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MANAGEMENT BULLETIN #018

TO: Owners/Agents of IFA Section 8 Properties

FROM: Roger Brown, Director, Section 8 Contract Administration

DATE: 2 December 2005

SUBJECT: Section 8 Housing Assistance Payment Program – Contract Rent Annual Adjustment Factors, Fiscal Year 2006

The U.S. Department of Housing and Urban Development (HUD) published in the December 1, 2005 edition of the Federal Register the notice relating to the Annual Adjustment Factors (AAF) for adjustment of Section 8 contract rents on housing assistance payment contract anniversaries for calendar months commencing after December 1, 2005.

Application of this notice is discussed in detail in the following attachment to this memo.

Please contact your IFA Asset Specialist or your HUD Project Manager with any questions relating to the Annual Adjustment Factors (AAF) for Fiscal Year 2003.

Federal Register

Thursday,
December 1, 2005

Part III

Department of Housing and Urban Development

Section 8 Housing Assistance Payments Program—Contract Rent Annual Adjustment Factors, Fiscal Year 2006; Notice

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–5031–N–01]

Section 8 Housing Assistance Payments Program—Contract Rent Annual Adjustment Factors, Fiscal Year 2006

AGENCY: Office of the Assistant Secretary for Policy Development and Research, HUD.

ACTION: Notice of revised contract rent Annual Adjustment Factors.

SUMMARY: This notice announces revised Annual Adjustment Factors (AAFs) for adjustment of Section 8 contract rents for specified programs. These factors apply to housing assistance payment contract anniversaries for calendar months commencing after the date of publication of this notice. The AAFs are based on residential rent and utilities time-series cost indices from the Bureau of Labor Statistics Consumer Price Index (CPI) surveys.

EFFECTIVE DATE: December 1, 2005.

FOR FURTHER INFORMATION CONTACT: David Vargas, Senior Advisor, Housing Voucher Management and Operations Division, Office of Public Housing and Voucher Programs, (202) 708–0477 can respond to questions relating to the Section 8 Voucher, Certificate, and Moderate Rehabilitation programs; Mark Johnston, Office of Special Needs Assistance Programs, Office of Community Planning and Development, (202) 708–1234 for questions regarding the Single Room Occupancy Moderate Rehabilitation program; Willie Spearmon, Director, Office of Housing Assistance and Grant Administration, Office of Housing, (202) 708–3000, for questions relating to all other Section 8 programs. Marie L. Lihn, Economic and Market Analysis Division, Office of Policy Development and Research (202) 708–0590, is the contact for technical information regarding the development of the factors for specific areas or the methods used for calculating the AAFs. Mailing address for above persons: Department of Housing and Urban Development, 451 Seventh Street, SW., Washington, DC 20410. Hearing- or speech-impaired persons may contact the Federal Information Relay Service at (800) 877–8339 (TTY). (Other than the ''800'' TTY number, the above-listed telephone numbers are not toll-free.)

SUPPLEMENTARY INFORMATION: In addition to being published in the **Federal Register**, this data will be available electronically from the HUD data information page: *http://www.huduser.org/datasets/aaf.html.*

I. Methodology

AAFs are calculated using CPI data on rents and utilities for all metropolitan areas with metropolitan-area specific CPI estimates. AAFs for other areas are calculated using HUD RDD telephone and mail surveys. AAFs are rent change factors. Two types of AAFs are calculated. One type is a gross rent change factor that should be used when the primary utility (normally heating) is included in the rent. The other type is a shelter rent (i.e., rents without utilities) factor that should be used when the primary utility is not included in rent. Decennial census data are used to establish the relationship between gross rents and shelter rents.

CPI Surveys

For specific metropolitan areas where CPI surveys are conducted, changes in the shelter rent and utilities components are calculated based on the most recent CPI annual average change data. In this publication, the rent and utility CPIs for metropolitan areas are based on changes in the index from 2003 to 2004. The ''Highest Cost Utility Included'' column in Schedule C is calculated by weighting the rent and utility change factors using the corresponding components of gross rent in a particular area as calculated in the 2000 Census. The ''Highest Cost Utility Excluded'' column in Schedule C is calculated by eliminating the utility portion of the gross rent change factor.

For areas not covered by a specific metropolitan CPI survey, HUD uses the CPI surveys for the Northeast, South, Midwest, or West region, as appropriate. Rent and utility change factors are calculated from 2003 to 2004. For areas assigned Census Region CPI factors, both metropolitan and non-metropolitan areas received the same factor.

Geographic Areas

The current and former metropolitan areas that use specific CPI factors are listed alphabetically in the tables, according to the metropolitan area where appropriate. Each AAF applies to a specified geographic area and to units of all bedroom sizes. AAFs are provided:

- For separate metropolitan areas, including counties that are currently designated as non-metropolitan, but are part of the metropolitan area defined in the local CPI survey.
- For the four Census Regions for those metropolitan and non-metropolitan areas that are not covered by the local CPI surveys.

The AAFs shown in Schedule C use the same Office of Management and Budget (OMB) metropolitan area definitions, as revised by HUD, that are used in the FY2006 Fair Market Rents.

Area Definitions in Schedule C

To make certain that they are using the correct AAFs, users should refer to the area definitions section at the end of Schedule C. For units located in metropolitan areas with a local CPI survey, AAFs are listed separately. For units located in areas without a local CPI survey, the metropolitan or non-metropolitan counties receive the regional CPI for that Census Region.

The AAF area definitions shown in Schedule C are listed in alphabetical order by state. The associated CPI division is shown next to each state name. Areas whose AAFs are determined by local CPI surveys are listed first. All metropolitan areas with local CPI surveys have separate AAF schedules and are shown with their corresponding county definitions or as metropolitan counties. The regional CPI metropolitan and nonmetropolitan counties of each state are listed after the metropolitan CPI areas (in those states that have such areas). In the six New England states, the listings are for counties or parts of counties as defined by towns or cities.

Puerto Rico and the Virgin Islands use the South Region AAFs. All areas in Hawaii use the AAFs identified in the Table as ''STATE: Hawaii,'' which are based on the CPI survey for the Honolulu metropolitan area. The Pacific Islands use the West Region AAFs.

II. Applying AAFs to Various Section 8 Programs

AAFs established by this notice are used to adjust contract rents for units assisted in certain Section 8 housing assistance payments programs during the original (i.e., pre-renewal) term of the Housing Assistance Payments (HAP) contract. Three categories of Section 8 programs use the AAFs:

Category 1—The Section 8 New Construction and Substantial Rehabilitation programs and the Section 8 Moderate Rehabilitation program.

Category 2—The Section 8 Loan Management (LM) and Property Disposition (PD) programs.

Category 3—The Section 8 Project-based Certificate (PBC) program.

Each Section 8 program category uses the AAFs differently. The specific HAP contract, program regulation, program requirement, or law determines the application of the AAFs. Restrictions to the use of AAF are discussed below:

Renewal Rents. AAFs are not used to determine renewal rents after expiration of the original Section 8 HAP contract (either for projects where the Section 8 HAP contract is renewed under a restructuring plan adopted under 24 CFR part 401; or renewed without restructuring under 24 CFR part 402). In general, renewal rents are determined by applying a state-by-state operating cost adjustment factor (OCAF) published by HUD.

Budget-based Rents. AAFs are not used for budget-based rent adjustments. For projects receiving Section 8 subsidies under the LM program (24 CFR part 886, subpart A) or under the PD program (24 CFR part 886, subpart C), contract rents are adjusted, at HUD's option, either by applying the AAFs or by budget-based adjustments in accordance with 24 CFR 207.19(e). Budget-based adjustments are used for most Section 8/202 projects.

Certificate Program. In the past, AAFs were used to adjust the contract rent (including manufactured home space rentals) in the tenant-based certificate program. However, this program has been terminated. All tenancies in the tenant-based certificate program have been converted to the Housing Choice Voucher Program. AAFs are still used for adjustment of contract rent for outstanding HAP contracts under the project-based certificate program.

Moderate Rehabilitation Program. Under the Section 8 Moderate Rehabilitation program (both the regular program and the single room occupancy program), the public housing agency (PHA) applies the AAF to the base rent component of the contract rent, not the full contract rent. For the other covered programs, the AAF is applied to the whole amount of the pre-adjustment contract rent.

III. Adjustment Procedures

This section of the notice provides a broad description of procedures for adjusting the contract rent. Technical details and requirements are described in HUD notices, issued by the Office of Housing and the Office of Public and Indian Housing.

Because of statutory and structural distinctions among the various Section 8 programs, there are separate rent adjustment procedures for the three program categories:

Category 1: Section 8 New Construction, Substantial Rehabilitation, and Moderate Rehabilitation Programs

In the Section 8 New Construction and Substantial Rehabilitation programs, the published AAF factor is applied to the pre-adjustment contract rent. In the Section 8 Moderate Rehabilitation program, the published AAF is applied to the pre-adjustment base rent.

For category 1 programs, the Table 1 AAF factor is applied before determining comparability (rent reasonableness). Comparability applies if the pre-adjustment gross rent (pre-adjustment contract rent plus any allowance for tenant-paid utilities) is above the published FMR.

If the comparable rent level (plus any initial difference) is lower than the contract rent as adjusted by application of the Table 1 AAF, the comparable rent level (plus any initial difference) will be the new contract rent. However, the pre-adjustment contract rent will not be decreased by application of comparability.

In all other cases (i.e., unless the contract rent is reduced by comparability):

- The Table 1 AAF is used for a unit occupied by a new family since the last annual contract anniversary.
- The Table 2 AAF is used for a unit occupied by the same family as at the time of the last annual contract anniversary.

Category 2: The Loan Management Program (24 CFR Part 886, Subpart A) and Property Disposition Program (24 CFR Part 886, Subpart C)

At this time, rent adjustment by the AAF in the Category 2 programs is not subject to comparability. (Comparability will again apply if HUD establishes regulations for conducting comparability studies under 42 U.S.C. 1437f(c)(2)(C).) Rents are adjusted by applying the full amount of the applicable AAF under this notice.

The applicable AAF is determined as follows:

- The Table 1 AAF is used for a unit occupied by a new family since the last annual contract anniversary.
- The Table 2 AAF is used for a unit occupied by the same family as at the time of the last annual contract anniversary.

Category 3: Section 8 Certificate Project-Based Certificate Program

The following procedures are used to adjust contract rent for outstanding HAP contracts in the Section 8 PBC program:

- The Table 2 AAF is always used. The Table 1 AAF is not used.
- The Table 2 AAF is always applied before determining comparability (rent reasonableness).
- Comparability always applies. If the comparable rent level is lower than the rent to owner (contract rent) as adjusted by application of the Table 2 AAF, the comparable rent level will be the new rent to owner.

IV. When To Use Reduced AAFs (From AAF Table 2)

In accordance with Section 8(c)(2)(A) of the United States Housing Act of 1937 (42 U.S.C. 1437f(c)(2)(A)), the AAF is reduced by 0.01:

- For all tenancies assisted in the Section 8 Project-Based Certificate program.
- In other Section 8 programs, for a unit occupied by the same family at the time of the last annual rent adjustment (and where the rent is not reduced by application of comparability (rent reasonableness)).

The law provides that:

> Except for assistance under the certificate program, for any unit occupied by the same family at the time of the last annual rental adjustment, where the assistance contract provides for the adjustment of the maximum monthly rent by applying an annual adjustment factor and where the rent for a unit is otherwise eligible for an adjustment based on the full amount of the factor, 0.01 shall be subtracted from the amount of the factor, except that the factor shall not be reduced to less than 1.0. In the case of assistance under the certificate program, 0.01 shall be subtracted from the amount of the annual adjustment factor (except that the factor shall not be reduced to less than 1.0), and the adjusted rent shall not exceed the rent for a comparable unassisted unit of similar quality, type, and age in the market area. 42 U.S.C. 1437f(c)(2)(A).

To implement the law, HUD publishes two separate AAF Tables, contained in Schedule C, Tables 1 and 2 of this notice. The difference between Table 1 and Table 2 is that each AAF in Table 2 is 0.01 less than the corresponding AAF in Table 1. Where an AAF in Table 1 would otherwise be less than 1.0, it is held harmless at 1.0; the corresponding AAF in Table 2 will also be held harmless at 1.0.

V. How To Find the AAF

The AAFs are contained in Schedule C, Tables 1 and 2 of this notice. There are two columns in each table. The first column is used to adjust contract rent for units where the highest cost utility is included in the contract rent, i.e., where the owner pays for the highest cost utility. The second column is used where the highest cost utility is not included in the contract rent, i.e., where the tenant pays for the highest cost utility.

The applicable AAF is selected as follows:

- Determine whether Table 1 or Table 2 is applicable. In Table 1 or Table 2, locate the AAF for the geographic area where the contract unit is located.

• Determine whether the highest cost utility is or is not included in contract rent for the contract unit.

• If highest cost utility is included, select the AAF from the column for ''highest cost included''. If highest cost utility is not included, select the AAF from the column for ''utility excluded''.

Accordingly, HUD publishes these Annual Adjustment Factors for the Section 8 Housing Assistance Payments programs as set forth in the Tables.

Dated: November 18, 2005.

Darlene F. Williams,

Assistant Secretary for Policy Development and Research.

BILLING CODE 4210–62–P

SCHEDULE C - TABLE 1 - 2006 CONTRACT RENT AAFS 10/18/05

	HIGHEST COST UTILITY INCLUDED	EXCLUDED
Midwest Region	1.029	1.024
Northeast Region	1.042	1.035
South Region	1.022	1.013
West Region	1.033	1.033
Akron, OH MSA	1.028	1.021
Anchorage, AK MSA Metropolitan Area Components: Anchorage, AK HMFA Matanuska-Susitna Borough, AK HMFA	1.018	1.004
Ann Arbor, MI MSA	1.017	1.009
Ashtabula County, OH	1.030	1.020
Atlanta-Sandy Springs-Marietta, GA MSA Metropolitan Area Components: Atlanta-Sandy Springs-Marietta, GA HMFA Butts County, GA HMFA Haralson County, GA HMFA Lamar County, GA HMFA Meriwether County, GA HMFA	1.000	1.000
Atlantic City, NJ MSA	1.046	1.043
Baltimore-Towson, MD MSA Metropolitan Area Components: Baltimore-Towson, MD MSA Columbia city, MD HMFA	1.037	1.035
Boston-Cambridge-Quincy, MA-NH MSA Metropolitan Area Components: Boston-Cambridge-Quincy, MA-NH HMFA Brockton, MA HMFA Lawrence, MA-NH HMFA Lowell, MA HMFA Portsmouth-Rochester, NH HMFA Western Rockingham County, NH HMFA	1.033	1.027
Boulder, CO MSA	1.000	1.000
Bremerton-Silverdale, WA MSA	1.004	1.000

SCHEDULE C - TABLE 1 - 2006 CONTRACT RENT AAFS 10/18/05

	HIGHEST COST UTILITY INCLUDED	EXCLUDED
Bridgeport-Stamford-Norwalk, CT MSA Metropolitan Area Components: Bridgeport, CT HMFA Danbury, CT HMFA Stamford-Norwalk, CT HMFA	1.045	1.044
Chicago-Naperville-Joliet, IL-IN-WI MSA Metropolitan Area Components: Chicago-Naperville-Joliet, IL HMFA DeKalb County, IL HMFA Gary, IN HMFA Grundy County, IL HMFA Jasper County, IN HMFA Kenosha County, WI HMFA	1.024	1.020
Cincinnati-Middletown, OH-KY-IN MSA Metropolitan Area Components: Brown County, OH HMFA Cincinnati-Middleton, OH-KY-IN HMFA Grant County, KY HMFA	1.010	1.000
Cleveland-Elyria-Mentor, OH MSA	1.028	1.021
Culpeper County, VA	1.037	1.035
Dallas-Fort Worth-Arlington, TX MSA Metropolitan Area Components: Dallas, TX HMFA Fort Worth-Arlington, TX HMFA Wise County, TX HMFA	1.000	1.000
Denver-Aurora, CO MSA	1.000	1.000
Detroit-Warren-Livonia, MI MSA Metropolitan Area Components: Detroit-Warren-Livonia, MI HMFA Livingston County, MI HMFA	1.021	1.007
Flint, MI MSA	1.023	1.006
Greeley, CO MSA	1.005	1.000
Hagerstown-Martinsburg, MD-WV MSA	1.037	1.035
Henderson County, TX	1.000	1.000
STATE: HAWAII	1.036	1.035

SCHEDULE C - TABLE 1 - 2006 CONTRACT RENT AAFS 10/18/05

	HIGHEST COST UTILITY INCLUDED	EXCLUDED
Hood County, TX	1.000	1.000
Houston-Baytown-Sugar Land, TX MSA Metropolitan Area Components: Austin County, TX HMFA Brazoria County, TX HMFA Houston-Baytown-Sugar Land, TX HMFA	1.019	1.008
Island County, WA	1.005	1.000
Kankakee-Bradley, IL MSA	1.024	1.019
Kansas City, MO-KS MSA Metropolitan Area Components: Bates County, MO HMFA Franklin County, KS HMFA Kansas City, MO-KS HMFA	1.022	1.014
King George County, VA	1.037	1.035
Lenawee County, MI	1.022	1.007
Los Angeles-Long Beach-Santa Ana, CA MSA Metropolitan Area Components: Los Angeles-Long Beach, CA HMFA Orange County, CA HMFA	1.058	1.065
Manchester-Nashua, NH MSA Metropolitan Area Components: Hillsborough County, NH (part) HMFA Manchester, NH HMFA Nashua, NH HMFA	1.034	1.026
Miami-Fort Lauderdale-Miami Beach, FL MSA	1.056	1.058
Milwaukee-Waukesha-West Allis, WI MSA	1.020	1.017
Minneapolis-St. Paul-Bloomington, MN-WI MSA	1.015	1.007
Monroe, MI MSA	1.022	1.007
Napa, CA MSA	1.000	1.000
New Haven-Milford, CT MSA Metropolitan Area Components: Milford-Ansonia-Seymour, CT HMFA New Haven-Meriden, CT HMFA Waterbury, CT HMFA	1.046	1.044

SCHEDULE C - TABLE 1 - 2006 CONTRACT RENT AAFS 10/18/05

	HIGHEST COST UTILITY INCLUDED	EXCLUDED
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 Nassau-Suffolk, NY HMFA New York-Monmouth-Ocean, NY-NJ HMFA Newark, NJ HMFA Pike County, PA HMFA	1.045	1.044
Ocean City, NJ MSA	1.047	1.043
Olympia, WA MSA	1.003	1.000
Oxnard-Thousand Oaks-Ventura, CA MSA	1.058	1.065
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	1.046	1.043
Phoenix-Mesa-Scottsdale, AZ MSA	1.009	1.006
Pittsburgh, PA MSA Metropolitan Area Components: Armstrong County, PA HMFA Pittsburgh, PA HMFA	1.033	1.026
Portland-Vancouver-Beaverton, OR-WA MSA	1.009	1.004
Poughkeepsie-Newburgh-Middletown, NY MSA	1.046	1.044
Racine, WI MSA	1.021	1.017
Riverside-San Bernardino-Ontario, CA MSA	1.052	1.065
Salem, OR MSA	1.010	1.004
San Diego-Carlsbad-San Marcos, CA MSA	1.050	1.054
San Francisco-Oakland-Fremont, CA MSA Metropolitan Area Components: Oakland-Fremont, CA HMFA San Francisco, CA HMFA	1.000	1.000
San Jose-Sunnyvale-Santa Clara, CA MSA Metropolitan Area Components: San Benito County, CA HMFA San Jose-Sunnyvale-Santa Clara, CA HMFA	1.000	1.000

SCHEDULE C - TABLE 1 - 2006 CONTRACT RENT AAFS 10/18/05

	HIGHEST COST UTILITY INCLUDED	EXCLUDED
Santa Cruz-Watsonville, CA MSA	1.000	1.000
Santa Rosa-Petaluma, CA MSA	1.000	1.000
Seattle-Tacoma-Bellevue, WA MSA Metropolitan Area Components: Seattle-Bellevue, WA HMFA Tacoma, WA HMFA	1.002	1.000
St. Louis, MO-IL MSA Metropolitan Area Components: Bond County, IL HMFA Macoupin County, IL HMFA St. Louis, MO-IL HMFA Washington County, MO HMFA	1.035	1.031
Tampa-St. Petersburg-Clearwater, FL MSA	1.041	1.023
Trenton-Ewing, NJ MSA	1.046	1.044
Vallejo-Fairfield, CA MSA	1.000	1.000
Vineland-Millville-Bridgeton, NJ MSA	1.047	1.043
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA Metropolitan Area Components: Jefferson County, WV HMFA Warren County, VA HMFA Washington-Arlington-Alexandria, DC-VA-MD HMFA	1.036	1.035
Westchester County, NY	1.045	1.044
Worcester, MA MSA Metropolitan Area Components: Eastern Worcester County, MA HMFA Fitchburg-Leominster, MA HMFA Western Worcester County, MA HMFA Worcester, MA HMFA	1.035	1.026

SCHEDULE C - TABLE 2 - 2006 CONTRACT RENT AAFS 10/18/05

	HIGHEST COST UTILITY INCLUDED	EXCLUDED
Midwest Region	1.019	1.014
Northeast Region	1.032	1.025
South Region	1.012	1.003
West Region	1.023	1.023
Akron, OH MSA	1.018	1.011
Anchorage, AK MSA Metropolitan Area Components: Anchorage, AK HMFA Matanuska-Susitna Borough, AK HMFA	1.008	1.000
Ann Arbor, MI MSA	1.007	1.000
Ashtabula County, OH	1.020	1.010
Atlanta-Sandy Springs-Marietta, GA MSA Metropolitan Area Components: Atlanta-Sandy Springs-Marietta, GA HMFA Butts County, GA HMFA Haralson County, GA HMFA Lamar County, GA HMFA Meriwether County, GA HMFA	1.000	1.000
Atlantic City, NJ MSA	1.036	1.033
Baltimore-Towson, MD MSA Metropolitan Area Components: Baltimore-Towson, MD MSA Columbia city, MD HMFA	1.027	1.025
Boston-Cambridge-Quincy, MA-NH MSA Metropolitan Area Components: Boston-Cambridge-Quincy, MA-NH HMFA Brockton, MA HMFA Lawrence, MA-NH HMFA Lowell, MA HMFA Portsmouth-Rochester, NH HMFA Western Rockingham County, NH HMFA	1.023	1.017
Boulder, CO MSA	1.000	1.000
Bremerton-Silverdale, WA MSA	1.000	1.000

SCHEDULE C - TABLE 2 - 2006 CONTRACT RENT AAFS 10/18/05

	HIGHEST COST UTILITY INCLUDED	EXCLUDED
Bridgeport-Stamford-Norwalk, CT MSA Metropolitan Area Components: Bridgeport, CT HMFA Danbury, CT HMFA Stamford-Norwalk, CT HMFA	1.035	1.034
Chicago-Naperville-Joliet, IL-IN-WI MSA Metropolitan Area Components: Chicago-Naperville-Joliet, IL HMFA DeKalb County, IL HMFA Gary, IN HMFA Grundy County, IL HMFA Jasper County, IN HMFA Kenosha County, WI HMFA	1.014	1.010
Cincinnati-Middletown, OH-KY-IN MSA Metropolitan Area Components: Brown County, OH HMFA Cincinnati-Middleton, OH-KY-IN HMFA Grant County, KY HMFA	1.000	1.000
Cleveland-Elyria-Mentor, OH MSA	1.018	1.011
Culpeper County, VA	1.027	1.025
Dallas-Fort Worth-Arlington, TX MSA Metropolitan Area Components: Dallas, TX HMFA Fort Worth-Arlington, TX HMFA Wise County, TX HMFA	1.000	1.000
Denver-Aurora, CO MSA	1.000	1.000
Detroit-Warren-Livonia, MI MSA Metropolitan Area Components: Detroit-Warren-Livonia, MI HMFA Livingston County, MI HMFA	1.011	1.000
Flint, MI MSA	1.013	1.000
Greeley, CO MSA	1.000	1.000
Hagerstown-Martinsburg, MD-WV MSA	1.027	1.025
Henderson County, TX	1.000	1.000
Honolulu, HI MSA	1.026	1.025

SCHEDULE C - TABLE 2 - 2006 CONTRACT RENT AAFS 10/18/05

	HIGHEST COST UTILITY INCLUDED	EXCLUDED
Hood County, TX	1.000	1.000
Houston-Baytown-Sugar Land, TX MSA Metropolitan Area Components: Austin County, TX HMFA Brazoria County, TX HMFA Houston-Baytown-Sugar Land, TX HMFA	1.009	1.000
Island County, WA	1.000	1.000
Kankakee-Bradley, IL MSA	1.014	1.009
Kansas City, MO-KS MSA Metropolitan Area Components: Bates County, MO HMFA Franklin County, KS HMFA Kansas City, MO-KS HMFA	1.012	1.004
King George County, VA	1.027	1.025
Lenawee County, MI	1.012	1.000
Los Angeles-Long Beach-Santa Ana, CA MSA Metropolitan Area Components: Los Angeles-Long Beach, CA HMFA Orange County, CA HMFA	1.048	1.055
Manchester-Nashua, NH MSA Metropolitan Area Components: Hillsborough County, NH (part) HMFA Manchester, NH HMFA Nashua, NH HMFA	1.024	1.016
Miami-Fort Lauderdale-Miami Beach, FL MSA	1.046	1.048
Milwaukee-Waukesha-West Allis, WI MSA	1.010	1.007
Minneapolis-St. Paul-Bloomington, MN-WI MSA	1.005	1.000
Monroe, MI MSA	1.012	1.000
Napa, CA MSA	1.000	1.000
New Haven-Milford, CT MSA Metropolitan Area Components: Milford-Ansonia-Seymour, CT HMFA New Haven-Meriden, CT HMFA Waterbury, CT HMFA	1.036	1.034

SCHEDULE C - TABLE 2 - 2006 CONTRACT RENT AAFS 10/18/05

	HIGHEST COST UTILITY INCLUDED	EXCLUDED
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 Nassau-Suffolk, NY HMFA New York-Monmouth-Ocean, NY-NJ HMFA Newark, NJ HMFA Pike County, PA HMFA	1.035	1.034
Ocean City, NJ MSA	1.037	1.033
Olympia, WA MSA	1.000	1.000
Oxnard-Thousand Oaks-Ventura, CA MSA	1.048	1.055
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	1.036	1.033
Phoenix-Mesa-Scottsdale, AZ MSA	1.000	1.000
Pittsburgh, PA MSA Metropolitan Area Components: Armstrong County, PA HMFA Pittsburgh, PA HMFA	1.023	1.016
Portland-Vancouver-Beaverton, OR-WA MSA	1.000	1.000
Poughkeepsie-Newburgh-Middletown, NY MSA	1.036	1.034
Racine, WI MSA	1.011	1.007
Riverside-San Bernardino-Ontario, CA MSA	1.042	1.055
Salem, OR MSA	1.000	1.000
San Diego-Carlsbad-San Marcos, CA MSA	1.040	1.044
San Francisco-Oakland-Fremont, CA MSA Metropolitan Area Components: Oakland-Fremont, CA HMFA San Francisco, CA HMFA	1.000	1.000
San Jose-Sunnyvale-Santa Clara, CA MSA Metropolitan Area Components: San Benito County, CA HMFA San Jose-Sunnyvale-Santa Clara, CA HMFA	1.000	1.000

SCHEDULE C - TABLE 2 - 2006 CONTRACT RENT AAFS 10/18/05

	HIGHEST COST UTILITY INCLUDED	EXCLUDED
Santa Cruz-Watsonville, CA MSA	1.000	1.000
Santa Rosa-Petaluma, CA MSA	1.000	1.000
Seattle-Tacoma-Bellevue, WA MSA Metropolitan Area Components: Seattle-Bellevue, WA HMFA Tacoma, WA HMFA	1.000	1.000
St. Louis, MO-IL MSA Metropolitan Area Components: Bond County, IL HMFA Macoupin County, IL HMFA St. Louis, MO-IL HMFA Washington County, MO HMFA	1.025	1.021
Tampa-St. Petersburg-Clearwater, FL MSA	1.031	1.013
Trenton-Ewing, NJ MSA	1.036	1.034
Vallejo-Fairfield, CA MSA	1.000	1.000
Vineland-Millville-Bridgeton, NJ MSA	1.037	1.033
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA Metropolitan Area Components: Jefferson County, WV HMFA Warren County, VA HMFA Washington-Arlington-Alexandria, DC-VA-MD HMFA	1.026	1.025
Westchester County, NY	1.035	1.034
Worcester, MA MSA Metropolitan Area Components: Eastern Worcester County, MA HMFA Fitchburg-Leominster, MA HMFA Western Worcester County, MA HMFA Worcester, MA HMFA	1.025	1.016

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

ALABAMA (SOUTH)

METROPOLITAN COUNTIES
Autauga, Bibb, Blount, Calhoun, Chilton, Colbert, Elmore, Etowah, Geneva, Greene, Hale, Henry, Houston, Jefferson, Lauderdale, Lawrence, Lee, Limestone, Lowndes, Madison, Mobile, Montgomery, Morgan, Russell, Shelby, St. Clair, Tuscaloosa, Walker.

NONMETROPOLITAN COUNTIES
Baldwin, Barbour, Bullock, Butler, Chambers, Cherokee, Choctaw, Clarke, Clay, Cleburne, Coffee, Conecuh, Coosa, Covington, Crenshaw, Cullman, Dale, Dallas, De Kalb, Escambia, Fayette, Franklin, Jackson, Lamar, Macon, Marengo, Marion, Marshall, Monroe, Perry, Pickens, Pike, Randolph, Sumter, Talladega, Tallapoosa, Washington, Wilcox, Winston.

ALASKA (WEST)

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

METROPOLITAN COUNTIES
Fairbanks North Star

NONMETROPOLITAN COUNTIES
Aleutian East, Aleutian West, Bethel, Bristol Bay, Denali, Dillingham, Haines, Juneau, Kenai Peninsula, Ketchikan Gateway, Kodiak Island, Lake & Peninsula, Nome, North Slope, Northwest Arctic, Pr. Wales-Outer Ketchikan, Sitka, Skagway-Hoonah-Angoon, Southeast Fairbanks, Valdez-Cordova, Wade Hampton, Wrangell-Petersburg, Yukatat, Yukon-Koyukuk.

ARIZONA (WEST)

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

METROPOLITAN COUNTIES
Coconino, Pima, Yuma, Yavapai.

NONMETROPOLITAN COUNTIES
Apache, Cochise, Gila, Graham, Greenlee, La Paz, Mohave, Navajo, Santa Cruz.

ARKANSAS (SOUTH)

METROPOLITAN COUNTIES
Benton, Cleveland, Craighead, Crawford, Crittenden, Faulkner, Franklin, Garland, Grant, Jefferson, Lincoln, Lonoke, Madison, Miller, Perry, Pulaski, Saline, Sebastian, Washington.

NONMETROPOLITAN COUNTIES
Arkansas, Ashley, Baxter, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Clay, Cleburne, Columbia, Conway, Cross, Dallas, Desha, Drew, Fulton, Greene, Hempstead, Hot Spring, Howard, Independence, Izard, Jackson, Johnson, Lafayette, Lawrence, Lee, Little River, Logan, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Randolph, Scott, Searcy, Sevier, Sharp, St. Francis, Stone, Union, Van Buren, White, Woodruff, Yell.

CALIFORNIA (WEST)

CPI AREAS:	COUNTIES
Los Angeles-Long Beach-Santa Ana, CA MSA	
Metropolitan Area Components:	
Los Angeles-Long Beach, CA HMFA	Los Angeles
Orange County, CA HMFA:	Orange
Napa, CA MSA	Napa
Oxnard-Thousand Oaks-Ventura, CA MSA	Ventura
Riverside-San Bernardino, CA MSA:	Riverside, San Bernardino
San Diego-Carlsbad-San Marcos, CA MSA:	San Diego

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

CALIFORNIA (Cont.)

CPI AREAS (Cont'd):	COUNTIES
San Francisco-Oakland-Fremont, CA MSA	
Metropolitan Area Components:	
Oakland-Fremont, CA HMFA	Alameda, Contra Costa
San Francisco, CA HMFA	Marin, San Francisco, San Mateo
San Jose-Sunnyvale-Santa Clara, CA MSA	
Metropolitan Area Components:	
San Benito County, CA HMFA	San Benito
San Jose-Sunnydale-Santa Clara, CA HMFA	Santa Clara
Santa Cruz-Watsonville, CA MSA:	Santa Cruz
Santa Rosa-Petaluma, CA MSA:	Sonoma
Vallejo-Fairfield, CA MSA:	Solano

METROPOLITAN COUNTIES
Butte, El Dorado, Fresno, Kern, Kings, Madera, Merced, Monterey, Placer, Sacramento, San Joaquin, San Luis Obispo, Santa Barbara, Shasta, Stanislaus, Sutter, Tulare, Yolo, Yuba.

NONMETROPOLITAN COUNTIES
Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Imperial, Inyo, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Nevada, Plumas, Sierra, Siskiyou, Tehama, Trinity, Tuolumne.

COLORADO (WEST)

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

METROPOLITAN COUNTIES
El Paso, Larimer, Mesa, Pueblo.

NONMETROPOLITAN COUNTIES
Alamosa, Archuleta, Baca, Bent, Chaffee, Cheyenne, Conejos, Costilla, Crowley, Custer, Delta, Dolores, Eagle, Fremont, Garfield, Grand, Gunnison, Hinsdale, Huerfano, Jackson, Kiowa, Kit Carson, La Plata, Lake, Las Animas, Lincoln, Logan, Mineral, Moffat, Montezuma, Montrose, Morgan, Otero, Ouray, Phillips, Pitkin, Prowers, Rio Blanco, Rio Grande, Routt, Saguache, San Juan, San Miguel, Sedgwick, Summit, Teller, Washington, Yuma.

CONNECTICUT (NORTHEAST)

CPI AREAS:	COUNTIES/TOWNS
Bridgeport-Stamford-Norwalk, CT MSA	
Metropolitan Area Components:	
Bridgeport, CT HMFA	Fairfield County towns of Bridgeport, Easton, Fairfield, Monroe, Shelton, Stratford, Trumbull
Danbury, CT HMFA	Fairfield County towns of Bethel, Brookfield, Danbury, New Fairfield, Newtown, Redding, Ridgefield, Sherman.
Stamford-Norwalk, CT HMFA	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 County towns of Ansonia, Beacon Falls, Derby, Milford, Oxford, Seymour
New Haven-Meriden, CT HMFA	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
Waterbury, CT HMFA	New Haven County towns of Middlebury, Naugatuck, Prospect, Southbury, Waterbury, Wolcott

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

CONNECTICUT (Cont.)

METROPOLITAN COUNTIES
Hartford, Middlesex, New London, Tolland.

NONMETROPOLITAN COUNTIES
Litchfield, Windham.

DELAWARE (SOUTH)

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

METROPOLITAN COUNTIES
Kent

NONMETROPOLITAN COUNTIES
Sussex

DIST. OF COLUMBIA (SOUTH)

CPI AREAS:	COUNTIES
Washington-Arlington-Alexandria, DC-VA-MD HMFA :	District of Columbia

FLORIDA (SOUTH)

CPI AREAS:	COUNTIES
Miami-Fort Lauderdale-Miami Beach, FL MSA:	Broward, Miami-Dade, Palm Beach
Tampa-St. Petersburg-Clearwater, FL MSA:	Hernando, Hillsborough, Pasco, Pinellas

METROPOLITAN COUNTIES
Alachua, Baker, Bay, Brevard, Charlotte, Clay, Collier, Duval, Escambia, Gadsden, Gilchrist, Indian River, Jefferson, Lake, Lee, Leon, Manatee, Marion, Martin, Nassau, Okaloosa, Orange, Osceola, Polk, Santa Rosa, Sarasota, Seminole, St. Johns, St. Lucie, Volusia, Wakulla.

NONMETROPOLITAN COUNTIES
Bradford, Calhoun, Citrus, Columbia, Desoto, Dixie, Flagler, Franklin, Glades, Gulf, Hamilton, Hardee, Hendry, Highlands, Holmes, Jackson, Lafayette, Levy, Liberty, Madison, Monroe, Okeechobee, Putnam, Sumter, Suwannee, Taylor, Union, Walton, Washington.

GEORGIA (SOUTH)

CPI AREAS:	COUNTIES
Atlanta-Sandy Springs-Marietta, GA MSA	
Metropolitan Area Components:	
Atlanta-Sandy Springs-Marietta, GA HMFA:	Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, De Kalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, Walton
Butts County, GA HMFA	Butts
Haralson County, GA HMFA	Haralson
Lamar County, GA HMFA	Lamar
Meriwether County, GA HMFA	Meriwether

METROPOLITAN COUNTIES
Baker, Bibb, Brantley, Brooks, Bryan, Burke, Catoosa, Chatham, Chattahoochee, Clarke, Columbia, Crawford, Dade, Dougherty, Echols, Effingham, Floyd, Glynn, Hall, Harris, Houston, Jones, Lanier, Lee, Liberty, Long, Lowndes, Madison, Marion, McDuffie, McIntosh, Monroe, Murray, Muscogee, Oconee, Oglethorpe, Richmond, Terrell, Twiggs, Walker, Whitfield, Worth.

NONMETROPOLITAN COUNTIES
Appling, Atkinson, Bacon, Baldwin, Banks, Ben Hill, Berrien, Bleckley, Bulloch, Calhoun, Camden, Candler, Charlton, Chattooga, Clay, Clinch, Coffee, Colquitt, Cook, Crisp, Decatur, Dodge, Dooly, Early, Elbert, Emanuel, Evans, Fannin, Franklin, Gilmer, Glascock, Gordon, Grady, Greene, Habersham, Hancock, Hart, Irwin, Jackson, Jeff Davis, Jefferson, Jenkins, Johnson, Laurens, Lincoln, Lumpkin, Macon, Miller, Mitchell, Montgomery, Morgan, Peach, Pierce, Polk, Pulaski, Putnam, Quitman, Rabun, Randolph, Schley, Screven, Seminole, Stephens, Stewart, Sumter, Talbot, Taliaferro, Tattnall, Taylor, Telfair, Thomas, Tift, Toombs, Towns, Treutlen, Troup, Turner, Union, Upson, Ware, Warren, Washington, Wayne, Webster, Wheeler, White, Wilcox, Wilkes, Wilkinson.

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

HAWAII (WEST)

CPI AREAS:	COUNTIES
STATE Hawaii:	Hawaii, Honolulu, Kalawao, Kauai, Maui

IDAHO (WEST)

METROPOLITAN COUNTIES
Ada, Bannock, Boise, Bonneville, Canyon, Franklin, Gem, Jefferson, Kootenai, Nez Perce, Owyhee, Power.

NONMETROPOLITAN COUNTIES
Adams, Bear Lake, Benewah, Bingham, Blaine, Bonner, Boundary, Butte, Camas, Caribou, Cassia, Clark, Clearwater, Custer, Elmore, Fremont, Gooding, Idaho, Jerome, Latah, Lemhi, Lewis, Lincoln, Madison, Minidoka, Oneida, Payette, Shoshone, Teton, Twin Falls, Valley, Washington.

ILLINOIS (MIDWEST)

CPI AREAS:	COUNTIES
Chicago-Naperville-Joliet, IL-IN-WI MSA	
Metropolitan Area Components:	
Chicago-Naperville-Joliet, IL HMFA:	Cook, Dupage, Kane, Kendall, Lake, McHenry, Will
De Kalb County, IL HMFA:	De Kalb
Grundy County, IL:	Grundy
Kankakee-Bradley, IL MSA:	Kankakee
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

METROPOLITAN COUNTIES
Boone, Champaign, Ford, Henry, Macon, McLean, Marshall, Menard, Mercer, Peoria, Piatt, Rock Island, Sangamon, Stark, Tazewell, Vermilion, Winnebago, Woodford.

NONMETROPOLITAN COUNTIES
Adams, Alexander, Brown, Bureau, Carroll, Cass, Christian, Clark, Clay, Coles, Crawford, Cumberland, De Witt, Douglas, Edgar, Edwards, Effingham, Fayette, Franklin, Fulton, Gallatin, Greene, Hamilton, Hancock, Hardin, Henderson, Iroquois, Jackson, Jasper, Jefferson, Jo Daviess, Johnson, Knox, La Salle, Lawrence, Lee, Livingston, Logan, Marion, Mason, Massac, McDonough, Montgomery, Morgan, Moultrie, Ogle, Perry, Pike, Pope, Pulaski, Putnam, Randolph, Richland, Saline, Schuyler, Scott, Shelby, Stephenson, Union, Wabash, Warren, Washington, Wayne, White, Whiteside, Williamson.

INDIANA (MIDWEST)

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

METROPOLITAN COUNTIES
Allen, Bartholomew, Benton, Boone, Brown, Carroll, Clark, Clay, Delaware, Elkhart, Floyd, Gibson, Greene, Hamilton, Hancock, Harrison, Hendricks, Howard, Johnson, La Porte, Madison, Marion, Monroe, Morgan, Owen, Posey, Putnam, Shelby, St. Joseph, Sullivan, Tippecanoe, Tipton, Vanderburgh, Vermillion, Vigo, Warrick, Washington, Wells, Whitley.

NONMETROPOLITAN COUNTIES
Adams, Blackford, Cass, Clinton, Crawford, Daviess, Decatur, De Kalb, Dubois, Fayette, Fountain, Fulton, Grant, Henry, Huntington, Jackson, Jay, Jefferson, Jennings, Knox, Kosciusko, LaGrange, Lawrence, Marshall, Martin, Miami, Montgomery, Noble, Orange, Parke, Perry, Pike, Pulaski, Randolph, Ripley, Rush, Scott, Spencer, Starke, Steuben, Switzerland, Union, Wabash, Warren, Wayne, White.

IOWA (MIDWEST)

METROPOLITAN COUNTIES
Benton, Black Hawk, Bremer, Dallas, Dubuque, Grundy, Guthrie, Harrison, Johnson, Jones, Linn, Madison, Mills, Polk, Pottawattamie, Scott, Story, Warren, Washington, Woodbury

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

IOWA (Cont.)

NONMETROPOLITAN COUNTIES
Adair, Adams, Allamakee, Appanoose, Audubon, Boone, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Decatur, Delaware, Des Moines, Dickinson, Emmet, Fayette, Floyd, Franklin, Fremont, Greene, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Keokuk, Kossuth, Lee, Louisa, Lucas, Lyon, Mahaska, Marion, Marshall, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Poweshiek, Ringgold, Sac, Shelby, Sioux, Tama, Taylor, Union, Van Buren, Wapello, Wayne, Webster, Winnebago, Winneshiek, Worth, Wright.

KANSAS (MIDWEST)

CPI AREAS:	COUNTIES
Kansas City, MO-KS MSA	
Metropolitan Area Components:	
Franklin County, KS HMFA	Franklin
Kansas City, MO-KS HMFA:	Johnson, Leavenworth, Linn, Miami, Wyandotte

METROPOLITAN COUNTIES
Butler, Doniphan, Douglas, Harvey, Jackson, Jefferson, Osage, Sedgwick, Shawnee, Sumner, Wabaunsee.

NONMETROPOLITAN COUNTIES
Allen, Anderson, Atchison, Barber, Barton, Bourbon, Brown, Chase, Chautauqua, Cherokee, Cheyenne, Clark, Clay, Cloud, Coffey, Comanche, Cowley, Crawford, Decatur, Dickinson, Edwards, Elk, Ellis, Ellsworth, Finney, Ford, Geary, Gove, Graham, Grant, Gray, Greeley, Greenwood, Hamilton, Harper, Haskell, Hodgeman, Jewell, Kearny, Kingman, Kiowa, Labette, Lane, Lincoln, Logan, Lyon, Marion, Marshall, McPherson, Meade, Mitchell, Montgomery, Morris, Morton, Nemaha, Neosho, Ness, Norton, Osborne, Ottawa, Pawnee, Phillips, Pottawatomie, Pratt, Rawlins, Reno, Republic, Rice, Riley, Rooks, Rush, Russell, Saline, Scott, Seward, Sheridan, Sherman, Smith, Stafford, Stanton, Stevens, Thomas, Trego, Wallace, Washington, Wichita, Wilson, Woodson.

KENTUCKY (SOUTH)

CPI AREAS:	COUNTIES
Cincinnati-Middleton, OH-KY-IN MSA	
Metropolitan Area Components:	
Cincinnati-Middleton OH-KY-IN HMFA:	Boone, Bracken, Campbell, Gallatin , Kenton, Pendleton
Grant County, KY HMFA:	Grant

METROPOLITAN COUNTIES
Bourbon, Boyd, Bullitt, Christian, Clark, Daviess, Edmonson, Fayette, Greenup, Hancock, Hardin, Henderson, Henry, Jefferson, Jessamine, Larue, McLean, Meade, Nelson, Oldham, Scott, Shelby, Spencer, Trigg, Trimble, Warren, Webster, Woodford.

NONMETROPOLITAN COUNTIES
Adair, Allen, Anderson, Ballard, Barren, Bath, Bell, Boyle, Breathitt, Breckinridge, Butler, Caldwell, Calloway, Carlisle, Carroll, Carter, Casey, Clay, Clinton, Crittenden, Cumberland, Elliott, Estill, Fleming, Floyd, Franklin, Fulton, Garrard, Graves, Grayson, Green, Harlan, Harrison, Hart, Hickman, Hopkins, Jackson, Johnson, Knott, Knox, Laurel, Lawrence, Lee, Leslie, Letcher, Lewis, Lincoln, Livingston, Logan, Lyon, Madison, Magoffin, Marion, Marshall, Martin, Mason, McCracken, McCreary, Menifee, Mercer, Metcalfe, Monroe, Montgomery, Morgan, Muhlenberg, Nicholas, Ohio, Owen, Owsley, Perry, Pike, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Simpson, Taylor, Todd, Union, Washington, Wayne, Whitley, Wolfe.

LOUISIANA (SOUTH)

METROPOLITAN COUNTIES
Ascension, Bossier, Caddo, Calcasieu, Cameron, De Soto, East Baton Rouge, East Feliciana, Grant, Iberville, Jefferson, Lafayette, Lafourche, Livingston, Orleans, Ouachita, Plaquemines, Pointe Coupee, Rapides, St. Bernard, St. Charles, St. Helena, St. John the Baptist, St. Martin, St. Tammany, Terrebonne, West Baton Rouge, West Feliciana.

NONMETROPOLITAN COUNTIES
Acadia, Allen, Assumption, Avoyelles, Beauregard, Bienville, Caldwell, Catahoula, Claiborne, Concordia, East Carroll, Evangeline, Franklin, Iberia, Jackson, Jefferson Davis, La Salle, Lincoln, Madison, Morehouse, Natchitoches, Red River, Richland, Sabine, St. James, St. Landry, St. Mary, Tangipahoa, Tensas, Union, Vermilion, Vernon, Washington, Webster, West Carroll, Winn

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

MAINE (NORTHEAST)

METROPOLITAN COUNTIES
Androscoggin, Cumberland, Penobscot, Sagadahoc, York.

NONMETROPOLITAN COUNTIES
Aroostook, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Piscataquis, Somerset, Waldo, Washington

MARYLAND (SOUTH)

CPI AREAS:	COUNTIES
Baltimore-Towson, MD MSA	
Metropolitan Area Components:	
Baltimore-Towson, MD HMFA:	Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Anne's, Baltimore city,
Columbia city, MD MSA	
Hagerstown-Martinsburg, MD-WV MSA:	Washington
Washington-Arlington-Alexandria, DC-VA-MD HMFA:	Calvert, Charles, Frederick, Montgomery, Prince George's
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	Cecil

METROPOLITAN COUNTIES
Allegany, Somerset, Wicomico.

NONMETROPOLITAN COUNTIES
Caroline, Dorchester, Garrett, Kent, St. Mary's, Talbot, Worcester

MASSACHUSETTS (NORTHEAST)

CPI AREAS:	COUNTIES
Boston-Cambridge-Quincy, MA-NH MSA	
Metropolitan Area Components:	
Boston-Cambridge-Quincy, MA-NH HMFA:	Essex County towns of Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn, Lynnfield, Manchester-by-the-Sea, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody, Rockport, Rowley, Salem city, Salisbury, Saugus, Swampscott, Topsfield, Wenham Middlesex County towns of Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Boxborough, Burlington, Cambridge, Carlisle, Concord, Everett, Framingham, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Malden, Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Townsend, Wakefield, Waltham, Watertown, Wayland, Weston, Wilmington, Winchester, Woburn. Norfolk County towns of Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, Quincy, Randolph town, 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, Chelsea, Revere, Winthrop
Brockton, MA HMFA:	Norfolk County town of Avon. Plymouth County towns of Abington, Bridgewater, Brockton, 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, Lawrence, Merrimac, Methuen, North Andover West Newbury.
Lowell, MA HMFA	Middlesex County town of Billerica, Chelmsford, Dracut, Dunstable, Groton, Lowell, Pepperell, Tewksbury, Tyngsborough, Westford.

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

MASSACHUSETTS (Cont.)

CPI AREAS:	COUNTIES
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.

METROPOLITAN COUNTIES
Barnstable, Berkshire, Bristol, Franklin, Hampden, Hampshire

NONMETROPOLITAN COUNTIES
Dukes, Nantucket

MICHIGAN (MIDWEST)

CPI AREAS:	COUNTIES
Ann Arbor, MI MSA:	Washtenaw
Detroit-Warren-Livonia, MI MSA	
Metropolitan Area Components:	
Detroit-Warren-Livonia, MI HMFA:	Lapeer, Macomb, Oakland, St. Clair, Wayne
Livingston County, MI HMFA:	Livingston
Flint, MI MSA:	Genesee
Lenawee County, MI:	Lenawee
Monroe, MI MSA:	Monroe

METROPOLITAN COUNTIES
Bay, Berrien, Barry, Calhoun, Clinton, Eaton, Ingham, Ionia, Jackson, Kalamazoo, Kent, Muskegon, Newaygo, Ottawa, Saginaw, Van Buren.

NONMETROPOLITAN COUNTIES
Alcona, Alger, Allegan, Alpena, Antrim, Arenac, Baraga, Benzie, Branch, Cass, Charlevoix, Cheboygan, Chippewa, Clare, Crawford, Delta, Dickinson, Emmet, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Houghton, Huron, Iosco, Iron, Isabella, Kalkaska, Keweenaw, Lake, Leelanau, Luce, Mackinac, Manistee, Marquette, Mason, Mecosta, Menominee, Midland, Missaukee, Montcalm, Montmorency, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Presque Isle, Roscommon, Sanilac, Schoolcraft, Shiawassee, St. Joseph, Tuscola, Wexford.

MINNESOTA (MIDWEST)

CPI AREAS:	COUNTIES
Minneapolis-St. Paul-Bloomington, MN-WI MSA:	Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, Wright

METROPOLITAN COUNTIES
Benton, Carlton, Clay, Dodge, Houston, Olmsted, Polk, St. Louis, Stearns, Wabasha.

NONMETROPOLITAN COUNTIES
Aitkin, Becker, Beltrami, Big Stone, Blue Earth, Brown, Cass, Chippewa, Clearwater, Cook, Cottonwood, Crow Wing, Douglas, Faribault, Fillmore, Freeborn, Goodhue, Grant, Hubbard, Itasca, Jackson, Kanabec, Kandiyohi, Kittson, Koochiching, Lac qui Parle, Lake, Lake of the Woods, Le Sueur, Lincoln, Lyon, Mahnomen, Marshall, Martin, McLeod, Meeker, Mille Lacs, Morrison, Mower, Murray, Nicollet, Nobles, Norman, Otter Tail, Pennington, Pine, Pipestone, Pope, Red Lake, Redwood, Renville, Rice, Rock, Roseau, Sibley, Steele, Stevens, Swift, Todd, Traverse, Wadena, Waseca, Watonwan, Wilkin, Winona, Yellow Medicine.

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

MISSISSIPPI (SOUTH)

METROPOLITAN COUNTIES
Copiah, Desoto, Forrest, George, Hancock, Harrison, Hinds, Jackson, Lamar, Madison, Marshall, Perry, Rankin, Simpson, Stone, Tate, Tunica.

NONMETROPOLITAN COUNTIES
Adams, Alcorn, Amite, Attala, Benton, Bolivar, Calhoun, Carroll, Chickasaw, Choctaw, Claiborne, Clarke, Clay, Coahoma, Covington, Franklin, Greene, Grenada, Holmes, Humphreys, Issaquena, Itawamba, Jasper, Jefferson, Jefferson Davis, Jones, Kemper, Lafayette, Lauderdale, Lawrence, Leake, Lee, Leflore, Lincoln, Lowndes, Marion, Monroe, Montgomery, Neshoba, Newton, Noxubee, Oktibbeha, Panola, Pearl River, Pike, Pontotoc, Prentiss, Quitman, Scott, Sharkey, Smith, Sunflower, Tallahatchie, Tippah, Tishomingo, Union, Walthall, Warren, Washington, Wayne, Webster, Wilkinson, Winston, Yalobusha, Yazoo.

MISSOURI (MIDWEST)

CPI AREAS:	COUNTIES
Kansas City, MO-KS MSA	
Metropolitan Area Components:	
Bates County, MO HMFA	Bates
Kansas City, MO-KS HMFA:	Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte, Ray
St. Louis, MO-IL MSA	
Metropolitan Area Components:	
St. Louis, MO-IL HMFA:	Sullivan city part of Crawford, Franklin, Jefferson, Lincoln, St. Charles, St. Louis, Warren, St. Louis city
Washington County, MO HMFA:	Washington

METROPOLITAN COUNTIES
Andrew, Boone, Buchanan, Callaway, Christian, Cole, Dallas, De Kalb, Greene, Howard, Jasper, McDonald, Moniteau, Newton, Osage, Polk, Webster.

NONMETROPOLITAN COUNTIES
Adair, Atchison, Audrain, Barry, Barton, Benton, Bollinger, Butler, Camden, Cape Girardeau, Carroll, Carter, Cedar, Chariton, Clark, Cooper, Crawford, Dade, Daviess, Dent, Douglas, Dunklin, Gasconade, Gentry, Grundy, Harrison, Henry, Hickory, Holt, Howell, Iron, Johnson, Knox, Laclede, Lawrence, Lewis, Linn, Livingston, Macon, Madison, Maries, Marion, Mercer, Miller, Mississippi, Monroe, Montgomery, Morgan, New Madrid, Nodaway, Oregon, Ozark, Pemiscot, Perry, Pettis, Phelps, Pike, Pulaski, Putnam, Ralls, Randolph, Reynolds, Ripley, Saline, Schuyler, Scotland, Scott, Shannon, Shelby, St. Clair, Ste. Genevieve, St. Francois, Stoddard, Stone, Sullivan, Taney, Texas, Vernon, Wayne, Worth, Wright.

MONTANA (WEST)

METROPOLITAN COUNTIES
Carbon, Cascade, Missoula, Yellowstone.

NONMETROPOLITAN COUNTIES
Beaverhead, Big Horn, Blaine, Broadwater, Carter, Chouteau, Custer, Daniels, Dawson, Deer Lodge, Fallon, Fergus, Flathead, Gallatin, Garfield, Glacier, Golden Valley, Granite, Hill, Jefferson, Judith Basin, Lake, Lewis and Clark, Liberty, Lincoln, Madison, McCone, Meagher, Mineral, Musselshell, Park, Petroleum, Phillips, Pondera, Powder River, Powell, Prairie, Ravalli, Richland, Roosevelt, Rosebud, Sanders, Sheridan, Silver Bow, Stillwater, Sweet Grass, Teton, Toole, Treasure, Valley, Wheatland, Wibaux.

NEBRASKA (MIDWEST)

METROPOLITAN COUNTIES
Cass, Dakota, Douglas, Dixon, Lancaster, Sarpy, Saunders, Seward, Washington.

NONMETROPOLITAN COUNTIES
Adams, Antelope, Arthur, Banner, Blaine, Boone, Box Butte, Boyd, Brown, Buffalo, Burt, Butler, Cedar, Chase, Cherry, Cheyenne, Clay, Colfax, Cuming, Custer, Dawes, Dawson, Deuel, Dodge, Dundy, Fillmore, Franklin, Frontier, Furnas, Gage, Garden, Garfield, Gosper, Grant, Greeley, Hall, Hamilton, Harlan, Hayes, Hitchcock, Holt, Hooker, Howard, Jefferson, Johnson, Kearney, Keith, Keya Paha, Kimball, Knox, Lincoln, Logan, Loup, Madison, McPherson, Merrick, Morrill, Nance, Nemaha, Nuckolls, Otoe, Pawnee, Perkins, Phelps, Pierce, Platte, Polk, Red Willow, Richardson, Rock, Saline, Scotts Bluff, Sheridan, Sherman, Sioux, Stanton, Thayer, Thomas, Thurston, Valley, Wayne, Webster, Wheeler, York.

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

NEVADA (WEST)

METROPOLITAN COUNTIES
Carson, Clark, Storey, Washoe.

NONMETROPOLITAN COUNTIES
Churchill, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Lyon, Mineral, Nye, Pershing, White Pine

NEW HAMPSHIRE (NORTHEAST)

CPI AREAS:	COUNTIES
Boston-Cambridge-Quincy, MA-NH MSA	
Metropolitan Area Components:	
Boston-Cambridge-Quincy, MA-NH HMFA:	Rockingham County towns of Seabrook, South Hampton
Lawrence, MA-NH HMFA:	Rockingham County towns of Atkinson, Chester, Danville, Derry, Fremont, Hampstead, Kingston, Newton, Plaistow, Raymond, Salem, Sandown, Windham
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
Western Rockingham County, NH HMFA:	Rockingham County towns of Auburn, Candia, Deerfield, Londonderry, Northwood, Nottingham
Manchester-Nashua, NH MSA	
Metropolitan Area Components:	
Hillsborough County, NH (part) HMFA:	Hillsborough County towns of Antrim, Bennington, Deering, Francestown, Greenfield, Hancock, Hillsborough, Lyndeborough, New Boston, Peterborough, Sharon, Temple, Windsor
Manchester, NH HMFA:	Hillsborough County towns of Bedford, Goffstown, Manchester, Weare
Nashua, NH HMFA:	Hillsborough County towns of Amherst, Brookline, Greenville, Hollis, Hudson, Litchfield, Mason, Merrimack, Milford, Mont Vernon, Nashua, New Ipswich, Pelham, Wilton

NONMETROPOLITAN COUNTIES
Belknap, Carroll, Cheshire, Coos, Grafton, Merrimack, Sullivan.

NEW JERSEY (NORTHEAST)

CPI AREAS:	COUNTIES
Atlantic City, NJ:	Atlantic
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	
Metropolitan Area Components:	
Bergen-Passaic, NJ HMFA:	Bergen, Passaic
Jersey City, NJ HMFA:	Hudson
Middlesex-Somerset-Hunterdon, NJ HMFA:	Hunterdon, Middlesex, Somerset
New York-Monmouth-Ocean, NY-NJ HMFA:	Monmouth, Ocean
Newark, NJ HMFA:	Essex, Morris, Sussex, Union
Ocean City, NJ MSA:	Cape May
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	Burlington, Camden, Gloucester, Salem
Trenton-Ewing, NJ MSA:	Mercer
Vineland-Millville-Bridgeton, NJ MSA:	Cumberland

METROPOLITAN COUNTIES
Warren

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

NEW MEXICO (WEST)

METROPOLITAN COUNTIES
Bernalillo, Dona Ana, Sandoval, San Juan, Santa Fe, Torrance, Valencia.

NONMETROPOLITAN COUNTIES
Catron, Chaves, Cibola, Colfax, Curry, De Baca, Eddy, Grant, Guadalupe, Harding, Hidalgo, Lea, Lincoln, Los Alamos, Luna, McKinley, Mora, Otero, Quay, Rio Arriba, Roosevelt, San Miguel, Sierra, Socorro, Taos, Union.

NEW YORK (NORTHEAST)

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

METROPOLITAN COUNTIES
Albany, Broome, Chemung, Erie, Herkimer, Livingston, Madison, Monroe, Niagara, Oneida, Onondaga, Ontario, Orleans, Oswego, Rensselaer, Saratoga, Schenectady, Schoharie, Tioga, Tompkins, Ulster, Warren, Washington, Wayne.

NONMETROPOLITAN COUNTIES
Allegany, Cattaraugus, Cayuga, Chautauqua, Chenango, Clinton, Columbia, Cortland, Delaware, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Jefferson, Lewis, Montgomery, Otsego, Schuyler, Seneca, St. Lawrence, Steuben, Sullivan, Wyoming, Yates.

NORTH CAROLINA (SOUTH)

METROPOLITAN COUNTIES
Alamance, Alexander, Anson, Brunswick, Buncombe, Burke, Cabarrus, Caldwell, Catawba, Chatham, Cumberland, Currituck, Davie, Durham, Edgecombe, Forsyth, Franklin, Gaston, Greene, Guilford, Haywood, Henderson, Hoke, Johnston, Madison, Mecklenburg, Nash, New Hanover, Onslow, Orange, Pender, Person, Pitt, Randolph, Rockingham, Stokes, Union, Wake, Wayne, Yadkin.

NONMETROPOLITAN COUNTIES
Alleghany, Ashe, Avery, Beaufort, Bertie, Bladen, Camden, Carteret, Caswell, Cherokee, Chowan, Clay, Cleveland, Columbus, Craven, Dare, Davidson, Duplin, Gates, Graham, Granville, Halifax, Harnett, Hertford, Hyde, Iredell, Jackson, Jones, Lee, Lenoir, Lincoln, Macon, Martin, McDowell, Mitchell, Montgomery, Moore, Northampton, Pamlico, Pasquotank, Perquimans, Polk, Richmond, Robeson, Rowan, Rutherford, Sampson, Scotland, Stanly, Surry, Swain, Transylvania, Tyrrell, Vance, Warren, Washington, Watauga, Wilkes, Wilson, Yancey.

NORTH DAKOTA (MIDWEST)

METROPOLITAN COUNTIES
Burleigh, Cass, Grand Forks, Morton.

NONMETROPOLITAN COUNTIES
Adams, Barnes, Benson, Billings, Bottineau, Bowman, Burke, Cavalier, Dickey, Divide, Dunn, Eddy, Emmons, Foster, Golden Valley, Grant, Griggs, Hettinger, Kidder, Lamoure, Logan, McHenry, McIntosh, McKenzie, McLean, Mercer, Mountrail, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Renville, Richland, Rolette, Sargent, Sheridan, Sioux, Slope, Stark, Steele, Stutsman, Towner, Traill, Walsh, Ward, Wells, Williams.

OHIO (MIDWEST)

CPI AREAS:	COUNTIES
Akron, OH MSA:	Portage, Summit
Ashtabula County, OH:	Ashtabula
Cincinnati-Middleton, OH-KY-IN MSA	
Metropolitan Area Components:	
Brown County, OH HMFA:	Brown
Cincinnati-Middleton OH-KY-IN HMFA:	Butler, Clermont, Hamilton, Warren
Cleveland-Elyria-Mentor, OH:	Cuyahoga, Geauga, Lake, Lorain, Medina

METROPOLITAN COUNTIES
Allen, Belmont, Carroll, Clark, Delaware, Erie, Fairfield, Franklin, Fulton, Greene, Jefferson, Lawrence, Licking, Lucas, Madison, Mahoning, Miami, Montgomery, Morrow, Ottawa, Pickaway, Preble, Richland, Stark, Trumbull, Union, Washington, Wood.

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

OHIO (Cont.)

NONMETROPOLITAN COUNTIES
Adams, Ashland, Athens, Auglaize, Champaign, Clinton, Columbiana, Coshocton, Crawford, Darke, Defiance, Fayette, Gallia, Guernsey, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Huron, Jackson, Knox, Logan, Marion, Meigs, Mercer, Monroe, Morgan, Muskingum, Noble, Paulding, Perry, Pike, Putnam, Ross, Sandusky, Scioto, Seneca, Shelby, Tuscarawas, Van Wert, Vinton, Wayne, Williams, Wyandot.

OKLAHOMA (SOUTH)

METROPOLITAN COUNTIES
Canadian, Cleveland, Comanche, Creek, Grady, Le Flore, Lincoln, Logan, McClain, Oklahoma, Okmulgee, Osage, Pawnee, Rogers, Sequoyah, Tulsa, Wagoner.

NONMETROPOLITAN COUNTIES
Adair, Alfalfa, Atoka, Beaver, Beckham, Blaine, Bryan, Caddo, Carter, Cherokee, Choctaw, Cimarron, Coal, Cotton, Craig, Custer, Delaware, Dewey, Ellis, Garfield, Garvin, Grant, Greer, Harmon, Harper, Haskell, Hughes, Jackson, Jefferson, Johnston, Kay, Kingfisher, Kiowa, Latimer, Love, Major, Marshall, Mayes, McCurtain, McIntosh, Murray, Muskogee, Noble, Nowata, Okfuskee, Ottawa, Payne, Pittsburg, Pontotoc, Pottawatomie, Pushmataha, Roger Mills, Seminole, Stephens, Texas, Tillman, Washington, Washita, Woods, Woodward.

OREGON (WEST)

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

METROPOLITAN COUNTIES
Benton, Deschutes, Jackson, Lane.

NONMETROPOLITAN COUNTIES
Baker, Clatsop, Coos, Crook, Curry, Douglas, Gilliam, Grant, Harney, Hood River, Jefferson, Josephine, Klamath, Lake, Lincoln, Linn, Malheur, Morrow, Sherman, Tillamook, Umatilla, Union, Wallowa, Wasco, Wheeler.

PENNSYLVANIA (NORTHEAST)

CPI AREAS:	COUNTIES
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	
Metropolitan Area Components:	
Pike County, PA HMFA:	Pike
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA:	Bucks, Chester, Delaware, Montgomery, Philadelphia
Pittsburgh, PA MSA:	
Metropolitan Area Components:	
Armstrong County, PA HMFA:	Armstrong
Pittsburgh, PA HMFA:	Allegheny, Beaver, Butler, Fayette, Washington, Westmoreland

METROPOLITAN COUNTIES
Berks, Blair, Cambria, Carbon, Centre, Cumberland, Dauphin, Erie, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mercer, Northampton, Perry, Wyoming, York.

NONMETROPOLITAN COUNTIES
Adams, Bedford, Bradford, Cameron, Clarion, Clearfield, Clinton, Columbia, Crawford, Elk, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lawrence, McKean, Mifflin, Monroe, Montour, Northumberland, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Wayne.

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

RHODE ISLAND (NORTHEAST)

METROPOLITAN COUNTIES
Bristol, Kent, Newport, Providence, Washington.

SOUTH CAROLINA (SOUTH)

METROPOLITAN COUNTIES
Aiken, Anderson, Berkeley, Calhoun, Charleston, Darlington, Dorchester, Edgefield, Fairfield, Florence, Greenville, Horry, Kershaw, Laurens, Lexington, Pickens, Richland, Saluda, Spartanburg, Sumter, York.

NONMETROPOLITAN COUNTIES
Abbeville, Allendale, Bamberg, Barnwell, Beaufort, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Dillon, Georgetown, Greenwood, Hampton, Jasper, Lancaster, Lee, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Union, Williamsburg.

SOUTH DAKOTA (MIDWEST)

METROPOLITAN COUNTIES
Lincoln, McCook, Meade, Minnehaha, Pennington, Turner, Union.

NONMETROPOLITAN COUNTIES
Aurora, Beadle, Bennett, Bon Homme, Brookings, Brown, Brule, Buffalo, Butte, Campbell, Charles Mix, Clark, Clay, Codington, Corson, Custer, Davison, Day, Deuel, Dewey, Douglas, Edmunds, Fall River, Faulk, Grant, Gregory, Haakon, Hamlin, Hand, Hanson, Harding, Hughes, Hutchinson, Hyde, Jackson, Jerauld, Jones, Kingsbury, Lake, Lawrence, Lyman, Marshall, McPherson, Mellette, Miner, Moody, Perkins, Potter, Roberts, Sanborn, Shannon, Spink, Stanley, Sully, Todd, Tripp, Walworth, Yankton, Ziebach.

TENNESSEE (SOUTH)

METROPOLITAN COUNTIES
Anderson, Blount, Bradley, Cannon, Carter, Cheatham, Chester, Davidson, Dickson, Fayette, Grainger, Hamblen, Hamilton, Hawkins, Hickman, Jefferson, Knox, Loudon, Macon, Madison, Marion, Montgomery, Polk, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sullivan, Sumner, Tipton, Trousdale, Unicoi, Union, Washington, Williamson, Wilson.

NONMETROPOLITAN COUNTIES
Bedford, Benton, Bledsoe, Campbell, Carroll, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Decatur, De Kalb, Dyer, Fentress, Franklin, Gibson, Giles, Greene, Grundy, Hancock, Hardeman, Hardin, Haywood, Henderson, Henry, Houston, Humphreys, Jackson, Johnson, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Marshall, Maury, McMinn, McNairy, Meigs, Monroe, Moore, Morgan, Obion, Overton, Perry, Pickett, Putnam, Rhea, Roane, Scott, Sevier, Van Buren, Warren, Wayne, Weakley, White.

TEXAS (SOUTH)

CPI AREAS:	COUNTIES
Dallas-Fort Worth-Arlington, TX MSA	
Metropolitan Area Components:	
Dallas, TX HMFA:	Collin, Dallas, Delta, Denton, Ellis, Hunt, Kaufman, Rockwall
Fort Worth-Arlington, TX HMFA:	Johnson, Parker, Tarrant
Wise County, TX HMFA:	Wise
Henderson County, TX:	Henderson
Hood County, TX:	Hood
Houston-Baytown-Sugar Land, TX MSA	
Metropolitan Area Components:	
Austin, County, TX HMFA:	Austin
Brazoria County, TX HMFA:	Brazoria
Houston-Baytown-Sugar Land, TX HMFA:	Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, Waller

METROPOLITAN COUNTIES
Aransas, Archer, Armstrong, Atascosa, Bandera, Bastrop, Bell, Bexar, Bowie, Brazos, Burleson, Caldwell, Calhoun, Callahan, Cameron, Carson, Clay, Comal, Coryell, Crosby, Ector, El Paso, Goliad, Grayson, Gregg, Guadalupe, Hardin, Hays, Hidalgo, Irion, Jefferson, Jones, Kendall, Lampasas, Lubbock, McLennan, Medina, Midland, Nueces, Orange, Potter, Randall, Robertson, Rusk, San Patricio, Smith, Taylor, Tom Green, Travis, Upshur, Victoria, Webb, Wichita, Williamson, Wilson.

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

TEXAS (Cont.)

NONMETROPOLITAN COUNTIES
Anderson, Andrews, Angelina, Bailey, Baylor, Bee, Blanco, Borden, Bosque, Brewster, Briscoe, Brooks, Brown, Burnet, Camp, Cass, Castro, Cherokee, Childress, Cochran, Coke, Coleman, Collingsworth, Colorado, Comanche, Concho, Cooke, Cottle, Crane, Crockett, Culberson, Dallam, Dawson, Deaf Smith, DeWitt, Dickens, Dimmit, Donley, Duval, Eastland, Edwards, Erath, Falls, Fannin, Fayette, Fisher, Floyd, Foard, Franklin, Freestone, Frio, Gaines, Garza, Gillespie, Glasscock, Gonzales, Gray, Grimes, Hale, Hall, Hamilton, Hansford, Hardeman, Harrison, Hartley, Haskell, Hemphill, Hill, Hockley, Hopkins, Houston, Howard, Hudspeth, Hutchinson, Jack, Jackson, Jasper, Jeff Davis, Jim Hogg, Jim Wells, Karnes, Kenedy, Kent, Kerr, Kimble, King, Kinney, Kleberg, Knox, Lamar, Lamb, La Salle, Lavaca, Lee, Leon, Limestone, Lipscomb, Live Oak, Llano, Loving, Lynn, Madison, Marion, Martin, Mason, Matagorda, Maverick, McCulloch, McMullen, Menard, Milam, Mills, Mitchell, Montague, Moore, Morris, Motley, Nacogdoches, Navarro, Newton, Nolan, Ochiltree, Oldham, Palo Pinto, Panola, Parmer, Pecos, Polk, Presidio, Rains, Reagan, Real, Red River, Reeves, Refugio, Roberts, Runnels, Sabine, San Augustine, San Saba, Schleicher, Scurry, Shackelford, Shelby, Sherman, Somervell, Starr, Stephens, Sterling, Stonewall, Sutton, Swisher, Terrell, Terry, Throckmorton, Titus, Trinity, Tyler, Upton, Uvalde, Val Verde, Van Zandt, Walker, Ward, Washington, Wharton, Wheeler, Wilbarger, Willacy, Winkler, Wood, Yoakum, Young, Zapata, Zavala.

UTAH (WEST)

METROPOLITAN COUNTIES
Cache, Davis, Juab, Morgan, Salt Lake, Summit, Tooele, Utah, Washington, Weber

NONMETROPOLITAN COUNTIES
Beaver, Box Elder, Carbon, Daggett, Duchesne, Emery, Garfield, Grand, Iron, Kane, Millard, Piute, Rich, San Juan, Sanpete, Sevier, Uintah, Wasatch, Wayne.

VERMONT (NORTHEAST)

METROPOLITAN COUNTIES
Chittenden, Franklin, Grand Isle.

NONMETROPOLITAN COUNTIES
Addison, Bennington, Caledonia, Essex, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor

VIRGINIA (SOUTH)

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

METROPOLITAN COUNTIES
Albemarle, Amelia, Amherst, Appomattox, Bedford, Botetourt, Campbell, Caroline, Charles City, Chesterfield, Craig, Cumberland, Dinwiddie, Fluvanna, Franklin, Frederick, Giles, Gloucester, Goochland, Greene, Hanover, Henrico, Isle of Wight, James City, King William, King and Queen, Louisa, Mathews, Montgomery, New Kent, Nelson, Pittsylvania, Powhatan, Prince George, Pulaski, Roanoke, Rockingham, Scott, Surry, Sussex, Washington, York, Bedford city, Bristol city, Charlottesville city, Chesapeake city, Colonial Heights city, Danville city, Hampton city, Hopewell city, Lynchburg city, Newport News city, Norfolk city, Petersburg city, Poquoson city, Portsmouth city, Richmond city, Roanoke city, Salem city, Suffolk city, Virginia Beach city, Williamsburg city.

NONMETROPOLITAN COUNTIES
Accomack, Alleghany, Augusta, Bath, Bland, Brunswick, Buchanan, Buckingham, Carroll, Charlotte, Dickenson, Essex, Floyd, Grayson, Greensville, Halifax, Henry, Highland, Lancaster, Lee, Lunenburg, Madison, Mecklenburg, Middlesex, Northampton, Northumberland, Nottoway, Orange, Page, Patrick, Prince Edward, Rappahannock, Richmond, Rockbridge, Russell, Shenandoah, Smyth, Southampton, Tazewell, Westmoreland, Wise, Wythe, Buena Vista city, Clifton Forge city, Covington city, Emporia city, Franklin city, Galax city, Lexington city, Martinsville city, Norton city, Staunton city, Waynesboro city.

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

WASHINGTON (WEST)

CPI AREAS:	COUNTIES
Bremerton-Silverdale, WA MSA:	Kitsap
Island County, WA:	Island
Olympia, WA MSA:	Thurston
Portland-Vancouver, OR-WA MSA:	Clark, Skamania,
Seattle-Tacoma-Bellevue, WA MSA	
Metropolitan Area Components:	
Seattle-Tacoma-Bellevue, WA HMFA:	King, Snohomish
Tacoma, WA HMFA:	Pierce

METROPOLITAN COUNTIES
Asotin, Benton, Chelan, Cowlitz, Douglas, Franklin, Skagit, Spokane, Whatcom, Yakima.

NONMETROPOLITAN COUNTIES
Adams, Clallam, Columbia, Ferry, Garfield, Grant, Grays Harbor, Jefferson, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pacific, Pend Oreille, San Juan, Stevens, Wahkiakum, Walla Walla, Whitman.

WEST VIRGINIA (SOUTH)

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

METROPOLITAN COUNTIES
Boone, Brooke, Cabell, Clay, Hampshire, Hancock, Kanawha, Lincoln, Marshall, Mineral, Monongalia, Ohio, Pleasants, Preston, Putnam, Wayne, Wirt, Wood

NONMETROPOLITAN COUNTIES
Barbour, Braxton, Calhoun, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hardy, Harrison, Jackson, Lewis, Logan, Marion, Mason, McDowell, Mercer, Mingo, Monroe, Nicholas, Pendleton, Pocahontas, Raleigh, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Webster, Wetzel, Wyoming.

WISCONSIN (MIDWEST)

CPI AREAS:	COUNTIES
Milwaukee-Waukesha-West Allis, WI MSA:	Milwaukee, Ozaukee, Washington, Waukesha
Minneapolis-St. Paul, MN-WI:	Pierce, St. Croix
Racine, WI MSA:	Racine

METROPOLITAN COUNTIES
Brown, Calumet, Chippewa, Columbia, Dane, Douglas, Eau Claire, Fond du Lac, Iowa, Kenosha, Kewaunee, La Crosse, Marathon, Oconto, Outagamie, Rock, Sheboygan, Winnebago.

SCHEDULE C - CONTRACT RENT ANNUAL ADJUSTMENT FACTORS - **AREA DEFINITIONS**

WISCONSIN (Cont.)

NONMETROPOLITAN COUNTIES
Adams, Ashland, Barron, Bayfield, Buffalo, Burnett, Clark, Crawford, Dodge, Door, Dunn, Florence, Forest, Grant, Green, Green Lake, Iron, Jackson, Jefferson, Juneau, Lafayette, Langlade, Lincoln, Manitowoc, Marinette, Marquette, Menominee, Monroe, Oneida, Pepin, Polk, Portage, Price, Richland, Rusk, Sauk, Sawyer, Shawano, Taylor, Trempealeau, Vernon, Vilas, Walworth, Washburn, Waupaca, Waushara, Wood.

WYOMING (WEST)

METROPOLITAN COUNTIES
Laramie, Natrona

NONMETROPOLITAN COUNTIES
Albany, Big Horn, Campbell, Carbon, Converse, Crook, Fremont, Goshen, Hot Springs, Johnson, Lincoln, Niobrara, Park, Platte, Sheridan, Sublette, Sweetwater, Teton, Uinta, Washakie, Weston.

PACIFIC ISLANDS (WEST)

NONMETROPOLITAN COUNTIES
American Samoa, Guam, Northern Mariana Islands, Palau.

PUERTO RICO (SOUTH)

METROPOLITAN COUNTIES
Aguada, Aguadilla, Aguas Buenas, Aibonito, Anasco, Arecibo, Arroyo, Barceloneta, Barranquitas, Bayamon, Cabo Rojo, Caguas, Camuy, Canovanas, Carolina, Catano, Cayey, Ceiba, Ciales, Cidra, Comerio, Corozal, Dorado, Fajardo, Florida, Guanica, Guayama, Guayanilla, Guaynabo, Gurabo, Hatillo, Hormigueros, Humacao, Isabela, Juana Diaz, Juncos, Lajas, Lares, Las Piedras, Loiza, Luquillo, Manati, Maunabo, Mayaguez, Moca, Morovis, Naguabo, Naranjito, Orocovis, Patillas, Penuelas, Ponce, Quebradillas, Rincon, Rio Grande, Sabana Grande, San German, San Juan, San Lorenzo, San Sebastian , Toa Alta, Toa Baja, Trujillo Alto, Vega Alta, Vega Baja, Villalba, Yabucoa, Yauco.

NONMETROPOLITAN COUNTIES
Adjuntas, Coamo, Culerbra, Jayuya, Las Marias, Maricao, Salinas, Santa Isabel, Utuado, Vieques.

VIRGIN ISLANDS (SOUTH)

NONMETROPOLITAN COUNTIES
Virgin Island

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