2012 VA County Loan Limits

2012 loan limits: The procedure for calculating loan limits for 2012 has changed from 2011. VA's previous procedure expires December 31, 2011. If Congress passes legislation permitting VA to calculate maximum guaranty as it has in the past, the numbers below could increase slightly; they will NOT decrease. If that occurs, we will post announcements and reissue this loan limit chart.

Loan limits: VA does not impose a maximum amount that an eligible veteran may borrow using a VA-guaranteed loan; however loan limits establish the maximum possible guaranty on a loan. The maximum guaranty amount (available for loans over $144,000) is 25 percent of the 2012 VA Limit shown below. A veteran with full entitlement available may borrow up to the 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 is reduced accordingly. Lenders should check their own investor requirements regarding guaranty amounts and down payments.

NOTE: For all counties other than those listed below, the 2012 Limit is $417,000.

STATE	COUNTY	2012 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
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	$625,500	PHOENIX
CA	CONTRA COSTA	$625,500	PHOENIX
CA	LOS ANGELES	$621,000	PHOENIX
CA	MARIN	$625,500	PHOENIX
CA	NAPA	$460,000	PHOENIX
CA	ORANGE	$621,000	PHOENIX
CA	SAN BENITO	$625,500	PHOENIX
CA	SAN DIEGO	$477,000	PHOENIX
CA	SAN FRANCISCO	$625,500	PHOENIX
CA	SAN LUIS OBISPO	$457,700	PHOENIX
CA	SAN MATEO	$625,500	PHOENIX
CA	SANTA BARBARA	$598,000	PHOENIX
CA	SANTA CLARA	$625,500	PHOENIX
CA	SANTA CRUZ	$610,650	PHOENIX
CA	SONOMA	$419,750	PHOENIX
CA	VENTURA	$518,650	PHOENIX
CO	EAGLE	$625,500	DENVER
CO	LAKE	$625,500	DENVER
CO	PITKIN	$625,500	DENVER
CO	ROUTT	$523,250	DENVER
CO	SAN MIGUEL	$625,500	DENVER
CO	SUMMIT	$621,000	DENVER
CT	FAIRFIELD	$601,450	CLEVELAND
DC	DISTRICT OF COLUMBIA	$625,500	ROANOKE
GU	GUAM	$625,500	HONOLULU
HI	HAWAII	$625,500	HONOLULU
HI	HONOLULU	$695,750	HONOLULU
HI	KALAWAO	$625,500	HONOLULU
HI	KAUAI	$625,500	HONOLULU
HI	MAUI	$625,500	HONOLULU
ID	TETON	$600,300	DENVER
MA	DUKES	$625,500	CLEVELAND
MA	ESSEX	$460,000	CLEVELAND
MA	MIDDLESEX	$460,000	CLEVELAND
MA	NANTUCKET	$625,500	CLEVELAND
MA	NORFOLK	$460,000	CLEVELAND
MA	PLYMOUTH	$460,000	CLEVELAND
MA	SUFFOLK	$460,000	CLEVELAND
MD	ANNE ARUNDEL	$494,500	ROANOKE
MD	BALTIMORE	$494,500	ROANOKE
MD	BALTIMORE CITY	$494,500	ROANOKE
MD	CALVERT	$625,500	ROANOKE
MD	CARROLL	$478,400	ROANOKE
MD	CHARLES	$625,500	ROANOKE
MD	FREDERICK	$625,500	ROANOKE
MD	HARFORD	$478,400	ROANOKE
MD	HOWARD	$478,400	ROANOKE

MD	MONTGOMERY	$625,500	ROANOKE
MD	PRINCE GEORGE'S	$625,500	ROANOKE
MD	QUEEN ANNE'S	$478,400	ROANOKE
NH	ROCKINGHAM	$460,000	CLEVELAND
NH	STRAFFORD	$460,000	CLEVELAND
NJ	BERGEN	$625,500	CLEVELAND
NJ	ESSEX	$625,500	CLEVELAND
NJ	HUDSON	$625,500	CLEVELAND
NJ	HUNTERDON	$625,500	CLEVELAND
NJ	MIDDLESEX	$625,500	CLEVELAND
NJ	MONMOUTH	$625,500	CLEVELAND
NJ	MORRIS	$625,500	CLEVELAND
NJ	OCEAN	$625,500	CLEVELAND
NJ	PASSAIC	$625,500	CLEVELAND
NJ	SOMERSET	$625,500	CLEVELAND
NJ	SUSSEX	$625,500	CLEVELAND
NJ	UNION	$625,500	CLEVELAND
NY	BRONX	$625,500	CLEVELAND
NY	KINGS	$625,500	CLEVELAND
NY	NASSAU	$625,500	CLEVELAND
NY	NEW YORK	$625,500	CLEVELAND
NY	PUTNAM	$625,500	CLEVELAND
NY	QUEENS	$625,500	CLEVELAND
NY	RICHMOND	$625,500	CLEVELAND
NY	ROCKLAND	$625,500	CLEVELAND
NY	SUFFOLK	$625,500	CLEVELAND
NY	WESTCHESTER	$625,500	CLEVELAND
PA	PIKE	$625,500	CLEVELAND
UT	SALT LAKE	$594,550	DENVER
UT	SUMMIT	$594,550	DENVER
UT	TOOELE	$594,550	DENVER
VA	ALEXANDRIA	$625,500	ROANOKE
VA	ARLINGTON	$625,500	ROANOKE
VA	CLARKE	$625,500	ROANOKE
VA	FAIRFAX	$625,500	ROANOKE
VA	FAIRFAX IND	$625,500	ROANOKE
VA	FALLS CHURCH	$625,500	ROANOKE
VA	FAUQUIER	$625,500	ROANOKE
VA	FREDERICKSBURG	$625,500	ROANOKE
VA	LOUDOUN	$625,500	ROANOKE
VA	MANASSAS	$625,500	ROANOKE
VA	MANASSAS PARK	$625,500	ROANOKE
VA	PRINCE WILLIAM	$625,500	ROANOKE
VA	SPOTSYLVANIA	$625,500	ROANOKE
VA	STAFFORD	$625,500	ROANOKE
VA	WARREN	$625,500	ROANOKE
VI	ST. CROIX	$625,500	ST. PETERSBURG

VI	ST. JOHN	$625,500	ST. PETERSBURG
VI	ST. THOMAS	$625,500	ST. PETERSBURG
WA	KING	$458,850	DENVER
WA	PIERCE	$458,850	DENVER
WA	SAN JUAN	$432,400	DENVER
WA	SNOHOMISH	$458,850	DENVER
WV	JEFFERSON	$625,500	ROANOKE
WY	TETON	$625,500	DENVER