

AREA DEFINITIONS USED BY FY 2020 ANNUAL ADJUSTMENT FACTORS

ALABAMA (SOUTH)

All Counties in Alabama use the South Region AAF.

ALASKA (WEST)

CPI AREAS:	Metropolitan Area Components:	BOROUGHES
Anchorage, AK MSA	Anchorage, AK HMFA	Anchorage
Anchorage, AK MSA	Matanuska-Susitna Borough, AK HMFA	Matanuska-Susitna

All other Boroughs use the West Region AAF.

ARIZONA (WEST)

CPI AREAS:	COUNTIES
Phoenix-Mesa-Scottsdale, AZ MSA	Maricopa, Pinal

All other Counties in Arizona use the West Region AAF.

ARKANSAS (SOUTH)

All Counties in Arkansas use the South Region AAF.

CALIFORNIA (WEST)

CPI AREAS:	Metropolitan Area Components:	COUNTIES
Los Angeles-Long Beach-Anaheim, CA MSA	Los Angeles-Long Beach-Glendale, CA HMFA	Los Angeles
Los Angeles-Long Beach-Anaheim, CA MSA	Santa Ana-Anaheim-Irvine, CA HMFA	Orange
Riverside-San Bernardino-Ontario, CA MSA		Riverside, San Bernardino
San Diego-Carlsbad, CA MSA		San Diego
San Francisco-Oakland-Hayward, CA MSA	Oakland-Fremont, CA HMFA	Alameda, Contra Costa
San Francisco-Oakland-Hayward, CA MSA	San Francisco, CA HMFA	Marin, San Francisco, San Mateo.

All other Counties in California use the West Region AAF.

COLORADO (WEST)

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

All other Counties in Colorado use the West Region AAF.

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<u>CONNECTICUT (NORTHEAST)</u>		
All Counties/Towns in Connecticut use the Northeast Region AAF.		

<u>DELAWARE (SOUTH)</u>		
CPI AREAS:	COUNTIES	
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	New Castle	
All other Counties in Delaware use the South Region AAF.		

<u>DIST. OF COLUMBIA (SOUTH)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	Washington-Arlington-Alexandria, DC-VA-MD HMFA	District of Columbia

<u>FLORIDA (SOUTH)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
Miami-Fort Lauderdale-West Palm Beach, FL MSA	Fort Lauderdale, FL HMFA	Broward
Miami-Fort Lauderdale-West Palm Beach, FL MSA	Miami-Miami Beach-Kendall, FL HMFA	Miami-Dade
Miami-Fort Lauderdale-West Palm Beach, FL MSA	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.		

<u>GEORGIA (SOUTH)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
Atlanta-Sandy Springs-Roswell, GA MSA	Atlanta-Sandy Springs-Roswell, GA HMFA	Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, Walton
Atlanta-Sandy Springs-Roswell, GA MSA	Butts County, GA HMFA	Butts
Atlanta-Sandy Springs-Roswell, GA MSA	Haralson County, GA HMFA	Haralson
Atlanta-Sandy Springs-Roswell, GA MSA	Lamar County, GA HMFA	Lamar
Atlanta-Sandy Springs-Roswell, GA MSA	Meriwether County, GA HMFA	Meriwether
Atlanta-Sandy Springs-Roswell, GA MSA	Morgan County, GA HMFA	Morgan
All other Counties in Georgia use the South Region AAF.		

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<u>HAWAII (WEST)</u>	
CPI AREAS:	COUNTIES
Urban Honolulu, HI MSA	Honolulu
All other Counties in Hawaii use the West Region AAF.	

<u>IDAHO (WEST)</u>
All Counties in Idaho use the West Region AAF.

<u>ILLINOIS (MIDWEST)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
Chicago-Naperville-Elgin, IL-IN-WI MSA	Chicago-Joliet-Naperville, IL HMFA	Cook, DuPage, Kane, Lake, McHenry, Will
Chicago-Naperville-Elgin, IL-IN-WI MSA	De Kalb County, IL HMFA	DeKalb
Chicago-Naperville-Elgin, IL-IN-WI MSA	Grundy County, IL HMFA	Grundy
Chicago-Naperville-Elgin, IL-IN-WI MSA	Kendall County, IL HMFA	Kendall
St. Louis, MO IL MSA	Bond County, IL HMFA	Bond
St. Louis, MO IL MSA	Macoupin County, IL HMFA	Macoupin
St. Louis, MO IL MSA	St. Louis, MO-IL HMFA	Calhoun, Clinton, Jersey, Madison, Monroe, St. Clair
All other Counties in Illinois use the Midwest Region AAF.		

<u>INDIANA (MIDWEST)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
Chicago-Naperville-Elgin, IL-IN-WI MSA	Gary, IN HMFA	Lake, Newton, Porter
Chicago-Naperville-Elgin, IL-IN-WI MSA	Jasper County, IN HMFA	Jasper
All other Counties in Indiana use the Midwest Region AAF.		

<u>IOWA (MIDWEST)</u>
All Counties in Iowa use the Midwest Region AAF.

<u>KANSAS (MIDWEST)</u>
All Counties in Kansas use the Midwest Region AAF.

<u>KENTUCKY (SOUTH)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
All Counties in Kentucky use the South Region AAF.		

<u>LOUISIANA (SOUTH)</u>
All Parishes in Louisiana use the South Region AAF.

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MAINE (NORTHEAST)

All Counties in Maine use the Northeast Region AAF.

<u>MARYLAND (SOUTH)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
Baltimore-Columbia-Towson, MD MSA		Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Anne's, Baltimore city
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	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:	Metropolitan Area Components:	COUNTIES/TOWNS
Boston-Cambridge-Newton, MA-NH MSA	Boston-Cambridge-Quincy, MA-NH HMFA	<p>Essex County towns of Amesbury, Beverly city, Danvers, Essex, Gloucester city, Hamilton, Ipswich, Lynn city, Lynnfield, Manchester-by-the-Sea, Marblehead, Middleton, Nahant, Newbury, Newburyport city, Peabody city, Rockport, Rowley, Salem city, Salisbury, Saugus, Swampscott, Topsfield, Wenham</p> <p>Middlesex County towns of Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Boxborough, Burlington, Cambridge city, Carlisle, Concord, Everett city, Framingham, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Malden city, Marlborough city, Maynard, Medford city, Melrose city, Natick, Newton city, North Reading, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Townsend, Wakefield, Waltham city, Watertown city, Wayland, Weston, Wilmington, Winchester, Woburn city.</p>

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MASSACHUSETTS (NORTHEAST) cont'd		
CPI AREAS:	Metropolitan Area Components:	COUNTIES/TOWNS
Boston-Cambridge-Newton, MA-NH MSA	Boston-Cambridge-Quincy, MA-NH HMFA	<p>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</p> <p>Plymouth County towns of Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham</p> <p>Suffolk county towns of Boston city, Chelsea city, Revere city, Winthrop</p>
Boston-Cambridge-Newton, MA-NH MSA	Brockton, MA HMFA	<p>Norfolk County town of Avon</p> <p>Plymouth County towns of Abington, Bridgewater, Brockton city, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater town, Whitman.</p>
Boston-Cambridge-Newton, MA-NH MSA	Lawrence, MA-NH HMFA	<p>Essex County towns of Andover, Boxford, Georgetown, Groveland, Haverhill city, Lawrence city Merrimac, Methuen city, North Andover, West Newbury</p>
Boston-Cambridge-Newton, MA-NH MSA	Lowell, MA HMFA	<p>Middlesex County town of Billerica, Chelmsford, Dracut, Dunstable, Groton, Lowell city, Pepperell, Tewksbury, Tyngsborough, Westford</p>
All other Counties/Towns in Massachusetts use the Northeast Region AAF.		

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<u>MICHIGAN (MIDWEST)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
Detroit-Warren-Dearborn, MI MSA	Detroit-Warren-Livonia, MI HMFA	Lapeer, Macomb, Oakland, St. Clair, Wayne
Detroit-Warren-Dearborn, MI MSA	Livingston County, MI HMFA	Livingston
All other Counties in Michigan use the Midwest Region AAF.		

<u>MINNESOTA (MIDWEST)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
Minneapolis-St. Paul-Bloomington, MN-WI MSA	Le Sueur County, MN HMFA	Le Sueur
Minneapolis-St. Paul-Bloomington, MN-WI MSA	Mille Lacs County, MN HMFA	Mille Lacs
Minneapolis-St. Paul-Bloomington, MN-WI MSA	Minneapolis-St. Paul-Bloomington, MN-WI HMFA	Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, Wright
Minneapolis-St. Paul-Bloomington, MN-WI MSA	Sibley County, MN HMFA	Sibley
All other Counties in Minnesota use the Midwest Region AAF.		

<u>MISSISSIPPI (SOUTH)</u>		
All Counties in Mississippi use the South Region AAF.		

<u>MISSOURI (MIDWEST)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
St. Louis, MO-IL MSA	St. Louis, MO-IL HMFA	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.		

<u>MONTANA (WEST)</u>		
All Counties in Montana use the West Region AAF		

<u>NEBRASKA (MIDWEST)</u>		
All Counties in Nebraska use the Midwest Region AAF		

<u>NEVADA (WEST)</u>		
All Counties in Nevada use the West Region AAF		

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<u>NEW HAMPSHIRE (NORTHEAST)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES/TOWNS
Boston-Cambridge-Newton, MA-NH MSA	Boston-Cambridge-Quincy, MA-NH HMFA	Rockingham County towns of Seabrook, South Hampton
Boston-Cambridge-Newton, MA-NH MSA	Lawrence, MA-NH HMFA	Rockingham County towns of Atkinson, Chester, Danville, Derry, Fremont, Hampstead, Kingston, Newton, Plaistow, Raymond, Salem, Sandown, Windham
Boston-Cambridge-Newton, MA-NH MSA	Portsmouth-Rochester, NH HMFA	Rockingham County towns of Brentwood, East Kingston, Epping, Exeter, Greenland, Hampton, Hampton Falls, Kensington, New Castle, Newfields, Newington, Newmarket, North Hampton, Portsmouth, Rye, Stratham. Strafford County towns of Barrington, Dover, Durham, Farmington, Lee, Madbury, Middleton, Milton, New Durham, Rochester, Rollinsford, Somersworth, Strafford
Boston-Cambridge-Newton, MA-NH MSA	Western Rockingham County, NH HMFA	Rockingham County towns of Auburn, Candia, Deerfield, Londonderry, Northwood, Nottingham
All other Counties/Towns in New Hampshire use Northeast Region AAF.		

<u>NEW JERSEY (NORTHEAST)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
New York-Newark-Jersey City, NY-NJ-PA MSA	Bergen-Passaic, NJ HMFA	Bergen, Passaic
New York-Newark-Jersey City, NY-NJ-PA MSA	Jersey City, NJ HMFA	Hudson
New York-Newark-Jersey City, NY-NJ-PA MSA	Middlesex-Somerset-Hunterdon, NJ HMFA	Hunterdon, Middlesex, Somerset
New York-Newark-Jersey City, NY-NJ-PA MSA	Monmouth-Ocean, NJ HMFA	Monmouth, Ocean
New York-Newark-Jersey City, NY-NJ-PA MSA	Newark, NJ HMFA	Essex, Morris, Sussex, Union
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA		Burlington, Camden, Gloucester, Salem
All other Counties in New Jersey use the Northeast Region AAF.		

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NEW MEXICO (WEST)

All Counties in New Mexico use the West Region AAF

NEW YORK (NORTHEAST)

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

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)

All Counties in Ohio use the Midwest Region AAF.

OKLAHOMA (SOUTH)

All Counties in Oklahoma use the South Region AAF.

OREGON (WEST)

All Counties in Oregon use the West Region AAF.

PENNSYLVANIA (NORTHEAST)

CPI AREAS:	Metropolitan Area Components:	COUNTIES
New York-Newark-Jersey City, NY-NJ-PA MSA	Pike County, PA HMFA	Pike
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA		Bucks, Chester, Delaware, Montgomery, Philadelphia

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.

AREA DEFINITIONS USED BY FY 2020 ANNUAL ADJUSTMENT FACTORS

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:	Metropolitan Area Components:	COUNTIES
Dallas-Fort Worth-Arlington, TX MSA	Dallas, TX HMFA	Collin, Dallas, Denton, Ellis, Hunt, Kaufman, Rockwall
Dallas-Fort Worth-Arlington, TX MSA	Fort Worth-Arlington, TX HMFA	Johnson, Parker, Tarrant
Dallas-Fort Worth-Arlington, TX MSA	Hood County, TX HMFA	Hood
Dallas-Fort Worth-Arlington, TX MSA	Somervell County, TX HMFA	Somervell
Dallas-Fort Worth-Arlington, TX MSA	Wise County, TX HMFA	Wise
Houston-The Woodlands-Sugar Land, TX MSA	Austin, County, TX HMFA	Austin
Houston-The Woodlands-Sugar Land, TX MSA	Brazoria County, TX HMFA	Brazoria
Houston-The Woodlands-Sugar Land, TX MSA	Houston-The Woodlands-Sugar Land, TX HMFA	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.

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<u>VIRGINIA (SOUTH)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	Culpeper County, VA HMFA	Culpeper
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	Rappahannock County, VA HMFA	Rappahannock
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	Warren County, VA HMFA	Warren
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	Washington-Arlington-Alexandria, DC-VA-MD HMFA	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.		

<u>WASHINGTON (WEST)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
Seattle-Tacoma-Bellevue, WA MSA	Seattle-Bellevue, WA HMFA	King, Snohomish
Seattle-Tacoma-Bellevue, WA MSA	Tacoma, WA HMFA	Pierce
All other Counties in Washington use the West Region AAF.		

<u>WEST VIRGINIA (SOUTH)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	Jefferson County, WV HMFA	Jefferson
All other Counties in West Virginia use the South Region AAF.		

<u>WISCONSIN (MIDWEST)</u>		
CPI AREAS:	Metropolitan Area Components:	COUNTIES
Chicago-Naperville-Elgin, IL-IN-WI MSA	Kenosha County, WI HMFA	Kenosha
Minneapolis-St. Paul-Bloomington, MN-WI MSA	Minneapolis-St. Paul-Bloomington, MN-WI HMFA	Pierce, St. Croix
All other Counties in Wisconsin use the Midwest Region AAF		

<u>WYOMING (WEST)</u>		
All Counties in Wyoming use the West Region AAF		

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PACIFIC ISLANDS (WEST)

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

<u>PUERTO RICO (PUERTO RICO)</u>		
CPI AREAS:	Metropolitan Area Components:	MUNICIPIOS
Aguadilla-Isabela, PR MSA	Aguadilla-Isabela, PR HMFA	Aguada, Aguadilla, Añasco, Isabela, Lares, Moca, Rincón, San Sebastián
Aguadilla-Isabela, PR MSA	Utuaudo Municipio, PR HMFA	Utuaudo
Arecibo, PR MSA	Arecibo, PR HMFA	Arecibo, Camuy, Hatillo
Arecibo, PR MSA	Quebradillas Municipio, PR HMFA	Quebradillas
Guayama, PR MSA		Arroyo, Guayama, Patillas
Mayagüez, PR MSA		Hormigueros, Mayagüez
Ponce, PR MSA	Ponce, PR HMFA	Juana Diaz, Ponce, Villalba
Ponce, PR MSA	Yauco, PR HMFA	Guánica, Guayanilla, Peñuelas, Yauco
San Germán, PR MSA		Cabo Rojo, Lajas, Sabana Grande, San Germán
San Juan-Carolina-Caguas, PR MSA	Barranquitas-Aibonito, PR HMFA	Aibonito, Barranquitas, Ciales, Maunabo, Orocovis
San Juan-Carolina-Caguas, PR MSA	Caguas, PR HMFA	Caguas, Cayey, Cidra, Gurabo, San Lorenzo
San Juan-Carolina-Caguas, PR MSA	Fajardo, PR MSA	Ceiba, Fajardo, Luquillo
San Juan-Carolina-Caguas, PR MSA	San Juan-Guaynabo, PR HMFA	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.