

In this section

If you have remaining entitlement for your VA-backed home loan, find out the current loan limits and how they may affect the amount of money you can borrow without a down payment. As of 2020, if you have full entitlement, you don't have a VA loan limit.

If you have full entitlement, you don't have a home loan limit

Eligible Veterans, service members, and survivors with full entitlement no longer have limits on loans over \$144,000. This means you won't have to pay a down payment, and we guarantee to your lender that if you default on a loan that's over \$144,000, we'll pay them up to 25% of the loan amount.

You have full entitlement if you meet any of these requirements.

At least one of these must be true:

- You've never used your home loan benefit, **or**
- You've paid a previous VA loan in full and sold the property (in this case, you'd have your full entitlement restored), **or**
- You've used your home loan benefit, but had a foreclosure or compromise claim (also called a short sale) and repaid us in full

Note: You may have heard the terms additional entitlement, bonus entitlement, or tier 2 entitlement. We use these terms when we communicate with lenders about VA-backed loans over \$144,000. You won't need to use these terms when applying for a loan.

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Does this mean I can get any size loan I want?

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If you have remaining entitlement, you do have a home loan limit

With remaining entitlement, your VA home loan limit is based on the county loan limit where you live. This means that if you default on your loan, we'll pay your lender up to 25% of the county loan limit minus the amount of your entitlement you've already used.

[Check your county loan limit](#)

(<https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limit.aspx>)

You can use your remaining entitlement—either on its own or together with a down payment—to take out another VA home loan.

You may have remaining entitlement if any of these are true:

- You have an active VA loan you're still paying back, **or**
- You paid a previous VA loan in full and still own the home, **or**
- You refinanced your VA loan into a non-VA loan and still own the home, **or**
- You had a compromise claim (or short sale) on a previous VA loan and didn't repay us in full, **or**
- You had a deed in lieu of foreclosure on a previous VA loan (this means you transferred your home's title to the bank that holds your mortgage to avoid foreclosure), **or**
- You had a foreclosure on a previous VA loan and didn't repay us in full

Is the “limit” the amount I can borrow or the amount VA guarantees?

The VA-backed home loan limit refers to the amount we'll guarantee (the maximum amount we'll pay to your lender if you default on your loan). We don't limit how much you can borrow to finance a home.

How does my county loan limit affect me?

You may need to make a down payment if you're using remaining entitlement and your loan amount is over \$144,000. This is because most lenders require that your entitlement, down payment, or a combination of both covers at least 25% of your

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So if you're able and willing to make a down payment, you may be able to borrow more than the county loan limit with a VA-backed loan. Remember, your lender will still need to approve you for a loan. The lender will determine the size of loan you can afford based on your:

- Credit history
- Income
- Assets (items of value such as savings, retirement, and investment accounts)

We don't require a minimum credit score, but some lenders may have different credit score requirements. Be sure to contact more than one lender to compare.

Note: You may have heard the terms additional entitlement, bonus entitlement, or tier 2 entitlement. We use these terms when we communicate with lenders about VA-backed loans over \$144,000. You won't need to use these terms when applying for a loan.

Why does my COE say, "This Veteran's basic entitlement is \$0"?

This line on your COE is information for your lender. It shows that you've used your home loan benefit before and don't have remaining entitlement. If the basic entitlement listed on your COE is more than \$0, you may have remaining entitlement and can use your benefit again.

On your COE, in the table called Prior Loans charged to entitlement, we list the amount of your entitlement you've already used under the Entitlement Charged column. Your entitlement can be restored when you sell your property and pay your VA-backed loan in full, or repay in full any claim we've paid.

What are the VA home loan limits by year and county?

Find the VA home loan limit for the county your property (or future property) is in.

2023 VA home loan limits

VA home loan limits are the same as the Federal Housing Finance Agency (FHFA) limits. These are called conforming loan limits.

[Check current loan limits](#)

<https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limit.aspx>

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Go to FHFA's Conforming Loan Limits page
(<https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limit.aspx>)

2 Scroll to the Previously Announced Loan Limits section

Review the table with past loan limit information.

Find the year with the limits you need

Years are located in the first column, labeled Description.

4 Download the loan limit table

Download the loan limit table by selecting the link to the right of the Description column. The file will be in Excel (XLS) or PDF format.

Refer only to the One-Unit Limit column in the table

This is the only column that applies to VA home loan limits.

If you have questions about your entitlement

You can talk to your lender or call us at 877-827-3702 (TTY: 711) to talk to a VA home loan representative. We're here Monday through Friday, 8:00 a.m. to 6:00 p.m. ET.

You can also contact your regional loan center directly.

[Find your regional loan center](#)

(https://www.benefits.va.gov/homeloans/contact_rlc_info.asp)

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More VA home loan resources

[VA home loan types \(https://www.va.gov/housing-assistance/home-loans/loan-types\)](https://www.va.gov/housing-assistance/home-loans/loan-types)

Learn how VA-backed and VA direct home loans work—and find out which loan program might be right for you.

[Eligibility \(https://www.va.gov/housing-assistance/home-loans/eligibility\)](https://www.va.gov/housing-assistance/home-loans/eligibility)

Find out if you can get a Certificate of Eligibility (COE) for a VA-backed or VA direct home loan based on your service history and duty status.

[How to request a COE \(https://www.va.gov/housing-assistance/home-loans/how-to-request-coe\)](https://www.va.gov/housing-assistance/home-loans/how-to-request-coe)

Find out how to request a COE.

[VA home loan programs for surviving spouses \(https://www.va.gov/housing-assistance/home-loans/surviving-spouse\)](https://www.va.gov/housing-assistance/home-loans/surviving-spouse)

Find out if you're eligible and how to apply for a VA home loan COE as the surviving spouse of a Veteran or the spouse of a Veteran who is missing in action or being held as a prisoner of war.

Last updated: December 1, 2022

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California Housing Finance Agency
2023 Government & Conventional Income Limits
Límites de ingreso del gobierno y convencional del 2023

For All CalHFA First Mortgage and Subordinate Mortgages
(Por todas hipotecas primeras y subordinadas)

Effective: 07/07/2023 *(Vigentes a partir del 7 de Julio 2023)*

County	LIMIT	County	LIMIT
ALAMEDA	\$292,000	ORANGE	\$253,000
ALPINE	\$226,000	PLACER	\$225,000
AMADOR	\$200,000	PLUMAS	\$165,000
BUTTE	\$181,000	RIVERSIDE	\$187,000
CALAVERAS	\$190,000	SACRAMENTO	\$225,000
COLUSA	\$165,000	SAN BENITO	\$277,000
CONTRA COSTA	\$292,000	SAN BERNARDINO	\$187,000
DEL NORTE	\$165,000	SAN DIEGO	\$231,000
EL DORADO	\$225,000	SAN FRANCISCO	\$300,000
FRESNO	\$165,000	SAN JOAQUIN	\$198,000
GLENN	\$165,000	SAN LUIS OBISPO	\$223,000
HUMBOLDT	\$165,000	SAN MATEO	\$300,000
IMPERIAL	\$165,000	SANTA BARBARA	\$212,000
INYO	\$169,000	SANTA CLARA	\$300,000
KERN	\$165,000	SANTA CRUZ	\$262,000
KINGS	\$165,000	SHASTA	\$177,000
LAKE	\$165,000	SIERRA	\$178,000
LASSEN	\$165,000	SISKIYOU	\$165,000
LOS ANGELES	\$194,000	SOLANO	\$222,000
MADERA	\$165,000	SONOMA	\$253,000
MARIN	\$300,000	STANISLAUS	\$183,000
MARIPOSA	\$165,000	SUTTER	\$165,000
MENDOCINO	\$177,000	TEHAMA	\$165,000
MERCED	\$165,000	TRINITY	\$165,000
MODOC	\$165,000	TULARE	\$165,000
MONO	\$189,000	TUOLUMNE	\$193,000
MONTEREY	\$198,000	VENTURA	\$244,000
NAPA	\$256,000	YOLO	\$225,000
NEVADA	\$222,000	YUBA	\$165,000