

Table 2.13
FEDERAL GOVERNMENT GUARANTEED LOAN PROGRAMS — VOLUME OF COVERAGE PROVIDED BY STATE
AND OUTLYING AREA: FISCAL YEAR 2009
(In thousands of dollars)

State and outlying area	Total	Mortgage insurance for homes	Federal Family Education Loan program	Veterans housing guaranteed and insured loans— VA home loans	Mortgage insurance— condominiums	U.S.D.A. guaranteed loans	Small business loans	Other guaranteed loans
United States	\$510,034,145	\$313,008,223	\$76,162,940	\$68,200,787	\$17,567,934	\$21,854,323	\$10,889,038	\$2,350,899
Alabama	7,489,224	4,604,566	935,252	1,464,588	32,131	334,106	118,582	0
Alaska	2,030,664	852,698	101,624	813,575	113,318	125,290	24,159	0
Arizona	19,898,516	9,228,486	7,277,628	2,404,976	289,583	439,977	257,796	0
Arkansas	3,883,306	2,156,535	668,173	539,305	5,588	412,807	100,899	0
California	57,418,633	38,540,999	5,766,872	6,045,349	3,916,845	653,451	1,738,721	756,396
Colorado	15,644,392	9,994,858	1,361,543	2,912,154	664,080	424,317	277,438	10,000
Connecticut	6,167,626	4,102,986	630,102	276,083	433,669	67,654	99,820	557,313
Delaware	2,039,135	1,521,049	90,190	301,613	28,090	79,157	19,036	0
Florida	22,690,442	12,277,709	4,310,680	3,915,498	553,178	1,025,844	540,018	67,515
Georgia	17,981,990	11,277,422	1,688,265	2,941,784	351,366	1,295,569	427,583	0
Hawaii	1,934,646	463,454	199,681	963,771	167,649	99,944	40,148	0
Idaho	3,154,825	2,080,248	154,243	498,039	10,058	319,291	92,947	0
Illinois	20,617,467	12,064,025	4,893,386	1,234,092	1,424,104	535,852	466,007	0
Indiana	9,380,775	6,573,421	1,509,406	731,006	75,126	281,095	210,721	0
Iowa	5,223,249	2,155,040	2,161,374	295,062	51,005	404,136	156,632	0
Kansas	4,449,981	2,753,000	428,214	625,679	12,021	527,808	103,259	0
Kentucky	6,144,214	3,400,376	975,327	697,957	97,358	901,988	71,208	0
Louisiana	5,551,913	3,113,415	1,063,084	681,243	40,917	541,173	109,282	2,800
Maine	1,654,373	934,985	266,181	179,805	19,193	210,162	44,046	0
Maryland	17,618,285	12,730,833	604,802	2,700,496	1,114,278	311,810	156,067	0
Massachusetts	8,962,563	6,540,653	1,149,727	507,136	511,550	119,483	134,015	0
Michigan	9,711,398	6,444,847	1,334,973	515,625	557,245	607,504	251,205	0
Minnesota	10,316,730	5,949,105	2,365,992	639,093	367,465	610,737	384,339	-3
Mississippi	3,367,900	1,738,653	694,353	392,785	2,741	426,646	112,732	-10
Missouri	12,007,617	7,548,538	2,042,349	1,084,985	181,778	946,733	203,235	0
Montana	1,923,060	972,555	249,713	320,243	22,741	304,628	53,181	0
Nebraska	3,018,662	1,746,922	523,611	508,466	9,984	141,829	87,851	0
Nevada	6,602,673	4,886,866	204,704	1,271,690	86,180	53,106	100,126	0
New Hampshire	2,415,177	1,445,335	426,424	264,008	116,167	119,188	44,055	0
New Jersey	16,533,504	13,512,999	844,040	606,473	1,309,903	116,618	143,472	0
New Mexico	3,493,065	2,118,469	376,520	752,119	22,581	149,865	73,542	-31
New York	18,701,173	11,407,969	4,941,747	633,265	262,939	209,501	646,333	599,419
North Carolina	14,740,590	8,026,564	1,615,845	3,714,372	133,303	981,245	269,263	0
North Dakota	1,709,652	450,157	269,652	147,753	10,063	792,627	39,400	0
Ohio	14,684,933	9,308,200	2,891,843	1,315,314	323,924	538,983	306,668	0
Oklahoma	5,765,872	3,359,870	792,806	939,633	17,767	543,006	104,791	8,000
Oregon	6,932,558	4,468,557	886,298	929,550	131,431	372,691	144,030	0
Pennsylvania	18,341,569	11,048,482	4,948,399	1,199,940	347,986	513,010	283,752	0
Rhode Island	1,880,583	1,280,905	382,667	117,135	45,800	16,037	38,039	0
South Carolina	7,568,648	3,975,850	1,102,145	1,421,020	46,288	943,740	79,603	0
South Dakota	1,505,489	564,964	327,345	219,065	8,229	335,538	50,350	0
Tennessee	10,537,554	6,889,526	1,430,362	1,506,042	136,420	471,154	104,050	0
Texas	29,991,342	18,047,056	4,173,597	5,588,794	244,837	953,907	983,152	0
Utah	10,472,145	7,843,032	817,490	814,949	469,783	285,664	241,227	0
Vermont	812,383	278,300	363,112	57,015	21,385	60,515	32,057	0
Virginia	23,994,867	12,915,397	1,720,903	7,488,098	1,169,135	502,424	179,410	19,500
Washington	16,592,624	10,550,736	802,618	3,706,694	797,756	411,923	322,896	0
West Virginia	1,556,596	828,717	327,059	217,349	1,173	167,452	14,846	0
Wisconsin	7,796,435	4,830,829	1,349,623	591,054	132,541	572,196	320,192	0
Wyoming	1,582,706	846,890	136,955	251,492	2,746	324,061	20,563	0
Dist. of Columbia	2,616,035	767,982	1,210,737	95,567	349,175	0	12,574	180,000
American Samoa	18	0	0	0	0	0	18	0
Fed. States								
of Micronesia	13,120	0	0	0	0	13,120	0	0
Guam	63,424	323	8,414	37,119	0	13,785	3,782	0
Marshall Islands	18,526	0	0	0	0	18,526	0	0
No. Mariana Islands	0	0	0	0	0	0	0	0
Palau	0	0	0	0	0	0	0	0
Puerto Rico	2,642,726	1,571,834	364,818	118,958	325,996	212,475	48,645	0
U.S. Virgin Islands	36,573	15,035	0	5,915	1,365	12,978	1,280	0
Undistributed	150,000	0	0	0	0	0	0	150,000

See footnotes at end of table.

FEDERAL AND STATE FINANCES

FEDERAL GOVERNMENT GUARANTEED LOAN PROGRAMS — VOLUME OF COVERAGE PROVIDED BY STATE AND OUTLYING AREA: FISCAL YEAR 2009 — Continued

Source: U.S. Census Bureau, *Consolidated Federal Funds Report for Fiscal Year 2009*. Released August 2010.

Note: Amounts represent dollar volume of loans guaranteed during the fiscal year. For additional information see the complete report at <http://www.census.gov/govs/www/cffr.html>. Detail may not add to total because of rounding.

The CFDA defines “Guaranteed/Insured Loans” as “Programs in which the federal government makes an arrangement to indemnify a lender against part or all of any defaults by those responsible for the repayment of loans.” Loan and program amounts reflect the volume of loan activities. These amounts represent the federal government contingent liability for loans guaranteed. Loans and insurance data do not represent actual expenditures associated with the loan or insurance programs. Any actual outlays under these programs, such as insurance claims paid by the federal government, appear in the direct payments categories in the CFFR.

Federal government contingent liability can vary by program, and caution should be used in comparing one federal loan or insurance program to another, or in interpreting the data presented to reflect actual federal outlays over time. The following also should be noted:

1. Amounts guaranteed or insured do not necessarily represent future outlays.

2. All amounts reflect the dollar value of loans or insurance coverage provided during the fiscal year, and not the cumulative totals of such activity over the life of the program.

3. Direct loans are not reported on a net basis, as in the federal budget, but rather are shown in terms of total amounts loaned.

4. Programs otherwise similar can vary in the share of the total liability that the federal government guarantees or insures. Certain veterans guaranteed loan programs are guaranteed only up to a stated maximum dollar value, for example. In these cases, the federal government contingent liability is less than the total value of the loan or insured policy agreement.