



Potential Changes to FHA Single-Family Loan Limits beginning October 1, 2011 from Implementation of the Housing and Economic Recovery Act of 2008

A Market Analysis Brief

U.S. Department of Housing and Urban Development
Office of Housing / Risk Management and Regulatory Affairs / Evaluation



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I. Introduction

Barring Congressional action, Federal Housing Administration (FHA) loan limits will revert back to loan limits determined under the Housing and Economic Recovery Act (HERA) for loans insured by FHA on or after October 1, 2011. As a result, FHA loan limits would likely decline in 669 of the 3,334 counties or county equivalents that are eligible for FHA insurance. A complete list of FHA loan limits for the 669 potentially affected counties and county equivalents is provided in Table 1 of this Market Analysis Brief. The remaining 2,665 counties are unlikely to experience a change in loan limits. This Market Analysis Brief discusses the location and impact of the potential loan limit declines as initial guidance to the industry and consumers. Additional information and analysis may be shared in the coming months.

FHA loan limits restrict the size of mortgages that can be insured by the Federal Housing Administration (FHA). Prior to 2008, the National Housing Act, as amended in 1998 Mortgage Letter 1998-28, required that FHA mortgage limits be set at 95 percent of the median house price in that area. However, FHA loan limits could not exceed 87 percent or go lower than 48 percent of the conforming mortgage limit established by the Government Sponsored Enterprises (GSE) in any given area. For the high-cost states and territories (Alaska, Guam, Hawaii, and the Virgin Islands), the National Housing Act allowed mortgage limits to be 150 percent of the national ceiling.

To mitigate the effects from the economic downturn and the sharp reduction of mortgage credit availability from private sources, Congress temporarily increased FHA loan limits in 2008. The Economic Stimulus Act (ESA) enacted in February 2008 stipulated that FHA loan limits be set temporarily at 125 percent of the median house price in each area.¹ The FHA loan limits could not exceed 175 percent of the 2008 GSE conforming mortgage limit of \$417,000; nor be lower than 65 percent of the same 2008 GSE conforming loan limit for a residence of applicable size for any given area. Also, ESA stipulated that mortgage limits for Alaska, Guam, Hawaii, and the Virgin Islands be adjusted up to 150 percent of the national ceiling.

¹ ESA loan limits apply to all FHA mortgages endorsed beginning March 1, 2008 under the following sections of the National Housing Act: Section 203(b) FHA's basic 1-4 family mortgage insurance program, Section 203(h) Mortgages for disaster victims, Section 203(k) Rehabilitation mortgage insurance, Section 203(c) Condominium units, and Section 203(e) Property in declining areas. ESA does not affect mortgage limits on Home Equity Conversion Mortgages (HECM) Section 255.

Five months after passing ESA, Congress enacted the Housing and Economic Recovery Act (HERA) in July 2008, which established the Federal Housing Finance Administration (FHFA) and assigned FHFA the responsibility to establish conforming mortgage limits for the nation and for high-cost areas.² Since 2009, the national conforming mortgage limit has been set at \$417,000. Mortgage limits under HERA are set at 115 percent of the county with the highest median house price within that MSA but cannot exceed 150 percent nor be lower than 65 percent of the GSE conforming mortgage limit. Similar to previous regimes, Section 214 of the National Housing Act applies in HERA. This section allows mortgage limits for Alaska, Guam, Hawaii and the Virgin Islands to be 150 percent higher than the ceiling.³ Finally, it should be noted that, when setting 2011 and prior year HERA limits, FHA has followed a policy of not allowing declines relative to prior HERA limits. This rule, which is consistent with the Act's policy of not allowing declines in the baseline loan limit, means that 2011 HERA limits are sometimes based on the median price level of an earlier year. Because the first cohort of HERA limits was determined using 2008 median prices, the 2011 HERA limits in all cases are based on median prices that are more recent than the 2007 median prices used in setting the 2008 ESA limits.

Seven months after passing HERA, Congress enacted the American Recovery and Reinvestment Act (ARRA) in February 2009. ARRA stipulated that FHA loan limits for 2009 be set in each area at the higher dollar amount when comparing loan limits established under 2008 ESA requirements and limits calculated for 2009 under HERA.⁴ These loan limits have since been extended by Congress each year, most recently through the Continuing Appropriations Act of 2011, and are the limits that are currently in effect for FHA loans. Barring Congressional action, FHA loan limits will revert back to loan limits determined under HERA for loans insured by FHA on or after October 1, 2011.

² HERA loan limits apply to all FHA mortgages endorsed after January 1, 2009 under the following sections of the National Housing Act: Section 203(b) FHA's basic 1-4 family mortgage insurance program, Section 203(h) Mortgages for disaster victims, Section 203(k) Rehabilitation mortgage insurance, and Section 203(c) Condominium units.

³ HERA also stipulates that Home Equity Conversion Mortgages (HECM) insured on or after November 6, 2008 will face a national mortgage dollar amount limit equal to the national conforming limit. In 2008, the national conforming mortgage limit was \$417,000. For high-cost areas the mortgage limits for HECMs were allowed to increase up to 115 percent or \$625,500 whichever is less.

⁴ ARRA loan limits apply to all FHA mortgages endorsed after January 1, 2010 under the following sections of the National Housing Act: Section 203(b) FHA's basic 1-4 family mortgage insurance program, Section 203(h) Mortgages for disaster victims, Section 203(k) Rehabilitation mortgage insurance, and Section 203(c) Condominium units.

II. Market Impact of Potential Loan Limit Declines

To determine the number of borrowers and loans that may be affected by the implementation of HERA loan limits, FHA evaluated the number of loans in calendar year 2010 (Table 2) and calendar year 2011 to date (Table 3) that had a principal balance at time of endorsement that is greater than the corresponding HERA limit for that jurisdiction.

For the U.S. as a whole, approximately 3% of loans by count (33,301) and 6% by dollar volume (\$14.2 billion) endorsed in calendar year 2010 would not have been endorsed had HERA limits been in effect. In calendar year 2011 to date (January through April), approximately 2% of endorsed loans by count (6,673) and 7% by dollar volume (\$2.8 billion) would have been affected.

It is important to note that streamline refinance loans would not be affected by any reduction in area loan limits. Loans insured prior to October 1, under higher loan limits, would still be eligible for streamline refinancing in the future, even if their outstanding balances remain above the loan limits in effect at that time. Thus, the analysis in Tables 2 and 3 does not include streamline refinance loans.

Additionally, loan limits for the FHA reverse mortgage program, the Home Equity Conversion Mortgage (HECM), are established under separate legal authority from loan limits for the forward loan program. Loan limits beginning on October 1, 2011 for HECM loans are currently under review and additional guidance will be provided in a subsequent communication to borrowers and the industry. As such, the analysis in Tables 2 and 3 does not include HECM loans.

III. Geographic Location and Impact of Potential Loan Limit Declines

Exhibit 1 maps the location of the counties in the continental U.S. that may be affected by the implementation of HERA loan limits and shows the approximate magnitude of the potential decline in the corresponding FHA loan limit. Table 1 shows by county the declines in FHA loan limits that could occur for one-unit properties.⁵

The magnitude of the decline in an area's loan limits does not directly correlate to the number of borrowers who might be affected. For example, 44 municipios in Puerto Rico may experience a \$221,000 decline in loan limits, the largest decrease of any county or county equivalent. This corresponds to a potential impact of 4% by loan count and 10% by dollar volume of FHA loans endorsed in calendar year 2010 in Puerto Rico. Loans originated in Puerto Rico represented less than one percent of all FHA loans endorsed in calendar year 2010 by both loan count and dollar volume.

⁵ Separate loan limits are set for two-, three-, and four-unit properties. Those limits would also decline in the identified areas. Through ESA, FHA loan limits for multiple unit properties are set at a multiple of the 1-unit limit: 128% for 2-unit properties, 155% for 3-unit properties, and 192% for 4-unit properties.

In comparison, Connecticut may experience the greatest percentage impact, 8% by loan count and 15% by dollar volume of FHA loans endorsed in calendar year 2010, but would experience loan limit declines ranging from as low as \$1,100 in Windham County to as high as \$133,750 in Fairfield County. Loans originated in Connecticut represented just over one percent of all FHA loans endorsed in calendar year 2010 by both loan count and dollar volume.

When analyzed by potential impact on loan counts, nine states may experience declines that are greater than 5%: Arizona, California, Colorado, Connecticut, District of Columbia, Massachusetts, Maine, New Hampshire, and Oregon. When evaluated by potential impact on dollar volume, eight states may experience declines that are greater than 10%: Arizona, California, Connecticut, District of Columbia, Massachusetts, New Hampshire, Nevada, and Puerto Rico.

IV. Data Tables and Exhibits

The following information follows:

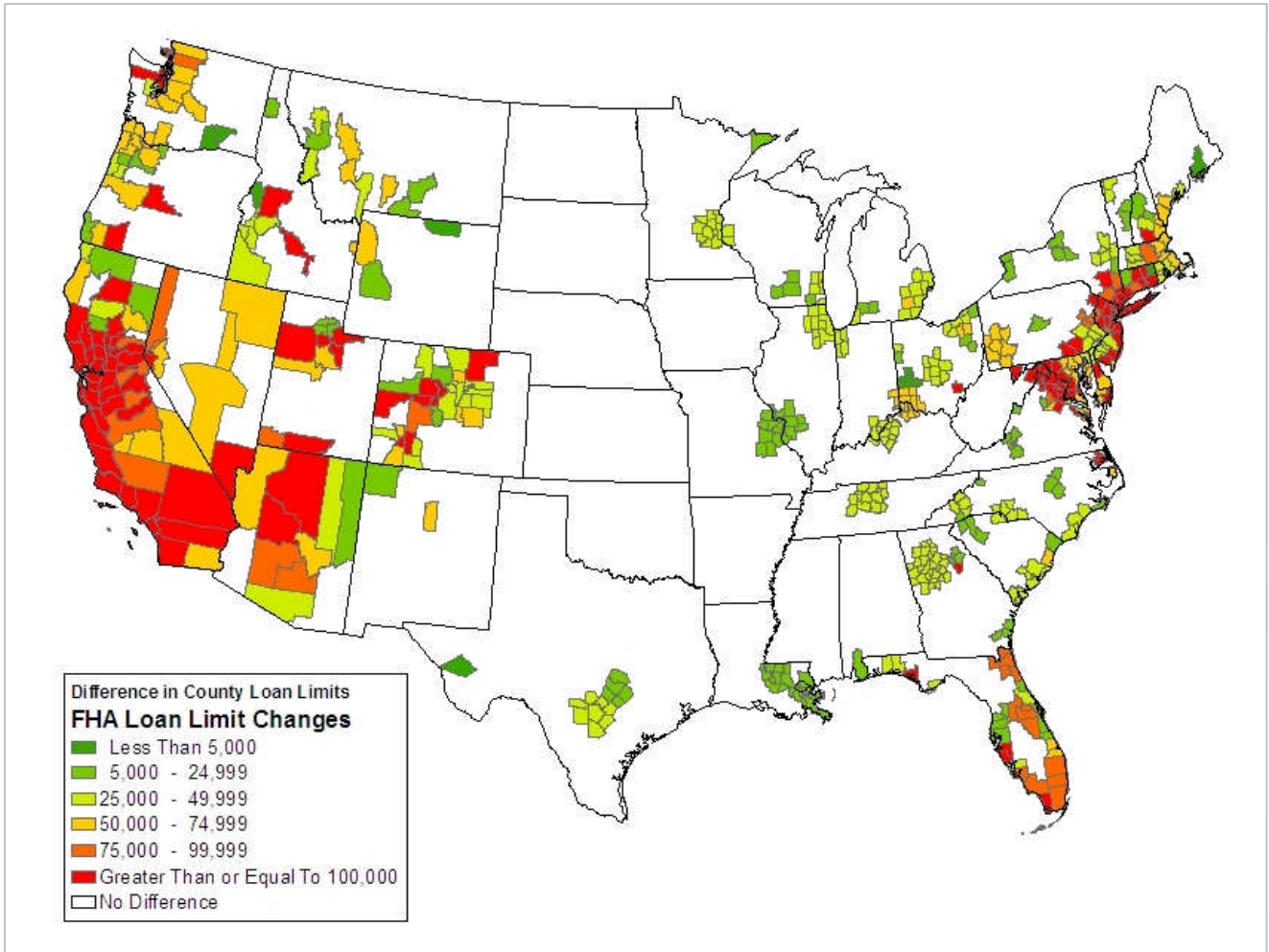
Exhibit 1: Counties Affected by Possible Decrease in FHA Loan Limits for Loans Originated on or After October 1, 2011

Table 1: Potential Decrease in Conforming Loan Limits for Loans Originated on or After October 1, 2011 – Affected Counties Only

Table 2: CY 2010 FHA-endorsed Loans with Balances above HERA Limits

Table 3: CY 2011 to date (Jan-Apr) FHA-endorsed Loans with Balances above HERA Limits

Exhibit 1: Counties Affected by Possible Decrease in FHA Loan Limits for Loans Originated on or After October 1, 2011



**Table 1: Potential Decrease in FHA Loan Limits for Loans Originated on or after
October 1, 2011 – Affected Counties Only**

(Decrease Would Result from Reversion to HERA Limits from
Continuing Appropriations Act of 2011 Limits)

State	County	FIPS Code	Continuing Appropriations Act of 2011 Limit (1-unit)	HERA Limit for CY 2011 (1-unit)	Difference	Metropolitan Area Median Price for HERA Calculation	Year of Median House Price
AK	Anchorage Municipality	2020	\$ 347,500	\$ 333,500	-\$14,000	\$ 290,000	2009
AK	Denali Borough	2068	\$ 316,250	\$ 276,000	-\$40,250	\$ 240,000	2009
AK	Dillingham Census Area	2070	\$ 332,500	\$ 271,050	-\$61,450	\$ 180,000	2009
AK	Fairbanks North Star Borough	2090	\$ 316,250	\$ 271,050	-\$45,200	\$ 223,000	2009
AK	Juneau City and Borough	2110	\$ 398,750	\$ 349,600	-\$49,150	\$ 304,000	2008
AK	Matanuska-Susitna Borough	2170	\$ 347,500	\$ 333,500	-\$14,000	\$ 290,000	2009
AK	Sitka City and Borough	2220	\$ 431,250	\$ 401,350	-\$29,900	\$ 349,000	2009
AL	Baldwin County	1003	\$ 285,000	\$ 271,050	-\$13,950	\$ 195,000	2008
AS	Manu'a District	60020	\$ 305,000	\$ 271,050	-\$33,950	\$ 230,000	2008
AZ	Apache County	4001	\$ 281,250	\$ 271,050	-\$10,200	\$ 150,000	2008
AZ	Coconino County	4005	\$ 450,000	\$ 333,500	-\$116,500	\$ 290,000	2008
AZ	Gila County	4007	\$ 325,000	\$ 271,050	-\$53,950	\$ 185,000	2008
AZ	Maricopa County	4013	\$ 346,250	\$ 271,050	-\$75,200	\$ 231,000	2008
AZ	Mohave County	4015	\$ 322,500	\$ 271,050	-\$51,450	\$ 165,000	2008
AZ	Navajo County	4017	\$ 308,750	\$ 271,050	-\$37,700	\$ 181,000	2008
AZ	Pima County	4019	\$ 316,250	\$ 271,050	-\$45,200	\$ 208,000	2008
AZ	Pinal County	4021	\$ 346,250	\$ 271,050	-\$75,200	\$ 231,000	2008
AZ	Yavapai County	4025	\$ 390,000	\$ 271,050	-\$118,950	\$ 218,000	2008
CA	Alameda County	6001	\$ 729,750	\$ 625,500	-\$104,250	\$ 995,000	2008
CA	Alpine County	6003	\$ 547,500	\$ 463,450	-\$84,050	\$ 403,000	2008
CA	Amador County	6005	\$ 443,750	\$ 332,350	-\$111,400	\$ 289,000	2008
CA	Butte County	6007	\$ 400,000	\$ 293,250	-\$106,750	\$ 255,000	2008
CA	Calaveras County	6009	\$ 462,500	\$ 373,750	-\$88,750	\$ 325,000	2008
CA	Colusa County	6011	\$ 397,500	\$ 271,050	-\$126,450	\$ 206,000	2008
CA	Contra Costa County	6013	\$ 729,750	\$ 625,500	-\$104,250	\$ 995,000	2008
CA	Del Norte County	6015	\$ 311,250	\$ 271,050	-\$40,200	\$ 200,000	2008
CA	El Dorado County	6017	\$ 580,000	\$ 474,950	-\$105,050	\$ 413,000	2008
CA	Fresno County	6019	\$ 381,250	\$ 281,750	-\$99,500	\$ 245,000	2008
CA	Glenn County	6021	\$ 287,500	\$ 271,050	-\$16,450	\$ 197,000	2008
CA	Humboldt County	6023	\$ 393,750	\$ 327,750	-\$66,000	\$ 285,000	2008
CA	Imperial County	6025	\$ 325,000	\$ 271,050	-\$53,950	\$ 220,000	2008
CA	Inyo County	6027	\$ 437,500	\$ 369,150	-\$68,350	\$ 321,000	2008
CA	Kern County	6029	\$ 368,750	\$ 271,050	-\$97,700	\$ 225,000	2008
CA	Kings County	6031	\$ 325,000	\$ 271,050	-\$53,950	\$ 217,000	2008
CA	Lake County	6033	\$ 401,250	\$ 271,050	-\$130,200	\$ 210,000	2008
CA	Lassen County	6035	\$ 285,000	\$ 271,050	-\$13,950	\$ 190,000	2008
CA	Los Angeles County	6037	\$ 729,750	\$ 625,500	-\$104,250	\$ 590,000	2008
CA	Madera County	6039	\$ 425,000	\$ 271,050	-\$153,950	\$ 220,000	2008
CA	Marin County	6041	\$ 729,750	\$ 625,500	-\$104,250	\$ 995,000	2008
CA	Mariposa County	6043	\$ 412,500	\$ 322,000	-\$90,500	\$ 280,000	2008
CA	Mendocino County	6045	\$ 512,500	\$ 373,750	-\$138,750	\$ 325,000	2008

State	County	FIPS Code	Continuing	HERA	Difference	Metropolitan	Year of Median
			Appropriations	Limit for		Area Median	
			Act of 2011	CY 2011	Price for		House Price
			Limit (1-unit)	(1-unit)	HERA	Calculation	
CA	Merced County	6047	\$ 472,500	\$ 271,050	-\$201,450	\$ 193,000	2008
CA	Monterey County	6053	\$ 729,750	\$ 483,000	-\$246,750	\$ 420,000	2008
CA	Napa County	6055	\$ 729,750	\$ 592,250	-\$137,500	\$ 515,000	2008
CA	Nevada County	6057	\$ 562,500	\$ 477,250	-\$85,250	\$ 415,000	2008
CA	Orange County	6059	\$ 729,750	\$ 625,500	-\$104,250	\$ 590,000	2008
CA	Placer County	6061	\$ 580,000	\$ 474,950	-\$105,050	\$ 413,000	2008
CA	Plumas County	6063	\$ 410,000	\$ 336,950	-\$73,050	\$ 293,000	2008
CA	Riverside County	6065	\$ 500,000	\$ 355,350	-\$144,650	\$ 309,000	2008
CA	Sacramento County	6067	\$ 580,000	\$ 474,950	-\$105,050	\$ 413,000	2008
CA	San Benito County	6069	\$ 729,750	\$ 625,500	-\$104,250	\$ 750,000	2008
CA	San Bernardino County	6071	\$ 500,000	\$ 355,350	-\$144,650	\$ 309,000	2008
CA	San Diego County	6073	\$ 697,500	\$ 546,250	-\$151,250	\$ 475,000	2008
CA	San Francisco County	6075	\$ 729,750	\$ 625,500	-\$104,250	\$ 995,000	2008
CA	San Joaquin County	6077	\$ 488,750	\$ 304,750	-\$184,000	\$ 265,000	2008
CA	San Luis Obispo County	6079	\$ 687,500	\$ 561,200	-\$126,300	\$ 488,000	2008
CA	San Mateo County	6081	\$ 729,750	\$ 625,500	-\$104,250	\$ 995,000	2008
CA	Santa Barbara County	6083	\$ 729,750	\$ 625,500	-\$104,250	\$ 568,000	2010
CA	Santa Clara County	6085	\$ 729,750	\$ 625,500	-\$104,250	\$ 750,000	2008
CA	Santa Cruz County	6087	\$ 729,750	\$ 625,500	-\$104,250	\$ 644,000	2008
CA	Shasta County	6089	\$ 423,750	\$ 273,700	-\$150,050	\$ 238,000	2008
CA	Siskiyou County	6093	\$ 293,750	\$ 271,050	-\$22,700	\$ 185,000	2008
CA	Solano County	6095	\$ 557,500	\$ 400,200	-\$157,300	\$ 348,000	2008
CA	Sonoma County	6097	\$ 662,500	\$ 520,950	-\$141,550	\$ 453,000	2008
CA	Stanislaus County	6099	\$ 423,750	\$ 276,000	-\$147,750	\$ 240,000	2008
CA	Sutter County	6101	\$ 425,000	\$ 271,050	-\$153,950	\$ 225,000	2008
CA	Tehama County	6103	\$ 312,500	\$ 271,050	-\$41,450	\$ 200,000	2008
CA	Tulare County	6107	\$ 325,000	\$ 271,050	-\$53,950	\$ 212,000	2008
CA	Tuolumne County	6109	\$ 437,500	\$ 331,200	-\$106,300	\$ 288,000	2008
CA	Ventura County	6111	\$ 729,750	\$ 598,000	-\$131,750	\$ 520,000	2008
CA	Yolo County	6113	\$ 580,000	\$ 474,950	-\$105,050	\$ 413,000	2008
CA	Yuba County	6115	\$ 425,000	\$ 271,050	-\$153,950	\$ 225,000	2008
CO	Adams County	8001	\$ 406,250	\$ 368,000	-\$38,250	\$ 320,000	2008
CO	Arapahoe County	8005	\$ 406,250	\$ 368,000	-\$38,250	\$ 320,000	2008
CO	Archuleta County	8007	\$ 317,500	\$ 285,200	-\$32,300	\$ 248,000	2008
CO	Boulder County	8013	\$ 460,000	\$ 402,500	-\$57,500	\$ 350,000	2008
CO	Broomfield County	8014	\$ 406,250	\$ 368,000	-\$38,250	\$ 320,000	2008
CO	Chaffee County	8015	\$ 280,000	\$ 274,850	-\$5,150	\$ 239,000	2008
CO	Clear Creek County	8019	\$ 406,250	\$ 368,000	-\$38,250	\$ 320,000	2008
CO	Denver County	8031	\$ 406,250	\$ 368,000	-\$38,250	\$ 320,000	2008
CO	Douglas County	8035	\$ 406,250	\$ 368,000	-\$38,250	\$ 320,000	2008
CO	Eagle County	8037	\$ 729,750	\$ 625,500	-\$104,250	\$ 710,000	2008
CO	El Paso County	8041	\$ 325,000	\$ 271,050	-\$53,950	\$ 220,000	2008
CO	Elbert County	8039	\$ 406,250	\$ 368,000	-\$38,250	\$ 320,000	2008
CO	Garfield County	8045	\$ 425,000	\$ 414,000	-\$11,000	\$ 360,000	2008
CO	Gilpin County	8047	\$ 406,250	\$ 368,000	-\$38,250	\$ 320,000	2008
CO	Grand County	8049	\$ 356,250	\$ 333,500	-\$22,750	\$ 290,000	2009
CO	Gunnison County	8051	\$ 433,750	\$ 357,650	-\$76,100	\$ 311,000	2008
CO	Hinsdale County	8053	\$ 557,500	\$ 427,800	-\$129,700	\$ 372,000	2009
CO	Jefferson County	8059	\$ 406,250	\$ 368,000	-\$38,250	\$ 320,000	2008

State	County	FIPS Code	Continuing	HERA	Difference	Metropolitan	Year of Median
			Appropriations	Limit for		Area Median	
			Act of 2011	CY 2011	Price for		House Price
			Limit (1-unit)	(1-unit)	HERA	Calculation	
CO	La Plata County	8067	\$ 443,750	\$ 379,500	-\$64,250	\$ 330,000	2008
CO	Lake County	8065	\$ 729,750	\$ 625,500	-\$104,250	\$ 710,000	2008
CO	Larimer County	8069	\$ 312,500	\$ 271,050	-\$41,450	\$ 233,000	2008
CO	Mesa County	8077	\$ 371,250	\$ 271,050	-\$100,200	\$ 228,000	2008
CO	Mineral County	8079	\$ 300,000	\$ 271,050	-\$28,950	\$ 200,000	2009
CO	Ouray County	8091	\$ 482,500	\$ 425,500	-\$57,000	\$ 370,000	2009
CO	Park County	8093	\$ 406,250	\$ 368,000	-\$38,250	\$ 320,000	2008
CO	Pitkin County	8097	\$ 729,750	\$ 625,500	-\$104,250	\$ 1,900,000	2009
CO	Routt County	8107	\$ 675,000	\$ 625,500	-\$49,500	\$ 552,000	2008
CO	San Juan County	8111	\$ 425,000	\$ 271,050	-\$153,950	\$ 205,000	2010
CO	San Miguel County	8113	\$ 651,250	\$ 625,500	-\$25,750	\$ 1,370,000	2009
CO	Summit County	8117	\$ 729,750	\$ 625,500	-\$104,250	\$ 628,000	2008
CO	Teller County	8119	\$ 325,000	\$ 271,050	-\$53,950	\$ 220,000	2008
CO	Weld County	8123	\$ 417,500	\$ 271,050	-\$146,450	\$ 206,000	2008
CT	Fairfield County	9001	\$ 708,750	\$ 575,000	-\$133,750	\$ 500,000	2010
CT	Hartford County	9003	\$ 440,000	\$ 320,850	-\$119,150	\$ 279,000	2008
CT	Litchfield County	9005	\$ 375,000	\$ 357,650	-\$17,350	\$ 311,000	2008
CT	Middlesex County	9007	\$ 440,000	\$ 320,850	-\$119,150	\$ 279,000	2008
CT	New Haven County	9009	\$ 387,500	\$ 305,900	-\$81,600	\$ 266,000	2008
CT	New London County	9011	\$ 398,750	\$ 280,600	-\$118,150	\$ 244,000	2008
CT	Tolland County	9013	\$ 440,000	\$ 320,850	-\$119,150	\$ 279,000	2008
CT	Windham County	9015	\$ 272,500	\$ 271,400	-\$1,100	\$ 236,000	2008
DC	District of Columbia	11001	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
DE	Kent County	10001	\$ 376,250	\$ 271,050	-\$105,200	\$ 220,000	2008
DE	New Castle County	10003	\$ 420,000	\$ 379,500	-\$40,500	\$ 330,000	2008
DE	Sussex County	10005	\$ 375,000	\$ 316,250	-\$58,750	\$ 275,000	2008
FL	Baker County	12003	\$ 387,500	\$ 304,750	-\$82,750	\$ 265,000	2008
FL	Bay County	12005	\$ 396,250	\$ 271,050	-\$125,200	\$ 176,000	2008
FL	Brevard County	12009	\$ 291,250	\$ 271,050	-\$20,200	\$ 170,000	2008
FL	Broward County	12011	\$ 423,750	\$ 345,000	-\$78,750	\$ 300,000	2008
FL	Charlotte County	12015	\$ 296,250	\$ 271,050	-\$25,200	\$ 163,000	2008
FL	Clay County	12019	\$ 387,500	\$ 304,750	-\$82,750	\$ 265,000	2008
FL	Collier County	12021	\$ 531,250	\$ 448,500	-\$82,750	\$ 390,000	2008
FL	Duval County	12031	\$ 387,500	\$ 304,750	-\$82,750	\$ 265,000	2008
FL	Flagler County	12035	\$ 287,500	\$ 271,050	-\$16,450	\$ 175,000	2008
FL	Franklin County	12037	\$ 305,000	\$ 271,050	-\$33,950	\$ 213,000	2009
FL	Hernando County	12053	\$ 292,500	\$ 271,050	-\$21,450	\$ 196,000	2008
FL	Hillsborough County	12057	\$ 292,500	\$ 271,050	-\$21,450	\$ 196,000	2008
FL	Indian River County	12061	\$ 283,750	\$ 271,050	-\$12,700	\$ 205,000	2008
FL	Lake County	12069	\$ 353,750	\$ 274,850	-\$78,900	\$ 239,000	2008
FL	Lee County	12071	\$ 356,250	\$ 271,050	-\$85,200	\$ 200,000	2008
FL	Manatee County	12081	\$ 442,500	\$ 285,200	-\$157,300	\$ 248,000	2008
FL	Martin County	12085	\$ 375,000	\$ 316,250	-\$58,750	\$ 275,000	2008
FL	Miami-Dade County	12086	\$ 423,750	\$ 345,000	-\$78,750	\$ 300,000	2008
FL	Monroe County	12087	\$ 729,750	\$ 529,000	-\$200,750	\$ 460,000	2008
FL	Nassau County	12089	\$ 387,500	\$ 304,750	-\$82,750	\$ 265,000	2008
FL	Okaloosa County	12091	\$ 312,500	\$ 271,050	-\$41,450	\$ 195,000	2008
FL	Orange County	12095	\$ 353,750	\$ 274,850	-\$78,900	\$ 239,000	2008
FL	Osceola County	12097	\$ 353,750	\$ 274,850	-\$78,900	\$ 239,000	2008

State	County	FIPS Code	Continuing	HERA	Difference	Metropolitan	Year of Median
			Appropriations	Limit for		Area Median	
			Act of 2011	CY 2011	Price for		House Price
			Limit (1-unit)	(1-unit)	HERA	Calculation	
FL	Palm Beach County	12099	\$ 423,750	\$ 345,000	-\$78,750	\$ 300,000	2008
FL	Pasco County	12101	\$ 292,500	\$ 271,050	-\$21,450	\$ 196,000	2008
FL	Pinellas County	12103	\$ 292,500	\$ 271,050	-\$21,450	\$ 196,000	2008
FL	Sarasota County	12115	\$ 442,500	\$ 285,200	-\$157,300	\$ 248,000	2008
FL	Seminole County	12117	\$ 353,750	\$ 274,850	-\$78,900	\$ 239,000	2008
FL	St. Johns County	12109	\$ 387,500	\$ 304,750	-\$82,750	\$ 265,000	2008
FL	St. Lucie County	12111	\$ 375,000	\$ 316,250	-\$58,750	\$ 275,000	2008
FL	Sumter County	12119	\$ 278,750	\$ 271,050	-\$7,700	\$ 195,000	2008
FL	Volusia County	12127	\$ 303,750	\$ 271,050	-\$32,700	\$ 175,000	2008
FL	Walton County	12131	\$ 362,750	\$ 325,450	-\$37,300	\$ 283,000	2008
GA	Barrow County	13013	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Bartow County	13015	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Brantley County	13025	\$ 276,250	\$ 271,050	-\$5,200	\$ 203,000	2008
GA	Butts County	13035	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Carroll County	13045	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Cherokee County	13057	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Clarke County	13059	\$ 298,750	\$ 292,100	-\$6,650	\$ 254,000	2008
GA	Clayton County	13063	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Cobb County	13067	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Coweta County	13077	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Dawson County	13085	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	DeKalb County	13089	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Douglas County	13097	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Fayette County	13113	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Forsyth County	13117	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Fulton County	13121	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Glynn County	13127	\$ 276,250	\$ 271,050	-\$5,200	\$ 203,000	2008
GA	Greene County	13133	\$ 662,500	\$ 515,200	-\$147,300	\$ 448,000	2008
GA	Gwinnett County	13135	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Haralson County	13143	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Heard County	13149	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Henry County	13151	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Jasper County	13159	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Lamar County	13171	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Madison County	13195	\$ 298,750	\$ 292,100	-\$6,650	\$ 254,000	2008
GA	McIntosh County	13191	\$ 276,250	\$ 271,050	-\$5,200	\$ 203,000	2008
GA	Meriwether County	13199	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Newton County	13217	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Oconee County	13219	\$ 298,750	\$ 292,100	-\$6,650	\$ 254,000	2008
GA	Oglethorpe County	13221	\$ 298,750	\$ 292,100	-\$6,650	\$ 254,000	2008
GA	Paulding County	13223	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Pickens County	13227	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Pike County	13231	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Rockdale County	13247	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Spalding County	13255	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GA	Walton County	13297	\$ 346,250	\$ 320,850	-\$25,400	\$ 279,000	2008
GU	Guam	66010	\$ 651,250	\$ 563,500	-\$87,750	\$ 490,000	2008
HI	Hawaii County	15001	\$ 618,750	\$ 368,000	-\$250,750	\$ 320,000	2008
HI	Honolulu County	15003	\$ 793,750	\$ 721,050	-\$72,700	\$ 627,000	2008

State	County	FIPS Code	Continuing	HERA	Difference	Metropolitan	Year of Median
			Appropriations	Limit for		Area Median	
			Act of 2011	CY 2011	Price for		House Price
			Limit (1-unit)	(1-unit)	HERA	Calculation	
HI	Kalawao County	15005	\$ 716,250	\$ 626,750	-\$89,500	\$ 545,000	2008
HI	Kauai County	15007	\$ 773,750	\$ 713,000	-\$60,750	\$ 620,000	2008
HI	Maui County	15009	\$ 790,000	\$ 626,750	-\$163,250	\$ 545,000	2008
ID	Ada County	16001	\$ 303,750	\$ 271,050	-\$32,700	\$ 215,000	2008
ID	Adams County	16003	\$ 273,750	\$ 271,050	-\$2,700	\$ 223,000	2009
ID	Blaine County	16013	\$ 729,750	\$ 625,500	-\$104,250	\$ 398,000	2008
ID	Boise County	16015	\$ 303,750	\$ 271,050	-\$32,700	\$ 215,000	2008
ID	Canyon County	16027	\$ 303,750	\$ 271,050	-\$32,700	\$ 215,000	2008
ID	Gem County	16045	\$ 303,750	\$ 271,050	-\$32,700	\$ 215,000	2008
ID	Kootenai County	16055	\$ 286,250	\$ 271,050	-\$15,200	\$ 201,000	2008
ID	Owyhee County	16073	\$ 303,750	\$ 271,050	-\$32,700	\$ 215,000	2008
ID	Teton County	16081	\$ 693,750	\$ 625,500	-\$68,250	\$ 800,000	2008
ID	Valley County	16085	\$ 462,500	\$ 272,550	-\$189,950	\$ 237,000	2008
IL	Bond County	17005	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
IL	Calhoun County	17013	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
IL	Clinton County	17027	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
IL	Cook County	17031	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008
IL	DeKalb County	17037	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008
IL	DuPage County	17043	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008
IL	Grundy County	17063	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008
IL	Jersey County	17083	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
IL	Kane County	17089	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008
IL	Kendall County	17093	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008
IL	Lake County	17097	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008
IL	Macoupin County	17117	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
IL	Madison County	17119	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
IL	McHenry County	17111	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008
IL	Monroe County	17133	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
IL	St. Clair County	17163	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
IL	Will County	17197	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008
IN	Clark County	18019	\$ 302,500	\$ 271,050	-\$31,450	\$ 229,000	2010
IN	Dearborn County	18029	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
IN	Floyd County	18043	\$ 302,500	\$ 271,050	-\$31,450	\$ 229,000	2010
IN	Franklin County	18047	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
IN	Harrison County	18061	\$ 302,500	\$ 271,050	-\$31,450	\$ 229,000	2010
IN	Jasper County	18073	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008
IN	Lake County	18089	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008
IN	Newton County	18111	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008
IN	Ohio County	18115	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
IN	Porter County	18127	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008
IN	Washington County	18175	\$ 302,500	\$ 271,050	-\$31,450	\$ 229,000	2010
KY	Boone County	21015	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
KY	Bracken County	21023	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
KY	Bullitt County	21029	\$ 302,500	\$ 271,050	-\$31,450	\$ 229,000	2010
KY	Campbell County	21037	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
KY	Gallatin County	21077	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
KY	Grant County	21081	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
KY	Henry County	21103	\$ 302,500	\$ 271,050	-\$31,450	\$ 229,000	2010
KY	Jefferson County	21111	\$ 302,500	\$ 271,050	-\$31,450	\$ 229,000	2010

State	County	FIPS Code	Continuing	HERA	Difference	Metropolitan	Year of Median
			Appropriations	Limit for		Area Median	
			Act of 2011	CY 2011	Price for		House Price
			Limit (1-unit)	(1-unit)	HERA		
					Calculation		
KY	Kenton County	21117	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
KY	Meade County	21163	\$ 302,500	\$ 271,050	-\$31,450	\$ 229,000	2010
KY	Nelson County	21179	\$ 302,500	\$ 271,050	-\$31,450	\$ 229,000	2010
KY	Oldham County	21185	\$ 302,500	\$ 271,050	-\$31,450	\$ 229,000	2010
KY	Pendleton County	21191	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
KY	Shelby County	21211	\$ 302,500	\$ 271,050	-\$31,450	\$ 229,000	2010
KY	Spencer County	21215	\$ 302,500	\$ 271,050	-\$31,450	\$ 229,000	2010
KY	Trimble County	21223	\$ 302,500	\$ 271,050	-\$31,450	\$ 229,000	2010
LA	Ascension Parish	22005	\$ 280,000	\$ 271,050	-\$8,950	\$ 218,000	2010
LA	East Baton Rouge Parish	22033	\$ 280,000	\$ 271,050	-\$8,950	\$ 218,000	2010
LA	East Feliciana Parish	22037	\$ 280,000	\$ 271,050	-\$8,950	\$ 218,000	2010
LA	Iberville Parish	22047	\$ 280,000	\$ 271,050	-\$8,950	\$ 218,000	2010
LA	Jefferson Parish	22051	\$ 287,500	\$ 271,050	-\$16,450	\$ 226,000	2008
LA	Livingston Parish	22063	\$ 280,000	\$ 271,050	-\$8,950	\$ 218,000	2010
LA	Orleans Parish	22071	\$ 287,500	\$ 271,050	-\$16,450	\$ 226,000	2008
LA	Plaquemines Parish	22075	\$ 287,500	\$ 271,050	-\$16,450	\$ 226,000	2008
LA	Pointe Coupee Parish	22077	\$ 280,000	\$ 271,050	-\$8,950	\$ 218,000	2010
LA	St. Bernard Parish	22087	\$ 287,500	\$ 271,050	-\$16,450	\$ 226,000	2008
LA	St. Charles Parish	22089	\$ 287,500	\$ 271,050	-\$16,450	\$ 226,000	2008
LA	St. Helena Parish	22091	\$ 280,000	\$ 271,050	-\$8,950	\$ 218,000	2010
LA	St. John the Baptist Parish	22095	\$ 287,500	\$ 271,050	-\$16,450	\$ 226,000	2008
LA	St. Tammany Parish	22103	\$ 287,500	\$ 271,050	-\$16,450	\$ 226,000	2008
LA	West Baton Rouge Parish	22121	\$ 280,000	\$ 271,050	-\$8,950	\$ 218,000	2010
LA	West Feliciana Parish	22125	\$ 280,000	\$ 271,050	-\$8,950	\$ 218,000	2010
MA	Barnstable County	25001	\$ 462,500	\$ 405,950	-\$56,550	\$ 353,000	2008
MA	Bristol County	25005	\$ 475,000	\$ 426,650	-\$48,350	\$ 371,000	2008
MA	Dukes County	25007	\$ 729,750	\$ 625,500	-\$104,250	\$ 626,000	2010
MA	Essex County	25009	\$ 523,750	\$ 465,750	-\$58,000	\$ 405,000	2008
MA	Franklin County	25011	\$ 318,750	\$ 274,850	-\$43,900	\$ 239,000	2010
MA	Hampden County	25013	\$ 318,750	\$ 274,850	-\$43,900	\$ 239,000	2010
MA	Hampshire County	25015	\$ 318,750	\$ 274,850	-\$43,900	\$ 239,000	2010
MA	Middlesex County	25017	\$ 523,750	\$ 465,750	-\$58,000	\$ 405,000	2008
MA	Nantucket County	25019	\$ 729,750	\$ 625,500	-\$104,250	\$ 1,325,000	2009
MA	Norfolk County	25021	\$ 523,750	\$ 465,750	-\$58,000	\$ 405,000	2008
MA	Plymouth County	25023	\$ 523,750	\$ 465,750	-\$58,000	\$ 405,000	2008
MA	Suffolk County	25025	\$ 523,750	\$ 465,750	-\$58,000	\$ 405,000	2008
MA	Worcester County	25027	\$ 385,000	\$ 285,200	-\$99,800	\$ 248,000	2008
MD	Anne Arundel County	24003	\$ 560,000	\$ 494,500	-\$65,500	\$ 430,000	2008
MD	Baltimore city	24510	\$ 560,000	\$ 494,500	-\$65,500	\$ 430,000	2008
MD	Baltimore County	24005	\$ 560,000	\$ 494,500	-\$65,500	\$ 430,000	2008
MD	Calvert County	24009	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
MD	Carroll County	24013	\$ 560,000	\$ 494,500	-\$65,500	\$ 430,000	2008
MD	Cecil County	24015	\$ 420,000	\$ 379,500	-\$40,500	\$ 330,000	2008
MD	Charles County	24017	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
MD	Frederick County	24021	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
MD	Garrett County	24023	\$ 437,500	\$ 271,050	-\$166,450	\$ 203,000	2008
MD	Harford County	24025	\$ 560,000	\$ 494,500	-\$65,500	\$ 430,000	2008
MD	Howard County	24027	\$ 560,000	\$ 494,500	-\$65,500	\$ 430,000	2008

State	County	FIPS Code	Continuing	HERA	Difference	Metropolitan	Year of Median
			Appropriations	Limit for		Area Median	
			Act of 2011	CY 2011	Price for		House Price
			Limit (1-unit)	(1-unit)	HERA	Calculation	
MD	Kent County	24029	\$ 343,750	\$ 290,950	-\$52,800	\$ 253,000	2008
MD	Montgomery County	24031	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
MD	Prince George's County	24033	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
MD	Queen Anne's County	24035	\$ 560,000	\$ 494,500	-\$65,500	\$ 430,000	2008
MD	Somerset County	24039	\$ 328,750	\$ 271,050	-\$57,700	\$ 180,000	2008
MD	St. Mary's County	24037	\$ 400,000	\$ 347,300	-\$52,700	\$ 302,000	2008
MD	Talbot County	24041	\$ 443,750	\$ 382,950	-\$60,800	\$ 333,000	2008
MD	Washington County	24043	\$ 377,500	\$ 271,050	-\$106,450	\$ 205,000	2008
MD	Wicomico County	24045	\$ 328,750	\$ 271,050	-\$57,700	\$ 180,000	2008
MD	Worcester County	24047	\$ 437,500	\$ 310,500	-\$127,000	\$ 270,000	2008
ME	Cumberland County	23005	\$ 337,500	\$ 272,550	-\$64,950	\$ 237,000	2008
ME	Hancock County	23009	\$ 272,500	\$ 271,400	-\$1,100	\$ 236,000	2008
ME	Lincoln County	23015	\$ 318,750	\$ 271,050	-\$47,700	\$ 218,000	2008
ME	Sagadahoc County	23023	\$ 337,500	\$ 272,550	-\$64,950	\$ 237,000	2008
ME	York County	23031	\$ 337,500	\$ 272,550	-\$64,950	\$ 237,000	2008
MI	Berrien County	26021	\$ 298,750	\$ 271,050	-\$27,700	\$ 124,000	2010
MI	Kalamazoo County	26077	\$ 286,250	\$ 271,050	-\$15,200	\$ 134,000	2008
MI	Lapeer County	26087	\$ 297,500	\$ 271,050	-\$26,450	\$ 190,000	2008
MI	Lenawee County	26091	\$ 297,500	\$ 271,050	-\$26,450	\$ 145,000	2008
MI	Livingston County	26093	\$ 297,500	\$ 271,050	-\$26,450	\$ 190,000	2008
MI	Macomb County	26099	\$ 297,500	\$ 271,050	-\$26,450	\$ 190,000	2008
MI	Monroe County	26115	\$ 297,500	\$ 271,050	-\$26,450	\$ 127,000	2008
MI	Oakland County	26125	\$ 297,500	\$ 271,050	-\$26,450	\$ 190,000	2008
MI	St. Clair County	26147	\$ 297,500	\$ 271,050	-\$26,450	\$ 190,000	2008
MI	Van Buren County	26159	\$ 286,250	\$ 271,050	-\$15,200	\$ 134,000	2008
MI	Washtenaw County	26161	\$ 345,000	\$ 271,050	-\$73,950	\$ 195,000	2008
MI	Wayne County	26163	\$ 297,500	\$ 271,050	-\$26,450	\$ 190,000	2008
MN	Anoka County	27003	\$ 365,000	\$ 318,550	-\$46,450	\$ 277,000	2008
MN	Carver County	27019	\$ 365,000	\$ 318,550	-\$46,450	\$ 277,000	2008
MN	Chisago County	27025	\$ 365,000	\$ 318,550	-\$46,450	\$ 277,000	2008
MN	Cook County	27031	\$ 296,250	\$ 282,900	-\$13,350	\$ 246,000	2008
MN	Dakota County	27037	\$ 365,000	\$ 318,550	-\$46,450	\$ 277,000	2008
MN	Hennepin County	27053	\$ 365,000	\$ 318,550	-\$46,450	\$ 277,000	2008
MN	Isanti County	27059	\$ 365,000	\$ 318,550	-\$46,450	\$ 277,000	2008
MN	Ramsey County	27123	\$ 365,000	\$ 318,550	-\$46,450	\$ 277,000	2008
MN	Scott County	27139	\$ 365,000	\$ 318,550	-\$46,450	\$ 277,000	2008
MN	Sherburne County	27141	\$ 365,000	\$ 318,550	-\$46,450	\$ 277,000	2008
MN	Washington County	27163	\$ 365,000	\$ 318,550	-\$46,450	\$ 277,000	2008
MN	Wright County	27171	\$ 365,000	\$ 318,550	-\$46,450	\$ 277,000	2008
MO	Crawford County	29055	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
MO	Franklin County	29071	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
MO	Jefferson County	29099	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
MO	Lincoln County	29113	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
MO	St. Charles County	29183	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
MO	St. Louis city	29510	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
MO	St. Louis County	29189	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
MO	Warren County	29219	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
MO	Washington County	29221	\$ 281,250	\$ 271,050	-\$10,200	\$ 183,000	2010
MP	Northern Islands	69085	\$ 605,000	\$ 524,400	-\$80,600	\$ 456,000	2008

State	County	FIPS Code	Continuing Appropriations Act of 2011 Limit (1-unit)	HERA Limit for CY 2011 (1-unit)	Difference	Metropolitan Area Median Price for HERA Calculation	Year of Median House Price
	Municipality						
MP	Rota Municipality	69100	\$ 473,750	\$ 410,550	-\$63,200	\$ 357,000	2008
MP	Saipan Municipality	69110	\$ 610,000	\$ 529,000	-\$81,000	\$ 460,000	2008
MP	Tinian Municipality	69120	\$ 613,750	\$ 532,450	-\$81,300	\$ 463,000	2008
MT	Carbon County	30009	\$ 291,250	\$ 271,050	-\$20,200	\$ 215,000	2008
MT	Gallatin County	30031	\$ 386,250	\$ 346,150	-\$40,100	\$ 301,000	2008
MT	Jefferson County	30043	\$ 341,250	\$ 286,350	-\$54,900	\$ 249,000	2009
MT	Lake County	30047	\$ 301,250	\$ 271,050	-\$30,200	\$ 193,000	2009
MT	Lewis and Clark County	30049	\$ 341,250	\$ 286,350	-\$54,900	\$ 249,000	2009
MT	Missoula County	30063	\$ 291,250	\$ 282,900	-\$8,350	\$ 246,000	2008
MT	Ravalli County	30081	\$ 303,750	\$ 271,050	-\$32,700	\$ 225,000	2008
MT	Sweet Grass County	30097	\$ 346,250	\$ 289,800	-\$56,450	\$ 252,000	2009
MT	Yellowstone County	30111	\$ 291,250	\$ 271,050	-\$20,200	\$ 215,000	2008
NC	Anson County	37007	\$ 303,750	\$ 271,050	-\$32,700	\$ 218,000	2008
NC	Brunswick County	37019	\$ 303,750	\$ 271,050	-\$32,700	\$ 228,000	2008
NC	Buncombe County	37021	\$ 303,750	\$ 271,050	-\$32,700	\$ 214,000	2008
NC	Cabarrus County	37025	\$ 303,750	\$ 271,050	-\$32,700	\$ 218,000	2008
NC	Camden County	37029	\$ 729,750	\$ 625,500	-\$104,250	\$ 752,000	2009
NC	Carteret County	37031	\$ 287,500	\$ 271,050	-\$16,450	\$ 219,000	2008
NC	Dare County	37055	\$ 460,000	\$ 391,000	-\$69,000	\$ 340,000	2008
NC	Franklin County	37069	\$ 295,000	\$ 271,050	-\$23,950	\$ 221,000	2008
NC	Gaston County	37071	\$ 303,750	\$ 271,050	-\$32,700	\$ 218,000	2008
NC	Haywood County	37087	\$ 303,750	\$ 271,050	-\$32,700	\$ 214,000	2008
NC	Henderson County	37089	\$ 303,750	\$ 271,050	-\$32,700	\$ 214,000	2008
NC	Johnston County	37101	\$ 295,000	\$ 271,050	-\$23,950	\$ 221,000	2008
NC	Madison County	37115	\$ 303,750	\$ 271,050	-\$32,700	\$ 214,000	2008
NC	Mecklenburg County	37119	\$ 303,750	\$ 271,050	-\$32,700	\$ 218,000	2008
NC	New Hanover County	37129	\$ 303,750	\$ 271,050	-\$32,700	\$ 228,000	2008
NC	Onslow County	37133	\$ 306,250	\$ 271,050	-\$35,200	\$ 158,000	2008
NC	Pasquotank County	37139	\$ 729,750	\$ 625,500	-\$104,250	\$ 752,000	2009
NC	Pender County	37141	\$ 303,750	\$ 271,050	-\$32,700	\$ 228,000	2008
NC	Perquimans County	37143	\$ 729,750	\$ 625,500	-\$104,250	\$ 752,000	2009
NC	Transylvania County	37175	\$ 293,750	\$ 271,050	-\$22,700	\$ 202,000	2009
NC	Union County	37179	\$ 303,750	\$ 271,050	-\$32,700	\$ 218,000	2008
NC	Wake County	37183	\$ 295,000	\$ 271,050	-\$23,950	\$ 221,000	2008
NC	Watauga County	37189	\$ 285,000	\$ 274,850	-\$10,150	\$ 239,000	2009
NH	Belknap County	33001	\$ 281,250	\$ 271,050	-\$10,200	\$ 218,000	2008
NH	Grafton County	33009	\$ 281,250	\$ 271,050	-\$10,200	\$ 196,000	2009
NH	Hillsborough County	33011	\$ 402,500	\$ 295,550	-\$106,950	\$ 257,000	2008
NH	Merrimack County	33013	\$ 302,500	\$ 271,050	-\$31,450	\$ 233,000	2008
NH	Rockingham County	33015	\$ 523,750	\$ 465,750	-\$58,000	\$ 405,000	2008
NH	Strafford County	33017	\$ 523,750	\$ 465,750	-\$58,000	\$ 405,000	2008
NJ	Atlantic County	34001	\$ 453,750	\$ 316,250	-\$137,500	\$ 275,000	2008
NJ	Bergen County	34003	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NJ	Burlington County	34005	\$ 420,000	\$ 379,500	-\$40,500	\$ 330,000	2008
NJ	Camden County	34007	\$ 420,000	\$ 379,500	-\$40,500	\$ 330,000	2008
NJ	Cape May County	34009	\$ 487,500	\$ 414,000	-\$73,500	\$ 360,000	2008
NJ	Cumberland County	34011	\$ 405,000	\$ 271,050	-\$133,950	\$ 175,000	2008
NJ	Essex County	34013	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008

State	County	FIPS Code	Continuing	HERA	Difference	Metropolitan	Year of Median
			Appropriations	Limit for		Area Median	
			Act of 2011	CY 2011	Price for		House Price
			Limit (1-unit)	(1-unit)	HERA	Calculation	
NJ	Gloucester County	34015	\$ 420,000	\$ 379,500	-\$40,500	\$ 330,000	2008
NJ	Hudson County	34017	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NJ	Hunterdon County	34019	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NJ	Mercer County	34021	\$ 440,000	\$ 345,000	-\$95,000	\$ 300,000	2008
NJ	Middlesex County	34023	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NJ	Monmouth County	34025	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NJ	Morris County	34027	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NJ	Ocean County	34029	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NJ	Passaic County	34031	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NJ	Salem County	34033	\$ 420,000	\$ 379,500	-\$40,500	\$ 330,000	2008
NJ	Somerset County	34035	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NJ	Sussex County	34037	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NJ	Union County	34039	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NJ	Warren County	34041	\$ 402,500	\$ 305,900	-\$96,600	\$ 266,000	2008
NM	San Juan County	35045	\$ 281,250	\$ 271,050	-\$10,200	\$ 192,000	2008
NM	Santa Fe County	35049	\$ 427,500	\$ 368,000	-\$59,500	\$ 320,000	2008
NV	Carson City	32510	\$ 398,750	\$ 286,350	-\$112,400	\$ 249,000	2008
NV	Clark County	32003	\$ 400,000	\$ 287,500	-\$112,500	\$ 250,000	2008
NV	Douglas County	32005	\$ 468,750	\$ 350,750	-\$118,000	\$ 305,000	2008
NV	Elko County	32007	\$ 325,000	\$ 271,050	-\$53,950	\$ 204,000	2008
NV	Eureka County	32011	\$ 325,000	\$ 271,050	-\$53,950	\$ 204,000	2008
NV	Lyon County	32019	\$ 331,250	\$ 271,050	-\$60,200	\$ 190,000	2008
NV	Nye County	32023	\$ 325,000	\$ 271,050	-\$53,950	\$ 167,000	2008
NV	Storey County	32029	\$ 403,750	\$ 325,450	-\$78,300	\$ 283,000	2008
NV	Washoe County	32031	\$ 403,750	\$ 325,450	-\$78,300	\$ 283,000	2008
NY	Albany County	36001	\$ 312,500	\$ 271,050	-\$41,450	\$ 224,000	2008
NY	Bronx County	36005	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NY	Columbia County	36021	\$ 276,250	\$ 271,050	-\$5,200	\$ 200,000	2008
NY	Dutchess County	36027	\$ 443,750	\$ 356,500	-\$87,250	\$ 310,000	2008
NY	Eric County	36029	\$ 276,250	\$ 271,050	-\$5,200	\$ 124,000	2008
NY	Kings County	36047	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NY	Madison County	36053	\$ 281,250	\$ 271,050	-\$10,200	\$ 125,000	2009
NY	Nassau County	36059	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NY	New York County	36061	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NY	Niagara County	36063	\$ 276,250	\$ 271,050	-\$5,200	\$ 124,000	2008
NY	Onondaga County	36067	\$ 281,250	\$ 271,050	-\$10,200	\$ 125,000	2009
NY	Orange County	36071	\$ 443,750	\$ 356,500	-\$87,250	\$ 310,000	2008
NY	Oswego County	36075	\$ 281,250	\$ 271,050	-\$10,200	\$ 125,000	2009
NY	Putnam County	36079	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NY	Queens County	36081	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NY	Rensselaer County	36083	\$ 312,500	\$ 271,050	-\$41,450	\$ 224,000	2008
NY	Richmond County	36085	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NY	Rockland County	36087	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NY	Saratoga County	36091	\$ 312,500	\$ 271,050	-\$41,450	\$ 224,000	2008
NY	Schenectady County	36093	\$ 312,500	\$ 271,050	-\$41,450	\$ 224,000	2008
NY	Schoharie County	36095	\$ 312,500	\$ 271,050	-\$41,450	\$ 224,000	2008
NY	Suffolk County	36103	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
NY	Ulster County	36111	\$ 406,250	\$ 271,050	-\$135,200	\$ 234,000	2008
NY	Westchester County	36119	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008

State	County	FIPS Code	Continuing	HERA	Difference	Metropolitan	Year of Median
			Appropriations	Limit for		Area Median	
			Act of 2011	CY 2011	Price for		House Price
			Limit (1-unit)	(1-unit)	HERA	Calculation	
OH	Ashtabula County	39007	\$ 291,250	\$ 271,050	-\$20,200	\$ 105,000	2008
OH	Athens County	39009	\$ 432,500	\$ 271,050	-\$161,450	\$ 133,000	2008
OH	Brown County	39015	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
OH	Butler County	39017	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
OH	Carroll County	39019	\$ 277,500	\$ 271,050	-\$6,450	\$ 112,000	2009
OH	Clermont County	39025	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
OH	Cuyahoga County	39035	\$ 298,750	\$ 271,050	-\$27,700	\$ 200,000	2009
OH	Delaware County	39041	\$ 341,250	\$ 310,500	-\$30,750	\$ 270,000	2008
OH	Fairfield County	39045	\$ 341,250	\$ 310,500	-\$30,750	\$ 270,000	2008
OH	Franklin County	39049	\$ 341,250	\$ 310,500	-\$30,750	\$ 270,000	2008
OH	Geauga County	39055	\$ 298,750	\$ 271,050	-\$27,700	\$ 200,000	2009
OH	Greene County	39057	\$ 271,250	\$ 271,050	-\$200	\$ 167,000	2009
OH	Hamilton County	39061	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
OH	Lake County	39085	\$ 298,750	\$ 271,050	-\$27,700	\$ 200,000	2009
OH	Licking County	39089	\$ 341,250	\$ 310,500	-\$30,750	\$ 270,000	2008
OH	Lorain County	39093	\$ 298,750	\$ 271,050	-\$27,700	\$ 200,000	2009
OH	Madison County	39097	\$ 341,250	\$ 310,500	-\$30,750	\$ 270,000	2008
OH	Medina County	39103	\$ 298,750	\$ 271,050	-\$27,700	\$ 200,000	2009
OH	Mercer County	39107	\$ 292,500	\$ 271,050	-\$21,450	\$ 138,000	2008
OH	Miami County	39109	\$ 271,250	\$ 271,050	-\$200	\$ 167,000	2009
OH	Montgomery County	39113	\$ 271,250	\$ 271,050	-\$200	\$ 167,000	2009
OH	Morrow County	39117	\$ 341,250	\$ 310,500	-\$30,750	\$ 270,000	2008
OH	Pickaway County	39129	\$ 341,250	\$ 310,500	-\$30,750	\$ 270,000	2008
OH	Portage County	39133	\$ 330,000	\$ 271,050	-\$58,950	\$ 149,000	2008
OH	Preble County	39135	\$ 271,250	\$ 271,050	-\$200	\$ 167,000	2009
OH	Stark County	39151	\$ 277,500	\$ 271,050	-\$6,450	\$ 112,000	2009
OH	Summit County	39153	\$ 330,000	\$ 271,050	-\$58,950	\$ 149,000	2008
OH	Union County	39159	\$ 341,250	\$ 310,500	-\$30,750	\$ 270,000	2008
OH	Van Wert County	39161	\$ 301,250	\$ 271,050	-\$30,200	\$ 79,000	2008
OH	Warren County	39165	\$ 337,500	\$ 271,050	-\$66,450	\$ 207,000	2008
OR	Benton County	41003	\$ 337,500	\$ 295,550	-\$41,950	\$ 257,000	2008
OR	Clackamas County	41005	\$ 418,750	\$ 362,250	-\$56,500	\$ 315,000	2008
OR	Clatsop County	41007	\$ 347,500	\$ 281,750	-\$65,750	\$ 245,000	2008
OR	Columbia County	41009	\$ 418,750	\$ 362,250	-\$56,500	\$ 315,000	2008
OR	Curry County	41015	\$ 351,250	\$ 327,750	-\$23,500	\$ 285,000	2008
OR	Deschutes County	41017	\$ 447,500	\$ 305,900	-\$141,600	\$ 266,000	2008
OR	Hood River County	41027	\$ 393,750	\$ 371,450	-\$22,300	\$ 323,000	2008
OR	Jackson County	41029	\$ 422,500	\$ 279,450	-\$143,050	\$ 243,000	2008
OR	Josephine County	41033	\$ 325,000	\$ 271,050	-\$53,950	\$ 215,000	2008
OR	Lane County	41039	\$ 343,750	\$ 271,050	-\$72,700	\$ 226,000	2008
OR	Lincoln County	41041	\$ 312,500	\$ 276,000	-\$36,500	\$ 240,000	2008
OR	Marion County	41047	\$ 295,000	\$ 271,050	-\$23,950	\$ 215,000	2008
OR	Multnomah County	41051	\$ 418,750	\$ 362,250	-\$56,500	\$ 315,000	2008
OR	Polk County	41053	\$ 295,000	\$ 271,050	-\$23,950	\$ 215,000	2008
OR	Tillamook County	41057	\$ 343,750	\$ 287,500	-\$56,250	\$ 250,000	2008
OR	Washington County	41067	\$ 418,750	\$ 362,250	-\$56,500	\$ 315,000	2008
OR	Yamhill County	41071	\$ 418,750	\$ 362,250	-\$56,500	\$ 315,000	2008
PA	Allegheny County	42003	\$ 327,500	\$ 271,050	-\$56,450	\$ 200,000	2009
PA	Armstrong County	42005	\$ 327,500	\$ 271,050	-\$56,450	\$ 200,000	2009

State	County	FIPS Code	Continuing	HERA	Difference	Metropolitan	Year of Median
			Appropriations	Limit for		Area Median	
			Act of 2011	CY 2011	Price for		House Price
			Limit (1-unit)	(1-unit)	HERA		
					Calculation		
PA	Beaver County	42007	\$ 327,500	\$ 271,050	-\$56,450	\$ 200,000	2009
PA	Berks County	42011	\$ 300,000	\$ 271,050	-\$28,950	\$ 154,000	2009
PA	Bucks County	42017	\$ 420,000	\$ 379,500	-\$40,500	\$ 330,000	2008
PA	Butler County	42019	\$ 327,500	\$ 271,050	-\$56,450	\$ 200,000	2009
PA	Carbon County	42025	\$ 402,500	\$ 305,900	-\$96,600	\$ 266,000	2008
PA	Centre County	42027	\$ 280,000	\$ 271,050	-\$8,950	\$ 194,000	2008
PA	Chester County	42029	\$ 420,000	\$ 379,500	-\$40,500	\$ 330,000	2008
PA	Delaware County	42045	\$ 420,000	\$ 379,500	-\$40,500	\$ 330,000	2008
PA	Fayette County	42051	\$ 327,500	\$ 271,050	-\$56,450	\$ 200,000	2009
PA	Lancaster County	42071	\$ 383,750	\$ 271,050	-\$112,700	\$ 176,000	2008
PA	Lehigh County	42077	\$ 402,500	\$ 305,900	-\$96,600	\$ 266,000	2008
PA	Montgomery County	42091	\$ 420,000	\$ 379,500	-\$40,500	\$ 330,000	2008
PA	Northampton County	42095	\$ 402,500	\$ 305,900	-\$96,600	\$ 266,000	2008
PA	Philadelphia County	42101	\$ 420,000	\$ 379,500	-\$40,500	\$ 330,000	2008
PA	Pike County	42103	\$ 729,750	\$ 625,500	-\$104,250	\$ 598,000	2008
PA	Washington County	42125	\$ 327,500	\$ 271,050	-\$56,450	\$ 200,000	2009
PA	Westmoreland County	42129	\$ 327,500	\$ 271,050	-\$56,450	\$ 200,000	2009
PA	York County	42133	\$ 425,000	\$ 271,050	-\$153,950	\$ 203,000	2008
PR	Aguas Buenas Municipio	72007	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Aibonito Municipio	72009	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Arecibo Municipio	72013	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Barceloneta Municipio	72017	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Barranquitas Municipio	72019	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Bayamón Municipio	72021	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Caguas Municipio	72025	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Camuy Municipio	72027	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Canóvanas Municipio	72029	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Carolina Municipio	72031	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Cataño Municipio	72033	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Cayey Municipio	72035	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Ceiba Municipio	72037	\$ 325,000	\$ 271,050	-\$53,950	\$ 102,000	2009
PR	Ciales Municipio	72039	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Cidra Municipio	72041	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Comerío Municipio	72045	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Corozal Municipio	72047	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Dorado Municipio	72051	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Fajardo Municipio	72053	\$ 325,000	\$ 271,050	-\$53,950	\$ 102,000	2009
PR	Florida Municipio	72054	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Guaynabo Municipio	72061	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Gurabo Municipio	72063	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Hatillo Municipio	72065	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Humacao Municipio	72069	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Juncos Municipio	72077	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Las Piedras Municipio	72085	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Loíza Municipio	72087	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Luquillo Municipio	72089	\$ 325,000	\$ 271,050	-\$53,950	\$ 102,000	2009
PR	Manatí Municipio	72091	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Maunabo Municipio	72095	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Morovis Municipio	72101	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008

State	County	FIPS Code	Continuing	HERA	Difference	Metropolitan	Year of Median
			Appropriations	Limit for		Area Median	
			Act of 2011	CY 2011	Price for		House Price
			Limit (1-unit)	(1-unit)	HERA	Calculation	
PR	Naguabo Municipio	72103	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Naranjito Municipio	72105	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Orocovis Municipio	72107	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Quebradillas Municipio	72115	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Río Grande Municipio	72119	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	San Juan Municipio	72127	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	San Lorenzo Municipio	72129	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Toa Alta Municipio	72135	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Toa Baja Municipio	72137	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Trujillo Alto Municipio	72139	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Vega Alta Municipio	72143	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Vega Baja Municipio	72145	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
PR	Yabucoa Municipio	72151	\$ 606,250	\$ 385,250	-\$221,000	\$ 335,000	2008
RI	Bristol County	44001	\$ 475,000	\$ 426,650	-\$48,350	\$ 371,000	2008
RI	Kent County	44003	\$ 475,000	\$ 426,650	-\$48,350	\$ 371,000	2008
RI	Newport County	44005	\$ 475,000	\$ 426,650	-\$48,350	\$ 371,000	2008
RI	Providence County	44007	\$ 475,000	\$ 426,650	-\$48,350	\$ 371,000	2008
RI	Washington County	44009	\$ 475,000	\$ 426,650	-\$48,350	\$ 371,000	2008
SC	Beaufort County	45013	\$ 387,500	\$ 346,150	-\$41,350	\$ 301,000	2010
SC	Berkeley County	45015	\$ 335,000	\$ 302,450	-\$32,550	\$ 263,000	2008
SC	Charleston County	45019	\$ 335,000	\$ 302,450	-\$32,550	\$ 263,000	2008
SC	Dorchester County	45035	\$ 335,000	\$ 302,450	-\$32,550	\$ 263,000	2008
SC	Georgetown County	45043	\$ 395,000	\$ 327,750	-\$67,250	\$ 285,000	2008
SC	Greenville County	45045	\$ 295,000	\$ 271,050	-\$23,950	\$ 165,000	2008
SC	Horry County	45051	\$ 286,250	\$ 271,050	-\$15,200	\$ 190,000	2008
SC	Jasper County	45053	\$ 387,500	\$ 346,150	-\$41,350	\$ 301,000	2010
SC	Laurens County	45059	\$ 295,000	\$ 271,050	-\$23,950	\$ 165,000	2008
SC	Pickens County	45077	\$ 295,000	\$ 271,050	-\$23,950	\$ 165,000	2008
SC	York County	45091	\$ 303,750	\$ 271,050	-\$32,700	\$ 218,000	2008
TN	Cannon County	47015	\$ 432,500	\$ 393,300	-\$39,200	\$ 342,000	2008
TN	Cheatham County	47021	\$ 432,500	\$ 393,300	-\$39,200	\$ 342,000	2008
TN	Davidson County	47037	\$ 432,500	\$ 393,300	-\$39,200	\$ 342,000	2008
TN	Dickson County	47043	\$ 432,500	\$ 393,300	-\$39,200	\$ 342,000	2008
TN	Hickman County	47081	\$ 432,500	\$ 393,300	-\$39,200	\$ 342,000	2008
TN	Macon County	47111	\$ 432,500	\$ 393,300	-\$39,200	\$ 342,000	2008
TN	Robertson County	47147	\$ 432,500	\$ 393,300	-\$39,200	\$ 342,000	2008
TN	Rutherford County	47149	\$ 432,500	\$ 393,300	-\$39,200	\$ 342,000	2008
TN	Smith County	47159	\$ 432,500	\$ 393,300	-\$39,200	\$ 342,000	2008
TN	Sumner County	47165	\$ 432,500	\$ 393,300	-\$39,200	\$ 342,000	2008
TN	Trousdale County	47169	\$ 432,500	\$ 393,300	-\$39,200	\$ 342,000	2008
TN	Williamson County	47187	\$ 432,500	\$ 393,300	-\$39,200	\$ 342,000	2008
TN	Wilson County	47189	\$ 432,500	\$ 393,300	-\$39,200	\$ 342,000	2008
TX	Atascosa County	48013	\$ 332,500	\$ 287,500	-\$45,000	\$ 250,000	2008
TX	Bandera County	48019	\$ 332,500	\$ 287,500	-\$45,000	\$ 250,000	2008
TX	Bastrop County	48021	\$ 288,750	\$ 271,050	-\$17,700	\$ 215,000	2010
TX	Bexar County	48029	\$ 332,500	\$ 287,500	-\$45,000	\$ 250,000	2008
TX	Caldwell County	48055	\$ 288,750	\$ 271,050	-\$17,700	\$ 215,000	2010
TX	Comal County	48091	\$ 332,500	\$ 287,500	-\$45,000	\$ 250,000	2008
TX	Guadalupe County	48187	\$ 332,500	\$ 287,500	-\$45,000	\$ 250,000	2008

State	County	FIPS Code	Continuing	HERA	Difference	Metropolitan	Year of Median
			Appropriations	Limit for		Area Median	
			Act of 2011	CY 2011	Price for		House Price
			Limit (1-unit)	(1-unit)	HERA		
					Calculation		
TX	Hays County	48209	\$ 288,750	\$ 271,050	-\$17,700	\$ 215,000	2010
TX	Jeff Davis County	48243	\$ 271,250	\$ 271,050	-\$200	\$ 220,000	2009
TX	Kendall County	48259	\$ 332,500	\$ 287,500	-\$45,000	\$ 250,000	2008
TX	Medina County	48325	\$ 332,500	\$ 287,500	-\$45,000	\$ 250,000	2008
TX	Travis County	48453	\$ 288,750	\$ 271,050	-\$17,700	\$ 215,000	2010
TX	Williamson County	48491	\$ 288,750	\$ 271,050	-\$17,700	\$ 215,000	2010
TX	Wilson County	48493	\$ 332,500	\$ 287,500	-\$45,000	\$ 250,000	2008
UT	Davis County	49011	\$ 397,500	\$ 389,850	-\$7,650	\$ 339,000	2008
UT	Juab County	49023	\$ 323,750	\$ 271,050	-\$52,700	\$ 233,000	2008
UT	Kane County	49025	\$ 383,750	\$ 271,050	-\$112,700	\$ 204,000	2009
UT	Morgan County	49029	\$ 397,500	\$ 389,850	-\$7,650	\$ 339,000	2008
UT	Salt Lake County	49035	\$ 729,750	\$ 600,300	-\$129,450	\$ 522,000	2008
UT	Summit County	49043	\$ 729,750	\$ 600,300	-\$129,450	\$ 522,000	2008
UT	Tooele County	49045	\$ 729,750	\$ 600,300	-\$129,450	\$ 522,000	2008
UT	Utah County	49049	\$ 323,750	\$ 271,050	-\$52,700	\$ 233,000	2008
UT	Wasatch County	49051	\$ 431,250	\$ 331,200	-\$100,050	\$ 288,000	2009
UT	Washington County	49053	\$ 372,500	\$ 278,300	-\$94,200	\$ 242,000	2008
UT	Weber County	49057	\$ 397,500	\$ 389,850	-\$7,650	\$ 339,000	2008
VA	Alexandria city	51510	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
VA	Arlington County	51013	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
VA	Botetourt County	51023	\$ 280,000	\$ 271,050	-\$8,950	\$ 207,000	2008
VA	Clarke County	51043	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
VA	Craig County	51045	\$ 280,000	\$ 271,050	-\$8,950	\$ 207,000	2008
VA	Culpeper County	51047	\$ 382,500	\$ 287,500	-\$95,000	\$ 250,000	2008
VA	Essex County	51057	\$ 375,000	\$ 274,850	-\$100,150	\$ 239,000	2009
VA	Fairfax city	51600	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
VA	Fairfax County	51059	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
VA	Falls Church city	51610	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
VA	Fauquier County	51061	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
VA	Franklin County	51067	\$ 280,000	\$ 271,050	-\$8,950	\$ 207,000	2008
VA	Frederick County	51069	\$ 475,000	\$ 271,050	-\$203,950	\$ 219,000	2008
VA	Fredericksburg city	51630	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
VA	Highland County	51091	\$ 287,500	\$ 271,050	-\$16,450	\$ 203,000	2008
VA	King George County	51099	\$ 386,250	\$ 350,750	-\$35,500	\$ 305,000	2008
VA	Lancaster County	51103	\$ 545,000	\$ 442,750	-\$102,250	\$ 385,000	2008
VA	Lexington city	51678	\$ 296,250	\$ 271,050	-\$25,200	\$ 209,000	2008
VA	Loudoun County	51107	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
VA	Madison County	51113	\$ 277,500	\$ 271,050	-\$6,450	\$ 196,000	2008
VA	Manassas city	51683	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
VA	Manassas Park city	51685	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
VA	Middlesex County	51119	\$ 330,000	\$ 271,050	-\$58,950	\$ 233,000	2008
VA	Northumberland County	51133	\$ 392,500	\$ 318,550	-\$73,950	\$ 277,000	2008
VA	Orange County	51137	\$ 331,250	\$ 271,050	-\$60,200	\$ 224,000	2008
VA	Prince William County	51153	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010
VA	Richmond County	51159	\$ 300,000	\$ 271,050	-\$28,950	\$ 211,000	2008
VA	Roanoke city	51770	\$ 280,000	\$ 271,050	-\$8,950	\$ 207,000	2008
VA	Roanoke County	51161	\$ 280,000	\$ 271,050	-\$8,950	\$ 207,000	2008
VA	Salem city	51775	\$ 280,000	\$ 271,050	-\$8,950	\$ 207,000	2008
VA	Spotsylvania County	51177	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010

State	County	FIPS Code	Continuing Appropriations Act of 2011		HERA Limit for CY 2011	Difference	Metropolitan Area Median Price for HERA	Year of Median House Price
			Limit (1-unit)		(1-unit)		Calculation	
VA	Stafford County	51179	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010	
VA	Warren County	51187	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010	
VA	Winchester city	51840	\$ 475,000	\$ 271,050	-\$203,950	\$ 219,000	2008	
VT	Chittenden County	50007	\$ 318,750	\$ 287,500	-\$31,250	\$ 250,000	2008	
VT	Franklin County	50011	\$ 318,750	\$ 287,500	-\$31,250	\$ 250,000	2008	
VT	Grand Isle County	50013	\$ 318,750	\$ 287,500	-\$31,250	\$ 250,000	2008	
VT	Orange County	50017	\$ 281,250	\$ 271,050	-\$10,200	\$ 196,000	2009	
VT	Windsor County	50027	\$ 281,250	\$ 271,050	-\$10,200	\$ 196,000	2009	
WA	Benton County	53005	\$ 275,000	\$ 271,050	-\$3,950	\$ 176,000	2009	
WA	Clark County	53011	\$ 418,750	\$ 362,250	-\$56,500	\$ 315,000	2008	
WA	Franklin County	53021	\$ 275,000	\$ 271,050	-\$3,950	\$ 176,000	2009	
WA	Island County	53029	\$ 381,250	\$ 316,250	-\$65,000	\$ 275,000	2008	
WA	Jefferson County	53031	\$ 437,500	\$ 322,000	-\$115,500	\$ 280,000	2008	
WA	King County	53033	\$ 567,500	\$ 506,000	-\$61,500	\$ 440,000	2008	
WA	Kitsap County	53035	\$ 475,000	\$ 307,050	-\$167,950	\$ 267,000	2008	
WA	Kittitas County	53037	\$ 328,750	\$ 271,050	-\$57,700	\$ 220,000	2008	
WA	Mason County	53045	\$ 310,000	\$ 271,050	-\$38,950	\$ 193,000	2008	
WA	Pierce County	53053	\$ 567,500	\$ 506,000	-\$61,500	\$ 440,000	2008	
WA	San Juan County	53055	\$ 593,750	\$ 483,000	-\$110,750	\$ 420,000	2008	
WA	Skagit County	53057	\$ 373,750	\$ 295,550	-\$78,200	\$ 257,000	2008	
WA	Skamania County	53059	\$ 418,750	\$ 362,250	-\$56,500	\$ 315,000	2008	
WA	Snohomish County	53061	\$ 567,500	\$ 506,000	-\$61,500	\$ 440,000	2008	
WA	Thurston County	53067	\$ 361,250	\$ 293,250	-\$68,000	\$ 255,000	2008	
WA	Whatcom County	53073	\$ 375,000	\$ 304,750	-\$70,250	\$ 265,000	2008	
WI	Columbia County	55021	\$ 293,750	\$ 271,050	-\$22,700	\$ 223,000	2008	
WI	Dane County	55025	\$ 293,750	\$ 271,050	-\$22,700	\$ 223,000	2008	
WI	Iowa County	55049	\$ 293,750	\$ 271,050	-\$22,700	\$ 223,000	2008	
WI	Kenosha County	55059	\$ 410,000	\$ 365,700	-\$44,300	\$ 318,000	2008	
WI	Milwaukee County	55079	\$ 315,000	\$ 281,750	-\$33,250	\$ 245,000	2008	
WI	Ozaukee County	55089	\$ 315,000	\$ 281,750	-\$33,250	\$ 245,000	2008	
WI	Pierce County	55093	\$ 365,000	\$ 318,550	-\$46,450	\$ 277,000	2008	
WI	St. Croix County	55109	\$ 365,000	\$ 318,550	-\$46,450	\$ 277,000	2008	
WI	Walworth County	55127	\$ 278,750	\$ 271,050	-\$7,700	\$ 210,000	2009	
WI	Washington County	55131	\$ 315,000	\$ 281,750	-\$33,250	\$ 245,000	2008	
WI	Waukesha County	55133	\$ 315,000	\$ 281,750	-\$33,250	\$ 245,000	2008	
WV	Berkeley County	54003	\$ 377,500	\$ 271,050	-\$106,450	\$ 205,000	2008	
WV	Hampshire County	54027	\$ 475,000	\$ 271,050	-\$203,950	\$ 219,000	2008	
WV	Jefferson County	54037	\$ 729,750	\$ 625,500	-\$104,250	\$ 655,000	2010	
WV	Morgan County	54065	\$ 377,500	\$ 271,050	-\$106,450	\$ 205,000	2008	
WY	Sheridan County	56033	\$ 272,500	\$ 271,050	-\$1,450	\$ 224,000	2009	
WY	Sublette County	56035	\$ 298,750	\$ 281,750	-\$17,000	\$ 245,000	2009	
WY	Teton County	56039	\$ 693,750	\$ 625,500	-\$68,250	\$ 800,000	2008	

Table 2: CY 2010 FHA-endorsed Loans with Balances above HERA Limits

State or Territory	CY 2010 Loan Count				CY 2010 Origination Dollar Volume			
	No Impact	UPB > HERA Limit	% Affected	Total	No Impact	UPB > HERA Limit	% Affected	Total
Total U.S.	1,206,656	33,301	3%	1,239,957	204,263,967,182	\$14,146,759,323	6%	218,410,726,505
AK	2,835	119	4%	2,954	\$598,351,133	\$40,778,155	6%	\$639,129,288
AL	22,033	18	0%	22,051	\$3,040,805,542	\$5,117,903	0%	\$3,045,923,445
AR	12,200	0	0%	12,200	\$1,566,284,387	\$0	0%	\$1,566,284,387
AZ	33,536	2,039	6%	35,575	\$4,563,096,662	\$646,567,169	12%	\$5,209,663,831
CA	124,450	7,669	6%	132,119	\$30,366,449,388	\$4,233,459,000	12%	\$34,599,908,388
CO	31,571	1,724	5%	33,295	\$5,919,308,429	\$624,557,679	10%	\$6,543,866,108
CT	12,356	1,123	8%	13,479	\$2,560,702,161	\$467,535,308	15%	\$3,028,237,469
DC	2,383	192	7%	2,575	\$743,820,211	\$135,425,939	15%	\$879,246,150
DE	4,585	198	4%	4,783	\$914,092,030	\$72,061,005	7%	\$986,153,035
FL	64,860	2,157	3%	67,017	\$9,158,530,248	\$748,597,671	8%	\$9,907,127,919
GA	42,894	847	2%	43,741	\$6,119,936,829	\$291,280,750	5%	\$6,411,217,579
GU	1	0	0%	1	\$132,529	\$0	0%	\$132,529
HI	1,840	78	4%	1,918	\$645,365,827	\$49,609,162	7%	\$694,974,989
IA	13,676	0	0%	13,676	\$1,743,150,542	\$0	0%	\$1,743,150,542
ID	8,446	148	2%	8,594	\$1,154,186,980	\$43,595,322	4%	\$1,197,782,302
IL	39,213	970	2%	40,183	\$6,313,611,286	\$382,199,422	6%	\$6,695,810,708
IN	32,742	55	0%	32,797	\$4,043,210,554	\$18,576,110	0%	\$4,061,786,664
KS	13,941	0	0%	13,941	\$1,860,916,927	\$0	0%	\$1,860,916,927
KY	17,689	259	1%	17,948	\$2,334,637,475	\$77,378,716	3%	\$2,412,016,191
LA	16,574	275	2%	16,849	\$2,498,036,398	\$78,632,042	3%	\$2,576,668,440
MA	16,889	1,169	6%	18,058	\$4,153,862,275	\$500,799,090	11%	\$4,654,661,365
MD	30,243	993	3%	31,236	\$7,307,326,195	\$550,418,194	7%	\$7,857,744,389
ME	3,317	175	5%	3,492	\$528,645,202	\$54,454,639	9%	\$583,099,841
MI	32,214	506	2%	32,720	\$3,651,195,343	\$150,196,616	4%	\$3,801,391,959
MN	25,240	801	3%	26,041	\$4,059,152,646	\$282,770,599	7%	\$4,341,923,245
MO	29,555	313	1%	29,868	\$3,987,232,409	\$88,835,057	2%	\$4,076,067,466
MS	9,139	0	0%	9,139	\$1,222,301,436	\$0	0%	\$1,222,301,436
MT	4,059	73	2%	4,132	\$640,630,840	\$22,299,917	3%	\$662,930,757
NC	32,041	897	3%	32,938	\$4,664,203,116	\$264,167,452	5%	\$4,928,370,568
ND	3,773	0	0%	3,773	\$521,149,966	\$0	0%	\$521,149,966
NE	10,856	0	0%	10,856	\$1,415,586,436	\$0	0%	\$1,415,586,436
NH	4,610	299	6%	4,909	\$923,081,325	\$107,409,628	10%	\$1,030,490,953
NJ	29,201	834	3%	30,035	\$7,321,694,669	\$446,109,791	6%	\$7,767,804,460
NM	9,136	33	0%	9,169	\$1,381,931,595	\$11,184,121	1%	\$1,393,115,716
NV	17,540	822	4%	18,362	\$2,551,921,868	\$286,015,822	10%	\$2,837,937,690
NY	39,347	978	2%	40,325	\$8,298,348,673	\$503,008,545	6%	\$8,801,357,218
OH	48,202	946	2%	49,148	\$6,202,601,031	\$293,852,860	5%	\$6,496,453,891
OK	19,141	0	0%	19,141	\$2,440,677,270	\$0	0%	\$2,440,677,270
OR	13,724	752	5%	14,476	\$2,614,950,515	\$272,472,402	9%	\$2,887,422,917
PA	51,341	1,549	3%	52,890	\$8,031,890,293	\$545,152,304	6%	\$8,577,042,597
PR	9,565	387	4%	9,952	\$1,163,489,097	\$145,779,388	11%	\$1,309,268,485
RI	3,679	36	1%	3,715	\$719,730,844	\$16,919,500	2%	\$736,650,344
SC	17,537	290	2%	17,827	\$2,495,372,036	\$90,888,497	4%	\$2,586,260,533

State or Territory	CY 2010 Loan Count				CY 2010 Origination Dollar Volume			
	No Impact	UPB > HERA Limit	% Affected	Total	No Impact	UPB > HERA Limit	% Affected	Total
SD	3,795	0	0%	3,795	\$527,412,602	\$0	0%	\$527,412,602
TN	31,988	138	0%	32,126	\$4,614,427,075	\$58,423,067	1%	\$4,672,850,142
TX	99,311	599	1%	99,910	\$14,070,305,144	\$180,972,864	1%	\$14,251,278,008
UT	19,525	452	2%	19,977	\$3,624,633,777	\$168,258,882	4%	\$3,792,892,659
VA	39,055	909	2%	39,964	\$8,935,403,998	\$565,967,052	6%	\$9,501,371,050
VI	42	0	0%	42	\$9,041,877	\$0	0%	\$9,041,877
VT	1,038	36	3%	1,074	\$185,351,237	\$11,088,281	6%	\$196,439,518
WA	29,039	1,096	4%	30,135	\$6,237,685,806	\$507,321,922	8%	\$6,745,007,728
WI	17,197	317	2%	17,514	\$2,535,079,650	\$96,696,321	4%	\$2,631,775,971
WV	4,500	22	0%	4,522	\$573,451,242	\$7,255,898	1%	\$580,707,140
WY	2,992	8	0%	3,000	\$509,574,156	\$2,669,261	1%	\$512,243,417

**Table 3: CY 2011 to date (Jan-Apr) FHA-endorsed Loans
with Balances above HERA Limits**

State or Territory	CY 2011 to date (Jan – Apr) Loan Count				CY 2011 to Date (Jan – Apr) Origination Dollar Volume			
	No Impact	UPB > HERA Limit	% Affected	Total	No Impact	UPB > HERA Limit	% Affected	Total
Total U.S.	277,606	6,673	2%	284,279	39,398,299,598	\$2,839,573,284	7%	42,237,872,882
AK	625	19	3%	644	\$106,258,255	\$6,454,507	6%	\$112,712,762
AL	4,771	9	0%	4,780	\$549,045,546	\$2,536,707	0%	\$551,582,253
AR	2,695	0	0%	2,695	\$292,899,641	\$0	0%	\$292,899,641
AZ	8,394	415	5%	8,809	\$928,768,530	\$130,587,139	12%	\$1,059,355,669
CA	31,936	1,590	5%	33,526	\$6,456,283,240	\$884,813,858	12%	\$7,341,097,098
CO	6,904	295	4%	7,199	\$1,041,917,113	\$104,864,028	9%	\$1,146,781,141
CT	2,739	210	7%	2,949	\$487,078,573	\$84,689,599	15%	\$571,768,172
DC	550	36	6%	586	\$147,711,671	\$24,564,443	14%	\$172,276,114
DE	1,023	34	3%	1,057	\$169,577,220	\$12,402,835	7%	\$181,980,055
FL	16,312	488	3%	16,800	\$1,856,685,040	\$169,183,033	8%	\$2,025,868,073
GA	9,864	153	2%	10,017	\$1,145,514,252	\$52,069,335	4%	\$1,197,583,587
GU	4	0	0%	4	\$709,474	\$0	0%	\$709,474
HI	417	15	3%	432	\$114,859,465	\$9,101,693	7%	\$123,961,158
IA	2,721	0	0%	2,721	\$290,606,418	\$0	0%	\$290,606,418
ID	1,848	27	1%	1,875	\$191,104,822	\$7,933,311	4%	\$199,038,133
IL	8,478	173	2%	8,651	\$1,131,014,867	\$68,763,250	6%	\$1,199,778,117
IN	7,448	15	0%	7,463	\$793,769,348	\$5,365,682	1%	\$799,135,030
KS	3,060	0	0%	3,060	\$347,396,454	\$0	0%	\$347,396,454
KY	4,105	51	1%	4,156	\$460,472,544	\$15,330,955	3%	\$475,803,499
LA	3,878	60	2%	3,938	\$500,701,674	\$16,971,317	3%	\$517,672,991
MA	3,675	221	6%	3,896	\$755,730,772	\$95,047,845	11%	\$850,778,617
MD	6,595	197	3%	6,792	\$1,296,647,104	\$109,569,245	8%	\$1,406,216,349
ME	652	32	5%	684	\$87,556,935	\$9,904,394	10%	\$97,461,329
MI	7,735	123	2%	7,858	\$736,951,179	\$36,211,028	5%	\$773,162,207
MN	5,470	128	2%	5,598	\$694,314,826	\$44,714,171	6%	\$739,028,997
MO	6,482	62	1%	6,544	\$724,004,706	\$17,496,162	2%	\$741,500,868
MS	2,026	0	0%	2,026	\$229,047,165	\$0	0%	\$229,047,165
MT	707	10	1%	717	\$94,202,935	\$2,984,607	3%	\$97,187,542
NC	7,289	181	2%	7,470	\$892,855,737	\$53,068,682	6%	\$945,924,419
ND	795	0	0%	795	\$93,226,323	\$0	0%	\$93,226,323
NE	2,269	0	0%	2,269	\$246,827,451	\$0	0%	\$246,827,451
NH	1,046	41	4%	1,087	\$175,058,661	\$14,377,252	8%	\$189,435,913
NJ	6,738	165	2%	6,903	\$1,474,326,827	\$92,753,070	6%	\$1,567,079,897
NM	1,953	10	1%	1,963	\$254,112,958	\$3,160,413	1%	\$257,273,371
NV	3,970	177	4%	4,147	\$483,823,283	\$60,313,166	11%	\$544,136,449
NY	9,725	226	2%	9,951	\$1,848,369,342	\$118,355,108	6%	\$1,966,724,450
OH	10,398	191	2%	10,589	\$1,108,296,098	\$58,812,791	5%	\$1,167,108,889
OK	4,506	0	0%	4,506	\$507,117,468	\$0	0%	\$507,117,468
OR	3,119	145	4%	3,264	\$478,811,980	\$51,277,502	10%	\$530,089,482
PA	11,100	305	3%	11,405	\$1,459,239,106	\$108,659,762	7%	\$1,567,898,868
PR	2,910	74	2%	2,984	\$238,403,055	\$25,449,984	10%	\$263,853,039
RI	853	6	1%	859	\$138,582,487	\$2,768,146	2%	\$141,350,633

State or Territory	CY 2011 to date (Jan – Apr) Loan Count				CY 2011 to Date (Jan – Apr) Origination Dollar Volume			
	No Impact	UPB > HERA Limit	% Affected	Total	No Impact	UPB > HERA Limit	% Affected	Total
SC	4,051	67	2%	4,118	\$480,847,647	\$20,492,947	4%	\$501,340,594
SD	731	0	0%	731	\$91,994,660	\$0	0%	\$91,994,660
TN	7,090	37	1%	7,127	\$857,474,928	\$15,428,904	2%	\$872,903,832
TX	22,954	140	1%	23,094	\$2,761,350,094	\$41,915,499	1%	\$2,803,265,593
UT	4,380	93	2%	4,473	\$706,777,098	\$35,331,437	5%	\$742,108,535
VA	8,863	170	2%	9,033	\$1,706,027,012	\$106,884,581	6%	\$1,812,911,593
VI	11	0	0%	11	\$1,789,826	\$0	0%	\$1,789,826
VT	208	4	2%	212	\$32,666,826	\$1,221,543	4%	\$33,888,369
WA	6,393	220	3%	6,613	\$1,093,985,087	\$99,947,203	8%	\$1,193,932,290
WI	3,335	55	2%	3,390	\$409,664,246	\$16,910,198	4%	\$426,574,444
WV	1,113	2	0%	1,115	\$122,870,084	\$598,431	0%	\$123,468,515
WY	692	1	0%	693	\$102,971,545	\$287,521	0%	\$103,259,066