

SCHEDULE D—FY 2015 EXCEPTION FAIR MARKET RENTS FOR MANUFACTURED HOME SPACES IN THE SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

State	Area name	Space rent
California	Los Angeles-Long Beach, CA HUD Metro FMR Area	\$694
	Orange County, CA HUD Metro FMR Area	842
	* Riverside-San Bernardino-Ontario, CA MSA	549
	San Diego-Carlsbad-San Marcos, CA MSA	839
	Santa Rosa-Petaluma, CA MSA	773
Colorado	Vallejo-Fairfield, CA MSA	622
	Boulder, CO MSA	512
Maryland	St. Mary's County	518
Oregon	Bend, OR MSA	361
	Salem, OR MSA	523
Pennsylvania	Adams County	579
Washington	Olympia, WA MSA	628
	Seattle-Bellevue, WA HUD Metro FMR Area	693
West Virginia	Logan County	469
	McDowell County	469
	Mercer County	469
	Mingo County	469
	Wyoming County	469

* 50th percentile FMR areas.

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5815-N-01]

Statutorily Mandated Designation of Difficult Development Areas and Qualified Census Tracts for 2015

AGENCY: Office of the Assistant Secretary for Policy Development and Research, HUD.

ACTION: Notice.

SUMMARY: This document designates "Difficult Development Areas" (DDAs) and "Qualified Census Tracts" (QCTs) for purposes of the Low-Income Housing Tax Credit (LIHTC) under Internal Revenue Code (IRC) Section 42 (26 U.S.C. 42). The United States Department of Housing and Urban Development (HUD) makes new DDA designations annually and is making new designation of QCTs at this time to incorporate more recent income and poverty measures. As previously announced, the 2015 metropolitan DDA designations will be the last designated for entire metropolitan areas. Beginning with the 2016 DDA designations, metropolitan DDAs will use Small Area Fair Market Rents (FMRs), rather than metropolitan-area FMRs, for designating metropolitan DDAs.

FOR FURTHER INFORMATION CONTACT: For questions on how areas are designated and on geographic definitions, contact Michael K. Hollar, Senior Economist, Economic Development and Public Finance Division, Office of Policy

Development and Research, Department of Housing and Urban Development, 451 Seventh Street SW., Room 8234, Washington, DC 20410-6000; telephone number (202) 402-5878, or send an email to Michael.K.Hollar@hud.gov. For specific legal questions pertaining to Section 42, contact Branch 5, Office of the Associate Chief Counsel, Passthroughs and Special Industries, Internal Revenue Service, 1111 Constitution Avenue NW., Washington, DC 20224; telephone number (202) 317-4137, fax number (202) 317-6731. For questions about the "HUB Zone" program, contact Mariana Pardo, Director, HUBZone Program, Office of Government Contracting and Business Development, U.S. Small Business Administration, 409 Third Street SW., Suite 8800, Washington, DC 20416; telephone number (202) 205-2985, fax number (202) 481-6443, or send an email to hubzone@sba.gov. A text telephone is available for persons with hearing or speech impairments at 800-877-8339. (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 DDAs and QCTs are available electronically on the Internet at <http://www.huduser.org/datasets/qct.html>.

SUPPLEMENTARY INFORMATION:

This Document

This notice designates DDAs for each of the 50 states, the District of Columbia, Puerto Rico, American Samoa, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands. The designations of

DDAs in this notice are based on final Fiscal Year (FY) 2014 Fair Market Rents (FMRs), FY2014 income limits, and 2010 Census population counts, as explained below.

This notice also re-designates QCTs based on new income and poverty data released in the American Community Survey (ACS). HUD is establishing a new method which incorporates several years of ACS estimates to ensure that anomalous estimates, due to sampling anomalies, do not affect the QCT eligibility of tracts.

2010 Census and 2006-2010, 2007-2011 and 2008-2012 American Community Survey Data

Data from the 2010 Census on total population of metropolitan areas and nonmetropolitan areas are used in the designation of DDAs. The Office of Management and Budget (OMB) first published new metropolitan area definitions incorporating 2000 Census data in OMB Bulletin No. 03-04 on June 6, 2003, and updated them periodically through OMB Bulletin No. 10-02 on December 1, 2009. FY2014 FMRs and FY2014 income limits used to designate DDAs are based on these metropolitan statistical area (MSA) definitions, with modifications to account for substantial differences in rental housing markets (and, in some cases, median income levels) within MSAs.

Data from the 2010 Census on total population of census tracts, metropolitan areas, and the nonmetropolitan parts of states are used in the designation of QCTs. The FY2012, FY2013 and FY2014 income limits used to designate QCTs are based on these metropolitan statistical area

(MSA) definitions with modifications to account for substantial differences in rental housing markets (and in some cases median income levels) within MSAs. This QCT designation uses the OMB metropolitan area definitions published in OMB Bulletin No. 10-02 on December 1, 2009 without modification for purposes of evaluating how many census tracts can be designated under the population cap, but uses the HUD-modified definitions and their associated area median incomes for determining QCT eligibility.

Because the 2010 Decennial Census did not include questions on respondent household income, HUD uses ACS data to designate QCTs. The ACS tabulates data collected over 5 years to provide estimates of socioeconomic variables for small areas containing fewer than 20,000 persons, like Census Tracts. Although the previous QCT designations relied on one set of estimates, based on 2006-2010 ACS tabulations, HUD noticed anomalies in some estimates when compared to 2007-2011 and 2008-2012 estimates. For this reason, HUD is implementing a new QCT designation method which incorporates several years of ACS data to ensure that anomalous estimates do not affect QCT eligibility.

Background

The U.S. Department of the Treasury (Treasury) and its Internal Revenue Service (IRS) are authorized to interpret and enforce the provisions of the LIHTC found at IRC Section 42. The Secretary of HUD is required to designate DDAs and QCTs by IRC Section 42(d)(5)(B). In order to assist in understanding HUD's mandated designation of DDAs and QCTs for use in administering IRC Section 42, a summary of the section is provided. The following summary does not purport to bind Treasury or the IRS in any way, nor does it purport to bind HUD, since HUD has authority to interpret or administer the IRC only in instances where it receives explicit statutory delegation.

Summary of the Low-Income Housing Tax Credit

The LIHTC is a tax incentive intended to increase the availability of low-income housing. IRC 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 (credit ceiling) is limited by population. Each state is allowed a credit ceiling based on a statutory formula indicated at IRC Section 42(h)(3). States may carry forward

unallocated credits derived from the credit ceiling for one year; however, to the extent such unallocated credits are not used by then, the credits go into a national pool to be redistributed 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 IRC Section 42 credits derived from the credit ceiling, states may also provide IRC Section 42 credits to owners of buildings based on 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 credits available from the credit ceiling.

The credits allocated to a building are based on the cost of units placed in service as low-income units under particular minimum occupancy and maximum rent criteria. In general, a building must meet one of two thresholds to be eligible for the LIHTC; either: (1) 20 percent of the units must be rent-restricted and occupied by tenants with incomes no higher than 50 percent of the Area Median Gross Income (AMGI), or (2) 40 percent of the units must be rent-restricted and occupied by tenants with incomes no higher than 60 percent of AMGI. A unit is "rent-restricted" if the gross rent, including an allowance for tenant-paid utilities, does not exceed 30 percent of the imputed income limitation (i.e., 50 percent or 60 percent of AMGI) applicable to that unit. 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 10 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 (as defined in IRC Section 42(i)(2)), or (2) 30 percent of the qualified basis for the cost of acquiring certain existing buildings or projects that are federally subsidized. The actual credit rates are adjusted monthly for projects placed in service after 1987 under procedures specified in IRC Section 42. Individuals can use the credits up to a deduction equivalent of \$25,000 (the actual maximum amount of credit that an individual can claim depends on the individual's marginal tax rate). For buildings placed in service after December 31, 2007, individuals can use

the credits against the alternative minimum tax. Corporations, other than S or personal service corporations, can use the credits against ordinary income tax, and, for buildings placed in service after December 31, 2007, against the alternative minimum tax. These corporations also can deduct losses from the project.

The qualified basis represents the product of the building's "applicable fraction" and its "eligible basis." 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 a capital account that are 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 DDAs or designated QCTs, eligible basis can be increased up to 130 percent from what it would otherwise be. This means that the available credits also can be increased by up to 30 percent. For example, if a 70 percent credit is available, it effectively could be increased to as much as 91 percent.

IRC Section 42 defines a DDA as an area designated by the Secretary of HUD that has high construction, land, and utility costs relative to the AMGI. All designated DDAs in metropolitan areas (taken together) may not contain more than 20 percent of the aggregate population of all metropolitan areas, and all designated areas not in metropolitan areas may not contain more than 20 percent of the aggregate population of all nonmetropolitan areas.

IRC Section 42(d)(5)(B)(v) allows states to award an increase in basis up to 30 percent to buildings located outside of federally designated DDAs and QCTs if the increase is necessary to make the building financially feasible. This state discretion applies only to buildings allocated credits under the state housing credit ceiling and is not permitted for buildings receiving credits in connection with tax-exempt bonds. Rules for such designations shall be set forth in the LIHTC-allocating agencies' qualified allocation plans (QAPs).

Explanation of HUD Designation Method

A. 2015 Difficult Development Areas

In developing the list of DDAs, HUD compared housing costs with incomes. HUD used 2010 Census population for metropolitan and nonmetropolitan areas, and the MSA definitions, as published in OMB Bulletin No. 10–02 on December 1, 2009, with modifications, as described below. In keeping with past practice of basing the coming year's DDA designations on data from the preceding year, the basis for these comparisons is the FY2014 HUD income limits for very low-income households (very low-income limits, or VLILs), which are based on 50 percent of AMGI, and metropolitan FMRs based on the Final FY2014 FMRs used for the Housing Choice Voucher (HCV) program.

In formulating the FY2014 FMRs and VLILs, HUD modified the current OMB definitions of MSAs to account for substantial differences in rents among areas within each current MSA that were in different FMR areas under definitions used in prior years. HUD formed these "HUD Metro FMR Areas" (HMFAs) in cases where one or more of the parts of newly defined MSAs that previously were in separate FMR areas had 2000 Census based 40th-percentile recent-mover rents that differed, by 5 percent or more, from the same statistic calculated at the MSA level. In addition, a few HMFAs were formed on the basis of very large differences in AMGIs among the MSA parts. All HMFAs are contained entirely within MSAs. All nonmetropolitan counties are outside of MSAs and are not broken up by HUD for purposes of setting FMRs and VLILs. (Complete details on HUD's process for determining FY2014 FMR areas and FMRs are available at <http://www.huduser.org/portal/datasets/fmr/fmrs/docsys.html&data=fmr14>. Complete details on HUD's process for determining FY2014 income limits are available at <http://www.huduser.org/portal/datasets/il/il14/index.html>.)

HUD's unit of analysis for designating metropolitan DDAs consists of: entire MSAs, in cases where these were not broken up into HMFAs for purposes of computing FMRs and VLILs; and HMFAs within the MSAs that were broken up for such purposes. Hereafter in this notice, the unit of analysis for designating metropolitan DDAs will be called the HMFA, and the unit of analysis for nonmetropolitan DDAs will be the nonmetropolitan county or county equivalent area. The procedure used in making the DDA calculations follows:

1. For each metropolitan HMFA and each nonmetropolitan county, HUD calculated a ratio. HUD used the final FY2014 two-bedroom FMR and the FY2014 four-person VLIL for this calculation.

a. The numerator of the ratio, representing the development cost of housing, was the area's final FY2014 FMR. In general, the FMR is based on the 40th-percentile gross rent paid by recent movers to live in a two-bedroom apartment. In metropolitan areas granted a FMR based on the 50th-percentile rent for purposes of improving the administration of HUD's HCV program (see 78 FR 61668), HUD used the 40th-percentile rent to ensure nationwide consistency of comparisons.

b. The denominator of the ratio, representing the maximum income of eligible tenants, was the monthly LIHTC income-based rent limit, which was calculated as 1/12 of 30 percent of 120 percent of the area's VLIL (where 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 HMFAs and for nonmetropolitan counties.

3. The DDAs are those with the highest ratios cumulative to 20 percent of the 2010 population of all metropolitan areas and all nonmetropolitan areas.

Application of Population Caps to DDA Determinations

In identifying DDAs, HUD applied caps, or limitations, as noted above. The cumulative population of metropolitan DDAs cannot exceed 20 percent of the cumulative population of all metropolitan areas, and the cumulative population of nonmetropolitan DDAs cannot exceed 20 percent of the cumulative population of all nonmetropolitan areas.

In applying these caps, HUD established procedures to deal with how to treat small overruns of the caps. The remainder of this section explains those procedures. 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 DDAs, there may be minimal overruns of the cap. HUD believes the designation of additional areas in the above examples of minimal overruns is consistent with the intent of the IRC. As long as the apparent excess is small due to measurement errors, some latitude is justifiable, because it is impossible to determine whether the 20 percent cap has been exceeded. Despite the care and effort involved in a Decennial Census, the Census Bureau and all users of the data recognize that the population counts for a given area and for the entire country are not precise. Therefore, the extent of the measurement error is unknown. 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.

B. Qualified Census Tracts

In developing this list of QCTs, HUD used 2010 Census 100-percent count data on total population, total households, and population in households; the median household income and poverty rate as estimated in the 2006–2010, 2007–2011 and 2008–2012 ACS tabulations; the FY2012, FY2013 and FY2014 Very Low-Income Limits (VLILs) computed at the HUD Metropolitan FMR Area (HMFA) level¹ to determine tract eligibility; and the MSA definitions published in OMB Bulletin No. 10–02 on December 1, 2009, for determining how many

¹ FY2012 HUD income limits for very low-income households (very low-income limits, or VLILs) are based on 50 percent of AMGI. In formulating the FY2012 Fair Market Rents (FMRs) and VLILs, HUD modified the current OMB definitions of MSAs to account for substantial differences in rents among areas within each new MSA that were in different FMR areas under definitions used in prior years. HUD formed these "HUD Metro FMR Areas" (HMFAs) in cases where one or more of the parts of newly defined MSAs that previously were in separate FMR areas had 2000 Census based 40th-percentile recent-mover rents that differed, by 5 percent or more, from the same statistic calculated at the MSA level. In addition, a few HMFAs were formed on the basis of very large differences in AMGIs among the MSA parts. All HMFAs are contained entirely within MSAs. All nonmetropolitan counties are outside of MSAs and are not broken up by HUD for purposes of setting FMRs and VLILs. (Complete details on HUD's process for determining FY2012 FMR areas and FMRs are available at <http://www.huduser.org/portal/datasets/fmr/fmrs/docsys.html&data=fmr12>. Complete details on HUD's process for determining FY2012 income limits are available at <http://www.huduser.org/portal/datasets/il/il12/index.html>.)

eligible tracts can be designated under the statutory 20 percent population cap.

HUD uses the HMFA-level AMGIs to determine QCT eligibility because the statute, specifically IRC Section 42(d)(5)(B)(iv)(II), refers to the same section of the IRC that defines income for purposes of tenant eligibility and unit maximum rent, specifically IRC Section 42(g)(4). By rule, the IRS sets these income limits according to HUD's VLILs, which, starting in FY2006 and thereafter, are established at the HMFA level. Similarly, HUD uses the entire MSA to determine how many eligible tracts can be designated under the 20 percent population cap as required by the statute (IRC Section 42(d)(5)(B)(ii)(III)), which states that MSAs should be treated as singular areas. The QCTs were determined as follows:

1. To be eligible to be designated a QCT, a census tract must have 50 percent of its households with incomes below 60 percent of the AMGI or have a poverty rate of 25 percent or more. Due to potential statistical anomalies in the ACS 5-year estimates, one of these conditions must be met in at least 2 of the 3 evaluation years for a tract to be considered eligible for QCT designation. HUD calculates 60 percent of AMGI by multiplying by a factor of 1.2 the HMFA or nonmetropolitan county VLIL adjusted for inflation to match the ACS estimates. For example, the FY2012 VLILs were adjusted for inflation to 2010 dollars. The FY2013 VLILs were adjusted for inflation to 2011 dollars. The FY2014 VLILs were adjusted for inflation to 2012 dollars.

2. For each census tract, whether or not 50 percent of households have incomes below the 60 percent income standard (income criterion) 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) comparing the average-household-size-adjusted income standard to the median household income for the tract reported in each of the three years of ACS tabulations² (2006–2010, 2007–2011 and 2008–2012). Since 50 percent of households in a tract have incomes above and below the tract median household income, if the tract median household income is less than the average-household-size-

² If the confidence interval around the median household income determined from the margin of error for the estimate as published by Census included \$0 in one or more of the ACS tabulations evaluated, HUD determined the tract to be ineligible for evaluation as a QCT under the income criterion due to lack of a reliable income statistic in that ACS tabulation.

adjusted income standard for the tract, then more than 50 percent of households have incomes below the standard.

3. For each census tract, the poverty rate was determined in each of the three years of ACS tabulations (2006–2010, 2007–2011 and 2008–2012) by dividing the population with incomes below the poverty line by the population for whom poverty status has been determined³.

4. QCTs are those census tracts in which 50 percent or more of the households meet the income criterion in at least two of the three years evaluated, or 25 percent or more of the population is in poverty in at least two of the three years evaluated, such that the population of all census tracts that satisfy either one or both of these criteria does not exceed 20 percent of the total population of the respective area.

5. In areas where more than 20 percent of the population resides in eligible census tracts, census tracts are designated as QCTs in accordance with the following procedure:

a. The income and poverty criteria are each averaged over the three years of data (2006–2010, 2007–2011 and 2008–2012) if the values exceed the threshold⁴. Values below the threshold are excluded.

b. Eligible tracts are placed in one of two groups based on the averaged values of the income and poverty criteria. The first group includes tracts that satisfy both the income and poverty criteria for QCTs in the same year for at least two of the three evaluation years. The second group includes tracts that satisfy either the income criterion or the poverty criterion in at least two of three years, but not both. A tract must qualify for at least one of the criteria in at least two of the three evaluation years to be eligible, although it does not need to be the same criterion.

c. Tracts in the first group are ranked from highest to lowest by the average of the ratios of the tract average-household-size-adjusted income limit to the median household income. Then, tracts in the first group are ranked from highest to lowest by the average of the poverty rates. The two ranks are

³ If the confidence interval around the estimates of the population for whom poverty status has been determined or the number of persons below poverty included zero persons as determined from the margins of error for the estimates as published by Census in one or more of the ACS tabulations evaluated, HUD determined the tract to be ineligible for evaluation as a QCT under the poverty rate criterion due to lack of reliable poverty statistics in that ACS tabulation.

⁴ If a tract exceeded the threshold in only 2 years, only the qualifying two years of data were averaged.

averaged to yield a combined rank. The tracts are then sorted on the combined rank, with the census tract with the highest combined rank being placed at the top of the sorted list. In the event of a tie, more populous tracts are ranked above less populous ones.

d. Tracts in the second group are ranked from highest to lowest by the average of the ratios of the tract average-household-size-adjusted income limit to the median household income. Then, tracts in the second group are ranked from highest to lowest by the average of the poverty rates. The two ranks are then averaged to yield a combined rank. The tracts are then sorted on the combined rank, with the census tract with the highest combined rank being placed at the top of the sorted list. In the event of a tie, more populous tracts are ranked above less populous ones.

e. The ranked first group is stacked on top of the ranked second group to yield a single, concatenated, ranked list of eligible census tracts.

f. Working down the single, concatenated, ranked list of eligible tracts, census tracts are identified as designated until the designation of an additional tract would cause the 20 percent limit to be exceeded. If a census tract is not designated because doing so would raise the percentage above 20 percent, subsequent census tracts are then considered to determine if one or more census tract(s) with smaller population(s) could be designated without exceeding the 20 percent limit.

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

As stated in OMB Bulletin 10–02, defining metropolitan areas:

“OMB establishes and maintains the definitions of Metropolitan . . . Statistical Areas, . . . solely for statistical purposes. . . . OMB does not take into account or attempt to anticipate any non-statistical uses that may be made of the definitions[.] In cases where . . . an agency elects to use the Metropolitan . . . Area definitions in nonstatistical programs, it is the sponsoring agency's responsibility to ensure that the definitions are appropriate for such use. An agency using the statistical definitions in a nonstatistical program may modify the definitions, but only for the purposes of that program. In such cases, any modifications should be clearly identified as deviations from the OMB statistical area definitions in order to avoid confusion with OMB's official definitions of Metropolitan . . . Statistical Areas.”

Following OMB guidance, the estimation procedure for the FY2014 FMRs and income limits incorporates the current OMB definitions of metropolitan areas based on the Core-Based Statistical Area (CBSA) standards,

as implemented with 2000 Census data, but makes adjustments to the definitions, in order to separate subparts of these areas in cases where FMRs (and in a few cases, VLILs) would otherwise change significantly if the new area definitions were used without modification. In CBSAs where subareas are established, it is HUD's view that the geographic extent of the housing markets are not yet the same as the geographic extent of the CBSAs, but may approach becoming so as the social and economic integration of the CBSA component areas increases.

The geographic baseline for the FMR and income limit estimation procedure is the CBSA Metropolitan Areas (referred to as Metropolitan Statistical Areas or MSAs) and CBSA Non-Metropolitan Counties (nonmetropolitan counties include the county components of Micropolitan CBSAs where the counties are generally assigned separate FMRs). The HUD-modified CBSA definitions allow for subarea FMRs within MSAs based on the boundaries of "Old FMR Areas" (OFAs) within the boundaries of new MSAs. (OFAs are the FMR areas defined for the FY2005 FMRs. Collectively, they include the June 30, 1999, OMB definitions of MSAs and Primary MSAs (old definition MSAs/PMSAs), metropolitan counties deleted from old definition MSAs/PMSAs by HUD for FMR-setting purposes, and counties and county parts outside of old definition MSAs/PMSAs referred to as nonmetropolitan counties). Subareas of MSAs are assigned their own FMRs and Income Limits when the subarea 2000 Census Base FMR differs significantly from the MSA 2000 Census Base FMR (or, in some cases, where the 2000 Census base AMGI differs significantly from the MSA 2000 Census Base AMGI). MSA subareas, and the remaining portions of MSAs after subareas have been determined, are referred to as "HUD Metro FMR Areas (HMFAs)," to distinguish such areas from OMB's official definition of MSAs.

In the New England states (Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont), HMFAs are defined according to county subdivisions or minor civil divisions (MCDs), rather than county boundaries. However, since no part of an HMFA is outside an OMB-defined, county-based MSA, all New England nonmetropolitan counties are kept intact for purposes of designating Nonmetropolitan DDAs.

For the convenience of readers of this notice, the geographical definitions of designated Metropolitan DDAs are included in the list of DDAs.

Future Designations

DDAs are designated annually as updated income and FMR data are made public. As previously announced, beginning with the 2016 metropolitan area designations, HUD will use "Small Area FMRs" (SAFMRs) defined at the ZIP Code level within metropolitan areas as the measure of "construction, land, and utility costs relative to area median gross income" rather than FMRs established for HUD Metropolitan FMR Areas. In general, HUD estimates SAFMRs by multiplying the ratio of ZIP-Code area to metropolitan-area median gross rent by the metropolitan-area FMRs (a complete description of how SAFMRs are estimated is available at: http://www.huduser.org/portal/datasets/fmr/fmr2013f/FY13_SAFMR_Notice.pdf).

QCTs are designated periodically as new data become available, or as metropolitan area definitions change. QCTs are being updated at this time to incorporate two additional releases of data since the 2013 QCT designations, which were based on 2006–2010 ACS estimates, were announced. The two subsequent releases of the ACS, the 2007–2011 estimates released in December of 2012, and the 2008–2012 estimates released in December 2013, indicate that the 2006–2010 poverty rate estimates for certain tracts were anomalous and not an accurate reflection of the true poverty rate in the tract. In order to avoid basing QCT designations on a single estimate which may be an anomaly due to sampling error rather than an accurate reflection of local conditions, HUD is adopting the method described in this notice incorporating three years of estimates.

Effective Date

The 2015 lists of DDAs are effective:

- (1) For allocations of credit after December 31, 2014; or
- (2) for purposes of IRC Section 42(h)(4), if the bonds are issued and the building is placed in service after December 31, 2014.

If an area is not on a subsequent list of DDAs, the 2015 lists are effective for the area if:

- (1) The allocation of credit to an applicant is made no later than the end of the 365-day period after the applicant submits a complete application to the LIHTC-allocating agency, and the submission is made before the effective date of the subsequent lists; or
- (2) for purposes of IRC Section 42(h)(4), if:
 - (a) The bonds are issued or the building is placed in service no later than the end of the 365-day period after

the applicant submits a complete application to the bond-issuing agency, and

(b) the submission is made before the effective date of the subsequent lists, provided that both the issuance of the bonds and the placement in service of the building occur after the application is submitted.

An application is deemed to be submitted on the date it is filed if the application is determined to be complete by the credit-allocating or bond-issuing agency. A "complete application" means that no more than de minimis clarification of the application is required for the agency to make a decision about the allocation of tax credits or issuance of bonds requested in the application.

In the case of a "multiphase project," the DDA or QCT status of the site of the project that applies for all phases of the project is that which applied when the project received its first allocation of LIHTC. For purposes of IRC Section 42(h)(4), the DDA or QCT status of the site of the project that applies for all phases of the project is that which applied when the first of the following occurred: (a) The building(s) in the first phase were placed in service, or (b) the bonds were issued.

For purposes of this notice, a "multiphase project" is defined as a set of buildings to be constructed or rehabilitated under the rules of the LIHTC and meeting the following criteria:

(1) The multiphase composition of the project (i.e., total number of buildings and phases in project, with a description of how many buildings are to be built in each phase and when each phase is to be completed, and any other information required by the agency) is made known by the applicant in the first application of credit for any building in the project, and that applicant identifies the buildings in the project for which credit is (or will be) sought;

(2) The aggregate amount of LIHTC applied for on behalf of, or that would eventually be allocated to, the buildings on the site exceeds the one-year limitation on credits per applicant, as defined in the Qualified Allocation Plan (QAP) of the LIHTC-allocating agency, or the annual per-capita credit authority of the LIHTC allocating agency, and is the reason the applicant must request multiple allocations over 2 or more years; and

(3) All applications for LIHTC for buildings on the site are made in immediately consecutive years.

Members of the public are hereby reminded that the Secretary of Housing

and Urban Development, or the Secretary's designee, has legal authority to designate DDAs and QCTs, by publishing lists of geographic entities as defined by, in the case of DDAs, the Census Bureau, the several states and the governments of the insular areas of the United States and, in the case of QCTs, by the Census Bureau; and to establish the effective dates of such lists. The Secretary of the Treasury, through the IRS thereof, has sole legal authority to interpret, and to determine and enforce compliance with the IRC and associated regulations, including **Federal Register** notices published by HUD for purposes of designating DDAs and QCTs. Representations made by any other entity as to the content of HUD notices designating DDAs and QCTs that do not precisely match the language published by HUD should not be relied upon by taxpayers in determining what actions are necessary to comply with HUD notices.

Interpretive Examples of 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 DDA status. The examples covering DDAs are equally applicable to QCT designations.

(Case A) Project A is located in a 2015 DDA that is NOT a designated DDA in 2016. A complete application for tax credits for Project A is filed with the allocating agency on November 15, 2015. Credits are allocated to Project A on October 30, 2016. Project A is eligible for the increase in basis accorded a project in a 2015 DDA because the application was filed BEFORE January 1, 2016 (the assumed effective date for the 2016 DDA lists), and because tax credits were allocated no later than the end of the 365-day period after the filing of the complete application for an allocation of tax credits.

(Case B) Project B is located in a 2015 DDA that is NOT a designated DDA in 2016 or 2017. A complete application for tax credits for Project B is filed with the allocating agency on December 1, 2015. Credits are allocated to Project B on March 30, 2017. Project B is NOT eligible for the increase in basis accorded a project in a 2015 DDA because, although the application for an allocation of tax credits was filed BEFORE January 1, 2016 (the assumed effective date of the 2016 DDA lists), the tax credits were allocated later than the end of the 365-day period after the filing of the complete application.

(Case C) Project C is located in a 2015 DDA that was not a DDA in 2014. Project C was placed in service on November 15, 2014. A complete application for tax-exempt bond financing for Project C is filed with the bond-issuing agency on January 15, 2015. The bonds that will support the permanent financing of Project C are issued on September 30, 2015. Project C is NOT eligible for the increase in basis otherwise accorded a project in a 2015 DDA, because the project was placed in service BEFORE January 1, 2015.

(Case D) Project D is located in an area that is a DDA in 2015, but is NOT a DDA in 2016. A complete application for tax-exempt bond financing for Project D is filed with the bond-issuing agency on October 30, 2015. Bonds are issued for Project D on April 30, 2016, but Project D is not placed in service until January 30, 2017. Project D is eligible for the increase in basis available to projects located in 2015 DDAs because: (1) One of the two events necessary for triggering the effective date for buildings described in Section 42(h)(4)(B) of the IRC (the two events being bonds issued and buildings placed in service) took place on April 30, 2016, within the 365-day period after a complete application for tax-exempt bond financing was filed, (2) the application was filed during a time when the location of Project D was in a DDA, and (3) both the issuance of the bonds and placement in service of Project D occurred after the application was submitted.

(Case E) Project E is a multiphase project located in a 2015 DDA that is not a designated DDA in 2016. The first phase of Project E received an allocation of credits in 2015, pursuant to an application filed March 15, 2015, which describes the multiphase composition of the project. An application for tax credits for the second phase Project E is filed with the allocating agency by the same entity on March 15, 2016. The second phase of Project E is located on a contiguous site. Credits are allocated to the second phase of Project E on October 30, 2016. The aggregate amount of credits allocated to the two phases of Project E exceeds the amount of credits that may be allocated to an applicant in one year under the allocating agency's QAP and is the reason that applications were made in multiple phases. The second phase of Project E is, therefore, eligible for the increase in basis accorded a project in a 2015 DDA, because it meets all of the conditions to be a part of a multiphase project.

(Case F) Project F is a multiphase project located in a 2015 DDA that is NOT a designated DDA in 2016. The first phase of Project F received an

allocation of credits in 2015, pursuant to an application filed March 15, 2015, which does not describe the multiphase composition of the project. An application for tax credits for the second phase of Project F is filed with the allocating agency by the same entity on March 15, 2017. Credits are allocated to the second phase of Project F on October 30, 2017. The aggregate amount of credits allocated to the two phases of Project F exceeds the amount of credits that may be allocated to an applicant in one year under the allocating agency's QAP. The second phase of Project F is, therefore, not eligible for the increase in basis accorded a project in a 2015 DDA, since it does not meet all of the conditions for a multiphase project, as defined in this notice. The original application for credits for the first phase did not describe the multiphase composition of the project. Also, the application for credits for the second phase of Project F was not made in the year immediately following the first phase application year.

Findings and Certifications

Environmental Impact

This notice involves the establishment of fiscal requirements or procedures that are related to rate and cost determinations and do not constitute a development decision affecting the physical condition of specific project areas or building sites. Accordingly, under 40 CFR 1508.4 of the regulations of the Council on Environmental Quality and 24 CFR 50.19(c)(6) of HUD's regulations, this notice is categorically excluded from environmental review under the National Environmental Policy Act of 1969 (42 U.S.C. 4321).

Federalism Impact

Executive Order 13132 (entitled "Federalism") prohibits an agency from publishing any policy document that has federalism implications if the document either imposes substantial direct compliance costs on state and local governments and is not required by statute, or the document preempts state law, unless the agency meets the consultation and funding requirements of section 6 of the executive order. This notice merely designates DDAs as required under IRC Section 42, as amended, for the use by political subdivisions of the states in allocating the LIHTC. This notice also details the technical method used in making such designations. As a result, this notice is not subject to review under the order.

Dated: September 29, 2014.

Kathy M. O'Regan,
Assistant Secretary for Policy Development
and Research.

[FR Doc. 2014-23684 Filed 10-2-14; 8:45 am]

BILLING CODE 4210-67-P

DEPARTMENT OF THE INTERIOR

Fish and Wildlife Service

[FWS-R1-ES-2014-N204;
FXES11130100000-145-FF01E00000]

Endangered Species; Recovery Permit Applications

AGENCY: Fish and Wildlife Service, Interior.

ACTION: Notice of availability; request for comments.

SUMMARY: We, the U.S. Fish and Wildlife Service, invite the public to comment on the following applications for recovery permits to conduct activities with the purpose of enhancing the survival of endangered species. The Endangered Species Act of 1973, as amended (Act), prohibits certain activities with endangered species unless a Federal permit allows such activity. The Act also requires that we invite public comment before issuing such permits.

DATES: To ensure consideration, please send your written comments by November 3, 2014.

ADDRESSES: Program Manager for Restoration and Endangered Species Classification, Ecological Services, U.S. Fish and Wildlife Service, Pacific Regional Office, 911 NE. 11th Avenue, Portland, OR 97232-4181. Please refer to the permit number for the application when submitting comments.

FOR FURTHER INFORMATION CONTACT: Colleen Henson, Fish and Wildlife Biologist, at the above address, or by telephone (503-231-6131) or fax (503-231-6243).

SUPPLEMENTARY INFORMATION:

Background

The Act (16 U.S.C. 1531 *et seq.*) prohibits certain activities with respect to endangered and threatened species unless a Federal permit allows such activity. Along with our implementing regulations in the Code of Federal Regulations (CFR) at 50 CFR part 17, the Act provides for certain permits, and requires that we invite public comment before issuing these permits for endangered species.

A permit granted by us under section 10(a)(1)(A) of the Act authorizes the permittee to conduct activities

(including take or interstate commerce) with respect to U.S. endangered or threatened species for scientific purposes or enhancement of propagation or survival. Our regulations implementing section 10(a)(1)(A) of the Act for these permits are found at 50 CFR 17.22 for endangered wildlife species, 50 CFR 17.32 for threatened wildlife species, 50 CFR 17.62 for endangered plant species, and 50 CFR 17.72 for threatened plant species.

Application Available for Review and Comment

We invite local, State, and Federal agencies and the public to comment on the following applications. Please refer to the permit number for the application when submitting comments.

Documents and other information submitted with these applications are available for review by request from the Program Manager for Restoration and Endangered Species Classification at the address listed in the **ADDRESSES** section of this notice, subject to the requirements of the Privacy Act (5 U.S.C. 552a) and the Freedom of Information Act (5 U.S.C. 552).

Permit Number: TE-45531B

Applicant: State of Hawaii, Division of Forestry and Wildlife, Honolulu, Hawaii.

The applicant requests a new permit to take (collect eggs, captive propagate, and release) the Kauai akialoa (*Hemignathus procerus*), Kauai 'o'o (*Moho braccatus*), large Kauai thrush (*Myadestes myadestinus*), Maui akepa (*Loxops coccineus ochraceus*), Molokai creeper (*Paroreomyza flammea*), Molokai thrush (*Myadestes lanaiensis rutha*), nukupu'u (*Hemignathus lucidus*), 'o'u (*Psittirostra psittacea*), Oahu creeper (*Paroreomyza maculata*), palila (*Loxioides bailleui*), and small Kauai thrush (*Myadestes palmeri*); to take (collect eggs, capture adults, captive propagate, and release) the Hawaiian crow or 'alala (*Corvus hawaiiensis*), Maui parrotbill (*Pseudonestor xanthophrys*), and po'ouli (*Melamprosops phaeosoma*); and to take (collect eggs, capture nestlings and adults, captive propagate, and release) the akekee (*Loxops caeruleirostris*) and akikiki (*Oreomystis bairdi*) throughout their ranges in Hawaii, in conjunction with captive breeding and population management activities, for the purpose of enhancing the species' survival.

Permit Number: TE-798744

Applicant: Kootenai Tribe of Idaho, Bonners Ferry, Idaho.

The applicant requests a permit renewal to take (capture, collect, measure, mark, attach radio or sonic transmitters, collect biological samples, captive propagate, and release) the Kootenai River population of the white sturgeon (*Acipenser transmontanus*) in conjunction with captive propagation and scientific research in Idaho and Montana for the purpose of enhancing the species' survival.

Public Availability of Comments

All comments and materials we receive in response to this request will be available for public inspection, by appointment, during normal business hours at the address listed in the **ADDRESSES** section.

Before including your address, phone number, email address, or other personal identifying information in your comment, you should be aware that your entire comment—including your personal identifying information—may be made publicly available at any time. While you can ask us in your comment to withhold your personal identifying information from public review, we cannot guarantee that we will be able to do so.

Authority: We provide this notice under section 10 of the Act (16 U.S.C. 1531 *et seq.*).

Dated: September 23, 2014.

Hugh Morrison,

Acting Regional Director, Pacific Region, U.S. Fish and Wildlife Service.

[FR Doc. 2014-23384 Filed 10-2-14; 8:45 am]

BILLING CODE 4310-55-P

DEPARTMENT OF THE INTERIOR

Bureau of Land Management

[LLAK930000.L13100000.EI0000.241A]

Notice of National Petroleum Reserve-Alaska Oil and Gas Lease Sale 2014 and the Availability of the Detailed Statement of Sale for Oil and Gas Lease Sale 2014 in the National Petroleum Reserve-Alaska

AGENCY: Bureau of Land Management, Interior.

ACTION: Notice.

SUMMARY: The Bureau of Land Management (BLM) Alaska State Office will hold an oil and gas lease sale bid opening for tracts in the National Petroleum Reserve-Alaska. The United States reserves the right to withdraw any tract from this sale prior to issuance of a written acceptance of a bid.

DATES: The oil and gas lease sale bid opening will be held at 1 p.m. on Wednesday, November 19, 2014. Sealed

2015 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS

(OMB Metropolitan Area Definitions, December 1, 2009 [MSA] and derived FY2014 HUD Metro FMR Area Definitions [HMFA])

State	Metropolitan Area	Metropolitan Area Components
Alaska	Fairbanks, AK MSA	Fairbanks North Star Borough
Arizona	Flagstaff, AZ MSA	Cococino County
	Yuma, AZ MSA	Yuma County
Arkansas	Hot Springs, AR MSA	Garland County
California	Los Angeles-Long Beach, CA HMFA	Los Angeles County
	Napa, CA MSA	Napa County
	Oakland-Fremont, CA HMFA	Alameda County
	Orange County, CA HMFA	Orange County
	Oxnard-Thousand Oaks-Ventura, CA MSA	Ventura County
	Redding, CA MSA	Shasta County
	Riverside-San Bernardino-Ontario, CA MSA	Riverside County
	Salinas, CA MSA	Monterey County
	San Diego-Carlsbad-San Marcos, CA MSA	San Diego County
	San Francisco, CA HMFA	Marin County
	Santa Barbara-Santa Maria-Goleta, CA MSA	Santa Barbara County
	Santa Cruz-Watsonville, CA MSA	Santa Cruz County
Florida	Daytona-Daytona Beach-Ormond Beach, FL MSA	Volusia County
	Fort Lauderdale, FL HMFA	Broward County
	Miami-Miami Beach-Kendall, FL HMFA	Miami-Dade County
	North Port-Bradenton-Sarasota, FL MSA	Manatee County
	Ocala, FL MSA	Marion County
	Orlando-Kissimmee-Sanford, FL MSA	Lake County
	Palm Coast, FL MSA	Flagler County
	Tampa-St. Petersburg-Clearwater, FL MSA	Hernando County
	West Palm Beach-Boca Raton, FL HMFA	Palm Beach County
Hawaii	Honolulu, HI MSA	Honolulu County
New Jersey	Atlantic City-Hamilton, NJ MSA	Atlantic County
	Jersey City, NJ HMFA	Hudson County
	Vineland-Millville-Bridgeton, NJ MSA	Cumberland County
New York	New York, NY HMFA	Bronx County
		Queens County
		Pike County
		Ector County
Pennsylvania	Pike County, PA HMFA	Pike County
Texas	Odessa, TX MSA	Ector County
Vermont	Burlington-South Burlington, VT MSA	Bolton town
		Colchester town
		Jericho town
		Shelburne town
		Williston town
		Enosburg town
		Franklin town
		Richford town
		Swanton town
		North Hero town
		Arcibo Municipio
		Arroyo Municipio
Puerto Rico	Arcibo, PR HMFA	Arcibo Municipio
	Guayama, PR MSA	Guayama Municipio
		Patillas Municipio
		Burlington city
		Hinesburg town
		Richmond town
		South Burlington city
		Winooski city
		Fairfax town
		Georgia town
		St. Albans city
		Alburt town
		South Hero town
		Camuy Municipio
		Guayama Municipio
		Patillas Municipio
		Burlington city
		Hinesburg town
		Richmond town
		South Burlington city
		Bakersfield town
		Fairfield town
		Highgate town
		St. Albans town
		Grand Isle town
		Charlotte town
		Huntington town
		St. George town
		Westford town
		Berkshire town
		Fletcher town
		Montgomery town
		Sheldon town
		Isle La Motte town



2015 IRS SECTION 42(d)(5)(B) NONMETROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, December 1, 2009)

State	Nonmetropolitan Counties or County Equivalents
Washington	Mason County
American Samoa	San Juan County
Guam	Swains Island
	Western District
Northern Mariana Islands	
	Guam
	Northern Islands Municipality
	Adjuntas Municipio
	Las Marias Municipio
	Uturado Municipio
	St. Croix
Puerto Rico	
	Rota Municipality
	Coamo Municipio
	Maricao Municipio
	Vieques Municipio
	St. John
Virgin Islands	
	St. Thomas
	Saipan Municipality
	Culebra Municipio
	Saïmas Municipio
	Tinian Municipality
	Jayuya Municipio
	Santa Isabel Municipio

2015 IRS SECTION 42(d)(5)(B) QUALIFIED CENSUS TRACTS
 (2010 Census and 2006-2010, 2007-2011 and 2008-2012 American Community Survey (ACS) Data; OMB Metropolitan Area Definitions, December 1, 2009)

METROPOLITAN AREA: Abilene, TX MSA	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT											
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT											
Taylor County	101.00	102.00	103.00	104.00	108.00	109.00	117.00	119.00	121.00	131.00									
METROPOLITAN AREA: Aguadilla-Isabela-San Sebastián, PR MSA																			
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT											
Aguada Municipio	4304.02																		
Aguadilla Municipio	4006.00	4008.00	4009.00	4010.00	4011.00	4013.01													
Isabela Municipio	4106.00	4107.02																	
Lares Municipio	9578.00	9583.00	9584.00																
Moca Municipio	4204.02																		
San Sebastián Municipio	92.00	9589.00	9593.00																
METROPOLITAN AREA: Akron, OH MSA																			
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT											
Portage County	6012.00	6014.00	6015.01	6015.02	6015.03														
Summit County	5011.00	5017.00	5018.00	5019.00	5021.01	5021.02	5022.00	5023.00	5025.00	5031.00	5032.00	5033.00							
	5034.00	5035.00	5038.00	5041.00	5042.00	5044.00	5045.00	5046.00	5052.00	5053.00	5054.00	5056.00							
	5057.00	5064.00	5065.00	5066.00	5068.00	5074.00	5075.00	5083.01	5083.99	5086.00	5088.00	5089.00							
	5090.00	5101.00	5103.01	5301.05															
METROPOLITAN AREA: Albany, GA MSA																			
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT											
Dougherty County	1.00	2.00	8.00	14.03	15.00	106.01	107.00	114.00											
Terrell County	1203.00																		
METROPOLITAN AREA: Albany-Schenectady-Troy, NY MSA																			
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT											
Albany County	1.00	2.00	3.00	5.01	6.00	7.00	8.00	11.00	14.00	15.00	16.00	21.00							
	23.00	25.00	26.00	128.00	129.00	132.00													
Rensselaer County	401.00	403.00	404.00	405.00	406.00	407.00	409.00	410.00	515.00										
Saratoga County	622.00																		
Schenectady County	201.02	202.00	203.00	207.00	208.00	209.00	210.01	210.02	214.00	215.00	217.00								
METROPOLITAN AREA: Albuquerque, NM MSA																			
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT											
Bernalillo County	1.24	1.29	6.03	6.04	7.07	7.12	7.13	9.01	9.03	11.02	12.00	13.00							
	14.00	15.00	16.00	17.00	18.00	20.00	21.00	22.00	23.00	34.00	37.36	43.00							
	45.01	45.02	47.15	47.34	47.35	47.36	47.49												
Sandoval County	9402.00	9409.00																	
Torrance County	9636.00	9637.00																	
Valencia County	9701.01	9701.02	9703.01	9708.00	9711.00	9713.00													
METROPOLITAN AREA: Alexandria, LA MSA																			
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT											
Grant Parish	203.00																		
Rapides Parish	110.00	117.00	120.00	121.00	127.00	129.00	130.00	131.00	139.00										

2015 IRS SECTION 42(d)(5)(B) QUALIFIED CENSUS TRACTS

(2010 Census and 2005-2010, 2007-2011 and 2008-2012 American Community Survey (ACS) Data; OMB Metropolitan Area Definitions, December 1, 2009)

METROPOLITAN AREA: Eugene-Springfield, OR MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT						
Lane County	21.02	31.02	32.01	32.02	33.01	33.02	37.00	38.00	39.00	40.00	42.00	44.03		
	45.01	45.02	48.00	51.00										
METROPOLITAN AREA: Evansville, IN-KY MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT						
Vanderburgh County, IN	10.00	11.00	12.00	13.00	14.00	17.00	18.00	19.00	20.00	21.00	23.00	25.00		
	26.00	37.02	104.03											
Henderson County, KY	201.00	202.00	203.00	204.00										
Webster County, KY	9604.00													
METROPOLITAN AREA: Fairbanks, AK MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT						
Fairbanks North Star Borough	1.00													
METROPOLITAN AREA: Fajardo, PR MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT						
Fajardo Municipio	1503.01	1503.02	1505.00											
Luquillo Municipio	1402.01													
METROPOLITAN AREA: Fargo, ND-MN MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT						
Clay County, MN	203.00	204.00												
Cass County, ND	3.00	5.02	6.00	7.00	10.02	101.06								
METROPOLITAN AREA: Farmington, NM MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT						
San Juan County	2.05	5.04	7.05	9428.01	9428.03	9429.00	9431.00							
METROPOLITAN AREA: Fayetteville, NC MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT						
Cumberland County	2.00	5.00	10.00	11.00	12.00	22.00	24.01	30.02	31.04	35.00	36.00	38.00		
Hoke County	9703.00	9704.01	9704.02											
METROPOLITAN AREA: Fayetteville-Springdale-Rogers, AR-MO MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT						
Benton County, AR	203.01	205.04												
Washington County, AR	102.00	103.02	104.02	106.00	107.01	107.02	111.01	113.00						
McDonald County, MO	703.00													
METROPOLITAN AREA: Flagstaff, AZ MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT						
Coconino County	8.00	10.00	9422.02	9450.00	9451.00									

2015 IRS SECTION 42(d)(5)(B) QUALIFIED CENSUS TRACTS

(2010 Census and 2006-2010, 2007-2011 and 2008-2012 American Community Survey (ACS) Data; OMB Metropolitan Area Definitions, December 1, 2009)

METROPOLITAN AREA: Greensboro-High Point, NC MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Guilford County	101.00	102.00	103.00	106.02	107.02	109.00	110.00	111.01	111.02	112.00	113.00	114.00	114.00	139.00
	115.00	116.02	119.04	126.08	126.11	126.17	127.05	127.06	127.07	136.01	138.00	139.00		
	140.00	142.00	143.00	144.08	145.01	145.02	145.03							
Randolph County	301.00	303.01	303.02	304.00										
Rockingham County	412.00	414.00												
METROPOLITAN AREA: Greenville, NC MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Pitt County	1.00	2.01	5.02	8.02	7.01	7.02	8.00	10.01	14.02					
METROPOLITAN AREA: Greenville-Mauldin-Easley, SC MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Greenville County	4.00	5.00	7.00	8.00	9.00	12.05	15.02	17.00	20.01	20.03	21.04	21.05	21.05	36.02
	21.08	21.07	21.08	22.01	22.02	23.02	23.03	23.04	25.05	35.00	36.01	36.02		
	37.04	37.06	43.00											
Laurens County	9205.02	9206.00	9207.00	9209.00										
Pickens County	110.01	111.02	112.04	112.05										
METROPOLITAN AREA: Guayama, PR MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Arroyo Municipio	2801.01													
Guayama Municipio	2702.02	2704.00	2706.00	2707.00										
METROPOLITAN AREA: Gulfport-Biloxi, MS MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Hancock County	303.00	306.02												
Harrison County	1.00	3.00	14.00	18.00	20.00	23.00	24.00	26.00	36.00	37.00				
Stone County	201.00													
METROPOLITAN AREA: Hagerstown-Martinsburg, MD-WV MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Washington County, MD	3.02	4.00	5.00	7.00	8.00	9.00								
Berkeley County, WV	9715.00	9717.00												
Morgan County, WV	9708.00	9709.00												
METROPOLITAN AREA: Hanford-Corcoran, CA MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Kings County	10.02	11.00	13.00	14.02	17.01									
METROPOLITAN AREA: Harrisburg-Carlisle, PA MSA														
COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Cumberland County	122.00	131.02	132.00											
Dauphin County	201.00	203.00	206.00	207.00	211.00	212.00	213.00	214.00	215.00	216.00	233.00	237.00	237.00	

2015 IRS SECTION 42(d)(5)(B) QUALIFIED CENSUS TRACTS

(2010 Census and 2006-2010, 2007-2011 and 2008-2012 American Community Survey (ACS) Data; OMB Metropolitan Area Definitions, December 1, 2009)

METROPOLITAN AREA: Ponce, PR MSA	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT											
COUNTY OR COUNTY EQUIVALENT	7104.00	703.00	708.00	708.00	710.00	713.00	716.02	718.00	719.00	721.01	723.00	726.00							
Juana Diaz Municipio	702.02	703.00	708.00	708.00	710.00	713.00	716.02	718.00	719.00	721.01	723.00	726.00							
Ponce Municipio	727.04	730.06	730.09																
METROPOLITAN AREA: Portland-South Portland-Biddeford, ME MSA																			
COUNTY OR COUNTY EQUIVALENT	1.00	3.00	5.00	6.00	10.00	11.00	12.00												
Cumberland County																			
York County	61.02																		
METROPOLITAN AREA: Portland-Vancouver-Hillsboro, OR-WA MSA																			
COUNTY OR COUNTY EQUIVALENT	222.01	9800.00																	
Clackamas County, OR	11.01	21.00	22.03	33.01	34.01	38.02	40.01	40.02	49.00	51.00	52.00	55.00							
Multnomah County, OR	56.00	73.00	74.00	76.00	77.00	82.02	83.01	83.02	84.00	85.00	90.00	91.01							
Washington County, OR	93.01	95.01	96.04	96.06	97.01	98.01	98.03	100.01	103.04	106.00									
Yamhill County, OR	307.00	312.00	314.02	317.05	320.05	324.09	325.01	331.01	332.00										
Clark County, WA	308.01	308.02																	
	405.09	410.05	411.11	416.00	417.00	423.00	424.00	427.00											
METROPOLITAN AREA: Port St. Lucie, FL MSA																			
COUNTY OR COUNTY EQUIVALENT	8.00	12.00	18.01	18.02															
Martin County	3801.00	3802.00	3803.00	3804.00	3805.00	3809.01	3810.00												
St. Lucie County																			
METROPOLITAN AREA: Poughkeepsie-Newburgh-Middletown, NY MSA																			
COUNTY OR COUNTY EQUIVALENT	2201.00	2202.01	2203.00	2207.00	2208.01	2211.00													
Dutchess County	3.00	4.00	5.01	5.02	6.00	12.00	22.00	150.03	150.04	150.05	150.06	151.00							
Orange County																			
METROPOLITAN AREA: Prescott, AZ MSA																			
COUNTY OR COUNTY EQUIVALENT	9.00	16.02	20.01	21.00															
Yavapai County																			
METROPOLITAN AREA: Providence-New Bedford-Fall River, RI-MA MSA																			
COUNTY OR COUNTY EQUIVALENT	6136.00	6138.00	6139.01	6140.00	6402.00	6403.00	6405.00	6406.00	6409.01	6410.00	6411.01	6412.00							
Bristol County, MA	6413.00	6414.00	6415.00	6420.00	6506.00	6507.00	6508.00	6509.00	6511.00	6512.00	6513.00	6514.00							
Kent County, RI	6517.00	6518.00	6518.00	6525.00	6526.00	6527.00	307.00												
Newport County, RI	203.00																		
Providence County, RI	405.00																		
	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	12.00	13.00	14.00							
	16.00	17.00	18.00	19.00	20.00	22.00	23.00	25.00	26.00	27.00	28.00	31.00							
	36.01	36.02	37.00	108.00	109.00	111.00	151.00	152.00	153.00	154.00	160.00	161.00							
	164.00	166.00	167.00	174.00	176.00	179.00	180.00	181.00	183.00										
Washington County, RI	514.00	515.04																	
METROPOLITAN AREA: Provo-Orem, UT MSA																			
COUNTY OR COUNTY EQUIVALENT	11.08	14.02	16.01	16.02	16.03	17.01	17.02	18.01	18.02	18.03	19.00	23.00							
Utah County	24.00	25.00	28.01	28.02	105.06														

2015 IRS SECTION 42(d)(5)(B) QUALIFIED CENSUS TRACTS

(2010 Census and 2006-2010, 2007-2011 and 2008-2012 American Community Survey (ACS) Data; OMB Metropolitan Area Definitions, December 1, 2009)

METROPOLITAN AREA: Yauco, PR MSA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	
Guánica Municipio	9612.00	9613.00																		
Penuelas Municipio	7301.00																			
Yauco Municipio	7501.01	7501.02	7504.00																	

METROPOLITAN AREA: York-Hanover, PA MSA

COUNTY OR COUNTY EQUIVALENT	TRACT																			
York County	1.00	2.00	3.00	4.00	5.00	6.00	7.00	9.00	10.00	11.00	12.00	15.00								
	16.00																			

METROPOLITAN AREA: Youngstown-Warren-Boardman, OH-PA MSA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT											
Mathonion County, OH	8004.00	8005.00	8006.00	8010.00	8011.00	8012.00	8013.00	8016.00	8017.00	8021.00	8023.00	8024.00								
	8025.00	8028.00	8040.00	8041.00	8043.00	8105.00	8106.00	8114.00	8137.00	8138.00	8139.00	8140.00								
	8141.00																			
Trumbull County, OH	9203.00	9204.00	9205.00	9206.00	9207.00	9208.00	9209.00	9211.00	9212.00	9216.00	9314.00	9338.00								
Mercer County, PA	321.00	332.00	334.00																	

METROPOLITAN AREA: Yuba City, CA MSA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Sutter County	501.02	502.01	502.02																	
Yuba County	401.00	403.01	403.02	405.00	406.00															

METROPOLITAN AREA: Yuma, AZ MSA

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Yuma County	1.00	3.02	4.03	7.00	109.13	114.03	114.05	115.01	115.03	116.00										

