



functions of the agency, including whether the information will have practical utility;

(2) Evaluate the accuracy of the agency's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used;

(3) Enhance the quality, utility, and clarity of the information to be collected; and

(4) Minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses.

#### Overview of This Information Collection

(1) *Type of Information Collection:* Revision of a Currently Approved Collection.

(2) *Title of the Form/Collection:* Employment Eligibility Verification.

(3) *Agency form number, if any, and the applicable DHS component sponsoring the collection:* I-9; USCIS.

(4) *Affected public who will be asked or required to respond, as well as a brief abstract:*

*Primary:* Employers, employees, recruiters and referrers for a fee (limited to agricultural associations, agricultural employers, or farm labor contractors), and state employment agencies. This form was developed to facilitate compliance with section 274A of the Immigration and Nationality Act, which prohibits the knowing employment of unauthorized aliens. This information collection is necessary for employers, agricultural recruiters and referrers for a fee, and state employment agencies to verify the identity and employment authorization of individuals hired (or recruited or referred for a fee, if applicable) for employment in the United States.

(5) *An estimate of the total number of respondents and the amount of time estimated for an average respondent to respond:* The estimated total number of respondents for the information collection I-9 is 55,400,000 for employers and recruiters and referrers with an estimated hour burden per response is .33 hours; 55,400,000 for individuals/households with an estimated hour burden response of .17 hour; and 20,000,000 for record keepers with an estimated hour burden response of .08 hours.

(6) *An estimate of the total public burden (in hours) associated with the collection:* The total estimated annual

hour burden associated with this collection is 29,300,000 hours.

(7) *An estimate of the total public burden (in cost) associated with the collection:* The estimated total annual cost burden associated with this collection of information is \$0.

Dated: November 19, 2015.

**Laura Dawkins,**

*Chief, Regulatory Coordination Division, Office of Policy and Strategy, U.S. Citizenship and Immigration Services, Department of Homeland Security.*

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## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5898-N-01]

### Statutorily Mandated Designation of Difficult Development Areas and Qualified Census Tracts for 2016

**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 and QCT designations annually. As previously announced, the 2016 metropolitan DDA designations use for the first time Small Area Fair Market Rents (SAFMRs), rather than metropolitan-area Fair Market Rents (FMRs), for designating metropolitan DDAs. Compared to previous designations, this notice: (1) Describes a strengthening of the data quality standard HUD uses in designating the 2016 QCTs, (2) extends from 365 days to 730 days the period for which the 2016 lists of QCTs and DDAs are effective for projects located in areas not on a subsequent list of DDAs or QCTs but having submitted applications while the area was a 2016 QCT or DDA, and (3) establishes the effective date of the new QCTs and DDAs as July 1, 2016 rather than January 1.

**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](mailto: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](mailto: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 modified Fiscal Year (FY) 2015 Small Area Fair Market Rents (SAFMRs), FY2015 income limits, and 2010 Census population counts, as explained below.

This notice also designates QCTs based on new income and poverty data released in the American Community Survey (ACS). HUD relies on the most recent three sets of ACS estimates to ensure that anomalous estimates, due to sampling, do not affect the QCT status of tracts.

*2010 Census and 2007-2011, 2008-2012 and 2009-2013 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. FY2015 FMRs and FY2015 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. SAFMRs are calculated for the ZIP Code Tabulation Areas (ZCTAs), or portions of ZCTAs within the metropolitan areas defined by OMB Bulletin No. 10–02.

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 FY2015 income limits used to designate QCTs are based on these 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, such as census tracts. Due to anomalies in estimates from year-to-year, HUD incorporates three sets of ACS tabulations to ensure that anomalous estimates do not affect QCT status.

### 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. 2016 Difficult Development Areas

In developing the list of DDAs, HUD compared housing costs with incomes. HUD used 2010 Census population for ZCTAs, 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 FY2015 HUD income limits for very low-income households (very low-income limits, or VLILs), which are based on 50 percent of AMGI, and modified FMRs based on the FY2015 FMRs used for the Housing Choice Voucher (HCV) program. For metropolitan DDAs, HUD used SAFMRs based on 3 annual releases of ACS data, to avoid statistical anomalies which affect estimates for some ZCTAs. For non-metropolitan DDAs, HUD used the final FY2015 FMRs as published on October 3, 2014 (79 FR 59786) and updated on January 12, 2015 (80 FR 15111).

In formulating the FY2015 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 FY2015 FMR areas and FMRs are available at <http://www.huduser.org/portal/datasets/fmr/fmrs/docsys.html#data=fmr15>. Complete details on HUD's process for determining FY2015 income limits are available at <http://www.huduser.org/portal/datasets/il/il15/index.html>.)

HUD's unit of analysis for designating metropolitan DDAs consists of ZCTAs, whose SAFMRs are compared to metropolitan VLILs. For purposes of computing VLILs in metropolitan areas, HUD considers entire MSAs, in cases where these were not broken up into HMFAs for purposes of computing 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 ZCTA, 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 ZCTA and each nonmetropolitan county, HUD calculated a ratio. HUD used a modified FY2015 two-bedroom SAFMR for ZCTAs, the final FY2015 two-bedroom FMR as published for non-metropolitan counties, and the FY2015 four-person VLIL for this calculation. The modified FY2015 two-bedroom SAFMRs for ZCTAs differ from the final FY2015 SAFMRs in 5 ways.

First, three years of median rents from the American Community Survey (ACS) were deflated and averaged. Three years of ACS releases are averaged to avoid anomalies that occur due to statistical sampling in some ZCTAs. The modified FY2015 SAFMRs rely on the 2006-2010, 2007-2011 and 2008-2012 5-year ACS estimates. Only rents with margins of error less than 50 percent of the rent estimate were considered.<sup>1</sup> Second, HUD did not limit the median gross ZCTA rent to 150 percent of the median gross Core-Based Statistical Area (CBSA) rent, as in the SAFMR calculations used in HUD's demonstration project. Third, for a small percentage of ZCTAs with median rents exceeding \$2,000, the census releases only a value of "\$2,000+". HUD's modified FY2015 SAFMRs includes an interpolated value above \$2,000 for these areas. Fourth, HUD adjusted median rent values in New York City to correct for the downward-bias resulting from rent control and stabilization

<sup>1</sup> HUD is moving to a tighter margin of error ratio for most uses of ACS data (base rents, recent mover rents, median rents used in the Small Area FMR calculations, etc.) in order to make the FMRs more reliable and stable. ACS data with a coefficient of variation (CV) greater than 30 percent, which coincides with a margin of error ratio of 50 percent, is highly suspect.

regulations using the New York City Housing and Vacancy Survey, which is conducted by the U.S. Census Bureau.<sup>2</sup> Finally, the adjustment for recent mover rents is calculated at the HMFA-level rather than CBSA-level.

a. The numerator of the ratio, representing the development cost of housing, was the area's FY2015 FMR, or SAFMR in metropolitan areas. In general, the FMR is based on the 40th-percentile gross rent paid by recent movers to live in a two-bedroom apartment.

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, or SAFMR, to the LIHTC income-based rent limit were arrayed in descending order, separately, for ZCTAs 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. For purposes of applying this population cap, HUD excluded the population in areas designated as 2016 QCTs. Thus, an area can be designated as a QCT or DDA, but not both.

##### B. 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

<sup>2</sup> HUD encourages other jurisdictions with rent control laws that affect rents paid by recent movers into existing units to contact HUD about what data might be provided or collected to adjust SAFMRs in those jurisdictions.

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.

#### C. 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 2007–2011, 2008–2012 and 2009–2013 ACS tabulations; the FY2015 Very Low-Income Limits (VLILs) computed at the HUD Metropolitan FMR Area (HMFA) level<sup>3</sup> to determine tract eligibility; and the MSA definitions

<sup>3</sup> HUD income limits for very low-income households (very low-income limits, or VLILs) are based on 50 percent of AMGI. In formulating the 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 FMR areas and FMRs are available at <http://www.huduser.org/portal/datasets/fmr.html>. Complete details on HUD's process for determining income limits are available at <http://www.huduser.org/portal/datasets/il.html>.)

published in OMB Bulletin No. 10–02 on December 1, 2009, for determining how many 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 FY2015 VLIL adjusted for inflation to match the ACS estimates. For example, the FY2015 VLILs were adjusted for inflation to 2012 dollars to compare with the median income estimate from the 2008–2012 ACS estimates. The inflation-adjusted 2012 VLIL was then deflated to 2011 for comparison with the 2007–2011 ACS estimates and inflated to 2013 to compare with the 2009–2013 ACS estimates.

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 tabulations (2007–2011, 2008–2012 and 2009–2013). HUD did not consider estimates of median household income to be statistically reliable unless the margin of error was less than half of the estimate (or a Margin of Error Ratio, MoER, of 50 percent or less). If at least two of the

three estimates were not statistically reliable by this measure, HUD determined the tract to be ineligible under the income criterion due to lack of consistently reliable median income statistics across the 3 ACS tabulations. In prior designations of QCTs, HUD accepted ACS data with MoERs of up to, but not including 100 percent. The higher data quality standard used for the 2016 QCTs is consistent with current thinking about the reliability of ACS data.<sup>4</sup> 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-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 releases of ACS tabulations (2007–2011, 2008–2012 and 2009–2013) by dividing the population with incomes below the poverty line by the population for whom poverty status has been determined. As with the evaluation of tracts under the income criterion, HUD uses a higher data quality standard for evaluating ACS poverty rate data in designating the 2016 QCTs than HUD used in previous designations. HUD did not consider estimates of the poverty rate to be statistically reliable unless both the population for whom poverty status has been determined and the number of persons below poverty had MoERs of less than 50 percent of the respective estimates. In prior designations of QCTs, HUD accepted ACS data with MoERs of up to, but not including 100 percent. If at least two of the three poverty rate estimates were not statistically reliable, HUD determined the tract to be ineligible under the poverty rate criterion due to lack of reliable poverty statistics across the ACS tabulations.

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

<sup>4</sup> For a discussion of ACS data quality measures, see: <https://www.census.gov/content/dam/Census/library/publications/2008/acs/ACSGeneralHandbook.pdf>.



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 ACS tabulations (2007–2011, 2008–2012 and 2009–2013). Statistically reliable values that did not exceed the income and poverty rate thresholds were included in the average.

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 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 by 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 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.

#### D. 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 FMRs and income limits incorporates the current OMB definitions of metropolitan areas based on the 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. QCTs are designated annually as new income and poverty rate data are released.

#### Effective Date

The 2016 lists of QCTs and DDAs are effective:

- (1) for allocations of credit after June 30, 2016; or
- (2) for purposes of IRC Section 42(h)(4), if the bonds are issued and the building is placed in service after June 30, 2016.

If an area is not on a subsequent list of QCTs or DDAs, the 2016 lists are effective for the area if:

- (1) the allocation of credit to an applicant is made no later than the end of the 730-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 730-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 2016 DDA that is NOT a designated DDA in 2017 or 2018. A complete application for tax credits for Project A is filed with the allocating agency on November 15, 2016. Credits are allocated to Project A on October 30, 2018. Project A is eligible for the increase in basis accorded a project in a 2016 DDA because the application was filed BEFORE January 1, 2017 (the assumed effective date for the 2017 DDA lists), and because tax credits were allocated no later than the end of the 730-day period after the filing of the complete application for an allocation of tax credits.

(Case B) Project B is located in a 2016 DDA that is NOT a designated DDA in 2017 or 2018. A complete application for tax credits for Project B is filed with the allocating agency on December 1, 2016. Credits are allocated to Project B on March 30, 2019. Project B is NOT eligible for the increase in basis accorded a project in a 2016 DDA because, although the application for an allocation of tax credits was filed BEFORE January 1, 2017 (the assumed effective date of the 2017 DDA lists), the tax credits were allocated later than the end of the 730-day period after the filing of the complete application.

(Case C) Project C is located in a 2016 DDA that was not a DDA in 2015. Project C was placed in service on November 15, 2015. A complete application for tax-exempt bond financing for Project C is filed with the bond-issuing agency on January 15,

2016. The bonds that will support the permanent financing of Project C are issued on September 30, 2016. Project C is NOT eligible for the increase in basis otherwise accorded a project in a 2016 DDA, because the project was placed in service BEFORE July 1, 2016.

(Case D) Project D is located in an area that is a DDA in 2016, but is NOT a DDA in 2017 or 2018. A complete application for tax-exempt bond financing for Project D is filed with the bond-issuing agency on October 30, 2016. Bonds are issued for Project D on April 30, 2018, but Project D is not placed in service until January 30, 2019. Project D is eligible for the increase in basis available to projects located in 2016 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, 2018, within the 730-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 2016 DDA that is NOT a designated DDA or QCT in 2017. The first phase of Project E received an allocation of credits in 2016, pursuant to an application filed July 15, 2016, which describes the multiphase composition of the project. An application for tax credits for the second phase of Project E is filed with the allocating agency by the same entity on July 15, 2017. 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, 2017. 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 2016 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 2016 DDA that is NOT a designated DDA in 2017 or 2018. The first phase of Project F received an allocation of credits in 2016, pursuant to an application filed July 15, 2016, 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, 2018. Credits are allocated to the second phase of Project F on October 30, 2018. 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 2016 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: November 19, 2015.

**Katherine M. O'Regan,**

*Assistant Secretary for Policy Development and Research.*

[FR Doc. 2015-29953 Filed 11-20-15; 11:15 am]

BILLING CODE 4210-67-P

## DEPARTMENT OF THE INTERIOR

### Fish and Wildlife Service

[Docket No. FWS-HQ-IA-2015-0166; FXIA1671090000-156-FF09A30000]

#### Endangered Species; Receipt of Applications for Permit

**AGENCY:** Fish and Wildlife Service, Interior.

**ACTION:** Notice of receipt of applications for permit.

**SUMMARY:** We, the U.S. Fish and Wildlife Service, invite the public to comment on the following applications to conduct certain activities with endangered species. With some exceptions, the Endangered Species Act (ESA) prohibits activities with listed species unless Federal authorization is acquired that allows such activities.

**DATES:** We must receive comments or requests for documents on or before December 24, 2015.

**ADDRESSES:** *Submitting Comments:* You may submit comments by one of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments on Docket No. FWS-HQ-IA-2015-0166.

- *U.S. mail or hand-delivery:* Public Comments Processing, Attn: Docket No. FWS-HQ-IA-2015-0166; U.S. Fish and Wildlife Service Headquarters, MS: BPHC; 5275 Leesburg Pike, Falls Church, VA 22041-3803.

When submitting comments, please indicate the name of the applicant and the PRT# you are commenting on. We will post all comments on <http://www.regulations.gov>. This generally means that we will post any personal information you provide us (see the Public Comments section below for more information). *Viewing Comments:* Comments and materials we receive will be available for public inspection on <http://www.regulations.gov>, or by appointment, between 8 a.m. and 4 p.m., Monday through Friday, except Federal holidays, at the U.S. Fish and Wildlife Service, Division of Management Authority, 5275 Leesburg Pike, Falls Church, VA 22041-3803; telephone 703-358-2095.

#### FOR FURTHER INFORMATION CONTACT:

Brenda Tapia, (703) 358-2104 (telephone); (703) 358-2281 (fax); [DMAFR@fws.gov](mailto:DMAFR@fws.gov) (email).

#### SUPPLEMENTARY INFORMATION:

### I. Public Comment Procedures

#### A. How do I request copies of applications or comment on submitted applications?

Send your request for copies of applications or comments and materials concerning any of the applications to the contact listed under **ADDRESSES**. Please include the **Federal Register** notice publication date, the PRT-number, and the name of the applicant in your request or submission. We will not consider requests or comments sent to an email or address not listed under **ADDRESSES**. If you provide an email address in your request for copies of applications, we will attempt to respond to your request electronically.

Please make your requests or comments as specific as possible. Please confine your comments to issues for which we seek comments in this notice, and explain the basis for your comments. Include sufficient information with your comments to allow us to authenticate any scientific or commercial data you include.

The comments and recommendations that will be most useful and likely to influence agency decisions are: (1) Those supported by quantitative information or studies; and (2) Those that include citations to, and analyses of, the applicable laws and regulations. We will not consider or include in our administrative record comments we receive after the close of the comment period (see **DATES**) or comments delivered to an address other than those listed above (see **ADDRESSES**).

#### B. May I review comments submitted by others?

Comments, including names and street addresses of respondents, will be available for public review at the street address listed under **ADDRESSES**. The public may review documents and other information applicants have sent in support of the application unless our allowing viewing would violate the Privacy Act or Freedom of Information Act. 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.

### II. Background

To help us carry out our conservation responsibilities for affected species, and





State	Nonmetropolitan Counties or County Equivalents
Pennsylvania	Franklin County Monroe County
South Carolina	Allendale County Beaufort County Jasper County Orangeburg County Colleton County Greenwood County
South Dakota	Douglas County
Tennessee	Haywood County Maury County
Texas	Angelina County Concho County Hardeman County Harrison County Jim Wells County Kerr County Matagorda County Nacogdoches County Stephens County Van Zandt County Sevier County Duval County Erath County Hill County Jasper County Kleberg County Limestone County Navarro County Palo Pinto County Walker County
Vermont	Bennington County Lamoille County Washington County Windham County Orange County Rutland County Windsor County
Virginia	Accomack County Augusta County Brunswick County Greensville County Lancaster County Lunenburg County Northampton County Nottoway County Prince Edward County Shenandoah County Southampton County Rappahannock County
Washington	Ciallam County Jefferson County Mason County Pacific County San Juan County
West Virginia	Barbour County Gilmer County Greenbrier County Hardy County Lewis County Marion County Pocahontas County Raleigh County Eastern District Manu'a District Swains Island Western District
American Samoa	Eastern District Manu'a District Swains Island Western District
Guam	Guam
Northern Mariana Islands	Northern Islands Municipality Rota Municipality Saipan Municipality Tinian Municipality
Puerto Rico	Adjuntas Municipio Coamo Municipio Culebra Municipio Jayuya Municipio Las Marias Municipio Maricao Municipio Salinas Municipio Santa Isabel Municipio Utua Municipio Vieques Municipio
Virgin Islands	St. Croix St. John St. Thomas

2016 IRS SECTION 42(d)(5)(B) QUALIFIED CENSUS TRACTS

(2010 Census and 2007-2011, 2008-2012 and 2009-2013 American Community Survey (ACS) Data; OMB Metropolitan Area Definitions, December 1, 2009)

METROPOLITAN AREA: Abilene, TX MSA COUNTY OR COUNTY EQUIVALENT Taylor County	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
	101.00	102.00	103.00	104.00	108.00	109.00	117.00	119.00	131.00										
METROPOLITAN AREA: Aguadilla-Isabela-San Sebastián, PR MSA COUNTY OR COUNTY EQUIVALENT Aguada Municipio Aguadilla Municipio Isabela Municipio Lares Municipio San Sebastián Municipio	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
	4304.02	4008.00	4009.00	4010.00	4011.00	4013.01													
METROPOLITAN AREA: Akron, OH MSA COUNTY OR COUNTY EQUIVALENT Portage County Summit County	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
	6009.01	6012.00	6014.00	6015.01	6015.02	6015.03	5023.00	5031.00	5032.00	5033.00	5034.00	5035.00	5036.00	5037.00	5038.00	5039.00	5040.00	5041.00	5042.00
METROPOLITAN AREA: Albany, GA MSA COUNTY OR COUNTY EQUIVALENT Baker County Dougherty County	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
	9601.00	1.00	2.00	8.00	14.03	15.00	106.01	107.00	114.00										
METROPOLITAN AREA: Albany-Schenectady-Troy, NY MSA COUNTY OR COUNTY EQUIVALENT Albany County	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
	1.00	2.00	3.00	5.01	6.00	7.00	8.00	11.00	14.00	15.00	16.00	21.00							
METROPOLITAN AREA: Albuquerque, NM MSA COUNTY OR COUNTY EQUIVALENT Bernalillo County	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
	1.24	1.29	5.01	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	19.00
METROPOLITAN AREA: Alexandria, LA MSA COUNTY OR COUNTY EQUIVALENT Grant Parish Rapides Parish	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
	203.00	110.00	117.00	120.00	121.00	127.00	130.00	131.00	139.00										
METROPOLITAN AREA: Allentown-Bethlehem-Easton, PA-NJ MSA COUNTY OR COUNTY EQUIVALENT Warren County, NJ Carbon County, PA Lehigh County, PA Northampton County, PA	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
	306.00	204.00	4.00	5.00	7.00	8.00	9.00	10.00	12.00	15.01	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00
METROPOLITAN AREA: Altoona, PA MSA COUNTY OR COUNTY EQUIVALENT Blair County	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
	1007.00	1016.00	1019.00	1020.00	1021.00	1022.00	1023.00	1024.00	1025.00	1026.00	1027.00	1028.00	1029.00	1030.00	1031.00	1032.00	1033.00	1034.00	1035.00
METROPOLITAN AREA: Amarillo, TX MSA COUNTY OR COUNTY EQUIVALENT Potter County Randall County	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
	103.00	106.00	110.00	119.00	120.00	122.00	126.00	128.00	130.00	148.00	150.00	153.00	154.00	155.00	156.00	157.00	158.00	159.00	160.00



2016 IRS SECTION 42(d)(5)(B) QUALIFIED CENSUS TRACTS  
(2010 Census and 2007-2011, 2008-2012 and 2009-2013 American Community Survey (ACS) Data: OMB Metropolitan Area Definitions, December 1, 2009)

METROPOLITAN AREA: Erie, PA MSA COUNTY OR COUNTY EQUIVALENT Erie County	TRACT 1.00 17.00	TRACT 3.00 18.00	TRACT 4.00 19.00	TRACT 5.00 20.00	TRACT 6.00 119.00	TRACT 7.00	TRACT 8.00	TRACT 9.00	TRACT 12.00	TRACT 13.00	TRACT 14.00	TRACT 15.00
METROPOLITAN AREA: Eugene-Springfield, OR MSA COUNTY OR COUNTY EQUIVALENT Lane County	TRACT 21.02 45.02	TRACT 31.02 48.00	TRACT 32.01	TRACT 33.01	TRACT 33.02	TRACT 37.00	TRACT 38.00	TRACT 39.00	TRACT 40.00	TRACT 42.00	TRACT 44.03	TRACT 45.01
METROPOLITAN AREA: Evansville, IN-KY MSA COUNTY OR COUNTY EQUIVALENT Vanderburgh County, IN Henderson County, KY	TRACT 10.00 201.00	TRACT 11.00 203.00	TRACT 12.00 204.00	TRACT 13.00 104.03	TRACT 14.00	TRACT 15.00	TRACT 17.00	TRACT 18.00	TRACT 19.00	TRACT 20.00	TRACT 21.00	TRACT 23.00
METROPOLITAN AREA: Fairbanks, AK MSA COUNTY OR COUNTY EQUIVALENT Fairbanks North Star Borough	TRACT 1.00	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
METROPOLITAN AREA: Fajardo, PR MSA COUNTY OR COUNTY EQUIVALENT Fajardo Municipio Luquillo Municipio	TRACT 1503.02 1401.02	TRACT 1505.00 1402.01	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
METROPOLITAN AREA: Fargo, ND-MN MSA COUNTY OR COUNTY EQUIVALENT Clay County, MN Cass County, ND	TRACT 203.00 3.00	TRACT 204.00 5.02	TRACT 6.00	TRACT 7.00	TRACT 101.06	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
METROPOLITAN AREA: Farmington, NM MSA COUNTY OR COUNTY EQUIVALENT San Juan County	TRACT 2.05	TRACT 9428.01	TRACT 9428.02	TRACT 9428.03	TRACT 9429.00	TRACT 9431.00	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
METROPOLITAN AREA: Fayetteville, NC MSA COUNTY OR COUNTY EQUIVALENT Cumberland County Hoke County	TRACT 2.00 9703.00	TRACT 5.00 9704.01	TRACT 10.00 9704.02	TRACT 11.00	TRACT 12.00	TRACT 22.00	TRACT 24.01	TRACT 31.04	TRACT 35.00	TRACT 38.00	TRACT	TRACT
METROPOLITAN AREA: Fayetteville-Springdale-Rogers, AR-MO MSA COUNTY OR COUNTY EQUIVALENT Benton County, AR Madison County, AR Washington County, AR McDonald County, MO	TRACT 203.01 9601.00 102.00 703.00	TRACT 205.04 103.02	TRACT 210.01 104.03	TRACT 106.00	TRACT 107.01	TRACT 107.02	TRACT 111.01	TRACT 113.00	TRACT	TRACT	TRACT	TRACT
METROPOLITAN AREA: Flagstaff, AZ MSA COUNTY OR COUNTY EQUIVALENT Coconino County	TRACT 8.00	TRACT 10.00	TRACT 9422.02	TRACT 9450.00	TRACT 9451.00	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
METROPOLITAN AREA: Flint, MI MSA COUNTY OR COUNTY EQUIVALENT Genesee County	TRACT 1.00 15.00 38.00	TRACT 2.00 17.00 40.00	TRACT 3.00 18.00 103.04	TRACT 4.00 19.00 103.05	TRACT 5.00 22.00 105.01	TRACT 6.00 23.00 108.12	TRACT 7.00 26.00 123.10	TRACT 8.00 29.00 136.00	TRACT 9.00	TRACT 11.00	TRACT 12.00	TRACT 14.00 37.00
METROPOLITAN AREA: Florence, SC MSA COUNTY OR COUNTY EQUIVALENT Darlington County Florence County	TRACT 107.00 7.00	TRACT 112.00 8.00	TRACT 114.00 9.00	TRACT 10.00	TRACT 20.00	TRACT 22.01	TRACT 22.02	TRACT 26.00	TRACT	TRACT	TRACT	TRACT
METROPOLITAN AREA: Florence-Muscle Shoals, AL MSA COUNTY OR COUNTY EQUIVALENT Colbert County Lauderdale County	TRACT 202.00 101.00	TRACT 203.00 102.00	TRACT 103.00	TRACT 106.00	TRACT 107.00	TRACT 108.00	TRACT 110.00	TRACT	TRACT	TRACT	TRACT	TRACT











2016 IRS SECTION 42(d)(5)(B) QUALIFIED CENSUS TRACTS  
 (2010 Census and 2007-2011, 2008-2012 and 2009-2013 American Community Survey (ACS) Data; OMB Metropolitan Area Definitions, December 1, 2009)

METROPOLITAN AREA: San Antonio-New Braunfels, TX MSA  
 COUNTY OR COUNTY EQUIVALENT

Bandera County	4.00	1103.00	1105.00	1107.00	1108.00	1110.00	1209.01	1212.05	1214.04	1215.08	1302.00	1303.00
Bexar County	1304.01	1304.02	1305.00	1306.00	1307.00	1308.00	1309.00	1310.00	1311.00	1312.00	1315.07	1402.00
	1403.00	1404.00	1406.00	1408.00	1410.00	1411.01	1411.02	1418.00	1501.00	1503.00	1504.00	1505.01
	1505.02	1506.00	1507.00	1508.00	1510.00	1514.00	1519.00	1601.00	1604.00	1605.01	1605.02	1606.00
	1607.01	1607.02	1609.02	1610.00	1612.00	1613.02	1613.03	1613.04	1615.03	1615.04	1616.00	1618.02
	1620.04	1701.01	1701.02	1702.00	1703.00	1704.01	1704.02	1705.00	1706.00	1707.00	1708.00	1709.00
	1710.00	1711.00	1712.00	1713.01	1713.02	1714.01	1714.02	1715.02	1716.01	1716.02	1718.01	1718.02
	1803.00	1804.00	1805.01	1805.04	1806.02	1808.00	1810.03	1810.05	1813.03	1814.02	1819.01	1901.00
	1906.01	1910.04	1919.00	1920.00								
Guadalupe County	2102.00	2103.00										

METROPOLITAN AREA: San Diego-Carlsbad-San Marcos, CA MSA  
 COUNTY OR COUNTY EQUIVALENT

San Diego County	16.00	22.01	22.02	23.01	23.02	24.01	24.02	26.01	26.02	27.07	27.08	27.09
	27.10	28.01	29.04	30.01	30.04	31.11	33.01	33.03	33.04	33.05	34.03	34.04
	35.01	35.02	36.01	36.02	36.03	39.01	39.02	40.00	41.00	47.00	48.00	49.00
	50.00	51.00	52.00	57.00	65.00	83.05	83.39	83.41	83.43	83.61	83.63	83.64
	88.00	100.05	100.09	100.10	100.12	100.13	101.03	101.10	101.11	101.12	104.01	104.01
	104.02	105.02	116.01	116.02	117.00	118.01	118.02	120.02	121.02	122.00	124.01	125.01
	125.02	126.00	127.00	131.02	131.03	131.04	132.03	132.04	132.05	132.06	139.07	144.00
	148.06	153.01	157.01	157.03	158.01	158.02	159.01	159.02	162.02	163.01	163.02	165.02
	165.04	166.17	170.35	182.00	186.03	192.05	192.06	195.01	195.02	195.03	200.17	200.18
	200.28	200.29	201.08	202.02	202.06	202.07	202.09	202.13	202.14	203.08	205.00	206.01
	210.00	219.00										

METROPOLITAN AREA: Sandusky, OH MSA  
 COUNTY OR COUNTY EQUIVALENT

Erie County	407.00	408.00	412.00									
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METROPOLITAN AREA: San Francisco-Oakland-Fremont, CA MSA  
 COUNTY OR COUNTY EQUIVALENT

Alameda County	4007.00	4010.00	4013.00	4014.00	4015.00	4016.00	4018.00	4022.00	4024.00	4025.00	4026.00	4028.00
	4029.00	4030.00	4035.01	4035.02	4034.01	4034.02	4035.00	4036.00	4037.00	4038.00	4039.01	4039.02
	4060.00	4062.01	4062.02	4063.00	4065.00	4070.00	4071.01	4071.02	4072.00	4073.00	4074.00	4075.00
	4084.00	4085.00	4086.00	4087.00	4088.00	4089.00	4090.00	4092.00	4093.00	4094.00	4095.00	4096.00
	4097.00	4101.00	4102.00	4103.00	4105.00	4204.00	4220.00	4225.00	4227.00	4228.00	4229.00	4236.02
	4237.00	4240.01	4240.02	4331.03	4339.00	4340.00	4353.00	4355.00	4356.01	4362.00	4375.00	4377.01
	4377.02	4379.00										
Contra Costa County	3050.00	3060.03	3071.02	3072.01	3072.02	3100.00	3110.00	3120.00	3131.01	3132.06	3141.02	3141.03
	3141.04	3142.00	3280.00	3361.01	3361.02	3362.02	3381.01	3650.02	3660.02	3672.00	3680.01	3680.02
	3690.01	3730.00	3750.00	3760.00	3770.00	3790.00	3800.00	3820.00	3892.00			
	1022.03	1122.01	1122.02	1290.00	1322.00							
Marin County	106.00	107.00	113.00	117.00	118.00	119.02	120.00	121.00	122.01	122.02	123.01	123.02
San Francisco County	124.01	124.02	125.01	125.02	125.03	125.04	125.05	125.06	125.07	125.08	125.09	125.10
	209.00	229.01	230.01	231.02	231.03	232.00	234.00	257.02	258.00	260.02	260.03	263.01
	264.01	264.02	264.03	264.04	314.00	332.01	332.03	332.04	605.02	611.00	612.00	9805.01
San Mateo County	6002.00	6006.00	6008.00	6013.00	6015.02	6021.00	6022.00	6102.01	6102.02	6102.03	6103.02	6105.00
	6106.01	6108.00	6117.00	6118.00	6119.00	6120.00	6121.00					

METROPOLITAN AREA: San Germán-Cabo Rojo, PR MSA  
 COUNTY OR COUNTY EQUIVALENT

Cabo Rojo Municipio	8305.02	8306.03										
Lajas Municipio	8503.00	8504.00										
Sabana Grande Municipio	9605.00											
San German Municipio	8401.00											







