

2010 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, 2010 through December 31, 2010.** 2011 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 2010 VA Limit shown below. Therefore, a veteran with full entitlement available may borrow up to the 2010 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 listed for that county.

NOTE: For all counties other than those listed below, the 2010 Limit is \$417,000.

STATE	COUNTY	2010 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	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	PRINCE OF WALES	\$625,500	DENVER
AK	SITKA	\$625,500	DENVER
AK	SKAGWAY-HOONAH-ANGOO	\$625,500	DENVER
AK	SOUTHEAST FAIRBANKS	\$625,500	DENVER
AK	VALDEZ-CORDOVA	\$625,500	DENVER
AK	WADE HAMPTON	\$625,500	DENVER

STATE	COUNTY	2010 VA LIMIT	Regional Loan Center
AK	WRANGELL-PETERS	\$625,500	DENVER
AK	YAKUTAT CITY	\$625,500	DENVER
AK	YUKON-KOYUKUK	\$625,500	DENVER
CA	ALAMEDA	\$962,500	PHOENIX
CA	CONTRA COSTA	\$962,500	PHOENIX
CA	EL DORADO	\$418,750	PHOENIX
CA	LOS ANGELES	\$593,750	PHOENIX
CA	MARIN	\$962,500	PHOENIX
CA	MONO	\$512,500	PHOENIX
CA	NAPA	\$443,750	PHOENIX
CA	NEVADA	\$418,750	PHOENIX
CA	ORANGE	\$593,750	PHOENIX
CA	PLACER	\$418,750	PHOENIX
CA	SACRAMENTO	\$418,750	PHOENIX
CA	SAN BENITO	\$633,750	PHOENIX
CA	SAN DIEGO	\$437,500	PHOENIX
CA	SAN FRANCISCO	\$962,500	PHOENIX
CA	SAN LUIS OBISPO	\$487,500	PHOENIX
CA	SAN MATEO	\$962,500	PHOENIX
CA	SANTA CLARA	\$633,750	PHOENIX
CA	SANTA CRUZ	\$568,750	PHOENIX
CA	VENTURA	\$486,250	PHOENIX
CA	YOLO	\$418,750	PHOENIX
CO	EAGLE	\$760,000	DENVER
CO	HINSDALE	\$465,000	DENVER
CO	LAKE	\$760,000	DENVER
CO	OURAY	\$462,500	DENVER
CO	PITKIN	\$1,094,625	DENVER
CO	ROUTT	\$563,750	DENVER
CO	SAN MIGUEL	\$1,094,625	DENVER
CO	SUMMIT	\$712,500	DENVER
CT	FAIRFIELD	\$558,750	MANCHESTER
DC	DISTRICT OF COLUMBIA	\$768,750	ROANOKE
FL	MONROE	\$425,000	ST. PETERSBURG
GA	GREENE	\$508,750	ATLANTA
GU	GUAM	\$625,500	HONOLULU
HI	HAWAII	\$625,500	HONOLULU
HI	HONOLULU	\$700,000	HONOLULU
HI	KALAWAO	\$625,500	HONOLULU
HI	KAUAI	\$625,500	HONOLULU
HI	MAUI	\$625,500	HONOLULU
ID	TETON	\$703,750	DENVER
MA	DUKES	\$606,250	MANCHESTER
MA	ESSEX	\$475,000	MANCHESTER

STATE	COUNTY	2010 VA LIMIT	Regional Loan Center
MA	MIDDLESEX	\$475,000	MANCHESTER
MA	NANTUCKET	\$1,094,625	MANCHESTER
MA	NORFOLK	\$475,000	MANCHESTER
MA	PLYMOUTH	\$475,000	MANCHESTER
MA	SUFFOLK	\$475,000	MANCHESTER
MD	ANNE ARUNDEL	\$487,500	ROANOKE
MD	BALTIMORE	\$487,500	ROANOKE
MD	BALTIMORE CITY	\$487,500	ROANOKE
MD	CALVERT	\$768,750	ROANOKE
MD	CARROLL	\$487,500	ROANOKE
MD	CHARLES	\$768,750	ROANOKE
MD	FREDERICK	\$768,750	ROANOKE
MD	HARFORD	\$487,500	ROANOKE
MD	HOWARD	\$487,500	ROANOKE
MD	MONTGOMERY	\$768,750	ROANOKE
MD	PRINCE GEORGE'S	\$768,750	ROANOKE
MD	QUEEN ANNE'S	\$487,500	ROANOKE
MP	NORTHERN ISLAND	\$550,000	HONOLULU
MP	ROTA	\$430,000	HONOLULU
MP	SAIPAN	\$553,750	HONOLULU
MP	TINIAN	\$557,500	HONOLULU
NC	CAMDEN	\$940,000	ATLANTA
NC	CURRITUCK	\$460,000	ATLANTA
NC	PASQUOTANK	\$940,000	ATLANTA
NC	PERQUIMANS	\$940,000	ATLANTA
NH	ROCKINGHAM	\$475,000	MANCHESTER
NH	STRAFFORD	\$475,000	MANCHESTER
NJ	BERGEN	\$681,250	CLEVELAND
NJ	ESSEX	\$681,250	CLEVELAND
NJ	HUDSON	\$681,250	CLEVELAND
NJ	HUNTERDON	\$681,250	CLEVELAND
NJ	MIDDLESEX	\$681,250	CLEVELAND
NJ	MONMOUTH	\$681,250	CLEVELAND
NJ	MORRIS	\$681,250	CLEVELAND
NJ	OCEAN	\$681,250	CLEVELAND
NJ	PASSAIC	\$681,250	CLEVELAND
NJ	SOMERSET	\$681,250	CLEVELAND
NJ	SUSSEX	\$681,250	CLEVELAND
NJ	UNION	\$681,250	CLEVELAND
NY	BRONX	\$681,250	MANCHESTER
NY	KINGS	\$681,250	MANCHESTER
NY	NASSAU	\$681,250	MANCHESTER
NY	NEW YORK	\$681,250	MANCHESTER
NY	PUTNAM	\$681,250	MANCHESTER

STATE	COUNTY	2010 VA LIMIT	Regional Loan Center
NY	QUEENS	\$681,250	MANCHESTER
NY	RICHMOND	\$681,250	MANCHESTER
NY	ROCKLAND	\$681,250	MANCHESTER
NY	SUFFOLK	\$681,250	MANCHESTER
NY	WESTCHESTER	\$681,250	MANCHESTER
PA	PIKE	\$681,250	CLEVELAND
UT	SALT LAKE	\$516,250	DENVER
UT	SUMMIT	\$516,250	DENVER
UT	TOOELE	\$516,250	DENVER
VA	ALEXANDRIA	\$768,750	ROANOKE
VA	AMELIA	\$566,250	ROANOKE
VA	ARLINGTON	\$768,750	ROANOKE
VA	CAROLINE	\$566,250	ROANOKE
VA	CHARLES CITY	\$566,250	ROANOKE
VA	CHESAPEAKE	\$460,000	ROANOKE
VA	CHESTERFIELD	\$566,250	ROANOKE
VA	CLARKE	\$768,750	ROANOKE
VA	COLONIAL HEIGHT	\$566,250	ROANOKE
VA	CUMBERLAND	\$566,250	ROANOKE
VA	DINWIDDIE	\$566,250	ROANOKE
VA	FAIRFAX	\$768,750	ROANOKE
VA	FAIRFAX IND	\$768,750	ROANOKE
VA	FALLS CHURCH	\$768,750	ROANOKE
VA	FAUQUIER	\$768,750	ROANOKE
VA	FREDERICKSBURG	\$768,750	ROANOKE
VA	GLOUCESTER	\$460,000	ROANOKE
VA	GOOCHLAND	\$566,250	ROANOKE
VA	HAMPTON	\$460,000	ROANOKE
VA	HANOVER	\$566,250	ROANOKE
VA	HENRICO	\$566,250	ROANOKE
VA	HOPEWELL	\$566,250	ROANOKE
VA	ISLE OF WIGHT	\$460,000	ROANOKE
VA	JAMES CITY	\$460,000	ROANOKE
VA	KING AND QUEEN	\$566,250	ROANOKE
VA	KING WILLIAM	\$566,250	ROANOKE
VA	LANCASTER	\$452,500	ROANOKE
VA	LOUDOUN	\$768,750	ROANOKE
VA	LOUISA	\$566,250	ROANOKE
VA	MANASSAS	\$768,750	ROANOKE
VA	MANASSAS PARK	\$768,750	ROANOKE
VA	MATHEWS	\$460,000	ROANOKE
VA	NEW KENT	\$566,250	ROANOKE
VA	NEWPORT NEWS	\$460,000	ROANOKE
VA	NORFOLK	\$460,000	ROANOKE

STATE	COUNTY	2010 VA LIMIT	Regional Loan Center
VA	PETERSBURG	\$566,250	ROANOKE
VA	POQUOSON	\$460,000	ROANOKE
VA	PORTSMOUTH	\$460,000	ROANOKE
VA	POWHATAN	\$566,250	ROANOKE
VA	PRINCE GEORGE	\$566,250	ROANOKE
VA	PRINCE WILLIAM	\$768,750	ROANOKE
VA	RICHMOND IND	\$566,250	ROANOKE
VA	SPOTSYLVANIA	\$768,750	ROANOKE
VA	STAFFORD	\$768,750	ROANOKE
VA	SUFFOLK	\$460,000	ROANOKE
VA	SURRY	\$460,000	ROANOKE
VA	SUSSEX	\$566,250	ROANOKE
VA	VIRGINIA BEACH	\$460,000	ROANOKE
VA	WARREN	\$768,750	ROANOKE
VA	WILLIAMSBURG	\$460,000	ROANOKE
VA	YORK	\$460,000	ROANOKE
VI	ST. CROIX	\$625,500	ST. PETERSBURG
VI	ST. JOHN	\$651,250	ST. PETERSBURG
VI	ST. THOMAS	\$625,500	ST. PETERSBURG
WA	KING	\$481,250	DENVER
WA	PIERCE	\$481,250	DENVER
WA	SAN JUAN	\$505,000	DENVER
WA	SNOHOMISH	\$481,250	DENVER
WV	JEFFERSON	\$768,750	ROANOKE
WY	TETON	\$703,750	DENVER