

2013 VA County Loan Limits

The Department of Veterans Affairs (VA) has issued the 2013 VA County Loan Limits which are used to calculate the VA's maximum guaranty amount for a particular county. These limits apply to all VA loans closed January 1, 2013 through December 13, 2013.

Many of the VA county limits have changed from 2012. HomeBridge has provided a list of the counties that **had an increase or decrease from 2012 limits** below.

To view **the complete list**, including those counties where the limit did not change, go to: [VA 2013 County Loan Limits](#).

Reminder: Counties not listed on VA's 2013 VA County Loan Limit list are limited to \$417,000.

Counties with a Loan Limit CHANGE from 2012 to 2013			
State	County	2012 Limit	2013 Limit
CA	Alameda	\$1,000,000	\$987,500
CA	Contra-Costa	\$1,000,000	\$987,500
CA	Los Angeles	\$675,000	\$668,750
CA	Marin	\$1,000,000	\$987,500
CA	Mono (new for 2013)	\$417,000	\$437,500
CA	Monterey	\$436,250	\$425,000
CA	Napa	\$500,000	\$521,250
CA	Orange	\$675,000	\$668,750
CA	San Benito	\$831,250	\$823,750
CA	San Diego	\$518,750	\$500,000
CA	San Francisco	\$1,000,000	\$987,500
CA	San Louis Obispo	\$497,500	\$481,250
CA	San Mateo	\$1,000,000	\$987,500
CA	Santa Barbara	\$650,000	\$593,750
CA	Santa Clara	\$831,250	\$823,750
CA	Santa Cruz	\$663,750	\$668,750
CA	Sonoma	\$456,250	\$448,750
CA	Ventura	\$563,750	\$546,250
CO	Boulder	\$440,000	\$443,750
CO	Eagle	\$781,250	\$712,500
CO	Lake	\$781,250	\$712,500
CO	Routt	\$568,750	\$550,000
CO	San Miguel	\$1,000,000	\$1,094,625
CO	Summit	\$675,000	\$667,500
CT	Fairfield	\$653,750	\$612,500
DC	District of Columbia	\$838,750	\$843,750
HI	Honolulu	\$756,250	\$750,000
ID	Blaine*	\$435,000	\$417,000*

Counties with a Loan Amount Change from 2012 to 2013			
State	County	2012 Limit	2013 Limit
ID	Teton	\$652,500	\$635,000
MA	Bristol*	\$418,750	\$417,000*
MA	Dukes	\$748,750	\$723,750
MD	Anne Arundel	\$520,000	\$500,000
MD	Baltimore	\$520,000	\$500,000
MD	Baltimore City	\$520,000	\$500,000
MD	Calvert	\$838,750	\$843,750
MD	Carroll	\$520,000	\$500,000
MD	Charles	\$838,750	\$843,750
MD	Frederick	\$838,750	\$843,750
MD	Harford	\$520,000	\$500,000
MD	Howard	\$520,000	\$500,000
MD	Montgomery	\$838,750	\$843,750
MD	Prince George's	\$838,750	\$843,750
MD	Queen Anne's	\$520,000	\$500,000
NJ	Bergen	\$777,500	\$722,500
NJ	Essex	\$777,500	\$722,500
NJ	Hudson	\$777,500	\$722,500
NJ	Hunterdon	\$777,500	\$722,500
NJ	Middlesex	\$777,500	\$722,500
NJ	Monmouth	\$777,500	\$722,500
NJ	Morris	\$777,500	\$722,500
NJ	Ocean	\$777,500	\$722,500
NJ	Passaic	\$777,500	\$722,500
NJ	Somerset	\$777,500	\$722,500
NJ	Sussex	\$777,500	\$722,500
NJ	Union	\$777,500	\$722,500
NY	Bronx	\$777,500	\$722,500
NY	Kings	\$777,500	\$722,500
NY	Nassau	\$777,500	\$722,500
NY	New York	\$777,500	\$722,500
NY	Putnam	\$777,500	\$722,500
NY	Queens	\$777,500	\$722,500
NY	Richmond	\$777,500	\$722,500
NY	Rockland	\$777,500	\$722,500
NY	Suffolk	\$777,500	\$722,500
NY	Westchester	\$777,500	\$722,500
PA	Pike	\$777,500	\$722,500
RI	Bristol*	\$418,750	\$417,000*
RI	Kent*	\$418,750	\$417,000*
RI	Newport*	\$418,750	\$417,000*

Counties with a Loan Amount Change from 2012 to 2013			
State	County	2012 Limit	2013 Limit
RI	Providence*	\$418,750	\$417,000*
RI	Washington*	\$418,750	\$417,000*
UT	Salt Lake	\$646,250	\$650,000
UT	Summit	\$646,250	\$650,000
UT	Toole	\$646,250	\$650,000
VA	Alexandria	\$838,750	\$843,750
VA	Arlington	\$838,750	\$843,750
VA	Clarke	\$838,750	\$843,750
VA	Fairfax	\$838,750	\$843,750
VA	Fairfax Ind	\$838,750	\$843,750
VA	Falls Church	\$838,750	\$843,750
VA	Fauquier	\$838,750	\$843,750
VA	Fredericksburg	\$838,750	\$843,750
VA	Lancaster*	\$418,750	\$417,000*
VA	Loudoun	\$838,750	\$843,750
VA	Manassas	\$838,750	\$843,750
VA	Manassas Park	\$838,750	\$843,750
VA	Prince William	\$838,750	\$843,750
VA	Spotsylvania	\$838,750	\$843,750
VA	Stafford	\$838,750	\$843,750
VA	Warren	\$838,750	\$843,750
WA	King	\$498,750	\$500,000
WA	Pierce	\$498,750	\$500,000
WA	San Juan	\$470,000	\$468,750
WA	Snohomish	\$498,750	\$500,000
WV	Jefferson	\$838,750	\$843,750
WY	Teton	\$652,500	\$635,000

* Indicates the county is no longer on the 2013 list and is subject to the maximum \$417,000 VA limit.

If the 2013 county limit is lower than the 2012 limit, VA will allow the 2012 limit to be used subject to the following:

- **Purchase Transactions**
 - The purchase contract was fully executed prior to December 31, 2012.
- **Refinance Transactions**
 - The application was **dated and fully disclosed** prior to December 31, 2012.