

2020 List of High-Cost Cities

The following list indicates the market areas whose average HCC for 2-BR walk up and elevator buildings exceeds 120% of the national average HCC for 2-BR walk up and elevator buildings. 2020 HCC data was used to calculate these values. RAD Transactions in the market areas listed below are eligible for a 20/80 RAD/Section 18 blend if the hard construction costs for the project exceed 90% of the market area HCC.

120% of 2-BR Walk Up & Elevator National Average HCC: \$166,825
 100% of 2-BR Walk Up & Elevator National Average HCC \$139,021
 200% of 2-BR Walk Up & Elevator National Average HCC \$278,042

City **State** **Average 2-BR Walk Up & Elevator HCC**

ANCHORAGE	ALASKA	\$169,625.15
FAIRBANKS	ALASKA	\$173,225.70
JUNEAU	ALASKA	\$177,715.15
KETCHIKAN	ALASKA	\$177,804.10
EUREKA	CALIFORNIA	\$174,381.45
FRESNO	CALIFORNIA	\$170,069.60
REDDING	CALIFORNIA	\$173,003.47
SACRAMENTO	CALIFORNIA	\$168,780.58
SALINAS	CALIFORNIA	\$167,047.09
SAN FRANCISCO	CALIFORNIA	\$188,516.78
SAN JOSE	CALIFORNIA	\$186,916.57
SAN MATEO	CALIFORNIA	\$183,404.98
SANTA CRUZ	CALIFORNIA	\$173,314.65
SANTA ROSA	CALIFORNIA	\$175,003.80
STOCKTON	CALIFORNIA	\$166,958.14
SUSANVILLE	CALIFORNIA	\$167,669.44
STAMFORD	CONNECTICUT	\$167,005.76
HILO	HAWAII	\$192,472.53
CHICAGO	ILLINOIS	\$178,425.42
JOLIET	ILLINOIS	\$174,150.80
KANKAKEE	ILLINOIS	\$171,404.50
BOSTON	MASSACHUSETTS	\$176,904.72
ATLANTIC CITY	NEW JERSEY	\$180,317.18
CAMDEN	NEW JERSEY	\$168,626.63
ELIZABETH	NEW JERSEY	\$177,715.15
HACKENSACK	NEW JERSEY	\$174,336.82
JERSEY CITY	NEW JERSEY	\$174,911.26
NEW BRUNSWICK	NEW JERSEY	\$177,715.15
NEWARK	NEW JERSEY	\$179,168.31
PATERSON	NEW JERSEY	\$175,181.41
TRENTON	NEW JERSEY	\$172,917.81
VINELAND	NEW JERSEY	\$167,207.62
BRONX	NEW YORK	\$198,460.07
BROOKLYN	NEW YORK	\$200,689.51
NEW YORK	NEW YORK	\$199,574.79
POUGHKEEPSIE	NEW YORK	\$172,849.53
QUEENS	NEW YORK	\$196,736.77
STATEN ISLAND	NEW YORK	\$191,296.71
YONKERS	NEW YORK	\$188,595.25
PHILADELPHIA	PENNSYLVANIA	\$174,911.26
ST. CROIX	VIRGIN ISLANDS	\$176,634.56
ST. JOHN	VIRGIN ISLANDS	\$185,251.07
ST. THOMAS	VIRGIN ISLANDS	\$177,783.43

2021 List of High-Cost Cities

The following list indicates the market areas whose average HCC for 2-BR walk up and elevator buildings exceeds 120% of the national average HCC for 2-BR walk up and elevator buildings. 2021 HCC data was used to calculate these values. RAD Transactions in the market areas listed below are eligible for a 20/80 RAD/Section 18 blend if the hard construction costs for the project exceed 90% of the market area HCC.

120% of 2-BR Walk Up & Elevator National Average HCC: \$170,626
 100% of 2-BR Walk Up & Elevator National Average HCC \$142,188
 200% of 2-BR Walk Up & Elevator National Average HCC \$284,377

<u>City</u>	<u>State</u>	<u>Average 2-BR Walk Up & Elevator HCC</u>
FAIRBANKS	ALASKA	\$173,425.46
JUNEAU	ALASKA	\$178,888.22
KETCHIKAN	ALASKA	\$175,158.05
EUREKA	CALIFORNIA	\$178,231.58
FRESNO	CALIFORNIA	\$174,807.78
MODESTO	CALIFORNIA	\$177,700.34
REDDING	CALIFORNIA	\$174,761.20
SACRAMENTO	CALIFORNIA	\$177,065.23
SAN FRANCISCO	CALIFORNIA	\$185,337.45
SAN JOSE	CALIFORNIA	\$185,524.17
SAN MATEO	CALIFORNIA	\$185,256.62
SANTA CRUZ	CALIFORNIA	\$180,176.10
SANTA ROSA	CALIFORNIA	\$180,024.00
STAMFORD	CONNECTICUT	\$171,159.78
HILO	HAWAII	\$195,733.09
CHICAGO	ILLINOIS	\$194,243.40
JOLIET	ILLINOIS	\$192,799.72
KANKAKEE	ILLINOIS	\$172,845.13
BOSTON	MASSACHUSETTS	\$189,584.76
ATLANTIC CITY	NEW JERSEY	\$187,007.70
CAMDEN	NEW JERSEY	\$183,347.92
ELIZABETH	NEW JERSEY	\$183,272.63
HACKENSACK	NEW JERSEY	\$187,544.71
JERSEY CITY	NEW JERSEY	\$182,810.42
NEW BRUNSWICK	NEW JERSEY	\$177,542.47
NEWARK	NEW JERSEY	\$181,760.74
PATERSON	NEW JERSEY	\$178,713.66
TRENTON	NEW JERSEY	\$173,993.20
BRONX	NEW YORK	\$186,192.20
BROOKLYN	NEW YORK	\$185,965.98
NEW YORK	NEW YORK	\$184,905.89
POUGHKEEPSIE	NEW YORK	\$174,989.71
QUEENS	NEW YORK	\$184,009.36
STATEN ISLAND	NEW YORK	\$192,023.62
YONKERS	NEW YORK	\$189,596.90
PHILADELPHIA	PENNSYLVANIA	\$182,069.08
ST. CROIX	VIRGIN ISLANDS	\$180,206.54
ST. JOHN	VIRGIN ISLANDS	\$184,523.98
ST. THOMAS	VIRGIN ISLANDS	\$193,023.33

2022 List of High-Cost Cities

The following list indicates the market areas whose average HCC for 2-BR walk up and elevator buildings exceeds 120% of the national average HCC for 2-BR walk up and elevator buildings. 2022 HCC data was used to calculate these values. RAD Transactions in the market areas listed below are eligible for a 20/80 RAD/Section 18 blend if the hard construction costs for the project exceed 90% of the market area HCC.

120% of 2-BR Walk Up & Elevator National Average HCC:	\$182,792
100% of 2-BR Walk Up & Elevator National Average HCC	\$152,327
200% of 2-BR Walk Up & Elevator National Average HCC	\$304,653

<u>City</u>	<u>State</u>	<u>Average 2-BR Walk Up & Elevator HCC</u>
JUNEAU	ALASKA	\$183,675.83
KETCHIKAN	ALASKA	\$186,593.84
EUREKA	CALIFORNIA	\$187,738.51
FRESNO	CALIFORNIA	\$184,099.30
REDDING	CALIFORNIA	\$183,000.90
SAN FRANCISCO	CALIFORNIA	\$201,514.73
SAN JOSE	CALIFORNIA	\$199,317.94
SAN MATEO	CALIFORNIA	\$197,121.16
SANTA CRUZ	CALIFORNIA	\$186,216.65
SANTA ROSA	CALIFORNIA	\$187,189.32
HILO	HAWAII	\$204,373.36
CHICAGO	ILLINOIS	\$191,182.56
JOLIET	ILLINOIS	\$187,069.60
BOSTON	MASSACHUSETTS	\$186,378.57
ATLANTIC CITY	NEW JERSEY	\$194,580.34
ELIZABETH	NEW JERSEY	\$189,467.58
HACKENSACK	NEW JERSEY	\$184,814.46
JERSEY CITY	NEW JERSEY	\$184,814.46
NEW BRUNSWICK	NEW JERSEY	\$190,059.02
NEWARK	NEW JERSEY	\$187,942.68
PATERSON	NEW JERSEY	\$186,168.35
TRENTON	NEW JERSEY	\$185,366.68
BRONX	NEW YORK	\$204,385.45
BROOKLYN	NEW YORK	\$211,575.34
NEW YORK	NEW YORK	\$209,248.78
QUEENS	NEW YORK	\$203,794.01
STATEN ISLAND	NEW YORK	\$195,553.01
YONKERS	NEW YORK	\$196,604.11
PHILADELPHIA	PENNSYLVANIA	\$186,930.79
ST. CROIX	VIRGIN ISLANDS	\$199,693.13
ST. JOHN	VIRGIN ISLANDS	\$209,156.23
ST. THOMAS	VIRGIN ISLANDS	\$200,876.01