



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
COMMUNITY PLANNING AND DEVELOPMENT

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**Special Attention of:**

All Secretary's Representative  
All CPD Division Directors  
All HOME Participating Jurisdictions  
All HOME Coordinators

**Notice:** CPD-15-003

Issued: March 17, 2015  
Expires: **This NOTICE is effective until it is amended, superseded, or rescinded**

Cross References: 24 CFR Part 92

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**Subject: Interim Policy on Maximum Per-Unit Subsidy Limits for the HOME Program**

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**Attachment A:** Annual Indexing of Basic Statutory Mortgage Limits for Multifamily Housing Programs for 2014

**Attachment B:** Annual Base City High Cost Percentage and High Cost Area Revisions for 2014

## **I. PURPOSE**

This Notice establishes alternate maximum per-unit subsidy limits for the HOME Investment Partnerships Program due to the discontinuation of the Section 221(d)(3) mortgage insurance program. HUD Field Office staff and HOME participating jurisdictions (PJs) must follow this interim policy until HUD publishes a regulation for effect establishing new maximum per-unit subsidy limits for the HOME Program.

## **II. BACKGROUND**

Section 212(e)(1) of the National Affordable Housing Act of 1990 (NAHA), as amended, directed HUD to establish maximum per-unit subsidy limits for the HOME Program that were no greater than the mortgage limits established for Section 221(d)(3) mortgage insurance program for elevator-type projects. In the HOME Final Rule issued on March 16, 1991, HUD adopted the mortgage limits under Section 221(d)(3)(ii) of the National Housing Act (12 U.S.C. 17151 (d)(3)(ii)) as the maximum per-unit subsidy limit for the HOME Program (hereinafter referred to as the “221(d)(3) limits”). NAHA and the HOME implementing regulations at 24 CFR 92.250(a) authorized HUD to increase the per-unit subsidy limit in any “high cost” geographic area by an amount not to exceed 140 percent of the basic mortgage limit, to the extent that the costs of multifamily housing construction exceed the basic mortgage limit. Thus, the ceiling for a HOME maximum per-unit subsidy limit has been 240 percent of the Section 221(d)(3) basic mortgage limit (i.e., 100 percent of the basic mortgage limit plus 140 percent) in high cost areas.

Through 2012, each year, HUD’s Office of Multifamily Housing updated the Section 221(d)(3) basic mortgage limits and published them in the Federal Register. The Office of Multifamily Housing also established high cost percentage exceptions (HCP) for specific areas. The HCP is a multiplier of the basic mortgage limit. Effective 2013, the Section 221(d)(3) mortgage insurance program was discontinued and HUD ceased calculating separate limits for the program.

Because HUD is no longer updating and publishing limits for the Section 221(d)(3) mortgage insurance program, HUD is required to undertake rulemaking to establish new maximum per-unit subsidy limits for the HOME Program. HUD will publish a rule for comment proposing a new maximum per-unit subsidy limit for the HOME Program. Until a new rule can be published for effect, HUD is adopting an interim policy directing PJs to use the

Section 234-Condominium Housing basic mortgage limits for elevator-type projects as an alternative to the Section 221(d)(3) limits in order to determine the maximum amount of HOME funds a PJ may invest on a per-unit basis in HOME-assisted housing projects. This interim policy remains in effect until the effective date of new final rule provisions amending the existing provisions of 24 CFR 92.250(a).

### **III. INTERIM POLICY**

To ensure that HOME maximum per-unit subsidy limits continue to be updated annually until a new regulation for effect can be issued, HUD is establishing an interim policy requiring PJs to use the Section 234-Condominium Housing, elevator-type, basic mortgage limits in lieu of the Section 221(d)(3) limits. Similar to the Section 221(d)(3) program, the Section 234 -Condominium Housing Insurance Program uses statutory per-unit mortgage limits that vary according to the size of the unit, the type of structure, and the location of the project. The Section 234 program insures blanket mortgages for the construction or substantial rehabilitation of multifamily projects to be sold upon completion as individual condominium units.

Over time, the limits issued by HUD for the Section 234 program have been identical to the 221(d)(3) limits. Consequently, substituting the Section 234 basic mortgage limits for the Section 221(d)(3) limits until a new final rule can be published is consistent with the intent of NAHA and the implementing provisions of the HOME Final Rule. To ensure consistency with the provisions of section 212(e)(1) of NAHA, the HOME maximum per-unit subsidy limits that HUD can approve for a PJ cannot exceed 240 percent of the Section 234 basic mortgage limit.

### **IV. IMPLEMENTATION**

HUD's Office of Multifamily Housing updates the Section 234 basic mortgage limits annually and publishes them in the Federal Register. The Office of Multifamily Housing also establishes high cost percentage exceptions (HCP) for specific areas. Each year, HOME PJs must contact the CPD Division in their local HUD Field Office to obtain the Section 234 basic mortgage limits and, if applicable, the appropriate HCP for their area. Consistent with NAHA and the HOME regulations at 24 CFR 92.250(a), HUD may authorize a PJ to use the most recent HCP and corresponding Section 234 mortgage limits, provided the resulting HOME per-unit subsidy limit does not exceed 240 percent of the Section 234 basic mortgage

limit. For a PJ whose HCP has been increased above 240 percent, the CPD Division must cap the HOME per-unit subsidy limit at 240 percent of the Section 234 basic mortgage limit.

The Section 234 basic mortgage limits for 2014 are listed in the table below.

2014 Section 234 – Condominium Housing Limits: <i>Effective January 1, 2014</i>	
Bedrooms	Elevator-type Basic Limit
0 BR	\$57,234
1 BR	\$65,611
2 BR	\$79,782
3 BR	\$103,212
4+ BR	\$113,295

**NOTE:** The maximum per-unit subsidy limit applies to the location of the HOME-assisted unit, not to the PJ. Consequently, when two PJs (e.g., the State PJ and a local PJ) are investing HOME funds in the same project, they must ensure through cost allocation and other means, that the total HOME investment in the project does not exceed the maximum per unit subsidy for the area in which the property is located, and that the period of affordability imposed on the project reflects the per unit subsidy from both PJs.

**V. DETERMINING THE MAXIMUM HOME PER-UNIT SUBSIDY LIMIT**

**A. PJ listed on the High Cost Percentage Exception List**

The HOME regulations state that HUD will allow the per-unit subsidy amount to be increased on a program-wide basis to an amount, up to 240 percent of the original per-unit limits, to the extent that the costs of multifamily housing construction exceed the Section 221(d)(3) limits. Under this guidance, the Section 234 basic mortgage limits are used in place of the Section 221(d)(3) limits.

For PJs that are listed on the High Cost Percentage Exception List issued by HUD’s Office of Multifamily Housing, in order to determine the HOME maximum per-unit subsidy limit, multiply the Section 234 elevator-type basic limit for the corresponding bedroom size by the HCP (the HCP should be a percentage). The resultant dollar value will be the HOME maximum per-unit subsidy limit for that

Section 234 Elevator-type Basic Limit (by BR size)	
X (multiplied by)	HCP %
<hr/>	
=	HOME Maximum Per-Unit Subsidy Limit

bedroom size. As a reminder, for a PJ whose HCP has been increased above 240 percent, the HOME per-unit subsidy limit is capped at 240 percent of the Section 234 basic mortgage limit. Therefore, the HCP multiplier must be 240 percent.

**Example 1 – HOME PJ HCP is > 240%**

Richmond, VA – HCP of 263%			
Bedrooms	Section 234 Basic (Elevator-type) Limit	HCP	HOME Maximum Per-Unit Subsidy Limit
0 BR	\$57,234	240%	\$137,361.60
1 BR	\$65,611	240%	\$157,466.40
2 BR	\$79,782	240%	\$191,476.80
3 BR	\$103,212	240%	\$247,708.80
4+ BR	\$113,295	240%	\$271,908.00

When calculating the HOME maximum per-unit subsidy limit in Example 1, the PJ’s high cost percentage is greater than 240 percent therefore the HCP must be capped at 240 percent. For example, the HCP for Richmond, Virginia in 2014 was 263 percent. Therefore, in order to calculate the one-bedroom HOME maximum per-unit subsidy limit in Richmond, Virginia, the one-bedroom basic limit of \$65,611 is multiplied by the capped HCP of 240 percent for a HOME maximum per-unit subsidy limit of \$157,466.40. The HOME maximum per-unit subsidy limits for other bedroom sizes in this area are calculated in a similar manner.

**Example 2 – HOME PJ HCP is > 100%, but < 240%**

Nashville, TN – HCP of 234%			
Bedrooms	Section 234 Basic (Elevator-type) Limit	HCP	HOME Maximum Per-Unit Subsidy Limit
0 BR	\$57,234	234%	\$133,927.56
1 BR	\$65,611	234%	\$153,529.74
2 BR	\$79,782	234%	\$186,689.88
3 BR	\$103,212	234%	\$241,516.08
4+ BR	\$113,295	234%	\$265,110.30

In Example 2, the PJ’s high cost percentage is less than 240 percent; therefore, the full published HCP may be used as the multiplier. For example, the HCP for Nashville, Tennessee in 2014 was 234 percent. Therefore, in order to calculate the two-bedroom HOME maximum per-unit subsidy limit in Nashville, Tennessee, the two-bedroom basic limit of \$79,782 is multiplied by the HCP of 234 percent for a HOME maximum per-unit subsidy limit of \$186,689.88. The HOME maximum per-unit subsidy limits for other bedroom sizes in this area are calculated in a similar manner.

**B. PJ not listed on the High Cost Percentage Exception List**

When a PJ is not listed on the most recently published High Cost Percentage Exception List, the HOME maximum per-unit subsidy limit is equal to the Section 234 basic limit.

**Example 3 – HOME PJ is not on the HCP List**

Lancaster County, PA		
Bedrooms	Section 234 Basic (Elevator-type) Limit	HOME Maximum Per-Unit Subsidy Limit
0 BR	\$57,234	\$57,234
1 BR	\$65,611	\$65,611
2 BR	\$79,782	\$79,782
3 BR	\$103,212	\$103,212
4+ BR	\$113,295	\$113,295

For example, the three-bedroom HOME maximum per-unit subsidy limit in Lancaster County, Pennsylvania is \$103,212, which is equal to the Section 234 basic limit of \$103,212. The Section 234 basic limit is used in this example because Lancaster County, Pennsylvania is not identified on the High Cost Percentage Exception List issued by HUD’s Office of Multifamily Housing. The HOME maximum per-unit subsidy limits for other bedroom sizes in this area are calculated in a similar manner.

**VI. CONTACT INFORMATION**

HOME PJs with questions about this Notice may contact their local HUD CPD Field Office, contact information may be found at: <https://www.hudexchange.info/manage-a-program/cpd-field-office-directory/>. CPD Field Offices should direct their questions to HUD’s Office of Affordable Housing Programs.

**DEPARTMENT OF HOMELAND SECURITY**

[Docket No. DHS-2012-0013]

**Agency Information Collection Activities: Submission for Review; Information Collection Extension Request for the DHS S&T First Responders Community of Practice Program**

**AGENCY:** Science and Technology Directorate, DHS.

**ACTION:** 60-day Notice and request for comment.

**SUMMARY:** The Department of Homeland Security (DHS) invites the general public to comment on the data collection form for the DHS Science & Technology (S&T) First Responders Community of Practice (FRCoP): User Registration Page (DHS Form 10059 (9/09)). The FRCoP web based tool collects profile information from first responders and select authorized non-first responder users to facilitate networking and formation of online communities. All users are required to authenticate prior to entering the site. In addition, the tool provides members the capability to create wikis, discussion threads, blogs, documents, etc., allowing them to enter and upload content in accordance with the site's Rules of Behavior. Members are able to participate in threaded discussions and comment on other members' content. The DHS S&T FRCoP program is responsible for providing a collaborative environment for the first responder community to share information, best practices, and lessons learned. Section 313 of the Homeland Security Act of 2002 (Pub. L. 107-296) established this requirement. The program would like to add one more field to the registration. The new field will be titled: Country of First Responder Affiliation. This notice and request for comments is required by the Paperwork Reduction Act of 1995 (Pub. L. 104-13, 44 U.S.C. Chapter 35). This notice and request for comments is required by the Paperwork Reduction Act of 1995 (Pub. Law 104-13, 44 U.S.C. chapter 35).

**DATES:** Comments are encouraged and will be accepted until August 18, 2014.

**ADDRESSES:** Interested persons are invited to submit comments, identified by docket number DHS-2012-0013, by one of the following methods:

- Federal eRulemaking Portal: <http://www.regulations.gov>. Please follow the instructions for submitting comments.
- Email: [Kathy.Higgins@hq.dhs.gov](mailto:Kathy.Higgins@hq.dhs.gov). Please include docket number DHS-2012-0013 in the subject line of the message.

- Fax: (202) 254-6171. (Not a toll-free number).

- Mail: Science and Technology Directorate, Attn: Chief Information Officer—Rick Stevens, 1120 Vermont Ave., Mail Stop 0202, Washington, DC 20005.

**FOR FURTHER INFORMATION CONTACT:** DHS FRCoP Contact Kathy Higgins (202) 254-2293 (Not a toll free number).

**SUPPLEMENTARY INFORMATION:** DHS S&T currently has approval to collect information utilizing the User Registration Form until October 31, 2013 with OMB approval number 1640-0016. The User Registration Form will be available on the First Responders Community of Practice Web site found at [<https://communities.firstresponder.gov/>]. The user will complete the form online and submit it through the Web site.

The Department is committed to improving its information collection and urges all interested parties to suggest how these materials can further reduce burden while seeking necessary information under the Act.

DHS is particularly interested in comments that:

(1) Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility;

(2) Evaluate the accuracy of the agency's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used;

(3) Suggest ways to enhance the quality, utility, and clarity of the information to be collected; and

(4) Suggest ways to minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submissions of responses.

**Overview of This Information Collection**

(1) *Type of Information Collection:* Renewal of Information Collection.

(2) *Title of the Form/Collection:* First Responders Community of Practice: User Registration Form.

(3) *Agency Form Number, if any, and the applicable component of the Department of Homeland Security sponsoring the collection:* DHS Science & Technology Directorate, R-Tech (RTD), DHS Form 10059 (09/09).

(4) *Affected public who will be asked or required to respond, as well as a brief*

*abstract:* Individuals; the data will be gathered from individual first responders who wish to participate in the First Responders Community of Practice.

(5) *An estimate of the total number of respondents and the amount of time estimated for an average respondent to respond:*

a. *Estimate of the total number of respondents:* 2,000.

b. *An estimate of the time for an average respondent to respond:* 0.5 burden hours.

c. *An estimate of the total public burden (in hours) associated with the collection:* 1,000 burden hours.

Dated: May 22, 2014.

**Rick Stevens,**  
Chief Information Officer for Science and Technology.

[FR Doc. 2014-14078 Filed 6-16-14; 8:45 am]

BILLING CODE 9110-0F-P

**DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

[Docket No. FR-5796-N-01]

**Annual Indexing of Basic Statutory Mortgage Limits for Multifamily Housing Programs**

**AGENCY:** Office of the Assistant Secretary for Housing—Federal Housing Commissioner, HUD.

**ACTION:** Notice.

**SUMMARY:** In accordance with Section 206A of the National Housing Act, HUD has adjusted the Basic Statutory Mortgage Limits for Multifamily Housing Programs for Calendar Year 2014.

**DATES:** *Effective Date:* January 1, 2014.

**FOR FURTHER INFORMATION CONTACT:** Daniel J. Sullivan, Deputy Director, Office of Multifamily Development, Department of Housing and Urban Development, 451 Seventh Street SW., Washington, DC 20410-8000, telephone (202) 402-6130 (this is not a toll-free number). Hearing or speech-impaired individuals may access this number through TTY by calling the toll-free Federal Relay Service at (800) 877-8339.

**SUPPLEMENTARY INFORMATION:** The FHA Down Payment Simplification Act of 2002 (Pub. L. 107-326, approved December 4, 2002) amended the National Housing Act by adding a new Section 206A (12 U.S.C. 1712a). Under Section 206A, the following are affected:

I. Section 207(c)(3)(A) (12 U.S.C. 1713(c)(3)(A));

II. Section 213(b)(2)(A) (12 U.S.C. 1715e(b)(2)(A));

- III. Section 220(d)(3)(B)(iii)(I) (12 U.S.C. 1715k(d)(3)(B)(iii)(I));
- IV. Section 221(d)(4)(ii)(I) (12 U.S.C. 1715l(d)(4)(ii)(I));
- V. Section 231(c)(2)(A) (12 U.S.C. 1715v(c)(2)(A)); and
- VI. Section 234(e)(3)(A) (12 U.S.C. 1715y(e)(3)(A)).

The Dollar Amounts in these sections are the base per unit statutory limits for FHA's multifamily mortgage programs collectively referred to as the 'Dollar Amounts,' they are adjusted annually (commencing in 2004) on the effective date of the Consumer Financial Protection Bureau's adjustment of the \$400 figure in the Home Ownership and Equity Protection Act of 1994 (HOEPA) (Pub. L. 103-325, approved September 23, 1994). The adjustment of the Dollar Amounts shall be calculated using the percentage change in the Consumer Price Index for All Urban Consumers (CPI-U) as applied by the Bureau of Consumer Financial Protection for purposes of the above-described HOEPA adjustment.

HUD has been notified of the percentage change in the CPI-U used for the HOEPA adjustment and the effective date of the HOEPA adjustment. The percentage change in the CPI-U is 1.1% and the effective date of the HOEPA adjustment is January 1, 2014. The Dollar Amounts have been adjusted correspondingly and have an effective date of January 1, 2014.

The adjusted Dollar Amounts for Calendar Year 2014 are shown below:

**Basic Statutory Mortgage Limits for Calendar Year 2014**

**Multifamily Loan Program**

- Section 207—Multifamily Housing
- Section 207 pursuant to Section 223(f)—Purchase or Refinance Housing
- Section 220—Housing in Urban Renewal Areas

Bedrooms	Non-Elevator	Elevator
0 .....	\$49,181	\$56,751
1 .....	54,480	63,561
2 .....	65,075	77,939
3 .....	80,209	97,614
4+ .....	90,806	110,374

- Section 213—Cooperatives

Bedrooms	Non-Elevator	Elevator
0 .....	\$53,299	\$56,751
1 .....	61,454	64,298
2 .....	74,116	78,186
3 .....	94,869	101,148
4+ .....	105,690	111,031

- Section 234—Condominium Housing

Bedrooms	Non-Elevator	Elevator
0 .....	\$54,387	\$57,234
1 .....	62,708	65,611
2 .....	75,628	79,782
3 .....	96,806	103,212
4+ .....	107,846	113,295

- Section 221(d)(4)—Moderate Income Housing

Bedrooms	Non-Elevator	Elevator
0 .....	\$48,946	\$52,871
1 .....	55,560	60,610
2 .....	67,158	73,702
3 .....	84,295	95,345
4+ .....	95,521	104,661

- Section 231—Housing for the Elderly

Bedrooms	Non-Elevator	Elevator
0 .....	\$46,535	\$52,871
1 .....	52,022	60,610
2 .....	62,122	73,702
3 .....	74,760	95,345
4+ .....	87,893	104,661

- Section 207—Manufactured Home Parks Per Space—\$22,579.

Dated: June 11, 2014.  
 Carol J. Galante,  
 Assistant Secretary for Housing—Federal Housing Commissioner.  
 [FR Doc. 2014-14170 Filed 6-16-14; 8:45 am]  
 BILLING CODE 4210-67-P

**DEPARTMENT OF THE INTERIOR**

**Fish and Wildlife Service**

[FWS-R2-ES-2013-N089;  
 FXES1130200000-145-FF02ENEH00]

**Endangered and Threatened Species Permit Applications**

**AGENCY:** Fish and Wildlife Service, Interior.  
**ACTION:** Notice of receipt of applications; request for public comment.

**SUMMARY:** We, the U.S. Fish and Wildlife Service, invite the public to comment on the following applications to conduct certain activities with endangered or threatened species. The Endangered Species Act of 1973, as amended (Act), prohibits activities with endangered and threatened species unless a Federal permit allows such activities. Both the Act and the National Environmental Policy Act require that we invite public comment before issuing these permits.

**DATES:** To ensure consideration, written comments must be received on or before July 17, 2014.

**ADDRESSES:** Wendy Brown, Chief, Recovery and Restoration Branch, by

U.S. mail at Division of Classification and Recovery, U.S. Fish and Wildlife Service, P.O. Box 1306, Albuquerque, NM 87103; or by telephone at 505-248-6920. Please refer to the respective permit number for each application when submitting comments.

**FOR FURTHER INFORMATION CONTACT:** Susan Jacobsen, Chief, Division of Classification and Restoration, by U.S. mail at P.O. Box 1306, Albuquerque, NM 87103; or by telephone at 505-248-6665.

**SUPPLEMENTARY INFORMATION:**

**Public Availability of Comments**

The Act (16 U.S.C. 1531 et seq.) prohibits activities with endangered and threatened species unless a Federal permit allows such activities. Along with our implementing regulations in the Code of Federal Regulations (CFR) at 50 CFR 17, the Act provides for permits, and requires that we invite public comment before issuing these permits. A permit granted by us under section 10(a)(1)(A) of the Act authorizes applicants to conduct activities with U.S. endangered or threatened species for scientific purposes, enhancement of survival or propagation, or interstate commerce. Our regulations regarding implementation of section 10(a)(1)(A) permits are found at 50 CFR 17.22 for endangered wildlife species, 50 CFR 17.32 for threatened wildlife species, 50 CFR 17.62 for endangered plant species, and 50 CFR 17.72 for threatened plant species.

**Applications Available for Review and Comment**

We invite local, State, Tribal, and Federal agencies, and the public to comment on the following applications. Please refer to the appropriate permit number (e.g., Permit No. TE-123456) when requesting application documents and when submitting comments.

Documents and other information the applicants have submitted with these applications are available for review, subject to the requirements of the Privacy Act (5 U.S.C. 552a) and Freedom of Information Act (5 U.S.C. 552).

**Permit TE-051832**

*Applicant:* Phoenix Zoo, Phoenix, Arizona.

Applicant requests an amendment to a current permit for research and recovery purposes to conduct husbandry and propagation of San Bernardino (*Pyrgulopsis bernardina*) and Chupadera (*Pyrgulopsis chupadera*) springsnails at the zoo in Arizona.



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-  
FEDERAL HOUSING COMMISSIONER

July 7, 2014

MORTGAGEE LETTER 2014-14

TO: ALL FHA APPROVED MULTIFAMILY MORTGAGEES

SUBJECT: Annual Base City High Cost Percentage and High Cost Area Revisions  
for 2014

Maximum mortgage amounts were revised by the Consolidated Appropriations Act 2008 (Public Law 110-161, approved December 26, 2007) (FY 2008 Appropriations Act) which appropriated Fiscal Year 2008 funds for the majority of Federal agencies, including HUD. Section 221 of the General Provisions of Title II of Division K of the FY 2008 Appropriations Act revises the statutory exceptions to maximum mortgage amounts for the FHA Multifamily Housing Programs, listed in Section 221 of the FY 2008 Appropriations Act, by (1) substituting 170 percent for the 140 percent exception of any geographical area, and (2) substituting 215 percent for 170 percent as the maximum exception allowed for a specific project. Accordingly, the statutory revision allows the Secretary to grant exceptions to maximum mortgage limits for certain Multifamily Housing Programs by (1) up to 170 percent, (equivalent to a 270 percent multiplier) in geographical areas where cost levels so require or (2) up to 170 percent, or 215 percent in High Cost Areas, (equivalent to a 315 percent multiplier) where necessary on a project-by-project basis.

The law does not determine which areas are to be considered "High Cost Areas." Accordingly, the Office of Multifamily Development has developed a list of High Cost Areas for 2014. The threshold for a High Cost Area has been set for all areas (Special Limit Areas excepted) with a "calculated" High Cost Percentage (HCP) of 281.70 or greater, prior to being capped at the statutory 170% or 270 multiplier. This results in some localities at an HCP of 270 being High Cost Areas and others not.

The attached designated Annual Base City High Cost Percentages and High Cost Areas are effective January 1, 2014.

**SPECIAL LIMIT AREAS**

Guam, the U.S. Virgin Islands, and the states of Alaska and Hawaii are Special Limit areas. Care should be taken to ensure that the appropriate limits are used for corresponding programs. The HCP for Special Limit Areas is 405%.

**Attachment**

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**Carol J. Galante**  
**Assistant Secretary for Housing –**  
**Federal Housing Commissioner**

**FHA MULTIFAMILY STATUTORY MORTGAGE PROGRAMS**  
**BASE CITY HIGH COST PERCENTAGES**

Effective January 1, 2014

<b><u>Boston MA Hub</u></b>	270		
Hartford CT	270		
Bangor ME	270		
Manchester NH	270		
Providence RI	270		
Burlington VT	270		
<b><u>New York NY Hub</u></b>	270		
Buffalo NY	270		
Albany NY	270		
<b><u>Philadelphia PA Hub</u></b>	270		
Charlestown WV	270		
Camden NJ	270		
Newark NJ	270		
Pittsburg PA	270		
Wilmington DE	270		
<b><u>Baltimore MD Hub</u></b>	270		
Washington DC	270		
Richmond VA	263		
<b><u>Greensboro NC Hub</u></b>	252		
Columbia SC	241		
<b><u>Atlanta GA Hub</u></b>	252		
Louisville KY	244		
Knoxville TN	228		
Memphis TN	224		
Nashville TN	234		
San Juan PR	270		
US Virgin Isl. (spec limit)	405		
<b><u>Jacksonville FL Hub</u></b>	252		
Birmingham AL	228		
Jackson MS	224		
Miami FL	260		
Tampa FL	263		
<b><u>Chicago IL Hub</u></b>	270		
Springfield IL	270		
Indianapolis IN	251		
<b><u>Columbus OH Hub</u></b>	251		
Cleveland OH	270		
Cincinnati OH	248		
		<b><u>Detroit MI Hub</u></b>	270
		Grand Rapids MI	241
		<b><u>Minneapolis MN Hub</u></b>	270
		Milwaukee WI	270
		<b><u>Fort Worth TX Hub</u></b>	218
		Little Rock AR	224
		New Orleans LA	228
		Shreveport LA	224
		Albuquerque NM	251
		Dallas TX	218
		Houston TX	214
		Lubbock TX	214
		San Antonio TX	197
		<b><u>Kansas City MO Hub</u></b>	270
		Des Moines IA	241
		Topeka KS	241
		St. Louis MO	270
		Omaha NE	234
		Oklahoma City OK	234
		Tulsa OK	228
		<b><u>Denver CO Hub</u></b>	270
		Helena MT	255
		Fargo ND	244
		Sioux Falls SD	231
		Salt Lake City UT	270
		Casper WY	266
		<b><u>Los Angeles CA Hub</u></b>	270
		Santa Ana CA (LA)	270
		San Diego CA	270
		<b><u>San Francisco CA Hub</u></b>	270
		Phoenix AZ	258
		Sacramento CA	270
		Honolulu HI (spec limit)	405
		Las Vegas NV	270
		<b><u>Seattle WA Hub</u></b>	270
		Anchorage AK (spec limit)	405
		Boise ID	270
		Portland OR	270
		Spokane WA	270

**Note:** Offices with a "calculated" HCP of 281.70 (before the statutory cap of 270) or higher are designated "High Cost Areas" and are shaded.