

**AREA DEFINITIONS USED BY FY 2022 ANNUAL ADJUSTMENT FACTORS**

**ALABAMA (SOUTH)**

**All Counties in Alabama use the South Region AAF.**

**ALASKA (WEST)**

CPI AREAS:	Metropolitan Area Components:	BOROUGH/MUNICIPALITIES
Anchorage, AK MSA	Anchorage, AK HMFA	Anchorage
Anchorage, AK MSA	Matanuska-Susitna Borough, AK HMFA	Matanuska-Susitna

**All other Boroughs/Census Areas/Municipalities use the West Region AAF.**

**ARIZONA (WEST)**

CPI AREAS:	COUNTIES
Phoenix-Mesa-Chandler, 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-Chula Vista-Carlsbad, CA MSA		San Diego
San Francisco-Oakland-Berkeley, CA MSA	Oakland-Fremont, CA HMFA	Alameda, Contra Costa
San Francisco-Oakland-Berkeley, 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.**

**AREA DEFINITIONS USED BY FY 2022 ANNUAL ADJUSTMENT FACTORS**

**CONNECTICUT (NORTHEAST)**

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

**DELAWARE (SOUTH)**

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

**DISTRICT OF COLUMBIA**

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

**FLORIDA (SOUTH)**

CPI AREAS:	Metropolitan Area Components:	COUNTIES
Miami-Fort Lauderdale-Pompano Beach, FL MSA	Fort Lauderdale, FL HMFA	Broward
Miami-Fort Lauderdale- Pompano Beach, FL MSA	Miami-Miami Beach-Kendall, FL HMFA	Miami-Dade
Miami-Fort Lauderdale- Pompano Beach, FL MSA	West Palm Beach-Boca Raton, FL HMFA	Palm Beach
Tampa-St. Petersburg-Clearwater, FL MSA		Hernando, Hillsborough, Pasco, Pinellas
<b>All other Counties in Florida use the South Region AAF.</b>		

**GEORGIA (SOUTH)**

CPI AREAS:	Metropolitan Area Components:	COUNTIES
Atlanta-Sandy Springs-Alpharetta, 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-Alpharetta, GA MSA	Butts County, GA HMFA	Butts
Atlanta-Sandy Springs-Alpharetta, GA MSA	Haralson County, GA HMFA	Haralson
Atlanta-Sandy Springs-Alpharetta, GA MSA	Lamar County, GA HMFA	Lamar
Atlanta-Sandy Springs-Alpharetta, GA MSA	Meriwether County, GA HMFA	Meriwether
Atlanta-Sandy Springs-Alpharetta, GA MSA	Morgan County, GA HMFA	Morgan
<b>All other Counties in Georgia use the South Region AAF.</b>		

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**HAWAII (WEST)**

CPI AREAS:	COUNTIES
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Urban Honolulu, HI MSA	Honolulu
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**All other Counties in Hawaii use the West Region AAF.**

**IDAHO (WEST)**

**All Counties in Idaho use the West Region AAF.**

**ILLINOIS (MIDWEST)**

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

**INDIANA (MIDWEST)**

CPI AREAS:	Metropolitan Area Components:	COUNTIES
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Chicago-Naperville-Elgin, IL-IN-WI MSA	Gary, IN HMFA	Lake, Newton, Porter
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Chicago-Naperville-Elgin, IL-IN-WI MSA	Jasper County, IN HMFA	Jasper
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**All other Counties in Indiana use the Midwest Region AAF.**

**IOWA (MIDWEST)**

**All Counties in Iowa use the Midwest Region AAF.**

**KANSAS (MIDWEST)**

**All Counties in Kansas use the Midwest Region AAF.**

**KENTUCKY (SOUTH)**

**All Counties in Kentucky use the South Region AAF.**

**LOUISIANA (SOUTH)**

**All Parishes in Louisiana use the South Region AAF.**

**AREA DEFINITIONS USED BY FY 2022 ANNUAL ADJUSTMENT FACTORS**

**MAINE (NORTHEAST)**

**All Counties in Maine use the Northeast Region AAF.**

**MARYLAND (SOUTH)**

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><b>Essex County towns</b> 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><b>Middlesex County towns</b> 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>

**AREA DEFINITIONS USED BY FY 2022 ANNUAL ADJUSTMENT FACTORS**

<b>MASSACHUSETTS (NORTHEAST) cont'd</b>		
<b>CPI AREAS:</b>	<b>Metropolitan Area Components:</b>	<b>COUNTIES/TOWNS</b>
Boston-Cambridge-Newton, MA-NH MSA	Boston-Cambridge-Quincy, MA-NH HMFA	<p><b>Norfolk County towns</b> 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><b>Plymouth County towns</b> of Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham</p> <p><b>Suffolk county towns</b> of Boston city, Chelsea city, Revere city, Winthrop</p>
Boston-Cambridge-Newton, MA-NH MSA	Brockton, MA HMFA	<p><b>Norfolk County town</b> of Avon</p> <p><b>Plymouth County towns</b> 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><b>Essex County towns</b> 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><b>Middlesex County town</b> of Billerica, Chelmsford, Dracut, Dunstable, Groton, Lowell city, Pepperell, Tewksbury, Tyngsborough, Westford</p>
<b>All other Counties/Towns in Massachusetts use the Northeast Region AAF.</b>		

**AREA DEFINITIONS USED BY FY 2022 ANNUAL ADJUSTMENT FACTORS**

**MICHIGAN (MIDWEST)**

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
<b>All other Counties in Michigan use the Midwest Region AAF.</b>		

**MINNESOTA (MIDWEST)**

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	Sibley
<b>All other Counties in Minnesota use the Midwest Region AAF.</b>		

**MISSISSIPPI (SOUTH)**

**All Counties in Mississippi use the South Region AAF.**

**MISSOURI (MIDWEST)**

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

**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.**

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**NEW HAMPSHIRE (NORTHEAST)**

CPI AREAS:	Metropolitan Area Components:	COUNTIES/TOWNS
Boston-Cambridge-Newton, MA-NH MSA	Boston-Cambridge-Quincy, MA-NH HMFA	<b>Rockingham County towns</b> of Seabrook, South Hampton
Boston-Cambridge-Newton, MA-NH MSA	Lawrence, MA-NH HMFA	<b>Rockingham County towns</b> of Atkinson, Chester, Danville, Derry, Fremont, Hampstead, Kingston, Newton, Plaistow, Raymond, Salem, Sandown, Windham
Boston-Cambridge-Newton, MA-NH MSA	Portsmouth-Rochester, NH HMFA	<b>Rockingham County towns</b> of Brentwood, East Kingston, Epping, Exeter, Greenland, Hampton, Hampton Falls, Kensington, New Castle, Newfields, Newington, Newmarket, North Hampton, Portsmouth, Rye, Stratham. <b>Strafford County towns</b> 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	<b>Rockingham County towns</b> of Auburn, Candia, Deerfield, Londonderry, Northwood, Nottingham

**All other Counties/Towns in New Hampshire use Northeast Region AAF.**

**NEW JERSEY (NORTHEAST)**

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.**

**AREA DEFINITIONS USED BY FY 2022 ANNUAL ADJUSTMENT FACTORS**

**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 MSA	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 2022 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	Hood
Dallas-Fort Worth-Arlington, TX MSA	Somervell County, TX	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.**

**AREA DEFINITIONS USED BY FY 2022 ANNUAL ADJUSTMENT FACTORS**

<b><u>VIRGINIA (SOUTH)</u></b>		
<b>CPI AREAS:</b>	<b>Metropolitan Area Components:</b>	<b>COUNTIES</b>
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	Culpeper County, VA HMFA	Culpeper
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	Madison County, VA HUD Metro FMR Area	Madison
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
<b>All other Counties/Cities in Virginia use the South Region AAF.</b>		

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

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

<b><u>WISCONSIN (MIDWEST)</u></b>		
<b>CPI AREAS:</b>	<b>Metropolitan Area Components:</b>	<b>COUNTIES</b>
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
<b>All other Counties in Wisconsin use the Midwest Region AAF.</b>		

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

**AREA DEFINITIONS USED BY FY 2022 ANNUAL ADJUSTMENT FACTORS**

**PACIFIC ISLANDS (WEST)**

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

**PUERTO RICO (PUERTO RICO)**

CPI AREAS:	Metropolitan Area Components:	MUNICIPIOS
Aguadilla-Isabela, PR MSA	Aguadilla-Isabela, PR MSA	Aguada, Aguadilla, Añasco, Isabela, Lares, Moca, Rincón, San Sebastián, Utuado
Arecibo, PR MSA	Arecibo, PR MSA	Arecibo, Camuy, Hatillo, Quebradillas
Guayama, PR MSA		Arroyo, Guayama, Patillas
Mayagüez, PR MSA		Hormigueros, Mayagüez
Ponce, PR MSA		Juana Díaz, Ponce, Villalba
Yauco, PR MSA		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, 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, Maunabo, 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.**