

## 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               |

| <b>STATE</b> | <b>COUNTY</b>         | <b>2011 VA LIMIT</b> | <b>Regional Loan Center</b> |
|--------------|-----------------------|----------------------|-----------------------------|
| 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                  |

| <b>STATE</b> | <b>COUNTY</b>   | <b>2011 VA LIMIT</b> | <b>Regional Loan Center</b> |
|--------------|-----------------|----------------------|-----------------------------|
| 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                  |

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|--------------|-----------------|----------------------|-----------------------------|
| 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           | COLONIAL HEIGHT | \$566,250            | 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                      |