

| <b>County + State</b> | <b>Area Name</b>                         | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-----------------------|------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Autauga County, AL    | Montgomery, AL MSA                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Baldwin County, AL    | Daphne-Fairhope-Foley, AL MSA            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Barbour County, AL    | Barbour County, AL                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bibb County, AL       | Birmingham-Hoover, AL HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Blount County, AL     | Birmingham-Hoover, AL HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Bullock County, AL    | Bullock County, AL                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Butler County, AL     | Butler County, AL                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Calhoun County, AL    | Anniston-Oxford-Jacksonville, AL MSA     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chambers County, AL   | Chambers County, AL                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cherokee County, AL   | Cherokee County, AL                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chilton County, AL    | Chilton County, AL HUD Metro FMR Area    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Choctaw County, AL    | Choctaw County, AL                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clarke County, AL     | Clarke County, AL                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clay County, AL       | Clay County, AL                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cleburne County, AL   | Cleburne County, AL                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Coffee County, AL     | Coffee County, AL                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Colbert County, AL    | Florence-Muscle Shoals, AL MSA           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Conecuh County, AL    | Conecuh County, AL                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Coosa County, AL      | Coosa County, AL                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Covington County, AL  | Covington County, AL                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Crenshaw County, AL   | Crenshaw County, AL                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cullman County, AL    | Cullman County, AL                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dale County, AL       | Dale County, AL                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dallas County, AL     | Dallas County, AL                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| DeKalb County, AL     | DeKalb County, AL                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Elmore County, AL     | Montgomery, AL MSA                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Escambia County, AL   | Escambia County, AL                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Etowah County, AL     | Gadsden, AL MSA                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Fayette County, AL    | Fayette County, AL                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Franklin County, AL   | Franklin County, AL                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Geneva County, AL     | Dothan, AL HUD Metro FMR Area            | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Greene County, AL     | Greene County, AL HUD Metro FMR Area     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hale County, AL       | Tuscaloosa, AL HUD Metro FMR Area        | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Henry County, AL      | Henry County, AL HUD Metro FMR Area      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Houston County, AL    | Dothan, AL HUD Metro FMR Area            | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Jackson County, AL    | Jackson County, AL                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jefferson County, AL  | Birmingham-Hoover, AL HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Lamar County, AL      | Lamar County, AL                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lauderdale County, AL | Florence-Muscle Shoals, AL MSA           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lawrence County, AL   | Decatur, AL MSA                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lee County, AL        | Auburn-Opelika, AL MSA                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Limestone County, AL  | Huntsville, AL MSA                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lowndes County, AL    | Montgomery, AL MSA                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Macon County, AL      | Macon County, AL                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Madison County, AL    | Huntsville, AL MSA                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marengo County, AL    | Marengo County, AL                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marion County, AL     | Marion County, AL                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marshall County, AL   | Marshall County, AL                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

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|---------------------------------------|--------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Mobile County, AL                     | Mobile, AL HUD Metro FMR Area                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Monroe County, AL                     | Monroe County, AL                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Montgomery County, AL                 | Montgomery, AL MSA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Morgan County, AL                     | Decatur, AL MSA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Perry County, AL                      | Perry County, AL                                 | No                  | No                  | No                   | No                  | No                  | No                   |
| Pickens County, AL                    | Pickens County, AL HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pike County, AL                       | Pike County, AL                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Randolph County, AL                   | Randolph County, AL                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Russell County, AL                    | Columbus, GA-AL HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| St. Clair County, AL                  | Birmingham-Hoover, AL HUD Metro FMR Area         | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Shelby County, AL                     | Birmingham-Hoover, AL HUD Metro FMR Area         | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Sumter County, AL                     | Sumter County, AL                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Talladega County, AL                  | Talladega County, AL                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tallapoosa County, AL                 | Tallapoosa County, AL                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tuscaloosa County, AL                 | Tuscaloosa, AL HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Walker County, AL                     | Walker County, AL                                | No                  | No                  | No                   | No                  | No                  | No                   |
| Washington County, AL                 | Washington County, AL HUD Metro FMR Area         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wilcox County, AL                     | Wilcox County, AL                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Winston County, AL                    | Winston County, AL                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Aleutians East Borough, AK            | Aleutians East Borough, AK                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Aleutians West Census Area, AK        | Aleutians West Census Area, AK                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Anchorage Municipality, AK            | Anchorage, AK HUD Metro FMR Area                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bethel Census Area, AK                | Bethel Census Area, AK                           | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Bristol Bay Borough, AK               | Bristol Bay Borough, AK                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Denali Borough, AK                    | Denali Borough, AK                               | No                  | No                  | No                   | No                  | No                  | No                   |
| Dillingham Census Area, AK            | Dillingham Census Area, AK                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Fairbanks North Star Borough, AK      | Fairbanks, AK MSA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Haines Borough, AK                    | Haines Borough, AK                               | No                  | No                  | No                   | No                  | No                  | No                   |
| Hoonah-Angoon Census Area, AK         | Hoonah-Angoon Census Area, AK                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Juneau City and Borough, AK           | Juneau City and Borough, AK                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kenai Peninsula Borough, AK           | Kenai Peninsula Borough, AK                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ketchikan Gateway Borough, AK         | Ketchikan Gateway Borough, AK                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kodiak Island Borough, AK             | Kodiak Island Borough, AK                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kusilvak Census Area, AK              | Kusilvak Census Area                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lake and Peninsula Borough, AK        | Lake and Peninsula Borough, AK                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Matanuska-Susitna Borough, AK         | Matanuska-Susitna Borough, AK HUD Metro FMR Area | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Nome Census Area, AK                  | Nome Census Area, AK                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| North Slope Borough, AK               | North Slope Borough, AK                          | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Northwest Arctic Borough, AK          | Northwest Arctic Borough, AK                     | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Petersburg Borough, AK                | Petersburg Borough                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Prince of Wales-Hyder Census Area, AK | Prince of Wales-Hyder Census Area, AK            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sitka City and Borough, AK            | Sitka City and Borough, AK                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Skagway Municipality, AK              | Skagway Municipality, AK                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Southeast Fairbanks Census Area, AK   | Southeast Fairbanks Census Area, AK              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Valdez-Cordova Census Area, AK        | Valdez-Cordova Census Area, AK                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Wrangell City and Borough, AK         | Wrangell City and Borough, AK                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Yakutat City and Borough, AK          | Yakutat City and Borough, AK                     | No                  | No                  | No                   | No                  | No                  | No                   |
| Yukon-Koyukuk Census Area, AK         | Yukon-Koyukuk Census Area, AK                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

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|-------------------------|-------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Apache County, AZ       | Apache County, AZ                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cochise County, AZ      | Sierra Vista-Douglas, AZ MSA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Coconino County, AZ     | Flagstaff, AZ MSA                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gila County, AZ         | Gila County, AZ                                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Graham County, AZ       | Graham County, AZ                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Greenlee County, AZ     | Greenlee County, AZ                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| La Paz County, AZ       | La Paz County, AZ                                           | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Maricopa County, AZ     | Phoenix-Mesa-Scottsdale, AZ MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Mohave County, AZ       | Lake Havasu City-Kingman, AZ MSA                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Navajo County, AZ       | Navajo County, AZ                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pima County, AZ         | Tucson, AZ MSA                                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pinal County, AZ        | Phoenix-Mesa-Scottsdale, AZ MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Santa Cruz County, AZ   | Santa Cruz County, AZ                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Yavapai County, AZ      | Prescott, AZ MSA                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Yuma County, AZ         | Yuma, AZ MSA                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Arkansas County, AR     | Arkansas County, AR                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ashley County, AR       | Ashley County, AR                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Baxter County, AR       | Baxter County, AR                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Benton County, AR       | Fayetteville-Springdale-Rogers, AR MSA                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Boone County, AR        | Boone County, AR                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bradley County, AR      | Bradley County, AR                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Calhoun County, AR      | Calhoun County, AR                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Carroll County, AR      | Carroll County, AR                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chicot County, AR       | Chicot County, AR                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clark County, AR        | Clark County, AR                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clay County, AR         | Clay County, AR                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cleburne County, AR     | Cleburne County, AR                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cleveland County, AR    | Pine Bluff, AR MSA                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Columbia County, AR     | Columbia County, AR                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Conway County, AR       | Conway County, AR                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Craighead County, AR    | Jonesboro, AR HUD Metro FMR Area                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Crawford County, AR     | Fort Smith, AR-OK HUD Metro FMR Area                        | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Crittenden County, AR   | Memphis, TN-MS-AR HUD Metro FMR Area                        | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Cross County, AR        | Cross County, AR                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dallas County, AR       | Dallas County, AR                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Desha County, AR        | Desha County, AR                                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Drew County, AR         | Drew County, AR                                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Faulkner County, AR     | Little Rock-North Little Rock-Conway, AR HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Franklin County, AR     | Franklin County, AR HUD Metro FMR Area                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fulton County, AR       | Fulton County, AR                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Garland County, AR      | Hot Springs, AR MSA                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Grant County, AR        | Grant County, AR HUD Metro FMR Area                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Greene County, AR       | Greene County, AR                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hempstead County, AR    | Hempstead County, AR                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hot Spring County, AR   | Hot Spring County, AR                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Howard County, AR       | Howard County, AR                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Independence County, AR | Independence County, AR                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Izard County, AR        | Izard County, AR                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

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|-------------------------|-------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Jackson County, AR      | Jackson County, AR                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jefferson County, AR    | Pine Bluff, AR MSA                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Johnson County, AR      | Johnson County, AR                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lafayette County, AR    | Lafayette County, AR                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lawrence County, AR     | Lawrence County, AR                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lee County, AR          | Lee County, AR                                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lincoln County, AR      | Pine Bluff, AR MSA                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Little River County, AR | Little River County, AR HUD Metro FMR Area                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Logan County, AR        | Logan County, AR                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lonoke County, AR       | Little Rock-North Little Rock-Conway, AR HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Madison County, AR      | Fayetteville-Springdale-Rogers, AR MSA                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marion County, AR       | Marion County, AR                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Miller County, AR       | Texarkana, TX-Texarkana, AR HUD Metro FMR Area              | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Mississippi County, AR  | Mississippi County, AR                                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Monroe County, AR       | Monroe County, AR                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montgomery County, AR   | Montgomery County, AR                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Nevada County, AR       | Nevada County, AR                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Newton County, AR       | Newton County, AR                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ouachita County, AR     | Ouachita County, AR                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Perry County, AR        | Little Rock-North Little Rock-Conway, AR HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Phillips County, AR     | Phillips County, AR                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pike County, AR         | Pike County, AR                                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Poinsett County, AR     | Poinsett County, AR HUD Metro FMR Area                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Polk County, AR         | Polk County, AR                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pope County, AR         | Pope County, AR                                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Prairie County, AR      | Prairie County, AR                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pulaski County, AR      | Little Rock-North Little Rock-Conway, AR HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Randolph County, AR     | Randolph County, AR                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| St. Francis County, AR  | St. Francis County, AR                                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Saline County, AR       | Little Rock-North Little Rock-Conway, AR HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Scott County, AR        | Scott County, AR                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Searcy County, AR       | Searcy County, AR                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sebastian County, AR    | Fort Smith, AR-OK HUD Metro FMR Area                        | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Sevier County, AR       | Sevier County, AR                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sharp County, AR        | Sharp County, AR                                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Stone County, AR        | Stone County, AR                                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Union County, AR        | Union County, AR                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Van Buren County, AR    | Van Buren County, AR                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Washington County, AR   | Fayetteville-Springdale-Rogers, AR MSA                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| White County, AR        | White County, AR                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Woodruff County, AR     | Woodruff County, AR                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Yell County, AR         | Yell County, AR                                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Alameda County, CA      | Oakland-Fremont, CA HUD Metro FMR Area                      | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Alpine County, CA       | Alpine County, CA                                           | No                  | No                  | No                   | No                  | No                  | No                   |
| Amador County, CA       | Amador County, CA                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Butte County, CA        | Chico, CA MSA                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Calaveras County, CA    | Calaveras County, CA                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Colusa County, CA       | Colusa County, CA                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

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|----------------------------|------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Contra Costa County, CA    | Oakland-Fremont, CA HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Del Norte County, CA       | Del Norte County, CA                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| El Dorado County, CA       | Sacramento--Roseville--Arden-Arcade, CA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Fresno County, CA          | Fresno, CA MSA                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Glenn County, CA           | Glenn County, CA                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Humboldt County, CA        | Humboldt County, CA                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Imperial County, CA        | El Centro, CA MSA                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Inyo County, CA            | Inyo County, CA                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kern County, CA            | Bakersfield, CA MSA                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Kings County, CA           | Hanford-Corcoran, CA MSA                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lake County, CA            | Lake County, CA                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lassen County, CA          | Lassen County, CA                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Los Angeles County, CA     | Los Angeles-Long Beach-Glendale, CA HUD Metro FMR Area     | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Madera County, CA          | Madera, CA MSA                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Marin County, CA           | San Francisco, CA HUD Metro FMR Area                       | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Mariposa County, CA        | Mariposa County, CA                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Mendocino County, CA       | Mendocino County, CA                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Merced County, CA          | Merced, CA MSA                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Modoc County, CA           | Modoc County, CA                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Mono County, CA            | Mono County, CA                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Monterey County, CA        | Salinas, CA MSA                                            | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Napa County, CA            | Napa, CA MSA                                               | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Nevada County, CA          | Nevada County, CA                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Orange County, CA          | Santa Ana-Anaheim-Irvine, CA HUD Metro FMR Area            | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Placer County, CA          | Sacramento--Roseville--Arden-Arcade, CA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Plumas County, CA          | Plumas County, CA                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Riverside County, CA       | Riverside-San Bernardino-Ontario, CA MSA                   | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Sacramento County, CA      | Sacramento--Roseville--Arden-Arcade, CA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| San Benito County, CA      | San Benito County, CA HUD Metro FMR Area                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| San Bernardino County, CA  | Riverside-San Bernardino-Ontario, CA MSA                   | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| San Diego County, CA       | San Diego-Carlsbad, CA MSA                                 | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| San Francisco County, CA   | San Francisco, CA HUD Metro FMR Area                       | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| San Joaquin County, CA     | Stockton-Lodi, CA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| San Luis Obispo County, CA | San Luis Obispo-Paso Robles-Arroyo Grande, CA MSA          | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| San Mateo County, CA       | San Francisco, CA HUD Metro FMR Area                       | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Santa Barbara County, CA   | Santa Maria-Santa Barbara, CA MSA                          | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Santa Clara County, CA     | San Jose-Sunnyvale-Santa Clara, CA HUD Metro FMR Area      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Santa Cruz County, CA      | Santa Cruz-Watsonville, CA MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Shasta County, CA          | Redding, CA MSA                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sierra County, CA          | Sierra County, CA                                          | No                  | No                  | No                   | No                  | No                  | No                   |
| Siskiyou County, CA        | Siskiyou County, CA                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Solano County, CA          | Vallejo-Fairfield, CA MSA                                  | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Sonoma County, CA          | Santa Rosa, CA MSA                                         | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Stanislaus County, CA      | Modesto, CA MSA                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sutter County, CA          | Yuba City, CA MSA                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Tehama County, CA          | Tehama County, CA                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Trinity County, CA         | Trinity County, CA                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Tulare County, CA          | Visalia-Porterville, CA MSA                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

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|------------------------|-----------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Tuolumne County, CA    | Tuolumne County, CA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ventura County, CA     | Oxnard-Thousand Oaks-Ventura, CA MSA    | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Yolo County, CA        | Yolo, CA HUD Metro FMR Area             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Yuba County, CA        | Yuba City, CA MSA                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Adams County, CO       | Denver-Aurora-Lakewood, CO MSA          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Alamosa County, CO     | Alamosa County, CO                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Arapahoe County, CO    | Denver-Aurora-Lakewood, CO MSA          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Archuleta County, CO   | Archuleta County, CO                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Baca County, CO        | Baca County, CO                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bent County, CO        | Bent County, CO                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Boulder County, CO     | Boulder, CO MSA                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Broomfield County, CO  | Denver-Aurora-Lakewood, CO MSA          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chaffee County, CO     | Chaffee County, CO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cheyenne County, CO    | Cheyenne County, CO                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clear Creek County, CO | Denver-Aurora-Lakewood, CO MSA          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Conejos County, CO     | Conejos County, CO                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Costilla County, CO    | Costilla County, CO                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Crowley County, CO     | Crowley County, CO                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Custer County, CO      | Custer County, CO                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Delta County, CO       | Delta County, CO                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Denver County, CO      | Denver-Aurora-Lakewood, CO MSA          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dolores County, CO     | Dolores County, CO                      | No                  | No                  | No                   | No                  | No                  | No                   |
| Douglas County, CO     | Denver-Aurora-Lakewood, CO MSA          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Eagle County, CO       | Eagle County, CO                        | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Elbert County, CO      | Denver-Aurora-Lakewood, CO MSA          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| El Paso County, CO     | Colorado Springs, CO HUD Metro FMR Area | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fremont County, CO     | Fremont County, CO                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Garfield County, CO    | Garfield County, CO                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gilpin County, CO      | Denver-Aurora-Lakewood, CO MSA          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Grand County, CO       | Grand County, CO                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gunnison County, CO    | Gunnison County, CO                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hinsdale County, CO    | Hinsdale County, CO                     | No                  | No                  | No                   | No                  | No                  | No                   |
| Huerfano County, CO    | Huerfano County, CO                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jackson County, CO     | Jackson County, CO                      | No                  | No                  | No                   | No                  | No                  | No                   |
| Jefferson County, CO   | Denver-Aurora-Lakewood, CO MSA          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kiowa County, CO       | Kiowa County, CO                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Kit Carson County, CO  | Kit Carson County, CO                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lake County, CO        | Lake County, CO                         | No                  | No                  | No                   | No                  | No                  | No                   |
| La Plata County, CO    | La Plata County, CO                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Larimer County, CO     | Fort Collins, CO MSA                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Las Animas County, CO  | Las Animas County, CO                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lincoln County, CO     | Lincoln County, CO                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Logan County, CO       | Logan County, CO                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Mesa County, CO        | Grand Junction, CO MSA                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mineral County, CO     | Mineral County, CO                      | No                  | No                  | No                   | No                  | No                  | No                   |
| Moffat County, CO      | Moffat County, CO                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Montezuma County, CO   | Montezuma County, CO                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Montrose County, CO    | Montrose County, CO                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

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|------------------------|-------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Morgan County, CO      | Morgan County, CO                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Otero County, CO       | Otero County, CO                                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ouray County, CO       | Ouray County, CO                                            | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Park County, CO        | Denver-Aurora-Lakewood, CO MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Phillips County, CO    | Phillips County, CO                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pitkin County, CO      | Pitkin County, CO                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Prowers County, CO     | Prowers County, CO                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pueblo County, CO      | Pueblo, CO MSA                                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Rio Blanco County, CO  | Rio Blanco County, CO                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rio Grande County, CO  | Rio Grande County, CO                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Routt County, CO       | Routt County, CO                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Saguache County, CO    | Saguache County, CO                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| San Juan County, CO    | San Juan County, CO                                         | No                  | No                  | No                   | No                  | No                  | No                   |
| San Miguel County, CO  | San Miguel County, CO                                       | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Sedgwick County, CO    | Sedgwick County, CO                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Summit County, CO      | Summit County, CO                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Teller County, CO      | Teller County, CO HUD Metro FMR Area                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washington County, CO  | Washington County, CO                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Weld County, CO        | Greeley, CO MSA                                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Yuma County, CO        | Yuma County, CO                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bethel town, CT        | Danbury, CT HUD Metro FMR Area                              | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Bridgeport town, CT    | Bridgeport, CT HUD Metro FMR Area                           | No                  | No                  | No                   | No                  | No                  | No                   |
| Brookfield town, CT    | Danbury, CT HUD Metro FMR Area                              | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Danbury town, CT       | Danbury, CT HUD Metro FMR Area                              | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Darien town, CT        | Stamford-Norwalk, CT HUD Metro FMR Area                     | No                  | No                  | No                   | No                  | No                  | No                   |
| Easton town, CT        | Bridgeport, CT HUD Metro FMR Area                           | No                  | No                  | No                   | No                  | No                  | No                   |
| Fairfield town, CT     | Bridgeport, CT HUD Metro FMR Area                           | No                  | No                  | No                   | No                  | No                  | No                   |
| Greenwich town, CT     | Stamford-Norwalk, CT HUD Metro FMR Area                     | No                  | No                  | No                   | No                  | No                  | No                   |
| Monroe town, CT        | Bridgeport, CT HUD Metro FMR Area                           | No                  | No                  | No                   | No                  | No                  | No                   |
| New Canaan town, CT    | Stamford-Norwalk, CT HUD Metro FMR Area                     | No                  | No                  | No                   | No                  | No                  | No                   |
| New Fairfield town, CT | Danbury, CT HUD Metro FMR Area                              | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Newtown town, CT       | Danbury, CT HUD Metro FMR Area                              | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Norwalk town, CT       | Stamford-Norwalk, CT HUD Metro FMR Area                     | No                  | No                  | No                   | No                  | No                  | No                   |
| Redding town, CT       | Danbury, CT HUD Metro FMR Area                              | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Ridgefield town, CT    | Danbury, CT HUD Metro FMR Area                              | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Shelton town, CT       | Bridgeport, CT HUD Metro FMR Area                           | No                  | No                  | No                   | No                  | No                  | No                   |
| Sherman town, CT       | Danbury, CT HUD Metro FMR Area                              | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Stamford town, CT      | Stamford-Norwalk, CT HUD Metro FMR Area                     | No                  | No                  | No                   | No                  | No                  | No                   |
| Stratford town, CT     | Bridgeport, CT HUD Metro FMR Area                           | No                  | No                  | No                   | No                  | No                  | No                   |
| Trumbull town, CT      | Bridgeport, CT HUD Metro FMR Area                           | No                  | No                  | No                   | No                  | No                  | No                   |
| Weston town, CT        | Stamford-Norwalk, CT HUD Metro FMR Area                     | No                  | No                  | No                   | No                  | No                  | No                   |
| Westport town, CT      | Stamford-Norwalk, CT HUD Metro FMR Area                     | No                  | No                  | No                   | No                  | No                  | No                   |
| Wilton town, CT        | Stamford-Norwalk, CT HUD Metro FMR Area                     | No                  | No                  | No                   | No                  | No                  | No                   |
| Avon town, CT          | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Berlin town, CT        | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Bloomfield town, CT    | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Bristol town, CT       | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Burlington town, CT    | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |

| <b>County + State</b>  | <b>Area Name</b>                                            | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|------------------------|-------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Canton town, CT        | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| East Granby town, CT   | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| East Hartford town, CT | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| East Windsor town, CT  | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Enfield town, CT       | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Farmington town, CT    | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Glastonbury town, CT   | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Granby town, CT        | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Hartford town, CT      | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Hartland town, CT      | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Manchester town, CT    | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Marlborough town, CT   | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| New Britain town, CT   | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Newington town, CT     | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Plainville town, CT    | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Rocky Hill town, CT    | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Simsbury town, CT      | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Southington town, CT   | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| South Windsor town, CT | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Suffield town, CT      | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| West Hartford town, CT | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Wethersfield town, CT  | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Windsor town, CT       | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Windsor Locks town, CT | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Barkhamsted town, CT   | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bethlehem town, CT     | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bridgewater town, CT   | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Canaan town, CT        | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Colebrook town, CT     | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cornwall town, CT      | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Goshen town, CT        | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Harwinton town, CT     | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Kent town, CT          | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Litchfield town, CT    | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Morris town, CT        | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| New Hartford town, CT  | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| New Milford town, CT   | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Norfolk town, CT       | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| North Canaan town, CT  | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Plymouth town, CT      | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Roxbury town, CT       | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Salisbury town, CT     | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sharon town, CT        | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Thomaston town, CT     | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Torrington town, CT    | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Warren town, CT        | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Washington town, CT    | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Watertown town, CT     | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |



| <b>County + State</b>   | <b>Area Name</b>                                            | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-------------------------|-------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Winchester town, CT     | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Woodbury town, CT       | Litchfield County, CT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Chester town, CT        | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Clinton town, CT        | Southern Middlesex County, CT HUD Metro FMR Area            | No                  | No                  | No                   | No                  | No                  | No                   |
| Cromwell town, CT       | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Deep River town, CT     | Southern Middlesex County, CT HUD Metro FMR Area            | No                  | No                  | No                   | No                  | No                  | No                   |
| Durham town, CT         | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| East Haddam town, CT    | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| East Hampton town, CT   | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Essex town, CT          | Southern Middlesex County, CT HUD Metro FMR Area            | No                  | No                  | No                   | No                  | No                  | No                   |
| Haddam town, CT         | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Killingworth town, CT   | Southern Middlesex County, CT HUD Metro FMR Area            | No                  | No                  | No                   | No                  | No                  | No                   |
| Middlefield town, CT    | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Middletown town, CT     | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Old Saybrook town, CT   | Southern Middlesex County, CT HUD Metro FMR Area            | No                  | No                  | No                   | No                  | No                  | No                   |
| Portland town, CT       | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Westbrook town, CT      | Southern Middlesex County, CT HUD Metro FMR Area            | No                  | No                  | No                   | No                  | No                  | No                   |
| Ansonia town, CT        | Milford-Ansonia-Seymour, CT HUD Metro FMR Area              | No                  | No                  | No                   | No                  | No                  | No                   |
| Beacon Falls town, CT   | Milford-Ansonia-Seymour, CT HUD Metro FMR Area              | No                  | No                  | No                   | No                  | No                  | No                   |
| Bethany town, CT        | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Branford town, CT       | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Cheshire town, CT       | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Derby town, CT          | Milford-Ansonia-Seymour, CT HUD Metro FMR Area              | No                  | No                  | No                   | No                  | No                  | No                   |
| East Haven town, CT     | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Guilford town, CT       | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Hamden town, CT         | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Madison town, CT        | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Meriden town, CT        | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Middlebury town, CT     | Waterbury, CT HUD Metro FMR Area                            | No                  | No                  | No                   | No                  | No                  | No                   |
| Milford town, CT        | Milford-Ansonia-Seymour, CT HUD Metro FMR Area              | No                  | No                  | No                   | No                  | No                  | No                   |
| Naugatuck town, CT      | Waterbury, CT HUD Metro FMR Area                            | No                  | No                  | No                   | No                  | No                  | No                   |
| New Haven town, CT      | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| North Branford town, CT | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| North Haven town, CT    | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Orange town, CT         | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Oxford town, CT         | Milford-Ansonia-Seymour, CT HUD Metro FMR Area              | No                  | No                  | No                   | No                  | No                  | No                   |
| Prospect town, CT       | Waterbury, CT HUD Metro FMR Area                            | No                  | No                  | No                   | No                  | No                  | No                   |
| Seymour town, CT        | Milford-Ansonia-Seymour, CT HUD Metro FMR Area              | No                  | No                  | No                   | No                  | No                  | No                   |
| Southbury town, CT      | Waterbury, CT HUD Metro FMR Area                            | No                  | No                  | No                   | No                  | No                  | No                   |
| Wallingford town, CT    | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Waterbury town, CT      | Waterbury, CT HUD Metro FMR Area                            | No                  | No                  | No                   | No                  | No                  | No                   |
| West Haven town, CT     | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Wolcott town, CT        | Waterbury, CT HUD Metro FMR Area                            | No                  | No                  | No                   | No                  | No                  | No                   |
| Woodbridge town, CT     | New Haven-Meriden, CT HUD Metro FMR Area                    | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Bozrah town, CT         | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Colchester town, CT     | Colchester-Lebanon, CT HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| East Lyme town, CT      | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Franklin town, CT       | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |

| <b>County + State</b>     | <b>Area Name</b>                                            | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|---------------------------|-------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Griswold town, CT         | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Groton town, CT           | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Lebanon town, CT          | Colchester-Lebanon, CT HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Ledyard town, CT          | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Lisbon town, CT           | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Lyme town, CT             | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Montville town, CT        | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| New London town, CT       | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| North Stonington town, CT | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Norwich town, CT          | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Old Lyme town, CT         | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Preston town, CT          | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Salem town, CT            | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Sprague town, CT          | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Stonington town, CT       | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Voluntown town, CT        | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Waterford town, CT        | Norwich-New London, CT HUD Metro FMR Area                   | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Andover town, CT          | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Bolton town, CT           | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Columbia town, CT         | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Coventry town, CT         | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Ellington town, CT        | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Hebron town, CT           | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Mansfield town, CT        | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Somers town, CT           | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Stafford town, CT         | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Tolland town, CT          | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Union town, CT            | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Vernon town, CT           | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Willington town, CT       | Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Ashford town, CT          | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Brooklyn town, CT         | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Canterbury town, CT       | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Chaplin town, CT          | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Eastford town, CT         | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Hampton town, CT          | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Killingly town, CT        | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Plainfield town, CT       | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Pomfret town, CT          | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Putnam town, CT           | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Scotland town, CT         | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Sterling town, CT         | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Thompson town, CT         | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Windham town, CT          | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Woodstock town, CT        | Windham County, CT HUD Metro FMR Area                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Kent County, DE           | Dover, DE MSA                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| New Castle County, DE     | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sussex County, DE         | Sussex County, DE HUD Metro FMR Area                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| County + State           | Area Name                                                       | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|--------------------------|-----------------------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                          |                                                                 | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| District of Columbia, DC | Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area    | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Alachua County, FL       | Gainesville, FL HUD Metro FMR Area                              | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Baker County, FL         | Baker County, FL HUD Metro FMR Area                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bay County, FL           | Panama City-Lynn Haven-Panama City Beach, FL HUD Metro FMR Area | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bradford County, FL      | Bradford County, FL                                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Brevard County, FL       | Palm Bay-Melbourne-Titusville, FL MSA                           | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Broward County, FL       | Fort Lauderdale, FL HUD Metro FMR Area                          | Yes        | Yes        | Yes        | Yes        | No         | No         |
| Calhoun County, FL       | Calhoun County, FL                                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Charlotte County, FL     | Punta Gorda, FL MSA                                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Citrus County, FL        | Homosassa Springs, FL MSA                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Clay County, FL          | Jacksonville, FL HUD Metro FMR Area                             | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Collier County, FL       | Naples-Immokalee-Marco Island, FL MSA                           | Yes        | Yes        | Yes        | Yes        | No         | No         |
| Columbia County, FL      | Columbia County, FL                                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| DeSoto County, FL        | DeSoto County, FL                                               | Yes        | No         | No         | Yes        | No         | No         |
| Dixie County, FL         | Dixie County, FL                                                | Yes        | No         | No         | Yes        | No         | No         |
| Duval County, FL         | Jacksonville, FL HUD Metro FMR Area                             | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Escambia County, FL      | Pensacola-Ferry Pass-Brent, FL MSA                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Flagler County, FL       | Palm Coast, FL HUD Metro FMR Area                               | Yes        | Yes        | Yes        | Yes        | No         | No         |
| Franklin County, FL      | Franklin County, FL                                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Gadsden County, FL       | Tallahassee, FL HUD Metro FMR Area                              | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Gilchrist County, FL     | Gainesville, FL HUD Metro FMR Area                              | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Glades County, FL        | Glades County, FL                                               | Yes        | No         | No         | Yes        | No         | No         |
| Gulf County, FL          | Gulf County, FL HUD Metro FMR Area                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hamilton County, FL      | Hamilton County, FL                                             | Yes        | No         | No         | Yes        | No         | No         |
| Hardee County, FL        | Hardee County, FL                                               | Yes        | No         | No         | Yes        | No         | No         |
| Hendry County, FL        | Hendry County, FL                                               | Yes        | No         | No         | Yes        | No         | No         |
| Hernando County, FL      | Tampa-St. Petersburg-Clearwater, FL MSA                         | Yes        | Yes        | Yes        | Yes        | No         | No         |
| Highlands County, FL     | Sebring, FL MSA                                                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hillsborough County, FL  | Tampa-St. Petersburg-Clearwater, FL MSA                         | Yes        | Yes        | Yes        | Yes        | No         | No         |
| Holmes County, FL        | Holmes County, FL                                               | Yes        | No         | No         | Yes        | No         | No         |
| Indian River County, FL  | Sebastian-Vero Beach, FL MSA                                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Jackson County, FL       | Jackson County, FL                                              | Yes        | No         | No         | Yes        | No         | No         |
| Jefferson County, FL     | Tallahassee, FL HUD Metro FMR Area                              | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Lafayette County, FL     | Lafayette County, FL                                            | No         | No         | No         | No         | No         | No         |
| Lake County, FL          | Orlando-Kissimmee-Sanford, FL MSA                               | Yes        | Yes        | Yes        | Yes        | No         | No         |
| Lee County, FL           | Cape Coral-Fort Myers, FL MSA                                   | Yes        | Yes        | Yes        | Yes        | No         | No         |
| Leon County, FL          | Tallahassee, FL HUD Metro FMR Area                              | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Levy County, FL          | Levy County, FL HUD Metro FMR Area                              | Yes        | No         | No         | Yes        | No         | No         |
| Liberty County, FL       | Liberty County, FL                                              | Yes        | No         | No         | Yes        | No         | No         |
| Madison County, FL       | Madison County, FL                                              | Yes        | No         | No         | Yes        | No         | No         |
| Manatee County, FL       | North Port-Sarasota-Bradenton, FL MSA                           | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Marion County, FL        | Ocala, FL MSA                                                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Martin County, FL        | Port St. Lucie, FL MSA                                          | Yes        | Yes        | Yes        | Yes        | No         | No         |
| Miami-Dade County, FL    | Miami-Miami Beach-Kendall, FL HUD Metro FMR Area                | Yes        | Yes        | Yes        | Yes        | No         | No         |
| Monroe County, FL        | Monroe County, FL                                               | Yes        | Yes        | Yes        | Yes        | No         | No         |
| Nassau County, FL        | Jacksonville, FL HUD Metro FMR Area                             | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Okaloosa County, FL      | Crestview-Fort Walton Beach-Destin, FL HUD Metro FMR Area       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Okeechobee County, FL    | Okeechobee County, FL                                           | Yes        | No         | No         | Yes        | No         | No         |



| County + State        | Area Name                                            | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|-----------------------|------------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                       |                                                      | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Clarke County, GA     | Athens-Clarke County, GA MSA                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Clay County, GA       | Clay County, GA                                      | No         | No         | No         | No         | No         | No         |
| Clayton County, GA    | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Clinch County, GA     | Clinch County, GA                                    | Yes        | No         | No         | Yes        | No         | No         |
| Cobb County, GA       | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Coffee County, GA     | Coffee County, GA                                    | Yes        | No         | No         | Yes        | No         | No         |
| Colquitt County, GA   | Colquitt County, GA                                  | Yes        | No         | No         | Yes        | No         | No         |
| Columbia County, GA   | Augusta-Richmond County, GA-SC HUD Metro FMR Area    | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Cook County, GA       | Cook County, GA                                      | Yes        | No         | No         | Yes        | No         | No         |
| Coweta County, GA     | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Crawford County, GA   | Macon-Bibb County, GA HUD Metro FMR Area             | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Crisp County, GA      | Crisp County, GA                                     | Yes        | No         | No         | Yes        | No         | No         |
| Dade County, GA       | Chattanooga, TN-GA MSA                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Dawson County, GA     | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Decatur County, GA    | Decatur County, GA                                   | Yes        | No         | No         | Yes        | No         | No         |
| DeKalb County, GA     | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Dodge County, GA      | Dodge County, GA                                     | Yes        | No         | No         | Yes        | No         | No         |
| Dooly County, GA      | Dooly County, GA                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Dougherty County, GA  | Albany, GA MSA                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Douglas County, GA    | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Early County, GA      | Early County, GA                                     | Yes        | No         | No         | Yes        | No         | No         |
| Echols County, GA     | Valdosta, GA MSA                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Effingham County, GA  | Savannah, GA MSA                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Elbert County, GA     | Elbert County, GA                                    | Yes        | No         | No         | Yes        | No         | No         |
| Emanuel County, GA    | Emanuel County, GA                                   | Yes        | No         | No         | Yes        | No         | No         |
| Evans County, GA      | Evans County, GA                                     | Yes        | No         | No         | Yes        | No         | No         |
| Fannin County, GA     | Fannin County, GA                                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Fayette County, GA    | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Floyd County, GA      | Rome, GA MSA                                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Forsyth County, GA    | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Franklin County, GA   | Franklin County, GA                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Fulton County, GA     | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Gilmer County, GA     | Gilmer County, GA                                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Glascocock County, GA | Glascocock County, GA                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Glynn County, GA      | Brunswick, GA MSA                                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Gordon County, GA     | Gordon County, GA                                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Grady County, GA      | Grady County, GA                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Greene County, GA     | Greene County, GA                                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Gwinnett County, GA   | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Habersham County, GA  | Habersham County, GA                                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hall County, GA       | Gainesville, GA MSA                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hancock County, GA    | Hancock County, GA                                   | Yes        | No         | No         | Yes        | No         | No         |
| Haralson County, GA   | Haralson County, GA HUD Metro FMR Area               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Harris County, GA     | Columbus, GA-AL HUD Metro FMR Area                   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Hart County, GA       | Hart County, GA                                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Heard County, GA      | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Henry County, GA      | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Houston County, GA    | Warner Robins, GA HUD Metro FMR Area                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |

| <b>County + State</b> | <b>Area Name</b>                                     | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-----------------------|------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Irwin County, GA      | Irwin County, GA                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jackson County, GA    | Jackson County, GA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jasper County, GA     | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Jeff Davis County, GA | Jeff Davis County, GA                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jefferson County, GA  | Jefferson County, GA                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jenkins County, GA    | Jenkins County, GA                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Johnson County, GA    | Johnson County, GA                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jones County, GA      | Macon-Bibb County, GA HUD Metro FMR Area             | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Lamar County, GA      | Lamar County, GA HUD Metro FMR Area                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lanier County, GA     | Valdosta, GA MSA                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Laurens County, GA    | Laurens County, GA                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lee County, GA        | Albany, GA MSA                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Liberty County, GA    | Hinesville, GA HUD Metro FMR Area                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lincoln County, GA    | Lincoln County, GA HUD Metro FMR Area                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Long County, GA       | Long County, GA HUD Metro FMR Area                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lowndes County, GA    | Valdosta, GA MSA                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lumpkin County, GA    | Lumpkin County, GA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| McDuffie County, GA   | Augusta-Richmond County, GA-SC HUD Metro FMR Area    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| McIntosh County, GA   | Brunswick, GA MSA                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Macon County, GA      | Macon County, GA                                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Madison County, GA    | Athens-Clarke County, GA MSA                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marion County, GA     | Columbus, GA-AL HUD Metro FMR Area                   | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Meriwether County, GA | Meriwether County, GA HUD Metro FMR Area             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Miller County, GA     | Miller County, GA                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mitchell County, GA   | Mitchell County, GA                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Monroe County, GA     | Monroe County, GA HUD Metro FMR Area                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montgomery County, GA | Montgomery County, GA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Morgan County, GA     | Morgan County, GA HUD Metro FMR Area                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Murray County, GA     | Murray County, GA HUD Metro FMR Area                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Muscogee County, GA   | Columbus, GA-AL HUD Metro FMR Area                   | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Newton County, GA     | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Oconee County, GA     | Athens-Clarke County, GA MSA                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Oglethorpe County, GA | Athens-Clarke County, GA MSA                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Paulding County, GA   | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Peach County, GA      | Peach County, GA HUD Metro FMR Area                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pickens County, GA    | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Pierce County, GA     | Pierce County, GA                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pike County, GA       | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Polk County, GA       | Polk County, GA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pulaski County, GA    | Pulaski County, GA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Putnam County, GA     | Putnam County, GA                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Quitman County, GA    | Quitman County, GA                                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Rabun County, GA      | Rabun County, GA                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Randolph County, GA   | Randolph County, GA                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Richmond County, GA   | Augusta-Richmond County, GA-SC HUD Metro FMR Area    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Rockdale County, GA   | Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Schley County, GA     | Schley County, GA                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Screven County, GA    | Screven County, GA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |



| <b>County + State</b> | <b>Area Name</b>                         | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-----------------------|------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Bonner County, ID     | Bonner County, ID                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bonneville County, ID | Idaho Falls, ID HUD Metro FMR Area       | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Boundary County, ID   | Boundary County, ID                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Butte County, ID      | Butte County, ID HUD Metro FMR Area      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Camas County, ID      | Camas County, ID                         | No                  | No                  | No                   | No                  | No                  | No                   |
| Canyon County, ID     | Boise City, ID HUD Metro FMR Area        | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Caribou County, ID    | Caribou County, ID                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cassia County, ID     | Cassia County, ID                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clark County, ID      | Clark County, ID                         | No                  | No                  | No                   | No                  | No                  | No                   |
| Clearwater County, ID | Clearwater County, ID                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Custer County, ID     | Custer County, ID                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Elmore County, ID     | Elmore County, ID                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Franklin County, ID   | Logan, UT-ID MSA                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Fremont County, ID    | Fremont County, ID                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gem County, ID        | Gem County, ID HUD Metro FMR Area        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gooding County, ID    | Gooding County, ID                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Idaho County, ID      | Idaho County, ID                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jefferson County, ID  | Idaho Falls, ID HUD Metro FMR Area       | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Jerome County, ID     | Jerome County, ID HUD Metro FMR Area     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Kootenai County, ID   | Coeur d'Alene, ID MSA                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Latah County, ID      | Latah County, ID                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lemhi County, ID      | Lemhi County, ID                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lewis County, ID      | Lewis County, ID                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lincoln County, ID    | Lincoln County, ID                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Madison County, ID    | Madison County, ID                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Minidoka County, ID   | Minidoka County, ID                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Nez Perce County, ID  | Lewiston, ID-WA MSA                      | No                  | No                  | No                   | No                  | No                  | No                   |
| Oneida County, ID     | Oneida County, ID                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Owyhee County, ID     | Boise City, ID HUD Metro FMR Area        | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Payette County, ID    | Payette County, ID                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Power County, ID      | Power County, ID HUD Metro FMR Area      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Shoshone County, ID   | Shoshone County, ID                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Teton County, ID      | Teton County, ID                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Twin Falls County, ID | Twin Falls County, ID HUD Metro FMR Area | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Valley County, ID     | Valley County, ID                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washington County, ID | Washington County, ID                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Adams County, IL      | Adams County, IL                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Alexander County, IL  | Cape Girardeau, MO-IL MSA                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bond County, IL       | Bond County, IL HUD Metro FMR Area       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Boone County, IL      | Rockford, IL MSA                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Brown County, IL      | Brown County, IL                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bureau County, IL     | Bureau County, IL                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Calhoun County, IL    | St. Louis, MO-IL HUD Metro FMR Area      | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Carroll County, IL    | Carroll County, IL                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cass County, IL       | Cass County, IL                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Champaign County, IL  | Champaign-Urbana, IL MSA                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Christian County, IL  | Christian County, IL                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clark County, IL      | Clark County, IL                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |







| <b>County + State</b> | <b>Area Name</b>                           | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-----------------------|--------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Brown County, IN      | Indianapolis-Carmel, IN HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Carroll County, IN    | Carroll County, IN HUD Metro FMR Area      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cass County, IN       | Cass County, IN                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clark County, IN      | Louisville, KY-IN HUD Metro FMR Area       | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Clay County, IN       | Terre Haute, IN HUD Metro FMR Area         | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Clinton County, IN    | Clinton County, IN                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Crawford County, IN   | Crawford County, IN                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Daviess County, IN    | Daviess County, IN                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dearborn County, IN   | Cincinnati, OH-KY-IN HUD Metro FMR Area    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Decatur County, IN    | Decatur County, IN                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| DeKalb County, IN     | DeKalb County, IN                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Delaware County, IN   | Muncie, IN MSA                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dubois County, IN     | Dubois County, IN                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Elkhart County, IN    | Elkhart-Goshen, IN MSA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fayette County, IN    | Fayette County, IN                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Floyd County, IN      | Louisville, KY-IN HUD Metro FMR Area       | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Fountain County, IN   | Fountain County, IN                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Franklin County, IN   | Franklin County, IN HUD Metro FMR Area     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fulton County, IN     | Fulton County, IN                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gibson County, IN     | Gibson County, IN                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Grant County, IN      | Grant County, IN                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Greene County, IN     | Greene County, IN                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hamilton County, IN   | Indianapolis-Carmel, IN HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Hancock County, IN    | Indianapolis-Carmel, IN HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Harrison County, IN   | Louisville, KY-IN HUD Metro FMR Area       | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Hendricks County, IN  | Indianapolis-Carmel, IN HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Henry County, IN      | Henry County, IN                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Howard County, IN     | Kokomo, IN MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Huntington County, IN | Huntington County, IN                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jackson County, IN    | Jackson County, IN                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jasper County, IN     | Jasper County, IN HUD Metro FMR Area       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jay County, IN        | Jay County, IN                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jefferson County, IN  | Jefferson County, IN                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jennings County, IN   | Jennings County, IN                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Johnson County, IN    | Indianapolis-Carmel, IN HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Knox County, IN       | Knox County, IN                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kosciusko County, IN  | Kosciusko County, IN                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| LaGrange County, IN   | LaGrange County, IN                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lake County, IN       | Gary, IN HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| LaPorte County, IN    | Michigan City-La Porte, IN MSA             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lawrence County, IN   | Lawrence County, IN                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Madison County, IN    | Anderson, IN HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Marion County, IN     | Indianapolis-Carmel, IN HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Marshall County, IN   | Marshall County, IN                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Martin County, IN     | Martin County, IN                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Miami County, IN      | Miami County, IN                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Monroe County, IN     | Bloomington, IN HUD Metro FMR Area         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montgomery County, IN | Montgomery County, IN                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| County + State         | Area Name                                       | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|------------------------|-------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                        |                                                 | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Morgan County, IN      | Indianapolis-Carmel, IN HUD Metro FMR Area      | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Newton County, IN      | Gary, IN HUD Metro FMR Area                     | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Noble County, IN       | Noble County, IN                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Ohio County, IN        | Cincinnati, OH-KY-IN HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Orange County, IN      | Orange County, IN                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Owen County, IN        | Owen County, IN HUD Metro FMR Area              | Yes        | No         | No         | Yes        | No         | No         |
| Parke County, IN       | Parke County, IN HUD Metro FMR Area             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Perry County, IN       | Perry County, IN                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Pike County, IN        | Pike County, IN                                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Porter County, IN      | Gary, IN HUD Metro FMR Area                     | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Posey County, IN       | Evansville, IN-KY MSA                           | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Pulaski County, IN     | Pulaski County, IN                              | Yes        | No         | No         | Yes        | No         | No         |
| Putnam County, IN      | Putnam County, IN HUD Metro FMR Area            | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Randolph County, IN    | Randolph County, IN                             | Yes        | No         | No         | Yes        | No         | No         |
| Ripley County, IN      | Ripley County, IN                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Rush County, IN        | Rush County, IN                                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| St. Joseph County, IN  | South Bend-Mishawaka, IN HUD Metro FMR Area     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Scott County, IN       | Scott County, IN                                | Yes        | No         | No         | Yes        | No         | No         |
| Shelby County, IN      | Indianapolis-Carmel, IN HUD Metro FMR Area      | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Spencer County, IN     | Spencer County, IN                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Starke County, IN      | Starke County, IN                               | Yes        | No         | No         | Yes        | No         | No         |
| Steuben County, IN     | Steuben County, IN                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Sullivan County, IN    | Sullivan County, IN HUD Metro FMR Area          | Yes        | No         | No         | Yes        | No         | No         |
| Switzerland County, IN | Switzerland County, IN                          | Yes        | No         | No         | Yes        | No         | No         |
| Tippecanoe County, IN  | Lafayette-West Lafayette, IN HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Tipton County, IN      | Tipton County, IN                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Union County, IN       | Union County, IN HUD Metro FMR Area             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Vanderburgh County, IN | Evansville, IN-KY MSA                           | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Vermillion County, IN  | Terre Haute, IN HUD Metro FMR Area              | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Vigo County, IN        | Terre Haute, IN HUD Metro FMR Area              | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Wabash County, IN      | Wabash County, IN                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Warren County, IN      | Warren County, IN HUD Metro FMR Area            | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Warrick County, IN     | Evansville, IN-KY MSA                           | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Washington County, IN  | Washington County, IN HUD Metro FMR Area        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Wayne County, IN       | Wayne County, IN                                | Yes        | No         | No         | Yes        | No         | No         |
| Wells County, IN       | Wells County, IN                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| White County, IN       | White County, IN                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Whitley County, IN     | Fort Wayne, IN MSA                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Adair County, IA       | Adair County, IA                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Adams County, IA       | Adams County, IA                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Allamakee County, IA   | Allamakee County, IA                            | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Appanoose County, IA   | Appanoose County, IA                            | Yes        | No         | No         | Yes        | No         | No         |
| Audubon County, IA     | Audubon County, IA                              | Yes        | No         | No         | Yes        | No         | No         |
| Benton County, IA      | Benton County, IA HUD Metro FMR Area            | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Black Hawk County, IA  | Waterloo-Cedar Falls, IA HUD Metro FMR Area     | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Boone County, IA       | Boone County, IA HUD Metro FMR Area             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bremer County, IA      | Bremer County, IA HUD Metro FMR Area            | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Buchanan County, IA    | Buchanan County, IA                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |

| <b>County + State</b>  | <b>Area Name</b>                                  | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|------------------------|---------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Buena Vista County, IA | Buena Vista County, IA                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Butler County, IA      | Butler County, IA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Calhoun County, IA     | Calhoun County, IA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Carroll County, IA     | Carroll County, IA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cass County, IA        | Cass County, IA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cedar County, IA       | Cedar County, IA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cerro Gordo County, IA | Cerro Gordo County, IA                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cherokee County, IA    | Cherokee County, IA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chickasaw County, IA   | Chickasaw County, IA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clarke County, IA      | Clarke County, IA                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clay County, IA        | Clay County, IA                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clayton County, IA     | Clayton County, IA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clinton County, IA     | Clinton County, IA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Crawford County, IA    | Crawford County, IA                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dallas County, IA      | Des Moines-West Des Moines, IA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Davis County, IA       | Davis County, IA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Decatur County, IA     | Decatur County, IA                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Delaware County, IA    | Delaware County, IA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Des Moines County, IA  | Des Moines County, IA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dickinson County, IA   | Dickinson County, IA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dubuque County, IA     | Dubuque, IA MSA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Emmet County, IA       | Emmet County, IA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fayette County, IA     | Fayette County, IA                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Floyd County, IA       | Floyd County, IA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Franklin County, IA    | Franklin County, IA                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Fremont County, IA     | Fremont County, IA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Greene County, IA      | Greene County, IA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Grundy County, IA      | Waterloo-Cedar Falls, IA HUD Metro FMR Area       | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Guthrie County, IA     | Des Moines-West Des Moines, IA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Hamilton County, IA    | Hamilton County, IA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hancock County, IA     | Hancock County, IA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hardin County, IA      | Hardin County, IA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Harrison County, IA    | Omaha-Council Bluffs, NE-IA HUD Metro FMR Area    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Henry County, IA       | Henry County, IA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Howard County, IA      | Howard County, IA                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Humboldt County, IA    | Humboldt County, IA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ida County, IA         | Ida County, IA                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Iowa County, IA        | Iowa County, IA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jackson County, IA     | Jackson County, IA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jasper County, IA      | Jasper County, IA HUD Metro FMR Area              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jefferson County, IA   | Jefferson County, IA                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Johnson County, IA     | Iowa City, IA HUD Metro FMR Area                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jones County, IA       | Jones County, IA HUD Metro FMR Area               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Keokuk County, IA      | Keokuk County, IA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kossuth County, IA     | Kossuth County, IA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lee County, IA         | Lee County, IA                                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Linn County, IA        | Cedar Rapids, IA HUD Metro FMR Area               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Louisa County, IA      | Louisa County, IA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| <b>County + State</b>    | <b>Area Name</b>                                  | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|--------------------------|---------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Lucas County, IA         | Lucas County, IA                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lyon County, IA          | Lyon County, IA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Madison County, IA       | Des Moines-West Des Moines, IA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Mahaska County, IA       | Mahaska County, IA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marion County, IA        | Marion County, IA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marshall County, IA      | Marshall County, IA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mills County, IA         | Omaha-Council Bluffs, NE-IA HUD Metro FMR Area    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Mitchell County, IA      | Mitchell County, IA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Monona County, IA        | Monona County, IA                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Monroe County, IA        | Monroe County, IA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montgomery County, IA    | Montgomery County, IA                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Muscatine County, IA     | Muscatine County, IA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| O'Brien County, IA       | O'Brien County, IA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Osceola County, IA       | Osceola County, IA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Page County, IA          | Page County, IA                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Palo Alto County, IA     | Palo Alto County, IA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Plymouth County, IA      | Plymouth County, IA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pocahontas County, IA    | Pocahontas County, IA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Polk County, IA          | Des Moines-West Des Moines, IA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Pottawattamie County, IA | Omaha-Council Bluffs, NE-IA HUD Metro FMR Area    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Poweshiek County, IA     | Poweshiek County, IA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ringgold County, IA      | Ringgold County, IA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sac County, IA           | Sac County, IA                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Scott County, IA         | Davenport-Moline-Rock Island, IA-IL MSA           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Shelby County, IA        | Shelby County, IA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sioux County, IA         | Sioux County, IA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Story County, IA         | Ames, IA HUD Metro FMR Area                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tama County, IA          | Tama County, IA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Taylor County, IA        | Taylor County, IA                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Union County, IA         | Union County, IA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Van Buren County, IA     | Van Buren County, IA                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wapello County, IA       | Wapello County, IA                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Warren County, IA        | Des Moines-West Des Moines, IA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Washington County, IA    | Washington County, IA HUD Metro FMR Area          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wayne County, IA         | Wayne County, IA                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Webster County, IA       | Webster County, IA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Winnebago County, IA     | Winnebago County, IA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Winneshiek County, IA    | Winneshiek County, IA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Woodbury County, IA      | Sioux City, IA-NE-SD MSA                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Worth County, IA         | Worth County, IA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wright County, IA        | Wright County, IA                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Allen County, KS         | Allen County, KS                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Anderson County, KS      | Anderson County, KS                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Atchison County, KS      | Atchison County, KS                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Barber County, KS        | Barber County, KS                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Barton County, KS        | Barton County, KS                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bourbon County, KS       | Bourbon County, KS                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Brown County, KS         | Brown County, KS                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

| County + State         | Area Name                             | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|------------------------|---------------------------------------|------------|------------|------------|------------|------------|------------|
|                        |                                       | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Butler County, KS      | Wichita, KS HUD Metro FMR Area        | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Chase County, KS       | Chase County, KS                      | Yes        | No         | No         | Yes        | No         | No         |
| Chautauqua County, KS  | Chautauqua County, KS                 | Yes        | No         | No         | Yes        | No         | No         |
| Cherokee County, KS    | Cherokee County, KS                   | Yes        | No         | No         | Yes        | No         | No         |
| Cheyenne County, KS    | Cheyenne County, KS                   | Yes        | No         | No         | Yes        | No         | No         |
| Clark County, KS       | Clark County, KS                      | Yes        | No         | No         | Yes        | No         | No         |
| Clay County, KS        | Clay County, KS                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Cloud County, KS       | Cloud County, KS                      | Yes        | No         | No         | Yes        | No         | No         |
| Coffey County, KS      | Coffey County, KS                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Comanche County, KS    | Comanche County, KS                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Cowley County, KS      | Cowley County, KS                     | Yes        | No         | No         | Yes        | No         | No         |
| Crawford County, KS    | Crawford County, KS                   | Yes        | No         | No         | Yes        | No         | No         |
| Decatur County, KS     | Decatur County, KS                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Dickinson County, KS   | Dickinson County, KS                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Doniphan County, KS    | St. Joseph, MO-KS MSA                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Douglas County, KS     | Lawrence, KS MSA                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Edwards County, KS     | Edwards County, KS                    | Yes        | No         | No         | Yes        | No         | No         |
| Elk County, KS         | Elk County, KS                        | Yes        | No         | No         | Yes        | No         | No         |
| Ellis County, KS       | Ellis County, KS                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Ellsworth County, KS   | Ellsworth County, KS                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Finney County, KS      | Finney County, KS                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Ford County, KS        | Ford County, KS                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Franklin County, KS    | Franklin County, KS                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Geary County, KS       | Geary County, KS HUD Metro FMR Area   | Yes        | No         | No         | Yes        | No         | No         |
| Gove County, KS        | Gove County, KS                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Graham County, KS      | Graham County, KS                     | Yes        | No         | No         | Yes        | No         | No         |
| Grant County, KS       | Grant County, KS                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Gray County, KS        | Gray County, KS                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Greeley County, KS     | Greeley County, KS                    | No         | No         | No         | No         | No         | No         |
| Greenwood County, KS   | Greenwood County, KS                  | Yes        | No         | No         | Yes        | No         | No         |
| Hamilton County, KS    | Hamilton County, KS                   | Yes        | No         | No         | Yes        | No         | No         |
| Harper County, KS      | Harper County, KS                     | Yes        | No         | No         | Yes        | No         | No         |
| Harvey County, KS      | Wichita, KS HUD Metro FMR Area        | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Haskell County, KS     | Haskell County, KS                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hodgeman County, KS    | Hodgeman County, KS                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Jackson County, KS     | Topeka, KS MSA                        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Jefferson County, KS   | Topeka, KS MSA                        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Jewell County, KS      | Jewell County, KS                     | Yes        | No         | No         | Yes        | No         | No         |
| Johnson County, KS     | Kansas City, MO-KS HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Kearny County, KS      | Kearny County, KS                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Kingman County, KS     | Kingman County, KS                    | Yes        | No         | No         | Yes        | No         | No         |
| Kiowa County, KS       | Kiowa County, KS                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Labette County, KS     | Labette County, KS                    | Yes        | No         | No         | Yes        | No         | No         |
| Lane County, KS        | Lane County, KS                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Leavenworth County, KS | Kansas City, MO-KS HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Lincoln County, KS     | Lincoln County, KS                    | Yes        | No         | No         | Yes        | No         | No         |
| Linn County, KS        | Kansas City, MO-KS HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Logan County, KS       | Logan County, KS                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |

| <b>County + State</b>   | <b>Area Name</b>                      | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-------------------------|---------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Lyon County, KS         | Lyon County, KS                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| McPherson County, KS    | McPherson County, KS                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marion County, KS       | Marion County, KS                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Marshall County, KS     | Marshall County, KS                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Meade County, KS        | Meade County, KS                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Miami County, KS        | Kansas City, MO-KS HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Mitchell County, KS     | Mitchell County, KS                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Montgomery County, KS   | Montgomery County, KS                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Morris County, KS       | Morris County, KS                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Morton County, KS       | Morton County, KS                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Nemaha County, KS       | Nemaha County, KS                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Neosho County, KS       | Neosho County, KS                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ness County, KS         | Ness County, KS                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Norton County, KS       | Norton County, KS                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Osage County, KS        | Topeka, KS MSA                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Osborne County, KS      | Osborne County, KS                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ottawa County, KS       | Ottawa County, KS                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pawnee County, KS       | Pawnee County, KS                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Phillips County, KS     | Phillips County, KS                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pottawatomie County, KS | Manhattan, KS HUD Metro FMR Area      | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Pratt County, KS        | Pratt County, KS                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rawlins County, KS      | Rawlins County, KS                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Reno County, KS         | Reno County, KS                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Republic County, KS     | Republic County, KS                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rice County, KS         | Rice County, KS                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Riley County, KS        | Manhattan, KS HUD Metro FMR Area      | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Rooks County, KS        | Rooks County, KS                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rush County, KS         | Rush County, KS                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Russell County, KS      | Russell County, KS                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Saline County, KS       | Saline County, KS                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Scott County, KS        | Scott County, KS                      | No                  | No                  | No                   | No                  | No                  | No                   |
| Sedgwick County, KS     | Wichita, KS HUD Metro FMR Area        | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Seward County, KS       | Seward County, KS                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Shawnee County, KS      | Topeka, KS MSA                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sheridan County, KS     | Sheridan County, KS                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sherman County, KS      | Sherman County, KS                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Smith County, KS        | Smith County, KS                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stafford County, KS     | Stafford County, KS                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stanton County, KS      | Stanton County, KS                    | No                  | No                  | No                   | No                  | No                  | No                   |
| Stevens County, KS      | Stevens County, KS                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sumner County, KS       | Sumner County, KS HUD Metro FMR Area  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Thomas County, KS       | Thomas County, KS                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Trego County, KS        | Trego County, KS                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wabaunsee County, KS    | Topeka, KS MSA                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wallace County, KS      | Wallace County, KS                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washington County, KS   | Washington County, KS                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wichita County, KS      | Wichita County, KS                    | No                  | No                  | No                   | No                  | No                  | No                   |
| Wilson County, KS       | Wilson County, KS                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |



| County + State          | Area Name                                       | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|-------------------------|-------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                         |                                                 | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Woodson County, KS      | Woodson County, KS                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Wyandotte County, KS    | Kansas City, MO-KS HUD Metro FMR Area           | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Adair County, KY        | Adair County, KY                                | Yes        | No         | No         | Yes        | No         | No         |
| Allen County, KY        | Allen County, KY HUD Metro FMR Area             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Anderson County, KY     | Anderson County, KY                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Ballard County, KY      | Ballard County, KY                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Barren County, KY       | Barren County, KY                               | Yes        | No         | No         | Yes        | No         | No         |
| Bath County, KY         | Bath County, KY                                 | Yes        | No         | No         | Yes        | No         | No         |
| Bell County, KY         | Bell County, KY                                 | Yes        | No         | No         | Yes        | No         | No         |
| Boone County, KY        | Cincinnati, OH-KY-IN HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Bourbon County, KY      | Lexington-Fayette, KY MSA                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Boyd County, KY         | Huntington-Ashland, WV-KY-OH HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Boyle County, KY        | Boyle County, KY                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bracken County, KY      | Cincinnati, OH-KY-IN HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Breathitt County, KY    | Breathitt County, KY                            | Yes        | No         | No         | Yes        | No         | No         |
| Breckinridge County, KY | Breckinridge County, KY                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bullitt County, KY      | Louisville, KY-IN HUD Metro FMR Area            | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Butler County, KY       | Butler County, KY HUD Metro FMR Area            | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Caldwell County, KY     | Caldwell County, KY                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Calloway County, KY     | Calloway County, KY                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Campbell County, KY     | Cincinnati, OH-KY-IN HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Carlisle County, KY     | Carlisle County, KY                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Carroll County, KY      | Carroll County, KY                              | Yes        | No         | No         | Yes        | No         | No         |
| Carter County, KY       | Carter County, KY HUD Metro FMR Area            | Yes        | No         | No         | Yes        | No         | No         |
| Casey County, KY        | Casey County, KY                                | Yes        | No         | No         | Yes        | No         | No         |
| Christian County, KY    | Clarksville, TN-KY HUD Metro FMR Area           | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Clark County, KY        | Lexington-Fayette, KY MSA                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Clay County, KY         | Clay County, KY                                 | Yes        | No         | No         | Yes        | No         | No         |
| Clinton County, KY      | Clinton County, KY                              | Yes        | No         | No         | Yes        | No         | No         |
| Crittenden County, KY   | Crittenden County, KY                           | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Cumberland County, KY   | Cumberland County, KY                           | Yes        | No         | No         | Yes        | No         | No         |
| Daviess County, KY      | Owensboro, KY MSA                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Edmonson County, KY     | Bowling Green, KY HUD Metro FMR Area            | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Elliott County, KY      | Elliott County, KY                              | Yes        | No         | No         | Yes        | No         | No         |
| Estill County, KY       | Estill County, KY                               | Yes        | No         | No         | Yes        | No         | No         |
| Fayette County, KY      | Lexington-Fayette, KY MSA                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Fleming County, KY      | Fleming County, KY                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Floyd County, KY        | Floyd County, KY                                | Yes        | No         | No         | Yes        | No         | No         |
| Franklin County, KY     | Franklin County, KY                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Fulton County, KY       | Fulton County, KY                               | Yes        | No         | No         | Yes        | No         | No         |
| Gallatin County, KY     | Cincinnati, OH-KY-IN HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Garrard County, KY      | Garrard County, KY                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Grant County, KY        | Grant County, KY HUD Metro FMR Area             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Graves County, KY       | Graves County, KY                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Grayson County, KY      | Grayson County, KY                              | Yes        | No         | No         | Yes        | No         | No         |
| Green County, KY        | Green County, KY                                | Yes        | No         | No         | Yes        | No         | No         |
| Greenup County, KY      | Huntington-Ashland, WV-KY-OH HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Hancock County, KY      | Owensboro, KY MSA                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |

| County + State        | Area Name                               | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|-----------------------|-----------------------------------------|------------|------------|------------|------------|------------|------------|
|                       |                                         | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Hardin County, KY     | Elizabethtown, KY HUD Metro FMR Area    | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Harlan County, KY     | Harlan County, KY                       | Yes        | No         | No         | Yes        | No         | No         |
| Harrison County, KY   | Harrison County, KY                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hart County, KY       | Hart County, KY                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Henderson County, KY  | Evansville, IN-KY MSA                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Henry County, KY      | Louisville, KY-IN HUD Metro FMR Area    | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Hickman County, KY    | Hickman County, KY                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hopkins County, KY    | Hopkins County, KY                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Jackson County, KY    | Jackson County, KY                      | Yes        | No         | No         | Yes        | No         | No         |
| Jefferson County, KY  | Louisville, KY-IN HUD Metro FMR Area    | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Jessamine County, KY  | Lexington-Fayette, KY MSA               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Johnson County, KY    | Johnson County, KY                      | Yes        | No         | No         | Yes        | No         | No         |
| Kenton County, KY     | Cincinnati, OH-KY-IN HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Knott County, KY      | Knott County, KY                        | Yes        | No         | No         | Yes        | No         | No         |
| Knox County, KY       | Knox County, KY                         | Yes        | No         | No         | Yes        | No         | No         |
| Larue County, KY      | Elizabethtown, KY HUD Metro FMR Area    | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Laurel County, KY     | Laurel County, KY                       | Yes        | No         | No         | Yes        | No         | No         |
| Lawrence County, KY   | Lawrence County, KY                     | Yes        | No         | No         | Yes        | No         | No         |
| Lee County, KY        | Lee County, KY                          | Yes        | No         | No         | Yes        | No         | No         |
| Leslie County, KY     | Leslie County, KY                       | Yes        | No         | No         | Yes        | No         | No         |
| Letcher County, KY    | Letcher County, KY                      | Yes        | No         | No         | Yes        | No         | No         |
| Lewis County, KY      | Lewis County, KY                        | Yes        | No         | No         | Yes        | No         | No         |
| Lincoln County, KY    | Lincoln County, KY                      | Yes        | No         | No         | Yes        | No         | No         |
| Livingston County, KY | Livingston County, KY                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Logan County, KY      | Logan County, KY                        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Lyon County, KY       | Lyon County, KY                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| McCracken County, KY  | McCracken County, KY                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| McCreary County, KY   | McCreary County, KY                     | Yes        | No         | No         | Yes        | No         | No         |
| McLean County, KY     | Owensboro, KY MSA                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Madison County, KY    | Madison County, KY                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Magoffin County, KY   | Magoffin County, KY                     | Yes        | No         | No         | Yes        | No         | No         |
| Marion County, KY     | Marion County, KY                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Marshall County, KY   | Marshall County, KY                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Martin County, KY     | Martin County, KY                       | Yes        | No         | No         | Yes        | No         | No         |
| Mason County, KY      | Mason County, KY                        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Meade County, KY      | Meade County, KY HUD Metro FMR Area     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Menifee County, KY    | Menifee County, KY                      | Yes        | No         | No         | Yes        | No         | No         |
| Mercer County, KY     | Mercer County, KY                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Metcalfe County, KY   | Metcalfe County, KY                     | Yes        | No         | No         | Yes        | No         | No         |
| Monroe County, KY     | Monroe County, KY                       | Yes        | No         | No         | Yes        | No         | No         |
| Montgomery County, KY | Montgomery County, KY                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Morgan County, KY     | Morgan County, KY                       | Yes        | No         | No         | Yes        | No         | No         |
| Muhlenberg County, KY | Muhlenberg County, KY                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Nelson County, KY     | Nelson County, KY                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Nicholas County, KY   | Nicholas County, KY                     | Yes        | No         | No         | Yes        | No         | No         |
| Ohio County, KY       | Ohio County, KY                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Oldham County, KY     | Louisville, KY-IN HUD Metro FMR Area    | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Owen County, KY       | Owen County, KY                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |

| County + State              | Area Name                                | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|-----------------------------|------------------------------------------|------------|------------|------------|------------|------------|------------|
|                             |                                          | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Owsley County, KY           | Owsley County, KY                        | Yes        | No         | No         | Yes        | No         | No         |
| Pendleton County, KY        | Cincinnati, OH-KY-IN HUD Metro FMR Area  | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Perry County, KY            | Perry County, KY                         | Yes        | No         | No         | Yes        | No         | No         |
| Pike County, KY             | Pike County, KY                          | Yes        | No         | No         | Yes        | No         | No         |
| Powell County, KY           | Powell County, KY                        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Pulaski County, KY          | Pulaski County, KY                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Robertson County, KY        | Robertson County, KY                     | No         | No         | No         | No         | No         | No         |
| Rockcastle County, KY       | Rockcastle County, KY                    | Yes        | No         | No         | Yes        | No         | No         |
| Rowan County, KY            | Rowan County, KY                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Russell County, KY          | Russell County, KY                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Scott County, KY            | Lexington-Fayette, KY MSA                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Shelby County, KY           | Shelby County, KY HUD Metro FMR Area     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Simpson County, KY          | Simpson County, KY                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Spencer County, KY          | Louisville, KY-IN HUD Metro FMR Area     | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Taylor County, KY           | Taylor County, KY                        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Todd County, KY             | Todd County, KY                          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Trigg County, KY            | Clarksville, TN-KY HUD Metro FMR Area    | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Trimble County, KY          | Trimble County, KY                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Union County, KY            | Union County, KY                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Warren County, KY           | Bowling Green, KY HUD Metro FMR Area     | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Washington County, KY       | Washington County, KY                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Wayne County, KY            | Wayne County, KY                         | Yes        | No         | No         | Yes        | No         | No         |
| Webster County, KY          | Webster County, KY                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Whitley County, KY          | Whitley County, KY                       | Yes        | No         | No         | Yes        | No         | No         |
| Wolfe County, KY            | Wolfe County, KY                         | Yes        | No         | No         | Yes        | No         | No         |
| Woodford County, KY         | Lexington-Fayette, KY MSA                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Acadia Parish, LA           | Acadia Parish, LA HUD Metro FMR Area     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Allen Parish, LA            | Allen Parish, LA                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Ascension Parish, LA        | Baton Rouge, LA HUD Metro FMR Area       | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Assumption Parish, LA       | Assumption Parish, LA HUD Metro FMR Area | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Avoyelles Parish, LA        | Avoyelles Parish, LA                     | Yes        | No         | No         | Yes        | No         | No         |
| Beauregard Parish, LA       | Beauregard Parish, LA                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bienville Parish, LA        | Bienville Parish, LA                     | Yes        | No         | No         | Yes        | No         | No         |
| Bossier Parish, LA          | Shreveport-Bossier City, LA MSA          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Caddo Parish, LA            | Shreveport-Bossier City, LA MSA          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Calcasieu Parish, LA        | Lake Charles, LA MSA                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Caldwell Parish, LA         | Caldwell Parish, LA                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Cameron Parish, LA          | Lake Charles, LA MSA                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Catahoula Parish, LA        | Catahoula Parish, LA                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Claiborne Parish, LA        | Claiborne Parish, LA                     | Yes        | No         | No         | Yes        | No         | No         |
| Concordia Parish, LA        | Concordia Parish, LA                     | Yes        | No         | No         | Yes        | No         | No         |
| De Soto Parish, LA          | Shreveport-Bossier City, LA MSA          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| East Baton Rouge Parish, LA | Baton Rouge, LA HUD Metro FMR Area       | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| East Carroll Parish, LA     | East Carroll Parish, LA                  | Yes        | No         | No         | Yes        | No         | No         |
| East Feliciana Parish, LA   | Baton Rouge, LA HUD Metro FMR Area       | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Evangeline Parish, LA       | Evangeline Parish, LA                    | Yes        | No         | No         | Yes        | No         | No         |
| Franklin Parish, LA         | Franklin Parish, LA                      | Yes        | No         | No         | Yes        | No         | No         |
| Grant Parish, LA            | Alexandria, LA MSA                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |

| <b>County + State</b>           | <b>Area Name</b>                            | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|---------------------------------|---------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Iberia Parish, LA               | Iberia Parish, LA HUD Metro FMR Area        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Iberville Parish, LA            | Iberville Parish, LA HUD Metro FMR Area     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jackson Parish, LA              | Jackson Parish, LA                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jefferson Parish, LA            | New Orleans-Metairie, LA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Jefferson Davis Parish, LA      | Jefferson Davis Parish, LA                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lafayette Parish, LA            | Lafayette, LA HUD Metro FMR Area            | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Lafourche Parish, LA            | Houma-Thibodaux, LA MSA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| La Salle Parish, LA             | La Salle Parish, LA                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lincoln Parish, LA              | Lincoln Parish, LA                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Livingston Parish, LA           | Baton Rouge, LA HUD Metro FMR Area          | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Madison Parish, LA              | Madison Parish, LA                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Morehouse Parish, LA            | Morehouse Parish, LA HUD Metro FMR Area     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Natchitoches Parish, LA         | Natchitoches Parish, LA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Orleans Parish, LA              | New Orleans-Metairie, LA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Ouachita Parish, LA             | Monroe, LA HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Plaquemines Parish, LA          | New Orleans-Metairie, LA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Pointe Coupee Parish, LA        | Baton Rouge, LA HUD Metro FMR Area          | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Rapides Parish, LA              | Alexandria, LA MSA                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Red River Parish, LA            | Red River Parish, LA                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Richland Parish, LA             | Richland Parish, LA                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sabine Parish, LA               | Sabine Parish, LA                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| St. Bernard Parish, LA          | New Orleans-Metairie, LA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| St. Charles Parish, LA          | New Orleans-Metairie, LA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| St. Helena Parish, LA           | Baton Rouge, LA HUD Metro FMR Area          | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| St. James Parish, LA            | St. James Parish, LA HUD Metro FMR Area     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| St. John the Baptist Parish, LA | New Orleans-Metairie, LA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| St. Landry Parish, LA           | St. Landry Parish, LA                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| St. Martin Parish, LA           | Lafayette, LA HUD Metro FMR Area            | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| St. Mary Parish, LA             | St. Mary Parish, LA                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| St. Tammany Parish, LA          | New Orleans-Metairie, LA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Tangipahoa Parish, LA           | Hammond, LA MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tensas Parish, LA               | Tensas Parish, LA                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Terrebonne Parish, LA           | Houma-Thibodaux, LA MSA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Union Parish, LA                | Monroe, LA HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Vermilion Parish, LA            | Vermilion Parish, LA HUD Metro FMR Area     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Vernon Parish, LA               | Vernon Parish, LA                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washington Parish, LA           | Washington Parish, LA                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Webster Parish, LA              | Webster Parish, LA                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| West Baton Rouge Parish, LA     | Baton Rouge, LA HUD Metro FMR Area          | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| West Carroll Parish, LA         | West Carroll Parish, LA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| West Feliciana Parish, LA       | Baton Rouge, LA HUD Metro FMR Area          | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Winn Parish, LA                 | Winn Parish, LA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Auburn city, ME                 | Lewiston-Auburn, ME MSA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Durham town, ME                 | Lewiston-Auburn, ME MSA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Greene town, ME                 | Lewiston-Auburn, ME MSA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Leeds town, ME                  | Lewiston-Auburn, ME MSA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lewiston city, ME               | Lewiston-Auburn, ME MSA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lisbon town, ME                 | Lewiston-Auburn, ME MSA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| <b>County + State</b>    | <b>Area Name</b>        | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|--------------------------|-------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Livermore town, ME       | Lewiston-Auburn, ME MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Livermore Falls town, ME | Lewiston-Auburn, ME MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mechanic Falls town, ME  | Lewiston-Auburn, ME MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Minot town, ME           | Lewiston-Auburn, ME MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Poland town, ME          | Lewiston-Auburn, ME MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sabattus town, ME        | Lewiston-Auburn, ME MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Turner town, ME          | Lewiston-Auburn, ME MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wales town, ME           | Lewiston-Auburn, ME MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Allagash town, ME        | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Amity town, ME           | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ashland town, ME         | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bancroft town, ME        | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Blaine town, ME          | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bridgewater town, ME     | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Caribou city, ME         | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cary plantation, ME      | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Castle Hill town, ME     | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Caswell town, ME         | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Central Aroostook UT, ME | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Chapman town, ME         | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Connor UT, ME            | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Crystal town, ME         | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cyr plantation, ME       | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dyer Brook town, ME      | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Eagle Lake town, ME      | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Easton town, ME          | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Fort Fairfield town, ME  | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Fort Kent town, ME       | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Frenchville town, ME     | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Garfield plantation, ME  | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Glenwood plantation, ME  | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Grand Isle town, ME      | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hamlin town, ME          | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hammond town, ME         | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Haynesville town, ME     | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hersey town, ME          | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hodgdon town, ME         | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Houlton town, ME         | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Island Falls town, ME    | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Limestone town, ME       | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Linneus town, ME         | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Littleton town, ME       | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ludlow town, ME          | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Macwahoc plantation, ME  | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Madawaska town, ME       | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Mapleton town, ME        | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Mars Hill town, ME       | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Masardis town, ME        | Aroostook County, ME    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

| <b>County + State</b>                   | <b>Area Name</b>                                | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-----------------------------------------|-------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Merrill town, ME                        | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Monticello town, ME                     | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Moro plantation, ME                     | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Nashville plantation, ME                | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| New Canada town, ME                     | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| New Limerick town, ME                   | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| New Sweden town, ME                     | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Northwest Aroostook UT, ME              | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Oakfield town, ME                       | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Orient town, ME                         | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Penobscot Indian Island Reservation, ME | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Perham town, ME                         | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Portage Lake town, ME                   | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Presque Isle city, ME                   | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Reed plantation, ME                     | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| St. Agatha town, ME                     | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| St. Francis town, ME                    | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| St. John plantation, ME                 | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sherman town, ME                        | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Smyrna town, ME                         | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| South Aroostook UT, ME                  | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Square Lake UT, ME                      | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Stockholm town, ME                      | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Van Buren town, ME                      | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wade town, ME                           | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wallagrass town, ME                     | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Washburn town, ME                       | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Westfield town, ME                      | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Westmanland town, ME                    | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Weston town, ME                         | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Winterville plantation, ME              | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Woodland town, ME                       | Aroostook County, ME                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Baldwin town, ME                        | Cumberland County, ME (part) HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Bridgton town, ME                       | Cumberland County, ME (part) HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Brunswick town, ME                      | Cumberland County, ME (part) HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Cape Elizabeth town, ME                 | Portland, ME HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Casco town, ME                          | Portland, ME HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Chebeague Island town, ME               | Portland, ME HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Cumberland town, ME                     | Portland, ME HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Falmouth town, ME                       | Portland, ME HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Freeport town, ME                       | Portland, ME HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Frye Island town, ME                    | Portland, ME HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Gorham town, ME                         | Portland, ME HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Gray town, ME                           | Portland, ME HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Harpwell town, ME                       | Cumberland County, ME (part) HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Harrison town, ME                       | Cumberland County, ME (part) HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Long Island town, ME                    | Portland, ME HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Naples town, ME                         | Cumberland County, ME (part) HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |

| County + State               | Area Name                                       | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|------------------------------|-------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                              |                                                 | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| New Gloucester town, ME      | Cumberland County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| North Yarmouth town, ME      | Portland, ME HUD Metro FMR Area                 | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Portland city, ME            | Portland, ME HUD Metro FMR Area                 | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Pownal town, ME              | Cumberland County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Raymond town, ME             | Portland, ME HUD Metro FMR Area                 | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Scarborough town, ME         | Portland, ME HUD Metro FMR Area                 | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Sebago town, ME              | Cumberland County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| South Portland city, ME      | Portland, ME HUD Metro FMR Area                 | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Standish town, ME            | Portland, ME HUD Metro FMR Area                 | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Westbrook city, ME           | Portland, ME HUD Metro FMR Area                 | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Windham town, ME             | Portland, ME HUD Metro FMR Area                 | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Yarmouth town, ME            | Portland, ME HUD Metro FMR Area                 | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Avon town, ME                | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Carrabassett Valley town, ME | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Carthage town, ME            | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Chesterville town, ME        | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Coplin plantation, ME        | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Dallas plantation, ME        | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| East Central Franklin UT, ME | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Eustis town, ME              | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Farmington town, ME          | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Industry town, ME            | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Jay town, ME                 | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Kingfield town, ME           | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| New Sharon town, ME          | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| New Vineyard town, ME        | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| North Franklin UT, ME        | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Phillips town, ME            | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Rangeley town, ME            | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Rangeley plantation, ME      | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Sandy River plantation, ME   | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| South Franklin UT, ME        | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Strong town, ME              | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Temple town, ME              | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Weld town, ME                | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| West Central Franklin UT, ME | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Wilton town, ME              | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Wyman UT, ME                 | Franklin County, ME                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Amherst town, ME             | Hancock County, ME                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Aurora town, ME              | Hancock County, ME                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bar Harbor town, ME          | Hancock County, ME                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Blue Hill town, ME           | Hancock County, ME                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Brooklin town, ME            | Hancock County, ME                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Brooksville town, ME         | Hancock County, ME                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bucksport town, ME           | Hancock County, ME                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Castine town, ME             | Hancock County, ME                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Central Hancock UT, ME       | Hancock County, ME                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Cranberry Isles town, ME     | Hancock County, ME                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |

| <b>County + State</b>     | <b>Area Name</b>    | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|---------------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Dedham town, ME           | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Deer Isle town, ME        | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Eastbrook town, ME        | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| East Hancock UT, ME       | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ellsworth city, ME        | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Franklin town, ME         | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Frenchboro town, ME       | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gouldsboro town, ME       | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Great Pond town, ME       | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hancock town, ME          | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lamoine town, ME          | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mariaville town, ME       | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marshall Island UT, ME    | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mount Desert town, ME     | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Northwest Hancock UT, ME  | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Orland town, ME           | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Osborn town, ME           | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Otis town, ME             | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Penobscot town, ME        | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sedgwick town, ME         | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sorrento town, ME         | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Southwest Harbor town, ME | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stonington town, ME       | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sullivan town, ME         | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Surry town, ME            | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Swans Island town, ME     | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tremont town, ME          | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Trenton town, ME          | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Verona Island town, ME    | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Waltham town, ME          | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Winter Harbor town, ME    | Hancock County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Albion town, ME           | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Augusta city, ME          | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Belgrade town, ME         | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Benton town, ME           | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chelsea town, ME          | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| China town, ME            | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clinton town, ME          | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Farmingdale town, ME      | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fayette town, ME          | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gardiner city, ME         | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hallowell city, ME        | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Litchfield town, ME       | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Manchester town, ME       | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Monmouth town, ME         | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mount Vernon town, ME     | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Oakland town, ME          | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pittston town, ME         | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |



| <b>County + State</b>         | <b>Area Name</b>    | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-------------------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Randolph town, ME             | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Readfield town, ME            | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rome town, ME                 | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sidney town, ME               | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Unity UT, ME                  | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Vassalboro town, ME           | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Vienna town, ME               | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Waterville city, ME           | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wayne town, ME                | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| West Gardiner town, ME        | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Windsor town, ME              | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Winslow town, ME              | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Winthrop town, ME             | Kennebec County, ME | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Appleton town, ME             | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Camden town, ME               | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Criehaven UT, ME              | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cushing town, ME              | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Friendship town, ME           | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hope town, ME                 | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Isle au Haut town, ME         | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Matinicus Isle plantation, ME | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Muscle Ridge Island UT, ME    | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| North Haven town, ME          | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Owls Head town, ME            | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rockland city, ME             | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rockport town, ME             | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| St. George town, ME           | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| South Thomaston town, ME      | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Thomaston town, ME            | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Union town, ME                | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Vinalhaven town, ME           | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Warren town, ME               | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washington town, ME           | Knox County, ME     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Alna town, ME                 | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Boothbay town, ME             | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Boothbay Harbor town, ME      | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bremen town, ME               | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bristol town, ME              | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Damariscotta town, ME         | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dresden town, ME              | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Edgcomb town, ME              | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hibberts gore, ME             | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jefferson town, ME            | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Louds Island UT, ME           | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Monhegan plantation, ME       | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Newcastle town, ME            | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Nobleboro town, ME            | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Somerville town, ME           | Lincoln County, ME  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |





| County + State                          | Area Name                                      | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|-----------------------------------------|------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                                         |                                                | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Orrington town, ME                      | Bangor, ME HUD Metro FMR Area                  | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Passadumkeag town, ME                   | Penobscot County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Patten town, ME                         | Penobscot County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Penobscot Indian Island Reservation, ME | Bangor, ME HUD Metro FMR Area                  | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Plymouth town, ME                       | Penobscot County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Prentiss UT, ME                         | Penobscot County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Seboeis plantation, ME                  | Penobscot County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Springfield town, ME                    | Penobscot County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Stacyville town, ME                     | Penobscot County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Stetson town, ME                        | Penobscot County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Twombly UT, ME                          | Penobscot County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Veazie town, ME                         | Bangor, ME HUD Metro FMR Area                  | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Webster plantation, ME                  | Penobscot County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Whitney UT, ME                          | Penobscot County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Winn town, ME                           | Penobscot County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Woodville town, ME                      | Penobscot County, ME (part) HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Abbot town, ME                          | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Atkinson town, ME                       | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Beaver Cove town, ME                    | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Blanchard UT, ME                        | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Bowerbank town, ME                      | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Brownville town, ME                     | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Dover-Foxcroft town, ME                 | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Greenville town, ME                     | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Guilford town, ME                       | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Kingsbury plantation, ME                | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Lake View plantation, ME                | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Medford town, ME                        | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Milo town, ME                           | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Monson town, ME                         | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Northeast Piscataquis UT, ME            | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Northwest Piscataquis UT, ME            | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Parkman town, ME                        | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Sangerville town, ME                    | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Sebec town, ME                          | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Shirley town, ME                        | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Southeast Piscataquis UT, ME            | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Wellington town, ME                     | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Willimantic town, ME                    | Piscataquis County, ME                         | Yes        | No         | No         | Yes        | No         | No         |
| Arrowsic town, ME                       | Sagadahoc County, ME HUD Metro FMR Area        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bath city, ME                           | Sagadahoc County, ME HUD Metro FMR Area        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bowdoin town, ME                        | Sagadahoc County, ME HUD Metro FMR Area        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bowdoinham town, ME                     | Sagadahoc County, ME HUD Metro FMR Area        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Georgetown town, ME                     | Sagadahoc County, ME HUD Metro FMR Area        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Perkins UT, ME                          | Sagadahoc County, ME HUD Metro FMR Area        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Phippsburg town, ME                     | Sagadahoc County, ME HUD Metro FMR Area        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Richmond town, ME                       | Sagadahoc County, ME HUD Metro FMR Area        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Topsham town, ME                        | Sagadahoc County, ME HUD Metro FMR Area        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |

| <b>County + State</b>         | <b>Area Name</b>                        | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-------------------------------|-----------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| West Bath town, ME            | Sagadahoc County, ME HUD Metro FMR Area | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Woolwich town, ME             | Sagadahoc County, ME HUD Metro FMR Area | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Anson town, ME                | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Athens town, ME               | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bingham town, ME              | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Brighton plantation, ME       | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cambridge town, ME            | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Canaan town, ME               | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Caratunk town, ME             | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Central Somerset UT, ME       | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cornville town, ME            | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dennistown plantation, ME     | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Detroit town, ME              | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Embden town, ME               | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Fairfield town, ME            | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Harmony town, ME              | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hartland town, ME             | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Highland plantation, ME       | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jackman town, ME              | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Madison town, ME              | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Mercer town, ME               | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Moose River town, ME          | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Moscow town, ME               | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| New Portland town, ME         | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Norridgewock town, ME         | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Northeast Somerset UT, ME     | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Northwest Somerset UT, ME     | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Palmyra town, ME              | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pittsfield town, ME           | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pleasant Ridge plantation, ME | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ripley town, ME               | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| St. Albans town, ME           | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Seboomook Lake UT, ME         | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Skowhegan town, ME            | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Smithfield town, ME           | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Solon town, ME                | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Starks town, ME               | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| The Forks plantation, ME      | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| West Forks plantation, ME     | Somerset County, ME                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Belfast city, ME              | Waldo County, ME                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Belmont town, ME              | Waldo County, ME                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Brooks town, ME               | Waldo County, ME                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Burnham town, ME              | Waldo County, ME                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Frankfort town, ME            | Waldo County, ME                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Freedom town, ME              | Waldo County, ME                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Islesboro town, ME            | Waldo County, ME                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jackson town, ME              | Waldo County, ME                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Knox town, ME                 | Waldo County, ME                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| <b>County + State</b>            | <b>Area Name</b>      | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|----------------------------------|-----------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Liberty town, ME                 | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lincolnton town, ME              | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Monroe town, ME                  | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montville town, ME               | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Morrill town, ME                 | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Northport town, ME               | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Palermo town, ME                 | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Prospect town, ME                | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Searsmont town, ME               | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Searsport town, ME               | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stockton Springs town, ME        | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Swanville town, ME               | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Thorndike town, ME               | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Troy town, ME                    | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Unity town, ME                   | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Waldo town, ME                   | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Winterport town, ME              | Waldo County, ME      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Addison town, ME                 | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Alexander town, ME               | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Baileyville town, ME             | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Baring plantation, ME            | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Beals town, ME                   | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Beddington town, ME              | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Calais city, ME                  | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Charlotte town, ME               | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cherryfield town, ME             | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Codyville plantation, ME         | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Columbia town, ME                | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Columbia Falls town, ME          | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cooper town, ME                  | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Crawford town, ME                | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cutler town, ME                  | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Danforth town, ME                | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Deblois town, ME                 | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dennysville town, ME             | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| East Central Washington UT, ME   | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| East Machias town, ME            | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Eastport city, ME                | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Grand Lake Stream plantation, ME | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Harrington town, ME              | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jonesboro town, ME               | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jonesport town, ME               | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lubec town, ME                   | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Machias town, ME                 | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Machiasport town, ME             | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Marshfield town, ME              | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Meddybemps town, ME              | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Milbridge town, ME               | Washington County, ME | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

| County + State                                | Area Name                                         | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|-----------------------------------------------|---------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                                               |                                                   | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Northfield town, ME                           | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| North Washington UT, ME                       | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Passamaquoddy Indian Township Reservation, ME | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Passamaquoddy Pleasant Point Reservation, ME  | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Pembroke town, ME                             | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Perry town, ME                                | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Princeton town, ME                            | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Robbinston town, ME                           | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Roque Bluffs town, ME                         | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Steuben town, ME                              | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Talmadge town, ME                             | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Topsfield town, ME                            | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Vanceboro town, ME                            | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Waite town, ME                                | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Wesley town, ME                               | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Whiting town, ME                              | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Whitneyville town, ME                         | Washington County, ME                             | Yes        | No         | No         | Yes        | No         | No         |
| Acton town, ME                                | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Alfred town, ME                               | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Arundel town, ME                              | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Berwick town, ME                              | York-Kittery-South Berwick, ME HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Biddeford city, ME                            | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Buxton town, ME                               | Portland, ME HUD Metro FMR Area                   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Cornish town, ME                              | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Dayton town, ME                               | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Eliot town, ME                                | York-Kittery-South Berwick, ME HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Hollis town, ME                               | Portland, ME HUD Metro FMR Area                   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Kennebunk town, ME                            | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Kennebunkport town, ME                        | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Kittery town, ME                              | York-Kittery-South Berwick, ME HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Lebanon town, ME                              | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Limerick town, ME                             | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Limington town, ME                            | Portland, ME HUD Metro FMR Area                   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Lyman town, ME                                | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Newfield town, ME                             | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| North Berwick town, ME                        | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Ogunquit town, ME                             | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Old Orchard Beach town, ME                    | Portland, ME HUD Metro FMR Area                   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Parsonsfield town, ME                         | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Saco city, ME                                 | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Sanford city, ME                              | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Shapleigh town, ME                            | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| South Berwick town, ME                        | York-Kittery-South Berwick, ME HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Waterboro town, ME                            | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Wells town, ME                                | York County, ME (part) HUD Metro FMR Area         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| York town, ME                                 | York-Kittery-South Berwick, ME HUD Metro FMR Area | No         | No         | No         | No         | No         | No         |
| Alleghany County, MD                          | Cumberland, MD-WV MSA                             | Yes        | No         | No         | Yes        | No         | No         |
| Anne Arundel County, MD                       | Baltimore-Columbia-Towson, MD MSA                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |

| <b>County + State</b>      | <b>Area Name</b>                                             | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|----------------------------|--------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Baltimore County, MD       | Baltimore-Columbia-Towson, MD MSA                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Calvert County, MD         | Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Caroline County, MD        | Caroline County, MD                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Carroll County, MD         | Baltimore-Columbia-Towson, MD MSA                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cecil County, MD           | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Charles County, MD         | Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Dorchester County, MD      | Dorchester County, MD                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Frederick County, MD       | Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Garrett County, MD         | Garrett County, MD                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Harford County, MD         | Baltimore-Columbia-Towson, MD MSA                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Howard County, MD          | Baltimore-Columbia-Towson, MD MSA                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kent County, MD            | Kent County, MD                                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montgomery County, MD      | Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Prince George's County, MD | Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Queen Anne's County, MD    | Baltimore-Columbia-Towson, MD MSA                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| St. Mary's County, MD      | California-Lexington Park, MD MSA                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Somerset County, MD        | Somerset County, MD HUD Metro FMR Area                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Talbot County, MD          | Talbot County, MD                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washington County, MD      | Hagerstown, MD HUD Metro FMR Area                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wicomico County, MD        | Salisbury, MD HUD Metro FMR Area                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Worcester County, MD       | Worcester County, MD HUD Metro FMR Area                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Baltimore city, MD         | Baltimore-Columbia-Towson, MD MSA                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Barnstable Town city, MA   | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bourne town, MA            | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Brewster town, MA          | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chatham town, MA           | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dennis town, MA            | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Eastham town, MA           | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Falmouth town, MA          | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Harwich town, MA           | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mashpee town, MA           | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Orleans town, MA           | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Provincetown town, MA      | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sandwich town, MA          | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Truro town, MA             | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wellfleet town, MA         | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Yarmouth town, MA          | Barnstable Town, MA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Adams town, MA             | Pittsfield, MA HUD Metro FMR Area                            | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Alford town, MA            | Berkshire County, MA (part) HUD Metro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Becket town, MA            | Berkshire County, MA (part) HUD Metro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Cheshire town, MA          | Pittsfield, MA HUD Metro FMR Area                            | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Clarksburg town, MA        | Berkshire County, MA (part) HUD Metro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Dalton town, MA            | Pittsfield, MA HUD Metro FMR Area                            | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Egremont town, MA          | Berkshire County, MA (part) HUD Metro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Florida town, MA           | Berkshire County, MA (part) HUD Metro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Great Barrington town, MA  | Berkshire County, MA (part) HUD Metro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Hancock town, MA           | Berkshire County, MA (part) HUD Metro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Hinsdale town, MA          | Pittsfield, MA HUD Metro FMR Area                            | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |



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|-----------------------------|-------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Lanesborough town, MA       | Pittsfield, MA HUD Metro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Lee town, MA                | Pittsfield, MA HUD Metro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Lenox town, MA              | Pittsfield, MA HUD Metro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Monterey town, MA           | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Mount Washington town, MA   | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| New Ashford town, MA        | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| New Marlborough town, MA    | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| North Adams city, MA        | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Otis town, MA               | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Peru town, MA               | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Pittsfield city, MA         | Pittsfield, MA HUD Metro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Richmond town, MA           | Pittsfield, MA HUD Metro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Sandisfield town, MA        | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Savoy town, MA              | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Sheffield town, MA          | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Stockbridge town, MA        | Pittsfield, MA HUD Metro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Tyringham town, MA          | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Washington town, MA         | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| West Stockbridge town, MA   | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Williamstown town, MA       | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Windsor town, MA            | Berkshire County, MA (part) HUD Metro FMR Area  | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Acushnet town, MA           | New Bedford, MA HUD Metro FMR Area              | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Attleboro city, MA          | Providence-Fall River, RI-MA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Berkley town, MA            | Taunton-Mansfield-Norton, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Dartmouth town, MA          | New Bedford, MA HUD Metro FMR Area              | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Dighton town, MA            | Taunton-Mansfield-Norton, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Easton town, MA             | Easton-Raynham, MA HUD Metro FMR Area           | No                  | No                  | No                   | No                  | No                  | No                   |
| Fairhaven town, MA          | New Bedford, MA HUD Metro FMR Area              | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Fall River city, MA         | Providence-Fall River, RI-MA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Freetown town, MA           | New Bedford, MA HUD Metro FMR Area              | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Mansfield town, MA          | Taunton-Mansfield-Norton, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| New Bedford city, MA        | New Bedford, MA HUD Metro FMR Area              | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| North Attleborough town, MA | Providence-Fall River, RI-MA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Norton town, MA             | Taunton-Mansfield-Norton, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Raynham town, MA            | Easton-Raynham, MA HUD Metro FMR Area           | No                  | No                  | No                   | No                  | No                  | No                   |
| Rehoboth town, MA           | Providence-Fall River, RI-MA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Seekonk town, MA            | Providence-Fall River, RI-MA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Somerset town, MA           | Providence-Fall River, RI-MA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Swansea town, MA            | Providence-Fall River, RI-MA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Taunton city, MA            | Taunton-Mansfield-Norton, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Westport town, MA           | Providence-Fall River, RI-MA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Aquinnah town, MA           | Dukes County, MA                                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Chilmark town, MA           | Dukes County, MA                                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Edgartown town, MA          | Dukes County, MA                                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Gosnold town, MA            | Dukes County, MA                                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Oak Bluffs town, MA         | Dukes County, MA                                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Tisbury town, MA            | Dukes County, MA                                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| West Tisbury town, MA       | Dukes County, MA                                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |

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|--------------------------------|---------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Amesbury Town city, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Andover town, MA               | Lawrence, MA-NH HUD Metro FMR Area                | No                  | No                  | No                   | No                  | No                  | No                   |
| Beverly city, MA               | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Boxford town, MA               | Lawrence, MA-NH HUD Metro FMR Area                | No                  | No                  | No                   | No                  | No                  | No                   |
| Danvers town, MA               | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Essex town, MA                 | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Georgetown town, MA            | Lawrence, MA-NH HUD Metro FMR Area                | No                  | No                  | No                   | No                  | No                  | No                   |
| Gloucester city, MA            | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Groveland town, MA             | Lawrence, MA-NH HUD Metro FMR Area                | No                  | No                  | No                   | No                  | No                  | No                   |
| Hamilton town, MA              | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Haverhill city, MA             | Lawrence, MA-NH HUD Metro FMR Area                | No                  | No                  | No                   | No                  | No                  | No                   |
| Ipswich town, MA               | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Lawrence city, MA              | Lawrence, MA-NH HUD Metro FMR Area                | No                  | No                  | No                   | No                  | No                  | No                   |
| Lynn city, MA                  | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Lynnfield town, MA             | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Manchester-by-the-Sea town, MA | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Marblehead town, MA            | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Merrimac town, MA              | Lawrence, MA-NH HUD Metro FMR Area                | No                  | No                  | No                   | No                  | No                  | No                   |
| Methuen city, MA               | Lawrence, MA-NH HUD Metro FMR Area                | No                  | No                  | No                   | No                  | No                  | No                   |
| Middleton town, MA             | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Nahant town, MA                | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Newbury town, MA               | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Newburyport city, MA           | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| North Andover town, MA         | Lawrence, MA-NH HUD Metro FMR Area                | No                  | No                  | No                   | No                  | No                  | No                   |
| Peabody city, MA               | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Rockport town, MA              | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Rowley town, MA                | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Salem city, MA                 | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Salisbury town, MA             | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Saugus town, MA                | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Swampscott town, MA            | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Topsfield town, MA             | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Wenham town, MA                | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| West Newbury town, MA          | Lawrence, MA-NH HUD Metro FMR Area                | No                  | No                  | No                   | No                  | No                  | No                   |
| Ashfield town, MA              | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bernardston town, MA           | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Buckland town, MA              | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Charlemont town, MA            | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Colrain town, MA               | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Conway town, MA                | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Deerfield town, MA             | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Erving town, MA                | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Gill town, MA                  | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Greenfield Town city, MA       | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hawley town, MA                | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Heath town, MA                 | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Leverett town, MA              | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Leyden town, MA                | Franklin County, MA HUD Metro FMR Area            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

| <b>County + State</b>          | <b>Area Name</b>                       | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|--------------------------------|----------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Monroe town, MA                | Franklin County, MA HUD Metro FMR Area | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Montague town, MA              | Franklin County, MA HUD Metro FMR Area | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| New Salem town, MA             | Franklin County, MA HUD Metro FMR Area | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Northfield town, MA            | Franklin County, MA HUD Metro FMR Area | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Orange town, MA                | Franklin County, MA HUD Metro FMR Area | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Rowe town, MA                  | Franklin County, MA HUD Metro FMR Area | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Shelburne town, MA             | Franklin County, MA HUD Metro FMR Area | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Shutesbury town, MA            | Franklin County, MA HUD Metro FMR Area | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sunderland town, MA            | Franklin County, MA HUD Metro FMR Area | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Warwick town, MA               | Franklin County, MA HUD Metro FMR Area | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wendell town, MA               | Franklin County, MA HUD Metro FMR Area | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Whately town, MA               | Franklin County, MA HUD Metro FMR Area | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Agawam Town city, MA           | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Blandford town, MA             | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Brimfield town, MA             | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Chester town, MA               | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Chicopee city, MA              | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| East Longmeadow town, MA       | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Granville town, MA             | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Hampden town, MA               | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Holland town, MA               | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Holyoke city, MA               | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Longmeadow town, MA            | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Ludlow town, MA                | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Monson town, MA                | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Montgomery town, MA            | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Palmer Town city, MA           | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Russell town, MA               | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Southwick town, MA             | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Springfield city, MA           | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Tolland town, MA               | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Wales town, MA                 | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Westfield city, MA             | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| West Springfield Town city, MA | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Wilbraham town, MA             | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Amherst town, MA               | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Belchertown town, MA           | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Chesterfield town, MA          | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Cummington town, MA            | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Easthampton Town city, MA      | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Goshen town, MA                | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Granby town, MA                | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Hadley town, MA                | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Hatfield town, MA              | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Huntington town, MA            | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Middlefield town, MA           | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Northampton city, MA           | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Pelham town, MA                | Springfield, MA HUD Metro FMR Area     | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |

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|------------------------|---------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Plainfield town, MA    | Springfield, MA HUD Metro FMR Area                | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Southampton town, MA   | Springfield, MA HUD Metro FMR Area                | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| South Hadley town, MA  | Springfield, MA HUD Metro FMR Area                | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Ware town, MA          | Springfield, MA HUD Metro FMR Area                | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Westhampton town, MA   | Springfield, MA HUD Metro FMR Area                | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Williamsburg town, MA  | Springfield, MA HUD Metro FMR Area                | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Worthington town, MA   | Springfield, MA HUD Metro FMR Area                | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Acton town, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Arlington town, MA     | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Ashby town, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Ashland town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Ayer town, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Bedford town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Belmont town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Billerica town, MA     | Lowell, MA HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Boxborough town, MA    | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Burlington town, MA    | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Cambridge city, MA     | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Carlisle town, MA      | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Chelmsford town, MA    | Lowell, MA HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Concord town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Dracut town, MA        | Lowell, MA HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Dunstable town, MA     | Lowell, MA HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Everett city, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Framingham city, MA    | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Groton town, MA        | Lowell, MA HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Holliston town, MA     | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Hopkinton town, MA     | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Hudson town, MA        | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Lexington town, MA     | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Lincoln town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Littleton town, MA     | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Lowell city, MA        | Lowell, MA HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Malden city, MA        | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Marlborough city, MA   | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Maynard town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Medford city, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Melrose city, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Natick town, MA        | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Newton city, MA        | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| North Reading town, MA | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Pepperell town, MA     | Lowell, MA HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Reading town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Sherborn town, MA      | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Shirley town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Somerville city, MA    | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Stoneham town, MA      | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Stow town, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |

| <b>County + State</b>     | <b>Area Name</b>                                  | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|---------------------------|---------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Sudbury town, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Tewksbury town, MA        | Lowell, MA HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Townsend town, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Tyngsborough town, MA     | Lowell, MA HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Wakefield town, MA        | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Waltham city, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Watertown city, MA        | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Wayland town, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Westford town, MA         | Lowell, MA HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Weston town, MA           | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Wilmington town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Winchester town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Woburn city, MA           | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Nantucket town, MA        | Nantucket County, MA                              | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Avon town, MA             | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Bellingham town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Braintree Town city, MA   | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Brookline town, MA        | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Canton town, MA           | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Cohasset town, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Dedham town, MA           | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Dover town, MA            | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Foxborough town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Franklin Town city, MA    | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Holbrook town, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Medfield town, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Medway town, MA           | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Millis town, MA           | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Milton town, MA           | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Needham town, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Norfolk town, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Norwood town, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Plainville town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Quincy city, MA           | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Randolph city, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Sharon town, MA           | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Stoughton town, MA        | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Walpole town, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Wellesley town, MA        | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Westwood town, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Weymouth Town city, MA    | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Wrentham town, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Abington town, MA         | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Bridgewater city, MA      | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Brockton city, MA         | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Carver town, MA           | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Duxbury town, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| East Bridgewater town, MA | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |

| <b>County + State</b>     | <b>Area Name</b>                                  | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|---------------------------|---------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Halifax town, MA          | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Hanover town, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Hanson town, MA           | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Hingham town, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Hull town, MA             | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Kingston town, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Lakeville town, MA        | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Marion town, MA           | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Marshfield town, MA       | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Mattapoisett town, MA     | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Middleborough town, MA    | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Norwell town, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Pembroke town, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Plymouth town, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Plympton town, MA         | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Rochester town, MA        | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Rockland town, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Scituate town, MA         | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Wareham town, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| West Bridgewater town, MA | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Whitman town, MA          | Brockton, MA HUD Metro FMR Area                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Boston city, MA           | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Chelsea city, MA          | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Revere city, MA           | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Winthrop Town city, MA    | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Ashburnham town, MA       | Fitchburg-Leominster, MA HUD Metro FMR Area       | No                  | No                  | No                   | No                  | No                  | No                   |
| Athol town, MA            | Western Worcester County, MA HUD Metro FMR Area   | No                  | No                  | No                   | No                  | No                  | No                   |
| Auburn town, MA           | Worcester, MA HUD Metro FMR Area                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Barre town, MA            | Worcester, MA HUD Metro FMR Area                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Berlin town, MA           | Eastern Worcester County, MA HUD Metro FMR Area   | No                  | No                  | No                   | No                  | No                  | No                   |
| Blackstone town, MA       | Eastern Worcester County, MA HUD Metro FMR Area   | No                  | No                  | No                   | No                  | No                  | No                   |
| Bolton town, MA           | Eastern Worcester County, MA HUD Metro FMR Area   | No                  | No                  | No                   | No                  | No                  | No                   |
| Boylston town, MA         | Worcester, MA HUD Metro FMR Area                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Brookfield town, MA       | Worcester, MA HUD Metro FMR Area                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Charlton town, MA         | Worcester, MA HUD Metro FMR Area                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Clinton town, MA          | Worcester, MA HUD Metro FMR Area                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Douglas town, MA          | Worcester, MA HUD Metro FMR Area                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Dudley town, MA           | Worcester, MA HUD Metro FMR Area                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| East Brookfield town, MA  | Worcester, MA HUD Metro FMR Area                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Fitchburg city, MA        | Fitchburg-Leominster, MA HUD Metro FMR Area       | No                  | No                  | No                   | No                  | No                  | No                   |
| Gardner city, MA          | Fitchburg-Leominster, MA HUD Metro FMR Area       | No                  | No                  | No                   | No                  | No                  | No                   |
| Grafton town, MA          | Worcester, MA HUD Metro FMR Area                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Hardwick town, MA         | Western Worcester County, MA HUD Metro FMR Area   | No                  | No                  | No                   | No                  | No                  | No                   |
| Harvard town, MA          | Eastern Worcester County, MA HUD Metro FMR Area   | No                  | No                  | No                   | No                  | No                  | No                   |
| Holden town, MA           | Worcester, MA HUD Metro FMR Area                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Hopedale town, MA         | Eastern Worcester County, MA HUD Metro FMR Area   | No                  | No                  | No                   | No                  | No                  | No                   |
| Hubbardston town, MA      | Western Worcester County, MA HUD Metro FMR Area   | No                  | No                  | No                   | No                  | No                  | No                   |
| Lancaster town, MA        | Eastern Worcester County, MA HUD Metro FMR Area   | No                  | No                  | No                   | No                  | No                  | No                   |

| <b>County + State</b>     | <b>Area Name</b>                                | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|---------------------------|-------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Leicester town, MA        | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Leominster city, MA       | Fitchburg-Leominster, MA HUD Metro FMR Area     | No                  | No                  | No                   | No                  | No                  | No                   |
| Lunenburg town, MA        | Fitchburg-Leominster, MA HUD Metro FMR Area     | No                  | No                  | No                   | No                  | No                  | No                   |
| Mendon town, MA           | Eastern Worcester County, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Milford town, MA          | Eastern Worcester County, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Millbury town, MA         | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Millville town, MA        | Eastern Worcester County, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| New Braintree town, MA    | Western Worcester County, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Northborough town, MA     | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Northbridge town, MA      | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| North Brookfield town, MA | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Oakham town, MA           | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Oxford town, MA           | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Paxton town, MA           | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Petersham town, MA        | Western Worcester County, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Phillipston town, MA      | Western Worcester County, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Princeton town, MA        | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Royalston town, MA        | Western Worcester County, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Rutland town, MA          | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Shrewsbury town, MA       | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Southborough town, MA     | Eastern Worcester County, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Southbridge Town city, MA | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Spencer town, MA          | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Sterling town, MA         | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Sturbridge town, MA       | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Sutton town, MA           | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Templeton town, MA        | Fitchburg-Leominster, MA HUD Metro FMR Area     | No                  | No                  | No                   | No                  | No                  | No                   |
| Upton town, MA            | Eastern Worcester County, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Uxbridge town, MA         | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Warren town, MA           | Western Worcester County, MA HUD Metro FMR Area | No                  | No                  | No                   | No                  | No                  | No                   |
| Webster town, MA          | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Westborough town, MA      | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| West Boylston town, MA    | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| West Brookfield town, MA  | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Westminster town, MA      | Fitchburg-Leominster, MA HUD Metro FMR Area     | No                  | No                  | No                   | No                  | No                  | No                   |
| Winchendon town, MA       | Fitchburg-Leominster, MA HUD Metro FMR Area     | No                  | No                  | No                   | No                  | No                  | No                   |
| Worcester city, MA        | Worcester, MA HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Alcona County, MI         | Alcona County, MI                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Alger County, MI          | Alger County, MI                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Allegan County, MI        | Allegan County, MI                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Alpena County, MI         | Alpena County, MI                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Antrim County, MI         | Antrim County, MI                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Arenac County, MI         | Arenac County, MI                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Baraga County, MI         | Baraga County, MI                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Barry County, MI          | Barry County, MI                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bay County, MI            | Bay City, MI MSA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Benzie County, MI         | Benzie County, MI                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Berrien County, MI        | Niles-Benton Harbor, MI MSA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| <b>County + State</b>     | <b>Area Name</b>                              | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|---------------------------|-----------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Branch County, MI         | Branch County, MI                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Calhoun County, MI        | Battle Creek, MI MSA                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cass County, MI           | Cass County, MI HUD Metro FMR Area            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Charlevoix County, MI     | Charlevoix County, MI                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cheboygan County, MI      | Cheboygan County, MI                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Chippewa County, MI       | Chippewa County, MI                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clare County, MI          | Clare County, MI                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clinton County, MI        | Lansing-East Lansing, MI HUD Metro FMR Area   | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Crawford County, MI       | Crawford County, MI                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Delta County, MI          | Delta County, MI                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dickinson County, MI      | Dickinson County, MI                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Eaton County, MI          | Lansing-East Lansing, MI HUD Metro FMR Area   | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Emmet County, MI          | Emmet County, MI                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Genesee County, MI        | Flint, MI MSA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gladwin County, MI        | Gladwin County, MI                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Gogebic County, MI        | Gogebic County, MI                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Grand Traverse County, MI | Grand Traverse County, MI                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gratiot County, MI        | Gratiot County, MI                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hillsdale County, MI      | Hillsdale County, MI                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Houghton County, MI       | Houghton County, MI                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Huron County, MI          | Huron County, MI                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ingham County, MI         | Lansing-East Lansing, MI HUD Metro FMR Area   | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Ionia County, MI          | Ionia County, MI HUD Metro FMR Area           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Iosco County, MI          | Iosco County, MI                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Iron County, MI           | Iron County, MI                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Isabella County, MI       | Isabella County, MI                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jackson County, MI        | Jackson, MI MSA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kalamazoo County, MI      | Kalamazoo-Portage, MI MSA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kalkaska County, MI       | Kalkaska County, MI                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Kent County, MI           | Grand Rapids-Wyoming, MI HUD Metro FMR Area   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Keweenaw County, MI       | Keweenaw County, MI                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lake County, MI           | Lake County, MI                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lapeer County, MI         | Detroit-Warren-Livonia, MI HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Leelanau County, MI       | Leelanau County, MI                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lenawee County, MI        | Lenawee County, MI                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Livingston County, MI     | Livingston County, MI HUD Metro FMR Area      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Luce County, MI           | Luce County, MI                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Mackinac County, MI       | Mackinac County, MI                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Macomb County, MI         | Detroit-Warren-Livonia, MI HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Manistee County, MI       | Manistee County, MI                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marquette County, MI      | Marquette County, MI                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mason County, MI          | Mason County, MI                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mecosta County, MI        | Mecosta County, MI                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Menominee County, MI      | Menominee County, MI                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Midland County, MI        | Midland, MI MSA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Missaukee County, MI      | Missaukee County, MI                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Monroe County, MI         | Monroe, MI MSA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montcalm County, MI       | Montcalm County, MI HUD Metro FMR Area        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |



| County + State          | Area Name                                                  | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|-------------------------|------------------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                         |                                                            | AMI        | VL         | HERA       | AMI        | VL         | HERA       |
| Montmorency County, MI  | Montmorency County, MI                                     | Yes        | No         | No         | Yes        | No         | No         |
| Muskegon County, MI     | Muskegon, MI MSA                                           | Yes        | No         | No         | Yes        | No         | No         |
| Newaygo County, MI      | Newaygo County, MI                                         | Yes        | No         | No         | Yes        | No         | No         |
| Oakland County, MI      | Detroit-Warren-Livonia, MI HUD Metro FMR Area              | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Oceana County, MI       | Oceana County, MI                                          | Yes        | No         | No         | Yes        | No         | No         |
| Ogemaw County, MI       | Ogemaw County, MI                                          | Yes        | No         | No         | Yes        | No         | No         |
| Ontonagon County, MI    | Ontonagon County, MI                                       | Yes        | No         | No         | Yes        | No         | No         |
| Osceola County, MI      | Osceola County, MI                                         | Yes        | No         | No         | Yes        | No         | No         |
| Oscoda County, MI       | Oscoda County, MI                                          | Yes        | No         | No         | Yes        | No         | No         |
| Otsego County, MI       | Otsego County, MI                                          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Ottawa County, MI       | Holland-Grand Haven, MI HUD Metro FMR Area                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Presque Isle County, MI | Presque Isle County, MI                                    | Yes        | No         | No         | Yes        | No         | No         |
| Roscommon County, MI    | Roscommon County, MI                                       | Yes        | No         | No         | Yes        | No         | No         |
| Saginaw County, MI      | Saginaw, MI MSA                                            | Yes        | No         | No         | Yes        | No         | No         |
| St. Clair County, MI    | Detroit-Warren-Livonia, MI HUD Metro FMR Area              | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| St. Joseph County, MI   | St. Joseph County, MI                                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Sanilac County, MI      | Sanilac County, MI                                         | Yes        | No         | No         | Yes        | No         | No         |
| Schoolcraft County, MI  | Schoolcraft County, MI                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Shiawassee County, MI   | Shiawassee County, MI HUD Metro FMR Area                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Tuscola County, MI      | Tuscola County, MI                                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Van Buren County, MI    | Van Buren County, MI                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Washtenaw County, MI    | Ann Arbor, MI MSA                                          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Wayne County, MI        | Detroit-Warren-Livonia, MI HUD Metro FMR Area              | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Wexford County, MI      | Wexford County, MI                                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Aitkin County, MN       | Aitkin County, MN                                          | Yes        | No         | No         | Yes        | No         | No         |
| Anoka County, MN        | Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Becker County, MN       | Becker County, MN                                          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Beltrami County, MN     | Beltrami County, MN                                        | Yes        | No         | No         | Yes        | No         | No         |
| Benton County, MN       | St. Cloud, MN MSA                                          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Big Stone County, MN    | Big Stone County, MN                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Blue Earth County, MN   | Mankato-North Mankato, MN MSA                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Brown County, MN        | Brown County, MN                                           | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Carlton County, MN      | Duluth, MN-WI HUD Metro FMR Area                           | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Carver County, MN       | Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Cass County, MN         | Cass County, MN                                            | Yes        | No         | No         | Yes        | No         | No         |
| Chippewa County, MN     | Chippewa County, MN                                        | Yes        | No         | No         | Yes        | No         | No         |
| Chisago County, MN      | Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Clay County, MN         | Fargo, ND-MN MSA                                           | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Clearwater County, MN   | Clearwater County, MN                                      | Yes        | No         | No         | Yes        | No         | No         |
| Cook County, MN         | Cook County, MN                                            | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Cottonwood County, MN   | Cottonwood County, MN                                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Crow Wing County, MN    | Crow Wing County, MN                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Dakota County, MN       | Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Dodge County, MN        | Rochester, MN HUD Metro FMR Area                           | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Douglas County, MN      | Douglas County, MN                                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Faribault County, MN    | Faribault County, MN                                       | Yes        | No         | No         | Yes        | No         | No         |
| Fillmore County, MN     | Fillmore County, MN HUD Metro FMR Area                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Freeborn County, MN     | Freeborn County, MN                                        | Yes        | No         | No         | Yes        | No         | No         |

| <b>County + State</b>        | <b>Area Name</b>                                           | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|------------------------------|------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Goodhue County, MN           | Goodhue County, MN                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Grant County, MN             | Grant County, MN                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hennepin County, MN          | Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Houston County, MN           | La Crosse-Onalaska, WI-MN MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hubbard County, MN           | Hubbard County, MN                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Isanti County, MN            | Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Itasca County, MN            | Itasca County, MN                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jackson County, MN           | Jackson County, MN                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kanabec County, MN           | Kanabec County, MN                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Kandiyohi County, MN         | Kandiyohi County, MN                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kittson County, MN           | Kittson County, MN                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Koochiching County, MN       | Koochiching County, MN                                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lac qui Parle County, MN     | Lac qui Parle County, MN                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lake County, MN              | Lake County, MN HUD Metro FMR Area                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lake of the Woods County, MN | Lake of the Woods County, MN                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Le Sueur County, MN          | Le Sueur County, MN HUD Metro FMR Area                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lincoln County, MN           | Lincoln County, MN                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lyon County, MN              | Lyon County, MN                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| McLeod County, MN            | McLeod County, MN                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mahnomen County, MN          | Mahnomen County, MN                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Marshall County, MN          | Marshall County, MN                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Martin County, MN            | Martin County, MN                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Meeker County, MN            | Meeker County, MN                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mille Lacs County, MN        | Mille Lacs County, MN HUD Metro FMR Area                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Morrison County, MN          | Morrison County, MN                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mower County, MN             | Mower County, MN                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Murray County, MN            | Murray County, MN                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Nicollet County, MN          | Mankato-North Mankato, MN MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Nobles County, MN            | Nobles County, MN                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Norman County, MN            | Norman County, MN                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Olmsted County, MN           | Rochester, MN HUD Metro FMR Area                           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Otter Tail County, MN        | Otter Tail County, MN                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pennington County, MN        | Pennington County, MN                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pine County, MN              | Pine County, MN                                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pipestone County, MN         | Pipestone County, MN                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Polk County, MN              | Grand Forks, ND-MN MSA                                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pope County, MN              | Pope County, MN                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ramsey County, MN            | Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Red Lake County, MN          | Red Lake County, MN                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Redwood County, MN           | Redwood County, MN                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Renville County, MN          | Renville County, MN                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Rice County, MN              | Rice County, MN                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rock County, MN              | Rock County, MN                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Roseau County, MN            | Roseau County, MN                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| St. Louis County, MN         | Duluth, MN-WI HUD Metro FMR Area                           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Scott County, MN             | Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Sherburne County, MN         | Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Sibley County, MN            | Sibley County, MN                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| <b>County + State</b>      | <b>Area Name</b>                                           | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|----------------------------|------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Stearns County, MN         | St. Cloud, MN MSA                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Steele County, MN          | Steele County, MN                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stevens County, MN         | Stevens County, MN                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Swift County, MN           | Swift County, MN                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Todd County, MN            | Todd County, MN                                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Traverse County, MN        | Traverse County, MN                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wabasha County, MN         | Wabasha County, MN HUD Metro FMR Area                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wadena County, MN          | Wadena County, MN                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Waseca County, MN          | Waseca County, MN                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washington County, MN      | Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Watonwan County, MN        | Watonwan County, MN                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wilkin County, MN          | Wilkin County, MN                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Winona County, MN          | Winona County, MN                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wright County, MN          | Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Yellow Medicine County, MN | Yellow Medicine County, MN                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Adams County, MS           | Adams County, MS                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Alcorn County, MS          | Alcorn County, MS                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Amite County, MS           | Amite County, MS                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Attala County, MS          | Attala County, MS                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Benton County, MS          | Benton County, MS                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bolivar County, MS         | Bolivar County, MS                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Calhoun County, MS         | Calhoun County, MS                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Carroll County, MS         | Carroll County, MS                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chickasaw County, MS       | Chickasaw County, MS                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Choctaw County, MS         | Choctaw County, MS                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Claiborne County, MS       | Claiborne County, MS                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clarke County, MS          | Clarke County, MS                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clay County, MS            | Clay County, MS                                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Coahoma County, MS         | Coahoma County, MS                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Copiah County, MS          | Jackson, MS HUD Metro FMR Area                             | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Covington County, MS       | Covington County, MS HUD Metro FMR Area                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| DeSoto County, MS          | Memphis, TN-MS-AR HUD Metro FMR Area                       | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Forrest County, MS         | Hattiesburg, MS HUD Metro FMR Area                         | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Franklin County, MS        | Franklin County, MS                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| George County, MS          | George County, MS                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Greene County, MS          | Greene County, MS                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Grenada County, MS         | Grenada County, MS                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hancock County, MS         | Gulfport-Biloxi, MS HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Harrison County, MS        | Gulfport-Biloxi, MS HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Hinds County, MS           | Jackson, MS HUD Metro FMR Area                             | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Holmes County, MS          | Holmes County, MS HUD Metro FMR Area                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Humphreys County, MS       | Humphreys County, MS                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Issaquena County, MS       | Issaquena County, MS                                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Itawamba County, MS        | Itawamba County, MS                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jackson County, MS         | Pascagoula, MS HUD Metro FMR Area                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jasper County, MS          | Jasper County, MS                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jefferson County, MS       | Jefferson County, MS                                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Jefferson Davis County, MS | Jefferson Davis County, MS                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

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|-------------------------|----------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Jones County, MS        | Jones County, MS                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kemper County, MS       | Kemper County, MS                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lafayette County, MS    | Lafayette County, MS                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lamar County, MS        | Hattiesburg, MS HUD Metro FMR Area     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Lauderdale County, MS   | Lauderdale County, MS                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lawrence County, MS     | Lawrence County, MS                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Leake County, MS        | Leake County, MS                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lee County, MS          | Lee County, MS                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Leflore County, MS      | Leflore County, MS                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lincoln County, MS      | Lincoln County, MS                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lowndes County, MS      | Lowndes County, MS                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Madison County, MS      | Jackson, MS HUD Metro FMR Area         | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Marion County, MS       | Marion County, MS                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Marshall County, MS     | Marshall County, MS HUD Metro FMR Area | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Monroe County, MS       | Monroe County, MS                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montgomery County, MS   | Montgomery County, MS                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Neshoba County, MS      | Neshoba County, MS                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Newton County, MS       | Newton County, MS                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Noxubee County, MS      | Noxubee County, MS                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Oktibbeha County, MS    | Oktibbeha County, MS                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Panola County, MS       | Panola County, MS                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pearl River County, MS  | Pearl River County, MS                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Perry County, MS        | Hattiesburg, MS HUD Metro FMR Area     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Pike County, MS         | Pike County, MS                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pontotoc County, MS     | Pontotoc County, MS                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Prentiss County, MS     | Prentiss County, MS                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Quitman County, MS      | Quitman County, MS                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Rankin County, MS       | Jackson, MS HUD Metro FMR Area         | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Scott County, MS        | Scott County, MS                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sharkey County, MS      | Sharkey County, MS                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Simpson County, MS      | Simpson County, MS HUD Metro FMR Area  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Smith County, MS        | Smith County, MS                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stone County, MS        | Stone County, MS HUD Metro FMR Area    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sunflower County, MS    | Sunflower County, MS                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Tallahatchie County, MS | Tallahatchie County, MS                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Tate County, MS         | Tate County, MS HUD Metro FMR Area     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tippah County, MS       | Tippah County, MS                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Tishomingo County, MS   | Tishomingo County, MS                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tunica County, MS       | Tunica County, MS HUD Metro FMR Area   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Union County, MS        | Union County, MS                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Walthall County, MS     | Walthall County, MS                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Warren County, MS       | Warren County, MS                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washington County, MS   | Washington County, MS                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wayne County, MS        | Wayne County, MS                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Webster County, MS      | Webster County, MS                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wilkinson County, MS    | Wilkinson County, MS                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Winston County, MS      | Winston County, MS                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Yalobusha County, MS    | Yalobusha County, MS                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

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|---------------------------|----------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Yazoo County, MS          | Yazoo County, MS HUD Metro FMR Area    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Adair County, MO          | Adair County, MO                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Andrew County, MO         | St. Joseph, MO-KS MSA                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Atchison County, MO       | Atchison County, MO                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Audrain County, MO        | Audrain County, MO                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Barry County, MO          | Barry County, MO                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Barton County, MO         | Barton County, MO                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bates County, MO          | Bates County, MO HUD Metro FMR Area    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Benton County, MO         | Benton County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bollinger County, MO      | Cape Girardeau, MO-IL MSA              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Boone County, MO          | Columbia, MO HUD Metro FMR Area        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Buchanan County, MO       | St. Joseph, MO-KS MSA                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Butler County, MO         | Butler County, MO                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Caldwell County, MO       | Kansas City, MO-KS HUD Metro FMR Area  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Callaway County, MO       | Callaway County, MO HUD Metro FMR Area | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Camden County, MO         | Camden County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cape Girardeau County, MO | Cape Girardeau, MO-IL MSA              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Carroll County, MO        | Carroll County, MO                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Carter County, MO         | Carter County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cass County, MO           | Kansas City, MO-KS HUD Metro FMR Area  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Cedar County, MO          | Cedar County, MO                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Chariton County, MO       | Chariton County, MO                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Christian County, MO      | Springfield, MO HUD Metro FMR Area     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Clark County, MO          | Clark County, MO                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clay County, MO           | Kansas City, MO-KS HUD Metro FMR Area  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Clinton County, MO        | Kansas City, MO-KS HUD Metro FMR Area  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Cole County, MO           | Jefferson City, MO HUD Metro FMR Area  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Cooper County, MO         | Cooper County, MO HUD Metro FMR Area   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Crawford County, MO       | Crawford County, MO                    | No                  | No                  | No                   | No                  | No                  | No                   |
| Sullivan part, MO         | St. Louis, MO-IL HUD Metro FMR Area    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Dade County, MO           | Dade County, MO                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dallas County, MO         | Dallas County, MO HUD Metro FMR Area   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Daviess County, MO        | Daviess County, MO                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| DeKalb County, MO         | St. Joseph, MO-KS MSA                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dent County, MO           | Dent County, MO                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Douglas County, MO        | Douglas County, MO                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dunklin County, MO        | Dunklin County, MO                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Franklin County, MO       | St. Louis, MO-IL HUD Metro FMR Area    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Gasconade County, MO      | Gasconade County, MO                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gentry County, MO         | Gentry County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Greene County, MO         | Springfield, MO HUD Metro FMR Area     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Grundy County, MO         | Grundy County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Harrison County, MO       | Harrison County, MO                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Henry County, MO          | Henry County, MO                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hickory County, MO        | Hickory County, MO                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Holt County, MO           | Holt County, MO                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Howard County, MO         | Howard County, MO HUD Metro FMR Area   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Howell County, MO         | Howell County, MO                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

| <b>County + State</b>     | <b>Area Name</b>                       | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|---------------------------|----------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Iron County, MO           | Iron County, MO                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jackson County, MO        | Kansas City, MO-KS HUD Metro FMR Area  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Jasper County, MO         | Joplin, MO MSA                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jefferson County, MO      | St. Louis, MO-IL HUD Metro FMR Area    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Johnson County, MO        | Johnson County, MO                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Knox County, MO           | Knox County, MO                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Laclede County, MO        | Laclede County, MO                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lafayette County, MO      | Kansas City, MO-KS HUD Metro FMR Area  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Lawrence County, MO       | Lawrence County, MO                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lewis County, MO          | Lewis County, MO                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lincoln County, MO        | St. Louis, MO-IL HUD Metro FMR Area    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Linn County, MO           | Linn County, MO                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Livingston County, MO     | Livingston County, MO                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| McDonald County, MO       | McDonald County, MO                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Macon County, MO          | Macon County, MO                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Madison County, MO        | Madison County, MO                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Maries County, MO         | Maries County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marion County, MO         | Marion County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mercer County, MO         | Mercer County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Miller County, MO         | Miller County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mississippi County, MO    | Mississippi County, MO                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Moniteau County, MO       | Moniteau County, MO HUD Metro FMR Area | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Monroe County, MO         | Monroe County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montgomery County, MO     | Montgomery County, MO                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Morgan County, MO         | Morgan County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| New Madrid County, MO     | New Madrid County, MO                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Newton County, MO         | Joplin, MO MSA                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Nodaway County, MO        | Nodaway County, MO                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Oregon County, MO         | Oregon County, MO                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Osage County, MO          | Jefferson City, MO HUD Metro FMR Area  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Ozark County, MO          | Ozark County, MO                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pemiscot County, MO       | Pemiscot County, MO                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Perry County, MO          | Perry County, MO                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pettis County, MO         | Pettis County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Phelps County, MO         | Phelps County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pike County, MO           | Pike County, MO                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Platte County, MO         | Kansas City, MO-KS HUD Metro FMR Area  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Polk County, MO           | Polk County, MO HUD Metro FMR Area     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pulaski County, MO        | Pulaski County, MO                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Putnam County, MO         | Putnam County, MO                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ralls County, MO          | Ralls County, MO                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Randolph County, MO       | Randolph County, MO                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ray County, MO            | Kansas City, MO-KS HUD Metro FMR Area  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Reynolds County, MO       | Reynolds County, MO                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ripley County, MO         | Ripley County, MO                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| St. Charles County, MO    | St. Louis, MO-IL HUD Metro FMR Area    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| St. Clair County, MO      | St. Clair County, MO                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ste. Genevieve County, MO | Ste. Genevieve County, MO              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| County + State             | Area Name                           | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|----------------------------|-------------------------------------|------------|------------|------------|------------|------------|------------|
|                            |                                     | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| St. Francois County, MO    | St. Francois County, MO             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| St. Louis County, MO       | St. Louis, MO-IL HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Saline County, MO          | Saline County, MO                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Schuyler County, MO        | Schuyler County, MO                 | Yes        | No         | No         | Yes        | No         | No         |
| Scotland County, MO        | Scotland County, MO                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Scott County, MO           | Scott County, MO                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Shannon County, MO         | Shannon County, MO                  | Yes        | No         | No         | Yes        | No         | No         |
| Shelby County, MO          | Shelby County, MO                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Stoddard County, MO        | Stoddard County, MO                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Stone County, MO           | Stone County, MO                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Sullivan County, MO        | Sullivan County, MO                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Taney County, MO           | Taney County, MO                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Texas County, MO           | Texas County, MO                    | Yes        | No         | No         | Yes        | No         | No         |
| Vernon County, MO          | Vernon County, MO                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Warren County, MO          | St. Louis, MO-IL HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Washington County, MO      | Washington County, MO               | Yes        | No         | No         | Yes        | No         | No         |
| Wayne County, MO           | Wayne County, MO                    | Yes        | No         | No         | Yes        | No         | No         |
| Webster County, MO         | Springfield, MO HUD Metro FMR Area  | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Worth County, MO           | Worth County, MO                    | Yes        | No         | No         | Yes        | No         | No         |
| Wright County, MO          | Wright County, MO                   | Yes        | No         | No         | Yes        | No         | No         |
| St. Louis city, MO         | St. Louis, MO-IL HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Beaverhead County, MT      | Beaverhead County, MT               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Big Horn County, MT        | Big Horn County, MT                 | Yes        | No         | No         | Yes        | No         | No         |
| Blaine County, MT          | Blaine County, MT                   | Yes        | No         | No         | Yes        | No         | No         |
| Broadwater County, MT      | Broadwater County, MT               | Yes        | No         | No         | Yes        | No         | No         |
| Carbon County, MT          | Billings, MT HUD Metro FMR Area     | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Carter County, MT          | Carter County, MT                   | Yes        | No         | No         | Yes        | No         | No         |
| Cascade County, MT         | Great Falls, MT MSA                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Chouteau County, MT        | Chouteau County, MT                 | Yes        | No         | No         | Yes        | No         | No         |
| Custer County, MT          | Custer County, MT                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Daniels County, MT         | Daniels County, MT                  | No         | No         | No         | No         | No         | No         |
| Dawson County, MT          | Dawson County, MT                   | Yes        | No         | No         | Yes        | No         | No         |
| Deer Lodge County, MT      | Deer Lodge County, MT               | Yes        | No         | No         | Yes        | No         | No         |
| Fallon County, MT          | Fallon County, MT                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Fergus County, MT          | Fergus County, MT                   | Yes        | No         | No         | Yes        | No         | No         |
| Flathead County, MT        | Flathead County, MT                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Gallatin County, MT        | Gallatin County, MT                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Garfield County, MT        | Garfield County, MT                 | No         | No         | No         | No         | No         | No         |
| Glacier County, MT         | Glacier County, MT                  | Yes        | No         | No         | Yes        | No         | No         |
| Golden Valley County, MT   | Golden Valley County, MT            | No         | No         | No         | No         | No         | No         |
| Granite County, MT         | Granite County, MT                  | Yes        | No         | No         | Yes        | No         | No         |
| Hill County, MT            | Hill County, MT                     | Yes        | No         | No         | Yes        | No         | No         |
| Jefferson County, MT       | Jefferson County, MT                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Judith Basin County, MT    | Judith Basin County, MT             | Yes        | No         | No         | Yes        | No         | No         |
| Lake County, MT            | Lake County, MT                     | Yes        | No         | No         | Yes        | No         | No         |
| Lewis and Clark County, MT | Lewis and Clark County, MT          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Liberty County, MT         | Liberty County, MT                  | No         | No         | No         | No         | No         | No         |
| Lincoln County, MT         | Lincoln County, MT                  | Yes        | No         | No         | Yes        | No         | No         |

| <b>County + State</b>   | <b>Area Name</b>                               | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-------------------------|------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| McCone County, MT       | McCone County, MT                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Madison County, MT      | Madison County, MT                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Meagher County, MT      | Meagher County, MT                             | No                  | No                  | No                   | No                  | No                  | No                   |
| Mineral County, MT      | Mineral County, MT                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Missoula County, MT     | Missoula, MT MSA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Musselshell County, MT  | Musselshell County, MT                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Park County, MT         | Park County, MT                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Petroleum County, MT    | Petroleum County, MT                           | No                  | No                  | No                   | No                  | No                  | No                   |
| Phillips County, MT     | Phillips County, MT                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pondera County, MT      | Pondera County, MT                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Powder River County, MT | Powder River County, MT                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Powell County, MT       | Powell County, MT                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Prairie County, MT      | Prairie County, MT                             | No                  | No                  | No                   | No                  | No                  | No                   |
| Ravalli County, MT      | Ravalli County, MT                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Richland County, MT     | Richland County, MT                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Roosevelt County, MT    | Roosevelt County, MT                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Rosebud County, MT      | Rosebud County, MT                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sanders County, MT      | Sanders County, MT                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sheridan County, MT     | Sheridan County, MT                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Silver Bow County, MT   | Silver Bow County, MT                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Stillwater County, MT   | Stillwater County, MT HUD Metro FMR Area       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sweet Grass County, MT  | Sweet Grass County, MT                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Teton County, MT        | Teton County, MT                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Toole County, MT        | Toole County, MT                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Treasure County, MT     | Treasure County, MT                            | No                  | No                  | No                   | No                  | No                  | No                   |
| Valley County, MT       | Valley County, MT                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wheatland County, MT    | Wheatland County, MT                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wibaux County, MT       | Wibaux County, MT                              | No                  | No                  | No                   | No                  | No                  | No                   |
| Yellowstone County, MT  | Billings, MT HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Adams County, NE        | Adams County, NE                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Antelope County, NE     | Antelope County, NE                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Arthur County, NE       | Arthur County, NE                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Banner County, NE       | Banner County, NE                              | No                  | No                  | No                   | No                  | No                  | No                   |
| Blaine County, NE       | Blaine County, NE                              | No                  | No                  | No                   | No                  | No                  | No                   |
| Boone County, NE        | Boone County, NE                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Box Butte County, NE    | Box Butte County, NE                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Boyd County, NE         | Boyd County, NE                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Brown County, NE        | Brown County, NE                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Buffalo County, NE      | Buffalo County, NE                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Burt County, NE         | Burt County, NE                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Butler County, NE       | Butler County, NE                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cass County, NE         | Omaha-Council Bluffs, NE-IA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Cedar County, NE        | Cedar County, NE                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chase County, NE        | Chase County, NE                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cherry County, NE       | Cherry County, NE                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cheyenne County, NE     | Cheyenne County, NE                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clay County, NE         | Clay County, NE                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Colfax County, NE       | Colfax County, NE                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |



| <b>County + State</b> | <b>Area Name</b>                               | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-----------------------|------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Cuming County, NE     | Cuming County, NE                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Custer County, NE     | Custer County, NE                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dakota County, NE     | Sioux City, IA-NE-SD MSA                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dawes County, NE      | Dawes County, NE                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dawson County, NE     | Dawson County, NE                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Deuel County, NE      | Deuel County, NE                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dixon County, NE      | Sioux City, IA-NE-SD MSA                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dodge County, NE      | Dodge County, NE                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Douglas County, NE    | Omaha-Council Bluffs, NE-IA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Dundy County, NE      | Dundy County, NE                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fillmore County, NE   | Fillmore County, NE                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Franklin County, NE   | Franklin County, NE                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Frontier County, NE   | Frontier County, NE                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Furnas County, NE     | Furnas County, NE                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Gage County, NE       | Gage County, NE                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Garden County, NE     | Garden County, NE                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Garfield County, NE   | Garfield County, NE                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Gosper County, NE     | Gosper County, NE                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Grant County, NE      | Grant County, NE                               | No                  | No                  | No                   | No                  | No                  | No                   |
| Greeley County, NE    | Greeley County, NE                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hall County, NE       | Hall County, NE HUD Metro FMR Area             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hamilton County, NE   | Hamilton County, NE                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Harlan County, NE     | Harlan County, NE                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hayes County, NE      | Hayes County, NE                               | No                  | No                  | No                   | No                  | No                  | No                   |
| Hitchcock County, NE  | Hitchcock County, NE                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Holt County, NE       | Holt County, NE                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hooker County, NE     | Hooker County, NE                              | No                  | No                  | No                   | No                  | No                  | No                   |
| Howard County, NE     | Howard County, NE HUD Metro FMR Area           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jefferson County, NE  | Jefferson County, NE                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Johnson County, NE    | Johnson County, NE                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Kearney County, NE    | Kearney County, NE                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Keith County, NE      | Keith County, NE                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Keya Paha County, NE  | Keya Paha County, NE                           | No                  | No                  | No                   | No                  | No                  | No                   |
| Kimball County, NE    | Kimball County, NE                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Knox County, NE       | Knox County, NE                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lancaster County, NE  | Lincoln, NE HUD Metro FMR Area                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lincoln County, NE    | Lincoln County, NE                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Logan County, NE      | Logan County, NE                               | No                  | No                  | No                   | No                  | No                  | No                   |
| Loup County, NE       | Loup County, NE                                | No                  | No                  | No                   | No                  | No                  | No                   |
| McPherson County, NE  | McPherson County, NE                           | No                  | No                  | No                   | No                  | No                  | No                   |
| Madison County, NE    | Madison County, NE                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Merrick County, NE    | Merrick County, NE HUD Metro FMR Area          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Morrill County, NE    | Morrill County, NE                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Nance County, NE      | Nance County, NE                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Nemaha County, NE     | Nemaha County, NE                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Nuckolls County, NE   | Nuckolls County, NE                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Otoe County, NE       | Otoe County, NE                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pawnee County, NE     | Pawnee County, NE                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

| <b>County + State</b>   | <b>Area Name</b>                               | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-------------------------|------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Perkins County, NE      | Perkins County, NE                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Phelps County, NE       | Phelps County, NE                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pierce County, NE       | Pierce County, NE                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Platte County, NE       | Platte County, NE                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Polk County, NE         | Polk County, NE                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Red Willow County, NE   | Red Willow County, NE                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Richardson County, NE   | Richardson County, NE                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Rock County, NE         | Rock County, NE                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Saline County, NE       | Saline County, NE                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sarpy County, NE        | Omaha-Council Bluffs, NE-IA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Saunders County, NE     | Saunders County, NE HUD Metro FMR Area         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Scotts Bluff County, NE | Scotts Bluff County, NE                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Seward County, NE       | Seward County, NE HUD Metro FMR Area           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sheridan County, NE     | Sheridan County, NE                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sherman County, NE      | Sherman County, NE                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sioux County, NE        | Sioux County, NE                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Stanton County, NE      | Stanton County, NE                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Thayer County, NE       | Thayer County, NE                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Thomas County, NE       | Thomas County, NE                              | No                  | No                  | No                   | No                  | No                  | No                   |
| Thurston County, NE     | Thurston County, NE                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Valley County, NE       | Valley County, NE                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washington County, NE   | Omaha-Council Bluffs, NE-IA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Wayne County, NE        | Wayne County, NE                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Webster County, NE      | Webster County, NE                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wheeler County, NE      | Wheeler County, NE                             | No                  | No                  | No                   | No                  | No                  | No                   |
| York County, NE         | York County, NE                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Churchill County, NV    | Churchill County, NV                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clark County, NV        | Las Vegas-Henderson-Paradise, NV MSA           | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Douglas County, NV      | Douglas County, NV                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Elko County, NV         | Elko County, NV                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Esmeralda County, NV    | Esmeralda County, NV                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Eureka County, NV       | Eureka County, NV                              | No                  | No                  | No                   | No                  | No                  | No                   |
| Humboldt County, NV     | Humboldt County, NV                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lander County, NV       | Lander County, NV                              | No                  | No                  | No                   | No                  | No                  | No                   |
| Lincoln County, NV      | Lincoln County, NV                             | No                  | No                  | No                   | No                  | No                  | No                   |
| Lyon County, NV         | Lyon County, NV                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mineral County, NV      | Mineral County, NV                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Nye County, NV          | Nye County, NV                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pershing County, NV     | Pershing County, NV                            | No                  | No                  | No                   | No                  | No                  | No                   |
| Storey County, NV       | Reno, NV MSA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washoe County, NV       | Reno, NV MSA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| White Pine County, NV   | White Pine County, NV                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Carson City, NV         | Carson City, NV MSA                            | No                  | No                  | No                   | No                  | No                  | No                   |
| Alton town, NH          | Belknap County, NH                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Barnstead town, NH      | Belknap County, NH                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Belmont town, NH        | Belknap County, NH                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Center Harbor town, NH  | Belknap County, NH                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gilford town, NH        | Belknap County, NH                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| <b>County + State</b>    | <b>Area Name</b>    | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|--------------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Gilmanton town, NH       | Belknap County, NH  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Laconia city, NH         | Belknap County, NH  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Meredith town, NH        | Belknap County, NH  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| New Hampton town, NH     | Belknap County, NH  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sanbornton town, NH      | Belknap County, NH  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tilton town, NH          | Belknap County, NH  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Albany town, NH          | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bartlett town, NH        | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Brookfield town, NH      | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Chatham town, NH         | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Conway town, NH          | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Eaton town, NH           | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Effingham town, NH       | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Freedom town, NH         | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hale's location, NH      | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hart's Location town, NH | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jackson town, NH         | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Madison town, NH         | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Moultonborough town, NH  | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ossipee town, NH         | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sandwich town, NH        | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Tamworth town, NH        | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Tuftonboro town, NH      | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wakefield town, NH       | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wolfeboro town, NH       | Carroll County, NH  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Alstead town, NH         | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chesterfield town, NH    | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dublin town, NH          | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fitzwilliam town, NH     | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gilsum town, NH          | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Harrisville town, NH     | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hinsdale town, NH        | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jaffrey town, NH         | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Keene city, NH           | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marlborough town, NH     | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marlow town, NH          | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Nelson town, NH          | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Richmond town, NH        | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rindge town, NH          | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Roxbury town, NH         | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stoddard town, NH        | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sullivan town, NH        | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Surry town, NH           | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Swanzey town, NH         | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Troy town, NH            | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Walpole town, NH         | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Westmoreland town, NH    | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Winchester town, NH      | Cheshire County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| <b>County + State</b>                    | <b>Area Name</b>   | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|------------------------------------------|--------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Atkinson and Gilmanton Academy grant, NH | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Beans grant, NH                          | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Beans purchase, NH                       | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Berlin city, NH                          | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cambridge township, NH                   | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Carroll town, NH                         | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Chandlers purchase, NH                   | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clarksville town, NH                     | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Colebrook town, NH                       | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Columbia town, NH                        | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Crawfords purchase, NH                   | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cutts grant, NH                          | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dalton town, NH                          | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dixs grant, NH                           | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dixville township, NH                    | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dummer town, NH                          | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Errol town, NH                           | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Erving location, NH                      | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Gorham town, NH                          | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Greens grant, NH                         | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hadleys purchase, NH                     | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jefferson town, NH                       | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Kilkenny township, NH                    | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lancaster town, NH                       | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Low and Burbanks grant, NH               | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Martins location, NH                     | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Milan town, NH                           | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Millsfield township, NH                  | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Northumberland town, NH                  | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Odell township, NH                       | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pinkhams grant, NH                       | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pittsburg town, NH                       | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Randolph town, NH                        | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sargents purchase, NH                    | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Second College grant, NH                 | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Shelburne town, NH                       | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Stark town, NH                           | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Stewartstown town, NH                    | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Stratford town, NH                       | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Success township, NH                     | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Thompson and Meserves purchase, NH       | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wentworth location, NH                   | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Whitefield town, NH                      | Coos County, NH    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Alexandria town, NH                      | Grafton County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ashland town, NH                         | Grafton County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bath town, NH                            | Grafton County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Benton town, NH                          | Grafton County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bethlehem town, NH                       | Grafton County, NH | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |



| <b>County + State</b> | <b>Area Name</b>                                  | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-----------------------|---------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Hudson town, NH       | Nashua, NH HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Litchfield town, NH   | Nashua, NH HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Lyndeborough town, NH | Hillsborough County, NH (part) HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Manchester city, NH   | Manchester, NH HUD Metro FMR Area                 | No                  | No                  | No                   | No                  | No                  | No                   |
| Mason town, NH        | Nashua, NH HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Merrimack town, NH    | Nashua, NH HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Milford town, NH      | Nashua, NH HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Mont Vernon town, NH  | Nashua, NH HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Nashua city, NH       | Nashua, NH HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| New Boston town, NH   | Hillsborough County, NH (part) HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| New Ipswich town, NH  | Nashua, NH HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Pelham town, NH       | Nashua, NH HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Peterborough town, NH | Hillsborough County, NH (part) HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Sharon town, NH       | Hillsborough County, NH (part) HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Temple town, NH       | Hillsborough County, NH (part) HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Weare town, NH        | Manchester, NH HUD Metro FMR Area                 | No                  | No                  | No                   | No                  | No                  | No                   |
| Wilton town, NH       | Nashua, NH HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Windsor town, NH      | Hillsborough County, NH (part) HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Allentown town, NH    | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Andover town, NH      | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Boscawen town, NH     | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bow town, NH          | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bradford town, NH     | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Canterbury town, NH   | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chichester town, NH   | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Concord city, NH      | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Danbury town, NH      | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dunbarton town, NH    | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Epsom town, NH        | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Franklin city, NH     | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Henniker town, NH     | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hill town, NH         | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hooksett town, NH     | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hopkinton town, NH    | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Loudon town, NH       | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Newbury town, NH      | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| New London town, NH   | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Northfield town, NH   | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pembroke town, NH     | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pittsfield town, NH   | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Salisbury town, NH    | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sutton town, NH       | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Warner town, NH       | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Webster town, NH      | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wilmot town, NH       | Merrimack County, NH                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Atkinson town, NH     | Lawrence, MA-NH HUD Metro FMR Area                | No                  | No                  | No                   | No                  | No                  | No                   |
| Auburn town, NH       | Western Rockingham County, NH HUD Metro FMR Area  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Brentwood town, NH    | Portsmouth-Rochester, NH HUD Metro FMR Area       | No                  | No                  | No                   | No                  | No                  | No                   |

| County + State         | Area Name                                         | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|------------------------|---------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                        |                                                   | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Candia town, NH        | Western Rockingham County, NH HUD Metro FMR Area  | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Chester town, NH       | Lawrence, MA-NH HUD Metro FMR Area                | No         | No         | No         | No         | No         | No         |
| Danville town, NH      | Lawrence, MA-NH HUD Metro FMR Area                | No         | No         | No         | No         | No         | No         |
| Deerfield town, NH     | Western Rockingham County, NH HUD Metro FMR Area  | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Derry town, NH         | Lawrence, MA-NH HUD Metro FMR Area                | No         | No         | No         | No         | No         | No         |
| East Kingston town, NH | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Epping town, NH        | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Exeter town, NH        | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Fremont town, NH       | Lawrence, MA-NH HUD Metro FMR Area                | No         | No         | No         | No         | No         | No         |
| Greenland town, NH     | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Hampstead town, NH     | Lawrence, MA-NH HUD Metro FMR Area                | No         | No         | No         | No         | No         | No         |
| Hampton town, NH       | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Hampton Falls town, NH | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Kensington town, NH    | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Kingston town, NH      | Lawrence, MA-NH HUD Metro FMR Area                | No         | No         | No         | No         | No         | No         |
| Londonderry town, NH   | Western Rockingham County, NH HUD Metro FMR Area  | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| New Castle town, NH    | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Newfields town, NH     | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Newington town, NH     | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Newmarket town, NH     | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Newton town, NH        | Lawrence, MA-NH HUD Metro FMR Area                | No         | No         | No         | No         | No         | No         |
| North Hampton town, NH | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Northwood town, NH     | Western Rockingham County, NH HUD Metro FMR Area  | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Nottingham town, NH    | Western Rockingham County, NH HUD Metro FMR Area  | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Plaistow town, NH      | Lawrence, MA-NH HUD Metro FMR Area                | No         | No         | No         | No         | No         | No         |
| Portsmouth city, NH    | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Raymond town, NH       | Lawrence, MA-NH HUD Metro FMR Area                | No         | No         | No         | No         | No         | No         |
| Rye town, NH           | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Salem town, NH         | Lawrence, MA-NH HUD Metro FMR Area                | No         | No         | No         | No         | No         | No         |
| Sandown town, NH       | Lawrence, MA-NH HUD Metro FMR Area                | No         | No         | No         | No         | No         | No         |
| Seabrook town, NH      | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA | Yes        | Yes        | Yes - HMFA | No         | No         |
| South Hampton town, NH | Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area | Yes - HMFA | Yes        | Yes        | Yes - HMFA | No         | No         |
| Stratham town, NH      | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Windham town, NH       | Lawrence, MA-NH HUD Metro FMR Area                | No         | No         | No         | No         | No         | No         |
| Barrington town, NH    | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Dover city, NH         | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Durham town, NH        | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Farmington town, NH    | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Lee town, NH           | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Madbury town, NH       | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Middleton town, NH     | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Milton town, NH        | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| New Durham town, NH    | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Rochester city, NH     | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Rollinsford town, NH   | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Somersworth city, NH   | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Strafford town, NH     | Portsmouth-Rochester, NH HUD Metro FMR Area       | No         | No         | No         | No         | No         | No         |
| Acworth town, NH       | Sullivan County, NH                               | Yes        | No         | No         | Yes        | No         | No         |

| <b>County + State</b> | <b>Area Name</b>                                    | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-----------------------|-----------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Charlestown town, NH  | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Claremont city, NH    | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cornish town, NH      | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Croydon town, NH      | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Goshen town, NH       | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Grantham town, NH     | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Langdon town, NH      | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lempster town, NH     | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Newport town, NH      | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Plainfield town, NH   | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Springfield town, NH  | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sunapee town, NH      | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Unity town, NH        | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Washington town, NH   | Sullivan County, NH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Atlantic County, NJ   | Atlantic City-Hammonton, NJ MSA                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bergen County, NJ     | Bergen-Passaic, NJ HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Burlington County, NJ | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Camden County, NJ     | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cape May County, NJ   | Ocean City, NJ MSA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cumberland County, NJ | Vineland-Bridgeton, NJ MSA                          | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Essex County, NJ      | Newark, NJ HUD Metro FMR Area                       | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Gloucester County, NJ | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hudson County, NJ     | Jersey City, NJ HUD Metro FMR Area                  | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Hunterdon County, NJ  | Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Mercer County, NJ     | Trenton, NJ MSA                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Middlesex County, NJ  | Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Monmouth County, NJ   | Monmouth-Ocean, NJ HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Morris County, NJ     | Newark, NJ HUD Metro FMR Area                       | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Ocean County, NJ      | Monmouth-Ocean, NJ HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Passaic County, NJ    | Bergen-Passaic, NJ HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Salem County, NJ      | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Somerset County, NJ   | Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Sussex County, NJ     | Newark, NJ HUD Metro FMR Area                       | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Union County, NJ      | Newark, NJ HUD Metro FMR Area                       | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Warren County, NJ     | Warren County, NJ HUD Metro FMR Area                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bernalillo County, NM | Albuquerque, NM MSA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Catron County, NM     | Catron County, NM                                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Chaves County, NM     | Chaves County, NM                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cibola County, NM     | Cibola County, NM                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Colfax County, NM     | Colfax County, NM                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Curry County, NM      | Curry County, NM                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| De Baca County, NM    | De Baca County, NM                                  | No                  | No                  | No                   | No                  | No                  | No                   |
| Dona Ana County, NM   | Las Cruces, NM MSA                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Eddy County, NM       | Eddy County, NM                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Grant County, NM      | Grant County, NM                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Guadalupe County, NM  | Guadalupe County, NM                                | No                  | No                  | No                   | No                  | No                  | No                   |
| Harding County, NM    | Harding County, NM                                  | No                  | No                  | No                   | No                  | No                  | No                   |
| Hidalgo County, NM    | Hidalgo County, NM                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |





| County + State          | Area Name                                            | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|-------------------------|------------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                         |                                                      | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Montgomery County, NY   | Montgomery County, NY                                | Yes        | No         | No         | Yes        | No         | No         |
| Nassau County, NY       | Nassau-Suffolk, NY HUD Metro FMR Area                | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| New York County, NY     | New York, NY HUD Metro FMR Area                      | Yes - HMFA | Yes        | Yes        | Yes - HMFA | No         | No         |
| Niagara County, NY      | Buffalo-Cheektowaga-Niagara Falls, NY MSA            | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Oneida County, NY       | Utica-Rome, NY MSA                                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Onondaga County, NY     | Syracuse, NY MSA                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Ontario County, NY      | Rochester, NY HUD Metro FMR Area                     | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Orange County, NY       | Poughkeepsie-Newburgh-Middletown, NY MSA             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Orleans County, NY      | Rochester, NY HUD Metro FMR Area                     | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Oswego County, NY       | Syracuse, NY MSA                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Otsego County, NY       | Otsego County, NY                                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Putnam County, NY       | New York, NY HUD Metro FMR Area                      | Yes - HMFA | Yes        | Yes        | Yes - HMFA | No         | No         |
| Queens County, NY       | New York, NY HUD Metro FMR Area                      | Yes - HMFA | Yes        | Yes        | Yes - HMFA | No         | No         |
| Rensselaer County, NY   | Albany-Schenectady-Troy, NY MSA                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Richmond County, NY     | New York, NY HUD Metro FMR Area                      | Yes - HMFA | Yes        | Yes        | Yes - HMFA | No         | No         |
| Rockland County, NY     | Rockland, NY HUD Income Limit Area                   | No         | No         | No         | No         | No         | No         |
| St. Lawrence County, NY | St. Lawrence County, NY                              | Yes        | No         | No         | Yes        | No         | No         |
| Saratoga County, NY     | Albany-Schenectady-Troy, NY MSA                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Schenectady County, NY  | Albany-Schenectady-Troy, NY MSA                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Schoharie County, NY    | Albany-Schenectady-Troy, NY MSA                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Schuyler County, NY     | Schuyler County, NY                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Seneca County, NY       | Seneca County, NY                                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Steuben County, NY      | Steuben County, NY                                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Suffolk County, NY      | Nassau-Suffolk, NY HUD Metro FMR Area                | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Sullivan County, NY     | Sullivan County, NY                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Tioga County, NY        | Binghamton, NY MSA                                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Tompkins County, NY     | Ithaca, NY MSA                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Ulster County, NY       | Kingston, NY MSA                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Warren County, NY       | Glens Falls, NY MSA                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Washington County, NY   | Glens Falls, NY MSA                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Wayne County, NY        | Rochester, NY HUD Metro FMR Area                     | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Westchester County, NY  | Westchester County, NY Statutory Exception Area      | No         | No         | No         | No         | No         | No         |
| Wyoming County, NY      | Wyoming County, NY                                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Yates County, NY        | Yates County, NY HUD Metro FMR Area                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Alamance County, NC     | Burlington, NC MSA                                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Alexander County, NC    | Hickory-Lenoir-Morganton, NC MSA                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Alleghany County, NC    | Alleghany County, NC                                 | Yes        | No         | No         | Yes        | No         | No         |
| Anson County, NC        | Anson County, NC HUD Metro FMR Area                  | Yes        | No         | No         | Yes        | No         | No         |
| Ashe County, NC         | Ashe County, NC                                      | Yes        | No         | No         | Yes        | No         | No         |
| Avery County, NC        | Avery County, NC                                     | Yes        | No         | No         | Yes        | No         | No         |
| Beaufort County, NC     | Beaufort County, NC                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bertie County, NC       | Bertie County, NC                                    | Yes        | No         | No         | Yes        | No         | No         |
| Bladen County, NC       | Bladen County, NC                                    | Yes        | No         | No         | Yes        | No         | No         |
| Brunswick County, NC    | Brunswick County, NC HUD Metro FMR Area              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Buncombe County, NC     | Asheville, NC HUD Metro FMR Area                     | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Burke County, NC        | Hickory-Lenoir-Morganton, NC MSA                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Cabarrus County, NC     | Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Caldwell County, NC     | Hickory-Lenoir-Morganton, NC MSA                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |

| <b>County + State</b>  | <b>Area Name</b>                                              | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|------------------------|---------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Camden County, NC      | Camden County, NC HUD Metro FMR Area                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Carteret County, NC    | Carteret County, NC                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Caswell County, NC     | Caswell County, NC                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Catawba County, NC     | Hickory-Lenoir-Morganton, NC MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chatham County, NC     | Durham-Chapel Hill, NC HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Cherokee County, NC    | Cherokee County, NC                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Chowan County, NC      | Chowan County, NC                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clay County, NC        | Clay County, NC                                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cleveland County, NC   | Cleveland County, NC                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Columbus County, NC    | Columbus County, NC                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Craven County, NC      | Craven County, NC HUD Metro FMR Area                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cumberland County, NC  | Fayetteville, NC HUD Metro FMR Area                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Currituck County, NC   | Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Dare County, NC        | Dare County, NC                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Davidson County, NC    | Davidson County, NC HUD Metro FMR Area                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Davie County, NC       | Winston-Salem, NC HUD Metro FMR Area                          | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Duplin County, NC      | Duplin County, NC                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Durham County, NC      | Durham-Chapel Hill, NC HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Edgecombe County, NC   | Rocky Mount, NC MSA                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Forsyth County, NC     | Winston-Salem, NC HUD Metro FMR Area                          | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Franklin County, NC    | Raleigh, NC MSA                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gaston County, NC      | Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area          | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Gates County, NC       | Gates County, NC HUD Metro FMR Area                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Graham County, NC      | Graham County, NC                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Granville County, NC   | Granville County, NC HUD Metro FMR Area                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Greene County, NC      | Greene County, NC                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Guilford County, NC    | Greensboro-High Point, NC HUD Metro FMR Area                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Halifax County, NC     | Halifax County, NC                                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Harnett County, NC     | Harnett County, NC HUD Metro FMR Area                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Haywood County, NC     | Haywood County, NC HUD Metro FMR Area                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Henderson County, NC   | Asheville, NC HUD Metro FMR Area                              | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Hertford County, NC    | Hertford County, NC                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hoke County, NC        | Hoke County, NC HUD Metro FMR Area                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hyde County, NC        | Hyde County, NC                                               | No                  | No                  | No                   | No                  | No                  | No                   |
| Iredell County, NC     | Iredell County, NC HUD Metro FMR Area                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jackson County, NC     | Jackson County, NC                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Johnston County, NC    | Raleigh, NC MSA                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jones County, NC       | Jones County, NC HUD Metro FMR Area                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lee County, NC         | Lee County, NC                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lenoir County, NC      | Lenoir County, NC                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lincoln County, NC     | Lincoln County, NC HUD Metro FMR Area                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| McDowell County, NC    | McDowell County, NC                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Macon County, NC       | Macon County, NC                                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Madison County, NC     | Asheville, NC HUD Metro FMR Area                              | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Martin County, NC      | Martin County, NC                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Mecklenburg County, NC | Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area          | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Mitchell County, NC    | Mitchell County, NC                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montgomery County, NC  | Montgomery County, NC                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

| <b>County + State</b>   | <b>Area Name</b>                                     | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-------------------------|------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Moore County, NC        | Moore County, NC                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Nash County, NC         | Rocky Mount, NC MSA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| New Hanover County, NC  | Wilmington, NC HUD Metro FMR Area                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Northampton County, NC  | Northampton County, NC                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Onslow County, NC       | Jacksonville, NC MSA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Orange County, NC       | Durham-Chapel Hill, NC HUD Metro FMR Area            | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Pamlico County, NC      | Pamlico County, NC HUD Metro FMR Area                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pasquotank County, NC   | Pasquotank County, NC                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pender County, NC       | Pender County, NC HUD Metro FMR Area                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Perquimans County, NC   | Perquimans County, NC                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Person County, NC       | Person County, NC HUD Metro FMR Area                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pitt County, NC         | Greenville, NC MSA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Polk County, NC         | Polk County, NC                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Randolph County, NC     | Greensboro-High Point, NC HUD Metro FMR Area         | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Richmond County, NC     | Richmond County, NC                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Robeson County, NC      | Robeson County, NC                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Rockingham County, NC   | Rockingham County, NC HUD Metro FMR Area             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rowan County, NC        | Rowan County, NC HUD Metro FMR Area                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rutherford County, NC   | Rutherford County, NC                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sampson County, NC      | Sampson County, NC                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Scotland County, NC     | Scotland County, NC                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Stanly County, NC       | Stanly County, NC                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stokes County, NC       | Winston-Salem, NC HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Surry County, NC        | Surry County, NC                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Swain County, NC        | Swain County, NC                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Transylvania County, NC | Transylvania County, NC                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tyrrell County, NC      | Tyrrell County, NC                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Union County, NC        | Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Vance County, NC        | Vance County, NC                                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wake County, NC         | Raleigh, NC MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Warren County, NC       | Warren County, NC                                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Washington County, NC   | Washington County, NC                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Watauga County, NC      | Watauga County, NC                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wayne County, NC        | Goldsboro, NC MSA                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wilkes County, NC       | Wilkes County, NC                                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wilson County, NC       | Wilson County, NC                                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Yadkin County, NC       | Winston-Salem, NC HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Yancey County, NC       | Yancey County, NC                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Adams County, ND        | Adams County, ND                                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Barnes County, ND       | Barnes County, ND                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Benson County, ND       | Benson County, ND                                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Billings County, ND     | Billings County, ND                                  | No                  | No                  | No                   | No                  | No                  | No                   |
| Bottineau County, ND    | Bottineau County, ND                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bowman County, ND       | Bowman County, ND                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Burke County, ND        | Burke County, ND                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Burleigh County, ND     | Bismarck, ND MSA                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cass County, ND         | Fargo, ND-MN MSA                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cavalier County, ND     | Cavalier County, ND                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| <b>County + State</b>    | <b>Area Name</b>         | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|--------------------------|--------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Dickey County, ND        | Dickey County, ND        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Divide County, ND        | Divide County, ND        | No                  | No                  | No                   | No                  | No                  | No                   |
| Dunn County, ND          | Dunn County, ND          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Eddy County, ND          | Eddy County, ND          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Emmons County, ND        | Emmons County, ND        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Foster County, ND        | Foster County, ND        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Golden Valley County, ND | Golden Valley County, ND | No                  | No                  | No                   | No                  | No                  | No                   |
| Grand Forks County, ND   | Grand Forks, ND-MN MSA   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Grant County, ND         | Grant County, ND         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Griggs County, ND        | Griggs County, ND        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hettinger County, ND     | Hettinger County, ND     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Kidder County, ND        | Kidder County, ND        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| LaMoure County, ND       | LaMoure County, ND       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Logan County, ND         | Logan County, ND         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| McHenry County, ND       | McHenry County, ND       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| McIntosh County, ND      | McIntosh County, ND      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| McKenzie County, ND      | McKenzie County, ND      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| McLean County, ND        | McLean County, ND        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mercer County, ND        | Mercer County, ND        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Morton County, ND        | Bismarck, ND MSA         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mountrail County, ND     | Mountrail County, ND     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Nelson County, ND        | Nelson County, ND        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Oliver County, ND        | Bismarck, ND MSA         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pembina County, ND       | Pembina County, ND       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pierce County, ND        | Pierce County, ND        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ramsey County, ND        | Ramsey County, ND        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ransom County, ND        | Ransom County, ND        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Renville County, ND      | Renville County, ND      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Richland County, ND      | Richland County, ND      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rolette County, ND       | Rolette County, ND       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sargent County, ND       | Sargent County, ND       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sheridan County, ND      | Sheridan County, ND      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sioux County, ND         | Sioux County, ND         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Slope County, ND         | Slope County, ND         | No                  | No                  | No                   | No                  | No                  | No                   |
| Stark County, ND         | Stark County, ND         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Steele County, ND        | Steele County, ND        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stutsman County, ND      | Stutsman County, ND      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Towner County, ND        | Towner County, ND        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Traill County, ND        | Traill County, ND        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Walsh County, ND         | Walsh County, ND         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ward County, ND          | Ward County, ND          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wells County, ND         | Wells County, ND         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Williams County, ND      | Williams County, ND      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Adams County, OH         | Adams County, OH         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Allen County, OH         | Lima, OH MSA             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ashland County, OH       | Ashland County, OH       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ashtabula County, OH     | Ashtabula County, OH     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Athens County, OH        | Athens County, OH        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| County + State        | Area Name                                         | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|-----------------------|---------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                       |                                                   | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Auglaize County, OH   | Auglaize County, OH                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Belmont County, OH    | Wheeling, WV-OH MSA                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Brown County, OH      | Brown County, OH HUD Metro FMR Area               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Butler County, OH     | Cincinnati, OH-KY-IN HUD Metro FMR Area           | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Carroll County, OH    | Canton-Massillon, OH MSA                          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Champaign County, OH  | Champaign County, OH                              | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Clark County, OH      | Springfield, OH MSA                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Clermont County, OH   | Cincinnati, OH-KY-IN HUD Metro FMR Area           | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Clinton County, OH    | Clinton County, OH                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Columbiana County, OH | Columbiana County, OH                             | Yes        | No         | No         | Yes        | No         | No         |
| Coshocton County, OH  | Coshocton County, OH                              | Yes        | No         | No         | Yes        | No         | No         |
| Crawford County, OH   | Crawford County, OH                               | Yes        | No         | No         | Yes        | No         | No         |
| Cuyahoga County, OH   | Cleveland-Elyria, OH MSA                          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Darke County, OH      | Darke County, OH                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Defiance County, OH   | Defiance County, OH                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Delaware County, OH   | Columbus, OH HUD Metro FMR Area                   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Erie County, OH       | Erie County, OH                                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Fairfield County, OH  | Columbus, OH HUD Metro FMR Area                   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Fayette County, OH    | Fayette County, OH                                | Yes        | No         | No         | Yes        | No         | No         |
| Franklin County, OH   | Columbus, OH HUD Metro FMR Area                   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Fulton County, OH     | Toledo, OH HUD Metro FMR Area                     | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Gallia County, OH     | Gallia County, OH                                 | Yes        | No         | No         | Yes        | No         | No         |
| Geauga County, OH     | Cleveland-Elyria, OH MSA                          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Greene County, OH     | Dayton, OH MSA                                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Guernsey County, OH   | Guernsey County, OH                               | Yes        | No         | No         | Yes        | No         | No         |
| Hamilton County, OH   | Cincinnati, OH-KY-IN HUD Metro FMR Area           | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Hancock County, OH    | Hancock County, OH                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hardin County, OH     | Hardin County, OH                                 | Yes        | No         | No         | Yes        | No         | No         |
| Harrison County, OH   | Harrison County, OH                               | Yes        | No         | No         | Yes        | No         | No         |
| Henry County, OH      | Henry County, OH                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Highland County, OH   | Highland County, OH                               | Yes        | No         | No         | Yes        | No         | No         |
| Hocking County, OH    | Hocking County, OH HUD Metro FMR Area             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Holmes County, OH     | Holmes County, OH                                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Huron County, OH      | Huron County, OH                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Jackson County, OH    | Jackson County, OH                                | Yes        | No         | No         | Yes        | No         | No         |
| Jefferson County, OH  | Weirton-Steubenville, WV-OH MSA                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Knox County, OH       | Knox County, OH                                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Lake County, OH       | Cleveland-Elyria, OH MSA                          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Lawrence County, OH   | Huntington-Ashland, WV-KY-OH HUD Metro FMR Area   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Licking County, OH    | Columbus, OH HUD Metro FMR Area                   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Logan County, OH      | Logan County, OH                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Lorain County, OH     | Cleveland-Elyria, OH MSA                          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Lucas County, OH      | Toledo, OH HUD Metro FMR Area                     | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Madison County, OH    | Columbus, OH HUD Metro FMR Area                   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Mahoning County, OH   | Youngstown-Warren-Boardman, OH HUD Metro FMR Area | Yes - HMFA | No         | No         | Yes - HMFA | No         | No         |
| Marion County, OH     | Marion County, OH                                 | Yes        | No         | No         | Yes        | No         | No         |
| Medina County, OH     | Cleveland-Elyria, OH MSA                          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Meigs County, OH      | Meigs County, OH                                  | Yes        | No         | No         | Yes        | No         | No         |

| <b>County + State</b> | <b>Area Name</b>                                  | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-----------------------|---------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Mercer County, OH     | Mercer County, OH                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Miami County, OH      | Dayton, OH MSA                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Monroe County, OH     | Monroe County, OH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Montgomery County, OH | Dayton, OH MSA                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Morgan County, OH     | Morgan County, OH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Morrow County, OH     | Columbus, OH HUD Metro FMR Area                   | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Muskingum County, OH  | Muskingum County, OH                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Noble County, OH      | Noble County, OH                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ottawa County, OH     | Ottawa County, OH HUD Metro FMR Area              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Paulding County, OH   | Paulding County, OH                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Perry County, OH      | Perry County, OH HUD Metro FMR Area               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pickaway County, OH   | Columbus, OH HUD Metro FMR Area                   | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Pike County, OH       | Pike County, OH                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Portage County, OH    | Akron, OH MSA                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Preble County, OH     | Preble County, OH                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Putnam County, OH     | Putnam County, OH                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Richland County, OH   | Mansfield, OH MSA                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ross County, OH       | Ross County, OH                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sandusky County, OH   | Sandusky County, OH                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Scioto County, OH     | Scioto County, OH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Seneca County, OH     | Seneca County, OH                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Shelby County, OH     | Shelby County, OH                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stark County, OH      | Canton-Massillon, OH MSA                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Summit County, OH     | Akron, OH MSA                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Trumbull County, OH   | Youngstown-Warren-Boardman, OH HUD Metro FMR Area | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Tuscarawas County, OH | Tuscarawas County, OH                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Union County, OH      | Union County, OH HUD Metro FMR Area               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Van Wert County, OH   | Van Wert County, OH                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Vinton County, OH     | Vinton County, OH                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Warren County, OH     | Cincinnati, OH-KY-IN HUD Metro FMR Area           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Washington County, OH | Washington County, OH                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wayne County, OH      | Wayne County, OH                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Williams County, OH   | Williams County, OH                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wood County, OH       | Toledo, OH HUD Metro FMR Area                     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Wyandot County, OH    | Wyandot County, OH                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Adair County, OK      | Adair County, OK                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Alfalfa County, OK    | Alfalfa County, OK                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Atoka County, OK      | Atoka County, OK                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Beaver County, OK     | Beaver County, OK                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Beckham County, OK    | Beckham County, OK                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Blaine County, OK     | Blaine County, OK                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bryan County, OK      | Bryan County, OK                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Caddo County, OK      | Caddo County, OK                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Canadian County, OK   | Oklahoma City, OK HUD Metro FMR Area              | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Carter County, OK     | Carter County, OK                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cherokee County, OK   | Cherokee County, OK                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Choctaw County, OK    | Choctaw County, OK                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cimarron County, OK   | Cimarron County, OK                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| County + State        | Area Name                              | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|-----------------------|----------------------------------------|------------|------------|------------|------------|------------|------------|
|                       |                                        | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Cleveland County, OK  | Oklahoma City, OK HUD Metro FMR Area   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Coal County, OK       | Coal County, OK                        | Yes        | No         | No         | Yes        | No         | No         |
| Comanche County, OK   | Lawton, OK HUD Metro FMR Area          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Cotton County, OK     | Cotton County, OK HUD Metro FMR Area   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Craig County, OK      | Craig County, OK                       | Yes        | No         | No         | Yes        | No         | No         |
| Creek County, OK      | Tulsa, OK HUD Metro FMR Area           | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Custer County, OK     | Custer County, OK                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Delaware County, OK   | Delaware County, OK                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Dewey County, OK      | Dewey County, OK                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Ellis County, OK      | Ellis County, OK                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Garfield County, OK   | Enid, OK MSA                           | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Garvin County, OK     | Garvin County, OK                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Grady County, OK      | Grady County, OK HUD Metro FMR Area    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Grant County, OK      | Grant County, OK                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Greer County, OK      | Greer County, OK                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Harmon County, OK     | Harmon County, OK                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Harper County, OK     | Harper County, OK                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Haskell County, OK    | Haskell County, OK                     | Yes        | No         | No         | Yes        | No         | No         |
| Hughes County, OK     | Hughes County, OK                      | Yes        | No         | No         | Yes        | No         | No         |
| Jackson County, OK    | Jackson County, OK                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Jefferson County, OK  | Jefferson County, OK                   | Yes        | No         | No         | Yes        | No         | No         |
| Johnston County, OK   | Johnston County, OK                    | Yes        | No         | No         | Yes        | No         | No         |
| Kay County, OK        | Kay County, OK                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Kingfisher County, OK | Kingfisher County, OK                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Kiowa County, OK      | Kiowa County, OK                       | Yes        | No         | No         | Yes        | No         | No         |
| Latimer County, OK    | Latimer County, OK                     | Yes        | No         | No         | Yes        | No         | No         |
| Le Flore County, OK   | Le Flore County, OK                    | Yes        | No         | No         | Yes        | No         | No         |
| Lincoln County, OK    | Lincoln County, OK HUD Metro FMR Area  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Logan County, OK      | Oklahoma City, OK HUD Metro FMR Area   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Love County, OK       | Love County, OK                        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| McClain County, OK    | Oklahoma City, OK HUD Metro FMR Area   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| McCurtain County, OK  | McCurtain County, OK                   | Yes        | No         | No         | Yes        | No         | No         |
| McIntosh County, OK   | McIntosh County, OK                    | Yes        | No         | No         | Yes        | No         | No         |
| Major County, OK      | Major County, OK                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Marshall County, OK   | Marshall County, OK                    | Yes        | No         | No         | Yes        | No         | No         |
| Mayes County, OK      | Mayes County, OK                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Murray County, OK     | Murray County, OK                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Muskogee County, OK   | Muskogee County, OK                    | Yes        | No         | No         | Yes        | No         | No         |
| Noble County, OK      | Noble County, OK                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Nowata County, OK     | Nowata County, OK                      | Yes        | No         | No         | Yes        | No         | No         |
| Okfuskee County, OK   | Okfuskee County, OK                    | Yes        | No         | No         | Yes        | No         | No         |
| Oklahoma County, OK   | Oklahoma City, OK HUD Metro FMR Area   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Okmulgee County, OK   | Okmulgee County, OK HUD Metro FMR Area | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Osage County, OK      | Tulsa, OK HUD Metro FMR Area           | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Ottawa County, OK     | Ottawa County, OK                      | Yes        | No         | No         | Yes        | No         | No         |
| Pawnee County, OK     | Pawnee County, OK HUD Metro FMR Area   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Payne County, OK      | Payne County, OK                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Pittsburg County, OK  | Pittsburg County, OK                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |



| <b>County + State</b>   | <b>Area Name</b>                        | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-------------------------|-----------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Pontotoc County, OK     | Pontotoc County, OK                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pottawatomie County, OK | Pottawatomie County, OK                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pushmataha County, OK   | Pushmataha County, OK                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Roger Mills County, OK  | Roger Mills County, OK                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rogers County, OK       | Tulsa, OK HUD Metro FMR Area            | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Seminole County, OK     | Seminole County, OK                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sequoyah County, OK     | Fort Smith, AR-OK HUD Metro FMR Area    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Stephens County, OK     | Stephens County, OK                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Texas County, OK        | Texas County, OK                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tillman County, OK      | Tillman County, OK                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Tulsa County, OK        | Tulsa, OK HUD Metro FMR Area            | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Wagoner County, OK      | Tulsa, OK HUD Metro FMR Area            | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Washington County, OK   | Washington County, OK                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washita County, OK      | Washita County, OK                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Woods County, OK        | Woods County, OK                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Woodward County, OK     | Woodward County, OK                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Baker County, OR        | Baker County, OR                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Benton County, OR       | Corvallis, OR MSA                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clackamas County, OR    | Portland-Vancouver-Hillsboro, OR-WA MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clatsop County, OR      | Clatsop County, OR                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Columbia County, OR     | Portland-Vancouver-Hillsboro, OR-WA MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Coos County, OR         | Coos County, OR                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Crook County, OR        | Crook County, OR                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Curry County, OR        | Curry County, OR                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Deschutes County, OR    | Bend-Redmond, OR MSA                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Douglas County, OR      | Douglas County, OR                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gilliam County, OR      | Gilliam County, OR                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Grant County, OR        | Grant County, OR                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Harney County, OR       | Harney County, OR                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hood River County, OR   | Hood River County, OR                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jackson County, OR      | Medford, OR MSA                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jefferson County, OR    | Jefferson County, OR                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Josephine County, OR    | Grants Pass, OR MSA                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Klamath County, OR      | Klamath County, OR                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lake County, OR         | Lake County, OR                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lane County, OR         | Eugene-Springfield, OR MSA              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lincoln County, OR      | Lincoln County, OR                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Linn County, OR         | Albany, OR MSA                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Malheur County, OR      | Malheur County, OR                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Marion County, OR       | Salem, OR MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Morrow County, OR       | Morrow County, OR                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Multnomah County, OR    | Portland-Vancouver-Hillsboro, OR-WA MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Polk County, OR         | Salem, OR MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sherman County, OR      | Sherman County, OR                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Tillamook County, OR    | Tillamook County, OR                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Umatilla County, OR     | Umatilla County, OR                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Union County, OR        | Union County, OR                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wallowa County, OR      | Wallowa County, OR                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| <b>County + State</b> | <b>Area Name</b>                                  | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-----------------------|---------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Wasco County, OR      | Wasco County, OR                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washington County, OR | Portland-Vancouver-Hillsboro, OR-WA MSA           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wheeler County, OR    | Wheeler County, OR                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Yamhill County, OR    | Portland-Vancouver-Hillsboro, OR-WA MSA           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Adams County, PA      | Gettysburg, PA MSA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Allegheny County, PA  | Pittsburgh, PA HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Armstrong County, PA  | Armstrong County, PA HUD Metro FMR Area           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Beaver County, PA     | Pittsburgh, PA HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Bedford County, PA    | Bedford County, PA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Berks County, PA      | Reading, PA MSA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Blair County, PA      | Altoona, PA MSA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bradford County, PA   | Bradford County, PA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bucks County, PA      | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Butler County, PA     | Pittsburgh, PA HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Cambria County, PA    | Johnstown, PA MSA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cameron County, PA    | Cameron County, PA                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Carbon County, PA     | Allentown-Bethlehem-Easton, PA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Centre County, PA     | State College, PA MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chester County, PA    | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clarion County, PA    | Clarion County, PA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clearfield County, PA | Clearfield County, PA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clinton County, PA    | Clinton County, PA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Columbia County, PA   | Columbia County, PA HUD Metro FMR Area            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Crawford County, PA   | Crawford County, PA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cumberland County, PA | Harrisburg-Carlisle, PA MSA                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dauphin County, PA    | Harrisburg-Carlisle, PA MSA                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Delaware County, PA   | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Elk County, PA        | Elk County, PA                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Erie County, PA       | Erie, PA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fayette County, PA    | Pittsburgh, PA HUD Metro FMR Area                 | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Forest County, PA     | Forest County, PA                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Franklin County, PA   | Chambersburg-Waynesboro, PA MSA                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fulton County, PA     | Fulton County, PA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Greene County, PA     | Greene County, PA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Huntingdon County, PA | Huntingdon County, PA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Indiana County, PA    | Indiana County, PA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jefferson County, PA  | Jefferson County, PA                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Juniata County, PA    | Juniata County, PA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lackawanna County, PA | Scranton--Wilkes-Barre, PA MSA                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lancaster County, PA  | Lancaster, PA MSA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lawrence County, PA   | Lawrence County, PA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lebanon County, PA    | Lebanon, PA MSA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lehigh County, PA     | Allentown-Bethlehem-Easton, PA HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Luzerne County, PA    | Scranton--Wilkes-Barre, PA MSA                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lycoming County, PA   | Williamsport, PA MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| McKean County, PA     | McKean County, PA                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mercer County, PA     | Sharon, PA HUD Metro FMR Area                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mifflin County, PA    | Mifflin County, PA                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |



| <b>County + State</b>    | <b>Area Name</b>                                              | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|--------------------------|---------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Pawtucket city, RI       | Providence-Fall River, RI-MA HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Providence city, RI      | Providence-Fall River, RI-MA HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Scituate town, RI        | Providence-Fall River, RI-MA HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Smithfield town, RI      | Providence-Fall River, RI-MA HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Woonsocket city, RI      | Providence-Fall River, RI-MA HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Charlestown town, RI     | Providence-Fall River, RI-MA HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Exeter town, RI          | Providence-Fall River, RI-MA HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Hopkinton town, RI       | Westerly-Hopkinton-New Shoreham, RI HUD Metro FMR Area        | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Narragansett town, RI    | Providence-Fall River, RI-MA HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| New Shoreham town, RI    | Westerly-Hopkinton-New Shoreham, RI HUD Metro FMR Area        | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| North Kingstown town, RI | Providence-Fall River, RI-MA HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Richmond town, RI        | Providence-Fall River, RI-MA HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| South Kingstown town, RI | Providence-Fall River, RI-MA HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Westerly town, RI        | Westerly-Hopkinton-New Shoreham, RI HUD Metro FMR Area        | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Abbeville County, SC     | Abbeville County, SC                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Aiken County, SC         | Augusta-Richmond County, GA-SC HUD Metro FMR Area             | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Allendale County, SC     | Allendale County, SC                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Anderson County, SC      | Anderson, SC HUD Metro FMR Area                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bamberg County, SC       | Bamberg County, SC                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Barnwell County, SC      | Barnwell County, SC                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Beaufort County, SC      | Beaufort County, SC HUD Metro FMR Area                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Berkeley County, SC      | Charleston-North Charleston, SC MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Calhoun County, SC       | Columbia, SC HUD Metro FMR Area                               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Charleston County, SC    | Charleston-North Charleston, SC MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cherokee County, SC      | Cherokee County, SC                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chester County, SC       | Chester County, SC HUD Metro FMR Area                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chesterfield County, SC  | Chesterfield County, SC                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clarendon County, SC     | Clarendon County, SC                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Colleton County, SC      | Colleton County, SC                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Darlington County, SC    | Darlington County, SC HUD Metro FMR Area                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dillon County, SC        | Dillon County, SC                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dorchester County, SC    | Charleston-North Charleston, SC MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Edgefield County, SC     | Augusta-Richmond County, GA-SC HUD Metro FMR Area             | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Fairfield County, SC     | Columbia, SC HUD Metro FMR Area                               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Florence County, SC      | Florence, SC HUD Metro FMR Area                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Georgetown County, SC    | Georgetown County, SC                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Greenville County, SC    | Greenville-Mauldin-Easley, SC HUD Metro FMR Area              | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Greenwood County, SC     | Greenwood County, SC                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hampton County, SC       | Hampton County, SC                                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Horry County, SC         | Myrtle Beach-North Myrtle Beach-Conway, SC HUD Metro FMR Area | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jasper County, SC        | Jasper County, SC HUD Metro FMR Area                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kershaw County, SC       | Kershaw County, SC HUD Metro FMR Area                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lancaster County, SC     | Lancaster County, SC HUD Metro FMR Area                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Laurens County, SC       | Laurens County, SC HUD Metro FMR Area                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lee County, SC           | Lee County, SC                                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lexington County, SC     | Columbia, SC HUD Metro FMR Area                               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| McCormick County, SC     | McCormick County, SC                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marion County, SC        | Marion County, SC                                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

| <b>County + State</b>   | <b>Area Name</b>                                     | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-------------------------|------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Marlboro County, SC     | Marlboro County, SC                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Newberry County, SC     | Newberry County, SC                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Oconee County, SC       | Oconee County, SC                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Orangeburg County, SC   | Orangeburg County, SC                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pickens County, SC      | Greenville-Mauldin-Easley, SC HUD Metro FMR Area     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Richland County, SC     | Columbia, SC HUD Metro FMR Area                      | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Saluda County, SC       | Columbia, SC HUD Metro FMR Area                      | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Spartanburg County, SC  | Spartanburg, SC MSA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sumter County, SC       | Sumter, SC HUD Metro FMR Area                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Union County, SC        | Union County, SC HUD Metro FMR Area                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Williamsburg County, SC | Williamsburg County, SC                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| York County, SC         | Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Aurora County, SD       | Aurora County, SD                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Beadle County, SD       | Beadle County, SD                                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bennett County, SD      | Bennett County, SD                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bon Homme County, SD    | Bon Homme County, SD                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Brookings County, SD    | Brookings County, SD                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Brown County, SD        | Brown County, SD                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Brule County, SD        | Brule County, SD                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Buffalo County, SD      | Buffalo County, SD                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Butte County, SD        | Butte County, SD                                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Campbell County, SD     | Campbell County, SD                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Charles Mix County, SD  | Charles Mix County, SD                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clark County, SD        | Clark County, SD                                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clay County, SD         | Clay County, SD                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Codington County, SD    | Codington County, SD                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Corson County, SD       | Corson County, SD                                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Custer County, SD       | Custer County, SD HUD Metro FMR Area                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Davison County, SD      | Davison County, SD                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Day County, SD          | Day County, SD                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Deuel County, SD        | Deuel County, SD                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dewey County, SD        | Dewey County, SD                                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Douglas County, SD      | Douglas County, SD                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Edmunds County, SD      | Edmunds County, SD                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fall River County, SD   | Fall River County, SD                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Faulk County, SD        | Faulk County, SD                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Grant County, SD        | Grant County, SD                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gregory County, SD      | Gregory County, SD                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Haakon County, SD       | Haakon County, SD                                    | No                  | No                  | No                   | No                  | No                  | No                   |
| Hamlin County, SD       | Hamlin County, SD                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hand County, SD         | Hand County, SD                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hanson County, SD       | Hanson County, SD                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Harding County, SD      | Harding County, SD                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hughes County, SD       | Hughes County, SD                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hutchinson County, SD   | Hutchinson County, SD                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hyde County, SD         | Hyde County, SD                                      | No                  | No                  | No                   | No                  | No                  | No                   |
| Jackson County, SD      | Jackson County, SD                                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Jerauld County, SD      | Jerauld County, SD                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| <b>County + State</b>    | <b>Area Name</b>                                                  | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|--------------------------|-------------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Jones County, SD         | Jones County, SD                                                  | No                  | No                  | No                   | No                  | No                  | No                   |
| Kingsbury County, SD     | Kingsbury County, SD                                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lake County, SD          | Lake County, SD                                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lawrence County, SD      | Lawrence County, SD                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lincoln County, SD       | Sioux Falls, SD MSA                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lyman County, SD         | Lyman County, SD                                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| McCook County, SD        | Sioux Falls, SD MSA                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| McPherson County, SD     | McPherson County, SD                                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Marshall County, SD      | Marshall County, SD                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Meade County, SD         | Meade County, SD HUD Metro FMR Area                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mellette County, SD      | Mellette County, SD                                               | No                  | No                  | No                   | No                  | No                  | No                   |
| Miner County, SD         | Miner County, SD                                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Minnehaha County, SD     | Sioux Falls, SD MSA                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Moody County, SD         | Moody County, SD                                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Oglala Lakota County, SD | Oglala Lakota County                                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pennington County, SD    | Rapid City, SD HUD Metro FMR Area                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Perkins County, SD       | Perkins County, SD                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Potter County, SD        | Potter County, SD                                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Roberts County, SD       | Roberts County, SD                                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sanborn County, SD       | Sanborn County, SD                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Spink County, SD         | Spink County, SD                                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stanley County, SD       | Stanley County, SD                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sully County, SD         | Sully County, SD                                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Todd County, SD          | Todd County, SD                                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Tripp County, SD         | Tripp County, SD                                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Turner County, SD        | Sioux Falls, SD MSA                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Union County, SD         | Sioux City, IA-NE-SD MSA                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Walworth County, SD      | Walworth County, SD                                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Yankton County, SD       | Yankton County, SD                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ziebach County, SD       | Ziebach County, SD                                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Anderson County, TN      | Knoxville, TN HUD Metro FMR Area                                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Bedford County, TN       | Bedford County, TN                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Benton County, TN        | Benton County, TN                                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bledsoe County, TN       | Bledsoe County, TN                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Blount County, TN        | Knoxville, TN HUD Metro FMR Area                                  | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Bradley County, TN       | Cleveland, TN MSA                                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Campbell County, TN      | Campbell County, TN HUD Metro FMR Area                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cannon County, TN        | Nashville-Davidson--Murfreesboro--Franklin, TN HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Carroll County, TN       | Carroll County, TN                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Carter County, TN        | Johnson City, TN MSA                                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cheatham County, TN      | Nashville-Davidson--Murfreesboro--Franklin, TN HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Chester County, TN       | Jackson, TN HUD Metro FMR Area                                    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Claiborne County, TN     | Claiborne County, TN                                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clay County, TN          | Clay County, TN                                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cocke County, TN         | Cocke County, TN                                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Coffee County, TN        | Coffee County, TN                                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Crockett County, TN      | Crockett County, TN HUD Metro FMR Area                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cumberland County, TN    | Cumberland County, TN                                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| County + State        | Area Name                                                          | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|-----------------------|--------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                       |                                                                    | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Davidson County, TN   | Nashville--Davidson--Murfreesboro--Franklin, TN HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Decatur County, TN    | Decatur County, TN                                                 | Yes        | No         | No         | Yes        | No         | No         |
| DeKalb County, TN     | DeKalb County, TN                                                  | Yes        | No         | No         | Yes        | No         | No         |
| Dickson County, TN    | Nashville--Davidson--Murfreesboro--Franklin, TN HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Dyer County, TN       | Dyer County, TN                                                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Fayette County, TN    | Memphis, TN-MS-AR HUD Metro FMR Area                               | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Fentress County, TN   | Fentress County, TN                                                | Yes        | No         | No         | Yes        | No         | No         |
| Franklin County, TN   | Franklin County, TN                                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Gibson County, TN     | Gibson County, TN HUD Metro FMR Area                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Giles County, TN      | Giles County, TN                                                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Grainger County, TN   | Grainger County, TN HUD Metro FMR Area                             | Yes        | No         | No         | Yes        | No         | No         |
| Greene County, TN     | Greene County, TN                                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Grundy County, TN     | Grundy County, TN                                                  | Yes        | No         | No         | Yes        | No         | No         |
| Hamblen County, TN    | Morristown, TN HUD Metro FMR Area                                  | Yes - HMFA | No         | No         | Yes - HMFA | No         | No         |
| Hamilton County, TN   | Chattanooga, TN-GA MSA                                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hancock County, TN    | Hancock County, TN                                                 | Yes        | No         | No         | Yes        | No         | No         |
| Hardeman County, TN   | Hardeman County, TN                                                | Yes        | No         | No         | Yes        | No         | No         |
| Hardin County, TN     | Hardin County, TN                                                  | Yes        | No         | No         | Yes        | No         | No         |
| Hawkins County, TN    | Kingsport-Bristol-Bristol, TN-VA MSA                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Haywood County, TN    | Haywood County, TN                                                 | Yes        | No         | No         | Yes        | No         | No         |
| Henderson County, TN  | Henderson County, TN                                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Henry County, TN      | Henry County, TN                                                   | Yes        | No         | No         | Yes        | No         | No         |
| Hickman County, TN    | Hickman County, TN                                                 | Yes        | No         | No         | Yes        | No         | No         |
| Houston County, TN    | Houston County, TN                                                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Humphreys County, TN  | Humphreys County, TN                                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Jackson County, TN    | Jackson County, TN                                                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Jefferson County, TN  | Morristown, TN HUD Metro FMR Area                                  | Yes - HMFA | No         | No         | Yes - HMFA | No         | No         |
| Johnson County, TN    | Johnson County, TN                                                 | Yes        | No         | No         | Yes        | No         | No         |
| Knox County, TN       | Knoxville, TN HUD Metro FMR Area                                   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Lake County, TN       | Lake County, TN                                                    | Yes        | No         | No         | Yes        | No         | No         |
| Lauderdale County, TN | Lauderdale County, TN                                              | Yes        | No         | No         | Yes        | No         | No         |
| Lawrence County, TN   | Lawrence County, TN                                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Lewis County, TN      | Lewis County, TN                                                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Lincoln County, TN    | Lincoln County, TN                                                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Loudon County, TN     | Knoxville, TN HUD Metro FMR Area                                   | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| McMinn County, TN     | McMinn County, TN                                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| McNairy County, TN    | McNairy County, TN                                                 | Yes        | No         | No         | Yes        | No         | No         |
| Macon County, TN      | Macon County, TN HUD Metro FMR Area                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Madison County, TN    | Jackson, TN HUD Metro FMR Area                                     | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Marion County, TN     | Chattanooga, TN-GA MSA                                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Marshall County, TN   | Marshall County, TN                                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Maury County, TN      | Maury County, TN HUD Metro FMR Area                                | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Meigs County, TN      | Meigs County, TN                                                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Monroe County, TN     | Monroe County, TN                                                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Montgomery County, TN | Clarksville, TN-KY HUD Metro FMR Area                              | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Moore County, TN      | Moore County, TN                                                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Morgan County, TN     | Morgan County, TN HUD Metro FMR Area                               | Yes        | No         | No         | Yes        | No         | No         |
| Obion County, TN      | Obion County, TN                                                   | Yes        | No         | No         | Yes        | No         | No         |





| <b>County + State</b>    | <b>Area Name</b>                                        | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|--------------------------|---------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Brazoria County, TX      | Brazoria County, TX HUD Metro FMR Area                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Brazos County, TX        | College Station-Bryan, TX MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Brewster County, TX      | Brewster County, TX                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Briscoe County, TX       | Briscoe County, TX                                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Brooks County, TX        | Brooks County, TX                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Brown County, TX         | Brown County, TX                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Burleson County, TX      | College Station-Bryan, TX MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Burnet County, TX        | Burnet County, TX                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Caldwell County, TX      | Austin-Round Rock, TX MSA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Calhoun County, TX       | Calhoun County, TX                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Callahan County, TX      | Abilene, TX MSA                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cameron County, TX       | Brownsville-Harlingen, TX MSA                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Camp County, TX          | Camp County, TX                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Carson County, TX        | Amarillo, TX HUD Metro FMR Area                         | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Cass County, TX          | Cass County, TX                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Castro County, TX        | Castro County, TX                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Chambers County, TX      | Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Cherokee County, TX      | Cherokee County, TX                                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Childress County, TX     | Childress County, TX                                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clay County, TX          | Wichita Falls, TX MSA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cochran County, TX       | Cochran County, TX                                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Coke County, TX          | Coke County, TX                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Coleman County, TX       | Coleman County, TX                                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Collin County, TX        | Dallas, TX HUD Metro FMR Area                           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Collingsworth County, TX | Collingsworth County, TX                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Colorado County, TX      | Colorado County, TX                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Comal County, TX         | San Antonio-New Braunfels, TX HUD Metro FMR Area        | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Comanche County, TX      | Comanche County, TX                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Concho County, TX        | Concho County, TX                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Cooke County, TX         | Cooke County, TX                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Coryell County, TX       | Killeen-Temple, TX HUD Metro FMR Area                   | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Cottle County, TX        | Cottle County, TX                                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Crane County, TX         | Crane County, TX                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Crockett County, TX      | Crockett County, TX                                     | No                  | No                  | No                   | No                  | No                  | No                   |
| Crosby County, TX        | Lubbock, TX HUD Metro FMR Area                          | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Culberson County, TX     | Culberson County, TX                                    | No                  | No                  | No                   | No                  | No                  | No                   |
| Dallam County, TX        | Dallam County, TX                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dallas County, TX        | Dallas, TX HUD Metro FMR Area                           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Dawson County, TX        | Dawson County, TX                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Deaf Smith County, TX    | Deaf Smith County, TX                                   | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Delta County, TX         | Delta County, TX                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Denton County, TX        | Dallas, TX HUD Metro FMR Area                           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| DeWitt County, TX        | DeWitt County, TX                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dickens County, TX       | Dickens County, TX                                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dimmit County, TX        | Dimmit County, TX                                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Donley County, TX        | Donley County, TX                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Duval County, TX         | Duval County, TX                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Eastland County, TX      | Eastland County, TX                                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

| County + State       | Area Name                                               | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|----------------------|---------------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                      |                                                         | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Ector County, TX     | Odessa, TX MSA                                          | Yes        | Yes        | Yes        | Yes        | No         | No         |
| Edwards County, TX   | Edwards County, TX                                      | No         | No         | No         | No         | No         | No         |
| Ellis County, TX     | Dallas, TX HUD Metro FMR Area                           | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| El Paso County, TX   | El Paso, TX HUD Metro FMR Area                          | Yes        | No         | No         | Yes        | No         | No         |
| Erath County, TX     | Erath County, TX                                        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Falls County, TX     | Falls County, TX HUD Metro FMR Area                     | Yes        | No         | No         | Yes        | No         | No         |
| Fannin County, TX    | Fannin County, TX                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Fayette County, TX   | Fayette County, TX                                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Fisher County, TX    | Fisher County, TX                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Floyd County, TX     | Floyd County, TX                                        | Yes        | No         | No         | Yes        | No         | No         |
| Foard County, TX     | Foard County, TX                                        | No         | No         | No         | No         | No         | No         |
| Fort Bend County, TX | Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Franklin County, TX  | Franklin County, TX                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Freestone County, TX | Freestone County, TX                                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Frio County, TX      | Frio County, TX                                         | Yes        | No         | No         | Yes        | No         | No         |
| Gaines County, TX    | Gaines County, TX                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Galveston County, TX | Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Garza County, TX     | Garza County, TX                                        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Gillespie County, TX | Gillespie County, TX                                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Glasscock County, TX | Glasscock County, TX                                    | No         | No         | No         | No         | No         | No         |
| Goliad County, TX    | Victoria, TX MSA                                        | Yes        | Yes        | Yes        | Yes        | No         | No         |
| Gonzales County, TX  | Gonzales County, TX                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Gray County, TX      | Gray County, TX                                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Grayson County, TX   | Sherman-Denison, TX MSA                                 | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Gregg County, TX     | Longview, TX HUD Metro FMR Area                         | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Grimes County, TX    | Grimes County, TX                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Guadalupe County, TX | San Antonio-New Braunfels, TX HUD Metro FMR Area        | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Hale County, TX      | Hale County, TX                                         | Yes        | No         | No         | Yes        | No         | No         |
| Hall County, TX      | Hall County, TX                                         | Yes        | No         | No         | Yes        | No         | No         |
| Hamilton County, TX  | Hamilton County, TX                                     | Yes        | No         | No         | Yes        | No         | No         |
| Hansford County, TX  | Hansford County, TX                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hardeman County, TX  | Hardeman County, TX                                     | Yes        | No         | No         | Yes        | No         | No         |
| Hardin County, TX    | Beaumont-Port Arthur, TX MSA                            | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Harris County, TX    | Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Harrison County, TX  | Harrison County, TX HUD Metro FMR Area                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hartley County, TX   | Hartley County, TX                                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Haskell County, TX   | Haskell County, TX                                      | Yes        | No         | No         | Yes        | No         | No         |
| Hays County, TX      | Austin-Round Rock, TX MSA                               | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hemphill County, TX  | Hemphill County, TX                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Henderson County, TX | Henderson County, TX                                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hidalgo County, TX   | McAllen-Edinburg-Mission, TX MSA                        | Yes        | No         | No         | Yes        | No         | No         |
| Hill County, TX      | Hill County, TX                                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hockley County, TX   | Hockley County, TX                                      | Yes        | No         | No         | Yes        | No         | No         |
| Hood County, TX      | Hood County, TX                                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hopkins County, TX   | Hopkins County, TX                                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Houston County, TX   | Houston County, TX                                      | Yes        | No         | No         | Yes        | No         | No         |
| Howard County, TX    | Howard County, TX                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hudspeth County, TX  | Hudspeth County, TX HUD Metro FMR Area                  | No         | No         | No         | No         | No         | No         |

| County + State        | Area Name                                               | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|-----------------------|---------------------------------------------------------|------------|------------|------------|------------|------------|------------|
|                       |                                                         | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Hunt County, TX       | Dallas, TX HUD Metro FMR Area                           | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Hutchinson County, TX | Hutchinson County, TX                                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Irion County, TX      | San Angelo, TX HUD Metro FMR Area                       | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Jack County, TX       | Jack County, TX                                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Jackson County, TX    | Jackson County, TX                                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Jasper County, TX     | Jasper County, TX                                       | Yes        | No         | No         | Yes        | No         | No         |
| Jeff Davis County, TX | Jeff Davis County, TX                                   | No         | No         | No         | No         | No         | No         |
| Jefferson County, TX  | Beaumont-Port Arthur, TX MSA                            | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Jim Hogg County, TX   | Jim Hogg County, TX                                     | No         | No         | No         | No         | No         | No         |
| Jim Wells County, TX  | Jim Wells County, TX                                    | Yes        | No         | No         | Yes        | No         | No         |
| Johnson County, TX    | Fort Worth-Arlington, TX HUD Metro FMR Area             | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Jones County, TX      | Abilene, TX MSA                                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Karnes County, TX     | Karnes County, TX                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Kaufman County, TX    | Dallas, TX HUD Metro FMR Area                           | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Kendall County, TX    | Kendall County, TX HUD Metro FMR Area                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Kenedy County, TX     | Kenedy County, TX                                       | No         | No         | No         | No         | No         | No         |
| Kent County, TX       | Kent County, TX                                         | No         | No         | No         | No         | No         | No         |
| Kerr County, TX       | Kerr County, TX                                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Kimble County, TX     | Kimble County, TX                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| King County, TX       | King County, TX                                         | Yes        | No         | No         | Yes        | No         | No         |
| Kinney County, TX     | Kinney County, TX                                       | No         | No         | No         | No         | No         | No         |
| Kleberg County, TX    | Kleberg County, TX                                      | Yes        | No         | No         | Yes        | No         | No         |
| Knox County, TX       | Knox County, TX                                         | Yes        | No         | No         | Yes        | No         | No         |
| Lamar County, TX      | Lamar County, TX                                        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Lamb County, TX       | Lamb County, TX                                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Lampasas County, TX   | Lampasas County, TX HUD Metro FMR Area                  | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| La Salle County, TX   | La Salle County, TX                                     | No         | No         | No         | No         | No         | No         |
| Lavaca County, TX     | Lavaca County, TX                                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Lee County, TX        | Lee County, TX                                          | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Leon County, TX       | Leon County, TX                                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Liberty County, TX    | Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Limestone County, TX  | Limestone County, TX                                    | Yes        | No         | No         | Yes        | No         | No         |
| Lipscomb County, TX   | Lipscomb County, TX                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Live Oak County, TX   | Live Oak County, TX                                     | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Llano County, TX      | Llano County, TX                                        | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Loving County, TX     | Loving County, TX                                       | No         | No         | No         | No         | No         | No         |
| Lubbock County, TX    | Lubbock, TX HUD Metro FMR Area                          | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Lynn County, TX       | Lynn County, TX HUD Metro FMR Area                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| McCulloch County, TX  | McCulloch County, TX                                    | Yes        | No         | No         | Yes        | No         | No         |
| McLennan County, TX   | Waco, TX HUD Metro FMR Area                             | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| McMullen County, TX   | McMullen County, TX                                     | No         | No         | No         | No         | No         | No         |
| Madison County, TX    | Madison County, TX                                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Marion County, TX     | Marion County, TX                                       | Yes        | No         | No         | Yes        | No         | No         |
| Martin County, TX     | Martin County, TX HUD Metro FMR Area                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Mason County, TX      | Mason County, TX                                        | No         | No         | No         | No         | No         | No         |
| Matagorda County, TX  | Matagorda County, TX                                    | Yes        | No         | No         | Yes        | No         | No         |
| Maverick County, TX   | Maverick County, TX                                     | Yes        | No         | No         | Yes        | No         | No         |
| Medina County, TX     | Medina County, TX HUD Metro FMR Area                    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |

| <b>County + State</b>    | <b>Area Name</b>                                        | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|--------------------------|---------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Menard County, TX        | Menard County, TX                                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Midland County, TX       | Midland, TX HUD Metro FMR Area                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Milam County, TX         | Milam County, TX                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mills County, TX         | Mills County, TX                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Mitchell County, TX      | Mitchell County, TX                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montague County, TX      | Montague County, TX                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montgomery County, TX    | Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Moore County, TX         | Moore County, TX                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Morris County, TX        | Morris County, TX                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Motley County, TX        | Motley County, TX                                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Nacogdoches County, TX   | Nacogdoches County, TX                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Navarro County, TX       | Navarro County, TX                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Newton County, TX        | Newton County, TX                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Nolan County, TX         | Nolan County, TX                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Nueces County, TX        | Corpus Christi, TX MSA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ochiltree County, TX     | Ochiltree County, TX                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Oldham County, TX        | Oldham County, TX HUD Metro FMR Area                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Orange County, TX        | Beaumont-Port Arthur, TX MSA                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Palo Pinto County, TX    | Palo Pinto County, TX                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Panola County, TX        | Panola County, TX                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Parker County, TX        | Fort Worth-Arlington, TX HUD Metro FMR Area             | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Parmer County, TX        | Parmer County, TX                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pecos County, TX         | Pecos County, TX                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Polk County, TX          | Polk County, TX                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Potter County, TX        | Amarillo, TX HUD Metro FMR Area                         | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Presidio County, TX      | Presidio County, TX                                     | No                  | No                  | No                   | No                  | No                  | No                   |
| Rains County, TX         | Rains County, TX                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Randall County, TX       | Amarillo, TX HUD Metro FMR Area                         | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Reagan County, TX        | Reagan County, TX                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Real County, TX          | Real County, TX                                         | No                  | No                  | No                   | No                  | No                  | No                   |
| Red River County, TX     | Red River County, TX                                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Reeves County, TX        | Reeves County, TX                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Refugio County, TX       | Refugio County, TX                                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Roberts County, TX       | Roberts County, TX                                      | No                  | No                  | No                   | No                  | No                  | No                   |
| Robertson County, TX     | College Station-Bryan, TX MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rockwall County, TX      | Dallas, TX HUD Metro FMR Area                           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Runnels County, TX       | Runnels County, TX                                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Rusk County, TX          | Rusk County, TX HUD Metro FMR Area                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sabine County, TX        | Sabine County, TX                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| San Augustine County, TX | San Augustine County, TX                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| San Jacinto County, TX   | San Jacinto County, TX                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| San Patricio County, TX  | Corpus Christi, TX MSA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| San Saba County, TX      | San Saba County, TX                                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Schleicher County, TX    | Schleicher County, TX                                   | No                  | No                  | No                   | No                  | No                  | No                   |
| Scurry County, TX        | Scurry County, TX                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Shackelford County, TX   | Shackelford County, TX                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Shelby County, TX        | Shelby County, TX                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sherman County, TX       | Sherman County, TX                                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

| <b>County + State</b>   | <b>Area Name</b>                                        | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-------------------------|---------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Smith County, TX        | Tyler, TX MSA                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Somervell County, TX    | Somervell County, TX                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Starr County, TX        | Starr County, TX                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Stephens County, TX     | Stephens County, TX                                     | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sterling County, TX     | Sterling County, TX HUD Metro FMR Area                  | No                  | No                  | No                   | No                  | No                  | No                   |
| Stonewall County, TX    | Stonewall County, TX                                    | No                  | No                  | No                   | No                  | No                  | No                   |
| Sutton County, TX       | Sutton County, TX                                       | No                  | No                  | No                   | No                  | No                  | No                   |
| Swisher County, TX      | Swisher County, TX                                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Tarrant County, TX      | Fort Worth-Arlington, TX HUD Metro FMR Area             | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Taylor County, TX       | Abilene, TX MSA                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Terrell County, TX      | Terrell County, TX                                      | No                  | No                  | No                   | No                  | No                  | No                   |
| Terry County, TX        | Terry County, TX                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Throckmorton County, TX | Throckmorton County, TX                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Titus County, TX        | Titus County, TX                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tom Green County, TX    | San Angelo, TX HUD Metro FMR Area                       | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Travis County, TX       | Austin-Round Rock, TX MSA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Trinity County, TX      | Trinity County, TX                                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Tyler County, TX        | Tyler County, TX                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Upshur County, TX       | Longview, TX HUD Metro FMR Area                         | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Upton County, TX        | Upton County, TX                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Uvalde County, TX       | Uvalde County, TX                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Val Verde County, TX    | Val Verde County, TX                                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Van Zandt County, TX    | Van Zandt County, TX                                    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Victoria County, TX     | Victoria, TX MSA                                        | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Walker County, TX       | Walker County, TX                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Waller County, TX       | Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Ward County, TX         | Ward County, TX                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washington County, TX   | Washington County, TX                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Webb County, TX         | Laredo, TX MSA                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wharton County, TX      | Wharton County, TX                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wheeler County, TX      | Wheeler County, TX                                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wichita County, TX      | Wichita Falls, TX MSA                                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wilbarger County, TX    | Wilbarger County, TX                                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Willacy County, TX      | Willacy County, TX                                      | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Williamson County, TX   | Austin-Round Rock, TX MSA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wilson County, TX       | San Antonio-New Braunfels, TX HUD Metro FMR Area        | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Winkler County, TX      | Winkler County, TX                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wise County, TX         | Wise County, TX HUD Metro FMR Area                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wood County, TX         | Wood County, TX                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Yoakum County, TX       | Yoakum County, TX                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Young County, TX        | Young County, TX                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Zapata County, TX       | Zapata County, TX                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Zavala County, TX       | Zavala County, TX                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Beaver County, UT       | Beaver County, UT                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Box Elder County, UT    | Box Elder County, UT HUD Metro FMR Area                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cache County, UT        | Logan, UT-ID MSA                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Carbon County, UT       | Carbon County, UT                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Daggett County, UT      | Daggett County, UT                                      | No                  | No                  | No                   | No                  | No                  | No                   |

| County + State        | Area Name                               | 2023       | 2023       | 2023       | 2024       | 2024       | 2024       |
|-----------------------|-----------------------------------------|------------|------------|------------|------------|------------|------------|
|                       |                                         | AMI        | VLI        | HERA       | AMI        | VLI        | HERA       |
| Davis County, UT      | Ogden-Clearfield, UT HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Duchesne County, UT   | Duchesne County, UT                     | Yes        | No         | No         | Yes        | No         | No         |
| Emery County, UT      | Emery County, UT                        | Yes        | No         | No         | Yes        | No         | No         |
| Garfield County, UT   | Garfield County, UT                     | Yes        | No         | No         | Yes        | No         | No         |
| Grand County, UT      | Grand County, UT                        | Yes        | No         | No         | Yes        | No         | No         |
| Iron County, UT       | Iron County, UT                         | Yes        | No         | No         | Yes        | No         | No         |
| Juab County, UT       | Provo-Orem, UT MSA                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Kane County, UT       | Kane County, UT                         | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Millard County, UT    | Millard County, UT                      | Yes        | No         | No         | Yes        | No         | No         |
| Morgan County, UT     | Ogden-Clearfield, UT HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Piute County, UT      | Piute County, UT                        | Yes        | No         | No         | Yes        | No         | No         |
| Rich County, UT       | Rich County, UT                         | Yes        | No         | No         | Yes        | No         | No         |
| Salt Lake County, UT  | Salt Lake City, UT HUD Metro FMR Area   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| San Juan County, UT   | San Juan County, UT                     | Yes        | No         | No         | Yes        | No         | No         |
| Sanpete County, UT    | Sanpete County, UT                      | Yes        | No         | No         | Yes        | No         | No         |
| Sevier County, UT     | Sevier County, UT                       | Yes        | No         | No         | Yes        | No         | No         |
| Summit County, UT     | Summit County, UT                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Tooele County, UT     | Tooele County, UT HUD Metro FMR Area    | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Uintah County, UT     | Uintah County, UT                       | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Utah County, UT       | Provo-Orem, UT MSA                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Wasatch County, UT    | Wasatch County, UT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Washington County, UT | St. George, UT MSA                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Wayne County, UT      | Wayne County, UT                        | Yes        | No         | No         | Yes        | No         | No         |
| Weber County, UT      | Ogden-Clearfield, UT HUD Metro FMR Area | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA | Yes - HMFA |
| Addison town, VT      | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bridport town, VT     | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Bristol town, VT      | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Cornwall town, VT     | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Ferrisburgh town, VT  | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Goshen town, VT       | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Granville town, VT    | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Hancock town, VT      | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Leicester town, VT    | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Lincoln town, VT      | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Middlebury town, VT   | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Monkton town, VT      | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| New Haven town, VT    | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Orwell town, VT       | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Panton town, VT       | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Ripton town, VT       | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Salisbury town, VT    | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Shoreham town, VT     | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Starksboro town, VT   | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Vergennes city, VT    | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Waltham town, VT      | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Weybridge town, VT    | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Whiting town, VT      | Addison County, VT                      | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |
| Arlington town, VT    | Bennington County, VT                   | Yes        | Yes        | Yes        | Yes        | Yes        | Yes        |

| <b>County + State</b>     | <b>Area Name</b>                    | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|---------------------------|-------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Bennington town, VT       | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dorset town, VT           | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Glastenbury town, VT      | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Landgrove town, VT        | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Manchester town, VT       | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Peru town, VT             | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pownal town, VT           | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Readsboro town, VT        | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rupert town, VT           | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sandgate town, VT         | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Searsburg town, VT        | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Shaftsbury town, VT       | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stamford town, VT         | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sunderland town, VT       | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Winhall town, VT          | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Woodford town, VT         | Bennington County, VT               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Barnet town, VT           | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Burke town, VT            | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Danville town, VT         | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Groton town, VT           | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hardwick town, VT         | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Kirby town, VT            | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lyndon town, VT           | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Newark town, VT           | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Peacham town, VT          | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ryegate town, VT          | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| St. Johnsbury town, VT    | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sheffield town, VT        | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Stannard town, VT         | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sutton town, VT           | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Walden town, VT           | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Waterford town, VT        | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wheelock town, VT         | Caledonia County, VT                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bolton town, VT           | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Buels gore, VT            | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Burlington city, VT       | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Charlotte town, VT        | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Colchester town, VT       | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Essex town, VT            | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hinesburg town, VT        | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Huntington town, VT       | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jericho town, VT          | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Milton town, VT           | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Richmond town, VT         | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| St. George town, VT       | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Shelburne town, VT        | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| South Burlington city, VT | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Underhill town, VT        | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| <b>County + State</b>  | <b>Area Name</b>                    | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|------------------------|-------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Westford town, VT      | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Williston town, VT     | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Winooski city, VT      | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Averill town, VT       | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Avery's gore, VT       | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bloomfield town, VT    | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Brighton town, VT      | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Brunswick town, VT     | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Canaan town, VT        | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Concord town, VT       | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| East Haven town, VT    | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ferdinand town, VT     | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Granby town, VT        | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Guildhall town, VT     | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lemington town, VT     | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lewis town, VT         | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lunenburg town, VT     | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Maidstone town, VT     | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Norton town, VT        | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Victory town, VT       | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Warner's grant, VT     | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Warren's gore, VT      | Essex County, VT                    | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bakersfield town, VT   | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Berkshire town, VT     | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Enosburgh town, VT     | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fairfax town, VT       | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fairfield town, VT     | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fletcher town, VT      | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Franklin town, VT      | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Georgia town, VT       | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Highgate town, VT      | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montgomery town, VT    | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Richford town, VT      | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| St. Albans city, VT    | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| St. Albans town, VT    | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sheldon town, VT       | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Swanton town, VT       | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Alburgh town, VT       | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Grand Isle town, VT    | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Isle La Motte town, VT | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| North Hero town, VT    | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| South Hero town, VT    | Burlington-South Burlington, VT MSA | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Belvidere town, VT     | Lamoille County, VT                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cambridge town, VT     | Lamoille County, VT                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Eden town, VT          | Lamoille County, VT                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Elmore town, VT        | Lamoille County, VT                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hyde Park town, VT     | Lamoille County, VT                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Johnson town, VT       | Lamoille County, VT                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |



| <b>County + State</b> | <b>Area Name</b>    | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-----------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Morristown town, VT   | Lamoille County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stowe town, VT        | Lamoille County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Waterville town, VT   | Lamoille County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wolcott town, VT      | Lamoille County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bradford town, VT     | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Braintree town, VT    | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Brookfield town, VT   | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chelsea town, VT      | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Corinth town, VT      | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fairlee town, VT      | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Newbury town, VT      | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Orange town, VT       | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Randolph town, VT     | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Strafford town, VT    | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Thetford town, VT     | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Topsham town, VT      | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tunbridge town, VT    | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Vershire town, VT     | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washington town, VT   | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| West Fairlee town, VT | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Williamstown town, VT | Orange County, VT   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Albany town, VT       | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Barton town, VT       | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Brownington town, VT  | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Charleston town, VT   | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Coventry town, VT     | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Craftsbury town, VT   | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Derby town, VT        | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Glover town, VT       | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Greensboro town, VT   | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Holland town, VT      | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Irasburg town, VT     | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jay town, VT          | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lowell town, VT       | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Morgan town, VT       | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Newport city, VT      | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Newport town, VT      | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Troy town, VT         | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Westfield town, VT    | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Westmore town, VT     | Orleans County, VT  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Benson town, VT       | Rutland County, VT  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Brandon town, VT      | Rutland County, VT  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Castleton town, VT    | Rutland County, VT  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chittenden town, VT   | Rutland County, VT  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clarendon town, VT    | Rutland County, VT  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Danby town, VT        | Rutland County, VT  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fair Haven town, VT   | Rutland County, VT  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hubbardton town, VT   | Rutland County, VT  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

| <b>County + State</b>       | <b>Area Name</b>      | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-----------------------------|-----------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Ira town, VT                | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Killington town, VT         | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mendon town, VT             | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Middletown Springs town, VT | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mount Holly town, VT        | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mount Tabor town, VT        | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pawlet town, VT             | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pittsfield town, VT         | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pittsford town, VT          | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Poultney town, VT           | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Proctor town, VT            | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rutland city, VT            | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rutland town, VT            | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Shrewsbury town, VT         | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sudbury town, VT            | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tinmouth town, VT           | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wallingford town, VT        | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wells town, VT              | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| West Haven town, VT         | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| West Rutland town, VT       | Rutland County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Barre city, VT              | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Barre town, VT              | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Berlin town, VT             | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cabot town, VT              | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Calais town, VT             | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Duxbury town, VT            | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| East Montpelier town, VT    | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fayston town, VT            | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marshfield town, VT         | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Middlesex town, VT          | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Montpelier city, VT         | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Moretown town, VT           | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Northfield town, VT         | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Plainfield town, VT         | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Roxbury town, VT            | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Waitsfield town, VT         | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Warren town, VT             | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Waterbury town, VT          | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Woodbury town, VT           | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Worcester town, VT          | Washington County, VT | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Athens town, VT             | Windham County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Brattleboro town, VT        | Windham County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Brookline town, VT          | Windham County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dover town, VT              | Windham County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dummerston town, VT         | Windham County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Grafton town, VT            | Windham County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Guilford town, VT           | Windham County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Halifax town, VT            | Windham County, VT    | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

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|------------------------|-------------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Jamaica town, VT       | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Londonderry town, VT   | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marlboro town, VT      | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Newfane town, VT       | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Putney town, VT        | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rockingham town, VT    | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Somerset town, VT      | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stratton town, VT      | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Townshend town, VT     | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Vernon town, VT        | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wardsboro town, VT     | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Westminster town, VT   | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Whitingham town, VT    | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wilmington town, VT    | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Windham town, VT       | Windham County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Andover town, VT       | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Baltimore town, VT     | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Barnard town, VT       | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bethel town, VT        | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bridgewater town, VT   | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cavendish town, VT     | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chester town, VT       | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hartford town, VT      | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hartland town, VT      | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ludlow town, VT        | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Norwich town, VT       | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Plymouth town, VT      | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pomfret town, VT       | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Reading town, VT       | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rochester town, VT     | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Royalton town, VT      | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sharon town, VT        | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Springfield town, VT   | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stockbridge town, VT   | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Weathersfield town, VT | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Weston town, VT        | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| West Windsor town, VT  | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Windsor town, VT       | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Woodstock town, VT     | Windsor County, VT                                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Accomack County, VA    | Accomack County, VA                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Albemarle County, VA   | Charlottesville, VA MSA                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Alleghany County, VA   | Alleghany County-Clifton Forge city-Covington city, VA HUD Nonmet | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Amelia County, VA      | Richmond, VA MSA                                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Amherst County, VA     | Lynchburg, VA MSA                                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Appomattox County, VA  | Lynchburg, VA MSA                                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Arlington County, VA   | Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area      | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Augusta County, VA     | Staunton-Waynesboro, VA MSA                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Bath County, VA        | Bath County, VA                                                   | No                  | No                  | No                   | No                  | No                  | No                   |





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|-------------------------|-------------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Falls Church city, VA   | Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area      | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Franklin city, VA       | Southampton County-Franklin city, VA HUD Metro FMR Area           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Fredericksburg city, VA | Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area      | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Galax city, VA          | Carroll County-Galax city, VA HUD Nonmetro FMR Area               | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Hampton city, VA        | Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Harrisonburg city, VA   | Harrisonburg, VA MSA                                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hopewell city, VA       | Richmond, VA MSA                                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lexington city, VA      | Rockbridge County-Buena Vista city-Lexington city, VA HUD Nonmetr | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Lynchburg city, VA      | Lynchburg, VA MSA                                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Manassas city, VA       | Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area      | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Manassas Park city, VA  | Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area      | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Martinsville city, VA   | Henry County-Martinsville city, VA HUD Nonmetro FMR Area          | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Newport News city, VA   | Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Norfolk city, VA        | Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Norton city, VA         | Wise County-Norton city, VA HUD Nonmetro FMR Area                 | Yes - HMFA          | No                  | No                   | Yes - HMFA          | No                  | No                   |
| Petersburg city, VA     | Richmond, VA MSA                                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Poquoson city, VA       | Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Portsmouth city, VA     | Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Radford city, VA        | Blacksburg-Christiansburg-Radford, VA HUD Metro FMR Area          | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Richmond city, VA       | Richmond, VA MSA                                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Roanoke city, VA        | Roanoke, VA HUD Metro FMR Area                                    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Salem city, VA          | Roanoke, VA HUD Metro FMR Area                                    | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Staunton city, VA       | Staunton-Waynesboro, VA MSA                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Suffolk city, VA        | Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Virginia Beach city, VA | Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Waynesboro city, VA     | Staunton-Waynesboro, VA MSA                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Williamsburg city, VA   | Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area     | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Winchester city, VA     | Winchester, VA-WV MSA                                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Adams County, WA        | Adams County, WA                                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Asotin County, WA       | Lewiston, ID-WA MSA                                               | No                  | No                  | No                   | No                  | No                  | No                   |
| Benton County, WA       | Kennewick-Richland, WA MSA                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chelan County, WA       | Wenatchee, WA MSA                                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clallam County, WA      | Clallam County, WA                                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clark County, WA        | Portland-Vancouver-Hillsboro, OR-WA MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Columbia County, WA     | Columbia County, WA                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cowlitz County, WA      | Longview, WA MSA                                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Douglas County, WA      | Wenatchee, WA MSA                                                 | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ferry County, WA        | Ferry County, WA                                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Franklin County, WA     | Kennewick-Richland, WA MSA                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Garfield County, WA     | Garfield County, WA                                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Grant County, WA        | Grant County, WA                                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Grays Harbor County, WA | Grays Harbor County, WA                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Island County, WA       | Island County, WA                                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jefferson County, WA    | Jefferson County, WA                                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| King County, WA         | Seattle-Bellevue, WA HUD Metro FMR Area                           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Kitsap County, WA       | Bremerton-Silverdale, WA MSA                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kittitas County, WA     | Kittitas County, WA                                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Klickitat County, WA    | Klickitat County, WA                                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |

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|-------------------------|-------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Lewis County, WA        | Lewis County, WA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lincoln County, WA      | Lincoln County, WA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mason County, WA        | Mason County, WA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Okanogan County, WA     | Okanogan County, WA                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pacific County, WA      | Pacific County, WA                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Pend Oreille County, WA | Pend Oreille County, WA                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pierce County, WA       | Tacoma, WA HUD Metro FMR Area                   | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| San Juan County, WA     | San Juan County, WA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Skagit County, WA       | Mount Vernon-Anacortes, WA MSA                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Skamania County, WA     | Portland-Vancouver-Hillsboro, OR-WA MSA         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Snohomish County, WA    | Seattle-Bellevue, WA HUD Metro FMR Area         | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Spokane County, WA      | Spokane, WA HUD Metro FMR Area                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Stevens County, WA      | Stevens County, WA HUD Metro FMR Area           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Thurston County, WA     | Olympia-Tumwater, WA MSA                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wahkiakum County, WA    | Wahkiakum County, WA                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Walla Walla County, WA  | Walla Walla, WA MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Whatcom County, WA      | Bellingham, WA MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Whitman County, WA      | Whitman County, WA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Yakima County, WA       | Yakima, WA MSA                                  | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Barbour County, WV      | Barbour County, WV                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Berkeley County, WV     | Martinsburg, WV HUD Metro FMR Area              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Boone County, WV        | Boone County, WV HUD Metro FMR Area             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Braxton County, WV      | Braxton County, WV                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Brooke County, WV       | Weirton-Steubenville, WV-OH MSA                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Cabell County, WV       | Huntington-Ashland, WV-KY-OH HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Calhoun County, WV      | Calhoun County, WV                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Clay County, WV         | Charleston, WV HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Doddridge County, WV    | Doddridge County, WV                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fayette County, WV      | Fayette County, WV HUD Metro FMR Area           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Gilmer County, WV       | Gilmer County, WV                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Grant County, WV        | Grant County, WV                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Greenbrier County, WV   | Greenbrier County, WV                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hampshire County, WV    | Winchester, VA-WV MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hancock County, WV      | Weirton-Steubenville, WV-OH MSA                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Hardy County, WV        | Hardy County, WV                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Harrison County, WV     | Harrison County, WV                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jackson County, WV      | Jackson County, WV HUD Metro FMR Area           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Jefferson County, WV    | Jefferson County, WV HUD Metro FMR Area         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kanawha County, WV      | Charleston, WV HUD Metro FMR Area               | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Lewis County, WV        | Lewis County, WV                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lincoln County, WV      | Lincoln County, WV HUD Metro FMR Area           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Logan County, WV        | Logan County, WV                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| McDowell County, WV     | McDowell County, WV                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Marion County, WV       | Marion County, WV                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marshall County, WV     | Wheeling, WV-OH MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mason County, WV        | Mason County, WV                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mercer County, WV       | Mercer County, WV                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Mineral County, WV      | Cumberland, MD-WV MSA                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

| <b>County + State</b>  | <b>Area Name</b>                                | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|------------------------|-------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Mingo County, WV       | Mingo County, WV                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Monongalia County, WV  | Morgantown, WV MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Monroe County, WV      | Monroe County, WV                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Morgan County, WV      | Morgan County, WV HUD Metro FMR Area            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Nicholas County, WV    | Nicholas County, WV                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ohio County, WV        | Wheeling, WV-OH MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pendleton County, WV   | Pendleton County, WV                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pleasants County, WV   | Pleasants County, WV                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pocahontas County, WV  | Pocahontas County, WV                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Preston County, WV     | Morgantown, WV MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Putnam County, WV      | Putnam County, WV HUD Metro FMR Area            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Raleigh County, WV     | Raleigh County, WV HUD Metro FMR Area           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Randolph County, WV    | Randolph County, WV                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ritchie County, WV     | Ritchie County, WV                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Roane County, WV       | Roane County, WV                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Summers County, WV     | Summers County, WV                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Taylor County, WV      | Taylor County, WV                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tucker County, WV      | Tucker County, WV                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Tyler County, WV       | Tyler County, WV                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Upshur County, WV      | Upshur County, WV                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wayne County, WV       | Huntington-Ashland, WV-KY-OH HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Webster County, WV     | Webster County, WV                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Wetzel County, WV      | Wetzel County, WV                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wirt County, WV        | Parkersburg-Vienna, WV MSA                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wood County, WV        | Parkersburg-Vienna, WV MSA                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wyoming County, WV     | Wyoming County, WV                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Adams County, WI       | Adams County, WI                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Ashland County, WI     | Ashland County, WI                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Barron County, WI      | Barron County, WI                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Bayfield County, WI    | Bayfield County, WI                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Brown County, WI       | Green Bay, WI HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Buffalo County, WI     | Buffalo County, WI                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Burnett County, WI     | Burnett County, WI                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Calumet County, WI     | Appleton, WI MSA                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Chippewa County, WI    | Eau Claire, WI MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Clark County, WI       | Clark County, WI                                | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Columbia County, WI    | Columbia County, WI HUD Metro FMR Area          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Crawford County, WI    | Crawford County, WI                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Dane County, WI        | Madison, WI HUD Metro FMR Area                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Dodge County, WI       | Dodge County, WI                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Door County, WI        | Door County, WI                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Douglas County, WI     | Duluth, MN-WI HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Dunn County, WI        | Dunn County, WI                                 | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Eau Claire County, WI  | Eau Claire, WI MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Florence County, WI    | Florence County, WI                             | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Fond du Lac County, WI | Fond du Lac, WI MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Forest County, WI      | Forest County, WI                               | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Grant County, WI       | Grant County, WI                                | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |



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|------------------------|------------------------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Green County, WI       | Green County, WI HUD Metro FMR Area                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Green Lake County, WI  | Green Lake County, WI                                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Iowa County, WI        | Iowa County, WI HUD Metro FMR Area                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Iron County, WI        | Iron County, WI                                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jackson County, WI     | Jackson County, WI                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Jefferson County, WI   | Jefferson County, WI                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Juneau County, WI      | Juneau County, WI                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Kenosha County, WI     | Kenosha County, WI HUD Metro FMR Area                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Kewaunee County, WI    | Green Bay, WI HUD Metro FMR Area                           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| La Crosse County, WI   | La Crosse-Onalaska, WI-MN MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lafayette County, WI   | Lafayette County, WI                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Langlade County, WI    | Langlade County, WI                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Lincoln County, WI     | Lincoln County, WI HUD Metro FMR Area                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Manitowoc County, WI   | Manitowoc County, WI                                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marathon County, WI    | Wausau, WI HUD Metro FMR Area                              | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Marinette County, WI   | Marinette County, WI                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Marquette County, WI   | Marquette County, WI                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Menominee County, WI   | Menominee County, WI                                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Milwaukee County, WI   | Milwaukee-Waukesha-West Allis, WI MSA                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Monroe County, WI      | Monroe County, WI                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Oconto County, WI      | Oconto County, WI HUD Metro FMR Area                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Oneida County, WI      | Oneida County, WI                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Outagamie County, WI   | Appleton, WI MSA                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Ozaukee County, WI     | Milwaukee-Waukesha-West Allis, WI MSA                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pepin County, WI       | Pepin County, WI                                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Pierce County, WI      | Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Polk County, WI        | Polk County, WI                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Portage County, WI     | Portage County, WI                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Price County, WI       | Price County, WI                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Racine County, WI      | Racine, WI MSA                                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Richland County, WI    | Richland County, WI                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Rock County, WI        | Janesville-Beloit, WI MSA                                  | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Rusk County, WI        | Rusk County, WI                                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| St. Croix County, WI   | Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Sauk County, WI        | Sauk County, WI                                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sawyer County, WI      | Sawyer County, WI                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Shawano County, WI     | Shawano County, WI                                         | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Sheboygan County, WI   | Sheboygan, WI MSA                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Taylor County, WI      | Taylor County, WI                                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Trempealeau County, WI | Trempealeau County, WI                                     | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Vernon County, WI      | Vernon County, WI                                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Vilas County, WI       | Vilas County, WI                                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Walworth County, WI    | Walworth County, WI                                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washburn County, WI    | Washburn County, WI                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Washington County, WI  | Milwaukee-Waukesha-West Allis, WI MSA                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Waukesha County, WI    | Milwaukee-Waukesha-West Allis, WI MSA                      | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Waupaca County, WI     | Waupaca County, WI                                         | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Waushara County, WI    | Waushara County, WI                                        | Yes                 | No                  | No                   | Yes                 | No                  | No                   |

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|------------------------------|----------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Winnebago County, WI         | Oshkosh-Neenah, WI MSA                       | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Wood County, WI              | Wood County, WI                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Albany County, WY            | Albany County, WY                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Big Horn County, WY          | Big Horn County, WY                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Campbell County, WY          | Campbell County, WY                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Carbon County, WY            | Carbon County, WY                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Converse County, WY          | Converse County, WY                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Crook County, WY             | Crook County, WY                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Fremont County, WY           | Fremont County, WY                           | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Goshen County, WY            | Goshen County, WY                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Hot Springs County, WY       | Hot Springs County, WY                       | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Johnson County, WY           | Johnson County, WY                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Laramie County, WY           | Cheyenne, WY MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Lincoln County, WY           | Lincoln County, WY                           | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Natrona County, WY           | Casper, WY MSA                               | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Niobrara County, WY          | Niobrara County, WY                          | No                  | No                  | No                   | No                  | No                  | No                   |
| Park County, WY              | Park County, WY                              | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Platte County, WY            | Platte County, WY                            | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sheridan County, WY          | Sheridan County, WY                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sublette County, WY          | Sublette County, WY                          | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Sweetwater County, WY        | Sweetwater County, WY                        | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Teton County, WY             | Teton County, WY                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Uinta County, WY             | Uinta County, WY                             | Yes                 | Yes                 | Yes                  | Yes                 | Yes                 | Yes                  |
| Washakie County, WY          | Washakie County, WY                          | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| Weston County, WY            | Weston County, WY                            | Yes                 | No                  | No                   | Yes                 | No                  | No                   |
| American Samoa, AS           | American Samoa                               | No                  | No                  | No                   | No                  | No                  | No                   |
| Guam, GU                     | Guam                                         | No                  | No                  | No                   | No                  | No                  | No                   |
| Northern Mariana Islands, MP | Northern Mariana Islands                     | No                  | No                  | No                   | No                  | No                  | No                   |
| Adjuntas Municipio, PR       | Ponce, PR MSA                                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Aguada Municipio, PR         | Aguadilla-Isabela, PR MSA                    | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Aguadilla Municipio, PR      | Aguadilla-Isabela, PR MSA                    | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Aguas Buenas Municipio, PR   | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Aibonito Municipio, PR       | Barranquitas-Aibonito, PR HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Añasco Municipio, PR         | Aguadilla-Isabela, PR MSA                    | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Arecibo Municipio, PR        | Arecibo, PR MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Arroyo Municipio, PR         | Guayama, PR MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Barceloneta Municipio, PR    | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Barranquitas Municipio, PR   | Barranquitas-Aibonito, PR HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Bayamón Municipio, PR        | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Cabo Rojo Municipio, PR      | San German, PR MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Caguas Municipio, PR         | Caguas, PR HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Camuy Municipio, PR          | Arecibo, PR MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Canóvanas Municipio, PR      | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Carolina Municipio, PR       | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Cataño Municipio, PR         | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Cayey Municipio, PR          | Caguas, PR HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Ceiba Municipio, PR          | Fajardo, PR HUD Metro FMR Area               | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Ciales Municipio, PR         | Barranquitas-Aibonito, PR HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |

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|-----------------------------|----------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Cidra Municipio, PR         | Caguas, PR HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Coamo Municipio, PR         | Puerto Rico HUD Nonmetro Area                | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Comerio Municipio, PR       | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Corozal Municipio, PR       | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Culebra Municipio, PR       | Puerto Rico HUD Nonmetro Area                | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Dorado Municipio, PR        | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Fajardo Municipio, PR       | Fajardo, PR HUD Metro FMR Area               | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Florida Municipio, PR       | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Guánica Municipio, PR       | Yauco, PR MSA                                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Guayama Municipio, PR       | Guayama, PR MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Guayanilla Municipio, PR    | Yauco, PR MSA                                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Guaynabo Municipio, PR      | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Gurabo Municipio, PR        | Caguas, PR HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| Hatillo Municipio, PR       | Arecibo, PR MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Hormigueros Municipio, PR   | Mayagüez, PR MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Humacao Municipio, PR       | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Isabela Municipio, PR       | Aguadilla-Isabela, PR MSA                    | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Jayuya Municipio, PR        | Puerto Rico HUD Nonmetro Area                | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Juana Díaz Municipio, PR    | Ponce, PR MSA                                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Juncos Municipio, PR        | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Lajas Municipio, PR         | San German, PR MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Lares Municipio, PR         | Aguadilla-Isabela, PR MSA                    | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Las Marías Municipio, PR    | Mayagüez, PR MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Las Piedras Municipio, PR   | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Loíza Municipio, PR         | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Luquillo Municipio, PR      | Fajardo, PR HUD Metro FMR Area               | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Manatí Municipio, PR        | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Maricao Municipio, PR       | Puerto Rico HUD Nonmetro Area                | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Maunabo Municipio, PR       | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Mayagüez Municipio, PR      | Mayagüez, PR MSA                             | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Moca Municipio, PR          | Aguadilla-Isabela, PR MSA                    | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Morovis Municipio, PR       | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Naguabo Municipio, PR       | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Naranjito Municipio, PR     | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Orocovis Municipio, PR      | Barranquitas-Aibonito, PR HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Patillas Municipio, PR      | Guayama, PR MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Peñuelas Municipio, PR      | Yauco, PR MSA                                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Ponce Municipio, PR         | Ponce, PR MSA                                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Quebradillas Municipio, PR  | Arecibo, PR MSA                              | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Rincón Municipio, PR        | Aguadilla-Isabela, PR MSA                    | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Río Grande Municipio, PR    | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Sabana Grande Municipio, PR | San German, PR MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Salinas Municipio, PR       | Puerto Rico HUD Nonmetro Area                | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| San Germán Municipio, PR    | San German, PR MSA                           | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| San Juan Municipio, PR      | San Juan-Guaynabo, PR HUD Metro FMR Area     | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| San Lorenzo Municipio, PR   | Caguas, PR HUD Metro FMR Area                | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           | Yes - HMFA          | Yes - HMFA          | Yes - HMFA           |
| San Sebastián Municipio, PR | Aguadilla-Isabela, PR MSA                    | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Santa Isabel Municipio, PR  | Puerto Rico HUD Nonmetro Area                | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |

| <b>County + State</b>       | <b>Area Name</b>                         | <b>2023<br/>AMI</b> | <b>2023<br/>VLI</b> | <b>2023<br/>HERA</b> | <b>2024<br/>AMI</b> | <b>2024<br/>VLI</b> | <b>2024<br/>HERA</b> |
|-----------------------------|------------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
| Toa Alta Municipio, PR      | San Juan-Guaynabo, PR HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Toa Baja Municipio, PR      | San Juan-Guaynabo, PR HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Trujillo Alto Municipio, PR | San Juan-Guaynabo, PR HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Utua Municipio, PR          | Aguadilla-Isabela, PR MSA                | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Vega Alta Municipio, PR     | San Juan-Guaynabo, PR HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Vega Baja Municipio, PR     | San Juan-Guaynabo, PR HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Vieques Municipio, PR       | Puerto Rico HUD Nonmetro Area            | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Villalba Municipio, PR      | Ponce, PR MSA                            | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| Yabucoa Municipio, PR       | San Juan-Guaynabo, PR HUD Metro FMR Area | Yes - HMFA          | Yes                 | Yes                  | Yes - HMFA          | No                  | No                   |
| Yauco Municipio, PR         | Yauco, PR MSA                            | Yes                 | Yes                 | Yes                  | Yes                 | No                  | No                   |
| St. Croix, VI               | St. Croix Island, VI                     | No                  | No                  | No                   | No                  | No                  | No                   |
| St. John, VI                | St. John Island, VI                      | No                  | No                  | No                   | No                  | No                  | No                   |
| St. Thomas, VI              | St. Thomas Island, VI                    | No                  | No                  | No                   | No                  | No                  | No                   |