AREA DEFINITIONS USED BY FY2014 ANNUAL ADJUSTMENT FACTORS

ALABAMA (SOUTH)
All Counties in Alabama use the South Region AAF.

ALASKA (WEST)
CPI AREAS: Anchorage, AK MSA
    Metropolitan Area Components:
    Anchorage, AK HMFA
    Matanuska-Susitna Borough, AK HMFA
BOROUGHS
    Anchorage
    Matanuska-Susitna
All other Boroughs use the West Region AAF.

ARIZONA (WEST)
CPI AREAS: Phoenix-Mesa-Scottsdale, AZ MSA
COUNTIES
    Maricopa, Pinal
All other Counties use the West Region AAF.

ARKANSAS (SOUTH)
All Counties in Arkansas use the South Region AAF.

CALIFORNIA (WEST)
CPI AREAS: Los Angeles-Long Beach-Santa Ana, CA MSA
    Metropolitan Area Components:
    Los Angeles-Long Beach, CA HMFA
    Orange County, CA HMFA
COUNTIES
    Los Angeles
    Orange
    Napa
    Ventura
    Riverside, San Bernardino
    San Diego
    Alameda, Contra Costa
All other Counties in California use the West Region AAF.
AREA DEFINITIONS USED BY FY2014 ANNUAL ADJUSTMENT FACTORS

COLORADO (WEST)

CPI AREAS:
Boulder, CO MSA: Boulder
Greeley, CO MSA: Weld

All other Counties in Colorado use the West Region AAF.

CONNECTICUT (NORTHEAST)

CPI AREAS:
Bridgeport-Stamford-Norwalk, CT MSA
Metropolitan Area Components:
Bridgeport, CT HMFA
Danbury, CT HMFA
Stamford-Norwalk, CT HMFA

New Haven-Milford, CT MSA
Metropolitan Area Components:
Milford-Ansonia-Seymour, CT HMFA
New Haven-Meriden, CT HMFA
Waterbury, CT HMFA

COUNTIES/TOWNS
Fairfield County towns of Bridgeport, Easton, Fairfield, Monroe, Shelton, Stratford, Trumbull
Fairfield County towns of Bethel, Brookfield, Danbury, New Fairfield, Newtown, Redding, Ridgefield, Sherman.
Fairfield County towns of Darien, Greenwich, New Canaan, Norwalk, Stamford, Weston, Westport, Wilton
New Haven County towns of Ansonia, Beacon Falls, Derby, Milford, Oxford, Seymour
New Haven County towns of Bethany, Branford, Cheshire, East Haven, Guilford, Hamden, Madison, Meriden, New Haven, North Branford, North Haven, Orange, Wallingford, West Haven, Woodbridge
New Haven County towns of Middlebury, Naugatuck, Prospect, Southbury, Waterbury, Wolcott.

All other Counties/Towns in Connecticut use the Northeast Region AAF.

DELAWARE (SOUTH)

CPI AREAS:
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA: New Castle

All other Counties in Delaware use the South Region AAF.

DIST. OF COLUMBIA (SOUTH)

CPI AREAS:
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA
Metropolitan Area Components:
Washington-Arlington-Alexandria, DC-VA-MD HMFA: District of Columbia
AREA DEFINITIONS USED BY FY2014 ANNUAL ADJUSTMENT FACTORS

**FLORIDA (SOUTH)**

CPI AREAS:
Miami-Fort Lauderdale-Pompano Beach, FL MSA:
  Metropolitan Area Components:
  Fort Lauderdale, FL HMFA
  Miami-Miami Beach-Kendall, FL HMFA
  West Palm Beach-Boca Raton, FL HMFA
Tampa-St. Petersburg-Clearwater, FL MSA:

COUNTIES

Broward
Miami-Dade
Palm Beach
Hernando, Hillsborough, Pasco, Pinellas.

All other Counties in Florida use the South Region AAF.

**GEORGIA (SOUTH)**

CPI AREAS:
Atlanta-Sandy Springs-Marietta, GA MSA
  Metropolitan Area Components:
  Atlanta-Sandy Springs-Marietta, GA HMFA:

COUNTIES

Barrow, Bartow, Carroll, Cherokee,
Clayton, Cobb, Coweta, Dawson, DeKalb,
Douglas, Fayette, Forsyth, Fulton, Gwinnett,
Heard, Henry, Jasper, Newton, Paulding,
Pickens, Pike, Rockdale, Spalding, Walton.
Butts
Haralson
Lamar
Meriwether

All other Counties in Georgia use the South Region AAF.

**HAWAII (WEST)**

CPI AREAS:
STATE Hawaii:

COUNTIES

Hawaii, Honolulu, Kalawao, Kauai, Maui.

**IDAHO (WEST)**

All Counties in Idaho use the West Region AAF.

**ILLINOIS (MIDWEST)**

CPI AREAS:
Chicago-Joliet-Naperville, IL-IN-WI MSA
  Metropolitan Area Components:
  Chicago-Joliet-Naperville, IL HMFA:
  De Kalb County, IL HMFA:
  Grundy County, IL:
  Kendall County, IL:
  Kankakee-Bradley, IL MSA:

COUNTIES

Cook, DuPage, Kane, Lake, McHenry, Will.
DeKalb
Grundy
Kendall
Kankakee
AREA DEFINITIONS USED BY FY2014 ANNUAL ADJUSTMENT FACTORS

ILLINOIS (MIDWEST) (Cont.)

CPI AREAS:
St. Louis, MO-IL MSA
   Metropolitan Area Components:
   Bond County, IL HMFA:
   Macoupin County, IL HMFA:
   St. Louis, MO-IL HMFA:

COUNTIES
Bond
Macoupin
Calhoun, Clinton, Jersey, Madison, Monroe, St. Clair.

All other Counties in Illinois use the Midwest Region AAF.

INDIANA (MIDWEST)

CPI AREAS:
Chicago-Joliet-Naperville, IL-IN-WI MSA
   Metropolitan Area Components:
   Gary, IN HMFA:
   Jasper County, IN MFA
   Cincinnati-Middletown, OH-KY-IN HMFA:

COUNTIES
Lake, Newton, Porter
Jasper
Dearborn, Franklin, Ohio.

All other Counties in Indiana use the Midwest Region AAF.

IOWA (MIDWEST)

All Counties in Iowa use the Midwest Region AAF.

KANSAS (MIDWEST)

CPI AREAS:
Kansas City, MO-KS MSA
   Metropolitan Area Components:
   Franklin County, KS HMFA
   Kansas City, MO-KS HMFA:

COUNTIES
Franklin
Johnson, Leavenworth, Linn, Miami, Wyandotte.

All other Counties in Kansas use the Midwest Region AAF.

KENTUCKY (SOUTH)

CPI AREAS:
Cincinnati-Middletown, OH-KY-IN MSA
   Metropolitan Area Components:
   Cincinnati-Middletown OH-KY-IN HMFA:
   Grant County, KY HMFA:

COUNTIES
Boone, Bracken, Campbell, Gallatin, Kenton, Pendleton.
Grant

All other Counties in Kentucky use the South Region AAF.

LOUISIANA (SOUTH)

All Parishes in Louisiana use the South Region AAF.
AREA DEFINITIONS USED BY FY2014 ANNUAL ADJUSTMENT FACTORS

MAINE (NORTHEAST)

All Counties in Maine use the Northeast Region AAF.

MARYLAND (SOUTH)

CPI AREAS: Baltimore-Towson, MD MSA
Metropolitan Area Components: Baltimore-Towson, MD HMFA:
Columbia city, MD MSA

CPI AREAS: Hagerstown-Martinsburg, MD-WV MSA
Metropolitan Area Components: Hagerstown, MD HMFA:

CPI AREAS: Washington-Arlington-Alexandria, DC-VA-MD-WV MSA
Metropolitan Area Components: Washington-Arlington-Alexandria, DC-VA-MD HMFA:

COUNTIES
Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Anne's, Baltimore city.

COUNTIES
Washington

COUNTIES/TOWNS


COUNTIES
Calvert, Charles, Frederick, Montgomery, Prince George's.

COUNTIES
Cecil

All other Counties in Maryland use the South Region AAF.

MASSACHUSETTS (NORTHEAST)

CPI AREAS: Boston-Cambridge-Quincy, MA-NH MSA
Metropolitan Area Components: Boston-Cambridge-Quincy, MA-NH HMFA:
AREA DEFINITIONS USED BY FY2014 ANNUAL ADJUSTMENT FACTORS

MASSACHUSETTS (NORTHEAST) (Cont.)

CPI AREAS:
Boston-Cambridge-Quincy, MA-NH MSA
Metropolitan Area Components:
Boston-Cambridge-Quincy, MA-NH HMFA:
Norfolk County towns of Bellingham, Braintree,
Brookline, Canton, Cohasset, Dedham, Dover,
Foxborough, Franklin city, Holbrook, Medfield,
Medway, Millis, Milton, Needham, Norfolk,
Norwood, Plainville, Quincy city, Randolph, Sharon,
Stoughton, Walpole, Wellesley, Westwood,
Weymouth, Wrentham.

Plymouth County towns of Carver, Duxbury,
Hanover, Hingham, Hull, Kingston, Marshfield,
Norwell, Pembroke, Plymouth, Rockland, Scituate,
Wareham.

Suffolk county towns of Boston city, Chelsea city,
Revere city, Winthrop.

Brockton, MA HMFA:

Norfolk County town of Avon.

Plymouth County towns of Abington, Bridgewater,
Brockton city, East Bridgewater, Halifax, Hanson,
Lakeville, Marion, Mattapoisett, Middleborough,
Plympton, Rochester, West Bridgewater town,
Whitman.

Lawrence, MA-NH HMFA

Essex County towns of Andover, Boxford,
Georgetown, Groveland, Haverhill city, Lawrence
city Merrimac, Methuen city, North Andover, West
Newbury.

Lowell, MA HMFA

Middlesex County town of Billerica, Chelmsford,
Dracut, Dunstable, Groton, Lowell city, Pepperell,
Tewksbury, Tyngsborough, Westford.

Worcester, MA MSA
Metropolitan Area Components:
Eastern Worcester County, MA HMFA:
Worcester County towns of Berlin, Blackstone,
Bolton, Harvard, Hopedale, Lancaster, Mendon,
Milford, Millville, Southborough, Upton.

Fitchburg-Leominster, MA HMFA:
Worcester County towns of Ashburnham,
Fitchburg, Gardner, Leominster, Lunenburg,
Templeton, Westminster, Winchendon.

Western Worcester County, MA HMFA:
Worcester County towns of Athol, Hardwick,
Hubbardston, New Braintree, Petersham, Phillipston,
Royalston, Warren.

Worcester, MA HMFA:
Worcester County towns of Auburn, Barre,
Boylston, Brookfield, Charlton, Clinton, Douglas,
Dudley, East Brookfield, Grafton, Holden, Leicester,
Millbury, Northborough, Northbridge,
North Brookfield, Oakham, Oxford, Paxton,
Princeton, Rutland, Shrewsbury, Southbridge,
Spencer, Sterling, Sturbridge, Sutton, Uxbridge,
Webster, Westborough, West Boylston,
West Brookfield, Worcester.
AREA DEFINITIONS USED BY FY2014 ANNUAL ADJUSTMENT FACTORS

MASSACHUSETTS (NORTHEAST) (Cont.)

All other Counties/Towns in Massachusetts use the Northeast Region AAF.

MICHIGAN (MIDWEST)

CPI AREAS:
Ann Arbor, MI MSA:
Detroit-Warren-Livonia, MI MSA
   Metropolitan Area Components:
      Detroit-Warren-Livonia, MI HMFA:
           Livingston County, MI HMFA:
Flint, MI MSA:
Lenawee County, MI:
Monroe, MI MSA:

COUNTIES
Washtenaw
Livingston
Genesee
Lenawee
Monroe

All other Counties in Michigan use the Midwest Region AAF.

MINNESOTA (MIDWEST)

CPI AREAS:
Minneapolis-St. Paul-Bloomington, MN-WI MSA:

COUNTIES
Anoka, Carver, Chisago, Dakota, Hennepin,
Isanti, Ramsey, Scott, Sherburne,
Washington, Wright.

All other Counties in Minnesota use the Midwest Region AAF.

MISSISSIPPI (SOUTH)

All Counties in Mississippi use the South Region AAF.

MISSOURI (MIDWEST)

CPI AREAS:
Kansas City, MO-KS MSA
   Metropolitan Area Components:
      Bates County, MO HMFA
      Kansas City, MO-KS HMFA:
St. Louis, MO-IL MSA
   Metropolitan Area Components:
      St. Louis, MO-IL HMFA:

COUNTIES
Bates
Caldwell, Cass, Clay, Clinton, Jackson,
Lafayette, Platte, Ray.

Washington County, MO HMFA:

Washington

All other Counties in Missouri (including the rest of Crawford County) use the Midwest Region AAF.

MONTANA (WEST)

All Counties in Montana use the West Region AAF.
AREA DEFINITIONS USED BY FY2014 ANNUAL ADJUSTMENT FACTORS

NEBRASKA (MIDWEST)

All Counties in Nebraska use the Midwest Region AAF.

NEVADA (WEST)

All Counties in Nevada use the West Region AAF.

NEW HAMPSHIRE (NORTHEAST)

CPI AREAS:

- Boston-Cambridge-Quincy, MA-NH MSA
  - Metropolitan Area Components:
    - Boston-Cambridge-Quincy, MA-NH HMFA:
    - Lawrence, MA-NH HMFA:
    - Portsmouth-Rochester, NH HMFA:

- Western Rockingham County, NH HMFA:

COUNTIES/TOWNS

- **Rockingham County towns** of Seabrook, South Hampton.
- **Rockingham County towns** of Atkinson, Chester, Danville, Derry, Fremont, Hampstead, Kingston, Newton, Plaistow, Raymond, Salem, Sandown, Windham.
- **Strafford County towns** of Barrington, Dover, Durham, Farmington, Lee, Madbury, Middleton, Milton, New Durham, Rochester, Rollinsford, Somersworth, Strafford.
- **Rockingham County towns** of Auburn, Candia, Deerfield, Londonderry, Northwood, Nottingham.

- **Hillsborough County towns** of Antrim, Bennington, Deering, Francestown, Greenfield, Hancock, Hillsborough, Lyndeborough, New Boston, Peterborough, Sharon, Temple, Windsor.
- **Hillsborough County towns** of Bedford, Goffstown, Manchester, Weare.
- **Hillsborough County towns** of Amherst, Brookline, Greenville, Hollis, Hudson, Litchfield, Mason, Merrimack, Milford, Mont Vernon, Nashua, New Ipswich, Pelham, Wilton.

All other Counties/Towns in New Hampshire use Northeast Region AAF.
AREA DEFINITIONS USED BY FY2014 ANNUAL ADJUSTMENT FACTORS

NEW JERSEY (NORTHEAST)

CPI AREAS:
Atlantic City-Hammonton, NJ MSA
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA
Metropolitan Area Components:
   Bergen-Passaic, NJ HMFA:
   Jersey City, NJ HMFA:
   Middlesex-Somerset-Hunterdon, NJ HMFA:
   Monmouth-Ocean, NJ HMFA:
   Newark, NJ HMFA:
Ocean City, NJ MSA:
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA
Trenton-Ewing, NJ MSA:
Vineland-Millville-Bridgeton, NJ MSA:

COUNTIES
Atlantic
Bergen, Passaic
Hudson
Hunterdon, Middlesex, Somerset.
Monmouth, Ocean.
Essex, Morris, Sussex, Union.
Cape May
Burlington, Camden, Gloucester, Salem.
Mercer
Cumberland

Warren County uses the Northeast Region AAF.

NEW MEXICO (WEST)

All Counties in New Mexico use the West Region AAF.

NEW YORK (NORTHEAST)

CPI AREAS:
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA
Metropolitan Area Components:
   Nassau-Suffolk, NY HMFA:
   New York, NY-NJ HMFA:
   Westchester County, NY HMFA
Poughkeepsie-Newburgh-Middletown, NY MSA:

COUNTIES
Nassau, Suffolk
Bronx, Kings, New York, Putnam, Queens,
Richmond, Rockland.
Westchester
Dutchess, Orange

All other Counties in New York use the Northeast Region AAF.

NORTH CAROLINA (SOUTH)

All Counties in North Carolina use the South Region AAF.

NORTH DAKOTA (MIDWEST)

All Counties in North Dakota use the Midwest Region AAF.

OHIO (MIDWEST)

CPI AREAS:
Akron, OH MSA:
Ashtabula County, OH:

COUNTIES
Portage, Summit
Ashtabula
AREA DEFINITIONS USED BY FY2014 ANNUAL ADJUSTMENT FACTORS

OHIO (MIDWEST) (Cont.)

CPI AREAS:
Cincinnati-Middleton, OH-KY-IN MSA
   Metropolitan Area Components:
   Brown County, OH HMFA:
   Cincinnati-Middleton OH-KY-IN HMFA:
   Cleveland-Elyria-Mentor, OH:

COUNTIES
Brown
Cuyahoga, Geauga, Lake, Lorain, Medina.

All other Counties in Ohio use the Midwest Region AAF.

OKLAHOMA (SOUTH)

All Counties in Oklahoma use the South Region AAF.

OREGON (WEST)

CPI AREAS:
Portland-Vancouver-Beaverton, OR-WA MSA:
Salem, OR MSA:

COUNTIES
Clackamas, Columbia, Multnomah,
Washington, Yamhill.
Marion, Polk

All other Counties in Oregon use the West Region AAF.

PENNSYLVANIA (NORTHEAST)

CPI AREAS:
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA
   Metropolitan Area Components:
   Pike County, PA HMFA:
   Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA:
   Metropolitan Area Components:
   Armstrong County, PA HMFA:
   Pittsburgh, PA HMFA:

COUNTIES
Pike
Bucks, Chester, Delaware, Montgomery,
Philadelphia.
Armstrong
Allegheny, Beaver, Butler, Fayette,
Washington, Westmoreland.

All other Counties in Pennsylvania use the Northeast Region AAF.

RHODE ISLAND (NORTHEAST)

All Counties/Towns in Rhode Island use the Northeast Region AAF.

SOUTH CAROLINA (SOUTH)

All Counties in South Carolina use the South Region AAF.

SOUTH DAKOTA (MIDWEST)

All Counties in South Dakota use the Midwest Region AAF.
AREA DEFINITIONS USED BY FY2014 ANNUAL ADJUSTMENT FACTORS

TENNESSEE (SOUTH)

All Counties in Tennessee use the South Region AAF.

TEXAS (SOUTH)

CPI AREAS:
Dallas-Fort Worth-Arlington, TX MSA
Metropolitan Area Components:
  Dallas, TX HMFA:
    Fort Worth-Arlington, TX HMFA:
      Wise County, TX HMFA:
    Henderson County, TX:
  Houston- Sugar Land- Baytown, TX MSA
Metropolitan Area Components:
  Austin, County, TX HMFA:
  Brazoria County, TX HMFA:
  Houston-Baytown-Sugar Land, TX HMFA:

COUNTIES
Collin, Dallas, Delta, Denton, Ellis, Hunt,
Kaufman, Rockwall.
Johnson, Parker, Tarrant
Wise
Henderson

All other Counties in Texas use the South Region AAF.

UTAH (WEST)

All Counties in Utah use the West Region AAF.

VERMONT (NORTHEAST)

All Counties/Towns in Vermont use the Northeast Region AAF.

VIRGINIA (SOUTH)

CPI AREAS:
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA
Metropolitan Area Components:
  Warren County, VA HMFA:
  Washington-Arlington-Alexandria, DC-VA-MD HMFA:

COUNTIES
Warren
Arlington, Clarke, Fairfax, Fauquier,
Loudoun, Prince William, Spotsylvania,
Stafford, Alexandria city, Fairfax city,
Falls Church city, Fredericksburg city,
Manassas Park city, Manassas city.

All other Counties/Cities in Virginia use the South Region AAF.

WASHINGTON (WEST)

CPI AREAS:
Bremerton-Silverdale, WA MSA:
Island County, WA:
Olympia, WA MSA:
Portland-Vancouver-Beaverton, OR-WA MSA:

COUNTIES
Kitsap
Island
Thurston
Clark, Skamania
AREA DEFINITIONS USED BY FY2014 ANNUAL ADJUSTMENT FACTORS

WASHINGTON (WEST) (Cont.)

CPI AREAS: Seattle-Tacoma-Bellevue, WA MSA
Metropolitan Area Components:
    Seattle-Bellevue, WA HMFA:
    Tacoma, WA HMFA:

COUNTIES
    King, Snohomish
    Pierce

All other Counties in Washington use the West Region AAF.

WEST VIRGINIA (SOUTH)

CPI AREAS: Hagerstown-Martinsburg, MD-WV MSA
Metropolitan Area Components:
    Martinsburg, WV HMFA:

COUNTIES
    Berkeley, Morgan

Washington-Arlington-Alexandria, DC-VA-MD-WV MSA
Metropolitan Area Components:
    Jefferson County, WV HMFA:

COUNTIES
    Jefferson

All other Counties in West Virginia use the South Region AAF.

WISCONSIN (MIDWEST)

CPI AREAS: Chicago-Joliet-Naperville, IL-IN-WI MSA
Metropolitan Area Components:
    Kenosha County, WI HMFA:

COUNTIES
    Kenosha

Milwaukee-Waukesha-West Allis, WI MSA:

COUNTIES
    Milwaukee, Ozaukee, Washington, Waukesha

Minneapolis-St. Paul-Bloomington, MN-WI MSA:

COUNTIES
    Pierce, St. Croix

Racine, WI MSA:

COUNTIES
    Racine

All other areas of Wisconsin use the Midwest Region AAF.

WYOMING (WEST)

All Counties in Wyoming use the West Region AAF.

PACIFIC ISLANDS (WEST)

The American Samoa, Guam, Northern Mariana Islands, and Palau use the West Region AAF.

PUERTO RICO (PUERTO RICO)

CPI AREAS: Aguadilla-Isabela-San Sebastián, PR MSA

MUNICIPIOS
    Aguada, Aguadilla, Añasco, Isabela, Lares, Moca, Rincón, San Sebastián

Fajardo, PR MSA
    Celba, Fajardo, Luquillo

Guayama, PR MSA
    Arroyo, Guayama, Patillas

Mayagüez, PR MSA
    Hormigueros, Mayagüez

San Germán-Cabo Rojo, PR MSA
    Cabo Rojo, Lajas, Sabana Grande, San Germán
CPI AREAS:
San Juan-Caguas-Guaynabo, PR MSA
   Metropolitan Area Components:
      Arecibo, PR HMFA
      Barranquitas-Aibonito-Quebradillas, PR HMFA
      Caguas, PR HMFA
      San Juan-Guaynabo, PR HMFA

Yauco, PR MSA

All other Municipios use the Adjuntas Municipio Puerto Rico AAF.

VIRGIN ISLANDS (SOUTH)

The U.S. Virgin Islands use the South Region AAF.