

## HERA Loan Limits for 2014: Summary of High-Cost Areas

Metropolitan Statistical Areas, Micropolitan Statistical Areas and Rural Counties where Maximum HERA Conforming Loan Limits for Mortgages Acquired in 2014 exceed \$417,000 in Contiguous U.S. or \$625,500 for locations in Alaska, Hawaii, Guam, and U.S. Virgin Islands

Published November 2013

| State | Metropolitan, Micropolitan, or County Name  | Limit<br>1-Unit | Limit<br>2-Unit | Limit<br>3-Unit | Limit<br>4-Unit |
|-------|---|-----------------|-----------------|-----------------|-----------------|
| CA    | Los Angeles-Long Beach-Anaheim, CA (Metropolitan Area)<br>Component Counties: Los Angeles, Orange                             | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| CA    | Napa, CA (Metropolitan Area)<br>Component County: Napa  | \$ 592,250      | \$ 758,200      | \$ 916,450      | \$ 1,138,950    |
| CA    | Oxnard-Thousand Oaks-Ventura, CA (Metropolitan Area)<br>Component County: Ventura   | \$ 598,000      | \$ 765,550      | \$ 925,350      | \$ 1,150,000    |
| CA    | Sacramento--Roseville--Arden-Arcade, CA (Metropolitan Area)<br>Component Counties: El Dorado, Placer, Sacramento, Yolo        | \$ 474,950      | \$ 608,000      | \$ 734,950      | \$ 913,350      |
| CA    | Salinas, CA (Metropolitan Area)<br>Component County: Monterey   | \$ 483,000      | \$ 618,300      | \$ 747,400      | \$ 928,850      |
| CA    | San Diego-Carlsbad, CA (Metropolitan Area)<br>Component County: San Diego   | \$ 546,250      | \$ 699,300      | \$ 845,300      | \$ 1,050,500    |
| CA    | San Francisco-Oakland-Hayward, CA (Metropolitan Area)<br>Component Counties: Alameda, Contra Costa, Marin, San Francisco, San | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| CA    | San Jose-Sunnyvale-Santa Clara, CA (Metropolitan Area)<br>Component Counties: San Benito, Santa Clara                         | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| CA    | San Luis Obispo-Paso Robles-Arroyo Grande, CA (Metropolitan Area)<br>Component County: San Luis Obispo                        | \$ 561,200      | \$ 718,450      | \$ 868,400      | \$ 1,079,250    |
| CA    | Santa Cruz-Watsonville, CA (Metropolitan Area)<br>Component County: Santa Cruz  | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| CA    | Santa Maria-Santa Barbara, CA (Metropolitan Area)<br>Component County: Santa Barbara  | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| CA    | Santa Rosa, CA (Metropolitan Area)<br>Component County: Sonoma  | \$ 520,950      | \$ 666,900      | \$ 806,150      | \$ 1,001,850    |
| CA    | Truckee-Grass Valley, CA (Micropolitan Statistical Area)<br>Component County: Nevada  | \$ 477,250      | \$ 610,950      | \$ 738,500      | \$ 917,800      |
| CA    | Alpine County   | \$ 463,450      | \$ 593,300      | \$ 717,150      | \$ 891,250      |
| CA    | Mono County   | \$ 529,000      | \$ 677,200      | \$ 818,600      | \$ 1,017,300    |

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| CO    | Breckenridge, CO (Micropolitan Area)<br>Component County: Summit   | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| CO    | Edwards, CO (Micropolitan Area)<br>Component County: Eagle   | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| CO    | Glenwood Springs, CO (Micropolitan Area)<br>Component County: Eagle, Garfield                                  | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| CO    | Steamboat Springs, CO (Micropolitan Area)<br>Component County: Routt   | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| CO    | Hinsdale County  | \$ 427,800      | \$ 547,650      | \$ 662,000      | \$ 822,700      |
| CO    | Lake County  | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| CO    | Ouray County   | \$ 425,500      | \$ 544,700      | \$ 658,450      | \$ 818,250      |
| CO    | San Miguel County  | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| CT    | Bridgeport-Stamford-Norwalk, CT (Metropolitan Area)<br>Component County: Fairfield                             | \$ 601,450      | \$ 769,950      | \$ 930,700      | \$ 1,156,650    |
| DC    | Washington-Arlington-Alexandria, DC-VA-MD-WV (Metropolitan Area)<br>Component Areas (DC): District of Columbia | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| FL    | Key West (Micropolitan Statistical Area)<br>Component County: Monroe   | \$ 529,000      | \$ 677,200      | \$ 818,600      | \$ 1,017,300    |
| FL    | Naples-Immokalee-Marzo Island, FL (Metropolitan Area)<br>Component County: Collier                             | \$ 448,500      | \$ 574,150      | \$ 694,000      | \$ 862,500      |
| GA    | Greene County  | \$ 515,200      | \$ 659,550      | \$ 797,250      | \$ 990,800      |
| HI    | Kahului-Wailuku-Lahaina, HI (Metropolitan Area)<br>Component Counties: Kalawao, Maui                           | \$ 657,800      | \$ 842,100      | \$ 1,017,900    | \$ 1,265,000    |
| HI    | Kapaa, HI (Micropolitan Area)<br>Component County: Kauai   | \$ 713,000      | \$ 912,750      | \$ 1,103,350    | \$ 1,371,150    |
| HI    | Urban Honolulu (Metropolitan Area)<br>Component County: Honolulu   | \$ 721,050      | \$ 923,050      | \$ 1,115,800    | \$ 1,386,650    |

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| ID    | Hailey, ID (Micropolitan Area)<br>Component Counties: Blaine, Camas, Lincoln   | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| ID    | Jackson, WY-ID (Micropolitan Area)<br>Component County (ID): Teton   | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| MA    | Boston-Cambridge-Newton, MA-NH (Metropolitan Area)<br>Component Counties (MA): Essex, Middlesex, Norfolk, Plymouth, Suffolk  | \$ 470,350      | \$ 602,100      | \$ 727,850      | \$ 904,500      |
| MA    | Providence-Warwick, RI-MA (Metropolitan Area)<br>Component County (MA): Bristol  | \$ 426,650      | \$ 546,200      | \$ 660,200      | \$ 820,500      |
| MA    | Vineyard Haven, MA (Metropolitan Area)<br>Component County (MA): Dukes   | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| MA    | Nantucket  | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| MD    | Baltimore-Columbia-Towson, MD (Metropolitan Area)<br>Component Counties: Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Anne's,<br>Component City: Baltimore                       | \$ 494,500      | \$ 633,050      | \$ 765,200      | \$ 950,950      |
| MD    | Washington-Arlington-Alexandria, DC-VA-MD-WV (Metropolitan Area)<br>Component Counties: Calvert, Charles, Frederick, Montgomery, Prince George's   | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| NC    | Elizabeth City, NC (Micropolitan Area)<br>Component Counties: Camden, Pasquotank, Perquimans   | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| NC    | Virginia Beach-Norfolk-Newport News, VA-NC (Metropolitan Area)<br>Component Counties (NC): Currituck, Gates  | \$ 458,850      | \$ 587,400      | \$ 710,050      | \$ 882,400      |
| NC    | Hyde County  | \$ 483,000      | \$ 618,300      | \$ 747,400      | \$ 928,850      |
| NH    | Boston-Cambridge-Newton, MA-NH (Metropolitan Area)<br>Component Counties (NH): Rockingham, Strafford   | \$ 470,350      | \$ 602,100      | \$ 727,850      | \$ 904,500      |
| NJ    | New York-Newark-Jersey City, NY-NJ-PA (Metropolitan Area)<br>Component Counties (NJ): Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |

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| NY    | New York-Newark-Jersey City, NY-NJ-PA (Metropolitan Area)<br>Component Counties (NY): Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester  | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| PA    | New York-Newark-Jersey City, NY-NJ-PA (Metropolitan Area)<br>Component County (PA): Pike  | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| RI    | Providence-Warwick, RI-MA (Metropolitan Area)<br>Component Counties (RI): Bristol, Kent, Newport, Providence, Washington  | \$ 426,650      | \$ 546,200      | \$ 660,200      | \$ 820,500      |
| UT    | Salt Lake City, UT (Metropolitan Area)<br>Component Counties (UT): Salt Lake, Tooele  | \$ 600,300      | \$ 768,500      | \$ 928,950      | \$ 1,154,450    |
| UT    | Summit Park, UT (Micropolitan Area)<br>Component County: Summit   | \$ 600,300      | \$ 768,500      | \$ 928,950      | \$ 1,154,450    |
| VA    | Charlottesville, VA (Metropolitan Area)<br>Component Counties (VA): Albemarle, Buckingham, Fluvanna, Greene, Nelson<br>Component City: Charlottesville  | \$ 437,000      | \$ 559,450      | \$ 676,200      | \$ 840,400      |
| VA    | Richmond, VA (Metropolitan Area)<br>Component Counties: Amelia, Caroline, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King William, New Kent, Powhatan, Prince George, Sussex<br>Component Cities: Colonial Heights, Hopewell, Petersburg, Richmond       | \$ 535,900      | \$ 686,050      | \$ 829,250      | \$ 1,030,600    |
| VA    | Virginia Beach-Norfolk-Newport News, VA-NC (Metropolitan Area)<br>Component Counties (VA): Gloucester, Isle of Wight, James City, Mathews, York<br>Component Cities (VA): Chesapeake, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Virginia Beach, Williamsburg | \$ 458,850      | \$ 587,400      | \$ 710,050      | \$ 882,400      |

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| VA    | Washington-Arlington-Alexandria, DC-VA-MD-WV (Metropolitan Area)<br>Component Counties (VA): Arlington, Clarke, Culpeper, Fairfax, Fauquier, Loudon, Prince William, Rappahannock, Spotsylvania, Stafford, Warren<br>Component Cities (VA): Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas, Manassas Park | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| VA    | Cumberland   | \$ 535,900      | \$ 686,050      | \$ 829,250      | \$ 1,030,600    |
| VA    | King and Queen   | \$ 535,900      | \$ 686,050      | \$ 829,250      | \$ 1,030,600    |
| VA    | Lancaster  | \$ 442,750      | \$ 566,800      | \$ 685,100      | \$ 851,450      |
| VA    | Louisa   | \$ 535,900      | \$ 686,050      | \$ 829,250      | \$ 1,030,600    |
| VA    | Surry  | \$ 458,850      | \$ 587,400      | \$ 710,050      | \$ 882,400      |
| WA    | Seattle-Tacoma-Bellevue, WA (Metropolitan Area)<br>Component Counties: King, Pierce, Snohomish   | \$ 506,000      | \$ 647,750      | \$ 783,000      | \$ 973,100      |
| WA    | San Juan   | \$ 483,000      | \$ 618,300      | \$ 747,400      | \$ 928,850      |
| WV    | Washington-Arlington-Alexandria, DC-VA-MD-WV (Metropolitan Area)<br>Component County (WV): Jefferson   | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| WY    | Jackson, WY-ID (Micropolitan Area)<br>Component County (WY): Teton   | \$ 625,500      | \$ 800,775      | \$ 967,950      | \$ 1,202,925    |
| MP    | Northern Islands   | \$ 524,400      | \$ 671,300      | \$ 811,450      | \$ 1,008,450    |
| MP    | Saipan Municipality  | \$ 529,000      | \$ 677,200      | \$ 818,600      | \$ 1,017,300    |
| MP    | Tinian Municipality  | \$ 532,450      | \$ 681,650      | \$ 823,950      | \$ 1,023,950    |