

**FHA Single Family Insurance Mortgage Limits 2014:
Counties with Potential for Appeals^a**

State	County Name	CBSA Code	CBSA Name	2014 FHA Loan Limits			
				Limit	Median Price Used for Limit	Source Year of Limit Median Price	2013 Median Price
AK	Aleutians East Borough	99999	Rural area	271,050	214,000	2013	213,087
AK	Aleutians West Census Area	99999	Rural area	385,250	335,000	2013	334,804
AK	Denali Borough	99999	Rural area	297,850	259,000	2013	258,690
AK	North Slope Borough	99999	Rural area	332,350	289,000	2013	288,714
AK	Petersburg Census Area	99999	Rural area	332,350	289,000	2013	288,227
AK	Prince of Wales-Hyder Census Area	99999	Rural area	271,050	225,000	2013	224,771
AK	Valdez-Cordova Census Area	99999	Rural area	293,250	255,000	2013	254,633
AK	Wrangell City and Borough	99999	Rural area	332,350	289,000	2013	288,227
AK	Yakutat City and Borough	99999	Rural area	420,900	366,000	2013	365,152
CO	Hinsdale County	99999	Rural area	427,800	372,000	2009	311,697
ID	Adams County	99999	Rural area	271,050	223,000	2009	202,964
MT	Sweet Grass County	99999	Rural area	289,800	252,000	2009	241,368
TX	Jeff Davis County	99999	Rural area	271,050	226,000	2013	225,196
VA	Lancaster County	99999	Rural area	442,750	385,000	2008	379,612
VA	Middlesex County	99999	Rural area	271,050	233,000	2008	229,809
VA	Northumberland County	99999	Rural area	318,550	277,000	2008	272,632
VA	Richmond County	99999	Rural area	271,050	211,000	2008	208,170
WY	Johnson County	99999	Rural area	271,050	220,000	2013	219,393
WY	Sheridan County	43260	Sheridan, WY	271,050	234,000	2013	233,128
GU	Guam	99999	Rural area	563,500	490,000	2008	354,925
MP	Northern Islands Municipality	99999	Rural area	524,400	456,000	2008	329,942
MP	Rota Municipality	99999	Rural area	410,550	357,000	2008	258,089
MP	Saipan Municipality	99999	Rural area	529,000	460,000	2008	332,832
MP	Tinian Municipality	99999	Rural area	532,450	463,000	2008	334,897
PR	Culebra Municipio	99999	Rural area	282,900	246,000	2013	245,409
PR	Dorado Municipio	41980	San Juan-Carolina-Caguas, PR	385,250	335,000	2008	209,188
PR	Guaynabo Municipio	41980	San Juan-Carolina-Caguas, PR	385,250	335,000	2008	205,255
PR	San Juan Municipio	41980	San Juan-Carolina-Caguas, PR	385,250	335,000	2008	217,360

^a Potential appeal eligibility is based on (1) 2014 calculated mortgage limit being less than the National ceiling, (2) HUD not having actual transaction data available for the county (non-distressed, non-condo sales), (3) 2013 estimated median house price equal or greater than \$200,000.

See Mortgagee Letter 2013-43 for instructions on filing appeals. That Letter is available at:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/letters/mortgagee

The FHA national standard (floor) loan limit is \$271,050. For counties with loan limits at that level, appeals must provide data suggesting that the area median price is at least \$236,000. For counties with 2014 loan limits above the national standard, appeals must provide data suggesting the 2013 area median price is above the price actually being used for loan-limit determination.