

## Metropolitan Statistical Areas, Micropolitan Statistical Areas and Rural Counties where Loan Limits are Set Based on High-Cost Area Provisions of HERA

(Areas where one-unit loan limit exceeds \$417,000 in continental U.S. or is above \$625,500 for locations in Alaska, Hawaii, Guam, and U.S. Virgin Islands)

Fannie Mae and Freddie Mac conforming loan limits for the high cost areas below may not exceed the corresponding levels listed. These loan limits apply to loans purchased between January 1, 2009 and December 31, 2009. For a one-unit property, the maximum loan limit is calculated as 1.15 times the median house price for the highest priced county in the property's metropolitan or micropolitan area or the median house price for the property's county if it is in a rural county. Regardless of the area median home price, the loan limit cannot, in general, exceed \$625,500 (1.50 times the 2009 conforming loan limit). The exceptions are properties in Alaska, Hawaii, Guam, and the Virgin Islands, where that range is 50 percent higher (\$625,500 to \$938,250). The 2009 conforming loan limit of \$417,000 is in place everywhere else. Loan limits for 2-4 unit properties are proportional to the 1-unit limits.

State	Metropolitan, Micropolitan, or County Name	Limit 1-Unit	Limit 2-Unit	Limit 3-Unit	Limit 4-Unit
CA	Los Angeles-Long Beach-Santa Ana (Metropolitan Area) Component Counties: Los Angeles, Orange	\$625,500	\$800,775	\$967,950	\$1,202,925
CA	Napa (Metropolitan Area) Component County: Napa	\$592,250	\$758,200	\$916,450	\$1,138,950
CA	Oxnard-Thousand Oaks-Ventura (Metropolitan Area) Component County: Ventura	\$598,000	\$765,550	\$925,350	\$1,150,000
CA	Sacramento--Arden-Arcade--Roseville (Metropolitan Area) Component Counties: El Dorado, Placer, Sacramento, Yolo	\$474,950	\$608,000	\$734,950	\$913,350
CA	Salinas (Metropolitan Area) Component County: Monterey	\$483,000	\$618,300	\$747,400	\$928,850
CA	San Diego-Carlsbad-San Marcos (Metropolitan Area) Component County: San Diego	\$546,250	\$699,300	\$845,300	\$1,050,500
CA	San Francisco-Oakland-Fremont (Metropolitan Area) Component Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo	\$625,500	\$800,775	\$967,950	\$1,202,925
CA	San Jose-Sunnyvale-Santa Clara (Metropolitan Area) Component Counties: San Benito, Santa Clara	\$625,500	\$800,775	\$967,950	\$1,202,925
CA	San Luis Obispo-Paso Robles (Metropolitan Area) Component County: San Luis Obispo	\$561,200	\$718,450	\$868,400	\$1,079,250
CA	Santa Barbara-Santa Maria-Goleta (Metropolitan Area) Component County: Santa Barbara	\$603,750	\$772,900	\$934,250	\$1,161,050
CA	Santa Cruz-Watsonville (Metropolitan Area) Component County: Santa Cruz	\$625,500	\$800,775	\$967,950	\$1,202,925

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CA	Santa Rosa-Petaluma (Metropolitan Area) Component County: Sonoma	\$520,950	\$666,900	\$806,150	\$1,001,850
CA	Truckee-Grass Valley (Micropolitan Area) 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
CO	Edwards (Micropolitan Area) Component Counties: Eagle, Lake	\$625,500	\$800,775	\$967,950	\$1,202,925
CO	Silverthorne (Micropolitan Area) Component County: Summit	\$625,500	\$800,775	\$967,950	\$1,202,925
CO	Hinsdale County	\$423,200	\$541,750	\$654,850	\$813,850
CO	Ouray County	\$419,750	\$537,350	\$649,550	\$807,200
CO	Pitkin County	\$625,500	\$800,775	\$967,950	\$1,202,925
CO	Routt County	\$625,500	\$800,775	\$967,950	\$1,202,925
CO	San Miguel County	\$625,500	\$800,775	\$967,950	\$1,202,925
CT	Bridgeport-Stamford-Norwalk (Metropolitan Area) Component County: Fairfield	\$511,750	\$655,150	\$791,900	\$984,150
DC	Washington-Arlington-Alexandria, DC-VA-MD-WV (Metropolitan Area) Component Areas (DC): District of Columbia	\$625,500	\$800,775	\$967,950	\$1,202,925
FL	Key West (Micropolitan Area) Component County: Monroe	\$529,000	\$677,200	\$818,600	\$1,017,300
FL	Naples-Marco Island (Metropolitan Area) Component Counties: Collier	\$448,500	\$574,150	\$694,000	\$862,500
GA	Greene County	\$515,200	\$659,550	\$797,250	\$990,800

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HI	Honolulu (Metropolitan Area) Component County: Honolulu	\$721,050	\$923,050	\$1,115,800	\$1,386,650
HI	Kahului-Wailuku (Micropolitan Area) Component County: Maui	\$626,750	\$802,350	\$969,850	\$1,205,300
HI	Kapaa (Micropolitan Area) Component County: Kauai	\$713,000	\$912,750	\$1,103,350	\$1,371,150
ID	Jackson, WY-ID (Micropolitan Area) Component County: Teton	\$625,500	\$800,775	\$967,950	\$1,202,925
ID	Blaine County	\$457,700	\$585,950	\$708,250	\$880,200
MA	Boston-Cambridge-Quincy, MA-NH (Metropolitan Area) Component Counties (MA): Essex, Middlesex, Norfolk, Plymouth, Suffolk	\$465,750	\$596,250	\$720,700	\$895,700
MA	Providence-New Bedford-Fall River, RI-MA (Metropolitan Area) Component Counties (MA): Bristol	\$426,650	\$546,200	\$660,200	\$820,500
MA	Duke's County	\$625,500	\$800,775	\$967,950	\$1,202,925
MA	Nantucket County	\$625,500	\$800,775	\$967,950	\$1,202,925
MD	Baltimore-Towson (Metropolitan Area) Component Counties: Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Anne's Also Component City: Baltimore	\$494,500	\$633,050	\$765,200	\$950,950
MD	Washington-Arlington-Alexandria, DC-VA-MD-WV (Metropolitan Area) Component Counties (MD): Calvert, Charles, Frederick, Montgomery, Prince George's	\$625,500	\$800,775	\$967,950	\$1,202,925
NC	Elizabeth City (Micropolitan Area) Component Counties: Camden, Pasquotank, Perquimans	\$625,500	\$800,775	\$967,950	\$1,202,925

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NC	Virginia Beach-Norfolk-Newport News, VA-NC (Metropolitan Area) Component Counties: Currituck	\$458,850	\$587,400	\$710,050	\$882,400
NC	Hyde County	\$483,000	\$618,300	\$747,400	\$928,850
NH	Boston-Cambridge-Quincy, MA-NH (Metropolitan Area) Component Counties (NH): Rockingham, Strafford	\$465,750	\$596,250	\$720,700	\$895,700
NJ	New York-Northern New Jersey-Long Island, NY-NJ-PA (Metropolitan Area) Component Counties (NJ): Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union	\$625,500	\$800,775	\$967,950	\$1,202,925
NY	New York-Northern New Jersey-Long Island, NY-NJ-PA (Metropolitan Area) Component Counties (NY): Bronx, Kings, Nassau, New York, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester	\$625,500	\$800,775	\$967,950	\$1,202,925
PA	New York-Northern New Jersey-Long Island, NY-NJ-PA (Metropolitan Area) Component County (PA): Pike	\$625,500	\$800,775	\$967,950	\$1,202,925
RI	Providence-New Bedford-Fall River, RI-MA (Metropolitan Area) Component Counties (RI): Bristol, Kent, Newport, Providence, Washington	\$426,650	\$546,200	\$660,200	\$820,500
UT	Salt Lake City (Metropolitan Area) Component Counties (UT): Salt Lake, Summit, Tooele	\$600,300	\$768,500	\$928,950	\$1,154,450
VA	Charlottesville (Metropolitan Area) Component Counties: Albemarle, Fluvanna, Greene, Nelson Component City: Charlottesville	\$437,000	\$559,450	\$676,200	\$840,400

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VA	Richmond (Metropolitan Area) Component Counties: Amelia, Caroline, Charles City, Chesterfield, Cumberland, Dinwiddie, Goochland, Hanover, Henrico, King and Queen, King William, Louisa, New Kent, Powhatan, Prince George, Sussex Also 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) Component Counties (VA): Gloucester, Isle of Wight, James City, Mathews, Surry, York Also Component Cities (VA): Chesapeake, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Virginia Beach, Williamsburg	\$458,850	\$587,400	\$710,050	\$882,400
VA	Washington-Arlington-Alexandria, DC-VA-MD-WV (Metropolitan Area) Component Counties (VA): Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford, Warren Also Component Cities (VA): Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas, Manassas Park	\$625,500	\$800,775	\$967,950	\$1,202,925
VA	Lancaster County	\$442,750	\$566,800	\$685,100	\$851,450
WA	Seattle-Tacoma-Bellevue (Metropolitan Area) Component Counties: King, Pierce, Snohomish	\$506,000	\$647,750	\$783,000	\$973,100
WA	San Juan County	\$483,000	\$618,300	\$747,400	\$928,850
WV	Washington-Arlington-Alexandria, DC-VA-MD-WV (Metropolitan Area) Component County (WV): Jefferson	\$625,500	\$800,775	\$967,950	\$1,202,925
WY	Jackson, WY-ID (Micropolitan Area) Component Counties (WY): Teton Component Counties (ID): Teton	\$625,500	\$800,775	\$967,950	\$1,202,925

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MP	Northern Islands Municipality	\$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