63305

PUERTO RICO HOUSING FINANCE CORPORATION
(STATE CREDIT AGENCY)

GDB

LOW INCOME HOUSING TAX CREDIT ALLOCATION PLAN

Revised
January 2001

LOW INCOME HOUSING TAX CREDIT ALLOCATION PLAN

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APROBADO: HON. FERDINAND MERCADO
SECRETARIO DE ESTADO
POR: _____
Secretaria Auxiliar de Servicio

FOREWORD

Created in the Tax Reform Act of 1986, the low income tax credit provides an incentive for investors to develop and own low-income housing, targeted to increase the number of available rental units for very low-income families. A 10-year tax credit is available for each unit set-aside for low income use as long as a specific proportion of units in a building or project are occupied by eligible households. The rents charged on the set-aside units are restricted and eligible households must occupy them for at least 15 years, plus a minimum of 15 additional years required by the Puerto Rico Housing Finance Corporation (the Agency).

On August 10, 1993 President Clinton signed the Omnibus Budget Reconciliation Act of 1993, including permanent extensions of the Low Income Housing Tax Credit Program. The act provides an annual volume cap of $1.25 multiplied by the population of Puerto Rico, which currently represents a minimum of approximately $4,402,500 in tax credits per year based on the most recent census (1990).

This year-end tax bill passed by Congress on December 15, 2000 increases the annual per capita credit to $1.50 in calendar year 2001 and to $1.75 per capita in calendar year 2002. Beginning in calendar year 2003, the per capita portion of the credit cap will be adjusted annually for inflation in accordance with the consumer price index.

PUERTO RICO HOUSING FINANCE CORPORATION

A SUBSIDIARY OF THE GOVERNMENT DEVELOPMENT BANK FOR PUERTO RICO
STATE CREDIT AGENCY

Low Income Housing Tax Credit Allocation Plan for the Commonwealth of Puerto Rico

I. Legislative Requirements for the State Allocation Plan

The Omnibus Budget Reconciliation Act of 1989 mandated that the housing credit agencies adopt plans for the allocation of the credits among the projects. The Allocation Plan must be approved by the Governor after the public has had the opportunity to comment through a public hearing.

The guidelines and requirements set forth in this Plan will be utilized in the processing of new applications for the program.

II. Internal Revenue Code (IRC) Requirements

The Internal Revenue Code, in its Section 42(m)(1)(B), requires that in the Allocation Plan the housing credit agency, which in the Commonwealth of Puerto Rico is the Puerto Rico Housing Finance Corporation (the Agency), shall:

A. Set forth the selection criteria to be used to determine housing priorities of the housing credit agency which are appropriate to local conditions;

B. Give preference in allocating housing credit dollar amounts among the selected projects to:

1. Projects serving the lowest income tenants, and

2. Projects obligated to serve qualified tenants for the longest periods;

C. Provide a procedure that the Agency will follow in notifying the Internal Revenue Service of non-compliance with the provisions of the tax credit program, if any.

Also, the Internal Revenue code requires in Section 42 (m)(1)(C) that certain selection criteria be included in the plan, such as:

1. Project location;
2. Housing needs characteristics;
3. Project characteristics;
4. Sponsor characteristics;
5. Tenant populations of individuals with children;
6. Tenant populations with special housing needs;
7. Public housing waiting lists; and
8. Projects intended for eventual tenant ownership.

Every project, including those financed with tax exempt bonds issued after December 31, 1989, shall satisfy the requirements for allocation of a housing credit dollar amount under the Agency's Allocation Plan.

III. Housing Needs Assessment

In reviewing the Allocation Plan, the Agency utilized the tables from the 1990 US Census of Housing and the most recent Consolidated Plan submitted by the Government of Puerto Rico to the U.S. Department of Housing and Urban Development, dated May, 2000. The Consolidated Plan pursues three main goals for the benefit of low and very low income persons:

- to provide decent housing
- to provide a suitable living environment

- to expand economic opportunities

The Consolidated Plan prepared by the Government of Puerto Rico for the years 2000 through 2005 analyzes the Island's housing needs. The needs identified by the Government of Puerto Rico are as follows:[1]

1. There is a need to increase and preserve the availability of safe, decent and affordable housing for very low, low and moderate-income persons and families throughout the entire Island.
2. The need for housing has increased since 1995 due to population growth, deterioration of existing housing units and the passage of two hurricanes. The Department of Housing estimates that a total of 150,571 housing units are needed for 2000.
3. Low-income renters form 26% (55,857) of the entire renters' population. Extremely low-income renters constitute 74% of the entire renters' population of 219,043.
4. The 1990 census population for Puerto Rico is 3,522,037. Of this total, 62.3% is economically disadvantaged, while 84.3% of all families are below the poverty level. It is estimated that 20% of the economically disadvantaged population is under age 21.

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[1]Consolidated State Allocation Plan, 2000-2005

5. The municipalities with the highest percentage of rental units were either densely urbanized or metropolitan. Those with the lowest proportions were located in coastal sectors.

6. Nearly 19% of all rental housing units were one-bedroom or studios.

IV. Establishment of Housing Priorities

In recognition of the housing needs identified above, the Agency has established the following priorities:

A. The development of new projects for families with income at or below 50% of median income for the area.

B. The rehabilitation of existing structures with deteriorated housing units.

C. The development of special needs projects which add new units to the affordable rental housing stock for low income households while providing supportive living services as part of the projects' management and operation. The special needs projects are:

1. Elderly

2. Persons with disabilities

3. Homeless

4. Victims of Domestic Violence

D. The development of projects with a large proportion of units with three bedrooms;

E. The development of projects in areas with the greatest need and projected deficit, as defined in Annex A, *Housing Needs in Puerto Rico*; and Annex B, Projected Housing Deficit, Year 2000;

F. The involvement of tax exempt organizations under Section 501(a) and (c) of the Internal Revenue Code in the development of low income housing projects;

G. The development of projects in which the highest percentage of the housing credit dollar amount is used for hard construction costs, not for intermediaries;

H. The rehabilitation of properties owned or financed by the government;

I. Project developments that are placed in service during the same calendar year in which the application for credits is submitted; and,

J. The preservation of existing Section 8- Project Based Projects.

The purpose of this Allocation Plan is to use the Low Income Housing Tax Credits to the fullest extent possible as a tool for the creation and preservation of housing for low and very low income households through the achievement of the above stated priorities.

V. Project Selection Criteria

A. Initial Submission - Basic Threshold Qualifications

To be considered for a reservation of tax credits, an applicant must first submit a complete application, including full payment of application fees and demonstrate that the owner and the project meets the following initial qualifications:

1. The project is or will be a qualified residential rental project which meets the basic income and rent restrictions of Section 42 of the Internal Revenue Code of 1986, as amended, evidenced through the Owners' Certification, the Accountant's Opinion and the Attorney's Opinion. See Annex C, Low Income Housing Tax Credits Program Maximum Rents.

2. The owner, developer or applicant and their shareholders, directors, officers and partners, as applicable, must demonstrate that they have not been involved in any way (either personally or as shareholders, directors, officers or partners of a corporation, partnership or other form of business organization or joint venture) in any other project for which the Agency has provided any financing and in which a default under the terms and conditions of the applicable financing documents occurred that resulted in the foreclosure of the project or in the substitution of the Owner or any shareholder, director, officer or partner thereof, as applicable.

3. The owner, developer or applicant and their shareholders, directors, officers and partners, as applicable, with previous participation in the program, must demonstrate that they are in compliance with Section 42 requirements and that there is no outstanding finding of non-compliance at the date of filing the application in any other project that received tax credit and in which they have an interest.

4. The readiness to proceed as demonstrated through the following information and/or documents:

a) Evidence of site control

b) Evidence of filing Preliminary Development Approval (ARPE: *Solicitud Aprobación de Desarrollo Preliminar, Consulta de Ubicación*)

c) The availability of financing evidenced through a letter of intent from financing institution specifying possible terms

d) Development team in place: Identify the architect, general contractor, management agent, and provide copy of their contracts, if available

e) Schematic drawings and outline specifications

f) Cost breakdown signed by contractor

g) The availability of private equity evidenced through a letter of intent from a syndication firm

h) Original of Accountant's Opinion

i) Original of Attorney's opinion

j) Certificate of Special Partnership

k) Referral Agreement with PHA, if applicable

l) Tax Payer identification number and IRS evidence

5. The Owners must also demonstrate through an intent letter their desire to enter into an extended low income housing commitment with the Agency for a minimum of 15 years beyond the initial 15-year compliance period as provided in Section 42 of the Internal Revenue Code.

6. For projects to be sponsored or developed by non-profit organizations and receiving a tax credit reservation and allocation from the non-profit set-aside, a non-profit principal must meet the following requirements:

   a) The entity must be a qualified organization as defined in Section 42(h)(5)(C) of the Code; and

   b) Domiciled in Puerto Rico for at least twelve months prior to submitting an application.

   c) Have local community involvement on its board of directors.

   d) The organization must materially participate in the acquisition, development and ongoing operation of the project throughout the entire compliance period. This includes, but is not limited to, having an ownership interest in the project and being at least co-general partner.

   e) Must have, as one of its exempt purposes, the fostering of low-income housing.

Material Participation is defined in Section 469(h) of the Code and Treasury Regulation as being involved on a regular continuous and substantial basis in the development and operation of the project throughout the full tax credit compliance period. The non-profit entity must submit a narrative statement, certified by a resolution of its Boards of Directors describing the non-profit plan for material participation during the Compliance Period.

7. For projects financed or sponsored by the Rural Housing Service (RHS), the RHS commitment letter, identifying the funding amount for the project.

B. Evaluation Criteria

Only those applications meeting all of the above stated initial qualifications applicable to them will be further considered. Project owners whose applications do not meet the initial basic qualifications will be so informed in writing.

The Agency will set-aside 10% of its annual tax credit ceiling for qualified non-profit projects as required by the IRS Code. A qualified non-profit is a 501(c)(3) or 501(c)(4) entity in existence in Puerto Rico for at least twelve months prior to applying for credits and that has, as one of its exempt purposes, the fostering of low-income housing. The non-profit entity must have material participation in the development ownership and management of the proposed project throughout the tax credit compliance period. The non-profit cannot be controlled by or affiliated with or have an identity of interests with the for-profit organization. The non-profit entity must be able to demonstrate that it meets the material participation clause of Section 469(n) by being involved on a regular, continuous and substantial basis in the development and operation of the project throughout the full tax credit compliance period.

The Agency reserves the rights to adopt and implement such other set-asides as it may deem appropriate, in the future.

Following its determination that a project satisfies all the basic qualification factors, the Agency will consider the qualified applications for a housing credit allocation using the evaluation and point systems established hereinafter. The project can accumulate a total of 455 points on the Point Ranking System hereinafter described. The project must accumulate a minimum of 100 points to be entitled to receive a reservation or an allocation of credits. The Agency anticipates reserving credits for those projects scoring highest under the Selection Criteria up to the amount permitted by law and this Allocation Plan. However, the ranking under the Selection Criteria does not vest an applicant or project any right to a reservation or allocation of credits in any amount. Applications for new construction projects that will be placed in service within the calendar year in which the application is submitted will receive the highest priority. Likewise, projects returning tax credits from a previous year allocation and not placed in service within the established two-year period, will receive the lowest priority.

C. Evaluation System

1. Evaluation Factors

Federal legislation precludes the state allocating agencies from allocating credits to a project in any amount beyond that required for the financial feasibility of the project and its viability as a qualified low income housing project throughout the compliance

period. To determine the level of allocable credits, the Agency will perform a financial analysis on each application, using the following factors:

a) Development costs, including developer fees;

b) Sources and uses of funds;

c) Projected operating income and expenses; and

d) Projected syndication proceeds.

2. Intermediary Costs

In reviewing applications for financial feasibility, the Agency does not anticipate allowing intermediary costs to exceed 25% of total development costs and will give priority to those projects with the lowest intermediary costs. The intermediary costs will include, but are not limited to:

- Organizational Costs
- Developer's Fees (payments of fees to the developer, overhead, profit and consultant fees)
- Syndication Fees, and
- Professional Fees (such as architect's, attorney's, and auditor's fees).

A maximum of 25 points will be given to a project with intermediary costs below 10% of total development costs.

3. Maximum Developer Fee

The maximum fee allowed to the developer is 15% of the total development costs. The developer fee includes the developers'

overhead, profit and consultants' fees. To compute the maximum developer fee, total development costs include the cost to purchase the building, site work, construction costs, architectural and engineering fees, interim costs, financing fees and expenses and soft costs. It does not include the cost of purchasing land, syndication costs, project's reserves, working capital and developer fees. See page 33 for additional comments on developer fees.

4. Per Unit Standards

The Corporation hereby adopts the following per unit standards as maximums of the Tax Credit Program:

a) Maximum cost per unit: The cost of a unit will not exceed the following standards:

1. New Construction: $90,000

2. Rehabilitation: $65,000

b) Maximum Tax Credit per unit: $9,500 per year

5. General Contractor Maximum Charges

The Corporation hereby adopts the following as maximum builder or general contractor charges:

a) Builders Profit – 6% of hard Construction Costs

b) Builder's overhead - 2% of hard Construction Costs

c) General Requirements - 2% of hard Construction Costs

The developer shall identify the existence of an identity of interest with any other party of the project.

D. Financial Analysis

The Agency is required to conduct three financial analyses:

i) One for the reservation of credits;

ii) another at the time it actually allocates credits to each project; and

iii) the third financial analysis at the time the project is placed in service. Audited development cost certification will be required by the Agency when the project is placed in service.

A complete application must be filled and submitted to the Agency for each of the three stages of the tax credit application.

In allocating a housing credit dollar amount to any building, the Agency will specify the applicable percentage (which at the discretion of the Agency could be lower than the one published by the IRS for the month in which the building was placed in service) and the maximum qualified basis which may be taken into account with respect to such building.

Based on its first financial analysis, the Agency will estimate the amount of tax credits it will reserve for each application. Should the project be approved for a reservation, the Agency will advise the applicant in writing of the reservation and identify whatever additional criteria the project must satisfy in order to receive an allocation of tax credits.

E. Notification to Local Chief Executive

The Mayor of the Municipality in which the project is to be located will be notified by the Agency of the proposal at the time of the tax credits' reservation.

F. Lowest Income Tenants and Serving the Tenants During the Longest Term

The federal legislation requires allocating agencies to give preference in allocating the amount of tax credits among eligible projects to those projects serving the lowest income tenants and to those projects committed to serve qualified tenants for the longest period. The Agency will conduct its application review in accordance with these statutory requirements.

G. Project Selection Criteria

The Agency will use the selection criteria stated below for the purpose of ranking projects eligible for allocation. The results of the evaluation and ranking will be determined at the sole discretion of the Agency and will not be subject to challenge or appeal by the applicant. The numerical ranking does not operate to vest in an applicant or project any right to reservation or allocation of tax credits in any amount. The Agency will, in all instances, reserve and allocate tax credits consistent with its sound and reasonable judgment, prudent business practices, and the exercise of its inherent discretion.

The applications will be ranked according to the following selection criteria:

1. Description of Items

a) Intermediary Costs:

Preference will be given to projects with the lowest intermediary costs. Please refer to page 11 for the definition of intermediary costs.

b) Project Location:

Preference will be given to:

(1) Projects located in difficult to develop areas designated by the U.S. Department of Housing as an area with high construction costs, land costs, and utility costs relative to the area gross median income projects;

(2) Projects that the owner can demonstrate are located in qualified Census track as designated by the Secretary of HUD, the development of which contributes to a concerted community revitalization plan;

(3) Projects located in municipalities with the greatest low income housing needs as identified by the third update of the study on the Demand for Housing in Puerto Rico performed by Estudios Técnicos, Inc. See Annex B;

(4) Projects located in municipalities with the greatest housing deficits as identified by the third update of the Study of Demand for Housing in Puerto Rico. See Annex C.

c) Project Characteristics:

Preference will be given to those projects in which at least 50% of the units in the project will be rent restricted and

affordable to households with incomes less than 50% of the median income adjusted for family size; projects awarded with project-based rental subsidies; projects in which no relocation is needed; projects with the longest period of time committed to low income housing; projects to be placed in service within the calendar year in which the application for credits is submitted for the first time; project is to acquire and rehabilitate a structure owned or financed by a government agency and to add units to the affordable rental inventory; projects in which the owner and a public housing authority (PHA) have agreed to include the development in any listing of housing opportunities where households with tenant-based subsidies are welcome; project is to preserve existing low-income housing; project is endorsed by the Local Chief Executive.

d) Housing Needs Characteristics

Preference will be given to those projects, which consist of the larger amounts of three bedroom units.

Preference will be given to projects that will rehabilitate inadequate housing or to relocate families living in flash flood areas.

e) Sponsor/Owner Characteristics:

Preference will be given to projects that involve the use of existing housing as part of a community revitalization plan.

Previous successful participation by sponsor(s) or owner developing and operating tax credit projects located in Puerto Rico will be taken into consideration, as well as previous successful participation by proposed management agents in managing low income housing in Puerto Rico. Sponsors or developer owners of other projects for which the Agency has provided financing or awarded tax credits and in which a default has occurred that resulted in the foreclosure of the mortgaged property or in the assignment of the mortgage to the Agency or the substitution of the owner has occurred or the project found to be with incorrected significant non-compliance over six months old will be penalized.

f) Financing Characteristic:

Preference will be given to projects in rural areas, new construction projects with a firm commitment for financing and that meet certain minimum underwriting requirements described below.

g) Tenant Population with Special Housing Needs:

Preference will be given to projects which provides supportive services to families with HIV-Patients, elderly, homeless, handicapped or disabled members.

h) Written Referral Agreement with a PHA:

A written Agreement with a PHA to include the project in any listing of housing opportunities where households with tenant-based subsidies are welcomed and where the Project's owner or management agent agrees to actively seek referrals from the PHA to apply for units at the project.

i) Returned Credits:

Projects returning or that have returned tax credits from a previous year will be penalized.

2. Point Ranking System

a) Intermediary Costs (Maximum: 25 points)

(1) 25 points - Up to 10% of total development cost

(2) 10 points - More than 10%, up to 15% of total development cost

(3) 5 points - More than 15%, up to 25% of total development cost.

b) Project Location (Maximum: 30 points)

(1) 10 points – Project located in a difficult to develop area designated by the Secretary of HUD as an area with high construction costs, land costs, and utility costs relative to the area median gross income.

(See Annex C for areas designated by HUD as Difficult to Develop Areas). Evidence of location of development must be included .

(2) 20 Points- Projects located in a qualified census track. (See Annex D for areas designated by HUD as Qualified Census Tracks). Evidence of location of the development within the qualified census track must be included.

(3) 20 Points - Project located in a municipality which reflects the greatest housing needs as identified by the Study of Demand for Housing in Puerto Rico prepared by Estudios Técnicos, Inc. (See Annex B). The points will be awarded as follows:

(a) Project located in one of the municipalities with the amount of units needed over 2,000 (20 points).

(b) Project located in one of the municipalities with the amount of units needed over a 1,000 (10 points).

(c) Project located in one of the municipalities with the amount of units needed over 500 (5 points).

(d) Project located in one of the municipalities with the amount of units needed less than 500 (1 point).

c) Project Characteristics (Maximum 230 points)

(1) (10 points) – At least 50% of the units in the project are targeted for households with incomes at 50% or less of the median income adjusted for family size.

(2) (10 points) – Project is included in a listing of housing opportunities and a written referral agreement with a PHA exists.

(3) (10 points) - Longest term of affordability. Projects providing guarantees for longer terms of affordability beyond the extended compliance period will be scored as follows:

(a) At least 10 more years beyond the required 30 year period - 10 points.

(b) At least 5 more years beyond the required 30 year period – 5 points

(4) (25 points) - Project will be placed in service within the calendar year in which an application for low-income housing tax credits is submitted for the first time.

(5) (20 points) – Project is to acquire and rehabilitate an existing vacant structure owned or financed by a government agency to add units to the affordable rental housing inventory.

(6) (10 points) – Project is to substantially rehabilitate an occupied low-income rental housing project in which hard construction costs exceed $10,000 per unit.

(7) (10 points) – Project is to acquire, rehabilitate and preserve low-income rental housing which might otherwise be converted from low-income tenancy, including Section 8 projects with expiring contracts.

(8) (5 points) - Application includes a letter of endorsement from the mayor of the municipality where the project is located.

(9) (40 points) – Owner includes with the application a proposed scope of rehabilitation based on a capital needs assessment performed by an independent third party professional.

(10) (40 points) – Owner demonstrates a strong market for the units through a third party independent market analysis.

(11) (50 points) – The development of the project contributes to a concerted community revitalization plan in a qualified census tract.

d) Housing Needs Characteristics

(Maximum: 10 points)

(1) (5 points) - Project bedroom's distribution is 50% or more 3-bedroom units.

(2) (5 points) - Projects to rehabilitate inadequate housing or to relocate housing in flash flood areas.

e) Sponsor/Project Owner Characteristics

(Maximum: 60 points)

(1) (20 points) – Owner, federal partner or sponsor, is a federal non-profit entity tax exempt under either Section 501(c) 3 or Section 501(c) 4 of the IRS Code.

a. Qualified non-profit under Section 501(c)(3) or (4) of the Code.

b. Domiciled in Puerto Rico for at least twelve months prior to submitting the application.

c. Have local community involvement on its board of directors.

d. Materially participates in the acquisition, development, ownership and on going operation of the property for the entire compliance period.

e. Has as one of its exempt purposes the fostering of low-income housing.

(2) (20 points) - Applicant can demonstrate successful past experience in the development of low income housing tax credit projects in Puerto Rico.

(3) (20 points) – Contracted Management agent can demonstrate successful past experience in the management of low income housing tax credit projects in Puerto Rico. Points will be awarded for projects based on the experience of the management agent to maintain compliance of low-income housing tax credits units in Puerto Rico during the past ten years.

(4) (Less 20 points) – Sponsor, owner, developer, management agent, or consultant to the applicant has defaulted a financing provided by the Agency in other project and such default resulted in foreclosure, assignment of mortgage or substitution of mortgagor.

f) Financing Characteristics (Maximum: 75 points)

(1) (15 points) – New construction projects in rural areas that have an obligation of funds from the US Department of Agriculture, Housing Rural Development.

(2) (15 points) – New constructions projects with a financing firm commitment with the Puerto Rico Housing Finance Corporation.

- 15 points - Interim and Permanent
- 7 points – Interim or Permanent

(3) (45 points) – The project meets the following underwriting requirements:

a. (30 points) - Assuming a constant 7% vacancy rate with rents and replacement reserve increasing at 3% and operating expenses increasing at 4% annually, project pro-formas reflect at least 1.15 debt coverage ratio (DCR) for the term of the debt financing.

b. (15 points) - Operating Expenses: Projects over 50 units

1. New Construction: The per unit per year operating expenses does not exceed $2,100.

2. Substantially Rehabilitation Projects: The per unit per year operating expenses does not exceed $2,300.

g) (25 points) - Tenant Population with Special Housing Needs Projects developed to give priority and to assist special needs families through a written Plan included in the application to provide supportive services: to head of family victim of domestic violence, elderly, disabled, handicapped or HIV patients.

An endorsement letter from a governmental agency which provides supportive services to the targeted special population must be included with the application.

h) (5 points) – A written Agreement with a PHA to include the project in any listing of housing opportunities where households with tenant-based subsidies are welcomed and where the project's owner or management agent agrees to actively seek referrals from the PHA to apply for units at the project.

i) (Less 25 points) – Projects returning or that have returned tax credits from previous years which were not placed in service within the established two-year period will be penalized by losing 25 points.

H. Underwriting Standards

1. Owner projected operating expenses will be used in the underwriting by the agency if higher than Agency minimums. The owner must have the proposed management agent sign a statement in the application stating costs were reviewed and agreeing they are reasonable projections.

2. All projects will be underwritten assuming a constant between 5 to 10% vacancy rate (depending on the location, type of project and availability of project-based subsidies);

   - Rents and reserve replacement increasing at 3% and operating expenses increasing at 4% annually. Project pro-forma must reflect at least 1.10 debt service coverage ratio for the term of the debt financing.

3. Equity Pricing

   The Agency will use the average market price for tax credit syndication, as published in the Tax Credit Advisor. Owners are required to submit a letter of intent from the investor confirming the financial assumptions of the purchase.

4. Reserves

   a. Rent-up Reserve:

      A reasonable amount shall be established based on the projected rent-up time considering the market and target population, but in no event shall be less than $200 per unit.

b. Operating Reserve:

The operating reserve will be based on a six-month's debt service and operating expenses and must be maintained throughout the term of the tax credit compliance period. The operating reserve can be funded by deferring the developer's fees of the project. In that case, the developer's loan can only be repaid from cash flow, after all required replacement reserve deposits are made. Such loans will be projected to be repaid within ten years and must meet the standards required by IRS. A statement describing the terms of the loan must be included.

c. Replacement Reserve:

All new construction projects must budget replacement reserve of $250 per unit per year. Rehabilitation Projects must budget replacement reserve of $300 per unit per year. The replacement reserve must be capitalized from the project's operations, increasing by 4% annually.

5. Financing Commitment

For all projects proposing private permanent financing, a letter of intent from the bank is required. The letter should state the amount and term of the loan (20 years or more), how the interest rate will be indexed and the current rate at the time of the letter, the amortization period and any prepayment penalties. Applicant must submit a letter of firm commitment for financing within 60 days of

receiving a reservation of credits. All projects applying for tax credits and financing from Puerto Rico Housing Finance Corporation must submit the loan application to the Agency at the same time as the tax credit application.

6. Developer Fees

Developer's fees shall be a maximum of 15%. In addition, a maximum developer's fee of 4% is allowed on the acquisition cost of buildings (excluding land value or cost, whichever is greater) purchased for substantial rehabilitation. Consulting fees for a project must be paid out of developer fees, so that the aggregate of any consulting fees and developer fees is no more than the maximum developer fee allowed.

7. Investor Services Fees

Investor Services Fees must be paid from net cash flow and not be calculated into the minimum debt coverage ratio.

8. Section 8 Project-Based Rental Assistance

For all projects that propose to utilize Section 8 project-based rental assistance, the Agency will underwrite the rents according to the tax credit limits. These limits are based on date published annually by HUD. If the Section 8 HAP contract allows rents above those limits, the project may receive the additional revenue in practice.

I. Carryover Allocation Requirements

The Code requires more than 10% of the project's reasonably anticipated basis be incurred by December 31st of the year the tax credits are allocated.

By November 30, the owner and the Agency must sign a Carryover Agreement allowing the carryover of tax credits. Owners must have title to the property by the execution of the Carryover Agreement. The Agency requires expenditure of and cost certification of the 10% anticipated costs and to be submitted to the Agency no later than November 15th.

J. Place in Service Date

1. Carryover Allocations

The building must be placed in service within 24 months after the end of the carryover allocation calendar year. For new construction and existing buildings, placed in service usually means the date the building receives a Certificate of Occupancy (Permiso de Uso).

2. Substantial Rehabilitation

Placed in service means the last day of the 24-month period (or shorter period, if elected by the owner) for aggregating rehabilitation costs.

K. Returned Credits (less 25 points)

Projects returning or that have returned tax credits from previous years which were not placed in service within the established two-year period will be penalized by losing 25 points.

VI. Application Procedures

A. Credit Allocation Charged to State Volume Cap for a Current Taxable Year

Applicants may apply to receive a credit allocation for a certain project by applying through the following time frame:

	First Cycle	Last Cycle
Applications Opening Date	February 23	June 30
Applications Closing Date	March 31	August 30
Ranking & Reservations	May 31	October 30
Ten Percent or Cost Certification Due Date	June 15	November 15
Closing of Allocations or Commitments	June 30	November 30

Cost Certifications are due for projects receiving allocations to be placed in service during the same calendar year of the application and 10% certification for projects receiving a carryover allocation by November 15 each year. (Models of Letters are enclosed as Annex H). A building which receives an allocation in the second half of calendar year qualifies under the 10 percent test if the taxpayer expends an amount equal to at least 10% of the reasonable expected basis in the building within six months of receiving the allocation, regardless of whether the 10% test is met by the end of the calendar year.

If any of the due dates for application or reservation falls on a non-working day or on an official holiday, it will be moved to the previous working day. The Agency will notify its preliminary determination on its review for compliance with the Basic Threshold Qualifications, within the succeeding fifteen (15) business days from the applications closing date.

B. Credit Allocation Charged to State Volume Cap for Subsequent Taxable Year

Applicants may apply to reserve credits, and enter into a binding commitment with the Agency to allocate credits at a future date, for a certain project after the agency ceiling for the current year has been

reached. To such end, the Agency may reserve credits or bind itself to allocate credits to a project during the taxable year immediately following the year in which the application is made. As mandated in Section 42 (h) (1) (C) of the Code, a reservation or binding commitment to allocate credits in a future year has no effect on the state housing credit ceiling until the year in which the Agency actually makes the allocation. See Annex C for an example of the Binding Commitment.

To be considered for a reservation of credits from future year cap or for a binding commitment to allocate credits at a future date, the applicant must demonstrate that the project falls within one of the following categories:

1. Credit is deemed necessary to facilitate the restructuring of financing provided to a project confronting economic difficulties.
2. Credit is deemed necessary to preserve the low-income housing status of the project or to maintain the total number of available low-income housing units within Puerto Rico.
3. Credit is requested in connection with the acquisition of a project from the federal, state or local governments, or any department, agency, entity or political subdivision thereof.

VII. Tax-exempt Financed Projects Not Subject To State Volume Cap

Projects financed with tax-exempt obligations issued after December 31, 1989 (Section 42(h) (4)) must satisfy the Basic Threshold Qualification Requirements and other requirements for allocation under this Plan.

These projects will be subject to the evaluation of housing priorities, and minimum thresholds discussed above and the fees determined in Section VIII. They will not be subject to the credit allocation process. Applicant must include with the application a letter from the lender stating the tax-exempt status of the obligations issued to finance the project.

VIII. Procedure for Notification to IRS of Noncompliance

The federal legislation requires that each Allocation Plan include a procedure which the credit agency will follow in notifying the Internal Revenue Service of noncompliance with the program. To satisfy that mandate, the Agency will require developers to furnish annual certifications of qualified low income tenants, including tenant income and rents charged, and the number of qualifying low income units, as well as any other information pertinent to determine compliance with the program.

The specific requirements of the Agency to fulfill this mandate are covered in the Compliance Monitoring Plan, which is hereby incorporated and made a part of this Plan as Annex D.

In making the application for tax credits, the owner agrees that the Agency and the designees will have access to any information pertaining to the project. This includes having physical access to the project, to financial records and tenant information for any monitoring that may be deemed necessary to determine compliance with the Code.

Owners are advised that the Agency, is required to do compliance monitoring and to notify the IRS and the owner of any discovered non-compliance with tax credit law and regulations, whether corrected or uncorrected.

IX. Fees

Any person interested in obtaining an application for Low Income Housing Tax Credits will request so in writing to the Agency. An application package containing the Allocation Plan, the Compliance Monitoring Plan and the Procedural Steps and Application Instructions will be delivered after payment of $50.

The Agency will charge the following fees:

A. Application Fee: One percent (1%) of the annual requested amount. This is a non-refundable deposit, which shall be submitted along with the application.

B. Allocating Fee: One percent (1%) of the total ten years allocated amount. The allocating fee will be paid at the time the allocation is made through certified or manager's check. In case of carryover allocations under Section 42, the fee will be paid at the time of signing the agreement through certified or manager's check. Allocation fees are not refundable.

C. Monitoring Fee: If a housing credit allocation is made, the Agency will charge one half of 1% of each year's allocated amount or $18.00 for each LIHTC unit, whichever amount is greater, as monitoring fee. This amount will be due and payable by January 31 of each year during the compliance period.

D. The amounts hereby established may be revised by the Agency from time to time as necessary to insure that such fees cover the agency's administrative expenses for processing applications and monitoring projects for compliance.

E. If a sponsor, owner, developer or consultant has a past due allocation fee in a previous project, the Agency will not sign an allocation for the new project until the account is paid in full.

X. Limitations

The federal legislation charges the Agency with allocating to a project only that amount of tax credit required to make the project economically feasible. The Agency's determination is made solely at its discretion and in no way constitutes a representation or warranty, express or implied, to any sponsor, lender, investor, or third party as to the feasibility of a given project. By allocating tax credits to a project, the Agency makes no representation or warranty, express or implied, to the project owner, investors, lender, or third party that its allocation constitutes a determination that the project adheres to the requirements of the Internal Revenue Code, relevant Treasury regulations, or any other laws or requirements governing the tax credit program.

The Plan acknowledges that the Agency will encounter situations which have not been foreseen or provided for in the Plan. The Agency reserves the power and authority to amend the Plan after the public has had the opportunity to comment.

The Agency also reserves the power and authority to administer, operate and manage tax credits allocation in all situations and circumstances, both foreseen or unforeseen in the Plan.

No member, employee, or agent of the Agency shall be personally liable respecting any matter or matters arising out of, or in relation to, the Tax Credit Program.

S:/ _____
JUAN AGOSTO ALICEA
PRESIDENT
PUERTO RICO HOUSING FINANCE
CORPORATION

I, Sila María Calderón, Governor of the Commonwealth of Puerto Rico, hereby approve the Low Income Housing Tax Credit Allocation Plan for the Commonwealth of Puerto Rico adopted by the Puerto Rico Housing Finance Corporation, a subsidiary of the Government Development Bank for Puerto Rico, as the State Housing Credit Agency under the provisions of Section 42 of the Internal Revenue Code of 1986, as amended.

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the Commonwealth of Puerto Rico, in San Juan, Puerto Rico, this day of , 2001.

S:/ _____
GOVERNOR



PUERTO RICO HOUSING FINANCE CORPORATION
(State Credit Agency)

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ANNEX A

Low-Income Housing Tax Credit Allocation Plan

Revised 2001

PUERTO RICO HOUSING FINANCE CORPORATION
STATE CREDIT AGENCY

HOUSING NEEDS IN PUERTO RICO
BY MUNICIPALITY

ANNEX A TO THE
LOW INCOME HOUSING TAX CREDIT ALLOCATION PLAN

HOUSING NEEDS IN PUERTO RICO
BY REGION

REGION	POPULATION	HOUSING INVENTORY	UNITS NEEDED FOR POP. GROWTH	UNITS UNFIT FOR REHAB. 1995	HOUSING NEED 1995
Arecibo	392,241	130,788	8,724	10,911	19,639
Ponce	348,673	122,205	7,551	11,588	19,139
Carolina	415,823	141,601	12,880	5,322	18,202
Humacao	317,600	103,752	8,709	8,132	16,841
Bayamón	521,597	164,519	6,614	8,074	14,688
Caguas	348,673	112,241	4,099	7,300	11,399
San Juan	530,631	119,431	4,146	6,297	10,443
Aguadilla	294,005	99,039	2,466	7,592	10,058
Mayaguez	312,734	114,409	1,044	8,053	9,097
TOTAL	**3,481,977**	**1,107,985**	**56,233**	**73,269**	**129,506**

Source: Columns 1 and 2 - US Census of Housing 1990
Columns 3, 4 and 5 - Commonwealth Department of Housing
CHAS Annual Plan 1992 - 1993
Table VII, "Housing Needs by Municipality 1995,
All Municipalities Arranged by Housing Needs"

HOUSING NEEDS WITHIN ARECIBO REGION

MUNICIPALITY	POPULATION	HOUSING INVENTORY	UNITS NEEDED FOR POP. GROWTH	UNITS UNFIT FOR REHAB. 1995	HOUSING NEEDS 1995
Arecibo	93,385	32,458	890	2,921	3,811
Utuado	34,980	11,812	1,962	1,299	3,261
Vega Alta	34,559	11,161	2,437	670	3,107
Vega Baja	55,997	18,318	1,121	1,099	2,220
Manatí	38,692	13,337	475	933	1,408
Hatillo	32,703	10,815	412	865	1,277
Ciales	18,084	5,727	228	1,031	1,259
Morovis	25,288	7,371	476	737	1,213
Camuy	28,917	9,665	285	677	962
Barceloneta	20,947	7,221	247	505	752
Florida	8,689	2,903	191	174	369
TOTAL	**392,241**	**130,788**	**8,724**	**10,911**	**19,639**

HOUSING NEEDS WITHIN PONCE REGION

MUNICIPALITY	POPULATION	HOUSING INVENTORY	UNITS NEEDED FOR POP. GROWTH	UNITS UNFIT FOR REHAB. 1995	HOUSING NEEDS 1995
Ponce	187,749	60,212	2,544	4,817	7,361
Peñuelas	22,515	6,821	2,039	682	2,721
Juana Díaz	45,198	13,496	747	1,485	2,232
Guayanilla	21,581	6,922	561	900	1,461
Villalba	23,559	6,666	580	800	1,380
Adjuntas	19,451	6,283	302	1,005	1,307
Santa Isabel	19,318	6,315	271	695	966
Coamo	33,837	10,917	266	655	921
Jayuya	15,527	4,573	241	549	790
TOTAL	**388,735**	**122,205**	**7,551**	**11,588**	**19,139**

Source: Columns 1 and 2 - US Census of Housing 1990
Columns 3, 4 and 5 - Commonwealth Department of Housing
CHAS Annual Plan 1992 - 1993,
Table VII, "Housing Needs by Municipality 1995,
All Municipalities Arranged by Housing Needs"

HOUSING NEEDS WITHIN CAROLINA REGION

MUNICIPALITY	POPULATION	HOUSING INVENTORY	UNITS NEEDED FOR POP. GROWTH	UNITS UNFIT FOR REHAB. 1995	HOUSING NEEDS 1995
Loíza	29,307	8,310	2,286	499	2,785
Fajardo	36,882	13,864	2,162	555	2,717
Río Grande	45,648	15,078	1,549	1,055	2,604
Canóvanas	36,816	11,614	1,656	581	2,237
Carolina	177,806	61,903	849	1,238	2,087
Trujillo Alto	61,120	19,315	1,473	579	2,052
Vieques	8,602	3,329	1,709	200	1,909
Luquillo	18,100	7,530	914	602	1,516
Culebra	1,542	658	282	13	295
TOTAL	**415,823**	**141,601**	**12,880**	**5,322**	**18,202**

HOUSING NEEDS WITHIN HUMACAO REGION

MUNICIPALITY	POPULATION	HOUSING INVENTORY	UNITS NEEDED FOR POP. GROWTH	UNITS UNFIT FOR REHAB. 1995	HOUSING NEEDS 1995
Humacao	55,203	18,342	1,778	917	2,695
San Lorenzo	35,163	11,391	1,256	797	2,053
Naguabo	22,620	7,691	1,556	385	1,941
Guayama	41,588	13,595	421	1,495	1,916
Juncos	30,612	10,235	875	921	1,796
Las Piedras	27,896	8,802	916	528	1,444
Yabucoa	36,483	11,262	395	1,014	1,409
Ceiba	17,145	5,525	1,148	221	1,369
Patillas	19,633	6,601	15	990	1,005
Maunabo	12,347	3,881	167	543	710
Arroyo	18,910	6,427	182	321	503
TOTAL	**317,600**	**103,752**	**8,709**	**8,132**	**16,841**

Source: Columns 1 and 2 - US Census of Housing 1990
Columns 3, 4 and 5 - Commonwealth Department of Housing
CHAS Annual Plan 1992 - 1993,
Table VII, "Housing Needs by Municipality 1995,
All Municipalities Arranged by Housing Needs"

HOUSING NEEDS WITHIN BAYAMON REGION

MUNICIPALITY	POPULATION	HOUSING INVENTORY	UNITS NEEDED FOR POP. GROWTH	UNITS UNFIT FOR REHAB. 1995	HOUSING NEEDS 1995
Toa Baja	89,454	28,008	1,302	1,680	2,982
Bayamón	220,262	70,689	751	1,414	2,165
Toa Alta	44,101	13,376	1,034	936	1,970
Corozal	33,095	9,941	798	696	1,494
Dorado	30,759	10,499	462	945	1,407
Naranjito	27,914	8,576	649	686	1,335
Comerío	20,265	6,338	496	824	1,320
Cataño	34,587	10,744	762	322	1,084
Orocovis	21,158	6,348	360	571	931
TOTAL	**521,595**	**164,519**	**6,614**	**8,074**	**14,688**

HOUSING NEEDS WITHIN CAGUAS REGION

MUNICIPALITY	POPULATION	HOUSING INVENTORY	UNITS NEEDED FOR POP. GROWTH	UNITS UNFIT FOR REHAB. 1995	HOUSING NEEDS 1995
Caguas	133,447	43,293	1,254	1,299	2,553
Aguas Buenas	25,424	8,038	748	884	1,632
Cidra	35,601	10,693	537	962	1,499
Cayey	46,553	15,385	202	1,231	1,433
Gurabo	28,737	9,366	693	656	1,349
Aibonito	24,971	7,847	532	706	1,238
Barranquitas	25,605	7,622	231	762	993
Salinas	28,335	9,997	(98)	800	702
TOTAL	**348,673**	**112,241**	**4,099**	**7,300**	**11,399**

Source: Columns 1 and 2 - US Census of Housing 1990
Columns 3, 4 and 5 - Commonwealth Department of Housing
CHAS Annual Plan 1992 - 1993,
Table VII, "Housing Needs by Municipality 1995,
All Municipalities Arranged by Housing Needs"

HOUSING NEEDS WITHIN SAN JUAN REGION

MUNICIPALITY	POPULATION	HOUSING INVENTORY	UNITS NEEDED FOR POP. GROWTH	UNITS UNFIT FOR REHAB. 1995	HOUSING NEEDS 1995
San Juan	437,745	167,979	4,151	5,039	9,190
Guaynabo	92,886	31,452	(5)	1,258	1,253
TOTAL	**530,631**	**199,431**	**4,146**	**6,297**	**10,443**

HOUSING NEEDS WITHIN AGUADILLA REGION

MUNICIPALITY	POPULATION	HOUSING INVENTORY	UNITS NEEDED FOR POP. GROWTH	UNITS UNFIT FOR REHAB. 1995	HOUSING NEEDS 1995
Aguadilla	59,335	20,761	763	1,246	2,009
Añasco	25,234	7,523	1,312	602	1,914
Moca	32,926	10,454	261	941	1,202
Isabela	39,147	13,497	212	945	1,157
San Sebastián	38,799	13,536	152	947	1,099
Aguada	35,911	11,853	(266)	1,304	1,038
Lares	29,015	9,324	104	932	1,036
Quebradillas	21,425	7,105	30	426	456
Rincón	12,213	4,986	(102)	249	147
TOTAL	**294,005**	**99,039**	**2,466**	**7,592**	**10,058**

Source: Columns 1 and 2 - US Census of Housing 1990
Columns 3, 4 and 5 - Commonwealth Department of Housing
CHAS Annual Plan 1992 - 1993,
Table VII, "Housing Needs by Municipality 1995,
All Municipalities Arranged by Housing Needs"

HOUSING NEEDS WITHIN MAYAGUEZ REGION

MUNICIPALITY	POPULATION	HOUSING INVENTORY	UNITS NEEDED FOR POP. GROWTH	UNITS UNFIT FOR REHAB. 1995	HOUSING NEEDS 1995
Mayaguez	100,371	35,948	1,153	1,797	2,950
Yauco	42,058	14,082	(3)	1,267	1,264
Cabo Rojo	38,521	16,645	(486)	1,332	846
Sabana Grande	22,843	8,133	52	732	784
Guánica	19,984	7,563	102	681	783
Lajas	23,271	8,865	237	532	769
Las Marías	9,306	3,204	74	545	619
San Germán	34,962	12,409	(157)	620	463
Maricao	6,206	2,289	(20)	389	369
Hormigueros	15,212	5,271	92	158	250
TOTAL	**312,734**	**114,409**	**1,044**	**8,053**	**9,097**

Source: Columns 1 and 2 - US Census of Housing 1990
Columns 3, 4 and 5 - Commonwealth Department of Housing
CHAS Annual Plan 1992 - 1993,
Table VII, "Housing Needs by Municipality 1995,
All Municipalities Arranged by Housing Needs"

PUERTO RICO HOUSING FINANCE CORPORATION
(State Credit Agency)

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ANNEX B

Low-Income Housing Tax Credit Allocation Plan

Revised 2001

PROJECTED HOUSING DEFICIT, YEAR 2000

Municipality	Units	Municipality	Units
Maricao	80	Lajas	497
Quebradillas	89	Aguada	504
Jayuya	92	Manatí	525
Aibonito	100	Moca	532
Las Piedras	112	Guayanilla	533
Culebra	113	Villalba	536
Patillas	119	Lares	544
Sabana Grande	161	Corozal	564
Florida	171	Loíza	572
Rincón	190	Orocovis	585
Maunabo	192	Peñuelas	587
Ceiba	194	Toa Alta	589
Vieques	209	Fajardo	605
Ciales	216	Arroyo	606
Guánica	222	Isabela	606
San Lorenzo	237	Yabucoa	652
Las Marías	240	Vega Alta	659
Luquillo	247	Guaynabo	665
Dorado	277	Yauco	665
Hormigueros	280	Juana Díaz	678
Santa Isabel	291	Trujillo Alto	685
Morovis	301	Hatillo	688
Comerío	309	Salinas	733
Aguas Buenas	316	Río Grande	770
Barceloneta	324	Canóvanas	801
Cidra	349	Toa Baja	842
Cayey	356	Aguadilla	863
Coamo	361	San Germán	960
Barranquitas	370	San Sebastián	1,045
Juncos	377	Utuado	1,064
Adjuntas	387	Cabo Rojo	1,103
Naranjito	400	Vega Baja	1,113
Añasco	404	Carolina	1,285
Camuy	412	Bayamón	1,357
Gurabo	415	Caguas	1,361
Humacao	423	Arecibo	1,738
Naguabo	448	Mayaguez	1,803
Guayama	449	Ponce	3,055
Cataño	463	San Juan	5,746

Estudios Técnicos, Inc.



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ANNEX C

Low-Income Housing Tax Credit Allocation Plan

Revised 2001

PUERTO RICO HOUSING FINANCE CORPORATION — Effective Date: March 9, 2000

LOW INCOME HOUSING TAX CREDIT PROGRAM

Rent Restrictions — Annex C

Area		Studios	I Br	2 Brs	3 Brs	4 Brs
Aguadilla						
50% of Median Income	Income	$ 6,600	$ 7,075	$ 8,500	$ 9,825	$ 10,950
	Rent	165	176	212	245	273
60% of Median Income	Income	$ 7,920	$ 8,490	$ 10,200	$ 11,790	$ 13,140
	Rent	198	212	255	294	328
Arecibo						
50% of Median Income	Income	$ 9,600	$ 10,275	$ 12,350	$ 14,250	$ 15,900
	Rent	240	256.00	308.00	356	398
60% of Median Income	Income	$ 11,520	$ 12,330	$ 14,820	$ 17,100	$ 19,080
	Rent	288	308	370	427	477
Caguas						
50% of Median Income	Income	$ 7,950	$ 8,525	$ 10,250	$ 11,825	$ 13,200
	Rent	198	213	256	295	330
60% of Median Income	Income	$ 9,540	$ 10,230	$ 12,300	$ 14,190	$ 15,840
	Rent	238	255	307	354	396
Mayaguez						
50% of Median Income	Income	$ 7,400	$ 7,950	$ 9,550	$ 11,025	$ 12,300
	Rent	185	198	238	275	307
60% of Median Income	Income	$ 8,880	$ 9,540	$ 11,460	$ 13,230	$ 14,760
	Rent	222	238	286	330	369
Ponce						
50% of Median Income	Income	$ 9,400	$ 10,075	$ 12,100	$ 13,975	$ 15,600
	Rent	235	251	303	349	390
60% of Median Income	Income	$ 11,280	$ 12,090	$ 14,520	$ 16,770	$ 18,720
	Rent	282	302	363	419	468
San Juan						
50% of Median Income	Income	$ 9,850	$ 10,575	$ 12,700	$ 14,675	$ 16,350
	Rent	246	264	317	366.0	408
60% of Median Income	Income	$ 11,820	$ 12,690	$ 15,240	$ 17,610	$ 19,620
	Rent	295	317	381	440	490
All Other						
50% of Median Income	Income	$ 6,300	$ 6,750	$ 8,150	$ 9,400	$ 10,450
	Rent	157	168	203	235	261
60% of Median Income	Income	$ 7,560	$ 8,100	$ 9,780	$ 11,280	$ 12,540
	Rent	189	202	244	282	313

PUERTO RICO HOUSING FINANCE CORPORATION
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ANNEX D

Low-Income Housing Tax Credit Allocation Plan

Revised 2001



Federal Register

Friday,
September 22, 2000

Part III

Department of Housing and Urban Development

Statutorily Mandated Designation of Difficult Development Areas for Section 42 of the Internal Revenue Code of 1986; Notice

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–4401–N–04]

Statutorily Mandated Designation of Difficult Development Areas for Section 42 of the Internal Revenue Code of 1986

AGENCY: Office of the Secretary, HUD.

ACTION: Notice.

SUMMARY: This document designates "Difficult Development Areas" for purposes of the Low-Income Housing Tax Credit ("LIHTC") under section 42 of the Internal Revenue Code of 1986 ("the Code"). The United States Department of Housing and Urban Development ("HUD") makes new Difficult Development Area designations annually.

FOR FURTHER INFORMATION CONTACT: For questions on how areas are designated and on geographic definitions: Steven Ehrlich, Economist, Division of Economic Development and Public Finance, Office of Policy Development and Research, Department of Housing and Urban Development, 451 Seventh Street, S.W., Washington, D.C. 20410, telephone (202) 708–0426, e-mail Steven R. Ehrlich@hud.gov. For specific legal questions pertaining to section 42 and this notice: Harold J. Gross, Senior Tax Attorney, Office of the General Counsel, Department of Housing and Urban Development, 451 Seventh Street, S.W., Washington, D.C. 20410, telephone (202) 708–3260, e-mail JERRY_GROSS@hud.gov. A text telephone is available for persons with hearing or speech impairments at (202) 708–9300. (These are not toll-free telephone numbers.) Additional copies of this notice are available through HUD User at (800) 245–2691 for a small fee to cover duplication and mailing costs.

Copies Available Electronically: This notice and additional information about Difficult Development Areas and Qualified Census Tracts are available electronically on the Internet (World Wide Web) at http://www.huduser.org/datasets/qct.html.

SUPPLEMENTARY INFORMATION:

This Document

The designations of Difficult Development Areas in this notice are based on fiscal year ("FY") 2000 Fair Market Rents ("FMRs"), FY 2000 income limits and 1990 census population counts as explained below. The corrected designations of Qualified Census Tracts published on May 1, 1995 (60 FR 21246), as amended by the supplemental designations of Qualified Census tracts published on June 25, 1998 (63 FR 34748), December 9, 1998 (63 FR 68115) and September 15, 1999 (64 FR 50233) are not affected by this notice.

Background

The U.S. Treasury Department and the Internal Revenue Service ("IRS") thereof are authorized to interpret and enforce the provisions of the Internal Revenue Code of 1986 (the "Code"), including the Low-Income Housing Tax Credit ("LIHTC") found at section 42 of the Code (26 U.S.C. 42) as amended. The Secretary of HUD is required to designate Difficult Development Areas by section 42(d)(5)(C) of the Code.

In order to assist in understanding HUD's mandated designation of Difficult Development Areas for use in administering section 42 of the Code, a summary of section 42 is provided. The following summary does not purport to bind the Treasury or the IRS in any way, nor does it purport to bind HUD, as HUD has no authority to interpret or administer the Code, except in those instances where it has a specific delegation.

Summary of Low Income Housing Tax Credit

The LIHTC is a tax incentive intended to increase the availability of low-income housing. Section 42 provides an income tax credit to owners of newly constructed or substantially rehabilitated low-income rental housing projects. The dollar amount of the LIHTC available for allocation by each state (the "credit ceiling") is limited by population. Each state is allocated credit based on $1.25 per resident. States may carry forward unused or returned credit derived from the credit ceiling for one year; if not used by then, credit goes into a national pool to be allocated to states as additional credit. State and local housing agencies allocate the state's credit ceiling among low-income housing buildings whose owners have applied for the credit. Besides Section 42 credits derived from the credit ceiling, States may also provide Section 42 credits to owners of buildings based upon the percentage of certain building costs financed by tax-exempt bond proceeds. Credits provided under the tax-exempt bond "volume cap" do not reduce the credit available from the credit ceiling.

The credit allocated to a building is based on the cost of units placed in service as low-income units under certain minimum occupancy and maximum rent criteria. In general, a building must meet one of two thresholds to be eligible for the LIHTC: either 20 percent of units must be rent-restricted and occupied by tenants with incomes no higher than 50 percent of the Area Median Gross Income ("AMGI"), or 40 percent of units must be rent restricted and occupied by tenants with incomes no higher than 60 percent of AMGI. The term "rent-restricted" means that gross rent, including an allowance for utilities, cannot exceed 30 percent of the tenant's imputed income limitation (*i.e.*, 50 percent or 60 percent of AMGI). The rent and occupancy thresholds remain in effect for at least 15 years, and building owners are required to enter into agreements to maintain the low income character of the building for at least an additional 15 years.

The LIHTC reduces income tax liability dollar for dollar. It is taken annually for a term of ten years and is intended to yield a present value of either (1) 70 percent of the "qualified basis" for new construction or substantial rehabilitation expenditures that are not federally subsidized (*i.e.*, financed with tax-exempt bonds or below-market federal loans), or (2) 30 percent of the qualified basis for the cost of acquiring certain existing projects or projects that are federally subsidized. The actual credit rates are adjusted monthly for projects placed in service after 1987 under procedures specified in section 42. Individuals can use the credit up to a deduction equivalent of $25,000. This equals $9,900 at the 39.6 percent maximum marginal tax rate. Individuals cannot use the credit against the alternative minimum tax. Corporations, other than S or personal service corporations, can use the credit against ordinary income tax. They cannot use the credit against the alternative minimum tax. These corporations can also deduct the losses from the project.

The qualified basis represents the product of the "applicable fraction" of the building and the "eligible basis" of the building. The applicable fraction is based on the number of low income units in the building as a percentage of the total number of units, or based on the floor space of low income units as a percentage of the total floor space of residential units in the building. The eligible basis is the adjusted basis attributable to acquisition, rehabilitation, or new construction costs (depending on the type of LIHTC involved). These costs include amounts chargeable to capital account incurred prior to the end of the first taxable year in which the qualified low income building is placed in service or, at the election of the taxpayer, the end of the succeeding taxable year. In the case of

buildings located in designated Qualified Census Tracts or designated Difficult Development Areas, eligible basis can be increased up to 130 percent of what it would otherwise be. This means that the available credit also can be increased by up to 30 percent. For example, if the 70 percent credit is available, it effectively could be increased up to 91 percent.

Section 42 of the Code defines a Difficult Development Area as any area designated by the Secretary of HUD as an area that has high construction, land, and utility costs relative to the AMGI. All designated Difficult Development Areas in MSAs/PMSAs may not contain more than 20 percent of the aggregate population of all MSAs/PMSAs, and all designated areas not in metropolitan areas may not contain more than 20 percent of the aggregate population of all non-metropolitan counties.

Explanation of HUD Designation Methodology

A. Difficult Development Areas

In developing the list of Difficult Development Areas, HUD compared incomes with housing costs. HUD used 1990 Census data and the MSA/PMSA definitions as published by the Office of Management and Budget in OMB Bulletin No. 99–04 on June 30, 1999, *with the exceptions described in section C., below.* The basis for these comparisons was the FY 2000 HUD income limits for Very Low Income households and Fair Market Rents ("FMRs") used for the section 8 Housing Assistance Payments Program. The procedure used in making these calculations follows:

1. For each MSA/PMSA and each non-metropolitan county, a ratio was calculated. This calculation used the FY 2000 two-bedroom FMR and the FY 2000 four-person VLIL. The numerator of the ratio was the area's FY 2000 FMR. The denominator of the ratio was the monthly LIHTC income-based rent limit calculated as 1/12 of 30 percent of 120 percent of the area's VLIL (where 120 percent of the VLIL was rounded to the nearest $50 and not allowed to exceed 80 percent of the AMGI in areas where the VLIL is adjusted upward from its 50 percent of AMGI base).

2. The ratios of the FMR to the LIHTC income-based rent limit were arrayed in descending order, separately, for MSAs/PMSAs and for non-metropolitan counties.

3. The Difficult Development Areas are those with the highest ratios cumulative to 20 percent of the 1990 population of all metropolitan areas and of all non-metropolitan counties.

B. Application of Population Caps to Difficult Development Area Determinations

In identifying Difficult Development Areas and Qualified Census Tracts, HUD applied various caps, or limitations, as noted above. The cumulative population of metropolitan Difficult Development Areas cannot exceed 20 percent of the cumulative population of all metropolitan areas and the cumulative population of nonmetropolitan Difficult Development Areas cannot exceed 20 percent of the cumulative population of all nonmetropolitan counties.

In applying these caps, HUD established procedures to deal with how to treat small overruns of the caps. The remainder of this section explains the procedure. In general, HUD stops selecting areas when it is impossible to choose another area without exceeding the applicable cap. The only exceptions to this policy are when the next eligible excluded area contains either a large absolute population or a large percentage of the total population, or the next excluded area's ranking ratio as described above was identical (to four decimal places) to the last area selected, *and* its inclusion resulted in only a minor overrun of the cap. Thus for both the designated metropolitan and nonmetropolitan Difficult Development Areas there may be a minimal overrun of the cap. HUD believes the designation of these additional areas is consistent with the intent of the legislation. Some latitude is justifiable because it is impossible to determine whether the 20 percent cap has been exceeded, as long as the apparent excess is small, due to measurement error. Despite the care and effort involved in a decennial census, it is recognized by the Census Bureau, and all users of the data, that the population counts for a given area and for the entire country are not precise. The extent of the measurement error is unknown. Thus, there can be errors in both the numerator and denominator of the ratio of populations used in applying a 20 percent cap. In circumstances where a strict application of a 20 percent cap results in an anomalous situation, recognition of the unavoidable imprecision in the census data justifies accepting *small* variances above the 20 percent limit.

C. Exceptions to OMB Definitions of MSAs/PMSAs and Other Geographic Matters

As stated in OMB Bulletin 99–04 defining metropolitan areas:

> OMB establishes and maintains the definitions of the [Metropolitan Areas] solely for statistical purposes * * * OMB does not take into account or attempt to anticipate any nonstatistical uses that may be made of the definitions. * * * We recognize that some legislation specifies the use of metropolitan areas for programmatic purposes, including allocating Federal funds.

HUD makes exceptions to OMB definitions in calculating FMRs by deleting counties from metropolitan areas whose OMB definitions are determined by HUD to be larger than their housing market areas.

The following counties are assigned their own FMRs and VLILs and evaluated as if they were separate metropolitan areas for purposes of designating Difficult Development Areas.

Metropolitan Area and Counties Deleted

Chicago, IL: DeKalb, Grundy, and Kendall Counties.

Cincinnati-Hamilton, OH–KY–IN: Brown County, Ohio; Gallatin, Grant, and Pendleton Counties, Kentucky; and Ohio County, Indiana.

Dallas, TX: Henderson County.

Flagstaff, AZ–UT: Kane County, Utah.

New Orleans, LA: St. James Parish.

Washington, DC–MD–VA–WV: Clarke, Culpeper, King George, and Warren Counties, Virginia; and Berkely and Jefferson Counties, West Virginia.

Affected MSAs/PMSAs are assigned the indicator "(part)" in the list of Metropolitan Difficult Development Areas. Any of the excluded counties designated as difficult development areas separately from their metropolitan areas are designated by the county name.

Finally, in the New England states (Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont) OMB defines MSAs/PMSAs according to county subdivisions or Minor Civil Divisions ("MCDs") rather than county boundaries. Thus, when a New England county is designated as a Nonmetropolitan Difficult Development Area, only that part of the county (the group of MCDs) not included in any MSA/PMSA is the Nonmetropolitan Difficult Development Area. Affected counties are assigned the indicator "(part)" in the list of Nonmetropolitan Difficult Development Areas.

For the convenience of readers of this notice, the geographic definitions of designated Metropolitan Difficult Development Areas and the MCDs included in Nonmetropolitan Difficult Development Areas in the New England states are included in the list of Difficult Development Areas.

Future Designations

Difficult Development Areas are designated annually as updated income

and FMR data become available. Qualified Census Tracts will not be redesignated until data from the 2000 census become available unless changes in MSA/PMSA definitions are made by OMB in the interim.

Effective Date

The list of Difficult Development Areas and the supplemental list of Qualified Census Tracts is effective for allocations of credit made after December 31, 2000. In the case of a building described in section 42(h)(4)(B) of the Code, the list is effective if the bonds are issued and the building is placed in service after December 31, 2000. The corrected designations of Qualified Census Tracts published on May 1, 1995 (60 FR 21246), as amended by the supplemental designations of Qualified Census tracts published on June 25, 1998 (63 FR 34748), December 9, 1998 (63 FR 68115), and September 15, 1999 (64 FR 50233) are not affected by this notice.

Interpretive Examples for Effective Date

For the convenience of readers of this notice, interpretive examples are provided below to illustrate the consequences of the effective date in areas that gain or lose Difficult Development Area status with respect to projects described in section 42(h)(4)(B) of the Code. The examples are equally applicable to Qualified Census Tract designations.

(Case A) Project "A" is located in a newly-designated 2001 Difficult Development Area. Bonds are issued for Project "A" on November 1, 2000, and Project "A" is placed in service March 1, 2001. Project "A" IS NOT eligible for the increase in basis otherwise accorded a project in this location because the bonds were issued BEFORE January 1, 2001.

(Case B) Project "B" is located in a newly-designated 2001 Difficult Development Area. Project "B" is placed in service November 15, 2000. The bonds which will support the permanent financing of Project "B" are issued January 15, 2001. Project "B" IS NOT eligible for the increase in basis otherwise accorded a project in this location because the project was placed in service BEFORE January 1, 2001.

(Case C) Project "C" is located in an area which is a Difficult Development Area in 2000, but IS NOT a Difficult Development Area in 2001. Bonds are issued for Project "C" on October 30, 2000, but Project "C" is not placed in service until March 30, 2001. Project "C" is eligible for the increase in basis available to projects located in 2000 Difficult Development Areas because the first of the two events necessary for triggering the effective date for buildings described in section 42(h)(4)(B) of the Code (the two events being bonds issued and buildings placed in service) took place on October 30, 2000, a time when project "C" was located in a Difficult Development Area.

Findings and Certifications

Environmental Impact

In accordance with 24 CFR 50.19(c)(6) of the Department's regulations, the policies and procedures contained in this notice provide for the establishment of fiscal requirements or procedures which do not constitute a development decision that affects the physical condition of specific project areas or building sites. Therefore, this notice is categorically excluded from the requirements of the National Environmental Policy Act (42 U.S.C. 4321 *et seq.*).

Regulatory Flexibility Act

The Secretary, in accordance with the Regulatory Flexibility Act (5 U.S.C. 605(b)), has reviewed and approved this notice and in so doing certifies that this notice will not have a significant economic impact on a substantial number of small entities. The notice involves the designation of "Difficult Development Areas" as required by section 42 of the Code, as amended, for use by political subdivisions of the States in allocating the LIHTC. This notice places no new requirements on small entities.

Executive Order 13132, Federalism Executive Order 13132 (entitled "Federalism") prohibits, to the extent practicable and permitted by law, an agency from promulgating policies that have federalism implications and either impose substantial direct compliance costs on State and local governments and are not required by statute, or preempt State law, unless the relevant requirements of section 6 of the Executive Order are met. This notice does not have federalism implications and does not impose substantial direct compliance costs on State and local governments or preempt State law within the meaning of the Executive Order.

Dated: September 15, 2000.

Andrew Cuomo,

Secretary.

BILLING CODE 4210-62-P

2001 Internal Revenue Code Section 42(d)(5)(C) Metropolitan Difficult Development Areas

STATE	METROPOLITAN AREA and Components	METROPOLITAN AREA and Components	METROPOLITAN AREA and Components	METROPOLITAN AREA and Components
AZ	YUMA, AZ Yuma County			
CA	CHICO-PARADISE, CA Butte County	LOS ANGELES-LONG BEACH, CA Los Angeles County	MERCED, CA Merced County	SALINAS, CA Monterey County
	SAN DIEGO, CA San Diego County	SAN FRANCISCO, CA San Francisco County Marin County San Mateo County	SAN JOSE, CA Santa Clara County	SAN LUIS OBISPO-ATASCADERO-PASO ROBLES, CA San Luis Obispo County
	SANTA BARBARA-SANTA MARIA-LOMPOC, CA Santa Barbara County	SANTA CRUZ-WATSONVILLE, CA Santa Cruz County	SANTA ROSA, CA Sonoma County	VALLEJO-FAIRFIELD-NAPA, CA Napa County Solano County
FL	MIAMI, FL Dade County	PUNTA GORDA, FL Charlotte County		

2001 Internal Revenue Code Section 42(d)(5)(C) Metropolitan Difficult Development Areas

MA

BARNSTABLE-YARMOUTH, MA

Barnstable city	Harwich town
Brewster town	Mashpee town
Chatham town	Orleans town
Dennis town	Sandwich town
Eastham town	Yarmouth town

BOSTON, MA-NH

Berkley town	Bedford town	Waltham city	Weymouth town
Dighton town	Belmont town	Watertown city	Wrentham town
Mansfield town	Boxborough town	Wayland town	Carver town
Norton town	Burlington town	Weston town	Duxbury town
Taunton city	Cambridge city	Wilmington town	Hanover town
Amesbury town	Carlisle town	Winchester town	Hingham town
Beverly city	Concord town	Woburn city	Hull town
Danvers town	Everett city	Bellingham town	Kingston town
Essex town	Framingham town	Braintree town	Marshfield town
Gloucester city	Holliston town	Brookline town	Norwell town
Hamilton town	Hopkinton town	Canton town	Pembroke town
Ipswich town	Hudson town	Cohasset town	Plymouth town
Lynn city	Lexington town	Dedham town	Rockland town
Lynnfield town	Lincoln town	Dover town	Scituate town
Manchester-by-the-Sea	Littleton town	Foxborough town	Wareham town
Marblehead town	Malden city	Franklin city	Boston city
Middleton town	Marlborough city	Holbrook town	Chelsea city
Nahant town	Maynard town	Medfield town	Revere city
Newbury town	Medford city	Medway town	Winthrop town
Newburyport city	Melrose city	Millis town	Berlin town
Peabody city	Natick town	Milton town	Blackstone town
Rockport town	Newton city	Needham town	Bolton town
Rowley town	North Reading town	Norfolk town	Harvard town
Salem city	Reading town	Norwood town	Hopedale town
Salisbury town	Sherborn town	Plainville town	Lancaster town
Saugus town	Shirley town	Quincy city	Mendon town
Swampscott town	Somerville city	Randolph town	Milford town
Topsfield town	Stoneham town	Sharon town	Millville town
Wenham town	Stow town	Stoughton town	Southborough town
Acton town	Sudbury town	Walpole town	Upton town
Arlington town	Townsend town	Wellesley town	Seabrook town, NH
Ashland town	Wakefield town	Westwood town	South Hampton town, NH
Ayer town			

NH

PORTSMOUTH-ROCHESTER, NH-ME

Brentwood town	Greenland town	New Castle town	North Hampton town	Barrington town	Lee town	Rollinsford town	Kittery town, ME
East Kingston town	Hampton town	Newfields town	Portsmouth city	Dover city	Madbury town	Somersworth city	South Berwick town, ME
Epping town	Hampton Falls town	Newington town	Rye town	Durham town	Milton town	Berwick town, ME	York town, ME
Exeter town	Kensington town	Newmarket town	Stratham town	Farmington town	Rochester city	Eliot town, ME	

NJ

ATLANTIC-CAPE MAY, NJ

Atlantic County	Cape May County

JERSEY CITY, NJ

Hudson County

MONMOUTH-OCEAN, NJ

Monmouth County	Ocean County

VINELAND-MILLVILLE-BRIDGETON, NJ

Cumberland County

2001 Internal Revenue Code Section 42(d)(5)(C) Metropolitan Difficult Development Areas

NY	DUTCHESS COUNTY, NY Duchess County	NASSAU-SUFFOLK, NY Nassau County Suffolk County	NEW YORK, NY Bronx County New York County Kings County Putnam County	 Queens County Rockland County Richmond County Westchester County
OR	EUGENE-SPRINGFIELD, OR Lane County	MEDFORD-ASHLAND, OR Jackson County		
PA	STATE COLLEGE, PA Centre County			
PR	AGUADILLA, PR Aguada Municipio Aguadilla Municipio Moca Municipio	CAGUAS, PR Caguas Municipio Gurabo Municipio Cayey Municipio San Lorenzo Mun. Cidra Municipio	MAYAGUEZ, PR Anasco Municipio Mayaguez Municipio Cabo Rojo Mun. Sabana Grande Mu. Hormigueros Mun. San German Mun.	SAN JUAN-BAYAMON, PR Aguas Buenas Mu. Corozal Municipio Barceloneta Mun. Dorado Municipio Bayamon Mun. Fajardo Municipio Canovanas Mun. Florida Municipio Carolina Municipio Guaynabo Municipio San Juan Mun. Humacao Municipio Toa Alta Municipio Juncos Municipio Toa Baja Mun. Las Piedras Mun. Trujillo Alto Mun. Loiza Municipio Vega Alta Mun. Luquillo Municipio Vega Baja Mun. Manati Municipio Yabucoa Municipio Morovis Municipio Catano Municipio Naguabo Municipio Ceiba Municipio Naranjito Municipio Comerio Municipio Rio Grande Municipio
TX	BROWNSVILLE-HARLINGEN-SAN BENITO, TX Cameron County		EL PASO, TX El Paso County	LAREDO, TX Webb County
WA	BELLINGHAM, WA Whatcom County	RICHLAND-KENNEWIXK-PASCO, WA Benton County Franklin County	YAKAMA, WA Yakima County	

2001 IRC Section 42(d)(5)(C) Nonmetropolitan Difficult Development Areas

STATE	COUNTY OR COUNTY EQUIVALENT	COUNTY OR COUNTY EQUIVALENT	COUNTY OR COUNTY EQUIVALENT	COUNTY OR COUNTY EQUIVALENT
PI	PACIFIC ISLANDS			
AK	ALEUTIANS EAST BOROUGH	BETHEL CENSUS AREA	DILLINGHAM CENSUS AREA	FAIRBANKS NORTH STAR BOROUGH
	HAINES BOROUGH	JUNEAU BOROUGH	KENAI PENINSULA BOROUGH	KETCHIKAN GATEWAY BOROUGH
	KODIAK ISLAND BOROUGH	LAKE AND PENINSULA BOROUGH	MATANUSKA-SUSITNA BOROUGH	NOME CENSUS AREA
	NORTH SLOPE BOROUGH	NORTHWEST ARCTIC BOROUGH	PRINCE OF WALES-OUTER KETCHIKAN CENSUS AREA	SITKA BOROUGH
	VALDEZ-CORDOVA CENSUS AREA	WADE HAMPTON CENSUS AREA	WRANGELL-PETERSBURG CENSUS AREA	YUKON-KOYUKUK CENSUS AREA
AZ	APACHE COUNTY	COCHISE COUNTY	GILA COUNTY	GRAHAM COUNTY
	LA PAZ COUNTY	NAVAJO COUNTY	SANTA CRUZ COUNTY	YAVAPAI COUNTY
AR	BAXTER COUNTY	DREW COUNTY		
CA	ALPINE COUNTY	AMADOR COUNTY	CALAVERAS COUNTY	COLUSA COUNTY
	DEL NORTE COUNTY	GLENN COUNTY	HUMBOLDT COUNTY	IMPERIAL COUNTY
	INYO COUNTY	KINGS COUNTY	LAKE COUNTY	LASSEN COUNTY
	MARIPOSA COUNTY	MENDOCINO COUNTY	MODOC COUNTY	MONO COUNTY
	NEVADA COUNTY	PLUMAS COUNTY	SAN BENITO COUNTY	SIERRA COUNTY
	SISKIYOU COUNTY	TEHAMA COUNTY	TRINITY COUNTY	TUOLUMNE COUNTY
CO	ARCHULETA COUNTY	GARFIELD COUNTY	GRAND COUNTY	LA PLATA COUNTY
	MONTROSE COUNTY	PARK COUNTY	PITKIN COUNTY	SAN MIGUEL COUNTY
CT	LITCHFIELD COUNTY (part) Canaan town, Kent town, Norfolk town, Sharon town Colebrook town, Litchfield town, North Canaan town, Torrington town Cornwall town, Morris town, Salisbury town, Warren town Goshen town		MIDDLESEX COUNTY (part) Chester town, Essex town Deep River town, Westbrook town	NEW LONDON COUNTY (part) Lyme town, Volunton town
	TOLLAND COUNTY (part) Union town		WINDHAM COUNTY (part) Brooklyn town, Killingly town Eastford town, Pomfret town Hampton town	Putnam town, Sterling town Scotland town, Woodstock town
DE	SUSSEX COUNTY			
FL	CALHOUN COUNTY	CITRUS COUNTY	COLUMBIA COUNTY	DESOTO COUNTY
	DIXIE COUNTY	FRANKLIN COUNTY	GILCHRIST COUNTY	GLADES COUNTY
	GULF COUNTY	HAMILTON COUNTY	HARDEE COUNTY	HENDRY COUNTY
	HIGHLANDS COUNTY	HOLMES COUNTY	INDIAN RIVER COUNTY	JACKSON COUNTY
	JEFFERSON COUNTY	LAFAYETTE COUNTY	LEVY COUNTY	LIBERTY COUNTY
	MADISON COUNTY	MONROE COUNTY	OKEECHOBEE COUNTY	PUTNAM COUNTY
	SUMTER COUNTY	SUWANNEE COUNTY	TAYLOR COUNTY	WAKULLA COUNTY
	WASHINGTON COUNTY			
GA	BUTTS COUNTY			
HI	HAWAII COUNTY	KAUAI COUNTY	MAUI COUNTY	
ID	BONNER COUNTY	KOOTENAI COUNTY		

2001 IRC Section 42(d)(5)(C) Nonmetropolitan Difficult Development Areas

OR	BAKER COUNTY	CLATSOP COUNTY	COOS COUNTY	CROOK COUNTY
	CURRY COUNTY	DESCHUTES COUNTY	DOUGLAS COUNTY	GILLIAM COUNTY
	GRANT COUNTY	HARNEY COUNTY	HOOD RIVER COUNTY	JEFFERSON COUNTY
	JOSEPHINE COUNTY	KLAMATH COUNTY	LAKE COUNTY	LINCOLN COUNTY
	LINN COUNTY	MALHEUR COUNTY	MORROW COUNTY	SHERMAN COUNTY
	TILLAMOOK COUNTY	UMATILLA COUNTY	UNION COUNTY	WALLOWA COUNTY
	WASCO COUNTY	WHEELER COUNTY		
PA	MONROE COUNTY	NORTHUMBERLAND COUNTY	UNION COUNTY	WAYNE COUNTY
PR	All			
RI	NEWPORT COUNTY (part) Middleton town Portsmouth town Newport city	WASHINGTON COUNTY (part) New Shoreham town		
SD	BUTTE COUNTY	LAWRENCE COUNTY	MEADE COUNTY	
TX	ARANSAS COUNTY	CAMP COUNTY	HUDSPETH COUNTY	KIMBLE COUNTY
	LLANO COUNTY	REAGAN COUNTY	VAL VERDE COUNTY	WALKER COUNTY
UT	DAGGETT COUNTY	IRON COUNTY	WASHINGTON COUNTY	
VA	CAROLINE COUNTY	WESTMORELAND COUNTY		
VI	ST. CROIX	ST. JOHN'S/ST. THOMAS		
VT	ADDISON COUNTY	BENNINGTON COUNTY	CALEDONIA COUNTY	ESSEX COUNTY
	CHITTENDEN COUNTY (part) Bolton town Underhill town Buels gore Westford town Huntington town	FRANKLIN COUNTY (part) Bakersfield town Fairfield town Berkshire town Fletcher town Enosburg town Franklin town	Highgate town Richford town Montgomery town Sheldon town	GRAND ISLE COUNTY (part) Alburg town North Hero town Isle La Motte town
	LAMOILLE COUNTY	ORANGE COUNTY	ORLEANS COUNTY	RUTLAND COUNTY
	WASHINGTON COUNTY	WINDHAM COUNTY	WINDSOR COUNTY	
WA	ADAMS COUNTY	ASOTIN COUNTY	CHELAN COUNTY	CLALLAM COUNTY
	COLUMBIA COUNTY	COWLITZ COUNTY	FERRY COUNTY	GARFIELD COUNTY
	GRANT COUNTY	GRAYS HARBOR COUNTY	JEFFERSON COUNTY	KITTITAS COUNTY
	KLICKITAT COUNTY	LEWIS COUNTY	LINCOLN COUNTY	MASON COUNTY
	OKANOGAN COUNTY	PACIFIC COUNTY	PEND OREILLE COUNTY	SAN JUAN COUNTY
	SKAGIT COUNTY	SKAMANIA COUNTY	STEVENS COUNTY	WAHKIAKUM COUNTY
	WHITMAN COUNTY			
WV	RALEIGH COUNTY			



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qualified census tracts and difficult development areas

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
[Docket No. FR-4401-N-03]

Statutorily Mandated Designation of Difficult Development Areas, and Supplemental Designation of Qualified Census Tracts, for Section 42 of the Internal Revenue Code of 1986

AGENCY: Office of the Secretary, HUD.

ACTION: Notice.

SUMMARY: This document designates "Difficult Development Areas" and supplemental "Qualified Census Tracts" for purposes of the Low-Income Housing Tax Credit ("LIHTC") under section 42 of the Internal Revenue Code of 1986 ("the Code"). The United States Department of Housing and Urban Development ("HUD") makes new Difficult Development Area designations annually and makes supplemental designations of Qualified Census Tracts at this time because of changes in metropolitan area definitions.

FOR FURTHER INFORMATION CONTACT: For questions on how areas are designated and on geographic definitions: Kurt G. Usowski, Economist, Division of Economic Development and Public Finance, Office of Policy Development and Research, Department of Housing and Urban Development, 451 Seventh Street, S.W., Washington, D.C. 20410, telephone (202) 708-0426, e-mail Kurt_G._Usowski@hud.gov. For specific legal questions pertaining to section 42 and this notice: Harold J. Gross, Senior Tax Attorney, Office of the General Counsel, Department of Housing and Urban Development, 451 Seventh Street, S.W., Washington, D.C. 20410, telephone (202) 708-3260, e-mail JERRY_GROSS@hud.gov. For questions about the "HUBZones" program: Michael P. McHale, Assistant Administrator for Procurement Policy, Office of Government Contracting, Suite 8800, Small Business Administration, 409 Third Street, S.W., Washington, D.C. 20416, telephone (202) 205-6731, fax (202) 205-7324, e-mail michael.mchale@sba.gov. A text telephone is available for persons with hearing or speech impairments at (202) 708-9300. (These are not toll-free telephone numbers.) Additional copies of this notice are available

through HUD User at (800) 245-2691 for a small fee to cover duplication and mailing costs.

COPIES AVAILABLE ELECTRONICALLY: This notice is available electronically on the Internet (World Wide Web) at http://www.huduser.org/ under the heading "Data Available from HUD User."

SUPPLEMENTARY INFORMATION:

This Document

The designations of Difficult Development Areas in this document are based on FY 1999 Fair Market Rents ("FMRs"), FY 1999 income limits and 1990 census population counts as explained below. The designations of Qualified Census Tracts in newly designated metropolitan areas and the nonmetropolitan parts of States affected by the most recent metropolitan area designation are made necessary by the recently enacted "HUBZones" provisions of the Small Business Reauthorization Act of 1997, which incorporate section 42 Qualified Census Tracts by reference. These designations are made based on 1990 Census data. The corrected designations of Qualified Census Tracts published May 1, 1995, at 60 FR 21246, as amended by the supplemental designations of Qualified Census tracts published June 25, 1998, at 63 FR 34748, and December 9, 1998 at 63 FR 68115, are not affected by this Notice.

Background

The U.S. Treasury Department and the Internal Revenue Service thereof are authorized to interpret and enforce the provisions of the Internal Revenue Code of 1986 (the "Code"), including the Low-Income Housing Tax Credit ("LIHTC") found at section 42 of the Code (26 U.S.C. 42) as amended. The Secretary of HUD is required to designate Difficult Development Areas and Qualified Census Tracts by section 42(d)(5)(C) of the Code.

In order to assist in understanding HUD's mandated designation of Difficult Development Areas and Qualified Census Tracts for use in administering section 42 of the Code, a summary of section 42 is provided. The following summary does not purport to bind the Treasury or the IRS in any way, nor does it purport to bind HUD, as HUD has no authority to interpret or administer the Code, except in those instances where it has a specific delegation.

Summary of Low Income Housing Tax Credit

The LIHTC is a tax incentive intended to increase the availability of low income housing. Section 42 provides an income tax credit to owners of newly constructed or substantially rehabilitated low-income rental housing projects. The dollar amount of the LIHTC available for allocation by each state (the "credit ceiling") is limited by population. Each state is allocated credit based on $1.25

per resident. States may carry forward unused or returned credit derived from the credit ceiling for one year; if not used by then, credit goes into a national pool to be allocated to states as additional credit. State and local housing agencies allocate the state's credit ceiling among low-income housing buildings whose owners have applied for the credit. Besides Section 42 credits derived from the credit ceiling, States may also provide Section 42 credits to owners of buildings based upon the percentage of certain building costs financed by tax-exempt bond proceeds. Credits provided under the tax-exempt bond "volume cap" do not reduce the credit available from the credit ceiling.

The credit allocated to a building is based on the cost of units placed in service as low-income units under certain minimum occupancy and maximum rent criteria. In general, a building must meet one of two thresholds to be eligible for the LIHTC: either 20 percent of units must be rent-restricted and occupied by tenants with incomes no higher than 50 percent of the Area Median Gross Income ("AMGI"), or 40 percent of units must be rent restricted and occupied by tenants with incomes no higher than 60 percent of AMGI. The term "rent-restricted" means that gross rent, including an allowance for utilities, cannot exceed 30 percent of the tenant's imputed income limitation (i.e., 50 percent or 60 percent of AMGI). The rent and occupancy thresholds remain in effect for at least 15 years, and building owners are required to enter into agreements to maintain the low income character of the building for at least an additional 15 years.

The LIHTC reduces income tax liability dollar for dollar. It is taken annually for a term of ten years and is intended to yield a present value of either (1) 70 percent of the "qualified basis" for new construction or substantial rehabilitation expenditures that are not federally subsidized (i.e., financed with tax-exempt bonds or below-market federal loans), or (2) 30 percent of the qualified basis for the cost of acquiring certain existing projects or projects that are federally subsidized. The actual credit rates are adjusted monthly for projects placed in service after 1987 under procedures specified in section 42. Individuals can use the credit up to a deduction equivalent of $25,000. This equals $9,900 at the 39.6 percent maximum marginal tax rate. Individuals cannot use the credit against the alternative minimum tax. Corporations, other than S or personal service corporations, can use the credit against ordinary income tax. They cannot use the credit against the alternative minimum tax. These corporations can also deduct the losses from the project.

The qualified basis represents the product of the "applicable fraction" of the building and the "eligible basis" of the building. The applicable fraction is based on the number of low income units in the building as a percentage of the total number of units, or based on the floor space of low income units as a percentage of the total floor space of residential units in the building. The eligible basis is the adjusted basis attributable to acquisition, rehabilitation, or new construction costs

(depending on the type of LIHTC involved). These costs include amounts chargeable to capital account incurred prior to the end of the first taxable year in which the qualified low income building is placed in service or, at the election of the taxpayer, the end of the succeeding taxable year. In the case of buildings located in designated Qualified Census Tracts or designated Difficult Development Areas, eligible basis can be increased up to 130 percent of what it would otherwise be. This means that the available credit also can be increased by up to 30 percent. For example, if the 70 percent credit is available, it effectively could be increased up to 91 percent.

Under section 42(d)(5)(C) of the Code, a Qualified Census Tract is any census tract (or equivalent geographic area defined by the Bureau of the Census) in which at least 50 percent of households have an income less than 60 percent of the AMGI. There is a limit on the number of Qualified Census Tracts in any Metropolitan Statistical Area ("MSA") or Primary Metropolitan Statistical Area ("PMSA") that may be designated to receive an increase in eligible basis: all of the designated census tracts within a given MSA/PMSA may not together contain more than 20 percent of the total population of the MSA/PMSA. For purposes of HUD designations of Qualified Census Tracts, all non-metropolitan areas in a state are treated as if they constituted a single metropolitan area.

Section 42 of the Code defines a Difficult Development Area as any area designated by the Secretary of HUD as an area that has high construction, land, and utility costs relative to the AMGI. Again, limits apply. All designated Difficult Development Areas in MSAs/PMSAs may not contain more than 20 percent of the aggregate population of all MSAs/PMSAs, and all designated areas not in metropolitan areas may not contain more than 20 percent of the aggregate population of all non-metropolitan counties.

The following changes in MSA/PMSA definitions were made after HUD's last designation of Qualified Census Tracts.

New MSA (MSA Number)	Component Counties
Auburn-Opelika, AL MSA (580)	Lee County, AL
Corvallis, OR MSA (1890)	Benton County, OR

Since these counties are no longer part of the nonmetropolitan areas of their respective States, the 20 percent population cap (see below) is applied to the populations of these counties individually. This results in the loss of 2 qualified census tracts in Lee County, AL (402.00 and 407.00), and 1 qualified census tract in Benton County, OR (11.00).

Explanation of HUD Designation Methodology

A. Qualified Census Tracts

Rents ("FMRs") used for the section 8 Housing Assistance Payments Program. The procedure used in making these calculations follows:

1. For each MSA/PMSA and each non-metropolitan county, a ratio was calculated. This calculation used the FY 1999 two-bedroom FMR and the FY 1999 four-person VLIL. The numerator of the ratio was the area's FY 1999 FMR. The denominator of the ratio was the monthly LIHTC income-based rent limit calculated as 1/12 of 30 percent of 120 percent of the area's VLIL (where 120 percent of the VLIL was rounded to the nearest $50 and not allowed to exceed 80 percent of the AMGI in areas where the VLIL is adjusted upward from its 50 percent of AMGI base).

2. The ratios of the FMR to the LIHTC income-based rent limit were arrayed in descending order, separately, for MSAs/PMSAs and for non-metropolitan counties.

3. The Difficult Development Areas are those with the highest ratios cumulative to 20 percent of the 1990 population of all metropolitan areas and of all non-metropolitan counties.

C. Application of Population Caps to Difficult Development Area Determinations

In identifying Difficult Development Areas and Qualified Census Tracts, HUD applied various caps, or limitations, as noted above. The cumulative population of metropolitan Difficult Development Areas cannot exceed 20 percent of the cumulative population of all metropolitan areas and the cumulative population of nonmetropolitan Difficult Development Areas cannot exceed 20 percent of the cumulative population of all nonmetropolitan counties.

For Qualified Census Tracts, section 42(d)(5)(C)(ii)(II) of the Code specifies that the population of designated census tracts within a metropolitan area cannot exceed 20% of the population of that metropolitan area. Similarly, for census tracts/block numbering areas (BNAs) located outside metropolitan areas, the population of designated census tracts/BNAs cannot exceed 20% of the population of the non-metropolitan counties in a State or equivalent area.

In applying these caps, HUD established procedures to deal with how to treat small overruns of the caps. The remainder of this section explains the procedure. In general, HUD stops selecting areas when it is impossible to choose another area without exceeding the applicable cap. The only exceptions to this policy are when the next eligible excluded area contains either a large absolute population or a large percentage of the total population, or the next excluded area's ranking ratio as described above was identical (to four decimal places) to the last area selected, and its inclusion resulted in only a minor overrun of the cap. Thus for both the designated metropolitan and nonmetropolitan Difficult Development Areas there are

minimal overruns of the caps. HUD believes the designation of these additional areas is consistent with the intent of the legislation. Some latitude is justifiable because it is impossible to determine whether the 20 percent cap has been exceeded, as long as the apparent excess is small, due to measurement error. Despite the care and effort involved in a decennial census, it is recognized by the Census Bureau, and all users of the data, that the population counts for a given area and for the entire country are not precise. The extent of the measurement error is unknown. Thus, there can be errors in both the numerator and denominator of the ratio of populations used in applying a 20 percent cap. In circumstances where a strict application of a 20 percent cap results in an anomalous situation, recognition of the unavoidable imprecision in the census data justifies accepting small variances above the 20 percent limit.

D. Exceptions to OMB Definitions of MSAs/PMSAs and Other Geographic Matters

As stated in OMB Bulletin 99-04 defining metropolitan areas:

> "OMB establishes and maintains the definitions of the [Metropolitan Areas] solely for statistical purposes ...OMB does not take into account or attempt to anticipate any nonstatistical uses that may be made of the definitions... We recognize that some legislation specifies the use of metropolitan areas for programmatic purposes, including allocating Federal funds."

HUD makes exceptions to OMB definitions in calculating FMRs by deleting counties from metropolitan areas whose OMB definitions are determined by HUD to be larger than their housing market areas.

The following counties are assigned their own FMRs and VLILs and evaluated as if they were separate metropolitan areas for purposes of designating Difficult Development Areas.

Metropolitan Area and Counties Deleted

Chicago, IL: DeKalb, Grundy, and Kendall Counties.

Cincinnati-Hamilton, OH-KY-IN: Brown County, Ohio; Gallatin, Grant, and Pendleton Counties, Kentucky; and Ohio County, Indiana.

Dallas, TX: Henderson County.

Flagstaff, AZ-UT: Kane County, Utah.

New Orleans, LA: St. James Parish.

Washington, DC-MD-VA-WV: Clarke, Culpeper, King George, and Warren Counties, Virginia; and Berkely and Jefferson Counties, West Virginia.

Affected MSAs/PMSAs are assigned the indicator "(part)" in the list of Metropolitan Difficult Development Areas. Any of the excluded counties designated as difficult development areas separately from their metropolitan areas are designated by the county name.

Finally, in the New England states (Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont) OMB defines MSAs/PMSAs according to county subdivisions or Minor Civil Divisions ("MCDs") rather than county boundaries. Thus, when a New England county is designated as a Nonmetropolitan Difficult Development Area, only that part of the county (the group of MCDs) not included in any MSA/PMSA is the Nonmetropolitan Difficult Development Area. Affected counties are assigned the indicator "(part)" in the list of Nonmetropolitan Difficult Development Areas.

For the convenience of readers of this notice, the geographic definitions of designated Metropolitan Difficult Development Areas and the MCDs included in Nonmetropolitan Difficult Development Areas in the New England states are included in the list of Difficult Development Areas.

Future Designations

Difficult Development Areas are designated annually as updated income and FMR data become available. Qualified Census Tracts will not be redesignated until data from the 2000 census become available unless changes in MSA/PMSA definitions are made by OMB in the interim.

Effective Date

The list of Difficult Development Areas and the supplemental list of Qualified Census Tracts is effective for allocations of credit made after December 31, 1999. In the case of a building described in section 42(h)(4)(B) of the Code, the list is effective if the bonds are issued and the building is placed in service after December 31, 1999. The corrected designations of Qualified Census Tracts published May 1, 1995, at 60 FR 21246, as amended by the supplemental designations of Qualified Census tracts published June 25, 1998, at 63 FR 34748, and December 9, 1998 at 63 FR 68115, are not affected by this Notice.

Interpretive Examples for Effective Date

For the convenience of readers of this Notice, interpretive examples are provided below to illustrate the consequences of the effective date in areas that gain or lose Difficult Development Area status with respect to projects described in section 42(h)(4)(B) of the Code. The

credit. This notice also details the technical methodology used in making such designations.

Executive Order 12612, Federalism

The General Counsel, as the Designated Official under section 6(a) of Executive Order 12612, Federalism, has determined that the policies contained in this notice will not have any substantial direct effects on States or their political subdivisions, or the relationship between the Federal government and the States, or on the distribution of power and responsibilities among the various levels of government. As a result, the notice is not subject to review under the order. The notice merely designates "Difficult Development Areas" as required under section 42 of the Internal Revenue Code, as amended, for the use by political subdivisions of the States in allocating the LIHTC. The notice also details the technical methodology used in making such designations.

Dated: September 9, 1999

Andrew M. Cuomo
Secretary

- 2000 Metropolitan Difficult Development Areas (.pdf)
- 2000 Non-metropolitan Difficult Development Areas (.pdf)
- Supplemental Qualified Census Tract Designations Only (.pdf)
- Complete List Metropolitan Qualified Census Tracts (.pdf)
- Complete List Non-metropolitan Qualified Census Tracts (.pdf)
- Complete Qualified Census Tracts: Compressed, Geocoded, dBase Format
- 2000 Qualified Census Tracts - Generate QCT Tables for Individual Areas

To determine the census tract number for a particular address, visit any of the following sites: the Federal Financial Institutions Examination Council (FFIEC), the Census Bureau, or the Small Business Administration (SBA).

Last revised: 8/18/2000

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Auburn-Opelika, AL

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lee County	401.00	406.00	408.00	415.00	416.00							

METROPOLITAN AREA: Corvallis, OR

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Benton County	7.00	8.00										

IRS SECTION 42(D)(5)(C) NONMETROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

STATE: ALABAMA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bullock County	9521.00											
Butler County	9531.00	9534.00										
Clarke County	9580.00											
Dallas County	9964.00	9965.00	9969.00	9970.00	9972.00	9973.00						
Escambia County	9702.00	9706.00										
Greene County	9743.00	9745.00	9746.00									
Hale County	9746.00	9747.00	9748.00	9749.00								
Lowndes County	9810.00	9811.00										
Macon County	9817.00											
Marengo County	9828.00											
Monroe County	9857.00	9858.00										
Perry County	9871.00	9872.00										
Pickens County	9881.00											
Pike County	9889.00											
Sumter County	9912.00	9915.00										
Talladega County	106.00	118.00										
Wilcox County	9947.00	9949.00	9950.00	9951.00								

STATE: OREGON

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Clatsop County	9508.00											
Union County	9707.00											

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Abilene, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Taylor County	102.00	108.00	110.00	111.00	118.00	119.00						

METROPOLITAN AREA: Aguadilla, PR												
MUNICIPO	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Aguadilla Municipio	4001.00	4008.00	4009.00	4010.00	4011.00	4013.00	4206.98					

METROPOLITAN AREA: Akron, OH												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Portage County	6015.00											
Summit County	5011.00	5012.00	5013.01	5013.02	5014.00	5015.00	5017.00	5018.00	5019.00	5024.00	5025.00	5031.00
	5032.00	5034.00	5038.00	5041.00	5042.00	5043.00	5044.00	5053.00	5056.00	5063.04	5065.00	5066.00
	5067.00	5068.00	5069.00	5074.00	5101.00	5103.01						

METROPOLITAN AREA: Albany, GA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Dougherty County	2.00	8.00	12.00	13.00	14.01	14.02	15.00	106.01				

METROPOLITAN AREA: Albany-Schenectady-Troy, NY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Albany County	2.00	5.01	6.00	7.00	8.00	11.00	15.00	25.00	128.00	129.00	132.00	
Montgomery County	701.00	702.00	706.00	709.00								
Rensselaer County	404.00	407.00										
Schenectady County	209.00	210.01	210.02									

METROPOLITAN AREA: Albuquerque, NM												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bernalillo County	6.02	9.01	12.00	13.00	14.00	15.00	16.00	20.00	28.00	34.00	44.01	45.01
	45.02	48.00										
Sandoval County	102.00											

METROPOLITAN AREA: Alexandria, LA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Rapides Parish	111.00	119.00	120.00	127.00	129.00							

METROPOLITAN AREA: Allentown-Bethlehem-Easton, PA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Carbon County	204.00											
Lehigh County	4.00	5.00	9.00	10.00	11.00	13.00						
Northampton County	105.00	110.00	144.00									

METROPOLITAN AREA: Altoona, PA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Blair County	1016.00	1019.00										

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Amarillo, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Potter County	106.00	111.00	113.00	114.00	120.00	121.00	122.00	123.00	126.00	129.00	130.00	131.00
	140.00											

METROPOLITAN AREA: Anchorage, AK												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Anchorage Borough	3.00	4.00	6.00	9.01	11.00							

METROPOLITAN AREA: Ann Arbor, MI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lenawee County	613.00	616.00										
Washtenaw County	4001.00	4002.00	4003.00	4005.00	4007.00	4008.00	4022.00	4026.00	4106.00	4107.00	4110.00	4111.00
	4112.00											

METROPOLITAN AREA: Anniston, AL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Calhoun County	3.00	4.00	5.00	6.00	7.00	8.00						

METROPOLITAN AREA: Appleton-Oshkosh-Neenah, WI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Outagamie County	101.00											
Winnebago County	6.00	7.00										

METROPOLITAN AREA: Arecibo, PR												
MUNICIPO	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Arecibo Municipio	3001.00	3004.00	3005.00	3013.00	3018.00	3019.00	3021.00	3023.00				
Camuy Municipio	3205.00											

METROPOLITAN AREA: Asheville, NC												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Buncombe County	1.00	2.00	9.00									
Madison County	102.00	103.00										

METROPOLITAN AREA: Athens, GA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Clarke County	1.00	2.00	3.00	4.00	5.00	6.00	9.00	16.98				

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Atlanta, GA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Carroll County	9905.00											
Cherokee County	912.98											
Clayton County	403.01											
Cobb County	307.00	308.00	309.02									
Coweta County	1706.00											
DeKalb County	205.00	206.00	207.00	208.00	209.00	212.04	221.00	224.02	227.00	237.00		
Fulton County	7.00	8.00	10.95	17.00	18.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00
	28.00	29.00	31.00	32.00	33.00	35.00	36.00	37.00	38.00	39.00	40.00	42.95
	43.00	44.00	46.95	48.00	52.00	55.01	55.02	56.00	57.00	58.00	60.00	62.00
	63.00	64.00	66.01	66.02	67.00	68.02	71.00	72.00	73.00	74.00	75.00	76.01
	78.04	81.02	82.02	83.01	83.02	84.00	85.00	86.01	86.02	87.01	87.02	88.00
	106.01	109.00	110.00	112.01								
Newton County	1004.00	1006.00										
Spalding County	1603.00	1604.00	1607.00	1608.00	1609.00							
Walton County	1103.00	1104.00										

METROPOLITAN AREA: Atlantic-Cape May, NJ												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Atlantic County	8.00	11.00	14.00	15.00	18.00	19.00	23.00	24.00	25.00			
Cape May County	214.00	215.00										

METROPOLITAN AREA: Auburn-Opelika, AL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lee County	401.00	406.00	408.00	415.00	416.00							

METROPOLITAN AREA: Augusta-Aiken, GA-SC												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
McDuffie County	9502.00											
Richmond County	2.00	3.00	4.00	6.00	7.00	8.00	9.00	14.00	15.00	104.00	106.00	
Aiken County	214.00	218.00										

METROPOLITAN AREA: Austin-San Marcos, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bastrop County	9507.00											
Caldwell County	9602.00	9604.00	9607.00									
Hays County	101.00	102.00	103.01	103.02	105.00							
Travis County	3.01	3.02	4.02	5.00	6.01	6.03	6.04	7.00	8.02	8.03	8.04	9.01
	9.02	10.00	13.05	13.07	18.04	18.05	18.06	18.12	21.05	21.09	21.10	21.11
	23.04	23.05	23.06	23.07	23.10	23.12	24.13					
Williamson County	210.00	211.00	214.02									

METROPOLITAN AREA: Bakersfield, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Kern County	4.00	11.03	12.00	13.00	14.00	15.00	16.00	20.00	21.00	22.00	23.02	25.00
	48.00											

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Baltimore, MD												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Anne Arundel County	7028.00	7411.00										
Baltimore County	4016.01	4016.02	4084.00	4210.00	4507.00	4508.01	4508.02					
Baltimore City	301.00	302.00	402.00	501.00	603.00	604.00	605.00	701.00	702.00	703.00	704.00	802.00
	803.01	804.00	805.00	806.00	807.00	808.00	904.00	908.00	909.00	1001.00	1002.00	1004.00
	1102.00	1203.00	1204.00	1205.00	1206.00	1301.00	1302.00	1303.00	1304.00	1401.00	1402.00	1403.00
	1501.00	1502.00	1504.00	1505.00	1506.00	1508.02	1512.00	1513.00	1601.00	1602.00	1603.00	1604.00
	1606.00	1702.00	1703.00	1801.00	1802.00	1803.00	1901.00	1902.00	1903.00	2001.00	2002.00	2003.00
	2004.00	2005.00	2101.01	2102.01	2301.00	2502.03	2502.04	2502.07	2503.01	2503.02	2503.03	2505.00
	2506.00	2603.03	2604.01	2604.02	2604.98	2606.04	2717.00	2718.01	2718.02	2804.04		

METROPOLITAN AREA: Bangor, ME												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Penobscot County	1.00	80.02										

METROPOLITAN AREA: Barnstable-Yarmouth, MA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Barnstable County	124.00											

METROPOLITAN AREA: Baton Rouge, LA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Ascension Parish	308.00	309.00										
East Baton Rouge Parish	1.00	2.00	3.00	5.00	6.01	8.00	9.00	10.00	11.04	13.00	14.00	15.00
	16.00	21.00	22.00	24.00	25.00	28.00	30.01	30.02	31.01	31.02	33.00	40.07
West Baton Rouge Parish	202.00											

METROPOLITAN AREA: Beaumont-Port Arthur, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Jefferson County	1.03	7.00	8.00	9.00	10.00	14.00	15.00	17.00	18.00	19.00	22.00	23.00
	24.00	51.00	52.00	53.00	54.00	57.00	58.00	59.00	60.00	61.00	62.00	
Orange County	202.00											

METROPOLITAN AREA: Bellingham, WA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Whatcom County	6.00	10.00										

METROPOLITAN AREA: Benton Harbor, MI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Berrien County	1.00	2.00	3.00	4.00	5.00	6.00	21.00	22.00	23.00	205.00		

METROPOLITAN AREA: Bergen-Passaic, NJ												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bergen County	31.97	280.98										
Passaic County	1251.97	1251.98	1752.00	1753.00	1754.00	1755.00	1758.00	1759.00	1804.00	1805.00	1806.00	1807.00
	1808.00	1809.00	1811.00	1813.00	1814.00	1815.00	1816.01	1816.02	1817.01	1817.02	1818.00	1820.00
	1821.00	1822.00	1823.00	1827.00	1828.00	1829.00	1830.00					

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Billings, MT												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Yellowstone County	1.00	2.00	3.00									

METROPOLITAN AREA: Biloxi-Gulfport-Pascagpula, MS												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Harrison County	1.00	3.00	5.00	18.00	23.00							
Jackson County	423.00											

METROPOLITAN AREA: Binghamton, NY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Broome County	2.00	3.00	5.00	10.00	11.00	12.00	13.00	135.00				

METROPOLITAN AREA: Birmingham, AL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Jefferson County	3.00	5.00	7.00	8.00	12.00	14.00	15.00	16.00	23.03	23.04	24.00	27.00
	29.00	30.02	32.00	33.00	39.00	40.00	42.00	45.00	51.01	55.00	57.01	101.00
	103.01	103.02	104.01	106.02	130.02	131.00						

METROPOLITAN AREA: Bloomington, IN												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Monroe County	1.00	2.02	6.00	16.00								

METROPOLITAN AREA: Bloomington-Normal, IL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
McLean County	1.01	2.00	13.02	15.00	16.00							

METROPOLITAN AREA: Boise City, ID												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Ada County	1.00	11.00										
Canyon County	201.00	202.00	213.00	214.00	220.00							

METROPOLITAN AREA: Boston, MA-NH												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bristol County	6138.00											
Essex County	2043.00	2060.00	2061.00	2062.00	2068.00	2069.00	2070.00	2072.00	2108.00	2215.00		
Middlesex County	3522.00	3524.00	3527.00									
Norfolk County	4102.00	4178.02	7621.95									
Plymouth County	5071.02											
Suffolk County	4.01	6.02	7.01	7.02	101.01	101.02	102.00	103.00	104.01	104.02	302.00	402.00
	501.00	502.00	503.00	504.00	506.00	507.00	607.00	608.00	610.00	611.00	613.00	701.00
	702.00	704.00	711.00	712.00	801.00	802.00	803.00	804.00	805.00	806.00	807.00	808.00
	810.00	812.00	813.00	815.00	816.00	817.00	818.00	821.00	902.00	903.00	904.00	905.00
	906.00	907.00	913.00	915.00	916.00	918.00	924.00	1001.00	1002.00	1101.01	1102.00	1205.00
	1602.00	1604.00	1605.00	1707.00								

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Boulder-Longmont, CO

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Boulder County	122.02	122.04	122.05	123.00	124.01	126.02	126.04	134.01				

METROPOLITAN AREA: Brazoria, TX

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Brazoria County	628.00											

METROPOLITAN AREA: Bremerton, WA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Kitsap County	808.98	810.00	813.00									

METROPOLITAN AREA: Bridgeport, CT

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Fairfield County	703.00	705.00	706.00	708.00	709.00	712.00	713.00	714.00	715.00	716.00	717.00	736.00
	738.00	739.00	740.00	741.00	742.00	743.00	744.00					

METROPOLITAN AREA: Brockton, MA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Plymouth County	5103.00	5104.00	5109.00	5112.00	5114.00							

METROPOLITAN AREA: Brownsville-Harlingen-San Benito, TX

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cameron County	109.00	111.00	126.03	131.05	133.02	134.01	138.01	138.02	139.01	139.02	140.01	140.02
	141.00											

METROPOLITAN AREA: Bryan-College Station, TX

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Brazos County	5.00	14.00	15.00	17.00								

METROPOLITAN AREA: Buffalo-Niagara Falls, NY

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Erie County	3.00	4.00	12.00	13.01	13.02	14.02	15.00	16.00	20.00	25.01	25.02	26.00
	27.01	27.02	28.00	29.00	31.00	32.01	32.02	33.02	34.00	35.00	36.00	40.02
	44.02	55.00	56.00	60.00	61.00	62.02	64.00	69.00	70.00	71.01	71.02	72.01
	119.01	121.00	122.00	148.04								
Niagara County	202.00	205.00	209.00	211.00	212.00	213.00	237.00					

METROPOLITAN AREA: Burlington, VT

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Chittenden County	3.00	4.00	5.00	10.00								
Franklin County	107.00											

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Caguas, PR												
MUNICIPO	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Caguas Municipio	2009.00	2010.00	2012.00	2019.00	2029.00							
Cayey Municipio	2606.00	2607.00	2609.00									
Cidra Municipio	2402.00											
Gurabo Municipio	2103.00											
San Lorenzo Municipio	2202.00	2205.00	2206.00	2207.00								

METROPOLITAN AREA: Canton-Massillon, OH												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Stark County	7001.00	7015.00	7017.00	7018.00	7023.00	7101.00	7104.00	7105.00	7138.00			

METROPOLITAN AREA: Casper, WY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Natrona County	1.00	2.00	13.02									

METROPOLITAN AREA: Cedar Rapids, IA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Linn County	19.00	20.00	22.00	27.00								

METROPOLITAN AREA: Champaign-Urbana, IL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Champaign County	1.00	2.00	3.00	4.00	14.00	51.00	52.00	59.00	60.00			

METROPOLITAN AREA: Charleston-North Charleston, SC												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Charleston County	4.00	6.00	7.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00	33.00	37.00
	41.00	43.00	44.00	45.00								

METROPOLITAN AREA: Charleston, WV												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Kanawha County	1.00	7.00	9.00	12.00								

METROPOLITAN AREA: Charlotte-Gastonia-Rock Hill, NC-SC												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cabarrus County	421.00											
Gaston County	319.00	320.00	330.00									
Mecklenburg County	1.00	3.00	4.00	6.00	8.00	9.00	23.00	37.00	39.01	39.02	45.00	47.00
	48.00	50.00	51.00	52.00								
Rowan County	501.00	504.00	508.00									
York County	13.02	604.02	605.01	616.01	617.02							

METROPOLITAN AREA: Charlottesville, VA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Albemarle County	115.98											
Charlottesville City	2.01	2.98	4.97	6.00								

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Chattanooga, TN-GA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Hamilton County	2.00	3.00	4.00	8.00	11.00	12.00	14.00	15.00	16.00	19.00	20.00	21.00
	23.00	25.00	27.00	31.00								

METROPOLITAN AREA: Cheyenne, WY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Laramie County	1.00											

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Chicago, IL

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cook County	101.00	105.00	303.00	311.00	312.00	315.00	316.00	317.00	320.00	321.00	514.00	605.00
	707.00	708.00	804.00	805.00	808.00	819.00	1401.00	1402.00	1406.00	2005.00	2108.00	2109.00
	2205.00	2207.00	2208.00	2209.00	2210.00	2211.00	2213.00	2214.00	2215.00	2217.00	2223.00	2224.00
	2225.00	2226.00	2227.00	2228.00	2229.00	2301.00	2302.00	2303.00	2304.00	2305.00	2307.00	2309.00
	2310.00	2312.00	2315.00	2316.00	2317.00	2318.00	2401.00	2406.00	2407.00	2408.00	2409.00	2410.00
	2411.00	2413.00	2414.00	2415.00	2416.00	2417.00	2418.00	2420.00	2421.00	2422.00	2423.00	2425.00
	2426.00	2427.00	2429.00	2431.00	2432.00	2433.00	2434.00	2501.00	2509.00	2510.00	2511.00	2514.00
	2515.00	2517.00	2518.00	2519.00	2520.00	2521.00	2522.00	2601.00	2602.00	2603.00	2604.00	2605.00
	2606.00	2607.00	2608.00	2609.00	2610.00	2701.00	2702.00	2703.00	2704.00	2705.00	2706.00	2707.00
	2708.00	2709.00	2710.00	2711.00	2712.00	2713.00	2714.00	2715.00	2716.00	2717.00	2718.00	2719.00
	2803.00	2804.00	2805.00	2806.00	2807.00	2808.00	2809.00	2810.00	2811.00	2812.00	2813.00	2814.00
	2815.00	2816.00	2817.00	2818.00	2826.00	2827.00	2828.00	2831.00	2832.00	2836.00	2837.00	2838.00
	2839.00	2840.00	2841.00	2842.00	2843.00	2902.00	2903.00	2904.00	2905.00	2906.00	2908.00	2909.00
	2910.00	2911.00	2912.00	2913.00	2914.00	2915.00	2916.00	2917.00	2918.00	2919.00	2920.00	2922.00
	2923.00	2924.00	2925.00	2926.00	3001.00	3002.00	3003.00	3004.00	3005.00	3006.00	3007.00	3008.00
	3009.00	3010.00	3011.00	3012.00	3013.00	3014.00	3015.00	3016.00	3017.00	3018.00	3101.00	3102.00
	3105.00	3106.00	3107.00	3108.00	3109.00	3110.00	3111.00	3112.00	3113.00	3114.00	3204.00	3301.00
	3302.00	3303.00	3304.00	3402.00	3404.00	3405.00	3406.00	3502.00	3504.00	3506.00	3507.00	3511.00
	3512.00	3513.00	3514.00	3515.00	3601.00	3602.00	3603.00	3604.00	3605.00	3701.00	3702.00	3703.00
	3704.00	3801.00	3802.00	3803.00	3804.00	3805.00	3806.00	3807.00	3808.00	3809.00	3810.00	3811.00
	3812.00	3813.00	3814.00	3815.00	3816.00	3817.00	3818.00	3819.00	3820.00	3901.00	3902.00	3903.00
	3904.00	4001.00	4002.00	4003.00	4004.00	4005.00	4006.00	4007.00	4008.00	4102.00	4201.00	4202.00
	4203.00	4204.00	4205.00	4206.00	4207.00	4208.00	4209.00	4210.00	4211.00	4212.00	4302.00	4303.00
	4304.00	4305.00	4306.00	4308.00	4310.00	4313.00	4401.00	4501.00	4601.00	4602.00	4603.00	4607.00
	4608.00	4609.00	4610.00	4901.00	4902.00	4910.00	4913.00	4914.00	5002.00	5105.00	5201.00	5202.00
	5301.00	5401.00	5602.00	5901.00	6003.00	6007.00	6008.00	6009.00	6013.00	6101.00	6102.00	6103.00
	6104.00	6106.00	6110.00	6111.00	6112.00	6113.00	6114.00	6115.00	6116.00	6117.00	6118.00	6119.00
	6120.00	6121.00	6122.00	6301.00	6306.00	6601.00	6602.00	6603.00	6606.00	6609.00	6701.00	6702.00
	6703.00	6705.00	6706.00	6707.00	6708.00	6709.00	6710.00	6711.00	6712.00	6713.00	6715.00	6716.00
	6717.00	6801.00	6802.00	6803.00	6804.00	6805.00	6806.00	6807.00	6808.00	6809.00	6810.00	6811.00
	6812.00	6813.00	6814.00	6901.00	6902.00	6903.00	6904.00	6906.00	6908.00	6909.00	6911.00	6912.00
	6915.00	7102.00	7103.00	7107.00	7109.00	8133.00	8175.00	8215.00	8236.03	8243.00	8260.00	8269.01
	8269.02	8273.00	8274.00	8290.00	8291.00	8297.00						
DeKalb County	10.00	11.00	12.00									
Kane County	8512.00	8515.00	8536.00	8537.00	8546.98							
Lake County	8623.00	8628.00										
Will County	8813.00	8819.00	8820.00	8825.00								

METROPOLITAN AREA: Chico-Paradise, CA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Butte County	6.02	28.00	30.00									

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Cincinnati, OH-KY-IN

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Campbell County	501.00	502.00	504.00	505.00	506.00	512.00						
Kenton County	603.00	604.00	605.00	606.00	607.00	609.00	620.00	651.00				
Pendleton County	9903.00											
Brown County	9517.00											
Hamilton County	2.00	3.01	3.02	4.00	7.00	8.00	9.00	10.00	11.00	14.00	15.00	16.00
	17.00	21.00	22.00	23.00	25.00	26.00	28.00	30.00	32.00	33.00	34.00	35.00
	36.00	37.00	38.00	39.00	43.00	44.00	47.02	55.00	66.00	67.00	68.00	69.00
	74.00	77.00	78.00	80.00	85.02	86.01	87.00	89.00	91.00	93.00	94.00	103.00
	219.00	227.00										
Warren County	304.00											

METROPOLITAN AREA: Clarksville-Hopkinsville, TN-KY

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Montgomery County	1008.00											

METROPOLITAN AREA: Cleveland-Lorain-Elyria, OH

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Ashtabula County	1.03	4.00	7.01	7.04								
Cuyahoga County	1011.01	1012.00	1013.00	1016.00	1017.00	1018.00	1019.00	1025.00	1026.00	1027.00	1028.00	1029.00
	1031.00	1032.00	1033.00	1034.00	1035.00	1037.00	1038.00	1039.00	1041.00	1042.00	1043.00	1044.00
	1045.00	1046.00	1047.01	1047.02	1048.00	1049.00	1051.00	1053.00	1055.00	1056.01	1072.00	1073.00
	1074.00	1075.00	1077.00	1079.00	1081.00	1082.00	1083.00	1084.00	1085.00	1087.00	1088.00	1089.00
	1093.00	1096.00	1097.00	1098.00	1104.00	1105.00	1106.00	1107.00	1108.00	1111.00	1112.00	1113.00
	1114.01	1114.02	1115.00	1116.00	1117.00	1118.00	1119.02	1121.00	1122.00	1123.00	1124.00	1125.00
	1126.00	1127.00	1128.00	1129.00	1131.00	1132.00	1133.00	1134.00	1135.00	1136.00	1137.00	1138.00
	1139.00	1141.00	1142.00	1143.00	1144.00	1145.00	1146.00	1147.00	1148.00	1149.00	1151.00	1152.00
	1153.00	1154.00	1155.00	1158.00	1161.00	1162.00	1163.00	1164.00	1165.00	1166.00	1168.00	1169.00
	1172.01	1173.00	1181.00	1182.00	1183.00	1184.00	1185.00	1186.01	1186.02	1187.00	1189.00	1191.00
	1192.02	1193.00	1194.02	1195.02	1196.00	1197.02	1198.00	1199.00	1201.00	1202.00	1204.00	1205.00
	1206.00	1207.01	1208.01	1208.02	1212.00	1213.00	1214.01	1244.00	1275.00	1503.00	1504.00	1511.00
	1512.00	1513.00	1514.00	1515.00	1517.00	1518.00	1527.01	1915.00	1939.00			
Lake County	2059.96	2061.97										
Lorain County	223.00	228.00	231.00	232.00	233.00	238.00	708.00	714.00				

METROPOLITAN AREA: Colorado Springs, CO

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
El Paso County	3.02	22.00	23.00	26.00	29.00							

METROPOLITAN AREA: Columbia, MO

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Boone County	1.00	2.00	3.00	4.00	5.00	8.00	9.00					

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Columbia, SC												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lexington County	215.97											
Richland County	1.00	2.00	3.00	5.00	9.00	10.00	13.00	14.00	15.00	16.00	18.00	19.00
	20.01	20.02	28.00	105.02	109.00	117.01						

METROPOLITAN AREA: Columbus, GA-AL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Russell County	301.00	302.00	308.00									
Muscogee County	1.00	5.00	13.00	14.00	15.00	16.00	24.00	25.00	27.00	28.00	30.00	32.00

METROPOLITAN AREA: Columbus, OH												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Fairfield County	317.00	319.00										
Franklin County	7.30	9.20	11.10	11.20	12.00	13.00	14.00	15.00	16.00	17.00	18.10	22.00
	23.00	25.20	26.00	27.10	28.00	29.00	30.00	36.00	37.00	38.00	39.00	40.00
	41.00	42.00	43.00	44.00	50.00	51.00	53.00	54.10	54.20	56.10	56.20	60.00
	61.00	74.10	75.11	75.20	75.34	75.40	78.20	83.50	87.30			
Licking County	7501.00	7504.00	7507.00	7525.00	7583.00							

METROPOLITAN AREA: Corpus Christi, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Nueces County	3.00	4.00	5.00	9.00	10.00	11.00	12.00	13.00	15.00	16.01	56.02	
San Patricio County	108.00	113.00										

METROPOLITAN AREA: Corvallis, OR												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Benton County	7.00	8.00										

METROPOLITAN AREA: Cumberland, MD-WV												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Allegany County	5.00	7.00	9.00	10.00								
Mineral County	107.00											

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Dallas, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Collin County	309.00											
Dallas County	4.01	4.03	4.05	8.00	9.00	10.02	14.00	15.02	15.03	15.04	16.00	19.00
	20.00	22.01	22.02	24.00	25.00	27.01	27.02	28.00	29.00	31.02	33.00	34.00
	35.00	36.00	37.00	38.00	39.01	39.02	40.00	41.00	43.00	46.00	47.00	48.00
	49.00	50.00	51.00	55.00	56.00	57.00	60.02	67.00	68.00	69.00	86.01	86.02
	87.01	87.03	87.04	87.05	88.02	89.00	93.03	93.04	100.00	101.01	101.02	102.00
	103.00	104.00	105.00	106.00	108.02	111.05	114.01	114.02	115.00	116.02	159.00	166.05
	188.02	190.13	192.09									
Denton County	206.01	207.00	209.00	210.00	211.00	212.00	213.01					
Ellis County	604.00	605.00	612.00	616.00								
Henderson County	9505.00	9507.00	9510.00	9512.00	9515.98							
Hunt County	9601.00	9605.00	9606.00	9608.00	9609.00							
Kaufman County	505.00	510.00										

METROPOLITAN AREA: Danbury, CT												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Fairfield County	2101.00	2306.00										

METROPOLITAN AREA: Danville, VA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Danville City	5.00	6.00	11.00	16.98								

METROPOLITAN AREA: Davenport-Moline-Rock Island, IA-IL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Henry County	308.00											
Rock	and County	206.00	223.00	224.00	226.00	227.00	234.00	236.00	244.00			
Scott County	105.00	106.00	107.00	108.00	109.00	114.00						

METROPOLITAN AREA: Dayton-Springfield, OH												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Clark County	1.00	2.00	3.00	4.00	9.01	9.02	12.00					
Greene County	2403.02											
Montgomery County	3.00	7.00	10.00	12.00	13.00	14.00	15.00	17.00	18.00	19.00	21.00	22.00
	34.00	35.00	36.00	37.00	39.00	40.00	41.00	42.00	43.00	47.00	602.00	603.00
	702.01	703.00	805.00									

METROPOLITAN AREA: Daytona Beach, FL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Volusia County	814.00	815.00	819.00	820.00	821.00	905.00						

METROPOLITAN AREA: Decatur, AL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Morgan County	5.00											

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Decatur, IL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Macon County	1.00	2.00	5.98	6.00	7.00	8.00	9.00					

METROPOLITAN AREA: Denver, CO												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Adams County	78.00	79.00	87.03	89.52	96.06							
Arapahoe County	49.50	55.52	57.00	58.89	65.01	73.00						
Denver County	2.02	4.02	5.02	6.00	7.01	7.02	8.00	9.01	9.03	10.00	11.01	11.02
	15.00	16.00	17.01	18.00	19.00	20.00	21.00	23.00	24.01	24.02	25.00	26.01
	26.02	27.01	27.03	28.02	31.01	31.02	35.00	36.01	36.02	36.03	41.01	41.05
	45.01	45.02	54.02	83.13								
Jefferson County	104.05	115.50										

METROPOLITAN AREA: Des Moines, IA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Polk County	11.00	17.00	26.00	27.00	48.00	49.00	50.00	51.00	52.00			

METROPOLITAN AREA: Detroit, MI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Macomb County	2400.00	2450.00	2471.00	2638.00								
Monroe County	8318.00	8321.00										
Oakland County	1412.00	1416.00	1417.00	1418.00	1421.00	1422.00	1423.00	1424.00	1425.00	1427.00	1724.00	1725.00
St. Clair County	6200.00	6210.00	6230.00	6240.00	6250.00							
Wayne County	5004.00	5005.00	5006.00	5020.00	5034.00	5035.00	5036.00	5037.00	5039.00	5040.00	5041.00	5042.00
	5043.00	5044.00	5045.00	5046.00	5047.00	5048.00	5052.00	5053.00	5063.00	5064.00	5065.00	5070.00
	5071.00	5072.00	5073.00	5074.00	5075.00	5076.00	5077.00	5078.00	5079.00	5080.00	5102.00	5103.00
	5104.00	5105.00	5106.00	5107.00	5108.00	5109.00	5111.00	5112.00	5113.00	5114.00	5115.00	5116.00
	5117.00	5121.00	5122.00	5123.00	5124.00	5126.00	5129.00	5132.00	5134.00	5135.00	5136.00	5139.00
	5140.00	5141.00	5142.00	5143.00	5145.00	5146.00	5147.00	5148.00	5149.00	5150.00	5151.00	5152.00
	5153.00	5155.00	5156.00	5161.00	5162.00	5163.00	5164.00	5166.00	5167.00	5168.00	5169.00	5173.00
	5174.00	5175.00	5176.00	5178.00	5180.00	5181.00	5183.00	5184.00	5185.00	5186.00	5187.00	5188.00
	5201.00	5202.00	5203.00	5204.00	5205.00	5206.00	5207.00	5209.00	5211.00	5212.00	5213.00	5214.00
	5215.00	5218.00	5219.00	5220.00	5221.00	5222.00	5223.00	5224.00	5231.00	5232.00	5233.00	5234.00
	5235.00	5236.00	5237.00	5238.00	5240.00	5241.00	5242.00	5243.00	5245.00	5247.00	5248.00	5251.00
	5252.00	5253.00	5254.00	5255.00	5256.00	5257.00	5258.00	5260.00	5261.00	5262.00	5263.00	5264.00
	5265.00	5301.00	5303.00	5304.00	5307.00	5308.00	5310.00	5311.00	5313.00	5314.00	5315.00	5316.00
	5317.00	5318.00	5319.00	5322.00	5324.00	5325.00	5326.00	5327.00	5330.00	5331.00	5332.00	5333.00
	5334.00	5335.00	5336.00	5337.00	5341.00	5342.00	5343.00	5344.00	5345.00	5346.00	5350.00	5352.00
	5361.00	5363.00	5364.00	5365.00	5366.00	5367.00	5368.00	5370.00	5371.00	5372.00	5373.00	5377.00
	5378.00	5390.00	5412.00	5423.00	5435.00	5436.00	5437.00	5438.00	5439.00	5442.00	5451.00	5452.00
	5453.00	5454.00	5465.00	5469.00	5521.00	5522.00	5523.00	5524.00	5525.00	5526.00	5530.00	5531.00
	5532.00	5533.00	5534.00	5535.00	5536.00	5537.00	5685.00	5704.00	5706.00	5707.00	5708.00	5735.00
	5736.00	5791.00	5792.00	5793.00	5795.00	5796.00	5798.00	5848.00	5860.00			

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Dothan, AL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Dale County	206.00											
Houston County	406.00	412.00	413.00	414.00								

METROPOLITAN AREA: Dubuque, IA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Dubuque County	1.00	2.00										

METROPOLITAN AREA: Duluth-Superior, MN-WI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
St. Louis County	16.00	17.00	18.00	19.00	25.00	28.00	32.00	130.00	137.01			
Douglas County	201.00	202.00										

METROPOLITAN AREA: Dutchess COUNTY, NY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Dutchess County	2201.00	2202.00	2203.00	2204.00	2205.00	2206.00	6300.00	6500.00				

METROPOLITAN AREA: Eau Claire, WI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Eau Claire County	11.00											

METROPOLITAN AREA: El Paso, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
El Paso County	16.00	17.00	18.00	19.00	20.00	21.00	22.00	26.00	28.00	29.00	30.00	32.00
	39.03	103.10	104.01	104.03								

METROPOLITAN AREA: Elkhart-Goshen, IN												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Elkhart County	27.00	28.00										

METROPOLITAN AREA: Elmira, NY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Chemung County	6.00	7.00	8.00	10.00								

METROPOLITAN AREA: Erie, PA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Erie County	1.00	3.00	4.00	7.00	8.00	12.00	13.00	14.00	15.00	18.00	19.00	

METROPOLITAN AREA: Eugene-Springfield, OR												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lane County	38.00	39.00	40.00	42.00	48.00							

METROPOLITAN AREA: Evansville-Henderson, IN-KY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Vanderburgh County	11.00	12.00	14.00	16.00	17.00	19.00	20.00	25.00	27.00	104.98		
Henderson County	201.00	202.00	203.00	204.00								

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Fargo-Moorhead, ND-MN

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Clay County	203.00	204.00										
Cass County	3.00	7.00										

METROPOLITAN AREA: Fayetteville, NC

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cumberland County	1.00	2.00	3.00	13.00								

METROPOLITAN AREA: Fayetteville-Springdale-Rogers, AR

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Washington County	107.01	108.00										

METROPOLITAN AREA: Fitchburg-Leominster, MA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Worcester County	7105.00	7107.00										

METROPOLITAN AREA: Flagstaff, AZ-UT

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Coconino County	10.00	22.00	24.00	25.00								

METROPOLITAN AREA: Flint, MI

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Genesee County	1.00	2.00	4.00	6.00	8.00	10.00	11.00	14.00	15.00	17.00	18.00	20.00
	21.00	22.00	25.00	28.00	29.00	32.00	34.00	37.00	38.00	103.04	122.02	

METROPOLITAN AREA: Florence, AL

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Colbert County	203.00											
Lauderdale County	101.00	102.00	103.00	107.00								

METROPOLITAN AREA: Florence, SC

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Florence County	7.00	8.00	9.00	22.01								

METROPOLITAN AREA: Fort Collins-Loveland, CO

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Larimer County	1.00	5.02	6.00	13.03	17.04	20.03						

METROPOLITAN AREA: Fort Lauderdale, FL

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Broward County	304.00	305.00	306.00	410.00	411.00	414.00	415.00	416.00	417.00	425.00	805.00	921.00
	1004.00	1005.00	1201.00									

METROPOLITAN AREA: Fort Myers-Cape Coral, FL

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lee County	1.00	3.02	5.01	5.02								

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Fort Pierce-Port Lucie, FL

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
St. Lucie County	1.00	2.00	3.00									

METROPOLITAN AREA: Fort Smith, AR-OK

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Sebastian County	3.00	9.01										

METROPOLITAN AREA: Fort Wayne, IN

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Allen County	10.00	12.00	13.00	14.00	16.00	17.00	18.00	19.00	21.00	27.00	28.98	

METROPOLITAN AREA: Fort Worth-Arlington, TX

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Johnson County	1308.00	1309.00										
Tarrant County	1002.01	1002.02	1003.00	1004.00	1005.01	1005.02	1008.00	1009.00	1010.00	1011.00	1012.02	1014.03
	1016.00	1017.00	1018.00	1020.00	1025.00	1029.00	1030.00	1031.00	1032.00	1033.00	1034.00	1035.00
	1036.01	1037.01	1037.02	1038.00	1039.00	1040.00	1041.00	1045.01	1045.02	1045.03	1046.01	1046.02
	1046.03	1046.04	1050.06	1053.00	1061.02	1062.02	1066.00	1218.00	1222.00	1223.00		

METROPOLITAN AREA: Fresno, CA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Fresno County	1.00	2.00	3.00	4.00	5.00	6.00	9.00	10.00	11.00	13.00	14.05	24.00
	25.00	28.00	42.01	54.03	65.00	68.01	71.00					
Madera County	8.00	9.00										

METROPOLITAN AREA: Gadsden, AL

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Etowah County	1.00	3.00	7.00	8.00								

METROPOLITAN AREA: Gainesville, FL

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Alachua County	1.00	2.00	6.00	7.00	8.00	9.00	19.02					

METROPOLITAN AREA: Galveston-Texas City, TX

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Galveston County	1222.00	1225.00	1226.00	1230.00	1233.00	1235.00	1236.00	1237.00	1238.00	1240.00	1241.00	1246.00
	1248.00	1249.00	1254.00									

METROPOLITAN AREA: Gary, IN

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lake County	104.00	107.00	108.00	109.00	110.00	111.00	112.00	113.00	114.00	117.00	118.00	119.00
	120.00	122.00	123.00	125.00	126.00	127.00	128.00	129.00	206.00	208.00	301.00	302.00
	303.00	304.00	310.00	412.00	413.01							

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Glens Falls, NY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Warren County	705.00											

METROPOLITAN AREA: Goldsboro, NC												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Wayne County	17.00	18.00										

METROPOLITAN AREA: Grand Forks, ND-MN												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Grand Forks County	103.00	105.00	106.00									

METROPOLITAN AREA: Grand Junction, CO												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Mesa County	1.00	2.00										

METROPOLITAN AREA: Grand Rapids-Muskegon-Holland, MI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Kent County	15.00	20.00	21.00	25.00	26.00	28.00	30.00	31.00	32.00	36.00	38.00	39.00
Muskegon County	1.00	2.00	3.00	5.00	6.01	6.02	11.00	12.00	13.00	14.01	14.02	

METROPOLITAN AREA: Great Falls, MT												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cascade County	6.00	7.00										

METROPOLITAN AREA: Greeley, CO												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Weld County	1.00	2.00	6.00	7.01								

METROPOLITAN AREA: Green Bay, WI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Brown County	1.00	8.00	9.00	10.00	12.00							

METROPOLITAN AREA: Greensboro--Winston-Salem--High Point, NC												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Alamance County	201.01											
Davidson County	614.00											
Forsyth County	1.00	2.00	3.01	3.02	4.00	5.01	5.02	6.00	7.00	8.01	8.02	16.02
	19.01											
Guilford County	101.00	108.01	111.01	112.00	114.00	138.00	139.00	143.00	144.08	146.00		

METROPOLITAN AREA: Greenville, NC												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Pitt County	7.00	8.00	19.00									

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Greenville-Spartanburg-Anderson, SC

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Anderson County	1.00	4.00	6.00	7.00								
Greenville County	2.00	5.00	6.00	7.00	8.00	9.00	10.00	13.01	21.05	21.08	23.03	23.04
	25.05											
Pickens County	112.01											
Spartanburg County	201.00	202.00	203.01	204.00	205.00	208.00	209.00	210.01				

METROPOLITAN AREA: Hagerstown, MD

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Washington County	4.00	7.00										

METROPOLITAN AREA: Hamilton-Middletown, OH

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Butler County	3.00	4.00	5.00	6.00	7.01	7.02	8.00	101.01	101.04	128.00	129.00	131.00
	132.00	138.00	140.00									

METROPOLITAN AREA: Harrisburg-Lebanon-Carlisle, PA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cumberland County	122.00	132.00										
Dauphin County	201.00	203.00	207.00	211.00	212.00	213.00	214.00					
Lebanon County	3.00											

METROPOLITAN AREA: Hartford, CT

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Hartford County	4159.00	4161.00	4162.00	4166.00	4171.00	5001.00	5002.00	5003.00	5004.00	5005.00	5008.00	5009.00
	5010.00	5011.00	5012.00	5013.00	5014.00	5015.00	5016.00	5017.00	5018.00	5019.00	5027.00	5028.00
	5029.00	5030.00	5031.00	5032.00	5033.00	5034.00	5035.00	5038.00	5041.00	5043.00	5046.00	5049.00
Middlesex County	5416.00											
Windham County	8001.00	8003.00										

METROPOLITAN AREA: Hattiesburg, MS

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Forrest County	1.00	4.00	5.00	6.00	9.00							

METROPOLITAN AREA: Honolulu, HI

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Honolulu County	18.01	25.00	36.98	39.00	51.00	52.00	53.00	54.00	55.00	56.00	57.00	58.00
	62.02	63.02	68.04	70.00	75.04	81.00	83.01	85.00	87.98	90.00	95.01	95.05
	97.01	108.00										

METROPOLITAN AREA: Houma, LA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lafourche Parish	204.00											

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Houston, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Fort Bend County	707.11	709.01	712.00									
Harris County	201.01	201.02	202.10	203.01	203.02	204.00	205.01	205.03	205.98	206.01	206.98	207.01
	207.02	207.03	207.04	208.01	208.02	208.03	209.00	210.01	210.02	213.02	214.01	215.01
	215.03	216.01	216.02	217.01	217.02	218.01	218.02	218.03	218.04	219.00	220.01	220.02
	221.00	222.01	222.02	223.02	224.01	225.03	225.04	226.02	233.00	241.02	264.00	272.00
	300.22	300.23	300.24	301.01	301.02	302.00	303.00	304.01	304.02	305.01	305.02	306.00
	307.01	309.01	309.02	310.00	311.00	312.00	313.01	314.01	316.01	317.03	317.04	318.01
	318.02	318.03	318.04	319.01	319.02	320.02	321.01	321.02	321.03	328.01	328.02	328.03
	329.02	329.03	330.02	339.02	339.03	343.01	350.01	350.03	356.01	362.00	400.26	414.02
	416.01	419.06	424.01	430.02	502.00	503.01	503.02	504.00	505.02	507.02	508.00	509.01
	509.02	510.00	514.01	514.02	516.02	519.02	520.01	520.02	520.03	521.01	521.02	523.01
	523.02	523.03	524.00	525.03	531.03	533.01						
Liberty County	1001.00	1002.01	1005.00	1007.00								
Montgomery County	906.23											
Waller County	803.10	805.98										

METROPOLITAN AREA: Huntington-Ashland, WV-KY-OH												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Boyd County	302.00	308.00										
Lawrence County	503.00	506.00										
Cabell County	2.00	5.00	6.00	7.00								
Wayne County	209.00	210.00										

METROPOLITAN AREA: Huntsville, AL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Limestone County	210.00											
Madison County	1.00	8.00	11.00	12.00	16.00	21.00						

METROPOLITAN AREA: Indianapolis, IN												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Madison County	1.00	3.00	5.00	7.00	8.00	9.00	10.00	116.00				
Marion County	3226.00	3412.00	3415.00	3416.00	3426.00	3501.00	3503.00	3508.00	3509.00	3510.00	3511.00	3512.00
	3515.00	3516.00	3517.00	3521.00	3523.00	3527.00	3528.00	3531.00	3532.00	3533.00	3535.00	3536.00
	3541.00	3542.00	3544.00	3545.00	3547.00	3549.00	3550.00	3556.00	3559.00	3564.00	3569.00	3571.00
	3572.00	3573.00	3581.00	3601.02								

METROPOLITAN AREA: Iowa City, IA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Johnson County	4.00	10.00	11.00	16.00	106.00							

METROPOLITAN AREA: Jackson, MI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Jackson County	6.00	10.00	11.00	12.00	59.00							

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Jackson, MS												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Hinds County	6.00	8.00	9.00	10.00	11.00	12.00	17.00	18.00	19.00	20.00	21.00	25.00
	26.00	27.00	31.00	32.00	39.00	102.01	106.00	108.01				
Madison County	305.00	307.00	309.00	310.00								

METROPOLITAN AREA: Jackson, TN												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Madison County	5.00	8.00	9.00	10.00	11.00	12.00						

METROPOLITAN AREA: Jacksonville, FL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Clay County	316.98											
Duval County	2.00	3.00	4.00	5.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00
	18.00	19.00	26.00	28.00	29.00	115.00	116.00					
St. Johns County	204.00											

METROPOLITAN AREA: Jacksonville, NC												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Onslow County	20.00											

METROPOLITAN AREA: Jamestown, NY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Chautauqua County	303.00	305.00										

METROPOLITAN AREA: Janesville-Beloit, WI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Rock County	1.00	15.00										

METROPOLITAN AREA: Jersey City, NJ												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Hudson County	12.02	16.01	17.00	33.00	34.00	41.02	46.00	50.00	51.00	109.00	145.00	154.00
	158.00	190.00										

METROPOLITAN AREA: Johnson City-Kingsport-Bristol, TN-VA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Sullivan County	401.00	402.00										
Washington County	607.00	609.00										
Bristol City	203.00											

METROPOLITAN AREA: Johnstown, PA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cambria County	1.00	2.00	3.00	4.00	8.00	10.00						

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Kalamazoo-Battle Creek, MI

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Calhoun County	2.00	3.00	4.00	33.00	36.00							
Kalamazoo County	1.00	2.01	2.02	3.00	4.02	6.00	8.01	8.02	9.00	15.04	15.07	
Van Buren County	106.00	107.00										

METROPOLITAN AREA: Kankakee, IL

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Kankakee County	110.00	114.00	116.00	123.00								

METROPOLITAN AREA: Kansas City, MO-KS

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Leavenworth County	701.00											
Wyandotte County	402.00	403.00	404.00	407.00	408.00	409.01	409.02	410.00	411.01	412.01	412.02	415.00
	417.00	418.00	420.01	420.02	423.00	424.00	425.01	425.02	426.00	427.00	428.00	430.00
	439.01	445.00	446.02	451.00								
Clay County	200.00											
Jackson County	3.00	4.00	10.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	21.00
	22.00	23.00	24.00	26.00	29.00	30.00	32.00	33.00	34.00	35.01	35.02	36.01
	36.02	37.00	38.00	39.00	40.00	41.00	42.00	43.00	47.00	48.00	49.00	50.00
	52.00	53.00	54.00	55.00	57.00	58.01	60.00	61.00	63.00	64.00	67.00	68.00
	75.00	77.00	79.00	80.00	87.00	96.00	109.01	109.02	116.00	130.01		

METROPOLITAN AREA: Kenosha, WI

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Kenosha County	10.00	11.00										

METROPOLITAN AREA: Killeen-Temple, TX

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bell County	207.01	208.00	209.00	227.00								

METROPOLITAN AREA: Knoxville, TN

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Anderson County	207.00											
Knox County	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00
	13.00	14.00	17.00	20.00	24.00	26.00	29.00					
Union County	402.01											

METROPOLITAN AREA: Kokomo, IN

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Howard County	1.00	4.00	12.00									

METROPOLITAN AREA: La Crosse, WI-MN

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
La Crosse County	3.00	4.00	5.00									

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Lafayette, LA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Acadia Parish	9607.00	9610.00										
Lafayette Parish	2.00	4.00	7.00	8.00	9.00	11.00	13.00					
St. Landry Parish	9601.00	9602.00	9609.00	9613.00	9614.00	9616.00	9619.00					

METROPOLITAN AREA: Lafayette, IN												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Tippecanoe County	4.00	6.00	54.00	55.00	103.00	104.00	105.00					

METROPOLITAN AREA: Lake Charles, LA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Calcasieu Parish	1.00	2.00	3.00	4.00	14.00	15.00						

METROPOLITAN AREA: Lakeland-Winter Haven, FL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Polk County	101.00	102.00	112.01	112.02	137.01							

METROPOLITAN AREA: Lancaster, PA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lancaster County	1.00	4.00	8.00	9.00	15.00	16.00						

METROPOLITAN AREA: Lansing-East Lansing, MI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Ingham County	2.00	3.00	6.00	7.00	8.00	13.00	14.00	15.00	19.00	20.00	41.00	43.02
	44.01	44.02										

METROPOLITAN AREA: Laredo, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Webb County	1.04	3.00	4.00	8.00	12.00	13.00						

METROPOLITAN AREA: Las Cruces, NM												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Dona Ana County	4.01	10.00										

METROPOLITAN AREA: Las Vegas, NV-AZ												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Mohave County	9501.00	9502.00	9504.00	9513.00	9523.00							
Clark County	3.01	3.02	4.00	5.04	7.00	8.00	9.00	11.00	22.01	35.00	36.02	38.00
	39.98	46.00										

METROPOLITAN AREA: Lawrence, KS												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Douglas County	3.00	4.00										

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Lawrence-Haverhill, MA-NH												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Essex County	2501.00	2503.00	2504.00	2505.00	2506.00	2507.00	2509.00	2510.00	2511.00	2512.00	2513.00	2514.00
	2516.00	2524.00	2601.00	2602.00								

METROPOLITAN AREA: Lawton, OK												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Comanche County	12.00	16.00										

METROPOLITAN AREA: Lewiston-Auburn, ME												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Androscoggin County	201.00	204.00										

METROPOLITAN AREA: Lexington, KY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Clark County	202.00											
Fayette County	1.00	2.00	3.00	4.00	8.00	9.00	10.00	11.00	14.00	18.00	21.00	
Madison County	103.00	104.00	105.00									

METROPOLITAN AREA: Lima, OH												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Allen County	125.00	128.00	135.00	136.00	138.00							

METROPOLITAN AREA: Lincoln, NE												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lancaster County	4.00	5.00	7.00	8.00	17.00	18.00	19.00	20.00	32.01			

METROPOLITAN AREA: LittLe Rock-North LittLe Rock, AR												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Faulkner County	307.00											
Pulaski County	1.00	2.00	4.00	5.00	6.00	7.00	9.00	10.00	11.00	13.00	25.00	26.00
	28.00	29.00	30.00	36.06	40.01	40.05						

METROPOLITAN AREA: Longview-Marshall, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Gregg County	1.00	12.00	14.00	111.98	112.98							
Harrison County	204.01	204.02										

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Los Angeles-Long Beach, CA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Los Angeles County	1047.01	1200.00	1232.01	1232.02	1838.00	1853.00	1902.00	1903.01	1904.00	1905.00	1907.00	1908.00
	1909.01	1909.02	1910.00	1911.00	1912.01	1912.02	1914.00	1915.00	1916.00	1917.00	1918.00	1925.00
	1926.00	1927.00	1957.00	1975.00	1976.00	1977.00	1990.00	1991.00	1992.01	1992.02	1994.00	1997.00
	1998.00	1999.00	2031.00	2032.00	2033.00	2034.00	2036.00	2037.00	2038.00	2039.00	2041.00	2042.00
	2043.00	2044.00	2045.00	2046.00	2047.00	2049.00	2051.00	2060.00	2062.00	2063.00	2071.00	2073.00
	2077.00	2080.00	2083.00	2084.00	2085.00	2087.00	2088.00	2089.01	2089.02	2091.01	2091.02	2092.00
	2093.00	2094.01	2094.02	2094.03	2095.00	2098.00	2100.00	2112.00	2113.00	2119.00	2121.00	2122.01
	2122.02	2123.01	2123.02	2124.00	2125.00	2126.00	2129.00	2132.01	2132.02	2133.00	2134.01	2134.02
	2184.00	2186.00	2188.00	2193.00	2198.00	2199.00	2211.00	2212.00	2213.01	2213.02	2214.00	2215.00
	2216.00	2217.00	2218.00	2219.00	2220.00	2221.00	2222.00	2225.00	2226.00	2227.00	2240.00	2242.00
	2243.00	2244.00	2246.00	2247.00	2260.00	2264.00	2267.00	2270.00	2281.00	2282.00	2283.00	2284.00
	2285.00	2286.00	2287.00	2288.00	2289.00	2291.00	2292.00	2293.00	2294.00	2311.00	2312.00	2313.00
	2314.00	2316.00	2317.00	2318.00	2319.00	2321.00	2322.00	2323.00	2324.00	2325.00	2326.00	2327.00
	2328.00	2345.00	2349.00	2361.00	2362.01	2362.02	2371.00	2372.00	2375.00	2376.00	2377.00	2383.00
	2392.00	2393.00	2395.00	2396.00	2397.00	2398.00	2400.00	2402.00	2403.00	2404.00	2405.00	2406.00
	2407.00	2408.00	2409.00	2410.00	2411.00	2414.00	2420.00	2421.00	2422.00	2423.00	2426.00	2427.00
	2430.00	2431.00	2653.02	2947.00	2948.00	2949.00	2962.00	2971.00	3022.00	4023.02	4025.01	4025.02
	4027.02	4028.00	4088.00	4334.00	4335.00	4619.00	4620.00	4622.00	4817.02	4823.02	5041.02	5305.00
	5307.00	5308.00	5309.00	5310.00	5311.00	5312.01	5312.02	5313.01	5313.02	5315.01	5315.02	5316.01
	5316.02	5317.02	5319.01	5319.02	5324.00	5326.02	5327.00	5328.00	5329.00	5330.00	5331.01	5331.02
	5332.00	5333.00	5335.00	5336.00	5337.00	5338.01	5338.02	5339.00	5340.00	5341.00	5342.00	5343.00
	5344.01	5344.02	5349.00	5350.00	5351.01	5351.02	5352.00	5353.00	5354.00	5355.00	5357.00	5358.01
	5400.00	5402.00	5404.00	5405.00	5406.00	5414.00	5415.00	5416.01	5416.02	5421.01	5421.02	5426.00
	5427.00	5429.00	5716.00	5725.00	5728.00	5732.01	5732.02	5733.00	5735.00	5752.00	5753.00	5754.00
	5755.00	5758.00	5759.00	5760.00	5762.00	5763.00	5764.00	6001.00	6002.01	6002.02	6003.01	6006.02
	6015.00	6017.00	6019.00	9101.00								

METROPOLITAN AREA: Louisville, KY-IN

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Clark County	502.00											
Floyd County	705.00	708.01	709.02									
Scott County	9668.00											
Jefferson County	1.00	2.00	6.00	7.00	9.00	10.00	14.00	15.00	16.00	18.00	20.00	21.00
	22.00	23.00	24.00	27.00	28.00	30.00	34.00	35.00	37.00	43.01	43.02	49.00
	50.00	51.00	53.00	55.00	56.00	59.00	62.00	65.00	66.00	110.02		

METROPOLITAN AREA: Lowell, MA-NH

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Middlesex County	3101.00	3104.00	3107.00	3108.00	3110.00	3111.00	3112.00	3118.00	3119.00	3120.00	3121.00	3124.00
	3153.00											

METROPOLITAN AREA: Lubbock, TX

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lubbock County	2.02	3.01	3.02	6.03	6.04	6.05	6.06	7.00	8.00	9.00	10.00	11.00
	12.00	13.00										

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Lynchburg, VA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lynchburg City	5.98	6.00	7.00	11.00	13.00	14.98	23.95					

METROPOLITAN AREA: Macon, GA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bibb County	101.00	103.00	104.00	105.00	106.00	107.00	111.00	112.00	113.00	114.00	115.00	127.00
	128.00	129.00	130.00									
Houston County	205.00											
Peach County	402.00	404.00										

METROPOLITAN AREA: Madison, WI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Dane County	11.00	14.01	16.01	16.02	17.00	25.98	32.00					

METROPOLITAN AREA: Manchester, NH												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Hillsborough County	5.00	14.00	17.00	20.00								

METROPOLITAN AREA: Mansfield, OH												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Richland County	1.00	2.00	3.00	7.00								

METROPOLITAN AREA: Mayaguez, PR												
MUNICIPO	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Anasco Municipio	8101.00											
Cabo Rojo Municipio	8305.00											
Mayaguez Municipio	801.00	803.00	804.00	805.00	806.00	807.00	809.00	810.00	811.00	812.01	812.02	812.03
Sabana Grande Municipio	9605.00	9608.00										
San German Municipio	8406.98											

METROPOLITAN AREA: McAllen-Edinburg-Mission, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Hidalgo County	205.03	206.00	211.00	213.01	213.02	213.03	215.00	216.00	221.02	226.00	231.01	237.00
	242.01	244.00	245.00									

METROPOLITAN AREA: Medford-Ashland, OR												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Jackson County	1.00											

METROPOLITAN AREA: Melbourne-Titusville-Palm Bay, FL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Brevard County	607.00	608.00	626.00	648.00	649.02							

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Memphis, TN-AR-MS

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Crittenden County	304.00	305.00	306.10	310.00	311.00							
Fayette County	601.00											
Shelby County	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	13.00	14.00	18.00
	19.00	20.00	21.00	22.00	23.00	24.00	28.00	36.00	37.00	38.00	39.00	40.00
	41.00	44.00	45.00	46.00	47.00	48.00	49.00	50.00	51.00	53.00	54.00	55.00
	57.00	58.00	59.00	60.00	61.00	62.00	65.00	67.00	68.00	73.00	78.10	81.10
	84.00	90.00	103.00	105.00	222.20	223.10	227.98					
Tipton County	407.00											

METROPOLITAN AREA: Merced, CA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Merced County	15.00	16.00	301.00									

METROPOLITAN AREA: Miami, FL

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Dade County	4.03	5.03	7.03	7.04	8.02	9.03	10.01	10.03	10.04	13.01	14.01	14.02
	15.01	15.02	16.01	17.01	17.02	17.03	18.01	18.02	18.03	19.01	19.03	19.04
	20.01	20.03	20.04	22.01	22.02	24.01	24.02	25.00	26.00	27.02	28.00	29.00
	30.01	30.02	31.00	34.00	36.01	36.02	37.01	37.02	39.01	42.00	43.00	44.00
	45.00	49.01	51.00	52.01	52.02	53.01	53.02	54.01	54.02	63.01	64.01	64.02
	64.03	66.01	66.02	72.00	75.02	89.04	105.00	106.02	113.00			

METROPOLITAN AREA: Middlesex-Somerset-Hunterdon, NJ

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Middlesex County	39.00	45.00	46.00	47.00	48.00	49.00	52.00	53.00	54.00	55.00	59.00	

METROPOLITAN AREA: Milwaukee-Waukesha, WI

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Milwaukee County	12.00	18.00	21.00	28.00	40.00	42.00	44.00	45.00	46.00	47.00	62.00	63.00
	64.00	65.00	66.00	67.00	68.00	69.00	70.00	71.00	80.00	81.00	82.00	83.00
	84.00	85.00	86.00	87.00	88.00	89.00	90.00	91.00	96.00	97.00	98.00	99.00
	100.00	101.00	102.00	103.00	104.00	105.00	106.00	107.00	108.00	110.00	111.00	112.00
	113.00	115.00	116.00	117.00	118.00	119.00	120.00	121.00	122.00	123.00	132.00	134.00
	135.00	136.00	137.00	138.00	139.00	140.00	141.00	142.00	146.00	147.00	148.00	149.00
	150.00	151.00	154.00	155.00	156.00	157.00	158.00	159.00	163.00	164.00	165.00	166.00
	167.00	168.00	169.00	174.00	175.00	177.00	178.98					

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Minneapolis-St. Paul, MN-WI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Hennepin County	16.00	18.00	21.00	22.00	23.00	24.00	25.00	26.00	28.00	29.00	31.00	33.00
	34.00	37.00	38.00	39.00	41.00	42.00	43.00	44.00	47.00	48.00	49.00	54.00
	56.00	57.00	58.00	59.00	60.00	61.00	62.00	63.00	64.00	68.00	69.00	70.00
	71.00	72.00	73.00	74.00	77.00	78.00	79.00	82.00	83.00	84.00	85.00	94.00
	250.00											
Ramsey County	305.00	309.00	310.00	313.00	314.00	315.00	316.00	317.00	319.00	324.00	325.00	326.00
	327.00	328.00	329.00	330.00	331.00	334.00	335.00	336.00	337.00	338.00	339.00	340.00
	344.00	359.00	360.00	361.00	368.00	371.00	374.04					

METROPOLITAN AREA: Missoula, MT												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Missoula County	2.01	3.00										

METROPOLITAN AREA: Mobile, AL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Baldwin County	106.00											
Mobile County	1.00	2.00	3.00	4.01	4.02	5.00	6.00	7.02	10.01	11.00	12.01	12.03
	12.04	13.01	13.02	14.00	15.01	15.02	16.00	26.00	27.00	36.05	38.01	39.01
	39.02	40.00	41.00	42.00	43.00	44.00	45.00	46.00	47.00	48.00	49.00	50.00

METROPOLITAN AREA: Modesto, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Stanislaus County	7.00	17.00	18.00	20.05	21.00	22.00						

METROPOLITAN AREA: Monmouth-Ocean, NJ												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Monmouth County	8047.97	8056.00	8058.01	8058.02	8070.02	8070.03	8070.04	8072.97	8073.00	8076.00	8099.03	
Ocean County	7152.00	7153.00	7154.00	7200.00	7201.00	7222.00	7312.00					

METROPOLITAN AREA: Monroe, LA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Ouachita Parish	3.00	6.00	7.00	8.00	9.00	11.00	12.00	13.00	14.00	57.00	106.01	

METROPOLITAN AREA: Montgomery, AL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Autauga County	210.00											
Montgomery County	1.00	2.00	3.85	6.00	7.00	10.00	11.00	12.00	24.00	30.00		

METROPOLITAN AREA: Muncie, IN												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Delaware County	1.00	2.00	3.00	4.00	6.00	7.00	9.02	12.00	19.01			

METROPOLITAN AREA: Myrtle Beach, SC												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Horry County	704.00											

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Naples, FL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Collier County	7.00	112.03	113.00	114.00								

METROPOLITAN AREA: Nashua, NH												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Hillsborough County	105.00	107.00	108.00									

METROPOLITAN AREA: Nashville, TN												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Davidson County	104.02	114.00	118.00	119.00	123.00	124.00	125.00	126.00	135.00	136.00	137.00	139.00
	140.00	142.00	143.00	144.00	145.00	146.00	148.00	159.00	160.00	161.00	162.00	163.00
	164.00	165.00	166.00									
Rutherford County	416.00	419.00										
Sumner County	208.00											
Wilson County	307.00											

METROPOLITAN AREA: Nassau-Suffolk, NY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Nassau County	4070.00	4111.00	4144.00									
Suffolk County	1224.06	1225.01	1233.02	1456.03	1473.00	1580.07	1584.06	1587.05	1591.03	1697.02	1701.01	

METROPOLITAN AREA: New Bedford, MA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bristol County	6507.00	6508.00	6509.00	6511.00	6512.00	6517.00	6518.00	6519.00	6526.00	6527.00		

METROPOLITAN AREA: New Haven-Meriden, CT												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
New Haven County	1402.00	1403.00	1405.00	1406.00	1407.00	1408.00	1413.00	1415.00	1416.00	1417.00	1421.00	1424.00
	1426.02	1701.01	1701.02	1702.01	1702.02	1710.00						

METROPOLITAN AREA: New London-Norwich, CT-RI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
New London County	6901.00	6905.00	6906.00	6969.00								

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: New Orleans, LA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Jefferson Parish	207.00	208.00	209.00	237.00	246.00	257.98	259.00	262.00	265.00	268.00	269.00	
Orleans Parish	2.00	3.00	4.00	6.01	6.03	6.11	6.13	8.00	9.01	9.02	9.03	9.04
	11.00	12.00	13.01	13.02	14.01	14.02	15.00	16.00	17.03	17.06	17.33	17.98
	19.00	20.00	22.00	27.00	28.00	29.00	30.00	31.00	33.05	33.06	34.00	35.00
	36.00	39.00	40.00	44.01	44.02	45.00	48.00	49.00	50.00	59.00	60.00	67.00
	68.00	69.00	70.00	71.00	72.00	75.01	75.02	76.05	80.00	81.01	81.02	85.00
	86.00	87.00	89.00	91.00	92.00	93.01	93.02	94.00	100.00	102.00	104.00	111.00
	131.00											
Plaquemines Parish	508.00											
St. Bernard Parish	301.01											
St. Charles Parish	626.00											
St. James Parish	405.00											
St. John the Baptist Parish	709.00											

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: New York, NY

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bronx County	11.00	15.00	17.00	20.00	23.00	25.00	27.01	27.02	31.00	33.00	35.00	37.00
	39.00	41.00	43.00	44.00	47.00	48.00	49.00	50.00	52.00	56.00	59.01	62.00
	65.00	67.00	69.00	71.00	73.00	75.00	77.00	79.00	81.00	83.00	85.00	86.00
	87.00	88.00	89.00	99.00	105.00	110.00	115.01	115.02	119.00	121.01	121.02	123.00
	127.01	127.02	129.01	129.02	131.00	133.00	135.00	137.00	139.00	141.00	143.00	144.00
	145.00	147.00	149.00	155.00	157.00	161.00	165.00	167.00	169.00	173.00	175.00	177.00
	179.00	187.00	189.00	193.00	195.00	197.00	199.00	201.00	205.00	206.02	211.00	213.01
	213.02	215.01	215.02	217.01	219.00	221.00	223.00	227.01	229.01	229.02	233.01	233.02
	235.01	235.02	237.01	237.02	239.00	241.00	243.00	245.00	251.00	253.00	255.00	257.00
	263.00	265.00	271.01	317.00	324.00	334.00	359.00	361.00	363.00	365.01	365.02	367.00
	369.01	369.02	371.00	373.00	375.01	375.02	375.03	377.00	379.00	381.00	383.00	385.00
	389.00	391.00	393.00	397.00	399.01	403.01	435.00	458.00				
Kings County	2.00	11.00	18.00	20.00	23.00	25.00	27.00	29.01	29.02	55.00	59.00	71.00
	85.00	112.00	120.00	125.00	127.00	185.01	185.02	214.00	217.00	221.00	222.00	225.00
	226.00	228.00	231.00	233.00	234.00	235.00	237.00	238.00	239.00	241.00	243.00	251.00
	255.00	257.00	259.01	259.02	261.00	263.00	281.00	283.00	285.01	285.02	287.00	289.00
	293.00	299.00	303.00	307.00	309.00	326.00	328.00	330.00	342.00	347.00	348.01	348.02
	351.00	352.00	353.00	357.00	359.00	360.01	360.02	363.00	365.01	365.02	367.00	369.00
	371.00	373.00	375.00	379.00	381.00	382.00	387.00	389.00	391.00	393.00	395.00	405.00
	409.00	411.00	413.00	415.00	417.00	419.00	421.00	423.00	425.00	427.00	429.00	431.00
	433.00	435.00	437.00	441.00	453.00	465.00	489.00	493.00	505.00	507.00	509.00	511.00
	513.00	523.00	525.00	527.00	529.00	531.00	533.00	535.00	537.00	539.00	545.00	547.00
	549.00	551.00	572.00	610.01	884.00	892.00	900.00	906.00	908.00	910.00	912.00	916.00
	918.00	944.02	982.00	1034.00	1058.00	1106.00	1110.00	1130.00	1134.00	1138.00	1140.00	1146.00
	1148.00	1150.00	1152.00	1154.00	1156.00	1158.00	1160.00	1164.00	1166.00	1168.00	1170.00	1172.01
	1192.00	1194.00	1210.00	1214.00								
New York County	2.01	2.02	6.00	8.00	10.02	14.02	16.00	18.00	20.00	24.00	25.00	26.01
	36.01	41.00	62.00	117.00	119.00	156.02	162.00	164.00	166.00	168.00	172.01	172.02
	178.00	180.00	182.00	184.00	186.00	188.00	190.00	192.00	194.00	196.00	198.00	201.02
	202.00	204.00	206.00	207.02	208.00	209.01	209.02	213.01	213.02	216.00	217.01	217.02
	218.00	219.97	220.00	222.00	223.97	223.98	224.00	226.00	227.02	228.00	229.00	230.00
	231.02	232.00	234.00	235.02	239.00	243.01	243.02	245.00	249.00	251.00	261.00	267.00
	269.00	277.00	291.00	293.00								
Queens County	25.00	35.00	43.00	44.02	55.00	87.00	246.00	252.00	262.00	266.00	299.00	442.00
	871.00	942.02	952.00	972.00	1010.00							
Richmond County	29.00	40.00	133.01	319.01								
Rockland County	115.03											

METROPOLITAN AREA: Westchester COUNTY, NY

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Westchester County	1.01	1.03	2.01	3.00	4.01	4.02	5.00	10.00	11.01	12.00	13.02	13.03
	22.03	27.00	28.00	29.00	31.00	32.00	35.00	36.00	58.00	61.00	62.00	63.00
	78.00	80.00	93.00	119.01	133.01	143.00						

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Newark, NJ												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Essex County	2.00	3.00	5.00	7.00	9.00	10.00	11.00	13.00	14.00	15.00	16.00	17.00
	18.00	19.00	26.00	27.00	28.00	29.00	30.00	31.00	32.00	34.00	35.00	37.00
	38.00	39.00	40.00	41.00	44.00	46.00	48.01	48.02	49.00	54.00	55.00	56.00
	57.00	58.00	59.00	60.00	62.00	63.00	66.00	67.00	68.00	69.00	74.00	75.01
	75.02	80.00	81.00	82.00	83.00	84.00	85.00	86.00	87.00	88.00	89.00	91.00
	92.00	93.00	95.00	96.00	97.00	99.00	106.00	107.00	109.00	110.00	111.00	112.00
	113.00	116.00	131.00	132.00	182.00	184.00	186.00	187.00				
Union County	302.00	303.00	304.00	306.00	308.01	310.00	311.00	312.00	313.00	314.00	317.00	319.02
	390.00	393.00										
Warren County	309.00											

METROPOLITAN AREA: Newburgh, NY-PA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Orange County	4.00	5.00	6.00	17.00	22.00	150.00						
Pike County	9502.00											

METROPOLITAN AREA: Norfolk-Virginia Beach-Newport News, VA-NC												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
York County	505.00											
Chesapeake City	201.00											
Hampton City	106.02											
Newport News City	302.00	304.00	305.00	306.00	308.00	309.00	310.00					
Norfolk City	13.00	14.00	16.00	25.00	26.00	27.00	29.00	34.00	35.01	35.02	41.00	42.00
	43.00	44.00	46.00	47.00	48.00	50.00	51.00	52.00	53.00	65.02	67.00	
Portsmouth City	2105.00	2110.00	2111.00	2113.00	2114.00	2118.00	2119.00	2120.00	2121.00	2126.00		
Suffolk City	651.00	654.00	655.00									
Virginia Beach City	450.85											
Williamsburg City	3705.98											

METROPOLITAN AREA: Oakland, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Alameda County	4005.00	4006.00	4007.00	4008.00	4009.00	4010.00	4011.00	4013.00	4014.00	4015.00	4016.00	4017.00
	4018.00	4019.00	4021.00	4022.00	4023.00	4024.00	4025.00	4026.00	4027.00	4028.00	4029.00	4030.00
	4031.00	4033.00	4034.00	4053.00	4054.00	4055.00	4057.00	4058.00	4059.00	4060.00	4061.00	4062.00
	4063.00	4071.00	4072.00	4073.00	4074.00	4075.00	4084.00	4085.00	4086.00	4087.00	4088.00	4089.00
	4090.00	4091.00	4092.00	4093.00	4094.00	4095.00	4096.00	4097.00	4103.00	4204.00	4220.00	4227.00
	4228.00	4229.00	4232.00	4233.00	4240.00	4274.00	4275.00	4276.00	4339.00	4377.00		
Contra Costa County	3050.00	3100.00	3160.00	3280.00	3650.02	3680.00	3750.00	3760.00	3770.00	3790.00	3810.00	

METROPOLITAN AREA: Ocala, FL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Marion County	17.00	18.00										

METROPOLITAN AREA: Odessa-Midland, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Ector County	12.00	14.00	15.00	18.00	19.00	20.00	22.00					
Midland County	14.00	15.00	16.00	17.00								

METROPOLITAN AREA: Oklahoma City, OK												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Canadian County	3004.00											
Cleveland County	2001.00	2002.00	2012.01	2012.02	2012.03							
Logan County	6001.00											
Oklahoma County	1004.00	1010.00	1011.00	1013.00	1014.00	1024.00	1025.00	1026.00	1028.00	1030.00	1031.01	1033.00
	1034.00	1036.02	1038.00	1039.00	1040.00	1041.00	1043.00	1044.00	1046.00	1047.00	1048.00	1049.00
	1054.00	1055.00	1056.00	1057.00	1058.00	1059.95	1071.01	1072.16	1076.06	1079.00	1082.07	1082.08
	1088.03											
Pottawatomie County	5001.00	5002.00	5003.02									

METROPOLITAN AREA: Omaha, NE-IA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Pottawattamie County	307.00	309.00										
Douglas County	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00	16.00	19.00
	21.00	29.00	32.00	38.00	39.00	40.00	41.00	51.00	52.00	53.00	54.00	59.01
	59.02	60.00	63.01									
Sarpy County	103.02											

METROPOLITAN AREA: Orange COUNTY, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Orange County	524.04	525.15	626.14	740.03	744.03	744.05	744.06	745.01	745.02	746.01	746.02	747.01
	747.02	748.01	748.02	748.05	748.06	749.01	749.02	750.01	750.02	751.00	762.04	865.02
	873.00	874.02	874.03	878.03	891.04	891.05	995.09	995.10	998.02			

METROPOLITAN AREA: Orlando, FL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Orange County	101.00	104.00	105.00	106.00	115.00	117.01	117.02	119.01	146.01	155.02	159.01	176.00
Seminole County	201.01	201.02	205.00	211.00								

METROPOLITAN AREA: Owensboro, KY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Daviess County	2.00	3.00	4.00	5.00								

METROPOLITAN AREA: Panama City, FL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bay County	16.00	18.00	20.00									

METROPOLITAN AREA: Parkersburg-Marietta, WV-OH												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Washington County	205.00											
Wood County	6.00	7.01										

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Pensacola, FL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Escambia County	2.00	3.00	4.00	6.00	7.00	15.00	16.00	17.00	18.00	19.00	20.00	40.00

METROPOLITAN AREA: Peoria-Pekin, IL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Peoria County	1.00	2.00	3.00	5.00	7.00	8.00	9.00	12.00	13.00	14.00	15.00	17.00
Tazewell County	202.00	209.00										

METROPOLITAN AREA: Philadelphia, PA-NJ												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Burlington County	7021.03	7026.04										
Camden County	6001.00	6002.00	6003.00	6004.00	6005.00	6006.00	6007.00	6008.00	6009.00	6011.00	6013.00	6015.00
	6016.00	6017.00	6018.00	6019.00	6027.01	6101.00						
Gloucester County	5010.02											
Salem County	203.00	220.00										
Bucks County	1058.06											
Chester County	3056.00											
Delaware County	4029.00	4047.00	4048.00	4049.02	4052.00	4054.00	4055.00	4056.00	4057.00	4058.01	4058.02	4059.00
	4064.02	4097.02										
Montgomery County	2039.02	2088.01										
Philadelphia County	2.00	6.00	9.00	13.00	14.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00
	25.00	28.00	30.00	31.00	32.00	33.00	34.00	36.00	41.00	44.00	46.00	52.00
	56.00	63.00	66.00	69.00	70.00	71.00	72.00	74.00	77.00	80.00	83.00	84.00
	85.00	86.00	87.00	88.00	89.00	91.00	92.00	93.00	94.00	95.00	96.00	102.00
	103.00	104.00	105.00	106.00	107.00	108.00	109.00	110.00	111.00	112.00	123.00	127.00
	131.00	132.00	133.00	137.00	138.00	139.00	140.00	141.00	144.00	145.00	146.00	147.00
	148.00	149.00	151.00	152.00	153.00	154.00	155.00	156.00	157.00	159.00	161.00	162.00
	163.00	164.00	165.00	166.00	167.00	168.00	169.00	170.00	171.00	172.00	173.00	174.00
	175.00	176.00	177.00	178.00	179.00	181.00	192.00	194.00	195.00	196.00	197.00	198.00
	199.00	200.00	201.00	202.00	203.00	204.00	205.00	239.00	241.00	245.00	246.00	253.00
	277.00	279.00	280.00	282.00	283.00	284.00	286.00	288.00	289.00	291.00	293.00	294.00
	296.00	297.00	327.00	346.00								

METROPOLITAN AREA: Phoenix-Mesa, AZ												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Maricopa County	202.00	608.00	609.00	614.00	716.00	926.00	929.00	1092.00	1102.00	1126.00	1127.00	1128.00
	1129.00	1130.00	1131.00	1132.00	1133.00	1135.00	1136.00	1138.00	1139.00	1140.00	1141.00	1142.00
	1143.00	1144.00	1145.00	1146.00	1147.00	1148.00	1149.00	1150.00	1151.00	1152.00	1153.00	1154.00
	1158.00	1159.00	1160.00	1161.00	1166.02	3187.00	3188.00	3191.00	3200.02	4201.02	4226.05	5229.02
	5231.02	5231.04	6232.00									
Pinal County	1.00	4.00	10.00	12.00	15.00	17.00	18.00	19.00	20.00			

METROPOLITAN AREA: Pine Bluff, AR												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Jefferson County	5.02	9.02	10.00	11.00	12.00	13.00						

METROPOLITAN AREA: Pittsburgh, PA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Allegheny County	101.00	103.00	305.00	314.00	405.00	406.00	411.00	501.00	502.00	507.00	509.00	510.00
	511.00	603.00	604.00	606.00	810.98	1016.00	1017.00	1114.00	1115.00	1203.00	1204.00	1207.00
	1208.00	1301.00	1303.00	1304.00	1305.00	1306.00	1504.00	1604.00	1606.00	1609.00	1803.00	1805.00
	2017.00	2019.00	2107.00	2204.00	2205.00	2304.00	2305.00	2306.00	2503.00	2509.00	2609.98	2614.00
	2808.00	2902.97	3101.98	3102.95	4644.00	4657.97	4824.00	4838.00	4867.00	4869.00	4923.00	4928.00
	5100.00	5129.00	5140.00	5509.00	5512.00	5519.00	5521.00	5523.00	5606.00	5612.00		
Beaver County	6003.00	6012.00	6013.00	6015.00	6028.00	6040.00	6041.98	6042.00	6045.00	6052.00	6054.00	
Butler County	9024.00											
Fayette County	2608.00	2612.00	2614.00	2617.00	2619.00	2623.00	2626.00	2632.00				
Washington County	7041.00	7543.00	7544.00	7546.00	7751.00	7831.00	7922.00					
Westmoreland County	8001.00	8007.01	8007.02	8016.00	8028.00	8041.00	8053.00	8054.00				

METROPOLITAN AREA: Pittsfield, MA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Berkshire County	9001.00	9012.00										

METROPOLITAN AREA: Pocatello, ID												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bannock County	9.00	16.01										

METROPOLITAN AREA: Ponce, PR												
MUNICIPO	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Juana Diaz Municipio	719.02	7102.00	7109.01									
Ponce Municipio	702.02	703.00	704.00	706.01	708.00	709.00	710.00	713.00	716.02	721.01	726.00	728.00
	730.02											
Villalba Municipio	7201.00	7203.00										

METROPOLITAN AREA: Portland, ME												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cumberland County	4.00	5.00	6.00	9.00	10.00	12.00	14.00					

METROPOLITAN AREA: Portland-Vancouver, OR-WA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Multnomah County	11.01	21.00	22.01	22.02	23.01	23.02	33.01	33.02	34.01	34.02	40.01	42.00
	48.00	49.00	50.00	51.00	52.00	53.00	54.00	56.00	74.00	83.01		
Washington County	332.00											
Clark County	410.05	417.00	418.00	423.00	424.00	425.00	427.00					

METROPOLITAN AREA: Providence-Fall River-Warwick, RI-MA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bristol County	6314.00	6402.00	6403.00	6408.00	6409.00	6410.00	6411.00	6412.00	6413.00	6414.00		
Providence County	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00	13.00
	14.00	19.00	20.00	26.00	27.00	30.00	108.00	109.00	110.00	111.00	149.00	151.00
	152.00	172.00	174.00	180.00	183.00							

METROPOLITAN AREA: Provo-Orem, UT												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Utah County	16.00	18.00	19.00	25.00								

METROPOLITAN AREA: Pueblo, CO												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Pueblo County	2.00	6.00	7.00	12.00	13.00	14.00	20.00	21.00	26.00	29.01	30.03	

METROPOLITAN AREA: Racine, WI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Racine County	1.00	3.00	4.00	5.00	10.01							

METROPOLITAN AREA: Raleigh-Durham-Chapel Hill, NC												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Durham County	3.01	4.02	5.00	8.02	9.00	10.01	10.02	11.00	12.01	12.02	13.01	13.04
	14.00	15.01	15.02									
Franklin County	602.00											
Johnston County	403.00	406.00	414.00									
Orange County	107.03	113.00	116.00									
Wake County	501.00	504.00	506.00	507.00	508.00	509.00	510.00	511.00	520.01	522.01	542.98	

METROPOLITAN AREA: Rapid City, SD												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Pennington County	101.00											

METROPOLITAN AREA: Reading, PA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Berks County	1.00	2.00	12.00	13.00	19.00	21.00	22.00	24.00	25.00	26.00		

METROPOLITAN AREA: Redding, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Shasta County	101.00											

METROPOLITAN AREA: Reno, NV												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Washoe County	1.00	9.00	18.00									

METROPOLITAN AREA: Richland-Kennewick-Pasco, WA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Benton County	112.00											
Franklin County	201.00	202.00										

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Richmond-Petersburg, VA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Chesterfield County	1004.06											
Henrico County	2008.05											
Hopewell City	8201.00	8203.98	8207.00									
Petersburg City	8101.00	8102.00	8103.00	8104.00	8106.00	8107.00	8108.00					
Richmond City	109.00	110.00	201.00	202.00	203.00	204.00	206.00	207.00	208.00	209.00	210.00	211.00
	301.00	302.00	401.00	402.00	403.00	404.00	413.00	415.00	601.00	602.00	603.00	604.00
	607.98	608.98										

METROPOLITAN AREA: Riverside-San Bernardino, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Riverside County	303.00	304.00	305.00	422.02	422.03	428.00	434.01	434.02	436.00	440.00	442.00	454.00
	455.00	456.02	457.01	459.00	462.00							
San Bernardino County	14.00	16.00	42.00	47.00	48.00	50.00	54.00	55.00	56.00	57.00	58.00	59.00
	60.00	64.00	65.00	68.00	69.00	75.00	94.00	104.05	104.09	105.00	106.00	117.00

METROPOLITAN AREA: Roanoke, VA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Roanoke City	7.00	8.00	9.00	10.00	11.00	12.00	13.00	14.00				

METROPOLITAN AREA: Rochester, MN												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Olmsted County	1.00	5.00										

METROPOLITAN AREA: Rochester, NY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Genesee County	9510.00	9515.00										
Livingston County	305.00											
Monroe County	2.00	7.00	13.00	14.00	15.00	16.00	17.00	23.00	27.00	32.00	33.00	38.02
	39.00	40.00	41.00	43.00	46.02	47.01	48.00	49.00	50.00	51.00	52.00	53.00
	55.00	56.00	57.00	59.00	64.00	65.00	66.00	69.00	79.00	80.00	90.00	91.00
	92.00	93.01	94.02	94.03	96.01	96.02	96.03	96.04				
Ontario County	517.00	518.00										
Wayne County	213.00											

METROPOLITAN AREA: Rockford, IL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Winnebago County	10.00	11.00	21.00	24.00	25.00	26.00	27.00	28.00	29.00			

METROPOLITAN AREA: Rocky Mount, NC												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Edgecombe County	201.00	204.00										
Nash County	101.00											

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Sacramento, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
El Dorado County	301.01											
Sacramento County	5.00	6.00	7.00	10.00	11.00	12.00	14.00	18.00	20.00	21.00	22.00	27.00
	28.00	32.01	37.00	44.01	44.02	45.00	50.02	52.01	53.00	62.02	64.00	65.00
	66.00	67.02	68.00	69.00	70.01							

METROPOLITAN AREA: Saginaw-Bay City-Midland, MI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bay County	2802.00	2803.00	2804.00	2807.00	2811.00							
Saginaw County	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	13.00
	17.00	109.00										

METROPOLITAN AREA: St. Cloud, MN												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Stearns County	1.00											

METROPOLITAN AREA: St. Joseph, MO												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Buchanan County	10.00	12.00	13.00	14.00	20.00							

METROPOLITAN AREA: St. Louis, MO-IL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Madison County	4005.00	4006.00	4007.00	4024.00	4025.00	4031.01						
St. Clair County	5004.00	5005.00	5006.00	5009.00	5010.00	5011.00	5012.00	5013.00	5021.00	5022.00	5024.01	5025.00
	5027.00	5028.00	5029.00	5030.00	5041.00	5042.01	5044.00					
St. Louis County	2128.00	2139.00	2140.00	2141.00	2169.00	2217.98						
St. Louis City	1015.00	1053.00	1054.00	1055.00	1061.00	1062.00	1063.00	1064.00	1065.00	1066.00	1067.00	1072.00
	1074.00	1075.00	1076.00	1077.00	1084.00	1085.00	1097.00	1101.00	1102.00	1103.00	1104.00	1105.00
	1111.00	1112.00	1113.00	1114.00	1115.00	1122.00	1123.00	1155.00	1156.00	1164.00	1172.00	1173.00
	1181.00	1184.00	1185.00	1186.00	1192.00	1193.00	1201.00	1202.00	1203.00	1211.00	1212.00	1213.00
	1214.00	1224.00	1231.00	1232.00	1241.00	1242.00	1246.00	1257.00	1266.00	1267.00		

METROPOLITAN AREA: Salem, OR												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Marion County	1.00	19.00										

METROPOLITAN AREA: Salinas, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Monterey County	5.00	7.00	10.00	13.00	106.02	137.00						

METROPOLITAN AREA: Salt Lake City-Ogden, UT												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Davis County	1256.00	1263.00										
Salt Lake County	1001.00	1007.00	1014.00	1017.00	1019.00	1020.00	1021.00	1023.00	1024.00	1025.00	1026.00	1027.00
	1029.00	1030.00	1032.00	1115.00	1116.00	1133.05						
Weber County	2009.00	2011.00	2012.00	2018.00	2019.00							

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: San Angelo, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Tom Green County	5.00	6.00	9.00									

METROPOLITAN AREA: San Antonio, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bexar County	1101.00	1102.00	1103.00	1105.00	1106.00	1107.00	1108.00	1109.00	1110.00	1301.00	1302.00	1303.00
	1304.00	1305.00	1306.00	1307.85	1309.00	1311.00	1401.00	1501.00	1503.00	1504.00	1505.00	1507.00
	1508.00	1510.00	1519.00	1601.00	1605.00	1606.00	1609.00	1610.85	1612.00	1701.00	1702.00	1703.00
	1704.00	1707.00	1708.00	1709.00	1710.00	1711.00	1712.00	1714.00	1715.00	1901.00		
Guadalupe County	2102.00	2103.00										

METROPOLITAN AREA: San Diego, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
San Diego County	22.00	23.00	24.00	25.01	26.00	27.01	27.04	33.00	34.02	35.00	36.00	39.00
	40.00	41.00	45.00	46.00	47.00	48.00	49.00	50.00	51.00	52.00	53.00	54.00
	56.00	57.00	58.00	65.00	66.00	83.05	100.08	100.09	114.00	115.00	116.00	117.00
	118.00	120.00	122.00	123.02	125.00	132.01	144.00	157.01	158.00	182.00	184.00	186.03
	202.98											

METROPOLITAN AREA: San Francisco, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
San Francisco County	106.00	107.00	111.00	113.00	114.00	115.00	117.00	118.00	120.00	121.00	122.00	123.00
	124.00	125.00	155.00	161.00	162.98	163.00	176.98	177.00	178.00	179.02	180.00	201.98
	208.00	209.00	229.00	231.00	232.00	233.00	234.00	605.00	606.00			
San Mateo County	6102.00	6117.00	6120.00									

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: San Juan-Bayamon, PR												
MUNICIPO	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Aguas Buenas Municipio	2303.00	2304.98										
Barceloneta Municipio	5902.00	5903.00										
Bayamon Municipio	305.00	307.00	321.00									
Canovanas Municipio	1001.98	1004.00										
Catano Municipio	201.00	202.00	203.00	204.04								
Comerio Municipio	9517.00	9518.00	9519.00	9521.00								
Corozal Municipio	5301.00	5303.00	5305.00	5306.00								
Dorado Municipio	5407.00											
Florida Municipio	5802.00											
Guaynabo Municipio	401.01	401.02	401.03									
Juncos Municipio	5004.00											
Loiza Municipio	1101.00	1102.00	1104.00	1106.00								
Manati Municipio	5701.00	5703.00	5707.00									
Morovis Municipio	9553.00	9554.00	9555.00									
Naguabo Municipio	1703.00											
Naranjito Municipio	5201.00	5202.00	5203.00									
San Juan Municipio	2.00	6.00	13.00	14.00	27.00	28.00	29.00	31.00	33.00	34.00	35.01	35.02
	36.00	37.00	38.00	40.00	41.00	42.01	43.00	44.00	45.00	46.00	47.00	48.00
	49.00	50.00	51.03	52.23	54.02	60.00	82.01	89.00	90.00	92.00	93.00	95.00
	103.00											
Toa Alta Municipio	5107.98											
Toa Baja Municipio	1217.00	1218.01	1221.00	1222.00	1224.00							
Vega Alta Municipio	5501.00	5503.00										
Vega Baja Municipio	5606.00	5609.00										
Yabucoa Municipio	9507.00	9508.00	9513.00									

METROPOLITAN AREA: San Jose, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Santa Clara County	5003.00	5008.00	5009.00	5010.00	5013.00	5014.00	5015.00	5016.00	5017.00	5031.01	5036.02	5037.02
	5037.03	5052.01	5116.02	5126.01								

METROPOLITAN AREA: San Luis Obispo-Atascadero-Paso Robles, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
San Luis Obispo County	109.00											

METROPOLITAN AREA: Santa Barbara-Santa Maria-Lompoc, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Santa Barbara County	9.00	23.04	24.02	24.03	24.04	25.00	27.02	27.06	29.02	29.03	29.11	29.12

METROPOLITAN AREA: Santa Cruz-Watsonville, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Santa Cruz County	1007.00	1008.00	1010.00	1103.00	1104.98	1201.00						

METROPOLITAN AREA: Santa Fe, NM												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Santa Fe County	3.00	10.02	101.01									

METROPOLITAN AREA: Santa Rosa, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Sonoma County	1514.00	1519.00	1520.00									

METROPOLITAN AREA: Sarasota-Bradenton, FL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Manatee County	1.03	7.01	15.02									
Sarasota County	3.00											

METROPOLITAN AREA: Savannah, GA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Chatham County	1.00	6.01	10.00	11.00	12.00	13.00	15.00	17.00	18.00	19.00	20.00	21.00
	22.00	23.00	24.00	25.00	27.00	28.00	32.00	44.00	101.01	106.04		

METROPOLITAN AREA: Scranton--Wilkes-Barre--Hazleton, PA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lackawanna County	1002.00	1007.00	1015.00	1029.00								
Luzerne County	2001.00	2009.00	2010.00	2125.00	2135.00	2174.00						

METROPOLITAN AREA: Seattle-Bellevue-Everett, WA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Island County	9702.00	9709.00										
King County	47.00	53.01	53.02	71.00	72.00	73.00	74.00	75.00	79.00	80.00	81.00	82.00
	84.00	85.00	86.00	87.00	90.00	91.00	92.00	103.00	107.00	109.00	110.00	112.00
	259.00	263.00	265.00									
Snohomish County	402.00	404.00	407.00									

METROPOLITAN AREA: Sharon, PA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Mercer County	302.00	307.00	308.00									

METROPOLITAN AREA: Sheboygan, WI												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Sheboygan County	5.00	6.00										

METROPOLITAN AREA: Sherman-Denison, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Grayson County	5.02	16.01	16.02									

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Shreveport-Bossier City, LA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bossier Parish	103.00	104.00										
Caddo Parish	202.00	204.00	206.00	207.00	208.00	209.00	211.00	213.00	217.00	218.00	219.00	223.00
	232.00	233.00	235.00	236.00	237.00	246.00						
Webster Parish	317.00	319.00										

METROPOLITAN AREA: Sioux City, IA-NE												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Woodbury County	12.00	13.00	15.00	16.00								

METROPOLITAN AREA: Sioux Falls, SD												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Minnehaha County	7.00											

METROPOLITAN AREA: South Bend, IN												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
St. Joseph County	6.00	10.00	18.00	19.00	20.00	21.00	23.00	29.00	30.00			

METROPOLITAN AREA: Spokane, WA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Spokane County	1.00	16.00	20.00	22.00	24.00	25.00	27.00	30.00	32.00	33.00	34.00	35.00
	36.00	140.01										

METROPOLITAN AREA: Springfield, IL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Sangamon County	8.00	9.00	14.00	15.00	16.00	17.00	23.00					

METROPOLITAN AREA: Springfield, MO												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Greene County	1.00	2.00	5.00	6.00	7.00	16.00	18.02	20.00	32.02	33.00		

METROPOLITAN AREA: Springfield, MA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Hampden County	8006.00	8007.00	8008.00	8009.00	8012.00	8014.01	8015.02	8018.00	8019.00	8020.00	8114.00	8115.00
	8116.00	8117.00										
Hampshire County	8204.00											

METROPOLITAN AREA: Stamford-Norwalk, CT												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Fairfield County	201.00	214.00	441.00	445.00								

METROPOLITAN AREA: State College, PA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Centre County	120.00	121.00	125.00	126.00								

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Shreveport-Bossier City, LA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bossier Parish	103.00	104.00										
Caddo Parish	202.00	204.00	206.00	207.00	208.00	209.00	211.00	213.00	217.00	218.00	219.00	223.00
	232.00	233.00	235.00	236.00	237.00	246.00						
Webster Parish	317.00	319.00										

METROPOLITAN AREA: Sioux City, IA-NE												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Woodbury County	12.00	13.00	15.00	16.00								

METROPOLITAN AREA: Sioux Falls, SD												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Minnehaha County	7.00											

METROPOLITAN AREA: South Bend, IN												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
St. Joseph County	6.00	10.00	18.00	19.00	20.00	21.00	23.00	29.00	30.00			

METROPOLITAN AREA: Spokane, WA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Spokane County	1.00	16.00	20.00	22.00	24.00	25.00	27.00	30.00	32.00	33.00	34.00	35.00
	36.00	140.01										

METROPOLITAN AREA: Springfield, IL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Sangamon County	8.00	9.00	14.00	15.00	16.00	17.00	23.00					

METROPOLITAN AREA: Springfield, MO												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Greene County	1.00	2.00	5.00	6.00	7.00	16.00	18.02	20.00	32.02	33.00		

METROPOLITAN AREA: Springfield, MA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Hampden County	8006.00	8007.00	8008.00	8009.00	8012.00	8014.01	8015.02	8018.00	8019.00	8020.00	8114.00	8115.00
	8116.00	8117.00										
Hampshire County	8204.00											

METROPOLITAN AREA: Stamford-Norwalk, CT												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Fairfield County	201.00	214.00	441.00	445.00								

METROPOLITAN AREA: State College, PA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Centre County	120.00	121.00	125.00	126.00								

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Steubenville-Weirton, OH-WV

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Jefferson County	1.00	2.00	3.00	8.00								
Brooke County	302.00											

METROPOLITAN AREA: Stockton-Lodi, CA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
San Joaquin County	1.00	2.00	5.00	6.00	7.00	8.00	16.00	17.00	22.00	23.00	25.00	27.01
	31.13	33.04										

METROPOLITAN AREA: Sumter, SC

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Sumter County	1.00	13.00	15.00	16.00								

METROPOLITAN AREA: Syracuse, NY

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cayuga County	419.00											
Onondaga County	5.00	13.00	22.00	23.00	30.00	31.00	32.00	33.00	34.00	35.00	38.00	39.00
	40.00	41.00	42.00	43.00	52.00	53.00	54.00	56.02	61.02			

METROPOLITAN AREA: Tacoma, WA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Pierce County	613.00	614.00	615.00	616.01	616.02	617.00	622.00	627.00	718.02	720.00		

METROPOLITAN AREA: Tallahassee, FL

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Gadsden County	207.00											
Leon County	1.00	4.00	5.00	6.00	10.01	11.01	12.00	13.00	14.00	20.01	20.02	

METROPOLITAN AREA: Tampa-St. Petersburg-Clearwater, FL

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Hillsborough County	7.00	12.00	18.00	19.00	20.00	26.00	30.00	31.00	32.00	33.00	34.00	35.00
	37.00	38.00	39.00	40.00	41.00	43.00	44.00	50.00	51.00	109.00	129.00	
Pasco County	324.00	327.00										
Pinellas County	205.00	206.00	207.00	208.00	209.95	210.95	212.00	213.00	214.00	215.00	216.95	259.02
	262.00											

METROPOLITAN AREA: Terre Haute, IN

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Vigo County	1.00	3.00	5.00	6.00	8.00	19.00						

METROPOLITAN AREA: Texarkana, TX-Texarkana, AR

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Miller County	203.00	204.00	206.98									
Bowie County	102.00	103.00	105.00									

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Toledo, OH												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lucas County	8.00	12.02	13.04	14.00	15.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00
	25.00	26.00	27.00	28.00	29.00	30.00	32.00	33.00	34.00	35.00	36.00	37.00
	38.00	41.00	42.00	43.01	48.00	54.00	68.00	73.03				
Wood County	217.02	218.00										

METROPOLITAN AREA: Topeka, KS												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Shawnee County	1.00	2.00	3.00	4.00	5.00	6.00	11.00					

METROPOLITAN AREA: Trenton, NJ												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Mercer County	1.00	8.00	9.00	10.00	11.00	14.00	15.00	16.00	17.00	19.00	20.00	21.00

METROPOLITAN AREA: Tucson, AZ												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Pima County	1.00	3.00	4.00	5.00	8.00	9.00	10.00	12.00	13.01	13.02	14.00	15.00
	23.00	24.00	26.01	37.02	38.00	41.04	42.00	48.00	49.00			

METROPOLITAN AREA: Tulsa, OK												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Creek County	210.00											
Osage County	104.00											
Tulsa County	2.00	5.00	6.00	7.00	9.00	10.00	12.00	13.00	21.00	23.00	25.00	26.00
	30.00	46.00	62.00	73.11	76.08	79.00	80.01	88.00	91.01			

METROPOLITAN AREA: Tuscaloosa, AL												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Tuscaloosa County	104.04	111.00	112.00	114.00	117.01	118.00	119.00					

METROPOLITAN AREA: Tyler, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Smith County	2.02	4.00	5.00	6.00	7.00							

METROPOLITAN AREA: Utica-Rome, NY												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Herkimer County	104.00	111.00										
Oneida County	202.01	203.00	204.00	205.00	206.00	207.01	208.01	208.03	209.00	211.03	212.01	215.00
	218.00											

METROPOLITAN AREA: Vallejo-Fairfield-Napa, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Napa County	2001.00											
Solano County	2509.00	2518.02										

IRS SECTION 42(D)(5)(C) METROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

METROPOLITAN AREA: Ventura, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Ventura County	2.00	6.00	23.00	24.00	28.02	32.00	34.02	35.00	38.00	43.01	45.01	46.00
	49.00	50.02										

METROPOLITAN AREA: Victoria, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Victoria County	1.00	3.01	3.02	6.01								

METROPOLITAN AREA: Vineland-Millville-Bridgeton, NJ												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cumberland County	201.00	203.00	205.00	401.00								

METROPOLITAN AREA: Visalia-Tulare-Porterville, CA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Tulare County	3.02	11.00	29.01	40.00	41.00	44.00						

METROPOLITAN AREA: Waco, TX												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
McLennan County	1.00	2.00	3.00	4.00	7.00	10.00	12.00	14.00	15.00	19.00	33.00	

METROPOLITAN AREA: Washington, DC-MD-VA-WV												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
District of Columbia	21.01	22.02	25.02	28.01	28.02	29.00	30.00	31.00	32.00	34.00	35.00	36.00
	37.00	38.00	43.00	45.00	46.00	47.00	48.01	48.02	49.01	49.02	50.00	52.20
	57.01	58.00	59.00	60.20	64.10	71.00	72.00	73.02	73.04	74.01	74.04	74.06
	74.07	74.08	74.09	74.30	75.02	75.03	75.04	76.01	77.03	77.08	77.09	78.03
	78.04	78.07	78.08	78.09	78.60	79.01	79.03	84.02	85.10	87.01	87.02	88.02
	88.03	88.04	89.03	89.04	90.01	91.02	92.03	92.10	92.40	93.02	96.02	97.00
	98.03	98.04	98.05	98.06	98.08	98.10	98.20	99.03	99.04	99.05	99.06	99.07
Charles County	8502.01											
Frederick County	7501.00	7503.00	7509.00									
Montgomery County	7009.04	7019.00	7025.00									
Prince George's County	8011.01	8029.03	8034.01	8035.09	8056.00							
Arlington County	1033.00											
Culpeper County	9903.00	9904.00										
Fairfax County	4215.00	4219.85										
Prince William County	9009.03											
Warren County	204.00	205.00										
Fredericksburg City	2.00	4.98										
Berkeley County	9713.00	9715.00	9716.00	9717.00	9720.00							
Jefferson County	9724.00											

METROPOLITAN AREA: Waterbury, CT												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
New Haven County	3501.00	3502.00	3503.00	3504.00	3505.00	3506.00	3522.00					

IRS SECTION 42(D)(5)(C) NONMETROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

STATE: ALABAMA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bullock County	9521.00											
Butler County	9531.00	9534.00										
Clarke County	9580.00											
Dallas County	9964.00	9965.00	9969.00	9970.00	9972.00	9973.00						
Escambia County	9702.00	9706.00										
Greene County	9743.00	9745.00	9746.00									
Hale County	9746.00	9747.00	9748.00	9749.00								
Lowndes County	9810.00	9811.00										
Macon County	9817.00											
Marengo County	9828.00											
Monroe County	9857.00	9858.00										
Perry County	9871.00	9872.00										
Pickens County	9881.00											
Pike County	9889.00											
Sumter County	9912.00	9915.00										
Talladega County	106.00	118.00										
Wilcox County	9947.00	9949.00	9950.00	9951.00								

STATE: ALASKA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bethel	9513.98	9514.98										
Dillingham	9716.98											
Fairbanks-North Star Borough	1.00											
Kenai PeninsuLa Borough	9543.00											
Matanuska-Susitna Borough	9743.00	9744.00										
Nome	9510.00											
Valdez-Cordova	9861.00											
Wade Hampton	9712.00											
Yukon-Koyukuk	9604.00	9605.00	9606.00	9607.98								

STATE: ARIZONA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Apache County	9760.00	9771.00	9772.00	9773.00	9774.00	9775.00	9778.00					
Cochise County	9.00											
Gila County	9850.00											
Graham County	9950.00											
La Paz County	201.00											
Navajo County	9651.00	9652.00	9653.00	9660.00	9671.00	9672.00	9674.00	9675.00	9676.00			

STATE: ARKANSAS												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Chicot County	9802.00	9804.00										
Desha County	9503.00											
Garland County	106.00	107.00	108.00	115.00								
Lee County	9704.00											
Phillips County	9804.00	9805.00	9806.00									

IRS SECTION 42(D)(5)(C) NONMETROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

STATE: CALIFORNIA COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Humboldt County	10.00											
Imperial County	114.00	120.00	121.00	124.00	125.00							
Kings County	11.00	13.00										
Nevada County	10.00	11.00										

STATE: COLORADO COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Conejos County	9746.00	9747.00	9748.00									
Costilla County	9827.00											
Delta County	9648.00											
Elbert County	9911.00											
Huerfano County	9808.00											
Las Animas County	9832.00											
Montezuma County	9695.00											
Otero County	9880.00											

STATE: CONNECTICUT COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Litchfield County	3103.00											

STATE: FLORIDA COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Dixie County	9803.98											
Indian River County	503.02											
Monroe County	9701.00											
Putnam County	9508.00											

IRS SECTION 42(D)(5)(C) NONMETROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

STATE: GEORGIA COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bulloch County	9904.00											
Burke County	9503.00	9504.00	9508.00									
Clay County	9601.00											
Colquitt County	9703.00											
Dodge County	9606.00											
Dooly County	9702.00											
Early County	9904.00											
Emanuel County	9807.00											
Floyd County	11.00	16.00										
Glynn County	8.00											
Hancock County	9801.00											
Jefferson County	9604.00											
Laurens County	9509.00											
Liberty County	106.00											
Lowndes County	108.00	109.00	110.00	113.00								
Mitchell County	9803.00											
Randolph County	9901.00											
Screven County	9701.00											
Telfair County	9503.00											
Thomas County	9601.00											
Tift County	9906.00											
Ware County	9504.00	9507.00										
Warren County	9702.00	9703.00										
Wilcox County	9903.00											

STATE: HAWAII COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Hawaii County	211.00											
Kauai County	410.00											
Maui County	301.00	313.00	317.00	318.00								

STATE: IDAHO COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bingham County	9508.00											
Bonneville County	9701.00	9712.00										
Kootenai County	9.00											
Latah County	54.00											
Twin Falls County	9811.00											

IRS SECTION 42(D)(5)(C) NONMETROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

STATE: ILLINOIS COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Adams County	4.00	7.00	8.00									
Alexander County	9577.00	9579.00										
Christian County	9589.00											
Coles County	4.00	8.00										
Franklin County	407.00											
Hamilton County	9731.00											
Hardin County	9709.00											
Jackson County	109.00	111.00	112.00	113.00	114.00							
Jefferson County	510.00											
Knox County	8.00											
La Salle County	9633.00											
McDonough County	104.00	105.00	108.00									
Pulaski County	9711.00											
Saline County	9555.00	9559.00										
Vermilion County	1.00											

STATE: INDIANA COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Henry County	9765.00											
Knox County	9553.00											
La Porte County	402.00											
Wayne County	2.00	3.00										

STATE: IOWA COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Lee County	9908.00											
Story County	5.00	7.00										
Wapello County	9605.00											
Webster County	7.00	8.00										

STATE: KANSAS COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cherokee County	9585.00											
Crawford County	9575.00											
Ellis County	9729.00											
Montgomery County	9510.00											
Riley County	4.00	8.00										

IRS SECTION 42(D)(5)(C) NONMETROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

STATE: KENTUCKY

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bell County	9601.00	9602.00	9609.00									
Boyle County	9903.00											
Breathitt County	9801.00	9806.00	9807.00									
Clay County	9501.00	9504.00	9506.00									
Clinton County	9702.00											
Franklin County	702.00											
Hardin County	15.00											
Jackson County	9601.00	9602.00										
Knott County	9601.00											
Knox County	9901.00	9902.00	9906.00	9907.00	9908.00							
Lawrence County	9902.00	9903.00										
Lee County	9502.00											
Leslie County	9802.00											
McCracken County	301.00	302.00	303.00	304.00	306.00							
McCreary County	9601.00	9602.00	9604.00									
Magoffin County	9701.00											
Marion County	9708.00											
Morgan County	9501.00											
Owsley County	9901.00	9902.00	9903.00									
Perry County	9701.00	9707.00										
Warren County	101.00	102.00	103.00	104.00	105.00							
Wayne County	9803.00	9805.00	9806.00									
Whitley County	9808.00											
Wolfe County	9901.00	9903.00										

STATE: LOUISIANA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Allen Parish	9503.00											
Concordia Parish	9902.00											
East Carroll Parish	9903.00											
Evangeline Parish	9505.00											
Iberia Parish	308.00	309.00	310.00									
Lincoln Parish	9603.00	9608.00	9609.00									
Madison Parish	9603.00	9604.00										
Morehouse Parish	9504.00											
Natchitoches Parish	9907.00											
Pointe Coupee Parish	9520.00											
St. Mary Parish	416.00											
Tangipahoa Parish	9533.00	9536.00	9543.00									
Tensas Parish	9803.00											
Vermilion Parish	9508.00											

STATE: MAINE

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Franklin County	9901.00											
Somerset County	9852.00											

STATE: MARYLAND COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Dorchester County	9705.00											
Somerset County	9806.00											
Wicomico County	3.00											
Worcester County	9909.00											

STATE: MASSACHUSETTS COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Berkshire County	9211.00											
Franklin County	413.00											

STATE: MICHIGAN COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cass County	9.00											
Clare County	9809.00	9812.00										
Houghton County	9903.00											
Iosco County	9904.00	9905.00										
Isabella County	9511.00											
Keweenaw County	9601.00											
Lake County	9604.00	9606.00	9607.00									
Marquette County	3.00	5.00										
Newaygo County	9702.00											
Ogemaw County	9508.00											
Roscommon County	9702.00											
St. Joseph County	404.00											
Shiawassee County	312.00											

STATE: MINNESOTA COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Aitkin County	9903.00											
Beltrami County	9508.00											
Cass County	9612.00											
Hubbard County	9706.00											
Koochiching County	9906.00											
Mahnomen County	9603.00											
Pennington County	9904.00											
Wadena County	9801.00											
Winona County	9705.00											

IRS SECTION 42(D)(5)(C) NONMETROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

STATE: MISSISSIPPI

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Adams County	3.00	4.00										
Bolivar County	9501.00	9502.00	9503.00	9504.00								
Coahoma County	9501.00	9506.00	9507.00									
Holmes County	9502.00	9503.00	9504.00	9505.00								
Humphreys County	9503.00											
Jefferson County	9501.00	9502.00										
Jones County	9507.00											
Lafayette County	9503.00											
Lauderdale County	1.00	2.00	4.00	6.00	7.00							
Leflore County	9502.00	9508.00	9509.00									
Lowndes County	7.00	8.00	11.00									
Pike County	9503.00											
Sunflower County	9503.00	9505.00										
Tallahatchie County	9504.00											
Tunica County	9501.00	9502.00										
Warren County	9503.00	9504.00										
Washington County	4.00	5.00	6.00	10.00	11.00	18.00	20.00					
Wilkinson County	9502.00											
Yazoo County	9505.00											

STATE: MISSOURI

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Adair County	9503.00	9506.00	9509.00									
Butler County	9505.00	9507.00										
Cape Girardeau County	9809.00	9810.00	9814.00	9816.00								
Cole County	101.00											
Dent County	9603.00											
Livingston County	9805.00											
Oregon County	9801.00											
Pemiscot County	9702.00											
Phelps County	9904.00											
Ripley County	9704.00											
Scott County	9809.00											

STATE: MONTANA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Big Horn County	9642.00											
Blaine County	9725.00											
Flathead County	10.00											
Gallatin County	9866.00											
Glacier County	9762.00											
Hill County	9737.00											
Lewis and Clark County	9789.00	9796.00										
Rosebud County	9627.00											
Silver Bow County	1.00											

IRS SECTION 42(D)(5)(C) NONMETROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

STATE: NEBRASKA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Adams County	9661.00											
Lincoln County	9601.00											

STATE: NEVADA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Elko County	9501.00	9505.00	9506.00	9515.00								
Humboldt County	9603.00											
Lyon County	9606.00											

STATE: NEW MEXICO												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Chaves County	1.00	6.00										
Cibola County	9746.00											
Guadalupe County	9617.00	9618.00										
Lea County	1.00	4.00										
Lincoln County	9804.00											
Luna County	9868.00											
McKinley County	9721.00	9723.00	9725.00	9726.00	9727.00							
Mora County	9552.00											
Otero County	1.00	8.00										
San Juan County	8.00	9.00	10.01	10.02								
San Miguel County	9571.00	9577.00										
Socorro County	9784.00											
Taos County	9529.00											

STATE: NEW YORK												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cattaraugus County	9619.00	9620.00	9622.00									
Clinton County	1011.00											
Columbia County	9912.00											
Jefferson County	620.00											
St. Lawrence County	9911.00	9912.00	9922.00									
Tompkins County	1.00	2.00	3.00	4.00	10.00	12.00						

STATE: NORTH CAROLINA												
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Columbus County	9909.00											
Craven County	9608.00	9609.00										
Halifax County	9908.00											
Lee County	302.00	303.00										
Lenoir County	103.00	104.00	107.00									
Pasquotank County	9603.00											
Robeson County	9608.00											
Watauga County	9805.00											
Wilson County	2.00	7.00	8.01									

IRS SECTION 42(D)(5)(C) NONMETROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

STATE: NORTH DAKOTA COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Benson County	9567.00											
McKenzie County	9626.00											
Rolette County	9517.00	9518.00										
Sioux County	9660.00											
Ward County	101.00											

STATE: OHIO COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Adams County	9904.00	9905.00	9906.00									
Athens County	9731.00											
Coshocton County	9914.00											
Erie County	408.00											
Jackson County	9576.00											
Marion County	1.00	9.00										
Meigs County	9644.00											
Muskingum County	9821.00											
Scioto County	9931.00	9932.00	9935.00	9936.00	9937.00	9939.00						

STATE: OKLAHOMA COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Atoka County	9876.00											
Bryan County	9956.00	9964.00	9965.00									
Carter County	9928.00											
Choctaw County	9972.00	9973.00										
Grady County	1.00	2.00										
Hughes County	9848.00											
McCurtain County	9987.00											
McIntosh County	9799.00											
Muskogee County	4.00	5.00	6.00									
Okfuskee County	9808.00											
Okmulgee County	1.00											
Payne County	104.00	105.00	107.00									
Pontotoc County	9891.00	9892.00										
Pushmataha County	9976.00											
Stephens County	5.00	6.00	7.00									
Tillman County	9704.00	9706.00										
Washington County	2.00											

STATE: OREGON COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Clatsop County	9508.00											
Union County	9707.00											

IRS SECTION 42(D)(5)(C) NONMETROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

STATE: PENNSYLVANIA COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Clinton County	9706.00											
Crawford County	1116.00											
Lawrence County	4.00	5.00	6.00	9.00	118.98							
Northumberland County	9616.00	9617.00										
Schuylkill County	6.00											

STATE: PUERTO RICO MUNICIPO	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Adjuntas Municipio	9563.00	9564.00	9565.00	9566.00	9567.00	9568.00						
Aibonito Municipio	2503.00	2504.00										
Arroyo Municipio	2801.00											
Barranquitas Municipio	9523.00	9524.00										
Ciales Municipio	9557.00	9559.00										
Coamo Municipio	9540.00	9541.00	9546.00									
Guanica Municipio	9609.00	9610.00	9611.00	9612.00	9614.00	9615.00						
Guayama Municipio	2701.98	2702.98	2704.00	2706.00	2707.00							
Isabela Municipio	4102.00	4106.00										
Jayuya Municipio	9560.00	9561.00	9562.00									
Lares Municipio	9577.00	9578.00	9579.00	9583.00	9584.00							
Las Marias Municipio	9597.98	9599.00										
Maricao Municipio	9601.98											
Maunabo Municipio	9514.00	9515.00										
Orocovis Municipio	9549.00	9550.98	9551.00									
Patillas Municipio	2901.00	2903.00	2904.00									
Quebradillas Municipio	3303.00											
Rincon Municipio	9596.00											
Salinas Municipio	9526.98	9527.00	9529.00	9532.00								
San Sebastian Municipio	9585.00	9586.00	9588.00	9591.00	9593.00	9598.00	9686.00	9891.00				
Santa Isabel Municipio	9533.00	9534.00	9535.00	9537.00								
Utuado Municipio	9569.00	9571.00	9572.00	9574.00	9575.00	9576.00						
Vieques Municipio	9501.00	9502.00	9504.00									

STATE: RHODE ISLAND COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Newport County	405.00	412.00										

IRS SECTION 42(D)(5)(C) NONMETROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

STATE: SOUTH CAROLINA COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bamberg County	9601.00											
Beaufort County	1.00	11.00										
Clarendon County	9608.00											
Darlington County	107.00											
Dillon County	9704.00											
Greenwood County	9705.00											
Hampton County	9804.00											
Lancaster County	107.00											
Lee County	9806.00											
Marlboro County	9602.00											
Orangeburg County	112.00	113.00										

STATE: SOUTH DAKOTA COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Brown County	9515.00											
Buffalo County	9746.00											
Clay County	9656.00											
Jackson County	9912.00											
Shannon County	9936.00	9937.00										
Todd County	9927.00											
Ziebach County	9871.00											

STATE: TENNESSEE COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bradley County	104.00	107.00	108.00									
Campbell County	9503.00											
Fentress County	9651.00											
Hamblen County	1003.00											
Hancock County	9601.00	9602.00	9603.00									
Haywood County	9807.00											
Henry County	9693.00											
McMinn County	9702.00											
Marshall County	9553.00											
Maury County	105.00											
Putnam County	8.00											

IRS SECTION 42(D)(5)(C) NONMETROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

STATE: TEXAS

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Anderson County	9507.00											
Angelina County	5.00											
Atascosa County	9603.00											
Brooks County	9502.00											
Brown County	9506.00	9507.00										
Cooke County	9905.00											
Dimmit County	9501.00	9502.00	9503.00									
Duval County	9503.00											
Falls County	9904.00											
Freestone County	9809.00											
Frio County	9502.00	9503.00										
Gray County	9508.00											
Hall County	9505.00											
Hill County	9609.00											
Howard County	9503.00	9505.00										
Hutchinson County	9507.00											
Jim Hogg County	9501.00	9503.00										
Jim Wells County	9506.00											
Kleberg County	202.00											
Lamar County	5.00	6.00	8.00									
La Salle County	9502.00											
Lynn County	9503.00											
McCulloch County	9503.00											
Maverick County	9502.00	9504.00	9505.00	9506.00								
Nacogdoches County	9506.00	9509.00										
Pecos County	9503.00											
Presidio County	9502.00											
Reeves County	9505.00											
Robertson County	9602.00											
Starr County	9501.00	9502.00	9504.00	9505.00	9506.00	9507.00						
Terry County	9503.00											
Val Verde County	9506.00											
Walker County	1905.00	1906.00	1907.00									
Wharton County	1403.00											
Willacy County	9502.00	9503.00	9506.00									
Zapata County	9502.00											
Zavala County	9501.00	9502.00	9503.00									

STATE: UTAH

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cache County	16.00											
Carbon County	9716.00											
Juab County	9732.00											
San Juan County	9783.00	9784.00										
Wasatch County	9925.00											

IRS SECTION 42(D)(5)(C) NONMETROPOLITAN QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

VIRGIN ISLANDS

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
St. Croix Island	9703.00	9709.00	9711.00	9713.00	9714.00							

PACIFIC ISLANDS: AMERICAN SAMOA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Eastern District	9501.00	9502.00	9503.00	9504.00	9505.00	9506.00	9507.00					
Manu'A District	9517.00	9518.00										
Swains Island	9520.00											
Western District	9510.00	9511.00	9513.00	9515.00								

PACIFIC ISLANDS: GUAM

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Guam	9512.00											

PACIFIC ISLANDS: NORTHERN MARIANA ISLANDS

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Northern Islands Municipality	9501.00											
Saipan Municipality	9514.00	9515.00										

PACIFIC ISLANDS: PALAU

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Aimeliik State	9501.98											
Airai State	9701.98											
Angaur State	9501.00											
Hatobohei State	9501.00											
Kayangel State	9501.00											
Koror State	9501.00	9502.00	9503.00	9504.00	9505.00	9506.98						
Melekeok State	9601.98	9602.97										
Ngaraard State	9701.98											
Ngarchelong State	9501.98											
Ngardmau State	9601.98											
Ngatpang State	9601.98											
Ngchesar State	9501.98											
Ngeremlengui State	9701.98											
Ngiwal State	9501.98											
Peleliu State	9601.00	9602.98										
Sonsorol State	9501.00											

IRS SECTION 42(D)(5)(C) QUALIFIED CENSUS TRACTS (1990 DATA, MSA/PMSA DEFINITIONS JUNE 30, 1999)

STATE: Puerto Rico

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Adjuntas Municipio	9563.00	9564.00	9565.00	9566.00	9567.00	9568.00						
Aguadilla Municipio	4001.00	4008.00	4009.00	4010.00	4011.00	4013.00	4206.98					
Aguas Buenas Municipio	2303.00	2304.98										
Aibonito Municipio	2503.00	2504.00										
Anasco Municipio	8101.00											
Arecibo Municipio	3001.00	3004.00	3005.00	3013.00	3018.00	3019.00	3021.00	3023.00				
Arroyo Municipio	2801.00											
Barceloneta Municipio	5902.00	5903.00										
Barranquitas Municipio	9523.00	9524.00										
Bayamon Municipio	305.00	307.00	321.00									
Cabo Rojo Municipio	8305.00											
Caguas Municipio	2009.00	2010.00	2012.00	2019.00	2029.00							
Camuy Municipio	3205.00											
Canovanas Municipio	1001.98	1004.00										
Catano Municipio	201.00	202.00	203.00	204.04								
Cayey Municipio	2606.00	2607.00	2609.00									
Ciales Municipio	9557.00	9559.00										
Cidra Municipio	2402.00											
Coamo Municipio	9540.00	9541.00	9546.00									
Comerio Municipio	9517.00	9518.00	9519.00	9521.00								
Corozal Municipio	5301.00	5303.00	5305.00	5306.00								
Dorado Municipio	5407.00											
Florida Municipio	5802.00											
Guanica Municipio	9609.00	9610.00	9611.00	9612.00	9614.00	9615.00						
Guayama Municipio	2701.98	2702.98	2704.00	2706.00	2707.00							
Guaynabo Municipio	401.01	401.02	401.03									
Gurabo Municipio	2103.00											
Isabela Municipio	4102.00	4106.00										
Jayuya Municipio	9560.00	9561.00	9562.00									
Juana Diaz Municipio	719.02	7102.00	7109.01									
Juncos Municipio	5004.00											
Lares Municipio	9577.00	9578.00	9579.00	9583.00	9584.00							
Las Marias Municipio	9597.98	9599.00										
Loiza Municipio	1101.00	1102.00	1104.00	1106.00								
Manati Municipio	5701.00	5703.00	5707.00									
Maricao Municipio	9601.98											
Maunabo Municipio	9514.00	9515.00										
Mayaguez Municipio	801.00	803.00	804.00	805.00	806.00	807.00	809.00	810.00	811.00	812.01	812.02	812.03
Morovis Municipio	9553.00	9554.00	9555.00									
Naguabo Municipio	1703.00											

Naranjito Municipio	5201.00 5202.00 5203.00
Orocovis Municipio	9549.00 9550.98 9551.00
Patillas Municipio	2901.00 2903.00 2904.00
Ponce Municipio	702.02 703.00 704.00 706.01 708.00 709.00 710.00 713.00 716.02 721.01 726.00 728.00 730.02
Quebradillas Municipio	3303.00
Rincon Municipio	9596.00
Sabana Grande Municipio	9605.00 9608.00
Salinas Municipio	9526.98 9527.00 9529.00 9532.00
San German Municipio	8406.98
San Juan Municipio	2.00 6.00 13.00 14.00 27.00 28.00 29.00 31.00 33.00 34.00 35.01 35.02 36.00 37.00 38.00 40.00 41.00 42.01 43.00 44.00 45.00 46.00 47.00 48.00 49.00 50.00 51.03 52.23 54.02 60.00 82.01 89.00 90.00 92.00 93.00 95.00 103.00
San Lorenzo Municipio	2202.00 2205.00 2206.00 2207.00
San Sebastian Municipio	9585.00 9586.00 9588.00 9591.00 9593.00 9598.00 9686.00 9891.00
Santa Isabel Municipio	9533.00 9534.00 9535.00 9537.00
Toa Alta Municipio	5107.98
Toa Baja Municipio	1217.00 1218.01 1221.00 1222.00 1224.00
Utuado Municipio	9569.00 9571.00 9572.00 9574.00 9575.00 9576.00
Vega Alta Municipio	5501.00 5503.00
Vega Baja Municipio	5606.00 5609.00
Vieques Municipio	9501.00 9502.00 9504.00
Villalba Municipio	7201.00 7203.00
Yabucoa Municipio	9507.00 9508.00 9513.00

The following are 2001 Metropolitan Difficult Development Areas in **Puerto Rico**. Any LIHTC project located in these areas is eligible for addtional tax credits.

Metropolitan Area	Components			
Aguadilla, PR MSA	Aguada Municipio	Aguadilla Municipio	Moca Municipio	
Caguas, PR PMSA	Caguas Municipio	Cayey Municipio	Cidra Municipio	Gurabo Municipio
	San Lorenzo Municipio			
Mayaguez, PR MSA	Anasco Municipio	Cabo Rojo Municipio	Hormigueros Municipio	Mayaguez Municipio
	Sabana Grande Municipio	San German Municipio		
San Juan-Bayamon, PR PMSA	Aguas Buenas Municipio	Barceloneta Municipio	Bayamon Municipio	Canovanas Municipio
	Carolina Municipio	Catano Municipio	Ceiba Municipio	Comerio Municipio
	Corozal Municipio	Dorado Municipio	Fajardo Municipio	Florida Municipio
	Guaynabo Municipio	Humacao Municipio	Juncos Municipio	Las Piedras Municipio
	Loiza Municipio	Luquillo Municipio	Manati Municipio	Morovis Municipio
	Naguabo Municipio	Naranjito Municipio	Rio Grande Municipio	San Juan Municipio
	Toa Alta Municipio	Toa Baja Municipio	Trujillo Alto Municipio	Vega Alta Municipio
	Vega Baja Municipio	Yabucoa Municipio		

The following are 2001 Nonmetropolitan Difficult Development Areas in **Puerto Rico**. Any LIHTC project located in these areas is eligible for addtional tax credits.

Adjuntas Municipio
Aibonito Municipio
Arroyo Municipio
Barranquitas Municipio
Ciales Municipio
Coamo Municipio
Culebra Municipio
Guanica Municipio
Guayama Municipio
Isabela Municipio
Jayuya Municipio
Lajas Municipio
Lares Municipio
Las Marias Municipio
Maricao Municipio
Maunabo Municipio
Orocovis Municipio
Patillas Municipio
Quebradillas Municipio
Rincon Municipio
Salinas Municipio
San Sebastian Municipio
Santa Isabel Municipio
Utuado Municipio
Vieques Municipio

See the latest Designation Notice for information on effective date and when changes to designations may be made.

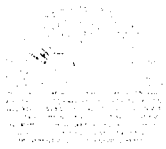
Set printer to landscape mode to ensure that you print the entire table.

Use your browser's "Back" button to select another table.

To determine the census tract number for a particular address, visit any of the following sites: the Federal Financial Institutions Examination Council (FFIEC), the Census Bureau, or the Small Business Administration (SBA).

| HUD User Home | Data Sets | Qualified Census Tracts and Difficult Development Areas |

Problems or questions? Contact Kurt_G._Usowski@hud.gov.



PUERTO RICO HOUSING FINANCE CORPORATION
(State Credit Agency)

GDB

ANNEX E

Low-Income Housing Tax Credit Allocation Plan

Revised 2001

HOUSING COMMITMENT FOR A CERTIFICATE OF RESERVATION FOR A LOW INCOME HOUSING TAX CREDIT ALLOCATION

The Puerto Rico Housing Finance Corporation ("PRHFC" or "Allocating Agency") hereby commits to reserving Low-Income Housing Tax Credits pursuant to Section 42 (h)(1)(C) of the Internal Revenue Code of 1986, as amended ("Code"), by the issuance of this Binding Commitment as follows:

1. **Allocation Year:** 2002

2. **Amount of Tax Credits to Be Reserved to the Project:** $_____

3. **Name and Address of the Project:**

_____

_____

_____

4. **Name, Address and Taxpayer Identification Number of Project Owner:**

_____

_____

_____

5. **Taxpayer I.D. No.:** _____

6. **Name and Address of Allocating Agency:**

_____

_____

_____

7. **Date of this Binding Commitment:** _____

8. **Building Identification Numbers:** To Be Assigned

9. **Project falls within one of the following categories (mark one):**

_____a. Credit is deemed necessary to facilitate the restructuring of financing provided to a project confronting economic difficulties.

_____b. Credit is deemed necessary to preserve the low-income housing status of the project or to maintain the total number of available low-income housing units within Puerto Rico.

_____c. Credit is requested in connection with the acquisition of a project from the government of Puerto Rico, or any department, agency, entity or political subdivision thereof.

PRHFC represents and warrants that this Binding Commitment is binding on PRHFC and its successors and assigns and that PRHFC is the housing credit agency for the Commonwealth of Puerto Rico. It is intended that this Binding Commitment shall serve as a commitment to reserve Tax Credits to the Project Owner under Section 42(h)(1)(C) of the Code with respect to the Project and that the State Housing Credit Ceiling (as defined in Section 42 (h)(1)(F) of the Code) shall be reduced in 2001 to reflect this commitment. Pursuant to Section 42(h)(1)(F) of the Code, the portion of the allocation which is to be allocated to each of the buildings in the Project shall be specified no later than the close of the calendar year in which each such building is placed in service and shall be reflected in IRS Forms 8609 for each such building. The Project Owner represents and warrants that no portion of the Project has been placed in service by the Project Owner in a calendar year in which this Binding Commitment is made.

By: **Puerto Rico Housing Finance Corporation**
235 Arterial Hostos
Capital Building – Suite 1201
Hato Rey, Puerto Rico 00918-1453

Signature: _____

Typed or Printed: _____

Title: _____

Agency Taxpayer ID Number: _____

Commitment Date: _____

COMMONWEALTH OF PUERTO RICO

AFFIDAVIT NO.: _____

Subscribed before me by _____, of legal age, _____, and resident of _____, Puerto Rico, who I personally know, in his/her capacity as _____ of _____ as _____ of Puerto Rico Housing Finance Corporation and being duly sworn, acknowledged the execution of the foregoing Binding Commitment. In San Juan, Puerto Rico, this _____ day of _____, 2001.

_____
NOTARY PUBLIC

Acknowledged, Agreed and Accepted:

Owner: _____

By: _____

Title: _____

COMMONWEALTH OF PUERTO RICO

AFFIDAVIT NO.: _____

Subscribed before me by _____, of legal age, _____, and resident of _____, Puerto Rico, who I personally know, in his/her capacity as _____of _____ as General Partner of _____ and being duly sworn, acknowledged the execution of the foregoing Binding Commitment. In San Juan, Puerto Rico, this _____ day of _____, 2001.

_____
NOTARY PUBLIC

PUERTO RICO HOUSING FINANCE CORPORATION
(State Credit Agency)

GDB

ANNEX F

Low-Income Housing Tax Credit Allocation Plan

Revised 2001

ANNEX F

PROPOSED FORM OF ACCOUNTANT'S OPINION

[ACCOUNTANT'S LETTERHEAD]

_____ (Insert Date)

Puerto Rico Housing Finance Corporation
P O Box 71361
San Juan, PR 00936-8461

Re: Low Income Housing Tax Credit Allocation Program
Name of Development:_____

_____

Gentlemen:

In connection with the application filed with the Corporation by _____ (the "Owner") for low income housing credits made available pursuant to Section 42 of the Internal Revenue Code of 1986, as amended, for low income units in (insert number of buildings in development) building(s) in the proposed reference Development, the undersigned, have made the following reviews:

1. Review of the provisions of the Internal Revenue Code of 1986, as amended (the "Code"), and the regulations promulgated pursuant thereto (the "Regulations") applicable to low income housing credits.
2. Review of each computation of credits submitted to you by the owner with respect to each applicable type of credit for each building of the development.
3. Review, made with the Owner, of the projections, facts and circumstances with respect to the computations of the amount of each applicable type of credit for each building in accordance with the applicable provisions of the Code and the Regulations

Based upon the foregoing reviews, we, the undersigned, are of the opinion that the computations have been made and calculated in conformity with the applicable provisions of the Code and Regulations.

Sincerely,

PUERTO RICO HOUSING FINANCE CORPORATION
(State Credit Agency)

GDB

ANNEX G

Low-Income Housing Tax Credit Allocation Plan

Revised 2001

Appendix G: Attorney's Opinion Letter

[This Form Must Be Included With Application]

[This Opinion Must Be Submitted Under Law Firm's Letterhead]

Date

TO: Puerto Rico Housing Finance Corp.
P.O. Box 71361
San Juan, Puerto Rico 00936-8461

RE: 2001 Tax Credit Reservation Request

Name of Development: _____

Name of Owner: _____

Gentlemen:

This undersigned firm represents the above-referenced Owner as its counsel. It has received a copy of and has reviewed the completed application package dated _____ (of which this opinion is a part) (the "Application") submitted to you for the purpose of requesting, in connection with the captioned Development, a reservation of low income housing tax credits ("Credits") available under Section 42 of the Internal Revenue Code of 1986, as amended (the "Code"). It has also reviewed Section 42 of the Code, the regulations issued pursuant thereto and such other binding authority as it believes to be applicable to the issuance hereof (the regulations and binding authority hereinafter collectively referred to as the "Regulations").

Based upon the foregoing reviews and upon due investigation of such matters as it deems necessary in order to render this opinion, but without expressing any opinion as to either the reasonableness of the estimated or projected figures or the veracity or accuracy of the factual representations set forth in the Application, the undersigned is of the opinion that:

1. It is more likely than not that the inclusion in eligible basis of the Development of such cost items or portions thereof, as set forth in Parts 22 and 23 of the Application form, complies with all applicable requirements of the Code and Regulations.

2. The calculations (a) of the Maximum Allowable Credit available under the Code with respect to the Development in Part 22 of the Application form and (b) of the Estimated Qualified Basis of each building in the Development in Pages 21 and 22 of the Application form comply with all applicable requirements of the Code and regulations, including the selection of credit type implicit in such calculations.

3. The appropriate type(s) of allocation(s) have been requested in Part 1 of the Application form.

4. The information set forth in Part 21 of the Application form as to proposed rents satisfies all applicable requirements of the Code and Regulations.

5. The site of the captioned Development is controlled by the Owner, as identified in Part 14 of the Application, for a period of not less than four (4) months beyond the application deadline.

6. [Delete if inapplicable] The type of the nonprofit organization involved in the Development is an organization described in Code Section 501(c)(3) or 501(c)(4) and exempt from taxation under Code Section 501(a), whose purposes include the fostering of low-income housing.

7. [Delete if inapplicable] The nonprofit organizations' ownership interest in the development is all the general partnership interests of the ownership entity of the development.

8. [Delete if inapplicable] It is more likely than not that the representations made under Part 6 of the Application form as to the Developer's compliance with Section 42 of the Code.

Finally, the undersigned is of the opinion that, if all information and representations contained in the Application and all current law were to remain unchanged, upon the placement in service of each building of the Development during this calendar year 2001 and/or, if the Owner intends to request all or any portion of its final allocation pursuant to Section 42(h)(1)(E) of the Code, upon compliance by the Owner with the requirements of such section, the Owner would be eligible under the applicable provisions of the Code and the Regulations to an allocation of Credits in the amount(s) requested in the Application.

This opinion is rendered solely for the purpose of inducing the Puerto Rico Housing Finance Corporation (PRHFC) to issue a reservation of Credits to the Owner. Accordingly, it may be relied upon only by PRHFC and may not be relied upon by any other party for any other purpose.

_____
Firm Name

By: _____

Its: _____
(Title)

PUERTO RICO HOUSING FINANCE CORPORATION
(State Credit Agency)

GDB

ANNEX H

Low-Income Housing Tax Credit Allocation Plan

Revised 2001

TEN PERCENT LETTER

Independent Auditors' Report

Date:

To: Tax Credit Allocation Agency
Street
City, State Zip Code

And

(the "Owner")
Street
City, State Zip Code

Re: TCAA #

We have audited the accompanying Certification of Costs Incurred ("Exhibit ") of the Owner for (the "Project") as of , 2001. Exhibit is the responsibility of the Owner's management. Our responsibility is to express an opinion on Exhibit based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether Exhibit is free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in Exhibit . An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of Exhibit . We believe that our audit provides a reasonable basis for our opinion.

The accompanying Exhibit was prepared in conformity with the accounting practices described by the Internal Revenue Service under the accrual method of accounting and by the Tax Credit Allocation Agency ("TCAA"), which is a comprehensive basis of accounting other than generally accepted accounting principles.

In our opinion, Exhibit referred to above presents fairly, in all material respects, costs incurred for the Project as of , 2001, on the basis of accounting described above.

In addition, to auditing Exhibit we have, at your request, performed certain agreed-upon procedures, as enumerated below, with respect to the project. These procedures which were agreed to by the Owner and TCAA, were performed to assist you in determining whether the project has met the 10% test in accordance with Internal Revenue Code Section 42(h)(1)(E) and Treasury Regulation Section 1.42-6. These agreed-upon procedures were performed in accordance with standards established by the American Institute of Certified Public Accountants. The sufficiency of these

procedures is solely the responsibility of the specified users of the report. Consequently, we make no representations regarding the sufficiency of the procedures below either for the purpose for which this report has been requested or for any other purposes.

We performed the following procedures:

- We calculated, based on estimates of total development costs provided by the Owner, the Project's total reasonably expected basis, as defined in Treasury Regulation Section 1.42-6, to be $ as of 2,001.

- We calculated the reasonably expected basis incurred by the Owner as of , 2001 to be $.

- We calculated the percentage of the development fee incurred by the Owner as of to be % of the total development fee.

- We compared the reasonably expected basis incurred as of , 2001 to the total reasonably expected basis of the Project, and calculated that % had been incurred as of , 2001.

- We determined that the Owner uses the accrual method of accounting, and has not included any construction costs in carryover allocation basis that have not been properly accrued.

- Based on the amount of the total reasonably expected basis listed above, for the Owner to meet the 10% test in accordance with Internal Revenue Code Section 42(h)(1)(E) and Treasury Regulation Section 1.42-6, se calculated that the Project needed to incur at least $ of costs prior to December 31, 2001. As of , 2001, costs of at least $ had been incurred, which is approximately % of the total reasonably expected basis of the Project.

We were not engaged to, and did not, perform an audit of the Owner's financial statements or of the Project's total reasonably expected basis. Accordingly, we do not express such an opinion. Had we performed additional procedures, other matters might have come to our attention that would have been reported to you.

This report is intended solely for the information and use of the management of the Owner and for filing the TCAA and should not be used by those who have note agreed to the procedures and taken responsibility for the sufficiency of the procedures for their purposes.

City, State
, 2001

PUERTO RICO HOUSING FINANCE CORPORATION
(State Credit Agency)

GDB

ANNEX I

Low-Income Housing Tax Credit Allocation Plan

Revised 2001

FINAL COST CERTIFICATION

Independent Auditors' Report

Owner's Name:

Project Name:

Project Number: TCAAA #

We have audited the costs included in the accompanying Tax Credit Allocation Agency ("TCAA") Final Cost Certification (the "Final Cost Certification") of (the "Owner") for (the "Project") as of , 2001. The Final Cost Certification is responsibility of the Owner's management. Our responsibility is to express an opinion on the Final Cost Certification based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the Final Cost Certification is free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the Final Cost Certification. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall Final Cost Certification presentation. We believe that our audit provides a reasonable basis for our opinion.

The accompanying Final Cost Certification was prepared in conformity with the accounting practices prescribed by the Internal Revenue Service, under the accrual method of accounting, and in conformity with the format and qualified allocation plan rules set by TCAA, which is a comprehensive basis of accounting other than generally accepted accounting principles.

In our opinion the Final Cost Certification presents fairly, in all material respects, the actual costs and eligible basis of the Owner for the Project as of , 2001, on the basis of accounting described above.

This report is intended solely for the information and use of management of the Owner and for filing with TCAA and should not be used for any other purpose.

We have no financial interest in the Project other than in the practice of our profession.

City, State
, 2001

PUERTO RICO HOUSING FINANCE CORPORATION
(State Credit Agency)

GDB

ANNEX J

Low-Income Housing Tax Credit Allocation Plan

Revised 2001

GDB

PUERTO RICO HOUSING FINANCE CORPORATION

(A Component Unit of the Government Development Bank for Puerto Rico, which is a Component Unit of the Commonwealth of Puerto Rico)

COMPLIANCE MONITORING PLAN

Annex F to the Low-Income Housing Tax Credit Allocation Plan

REV February 2001

Compliance Monitoring Plan

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Compliance Monitoring Plan

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PRHFC-01 Annual Owner's Certification and Instructions
PRHFC-02 Tenant Income Certification and Instructions
PRHFC-03 Employment Verification Form
PRHFC-04 Student Verification Form
PRHFC-05 Certification of Zero Income Form
PRHFC-06 Under $5,000 Asset Certification Form
PRHFC-07 Section 8 Tenants Income Verification Form

INTRODUCTION

The Internal Revenue Code (IRC) in its Section 42, and the applicable Treasury Department regulations govern the administration of the program. The federal law requires that the state allocating agencies monitor the Tax Credit projects for compliance with the provisions of Section 42 of the IRC. Furthermore, the state credit agency will notify the Internal Revenue Service (IRS) of any noncompliance with the program.

As the State Credit Agency (The Agency), Puerto Rico Housing Finance Corporation, is responsible for monitoring the Low Income Housing Tax Credit projects. The Agency has administered the Low Income Housing Tax Credit Program (LIHTC) for the Commonwealth of Puerto Rico since December 30, 1987. As of December 31, 2000 the Agency monitors the compliance of Section 42 requirements for 89 projects with 5,741 tax credit units occupied by low-income families throughout the island.

This guide describes the rules and responsibilities of each one of the parties in the compliance process and provides a practical reference to owners and managers of projects participating in the LIHTC Program. It was prepared and reviewed in compliance with the final regulations published on September 2, 1992 by the IRS in 26 CFR Parts 1 and 602, "Procedure for Monitoring Compliance with Low Income Housing Credit Requirements", final regulations published on January 14, 2000 by the IRS in 26 CFR Parts 1 and 602, "Compliance Monitoring and Miscellaneous Issues Relating to the Low-Income Housing Credit," further program regulations and IRS notices.

FEDERAL LAWS AND REGULATIONS GOVERNING THE LIHTC PROGRAM

The Low Income Housing Tax Credit was introduced with the Tax Reform Act of 1986. Congress intended to create a subsidy that would provide incentives to increase the low income housing occupancy level while imposing limitations on the amount rent owners could charge tenants.

During 1988 Congress passed the Technical and Miscellaneous Revenue Act of 1988 (TAMRA), which affected the tax credit provisions under the 1986 statue. The major change was the liberalization of the rules regarding the project's placed-in-service date. Under TAMRA a building could be placed in service up for two years following the year during which the credit was allocated to the project, if certain tests were satisfied.

Afterwards, Congress passed the Omnibus Budget Reconciliation Act of 1989 and the Omnibus Budget Reconciliation Act of 1990, extending the credit through December 31, 1990 and December 31, 1991, respectively.

On December 11, 1991 President Bush signed the Tax Extension Act of 1991, extending the program through June 30, 1992; however, the Corporation received authorization to use the 1991 remaining tax credit balance through December 31, 1992.

On October 10, 1993, President Clinton signed the Omnibus Reconciliation Act of 1993 (OBRA 93) which permanently extended the credit through July 1, 1993. The act clarified some of the technical language of previous legislation, including some minor changes to the program.

On December 15, 2000 both houses passed the credit reform bill which includes changes to Section 42. The effective date of those provisions was January 1, 2001. The bill requires regular site inspections by the Housing Credit Agency to monitor compliance with habitability standards applicable to the project. IRS regulations, effective January 2001, mandate site visits at least once every three years.

Puerto Rico Housing Finance Corporation incorporates those changes into its Compliance Monitoring Plan.

I. OWNER'S RESPONSIBILITIES

Each property owner or developer has decided to participate in the LIHTC program to take advantage of the tax benefits it provides. In exchange for these tax benefits, the owner must meet requirements designed to make sure the housing development will benefit a particular class of low-income tenants. A description of these program requirements follows.

A. Source of Program Requirements

Section 42 of Internal Revenue Service, IRS Regulations found in 26 CFR Section 1.42, IRS Revenue Rulings and Revenue Procedures, additional program rules prescribed by the Agency, representations in a development's application, and provisions included in the Agreement as to Restrictive Covenants, all regulate how low-income housing properties are to be operated. For the entire compliance period, owners are obligated to provide the Agency with required reporting documents and any other information requested in relation to the property, the tenants and units in the property, and documentation filed with the Service for the purpose of claiming the tax credits.

B. Compliance Period

Developments which received LIHTC allocations after January 1, 1990 must comply with eligibility requirements for a minimum compliance period of fifteen (15) years and an extended use period of an additional fifteen (15) year period stipulated by a recorded agreement as to restrictive covenants. Developments that received allocations from 1987 through 1989 are only subject to a fifteen- (15) year compliance period.

C. Proper Administration

The owner or developer is responsible to the Agency to insure that the project is properly administered and maintained. The owner must make certain that the on-site management team understands and complies with all appropriate rules, regulations and policies that govern LIHTC developments and he must keep the development well maintained so that units are suitable for occupancy.

If the management company or owner determines that a development is not in compliance with LIHTC requirements, they should notify the Agency immediately. Most noncompliance are correctable issues and the Agency will work with owners and managers to remedy them within a reasonable amount of time.

Because the owner is ultimately responsible for a development's compliance with program rules, the Agency will direct any correspondence about noncompliance and corrections to the owner, as well as to the management company.

D. Progress Report, Notice of Project Changes and Quarterly Reports

It is the responsibility of the owner or developer to keep the Agency informed throughout all phases of development, rent-up and operation. This includes the construction phase during which owners are responsible for sending the Agency progress reports, notice of the scheduled placed-in-service date, and notice of any major changes in the development's costs, financing, syndication, unit types, and completion schedule.

After all the buildings in a development are placed-in-service, the owner or company in charge of the management of a LIHTC project must submit to the Agency, via electronically, the following information on a quarterly basis:

1. Building Status Report General Information for each building in each project
2. Tenant Income Information of each new move-in and annual re-certifications of income for each existing tenant.

This information must be submitted to the Agency by the 15th day after the end of each quarter during the compliance period. The Agency will provide the Tax Credit Quarterly Report Software for the electronic submission of this information. Only the copies of the Tenant Income Certifications must be submitted to the Agency on a quarterly basis for their revision.

E. Recordkeeping Provisions

Under the record keeping provision of Reg. 1.42-5, the owner of a low income Tax Credit project must keep records for each building for each year in the compliance period showing the following information:

- The total number of residential rental units in the building (including the number of bedrooms and the size in square feet of each residential rental unit);

- The number of occupants in each Tax Credit unit and the student resident status.

- The number and percentage of residential rental units in the building that are Tax Credit units, models, offices, and management units;

- The rent charged on each residential rental unit in the building (including utility allowance) as well as any additional charges to tenants. Documentation must include rent rolls, leases, and utility allowances as required by Internal Revenue Service;

- The Tax Credit unit vacancies in the building, marketing information, and information which shows when and to whom each of the next available units were rented;

• The annual income certification of each Tax Credit tenant;

• Documentation to support each Tax Credit tenant's income certification. Anticipated income of all adult persons expecting to occupy the unit must be verified and included on a Tenant Income Certification **prior** to occupancy and **annually** re-certified for continued eligibility (i.e. Written third party verification is always preferred. Income verifications are sent directly to and returned by the source to management, not through the applicant).

• The character and use of the nonresidential portion of the building included in the building's eligible basis under Section 42(d) (e.g. tenant facilities that are available on a comparable basis to all tenants and for which no separate fee is charged for use of the facilities, or facilities reasonably required by the project); and

• The eligible basis and qualified basis of the building at the end of the first year of the credit period.

• Records demonstrating that any state established set-aside elected by the owner has been complied with for each year of the compliance period.

F. Record Retention

Owner must retain the records described above for at least six years after the due date (with extensions) for filing the federal income tax return for that year. **The records for the first year of the credit period, however, must be retained for at least six years beyond the due date (with extensions) for filing the federal income tax return for the last year of the compliance period of the building.**

G. Certification and Review Provision

The Agency requires the owner to certify, under penalty of perjury, at least annually during the compliance period that, for the preceding 12 months, the development met the requirements of Section 42 of the IRS. This requirement is satisfied by completing an Annual Owner's Certification (see PRHFC-01). This certification must be made under oath and subject to the penalties of perjury.

The Owner certifies that :

1. the project meets the minimum requirements of the 20-50 test or the 40-60 test, as applicable:

   - at least 20% or more of the residential units in the Project are both rent-restricted and occupied by individuals whose income is 50% or less of area median income; or

- at least 40% or more of the residential units in the Project are both rent-restricted and occupied by individuals whose income is 60% or less of area median income.

2. there was no change in the applicable fraction for any building in the project (as defined in Section 42(c)(1)(B) of the Code);

3. the owner has received an annual Tenant Income Certification from each low-income resident and documentation to support that certification, or the owner has a re-certification waiver letter from the IRS in good standing, has received an annual Tenant Income Certification from each low-income resident, and documentation to support the certification at their initial occupancy;

4. that each Tax Credit unit is rent-restricted as defined in Section 42(g)(2) of the Code;

5. that all units in the Project are and have been for use by the general public and used on a non-transient basis (except for transitional housing for the homeless provided under Section 42(i)(3)(B)(iii) of the Code);

6. No finding of discrimination under the Fair Housing Act, 42 U.S.C 3601-3619, has occurred for this project. A finding of discrimination includes an adverse final decision by the Secretary of Housing and Urban Development (HUD), 24 CFR 180.680, an adverse final decision by a substantially equivalent state or local fair housing agency, 42 U.S.C 3616a(a)(1), or an adverse judgement from a federal court;

7. that each building in the project is and has been suitable for occupancy, taking into account local health, safety, and building codes (or other habitability standards), and the state or local government unit responsible for making building code inspections did not issue a report of a violation for any building or low income unit in the project;

8. that there has been no change (as defined in Section 42(d) of the Code) of any building in the project since last certification submission;

9. All tenant facilities included in the eligible basis under the Section 42(d) of the Code of any building in the project, such as swimming pools, other recreational facilities, and parking areas, washer/dryer hookups, and appliances were provided on a comparable basis without a charge to all tenants in the buildings;

10. that if a low-income unit in the project becomes vacant during the year, reasonable attempts are made to rent that unit or next available unit of comparable or smaller size in that building was or will be rented to residents having a qualifying income;

11. that if the income of tenants of low-income unit in any building increased above the limit allowed in Section 42(g)(2)(D)(ii) of the Code, the next available unit of comparable or smaller size in that building was or will be re rented to residents having a qualifying income;

12. that an extended low-income housing commitment as described in Section 42(h)(6) was in effect, including the requirement under Section 42(h)(6)(B)(iv) that an owner cannot refuse to lease a unit in the project to an applicant because the applicant holds a voucher or certificate of eligibility under Section 8 of the United States Housing Act of 1937, 42 U.S.C. 1437s. Owner has not refused to lease a unit to an applicant based solely on their status as a holder of a Section 8 voucher and the project otherwise meets the provisions, including any special provisions, as outlined in the extended low-income housing commitment (not applicable to buildings with tax credits from years 1987-1989);

13. The owner received its credit allocation from the portion of the state ceiling set-aside for a project involving "qualified non-profit organizations" under Section 42(h)(5) of the code and its non-profit entity materially participated in the operation of the development within the meaning to Section 469(h) of the Code (if applicable).

14. there has been no change in the ownership or management of the project.

Filing Instructions: The Annual Owner Certification is submitted to the Agency by January 31 of each calendar year. Non-receipt of this form by the due date will automatically trigger the submission of a notice of noncompliance to the owner.

If the project is not yet in the first year of the credit period, submit:

Annual Owner Certification with appropriate designation of not yet placed in service, or placed in service but elect to begin credit period in the year following placed in service. Sign, date and notarize.

If the project is in the first year of the credit period and later, submit:

- A completed, signed, dated and notarized Annual Owner Certification (PRHFC-1);
- compliance monitoring fees;
- IRS forms 8609 for each building, with Part II completed, dated and signed;
- Completed Schedule A for each building; and 8586, as filed with the IRS.

The Agency will review the certifications submitted for compliance with the requirements of Section 42.

H. Compliance Monitoring Fees

Property owners must pay the Agency an annual compliance monitoring fee of $18.00 for each LIHTC unit contained in each building or one half of 1% of each year's allocated amount, whichever amount is greater. Initial compliance monitoring fees must be paid to the Agency within 30 days of the date on which the building is placed in service. In each of the following years throughout the remainder of the 15 year compliance period and the extended use period, the annual fee(s) must be submitted with the Annual Owner's Certification by January 31st of each year. A late fee of 10% of the balance due or $50.00 (whichever amount is greater) might be assessed, at the option of the Agency, for any fees not received within thirty (30) days of the due. **Owners and developers should take note that participation in Agency programs requires a certification of good standing with the Agency. Failing to pay fees will bar any further participation in the programs administered by the Agency.**

The Agency reserves the right to make adjustments in the amount of the annual compliance monitoring fee as it deems necessary to defray the cost of compliance monitoring.

II. AGENCY RESPONSIBILITIES

Once a final allocation is awarded to a project, the Agency has the responsibility of monitoring the project to guarantee compliance with Section 42 of the Internal Revenue Code and its regulations.

This Section briefly describes the Agency's monitoring activity. These compliance monitoring procedures may be changed as the Agency deems necessary or as required by the Internal Revenue Code, IRS Regulations, Revenue Rulings, and Revenue Procedures.

A. Conducting Compliance Monitoring Briefings

Owners, managers, and any other personnel who are directly involved in the management of a housing development and do not have previous experience with the LIHTC program may be required to attend a basic, educational Monitoring Seminar before the Agency releases Forms 8609 allocating the placed-in-service tax credits. The Agency also reserves the right to require management personnel to attend briefings at any time during the compliance period if the property's compliance efforts are deficient or if staff changes occur. The Agency will offer continuing education to the owner or developer, the management company and on-site personnel to guarantee compliance with federal regulations and Agency's rules.

The purpose of the briefing is to provide instruction on the following:

- Federal regulations for determining eligibility of low-income tenants;
- Agency procedures for determining eligibility of low-income tenants;
- Specific information which must be obtained from a prospective tenant through the rental application;
- Income and Rent Limits;
- Income Verifications;
- Annual Income and Asset Verification
- Agency Required Forms and or Documentation; and

Such other topics which the Agency or the representatives of the development may deem necessary to the proper management of the development as a successful LIHTC participant.

B. On-site Inspections

The Agency will conduct an on-site inspection, at least once every three (3) years, of all buildings in each low income housing project and, for each tenant in at least 20% of the project's low-income units selected, review the low-income certification, the documentation supporting such certification, and the rent record. The Tax Credit projects to be inspected or reviewed must be chosen in a manner that will not give owners of Tax Credit projects advance notice that their records for a particular year will

or will not be inspected. The Agency may give an owner reasonable notice that an inspection will occur so that the owner may assemble records. All files must be available during the review.

During an inspection, the Agency will inspect the units and review the current rent record and, at minimum, verify the following from the tenant's files for at least 20 percent of the project's low-income units:

- Rental application completed, including certification of assets and disposal of assets, if applicable;
- Tenant income certification completed for move-in and current year, including all required signatures and dates;
- Income verification(s) completed and documented;
- Assets documented, and verified if total assets are more than $5,000 in value;
- Student eligibility documented;
- Lease and lease addendum completed at move-in; and
- Current year utility allowance on file.

On-site building inspections involve physically checking building and dwelling units for compliance with applicable housing quality standards. The condition and general appearance of the development will also be taken into consideration by the Agency.

The Agency will report on its findings and the owner and/or the management company must respond in writing within thirty (30) days to the Agency. The response must indicate the manner in which corrective actions have been taken.

For new buildings, the final regulations, published on January 14, 2000, extended the time limit for inspection to the end of the second calendar year following the year the last building in the project was placed in service.

The Agency reserves the right, under the provisions of Section 42 of the Internal Revenue Code and Regulation 1.42-5, to perform on-site inspections and/or unit inspections of LIHTC developments at any time during the compliance period as it may deem necessary.

C. Notification to the Owner

The Agency will provide prompt written notice to the owner of a Tax Credit project if the Agency does not receive the required certification, quarterly reports and other forms, or does not receive or is not permitted to inspect the tenant income certifications, supporting documentation, and rent records, or discovers by inspection, review, or in some other manner, that the project is not in compliance with the provisions of Section 42 or its Declaration of Land Use Restrictive Covenants.

The owner will have ninety (90) days from the date of notice to supply the missing certification, or to correct the noncompliance. However, if the Agency determines that there is good cause to extend the correction period, it may extend the initial ninety (90) days period up to one hundred twenty (120) days.

The Agency will review the owner's response and supporting documentation, if any, to determine whether the noncompliance has been corrected.

D. Notification to IRS of Noncompliance

The Agency will file Form 8823, "Low Income Housing Credit Agencies Report of Non-Compliance or Building Disposition," with the IRS no later than 45 days after the end of the correction period (as described below, including extensions permitted under that paragraph) and no earlier than the end of the correction period. The Agency will check the appropriate box on Form 8823 indicating the nature of the non-compliance or failure to certify and indicate whether the owner has corrected the non-compliance or failure to certify. If the non-compliance or failure to certify is corrected, the Agency will provide a date on which the noncompliance was corrected. If the Agency cannot determine that an owner's actions have corrected the noncompliance, no correction date will be provided. The final regulations adopt a limit to a 3 year period after the end of the correction period the requirement that the Agency files form 8823 "Low Income Housing Credit Agencies Report of Noncompliance" with the IRS reporting the correction of the noncompliance or failure to certify.

Any change in either the applicable fraction or eligible basis under paragraph (c) (1) (ii) and (vii) of Reg. 1.42-5, respectively, that results in a decrease in the qualified basis of the project under Section 42 (c)(1)(A) is non-compliance that must be reported to the IRS. Changes in ownership must be reported by the Agency to the IRS on Form 8823. The correction period described below will not apply to notification of changes in ownership. If the Agency reports on Form 8823 that a building is entirely out of compliance and will not be in compliance at any time in the future, the Agency need not file Form 8823 in subsequent years to report that building's non-compliance. The Agency will send the owner a copy of the form 8823 after it has been filed with the IRS.

III. RENTAL REQUIREMENTS

A. Initial Interview

On-site managers of a LIHTC development should tell applicants early in their initial visit that there are maximum income limits which determine who may live in these dwelling units. Managers should explain to prospective tenants that the total anticipated income of **everyone** who will occupy the unit must be disclosed on a Tenant Income Certification form (PRHFC-02) and will be verified before they can move in. Applicants should be told that this income-disclosing and verifying process will be repeated at least annually for as long as they live in the development. It may be useful to explain to applicants that all information they provide is considered confidential and will be handled accordingly.

B. Residency Application

Before allowing anyone to move into low-income units, the management must obtain from prospective tenants an application for residency that discloses enough information to determine whether or not the applicant household qualifies under the program rules. The application for residency should include, at minimum:

- The name and age of each person who will occupy the unit (legal name should be given just as it will appear on the lease and Tenant Income Certifications); and
- All sources and amounts of current and anticipated annual income expected to be derived during the twelve (12) month certification period (including total assets and asset income); and
- The head of household's signature and that of all occupants over age 18 and the date the application was completed.

C. Minimum Lease Requirement

All tenants occupying set-aside units are required to be certified and to execute at least an initial six-month lease. (Exceptions for housing for the homeless and single room occupancy are listed below). Succeeding leases are not subject to a minimum lease period.

The lease must reflect the correct date of move-in, or the date the tenant takes possession of the unit. At a minimum, the lease should include:

1. the legal name of parties to the agreement and all other occupants,
2. a description of the unit to be rented,
3. the date the lease becomes effective,
4. the term of the lease,
5. the amount of rent

6. the use of the premises,
7. the rights and obligations of the parties, including the obligation of the household to annually recertify its income,
8. the signatures of all household members 18 years of age or older, and
9. a statement explaining that the development is participating in the Tax Credit Program, and that tax credit units are under certain program regulations including income eligibility of the household.

Single Room Occupancy (SRO) housing must have a minimum lease term of one month. SRO housing is allowed to have tenants share bathrooms, cooking facilities, and dining areas. Federal rules allow for month-by-month leases for the following types of SRO housing for homeless individuals:

1. SRO units in projects receiving McKinney Act and Section 8 Moderate Rehabilitation assistance;
2. SRO units intended as permanent housing and not receiving McKinney Act assistance;
3. SRO units intended as transitional housing operated by a governmental or nonprofit entity and providing certain supportive services.

D. Income Verification

The owner shall verify all income, household characteristics, and any circumstances that may affect eligibility and compliance with the LIHTC requirements. The detailed procedures are included in Appendix A "Verification Requirement and Procedures".

E. Tenant Income Certification Guidelines

After all the income and asset information has been obtained and computed, the management personnel must prepare a Tenant Income Certification . The form is a legal document which, when fully executed, satisfies the income certification requirement of the Code. The completed form and lease agreement must be executed by all adult household members before they move in. The detailed procedures are included in Appendix B "Tenant Income Certification Guidelines".

F. Discrimination Prohibited in Project

The Owner or his agents shall comply with federal law which prohibits discrimination based on race, color, religion, sex, national origin, handicap and familial status and any law which might prohibit discrimination based on marital status, disability, public assistance status, family status, creed and sexual orientation.

In addition, Tax Credit developments are subject to Title VIII of the Civil Rights Act of 1968, also known as the Fair Housing Act. The Fair Housing Act (42 U.S.C. sections 3601 through 3619) prohibits discrimination in the sale, rental and financing of dwellings based on race, color, religion, sex, national origin, familial status, and disability. It also mandates specific design and construction requirements for multifamily housing built for first occupancy after March 13, 1991, in order to provide accessible housing for individuals with disabilities. The failure of Tax Credit properties to comply with the requirements of the Fair Housing Act will result in the denial of the Tax Credit on a per unit basis.

G. Students

A household comprised entirely of students, whether full or part-time, must complete the Student Certification Form (PRHFC-04), upon application/certification or re-certification. The Agency will no longer require Student Certifications for households where not all occupants are full time students.

Full-time student is defined as: "an individual who during each of 5 calendar months during the calendar year in which the taxable year of the taxpayer begins –

(A) is a full-time student at an educational organization described in section **170(b)(1)(A)(ii) of the IRS Code**; or
(B) is pursuing a full-time course of institutional on-farm training under the supervision of an accredited agent of the educational organization described in section **170(b)(1)(A)(ii) of the IRS Code** or of a State or political subdivision of a State."

(Reg. 1.151-3(b)).

Part-time students are not "students" for this section and their eligibility is not subject to special restrictions. Under Section 42 Regulations, most households where **all** of the members are full-time students **are not eligible** tenants and units occupied by these households may **not** be counted as LIHTC units. **(See IRS Code Section 151(c)(4) for student definition).**

There are four exceptions to the limitation on households where all members are full-time students. Full-time student households that are income eligible and satisfy one or more of the following conditions can be considered to be eligible. Third party verifications must be obtained to support the student status and the applicable exception (s).

1. All members of the household are married and file a joint tax return. (Household members do not need to be married to each other). A copy of a joint federal income tax return and a copy of a marriage license should be required for verification.

2. The household consists of single parents and their minor children, and both the parents and children are not dependents of a third party. *
3. At least one member of the household receives assistance under Title IV of the Social Security Act. (Aid to Families with Dependent Children - AFDC.)
4. At least one member of the household participates in the Workforce Investment Act (WIA) or other similar federal, state, or local programs.

An applicant claiming any of the exceptions must be able to provide documentation to prove that status. If any applicant (in a household consisting entirely of full-time students) **cannot** claim one of the exceptions, housing in a Section 42 apartment must be denied.

H. Loss of Eligibility Upon Becoming a Full-Time Student

If a previously qualified Tax Credit resident becomes a full-time student and intends to continue living in a Section 42 apartment, he/she **must** meet at least one of the above criteria and be able to prove such status. Under current legal interpretations of federal LIHTC regulations and requirements, the "next available unit" rule that applies to LIHTC units with tenants that are no longer income eligible does not apply to student households that qualify under one of the exceptions above and later ceases to qualify. Unlike changes in income, it appears that a unit occupied by a student household that no longer meets one of the above exceptions ceases to count as a LIHTC unit immediately.
If a building owner or rental agent has questions as to the occupancy of students, they should seek legal assistance since the IRS has not published guidance on the interpretation of this part of the LIHTC rules.

I. Section 8 Rents

Subsidy payments to an owner under various HUD Section 8 programs or any other comparable program are excluded and not considered in determining gross rent. Only the tenant's portion of the rent payment is considered in determining if the rent exceeds the gross rent maximum for the county. Sec. 42(0)(2)(B)(i).

With the passage of the Omnibus Budget Reconciliation Act of 1993, owners are prohibited from refusing to lease to a prospective tenant based solely on the fact that the applicant holds a Section 8 rental voucher or certificate.

*** The Agency will not report as a violation of the full time student rule a household that is occupied entirely by full time students which includes children enrolled in kinder garden through 12th grade and where the children are claimed as dependents in alternating years and/or where there is at least one child that is claimed as a dependent by someone living in the household. As verification, the household must produce a recent tax return (no older than 2 years) on which the child(ren) have been claimed as dependent(s) and/or a copy of the custody agreement or divorce decree showing that the child(ren) may be claimed as dependent(s) in alternating years.**

J. Annual Recertification

The annual re-certification shall be complied with a procedure detailed in Appendix C. The Agency requires an annual re-certification of tenant income in 100 percent Tax Credit projects. An Annual Re-certification Waiver is not an option at this time.

K. Tenant Transfers

When a current Tax Credit resident moves to a different unit within the same building, the newly occupied unit adopts the status of the vacated unit. Thus, if a current resident, whose income exceeds the applicable income limitation, moves from an over-income unit to a vacant unit in the same building, the newly occupied unit is treated as an over-income unit. The vacated unit assumes the status the newly occupied unit had immediately before it was occupied by the current resident.

A Tax Credit resident who wishes to move to a unit within a different building must qualify at the applicable move-in income limit.

IV. MINIMUM SET-ASIDES, DETERMINING INCOME & RENT LIMITS

A. LIHTC Minimum Set-Aside Requirements

When applying for an allocation of tax credits, the developer must choose one of two minimum set-aside requirements that must be obeyed during the compliance period. Set-asides obligate the property owner to rent a certain percentage of the dwelling units to households of a specified income level. Once the developer chooses which of the Internal Revenue Code set-asides to use, his choice is irrevocable. The minimum set-asides are as follows:

20/50 -- 20 percent or more of the residential units in such developments are both rent-restricted and occupied by individuals whose income is 50 percent or less of area median gross income, or;

40/60 -- 40 percent or more of the residential units in such developments are both rent-restricted and occupied by individuals whose income is 60 percent or less of area median gross income.

To earn more ranking points in the competitive process of applying for tax credits, owners may select additional set-asides that are more stringent than the 40/60 and 20/50 set-asides. If chosen, these optional set-asides will be described in the project's Agreement as to Restrictive Covenants.

1. Deep Rent Skewed Election

   In addition to the basic minimum set-aside, a developer can also choose to follow a set-aside for "deep rent skewed" developments. This set-aside provides that, in addition to the 40/60 or 20/50 set-aside, the owner will also reserve 15 percent or more of the residential units as rent-restricted and occupied by individuals whose income is 40 percent or less of area median gross income. In exchange for making this election, tenant household incomes can increase to 170% of the limit before they become over-income tenants.

2. Deadline for Meeting Set-Asides

   The selected set-aside must be met by the end of the first year of the credit period (the end of the first tax year for which the owner chooses to claim tax credits). If management fails to meet the minimum set-aside by this time, the development can only receive a substantially reduced amount of credits for the entire compliance period.

A unit must be rented to a low-income household before it can be considered a low-income unit and counted toward meeting the minimum set-aside. Units that are vacant and have never been rented to a low-income household have "no character" and do not count toward the set-aside.

Management should not attempt to move existing low-income residents to previously unrented units in order to make those units count toward the minimum set-aside. This "unit swapping" practice is monitored and will not benefit the development because first year credits are calculated based on monthly occupancy rates.

B. LIHTC Income Limits & Calculations

Every year, the Department of Housing & Urban Development (HUD) publishes median income of the metropolitan and metropolitan area in which the project resides, adjusted to family size. HUD's Low Income level is 80% of the median income based on family size.

DO NOT USE the Low Income (80%) numbers for tax credit purposes. The **Very Low Income** figures are 50% of the median income based on family size. These figures may be used as tax credit income limits for properties using the 20/50 set-aside. Multiply the very low income figures by 1.2 to compute the 60% income limits for properties using the 40/60 set-aside.

The agency will provide annually an update Tax Credit Income and Rent limits to development sponsors and managers.

C. LIHTC Rent Requirements

Gross rent must include an allowance for utilities if they are paid **by the tenant**. Gross rent **does not** include utility allowances paid under Section 8 of the U.S. Housing Act of 1937 or any comparable rental assistance program.

Gross rent does not include any fees for a supportive service which is paid to the owner of the unit (on the basis of the low-income status of the tenant of the unit) by any governmental program of assistance (or by an organization described in Section 501 (c)(3) of the Internal Revenue Code and exempt from tax under Section 501 (a) of the Internal Revenue Code) if such program (or organization) provides assistance for rent and the amount of assistance provided for rent is not separable from the amount of assistance provided for supportive services. All other fees for supportive services must be included in the gross rent.

D. Establishing LIHTC Rents Maximum Rent Calculation

1. Family Size Rent Calculations (1987-1989)

Properties which received tax credit allocations between January 1, 1987 and December 31, 1989 whose owner's did NOT elect to use the "number of bedrooms" method of calculating maximum rent may charge tenants a maximum gross rent of thirty percent (30%) of the annual median income limit adjusted for family size for the county in which the development is located.

2. Bedroom Size Rent Calculations (1990 - Forward)

For developments receiving an allocation of Low Income Tax Credits from January 1, 1990 forward, the maximum gross rents are computed based on the number of bedrooms in the unit. Units with no separate bedroom are treated as being occupied by one (1) person; larger units are treated as being occupied by 1.5 persons per each separate bedroom (see chart below). 1987 through 1989 LIHTC owners who **DID ELECT** to use the "number of bedrooms formula and filed a Notice Of Election form (NOE-1) with the IRS and the Agency by February 7, 1994 calculate their maximum rent this way also.

0 Bedroom Unit = 1.0 person income
1 Bedroom Unit = 1.5 person income
2 Bedroom Unit = 3.0 person income
3 Bedroom Unit = 4.5 person income
4 Bedroom Unit = 6.0 person income

3. Establishing LIHTC Rents in Subsequent Years

Each year, the owner must re-compute the maximum allowable rent and the utility allowances for each project using the latest publication by HUD. If a LIHTC restricted unit is rented to an unqualified tenant or the owner charges rents in excess of the maximum allowable rent, the unit could be subject to recapture. The project should never fall below the minimum set-aside.

E. Utility Allowance

A utility allowance is an estimate of the monthly cost of a tenant's utilities, other than telephone and cable, which are not included in the rent and are paid directly to the service provider by the tenant. To calculate the maximum amount of rent an LIHTC property may charge tenants, the utility allowance is subtracted from the maximum rent limit applicable to the particular household.

a. **Where to Obtain Utility Allowances**

i. **Rural Development, HUD, and Section 8 Assisted Properties**

Rural Development ("RD") approved utility allowances must be to calculated maximum net rent for any building which is RD assisted or occupied by any tenant receiving RD Assistance (even if the building is occupied by one or more tenants who receive HUD assistance).

HUD approved utility allowances must be used for any buildings whose rents and utility allowances are reviewed annually by HUD.

For **units** occupied by a household receiving HUD rental assistance payments (generally Section 8 Certificates or Vouchers) the owner must use the applicable Public Housing Authority's utility allowances established for the Section 8 Existing Housing Assistance Program. This Section 8 allowance DOES NOT apply to all units in the building unless all units are occupied by Section 8 assisted tenants.

ii. **Non-assisted Properties**

If the development is not regulated by HUD or RD, the owner must use either the applicable PHA utility allowance or estimates from the local utility provider. An interested party may obtain a utility cost estimate for similar units in the area from the local utility provider. The obtainer of such an estimate must retain the original document which has been signed and dated by the utility provider, and send copies to the building owner (where the initiating party is not the owner) and the Authority (where the initiating party is not the Authority). Copies of the utility estimate must be available for inspection on-site at the development. The owner of the building must make copies of the utility company estimate available to the tenants in the building also. New utility allowances must be used to compute rent on rent-restricted units due 90 days after the date of the estimate.

b. **Updating Utility Allowances**

Utility allowances must be updated at least annually to ensure that the tenant's gross monthly rent does not exceed the LIHTC gross rent limits. The property owner or manager may choose to verify utility allowances with each initial move-in or re-certification.

APPENDIXES

APPENDIX A

INCOME VERIFICATION REQUIREMENTS AND PROCEDURES

A. General Requirements

1. Owners shall verify all income, household characteristics, and any circumstances that may affect eligibility and compliance under the LIHTC guidelines.

2. Whenever possible, written verification of income is required from the income sources.

3. Owners are advised to maintain documentation of all verification efforts for at least three years after the effective date of the tenant's certification or recertification.

4. For units receiving Section 8 rental assistance, the verification requirement is satisfied if the Public Housing Authority ("PHA") provides the building owner with a statement that "the gross annual income of the tenants in the unit does not exceed the applicable income limit under Section 42(g) of the Internal Revenue Code." The Section 8 Tenant Income Verification Form may be used to satisfy this requirement. Owners may have the PHA contact the Compliance staff of the Agency if more information is needed. Income of Section 8 assistance recipients can also be verified in the usual way (by contacting employers, etc.) and requesting that they complete Income Verification forms. When the tenant household has no income, Certification of Zero Income (PRHFC-05) will be the only verification document.

B. Acceptable Methods for Verifying Information

1. Written verification by a third party is preferred, as follows:

   a. the owner's request for verification should state why the information is being requested and include a statement signed by the applicant/tenant authorizing the release of the information;

b. owners must send the verification forms directly to the source, not through the applicant.

c. when written verification is not possible, as a last resort, the Agency accepts a direct contact with the source and must be confirmed by written verification within 10 days. The owner must document the conversation for the applicant's file and include all information that would have been provided in a written verification plus the date, time and the person's name providing the information and his qualification to provide it.

2. Review of Applicant Supplied Documents

Owners may use documents submitted by the applicant when information does not require third party verification (i.e. birth certificate) or third party verification is impossible or delayed beyond four weeks of initial date of request.

3. Applicant's Affidavit

Owners may accept an applicant's notarized statement or signed affidavit only if other preferred forms of verification cannot be obtained.

4. Faxed Verification

Recipients may reply to a request for income or asset verification by fax. The Agency accepts faxes as written verification if they are completely legible, date-stamped, and include the signature, name, job title, and phone number of the person making the verification and the date the form was signed.

C. Effective Term of Verification

Once qualified, a tenant is eligible to receive LIHTC rental benefits for one year from the date of occupancy.

D. Expediting the Verification Procedure

1. In order to expedite the verification process, owners should maintain a checklist for each tenant to document the verification process.

2. Develop standard forms for all information that must be verified (see forms included in this plan).

3. Ask applicants/tenants to sign the copies of each verification form retaining one original in the applicant's file.

4. Make personal contacts with large employers and public assistance agencies from which a large number of tenants receive income or benefits.

5. Give the applicant an opportunity to explain any significant differences between the amounts reported by the applicant and the amounts reported on third party verifications in order to extract the correct information. Re-examine if necessary.

E. Acceptable Forms of Verification

Sources of Verification given under each type of income are listed in order of preference.

a. Employment Income

1. Employment Verification Form (PRHFC-04) completed by the employer or a statement from the employer on company letterhead; or

2. check stubs or earning statements showing employee's gross pay per pay period and frequency of pay;

3. W-2 forms if applicant has had the same job for at least two years and pay increases can be accurately projected;

4. a copy of the most recent income tax returns signed by the applicant providing the amount of income, including income from tips and other gratuities. This form of verification alone may not be acceptable as income certification.

b. Self-Employment Income

The tenant must provide a projection or estimate of income and expenses to be realized by the business during the next 12 months. The owner may use the previous years' financial information to substantiate the reasonableness of the tenant's projection. The following documentation should be used in the verification process.

a. Accountant's or bookkeeper's statement of net income; or

b. Financial statement(s) of the business along with an affidavit or notarized statement from the applicant forecasting the anticipated income for the twelve (12) months following certification; or

c. The applicant's most recent income tax return along with a notarized statement. This form of income verification alone may not be acceptable as income certification. Year-to-date income verification can be used to supplement other methods of certification.

d. Applicant's notarized statement or affidavit as to net income realized from the business during previous year.

c. Social Security, Pensions, Disability Income

1. Benefit print-out completed by the agency providing the benefits; or

2. An award or benefit notification letter prepared and signed by the authorizing agency, dated within 90 days of the certification date. Since checks or bank deposit slips show only net amount remaining after deducting SSI, Medicare or state health insurance, they may be used only when award letters cannot be obtained. Any withholdings must be verified and included in annual income.

3. If a local Social Security Administration (SSA) office refuses to provide written verification, the owner may accept a photocopy of a check or automatic deposit slips as interim verification. Otherwise, State Health Insurance withholdings will be included in annual income.

d. Unemployment Compensation

1. A verification form completed by the unemployment compensation agency; or

2. Records from the unemployment office stating payment dates and amounts.

e. Alimony or Child Support Payments

A copy of a separation or settlement agreement, divorce decree, or support order stating the amount and type of support payment schedule. If the document is not dated within the 90-day time frame, obtain a notarized statement from the applicant stating that the amount of child support currently received is the same as stated in the agreement, decree, or order; or

a) a letter from the person paying support; or

b) a copy of the latest check and documentation of how often the check is received; or

c) as a last alternative, the applicant's notarized statement of the amount of child support being received, including a written explanation detailing why *a* and *b* above cannot be provided.

f. Recurring Contributions and Gifts

1. Notarized statement or affidavit signed by the person providing the assistance. The statement should define the purpose, dates, and value of gifts. Copies of canceled checks or receipts can be used to verify tuition, fees, books, and equipment, and other such net income and expenses not expected to change during the next 12 months.

2. A letter from a bank, attorney or a trustee providing required verification; or

3. As a last alternative, the applicant's notarized affidavit giving the same information, including a written explanation detailing why (1) or (2) above cannot be provided.

g. Unemployed Applicants

1. The income of unemployed applicants with regular income from any source, such as Social Security, pension, recurring gifts, etc., must be verified as described previously; or

2. If the applicant is unemployed with no regular verifiable income from any source and intends to live from assets only, an Asset Addendum to the Tenant Income Certification must be submitted along with the application. The applicant may not be certified as qualified by use of this form alone. An asset analysis must be included with the application to determine the applicant's actual income.

For units receiving **Section 8 rental assistance**, the verification requirement is satisfied if the Public Housing Authority ("PHA") provides the building owner with a statement that "the gross annual income of the tenants in the unit does not exceed the applicable income limit under Section 42(g) of the Internal Revenue Code." The Section 8 Tenant Income Verification Form (PRHFC-07) may be used to satisfy this requirement. Owners may have the PHA contact the Compliance staff of the Agency if more information is needed. Income of Section 8 assistance recipients can also be verified in the usual way (by contacting employers, etc.) and requesting that they complete Income Verification forms. When the tenant household has no income, the Certification of Zero Income form (PRHFC-05) will be the only verification document.

F. Assets

Assets are items of value, other than necessary personal items, and are considered along with verified income in determining the eligibility of a household. The Agency does not require third party verification of assets having a value of less than $5,000 but, assets valued at $5,000 or more, must be verified by third parties (for example, the amount of money held in a savings account may be verified by the bank). The asset information (total value and income to be derived) must be obtained at the time of application. **Asset information must be collected on ALL family members.**

If a household claims to have zero (0) assets, and have sold no assets for less than fair market value during the two year period preceding the execution of the Tenant Income Certification, they must certify this information by inserting (0) in the "Income derived from assets" blanks for ALL family members on the Tenant Income Certificaction and signing and dating the form in the spaces provided.

APPENDIX B

TENANT INCOME CERTIFICATION GUIDELINES

1. Certification Procedure

After all the income and asset information has been obtained and computed, the management personnel must prepare a Tenant Income Certification (PRHFC-02). The form is a legal document which, when fully executed, satisfies the income certification requirement of the Code. The completed Tenant Income Certification and lease agreement must be executed by all adult household members before they move in.

The following guidelines for certifying household income apply:

- Management should instruct all adult household members to sign the TIC exactly as the name appears on the form.

- The Tenant Income Certification should be executed on or before the date of move-in.

- No one may live in a designated unit in the development unless he/she is income certified and under lease. **THERE ARE NO PERMISSIBLE EXCEPTIONS TO THIS RULE.**

- Tenant Income Certification forms must also be executed (signed and dated) by the Owner or Owner's representative.

When properly executed, the RHS 1944-8 form (Tenant Certification) may also be used to document projected income for tax credit certifications; an executed Tenant Income Certification is not required. Management must be aware that various low-income housing programs define income differently so, if the RHS 1944-8 certification form is used, it should contain all information necessary to calculate household income as defined under the LIHTC rules.

NOTE: A unit may not be counted as a set-aside unit unless the household has been properly certified.

2. Annual Income

As defined in 24 CFR Section 5.609, annual income is the anticipated total income from all sources received by the head of the household and spouse (even if temporarily absent) and by each additional member of the family, including all net income derived from assets, for the 12 months period following the effective date of certification of income, exclusive of certain types of income.

a. Annual Income Includes:

1. the full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services; and

2. the net income from operation of a business or profession; and

3. the interest, dividends, and other net income of any kind from real or personal property; and

4. the full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts; including a lump-sum payment for the delayed start of a periodic payment (excluding lump-sum payments for the delayed start of periodic payments for SSI and Social Security benefits); and

5. payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay; and

6. welfare assistance; and

7. periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling; and

8. all regular pay, special pay and allowances of a member of the Armed Forces (Do not include hazardous duty pay).

b. Annual Income Excludes:

1. earned (employment) income of members of the household including foster children under 18 years of age. Head of household and spouse may never be considered minors. (Unearned incomes such as Social Security payments received on behalf of minors **must** be included as income); and

2. income associated with persons that live in the unit but are not household members. For example:

   a. payments received for care of foster children and or foster adults (usually individuals with disabilities, unrelated to the tenant family) who are unable to live alone; and

   b. income of live-in attendants.

3. special pay to a family member in the military who is exposed to hostile fire; and

4. lump sum additions to family assets such as inheritances, insurance payment (including payment under health and accidents), insurance and workmen's compensation, capital gains and settlement for personal or property losses; and

5. temporary, nonrecurring or sporadic income (including gifts); and

6. amounts received by the family in the form of refunds or rebates, under state or local law for property taxes paid on the dwelling unit; and

7. lump-sum payments or prospective monthly amounts or the deferred start of SSI and Social Security benefits; and

8. amounts received under training programs funded by HUD:

   a. Amounts received by a person with disabilities that are disregarded for a limited time for purposes of SSI eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);

b. Amount received by a participant in other publicly assisted program which are specifically for or in reimbursement of out of pocket expenses incurred (special equipment, clothing, transportation, child care, etc.);

c. Residents service stipend in an amount not to exceed $200 per month;

d. State or local employment training program and training of a family member as resident management staff;

9. amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member; and

10. any other amounts specifically excluded by any other Federal statute for consideration as income for purposes of determining income eligibility or benefits under a category of assistance programs that includes assistance under the United States Housing Act of 1937; and

11. adoption assistance payments in excess of $480 a month per adopted child; and

12. earning in excess of $480 for each full time student, 18 years old or older (excluding the head of household and spouse); and

13. reparation payments paid by a foreign government pursuant to a claims filed under the laws of the government by persons who were persecuted during the Nazi era; and

14. the full amount of student financial assistance paid directly to the student or to the educational institution; and

15. home care payments paid by a state agency to families that have developmentally disabled children or adult family members living at home to offset cost of services and equipment needed for the developmentally disable family member.

3. **Assets**

Assets are items of value, other than necessary personal items, and are considered along with verified income in determining the eligibility of a household. The Agency does not require third party verification of assets having a value of less than $5,000 but, assets valued at $5,000 or more, must be verified by third parties (for example, the amount of money held in a savings account may be verified by the bank). The asset information (total value and income to be derived) must be obtained at the time of application. **Asset information must be collected on ALL family members.**

If a household claims to have zero (0) assets, and have sold no assets for less than fair market value during the two year period preceding the execution of the PRHFC-05, they must certify this information by inserting (0) in the "Income derived from assets" blanks for ALL family members on the PRHFC-05 and signing and dating the form in the spaces provided.

a. Assets Include:

1. cash held in savings and checking accounts, safety deposit boxes, homes, etc; and

2. the principal value of any trust available to the household. (Do not include irrevocable trusts or trusts that no family member can control. An example of an irrevocable trust is a trust fund established for a son or daughter, prior to the parent's death, where the benefactor receives only the interest from the trust during his/her lifetime and cannot withdraw the principal); and

3. the current market value less any unpaid balance on any loans secured by the property and any reasonable costs that would be incurred in selling the asset such as prepayment penalties or broker fees; and

4. stocks, bonds, treasury bills, certificates of deposit, money market funds, etc; and

5. Individual Retirement (IRA) and Keogh Accounts; and

6. retirement and pension funds; and

7. while the person is employed, include only amounts the family can withdraw without retiring or terminating employment; and

8. at retirement or termination of employment, if benefits will be received in a lump sum, include the benefits in net family assets. If benefits are paid in periodic payments, include the benefits in annual income; and

9. lump sum receipts should include inheritances, capital gains, one-time lottery winnings, settlements on insurance and other claims. (DO NOT include lump sum receipts that must be counted as income); and

10. personal property held as an investment such as gems, jewelry, coin collections, antique cars, paintings, etc; and

11. assets owned by more than one person should be prorated according to the percentage of ownership; and

12. cash value of life insurance policies.

b. Assets Do Not Include:

1. necessary personal property (i.e., clothing, furniture, automobiles, etc.); and

2. vehicles specially equipped for the handicapped; and

3. interest in Indian Trust Land; and

4. equity in a cooperative unit in which the family lives; and

5. assets that are part of an active business. (The exception does not include rental of properties held as investments and not a main occupation.); and

6. term life insurance policies (i.e., where there is no cash value); and

7. assets held in the applicant's name, but which are actually owned by someone else, such as:

    a. assets and any earned income that is accrued or paid to the benefit of someone else; or
    b. a situation wherein another person is responsible for income taxes incurred on income generated by the assets; or
    c. if the applicant is responsible for disbursing someone else's money, such as in the case of having the Power of Attorney, but the money is not his/hers and no benefit is received; and

8. assets that are not accessible to the applicant and provide no income to the applicant.

c. Determining the Value of Assets

When computing the value of assets, owners must use the cash value of the assets, which is the amount the applicant(s) would receive if the assets were converted to cash. Expenses which may be deducted include:

- Penalties for withdrawing funds before maturity; and
- Broker/legal fees assessed to sell or convert the asset to cash; and
- Settlement costs for real estate transactions.

1. Sale or Disposition of Assets by Applicants

At the time of application, it must be determined if the applicant has disposed of any assets for less than fair market value at any time within two years prior to the effective date of the TIC.

If the fair market value of the disposed assets exceeds the gross amount that the household received by more than $1,000, then include as assets the whole difference between the cash value and the amount received. If the difference is less than $1,000, do not count it.

DO NOT consider assets disposed of for less than fair market value as a result of a foreclosure, bankruptcy, divorce, or marital property division.

Do consider assets put into trust and business assets disposed of for less than fair market value. (Business assets are excluded from net family assets only while they are part of an active business.)

2. **Determining Asset Income for Applicants**

If the asset value is $5,000 or less, add the amount of income to be derived to the total verified income. **When assets exceed $5,000, add the greater of 1) the actual annual income to be derived from these assets, or 2) a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD, to the total verified income.** ***The combined total income cannot exceed the applicable income limits.***

4. Factors that Affect Household Size

- When a pregnant woman is an applicant, the unborn child should be included in the size of the household, and may be included for purposes of determining the maximum allowable income. A certification must be obtained from the mother's medical professional authorized to make such a determination.

APPENDIX C

Annual Recertification

Owners must verify the income of tenants occupying set-aside units at least annually. If re-certifications are not completed within 12 months of the last certification date, the Authority may report this to the IRS as noncompliance. The annual re-certification process is identical to initial certification. Owners must re-verify income of those tenants in set-aside units who plan to remain in that unit for another lease term, or any portion thereof, and have a new Tenant Income Certification executed together with updated supporting documentation.

Management should:

a) approximately ninety (90) days before the lease expiration, notify the tenants in writing that re-certification is due and schedule an appointment for an interview;

b) interview tenants to obtain current information on anticipated income, assets, and family composition for the ensuing certification year, and have tenants sign the necessary verification form(s) giving permission for release of the information requested;

c) obtain third-party verification of the tenant's income;

d) complete the Tenant Income Certification, have adult household members sign and date where indicated; and

e) sign and date the Tenant Income Certification where indicated.

Adding a New Tenant to a Resident Household

If an additional tenant is planning to move into an existing household, the new tenant, not the whole household, must apply for residency. The on-site manager must certify and verify his income, add it to the existing certified, verified income of the household, and make sure the new household still meets the LIHTC income requirements. If it does, the new tenant may move in.

Interim Re-Certifications

Except when adding a new tenant to an existing household, the Authority does not require management to recertify a household due to a change in household composition or income before the annual recertification date in order to comply with LIHTC program rules. However, some LIHTC developments that also participate in other low income housing programs will have to recertify a household in order to comply with the other program's requirements.

Tax Credit Units Which Receive Federal Rental Assistance

In the case of a unit which receives rental assistance payments from a Federal agency, a change in household composition or income may require an interim recertification by the agency that is providing the assistance. Owners of these units should recertify tenants simultaneously with the annual recertification completed by the provider of the rental assistance payments.

EXAMPLE 1: Section 8 Rental Assistance

Unit 101 receives Section 8 rental assistance. Tenant 101 is certified and enters a lease on January 1, 2000. Tenant 101 wishes to move another person into the unit on October 1, 2000. The Public Housing Authority (PHA) which is providing the rental assistance is required to complete an Interim Recertification that reflects the new character of the unit. However, the anniversary date for the rental assistance payments contract remains January 1, and the PHA will recertify the unit as of that date regardless of the number of Interim Recertifications that take place during the contract year.

Therefore, owners of tax credit units that are receiving Section 8 rental assistance payments should document the unit file to reflect the change in household composition, but may wait until the anniversary date (January 1) to recertify the household so that any future recertifications for tax credit purposes and Section 8 are due at the same time.

EXAMPLE 2: Rural Economic & Community Development (RECD) Rental Assistance

Unit 102 receives RECD rental assistance. Tenant 102 is certified and enters a lease on January 1, 2000. Tenant 102 wishes to move another person into the unit on October 1, 2000. The RECD office which is providing the rental assistance is required to recertify the unit as of October 1, 2000 to reflect the change in household composition. For purposes of the RECD program, this date now becomes the annual re-certification date.

Therefore, the owners of tax credit units that are receiving RECD rental assistance payments should recertify the unit for tax credit program purposes at the same time as their RECD certification so that future recertifications for both programs are due at the same time.

Rehabilitation Projects and Acquisition/Rehab Projects

When a development that is currently participating in another low-income program chooses to apply for tax credits under the LIHTC program also (often this is done to help finance a rehabilitation project), all existing residents must meet tax credit program qualifications just as if they were moving in for the first time. No one "automatically" qualifies for residency in a tax credit development. The owner may place a renovated building in service once he has spent at least $3000 per unit (as required by the Agency QAP) and the units are ready for occupancy. Documentation of a tenant's eligibility under LIHTC program rules must be dated within 90 days of his unit's placed-in-service date or of his move-in date, whichever is later.

Qualifying residents is even more complicated when a development becomes an acquisition and rehabilitation project receiving tax credits. Sometimes tax credit allocations for acquisition and allocations for rehabilitation must be treated as separate projects; if so, tenants must qualify for BOTH phases as if they were moving in. The project's management staff should explain to their residents that they will need to be re-qualified for residency and that the process may need to be done more than once. If the property management staff performs income verifications and certifications within 90 days of BOTH the acquisitions placed-in-service date and the rehab placed-in-service date (or move-in date, whichever is later), this process can be done just once.

FORMS AND INSTRUCTIONS

OWNER'S CERTIFICATE OF CONTINUING PROGRAM COMPLIANCE

To: PUERTO RICO HOUSING OF FINANCE CORPORATION

Certification Dates:	From: January 1, 20____	To: December 31, 20____				
Project Name:		Project No. :				
Project Address:		City:		Zip code:		
Tax ID # of Ownerchip						

☐ No buildings have been Placed in Service

☐ At least one building has been placed in service but owner elects to begin credit period in the following year. If either of the above applies, please check the appropriate box, and procees to page to sign and date this form.

The undersigned _____ on behalf of

_____ (the "owner"), hereby certifies that:

1- The project meets the minimum requirements of: (check one)
- ☐ 20 - 50 test under Section 42(g)(1)A) of the Code
- ☐ 40 - 60 test under Section 42(g)(1)(B) of the Code
- ☐ 15 - 50 test for "deep rent-skewed" projects under Section 42(g)(4) and 142(d)(4)(B) of the C

2- There has been **no change in the applicable fraction** (as defined in Section 42©(1)(B) of the Code) for any building in the project:

☐ NO CHANGE ☐ CHANGE

If "**Change**", the applicable fraction to be reported to the IRS for each building in the project for the certification year on page 3:

3- The owner has received an annual Tenant Income Certification from each low-income resident and documentation to support that certification, or the owner has a re-certification waiver letter from the IRS in good standing, has received an annual Tenant Income Certification from each low-income resident, and documentation to support the certification at their initial occupancy.

☐ YES ☐ NO

4- Each low-income unit in the project has been rent-restricted under Section 42(g)(2) of the Code:

☐ YES ☐ NO

5- All low-income units in the project has been for use by the general public and used on non-transient basis (exept for transitional housing for the homless provided under Section 42(I)(3)(B)(iii) of the Code):

☐ YES ☐ NO ☐ HOMELESS

6- No finding of discrimination under the Fair Houisng Act, 42 U.S.C. 3601-3619, has occurred for this project . A finding of discrimination includes an adverse final decision by the Secretary of Housing and Urban Development (HUD), 24 CFR 180.680, an adverse final decision by equivalent state or local fair housing agency, 42U.S.C. 3616a(a)(1), or an adverse judgement from a federal court:

☐ NO FINDING ☐ FINDING

7- Each building in the project is and has been suitable for occupancy, taking into account local health, safety, and building codes(or other hability standards), and the state or local government unit responsible for making building code inspections did not issue a report of a violation for any building or low income unit in the project.

☐ YES ☐ NO

If "**No**", status nature of violation on page 3 and attach a copy of the violation report as required by 26 CFR 1.42-5 and any documentation of correction.

PLEASE EXPLAIN ANY ITEMS THAT WERE ANSWERED "NO", "CHANGE" OR "FINDING" ON QUESTION 1-14

QUESTIONS #	Explanation

CHANGE IN OWNERSHIP OR MANAGEMENT

(to be completed ONLY if "CHANGE" marked for question 14 above)

TRANSFER OF OWNERSHIP

Date of change:	
Taxpayer ID Number:	
Legal Owner Name:	
General Partnership:	
Status of Partnership (LLC, etc):	

CHANGE IN OWNER CONTACT

Date of change:	
Owner contact:	
Owner contact Phone:	
Owner Contact Phone Fax:	
Owner Contact email:	

CHANGE IN MANAGEMENT CONTACT

Date of change:	
Management Co. Name	
Management Co. Address:	
Management city, state, zip:	
Management Contact:	
Management Contact Phone:	
Management Contact Fax:	
Management Contact email:	

TENANT INCOME CERTIFICATION

☐ Initial Certification ☐ Recertification ☐ Other _____

Effective Date _____
Move-in Date _____
MM/DD/YYY

PART I- DEVELOPMENT DATA

Property Name: _____ County: _____ BIN#: _____
Addres: _____ Unit Number: _____ # Bedrooms _____

PART II - HOUSEHOLD COMPOSITION

HH-Mbr #	Last Name	First Name & Middle Initial	Relationship to Head of Household	Date of Birth MM/DD/YY	F/T Student (Y or N)	Social Security or Alien Reg.No
1			HEAD			
2						
3						
4						
5						
6						
7						

PART III-GROSS ANNUAL INCOME (USE ANNUAL AMOUNT)

HH-Mbr #	(A) Employment or Wages	(B) Social Security/ Pensions	(C) Public Assistance	(D) Other Income
Total	$ -	$ -	$ -	$ -

Add totals from (A) through (D), above — **TOTAL INCOME (E)** $ -

PART IV-INCOME FROM ASSETS

HH-Mbr #	(E) Type of Asset	(G) C/I	(H) Cash Value of Asset	(I) Annual Income from Asset
Total				
		Total :	$ -	$ -
Column (H) if over $ 5,000	$ -	X 2.00 % =	**(J) Imputed Income**	$ -

Enter the greater of the total of column I, or J: imputed income — **TOTAL INCOME FROM ASSETS (K)** $ -

(L) Total Annual Household Income from all Sources[add (E) +(K)] $ -

HOUSEHOLD CERTIFICATION SIGNATURES

The information on this form will be used to determine maximum income elegibility. I/ we have provided for each person(s) set forth in Part II acceptable verification of current anticipated annual income. I/we agree to notify the landlord immediately upon any of the household moving out of the unit or any new member moving in. I/we agree to notify the landlord immediately upon any member becoming a full time student.

Under penalties of perjurie, I/we certify that the information presented in this Certification is true and accurate to the best of my/our knowlegde and belief. The undersined further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of the lease agreement.

Signature _____ (Date) _____ Signature _____ (Date) _____

Signature _____ (Date) _____ Signature _____ (Date) _____

PART V-DETERMINATION OF INCOME ELIGIBILITY

TOTAL ANNUAL HOUSEHOLD INCOME FROM ALL SOURCES:
From item (L) on page 1 $ -

Household meets Income Restriction at:
☐ 60 % ☐ 50 %
☐ 40 % ☐ 30 %
☐ _____

RECERTIFICATION ONLY:
Current Income Limits X 140% : $ _____
Household Income exceeds X 140 % Recertification:
☐ Yes ☐ No

Current Income Limit per Family Size: $ _____

Household Size at Move-in: _____

Household Income at move-in: $ _____

PART VI-RENT

Tenant Paid Rent : $ _____
Utility Allowance: $ _____

Rent Assistance: $ _____
Other non-optional charges: $ _____

GROSS RENT PER UNIT:
(Tenant paid rent plus utility Allowance & other non-optional charges) $

Unit Meets Rent Restriction at:
☐ 60 % ☐ 50 % ☐ 40 % ☐ 30 % ☐ _____

Maximum Rent Limit for this unit: $ _____

PART VII-STUDENT STATUS

ARE ALL OCCUPANT FULL TIME STUDENT ?
☐ Yes ☐ No

If yes, Enter student explanation (Also attach document)
Enter 1-4

* Student Explanation:
1. TANF assistance
2. Job Training Program
3. Single parent/dependant child
4. Married/joint return

PART VIII- PROGRAM TYPE

Mark the program(s) listed below (a. through e.) for which this household's unit will be counted toward the property's occupancy requirements. Under each program marked, indicate the household's income status as established by this certification/recertification.

a. Tax Credit ☐	b. HOME ☐	c. Tax Exempt	d. AHDP	e.
See part V above.	Income Status	Income Status	Income Status	Income Status
	☐ <= 50 % AMGI	☐ 50 % AMGI	☐ 50 % AMGI	☐ _____
	☐ <=60 % AMGI	☐ 60 % AMGI	☐ 80 % AMGI	☐ _____
	☐ <= 80 % AMGI	☐ 80 % AMGI	☐ OI **	☐ OI **
	☐ OI **	☐ OI **		

**Upon recertification, household was determined over-income (OI) according to eligibility requirements of the program(s) marked above.

Based on the representations herein and upon the proofs and documentation required to be submitted, the individual (s) named in part II of this Tenant Income Certification is/are eligible under the provisions of Section 42 of the Internal Revenue Code, as amended, and the Land use restriction. Agreement (if applicable), to live a unit in this project.

_____ _____
SIGNATURE OF OWNER/REPRESENTATIVE DATE

INSTRUCTION FOR COMPLETING TENANT INCOME CERTIFICATION

This form is to be completed by the owner or an authorized representative.

Part I - Development Data

Check the appropiate box for Initial Certification (move-in), Recertification (annual recertification), or Other. If other designate the purpose of the recertification (I.e. a uni transfer, a change in household composition, or other state-required recertification).

Move-in Date	Enter the date the tenant has or will take occupancy of the unit.
Effective Date	Enter the effective date of the certification. For Move-in, this should be the move-in date. For annual recertification, this effective date should be no later than one year from the effective date of the previous (re) certification.
Property Name	Enter the name of the development.
County	Enter the county (or equivalent) in which the building is located.
BIN #	Enter the Building Identification Number (BIN) assigned to the building (from IRS Form 8609).
Address	Enter de address of the building.
Unit Number	Enter the unit number.
# Bedrooms	Enter the number of bedrooms in the unit.

Part II - Household Composition

List all occupants of the unit. State each household member's relationship to the head of household by using one of the following coded definition:

H-	Head of Household	S-	Spouse
A-	Adult co-tenant	O-	Other family member
C-	Child	F-	Foster child(ren)/ adult(s)
L-	Live-in- caretaker	N-	None of the above

Enter the date of birth, student status and social security number or alien registration number for each occupant.

If there are more than 7 occupants, use an additional sheet of paperto list the remaining household members and attach it to the certification

Part III - Annual Income

See Handbook 4350.3 for complete instruction of verifying and calculating income, including acceptable forms of verification.

From the third party verification forms obtained from each income sources, enter the gross amount anticipated to be received for the twelve months from the effective date of the (re)certification. Complete a separate line for each income-earning member. List the respective household member number from Part II.

Column (A)	Enter the annual amount of wages, salaries, tips, commissions, bonuses, and other income form employment; distributed profits and/ or net income from a busines.
Column (B)	Enter the annual amount of social security, Supplemental Security Income, pensions, military retirement, etc.
Column (C)	Enter the annual amount of income received from public assistance (I.e. TANF, general assistance, disability, etc.)

Column (D)	Enter the annual amount of alimony, child support, unemploymetn benefits, or any other income regularly received by the household.
Row (E)	Add the totals from column (A) through (D), above. Enter this amount.

Part IV - Income from Assets

See HUD Handbook 4350.3 for complete instructions on verifying and calculating income from assets, including acceptable forms of verification.

From the third party verification forms obtained from each asset source, list the gross amount anticipated to be received dur the twelve months from the effective date of the certification. List respective household member number from Part II and complete a separate line for each member.

Column (F)	List the type of asset (I.e. checking account, saving account, etc.)
Column (G)	Enter C (for current, if the family currently owns or holds the assets), or I (for imputed family has disposed of the asset for less than fair market value within two years of the effective date of (re)certification).
Column (H)	Enter the cash value of the respective asset.
Column (I)	Enter the anticipated annual income from the asset (I.e., saving account balance multiplied by the annual interest rate).
TOTALS	Add the total of column (H) and Column (I), respectively.

If the total in Column (H) is greater than $ 5,000 you must do an imputed calculation of asset income. Enter the total cash value, multiply by 2% and enter the amount in (J), imputed Income.

Row (K)	Enter the greater of the total in column (I) or (J)
Row (L)	Total Annual Household Income from all sources Add (E) and (K) and enter the total

HOUSEHOLD CERTIFICATION AND SIGNATURES

After all verification of incoem and/ or assets have been received and calculated, each household member age 18 and older must sign and date the Tenant Income Certification. For move-in, it is recommended that the Tenant Income Certification be signed earlier than 5 days prior to the effective date of the certification.

Part V - Determination of Incoem Eligibility

Total Annual Household Incom from all sources	Enter the number from item (L)
Current Income Limit per Famil Size	Enter the current Move-in Income Limit for the household size.
Household income at move-in Household size at move-in	For recertification, only. Enter the household income from the move-in certification. On the adjacent line, enter the number of the household members from the move-in certification.
Household meets Income Restriction	Check the appropiate box for the income restriction that the household meets according to what is required by the set-aside(s) for the proyect.
Current Income Limit X 140 %	For recertification only. Multiply the Current Maximum Move-in Income Limit by 140 % and enter the total. Below, indicate whether the household income exceeds that total. If the gross Annual Income at recertification is greater than 140 % of the current income limit, then the available unit rule must be followed.

Part VI - Rent

Tenant Paid Rent	Enter the amount the tenant pays toward rent (not including rent assistance payments such at section 8).
Rent Assistance	Enter the amount of rent assistance, if any.
Utility Allowance	Enter the utility allowance. I the owner pays,all utilities, enter zero.
Other non-optional charges	Enter the amount of non-optional charges, such as mandatory garage rent, storage lockers, charges for sevices provided by the development, etc.
Gross Rent for Unit	Enter the total of Tenant Paid Rent Plus Utility Allowance and other non-optional charges.
Maximum Rent Limit for this unit	Enter the maximum allowanble gross rent for the unit.
Unit Meets Rent Rent Restriction at	Check the appropiate rent restriction thas the units meets according to what is required by the set-aside(s) for the project.

Part VII - Student Status

If all household members are full time* students, check "yes". If at least one household member is not a full time students, check "no".

If "yes" is checked, the appropiate exemption must be listed in the box to the right. If none of the exemption apply, the household is ineligible to rent the unit.

** Full time is determined by the school the student attends.*

Part VIII - Program Type

Mark the program(s) for which this household's unit will be counted toward the property's occupancy requirements. Under each program marked, indicate the household's income status as established by this certification/recertification. If the property does not participate in the HOME, Tax-Exempted Bond, Affordable Housing Disposition, or other housing program, leave those sections blank.

Tax Credit	See Part V above.
Home	If the property participates in the Home program and the unit this household will count toward the HOME program set-asides, mark the appropriate box indicting the household's designation.
Tax Exempt	If the property participates in the Tax Exempt Bond program, mark the appropriate box indicating the the household's designation.
ADHP	If the property participates in the Affordable Housing Disposition Program (AHDP), and this household's unit will count toward the set-aside requirements, mark the appropriate box indicting the household's designation.
Other	If the property participates in any other affordable program, complete the information as appropriate.

SIGNATURE OF THE OWNER/ REPRESENTATIVE

Is it the repossability of the owner or owner's representaive to sign and date document immediately following executing by the residents.

The responsibility of the documentation and determinign elegibility (including completing and signing the Tenant Income Certification form) and ensuring such documatation is kept in the tenant file is extremely important and shoul be conducted by someone well trained in tax credit compliance.

These instruction shoul not be considered as a complete guide on tax credit compliance. The responsibility for compliance with federal regulations lies the owner of the building(s) fot which the credit is allowable.

EMPLOYMENT VERICATION

THIS SECTION TO BE COMPLETED BY MANAGEMENT AND EXECUTED BY TENANT

To: (Name & address of employer) Date: _____

_____

_____

_____

RE: _____ _____ _____

Applicant/Tenant name | Social Security Number | Unit # (if assigned)

I hereby authorize release of my employment information.

_____ _____

Signature applicant/Tenant | Date

The individual named directly above is an applicant/tenant of a housing program that requires verification of income. The information provided will reamin confidential to satisfaction of that stated purpose only. You prompt response is crucial and greatly appreciated.

_____

Project Owner/ Management

Return Form To:

THIS SECTION TO BE COMPLETED BY EMPLOYER

Employer Name: _____ Job Title: _____

Presently Employed: Yes ☐ Date First Employed _____ No ☐ Last Day of Employment: _____

Current Wage/Salary: $ _____ (Mark one) ☐ hourly ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ mothly ☐ yearly ☐ Other _____

Average # of regular hours per week: _____ Year-to-date earnings: $ _____ through _____

Overtime Rate: $ _____ per hour Average # of overtime hours per week: _____

Shift Differential Rate: $ _____ per hour Average # of shift differential hour per week: _____

Commissions, bonuses,tips, other: $ (Mark one) ☐ hourly ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ mothly ☐ yearly ☐ Other _____

List any anticipated change in the employee's rate of pay within the next 12 month: _____ Effective Date _____

If the employee's work is seasonal or sporadic, please indicate the layoff period(s):

Additional remarks: _____

_____ _____ _____

Employer's Signature | Employer's Printed Name | Date

_____

Employer [Company] Name and Address

_____ _____ _____

Phone # | Fax # | e-mail

NOTE: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the United State as any matter within its jurisdicton.

STUDENT VERIFICATION

THIS SECTION COMPLETED BY MANAGEMENT AND EXECUTED BY STUDENT

This student verification is being delivered in connection with the undersigned's eligibility for residency in the following apartment:

Project Name: _____

Building Address: _____

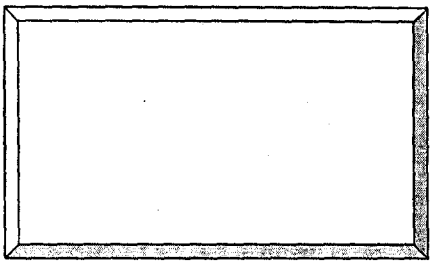
Unit Number if assigned: _____

I hereby grant disclosure of the information requested below from _____
Name of Educational Institution

_____ _____
Signature Date

_____ _____
Printed Name Student ID #

Return Form to:



THIS SECTION TO BE COMPLETED BY EDUCATIONAL INSTITUTION

This above-named individual has applied for residency or is currently residing in housing that requires verification of student status. Please provide the information requested below:

Is the above-named individual a student at this educational institution? **YES** **NO**

If so, part-time or full time? **PART-TIME** **FULL -TIME**

If full-time, the date the student enrolled as such: _____

Expected date of graduation: _____

I hereby certify that the information supplied in this section is true and complete to the best of my knowledge.

Signature: _____ Date: _____

Print your name: _____ Tel.#:_____

Title: _____

Educational Institution:_____

NOTE: Section 1001 of Title 18 of the U.S. Code makes it criminal offense to make willful false statements or misrepresentation to any Department or Agency of the United States as to any matter within its jurisdiction.

CERTIFICATION OF ZERO INCOME

(To be completed by adult household members only, if appropriate.)

Household Name:_____ Unit No. _____

Development Name:_____ City: _____

1. I hereby certify that I do not individually receive income from any of the following sources:

   a. Wages from employment (including commissions, tips, bonuses, fees, etc.);
   b. Income from operation of a business;
   c. Rental income from real or personal property;
   d. Interest or dividends from assets;
   e. Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
   f. Unemployment or disability payments;
   g. Public assistance payment;
   h. Periodic allowances such as alimony, child support, or gifts received from persons not living in my household;
   i. Sales from self-employed resources (Avon, Mary Kay, Shaklee, etc.)
   j. Any other source not named above.

2. I currently have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months.

3. I will be using the following sources of funds to pay for rent and other necessities:

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False misleading or incomplete information may result in the termination of a lease agreement.

_____	_____	_____
Signature of Applicant/Tenant	Printed Name of Applicant/Tenant	Date

UNDER $ 5,000 ASSET CERTIFICATION

For households whose combined net assets do not exceed $ 5,000.
Complete only one form per household; include assets of children.

Household Name: _____ Unit No. _____

Development: _____ City: _____

Complete all that apply from 1 through 4:

1. My/our assets include:

(A) Cash Value*	(B) Int. Rate	(A*B) Annual Income	Source	(A) Cash Value	(B) Int.Rate	(A*B) Annual Income	Source
$		$	Saving Account	$		$	Checking account
$		$	Cash on hand	$		$	Safety Deposit Box
$		$	Certificates of deposit	$		$	Money Market funds
$		$	Stocks	$		$	Bonds
$		$	IRA Accounts	$		$	401K Accounts
$		$	Keogh Accounts	$		$	Trust Funds
$		$	Equity in Real Estate	$		$	Land Contract
$		$	Lump Sum Receipts	$		$	Capital Investment
$		$	Life Insurance Policies (excluding Term)				
$		$	Other Retirement/Pension Funds not named above:				
$		$	Personal property held as an investment**:				
$		$	Other (list):				

PLEASE NOTE: Certain funds (e.g. Retirement, Pension, Trust) may or may not be (fully) accessible to you. Include only amounts which are.

* Cash value is defined as market value minus the cost of converting the asset to cash, such as broker's fees, settlement cost, oustanding loans, early withdrawal penalties, etc.

** Personal Property held as an investment may include, but is not limited to , gem or coin collections, arts, antique cars, etc,. Do not include necessary personal property such as, but not necessarily limited to, household furniture, daily-use autos, clothing, assets of an active busines, or special equipment for use by the disabled.

2 ☐ Within the past two years, I/we have sol given away assets(including cash, real estate, etc.) for more than $1,000 below the their fair market value (FMV). Those amounts* are included above and equal to a total of: $ _____ (*the difference FMV and the amount received, for each asset on which this occurred).

3 ☐ I/we have <u>not</u> sold or given away asset (including cash, real estate, etc.) for less than fair market value during the past two (2) years.

4 ☐ I/we do not have any assets at the time.

The net family assets(as defined in 24 CFR 813.1020 above do not exceed $ 5,000 and the annual income from the net family assets is $. _____ This amount is included in total gross annual income.

Under penalty of perjury, I/we certify that the information presented in this certification is true and accurate to the best of my/our knowledge the undersigned further understand(s) that providing false representaion herein constitus an act of fraud. False misleading or incomplete information may result in the termination of a lease agreement.

_____ _____ _____ _____

Applicant/Tenant Date Applicant/Tenant Date

INCOME VERIFICATION
FOR TENANTS WITH SECTION 8 CERTIFICATES OR VOUCHERS

TO: **FROM:**

_____ _____

_____ _____

_____ _____

_____has applied for residency in / is a resident of unit _____

of _____, a low Income Housing Tax Credit development. As part of our processing, we must obtain verification of households anticipated gross annual income.

Number occupants: _____ Number bedrooms: _____

☐ Move-in ☐ Re-certification

Permission by: _____ _____
(Applicant Signature) (Date)

Under section 42(g) of the Internal Revenue Code (as amended) and the Low Income Housing Tax Credit Program, the anticipated gross annual household income for the above referenced household cannot exceed $ _____, the applicable income limit for this unit. The applicant has reported an anticipated annual household income of $ _____.

Please complete the section below and return this form in the enclosed self-addressed, stamped envelope or fax it back to my office at _____. Thank you in advance for your prompt attention.

Sincerely, _____
Apartment Manager

The following is to be completed by the public housing authority:

The combined anticipated gross annual household income of the tenants in the above referenced unit does not exceed the applicable income limit under section 42 (g) of the Internal Revenue Code, as amended.

Anticipated Gross Annual Income stated above _____ agrees/ _____ Does not agree with our record.

_____ _____ _____
(Signature) (Date) (Phone #)

_____ _____
(Printed Name) (Title)

The Low Income Housing Tax Credit Program is a Federal low-income rental housing program governed by the Internal Revenue Service. Section 42 of the Internal Revenue Code requires owners to determine annually the income eligibility of all tenants occupying tax credit units.

PUERTO RICO HOUSING FINANCE CORPORATION
(State Credit Agency)

GDB

ANNEX K

Low-Income Housing Tax Credit Allocation Plan

Revised 2001

GLOSSARY

ACCEPTED UNITS

(AS. NOTED ON THE LIHTC QUARTERLY STATUS REPORT) (FORM TC-92 CM1). UNITS FOR WHICH CERTIFICATES OF OCCUPANCY HAVE BEEN ISSUED.

AGENCY

PUERTO RICO HOUSING FINANCE CORPORATION, AS DESIGNATED STATE CREDIT AGENCY FOR THE COMMONWEALTH OF PUERTO RICO.

ANNUAL INCOME

TOTAL INCOME ANTICIPATED TO BE RECEIVED BY A TENANT FROM ALL SOURCES INCLUDING ASSETS FOR THE COMING YEAR.

ANNUAL HOUSEHOLD INCOME

A REVIEW OF ALL PERSONS WHO INTEND TO PERMANENTLY RESIDE IN A UNIT. THE ANNUAL INCOME IS DEFINED AS INCOME AS OF THE DATE OF OCCUPANCY FOR THE COMING YEAR.

ANNUAL MANAGEMENT REVIEW

A REVIEW OF A PROJECT MADE ANNUALLY BY THE AGENCY, WHICH INCLUDES AN EXAMINATION OF RECORDS, A REVIEW OF OPERATING PROCEDURES, AND A VISUAL INSPECTION OF THE PROJECT.

APPLICATION

FORM COMPLETED BY A PERSON OR FAMILY SEEKING RENTAL OF A UNIT IN A PROJECT. AN APPLICATION SHOULD BE IN A FORM APPROVED BY THE AGENCY AND SHOULD SOLICIT SUFFICIENT INFORMATION SO AS TO DETERMINE THE APPLICANT'S ELIGIBILITY AND COMPLIANCE WITH FEDERAL AND AGENCY GUIDELINES.

ASSETS

ITEMS OF VALUE, OTHER THAN NECESSARY PERSONAL ITEMS, WHICH ARE CONSIDERED IN DETERMINING THE ELIGIBILITY OF A HOUSEHOLD.

ASSET INCOME

THE AMOUNT OF MONEY RECEIVED BY A HOUSEHOLD FROM ITEMS OF VALUE AS DEFINED.

AWARD OR BENEFIT LETTER

NOTIFICATION OF INCOME FORM WHICH IS COMPLETED BY THE AGENCY OR COMPANY PROVIDING BENEFITS TO TENANTS. SUCH INCOME WOULD INCLUDE SOCIAL SECURITY, PENSION, SUPPLEMENTARY SECURITY INCOME (SSI) OR DISABILITY INCOME.

CERTIFICATION YEAR

THE 12-MONTH PERIOD BEGINNING ON THE DATE THE UNIT IS FIRST OCCUPIED AND EACH 12-MONTH PERIOD COMMENCING ON THE SAME DATE THEREAFTER.

COMPLETION CERTIFICATE

THE DEVELOPER'S STATEMENT, FURNISHED TO THE AGENCY THAT THE ACQUISITION AND CONSTRUCTION OR SUBSTANTIAL REHABILITATION OF THE PROJECT HAS BEEN SUBSTANTIALLY COMPLETED.

COMPLETION DATE

THE SPECIFIED ATE ON WHICH A PROJECT IS COMPLETED AS SET FORTH IN THE COMPLETION CERTIFICATE.

COMPLIANCE

THE ACT OF MEETING THE REQUIREMENTS AND CONDITIONS SPECIFIED UNDER THE LAW AND THE LIHTC PROGRAM REQUIREMENTS.

COMPLIANCE TRAINING CONFERENCE

A MEETING HELD BY THE AGENCY OR THE MONITORING AGENT WITH THE OWNER/DEVELOPER AND/OR REPRESENTATIVE AND MANAGEMENT STAFF, IF POSSIBLE, WITHIN 45 DAYS OF RECEIPT OF A FINAL TAX CREDIT ALLOCATION TO REVIEW FEDERAL STATE LAW AGENCY POLICIES AND REPORTING PROCEDURES FOR THE LIHTC PROGRAM.

CURE PERIOD

A REASONABLE TIME AS DETERMINED BY THE AGENCY FOR AN OWNER TO CORRECT ANY VIOLATIONS WHICH HAVE RESULTED IN DEFAULT UNDER THE LAND USE RESTRICTION AGREEMENT.

CURRENT ANTICIPATED INCOME

GROSS INCOME AS OF THE DATE OF OCCUPANCY THAT IS EXPECTED TO BE RECEIVED BY THE TENANT OR TENANTS FOR THE UPCOMING TWELVE MONTHS.

DEVELOPER

ANY INDIVIDUAL, ASSOCIATION, CORPORATION, JOINT VENTURE OR PARTNERSHIP WHICH IS A SPONSOR OF A LIHTC PROJECT.

DISCREPANCY LETTER

LETTER SENT BY THE AGENCY OR THE COMPLIANCE MONITORING AGENT TO THE PROJECT MANAGER, MANAGEMENT COMPANY AND/OR OWNER/DEVELOPER LISTING ANY DISCREPANCIES NOTED ON A PARTICULAR QUARTERLY STATUS REPORT (FORM TC-92 MC1) AND ANNUAL REPORT, OR AN ANNUAL MANAGEMENT REVIEW.

EARNED INCOME TAX CREDIT

INCOME IN THE FORM OF A TAX CREDIT GIVEN TO FAMILIES WITH BOTH A DEPENDENT AND ANNUAL EMPLOYMENT INCOME OF LESS THAN THE AMOUNT SPECIFIED ON THE EARNED INCOME CREDIT TABLE ISSUED BY THE INTERNAL REVENUE SERVICE. IT IS COUNTED AS INCOME ONLY TO THE EXTENT THAT IT EXCEEDS TAX LIABILITY.

EFFECTIVE TERM OF A VERIFICATION

NOT TO EXCEED 120 DAYS. A VERIFICATION IS VALID FOR 90 DAYS, AND MAY BE UPDATED ORALLY FOR AN ADDITIONAL 30 DAYS. A VERIFICATION MUST BE WITHIN THE EFFECTIVE TERM AT TIME OF TENANT'S INCOME CERTIFICATION.

ELIGIBLE PERSON

ONE OR MORE PERSONS OR A FAMILY DETERMINED TO BE OF VERY LOW-INCOME.

EMPLOYMENT INCOME

WAGES, SALARIES, TIPS, BONUSES, OVERTIME PAY, OR OTHER COMPENSATION FOR PERSONAL SERVICES FROM A JOB.

EVENT OF NONCOMPLIANCE

OCCURS WHEN THE DEVELOPER FAILS IN THE PERFORMANCE OF COMPLIANCE OBLIGATIONS.

FAIR MARKET VALUE

AN AMOUNT WHICH REPRESENTS THE TRUE VALUE AT WHICH PROPERTY WOULD BE SOLD ON THE OPEN MARKET.

PRHFC

PUERTO RICO HOUSING FINANCE CORPORATION (STATE CREDIT AGENCY)

GROSS INCOME - SEE ANNUAL HOUSEHOLD INCOME

HOUSEHOLD

THE INDIVIDUAL, FAMILY, OR GROUP OF INDIVIDUALS LIVING TOGETHER AS A UNIT.

IMPUTED INCOME (FROM ASSETS)

THE ESTIMATED EARNING POTENTIAL OF ASSETS HELD BY A TENANT USING THE POTENTIAL EARNING RATE ESTABLISHED BY HUD. THE CURRENT RATE IS PROVIDED BY THE AGENCY IN ITS INSTRUCTIONS TO THE INCOME CERTIFICATION.

INCOME CERTIFICATION

DOCUMENT BY WHICH THE TENANT CERTIFIES HIS/HER INCOME, FOR THE PURPOSE OF DETERMINING WHETHER THE TENANT WILL BE OF VERY LOW-INCOME ACCORDING TO THE PROVISIONS OF THE LIHTC PROGRAM.

INCOME LIMITS

MAXIMUM INCOMES AS DEFINED BY THE AGENCY FOR PROJECTS GIVING THE MAXIMUM INCOME LIMITS PER UNIT FOR VERY LOW-INCOME (50% OR 60% OF MEDIAN) UNITS. THESE LIMITS WILL BE ADJUSTED PERIODICALLY BY THE AGENCY BASED ON MEDIAN FIGURES PROVIDED BY HUD.

INELIGIBLE PERSON

ONE OR MORE PERSONS OR A FAMILY WHO APPLY FOR RESIDENCY IN A SET-ASIDE VERY LOW-INCOME UNIT AND WHOSE COMBINED INCOME EXCEEDS THE CHOSEN INCOME LIMITATION (I.E., 50% OR 60% OF MEDIAN) OR SOMEONE LIVING IN A SET-ASIDE UNIT WHO IS NOT CERTIFIED OR UNDER LEASE.

LAND USE RESTRICTIVE COVENANTS AGREEMENT

THE AGREEMENT BETWEEN THE AGENCY AND THE DEVELOPER RESTRICTING THE USE OF THE PROJECT DURING THE TERM OF THE LIHTC COMPLIANCE PERIOD.

LEASE

THE LEGAL AGREEMENT BETWEEN THE TENANT AND THE OWNER WHICH DELINEATES THE TERMS AND CONDITIONS OF THE RENTAL OF A UNIT.

MANAGEMENT COMPANY

A FIRM SELECTED BY THE OWNER/DEVELOPER TO OVERSEE THE OPERATION AND MANAGEMENT OF THE PROJECT AND WHO ACCEPTS COMPLIANCE RESPONSIBILITY.

MANAGEMENT PLAN

PLAN WHICH DELINEATES POLICIES UNDER WHICH A PROJECT WILL BE MANAGED SUCH AS OCCUPANCY STANDARDS AND MAINTENANCE PLAN.

MEDIAN INCOME

A DETERMINATION MADE THROUGH STATISTICAL METHODS ESTABLISHING A MIDDLE POINT FOR DETERMINING INCOME LIMITS. MEDIAN IS THE AMOUNT THAT DIVIDES THE DISTRIBUTION INTO TWO EQUAL GROUPS; ONE GROUP HAVING INCOME ABOVE THE MEDIAN AND ONE GROUP HAVING INCOME BELOW THE MEDIAN.

MONITORING AGENT

THE AGENCY OR ITS DESIGNATE RESPONSIBLE FOR MONITORING THE OWNER/DEVELOPER'S COMPLIANCE WITH THE TERMS AND CONDITIONS SPECIFIED UNDER THE LAW AND THE LIHTC PROGRAM.

OWNER/DEVELOPER - SEE DEVELOPER

PERSONAL PROPERTY CONSIDERED AS ASSETS

PROPERTY HELD AS AN INVESTMENT (GEMS, JEWELRY, COIN COLLECTIONS, ANTIQUE CARS). NECESSARY ITEMS (SUCH AS CLOTHING, FURNITURE, CARS, ETC.) ARE NOT CONSIDERED AS ASSETS.

PROJECT

RENTAL HOUSING DEVELOPMENT RECEIVING A LIHTC ALLOCATION.

REAL PROPERTY CONSIDERED AS ASSETS

OWNERSHIP IN BUILDINGS OR LAND.

SECTION 8 OF THE U. S. HOUSING ACT OF 1937, AS AMENDED

REGULATIONS USED IN DEFINING AND DETERMINING INCOME AS REQUIRED UNDER SECTION 103(B) (4) (A) OF THE INTERNAL REVENUE CODE OF 1954, AS AMENDED.

STUDENT - (FOR PURPOSES OF THE INCOME CERTIFICATION)

ANY INDIVIDUAL WHO HAS BEEN, OR WILL BE, A FULL-TIME STUDENT AT AN EDUCATIONAL INSTITUTION WITH REGULAR FACILITIES AND STUDENTS, OTHER THAN CORRESPONDENCE SCHOOL, DURING FIVE MONTHS OF THE YEAR.

SUBSTANTIAL REHABILITATION PROJECTS

FOR PURPOSES OF THE LIHTC PROGRAM, PROJECTS IN WHICH THE GREATER OF 10 PERCENT OF THE ADJUSTED BASIS OF THE BUILDING OR $3,000 PER LOW-INCOME SET-ASIDE UNITS IS EXPENDED FOR REHABILITATION PURPOSES.

TENANT

OCCUPANT OF A UNIT TO WHOM THE UNIT IS LEASED.

TENANT FILES

COMPLETE AND ACCURATE RECORDS PERTAINING TO EACH DWELLING UNIT, CONTAINING THE APPLICATION FOR EACH TENANT, VERIFICATION OF INCOME OF EACH TENANT, INFORMATION AS TO ASSETS, AN INCOME CERTIFICATION, AND LEASE. ANY AUTHORIZED REPRESENTATIVE OF THE AGENCY, THE COMPLIANCE MONITORING AGENT, THE DEPARTMENT OF TREASURY OR THE INTERNAL REVENUE SERVICE MAY BE PERMITTED ACCESS TO THESE FILES.

VERIFICATION

INFORMATION FROM A THIRD PARTY WHICH IS COLLECTED IN ORDER TO CORROBORATE THE ACCURACY OF INFORMATION CONCERNING INCOME PROVIDED BY APPLICANTS TO A PROJECT.

VERIFICATION REQUEST FORM

THE FORM USED BY MANAGEMENT TO REQUEST VERIFICATIONS OF INCOME FROM THE SOURCE OF THE INCOME. THE FORM MUST STATE THE PURPOSE OF THE REQUEST, INCLUDE A RELEASE STATEMENT BY THE APPLICANT, AND REQUEST THE FREQUENCY AND AMOUNT OF PAY.

SOURCE: HOUSING TAX CREDITS 1991: STATE AGENCY ADMINISTRATION AND THE PRIVATE AND NON-PROFIT SECTORS, PART VI, "STATE AGENCY MONITORING" , PAGES VI-13, THRU VI-16, MARCH 20-21, 1991.