

OPERATING FUND LOCAL INFLATION FACTORS
 (For PHA Fiscal Years Beginning January 1, 2004,
 April 1, 2004, July 1, 2004 and October 1, 2004)

---See Appendix 2 for listing of Metro areas---

STATE	METRO	NON-METRO	STATE	METRO	NON-METRO
Alabama	1.023	1.024	Nebraska	1.026	1.027
Alaska	1.025	1.024	Nevada	1.017	1.024
Arizona	1.021	1.000	New Hampshire	1.021	1.030
Arkansas	1.029	1.026	New Jersey	1.020	NA
California	1.037	1.027	New Mexico	1.025	1.010
Colorado	1.029	1.030	New York	1.017	1.010
Connecticut	1.009	1.009	North Carolina	1.030	1.025
Delaware	1.018	1.058	North Dakota	1.032	1.034
D.C.	1.027	NA	Ohio	1.027	1.026
Florida	1.022	1.035	Oklahoma	1.028	1.029
Georgia	1.027	1.029	Oregon	1.023	1.021
Hawaii	1.020	1.017	Pennsylvania	1.021	1.022
Idaho	1.032	1.026	Rhode Island	1.013	1.013
Illinois	1.023	1.026	South Carolina	1.027	1.035
Indiana	1.021	1.022	South Dakota	1.021	1.031
Iowa	1.021	1.023	Tennessee	1.025	1.023
Kansas	1.014	1.023	Texas	1.029	1.023
Kentucky	1.040	1.033	Utah	1.026	1.025
Louisiana	1.034	1.030	Vermont	1.026	1.028
Maine	1.025	1.021	Virginia	1.029	1.026
Maryland	1.024	1.039	Washington	1.023	1.021
Massachusetts	1.023	1.031	West Virginia	1.026	1.032
Michigan	1.015	1.012	Wisconsin	1.014	1.015
Minnesota	1.023	1.013	Wyoming	1.034	1.025
Mississippi	1.021	1.021	Guam	NA	1.027
Missouri	1.024	1.024	Puerto Rico	1.011	1.011
Montana	1.026	1.020	Virgin Islands	NA	1.025

Listing of Metropolitan Areas
(For PHA Fiscal Years Beginning In Calendar Year 2004)

Note: Area listed are counties, unless otherwise identified.

ALABAMA	Riverside	Cromwell	Plymouth
	Sacramento	Danbury	Portland
Autauga	San Bernardino	Darien	Preston
Baldwin	San Diego	Derby	Prospect
Blount	San Francisco	Durham	Redding
Calhoun	San Joaquin	East Granby	Ridgefield
Colbert	San Luis Obispo	East Haddam	Rocky Hill
Dale	San Mateo	East Hampton	Roxbury
Elmore	Santa Barbara	East Hartford	Salem
Etowah	Santa Clara	East Haven	Seymour
Houston	Santa Cruz	East Lyme	Shelton
Jefferson	Shasta	East Windsor	Sherman
Lauderdale	Solano	Easton	Simsbury
Lawrence	Sonoma	Ellington	Somers
Lee	Stanislaus	Enfield	South Windsor
Limestone	Sutter	Fairfield	Southbury
Madison	Tulare	Farmington	Southington
Mobile	Ventura	Franklin	Sprague
Montgomery	Yolo	Glastonbury	Stafford
Morgan	Yuba	Granby	Stamford
Russell		Greenwich	Stonington
St. Clair	COLORADO	Griswold	Stratford
Shelby		Groton	Suffield
Tuscaloosa	Adams	Guilford	Thomaston
	Arapahoe	Haddam	Thompson
ARIZONA	Boulder	Hamden	Tolland
	Denver	Hartford	Trumbull
Coconino	Douglas	Harwinton	Vernon
Maricopa	El Paso	Hebron	Wallingford
Mohave	Jefferson	Killingworth	Washington
Pima	Larimer	Lebanon	Waterbury
Pinal	Mesa	Ledyard	Waterford
Yuma	Pueblo	Lisbon	Watertown
	Weld	Madison	West Hartford
ARKANSAS		Manchester	West Haven
	CONNECTICUT	Mansfield	Weston
Benton	(towns)	Marlborough	Westport
Craighead		Meriden	Wethersfield
Crawford	Andover	Middlebury	Willington
Crittenden	Ansonia	Middlefield	Wilton
Faulkner	Ashford	Middletown	Winchester
Jefferson	Avon	Milford	Windham
Lonoke	Barkhamsted	Monroe	Windsor
Miller	Beacon Falls	Montville	Windsor Locks
Pulaski	Berlin	Naugatuck	Wolcott
Saline	Bethany	New Britain	Woodbridge
Sebastian	Bethel	New Canaan	Woodbury
Washington	Bethlehem	New Fairfield	
	Bloomfield	New Hartford	DELAWARE
CALIFORNIA	Bolton	New Haven	
	Bozrah	New London	Kent
Alameda	Branford	New Milford	New Castle
Butte	Bridgeport	Newington	
Contra Costa	Bridgewater	Newtown	D.C.
El Dorado	Bristol	North Branford	
Fresno	Brookfield	North Haven	Washington
Kern	Burlington	North Stonington	
Los Angeles	Canterbury	Norwalk	
Madera	Canton	Norwich	
Marin	Chaplin	Old Lyme	
Merced	Cheshire	Old Saybrook	
Monterey	Clinton	CT towns (cont.)	
Napa	Colchester		
Orange	CT towns (cont.)	Orange	
Placer		Oxford	
CA (cont.)	Columbia	Plainfield	
	Coventry	Plainville	

Listing of Metropolitan Areas
(For PHA Fiscal Years Beginning In Calendar Year 2004)

Note: Area listed are counties, unless otherwise identified.

FLORIDA	Jones	Clinton	Carter
	Lee	Dearborn	Christian
Alachua	Madison	DeKalb	Clark
Bay	McDuffie	Delaware	Daviess
Brevard	Muscogee	Elkhart	Fayette
Broward	Newton	Floyd	Gallatin
Charlotte	Oconee	Hamilton	Grant
Clay	Paulding	Hancock	Greenup
Collier	Peach	Harrison	Henderson
Dade	Pickens	Hendricks	Jefferson
Duval	Richmond	Howard	Jessamine
Escambia	Rockdale	Huntington	Kenton
Flagler	Spalding	Johnson	Madison
Gadsden	Twiggs	Lake	Oldham
Hernando	Walker	Madison	Pendleton
Hillsborough	Walton	Marion	Scott
Lake		Monroe	Woodford
Lee	HAWAII	Morgan	
Leon		Ohio	LOUISIANA
Manatee	Honolulu	Porter	
Marion		Posey	Acadia
Martin	IDAHO	St. Joseph	Ascension
Nassau		Scott	Bossier
Okaloosa	Ada	Shelby	Caddo
Orange	Bannock	Tippecanoe	Calcasieu
Osceola	Canyon	Tipton	E. Baton Rouge
Palm Beach		Vanderburgh	Jefferson
Pasco	ILLINOIS	Vermillion	Lafayette
Pinellas		Vigo	Lafourche
Polk	Boone	Warrick	Livingston
St. Johns	Champaign	Wells	Orleans
St. Lucie	Clinton	Whitley	Ouachita
Santa Rosa	Cook		Plaquemines
Sarasota	DeKalb	IOWA	Rapides
Seminole	DuPage		St. Bernard
Volusia	Grundy	Black Hawk	St. Charles
	Henry	Dallas	St. James
GEORGIA	Jersey	Dubuque	St. John the
	Kane	Johnson	Baptist
Barrow	Kankakee	Linn	St. Landry
Bartow	Kendall	Polk	St. Martin
Bibb	Lake	Pottawattamie	St. Tammany
Bryan	McHenry	Scott	Terrebonne
Carroll	McLean	Warren	Webster
Catoosa	Macon	Woodbury	W. Baton Rouge
Chatham	Madison		
Chattahoochee	Menard	KANSAS	MAINE (towns)
Cherokee	Monroe		
Clarke	Ogle	Butler	Auburn
Clayton	Peoria	Douglas	Bangor
Cobb	Rock Island	Harvey	Berwick
Columbia	St. Clair	Johnson	Brewer
Coweta	Sangamon	Leavenworth	Buxton
Dade	Tazewell	Miami	Cape Elizabeth
DeKalb	Will	Sedgwick	Casco
Dougherty	Winnebago	Shawnee	Cumberland
Douglas	Woodford	Wyandotte	Eddington
Effingham			Eliot
Fayette	INDIANA	KENTUCKY	Falmouth
Forsyth			ME towns (cont.)
Fulton	Adams	Boone	
Gwinnett	Allen	KY (cont.)	Freeport
Harris	Boone		Glenburn
Henry	IN (cont.)	Bourbon	Gorham
Houston		Boyd	Gray
GA (cont.)	Clark	Bullitt	Greene
	Clay	Campbell	Hampden

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Hermon	Ashland	Framingham	Mendon
Holden	Attleboro	Franklin	Merrimac
Hollis	Auburn	Freetown	Methuen
Kenduskeag	Avon	Gardner	Middleborough
Kittery	Ayer	Georgetown	Middleton
Lewiston	Barnstable	Gloucester	Milford
Limington	Barre	Grafton	Millbury
Lisbon	Bedford	Granby	Millis
Mechanic Falls	Belchertown	Groton	Millville
Milford	Bellingham	Groveland	Milton
North Yarmouth	Belmont	Hadley	Monson
Old Orchard Beach	Berkley	Halifax	Montgomery
Old Town	Berlin	Hamilton	Nahant
Orono	Beverly	Hampden	Natick
Orrington	Billerica	Hanover	Needham
Penobscot Indian	Blackstone	Hanson	New Bedford
Poland	Bolton	Harvard	Newbury
Portland	Boston	Harwich	Newburyport
Raymond	Boxborough	Hatfield	Newton
Sabattus	Boxford	Haverhill	Norfolk
Scarborough	Boylston	Hingham	North Andover
South Berwick	Braintree	Hinsdale	N. Attleboro
South Portland	Brewster	Holbrook	North Brookfield
Standish	Bridgewater	Holden	North Reading
Turner	Brockton	Holland	Northampton
Veazie	Brookfield	Holliston	Northborough
Wales	Brookline	Holyoke	Northbridge
Westbrook	Burlington	Hopedale	Norton
Windham	Cambridge	Hopkinton	Norwell
Winterport	Canton	Hudson	Norwood
Yarmouth	Carlisle	Hull	Oakham
York	Carver	Huntington	Orleans
	Charlton	Ipswich	Oxford
MARYLAND	Chatham	Kingston	Palmer
	Chelmsford	Lakeville	Paxton
Allegany	Chelsea	Lancaster	Peabody
Anne Arundel	Cheshire	Lanesborough	Pembroke
Baltimore	Chicopee	Lawrence	Pepperell
Baltimore City	Clinton	Lee	Pittsfield
Calvert	Cohasset	Leicester	Plainville
Carroll	Concord	Lenox	Plymouth
Cecil	Dalton	Leominster	Plympton
Charles	Danvers	Lexington	Princeton
Frederick	Dartmouth	Lincoln	Quincy
Harford	Dedham	Littleton	Randolph
Howard	Dennis	Longmeadow	Raynham
Montgomery	Dighton	Lowell	Reading
Prince Georges	Douglas	Ludlow	Rehoboth
Queen Anne's	Dover	Lunenburg	Revere
Washington	Dracut	Lynn	Richmond
	Dudley	Lynnfield	Rochester
MASSACHUSETTS	Dunstable	Malden	MA towns (cont.)
(towns)	Duxbury	Manchester	
	East Bridgewater	MA towns (cont.)	Rockland
Abington	East Brookfield		Rockport
Acton	MA towns (cont.)	Mansfield	Rowley
Acushnet		Marblehead	Russell
MA towns (cont.)	East Longmeadow	Marion	Rutland
	Eastham	Marlborough	Salem
Adams	Easthampton	Marshfield	Salisbury
Agawam	Easton	Mashpee	Sandwich
Amesbury	Essex	Mattapoisett	Saugus
Amherst	Everett	Maynard	Scituate
Andover	Fairhaven	Medfield	Seekonk
Arlington	Fall River	Medford	Sharon
Ashburnham	Fitchburg	Medway	Sherborn
Ashby	Foxborough	Melrose	Shirley

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Shrewsbury		Clinton	Greenville
Somerset		Franklin	Hampstead
Somerville	Allegan	Greene	Hampton
South Hadley	Bay	Jackson	Hampton Falls
Southborough	Berrien	Jasper	Hollis
Southbridge	Calhoun	Jefferson	Hooksett
Southampton	Clinton	Lafayette	Hudson
Southwick	Eaton	Lincoln	Kensington
Spencer	Genesee	Newton	Kingston
Springfield	Ingham	Platte	Lee
Sterling	Jackson	Ray	Litchfield
Stockbridge	Kalamazoo	St. Charles	Londonderry
Stoneham	Kent	St. Louis	Madbury
Stoughton	Lapeer	St. Louis City	Manchester
Stow	Lenawee	Sullivan City	Mason
Sturbridge	Livingston	Warren	Merrimack
Sudbury	Macomb	Webster	Milford
Sunderland	Midland		Milton
Sutton	Monroe		Mont Vernon
Swampscott	Muskegon	MONTANA	Nashua
Swansea	Oakland		New Castle
Taunton	Ottawa	Cascade	New Ipswich
Templeton	Saginaw	Missoula	Newfields
Tewksbury	St. Clair	Yellowstone	Newington
Topsfield	Van Buren		Newmarket
Townsend	Washtenaw	NEBRASKA	Newton
Tyngsborough	Wayne		North Hampton
Upton		Cass	Pelham
Uxbridge	MINNESOTA	Dakota	Plaistow
Wakefield		Douglas	Portsmouth
Walpole	Anoka	Lancaster	Raymond
Waltham	Benton	Sarpy	Rochester
Ware	Carver	Washington	Rollinsford
Wareham	Chisago		Rye
Watertown	Clay		Salem
Wayland	Dakota		Sandown
Webster	Hennepin	NEVADA	Seabrook
Wellesley	Houston		Somersworth
Wenham	Isanti	Clark	South Hampton
West Boylston	Olmstead	Nye	Stratham
West Bridgewater	Polk	Washoe	Weare
West Brookfield	Ramsey		Wilton
West Newbury	St. Louis	NEW HAMPSHIRE	Windham
West Springfield	Scott	(towns)	NEW JERSEY
Westborough	Sherburne		
Westfield	Stearns	Allenstown	
Westford	Washington	NH towns (cont.)	Atlantic
Westminster	Wright		Bergen
Weston	MISSISSIPPI	Amherst	Burlington
MA towns (cont.)		Atkinson	Camden
	DeSoto	Auburn	Cape May
	Forrest	Barrington	Cumberland
Westport	Hancock	Bedford	Essex
Westwood	Harrison	Brentwood	Gloucester
Weymouth	Hinds	Brookline	Hudson
Whitman	Jackson	Candia	Hunterdon
Wilbraham	Lamar	Chester	Mercer
Williamsburg	Madison	Danville	Middlesex
Wilmington	Rankin	Derry	Monmouth
Winchendon		Dover	Morris
Winchester	MISSOURI	Durham	Ocean
Winthrop		East Kingston	Passaic
Woburn	Andrew	Epping	Salem
Worcester	Boone	Exeter	Somerset
Wrentham	Buchanan	Farmington	Sussex
Yarmouth	Cass	Fremont	Union
	Christian	Goffstown	Warren
MICHIGAN	Clay	Greenland	

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NEW MEXICO	Durham	Stark	Somerset
	Edgecombe	Summit	Washington
Bernalillo	Forsyth	Trumbull	Westmoreland
Dona Ana	Franklin	Warren	Wyoming
Los Alamos	Gaston	Washington	York
Sandoval	Guilford	Wood	
Santa Fe	Johnston		RHODE ISLAND
Valencia	Lincoln		(towns)
	Madison	OKLAHOMA	
NEW YORK	Mecklenburg		Barrington
	Nash	Canadian	Bristol
Albany	New Hanover	Cleveland	Burrillville
Bronx	Onslow	Comanche	Central Falls
Broome	Orange	Creek	Charlestown
Cayuga	Pitt	Garfield	Coventry
Chautauqua	Randolph	Logan	Cranston
Chemung	Rowan	McClain	Cumberland
Dutchess	Stokes	Oklahoma	East Greenwich
Erie	Union	Osage	East Providence
Genesee	Wake	Pottawatomie	Exeter
Herkimer	Wayne	Rogers	Foster
Kings	Yadkin	Sequoyah	Glocester
Livingston		Tulsa	Hopkinton
Madison	NORTH DAKOTA	Wagoner	Jamestown
Monroe			Johnston
Montgomery	Burleigh	OREGON	Lincoln
Nassau	Cass		Little Compton
New York	Grand Forks	Benton	Narragansett
Niagara	Morton	Clackamas	North Kingstown
Oneida		Columbia	North Providence
Onondaga	OHIO	Jackson	North Smithfield
Ontario		Lane	Pawtucket
Orange	Allen	Marion	Providence
Orleans	Ashtabula	Multnomah	Richmond
Oswego	Auglaize	Polk	Scituate
Putnam	Belmont	Washington	RI towns (cont.)
Queens	Brown	Yamhill	
Rensselaer	Butler	PENNSYLVANIA	Smithfield
Richmond	Carroll		South Kingstown
Rockland	OH (cont.)	Allegheny	Tiverton
Saratoga		Beaver	Warren
NY (cont.)	Clark	Berks	Warwick
	Clermont	Blair	West Greenwich
Schenectady	Columbiana	Bucks	West Warwick
Schoharie	Crawford	Butler	Westerly
Suffolk	Cuyahoga	Cambria	Woonsocket
Tioga	Delaware	Carbon	
Warren	Fairfield	Centre	SOUTH CAROLINA
Washington	Franklin	Chester	
Wayne	Fulton	Columbia	Aiken
Westchester	Geauga	Cumberland	Anderson
	Greene	Dauphin	Berkeley
NORTH CAROLINA	Hamilton	Delaware	Charleston
	Jefferson	Erie	Cherokee
Alamance	Lake	Fayette	Dorchester
Alexander	Lawrence	Lackawanna	Edgefield
Brunswick	Licking	Lancaster	Florence
Buncombe	Lorain	Lebanon	Greenville
Burke	Lucas	Lehigh	Horry
Cabarrus	Madison	Luzerne	Lexington
Caldwell	Mahoning	Lycoming	Pickens
Catawba	Medina	Mercer	Richland
Chatham	Miami	Montgomery	Spartanburg
Cumberland	Montgomery	Northampton	Sumter
Currituck	Pickaway	Perry	York
Davidson	Portage	Philadelphia	
Davie	Richland	Pike	SOUTH DAKOTA

Listing of Metropolitan Areas
(For PHA Fiscal Years Beginning In Calendar Year 2004)

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Lincoln	Hood	Arlington Co.	
Minehaha	Hunt	Bedford City	WASHINGTON
Pennington	Jefferson	Bedford Co.	
TENNESSEE	Johnson	Bristol City	Benton
Anderson	Kaufman	Botetourt Co.	Clark
Blount	Liberty	Campbell Co.	Franklin
Carter	Lubbock	Charles City Co.	Island
Cheatham	McLennan	Charlottesville	Kitsap
Chester	Midland	City	King
Davidson	Montgomery	Chesapeake City	Pierce
Dickson	Nueces	Chesterfield Co.	Snohomish
Fayette	Orange	Clarke Co.	Spokane
Hamilton	Parker	Colonial Heights	Thurston
Hawkins	Potter	City	Whatcom
Knox	Randall	Culpeper Co.	Yakima
Loudon	Rockwall	Danville City	
Madison	San Patricio	Dinwiddie Co.	WEST VIRGINIA
Marion	Smith	Fairfax City	
Montgomery	Tarrant	Fairfax Co.	Berkeley
Robertson	Taylor	Falls Church City	Brooke
Rutherford	Tom Green	Fauquier Co.	Cabell
Sevier	Travis	Fluvanna Co.	Hancock
Shelby	Upshur	Fredericksburg	Jefferson
Sullivan	Victoria	City	Kanawha
Sumner	Waller	Gloucester Co.	Marshall
Tipton	Webb	Goochland Co.	Mineral
Unicoi	Wichita	Greene Co.	Ohio
Union	Williamson	Hampton City	WV (cont.)
Washington	Wilson	Hanover Co.	
Williamson	UTAH	VA (cont.)	Putnam
TN (cont.)		Henrico Co.	Wayne
Wilson	Davis	Hopewell City	Wood
TEXAS	Kane	Isle of Wight	WISCONSIN
Archer	Salt Lake	Co.	
Bastrop	Utah	James City Co.	Brown
Bell	Weber	King George Co.	Calumet
Bexar	VERMONT (towns)	Loudoun Co.	Chippewa
Bowie	Burlington	Lynchburg City	Dane
Brazoria	Charlotte	Manassas City	Douglas
Brazos	Colchester	Manassas Park	Eau Claire
Caldwell	Essex	City	Kenosha
Cameron	Fairfax	Mathews Co.	La Crosse
Chambers	Georgia	New Kent Co.	Marathon
Collin	Grand Isle	Newport News City	Milwaukee
Comal	Hinesburg	Norfolk City	Outagamie
Coryell	Jericho	Petersburg City	Ozaukee
Dallas	Milton	Pittsylvania Co.	Pierce
Denton	Richmond	Poquoson City	Racine
Ector	St. Albans City	Portsmouth City	Rock
El Paso	St. Albans Town	Powhatan Co.	Sheboygan
Ellis	St. George	Prince George Co.	St. Croix
Fort Bend	Shelburne	Prince William	Washington
Galveston	South Burlington	Co.	Waukesha
Grayson	South Hero	Richmond City	Winnebago
Gregg	Swanton	Roanoke City	
Guadalupe	Williston	Roanoke Co.	WYOMING
Hardin	Winooski	Salem City	
Harris	VIRGINIA	Scott Co.	Laramie
Harrison	Albemarle Co.	Spotsylvania Co.	Natro
Hays	Alexandria City	Stafford Co.	
Henderson	Amherst Co.	Suffolk City	
Hidalgo		Va. Beach City	
		Warren Co.	
		Washington Co.	
		Williamsburg City	
		York Co.	