

U.S. Department of Housing and Urban Development Office of Public and Indian Housing Office of Housing

Special Attention of:

Regional and Field Office Directors of Public Housing; Multifamily Hub Directors; Multifamily Program Center Directors; Public Housing Agencies;

and Owners/Agents

Notice HUD 2014-07

Issued: May 20, 2014

Expires: This notice remains in effect until

amended, revoked, or superseded

Cross References:

HUD Notice PIH 2008-12 (HA); HUD Notice PIH 2011-20 (HA); HUD Notice PIH 2011-46 (HA);

"Consolidated Appropriations Act, 2014"

(PL 113-76)

Subject: Funding for Tenant-Protection Vouchers for Certain At-Risk Households in Low-Vacancy Areas - 2014 Appropriations Act

- 1. <u>Purpose</u>. This Notice provides instructions, eligibility, and selection criteria on the funding process for tenant protection vouchers for certain at-risk households in low-vacancy areas, as provided for in the "Consolidated Appropriations Act, 2014" (PL 113-76), referred to hereafter as "the 2014 Appropriations Act," enacted on January 17, 2014.
- **2. Summary**. The 2014 Appropriations Act provides that up to \$5,000,000 of the \$130,000,000 appropriated for tenant protection actions may be made available to provide housing choice voucher rental assistance to residents residing in low-vacancy areas and who may have to pay rents greater than 30 percent of household income, as the result of:
 - 1) The maturity of a HUD-insured, HUD-held or section 202 loan that requires the permission of the Secretary prior to loan prepayment;
 - 2) The expiration of a rental assistance contract for which the tenants are not eligible for enhanced voucher or tenant protection assistance under existing law; or
 - 3) The expiration of affordability restrictions accompanying a mortgage or preservation program administered by the Secretary.

HUD is making up to \$5,000,000 in voucher assistance available under this Notice.

The 2014 Appropriations Act provides that the tenant protection assistance may be provided as either enhanced vouchers or project-based voucher (PBV) assistance. As is the case for Housing Conversion Actions, public housing agencies (PHAs) will receive a special fee for the extraordinary costs associated with administering the enhanced voucher or PBV assistance under this Notice.

This Notice describes the funding process for this assistance, including instructions for owners on how to apply for this rental assistance. Requests for assistance will be accepted on a rolling basis until the funding has been exhausted.

- **3.** Eligibility. An owner is eligible to request assistance for unassisted households/units at the property if the owner is in compliance with civil rights threshold requirements (as described below), the property is in a low-vacancy area¹, there are at-risk households residing at the property, these at-risk households are not currently receiving other project-based or tenant-based rental assistance under Section 8 of the United States Housing Act, and the property experienced (or will experience) one of the following three events in Federal Fiscal Year (FY) 2014 (i.e., October 1, 2013 September 30, 2014) or prior to FY 2014:
 - 1) The maturity of a HUD-insured, HUD-held or section 202 loan that requires the permission of the Secretary prior to loan prepayment;
 - 2) The expiration of a rental assistance contract for which the tenants are not eligible for enhanced voucher or tenant protection assistance under existing law; or
 - 3) The expiration of affordability restrictions accompanying a mortgage or preservation program administered by the Secretary.

Category 1 above includes only properties with matured Section 202 Direct Loans and matured Section 236 and 221(d)(3)-(d)(5) Below Market Interest Rate (BMIR) primary mortgages. Please note that maturity of any mortgage instrument other than a Section 202 Direct Loan, Section 236, or Section 221(d)(3)-(d)(5) primary mortgage (for example, the maturity of a mortgage made by a state Housing Finance Agency) does not qualify as a matured mortgage for purposes of this Notice under category 1 of the 2014 Appropriations Act. Further, only the matured properties where the Secretary's consent to prepayment is required (or where the Section 202 Direct Loan note is silent on the requirement for the Secretary's permission to prepay) are eligible under Category 1. The Direct or FHA-insured mortgage note will specify if the approval of HUD is a requirement for the prepayment.

Category 2 includes only properties where a Rental Assistance Payments (RAP) contract expired prior to FY 2012, or where a Rent Supplement contract expired prior to FY 2000.

¹ "Low-vacancy area" was defined for the purposes of this assistance as a county that currently and historically demonstrates a moderate to tight rental housing market for low-income renters. HUD determined this definition with two thresholds. First, the county must be below the national vacancy rate for units affordable to low-income household in 2000, which is 7.3%. Second, the county must be below the 80th percentile vacancy rate for low-income renters as estimated by the 2005-2009 American Community Survey 5 year estimates, which is 8.7%. A list of low-vacancy areas is included in Attachment A.

RAP contract expirations in FY 2012 or later, and Rent Supplement contract expirations in FY 2000 or later are not eligible for assistance under this Notice because tenants in such properties are/were eligible for enhanced voucher or tenant protection assistance under existing law, and therefore do not meet the criteria under category 2 of the 2014 Appropriations Act. Please note that some properties with RAP contract expirations prior to FY 2012 already received tenant protection assistance for eligible families, and are therefore not eligible for assistance under this Notice.

Category 3 includes two groups of properties, as follows:

- Matured Section 236, Section 221(d)(3)-(d)(5) BMIR, or Section 202 Direct Loan mortgages, where permission of the Secretary is not required prior to mortgage prepayment. To be eligible under Category 3, the underlying affordability restrictions at the property must have expired along with maturity of the mortgage.
- Expired "stand alone" Affordability Restrictions: This includes properties that had a HUD-imposed affordability restriction that expired (or will expire) in FY 2014 or prior to FY 2014. To be eligible under this category, the project with the expired affordability restriction must not, at the time of the request for assistance, have an active Section 202 Direct Loan, or an active Section 221(d)(3)-(d)(5) or Section 236 FHA-insured or HUD-held mortgage. This category includes projects that had a HUD-imposed affordability restriction and may have been financed with a stateinsured mortgage. Please note that the expired/expiring affordability restriction must be a HUD-imposed affordability restriction that restricted the property to operate as affordable housing to very low, low, and/or moderate income households. This may include, but is not limited to, the Preservation programs under the Title II Emergency Low Income Housing Preservation Act (ELIHPA) and the Low-Income Housing Preservation and Resident Homeownership Act (LIHPRHA), Section 236(e)(2) Decoupling Use Agreement, Section 250 Prepayment Use Agreement, or a Section 219 Prepayment Use Agreement. An Interest Reduction Payments Agreement associated with a state non-insured 236 mortgage also meets the criteria under category 3 of the 2014 Appropriations Act if the project was not decoupled. The expiration of a project affordability restriction imposed by another agency or funder does not meet the criteria under category 3 of the 2014 Appropriations Act.

Owners may verify that their property is in a low-vacancy area by using the list of low-vacancy areas in Attachment A.

"At-risk households" are those households residing at the property at the time of the owner's request whose annual income is equal to or less than HUD's FY 2014 low income limit, and are rent burdened currently or will be rent burdened after the mortgage maturity or affordability restriction expiration in FY 2014. For those properties where the mortgage maturity, rental assistance contract expiration, or affordability restriction expiration, occurred prior to the date of the owner's request for assistance, a family must have resided at the property at the time of the mortgage maturity, rental assistance contract expiration, or affordability restriction expiration to be considered an at-risk household. This Notice

provides further information on identifying at-risk households, including the threshold for determining rent burden, in section 5 below.

Additionally, an owner must be in compliance with civil rights threshold requirements. An owner is not eligible to request assistance if such owner:

- i) Has been charged with a systemic violation of the Fair Housing Act or received a cause determination from a substantially-equivalent state or local fair housing agency concerning a systemic violation of a substantially equivalent state or local fair housing law proscribing discrimination because of race, color, religion, sex, national origin, disability or familial status:
- ii) Is a defendant in a Fair Housing Act lawsuit filed by the Department of Justice alleging a pattern or practice of discrimination or denial of rights to a group of persons raising an issue of general public importance pursuant to 42 U.S.C. 3614(a);
- iii) Is a defendant in any other lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of the Housing and Community Development Act of 1974, Title II of the Americans with Disabilities Act, or a claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally including an alleged failure to affirmatively further fair housing.
- iv) Has received a letter of findings identifying systemic noncompliance under Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of the Housing and Community Development Act of 1974, or Title II of the Americans with Disabilities Act;
- v) Has received a cause determination from a substantially equivalent state or local fair housing agency concerning a systemic violation of provisions of a state or local law proscribing discrimination in housing based on sexual orientation or gender identity; or
- vi) Has received a cause determination from a substantially equivalent state or local fair housing agency concerning a systemic violation of a state or local law proscribing discrimination in housing based on lawful source of income; and
- vii) If applicable, has not resolved to HUD's satisfaction, the charge, lawsuit, letter of findings or cause determination referenced in subparagraphs (i), (ii), (iii), (iv) or (v) and/or is not in current compliance with any agreement or consent order resolving the matter.

Owners who wish to request assistance under this Notice must submit their request in accordance with the procedures set forth in this Notice.

Upon receiving an owner's request, HUD will verify that the maturity of the mortgage and/or expiration of the affordability restriction in fact removes/removed the affordability restrictions at the property and resulted or may result in tenants being rent burdened; that the RAP contract expired prior to FY 2012, or that Rent Supplement contract expired prior to FY

2000; or that the mortgage maturity or affordability restriction expiration takes place in FY 2014 or prior to FY 2014; and that the owner's property is in a low-vacancy area.

Please note that while assistance under this Notice for properties in categories 1 or 3 of the 2014 Appropriations Act is limited to mortgage maturities or affordability restriction expirations that took place in FY 2014 or prior to FY 2014, any funding leftover after all eligible properties' requests for assistance have been funded may be carried over to the next fiscal year to fund mortgage maturities or affordability restriction expirations that occur after FY 2014.

4. Enhanced Vouchers or Project-Based Voucher Assistance. Owners may request either enhanced vouchers or project-based voucher (PBV) assistance for the at-risk households residing in their property. Both types of assistance are administered through Public Housing Agencies (PHAs). The HUD Public Housing (PH) Field Office Director will identify PHAs to administer the voucher assistance, in accordance with the procedures in section 6 below. Any PHA identified for this purpose may decline to participate entirely, or may agree to participate but only to administer enhanced vouchers, even if the owner has requested PBV assistance. If a PHA declines to participate, the HUD PH Field Office Director will take steps to identify a PHA that will agree to administer the assistance, as described in section 6 below. Owners should be aware that in some cases, enhanced vouchers may be provided even if the owner requests PBV assistance; please see section 6 (step 5), and section 7, for more details.

Enhanced vouchers

Enhanced vouchers are tenant-based assistance. Households issued enhanced vouchers may elect to use the assistance in the same property (as long as the property continues as rental housing and the tenancy can be approved in accordance with the enhanced voucher policies described in section 8 below), and in all cases may choose to move from the property immediately. There is no guarantee to the owner that any enhanced voucher assistance will be used at the property for any period of time. Enhanced vouchers are different from regular housing choice vouchers (HCVs) in two major respects. If the family remains in the same property, a higher "enhanced" payment standard is used to determine the amount of subsidy when the gross rent exceeds the normally applicable PHA payment standard, and the family must continue to contribute towards rent at least the amount the family was paying for rent on the date of the mortgage maturity, rental assistance contract expiration, or affordability restriction expiration that removes the affordability restrictions at the property.

Project-based voucher assistance

PBV assistance is project-based assistance. Under the PBV program, a PHA enters into a Housing Assistance Payment (HAP) contract with the owner for specified units and for a specified term. When families move from the assisted units, the PHA refers families from its waiting list to the owner to fill vacancies. PBV assistance provided through this Notice must follow all regulations at 24 Code of Federal Regulations (CFR) Section 983, with one exception: selection requirements under §983.51 (Owner proposal selection procedures) are not applicable to assistance provided via this Notice, because the 2014 Appropriations Act defines the categories of projects that are potentially eligible for PBV assistance. Moving to

Work (MTW) agencies may administer the PBV assistance according to their MTW agreement.

For further details on processing enhanced vouchers or project-based vouchers, see sections 7 and 8 below.

5. <u>Identifying At-Risk Households.</u> In order to identify which of the residents of their property may be "at-risk households," owners must first identify the current residents that resided at the property at the time of the mortgage maturity, rental assistance contract expiration, or affordability restriction expiration (if such event happened prior to the owner's request for assistance). The owner must then determine the annual income of the residents, and compare this annual income to HUD's low income limits. The owner then determines whether the residents qualify as rent burdened, by comparing the adjusted monthly income of the residents to the owner's applicable monthly rent (as defined in step 5 below).

Owners and families should be aware that the final determination of a family's income eligibility will be made by the PHA. Families identified as at-risk households in the process described in steps 1-5 below ultimately may be determined to be over-income (and therefore ineligible for assistance) by the PHA, which will reduce the number of vouchers that will be made available either as enhanced vouchers or PBV assistance, accordingly.

The process to identify at-risk households is described in steps 1 - 5 below. Owners that have verified resident incomes within 12 months of the submission of the request for assistance under this Notice can skip steps 2 and 3 below.

<u>Steps</u>

1. <u>Notification of residents</u>. The owner must notify (in writing) all current residents of unassisted units at the property (who also resided at the property at the time of the mortgage maturity, rental assistance contract expiration, or affordability restriction expiration, if such event occurred before the owner submits the request for assistance) that the owner will be applying for assistance under this Notice. This notification must be provided prior to the owner applying for assistance under this Notice. In accordance with 24 CFR Part 245, those properties assisted with active project-based rental assistance contracts under Section 8 of the US Housing Act, and those properties with FHA-insured, HUD-held, or Direct loans, must also notify legitimate tenant organizations at the property. The owner's notification must state that he or she will be identifying at-risk households according to the residents' income. In addition, the owner's notice must state that if any resident contests the income determination made by the owner (and if the owner's request for assistance is selected for funding), such resident will have the opportunity to have their income calculated for eligibility purposes by the administering PHA. The owner's notification to the residents must also inform them that the owner's application for assistance is not a guarantee that the property and residents will receive assistance under this Notice.

Owners must provide such notification and any subsequent related correspondence in a manner that is effective for persons with disabilities (see 24 CFR § 8.6), and for persons who have limited English proficiency. Owners should refer to HUD's published *Final Guidance to Federal Financial Assistance Recipients: Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons* (LEP Guidance) (72 FR 2732) for assistance and information regarding LEP obligations.

- 2. Request for income information. If an owner has not verified resident income within 12 months of the submission of the request for assistance under this Notice, the owner may request income information from each resident of the affected property. Residents are not required to share this information with the owner. If a resident chooses not to disclose income information, such resident will be identified in the owner's request for assistance as a household that did not provide income information to the owner, and such household will not receive assistance through this Notice. For all residents identified in the owner's request for assistance as a household that did not provide income information to the owner, the owner must maintain documentation showing that the family was notified in writing that their failure to provide income information to the owner means the family will not have the opportunity to receive rental assistance through this Notice.
- 3. Calculation of annual income. The owner determines annual income by adding all sources of income for all adults (age 18 or older) in the household that are anticipated to be received by the household in the next 12 months, excluding income from any of the following: the income of live-in aides or full-time students; student financial assistance; foster care or adoption assistance payments; Supplemental Nutrition Assistance Program (SNAP; formerly known as Food Stamps); Low Income Home Energy Assistance Program (LIHEAP); and Earned Income Tax Credit refunds. This amount is the household's annual income. As discussed below, this calculation is a streamlined version of the calculation that PHAs use to determine income eligibility for the voucher program.
- 4. Comparison to HUD's low income limits. The owner must compare the household's annual income with HUD's FY 2014 low income limits. For this comparison, owners must know the size of the household (e.g., 4 person household). Owners may find HUD's low income limits by visiting http://www.huduser.org/portal/datasets/il/il14/index_il2014.html. At this site, owners click "Click Here for FY 2014 IL Documentation." The owner then selects the state and county in which the property is located, and clicks "Next Screen." The relevant information is located in the row labeled "Low (80%) Income Limits." If the household's annual income is greater than the low income limit found in this row, the household is **not** an at-risk household (as discussed above, any resident who contests this determination will have the opportunity to have their income calculated for eligibility purposes by the administering PHA, should the owner's request be selected for funding). For example, if the "Low (80%) Income Limits" row lists \$60,000 as the limit for a 4 person household, and the annual income for the 4 person household

in question is \$60,001, then this household is not an at-risk household. If the household's annual income is equal to or less than the low income limit, then the owner moves on to step 5 below.

5. Calculation of adjusted monthly income and rent burden. The owner adjusts the annual income by deducting \$480 from the annual income for each dependent in the household and deducting \$400 from the annual income if the household's head, spouse, or sole member is a person with disabilities or is at least 62 years of age. The owner then divides this adjusted annual income by 12 to determine the household's adjusted monthly income.

The owner then divides the household's applicable monthly rent by the household's adjusted monthly income to determine whether the household qualifies as rent burdened. Families qualify as rent burdened if, in the absence of this voucher assistance, they would have to pay more than 30 percent of their adjusted monthly income for rent.

For example, consider the following 2 different households:

- a) The household's adjusted monthly income is \$3995 and the applicable monthly rent is \$1200. The owner divides \$1200 by \$3995, which equals approximately 0.3004. Because this household would have to pay more than 30 percent of their adjusted monthly income for rent, this household is an at-risk household.
- b) The household's adjusted monthly income is \$4000 and the applicable monthly rent is \$1200. The owner divides \$1200 by \$4000, which equals 0.30. Because this household would not have to pay more than 30 percent of their adjusted monthly income for rent, this household is not an at-risk household.

As discussed above, any resident who contests this determination will have the opportunity to have their income calculated for eligibility purposes by the administering PHA, should the owner's request be selected for funding.

Please note that the "applicable monthly rent" means the proposed rents the owner intends to charge after the mortgage maturity or affordability restriction expiration, except as follows:

- In the case of a mortgage maturity, rental assistance contract expiration, or affordability restriction expiration that happened before the owner submits the request for assistance, "applicable monthly rent" means the rents the owner charges as of the date of the owner's request for assistance under this Notice.
- For properties undergoing renovation that will be completed by November 30, 2014, "applicable monthly rent" means the rent the owner intends to charge after the renovation is completed.

- For properties where the owner has chosen to continue charging below market
 rents to households that resided at the property at the time of the mortgage
 maturity, rental assistance contract expiration, or affordability restriction
 expiration, "applicable monthly rent" means the rent the owner charges (as of
 the date of the owner's request for assistance) to households that moved to the
 property after the mortgage maturity, rental assistance contract expiration, or
 affordability restriction expiration, and reside in a similarly-sized unit; except
 as follows:
- For properties where the owner has chosen to continue charging below market rents to households that resided at the property at the time of the mortgage maturity, rental assistance contract expiration, or affordability restriction expiration, and no households have moved to a similarly-sized unit at the property since the maturity or expiration, "applicable monthly rent" means the rent the owner intends to charge after the property receives assistance through this Notice.

The owner must submit a statement certifying that the applicable monthly rents used in calculation of at-risk and not at-risk households are accurate according to the terms of this Notice.

The owner's identification of at-risk households will be used to determine whether a request for assistance is eligible for funding under this set-aside (because the presence of at-risk households at the property is a requirement of receiving assistance). This calculation will also be helpful for the owner to predict and forecast how many households may qualify to receive enhanced vouchers; if the owner is requesting PBV assistance, the calculation will help the owner anticipate how many units may be assisted under the PBV HAP contract. This exercise will be helpful for owners seeking new debt or equity financing for the project that will be supported by income from the PBV HAP contract.

While the eligibility calculation by the owner is an important initial calculation, owners are advised that PHAs are still required to calculate income for each household before admitting that household to the voucher program, whether for enhanced vouchers or PBV assistance. Because the calculations performed by the owner at steps 3 and 5 above are a streamlined version of the calculations that PHAs use, some families identified by the owner as at-risk may in fact be ineligible for assistance due to being over-income. If a household identified by the owner as at-risk is later determined to be ineligible for voucher assistance due to being over-income, that household will not be issued an enhanced voucher (or, in the case of PBV assistance, the unit will not be included in the PBV contract). Additionally, as discussed above, families who contest the income determination made by the owner will have the opportunity to have their income calculated for eligibility purposes by the administering PHA (should the owner's request be selected for funding). It is for this reason that the owner's request for assistance must also include a list of the households determined **not** to be at-risk, as described in Section 6 below.

Please also note that the applicable monthly rent will be reviewed by the PHA for rent reasonableness before any tenancy is approved (for enhanced vouchers), or before the initial rent to owner is established at the beginning of the HAP contract term (for PBV assistance). Before HAP can be paid for the unit, PHAs must determine the rents to be reasonable under 983.303 (Reasonable Rent) for PBV assistance or 982.507 (Rent to Owner: Reasonable Rent) for enhanced vouchers (see also section 8.1(b)(2) below for more information on rent reasonableness and enhanced vouchers). Owners are encouraged to contact a PHA in the local area prior to submitting the request for assistance to obtain information on the likely rent levels the enhanced vouchers or PBV HAP contract will provide.

6. Procedures for Requesting and Processing Assistance. This section describes each of the steps necessary to process the owner's request for assistance. The following steps must occur before the owner's request for assistance can be approved and the PHA's Annual Contributions Contract (ACC) amended to reflect the assistance. Owners' requests for assistance will be accepted on a rolling basis until the funding available under this Notice has been exhausted.

Steps

- 1. Owners who wish to request assistance under this Notice must submit a letter requesting assistance to the HUD Multifamily Hub/Program Center (PC) Director, with a copy to the HUD Project Manager. The request must include the following information:
 - The property name and address, including the name of the county in which the property is located;
 - The date of the mortgage maturity, rental assistance contract expiration, or affordability restriction expiration. The mortgage maturity or affordability restriction expiration date must be in FY 2014 (i.e., October 1, 2013 – September 30, 2014) or prior to FY 2014. The date of the rental assistance contract expiration must be before FY 2012 for RAP contracts and before FY 2000 for Rent Supplement contracts;
 - A copy of all affordability restriction documents, rental assistance contracts, and renewals, and mortgage note documents related to the expired mortgage, contract or affordability restriction;
 - A narrative statement explaining how the property meets the description of Category 1, Category 2 or Category 3, as defined in this Notice;
 - Whether the owner is seeking enhanced vouchers or PBV assistance;
 - A statement certifying that the owner is in compliance with the civil rights threshold requirements set forth at section 3 ("Eligibility") of this Notice;
 - A statement certifying that the applicable monthly rents used in calculation of at-risk and not at-risk households are accurate according to the terms set forth at section 5 ("Identifying At-Risk Households") of this Notice;
 - A list of unassisted units (identified by unit number and household name) currently occupied by at-risk households, and by households determined **not** to be at-risk. These households must have resided at the property at the time

of the mortgage maturity, rental assistance contract expiration, or affordability restriction expiration (if such event happened prior to the owner's request for assistance).

- o The list of at-risk households must be accompanied by a calculation that demonstrates that each at-risk household has an annual income equal to or less than HUD's FY 2014 low income limit, and the household would (in the absence of this voucher assistance) have to pay more than 30 percent of their adjusted monthly income for rent.
- The list of households determined **not** to be at-risk must be accompanied by a calculation that demonstrates that each household has an annual income greater than HUD's FY 2014 low income limit, **or** the household would not (in the absence of voucher assistance) have to pay more than 30 percent of their adjusted monthly income for rent.
- O The calculation for each list of households must include size of the household, household's annual income, the applicable HUD FY 2014 low income limit for a household this size, the household's adjusted monthly income, the applicable monthly rent of the unit (see section 5, step 5 for the different meanings of "applicable monthly rent"), and the percentage of the household's adjusted monthly income spent on rent in the absence of this voucher assistance (applicable monthly rent/adjusted monthly income).
- For properties where the mortgage maturity, rental assistance contract expiration, or affordability restriction expiration happened before the owner submits the request for assistance, documentation (such as a lease) showing that the at-risk households and the households determined **not** to be at-risk resided at the property at the time of the mortgage maturity, rental assistance contract expiration, or affordability restriction expiration; and
- A list of unassisted units (identified by unit number and household name) currently occupied by households (that also resided at the property at the time of the mortgage maturity, rental assistance contract expiration, or affordability restriction expiration) that did not provide income information to the owner. (Please note that these households will not receive assistance through this Notice. For all residents identified in the owner's request for assistance as a household that did not provide income information to the owner, the owner must maintain documentation showing that the family was notified in writing that their failure to provide income information to the owner means the family will not have the opportunity to receive rental assistance through this Notice.)

Owners must provide all of the information listed above in their request for assistance. Owners may wish to refer to Attachment B for a sample format to provide the information required in the owner's request for assistance. Owners may find the suggested format helpful, but are not required to use the format provided in Attachment B.

- 2. Once the Multifamily Hub/PC Director has received the owner's complete request for assistance, the Multifamily Hub/PC Director or designee will review the applications to verify that:
 - a) The property had or has a Section 202 Direct Loan or a Section 236 or 221(d)(3)-(d)(5) Below Market Interest Rate (BMIR) primary mortgage that matured (or will mature) in FY 2014 or prior to FY 2014. This includes loans where the permission of the Secretary was a requirement prior to mortgage prepayment, as well as loans where permission of the Secretary was not a requirement prior to prepayment. Please note: the Multifamily Hub/PC Director or designee must verify the mortgage maturity date (day, month, and year) by reviewing the actual mortgage note, affordability restriction or contract document. Staff should also verify that the mortgage was not prepaid prior to mortgage maturity; OR
 - b) The owner's RAP contract expired prior to FY 2012, or Rent Supplement contract expired prior to FY 2000. This includes verifying that the contract reached its expiration date, and did not terminate prior to the expiration date due to the prepayment of the underlying mortgage at the property; OR
 - c) The property had an underlying HUD-imposed affordability restriction that expired (or will expire) in FY 2014 or prior to FY 2014. The Multifamily Hub/PC staff will verify that the affordability restriction was a HUD-imposed agreement. This may include, but is not limited to, the Preservation programs under the Title II Emergency Low Income Housing Preservation Act (ELIHPA) and the Low-Income Housing Preservation and Resident Homeownership Act (LIHPRHA), Section 236(e)(2) Decoupling Use Agreement, Section 250 Prepayment Use Agreement, a Section 219 Prepayment Use Agreement, or an Interest Reduction Payments Agreement associated with a state non-insured 236 mortgage where the mortgage was not decoupled. Please note: the Multifamily Hub/PC Director or designee must verify this date (day, month, and year) by reviewing the actual affordability restriction document. The Multifamily Hub/PC Director or designee must also review the specific provisions of the affordability restriction and mortgage note to verify that the expiration in fact removes/removed affordability restrictions on unassisted units at the property;
 - d) The property does not, at the time of the request for assistance, have an active Section 202 Direct Loan, or an active Section 221(d)(3)-(d)(5) or Section 236 FHA-insured or HUD-held mortgage;
 - e) The property is located in a low-vacancy area (low-vacancy areas are listed in Attachment A);
 - f) The number of households identified by the owner as at-risk households does not exceed the total number of unassisted units at the property (in the case of a mortgage maturity or affordability restriction expiration), or in the case of a Rent Supplement or RAP contract expiration, the number of households identified by the owner as at-risk

households does not exceed the number of units on the original Rent Supplement or RAP contract. If the application involves the expiration of a Rent Supplement or RAP contract, the Multifamily Hub/PC Director or designee must review the Rent Supplement or RAP contract to verify the number of units on the original contract. If the number of households identified by the owner as at-risk households does exceed the total number of unassisted units at the property (or the number of units on the original Rent Supplement or RAP contract), the Multifamily Hub/PC Director or designee must advise the owner to reduce the number of at-risk households to the allowable amount (no more than the total number of unassisted units at the property or the number of units on the original Rent Supplement or RAP contract) if the owner wishes to be further considered for funding; and

g) The households identified by the owner as at-risk households, and the households determined by the owner **not** to be at-risk, did reside at the property at the time of the mortgage maturity, rental assistance contract expiration, or affordability restriction expiration. If the documentation submitted in the owner's request fails to demonstrate that every household (at-risk and not at-risk) resided at the property at the time of the mortgage maturity, rental assistance contract expiration, affordability restriction expiration, the Multifamily Hub/PC Director or designee must advise the owner to submit corrected documentation or remove these households from the request if the owner wishes to be further considered for funding.

Applications that meet the above requirements shall be deemed acceptable to be processed in accordance with the additional steps below. Please note: the Multifamily Hub/PC Director or designee will not be responsible for verifying the accuracy of the reported tenant income or the calculations of at-risk households.

If the owner's request for assistance does not meet the above requirements, the owner's request for assistance will be denied. The Multifamily Hub/PC Director or designee will notify the owner of the denial of the request.

Requests determined acceptable by the Multifamily Hub/PC Director or designee under step 2 will be processed in accordance with the additional steps below.

- 3. The Multifamily Hub/PC Director or designee will submit a copy of the owner's request for assistance to the PH Field Office Director and request that the PH Field Office Director identify and invite a PHA (that currently administers the HCV program and has jurisdiction over the area in which the property is located) to administer the voucher assistance.
- 4. The PH Field Office Director or designee will determine the appropriate PHA to administer the assistance in accordance with established criteria for selection of PHA administration of tenant protection vouchers, including, but not limited to, jurisdiction, and PHA administrative capacity. The PHA will have the opportunity to agree or decline to administer the enhanced vouchers or PBV assistance.

5. For PBV requests: If the identified PHA does not wish to or is unable to administer PBV assistance, the PH Field Office Director or designee will make a reasonable effort to find a PHA with jurisdiction and administrative capacity willing to administer PBV assistance. Please note that any PHA willing to administer PBV assistance at this step is agreeing to do so in accordance with all the statutory and regulatory requirements of the PBV program (see section 7 below), including the statutory limit of 20 percent for the amount of the PHA's HCV budget authority that may be project-based (see 24 CFR 983.6(a)). The PHA identified by the PH Field Office Director or designee at this step must also be willing to administer enhanced voucher assistance, in case the PHA determines that it will be unable to enter into a PBV HAP contract with the owner due to the statutory and regulatory requirements of the PBV program.

If the invited PHA agrees to administer PBV assistance (and enhanced voucher assistance, if the PHA determines that that it will be unable to enter into a PBV HAP contract with the owner due to the statutory and regulatory requirements of the PBV program), the owner's request for assistance will move on to step 7 below.

If the PH Field Office Director or designee is unable to identify a PHA willing or able to administer PBV assistance, the owner's request will move on to step 6 below in order to identify a PHA willing to administer enhanced voucher assistance.

6. For enhanced voucher requests: If the PH Field Office Director or designee is able to identify a PHA willing to administer the enhanced vouchers, the owner's request for assistance will move on to step 7 below.

If the PH Field Office Director or designee is unable to identify a PHA willing to administer enhanced vouchers, the owner's request for assistance will be denied. The PH Field Office Director or designee will notify the Multifamily Hub/PC Director of the denial. The Multifamily Hub/PC Director or designee will then notify the owner of the denial.

- The PH Field Office Director or designee provides a copy of the owner's request for assistance to the PHA that agrees to administer the enhanced vouchers or PBV assistance.
- 8. The PHA must determine the eligibility of all at-risk households identified by the owner. For purposes of determining income eligibility, the PHA uses the applicable low income limits (not the very low income limits).

The PHA's administrative plan must allow for the provision of HCV assistance to these low-income families. If the PHA's administrative plan does not currently provide for these low-income families to be eligible, the PHA must amend its administrative plan in order to administer the enhanced vouchers or PBV assistance. This administrative plan requirement is consistent with 24 CFR 982.201(b)(1)(iii). HUD will consider waivers of 24 CFR 982.201(b)(1)(iii) to allow a PHA to provide

assistance to these low-income families without an amendment to the PHA's administrative plan, when needed due to the timing of the conversion (for example, when the PHA is unable to amend its administrative plan before the HAP contract is signed).

Additionally, households must meet the applicable rent burden threshold described in section 5 above to be eligible for assistance through this Notice. Specifically, households are only eligible for assistance through this Notice if applicable monthly rent for that household's unit divided by the household's adjusted monthly income (as calculated by the PHA in accordance with 24 CFR 5.611) is **more** than 30 percent (see section 5, step 5 for the different meanings of "applicable monthly rent").

The PHA must also notify all residents (still residing at the property) determined by the owner **not** to be at-risk, informing them that if they believe they meet the HCV income limits and applicable rent burden threshold, they may request to have their income calculated by the PHA for eligibility purposes. This notification does not include any of the households that did not provide income information to the owner (as identified in the owner's request for assistance).

Families admitted to the HCV program with enhanced vouchers are special admissions under 24 CFR 982.203 and are not subject to income-targeting requirements under 24 CFR 982.201(b)(2) for families selected from the PHA's waiting list. Families admitted to the HCV program with PBV assistance must be selected from the PHA waiting list in accordance with 24 CFR 983.251(b) ("Protection of in-place families") and are also not subject to the income-targeting requirements under 24 CFR 982.201(b)(2).

In order to reduce processing time and where applicable, HUD will permit the PHA to use the owner's most recent family income examination (form HUD-50059) if the owner's current certification for the family (form HUD-50059) is no more than six months old and the PHA determines that the owner certifications are acceptable after reviewing a small sample for accuracy. The PHA is never required to use the owner certifications and may choose to conduct its own income determination and verification. PHAs should be aware that many owners will not have form HUD-50059 for the households being assisted through this Notice.

- 9. The PHA submits the Section 8 Tenant-Based Assistance Funding Application (Form HUD-52515) to the PH Field Office Director. PHAs are requested to enter their PHA code number (for example, CT002) as well as their electronic mail address, telephone number, and facsimile telephone number in the same place at the top of the form where they are also to enter the PHA's name and mailing address. Instructions for completing the remainder of the form are as follows:
 - a) Do not complete Section A.
 - b) Under Section B of this form, only complete the box for total dwelling units under vouchers. Insert the number of eligible families as determined by the PHA's eligibility determinations in step 8.

- c) Do not complete Section C.
- d) Under Section D of this form, the PHA must identify whether the assistance will be for enhanced youchers or PBV assistance.
- 10. The PH Field Office Director or designee submits the PHA's HUD-52515, as well as the owner's request for assistance, to the HUD Office of Housing Voucher's Financial Management Division (FMD) (at PHConversionActions@hud.gov, with "\$5 Million TPV Set-Aside" in the subject line).
- 11. The FMD calculates the budget authority and assigns funds to the PHA, using the information from Section B of the HUD-52515 to determine the amount of funding the PHA will be assigned. The FMD also calculates the special fee for the extraordinary costs associated with administering the enhanced voucher or PBV assistance under this Notice. The fee will be \$200 per unit for the higher number of units as determined below:
 - a. The number of at-risk households at the property that were identified in the owner's request for assistance; or
 - b. The number of families that are eligible to receive assistance (as determined by the PHA in step 8 above, and identified in Section B of the HUD-52515).

Please note that the amount of the special fee is subject to the availability of funds for this purpose. If necessary, HUD may amend the amount and method of calculation of the special fee by subsequent notice.

12. The Financial Management Center (FMC) prepares the ACC documents and ACC transmittal letter, and forwards these to the PHA with a copy of the letter to the PH Field Office Director.

7. Procedures for Processing PBV Assistance.

After receiving the ACC documents and transmittal letter, the PHA must verify whether the owner's request for PBV assistance meets the statutory and regulatory requirements of the PBV program, including the prohibition of assistance for ineligible units (24 CFR 983.53), prohibition of assistance for units in subsidized housing (24 CFR 983.54), prohibition of excess public assistance (24 CFR 983.55), the cap on number of PBV units in each building (24 CFR 983.56), site selection standards (24 CFR 983.57), the environmental review (24 CFR 983.58), and all other program requirements, including all applicable fair housing and civil rights requirements. Please note that the owner's property may be partially assisted with pre-existing Project-Based Section 8 contracts; units subsidized with such assistance may not be included in the PBV HAP contract (see 24 CFR 983.54(b)), and such units do not count against the 25 percent PBV cap for units in the building described at 24 CFR 983.56.

Please note that only the units occupied by eligible families may be covered by the PBV HAP contract. Units that were occupied by at-risk households at the time of the owner's request for assistance, and are either vacant or the occupant family was determined ineligible

for admission to the HCV program at the time of the PHA's eligibility determinations, must not be covered by the HAP contract.

- **7.1** When a PHA is unable to enter into a PBV HAP contract with the owner. If the PHA determines that it will be unable to enter into a PBV HAP contract with the owner due to the statutory and regulatory requirements of the PBV program (e.g., the property does not meet the PHA's site selection standards), then the funding provided to the PHA under this notice must be used to provide enhanced voucher assistance for all eligible families. Please see section 8 below for procedures for processing enhanced voucher assistance.
- **7.2** When a PHA enters a PBV HAP contract for fewer units than requested. If the PHA determines that it will be able to enter into a PBV HAP contract, but there are more eligible families than there are eligible units under the PBV program (e.g., because the number of eligible families exceeds the 25 percent per building cap described at 24 CFR 983.56), then the PHA will administer enhanced vouchers for the eligible families whose units are not eligible to be included in the property's PBV HAP contract; please see section 8 below for procedures for processing enhanced voucher assistance. When the number of eligible families exceeds the number of eligible units under the PBV program, owners may decide which units will be included in the PBV HAP contract.
- 8. Procedures for Processing Enhanced Voucher Assistance. After receiving the ACC documents and transmittal letter, the PHA must issue vouchers to the eligible families. If any vouchers remain unused after issuance to the eligible families at the property (for example, if a family chooses to move from the property but is unable to successfully lease up under the program), the PHA retains the vouchers and may use them to assist families on the PHA waiting list. If the PHA uses remaining voucher funding to assist families on the PHA waiting list, the voucher is simply a regular voucher and does not have any enhanced features.
 - **8.1 Characteristics of Enhanced Voucher Assistance.** Enhanced vouchers have several special requirements but in all other respects are subject to normal housing choice voucher program rules. For example, the PHA may not make payments to the owner until after execution of the HAP contract on behalf of an individual family, and the assistance may not be paid to cover any period of time before the PHA inspection and determination that the unit meets the housing quality standards of the program.
 - a) Enhanced voucher family right to remain. A family that receives an enhanced voucher has the right to remain in the project as long as the units are used for rental housing and are otherwise eligible for housing choice voucher assistance (e.g., the rent is reasonable, unit meets HQS, etc.). The owner may not terminate the tenancy of a family that exercises its right to remain except for a serious or repeated lease violation or other good cause. If an owner refuses to honor the family's right to remain, the family may exercise any judicial remedy that is available under State and/or local law.
 - b) Payment standard where the family chooses to stay in the same project.

- (1) <u>Special payment standard</u>. For a family that stays in the project, the payment standard used to calculate the voucher housing assistance payment is the gross rent (rent to owner plus the applicable PHA utility allowance for any tenant-supplied utilities) of the family's unit (provided the proposed gross rent is reasonable), regardless of whether the gross rent exceeds the normally applicable PHA payment standard.
- (2) Rent reasonableness documentation and lease requirements. All regular program requirements concerning the reasonableness of the rent and the provisions of the HUD-prescribed lease addendum apply to enhanced vouchers. The PHA must determine that the proposed rent for the family's unit is reasonable. The PHA determines whether the proposed new rents for the property are reasonable just as it does for any other potential units under the tenant-based assistance programs.

The PHA determines whether the rent requested by the owner is a reasonable rent for the unit in comparison to other comparable unassisted units based on the current condition of the unit. The PHA does not base the rent reasonableness determination on any planned future enhancements to the property. If the PHA determines the owner's proposed new rent is not reasonable, the owner must either lower the rent or the family will have to find another unit in order to benefit from the voucher.

The special payment standard for enhanced tenant-based assistance for a family that stays in the unit sometimes results in the PHA approving a tenancy for a unit that otherwise would be ineligible or unaffordable to a family with regular tenant-based assistance. If the rent is reasonable in comparison to the rents of comparable unassisted units, there is nothing improper or incorrect in approving the owner's new rent even if the rent would not normally be affordable for a family with a regular voucher. However, it is very important for the PHA to make sure the owner's new rent is reasonable and to properly document this determination. The PHA must document the rent reasonableness of the owner's rent in the family's file by including the rents and addresses of the comparable units used to make the determination. The PHA should use the guidance provided in Notice PIH 2011-46 when determining whether the rent is reasonable.

- c) <u>Family move: Normal payment standard is applicable.</u> The normally applicable PHA payment standard is always used to determine the family's maximum voucher subsidy when the family moves from the project. This includes cases where the proposed new rent for the family's current unit is not reasonable or the unit fails HQS, requiring the family to move in order to receive tenant-based assistance.
- d) Enhanced voucher minimum rent requirement for stayers. Families assisted with enhanced voucher assistance have a special statutory minimum rent requirement. The law

requires that a family receiving enhanced voucher assistance must pay for rent no less than the rent the family was paying on the date of the rental assistance contract expiration, maturity of the mortgage and/or expiration of the affordability restriction that removed the affordability restrictions at the property.

The method for calculating the minimum rent changes if the family's income subsequently decreases to a significant extent (15 percent or more) from the family's gross income on the effective date of the rental assistance contract expiration, maturity of the mortgage and/or expiration of the affordability restriction that removed the affordability restrictions at the property. Guidance on recalculating the minimum rent in cases when a family's income significantly decreases is discussed in detail in subsection (1) below.

The enhanced voucher minimum rent only applies if the family remains in the project. The enhanced voucher minimum rent does not apply if the family moves from the project.

(1) Significant decline in family income – effect on enhanced voucher minimum rent. If an enhanced voucher family suffers a significant decline in family income, the minimum family share required of the family shall be reduced so that the percentage of income for rent does not exceed the greater of 30 percent or the percentage of monthly adjusted income actually paid by the family for rent (the rent to owner plus tenant-paid utilities) on the effective date of the rental assistance contract expiration, maturity of the mortgage and/or expiration of the affordability restriction that removed the affordability restrictions at the property. HUD is defining a significant decrease as a decrease in gross family income of at least 15 percent from the gross family income on the date of the rental assistance contract expiration, maturity of the mortgage and/or expiration of the affordability restriction that removed the affordability restrictions at the property.

The PHA normally uses the specific dollar amount the family was paying for rent on the effective date of the maturity of the rental assistance contract expiration, mortgage and/or expiration of the affordability restriction that removed the affordability restrictions at the property in determining the family's enhanced voucher minimum rent. However, if the family subsequently suffers a significant decline in family income, the PHA uses a different method for calculating the family's enhanced voucher minimum rent. The enhanced voucher minimum rent changes from an actual dollar amount to a specific percentage of income.

The family's new enhanced voucher minimum rent is the greater of (A) the percentage of the monthly adjusted income the family paid for gross rent on the effective date of the rental assistance contract expiration, maturity of the mortgage and/or expiration of the affordability restriction

that removed the affordability restrictions at the property, or (B) 30 percent of the family's current adjusted monthly income.

The new enhanced voucher minimum rent for these families is a percentage of income as opposed to a specific dollar amount. Once this change in the enhanced voucher minimum rent becomes effective for a family, the enhanced voucher minimum rent for the family remains that specific percentage of income (e.g., 32 percent) and will not revert to a specific dollar amount, even if the family income subsequently increases or decreases.

For instance, assume a family paid \$500 for gross rent on the effective date of the rental assistance contract expiration, maturity of the mortgage and/or expiration of the affordability restriction that removed the affordability restrictions at the property, which equaled 35 percent of the family's monthly adjusted income at that time. After receiving enhanced voucher assistance for ten months, the family suffered a 50 percent decrease in monthly gross income. The PHA now calculates the enhanced voucher minimum rent for the family as the percentage of monthly adjusted income the family paid for rent on the effective date of the rental assistance contract expiration, maturity of the mortgage and/or expiration of the affordability restriction that removed the affordability restrictions at the property (35 percent) instead of the actual dollar amount (\$500). The enhanced voucher family in this example must now pay at least 35 percent of the family monthly adjusted income for rent, regardless of any further changes in family income.

If the family enhanced voucher minimum rent is changed to a percentage of adjusted monthly income that is no greater than 30 percent of monthly adjusted income, the enhanced voucher minimum rent is essentially meaningless for the family. A family is already required to pay at least 30 percent of monthly adjusted income under the housing choice voucher subsidy formula.

When a family reports a significant decrease in family income, the PHA conducts an interim redetermination and verifies the change in income as soon as possible to prevent hardship on the family, preferably by the first of the month following the date the family reports the change and provides the necessary documentation. The PHA may implement the reduction on a provisional basis before completing the verification in order to prevent undue hardship to the family.

The change in the determination of the enhanced voucher minimum rent only applies if a family suffers a significant loss of income (at least a 15 percent decrease in the gross family income on the date of the rental assistance contract expiration, maturity of the mortgage and/or expiration

of the affordability restriction that removed the affordability restrictions at the property). Otherwise, the enhanced voucher minimum rent remains the specific dollar amount.

Regardless of which method is used to calculate the enhanced voucher minimum rent, the minimum rent represents the lowest amount the family may pay as their family share for as long as the family remains in the project. A family may pay no less than the enhanced voucher minimum rent. Depending on the circumstances, the family may have to pay more than the enhanced voucher minimum rent.

e) <u>Calculating HAP for enhanced voucher assistance</u>. Regardless of whether the owner's new gross rent (after the rental assistance contract expiration, maturity of the mortgage and/or expiration of the affordability restriction that removed the affordability restrictions at the property) exceeds or is less than the PHA payment standard, the housing assistance payment for a family that stays in their present unit (or moves from an oversized unit to an appropriate size unit within the project) is the following:

the gross rent for the unit minus the greatest of:

- (i) 30 percent of the adjusted family monthly income;
- (ii) 10 percent of the family monthly income (gross monthly income);
- (iii) the welfare rent in as-paid states;
- (iv) the enhanced voucher minimum rent; or
- (v) such other minimum rent established by the PHA as authorized by Federal law (see 24 CFR §5.630.)
- f) Movers from the project all regular housing choice voucher rules apply. If a resident decides to move from the project with the voucher assistance, the payment standard is not enhanced and the enhanced voucher minimum rent does not apply. This is the case when the family chooses to use the voucher to move from the property immediately, or if after receiving enhanced voucher assistance for a period of time the family chooses to subsequently move from the unit with continued voucher assistance. In either circumstance, the housing assistance payment and the family share at the new unit are calculated in accordance with the regular rules of the housing choice voucher program.
- g) <u>Administering voucher assistance</u>. The special conditions of enhanced voucher assistance (enhanced voucher minimum rent and the special payment standard rules) are applicable for as long as the family receives voucher assistance at the project.

If an owner subsequently raises the rent for an enhanced voucher family in accordance with the lease, State and local law, and voucher program regulations (including rent reasonableness), the PHA will use the new gross rent to calculate the voucher HAP payment for the family.

The PHA must identify an eligible family as an enhanced voucher family even if the gross rent of the family's unit does not currently exceed the normally applicable PHA

payment standard. Since the enhanced payment standard rule also covers any subsequent rent increases, it is possible that the special payment standard may come into play later in the family's tenancy. An enhanced voucher family is also required by law to pay no less than the enhanced voucher minimum rent, regardless of whether the gross rent exceeds the normally applicable PHA payment standard.

- (1) Enhanced voucher minimum rent. The enhanced voucher minimum rent requirement remains in effect for all families who receive enhanced voucher assistance and remain at the property.
- (2) Special payment standard. Subject to availability of appropriations, the payment standard used to calculate the family subsidy will continue to be enhanced to match the gross rent for the unit if the gross rent exceeds the normally applicable payment standard and the PHA determines the rent is reasonable for as long as the enhanced voucher family continues to reside in the same project.

If the owner raises the rent for a family assisted with an enhanced voucher in accordance with the lease, State and local law, and voucher program regulations, the PHA will increase the enhanced payment standard to equal the new gross rent (rent to owner and the applicable PHA utility allowance for any tenant-supplied utilities) for the unit provided the PHA determines the rent is reasonable. The additional cost of the subsidy will be covered through the regular renewal process for the PHA's voucher program.

If a change in the PHA utility allowance (either an increase or decrease) affects the gross rent for a family assisted with an enhanced voucher, the PHA must adjust the enhanced payment standard accordingly. The enhanced payment standard may never exceed the gross rent for the assisted family's unit.

Again, it is emphasized that the PHA always applies the normally applicable payment standard if the family subsequently moves from the project.

- (3) Over-housed families. For the enhanced voucher policies that are applicable to families residing in units where the actual number of bedrooms exceeds the family unit size for which the family qualifies under the PHA subsidy standards (i.e., "over-housed families"), please see Notice PIH 2008-12 (extended by Notice PIH 2011-20).
- 9. Paperwork Reduction Act. The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520). The OMB control numbers are 2577-0169, 2502-0204, and 2502-0086. In accordance with the Paperwork Reduction Act, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB control number.

10. Further Information. Any questions concerning this Notice should be directed to the Housing Voucher Management and Operations Division, Office of Public Housing and Voucher Programs, at (202) 708-0477 (this is not a toll-free number). Persons with hearing or speech impairments may access these numbers via TTY by calling the toll-free Federal Information Relay Service at (800) 877-8339.

Sandra B. Henriquez Assistant Secretary for Public and Indian Housing Carol J. Galante Assistant Secretary for Housing – Federal Housing Commissioner

Attachment A Low Vacancy Areas:

Note: A property meets the low-vacancy threshold if it is located in a county that was below the national rental vacancy rate for units affordable to low-income households in 2000 (7.3%) and was within the 80th percentile of low-income rental vacancy rates (8.7%) as measured by the 2009 5 year ACS (meaning that 80 percent of counties had a vacancy rate below 8.7 percent in the 2009 5 year ACS).

Vacancy Rate for Units Affordable to 80% of AMI

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
01007	Bibb County; Birmingham-Hoover, AL Metro Area; Alabama	0.6%	6.2%
01063	Greene County; Tuscaloosa, AL Metro Area; Alabama	0.4%	3.4%
01065	Hale County; Tuscaloosa, AL Metro Area; Alabama	0.9%	2.6%
01085	Lowndes County; Montgomery, AL Metro Area; Alabama	3.9%	6.6%
01091	Marengo County, Alabama	3.3%	7.1%
01107	Pickens County, Alabama	5.7%	5.9%
01131	Wilcox County, Alabama	3.6%	5.4%
02020	Anchorage Municipality; Anchorage, AK Metro Area; Alaska	4.8%	5.4%
02050	Bethel Census Area, Alaska	2.6%	6.8%
02110	Juneau City and Borough; Juneau, AK Micro Area; Alaska	1.8%	6.2%
02188	Northwest Arctic Borough, Alaska	2.6%	4.9%
02195	Petersburg Census Area, Alaska	6.8%	N/A
02220	Sitka City and Borough, Alaska	1.3%	5.1%
02270	Wade Hampton Census Area, Alaska	1.0%	5.0%
04005	Coconino County; Flagstaff, AZ Metro Area; Arizona	6.8%	7.2%
05041	Desha County, Arkansas	6.2%	7.1%
05057	Hempstead County; Hope, AR Micro Area; Arkansas	3.2%	5.4%
05079	Lincoln County; Pine Bluff, AR Metro Area; Arkansas	6.8%	7.1%
05085	Lonoke County; Little Rock-North Little Rock-Conway, AR Metro Area; Arkansas	3.0%	6.2%
05099	Nevada County; Hope, AR Micro Area; Arkansas	2.4%	4.7%
06001	Alameda County; San Francisco-Oakland-Fremont, CA Metro Area; California	6.7%	2.5%
06007	Butte County; Chico, CA Metro Area; California	4.7%	5.9%
06009	Calaveras County, California	6.2%	5.8%
06011	Colusa County, California	2.8%	2.9%
06013	Contra Costa County; San Francisco-Oakland-Fremont, CA Metro Area; California	7.6%	3.0%
06019	Fresno County; Fresno, CA Metro Area; California	4.9%	6.9%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
	Humboldt County; Eureka-Arcata-Fortuna, CA Micro Area;		
06023	California	6.3%	5.8%
06025	Imperial County; El Centro, CA Metro Area; California	5.6%	5.5%
06027	Inyo County; Bishop, CA Micro Area; California	3.4%	7.2%
06031	Kings County; Hanford-Corcoran, CA Metro Area; California	3.7%	6.7%
	Los Angeles County; Los Angeles-Long Beach-Santa Ana, CA		
06037	Metro Area; California	2.4%	4.2%
06039	Madera County; Madera-Chowchilla, CA Metro Area; California	3.8%	6.2%
	Marin County; San Francisco-Oakland-Fremont, CA Metro Area;		
06041	California	2.6%	1.8%
06045	Mendocino County; Ukiah, CA Micro Area; California	5.0%	3.5%
06047	Merced County; Merced, CA Metro Area; California	6.3%	4.7%
06053	Monterey County; Salinas, CA Metro Area; California	5.7%	2.4%
06055	Napa County; Napa, CA Metro Area; California	5.1%	2.0%
06057	Nevada County; Truckee-Grass Valley, CA Micro Area; California	6.7%	3.2%
00007	Orange County; Los Angeles-Long Beach-Santa Ana, CA Metro	0.770	3.270
06059	Area; California	2.7%	2.7%
	Placer County; SacramentoArden-ArcadeRoseville, CA Metro		
06061	Area; California	7.5%	4.3%
	Sacramento County; SacramentoArden-ArcadeRoseville, CA		
06067	Metro Area; California	7.6%	5.2%
	San Benito County; San Jose-Sunnyvale-Santa Clara, CA Metro		
06069	Area; California	3.4%	2.6%
	San Diego County; San Diego-Carlsbad-San Marcos, CA Metro		
06073	Area; California	4.7%	3.0%
	San Francisco County; San Francisco-Oakland-Fremont, CA Metro		
06075	Area; California	4.2%	2.3%
06077	San Joaquin County; Stockton, CA Metro Area; California	6.3%	4.5%
	San Luis Obispo County; San Luis Obispo-Paso Robles, CA Metro		
06079	Area; California	3.4%	3.0%
	San Mateo County; San Francisco-Oakland-Fremont, CA Metro		
06081	Area; California	4.0%	1.6%
00000	Santa Barbara County; Santa Barbara-Santa Maria-Goleta, CA	2.70/	2.00/
06083	Metro Area; California	3.7%	2.8%
UEUGE	Santa Clara County; San Jose-Sunnyvale-Santa Clara, CA Metro Area; California	2 20/	1 60/
06085	Santa Cruz County; Santa Cruz-Watsonville, CA Metro Area;	3.3%	1.6%
06087	California	3.4%	2.1%
06087	Shasta County; Redding, CA Metro Area; California	6.5%	7.0%
06091	Sierra County, California	1.4%	6.9%
06095	Solano County; Vallejo-Fairfield, CA Metro Area; California	7.1%	4.0%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
06097	Sonoma County; Santa Rosa-Petaluma, CA Metro Area; California	5.3%	1.8%
06099	Stanislaus County; Modesto, CA Metro Area; California	6.6%	4.1%
06101	Sutter County; Yuba City, CA Metro Area; California	7.1%	5.5%
06107	Tulare County; Visalia-Porterville, CA Metro Area; California	3.3%	6.6%
06109	Tuolumne County; Phoenix Lake-Cedar Ridge, CA Micro Area; California	5.5%	6.9%
06111	Ventura County; Oxnard-Thousand Oaks-Ventura, CA Metro Area; California	3.2%	2.8%
06113	Yolo County; SacramentoArden-ArcadeRoseville, CA Metro Area; California	3.9%	3.1%
08005	Arapahoe County; Denver-Aurora-Broomfield, CO Metro Area; Colorado	8.5%	4.3%
08013	Boulder County; Boulder, CO Metro Area; Colorado	4.8%	3.6%
08014	Broomfield County; Denver-Aurora-Broomfield, CO Metro Area; Colorado	6.5%	N/A
08021	Conejos County, Colorado	7.5%	5.7%
08045	Garfield County, Colorado	2.6%	3.7%
08059	Jefferson County; Denver-Aurora-Broomfield, CO Metro Area; Colorado	5.6%	4.0%
08069	Larimer County; Fort Collins-Loveland, CO Metro Area; Colorado	5.3%	4.3%
08071	Las Animas County, Colorado	8.3%	5.7%
08077	Mesa County; Grand Junction, CO Metro Area; Colorado	2.7%	6.1%
08079	Mineral County, Colorado	N/A	6.2%
08087	Morgan County; Fort Morgan, CO Micro Area; Colorado	8.4%	6.0%
08097	Pitkin County, Colorado	4.7%	6.2%
09001	Fairfield County; Bridgeport-Stamford-Norwalk, CT Metro Area; Connecticut	7.5%	4.4%
09003	Hartford County; Hartford-West Hartford-East Hartford, CT Metro Area; Connecticut	7.5%	6.6%
09005	Litchfield County; Torrington, CT Micro Area; Connecticut	7.5%	4.6%
09007	Middlesex County; Hartford-West Hartford-East Hartford, CT Metro Area; Connecticut	5.9%	5.0%
09009	New Haven County; New Haven-Milford, CT Metro Area; Connecticut	7.3%	6.7%
09011	New London County; Norwich-New London, CT Metro Area; Connecticut	5.6%	6.7%
09013	Tolland County; Hartford-West Hartford-East Hartford, CT Metro Area; Connecticut	6.2%	3.9%
09015	Windham County; Willimantic, CT Micro Area; Connecticut	4.3%	5.2%
11001	District of Columbia; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; District of Columbia	5.8%	6.6%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
12003	Baker County; Jacksonville, FL Metro Area; Florida	1.5%	7.1%
	Miami-Dade County; Miami-Fort Lauderdale-Pompano Beach, FL		
12086	Metro Area; Florida	7.8%	7.1%
13007	Baker County; Albany, GA Metro Area; Georgia	7.2%	1.1%
	Barrow County; Atlanta-Sandy Springs-Marietta, GA Metro Area;		
13013	Georgia	8.6%	5.6%
	Butts County; Atlanta-Sandy Springs-Marietta, GA Metro Area;		
13035	Georgia	4.0%	5.9%
13043	Candler County, Georgia	2.6%	6.2%
13079	Crawford County; Macon, GA Metro Area; Georgia	7.0%	6.6%
13083	Dade County; Chattanooga, TN-GA Metro Area ; Georgia	8.6%	6.4%
13085	Dawson County; Atlanta-Sandy Springs-Marietta, GA Metro Area; Georgia	3.5%	3.6%
13105	Elbert County, Georgia Forsyth County; Atlanta-Sandy Springs-Marietta, GA Metro Area;	7.5%	7.1%
13117	Georgia	6.5%	4.5%
13117	Gordon County; Calhoun, GA Micro Area; Georgia	8.4%	6.4%
13133	Greene County, Georgia	7.3%	3.4%
13139	Hall County; Gainesville, GA Metro Area; Georgia Jasper County; Atlanta-Sandy Springs-Marietta, GA Metro Area;	7.3%	5.9%
13159	Georgia	3.7%	3.2%
13133	Lamar County; Atlanta-Sandy Springs-Marietta, GA Metro Area;	3.770	3.270
13171	Georgia	4.6%	6.9%
13181	Lincoln County, Georgia	2.2%	4.7%
13197	Marion County; Columbus, GA-AL Metro Area ; Georgia	8.3%	3.7%
13137	Meriwether County; Atlanta-Sandy Springs-Marietta, GA Metro	0.570	3.770
13199	Area; Georgia	4.9%	6.2%
13205	Mitchell County, Georgia	2.2%	3.4%
13211	Morgan County, Georgia	3.1%	3.8%
	Newton County; Atlanta-Sandy Springs-Marietta, GA Metro Area;		
13217	Georgia	7.7%	6.6%
	Pike County; Atlanta-Sandy Springs-Marietta, GA Metro Area;		
13231	Georgia	8.1%	4.2%
13237	Putnam County, Georgia	1.0%	4.3%
13249	Schley County; Americus, GA Micro Area; Georgia	3.2%	6.4%
13293	Upson County; Thomaston, GA Micro Area; Georgia	2.7%	7.0%
	Walton County; Atlanta-Sandy Springs-Marietta, GA Metro Area;		
13297	Georgia	4.0%	5.5%
13301	Warren County, Georgia	1.2%	4.7%
13307	Webster County, Georgia	N/A	N/A

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
15005	Kalawao County, Hawaii	N/A	N/A
16001	Ada County; Boise City-Nampa, ID Metro Area; Idaho	6.6%	5.6%
16017	Bonner County, Idaho	5.0%	7.0%
16027	Canyon County; Boise City-Nampa, ID Metro Area; Idaho	7.8%	7.1%
16041	Franklin County; Logan, UT-ID Metro Area ; Idaho	1.1%	3.0%
16045	Gem County; Boise City-Nampa, ID Metro Area; Idaho	N/A	6.1%
16047	Gooding County, Idaho	4.7%	4.0%
16053	Jerome County; Twin Falls, ID Micro Area; Idaho	4.1%	6.9%
16057	Latah County; Moscow, ID Micro Area; Idaho	5.8%	5.3%
16065	Madison County; Rexburg, ID Micro Area; Idaho	3.0%	6.3%
16069	Nez Perce County; Lewiston, ID-WA Metro Area ; Idaho	3.3%	4.3%
16071	Oneida County, Idaho	5.3%	6.3%
16077	Power County; Pocatello, ID Metro Area; Idaho	3.8%	4.9%
16087	Washington County, Idaho	3.8%	6.4%
17007	Boone County; Rockford, IL Metro Area; Illinois	6.8%	6.5%
17009	Brown County, Illinois	2.4%	6.4%
17013	Calhoun County; St. Louis, MO-IL Metro Area ; Illinois	4.1%	7.1%
17019	Champaign County; Champaign-Urbana, IL Metro Area; Illinois	8.5%	7.1%
17027	Clinton County; St. Louis, MO-IL Metro Area; Illinois	3.5%	4.4%
	Cook County; Chicago-Naperville-Joliet, IL-IN-WI Metro Area ;		
17031	Illinois	8.0%	6.1%
17027	DeKalb County; Chicago-Naperville-Joliet, IL-IN-WI Metro Area;	4 50/	2.00/
17037	Illinois DuPage County; Chicago-Naperville-Joliet, IL-IN-WI Metro Area;	4.5%	3.8%
17043	Illinois	8.3%	5.2%
17053	Ford County; Champaign-Urbana, IL Metro Area; Illinois	2.5%	5.0%
17055	Franklin County, Illinois	6.8%	6.7%
17057	Fulton County; Canton, IL Micro Area; Illinois	5.2%	4.4%
17061	Greene County, Illinois	5.0%	5.6%
17071	Henderson County; Burlington, IA-IL Micro Area ; Illinois	1.0%	7.0%
17073	Henry County; Davenport-Moline-Rock Island, IA-IL Metro Area; Illinois	8.0%	5.5%
17075	Iroquois County, Illinois	6.7%	6.6%
17083	Jersey County; St. Louis, MO-IL Metro Area ; Illinois	4.8%	5.2%
17087	Johnson County, Illinois	1.3%	3.4%
17089	Kane County; Chicago-Naperville-Joliet, IL-IN-WI Metro Area; Illinois	7.2%	5.1%
17091	Kankakee County; Kankakee-Bradley, IL Metro Area; Illinois	7.2%	6.4%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
17097	Lake County; Chicago-Naperville-Joliet, IL-IN-WI Metro Area; Illinois	8.2%	5.5%
17109	McDonough County; Macomb, IL Micro Area; Illinois	3.4%	6.9%
	McHenry County; Chicago-Naperville-Joliet, IL-IN-WI Metro Area;		
17111	Illinois	7.1%	4.0%
17125	Mason County, Illinois	3.6%	5.8%
17131	Mercer County; Davenport-Moline-Rock Island, IA-IL Metro Area; Illinois	4.9%	5.2%
17139	Moultrie County, Illinois	8.0%	5.2%
17141	Ogle County; Rochelle, IL Micro Area; Illinois	5.8%	6.0%
17147	Piatt County; Champaign-Urbana, IL Metro Area; Illinois	5.7%	4.8%
17149	Pike County, Illinois	4.6%	6.6%
17153	Pulaski County, Illinois	5.2%	6.6%
17161	Rock Island County; Davenport-Moline-Rock Island, IA-IL Metro Area; Illinois	7.0%	7.1%
17169	Schuyler County, Illinois	N/A	6.3%
17171	Scott County; Jacksonville, IL Micro Area; Illinois	4.1%	6.8%
17173	Shelby County, Illinois	3.9%	6.7%
17181	Union County, Illinois	1.8%	4.4%
17195	Whiteside County; Sterling, IL Micro Area; Illinois	3.6%	7.0%
17197	Will County; Chicago-Naperville-Joliet, IL-IN-WI Metro Area; Illinois	8.0%	6.5%
17203	Woodford County; Peoria, IL Metro Area; Illinois	4.4%	6.7%
18001	Adams County; Decatur, IN Micro Area; Indiana	8.0%	6.2%
18007	Benton County; Lafayette, IN Metro Area; Indiana	4.3%	6.8%
18015	Carroll County; Lafayette, IN Metro Area; Indiana	4.2%	4.5%
18029	Dearborn County; Cincinnati-Middletown, OH-KY-IN Metro Area; Indiana	8.6%	7.0%
18031	Decatur County; Greensburg, IN Micro Area; Indiana	1.7%	6.4%
18037	Dubois County; Jasper, IN Micro Area; Indiana	6.1%	3.8%
	Jasper County; Chicago-Naperville-Joliet, IL-IN-WI Metro Area;		
18073	Indiana	5.1%	5.2%
18085	Kosciusko County; Warsaw, IN Micro Area; Indiana	3.0%	6.4%
18087	LaGrange County, Indiana	5.7%	6.4%
18089	Lake County; Chicago-Naperville-Joliet, IL-IN-WI Metro Area; Indiana	7.8%	7.0%
18105	Monroe County; Bloomington, IN Metro Area; Indiana	8.5%	6.4%
18111	Newton County; Chicago-Naperville-Joliet, IL-IN-WI Metro Area; Indiana	5.9%	6.7%
18119	Owen County; Bloomington, IN Metro Area; Indiana	4.6%	5.5%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
18121	Parke County, Indiana	7.5%	5.5%
	Porter County; Chicago-Naperville-Joliet, IL-IN-WI Metro Area;		
18127	Indiana	7.1%	7.1%
18137	Ripley County, Indiana	6.0%	4.7%
18149	Starke County, Indiana	3.9%	4.5%
18157	Tippecanoe County; Lafayette, IN Metro Area; Indiana	6.6%	5.2%
18159	Tipton County; Kokomo, IN Metro Area; Indiana	1.8%	6.3%
18161	Union County, Indiana	5.7%	6.2%
18165	Vermillion County; Terre Haute, IN Metro Area; Indiana	7.5%	5.4%
18171	Warren County, Indiana	6.4%	5.8%
	Washington County; Louisville-Jefferson County, KY-IN Metro	5.00/	G = 2/
18175	Area; Indiana	6.3%	6.5%
18181	White County, Indiana	8.5%	6.6%
18183	Whitley County; Fort Wayne, IN Metro Area; Indiana	6.7%	7.3%
19003	Adams County, Iowa	4.5%	6.9%
19005	Allamakee County, Iowa	7.4%	6.2%
19009	Audubon County, Iowa	4.3%	6.3%
19011	Benton County; Cedar Rapids, IA Metro Area; Iowa	3.8%	6.7%
19013	Black Hawk County; Waterloo-Cedar Falls, IA Metro Area; Iowa	4.8%	4.9%
19015	Boone County; Boone, IA Micro Area; Iowa	2.9%	7.2%
19017	Bremer County; Waterloo-Cedar Falls, IA Metro Area; Iowa	3.0%	5.4%
19021	Buena Vista County; Storm Lake, IA Micro Area; Iowa	1.8%	5.7%
19023	Butler County, Iowa	2.5%	4.7%
19031	Cedar County, Iowa	0.9%	5.3%
19033	Cerro Gordo County; Mason City, IA Micro Area; Iowa	8.0%	5.4%
19037	Chickasaw County, Iowa	3.4%	6.8%
19041	Clay County; Spencer, IA Micro Area; Iowa	7.3%	4.2%
	Dallas County; Des Moines-West Des Moines, IA Metro Area;		
19049	Iowa	4.5%	6.3%
19073	Greene County, Iowa	4.7%	6.3%
19075	Grundy County; Waterloo-Cedar Falls, IA Metro Area; Iowa	5.0%	4.7%
19079	Hamilton County, Iowa	6.4%	5.0%
19081	Hancock County, Iowa	5.3%	5.6%
19085	Harrison County; Omaha-Council Bluffs, NE-IA Metro Area; Iowa	5.5%	7.0%
19091	Humboldt County, Iowa	5.3%	5.7%
19097	Jackson County, Iowa	6.0%	5.2%
19103	Johnson County; Iowa City, IA Metro Area; Iowa	5.3%	3.4%
19105	Jones County; Cedar Rapids, IA Metro Area; Iowa	6.5%	5.1%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
19113	Linn County; Cedar Rapids, IA Metro Area; Iowa	6.9%	5.9%
	Madison County; Des Moines-West Des Moines, IA Metro Area;		
19121	Iowa	4.4%	7.2%
19131	Mitchell County, Iowa	N/A	6.9%
19135	Monroe County, Iowa	N/A	6.8%
19139	Muscatine County; Muscatine, IA Micro Area; Iowa	5.1%	6.3%
19153	Polk County; Des Moines-West Des Moines, IA Metro Area; Iowa	5.7%	6.5%
19159	Ringgold County, Iowa	1.0%	5.3%
19163	Scott County; Davenport-Moline-Rock Island, IA-IL Metro Area; Iowa	8.0%	7.2%
19169	Story County; Ames, IA Metro Area; Iowa	4.2%	4.8%
19177	Van Buren County, Iowa	7.0%	5.9%
19179	Wapello County; Ottumwa, IA Micro Area; Iowa	7.4%	7.0%
19181	Warren County; Des Moines-West Des Moines, IA Metro Area; Iowa	2.8%	7.2%
19185	Wayne County, Iowa	2.2%	6.9%
19187	Webster County; Fort Dodge, IA Micro Area; Iowa	4.6%	7.3%
19191	Winneshiek County, Iowa	7.0%	5.9%
19197	Wright County, Iowa	6.7%	7.1%
20017	Chase County; Emporia, KS Micro Area; Kansas	N/A	4.8%
20023	Cheyenne County, Kansas	5.8%	7.1%
20045	Douglas County; Lawrence, KS Metro Area; Kansas	6.3%	3.7%
20049	Elk County, Kansas	N/A	7.3%
20059	Franklin County; Kansas City, MO-KS Metro Area; Kansas	6.5%	5.4%
20073	Greenwood County, Kansas	3.7%	6.2%
20079	Harvey County; Wichita, KS Metro Area; Kansas	8.7%	7.0%
20087	Jefferson County; Topeka, KS Metro Area; Kansas	4.9%	4.8%
20091	Johnson County; Kansas City, MO-KS Metro Area; Kansas	7.6%	7.2%
20107	Linn County; Kansas City, MO-KS Metro Area; Kansas	4.7%	6.2%
20121	Miami County; Kansas City, MO-KS Metro Area; Kansas	2.9%	5.9%
20131	Nemaha County, Kansas	4.7%	6.3%
20133	Neosho County, Kansas	3.3%	7.3%
20161	Riley County; Manhattan, KS Metro Area; Kansas	4.3%	3.7%
20183	Smith County, Kansas	6.3%	4.4%
20199	Wallace County, Kansas	4.8%	7.1%
21017	Bourbon County; Lexington-Fayette, KY Metro Area; Kentucky	4.7%	7.0%
21023	Bracken County; Cincinnati-Middletown, OH-KY-IN Metro Area; Kentucky	6.1%	3.5%
21025	Breathitt County, Kentucky	2.4%	7.0%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
21029	Bullitt County; Louisville-Jefferson County, KY-IN Metro Area; Kentucky	6.1%	7.0%
21029	·	7.3%	7.0%
21031	Butler County, Kentucky Casey County, Kentucky	2.1%	6.3%
21043	Clay County, Kentucky	4.0%	5.2%
21031	Fleming County, Kentucky		
21009		4.5%	6.9%
	Harrison County, Kentucky	7.3%	6.2%
21101	Henderson County; Evansville, IN-KY Metro Area; Kentucky Henry County; Louisville-Jefferson County, KY-IN Metro Area; Kentucky	1.8%	6.4%
21105	Hickman County, Kentucky	N/A	4.5%
21109	Jackson County, Kentucky	4.7%	4.9%
21113	Jessamine County; Lexington-Fayette, KY Metro Area; Kentucky	5.6%	5.4%
21129	Lee County, Kentucky	5.9%	6.9%
21153	Magoffin County, Kentucky	8.3%	6.6%
	Oldham County; Louisville-Jefferson County, KY-IN Metro Area;		
21185	Kentucky	5.7%	4.8%
21189	Owsley County, Kentucky	1.1%	6.4%
21197	Powell County, Kentucky	3.1%	7.2%
21211	Shelby County; Louisville-Jefferson County, KY-IN Metro Area; Kentucky	7.1%	5.0%
21221	Trigg County; Clarksville, TN-KY Metro Area; Kentucky	7.6%	4.6%
21229	Washington County, Kentucky	6.3%	1.9%
21239	Woodford County; Lexington-Fayette, KY Metro Area; Kentucky	3.2%	6.0%
22007	Assumption Parish; Pierre Part, LA Micro Area; Louisiana	6.0%	4.5%
22009	Avoyelles Parish, Louisiana	6.1%	4.9%
22025	Catahoula Parish, Louisiana	2.9%	6.2%
22029	Concordia Parish; Natchez, MS-LA Micro Area; Louisiana	5.6%	5.8%
22037	East Feliciana Parish; Baton Rouge, LA Metro Area; Louisiana	1.2%	6.9%
22039	Evangeline Parish, Louisiana	8.5%	6.4%
22041	Franklin Parish, Louisiana	1.8%	5.4%
22045	Iberia Parish; New Iberia, LA Micro Area; Louisiana	4.0%	5.9%
22065	Madison Parish; Tallulah, LA Micro Area; Louisiana	3.7%	5.7%
	Plaquemines Parish; New Orleans-Metairie-Kenner, LA Metro		
22075	Area; Louisiana	2.6%	5.0%
22081	Red River Parish, Louisiana	2.9%	7.1%
22083	Richland Parish, Louisiana	5.4%	6.6%
22087	St. Bernard Parish; New Orleans-Metairie-Kenner, LA Metro Area; Louisiana	4.4%	6.0%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
22091	St. Helena Parish; Baton Rouge, LA Metro Area; Louisiana	N/A	4.6%
22125	West Feliciana Parish; Baton Rouge, LA Metro Area; Louisiana	2.5%	7.1%
	Cumberland County; Portland-South Portland-Biddeford, ME		
23005	Metro Area; Maine	5.7%	3.7%
23009	Hancock County, Maine	8.1%	4.9%
23013	Knox County; Rockland, ME Micro Area; Maine	7.3%	5.1%
23019	Penobscot County; Bangor, ME Metro Area; Maine	5.9%	6.2%
23023	Sagadahoc County; Portland-South Portland-Biddeford, ME Metro Area; Maine	7.5%	6.2%
24003	Anne Arundel County; Baltimore-Towson, MD Metro Area; Maryland	6.3%	4.7%
24005	Baltimore County; Baltimore-Towson, MD Metro Area; Maryland	6.2%	6.0%
24009	Calvert County; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; Maryland	3.9%	7.2%
24011	Caroline County, Maryland	4.5%	7.1%
24013	Carroll County; Baltimore-Towson, MD Metro Area; Maryland	6.0%	4.9%
24017	Charles County; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; Maryland	5.4%	4.4%
24019	Dorchester County; Cambridge, MD Micro Area; Maryland	4.7%	7.1%
24021	Frederick County; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; Maryland	5.5%	4.8%
24025	Harford County; Baltimore-Towson, MD Metro Area; Maryland	6.0%	5.9%
24031	Montgomery County; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; Maryland	5.3%	3.1%
24033	Prince George's County; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; Maryland	8.1%	5.4%
24035	Queen Anne's County; Baltimore-Towson, MD Metro Area; Maryland	4.9%	5.2%
24041	Talbot County; Easton, MD Micro Area; Maryland	3.1%	5.9%
24043	Washington County; Hagerstown-Martinsburg, MD-WV Metro Area; Maryland	7.4%	5.7%
24045	Wicomico County; Salisbury, MD Metro Area; Maryland	5.6%	5.2%
25001	Barnstable County; Barnstable Town, MA Metro Area; Massachusetts	6.5%	5.8%
25005	Bristol County; Providence-New Bedford-Fall River, RI-MA Metro Area; Massachusetts	5.1%	5.6%
25007	Dukes County, Massachusetts	6.6%	4.3%
25009	Essex County; Boston-Cambridge-Quincy, MA-NH Metro Area; Massachusetts	6.3%	3.4%
25011	Franklin County; Springfield, MA Metro Area; Massachusetts	2.3%	2.9%
25013	Hampden County; Springfield, MA Metro Area; Massachusetts	5.0%	5.5%

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25015	Hampshire County; Springfield, MA Metro Area; Massachusetts	4.8%	2.4%
25017	Middlesex County; Boston-Cambridge-Quincy, MA-NH Metro Area; Massachusetts	5.8%	2.4%
25021	Norfolk County; Boston-Cambridge-Quincy, MA-NH Metro Area; Massachusetts	3.8%	2.8%
25023	Plymouth County; Boston-Cambridge-Quincy, MA-NH Metro Area; Massachusetts	4.4%	3.4%
25025	Suffolk County; Boston-Cambridge-Quincy, MA-NH Metro Area; Massachusetts	5.5%	3.4%
25027	Worcester County; Worcester, MA Metro Area; Massachusetts	7.8%	4.5%
26005	Allegan County; Allegan, MI Micro Area; Michigan	6.5%	7.1%
26007	Alpena County; Alpena, MI Micro Area; Michigan	6.8%	5.5%
26015	Barry County; Grand Rapids-Wyoming, MI Metro Area; Michigan	7.6%	6.6%
26027	Cass County; South Bend-Mishawaka, IN-MI Metro Area; Michigan	8.5%	6.3%
26029	Charlevoix County, Michigan	5.9%	5.4%
26031	Cheboygan County, Michigan	8.0%	6.3%
26045	Eaton County; Lansing-East Lansing, MI Metro Area; Michigan	8.0%	5.2%
26051	Gladwin County, Michigan	6.8%	5.9%
26055	Grand Traverse County; Traverse City, MI Micro Area; Michigan	8.3%	5.0%
26061	Houghton County; Houghton, MI Micro Area; Michigan	4.4%	6.7%
26063	Huron County, Michigan	8.2%	6.7%
26067	Ionia County; Grand Rapids-Wyoming, MI Metro Area; Michigan	6.3%	6.5%
26077	Kalamazoo County; Kalamazoo-Portage, MI Metro Area; Michigan	8.6%	6.8%
26081	Kent County; Grand Rapids-Wyoming, MI Metro Area; Michigan	7.8%	6.2%
26087	Lapeer County; Detroit-Warren-Livonia, MI Metro Area; Michigan	7.2%	7.2%
26091	Lenawee County; Adrian, MI Micro Area; Michigan	6.8%	7.0%
26099	Macomb County; Detroit-Warren-Livonia, MI Metro Area; Michigan	7.2%	5.1%
26111	Midland County; Midland, MI Micro Area; Michigan	6.0%	6.7%
26115	Monroe County; Monroe, MI Metro Area; Michigan	8.0%	6.6%
26119	Montmorency County, Michigan	4.2%	5.0%
26123	Newaygo County; Grand Rapids-Wyoming, MI Metro Area; Michigan	6.2%	6.4%
26129	Ogemaw County, Michigan	4.8%	4.5%
26145	Saginaw County; Saginaw-Saginaw Township North, MI Metro Area; Michigan	8.7%	7.0%
26165	Wexford County; Cadillac, MI Micro Area; Michigan	5.4%	6.5%
27003	Anoka County; Minneapolis-St. Paul-Bloomington, MN-WI Metro Area; Minnesota	7.6%	2.1%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
27005	Becker County, Minnesota	1.7%	5.7%
27007	Beltrami County; Bemidji, MN Micro Area; Minnesota	6.2%	4.0%
	Blue Earth County; Mankato-North Mankato, MN Metro Area;		
27013	Minnesota	5.6%	3.4%
27017	Carlton County; Duluth, MN-WI Metro Area; Minnesota	2.5%	4.3%
	Carver County; Minneapolis-St. Paul-Bloomington, MN-WI Metro		
27019	Area; Minnesota	4.3%	2.8%
27021	Cass County; Brainerd, MN Micro Area; Minnesota	4.6%	4.1%
27025	Chisago County; Minneapolis-St. Paul-Bloomington, MN-WI Metro Area; Minnesota	5.3%	2.2%
27029	Clearwater County, Minnesota	5.5%	5.3%
27031	Cook County, Minnesota	4.9%	6.3%
27035	Crow Wing County; Brainerd, MN Micro Area; Minnesota	4.6%	2.6%
27037	Dakota County; Minneapolis-St. Paul-Bloomington, MN-WI Metro Area; Minnesota	8.2%	2.5%
27041	Douglas County; Alexandria, MN Micro Area; Minnesota	2.3%	6.5%
27049	Goodhue County; Red Wing, MN Micro Area; Minnesota	6.0%	4.7%
27053	Hennepin County; Minneapolis-St. Paul-Bloomington, MN-WI Metro Area; Minnesota	6.5%	2.7%
	Isanti County; Minneapolis-St. Paul-Bloomington, MN-WI Metro		
27059	Area; Minnesota	8.7%	6.0%
27061	Itasca County, Minnesota	4.5%	4.2%
27065	Kanabec County, Minnesota	3.1%	5.0%
27087	Mahnomen County, Minnesota	5.9%	6.8%
27093	Meeker County, Minnesota	7.4%	4.3%
27095	Mille Lacs County, Minnesota	3.4%	3.3%
27097	Morrison County, Minnesota	3.0%	4.0%
27099	Mower County; Austin, MN Micro Area; Minnesota	5.1%	6.2%
27103	Nicollet County; Mankato-North Mankato, MN Metro Area; Minnesota	2.3%	6.4%
27105	Nobles County; Worthington, MN Micro Area; Minnesota	2.4%	7.1%
27111	Otter Tail County; Fergus Falls, MN Micro Area; Minnesota	6.1%	6.0%
27115	Pine County, Minnesota	3.9%	4.2%
27121	Pope County, Minnesota	4.2%	4.0%
	Ramsey County; Minneapolis-St. Paul-Bloomington, MN-WI		
27123	Metro Area; Minnesota	6.6%	2.6%
27137	St. Louis County; Duluth, MN-WI Metro Area; Minnesota	5.2%	6.1%
27139	Scott County; Minneapolis-St. Paul-Bloomington, MN-WI Metro Area; Minnesota	6.7%	4.7%
27143	Sibley County, Minnesota	7.9%	5.7%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
27145	Stearns County; St. Cloud, MN Metro Area; Minnesota	6.8%	3.4%
27149	Stevens County, Minnesota	7.2%	6.8%
27157	Wabasha County; Rochester, MN Metro Area; Minnesota	7.4%	5.2%
27159	Wadena County, Minnesota	7.0%	6.4%
27163	Washington County; Minneapolis-St. Paul-Bloomington, MN-WI Metro Area; Minnesota	6.7%	5.0%
27169	Winona County; Winona, MN Micro Area; Minnesota	4.8%	5.1%
27171	Wright County; Minneapolis-St. Paul-Bloomington, MN-WI Metro Area; Minnesota	3.9%	2.5%
28005	Amite County; McComb, MS Micro Area; Mississippi	4.7%	4.0%
28011	Bolivar County; Cleveland, MS Micro Area; Mississippi	6.2%	6.5%
28013	Calhoun County, Mississippi	2.7%	6.5%
28021	Claiborne County, Mississippi	8.7%	7.1%
28027	Coahoma County; Clarksdale, MS Micro Area; Mississippi	5.9%	5.1%
28051	Holmes County, Mississippi	2.6%	4.7%
28053	Humphreys County, Mississippi	N/A	3.5%
28061	Jasper County; Laurel, MS Micro Area; Mississippi	3.2%	4.5%
28069	Kemper County; Meridian, MS Micro Area; Mississippi	1.2%	2.4%
28089	Madison County; Jackson, MS Metro Area; Mississippi	6.8%	5.3%
28093	Marshall County; Memphis, TN-MS-AR Metro Area; Mississippi	5.6%	7.0%
28103	Noxubee County, Mississippi	2.3%	7.2%
28119	Quitman County, Mississippi	8.2%	3.7%
28123	Scott County, Mississippi	6.8%	7.0%
28125	Sharkey County, Mississippi	6.5%	6.7%
28133	Sunflower County; Indianola, MS Micro Area; Mississippi	3.4%	6.3%
28135	Tallahatchie County, Mississippi	7.8%	4.0%
28137	Tate County; Memphis, TN-MS-AR Metro Area; Mississippi	7.1%	4.6%
28145	Union County, Mississippi	7.6%	5.8%
28147	Walthall County, Mississippi	3.5%	4.9%
28155	Webster County, Mississippi	2.3%	4.4%
28157	Wilkinson County, Mississippi	2.2%	1.3%
29003	Andrew County; St. Joseph, MO-KS Metro Area; Missouri	N/A	6.3%
29013	Bates County; Kansas City, MO-KS Metro Area; Missouri	4.9%	6.3%
29017	Bollinger County; Cape Girardeau-Jackson, MO-IL Metro Area; Missouri	5.9%	6.4%
29019	Boone County; Columbia, MO Metro Area; Missouri	6.6%	7.3%
29037	Cass County; Kansas City, MO-KS Metro Area; Missouri	6.5%	7.1%
29045	Clark County; Fort Madison-Keokuk, IA-MO Micro Area; Missouri	6.3%	7.2%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
29049	Clinton County; Kansas City, MO-KS Metro Area; Missouri	6.2%	7.2%
29051	Cole County; Jefferson City, MO Metro Area; Missouri	6.0%	7.0%
29093	Iron County, Missouri	3.9%	7.1%
29183	St. Charles County; St. Louis, MO-IL Metro Area; Missouri	6.8%	5.8%
29186	Ste. Genevieve County, Missouri	6.6%	5.8%
29189	St. Louis County; St. Louis, MO-IL Metro Area; Missouri	6.7%	7.0%
29219	Warren County; St. Louis, MO-IL Metro Area; Missouri	1.9%	6.7%
29227	Worth County, Missouri	8.6%	6.1%
30005	Blaine County, Montana	5.5%	7.0%
30013	Cascade County; Great Falls, MT Metro Area; Montana	5.3%	6.5%
30029	Flathead County; Kalispell, MT Micro Area; Montana	7.0%	6.3%
30031	Gallatin County; Bozeman, MT Micro Area; Montana	4.5%	6.0%
30049	Lewis and Clark County; Helena, MT Micro Area; Montana	5.3%	5.6%
30063	Missoula County; Missoula, MT Metro Area; Montana	6.0%	4.6%
30081	Ravalli County, Montana	8.1%	6.2%
30095	Stillwater County, Montana	3.4%	5.6%
30099	Teton County, Montana	1.5%	6.1%
30103	Treasure County, Montana	3.8%	6.9%
30105	Valley County, Montana	7.8%	7.3%
30111	Yellowstone County; Billings, MT Metro Area; Montana	4.0%	5.4%
31005	Arthur County, Nebraska	N/A	5.3%
31007	Banner County; Scottsbluff, NE Micro Area; Nebraska	2.7%	N/A
31019	Buffalo County; Kearney, NE Micro Area; Nebraska	7.2%	5.9%
31021	Burt County, Nebraska	5.0%	6.3%
31039	Cuming County, Nebraska	0.8%	5.3%
31051	Dixon County; Sioux City, IA-NE-SD Metro Area; Nebraska	5.6%	6.4%
31059	Fillmore County, Nebraska	1.4%	7.2%
31061	Franklin County, Nebraska	8.2%	5.6%
31109	Lancaster County; Lincoln, NE Metro Area; Nebraska	7.5%	6.6%
31117	McPherson County; North Platte, NE Micro Area; Nebraska	4.5%	6.2%
31121	Merrick County; Grand Island, NE Micro Area; Nebraska	4.6%	6.1%
31149	Rock County, Nebraska	6.7%	6.9%
31153	Sarpy County; Omaha-Council Bluffs, NE-IA Metro Area; Nebraska	6.9%	5.1%
31159	Seward County; Lincoln, NE Metro Area; Nebraska	5.3%	6.9%
31165	Sioux County, Nebraska	6.9%	5.7%
31167	Stanton County; Norfolk, NE Micro Area; Nebraska	N/A	6.1%
31173	Thurston County, Nebraska	7.0%	4.1%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
21177	Washington County; Omaha-Council Bluffs, NE-IA Metro Area;	F 90/	6.00/
31177	Nebraska Nebraska	5.8%	6.9%
31179	Wayne County, Nebraska	7.1%	6.0%
33001	Belknap County; Laconia, NH Micro Area; New Hampshire	4.7%	6.3%
33005	Cheshire County; Keene, NH Micro Area; New Hampshire	4.9%	3.4%
33009	Grafton County; Lebanon, NH-VT Micro Area; New Hampshire	7.6%	3.8%
33011	Hillsborough County; Manchester-Nashua, NH Metro Area; New Hampshire	6.9%	2.5%
33013	Merrimack County; Concord, NH Micro Area; New Hampshire	4.5%	3.1%
33015	Rockingham County; Boston-Cambridge-Quincy, MA-NH Metro Area; New Hampshire	7.4%	3.0%
33017	Strafford County; Boston-Cambridge-Quincy, MA-NH Metro Area; New Hampshire	4.7%	2.6%
33019	Sullivan County; Claremont, NH Micro Area; New Hampshire	3.9%	6.5%
34003	Bergen County; New York-Northern New Jersey-Long Island, NY-NJ-PA Metro Area; New Jersey	3.8%	2.8%
34005	Burlington County; Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area; New Jersey	6.1%	5.9%
34007	Camden County; Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area; New Jersey	5.5%	7.2%
34011	Cumberland County; Vineland-Millville-Bridgeton, NJ Metro Area; New Jersey	8.1%	6.1%
34013	Essex County; New York-Northern New Jersey-Long Island, NY-NJ-PA Metro Area; New Jersey	7.1%	5.8%
34015	Gloucester County; Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area; New Jersey	7.7%	6.7%
34017	Hudson County; New York-Northern New Jersey-Long Island, NY-NJ-PA Metro Area; New Jersey	6.2%	3.5%
34019	Hunterdon County; New York-Northern New Jersey-Long Island, NY-NJ-PA Metro Area; New Jersey	2.2%	4.4%
34021	Mercer County; Trenton-Ewing, NJ Metro Area; New Jersey	7.7%	6.0%
34023	Middlesex County; New York-Northern New Jersey-Long Island, NY-NJ-PA Metro Area; New Jersey	5.3%	3.0%
34025	Monmouth County; New York-Northern New Jersey-Long Island, NY-NJ-PA Metro Area; New Jersey	5.6%	4.5%
34027	Morris County; New York-Northern New Jersey-Long Island, NY-NJ-PA Metro Area; New Jersey	6.0%	2.8%
34031	Passaic County; New York-Northern New Jersey-Long Island, NY-NJ-PA Metro Area; New Jersey	6.5%	3.1%
34037	Sussex County; New York-Northern New Jersey-Long Island, NY-NJ-PA Metro Area; New Jersey	3.5%	4.8%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
	Union County; New York-Northern New Jersey-Long Island, NY-		
34039	NJ-PA Metro Area; New Jersey	6.5%	3.9%
24044	Warren County; Allentown-Bethlehem-Easton, PA-NJ Metro Area;	7.00/	6 50/
34041	New Jersey	7.0%	6.5%
35033	Mora County, New Mexico	7.1%	5.6%
26004	Albany County; Albany-Schenectady-Troy, NY Metro Area; New	4.00/	6.70/
36001	York	4.8%	6.7%
36005	Bronx County; New York-Northern New Jersey-Long Island, NY-	2 70/	1 60/
36005	NJ-PA Metro Area; New York	3.7%	4.6%
36019	Clinton County; Plattsburgh, NY Micro Area; New York	5.3%	7.0%
36021	Columbia County; Hudson, NY Micro Area; New York	5.9%	5.6%
26027	Dutchess County; Poughkeepsie-Newburgh-Middletown, NY	6.00/	4.00/
36027	Metro Area; New York	6.0%	4.8%
26047	Kings County; New York-Northern New Jersey-Long Island, NY-NJ-	2.70/	2.00/
36047	PA Metro Area; New York	3.7%	3.8%
26050	Nassau County; New York-Northern New Jersey-Long Island, NY-NJ-PA Metro Area; New York	6 20/	2 20/
36059	New York County; New York-Northern New Jersey-Long Island,	6.3%	2.2%
36061	NY-NJ-PA Metro Area; New York	2.5%	3.9%
30001	Orange County; Poughkeepsie-Newburgh-Middletown, NY Metro	2.370	3.576
36071	Area; New York	4.2%	4.7%
30071	Putnam County; New York-Northern New Jersey-Long Island, NY-	7.2/0	4.770
36079	NJ-PA Metro Area; New York	5.0%	2.7%
000.0	Queens County; New York-Northern New Jersey-Long Island, NY-	0.070	21770
36081	NJ-PA Metro Area; New York	3.3%	2.8%
	Richmond County; New York-Northern New Jersey-Long Island,		
36085	NY-NJ-PA Metro Area; New York	8.2%	4.8%
	Rockland County; New York-Northern New Jersey-Long Island,		
36087	NY-NJ-PA Metro Area; New York	4.2%	3.1%
	Saratoga County; Albany-Schenectady-Troy, NY Metro Area; New		
36091	York	6.0%	5.8%
	Suffolk County; New York-Northern New Jersey-Long Island, NY-		
36103	NJ-PA Metro Area; New York	6.5%	3.7%
36109	Tompkins County; Ithaca, NY Metro Area; New York	3.3%	4.1%
36111	Ulster County; Kingston, NY Metro Area; New York	4.2%	5.6%
	Westchester County; New York-Northern New Jersey-Long Island,		
36119	NY-NJ-PA Metro Area; New York	5.2%	3.5%
36121	Wyoming County, New York	5.2%	7.0%
37005	Alleghany County, North Carolina	2.1%	5.7%
37015	Bertie County, North Carolina	4.4%	6.9%
	Burke County; Hickory-Lenoir-Morganton, NC Metro Area; North	13.,3	2.2,3
37023	Carolina	8.5%	7.1%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
37029	Camden County; Elizabeth City, NC Micro Area; North Carolina	N/A	3.0%
37041	Chowan County, North Carolina	1.6%	6.8%
37043	Clay County, North Carolina	7.6%	5.1%
37057	Davidson County; Thomasville-Lexington, NC Micro Area; North Carolina	6.1%	6.0%
37073	Gates County, North Carolina	2.0%	3.7%
37077	Granville County, North Carolina	3.6%	6.7%
37079	Greene County; Greenville, NC Metro Area; North Carolina	4.5%	6.7%
37083	Halifax County; Roanoke Rapids, NC Micro Area; North Carolina	6.0%	7.0%
37091	Hertford County, North Carolina	7.2%	5.6%
37109	Lincoln County; Lincolnton, NC Micro Area; North Carolina	4.5%	5.6%
37111	McDowell County, North Carolina	7.5%	5.8%
37117	Martin County, North Carolina	5.6%	5.7%
37121	Mitchell County, North Carolina	1.2%	6.6%
37123	Montgomery County, North Carolina	5.9%	5.3%
37131	Northampton County; Roanoke Rapids, NC Micro Area; North Carolina	1.7%	4.9%
37143	Perquimans County; Elizabeth City, NC Micro Area; North Carolina	2.6%	5.3%
37145	Person County; Durham-Chapel Hill, NC Metro Area; North Carolina	5.5%	5.8%
37169	Stokes County; Winston-Salem, NC Metro Area; North Carolina	7.0%	7.1%
37175	Transylvania County; Brevard, NC Micro Area; North Carolina	4.6%	5.6%
37177	Tyrrell County, North Carolina	3.7%	5.0%
37179	Union County; Charlotte-Gastonia-Concord, NC-SC Metro Area; North Carolina	5.5%	3.6%
37181	Vance County; Henderson, NC Micro Area; North Carolina	6.4%	5.7%
37187	Washington County, North Carolina	4.4%	6.1%
37189	Watauga County; Boone, NC Micro Area; North Carolina	6.6%	7.0%
37195	Wilson County; Wilson, NC Micro Area; North Carolina	6.5%	5.2%
38015	Burleigh County; Bismarck, ND Metro Area; North Dakota	5.5%	5.3%
38017	Cass County; Fargo, ND-MN Metro Area; North Dakota	4.5%	5.0%
38035	Grand Forks County; Grand Forks, ND-MN Metro Area; North Dakota	6.9%	6.2%
38079	Rolette County, North Dakota	7.8%	7.3%
38085	Sioux County, North Dakota	3.5%	3.3%
38091	Steele County, North Dakota	5.0%	5.2%
38101	Ward County; Minot, ND Micro Area; North Dakota	3.7%	5.3%
39001	Adams County, Ohio	8.6%	7.0%
39005	Ashland County; Ashland, OH Micro Area; Ohio	5.1%	6.5%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
39015	Brown County; Cincinnati-Middletown, OH-KY-IN Metro Area; Ohio	6.3%	7.1%
39019	Carroll County; Canton-Massillon, OH Metro Area; Ohio	2.9%	5.9%
39019	Columbiana County; East Liverpool-Salem, OH Micro Area; Ohio	6.2%	6.1%
39037	Darke County; Greenville, OH Micro Area; Ohio	3.9%	5.7%
39045	Fairfield County; Columbus, OH Metro Area; Ohio	5.8%	6.3%
39055	Geauga County; Cleveland-Elyria-Mentor, OH Metro Area; Ohio	7.3%	5.9%
39057	Greene County; Dayton, OH Metro Area; Ohio	6.1%	7.2%
39067	Harrison County, Ohio	2.0%	7.2%
39069	Henry County, Ohio	5.9%	6.6%
39071	Highland County, Ohio	5.0%	7.1%
39073	Hocking County, Ohio	6.1%	4.3%
39075	Holmes County, Ohio	5.0%	5.7%
39073	Huron County; Norwalk, OH Micro Area; Ohio	7.9%	5.8%
39083	Knox County; Mount Vernon, OH Micro Area; Ohio	5.5%	6.4%
39085	Lake County; Cleveland-Elyria-Mentor, OH Metro Area; Ohio	7.4%	6.3%
39089	Licking County; Columbus, OH Metro Area; Ohio	5.3%	6.5%
39091	Logan County; Bellefontaine, OH Micro Area; Ohio	2.5%	7.3%
39097	Madison County; Columbus, OH Metro Area; Ohio	4.3%	7.3%
39107	Mercer County; Celina, OH Micro Area; Ohio	5.4%	6.4%
39109	Miami County; Dayton, OH Metro Area; Ohio	8.1%	7.1%
39117	Morrow County; Columbus, OH Metro Area; Ohio	1.0%	4.6%
39121	Noble County, Ohio	5.5%	3.9%
39125	Paulding County, Ohio	8.6%	6.5%
39129	Pickaway County; Columbus, OH Metro Area; Ohio	6.9%	5.9%
39135	Preble County; Dayton, OH Metro Area; Ohio	1.7%	6.0%
39137	Putnam County, Ohio	8.1%	5.7%
39163	Vinton County, Ohio	4.8%	3.7%
39169	Wayne County; Wooster, OH Micro Area; Ohio	6.3%	7.0%
39171	Williams County, Ohio	6.5%	5.5%
39173	Wood County; Toledo, OH Metro Area; Ohio	7.5%	5.4%
41027	Hood River County; Hood River, OR Micro Area; Oregon	7.4%	2.1%
41029	Jackson County; Medford, OR Metro Area; Oregon	3.8%	5.7%
41033	Josephine County; Grants Pass, OR Micro Area; Oregon	4.0%	6.7%
41039	Lane County; Eugene-Springfield, OR Metro Area; Oregon	4.4%	6.4%
41051	Multnomah County; Portland-Vancouver-Beaverton, OR-WA Metro Area; Oregon	5.1%	6.8%
41053	Polk County; Salem, OR Metro Area; Oregon	7.6%	7.1%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
44067	Washington County; Portland-Vancouver-Beaverton, OR-WA	F 70/	7.40/
41067	Metro Area; Oregon	5.7%	7.1%
41071	Yamhill County; Portland-Vancouver-Beaverton, OR-WA Metro Area; Oregon	5.0%	5.5%
42001	Adams County; Gettysburg, PA Micro Area; Pennsylvania	1.7%	3.9%
42005	Armstrong County; Pittsburgh, PA Metro Area; Pennsylvania	4.0%	6.5%
42009	Bedford County, Pennsylvania	3.8%	6.7%
42011	Berks County; Reading, PA Metro Area; Pennsylvania	6.1%	6.7%
42013	Blair County; Altoona, PA Metro Area; Pennsylvania	5.8%	7.2%
42017	Bucks County; Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area; Pennsylvania	8.2%	4.4%
42019	Butler County; Pittsburgh, PA Metro Area; Pennsylvania	5.6%	6.0%
42027	Centre County; State College, PA Metro Area; Pennsylvania	2.4%	3.4%
	Chester County; Philadelphia-Camden-Wilmington, PA-NJ-DE-MD		
42029	Metro Area; Pennsylvania	5.4%	5.0%
42031	Clarion County, Pennsylvania	8.2%	6.6%
42033	Clearfield County; DuBois, PA Micro Area; Pennsylvania	5.5%	6.0%
42035	Clinton County; Lock Haven, PA Micro Area; Pennsylvania	2.4%	5.2%
42037	Columbia County; Bloomsburg-Berwick, PA Micro Area; Pennsylvania	5.5%	7.1%
42041	Cumberland County; Harrisburg-Carlisle, PA Metro Area; Pennsylvania	3.0%	6.7%
42045	Delaware County; Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area; Pennsylvania	7.3%	6.3%
42053	Forest County, Pennsylvania	3.3%	7.0%
42055	Franklin County; Chambersburg, PA Micro Area; Pennsylvania	4.5%	7.1%
42057	Fulton County, Pennsylvania	2.0%	6.9%
42061	Huntingdon County; Huntingdon, PA Micro Area; Pennsylvania	8.1%	6.9%
42065	Jefferson County, Pennsylvania	4.2%	6.3%
42067	Juniata County, Pennsylvania	2.4%	5.4%
42071	Lancaster County; Lancaster, PA Metro Area; Pennsylvania	4.2%	5.1%
42075	Lebanon County; Lebanon, PA Metro Area; Pennsylvania	3.6%	6.9%
42077	Lehigh County; Allentown-Bethlehem-Easton, PA-NJ Metro Area; Pennsylvania	4.9%	7.1%
42085	Mercer County; Youngstown-Warren-Boardman, OH-PA Metro Area; Pennsylvania	7.9%	6.8%
42089	Monroe County; East Stroudsburg, PA Micro Area; Pennsylvania	4.9%	5.8%
42091	Montgomery County; Philadelphia-Camden-Wilmington, PA-NJ- DE-MD Metro Area; Pennsylvania	6.4%	5.9%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
	Northampton County; Allentown-Bethlehem-Easton, PA-NJ Metro		
42095	Area; Pennsylvania	5.2%	6.2%
42102	Pike County; New York-Northern New Jersey-Long Island, NY-NJ-	F 00/	F 00/
42103 42105	PA Metro Area; Pennsylvania	5.8%	5.0%
	Potter County, Pennsylvania	5.7%	6.8%
42109	Snyder County; Selinsgrove, PA Micro Area; Pennsylvania	2.0%	5.1%
42111	Somerset County; Somerset, PA Micro Area; Pennsylvania	5.7%	7.1%
42115	Susquehanna County, Pennsylvania	2.7%	7.0%
42117	Tioga County, Pennsylvania	3.6%	6.2%
42119	Union County; Lewisburg, PA Micro Area; Pennsylvania	3.6%	6.4%
42121	Venango County; Oil City, PA Micro Area; Pennsylvania	3.7%	6.4%
42127	Wayne County, Pennsylvania	3.7%	7.1%
	Wyoming County; ScrantonWilkes-Barre, PA Metro Area;		
42131	Pennsylvania	1.0%	5.2%
	Bristol County; Providence-New Bedford-Fall River, RI-MA Metro		
44001	Area; Rhode Island	2.8%	4.3%
44002	Kent County; Providence-New Bedford-Fall River, RI-MA Metro	F 40/	4.00/
44003	Area; Rhode Island	5.1%	4.8%
44005	Newport County; Providence-New Bedford-Fall River, RI-MA Metro Area; Rhode Island	6.4%	5.5%
44003	Providence County; Providence-New Bedford-Fall River, RI-MA	0.470	3.370
44007	Metro Area; Rhode Island	7.7%	5.1%
45005	Allendale County, South Carolina	7.4%	4.6%
45017	Calhoun County; Columbia, SC Metro Area; South Carolina	1.8%	4.8%
45039	Fairfield County; Columbia, SC Metro Area; South Carolina	7.5%	6.5%
45065	McCormick County, South Carolina	6.5%	7.0%
45081	Saluda County; Columbia, SC Metro Area; South Carolina	6.8%	5.5%
45089	Williamsburg County, South Carolina	2.9%	6.6%
46011	Brookings County; Brookings, SD Micro Area; South Dakota	4.8%	
			7.0%
46015	Brule County, South Dakota	2.7%	6.7%
46017	Buffalo County, South Dakota	N/A	4.9%
46031	Corson County, South Dakota	3.5%	4.1%
46033	Custer County, South Dakota	8.2%	5.1%
46049	Faulk County, South Dakota	4.1%	5.7%
46059	Hand County, South Dakota	3.7%	5.1%
46067	Hutchinson County, South Dakota	6.0%	5.9%
46079	Lake County, South Dakota	5.8%	3.0%
46099	Minnehaha County; Sioux Falls, SD Metro Area; South Dakota	7.7%	5.0%
46103	Pennington County; Rapid City, SD Metro Area; South Dakota	6.7%	5.8%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
46109	Roberts County, South Dakota	5.2%	5.7%
46111	Sanborn County, South Dakota	3.2%	6.3%
46113	Shannon County, South Dakota	1.1%	0.6%
46121	Todd County, South Dakota	8.1%	4.8%
47003	Bedford County; Shelbyville, TN Micro Area; Tennessee	4.7%	6.1%
47021	Cheatham County; Nashville-DavidsonMurfreesboroFranklin, TN Metro Area; Tennessee	3.9%	6.6%
47047	Fayette County; Memphis, TN-MS-AR Metro Area; Tennessee	6.4%	6.7%
47127	Moore County; Tullahoma, TN Micro Area; Tennessee	4.4%	3.5%
47147	Robertson County; Nashville-DavidsonMurfreesboroFranklin, TN Metro Area; Tennessee	7.4%	5.2%
47171	Unicoi County; Johnson City, TN Metro Area; Tennessee	8.1%	6.4%
47175	Van Buren County, Tennessee	5.9%	6.4%
48013	Atascosa County; San Antonio, TX Metro Area; Texas	5.7%	5.7%
48015	Austin County; Houston-Sugar Land-Baytown, TX Metro Area; Texas	8.5%	3.6%
48033	Borden County, Texas	N/A	N/A
48035	Bosque County, Texas	7.0%	6.5%
48041	Brazos County; College Station-Bryan, TX Metro Area; Texas	7.7%	6.6%
48053	Burnet County, Texas	4.9%	6.9%
48055	Caldwell County; Austin-Round Rock, TX Metro Area; Texas	3.8%	4.6%
48095	Concho County, Texas	1.7%	5.6%
48097	Cooke County; Gainesville, TX Micro Area; Texas	5.8%	6.0%
48119	Delta County; Dallas-Fort Worth-Arlington, TX Metro Area; Texas	1.0%	6.1%
48123	DeWitt County, Texas	7.1%	7.1%
48137	Edwards County, Texas	2.7%	4.3%
48139	Ellis County; Dallas-Fort Worth-Arlington, TX Metro Area; Texas	6.9%	6.8%
48157	Fort Bend County; Houston-Sugar Land-Baytown, TX Metro Area; Texas	7.3%	6.4%
48171	Gillespie County; Fredericksburg, TX Micro Area; Texas	1.5%	3.6%
48173	Glasscock County, Texas	N/A	7.0%
48205	Hartley County, Texas	1.1%	6.8%
48209	Hays County; Austin-Round Rock, TX Metro Area; Texas	6.1%	4.6%
48225	Houston County, Texas	7.3%	7.1%
48247	Jim Hogg County, Texas	5.9%	4.8%
48251	Johnson County; Dallas-Fort Worth-Arlington, TX Metro Area; Texas	5.8%	6.8%
48257	Kaufman County; Dallas-Fort Worth-Arlington, TX Metro Area; Texas	6.7%	7.2%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
48261	Kenedy County; Kingsville, TX Micro Area; Texas	N/A	N/A
48267	Kimble County, Texas	5.1%	5.9%
48269	King County, Texas	N/A	N/A
48293	Limestone County, Texas	6.0%	6.1%
48301	Loving County, Texas	N/A	N/A
48305	Lynn County, Texas	N/A	7.3%
48307	McCulloch County, Texas	0.5%	5.8%
48327	Menard County, Texas	3.7%	6.5%
48397	Rockwall County; Dallas-Fort Worth-Arlington, TX Metro Area; Texas	3.0%	6.1%
48421	Sherman County, Texas	5.5%	6.5%
48425	Somervell County; Granbury, TX Micro Area; Texas	N/A	6.6%
48453	Travis County; Austin-Round Rock, TX Metro Area; Texas	8.1%	3.2%
48467	Van Zandt County, Texas	4.2%	5.6%
48477	Washington County; Brenham, TX Micro Area; Texas	4.0%	6.6%
48479	Webb County; Laredo, TX Metro Area; Texas	6.4%	6.6%
48491	Williamson County; Austin-Round Rock, TX Metro Area; Texas	6.3%	3.8%
48495	Winkler County, Texas	0.8%	5.2%
49005	Cache County; Logan, UT-ID Metro Area; Utah	4.8%	4.7%
49009	Daggett County, Utah	3.7%	3.3%
49011	Davis County; Ogden-Clearfield, UT Metro Area; Utah	6.5%	6.2%
49021	Iron County; Cedar City, UT Micro Area; Utah	6.8%	7.0%
49023	Juab County; Provo-Orem, UT Metro Area; Utah	3.4%	2.3%
49027	Millard County, Utah	4.3%	6.9%
49031	Piute County, Utah	N/A	4.3%
49035	Salt Lake County; Salt Lake City, UT Metro Area; Utah	5.9%	6.9%
49047	Uintah County; Vernal, UT Micro Area; Utah	5.3%	6.7%
49049	Utah County; Provo-Orem, UT Metro Area; Utah	5.3%	3.4%
50001	Addison County, Vermont	8.1%	3.4%
50003	Bennington County; Bennington, VT Micro Area; Vermont	2.2%	4.8%
50005	Caledonia County, Vermont	6.9%	6.3%
50007	Chittenden County; Burlington-South Burlington, VT Metro Area; Vermont	3.8%	1.8%
50011	Franklin County; Burlington-South Burlington, VT Metro Area; Vermont	5.4%	2.7%
50013	Grand Isle County; Burlington-South Burlington, VT Metro Area; Vermont	4.6%	5.6%
50015	Lamoille County, Vermont	4.5%	2.9%
50021	Rutland County; Rutland, VT Micro Area; Vermont	7.2%	4.7%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
50023	Washington County; Barre, VT Micro Area; Vermont	6.1%	3.5%
50025	Windham County, Vermont	8.2%	5.1%
50027	Windsor County; Lebanon, NH-VT Micro Area; Vermont	6.7%	5.0%
51003	Albemarle County; Charlottesville, VA Metro Area; Virginia	5.5%	3.9%
51005	Alleghany County, Virginia	3.1%	5.3%
51007	Amelia County; Richmond, VA Metro Area; Virginia	N/A	4.9%
51009	Amherst County; Lynchburg, VA Metro Area; Virginia	2.3%	5.0%
51013	Arlington County; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; Virginia	6.6%	2.3%
51015	Augusta County; Staunton-Waynesboro, VA Micro Area; Virginia	6.0%	5.4%
51017	Bath County, Virginia	5.6%	2.9%
51019	Bedford County; Lynchburg, VA Metro Area; Virginia	6.9%	6.3%
51021	Bland County, Virginia	3.8%	6.7%
51025	Brunswick County, Virginia	1.7%	1.8%
51029	Buckingham County, Virginia	3.5%	3.5%
51031	Campbell County; Lynchburg, VA Metro Area; Virginia	4.6%	6.9%
51033	Caroline County; Richmond, VA Metro Area; Virginia	8.1%	3.9%
51043	Clarke County; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; Virginia	7.1%	3.1%
51045	Craig County; Roanoke, VA Metro Area; Virginia	1.1%	3.9%
51047	Culpeper County; Culpeper, VA Micro Area; Virginia	7.4%	2.5%
51049	Cumberland County; Richmond, VA Metro Area; Virginia	N/A	3.3%
51057	Essex County, Virginia	2.7%	3.0%
51059	Fairfax County; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; Virginia	5.0%	2.3%
51063	Floyd County, Virginia	7.8%	6.4%
51065	Fluvanna County; Charlottesville, VA Metro Area; Virginia	3.8%	4.0%
51067	Franklin County; Roanoke, VA Metro Area; Virginia	6.4%	5.8%
51069	Frederick County; Winchester, VA-WV Metro Area; Virginia	6.6%	5.5%
51073	Gloucester County; Virginia Beach-Norfolk-Newport News, VA-NC Metro Area; Virginia	2.5%	4.9%
51075	Goochland County; Richmond, VA Metro Area; Virginia	6.0%	6.9%
51079	Greene County; Charlottesville, VA Metro Area; Virginia	1.4%	3.0%
51081	Greensville County, Virginia	5.7%	3.1%
51083	Halifax County, Virginia	8.4%	7.1%
51085	Hanover County; Richmond, VA Metro Area; Virginia	5.2%	5.7%
51087	Henrico County; Richmond, VA Metro Area; Virginia	6.8%	5.2%
51093	Isle of Wight County; Virginia Beach-Norfolk-Newport News, VA-NC Metro Area; Virginia	3.0%	5.1%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
51097	King and Queen County; Richmond, VA Metro Area; Virginia	2.7%	2.6%
51101	King William County; Richmond, VA Metro Area; Virginia	3.2%	5.0%
51103	Lancaster County, Virginia	1.8%	7.0%
51109	Louisa County; Richmond, VA Metro Area; Virginia	3.9%	3.5%
51111	Lunenburg County, Virginia	7.4%	4.6%
51113	Madison County, Virginia	4.7%	3.4%
51115	Mathews County; Virginia Beach-Norfolk-Newport News, VA-NC Metro Area; Virginia	N/A	4.0%
51119	Middlesex County, Virginia	7.8%	4.9%
51121	Montgomery County; Blacksburg-Christiansburg-Radford, VA Metro Area; Virginia	4.9%	3.5%
51125	Nelson County; Charlottesville, VA Metro Area; Virginia	7.6%	3.2%
51127	New Kent County; Richmond, VA Metro Area; Virginia	N/A	2.1%
51131	Northampton County, Virginia	3.8%	4.6%
51133	Northumberland County, Virginia	N/A	3.0%
51135	Nottoway County, Virginia	3.0%	4.8%
51139	Page County, Virginia	3.6%	4.2%
51149	Prince George County; Richmond, VA Metro Area; Virginia	4.8%	4.6%
51153	Prince William County; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; Virginia	8.3%	3.6%
51155	Pulaski County; Blacksburg-Christiansburg-Radford, VA Metro Area; Virginia	6.3%	6.6%
51157	Rappahannock County, Virginia	N/A	3.3%
51159	Richmond County, Virginia	2.1%	3.6%
51161	Roanoke County; Roanoke, VA Metro Area; Virginia	6.4%	5.6%
51165	Rockingham County; Harrisonburg, VA Metro Area; Virginia	2.3%	4.2%
51171	Shenandoah County, Virginia	6.3%	4.1%
51183	Sussex County; Richmond, VA Metro Area; Virginia	1.5%	4.4%
51187	Warren County; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; Virginia	7.9%	3.7%
51191	Washington County; Kingsport-Bristol-Bristol, TN-VA Metro Area; Virginia	6.1%	6.9%
51193	Westmoreland County, Virginia	1.2%	4.2%
51199	York County; Virginia Beach-Norfolk-Newport News, VA-NC Metro Area; Virginia	4.8%	3.7%
51510	Alexandria city; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; Virginia	5.6%	2.3%
51515	Bedford city; Lynchburg, VA Metro Area; Virginia	N/A	6.2%
51530	Buena Vista city, Virginia	2.1%	3.6%
51540	Charlottesville city; Charlottesville, VA Metro Area; Virginia	6.1%	2.9%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
F1550	Chesapeake city; Virginia Beach-Norfolk-Newport News, VA-NC	1 (0/	4.00/
51550	Metro Area; Virginia	1.6%	4.9%
51595	Emporia city, Virginia	5.4%	6.4%
51600	Fairfax city; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; Virginia	N/A	1.6%
31000	Falls Church city; Washington-Arlington-Alexandria, DC-VA-MD-	IV/A	1.070
51610	WV Metro Area; Virginia	4.6%	3.6%
	Hampton city; Virginia Beach-Norfolk-Newport News, VA-NC		
51650	Metro Area; Virginia	7.7%	6.7%
51660	Harrisonburg city; Harrisonburg, VA Metro Area; Virginia	4.0%	3.6%
51678	Lexington city, Virginia	N/A	3.3%
	Newport News city; Virginia Beach-Norfolk-Newport News, VA-NC		
51700	Metro Area; Virginia	6.6%	6.6%
	Poquoson city; Virginia Beach-Norfolk-Newport News, VA-NC		
51735	Metro Area; Virginia	5.2%	0.8%
	Portsmouth city; Virginia Beach-Norfolk-Newport News, VA-NC		
51740	Metro Area; Virginia	4.6%	7.0%
E4750	Radford city; Blacksburg-Christiansburg-Radford, VA Metro Area;	2 50/	C 40/
51750	Virginia	2.5%	6.1%
51760	Richmond city; Richmond, VA Metro Area; Virginia	7.2%	6.4%
51770	Roanoke city; Roanoke, VA Metro Area; Virginia	5.4%	6.4%
51800	Suffolk city; Virginia Beach-Norfolk-Newport News, VA-NC Metro Area; Virginia	5.0%	6.9%
51810	Virginia Beach city; Virginia Beach-Norfolk-Newport News, VA-NC Metro Area; Virginia	5.2%	4.6%
51820	Waynesboro city; Staunton-Waynesboro, VA Micro Area; Virginia	6.5%	5.8%
	Williamsburg city; Virginia Beach-Norfolk-Newport News, VA-NC		
51830	Metro Area; Virginia	8.6%	2.8%
F2007	Chelan County; Wenatchee-East Wenatchee, WA Metro Area;	7.00/	7.40/
53007	Washington	7.3%	7.1%
53011	Clark County; Portland-Vancouver-Beaverton, OR-WA Metro	E 20/	7.00/
53011	Area; Washington	5.3%	7.0%
	Island County; Oak Harbor, WA Micro Area; Washington	6.1%	4.4%
53031	Jefferson County, Washington	3.0%	5.3%
53033	King County; Seattle-Tacoma-Bellevue, WA Metro Area; Washington	4.8%	4.2%
	Kitsap County; Bremerton-Silverdale, WA Metro Area;		
53035	Washington	6.2%	6.9%
53037	Kittitas County; Ellensburg, WA Micro Area; Washington	3.7%	6.6%
53043	Lincoln County, Washington	1.5%	6.0%
53045	Mason County; Shelton, WA Micro Area; Washington	5.0%	6.5%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
	Pierce County; Seattle-Tacoma-Bellevue, WA Metro Area;		
53053	Washington	6.4%	6.8%
53055	San Juan County, Washington	5.8%	6.9%
53057	Skagit County; Mount Vernon-Anacortes, WA Metro Area; Washington	4.2%	4.9%
33037	Skamania County; Portland-Vancouver-Beaverton, OR-WA Metro	4.270	4.570
53059	Area; Washington	0.4%	7.1%
	Snohomish County; Seattle-Tacoma-Bellevue, WA Metro Area;	01170	7.1275
53061	Washington	4.7%	5.8%
53065	Stevens County, Washington	6.9%	6.4%
53067	Thurston County; Olympia, WA Metro Area; Washington	4.1%	6.3%
53069	Wahkiakum County, Washington	N/A	5.1%
53073	Whatcom County; Bellingham, WA Metro Area; Washington	2.7%	6.0%
54001	Barbour County, West Virginia	5.1%	4.8%
	Berkeley County; Hagerstown-Martinsburg, MD-WV Metro Area;		
54003	West Virginia	5.8%	7.0%
54013	Calhoun County, West Virginia	6.5%	6.9%
54017	Doddridge County; Clarksburg, WV Micro Area; West Virginia	0.9%	5.6%
F4027	Hampshire County; Winchester, VA-WV Metro Area; West	2.00/	C 70/
54027	Virginia	3.9%	6.7%
54037	Jefferson County; Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area; West Virginia	7.1%	4.1%
54041	Lewis County, West Virginia	3.1%	7.2%
54043	Lincoln County; Charleston, WV Metro Area; West Virginia	1.9%	5.6%
54051	Marshall County; Wheeling, WV-OH Metro Area; West Virginia	3.2%	5.1%
54071	Pendleton County, West Virginia	2.7%	5.9%
54083	Randolph County, West Virginia	6.4%	6.8%
54085	Ritchie County, West Virginia	6.0%	5.9%
54087	Roane County, West Virginia	2.1%	6.7%
54095	Tyler County, West Virginia	3.9%	7.2%
54101	Webster County, West Virginia	8.3%	6.9%
54109	Wyoming County, West Virginia	1.1%	6.3%
55001	Adams County, Wisconsin	5.7%	6.9%
55003	Ashland County, Wisconsin	8.0%	7.0%
55005	Barron County, Wisconsin	4.5%	4.6%
55007	Bayfield County, Wisconsin	5.0%	6.7%
55009	Brown County; Green Bay, WI Metro Area; Wisconsin	6.5%	4.1%
55013	Burnett County, Wisconsin	4.5%	5.2%
55017	Chippewa County; Eau Claire, WI Metro Area; Wisconsin	4.5%	5.2%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
55019	Clark County, Wisconsin	7.1%	6.3%
55021	Columbia County; Madison, WI Metro Area; Wisconsin	8.2%	6.9%
55025	Dane County; Madison, WI Metro Area; Wisconsin	7.0%	4.3%
55031	Douglas County; Duluth, MN-WI Metro Area; Wisconsin	7.5%	6.6%
55035	Eau Claire County; Eau Claire, WI Metro Area; Wisconsin	4.0%	3.6%
55037	Florence County; Iron Mountain, MI-WI Micro Area; Wisconsin	7.7%	5.3%
55055	Jefferson County; Watertown-Fort Atkinson, WI Micro Area; Wisconsin	6.6%	6.0%
55061	Kewaunee County; Green Bay, WI Metro Area; Wisconsin	2.6%	6.2%
55063	La Crosse County; La Crosse, WI-MN Metro Area; Wisconsin	3.1%	4.8%
55077	Marquette County, Wisconsin	3.1%	6.8%
55079	Milwaukee County; Milwaukee-Waukesha-West Allis, WI Metro Area; Wisconsin	4.8%	5.8%
55081	Monroe County, Wisconsin	5.2%	6.7%
55083	Oconto County; Green Bay, WI Metro Area; Wisconsin	4.9%	5.8%
55087	Outagamie County; Appleton, WI Metro Area; Wisconsin	5.1%	5.0%
55089	Ozaukee County; Milwaukee-Waukesha-West Allis, WI Metro Area; Wisconsin	8.3%	5.0%
55093	Pierce County; Minneapolis-St. Paul-Bloomington, MN-WI Metro Area; Wisconsin	3.5%	3.0%
55097	Portage County; Stevens Point, WI Micro Area; Wisconsin	4.3%	4.1%
55101	Racine County; Racine, WI Metro Area; Wisconsin	6.0%	7.1%
55107	Rusk County, Wisconsin		6.0%
55109	St. Croix County; Minneapolis-St. Paul-Bloomington, MN-WI Metro Area; Wisconsin	4.2%	3.3%
55113	Sawyer County, Wisconsin	1.6%	6.5%
55115	Shawano County, Wisconsin	5.9%	6.4%
55117	Sheboygan County; Sheboygan, WI Metro Area; Wisconsin	6.8%	5.6%
55119	Taylor County, Wisconsin	6.7%	4.9%
55123	Vernon County, Wisconsin	6.8%	6.8%
55127	Walworth County; Whitewater, WI Micro Area; Wisconsin	7.9%	4.9%
55131	Washington County; Milwaukee-Waukesha-West Allis, WI Metro Area; Wisconsin	3.8%	5.0%
55133	Waukesha County; Milwaukee-Waukesha-West Allis, WI Metro Area; Wisconsin	4.6%	5.4%
55137	Waushara County, Wisconsin	3.3%	6.3%
55139	Winnebago County; Oshkosh-Neenah, WI Metro Area; Wisconsin	7.5%	6.0%
55141	Wood County; Marshfield-Wisconsin Rapids, WI Micro Area; Wisconsin	6.6%	6.0%
56001	Albany County; Laramie, WY Micro Area; Wyoming	7.4%	5.7%

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census	
56005	Campbell County; Gillette, WY Micro Area; Wyoming	5.3%	6.5%	
56019	Johnson County, Wyoming	1.4%	5.0%	
56033	Sheridan County; Sheridan, WY Micro Area; Wyoming	3.6%	5.2%	
72002	Aguada Municipio; Aguadilla-Isabela-San Sebastián, PR Metro	21/2	C 70/	
72003	Area; Puerto Rico	N/A	6.7%	
72005	Aguadilla Municipio; Aguadilla-Isabela-San Sebastián, PR Metro Area; Puerto Rico	4.3%	6.5%	
72003	Aguas Buenas Municipio; San Juan-Caguas-Guaynabo, PR Metro	4.370	0.5%	
72007	Area; Puerto Rico	2.2%	6.5%	
72015	Arroyo Municipio; Guayama, PR Metro Area; Puerto Rico	2.5%	3.7%	
72013	Barceloneta Municipio; San Juan-Caguas-Guaynabo, PR Metro	2.570	3.770	
72017	Area; Puerto Rico	4.7%	5.0%	
	Barranquitas Municipio; San Juan-Caguas-Guaynabo, PR Metro	,.		
72019	Area; Puerto Rico	1.0%	6.9%	
	Caguas Municipio; San Juan-Caguas-Guaynabo, PR Metro Area;			
72025	Puerto Rico	2.5%	5.2%	
	Canovanas Municipio; San Juan-Caguas-Guaynabo, PR Metro			
72029	Area; Puerto Rico	2.1%	6.4%	
	Carolina Municipio; San Juan-Caguas-Guaynabo, PR Metro Area;			
72031	Puerto Rico	4.4%	7.2%	
	Cataño Municipio; San Juan-Caguas-Guaynabo, PR Metro Area;			
72033	Puerto Rico	3.6%	5.2%	
	Cayey Municipio; San Juan-Caguas-Guaynabo, PR Metro Area;			
72035	Puerto Rico	4.1%	6.3%	
72037	Ceiba Municipio; Fajardo, PR Metro Area; Puerto Rico	1.6%	6.9%	
72000	Ciales Municipio; San Juan-Caguas-Guaynabo, PR Metro Area;		6.20/	
72039	Puerto Rico	N/A	6.2%	
72041	Cidra Municipio; San Juan-Caguas-Guaynabo, PR Metro Area; Puerto Rico	N/A	5.6%	
72043	Coamo Municipio; Coamo, PR Micro Area; Puerto Rico	N/A	5.7%	
	Corozal Municipio; San Juan-Caguas-Guaynabo, PR Metro Area;			
72047	Puerto Rico	1.2%	4.8%	
72057	Guayama Municipio; Guayama, PR Metro Area; Puerto Rico	3.9%	5.3%	
72059	Guayanilla Municipio; Yauco, PR Metro Area; Puerto Rico	2.2%	5.4%	
	Guaynabo Municipio; San Juan-Caguas-Guaynabo, PR Metro Area;			
72061	Puerto Rico	2.0%	6.6%	
	Gurabo Municipio; San Juan-Caguas-Guaynabo, PR Metro Area;			
72063	Puerto Rico	6.7%	3.9%	
72065	Hatillo Municipio; San Juan-Caguas-Guaynabo, PR Metro Area; Puerto Rico	6.0%	4.8%	
72003	Isabela Municipio; Aguadilla-Isabela-San Sebastián, PR Metro	0.070	4.0/0	
72071	Area; Puerto Rico	2.2%	6.8%	

County FIPS Code	County Name	2009 ACS 5 Year Average	2000 Census
72073	Jayuya Municipio; Jayuya, PR Micro Area; Puerto Rico	N/A	2.6%
72075	Juana Díaz Municipio; Ponce, PR Metro Area; Puerto Rico	1.9%	5.1%
72077	Juncos Municipio; San Juan-Caguas-Guaynabo, PR Metro Area; Puerto Rico Lofza Municipio; San Juan-Caguas-Guaynabo, PR Metro Area;	4.6%	4.9%
72087	Puerto Rico	1.3%	4.4%
72093	Maricao Municipio, Puerto Rico	N/A	4.5%
72095	Maunabo Municipio; San Juan-Caguas-Guaynabo, PR Metro Area; Puerto Rico	N/A	1.7%
72101	Morovis Municipio; San Juan-Caguas-Guaynabo, PR Metro Area; Puerto Rico	2.3%	4.7%
72103	Naguabo Municipio; San Juan-Caguas-Guaynabo, PR Metro Area; Puerto Rico	6.4%	6.3%
72107	Orocovis Municipio; San Juan-Caguas-Guaynabo, PR Metro Area; Puerto Rico	0.6%	5.1%
72111	Peñuelas Municipio; Yauco, PR Metro Area; Puerto Rico	1.9%	5.0%
72113	Ponce Municipio; Ponce, PR Metro Area; Puerto Rico	2.6%	4.7%
72115	Quebradillas Municipio; San Juan-Caguas-Guaynabo, PR Metro Area; Puerto Rico	2.4%	4.7%
72119	Río Grande Municipio; San Juan-Caguas-Guaynabo, PR Metro Area; Puerto Rico		6.5%
72121	Sabana Grande Municipio; San Germán-Cabo Rojo, PR Metro Area; Puerto Rico	1.0%	5.1%
72123	Salinas Municipio; Coamo, PR Micro Area; Puerto Rico	1.8%	2.8%
72125	San Germán Municipio; San Germán-Cabo Rojo, PR Metro Area; Puerto Rico	1.9%	6.0%
72127	San Juan Municipio; San Juan-Caguas-Guaynabo, PR Metro Area; Puerto Rico	4.5%	6.2%
72133	Santa Isabel Municipio; Santa Isabel, PR Micro Area; Puerto Rico	N/A	1.6%
72143	Vega Alta Municipio; San Juan-Caguas-Guaynabo, PR Metro Area; Puerto Rico	5.0%	4.8%
72147	Vieques Municipio, Puerto Rico	8.4%	7.0%
72149	Villalba Municipio; Ponce, PR Metro Area; Puerto Rico	1.8%	4.4%
72151	Yabucoa Municipio; San Juan-Caguas-Guaynabo, PR Metro Area; Puerto Rico	3.8%	4.8%
72153	Yauco Municipio; Yauco, PR Metro Area; Puerto Rico	2.0%	6.1%

Attachment B

Sample Format for Owners' Requests for Assistance under this Notice:

Name of Owner:	
Property Name:	
Property Address:	
County Name:	
Date of the maturity of the mortgage, expiration of the affordability restriction.	expiration of the rental assistance contract, or on:

- 2. I have attached a copy of all affordability restriction documents, rental assistance contracts, and renewals, and mortgage note documents related to the expiring/expired mortgage, contract or affordability restriction.
- 3. I have attached a narrative statement explaining how the property meets the description of Category 1, Category 2 or Category 3, as defined in this Notice.
- 4. I have attached documentation (such as a lease) showing that the households identified as at risk and **not** at-risk (under sections 8 and 9 below) resided at the property at the time of the mortgage maturity, rental assistance contract expiration, or affordability restriction expiration.
- 5. I am seeking enhanced voucher (or project-based voucher) assistance.
- 6. I have attached a statement certifying that I am in compliance with the civil rights threshold requirements set forth at section 3 ("Eligibility") of this Notice.
- 7. I have attached a statement certifying that the applicable monthly rents used in calculation of at-risk and not at-risk households are accurate according to the terms set forth at section 5 ("Identifying At-Risk Households") of this Notice.
- 8. Below is a list of unassisted units occupied by at-risk households, accompanied by a calculation that demonstrates that each at-risk household has an annual income equal to or less than HUD's FY 2014 low income limit, **and** the household would (in the absence of this voucher assistance) have to pay more than 30 percent of their adjusted monthly income for rent.

	Unit Number	Household Name	Size of the Household (e.g., 4 person household)	Household's Annual Income	HUD's FY 2014 Low income Limit for a Household this Size	Household's Adjusted Monthly Income	Applicable Monthly Rent of this Unit	Applicable Monthly Rent/ Adjusted Monthly Income [more than 30%]
1								
2								

9. Below is a list of unassisted units occupied by households determined **not** to be at-risk, accompanied by a calculation that demonstrates that each household has an annual income greater than HUD's FY 2014 low income limit, **or** the household would not (in the absence of voucher assistance) have to pay more than 30 percent of their adjusted monthly income for rent.

	Unit Number	Household Name	Size of the Household (e.g., 4 person household)	Household's Annual Income	HUD's FY 2014 Low income Limit for a Household this Size	Household's Adjusted Monthly Income	Applicable Monthly Rent of this Unit	Applicable Monthly Rent/ Adjusted Monthly Income [not more than 30%]
1								_
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

10. Below is a list of unassisted units occupied by households that did not provide me with income information.

	Unit Number	Household Name
1	1 (0212002	11,000
2		
3		
4		
5		
6		
7		
8		
9		
10		