

**DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT**

Office of the Secretary

[Docket No. N-94-3821; FR-3796-N-01]

**Statutorily Mandated Designation of
Qualified Census Tracts and Difficult
Development Areas for Section 42 of
the Internal Revenue Code of 1986;
Republication**

Editorial Note: FR Doc. 94-26217 was originally published at 59 FR 53518 in the issue of Monday, October 24, 1994. In that publication numerous errors were made. The corrected document is republished below in its entirety.

AGENCY: Office of the Secretary, HUD.

ACTION: Notice.

SUMMARY: This document provides revised designations of "Qualified Census Tracts" and "Difficult Development Areas" for purposes of the Low-Income Housing Tax Credit ("LIHTC") under section 42 of the Internal Revenue Code of 1986, and provides the methodology used by the United States Department of Housing and Urban Development ("HUD"). The new Qualified Census Tract designations are based on 1990 census data. The new Difficult Development Areas are based on FY 1994 Fair Market Rents ("FMRs"), FY 1994 income limits and 1990 census population counts as explained below.

EFFECTIVE DATE: The lists of Qualified Census Tracts and Difficult Development Areas are effective for allocations of credit made after December 31, 1994. In the case of a building described in Internal Revenue Code section 42(h)(4)(B), the list is effective if the bonds are issued and the building is placed in service after December 31, 1994.

FOR FURTHER INFORMATION CONTACT: 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, or 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. A telecommunications device for deaf persons (TDD) is available at (202) 708-9300. (These are not toll-free telephone numbers.)

SUPPLEMENTARY INFORMATION:

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, as enacted by the Tax Reform Act of 1986 [Pub. L. 99-514], as amended by the Technical and Miscellaneous Revenue Act of 1988 [Pub. L. 100-647], as amended by the Omnibus Budget Reconciliation Act of 1989 [Pub. L. 101-239], as amended by the Omnibus Budget Reconciliation Act of 1990 [Pub. L. 101-508], as amended by the Tax Extension Act of 1991 [Pub. L. 102-227], and as amended and made permanent by the Omnibus Budget Reconciliation Act of 1993 [Pub. L. 103-66]. The Secretary of HUD is required to designate Qualified Census Tracts and Difficult Development Areas by section 42(d)(5)(C) of the Code.

In order to assist in understanding HUD's mandated designation of Qualified Census Tracts and 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. Also, states may carry forward unused or returned credit 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 building owners applying for the credit.

The credit 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% of units must be

rent-restricted and occupied by tenants with incomes no higher than 50% of the Area Median Gross Income ("AMGI"), or 40% of units must be rent restricted and occupied by tenants with incomes no higher than 60% of AMGI. The term "rent-restricted" means that gross rent, including an allowance for utilities, cannot exceed 30% of the tenant's imputed income limitation (i.e., 50% or 60% of AMGI). The rental restrictions 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 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 or financed with tax-exempt bonds, or (2) 30 percent of the qualified basis for the acquisition of existing projects or projects involving federal subsidies or financing with tax-exempt bonds. The actual credit rates were fixed at 9 percent (70 percent present value) and 4 percent (30 percent present value) for 1987, and 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% maximum marginal tax rate. Individuals cannot use the credit against the alternative minimum tax. Corporations, other than S or professional service corporations, can use the credit against ordinary income tax. They cannot use the credit against the alternative minimum tax. These corporations can also use the losses from the project.

The qualified basis represents a fraction of the "eligible basis," 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 in the building. The eligible basis is the adjusted basis attributable to acquisition cost plus the 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. In the case of buildings located in designated Qualified Census Tracts or designated Difficult Development Areas, eligible basis is increased to 130% of what it would otherwise be. This means that the available credit will also be increased by 30%; if the 70% credit is available, it will effectively be increased to 91%.

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% of households have an income less than 60% of the AMGI. There is a limit on the amount 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% of the total population of the MSA/PMSA. For purposes of this rule, all non-metropolitan areas in a state are treated as if they constituted a single metropolitan area.

Section 42 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% of the aggregate population of all MSAs/PMSAs, and all designated areas not in metropolitan areas may not contain more than 20% of the aggregate population of the non-metropolitan counties.

An amendment to section 42 made by section 11701(a)(2) of the Omnibus Budget Reconciliation Act of 1990 specifies that the income test for designation of Qualified Census Tracts should be based on the most recent census data. Changes in MSA/PMSA definitions made after HUD's last designation of Qualified Census Tracts and Difficult Development Areas necessitate this notice.

Explanation of HUD Designation Methodology

A. Qualified Census Tracts

In developing this revised list of LIHTC Qualified Census Tracts, HUD used 1990 Census data and the MSA/PMSA definitions established by the Office of Management and Budget that applied as of June 30, 1993. Beginning with the 1990 census, tract-level data are available for the entire country. Generally, in metropolitan areas these geographic divisions are called census tracts while in most non-metropolitan areas the equivalent nomenclature is Block Numbering Area ("BNA"). BNAs are treated as census tracts for the purposes of this Notice.

The LIHTC Qualified Census Tracts were determined as follows:

1. A census tract must have 50% of its households with incomes below 60%

of the AMGI to be eligible. HUD has defined 60% of AMGI income as 120% of HUD's Very Low Income Limits, that are based on 50% of area median family income, adjusted for high cost and low income areas. The 1994 income estimates were then deflated to 1989 dollars, so they would match the 1990 Census income data.

2. For each census tract, the percentage of households below the 60% income standard was determined by (a) calculating the average household size of the census tract, (b) applying the income standard after adjusting it to match the average household size, and (c) calculating the number of households with incomes below the income standard.

3. Qualified Census Tracts are those in which 50% or more of the households are income eligible and the population of all census tracts that satisfy this criterion does not exceed 20% of the total population of the respective area.

4. In areas where more than 20% of the population qualifies, census tracts are ordered from the highest percentage of eligible households to the lowest. Starting with the highest percentage, census tracts are included until the 20% limit is exceeded. If a census tract is excluded because it raises the percentage above 20%, then subsequent census tracts are considered to determine if a census tract with a smaller population could be included without exceeding the 20% limit.

B. 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 established by the Office of Management and Budget that applied as of June 30, 1993. The basis for these comparisons was the HUD income limits 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 1994 two-bedroom FMR and the FY 1994 four-person income limit for Very Low Income households. The numerator of the ratio was the ratio of the area FMR to the FY 1994 U.S. average FMR. The denominator of the ratio was the ratio of 60% of the AMGI to 60% of the FY 1994 U.S. average of area median gross incomes.

2. The ratios of the FMR to the income 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% of the 1990 population of all metropolitan areas and of all non-metropolitan counties.

4. The American Housing Survey data used to calculate the FMRs for New York City were adjusted by eliminating rent-controlled units. The FMRs were recalculated on the basis of the adjusted data. Because FMRs are based on recent mover rents, the FMRs generally reflect market rents rather than rent-controlled rents. In this case, the adjustment had no impact on the FMR.

C. Application of Caps to Qualified Census Tract and Difficult Development Area Determinations

In identifying Qualified Census Tracts and Difficult Development Areas, HUD applied various caps, or limitations, as noted above. For Qualified Census Tracts, section 42(d)(5)(C)(ii)(I) of the Code specifies that the population of eligible census tracts within a metropolitan area cannot exceed 20% of the population of that metropolitan area. Similarly, for census tracts/BNAs located outside metropolitan areas, the population of eligible census tracts/BNAs cannot exceed 20% of the population of the non-metropolitan counties in a State. The cumulative population of metropolitan Difficult Development Areas cannot exceed 20% of the cumulative population of all metropolitan areas and the cumulative population of non-metropolitan Difficult Development Areas cannot exceed 20% of the cumulative population of all non-metropolitan counties.

In applying these caps, HUD established procedures to deal with two issues: (1) How to proceed when the next logical choice for inclusion causes the cumulative area population to exceed the cap, and (2) how to treat small overruns of the caps. The remainder of this section explains the procedures.

1. Next choice causes cumulative population to exceed the cap. In applying the 20% cap to Qualified Census Tracts, HUD did not attempt to break a borderline census tract into smaller areas. Instead HUD looked tract-by-tract down the ranking beyond the excluded tract to see if a smaller tract could be included without exceeding the cap. The approach to Qualified Census Tracts differs from the treatment of difficult development metropolitan areas because of an important difference in how caps affect each of them. Section 42(d)(5)(C)(ii)(I) of the Code sets a simple test for eligibility for Qualified

Census Tracts. If a tract's low income population exceeds 50% of its total population, then the tract is eligible unless it becomes necessary to eliminate the tract to satisfy the cap. There are many metropolitan areas and States in which the population of eligible areas falls short of 20%. When HUD had to eliminate tracts to satisfy the 20% cap, it was choosing among tracts that were otherwise eligible. By comparison, section (42)(d)(5)(C) does not specify under what conditions an area is automatically a Difficult Development Area. HUD did not attempt to establish a threshold for eligibility. Instead HUD used the 20% cap as a limit on eligibility.

2. For both Qualified Census Tracts and Difficult Development Areas, HUD applied the caps strictly unless a strict application produced an anomalous result. Specifically, HUD stopped selecting areas when it was impossible to choose another area without exceeding the applicable cap. The only exception to this policy was when an excluded area contained either a large absolute population or a large percentage of the total population and its inclusion resulted in only a minor overrun of the cap. There were some cases where the inclusion of an area would result in a minimal overrun of the cap; but, in all of these cases, the exclusion of the area resulted in neither a large absolute loss of population nor a large short-fall below 20%. HUD believes the designation of these areas is consistent with the intent of the legislation. Some latitude is justifiable because it is impossible to really determine whether the 20% 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% cap. In circumstances where a strict application of a 20% cap results in an anomalous situation, recognition of the unavoidable imprecision in the census data justifies accepting small variances above the 20% limit.

Future Designations

Difficult Development Areas are designated annually as updated income and FMR data become available. Qualified Census Tracts will not be redesignated until year 2000 census data become available.

Other Matters

Environmental Review

A finding of No Significant Impact with respect to the environment has been made in accordance with HUD regulations at 24 CFR part 50, that implement section 102(2)(C) of the National Environmental Policy Act of 1969. The Finding of No Significant Impact is available for public inspection between 7:30 a.m. and 5:30 p.m. weekdays in the Office of the Rules Docket Clerk at the above address.

Impact on Small Entities

In accordance with 5 U.S.C. 605(b) (the Regulatory Flexibility Act), the undersigned hereby certifies that this notice does not have a significant economic impact on a substantial number of small entities. The notice involves the designation of "Difficult Development Areas" and "Qualified Census Tracts" for use by political subdivisions of the States in allocating the LIHTC, as required by section 42 of the Internal Revenue Code, as amended. This notice places no new requirements on the States, their political subdivisions, or the applicants for 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" and "Qualified Census Tracts" as required under section 42 of the Internal Revenue Code, as amended, for use by political subdivisions of the States in allocating the LIHTC. The notice also details the technical methodology used in making such designations.

Executive Order 12606, The Family

The General Counsel, as the Designated Official under Executive Order 12606, The Family, has determined that this notice does not have potential for significant impact on family formation, maintenance, and general well-being, and is not subject to review under the Order. The notice only designates "Difficult Development Areas" and "Qualified Census Tracts" as required under section 42 of the Internal Revenue Code, as amended, for use by political subdivisions of the States in allocating the LIHTC. The notice also details the technical methodology used in making such designations.

Dated: October 13, 1994.

Henry G. Cisneros,
Secretary.

BILLING CODE 1505-01-D

IRS SECTION 42(D)(5)(C) DIFFICULT DEVELOPMENT AREAS

METROPOLITAN AREAS

STATE	METROPOLITAN AREA	METROPOLITAN AREA	METROPOLITAN AREA	METROPOLITAN AREA
AZ	YUMA, AZ			
CA	LOS ANGELES-LONG BEACH, CA SANTA BARBARA-SANTA MARIA, CA	SALINAS, CA SANTA CRUZ-WATSONVILLE, CA	SAN FRANCISCO, CA SANTA ROSA, CA	SAN LUIS OBISPO-ATASCADERO VENTURA, CA
CT	BRIDGEPORT, CT	NEW HAVEN-MERIDEN, CT	STAMFORD-NORWALK, CT	
FL	DAYTONA BEACH, FL FUENTA GORDA, FL	FORT LAUDERDALE, FL SARASOTA-BRADENTON, FL	FORT PIERCE-PORT LUCIE, FL WEST PALM BEACH-BOCA RATON, FL	MIAMI, FL
HI	HONOLULU, HI			
MA	BARNSTABLE-YARMOUTH, MA	BOSTON, MA-NH	FITCHBURG-LEOMINSTER, MA	WORCESTER, MA-CT
ME	PORTLAND, ME			
NH	PORTSMOUTH-ROCHESTER, NH-ME			
NJ	ATLANTIC-CAPR MAY, NJ	JERSEY CITY, NJ	MONMOUTH-OCEAN, NJ	VINELAND-MILLVILLE-BRIDGETON
NY	MASSAUI-SUFFOLK, NY	NEW YORK, NY	NEWBURGH, NY-PA	
PR	AGUADILLA, PR PONCE, PR	ARECIBO, PR SAN JUAN-BAYAMON, PR	CAGUAS, PR	MAYAGUEZ, PR
TX	EL PASO, TX	LAREDO, TX		

IRS SECTION 42(D)(5)(C) DIFFICULT DEVELOPMENT AREAS

NONMETROPOLITAN AREAS

STATE	COUNTY	COUNTY	COUNTY
--	PACIFIC ISLANDS		
AK	BETHEL CENSUS AREA JUNEAU BOROUGH NOME CENSUS AREA	DILLINGHAM CENSUS AREA KETCHIKAN GATEWAY BOROUGH NORTH SLOPE BOROUGH	FAIRBANKS NORTH STAR BOROUGH KODIAK ISLAND BOROUGH NORTHWEST ARCTIC BOROUGH
AL	COFFEE COUNTY	MACON COUNTY	
AR	BAKTER COUNTY LINCOLN COUNTY	CONWAY COUNTY MADISON COUNTY	GARLAND COUNTY MISSISSIPPI COUNTY
AZ	COCHISE COUNTY YAVAPAI COUNTY	COCONINO COUNTY	GILA COUNTY
CA	ALPINE COUNTY HUMBOLDT COUNTY LAKE COUNTY NEVADA COUNTY SIERRA COUNTY	AMADOR COUNTY IMPERIAL COUNTY MARIPOSA COUNTY TUOLUMNE COUNTY	CALAVERAS COUNTY INYO COUNTY MENDOCINO COUNTY SAN BENITO COUNTY
CO	EAGLE COUNTY LA FLORA COUNTY ROUTT COUNTY	GARFIELD COUNTY LAKE COUNTY SAN MIGUEL COUNTY	GILPIN COUNTY GOURAY COUNTY SUMMIT COUNTY
CT	LITCHFIELD COUNTY	MIDDLESEX COUNTY	WINDHAM COUNTY
DE	SUSSEX COUNTY		
FL	CITRUS COUNTY HANDS COUNTY MONROE COUNTY	DESOTO COUNTY HERNDY COUNTY OSCEOLA COUNTY	GLADES COUNTY INDIAN RIVER COUNTY
GA	BULLOCH COUNTY LIBERTY COUNTY	BUTTS COUNTY UNION COUNTY	DAWSON COUNTY
HI	HAWAII COUNTY	KAUAI COUNTY	MAUI COUNTY
ID	BONNER COUNTY	KOOTENAI COUNTY	
KS	RILEY COUNTY		
KY	ADAIR COUNTY FLOYD COUNTY LIVINGSTON COUNTY PINE COUNTY	BELL COUNTY FULTON COUNTY MORGAN COUNTY PULASKI COUNTY	BRECKINRIDGE COUNTY JOHNSON COUNTY NICHOLAS COUNTY ROMAN COUNTY
			ESTILL COUNTY LINCOLN COUNTY PERRY COUNTY

IRS SECTION 42(D)(5)(C) DIFFICULT DEVELOPMENT AREAS

NONMETROPOLITAN AREAS

STATE	COUNTY	COUNTY	COUNTY	COUNTY
LA	BIENVILLE PARISH TANGIPAROA PARISH	NORHOUSE PARISH VERNON PARISH	NATCHITOCHEES PARISH WEST FELICIANA PARISH	SABINE PARISH
MA	BARNSTABLE COUNTY HAMPSHIRE COUNTY	DUKES COUNTY NANTUCKET COUNTY	FRANKLIN COUNTY	HAMPDEN COUNTY
MD	ST. MARY'S COUNTY	WICOMICO COUNTY		
ME	ANDROSCOGGIN COUNTY BANKS COUNTY OXFORD COUNTY WALDO COUNTY	ARCOSTOOK COUNTY KENNEBEC COUNTY PISCATAQUIS COUNTY WASHINGTON COUNTY	CUMBERLAND COUNTY KNOX COUNTY SAGadahOC COUNTY YORK COUNTY	FRANKLIN COUNTY LINCOLN COUNTY SOMERSET COUNTY
MO	CAMDEN COUNTY			
MS	ADAMS COUNTY COPLAH COUNTY LAFAYETTE COUNTY TATE COUNTY	BOLIVAR COUNTY FORREST COUNTY LAUDERDALE COUNTY WASHINGTON COUNTY	CLAIBORNE COUNTY GEORGE COUNTY LEFLORE COUNTY YAZOO COUNTY	COAHOMA COUNTY ISSAQUENA COUNTY SUNFLOWER COUNTY
MT	MISSOULA COUNTY			
NC	CAMDEN COUNTY	DARE COUNTY	PASQUOTANK COUNTY	WATAUGA COUNTY
NH	BELKNAP COUNTY HILLSBOROUGH COUNTY SULLIVAN COUNTY	CARROLL COUNTY MERRIMACK COUNTY	CHESHIRE COUNTY ROCKINGHAM COUNTY	GRAFTON COUNTY STRAFFORD COUNTY
NM	CHAVES COUNTY QUAY COUNTY	CURRY COUNTY RIO ARRIBA COUNTY	LINCOLN COUNTY SAN MIGUEL COUNTY	MCKINLEY COUNTY TAOS COUNTY
NV	CARSON CITY PERSHING COUNTY	CHURCHILL COUNTY	DOUGLAS COUNTY	MINERAL COUNTY
NY	CLINTON COUNTY GREENE COUNTY SULLIVAN COUNTY	COLUMBIA COUNTY HAMILTON COUNTY TOMPKINS COUNTY	CORTLAND COUNTY JEFFERSON COUNTY ULSTER COUNTY	ESSEX COUNTY SCHUYLER COUNTY
OR	CLATSOP COUNTY GILLIAM COUNTY KLANATH COUNTY	COOS COUNTY HOOD RIVER COUNTY LINCOLN COUNTY	CURRY COUNTY JEFFERSON COUNTY	DESCHUTES COUNTY JOSEPHINE COUNTY
PA	MONROE COUNTY	NORTHUMBERLAND COUNTY	WAYNE COUNTY	
PR	ALL			
RI	NEWPORT COUNTY	WASHINGTON COUNTY		

IRS SECTION 42(D)(5)(C) DIFFICULT DEVELOPMENT AREAS

NONMETROPOLITAN AREAS

STATE	COUNTY	COUNTY	COUNTY
SC	BEAUFORT COUNTY	FAIRFIELD COUNTY	
SD	FAULK COUNTY	SPINK COUNTY	
TN	HAYWOOD COUNTY	TROUSDALE COUNTY	
TX	ANDERSON COUNTY	ARANSAS COUNTY	BURLERSON COUNTY
	GILLESPIE COUNTY	HOPKINS COUNTY	HUDSPETH COUNTY
	KERR COUNTY	KIMBLE COUNTY	KLEBERG COUNTY
	MACDOUGHERS COUNTY	POLK COUNTY	RAINS COUNTY
	ROBERTSON COUNTY	TITLER COUNTY	VAL VERDE COUNTY
	WALKER COUNTY	WASHINGTON COUNTY	
UT	DAGGETT COUNTY	IRON COUNTY	WASHINGTON COUNTY
VA	CAROLINE COUNTY	FREDERICK COUNTY	KING AND QUEEN COUNTY
	ORANGE COUNTY	WESTMORELAND COUNTY	MADISON COUNTY
VI	VIRGIN ISLANDS		
VT	ADDISON COUNTY	BENNINGTON COUNTY	LAMOILLE COUNTY
	RUTLAND COUNTY	WASHINGTON COUNTY	WINDHAM COUNTY
WA	CLALLAM COUNTY	DOUGLAS COUNTY	GRAYS HARBOR COUNTY
	SAN JUAN COUNTY	SKAGIT COUNTY	JEFFERSON COUNTY
WV	GREENBRIER COUNTY	TAYLOR COUNTY	
WY	TETON COUNTY		UPSHUR COUNTY

IRS SECTION 42(D)(5)(C) QUALIFIED CENSUS TRACTS (1990 DATA, MSA DEFINITIONS JUNE 1993) METROPOLITAN AREAS

METROPOLITAN AREA: Jackson, MS

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Hinds County 0006.00 0008.00 0009.00 0010.00 0011.00 0012.00 0017.00 0018.00 0019.00 0020.00 0021.00 0025.00
 Madison County 0026.00 0027.00 0031.00 0032.00 0039.00 0102.01 0106.00 0108.01

METROPOLITAN AREA: Jackson, TN

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Madison County 0005.00 0008.00 0009.00 0010.00 0011.00 0012.00

METROPOLITAN AREA: Jacksonville, FL

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Clay County 0316.98
 Duval County 0002.00 0003.00 0004.00 0005.00 0010.00 0011.00 0012.00 0013.00 0014.00 0015.00 0016.00 0017.00
 St. Johns County 0018.00 0019.00 0026.00 0028.00 0029.00 0115.00 0116.00
 0204.00

METROPOLITAN AREA: Jacksonville, NC

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Onslow County 0020.00

METROPOLITAN AREA: Jamestown, NY

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Chautauqua County 0303.00 0305.00

METROPOLITAN AREA: Janesville-Beloit, WI

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Rock County 0001.00 0015.00

METROPOLITAN AREA: Jersey City, NJ

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Hudson County 0012.02 0016.01 0017.00 0033.00 0034.00 0041.02 0046.00 0050.00 0051.00 0109.00 0145.00 0154.00
 0158.00 0190.00

METROPOLITAN AREA: Johnson City-Kingsport-Bristol, TN-VA

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Sullivan County 0401.00 0402.00
 Washington County 0607.00 0609.00
 Bristol city 0203.00

METROPOLITAN AREA: Johnstown, PA

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Cambria County 0001.00 0002.00 0003.00 0004.00 0008.00 0010.00

IRS SECTION 42(D)(5)(C) QUALIFIED CENSUS TRACTS (1990 DATA, MSA DEFINITIONS JUNE 1993) METROPOLITAN AREAS

METROPOLITAN AREA: Lafayette, LA

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Acadia Parish 9607.00 9610.00
 Lafayette Parish 0002.00 0004.00 0007.00 0008.00 0009.00 0011.00 0013.00
 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 TRACT TRACT TRACT
 Tippecanoe County 0004.00 0006.00 0054.00 0055.00 0103.00 0104.00 0105.00

METROPOLITAN AREA: Lake Charles, LA

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Calcasieu Parish 0001.00 0002.00 0003.00 0004.00 0014.00 0015.00

METROPOLITAN AREA: Lakeland-Winter Haven, FL

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Polk County 0101.00 0102.00 0112.01 0112.02 0137.01

METROPOLITAN AREA: Lancaster, PA

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Lancaster County 0001.00 0004.00 0008.00 0009.00 0015.00 0016.00

METROPOLITAN AREA: Lansing-East Lansing, MI

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Ingham County 0002.00 0003.00 0006.00 0007.00 0008.00 0013.00 0014.00 0015.00 0019.00 0020.00 0041.00 0043.02
 0044.01 0044.02

METROPOLITAN AREA: Laredo, TX

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Webb County 0001.04 0003.00 0004.00 0008.00 0012.00 0013.00

METROPOLITAN AREA: Las Cruces, NM

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Dona Ana County 0004.01 0010.00

METROPOLITAN AREA: Las Vegas, NV-AZ

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT 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 0003.01 0003.02 0004.00 0005.04 0007.00 0008.00 0009.00 0011.00 0022.01 0035.00 0036.02 0038.00
 0039.98 0046.00

IRS SECTION 42(D)(5)(C) QUALIFIED CENSUS TRACTS (1990 DATA, MSA DEFINITIONS JUNE 1993) METROPOLITAN AREAS

METROPOLITAN AREA: Memphis, TN-AR-MS

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Crittenden County	0304.00	0305.00	0306.10	0310.00	0311.00									
Fayette County	0601.00													
Shelby County	0002.00	0003.00	0004.00	0005.00	0006.00	0007.00	0008.00	0009.00	0010.00	0013.00	0014.00	0018.00	0019.00	0040.00
	0019.00	0020.00	0021.00	0022.00	0023.00	0024.00	0028.00	0036.00	0037.00	0038.00	0039.00	0040.00	0041.00	0044.00
	0041.00	0044.00	0045.00	0046.00	0047.00	0048.00	0049.00	0050.00	0051.00	0053.00	0054.00	0055.00	0057.00	0058.00
	0057.00	0058.00	0059.00	0060.00	0061.00	0062.00	0065.00	0067.00	0068.00	0073.00	0078.10	0081.10	0084.00	0090.00
Tipton County	0084.00	0090.00	0103.00	0105.00	0222.20	0223.10	0227.98							
	0407.00													

METROPOLITAN AREA: Merced, CA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Merced County	0015.00	0016.00	0301.00											

METROPOLITAN AREA: Miami, FL

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Dade County	0004.03	0005.03	0007.03	0007.04	0008.02	0009.03	0010.01	0010.03	0010.04	0013.01	0014.01	0014.02	0015.01	0015.02
	0015.01	0015.02	0016.01	0017.01	0017.02	0017.03	0018.01	0018.02	0018.03	0019.01	0019.03	0019.04	0020.01	0020.03
	0020.01	0020.03	0020.04	0022.01	0022.02	0024.01	0024.02	0025.00	0026.00	0027.02	0028.00	0029.00	0030.01	0030.02
	0030.01	0030.02	0031.00	0034.00	0036.01	0036.02	0037.01	0037.02	0039.01	0042.00	0043.00	0044.00	0045.00	0049.01
	0045.00	0049.01	0051.00	0052.01	0052.02	0053.01	0053.02	0054.01	0054.02	0063.01	0064.01	0064.02	0064.03	0066.01
	0064.03	0066.01	0066.02	0072.00	0075.02	0089.04	0105.00	0106.02	0113.00					

METROPOLITAN AREA: Middlesex-Somerset-Hunterdon, NJ

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Middlesex County	0039.00	0045.00	0046.00	0047.00	0048.00	0049.00	0052.00	0053.00	0054.00	0055.00	0059.00			

METROPOLITAN AREA: Milwaukee-Waukesha, WI

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Milwaukee County	0012.00	0018.00	0021.00	0028.00	0040.00	0042.00	0044.00	0045.00	0046.00	0047.00	0062.00	0063.00	0064.00	0065.00
	0064.00	0065.00	0066.00	0067.00	0068.00	0069.00	0070.00	0071.00	0080.00	0081.00	0082.00	0083.00	0084.00	0085.00
	0084.00	0085.00	0086.00	0087.00	0088.00	0089.00	0090.00	0091.00	0096.00	0097.00	0098.00	0099.00	0100.00	0101.00
	0100.00	0101.00	0102.00	0103.00	0104.00	0105.00	0106.00	0107.00	0108.00	0110.00	0111.00	0112.00	0113.00	0115.00
	0113.00	0115.00	0116.00	0117.00	0118.00	0119.00	0120.00	0121.00	0122.00	0123.00	0132.00	0134.00	0135.00	0136.00
	0135.00	0136.00	0137.00	0138.00	0139.00	0140.00	0141.00	0142.00	0146.00	0147.00	0148.00	0149.00	0150.00	0151.00
	0150.00	0151.00	0154.00	0155.00	0156.00	0157.00	0158.00	0159.00	0163.00	0164.00	0165.00	0166.00	0167.00	0168.00
	0167.00	0168.00	0169.00	0174.00	0175.00	0177.00	0178.98							

IRS SECTION 42(D)(5)(C) QUALIFIED CENSUS TRACTS (1990 DATA, MSA DEFINITIONS JUNE 1993) METROPOLITAN AREAS

METROPOLITAN AREA: Minneapolis-St. Paul, MN-WI

COUNTY OR COUNTY EQUIVALENT
 Hennepin County
 0016.00 0018.00 0021.00 0022.00 0023.00 0024.00 0025.00 0026.00 0028.00 0029.00 0031.00 0033.00
 0034.00 0037.00 0038.00 0039.00 0041.00 0042.00 0043.00 0044.00 0047.00 0048.00 0049.00 0054.00
 0056.00 0057.00 0058.00 0059.00 0060.00 0061.00 0062.00 0063.00 0064.00 0068.00 0069.00 0070.00
 0071.00 0072.00 0073.00 0074.00 0077.00 0078.00 0079.00 0082.00 0083.00 0084.00 0085.00 0094.00
 0250.00
 Ramsey County
 0305.00 0309.00 0310.00 0313.00 0314.00 0315.00 0316.00 0317.00 0319.00 0324.00 0325.00 0326.00
 0327.00 0328.00 0329.00 0330.00 0331.00 0334.00 0335.00 0336.00 0337.00 0338.00 0339.00 0340.00
 0344.00 0359.00 0360.00 0361.00 0368.00 0371.00 0374.04

METROPOLITAN AREA: Mobile, AL

COUNTY OR COUNTY EQUIVALENT
 Baldwin County
 Mobile County
 0106.00
 0001.00 0002.00 0003.00 0004.01 0004.02 0005.00 0006.00 0007.02 0010.01 0011.00 0012.01 0012.03
 0012.04 0013.01 0013.02 0014.00 0015.01 0015.02 0016.00 0026.00 0027.00 0036.05 0038.01 0039.01
 0039.02 0040.00 0041.00 0042.00 0043.00 0044.00 0045.00 0046.00 0047.00 0048.00 0049.00 0050.00

METROPOLITAN AREA: Modesto, CA

COUNTY OR COUNTY EQUIVALENT
 Stanislaus County
 0007.00 0017.00 0018.00 0020.05 0021.00 0022.00

METROPOLITAN AREA: Monmouth-Ocean, NJ

COUNTY OR COUNTY EQUIVALENT
 Monmouth County
 Ocean County
 8047.97 8056.00 8058.01 8058.02 8070.02 8070.03 8070.04 8072.97 8073.00 8076.00 8099.03
 7152.00 7153.00 7154.00 7200.00 7201.00 7222.00 7312.00

METROPOLITAN AREA: Monroe, LA

COUNTY OR COUNTY EQUIVALENT
 Ouachita Parish
 0003.00 0006.00 0007.00 0008.00 0009.00 0011.00 0012.00 0013.00 0014.00 0057.00 0106.01

METROPOLITAN AREA: Montgomery, AL

COUNTY OR COUNTY EQUIVALENT
 Autauga County
 Montgomery County
 0001.00 0002.00 0003.85 0006.00 0007.00 0010.00 0011.00 0012.00 0024.00 0030.00

METROPOLITAN AREA: Muncie, IN

COUNTY OR COUNTY EQUIVALENT
 Delaware County
 0001.00 0002.00 0003.00 0004.00 0006.00 0007.00 0009.02 0012.00 0019.01

METROPOLITAN AREA: Myrtle Beach, SC

COUNTY OR COUNTY EQUIVALENT
 Horry County
 0704.00

IRS SECTION 42(D)(5)(C) QUALIFIED CENSUS TRACTS (1990 DATA, MSA DEFINITIONS JUNE 1993) METROPOLITAN AREAS

METROPOLITAN AREA: Sacramento, CA

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 El Dorado County 0301.01
 Sacramento County 0005.00 0006.00 0007.00 0010.00 0011.00 0012.00 0014.00 0018.00 0020.00 0021.00 0022.00 0027.00
 0028.00 0032.01 0037.00 0044.01 0044.02 0045.00 0050.02 0052.01 0053.00 0062.02 0064.00 0065.00
 0066.00 0067.02 0068.00 0069.00 0070.01

METROPOLITAN AREA: Saginaw-Bay City-Midland, MI

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT 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 0001.00 0002.00 0003.00 0004.00 0005.00 0006.00 0007.00 0008.00 0009.00 0010.00 0011.00 0013.00
 0017.00 0109.00

METROPOLITAN AREA: St. Cloud, MN

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Stearns County 0001.00

METROPOLITAN AREA: St. Joseph, MO

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Buchanan County 0010.00 0012.00 0013.00 0014.00 0020.00

METROPOLITAN AREA: St. Louis, MO-IL

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT 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
 2128.00 2139.00 2140.00 2141.00 2169.00 2217.98
 St. Louis County 1015.00 1053.00 1054.00 1055.00 1061.00 1062.00 1063.00 1064.00 1065.00 1066.00 1067.00 1072.00
 St. Louis city 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 TRACT TRACT TRACT TRACT
 Marion County 0001.00 0019.00

METROPOLITAN AREA: Salinas, CA

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
 Monterey County 0005.00 0007.00 0010.00 0013.00 0106.02 0137.00

IRS SECTION 42(D)(5)(C) QUALIFIED CENSUS TRACTS (1990 DATA, MSA DEFINITIONS JUNE 1993) METROPOLITAN AREAS

METROPOLITAN AREA: Tuscaloosa, AL

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
Tuscaloosa County 0104.04 0111.00 0112.00 0114.00 0117.01 0118.00 0119.00

METROPOLITAN AREA: Tyler, TX

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
Smith County 0002.02 0004.00 0005.00 0006.00 0007.00

METROPOLITAN AREA: Utica-Rome, NY

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
Herkimer County 0104.00 0111.00
Oneida County 0202.01 0203.00 0204.00 0205.00 0206.00 0207.01 0208.01 0208.03 0209.00 0211.03 0212.01 0215.00
0218.00

METROPOLITAN AREA: Vallejo-Fairfield-Napa, CA

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
Napa County 2001.00
Solano County 2509.00 2518.02

METROPOLITAN AREA: Ventura, CA

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
Ventura County 0002.00 0006.00 0023.00 0024.00 0028.02 0032.00 0034.02 0035.00 0038.00 0043.01 0045.01 0046.00
0049.00 0050.02

METROPOLITAN AREA: Victoria, TX

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
Victoria County 0001.00 0003.01 0003.02 0006.01

METROPOLITAN AREA: Vineland-Millville-Bridgeton, NJ

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
Cumberland County 0201.00 0203.00 0205.00 0401.00

METROPOLITAN AREA: Visalia-Tulare-Porterville, CA

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
Tulare County 0003.02 0011.00 0029.01 0040.00 0041.00 0044.00

METROPOLITAN AREA: Waco, TX

COUNTY OR COUNTY EQUIVALENT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT TRACT
McLennan County 0001.00 0002.00 0003.00 0004.00 0007.00 0010.00 0012.00 0014.00 0015.00 0019.00 0033.00

