AREA DEFINITIONS USED BY FY2017 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-Anaheim, CA MSA
Metropolitan Area Components:
Los Angeles-Long Beach-Glendale, CA HMFA
Santa Ana-Anaheim-Irvine, CA HMFA:

COUNTIES
Los Angeles
Orange
Napa
Ventura
Riverside, San Bernardino
San Diego
San Diego
San Francisco-Oakland-Hayward, CA MSA
Metropolitan Area Components:
Oakland-Fremont, CA HMFA
San Francisco, CA HMFA

Alameda, Contra Costa

San Jose-Sunnyvale-Santa Clara, CA MSA
Metropolitan Area Components:
San Benito County, CA HMFA
San Jose-Sunnyvale-Santa Clara, CA HMFA

San Benito
Santa Clara

Santa Cruz-Watsonville, CA MSA:
Santa Cruz

Santa Rosa, CA MSA:
Sonoma

Vallejo-Fairfield, CA MSA:
Solano

All other Counties in California use the West Region AAF.
AREA DEFINITIONS USED BY FY2017 ANNUAL ADJUSTMENT FACTORS

COLORADO (WEST)

CPI AREAS:
Boulder, CO MSA: Boulder
Denver-Aurora-Lakewood, CO MSA: Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, Park, Weld
Greeley, CO MSA:

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

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

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.

Worcester, MA-CT MSA
Metropolitan Area Components:
Windham County, CT HMFA


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

DELWARE (SOUTH)

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

All other Counties in Delaware use the South Region AAF.
AREA DEFINITIONS USED BY FY2017 ANNUAL ADJUSTMENT FACTORS

DIST. OF COLUMBIA (SOUTH)

CPI AREAS: Washington-Arlington-Alexandria, DC-VA-MD-WV MSA
Metropolitan Area Component:
Washington-Arlington-Alexandria, DC-VA-MD HMFA: District of Columbia

FLORIDA (SOUTH)

CPI AREAS: Miami-Fort Lauderdale-West Palm Beach, FL MSA:
Metropolitan Area Components:
Fort Lauderdale, FL HMFA: Broward
Miami-Miami Beach-Kendall, FL HMFA: Miami-Dade
West Palm Beach-Boca Raton, FL HMFA: Palm Beach
Tampa St. Petersburg Clearwater, FL MSA: Hernando, Hillsborough, Pasco, Pinellas.

All other Counties in Florida use the South Region AAF.

GEORGIA (SOUTH)

CPI AREAS: Atlanta-Sandy Springs-Roswell, GA MSA
Metropolitan Area Components:
Butts County, GA HMFA: Butts
Haralson County, GA HMFA: Haralson
Lamar County, GA HMFA: Lamar
Meriwether County, GA HMFA: Meriwether
Morgan County, GA HMFA: Morgan

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.
AREA DEFINITIONS USED BY FY2017 ANNUAL ADJUSTMENT FACTORS

ILLINOIS (MIDWEST)

CPI AREAS: Chicago-Naperville-Elgin, IL-IN-WI MSA
Metropolitan Area Components:
- Chicago-Joliet-Naperville, IL HMFA:
  - Cook, DuPage, Kane, Lake, McHenry, Will.
- DeKalb County, IL HMFA:
  - DeKalb
- Grundy County, IL:
  - Grundy
- Kendall County, IL
Kankakee, IL MSA:
St. Louis, MO IL MSA
Metropolitan Area Components:
- Bond County, IL HMFA:
  - Bond
- Macoupin County, IL HMFA:
  - Macoupin
- St. Louis, MO-IL HMFA:
  - Calhoun, Clinton, Jersey, Madison, Monroe, St. Clair.

All other Counties in Illinois use the Midwest Region AAF.

INDIANA (MIDWEST)

CPI AREAS: Chicago-Naperville-Elgin, IL-IN-WI MSA
Metropolitan Area Components:
- Gary, IN HMFA:
  - Lake, Newton, Porter
- Jasper County, IN HMFA
Cincinnati, OH KY IN MSA
Metropolitan Area Components:
- Cincinnati, OH KY IN HMFA:
  - Dearborn, Ohio.
- Union County, IN HMFA

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:
Wyandotte.

All other Counties in Kansas use the Midwest Region AAF.
AREA DEFINITIONS USED BY FY2017 ANNUAL ADJUSTMENT FACTORS

KENTUCKY (SOUTH)

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

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

Grant County, KY HMFA:

Grant

All other Counties in Kentucky use the South Region AAF.

LOUISIANA (SOUTH)

All Parishes in Louisiana use the South Region AAF.

MAINE (NORTHEAST)

All Counties in Maine use the Northeast Region AAF.

MARYLAND (SOUTH)

CPI AREAS:
Baltimore-Columbia-Towson, MD MSA:

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

Hagerstown-Martinsburg, MD-WV MSA:
  Metropolitan Area Component:
  Hagerstown, MD HMFA:

Washington

Washington-Arlington-Alexandria, DC-VA-MD-WV MSA
  Metropolitan Area Component:
  Washington-Arlington-Alexandria, DC-VA-MD HMFA:

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

Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA

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:

COUNTIES/TOWNS
### MA AREA DEFINITIONS USED BY FY2017 ANNUAL ADJUSTMENT FACTORS

**MASSACHUSETTS (NORTHEAST) (Cont.)**

<table>
<thead>
<tr>
<th>CPI AREAS:</th>
<th>COUNTIES/TOWNS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Metropolitan Area Components:</td>
<td><strong>Norfolk County towns</strong> 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.</td>
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<tr>
<td></td>
<td><strong>Suffolk county towns</strong> of Boston city, Chelsea city, Revere city, Winthrop.</td>
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<tr>
<td>Brockton, MA HMFA:</td>
<td><strong>Norfolk County town</strong> of Avon.</td>
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<td></td>
<td><strong>Plymouth County towns</strong> of Abington, Bridgewater, Brockton city, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater town, Whitman.</td>
</tr>
<tr>
<td>Lawrence, MA-NH HMFA</td>
<td><strong>Essex County towns</strong> of Andover, Boxford, Georgetown, Groveland, Haverhill city, Lawrence city Merrimac, Methuen city, North Andover, West Newbury.</td>
</tr>
<tr>
<td>Lowell, MA HMFA</td>
<td><strong>Middlesex County town</strong> of Billerica, Chelmsford, Dracut, Dunstable, Groton, Lowell city, Pepperell, Tewksbury, Tyngsborough, Westford.</td>
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## AREA DEFINITIONS USED BY FY2017 ANNUAL ADJUSTMENT FACTORS

### MASSACHUSETTS (NORTHEAST) (Cont.)

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Metropolitan Area Components:</td>
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<tr>
<td></td>
<td>Fitchburg-Leominster, MA HMFA:</td>
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<td></td>
<td>Western Worcester County, MA HMFA:</td>
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<td></td>
<td>Worcester, MA HMFA:</td>
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<tr>
<td>All other Counties/Towns in Massachusetts use the Northeast Region AAF.</td>
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### MICHIGAN (MIDWEST)

<table>
<thead>
<tr>
<th>CPI AREAS</th>
<th>COUNTIES</th>
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<tbody>
<tr>
<td>Ann Arbor, MI MSA:</td>
<td>Washtenaw</td>
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<tr>
<td>Detroit-Warren-Dearborn, MI MSA</td>
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<tr>
<td>Metropolitan Area Components:</td>
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<tr>
<td></td>
<td>Livingston</td>
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<tr>
<td>Livingston County, MI HMFA:</td>
<td>Genesee</td>
</tr>
<tr>
<td>Flint, MI MSA:</td>
<td>Monroe</td>
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<tr>
<td>Monroe, MI MSA:</td>
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<tr>
<td>All other Counties in Michigan use the Midwest Region AAF.</td>
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</tbody>
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AREA DEFINITIONS USED BY FY2017 ANNUAL ADJUSTMENT FACTORS

MINNESOTA (MIDWEST)

CPI AREAS: Minneapolis-St. Paul-Bloomington, MN-WI MSA
   Metropolitan Area Components:
   - Le Sueur County, MN HMFA
   - Mille Lacs County, MN HMFA
   - Minneapolis-St. Paul-Bloomington, MN-WI HMFA

COUNTIES
   - Le Sueur
   - Mille Lacs
   - Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, Wright.
   - Sibley

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

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

St. Louis, MO-IL MSA
   Metropolitan Area Component:
   - St. Louis, MO-IL HMFA:

COUNTIES
   - Sullivan city part of Crawford, Franklin, Jefferson, Lincoln, St. Charles, St. Louis, Warren, St. Louis city

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.

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:
- Manchester-Nashua, NH MSA
  Metropolitan Area Components:
  - Hillsborough County, NH (part) HMFA:
  - Manchester, NH HMFA:
  - Nashua, 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.
- 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.

NEW JERSEY (NORTHEAST)

CPI AREAS:
- Atlantic City-Hammonton, NJ MSA
- New York-Newark-Jersey City, 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:

COUNTIES
- Atlantic
- Bergen, Passaic
- Hunterdon
- Monmouth, Ocean
- Essex, Morris, Sussex, Union
- Cape May
AREA DEFINITIONS USED BY FY2017 ANNUAL ADJUSTMENT FACTORS

NEW JERSEY (NORTHEAST) (Cont.)

CPI AREAS:  COUNTIES
Trenton, NJ MSA: Mercer
Vineland- Bridgeton, NJ MSA: 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:  COUNTIES
New York-Newark-Jersey City, NY-NJ-PA MSA Nassau, Suffolk
Metropolitan Area Components: Bronx, Kings, New York, Putnam, Queens,
Nassau-Suffolk, NY HMFA: Richmond, Rockland
New York, NY HMFA: Dutchess, Orange
Poughkeepsie-Newburgh-Middletown, NY HMFA: Westchester
Westchester County, NY HMFA

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:  COUNTIES
Akron, OH MSA: Portage, Summit
Cincinnati, OH-KY-IN MSA Brown
Brown County, OH HMFA: Cuyahoga, Geauga, Lake, Lorain, Medina.
Cincinnati, OH-KY-IN HMFA:
Cleveland-Elyria, OH MSA:

All other Counties in Ohio use the Midwest Region AAF.

OKLAHOMA (SOUTH)

All Counties in Oklahoma use the South Region AAF.
AREA DEFINITIONS USED BY FY2017 ANNUAL ADJUSTMENT FACTORS

OREGON (WEST)

CPI AREAS: Portland-Vancouver-Hillsboro, OR-WA MSA:
COUNTIES Clackamas, Columbia, Multnomah, Washington, Yamhill.
Salem, OR MSA: Marion, Polk

All other Counties in Oregon use the West Region AAF.

PENNSYLVANIA (NORTHEAST)

CPI AREAS: New York-Newark-Jersey City, NY-NJ-PA MSA
COUNTIES Pike
Pittsburgh, PA MSA: Armstrong

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.

TENNESSEE (SOUTH)

All Counties in Tennessee use the South Region AAF.

TEXAS (SOUTH)

CPI AREAS: Dallas-Fort Worth-Arlington, TX MSA
COUNTIES Collin, Dallas, Denton, Ellis, Hunt, Kaufman, Rockwall.
Metropolitan Area Components: Johnson, Parker, Tarrant
Dallas, TX HMFA:
Fort Worth-Arlington, TX HMFA:
Hood County, TX HMFA

Hood
AREA DEFINITIONS USED BY FY2017 ANNUAL ADJUSTMENT FACTORS

TEXAS (SOUTH) (Cont.)

CPI AREAS:
Dallas-Fort Worth-Arlington, TX MSA
Metropolitan Area Components:
   Somervell County, TX HMFA
   Wise County, TX HMFA:
Houston-The Woodlands-Sugar Land, TX MSA
Metropolitan Area Components:
   Austin, County, TX HMFA:
   Brazoria County, TX HMFA:
   Houston-The Woodlands-Sugar Land, TX HMFA:
COUNTIES
   Somervell
   Wise
   Austin
   Brazoria
   Chambers, Fort Bend, Galveston, Harris,
   Liberty, Montgomery, Waller.

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:
   Culpeper County, VA HMFA:
   Jefferson County, VA HMFA
   Rappahannock County, VA HMFA
   Warren County, VA HMFA:
   Washington-Arlington-Alexandria, DC-VA-MD HMFA:
COUNTIES
   Culpeper
   Jefferson
   Rappahannock
   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:
Olympia-Tumwater, WA MSA:
Portland-Vancouver-Hillsboro, OR-WA MSA:
Seattle-Tacoma-Bellevue, WA MSA
Metropolitan Area Components:
   Seattle-Bellevue, WA HMFA:
   Tacoma, WA HMFA:
COUNTIES
   Kitsap
   Thurston
   Clark, Skamania
   King, Snohomish
   Pierce
WASHINGTON (WEST) (Cont.)

All other Counties in Washington use the West Region AAF.

WEST VIRGINIA (SOUTH)

CPI AREAS: COUNTIES
Hagerstown-Martinsburg, MD-WV MSA:
  Metropolitan Area Component:
  Martinsburg, WV HMFA: Berkeley
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA
  Metropolitan Area Component:
  Jefferson County, WV HMFA: Jefferson

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

WISCONSIN (MIDWEST)

CPI AREAS: COUNTIES
Chicago-Naperville-Elgin, IL-IN-WI MSA
  Metropolitan Area Component:
  Kenosha County, WI HMFA: Kenosha
Milwaukee-Waukesha-West Allis, WI MSA:
  Milwaukee, Ozaukee, Washington, Waukesha
Minneapolis-St. Paul-Bloomington, MN-WI MSA:
  Metropolitan Area Component:
  Minneapolis-St. Paul-Bloomington, MN-WI HMFA: Pierce, St. Croix
Racine, WI MSA: 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.
AREA DEFINITIONS USED BY FY2017 ANNUAL ADJUSTMENT FACTORS

PUERTO RICO (PUERTO RICO)

CPI AREAS:
Aguadilla-Isabela, PR MSA
Metropolitan Area Components:
Aguadilla-Isabela, PR HMFA

Utuado Municipio, PR HMFA
Arecibo, PR MSA
Metropolitan Area Components:
Arecibo, PR HMFA
Quebradillas Municipio, PR HMFA
Guayama, PR MSA
Mayagüez, PR MSA
Ponce, PR MSA
Metropolitan Area Components:
Ponce, PR HMFA
Yauco, PR HMFA
San Germán, PR MSA
San Juan-Carolina-Caguas, PR MSA
Metropolitan Area Components:
Barranquitas-Aibbonito, PR HMFA
Caguas, PR HMFA
Fajardo, PR MSA
San Juan-Guaynabo, PR HMFA

MUNICIPIOS
Aguada, Aguadilla, Añasco, Isabela, Lares, Moca, Rincón, San Sebastián
Utuado
Arecibo, Camuy, Hatillo
Quebradillas
Arroyo, Guayama, Patillas
Hormigueros, Mayagüez
Juana Diaz, Ponce, Villalba
Guánica, Guayanilla, Peñuelas, Yauco
Cabo Rojo, Lajas, Sabana Grande, San Germán
Aibbonito, Barranquitas, Ciales, Maunabo, Orocovis
Caguas, Cayey, Cidra, Gurabo, San Lorenzo
Ceiba, Fajardo, Luquillo
Aguas Buenas, Barceloneta, Bayamón,
Canóvanas, Carolina, Cataño, Comerío,
Corozal, Dorado, Florida, Guaynabo,
Humacao, Juncos, Las Piedras, Loíza,
Manatí, Morovis, Naguabo, Naranjito,
Río Grande, San Juan, Toa Alta, Toa Baja,
Trujillo Alto, Vega Alta, Vega Baja,
Yabucoa

All other Municipios use the Puerto Rico HUD Nonmetro Area AAF.

VIRGIN ISLANDS (SOUTH)

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