

### **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 the 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.

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

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

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

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

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