAFFORD	692500
VA	WARREN	692500
VI	ST. CROIX ISLAN	625500
VI	ST. JOHN ISLAND	625500
VI	ST. THOMAS ISLA	625500
WA	KING	505000
WA	PIERCE	505000
WA	SAN JUAN	425000
WA	SNOHOMISH	505000
WV	JEFFERSON	692500
WY	TETON	630000