

REVISED Maximum Guaranty Limits for 2014

2014 Revised VA Effective 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 loan limit; however, lenders may require Veterans to make a downpayment in these types of transactions.

The following loan limits must be used to calculate VA's maximum guaranty amount. These limits apply to all loans closed February 28, 2014, through December 31, 2014. VA loan limits are based off 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 loan limit shown below. Therefore, a Veteran with full entitlement available may borrow up to the 2014 VA loan 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 may be directed to the VA Regional Loan Center of jurisdiction.

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

State	County Name	2014 Revised Loan Limits
AK	ALEUTIANS EAST	\$625,500
AK	ALEUTIANS WEST	\$625,500
AK	ANCHORAGE MUNIC	\$625,500
AK	BETHEL CENSUS A	\$625,500
AK	BRISTOL BAY BOR	\$625,500
AK	DENALI BOROUGH	\$625,500
AK	DILLINGHAM CENS	\$625,500
AK	FAIRBANKS NORTH	\$625,500
AK	HAINES BOROUGH	\$625,500
AK	HOONAH-ANGOON	\$625,500
AK	JUNEAU CITY AND	\$625,500
AK	KENAI PENINSULA	\$625,500
AK	KETCHIKAN GATEW	\$625,500
AK	KODIAK ISLAND B	\$625,500
AK	LAKE AND PENINS	\$625,500

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State	County Name	2014 Revised Loan Limits
AK	MATANUSKA-SUSIT	\$625,500
AK	NOME CENSUS ARE	\$625,500
AK	NORTH SLOPE BOR	\$625,500
AK	NORTHWEST ARCTI	\$625,500
AK	PETERSBURG CENS	\$625,500
AK	PRINCE OF WALES	\$625,500
AK	SITKA CITY AND	\$625,500
AK	SKAGWAY MUNICIPAL	\$625,500
AK	SOUTHEAST FAIRB	\$625,500
AK	VALDEZ-CORDOVA	\$625,500
AK	WADE HAMPTON CE	\$625,500
AK	WRANGELL CITY A	\$625,500
AK	YAKUTAT CITY AN	\$625,500
AK	YUKON-KOYUKUK C	\$625,500
CA	ALAMEDA	\$1,050,000
CA	ALPINE	\$463,450
CA	CONTRA COSTA	\$1,050,000
CA	EL DORADO	\$474,950
CA	LOS ANGELES	\$687,500
CA	MARIN	\$1,050,000
CA	MONO	\$529,000
CA	MONTEREY	\$500,000
CA	NAPA	\$592,250
CA	NEVADA	\$477,250
CA	ORANGE	\$687,500
CA	PLACER	\$474,950
CA	SACRAMENTO	\$474,950
CA	SAN BENITO	\$827,500
CA	SAN DIEGO	\$546,250
CA	SAN FRANCISCO	\$1,050,000
CA	SAN LUIS OBISPO	\$561,200
CA	SAN MATEO	\$1,050,000
CA	SANTA BARBARA	\$643,750
CA	SANTA CLARA	\$827,500
CA	SANTA CRUZ	\$681,250
CA	SONOMA	\$520,950
CA	VENTURA	\$598,000
CA	YOLO	\$474,950
CO	ADAMS	\$425,000

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State	County Name	2014 Revised Loan Limits
CO	ARAPAHOE	\$425,000
CO	BOULDER	\$422,500
CO	BROOMFIELD	\$425,000
CO	CLEAR CREEK	\$425,000
CO	DENVER	\$425,000
CO	DOUGLAS	\$425,000
CO	EAGLE	\$625,500
CO	ELBERT	\$425,000
CO	GARFIELD	\$781,250
CO	GILPIN	\$425,000
CO	HINSDALE	\$427,800
CO	JEFFERSON	\$425,000
CO	LAKE	\$625,500
CO	OURAY	\$425,500
CO	PARK	\$425,000
CO	PITKIN	\$781,250
CO	ROUTT	\$625,500
CO	SAN MIGUEL	\$625,500
CO	SUMMIT	\$625,500
CT	FAIRFIELD	\$601,450
DC	DISTRICT OF COLUMBIA	\$692,500
FL	COLLIER	\$448,500
FL	MONROE	\$529,000
GA	GREENE	\$515,200
GU	GUAM	\$625,500
HI	HAWAII	\$625,500
HI	HONOLULU	\$721,050
HI	KALAWAO	\$657,800
HI	KAUAI	\$713,000
HI	MAUI	\$657,800
ID	BLAINE	\$625,500
ID	CAMAS	\$625,500
ID	LINCOLN	\$625,500
ID	TETON	\$630,000
MA	BRISTOL	\$431,250
MA	DUKES	\$715,000
MA	ESSEX	\$511,250
MA	MIDDLESEX	\$511,250

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State	County Name	2014 Revised Loan Limits
MA	NANTUCKET	\$1,094,625
MA	NORFOLK	\$511,250
MA	PLYMOUTH	\$511,250
MA	SUFFOLK	\$511,250
MD	ANNE ARUNDEL	\$500,000
MD	BALTIMORE CITY	\$500,000
MD	BALTIMORE	\$500,000
MD	CALVERT	\$692,500
MD	CARROLL	\$500,000
MD	CHARLES	\$692,500
MD	FREDERICK	\$692,500
MD	HARFORD	\$500,000
MD	HOWARD	\$500,000
MD	MONTGOMERY	\$692,500
MD	PRINCE GEORGE'S	\$692,500
MD	QUEEN ANNE'S	\$500,000
MP	ANA ISLANDS NORTHERN ISLAND	\$524,400
MP	ANA ISLANDS SAIPAN MUNICIPA	\$529,000
MP	ANA ISLANDS STINIAN MUNICIPA	\$532,450
NC	CAMDEN	\$625,500
NC	CURRITUCK	\$458,850
NC	GATES	\$458,850
NC	HYDE	\$483,000
NC	PASQUOTANK	\$625,500
NC	PERQUIMANS	\$625,500
NH	ROCKINGHAM	\$511,250
NH	STRAFFORD	\$511,250
NJ	BERGEN	\$978,750
NJ	ESSEX	\$978,750
NJ	HUDSON	\$978,750
NJ	HUNTERDON	\$978,750
NJ	MIDDLESEX	\$978,750
NJ	MONMOUTH	\$978,750
NJ	MORRIS	\$978,750
NJ	OCEAN	\$978,750
NJ	PASSAIC	\$978,750

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State	County Name	2014 Revised Loan Limits
NJ	SOMERSET	\$978,750
NJ	SUSSEX	\$978,750
NJ	UNION	\$978,750
NY	BRONX	\$978,750
NY	DUTCHESS	\$978,750
NY	KINGS	\$978,750
NY	NASSAU	\$978,750
NY	NEW YORK	\$978,750
NY	ORANGE	\$978,750
NY	PUTNAM	\$978,750
NY	QUEENS	\$978,750
NY	RICHMOND	\$978,750
NY	ROCKLAND	\$978,750
NY	SUFFOLK	\$978,750
NY	WESTCHESTER	\$978,750
PA	PIKE	\$978,750
RI	BRISTOL	\$431,250
RI	KENT	\$431,250
RI	NEWPORT	\$431,250
RI	PROVIDENCE	\$431,250
RI	WASHINGTON	\$431,250
TN	CANNON	\$417,500
TN	CHEATHAM	\$417,500
TN	DAVIDSON	\$417,500
TN	DICKSON	\$417,500
TN	HICKMAN	\$417,500
TN	MACON	\$417,500
TN	MAURY	\$417,500
TN	ROBERTSON	\$417,500
TN	RUTHERFORD	\$417,500
TN	SMITH	\$417,500
TN	SUMNER	\$417,500
TN	TROUSDALE	\$417,500
TN	WILLIAMSON	\$417,500
TN	WILSON	\$417,500
UT	SALT LAKE	\$600,300
UT	SUMMIT	\$606,250
UT	TOOELE	\$600,300
VA	ALBEMARLE	\$437,000

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State	County Name	2014 Revised Loan Limits
VA	ALEXANDRIA CITY	\$692,500
VA	AMELIA	\$535,900
VA	ARLINGTON	\$692,500
VA	BUCKINGHAM	\$437,000
VA	CAROLINE	\$535,900
VA	CHARLES CITY	\$535,900
VA	CHARLOTTESVILLE	\$437,000
VA	CHESAPEAKE CITY	\$458,850
VA	CHESTERFIELD	\$535,900
VA	CLARKE	\$692,500
VA	COLONIAL HEIGHT	\$535,900
VA	CULPEPER	\$692,500
VA	CUMBERLAND	\$535,900
VA	DINWIDDIE	\$535,900
VA	FAIRFAX CITY	\$692,500
VA	FAIRFAX	\$692,500
VA	FALLS CHURCH	\$692,500
VA	FAUQUIER	\$692,500
VA	FLUVANNA	\$437,000
VA	FREDERICKSBURG	\$692,500
VA	GLOUCESTER	\$458,850
VA	GOOCHLAND	\$535,900
VA	GREENE	\$437,000
VA	HAMPTON CITY	\$458,850
VA	HANOVER	\$535,900
VA	HENRICO	\$535,900
VA	HOPEWELL CITY	\$535,900
VA	ISLE OF WIGHT	\$458,850
VA	JAMES CITY	\$458,850
VA	KING AND QUEEN	\$535,900
VA	KING WILLIAM	\$535,900
VA	LANCASTER	\$475,000
VA	LOUDOUN	\$692,500
VA	LOUISA	\$535,900
VA	MANASSAS CITY	\$692,500
VA	MANASSAS PARK	\$692,500
VA	MATHEWS	\$458,850
VA	NELSON	\$437,000
VA	NEW KENT	\$535,900

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VA	NEWPORT NEWS	\$458,850
VA	NORFOLK CITY	\$458,850
VA	PETERSBURG CITY	\$535,900
VA	POQUOSON CITY	\$458,850
VA	PORTSMOUTH CITY	\$458,850
VA	POWHATAN	\$535,900
VA	PRINCE GEORGE	\$535,900
VA	PRINCE WILLIAM	\$692,500
VA	RAPPAHANNOCK	\$692,500
VA	RICHMOND CITY	\$535,900
VA	SPOTSYLVANIA	\$692,500
VA	STAFFORD	\$692,500
VA	SUFFOLK CITY	\$458,850
VA	SURRY	\$458,850
VA	SUSSEX	\$535,900
VA	VIRGINIA BEACH	\$458,850
VA	WARREN	\$692,500
VA	WILLIAMSBURG CI	\$458,850
VA	YORK	\$458,850
VI	ST. CROIX ISLAN	\$625,500
VI	ST. JOHN ISLAND	\$625,500
VI	ST. THOMAS ISLAND	\$625,500
WA	KING	\$506,000
WA	PIERCE	\$506,000
WA	SAN JUAN	\$483,000
WA	SNOHOMISH	\$506,000
WV	JEFFERSON	\$692,500
WY	TETON	\$630,000