

2009 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, 2009 through December 31, 2009.** 2010 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 2009 VA Limit shown below. Therefore, a veteran with full entitlement available may borrow up to the 2009 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 down payments. Questions about VA loans in a particular county may be directed to the VA Regional Loan Center (RLC) listed for that county.

NOTE: For all counties other than those listed below, the 2009 Limit is \$417,000.

STATE	COUNTY	2009 VA LIMIT	RLC
AK	ALEUTIANS EAST	\$ 625,500.00	DENVER
AK	ALEUTIANS WEST	\$ 625,500.00	DENVER
AK	ANCHORAGE	\$ 625,500.00	DENVER
AK	BETHEL	\$ 625,500.00	DENVER
AK	BRISTOL BAY	\$ 625,500.00	DENVER
AK	DENALI	\$ 625,500.00	DENVER
AK	DILLINGHAM	\$ 625,500.00	DENVER
AK	FAIRBANKS NORTH	\$ 625,500.00	DENVER
AK	HAINES	\$ 625,500.00	DENVER
AK	JUNEAU	\$ 625,500.00	DENVER
AK	KENAI PENINSULA	\$ 625,500.00	DENVER
AK	KETCHIKAN GATEWAY	\$ 625,500.00	DENVER
AK	KODIAK ISLAND	\$ 625,500.00	DENVER
AK	LAKE AND PENINSULA	\$ 625,500.00	DENVER
AK	MATANUSKA-SUSITNA	\$ 625,500.00	DENVER
AK	NOME	\$ 625,500.00	DENVER
AK	NORTH SLOPE	\$ 625,500.00	DENVER
AK	NORTHWEST ARCTIC	\$ 625,500.00	DENVER
AK	PRINCE OF WALES	\$ 625,500.00	DENVER
AK	SITKA	\$ 625,500.00	DENVER
AK	SKAGWAY-HOONAH-ANGOO	\$ 625,500.00	DENVER
AK	SOUTHEAST FAIRBANKS	\$ 625,500.00	DENVER
AK	VALDEZ-CORDOVA	\$ 625,500.00	DENVER
AK	WADE HAMPTON	\$ 625,500.00	DENVER

STATE	COUNTY	2009 VA LIMIT	RLC
AK	WRANGELL-PETERS	\$ 625,500.00	DENVER
AK	YAKUTAT CITY	\$ 625,500.00	DENVER
AK	YUKON-KOYUKUK	\$ 625,500.00	DENVER
CA	ALAMEDA	\$1,094,625.00	PHOENIX
CA	ALPINE	\$ 503,750.00	PHOENIX
CA	CONTRA COSTA	\$1,094,625.00	PHOENIX
CA	EL DORADO	\$ 516,250.00	PHOENIX
CA	LOS ANGELES	\$ 737,500.00	PHOENIX
CA	MARIN	\$1,094,625.00	PHOENIX
CA	MONO	\$ 575,000.00	PHOENIX
CA	MONTEREY	\$ 525,000.00	PHOENIX
CA	NAPA	\$ 643,750.00	PHOENIX
CA	NEVADA	\$ 518,750.00	PHOENIX
CA	ORANGE	\$ 737,500.00	PHOENIX
CA	PLACER	\$ 516,250.00	PHOENIX
CA	SACRAMENTO	\$ 516,250.00	PHOENIX
CA	SAN BENITO	\$ 937,500.00	PHOENIX
CA	SAN DIEGO	\$ 593,750.00	PHOENIX
CA	SAN FRANCISCO	\$1,094,625.00	PHOENIX
CA	SAN LUIS OBISPO	\$ 610,000.00	PHOENIX
CA	SAN MATEO	\$1,094,625.00	PHOENIX
CA	SANTA BARBARA	\$ 656,250.00	PHOENIX
CA	SANTA CLARA	\$ 937,500.00	PHOENIX
CA	SANTA CRUZ	\$ 805,000.00	PHOENIX
CA	SOLANO	\$ 435,000.00	PHOENIX
CA	SONOMA	\$ 566,250.00	PHOENIX
CA	VENTURA	\$ 650,000.00	PHOENIX
CA	YOLO	\$ 516,250.00	PHOENIX
CO	BOULDER	\$ 437,500.00	DENVER
CO	EAGLE	\$ 887,500.00	DENVER
CO	GARFIELD	\$ 450,000.00	DENVER
CO	HINSDALE	\$ 460,000.00	DENVER
CO	LAKE	\$ 887,500.00	DENVER
CO	OURAY	\$ 456,250.00	DENVER
CO	PITKIN	\$1,094,625.00	DENVER
CO	ROUTT	\$ 690,000.00	DENVER
CO	SAN MIGUEL	\$ 962,500.00	DENVER
CO	SUMMIT	\$ 785,000.00	DENVER
CT	FAIRFIELD	\$ 556,250.00	MANCHESTER
DC	DISTRICT OF COLUMBIA	\$ 812,500.00	ROANOKE
FL	COLLIER	\$ 487,500.00	ST. PETERSBURG
FL	MONROE	\$ 575,000.00	ST. PETERSBURG
GA	GREENE	\$ 560,000.00	ATLANTA
GU	GUAM	\$ 625,500.00	HONOLULU

STATE	COUNTY	2009 VA LIMIT	RLC
HI	HAWAII	\$ 625,500.00	HONOLULU
HI	HONOLULU	\$ 783,750.00	HONOLULU
HI	KALAWAO	\$ 656,250.00	HONOLULU
HI	KAUAI	\$ 775,000.00	HONOLULU
HI	MAUI	\$ 681,250.00	HONOLULU
ID	BLAINE	\$ 497,500.00	DENVER
ID	TETON	\$1,000,000.00	DENVER
MA	BARNSTABLE	\$ 441,250.00	MANCHESTER
MA	BRISTOL	\$ 463,750.00	MANCHESTER
MA	DUKES	\$ 736,250.00	MANCHESTER
MA	ESSEX	\$ 506,250.00	MANCHESTER
MA	MIDDLESEX	\$ 506,250.00	MANCHESTER
MA	NANTUCKET	\$1,094,625.00	MANCHESTER
MA	NORFOLK	\$ 506,250.00	MANCHESTER
MA	PLYMOUTH	\$ 506,250.00	MANCHESTER
MA	SUFFOLK	\$ 506,250.00	MANCHESTER
MD	ANNE ARUNDEL	\$ 537,500.00	ROANOKE
MD	BALTIMORE	\$ 537,500.00	ROANOKE
MD	BALTIMORE CITY	\$ 537,500.00	ROANOKE
MD	CALVERT	\$ 812,500.00	ROANOKE
MD	CARROLL	\$ 537,500.00	ROANOKE
MD	CHARLES	\$ 812,500.00	ROANOKE
MD	FREDERICK	\$ 812,500.00	ROANOKE
MD	HARFORD	\$ 537,500.00	ROANOKE
MD	HOWARD	\$ 537,500.00	ROANOKE
MD	MONTGOMERY	\$ 812,500.00	ROANOKE
MD	PRINCE GEORGE'S	\$ 812,500.00	ROANOKE
MD	QUEEN ANNE'S	\$ 537,500.00	ROANOKE
MP	NORTHERN ISLAND	\$ 570,000.00	HONOLULU
MP	ROTA	\$ 446,250.00	HONOLULU
MP	SAIPAN	\$ 575,000.00	HONOLULU
MP	TINIAN	\$ 578,750.00	HONOLULU
NC	CAMDEN	\$ 812,500.00	ATLANTA
NC	CURRITUCK	\$ 498,750.00	ATLANTA
NC	DARE	\$ 425,000.00	ATLANTA
NC	HYDE	\$ 525,000.00	ATLANTA
NC	PASQUOTANK	\$ 812,500.00	ATLANTA
NC	PERQUIMANS	\$ 812,500.00	ATLANTA
NH	ROCKINGHAM	\$ 506,250.00	MANCHESTER
NH	STRAFFORD	\$ 506,250.00	MANCHESTER
NJ	BERGEN	\$ 747,500.00	CLEVELAND
NJ	CAPE MAY	\$ 450,000.00	CLEVELAND
NJ	ESSEX	\$ 747,500.00	CLEVELAND
NJ	HUDSON	\$ 747,500.00	CLEVELAND

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NJ	HUNTERDON	\$ 747,500.00	CLEVELAND
NJ	MIDDLESEX	\$ 747,500.00	CLEVELAND
NJ	MONMOUTH	\$ 747,500.00	CLEVELAND
NJ	MORRIS	\$ 747,500.00	CLEVELAND
NJ	OCEAN	\$ 747,500.00	CLEVELAND
NJ	PASSAIC	\$ 747,500.00	CLEVELAND
NJ	SOMERSET	\$ 747,500.00	CLEVELAND
NJ	SUSSEX	\$ 747,500.00	CLEVELAND
NJ	UNION	\$ 747,500.00	CLEVELAND
NY	BRONX	\$ 747,500.00	MANCHESTER
NY	KINGS	\$ 747,500.00	MANCHESTER
NY	NASSAU	\$ 747,500.00	MANCHESTER
NY	NEW YORK	\$ 747,500.00	MANCHESTER
NY	PUTNAM	\$ 747,500.00	MANCHESTER
NY	QUEENS	\$ 747,500.00	MANCHESTER
NY	RICHMOND	\$ 747,500.00	MANCHESTER
NY	ROCKLAND	\$ 747,500.00	MANCHESTER
NY	SUFFOLK	\$ 747,500.00	MANCHESTER
NY	WESTCHESTER	\$ 747,500.00	MANCHESTER
PA	PIKE	\$ 747,500.00	CLEVELAND
RI	BRISTOL	\$ 463,750.00	MANCHESTER
RI	KENT	\$ 463,750.00	MANCHESTER
RI	NEWPORT	\$ 463,750.00	MANCHESTER
RI	PROVIDENCE	\$ 463,750.00	MANCHESTER
RI	WASHINGTON	\$ 463,750.00	MANCHESTER
TN	CANNON	\$ 427,500.00	ATLANTA
TN	CHEATHAM	\$ 427,500.00	ATLANTA
TN	DAVIDSON	\$ 427,500.00	ATLANTA
TN	DICKSON	\$ 427,500.00	ATLANTA
TN	HICKMAN	\$ 427,500.00	ATLANTA
TN	MACON	\$ 427,500.00	ATLANTA
TN	ROBERTSON	\$ 427,500.00	ATLANTA
TN	RUTHERFORD	\$ 427,500.00	ATLANTA
TN	SMITH	\$ 427,500.00	ATLANTA
TN	SUMNER	\$ 427,500.00	ATLANTA
TN	TROUSDALE	\$ 427,500.00	ATLANTA
TN	WILLIAMSON	\$ 427,500.00	ATLANTA
TN	WILSON	\$ 427,500.00	ATLANTA
UT	DAVIS	\$ 423,750.00	DENVER
UT	MORGAN	\$ 423,750.00	DENVER
UT	SALT LAKE	\$ 652,500.00	DENVER
UT	SUMMIT	\$ 652,500.00	DENVER
UT	TOOELE	\$ 652,500.00	DENVER
UT	WEBER	\$ 423,750.00	DENVER

STATE	COUNTY	2009 VA LIMIT	RLC
VA	ALBEMARLE	\$ 475,000.00	ROANOKE
VA	ALEXANDRIA	\$ 812,500.00	ROANOKE
VA	AMELIA	\$ 582,500.00	ROANOKE
VA	ARLINGTON	\$ 812,500.00	ROANOKE
VA	CAROLINE	\$ 582,500.00	ROANOKE
VA	CHARLES CITY	\$ 582,500.00	ROANOKE
VA	CHARLOTTESVILLE	\$ 475,000.00	ROANOKE
VA	CHESAPEAKE	\$ 498,750.00	ROANOKE
VA	CHESTERFIELD	\$ 582,500.00	ROANOKE
VA	CLARKE	\$ 812,500.00	ROANOKE
VA	COLONIAL HEIGHT	\$ 582,500.00	ROANOKE
VA	CUMBERLAND	\$ 582,500.00	ROANOKE
VA	DINWIDDIE	\$ 582,500.00	ROANOKE
VA	FAIRFAX	\$ 812,500.00	ROANOKE
VA	FAIRFAX IND	\$ 812,500.00	ROANOKE
VA	FALLS CHURCH	\$ 812,500.00	ROANOKE
VA	FAUQUIER	\$ 812,500.00	ROANOKE
VA	FLUVANNA	\$ 475,000.00	ROANOKE
VA	FREDERICKSBURG	\$ 812,500.00	ROANOKE
VA	GLOUCESTER	\$ 498,750.00	ROANOKE
VA	GOOCHLAND	\$ 582,500.00	ROANOKE
VA	GREENE	\$ 475,000.00	ROANOKE
VA	HAMPTON	\$ 498,750.00	ROANOKE
VA	HANOVER	\$ 582,500.00	ROANOKE
VA	HENRICO	\$ 582,500.00	ROANOKE
VA	HOPEWELL	\$ 582,500.00	ROANOKE
VA	ISLE OF WIGHT	\$ 498,750.00	ROANOKE
VA	JAMES CITY	\$ 498,750.00	ROANOKE
VA	KING AND QUEEN	\$ 582,500.00	ROANOKE
VA	KING WILLIAM	\$ 582,500.00	ROANOKE
VA	LANCASTER	\$ 481,250.00	ROANOKE
VA	LOUDOUN	\$ 812,500.00	ROANOKE
VA	LOUISA	\$ 582,500.00	ROANOKE
VA	MANASSAS	\$ 812,500.00	ROANOKE
VA	MANASSAS PARK	\$ 812,500.00	ROANOKE
VA	MATHEWS	\$ 498,750.00	ROANOKE
VA	NELSON	\$ 475,000.00	ROANOKE
VA	NEW KENT	\$ 582,500.00	ROANOKE
VA	NEWPORT NEWS	\$ 498,750.00	ROANOKE
VA	NORFOLK	\$ 498,750.00	ROANOKE
VA	PETERSBURG	\$ 582,500.00	ROANOKE
VA	POQUOSON	\$ 498,750.00	ROANOKE
VA	PORTSMOUTH	\$ 498,750.00	ROANOKE
VA	POWHATAN	\$ 582,500.00	ROANOKE

STATE	COUNTY	2009 VA LIMIT	RLC
VA	PRINCE GEORGE	\$ 582,500.00	ROANOKE
VA	PRINCE WILLIAM	\$ 812,500.00	ROANOKE
VA	RICHMOND IND	\$ 582,500.00	ROANOKE
VA	SPOTSYLVANIA	\$ 812,500.00	ROANOKE
VA	STAFFORD	\$ 812,500.00	ROANOKE
VA	SUFFOLK	\$ 498,750.00	ROANOKE
VA	SURRY	\$ 498,750.00	ROANOKE
VA	SUSSEX	\$ 582,500.00	ROANOKE
VA	VIRGINIA BEACH	\$ 498,750.00	ROANOKE
VA	WARREN	\$ 812,500.00	ROANOKE
VA	WILLIAMSBURG	\$ 498,750.00	ROANOKE
VA	YORK	\$ 498,750.00	ROANOKE
VI	ST. CROIX	\$ 625,500.00	ST. PETERSBURG
VI	ST. JOHN	\$ 677,500.00	ST. PETERSBURG
VI	ST. THOMAS	\$ 625,500.00	ST. PETERSBURG
WA	KING	\$ 550,000.00	DENVER
WA	PIERCE	\$ 550,000.00	DENVER
WA	SAN JUAN	\$ 525,000.00	DENVER
WA	SNOHOMISH	\$ 550,000.00	DENVER
WV	JEFFERSON	\$ 812,500.00	ROANOKE
WY	TETON	\$1,000,000.00	DENVER