



## Bulletin 17-36 Revised

---

### 2018 VA Loan Limits

**This Bulletin has been updated to include additional information; refer to the highlight below.**

The Department of Veterans Affairs (VA) has announced the 2018 loan limits in [VA Circular 26-17-41](#) issued December 12, 2017. The new loan limits are effective for VA loans funding on and after January 2, 2018.

VA loan limits for 2018 will match conventional loan limits as set by the Federal Housing Finance Agency (FHFA) for Fannie Mae and Freddie Mac.

As a reminder, VA does **not** impose maximum loan amounts. The county limits are used to calculate the maximum guaranty amount (see “NOTE” below). Loan amounts that **exceed** the county limit will require a down payment from the borrower.

2018 Conforming Loan Limits		
Number of Units	Contiguous States including Washington D.C.	Alaska, Hawaii
One	\$453,100	\$679,650
Two	\$580,150	\$870,225
Three	\$701,250	\$1,051,875
Four	\$871,450	\$1,307,175

2018 High-Cost Area Loan Limits		
Number of Units	Contiguous States including Washington D.C.	Alaska, Hawaii
One	\$679,650	\$1,019,475
Two	\$870,225	\$1,305,325
Three	\$1,051,875	\$1,577,800
Four	\$1,307,175	\$1,960,750

Actual loan limits for certain high-cost areas may be lower than the maximum loan amount listed above. The complete list of counties, including high-cost counties and their specific maximum loan limit, may be viewed at [FHFA](#)

NOTE: When determining the VA guaranty, the **one unit** column limit on the [FHFA Table](#) is used to determine the applicable guaranty (e.g. if a veteran is purchasing a 4-unit dwelling for \$700,000 in a county where the 1-unit limit is \$453,100, VA’s maximum guaranty amount would be 25% of \$453,100)

As a reminder, county limits **do not** apply to IRRRLs.

If you have any questions, please contact your Account Executive.