



Multifamily Housing

During the second quarter of 2006, the multifamily (5+ units) sector reversed the signs of recovery seen in the previous quarter. All production indicators were negative, absorption of new rental units fell, and the quarterly vacancy rate rose. The only positive indicator was a decline in the vacancy rate compared with a year earlier.

- In the second quarter of 2006, builders took out permits for 392,000 (SAAR) new multifamily units, down 10 percent from the first quarter of 2006 and down 2 percent from the second quarter of 2005.
- Builders started construction on 292,000 (SAAR) new multifamily units in the second quarter of 2006, down 15 percent from the first quarter and down 7 percent from the second quarter of 2005.
- Builders completed 266,000 (SAAR) new multifamily units in the second quarter of 2006, down 8 percent from the first quarter and down 3 percent from the second quarter of 2005.
- The rental vacancy rate in the second quarter of 2006 was 9.6 percent, up 0.1 percentage point from the first quarter but down 0.2 percentage point from the second quarter of 2005.
- Market absorption of new rental apartments fell by 2 percentage points in the second quarter of 2006, although the rate was unchanged from a year earlier. Of new apartments completed in the first quarter, 61 percent were leased or absorbed in the first 3 months following completion.

HOUSING IN AMERICA: 2005 AMERICAN HOUSING SURVEY RESULTS

Field representatives from the Census Bureau conduct the national American Housing Survey (AHS) in every odd-numbered year. Every 2 years they also independently survey selected metropolitan areas on a 6-year cycle. The AHS has been a joint effort of the U.S. Department of Housing and Urban Development (HUD) and the Census Bureau since 1973. AHS national surveys provide information about U.S. housing during the 10-year span between the decennial censuses. Data from the AHS are more current and are collected more frequently than data from the decennial census. In addition, the AHS collects more information. The AHS is a representative sample of housing units in the United States and includes data on renters and homeowners, household composition and income, housing conditions and structural characteristics, neighborhoods, financing and housing costs, monthly housing expenses, and the overall availability of affordable housing. The Census Bureau conducts the national survey through personal visits to or telephone interviews with approximately 60,000 housing units every 2 years, and each metropolitan survey generally involves interviews or visits with up to 3,500 housing units every 6 years. An unusual and important aspect of the AHS is that the survey revisits the same housing units each time, chronicling the history of America's housing. The survey adds newly constructed housing units each survey year so that the sample represents all housing in the United States.

In June 2006, HUD and the Census Bureau released the results of the 2005 national survey in microdata form. The tabular report for 2005 will be available in September 2006. These data are the basis for this article, which presents selected results from the 2005 survey describing the housing of American families. Because the AHS is a sample, the estimates are subject to sampling variability. This article also explains the many ways to access this rich data source.

Selected Housing and Family Information From the 2005 National AHS

The American housing stock consists of more than 124 million housing units, of which approximately 15 million are vacant or for seasonal use. According to AHS data, among American families the ratio of homeowners to renters is 2 to 1. These homeowners generally live in single-family housing; occupy fairly new homes; live in suburbs of metropolitan areas; and live in homes that have between four and six rooms, three or more bedrooms, and one or more complete bathrooms. These housing units have few deficiencies. Households pay approximately 21 percent of their incomes toward housing costs.

Exhibit 1 shows the composition of America's housing stock. The survey estimates that America's housing stock included 124,377,000 units in 2005, up 3.0 percent from the 120,777,000 units estimated in the 2003 AHS. Of these units in 2005, almost all (96.9 percent) were used year round, and more than 9 percent were vacant. Of the 108,901,000 occupied units, 68.8 percent were owner occupied. This

Exhibit 1. Composition of the Housing Stock

Housing Type	Number of Units	Percentage
All	124,377,000	100.0
Year round	120,544,000	96.9
Total occupied	108,901,000	87.6
Owner occupied	74,950,000	60.3
Renter occupied	33,951,000	27.3
Vacant	11,643,000	9.4
Seasonal	3,834,000	3.1

homeownership rate is an increase from the 68.2-percent rate recorded in the 2003 AHS.

Exhibit 2 shows that the predominant type of American housing is the single-family unit, which accounts for 75.1 percent of the nation's housing stock. The most popular single-family units are detached units, which account for 77.7 million housing units (62.5 percent of the stock), followed by manufactured (mobile) homes (8.6 million housing units, or 6.9 percent of the stock) and attached units (7.0 million housing units, or 5.7 percent of the stock).

The 2005 AHS features a new sample of manufactured (mobile) home units, drawn from the 2000 decennial census. The survey drew this new sample because the methods used to update the AHS every 2 years often miss manufactured (mobile) units placed on private lots located outside of manufactured (mobile) housing communities. For the first time, in 2005, the AHS collected data on the size of manufactured (mobile) housing units, revealing that 4,256,000 (61.7 percent) of the units were singlewide while the remaining 2,645,000 units (38.3 percent) were doublewide or larger.

Approximately 30 million housing units, or 25 percent of the total housing stock, are in multifamily buildings. The most prevalent multifamily housing size category is the two- to four-unit building, which accounts for approximately three-tenths of all multifamily units. Approximately 5 million housing units are in the

Exhibit 2. Housing Stock by Type

Type of Housing Unit	Number of Units	Percentage
Single-family detached	77,719,000	62.5
Single-family attached	7,046,000	5.7
Multifamily	31,000,000	24.9
2-4 units	9,593,000	7.7
5-9 units	5,832,000	4.7
10-19 units	5,719,000	4.6
20-49 units	4,539,000	3.7
50 or more units	5,317,000	4.3
Manufactured (mobile)	8,612,000	6.9



largest (50 or more units) multifamily structures, representing approximately 17 percent of the multifamily housing stock.

As Exhibit 3 demonstrates, American housing stock is fairly new. Approximately 34 percent of the units have been built since 1980, and the median construction date is 1970. This median means that half of the housing units are less than 35 years old. Houses are also durable: 9.3 million units (7.5 percent of all housing units) date from 1919 or earlier and are more than 85 years old.

Exhibit 3. Year Structure Built

Year Built	Number of Units	Percentage
2000–05	10,139,000	8.2
1995–99	8,831,000	7.1
1990–94	7,162,000	5.8
1985–89	8,858,000	7.1
1980–84	7,518,000	6.0
1975–79	14,364,000	11.5
1970–74	10,738,000	8.6
1960–69	15,187,000	12.2
1950–59	13,003,000	10.5
1940–49	7,905,000	6.4
1930–39	6,001,000	4.8
1920–29	5,312,000	4.3
Pre-1920	9,359,000	7.5

Exhibit 4. Housing Location

Location	Number of Units	Percentage
Metropolitan	91,625,000	73.7
Inside central cities	35,537,000	28.6
Suburban	56,089,000	45.1
Outside metropolitan areas	32,752,000	26.3
Northeast region	22,839,000	18.4
Midwest region	28,642,000	23.0
South region	46,400,000	37.3
West region	26,496,000	21.3

Exhibit 4 shows that housing is generally located in metropolitan areas (91.6 million units, or 73.7 percent of the stock), where approximately three-fifths of these units are located in suburban areas outside central cities. Housing units located outside metropolitan areas account for more than one-fourth (26.3 percent) of American housing. Since 2003, the proportion of units in nonmetropolitan areas has increased by 1.8 percentage points, although the relative shares of central city and suburban areas have remained stable.

Regionally, the South has the greatest number (46.4 million) and percentage (37.3 percent) of housing units. The Northeast has the fewest, with 22.8 million units, or 18.4 percent of all housing units. These percentages are changed little from the 2003 AHS and show a decrease in the Northeast of about 0.4 percentage point, an increase in the South of 0.3 percentage point, and almost no change in the Midwest and West.

Exhibit 5 shows the distribution of housing units by number of rooms per housing unit. Housing units with between four and six rooms make up 61.7 percent of the housing stock. Since 2003, the proportion of units with seven or more rooms has increased by 1.5 percentage points, at the expense of the units in the two- to six-room range. The relative frequency of four-room units in particular fell by more than 1 percentage point.

More than 74 million American homes (59.6 percent) have three or more bedrooms. Housing units containing three bedrooms are the most

Exhibit 5. Number of Rooms per Housing Unit

Number of Rooms	Number of Units	Percentage
1	636,000	0.5
2	1,398,000	1.1
3	10,951,000	8.8
4	22,754,000	18.3
5	28,610,000	23.0
6	25,338,000	20.4
7	15,289,000	12.3
8	8,857,000	7.1
9	4,247,000	3.4
10 or more	6,297,000	5.1

popular and account for 50.1 million (40.9 percent) of all housing units. (See Exhibit 6.) Approximately 1.3 million housing units (1.0 percent) do not have a separate bedroom. Since 2003, the proportion of units with one or two bedrooms has declined by about 1.4 percentage points in favor of units with three or more bedrooms. Virtually all housing units (98.2 percent) have one or more bathrooms; only 2.1 million households report having no bathroom. More than 47 million households have one complete bathroom and nearly 58 million have two or more bathrooms; the latter figure represents an increase of more than 5 million units, compared with the 2003 AHS. (See Exhibit 7.)

American housing units—especially owner-occupied units—have few deficiencies. Exhibit 8 shows the incidence of selected deficiencies for all occupied housing units and then distinguishes between owner- and renter-occupied housing units. Of the approximately 108 million occupied units in the United States, about 1 million have holes in the

floors; the incidence is lower for owner-occupied units (0.7 percent) than for renter-occupied units (1.5 percent). Open cracks or holes in interior walls are more prevalent—5.3 million occupied units reported this deficiency—and the incidence for renters (7.2 percent) is almost twice that of owners (3.7 percent). Electrical deficiencies are very rare; only 50,000 households reported that they have no electrical wiring and 700,000 reported that they have exposed wiring. The lack of electrical outlets in one or more rooms occurs in 1.5 million homes. Although this deficiency is uncommon for both renters and owners, rental units have it half again as frequently as owner-occupied units do.

Exhibit 9 shows the distribution of monthly housing costs by tenure. Housing costs for renters include contract rent, property insurance, and utilities; housing costs for owners include mortgage (or installment loan) payments, property insurance, real estate taxes, fees (association, condominium, or cooperative), park fees for manufactured (mobile) homes, land rents, routine maintenance, and utilities. For all housing units,

Exhibit 6. Number of Bedrooms per Housing Unit

Number of Bedrooms	Number of Units	Percentage
0	1,268,000	1.0
1	14,646,000	11.8
2	34,297,000	27.6
3	50,877,000	40.9
4 or more	23,288,000	18.7

Exhibit 7. Number of Bathrooms per Housing Unit

Number of Bathrooms	Number of Units	Percentage
0	2,108,000	1.7
1	47,189,000	37.9
1.5	17,214,000	13.8
2 or more	57,865,000	46.5

Exhibit 8. Selected Housing Deficiencies (Occupied Units)

Deficiency	All		Owner Occupied		Renter Occupied	
	Number of Units	Percentage	Number of Units	Percentage	Number of Units	Percentage
Holes in floors	983,000	0.9	489,000	0.7	494,000	1.5
Open cracks or holes (interior)	5,251,000	4.8	2,797,000	3.7	2,454,000	7.2
Broken plaster or peeling paint (interior)	2,221,000	2.0	1,057,000	1.5	1,163,000	3.7
No electrical wiring	50,000	0.0	40,000	0.1	10,000	0.1
Exposed wiring	700,000	0.6	459,000	0.5	242,000	0.8
Rooms without electrical outlets	1,546,000	1.4	898,000	1.2	647,000	1.9



Exhibit 9. Monthly Housing Costs (Occupied Housing Units) by Tenure

Cost (\$)	All		Owner Occupied		Renter Occupied	
	Number of Units	Percentage	Number of Units	Percentage	Number of Units	Percentage
All	108,901,000	100.0	74,950,000	100.0	33,951,000	100.0
No cash rent	1,770,000	1.6	NA	NA	1,770,000	5.2
Less than 100	911,000	0.8	579,000	0.8	332,000	1.0
100–199	4,893,000	4.5	3,633,000	4.8	1,260,000	3.7
200–249	3,898,000	3.6	3,136,000	4.2	762,000	2.2
250–299	3,963,000	3.6	3,298,000	4.4	666,000	2.0
300–349	4,134,000	3.8	3,305,000	4.4	830,000	2.4
350–399	4,359,000	4.0	3,298,000	4.4	1,061,000	3.1
400–449	4,387,000	4.0	2,850,000	3.8	1,538,000	4.5
450–499	4,298,000	3.9	2,447,000	3.3	1,851,000	5.5
500–599	8,537,000	7.8	4,617,000	6.2	3,920,000	11.5
600–699	8,364,000	7.7	4,238,000	5.7	4,126,000	12.2
700–799	7,712,000	7.1	4,005,000	5.3	3,707,000	10.9
800–999	12,952,000	11.9	7,590,000	10.1	5,362,000	15.8
1,000–1,249	11,271,000	10.3	8,067,000	10.8	3,204,000	9.4
1,250–1,499	8,003,000	7.3	6,308,000	8.4	1,695,000	5.0
1,500 or more	19,448,000	17.9	17,581,000	23.5	1,867,000	5.5

the median monthly housing cost is \$761 per month, with owners having a median cost of \$855 and renters having a median cost of \$692. Median housing costs vary significantly among regions. The South has the lowest median monthly housing cost (\$657), the Midwest has the second lowest (\$707), the Northeast has the second highest (\$862), and the West has the highest (\$950). A higher percentage of owners (23.5 percent) have housing costs of \$1,500 or more per month compared with renters (5.5 percent). At the lower end of the distribution, 23.0 percent of owners have monthly costs of less than \$400, while only 19.7 percent of renters pay this little. Part of the reason for this difference is that nearly 4 out of 10 owners have no mortgage debt and thus pay no monthly mortgage expenses. Exhibit 9 also shows that 1.8 million households pay no cash rent for their housing units. Although absolute monthly housing costs indicate that renters pay less than owners do, the situation reverses when fractions of income spent on housing are examined. Overall, the median housing cost burden (the proportion of income spent on housing) is 20.7 percent, but renters pay a median of 28.4 percent of their incomes while owners pay 19.6

percent. As might be expected, median monthly housing costs increased by approximately 2 percent from costs reported in the 2003 AHS.

In recent years the Census Bureau has relaxed its definition of a housing unit, including units in which the residents dine separately from others. Thus, units in what are sometimes called “assisted living” communities, where the residents have separate living quarters but dine together, are now considered to be housing units (and are within the purview of the AHS). In the 2005 survey, the AHS drew a sample of addresses that were believed to contain such units and conducted special screening interviews to determine if they in fact were housing units. The Census Bureau added those units that qualified as housing units to the survey. Because many of these units have older people living in them, the survey also added some questions about the age composition of the residents and the services provided to them. Any household (not just those in the new sample) containing people aged 55 or older was asked if most of the neighbors were also of that age and if the community was restricted to people 55 or older. The survey found that 8,913,000

households, or 22.5 percent of those responding, said that most of their neighbors are 55 or older; however, only 2,839,000 households, or 6.7 percent, said that their communities are age restricted.

Exhibit 10 shows selected amenities enjoyed by residents of multifamily (five or more units) structures. The most common amenity, reported by 43.2 percent of respondents, is recreational facilities, such as a community center or clubhouse, golf course, walking/jogging trails, or private or restricted-access beach, park, or shoreline. About one in five respondents reported that their community's management provided shuttle bus or daycare services. Services to assist with daily life activities are much less common and are provided in only about 6 percent of units in multifamily communities. Personal care services are even more uncommon and are available to less than 2 percent of survey respondents.

Exhibit 10 also illustrates some security features of units in multifamily communities. Three in ten respondents reported that their communities use special entry systems such as entry codes, key cards, or security guard approval. About 18 percent said that their communities are protected by walls or fences.

Although income is not actually a housing characteristic, many housing decisions depend on household income. Owner-occupied housing is usually a household's most valuable asset, and both owners and renters spend substantial proportions of their incomes on housing. In 2005, the AHS

substantially revised its income questions to improve its accuracy in collecting nonwage income data. In previous years, field representatives asked respondents if any family member received income from a variety of nonwage sources and asked about the amount of each person's labor income. The survey then asked for the total family income from all of those sources. Beginning in 2005, the AHS has used income questions very similar to the ones used in the Census Bureau's American Community Survey. Both the Census Bureau and AHS instruments ask if each household member receives income from certain sources and, if the member does receive it, what the amount is. The reported household income is the sum of the amounts reported by the individual members.

Exhibit 11 shows the number and percentage of households receiving income from a variety of sources, broken down by tenure. The most common source of income is, of course, wages and salaries. About a quarter of all households receive Social Security or railroad retirement income, although a greater proportion of owner households receive it than renter households do. An even greater difference exists in the receipt of investment income, which is reported by 1 in 5 owner households but only 1 in 15 renter households. About twice as many owner households receive private pensions and self-employment income than renter households do, but the data show little difference in the distribution of Veterans Affairs payments, unemployment, alimony, and child support. The disability payments category, which is new in the 2005 survey, shows

Exhibit 10. Selected Characteristics of Multifamily Communities

Description	Number of Occupied Units	Percentage
All multifamily (5+ unit) structures	17,752,000	100.0
Management provides community services ^a	3,508,000	19.8
Management provides assistive services ^b	1,062,000	6.0
Management provides personal care services ^c	342,000	1.9
Community recreation facilities available ^d	7,663,000	43.2
Walls or fences surrounding community	3,266,000	18.5
Entry system required to access building	5,433,000	30.7

^aShuttle bus or day care services.

^bAny of: meals, transportation, housekeeping, managing finances, use of telephone, or shopping.

^cAny of: bathing, eating, moving about, dressing, or use of toilet.

^dAny of: community center or clubhouse, golf course, walking/jogging trails, or private or restricted-access beach, park, or shoreline.



that about 5 percent of both renter and owner households receive some form of disability payment. Although the incidence of both Supplemental Security Income and public assistance are low, these categories are the only ones in which a larger proportion of renters than owners receives the payments.

Given the differences in the distribution of income sources, it is not surprising that the distribution of income amounts also differs by tenure. Note that tenure does not cause differences in income, but the opposite. Households with lower incomes choose to rent instead of own. Exhibit 12 shows that below the \$40,000-to-\$49,000 income range (which, incidentally, includes the overall median income of \$44,000), the proportion of renters in each income group is greater than the proportion of owners. Higher income ranges include proportionally more owner households than renter households. The median income for owner households is \$55,000 per year, while for renter households the

median is only \$26,000, less than half the owner median. Note that the exhibit also shows a small number of households with negative incomes. The AHS reports negative household incomes when business losses exceed income received from other sources.

The exhibits presented in this article only skim the surface of the information available from the AHS. The hardcopy report will contain nearly 500 pages of detailed tables about America's housing units. In addition to having chapters on all housing units and occupied housing units, the report will include separate chapters on owner-occupied units, renter-occupied units, African-American households, Hispanic households, and households with elderly householders. Each chapter contains a set of up to 25 tables covering general housing characteristics, building height and condition, unit size and lot size, equipment and plumbing, fuels, housing quality indicators, neighborhood, household composition, recent movers, reasons for moving,

Exhibit 11. Income Source by Tenure

Income Source	Owners		Renters		All	
	Number of Households	Percentage	Number of Households	Percentage	Number of Households	Percentage
Wages and salaries	56,535,000	75.4	25,847,000	76.1	82,382,000	75.6
Social Security or railroad retirement benefits	22,283,000	29.7	5,628,000	16.6	27,911,000	25.6
Interest, dividends, net rental income, royalty income, or income from estates and trusts	15,437,000	20.6	2,213,000	6.5	17,650,000	16.2
Retirement or survivor pensions	13,187,000	17.6	1,994,000	5.9	15,181,000	13.9
Self-employment	11,310,000	15.1	2,915,000	8.6	14,225,000	13.1
Veterans Affairs payments, unemployment compensation, child support, or alimony	4,763,000	6.4	2,616,000	7.7	7,379,000	6.8
Social Security Disability Insurance, worker's compensation, veterans disability, or other disability payments	3,634,000	4.9	1,702,000	5.0	5,335,000	4.9
Supplemental Security Income	1,810,000	2.4	2,273,000	6.7	4,083,000	3.7
Public assistance or public welfare	628,000	0.8	1,759,000	5.2	2,386,000	2.2

income, housing costs, value, price, source of downpayments, number of rooms, square footage, detailed tenure, income details, detailed housing costs, structure type and climate, journey to work, and units in structure. The microdatabase can be used to create customized or user-specified tables and to perform multivariate analyses.

Accessing Housing Information

HUD and the Census Bureau give high priority to making the AHS accessible. Users may download AHS information in tabular and microdata formats. AHS information is available in a full array of media: The tabulations are available in hardcopy, PDF, CD-ROM, and downloadable Internet file formats, and the microdata files (in ASCII or SAS

formats) are available on CD-ROM and can be downloaded from the Internet. For copies of the printed versions, contact HUD USER at 1-800-245-2691 or P.O. Box 23268, Washington, DC 20026-3268. Users can purchase national AHS reports from the Government Printing Office by calling 202-512-1800, and they can obtain the metropolitan area reports from the Census Bureau by calling 301-763-4636 or writing to the Census Bureau, Washington, DC 20233-8500. Both the Census Bureau and HUD maintain Internet sites, and HUD operates an AHS electronic mailing list for the AHS user community. The URL for the HUD AHS website is www.huduser.org/datasets/ahs.html. The site provides these items:

- The 2005 AHS microdata files in SAS and ASCII formats.
- Summary statistics for the 2005 AHS.

Exhibit 12. Income Amounts by Tenure

Income (\$)	Owners		Renters		All	
	Number of Households	Percentage	Number of Households	Percentage	Number of Households	Percentage
Negative	31,000	0.0	14,000	0.0	45,000	0.0
0	736,000	1.0	881,000	2.6	1,616,000	1.5
1-4,999	1,850,000	2.5	2,281,000	6.7	4,130,000	3.8
5,000-9,999	2,472,000	3.3	3,370,000	9.9	5,842,000	5.4
10,000-14,999	3,553,000	4.7	3,296,000	9.7	6,849,000	6.3
15,000-19,999	3,465,000	4.6	3,021,000	8.9	6,487,000	6.0
20,000-24,999	3,701,000	4.9	2,974,000	8.8	6,675,000	6.1
25,000-29,999	3,579,000	4.8	2,809,000	8.3	6,388,000	5.9
30,000-34,999	3,745,000	5.0	2,428,000	7.2	6,173,000	5.7
35,000-39,999	3,577,000	4.8	2,138,000	6.3	5,715,000	5.2
40,000-49,999	7,077,000	9.4	3,062,000	9.0	10,138,000	9.3
50,000-59,999	6,652,000	8.9	2,284,000	6.7	8,936,000	8.2
60,000-79,999	11,430,000	15.3	2,649,000	7.8	14,079,000	12.9
80,000-99,999	7,741,000	10.3	1,328,000	3.9	9,069,000	8.3
100,000-119,999	5,363,000	7.2	624,000	1.8	5,988,000	5.5
120,000 or more	9,978,000	13.3	793,000	2.3	10,772,000	9.9
Total	74,950,000	100.0	33,951,000	100.0	108,901,000	100.0
Median income	\$55,000.00		\$26,000.00		\$44,000.00	



- Line-by-line comparisons of the 2003 estimates and the 2005 initial estimates for a wide array of housing and occupant characteristics.
- The code book for the survey, revised for the 2005 survey, in PDF format.
- Links to the Census Bureau website.
- Microdata in downloadable format for the 1995, 1997, 1999, 2001, 2003, and 2005 national surveys and the 1995, 1996, 1998, 2002, and 2004 metropolitan surveys.
- Information for ordering reports and documents from HUD USER.

The URL for the Census Bureau AHS website is www.census.gov/hhes/www/ahs.html. This site provides these items:

- The AHS national and metropolitan reports from 1975 through 2004 in PDF files. The 2005 national report will be added as soon as it is released.
- Other AHS and housing reports.

- Internet access to the microdata files for extracts and analyses using automated systems. The national surveys for 1997, 1999, 2001, 2003, and 2005 and the metropolitan surveys for 1998 and 2002 are available through the FERRETT system, which allows users to download SAS-format datasets and ASCII-format extracts. Users can also create their own specified tables by using FERRETT. The 1993 and 1995 national surveys are available for extracting and downloading through the Data Extraction System.
- A description of the surveys, historical changes in the surveys, definitions of concepts and variables, sample design and sizes, estimation weights, and survey results in brief formats.
- Information for ordering reports and documents from the Census Bureau's Customer Service Center.

HUD operates an electronic mailing list to provide information and create a forum for the exchange of information within the AHS user community. Subscription instructions are posted at www.huduser.org/emaillists/ahslist.html.

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Jonesboro, Arkansas: Nancy S. Chung	New Orleans
Palm Bay-Melbourne-Titusville, Florida: Juan J. Fernandez	San Juan
Sacramento, California: Lall B. Ramrattan	San Francisco
San Francisco Bay Area, California: Pamela J. Leong	San Francisco
Savannah, Georgia: Tammy Fayed	Atlanta

