
VA published [Circular 26-18-27](#) addressing the updated 2019 county loan limits for VA-insured mortgages.

These new 2019 county loan limits are effective for loans closed on or after January 1, 2019 and can be found using the link below:

- [VA County Loan Limits](#)

Note that for purposes of determining the VA guaranty, lenders are instructed to reference only the One-Unit Limit column in the Federal Housing Finance Agency Table “Loan Limits for Calendar Year 2019-All Counties” at:

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

While a Veteran may use the VA home loan guaranty benefit to acquire a property up to 4-units in size, VA’s maximum guaranty amount will be based on the One-Unit (single-family residence) limit, as prescribed by FHFA in the aforementioned table. For example, if a Veteran plans to purchase a four-unit dwelling for \$700,000, in a county where the FHFA One-Unit (single-family residence) limit is \$484,350, then VA’s maximum guaranty amount would be 25 percent of the \$484,350.”

Also note that the county loan limits do NOT apply to IRRRLs. VA will guarantee 25 percent of the loan amount on an IRRRL, regardless of whether the loan exceeds the limit for the particular county.

We thank you for your continued business.

If you have questions, please contact 855-GO-IMPAC (855-464-6722).