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January 5, 2022
Via Email

Ectory Lawless, Esq.
Docket & Records Manager
Tennessee Public Utility Commission
Andrew Jackson State Office Building
502 Deaderick Street, Floor
Nashville, TN 37243-0001

Re: Application of Jackson Sustainability Cooperative for a Determination of Exemption
Docket No. 21-00061

Dear Ms. Lawless:

Attached are electronic copies of the Petitioner's Supplemental Responses to the Discovery Requests from Jackson Energy Authority and to Tennessee Electric Cooperative Association. The electronic documents are in two sets. One set is bate stamped "JSC" and is available for public disclosure. A second electronic set of documents includes redacted documents marked "JSC CONFIDENTIAL." The attached documents are for the public record.

Next week when you are in, the applicant will hand deliver hard copies as well as documents on a USB flash drive. Additionally, a sealed envelope labeled CONFIDENTIAL for storage under lock and key with the TPUC will be hand delivered to you next week.

This letter confirms that supplemental discovery was served on all counsel of record, and confidential documents served on requesting counsel of record under the terms of the existing protective order. Let me know if you have any questions.

Sincerely,

John A. Beam, III

enclosure

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BEFORE THE TENNESSEE PUBLIC UTILITY COMMISSION
NASHVILLE, TENNESSEE

IN RE: THE APPLICATION OF JACKSON SUSTAINABILITY COOPERATIVE FOR A DETERMINATION OF EXEMPTION AND IN THE ALTERNATIVE, FOR A CERTIFICATE OF PUBLIC CONVENIENCE AND NECESSITY	))))))	**DOCKET NO. 21-00061**

PETITIONER'S SUPPLEMENTAL RESPONSES TO TENNESSEE ELECTRIC COOPERATIVE ASSOCIATION'S DISCOVERY REQUESTS

Petitioner Jackson Sustainability Cooperative is supplementing its responses to discovery from Tennessee Electric Cooperative Association in response to the October 4, 2021 letter requesting more detailed responses.

Jackson Sustainability Cooperative seeks a declaratory ruling from the Commission that its proposed solar facility is not subject to regulation under T.C.A. 65-4-101(6)(A)(v) because it is a non-profit cooperative that is, therefore, deemed not a public utility subject to regulation under the statutory exception found in T.C.A. §65-25-123.

Tennessee Electric Cooperative Association has questioned the objections to discovery requests based on the basis the request was overly broad. The comments by the Advisory Commission on Tenn. R. Civ. P. Rule 34.02 provide that "[a] responding party may object to a Rule 34 request as overly broad on the grounds that the time period covered is too long, or that the breadth of sources from which documents are sought is unduly burdensome, providing the specific bases therefore, and further making clear whether the objection is being made in whole or in part. (In re Amendments to the Tenn. Rules of Civil Procedure, 2019 Tenn. LEXIS 3,

*11-12.) The analysis of whether the inquiry is overly broad first looks to whether it relates to a claim of the party. Johnson v. Nissan N. Am., Inc., 146 S.W.3d 600, 605 (Tenn. App. 2004) In addition to relevancy, the analysis is on whether the inquiry invades a privilege or the necessity of protecting a privacy interest, especially from annoyance, embarrassment, oppression, or undue burden or expense." Cyc. Fed Proc. § 25.34 3rd Ed. (2001) Id. at § 25.34. When parties go too far, the court may whittle down their discovery request, "taking into account the needs of the case, the amount in controversy, limitations on the parties' resources, and the importance of the issues at stake in the litigation." Tenn. R. Civ. P. 26.02(1); Reid v. State, 9 S.W.3d 788, 793 (Tenn. App. 1999)

Without admitting that any existing response is deficient, Jackson Sustainability Cooperative provides supplemental responses as follows:

REQUESTS FOR PRODUCTION

1. Produce all documents upon which You intend to rely in support of Your Petition or JSC's Response in this Docket.

RESPONSE:

Invoking all prior objection and limitations, the Petitioner intends to rely on documents it files, documents referenced in the filings, the documents filed by others in this matter, and rebuttal documents. The Petitioner is not stopping the development of its solar facility pending a declaratory ruling on whether it is not subject to regulation under T.C.A. 65-4-101(6)(A)(v) because it is a non-profit cooperative as described in T.C.A. §65-25-123. The Petitioner will supplement its responses as the development of the solar facility continues toward the financing and construction phase. See Response to Request 2 for a reference to the documents.

2. Produce all documents referenced or relied upon in Your answers to TECA's interrogatories to JSC in this Docket.

RESPONSE:

Invoking all prior objections and limitations, Jackson Sustainability Cooperative relies on Bate Stamped JSC 000001 through JSC 000869, and Bate Stamped JSC CONFIDENTIAL 500001 through JSC CONFIDENTIAL 500167. Any other documents located or produced as the solar facility develops will be supplemented.

4. Produce all documents that support Your position that JSC is not a public utility.

RESPONSE:

Invoking all prior objection and limitations, Jackson Sustainability Cooperative requests that the Commission look at its proposed Solar Facility under T.C.A. §65-4-101(6)(A)(v) and T.C.A. §65-25-123 to determine that Jackson Sustainability Cooperative is not a public utility subject to regulation. T.C.A. §65-4-101(6)(A)(v) expressly provides that a nonprofit community cooperative subject to the Rural Electric and Community Services Cooperative Act is not a public utility in Tennessee. Jackson Sustainability Cooperative relies on the fact that it is organized with the intent to operate under the Rural Electric and Community Services Cooperative Act. Therefore, the answer to the request for production of documents 4 requires the preparation or the making of a compilation of documents that contain the express intent of Jackson Sustainability Cooperative to act as a community cooperative. Jackson Sustainability Cooperative seeks a prospective ruling that its plan to share supplemental energy among a small number of members as a community cooperative that exempt from characterization as a "public

utility" as a matter of law. Several material documents that manifest this intent to operate as an exempt nonprofit cooperative include the Charter (Bate Stamped JSC 000024 to JSC 000026), Charter Amendment (Bate Stamped JSC 000400 to JSC 000401), Bylaws (Bate Stamped JSC 000028), and Bylaw Amendment (Bate Stamped JSC 000403 to JSC 000407). A discussion on formation of the nonprofit in throughout the Petition and at the Direct Testimony of Dennis Emberling, Part II (Bate Stamped JSC 000426 to JSC 000429).

Public utility is defined by statute as an entity that owns, operates, manages or controls power services that are "dedicated to the public use, under privileges, franchises, licenses, or agreements, granted by the state or by any political subdivision." T.C.A. 65-4-101(6)(A) In this case, a prospective member is eligible for consideration as a conditional Membership if its plant and facility (1) annually requires or is expected to annually require at least 100,000 kilowatt-hours (kWh) of electric energy; and, (2) uses electric energy on a demand curve consistent with the Cooperative's requirements." (Bylaws, Article II, Section 2.1, Bate Stamped JSC 000034). Therefore, there are no documents that show the Petitioner's proposed facility for solar energy from renewable sources is "dedicated to the public use" because it is limited to members with certain energy profiles. Additionally, there is no document such as a franchise granted by the state to the Petitioner that requires the Petitioner to serve all public needs in an assigned geographic territory. Those agreements are reserved for public utilities. Jackson Sustainability Cooperative is not a public utility as defined in the statute.

Jackson Sustainability Cooperative provides supplemental energy to its members from renewable sources. It intends to operate for the benefit of its members. It does not serve the general public as public utility. Internal documents used to analyzing financing or analyzing

funders are attached as Bate Stamped JSC 000441 to JSC 000863).

5. Produce all documents, including studies, analyses, policies, and plans, concerning JSC's operations; market; competition; competitors; potential and current members, patrons, or other customers; and projected customer demand.

RESPONSE:

Invoking all prior objections and limitations, the analysis of potential members and plans to include members is limited to neighbors to the proposed solar facility who operate manufacturing facilities in the Roosevelt Parkway neighborhood in Jackson are heavy users of electricity. (Petition, Bate Stamped JSC 00005; List of Operators, Bate Stamped JSC CONFIDENTIAL 5000136) Many of these manufacturers have corporate sustainability goals and policies that require use of renewable energy. They cannot economically justify building their own renewable-energy generation facilities in Jackson. Manufacturers can join together as members to take advantage of economies of scale by constructing and sharing the power a solar facility generates to supplement their demand for electricity and accomplish corporate goals of using renewable energy. The solar facility will reduce electricity costs incurred at peak demand. (Bate Stamped JSC 000429) The municipal utility continues to provide primary usage requirements. The solar facility supplements by meeting the increased demands from time to time for higher amounts of power. In this way, energy from the solar facility reduces the level and duration of high demand on the municipal utility, its distribution system, its substations, and TVA's entire system.

The solar facility also provides reliable, high-quality, stable power that can withstand

major storms and lengthens the life of machinery. (Bate Stamped JSC 000427) Newly installed "smart" meters will monitor precisely monitor electric energy consumption, making significant improvements in energy efficiency and conservation possible. (Bate Stamped JSC 000431)

The Members of the cooperative also desire to be good corporate citizens of Jackson and contribute to its development, environment, and quality of life. (See benefits in response to Request No. 6 below) The cooperative's purposes therefore include doing research into various means of conserving energy, bringing Jackson into national prominence with its innovations in solar energy. The cooperative will also bring internships and training programs to Jackson's colleges and high schools, as well as other training to increase and improve the skilled-labor pool in Jackson, Tennessee.

The planned benefits to the Member who share supplemental energy from renewable sources are summarized in Paragraph 41 of the Petition. (Bate Stamped JSC 000018) The planned benefits include (1) improving the resiliency and reliability of electric service to key manufacturing employers in Jackson, Tennessee. (See Bate Stamped JSC 000417 to JSC 420) The Applicant's Facility for supplemental renewable energy is a modern solution that allows participants to continue using local energy from the municipal provider while having a local renewable generation and storage facility that reduces the risk of outages with real savings to the participants who have expensive restart-protocols (Bate Stamped JSC 000427); (2) assisting major manufacturing facilities in Jackson in making substantial progress toward their stated corporate goals by switching some of their peak energy consumption from fossil-fuel based to fully clean, green, renewable energy from solar sources stored in lithium batteries (Bate Stamped JSC 000426 to JSC 000433); (3) facilitating energy conservation through smart meter technology

that allows customers to receive solar power and to prioritize and monitor their electrical usage down to the individual circuit level, giving them previously unavailable information and enabling them to increase efficiency in their facilities (Bate Stamped JSC 000431 and JSC 000435); (4) reducing manufacturers' maintenance and replacement expenses for their expensive machinery as a result of improved power quality and minimizing outagers such as brownouts and blackouts; and (5) enabling Members to acquire supplemental energy to operate with better efficiency in the hopes that they choose Jackson, Tennessee as the place to expand their business operations in the future. (Bate Stamped JSC 000426)

6. Produce all documents, including studies, analyses, policies, and plans, concerning the benefits JSC may deliver to members, patrons, and the community, including documents relating to the document titled "Economic Impact of the Jackson Solar Facility," attached as Exhibit 13 to the Petition.

RESPONSE:

Invoking all prior objections and limitations, there are no documents that mention benefits to the patron(s). In addition to the Petition and filed exhibits, other places where benefits to members and the Jackson community are mentioned include website maintained by the solar developer Community Development Enterprieses - Jackson I; the invitation letter that was sent to some potential participants (Bate Stamped JSC CONFIDENTIAL 5000134); the power point presentation (Bate Stamped JSC CONFIDENTIAL 5000124); the unpublished press release given to the Jackson Sun (Bate Stamped JSC CONFIDENTIAL 5000135); Aims of the Co-op (Bate Stamped JSC 0000416); How the Co-op Works (Bate Stamped JSC 0000415); and

Feasibility Study (Bate Stamped JSC CONFIDENTIAL 500057), Minutes of Board Meeting (Bate Stamped JSC 000864).

Certain of these documents were provided or made available to those with manufacturing facilities in the Roosevelt Parkway neighborhood in Jackson. Many of these manufacturers have corporate sustainability goals that require use of renewable energy. These prospective members cannot economically justify building their own renewable-energy generation facilities in Jackson. However, manufacturers can join together to take advantage of economies of scale by participating in the construction of and sharing of the power a solar facility generates to supplement their demand for electricity and accomplish corporate goals of using renewable energy. (See more detail as part of Response to No. 5 above)

These documents show how the Jackson community benefits by a cooperative solar facility where the members contribute to its development, environment, and quality of life. The cooperative's purposes include doing research into various means of conserving energy, and bringing Jackson into national prominence with its innovations in solar energy. The cooperative will also bring internships and training programs to Jackson's colleges and high schools, as well as other training to increase and improve the skilled-labor pool in Jackson, Tennessee.

7. Produce all documents concerning the impact of JSC's solar facility on JEA with respect to that entity's finances, facilities, future costs, and sales of electricity.

RESPONSE:

Invoking all prior objections and limitations, the Petitioner avers that its proposed solar facility as described in the Petition and supporting documents presents a number of likely

impacts on Jackson Energy Authority ("JEA"), including the following:

The Petitioner's solar facility will lower JEA's total monthly demand peak. Therefore, it reduces the capacity charge from TVA to JEA for peak demand. (see Petition, Schedule of Terms, p. 7, Bate Stamped JSC 000108 to JSC 000110; Contract, Bate Stamped JSC 000098 and JSC 000101; Petition, ¶ 10, Bate Stamped JSC 000010) Lowering peak demand reduces wear and tear on JEA's substations, lines, and equipment. Demand spikes followed by drops are hard on JEA's system. Reducing these spikes lowers JEA's maintenance, repair, and replacement costs.

Offering backup power to some manufacturers when the grid fails reduces pressure on JEA to restore power. Backup power also makes the overall process of bring the grid back up easier to manage. It also reduces manufacturers' complaints to JEA about power failures, and improves their satisfaction with JEA's service.

Supplying higher quality power (more tightly regulated frequency and voltage) to manufacturers reduces manufacturers' demands for JEA to reduce the incidence of spikes, surges, and fades in frequency and voltage, which is very hard on the manufacturers' expensive machinery. This saves JEA money by avoiding having to install equipment to regulate frequency and voltage more tightly for these manufacturers.

Providing supplemental solar-generated power to manufacturers reduces their pressure on JEA to switch to renewable energy sources.

The availability of solar power to a small group of members in Jackson will encourage these members to expand their existing businesses and will attract new business to come to Jackson. All these will become JEA's customers, not just for electricity, but for all the utilities

JEA offers the public. This will increase JEA's profits.

Overall, these benefits, taken together, should substantially outweigh the loss of a small percentage of JEA's revenue for demand charges from a few manufacturers. The net result should be an increase in JEA's profitability and satisfaction rating from its customer base.

8. With respect to JSC's solar facility, produce all contracts, draft contracts, letters of intent, and memoranda of understanding to which JSC is, or is contemplated to be, a party, as well as communications concerning each of the foregoing.

RESPONSE:

Jackson Sustainability Cooperative has approved and entered into a confidential equipment lease for the solar facility with a purchase option. Bate Stamped JSC CONFIDENTIAL 500143 to JSC CONFIDENTIAL 500161) Jackson Sustainability Cooperative has entered into three confidential conditional member agreements. (Bate Stamped JSC CONFIDENTIAL 500162 to JSC CONFIDENTIAL 500167)

9. Produce all documents concerning the relationship between JSC and CDE.

RESPONSE:

Jackson Sustainability Cooperative will lease its generation and delivery equipment from Community Development Enterprises - Jackson I, a solar developer. (Petition, ¶¶23 and 31, Bate Stamped JSC 000013, and JSC 000016) Also, Community Development Enterprises - Jackson I may provide start up funds as a Patron of Jackson Sustainability Cooperative. (see Exhibit 2, Bylaws, Section 9.2, Bate Stamped JSC 000050) See response to Request 8 above for the

confidential equipment lease where Jackson Sustainability Cooperative is the lessee of all equipment forming the solar facility.

10. Produce all documents, including requests for proposals and contracts, memoranda of understanding, or letters of intent to which JSC or CDE is a party, concerning the construction or operation of solar facilities, or the generation, transmission, or sale of electricity in the state of Tennessee by JSC, CDE, or any entity affiliated with JSC or CDE.

RESPONSE:

Invoking all prior objections and limitations, there is no contract with iSun. iSun was being considered for a role in the engineering, procurement, and construction of the solar Project for the Petitioner. Northern Reliability, Inc. will work in conjunction with a local contractor to secure vendors once the designs are finalized and equipment ordered for delivery to the site.

11. Produce all documents concerning the financing of JSC, CDE, or the solar facility, including all documents provided to potential funders, as referenced on page 14 of the Petition.

RESPONSE:#

The Petitioner has signed nondisclosure agreements with several prospective funders at Bate Stamped JSC CONFIDENTIAL 5000110 through JSC CONFIDENTIAL 5000122. Jackson Sustainability Cooperative is financing its equipment through a confidential lease with a purchase option. (Bate Stamped JSC CONFIDENTIAL 500143).

INTERROGATORIES

12. Identify each person that You reasonably believe may possess knowledge of facts or information relevant to this Docket.

All persons described in the Petition or who are associated with the vendors described in the Petition, including the joint venture parties in Community Development Enterprises - Jackson I and their members and shareholders. Richard Donnell replaced Dr. Ann Keyl as a Director of the Petitioner. Other persons with knowledge include David Hunt, John C. Meyer Jr., Michael Miner, Michael Kahn, and Greg Noble. This response will be supplemented as development of the solar facility continues.

13. Identify each person who provided information or otherwise participated in creating the documents submitted by JSC in this Docket, including the Petition, the Direct Testimony of Dennis Emberling, filed on May 24, 2021, JSC's Bylaws and Amendment to the Bylaws, JSC's Charter and the Articles of Amendment to the Charter, JSC's Conditional Member Agreement, and JSC's Full Member Agreement.

RESPONSE:#

Invoking all prior objections and limitations, the Petitioner, through counsel, circulated all or part of the Petition and supporting documents among several persons for comment, including Dennis Emberling, David Shimon, John C. Meyer Jr., Michael Miner, David Hunt, and Greg Noble, prior to approval. The Board of Directors approved the Petition. (Bate Stamped JSC 000866)

14. Identify all facts that support Your position that JSC is a non-profit cooperative entity subject to the Rural Electric and Community Services Cooperative Act, as codified at T.C.A. § 65-25-101 et seq.

RESPONSE:

Facts that establish Jackson Sustainability Cooperative as an incorporated non-profit cooperative are found throughout the Petition, beginning with the second paragraph of the Petition. (Bate Stamped JSC 000005 to JSC 000007). The Charter establishes the purpose of providing supplemental energy from renewable sources to members. (Bate Stamped JSC 000024) Jackson Sustainability Cooperative has A board of directors. (Bate Stamped JSC 000006; Bate Stamped JSC 000864). Members have voting rights. (Bylaws, Bate Stamped JSC 000044). There Petitioner currently has three conditional members. (Bate Stamped JSC CONFIDENTIAL 500162 to JSC CONFIDENTIAL 500167). The Petitioner has a website for members only. The Petitioner has a bank account. The Petitioner has transacted business. (Bate Stamped JSC CONFIDENTIAL 500143 TO JSC CONFIDENTIAL 500161) Most of the documents filed in this matter identify Jackson Sustainability Cooperative as a non-profit cooperative that provides supplemental solar energy to a few members.

15. Identify all facts that support Your position that JSC is not a "public utility" as defined by T.C.A. § 65-4-101 et seq.

RESPONSE:

Invoking all prior objections and limitations, the common English definition of "public utility" is an entity that provides goods or services to the general public. Under the statutory

definition, a "public utility" is an entity that operates power services dedicated to the public use under a franchise agreement with government. T.C.A. 65-4-101(6)(A) Jackson Sustainability Cooperative provides supplemental energy from renewable sources. It does not replace the municipal provider who operates under an agreement with government as a public utility that generally must meet the needs of all citizens for electric power. Jackson Sustainability Cooperative allows sharing energy from renewable sources among a small group, likely 2 to 5 users. The municipal provider only has energy from one supply source, TVA, who provides electricity from sources that are not as environmentally friendly as the proposed solar facility of Jackson Sustainability Cooperative. Unlike the municipal provider who is a public utility under any definition, Jackson Sustainability Cooperative provides supplemental energy that the public is not permitted or entitled to use. Jackson Sustainability Cooperative is a non-profit corporation as defined and restricted in its formation documents. Jackson Sustainability Cooperative will transition from community leadership to leadership voted on by a few members who share the common objective of increasing the amount of energy used from renewable sources. The minimum qualifications for membership eliminate the general public from obtaining solar energy from this shared solar facility that exists to serve its members. These members are also neighboring businesses with a common objective in increasing energy from renewable sources.

In Tennessee "public use" is a synonym with "public utility." (Attorney General Opinion 17-25, f.n. 3, Bate Stamped JSC 000411) A service dedicated to public use is where the public "has a right to demand such service so long as it is continued with reasonable efficiency under proper charges." (Id.) In this context, Jackson Sustainability Cooperative electric energy is not useful to the public because it is not available to most persons.

After a severe snow storm if a grocery store and adjoining pharmacy lease a portable diesel generator, the owner of the generator does not become a public utility. Just because two companies share a diesel generator does not make them utilities either. Jackson Sustainability Cooperative is a solar facility, a generator, shared by a few compatible companies. Sharing a generator does not make the members or the cooperative a public utility.

16. Identify all facts that support Your position that JSC's proposed solar facility is not "affected by and dedicated to the public use," as stated on page 17 of the Petition and page 8 of JSC's Response.

RESPONSE:

See response to Interrogatory 15 above. Public use and public utilities are synonyms in Tennessee. (Attorney General Opinion 17-25, f.n. 3, Bate Stamped JSC 000411)

17. Identify all facts that support Your position that JSC "does not hold itself out to the general public," as stated on page 10 of JSC's Response.

RESPONSE:

See response to Interrogatory 15 above. Additionally, Jackson Sustainability Cooperative is not deemed to hold itself out to the public for the following reasons: Participation with the Petitioner is not available to the public. There are minimum qualification standards as well as compatibility with the energy generated by the solar facility. No business can buy energy from the leased equipment just because they desire to use renewable energy. Only the few participants expressly invited into membership will participate in sharing the capabilities of

the solar facility. Jackson Sustainability Cooperative is prepared to serve only particular neighbors with supplemental energy. The Petitioner conducts its activities by making offers directly to a few companies selected that meet the minimum standard and have energy profiles that fit the capabilities of the solar facility. There are no general offers to the public. The Petitioner's web site can only be assessed by members.

The bylaws and charter provide a not for profit corporation organized for the benefit of its members to who will receive supplemental electrical energy. Members will also contribute to redevelopment of neighborhoods, promote energy efficiency of its members, provide research and development into energy efficiency, and provide job training and education for Jackson residents.

Jackson Sustainability Cooperative does not replace the municipal provider. The public has an interest in demanding service from its municipal provider. The general public does not pay the demand charges for capacity in the system. The Petitioner is focused on the charges for providing capacity, not charges for power consumed. Qualification to share in the solar facility eliminates the general public. The general public requires more than supplemental energy to meet its needs. A public utility must accept substantially all requests for its services. Participation with Jackson Sustainability Cooperative is by invitation. The Full Member Agreement spells out the restrictions for membership and the terms for receiving supplemental energy.(see Bate Stamped JSC 000063)

Jackson Sustainability Cooperative is not in direct competition with the municipal provider because in only provides supplemental electricity. All members remain connected to the JEA/TVA grid and receive full services from JEA. A competitor would be an alternative to

JEA, not a supplement to it. For example, when the grid fails, Jackson Sustainability Cooperative continues to provide power. It is not competing with JEA, which at such times is not providing electricity at all, it is supplementing JEA. Though the Petitioner may reduce JEA's revenue from a few of its customers, it will increase the number of JEA's customers in Jackson, allow them to expand, and ultimately increase JEA's revenue. Equally important, the supplemental solar energy will relieve JEA of peak demand, lowering its cost of energy supplied by TVA. Thus, short term revenue may decrease, while profits increase for JEA. The municipal provider should have lower costs for upgrades and repairs to its distribution system among the members of the Petitioner.

Jackson Sustainability Cooperative plans on servicing a very limited number of members who are in a very small area of adjacent and nearly adjacent premises. The Petitioner does not hold itself out to the general public because its does not and cannot afford to operate a distribution system like JEA and TVA to convey electricity from its facility. The Petitioner provides supplemental energy from renewable sources to its neighbors in and among a very small community of businesses. The Petitioner also cannot go beyond providing supplemental solar energy that helps meet peak demand where users pay for capacity rather than consumption of electricity. The Petitioner's solar facility has limited capacity and can only serve a few users. The cost of connecting each member with smart meters and underground connections makes serving the general public economically infeasible.

18. Identify all facts that support Your position that JSC's proposed solar facility project does not violate the Geographic Territories of Electric Utility Systems act, as codified at

T.C.A. § 65-34-101 et seq. (the "GTL").

RESPONSE:

Invoking all prior objections and limitations, Jackson Sustainability Cooperative is a Tennessee non-profit corporation. Under its bylaws, the board of the cooperative will transition from supportive members of the community to the members. Once the solar facility is operational the members who consume the supplemental energy will operate the cooperative. Please see responses to Requests 3, 4, and 14 above that discuss why Jackson Sustainability Cooperative intends to operate as a cooperative.

There is an exceptions in the Geographic Territories of Electric Utility Systems Act (G&T) that applies to Jackson Sustainability Cooperative, as follows:

> (b) No G&T cooperative shall provide telephony, cable television, video programming, Internet access or other telecommunications services to retail customers in the TVA area; provided, however, that **nothing in this section shall preclude or prevent a G&T cooperative from** owning, leasing, **operating and maintaining equipment or facilities** for its own purposes or **for the purpose of enabling one (1) or more members to** provide or **utilize advance metering infrastructure, load control, appliance monitoring, power exchange, billing, electric services** or functions **or any other similar or component service** now or hereafter developed **in connection with the provision of electricity to end-use customers**.
>
> Tenn. Code Ann. § 48-69-118(b)(emphasis added)

Jackson Sustainability Cooperative will operate a solar facility with battery storage. Its members will use advanced metering, load control, and equipment monitoring for the supplemental electric energy it receives from the solar facility. The solar facility is operated "in connection with the provision of electricty to end-use [members]." See Response to Request 19 below.

19. Identify all language in the GTL that supports the statement "the legislature did

not intend to prevent this kind of Solar Facility project," which appears on page 12 of JSC's Response.

RESPONSE:

Invoking all prior objections and limitations, However, the Geographic Territories of Electric Utility Systems Act (G&T) states that non-consumer owned entities expressly excludes electric and community service cooperatives. T.C.A. 65-34-102(4)

The Petitioner's solar facility is an "electric and community service cooperative." The G&T explains this form of organization as follows:

> (4) Non-consumer owned electric system means any public electric system **other than electric and community service cooperatives** and municipal electric systems;
>
> T.C.A. 65-34-102(4)(emphasis added)

The Petitioner does not operate a public electric system (see Response to Request 17 above). The G&T defines public electric systems as follows:

> (5) Public electric system includes electric and community service cooperatives, municipal electric systems, and every individual, co-partnership, association, corporation or joint stock company, their lessees, trustees or receivers, appointed by any court whatsoever, that own, operate, manage, or control any electric power system, plant, or equipment within Tennessee **affected by and dedicated to public use.**
>
> T.C.A. 65-34-102(5)(emphasis added)

Additionally, the Petition relies on Section 118(b) of the G&T, stated as follows:

> (b) No G&T cooperative shall provide telephony, cable television, video programming, Internet access or other telecommunications services to retail customers in the TVA area; **provided, however, that nothing *in this section* shall preclude or prevent a G&T cooperative from owning, leasing, operating and maintaining equipment or facilities for its own purposes or for the purpose of enabling one (1) or more members to provide or utilize advance metering infrastructure, load control, appliance monitoring, power exchange, billing, electric services or functions or any other similar or component service now or hereafter developed in connection with the provision of electricity to end-use customers.**

T.C.A. § 48-69-118(b)(emphasis added)

The proposed Solar Facility provides supplemental electric service to its members through advanced metering, load control, and equipment monitoring, as part of the components of providing efficient, high quality, supplemental energy from renewable sources. The municipal provider is not replaced. The exception offered under 118(b) states that nothing "in this section" prevents these component services. Jackson Sustainability Cooperative avers that quality supplemental solar energy is a "component service" that is consistent with the legislative purpose of developing renewable, clean generation sources of electricity. (see T.C.A. § 48-69-102(a)) The Tennessee legislature suggests use of the Petitioner's model for its proposed facility as follows:

> (b) The general assembly finds that because of economies of scale needed for many forms of electrical energy supply resources, there are opportunities to acquire and operate these additional sources of energy on a cooperatively owned basis from owned or leased facilities to fulfill growing needs in and around this state.
>
> T.C.A. § 48-69-102(b)

22. Explain whether and how JSC will accept requests for its services.

RESPONSE:

Invoking all prior objections and limitation, the prior response to Interrogatory 22 provides the steps for a typical potential members who wants to participate in sharing a solar facility to accomplish their corporate sustainability goals and policies that require a transition to the use of renewable energy. By joining together, members who cannot economically justify building their own renewable-energy generation facilities, can join together to take advantage of economies of scale by sharing supplemental power from a solar facility. In addition to

accomplishing corporate goals of using renewable energy, the prospective member may be interested in obtaining reliable, high-quality, stable power for critical equipment or processes. Other prospects may want to participate because of the contributions to the environment and the community, through conservation initiatives and education and training.

The Petitioners have a process for new members, summarized as follows:

> A business become a Conditional Member.
>
> The Conditional Member provides electricity information to the Petitioner who prepares a customized analysis of electricity usage.
>
> If the Petitioner selects the Condition Member, the Petitioner invites the Conditional Member to become a Full Member.
>
> The Full Member Agreement is signed.
>
> The Petitioner will install underground wiring to the member's building(s).
>
> In the member building, the Petitioner installs a smart meter, control panel, transformer, and fiber modem communication system.
>
> The member shares in the renewable solar energy under the terms of the Full Member Agreement.

The prior response to Interrogatory 22 was focused on minimum standards for members who typically have high levels and/or long durations of high demand on the municipal utility and its distribution system.

24. Explain whether and how JSC will operate the solar facility on an area coverage basis.

RESPONSE:

Invoking all prior objections and limitations, no information was withheld from the prior response to Interrogatory 24.

27. Explain whether and how JSC members will benefit from the "federal tax credits and accelerated depreciation benefits" referenced on page 14 of the Petition.

RESPONSE:

Jackson Sustainability Cooperative does not directly benefit from accelerated depreciation on the equipment the cooperatively leases. The Petitioner indirectly benefits because the tax equity financing party benefits from taking accelerated depreciation. This was explained in the original response to Interrogatory 27.

28. Explain whether and how JSC will be in competition with JEA or any other local power company once JSC's solar facility is operational.

RESPONSE:

Invoking all prior objections and limitations, Jackson Sustainability Cooperative does not consider itself in competition with the municipal provider in the sense of being a rival for the same customer or for a fixed pool of profits or striving to attain a victory. In fact, the efforts of the Petitioner are very likely to increase the profits of the municipal provider. Specifically, it will lower the municipal provider's monthly charges from TVA for peak demand, by lowering the municipal provider's overall system demand peak each month. This is an expensive charge from TVA. Lowering it saves substantial cost-of-sales to the municipal provider. In the 12 months

ending June 30, 2020, the municipal provider's 2020 Annual Report shows annual charges from TVA of $109M, and it is likely that half of that is for demand, or about $55M. The same report shows the municipal provider's peak demand for that year as 354,569kW.

More specifically, the municipal provider's published annual revenues for 2020 from 3 of their 10 largest customers totaled $4,824,495. If the supplemental renewal energy from the Petitioner to those 3 businesses cut the municipal provider's revenue from them in half (a rough estimate), that would cost the municipal provider approximately $2.4M per year in lost revenues. The same annual report shows their peak demand for that year to total 15,576kW, which = 4.4% of the municipal provider's annual peak demand. Although this is a much simplified estimate (the municipal provider can supply the exact figures), a 4.4% reduction in demand charges from TVA would be about $2.4M. Therefore the lower cost the municipal provider would have to pay TVA would exactly offset the loss of revenue. However, the municipal provider's charges from TVA would decrease even further, because that 50% reduction in demand from the solar energy supplied by the Petitioner would also greatly reduce the municipal provider's usage in kWh from these 3 manufacturers, which would in turn lower the municipal provider's charges from TVA for usage. Jackson Sustainability Cooperative might (at most) supply these manufacturers with 25,000,000 kWh/yr, which is approximately 32% of their 77,625,919kWh annual usage as stated in the annual report. The municipal provider would get a reduction in usage charges from TVA for this 25,000,000 kWh/yr.

Presumably, Jackson Energy Authority makes a small gross profit margin on the electricity it buys from TVA and resells to its customers in Jackson. If that margin were 10%, the municipal provider would lose about $220,000 per year profit from having Jackson Sustainability

Cooperative supplement their electricity (10% of half of their $4,385,905/year revenue from these 3). This represents 4.9% of the municipal provider's annual profit of $4,484,526. However, this would be offset by relieving the municipal provider's system, substations, lines, and equipment of some demand surges and spikes, which will lower the municipal provider's maintenance, repair, and replacement costs for those components. In the 12 months ending June 30, 2020, the municipal provider's 2020 Annual Report shows annual costs of $2,569,964 for distribution expenses for this equipment, plus $41,789 for its maintenance, $27,859 for overhead line expense and $1,187,449 for related distribution expenses. These total $3,827,061. A reduction of a mere 6% in these costs would exceed the $220,000 per year lower profit from the 3 manufacturers.

Business expansion due to availability of solar and the better reputation it gives Jackson will result in more revenues for the municipal provider, not just for electricity service, but for all its utility services to these expanded and new customers. More than enough revenue to offset any small losses in profits on demand charges to a few manufacturers.

And the availability of supplementary electricity from JSC will inevitably reduce The municipal provider's capital expenditures for expanding its system as businesses expand and move into Jackson.

All in all, the municipal provider's revenues might go down by about $2.4M from the Petitioner's supplementing electricity for these 3 manufacturers. But its costs of sales from TVA for demand and usage charges will go down nearly that much (if not more, due to the high cost of peak demand from TVA). And its expenses for maintenance, repair, and replacement of its system will also go down by perhaps several hundred thousand dollars per year. Plus its new

profits from electrical and other services to expanded and new businesses in Jackson due to the availability of solar and the good publicity attendant on it could easily be hundreds of thousands of dollars per year more. Further savings to the municipal provider come in the form of reduced capital expenditures to expand its capacity. All in all, the municipal provider is very likely to come out substantially ahead as a result of the Petitioner's providing supplementary electricity. Therefore, far from competing with the municipal provider for profits, the Petitioner is actually helping the municipal provider increase its profits. It is a win-win, rather than a win-lose, which is the definition of competition.

Next, the Petitioner is no a rival for the same customers. Jackson Sustainability Cooperative and the municipal provider will continue to serve a few persons together. Jackson Sustainability Cooperative is not taking any customers away from the municipal provider. They continue to purchase all their other utility services, plus about half or more of their electricity, from the municipal provider.

29. Explain whether and how JEA or TVA is a "competing enterprise that distributes electric energy" under Section 5.3.2. of the Bylaws of Jackson Sustainability Cooperative, attached as Exhibit 2 to the Petition.

RESPONSE:

Section 5.3 is the qualification of directors of the Jackson Sustainability Cooperative. The qualification standards are to identify conflicts of interest. For example, if a prospective director has a financial interest in another solar farm, like the one that exists at the airport in Jackson, Tennessee, the potential conflict of interest would require examination. If a TVA

employee were nominated to serve on the board of directors, his employment at TVA would not be considered a conflict since Jackson Sustainability Cooperative provides only supplemental energy.

32. Specify the "peak demand profile" for each member or prospective member of JSC, as referenced on page 8 of the Petition.

RESPONSE:

For a more detailed explanation of peak-demand, please see the Direct Testimony of Dennis Emberling, Part II, at Bate Stamped JSC 000429 to JSC 000436). Jackson Energy Authority customers pay "usage charges" for the energy they use at varying rates per kilo-Watt-hour (kWh) of energy. In addition, they pay "peak-demand charges" based on the highest amount of power in kilo-Watts (kW) they draw from Jackson Energy Authority during a billing period.

Similarly, Jackson Energy Authority pays TVA a monthly peak-demand charge based on Jackson Energy Authority's maximum power demand from TVA for that month. This is theoretically justified by TVA as reimbursing it for its high costs of building, maintaining, and operating reserve power generation plants that usually sit idle, producing no energy and earning no revenues. These are required by law to be able to supply 30% more power than the highest instantaneous power ever demanded of TVA.

This way of making stand-by reserve power available is highly inefficient and expensive. It is an artifact of our ancient and wasteful centralized energy system.

Modern energy systems use renewables to generate the electricity and various types of storage to build up these needed reserves. This is far more economical than the old-fashioned

fossil-fuel systems. But TVA has steadfastly refused to modernize its systems and switch over to renewables. Therefore its retailers, like Jackson Energy Authority, and their customers are stuck with all the drawbacks of this foolish configuration.

The Jackson Sustainability Cooperative's solar facility with batter storage solves this problem for its members by sharing renewable generation and battery storage. No additional generation reserves need be built, maintained, or operated. The battery storage with smart hardware and software controller meets demand surges at no additional cost to the member.

If TVA's policies and Tennessee's laws permitted and encouraged commercial heavy users of electricity to acquire their own, individual, solar facility and battery storage systems, they could meet their demand themselves. But since TVA's policies and Tennessee's laws make this exceedingly uneconomical, they are sharing solar energy resources through a nonprofit cooperative.

35. Identify all facts that support the purported community benefits of JSC's proposed solar facility project, as listed on pages 14 and 15 of the Petition and in the document titled "Economic Impact of the Jackson Solar Facility," attached as Exhibit 13 to the Petition.

RESPONSE:

The Petitioner has received a commitment from Community Development Enterprises - Jackson I, the solar developer, and Northern Reliability, the solar contractor, to employee local person whenever possible, and to purchase goods and services from Tennessee providers. (see Petit., ¶¶34, 35, JSC 000017) Since there is little renewable energy generation in Tennessee, Jackson will likely become known as a renewable energy leader. (see Petit. ¶36, JSC 000017)

Jackson's solar facilities will make it stand out in an uncrowded field.

Many companies have embraced environmental and sustainability goals. As part of their efforts to become green, these companies will commit to moving away from areas without renewable energy and into areas that offer it. By offering shared solar energy, economic development will be attracted to the Roosevelt Parkway area. Hopefully, this will encourage Tennessee to adopt renewable energy standards at the state level. (see Petit. ¶40, JSC 000018)

The Petitioner is committed to helping local schools and colleges introduce new training, career programs, and internships in the solar and storage fields. This will lead to increased job opportunities for the entire community. The solar developer and its contractors have committed to bringing these educational programs to Jackson. The Petitioner is also committed to getting its Members to join these objectives that benefit the community. (see Petit. ¶2, JSC 000005)

The Petition also references numerous benefits to the community, including reduced risk from power outages and power quality and stability features. (see Petit. ¶5 - 7, JSC 000008 to JSC 000009) The Petition summarizes the benefit at paragraph 41, JSC 000018)

The Economic Impact of the Jackson Solar Facility is a study developed using the University of Minnesota's IMPact analysis for PLANning (IMPLAN®) economic assessment and projection tool. IMPLAN is a sophisticated economic tool used to estimate impacts of changes in regional economies and is nationally recognized as the leading standard for economic impact analysis software. IMPLAN is based on the input-output analysis economic model that examines the interdependencies between economic sectors. IMPLAN assesses the performance of 546 different industries to estimate the impact of "shocks," in this case the construction and operation of a solar facility to a local economy and to analyze its resulting ripple effects.

Please attached the Supplemental Testimony of Dennis Emberling on how the proposed Project benefits Jackson, Tennessee, Bates Stamped JSC 000426 through JSC 000431.

37. Identify all venture participants in CDE and, for CDE and each venture participant, state whether the entity is a non-profit entity.

RESPONSE:

Community Development Enterprises - Jackson I is a joint venture with three venture partners: E A Solar, LLC, Hunt Solar, LLC, and SynEnergy, Inc. The venture partners of the solar developer are all for-profit entities. These entities may be contacted through counsel.

39. Identify all facts that support CDE's public statements, available at https://communitydevelopmententerprises.com/, that: "JSC will get all its power from CDE's solar facility, so around half of Members' power will come from renewables"; "CDE will pay for the entire solar facility, underground wiring to Members' buildings, and smart meters in each building"; "Guaranteed to lower your total cost of electricity for 30 years"; "Higher quality, tightly regulated solar power improves reliability and extends the life of costly machinery"; and "This 17 MW solar facility will be the most productive per acre in the entire world."

RESPONSE:

Jackson Sustainability Cooperative is leasing its solar equipment from Community Development Enterprises - Jackson I for its solar facility. (see confidential Equipment Lease, Bate Stamped JSC CONFIDENTIAL 500034 to JSC CONFIDENTIAL 500052) The number of members and the particular members selected are, in part, determined by the capacity of the

leased solar equipment and storage facility. Depending on the members selected, the estimate made by the solar developer is that members will receive approximately half their power from Jackson Sustainability Cooperative.

The solar developer, Community Development Enterprises - Jackson I, pays equipment, including solar panels, underground wiring, and smart meters installed in each building. This equipment is leased by Community Development Enterprises - Jackson I to Jackson Sustainability Cooperative. (Bate Stamped JSC CONFIDENTIAL 500034 to JSC CONFIDENTIAL 500052)

Guaranteed to lower your total cost of electricity for 30 years. This is promised when Jackson Sustainability Cooperative signs a Full Member Agreement with a member for a term of 30 years. (JSC CONFIDENTIAL 500065) Jackson Sustainability Cooperative represents in the Full Member Agreement that the member will always save at least 5% on its electricity during the term. (JSC CONFIDENTIAL 500064)

The representation that higher quality, tightly regulated solar power improves reliability and extends the life of costly machinery is explained on page 8 in "Using Distributed Energy Resources," as published by the Federal Energy Management Program of the U. S. Department of Energy's Office of Energy Efficiency and Renewable Energy, https://www.nrel.gov/docs/fy02osti/31570.pdf. Likewise, the causes and effects of poor power quality are explained.

SunPower is providing the solar panels for use in the solar facility. SunPower makes this assertion as a result of using the solar industry's highest-efficiency solar modules as well as an unusual, highly efficient configuration for the ground-mounted panels. This makes the 17 MW

solar facility among the most productive per acre in the entire world.

VERIFICATION

I, Dennis Emberling, as President of Jackson Sustainability Cooperative, swear and/or affirm that the foregoing supplemental Interrogatory Responses are true and accurate to the best of my knowledge, information, or belief.

Jackson Sustainability Cooperative

By: Dennis Emberling
Dennis Emberling, President

STATE OF TENNESSEE)
) SS
COUNTY OF DAVIDSON)

Before me, BETH CARTER, of the state and county aforesaid, personally appeared Dennis Emberling, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself/herself to be the authorized representative of Jackson Sustainability Cooperative, and that he/she executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself/herself as the duly authorized representative.

WITNESS my hand at office, this 26th day of October, 2021.

Beth Carter
NOTARY PUBLIC

My commission expires: 5/18/2024

BETH CARTER STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY

Respectfully submitted,

John A. Beam, III, BPR #11796
EQUITUS LAW ALLIANCE, PLLC
709 Taylor Street
P.O. Box 280240
Nashville, Tennessee 37228
Telephone: (615) 251-3131
Facsimile: (615) 252-6404
Attorneys for Petitioner

CERTIFICATE OF SERVICE

I hereby certify that on the 26th day of October, 2021, I filed Responses To Discovery with the parties named below and filed a true and correct copy with the Tennessee Public Utility Commission within three days, and I emailed and sent by U.S. mail copies to the following parties:

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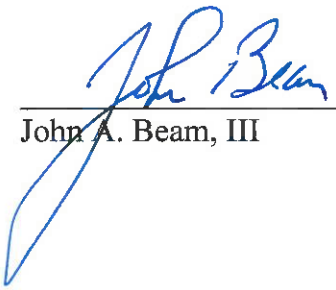
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John A. Beam, III

Subject: Please sign and return the attached amendment to the coop's bylaws
Date: Mon, 12 Jul 2021 14:24:45 -0500
From: Dennis Emberling <de@comdevent.com>
To:jfrieling@hotmail.com

Dear Jeff,

Our attorney, John Beam, would like us to slightly amend our co-op's bylaws by the attached document.

It switches the underlying Tennessee statute that we are organized under from Title 48 Section 69 to Title 65 Section 25. John thinks this fits us better and gives us a more solid foundation. There are no other changes.

If you have any questions, please call me.

We need this back very soon, because we are filing it with the Tennessee Public Utilities Commission under a deadline.

Please print, sign, scan, and email me back the signed copy as soon as you can.

Very much appreciated,

Denny Emberling

COMMUNITY DEVELOPMENT ENTERPRISES

Dennis Emberling, CEO
1104 Whitehall Street
Jackson, TN 38301
DE@ComDevEnt.com
(731) 240-5001

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Subject: Re: All PUC filings from the co-op
Date: Thu, 13 May 2021 17:54:00 -0500
From: Dennis Emberling <de@comdevent.com>
To: Robert <rnstarr@hotmail.com>

Dear Robert,

Thanks very much for doing that so quickly. I appreciate your help.

Best,

Denny

On 5/13/2021 12:16 PM, Robert wrote:
Based upon the information enclosed, I consent to these documents being filed. Robert Starr

---

From: Dennis Emberling <de@comdevent.com>
Sent: Thursday, May 13, 2021 8:20 AM
To: jfrieling@hotmail.com <jfrieling@hotmail.com>; ann.keyl@shjhs.org <ann.keyl@shjhs.org>; rnstarr@hotmail.com <rnstarr@hotmail.com>
Subject: All PUC filings from the co-op

Dear Board Members,

Here also are the 3 documents we're filing with the Tennessee Public Utilities Commission on behalf of the co-op.

Unlike the co-op documents, these cannot be changed once they are filed.

So it is more important to read these than to read the co-op documents.

On the other hand, most of these are legalese, so your input is less needed.

Again, I need your OK by Friday noon to file them.

Again, my apologies for the rush.

Best,

Denny

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Subject: Co-op board member
Date: Wed, 9 Jun 2021 10:11:29 -0500
From: Dennis Emberling <de@comdevent.com>
To: rdonnell@lanecollege.edu
CC: David Hunt <DHunt@huntservicestn.com>, David Hunt <DH@ComDevEnt.com>

Dear Richard,

Thank you very much for considering joining the board of directors of the Jackson Sustainability Co-op.

To answer your question to David, the board will have very little to do, ever. A hired manager will conduct the day-to-day business and operations of the co-op, which will mostly be limited to billing members monthly with invoices supplied by CDE's software, plus occasional customer support. It will not affect board members at all.

Please let me know whether it's OK for me to add you to the list of board members. If OK, I'll also need a short bio for you, about 1 paragraph long.

Thanks,

Denny Emberling

COMMUNITY DEVELOPMENT ENTERPRISES

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Definition of an "Opportunity Zone"

U.S. Economic Development Administration, part of U.S. Dept. of Commerce
June 29, 2020

An Opportunity Zone is an **economically-distressed community** where **private investments**, under certain conditions, may be **eligible for capital gain tax incentives**.

Opportunity Zones were created under the 2017 Tax Cuts and Jobs Act, signed into law by President Donald J. Trump on December 22, 2017, to stimulate economic development and job creation, by incentivizing long- term investments in low-income neighborhoods.

There are **more than 8,760 designated Qualified Opportunity Zones** (PDF) located in all 50 States, the District of Columbia, and five United States territories. **Investors can defer tax on any prior gains invested in a Qualified Opportunity Fund (QOF)** until the earlier of the date on which the investment in a QOF is sold or exchanged or until December 31, 2026.
EDA and Opportunity Zones

The Economic Development Administration (EDA) provides strategic investments through competitive grants that foster job creation and attract private investment to support development in economically distressed areas of the United States.

EDA is encouraging our economic development partners to think of Opportunity Zone investment as a new arrow in their quiver to not only enhance ROI for business interests, but also to encourage the public/private partnerships needed to drive private investment to distressed areas. Steps EDA has taken to prioritize Opportunity Zones, include:

In FY18, EDA issued a Notice of Funding Opportunity that made Opportunity Zones eligible for funding from EDA, through its special needs category, even if the area would not meet EDA's economic distress criteria.

In June 2019, EDA added Opportunity Zones as one of its five Investment Priorities to help significantly increase the number of catalytic Opportunity Zone-related projects we can fund.

As part of the White House Opportunity and Revitalization Council (WHORC), EDA provides an overview of our role in the initiative at Opportunity Zone roundtables that are bringing together local elected officials, business leaders, community groups, and others across the country.

U.S. DEPARTMENT OF
ENERGY

Office of
ENERGY EFFICIENCY &
RENEWABLE ENERGY

Guide to the Federal Investment Tax Credit for Commercial Solar Photovoltaics

Disclaimer: This guide provides an overview of the federal investment tax credit for those interested in commercial solar photovoltaics, or PV. It does not constitute professional tax advice or other professional financial guidance. And it should not be used as the only source of information when making purchasing decisions, investment decisions, or tax decisions, or when executing other binding agreements.

Overview

- The solar investment tax credit (ITC) is a tax credit that can be claimed on federal corporate income taxes for 30% of the cost of a solar photovoltaic (PV) system that is placed in service during the tax year.[1] (Other types of renewable energy are also eligible for the ITC but are beyond the scope of this guidance.)
- To be eligible for the 30% ITC, a solar PV system must have commenced construction on or before December 31, 2019. The tax credit will decrease to 26% for systems commencing construction in 2020, 22% for systems commencing construction in 2021, and 10% for systems commencing construction in 2022 or thereafter. Any PV system placed in service after 2023, regardless of when it commenced construction, can receive a maximum tax credit of 10%.[2]
- Typically, a solar PV system that is eligible for the ITC can also use an accelerated depreciation corporate deduction.

The **U.S. Department of Energy Solar Energy Technologies Office** supports early-stage research and development to improve the affordability, reliability, and performance of solar technologies on the grid. The office invests in innovative research efforts that securely integrate more solar energy into the grid, enhance the use and storage of solar energy, and lower solar electricity costs.



Photo credit Dennis Schroeder, NREL

Eligible Projects

To be eligible for the business ITC, the solar PV system must be:

- Used by a business subject to U.S. federal income taxes (i.e., it cannot be used by a tax-exempt entity like a charity)
- Located in the United States or U.S. territories (though can only be used against federal income tax obligations)[3]
- Systems must use new and limited previously used equipment[4]
- Not used to generate energy for heating a swimming pool.

The eligible ITC percentage scales down over time as follows:

- 30% tax credit for projects commencing construction between January 1, 2006, and December 31, 2019, but placed in service before 2024
- 26% tax credit for projects commencing construction between January 1, 2020, and December 31, 2020, but placed in service before 2024
- 22% tax credit for projects commencing construction between January 1, 2021, and December 31, 2021, but placed in service before 2024
- 10% tax credit for projects commencing construction after December 31, 2021, or placed in service after December 31, 2023.[5]

A solar project is considered to have commenced construction if:

- At least 5% of final qualifying project costs are incurred. Expenses have to be "integral" to generating electricity, and equipment and services have to be delivered (or delivered within 3.5 months after payment).
- Or, "physical work of significant nature" is commenced on the project site or on project equipment at the factory. Physical work has to be "integral" to the project. Preliminary activities on site (e.g., clearing the site

or building a fence or an access road) do not count as "integral." The project does not require proof of continuous work if the system is placed in service within four years.[6]

Eligible Expenses

The ITC is calculated by multiplying the applicable tax credit percentage (10%–30%) by the "tax basis," which is the amount invested in eligible property. Eligible property includes the following:

- Solar PV panels, inverters, racking, balance-of-system equipment, and sales and use taxes on the equipment
- Installation costs and indirect costs
- Step-up transformers, circuit breakers, and surge arrestors
- Energy storage devices (if charged by a renewable energy system more than 75% of the time)[7]

Other Incentives and the ITC

For current information on incentives, including incentive-specific contact information, see the Database of State Incentives for Renewables and Efficiency (DSIRE) at www.dsireusa.org.

Electric Utility and State Government Rebates

Under most circumstances, solar PV system rebates provided by a utility or state government are considered taxable income and do not affect the tax basis when calculating the ITC. For example, if the tax basis is $1,000,000 for a PV system installed at a retail business that commenced construction before December 31, 2019 and was placed in service before December 31, 2023, and the state government gives a one-time rebate of $100,000, the ITC would be calculated as follows:

0.3 * $1,000,000 = $300,000[8]

One exception is if the rebate is provided by a utility to a customer for purchasing or installing any "energy conservation measure," including solar PV, at a residence.[9] When this is the case, the utility rebate is subtracted from the tax basis, reducing the amount of the ITC claimed; however, the rebate is not considered taxable income. For example, if the tax basis is $1,000,000 for a PV system installed at an apartment complex and the utility gave a one-time rebate of $100,000, and the project commenced construction before December 31, 2019 and was placed in service before December 31, 2023, the ITC would be calculated as follows:

0.3 * ($1,000,000 - $100,000) = $270,000

Other Incentives

The following are some examples of incentives and policies associated with a solar PV system that typically do not reduce the tax basis related to the ITC (but some may be considered taxable income):

- Revenue from the sale of renewable energy credits or other environmental attributes associated with the electricity generated by the solar PV system[10]
- Payments for a state performance-based incentive
- State and local income tax credits
- State and local property tax exemptions on the equipment
- Taxable state or nonprofit grants
- Loan guarantees
- Tax-exempt and subsidized energy financing (in 2009 or after)
- Depreciation deductions (see below).

Accelerated Depreciation and the Depreciation Bonus

Accelerated Depreciation

A taxpayer who claims the commercial ITC for a solar PV system placed in service can typically also take advantage of accelerated depreciation (Modified Accelerated Cost-Recovery System, or MACRS) to reduce the overall cost of a PV installation. To calculate the income on which federal corporate taxes are owed, a business takes the difference between its revenues and expenses, plus or minus any adjustments to income. Because depreciation is considered an expense, having a larger amount to depreciate during the tax year results in a smaller overall tax liability. Note that while the ITC is a tax *credit*—a dollar-for-dollar reduction in taxes owed—depreciation is a *deduction*, meaning it only reduces a business's taxes by the depreciation amount multiplied by the business's tax rate (see below for an example).

When the commercial ITC[11] is claimed, accelerated depreciation rules allow the full tax basis minus half the ITC to be depreciated over a five-year MACRS depreciation schedule using a half-year convention[12] (where any unused depreciation can be carried forward indefinitely)[13]. Under the rules of this depreciation schedule, taxpayers are allowed to deduct a larger portion of this amount in earlier years, giving them the benefit of a greater immediate reduction in federal tax liability.

Bonus Depreciation

A business with a solar PV system placed in service between January 1, 2008, and September 8, 2010, or between January 1, 2012, and December 31, 2017, can elect to claim a 50% depreciation bonus. Systems placed in service between September 9, 2010 and December 31, 2011 or between January 1, 2018 and December 31, 2022, can elect to claim a 100% bonus depreciation. Starting in 2023, the percentage of capital equipment that can be expensed immediately drops 20% per year (e.g., 80% in 2023 and 60% in 2024) until the provision drops to 0% in 2027.[14]

Example of a Calculation

A generic example can help illustrate how each incentive could be calculated and applied at a business. Consider a business that commenced construction of a $1,000,000 solar PV system in 2021, placed it in service in 2023, and uses the calendar year as its tax year. What is the net effect of claiming the ITC, bonus depreciation, and accelerated depreciation on its 2023 tax liability?

ITC Calculation

As indicated above for a solar PV property that commenced construction in 2021 and was eligible for a 22% ITC,

when the tax basis is $1,000,000, the 22% ITC reduces tax liability by $220,000.

Bonus Depreciation Calculation

Because the business is claiming the ITC, its depreciable basis for the system after applying the ITC is 89% (100% - 22%/2) of the tax basis:

0.89 * $1,000,000 = $890,000

To calculate the bonus depreciation for a solar PV property placed in service in 2023, the business multiplies the depreciable basis by 80%:

0.8 * $890,000 = $712,000

Accelerated Depreciation Calculation

In the example, the business uses accelerated depreciation to determine what amount of depreciation it will deduct in each year from 2023 to 2028. Assuming this five-year recovery period, a half-year convention, and a 200% declining balance method, IRS Publication 946 Table A-1 lists the depreciation rate as 20% for Year 1. The business calculates its accelerated depreciation deduction by taking the difference between the original depreciable basis and the amount claimed for the bonus depreciation and multiplying by the depreciation rate:

0.20 * ($890,000 - $712,000) = $35,600

Total Impact on Tax Liability

Assuming the business has a federal tax rate of 21%, the net impact of depreciation deductions is calculated as:

0.21 * ($712,000 + $35,600) = $156,996

Therefore, the total reduced tax liability for 2023 from depreciation deductions and the ITC is:

$220,000 + $156,996 = $376,996

The business will continue to claim accelerated depreciation deductions for tax years 2024, 2025, 2026, 2027, and 2028—but the specific depreciation rate will vary by year.[15]

Unused Tax Credits

Carryback and Carryforward Rules

Unused tax credits related to the commercial ITC may be carried back 1 year and forward 20 years. After 20 years, one- half of any unused credit can be deducted, with the remaining amount expiring.

Tax Equity Financing

When a business developing a solar project does not have a large tax liability, tax equity financing may be an option to take full advantage of federal tax benefits. The business can partner with a tax equity investor who has a relatively large tax appetite and can make use of the tax benefits. There are the following three commonly used models, although the specific arrangements can be quite complicated:

- **Sale-Leasebacks:** The developer sells the solar PV system to a tax equity investor who leases the system back to the developer.
- **Partnership Flips:** The developer and investor form a partnership, and the economic returns "flip" from the investor to the developer after the investor makes use of the tax benefits and achieves target yields.
- **Inverted Leases:** The developer leases the system to the investor, structuring the agreement in a way that allows the investor to use the tax benefits.

Other Issues

Tax-Exempt Entities

Generally, if the solar PV system is used by a tax-exempt entity such as a school, municipal utility, government agency, or charity, the ITC may not be claimed.

In some states, a tax-exempt entity can indirectly benefit from federal tax benefits related to solar by entering into a *third- party ownership (TPO)* arrangement. Specifically, a tax-exempt entity can agree to purchase the electricity produced by a solar PV system owned and installed by a solar company (who claims the associated federal tax benefits) for an agreed- upon number of years at a set price. This type of TPO arrangement is called a *power purchase agreement (PPA)*. As of June 29, 2019, at least 28 states and Washington, D.C. authorize this type of TPO, 7 states prohibit them, and their legal status is unclear in the rest.[16] Additionally, the ITC cannot be claimed if a tax-exempt entity simply leases the solar equipment, which is another common type of TPO arrangement used in the residential and commercial sectors; thus, in states that do not allows PPAs, tax-exempt entities cannot use the TPO arrangement to capture tax benefits.

Financing

Eligible solar PV equipment purchased through debt financing qualifies for the ITC. However, individuals (including partnerships or limited liability companies), S corporations, and closely-held C corporations financing a solar PV project by borrowing on a "nonrecourse basis" face additional rules that may delay claiming of the ITC. Borrowing on a nonrecourse basis means the borrower is not personally liable to repay the loan, and the lender primarily relies on the solar PV project as collateral. In general, the portion of the solar PV project paid through nonrecourse financing is not immediately

A Note on Recapture Rules

Though the ITC can be claimed in full for the year in which the solar PV system is placed in service, the business claiming the ITC must retain ownership of the system until the sixth year of the system's operation, or the business will be required to repay a portion of the tax credit. Because the ITC "vests" at a rate of 20% per year over five years, any "unvested" portion is recaptured (i.e., repaid to the Department of the Treasury) if something happens during the five years that would have made the project ineligible for the ITC in the first place. For example, if the business claims the ITC and then sells the system a year later, after it has only vested 20%, it will have to repay 80% of the amount it claimed from the ITC to the Department of the Treasury.

included when calculating the ITC (although several exceptions exist); instead, in future tax years, the taxpayer can claim the ITC on the portion of the loan principal (but not the interest) as it is repaid.

Structures and Building Integrated PV

Structures holding the solar PV system may be eligible for the ITC if the solar PV system is designed with the primary goal of electricity generation and other uses of the structure are merely incidental.[17] Though structural components typically do not qualify for the ITC, the IRS noted an exception for components "so specifically engineered that it is in essence part of the machinery or equipment with which it functions."[18]

Claiming the ITC

To claim the ITC, a taxpayer must complete and attach IRS Form 3468 to their tax return. Instructions for completing the form are available at http://www.irs.gov/pub/irs-pdf/i3468.pdf ("Instructions for Form 3468," IRS).

More Information

Ask Questions

Internal Revenue Service (IRS), 1111 Constitution Avenue, N.W., Washington, D.C. 20224, (800) 829-1040.

Find Resources

- The federal statute regarding the ITC: 26 U.S.C. § 48 at www.govinfo.gov.
- Updated information on the status of the ITC: DSIRE at www.dsireusa.org. ■

Endnotes

[1] 126 U.S.C. § 48, https://www.govinfo.gov/content/pkg/USCODE-2011-title26/pdf/USCODE-2011-title26-subtitleA-chap1-subchapA-partIV-subpartE-sec48.pdf.

[2] Tax Cuts and Jobs Act of 2017

[3] The IRS has ruled the ITC can be claimed by U.S. corporations, citizens, or partnerships that own solar in U.S. territories; however, companies and individuals are not eligible to receive the tax benefits if they do not pay federal income tax, which means most Puerto Ricans and Puerto Rican companies are ineligible. Therefore, solar assets in U.S. territories would most likely need to be owned by outside U.S. investors to take advantage of the ITC (Farrell, Mac, Lindsay Cherry, Jeffrey Lepley, Astha Ummat, and Giovanni Pagan. 2018. *Reimagining Grid Solutions: A Better Way Forward for Puerto Rico*. Prepared for the Global Collaboratory Panel. https://sipa.columbia.edu/sites/default/files/embedded-media/Reimagining%20Grid%20Solutions_Final%20SIPA%20REPORT_0.pdf).

[4] No more than 20% of the eligible value of the PV system can be classified as used equipment.

[5] Tax Cuts and Jobs Act of 2017

[6] "Beginning of Construction for the Investment Tax Credit under Section 48." IRS. Notice 2018-59. https://www.irs.gov/pub/irs-drop/n-18-59.pdf.

[7] Additional considerations apply when the energy storage device is also used to store energy generated from a source other than the solar PV system. For more information, see:

• IRS. 2013, February 22. IRS private letter ruling 121432-12. http://www.irs.gov/pub/irs-wd/1308005.pdf.

• Elgqvist, Emma, Kate Anderson, and Edward Settle. 2018. *Federal Tax Incentives for Energy Storage Systems*. Golden, CO: National Renewable Energy Laboratory. NREL/FS-7A40-70384. https://www.nrel.gov/docs/fy18osti/70384.pdf.



Aerial view of solar panels on the rooftop of a building in Rancho Cordova, California. *Photo credit Michele Parry.*

[8] If the project commenced construction between January 1, 2020, and December 31, 2020, and it was placed in service before 2024, the ITC is calculated as 0.26 * $1,000,000 = $260,000.

[9] 26 U.S.C. § 136, https://www.govinfo.gov/app/details/USCODE-2011-title26/USCODE-2011-title26-subtitleA-chap1-subchapB-partIII-sec136.

[10] IRS. 2010, September 3. IRS private letter ruling 201035003. https://www.irs.gov/pub/irs-wd/1035003.pdf.

[11] For projects claiming a 30% ITC, project owners can depreciate 85% of the tax basis, or 100% - 30%/2 = 85% (26 U.S.C. § 168, https://www.govinfo.gov/app/details/USCODE-2017-title26/USCODE-2017-title26-subtitleA-chap1-subchapB-partVI-sec168).

[12] A half-year convention is a tax principle that treats equipment as if it were installed in the middle of the tax year (regardless of when it was actually installed), allowing half a year's depreciation for the first tax year. The half-year convention effectively spreads the five-year MACRS depreciation over six years, with the first year being calculated as half of the 200% declining-balance basis.

[13] Before 2018, any unused depreciation could be carried back 2 years and forward 20 years, but that changed with the passage of the Tax Cuts and Jobs Act of 2017 ("Who Needs Sec. 179 Expensing When 100% Bonus Depreciation is Available?" Thomson Reuters Tax and Accounting. October 5, 2018. https://tax.thomsonreuters.com/news/who-needs-sec-179-expensing-when-100-bonus-depreciation-is-available/).

[14] The bonus depreciation, after 2018, is available for purchased new and used equipment. (Martin, Keith. 2017, December. "How the US Tax Changes Affect Transactions." Norton Rose Fulbright Project Finance Newswire. https://www.nortonrosefulbright.com/en-us/knowledge/publications/68becf68/how-the-us-tax-changes-affect-transactions).

[15] IRS. 2015. *How to Depreciate Property*. Publication 946, Cat. No. 13081F. http://www.irs.gov/pub/irs-pdf/p946.pdf.

[16] DSIRE (Database of State Incentives for Renewables and Efficiency). 2019. *Third-Party Solar PV Power Purchase Agreements*. Updated June 2019. https://www.dsireusa.org/resources/detailed-summary-maps/ ("Detailed Summary Maps").

[17] Meehan, Chris. "Solar Carports, Incentives and the Investment Tax Credit: It's Complicated, Kinda." Solar-Estimate. Last updated August 1, 2019: https://www.solar-estimate.org/news/solar-carports-incentives-investment-tax-credit-113017.

[18] IRS. 2010, October 29. IRS private letter ruling 201043023. https://www.irs.gov/pub/irs-wd/1043023.pdf.

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For more information, visit: energy.gov/eere/solar

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Governmental Organizations & Programs

September 30, 2021

A. Apply for all programs we're eligible for
   1. Watch out for conflicts among governmental programs
   2. Comprehensive database of financing programs: **programs.dsire.usa.org/system/program**

B. Timing: if the solar developer is taking some or none of the tax benefits, leaving a substantial amount to raise
   1. The short way: acquire investors who can use up all of the tax breaks. 2-4 weeks?
   2. The long way: apply for TIF, grants, and loans: 4 weeks to 6 months?

C. The two types of money available: we may be eligible for both!
   1. **Economic** Development
   2. **Community** Development

D. **RECs**
   1. Who gets them? **probably our users**
   2. What are they worth? At least $1.00 per MWh
   3. But some sources say more. Depends on local market?

Federal

1. **TVA**
   a. **Economic** Development: (615) 232-6225

2. **EDA**: **Economic** Development Administration, agency in U.S. Dept. of Commerce (TVA Econ.Dev. Partner)
   a. Invests in economically distressed communities to create jobs, promote innovation, accelerate long-term growth
   b. Atlanta office serves TN, but no point of contact yet, (404) 730-3002
   c. Economic Development Integration Mission

3. **USDA Rural Development** (TVA Econ.Dev. Partner): loans and grants for **renewable energy systems**
   a. Especially its Rural Development Agencies
   b. Administers and manages housing, business, & community infrastructure and facility programs
   c. National network of state and local offices
   d. Jackson Service Center, Madison Cty Ag Complex, 313 N Parkway, Jackson, Tn 38305, (731) 668-1544 ext 3
   e. Rd Jackson Area Office, 3007 Gemstone Square, Jackson, Tn 38305, (731) 668-2091 Ext 2
   f. Especially **REAP** (Rural Energy for America Program) for solar
      1) To **rural small businesses for renewable energy systems** or to make energy efficiency improvements
         a) Cities under 50,000 generally qualify as rural. Jackson has 66,000. **Check qualification.**
      2) Guaranteed loan financing up to 75% of total eligible project costs
      3) Grant funding up to 25% of total eligible project costs
      4) For **renewable energy systems** or to make energy efficiency improvements
      5) Large-scale solar projects eligible for $2,500 to $500,000 in grants
      6) Plus more in guaranteed loan financing! Up to 75% of project!!
      7) Renewable energy systems, e.g., small/large scale solar projects, eligible for $2,500 to $500,000 in grants
      8) Deadlines
         a) Grants of $20,000 or less and loan/grant of $20,000 or less combo applications due by 3/31/20
         b) Applications for unrestricted grants or loan/unrestricted grant combo applications due by 3/31/20
         c) Energy audit and renewable energy development assistance grants applications due by 1/31/20
         d) Guaranteed loans applications are accepted on a continuous application cycle.
      9) $1.3 B in loan guarantees and $42 M in grants have been awarded
      10) For further inquiries about REAP, please contact USDA Renewable Energy and Energy Efficiency Program Coordinator for Tennessee, Adia Holland, at adia.holland@usda.gov.

4. CDFI (**Community** Development Financial Institutions) Fund
   a. **SBA**: 5/28/20 to wall off $10 for community development organizations (CDFIs)
   b. Provides awards to organizations that make credit, capital, and other financial services available to disadvantaged businesses and low-income communities (Opportunity Zones)
   c. "Awards" (loans? guarantees?) to banks and for bonds
   d. Pathways Lending
      1) Per Mamantov, handles much/all CDFI funds
      2) CEO is Clint Gwin, knows John Beam, a solar guy, (615) 425-7171
      3) VP is Hank Helton, also knows John Beam
      4) Does John also have some connection to First Horizon Bank (in Jackson)?
   e. Capital Magnet Fund for affordable housing in low-income communities

5. **U. S. DOE Solar Energy Technology Office (SETO)**
   a. Technological developments to improve reliability and affordability of solar and **address barriers to deployment**
   b. Recently awarded $39 M for one to two projects

6. **U. S. DOE Advanced Research Projects Agency - Energy (ARPA-E)**
   a. Grants for **applied** R&D related to advanced/transformative tech addressing energy creation, **distribution, and use**.
   b. **Disruptive** tech with potential to radically improve ntl./economic security & **collective environmental well-being**
   c. Noted for the **breadth of its awards**

7. **U.S. DOE Loan Program Office** (LPO) - Carolyn Davidson!!
   a. $4.5 B currently available, $35 B in loans and loan guarantees already issued for more than 30 projects
   b. Project must either
      1) Employ "**new or significantly improved technologies**, as compared to commercial technologies in service at the time" of the guarantee, or
      2) "Demonstrate how the project's **use** of the suite of technologies is **new or improved**."
      3) Maybe latest SunPower panels or other SOTA tech?
   c. Financial structure requirements
      1) If the solar developer owns and operates the facility, fine
      2) If our company does, are we still eligible?

8. SBA (Small Business Administration)
   a. We talked to people there via Brie Knox of U. S. Commercial Services in Nashville: _____
   b. Regions (Matt Matthews) said
      1) For SBA Domestic Express loan, up to $500,000 (or $1M?), need
         a) Ownership of companies
         b) Financials, 3 years tax returns, debts, receivables, payables, inventory
         c) Narrative of experience related to project
         d) Description of current project and its steps

Regional

9. **Appalachian Regional Commission** (TVA **Economic** Development Partner) (easy to apply)
   a. Federal-State partnership
   b. 1666 Connecticut Avenue, NW, Suite 700, Washington, DC 20009-1068
   c. 202.884.7700
   d. Division of Business & Workforce Investment
      1) Jill Wilmoth, Interim Director, 202.884.7668, email: jwilmoth@arc.gov
      2) David Hughes, Business Development, 202.884.7740, email: dhughes@arc.gov
      3) Mieka Sanderson, Business, 202.884.7722, email: msanderson@arc.gov
      4) Jennifer Simon, Business, 202.884.7711, email: jsimon@arc.gov
   e. Division of Critical Infrastructure
      1) Molly Theobald, Director, 202.884.7767, email: mtheobald@arc.gov
      2) Chris Brazell, Infrastructure, 202.884.7753, email: cbrazell@arc.gov
      3) Karen Hayman, Project Specialist, 202.884.7758, email: khayman@arc.gov
      4) Bettina Jones, Program Analyst, 202.884.7723, email: bjones2@arc.gov

10. **Delta Regional Authority** (TVA Econ.Dev. Partner)
    a. Federal, working with 8 states
    b. Improving regional **economic** opportunities, creating jobs, building **communities**, improving lives
    c. See Southwest Tennessee Development District below for services to those applying for DRA funding

State

11. **NOTE: Various states also have NMTC programs. Check Tennessee**

12. **Southwest Tennessee Development District, Economic & Community Development Section** (TVA Econ.Dev. Partner)
    a. A "front-line project manager" within Delta Regional Authority, offers services to those applying for DRA funding
    b. Joe Barker, Exec. Director, JWBarker@SWTDD.org, 102 E. College Street • Jackson, TN 38301, (731) 668-7112

13. **Tennessee Energy Efficiency Loan Program (EELP)**
    a. Low interest revolving loan fund for businesses to implement energy efficiency & renewable energy improvements
    b. Pathway Lending manages the loan fund
    c. Over 200 projects throughout TN
    d. 100% financing
    e. Financing between $20,000 and $5M
    f. Brandon England, Pathway Lending Director of Energy Efficiency, brandon.england@pathwaylending.org
    g. EELP launched in 2020 to establish a low-interest revolving loan fund to assist commercial and industrial business and, later on, governmental entities in implementing energy efficiency and **renewable energy improvements**.
    h. **Pathways Lending** operates and manages this revolving loan fund which has funded over 200 projects throughout the state with 100% financing.
    i. Financing for projects can range between $20,000 and **$5 million**

14. **Tennessee Department of Economic and Community** Development (TVA Econ.Dev. Partner): vets projects for lenders

15. **Tennessee Department of Environment & Conservation** OEP
    a. Source of Reggie's "Information Sheet" on Solar Photovoltaics in Tennessee, Dec. 2019

16. **Tennessee Housing Development** Agency
    a. Already spent $1M in Jackson

17. **Tennessee Chamber of Commerce and Industry** (TVA Econ.Dev. Partner)

City

18. **TIF** (Tax Increment Financing), around 16.2% of capital cost
    a. Get info from Thomas Trent Jr., ttrent@ba-boult.com (615) 252-2327 work, (615) 491-7768 cell, Nashville, wrote TIF law
    b. If the microgrid is assessed at the highest level allowed by TN (12.5% of cost), then combined city and county property taxes will be .539% per year times actual cost. Over the 30 year life of a TIF program, this adds up to 16.2% of actual cost, neglecting inflation.
    c. Therefore TIF could lend this 16.2% (or possibly even more) to finance the project.
    d. TIF is repaid by paying ordinary property tax each year as usual, but the full payment is instead applied toward repaying the TIF loan. This makes it really a grant rather than a loan, since we would have to pay the property tax anyway.
    e. Even with investors with the smallest tax appetite, getting only 83.6% of tax benefits, adding this 16.2% TIF funding brings the total to 99.8% of the capital cost of the project!
    f. Is Brownfield TIF law applicable? Even though no present environmental damage, it includes "perceived contamination" possibly in future?
    g. Applicable District(s)
        1) Madison county?
        2) Jackson (through its CRA?). Has $30M in current development projects, but only about $300,000 available now
    h. Rates: how calculated?
    i. How financed: Bonds? Tax free, guaranteed by full faith & credit so easy to sell
    j. Amounts often/usually based on 30 years of future anticipated property taxes, just from solar farms. From surrounding properties as well is not allowed
    k. Present TIF projects: None shown for Madison county, including Jackson, on TN State Board of Equalization website

19. **Jackson CRA (Community Redevelopment Agency)**
    a. Stan Pilant, (731) 425-8282, spilant@cityofjackson.net, head of planning dept.
    b. Healthy Communities LLC, Brian James (731) 554-2079: works with CRA to demolish homes
    c. Mamantov says they use a bad statute.

20. **Jackson Area Chamber of Commerce** (TVA Econ.Dev. Partner)
    a. Source of Reggie's TDEC info sheet

21. **Jackson Regional Partnership** (TVA Econ.Dev. Partner)

22. **Investor Development Board (IDB)**, administered by the Chamber of Commerce: handles TIFs

23. **NOT** Jackson Economic Development Team: Reggie talked to Mandy, and she said they only support mfg.
    a. Kyle Spurgeon, president, kspurgeon@jacksontn.com
    b. Mandy White, Sr. VP, mwhite@jacksontn.com (731) 422-9152

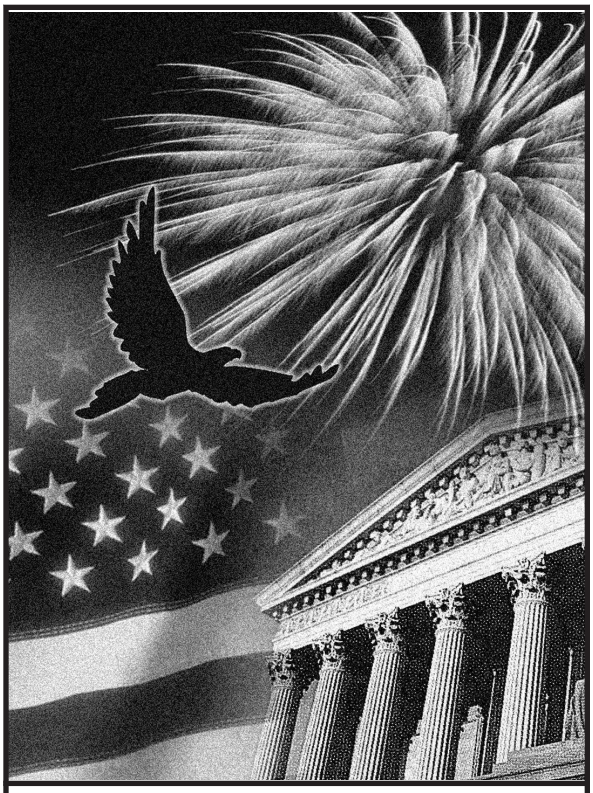
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Internal Revenue Service

Publication 946
Cat. No. 13081F

How To Depreciate Property

- **Section 179 Deduction**
- **Special Depreciation Allowance**
- **MACRS**
- **Listed Property**

For use in preparing
2019 Returns



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Mar 23, 2020

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Future Developments

For the latest information about developments related to Pub. 946, such as legislation enacted after this publication was published, go to *IRS.gov/Pub946*.

What's New for 2019

Increased section 179 deduction dollar limits. The maximum you can elect to deduct for most section 179 property you placed in service in tax years beginning in 2019 is $1,020,000 ($1,055,000 for qualified enterprise zone property). This limit is reduced by the amount by which the cost of section 179 property placed in service during the tax year exceeds $2,550,000. See *Dollar Limits* in chapter 2.

Also, the maximum section 179 expense deduction for sport utility vehicles placed in service in tax years beginning in 2019 is $25,500.

Second generation biofuel plant property. The special depreciation allowance has been extended to include qualified second generation biofuel plant property placed in service before January 1, 2021. See *Qualified Second Generation Biofuel Plant Property* in chapter 3.

Certain race horses. The 3-year recovery period has been extended for race horses 2 years old or younger placed in service before January 1, 2021. See *Which Property Class Applies* in chapter 4.

Qualified motorsports entertainment complexes. The 7-year recovery period has been extended for qualified motorsports entertainment complexes placed in service before January 1, 2021. See *Which Property Class Applies* in chapter 4.

Qualified Indian reservation property. The accelerated recovery period for qualified Indian reservation property has been extended for property placed in service before January 1, 2021. See *Indian Reservation Property* in chapter 4.

Depreciation limits on business vehicles. The total section 179 deduction and depreciation you can deduct for a passenger automobile, including a truck or van, you use in your business and first placed in service in 2019 is $10,100, if the special depreciation allowance does not apply. See *Maximum Depreciation Deduction* in chapter 5.

What's New for 2020

Section 179 deduction dollar limits. For tax years beginning in 2020, the maximum section 179 expense deduction is $1,040,000 ($1,075,000 for qualified enterprise zone property). This limit is reduced by the amount by which the cost of section 179 property placed in service during the tax year exceeds $2,590,000.

Also, the maximum section 179 expense deduction for sport utility vehicles placed in service in tax years beginning in 2020 is $25,900.

The increased section 179 deduction will not apply to qualified empowerment zone property placed in service after December 31, 2020.

Expiration of the special depreciation allowance for qualified second generation biofuel plant property. The special depreciation allowance will not apply to qualified second generation biofuel plant property placed in service after December 31, 2020.

Expiration of the treatment for certain race horses. The 3-year recovery period for race horses 2 years old or younger will not apply to horses placed in service after December 31, 2020.

Expiration of the treatment for qualified motorsports entertainment complexes. Qualified motorsports entertainment complexes placed in service after December 31, 2020, will not be treated as 7-year property under MACRS.

Expiration of the accelerated depreciation for qualified Indian reservation property. The accelerated recovery period for qualified Indian reservation property will not apply to property placed in service after December 31, 2020.

Reminders

Photographs of missing children. The Internal Revenue Service is a proud partner with the *National Center for Missing & Exploited Children® (NCMEC)*. Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

Introduction

This publication explains how you can recover the cost of business or income-producing property through deductions for depreciation (for example, the special depreciation allowance and deductions under the Modified Accelerated Cost Recovery System (MACRS)). It also explains how you can elect to take a section 179 deduction,

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instead of depreciation deductions, for certain property and the additional rules for listed property.

CAUTION *The depreciation methods discussed in this publication generally do not apply to property placed in service before 1987. For more information, see Pub. 534, Depreciating Property Placed in Service Before 1987.*

Definitions. Many of the terms used in this publication are defined in the *Glossary* near the end of the publication. Glossary terms used in each discussion under the major headings are listed before the beginning of each discussion throughout the publication.

Do you need a different publication? The following table shows where you can get more detailed information when depreciating certain types of property.

For information on depreciating:	See Publication:
A car	463, Travel, Gift, and Car Expenses
Residential rental property	527, Residential Rental Property (Including Rental of Vacation Home)
Office space in your home	587, Business Use of Your Home (Including Use by Daycare Providers)
Farm property	225, Farmer's Tax Guide

Comments and suggestions. We welcome your comments about this publication and your suggestions for future editions.

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1.

Overview of Depreciation

Introduction

Depreciation is an annual income tax deduction that allows you to recover the cost or other basis of certain property over the time you use the property. It is an allowance for the wear and tear, deterioration, or obsolescence of the property.

This chapter discusses the general rules for depreciating property and answers the following questions.

- What property can be depreciated?
- What property cannot be depreciated?
- When does depreciation begin and end?
- What method can you use to depreciate your property?
- What is the basis of your depreciable property?
- How do you treat repairs and improvements?
- Do you have to file Form 4562?
- How do you correct depreciation deductions?

Useful Items

You may want to see:

Publication

- ❑ **534** Depreciating Property Placed in Service Before 1987
- ❑ **535** Business Expenses
- ❑ **538** Accounting Periods and Methods
- ❑ **551** Basis of Assets

Form (and Instructions)

- ❑ **Sch C (Form 1040 or 1040-SR)** Profit or Loss From Business
- ❑ **2106** Employee Business Expenses
- ❑ **3115** Application for Change in Accounting Method
- ❑ **4562** Depreciation and Amortization

See chapter 6 for information about getting publications and forms.

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What Property Can Be Depreciated?

Terms you may need to know (see Glossary):

Adjusted basis

Basis

Commuting

Disposition

Fair market value

Intangible property

Listed property

Placed in service

Tangible property

Term interest

Useful life

You can depreciate most types of tangible property (except land), such as buildings, machinery, vehicles, furniture, and equipment. You can also depreciate certain intangible property, such as patents, copyrights, and computer software.

To be depreciable, the property must meet all the following requirements.

- It must be property you own.
- It must be used in your business or income-producing activity.
- It must have a determinable useful life.
- It must be expected to last more than 1 year.

The following discussions provide information about these requirements.

Property You Own

To claim depreciation, you must usually be the owner of the property. You are considered as owning property even if it is subject to a debt.

Example 1. You made a down payment to purchase rental property and assumed the previous owner's mortgage. You own the property and you can depreciate it.

Example 2. You bought a new van that you will use only for your courier business. You will be making payments on the van over the next 5 years. You own the van and you can depreciate it.

Leased property. You can depreciate leased property only if you retain the incidents of ownership in the property (explained below). This means you bear the burden of exhaustion of the capital investment in the property. Therefore, if you lease property from someone to use in your trade or business or for the production of income, generally you cannot depreciate its cost because you do not retain the incidents of ownership. You can, however, depreciate any capital improvements you make to the property. See *How Do You Treat Repairs and Improvements* later in this chapter, and *Additions and Improvements* under *Which Recovery Period Applies* in chapter 4.

If you lease property to someone, you can generally depreciate its cost even if the lessee (the person leasing from you) has agreed to preserve, replace, renew, and maintain the property. However, if the lease provides that the lessee is to maintain the property and return to you the same property or its equivalent in value at the expiration of the lease in as good condition and value as when leased, you cannot depreciate the cost of the property.

Incidents of ownership. Incidents of ownership in property include the following.

- The legal title to the property.
- The legal obligation to pay for the property.
- The responsibility to pay maintenance and operating expenses.
- The duty to pay any taxes on the property.
- The risk of loss if the property is destroyed, condemned, or diminished in value through obsolescence or exhaustion.

Life tenant. Generally, if you hold business or investment property as a life tenant, you can depreciate it as if you were the absolute owner of the property. However, see *Certain term interests in property* under *Excepted Property*, later.

Cooperative apartments. If you are a tenant–stockholder in a cooperative housing corporation and use your cooperative apartment in your business or for the production of income, you can depreciate your stock in the corporation, even though the corporation owns the apartment.

Figure your depreciation deduction as follows.

1. Figure the depreciation for all the depreciable real property owned by the corporation in which you have a proprietary lease or right of tenancy. If you bought your cooperative stock after its first offering, figure the depreciable basis of this property as follows.
   a. Multiply your cost per share by the total number of outstanding shares, including any shares held by the corporation.
   b. Add to the amount figured in (a) any mortgage debt on the property on the date you bought the stock.
   c. Subtract from the amount figured in (b) any mortgage debt that is not for the depreciable real property, such as the part for the land.

2. Subtract from the amount figured in (1) any depreciation for space owned by the corporation that can be rented but cannot be lived in by tenant–stockholders.
3. Divide the number of your shares of stock by the total number of outstanding shares, including any shares held by the corporation.
4. Multiply the result of (2) by the percentage you figured in (3). This is your depreciation on the stock.

Your depreciation deduction for the year cannot be more than the part of your adjusted basis in the stock of the corporation that is allocable to your business or income-producing property. You must also reduce your depreciation deduction if only a portion of the property is used in a business or for the production of income.

Example. You figure your share of the cooperative housing corporation's depreciation to be $30,000. Your adjusted basis in the stock of the corporation is $50,000. You use one half of your apartment solely for business purposes. Your depreciation deduction for the stock for the year cannot be more than $25,000 (1/2 of $50,000).

Change to business use. If you change your cooperative apartment to business use, figure your allowable depreciation as explained earlier. The basis of all the depreciable real property owned by the cooperative housing corporation is the smaller of the following amounts.

- The fair market value of the property on the date you change your apartment to business use. This is considered to be the same as the corporation's adjusted basis minus straight line depreciation, unless this value is unrealistic.
- The corporation's adjusted basis in the property on that date. Do not subtract depreciation when figuring the corporation's adjusted basis.

If you bought the stock after its first offering, the corporation's adjusted basis in the property is the amount figured in (1) above. The fair market value of the property is considered to be the same as the corporation's adjusted basis figured in this way minus straight line depreciation, unless the value is unrealistic.

For a discussion of fair market value and adjusted basis, see Pub. 551.

Property Used in Your Business or Income-Producing Activity

To claim depreciation on property, you must use it in your business or income-producing activity. If you use property to produce income (investment use), the income must be taxable. You cannot depreciate property that you use solely for personal activities.

Partial business or investment use. If you use property for business or investment purposes and for personal purposes, you can deduct depreciation based only on the business or investment use. For example, you cannot deduct depreciation on a car used only for commuting, personal shopping trips, family vacations, driving children to and from school, or similar activities.



You must keep records showing the business, investment, and personal use of your property. For more information on the records you must keep for listed property, such as a car, see *What Records Must Be Kept* in chapter 5.



Although you can combine business and investment use of property when figuring depreciation deductions, do not treat investment use as qualified business use when determining whether the business-use requirement for listed property is met. For information about qualified business use of listed property, see What Is the Business-Use Requirement *in chapter 5.*

Office in the home. If you use part of your home as an office, you may be able to deduct depreciation on that part based on its business use. For information about depreciating your home office, see Pub. 587.

Inventory. You cannot depreciate inventory because it is not held for use in your business. Inventory is any property you hold primarily for sale to customers in the ordinary course of your business.

If you are a rent-to-own dealer, you may be able to treat certain property held in your business as depreciable property rather than as inventory. See *Rent-to-own dealer* under *Which Property Class Applies Under GDS* in chapter 4.

In some cases, it is not clear whether property is held for sale (inventory) or for use in your business. If it is unclear, examine carefully all the facts in the operation of the particular business. The following example shows how a careful examination of the facts in two similar situations results in different conclusions.

Example. Maple Corporation is in the business of leasing cars. At the end of their useful lives, when the cars are no longer profitable to lease, Maple sells them. Maple does not have a showroom, used car lot, or individuals to sell the cars. Instead, it sells them through wholesalers or by similar arrangements in which a dealer's profit is not intended or considered. Maple can depreciate the leased cars because the cars are not held primarily for sale to customers in the ordinary course of business, but are leased.

If Maple buys cars at wholesale prices, leases them for a short time, and then sells them at retail prices or in sales in which a dealer's profit is intended, the cars are treated as inventory and are not depreciable property. In this situation, the cars are held primarily for sale to customers in the ordinary course of business.

Containers. Generally, containers for the products you sell are part of inventory and you cannot depreciate them. However, you can depreciate containers used to ship your products if they have a life longer than 1 year and meet the following requirements.

- They qualify as property used in your business.
- Title to the containers does not pass to the buyer.

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To determine if these requirements are met, consider the following questions.

- Does your sales contract, sales invoice, or other type of order acknowledgment indicate whether you have retained title?
- Does your invoice treat the containers as separate items?
- Do any of your records state your basis in the containers?

Property Having a Determinable Useful Life

To be depreciable, your property must have a determinable useful life. This means that it must be something that wears out, decays, gets used up, becomes obsolete, or loses its value from natural causes.

Property Lasting More Than One Year

To be depreciable, property must have a useful life that extends substantially beyond the year you place it in service.

Example. You maintain a library for use in your profession. You can depreciate it. However, if you buy technical books, journals, or information services for use in your business that have a useful life of 1 year or less, you cannot depreciate them. Instead, you deduct their cost as a business expense.

What Property Cannot Be Depreciated?

Terms you may need to know (see Glossary):

Amortization

Basis

Goodwill

Intangible property

Remainder interest

Term interest

Certain property cannot be depreciated. This includes land and certain excepted property.

Land

You cannot depreciate the cost of land because land does not wear out, become obsolete, or get used up. The cost of land generally includes the cost of clearing, grading, planting, and landscaping.

Although you cannot depreciate land, you can depreciate certain land preparation costs, such as landscaping costs, incurred in preparing land for business use. These costs must be so closely associated with other depreciable property that you can determine a life for them along with the life of the associated property.

Example. You constructed a new building for use in your business and paid for grading, clearing, seeding, and planting bushes and trees. Some of the bushes and trees were planted right next to the building, while others were planted around the outer border of the lot. If you replace the building, you would have to destroy the bushes and trees right next to it. These bushes and trees are closely associated with the building, so they have a determinable useful life. Therefore, you can depreciate them. Add your other land preparation costs to the basis of your land because they have no determinable life and you cannot depreciate them.

Excepted Property

Even if the requirements explained in the preceding discussions are met, you cannot depreciate the following property.

- Property placed in service and disposed of in the same year. Determining when property is placed in service is explained later.
- Equipment used to build capital improvements. You must add otherwise allowable depreciation on the equipment during the period of construction to the basis of your improvements. See Uniform Capitalization Rules in Pub. 551.
- Section 197 intangibles. You must amortize these costs. Section 197 intangibles are discussed in detail in chapter 8 of Pub. 535. Intangible property, such as certain computer software, that is not section 197 intangible property, can be depreciated if it meets certain requirements. See *Intangible Property*, later.
- Certain term interests.

Certain term interests in property. You cannot depreciate a term interest in property created or acquired after July 27, 1989, for any period during which the remainder interest is held, directly or indirectly, by a person related to you. A term interest in property means a life interest in property, an interest in property for a term of years, or an income interest in a trust.

Related persons. For a description of related persons, see *Related Persons*, later. For this purpose, however, treat as related persons only the relationships listed in items (1) through (10) of that discussion and substitute “50%” for “10%” each place it appears.

Basis adjustments. If you would be allowed a depreciation deduction for a term interest in property except that the holder of the remainder interest is related to you, you must generally reduce your basis in the term interest by any depreciation or amortization not allowed.

If you hold the remainder interest, you must generally increase your basis in that interest by the depreciation not allowed to the term interest holder. However, do not increase your basis for depreciation not allowed for periods during which either of the following situations applies.

- The term interest is held by an organization exempt from tax.
- The term interest is held by a nonresident alien individual or foreign corporation, and the income from the term interest is not effectively connected with the conduct of a trade or business in the United States.

Exceptions. The above rules do not apply to the holder of a term interest in property acquired by gift, bequest, or inheritance. They also do not apply to the holder of dividend rights that were separated from any stripped preferred stock if the rights were purchased after April 30, 1993, or to a person whose basis in the stock is determined by reference to the basis in the hands of the purchaser.

When Does Depreciation Begin and End?

Terms you may need to know (see Glossary):

Basis

Exchange

Placed in service

You begin to depreciate your property when you place it in service for use in your trade or business or for the production of income. You stop depreciating property either when you have fully recovered your cost or other basis or when you retire it from service, whichever happens first.

Placed in Service

You place property in service when it is ready and available for a specific use, whether in a business activity, an income-producing activity, a tax-exempt activity, or a personal activity. Even if you are not using the property, it is in service when it is ready and available for its specific use.

Example 1. Donald Steep bought a machine for his business. The machine was delivered last year. However, it was not installed and operational until this year. It is considered placed in service this year. If the machine had been ready and available for use when it was delivered, it would be considered placed in service last year even if it was not actually used until this year.

Example 2. On April 6, Sue Thorn bought a house to use as residential rental property. She made several repairs and had it ready for rent on July 5. At that time, she began to advertise it for rent in the local newspaper. The house is considered placed in service in July when it was ready and available for rent. She can begin to depreciate it in July.

Example 3. James Elm is a building contractor who specializes in constructing office buildings. He bought a truck last year that had to be modified to lift materials to second-story levels. The installation of the lifting equipment was completed and James accepted delivery of the modified truck on January 10 of this year. The truck was placed in service on January 10, the date it was ready and available to perform the function for which it was bought.

Conversion to business use. If you place property in service in a personal activity, you cannot claim depreciation. However, if you change the property's use to use in a business or income-producing activity, then you can begin to depreciate it at the time of the change. You place the property in service in the business or income-producing activity on the date of the change.

Example. You bought a home and used it as your personal home several years before you converted it to rental property. Although its specific use was personal and no depreciation was allowable, you placed the home in service when you began using it as your home. You can begin to claim depreciation in the year you converted it to rental property because its use changed to an income-producing use at that time.

Idle Property

Continue to claim a deduction for depreciation on property used in your business or for the production of income even if it is temporarily idle (not in use). For example, if you stop using a machine because there is a temporary lack of a market for a product made with that machine, continue to deduct depreciation on the machine.

Cost or Other Basis Fully Recovered

You stop depreciating property when you have fully recovered your cost or other basis. You fully recover your basis when your section 179 deduction, allowed or allowable depreciation deductions, and salvage value, if applicable, equal the cost or investment in the property. See *What Is the Basis of Your Depreciable Property*, later.

Retired From Service

You stop depreciating property when you retire it from service, even if you have not fully recovered its cost or other basis. You retire property from service when you permanently withdraw it from use in a trade or business or from use in the production of income because of any of the following events.

- You sell or exchange the property.
- You convert the property to personal use.
- You abandon the property.

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- You transfer the property to a supplies or scrap account.
- The property is destroyed.

CAUTION *If you included the property in a general asset account, see How Do You Use General Asset Accounts in chapter 4 for the rules that apply when you dispose of that property.*

What Method Can You Use To Depreciate Your Property?

Terms you may need to know (see Glossary):

Adjusted basis
Basis
Convention
Exchange
Fiduciary
Grantor
Intangible property
Nonresidential real property
Placed in service
Related persons
Residential rental property
Salvage value
Section 1245 property
Section 1250 property
Standard mileage rate
Straight line method
Unit-of-production method
Useful life

You must use the Modified Accelerated Cost Recovery System (MACRS) to depreciate most property. MACRS is discussed in chapter 4.

You cannot use MACRS to depreciate the following property.

- Property you placed in service before 1987.
- Certain property owned or used in 1986.
- Intangible property.
- Films, video tapes, and recordings.
- Certain corporate or partnership property acquired in a nontaxable transfer.
- Property you elected to exclude from MACRS.

The following discussions describe the property listed above and explain what depreciation method should be used.

Property You Placed in Service Before 1987

You cannot use MACRS for property you placed in service before 1987 (except property you placed in service after July 31, 1986, if MACRS was elected). Property placed in service before 1987 must be depreciated under the methods discussed in Pub. 534.

For a discussion of when property is placed in service, see *When Does Depreciation Begin and End*, earlier.

Use of real property changed. You must generally use MACRS to depreciate real property that you acquired for personal use before 1987 and changed to business or income-producing use after 1986.

Improvements made after 1986. You must treat an improvement made after 1986 to property you placed in service before 1987 as separate depreciable property. Therefore, you can depreciate that improvement as separate property under MACRS if it is the type of property that otherwise qualifies for MACRS depreciation. For more information about improvements, see *How Do You Treat Repairs and Improvements*, later, and *Additions and Improvements* under *Which Recovery Period Applies* in chapter 4.

Property Owned or Used in 1986

You may not be able to use MACRS for property you acquired and placed in service after 1986 if any of the situations described below apply. If you cannot use MACRS, the property must be depreciated under the methods discussed in Pub. 534.

CAUTION *For the following discussions, do not treat property as owned before you placed it in service. If you owned property in 1986 but did not place it in service until 1987, you do not treat it as owned in 1986.*

Personal property. You cannot use MACRS for personal property (section 1245 property) in any of the following situations.

1. You or someone related to you owned or used the property in 1986.
2. You acquired the property from a person who owned it in 1986 and as part of the transaction the user of the property did not change.
3. You lease the property to a person (or someone related to this person) who owned or used the property in 1986.
4. You acquired the property in a transaction in which:
   a. The user of the property did not change, and

b. The property was not MACRS property in the hands of the person from whom you acquired it because of (2) or (3) above.

Real property. You generally cannot use MACRS for real property (section 1250 property) in any of the following situations.

- You or someone related to you owned the property in 1986.
- You lease the property to a person who owned the property in 1986 (or someone related to that person).
- You acquired the property in a like-kind exchange, involuntary conversion, or repossession of property you or someone related to you owned in 1986. MACRS applies only to that part of your basis in the acquired property that represents cash paid or unlike property given up. It does not apply to the carried-over part of the basis.

Exceptions. The rules above do not apply to the following.

1. Residential rental property or nonresidential real property.
2. Any property if, in the first tax year it is placed in service, the deduction under the Accelerated Cost Recovery System (ACRS) is more than the deduction under MACRS using the half-year convention. For information on how to figure depreciation under ACRS, see Pub. 534.
3. Property that was MACRS property in the hands of the person from whom you acquired it because of (2) above.

Related persons. For this purpose, the following are related persons.

1. An individual and a member of his or her family, including only a spouse, child, parent, brother, sister, half-brother, half-sister, ancestor, and lineal descendant.
2. A corporation and an individual who directly or indirectly owns more than 10% of the value of the outstanding stock of that corporation.
3. Two corporations that are members of the same controlled group.
4. A trust fiduciary and a corporation if more than 10% of the value of the outstanding stock is directly or indirectly owned by or for the trust or grantor of the trust.
5. The grantor and fiduciary, and the fiduciary and beneficiary, of any trust.
6. The fiduciaries of two different trusts, and the fiduciaries and beneficiaries of two different trusts, if the same person is the grantor of both trusts.
7. A tax-exempt educational or charitable organization and any person (or, if that person is an individual, a member of that person's family) who directly or indirectly controls the organization.
8. Two S corporations, and an S corporation and a regular corporation, if the same persons own more than 10% of the value of the outstanding stock of each corporation.
9. A corporation and a partnership if the same persons own both of the following.
   a. More than 10% of the value of the outstanding stock of the corporation.
   b. More than 10% of the capital or profits interest in the partnership.
10. The executor and beneficiary of any estate.
11. A partnership and a person who directly or indirectly owns more than 10% of the capital or profits interest in the partnership.
12. Two partnerships, if the same persons directly or indirectly own more than 10% of the capital or profits interest in each.
13. The related person and a person who is engaged in trades or businesses under common control. See section 52(a) and 52(b) of the Internal Revenue Code.

When to determine relationship. You must determine whether you are related to another person at the time you acquire the property.

A partnership acquiring property from a terminating partnership must determine whether it is related to the terminating partnership immediately before the event causing the termination.

Constructive ownership of stock or partnership interest. To determine whether a person directly or indirectly owns any of the outstanding stock of a corporation or an interest in a partnership, apply the following rules.

1. Stock or a partnership interest directly or indirectly owned by or for a corporation, partnership, estate, or trust is considered owned proportionately by or for its shareholders, partners, or beneficiaries. However, for a partnership interest owned by or for a C corporation, this applies only to shareholders who directly or indirectly own 5% or more of the value of the stock of the corporation.
2. An individual is considered to own the stock or partnership interest directly or indirectly owned by or for the individual's family.
3. An individual who owns, except by applying rule (2), any stock in a corporation is considered to own the stock directly or indirectly owned by or for the individual's partner.
4. For purposes of rule (1), (2), or (3), stock or a partnership interest considered to be owned by a person under rule (1) is treated as actually owned by that person. However, stock or a partnership interest considered to be owned by an individual under rule (2) or (3) is not treated as owned by that individual for reapplying either rule (2) or (3) to make another person considered to be the owner of the same stock or partnership interest.

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Intangible Property

Generally, if you can depreciate intangible property, you usually use the straight line method of depreciation. However, you can choose to depreciate certain intangible property under the income forecast method (discussed later).



You cannot depreciate intangible property that is a section 197 intangible or that otherwise does not meet all the requirements discussed earlier under What Property Can Be Depreciated*.*

Straight Line Method

This method lets you deduct the same amount of depreciation each year over the useful life of the property. To figure your deduction, first determine the adjusted basis, salvage value, and estimated useful life of your property. Subtract the salvage value, if any, from the adjusted basis. The balance is the total depreciation you can take over the useful life of the property.

Divide the balance by the number of years in the useful life. This gives you your yearly depreciation deduction. Unless there is a big change in adjusted basis or useful life, this amount will stay the same throughout the time you depreciate the property. If, in the first year, you use the property for less than a full year, you must prorate your depreciation deduction for the number of months in use.

Example. In April, Frank bought a patent for $5,100 that is not a section 197 intangible. He depreciates the patent under the straight line method, using a 17-year useful life and no salvage value. He divides the $5,100 basis by 17 years to get his $300 yearly depreciation deduction. He only used the patent for 9 months during the first year, so he multiplies $300 by 9/12 to get his deduction of $225 for the first year. Next year, Frank can deduct $300 for the full year.

Patents and copyrights. If you can depreciate the cost of a patent or copyright, use the straight line method over the useful life. The useful life of a patent or copyright is the lesser of the life granted to it by the government or the remaining life when you acquire it. However, if the patent or copyright becomes valueless before the end of its useful life, you can deduct in that year any of its remaining cost or other basis.

Computer software. Computer software is generally a section 197 intangible and cannot be depreciated if you acquired it in connection with the acquisition of assets constituting a business or a substantial part of a business.

However, computer software is not a section 197 intangible and can be depreciated, even if acquired in connection with the acquisition of a business, if it meets all of the following tests.

- It is readily available for purchase by the general public.
- It is subject to a nonexclusive license.
- It has not been substantially modified.

If the software meets the tests above, it may also qualify for the section 179 deduction and the special depreciation allowance, discussed later. If you can depreciate the cost of computer software, use the straight line method over a useful life of 36 months.

Tax-exempt use property subject to a lease. The useful life of computer software leased under a lease agreement entered into after March 12, 2004, to a tax-exempt organization, governmental unit, or foreign person or entity (other than a partnership), cannot be less than 125% of the lease term.

Certain created intangibles. You can amortize certain intangibles created on or after December 31, 2003, over a 15-year period using the straight line method and no salvage value, even though they have a useful life that cannot be estimated with reasonable accuracy. For example, amounts paid to acquire memberships or privileges of indefinite duration, such as a trade association membership, are eligible costs.

The following are not eligible.

- Any intangible asset acquired from another person.
- Created financial interests.
- Any intangible asset that has a useful life that can be estimated with reasonable accuracy.
- Any intangible asset that has an amortization period or limited useful life that is specifically prescribed or prohibited by the Code, regulations, or other published IRS guidance.
- Any amount paid to facilitate an acquisition of a trade or business, a change in the capital structure of a business entity, and certain other transactions.

You must also increase the 15-year safe harbor amortization period to a 25-year period for certain intangibles related to benefits arising from the provision, production, or improvement of real property. For this purpose, real property includes property that will remain attached to the real property for an indefinite period of time, such as roads, bridges, tunnels, pavements, and pollution control facilities.

Income Forecast Method

You can choose to use the income forecast method instead of the straight line method to depreciate the following depreciable intangibles.

- Motion picture films or video tapes.
- Sound recordings.
- Copyrights.
- Books.
- Patents.

Under the income forecast method, each year's depreciation deduction is equal to the cost of the property, multiplied by a fraction. The numerator of the fraction is the

current year's net income from the property, and the denominator is the total income anticipated from the property through the end of the 10th taxable year following the taxable year the property is placed in service. For more information, see section 167(g) of the Internal Revenue Code.

Films, video tapes, and recordings. You cannot use MACRS for motion picture films, video tapes, and sound recordings. For this purpose, sound recordings are discs, tapes, or other phonorecordings resulting from the fixation of a series of sounds. You can depreciate this property using either the straight line method or the income forecast method.

Participations and residuals. You can include participations and residuals in the adjusted basis of the property for purposes of computing your depreciation deduction under the income forecast method. The participations and residuals must relate to income to be derived from the property before the end of the 10th taxable year after the property is placed in service. For this purpose, participations and residuals are defined as costs, which by contract vary with the amount of income earned in connection with the property.

Instead of including these amounts in the adjusted basis of the property, you can deduct the costs in the taxable year that they are paid.

Videocassettes. If you are in the business of renting videocassettes, you can depreciate only those videocassettes bought for rental. If the videocassette has a useful life of 1 year or less, you can currently deduct the cost as a business expense.

Corporate or Partnership Property Acquired in a Nontaxable Transfer

MACRS does not apply to property used before 1987 and transferred after 1986 to a corporation or partnership (except property the transferor placed in service after July 31, 1986, if MACRS was elected) to the extent its basis is carried over from the property's adjusted basis in the transferor's hands. You must continue to use the same depreciation method as the transferor and figure depreciation as if the transfer had not occurred. However, if MACRS would otherwise apply, you can use it to depreciate the part of the property's basis that exceeds the carried-over basis.

The nontaxable transfers covered by this rule include the following.

- A distribution in complete liquidation of a subsidiary.
- A transfer to a corporation controlled by the transferor.
- An exchange of property solely for corporate stock or securities in a reorganization.
- A contribution of property to a partnership in exchange for a partnership interest.
- A partnership distribution of property to a partner.

Election To Exclude Property From MACRS

If you can properly depreciate any property under a method not based on a term of years, such as the unit-of-production method, you can elect to exclude that property from MACRS. You make the election by reporting your depreciation for the property on line 15 in Part II of Form 4562 and attaching a statement as described in the Instructions for Form 4562. You must make this election by the return due date (including extensions) for the tax year you place your property in service. However, if you timely filed your return for the year without making the election, you can still make the election by filing an amended return within 6 months of the due date of the return (excluding extensions). Attach the election to the amended return and write “Filed pursuant to section 301.9100-2” on the election statement. File the amended return at the same address you filed the original return.

Use of standard mileage rate. If you use the standard mileage rate to figure your tax deduction for your business automobile, you are treated as having made an election to exclude the automobile from MACRS. See Pub. 463 for a discussion of the standard mileage rate.

What Is the Basis of Your Depreciable Property?

Terms you may need to know (see Glossary):

Abstract fees

Adjusted basis

Basis

Exchange

Fair market value

To figure your depreciation deduction, you must determine the basis of your property. To determine basis, you need to know the cost or other basis of your property.

Cost as Basis

The basis of property you buy is its cost plus amounts you paid for items such as sales tax (see *Exception* below), freight charges, and installation and testing fees. The cost includes the amount you pay in cash, debt obligations, other property, or services.

Exception. You can elect to deduct state and local general sales taxes instead of state and local income taxes as an itemized deduction on Schedule A (Form 1040 or 1040-SR). If you make that choice, you cannot include those sales taxes as part of your cost basis.

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Assumed debt. If you buy property and assume (or buy subject to) an existing mortgage or other debt on the property, your basis includes the amount you pay for the property plus the amount of the assumed debt.

Example. You make a $20,000 down payment on property and assume the seller's mortgage of $120,000. Your total cost is $140,000, the cash you paid plus the mortgage you assumed.

Settlement costs. The basis of real property also includes certain fees and charges you pay in addition to the purchase price. These are generally shown on your settlement statement and include the following.

- Legal and recording fees.
- Abstract fees.
- Survey charges.
- Owner's title insurance.
- Amounts the seller owes that you agree to pay, such as back taxes or interest, recording or mortgage fees, charges for improvements or repairs, and sales commissions.

For fees and charges you cannot include in the basis of property, see *Real Property* in Pub. 551.

Property you construct or build. If you construct, build, or otherwise produce property for use in your business, you may have to use the uniform capitalization rules to determine the basis of your property. For information about the uniform capitalization rules, see Pub. 551 and the regulations under section 263A of the Internal Revenue Code.

Other Basis

Other basis usually refers to basis that is determined by the way you received the property. For example, your basis is other than cost if you acquired the property in exchange for other property, as payment for services you performed, as a gift, or as an inheritance. If you acquired property in this or some other way, see Pub. 551 to determine your basis.

Property changed from personal use. If you held property for personal use and later use it in your business or income-producing activity, your depreciable basis is the lesser of the following.

1. The fair market value (FMV) of the property on the date of the change in use.
2. Your original cost or other basis adjusted as follows.
   a. Increased by the cost of any permanent improvements or additions and other costs that must be added to basis.
   b. Decreased by any deductions you claimed for casualty and theft losses and other items that reduced your basis.

Example. Several years ago, Nia paid $160,000 to have her home built on a lot that cost her $25,000. Before changing the property to rental use last year, she paid $20,000 for permanent improvements to the house and claimed a $2,000 casualty loss deduction for damage to the house. Land is not depreciable, so she includes only the cost of the house when figuring the basis for depreciation.

Nia's adjusted basis in the house when she changed its use was $178,000 ($160,000 + $20,000 – $2,000). On the same date, her property had an FMV of $180,000, of which $15,000 was for the land and $165,000 was for the house. The basis for depreciation on the house is the FMV on the date of change ($165,000), because it is less than her adjusted basis ($178,000).

Property acquired in a nontaxable transaction. Generally, if you receive property in a nontaxable exchange, the basis of the property you receive is the same as the adjusted basis of the property you gave up. Special rules apply in determining the basis and figuring the MACRS depreciation deduction and special depreciation allowance for property acquired in a like-kind exchange or involuntary conversion. See *Like-kind exchanges and involuntary conversions* under *How Much Can You Deduct* in chapter 3, and *Figuring the Deduction for Property Acquired in a Nontaxable Exchange* in chapter 4.

There are also special rules for determining the basis of MACRS property involved in a like-kind exchange or involuntary conversion when the property is contained in a general asset account. See *How Do You Use General Asset Accounts* in chapter 4.

Adjusted Basis

To find your property's basis for depreciation, you may have to make certain adjustments (increases and decreases) to the basis of the property for events occurring between the time you acquired the property and the time you placed it in service. These events could include the following.

- Installing utility lines.
- Paying legal fees for perfecting the title.
- Settling zoning issues.
- Receiving rebates.
- Incurring a casualty or theft loss.

For a discussion of adjustments to the basis of your property, see *Adjusted Basis* in Pub. 551.

If you depreciate your property under MACRS, you may also have to reduce your basis by certain deductions and credits with respect to the property. For more information, see *What Is the Basis for Depreciation* in chapter 4.

Basis adjustment for depreciation allowed or allowable. You must reduce the basis of property by the depreciation allowed or allowable, whichever is greater. Depreciation allowed is depreciation you actually deducted (from which you received a tax benefit). Depreciation allowable is depreciation you are entitled to deduct.

If you do not claim depreciation you are entitled to deduct, you must still reduce the basis of the property by the full amount of depreciation allowable.

If you deduct more depreciation than you should, you must reduce your basis by any amount deducted from which you received a tax benefit (the depreciation allowed).

How Do You Treat Repairs and Improvements?

If you improve depreciable property, you must treat the improvement as separate depreciable property. Improvement means an addition to or partial replacement of property that is a betterment to the property, restores the property, or adapts it to a new or different use. See section 1.263(a)-3 of the regulations.

You generally deduct the cost of repairing business property in the same way as any other business expense. However, if the cost is for a betterment to the property, to restore the property, or to adapt the property to a new or different use, you must treat it as an improvement and depreciate it.

Example. You repair a small section on one corner of the roof of a rental house. You deduct the cost of the repair as a rental expense. However, if you completely replace the roof, the new roof is an improvement because it is a restoration of the building. You depreciate the cost of the new roof.

Improvements to rented property. You can depreciate permanent improvements you make to business property you rent from someone else.

Do You Have To File Form 4562?

Terms you may need to know (see Glossary):

Amortization

Listed property

Placed in service

Standard mileage rate

Use Form 4562 to figure your deduction for depreciation and amortization. Attach Form 4562 to your tax return for the current tax year if you are claiming any of the following items.

- A section 179 deduction for the current year or a section 179 carryover from a prior year. See chapter 2 for information on the section 179 deduction.
- Depreciation for property placed in service during the current year.
- Depreciation on any vehicle or other listed property, regardless of when it was placed in service. See chapter 5 for information on listed property.
- A deduction for any vehicle if the deduction is reported on a form other than Schedule C (Form 1040 or 1040-SR).
- Amortization of costs if the current year is the first year of the amortization period.
- Depreciation or amortization on any asset on a corporate income tax return (other than Form 1120-S, U.S. Income Tax Return for an S Corporation) regardless of when it was placed in service.



You must submit a separate Form 4562 for each business or activity on your return for which a Form 4562 is required.

Table 1-1 presents an overview of the purpose of the various parts of Form 4562.

Employee. Do not use Form 4562 if you are an employee and you deduct job-related vehicle expenses using either actual expenses (including depreciation) or the standard mileage rate. Instead, use Form 2106.

How Do You Correct Depreciation Deductions?

If you deducted an incorrect amount of depreciation in any year, you may be able to make a correction by filing an amended return for that year. See *Filing an Amended Return*, next. If you are not allowed to make the correction on an amended return, you may be able to change your accounting method to claim the correct amount of depreciation. See *Changing Your Accounting Method*, later.

Filing an Amended Return

You can file an amended return to correct the amount of depreciation claimed for any property in any of the following situations.

- You claimed the incorrect amount because of a mathematical error made in any year.
- You claimed the incorrect amount because of a posting error made in any year.
- You have not adopted a method of accounting for property placed in service by you in tax years ending after December 29, 2003.
- You claimed the incorrect amount on property placed in service by you in tax years ending before December 30, 2003.

Adoption of accounting method defined. Generally, you adopt a method of accounting for depreciation by using a permissible method of determining depreciation

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when you file your first tax return, or by using the same impermissible method of determining depreciation in two or more consecutively filed tax returns.

For an exception to the 2-year rule, see section 6.01(1)(b) of Revenue Procedure 2019-43 on page 1115 of Internal Revenue Bulletin 2019-48, available at www.irs.gov/irb/2019-48_IRB#REV-PROC-2019-43.

When to file. If an amended return is allowed, you must file it by the later of the following.

- 3 years from the date you filed your original return for the year in which you did not deduct the correct amount. A return filed before an unextended due date is considered filed on that due date.
- 2 years from the time you paid your tax for that year.

Changing Your Accounting Method

Generally, you must get IRS approval to change your method of accounting. You must generally file Form 3115, Application for Change in Accounting Method, to request a change in your method of accounting for depreciation.

The following are examples of a change in method of accounting for depreciation.

- A change from an impermissible method of determining depreciation for depreciable property, if the impermissible method was used in two or more consecutively filed tax returns.
- A change in the treatment of an asset from nondepreciable to depreciable or vice versa.
- A change in the depreciation method, period of recovery, or convention of a depreciable asset.
- A change from not claiming to claiming the special depreciation allowance if you did not make the election to not claim any special allowance.
- A change from claiming a 50% special depreciation allowance to claiming a 100% special depreciation allowance for qualified property acquired and placed in service by you after September 27, 2017 (if you did not make the election under section 168(k)(10) to claim 50% special depreciation allowance).

Changes in depreciation that are not a change in method of accounting (and may only be made on an amended return) include the following.

- An adjustment in the useful life of a depreciable asset for which depreciation is determined under section 167.
- A change in use of an asset in the hands of the same taxpayer.
- Making a late depreciation election or revoking a timely valid depreciation election (including the election not to deduct the special depreciation allowance). If you elected not to claim any special depreciation allowance, a change from not claiming to claiming the special depreciation allowance is a revocation of the election and is not an accounting method change. Generally, you must get IRS approval to make a late depreciation election or revoke a depreciation election. You must submit a request for a letter ruling to make a late election or revoke an election.
- Any change in the placed in service date of a depreciable asset.

See section 1.446-1(e)(2)(ii)(d) of the regulations for more information and examples.

IRS approval. If your change in method of accounting for depreciation is described in Revenue Procedure 2019-43, on page 1107 of Internal Revenue Bulletin 2019-48, you may be able to get approval from the IRS to make that change under the automatic change request procedures generally covered in Revenue Procedure 2015-13 on page 419 of Internal Revenue Bulletin 2015-5. If you do not qualify to use the automatic procedures to get approval, you must use the advance consent request procedures generally covered in Revenue Procedure 2015-13. Also, see the Instructions for Form 3115 for more information on getting approval, including lists of scope limitations and automatic accounting method changes.

Additional guidance. For additional guidance and special procedures for changing your accounting method, automatic change procedures, amending your return, and filing Form 3115, see Revenue Procedure 2015-13 on page 419 of Internal Revenue Bulletin 2015-5 available at www.irs.gov/irb/2015-05_IRB#RP-2015-13, and Revenue Procedure 2019-43 on page 1107 of Internal Revenue Bulletin 2019-48, available at www.irs.gov/irb/2019-48_IRB#REV-PROC-2019-43.

Section 481(a) adjustment. If you file Form 3115 and change from an impermissible method to a permissible method of accounting for depreciation, you can make a section 481(a) adjustment for any unclaimed or excess amount of allowable depreciation. The adjustment is the difference between the total depreciation actually deducted for the property and the total amount allowable prior to the year of change. If no depreciation was deducted, the adjustment is the total depreciation allowable prior to the year of change. A negative section 481(a) adjustment results in a decrease in taxable income. It is taken into account in the year of change and is reported on your business tax returns as “other expenses.” A positive section 481(a) adjustment results in an increase in taxable income. It is generally taken into account over 4 tax years and is reported on your business tax returns as “other income.” However, you can elect to use a 1-year adjustment period and report the adjustment in the year of change if the total adjustment is less than $50,000. Make the election by completing the appropriate line on Form 3115.

If you file a Form 3115 and change from one permissible method to another permissible method, the section 481(a) adjustment is zero.

Table 1-1. **Purpose of Form 4562**

This table describes the purpose of the various parts of Form 4562. For more information, see Form 4562 and its instructions.

Part	Purpose
I	• Electing the section 179 deduction • Figuring the maximum section 179 deduction for the current year • Figuring any section 179 deduction carryover to the next year
II	• Reporting the special depreciation allowance for property (other than listed property) placed in service during the tax year • Reporting depreciation deductions on property being depreciated under any method other than Modified Accelerated Cost Recovery System (MACRS)
III	• Reporting MACRS depreciation deductions for property placed in service before this year • Reporting MACRS depreciation deductions for property (other than listed property) placed in service during the current year
IV	• Summarizing other parts
V	• Reporting the special depreciation allowance for automobiles and other listed property • Reporting MACRS depreciation on automobiles and other listed property • Reporting the section 179 cost elected for automobiles and other listed property • Reporting information on the use of automobiles and other transportation vehicles
VI	• Reporting amortization deductions

2.

Electing the Section 179 Deduction

Introduction

You can elect to recover all or part of the cost of certain qualifying property, up to a limit, by deducting it in the year you place the property in service. This is the section 179 deduction. You can elect the section 179 deduction instead of recovering the cost by taking depreciation deductions.

CAUTION *Estates and trusts cannot elect the section 179 deduction.*

This chapter explains what property does and does not qualify for the section 179 deduction, what limits apply to the deduction (including special rules for partnerships and corporations), and how to elect it. It also explains when and how to recapture the deduction.

Useful Items

You may want to see:

Publication

- ❑ **537** Installment Sales
- ❑ **544** Sales and Other Dispositions of Assets
- ❑ **954** Tax Incentives for Distressed Communities

Form (and Instructions)

- ❑ **4562** Depreciation and Amortization
- ❑ **4797** Sales of Business Property

See chapter 6 for information about getting publications and forms.

What Property Qualifies?

Terms you may need to know (see Glossary):

Adjusted basis

Basis

Class life

Structural components

Tangible property

To qualify for the section 179 deduction, your property must meet all the following requirements.

- It must be eligible property.
- It must be acquired for business use.
- It must have been acquired by purchase.
- It must not be property described later under *What Property Does Not Qualify*.

The following discussions provide information about these requirements and exceptions.

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Eligible Property

To qualify for the section 179 deduction, your property must be one of the following types of depreciable property.

1. Tangible personal property.
2. Other tangible property (except buildings and their structural components) used as:
   a. An integral part of manufacturing, production, or extraction, or of furnishing transportation, communications, electricity, gas, water, or sewage disposal services;
   b. A research facility used in connection with any of the activities in (a) above; or
   c. A facility used in connection with any of the activities in (a) for the bulk storage of fungible commodities.
3. Single-purpose agricultural (livestock) or horticultural structures. See chapter 7 of Pub. 225 for definitions and information regarding the use requirements that apply to these structures.
4. Storage facilities (except buildings and their structural components) used in connection with distributing petroleum or any primary product of petroleum.
5. Off-the-shelf computer software.
6. Qualified section 179 real property (described below).

Tangible personal property. Tangible personal property is any tangible property that is not real property. It includes the following property.

- Machinery and equipment.
- Property contained in or attached to a building (other than structural components), such as refrigerators, grocery store counters, office equipment, printing presses, testing equipment, and signs.
- Gasoline storage tanks and pumps at retail service stations.
- Livestock, including horses, cattle, hogs, sheep, goats, and mink and other furbearing animals.
- Portable air conditioners or heaters placed in service by you in tax years beginning after 2015.
- Certain property used predominantly to furnish lodging or in connection with the furnishing of lodging (except as provided in section 50(b)(2)).

The treatment of property as tangible personal property for the section 179 deduction is not controlled by its treatment under local law. For example, property may not be tangible personal property for the deduction even if treated so under local law, and some property (such as fixtures) may be tangible personal property for the deduction even if treated as real property under local law.

Off-the-shelf computer software. Off-the-shelf computer software is qualifying property for purposes of the section 179 deduction. This is computer software that is readily available for purchase by the general public, is subject to a nonexclusive license, and has not been substantially modified. It includes any program designed to cause a computer to perform a desired function. However, a database or similar item is not considered computer software unless it is in the public domain and is incidental to the operation of otherwise qualifying software.

Qualified section 179 real property. You can elect to treat certain qualified real property you placed in service during the tax year as section 179 property. If this election is made, the term "section 179 property" will include any qualified real property that is:

- Qualified improvement property as described in section 168(e)(6) of the Internal Revenue Code, and
- Any of the following improvements to nonresidential real property placed in service after the date the nonresidential real property was first placed in service.
  1. Roofs.
  2. Heating, ventilation, and air-conditioning property.
  3. Fire protection and alarm systems.
  4. Security systems.

For more information, see *Special rules for qualified section 179 real property*, later.

Qualified improvement property. Generally, this is any improvement to an interior portion of a building that is nonresidential real property if the improvement is placed in service after the date the building was first placed in service.

Also, qualified improvement property does not include the cost of any improvement attributable to the following:

- The enlargement of the building,
- Any elevator or escalator, or
- The internal structural framework of the building.

Property Acquired for Business Use

To qualify for the section 179 deduction, your property must have been acquired for use in your trade or business. Property you acquire only for the production of income, such as investment property, rental property (if renting property is not your trade or business), and property that produces royalties, does not qualify.

Partial business use. When you use property for both business and nonbusiness purposes, you can elect the section 179 deduction only if you use the property more than 50% for business in the year you place it in service. If you use the property more than 50% for business, multiply the cost of the property by the percentage of business use. Use the resulting business cost to figure your section 179 deduction.

Example. May Oak bought and placed in service an item of section 179 property costing $11,000. She used the property 80% for her business and 20% for personal

purposes. The business part of the cost of the property is $8,800 (80% × $11,000).

Property Acquired by Purchase

To qualify for the section 179 deduction, your property must have been acquired by purchase. For example, property acquired by gift or inheritance does not qualify.

Property is not considered acquired by purchase in the following situations.

1. It is acquired by one component member of a controlled group from another component member of the same group.
2. Its basis is determined either:
   a. In whole or in part by its adjusted basis in the hands of the person from whom it was acquired, or
   b. Under the stepped-up basis rules for property acquired from a decedent.
3. It is acquired from a related person.

Related persons. Related persons are described under *Related persons*, earlier. However, to determine whether property qualifies for the section 179 deduction, treat as an individual's family only his or her spouse, ancestors, and lineal descendants and substitute "50%" for "10%" each place it appears.

Example. Ken Larch is a tailor. He bought two industrial sewing machines from his father. He placed both machines in service in the same year he bought them. They do not qualify as section 179 property because Ken and his father are related persons. He cannot claim a section 179 deduction for the cost of these machines.

What Property Does Not Qualify?

Terms you may need to know (see Glossary):

Basis

Class life

Certain property does not qualify for the section 179 deduction. This includes the following.

Land and Improvements

Land and land improvements do not qualify as section 179 property. Land improvements include swimming pools, paved parking areas, wharves, docks, bridges, and fences.

Excepted Property

Even if the requirements explained earlier under *What Property Qualifies* are met, you cannot elect the section 179 deduction for the following property.

- Certain property you lease to others (if you are a non-corporate lessor).
- Property used predominantly outside the United States, except property described in section 168(g)(4) of the Internal Revenue Code.
- Property used by certain tax-exempt organizations, except property used in connection with the production of income subject to the tax on unrelated trade or business income.
- Property used by governmental units or foreign persons or entities, except property used under a lease with a term of less than 6 months.

Leased property. Generally, you cannot claim a section 179 deduction based on the cost of property you lease to someone else. This rule does not apply to corporations. However, you can claim a section 179 deduction for the cost of the following property.

1. Property you manufacture or produce and lease to others.
2. Property you purchase and lease to others if both the following tests are met.
   a. The term of the lease (including options to renew) is less than 50% of the property's class life.
   b. For the first 12 months after the property is transferred to the lessee, the total business deductions you are allowed on the property (other than rents and reimbursed amounts) are more than 15% of the rental income from the property.

How Much Can You Deduct?

Terms you may need to know (see Glossary):

Adjusted basis

Basis

Placed in service

Your section 179 deduction is generally the cost of the qualifying property. However, the total amount you can elect to deduct under section 179 is subject to a dollar limit and a business income limit. These limits apply to each taxpayer, not to each business. However, see *Married Individuals* under *Dollar Limits*, later. For a passenger automobile, the total section 179 deduction and depreciation deduction are limited. See *Do the Passenger Automobile Limits Apply* in chapter 5.

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If you deduct only part of the cost of qualifying property as a section 179 deduction, you can generally depreciate the cost you do not deduct.

Trade-in of other property. If you buy qualifying property with cash and a trade-in, its cost for purposes of the section 179 deduction includes only the cash you paid.

Example. Silver Leaf, a retail bakery, traded two ovens having a total adjusted basis of $680 for a new oven costing $1,320. They received an $800 trade-in allowance for the old ovens and paid $520 in cash for the new oven. The bakery also traded a used van with an adjusted basis of $4,500 for a new van costing $9,000. They received a $4,800 trade-in allowance on the used van and paid $4,200 in cash for the new van.

Only the portion of the new property's basis paid by cash qualifies for the section 179 deduction. Therefore, Silver Leaf's qualifying costs for the section 179 deduction are $4,720 ($520 + $4,200).

Dollar Limits

The total amount you can elect to deduct under section 179 for most property placed in service in tax years beginning in 2019 generally cannot be more than $1,020,000. If you acquire and place in service more than one item of qualifying property during the year, you can allocate the section 179 deduction among the items in any way, as long as the total deduction is not more than $1,020,000. You do not have to claim the full $1,020,000.



The amount you can elect to deduct is not affected if you place qualifying property in service in a short tax year or if you place qualifying property in service for only a part of a 12-month tax year.



After you apply the dollar limit to determine a tentative deduction, you must apply the business income limit (described later) to determine your actual section 179 deduction.

Example. In 2019, you bought and placed in service $1,020,000 in machinery and a $25,000 circular saw for your business. You elect to deduct $995,000 for the machinery and the entire $25,000 for the saw, a total of $1,020,000. This is the maximum amount you can deduct. Your $25,000 deduction for the saw completely recovered its cost. Your basis for depreciation is zero. The basis for depreciation of your machinery is $25,000. You figure this by subtracting your $995,000 section 179 deduction for the machinery from the $1,020,000 cost of the machinery.

Situations affecting dollar limit. Under certain circumstances, the general dollar limits on the section 179 deduction may be reduced or increased or there may be additional dollar limits. The general dollar limit is affected by any of the following situations.

- The cost of your section 179 property placed in service exceeds $2,550,000.
- Your business is an enterprise zone business.
- You placed in service a sport utility or certain other vehicles.
- You are married filing a joint or separate return.

Costs Exceeding $2,550,000

If the cost of your qualifying section 179 property placed in service in a year is more than $2,550,000, you must generally reduce the dollar limit (but not below zero) by the amount of cost over $2,550,000. If the cost of your section 179 property placed in service during 2019 is $3,570,000 or more, you cannot take a section 179 deduction.

Example. In 2019, Jane Ash placed in service machinery costing $2,600,000. This cost is $50,000 more than $2,550,000, so she must reduce her dollar limit to $970,000 ($1,020,000 – $50,000).

Enterprise Zone Businesses

An increased section 179 deduction is available to enterprise zone businesses for qualified zone property placed in service during the tax year, in an empowerment zone. For more information, including the definitions of “enterprise zone business” and “qualified zone property,” see sections 1397A, 1397C, and 1397D of the Internal Revenue Code.

The dollar limit on the section 179 deduction is increased by the smaller of:

- $35,000; or
- The cost of section 179 property that is also qualified zone property placed in service before January 1, 2021 (including such property placed in service by your spouse, even if you are filing a separate return).

Note. You take into account only 50% (instead of 100%) of the cost of qualified zone property placed in service in a year when figuring the reduced dollar limit for costs exceeding $2,550,000 (explained earlier).

Sport Utility and Certain Other Vehicles

You cannot elect to expense more than $25,500 of the cost of any heavy sport utility vehicle (SUV) and certain other vehicles placed in service in tax years beginning in 2019. This rule applies to any 4-wheeled vehicle primarily designed or used to carry passengers over public streets, roads, or highways, that is rated at more than 6,000 pounds gross vehicle weight and not more than 14,000 pounds gross vehicle weight. However, the $25,500 limit does not apply to any vehicle:

- Designed to seat more than nine passengers behind the driver's seat,
- Equipped with a cargo area (either open or enclosed by a cap) of at least 6 feet in interior length that is not readily accessible from the passenger compartment, or
- That has an integral enclosure fully enclosing the driver compartment and load carrying device, does

not have seating rearward of the driver's seat, and has no body section protruding more than 30 inches ahead of the leading edge of the windshield.

Married Individuals

If you are married, how you figure your section 179 deduction depends on whether you file jointly or separately. If you file a joint return, you and your spouse are treated as one taxpayer in determining any reduction to the dollar limit, regardless of which of you purchased the property or placed it in service. If you and your spouse file separate returns, you are treated as one taxpayer for the dollar limit, including the reduction for costs over $2,550,000. You must allocate the dollar limit (after any reduction) between you equally, unless you both elect a different allocation. If the percentages elected by each of you do not total 100%, 50% will be allocated to each of you.

Example. Jack Elm is married. He and his wife file separate returns. Jack bought and placed in service $2,550,000 of qualified farm machinery in 2019. His wife has her own business, and she bought and placed in service $300,000 of qualified business equipment. Their combined dollar limit is $720,000. This is because they must figure the limit as if they were one taxpayer. They reduce the $1,020,000 dollar limit by the $300,000 excess of their costs over $2,550,000.

They elect to allocate the $720,000 dollar limit as follows.

- $684,000 ($720,000 x 95%) to Mr. Elm's machinery.
- $36,000 ($720,000 x 5%) to Mrs. Elm's equipment.

If they did not make an election to allocate their costs in this way, they would have to allocate $360,000 ($720,000 × 50%) to each of them.

Joint return after filing separate returns. If you and your spouse elect to amend your separate returns by filing a joint return after the due date for filing your return, the dollar limit on the joint return is the lesser of the following amounts.

- The dollar limit (after reduction for any cost of section 179 property over $2,550,000).
- The total cost of section 179 property you and your spouse elected to expense on your separate returns.

Example. The facts are the same as in the previous example except that Jack elected to deduct $300,000 of the cost of section 179 property on his separate return and his wife elected to deduct $20,000. After the due date of their returns, they file a joint return. Their dollar limit for the section 179 deduction is $320,000. This is the lesser of the following amounts.

- $720,000—The dollar limit less the cost of section 179 property over $2,550,000.
- $320,000—The total they elected to expense on their separate returns.

Business Income Limit

The total cost you can deduct each year after you apply the dollar limit is limited to the taxable income from the active conduct of any trade or business during the year. Generally, you are considered to actively conduct a trade or business if you meaningfully participate in the management or operations of the trade or business.

Any cost not deductible in 1 year under section 179 because of this limit can be carried to the next year. Special rules apply to a deduction of qualified section 179 real property that is placed in service by you in tax years beginning before 2016 and disallowed because of the business income limit. See *Special rules for qualified section 179 real property* under *Carryover of disallowed deduction*, later.

Taxable income. In general, figure taxable income for this purpose by totaling the net income and losses from all trades and businesses you actively conducted during the year. Net income or loss from a trade or business includes the following items.

- Section 1231 gains (or losses).
- Interest from working capital of your trade or business.
- Wages, salaries, tips, or other pay earned as an employee.

For information about section 1231 gains and losses, see chapter 3 in Pub. 544.

In addition, figure taxable income without regard to any of the following.

- The section 179 deduction.
- The self-employment tax deduction.
- Any net operating loss carryback or carryforward.
- Any unreimbursed employee business expenses.

Two different taxable income limits. In addition to the business income limit for your section 179 deduction, you may have a taxable income limit for some other deduction. You may have to figure the limit for this other deduction taking into account the section 179 deduction. If so, complete the following steps.

Step	Action
1	Figure taxable income without the section 179 deduction or the other deduction.
2	Figure a hypothetical section 179 deduction using the taxable income figured in Step 1.
3	Subtract the hypothetical section 179 deduction figured in Step 2 from the taxable income figured in Step 1.
4	Figure a hypothetical amount for the other deduction using the amount figured in Step 3 as taxable income.

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5	Subtract the hypothetical other deduction figured in Step 4 from the taxable income figured in Step 1.
6	Figure your actual section 179 deduction using the taxable income figured in Step 5.
7	Subtract your actual section 179 deduction figured in Step 6 from the taxable income figured in Step 1.
8	Figure your actual other deduction using the taxable income figured in Step 7.

Example. On February 1, 2019, the XYZ corporation purchased and placed in service qualifying section 179 property that cost $1,020,000. It elects to expense the entire $1,020,000 cost under section 179. In June, the corporation gave a charitable contribution of $10,000. A corporation's limit on charitable contributions is figured after subtracting any section 179 deduction. The business income limit for the section 179 deduction is figured after subtracting any allowable charitable contributions. XYZ's taxable income figured without the section 179 deduction or the deduction for charitable contributions is $1,040,000. XYZ figures its section 179 deduction and its deduction for charitable contributions as follows.

Step 1– Taxable income figured without either deduction is $1,040,000.

Step 2– Using $1,040,000 as taxable income, XYZ's hypothetical section 179 deduction is $1,020,000.

Step 3– $20,000 ($1,040,000 – $1,020,000).

Step 4– Using $20,000 (from Step 3) as taxable income, XYZ's hypothetical charitable contribution (limited to 10% of taxable income) is $2,000.

Step 5– $1,038,000 ($1,040,000 – $2,000).

Step 6– Using $1,038,000 (from Step 5) as taxable income, XYZ figures the actual section 179 deduction. Because the taxable income is at least $1,020,000, XYZ can take a $1,020,000 section 179 deduction.

Step 7– $20,000 ($1,040,000 – $1,020,000).

Step 8– Using $20,000 (from Step 7) as taxable income, XYZ's actual charitable contribution (limited to 10% of taxable income) is $2,000.

Carryover of disallowed deduction. You can carry over for an unlimited number of years, the cost of any qualified section 179 real property that you placed in service in tax years beginning after 2015, and that you elected to expense, but were unable to deduct because of the business income limitation. This disallowed deduction amount is shown on line 13 of Form 4562. You use the amount you carry over to determine your section 179 deduction in the next year. Enter that amount on line 10 of your Form 4562 for the next year.

If you place more than one property in service in a year, you can select the properties for which all or a part of the costs will be carried forward. Your selections must be shown in your books and records. For this purpose, treat section 179 costs allocated from a partnership or an S corporation as one item of section 179 property. If you do not make a selection, the total carryover will be allocated equally among the properties you elected to expense for the year.

If costs from more than 1 year are carried forward to a subsequent year in which only part of the total carryover can be deducted, you must deduct the costs being carried forward from the earliest year first.

Special rules for qualified section 179 real property. You can carry over to 2020 a 2019 deduction attributable to qualified section 179 real property that you placed in service during the tax year and that you elected to expense but were unable to take because of the business income limitation. See *Carryover of disallowed deduction*, earlier. Thus, the amount of any 2019 disallowed section 179 expense deduction attributable to qualified section 179 real property will be reported on line 13 of Form 4562.



If there is a sale or other disposition of your property (including a transfer at death) before you can use the full amount of any outstanding carryover of your disallowed section 179 deduction, neither you nor the new owner can deduct any of the unused amount. Instead, you must add it back to the property's basis.

Partnerships and Partners

The section 179 deduction limits apply both to the partnership and to each partner. The partnership determines its section 179 deduction subject to the limits. It then allocates the deduction among its partners.

Each partner adds the amount allocated from partnerships (shown on Schedule K-1 (Form 1065), Partner's Share of Income, Deductions, Credits, etc.) to his or her nonpartnership section 179 costs and then applies the dollar limit to this total. To determine any reduction in the dollar limit for costs over $2,550,000, the partner does not include any of the cost of section 179 property placed in service by the partnership. After the dollar limit (reduced for any nonpartnership section 179 costs over $2,550,000) is applied, any remaining cost of the partnership and nonpartnership section 179 property is subject to the business income limit.

Partnership's taxable income. For purposes of the business income limit, figure the partnership's taxable income by adding together the net income and losses from all trades or businesses actively conducted by the partnership during the year. See the Instructions for Form 1065 for information on how to figure partnership net income (or loss). However, figure taxable income without regard to credits, tax-exempt income, the section 179 deduction, and guaranteed payments under section 707(c) of the Internal Revenue Code.

Partner's share of partnership's taxable income. For purposes of the business income limit, the taxable income of a partner engaged in the active conduct of one or more of a partnership's trades or businesses includes his or her

allocable share of taxable income derived from the partnership's active conduct of any trade or business.

Example. In 2019, Beech Partnership placed in service section 179 property with a total cost of $3,000,000. The partnership must reduce its dollar limit by $50,000 ($3,000,000 – $2,550,000). Its maximum section 179 deduction is $970,000 ($1,020,000 – $50,000), and it elects to expense that amount. The partnership's taxable income from the active conduct of all its trades or businesses for the year was $1,000,000, so it can deduct the full $970,000. It allocates $40,000 of its section 179 deduction and $50,000 of its taxable income to Dean, one of its partners.

In addition to being a partner in Beech Partnership, Dean is also a partner in the Cedar Partnership, which allocated to him a $30,000 section 179 deduction and $35,000 of its taxable income from the active conduct of its business. He also conducts a business as a sole proprietor and, in 2019, placed in service in that business qualifying section 179 property costing $55,000. He had a net loss of $5,000 from that business for the year.

Dean does not have to include section 179 partnership costs to figure any reduction in his dollar limit, so his total section 179 costs for the year are not more than $2,550,000 and his dollar limit is not reduced. His maximum section 179 deduction is $1,020,000. He elects to expense all of the $70,000 in section 179 deductions allocated from the partnerships ($40,000 from Beech Partnership plus $30,000 from Cedar Partnership), plus $55,000 of his sole proprietorship's section 179 costs, and notes that information in his books and records. However, his deduction is limited to his business taxable income of $80,000 ($50,000 from Beech Partnership, plus $35,000 from Cedar Partnership, minus $5,000 loss from his sole proprietorship). He carries over $45,000 ($125,000 – $80,000) of the elected section 179 costs to 2020. He allocates the carryover amount to the cost of section 179 property placed in service in his sole proprietorship, and notes that allocation in his books and records.

Different tax years. For purposes of the business income limit, if the partner's tax year and that of the partnership differ, the partner's share of the partnership's taxable income for a tax year is generally the partner's distributive share for the partnership tax year that ends with or within the partner's tax year.

Example. John and James Oak are equal partners in Oak Partnership. Oak Partnership uses a tax year ending January 31. John and James both use a tax year ending December 31. For its tax year ending January 31, 2019, Oak Partnership's taxable income from the active conduct of its business is $80,000, of which $70,000 was earned during 2018. John and James each include $40,000 (each partner's entire share) of partnership taxable income in computing their business income limit for the 2019 tax year.

Adjustment of partner's basis in partnership. A partner must reduce the basis of his or her partnership interest by the total amount of section 179 expenses allocated from the partnership even if the partner cannot currently deduct the total amount. If the partner disposes of his or her partnership interest, the partner's basis for determining gain or loss is increased by any outstanding carryover of disallowed section 179 expenses allocated from the partnership.

Adjustment of partnership's basis in section 179 property. The basis of a partnership's section 179 property must be reduced by the section 179 deduction elected by the partnership. This reduction of basis must be made even if a partner cannot deduct all or part of the section 179 deduction allocated to that partner by the partnership because of the limits.

S Corporations

Generally, the rules that apply to a partnership and its partners also apply to an S corporation and its shareholders. The deduction limits apply to an S corporation and to each shareholder. The S corporation allocates its deduction to the shareholders who then take their section 179 deduction subject to the limits.

Figuring taxable income for an S corporation. To figure taxable income (or loss) from the active conduct by an S corporation of any trade or business, you total the net income and losses from all trades or businesses actively conducted by the S corporation during the year.

To figure the net income (or loss) from a trade or business actively conducted by an S corporation, you take into account the items from that trade or business that are passed through to the shareholders and used in determining each shareholder's tax liability. However, you do not take into account any credits, tax-exempt income, the section 179 deduction, and deductions for compensation paid to shareholder-employees. For purposes of determining the total amount of S corporation items, treat deductions and losses as negative income. In figuring the taxable income of an S corporation, disregard any limits on the amount of an S corporation item that must be taken into account when figuring a shareholder's taxable income.

Other Corporations

A corporation's taxable income from its active conduct of any trade or business is its taxable income figured with the following changes.

1. It is figured before deducting the section 179 deduction, any net operating loss deduction, and special deductions (as reported on the corporation's income tax return).
2. It is adjusted for items of income or deduction included in the amount figured in 1, above, not derived from a trade or business actively conducted by the corporation during the tax year.

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How Do You Elect the Deduction?

Terms you may need to know (see Glossary):

Listed property

Placed in service

Election. You elect to take the section 179 deduction by completing Part I of Form 4562.



If you elect the deduction for listed property (described in chapter 5*), complete Part V of Form 4562 before completing Part I.*

For property placed in service in 2019, file Form 4562 with either of the following.

- Your original 2019 tax return, whether or not you file it timely.
- An amended return for 2019 filed within the time prescribed by law. An election made on an amended return must specify the item of section 179 property to which the election applies and the part of the cost of each such item to be taken into account. The amended return must also include any resulting adjustments to taxable income.



You must keep records that show the specific identification of each piece of qualifying section 179 property. These records must show how you acquired the property, the person you acquired it from, and when you placed it in service.

Election for qualified section 179 real property. You can elect to expense certain qualified real property that you placed in service as section 179 property for tax years beginning in 2019. For more information, see *Election* above. Also, see Revenue Procedure 2019-8 on page 347 of Internal Revenue Bulletin 2019-3, available at *www.irs.gov/irb/2019-03_IRB#RP-2019-08*.

Revoking an election. An election (or any specification made in the election) to take a section 179 deduction for 2019 can be revoked without IRS approval by filing an amended return. The amended return must be filed within the time prescribed by law. The amended return must also include any resulting adjustments to taxable income. Once made, the revocation is irrevocable.

When Must You Recapture the Deduction?

Terms you may need to know (see Glossary):

Disposition

Exchange

Recapture

Recovery period

Section 1245 property

You may have to recapture the section 179 deduction if, in any year during the property's recovery period, the percentage of business use drops to 50% or less. In the year the business use drops to 50% or less, you include the recapture amount as ordinary income in Part IV of Form 4797. You also increase the basis of the property by the recapture amount. Recovery periods for property are discussed under *Which Recovery Period Applies* in chapter 4.



If you sell, exchange, or otherwise dispose of the property, do not figure the recapture amount under the rules explained in this discussion. Instead, use the rules for recapturing depreciation explained in chapter 3 of Pub. 544 under Section 1245 Property*. For qualified real property, see Notice 2013-59 for determining the portion of the gain that is attributable to section 1245 property upon the sale or other disposition of qualified real property. You can find Notice 2013-59 at www.irs.gov/irb/2013-40_IRB/ar14.html.*



If the property is listed property (described in chapter 5), do not figure the recapture amount under the rules explained in this discussion when the percentage of business use drops to 50% or less. Instead, use the rules for recapturing excess depreciation in chapter 5 under What Is the Business-Use Requirement.

Figuring the recapture amount. To figure the amount to recapture, take the following steps.

1. Figure the depreciation that would have been allowable on the section 179 deduction you claimed. Begin with the year you placed the property in service and include the year of recapture.
2. Subtract the depreciation figured in (1) from the section 179 deduction you claimed. The result is the amount you must recapture.

Example. In January 2017, Paul Lamb, a calendar year taxpayer, bought and placed in service section 179 property costing $10,000. The property is not listed property. The property is 3-year property. He elected a $5,000 section 179 deduction for the property and also elected

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not to claim a special depreciation allowance. He used the property only for business in 2017 and 2018. In 2019, he used the property 40% for business and 60% for personal use. He figures his recapture amount as follows.

Section 179 deduction claimed (2017)		$5,000.00
Minus: Allowable depreciation using Table A-1 (instead of section 179 deduction):		
2017	$1,666.50	
2018	2,222.50	
2019 ($740.50 × 40% (business))	296.20	4,185.20
2019 — Recapture amount		**$ 814.80**

Paul must include $814.80 in income for 2019.

CAUTION *If any qualified zone property placed in service during a particular year ceases to be used in an empowerment zone by an enterprise zone business in a later year, the benefit of the increased section 179 deduction must be reported as other income on your return.*

3.

Claiming the Special Depreciation Allowance

Introduction

You can take a special depreciation allowance to recover part of the cost of qualified property (defined next), placed in service during the tax year. The allowance applies only for the first year you place the property in service. The allowance is an additional deduction you can take after any section 179 deduction and before you figure regular depreciation under MACRS for the year you place the property in service.

This chapter explains what is qualified property. It also includes rules regarding how to figure an allowance, how to elect not to claim an allowance, and when you must recapture an allowance.

See chapter 6 for information about getting publications and forms.

What Is Qualified Property?

Terms you may need to know (see Glossary):

Business/investment use

Improvement

Nonresidential real property

Placed in service

Residential rental property

Structural components

Your property is qualified property if it is one of the following.

- Qualified reuse and recycling property.
- Qualified second generation biofuel plant property.
- Certain qualified property acquired before September 28, 2017.
- Certain qualified property acquired after September 27, 2017.
- Certain plants bearing fruits and nuts.

The following discussions provide information about the types of qualified property listed above for which you can take the special depreciation allowance.

Qualified Reuse and Recycling Property

You can take a 50% special depreciation allowance for qualified reuse and recycling property. Qualified reuse and recycling property is any machinery or equipment (not including buildings or real estate), along with any appurtenance, that is used exclusively to collect, distribute, or recycle qualified reuse and recyclable materials (as defined in section 168(m)(3)(B) of the Internal Revenue Code). Qualified reuse and recycling property also includes software necessary to operate such equipment. The property must meet the following requirements.

- The property must be depreciated under MACRS.
- The property must have a useful life of at least 5 years.
- The original use of the property must begin with you after August 31, 2008.
- You must have acquired the property by purchase (as discussed under *Property Acquired by Purchase* in chapter 2) after August 31, 2008, with no binding written contract for the acquisition in effect before September 1, 2008.
- The property must be placed in service for use in your trade or business after August 31, 2008.

Excepted Property

Qualified reuse and recycling property does not include any of the following.

- Any rolling stock or other equipment used to transport reuse or recyclable materials.
- Property required to be depreciated using the Alternative Depreciation System (ADS). For other property

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required to be depreciated using ADS, see *Required use of ADS* under *Which Depreciation System (GDS or ADS) Applies* in chapter 4.

- Other bonus depreciation property to which section 168(k) of the Internal Revenue Code applies.
- Property for which you elected not to claim any special depreciation allowance (discussed later).
- Property placed in service and disposed of in the same tax year.
- Property converted from business use to personal use in the same tax year acquired. Property converted from personal use to business use in the same or later tax year may be qualified reuse and recycling property.

Qualified Second Generation Biofuel Plant Property

You can take a 50% special depreciation allowance for qualified second generation biofuel plant property (as defined in section 40(b)(6)(E) of the Internal Revenue Code). The property must meet the following requirements.

1. The property is used in the United States solely to produce second generation biofuel.
2. The original use of the property must begin with you after December 20, 2006.
3. You must have acquired the property by purchase (as discussed under *Property Acquired by Purchase* in chapter 2) after December 20, 2006, with no binding written contract for acquisition in effect before December 21, 2006.
4. The property must be placed in service for use in your trade or business or for the production of income before January 1, 2021.

Special Rules

Syndicated leasing transaction. If qualified second generation biofuel plant property is originally placed in service by a lessor after October 3, 2008, the property is sold within 3 months of the date it was placed in service, and the user of the property does not change, then the property is treated as originally placed in service by the taxpayer no earlier than the date of the last sale.

Multiple units of property subject to the same lease will be treated as originally placed in service no earlier than the date of sale if the property is sold within 3 months after the final unit is placed in service and the period between the time the first and last units are placed in service does not exceed 12 months.

Excepted Property

Qualified second generation property does not include the following.

- Property placed in service and disposed of in the same tax year.
- Property converted from business use to personal use in the same tax year it is acquired. Property converted from personal use to business use in the same or later tax year may be qualified second generation biofuel plant property.
- Property required to be depreciated using the Alternative Depreciation System (ADS). For other property required to be depreciated using ADS, see *Required use of ADS.* under *Which Depreciation System (GDS or ADS) Applies* in chapter 1.
- Property for which you elected not to claim any special depreciation allowance (discussed later).
- Property for which a deduction was taken under section 179C for certain qualified refinery property.
- Other bonus depreciation to which section 168(k) of the Internal Revenue Code applies.

Certain Qualified Property Acquired Before September 28, 2017

Certain qualified property (defined below), acquired before September 28, 2017, and placed in service in 2019, is eligible for a 30% special depreciation allowance. Property with a long production period and certain aircraft acquired before September 28, 2017, and placed in service in 2019, is eligible for 40% special depreciation allowance. Your property is qualified property if it meets the following requirements.

1. It is one of the following types of property.
   a. Tangible property depreciated under MACRS with a recovery period of 20 years or less.
   b. Water utility property depreciated under MACRS.
   c. Computer software defined in and depreciated under section 167(f)(1) of the Internal Revenue Code.
2. The property must also be placed in service before January 1, 2020 (or before January 1, 2021, for certain property with a long production period and for certain aircraft). See *Long Production Period Property* and *Noncommercial Aircraft*, later.
3. The original use of the property must begin with you.
4. It is not excepted property (explained later in *Excepted property*).

Long Production Period Property

To be qualified property, long production period property must meet the following requirements.

- It must meet the requirements in (1)–(4).
- The property has a recovery period of at least 10 years or is transportation property. Transportation property is tangible personal property used in the trade or business of transporting persons or property.
- The property is subject to section 263A of the Internal Revenue Code.

- The property has an estimated production period exceeding 1 year and an estimated production cost exceeding $1,000,000.
- You must have acquired the property, or acquired the property pursuant to a written contract entered into, before January 1, 2020.

Noncommercial Aircraft

To be qualified property, noncommercial aircraft must meet the following requirements.

- It must meet the requirements in (2)–(4).
- The aircraft must not be tangible personal property used in the trade or business of transporting persons or property (except for agricultural or firefighting purposes).
- The aircraft must be purchased (as discussed under *Property Acquired by Purchase* in chapter 2) by a purchaser who at the time of the contract for purchase, makes a nonrefundable deposit of the lesser of 10% of the cost or $100,000.
- The aircraft must have an estimated production period exceeding 4 months and a cost exceeding $200,000.
- You must have acquired the aircraft, or acquired the aircraft pursuant to a written contract entered into, before January 1, 2020.

Special Rules

Sale-leaseback. If you sold qualified property you placed in service and leased it back within 3 months after you originally placed it in service, the property is treated as originally placed in service no earlier than the date it is used by you under the leaseback.

Syndicated leasing transactions. If qualified property is originally placed in service by a lessor, the property is sold within 3 months of the date it was placed in service, and the user of the property does not change, then the property is treated as originally placed in service by the taxpayer no earlier than the date of the last sale.

Multiple units of property subject to the same lease will be treated as originally placed in service no earlier than the date of the last sale if the property is sold within 3 months after the final unit is placed in service and the period between the time the first and last units are placed in service does not exceed 12 months.

Excepted Property

Qualified property acquired before September 28, 2017, does not include any of the following.

- Property placed in service and disposed of in the same tax year.
- Property converted from business use to personal use in the same tax year acquired. Property converted from personal use to business use in the same or later tax year may be qualified property.
- Property required to be depreciated under the Alternative Depreciation System (ADS). This includes listed property used 50% or less in a qualified business use. For other property required to be depreciated using ADS, see *Required use of ADS* under *Which Depreciation System (GDS or ADS) Applies* in chapter 4.
- Property for which you elected not to claim any special depreciation allowance (discussed later).

Certain Qualified Property Acquired After September 27, 2017

You can take a 100% special depreciation allowance for property acquired after September 27, 2017, and placed in service before January 1, 2023 (or before January 1, 2024, for certain property with a long production period and for certain aircraft). Your property is qualified property if it meets the following.

- Tangible property depreciated under MACRS with a recovery period of 20 years or less.
- Computer software defined in and depreciated under section 167(f)(1) of the Internal Revenue Code.
- Water utility property.
- Qualified film, television, and live theatrical productions, as defined in sections 181(d) and (e) of the Internal Revenue Code.
- A specified plant for which you made the election to apply section 168(k)(5) for the tax year in which the plant is planted or grafted (explained later in *Certain Plants Bearing Fruits and Nuts*).
- It is not excepted property (explained later in *Excepted Property*).

Qualified property must also be placed in service before January 1, 2027 (or before January 1, 2028, for certain property with a long production period and for certain aircraft) and can be either new property or certain used property.

Excepted Property

Qualified property acquired after September 27, 2017, does not include any of the following.

- Property placed in service, or planted or grafted, and disposed of in the same tax year.
- Property converted from business use to personal use in the same tax year acquired. Property converted from personal use to business use in the same or later tax year may be qualified property.
- Property required to be depreciated under the Alternative Depreciation System (ADS). This includes listed property used 50% or less in a qualified business use. For other property required to be depreciated using ADS, see *Required use of ADS* under *Which Depreciation System (GDS or ADS) Applies* in chapter 4.
- Property for which you elected not to claim any special depreciation allowance (discussed later).

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- Property described in section 168(k)(9)(A) and placed in service in any tax year beginning after December 31, 2017.
- Property described in section 168(k)(9)(B) and placed in service in any tax year beginning after December 31, 2017.

Certain Plants Bearing Fruits and Nuts

You can elect to claim a 100% special depreciation allowance for the adjusted basis of certain specified plants (defined later) bearing fruits and nuts planted or grafted after September 27, 2017, and before January 1, 2023.

A specified plant is:

- Any tree or vine that bears fruits or nuts, and
- Any other plant that will have more than one yield of fruits or nuts and generally has a pre-productive period of more than 2 years from planting or grafting to the time it begins bearing fruits or nuts.

Any property planted or grafted outside the United States does not qualify as a specified plant.

If you elect to claim the special depreciation allowance for any specified plant, the special depreciation allowance applies only for the tax year in which the plant is planted or grafted. The plant will not be treated as qualified property eligible for the special depreciation allowance in the subsequent tax year in which it is placed in service.

To make the election, attach a statement to your timely filed return (including extensions) for the tax year in which you plant or graft the specified plant(s) indicating you are electing to apply section 168(k)(5) and identifying the specified plant(s) for which you are making the election. The election once made cannot be revoked without IRS consent.

See section 168(k)(5) of the Internal Revenue Code.

How Much Can You Deduct?

Terms you may need to know (see Glossary):

Adjusted basis

Basis

Placed in service

Figure the special depreciation allowance by multiplying the depreciable basis of qualified reuse and recycling property, certain qualified property acquired before September 28, 2017, certain qualified property acquired after September 27, 2017, and certain plants bearing fruits and nuts by the applicable percentage.

For qualified property other than listed property, enter the special depreciation allowance on Form 4562, Part II, line 14. For qualified property that is listed property, enter the special depreciation allowance on Form 4562, Part V, line 25.



If you place qualified property in service in a short tax year, you can take the full amount of a special depreciation allowance.

Depreciable basis. This is the property's cost or other basis multiplied by the percentage of business/investment use, reduced by the total amount of any credits and deductions allocable to the property.

The following are examples of some credits and deductions that reduce depreciable basis.

- Any section 179 deduction.
- Any deduction for removal of barriers to the disabled and the elderly.
- Any disabled access credit, enhanced oil recovery credit, and credit for employer-provided childcare facilities and services.
- Basis adjustment to investment credit property under section 50(c) of the Internal Revenue Code.
- Section 181 expense deduction.

For additional credits and deductions that affect basis, see section 1016 of the Internal Revenue Code.

For information about how to determine the cost or other basis of property, see *What Is the Basis of Your Depreciable Property* in chapter 1. For a discussion of business/investment use, see *Partial business or investment use* under *Property Used in Your Business or Income-Producing Activity* in chapter 1.

Depreciating the remaining cost. After you figure your special depreciation allowance for your qualified property, you can use the remaining cost to figure your regular MACRS depreciation deduction (discussed in chapter 4). Therefore, you must reduce the depreciable basis of the property by the special depreciation allowance before figuring your regular MACRS depreciation deduction.

Example. On July 1, 2019, Tom Brown placed in service in his business qualified property that cost $450,000, and that he acquired before September 28, 2017. He did not elect to claim a section 179 deduction. He deducts 30% of the cost ($135,000) as a special depreciation allowance for 2019. He uses the remaining $315,000 of the cost to figure his regular MACRS depreciation deduction for 2019 and later years.

Like-kind exchanges and involuntary conversions. If you acquired qualified property in a like-kind exchange or involuntary conversion after September 27, 2017, and the qualified property is new property, the carryover basis and any excess basis of the acquired property is eligible for the special depreciation allowance.

If you acquired qualified property in a like-kind exchange or involuntary conversion after September 27, 2017, and the qualified property is used property, only the

excess basis of the acquired property is eligible for the special depreciation allowance. After you figure your special allowance, you can use the remaining carryover basis to figure your regular MACRS depreciation deduction. See *Figuring the Deduction for Property Acquired in a Nontaxable Exchange* in chapter 4 under *How Is the Depreciation Deduction Figured*.

How Can You Elect Not To Claim an Allowance?

You can elect, for any class of property, not to deduct any special depreciation allowances for all property in such class placed in service during the tax year.

To make an election, attach a statement to your return indicating what election you are making and the class of property for which you are making the election.

The election must be made separately by each person owning qualified property (for example, by the partnerships, by the S corporation, or for each member of a consolidated group by the common parent of the group).

When to make election. Generally, you must make the election on a timely filed tax return (including extensions) for the year in which you place the property in service.

However, if you timely filed your return for the year without making the election, you can still make the election by filing an amended return within 6 months of the due date of the original return (not including extensions). Attach the election statement to the amended return. On the amended return, write "Filed pursuant to section 301.9100-2."

Revoking an election. Once you elect not to deduct a special depreciation allowance for a class of property, you cannot revoke the election without IRS consent. A request to revoke the election is a request for a letter ruling.

CAUTION *If you elect not to have any special depreciation allowance apply, the property placed in service after 2015 will not be subject to an alternative minimum tax adjustment for depreciation.*

When Must You Recapture an Allowance?

When you dispose of property for which you claimed a special depreciation allowance, any gain on the disposition is generally recaptured (included in income) as ordinary income up to the amount of the special depreciation allowance previously allowed or allowable. See *When Do You Recapture MACRS Depreciation* in chapter 4 for more information.

Recapture of allowance deducted for qualified GO Zone property. If, in any year after the year you claim the special depreciation allowance for qualified GO Zone property (including specified GO Zone extension property), the property ceases to be used in the GO Zone, you may have to recapture as ordinary income the excess benefit you received from claiming the special depreciation allowance. For additional guidance, see Notice 2008-25 on page 484 of Internal Revenue Bulletin 2008-9 available at *www.irs.gov/irb/2008-09_IRB/index.html*.

Qualified cellulosic biomass ethanol plant property, qualified cellulosic biofuel plant property, and qualified second generation biofuel plant property. If, in any year after the year you claim the special depreciation allowance for any qualified cellulosic biomass ethanol plant property, qualified cellulosic biofuel plant property, or qualified second generation biofuel plant property, the property ceases to be qualified cellulosic biomass ethanol plant property, qualified cellulosic biofuel plant property, or qualified second generation biofuel plant property, you may have to recapture as ordinary income the excess benefit you received from claiming the special depreciation allowance.

Recapture of allowance for qualified Recovery Assistance property. If, in any year after the year you claim the special depreciation allowance for qualified Recovery Assistance property, the property ceases to be used in the Kansas disaster area, you may have to recapture as ordinary income the excess benefit you received from claiming the special depreciation allowance. For additional guidance, see Notice 2008-67 on page 307 of Internal Revenue Bulletin 2008-32, available at *www.irs.gov/irb/2008-32_IRB/index.html*.

Recapture of allowance for qualified disaster assistance property. If, in any year after the year you claim the special depreciation allowance for qualified disaster assistance property, the property ceases to be used in the applicable disaster area, you may have to recapture as ordinary income the excess benefit you received from claiming the special depreciation allowance.

4.

Figuring Depreciation Under MACRS

Introduction

The Modified Accelerated Cost Recovery System (MACRS) is used to recover the basis of most business and investment property placed in service after 1986.

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MACRS consists of two depreciation systems, the General Depreciation System (GDS) and the Alternative Depreciation System (ADS). Generally, these systems provide different methods and recovery periods to use in figuring depreciation deductions.

CAUTION *To be sure you can use MACRS to figure depreciation for your property, see* What Method Can You Use To Depreciate Your Property *in chapter 1.*

This chapter explains how to determine which MACRS depreciation system applies to your property. It also discusses other information you need to know before you can figure depreciation under MACRS. This information includes the property's recovery class, placed in service date, and basis, as well as the applicable recovery period, convention, and depreciation method. It explains how to use this information to figure your depreciation deduction and how to use a general asset account to depreciate a group of properties. Finally, it explains when and how to recapture MACRS depreciation.

Useful Items

You may want to see:

Publication

- ❑ **225** Farmer's Tax Guide
- ❑ **463** Travel, Gift, and Car Expenses
- ❑ **544** Sales and Other Dispositions of Assets
- ❑ **551** Basis of Assets
- ❑ **587** Business Use of Your Home (Including Use by Daycare Providers)

Form (and Instructions)

- ❑ **2106** Employee Business Expenses
- ❑ **4562** Depreciation and Amortization

See chapter 6 for information about getting publications and forms.

Which Depreciation System (GDS or ADS) Applies?

Terms you may need to know (see Glossary):

Listed property

Nonresidential real property

Placed in service

Property class

Recovery period

Residential rental property

Tangible property

Tax exempt

Your use of either the General Depreciation System (GDS) or the Alternative Depreciation System (ADS) to depreciate property under MACRS determines what depreciation method and recovery period you use. You must generally use GDS unless you are specifically required by law to use ADS or you elect to use ADS.

If you placed your property in service in 2019, complete Part III of Form 4562 to report depreciation using MACRS. Complete section B of Part III to report depreciation using GDS, and complete section C of Part III to report depreciation using ADS. If you placed your property in service before 2019 and are required to file Form 4562, report depreciation using either GDS or ADS on line 17 in Part III.

Required use of ADS. You must use ADS for the following property.

- Nonresidential real property, residential real property, and qualified improvement property held by an electing real property trade or business (as defined in section 163(j)(7)(B) of the Internal Revenue Code). For more information, see Revenue Procedure 2019-8 on page 347 of the Internal Revenue Bulletin 2019-3 available at *www.irs.gov/irb/2019-03_IRB#RP-2019-08*.
- Any property with a recovery period of 10 years or more under the GDS held by an electing farming business (as defined in section 163(j)(7)(C) of the Internal Revenue Code). For more information, see Revenue Procedure 2019-8 on page 347 of the Internal Revenue Bulletin 2019-3 available at *www.irs.gov/irb/2019-03_IRB#RP-2019-08*.
- Any tax-exempt use property.
- Any tax-exempt bond-financed property.
- All property used predominantly in a farming business and placed in service in any tax year during which an election not to apply the uniform capitalization rules to certain farming costs is in effect.
- Any property imported from a foreign country for which an Executive Order is in effect because the country maintains trade restrictions or engages in other discriminatory acts.

CAUTION *If you are required to use ADS to depreciate your property, you cannot claim any special depreciation allowance (discussed in chapter 3) for the property.*

Electing ADS. Although your property may qualify for GDS, you can elect to use ADS. The election must generally cover all property in the same property class that you placed in service during the year. However, the election for residential rental property and nonresidential real property can be made on a property-by-property basis. Once you make this election, you can never revoke it.

You make the election by completing Form 4562, Part III, line 20.

Which Property Class Applies Under GDS?

Terms you may need to know (see Glossary):

Class life

Nonresidential real property

Placed in service

Property class

Recovery period

Residential rental property

Section 1245 property

Section 1250 property

The following is a list of the nine property classifications under GDS and examples of the types of property included in each class. These property classes are also listed under column (a) in section B, Part III, of Form 4562. For detailed information on property classes, see Appendix B, Table of Class Lives and Recovery Periods, in this publication.

1. ***3-year property***.
   a. Tractor units for over-the-road use.
   b. Any race horse over 2 years old when placed in service before January 1, 2009. (Any race horse placed in service after December 31, 2008, and before January 1, 2021, is treated as 3-year property regardless of the age of the race horse.)
   c. Any other horse (other than a race horse) over 12 years old when placed in service.
   d. Qualified rent-to-own property (defined later).
2. ***5-year property***.
   a. Automobiles, taxis, buses, and trucks.
   b. Any qualified technological equipment.
   c. Office machinery (such as typewriters, calculators, and copiers).
   d. Any property used in research and experimentation.
   e. Breeding cattle and dairy cattle.
   f. Appliances, carpets, furniture, etc., used in a residential rental real estate activity.
   g. Certain geothermal, solar, and wind energy property.
   h. Any machinery equipment (other than any grain bin, cotton ginning asset, fence, or other land improvement) used in a farming business and placed in service after 2017, in tax years ending after 2017. The original use of the property must begin with you after 2017.
3. ***7-year property***.
   a. Office furniture and fixtures (such as desks, files, and safes).
   b. Used agricultural machinery and equipment placed in service after 2017, grain bins, cotton ginning assets, or fences used in a farming business (but no other land improvements).
   c. Railroad track.
   d. Any property that does not have a class life and has not been designated by law as being in any other class.
   e. Certain motorsports entertainment complex property (defined later) placed in service before January 1, 2021.
   f. Any natural gas gathering line placed in service after April 11, 2005. See *Natural gas gathering line and electric transmission property*, later.
4. ***10-year property***.
   a. Vessels, barges, tugs, and similar water transportation equipment.
   b. Any single-purpose agricultural or horticultural structure.
   c. Any tree or vine bearing fruits or nuts.
   d. Qualified small electric meter and qualified smart electric grid system (defined later) placed in service on or after October 3, 2008.
5. ***15-year property***.
   a. Certain improvements made directly to land or added to it (such as shrubbery, fences, roads, sidewalks, and bridges).
   b. Any retail motor fuels outlet (defined later), such as a convenience store.
   c. Any municipal wastewater treatment plant.
   d. Initial clearing and grading land improvements for gas utility property.
   e. Electric transmission property (that is section 1245 property) used in the transmission at 69 or more kilovolts of electricity placed in service after April 11, 2005. See *Natural gas gathering line and electric transmission property*, later.
   f. Any natural gas distribution line placed in service after April 11, 2005, and before January 1, 2011.
   g. Any telephone distribution plant and comparable equipment used for 2-way exchange of voice and data communications.
6. ***20-year property.***
   a. Farm buildings (other than single-purpose agricultural or horticultural structures).

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b. Municipal sewers not classified as 25-year property.

c. Initial clearing and grading land improvements for electric utility transmission and distribution plants.

7. ***25-year property.*** This class is water utility property, which is either of the following.

   a. Property that is an integral part of the gathering, treatment, or commercial distribution of water, and that, without regard to this provision, would be 20-year property.

   b. Municipal sewers other than property placed in service under a binding contract in effect at all times since June 9, 1996.

8. ***Residential rental property.*** This is any building or structure, such as a rental home (including a mobile home), if 80% or more of its gross rental income for the tax year is from dwelling units. A dwelling unit is a house or apartment used to provide living accommodations in a building or structure. It does not include a unit in a hotel, motel, or other establishment where more than half the units are used on a transient basis. If you occupy any part of the building or structure for personal use, its gross rental income includes the fair rental value of the part you occupy.

9. ***Nonresidential real property.*** This is section 1250 property, such as an office building, store, or warehouse, that is neither residential rental property nor property with a class life of less than 27.5 years.

Qualified rent-to-own property. Qualified rent-to-own property is property held by a rent-to-own dealer for purposes of being subject to a rent-to-own contract. It is tangible personal property generally used in the home for personal use. It includes computers and peripheral equipment, televisions, videocassette recorders, stereos, camcorders, appliances, furniture, washing machines and dryers, refrigerators, and other similar consumer durable property. Consumer durable property does not include real property, aircraft, boats, motor vehicles, or trailers.

If some of the property you rent to others under a rent-to-own agreement is of a type that may be used by the renters for either personal or business purposes, you still can treat this property as qualified property as long as it does not represent a significant portion of your leasing property. However, if this dual-use property does represent a significant portion of your leasing property, you must prove that this property is qualified rent-to-own property.

Rent-to-own dealer. You are a rent-to-own dealer if you meet all the following requirements.

- You regularly enter into rent-to-own contracts (defined below) in the ordinary course of your business for the use of consumer property.
- A substantial portion of these contracts end with the customer returning the property before making all the payments required to transfer ownership.
- The property is tangible personal property of a type generally used within the home for personal use.

Rent-to-own contract. This is any lease for the use of consumer property between a rent-to-own dealer and a customer who is an individual, which meets all of the following requirements.

- Is titled "Rent-to-Own Agreement," "Lease Agreement with Ownership Option," or other similar language.
- Provides a beginning date and a maximum period of time, not to exceed 156 weeks or 36 months from the beginning date, for which the contract can be in effect (including renewals or options to extend).
- Provides for regular periodic (weekly or monthly) payments that can be either level or decreasing. If the payments are decreasing, no payment can be less than 40% of the largest payment.
- Provides for total payments that generally exceed the normal retail price of the property plus interest.
- Provides for total payments that do not exceed $10,000 for each item of property.
- Provides that the customer has no legal obligation to make all payments outlined in the contract and that, at the end of each weekly or monthly payment period, the customer can either continue to use the property by making the next payment or return the property in good working order with no further obligations and no entitlement to a return of any prior payments.
- Provides that legal title to the property remains with the rent-to-own dealer until the customer makes either all the required payments or the early purchase payments required under the contract to acquire legal title.
- Provides that the customer has no right to sell, sublease, mortgage, pawn, pledge, or otherwise dispose of the property until all contract payments have been made.

Motorsports entertainment complex. This is a racing track facility permanently situated on land that hosts one or more racing events for automobiles, trucks, or motorcycles during the 36-month period after the first day of the month in which the facility is placed in service. The events must be open to the public for the price of admission.

Qualified smart electric grid system. A qualified smart electric grid system means any smart grid property used as part of a system for electric distribution grid communications, monitoring, and management placed in service after October 3, 2008, by a taxpayer who is a supplier of electrical energy or a provider of electrical energy services. Smart grid property includes electronics and related equipment that is capable of:

- Sensing, collecting, and monitoring data of or from all portions of a utility's electric distribution grid;
- Providing real-time, two-way communications to monitor or to manage the grid; and

- Providing real-time analysis of an event prediction based on collected data that can be used to provide electric distribution system reliability, quality, and performance.

Retail motor fuels outlet. Real property is a retail motor fuels outlet if it is used to a substantial extent in the retail marketing of petroleum or petroleum products (whether or not it is also used to sell food or other convenience items) and meets any one of the following three tests.

- It is not larger than 1,400 square feet.
- 50% or more of the gross revenues generated from the property are derived from petroleum sales.
- 50% or more of the floor space in the property is devoted to petroleum marketing sales.

A retail motor fuels outlet does not include any facility related to petroleum and natural gas trunk pipelines.

Qualified improvement property. Generally, this is any improvement to an interior part of a building that is nonresidential real property, and the improvement is section 1250 property and is placed in service by you after 2017 and after the date the building was first placed in service by any person.

However, a qualified improvement does not include any improvement for which the expenditure is attributable to any of the following.

- The enlargement of the building.
- Any elevator or escalator.
- The internal structural framework of the building.

Qualified smart electric meter. A qualified smart electric meter is any time-based meter and related communication equipment, which is placed in service by a supplier of electric energy or a provider of electric energy services and which is capable of being used by you as part of a system that meets all of the following requirements.

- Measures and records electricity usage data on a time-differentiated basis in at least 24 separate time segments per day.
- Provides for the exchange of information between the supplier or provider and the customer's smart electric meter in support of time-based rates or other forms of demand response.
- Provides data to the supplier or provider so that the supplier or provider can provide energy usage information to customers electronically.
- Provides all commercial and residential customers of such supplier or provider with net metering. Net metering means allowing a customer a credit, if any, as complies with applicable federal and state laws and regulations for providing electricity to the supplier or provider.

Natural gas gathering line and electric transmission property. Any natural gas gathering line placed in service after April 11, 2005, is treated as 7-year property, and electric transmission property (that is section 1245 property) used in the transmission at 69 or more kilovolts of electricity and any natural gas distribution line placed in service after April 11, 2005, are treated as 15-year property, if the following requirements are met.

- The original use of the property must have begun with you after April 11, 2005. Original use means the first use to which the property is put, whether or not by you. Therefore, property used by any person before April 12, 2005, is not original use. Original use includes additional capital expenditures you incurred to recondition or rebuild your property. However, original use does not include the cost of reconditioned or rebuilt property you acquired. Property containing used parts will not be treated as reconditioned or rebuilt if the cost of the used parts is not more than 20% of the total cost of the property.
- The property must not be placed in service under a binding contract in effect before April 12, 2005.
- The property must not be self-constructed property (property you manufacture, construct, or produce for your own use), if you began the manufacture, construction, or production of the property before April 12, 2005. Property that is manufactured, constructed, or produced for your use by another person under a written binding contract entered into by you or a related party before the manufacture, construction, or production of the property is considered to be manufactured, constructed, or produced by you.

What Is the Placed in Service Date?

Terms you may need to know (see Glossary):

Placed in service

You begin to claim depreciation when your property is placed in service for either use in a trade or business or the production of income. The placed in service date for your property is the date the property is ready and available for a specific use. It is therefore not necessarily the date it is first used. If you converted property held for personal use to use in a trade or business or for the production of income, treat the property as being placed in service on the conversion date. See *Placed in Service* under *When Does Depreciation Begin and End* in chapter 1 for examples illustrating when property is placed in service.

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What Is the Basis for Depreciation?

Terms you may need to know (see Glossary):

Basis

The basis for depreciation of MACRS property is the property's cost or other basis multiplied by the percentage of business/investment use. For a discussion of business/investment use, see *Partial business or investment use* under *Property Used in Your Business or Income-Producing Activity* in chapter 1. Reduce that amount by any credits and deductions allocable to the property. The following are examples of some credits and deductions that reduce basis.

- Any deduction for section 179 property.
- Any deduction under section 179B of the Internal Revenue Code for capital costs to comply with Environmental Protection Agency sulfur regulations.
- Any deduction under section 179D of the Internal Revenue Code for certain energy efficiency commercial building property placed in service after December 31, 2005, and before January 1, 2021.
- Any deduction for removal of barriers to the disabled and the elderly.
- Any disabled access credit, enhanced oil recovery credit, and credit for employer-provided childcare facilities and services.
- Any special depreciation allowance.
- Basis adjustment for investment credit property under section 50(c) of the Internal Revenue Code.

For additional credits and deductions that affect basis, see section 1016 of the Internal Revenue Code.

Enter the basis for depreciation under column (c) in Part III of Form 4562. For information about how to determine the cost or other basis of property, see *What Is the Basis of Your Depreciable Property* in chapter 1.

Which Recovery Period Applies?

Terms you may need to know (see Glossary):

Active conduct of a trade or business

Basis

Improvement

Listed property

Nonresidential real property

Placed in service

Property class

Recovery period

Residential rental property

Section 1245 property

The recovery period of property is the number of years over which you recover its cost or other basis. It is determined based on the depreciation system (GDS or ADS) used.

Recovery Periods Under GDS

Under GDS, property is depreciated over one of the following recovery periods.

Property Class	Recovery Period
3-year property	3 years [1]
5-year property	5 years
7-year property	7 years
10-year property	10 years
15-year property	15 years [2]
20-year property	20 years
25-year property	25 years [3]
Residential rental property	27.5 years
Nonresidential real property	39 years [4]

[1] 5 years for qualified rent-to-own property placed in service before August 6, 1997.

[2] 39 years for property that is a retail motor fuels outlet placed in service before August 20, 1996 (31.5 years if placed in service before May 13, 1993), unless you elected to depreciate it over 15 years.

[3] 20 years for property placed in service before June 13, 1996, or under a binding contract in effect before June 10, 1996.

[4] 31.5 years for property placed in service before May 13, 1993 (or before January 1, 1994, if the purchase or construction of the property is under a binding contract in effect before May 13, 1993, or if construction began before May 13, 1993).

The GDS recovery periods for property not listed above can be found in Appendix B, *Table of Class Lives and Recovery Periods*. Residential rental property and nonresidential real property are defined earlier under *Which Property Class Applies Under GDS*.

Enter the appropriate recovery period on Form 4562 under column (d) in section B of Part III, unless already shown (for 25-year property, residential rental property, and nonresidential real property).

Office in the home. If your home is a personal-use single family residence and you begin to use part of your

home as an office, depreciate that part of your home as nonresidential real property over 39 years (31.5 years if you began using it for business before May 13, 1993). However, if your home is an apartment in an apartment building that you own and the building is residential rental property, as defined earlier under *Which Property Class Applies Under GDS*, depreciate the part used as an office as residential rental property over 27.5 years. See Pub. 587 for a discussion of the tests you must meet to claim expenses, including depreciation, for the business use of your home.

Home changed to rental use. If you begin to rent a home that was your personal home before 1987, you depreciate it as residential rental property over 27.5 years.

Indian Reservation Property

The recovery periods for qualified property you placed in service on an Indian reservation after 1993 and before 2021 are shorter than those listed earlier. The following table shows these shorter recovery periods.

Property Class	Recovery Period
3-year property	2 years
5-year property	3 years
7-year property	4 years
10-year property	6 years
15-year property	9 years
20-year property	12 years
Nonresidential real property	22 years

Nonresidential real property is defined earlier under *Which Property Class Applies Under GDS*.

Use this chart to find the correct percentage table to use for qualified Indian reservation property.

IF your recovery period is:	**THEN** use the following table in Appendix A:
2 years	A-21
3 years	A-1, A-2, A-3, A-4, or A-5
4 years	A-22
6 years	A-23
9 years	A-14, A-15, A-16, A-17, or A-18
12 years	A-14, A-15, A-16, A-17, or A-18
22 years	A-24

Qualified property. Property eligible for the shorter recovery periods are 3-, 5-, 7-, 10-, 15-, and 20-year property and nonresidential real property. You must use this property predominantly in the active conduct of a trade or business within an Indian reservation. The rental of real property that is located on an Indian reservation is treated as the active conduct of a trade or business within an Indian reservation.

The following property is not qualified property.

1. Property used or located outside an Indian reservation on a regular basis, other than qualified infrastructure property.
2. Property acquired directly or indirectly from a related person.
3. Property placed in service for purposes of conducting or housing class I, II, or III gaming activities. These activities are defined in section 4 of the Indian Regulatory Act (25 U.S.C. 2703).
4. Any property you must depreciate under ADS. Determine whether property is qualified without regard to the election to use ADS and after applying the special rules for listed property not used predominantly for qualified business use (discussed in chapter 5).

Note. You can make an election out of the shorter recovery period(s) above for qualified Indian reservation property in a class of property that is placed in service in a tax year beginning after December 31, 2015.

To make this election, attach a statement to your timely filed return (including extensions) for the tax year in which you place the property in service indicating the class of property for which you are making the election and that, for such class, you are electing not to apply section 168(j). Once made, this election is irrevocable.

CAUTION *If you make this election, the property placed in service in a tax year beginning after December 31, 2015, will be subject to an alternative minimum tax adjustment for depreciation.*

Qualified infrastructure property. Item (1) above does not apply to qualified infrastructure property located outside the reservation that is used to connect with qualified infrastructure property within the reservation. Qualified infrastructure property is property that meets all the following rules.

- It is qualified property, as defined earlier, except that it is outside the reservation.
- It benefits the tribal infrastructure.
- It is available to the general public.
- It is placed in service in connection with the active conduct of a trade or business within a reservation.

Infrastructure property includes, but is not limited to, roads, power lines, water systems, railroad spurs, and communications facilities.

Related person. For purposes of item (2) above, see *Related persons* in the discussion on property owned or used in 1986 under *What Method Can You Use To Depreciate Your Property* in chapter 1 for a description of related persons.

Indian reservation. The term Indian reservation means a reservation as defined in section 3(d) of the Indian Financing Act of 1974 (25 U.S.C. 1452(d)) or section 4(10) of the Indian Child Welfare Act of 1978 (25 U.S.C. 1903(10)). Section 3(d) of the Indian Financing Act of

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1974 defines reservation to include former Indian reservations in Oklahoma. For a definition of the term "former Indian reservations in Oklahoma," see Notice 98-45 in Internal Revenue Bulletin 1998-35.

Recovery Periods Under ADS

The recovery periods for most property are generally longer under ADS than they are under GDS. The following table shows some of the ADS recovery periods.

Property	Recovery Period
Rent-to-own property	4 years
Automobiles and light duty trucks	5 years
Computers and peripheral equipment	5 years
High technology telephone station equipment installed on customer premises	5 years
High technology medical equipment	5 years
Personal property with no class life	12 years
Natural gas gathering lines	14 years
Single-purpose agricultural and horticultural structures	15 years
Any tree or vine bearing fruits or nuts	20 years
Initial clearing and grading land improvements for gas utility property	20 years
Initial clearing and grading land improvements for electric utility transmission and distribution plants	25 years
Electric transmission property used in the transmission at 69 or more kilovolts of electricity	30 years
Natural gas distribution lines	35 years
Nonresidential real property	40 years
Residential rental property	30 years[1]
Section 1245 real property not listed in Appendix B	40 years
Railroad grading and tunnel bore	50 years

[1]40 years for property placed in service before January 1, 2018.

The ADS recovery periods for property not listed above can be found in the tables in Appendix B. Rent-to-own property, residential rental property, and nonresidential real property are defined earlier under *Which Property Class Applies Under GDS*.

Tax-exempt use property subject to a lease. The ADS recovery period for any property leased under a lease agreement to a tax-exempt organization, governmental unit, or foreign person or entity (other than a partnership) cannot be less than 125% of the lease term.

Additions and Improvements

An addition or improvement you make to depreciable property is treated as separate depreciable property. See *How Do You Treat Repairs and Improvements* in chapter 1 for a definition of improvements. Its property class and recovery period are the same as those that would apply to the original property if you had placed it in service at the same time you placed the addition or improvement in service. The recovery period begins on the later of the following dates.

- The date you place the addition or improvement in service.
- The date you place in service the property to which you made the addition or improvement.

Example. You own a rental home that you have been renting out since 1981. If you put an addition on the home and place the addition in service this year, you would use MACRS to figure your depreciation deduction for the addition. Under GDS, the property class for the addition is residential rental property and its recovery period is 27.5 years because the home to which the addition is made would be residential rental property if you had placed it in service this year.

Which Convention Applies?

Terms you may need to know (see Glossary):

Basis

Convention

Disposition

Nonresidential real property

Placed in service

Recovery period

Residential rental property

Under MACRS, averaging conventions establish when the recovery period begins and ends. The convention you use determines the number of months for which you can claim depreciation in the year you place property in service and in the year you dispose of the property.

The mid-month convention. Use this convention for nonresidential real property, residential rental property, and any railroad grading or tunnel bore.

Under this convention, you treat all property placed in service or disposed of during a month as placed in service or disposed of at the midpoint of the month. This means that a one-half month of depreciation is allowed for the month the property is placed in service or disposed of.

Your use of the mid-month convention is indicated by the "MM" already shown under column (e) in Part III of Form 4562.

The mid-quarter convention. Use this convention if the mid-month convention does not apply and the total depreciable bases of MACRS property you placed in service

during the last 3 months of the tax year (excluding nonresidential real property, residential rental property, any railroad grading or tunnel bore, property placed in service and disposed of in the same year, and property that is being depreciated under a method other than MACRS) are more than 40% of the total depreciable bases of all MACRS property you placed in service during the entire year.

Under this convention, you treat all property placed in service or disposed of during any quarter of the tax year as placed in service or disposed of at the midpoint of that quarter. This means that, for a 12-month taxable year, 1½ months of depreciation is allowed for the quarter the property is placed in service or disposed of.

If you use this convention, enter "MQ" under column (e) in Part III of Form 4562.

CAUTION *For purposes of determining whether the mid-quarter convention applies, the depreciable basis of property you placed in service during the tax year reflects the reduction in basis for amounts expensed under section 179 and the part of the basis of property attributable to personal use. However, it does not reflect any reduction in basis for any special depreciation allowance.*

The half-year convention. Use this convention if neither the mid-quarter convention nor the mid-month convention applies.

Under this convention, you treat all property placed in service or disposed of during a tax year as placed in service or disposed of at the midpoint of the year. This means that for a 12-month taxable year, a one-half year of depreciation is allowed for the year the property is placed in service or disposed of.

If you use this convention, enter "HY" under column (e) in Part III of Form 4562.

See *Figuring the Deduction for a Short Tax Year*, later, for information on the short tax year rules.

Which Depreciation Method Applies?

Terms you may need to know (see Glossary):

Declining balance method

Listed property

Nonresidential real property

Placed in service

Property class

Recovery period

Residential rental property

Straight line method

Tax exempt

MACRS provides three depreciation methods under GDS and one depreciation method under ADS.

- The 200% declining balance method over a GDS recovery period.
- The 150% declining balance method over a GDS recovery period.
- The straight line method over a GDS recovery period.
- The straight line method over an ADS recovery period.

CAUTION *For property placed in service before 1999, you could have elected the 150% declining balance method using the ADS recovery periods for certain property classes. If you made this election, continue to use the same method and recovery period for that property.*

Table 4-1 lists the types of property you can depreciate under each method. It also gives a brief explanation of the method, including any benefits that may apply.

Depreciation Methods for Farm Property

If you place personal property in service in a farming business after 1988, and before 2018, you must generally depreciate it under GDS using the 150% declining balance method unless you are a farmer who must depreciate the property under ADS using the straight line method or you elect to depreciate the property under GDS or ADS using the straight line method. You can depreciate real property using the straight line method under either GDS or ADS.

Note. For 3-, 5-, 7-, or 10-year property used in a farming business and placed in service after 2017, in tax years ending after 2017, the 150% declining balance method is no longer required. However, the 150% declining balance method will continue to apply to any 15- or 20-year property used in a farming business to which the straight line method does not apply or to property for which you elect the use of the 150% declining balance method.

Fruits or nut trees and vines. Depreciate trees and vines bearing fruits or nuts under GDS using the straight line method over a recovery period of 10 years.

ADS required for some farmers. If you elect not to apply the uniform capitalization rules to any plant produced in your farming business, you must use ADS. You must use ADS for all property you place in service in any year the election is in effect. See the regulations under section 263A of the Internal Revenue Code for information on the uniform capitalization rules that apply to farm property.

Electing a Different Method

As shown in Table 4-1, you can elect a different method for depreciation for certain types of property. You must

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make the election by the due date of the return (including extensions) for the year you placed the property in service. However, if you timely filed your return for the year without making the election, you can still make the election by filing an amended return within 6 months of the due date of the return (excluding extensions). Attach the election to the amended return and write "Filed pursuant to section 301.9100-2" on the election statement. File the amended return at the same address you filed the original return. Once you make the election, you cannot change it.



If you elect to use a different method for one item in a property class, you must apply the same method to all property in that class placed in service during the year of the election. However, you can make the election on a property-by-property basis for nonresidential real and residential rental property.

150% election. Instead of using the 200% declining balance method over the GDS recovery period for property in the 3-, 5-, 7-, or 10-year property classes, you can elect to use the 150% declining balance method. Make the election by entering "150 DB" under column (f) in Part III of Form 4562.

Straight line election. Instead of using either the 200% or 150% declining balance methods over the GDS recovery period, you can elect to use the straight line method over the GDS recovery period. Make the election by entering "S/L" under column (f) in Part III of Form 4562.

Election of ADS. As explained earlier under *Which Depreciation System (GDS or ADS) Applies*, you can elect to use ADS even though your property may come under GDS. ADS uses the straight line method of depreciation over fixed ADS recovery periods. Most ADS recovery periods are listed in Appendix B, or see the table under *Recovery Periods Under ADS*, earlier.

Make the election by completing line 20 in Part III of Form 4562.

15- or 20-year farm property. Instead of using the 150% declining balance method over a GDS recovery period for 15- or 20-year property you use in a farming business (other than real property), you can elect to depreciate it using either of the following methods.

- The straight line method over a GDS recovery period.
- The straight line method over an ADS recovery period.

How Is the Depreciation Deduction Figured?

Terms you may need to know (see Glossary):

Adjusted basis

Amortization

Basis

Business/investment use

Convention

Declining balance method

Disposition

Exchange

Nonresidential real property

Placed in service

Property class

Recovery period

Straight line method

Unadjusted basis

To figure your depreciation deduction under MACRS, you first determine the depreciation system, property class, placed in service date, basis amount, recovery period, convention, and depreciation method that applies to your property. Then, you are ready to figure your depreciation deduction. You can figure it using a percentage table provided by the IRS, or you can figure it yourself without using the table.

Using the MACRS Percentage Tables

To help you figure your deduction under MACRS, the IRS has established percentage tables that incorporate the applicable convention and depreciation method. These percentage tables are in Appendix A near the end of this publication.

Which table to use. Appendix A contains the *MACRS Percentage Table Guide*, which is designed to help you locate the correct percentage table to use for depreciating your property. The percentage tables immediately follow the guide.

Rules Covering the Use of the Tables

The following rules cover the use of the percentage tables.

1. You must apply the rates in the percentage tables to your property's unadjusted basis.
2. You cannot use the percentage tables for a short tax year. See *Figuring the Deduction for a Short Tax Year* later, for information on the short tax year rules.
3. Once you start using the percentage tables for any item of property, you must generally continue to use them for the entire recovery period of the property.
4. You must stop using the tables if you adjust the basis of the property for any reason other than:
   a. Depreciation allowed or allowable, or
   b. An addition or improvement to that property that is depreciated as a separate item of property.

Table 4-1. **Depreciation Methods**

Note. The declining balance method is abbreviated as DB and the straight line method is abbreviated as SL.		
Method	**Type of Property**	**Benefit**
GDS using 200% DB	• Nonfarm 3-, 5-, 7-, and 10-year property • Farm 3-, 5-, 7-, and 10-year property placed in service after 2017, in tax years ending after 2017	• Provides a greater deduction during the earlier recovery years • Changes to SL when that method provides an equal or greater deduction
GDS using 150% DB	• Farm 3-, 5-, 7-, or 10-year property placed in service before 2018 • All 15- and 20-year property • Nonfarm 3-, 5-, 7-, or 10-year property[2] • Farm 3-, 5-, 7-, or 10-year property placed in service after 2017[2]	• Provides a greater deduction during the earlier recovery years • Changes to SL when that method provides an equal or greater deduction[1]
GDS using SL	• Nonresidential real property • Residential rental property • Trees or vines bearing fruits or nuts • Water utility property • All 3-, 5-, 7-, 10-, 15-, and 20-year property[2] • Property for which you elected section 168(k)(4) of the Internal Revenue Code for a tax year beginning before January 1, 2018 • Qualified improvement property (as defined in section 168(e)(6) of the Internal Revenue Code) placed in service after 2017	• Provides for equal yearly deductions (except for the first and last years)
ADS using SL	• Listed property used 50% or less for business • Property used predominantly outside the U.S. • Tax-exempt property • Tax-exempt bond-financed property • Farm property used when an election not to apply the uniform capitalization rules is in effect • Imported property[3] • Any property for which you elect to use this method[4] • Any nonresidential real property, residential rental property, or qualfied improvement property held by an electing real property trade or business (as defined in section 163(j)(7)(B) of the Internal Revenue Code) • Any property that has a recovery period of 10 years or more under the GDS that is held by an electing farming business (as defined in section 163(j)(7)(C) of the Internal Revenue Code)	• Provides for equal yearly deductions (except for the first and last years)

[1]The MACRS percentage tables in Appendix A have the switch to the straight line method built into their rates.
[2]See section 168(b)(5) of the Internal Revenue Code.
[3]See section 168(g)(6) of the Internal Revenue Code.
[4]See section 168(g)(7) of the Internal Revenue Code.

Basis adjustments other than those made due to the items listed in (4) include an increase in basis for the recapture of a clean-fuel deduction or credit and a reduction in basis for a casualty loss.

Basis adjustment due to recapture of clean-fuel vehicle deduction or credit. If you increase the basis of your property because of the recapture of part or all of a deduction for clean-fuel vehicles or the credit for clean-fuel vehicle refueling property placed in service before January 1, 2006, you cannot continue to use the percentage tables. For the year of the adjustment and the remaining recovery period, you must figure the depreciation deduction yourself using the property's adjusted basis at the end of the year. See *Figuring the Deduction Without Using the Tables*, later.

Basis adjustment due to casualty loss. If you reduce the basis of your property because of a casualty, you cannot continue to use the percentage tables. For the year of

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the adjustment and the remaining recovery period, you must figure the depreciation yourself using the property's adjusted basis at the end of the year. See *Figuring the Deduction Without Using the Tables*, later.

Example. On October 26, 2018, Sandra Elm, a calendar year taxpayer, bought and placed in service in her business a new item of 7-year property. It cost $39,000 and she elected a section 179 deduction of $24,000. She also made an election under section 168(k)(7) not to deduct the special depreciation allowance for 7-year property placed in service in 2018. Her unadjusted basis after the section 179 deduction was $15,000 ($39,000 – $24,000). She figured her MACRS depreciation deduction using the percentage tables. For 2018, her MACRS depreciation deduction was $536.

In July 2019, the property was vandalized and Sandra had a deductible casualty loss of $3,000. She must adjust the property's basis for the casualty loss, so she can no longer use the percentage tables. Her adjusted basis at the end of 2019, before figuring her 2019 depreciation, is $11,464. She figures that amount by subtracting the 2018 MACRS depreciation of $536 and the casualty loss of $3,000 from the unadjusted basis of $15,000. She must now figure her depreciation for 2019 without using the percentage tables.

Figuring the Unadjusted Basis of Your Property

You must apply the table rates to your property's unadjusted basis each year of the recovery period. Unadjusted basis is the same basis amount you would use to figure gain on a sale, but you figure it without reducing your original basis by any MACRS depreciation taken in earlier years. However, you do reduce your original basis by other amounts, including the following.

- Any amortization taken on the property.
- Any section 179 deduction claimed.
- Any special depreciation allowance taken on the property.

For business property you purchase during the year, the unadjusted basis is its cost minus these and other applicable adjustments. If you trade property, your unadjusted basis in the property received is the cash paid plus the adjusted basis of the property traded minus these adjustments.

MACRS Worksheet

You can use this worksheet to help you figure your depreciation deduction using the percentage tables. Use a separate worksheet for each item of property. Then, use the information from this worksheet to prepare Form 4562.

CAUTION *Do not use this worksheet for automobiles. Use the* Depreciation Worksheet for Passenger Automobiles *in chapter 5.*

MACRS Worksheet
Keep for Your Records

Part I

1. MACRS system (GDS or ADS)		
2. Property class		
3. Date placed in service		
4. Recovery period		
5. Method and convention		
6. Depreciation rate (from tables)		

Part II

7. Cost or other basis*	$	
8. Business/investment use	%	
9. Multiply line 7 by line 8		$
10. Total claimed for section 179 deduction and other items		$
11. Subtract line 10 from line 9. This is your tentative basis for depreciation		$
12. Multiply line 11 by the applicable percentage if the special depreciation allowance applies. This is your special depreciation allowance. Enter -0- if this is not the year you placed the property in service, the property is not qualified property, or you elected not to claim a special allowance		$
13. Subtract line 12 from line 11. This is your basis for depreciation		
14. Depreciation rate (from line 6)		
15. Multiply line 13 by line 14. This is your MACRS depreciation deduction		$

*If real estate, do not include cost (basis) of land.

The following example shows how to figure your MACRS depreciation deduction using the percentage tables and the MACRS Worksheet.

Example. You bought office furniture (7-year property) for $10,000 and placed it in service on August 11, 2019. You use the furniture only for business. This is the only property you placed in service this year. You did not elect a section 179 deduction and the property is not qualified property for purposes of claiming a special depreciation allowance so your property's unadjusted basis is its cost, $10,000. You use GDS and the half-year convention to figure your depreciation. You refer to the *MACRS Percentage Table Guide* in Appendix A and find that you should use Table A-1. Multiply your property's unadjusted basis each year by the percentage for 7-year property given in Table A-1. You figure your depreciation deduction using the MACRS Worksheet as follows.

MACRS Worksheet *Keep for Your Records*

Part I

1.	MACRS system (GDS or ADS)	GDS
2.	Property class	7-year
3.	Date placed in service	8/11/19
4.	Recovery period	7-year
5.	Method and convention	200%DB/Half-Year
6.	Depreciation rate (from tables)	.1429

Part II

7.	Cost or other basis*	$10,000	
8.	Business/investment use	100 %	
9.	Multiply line 7 by line 8		$10,000
10.	Total claimed for section 179 deduction and other items		-0-
11.	Subtract line 10 from line 9. This is your tentative basis for depreciation		$10,000
12.	Multiply line 11 by the applicable percentage if the special depreciation allowance applies. This is your special depreciation allowance. Enter -0- if this is not the year you placed the property in service, the property is not qualified property, or you elected not to claim a special allowance		-0-
13.	Subtract line 12 from line 11. This is your basis for depreciation		$10,000
14.	Depreciation rate (from line 6)		.1429
15.	Multiply line 13 by line 14. This is your MACRS depreciation deduction		$1,429

*If real estate, do not include cost (basis) of land.

If there are no adjustments to the basis of the property other than depreciation, your depreciation deduction for each subsequent year of the recovery period will be as follows.

Year	Basis	Percentage	Deduction
2020	$10,000	24.49%	$2,449
2021	10,000	17.49	1,749
2022	10,000	12.49	1,249
2023	10,000	8.93	893
2024	10,000	8.92	892
2025	10,000	8.93	893
2026	10,000	4.46	446

Examples

The following examples are provided to show you how to use the percentage tables. In both examples, assume the following.

- You use the property only for business.
- You use the calendar year as your tax year.
- You use GDS for all the properties.

Example 1. You bought a building and land for $120,000 and placed it in service on March 8. The sales contract showed that the building cost $100,000 and the land cost $20,000. It is nonresidential real property. The building's unadjusted basis is its original cost, $100,000.

You refer to the *MACRS Percentage Table Guide* in Appendix A and find that you should use Table A-7a. March is the third month of your tax year, so multiply the building's unadjusted basis, $100,000, by the percentages for the third month in Table A-7a. Your depreciation deduction for each of the first 3 years is as follows:

Year	Basis	Percentage	Deduction
1st	$100,000	2.033%	$2,033
2nd	100,000	2.564	2,564
3rd	100,000	2.564	2,564

Example 2. During the year, you bought a machine (7-year property) for $4,000, office furniture (7-year property) for $1,000, and a computer (5-year property) for $5,000. You placed the machine in service in January, the furniture in September, and the computer in October. You do not elect a section 179 deduction and none of these items is qualified property for purposes of claiming a special depreciation allowance.

You placed property in service during the last 3 months of the year, so you must first determine if you have to use the mid-quarter convention. The total bases of all property you placed in service during the year is $10,000. The $5,000 basis of the computer, which you placed in service during the last 3 months (the fourth quarter) of your tax year, is more than 40% of the total bases of all property

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($10,000) you placed in service during the year. Therefore, you must use the mid-quarter convention for all three items.

You refer to the *MACRS Percentage Table Guide* in Appendix A to determine which table you should use under the mid-quarter convention. The machine is 7-year property placed in service in the first quarter, so you use Table A-2. The furniture is 7-year property placed in service in the third quarter, so you use Table A-4. Finally, because the computer is 5-year property placed in service in the fourth quarter, you use Table A-5. Knowing what table to use for each property, you figure the depreciation for the first 2 years as follows.

Year	Property	Basis	Percentage	Deduction
1st	Machine	$4,000	25.00	$1,000
2nd	Machine	4,000	21.43	857
1st	Furniture	1,000	10.71	107
2nd	Furniture	1,000	25.51	255
1st	Computer	5,000	5.00	250
2nd	Computer	5,000	38.00	1,900

Sale or Other Disposition Before the Recovery Period Ends

If you sell or otherwise dispose of your property before the end of its recovery period, your depreciation deduction for the year of the disposition will be only part of the depreciation amount for the full year. You have disposed of your property if you have permanently withdrawn it from use in your business or income-producing activity because of its sale, exchange, retirement, abandonment, involuntary conversion, or destruction. After you figure the full-year depreciation amount, figure the deductible part using the convention that applies to the property.

Half-year convention used. For property for which you used a half-year convention, the depreciation deduction for the year of the disposition is half the depreciation determined for the full year.

Mid-quarter convention used. For property for which you used the mid-quarter convention, figure your depreciation deduction for the year of the disposition by multiplying a full year of depreciation by the percentage listed below for the quarter in which you disposed of the property.

Quarter	Percentage
First	12.5%
Second	37.5
Third	62.5
Fourth	87.5

Example. On December 2, 2016, you placed in service an item of 5-year property costing $10,000. You did not claim a section 179 deduction and the property does not qualify for a special depreciation allowance. Your unadjusted basis for the property was $10,000. You used the mid-quarter convention because this was the only item of business property you placed in service in 2016 and it was placed in service during the last 3 months of your tax year. Your property is in the 5-year property class, so you used Table A-5 to figure your depreciation deduction. Your deductions for 2016, 2017, and 2018, were $500 (5% of $10,000), $3,800 (38% of $10,000), and $2,280 (22.80% of $10,000). You disposed of the property on April 6, 2019. To determine your depreciation deduction for 2019, first figure the deduction for the full year. This is $1,368 (13.68% of $10,000). April is in the second quarter of the year, so you multiply $1,368 by 37.5% to get your depreciation deduction of $513 for 2019.

Mid-month convention used. If you dispose of residential rental or nonresidential real property, figure your depreciation deduction for the year of the disposition by multiplying a full year of depreciation by a fraction. The numerator of the fraction is the number of months (including partial months) in the year that the property is considered in service. The denominator is 12.

Example. On July 2, 2017, you purchased and placed in service residential rental property. The property cost $100,000, not including the cost of land. You used Table A-6 to figure your MACRS depreciation for this property. You sold the property on March 2, 2019. You file your tax return based on the calendar year.

A full year of depreciation for 2019 is $3,636. This is $100,000 multiplied by .03636 (the percentage for the seventh month of the third recovery year) from Table A-6. You then apply the mid-month convention for the 2½ months of use in 2019. Treat the month of disposition as one-half month of use. Multiply $3,636 by the fraction, 2.5 over 12, to get your 2019 depreciation deduction of $757.50.

Figuring the Deduction Without Using the Tables

Instead of using the rates in the percentage tables to figure your depreciation deduction, you can figure it yourself. Before making the computation each year, you must reduce your adjusted basis in the property by the depreciation claimed the previous year(s).

CAUTION *Figuring MACRS deductions without using the tables will generally result in a slightly different amount than using the tables.*

Declining Balance Method

When using a declining balance method, you apply the same depreciation rate each year to the adjusted basis of your property. You must use the applicable convention for the first tax year and you must switch to the straight line

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method beginning in the first year for which it will give an equal or greater deduction. The straight line method is explained later.

You figure depreciation for the year you place property in service as follows.

1. Multiply your adjusted basis in the property by the declining balance rate.
2. Apply the applicable convention.

You figure depreciation for all other years (before the year you switch to the straight line method) as follows.

1. Reduce your adjusted basis in the property by the depreciation allowed or allowable in earlier years.
2. Multiply this new adjusted basis by the same declining balance rate used in earlier years.

If you dispose of property before the end of its recovery period, see *Using the Applicable Convention*, later, for information on how to figure depreciation for the year you dispose of it.

Figuring depreciation under the declining balance method and switching to the straight line method is illustrated in *Example 1*, later, under *Examples*.

Declining balance rate. You figure your declining balance rate by dividing the specified declining balance percentage (150% or 200% changed to a decimal) by the number of years in the property's recovery period. For example, for 3-year property depreciated using the 200% declining balance method, divide 2.00 (200%) by 3 to get 0.6667, or a 66.67% declining balance rate. For 15-year property depreciated using the 150% declining balance method, divide 1.50 (150%) by 15 to get 0.10, or a 10% declining balance rate.

The following table shows the declining balance rate for each property class and the first year for which the straight line method gives an equal or greater deduction.

Property Class	Method	Declining Balance Rate	Year
3-year	200% DB	66.667%	3rd
5-year	200% DB	40.0	4th
7-year	200% DB	28.571	5th
10-year	200% DB	20.0	7th
15-year	150% DB	10.0	7th
20-year	150% DB	7.5	9th

Straight Line Method

When using the straight line method, you apply a different depreciation rate each year to the adjusted basis of your property. You must use the applicable convention in the year you place the property in service and the year you dispose of the property.

You figure depreciation for the year you place property in service as follows.

1. Multiply your adjusted basis in the property by the straight line rate.
2. Apply the applicable convention.

You figure depreciation for all other years (including the year you switch from the declining balance method to the straight line method) as follows.

1. Reduce your adjusted basis in the property by the depreciation allowed or allowable in earlier years (under any method).
2. Determine the depreciation rate for the year.
3. Multiply the adjusted basis figured in (1) by the depreciation rate figured in (2).

If you dispose of property before the end of its recovery period, see *Using the Applicable Convention*, later, for information on how to figure depreciation for the year you dispose of it.

Straight line rate. You determine the straight line depreciation rate for any tax year by dividing the number 1 by the years remaining in the recovery period at the beginning of that year. When figuring the number of years remaining, you must take into account the convention used in the year you placed the property in service. If the number of years remaining is less than 1, the depreciation rate for that tax year is 1.0 (100%).

Using the Applicable Convention

The applicable convention (discussed earlier under *Which Convention Applies*) affects how you figure your depreciation deduction for the year you place your property in service and for the year you dispose of it. It determines how much of the recovery period remains at the beginning of each year, so it also affects the depreciation rate for property you depreciate under the straight line method. See *Straight line rate* in the previous discussion. Use the applicable convention, as explained in the following discussions.

Half-year convention. If this convention applies, you deduct a half-year of depreciation for the first year and the last year that you depreciate the property. You deduct a full year of depreciation for any other year during the recovery period.

Figure your depreciation deduction for the year you place the property in service by dividing the depreciation for a full year by 2. If you dispose of the property before the end of the recovery period, figure your depreciation deduction for the year of the disposition the same way. If you hold the property for the entire recovery period, your depreciation deduction for the year that includes the final 6 months of the recovery period is the amount of your unrecovered basis in the property.

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Mid-quarter convention. If this convention applies, the depreciation you can deduct for the first year you depreciate the property depends on the quarter in which you place the property in service.

A quarter of a full 12-month tax year is a period of 3 months. The first quarter in a year begins on the first day of the tax year. The second quarter begins on the first day of the fourth month of the tax year. The third quarter begins on the first day of the seventh month of the tax year. The fourth quarter begins on the first day of the tenth month of the tax year. A calendar year is divided into the following quarters.

Quarter	Months
First	January, February, March
Second	April, May, June
Third	July, August, September
Fourth	October, November, December

Figure your depreciation deduction for the year you place the property in service by multiplying the depreciation for a full year by the percentage listed below for the quarter you place the property in service.

Quarter	Percentage
First	87.5%
Second	62.5
Third	37.5
Fourth	12.5

If you dispose of the property before the end of the recovery period, figure your depreciation deduction for the year of the disposition by multiplying a full year of depreciation by the percentage listed below for the quarter you dispose of the property.

Quarter	Percentage
First	12.5%
Second	37.5
Third	62.5
Fourth	87.5

If you hold the property for the entire recovery period, your depreciation deduction for the year that includes the final quarter of the recovery period is the amount of your unrecovered basis in the property.

Mid-month convention. If this convention applies, the depreciation you can deduct for the first year that you depreciate the property depends on the month in which you place the property in service. Figure your depreciation deduction for the year you place the property in service by multiplying the depreciation for a full year by a fraction. The numerator of the fraction is the number of full months in the year that the property is in service plus 1/2 (or 0.5). The denominator is 12.

If you dispose of the property before the end of the recovery period, figure your depreciation deduction for the year of the disposition the same way. If you hold the property for the entire recovery period, your depreciation deduction for the year that includes the final month of the recovery period is the amount of your unrecovered basis in the property.

Example. You use the calendar year and place nonresidential real property in service in August. The property is in service 4 full months (September, October, November, and December). Your numerator is 4.5 (4 full months plus 0.5). You multiply the depreciation for a full year by 4.5/12, or 0.375.

Examples

The following examples show how to figure depreciation under MACRS without using the percentage tables. Figures are rounded for purposes of the examples. Assume for all the examples that you use a calendar year as your tax year.

Example 1—200% DB method and half-year convention. In February, you placed in service depreciable property with a 5-year recovery period and a basis of $1,000. You do not elect to take the section 179 deduction and the property does not qualify for a special depreciation allowance. You use GDS and the 200% declining balance (DB) method to figure your depreciation. When the straight line (SL) method results in an equal or larger deduction, you switch to the SL method. You did not place any property in service in the last 3 months of the year, so you must use the half-year convention.

First year. You figure the depreciation rate under the 200% DB method by dividing 2 (200%) by 5 (the number of years in the recovery period). The result is 40%. You multiply the adjusted basis of the property ($1,000) by the 40% DB rate. You apply the half-year convention by dividing the result ($400) by 2. Depreciation for the first year under the 200% DB method is $200.

You figure the depreciation rate under the straight line (SL) method by dividing 1 by 5, the number of years in the recovery period. The result is 20%.You multiply the adjusted basis of the property ($1,000) by the 20% SL rate. You apply the half-year convention by dividing the result ($200) by 2. Depreciation for the first year under the SL method is $100.

The DB method provides a larger deduction, so you deduct the $200 figured under the 200% DB method.

Second year. You reduce the adjusted basis ($1,000) by the depreciation claimed in the first year ($200). You multiply the result ($800) by the DB rate (40%). Depreciation for the second year under the 200% DB method is $320.

You figure the SL depreciation rate by dividing 1 by 4.5, the number of years remaining in the recovery period. (Based on the half-year convention, you used only half a year of the recovery period in the first year.) You multiply the reduced adjusted basis ($800) by the result (22.22%). Depreciation under the SL method for the second year is $178.

The DB method provides a larger deduction, so you deduct the $320 figured under the 200% DB method.

Third year. You reduce the adjusted basis ($800) by the depreciation claimed in the second year ($320). You

multiply the result ($480) by the DB rate (40%). Depreciation for the third year under the 200% DB method is $192.

You figure the SL depreciation rate by dividing 1 by 3.5. You multiply the reduced adjusted basis ($480) by the result (28.57%). Depreciation under the SL method for the third year is $137.

The DB method provides a larger deduction, so you deduct the $192 figured under the 200% DB method.

Fourth year. You reduce the adjusted basis ($480) by the depreciation claimed in the third year ($192). You multiply the result ($288) by the DB rate (40%). Depreciation for the fourth year under the 200% DB method is $115.

You figure the SL depreciation rate by dividing 1 by 2.5. You multiply the reduced adjusted basis ($288) by the result (40%). Depreciation under the SL method for the fourth year is $115.

The SL method provides an equal deduction, so you switch to the SL method and deduct the $115.

Fifth year. You reduce the adjusted basis ($288) by the depreciation claimed in the fourth year ($115) to get the reduced adjusted basis of $173. You figure the SL depreciation rate by dividing 1 by 1.5. You multiply the reduced adjusted basis ($173) by the result (66.67%). Depreciation under the SL method for the fifth year is $115.

Sixth year. You reduce the adjusted basis ($173) by the depreciation claimed in the fifth year ($115) to get the reduced adjusted basis of $58. There is less than one year remaining in the recovery period, so the SL depreciation rate for the sixth year is 100%. You multiply the reduced adjusted basis ($58) by 100% to arrive at the depreciation deduction for the sixth year ($58).

Example 2—SL method and mid-month convention. In January, you bought and placed in service a building for $100,000 that is nonresidential real property with a recovery period of 39 years. The adjusted basis of the building is its cost of $100,000. You use GDS, the straight line (SL) method, and the mid-month convention to figure your depreciation.

First year. You figure the SL depreciation rate for the building by dividing 1 by 39 years. The result is .02564. The depreciation for a full year is $2,564 ($100,000 × .02564). Under the mid-month convention, you treat the property as placed in service in the middle of January. You get 11.5 months of depreciation for the year. Expressed as a decimal, the fraction of 11.5 months divided by 12 months is .958. Your first-year depreciation for the building is $2,456 ($2,564 × .958).

Second year. You subtract $2,456 from $100,000 to get your adjusted basis of $97,544 for the second year. The SL rate is .02629. This is 1 divided by the remaining recovery period of 38.042 years (39 years reduced by 11.5 months or .958). Your depreciation for the building for the second year is $2,564 ($97,544 × .02629).

Third year. The adjusted basis is $94,980 ($97,544 – $2,564). The SL rate is .027 (1 divided by 37.042 remaining years). Your depreciation for the third year is $2,564 ($94,980 × .027).

Example 3—200% DB method and mid-quarter convention. During the year, you bought and placed in service in your business the following items.

Item	Month Placed in Service	Cost
Safe	January	$4,000
Office furniture	September	1,000
Computer (not listed property)	October	5,000

You do not elect a section 179 deduction and these items do not qualify for a special depreciation allowance. You use GDS and the 200% declining balance (DB) method to figure the depreciation. The total bases of all property you placed in service this year is $10,000. The basis of the computer ($5,000) is more than 40% of the total bases of all property placed in service during the year ($10,000), so you must use the mid-quarter convention. This convention applies to all three items of property. The safe and office furniture are 7-year property and the computer is 5-year property.

First and second year depreciation for safe. The 200% DB rate for 7-year property is .28571. You determine this by dividing 2.00 (200%) by 7 years. The depreciation for the safe for a full year is $1,143 ($4,000 × .28571). You placed the safe in service in the first quarter of your tax year, so you multiply $1,143 by 87.5% (the mid-quarter percentage for the first quarter). The result, $1,000, is your deduction for depreciation on the safe for the first year.

For the second year, the adjusted basis of the safe is $3,000. You figure this by subtracting the first year's depreciation ($1,000) from the basis of the safe ($4,000). Your depreciation deduction for the second year is $857 ($3,000 × .28571).

First and second year depreciation for furniture. The furniture is also 7-year property, so you use the same 200% DB rate of .28571. You multiply the basis of the furniture ($1,000) by .28571 to get the depreciation of $286 for the full year. You placed the furniture in service in the third quarter of your tax year, so you multiply $286 by 37.5% (the mid-quarter percentage for the third quarter). The result, $107, is your deduction for depreciation on the furniture for the first year.

For the second year, the adjusted basis of the furniture is $893. You figure this by subtracting the first year's depreciation ($107) from the basis of the furniture ($1,000). Your depreciation for the second year is $255 ($893 × .28571).

First and second year depreciation for computer. The 200% DB rate for 5-year property is .40. You determine this by dividing 2.00 (200%) by 5 years. The depreciation for the computer for a full year is $2,000 ($5,000 × .40). You placed the computer in service in the fourth quarter of your tax year, so you multiply the $2,000 by 12.5% (the mid-quarter percentage for the fourth quarter). The result, $250, is your deduction for depreciation on the computer for the first year.

For the second year, the adjusted basis of the computer is $4,750. You figure this by subtracting the first year's depreciation ($250) from the basis of the computer ($5,000). Your depreciation deduction for the second year is $1,900 ($4,750 × .40).

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Example 4—200% DB method and half-year convention. Last year, in July, you bought and placed in service in your business a new item of 7-year property. This was the only item of property you placed in service last year. The property cost $39,000 and you elected a $24,000 section 179 deduction. You also made an election under section 168(k)(7) not to deduct the special depreciation allowance for 7-year property placed I service last year. Your unadjusted basis for the property is $15,000. Because you did not place any property in service in the last 3 months of your tax year, you used the half-year convention. You figured your deduction using the percentages in Table A-1 for 7-year property. Last year, your depreciation was $2,144 ($15,000 × 14.29%).

In July of this year, your property was vandalized. You had a deductible casualty loss of $3,000. You spent $3,500 to put the property back in operational order. Your adjusted basis at the end of this year is $13,356. You figured this by first subtracting the first year's depreciation ($2,144) and the casualty loss ($3,000) from the unadjusted basis of $15,000. To this amount ($9,856), you then added the $3,500 repair cost.

You cannot use the table percentages to figure your depreciation for this property for this year because of the adjustments to basis. You must figure the deduction yourself. You determine the DB rate by dividing 2.00 (200%) by 7 years. The result is .28571 or 28.571%. You multiply the adjusted basis of your property ($13,356) by the declining balance rate of .28571 to get your depreciation deduction of $3,816 for this year.

Figuring the Deduction for Property Acquired in a Nontaxable Exchange

If your property has a carryover basis because you acquired it in a nontaxable transfer such as a like-kind exchange or involuntary conversion, you must generally figure depreciation for the property as if the transfer had not occurred. However, see *Like-kind exchanges and involuntary conversions*, earlier, in chapter 3 under *How Much Can You Deduct* and *Property Acquired in a Like-kind Exchange or Involuntary Conversion* next.

Property Acquired in a Like-kind Exchange or Involuntary Conversion

You must generally depreciate the carryover basis of property acquired in a like-kind exchange or involuntary conversion over the remaining recovery period of the property exchanged or involuntarily converted. You also generally continue to use the same depreciation method and convention used for the exchanged or involuntarily converted property. This applies only to acquired property with the same or a shorter recovery period and the same or more accelerated depreciation method than the property exchanged or involuntarily converted. The excess basis (the part of the acquired property's basis that exceeds its carryover basis), if any, of the acquired property is treated as newly placed in service property.

For acquired property that has a longer recovery period or less accelerated depreciation method than the exchanged or involuntarily converted property, you must generally depreciate the carryover basis of the acquired property as if it were placed in service in the same tax year as the exchanged or involuntarily converted property. You also generally continue to use the longer recovery period and less accelerated depreciation method of the acquired property.

If the MACRS property you acquired in the exchange or involuntary conversion is qualified property, discussed earlier in chapter 3 under *What Is Qualified Property*, you can claim a special depreciation allowance on the carryover basis. Special rules apply to vehicles acquired in a trade-in. For information on how to figure depreciation for a vehicle acquired in a trade-in that is subject to the passenger automobile limits, see *Deductions For Passenger Automobiles Acquired in a Trade-in* under *Do the Passenger Automobile Limits Apply* in chapter 5.



Like-kind exchanges completed after December 31, 2017, are generally limited to exchanges of real property not held primarily for sale.

Election out. Instead of using the above rules, you can elect, for depreciation purposes, to treat the adjusted basis of the exchanged or involuntarily converted property as if disposed of at the time of the exchange or involuntary conversion. Treat the carryover basis and excess basis, if any, for the acquired property as if placed in service the later of the date you acquired it or the time of the disposition of the exchanged or involuntarily converted property. The depreciable basis of the new property is the adjusted basis of the exchanged or involuntarily converted property plus any additional amount you paid for it. The election, if made, applies to both the acquired property and the exchanged or involuntarily converted property. This election does not affect the amount of gain or loss recognized on the exchange or involuntary conversion.

When to make the election. You must make the election on a timely filed return (including extensions) for the year of replacement. The election must be made separately by each person acquiring replacement property. In the case of a partnership, S corporation, or consolidated group, the election is made by the partnership, by the S corporation, or by the common parent of a consolidated group, respectively. Once made, the election may not be revoked without IRS consent.

For more information and special rules, see the Instructions for Form 4562.

Property Acquired in a Nontaxable Transfer

You must depreciate MACRS property acquired by a corporation or partnership in certain nontaxable transfers over the property's remaining recovery period in the transferor's hands, as if the transfer had not occurred. You must continue to use the same depreciation method and convention as the transferor. You can depreciate the part of the property's basis that exceeds its carryover basis

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(the transferor's adjusted basis in the property) as newly purchased MACRS property.

The nontaxable transfers covered by this rule include the following.

- A distribution in complete liquidation of a subsidiary.
- A transfer to a corporation controlled by the transferor.
- An exchange of property solely for corporate stock or securities in a reorganization.
- A contribution of property to a partnership in exchange for a partnership interest.
- A partnership distribution of property to a partner.

Figuring the Deduction for a Short Tax Year

You cannot use the MACRS percentage tables to determine depreciation for a short tax year. A short tax year is any tax year with less than 12 full months. This section discusses the rules for determining the depreciation deduction for property you place in service or dispose of in a short tax year. It also discusses the rules for determining depreciation when you have a short tax year during the recovery period (other than the year the property is placed in service or disposed of).

For more information on figuring depreciation for a short tax year, see Revenue Procedure 89-15, 1989-1 C.B. 816.

Using the Applicable Convention in a Short Tax Year

The applicable convention establishes the date property is treated as placed in service and disposed of. Depreciation is allowable only for that part of the tax year the property is treated as in service. The recovery period begins on the placed in service date determined by applying the convention. The remaining recovery period at the beginning of the next tax year is the full recovery period less the part for which depreciation was allowable in the first tax year.

The following discussions explain how to use the applicable convention in a short tax year.

Mid-month convention. Under the mid-month convention, you always treat your property as placed in service or disposed of on the midpoint of the month it is placed in service or disposed of. You apply this rule without regard to your tax year.

Half-year convention. Under the half-year convention, you treat property as placed in service or disposed of on the midpoint of the tax year it is placed in service or disposed of.

First or last day of month. For a short tax year beginning on the first day of a month or ending on the last day of a month, the tax year consists of the number of months in the tax year. If the short tax year includes part of a month, you generally include the full month in the number of months in the tax year. You determine the midpoint of the tax year by dividing the number of months in the tax year by 2. For the half-year convention, you treat property as placed in service or disposed of on either the first day or the midpoint of a month.

For example, a short tax year that begins on June 20 and ends on December 31 consists of 7 months. You use only full months for this determination, so you treat the tax year as beginning on June 1 instead of June 20. The midpoint of the tax year is the middle of September (3 1/2 months from the beginning of the tax year). You treat property as placed in service or disposed of on this midpoint.

Example. Tara Corporation, a calendar year taxpayer, was incorporated on March 15. For purposes of the half-year convention, it has a short tax year of 10 months, ending on December 31, 2019. During the short tax year, Tara placed property in service for which it uses the half-year convention. Tara treats this property as placed in service on the first day of the sixth month of the short tax year, or August 1, 2019.

Not on first or last day of month. For a short tax year not beginning on the first day of a month and not ending on the last day of a month, the tax year consists of the number of days in the tax year. You determine the midpoint of the tax year by dividing the number of days in the tax year by 2. For the half-year convention, you treat property as placed in service or disposed of on either the first day or the midpoint of a month. If the result of dividing the number of days in the tax year by 2 is not the first day or the midpoint of a month, you treat the property as placed in service or disposed of on the nearest preceding first day or midpoint of a month.

Mid-quarter convention. To determine if you must use the mid-quarter convention, compare the basis of property you place in service in the last 3 months of your tax year to that of property you place in service during the full tax year. The length of your tax year does not matter. If you have a short tax year of 3 months or less, use the mid-quarter convention for all applicable property you place in service during that tax year.

You treat property under the mid-quarter convention as placed in service or disposed of on the midpoint of the quarter of the tax year in which it is placed in service or disposed of. Divide a short tax year into 4 quarters and determine the midpoint of each quarter.

For a short tax year of 4 or 8 full calendar months, determine quarters on the basis of whole months. The midpoint of each quarter is either the first day or the midpoint of a month. Treat property as placed in service or disposed of on this midpoint.

To determine the midpoint of a quarter for a short tax year of other than 4 or 8 full calendar months, complete the following steps.

1. Determine the number of days in your short tax year.
2. Determine the number of days in each quarter by dividing the number of days in your short tax year by 4.

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3. Determine the midpoint of each quarter by dividing the number of days in each quarter by 2.

If the result of (3) gives you a midpoint of a quarter that is on a day other than the first day or midpoint of a month, treat the property as placed in service or disposed of on the nearest preceding first day or midpoint of that month.

Example. Tara Corporation, a calendar year taxpayer, was incorporated and began business on March 15. It has a short tax year of 9 1/2 months, ending on December 31. During December, it placed property in service for which it must use the mid-quarter convention. This is a short tax year of other than 4 or 8 full calendar months, so it must determine the midpoint of each quarter.

1. First, it determines that its short tax year beginning March 15 and ending December 31 consists of 292 days.
2. Next, it divides 292 by 4 to determine the length of each quarter, 73 days.
3. Finally, it divides 73 by 2 to determine the midpoint of each quarter, the 37th day.

The following table shows the quarters of Tara Corporation's short tax year, the midpoint of each quarter, and the date in each quarter that Tara must treat its property as placed in service.

Quarter	Midpoint	Placed in Service
3/15 – 5/26	4/20	4/15
5/27 – 8/07	7/02	7/01
8/08 – 10/19	9/13	9/01
10/20 – 12/31	11/25	11/15

The last quarter of the short tax year begins on October 20, which is 73 days from December 31, the end of the tax year. The 37th day of the last quarter is November 25, which is the midpoint of the quarter. November 25 is not the first day or the midpoint of November, so Tara Corporation must treat the property as placed in service in the middle of November (the nearest preceding first day or midpoint of that month).

Property Placed in Service in a Short Tax Year

To figure your MACRS depreciation deduction for the short tax year, you must first determine the depreciation for a full tax year. You do this by multiplying your basis in the property by the applicable depreciation rate. Then, determine the depreciation for the short tax year. Do this by multiplying the depreciation for a full tax year by a fraction. The numerator (top number) of the fraction is the number of months (including parts of a month) the property is treated as in service during the tax year (applying the applicable convention). The denominator (bottom number) is 12. See *Depreciation After a Short Tax Year*, later, for information on how to figure depreciation in later years.

Example 1—half-year convention. Tara Corporation, with a short tax year beginning March 15 and ending December 31, placed in service on March 16, an item of 5-year property with a basis of $1,000. This is the only property the corporation placed in service during the short tax year. Tara does not elect to claim a section 179 deduction and the property does not qualify for a special depreciation allowance. The depreciation method for this property is the 200% declining balance method. The depreciation rate is 40% and Tara applies the half-year convention.

Tara treats the property as placed in service on August 1. The determination of this August 1 date is explained in the example illustrating the half-year convention under *Using the Applicable Convention in a Short Tax Year*, earlier. Tara is allowed 5 months of depreciation for the short tax year that consists of 10 months. The corporation first multiplies the basis ($1,000) by 40% (the declining balance rate) to get the depreciation for a full tax year of $400. The corporation then multiplies $400 by 5/12 to get the short tax year depreciation of $167.

Example 2—mid-quarter convention. Tara Corporation, with a short tax year beginning March 15 and ending on December 31, placed in service on October 16, an item of 5-year property with a basis of $1,000. Tara does not elect to claim a section 179 deduction and the property does not qualify for a special depreciation allowance. The depreciation method for this property is the 200% declining balance method. The depreciation rate is 40%. The corporation must apply the mid-quarter convention because the property was the only item placed in service that year and it was placed in service in the last 3 months of the tax year.

Tara treats the property as placed in service on September 1. This date is shown in the table provided in the example illustrating the mid-quarter convention under *Using the Applicable Convention in a Short Tax Year*, earlier, for property that Tara Corporation placed in service during the quarter that begins on August 8 and ends on October 19. Under MACRS, Tara is allowed 4 months of depreciation for the short tax year that consists of 10 months. The corporation first multiplies the basis ($1,000) by 40% to get the depreciation for a full tax year of $400. The corporation then multiplies $400 by 4/12 to get the short tax year depreciation of $133.

Property Placed in Service Before a Short Tax Year

If you have a short tax year after the tax year in which you began depreciating property, you must change the way you figure depreciation for that property. If you were using the percentage tables, you can no longer use them. You must figure depreciation for the short tax year and each later tax year as explained next.

Depreciation After a Short Tax Year

You can use either of the following methods to figure the depreciation for years after a short tax year.

- The simplified method.
- The allocation method.

You must use the method you choose consistently.

Using the simplified method for a 12-month year. Under the simplified method, you figure the depreciation for a later 12-month year in the recovery period by multiplying the adjusted basis of your property at the beginning of the year by the applicable depreciation rate.

Example. Assume the same facts as in *Example 1* under *Property Placed in Service in a Short Tax Year*, earlier. The Tara Corporation claimed depreciation of $167 for its short tax year. The adjusted basis on January 1 of the next year is $833 ($1,000 – $167). Tara's depreciation for that next year is 40% of $833, or $333.

Using the simplified method for a short year. If a later tax year in the recovery period is a short tax year, you figure depreciation for that year by multiplying the adjusted basis of the property at the beginning of the tax year by the applicable depreciation rate, and then by a fraction. The fraction's numerator is the number of months (including parts of a month) in the tax year. Its denominator is 12.

Using the simplified method for an early disposition. If you dispose of property in a later tax year before the end of the recovery period, determine the depreciation for the year of disposition by multiplying the adjusted basis of the property at the beginning of the tax year by the applicable depreciation rate and then multiplying the result by a fraction. The fraction's numerator is the number of months (including parts of a month) the property is treated as in service during the tax year (applying the applicable convention). Its denominator is 12.

Using the allocation method for a 12-month or short tax year. Under the allocation method, you figure the depreciation for each later tax year by allocating to that year the depreciation attributable to the parts of the recovery years that fall within that year. Whether your tax year is a 12-month or short tax year, you figure the depreciation by determining which recovery years are included in that year. For each recovery year included, multiply the depreciation attributable to that recovery year by a fraction. The fraction's numerator is the number of months (including parts of a month) that are included in both the tax year and the recovery year. Its denominator is 12. The allowable depreciation for the tax year is the sum of the depreciation figured for each recovery year.

Example. Assume the same facts as in *Example 1* under *Property Placed in Service in a Short Tax Year*, earlier. The Tara Corporation's first tax year after the short tax year is a full year of 12 months, beginning January 1 and ending December 31. The first recovery year for the 5-year property placed in service during the short tax year extends from August 1 to July 31. Tara deducted 5 months of the first recovery year on its short-year tax return. Seven months of the first recovery year and 5 months of the second recovery year fall within the next tax year. The depreciation for the next tax year is $333, which is the sum of the following.

- $233—The depreciation for the first recovery year ($400 × 7/12).
- $100—The depreciation for the second recovery year. This is figured by multiplying the adjusted basis of $600 ($1,000 – $400) by 40%, then multiplying the $240 result by 5/12.

Using the allocation method for an early disposition. If you dispose of property before the end of the recovery period in a later tax year, determine the depreciation for the year of disposition by multiplying the depreciation figured for each recovery year or part of a recovery year included in the tax year by a fraction. The numerator of the fraction is the number of months (including parts of months) the property is treated as in service in the tax year (applying the applicable convention). The denominator is 12. If there is more than one recovery year in the tax year, you add together the depreciation for each recovery year.

How Do You Use General Asset Accounts?

Terms you may need to know (see Glossary):

Adjusted basis
Amortization
Amount realized
Basis
Convention
Disposition
Exchange
Placed in service
Recovery period
Section 1245 property
Unadjusted basis

To make it easier to figure MACRS depreciation, you can group separate properties into one or more general asset accounts (GAAs). You can then depreciate all the properties in each account as a single item of property.

Property you cannot include. You cannot include property in a GAA if you use it in both a personal activity and a trade or business (or for the production of income) in the year in which you first place it in service. If property you

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included in a GAA is later used in a personal activity, see *Terminating GAA Treatment*, later.

Property generating foreign source income. For information on the GAA treatment of property that generates foreign source income, see sections 1.168(i)-1(c)(1)(ii) and (f) of the regulations.

Change in use. Special rules apply to figuring depreciation for property in a GAA for which the use changes during the tax year. Examples include a change in use resulting in a shorter recovery period and/or more accelerated depreciation method or a change in use resulting in a longer recovery period and/or a less accelerated depreciation method. See sections 1.168(i)-1(h) and 1.168(i)-4 of the regulations.

Grouping Property

Each GAA must include only property you placed in service in the same tax year and that has the following in common.

- Recovery period.
- Depreciation method.
- Convention.

The following rules also apply when you establish a GAA.

- ***Mid-quarter convention.*** Property subject to the mid-quarter convention can only be grouped into a GAA with property placed in service in the same quarter of the tax year.
- ***Mid-month convention.*** Property subject to the mid-month convention can only be grouped into a GAA with property placed in service in the same month of the tax year.
- ***Passenger automobiles.*** Passenger automobiles subject to the limits on passenger automobile depreciation must be grouped into a separate GAA.

See section 1.168(i)-1(c)(2)(ii) of the regulations for additional rules that apply when you establish a GAA.

Figuring Depreciation for a GAA

After you have set up a GAA, you generally figure the MACRS depreciation for it by using the applicable depreciation method, recovery period, and convention for the property in the GAA. For each GAA, record the depreciation allowance in a separate depreciation reserve account.

Example. Make & Sell, a calendar year corporation, set up a GAA for 10 machines. The machines cost a total of $10,000 and were placed in service in June 2019. One of the machines cost $8,200 and the rest cost a total of $1,800. This GAA is depreciated under the 200% declining balance method with a 5-year recovery period and a half-year convention. Make & Sell did not claim the section 179 deduction on the machines and the machines did not qualify for a special depreciation allowance. The depreciation allowance for 2019 is $2,000 [($10,000 × 40%) ÷ 2]. As of January 1, 2020, the depreciation reserve account is $2,000.

Passenger automobiles. To figure depreciation on passenger automobiles in a GAA, apply the deduction limits discussed in chapter 5 under *Do the Passenger Automobile Limits Apply*. Multiply the amount determined using these limits by the number of automobiles originally included in the account, reduced by the total number of automobiles removed from the GAA, as discussed in *Terminating GAA Treatment*, later.

Disposing of GAA Property

When you dispose of property included in a GAA, the following rules generally apply.

- Neither the unadjusted depreciable basis (defined later) nor the depreciation reserve account of the GAA is affected. You continue to depreciate the account as if the disposition had not occurred.
- The property is treated as having an adjusted basis of zero, so you cannot realize a loss on the disposition. If the property is transferred to a supplies, scrap, or similar account, its basis in that account is zero.
- Any amount realized on the disposition is treated as ordinary income, up to the limit discussed later under *Treatment of amount realized*.

However, these rules do not apply to any disposition described later under *Terminating GAA Treatment*.

Disposition. Property in a GAA is considered disposed of when you do any of the following.

- Permanently withdraw it from use in your trade or business or from the production of income.
- Transfer it to a supplies, scrap, or similar account.
- Sell, exchange, retire, physically abandon, or destroy it.

The retirement of a structural component of real property is not a disposition unless it is a partial disposition. See section 1.168(i)-1(e)(1) of the regulations.

Treatment of amount realized. When you dispose of property in a GAA, you must recognize any amount realized from the disposition as ordinary income, up to a limit. The limit is:

1. The unadjusted depreciable basis of the GAA, **plus**
2. Any expensed costs for property in the GAA that are subject to recapture as depreciation (not including any expensed costs for property that you removed from the GAA under the rules discussed later under *Terminating GAA Treatment*), **minus**
3. Any amount previously recognized as ordinary income upon the disposition of other property from the GAA.

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Unadjusted depreciable basis. The unadjusted depreciable basis of a GAA is the total of the unadjusted depreciable bases of all the property in the GAA. The unadjusted depreciable basis of an item of property in a GAA is the amount you would use to figure gain or loss on its sale, but figured without reducing your original basis by any depreciation allowed or allowable in earlier years. However, you do reduce your original basis by other amounts, including any amortization deduction, section 179 deduction, special depreciation allowance, and electric vehicle credit.

Expensed costs. Expensed costs that are subject to recapture as depreciation include the following.

1. The section 179 deduction.
2. Amortization deductions for the following.
    a. Pollution control facilities.
    b. Removal of barriers for the elderly and disabled.
    c. Tertiary injectants.
    d. Reforestation expenses.

Example 1. The facts are the same as in the example under *Figuring Depreciation for a GAA*, earlier. In February 2020, Make & Sell sells the machine that cost $8,200 to an unrelated person for $9,000. The machine is treated as having an adjusted basis of zero.

On its 2020 tax return, Make & Sell recognizes the $9,000 amount realized as ordinary income because it is not more than the GAA's unadjusted depreciable basis ($10,000) plus any expensed cost (for example, the section 179 deduction) for property in the GAA ($0), minus any amounts previously recognized as ordinary income because of dispositions of other property from the GAA ($0).

The unadjusted depreciable basis and depreciation reserve of the GAA are not affected by the sale of the machine. The depreciation allowance for the GAA in 2020 is $3,200 [($10,000 – $2,000) × 40%].

Example 2. Assume the same facts as in *Example 1*. In June 2021, Make & Sell sells seven machines to an unrelated person for a total of $1,100. These machines are treated as having an adjusted basis of zero.

On its 2021 tax return, Make & Sell recognizes $1,000 as ordinary income. This is the GAA's unadjusted depreciable basis ($10,000) plus the expensed costs ($0), minus the amount previously recognized as ordinary income ($9,000). The remaining amount realized of $100 ($1,100 – $1,000) is section 1231 gain (discussed in chapter 3 of Pub. 544).

The unadjusted depreciable basis and depreciation reserve of the GAA are not affected by the disposition of the machines. The depreciation allowance for the GAA in 2021 is $1,920 [($10,000 – $5,200) × 40%].

Terminating GAA Treatment

You must remove the following property from a GAA.

- Property held by a partnership that terminates under section 708(b)(1)(B).
- Property you dispose of in a nonrecognition transaction or an abusive transaction.
- Property you dispose of in a qualifying disposition or in a disposition of all the property in the GAA, if you choose to terminate GAA treatment.
- Property you dispose of in a like-kind exchange or an involuntary conversion.
- Property you change to personal use.
- Property for which you must recapture any allowable credit or deduction, such as the investment credit, the credit for qualified electric vehicles, the credit for alternative fuel vehicle refueling property placed in service before 2021, the section 179 deduction, or the deduction for clean-fuel vehicles and clean-fuel vehicle refueling property placed in service before 2006.

If you remove property from a GAA, you must make the following adjustments.

1. Reduce the unadjusted depreciable basis of the GAA by the unadjusted depreciable basis of the property as of the first day of the tax year in which the disposition, change in use, partnership technical termination, or recapture event occurs. You can use any reasonable method that is consistently applied to determine the unadjusted depreciable basis of the property you remove from a GAA.
2. Reduce the depreciation reserve account by the depreciation allowed or allowable for the property (computed in the same way as computed for the GAA) as of the end of the tax year immediately preceding the year in which the disposition, change in use, or recapture event occurs.

These adjustments have no effect on the recognition and character of prior dispositions subject to the rules discussed earlier under *Disposing of GAA Property*.

Nonrecognition transactions. If you dispose of GAA property in a nonrecognition transaction, you must remove it from the GAA. The following are nonrecognition transactions.

- The receipt by one corporation of property distributed in complete liquidation of another corporation.
- The transfer of property to a corporation solely in exchange for stock in that corporation if the transferor is in control of the corporation immediately after the exchange.
- The transfer of property by a corporation that is a party to a reorganization in exchange solely for stock and securities in another corporation that is also a party to the reorganization.
- The contribution of property to a partnership in exchange for an interest in the partnership.

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- The distribution of property (including money) from a partnership to a partner.
- Any transaction between members of the same affiliated group during any year for which the group makes a consolidated return.

Rules for recipient (transferee). The recipient of the property (the person to whom it is transferred) must include your (the transferor's) adjusted basis in the property in a GAA. If you transferred either all of the property, the last item of property, or the remaining portion of the last item of property, in a GAA, the recipient's basis in the property is the result of the following.

- The adjusted depreciable basis of the GAA as of the beginning of your tax year in which the transaction takes place, **minus**
- The depreciation allowable to you for the year of the transfer.

For this purpose, the adjusted depreciable basis of a GAA is the unadjusted depreciable basis of the GAA minus any depreciation allowed or allowable for the GAA.

Abusive transactions. If you dispose of GAA property in an abusive transaction, you must remove it from the GAA. A disposition is an abusive transaction if it is not a nonrecognition transaction (described earlier) or a like-kind exchange or involuntary conversion and a main purpose for the disposition is to get a tax benefit or a result that would not be available without the use of a GAA. Examples of abusive transactions include the following.

1. A transaction with a main purpose of shifting income or deductions among taxpayers in a way that would not be possible without choosing to use a GAA to take advantage of differing effective tax rates.
2. A choice to use a GAA with a main purpose of disposing of property from the GAA so that you can use an expiring net operating loss or credit. For example, if you have a net operating loss carryover or a credit carryover, the following transactions will be considered abusive transactions unless there is strong evidence to the contrary.
    a. A transfer of GAA property to a related person.
    b. A transfer of GAA property under an agreement where the property continues to be used, or is available for use, by you.

Figuring gain or loss. You must determine the gain, loss, or other deduction due to an abusive transaction by taking into account the property's adjusted basis. The adjusted basis of the property at the time of the disposition is the result of the following.

- The unadjusted depreciable basis of the property, **minus**
- The depreciation allowed or allowable for the property figured by using the depreciation method, recovery period, and convention that applied to the GAA in which the property was included.

If there is a gain, the amount subject to recapture as ordinary income is the smaller of the following.

1. The depreciation allowed or allowable for the property, including any expensed cost (such as section 179 deductions) or the special depreciation allowance for the property.
2. The result of the following:
    a. The original unadjusted depreciable basis of the GAA (plus, for section 1245 property originally included in the GAA, any expensed cost), **minus**
    b. The total gain previously recognized as ordinary income on the disposition of property from the GAA.

Qualifying dispositions. If you dispose of GAA property in a qualifying disposition, you can choose to remove the property from the GAA. A qualifying disposition is one that does not involve all the property, or the last item of property, remaining in a GAA and that is described by any of the following.

1. A disposition that is a direct result of fire, storm, shipwreck, other casualty, or theft.
2. A charitable contribution for which a deduction is allowed.
3. A disposition that is a direct result of a cessation, termination, or disposition of a business, manufacturing or other income-producing process, operation, facility, plant, or other unit (other than by transfer to a supplies, scrap, or similar account).
4. A nontaxable transaction other than a nonrecognition transaction (described earlier), a like-kind exchange or involuntary conversion, a technical termination of a partnership, or a transaction that is nontaxable only because it is a disposition from a GAA.

If you choose to remove the property from the GAA, figure your gain, loss, or other deduction resulting from the disposition in the manner described earlier under *Abusive transactions*.

Like-kind exchanges and involuntary conversions. If you dispose of GAA property as a result of a like-kind exchange or involuntary conversion, you must remove from the GAA the property that you transferred. See chapter 1 of Pub. 544 for information on these transactions. Figure your gain, loss, or other deduction resulting from the disposition in the manner described earlier under *Abusive transactions*.

Example. Sankofa, a calendar-year corporation, maintains one GAA for 12 machines. Each machine costs $15,000 and was placed in service in 2017. Of the 12 machines, nine cost a total of $135,000 and are used in Sankofa's New York plant and three machines cost $45,000 and are used in Sankofa's New Jersey plant. Assume this GAA uses the 200% declining balance depreciation method, a 5-year recovery period, and a half-year convention. Sankofa does not claim the section 179 deduction

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and the machines do not qualify for a special depreciation allowance. As of January 1, 2019, the depreciation reserve account for the GAA is $93,600.

In May 2019, Sankofa sells its entire manufacturing plant in New Jersey to an unrelated person. The sales proceeds allocated to each of the three machines at the New Jersey plant is $5,000. This transaction is a qualifying disposition, so Sankofa chooses to remove the three machines from the GAA and figure the gain, loss, or other deduction by taking into account their adjusted bases.

For Sankofa's 2019 return, the depreciation allowance for the GAA is figured as follows. As of December 31, 2018, the depreciation allowed or allowable for the three machines at the New Jersey plant is $23,400. As of January 1, 2019, the unadjusted depreciable basis of the GAA is reduced from $180,000 to $135,000 ($180,000 minus the $45,000 unadjusted depreciable bases of the three machines), and the depreciation reserve account is decreased from $93,600 to $70,200 ($93,600 minus $23,400 depreciation allowed or allowable for the three machines as of December 31, 2018). The depreciation allowance for the GAA in 2019 is $25,920 [($135,000 – $70,200) × 40%].

For Sankofa's 2019 return, gain or loss for each of the three machines at the New Jersey plant is determined as follows. The depreciation allowed or allowable in 2019 for each machine is $1,440 [(($15,000 – $7,800) × 40%) ÷ 2]. The adjusted basis of each machine is $5,760 (the adjusted depreciable basis of $7,200 removed from the account less the $1,440 depreciation allowed or allowable in 2019). As a result, the loss recognized in 2019 for each machine is $760 ($5,760 – $5,000). This loss is subject to section 1231 treatment. See chapter 3 of Pub. 544 for information on section 1231 losses.

Disposition of all property in a GAA. If you dispose of all the property, or the last item of property, in a GAA, you can choose to end the GAA. If you make this choice, you figure the gain or loss by comparing the adjusted depreciable basis of the GAA with the amount realized.

If there is a gain, the amount subject to recapture as ordinary income is limited to the result of the following.

- The depreciation allowed or allowable for the GAA, including any expensed cost (such as section 179 deductions or the additional depreciation allowed or allowable for the GAA), **minus**
- The total gain previously recognized as ordinary income on the disposition of property from the GAA.

Like-kind exchanges and involuntary conversions. If you dispose of all the property or the last item of property in a GAA as a result of a like-kind exchange or involuntary conversion, the GAA terminates. You must figure the gain or loss in the manner described above under *Disposition of all property in a GAA*.

Example. Duforcelf, a calendar-year corporation, maintains a GAA for 1,000 calculators that cost a total of $60,000 and were placed in service in 2016. Assume this GAA is depreciated under the 200% declining balance method, has a recovery period of 5 years, and uses a half-year convention. Duforcelf does not claim the section 179 deduction and the calculators do not qualify for a special depreciation allowance. In 2018, Duforcelf sells 200 of the calculators to an unrelated person for $10,000. The $10,000 is recognized as ordinary income.

In March 2019, Duforcelf sells the remaining calculators in the GAA to an unrelated person for $35,000. Duforcelf decides to end the GAA.

On the date of the disposition, the adjusted depreciable basis of the account is $23,040 (unadjusted depreciable basis of $60,000 minus the depreciation allowed or allowable of $36,960). In 2019, Duforcelf recognizes a gain of $11,960. This is the amount realized of $35,000 minus the adjusted depreciable basis of $23,040. The gain subject to recapture as ordinary income is limited to the depreciation allowed or allowable minus the amounts previously recognized as ordinary income ($36,960 – $10,000 = $26,960). Therefore, the entire gain of $11,960 is recaptured as ordinary income.

Electing To Use a GAA

An election to include property in a GAA is made separately by each owner of the property. This means that an election to include property in a GAA must be made by each member of a consolidated group and at the partnership or S corporation level (and not by each partner or shareholder separately).

How to make the election. Make the election by completing line 18 of Form 4562.

When to make the election. You must make the election on a timely filed tax return (including extensions) for the year in which you place in service the property included in the GAA. However, if you timely filed your return for the year without making the election, you still can make the election by filing an amended return within 6 months of the due date of the return (excluding extensions). Attach the election to the amended return and write "Filed pursuant to section 301.9100-2" on the election statement.



You must maintain records that identify the property included in each GAA, that establish the unadjusted depreciable basis and depreciation reserve of the GAA, and that reflect the amount realized during the year upon dispositions from each GAA. However, see chapter 2 for the recordkeeping requirements for section 179 property.

Revoking an election. You can revoke an election to use a GAA only in the following situations.

- You include in the GAA property that generates foreign source income, both United States and foreign source income, or combined gross income of an FSC, a DISC, or a possessions corporation and its related supplier, and that inclusion results in a substantial distortion of income.
- You remove property from the GAA as described under *Terminating GAA Treatment*, earlier.

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When Do You Recapture MACRS Depreciation?

Terms you may need to know (see Glossary):

Disposition

Nonresidential real property

Recapture

Residential rental property

When you dispose of property that you depreciated using MACRS, any gain on the disposition is generally recaptured (included in income) as ordinary income up to the amount of the depreciation previously allowed or allowable for the property. Depreciation, for this purpose, includes the following.

- Any section 179 deduction claimed on the property.
- Any deduction under section 179B of the Internal Revenue Code for capital costs to comply with Environmental Protection Agency sulfur regulations.
- Any deduction under section 179C of the Internal Revenue Code for certain qualified refinery property placed in service after August 8, 2005, and before January 1, 2014.
- Any deduction under section 179D of the Internal Revenue Code for certain energy efficient commercial building property placed in service after December 31, 2005, and before January 1, 2021.
- Any deduction under section 179E of the Internal Revenue Code for qualified advanced mine safety equipment property placed in service after December 20, 2006, and before January 1, 2018.
- Any deduction under section 190 of the Internal Revenue Code for removal of barriers to the disabled and the elderly.
- Any deduction under section 193 of the Internal Revenue Code for tertiary injectants.
- Any special depreciation allowance previously allowed or allowable for the property (unless you elected not to claim it).

There is no recapture for residential rental and nonresidential real property unless that property is qualified property for which you claimed a special depreciation allowance. For more information on depreciation recapture, see Pub. 544.

5.

Additional Rules for Listed Property

Introduction

This chapter discusses the deduction limits and other special rules that apply to certain listed property. Listed property includes cars and other property used for transportation, property used for entertainment, and certain computers.

Deductions for listed property (other than certain leased property) are subject to the following special rules and limits.

- ***Deduction for employees.*** If your use of the property is not for your employer's convenience or is not required as a condition of your employment, you cannot deduct depreciation or rent expenses for your use of the property as an employee.
- ***Business-use requirement.*** If the property is not used predominantly (more than 50%) for qualified business use, you cannot claim the section 179 deduction or a special depreciation allowance. In addition, you must figure any depreciation deduction under the Modified Accelerated Cost Recovery System (MACRS) using the straight line method over the ADS recovery period. You may also have to recapture (include in income) any excess depreciation claimed in previous years. A similar inclusion amount applies to certain leased property.
- ***Passenger automobile limits and rules.*** Annual limits apply to depreciation deductions (including section 179 deductions and any special depreciation allowance) for certain passenger automobiles. You can continue to deduct depreciation for the unrecovered basis resulting from these limits after the end of the recovery period.

This chapter defines listed property and explains the special rules and depreciation deduction limits that apply, including the special inclusion amount rule for leased property. It also discusses the recordkeeping rules for listed property and explains how to report information about the property on your tax return.

Useful Items

You may want to see:

Publication

- ❑ **463** Travel, Gift, and Car Expenses
- ❑ **535** Business Expenses
- ❑ **587** Business Use of Your Home (Including Use by Daycare Providers)

Form (and Instructions)

- ❑ **2106** Employee Business Expenses
- ❑ **2106-EZ** Unreimbursed Employee Business Expenses
- ❑ **4562** Depreciation and Amortization
- ❑ **4797** Sales of Business Property

See chapter 6 for information about getting publications and forms.

What Is Listed Property?

Terms you may need to know (see Glossary):

Capitalized

Commuting

Improvement

Recovery period

Straight line method

Listed property is any of the following.

- Passenger automobiles (as defined later).
- Any other property used for transportation, unless it is an excepted vehicle.
- Property generally used for entertainment, recreation, or amusement (including photographic, phonographic, communication, and video recording equipment).

Improvements to listed property. An improvement made to listed property that must be capitalized is treated as a new item of depreciable property. The recovery period and method of depreciation that apply to the listed property as a whole also apply to the improvement. For example, if you must depreciate the listed property using the straight line method, you must also depreciate the improvement using the straight line method.

Passenger Automobiles

A passenger automobile is any four-wheeled vehicle made primarily for use on public streets, roads, and highways and rated at 6,000 pounds or less of unloaded gross vehicle weight (6,000 pounds or less of gross vehicle weight for trucks and vans). It includes any part, component, or other item physically attached to the automobile at the time of purchase or usually included in the purchase price of an automobile.

The following vehicles are not considered passenger automobiles for these purposes.

- An ambulance, hearse, or combination ambulance-hearse used directly in a trade or business.
- A vehicle used directly in the trade or business of transporting persons or property for pay or hire.
- A truck or van that is a qualified nonpersonal use vehicle.

Qualified nonpersonal use vehicles. Qualified nonpersonal use vehicles are vehicles that by their nature are not likely to be used more than a minimal amount for personal purposes. They include the trucks and vans listed as excepted vehicles under *Other Property Used for Transportation*, next. They also include trucks and vans that have been specially modified so that they are not likely to be used more than a minimal amount for personal purposes, such as by installation of permanent shelving and painting the vehicle to display advertising or the company's name.

For a detailed discussion of passenger automobiles, including leased passenger automobiles, see Pub. 463.

Other Property Used for Transportation



Although vehicles used to transport persons or property for pay or hire and vehicles rated at more than the 6,000-pound threshold are not passenger automobiles, they are still "other property used for transportation" and are subject to the special rules for listed property.

Other property used for transportation includes trucks, buses, boats, airplanes, motorcycles, and any other vehicles used to transport persons or goods.

Excepted vehicles. Other property used for transportation does not include the following qualified nonpersonal use vehicles (defined earlier under *Passenger Automobiles*).

- Clearly marked police and fire vehicles.
- Unmarked vehicles used by law enforcement officers if the use is officially authorized.
- Ambulances used as such and hearses used as such.
- Any vehicle with a loaded gross vehicle weight of over 14,000 pounds that is designed to carry cargo.
- Bucket trucks (cherry pickers), cement mixers, dump trucks (including garbage trucks), flatbed trucks, and refrigerated trucks.
- Combines, cranes and derricks, and forklifts.
- Delivery trucks with seating only for the driver, or only for the driver plus a folding jump seat.
- Qualified moving vans.
- Qualified specialized utility repair trucks.
- School buses used in transporting students and employees of schools.
- Other buses with a capacity of at least 20 passengers that are used as passenger buses.
- Tractors and other special purpose farm vehicles.

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Clearly marked police and fire vehicle. A clearly marked police or fire vehicle is a vehicle that meets all the following requirements.

- It is owned or leased by a governmental unit or an agency or instrumentality of a governmental unit.
- It is required to be used for commuting by a police officer or fire fighter who, when not on a regular shift, is on call at all times.
- It is prohibited from being used for personal use (other than commuting) outside the limit of the police officer's arrest powers or the fire fighter's obligation to respond to an emergency.
- It is clearly marked with painted insignia or words that make it readily apparent that it is a police or fire vehicle. A marking on a license plate is not a clear marking for these purposes.

Qualified moving van. A qualified moving van is any truck or van used by a professional moving company for moving household or business goods if the following requirements are met.

- No personal use of the van is allowed other than for travel to and from a move site or for minor personal use, such as a stop for lunch on the way from one move site to another.
- Personal use for travel to and from a move site happens no more than five times a month on average.
- Personal use is limited to situations in which it is more convenient to the employer, because of the location of the employee's residence in relation to the location of the move site, for the van not to be returned to the employer's business location.

Qualified specialized utility repair truck. A truck is a qualified specialized utility repair truck if it is not a van or pickup truck and all the following apply.

- The truck was specifically designed for and is used to carry heavy tools, testing equipment, or parts.
- Shelves, racks, or other permanent interior construction has been installed to carry and store the tools, equipment, or parts and would make it unlikely that the truck would be used, other than minimally, for personal purposes.
- The employer requires the employee to drive the truck home in order to be able to respond in emergency situations for purposes of restoring or maintaining electricity, gas, telephone, water, sewer, or steam utility services.

Can Employees Claim a Deduction?

If you are an employee, you can claim a depreciation deduction for the use of your listed property (whether owned or rented) in performing services as an employee only if your use is a business use. The use of your property in performing services as an employee is a business use only if both the following requirements are met.

- The use is for your employer's convenience.
- The use is required as a condition of your employment.

If these requirements are not met, you cannot deduct depreciation (including the section 179 deduction) or rent expenses for your use of the property as an employee.

Note. Employee expenses for transportation and for the depreciation of certain listed property (such as computers placed in service before 2018) paid or incurred in a tax year beginning after December 31, 2017, and before January 1, 2026, may not be claimed as a miscellaneous itemized deduction subject to the two-percent floor. If you are not entitled to claim these expenses as an above-the-line deduction, you may not claim a deduction for the expense on your 2019 return.

Employer's convenience. Whether the use of listed property is for your employer's convenience must be determined from all the facts. The use is for your employer's convenience if it is for a substantial business reason of the employer. The use of listed property during your regular working hours to carry on your employer's business is generally for the employer's convenience.

Condition of employment. Whether the use of listed property is a condition of your employment depends on all the facts and circumstances. The use of property must be required for you to perform your duties properly. Your employer does not have to require explicitly that you use the property. However, a mere statement by the employer that the use of the property is a condition of your employment is not sufficient.

Example 1. Virginia Sycamore is employed as a courier with We Deliver, which provides local courier services. She owns and uses a motorcycle to deliver packages to downtown offices. We Deliver explicitly requires all delivery persons to own a car or motorcycle for use in their employment. Virginia's use of the motorcycle is for the convenience of We Deliver and is required as a condition of employment.

Example 2. Bill Nelson is an inspector for Uplift, a construction company with many sites in the local area. He must travel to these sites on a regular basis. Uplift does not furnish an automobile or explicitly require him to use his own automobile. However, it pays him for any costs he incurs in traveling to the various sites. The use of his own automobile or a rental automobile is for the convenience of Uplift and is required as a condition of employment.

Example 3. Assume the same facts as in *Example 2*, except that Uplift furnishes a car to Bill, who chooses to use his own car and receive payment for using it. The use of his own car is neither for the convenience of Uplift nor required as a condition of employment.

Example 4. Marilyn Lee is a pilot for Y Company, a small charter airline. Y requires pilots to obtain 80 hours of

flight time annually in addition to flight time spent with the airline. Pilots usually can obtain these hours by flying with the Air Force Reserve or by flying part-time with another airline. Marilyn owns her own airplane. The use of her airplane to obtain the required flight hours is neither for the convenience of the employer nor required as a condition of employment.

Example 5. David Rule is employed as an engineer with Zip, an engineering contracting firm. He occasionally takes work home at night rather than work late in the office. He owns and uses a home computer, which is virtually identical to the office model. His use of the computer is neither for the convenience of his employer nor required as a condition of employment.

What Is the Business-Use Requirement?

Terms you may need to know (see Glossary):

Adjusted basis

Business/investment use

Capitalized

Commuting

Declining balance method

Fair market value (FMV)

Nonresidential real property

Placed in service

Recapture

Recovery period

Straight line method

You can claim the section 179 deduction and a special depreciation allowance for listed property and depreciate listed property using GDS and a declining balance method if the property meets the business-use requirement. To meet this requirement, listed property must be used predominantly (more than 50% of its total use) for qualified business use. If this requirement is not met, the following rules apply.

- Property not used predominantly for qualified business use during the year it is placed in service does not qualify for the section 179 deduction.
- Property not used predominantly for qualified business use during the year it is placed in service does not qualify for a special depreciation allowance.
- Any depreciation deduction under MACRS for property not used predominantly for qualified business use during any year must be figured using the straight line method over the ADS recovery period. This rule applies each year of the recovery period.
- Excess depreciation on property previously used predominantly for qualified business use must be recaptured (included in income) in the first year in which it is no longer used predominantly for qualified business use.
- A lessee must add an inclusion amount to income in the first year in which the leased property is not used predominantly for qualified business use.



Being required to use the straight line method for an item of listed property not used predominantly for qualified business use is not the same as electing the straight line method. It does not mean that you have to use the straight line method for other property in the same class as the item of listed property.

Exception for leased property. The business-use requirement generally does not apply to any listed property leased or held for leasing by anyone regularly engaged in the business of leasing listed property.

You are considered regularly engaged in the business of leasing listed property only if you enter into contracts for the leasing of listed property with some frequency over a continuous period of time. This determination is made on the basis of the facts and circumstances in each case and takes into account the nature of your business in its entirety. Occasional or incidental leasing activity is insufficient. For example, if you lease only one passenger automobile during a tax year, you are not regularly engaged in the business of leasing automobiles. An employer who allows an employee to use the employer's property for personal purposes and charges the employee for the use is not regularly engaged in the business of leasing the property used by the employee.

How To Allocate Use

To determine whether the business-use requirement is met, you must allocate the use of any item of listed property used for more than one purpose during the year among its various uses.

For passenger automobiles and other means of transportation, allocate the property's use on the basis of mileage. You determine the percentage of qualified business use by dividing the number of miles you drove the vehicle for business purposes during the year by the total number of miles you drove the vehicle for all purposes (including business miles) during the year.

For other listed property, allocate the property's use on the basis of the most appropriate unit of time the property is actually used (rather than merely being available for use). For example, you can determine the percentage of business use of a computer by dividing the number of hours you used the computer for business purposes during the year by the total number of hours you used the computer for all purposes (including business use) during the year.

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Entertainment use. Treat the use of listed property for entertainment, recreation, or amusement purposes as a business use only to the extent you can deduct expenses (other than interest and property tax expenses) due to its use as an ordinary and necessary business expense.

Commuting use. The use of an automobile for commuting is not business use, regardless of whether work is performed during the trip. For example, a business telephone call made on a car telephone while commuting to work does not change the character of the trip from commuting to business. This is also true for a business meeting held in a car while commuting to work. Similarly, a business call made on an otherwise personal trip does not change the character of a trip from personal to business. The fact that an automobile is used to display material that advertises the owner's or user's trade or business does not convert an otherwise personal use into business use.

Use of your automobile by another person. If someone else uses your automobile, do not treat that use as business use unless one of the following conditions applies.

1. That use is directly connected with your business.
2. You properly report the value of the use as income to the other person and withhold tax on the income where required.
3. You are paid a fair market rent.

Treat any payment to you for the use of the automobile as a rent payment for purposes of item (3).

Employee deductions. If you are an employee, do not treat your use of listed property as business use unless it is for your employer's convenience and is required as a condition of your employment. See *Can Employees Claim a Deduction*, earlier.

Qualified Business Use

Qualified business use of listed property is any use of the property in your trade or business. However, it does not include the following uses.

- The leasing of property to any 5% owner or related person (to the extent the property is used by a 5% owner or person related to the owner or lessee of the property).
- The use of property as pay for the services of a 5% owner or related person.
- The use of property as pay for services of any person (other than a 5% owner or related person), unless the value of the use is included in that person's gross income and income tax is withheld on that amount where required.



Property does not stop being used predominantly for qualified business use because of a transfer at death.

Exception for leasing or compensatory use of aircraft. Treat the leasing of any aircraft by a 5% owner or related person, or the compensatory use of any aircraft, as a qualified business use if at least 25% of the total use of the aircraft during the year is for a qualified business use.

5% owner. For a business entity that is not a corporation, a 5% owner is any person who owns more than 5% of the capital or profits interest in the business.

For a corporation, a 5% owner is any person who owns, or is considered to own, either of the following.

- More than 5% of the outstanding stock of the corporation.
- Stock possessing more than 5% of the total combined voting power of all stock in the corporation.

Related persons. For a description of related persons, see *Related persons* in the discussion on property owned or used in 1986 under *What Method Can You Use To Depreciate Your Property* in chapter 1. For this purpose, however, treat as related persons only the relationships listed in items (1) through (10) of that discussion and substitute “50%” for “10%” each place it appears.

Examples. The following examples illustrate whether the use of business property is qualified business use.

Example 1. John Maple is the sole proprietor of a plumbing contracting business. John employs his brother, Richard, in the business. As part of Richard's pay, he is allowed to use one of the company automobiles for personal use. The company includes the value of the personal use of the automobile in Richard's gross income and properly withholds tax on it. The use of the automobile is pay for the performance of services by a related person, so it is not a qualified business use.

Example 2. John, in *Example 1*, allows unrelated employees to use company automobiles for personal purposes. He does not include the value of the personal use of the company automobiles as part of their compensation and he does not withhold tax on the value of the use of the automobiles. This use of company automobiles by employees is not a qualified business use.

Example 3. James Company Inc. owns several automobiles that its employees use for business purposes. The employees are also allowed to take the automobiles home at night. The fair market value of each employee's use of an automobile for any personal purpose, such as commuting to and from work, is reported as income to the employee and James Company withholds tax on it. This use of company automobiles by employees, even for personal purposes, is a qualified business use for the company.

Investment Use

The use of property to produce income in a nonbusiness activity (investment use) is not a qualified business use. However, you can treat the investment use as business

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use to figure the depreciation deduction for the property in a given year.

Example 1. Sarah Bradley uses a home computer 50% of the time to manage her investments. She also uses the computer 40% of the time in her part-time consumer research business. Sarah's home computer is listed property because it is not used at a regular business establishment. She does not use the computer predominantly for qualified business use. Therefore, she cannot elect a section 179 deduction or claim a special depreciation allowance for the computer. She must depreciate it using the straight line method over the ADS recovery period. Her combined business/investment use for determining her depreciation deduction is 90%.

Example 2. If Sarah uses her computer 30% of the time to manage her investments and 60% of the time in her consumer research business, it is used predominantly for qualified business use. She can elect a section 179 deduction and, if she does not deduct all the computer's cost, she can claim a special depreciation allowance and depreciate the computer using the 200% declining balance method over the GDS recovery period. Her combined business/investment use for determining her depreciation deduction is 90%.

Recapture of Excess Depreciation

If you used listed property more than 50% in a qualified business use in the year you placed it in service, you must recapture (include in income) excess depreciation in the first year you use it 50% or less. You also increase the adjusted basis of your property by the same amount.

Excess depreciation is:

1. The depreciation allowable for the property (including any section 179 deduction and special depreciation allowance claimed) for years before the first year you do not use the property predominantly for qualified business use, **minus**
2. The depreciation that would have been allowable for those years if you had not used the property predominantly for qualified business use in the year you placed it in service.

To determine the amount in (2) above, you must refigure the depreciation using the straight line method and the ADS recovery period.

Example. In June 2015, Ellen Rye purchased and placed in service a pickup truck that cost $18,000. She used it only for qualified business use for 2015 through 2018. Ellen claimed a section 179 deduction of $10,000 based on the purchase of the truck. She began depreciating it using the 200% DB method over a 5-year GDS recovery period. The pickup truck's gross vehicle weight was over 6,000 pounds, so it was not subject to the passenger automobile limits discussed later under *Do the Passenger Automobile Limits Apply*. During 2019, she used the truck 50% for business and 50% for personal purposes. She includes $4,018 excess depreciation in her gross income for 2019. The excess depreciation is determined as follows.

Total section 179 deduction ($10,000) and depreciation claimed ($6,618) for 2015 through 2018. (Depreciation is from Table A-1.)		$16,618
Minus: Depreciation allowable (Table A-8):		
2015 – 10% of $18,000	$1,800	
2016 – 20% of $18,000	3,600	
2017 – 20% of $18,000	3,600	
2018 – 20% of $18,000	3,600	12,600
Excess depreciation		**$4,018**

If Ellen's use of the truck does not change to 50% for business and 50% for personal purposes until 2021, there will be no excess depreciation. The total depreciation allowable using Table A-8 through 2021 will be $18,000, which equals the total of the section 179 deduction and depreciation she will have claimed.

Where to figure and report recapture. Use Form 4797, Part IV, to figure the recapture amount. Report the recapture amount as other income on the same form or schedule on which you took the depreciation deduction. For example, report the recapture amount as other income on Schedule C (Form 1040 or 1040-SR) if you took the depreciation deduction on Schedule C. If you took the depreciation deduction on Form 2106, report the recapture amount as other income on Schedule 1 (Form 1040 or 1040-SR), line 8.

Lessee's Inclusion Amount

If you use leased listed property other than a passenger automobile for business/investment use, you must include an amount in your income in the first year your qualified business-use percentage is 50% or less. Your qualified business-use percentage is the part of the property's total use that is qualified business use (defined earlier). For the inclusion amount rules for a leased passenger automobile, see *Leasing a Car* in chapter 4 of Pub. 463.

The inclusion amount is the sum of Amount A and Amount B, described next. However, see the special rules for the inclusion amount, later, if your lease begins in the last 9 months of your tax year or is for less than 1 year.

Amount A. Amount A is:

1. The fair market value of the property, multiplied by
2. The business/investment use for the first tax year the qualified business-use percentage is 50% or less, multiplied by
3. The applicable percentage from Table A-19 in Appendix A.

The fair market value of the property is the value on the first day of the lease term. If the capitalized cost of an item of listed property is specified in the lease agreement, you must treat that amount as the fair market value.

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Amount B. Amount B is:

1. The fair market value of the property, multiplied by
2. The average of the business/investment use for all tax years the property was leased that precede the first tax year the qualified business-use percentage is 50% or less, multiplied by
3. The applicable percentage from Table A-20 in Appendix A.

Maximum inclusion amount. The inclusion amount cannot be more than the sum of the deductible amounts of rent for the tax year in which the lessee must include the amount in gross income.

Inclusion amount worksheet. The following worksheet is provided to help you figure the inclusion amount for leased listed property.

Inclusion Amount Worksheet for Leased Listed Property
Keep for Your Records

1.	Fair market value	
2.	Business/investment use for first year business use is 50% or less	
3.	Multiply line 1 by line 2.	
4.	Rate (%) from Table A-19	
5.	Multiply line 3 by line 4. This is Amount A.	
6.	Fair market value	
7.	Average business/investment use for years property leased before the first year business use is 50% or less	
8.	Multiply line 6 by line 7	
9.	Rate (%) from Table A-20	
10.	Multiply line 8 by line 9. This is Amount B.	
11.	Add line 5 and line 10. This is your inclusion amount. Enter here and as ***other income*** on the form or schedule on which you originally took the deduction (for example, Schedule C or F (Form 1040 or 1040-SR), Schedule 1 (Form 1040 or 1040-SR), Form 1120, etc.)	

Example. On February 1, 2017, Larry House, a calendar year taxpayer, leased and placed in service a computer with a fair market value of $3,000. The lease is for a period of 5 years. Larry does not use the computer at a regular business establishment, so it is listed property. His business use of the property (all of which is qualified business use) is 80% in 2017, 60% in 2018, and 40% in 2019. He must add an inclusion amount to gross income for 2019, the first tax year his qualified business-use percentage is 50% or less. The computer has a 5-year recovery period under both GDS and ADS. 2019 is the third tax year of the lease, so the applicable percentage from Table A-19 is −19.8%. The applicable percentage from Table A-20 is 22%. Larry's deductible rent for the computer for 2019 is $800.

Larry uses the Inclusion amount worksheet to figure the amount he must include in income for 2018. His inclusion amount is $224, which is the sum of −$238 (Amount A) and $462 (Amount B).

Inclusion Amount Worksheet for Leased Listed Property
Keep for Your Records

1.	Fair market value	$3,000	
2.	Business/investment use for first year business use is 50% or less	40	%
3.	Multiply line 1 by line 2.	1,200	
4.	Rate (%) from Table A-19	−19.8	%
5.	Multiply line 3 by line 4. This is Amount A.	−238	
6.	Fair market value	3,000	
7.	Average business/investment use for years property leased before the first year business use is 50% or less	70	%
8.	Multiply line 6 by line 7	2,100	
9.	Rate (%) from Table A-20	22.0	%
10.	Multiply line 8 by line 9. This is Amount B.	462	
11.	Add line 5 and line 10. This is your inclusion amount. Enter here and as ***other income*** on the form or schedule on which you originally took the deduction (for example, Schedule C or F (Form 1040 or 1040-SR), Schedule 1 (Form 1040 or 1040-SR), Form 1120, etc.)	$224	

Lease beginning in the last 9 months of your tax year. The inclusion amount is subject to a special rule if all the following apply.

- The lease term begins within 9 months before the close of your tax year.
- You do not use the property predominantly (more than 50%) for qualified business use during that part of the tax year.
- The lease term continues into your next tax year.

Under this special rule, add the inclusion amount to income in the next tax year. Figure the inclusion amount by taking into account the average of the business/investment use for both tax years (line 2 of the Inclusion Amount Worksheet for Leased Listed Property) and the applicable percentage for the tax year the lease term begins. Skip lines 6 through 9 of the worksheet and enter zero on line 10.

Example 1. On August 1, 2018, Julie Rule, a calendar year taxpayer, leased and placed in service an item of listed property. The property is 5-year property with a fair market value of $10,000. Her property has a recovery period of 5 years under ADS. The lease is for 5 years. Her business use of the property was 50% in 2018 and 90% in 2019. She paid rent of $3,600 for 2018, of which $3,240 is deductible. She must include $147 in income in 2019. The $147 is the sum of Amount A and Amount B. Amount A is $147 ($10,000 × 70% × 2.1%), the product of the fair market value, the average business use for 2018 and 2019, and the applicable percentage for year one from Table A-19. Amount B is zero.

Lease for less than one year. A special rule for the inclusion amount applies if the lease term is less than one year and you do not use the property predominantly (more than 50%) for qualified business use. The amount included in income is the inclusion amount (figured as described in the preceding discussions) multiplied by a fraction. The numerator of the fraction is the number of days in the lease term and the denominator is 365 (or 366 for leap years).

The lease term for listed property other than residential rental or nonresidential real property includes options to renew. If you have two or more successive leases that are part of the same transaction (or a series of related transactions) for the same or substantially similar property, treat them as one lease.

Example 2. On October 1, 2018, John Joyce, a calendar year taxpayer, leased and placed in service an item of listed property that is 3-year property. This property had a fair market value of $15,000 and a recovery period of 5 years under ADS. The lease term was 6 months (ending on March 31, 2019), during which he used the property 45% in business. He must include $71 in income in 2019. The $71 is the sum of Amount A and Amount B. Amount A is $71 ($15,000 × 45% × 2.1% × 183/365), the product of the fair market value, the average business use for both years, and the applicable percentage for year one from Table A-19, prorated for the length of the lease. Amount B is zero.

Where to report inclusion amount. Report the inclusion amount figured as described in the preceding discussions as other income on the same form or schedule on which you took the deduction for your rental costs. For example, report the inclusion amount as other income on Schedule C (Form 1040 or 1040-SR) if you took the deduction on Schedule C. If you took the deduction for rental costs on Form 2106, report the inclusion amount as other income on Schedule 1 (Form 1040 or 1040-SR), line 8.

Do the Passenger Automobile Limits Apply?

Terms you may need to know (see Glossary):

- Basis
- Convention
- Placed in service
- Recovery period

The depreciation deduction, including the section 179 deduction and special depreciation allowance, you can claim for a passenger automobile (defined earlier) each year is limited.

This section describes the maximum depreciation deduction amounts for 2019 and explains how to deduct, after the recovery period, the unrecovered basis of your property that results from applying the passenger automobile limits.

Exception for leased cars. The passenger automobile limits generally do not apply to passenger automobiles leased or held for leasing by anyone regularly engaged in the business of leasing passenger automobiles. For information on when you are considered regularly engaged in the business of leasing listed property, including passenger automobiles, see *Exception for leased property*, earlier, under *What Is the Business-Use Requirement*.

Maximum Depreciation Deduction

The passenger automobile limits are the maximum depreciation amounts you can deduct for a passenger automobile. They are based on the date you placed the automobile in service.

Passenger Automobiles

The maximum deduction amounts for most passenger automobiles are shown in the following table.

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Maximum Depreciation Deduction for Passenger Automobiles (including Trucks and Vans) Acquired After September 27, 2017, and Placed in Service in 2019

Date Placed In Service	1st Year	2nd Year	3rd Year	4th & Later Year
2019	$18,100[1]	$16,100	$9,700	$5,760
2018	$18,000[2]	$16,000	$9,600	$5,760

[1]If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum depreciation deduction is $10,100.

[2]If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum depreciation deduction is $10,000.

Maximum Depreciation Deduction for Passenger Automobiles (including Trucks and Vans) Acquired Before September 28, 2017, and Placed in Service in 2019

Date Placed In Service	1st Year	2nd Year	3rd Year	4th & Later Year
2019	$14,900[1]	$16,100	$9,700	$5,760
2018	$16,400[2]	$16,000	$9,600	$5,760

[1]If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum depreciation deduction is $10,100.

[2]If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum depreciation deduction is $10,000.

Maximum Depreciation Deduction for Passenger Automobiles Placed in Service Before 2018

Date Placed In Service	1st Year	2nd Year	3rd Year	4th & Later Years
2017	$11,160[1]	$5,100	$3,050	$1,875
2016	11,160[1]	5,100	3,050	1,875
2015	11,160[2]	5,100	3,050	1,875
2014	11,160[3]	5,100	3,050	1,875
2013	11,160[3]	5,100	3,050	1,875
2012	11,160[3]	5,100	3,050	1,875
2011	11,060[4]	4,900	2,950	1,775
2010	11,060[4]	4,900	2,950	1,775
2009	10,960[5]	4,800	2,850	1,775
2008	10,960[5]	4,800	2,850	1,775
2007	3,060	4,900	2,850	1,775
2006	2,960	4,800	2,850	1,775

[1] If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum deduction is $3,160.

[2] If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum deduction is $3,160. Also, if you placed in service the vehicle in a tax year beginning in 2015 and ending in 2016, and you elected to accelerate certain credits in lieu of the special depreciation for that tax year, the maximum deduction is $3,160.

[3] If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum deduction is $3,160.

[4] If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum deduction is $3,060.

[5] If you elected **not** to claim any special depreciation allowance for the vehicle or the vehicle is **not** qualified property, the maximum deduction is $2,960.



If your business/investment use of the automobile is less than 100%, you must reduce the maximum deduction amount by multiplying the maximum amount by the percentage of business/investment use determined on an annual basis during the tax year.



If you have a short tax year, you must reduce the maximum deduction amount by multiplying the maximum amount by a fraction. The numerator of the fraction is the number of months and partial months in the short tax year and the denominator is 12.

Example. On April 15, 2019, Virginia Hart bought and placed in service a new car for $14,500. She used the car only in her business. She files her tax return based on the calendar year. She does not elect a section 179 deduction and elected not to claim any special depreciation allowance for the 5-year property. Under MACRS, a car is 5-year property. Since she placed her car in service on April 15 and used it only for business, she uses the percentages in Table A-1 to figure her MACRS depreciation on the car. Virginia multiplies the $14,500 unadjusted basis of her car by 0.20 to get her MACRS depreciation of $2,900 for 2019. This $2,900 is below the maximum depreciation deduction of $10,100 for passenger automobiles placed in service in 2019. She can deduct the full $2,900.

Electric Vehicles

The maximum depreciation deductions for passenger automobiles that are produced to run primarily on electricity are higher than those for other automobiles. The maximum deduction amounts for electric vehicles placed in service after August 5, 1997, and before January 1, 2007, are shown in the following table. Owners of electric vehicles placed in service after December 31, 2006, should use the table of maximum deduction amounts in the

previous section titled Passenger Automobiles for electric vehicles classified as passenger automobiles or use the table of maximum deduction amounts for trucks and vans, later, for electric vehicles classified as trucks and vans.

Maximum Depreciation Deduction for Electric Vehicles

Date Placed In Service	1st Year	2nd Year	3rd Year	4th & Later Years
2006	$8,980	$14,400	$8,650	$5,225
2005	8,880	14,200	8,450	5,125
2004	31,830[1]	14,300	8,550	5,125
5/06/2003–12/31/2003	32,030[2]	14,600	8,750	5,225
1/01/2003–5/05/2003	22,880[3]	14,600	8,750	5,225

[1]If you elected **not** to claim any special depreciation allowance for the vehicle or the vehicle is **not** qualified property, or the vehicle is qualified Liberty Zone property, the maximum deduction is $8,880.

[2]If you acquired the vehicle before 5/06/03, the maximum deduction is $22,880. If you elected **not** to claim any special depreciation allowance for the vehicle, the vehicle is **not** qualified property, or the vehicle is qualified Liberty Zone property, the maximum deduction is $9,080.

[3] If you elected **not** to claim any special depreciation allowance for the vehicle, the vehicle is **not** qualified property, or the vehicle is qualified Liberty Zone property, the maximum deduction is $9,080.

Trucks and Vans

The maximum depreciation deductions for trucks and vans placed in service after 2002 are higher than those for other passenger automobiles. The maximum deduction amounts for trucks and vans are shown in the following table.

Maximum Depreciation Deduction for Trucks and Vans Placed in Service Before 2018

Date Placed In Service	1st Year	2nd Year	3rd Year	4th & Later Years
2017	$11,560[1]	$5,700	$3,450	$2,075
2016	11,560[1]	5,700	3,350	2,075
2015	11,460[2]	5,600	3,350	1,975
2014	11,460[3]	5,500	3,350	1,975
2013	11,360[4]	5,400	3,250	1,975
2012	11,360[4]	5,300	3,150	1,875
2011	11,260[5]	5,200	3,150	1,875
2010	11,160[6]	5,100	3,050	1,875
2009	11,060[7]	4,900	2,950	1,775
2008	11,160[8]	5,100	3,050	1,875
2007	3,260	5,200	3,050	1,875
2006	3,260	5,200	3,150	1,875

[1] If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum deduction is $3,560.

[2] If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum deduction is $3,460. Also, if you placed in service the vehicle in a tax year beginning in 2015 and ending in 2016, and you elected to accelerate certain credits in lieu of the special depreciation for that tax year, the maximum deduction is $3,460.

[3] If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum deduction is $3,460.

[4] If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum deduction is $3,360.

[5] If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum deduction is $3,260.

[6] If you elected **not** to claim any special depreciation allowance or the vehicle is **not** qualified property, the maximum deduction is $3,160.

[7] If you elected **not** to claim any special depreciation allowance for the vehicle or the vehicle is **not** qualified property, the maximum deduction is $3,060.

[8] If you elected **not** to claim any special depreciation allowance for the vehicle or the vehicle is **not** qualified property, the maximum deduction is $3,160.

Depreciation Worksheet for Passenger Automobiles

You can use the following worksheet to figure your depreciation deduction using the percentage tables. Then, use the information from this worksheet to prepare Form 4562.

Depreciation Worksheet for Passenger Automobiles
Keep for Your Records

Part I

1. MACRS system (GDS or ADS) . . . . . _____
2. Property class . . . . . _____
3. Date placed in service . . . . . _____
4. Recovery period . . . . . _____

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5. Method and convention . . . . . _____
6. Depreciation rate (from tables) . . . . . _____
7. Maximum depreciation deduction for this year from the appropriate table . . . . . _____
8. Business/investment-use percentage . . . . . _____
9. Multiply line 7 by line 8. This is your adjusted maximum depreciation deduction . . . . . _____
10. Section 179 deduction claimed this year (not more than line 9). Enter -0- if this is not the year you placed the car in service . . . . . _____

Note.
1) If line 10 is equal to line 9, stop here. Your combined section 179 and depreciation deduction (including your special depreciation allowance) is limited to the amount on line 9.
2) If line 10 is less than line 9, complete Part II.

Part II

11. Subtract line 10 from line 9. This is the limit on the amount you can deduct for depreciation (including any special depreciation allowance) . . . . . _____
12. Cost or other basis (reduced by any alternative motor vehicle credit[1] or credit for electric vehicles[2]) . . . . . _____
13. Multiply line 12 by line 8. This is your business/investment cost . . . . . _____
14. Section 179 deduction claimed in the year you placed the car in service . . . . . _____
15. Subtract line 14 from line 13. This is your tentative basis for depreciation . . . . . _____
16. Multiply line 15 by the applicable percentage if the special depreciation allowance applies. This is your special depreciation allowance. Enter -0- if this is not the year you placed the car in service, the car is not qualified property, or you elected not to claim a special depreciation allowance . . . . . _____

Note.
1) If line 16 is equal to line 11, stop here. Your depreciation deduction (including your special depreciation allowance) is limited to the amount on line 11.
2) If line 16 is less than line 11, complete Part III.

Part III

17. Subtract line 16 from line 11. This is the limit on the amount you can deduct for MACRS depreciation . . . . . _____
18. Subtract line 16 from line 15. This is your basis for depreciation . . . . . _____
19. Multiply line 18 by line 6. This is your tentative MACRS depreciation deduction . . . . . _____
20. Enter the lesser of line 17 or line 19. This is your MACRS depreciation deduction . . . . . _____

[1] When figuring the amount to enter on line 12, do not reduce your cost or other basis by any section 179 deduction you claimed for your car.

[2] Reduce the basis by the lesser of $4,000 or 10% of the cost of the vehicle even if the credit is less than that amount.

Deductions After the Recovery Period

If the depreciation deductions for your automobile are reduced under the passenger automobile limits, you will have unrecovered basis in your automobile at the end of the recovery period. If you continue to use the automobile for business, you can deduct that unrecovered basis after the recovery period ends. You can claim a depreciation deduction in each succeeding tax year until you recover your full basis in the car. The maximum amount you can deduct each year is determined by the date you placed the car in service and your business/investment-use percentage. See *Maximum Depreciation Deduction*, earlier.

Unrecovered basis is the cost or other basis of the passenger automobile reduced by any clean-fuel vehicle deduction, electric vehicle credit, depreciation, and section 179 deductions that would have been allowable if you had used the car 100% for business and investment use and the passenger automobile limits had not applied.



You cannot claim a depreciation deduction for listed property other than passenger automobiles after the recovery period ends. There is no unrecovered basis at the end of the recovery period because you are considered to have used this property 100% for business and investment purposes during all of the recovery period.

Example. In May 2013, you bought and placed in service a car costing $31,500. The car was 5-year property under GDS (MACRS). You did not elect a section 179 deduction and elected not to claim any special depreciation allowance for the 5-year property. You used the car exclusively for business during the recovery period (2013 through 2018). You figured your depreciation as shown below.

Year	Percentage	Amount	Limit	Allowed
2013	20.0%	$6,300	$3,160	$3,160
2014	32.0	10,080	5,100	5,100
2015	19.2	6,048	3,050	3,050
2016	11.52	3,629	1,875	1,875
2017	11.52	3,629	1,875	1,875
2018	5.76	1,814	1,875	1,875
Total				**$16,935**

At the end of 2018, you had an unrecovered basis of $14,565 ($31,500 – $16,935). If in 2019 and later years you continue to use the car 100% for business, you can deduct each year the lesser of $1,875 or your remaining unrecovered basis.

If your business use of the car had been less than 100% during any year, your depreciation deduction would have been less than the maximum amount allowable for that year. However, in figuring your unrecovered basis in the car, you would still reduce your basis by the maximum amount allowable as if the business use had been 100%. For example, if you had used your car 60% for business instead of 100%, your allowable depreciation deductions would have been $8,739 ($14,565 × 60%), but you still would have to reduce your basis by $14,565 to determine your unrecovered basis.

Deductions for Passenger Automobiles Acquired in a Trade-in

If you acquire a passenger automobile in a trade-in, depreciate the carryover basis separately as if the trade-in did not occur. Depreciate the part of the new automobile's basis that exceeds its carryover basis (excess basis) as if it were newly placed in service property. This excess basis is the additional cash paid for the new automobile in the trade-in.

The depreciation figured for the two components of the basis (carryover basis and excess basis) is subject to a single passenger automobile limit. Special rules apply in determining the passenger automobile limits. These rules and examples are discussed in section 1.168(i)-6(d)(3) of the regulations.

Instead of figuring depreciation for the carryover basis and the excess basis separately, you can elect to treat the old automobile as disposed of and both of the basis components for the new automobile as if placed in service at the time of the trade-in. For more information, including how to make this election, see *Election out* under *Property Acquired in a Like-Kind Exchange or Involuntary Conversion* in chapter 4 and sections 1.168(i)-6(i) and 1.168(i)-6(j) of the regulations.



Like-kind exchanges completed after December 31, 2017, are generally limited to exchanges of real property not held primarily for sale. Section 1.168(i)-6 of the regulations does not reflect this change in law.

What Records Must Be Kept?

Terms you may need to know (see Glossary):

Business/investment use

Circumstantial evidence

Documentary evidence

You cannot take any depreciation or section 179 deduction for the use of listed property unless you can prove your business/investment use with adequate records or with sufficient evidence to support your own statements. For listed property, you must keep records for as long as any recapture can still occur. Recapture can occur in any tax year of the recovery period.

Adequate Records



To meet the adequate records requirement, you must maintain an account book, diary, log, statement of expense, trip sheet, or similar record or other documentary evidence that, together with the receipt, is sufficient to establish each element of an expenditure or use. You do not have to record information in an account book, diary, or similar record if the information is already shown on the receipt. However, your records should back up your receipts in an orderly manner.

Elements of expenditure or use. Your records or other documentary evidence must support all the following.

- The amount of each separate expenditure, such as the cost of acquiring the item, maintenance and repair costs, capital improvement costs, lease payments, and any other expenses.
- The amount of each business and investment use (based on an appropriate measure, such as mileage for vehicles and time for other listed property), and the total use of the property for the tax year.
- The date of the expenditure or use.
- The business or investment purpose for the expenditure or use.

Written documents of your expenditure or use are generally better evidence than oral statements alone. You do not have to keep a daily log. However, some type of record containing the elements of an expenditure or the business or investment use of listed property made at or

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near the time of the expenditure or use and backed up by other documents is preferable to a statement you prepare later.

Timeliness. You must record the elements of an expenditure or use at the time you have full knowledge of the elements. An expense account statement made from an account book, diary, or similar record prepared or maintained at or near the time of the expenditure or use is generally considered a timely record if, in the regular course of business:

- The statement is given by an employee to the employer, or
- The statement is given by an independent contractor to the client or customer.

For example, a log maintained on a weekly basis, that accounts for use during the week, will be considered a record made at or near the time of use.

Business purpose supported. Generally, an adequate record of business purpose must be in the form of a written statement. However, the amount of detail necessary to establish a business purpose depends on the facts and circumstances of each case. A written explanation of the business purpose will not be required if the purpose can be determined from the surrounding facts and circumstances. For example, a salesperson visiting customers on an established sales route will not normally need a written explanation of the business purpose of his or her travel.

Business use supported. An adequate record contains enough information on each element of every business or investment use. The amount of detail required to support the use depends on the facts and circumstances. For example, a taxpayer who uses a truck for both business and personal purposes and whose only business use of the truck is to make customer deliveries on an established route can satisfy the requirement by recording the length of the route, including the total number of miles driven during the tax year and the date of each trip at or near the time of the trips.

Although you must generally prepare an adequate written record, you can prepare a record of the business use of listed property in a computer memory device that uses a logging program.

Separate or combined expenditures or uses. Each use by you is normally considered a separate use. However, you can combine repeated uses as a single item.

Record each expenditure as a separate item. Do not combine it with other expenditures. If you choose, however, you can combine amounts you spent for the use of listed property during a tax year, such as for gasoline or automobile repairs. If you combine these expenses, you do not need to support the business purpose of each expense. Instead, you can divide the expenses based on the total business use of the listed property.

You can account for uses that can be considered part of a single use, such as a round trip or uninterrupted business use, by a single record. For example, you can account for the use of a truck to make deliveries at several locations that begin and end at the business premises and can include a stop at the business in between deliveries by a single record of miles driven. You can account for the use of a passenger automobile by a salesperson for a business trip away from home over a period of time by a single record of miles traveled. Minimal personal use (such as a stop for lunch between two business stops) is not an interruption of business use.

Confidential information. If any of the information on the elements of an expenditure or use is confidential, you do not need to include it in the account book or similar record if you record it at or near the time of the expenditure or use. You must keep it elsewhere and make it available as support to the IRS director for your area on request.

Substantial compliance. If you have not fully supported a particular element of an expenditure or use, but have complied with the adequate records requirement for the expenditure or use to the satisfaction of the IRS director for your area, you can establish this element by any evidence the IRS director for your area deems adequate.

If you fail to establish to the satisfaction of the IRS director for your area that you have substantially complied with the adequate records requirement for an element of an expenditure or use, you must establish the element as follows.

- By your own oral or written statement containing detailed information as to the element.
- By other evidence sufficient to establish the element.

If the element is the cost or amount, time, place, or date of an expenditure or use, its supporting evidence must be direct evidence, such as oral testimony by witnesses or a written statement setting forth detailed information about the element or the documentary evidence. If the element is the business purpose of an expenditure, its supporting evidence can be circumstantial evidence.

Sampling. You can maintain an adequate record for part of a tax year and use that record to support your business and investment use of listed property for the entire tax year if it can be shown by other evidence that the periods for which you maintain an adequate record are representative of the use throughout the year.

Example 1. Denise Williams, a sole proprietor and calendar year taxpayer, operates an interior decorating business out of her home. She uses her automobile for local business visits to the homes or offices of clients, for meetings with suppliers and subcontractors, and to pick up and deliver items to clients. There is no other business use of the automobile, but she and family members also use it for personal purposes. She maintains adequate records for the first 3 months of the year showing that 75% of the automobile use was for business. Subcontractor invoices and paid bills show that her business continued at approximately the same rate for the rest of the year. If there is no

change in circumstances, such as the purchase of a second car for exclusive use in her business, the determination that her combined business/investment use of the automobile for the tax year is 75% rests on sufficient supporting evidence.

Example 2. Assume the same facts as in *Example 1*, except that Denise maintains adequate records during the first week of every month showing that 75% of her use of the automobile is for business. Her business invoices show that her business continued at the same rate during the later weeks of each month so that her weekly records are representative of the automobile's business use throughout the month. The determination that her business/investment use of the automobile for the tax year is 75% rests on sufficient supporting evidence.

Example 3. Bill Baker, a sole proprietor and calendar year taxpayer, is a salesman in a large metropolitan area for a company that manufactures household products. For the first 3 weeks of each month, he occasionally uses his own automobile for business travel within the metropolitan area. During these weeks, his business use of the automobile does not follow a consistent pattern. During the fourth week of each month, he delivers all business orders taken during the previous month. The business use of his automobile, as supported by adequate records, is 70% of its total use during that fourth week. The determination based on the record maintained during the fourth week of the month that his business/investment use of the automobile for the tax year is 70% does not rest on sufficient supporting evidence because his use during that week is not representative of use during other periods.

Loss of records. When you establish that failure to produce adequate records is due to loss of the records through circumstances beyond your control, such as through fire, flood, earthquake, or other casualty, you have the right to support a deduction by reasonable reconstruction of your expenditures and use.

How Is Listed Property Information Reported?

You must provide the information about your listed property requested in Part V of Form 4562, Section A, if you claim either of the following deductions.

- Any deduction for a vehicle.
- A depreciation deduction for any other listed property.

If you claim any deduction for a vehicle, you must also provide the information requested in Section B. If you provide the vehicle for your employee's use, the employee must give you this information. If you provide any vehicle for use by an employee, you must first answer the questions in Section C to see if you meet an exception to completing Section B for that vehicle.

Vehicles used by your employees. You do not have to complete Section B, Part V, for vehicles used by your employees who are not more-than-5% owners or related persons if you meet at least one of the following requirements.

1. You maintain a written policy statement that prohibits one of the following uses of the vehicles.
   a. All personal use including commuting.
   b. Personal use, other than commuting, by employees who are not officers, directors, or 1%-or-more owners.
2. You treat all use of the vehicles by your employees as personal use.
3. You provide more than five vehicles for use by your employees, and you keep in your records the information on their use given to you by the employees.
4. For demonstrator automobiles provided to full-time salespersons, you maintain a written policy statement that limits the total mileage outside the salesperson's normal working hours and prohibits use of the automobile by anyone else, for vacation trips, or to store personal possessions.

Exceptions. If you file Form 2106, and you are not required to file Form 4562, report information about listed property on that form and not on Form 4562. Also, if you file Schedule C (Form 1040 or 1040-SR) and are claiming the standard mileage rate or actual vehicle expenses (except depreciation) and you are not required to file Form 4562 for any other reason, report vehicle information in Part IV of Schedule C and not on Form 4562.

6.

How To Get Tax Help

If you have questions about a tax issue, need help preparing your tax return, or want to download free publications, forms, or instructions, go to IRS.gov and find resources that can help you right away.

Preparing and filing your tax return. After receiving your wage and earning statements (Form W-2, W-2G, 1099-R, 1099-MISC) from all employers and interest and dividend statements from banks (Form 1099), you can find free options to prepare and file your return on IRS.gov or in your local community if you qualify.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers

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specialize in answering questions about pensions and retirement-related issues unique to seniors.

You can go to IRS.gov to see your options for preparing and filing your return which include the following.

- **Free File.** Go to *IRS.gov/FreeFile* to see if you qualify to use brand-name software to prepare and *e-file* your federal tax return for free.
- **VITA.** Go to *IRS.gov/VITA*, download the free IRS2Go app, or call 800-906-9887 to find the nearest VITA location for free tax preparation.
- **TCE.** Go to *IRS.gov/TCE*, download the free IRS2Go app, or call 888-227-7669 to find the nearest TCE location for free tax preparation.

Employers can register to use Business Services Online. The SSA offers online service for fast, free, and secure online W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Forms W-2, Wage and Tax Statement, and Form W-2c, Corrected Wage and Tax Statement. Employers can go to *SSA.gov/employer* for more information.



Getting answers to your tax law questions. On IRS.gov get answers to your tax questions anytime, anywhere.

- Go to *IRS.gov/Help* for a variety of tools that will help you get answers to some of the most common tax questions.
- Go to *IRS.gov/ITA* for the Interactive Tax Assistant, a tool that will ask you questions on a number of tax law topics and provide answers. You can print the entire interview and the final response for your records.
- Go to *IRS.gov/Forms* to search for our forms, instructions, and publications. You will find details on 2019 tax and hundreds of interactive links to help you find answers to your questions.
- You may also be able to access tax law information in your electronic filing software.

Tax reform. Tax reform legislation affects individuals, businesses, tax-exempt and government entities. Go to *IRS.gov/TaxReform* for information and updates on how this legislation affects your taxes.

IRS social media. Go to *IRS.gov/SocialMedia* to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are paramount. We use these tools to share public information with you. **Don't** post your social security number or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- *Youtube.com/irsvideos*.
- *Youtube.com/irsvideosmultilingual*.
- *Youtube.com/irsvideosASL*.

Watching IRS videos. The IRS Video portal (*IRSVideos.gov*) contains video and audio presentations for individuals, small businesses, and tax professionals.

Getting tax information in other languages. For taxpayers whose native language isn't English, we have the following resources available. Taxpayers can find information on IRS.gov in the following languages.

- *Spanish* (*IRS.gov/Spanish*).
- *Chinese* (*IRS.gov/Chinese*).
- *Korean* (*IRS.gov/Korean*).
- *Russian* (*IRS.gov/Russian*).
- *Vietnamese* (*IRS.gov/Vietnamese*).

The IRS Taxpayer Assistance Centers (TACs) provide over-the-phone interpreter service in over 170 languages, and the service is available free to taxpayers.

Getting tax forms and publications. Go to *IRS.gov/Forms* to view, download, or print all of the forms, instructions, and publication you may need. You can also download and view popular tax publications and instructions (including the 1040 and 1040-SR instructions) on mobile devices as an eBook at no charge at *IRS.gov/eBooks*. Or you can go to *IRS.gov/OrderForms* to place an order and have them mailed to you within 10 business days.

Access your online account (Individual taxpayers only). Go to *IRS.gov/Account* to securely access information about your federal tax account.

- View the amount you owe, pay online or set up an online payment agreement.
- Access your tax records online.
- Review the past 24 months of your payment history.
- Go to *IRS.gov/SecureAccess* to review the required identity authentication process.

Using direct deposit. The fastest way to receive a tax refund is to combine direct deposit and IRS *e-file*. Direct deposit securely and electronically transfers your refund directly into your financial account. Eight in 10 taxpayers use direct deposit to receive their refund. The IRS issues more than 90% of refunds in less than 21 days.

Getting a transcript or copy of a return. The quickest way to get a copy of your tax transcript is to go to *IRS.gov/Transcripts*. Click on either "Get Transcript Online" or "Get Transcript by Mail" to order a copy of your transcript. If you prefer, you can order your transcript by calling 800-908-9946.

Using online tools to help prepare your return. Go to *IRS.gov/Tools* for the following.

- The *Earned Income Tax Credit Assistant* (*IRS.gov/EICAssistant*) determines if you are eligible for the EIC.

- The *Online EIN Application* (*IRS.gov/EIN*) helps you get an employer identification number.
- The *IRS Withholding Calculator* (*IRS.gov/W4App*) makes it easier for everyone to pay the correct amount of tax during the year. The Estimator replaces the Withholding Calculator. The redesigned tool is a convenient, online way to check and tailor your withholding. It's more user-friendly for taxpayers, including retirees and self-employed individuals. The new and improved features include the following.
  - Easy to understand language;
  - The ability to switch between screens, correct previous entries, and skip screens that don't apply;
  - Tips and links to help you determine if you qualify for tax credits and deductions;
  - A progress tracker;
  - A self-employment tax feature; and
  - Automatic calculation of taxable social security benefits.
- The *First Time Homebuyer Credit Account Look-up* (*IRS.gov/HomeBuyer*) tool provides information on your repayments and account balance.
- The *Sales Tax Deduction Calculator* (*IRS.gov/SalesTax*) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040 or 1040-SR), choose not to claim state and local income taxes, and you didn't save your receipts showing the sales tax you paid.

Resolving tax-related identity theft issues.

- The IRS doesn't initiate contact with taxpayers by email or telephone to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels.
- Go to *IRS.gov/IDProtection* for information.
- If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, visit *IRS.gov/IdentityTheft* to learn what steps you should take.

Checking on the status of your refund.

- Go to *IRS.gov/Refunds*.
- The IRS can't issue refunds before mid-February 2020, for returns that claimed the EIC or the ACTC. This applies to the entire refund, not just the portion associated with these credits.
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.

Making a tax payment. The IRS uses the latest encryption technology to ensure your electronic payments are safe and secure. You can make electronic payments online, by phone, and from a mobile device using the IRS2Go app. Paying electronically is quick, easy, and faster than mailing in a check or money order. Go to *IRS.gov/Payments* to make a payment using any of the following options.

- *IRS Direct Pay*: Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- *Debit or Credit Card*:Choose an approved payment processor to pay online, by phone, and by mobile device.
- *Electronic Funds Withdrawl*: Offered only when filing your federal taxes using tax preparation software or through a tax professional.
- *Electronic Federal Tax Payment System*: Best option for businesses. Enrollment is required.
- *Check or Money Order*: Mail your payment to the address listed on the notice or instructions.
- *Cash*: You may be able to pay your taxes at a participating retail store.
- *Same Day Wire*: You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and cut-off time.

What if I can't pay now? Go to *IRS.gov/Payments* for more information about your options.

- Apply for an *online payment agreement* (*IRS.gov/OPA*) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.
- Use the *Offer in Compromise Pre-Qualifier* (*IRS.gov/OIC*) to see if you can settle your tax debt for less than the full amount you owe.

Checking the status of an amended return. Go to *IRS.gov/WMAR* to track the status of Form 1040-X amended returns. Please note that it can take up to 3 weeks from the date you filed your amended return for it show up in our system and processing it can take up to 16 weeks.

Understanding an IRS notice or letter. Go to *IRS.gov/Notices* to find additional information about responding to an IRS notice or letter.

Contacting your local IRS office. Keep in mind, many questions can be answered on IRS.gov without visiting an IRS Tax Assistance Center (TAC). Go to *IRS.gov/LetUsHelp* for the topics people ask about most. If you still need help, IRS TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to *IRS.gov/TACLocator* to find the nearest TAC, check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

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The Taxpayer Advocate Service (TAS) Is Here To Help You

What Is TAS?

TAS is an ***independent*** organization within the IRS that helps taxpayers and protects taxpayer rights. Their job is to ensure that every taxpayer is treated fairly and that you know and understand your rights under the *Taxpayer Bill of Rights*.

How Can You Learn About Your Taxpayer Rights?

The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. Go to *TaxpayerAdvocate.IRS.gov* to help you understand *what these rights mean to you* and how they apply. These are ***your*** rights. Know them. Use them.

What Can the TAS Do For You?

TAS can help you resolve problems that you can't resolve with the IRS. And their service is free. If you qualify for their assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue. TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business;
- You face (or your business is facing) an immediate threat of adverse action; or
- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How Can You Reach TAS?

TAS has offices *in every state, the District of Columbia, and Puerto Rico*. Your local advocate's number is in your local directory and at *TaxpayerAdvocate.IRS.gov/Contact-Us*. You can also call us at 877-777-4778.

How Else Does TAS Help Taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, please report it to us at *IRS.gov/SAMS*.

TAS also has a website, *Tax Reform Changes*, which shows you how the new tax law may change your future tax filings and helps you plan for these changes. The information is categorized by tax topic in the order of the IRS Form 1040 or 1040-SR. Go to *TaxChanges.us* for more information.

TAS for Tax Professionals

TAS can provide a variety of information for tax professionals, including tax law updates and guidance. TAS programs, and ways to let TAS know about systemic problems you've see in your practice.

Low Income Taxpayer Clinics (LITCs)

LITCs are independent from the IRS. LITCs represent individuals whose income is below a certain level and need to resolve tax problems with the IRS, such as audits, appeals, and tax collection disputes. In addition, clinics can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. To find a clinic near you, visit *IRC.gov/LITC* or see IRS Publication 4134, *Low Income Taxpayer Clinic List*.

Appendix A
MACRS Percentage Table Guide
General Depreciation System (GDS)
Alternative Depreciation System (ADS)

Chart 1. *Use this chart to find the correct percentage table to use for any property other than residential rental and nonresidential real property. Use Chart 2 for residential rental and nonresidential real property.*

MACRS System	Depreciation Method	Recovery Period	Convention	Class	Month or Quarter Placed in Service	Table
GDS	200%	GDS/3, 5, 7, 10 (Nonfarm)	Half-Year	3, 5, 7, 10	Any	A-1
GDS	200%	GDS/3, 5, 7, 10 (Nonfarm)	Mid-Quarter	3, 5, 7, 10	1st Qtr 2nd Qtr 3rd Qtr 4th Qtr	A-2 A-3 A-4 A-5
GDS	150%	GDS/3, 5, 7, 10	Half-Year	3, 5, 7, 10	Any	A-14
GDS	150%	GDS/3, 5, 7, 10	Mid-Quarter	3, 5, 7, 10	1st Qtr 2nd Qtr 3rd Qtr 4th Qtr	A-15 A-16 A-17 A-18
GDS	150%	GDS/15, 20	Half-Year	15 & 20	Any	A-1
GDS	150%	GDS/15, 20	Mid-Quarter	15 & 20	1st Qtr 2nd Qtr 3rd Qtr 4th Qtr	A-2 A-3 A-4 A-5
GDS ADS	SL	GDS ADS	Half-Year	Any	Any	A-8
GDS ADS	SL	GDS ADS	Mid-Quarter	Any	1st Qtr 2nd Qtr 3rd Qtr 4th Qtr	A-9 A-10 A-11 A-12
ADS	150%	ADS	Half-Year	Any	Any	A-14
ADS	150%	ADS	Mid-Quarter	Any	1st Qtr 2nd Qtr 3rd Qtr 4th Qtr	A-15 A-16 A-17 A-18

Chart 2. *Use this chart to find the correct percentage table to use for residential rental and nonresidential real property. Use Chart 1 for all other property.*

MACRS System	Depreciation Method	Recovery Period	Convention	Class	Month or Quarter Placed in Service	Table
GDS	SL	GDS/27.5	Mid-Month	Residential Rental	Any	A-6
GDS	SL SL	GDS/31.5 GDS/39	Mid-Month	Nonresidential Real	Any	A-7 A-7a
ADS	SL	ADS/30	Mid-Month	Residential Rental	Any	A-13
	SL	ADS/40	Mid-Month	Residential Rental and Nonresidential Real	Any	A-13a

Chart 3. **Income Inclusion Amount Rates for MACRS Leased Listed Property**

	Table
Amount A Percentages	A-19
Amount B Percentages	A-20

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Table A-1. **3-, 5-, 7-, 10-, 15-, and 20-Year Property Half-Year Convention**

Year	Depreciation rate for recovery period					
	3-year	5-year	7-year	10-year	15-year	20-year
1	33.33%	20.00%	14.29%	10.00%	5.00%	3.750%
2	44.45	32.00	24.49	18.00	9.50	7.219
3	14.81	19.20	17.49	14.40	8.55	6.677
4	7.41	11.52	12.49	11.52	7.70	6.177
5		11.52	8.93	9.22	6.93	5.713
6		5.76	8.92	7.37	6.23	5.285
7			8.93	6.55	5.90	4.888
8			4.46	6.55	5.90	4.522
9				6.56	5.91	4.462
10				6.55	5.90	4.461
11				3.28	5.91	4.462
12					5.90	4.461
13					5.91	4.462
14					5.90	4.461
15					5.91	4.462
16					2.95	4.461
17						4.462
18						4.461
19						4.462
20						4.461
21						2.231

Table A-2. **3-, 5-, 7-, 10-, 15-, and 20-Year Property Mid-Quarter Convention Placed in Service in First Quarter**

Year	Depreciation rate for recovery period					
	3-year	5-year	7-year	10-year	15-year	20-year
1	58.33%	35.00%	25.00%	17.50%	8.75%	6.563%
2	27.78	26.00	21.43	16.50	9.13	7.000
3	12.35	15.60	15.31	13.20	8.21	6.482
4	1.54	11.01	10.93	10.56	7.39	5.996
5		11.01	8.75	8.45	6.65	5.546
6		1.38	8.74	6.76	5.99	5.130
7			8.75	6.55	5.90	4.746
8			1.09	6.55	5.91	4.459
9				6.56	5.90	4.459
10				6.55	5.91	4.459
11				0.82	5.90	4.459
12					5.91	4.460
13					5.90	4.459
14					5.91	4.460
15					5.90	4.459
16					0.74	4.460
17						4.459
18						4.460
19						4.459
20						4.460
21						0.565

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Table A-3. **3-, 5-, 7-, 10-, 15-, and 20-Year Property Mid-Quarter Convention Placed in Service in Second Quarter**

Year	Depreciation rate for recovery period					
	3-year	5-year	7-year	10-year	15-year	20-year
1	41.67%	25.00%	17.85%	12.50%	6.25%	4.688%
2	38.89	30.00	23.47	17.50	9.38	7.148
3	14.14	18.00	16.76	14.00	8.44	6.612
4	5.30	11.37	11.97	11.20	7.59	6.116
5		11.37	8.87	8.96	6.83	5.658
6		4.26	8.87	7.17	6.15	5.233
7			8.87	6.55	5.91	4.841
8			3.34	6.55	5.90	4.478
9				6.56	5.91	4.463
10				6.55	5.90	4.463
11				2.46	5.91	4.463
12					5.90	4.463
13					5.91	4.463
14					5.90	4.463
15					5.91	4.462
16					2.21	4.463
17						4.462
18						4.463
19						4.462
20						4.463
21						1.673

Table A-4. **3-, 5-, 7-, 10-, 15-, and 20-Year Property Mid-Quarter Convention Placed in Service in Third Quarter**

Year	Depreciation rate for recovery period					
	3-year	5-year	7-year	10-year	15-year	20-year
1	25.00%	15.00%	10.71%	7.50%	3.75%	2.813%
2	50.00	34.00	25.51	18.50	9.63	7.289
3	16.67	20.40	18.22	14.80	8.66	6.742
4	8.33	12.24	13.02	11.84	7.80	6.237
5		11.30	9.30	9.47	7.02	5.769
6		7.06	8.85	7.58	6.31	5.336
7			8.86	6.55	5.90	4.936
8			5.53	6.55	5.90	4.566
9				6.56	5.91	4.460
10				6.55	5.90	4.460
11				4.10	5.91	4.460
12					5.90	4.460
13					5.91	4.461
14					5.90	4.460
15					5.91	4.461
16					3.69	4.460
17						4.461
18						4.460
19						4.461
20						4.460
21						2.788

Table A-5. **3-, 5-, 7-, 10-, 15-, and 20-Year Property**
Mid-Quarter Convention
Placed in Service in Fourth Quarter

Year	Depreciation rate for recovery period					
	3-year	5-year	7-year	10-year	15-year	20-year
1	8.33%	5.00%	3.57%	2.50%	1.25%	0.938%
2	61.11	38.00	27.55	19.50	9.88	7.430
3	20.37	22.80	19.68	15.60	8.89	6.872
4	10.19	13.68	14.06	12.48	8.00	6.357
5		10.94	10.04	9.98	7.20	5.880
6		9.58	8.73	7.99	6.48	5.439
7			8.73	6.55	5.90	5.031
8			7.64	6.55	5.90	4.654
9				6.56	5.90	4.458
10				6.55	5.91	4.458
11				5.74	5.90	4.458
12					5.91	4.458
13					5.90	4.458
14					5.91	4.458
15					5.90	4.458
16					5.17	4.458
17						4.458
18						4.459
19						4.458
20						4.459
21						3.901

Table A-6. **Residential Rental Property**
Mid-Month Convention
Straight Line—27.5 Years

Year	Month property placed in service											
	1	2	3	4	5	6	7	8	9	10	11	12
1	3.485%	3.182%	2.879%	2.576%	2.273%	1.970%	1.667%	1.364%	1.061%	0.758%	0.455%	0.152%
2–9	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636
10	3.637	3.637	3.637	3.637	3.637	3.637	3.636	3.636	3.636	3.636	3.636	3.636
11	3.636	3.636	3.636	3.636	3.636	3.636	3.637	3.637	3.637	3.637	3.637	3.637
12	3.637	3.637	3.637	3.637	3.637	3.637	3.636	3.636	3.636	3.636	3.636	3.636
13	3.636	3.636	3.636	3.636	3.636	3.636	3.637	3.637	3.637	3.637	3.637	3.637
14	3.637	3.637	3.637	3.637	3.637	3.637	3.636	3.636	3.636	3.636	3.636	3.636
15	3.636	3.636	3.636	3.636	3.636	3.636	3.637	3.637	3.637	3.637	3.637	3.637
16	3.637	3.637	3.637	3.637	3.637	3.637	3.636	3.636	3.636	3.636	3.636	3.636
17	3.636	3.636	3.636	3.636	3.636	3.636	3.637	3.637	3.637	3.637	3.637	3.637
18	3.637	3.637	3.637	3.637	3.637	3.637	3.636	3.636	3.636	3.636	3.636	3.636
19	3.636	3.636	3.636	3.636	3.636	3.636	3.637	3.637	3.637	3.637	3.637	3.637
20	3.637	3.637	3.637	3.637	3.637	3.637	3.636	3.636	3.636	3.636	3.636	3.636
21	3.636	3.636	3.636	3.636	3.636	3.636	3.637	3.637	3.637	3.637	3.637	3.637
22	3.637	3.637	3.637	3.637	3.637	3.637	3.636	3.636	3.636	3.636	3.636	3.636
23	3.636	3.636	3.636	3.636	3.636	3.636	3.637	3.637	3.637	3.637	3.637	3.637
24	3.637	3.637	3.637	3.637	3.637	3.637	3.636	3.636	3.636	3.636	3.636	3.636
25	3.636	3.636	3.636	3.636	3.636	3.636	3.637	3.637	3.637	3.637	3.637	3.637
26	3.637	3.637	3.637	3.637	3.637	3.637	3.636	3.636	3.636	3.636	3.636	3.636
27	3.636	3.636	3.636	3.636	3.636	3.636	3.637	3.637	3.637	3.637	3.637	3.637
28	1.97	2.273	2.576	2.879	3.182	3.485	3.636	3.636	3.636	3.636	3.636	3.636
29							0.152	0.455	0.758	1.061	1.364	1.667

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Table A-7. **Nonresidential Real Property**
Mid-Month Convention
Straight Line—31.5 Years

Year	Month property placed in service											
	1	2	3	4	5	6	7	8	9	10	11	12
1	3.042%	2.778%	2.513%	2.249%	1.984%	1.720%	1.455%	1.190%	0.926%	0.661%	0.397%	0.132%
2–7	3.175	3.175	3.175	3.175	3.175	3.175	3.175	3.175	3.175	3.175	3.175	3.175
8	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.175	3.175	3.175	3.175	3.175
9	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175
10	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174
11	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175
12	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174
13	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175
14	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174
15	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175
16	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174
17	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175
18	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174
19	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175
20	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174
21	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175
22	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174
23	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175
24	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174
25	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175
26	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174
27	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175
28	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174
29	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175
30	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174
31	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175	3.174	3.175
32	1.720	1.984	2.249	2.513	2.778	3.042	3.175	3.174	3.175	3.174	3.175	3.174
33							0.132	0.397	0.661	0.926	1.190	1.455

Table A-7a. **Nonresidential Real Property**
Mid-Month Convention
Straight Line—39 Years

Year	Month property placed in service											
	1	2	3	4	5	6	7	8	9	10	11	12
1	2.461%	2.247%	2.033%	1.819%	1.605%	1.391%	1.177%	0.963%	0.749%	0.535%	0.321%	0.107%
2–39	2.564	2.564	2.564	2.564	2.564	2.564	2.564	2.564	2.564	2.564	2.564	2.564
40	0.107	0.321	0.535	0.749	0.963	1.177	1.391	1.605	1.819	2.033	2.247	2.461

Table A-8. **Straight Line Method Half-Year Convention**

Year	Recovery periods in years												
	2.5	**3**	**3.5**	**4**	**5**	**6**	**6.5**	**7**	**7.5**	**8**	**8.5**	**9**	**9.5**
1	20.0%	16.67%	14.29%	12.5%	10.0%	8.33%	7.69%	7.14%	6.67%	6.25%	5.88%	5.56%	5.26%
2	40.0	33.33	28.57	25.0	20.0	16.67	15.39	14.29	13.33	12.50	11.77	11.11	10.53
3	40.0	33.33	28.57	25.0	20.0	16.67	15.38	14.29	13.33	12.50	11.76	11.11	10.53
4		16.67	28.57	25.0	20.0	16.67	15.39	14.28	13.33	12.50	11.77	11.11	10.53
5				12.5	20.0	16.66	15.38	14.29	13.34	12.50	11.76	11.11	10.52
6					10.0	16.67	15.39	14.28	13.33	12.50	11.77	11.11	10.53
7						8.33	15.38	14.29	13.34	12.50	11.76	11.11	10.52
8								7.14	13.33	12.50	11.77	11.11	10.53
9										6.25	11.76	11.11	10.52
10												5.56	10.53

Table A-8. *(Continued)*

Year	Recovery periods in years												
	10	**10.5**	**11**	**11.5**	**12**	**12.5**	**13**	**13.5**	**14**	**15**	**16**	**16.5**	**17**
1	5.0%	4.76%	4.55%	4.35%	4.17%	4.0%	3.85%	3.70%	3.57%	3.33%	3.13%	3.03%	2.94%
2	10.0	9.52	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
3	10.0	9.52	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
4	10.0	9.53	9.09	8.69	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
5	10.0	9.52	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
6	10.0	9.53	9.09	8.69	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
7	10.0	9.52	9.09	8.70	8.34	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
8	10.0	9.53	9.09	8.69	8.33	8.0	7.69	7.41	7.15	6.66	6.25	6.06	5.88
9	10.0	9.52	9.09	8.70	8.34	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
10	10.0	9.53	9.09	8.69	8.33	8.0	7.70	7.40	7.15	6.66	6.25	6.06	5.88
11	5.0	9.52	9.09	8.70	8.34	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.89
12			4.55	8.69	8.33	8.0	7.70	7.40	7.15	6.66	6.25	6.06	5.88
13					4.17	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.89
14							3.85	7.40	7.15	6.66	6.25	6.06	5.88
15									3.57	6.67	6.25	6.06	5.89
16										3.33	6.25	6.06	5.88
17											3.12	6.07	5.89
18													2.94

Table A-8. *(Continued)*

Year	Recovery periods in years												
	18	19	20	22	24	25	26.5	28	30	35	40	45	50
1	2.78%	2.63%	2.5%	2.273%	2.083%	2.0%	1.887%	1.786%	1.667%	1.429%	1.25%	1.111%	1.0%
2	5.56	5.26	5.0	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.50	2.222	2.0
3	5.56	5.26	5.0	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.50	2.222	2.0
4	5.55	5.26	5.0	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.50	2.222	2.0
5	5.56	5.26	5.0	4.546	4.167	4.0	3.774	3.571	3.333	2.857	2.50	2.222	2.0
6	5.55	5.26	5.0	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.50	2.222	2.0
7	5.56	5.26	5.0	4.546	4.167	4.0	3.773	3.572	3.333	2.857	2.50	2.222	2.0
8	5.55	5.26	5.0	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.50	2.222	2.0
9	5.56	5.27	5.0	4.546	4.167	4.0	3.773	3.572	3.333	2.857	2.50	2.222	2.0
10	5.55	5.26	5.0	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.50	2.222	2.0
11	5.56	5.27	5.0	4.546	4.166	4.0	3.773	3.572	3.333	2.857	2.50	2.222	2.0
12	5.55	5.26	5.0	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.50	2.222	2.0
13	5.56	5.27	5.0	4.546	4.166	4.0	3.773	3.572	3.334	2.857	2.50	2.222	2.0
14	5.55	5.26	5.0	4.545	4.167	4.0	3.773	3.571	3.333	2.857	2.50	2.222	2.0
15	5.56	5.27	5.0	4.546	4.166	4.0	3.774	3.572	3.334	2.857	2.50	2.222	2.0
16	5.55	5.26	5.0	4.545	4.167	4.0	3.773	3.571	3.333	2.857	2.50	2.222	2.0
17	5.56	5.27	5.0	4.546	4.166	4.0	3.774	3.572	3.334	2.857	2.50	2.222	2.0
18	5.55	5.26	5.0	4.545	4.167	4.0	3.773	3.571	3.333	2.857	2.50	2.222	2.0
19	2.78	5.27	5.0	4.546	4.166	4.0	3.774	3.572	3.334	2.857	2.50	2.222	2.0
20		2.63	5.0	4.545	4.167	4.0	3.773	3.571	3.333	2.857	2.50	2.222	2.0
21			2.5	4.546	4.166	4.0	3.774	3.572	3.334	2.857	2.50	2.222	2.0
22				4.545	4.167	4.0	3.773	3.571	3.333	2.857	2.50	2.222	2.0
23				2.273	4.166	4.0	3.774	3.572	3.334	2.857	2.50	2.222	2.0
24					4.167	4.0	3.773	3.571	3.333	2.857	2.50	2.222	2.0
25					2.083	4.0	3.774	3.572	3.334	2.857	2.50	2.222	2.0
26						2.0	3.773	3.571	3.333	2.857	2.50	2.222	2.0
27							3.774	3.572	3.334	2.857	2.50	2.223	2.0
28								3.571	3.333	2.858	2.50	2.222	2.0
29								1.786	3.334	2.857	2.50	2.223	2.0
30									3.333	2.858	2.50	2.222	2.0
31									1.667	2.857	2.50	2.223	2.0
32										2.858	2.50	2.222	2.0
33										2.857	2.50	2.223	2.0
34										2.858	2.50	2.222	2.0
35										2.857	2.50	2.223	2.0
36										1.429	2.50	2.222	2.0
37											2.50	2.223	2.0
38											2.50	2.222	2.0
39											2.50	2.223	2.0
40											2.50	2.222	2.0
41											1.25	2.223	2.0
42												2.222	2.0
43												2.223	2.0
44												2.222	2.0
45												2.223	2.0
46												1.111	2.0
47–50													2.0
51													1.0

Table A-9. **Straight Line Method**
Mid-Quarter Convention
Placed in Service in First Quarter

Year	Recovery periods in years												
	2.5	**3**	**3.5**	**4**	**5**	**6**	**6.5**	**7**	**7.5**	**8**	**8.5**	**9**	**9.5**
1	35.0%	29.17%	25.00%	21.88%	17.5%	14.58%	13.46%	12.50%	11.67%	10.94%	10.29%	9.72%	9.21%
2	40.0	33.33	28.57	25.00	20.0	16.67	15.38	14.29	13.33	12.50	11.77	11.11	10.53
3	25.0	33.33	28.57	25.00	20.0	16.67	15.39	14.28	13.33	12.50	11.76	11.11	10.53
4		4.17	17.86	25.00	20.0	16.67	15.38	14.29	13.33	12.50	11.77	11.11	10.53
5				3.12	20.0	16.66	15.39	14.28	13.34	12.50	11.76	11.11	10.52
6					2.5	16.67	15.38	14.29	13.33	12.50	11.77	11.11	10.53
7						2.08	9.62	14.28	13.34	12.50	11.76	11.11	10.52
8								1.79	8.33	12.50	11.77	11.12	10.53
9										1.56	7.35	11.11	10.52
10												1.39	6.58

Table A-9. *(Continued)*

Year	Recovery periods in years												
	10	**10.5**	**11**	**11.5**	**12**	**12.5**	**13**	**13.5**	**14**	**15**	**16**	**16.5**	**17**
1	8.75%	8.33%	7.95%	7.61%	7.29%	7.0%	6.73%	6.48%	6.25%	5.83%	5.47%	5.30%	5.15%
2	10.00	9.52	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
3	10.00	9.52	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
4	10.00	9.53	9.09	8.69	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
5	10.00	9.52	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
6	10.00	9.53	9.09	8.69	8.34	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
7	10.00	9.52	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
8	10.00	9.53	9.09	8.69	8.34	8.0	7.69	7.41	7.15	6.66	6.25	6.06	5.88
9	10.00	9.52	9.09	8.70	8.33	8.0	7.70	7.40	7.14	6.67	6.25	6.06	5.88
10	10.00	9.53	9.10	8.69	8.34	8.0	7.69	7.41	7.15	6.66	6.25	6.06	5.88
11	1.25	5.95	9.09	8.70	8.33	8.0	7.70	7.40	7.14	6.67	6.25	6.06	5.88
12			1.14	5.43	8.34	8.0	7.69	7.41	7.15	6.66	6.25	6.06	5.89
13					1.04	5.0	7.70	7.40	7.14	6.67	6.25	6.06	5.88
14							0.96	4.63	7.15	6.66	6.25	6.06	5.89
15									0.89	6.67	6.25	6.06	5.88
16										0.83	6.25	6.07	5.89
17											0.78	3.79	5.88
18													0.74

Table A-9. *(Continued)*

Year	Recovery periods in years												
	18	19	20	22	24	25	26.5	28	30	35	40	45	50
1	4.86%	4.61%	4.375%	3.977%	3.646%	3.5%	3.302%	3.125%	2.917%	2.500%	2.188%	1.944%	1.75%
2	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
3	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
4	5.56	5.26	5.000	4.546	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
5	5.55	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
6	5.56	5.26	5.000	4.546	4.167	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
7	5.55	5.26	5.000	4.545	4.167	4.0	3.773	3.571	3.333	2.857	2.500	2.222	2.00
8	5.56	5.26	5.000	4.546	4.167	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
9	5.55	5.26	5.000	4.545	4.167	4.0	3.773	3.571	3.333	2.857	2.500	2.222	2.00
10	5.56	5.27	5.000	4.546	4.166	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
11	5.55	5.26	5.000	4.545	4.167	4.0	3.773	3.571	3.333	2.857	2.500	2.222	2.00
12	5.56	5.27	5.000	4.546	4.166	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
13	5.55	5.26	5.000	4.545	4.167	4.0	3.773	3.571	3.334	2.857	2.500	2.222	2.00
14	5.56	5.27	5.000	4.546	4.166	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
15	5.55	5.26	5.000	4.545	4.167	4.0	3.773	3.571	3.334	2.857	2.500	2.222	2.00
16	5.56	5.27	5.000	4.546	4.166	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
17	5.55	5.26	5.000	4.545	4.167	4.0	3.773	3.571	3.334	2.857	2.500	2.222	2.00
18	5.56	5.27	5.000	4.546	4.166	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
19	0.69	5.26	5.000	4.545	4.167	4.0	3.773	3.571	3.334	2.857	2.500	2.222	2.00
20		0.66	5.000	4.546	4.166	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
21			0.625	4.545	4.167	4.0	3.773	3.571	3.334	2.857	2.500	2.222	2.00
22				4.546	4.166	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
23				0.568	4.167	4.0	3.773	3.571	3.334	2.857	2.500	2.222	2.00
24					4.166	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
25					0.521	4.0	3.773	3.571	3.334	2.857	2.500	2.222	2.00
26						0.5	3.774	3.572	3.333	2.857	2.500	2.223	2.00
27							2.358	3.571	3.334	2.858	2.500	2.222	2.00
28								3.572	3.333	2.857	2.500	2.223	2.00
29								0.446	3.334	2.858	2.500	2.222	2.00
30									3.333	2.857	2.500	2.223	2.00
31									0.417	2.858	2.500	2.222	2.00
32										2.857	2.500	2.223	2.00
33										2.858	2.500	2.222	2.00
34										2.857	2.500	2.223	2.00
35										2.858	2.500	2.222	2.00
36										0.357	2.500	2.223	2.00
37											2.500	2.222	2.00
38											2.500	2.223	2.00
39											2.500	2.222	2.00
40											2.500	2.223	2.00
41											0.312	2.222	2.00
42												2.223	2.00
43												2.222	2.00
44												2.223	2.00
45												2.222	2.00
46												0.278	2.00
47–50													2.00
51													0.25

Table A-10. **Straight Line Method**
Mid-Quarter Convention
Placed in Service in Second Quarter

Year	Recovery periods in years												
	2.5	**3**	**3.5**	**4**	**5**	**6**	**6.5**	**7**	**7.5**	**8**	**8.5**	**9**	**9.5**
1	25.0%	20.83%	17.86%	15.63%	12.5%	10.42%	9.62%	8.93%	8.33%	7.81%	7.35%	6.94%	6.58%
2	40.0	33.33	28.57	25.00	20.0	16.67	15.38	14.29	13.33	12.50	11.77	11.11	10.53
3	35.0	33.34	28.57	25.00	20.0	16.67	15.38	14.28	13.33	12.50	11.76	11.11	10.53
4		12.50	25.00	25.00	20.0	16.66	15.39	14.29	13.34	12.50	11.77	11.11	10.53
5				9.37	20.0	16.67	15.38	14.28	13.33	12.50	11.76	11.11	10.52
6					7.5	16.66	15.39	14.29	13.34	12.50	11.77	11.11	10.53
7						6.25	13.46	14.28	13.33	12.50	11.76	11.11	10.52
8								5.36	11.67	12.50	11.77	11.12	10.53
9										4.69	10.29	11.11	10.52
10												4.17	9.21

Table A-10. *(Continued)*

Year	Recovery periods in years												
	10	**10.5**	**11**	**11.5**	**12**	**12.5**	**13**	**13.5**	**14**	**15**	**16**	**16.5**	**17**
1	6.25%	5.95%	5.68%	5.43%	5.21%	5.0%	4.81%	4.63%	4.46%	4.17%	3.91%	3.79%	3.68%
2	10.00	9.52	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
3	10.00	9.52	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
4	10.00	9.53	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
5	10.00	9.52	9.09	8.69	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
6	10.00	9.53	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
7	10.00	9.52	9.09	8.69	8.34	8.0	7.69	7.41	7.15	6.66	6.25	6.06	5.88
8	10.00	9.53	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
9	10.00	9.52	9.09	8.69	8.34	8.0	7.69	7.40	7.15	6.66	6.25	6.06	5.88
10	10.00	9.53	9.09	8.70	8.33	8.0	7.70	7.41	7.14	6.67	6.25	6.06	5.88
11	3.75	8.33	9.10	8.69	8.34	8.0	7.69	7.40	7.15	6.66	6.25	6.06	5.88
12			3.41	7.61	8.33	8.0	7.70	7.41	7.14	6.67	6.25	6.06	5.89
13					3.13	7.0	7.69	7.40	7.15	6.66	6.25	6.06	5.88
14							2.89	6.48	7.14	6.67	6.25	6.06	5.89
15									2.68	6.66	6.25	6.06	5.88
16										2.50	6.25	6.06	5.89
17											2.34	5.31	5.88
18													2.21

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Table A-10. *(Continued)*

Year	Recovery periods in years												
	18	19	20	22	24	25	26.5	28	30	35	40	45	50
1	3.47%	3.29%	3.125%	2.841%	2.604%	2.5%	2.358%	2.232%	2.083%	1.786%	1.563%	1.389%	1.25%
2	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
3	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
4	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
5	5.55	5.26	5.000	4.546	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
6	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
7	5.55	5.26	5.000	4.546	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
8	5.56	5.26	5.000	4.545	4.167	4.0	3.773	3.572	3.333	2.857	2.500	2.222	2.00
9	5.55	5.27	5.000	4.546	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
10	5.56	5.26	5.000	4.545	4.167	4.0	3.773	3.572	3.333	2.857	2.500	2.222	2.00
11	5.55	5.27	5.000	4.546	4.166	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
12	5.56	5.26	5.000	4.545	4.167	4.0	3.773	3.572	3.334	2.857	2.500	2.222	2.00
13	5.55	5.27	5.000	4.546	4.166	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
14	5.56	5.26	5.000	4.545	4.167	4.0	3.773	3.572	3.334	2.857	2.500	2.222	2.00
15	5.55	5.27	5.000	4.546	4.166	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
16	5.56	5.26	5.000	4.545	4.167	4.0	3.773	3.572	3.334	2.857	2.500	2.222	2.00
17	5.55	5.27	5.000	4.546	4.166	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
18	5.56	5.26	5.000	4.545	4.167	4.0	3.773	3.572	3.334	2.857	2.500	2.222	2.00
19	2.08	5.27	5.000	4.546	4.166	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
20		1.97	5.000	4.545	4.167	4.0	3.773	3.572	3.334	2.857	2.500	2.222	2.00
21			1.875	4.546	4.166	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
22				4.545	4.167	4.0	3.773	3.572	3.334	2.857	2.500	2.222	2.00
23				1.705	4.166	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
24					4.167	4.0	3.773	3.572	3.334	2.857	2.500	2.222	2.00
25					1.562	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
26						1.5	3.773	3.572	3.334	2.857	2.500	2.222	2.00
27							3.302	3.571	3.333	2.857	2.500	2.223	2.00
28								3.572	3.334	2.858	2.500	2.222	2.00
29								1.339	3.333	2.857	2.500	2.223	2.00
30									3.334	2.858	2.500	2.222	2.00
31									1.250	2.857	2.500	2.223	2.00
32										2.858	2.500	2.222	2.00
33										2.857	2.500	2.223	2.00
34										2.858	2.500	2.222	2.00
35										2.857	2.500	2.223	2.00
36										1.072	2.500	2.222	2.00
37											2.500	2.223	2.00
38											2.500	2.222	2.00
39											2.500	2.223	2.00
40											2.500	2.222	2.00
41											0.937	2.223	2.00
42												2.222	2.00
43												2.223	2.00
44												2.222	2.00
45												2.223	2.00
46												0.833	2.00
47–50													2.00
51													0.75

Table A-11. **Straight Line Method**
Mid-Quarter Convention
Placed in Service in Third Quarter

Year	Recovery periods in years												
	2.5	3	3.5	4	5	6	6.5	7	7.5	8	8.5	9	9.5
1	15.0%	12.50%	10.71%	9.38%	7.5%	6.25%	5.77%	5.36%	5.00%	4.69%	4.41%	4.17%	3.95%
2	40.0	33.33	28.57	25.00	20.0	16.67	15.38	14.29	13.33	12.50	11.76	11.11	10.53
3	40.0	33.34	28.57	25.00	20.0	16.67	15.39	14.28	13.33	12.50	11.77	11.11	10.53
4	5.0	20.83	28.58	25.00	20.0	16.66	15.38	14.29	13.33	12.50	11.76	11.11	10.52
5			3.57	15.62	20.0	16.67	15.39	14.28	13.34	12.50	11.77	11.11	10.53
6					12.5	16.66	15.38	14.29	13.33	12.50	11.76	11.11	10.52
7						10.42	15.39	14.28	13.34	12.50	11.77	11.11	10.53
8							1.92	8.93	13.33	12.50	11.76	11.11	10.52
9									1.67	7.81	11.77	11.11	10.53
10											1.47	6.95	10.52
11													1.32

Table A-11. *(Continued)*

Year	Recovery periods in years												
	10	10.5	11	11.5	12	12.5	13	13.5	14	15	16	16.5	17
1	3.75%	3.57%	3.41%	3.26%	3.13%	3.0%	2.88%	2.78%	2.68%	2.50%	2.34%	2.27%	2.21%
2	10.00	9.52	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
3	10.00	9.52	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
4	10.00	9.52	9.09	8.69	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
5	10.00	9.53	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
6	10.00	9.52	9.09	8.69	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
7	10.00	9.53	9.09	8.70	8.34	8.0	7.69	7.41	7.14	6.66	6.25	6.06	5.88
8	10.00	9.52	9.09	8.69	8.33	8.0	7.70	7.40	7.14	6.67	6.25	6.06	5.88
9	10.00	9.53	9.09	8.70	8.34	8.0	7.69	7.41	7.15	6.66	6.25	6.06	5.88
10	10.00	9.52	9.09	8.69	8.33	8.0	7.70	7.40	7.14	6.67	6.25	6.06	5.88
11	6.25	9.53	9.10	8.70	8.34	8.0	7.69	7.41	7.15	6.66	6.25	6.06	5.88
12		1.19	5.68	8.69	8.33	8.0	7.70	7.40	7.14	6.67	6.25	6.06	5.89
13				1.09	5.21	8.0	7.69	7.41	7.15	6.66	6.25	6.06	5.88
14						1.0	4.81	7.40	7.14	6.67	6.25	6.06	5.89
15								0.93	4.47	6.66	6.25	6.06	5.88
16										4.17	6.25	6.07	5.89
17											3.91	6.06	5.88
18												0.76	3.68

Table A-11. *(Continued)*

Year	Recovery periods in years												
	18	19	20	22	24	25	26.5	28	30	35	40	45	50
1	2.08%	1.97%	1.875%	1.705%	1.563%	1.5%	1.415%	1.339%	1.250%	1.071%	0.938%	0.833%	0.75%
2	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
3	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
4	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
5	5.55	5.26	5.000	4.546	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
6	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
7	5.55	5.26	5.000	4.546	4.167	4.0	3.773	3.571	3.333	2.857	2.500	2.222	2.00
8	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
9	5.55	5.27	5.000	4.546	4.166	4.0	3.773	3.571	3.333	2.857	2.500	2.222	2.00
10	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.572	3.333	2.857	2.500	2.222	2.00
11	5.55	5.27	5.000	4.546	4.166	4.0	3.773	3.571	3.333	2.857	2.500	2.222	2.00
12	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.572	3.334	2.857	2.500	2.222	2.00
13	5.55	5.27	5.000	4.546	4.166	4.0	3.773	3.571	3.333	2.857	2.500	2.222	2.00
14	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.572	3.334	2.857	2.500	2.222	2.00
15	5.55	5.27	5.000	4.546	4.166	4.0	3.773	3.571	3.333	2.857	2.500	2.222	2.00
16	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.572	3.334	2.857	2.500	2.222	2.00
17	5.55	5.27	5.000	4.546	4.166	4.0	3.773	3.571	3.333	2.857	2.500	2.222	2.00
18	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.572	3.334	2.857	2.500	2.222	2.00
19	3.47	5.27	5.000	4.546	4.166	4.0	3.773	3.571	3.333	2.857	2.500	2.222	2.00
20		3.29	5.000	4.545	4.167	4.0	3.774	3.572	3.334	2.857	2.500	2.222	2.00
21			3.125	4.546	4.166	4.0	3.773	3.571	3.333	2.857	2.500	2.222	2.00
22				4.545	4.167	4.0	3.774	3.572	3.334	2.857	2.500	2.222	2.00
23				2.841	4.166	4.0	3.773	3.571	3.333	2.857	2.500	2.222	2.00
24					4.167	4.0	3.774	3.572	3.334	2.857	2.500	2.222	2.00
25					2.604	4.0	3.773	3.571	3.333	2.857	2.500	2.222	2.00
26						2.5	3.774	3.572	3.334	2.858	2.500	2.222	2.00
27							3.773	3.571	3.333	2.857	2.500	2.223	2.00
28							0.472	3.572	3.334	2.858	2.500	2.222	2.00
29								2.232	3.333	2.857	2.500	2.223	2.00
30									3.334	2.858	2.500	2.222	2.00
31									2.083	2.857	2.500	2.223	2.00
32										2.858	2.500	2.222	2.00
33										2.857	2.500	2.223	2.00
34										2.858	2.500	2.222	2.00
35										2.857	2.500	2.223	2.00
36										1.786	2.500	2.222	2.00
37											2.500	2.223	2.00
38											2.500	2.222	2.00
39											2.500	2.223	2.00
40											2.500	2.222	2.00
41											1.562	2.223	2.00
42												2.222	2.00
43												2.223	2.00
44												2.222	2.00
45												2.223	2.00
46												1.389	2.00
47–50													2.00
51													1.25

Table A-12. **Straight Line Method**
Mid-Quarter Convention
Placed in Service in Fourth Quarter

Year	Recovery periods in years												
	2.5	3	3.5	4	5	6	6.5	7	7.5	8	8.5	9	9.5
1	5.0%	4.17%	3.57%	3.13%	2.5%	2.08%	1.92%	1.79%	1.67%	1.56%	1.47%	1.39%	1.32%
2	40.0	33.33	28.57	25.00	20.0	16.67	15.39	14.29	13.33	12.50	11.76	11.11	10.53
3	40.0	33.33	28.57	25.00	20.0	16.67	15.38	14.28	13.33	12.50	11.77	11.11	10.53
4	15.0	29.17	28.57	25.00	20.0	16.67	15.39	14.29	13.33	12.50	11.76	11.11	10.52
5			10.72	21.87	20.0	16.66	15.38	14.28	13.33	12.50	11.77	11.11	10.53
6					17.5	16.67	15.39	14.29	13.34	12.50	11.76	11.11	10.52
7						14.58	15.38	14.28	13.33	12.50	11.77	11.11	10.53
8							5.77	12.50	13.34	12.50	11.76	11.11	10.52
9									5.00	10.94	11.77	11.11	10.53
10											4.41	9.73	10.52
11													3.95

Table A-12. *(Continued)*

Year	Recovery periods in years												
	10	10.5	11	11.5	12	12.5	13	13.5	14	15	16	16.5	17
1	1.25%	1.19%	1.14%	1.09%	1.04%	1.0%	0.96%	0.93%	0.89%	0.83%	0.78%	0.76%	0.74%
2	10.00	9.52	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
3	10.00	9.52	9.09	8.69	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
4	10.00	9.52	9.09	8.70	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
5	10.00	9.53	9.09	8.69	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
6	10.00	9.52	9.09	8.70	8.34	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
7	10.00	9.53	9.09	8.69	8.33	8.0	7.69	7.41	7.14	6.67	6.25	6.06	5.88
8	10.00	9.52	9.09	8.70	8.34	8.0	7.69	7.40	7.15	6.66	6.25	6.06	5.88
9	10.00	9.53	9.09	8.69	8.33	8.0	7.70	7.41	7.14	6.67	6.25	6.06	5.88
10	10.00	9.52	9.09	8.70	8.34	8.0	7.69	7.40	7.15	6.66	6.25	6.06	5.88
11	8.75	9.53	9.09	8.69	8.33	8.0	7.70	7.41	7.14	6.67	6.25	6.06	5.88
12		3.57	7.96	8.70	8.34	8.0	7.69	7.40	7.15	6.66	6.25	6.06	5.89
13				3.26	7.29	8.0	7.70	7.41	7.14	6.67	6.25	6.06	5.88
14						3.0	6.73	7.40	7.15	6.66	6.25	6.06	5.89
15								2.78	6.25	6.67	6.25	6.06	5.88
16										5.83	6.25	6.06	5.89
17											5.47	6.07	5.88
18												2.27	5.15

Table A-12. *(Continued)*

Year	Recovery periods in years												
	18	19	20	22	24	25	26.5	28	30	35	40	45	50
1	0.69%	0.66%	0.625%	0.568%	0.521%	0.5%	0.472%	0.446%	0.417%	0.357%	0.313%	0.278%	0.25%
2	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
3	5.56	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
4	5.56	5.26	5.000	4.546	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
5	5.55	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
6	5.56	5.26	5.000	4.546	4.167	4.0	3.773	3.572	3.333	2.857	2.500	2.222	2.00
7	5.55	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
8	5.56	5.26	5.000	4.546	4.167	4.0	3.773	3.572	3.333	2.857	2.500	2.222	2.00
9	5.55	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
10	5.56	5.27	5.000	4.546	4.166	4.0	3.773	3.572	3.333	2.857	2.500	2.222	2.00
11	5.55	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.333	2.857	2.500	2.222	2.00
12	5.56	5.27	5.000	4.546	4.166	4.0	3.773	3.572	3.333	2.857	2.500	2.222	2.00
13	5.55	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.334	2.857	2.500	2.222	2.00
14	5.56	5.27	5.000	4.546	4.166	4.0	3.773	3.572	3.333	2.857	2.500	2.222	2.00
15	5.55	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.334	2.857	2.500	2.222	2.00
16	5.56	5.27	5.000	4.546	4.166	4.0	3.773	3.572	3.333	2.857	2.500	2.222	2.00
17	5.55	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.334	2.857	2.500	2.222	2.00
18	5.56	5.27	5.000	4.546	4.166	4.0	3.773	3.572	3.333	2.857	2.500	2.222	2.00
19	4.86	5.26	5.000	4.545	4.167	4.0	3.774	3.571	3.334	2.857	2.500	2.222	2.00
20		4.61	5.000	4.546	4.166	4.0	3.773	3.572	3.333	2.857	2.500	2.222	2.00
21			4.375	4.545	4.167	4.0	3.774	3.571	3.334	2.857	2.500	2.222	2.00
22				4.546	4.166	4.0	3.773	3.572	3.333	2.857	2.500	2.222	2.00
23				3.977	4.167	4.0	3.774	3.571	3.334	2.857	2.500	2.222	2.00
24					4.166	4.0	3.773	3.572	3.333	2.857	2.500	2.222	2.00
25					3.646	4.0	3.774	3.571	3.334	2.857	2.500	2.222	2.00
26						3.5	3.773	3.572	3.333	2.857	2.500	2.222	2.00
27							3.774	3.571	3.334	2.858	2.500	2.222	2.00
28							1.415	3.572	3.333	2.857	2.500	2.223	2.00
29								3.125	3.334	2.858	2.500	2.222	2.00
30									3.333	2.857	2.500	2.223	2.00
31									2.917	2.858	2.500	2.222	2.00
32										2.857	2.500	2.223	2.00
33										2.858	2.500	2.222	2.00
34										2.857	2.500	2.223	2.00
35										2.858	2.500	2.222	2.00
36										2.500	2.500	2.223	2.00
37											2.500	2.222	2.00
38											2.500	2.223	2.00
39											2.500	2.222	2.00
40											2.500	2.223	2.00
41											2.187	2.222	2.00
42												2.223	2.00
43												2.222	2.00
44												2.223	2.00
45												2.222	2.00
46												1.945	2.00
47–50													2.00
51													1.75

Table A-13. **Residential Rental Property Placed in Service After 2017**
Straight Line — 30 Years
Mid-Month Convention

Year	Month property placed in service											
	1	2	3	4	5	6	7	8	9	10	11	12
1	3.204%	2.926%	2.649%	2.371%	2.093%	1.815%	1.528%	1.250%	0.972%	0.694%	0.417%	0.139%
2–30	3.333	3.333	3.333	3.333	3.333	3.333	3.333	3.333	3.333	3.333	3.333	3.333
31	0.139	0.417	0.694	0.972	1.250	1.528	1.815	2.093	2.371	2.649	2.926	3.204

Table A-13a. **Straight Line — 40 Years**
Mid-Month Convention

Year	Month property placed in service											
	1	2	3	4	5	6	7	8	9	10	11	12
1	2.396%	2.188%	1.979%	1.771%	1.563%	1.354%	1.146%	0.938%	0.729%	0.521%	0.313%	0.104%
2–40	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500
41	0.104	0.312	0.521	0.729	0.937	1.146	1.354	1.562	1.771	1.979	2.187	2.396

Table A-14. **150% Declining Balance Method**
Half-Year Convention

Year	Recovery periods in years												
	2.5	3	3.5	4	5	6	6.5	7	7.5	8	8.5	9	9.5
1	30.0%	25.0%	21.43%	18.75%	15.00%	12.50%	11.54%	10.71%	10.00%	9.38%	8.82%	8.33%	7.89%
2	42.0	37.5	33.67	30.47	25.50	21.88	20.41	19.13	18.00	16.99	16.09	15.28	14.54
3	28.0	25.0	22.45	20.31	17.85	16.41	15.70	15.03	14.40	13.81	13.25	12.73	12.25
4		12.5	22.45	20.31	16.66	14.06	13.09	12.25	11.52	11.22	10.91	10.61	10.31
5				10.16	16.66	14.06	13.09	12.25	11.52	10.80	10.19	9.65	9.17
6					8.33	14.06	13.09	12.25	11.52	10.80	10.19	9.64	9.17
7						7.03	13.08	12.25	11.52	10.80	10.18	9.65	9.17
8								6.13	11.52	10.80	10.19	9.64	9.17
9										5.40	10.18	9.65	9.17
10												4.82	9.16

Table A-14. *(Continued)*

Year	Recovery periods in years												
	10	10.5	11	11.5	12	12.5	13	13.5	14	15	16	16.5	17
1	7.50%	7.14%	6.82%	6.52%	6.25%	6.00%	5.77%	5.56%	5.36%	5.00%	4.69%	4.55%	4.41%
2	13.88	13.27	12.71	12.19	11.72	11.28	10.87	10.49	10.14	9.50	8.94	8.68	8.43
3	11.79	11.37	10.97	10.60	10.25	9.93	9.62	9.33	9.05	8.55	8.10	7.89	7.69
4	10.02	9.75	9.48	9.22	8.97	8.73	8.51	8.29	8.08	7.70	7.34	7.17	7.01
5	8.74	8.35	8.18	8.02	7.85	7.69	7.53	7.37	7.22	6.93	6.65	6.52	6.39
6	8.74	8.35	7.98	7.64	7.33	7.05	6.79	6.55	6.44	6.23	6.03	5.93	5.83
7	8.74	8.35	7.97	7.64	7.33	7.05	6.79	6.55	6.32	5.90	5.55	5.39	5.32
8	8.74	8.35	7.98	7.63	7.33	7.05	6.79	6.55	6.32	5.90	5.55	5.39	5.23
9	8.74	8.36	7.97	7.64	7.33	7.04	6.79	6.55	6.32	5.91	5.55	5.39	5.23
10	8.74	8.35	7.98	7.63	7.33	7.05	6.79	6.55	6.32	5.90	5.55	5.39	5.23
11	4.37	8.36	7.97	7.64	7.32	7.04	6.79	6.55	6.32	5.91	5.55	5.39	5.23
12			3.99	7.63	7.33	7.05	6.78	6.55	6.32	5.90	5.55	5.39	5.23
13					3.66	7.04	6.79	6.56	6.32	5.91	5.54	5.38	5.23
14							3.39	6.55	6.31	5.90	5.55	5.39	5.23
15									3.16	5.91	5.54	5.38	5.23
16										2.95	5.55	5.39	5.23
17											2.77	5.38	5.23
18													2.62

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Table A-14. *(Continued)*

Year	Recovery periods in years												
	18	19	20	22	24	25	26.5	28	30	35	40	45	50
1	4.17%	3.95%	3.750%	3.409%	3.125%	3.000%	2.830%	2.679%	2.500%	2.143%	1.875%	1.667%	1.500%
2	7.99	7.58	7.219	6.586	6.055	5.820	5.500	5.214	4.875	4.194	3.680	3.278	2.955
3	7.32	6.98	6.677	6.137	5.676	5.471	5.189	4.934	4.631	4.014	3.542	3.169	2.866
4	6.71	6.43	6.177	5.718	5.322	5.143	4.895	4.670	4.400	3.842	3.409	3.063	2.780
5	6.15	5.93	5.713	5.328	4.989	4.834	4.618	4.420	4.180	3.677	3.281	2.961	2.697
6	5.64	5.46	5.285	4.965	4.677	4.544	4.357	4.183	3.971	3.520	3.158	2.862	2.616
7	5.17	5.03	4.888	4.627	4.385	4.271	4.110	3.959	3.772	3.369	3.040	2.767	2.538
8	4.94	4.69	4.522	4.311	4.111	4.015	3.877	3.747	3.584	3.225	2.926	2.674	2.461
9	4.94	4.69	4.462	4.063	3.854	3.774	3.658	3.546	3.404	3.086	2.816	2.585	2.388
10	4.94	4.69	4.461	4.063	3.729	3.584	3.451	3.356	3.234	2.954	2.710	2.499	2.316
11	4.94	4.69	4.462	4.063	3.729	3.583	3.383	3.205	3.072	2.828	2.609	2.416	2.246
12	4.95	4.69	4.461	4.063	3.729	3.584	3.383	3.205	2.994	2.706	2.511	2.335	2.179
13	4.94	4.69	4.462	4.064	3.730	3.583	3.383	3.205	2.994	2.590	2.417	2.257	2.114
14	4.95	4.69	4.461	4.063	3.729	3.584	3.383	3.205	2.994	2.571	2.326	2.182	2.050
15	4.94	4.69	4.462	4.064	3.730	3.583	3.383	3.205	2.994	2.571	2.253	2.110	1.989
16	4.95	4.69	4.461	4.063	3.729	3.584	3.383	3.205	2.994	2.571	2.253	2.039	1.929
17	4.94	4.69	4.462	4.064	3.730	3.583	3.383	3.205	2.994	2.571	2.253	2.005	1.871
18	4.95	4.70	4.461	4.063	3.729	3.584	3.383	3.205	2.994	2.571	2.253	2.005	1.815
19	2.47	4.69	4.462	4.064	3.730	3.583	3.383	3.205	2.994	2.571	2.253	2.005	1.806
20		2.35	4.461	4.063	3.729	3.584	3.384	3.205	2.993	2.571	2.253	2.005	1.806
21			2.231	4.064	3.730	3.583	3.383	3.205	2.994	2.571	2.253	2.005	1.806
22				4.063	3.729	3.584	3.384	3.205	2.993	2.571	2.253	2.005	1.806
23				2.032	3.730	3.583	3.383	3.205	2.994	2.571	2.253	2.005	1.806
24					3.729	3.584	3.384	3.205	2.993	2.571	2.253	2.004	1.806
25					1.865	3.583	3.383	3.205	2.994	2.571	2.253	2.005	1.806
26						1.792	3.384	3.205	2.993	2.571	2.253	2.004	1.806
27							3.383	3.205	2.994	2.571	2.253	2.005	1.806
28								3.205	2.993	2.572	2.253	2.004	1.806
29								1.602	2.994	2.571	2.253	2.005	1.806
30									2.993	2.572	2.253	2.004	1.806
31									1.497	2.571	2.253	2.005	1.806
32										2.572	2.253	2.004	1.806
33										2.571	2.252	2.005	1.806
34										2.572	2.253	2.004	1.806
35										2.571	2.252	2.005	1.806
36										1.286	2.253	2.004	1.806
37											2.252	2.005	1.806
38											2.253	2.004	1.806
39											2.252	2.005	1.806
40											2.253	2.004	1.806
41											1.126	2.005	1.806
42												2.004	1.805
43												2.005	1.806
44												2.004	1.805
45												2.005	1.806
46												1.002	1.805
47													1.806
48													1.805
49													1.806
50													1.805
51													0.903

Table A-15. **150% Declining Balance Method**
Mid-Quarter Convention
Property Placed in Service in First Quarter

Year	Recovery periods in years												
	2.5	**3**	**3.5**	**4**	**5**	**6**	**6.5**	**7**	**7.5**	**8**	**8.5**	**9**	**9.5**
1	52.50%	43.75%	37.50%	32.81%	26.25%	21.88%	20.19%	18.75%	17.50%	16.41%	15.44%	14.58%	13.82%
2	29.23	28.13	26.79	25.20	22.13	19.53	18.42	17.41	16.50	15.67	14.92	14.24	13.61
3	18.27	25.00	21.98	19.76	16.52	14.65	14.17	13.68	13.20	12.74	12.29	11.86	11.46
4		3.12	13.73	19.76	16.52	14.06	13.03	12.16	11.42	10.77	10.20	9.89	9.65
5				2.47	16.52	14.06	13.02	12.16	11.42	10.77	10.19	9.64	9.15
6					2.06	14.06	13.03	12.16	11.41	10.76	10.20	9.65	9.15
7						1.76	8.14	12.16	11.42	10.77	10.19	9.64	9.15
8								1.52	7.13	10.76	10.20	9.65	9.15
9										1.35	6.37	9.64	9.14
10												1.21	5.72

Table A-15. *(Continued)*

Year	Recovery periods in years												
	10	**10.5**	**11**	**11.5**	**12**	**12.5**	**13**	**13.5**	**14**	**15**	**16**	**16.5**	**17**
1	13.13%	12.50%	11.93%	11.41%	10.94%	10.50%	10.10%	9.72%	9.38%	8.75%	8.20%	7.95%	7.72%
2	13.03	12.50	12.01	11.56	11.13	10.74	10.37	10.03	9.71	9.13	8.61	8.37	8.14
3	11.08	10.71	10.37	10.05	9.74	9.45	9.18	8.92	8.67	8.21	7.80	7.61	7.42
4	9.41	9.18	8.96	8.74	8.52	8.32	8.12	7.93	7.74	7.39	7.07	6.92	6.77
5	8.71	8.32	7.96	7.64	7.46	7.32	7.18	7.04	6.91	6.65	6.41	6.29	6.17
6	8.71	8.32	7.96	7.64	7.33	7.04	6.78	6.53	6.31	5.99	5.80	5.71	5.63
7	8.71	8.32	7.96	7.64	7.33	7.04	6.77	6.54	6.31	5.90	5.54	5.38	5.23
8	8.71	8.32	7.96	7.64	7.33	7.04	6.78	6.53	6.31	5.91	5.54	5.38	5.23
9	8.71	8.32	7.96	7.64	7.33	7.04	6.77	6.54	6.31	5.90	5.54	5.38	5.23
10	8.71	8.31	7.97	7.63	7.32	7.04	6.78	6.53	6.31	5.91	5.54	5.38	5.23
11	1.09	5.20	7.96	7.64	7.33	7.04	6.77	6.54	6.31	5.90	5.54	5.38	5.23
12			1.00	4.77	7.32	7.03	6.78	6.53	6.31	5.91	5.54	5.38	5.22
13					0.92	4.40	6.77	6.54	6.32	5.90	5.54	5.38	5.23
14							0.85	4.08	6.31	5.91	5.55	5.38	5.22
15									0.79	5.90	5.54	5.38	5.23
16										0.74	5.55	5.37	5.22
17											0.69	3.36	5.23
18													0.65

Table A-15. *(Continued)*

Year	Recovery periods in years												
	18	19	20	22	24	25	26.5	28	30	35	40	45	50
1	7.29%	6.91%	6.563%	5.966%	5.469%	5.250%	4.953%	4.688%	4.375%	3.750%	3.281%	2.917%	2.625%
2	7.73	7.35	7.008	6.411	5.908	5.685	5.380	5.106	4.781	4.125	3.627	3.236	2.921
3	7.08	6.77	6.482	5.974	5.539	5.344	5.075	4.832	4.542	3.948	3.491	3.128	2.834
4	6.49	6.23	5.996	5.567	5.193	5.023	4.788	4.574	4.315	3.779	3.360	3.024	2.749
5	5.95	5.74	5.546	5.187	4.868	4.722	4.517	4.329	4.099	3.617	3.234	2.923	2.666
6	5.45	5.29	5.130	4.834	4.564	4.439	4.262	4.097	3.894	3.462	3.113	2.826	2.586
7	5.00	4.87	4.746	4.504	4.279	4.172	4.020	3.877	3.700	3.314	2.996	2.732	2.509
8	4.94	4.69	4.459	4.197	4.011	3.922	3.793	3.669	3.515	3.172	2.884	2.640	2.433
9	4.95	4.69	4.459	4.061	3.761	3.687	3.578	3.473	3.339	3.036	2.776	2.552	2.360
10	4.94	4.69	4.459	4.061	3.729	3.582	3.383	3.287	3.172	2.906	2.671	2.467	2.290
11	4.95	4.69	4.459	4.061	3.729	3.582	3.384	3.204	3.013	2.781	2.571	2.385	2.221
12	4.94	4.69	4.460	4.061	3.730	3.582	3.383	3.204	2.994	2.662	2.475	2.306	2.154
13	4.95	4.69	4.459	4.061	3.729	3.582	3.384	3.204	2.994	2.571	2.382	2.229	2.090
14	4.94	4.69	4.460	4.061	3.730	3.582	3.383	3.204	2.994	2.571	2.293	2.154	2.027
15	4.95	4.68	4.459	4.061	3.729	3.582	3.384	3.204	2.994	2.571	2.252	2.083	1.966
16	4.94	4.69	4.460	4.061	3.730	3.582	3.383	3.204	2.994	2.571	2.252	2.013	1.907
17	4.95	4.68	4.459	4.061	3.729	3.582	3.384	3.204	2.994	2.571	2.253	2.005	1.850
18	4.94	4.69	4.460	4.061	3.730	3.582	3.383	3.204	2.994	2.571	2.252	2.005	1.806
19	0.62	4.68	4.459	4.061	3.729	3.581	3.384	3.204	2.994	2.571	2.253	2.005	1.806
20		0.59	4.460	4.060	3.730	3.582	3.383	3.204	2.994	2.571	2.252	2.005	1.806
21			0.557	4.061	3.729	3.581	3.384	3.203	2.993	2.571	2.253	2.005	1.806
22				4.060	3.730	3.582	3.383	3.204	2.994	2.571	2.252	2.005	1.806
23				0.508	3.729	3.581	3.384	3.203	2.993	2.571	2.253	2.005	1.806
24					3.730	3.582	3.383	3.204	2.994	2.570	2.252	2.005	1.806
25					0.466	3.581	3.384	3.203	2.993	2.571	2.253	2.004	1.806
26						0.448	3.383	3.204	2.994	2.570	2.252	2.005	1.806
27							2.115	3.203	2.993	2.571	2.253	2.004	1.806
28								3.204	2.994	2.570	2.252	2.005	1.805
29								0.400	2.993	2.571	2.253	2.004	1.806
30									2.994	2.570	2.252	2.005	1.805
31									0.374	2.571	2.253	2.004	1.806
32										2.570	2.252	2.005	1.805
33										2.571	2.253	2.004	1.806
34										2.570	2.252	2.005	1.805
35										2.571	2.253	2.004	1.806
36										0.321	2.252	2.005	1.805
37											2.253	2.004	1.806
38											2.252	2.005	1.805
39											2.253	2.004	1.806
40											2.252	2.005	1.805
41											0.282	2.004	1.806
42												2.005	1.805
43												2.004	1.806
44												2.005	1.805
45												2.004	1.806
46												0.251	1.805
47													1.806
48													1.805
49													1.806
50													1.805
51													0.226

Table A-16. **150% Declining Balance Method**
Mid-Quarter Convention
Property Placed in Service in Second Quarter

Year	Recovery periods in years												
	2.5	**3**	**3.5**	**4**	**5**	**6**	**6.5**	**7**	**7.5**	**8**	**8.5**	**9**	**9.5**
1	37.50%	31.25%	26.79%	23.44%	18.75%	15.63%	14.42%	13.39%	12.50%	11.72%	11.03%	10.42%	9.87%
2	37.50	34.38	31.38	28.71	24.38	21.09	19.75	18.56	17.50	16.55	15.70	14.93	14.23
3	25.00	25.00	22.31	20.15	17.06	15.82	15.19	14.58	14.00	13.45	12.93	12.44	11.98
4		9.37	19.52	20.15	16.76	14.06	13.07	12.22	11.49	10.93	10.65	10.37	10.09
5				7.55	16.76	14.06	13.07	12.22	11.49	10.82	10.19	9.64	9.16
6					6.29	14.07	13.07	12.22	11.49	10.82	10.19	9.65	9.16
7						5.27	11.43	12.23	11.48	10.83	10.19	9.64	9.16
8								4.58	10.05	10.82	10.20	9.65	9.17
9										4.06	8.92	9.64	9.16
10												3.62	8.02

Table A-16. *(Continued)*

Year	Recovery periods in years												
	10	**10.5**	**11**	**11.5**	**12**	**12.5**	**13**	**13.5**	**14**	**15**	**16**	**16.5**	**17**
1	9.38%	8.93%	8.52%	8.15%	7.81%	7.50%	7.21%	6.94%	6.70%	6.25%	5.86%	5.68%	5.51%
2	13.59	13.01	12.47	11.98	11.52	11.10	10.71	10.34	10.00	9.38	8.83	8.57	8.34
3	11.55	11.15	10.77	10.42	10.08	9.77	9.47	9.19	8.92	8.44	8.00	7.80	7.60
4	9.82	9.56	9.31	9.06	8.82	8.60	8.38	8.17	7.97	7.59	7.25	7.09	6.93
5	8.73	8.34	8.04	7.88	7.72	7.56	7.41	7.26	7.12	6.83	6.57	6.44	6.32
6	8.73	8.34	7.98	7.64	7.33	7.04	6.78	6.55	6.35	6.15	5.95	5.86	5.76
7	8.73	8.34	7.98	7.64	7.33	7.04	6.79	6.55	6.32	5.91	5.55	5.38	5.25
8	8.73	8.34	7.98	7.64	7.33	7.05	6.78	6.55	6.32	5.90	5.55	5.39	5.23
9	8.73	8.34	7.99	7.64	7.33	7.04	6.79	6.54	6.32	5.91	5.55	5.38	5.23
10	8.73	8.35	7.98	7.63	7.33	7.05	6.78	6.55	6.32	5.90	5.54	5.39	5.23
11	3.28	7.30	7.99	7.64	7.33	7.04	6.79	6.54	6.32	5.91	5.55	5.38	5.23
12			2.99	6.68	7.32	7.05	6.78	6.55	6.32	5.90	5.54	5.39	5.23
13					2.75	6.16	6.79	6.54	6.32	5.91	5.55	5.38	5.24
14							2.54	5.73	6.33	5.90	5.54	5.39	5.23
15									2.37	5.91	5.55	5.38	5.24
16										2.21	5.54	5.39	5.23
17											2.08	4.71	5.24
18													1.96

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Table A-16. *(Continued)*

Year	Recovery periods in years												
	18	19	20	22	24	25	26.5	28	30	35	40	45	50
1	5.21%	4.93%	4.688%	4.261%	3.906%	3.750%	3.538%	3.348%	3.125%	2.679%	2.344%	2.083%	1.875%
2	7.90	7.51	7.148	6.528	6.006	5.775	5.460	5.178	4.844	4.171	3.662	3.264	2.944
3	7.24	6.91	6.612	6.083	5.631	5.429	5.151	4.900	4.602	3.992	3.525	3.155	2.855
4	6.64	6.37	6.116	5.668	5.279	5.103	4.859	4.638	4.371	3.821	3.393	3.050	2.770
5	6.08	5.86	5.658	5.281	4.949	4.797	4.584	4.389	4.153	3.657	3.265	2.948	2.687
6	5.58	5.40	5.233	4.921	4.639	4.509	4.325	4.154	3.945	3.501	3.143	2.850	2.606
7	5.11	4.98	4.841	4.586	4.349	4.238	4.080	3.932	3.748	3.351	3.025	2.755	2.528
8	4.94	4.69	4.478	4.273	4.078	3.984	3.849	3.721	3.561	3.207	2.912	2.663	2.452
9	4.94	4.69	4.463	4.063	3.823	3.745	3.631	3.522	3.383	3.069	2.802	2.574	2.378
10	4.95	4.69	4.463	4.063	3.729	3.583	3.426	3.333	3.213	2.938	2.697	2.489	2.307
11	4.94	4.69	4.463	4.062	3.729	3.583	3.384	3.205	3.053	2.812	2.596	2.406	2.238
12	4.95	4.69	4.463	4.063	3.729	3.583	3.383	3.205	2.994	2.692	2.499	2.325	2.171
13	4.94	4.69	4.463	4.062	3.730	3.583	3.384	3.205	2.994	2.576	2.405	2.248	2.106
14	4.95	4.69	4.463	4.063	3.729	3.583	3.383	3.205	2.994	2.571	2.315	2.173	2.042
15	4.94	4.69	4.462	4.062	3.730	3.583	3.384	3.205	2.994	2.571	2.253	2.101	1.981
16	4.95	4.69	4.463	4.063	3.729	3.583	3.383	3.204	2.994	2.571	2.253	2.031	1.922
17	4.94	4.69	4.462	4.062	3.730	3.583	3.384	3.205	2.994	2.571	2.253	2.005	1.864
18	4.95	4.69	4.463	4.063	3.729	3.583	3.383	3.204	2.993	2.571	2.253	2.005	1.808
19	1.85	4.69	4.462	4.062	3.730	3.583	3.384	3.205	2.994	2.571	2.253	2.005	1.806
20		1.76	4.463	4.063	3.729	3.583	3.383	3.204	2.993	2.571	2.253	2.005	1.806
21			1.673	4.062	3.730	3.583	3.384	3.205	2.994	2.572	2.253	2.005	1.806
22				4.063	3.729	3.583	3.383	3.204	2.993	2.571	2.253	2.005	1.806
23				1.523	3.730	3.583	3.384	3.205	2.994	2.572	2.253	2.004	1.806
24					3.729	3.582	3.383	3.204	2.993	2.571	2.253	2.005	1.806
25					1.399	3.583	3.384	3.205	2.994	2.572	2.253	2.004	1.806
26						1.343	3.383	3.204	2.993	2.571	2.253	2.005	1.806
27							2.961	3.205	2.994	2.572	2.253	2.004	1.806
28								3.204	2.993	2.571	2.253	2.005	1.806
29								1.202	2.994	2.572	2.253	2.004	1.806
30									2.993	2.571	2.252	2.005	1.806
31									1.123	2.572	2.253	2.004	1.806
32										2.571	2.252	2.005	1.806
33										2.572	2.253	2.004	1.806
34										2.571	2.252	2.005	1.806
35										2.572	2.253	2.004	1.806
36										0.964	2.252	2.005	1.806
37											2.253	2.004	1.806
38											2.252	2.005	1.806
39											2.253	2.004	1.806
40											2.252	2.005	1.806
41											0.845	2.004	1.806
42												2.005	1.806
43												2.004	1.806
44												2.005	1.806
45												2.004	1.805
46												0.752	1.806
47													1.805
48													1.806
49													1.805
50													1.806
51													0.677

Table A-17. **150% Declining Balance Method**
Mid-Quarter Convention
Property Placed in Service in Third Quarter

Year	Recovery periods in years												
	2.5	**3**	**3.5**	**4**	**5**	**6**	**6.5**	**7**	**7.5**	**8**	**8.5**	**9**	**9.5**
1	22.50%	18.75%	16.07%	14.06%	11.25%	9.38%	8.65%	8.04%	7.50%	7.03%	6.62%	6.25%	5.92%
2	46.50	40.63	35.97	32.23	26.63	22.66	21.08	19.71	18.50	17.43	16.48	15.63	14.85
3	27.56	25.00	22.57	20.46	18.64	16.99	16.22	15.48	14.80	14.16	13.57	13.02	12.51
4	3.44	15.62	22.57	20.46	16.56	14.06	13.10	12.27	11.84	11.51	11.18	10.85	10.53
5			2.82	12.79	16.57	14.06	13.10	12.28	11.48	10.78	10.18	9.64	9.17
6					10.35	14.06	13.11	12.27	11.48	10.78	10.17	9.65	9.17
7						8.79	13.10	12.28	11.48	10.78	10.18	9.64	9.18
8							1.64	7.67	11.48	10.79	10.17	9.65	9.17
9									1.44	6.74	10.18	9.64	9.18
10											1.27	6.03	9.17
11													1.15

Table A-17. *(Continued)*

Year	Recovery periods in years												
	10	**10.5**	**11**	**11.5**	**12**	**12.5**	**13**	**13.5**	**14**	**15**	**16**	**16.5**	**17**
1	5.63%	5.36%	5.11%	4.89%	4.69%	4.50%	4.33%	4.17%	4.02%	3.75%	3.52%	3.41%	3.31%
2	14.16	13.52	12.94	12.41	11.91	11.46	11.04	10.65	10.28	9.63	9.05	8.78	8.53
3	12.03	11.59	11.18	10.79	10.43	10.08	9.77	9.46	9.18	8.66	8.20	7.98	7.78
4	10.23	9.93	9.65	9.38	9.12	8.88	8.64	8.41	8.20	7.80	7.43	7.26	7.09
5	8.75	8.51	8.33	8.16	7.98	7.81	7.64	7.48	7.32	7.02	6.73	6.60	6.47
6	8.75	8.34	7.97	7.63	7.33	7.05	6.79	6.65	6.54	6.31	6.10	6.00	5.90
7	8.75	8.34	7.97	7.63	7.33	7.05	6.79	6.55	6.31	5.90	5.55	5.45	5.38
8	8.74	8.34	7.97	7.63	7.33	7.05	6.79	6.54	6.31	5.90	5.55	5.38	5.23
9	8.75	8.34	7.97	7.63	7.33	7.05	6.79	6.55	6.32	5.91	5.55	5.39	5.23
10	8.74	8.34	7.97	7.63	7.32	7.05	6.79	6.54	6.31	5.90	5.55	5.38	5.23
11	5.47	8.35	7.96	7.63	7.33	7.05	6.79	6.55	6.32	5.91	5.55	5.39	5.23
12		1.04	4.98	7.64	7.32	7.04	6.80	6.54	6.31	5.90	5.55	5.38	5.23
13				0.95	4.58	7.05	6.79	6.55	6.32	5.91	5.55	5.39	5.22
14						0.88	4.25	6.54	6.31	5.90	5.55	5.38	5.23
15								0.82	3.95	5.91	5.55	5.39	5.22
16										3.69	5.55	5.38	5.23
17											3.47	5.39	5.22
18												0.67	3.27

Table A-17. *(Continued)*

Year	Recovery periods in years												
	18	19	20	22	24	25	26.5	28	30	35	40	45	50
1	3.13%	2.96%	2.813%	2.557%	2.344%	2.250%	2.123%	2.009%	1.875%	1.607%	1.406%	1.250%	1.125%
2	8.07	7.66	7.289	6.644	6.104	5.865	5.540	5.250	4.906	4.217	3.697	3.292	2.966
3	7.40	7.06	6.742	6.191	5.722	5.513	5.227	4.968	4.661	4.036	3.559	3.182	2.877
4	6.78	6.50	6.237	5.769	5.364	5.182	4.931	4.702	4.428	3.863	3.425	3.076	2.791
5	6.22	5.99	5.769	5.375	5.029	4.871	4.652	4.450	4.207	3.698	3.297	2.973	2.707
6	5.70	5.51	5.336	5.009	4.715	4.579	4.388	4.212	3.996	3.539	3.173	2.874	2.626
7	5.23	5.08	4.936	4.667	4.420	4.304	4.140	3.986	3.796	3.387	3.054	2.778	2.547
8	4.94	4.69	4.566	4.349	4.144	4.046	3.906	3.773	3.607	3.242	2.940	2.686	2.471
9	4.94	4.69	4.460	4.064	3.885	3.803	3.685	3.571	3.426	3.103	2.829	2.596	2.397
10	4.94	4.69	4.460	4.064	3.729	3.584	3.476	3.379	3.255	2.970	2.723	2.510	2.325
11	4.94	4.69	4.460	4.064	3.730	3.584	3.383	3.205	3.092	2.843	2.621	2.426	2.255
12	4.95	4.69	4.460	4.064	3.729	3.584	3.383	3.205	2.994	2.721	2.523	2.345	2.187
13	4.94	4.69	4.461	4.064	3.730	3.584	3.383	3.205	2.994	2.605	2.428	2.267	2.122
14	4.95	4.69	4.460	4.064	3.729	3.584	3.383	3.205	2.994	2.571	2.337	2.192	2.058
15	4.94	4.70	4.461	4.064	3.730	3.584	3.383	3.205	2.994	2.571	2.253	2.118	1.996
16	4.95	4.69	4.460	4.064	3.729	3.584	3.383	3.206	2.994	2.571	2.253	2.048	1.937
17	4.94	4.70	4.461	4.064	3.730	3.584	3.383	3.205	2.994	2.571	2.253	2.005	1.878
18	4.95	4.69	4.460	4.065	3.729	3.584	3.383	3.206	2.994	2.571	2.253	2.005	1.822
19	3.09	4.70	4.461	4.064	3.730	3.584	3.383	3.205	2.994	2.571	2.253	2.005	1.806
20		2.93	4.460	4.065	3.729	3.584	3.383	3.206	2.993	2.571	2.253	2.005	1.806
21			2.788	4.064	3.730	3.585	3.383	3.205	2.994	2.571	2.253	2.005	1.806
22				4.065	3.729	3.584	3.383	3.206	2.993	2.571	2.253	2.005	1.806
23				2.540	3.730	3.585	3.383	3.205	2.994	2.571	2.253	2.005	1.806
24					3.729	3.584	3.383	3.206	2.993	2.571	2.253	2.005	1.806
25					2.331	3.585	3.382	3.205	2.994	2.571	2.253	2.004	1.806
26						2.240	3.383	3.206	2.993	2.571	2.253	2.005	1.806
27							3.382	3.205	2.994	2.571	2.253	2.004	1.806
28							0.423	3.206	2.993	2.571	2.253	2.005	1.806
29								2.003	2.994	2.571	2.253	2.004	1.806
30									2.993	2.571	2.253	2.005	1.806
31									1.871	2.571	2.253	2.004	1.806
32										2.571	2.253	2.005	1.806
33										2.571	2.253	2.004	1.806
34										2.571	2.253	2.005	1.806
35										2.571	2.253	2.004	1.806
36										1.607	2.253	2.005	1.806
37											2.253	2.004	1.805
38											2.254	2.005	1.806
39											2.253	2.004	1.805
40											2.254	2.005	1.806
41											1.408	2.004	1.805
42												2.005	1.806
43												2.004	1.805
44												2.005	1.806
45												2.004	1.805
46												1.253	1.806
47													1.805
48													1.806
49													1.805
50													1.806
51													1.128

Table A-18. **150% Declining Balance Method**
Mid-Quarter Convention
Property Placed in Service in Fourth Quarter

Year	Recovery periods in years												
	2.5	3	3.5	4	5	6	6.5	7	7.5	8	8.5	9	9.5
1	7.50%	6.25%	5.36%	4.69%	3.75%	3.13%	2.88%	2.68%	2.50%	2.34%	2.21%	2.08%	1.97%
2	55.50	46.88	40.56	35.74	28.88	24.22	22.41	20.85	19.50	18.31	17.26	16.32	15.48
3	26.91	25.00	23.18	22.34	20.21	18.16	17.24	16.39	15.60	14.88	14.21	13.60	13.03
4	10.09	21.87	22.47	19.86	16.40	14.06	13.26	12.87	12.48	12.09	11.70	11.33	10.98
5			8.43	17.37	16.41	14.06	13.10	12.18	11.41	10.74	10.16	9.65	9.24
6					14.35	14.06	13.10	12.18	11.41	10.75	10.16	9.65	9.17
7						12.31	13.10	12.19	11.41	10.74	10.16	9.64	9.17
8							4.91	10.66	11.41	10.75	10.16	9.65	9.17
9									4.28	9.40	10.17	9.64	9.17
10											3.81	8.44	9.18
11													3.44

Table A-18. *(Continued)*

Year	Recovery periods in years												
	10	10.5	11	11.5	12	12.5	13	13.5	14	15	16	16.5	17
1	1.88%	1.79%	1.70%	1.63%	1.56%	1.50%	1.44%	1.39%	1.34%	1.25%	1.17%	1.14%	1.10%
2	14.72	14.03	13.40	12.83	12.31	11.82	11.37	10.96	10.57	9.88	9.27	8.99	8.73
3	12.51	12.03	11.58	11.16	10.77	10.40	10.06	9.74	9.44	8.89	8.40	8.17	7.96
4	10.63	10.31	10.00	9.70	9.42	9.15	8.90	8.66	8.43	8.00	7.61	7.43	7.25
5	9.04	8.83	8.63	8.44	8.24	8.06	7.87	7.69	7.52	7.20	6.90	6.75	6.61
6	8.72	8.32	7.95	7.63	7.33	7.09	6.96	6.84	6.72	6.48	6.25	6.14	6.03
7	8.72	8.31	7.96	7.63	7.33	7.05	6.78	6.53	6.31	5.90	5.66	5.58	5.50
8	8.72	8.32	7.95	7.62	7.33	7.05	6.78	6.53	6.31	5.90	5.54	5.38	5.22
9	8.72	8.31	7.96	7.63	7.33	7.05	6.78	6.53	6.31	5.90	5.54	5.38	5.23
10	8.71	8.32	7.95	7.62	7.32	7.05	6.78	6.54	6.31	5.91	5.54	5.38	5.22
11	7.63	8.31	7.96	7.63	7.33	7.05	6.78	6.53	6.31	5.90	5.54	5.38	5.23
12		3.12	6.96	7.62	7.32	7.04	6.78	6.54	6.30	5.91	5.55	5.38	5.22
13				2.86	6.41	7.05	6.78	6.53	6.31	5.90	5.54	5.38	5.23
14						2.64	5.94	6.54	6.30	5.91	5.55	5.38	5.22
15								2.45	5.52	5.90	5.54	5.37	5.23
16										5.17	5.55	5.38	5.22
17											4.85	5.37	5.23
18												2.02	4.57

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Table A-18. *(Continued)*

Year	Recovery periods in years												
	18	19	20	22	24	25	26.5	28	30	35	40	45	50
1	1.04%	0.99%	0.938%	0.852%	0.781%	0.750%	0.708%	0.670%	0.625%	0.536%	0.469%	0.417%	0.375%
2	8.25	7.82	7.430	6.760	6.201	5.955	5.620	5.321	4.969	4.263	3.732	3.319	2.989
3	7.56	7.20	6.872	6.299	5.814	5.598	5.302	5.036	4.720	4.080	3.592	3.209	2.899
4	6.93	6.63	6.357	5.870	5.450	5.262	5.002	4.766	4.484	3.905	3.458	3.102	2.812
5	6.35	6.11	5.880	5.469	5.110	4.946	4.719	4.511	4.260	3.738	3.328	2.998	2.728
6	5.82	5.63	5.439	5.097	4.790	4.649	4.452	4.269	4.047	3.578	3.203	2.898	2.646
7	5.34	5.18	5.031	4.749	4.491	4.370	4.200	4.041	3.845	3.424	3.083	2.802	2.567
8	4.94	4.77	4.654	4.425	4.210	4.108	3.962	3.824	3.653	3.278	2.968	2.708	2.490
9	4.94	4.69	4.458	4.124	3.947	3.862	3.738	3.619	3.470	3.137	2.856	2.618	2.415
10	4.94	4.69	4.458	4.062	3.730	3.630	3.526	3.426	3.296	3.003	2.749	2.531	2.342
11	4.95	4.69	4.458	4.062	3.729	3.582	3.383	3.242	3.132	2.874	2.646	2.447	2.272
12	4.94	4.69	4.458	4.062	3.730	3.582	3.382	3.204	2.994	2.751	2.547	2.365	2.204
13	4.95	4.69	4.458	4.062	3.729	3.582	3.383	3.204	2.994	2.633	2.451	2.286	2.138
14	4.94	4.69	4.458	4.061	3.730	3.582	3.382	3.204	2.994	2.570	2.359	2.210	2.074
15	4.95	4.69	4.458	4.062	3.729	3.582	3.383	3.204	2.994	2.571	2.271	2.136	2.011
16	4.94	4.69	4.458	4.061	3.730	3.583	3.382	3.204	2.994	2.570	2.253	2.065	1.951
17	4.95	4.68	4.458	4.062	3.729	3.582	3.383	3.204	2.994	2.571	2.253	2.005	1.893
18	4.94	4.69	4.459	4.061	3.730	3.583	3.382	3.204	2.994	2.570	2.253	2.005	1.836
19	4.33	4.68	4.458	4.062	3.729	3.582	3.383	3.204	2.993	2.571	2.253	2.005	1.806
20		4.10	4.459	4.061	3.730	3.583	3.382	3.204	2.994	2.570	2.253	2.005	1.806
21			3.901	4.062	3.729	3.582	3.383	3.204	2.993	2.571	2.253	2.005	1.806
22				4.061	3.730	3.583	3.382	3.204	2.994	2.570	2.253	2.005	1.806
23				3.554	3.729	3.582	3.383	3.205	2.993	2.571	2.253	2.005	1.806
24					3.730	3.583	3.382	3.204	2.994	2.570	2.253	2.005	1.805
25					3.263	3.582	3.383	3.205	2.993	2.571	2.253	2.005	1.806
26						3.135	3.382	3.204	2.994	2.570	2.252	2.005	1.805
27							3.383	3.205	2.993	2.571	2.253	2.004	1.806
28							1.268	3.204	2.994	2.570	2.252	2.005	1.805
29								2.804	2.993	2.571	2.253	2.004	1.806
30									2.994	2.570	2.252	2.005	1.805
31									2.619	2.571	2.253	2.004	1.806
32										2.570	2.252	2.005	1.805
33										2.571	2.253	2.004	1.806
34										2.570	2.252	2.005	1.805
35										2.571	2.253	2.004	1.806
36										2.249	2.252	2.005	1.805
37											2.253	2.004	1.806
38											2.252	2.005	1.805
39											2.253	2.004	1.806
40											2.252	2.005	1.805
41											1.971	2.004	1.806
42												2.005	1.805
43												2.004	1.806
44												2.005	1.805
45												2.004	1.806
46												1.754	1.805
47													1.806
48													1.805
49													1.806
50													1.805
51													1.580

RATES TO FIGURE INCLUSION AMOUNTS FOR LEASED LISTED PROPERTY

Table A-19. **Amount A Percentages**

Recovery Period of Property Under ADS	First Tax Year During Lease in Which Business Use is 50% or Less											
	1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12 & Later**
Less than 7 years	2.1%	–7.2%	–19.8%	–20.1%	–12.4%	–12.4%	–12.4%	–12.4%	–12.4%	–12.4%	–12.4%	–12.4%
7 to 10 years	3.9%	–3.8%	–17.7%	–25.1%	–27.8%	–27.2%	–27.1%	–27.6%	–23.7%	–14.7%	–14.7%	–14.7%
More than 10 years	6.6%	–1.6%	–16.9%	–25.6%	–29.9%	–31.1%	–32.8%	–35.1%	–33.3%	–26.7%	–19.7%	–12.2%

Table A-20. **Amount B Percentages**

Recovery Period of Property Under ADS	First Tax Year During Lease in Which Business Use is 50% or Less											
	1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12 & Later**
Less than 7 years	0.0%	10.0%	22.0%	21.2%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%
7 to 10 years	0.0%	9.3%	23.8%	31.3%	33.8%	32.7%	31.6%	30.5%	25.0%	15.0%	15.0%	15.0%
More than 10 years	0.0%	10.1%	26.3%	35.4%	39.6%	40.2%	40.8%	41.4%	37.5%	29.2%	20.8%	12.5%

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Qualified Indian Reservation Property Tables for Property Placed in Service Before 2021

Table A-21. **2-Year Qualified Indian Reservation Property Half-Year and Mid-Quarter Conventions**

Year	Half-Year Convention	Q-1	Q-2	Q-3	Q-4
1	50.00%	87.50%	62.50%	37.50%	12.50%
2	50.00	12.50	37.50	62.50	87.50

Table A-22. **4-Year Qualified Indian Reservation Property Half-Year and Mid-Quarter Conventions**

Year	Half-Year Convention	Q-1	Q-2	Q-3	Q-4
1	25.00%	43.75%	31.25%	18.75%	6.25%
2	37.50	28.13	34.37	40.63	46.87
3	18.75	14.06	17.19	20.31	23.44
4	12.50	12.50	12.50	12.50	12.50
5	6.25	1.56	4.69	7.81	10.94

Table A-23. **6-Year Qualified Indian Reservation Property Half-Year and Mid-Quarter Conventions**

Year	Half-Year Convention	Q-1	Q-2	Q-3	Q-4
1	16.67%	29.17%	20.83%	12.50%	4.17%
2	27.78	23.61	26.39	29.17	31.94
3	18.52	15.74	17.59	19.44	21.30
4	12.35	10.49	11.73	12.96	14.20
5	9.87	9.88	9.88	9.88	9.87
6	9.87	9.88	9.88	9.88	9.88
7	4.94	1.23	3.70	6.17	8.64

Table A-24. **Qualified Nonresidential Real Indian Reservation Property**
Mid-Month Convention
Straight Line—22 Years

Year	Month property placed in service											
	1	2	3	4	5	6	7	8	9	10	11	12
1	4.356%	3.977%	3.598%	3.220%	2.841%	2.462%	2.083%	1.705%	1.326%	0.947%	0.568%	0.189%
2-3	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545
4	4.546	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.546
5	4.545	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.545
6	4.546	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.546
7	4.545	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.545
8	4.546	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.546
9	4.545	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.545
10	4.546	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.546
11	4.545	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.545
12	4.546	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.546
13	4.545	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.545
14	4.546	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.546
15	4.545	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.545
16	4.546	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.546
17	4.545	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.545
18	4.546	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.546
19	4.545	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.545
20	4.546	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.546
21	4.545	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.545
22	4.546	4.546	4.546	4.545	4.545	4.546	4.546	4.545	4.545	4.546	4.546	4.546
23	0.189%	0.568%	0.947%	1.326%	1.705%	2.083%	2.462%	2.841%	3.220%	3.598%	3.977%	4.356%

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Appendix B — Table of Class Lives and Recovery Periods

The *Table of Class Lives and Recovery Periods* has two sections. The first section, *Specific Depreciable Assets Used In All Business Activities, Except As Noted,* generally lists assets used in all business activities. It is shown as Table B-1. The second section, *Depreciable Assets Used In The Following Activities,* describes assets used only in certain activities. It is shown as Table B-2.

How To Use the Tables

You will need to look at both Table B-1 and B-2 to find the correct recovery period. Generally, if the property is listed in Table B-1 you use the recovery period shown in that table. However, if the property is specifically listed in Table B-2 under the type of activity in which it is used, you use the recovery period listed under the activity in that table. Use the tables in the order shown below to determine the recovery period of your depreciable property.

Table B-1. Check Table B-1 for a description of the property. If it is described in Table B-1, also check Table B-2 to find the activity in which the property is being used. If the activity is described in Table B-2, read the text (if any) under the title to determine if the property is specifically included in that asset class. If it is, use the recovery period shown in the appropriate column of Table B-2 following the description of the activity. If the activity is not described in Table B-2 or if the activity is described but the property either is not specifically included in or is specifically excluded from that asset class, then use the recovery period shown in the appropriate column following the description of the property in Table B-1.

Tax-exempt use property subject to a lease. The recovery period for ADS cannot be less than 125% of the lease term for any property leased under a leasing arrangement to a tax-exempt organization, governmental unit, or foreign person or entity (other than a partnership).

Table B-2. If the property is not listed in Table B-1, check Table B-2 to find the activity in which the property is being used and use the recovery period shown in the appropriate column following the description.

Property not in either table. If the activity or the property is not included in either table, check the end of Table B-2 to find *Certain Property for Which Recovery Periods Assigned.* This property generally has a recovery period of 7 years for GDS or 12 years for ADS. See *Which Property Class Applies Under GDS* and *Which Recovery Period Applies* in chapter 4 for the class lives or the recovery periods for GDS and ADS for the following.

- Residential rental property and nonresidential real property (also see Appendix A, Chart 2).
- Qualified rent-to-own property.
- A motorsport entertainment complex placed in service before January 1, 2021.
- Any retail motor fuels outlet.
- Initial clearing and grading land improvements for gas utility property and electric utility transmission and distribution plants.
- Any water utility property.
- Certain electric transmission property used in the transmission at 69 or more kilovolts of electricity for sale and placed in service after April 11, 2005.
- Natural gas gathering and distribution lines placed in service after April 11, 2005.

Example 1. Richard Green is a paper manufacturer. During the year, he made substantial improvements to the land on which his paper plant is located. He checks Table B-1 and finds land improvements under asset class 00.3. He then checks Table B-2 and finds his activity, paper manufacturing, under asset class 26.1, *Manufacture of Pulp and Paper.* He uses the recovery period under this asset class because it specifically includes land improvements. The land improvements have a 13-year class life and a 7-year recovery period for GDS. If he elects to use ADS, the recovery period is 13 years. If Richard only looked at Table B-1, he would select asset class 00.3, *Land Improvements*, and incorrectly use a recovery period of 15 years for GDS or 20 years for ADS.

Example 2. Sam Plower produces rubber products. During the year, he made substantial improvements to the land on which his rubber plant is located. He checks Table B-1 and finds land improvements under asset class 00.3. He then checks Table B-2 and finds his activity, producing rubber products, under asset class 30.1, *Manufacture of Rubber Products.* Reading the headings and descriptions under asset class 30.1, Sam finds that it does not include land improvements. Therefore, Sam uses the recovery period under asset class 00.3. The land improvements have a 20-year class life and a 15-year recovery period for GDS. If he elects to use ADS, the recovery period is 20 years.

Example 3. Pam Martin owns a retail clothing store. During the year, she purchased a desk and a cash register for use in her business. She checks Table B-1 and finds office furniture under asset class 00.11. Cash registers are not listed in any of the asset classes in Table B-1. She then checks Table B-2 and finds her activity, retail store, under asset class 57.0, *Distributive Trades and Services,* which includes ***assets used in wholesale and retail trade***. This asset class does not specifically list office furniture or a cash register. She looks back at Table B-1 and uses asset class 00.11 for the desk. The desk has a 10-year class life and a 7-year recovery period for GDS. If she elects to use ADS, the recovery period is 10 years. For the cash register, she uses asset class 57.0 because cash registers are not listed in Table B-1 but it is an ***asset*** used in her retail business. The cash register has a 9-year class life and a 5-year recovery period for GDS. If she elects to use the ADS method, the recovery period is 9 years.

■

Table B-1. **Table of Class Lives and Recovery Periods**

Asset class	Description of assets included	Class Life (in years)	Recovery Periods (in years)	
			GDS (MACRS)	ADS
	SPECIFIC DEPRECIABLE ASSETS USED IN ALL BUSINESS ACTIVITIES, EXCEPT AS NOTED:			
00.11	**Office Furniture, Fixtures, and Equipment:** Includes furniture and fixtures that are not a structural component of a building. Includes such assets as desks, files, safes, and communications equipment. Does not include communications equipment that is included in other classes.	10	7	10
00.12	**Information Systems:** Includes computers and their peripheral equipment used in administering normal business transactions and the maintenance of business records, their retrieval and analysis. Information systems are defined as: 1) Computers: A computer is a programmable electronically activated device capable of accepting information, applying prescribed processes to the information, and supplying the results of these processes with or without human intervention. It usually consists of a central processing unit containing extensive storage, logic, arithmetic, and control capabilities. Excluded from this category are adding machines, electronic desk calculators, etc., and other equipment described in class 00.13. 2) Peripheral equipment consists of the auxiliary machines which are designed to be placed under control of the central processing unit. Nonlimiting examples are: Card readers, card punches, magnetic tape feeds, high speed printers, optical character readers, tape cassettes, mass storage units, paper tape equipment, keypunches, data entry devices, teleprinters, terminals, tape drives, disc drives, disc files, disc packs, visual image projector tubes, card sorters, plotters, and collators. Peripheral equipment may be used on-line or off-line. Does not incude equipment that is an integral part of other capital equipment that is included in other classes of economic activity, i.e., computers used primarily for process or production control, switching, channeling, and automating distributive trades and services such as point of sale (POS) computer systems. Also, does not include equipment of a kind used primarily for amusement or entertainment of the user.	6	5	5
00.13	**Data Handling Equipment; except Computers:** Includes only typewriters, calculators, adding and accounting machines, copiers, and duplicating equipment.	6	5	6
00.21	**Airplanes (airframes and engines), except those used in commercial or contract carrying of passengers or freight, and all helicopters (airframes and engines)**	6	5	6
00.22	**Automobiles, Taxis**	3	5	5
00.23	**Buses**	9	5	9
00.241	**Light General Purpose Trucks:** Includes trucks for use over the road (actual weight less than 13,000 pounds)	4	5	5
00.242	**Heavy General Purpose Trucks:** Includes heavy general purpose trucks, concrete ready mix-trucks, and ore trucks, for use over the road (actual unloaded weight 13,000 pounds or more)	6	5	6
00.25	**Railroad Cars and Locomotives, except those owned by railroad transportation companies**	15	7	15
00.26	**Tractor Units for Use Over-The-Road**	4	3	4
00.27	**Trailers and Trailer-Mounted Containers**	6	5	6
00.28	**Vessels, Barges, Tugs, and Similar Water Transportation Equipment, except those used in marine construction**	18	10	18
00.3	**Land Improvements:** Includes improvements directly to or added to land, whether such improvements are section 1245 property or section 1250 property, provided such improvements are depreciable. Examples of such assets might include sidewalks, roads, canals, waterways, drainage facilities, sewers (not including municipal sewers in Class 51), wharves and docks, bridges, fences, landscaping shrubbery, or radio and television transmitting towers. Does not include land improvements that are explicitly included in any other class, and buildings and structural components as defined in section 1.48-1(e) of the regulations. Excludes public utility initial clearing and grading land improvements as specified in Rev. Rul. 72-403, 1972-2 C.B. 102.	20	15	20
00.4	**Industrial Steam and Electric Generation and/or Distribution Systems:** Includes assets, whether such assets are section 1245 property or 1250 property, providing such assets are depreciable, used in the production and/or distribution of electricity with rated total capacity in excess of 500 Kilowatts and/or assets used in the production and/or distribution of steam with rated total capacity in excess of 12,500 pounds per hour for use by the taxpayer in its industrial manufacturing process or plant activity and not ordinarily available for sale to others. Does not include buildings and structural components as defined in section 1.48-1(e) of the regulations. Assets used to generate and/or distribute electricity or steam of the type described above, but of lesser rated capacity, are not included, but are included in the appropriate manufacturing equipment classes elsewhere specified. Also includes electric generating and steam distribution assets, which may utilize steam produced by a waste reduction and resource recovery plant, used by the taxpayer in its industrial manufacturing process or plant activity. Steam and chemical recovery boiler systems used for the recovery and regeneration of chemicals used in manufacturing, with rated capacity in excess of that described above, with specifically related distribution and return systems are not included but are included in appropriate manufacturing equipment classes elsewhere specified. An example of an excluded steam and chemical recovery boiler system is that used in the pulp and paper manufacturing equipment classes elsewhere specified. An example of an excluded steam and chemical recovery boiler system is that used in the pulp and paper manufacturing industry.	22	15	22

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Table B-2. **Table of Class Lives and Recovery Periods**

Asset class	Description of assets included	Class Life (in years)	Recovery Periods (in years)	
			GDS (MACRS)	ADS
	DEPRECIABLE ASSETS USED IN THE FOLLOWING ACTIVITIES:			
01.1	**Agriculture:** Includes machinery and equipment, grain bins, and fences but no other land improvements, that are used in the production of crops or plants, vines, and trees; livestock; the operation of farm dairies, nurseries, greenhouses, sod farms, mushroom cellars, cranberry bogs, apiaries, and fur farms; the performance of agriculture, animal husbandry, and horticultural services.	10	7	10
01.11	**Cotton Ginning Assets**	12	7	12
01.21	**Cattle, Breeding or Dairy**	7	5	7
01.221	**Any breeding or work horse that is 12 years old or less at the time it is placed in service****	10	7	10
01.222	**Any breeding or work horse that is more than 12 years old at the time it is placed in service****	10	3	10
01.223	**Any race horse that is more than 2 years old at the time it is placed in service****	*	3	12
01.224	**Any horse that is more than 12 years old at the time it is placed in service and that is neither a race horse nor a horse described in class 01.222****	*	3	12
01.225	**Any horse not described in classes 01.221, 01.222, 01.223, or 01.224**	*	7	12
01.23	**Hogs, Breeding**	3	3	3
01.24	**Sheep and Goats, Breeding**	5	5	5
01.3	**Farm buildings except structures included in Class 01.4**	25	20	25
01.4	**Single purpose agricultural or horticultural structures (within the meaning of section 168(i)(13) of the Code)**	15	10***	15
10.0	**Mining:** Includes assets used in the mining and quarrying of metallic and nonmetallic minerals (including sand, gravel, stone, and clay) and the milling, beneficiation and other primary preparation of such materials.	10	7	10
13.0	**Offshore Drilling:** Includes assets used in offshore drilling for oil and gas such as floating, self-propelled and other drilling vessels, barges, platforms, and drilling equipment and support vessels such as tenders, barges, towboats and crewboats. Excludes oil and gas production assets.	7.5	5	7.5
13.1	**Drilling of Oil and Gas Wells:** Includes assets used in the drilling of onshore oil and gas wells and the provision of geophysical and other exploration services; and the provision of such oil and gas field services as chemical treatment, plugging and abandoning of wells and cementing or perforating well casings. Does not include assets used in the performance of any of these activities and services by integrated petroleum and natural gas producers for their own account.	6	5	6
13.2	**Exploration for and Production of Petroleum and Natural Gas Deposits:** Includes assets used by petroleum and natural gas producers for drilling of wells and production of petroleum and natural gas, including gathering pipelines and related storage facilities. Also includes petroleum and natural gas offshore transportation facilities used by producers and others consisting of platforms (other than drilling platforms classified in Class 13.0), compression or pumping equipment, and gathering and transmission lines to the first onshore transshipment facility. The assets used in the first onshore transshipment facility are also included and consist of separation equipment (used for separation of natural gas, liquids, and in Class 49.23), and liquid holding or storage facilities (other than those classified in Class 49.25). Does not include support vessels.	14	7	14
13.3	**Petroleum Refining:** Includes assets used for the distillation, fractionation, and catalytic cracking of crude petroleum into gasoline and its other components.	16	10	16
15.0	**Construction:** Includes assets used in construction by general building, special trade, heavy and marine construction contractors, operative and investment builders, real estate subdividers and developers, and others except railroads.	6	5	6
20.1	**Manufacture of Grain and Grain Mill Products:** Includes assets used in the production of flours, cereals, livestock feeds, and other grain and grain mill products.	17	10	17
20.2	**Manufacture of Sugar and Sugar Products:** Includes assets used in the production of raw sugar, syrup, or finished sugar from sugar cane or sugar beets.	18	10	18
20.3	**Manufacture of Vegetable Oils and Vegetable Oil Products:** Includes assets used in the production of oil from vegetable materials and the manufacture of related vegetable oil products.	18	10	18
20.4	**Manufacture of Other Food and Kindred Products:** Includes assets used in the production of foods and beverages not included in classes 20.1, 20.2 and 20.3.	12	7	12
20.5	**Manufacture of Food and Beverages—Special Handling Devices:** Includes assets defined as specialized materials handling devices such as returnable pallets, palletized containers, and fish processing equipment including boxes, baskets, carts, and flaking trays used in activities as defined in classes 20.1, 20.2, 20.3 and 20.4. Does not include general purpose small tools such as wrenches and drills, both hand and power-driven, and other general purpose equipment such as conveyors, transfer equipment, and materials handling devices.	4	3	4

* Property described in asset classes 01.223, 01.224, and 01.225 are assigned recovery periods but have no class lives.
** A horse is more than 2 (or 12) years old after the day that is 24 (or 144) months after its actual birthdate.
*** 7 if property was placed in service before 1989.

Table B-2. **Table of Class Lives and Recovery Periods**

Asset class	Description of assets included	Class Life (in years)	Recovery Periods (in years)	
			GDS (MACRS)	ADS
21.0	**Manufacture of Tobacco and Tobacco Products:** Includes assets used in the production of cigarettes, cigars, smoking and chewing tobacco, snuff, and other tobacco products.	15	7	15
22.1	**Manufacture of Knitted Goods:** Includes assets used in the production of knitted and netted fabrics and lace. Assets used in yarn preparation, bleaching, dyeing, printing, and other similar finishing processes, texturing, and packaging, are elsewhere classified.	7.5	5	7.5
22.2	**Manufacture of Yarn, Thread, and Woven Fabric:** Includes assets used in the production of spun yarns including the preparing, blending, spinning, and twisting of fibers into yarns and threads, the preparation of yarns such as twisting, warping, and winding, the production of covered elastic yarn and thread, cordage, woven fabric, tire fabric, braided fabric, twisted jute for packaging, mattresses, pads, sheets, and industrial belts, and the processing of textile mill waste to recover fibers, flocks, and shoddies. Assets used to manufacture carpets, man-made fibers, and nonwovens, and assets used in texturing, bleaching, dyeing, printing, and other similar finishing processes, are elsewhere classified.	11	7	11
22.3	**Manufacture of Carpets and Dyeing, Finishing, and Packaging of Textile Products and Manufacture of Medical and Dental Supplies:** Includes assets used in the production of carpets, rugs, mats, woven carpet backing, chenille, and other tufted products, and assets used in the joining together of backing with carpet yarn or fabric. Includes assets used in washing, scouring, bleaching, dyeing, printing, drying, and similar finishing processes applied to textile fabrics, yarns, threads, and other textile goods. Includes assets used in the production and packaging of textile products, other than apparel, by creasing, forming, trimming, cutting, and sewing, such as the preparation of carpet and fabric samples, or similar joining together processes (other than the production of scrim reinforced paper products and laminated paper products) such as the sewing and folding of hosiery and panty hose, and the creasing, folding, trimming, and cutting of fabrics to produce nonwoven products, such as disposable diapers and sanitary products. Also includes assets used in the production of medical and dental supplies other than drugs and medicines. Assets used in the manufacture of nonwoven carpet backing, and hard surface floor covering such as tile, rubber, and cork, are elsewhere classified.	9	5	9
22.4	**Manufacture of Textile Yarns:** Includes assets used in the processing of yarns to impart bulk and/or stretch properties to the yarn. The principal machines involved are falsetwist, draw, beam-to-beam, and stuffer box texturing equipment and related highspeed twisters and winders. Assets, as described above, which are used to further process man-made fibers are elsewhere classified when located in the same plant in an integrated operation with man-made fiber producing assets. Assets used to manufacture man-made fibers and assets used in bleaching, dyeing, printing, and other similar finishing processes, are elsewhere classified.	8	5	8
22.5	**Manufacture of Nonwoven Fabrics:** Includes assets used in the production of nonwoven fabrics, felt goods including felt hats, padding, batting, wadding, oakum, and fillings, from new materials and from textile mill waste. Nonwoven fabrics are defined as fabrics (other than reinforced and laminated composites consisting of nonwovens and other products) manufactured by bonding natural and/or synthetic fibers and/or filaments by means of induced mechanical interlocking, fluid entanglement, chemical adhesion, thermal or solvent reaction, or by combination thereof other than natural hydration bonding as ocurs with natural cellulose fibers. Such means include resin bonding, web bonding, and melt bonding. Specifically includes assets used to make flocked and needle punched products other than carpets and rugs. Assets, as described above, which are used to manufacture nonwovens are elsewhere classified when located in the same plant in an integrated operation with man-made fiber producing assets. Assets used to manufacture man-made fibers and assets used in bleaching, dyeing, printing, and other similar finishing processes, are elsewhere classified.	10	7	10
23.0	**Manufacture of Apparel and Other Finished Products:** Includes assets used in the production of clothing and fabricated textile products by the cutting and sewing of woven fabrics, other textile products, and furs; but does not include assets used in the manufacture of apparel from rubber and leather.	9	5	9
24.1	**Cutting of Timber:** Includes logging machinery and equipment and roadbuilding equipment used by logging and sawmill operators and pulp manufacturers for their own account.	6	5	6
24.2	**Sawing of Dimensional Stock from Logs:** Includes machinery and equipment installed in permanent or well established sawmills.	10	7	10
24.3	**Sawing of Dimensional Stock from Logs:** Includes machinery and equipment in sawmills characterized by temporary foundations and a lack, or minimum amount, of lumberhandling, drying, and residue disposal equipment and facilities.	6	5	6
24.4	**Manufacture of Wood Products, and Furniture:** Includes assets used in the production of plywood, hardboard, flooring, veneers, furniture, and other wood products, including the treatment of poles and timber.	10	7	10
26.1	**Manufacture of Pulp and Paper:** Includes assets for pulp materials handling and storage, pulp mill processing, bleach processing, paper and paperboard manufacturing, and on-line finishing. Includes pollution control assets and all land improvements associated with the factory site or production process such as effluent ponds and canals, provided such improvements are depreciable but does not include buildings and structural components as defined in section 1.48-1(e)(1) of the regulations. Includes steam and chemical recovery boiler systems, with any rated capacity, used for the recovery and regeneration of chemicals used in manufacturing. Does not include assets used either in pulpwood logging, or in the manufacture of hardboard.	13	7	13

Table B-2. **Table of Class Lives and Recovery Periods**

Asset class	Description of assets included	Class Life (in years)	Recovery Periods (in years)	
			GDS (MACRS)	ADS
26.2	**Manufacture of Converted Paper, Paperboard, and Pulp Products:** Includes assets used for modification, or remanufacture of paper and pulp into converted products, such as paper coated off the paper machine, paper bags, paper boxes, cartons and envelopes. Does not include assets used for manufacture of nonwovens that are elsewhere classified.	10	7	10
27.0	**Printing, Publishing, and Allied Industries:** Includes assets used in printing by one or more processes, such as letter-press, lithography, gravure, or screen; the performance of services for the printing trade, such as bookbinding, typesetting, engraving, photo-engraving, and electrotyping; and the publication of newspapers, books, and periodicals.	11	7	11
28.0	**Manufacture of Chemicals and Allied Products:** Includes assets used to manufacture basic organic and inorganic chemicals; chemical products to be used in further manufacture, such as synthetic fibers and plastics materials; and finished chemical products. Includes assets used to further process man-made fibers, to manufacture plastic film, and to manufacture nonwoven fabrics, when such assets are located in the same plant in an integrated operation with chemical products producing assets. Also includes assets used to manufacture photographic supplies, such as film, photographic paper, sensitized photographic paper, and developing chemicals. Includes all land improvements associated with plant site or production processes, such as effluent ponds and canals, provided such land improvements are depreciable but does not include buildings and structural components as defined in section 1.48-1(e) of the regulations. Does not include assets used in the manufacture of finished rubber and plastic products or in the production of natural gas products, butane, propane, and by-products of natural gas production plants.	9.5	5	9.5
30.1	**Manufacture of Rubber Products:** Includes assets used for the production of products from natural, synthetic, or reclaimed rubber, gutta percha, balata, or gutta siak, such as tires, tubes, rubber footwear, mechanical rubber goods, heels and soles, flooring, and rubber sundries; and in the recapping, retreading, and rebuilding of tires.	14	7	14
30.11	**Manufacture of Rubber Products—Special Tools and Devices:** Includes assets defined as special tools, such as jigs, dies, mandrels, molds, lasts, patterns, specialty containers, pallets, shells; and tire molds, and accessory parts such as rings and insert plates used in activities as defined in class 30.1. Does not include tire building drums and accessory parts and general purpose small tools such as wrenches and drills, both power and hand-driven, and other general purpose equipment such as conveyors and transfer equipment.	4	3	4
30.2	**Manufacture of Finished Plastic Products:** Includes assets used in the manufacture of plastics products and the molding of primary plastics for the trade. Does not include assets used in the manufacture of basic plastics materials nor the manufacture of phonograph records.	11	7	11
30.21	**Manufacture of Finished Plastic Products—Special Tools:** Includes assets defined as special tools, such as jigs, dies, fixtures, molds, patterns, gauges, and specialty transfer and shipping devices, used in activities as defined in class 30.2. Special tools are specifically designed for the production or processing of particular parts and have no significant utilitarian value and cannot be adapted to further or different use after changes or improvements are made in the model design of the particular part produced by the special tools. Does not include general purpose small tools such as wrenches and drills, both hand and power-driven, and other general purpose equipment such as conveyors, transfer equipment, and materials handling devices.	3.5	3	3.5
31.0	**Manufacture of Leather and Leather Products:** Includes assets used in the tanning, currying, and finishing of hides and skins; the processing of fur pelts; and the manufacture of finished leather products, such as footwear, belting, apparel, and luggage.	11	7	11
32.1	**Manufacture of Glass Products:** Includes assets used in the production of flat, blown, or pressed products of glass, such as float and window glass, glass containers, glassware and fiberglass. Does not include assets used in the manufacture of lenses.	14	7	14
32.11	**Manufacture of Glass Products—Special Tools:** Includes assets defined as special tools such as molds, patterns, pallets, and specialty transfer and shipping devices such as steel racks to transport automotive glass, used in activities as defined in class 32.1. Special tools are specifically designed for the production or processing of particular parts and have no significant utilitarian value and cannot be adapted to further or different use after changes or improvements are made in the model design of the particular part produced by the special tools. Does not include general purpose small tools such as wrenches and drills, both hand and power-driven, and other general purpose equipment such as conveyors, transfer equipment, and materials handling devices.	2.5	3	2.5
32.2	**Manufacture of Cement:** Includes assets used in the production of cement, but does not include assets used in the manufacture of concrete and concrete products nor in any mining or extraction process.	20	15	20
32.3	**Manufacture of Other Stone and Clay Products:** Includes assets used in the manufacture of products from materials in the form of clay and stone, such as brick, tile, and pipe; pottery and related products, such as vitreous-china, plumbing fixtures, earthenware and ceramic insulating materials; and also includes assets used in manufacture of concrete and concrete products. Does not include assets used in any mining or extraction processes.	15	7	15

Table B-2. **Table of Class Lives and Recovery Periods**

Asset class	Description of assets included	Class Life (in years)	Recovery Periods (in years)	
			GDS (MACRS)	ADS
33.2	**Manufacture of Primary Nonferrous Metals:** Includes assets used in the smelting, refining, and electrolysis of nonferrous metals from ore, pig, or scrap, the rolling, drawing, and alloying of nonferrous metals; the manufacture of castings, forgings, and other basic products of nonferrous metals; and the manufacture of nails, spikes, structural shapes, tubing, wire, and cable.	14	7	14
33.21	**Manufacture of Primary Nonferrous Metals—Special Tools:** Includes assets defined as special tools such as dies, jigs, molds, patterns, fixtures, gauges, and drawings concerning such special tools used in the activities as defined in class 33.2, Manufacture of Primary Nonferrous Metals. Special tools are specifically designed for the production or processing of particular products or parts and have no significant utilitarian value and cannot be adapted to further or different use after changes or improvements are made in the model design of the particular part produced by the special tools. Does not include general purpose small tools such as wrenches and drills, both hand and power-driven, and other general purpose equipment such as conveyors, transfer equipment, and materials handling devices. Rolls, mandrels and refractories are not included in class 33.21 but are included in class 33.2.	6.5	5	6.5
33.3	**Manufacture of Foundry Products:** Includes assets used in the casting of iron and steel, including related operations such as molding and coremaking. Also includes assets used in the finishing of castings and patternmaking when performed at the foundry, all special tools and related land improvements.	14	7	14
33.4	**Manufacture of Primary Steel Mill Products:** Includes assets used in the smelting, reduction, and refining of iron and steel from ore, pig, or scrap; the rolling, drawing and alloying of steel; the manufacture of nails, spikes, structural shapes, tubing, wire, and cable. Includes assets used by steel service centers, ferrous metal forges, and assets used in coke production, regardless of ownership. Also includes related land improvements and all special tools used in the above activities.	15	7	15
34.0	**Manufacture of Fabricated Metal Products:** Includes assets used in the production of metal cans, tinware, fabricated structural metal products, metal stampings, and other ferrous and nonferrous metal and wire products not elsewhere classified. Does not include assets used to manufacture non-electric heating apparatus.	12	7	12
34.01	**Manufacture of Fabricated Metal Products—Special Tools:** Includes assets defined as special tools such as dies, jigs, molds, patterns, fixtures, gauges, and returnable containers and drawings concerning such special tools used in the activities as defined in class 34.0. Special tools are specifically designed for the production or processing of particular machine components, products, or parts, and have no significant utilitarian value and cannot be adapted to further or different use after changes or improvements are made in the model design of the particular part produced by the special tools. Does not include general small tools such as wrenches and drills, both hand and power-driven, and other general purpose equipment such as conveyors, transfer equipment, and materials handling devices.	3	3	3
35.0	**Manufacture of Electrical and Non-Electrical Machinery and Other Mechanical Products:** Includes assets used to manufacture or rebuild finished machinery and equipment and replacement parts thereof such as machine tools, general industrial and special industry machinery, electrical power generation, transmission, and distribution systems, space heating, cooling, and refrigeration systems, commercial and home appliances, farm and garden machinery, construction machinery, mining and oil field machinery, internal combustion engines (except those elsewhere classified), turbines (except those that power airborne vehicles), batteries, lamps and lighting fixtures, carbon and graphite products, and electromechanical and mechanical products including business machines, instruments, watches and clocks, vending and amusement machines, photographic equipment, medical and dental equipment and appliances, and ophthalmic goods. Includes assets used by manufacturers or rebuilders of such finished machinery and equipment in activities elsewhere classified such as the manufacture of castings, forgings, rubber and plastic products, electronic subassemblies or other manufacturing activities if the interim products are used by the same manufacturer primarily in the manufacture, assembly, or rebuilding of such finished machinery and equipment. Does not include assets used in mining, assets used in the manufacture of primary ferrous and nonferrous metals, assets included in class 00.11 through 00.4 and assets elsewhere classified.	10	7	10
36.0	**Manufacture of Electronic Components, Products, and Systems:** Includes assets used in the manufacture of electronic communication, computation, instrumentation and control system, including airborne applications; also includes assets used in the manufacture of electronic products such as frequency and amplitude modulated transmitters and receivers, electronic switching stations, television cameras, video recorders, record players and tape recorders, computers and computer peripheral machines, and electronic instruments, watches, and clocks; also includes assets used in the manufacture of components, provided their primary use is products and systems defined above such as electron tubes, capacitors, coils, resistors, printed circuit substrates, switches, harness cables, lasers, fiber optic devices, and magnetic media devices. Specifically excludes assets used to manufacture electronic products and components, photocopiers, typewriters, postage meters and other electromechanical and mechanical business machines and instruments that are elsewhere classified. Does not include semiconductor manufacturing equipment included in class 36.1.	6	5	6
36.1	**Any Semiconductor Manufacturing Equipment**	5	5	5

Table B-2. **Table of Class Lives and Recovery Periods**

Asset class	Description of assets included	Class Life (in years)	Recovery Periods (in years)	
			GDS (MACRS)	ADS
37.11	**Manufacture of Motor Vehicles:** Includes assets used in the manufacture and assembly of finished automobiles, trucks, trailers, motor homes, and buses. Does not include assets used in mining, printing and publishing, production of primary metals, electricity, or steam, or the manufacture of glass, industrial chemicals, batteries, or rubber products, which are classified elsewhere. Includes assets used in manufacturing activities elsewhere classified other than those excluded above, where such activities are incidental to and an integral part of the manufacture and assembly of finished motor vehicles such as the manufacture of parts and subassemblies of fabricated metal products, electrical equipment, textiles, plastics, leather, and foundry and forging operations. Does not include any assets not classified in manufacturing activity classes, e.g., does not include any assets classified in asset guideline classes 00.11 through 00.4. Activities will be considered incidental to the manufacture and assembly of finished motor vehicles only if 75 percent or more of the value of the products produced under one roof are used for the manufacture and assembly of finished motor vehicles. Parts that are produced as a normal replacement stock complement in connection with the manufacture and assembly of finished motor vehicles are considered used for the manufacture assembly of finished motor vehicles. Does not include assets used in the manufacture of component parts if these assets are used by taxpayers not engaged in the assembly of finished motor vehicles.	12	7	12
37.12	**Manufacture of Motor Vehicles—Special Tools:** Includes assets defined as special tools, such as jigs, dies, fixtures, molds, patterns, gauges, and specialty transfer and shipping devices, owned by manufacturers of finished motor vehicles and used in qualified activities as defined in class 37.11. Special tools are specifically designed for the production or processing of particular motor vehicle components and have no significant utilitarian value, and cannot be adapted to further or different use, after changes or improvements are made in the model design of the particular part produced by the special tools. Does not include general purpose small tools such as wrenches and drills, both hand and powerdriven, and other general purpose equipment such as conveyors, transfer equipment, and materials handling devices.	3	3	3
37.2	**Manufacture of Aerospace Products:** Includes assets used in the manufacture and assembly of airborne vehicles and their component parts including hydraulic, pneumatic, electrical, and mechanical systems. Does not include assets used in the production of electronic airborne detection, guidance, control, radiation, computation, test, navigation, and communication equipment or the components thereof.	10	7	10
37.31	**Ship and Boat Building Machinery and Equipment:** Includes assets used in the manufacture and repair of ships, boats, caissons, marine drilling rigs, and special fabrications not included in asset classes 37.32 and 37.33. Specifically includes all manufacturing and repairing machinery and equipment, including machinery and equipment used in the operation of assets included in asset class 37.32. Excludes buildings and their structural components.	12	7	12
37.32	**Ship and Boat Building Dry Docks and Land Improvements:** Includes assets used in the manufacture and repair of ships, boats, caissons, marine drilling rigs, and special fabrications not included in asset classes 37.31 and 37.33. Specifically includes floating and fixed dry docks, ship basins, graving docks, shipways, piers, and all other land improvements such as water, sewer, and electric systems. Excludes buildings and their structural components.	16	10	16
37.33	**Ship and Boat Building—Special Tools:** Includes assets defined as special tools such as dies, jigs, molds, patterns, fixtures, gauges, and drawings concerning such special tools used in the activities defined in classes 37.31 and 37.32. Special tools are specifically designed for the production or processing of particular machine components, products, or parts, and have no significant utilitarian value and cannot be adapted to further or different use after changes or improvements are made in the model design of the particular part produced by the special tools. Does not include general purpose small tools such as wrenches and drills, both hand and power-driven, and other general purpose equipment such as conveyors, transfer equipment, and materials handling devices.	6.5	5	6.5
37.41	**Manufacture of Locomotives:** Includes assets used in building or rebuilding railroad locomotives (including mining and industrial locomotives). Does not include assets of railroad transportation companies or assets of companies which manufacture components of locomotives but do not manufacture finished locomotives.	11.5	7	11.5
37.42	**Manufacture of Railroad Cars:** Includes assets used in building or rebuilding railroad freight or passenger cars (including rail transit cars). Does not include assets of railroad transportation companies or assets of companies which manufacture components of railroad cars but do not manufacture finished railroad cars.	12	7	12
39.0	**Manufacture of Athletic, Jewelry, and Other Goods:** Includes assets used in the production of jewelry; musical instruments; toys and sporting goods; motion picture and television films and tapes; and pens, pencils, office and art supplies, brooms, brushes, caskets, etc. **Railroad Transportation:** Classes with the prefix 40 include the assets identified below that are used in the commercial and contract carrying of passengers and freight by rail. Assets of electrified railroads will be classified in a manner corresponding to that set forth below for railroads not independently operated as electric lines. Excludes the assets included in classes with the prefix beginning 00.1 and 00.2 above, and also excludes any non-depreciable assets included in Interstate Commerce Commission accounts enumerated for this class.	12	7	12

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Table B-2. **Table of Class Lives and Recovery Periods**

Asset class	Description of assets included	Class Life (in years)	Recovery Periods (in years)	
			GDS (MACRS)	ADS
40.1	**Railroad Machinery and Equipment:** Includes assets classified in the following Interstate Commerce Commission accounts: **Roadway accounts:** (16) Station and office buildings (freight handling machinery and equipment only) (25) TOFC/COFC terminals (freight handling machinery and equipment only) (26) Communication systems (27) Signals and interlockers (37) Roadway machines (44) Shop machinery **Equipment accounts:** (52) Locomotives (53) Freight train cars (54) Passenger train cars (57) Work equipment	14	7	14
40.2	**Railroad Structures and Similar Improvements:** Includes assets classified in the following Interstate Commerce Commission road accounts: (6) Bridges, trestles, and culverts (7) Elevated structures (13) Fences, snowsheds, and signs (16) Station and office buildings (stations and other operating structures only) (17) Roadway buildings (18) Water stations (19) Fuel stations (20) Shops and enginehouses (25) TOFC/COFC terminals (operating structures only) (31) Power transmission systems (35) Miscellaneous structures (39) Public improvements construction	30	20	30
40.3	**Railroad Wharves and Docks:** Includes assets classified in the following Interstate Commission Commerce accounts: (23) Wharves and docks (24) Coal and ore wharves	20	15	20
40.4	**Railroad Track**	10	7	10
40.51	**Railroad Hydraulic Electric Generating Equipment**	50	20	50
40.52	**Railroad Nuclear Electric Generating Equipment**	20	15	20
40.53	**Railroad Steam Electric Generating Equipment**	28	20	28
40.54	**Railroad Steam, Compressed Air, and Other Power Plan Equipment**	28	20	28
41.0	**Motor Transport—Passengers:** Includes assets used in the urban and interurban commercial and contract carrying of passengers by road, except the transportation assets included in classes with the prefix 00.2.	8	5	8
42.0	**Motor Transport—Freight:** Includes assets used in the commercial and contract carrying of freight by road, except the transportation assets included in classes with the prefix 00.2.	8	5	8
44.0	**Water Transportation:** Includes assets used in the commercial and contract carrying of freight and passengers by water except the transportation assets included in classes with the prefix 00.2. Includes all related land improvements.	20	15	20
45.0	**Air Transport:** Includes assets (except helicopters) used in commercial and contract carrying of passengers and freight by air. For purposes of section 1.167(a)-11(d)(2)(iv)(a) of the regulations, expenditures for "repair, maintenance, rehabilitation, or improvement," shall consist of direct maintenance expenses (irrespective of airworthiness provisions or charges) as defined by Civil Aeronautics Board uniform accounts 5200, maintenance burden (exclusive of expenses pertaining to maintenance buildings and improvements) as defined by Civil Aeronautics Board accounts 5300, and expenditures which are not "excluded additions" as defined in section 1.167(a)-11(d)(2)(vi) of the regulations and which would be charged to property and equipment accounts in the Civil Aeronautics Board uniform system of accounts.	12	7	12
45.1	**Air Transport (restricted):** Includes each asset described in the description of class 45.0 which was held by the taxpayer on April 15, 1976, or is acquired by the taxpayer pursuant to a contract which was, on April 15, 1976, and at all times thereafter, binding on the taxpayer. This criterion of classification based on binding contract concept is to be applied in the same manner as under the general rules expressed in section 49(b)(1), (4), (5) and (8) of the Code (as in effect prior to its repeal by the Revenue Act of 1978, section 312(c)(1), (d), 1978-3 C.B. 1, 60).	6	5	6
46.0	**Pipeline Transportation:** Includes assets used in the private, commercial, and contract carrying of petroleum, gas and other products by means of pipes and conveyors. The trunk lines and related storage facilities of integrated petroleum and natural gas producers are included in this class. Excludes initial clearing and grading land improvements as specified in Rev. Rul. 72-403, 1972-2; C.B. 102, but includes all other related land improvements.	22	15	22

Table B-2. **Table of Class Lives and Recovery Periods**

Asset class	Description of assets included	Class Life (in years)	Recovery Periods (in years)	
			GDS (MACRS)	ADS
48.11	**Telephone Communications:** Includes the assets classified below and that are used in the provision of commercial and contract telephonic services such as: **Telephone Central Office Buildings:** Includes assets intended to house central office equipment, as defined in Federal Communications Commission Part 31 Account No. 212 whether section 1245 or section 1250 property.	45	20	45
48.12	**Telephone Central Office Equipment:** Includes central office switching and related equipment as defined in Federal Communications Commission Part 31 Account No. 221. Does not include computer-based telephone central office switching equipment included in class 48.121. Does not include private branch exchange (PBX) equipment.	18	10	18
48.121	**Computer-based Telephone Central Office Switching Equipment:** Includes equipment whose functions are those of a computer or peripheral equipment (as defined in section 168(i)(2)(B) of the Code) used in its capacity as telephone central office equipment. Does not include private exchange (PBX) equipment.	9.5	5	9.5
48.13	**Telephone Station Equipment:** Includes such station apparatus and connections as teletypewriters, telephones, booths, private exchanges, and comparable equipment as defined in Federal Communications Commission Part 31 Account No. 231, 232, and 234.	10	7*	10*
48.14	**Telephone Distribution Plant:** Includes such assets as pole lines, cable, aerial wire, underground conduits, and comparable equipment, and related land improvements as defined in Federal Communications Commission Part 31 Account Nos. 241, 242.1, 242.2, 242.3, 242.4, 243, and 244.	24	15	24
48.2	**Radio and Television Broadcastings:** Includes assets used in radio and television broadcasting, except transmitting towers. **Telegraph, Ocean Cable, and Satellite Communications (TOCSC)** includes communications-related assets used to provide domestic and international radio-telegraph, wire-telegraph, ocean-cable, and satellite communications services; also includes related land improvements. If property described in Classes 48.31–48.45 is comparable to telephone distribution plant described in Class 48.14 and used for 2-way exchange of voice and data communication which is the equivalent of telephone communication, such property is assigned a class life of 24 years under this revenue procedure. Comparable equipment does not include cable television equipment used primarily for 1-way communication.	6	5	6
48.31	**TOCSC—Electric Power Generating and Distribution Systems:** Includes assets used in the provision of electric power by generation, modulation, rectification, channelization, control, and distribution. Does not include these assets when they are installed on customers premises.	19	10	19
48.32	**TOCSC—High Frequency Radio and Microwave Systems:** Includes assets such as transmitters and receivers, antenna supporting structures, antennas, transmission lines from equipment to antenna, transmitter cooling systems, and control and amplification equipment. Does not include cable and long-line systems.	13	7	13
48.33	**TOCSC—Cable and Long-line Systems:** Includes assets such as transmission lines, pole lines, ocean cables, buried cable and conduit, repeaters, repeater stations, and other related assets. Does not include high frequency radio or microwave systems.	26.5	20	26.5
48.34	**TOCSC—Central Office Control Equipment:** Includes assets for general control, switching, and monitoring of communications signals including electromechanical switching and channeling apparatus, multiplexing equipment patching and monitoring facilities, in-house cabling, teleprinter equipment, and associated site improvements.	16.5	10	16.5
48.35	**TOCSC—Computerized Switching, Channeling, and Associated Control Equipment:** Includes central office switching computers, interfacing computers, other associated specialized control equipment, and site improvements.	10.5	7	10.5
48.36	**TOCSC—Satellite Ground Segment Property:** Includes assets such as fixed earth station equipment, antennas, satellite communications equipment, and interface equipment used in satellite communications. Does not include general purpose equipment or equipment used in satellite space segment property.	10	7	10
48.37	**TOCSC—Satellite Space Segment Property:** Includes satellites and equipment used for telemetry, tracking, control, and monitoring when used in satellite communications.	8	5	8
48.38	**TOCSC—Equipment Installed on Customer's Premises:** Includes assets installed on customer's premises, such as computers, terminal equipment, power generation and distribution systems, private switching center, teleprinters, facsimile equipment and other associated and related equipment.	10	7	10
48.39	**TOCSC—Support and Service Equipment:** Includes assets used to support but not engage in communications. Includes store, warehouse and shop tools, and test and laboratory assets. **Cable Television (CATV):** Includes communications-related assets used to provide cable television community antenna television services. Does not include assets used to provide subscribers with two-way communications services.	13.5	7	13.5

* Property described in asset guideline class 48.13 which is qualified technological equipment as defined in section 168(i)(2) is assigned a 5-year recovery period.

Table B-2. **Table of Class Lives and Recovery Periods**

Asset class	Description of assets included	Class Life (in years)	Recovery Periods (in years) GDS (MACRS)	ADS
48.41	**CATV—Headend:** Includes assets such as towers, antennas, preamplifiers, converters, modulation equipment, and program non-duplication systems. Does not include headend buildings and program origination assets.	11	7	11
48.42	**CATV—Subscriber Connection and Distribution Systems:** Includes assets such as trunk and feeder cable, connecting hardware, amplifiers, power equipment, passive devices, directional taps, pedestals, pressure taps, drop cables, matching transformers, multiple set connector equipment, and convertors.	10	7	10
48.43	**CATV—Program Origination:** Includes assets such as cameras, film chains, video tape recorders, lighting, and remote location equipment excluding vehicles. Does not include buildings and their structural components.	9	5	9
48.44	**CATV—Service and Test:** Includes assets such as oscilloscopes, field strength meters, spectrum analyzers, and cable testing equipment, but does not include vehicles.	8.5	5	8.5
48.45	**CATV—Microwave Systems:** Includes assets such as towers, antennas, transmitting and receiving equipment, and broad band microwave assets is used in the provision of cable television services. Does not include assets used in the provision of common carrier services.	9.5	5	9.5
49.11	**Electric, Gas, Water and Steam, Utility Services:** Includes assets used in the production, transmission and distribution of electricity, gas, steam, or water for sale including related land improvements. **Electric Utility Hydraulic Production Plant:** Includes assets used in the hydraulic power production of electricity for sale, including related land improvements, such as dams, flumes, canals, and waterways.	50	20	50
49.12	**Electric Utility Nuclear Production Plant:** Includes assets used in the nuclear power production and electricity for sale and related land improvements. Does not include nuclear fuel assemblies.	20	15	20
49.121	**Electric Utility Nuclear Fuel Assemblies:** Includes initial core and replacement core nuclear fuel assemblies (i.e., the composite of fabricated nuclear fuel and container) when used in a boiling water, pressurized water, or high temperature gas reactor used in the production of electricity. Does not include nuclear fuel assemblies used in breader reactors.	5	5	5
49.13	**Electric Utility Steam Production Plant:** Includes assets used in the steam power production of electricity for sale, combustion turbines operated in a combined cycle with a conventional steam unit and related land improvements. Also includes package boilers, electric generators and related assets such as electricity and steam distribution systems as used by a waste reduction and resource recovery plant if the steam or electricity is normally for sale to others.	28	20	28
49.14	**Electric Utility Transmission and Distribution Plant:** Includes assets used in the transmission and distribution of electricity for sale and related land improvements. Excludes initial clearing and grading land improvements as specified in Rev. Rul. 72-403, 1972-2 C.B. 102.	30	20	30
49.15	**Electric Utility Combustion Turbine Production Plant:** Includes assets used in the production of electricity for sale by the use of such prime movers as jet engines, combustion turbines, diesel engines, gasoline engines, and other internal combustion engines, their associated power turbines and/or generators, and related land improvements. Does not include combustion turbines operated in a combined cycle with a conventional steam unit.	20	15	20
49.21	**Gas Utility Distribution Facilities:** Includes gas water heaters and gas conversion equipment installed by utility on customers' premises on a rental basis.	35	20	35
49.221	**Gas Utility Manufactured Gas Production Plants:** Includes assets used in the manufacture of gas having chemical and/or physical properties which do not permit complete interchangeability with domestic natural gas. Does not include gas-producing systems and related systems used in waste reduction and resource recovery plants which are elsewhere classified.	30	20	30
49.222	**Gas Utility Substitute Natural Gas (SNG) Production Plant (naphtha or lighter hydrocarbon feedstocks):** Includes assets used in the catalytic conversion of feedstocks or naphtha or lighter hydrocarbons to a gaseous fuel which is completely interchangeable with domestic natural gas.	14	7	14
49.223	**Substitute Natural Gas—Coal Gasification:** Includes assets used in the manufacture and production of pipeline quality gas from coal using the basic Lurgi process with advanced methanation. Includes all process plant equipment and structures used in this coal gasification process and all utility assets such as cooling systems, water supply and treatment facilities, and assets used in the production and distribution of electricity and steam for use by the taxpayer in a gasification plant and attendant coal mining site processes but not for assets used in the production and distribution of electricity and steam for sale to others. Also includes all other related land improvements. Does not include assets used in the direct mining and treatment of coal prior to the gasification process itself.	18	10	18
49.23	**Natural Gas Production Plant**	14	7	14
49.24	**Gas Utility Trunk Pipelines and Related Storage Facilities:** Excluding initial clearing and grading land improvements as specified in Rev. Rul. 72-40.	22	15	22
49.25	**Liquefied Natural Gas Plant:** Includes assets used in the liquefaction, storage, and regasification of natural gas including loading and unloading connections, instrumentation equipment and controls, pumps, vaporizers and odorizers, tanks, and related land improvements. Also includes pipeline interconnections with gas transmission lines and distribution systems and marine terminal facilities.	22	15	22

Table B-2. **Table of Class Lives and Recovery Periods**

Asset class	Description of assets included	Class Life (in years)	Recovery Periods (in years) GDS (MACRS)	ADS
49.3	**Water Utilities:** Includes assets used in the gathering, treatment, and commercial distribution of water.	50	20***	50
49.4	**Central Steam Utility Production and Distribution:** Includes assets used in the production and distribution of steam for sale. Does not include assets used in waste reduction and resource recovery plants which are elsewhere classified.	28	20	28
49.5	**Waste Reduction and Resource Recovery Plants:** Includes assets used in the conversion of refuse or other solid waste or biomass to heat or to a solid, liquid, or gaseous fuel. Also includes all process plant equipment and structures at the site used to receive, handle, collect, and process refuse or other solid waste or biomass in a waterwall, combustion system, oil or gas pyrolysis system, or refuse derived fuel system to create hot water, gas, steam and electricity. Includes material recovery and support assets used in refuse or solid refuse or solid waste receiving, collecting, handling, sorting, shredding, classifying, and separation systems. Does not include any package boilers, or electric generators and related assets such as electricity, hot water, steam and manufactured gas production plants classified in classes 00.4, 49.13, 49.221, and 49.4. Does include, however, all other utilities such as water supply and treatment facilities, ash handling and other related land improvements of a waste reduction and resource recovery plant.	10	7	10
50.	**Municipal Wastewater Treatment Plant**	24	15	24
51.	**Municipal Sewer**	50	20***	50
57.0	**Distributive Trades and Services:** Includes assets used in wholesale and retail trade, and personal and professional services. Includes section 1245 assets used in marketing petroleum and petroleum products.	9	5	9*
57.1	**Distributive Trades and Services—Billboard, Service Station Buildings and Petroleum Marketing Land Improvements:** Includes section 1250 assets, including service station buildings and depreciable land improvements, whether section 1245 property or section 1250 property, used in the marketing of petroleum and petroleum products, but not including any of these facilities related to petroleum and natural gas trunk pipelines. Includes car wash buildings and related land improvements. Includes billboards, whether such assets are section 1245 property or section 1250 property. Excludes all other land improvements, buildings and structural components as defined in section 1.48-1(e) of the regulations. See *Gas station convenience stores* in chapter 3.	20	15	20
79.0	**Recreation:** Includes assets used in the provision of entertainment services on payment of a fee or admission charge, as in the operation of bowling alleys, billiard and pool establishments, theaters, concert halls, and miniature golf courses. Does not include amusement and theme parks and assets which consist primarily of specialized land improvements or structures, such as golf courses, sports stadia, race tracks, ski slopes, and buildings which house the assets used in entertainment services.	10	7	10
80.0	**Theme and Amusement Parks:** Includes assets used in the provision of rides, attractions, and amusements in activities defined as theme and amusement parks, and includes appurtenances associated with a ride, attraction, amusement or theme setting within the park such as ticket booths, facades, shop interiors, and props, special purpose structures, and buildings other than warehouses, administration buildings, hotels, and motels. Includes all land improvements for or in support of park activities (e.g., parking lots, sidewalks, waterways, bridges, fences, landscaping, etc.), and support functions (e.g., food and beverage retailing, souvenir vending and other nonlodging accommodations) if owned by the park and provided exclusively for the benefit of park patrons. Theme and amusement parks are defined as combinations of amusements, rides, and attractions which are permanently situated on park land and open to the public for the price of admission. This guideline class is a composite of all assets used in this industry except transportation equipment (general purpose trucks, cars, airplanes, etc., which are included in asset guideline classes with the prefix 00.2), assets used in the provision of administrative services (asset classes with the prefix 00.1) and warehouses, administration buildings, hotels and motels.	12.5	7	12.5
	Certain Property for Which Recovery Periods Assigned			
	A. Personal Property With No Class Life		7	12
	Section 1245 Real Property With No Class Life		7	40
	B. Qualified Technological Equipment, as defined in section 168(i)(2).	**	5	5
	C. Property Used in Connection with Research and Experimentation referred to in section 168(e)(3)(B).	**	5	class life if no class life—12
	D. Alternative energy property described in sections 48(l)(3)(A)(ix) (as in effect on the day before the date of enactment (11/5/90) of the Revenue Reconciliation Act of 1990).	**	5	class life if no class life—12
	E. Biomass property described in section 48(l)(15) (as in effect on the day before the date of enactment (11/5/90) of the Revenue Reconciliation Act of 1990) and is a qualifying small production facility within the meaning of section 3(17)(c) of the Federal Power Act (16 U.S.C. 796(17)(C)), as in effect on September 1, 1986.	**	5	class life if no class life—12
	F. Energy property described in section 48(a)(3)(A) (or would be described if "solar or wind energy" were substituted for "solar energy" in section 48(a)(3)(A)(i)).	**	5	class life if no class life—12

* Any high technology medical equipment as defined in section 168(i)(2)(C) which is described in asset guideline class 57.0 is assigned a 5-year recovery period for the alternate MACRS method.

** The class life (if any) of property described in classes B, C, D, E, or F is determined by reference to the asset guideline classes. If an item of property described in paragraphs B, C, D, E, or F is not described in any asset guideline class, such item of property has no class life.

*** Use straight line over 25 years if placed in service after June 12, 1996, unless placed in service under a binding contract in effect before June 10, 1996, and at all times until placed in service.

Glossary

Abstract fees: Expenses generally paid by a buyer to research the title of real property.

Active conduct of a trade or business: Generally, for the section 179 deduction, a taxpayer is considered to conduct a trade or business actively if he or she meaningfully participates in the management or operations of the trade or business. A mere passive investor in a trade or business does not actively conduct the trade or business.

Adjusted basis: The original cost of property, plus certain additions and improvements, minus certain deductions such as depreciation allowed or allowable and casualty losses.

Amortization: A ratable deduction for the cost of intangible property over its useful life.

Amount realized: The total of all money received plus the fair market value of all property or services received from a sale or exchange. The amount realized also includes any liabilities assumed by the buyer and any liabilities to which the property transferred is subject, such as real estate taxes or a mortgage.

Basis: A measure of an individual's investment in property for tax purposes.

Business/investment use: Usually, a percentage showing how much an item of property, such as an automobile, is used for business and investment purposes.

Capitalized: Expended or treated as an item of a capital nature. A capitalized amount is not deductible as a current expense and must be included in the basis of property.

Circumstantial evidence: Details or facts which indirectly point to other facts.

Class life: A number of years that establishes the property class and recovery period for most types of property under the General Depreciation System (GDS) and Alternative Depreciation System (ADS).

Commuting: Travel between a personal home and work or job site within the area of an individual's tax home.

Convention: A method established under the Modified Accelerated Cost Recovery System (MACRS) to determine the portion of the year to depreciate property both in the year the property is placed in service and in the year of disposition.

Declining balance method: An accelerated method to depreciate property. The General Depreciation System (GDS) of MACRS uses the 150% and 200% declining balance methods for certain types of property. A depreciation rate (percentage) is determined by dividing the declining balance percentage by the recovery period for the property.

Disposition: The permanent withdrawal from use in a trade or business or from the production of income.

Documentary evidence: Written records that establish certain facts.

Exchange: To barter, swap, part with, give, or transfer property for other property or services.

Fair market value (FMV): The price that property brings when it is offered for sale by one who is willing but not obligated to sell, and is bought by one who is willing or desires to buy but is not compelled to do so.

Fiduciary: The one who acts on behalf of another as a guardian, trustee, executor, administrator, receiver, or conservator.

Fungible commodity: A commodity of a nature that one part may be used in place of another part.

Goodwill: An intangible property such as the advantage or benefit received in property beyond its mere value. It is not confined to a name but can also be attached to a particular area where business is transacted, to a list of customers, or to other elements of value in business as a going concern.

Grantor: The one who transfers property to another.

Improvement: An addition to or partial replacement of property that adds to its value, appreciably lengthens the time you can use it, or adapts it to a different use.

Intangible property: Property that has value but cannot be seen or touched, such as goodwill, patents, copyrights, and computer software.

Listed property: Passenger automobiles; any other property used for transportation; and property of a type generally used for entertainment, recreation or amusement.

Nonresidential real property: Most real property other than residential rental property.

Placed in service: Ready and available for a specific use whether in a trade or business, the production of income, a tax-exempt activity, or a personal activity.

Property class: A category for property under MACRS. It generally determines the depreciation method, recovery period, and convention.

Recapture: To include as income on your return an amount allowed or allowable as a deduction in a prior year.

Recovery period: The number of years over which the basis of an item of property is recovered.

Remainder interest: That part of an estate that is left after all the other provisions of a will have been satisfied.

Residential rental property: Real property, generally buildings or structures, if 80% or more of its annual gross rental income is from dwelling units.

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Salvage value: An estimated value of property at the end of its useful life. Not used under MACRS.

Section 1245 property: Property that is or has been subject to an allowance for depreciation or amortization. Section 1245 property includes personal property, single purpose agricultural and horticultural structures, storage facilities used in connection with the distribution of petroleum or primary products of petroleum, and railroad grading or tunnel bores.

Section 1250 property: Real property (other than section 1245 property) which is or has been subject to an allowance for depreciation.

Standard mileage rate: The established amount for optional use in determining a tax deduction for automobiles instead of deducting depreciation and actual operating expenses.

Straight line method: A way to figure depreciation for property that ratably deducts the same amount for each year in the recovery period. The rate (in percentage terms) is determined by dividing 1 by the number of years in the recovery period.

Structural components: Parts that together form an entire structure, such as a building. The term includes those parts of a building such as walls, partitions, floors, and ceilings, as well as any permanent coverings such as paneling or tiling, windows and doors, and all components of a central air conditioning or heating system including motors, compressors, pipes and ducts. It also includes plumbing fixtures such as sinks, bathtubs, electrical wiring and lighting fixtures, and other parts that form the structure.

Tangible property: Property you can see or touch, such as buildings, machinery, vehicles, furniture, and equipment.

Tax-exempt: Not subject to tax.

Term interest: A life interest in property, an interest in property for a term of years, or an income interest in a trust. It generally refers to a present or future interest in income from property or the right to use property that terminates or fails upon the lapse of time, the occurrence of an event, or the failure of an event to occur.

Unadjusted basis: The basis of an item of property for purposes of figuring gain on a sale without taking into account any depreciation taken in earlier years but with adjustments for other amounts, including amortization, the section 179 deduction, any special depreciation allowance, any deduction claimed for clean-fuel vehicles or clean-fuel vehicle refueling property placed in service before January 1, 2006, and any electric vehicle credit.

Unit-of-production method: A way to figure depreciation for certain property. It is determined by estimating the number of units that can be produced before the property is worn out. For example, if it is estimated that a machine will produce 1000 units before its useful life ends, and it actually produces 100 units in a year, the percentage to figure depreciation for that year is 10% of the machine's cost less its salvage value.

Useful life: An estimate of how long an item of property can be expected to be usable in trade or business or to produce income.

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Index

To help us develop a more useful index, please let us know if you have ideas for index entries. See "Comments and Suggestions" in the "Introduction" for the ways you can reach us.

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Tax Publications for Business Taxpayers

See *How To Get Tax Help* for a variety of ways to get publications, including by computer, phone, and mail.

General Guides

- **1** Your Rights as a Taxpayer
- **17** Your Federal Income Tax
- **334** Tax Guide for Small Business
- **910** IRS Guide to Free Tax Services

Employer's Guides

- **15** (Circular E), Employer's Tax Guide
- **15-A** Employer's Supplemental Tax Guide
- **15-B** Employer's Tax Guide to Fringe Benefits
- **51** (Circular A), Agricultural Employer's Tax Guide
- **80** (Circular SS), Federal Tax Guide for Employers in the U.S. Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands
- **926** Household Employer's Tax Guide

Specialized Publications

- **225** Farmer's Tax Guide
- **463** Travel, Gift, and Car Expenses
- **505** Tax Withholding and Estimated Tax
- **510** Excise Taxes
- **515** Withholding of Tax on Nonresident Aliens and Foreign Entities
- **517** Social Security and Other Information for Members of the Clergy and Religious Workers
- **527** Residential Rental Property
- **534** Depreciating Property Placed in Service Before 1987
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- **560** Retirement Plans for Small Business
- **561** Determining the Value of Donated Property
- **583** Starting a Business and Keeping Records
- **587** Business Use of Your Home
- **594** The IRS Collection Process
- **597** Information on the United States-Canada Income Tax Treaty
- **598** Tax on Unrelated Business Income of Exempt Organizations
- **901** U.S. Tax Treaties
- **908** Bankruptcy Tax Guide
- **925** Passive Activity and At-Risk Rules
- **946** How To Depreciate Property
- **947** Practice Before the IRS and Power of Attorney
- **966** Electronic Federal Tax Payment System: A Guide to Getting Started
- **1544** Reporting Cash Payments of Over $10,000
- **1546** Taxpayer Advocate Service: Your Voice at the IRS

Spanish Language Publications

- **1SP** Derechos del Contribuyente
- **179** (Circular PR), Guía Contributiva Federal para Patronos Puertorriqueños
- **594SP** El Proceso de Cobro del IRS
- **850 (EN/SP)** English-Spanish Glossary of Words and Phrases
- **1544SP** Informe de Pagos en Efectivo en Exceso de $10,000

Commonly Used Tax Forms

See *How To Get Tax Help* for a variety of ways to get forms, including by computer, phone, and mail.

Form Number and Title		Catalog Number
W-2	Wage and Tax Statement	10134
W-4	Employee's Withholding Certificate	10220
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Sch D	Capital Gains and Losses	11338
Sch E	Supplemental Income and Loss	11344
Sch F	Profit or Loss From Farming	11346
Sch H	Household Employment Taxes	12187
Sch J	Income Averaging for Farmers and Fishermen	25513
Sch R	Credit for the Elderly or the Disabled	11359
Sch SE	Self-Employment Tax	11358
1040-ES	Estimated Tax for Individuals	11340
1040-X	Amended U.S. Individual Income Tax Return	11360
1065	U.S. Return of Partnership Income	11390
Sch D	Capital Gains and Losses	11393
Sch K-1	Partner's Share of Income, Deductions, Credits, etc.	11394
1120	U.S. Corporation Income Tax Return	11450
1120-S	U.S. Income Tax Return for an S Corporation	11510
Sch D	Capital Gains and Losses and Built-In Gains	11516
Sch K-1	Shareholder's Share of Income, Deductions, Credits, etc.	11520

Form Number and Title		Catalog Number
2106	Employee Business Expenses	11700
2210	Underpayment of Estimated Tax by Individuals, Estates, and Trusts	11744
2441	Child and Dependent Care Expenses	11862
2848	Power of Attorney and Declaration of Representative	11980
3800	General Business Credit	12392
3903	Moving Expenses	12490
4562	Depreciation and Amortization	12906
4797	Sales of Business Property	13086
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8300	Report of Cash Payments Over $10,000 Received in a Trade or Business	62133
8582	Passive Activity Loss Limitations	63704
8606	Nondeductible IRAs	63966
8822	Change of Address	12081
8822-B	Change of Address or Responsible Party—Business	57465
8829	Expenses for Business Use of Your Home	13232
8949	Sales and Other Dispositions of Capital Assets	37768
8959	Additional Medicare Tax	59475

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WHITE PAPER

April 2020

Underutilized Sources of Public Capital for the Clean Energy Sector

Even in uncomplicated times, accessing capital and other forms of financial support can be challenging. We summarize here a cross-section of federal and, on an exemplary basis, state financial support mechanisms currently available to the clean energy sector, beyond the historic, now waning Production Tax Credit and Investment Tax Credit. These programs—premised on the contribution to our innovation economy, domestic manufacturing and national security of renewables, energy efficiency solutions and storage systems—are available to developers, entrepreneurs, and investors. They offer a diverse quiver of arrows ranging from direct loans and grants, through loan guarantees and tax benefits, to opportunities for R&D collaboration with this nation's National Laboratories. We specifically highlight underutilized programs, but also include programs that, however well known in some circles, may now engage a broader coalition. Collectively, these financial support systems, some competitively awarded, are expected to allocate tens of billions of dollars across the spectrum of clean energy ventures and projects. They also may carry collateral benefits, reputational and otherwise.

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The Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") focused on providing quick and direct relief to businesses and individuals. It did not include provisions related to the federal wind production tax credit ("PTC") or the federal solar investment tax credit ("ITC"), tax credits that the energy sector employs to advance lower-cost capital. Nonetheless, various federal and state sources of capital and public support, including in the forms of grants and loan guarantees, remain available to developers, investors, and entrepreneurs in connection with renewables, energy efficiency solutions, and energy storage platforms.

We focus here on a cross-section of these financial mechanisms, premised on the innovation, domestic manufacturing, and national security value of renewables, energy efficiency solutions, and storage systems. To the extent that the clean energy sector experiences COVID-19-related disruptions in access to capital, possible solutions may include currently available federal and state support mechanisms, such as the underutilized federal New Markets Tax Credit ("NMTC") program and the federal Rural Energy for America Program ("REAP") renewables-based loans, loan guarantees, and grants. In addition, we highlight comparable mechanisms, including innovation-based grants offered by the U.S. Department of Energy ("DOE"), and states, particularly the New York State Energy Research & Development Agency ("NYSERDA") and the Massachusetts Clean Energy Center ("MassCEC"). Finally, we summarize the current status of the PTC and ITC.

RENEWABLES AND EFFICIENCY GRANT, LOAN GUARANTEE, AND TAX CREDIT PROGRAMS

The NMTC program is designed to incentivize community development, job creation, and economic growth by attracting private investment to underserved communities. Approximately 40% of the U.S. census tracts qualify for NMTC investment—broadly, that encompasses census tracts where the individual poverty rate is at least 20% and the median family income does not exceed 80% of the area median. The NMTC program allows qualifying individual and corporate taxpayers to receive federal income tax credits in exchange for equity investments in vehicles certified as Community Development Entities ("CDEs") by the U.S. Treasury Department under its Community Development Financial Institutions Fund (the "CDI Fund"). CDEs that receive tax credit allocation authority under the program include U.S. corporations or partnerships that provide loans, investments, or financial counseling in low-income urban and rural communities. A CDE investor will receive a tax credit equal to 39% of its investment over a seven-year period, separate and apart from its returns on that investment. Accordingly, an NMTC investment can be very attractive to a CDE investor. CDEs then use that investment capital to provide flexible, affordable financing for environmentally sustainable projects within those underserved communities. From 2003 through late 2019, this program has allocated $52B in tax credits, including for wind projects, across all 50 states, the District of Columbia, and Puerto Rico. The NMTC is set to expire on December 31, 2020, but has previously been extended and is being considered for extension once again. As such, new allocations under the NMTC program will end in 2020 unless Congress acts. Various states also have NMTC programs.

Under REAP, the U.S. Department of Agriculture ("DOA") provides agricultural producers and rural small businesses with loan guarantees for renewable energy systems, including small and large solar and wind generation projects, as well as hydrogen, biomass, and geothermal projects. Entities that earn at least 50% of their gross income from agricultural operations qualify as "agricultural producers" under REAP and small businesses in municipal areas (i.e., cities or towns) with fewer than 50,000 inhabitants generally qualify as "rural small businesses" thereunder. REAP provides loan guarantees for up to 75% of total eligible project costs.[1] Applicants must provide at least 25% of the project costs and demonstrate sufficient revenue to repay the loan and cover project operation and maintenance expenses. In addition to loan guarantees, REAP provides grant funding to agricultural producers and rural small businesses to install renewable energy systems or make energy efficiency improvements. Renewable energy system grants range from $2,500 to $500,000, can be used to fund up to 25% of total eligible project costs, and can be combined with loan guarantees up to specified limits. Through REAP, the DOA has awarded approximately $1.3 billion in loan guarantees and $42 million in grants for nearly 350 wind energy systems to date.

DOE's loan guarantee program, administered through its Loan Programs Office ("LPO"), provides financing solutions to large-scale energy infrastructure projects as part of a mandate in the Energy Policy Act of 2005 (with regulations amended in

late 2016).[2] Up to $4.5 billion is currently available in loan guarantees for innovative (so-called "New or Significantly Improved Technology") and energy efficiency projects, with nearly $18 billion available as direct loans for advanced vehicles manufacturing. Obtaining loans and loan guarantees can be a significant undertaking. Further, the program is not without substantial cost to the applicant, including DOE's administrative costs, costs attributable to the applicant's credit risk and a cost allocation based on project risk. Nonetheless, an initial consultation with the LPO is on a "no fee, no commitment" basis, and therefore worth consideration. Further, our experience is that such programs can offer substantial direct and indirect value, including in the latter category reputational value. Through 2019, the LPO has issued more than $35 billion in loans and loan guarantees for more than 30 projects, with an overall positive performance record.

COMPETITIVE CLEAN ENERGY INNOVATION AND DEPLOYMENT OPPORTUNITIES

COVID-19 has prompted a renewed focus on research and development ("R&D"), domestic innovation, and energy security. To that end, we highlight certain R&D and commercialization grants that may be available for energy sector participants beyond the current Small Business Administration ("SBA") mechanisms in the CARES Act. These opportunities cover all stages of business activities, from R&D to project deployment, with a focus on innovative clean energy, and offer a broad range of direct and indirect benefits, including non-dilutive capital, independent technical validation, and the opportunity for access to extraordinary equipment, systems, and personnel. Awards are generally competitive (i.e., merit based), in some cases (including as a result of the Energy Policy Act of 2005) require impartial assessment of scientific or technical merit, and often reward public-private partnerships ("P3s"). DOE has deployed approximately $2B annually in the form of grants and cooperative agreements to public and private entities, including nonprofits.

- DOE's Office of Energy Efficiency and Renewable Energy ("EERE") offers grants and cooperative agreements to encourage R&D and deployment of a broad range of renewable energy, energy efficiency, and related technologies. Funding opportunities vary, but typically are focused on technology or systems development, not on startup funding, which is the focus of other DOE programs (including those noted below). Unsolicited proposals may be submitted, but must conform to applicable regulatory and guidance standards. Businesses in nearly every state have received EERE support. Energy efficiency includes innovation in plastics recycling and reductions (for example, highly recyclable or biodegradable plastics). While there is a wide range in terms of award amount, awards in the $1 million to $3 million range are typical at the lower end and often run for 12 to 36 months. Here is a link to open funding opportunities or solicitations, some of which reflect COVID-19 extensions.

- DOE also has multiple, sector-based divisions that generate, issue, and award competitively sourced grants. For example, DOE's Wind Energy Technologies Office ("WETO") focuses on technological developments designed to improve the reliability and affordability of wind energy and address barriers to deployment via competitively sourced grants focused on more efficient technologies that lower the cost of wind energy. DOE's Solar Energy Technology Office ("SETO") does the same for the solar sector, focusing on photovoltaics, concentrating solar power and systems integration. Demonstration projects have received such grants and SETO recently featured a grant for integrated thermal energy storage and Brayton cycle equipment demonstrations of $39M for one to two projects. The EERE link above includes these opportunities. Moreover, each division hosts webinars that are useful for first-time applicants.

- DOE's Advanced Research Projects Agency-Energy ("ARPA-E") provides grants for applied R&D related to advanced or transformative technologies addressing energy creation, distribution, and use. It is ideally suited to disruptive technologies, some of which may be too early-stage for private-sector investment alone. ARPA-E advances disruptive technologies with the potential to radically improve national and economic security, as well as our collective environmental well-being. ARPA-E remains

a well-known resource in the clean energy venture community, and the breadth of its awards is noteworthy, with recent funding announcements focused on ambient plastics reductions, not to mention fusion.

- DOE's Office of Technology Transitions Technology Commercialization Fund ("TCF") matches funds from private partners and provides equipment, services, and personnel, to promote promising energy technologies developed at DOE's National Laboratories including via cooperative research and development agreements ("CRADAs") governing joint development work.

Various states have undertaken clean energy initiatives, some modelled on or synergistic with federal programs. We highlight two such programs here, again on an exemplary basis.

- In order to support advancement of New York's carbon neutral electricity sector, innovation economy, and job growth, NYSERDA funds all aspects of the business cycle for a broad range of technologies, including Smart Grid technologies for New York-based businesses. Multi-year funding totals in the billions, with substantial price support in the form of offtake agreements to the wind sector. For example, NYSERDA's Storage Incentives offer a variety of incentives and support for storage innovation, including seed capital and grants. Here is a link to the NYSERDA energy storage program. The New York Green Bank, a specialized financial entity and division of NYSERDA, employs its own parallel strategies to advance private finance of clean energy technologies, systems, and projects, typically by leading rounds in comparatively small investments.

- MassCEC, the Massachusetts counterpart to NYSERDA, has an express mission of supporting innovators, entrepreneurs, and businesses through the so-called "valley of death" that new businesses in emergent sectors can experience. Among its many programs, the MassCEC adds its support or amplifies federal awards issued by the DOE or ARPA-E, among others, with up to $500,000 of additional capital. MassCEC provides seed investment to advance and commercialize clean energy technologies and businesses in the form of convertible notes up to $250,000. Here is a link to each MassCEC program.

WANING CLEAN ENERGY TAX CREDITS

Two tax credits, the PTC and the ITC, have played a historically important role in U.S. renewables development. The PTC allows owners and developers of both onshore and offshore wind energy facilities to claim a federal income tax credit on every kilowatt-hour of electricity generated during the ten year period after a facility is placed in service. For facilities that break ground from 2017 through 2020, the amount of the allowable credit is based on when the project commences construction. The PTC was scheduled to phase-down over time and expire in 2020 and therefore would have been unavailable to projects beginning construction after 2019, but was extended and increased during a single additional year, allowing specified renewables projects that commence construction in 2020 to be eligible for a 60% PTC.[3] Because the revised phase-down schedule actually increases (in an out-of-step fashion) the credit for projects beginning construction in 2020, projects may undertake, consistent with IRS guidance, to analyze and shift the "beginning of construction" threshold so as to fall within the 2020 year class and accordingly claim a 60% PTC, rather than a 40% PTC for projects commencing construction in 2019. Tax credit insurance has played, and will continue to play, an important role in these transactions. Currently, there is no PTC for projects for which construction begins after 2020.

The ITC is a federal income tax credit for capital investments in renewable energy projects. Unlike the PTC, the ITC is a one-time credit based on the investment value, earned when the project is placed into service. The ITC is particularly significant for capital-intensive projects, such as solar or offshore wind, but is most commonly used today for solar projects. Nonetheless, the ITC is phasing down. With respect to the ITC, owners and developers of large-scale wind energy facilities that commence construction prior to 2021 can elect to claim the ITC in lieu of the PTC, with some noteworthy nuances. For large-scale wind projects that elect to use the ITC instead of the PTC, the credit is reduced from the traditional 30% to 18% if construction begins in 2020; for solar projects, the credit is reduced from 30% to 26% if construction begins in 2020 and to 22% if construction begins in 2021. Currently, there is no ITC available for projects that commence construction after 2020 (for most wind projects) and 2021 (for most solar projects).

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ENDNOTES

1 REAP regulations are available at 7 C.F.R. § 4280.101, Subpart B (final rules promulgated with useful commentary at 79 Fed.Reg. 78220 (December 29, 2014)).

2 Current regulations are available at 10 C.F.R. Part 609 (final rule promulgated with useful commentary at 81 Fed.Reg. 90699 (December 15, 2016)).

3 Thus, current PTC eligibility is as follows: 100% PTC if construction began during 2016 or earlier; 80% PTC if construction began during 2017; 60% PTC if construction began during 2018; 40% PTC if construction began during 2019; and 60% PTC if construction begins during 2020.

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DEALFLOW

kWh analytics

EXCLUSIVE INSIGHTS ON SOLAR ASSETS: Q3 & Q4 2020

The DealFlow newsletter is part of a suite of exclusive content created by kWh Analytics. Others in the series include the Solar Lendscape, a listing of all active lenders and tax-equity providers in the solar market, the #Solar100, our interview series with luminaries and thought leaders on emerging topics in the solar finance ecosystem, and the Solar Risk Assessment, an industry-leading report produced in collaboration with 9 other solar industry experts to share the latest insights on solar risk with the industry.

Despite the pandemic, the second half of 2020 proved to be an active market with 30+ separate M&A-related transactions, 40+ asset and corporate financings, and 15+ new corporate PPAs.

For more of the inside scoop, check out kWh Analytics in Norton Rose Fulbright's Currents Episode 149, "2020 Lendscape Update: The Refinancing Boom" and CleanCapital's Expert's Only Episode 87, "Solar Risk Management with Jason Kaminsky," our COO. The episodes spotlight trends to watch in 2021, including upcoming project refinancing opportunities and the adoption of Solar Technology Asset Risk (STAR) reports by banks and asset managers for project financings, M&A, and ongoing asset management.

CORPORATE AND ASSET M&A TRANSACTIONS

Date	Seller	Buyer	Size	Description
6/23/20	First Solar	Goldman Sachs Renewable Power	123 MW	Goldman Sachs Renewable Power acquired the 123 MW American Kings Solar project in June 2020. The project is backed by a 15-year PPA with Southern California Edison.
6/30/20	Osaka Gas Co	Axium Infrastructure	74 MW	Osaka Gas Co., Ltd., has sold its indirect 50% equity ownership of the Aurora Solar portfolio to Axium Infrastructure, an independent portfolio management firm that invests in core infrastructure assets. The 74MW, nine-project solar portfolio has operating facilities located in Ontario, Canada. CohnReznick Capital advised this deal.
7/1/20	Coronal	Capital Dynamics	353 MW	Capital Dynamics completes the acquisition of a 353 MW operating solar portfolio from Coronal Energy. The portfolio comprises of 16 operating plants located in Arizona, California, Florida, Virginia, Tennessee, and Ontario. MUFG Union Bank, Sumitomo Mitsui Banking Corp., and Commonwealth Bank of Australia served as coordinating lead arrangers for the acquisition financing.
7/2/20	Macquarie Capital		3.6 GW	Macquarie Capital's Green Investment Group put up for sale its Class A equity interest in Candela Renewables. Candela has a 3.6 GW development pipeline of utility-scale projects
7/2/20	Oak Leaf Energy	Distributed Solar Development	7.9 MW	Distributed Solar Development successfully acquires community solar portfolio from Oak Leaf Energy Partners. The portfolio comprises of four solar projects located in the greater Denver area.
7/7/20	DIF Capital Partners		37 MW	DIF Capital Partners is selling 50% of its stake in two utility-scale solar projects it co-owns with EDP Renewables. The projects, Lone Valley I and Lone Valley II are located in San Bernardino county California and combined are 37 MWs. Both assets have investment-grade offtakers for 14 remaining years.
7/8/20	D.E. Shaw Renewable Investments		402 MW	D.E. Shaw Renewable Investments (DESRI) is putting up for sale a 502 MW portfolio of operating and contracted solar projects in California, Mississippi, Oregon and Texas.

7/9/20	Longroad Energy	Ørsted	294 MW	Longroad completes the financing and sale of Muscle Shoals Solar, a 294 MW project located in Alabama to Ørsted. The project is expected to come online in 2021. Wells Fargo is the sole tax equity investor in the project.
7/14/20	NextEra Energy		187.5 MW	NextEra Energy is considering sale of part or entire equity interest in its Project Rocket City solar project, a 187.5 MW project located near Huntsville, Alabama. Marathon Capital is advising on the sale process. The project is expected to COD in December 2021.
7/21/20	Ameresco	Greenbacker	5.9 MW	Greenbacker successfully acquired a 5.9 MW portfolio of solar projects form Ameresco.
7/27/20	Goldman Sachs Renewable Power	First Solar	123 MW	Goldman Sachs Renewable Power acquires 123 MW American Kings Solar project in California from First Solar at the end of June 2020.
7/31/20	Public Service Enterprise Group (PSEG)		480 MW	PSEG announces decision to consider the sale of its solar portfolio, which consists of 480 MWdc across 25 states.
8/14/20	Kruger Energy	Ecoplexus	537 MW	CohnReznick Capital advised Kruger Energy on its successful deal to sell a 523 MW development-stage solar portfolio comprised of five assets in Georgia and Tennessee to Ecoplexus.
8/17/20	Cypress Creek Renewables	Dominion Energy	62.5 MW	Dominion acquired 62.5 MW Madison Solar project in Orange County, Virginia from Cypress Creek Renewables. The project is expected to be placed in service in Q2 2022. The project will power Northrop Grumman's manufacturing and office operations.
8/25/20		ReneSola Power	200 MW	ReneSola Power acquired 200 MW of utility projects in Pennsylvania, California, New York, Maine, Illinois, and Arizona for $8mm from an undisclosed US-based developer.
9/2/20	Cypress Creek Renewables	Helios Infrastructure	195 MW	Helios Infrastructure, a joint Nationwide and Sol Systems venture, purchased four operating projects in Texas and 20 projects in North Carolina from Cypress Creek Renewables, totaling the 195 MW.
9/14/20	Solar Frontier	X-Elio	66 MW	Solar Frontier Americas Development sold its 66 MW Midway I project in Imperial County to X-Elio.
9/28/20	LS Power	Capital Dynamics	316 MW	Clean Energy Infrastructure, a part of Capital Dynamics, acquired three solar projects from LS Power in Q4 2020. The portfolio includes 316 MW of operating projects in California, Arizona, Delaware.
10/8/20	Vivint	Sunrun	$3.2bn	Sunrun acquired Vivint Solar. The deal was completed in Q3 of 2020 worth $3.2bn. Sunrun acquired Vivint Solar in an all-stock transaction. The combined company owns 3 GW of solar.
10/21/20	PNM Resources	Avangrid	$8.3bn	Avangrid and PNM announced plans to merge. The resulting merger will include 10 regulated utilities in six states and renewable operations in 24 states. The transaction represents a combined $8.3bn enterprise value.
10/26/20	Capital Dynamics	Alliant	115 MW	Alliant acquired a 115 MW solar portfolio from Capital Dynamics. The portfolio includes two projects in Wisconsin that will become operational by 2023.
11/3/20	NextEra Energy	NextEra Energy Partners	1,000 MW	NextEra Energy sold a 90% interest in a 1,000 MW portfolio of renewable assets for $1.3bn to NextEra Energy Partners and a consortium of private infrastructure investors led by KKR in two

				transactions. The projects are located in Texas, Oklahoma, Florida, Arizona, Maine, and Kansas.
11/3/20	8minute	Skyline Renewables	250 MW	Skyline Renewables acquired the 250 MW Galloway solar project in Texas from 8minute Solar Energy. The solar project will come online by the end of 2021.
11/10/20	GE Renewable Energy	BlackRock Real Assets		Blackrock acquired the remaining 20% stake in Distributed Solar Development (DSD). Blackrock now owns 100% of DSD. The investment will allow BlackRock to fund near-term growth.
11/16/20	Broad Reach Power	Greenbacker Renewable Energy Company	80 MW	Greenbacker Renewable Energy Company (GREC) purchased a 80 MW solar project in South Dakota from Broad Reach Power. The project will reach COD by the end of 2022.
11/17/20	NRG	Spruce Finance	60 MW	Spruce Finance acquired a portfolio of 8,984 rooftop solar systems from NRG. The portfolio totals 60 MW.
11/17/20	WEC Energy Group	Spruce Finance	277 MW	Spruce Finance acquired a portfolio of 1,047 solar rooftop assets, which Spruce had already been managing.
11/24/20	Renewable Energy Systems	Cubico Sustainable Investments	270 MW	Cubico acquired two solar PV projects, totaling 270 MW in Mississippi and Arkansas from Renewable Energy Systems (RES).
12/3/20	Cypress Creek Renewables	CarVal Investors	6.35 MW	Cypress Creek Renewables sold two community solar projects to CarVal Investors. The projects total 6.35 MW and were developed under the Solar Massachusetts Renewable Target (SMART) program.
12/9/20	BayWa r.e.	Energy Infrastructure Partners	$642.3mm	BayWa r.e. sold a 49% stake of its company to Energy Infrastructure Partners for $642.3mm. BayWa AG will remain the group's majority shareholder with a 51% stake.
12/10/20	Exelon	Brookfield	360 MW	Exelon Generation sold 360 MW of solar generation in operation or under construction for $810mm.
12/14/20	DIF Capital Partners	Munich Re	30 MW	DIF Capital Partners sold a 50% stake in two solar projects in San Bernardino County, California.
12/22/20	rPlus Energies	Greenbacker Renewable Energy Company	80 MW	Greenbacker Renewable Energy Company (GREC) purchased a 80 MW solar project in Carbon County, Utah. The project will reach commercial operations in late 2021 and will provide power to Facebook via a PPA.
12/23/20		Altus Power	100 MW	Altus Power acquired 100 MW of distributed solar assets in California, Maryland, Massachusetts, Minnesota, New York and Vermont.

CORPORATE & ASSET FINANCING

Date	Developer	Financier	Size	Description
6/1/20	Sunnova	Undisclosed	47MW	Sunnova Energy International Inc. closed on a tax equity investment for the 47 MW TEPIV D fund of residential solar projects across the U.S. CohnReznick Capital advised the successful deal.
6/26/20	Copenhagen Infrastructure Partners	Undisclosed	347MW	Copenhagen Infrastructure Partners closed on a tax equity investment for a 347 MW utility-scale solar project in Texas. CohnReznick advised the deal.
7/2/20	ENGIE	Hannon Armstrong Sustainable	$150mm	Hannon Armstrong Sustainable Infrastructure Capital (HASI) has completed an initial $150mm investment into a partnership with ENGIE. The initial investment will be supplemented with an additional $390mm in contemplated investments. The investment

		Infrastructure Capital		provides HASI with a preferred equity interest and 49% of distributions to a portfolio of 2.3 GW of wind and utility-scale solar assets.
7/7/20	Sunrun and Vivint Solar		$3.2bn	Sunrun has agreed to acquire Vivint Solar for an enterprise value of $3.2bn. The acquisition is expected to save $90mm a year in expenses and support Sunrun's growth into residential storage and long-term grid services play.
7/7/20	Standard Solar	Fifth Third Bank, National Association and IBERIABANK	$105mm	Standard Solar closed a tax equity commitment of $105mm to finance 9 distributed generation solar projects across Arizona, California, Massachusetts, New York and Rhode Island. Tax equity commitments came from Fifth Third Bank, National Association and IBERIABANK.
7/8/20	Global Atlantic Financial Group	KKR	$4.4bn	KKR & Co. agrees to acquire Global Atlantic Financial Group for $4.4bn. Global Atlantic Financial Group currently manages $70bn of assets, which will bring KKR's total assets under management to $207bn.
7/9/20	Longroad Energy	Wells Fargo	294 MW	Wells Fargo is the sole tax equity investor in Longroad Energy's 294 MW Muscle Shoals Solar project, located in Alabama.
7/10/20	sPower	Undisclosed	620MW	CohnReznick advised sPower on its closing of a $700 million credit facility for the Spotsylvania Solar Energy Center in Spotsylvania County, Virginia. At 620 MW, this is the largest solar project east of the Rockies and the largest single-asset financing in sPower's history.
7/14/20	Wunder Capital	Ares Management, Cyrus Capital Partners and Keyframe Capital Partner	$100mm	Standard Solar closed a tax equity commitment of $105mm to finance 9 distributed generation solar projects across Arizona, California, Massachusetts, New York and Rhode Island. Tax equity commitments came from Fifth Third Bank, National Association and Iberiabank.
7/15/20	Recurrent Energy	Nord/LB	$282mm	Recurrent Energy closed a construction loan of $282mm from Nord/LB to fund its 310 MW Maplewood solar project in Texas. While Nord/LB served as coordinating lead arranger, BayernLB, EDC, National Bank of Canada and Rabobank also participated in the debt arrangement.
7/17/20	sPower	HSBC	618 MW	sPower closed a $704mm debt financing round to support its 618 MW Highlander solar project in Virginia. HSBC led the syndication with eight other lenders, including CaixaBank, CIBC, Citi, Credit Agricole, Helaba, National Bank of Canada, Societe Generale and Banco Sabadell.
7/20/20	Pine Gate Renewables	CIT Group	$126mm	Pine Gate Renewables closed a $126mm financing round for its 108 MW Trent River Solar project in North Carolina. CIT Led the financing.
7/27/20	sPower	HSBC	$700mm	sPower closed a $700mm term loan financing for its 620 MW Spotsylvania Solar Energy Center in Virginia. HSBC led the financing. Other lenders included La Caixa, CIBC, National Bank of Canada, Citibank, Societe Generale, Landesbank, and Banco de Sabadell.
7/27/20	DE Shaw Renewable Investments	Credit Suisse		DE Shaw Renewable Investments (DESRI) obtained long-term debt for an unspecified amount to finance future acquisitions. Credit Suisse led the financing, which also included Zions Bancorporation NA.
8/5/20	True Green Capital Management	Investec	550 MW	True Green Capital Management signed a revolving credit facility with Investec to support its distributed power generation portfolio build out.
8/5/20	Stonepeak		$2.5bn	Stonepeak raised an additional $2.5bn for its fourth flagship infrastructure fund and its maiden renewables vehicle. They're expected to reach final close in Q1 2021

8/13/20	EDF North America	Masdar	1.6 GW	Masdar acquired a 50 percent stake in EDF North America's 1.6 GW portfolio of wind, solar, and storage projects.
8/19/20	Duke Energy	Goldman Sachs	$109.4mm	Duke Energy Renewables announced a closing of $109.4mm in preferred tax equity from Goldman Sachs' Alternative Energy Investing Group on its portfolio of 75 MW of solar and solar plus storage projects in Arizona, California, Colorado, Hawaii, Massachusetts, and Texas.
8/19/20	Recurrent Energy	CIT	$162mm	CIT led a $162mm financing round for Recurrent Energy's Pflugerville Solar Farm, a 144 MW solar project. The project will provide electricity to Austin Energy.
8/25/20	Pattern Energy	RBC Community Investments, ING	105 MW	Pattern Energy completed financing and started construction on its 105 MW Phoenix Solar Project in Fannin County, Texas. ING provided construction and term project financing and RBC Community Investments provided tax equity.
8/27/20	Recurrent Energy	Nomura	$75mm	Nomura provided a $75mm loan to Recurrent Energy to accelerate its development activities in the US and Canada.
8/28/20	Longroad Energy	US Bank, CIT	331 MW	Longroad Energy Holdings closed financing and started construction on its Prospero 2 Solar Project, a 33 MW project in in TX. The project will come online in Q2 of 2021. US Bank provided tax equity and CIT led the construction and term lending. Other lenders include Zions, Rabobank, HSBC, Commerzbank, Siemens, and National Australia Bank.
8/28/20	Terra-Gen	First Stake Investments		First State Investments (FSI) acquired a 40% stake in Terra Gen from Energy Capital Partners.
9/23/20	SunPower	Hannon Armstrong Sustainable Infrastructure Capital, Bank of America		SunPower secured financing commitments from Hannon Armstrong Sustainable Infrastructure Capital and other providers for its residential solar lease program and its new solar plus storage program. The fund will help meet customer demand through mid-2021. Bank of America acted as the sole structuring and placement agent for the multi-draw term loan.
9/24/20	Palladium Energy	Inverdale Energy Partners	500 MW	Palladium Energy entered into a joint venture agreement with Inverdale Energy Partners to form Palladium Energy Development. This company will develop an initial portfolio of 500 MW of utility-scale solar and solar plus storage projects in the US.
9/25/20	Amp	US Bank, KeyBank	$100mm	Amp announced it closed financing on its 29.4 MW Massachusetts Community Solar portfolio, valued at $100mm. KeyBank will provide construction and term debt and US Bank will invest the tax equity for the portfolio.
10/2/20	Lightsource BP	Undisclosed	300 MW	Lightsource bp closed on a tax equity investment for the 300MW Bighorn Solar facility on a deal advised by CohnReznick Capital. Located in Pueblo, Colorado, the project is currently under construction and will generate power for the local steel mill upon commercial operation in late 2021.
10/21/20	Capital Dynamics, Sol Systems	Bank of America	76 MW	Bank of America will provide tax equity to finance Capital Dynamics and Sol System's portfolio of solar projects. The portfolio totals 76 MW. The tax equity commitment will be delivered in two tranches.
10/30/20	Cypress Creek Renewables	BNP Paribas	92 MW	Cypress Creek Renewables announced it completed a tax equity buyout and refinancing of a project-level debt for 92 MW of its solar portfolio in North Carolina. The move makes Cypress Creek the sole owner of these projects. BNP Paribas acted as the primary lender and lead arranger for the transaction.
11/13/20	Cypress Creek Renewables	Investec Power and Infrastructure Finance	$200mm	Cypress Creek Renewables completed a $200mm debt financing deal for the holding company that owns its 1.6 GW of solar parks across the US. The portfolio includes 200 solar plants and energy storage facilities across 13 states. Investec Power

				Infrastructure provided debt. Others involved include Credit Agricole, East West Bank, and Silicon Valley Bank.
11/13/20	Ameresco	Fifth Third Bank	$30mm	Ameresco closed a $30mm construction loan facility to finance solar projects and assets. Fifth Third Bank provided the loan.
11/18/20	sPower, AES			AES Corporation announced an agreement with Alberta Investment Management Corporation (AIMCo) to merge sPower with AES's clean energy development business. Future projects developed from the combined 12 GW pipeline will be owned 75% by AES and 25% by AIMCo.
11/18/20	Summit Ridge Energy	Undisclosed	27 MW	Summit Ridge Energy secured tax equity financing for a 27MW community solar portfolio. CohnReznick Capital advised this deal.
11/24/20	Nautilus	Credit Suisse	$95mm	Nautilus Solar Energy closed a $95mm tax equity financing commitment with an affiliate of Credit Suisse. The facility will provide competitive long-term financing for 14 community solar projects across Rhode Island, Maryland, New York, and Minnesota, totaling 55 MW. All projects will be in service in 2020.
12/1/20	Loanpal	Goldman Sachs, Blackstone Credit, Goodfinch	$434mm	Loanpal closed a securitization of $434mm of Loanpal solar loans previously purchased by Goldman Sachs, Blackstone Credit, and Goodfinch. This represents the largest securitization of residential solar loans to date.
12/4/20	Capital Dynamics	MUFG	$327mm	Capital Dynamics closed financing for a solar project on the Moapa River Indian Reservation in Nevada. The financing included $327mm in credit led by MUFG Union Bank. This includes $202mm construction to term loan facility with a tenor of construction plus five years.
12/4/20	7X Energy	Undisclosed	250 MW	CohnReznick Capital advised 7X Energy, Inc. on its successful closing of a tax equity commitment for its 250MW Taygete I solar project. Located in Pecos County, Texas, Taygete I is expected to reach full commercial operation in early 2021.
12/8/20	Engie	Hannon Armstrong	$172mm	Engie announced a partnership with Hannon Armstrong to jointly invest in a portfolio of DG solar and solar plus storage assets across the US. The portfolio includes community solar and commercial and industrial projects across the US.
12/10/20	Tokyo Gas Americas	Undisclosed	631 MW	CohnReznick Capital advised Tokyo Gas America on its successful closing of a tax equity investment for the 631MW Aktina Solar Project, located in Texas.
12/11/20	Swell	Ares Management, Aligned Climate Capital	$450mm	Swell Energy created a VPP Financing Vehicle to support up to $450mm of capital investment for its nationwide VPP portfolio in partnership with Ares Management Corporation and Aligned Capital Climate.
12/18/20	Apex	Zoma Capital, Plexus Solutions	$200mm	Apex Clean Energy closed its financing round with $200mm to develop more utility-scale wind, solar and storage projects in the US. Financing was led by Zoma Capital and Plexus Solutions.
12/21/20	Invenergy	Caisse de dépôt et placement du Québec (CDPQ)	$1bn	Canadian pension fund Caisse de dépôt et placement du Québec (CDPQ) invested $1bn in Invenergy Renewables.
12/23/20	Clearway	Hannon Armstrong	$950mm	Hannon Armstrong and Clearway Energy jointly invested $950mm in a nearly 2 GW portfolio of existing and new wind, solar, and energy storage projects.
12/30/20	Lightsource BP	Undisclosed	316 MW	CohnReznick Capital advised Lightsource bp on its closing of a tax equity investment for a 316MW solar portfolio. The portfolio consists of two projects located near Dallas, TX – Elm Branch Solar (163MW) and Briar Creek Solar (153MW).

POWER PURCHASE AGREEMENTS (PPAs)

Date	Developer	Financier	Size	Description
7/8/20	Duke Energy, NRG Energy, NativeEnergy and Birdseye Renewable Energy	Bank of America	200 MW	Bank of America signed 10 solar purchase agreements to power its operations in North Carolina, Texas and South Carolina. Deals were completed with several developers to support Bank of America's commitments to being carbon neutral.
7/20/20	NextEra	Northern Indiana Public Service Company (NIPSCO)	300 MW	Northern Indiana Public Service Company (NIPSCO) signed two 20-year PPAs with NextEra for solar projects in central Indiana. The projects were selected via a Request for Proposal (RFP).
7/20/20	Origis Energy	Gainesville Regional Utilities	50 MW	Gainesville Regional Utilities (GRU) signed a PPA for a 50 MW solar project that includes 12 MW of storage. The project will be completed in late 2022.
7/21/20	Sol Systems	Microsoft	500 MW	Sol Systems and Microsoft announced an initiative to develop a portfolio of over 500 MW of solar projects. Sol Systems will finance, develop and operate the portfolio and Microsoft will be the offtaker. As part of the initiative, Sol Systems and Microsoft will invest $50mm for community-led grants and investments.
7/30/20	EDF	NV Energy	200 MW	NV Energy signed a PPA with EDF for a 200 MW solar project with 180 MW battery storage. The project is located in Nevada and will come online by the end of 2023.
7/31/20	Bullfrog Power, BluEarth Renewables	RBC	39 MW	RBC signed a PPA to receive power from two solar farms, totaling 19 MW and 20 MW respectively. Construction will begin in April 2021.
9/10/20	DE Shaw Renewable Investments	Facebook, PacifiCorp	155 MW	DE Shaw Renewable Investments announced Facebook and Rocky Mountain Power signed PPAs for solar projects in Utah. The projects total 155 MW and will be in operation in 2022.
9/10/20	8minute	Clean Power Alliance	400 MW	Clean Power Alliance signed a 15-year PPA with 8minute Solar Energy. The PPA will provide 400 MW of energy to Californians. The project will be operational in 2023.
9/15/20	Duke Energy	Duke University	101 MW	Duke University signs a new agreement with Duke Energy to source renewable power from three solar projects across North Carolina, totaling 101 MWs.
9/22/20	Lightsource	L3Harris Technologies	100 MW	L3Harris Technologies signed a Virtual PPA (VPPA) with Lightsource BP for up to 100 MW of capacity from a new solar farm in Texas. The project is expected to be in operation in 2H21.
9/29/20	DE Shaw Renewable Investments	Massachusetts and Rhode Island Municipal Utilities	50 MW	DE Shaw Renewable Investments executed PPAs with 19 Massachusetts and Rhode Island municipal utilities. The deal was facilitated by Energy New England. The 25-year agreement will supply 50 MW of energy to the utilities when it comes online in 2023.
10/21/20	Capital Power	Duke Energy Carolinas	160 MW	Duke Energy Carolinas signed a 20-year PPA with Capital Power Corporation for three solar projects totaling 160 MW in North Carolina.
10/21/20	EDP		100 MW	EDP executed a 15-year PPAs for two solar farms totaling 100 MW. EDP did not release the details of the electricity purchaser. The projects will come online in 2022.
12/1/20	Sunpin Solar	Constellation New Energy	70 MW	Constellation New Energy signed at 12-year PPA with Sunpin for 70 MWs from its Titan Solar 1 project in Imperial County, California.
12/4/20	Savion	Dominion Energy	75 MW	Savion signed a PPA for 75 MW of renewable energy from a solar project in Southwest Virginia owned by Dominion Energy.

12/18/20	Capital Dynamics	Northern Indiana Public Service Company	280 MW	Northern Indiana Public Service Company (NIPSCO) signed a PPA with Capital Dynamics for 280 MW of solar.

Part III. Administrative, Procedural, and Miscellaneous

Designated Qualified Opportunity Zones under Internal Revenue Code § 1400Z–2

Notice 2018–48

PURPOSE

This notice lists the population census tracts the Secretary of the Treasury (Secretary) designates as qualified opportunity zones (Zones).

BACKGROUND

Section 13823 of "An Act to provide for reconciliation pursuant to titles II and V of the concurrent resolution on the budget for the fiscal year 2018," P.L. 115–97, which was enacted December 22, 2017, amended the Internal Revenue Code (Code) by adding §§ 1400Z–1 and 1400Z–2. Section 1400Z–1(b)(1)(A) of the Code allows the Chief Executive Officer (CEO) of each State to nominate a limited number of population census tracts to be designated as Zones for purposes of §§ 1400Z–1 and 1400Z–2.

Revenue Procedure 2018–16, 2018–9 I.R.B. 383, provided guidance to State CEOs on the procedure for making these nominations. Section 1400Z–1(b)(1)(B) of the Code provides that after the Secretary receives notice of the nominations, the Secretary may certify the nominations and designate the nominated tracts as Zones.

LIST OF DESIGNATED QUALIFIED OPPORTUNITY ZONES

Following is the complete list of all population census tracts that the Secretary designated as Zones for purposes of §§ 1400Z–1 and 1400Z–2. The Internal Revenue Service will be governed by this list in administering § 1400Z–2.

State	County	Census Tract Number	Tract Type	ACS Data Source
Alabama	Autauga	01001020700	Low-Income Community	2011–2015
Alabama	Baldwin	01003010200	Low-Income Community	2011–2015
Alabama	Baldwin	01003010400	Non-LIC Contiguous	2011–2015
Alabama	Baldwin	01003010500	Low-Income Community	2011–2015
Alabama	Baldwin	01003010600	Low-Income Community	2011–2015
Alabama	Baldwin	01003011501	Non-LIC Contiguous	2011–2015
Alabama	Baldwin	01003011502	Low-Income Community	2011–2015
Alabama	Barbour	01005950100	Low-Income Community	2011–2015
Alabama	Bibb	01007010002	Low-Income Community	2011–2015
Alabama	Blount	01009050500	Low-Income Community	2011–2015
Alabama	Bullock	01011952200	Low-Income Community	2011–2015
Alabama	Butler	01013952800	Low-Income Community	2012–2016
Alabama	Calhoun	01015000700	Low-Income Community	2011–2015
Alabama	Calhoun	01015000800	Low-Income Community	2011–2015
Alabama	Calhoun	01015002101	Low-Income Community	2011–2015
Alabama	Chambers	01017954300	Low-Income Community	2011–2015
Alabama	Cherokee	01019955900	Low-Income Community	2011–2015
Alabama	Chilton	01021060102	Low-Income Community	2011–2015
Alabama	Choctaw	01023956800	Low-Income Community	2011–2015
Alabama	Clarke	01025957902	Low-Income Community	2011–2015
Alabama	Clay	01027959000	Low-Income Community	2011–2015
Alabama	Cleburne	01029959600	Low-Income Community	2011–2015
Alabama	Coffee	01031010900	Low-Income Community	2011–2015
Alabama	Colbert	01033020200	Low-Income Community	2011–2015
Alabama	Conecuh	01035960400	Low-Income Community	2011–2015
Alabama	Coosa	01037961000	Low-Income Community	2011–2015
Alabama	Covington	01039962000	Low-Income Community	2011–2015
Alabama	Covington	01039962700	Low-Income Community	2011–2015
Alabama	Crenshaw	01041963700	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Alabama	Cullman	01043964800	Low-Income Community	2011–2015
Alabama	Cullman	01043965000	Low-Income Community	2011–2015
Alabama	Dale	01045020700	Low-Income Community	2011–2015
Alabama	Dallas	01047956500	Low-Income Community	2011–2015
Alabama	DeKalb	01049960900	Low-Income Community	2011–2015
Alabama	Elmore	01051031000	Low-Income Community	2011–2015
Alabama	Elmore	01051031300	Low-Income Community	2011–2015
Alabama	Escambia	01053970400	Low-Income Community	2011–2015
Alabama	Etowah	01055001200	Low-Income Community	2011–2015
Alabama	Fayette	01057020300	Low-Income Community	2011–2015
Alabama	Franklin	01059973700	Low-Income Community	2011–2015
Alabama	Geneva	01061050300	Low-Income Community	2011–2015
Alabama	Greene	01063060200	Low-Income Community	2011–2015
Alabama	Hale	01065040400	Low-Income Community	2011–2015
Alabama	Henry	01067030200	Low-Income Community	2011–2015
Alabama	Houston	01069041500	Low-Income Community	2011–2015
Alabama	Jackson	01071950600	Low-Income Community	2011–2015
Alabama	Jefferson	01073000100	Low-Income Community	2011–2015
Alabama	Jefferson	01073000300	Low-Income Community	2011–2015
Alabama	Jefferson	01073000400	Low-Income Community	2011–2015
Alabama	Jefferson	01073000500	Low-Income Community	2011–2015
Alabama	Jefferson	01073000700	Low-Income Community	2011–2015
Alabama	Jefferson	01073000800	Low-Income Community	2011–2015
Alabama	Jefferson	01073001200	Low-Income Community	2011–2015
Alabama	Jefferson	01073001400	Low-Income Community	2011–2015
Alabama	Jefferson	01073001500	Low-Income Community	2011–2015
Alabama	Jefferson	01073001600	Low-Income Community	2011–2015
Alabama	Jefferson	01073001902	Low-Income Community	2011–2015
Alabama	Jefferson	01073002200	Low-Income Community	2011–2015
Alabama	Jefferson	01073002303	Low-Income Community	2011–2015
Alabama	Jefferson	01073002400	Low-Income Community	2011–2015
Alabama	Jefferson	01073002700	Low-Income Community	2011–2015
Alabama	Jefferson	01073002900	Low-Income Community	2011–2015
Alabama	Jefferson	01073003001	Low-Income Community	2011–2015
Alabama	Jefferson	01073003002	Low-Income Community	2011–2015
Alabama	Jefferson	01073003200	Low-Income Community	2011–2015
Alabama	Jefferson	01073003900	Low-Income Community	2011–2015
Alabama	Jefferson	01073004200	Low-Income Community	2011–2015
Alabama	Jefferson	01073004500	Low-Income Community	2011–2015
Alabama	Jefferson	01073010200	Low-Income Community	2011–2015
Alabama	Jefferson	01073011209	Low-Income Community	2011–2015
Alabama	Jefferson	01073011705	Non-LIC Contiguous	2011–2015
Alabama	Jefferson	01073012002	Low-Income Community	2011–2015
Alabama	Jefferson	01073012701	Low-Income Community	2011–2015
Alabama	Jefferson	01073013100	Low-Income Community	2011–2015
Alabama	Lamar	01075030100	Low-Income Community	2011–2015
Alabama	Lauderdale	01077010100	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Alabama	Lauderdale	01077010900	Low-Income Community	2011–2015
Alabama	Lawrence	01079979100	Low-Income Community	2011–2015
Alabama	Lee	01081040200	Low-Income Community	2011–2015
Alabama	Lee	01081040300	Low-Income Community	2011–2015
Alabama	Lee	01081040604	Low-Income Community	2011–2015
Alabama	Lee	01081040700	Low-Income Community	2011–2015
Alabama	Lee	01081040800	Low-Income Community	2011–2015
Alabama	Lee	01081041100	Low-Income Community	2011–2015
Alabama	Lee	01081041300	Low-Income Community	2011–2015
Alabama	Limestone	01083020201	Low-Income Community	2011–2015
Alabama	Limestone	01083020600	Low-Income Community	2011–2015
Alabama	Limestone	01083020700	Low-Income Community	2011–2015
Alabama	Lowndes	01085780800	Low-Income Community	2011–2015
Alabama	Macon	01087231500	Low-Income Community	2011–2015
Alabama	Macon	01087231603	Low-Income Community	2011–2015
Alabama	Macon	01087232200	Low-Income Community	2011–2015
Alabama	Madison	01089000201	Low-Income Community	2011–2015
Alabama	Madison	01089000202	Low-Income Community	2011–2015
Alabama	Madison	01089001301	Low-Income Community	2011–2015
Alabama	Madison	01089001402	Low-Income Community	2011–2015
Alabama	Madison	01089001500	Low-Income Community	2011–2015
Alabama	Madison	01089002100	Low-Income Community	2011–2015
Alabama	Madison	01089002501	Low-Income Community	2011–2015
Alabama	Madison	01089003000	Low-Income Community	2011–2015
Alabama	Madison	01089003100	Low-Income Community	2011–2015
Alabama	Madison	01089010622	Low-Income Community	2011–2015
Alabama	Marengo	01091972900	Low-Income Community	2011–2015
Alabama	Marion	01093964400	Low-Income Community	2011–2015
Alabama	Marion	01093964500	Non-LIC Contiguous	2011–2015
Alabama	Marshall	01095030100	Low-Income Community	2011–2015
Alabama	Mobile	01097000200	Low-Income Community	2011–2015
Alabama	Mobile	01097000401	Low-Income Community	2011–2015
Alabama	Mobile	01097000600	Low-Income Community	2011–2015
Alabama	Mobile	01097001002	Low-Income Community	2011–2015
Alabama	Mobile	01097001200	Low-Income Community	2011–2015
Alabama	Mobile	01097001302	Low-Income Community	2011–2015
Alabama	Mobile	01097001400	Low-Income Community	2011–2015
Alabama	Mobile	01097001501	Low-Income Community	2011–2015
Alabama	Mobile	01097001502	Low-Income Community	2011–2015
Alabama	Mobile	01097002600	Low-Income Community	2011–2015
Alabama	Mobile	01097002800	Low-Income Community	2011–2015
Alabama	Mobile	01097003402	Low-Income Community	2011–2015
Alabama	Mobile	01097006403	Low-Income Community	2011–2015
Alabama	Mobile	01097007400	Low-Income Community	2011–2015
Alabama	Monroe	01099076000	Low-Income Community	2011–2015
Alabama	Montgomery	01101000100	Low-Income Community	2011–2015
Alabama	Montgomery	01101000200	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Alabama	Montgomery	01101000300	Low-Income Community	2011–2015
Alabama	Montgomery	01101000500	Low-Income Community	2011–2015
Alabama	Montgomery	01101000600	Low-Income Community	2011–2015
Alabama	Montgomery	01101001000	Low-Income Community	2011–2015
Alabama	Montgomery	01101001100	Low-Income Community	2011–2015
Alabama	Montgomery	01101002100	Low-Income Community	2011–2015
Alabama	Montgomery	01101002900	Low-Income Community	2011–2015
Alabama	Montgomery	01101005603	Low-Income Community	2011–2015
Alabama	Montgomery	01101005902	Low-Income Community	2011–2015
Alabama	Montgomery	01101006000	Low-Income Community	2011–2015
Alabama	Morgan	01103000100	Low-Income Community	2011–2015
Alabama	Perry	01105687000	Low-Income Community	2011–2015
Alabama	Pickens	01107050100	Low-Income Community	2011–2015
Alabama	Pike	01109189100	Low-Income Community	2011–2015
Alabama	Randolph	01111000500	Low-Income Community	2011–2015
Alabama	Russell	01113030200	Low-Income Community	2011–2015
Alabama	St. Clair	01115040203	Low-Income Community	2011–2015
Alabama	Shelby	01117030703	Low-Income Community	2011–2015
Alabama	Sumter	01119011300	Low-Income Community	2011–2015
Alabama	Talladega	01121010900	Low-Income Community	2011–2015
Alabama	Tallapoosa	01123962300	Low-Income Community	2011–2015
Alabama	Tuscaloosa	01125010403	Low-Income Community	2011–2015
Alabama	Tuscaloosa	01125010404	Low-Income Community	2011–2015
Alabama	Tuscaloosa	01125011600	Low-Income Community	2011–2015
Alabama	Tuscaloosa	01125011701	Low-Income Community	2011–2015
Alabama	Tuscaloosa	01125011800	Low-Income Community	2011–2015
Alabama	Tuscaloosa	01125012100	Low-Income Community	2011–2015
Alabama	Tuscaloosa	01125012303	Non-LIC Contiguous	2011–2015
Alabama	Tuscaloosa	01125012405	Low-Income Community	2011–2015
Alabama	Tuscaloosa	01125012600	Low-Income Community	2011–2015
Alabama	Tuscaloosa	01125012800	Low-Income Community	2011–2015
Alabama	Walker	01127020400	Low-Income Community	2011–2015
Alabama	Washington	01129044200	Low-Income Community	2011–2015
Alabama	Wilcox	01131035100	Low-Income Community	2011–2015
Alabama	Winston	01133965700	Low-Income Community	2011–2015
Alaska	Aleutians East	02013000100	Low-Income Community	2011–2015
Alaska	Aleutians West	02016000100	Low-Income Community	2011–2015
Alaska	Anchorage	02020000300	Low-Income Community	2011–2015
Alaska	Anchorage	02020000600	Low-Income Community	2011–2015
Alaska	Anchorage	02020000702	Low-Income Community	2011–2015
Alaska	Anchorage	02020000703	Low-Income Community	2011–2015
Alaska	Anchorage	02020001000	Low-Income Community	2011–2015
Alaska	Anchorage	02020001900	Low-Income Community	2011–2015
Alaska	Anchorage	02020002000	Low-Income Community	2011–2015
Alaska	Bethel	02050000300	Low-Income Community	2011–2015
Alaska	Fairbanks North Star	02090000100	Low-Income Community	2011–2015
Alaska	Fairbanks North Star	02090000200	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Alaska	Fairbanks North Star	02090001100	Low-Income Community	2011–2015
Alaska	Haines	02100000100	Low-Income Community	2012–2016
Alaska	Hoonah-Angoon	02105000300	Low-Income Community	2011–2015
Alaska	Kenai Peninsula	02122000100	Low-Income Community	2011–2015
Alaska	Matanuska-Susitna	02170000401	Low-Income Community	2011–2015
Alaska	Matanuska-Susitna	02170000701	Low-Income Community	2012–2016
Alaska	Nome	02180000100	Low-Income Community	2011–2015
Alaska	North Slope	02185000200	Low-Income Community	2011–2015
Alaska	Northwest Arctic	02188000100	Low-Income Community	2011–2015
Alaska	Prince of Wales-Hyder	02198000100	Low-Income Community	2011–2015
Alaska	Prince of Wales-Hyder	02198940100	Low-Income Community	2011–2015
Alaska	Wrangell	02275000300	Low-Income Community	2011–2015
Alaska	Yukon-Koyukuk	02290000200	Low-Income Community	2011–2015
American Samoa	Eastern	60010950100	Low-Income Community	2011–2015
American Samoa	Eastern	60010950200	Low-Income Community	2011–2015
American Samoa	Eastern	60010950300	Low-Income Community	2011–2015
American Samoa	Eastern	60010950500	Low-Income Community	2011–2015
American Samoa	Eastern	60010950600	Low-Income Community	2011–2015
American Samoa	Eastern	60010950700	Low-Income Community	2011–2015
American Samoa	Eastern	60010950900	Low-Income Community	2011–2015
American Samoa	Manu'a	60020951800	Low-Income Community	2011–2015
American Samoa	Western	60050951000	Low-Income Community	2011–2015
American Samoa	Western	60050951100	Low-Income Community	2011–2015
American Samoa	Western	60050951201	Low-Income Community	2011–2015
American Samoa	Western	60050951202	Low-Income Community	2011–2015
American Samoa	Western	60050951203	Low-Income Community	2011–2015
American Samoa	Western	60050951300	Low-Income Community	2011–2015
American Samoa	Western	60050951500	Low-Income Community	2011–2015
American Samoa	Western	60050951600	Low-Income Community	2011–2015
Arizona	Apache	04001945100	Low-Income Community	2011–2015
Arizona	Apache	04001970200	Low-Income Community	2011–2015
Arizona	Apache	04001970502	Non-LIC Contiguous	2011–2015
Arizona	Cochise	04003000301	Low-Income Community	2011–2015
Arizona	Cochise	04003000600	Low-Income Community	2011–2015
Arizona	Cochise	04003001100	Low-Income Community	2011–2015
Arizona	Cochise	04003001702	Low-Income Community	2011–2015
Arizona	Coconino	04005000900	Low-Income Community	2011–2015
Arizona	Coconino	04005002200	Non-LIC Contiguous	2011–2015
Arizona	Coconino	04005002300	Low-Income Community	2011–2015
Arizona	Coconino	04005942202	Low-Income Community	2011–2015
Arizona	Coconino	04005945000	Low-Income Community	2011–2015
Arizona	Coconino	04005945100	Low-Income Community	2011–2015
Arizona	Coconino	04005945200	Low-Income Community	2011–2015
Arizona	Gila	04007000900	Low-Income Community	2011–2015
Arizona	Gila	04007001100	Low-Income Community	2012–2016
Arizona	Gila	04007940400	Low-Income Community	2011–2015
Arizona	Graham	04009961201	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Arizona	Greenlee	04011960100	Non-LIC Contiguous	2011–2015
Arizona	Greenlee	04011960300	Low-Income Community	2011–2015
Arizona	La Paz	04012020100	Low-Income Community	2011–2015
Arizona	La Paz	04012940300	Low-Income Community	2011–2015
Arizona	Maricopa	04013040502	Low-Income Community	2011–2015
Arizona	Maricopa	04013050604	Low-Income Community	2011–2015
Arizona	Maricopa	04013050607	Low-Income Community	2011–2015
Arizona	Maricopa	04013050609	Low-Income Community	2011–2015
Arizona	Maricopa	04013060801	Low-Income Community	2011–2015
Arizona	Maricopa	04013060902	Low-Income Community	2011–2015
Arizona	Maricopa	04013061024	Non-LIC Contiguous	2011–2015
Arizona	Maricopa	04013061200	Low-Income Community	2011–2015
Arizona	Maricopa	04013061300	Low-Income Community	2011–2015
Arizona	Maricopa	04013071910	Low-Income Community	2011–2015
Arizona	Maricopa	04013071913	Low-Income Community	2011–2015
Arizona	Maricopa	04013082024	Low-Income Community	2011–2015
Arizona	Maricopa	04013082208	Low-Income Community	2011–2015
Arizona	Maricopa	04013092401	Low-Income Community	2011–2015
Arizona	Maricopa	04013092500	Low-Income Community	2011–2015
Arizona	Maricopa	04013092600	Low-Income Community	2011–2015
Arizona	Maricopa	04013092900	Low-Income Community	2011–2015
Arizona	Maricopa	04013093001	Low-Income Community	2011–2015
Arizona	Maricopa	04013093104	Low-Income Community	2011–2015
Arizona	Maricopa	04013103210	Low-Income Community	2011–2015
Arizona	Maricopa	04013104205	Low-Income Community	2011–2015
Arizona	Maricopa	04013104401	Low-Income Community	2011–2015
Arizona	Maricopa	04013104402	Low-Income Community	2011–2015
Arizona	Maricopa	04013105501	Low-Income Community	2011–2015
Arizona	Maricopa	04013105502	Low-Income Community	2011–2015
Arizona	Maricopa	04013105503	Low-Income Community	2011–2015
Arizona	Maricopa	04013106003	Low-Income Community	2011–2015
Arizona	Maricopa	04013106802	Low-Income Community	2011–2015
Arizona	Maricopa	04013107201	Low-Income Community	2011–2015
Arizona	Maricopa	04013107300	Low-Income Community	2011–2015
Arizona	Maricopa	04013107400	Low-Income Community	2011–2015
Arizona	Maricopa	04013108902	Low-Income Community	2011–2015
Arizona	Maricopa	04013109002	Low-Income Community	2011–2015
Arizona	Maricopa	04013109003	Low-Income Community	2011–2015
Arizona	Maricopa	04013109200	Low-Income Community	2011–2015
Arizona	Maricopa	04013109300	Low-Income Community	2011–2015
Arizona	Maricopa	04013110100	Low-Income Community	2011–2015
Arizona	Maricopa	04013111700	Low-Income Community	2011–2015
Arizona	Maricopa	04013112100	Low-Income Community	2011–2015
Arizona	Maricopa	04013112509	Low-Income Community	2011–2015
Arizona	Maricopa	04013112512	Low-Income Community	2011–2015
Arizona	Maricopa	04013112513	Low-Income Community	2011–2015
Arizona	Maricopa	04013113100	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Arizona	Maricopa	04013113203	Low-Income Community	2011–2015
Arizona	Maricopa	04013113300	Low-Income Community	2011–2015
Arizona	Maricopa	04013113801	Low-Income Community	2011–2015
Arizona	Maricopa	04013113900	Low-Income Community	2011–2015
Arizona	Maricopa	04013114000	Low-Income Community	2011–2015
Arizona	Maricopa	04013114100	Low-Income Community	2011–2015
Arizona	Maricopa	04013114200	Low-Income Community	2011–2015
Arizona	Maricopa	04013114800	Low-Income Community	2011–2015
Arizona	Maricopa	04013114900	Low-Income Community	2011–2015
Arizona	Maricopa	04013115200	Low-Income Community	2011–2015
Arizona	Maricopa	04013115300	Low-Income Community	2011–2015
Arizona	Maricopa	04013115400	Low-Income Community	2011–2015
Arizona	Maricopa	04013115801	Low-Income Community	2011–2015
Arizona	Maricopa	04013116500	Low-Income Community	2011–2015
Arizona	Maricopa	04013116900	Low-Income Community	2011–2015
Arizona	Maricopa	04013117200	Low-Income Community	2011–2015
Arizona	Maricopa	04013117300	Low-Income Community	2011–2015
Arizona	Maricopa	04013217201	Low-Income Community	2011–2015
Arizona	Maricopa	04013218000	Low-Income Community	2011–2015
Arizona	Maricopa	04013318400	Low-Income Community	2011–2015
Arizona	Maricopa	04013318800	Low-Income Community	2011–2015
Arizona	Maricopa	04013319104	Low-Income Community	2011–2015
Arizona	Maricopa	04013319202	Low-Income Community	2011–2015
Arizona	Maricopa	04013319705	Low-Income Community	2011–2015
Arizona	Maricopa	04013420206	Low-Income Community	2011–2015
Arizona	Maricopa	04013421302	Low-Income Community	2011–2015
Arizona	Maricopa	04013421303	Low-Income Community	2011–2015
Arizona	Maricopa	04013421304	Low-Income Community	2011–2015
Arizona	Maricopa	04013421400	Low-Income Community	2011–2015
Arizona	Maricopa	04013421501	Low-Income Community	2011–2015
Arizona	Maricopa	04013421502	Low-Income Community	2011–2015
Arizona	Maricopa	04013422203	Low-Income Community	2011–2015
Arizona	Maricopa	04013422401	Low-Income Community	2011–2015
Arizona	Maricopa	04013422641	Non-LIC Contiguous	2011–2015
Arizona	Maricopa	04013522800	Low-Income Community	2011–2015
Arizona	Maricopa	04013523102	Low-Income Community	2011–2015
Arizona	Maricopa	04013523104	Low-Income Community	2011–2015
Arizona	Maricopa	04013614700	Low-Income Community	2011–2015
Arizona	Maricopa	04013723305	Low-Income Community	2011–2015
Arizona	Maricopa	04013817600	Low-Income Community	2011–2015
Arizona	Maricopa	04013941100	Low-Income Community	2011–2015
Arizona	Maricopa	04013941300	Low-Income Community	2011–2015
Arizona	Mohave	04015940400	Low-Income Community	2011–2015
Arizona	Mohave	04015951602	Low-Income Community	2011–2015
Arizona	Mohave	04015951900	Low-Income Community	2011–2015
Arizona	Mohave	04015952400	Low-Income Community	2011–2015
Arizona	Mohave	04015953900	Non-LIC Contiguous	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Arizona	Mohave	04015954800	Low-Income Community	2011–2015
Arizona	Mohave	04015955000	Low-Income Community	2011–2015
Arizona	Navajo	04017960500	Low-Income Community	2011–2015
Arizona	Navajo	04017963300	Low-Income Community	2011–2015
Arizona	Navajo	04017965300	Low-Income Community	2011–2015
Arizona	Pima	04019000100	Low-Income Community	2011–2015
Arizona	Pima	04019000200	Low-Income Community	2011–2015
Arizona	Pima	04019000300	Low-Income Community	2011–2015
Arizona	Pima	04019000400	Low-Income Community	2011–2015
Arizona	Pima	04019000800	Low-Income Community	2011–2015
Arizona	Pima	04019001200	Low-Income Community	2011–2015
Arizona	Pima	04019001302	Low-Income Community	2011–2015
Arizona	Pima	04019001303	Low-Income Community	2011–2015
Arizona	Pima	04019001801	Low-Income Community	2011–2015
Arizona	Pima	04019002201	Low-Income Community	2011–2015
Arizona	Pima	04019002202	Low-Income Community	2011–2015
Arizona	Pima	04019002300	Low-Income Community	2011–2015
Arizona	Pima	04019002501	Low-Income Community	2011–2015
Arizona	Pima	04019002901	Low-Income Community	2011–2015
Arizona	Pima	04019003501	Low-Income Community	2011–2015
Arizona	Pima	04019003802	Low-Income Community	2011–2015
Arizona	Pima	04019004011	Low-Income Community	2011–2015
Arizona	Pima	04019004067	Low-Income Community	2011–2015
Arizona	Pima	04019004112	Low-Income Community	2011–2015
Arizona	Pima	04019004115	Low-Income Community	2011–2015
Arizona	Pima	04019004116	Low-Income Community	2011–2015
Arizona	Pima	04019004117	Low-Income Community	2011–2015
Arizona	Pima	04019004122	Low-Income Community	2011–2015
Arizona	Pima	04019004504	Low-Income Community	2011–2015
Arizona	Pima	04019004613	Low-Income Community	2011–2015
Arizona	Pima	04019410502	Non-LIC Contiguous	2011–2015
Arizona	Pima	04019940900	Low-Income Community	2011–2015
Arizona	Pima	04019941000	Low-Income Community	2011–2015
Arizona	Pinal	04021000310	Low-Income Community	2011–2015
Arizona	Pinal	04021000400	Low-Income Community	2012–2016
Arizona	Pinal	04021000700	Low-Income Community	2011–2015
Arizona	Pinal	04021000901	Low-Income Community	2011–2015
Arizona	Pinal	04021001000	Low-Income Community	2011–2015
Arizona	Pinal	04021001500	Low-Income Community	2011–2015
Arizona	Pinal	04021001900	Low-Income Community	2011–2015
Arizona	Pinal	04021002103	Low-Income Community	2011–2015
Arizona	Pinal	04021002300	Non-LIC Contiguous	2011–2015
Arizona	Santa Cruz	04023966302	Low-Income Community	2011–2015
Arizona	Santa Cruz	04023966402	Low-Income Community	2011–2015
Arizona	Yavapai	04025000606	Low-Income Community	2011–2015
Arizona	Yavapai	04025000900	Low-Income Community	2011–2015
Arizona	Yavapai	04025001601	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Arizona	Yavapai	04025002100	Low-Income Community	2011–2015
Arizona	Yuma	04027000100	Low-Income Community	2011–2015
Arizona	Yuma	04027000700	Low-Income Community	2011–2015
Arizona	Yuma	04027010913	Low-Income Community	2011–2015
Arizona	Yuma	04027011202	Low-Income Community	2011–2015
Arizona	Yuma	04027011403	Low-Income Community	2011–2015
Arizona	Yuma	04027011501	Low-Income Community	2011–2015
Arizona	Yuma	04027011600	Low-Income Community	2011–2015
Arizona	Yuma	04027012100	Low-Income Community	2011–2015
Arkansas	Arkansas	05001480400	Low-Income Community	2011–2015
Arkansas	Ashley	05003960600	Low-Income Community	2011–2015
Arkansas	Benton	05007020301	Low-Income Community	2011–2015
Arkansas	Benton	05007021101	Low-Income Community	2011–2015
Arkansas	Boone	05009790501	Low-Income Community	2011–2015
Arkansas	Bradley	05011950300	Low-Income Community	2011–2015
Arkansas	Carroll	05015950300	Low-Income Community	2011–2015
Arkansas	Chicot	05017080300	Low-Income Community	2011–2015
Arkansas	Clark	05019953900	Low-Income Community	2011–2015
Arkansas	Cleburne	05023480300	Low-Income Community	2011–2015
Arkansas	Columbia	05027950200	Low-Income Community	2011–2015
Arkansas	Conway	05029950300	Low-Income Community	2011–2015
Arkansas	Craighead	05031000101	Low-Income Community	2011–2015
Arkansas	Craighead	05031000502	Low-Income Community	2011–2015
Arkansas	Craighead	05031000602	Low-Income Community	2011–2015
Arkansas	Crawford	05033020501	Low-Income Community	2011–2015
Arkansas	Crittenden	05035030600	Low-Income Community	2011–2015
Arkansas	Crittenden	05035030703	Low-Income Community	2011–2015
Arkansas	Dallas	05039970300	Low-Income Community	2011–2015
Arkansas	Desha	05041950100	Low-Income Community	2011–2015
Arkansas	Desha	05041950200	Low-Income Community	2011–2015
Arkansas	Drew	05043490300	Low-Income Community	2011–2015
Arkansas	Drew	05043490400	Low-Income Community	2011–2015
Arkansas	Faulkner	05045030403	Low-Income Community	2011–2015
Arkansas	Faulkner	05045030702	Low-Income Community	2011–2015
Arkansas	Faulkner	05045030900	Low-Income Community	2011–2015
Arkansas	Franklin	05047950200	Low-Income Community	2011–2015
Arkansas	Garland	05051010700	Low-Income Community	2011–2015
Arkansas	Garland	05051010800	Low-Income Community	2011–2015
Arkansas	Garland	05051011500	Low-Income Community	2011–2015
Arkansas	Grant	05053470300	Low-Income Community	2011–2015
Arkansas	Greene	05055480500	Low-Income Community	2011–2015
Arkansas	Greene	05055480700	Low-Income Community	2011–2015
Arkansas	Hempstead	05057480300	Low-Income Community	2011–2015
Arkansas	Hot Spring	05059020200	Low-Income Community	2011–2015
Arkansas	Howard	05061950300	Low-Income Community	2011–2015
Arkansas	Independence	05063490200	Low-Income Community	2011–2015
Arkansas	Independence	05063490600	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Arkansas	Jackson	05067480400	Low-Income Community	2011–2015
Arkansas	Jefferson	05069000502	Low-Income Community	2011–2015
Arkansas	Jefferson	05069001000	Low-Income Community	2011–2015
Arkansas	Jefferson	05069002400	Non-LIC Contiguous	2011–2015
Arkansas	Jefferson	05069002500	Low-Income Community	2011–2015
Arkansas	Johnson	05071952000	Low-Income Community	2011–2015
Arkansas	Lafayette	05073470100	Low-Income Community	2011–2015
Arkansas	Lawrence	05075470100	Low-Income Community	2011–2015
Arkansas	Little River	05081030102	Low-Income Community	2011–2015
Arkansas	Logan	05083950500	Low-Income Community	2011–2015
Arkansas	Marion	05089960202	Low-Income Community	2011–2015
Arkansas	Miller	05091020500	Low-Income Community	2011–2015
Arkansas	Mississippi	05093010700	Non-LIC Contiguous	2011–2015
Arkansas	Mississippi	05093010800	Low-Income Community	2011–2015
Arkansas	Mississippi	05093011100	Low-Income Community	2011–2015
Arkansas	Nevada	05099090200	Low-Income Community	2011–2015
Arkansas	Ouachita	05103950200	Low-Income Community	2011–2015
Arkansas	Ouachita	05103950600	Low-Income Community	2011–2015
Arkansas	Phillips	05107480400	Low-Income Community	2011–2015
Arkansas	Phillips	05107480600	Low-Income Community	2011–2015
Arkansas	Polk	05113950400	Low-Income Community	2011–2015
Arkansas	Pope	05115951300	Low-Income Community	2011–2015
Arkansas	Pope	05115951600	Low-Income Community	2011–2015
Arkansas	Pulaski	05119000200	Low-Income Community	2011–2015
Arkansas	Pulaski	05119001800	Low-Income Community	2011–2015
Arkansas	Pulaski	05119002500	Low-Income Community	2011–2015
Arkansas	Pulaski	05119002800	Low-Income Community	2011–2015
Arkansas	Pulaski	05119003001	Low-Income Community	2011–2015
Arkansas	Pulaski	05119003605	Low-Income Community	2011–2015
Arkansas	Pulaski	05119004600	Low-Income Community	2011–2015
Arkansas	Pulaski	05119004700	Low-Income Community	2011–2015
Arkansas	St. Francis	05123960400	Low-Income Community	2011–2015
Arkansas	St. Francis	05123960600	Low-Income Community	2011–2015
Arkansas	Sebastian	05131000200	Low-Income Community	2011–2015
Arkansas	Sebastian	05131000300	Low-Income Community	2011–2015
Arkansas	Sebastian	05131000800	Low-Income Community	2011–2015
Arkansas	Sevier	05133080300	Low-Income Community	2011–2015
Arkansas	Union	05139950900	Low-Income Community	2011–2015
Arkansas	Union	05139951000	Low-Income Community	2011–2015
Arkansas	Van Buren	05141460200	Low-Income Community	2011–2015
Arkansas	Washington	05143010200	Low-Income Community	2011–2015
Arkansas	Washington	05143010301	Low-Income Community	2011–2015
Arkansas	Washington	05143010302	Low-Income Community	2011–2015
Arkansas	Washington	05143010600	Low-Income Community	2011–2015
Arkansas	Washington	05143011101	Low-Income Community	2011–2015
Arkansas	Washington	05143011200	Low-Income Community	2011–2015
Arkansas	White	05145070800	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
California	Alameda	06001401000	Low-Income Community	2011–2015
California	Alameda	06001401400	Low-Income Community	2011–2015
California	Alameda	06001401500	Low-Income Community	2011–2015
California	Alameda	06001401600	Low-Income Community	2011–2015
California	Alameda	06001401700	Low-Income Community	2011–2015
California	Alameda	06001402200	Low-Income Community	2011–2015
California	Alameda	06001402400	Low-Income Community	2011–2015
California	Alameda	06001402500	Low-Income Community	2011–2015
California	Alameda	06001402600	Low-Income Community	2011–2015
California	Alameda	06001402700	Low-Income Community	2011–2015
California	Alameda	06001402800	Low-Income Community	2011–2015
California	Alameda	06001403300	Low-Income Community	2011–2015
California	Alameda	06001405901	Low-Income Community	2011–2015
California	Alameda	06001405902	Low-Income Community	2011–2015
California	Alameda	06001406000	Low-Income Community	2011–2015
California	Alameda	06001406100	Low-Income Community	2011–2015
California	Alameda	06001406201	Low-Income Community	2011–2015
California	Alameda	06001406202	Low-Income Community	2011–2015
California	Alameda	06001407200	Low-Income Community	2011–2015
California	Alameda	06001407300	Low-Income Community	2011–2015
California	Alameda	06001408400	Low-Income Community	2011–2015
California	Alameda	06001408500	Low-Income Community	2011–2015
California	Alameda	06001408600	Low-Income Community	2011–2015
California	Alameda	06001408700	Low-Income Community	2011–2015
California	Alameda	06001408800	Low-Income Community	2011–2015
California	Alameda	06001408900	Low-Income Community	2011–2015
California	Alameda	06001409000	Low-Income Community	2011–2015
California	Alameda	06001409500	Low-Income Community	2011–2015
California	Alameda	06001409700	Low-Income Community	2011–2015
California	Alameda	06001410500	Low-Income Community	2011–2015
California	Alameda	06001422900	Low-Income Community	2011–2015
California	Alameda	06001423200	Low-Income Community	2011–2015
California	Alameda	06001423500	Low-Income Community	2011–2015
California	Alameda	06001423901	Non-LIC Contiguous	2011–2015
California	Alameda	06001424001	Low-Income Community	2011–2015
California	Alameda	06001433102	Low-Income Community	2011–2015
California	Alameda	06001433700	Low-Income Community	2011–2015
California	Alameda	06001433800	Low-Income Community	2011–2015
California	Alameda	06001434000	Low-Income Community	2011–2015
California	Alameda	06001435400	Low-Income Community	2011–2015
California	Alameda	06001435602	Low-Income Community	2011–2015
California	Alameda	06001437500	Low-Income Community	2011–2015
California	Alameda	06001437600	Low-Income Community	2011–2015
California	Alameda	06001437701	Low-Income Community	2011–2015
California	Alameda	06001438201	Low-Income Community	2011–2015
California	Alameda	06001441923	Low-Income Community	2011–2015
California	Alameda	06001451404	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
California	Alpine	06003010000	Non-LIC Contiguous	2011–2015
California	Amador	06005000102	Low-Income Community	2012–2016
California	Butte	06007000502	Low-Income Community	2011–2015
California	Butte	06007000604	Low-Income Community	2011–2015
California	Butte	06007001000	Low-Income Community	2011–2015
California	Butte	06007001100	Low-Income Community	2011–2015
California	Butte	06007001200	Low-Income Community	2011–2015
California	Butte	06007001300	Low-Income Community	2011–2015
California	Butte	06007002800	Low-Income Community	2011–2015
California	Butte	06007003001	Low-Income Community	2011–2015
California	Butte	06007003002	Low-Income Community	2011–2015
California	Calaveras	06009000400	Low-Income Community	2011–2015
California	Colusa	06011000300	Low-Income Community	2011–2015
California	Colusa	06011000500	Low-Income Community	2011–2015
California	Contra Costa	06013306002	Low-Income Community	2011–2015
California	Contra Costa	06013307201	Low-Income Community	2011–2015
California	Contra Costa	06013307202	Low-Income Community	2011–2015
California	Contra Costa	06013307205	Low-Income Community	2011–2015
California	Contra Costa	06013312000	Low-Income Community	2011–2015
California	Contra Costa	06013313101	Low-Income Community	2011–2015
California	Contra Costa	06013313206	Low-Income Community	2011–2015
California	Contra Costa	06013314103	Low-Income Community	2011–2015
California	Contra Costa	06013314104	Low-Income Community	2011–2015
California	Contra Costa	06013328000	Low-Income Community	2011–2015
California	Contra Costa	06013336101	Low-Income Community	2011–2015
California	Contra Costa	06013336202	Low-Income Community	2011–2015
California	Contra Costa	06013337200	Low-Income Community	2011–2015
California	Contra Costa	06013365002	Low-Income Community	2011–2015
California	Contra Costa	06013369001	Low-Income Community	2011–2015
California	Contra Costa	06013376000	Low-Income Community	2011–2015
California	Contra Costa	06013386000	Low-Income Community	2011–2015
California	Del Norte	06015000101	Low-Income Community	2011–2015
California	Del Norte	06015000102	Low-Income Community	2011–2015
California	El Dorado	06017030302	Low-Income Community	2011–2015
California	El Dorado	06017031600	Low-Income Community	2011–2015
California	El Dorado	06017031900	Low-Income Community	2011–2015
California	Fresno	06019000100	Low-Income Community	2011–2015
California	Fresno	06019000200	Low-Income Community	2011–2015
California	Fresno	06019000300	Low-Income Community	2011–2015
California	Fresno	06019000400	Low-Income Community	2011–2015
California	Fresno	06019000501	Low-Income Community	2011–2015
California	Fresno	06019000502	Low-Income Community	2011–2015
California	Fresno	06019000600	Low-Income Community	2011–2015
California	Fresno	06019000700	Low-Income Community	2011–2015
California	Fresno	06019000800	Low-Income Community	2011–2015
California	Fresno	06019000901	Low-Income Community	2011–2015
California	Fresno	06019000902	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
California	Fresno	06019001000	Low-Income Community	2011–2015
California	Fresno	06019001100	Low-Income Community	2011–2015
California	Fresno	06019001201	Low-Income Community	2011–2015
California	Fresno	06019001202	Low-Income Community	2011–2015
California	Fresno	06019001301	Low-Income Community	2011–2015
California	Fresno	06019001303	Low-Income Community	2011–2015
California	Fresno	06019001407	Low-Income Community	2011–2015
California	Fresno	06019001410	Low-Income Community	2011–2015
California	Fresno	06019001411	Low-Income Community	2011–2015
California	Fresno	06019001500	Low-Income Community	2011–2015
California	Fresno	06019001700	Low-Income Community	2011–2015
California	Fresno	06019001800	Low-Income Community	2011–2015
California	Fresno	06019001900	Low-Income Community	2011–2015
California	Fresno	06019002000	Low-Income Community	2011–2015
California	Fresno	06019002300	Low-Income Community	2011–2015
California	Fresno	06019002400	Low-Income Community	2011–2015
California	Fresno	06019002501	Low-Income Community	2011–2015
California	Fresno	06019002602	Low-Income Community	2011–2015
California	Fresno	06019002702	Low-Income Community	2011–2015
California	Fresno	06019002800	Low-Income Community	2011–2015
California	Fresno	06019002903	Low-Income Community	2011–2015
California	Fresno	06019003500	Low-Income Community	2011–2015
California	Fresno	06019004505	Low-Income Community	2011–2015
California	Fresno	06019004901	Low-Income Community	2011–2015
California	Fresno	06019005000	Low-Income Community	2011–2015
California	Fresno	06019005100	Low-Income Community	2011–2015
California	Fresno	06019005403	Low-Income Community	2011–2015
California	Fresno	06019005408	Low-Income Community	2011–2015
California	Fresno	06019006201	Low-Income Community	2011–2015
California	Fresno	06019006202	Low-Income Community	2011–2015
California	Fresno	06019006501	Low-Income Community	2011–2015
California	Fresno	06019006602	Low-Income Community	2011–2015
California	Fresno	06019007802	Low-Income Community	2011–2015
California	Fresno	06019008200	Low-Income Community	2011–2015
California	Fresno	06019008302	Low-Income Community	2011–2015
California	Fresno	06019008501	Low-Income Community	2011–2015
California	Glenn	06021010100	Low-Income Community	2011–2015
California	Glenn	06021010200	Low-Income Community	2011–2015
California	Humboldt	06023000100	Low-Income Community	2011–2015
California	Humboldt	06023000300	Low-Income Community	2011–2015
California	Humboldt	06023000500	Low-Income Community	2011–2015
California	Humboldt	06023001300	Low-Income Community	2011–2015
California	Humboldt	06023010102	Low-Income Community	2011–2015
California	Humboldt	06023010501	Low-Income Community	2011–2015
California	Humboldt	06023940000	Low-Income Community	2011–2015
California	Imperial	06025010400	Low-Income Community	2011–2015
California	Imperial	06025010900	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
California	Imperial	06025011300	Low-Income Community	2011–2015
California	Imperial	06025011400	Low-Income Community	2011–2015
California	Imperial	06025011900	Low-Income Community	2011–2015
California	Imperial	06025012100	Low-Income Community	2011–2015
California	Imperial	06025012200	Low-Income Community	2011–2015
California	Inyo	06027000400	Low-Income Community	2011–2015
California	Inyo	06027000800	Low-Income Community	2011–2015
California	Kern	06029000200	Low-Income Community	2011–2015
California	Kern	06029000300	Low-Income Community	2011–2015
California	Kern	06029000400	Low-Income Community	2011–2015
California	Kern	06029000600	Low-Income Community	2011–2015
California	Kern	06029001202	Low-Income Community	2011–2015
California	Kern	06029001400	Low-Income Community	2011–2015
California	Kern	06029001600	Low-Income Community	2011–2015
California	Kern	06029001902	Low-Income Community	2011–2015
California	Kern	06029002000	Low-Income Community	2011–2015
California	Kern	06029002100	Low-Income Community	2011–2015
California	Kern	06029002200	Low-Income Community	2011–2015
California	Kern	06029002301	Low-Income Community	2011–2015
California	Kern	06029002302	Low-Income Community	2011–2015
California	Kern	06029002400	Low-Income Community	2011–2015
California	Kern	06029002500	Low-Income Community	2011–2015
California	Kern	06029002600	Low-Income Community	2011–2015
California	Kern	06029003103	Low-Income Community	2011–2015
California	Kern	06029003121	Low-Income Community	2011–2015
California	Kern	06029003303	Low-Income Community	2011–2015
California	Kern	06029003500	Low-Income Community	2011–2015
California	Kern	06029004101	Low-Income Community	2011–2015
California	Kern	06029004401	Low-Income Community	2011–2015
California	Kern	06029004402	Low-Income Community	2011–2015
California	Kern	06029004701	Low-Income Community	2011–2015
California	Kern	06029004800	Low-Income Community	2011–2015
California	Kern	06029005003	Low-Income Community	2011–2015
California	Kern	06029005300	Low-Income Community	2011–2015
California	Kern	06029005507	Low-Income Community	2011–2015
California	Kern	06029005600	Low-Income Community	2011–2015
California	Kern	06029005802	Low-Income Community	2011–2015
California	Kern	06029005900	Low-Income Community	2011–2015
California	Kern	06029006100	Low-Income Community	2011–2015
California	Kern	06029006303	Low-Income Community	2011–2015
California	Kern	06029006304	Low-Income Community	2011–2015
California	Kern	06029006401	Low-Income Community	2011–2015
California	Kings	06031001100	Low-Income Community	2011–2015
California	Kings	06031001300	Low-Income Community	2011–2015
California	Kings	06031001402	Low-Income Community	2011–2015
California	Kings	06031001601	Low-Income Community	2011–2015
California	Kings	06031001701	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
California	Lake	06033000702	Low-Income Community	2011–2015
California	Lake	06033000801	Low-Income Community	2011–2015
California	Lake	06033000802	Low-Income Community	2011–2015
California	Lassen	06035040303	Low-Income Community	2011–2015
California	Lassen	06035040304	Low-Income Community	2011–2015
California	Los Angeles	06037102105	Low-Income Community	2011–2015
California	Los Angeles	06037104201	Low-Income Community	2011–2015
California	Los Angeles	06037104203	Low-Income Community	2011–2015
California	Los Angeles	06037104310	Low-Income Community	2011–2015
California	Los Angeles	06037104320	Low-Income Community	2011–2015
California	Los Angeles	06037104404	Low-Income Community	2011–2015
California	Los Angeles	06037104701	Low-Income Community	2011–2015
California	Los Angeles	06037104703	Low-Income Community	2011–2015
California	Los Angeles	06037104704	Low-Income Community	2011–2015
California	Los Angeles	06037106520	Low-Income Community	2011–2015
California	Los Angeles	06037106604	Low-Income Community	2011–2015
California	Los Angeles	06037113233	Low-Income Community	2011–2015
California	Los Angeles	06037113234	Low-Income Community	2011–2015
California	Los Angeles	06037113421	Low-Income Community	2011–2015
California	Los Angeles	06037115103	Low-Income Community	2011–2015
California	Los Angeles	06037115201	Low-Income Community	2011–2015
California	Los Angeles	06037120010	Low-Income Community	2011–2015
California	Los Angeles	06037120020	Low-Income Community	2011–2015
California	Los Angeles	06037120030	Low-Income Community	2011–2015
California	Los Angeles	06037120103	Low-Income Community	2011–2015
California	Los Angeles	06037121101	Low-Income Community	2011–2015
California	Los Angeles	06037121801	Low-Income Community	2011–2015
California	Los Angeles	06037121900	Low-Income Community	2011–2015
California	Los Angeles	06037122120	Low-Income Community	2011–2015
California	Los Angeles	06037122121	Low-Income Community	2011–2015
California	Los Angeles	06037122122	Low-Income Community	2011–2015
California	Los Angeles	06037122200	Non-LIC Contiguous	2011–2015
California	Los Angeles	06037122410	Low-Income Community	2011–2015
California	Los Angeles	06037123020	Low-Income Community	2011–2015
California	Los Angeles	06037123103	Low-Income Community	2011–2015
California	Los Angeles	06037123203	Low-Income Community	2011–2015
California	Los Angeles	06037123205	Low-Income Community	2011–2015
California	Los Angeles	06037123206	Low-Income Community	2011–2015
California	Los Angeles	06037123303	Low-Income Community	2011–2015
California	Los Angeles	06037123420	Low-Income Community	2011–2015
California	Los Angeles	06037123901	Low-Income Community	2011–2015
California	Los Angeles	06037124102	Low-Income Community	2011–2015
California	Los Angeles	06037124103	Low-Income Community	2011–2015
California	Los Angeles	06037124104	Low-Income Community	2011–2015
California	Los Angeles	06037124105	Low-Income Community	2011–2015
California	Los Angeles	06037124204	Low-Income Community	2011–2015
California	Los Angeles	06037125310	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
California	Los Angeles	06037125320	Low-Income Community	2011–2015
California	Los Angeles	06037127210	Low-Income Community	2011–2015
California	Los Angeles	06037127300	Low-Income Community	2011–2015
California	Los Angeles	06037127400	Low-Income Community	2011–2015
California	Los Angeles	06037127520	Low-Income Community	2011–2015
California	Los Angeles	06037127712	Low-Income Community	2011–2015
California	Los Angeles	06037127803	Low-Income Community	2011–2015
California	Los Angeles	06037127804	Low-Income Community	2011–2015
California	Los Angeles	06037127805	Low-Income Community	2011–2015
California	Los Angeles	06037127806	Low-Income Community	2011–2015
California	Los Angeles	06037127910	Low-Income Community	2011–2015
California	Los Angeles	06037128210	Low-Income Community	2011–2015
California	Los Angeles	06037128302	Low-Income Community	2011–2015
California	Los Angeles	06037128303	Low-Income Community	2011–2015
California	Los Angeles	06037132300	Low-Income Community	2011–2015
California	Los Angeles	06037134305	Low-Income Community	2011–2015
California	Los Angeles	06037134520	Low-Income Community	2011–2015
California	Los Angeles	06037134521	Low-Income Community	2011–2015
California	Los Angeles	06037134522	Low-Income Community	2011–2015
California	Los Angeles	06037134903	Low-Income Community	2011–2015
California	Los Angeles	06037135114	Low-Income Community	2012–2016
California	Los Angeles	06037185203	Low-Income Community	2011–2015
California	Los Angeles	06037185320	Low-Income Community	2011–2015
California	Los Angeles	06037186401	Low-Income Community	2011–2015
California	Los Angeles	06037186404	Low-Income Community	2011–2015
California	Los Angeles	06037187102	Low-Income Community	2011–2015
California	Los Angeles	06037187200	Low-Income Community	2011–2015
California	Los Angeles	06037190100	Low-Income Community	2011–2015
California	Los Angeles	06037190201	Low-Income Community	2011–2015
California	Los Angeles	06037190202	Low-Income Community	2011–2015
California	Los Angeles	06037190510	Low-Income Community	2011–2015
California	Los Angeles	06037190700	Low-Income Community	2011–2015
California	Los Angeles	06037190801	Low-Income Community	2011–2015
California	Los Angeles	06037190802	Low-Income Community	2011–2015
California	Los Angeles	06037190901	Low-Income Community	2011–2015
California	Los Angeles	06037190902	Low-Income Community	2011–2015
California	Los Angeles	06037191000	Low-Income Community	2011–2015
California	Los Angeles	06037191110	Low-Income Community	2011–2015
California	Los Angeles	06037191120	Low-Income Community	2011–2015
California	Los Angeles	06037191201	Low-Income Community	2011–2015
California	Los Angeles	06037191203	Low-Income Community	2011–2015
California	Los Angeles	06037191204	Low-Income Community	2011–2015
California	Los Angeles	06037191410	Low-Income Community	2011–2015
California	Los Angeles	06037191420	Low-Income Community	2011–2015
California	Los Angeles	06037191500	Low-Income Community	2011–2015
California	Los Angeles	06037191710	Low-Income Community	2011–2015
California	Los Angeles	06037191720	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
California	Los Angeles	06037191810	Low-Income Community	2011–2015
California	Los Angeles	06037191820	Low-Income Community	2011–2015
California	Los Angeles	06037192610	Low-Income Community	2011–2015
California	Los Angeles	06037192620	Low-Income Community	2011–2015
California	Los Angeles	06037192700	Low-Income Community	2011–2015
California	Los Angeles	06037199000	Low-Income Community	2011–2015
California	Los Angeles	06037199120	Low-Income Community	2011–2015
California	Los Angeles	06037199201	Low-Income Community	2011–2015
California	Los Angeles	06037199202	Low-Income Community	2011–2015
California	Los Angeles	06037199700	Low-Income Community	2011–2015
California	Los Angeles	06037199800	Low-Income Community	2011–2015
California	Los Angeles	06037199900	Low-Income Community	2011–2015
California	Los Angeles	06037201402	Low-Income Community	2011–2015
California	Los Angeles	06037201700	Low-Income Community	2011–2015
California	Los Angeles	06037203300	Low-Income Community	2011–2015
California	Los Angeles	06037203500	Low-Income Community	2011–2015
California	Los Angeles	06037204920	Low-Income Community	2011–2015
California	Los Angeles	06037205120	Low-Income Community	2011–2015
California	Los Angeles	06037206020	Low-Income Community	2011–2015
California	Los Angeles	06037206031	Non-LIC Contiguous	2011–2015
California	Los Angeles	06037206032	Low-Income Community	2011–2015
California	Los Angeles	06037206200	Low-Income Community	2011–2015
California	Los Angeles	06037206300	Low-Income Community	2011–2015
California	Los Angeles	06037208801	Low-Income Community	2011–2015
California	Los Angeles	06037208902	Low-Income Community	2011–2015
California	Los Angeles	06037208903	Low-Income Community	2011–2015
California	Los Angeles	06037209401	Low-Income Community	2011–2015
California	Los Angeles	06037211120	Low-Income Community	2011–2015
California	Los Angeles	06037211122	Low-Income Community	2011–2015
California	Los Angeles	06037211201	Low-Income Community	2011–2015
California	Los Angeles	06037211202	Low-Income Community	2011–2015
California	Los Angeles	06037211310	Low-Income Community	2011–2015
California	Los Angeles	06037211320	Low-Income Community	2011–2015
California	Los Angeles	06037211802	Low-Income Community	2011–2015
California	Los Angeles	06037212101	Low-Income Community	2011–2015
California	Los Angeles	06037212102	Low-Income Community	2011–2015
California	Los Angeles	06037212203	Low-Income Community	2011–2015
California	Los Angeles	06037212204	Low-Income Community	2011–2015
California	Los Angeles	06037212303	Low-Income Community	2011–2015
California	Los Angeles	06037212304	Low-Income Community	2011–2015
California	Los Angeles	06037212410	Low-Income Community	2011–2015
California	Los Angeles	06037213201	Low-Income Community	2011–2015
California	Los Angeles	06037213310	Low-Income Community	2011–2015
California	Los Angeles	06037213320	Low-Income Community	2011–2015
California	Los Angeles	06037213402	Low-Income Community	2011–2015
California	Los Angeles	06037218300	Low-Income Community	2011–2015
California	Los Angeles	06037218400	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
California	Los Angeles	06037218500	Low-Income Community	2011–2015
California	Los Angeles	06037218702	Low-Income Community	2011–2015
California	Los Angeles	06037219300	Low-Income Community	2011–2015
California	Los Angeles	06037219800	Low-Income Community	2011–2015
California	Los Angeles	06037219901	Low-Income Community	2011–2015
California	Los Angeles	06037219902	Low-Income Community	2011–2015
California	Los Angeles	06037220000	Low-Income Community	2011–2015
California	Los Angeles	06037220100	Low-Income Community	2011–2015
California	Los Angeles	06037222700	Low-Income Community	2011–2015
California	Los Angeles	06037224010	Low-Income Community	2011–2015
California	Los Angeles	06037224020	Low-Income Community	2011–2015
California	Los Angeles	06037224200	Low-Income Community	2011–2015
California	Los Angeles	06037224600	Low-Income Community	2011–2015
California	Los Angeles	06037224700	Low-Income Community	2011–2015
California	Los Angeles	06037226001	Low-Income Community	2011–2015
California	Los Angeles	06037226002	Low-Income Community	2011–2015
California	Los Angeles	06037226410	Low-Income Community	2011–2015
California	Los Angeles	06037226420	Low-Income Community	2011–2015
California	Los Angeles	06037227010	Low-Income Community	2011–2015
California	Los Angeles	06037228600	Low-Income Community	2011–2015
California	Los Angeles	06037231100	Low-Income Community	2011–2015
California	Los Angeles	06037231210	Low-Income Community	2011–2015
California	Los Angeles	06037231220	Low-Income Community	2011–2015
California	Los Angeles	06037231300	Low-Income Community	2011–2015
California	Los Angeles	06037231400	Low-Income Community	2011–2015
California	Los Angeles	06037231500	Low-Income Community	2011–2015
California	Los Angeles	06037231600	Low-Income Community	2011–2015
California	Los Angeles	06037231800	Low-Income Community	2011–2015
California	Los Angeles	06037232400	Low-Income Community	2011–2015
California	Los Angeles	06037232500	Low-Income Community	2011–2015
California	Los Angeles	06037234501	Low-Income Community	2011–2015
California	Los Angeles	06037234502	Low-Income Community	2011–2015
California	Los Angeles	06037234600	Low-Income Community	2011–2015
California	Los Angeles	06037236100	Low-Income Community	2011–2015
California	Los Angeles	06037237202	Low-Income Community	2011–2015
California	Los Angeles	06037239202	Low-Income Community	2011–2015
California	Los Angeles	06037239330	Low-Income Community	2011–2015
California	Los Angeles	06037241001	Low-Income Community	2011–2015
California	Los Angeles	06037242000	Low-Income Community	2011–2015
California	Los Angeles	06037242100	Low-Income Community	2011–2015
California	Los Angeles	06037242200	Low-Income Community	2011–2015
California	Los Angeles	06037242300	Low-Income Community	2011–2015
California	Los Angeles	06037242600	Low-Income Community	2011–2015
California	Los Angeles	06037243000	Low-Income Community	2011–2015
California	Los Angeles	06037243100	Low-Income Community	2011–2015
California	Los Angeles	06037292000	Low-Income Community	2011–2015
California	Los Angeles	06037293201	Low-Income Community	2012–2016

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State	County	Census Tract Number	Tract Type	ACS Data Source
California	Los Angeles	06037294120	Low-Income Community	2011–2015
California	Los Angeles	06037294620	Low-Income Community	2011–2015
California	Los Angeles	06037294701	Low-Income Community	2011–2015
California	Los Angeles	06037294820	Low-Income Community	2011–2015
California	Los Angeles	06037294830	Low-Income Community	2011–2015
California	Los Angeles	06037296210	Low-Income Community	2011–2015
California	Los Angeles	06037296220	Low-Income Community	2011–2015
California	Los Angeles	06037296500	Low-Income Community	2011–2015
California	Los Angeles	06037296600	Low-Income Community	2011–2015
California	Los Angeles	06037402304	Low-Income Community	2011–2015
California	Los Angeles	06037402702	Low-Income Community	2011–2015
California	Los Angeles	06037403200	Low-Income Community	2011–2015
California	Los Angeles	06037404201	Low-Income Community	2011–2015
California	Los Angeles	06037408138	Low-Income Community	2011–2015
California	Los Angeles	06037408800	Low-Income Community	2011–2015
California	Los Angeles	06037433302	Low-Income Community	2011–2015
California	Los Angeles	06037433403	Low-Income Community	2011–2015
California	Los Angeles	06037433501	Low-Income Community	2011–2015
California	Los Angeles	06037433901	Low-Income Community	2011–2015
California	Los Angeles	06037501803	Low-Income Community	2011–2015
California	Los Angeles	06037530902	Low-Income Community	2011–2015
California	Los Angeles	06037531301	Low-Income Community	2011–2015
California	Los Angeles	06037532304	Low-Income Community	2011–2015
California	Los Angeles	06037532606	Low-Income Community	2011–2015
California	Los Angeles	06037532800	Low-Income Community	2011–2015
California	Los Angeles	06037532900	Low-Income Community	2011–2015
California	Los Angeles	06037533103	Low-Income Community	2011–2015
California	Los Angeles	06037533104	Low-Income Community	2011–2015
California	Los Angeles	06037533105	Low-Income Community	2011–2015
California	Los Angeles	06037533403	Low-Income Community	2011–2015
California	Los Angeles	06037533701	Low-Income Community	2011–2015
California	Los Angeles	06037534202	Low-Income Community	2011–2015
California	Los Angeles	06037534301	Low-Income Community	2011–2015
California	Los Angeles	06037534404	Low-Income Community	2011–2015
California	Los Angeles	06037535002	Low-Income Community	2011–2015
California	Los Angeles	06037535101	Low-Income Community	2011–2015
California	Los Angeles	06037535102	Low-Income Community	2011–2015
California	Los Angeles	06037540201	Low-Income Community	2011–2015
California	Los Angeles	06037540202	Low-Income Community	2011–2015
California	Los Angeles	06037540400	Low-Income Community	2011–2015
California	Los Angeles	06037541400	Low-Income Community	2011–2015
California	Los Angeles	06037541603	Low-Income Community	2011–2015
California	Los Angeles	06037541604	Low-Income Community	2011–2015
California	Los Angeles	06037542105	Low-Income Community	2011–2015
California	Los Angeles	06037542106	Low-Income Community	2011–2015
California	Los Angeles	06037542501	Low-Income Community	2011–2015
California	Los Angeles	06037542502	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
California	Los Angeles	06037542601	Low-Income Community	2011–2015
California	Los Angeles	06037550000	Low-Income Community	2011–2015
California	Los Angeles	06037570603	Low-Income Community	2011–2015
California	Los Angeles	06037571600	Low-Income Community	2011–2015
California	Los Angeles	06037571704	Low-Income Community	2011–2015
California	Los Angeles	06037572500	Low-Income Community	2011–2015
California	Los Angeles	06037572800	Low-Income Community	2011–2015
California	Los Angeles	06037573002	Low-Income Community	2011–2015
California	Los Angeles	06037573004	Low-Income Community	2011–2015
California	Los Angeles	06037573300	Low-Income Community	2011–2015
California	Los Angeles	06037575102	Low-Income Community	2011–2015
California	Los Angeles	06037575202	Low-Income Community	2011–2015
California	Los Angeles	06037575401	Low-Income Community	2011–2015
California	Los Angeles	06037575801	Low-Income Community	2011–2015
California	Los Angeles	06037575802	Low-Income Community	2011–2015
California	Los Angeles	06037575803	Low-Income Community	2011–2015
California	Los Angeles	06037575901	Low-Income Community	2011–2015
California	Los Angeles	06037576200	Low-Income Community	2011–2015
California	Los Angeles	06037576401	Low-Income Community	2011–2015
California	Los Angeles	06037576403	Low-Income Community	2011–2015
California	Los Angeles	06037576901	Low-Income Community	2011–2015
California	Los Angeles	06037600100	Low-Income Community	2011–2015
California	Los Angeles	06037600202	Low-Income Community	2011–2015
California	Los Angeles	06037600303	Low-Income Community	2011–2015
California	Los Angeles	06037600304	Low-Income Community	2011–2015
California	Los Angeles	06037601202	Low-Income Community	2011–2015
California	Los Angeles	06037601700	Low-Income Community	2011–2015
California	Los Angeles	06037601801	Low-Income Community	2011–2015
California	Los Angeles	06037602505	Low-Income Community	2011–2015
California	Los Angeles	06037602801	Low-Income Community	2011–2015
California	Los Angeles	06037604100	Low-Income Community	2011–2015
California	Los Angeles	06037900501	Low-Income Community	2011–2015
California	Los Angeles	06037900606	Low-Income Community	2011–2015
California	Los Angeles	06037900607	Low-Income Community	2011–2015
California	Los Angeles	06037900703	Low-Income Community	2011–2015
California	Los Angeles	06037900704	Low-Income Community	2011–2015
California	Los Angeles	06037900806	Low-Income Community	2011–2015
California	Los Angeles	06037910402	Low-Income Community	2011–2015
California	Los Angeles	06037910403	Low-Income Community	2011–2015
California	Los Angeles	06037910501	Low-Income Community	2011–2015
California	Los Angeles	06037910504	Low-Income Community	2011–2015
California	Los Angeles	06037910601	Low-Income Community	2011–2015
California	Los Angeles	06037910602	Low-Income Community	2011–2015
California	Los Angeles	06037980014	Low-Income Community	2011–2015
California	Madera	06039000103	Low-Income Community	2011–2015
California	Madera	06039000202	Non-LIC Contiguous	2011–2015
California	Madera	06039000503	Non-LIC Contiguous	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
California	Madera	06039000506	Low-Income Community	2011–2015
California	Madera	06039000800	Low-Income Community	2011–2015
California	Marin	06041112201	Low-Income Community	2011–2015
California	Mariposa	06043000101	Low-Income Community	2011–2015
California	Mariposa	06043000102	Low-Income Community	2011–2015
California	Mendocino	06045010100	Low-Income Community	2011–2015
California	Mendocino	06045011300	Low-Income Community	2011–2015
California	Mendocino	06045011500	Low-Income Community	2011–2015
California	Merced	06047000503	Low-Income Community	2011–2015
California	Merced	06047000602	Low-Income Community	2011–2015
California	Merced	06047000603	Low-Income Community	2011–2015
California	Merced	06047001301	Low-Income Community	2011–2015
California	Merced	06047001302	Low-Income Community	2011–2015
California	Merced	06047001401	Low-Income Community	2011–2015
California	Merced	06047001501	Low-Income Community	2011–2015
California	Merced	06047001601	Low-Income Community	2011–2015
California	Merced	06047001602	Low-Income Community	2011–2015
California	Merced	06047001700	Low-Income Community	2011–2015
California	Merced	06047002201	Low-Income Community	2011–2015
California	Modoc	06049000100	Low-Income Community	2011–2015
California	Modoc	06049000300	Low-Income Community	2011–2015
California	Monterey	06053000400	Low-Income Community	2011–2015
California	Monterey	06053000502	Low-Income Community	2011–2015
California	Monterey	06053001300	Low-Income Community	2011–2015
California	Monterey	06053001802	Low-Income Community	2011–2015
California	Monterey	06053011302	Low-Income Community	2011–2015
California	Monterey	06053013500	Low-Income Community	2011–2015
California	Monterey	06053013700	Low-Income Community	2011–2015
California	Monterey	06053014102	Low-Income Community	2011–2015
California	Monterey	06053014500	Low-Income Community	2011–2015
California	Napa	06055200202	Low-Income Community	2011–2015
California	Napa	06055200804	Low-Income Community	2011–2015
California	Nevada	06057000600	Low-Income Community	2011–2015
California	Nevada	06057000900	Low-Income Community	2011–2015
California	Orange	06059001801	Low-Income Community	2011–2015
California	Orange	06059011601	Low-Income Community	2011–2015
California	Orange	06059011602	Low-Income Community	2011–2015
California	Orange	06059011720	Low-Income Community	2011–2015
California	Orange	06059011721	Low-Income Community	2011–2015
California	Orange	06059042107	Low-Income Community	2011–2015
California	Orange	06059042312	Low-Income Community	2011–2015
California	Orange	06059063605	Low-Income Community	2011–2015
California	Orange	06059063701	Low-Income Community	2011–2015
California	Orange	06059074403	Low-Income Community	2011–2015
California	Orange	06059074405	Low-Income Community	2011–2015
California	Orange	06059074406	Low-Income Community	2011–2015
California	Orange	06059074602	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
California	Orange	06059074802	Low-Income Community	2011–2015
California	Orange	06059075002	Low-Income Community	2011–2015
California	Orange	06059075003	Low-Income Community	2011–2015
California	Orange	06059075100	Low-Income Community	2011–2015
California	Orange	06059075201	Low-Income Community	2011–2015
California	Orange	06059086405	Low-Income Community	2011–2015
California	Orange	06059087403	Low-Income Community	2011–2015
California	Orange	06059087405	Low-Income Community	2011–2015
California	Orange	06059087505	Low-Income Community	2011–2015
California	Orange	06059087803	Low-Income Community	2011–2015
California	Orange	06059088201	Low-Income Community	2011–2015
California	Orange	06059089104	Low-Income Community	2011–2015
California	Orange	06059089105	Low-Income Community	2011–2015
California	Orange	06059099402	Low-Income Community	2011–2015
California	Placer	06061020401	Low-Income Community	2011–2015
California	Placer	06061020901	Low-Income Community	2011–2015
California	Placer	06061021603	Low-Income Community	2011–2015
California	Plumas	06063000202	Low-Income Community	2011–2015
California	Plumas	06063000400	Low-Income Community	2011–2015
California	Riverside	06065030103	Low-Income Community	2011–2015
California	Riverside	06065030300	Low-Income Community	2011–2015
California	Riverside	06065030400	Low-Income Community	2011–2015
California	Riverside	06065030501	Low-Income Community	2011–2015
California	Riverside	06065030502	Low-Income Community	2011–2015
California	Riverside	06065031300	Low-Income Community	2011–2015
California	Riverside	06065040203	Low-Income Community	2011–2015
California	Riverside	06065041101	Low-Income Community	2011–2015
California	Riverside	06065041410	Low-Income Community	2011–2015
California	Riverside	06065041703	Low-Income Community	2011–2015
California	Riverside	06065042010	Low-Income Community	2011–2015
California	Riverside	06065042209	Low-Income Community	2011–2015
California	Riverside	06065042210	Low-Income Community	2011–2015
California	Riverside	06065042404	Low-Income Community	2011–2015
California	Riverside	06065042505	Low-Income Community	2011–2015
California	Riverside	06065042506	Low-Income Community	2011–2015
California	Riverside	06065042514	Low-Income Community	2011–2015
California	Riverside	06065042515	Low-Income Community	2011–2015
California	Riverside	06065042723	Low-Income Community	2011–2015
California	Riverside	06065042800	Low-Income Community	2011–2015
California	Riverside	06065042903	Low-Income Community	2011–2015
California	Riverside	06065042904	Low-Income Community	2011–2015
California	Riverside	06065043307	Low-Income Community	2011–2015
California	Riverside	06065043310	Low-Income Community	2011–2015
California	Riverside	06065043401	Low-Income Community	2011–2015
California	Riverside	06065043403	Low-Income Community	2011–2015
California	Riverside	06065043405	Low-Income Community	2011–2015
California	Riverside	06065043601	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
California	Riverside	06065043602	Low-Income Community	2011–2015
California	Riverside	06065044101	Low-Income Community	2011–2015
California	Riverside	06065044200	Low-Income Community	2011–2015
California	Riverside	06065044507	Low-Income Community	2011–2015
California	Riverside	06065044509	Low-Income Community	2011–2015
California	Riverside	06065044510	Low-Income Community	2011–2015
California	Riverside	06065044702	Low-Income Community	2011–2015
California	Riverside	06065044915	Low-Income Community	2011–2015
California	Riverside	06065045000	Low-Income Community	2011–2015
California	Riverside	06065045303	Low-Income Community	2011–2015
California	Riverside	06065045502	Low-Income Community	2011–2015
California	Riverside	06065045604	Low-Income Community	2011–2015
California	Riverside	06065045605	Low-Income Community	2011–2015
California	Riverside	06065045609	Low-Income Community	2011–2015
California	Riverside	06065045703	Low-Income Community	2011–2015
California	Riverside	06065045705	Low-Income Community	2011–2015
California	Riverside	06065045706	Low-Income Community	2011–2015
California	Riverside	06065046102	Low-Income Community	2011–2015
California	Riverside	06065046200	Low-Income Community	2011–2015
California	Riverside	06065046500	Low-Income Community	2011–2015
California	Riverside	06065051100	Low-Income Community	2011–2015
California	Sacramento	06067000500	Low-Income Community	2011–2015
California	Sacramento	06067000700	Low-Income Community	2011–2015
California	Sacramento	06067001101	Low-Income Community	2011–2015
California	Sacramento	06067002100	Low-Income Community	2011–2015
California	Sacramento	06067002200	Low-Income Community	2011–2015
California	Sacramento	06067002800	Low-Income Community	2011–2015
California	Sacramento	06067003700	Low-Income Community	2011–2015
California	Sacramento	06067004100	Low-Income Community	2011–2015
California	Sacramento	06067004203	Low-Income Community	2011–2015
California	Sacramento	06067004402	Low-Income Community	2011–2015
California	Sacramento	06067004501	Low-Income Community	2011–2015
California	Sacramento	06067004502	Low-Income Community	2011–2015
California	Sacramento	06067004601	Low-Income Community	2011–2015
California	Sacramento	06067004701	Low-Income Community	2011–2015
California	Sacramento	06067004802	Low-Income Community	2011–2015
California	Sacramento	06067004903	Low-Income Community	2011–2015
California	Sacramento	06067004905	Low-Income Community	2011–2015
California	Sacramento	06067005101	Low-Income Community	2011–2015
California	Sacramento	06067005205	Low-Income Community	2011–2015
California	Sacramento	06067005301	Low-Income Community	2011–2015
California	Sacramento	06067005502	Low-Income Community	2011–2015
California	Sacramento	06067005505	Low-Income Community	2011–2015
California	Sacramento	06067005601	Low-Income Community	2011–2015
California	Sacramento	06067005605	Low-Income Community	2011–2015
California	Sacramento	06067006201	Low-Income Community	2011–2015
California	Sacramento	06067006202	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
California	Sacramento	06067006300	Low-Income Community	2011–2015
California	Sacramento	06067006500	Low-Income Community	2011–2015
California	Sacramento	06067006600	Low-Income Community	2011–2015
California	Sacramento	06067006702	Low-Income Community	2011–2015
California	Sacramento	06067006900	Low-Income Community	2011–2015
California	Sacramento	06067007004	Low-Income Community	2011–2015
California	Sacramento	06067007019	Low-Income Community	2011–2015
California	Sacramento	06067007204	Low-Income Community	2011–2015
California	Sacramento	06067007301	Low-Income Community	2011–2015
California	Sacramento	06067007423	Low-Income Community	2011–2015
California	Sacramento	06067008909	Low-Income Community	2011–2015
California	Sacramento	06067008910	Low-Income Community	2011–2015
California	Sacramento	06067008911	Low-Income Community	2011–2015
California	Sacramento	06067009006	Low-Income Community	2011–2015
California	Sacramento	06067009201	Low-Income Community	2011–2015
California	Sacramento	06067009634	Low-Income Community	2011–2015
California	Sacramento	06067009800	Low-Income Community	2011–2015
California	San Benito	06069000200	Low-Income Community	2011–2015
California	San Benito	06069000701	Low-Income Community	2011–2015
California	San Bernardino	06071000823	Low-Income Community	2011–2015
California	San Bernardino	06071001400	Low-Income Community	2011–2015
California	San Bernardino	06071001503	Low-Income Community	2011–2015
California	San Bernardino	06071001504	Low-Income Community	2011–2015
California	San Bernardino	06071001600	Low-Income Community	2011–2015
California	San Bernardino	06071002804	Low-Income Community	2011–2015
California	San Bernardino	06071003000	Low-Income Community	2011–2015
California	San Bernardino	06071003102	Low-Income Community	2011–2015
California	San Bernardino	06071003510	Low-Income Community	2011–2015
California	San Bernardino	06071003606	Low-Income Community	2011–2015
California	San Bernardino	06071003609	Low-Income Community	2011–2015
California	San Bernardino	06071003612	Low-Income Community	2011–2015
California	San Bernardino	06071003700	Low-Income Community	2011–2015
California	San Bernardino	06071004201	Low-Income Community	2011–2015
California	San Bernardino	06071004202	Low-Income Community	2011–2015
California	San Bernardino	06071004302	Low-Income Community	2011–2015
California	San Bernardino	06071004404	Low-Income Community	2011–2015
California	San Bernardino	06071004507	Low-Income Community	2011–2015
California	San Bernardino	06071004604	Low-Income Community	2011–2015
California	San Bernardino	06071004700	Low-Income Community	2011–2015
California	San Bernardino	06071004800	Low-Income Community	2011–2015
California	San Bernardino	06071004900	Low-Income Community	2011–2015
California	San Bernardino	06071005400	Low-Income Community	2011–2015
California	San Bernardino	06071005500	Low-Income Community	2011–2015
California	San Bernardino	06071005600	Low-Income Community	2011–2015
California	San Bernardino	06071005701	Low-Income Community	2011–2015
California	San Bernardino	06071005800	Low-Income Community	2011–2015
California	San Bernardino	06071006203	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
California	San Bernardino	06071006204	Low-Income Community	2011–2015
California	San Bernardino	06071006301	Low-Income Community	2011–2015
California	San Bernardino	06071006302	Low-Income Community	2011–2015
California	San Bernardino	06071006401	Low-Income Community	2011–2015
California	San Bernardino	06071006402	Low-Income Community	2011–2015
California	San Bernardino	06071006500	Low-Income Community	2011–2015
California	San Bernardino	06071007107	Low-Income Community	2011–2015
California	San Bernardino	06071007200	Low-Income Community	2011–2015
California	San Bernardino	06071007303	Low-Income Community	2011–2015
California	San Bernardino	06071007407	Low-Income Community	2011–2015
California	San Bernardino	06071007601	Low-Income Community	2011–2015
California	San Bernardino	06071008002	Low-Income Community	2011–2015
California	San Bernardino	06071008710	Low-Income Community	2011–2015
California	San Bernardino	06071009112	Low-Income Community	2011–2015
California	San Bernardino	06071009116	Low-Income Community	2011–2015
California	San Bernardino	06071009117	Low-Income Community	2011–2015
California	San Bernardino	06071009400	Low-Income Community	2011–2015
California	San Bernardino	06071009500	Low-Income Community	2011–2015
California	San Bernardino	06071009716	Low-Income Community	2011–2015
California	San Bernardino	06071009800	Low-Income Community	2011–2015
California	San Bernardino	06071009904	Low-Income Community	2011–2015
California	San Bernardino	06071009905	Low-Income Community	2011–2015
California	San Bernardino	06071009912	Low-Income Community	2011–2015
California	San Bernardino	06071009913	Low-Income Community	2011–2015
California	San Bernardino	06071010014	Low-Income Community	2011–2015
California	San Bernardino	06071010423	Low-Income Community	2011–2015
California	San Bernardino	06071010700	Low-Income Community	2011–2015
California	San Bernardino	06071012400	Low-Income Community	2011–2015
California	San Bernardino	06071012500	Low-Income Community	2011–2015
California	San Diego	06073000900	Low-Income Community	2011–2015
California	San Diego	06073001600	Low-Income Community	2011–2015
California	San Diego	06073002201	Low-Income Community	2011–2015
California	San Diego	06073002202	Low-Income Community	2011–2015
California	San Diego	06073002301	Low-Income Community	2011–2015
California	San Diego	06073002302	Low-Income Community	2011–2015
California	San Diego	06073002401	Low-Income Community	2011–2015
California	San Diego	06073002601	Low-Income Community	2011–2015
California	San Diego	06073002707	Low-Income Community	2011–2015
California	San Diego	06073002708	Low-Income Community	2011–2015
California	San Diego	06073002709	Low-Income Community	2011–2015
California	San Diego	06073002710	Low-Income Community	2011–2015
California	San Diego	06073003001	Non-LIC Contiguous	2011–2015
California	San Diego	06073003004	Low-Income Community	2011–2015
California	San Diego	06073003101	Low-Income Community	2011–2015
California	San Diego	06073003111	Low-Income Community	2011–2015
California	San Diego	06073003303	Low-Income Community	2011–2015
California	San Diego	06073003304	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
California	San Diego	06073003305	Low-Income Community	2011–2015
California	San Diego	06073003401	Low-Income Community	2011–2015
California	San Diego	06073003404	Low-Income Community	2011–2015
California	San Diego	06073003501	Low-Income Community	2011–2015
California	San Diego	06073003502	Low-Income Community	2011–2015
California	San Diego	06073003601	Low-Income Community	2011–2015
California	San Diego	06073003602	Low-Income Community	2011–2015
California	San Diego	06073003901	Low-Income Community	2011–2015
California	San Diego	06073003902	Low-Income Community	2011–2015
California	San Diego	06073004000	Low-Income Community	2011–2015
California	San Diego	06073004100	Low-Income Community	2011–2015
California	San Diego	06073004700	Low-Income Community	2011–2015
California	San Diego	06073004800	Low-Income Community	2011–2015
California	San Diego	06073004900	Low-Income Community	2011–2015
California	San Diego	06073005000	Low-Income Community	2011–2015
California	San Diego	06073005100	Low-Income Community	2011–2015
California	San Diego	06073010013	Low-Income Community	2011–2015
California	San Diego	06073011700	Low-Income Community	2011–2015
California	San Diego	06073011801	Low-Income Community	2011–2015
California	San Diego	06073013104	Low-Income Community	2011–2015
California	San Diego	06073013205	Low-Income Community	2011–2015
California	San Diego	06073013206	Low-Income Community	2011–2015
California	San Diego	06073015701	Low-Income Community	2011–2015
California	San Diego	06073015703	Low-Income Community	2011–2015
California	San Diego	06073015801	Low-Income Community	2011–2015
California	San Diego	06073015802	Low-Income Community	2011–2015
California	San Diego	06073015901	Low-Income Community	2011–2015
California	San Diego	06073019503	Low-Income Community	2011–2015
California	San Diego	06073020214	Low-Income Community	2011–2015
California	San Francisco	06075017902	Low-Income Community	2011–2015
California	San Francisco	06075023103	Low-Income Community	2011–2015
California	San Francisco	06075023400	Low-Income Community	2011–2015
California	San Francisco	06075026001	Low-Income Community	2011–2015
California	San Francisco	06075026004	Low-Income Community	2011–2015
California	San Francisco	06075026100	Low-Income Community	2011–2015
California	San Francisco	06075026301	Low-Income Community	2011–2015
California	San Francisco	06075026404	Low-Income Community	2011–2015
California	San Francisco	06075060502	Low-Income Community	2011–2015
California	San Francisco	06075061200	Low-Income Community	2011–2015
California	San Francisco	06075980600	Low-Income Community	2011–2015
California	San Joaquin	06077000100	Low-Income Community	2011–2015
California	San Joaquin	06077000300	Low-Income Community	2011–2015
California	San Joaquin	06077000402	Low-Income Community	2011–2015
California	San Joaquin	06077000500	Low-Income Community	2011–2015
California	San Joaquin	06077000600	Low-Income Community	2011–2015
California	San Joaquin	06077000700	Low-Income Community	2011–2015
California	San Joaquin	06077000801	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
California	San Joaquin	06077000900	Low-Income Community	2011–2015
California	San Joaquin	06077001200	Low-Income Community	2011–2015
California	San Joaquin	06077001500	Low-Income Community	2011–2015
California	San Joaquin	06077001600	Low-Income Community	2011–2015
California	San Joaquin	06077001900	Low-Income Community	2011–2015
California	San Joaquin	06077002100	Low-Income Community	2011–2015
California	San Joaquin	06077002201	Low-Income Community	2011–2015
California	San Joaquin	06077002202	Low-Income Community	2011–2015
California	San Joaquin	06077002800	Low-Income Community	2011–2015
California	San Joaquin	06077003307	Low-Income Community	2011–2015
California	San Joaquin	06077003700	Low-Income Community	2011–2015
California	San Joaquin	06077003803	Low-Income Community	2011–2015
California	San Joaquin	06077004403	Low-Income Community	2011–2015
California	San Luis Obispo	06079010102	Low-Income Community	2011–2015
California	San Luis Obispo	06079010902	Low-Income Community	2011–2015
California	San Luis Obispo	06079012200	Low-Income Community	2011–2015
California	San Mateo	06081600200	Low-Income Community	2011–2015
California	San Mateo	06081610201	Low-Income Community	2011–2015
California	San Mateo	06081610500	Low-Income Community	2011–2015
California	San Mateo	06081612100	Low-Income Community	2011–2015
California	Santa Barbara	06083002101	Low-Income Community	2011–2015
California	Santa Barbara	06083002403	Low-Income Community	2011–2015
California	Santa Barbara	06083002404	Low-Income Community	2011–2015
California	Santa Barbara	06083002502	Low-Income Community	2011–2015
California	Santa Barbara	06083002702	Low-Income Community	2011–2015
California	Santa Barbara	06083002705	Low-Income Community	2011–2015
California	Santa Barbara	06083002706	Low-Income Community	2011–2015
California	Santa Clara	06085500800	Low-Income Community	2011–2015
California	Santa Clara	06085500901	Low-Income Community	2011–2015
California	Santa Clara	06085501000	Low-Income Community	2011–2015
California	Santa Clara	06085501401	Low-Income Community	2011–2015
California	Santa Clara	06085501600	Low-Income Community	2011–2015
California	Santa Clara	06085503110	Low-Income Community	2011–2015
California	Santa Clara	06085503122	Low-Income Community	2011–2015
California	Santa Clara	06085503305	Low-Income Community	2011–2015
California	Santa Clara	06085503401	Low-Income Community	2011–2015
California	Santa Clara	06085503601	Low-Income Community	2011–2015
California	Santa Clara	06085505100	Low-Income Community	2011–2015
California	Santa Clara	06085512603	Low-Income Community	2011–2015
California	Santa Clara	06085512604	Low-Income Community	2011–2015
California	Santa Cruz	06087100800	Low-Income Community	2011–2015
California	Santa Cruz	06087101000	Low-Income Community	2011–2015
California	Santa Cruz	06087121402	Low-Income Community	2011–2015
California	Santa Cruz	06087121600	Low-Income Community	2011–2015
California	Shasta	06089010100	Low-Income Community	2011–2015
California	Shasta	06089010200	Low-Income Community	2011–2015
California	Shasta	06089010704	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
California	Shasta	06089011209	Low-Income Community	2011–2015
California	Shasta	06089012000	Low-Income Community	2011–2015
California	Shasta	06089012500	Low-Income Community	2011–2015
California	Sierra	06091010000	Non-LIC Contiguous	2011–2015
California	Siskiyou	06093000500	Low-Income Community	2011–2015
California	Siskiyou	06093000702	Low-Income Community	2011–2015
California	Siskiyou	06093000703	Low-Income Community	2011–2015
California	Solano	06095250801	Low-Income Community	2011–2015
California	Solano	06095250900	Low-Income Community	2011–2015
California	Solano	06095251100	Low-Income Community	2011–2015
California	Solano	06095251500	Low-Income Community	2011–2015
California	Solano	06095251600	Low-Income Community	2011–2015
California	Solano	06095251802	Low-Income Community	2011–2015
California	Solano	06095252605	Low-Income Community	2011–2015
California	Solano	06095252606	Low-Income Community	2011–2015
California	Solano	06095252607	Low-Income Community	2011–2015
California	Sonoma	06097150305	Low-Income Community	2011–2015
California	Sonoma	06097152000	Low-Income Community	2011–2015
California	Sonoma	06097153104	Low-Income Community	2011–2015
California	Stanislaus	06099001400	Low-Income Community	2011–2015
California	Stanislaus	06099001603	Low-Income Community	2011–2015
California	Stanislaus	06099001604	Low-Income Community	2011–2015
California	Stanislaus	06099001700	Low-Income Community	2011–2015
California	Stanislaus	06099001800	Low-Income Community	2011–2015
California	Stanislaus	06099002002	Low-Income Community	2011–2015
California	Stanislaus	06099002100	Low-Income Community	2011–2015
California	Stanislaus	06099002200	Low-Income Community	2011–2015
California	Stanislaus	06099002301	Low-Income Community	2011–2015
California	Stanislaus	06099002402	Low-Income Community	2011–2015
California	Stanislaus	06099002501	Low-Income Community	2011–2015
California	Stanislaus	06099002602	Low-Income Community	2011–2015
California	Stanislaus	06099003002	Low-Income Community	2011–2015
California	Stanislaus	06099003201	Low-Income Community	2011–2015
California	Stanislaus	06099003400	Low-Income Community	2011–2015
California	Stanislaus	06099003802	Low-Income Community	2011–2015
California	Stanislaus	06099003803	Low-Income Community	2011–2015
California	Sutter	06101050102	Low-Income Community	2011–2015
California	Sutter	06101050201	Low-Income Community	2011–2015
California	Sutter	06101050202	Low-Income Community	2011–2015
California	Sutter	06101050302	Low-Income Community	2011–2015
California	Tehama	06103001100	Low-Income Community	2011–2015
California	Trinity	06105000101	Low-Income Community	2011–2015
California	Trinity	06105000300	Low-Income Community	2011–2015
California	Tulare	06107000201	Low-Income Community	2011–2015
California	Tulare	06107000302	Low-Income Community	2011–2015
California	Tulare	06107000502	Low-Income Community	2011–2015
California	Tulare	06107000900	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
California	Tulare	06107001003	Low-Income Community	2012–2016
California	Tulare	06107001100	Low-Income Community	2011–2015
California	Tulare	06107001400	Low-Income Community	2011–2015
California	Tulare	06107002202	Low-Income Community	2011–2015
California	Tulare	06107002800	Low-Income Community	2011–2015
California	Tulare	06107002901	Low-Income Community	2011–2015
California	Tulare	06107003200	Low-Income Community	2011–2015
California	Tulare	06107003400	Low-Income Community	2011–2015
California	Tulare	06107003802	Low-Income Community	2011–2015
California	Tulare	06107004101	Low-Income Community	2011–2015
California	Tulare	06107004102	Low-Income Community	2011–2015
California	Tulare	06107004200	Low-Income Community	2011–2015
California	Tulare	06107004300	Low-Income Community	2011–2015
California	Tuolumne	06109001200	Low-Income Community	2011–2015
California	Tuolumne	06109004200	Low-Income Community	2011–2015
California	Ventura	06111000304	Low-Income Community	2011–2015
California	Ventura	06111000600	Low-Income Community	2011–2015
California	Ventura	06111001302	Low-Income Community	2011–2015
California	Ventura	06111003201	Low-Income Community	2011–2015
California	Ventura	06111004305	Low-Income Community	2011–2015
California	Ventura	06111004715	Low-Income Community	2011–2015
California	Ventura	06111004902	Low-Income Community	2011–2015
California	Ventura	06111009100	Low-Income Community	2011–2015
California	Yolo	06113010101	Low-Income Community	2011–2015
California	Yolo	06113010201	Low-Income Community	2011–2015
California	Yolo	06113010203	Low-Income Community	2011–2015
California	Yolo	06113010204	Low-Income Community	2011–2015
California	Yolo	06113010602	Low-Income Community	2011–2015
California	Yolo	06113010800	Low-Income Community	2011–2015
California	Yolo	06113011102	Low-Income Community	2011–2015
California	Yuba	06115040301	Low-Income Community	2011–2015
California	Yuba	06115040302	Low-Income Community	2011–2015
California	Yuba	06115040400	Low-Income Community	2011–2015
Colorado	Adams	08001008100	Low-Income Community	2011–2015
Colorado	Adams	08001008353	Low-Income Community	2011–2015
Colorado	Adams	08001008606	Low-Income Community	2011–2015
Colorado	Adams	08001008901	Low-Income Community	2011–2015
Colorado	Adams	08001009202	Low-Income Community	2011–2015
Colorado	Adams	08001009321	Low-Income Community	2011–2015
Colorado	Adams	08001009604	Low-Income Community	2011–2015
Colorado	Adams	08001009606	Low-Income Community	2011–2015
Colorado	Adams	08001015000	Low-Income Community	2011–2015
Colorado	Alamosa	08003960000	Low-Income Community	2011–2015
Colorado	Alamosa	08003960200	Low-Income Community	2011–2015
Colorado	Alamosa	08003960300	Low-Income Community	2011–2015
Colorado	Arapahoe	08005005551	Low-Income Community	2011–2015
Colorado	Arapahoe	08005005552	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Colorado	Arapahoe	08005005700	Low-Income Community	2011–2015
Colorado	Arapahoe	08005005951	Low-Income Community	2011–2015
Colorado	Arapahoe	08005006000	Low-Income Community	2011–2015
Colorado	Arapahoe	08005006200	Low-Income Community	2011–2015
Colorado	Arapahoe	08005007301	Low-Income Community	2011–2015
Colorado	Arapahoe	08005007302	Low-Income Community	2011–2015
Colorado	Arapahoe	08005081100	Low-Income Community	2011–2015
Colorado	Archuleta	08007974400	Low-Income Community	2011–2015
Colorado	Baca	08009964700	Low-Income Community	2011–2015
Colorado	Bent	08011966700	Low-Income Community	2011–2015
Colorado	Boulder	08013012203	Low-Income Community	2011–2015
Colorado	Boulder	08013013302	Low-Income Community	2011–2015
Colorado	Boulder	08013013401	Low-Income Community	2011–2015
Colorado	Boulder	08013060800	Low-Income Community	2011–2015
Colorado	Chaffee	08015000401	Non-LIC Contiguous	2011–2015
Colorado	Chaffee	08015000402	Low-Income Community	2011–2015
Colorado	Cheyenne	08017960600	Low-Income Community	2011–2015
Colorado	Clear Creek	08019014800	Low-Income Community	2011–2015
Colorado	Costilla	08023972600	Low-Income Community	2011–2015
Colorado	Crowley	08025969600	Low-Income Community	2011–2015
Colorado	Delta	08029964600	Low-Income Community	2011–2015
Colorado	Delta	08029964800	Low-Income Community	2012–2016
Colorado	Delta	08029965100	Low-Income Community	2011–2015
Colorado	Denver	08031000702	Low-Income Community	2011–2015
Colorado	Denver	08031000800	Low-Income Community	2011–2015
Colorado	Denver	08031003500	Low-Income Community	2011–2015
Colorado	Denver	08031003602	Low-Income Community	2011–2015
Colorado	Denver	08031004101	Low-Income Community	2011–2015
Colorado	Denver	08031004102	Low-Income Community	2011–2015
Colorado	Denver	08031004403	Low-Income Community	2011–2015
Colorado	Denver	08031004404	Low-Income Community	2011–2015
Colorado	Denver	08031004505	Low-Income Community	2011–2015
Colorado	Denver	08031008312	Low-Income Community	2011–2015
Colorado	Dolores	08033000100	Low-Income Community	2011–2015
Colorado	Eagle	08037000503	Low-Income Community	2011–2015
Colorado	El Paso	08041000302	Low-Income Community	2011–2015
Colorado	El Paso	08041002000	Low-Income Community	2011–2015
Colorado	El Paso	08041002200	Low-Income Community	2011–2015
Colorado	El Paso	08041002300	Low-Income Community	2011–2015
Colorado	El Paso	08041004008	Low-Income Community	2011–2015
Colorado	El Paso	08041004501	Low-Income Community	2011–2015
Colorado	El Paso	08041005000	Low-Income Community	2011–2015
Colorado	El Paso	08041006302	Low-Income Community	2011–2015
Colorado	Fremont	08043978200	Low-Income Community	2011–2015
Colorado	Fremont	08043978300	Low-Income Community	2011–2015
Colorado	Fremont	08043978800	Low-Income Community	2011–2015
Colorado	Garfield	08045951600	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Colorado	Garfield	08045951702	Low-Income Community	2012–2016
Colorado	Garfield	08045951901	Low-Income Community	2011–2015
Colorado	Gunnison	08051963700	Low-Income Community	2011–2015
Colorado	Huerfano	08055960600	Low-Income Community	2011–2015
Colorado	Jefferson	08059009831	Low-Income Community	2011–2015
Colorado	Jefferson	08059010100	Low-Income Community	2011–2015
Colorado	Jefferson	08059010402	Low-Income Community	2011–2015
Colorado	Jefferson	08059010902	Low-Income Community	2011–2015
Colorado	Jefferson	08059011550	Low-Income Community	2011–2015
Colorado	Kit Carson	08063962100	Low-Income Community	2011–2015
Colorado	Lake	08065961900	Non-LIC Contiguous	2011–2015
Colorado	La Plata	08067940400	Non-LIC Contiguous	2011–2015
Colorado	La Plata	08067971100	Low-Income Community	2011–2015
Colorado	Larimer	08069001305	Low-Income Community	2011–2015
Colorado	Larimer	08069001306	Low-Income Community	2011–2015
Colorado	Larimer	08069002007	Low-Income Community	2011–2015
Colorado	Larimer	08069002802	Low-Income Community	2011–2015
Colorado	Las Animas	08071000200	Non-LIC Contiguous	2011–2015
Colorado	Las Animas	08071000500	Low-Income Community	2011–2015
Colorado	Las Animas	08071000800	Non-LIC Contiguous	2011–2015
Colorado	Lincoln	08073961700	Low-Income Community	2011–2015
Colorado	Logan	08075966100	Low-Income Community	2011–2015
Colorado	Logan	08075966300	Low-Income Community	2012–2016
Colorado	Logan	08075966400	Low-Income Community	2011–2015
Colorado	Mesa	08077000200	Low-Income Community	2011–2015
Colorado	Mesa	08077000400	Low-Income Community	2011–2015
Colorado	Mesa	08077000500	Low-Income Community	2011–2015
Colorado	Mesa	08077000700	Low-Income Community	2011–2015
Colorado	Mesa	08077000800	Low-Income Community	2011–2015
Colorado	Mesa	08077000900	Low-Income Community	2011–2015
Colorado	Mesa	08077001800	Non-LIC Contiguous	2011–2015
Colorado	Moffat	08081000400	Low-Income Community	2011–2015
Colorado	Montezuma	08083941100	Low-Income Community	2011–2015
Colorado	Montrose	08085966100	Low-Income Community	2011–2015
Colorado	Montrose	08085966202	Low-Income Community	2011–2015
Colorado	Montrose	08085966300	Low-Income Community	2011–2015
Colorado	Montrose	08085966503	Low-Income Community	2011–2015
Colorado	Morgan	08087000500	Low-Income Community	2011–2015
Colorado	Morgan	08087000700	Low-Income Community	2011–2015
Colorado	Otero	08089968300	Low-Income Community	2011–2015
Colorado	Otero	08089968600	Low-Income Community	2011–2015
Colorado	Phillips	08095967600	Low-Income Community	2011–2015
Colorado	Prowers	08099000200	Low-Income Community	2011–2015
Colorado	Prowers	08099000300	Low-Income Community	2011–2015
Colorado	Prowers	08099000700	Low-Income Community	2011–2015
Colorado	Pueblo	08101001400	Low-Income Community	2011–2015
Colorado	Pueblo	08101001900	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Colorado	Pueblo	08101002000	Low-Income Community	2011–2015
Colorado	Pueblo	08101002300	Low-Income Community	2011–2015
Colorado	Pueblo	08101002600	Low-Income Community	2011–2015
Colorado	Pueblo	08101002901	Low-Income Community	2011–2015
Colorado	Pueblo	08101003103	Low-Income Community	2011–2015
Colorado	Pueblo	08101003106	Low-Income Community	2011–2015
Colorado	Pueblo	08101003500	Low-Income Community	2011–2015
Colorado	Rio Blanco	08103951100	Low-Income Community	2011–2015
Colorado	Rio Grande	08105976700	Low-Income Community	2011–2015
Colorado	Saguache	08109977700	Low-Income Community	2011–2015
Colorado	San Juan	08111972600	Low-Income Community	2011–2015
Colorado	San Miguel	08113968200	Non-LIC Contiguous	2011–2015
Colorado	Washington	08121924200	Low-Income Community	2011–2015
Colorado	Weld	08123000100	Low-Income Community	2011–2015
Colorado	Weld	08123001004	Low-Income Community	2011–2015
Colorado	Weld	08123001902	Low-Income Community	2011–2015
Colorado	Weld	08123002004	Low-Income Community	2011–2015
Colorado	Yuma	08125963100	Low-Income Community	2011–2015
Connecticut	Fairfield	09001020100	Low-Income Community	2011–2015
Connecticut	Fairfield	09001021400	Low-Income Community	2011–2015
Connecticut	Fairfield	09001021802	Low-Income Community	2011–2015
Connecticut	Fairfield	09001022200	Low-Income Community	2011–2015
Connecticut	Fairfield	09001022300	Low-Income Community	2011–2015
Connecticut	Fairfield	09001043400	Low-Income Community	2011–2015
Connecticut	Fairfield	09001043700	Low-Income Community	2011–2015
Connecticut	Fairfield	09001044100	Low-Income Community	2011–2015
Connecticut	Fairfield	09001070300	Low-Income Community	2011–2015
Connecticut	Fairfield	09001070500	Low-Income Community	2011–2015
Connecticut	Fairfield	09001070600	Low-Income Community	2011–2015
Connecticut	Fairfield	09001073800	Low-Income Community	2011–2015
Connecticut	Fairfield	09001074000	Low-Income Community	2011–2015
Connecticut	Fairfield	09001074300	Low-Income Community	2011–2015
Connecticut	Fairfield	09001074400	Low-Income Community	2011–2015
Connecticut	Fairfield	09001080400	Low-Income Community	2011–2015
Connecticut	Fairfield	09001210100	Low-Income Community	2011–2015
Connecticut	Hartford	09003406100	Low-Income Community	2011–2015
Connecticut	Hartford	09003415300	Low-Income Community	2011–2015
Connecticut	Hartford	09003415900	Low-Income Community	2011–2015
Connecticut	Hartford	09003417100	Low-Income Community	2011–2015
Connecticut	Hartford	09003473800	Low-Income Community	2011–2015
Connecticut	Hartford	09003496100	Low-Income Community	2011–2015
Connecticut	Hartford	09003500300	Low-Income Community	2011–2015
Connecticut	Hartford	09003500400	Low-Income Community	2011–2015
Connecticut	Hartford	09003502500	Low-Income Community	2011–2015
Connecticut	Hartford	09003502700	Low-Income Community	2011–2015
Connecticut	Hartford	09003502800	Low-Income Community	2011–2015
Connecticut	Hartford	09003503700	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Connecticut	Hartford	09003503800	Low-Income Community	2011–2015
Connecticut	Hartford	09003504900	Low-Income Community	2011–2015
Connecticut	Hartford	09003510200	Low-Income Community	2011–2015
Connecticut	Hartford	09003510400	Low-Income Community	2011–2015
Connecticut	Hartford	09003510500	Low-Income Community	2011–2015
Connecticut	Hartford	09003510600	Low-Income Community	2011–2015
Connecticut	Hartford	09003510800	Low-Income Community	2011–2015
Connecticut	Hartford	09003514500	Low-Income Community	2011–2015
Connecticut	Hartford	09003514700	Low-Income Community	2011–2015
Connecticut	Hartford	09003524400	Low-Income Community	2011–2015
Connecticut	Hartford	09003524600	Low-Income Community	2011–2015
Connecticut	Litchfield	09005310300	Low-Income Community	2011–2015
Connecticut	Middlesex	09007541100	Low-Income Community	2011–2015
Connecticut	Middlesex	09007541600	Low-Income Community	2011–2015
Connecticut	New Haven	09009125200	Low-Income Community	2011–2015
Connecticut	New Haven	09009140200	Low-Income Community	2011–2015
Connecticut	New Haven	09009140300	Low-Income Community	2011–2015
Connecticut	New Haven	09009141500	Low-Income Community	2011–2015
Connecticut	New Haven	09009141600	Low-Income Community	2011–2015
Connecticut	New Haven	09009142200	Low-Income Community	2011–2015
Connecticut	New Haven	09009142300	Low-Income Community	2011–2015
Connecticut	New Haven	09009142400	Low-Income Community	2011–2015
Connecticut	New Haven	09009154100	Low-Income Community	2011–2015
Connecticut	New Haven	09009154500	Low-Income Community	2011–2015
Connecticut	New Haven	09009165500	Low-Income Community	2011–2015
Connecticut	New Haven	09009170100	Low-Income Community	2011–2015
Connecticut	New Haven	09009170200	Low-Income Community	2011–2015
Connecticut	New Haven	09009170900	Low-Income Community	2011–2015
Connecticut	New Haven	09009345100	Non-LIC Contiguous	2011–2015
Connecticut	New Haven	09009350100	Low-Income Community	2011–2015
Connecticut	New Haven	09009350500	Low-Income Community	2011–2015
Connecticut	New Haven	09009351500	Low-Income Community	2011–2015
Connecticut	New Haven	09009351700	Low-Income Community	2011–2015
Connecticut	New London	09011690500	Low-Income Community	2011–2015
Connecticut	New London	09011690700	Low-Income Community	2011–2015
Connecticut	New London	09011696700	Low-Income Community	2011–2015
Connecticut	New London	09011696800	Low-Income Community	2011–2015
Connecticut	New London	09011697000	Low-Income Community	2011–2015
Connecticut	New London	09011870200	Low-Income Community	2011–2015
Connecticut	New London	09011870300	Low-Income Community	2011–2015
Connecticut	Tolland	09013881300	Low-Income Community	2011–2015
Connecticut	Windham	09015800600	Low-Income Community	2011–2015
Connecticut	Windham	09015903100	Low-Income Community	2011–2015
Delaware	Kent	10001040201	Low-Income Community	2011–2015
Delaware	Kent	10001041300	Low-Income Community	2011–2015
Delaware	Kent	10001041400	Low-Income Community	2011–2015
Delaware	Kent	10001042500	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Delaware	Kent	10001043300	Low-Income Community	2011–2015
Delaware	New Castle	10003000601	Low-Income Community	2011–2015
Delaware	New Castle	10003000602	Low-Income Community	2011–2015
Delaware	New Castle	10003001902	Low-Income Community	2011–2015
Delaware	New Castle	10003002100	Low-Income Community	2011–2015
Delaware	New Castle	10003002700	Low-Income Community	2011–2015
Delaware	New Castle	10003002800	Low-Income Community	2011–2015
Delaware	New Castle	10003002900	Low-Income Community	2011–2015
Delaware	New Castle	10003003002	Low-Income Community	2011–2015
Delaware	New Castle	10003010101	Low-Income Community	2011–2015
Delaware	New Castle	10003010104	Low-Income Community	2011–2015
Delaware	New Castle	10003010702	Low-Income Community	2011–2015
Delaware	New Castle	10003012900	Low-Income Community	2011–2015
Delaware	New Castle	10003014402	Low-Income Community	2011–2015
Delaware	New Castle	10003015502	Low-Income Community	2011–2015
Delaware	New Castle	10003015802	Low-Income Community	2011–2015
Delaware	Sussex	10005050401	Non-LIC Contiguous	2011–2015
Delaware	Sussex	10005050405	Low-Income Community	2011–2015
Delaware	Sussex	10005050406	Low-Income Community	2011–2015
Delaware	Sussex	10005050503	Low-Income Community	2011–2015
Delaware	Sussex	10005051802	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001002101	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001003400	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001006400	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001006804	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001007304	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001007401	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001007407	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001007503	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001007601	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001007603	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001007604	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001007709	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001007803	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001007804	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001007806	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001007808	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001008904	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001009102	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001009204	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001009601	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001009602	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001009603	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001010300	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001010400	Low-Income Community	2011–2015
District of Columbia	District of Columbia	11001010900	Low-Income Community	2011–2015
Florida	Alachua	12001000200	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Florida	Alachua	12001000302	Low-Income Community	2011–2015
Florida	Alachua	12001000400	Low-Income Community	2011–2015
Florida	Alachua	12001000500	Low-Income Community	2011–2015
Florida	Alachua	12001000600	Low-Income Community	2011–2015
Florida	Alachua	12001000700	Low-Income Community	2011–2015
Florida	Alachua	12001001400	Low-Income Community	2011–2015
Florida	Alachua	12001002000	Low-Income Community	2011–2015
Florida	Baker	12003040201	Low-Income Community	2011–2015
Florida	Bay	12005001600	Low-Income Community	2011–2015
Florida	Bay	12005001800	Low-Income Community	2011–2015
Florida	Bay	12005002000	Low-Income Community	2011–2015
Florida	Bradford	12007000400	Low-Income Community	2011–2015
Florida	Brevard	12009060700	Low-Income Community	2011–2015
Florida	Brevard	12009062106	Low-Income Community	2011–2015
Florida	Brevard	12009062302	Low-Income Community	2011–2015
Florida	Brevard	12009062400	Low-Income Community	2011–2015
Florida	Brevard	12009062600	Low-Income Community	2011–2015
Florida	Brevard	12009064700	Low-Income Community	2011–2015
Florida	Brevard	12009064902	Low-Income Community	2011–2015
Florida	Brevard	12009065124	Low-Income Community	2011–2015
Florida	Brevard	12009065234	Low-Income Community	2011–2015
Florida	Broward	12011010304	Low-Income Community	2011–2015
Florida	Broward	12011020412	Low-Income Community	2011–2015
Florida	Broward	12011030402	Low-Income Community	2011–2015
Florida	Broward	12011030600	Low-Income Community	2011–2015
Florida	Broward	12011040801	Low-Income Community	2011–2015
Florida	Broward	12011040901	Low-Income Community	2011–2015
Florida	Broward	12011041000	Low-Income Community	2011–2015
Florida	Broward	12011041100	Low-Income Community	2011–2015
Florida	Broward	12011041200	Low-Income Community	2011–2015
Florida	Broward	12011041300	Low-Income Community	2011–2015
Florida	Broward	12011041400	Low-Income Community	2011–2015
Florida	Broward	12011041500	Low-Income Community	2011–2015
Florida	Broward	12011041600	Low-Income Community	2011–2015
Florida	Broward	12011041700	Low-Income Community	2011–2015
Florida	Broward	12011050207	Low-Income Community	2011–2015
Florida	Broward	12011050301	Low-Income Community	2011–2015
Florida	Broward	12011050308	Low-Income Community	2011–2015
Florida	Broward	12011050310	Low-Income Community	2011–2015
Florida	Broward	12011050311	Low-Income Community	2011–2015
Florida	Broward	12011050312	Low-Income Community	2011–2015
Florida	Broward	12011050702	Low-Income Community	2011–2015
Florida	Broward	12011060303	Low-Income Community	2011–2015
Florida	Broward	12011080500	Low-Income Community	2011–2015
Florida	Broward	12011091902	Low-Income Community	2011–2015
Florida	Broward	12011100201	Low-Income Community	2011–2015
Florida	Broward	12011100300	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Florida	Broward	12011100502	Low-Income Community	2011–2015
Florida	Broward	12011100700	Low-Income Community	2011–2015
Florida	Broward	12011100801	Low-Income Community	2011–2015
Florida	Broward	12011110501	Low-Income Community	2011–2015
Florida	Calhoun	12013010300	Low-Income Community	2011–2015
Florida	Charlotte	12015010100	Low-Income Community	2011–2015
Florida	Charlotte	12015020700	Low-Income Community	2011–2015
Florida	Charlotte	12015030401	Low-Income Community	2011–2015
Florida	Citrus	12017450202	Low-Income Community	2011–2015
Florida	Citrus	12017450800	Low-Income Community	2011–2015
Florida	Citrus	12017451502	Low-Income Community	2011–2015
Florida	Clay	12019030102	Low-Income Community	2011–2015
Florida	Clay	12019030104	Low-Income Community	2011–2015
Florida	Collier	12021010411	Low-Income Community	2011–2015
Florida	Collier	12021010802	Low-Income Community	2011–2015
Florida	Collier	12021011205	Low-Income Community	2011–2015
Florida	Collier	12021011301	Low-Income Community	2011–2015
Florida	Collier	12021011400	Low-Income Community	2011–2015
Florida	Columbia	12023110300	Low-Income Community	2011–2015
Florida	DeSoto	12027010200	Low-Income Community	2011–2015
Florida	DeSoto	12027010301	Low-Income Community	2011–2015
Florida	Dixie	12029970101	Low-Income Community	2011–2015
Florida	Duval	12031000600	Low-Income Community	2011–2015
Florida	Duval	12031001000	Low-Income Community	2011–2015
Florida	Duval	12031001300	Low-Income Community	2011–2015
Florida	Duval	12031001400	Low-Income Community	2011–2015
Florida	Duval	12031001600	Low-Income Community	2011–2015
Florida	Duval	12031002600	Low-Income Community	2011–2015
Florida	Duval	12031002901	Low-Income Community	2011–2015
Florida	Duval	12031010700	Low-Income Community	2011–2015
Florida	Duval	12031011000	Low-Income Community	2011–2015
Florida	Duval	12031011300	Low-Income Community	2011–2015
Florida	Duval	12031011500	Low-Income Community	2011–2015
Florida	Duval	12031011600	Low-Income Community	2011–2015
Florida	Duval	12031011800	Low-Income Community	2011–2015
Florida	Duval	12031012200	Low-Income Community	2011–2015
Florida	Duval	12031012400	Low-Income Community	2011–2015
Florida	Duval	12031012601	Low-Income Community	2011–2015
Florida	Duval	12031012602	Low-Income Community	2011–2015
Florida	Duval	12031013800	Low-Income Community	2011–2015
Florida	Duval	12031013901	Low-Income Community	2011–2015
Florida	Duval	12031015502	Low-Income Community	2011–2015
Florida	Duval	12031017400	Low-Income Community	2011–2015
Florida	Escambia	12033000400	Low-Income Community	2011–2015
Florida	Escambia	12033001300	Low-Income Community	2011–2015
Florida	Escambia	12033001600	Low-Income Community	2011–2015
Florida	Escambia	12033001700	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Florida	Escambia	12033001900	Low-Income Community	2011–2015
Florida	Escambia	12033002803	Low-Income Community	2011–2015
Florida	Escambia	12033004000	Low-Income Community	2011–2015
Florida	Flagler	12035060213	Low-Income Community	2011–2015
Florida	Franklin	12037970200	Low-Income Community	2011–2015
Florida	Gadsden	12039020102	Low-Income Community	2011–2015
Florida	Gilchrist	12041950100	Low-Income Community	2011–2015
Florida	Gilchrist	12041950201	Low-Income Community	2011–2015
Florida	Glades	12043000200	Low-Income Community	2011–2015
Florida	Glades	12043000300	Low-Income Community	2011–2015
Florida	Gulf	12045960200	Low-Income Community	2011–2015
Florida	Hamilton	12047960100	Low-Income Community	2011–2015
Florida	Hamilton	12047960300	Low-Income Community	2011–2015
Florida	Hardee	12049970102	Low-Income Community	2011–2015
Florida	Hendry	12051000200	Low-Income Community	2011–2015
Florida	Hernando	12053040400	Low-Income Community	2011–2015
Florida	Hernando	12053040502	Low-Income Community	2011–2015
Florida	Hernando	12053041104	Low-Income Community	2011–2015
Florida	Hernando	12053041204	Low-Income Community	2011–2015
Florida	Hernando	12053041302	Low-Income Community	2011–2015
Florida	Highlands	12055960103	Low-Income Community	2011–2015
Florida	Highlands	12055960300	Low-Income Community	2011–2015
Florida	Highlands	12055961200	Low-Income Community	2011–2015
Florida	Highlands	12055961700	Low-Income Community	2011–2015
Florida	Hillsborough	12057000102	Low-Income Community	2011–2015
Florida	Hillsborough	12057000201	Low-Income Community	2011–2015
Florida	Hillsborough	12057000202	Low-Income Community	2011–2015
Florida	Hillsborough	12057000300	Low-Income Community	2011–2015
Florida	Hillsborough	12057000700	Low-Income Community	2011–2015
Florida	Hillsborough	12057001002	Low-Income Community	2011–2015
Florida	Hillsborough	12057001800	Low-Income Community	2011–2015
Florida	Hillsborough	12057002600	Low-Income Community	2011–2015
Florida	Hillsborough	12057002900	Low-Income Community	2011–2015
Florida	Hillsborough	12057003000	Low-Income Community	2011–2015
Florida	Hillsborough	12057003100	Low-Income Community	2011–2015
Florida	Hillsborough	12057003200	Low-Income Community	2011–2015
Florida	Hillsborough	12057003300	Low-Income Community	2011–2015
Florida	Hillsborough	12057003400	Low-Income Community	2011–2015
Florida	Hillsborough	12057003500	Low-Income Community	2011–2015
Florida	Hillsborough	12057003600	Low-Income Community	2011–2015
Florida	Hillsborough	12057003900	Low-Income Community	2011–2015
Florida	Hillsborough	12057004000	Low-Income Community	2011–2015
Florida	Hillsborough	12057004200	Low-Income Community	2011–2015
Florida	Hillsborough	12057004300	Low-Income Community	2011–2015
Florida	Hillsborough	12057004500	Low-Income Community	2011–2015
Florida	Hillsborough	12057005101	Low-Income Community	2011–2015
Florida	Hillsborough	12057010203	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Florida	Hillsborough	12057010805	Low-Income Community	2011–2015
Florida	Hillsborough	12057010815	Low-Income Community	2011–2015
Florida	Hillsborough	12057010816	Low-Income Community	2011–2015
Florida	Hillsborough	12057010818	Low-Income Community	2011–2015
Florida	Hillsborough	12057012002	Low-Income Community	2011–2015
Florida	Hillsborough	12057013503	Low-Income Community	2011–2015
Florida	Hillsborough	12057013504	Low-Income Community	2011–2015
Florida	Hillsborough	12057013505	Low-Income Community	2011–2015
Florida	Hillsborough	12057013604	Low-Income Community	2011–2015
Florida	Holmes	12059960200	Low-Income Community	2011–2015
Florida	Indian River	12061050904	Low-Income Community	2011–2015
Florida	Jackson	12063210200	Low-Income Community	2011–2015
Florida	Jackson	12063210500	Low-Income Community	2011–2015
Florida	Jefferson	12065250101	Low-Income Community	2011–2015
Florida	Lafayette	12067960100	Low-Income Community	2011–2015
Florida	Lake	12069030102	Low-Income Community	2011–2015
Florida	Lake	12069030107	Low-Income Community	2011–2015
Florida	Lake	12069030206	Low-Income Community	2011–2015
Florida	Lake	12069030502	Low-Income Community	2011–2015
Florida	Lake	12069030504	Low-Income Community	2011–2015
Florida	Lake	12069031205	Low-Income Community	2011–2015
Florida	Lee	12071000502	Low-Income Community	2011–2015
Florida	Lee	12071000503	Low-Income Community	2011–2015
Florida	Lee	12071000600	Low-Income Community	2011–2015
Florida	Lee	12071001910	Low-Income Community	2011–2015
Florida	Lee	12071010201	Low-Income Community	2011–2015
Florida	Lee	12071010302	Low-Income Community	2011–2015
Florida	Lee	12071010307	Low-Income Community	2011–2015
Florida	Lee	12071020201	Low-Income Community	2011–2015
Florida	Lee	12071020300	Low-Income Community	2011–2015
Florida	Lee	12071020502	Low-Income Community	2011–2015
Florida	Lee	12071040122	Low-Income Community	2011–2015
Florida	Lee	12071040308	Low-Income Community	2011–2015
Florida	Lee	12071040313	Low-Income Community	2011–2015
Florida	Lee	12071040314	Low-Income Community	2011–2015
Florida	Lee	12071050103	Low-Income Community	2011–2015
Florida	Leon	12073000400	Low-Income Community	2011–2015
Florida	Leon	12073000500	Low-Income Community	2011–2015
Florida	Leon	12073000600	Low-Income Community	2011–2015
Florida	Leon	12073001002	Low-Income Community	2011–2015
Florida	Leon	12073001101	Low-Income Community	2011–2015
Florida	Leon	12073001401	Low-Income Community	2011–2015
Florida	Leon	12073002003	Low-Income Community	2011–2015
Florida	Leon	12073002005	Low-Income Community	2011–2015
Florida	Levy	12075970101	Low-Income Community	2011–2015
Florida	Levy	12075970102	Low-Income Community	2011–2015
Florida	Liberty	12077950200	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Florida	Madison	12079110302	Low-Income Community	2011–2015
Florida	Manatee	12081000103	Low-Income Community	2011–2015
Florida	Manatee	12081000105	Low-Income Community	2011–2015
Florida	Manatee	12081000106	Low-Income Community	2011–2015
Florida	Manatee	12081000306	Low-Income Community	2011–2015
Florida	Manatee	12081000601	Low-Income Community	2011–2015
Florida	Manatee	12081000703	Low-Income Community	2011–2015
Florida	Marion	12083000401	Low-Income Community	2011–2015
Florida	Marion	12083000601	Low-Income Community	2011–2015
Florida	Marion	12083001204	Low-Income Community	2011–2015
Florida	Marion	12083001401	Low-Income Community	2011–2015
Florida	Marion	12083001500	Low-Income Community	2011–2015
Florida	Marion	12083001800	Low-Income Community	2011–2015
Florida	Marion	12083001900	Low-Income Community	2011–2015
Florida	Marion	12083002002	Low-Income Community	2011–2015
Florida	Marion	12083002602	Low-Income Community	2011–2015
Florida	Martin	12085000501	Low-Income Community	2011–2015
Florida	Martin	12085001801	Low-Income Community	2011–2015
Florida	Miami-Dade	12086000109	Low-Income Community	2011–2015
Florida	Miami-Dade	12086000134	Low-Income Community	2011–2015
Florida	Miami-Dade	12086000206	Low-Income Community	2011–2015
Florida	Miami-Dade	12086000209	Low-Income Community	2011–2015
Florida	Miami-Dade	12086000404	Low-Income Community	2011–2015
Florida	Miami-Dade	12086000405	Low-Income Community	2011–2015
Florida	Miami-Dade	12086000408	Low-Income Community	2011–2015
Florida	Miami-Dade	12086000409	Low-Income Community	2011–2015
Florida	Miami-Dade	12086000501	Low-Income Community	2011–2015
Florida	Miami-Dade	12086000807	Low-Income Community	2011–2015
Florida	Miami-Dade	12086000903	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001002	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001004	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001005	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001006	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001401	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001402	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001501	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001502	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001605	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001606	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001701	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001702	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001801	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001802	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001803	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001901	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001903	Low-Income Community	2011–2015
Florida	Miami-Dade	12086001904	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Florida	Miami-Dade	12086002001	Low-Income Community	2011–2015
Florida	Miami-Dade	12086002003	Low-Income Community	2011–2015
Florida	Miami-Dade	12086002004	Low-Income Community	2011–2015
Florida	Miami-Dade	12086002201	Low-Income Community	2011–2015
Florida	Miami-Dade	12086002300	Low-Income Community	2011–2015
Florida	Miami-Dade	12086002402	Low-Income Community	2011–2015
Florida	Miami-Dade	12086002404	Low-Income Community	2011–2015
Florida	Miami-Dade	12086002501	Low-Income Community	2011–2015
Florida	Miami-Dade	12086002502	Low-Income Community	2011–2015
Florida	Miami-Dade	12086002702	Low-Income Community	2011–2015
Florida	Miami-Dade	12086003100	Low-Income Community	2011–2015
Florida	Miami-Dade	12086003400	Low-Income Community	2011–2015
Florida	Miami-Dade	12086003601	Low-Income Community	2011–2015
Florida	Miami-Dade	12086005502	Low-Income Community	2011–2015
Florida	Miami-Dade	12086005701	Low-Income Community	2011–2015
Florida	Miami-Dade	12086007200	Low-Income Community	2011–2015
Florida	Miami-Dade	12086007603	Low-Income Community	2011–2015
Florida	Miami-Dade	12086008208	Low-Income Community	2011–2015
Florida	Miami-Dade	12086008304	Low-Income Community	2011–2015
Florida	Miami-Dade	12086008309	Low-Income Community	2011–2015
Florida	Miami-Dade	12086009100	Low-Income Community	2011–2015
Florida	Miami-Dade	12086009307	Low-Income Community	2011–2015
Florida	Miami-Dade	12086009308	Low-Income Community	2011–2015
Florida	Miami-Dade	12086009400	Low-Income Community	2011–2015
Florida	Miami-Dade	12086009807	Low-Income Community	2011–2015
Florida	Miami-Dade	12086009904	Low-Income Community	2011–2015
Florida	Miami-Dade	12086010001	Low-Income Community	2011–2015
Florida	Miami-Dade	12086010011	Low-Income Community	2011–2015
Florida	Miami-Dade	12086010015	Low-Income Community	2011–2015
Florida	Miami-Dade	12086010016	Low-Income Community	2011–2015
Florida	Miami-Dade	12086010609	Low-Income Community	2011–2015
Florida	Miami-Dade	12086011001	Low-Income Community	2011–2015
Florida	Miami-Dade	12086011005	Low-Income Community	2011–2015
Florida	Miami-Dade	12086011101	Low-Income Community	2011–2015
Florida	Miami-Dade	12086011300	Low-Income Community	2011–2015
Florida	Miami-Dade	12086011403	Low-Income Community	2011–2015
Florida	Miami-Dade	12086013400	Low-Income Community	2011–2015
Florida	Miami-Dade	12086980800	Low-Income Community	2011–2015
Florida	Monroe	12087971100	Low-Income Community	2011–2015
Florida	Nassau	12089050302	Low-Income Community	2011–2015
Florida	Nassau	12089050303	Low-Income Community	2011–2015
Florida	Okaloosa	12091021900	Low-Income Community	2011–2015
Florida	Okeechobee	12093910300	Low-Income Community	2011–2015
Florida	Okeechobee	12093910401	Low-Income Community	2011–2015
Florida	Orange	12095010400	Low-Income Community	2011–2015
Florida	Orange	12095010500	Low-Income Community	2011–2015
Florida	Orange	12095011701	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Florida	Orange	12095011702	Low-Income Community	2011–2015
Florida	Orange	12095012000	Low-Income Community	2011–2015
Florida	Orange	12095012100	Low-Income Community	2011–2015
Florida	Orange	12095012202	Low-Income Community	2011–2015
Florida	Orange	12095012304	Low-Income Community	2011–2015
Florida	Orange	12095012305	Low-Income Community	2011–2015
Florida	Orange	12095012307	Low-Income Community	2011–2015
Florida	Orange	12095012402	Low-Income Community	2011–2015
Florida	Orange	12095013402	Low-Income Community	2011–2015
Florida	Orange	12095013406	Low-Income Community	2011–2015
Florida	Orange	12095014605	Low-Income Community	2011–2015
Florida	Orange	12095014608	Low-Income Community	2011–2015
Florida	Orange	12095014904	Low-Income Community	2011–2015
Florida	Orange	12095015202	Low-Income Community	2011–2015
Florida	Orange	12095016724	Low-Income Community	2011–2015
Florida	Orange	12095017600	Low-Income Community	2011–2015
Florida	Orange	12095018000	Low-Income Community	2011–2015
Florida	Orange	12095018300	Low-Income Community	2011–2015
Florida	Orange	12095018400	Low-Income Community	2011–2015
Florida	Orange	12095018500	Low-Income Community	2011–2015
Florida	Orange	12095018700	Low-Income Community	2011–2015
Florida	Osceola	12097041100	Low-Income Community	2011–2015
Florida	Osceola	12097042300	Low-Income Community	2011–2015
Florida	Osceola	12097042701	Low-Income Community	2011–2015
Florida	Osceola	12097042900	Low-Income Community	2011–2015
Florida	Osceola	12097043500	Low-Income Community	2011–2015
Florida	Palm Beach	12099001302	Low-Income Community	2011–2015
Florida	Palm Beach	12099001402	Low-Income Community	2011–2015
Florida	Palm Beach	12099001403	Low-Income Community	2011–2015
Florida	Palm Beach	12099001404	Low-Income Community	2011–2015
Florida	Palm Beach	12099001600	Low-Income Community	2011–2015
Florida	Palm Beach	12099001700	Low-Income Community	2011–2015
Florida	Palm Beach	12099001801	Low-Income Community	2011–2015
Florida	Palm Beach	12099001911	Low-Income Community	2011–2015
Florida	Palm Beach	12099002200	Low-Income Community	2011–2015
Florida	Palm Beach	12099003102	Low-Income Community	2011–2015
Florida	Palm Beach	12099004009	Low-Income Community	2011–2015
Florida	Palm Beach	12099004201	Low-Income Community	2011–2015
Florida	Palm Beach	12099005102	Low-Income Community	2011–2015
Florida	Palm Beach	12099005701	Low-Income Community	2011–2015
Florida	Palm Beach	12099006100	Low-Income Community	2011–2015
Florida	Palm Beach	12099006700	Low-Income Community	2011–2015
Florida	Palm Beach	12099006801	Low-Income Community	2011–2015
Florida	Palm Beach	12099006802	Low-Income Community	2011–2015
Florida	Palm Beach	12099007746	Low-Income Community	2011–2015
Florida	Palm Beach	12099007833	Low-Income Community	2011–2015
Florida	Palm Beach	12099008001	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Florida	Palm Beach	12099008002	Low-Income Community	2011–2015
Florida	Palm Beach	12099008201	Low-Income Community	2011–2015
Florida	Palm Beach	12099008202	Low-Income Community	2011–2015
Florida	Palm Beach	12099008301	Low-Income Community	2011–2015
Florida	Palm Beach	12099008302	Low-Income Community	2011–2015
Florida	Pasco	12101030102	Low-Income Community	2011–2015
Florida	Pasco	12101030407	Low-Income Community	2011–2015
Florida	Pasco	12101030410	Low-Income Community	2011–2015
Florida	Pasco	12101030903	Low-Income Community	2011–2015
Florida	Pasco	12101031013	Low-Income Community	2011–2015
Florida	Pasco	12101031102	Low-Income Community	2011–2015
Florida	Pasco	12101031206	Low-Income Community	2011–2015
Florida	Pasco	12101031405	Low-Income Community	2011–2015
Florida	Pasco	12101031406	Low-Income Community	2011–2015
Florida	Pasco	12101031408	Low-Income Community	2011–2015
Florida	Pasco	12101031807	Low-Income Community	2011–2015
Florida	Pasco	12101031809	Low-Income Community	2011–2015
Florida	Pasco	12101032803	Low-Income Community	2011–2015
Florida	Pasco	12101032904	Low-Income Community	2011–2015
Florida	Pasco	12101033007	Low-Income Community	2011–2015
Florida	Pasco	12101033008	Low-Income Community	2011–2015
Florida	Pasco	12101033011	Low-Income Community	2011–2015
Florida	Pinellas	12103020500	Low-Income Community	2011–2015
Florida	Pinellas	12103020600	Low-Income Community	2011–2015
Florida	Pinellas	12103020800	Low-Income Community	2011–2015
Florida	Pinellas	12103021200	Low-Income Community	2011–2015
Florida	Pinellas	12103021600	Low-Income Community	2011–2015
Florida	Pinellas	12103021900	Low-Income Community	2011–2015
Florida	Pinellas	12103024510	Low-Income Community	2011–2015
Florida	Pinellas	12103024602	Low-Income Community	2011–2015
Florida	Pinellas	12103025115	Low-Income Community	2011–2015
Florida	Pinellas	12103025305	Low-Income Community	2011–2015
Florida	Pinellas	12103025417	Low-Income Community	2011–2015
Florida	Pinellas	12103025602	Low-Income Community	2011–2015
Florida	Pinellas	12103025603	Low-Income Community	2011–2015
Florida	Pinellas	12103025900	Low-Income Community	2011–2015
Florida	Pinellas	12103027402	Low-Income Community	2011–2015
Florida	Pinellas	12103028700	Low-Income Community	2011–2015
Florida	Polk	12105010900	Low-Income Community	2011–2015
Florida	Polk	12105011000	Low-Income Community	2011–2015
Florida	Polk	12105011100	Low-Income Community	2011–2015
Florida	Polk	12105011202	Low-Income Community	2011–2015
Florida	Polk	12105011204	Low-Income Community	2011–2015
Florida	Polk	12105011501	Low-Income Community	2011–2015
Florida	Polk	12105011721	Low-Income Community	2011–2015
Florida	Polk	12105012305	Low-Income Community	2011–2015
Florida	Polk	12105012804	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Florida	Polk	12105013002	Low-Income Community	2011–2015
Florida	Polk	12105013300	Low-Income Community	2011–2015
Florida	Polk	12105013500	Low-Income Community	2011–2015
Florida	Polk	12105013701	Low-Income Community	2011–2015
Florida	Polk	12105014301	Low-Income Community	2011–2015
Florida	Polk	12105014501	Low-Income Community	2011–2015
Florida	Polk	12105015702	Low-Income Community	2011–2015
Florida	Polk	12105016002	Low-Income Community	2011–2015
Florida	Polk	12105016100	Low-Income Community	2011–2015
Florida	Polk	12105016400	Low-Income Community	2011–2015
Florida	Putnam	12107950800	Low-Income Community	2011–2015
Florida	Putnam	12107950900	Low-Income Community	2011–2015
Florida	Putnam	12107951401	Low-Income Community	2011–2015
Florida	St. Johns	12109020400	Low-Income Community	2011–2015
Florida	St. Johns	12109021003	Low-Income Community	2011–2015
Florida	St. Lucie	12111380200	Low-Income Community	2011–2015
Florida	St. Lucie	12111380300	Low-Income Community	2011–2015
Florida	St. Lucie	12111380901	Low-Income Community	2011–2015
Florida	St. Lucie	12111382009	Low-Income Community	2011–2015
Florida	Santa Rosa	12113010600	Low-Income Community	2011–2015
Florida	Sarasota	12115000102	Low-Income Community	2011–2015
Florida	Sarasota	12115000200	Low-Income Community	2011–2015
Florida	Sarasota	12115000300	Low-Income Community	2011–2015
Florida	Sarasota	12115000406	Low-Income Community	2011–2015
Florida	Sarasota	12115002721	Low-Income Community	2011–2015
Florida	Seminole	12117020102	Low-Income Community	2011–2015
Florida	Seminole	12117020401	Low-Income Community	2011–2015
Florida	Seminole	12117020901	Low-Income Community	2011–2015
Florida	Seminole	12117022001	Low-Income Community	2011–2015
Florida	Sumter	12119910602	Low-Income Community	2011–2015
Florida	Sumter	12119911000	Low-Income Community	2011–2015
Florida	Suwannee	12121970301	Low-Income Community	2011–2015
Florida	Suwannee	12121970500	Low-Income Community	2011–2015
Florida	Taylor	12123950300	Low-Income Community	2011–2015
Florida	Union	12125960200	Low-Income Community	2011–2015
Florida	Volusia	12127081000	Low-Income Community	2011–2015
Florida	Volusia	12127081700	Low-Income Community	2011–2015
Florida	Volusia	12127081800	Low-Income Community	2011–2015
Florida	Volusia	12127082000	Low-Income Community	2011–2015
Florida	Volusia	12127082100	Low-Income Community	2011–2015
Florida	Volusia	12127082301	Low-Income Community	2011–2015
Florida	Volusia	12127082401	Low-Income Community	2011–2015
Florida	Volusia	12127082415	Low-Income Community	2011–2015
Florida	Volusia	12127082511	Low-Income Community	2011–2015
Florida	Volusia	12127083008	Low-Income Community	2011–2015
Florida	Volusia	12127090500	Low-Income Community	2011–2015
Florida	Volusia	12127090600	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Florida	Wakulla	12129010202	Low-Income Community	2011–2015
Florida	Walton	12131950301	Low-Income Community	2011–2015
Florida	Washington	12133970104	Low-Income Community	2011–2015
Georgia	Atkinson	13003960100	Low-Income Community	2011–2015
Georgia	Baldwin	13009970200	Low-Income Community	2011–2015
Georgia	Baldwin	13009970400	Low-Income Community	2011–2015
Georgia	Baldwin	13009970500	Low-Income Community	2011–2015
Georgia	Baldwin	13009970600	Low-Income Community	2011–2015
Georgia	Baldwin	13009970701	Low-Income Community	2011–2015
Georgia	Baldwin	13009970702	Low-Income Community	2011–2015
Georgia	Barrow	13013180205	Low-Income Community	2011–2015
Georgia	Ben Hill	13017960100	Low-Income Community	2011–2015
Georgia	Ben Hill	13017960300	Low-Income Community	2011–2015
Georgia	Ben Hill	13017960400	Low-Income Community	2011–2015
Georgia	Ben Hill	13017960500	Low-Income Community	2011–2015
Georgia	Berrien	13019970400	Low-Income Community	2011–2015
Georgia	Bibb	13021010100	Low-Income Community	2011–2015
Georgia	Bibb	13021010400	Low-Income Community	2011–2015
Georgia	Bibb	13021010500	Low-Income Community	2011–2015
Georgia	Bibb	13021011000	Low-Income Community	2011–2015
Georgia	Bibb	13021011100	Low-Income Community	2011–2015
Georgia	Bibb	13021011500	Low-Income Community	2011–2015
Georgia	Bibb	13021012300	Low-Income Community	2011–2015
Georgia	Bibb	13021012400	Low-Income Community	2011–2015
Georgia	Bibb	13021012500	Low-Income Community	2011–2015
Georgia	Bibb	13021012600	Low-Income Community	2011–2015
Georgia	Bibb	13021012700	Low-Income Community	2011–2015
Georgia	Bibb	13021012800	Low-Income Community	2011–2015
Georgia	Bibb	13021012900	Low-Income Community	2011–2015
Georgia	Bibb	13021013800	Low-Income Community	2011–2015
Georgia	Bibb	13021013900	Low-Income Community	2011–2015
Georgia	Bleckley	13023790200	Low-Income Community	2011–2015
Georgia	Brooks	13027960300	Low-Income Community	2011–2015
Georgia	Brooks	13027960400	Low-Income Community	2011–2015
Georgia	Bulloch	13031110200	Low-Income Community	2011–2015
Georgia	Bulloch	13031110401	Low-Income Community	2011–2015
Georgia	Bulloch	13031110403	Low-Income Community	2011–2015
Georgia	Bulloch	13031110404	Low-Income Community	2011–2015
Georgia	Bulloch	13031110500	Low-Income Community	2011–2015
Georgia	Bulloch	13031110602	Low-Income Community	2011–2015
Georgia	Burke	13033950100	Low-Income Community	2011–2015
Georgia	Burke	13033950200	Low-Income Community	2011–2015
Georgia	Burke	13033950400	Low-Income Community	2011–2015
Georgia	Calhoun	13037950100	Low-Income Community	2011–2015
Georgia	Calhoun	13037950200	Low-Income Community	2011–2015
Georgia	Candler	13043950100	Low-Income Community	2011–2015
Georgia	Candler	13043950300	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Georgia	Carroll	13045910501	Low-Income Community	2011–2015
Georgia	Carroll	13045910502	Low-Income Community	2011–2015
Georgia	Chatham	13051000100	Low-Income Community	2011–2015
Georgia	Chatham	13051000601	Low-Income Community	2011–2015
Georgia	Chatham	13051001100	Low-Income Community	2011–2015
Georgia	Chatham	13051001200	Low-Income Community	2011–2015
Georgia	Chatham	13051002100	Low-Income Community	2011–2015
Georgia	Chatham	13051002700	Low-Income Community	2011–2015
Georgia	Chatham	13051003301	Low-Income Community	2011–2015
Georgia	Chatham	13051010101	Low-Income Community	2011–2015
Georgia	Chatham	13051010901	Low-Income Community	2011–2015
Georgia	Clay	13061960300	Low-Income Community	2011–2015
Georgia	Clayton	13063040303	Low-Income Community	2011–2015
Georgia	Clayton	13063040306	Low-Income Community	2011–2015
Georgia	Clayton	13063040415	Low-Income Community	2011–2015
Georgia	Clinch	13065970100	Low-Income Community	2011–2015
Georgia	Cobb	13067030411	Low-Income Community	2011–2015
Georgia	Cobb	13067030412	Low-Income Community	2011–2015
Georgia	Cobb	13067030800	Low-Income Community	2011–2015
Georgia	Cobb	13067031001	Low-Income Community	2011–2015
Georgia	Cobb	13067031113	Low-Income Community	2011–2015
Georgia	Coffee	13069010500	Low-Income Community	2011–2015
Georgia	Coffee	13069010700	Low-Income Community	2011–2015
Georgia	Coffee	13069010802	Low-Income Community	2011–2015
Georgia	Colquitt	13071970300	Low-Income Community	2011–2015
Georgia	Colquitt	13071970400	Low-Income Community	2011–2015
Georgia	Colquitt	13071970702	Low-Income Community	2011–2015
Georgia	Colquitt	13071970800	Low-Income Community	2011–2015
Georgia	Cook	13075960200	Low-Income Community	2011–2015
Georgia	Coweta	13077170305	Low-Income Community	2011–2015
Georgia	Coweta	13077170601	Low-Income Community	2011–2015
Georgia	Crisp	13081010100	Low-Income Community	2011–2015
Georgia	Crisp	13081010201	Low-Income Community	2011–2015
Georgia	Crisp	13081010202	Low-Income Community	2011–2015
Georgia	Decatur	13087970400	Low-Income Community	2011–2015
Georgia	DeKalb	13089020600	Low-Income Community	2011–2015
Georgia	DeKalb	13089021204	Low-Income Community	2011–2015
Georgia	DeKalb	13089021409	Low-Income Community	2011–2015
Georgia	DeKalb	13089021908	Low-Income Community	2011–2015
Georgia	DeKalb	13089021911	Low-Income Community	2011–2015
Georgia	DeKalb	13089022007	Low-Income Community	2011–2015
Georgia	DeKalb	13089022008	Low-Income Community	2011–2015
Georgia	DeKalb	13089022010	Low-Income Community	2011–2015
Georgia	DeKalb	13089023108	Low-Income Community	2011–2015
Georgia	DeKalb	13089023112	Low-Income Community	2011–2015
Georgia	DeKalb	13089023504	Low-Income Community	2011–2015
Georgia	DeKalb	13089023700	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Georgia	Dodge	13091960200	Low-Income Community	2011–2015
Georgia	Dooly	13093970100	Low-Income Community	2011–2015
Georgia	Dooly	13093970300	Low-Income Community	2011–2015
Georgia	Dougherty	13095000200	Low-Income Community	2011–2015
Georgia	Dougherty	13095000800	Low-Income Community	2011–2015
Georgia	Dougherty	13095001000	Low-Income Community	2011–2015
Georgia	Dougherty	13095001100	Low-Income Community	2011–2015
Georgia	Dougherty	13095001403	Low-Income Community	2011–2015
Georgia	Dougherty	13095001500	Low-Income Community	2011–2015
Georgia	Dougherty	13095010302	Low-Income Community	2011–2015
Georgia	Dougherty	13095010601	Low-Income Community	2011–2015
Georgia	Dougherty	13095010700	Low-Income Community	2011–2015
Georgia	Dougherty	13095011400	Low-Income Community	2011–2015
Georgia	Douglas	13097080201	Low-Income Community	2011–2015
Georgia	Douglas	13097080202	Low-Income Community	2011–2015
Georgia	Early	13099090400	Low-Income Community	2011–2015
Georgia	Early	13099090500	Low-Income Community	2011–2015
Georgia	Echols	13101880100	Low-Income Community	2011–2015
Georgia	Elbert	13105000400	Low-Income Community	2011–2015
Georgia	Emanuel	13107970100	Low-Income Community	2011–2015
Georgia	Emanuel	13107970300	Low-Income Community	2011–2015
Georgia	Emanuel	13107970400	Low-Income Community	2011–2015
Georgia	Emanuel	13107970600	Low-Income Community	2011–2015
Georgia	Evans	13109970300	Low-Income Community	2011–2015
Georgia	Floyd	13115001100	Low-Income Community	2011–2015
Georgia	Floyd	13115001600	Low-Income Community	2011–2015
Georgia	Fulton	13121002500	Low-Income Community	2011–2015
Georgia	Fulton	13121002600	Low-Income Community	2011–2015
Georgia	Fulton	13121004200	Low-Income Community	2011–2015
Georgia	Fulton	13121004300	Low-Income Community	2011–2015
Georgia	Fulton	13121005502	Low-Income Community	2011–2015
Georgia	Fulton	13121006300	Low-Income Community	2011–2015
Georgia	Fulton	13121006400	Low-Income Community	2011–2015
Georgia	Fulton	13121006601	Low-Income Community	2011–2015
Georgia	Fulton	13121007200	Low-Income Community	2011–2015
Georgia	Fulton	13121007400	Low-Income Community	2011–2015
Georgia	Fulton	13121007500	Low-Income Community	2011–2015
Georgia	Fulton	13121007602	Low-Income Community	2011–2015
Georgia	Fulton	13121007603	Low-Income Community	2011–2015
Georgia	Fulton	13121007704	Low-Income Community	2011–2015
Georgia	Fulton	13121007705	Low-Income Community	2011–2015
Georgia	Fulton	13121007807	Low-Income Community	2011–2015
Georgia	Fulton	13121008000	Low-Income Community	2011–2015
Georgia	Fulton	13121008102	Low-Income Community	2011–2015
Georgia	Fulton	13121008201	Low-Income Community	2011–2015
Georgia	Fulton	13121008400	Low-Income Community	2011–2015
Georgia	Fulton	13121008500	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Georgia	Fulton	13121008601	Low-Income Community	2011–2015
Georgia	Fulton	13121010603	Low-Income Community	2011–2015
Georgia	Fulton	13121011000	Low-Income Community	2011–2015
Georgia	Fulton	13121011800	Low-Income Community	2011–2015
Georgia	Fulton	13121011900	Low-Income Community	2011–2015
Georgia	Fulton	13121012000	Low-Income Community	2011–2015
Georgia	Gilmer	13123080300	Low-Income Community	2011–2015
Georgia	Glynn	13127000504	Low-Income Community	2011–2015
Georgia	Glynn	13127000700	Low-Income Community	2011–2015
Georgia	Glynn	13127000800	Low-Income Community	2011–2015
Georgia	Grady	13131950300	Low-Income Community	2011–2015
Georgia	Grady	13131950500	Low-Income Community	2011–2015
Georgia	Greene	13133950200	Low-Income Community	2011–2015
Georgia	Greene	13133950303	Low-Income Community	2011–2015
Georgia	Gwinnett	13135050306	Low-Income Community	2011–2015
Georgia	Gwinnett	13135050319	Low-Income Community	2011–2015
Georgia	Gwinnett	13135050320	Low-Income Community	2011–2015
Georgia	Hall	13139000800	Low-Income Community	2011–2015
Georgia	Hall	13139001003	Low-Income Community	2011–2015
Georgia	Hall	13139001101	Low-Income Community	2011–2015
Georgia	Hancock	13141480400	Low-Income Community	2011–2015
Georgia	Jefferson	13163960300	Low-Income Community	2011–2015
Georgia	Jefferson	13163960400	Low-Income Community	2011–2015
Georgia	Jenkins	13165960100	Low-Income Community	2011–2015
Georgia	Laurens	13175950300	Low-Income Community	2011–2015
Georgia	Laurens	13175950400	Low-Income Community	2011–2015
Georgia	Laurens	13175950800	Low-Income Community	2011–2015
Georgia	Laurens	13175950900	Low-Income Community	2011–2015
Georgia	Lincoln	13181970100	Low-Income Community	2011–2015
Georgia	Lowndes	13185010500	Low-Income Community	2011–2015
Georgia	Lowndes	13185010800	Low-Income Community	2011–2015
Georgia	Lowndes	13185010900	Low-Income Community	2011–2015
Georgia	Lowndes	13185011000	Low-Income Community	2011–2015
Georgia	Lowndes	13185011301	Low-Income Community	2011–2015
Georgia	Lowndes	13185011302	Low-Income Community	2011–2015
Georgia	McDuffie	13189950200	Low-Income Community	2011–2015
Georgia	McDuffie	13189950400	Low-Income Community	2011–2015
Georgia	Macon	13193000300	Low-Income Community	2011–2015
Georgia	Macon	13193000400	Low-Income Community	2011–2015
Georgia	Miller	13201950100	Low-Income Community	2011–2015
Georgia	Miller	13201950200	Low-Income Community	2011–2015
Georgia	Mitchell	13205090100	Low-Income Community	2011–2015
Georgia	Mitchell	13205090200	Low-Income Community	2011–2015
Georgia	Mitchell	13205090300	Low-Income Community	2011–2015
Georgia	Muscogee	13215000300	Low-Income Community	2011–2015
Georgia	Muscogee	13215001400	Low-Income Community	2011–2015
Georgia	Muscogee	13215001600	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Georgia	Muscogee	13215001800	Low-Income Community	2011–2015
Georgia	Muscogee	13215002200	Low-Income Community	2011–2015
Georgia	Muscogee	13215002500	Low-Income Community	2011–2015
Georgia	Muscogee	13215002700	Low-Income Community	2011–2015
Georgia	Muscogee	13215002800	Low-Income Community	2011–2015
Georgia	Muscogee	13215002902	Low-Income Community	2011–2015
Georgia	Muscogee	13215003000	Low-Income Community	2011–2015
Georgia	Muscogee	13215003200	Low-Income Community	2011–2015
Georgia	Muscogee	13215003302	Low-Income Community	2011–2015
Georgia	Muscogee	13215003400	Low-Income Community	2011–2015
Georgia	Muscogee	13215011100	Low-Income Community	2011–2015
Georgia	Muscogee	13215011200	Low-Income Community	2011–2015
Georgia	Muscogee	13215011400	Low-Income Community	2011–2015
Georgia	Newton	13217100700	Low-Income Community	2011–2015
Georgia	Peach	13225040200	Low-Income Community	2011–2015
Georgia	Peach	13225040302	Low-Income Community	2011–2015
Georgia	Peach	13225040400	Low-Income Community	2011–2015
Georgia	Pierce	13229960300	Low-Income Community	2011–2015
Georgia	Polk	13233010400	Low-Income Community	2011–2015
Georgia	Randolph	13243790200	Low-Income Community	2011–2015
Georgia	Richmond	13245000200	Low-Income Community	2011–2015
Georgia	Richmond	13245000300	Low-Income Community	2011–2015
Georgia	Richmond	13245000600	Low-Income Community	2011–2015
Georgia	Richmond	13245000700	Low-Income Community	2011–2015
Georgia	Richmond	13245000900	Low-Income Community	2011–2015
Georgia	Richmond	13245001000	Low-Income Community	2011–2015
Georgia	Richmond	13245001400	Low-Income Community	2011–2015
Georgia	Richmond	13245001500	Low-Income Community	2011–2015
Georgia	Richmond	13245010400	Low-Income Community	2011–2015
Georgia	Richmond	13245010504	Low-Income Community	2011–2015
Georgia	Richmond	13245010600	Low-Income Community	2011–2015
Georgia	Richmond	13245010710	Low-Income Community	2011–2015
Georgia	Richmond	13245011000	Low-Income Community	2011–2015
Georgia	Screven	13251970400	Low-Income Community	2011–2015
Georgia	Spalding	13255160300	Low-Income Community	2011–2015
Georgia	Spalding	13255160400	Low-Income Community	2011–2015
Georgia	Spalding	13255160700	Low-Income Community	2011–2015
Georgia	Spalding	13255160800	Low-Income Community	2011–2015
Georgia	Spalding	13255160900	Low-Income Community	2011–2015
Georgia	Stewart	13259950100	Low-Income Community	2011–2015
Georgia	Stewart	13259950400	Low-Income Community	2011–2015
Georgia	Sumter	13261950200	Low-Income Community	2011–2015
Georgia	Sumter	13261950300	Low-Income Community	2011–2015
Georgia	Sumter	13261950600	Low-Income Community	2011–2015
Georgia	Sumter	13261950700	Low-Income Community	2011–2015
Georgia	Taliaferro	13265010200	Low-Income Community	2011–2015
Georgia	Tattnall	13267950201	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Georgia	Tattnall	13267950202	Low-Income Community	2011–2015
Georgia	Taylor	13269950300	Low-Income Community	2011–2015
Georgia	Telfair	13271950100	Low-Income Community	2011–2015
Georgia	Terrell	13273120300	Low-Income Community	2011–2015
Georgia	Terrell	13273120400	Low-Income Community	2011–2015
Georgia	Thomas	13275960100	Low-Income Community	2011–2015
Georgia	Thomas	13275960700	Low-Income Community	2011–2015
Georgia	Tift	13277960600	Low-Income Community	2011–2015
Georgia	Tift	13277960700	Low-Income Community	2011–2015
Georgia	Tift	13277960800	Low-Income Community	2011–2015
Georgia	Toombs	13279970100	Low-Income Community	2011–2015
Georgia	Troup	13285960501	Low-Income Community	2011–2015
Georgia	Troup	13285960600	Low-Income Community	2011–2015
Georgia	Troup	13285960800	Low-Income Community	2011–2015
Georgia	Troup	13285960901	Low-Income Community	2011–2015
Georgia	Upson	13293010201	Low-Income Community	2011–2015
Georgia	Upson	13293010500	Low-Income Community	2011–2015
Georgia	Walker	13295020200	Low-Income Community	2011–2015
Georgia	Walton	13297110400	Low-Income Community	2011–2015
Georgia	Ware	13299950400	Low-Income Community	2011–2015
Georgia	Ware	13299950500	Low-Income Community	2011–2015
Georgia	Ware	13299950700	Low-Income Community	2011–2015
Georgia	Ware	13299950800	Low-Income Community	2011–2015
Georgia	Ware	13299950900	Low-Income Community	2011–2015
Georgia	Warren	13301970400	Low-Income Community	2011–2015
Georgia	Washington	13303950400	Low-Income Community	2011–2015
Georgia	Washington	13303950700	Low-Income Community	2011–2015
Georgia	Wayne	13305970500	Low-Income Community	2011–2015
Guam	Guam	66010950300	Non-LIC Contiguous	2011–2015
Guam	Guam	66010950401	Low-Income Community	2011–2015
Guam	Guam	66010950402	Low-Income Community	2011–2015
Guam	Guam	66010950501	Low-Income Community	2011–2015
Guam	Guam	66010950502	Low-Income Community	2011–2015
Guam	Guam	66010950900	Non-LIC Contiguous	2011–2015
Guam	Guam	66010951000	Low-Income Community	2011–2015
Guam	Guam	66010951600	Low-Income Community	2011–2015
Guam	Guam	66010951800	Low-Income Community	2011–2015
Guam	Guam	66010951901	Low-Income Community	2011–2015
Guam	Guam	66010951902	Low-Income Community	2011–2015
Guam	Guam	66010952400	Low-Income Community	2011–2015
Guam	Guam	66010952800	Low-Income Community	2011–2015
Guam	Guam	66010952900	Low-Income Community	2011–2015
Guam	Guam	66010953000	Low-Income Community	2011–2015
Guam	Guam	66010953300	Low-Income Community	2011–2015
Guam	Guam	66010953400	Low-Income Community	2011–2015
Guam	Guam	66010953900	Low-Income Community	2011–2015
Guam	Guam	66010954400	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Guam	Guam	66010954800	Low-Income Community	2011–2015
Guam	Guam	66010955300	Low-Income Community	2011–2015
Guam	Guam	66010955400	Low-Income Community	2011–2015
Guam	Guam	66010955600	Low-Income Community	2011–2015
Guam	Guam	66010955700	Low-Income Community	2011–2015
Guam	Guam	66010956000	Low-Income Community	2011–2015
Hawaii	Hawaii	15001020300	Low-Income Community	2011–2015
Hawaii	Hawaii	15001020400	Low-Income Community	2011–2015
Hawaii	Hawaii	15001020500	Low-Income Community	2011–2015
Hawaii	Hawaii	15001020600	Low-Income Community	2011–2015
Hawaii	Hawaii	15001021504	Low-Income Community	2011–2015
Hawaii	Hawaii	15001021601	Non-LIC Contiguous	2011–2015
Hawaii	Honolulu	15003005200	Low-Income Community	2011–2015
Hawaii	Honolulu	15003005300	Low-Income Community	2011–2015
Hawaii	Honolulu	15003005500	Low-Income Community	2011–2015
Hawaii	Honolulu	15003005700	Low-Income Community	2011–2015
Hawaii	Honolulu	15003005800	Low-Income Community	2011–2015
Hawaii	Honolulu	15003005900	Low-Income Community	2011–2015
Hawaii	Honolulu	15003007504	Low-Income Community	2011–2015
Hawaii	Honolulu	15003008001	Low-Income Community	2011–2015
Hawaii	Honolulu	15003008003	Low-Income Community	2011–2015
Hawaii	Honolulu	15003008502	Low-Income Community	2011–2015
Hawaii	Honolulu	15003008702	Low-Income Community	2011–2015
Hawaii	Honolulu	15003008703	Low-Income Community	2011–2015
Hawaii	Honolulu	15003008914	Low-Income Community	2011–2015
Hawaii	Kauai	15007040104	Low-Income Community	2011–2015
Hawaii	Kauai	15007040604	Low-Income Community	2011–2015
Hawaii	Maui	15009030404	Low-Income Community	2011–2015
Hawaii	Maui	15009030901	Low-Income Community	2011–2015
Hawaii	Maui	15009031700	Low-Income Community	2011–2015
Hawaii	Maui	15009031900	Non-LIC Contiguous	2011–2015
Idaho	Ada	16001002000	Low-Income Community	2011–2015
Idaho	Ada	16001010321	Low-Income Community	2011–2015
Idaho	Adams	16003950100	Non-LIC Contiguous	2011–2015
Idaho	Bannock	16005001601	Low-Income Community	2011–2015
Idaho	Benewah	16009950100	Low-Income Community	2011–2015
Idaho	Bonner	16017950300	Low-Income Community	2011–2015
Idaho	Boundary	16021970200	Low-Income Community	2011–2015
Idaho	Canyon	16027020200	Low-Income Community	2011–2015
Idaho	Canyon	16027022100	Low-Income Community	2011–2015
Idaho	Canyon	16027022200	Low-Income Community	2011–2015
Idaho	Clearwater	16035940000	Non-LIC Contiguous	2011–2015
Idaho	Clearwater	16035970100	Low-Income Community	2011–2015
Idaho	Elmore	16039960300	Low-Income Community	2011–2015
Idaho	Gooding	16047960100	Low-Income Community	2011–2015
Idaho	Idaho	16049940000	Low-Income Community	2011–2015
Idaho	Idaho	16049960400	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Idaho	Jerome	16053970400	Low-Income Community	2011–2015
Idaho	Kootenai	16055000602	Low-Income Community	2011–2015
Idaho	Latah	16057005100	Low-Income Community	2011–2015
Idaho	Latah	16057005400	Low-Income Community	2011–2015
Idaho	Lewis	16061940001	Low-Income Community	2011–2015
Idaho	Minidoka	16067970500	Low-Income Community	2011–2015
Idaho	Nez Perce	16069960300	Low-Income Community	2011–2015
Idaho	Payette	16075960200	Low-Income Community	2011–2015
Idaho	Shoshone	16079960300	Low-Income Community	2011–2015
Idaho	Twin Falls	16083000400	Low-Income Community	2011–2015
Idaho	Twin Falls	16083001100	Low-Income Community	2011–2015
Idaho	Valley	16085970300	Low-Income Community	2011–2015
Illinois	Adams	17001000800	Low-Income Community	2011–2015
Illinois	Alexander	17003957900	Low-Income Community	2011–2015
Illinois	Bond	17005951300	Low-Income Community	2011–2015
Illinois	Boone	17007010100	Low-Income Community	2011–2015
Illinois	Bureau	17011965600	Low-Income Community	2011–2015
Illinois	Carroll	17015960300	Low-Income Community	2011–2015
Illinois	Cass	17017960500	Low-Income Community	2011–2015
Illinois	Champaign	17019000301	Low-Income Community	2011–2015
Illinois	Champaign	17019000401	Low-Income Community	2011–2015
Illinois	Champaign	17019000402	Low-Income Community	2011–2015
Illinois	Champaign	17019000901	Low-Income Community	2011–2015
Illinois	Champaign	17019005300	Low-Income Community	2011–2015
Illinois	Champaign	17019005900	Low-Income Community	2011–2015
Illinois	Christian	17021958900	Low-Income Community	2011–2015
Illinois	Clark	17023060200	Low-Income Community	2011–2015
Illinois	Clay	17025972100	Low-Income Community	2011–2015
Illinois	Clinton	17027900401	Low-Income Community	2011–2015
Illinois	Coles	17029000500	Low-Income Community	2011–2015
Illinois	Cook	17031230600	Low-Income Community	2011–2015
Illinois	Cook	17031231200	Low-Income Community	2011–2015
Illinois	Cook	17031231500	Low-Income Community	2011–2015
Illinois	Cook	17031251300	Low-Income Community	2011–2015
Illinois	Cook	17031251500	Low-Income Community	2011–2015
Illinois	Cook	17031251800	Low-Income Community	2011–2015
Illinois	Cook	17031251900	Low-Income Community	2011–2015
Illinois	Cook	17031260200	Low-Income Community	2011–2015
Illinois	Cook	17031260600	Low-Income Community	2011–2015
Illinois	Cook	17031270500	Low-Income Community	2011–2015
Illinois	Cook	17031271200	Low-Income Community	2011–2015
Illinois	Cook	17031271300	Low-Income Community	2011–2015
Illinois	Cook	17031271800	Low-Income Community	2011–2015
Illinois	Cook	17031280400	Low-Income Community	2011–2015
Illinois	Cook	17031280900	Low-Income Community	2011–2015
Illinois	Cook	17031290900	Low-Income Community	2011–2015
Illinois	Cook	17031291200	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Illinois	Cook	17031292200	Low-Income Community	2011–2015
Illinois	Cook	17031292500	Low-Income Community	2011–2015
Illinois	Cook	17031301200	Low-Income Community	2011–2015
Illinois	Cook	17031340600	Low-Income Community	2011–2015
Illinois	Cook	17031350100	Low-Income Community	2011–2015
Illinois	Cook	17031351100	Low-Income Community	2011–2015
Illinois	Cook	17031351400	Low-Income Community	2011–2015
Illinois	Cook	17031351500	Low-Income Community	2011–2015
Illinois	Cook	17031380100	Low-Income Community	2011–2015
Illinois	Cook	17031380500	Low-Income Community	2011–2015
Illinois	Cook	17031381400	Low-Income Community	2011–2015
Illinois	Cook	17031390300	Low-Income Community	2011–2015
Illinois	Cook	17031400300	Low-Income Community	2011–2015
Illinois	Cook	17031400400	Low-Income Community	2011–2015
Illinois	Cook	17031400500	Low-Income Community	2011–2015
Illinois	Cook	17031400800	Low-Income Community	2011–2015
Illinois	Cook	17031420500	Low-Income Community	2011–2015
Illinois	Cook	17031420600	Low-Income Community	2011–2015
Illinois	Cook	17031420700	Low-Income Community	2011–2015
Illinois	Cook	17031420800	Low-Income Community	2011–2015
Illinois	Cook	17031430101	Low-Income Community	2011–2015
Illinois	Cook	17031430200	Low-Income Community	2011–2015
Illinois	Cook	17031430300	Low-Income Community	2011–2015
Illinois	Cook	17031430400	Low-Income Community	2011–2015
Illinois	Cook	17031430600	Low-Income Community	2011–2015
Illinois	Cook	17031430900	Low-Income Community	2011–2015
Illinois	Cook	17031431301	Low-Income Community	2011–2015
Illinois	Cook	17031431302	Low-Income Community	2011–2015
Illinois	Cook	17031440201	Low-Income Community	2011–2015
Illinois	Cook	17031460100	Low-Income Community	2011–2015
Illinois	Cook	17031460200	Low-Income Community	2011–2015
Illinois	Cook	17031460301	Low-Income Community	2011–2015
Illinois	Cook	17031460302	Low-Income Community	2011–2015
Illinois	Cook	17031460400	Low-Income Community	2011–2015
Illinois	Cook	17031460500	Low-Income Community	2011–2015
Illinois	Cook	17031470100	Low-Income Community	2011–2015
Illinois	Cook	17031490901	Low-Income Community	2011–2015
Illinois	Cook	17031491300	Low-Income Community	2011–2015
Illinois	Cook	17031491400	Low-Income Community	2011–2015
Illinois	Cook	17031500100	Low-Income Community	2011–2015
Illinois	Cook	17031500200	Low-Income Community	2011–2015
Illinois	Cook	17031500300	Low-Income Community	2011–2015
Illinois	Cook	17031520200	Low-Income Community	2011–2015
Illinois	Cook	17031530200	Low-Income Community	2011–2015
Illinois	Cook	17031530502	Low-Income Community	2011–2015
Illinois	Cook	17031540101	Low-Income Community	2011–2015
Illinois	Cook	17031611000	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Illinois	Cook	17031611100	Low-Income Community	2011–2015
Illinois	Cook	17031611200	Low-Income Community	2011–2015
Illinois	Cook	17031611600	Low-Income Community	2011–2015
Illinois	Cook	17031611700	Low-Income Community	2011–2015
Illinois	Cook	17031611800	Low-Income Community	2011–2015
Illinois	Cook	17031611900	Low-Income Community	2011–2015
Illinois	Cook	17031660301	Low-Income Community	2011–2015
Illinois	Cook	17031660600	Low-Income Community	2011–2015
Illinois	Cook	17031660700	Low-Income Community	2011–2015
Illinois	Cook	17031660800	Low-Income Community	2011–2015
Illinois	Cook	17031660900	Low-Income Community	2011–2015
Illinois	Cook	17031670100	Low-Income Community	2011–2015
Illinois	Cook	17031670200	Low-Income Community	2011–2015
Illinois	Cook	17031670400	Low-Income Community	2011–2015
Illinois	Cook	17031670500	Low-Income Community	2011–2015
Illinois	Cook	17031670600	Low-Income Community	2011–2015
Illinois	Cook	17031670700	Low-Income Community	2011–2015
Illinois	Cook	17031670800	Low-Income Community	2011–2015
Illinois	Cook	17031671100	Low-Income Community	2011–2015
Illinois	Cook	17031671200	Low-Income Community	2011–2015
Illinois	Cook	17031671400	Low-Income Community	2011–2015
Illinois	Cook	17031671500	Low-Income Community	2011–2015
Illinois	Cook	17031671600	Low-Income Community	2011–2015
Illinois	Cook	17031671800	Low-Income Community	2011–2015
Illinois	Cook	17031680500	Low-Income Community	2011–2015
Illinois	Cook	17031680600	Low-Income Community	2011–2015
Illinois	Cook	17031680900	Low-Income Community	2011–2015
Illinois	Cook	17031681000	Low-Income Community	2011–2015
Illinois	Cook	17031681200	Low-Income Community	2011–2015
Illinois	Cook	17031681300	Low-Income Community	2011–2015
Illinois	Cook	17031690300	Low-Income Community	2011–2015
Illinois	Cook	17031691000	Low-Income Community	2011–2015
Illinois	Cook	17031691100	Low-Income Community	2011–2015
Illinois	Cook	17031691300	Low-Income Community	2011–2015
Illinois	Cook	17031691400	Low-Income Community	2011–2015
Illinois	Cook	17031691500	Low-Income Community	2011–2015
Illinois	Cook	17031710100	Low-Income Community	2011–2015
Illinois	Cook	17031710200	Low-Income Community	2011–2015
Illinois	Cook	17031710300	Low-Income Community	2011–2015
Illinois	Cook	17031710500	Low-Income Community	2011–2015
Illinois	Cook	17031711000	Low-Income Community	2011–2015
Illinois	Cook	17031711400	Low-Income Community	2011–2015
Illinois	Cook	17031750600	Low-Income Community	2011–2015
Illinois	Cook	17031803606	Low-Income Community	2011–2015
Illinois	Cook	17031811600	Low-Income Community	2011–2015
Illinois	Cook	17031813400	Low-Income Community	2011–2015
Illinois	Cook	17031813900	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Illinois	Cook	17031814200	Low-Income Community	2011–2015
Illinois	Cook	17031814400	Low-Income Community	2011–2015
Illinois	Cook	17031814900	Low-Income Community	2011–2015
Illinois	Cook	17031817200	Low-Income Community	2011–2015
Illinois	Cook	17031817300	Low-Income Community	2011–2015
Illinois	Cook	17031817500	Low-Income Community	2011–2015
Illinois	Cook	17031817700	Low-Income Community	2011–2015
Illinois	Cook	17031820400	Low-Income Community	2011–2015
Illinois	Cook	17031820605	Low-Income Community	2011–2015
Illinois	Cook	17031821200	Low-Income Community	2011–2015
Illinois	Cook	17031821401	Low-Income Community	2011–2015
Illinois	Cook	17031821500	Low-Income Community	2011–2015
Illinois	Cook	17031822400	Low-Income Community	2011–2015
Illinois	Cook	17031823703	Low-Income Community	2011–2015
Illinois	Cook	17031823705	Low-Income Community	2011–2015
Illinois	Cook	17031824800	Low-Income Community	2011–2015
Illinois	Cook	17031825501	Low-Income Community	2011–2015
Illinois	Cook	17031825600	Low-Income Community	2011–2015
Illinois	Cook	17031825801	Low-Income Community	2011–2015
Illinois	Cook	17031825900	Low-Income Community	2011–2015
Illinois	Cook	17031826000	Low-Income Community	2011–2015
Illinois	Cook	17031826100	Low-Income Community	2011–2015
Illinois	Cook	17031826202	Low-Income Community	2011–2015
Illinois	Cook	17031826303	Low-Income Community	2011–2015
Illinois	Cook	17031826402	Low-Income Community	2011–2015
Illinois	Cook	17031826500	Low-Income Community	2011–2015
Illinois	Cook	17031826600	Low-Income Community	2011–2015
Illinois	Cook	17031826700	Low-Income Community	2011–2015
Illinois	Cook	17031826800	Low-Income Community	2011–2015
Illinois	Cook	17031826901	Low-Income Community	2011–2015
Illinois	Cook	17031827000	Low-Income Community	2011–2015
Illinois	Cook	17031827100	Low-Income Community	2011–2015
Illinois	Cook	17031827400	Low-Income Community	2011–2015
Illinois	Cook	17031827500	Low-Income Community	2011–2015
Illinois	Cook	17031827600	Low-Income Community	2011–2015
Illinois	Cook	17031828504	Low-Income Community	2011–2015
Illinois	Cook	17031829000	Low-Income Community	2011–2015
Illinois	Cook	17031829302	Low-Income Community	2011–2015
Illinois	Cook	17031829401	Low-Income Community	2011–2015
Illinois	Cook	17031829700	Low-Income Community	2011–2015
Illinois	Cook	17031830007	Low-Income Community	2011–2015
Illinois	Cook	17031830300	Low-Income Community	2011–2015
Illinois	Cook	17031834000	Low-Income Community	2011–2015
Illinois	Cook	17031834200	Low-Income Community	2011–2015
Illinois	Cook	17031834300	Low-Income Community	2011–2015
Illinois	Cook	17031834400	Low-Income Community	2011–2015
Illinois	Cook	17031834500	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Illinois	Cook	17031834600	Low-Income Community	2011–2015
Illinois	Cook	17031834700	Low-Income Community	2011–2015
Illinois	Cook	17031834800	Low-Income Community	2011–2015
Illinois	Cook	17031834900	Low-Income Community	2011–2015
Illinois	Cook	17031835000	Low-Income Community	2011–2015
Illinois	Cook	17031835500	Low-Income Community	2011–2015
Illinois	Cook	17031835900	Low-Income Community	2011–2015
Illinois	Cook	17031836000	Low-Income Community	2011–2015
Illinois	Cook	17031836100	Low-Income Community	2011–2015
Illinois	Cook	17031836900	Low-Income Community	2011–2015
Illinois	Cook	17031837000	Low-Income Community	2011–2015
Illinois	Cook	17031838600	Low-Income Community	2011–2015
Illinois	Cook	17031838700	Low-Income Community	2011–2015
Illinois	Cook	17031838800	Low-Income Community	2011–2015
Illinois	Cook	17031841000	Low-Income Community	2012–2016
Illinois	Cook	17031841400	Low-Income Community	2011–2015
Illinois	Cook	17031841500	Low-Income Community	2011–2015
Illinois	Cook	17031841800	Low-Income Community	2011–2015
Illinois	Cook	17031842100	Low-Income Community	2011–2015
Illinois	Cook	17031842900	Low-Income Community	2011–2015
Illinois	Cook	17031843000	Low-Income Community	2011–2015
Illinois	Cook	17031843300	Low-Income Community	2011–2015
Illinois	Cook	17031843600	Low-Income Community	2011–2015
Illinois	Crawford	17033880400	Low-Income Community	2011–2015
Illinois	Cumberland	17035972400	Low-Income Community	2011–2015
Illinois	DeKalb	17037001001	Low-Income Community	2011–2015
Illinois	DeKalb	17037001002	Low-Income Community	2011–2015
Illinois	DeKalb	17037002200	Low-Income Community	2011–2015
Illinois	De Witt	17039971800	Low-Income Community	2011–2015
Illinois	Douglas	17041952000	Low-Income Community	2011–2015
Illinois	DuPage	17043840104	Low-Income Community	2011–2015
Illinois	Edgar	17045070300	Low-Income Community	2011–2015
Illinois	Edwards	17047957100	Low-Income Community	2011–2015
Illinois	Effingham	17049950800	Low-Income Community	2011–2015
Illinois	Fayette	17051950900	Low-Income Community	2011–2015
Illinois	Franklin	17055040600	Low-Income Community	2011–2015
Illinois	Fulton	17057953500	Low-Income Community	2011–2015
Illinois	Gallatin	17059972800	Low-Income Community	2011–2015
Illinois	Greene	17061973900	Low-Income Community	2011–2015
Illinois	Hamilton	17065973200	Low-Income Community	2011–2015
Illinois	Hancock	17067954100	Low-Income Community	2011–2015
Illinois	Hardin	17069970900	Low-Income Community	2011–2015
Illinois	Henderson	17071973500	Low-Income Community	2011–2015
Illinois	Henry	17073030800	Low-Income Community	2011–2015
Illinois	Iroquois	17075950400	Low-Income Community	2011–2015
Illinois	Jackson	17077011200	Low-Income Community	2011–2015
Illinois	Jackson	17077011400	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Illinois	Jackson	17077011700	Low-Income Community	2011–2015
Illinois	Jasper	17079977400	Low-Income Community	2011–2015
Illinois	Jefferson	17081051000	Low-Income Community	2011–2015
Illinois	Jersey	17083010402	Low-Income Community	2011–2015
Illinois	Jo Daviess	17085020500	Low-Income Community	2011–2015
Illinois	Johnson	17087977800	Low-Income Community	2011–2015
Illinois	Kane	17089850202	Low-Income Community	2011–2015
Illinois	Kane	17089850301	Low-Income Community	2011–2015
Illinois	Kane	17089851400	Low-Income Community	2011–2015
Illinois	Kane	17089851600	Low-Income Community	2011–2015
Illinois	Kane	17089851904	Low-Income Community	2011–2015
Illinois	Kane	17089853200	Low-Income Community	2011–2015
Illinois	Kane	17089853400	Low-Income Community	2011–2015
Illinois	Kane	17089853600	Low-Income Community	2011–2015
Illinois	Kane	17089854301	Low-Income Community	2011–2015
Illinois	Kane	17089854400	Low-Income Community	2011–2015
Illinois	Kankakee	17091011500	Low-Income Community	2011–2015
Illinois	Kankakee	17091011600	Low-Income Community	2011–2015
Illinois	Kankakee	17091011700	Low-Income Community	2011–2015
Illinois	Kankakee	17091012300	Low-Income Community	2011–2015
Illinois	Knox	17095001100	Low-Income Community	2011–2015
Illinois	Lake	17097860302	Low-Income Community	2011–2015
Illinois	Lake	17097862300	Low-Income Community	2011–2015
Illinois	Lake	17097862605	Low-Income Community	2011–2015
Illinois	Lake	17097862700	Low-Income Community	2011–2015
Illinois	Lake	17097862901	Low-Income Community	2011–2015
Illinois	LaSalle	17099964300	Low-Income Community	2011–2015
Illinois	Lawrence	17101880800	Low-Income Community	2011–2015
Illinois	Lee	17103000600	Low-Income Community	2011–2015
Illinois	Livingston	17105960500	Low-Income Community	2011–2015
Illinois	Logan	17107953100	Low-Income Community	2011–2015
Illinois	McDonough	17109010500	Low-Income Community	2011–2015
Illinois	McHenry	17111870301	Low-Income Community	2011–2015
Illinois	McLean	17113000200	Low-Income Community	2011–2015
Illinois	Macon	17115000200	Low-Income Community	2011–2015
Illinois	Macon	17115000300	Low-Income Community	2011–2015
Illinois	Macon	17115000500	Low-Income Community	2011–2015
Illinois	Macon	17115000900	Low-Income Community	2011–2015
Illinois	Macon	17115003100	Low-Income Community	2011–2015
Illinois	Macoupin	17117956900	Low-Income Community	2011–2015
Illinois	Madison	17119400200	Low-Income Community	2011–2015
Illinois	Madison	17119400600	Low-Income Community	2011–2015
Illinois	Madison	17119400700	Low-Income Community	2011–2015
Illinois	Madison	17119402200	Low-Income Community	2011–2015
Illinois	Madison	17119404000	Low-Income Community	2011–2015
Illinois	Marion	17121952700	Low-Income Community	2011–2015
Illinois	Marshall	17123961500	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Illinois	Mason	17125956500	Low-Income Community	2011–2015
Illinois	Massac	17127970200	Low-Income Community	2011–2015
Illinois	Montgomery	17135958000	Low-Income Community	2011–2015
Illinois	Morgan	17137952000	Low-Income Community	2011–2015
Illinois	Moultrie	17139977200	Low-Income Community	2011–2015
Illinois	Ogle	17141961100	Low-Income Community	2011–2015
Illinois	Peoria	17143000300	Low-Income Community	2011–2015
Illinois	Peoria	17143000900	Low-Income Community	2011–2015
Illinois	Peoria	17143001200	Low-Income Community	2011–2015
Illinois	Peoria	17143002100	Low-Income Community	2011–2015
Illinois	Peoria	17143005000	Low-Income Community	2011–2015
Illinois	Perry	17145030400	Low-Income Community	2011–2015
Illinois	Pike	17149952700	Low-Income Community	2011–2015
Illinois	Pope	17151971300	Low-Income Community	2011–2015
Illinois	Pulaski	17153971100	Low-Income Community	2011–2015
Illinois	Randolph	17157950600	Low-Income Community	2011–2015
Illinois	Richland	17159978000	Low-Income Community	2011–2015
Illinois	Rock Island	17161023500	Low-Income Community	2011–2015
Illinois	Rock Island	17161023600	Low-Income Community	2011–2015
Illinois	St. Clair	17163500500	Low-Income Community	2011–2015
Illinois	St. Clair	17163500900	Low-Income Community	2011–2015
Illinois	St. Clair	17163501300	Low-Income Community	2011–2015
Illinois	St. Clair	17163501603	Low-Income Community	2011–2015
Illinois	St. Clair	17163502700	Low-Income Community	2011–2015
Illinois	St. Clair	17163504500	Low-Income Community	2011–2015
Illinois	St. Clair	17163504600	Low-Income Community	2011–2015
Illinois	Saline	17165955900	Low-Income Community	2011–2015
Illinois	Sangamon	17167000800	Low-Income Community	2011–2015
Illinois	Sangamon	17167000900	Low-Income Community	2011–2015
Illinois	Sangamon	17167001600	Low-Income Community	2011–2015
Illinois	Sangamon	17167001700	Low-Income Community	2011–2015
Illinois	Sangamon	17167002400	Low-Income Community	2011–2015
Illinois	Schuyler	17169970100	Low-Income Community	2011–2015
Illinois	Shelby	17173959300	Low-Income Community	2011–2015
Illinois	Stephenson	17177000800	Low-Income Community	2011–2015
Illinois	Stephenson	17177001300	Low-Income Community	2011–2015
Illinois	Tazewell	17179021101	Low-Income Community	2011–2015
Illinois	Union	17181950400	Low-Income Community	2011–2015
Illinois	Vermilion	17183000200	Low-Income Community	2011–2015
Illinois	Vermilion	17183000400	Low-Income Community	2011–2015
Illinois	Vermilion	17183011200	Low-Income Community	2011–2015
Illinois	Warren	17187870500	Low-Income Community	2011–2015
Illinois	Washington	17189950300	Low-Income Community	2011–2015
Illinois	Wayne	17191955000	Low-Income Community	2011–2015
Illinois	White	17193958000	Low-Income Community	2011–2015
Illinois	Whiteside	17195001500	Low-Income Community	2011–2015
Illinois	Will	17197881200	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Illinois	Will	17197881900	Low-Income Community	2011–2015
Illinois	Will	17197882000	Low-Income Community	2011–2015
Illinois	Will	17197882400	Low-Income Community	2011–2015
Illinois	Will	17197882500	Low-Income Community	2011–2015
Illinois	Williamson	17199020400	Low-Income Community	2011–2015
Illinois	Winnebago	17201001000	Low-Income Community	2011–2015
Illinois	Winnebago	17201002100	Low-Income Community	2011–2015
Illinois	Winnebago	17201002500	Low-Income Community	2011–2015
Illinois	Winnebago	17201002600	Low-Income Community	2011–2015
Illinois	Winnebago	17201003200	Low-Income Community	2011–2015
Indiana	Adams	18001030700	Low-Income Community	2011–2015
Indiana	Allen	18003000500	Low-Income Community	2011–2015
Indiana	Allen	18003000600	Low-Income Community	2011–2015
Indiana	Allen	18003000701	Low-Income Community	2011–2015
Indiana	Allen	18003001100	Low-Income Community	2011–2015
Indiana	Allen	18003001200	Low-Income Community	2011–2015
Indiana	Allen	18003001300	Low-Income Community	2011–2015
Indiana	Allen	18003002000	Low-Income Community	2011–2015
Indiana	Allen	18003002100	Low-Income Community	2011–2015
Indiana	Allen	18003004000	Low-Income Community	2011–2015
Indiana	Allen	18003980001	Low-Income Community	2011–2015
Indiana	Bartholomew	18005010800	Low-Income Community	2011–2015
Indiana	Blackford	18009975100	Low-Income Community	2011–2015
Indiana	Boone	18011810400	Low-Income Community	2011–2015
Indiana	Carroll	18015959600	Low-Income Community	2011–2015
Indiana	Clark	18019050100	Low-Income Community	2011–2015
Indiana	Clark	18019050401	Low-Income Community	2011–2015
Indiana	Clark	18019050903	Low-Income Community	2011–2015
Indiana	Crawford	18025952100	Low-Income Community	2011–2015
Indiana	Daviess	18027954700	Low-Income Community	2011–2015
Indiana	DeKalb	18033020500	Low-Income Community	2011–2015
Indiana	DeKalb	18033020602	Non-LIC Contiguous	2011–2015
Indiana	Delaware	18035000600	Low-Income Community	2011–2015
Indiana	Delaware	18035000700	Low-Income Community	2011–2015
Indiana	Delaware	18035001300	Low-Income Community	2011–2015
Indiana	Delaware	18035002800	Low-Income Community	2011–2015
Indiana	Dubois	18037953800	Low-Income Community	2011–2015
Indiana	Elkhart	18039000100	Low-Income Community	2011–2015
Indiana	Elkhart	18039000302	Low-Income Community	2011–2015
Indiana	Elkhart	18039001601	Low-Income Community	2011–2015
Indiana	Elkhart	18039002300	Low-Income Community	2011–2015
Indiana	Elkhart	18039002900	Non-LIC Contiguous	2011–2015
Indiana	Fayette	18041954100	Low-Income Community	2011–2015
Indiana	Floyd	18043070400	Low-Income Community	2011–2015
Indiana	Floyd	18043070500	Low-Income Community	2011–2015
Indiana	Franklin	18047969700	Low-Income Community	2011–2015
Indiana	Gibson	18051050502	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Indiana	Grant	18053000100	Low-Income Community	2011–2015
Indiana	Hendricks	18063210607	Low-Income Community	2011–2015
Indiana	Henry	18065976100	Low-Income Community	2011–2015
Indiana	Howard	18067000200	Low-Income Community	2011–2015
Indiana	Huntington	18069961600	Low-Income Community	2011–2015
Indiana	Jackson	18071967901	Low-Income Community	2011–2015
Indiana	Jennings	18079960302	Low-Income Community	2011–2015
Indiana	Johnson	18081610802	Low-Income Community	2011–2015
Indiana	Knox	18083955300	Low-Income Community	2011–2015
Indiana	Knox	18083955400	Low-Income Community	2011–2015
Indiana	Lake	18089010201	Low-Income Community	2011–2015
Indiana	Lake	18089010203	Low-Income Community	2011–2015
Indiana	Lake	18089010205	Low-Income Community	2011–2015
Indiana	Lake	18089010304	Low-Income Community	2011–2015
Indiana	Lake	18089010500	Low-Income Community	2011–2015
Indiana	Lake	18089011000	Low-Income Community	2011–2015
Indiana	Lake	18089011500	Low-Income Community	2011–2015
Indiana	Lake	18089012300	Low-Income Community	2011–2015
Indiana	Lake	18089020200	Low-Income Community	2011–2015
Indiana	Lake	18089020400	Low-Income Community	2011–2015
Indiana	Lake	18089020600	Low-Income Community	2011–2015
Indiana	Lake	18089030300	Low-Income Community	2011–2015
Indiana	Lake	18089030400	Low-Income Community	2011–2015
Indiana	Lake	18089030600	Low-Income Community	2011–2015
Indiana	Lake	18089030700	Low-Income Community	2011–2015
Indiana	LaPorte	18091040300	Low-Income Community	2011–2015
Indiana	LaPorte	18091040800	Low-Income Community	2011–2015
Indiana	LaPorte	18091042100	Low-Income Community	2011–2015
Indiana	LaPorte	18091043000	Low-Income Community	2011–2015
Indiana	Lawrence	18093950900	Low-Income Community	2011–2015
Indiana	Madison	18095000500	Low-Income Community	2011–2015
Indiana	Madison	18095001000	Low-Income Community	2011–2015
Indiana	Madison	18095001700	Low-Income Community	2011–2015
Indiana	Madison	18095011900	Low-Income Community	2011–2015
Indiana	Marion	18097310306	Low-Income Community	2011–2015
Indiana	Marion	18097322000	Low-Income Community	2011–2015
Indiana	Marion	18097322600	Low-Income Community	2011–2015
Indiana	Marion	18097330805	Low-Income Community	2011–2015
Indiana	Marion	18097340102	Low-Income Community	2011–2015
Indiana	Marion	18097340108	Low-Income Community	2011–2015
Indiana	Marion	18097340400	Low-Income Community	2011–2015
Indiana	Marion	18097341600	Low-Income Community	2011–2015
Indiana	Marion	18097342101	Low-Income Community	2011–2015
Indiana	Marion	18097342400	Low-Income Community	2011–2015
Indiana	Marion	18097351200	Low-Income Community	2011–2015
Indiana	Marion	18097351700	Low-Income Community	2011–2015
Indiana	Marion	18097352600	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Indiana	Marion	18097352700	Low-Income Community	2011–2015
Indiana	Marion	18097352800	Low-Income Community	2011–2015
Indiana	Marion	18097353300	Low-Income Community	2011–2015
Indiana	Marion	18097353500	Low-Income Community	2011–2015
Indiana	Marion	18097353600	Low-Income Community	2011–2015
Indiana	Marion	18097354200	Low-Income Community	2011–2015
Indiana	Marion	18097354400	Low-Income Community	2011–2015
Indiana	Marion	18097354500	Low-Income Community	2011–2015
Indiana	Marion	18097354900	Low-Income Community	2011–2015
Indiana	Marion	18097355000	Low-Income Community	2011–2015
Indiana	Marion	18097355600	Low-Income Community	2011–2015
Indiana	Marion	18097355700	Low-Income Community	2011–2015
Indiana	Marion	18097356200	Non-LIC Contiguous	2011–2015
Indiana	Marion	18097356400	Low-Income Community	2011–2015
Indiana	Marion	18097361200	Low-Income Community	2011–2015
Indiana	Marion	18097361300	Low-Income Community	2011–2015
Indiana	Marion	18097380200	Low-Income Community	2011–2015
Indiana	Marion	18097380300	Low-Income Community	2011–2015
Indiana	Marion	18097390600	Low-Income Community	2011–2015
Indiana	Marion	18097390700	Low-Income Community	2011–2015
Indiana	Marion	18097390800	Low-Income Community	2011–2015
Indiana	Marion	18097390900	Low-Income Community	2011–2015
Indiana	Marion	18097391000	Low-Income Community	2011–2015
Indiana	Marshall	18099020500	Low-Income Community	2011–2015
Indiana	Miami	18103952200	Low-Income Community	2011–2015
Indiana	Miami	18103952900	Low-Income Community	2011–2015
Indiana	Monroe	18105000100	Low-Income Community	2011–2015
Indiana	Monroe	18105000401	Low-Income Community	2011–2015
Indiana	Monroe	18105000501	Low-Income Community	2011–2015
Indiana	Monroe	18105001101	Low-Income Community	2011–2015
Indiana	Montgomery	18107957000	Low-Income Community	2011–2015
Indiana	Morgan	18109510701	Low-Income Community	2011–2015
Indiana	Newton	18111100700	Low-Income Community	2011–2015
Indiana	Orange	18117951500	Low-Income Community	2011–2015
Indiana	Perry	18123952600	Low-Income Community	2011–2015
Indiana	Pike	18125954000	Low-Income Community	2011–2015
Indiana	Porter	18127050900	Low-Income Community	2011–2015
Indiana	Putnam	18133956500	Low-Income Community	2011–2015
Indiana	Randolph	18135951600	Low-Income Community	2011–2015
Indiana	Rush	18139974400	Low-Income Community	2011–2015
Indiana	St. Joseph	18141000900	Low-Income Community	2011–2015
Indiana	St. Joseph	18141001000	Low-Income Community	2011–2015
Indiana	St. Joseph	18141001700	Low-Income Community	2011–2015
Indiana	St. Joseph	18141002700	Low-Income Community	2011–2015
Indiana	St. Joseph	18141002900	Low-Income Community	2011–2015
Indiana	St. Joseph	18141010200	Low-Income Community	2011–2015
Indiana	St. Joseph	18141011100	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Indiana	Scott	18143967000	Low-Income Community	2011–2015
Indiana	Shelby	18145710400	Low-Income Community	2011–2015
Indiana	Shelby	18145710601	Low-Income Community	2011–2015
Indiana	Starke	18149953700	Low-Income Community	2011–2015
Indiana	Steuben	18151971300	Low-Income Community	2011–2015
Indiana	Switzerland	18155965700	Low-Income Community	2011–2015
Indiana	Tippecanoe	18157000400	Low-Income Community	2011–2015
Indiana	Tippecanoe	18157000700	Low-Income Community	2011–2015
Indiana	Tippecanoe	18157010203	Low-Income Community	2011–2015
Indiana	Tippecanoe	18157010500	Low-Income Community	2011–2015
Indiana	Tippecanoe	18157011100	Low-Income Community	2011–2015
Indiana	Vanderburgh	18163001200	Low-Income Community	2011–2015
Indiana	Vanderburgh	18163001500	Low-Income Community	2011–2015
Indiana	Vanderburgh	18163001800	Low-Income Community	2011–2015
Indiana	Vanderburgh	18163001900	Low-Income Community	2011–2015
Indiana	Vanderburgh	18163002000	Low-Income Community	2011–2015
Indiana	Vermillion	18165020500	Low-Income Community	2011–2015
Indiana	Vigo	18167000300	Low-Income Community	2011–2015
Indiana	Vigo	18167010600	Low-Income Community	2011–2015
Indiana	Vigo	18167011100	Low-Income Community	2011–2015
Indiana	Wabash	18169102600	Low-Income Community	2011–2015
Indiana	Washington	18175967500	Low-Income Community	2011–2015
Indiana	Wayne	18177000200	Low-Income Community	2011–2015
Indiana	Wayne	18177000900	Low-Income Community	2011–2015
Indiana	Wells	18179040600	Low-Income Community	2011–2015
Iowa	Appanoose	19007950100	Low-Income Community	2011–2015
Iowa	Appanoose	19007950300	Low-Income Community	2011–2015
Iowa	Benton	19011960300	Low-Income Community	2011–2015
Iowa	Black Hawk	19013000100	Low-Income Community	2011–2015
Iowa	Black Hawk	19013000700	Low-Income Community	2011–2015
Iowa	Black Hawk	19013001000	Low-Income Community	2011–2015
Iowa	Buena Vista	19021960400	Low-Income Community	2011–2015
Iowa	Calhoun	19025950200	Low-Income Community	2011–2015
Iowa	Cass	19029190200	Low-Income Community	2011–2015
Iowa	Cass	19029190500	Low-Income Community	2011–2015
Iowa	Cerro Gordo	19033950300	Low-Income Community	2011–2015
Iowa	Cherokee	19035080100	Low-Income Community	2011–2015
Iowa	Clinton	19045000100	Low-Income Community	2011–2015
Iowa	Clinton	19045000300	Low-Income Community	2011–2015
Iowa	Crawford	19047070400	Low-Income Community	2011–2015
Iowa	Dallas	19049050400	Low-Income Community	2011–2015
Iowa	Davis	19051080200	Low-Income Community	2011–2015
Iowa	Decatur	19053960200	Low-Income Community	2011–2015
Iowa	Decatur	19053960300	Low-Income Community	2011–2015
Iowa	Des Moines	19057000200	Low-Income Community	2011–2015
Iowa	Des Moines	19057000300	Low-Income Community	2011–2015
Iowa	Des Moines	19057000400	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Iowa	Dubuque	19061000100	Low-Income Community	2011–2015
Iowa	Dubuque	19061000500	Low-Income Community	2011–2015
Iowa	Emmet	19063070300	Low-Income Community	2011–2015
Iowa	Floyd	19067480400	Low-Income Community	2011–2015
Iowa	Hamilton	19079960300	Low-Income Community	2011–2015
Iowa	Ida	19093090300	Low-Income Community	2011–2015
Iowa	Jackson	19097950600	Low-Income Community	2011–2015
Iowa	Johnson	19103000200	Low-Income Community	2011–2015
Iowa	Johnson	19103000302	Low-Income Community	2011–2015
Iowa	Johnson	19103001400	Non-LIC Contiguous	2011–2015
Iowa	Johnson	19103001700	Low-Income Community	2011–2015
Iowa	Lee	19111490200	Low-Income Community	2011–2015
Iowa	Lee	19111490800	Low-Income Community	2011–2015
Iowa	Lee	19111490900	Low-Income Community	2011–2015
Iowa	Linn	19113001900	Low-Income Community	2011–2015
Iowa	Linn	19113002200	Low-Income Community	2011–2015
Iowa	Linn	19113002700	Low-Income Community	2011–2015
Iowa	Lucas	19117950300	Low-Income Community	2011–2015
Iowa	Madison	19121060200	Low-Income Community	2011–2015
Iowa	Marshall	19127950900	Low-Income Community	2011–2015
Iowa	Muscatine	19139050700	Low-Income Community	2011–2015
Iowa	Muscatine	19139051000	Low-Income Community	2011–2015
Iowa	Page	19145490200	Low-Income Community	2011–2015
Iowa	Plymouth	19149970200	Low-Income Community	2011–2015
Iowa	Pocahontas	19151780100	Low-Income Community	2011–2015
Iowa	Polk	19153001100	Low-Income Community	2011–2015
Iowa	Polk	19153002600	Low-Income Community	2011–2015
Iowa	Polk	19153011001	Low-Income Community	2011–2015
Iowa	Pottawattamie	19155030900	Low-Income Community	2011–2015
Iowa	Pottawattamie	19155031300	Low-Income Community	2011–2015
Iowa	Poweshiek	19157370400	Low-Income Community	2011–2015
Iowa	Scott	19163010600	Low-Income Community	2011–2015
Iowa	Scott	19163010900	Low-Income Community	2011–2015
Iowa	Shelby	19165960400	Low-Income Community	2011–2015
Iowa	Union	19175190200	Low-Income Community	2011–2015
Iowa	Webster	19187000700	Low-Income Community	2011–2015
Iowa	Woodbury	19193000100	Low-Income Community	2011–2015
Iowa	Woodbury	19193001500	Low-Income Community	2011–2015
Iowa	Woodbury	19193003600	Low-Income Community	2011–2015
Iowa	Worth	19195690100	Low-Income Community	2011–2015
Kansas	Allen	20001952900	Low-Income Community	2011–2015
Kansas	Anderson	20003953600	Low-Income Community	2011–2015
Kansas	Atchison	20005081900	Low-Income Community	2011–2015
Kansas	Barton	20009971400	Low-Income Community	2011–2015
Kansas	Barton	20009971700	Low-Income Community	2011–2015
Kansas	Butler	20015020400	Low-Income Community	2011–2015
Kansas	Cloud	20029977200	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Kansas	Cowley	20035493700	Low-Income Community	2011–2015
Kansas	Cowley	20035493800	Low-Income Community	2011–2015
Kansas	Crawford	20037956600	Low-Income Community	2011–2015
Kansas	Crawford	20037956900	Non-LIC Contiguous	2011–2015
Kansas	Crawford	20037957500	Low-Income Community	2011–2015
Kansas	Crawford	20037957600	Low-Income Community	2011–2015
Kansas	Douglas	20045000200	Low-Income Community	2011–2015
Kansas	Douglas	20045000400	Low-Income Community	2011–2015
Kansas	Finney	20055960501	Low-Income Community	2011–2015
Kansas	Finney	20055960600	Low-Income Community	2011–2015
Kansas	Ford	20057961800	Low-Income Community	2011–2015
Kansas	Ford	20057962101	Low-Income Community	2011–2015
Kansas	Franklin	20059954200	Low-Income Community	2011–2015
Kansas	Franklin	20059954400	Low-Income Community	2011–2015
Kansas	Gove	20063955100	Low-Income Community	2011–2015
Kansas	Gove	20063955200	Low-Income Community	2011–2015
Kansas	Graham	20065952100	Low-Income Community	2011–2015
Kansas	Greeley	20071958100	Low-Income Community	2011–2015
Kansas	Jewell	20089576100	Low-Income Community	2011–2015
Kansas	Jewell	20089576200	Low-Income Community	2011–2015
Kansas	Johnson	20091052102	Low-Income Community	2011–2015
Kansas	Johnson	20091052417	Low-Income Community	2011–2015
Kansas	Johnson	20091053555	Low-Income Community	2011–2015
Kansas	Johnson	20091053557	Low-Income Community	2011–2015
Kansas	Johnson	20091053601	Low-Income Community	2011–2015
Kansas	Labette	20099950400	Low-Income Community	2011–2015
Kansas	Lane	20101956600	Non-LIC Contiguous	2011–2015
Kansas	Leavenworth	20103070100	Low-Income Community	2011–2015
Kansas	Lyon	20111000500	Low-Income Community	2011–2015
Kansas	Miami	20121100700	Low-Income Community	2011–2015
Kansas	Montgomery	20125950200	Low-Income Community	2011–2015
Kansas	Montgomery	20125951200	Low-Income Community	2011–2015
Kansas	Montgomery	20125951300	Low-Income Community	2011–2015
Kansas	Norton	20137951700	Non-LIC Contiguous	2011–2015
Kansas	Osage	20139010400	Low-Income Community	2011–2015
Kansas	Reno	20155000600	Low-Income Community	2011–2015
Kansas	Reno	20155000700	Low-Income Community	2011–2015
Kansas	Reno	20155001000	Low-Income Community	2011–2015
Kansas	Reno	20155001300	Low-Income Community	2011–2015
Kansas	Republic	20157978300	Low-Income Community	2011–2015
Kansas	Riley	20161000500	Low-Income Community	2011–2015
Kansas	Riley	20161000801	Low-Income Community	2011–2015
Kansas	Riley	20161001100	Low-Income Community	2011–2015
Kansas	Rooks	20163974600	Low-Income Community	2011–2015
Kansas	Rooks	20163974700	Non-LIC Contiguous	2011–2015
Kansas	Saline	20169000100	Low-Income Community	2011–2015
Kansas	Saline	20169000600	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Kansas	Sedgwick	20173000400	Low-Income Community	2011–2015
Kansas	Sedgwick	20173000900	Low-Income Community	2011–2015
Kansas	Sedgwick	20173001100	Low-Income Community	2011–2015
Kansas	Sedgwick	20173002600	Low-Income Community	2011–2015
Kansas	Sedgwick	20173003200	Low-Income Community	2011–2015
Kansas	Sedgwick	20173003700	Low-Income Community	2011–2015
Kansas	Sedgwick	20173003800	Low-Income Community	2011–2015
Kansas	Sedgwick	20173004300	Low-Income Community	2011–2015
Kansas	Sedgwick	20173006300	Low-Income Community	2011–2015
Kansas	Shawnee	20177000700	Low-Income Community	2011–2015
Kansas	Shawnee	20177000800	Low-Income Community	2011–2015
Kansas	Shawnee	20177004000	Low-Income Community	2011–2015
Kansas	Sherman	20181453700	Low-Income Community	2011–2015
Kansas	Stafford	20185470600	Low-Income Community	2011–2015
Kansas	Wyandotte	20209041800	Low-Income Community	2011–2015
Kansas	Wyandotte	20209042200	Low-Income Community	2011–2015
Kansas	Wyandotte	20209043905	Low-Income Community	2011–2015
Kansas	Wyandotte	20209044101	Low-Income Community	2011–2015
Kansas	Wyandotte	20209045100	Low-Income Community	2011–2015
Kansas	Wyandotte	20209045200	Low-Income Community	2011–2015
Kentucky	Adair	21001970500	Low-Income Community	2011–2015
Kentucky	Ballard	21007950200	Low-Income Community	2011–2015
Kentucky	Ballard	21007950300	Non-LIC Contiguous	2011–2015
Kentucky	Barren	21009950200	Low-Income Community	2011–2015
Kentucky	Bath	21011970200	Low-Income Community	2011–2015
Kentucky	Bell	21013960600	Low-Income Community	2011–2015
Kentucky	Boone	21015070311	Low-Income Community	2011–2015
Kentucky	Boyd	21019030200	Low-Income Community	2011–2015
Kentucky	Boyd	21019031001	Low-Income Community	2011–2015
Kentucky	Boyle	21021930300	Low-Income Community	2011–2015
Kentucky	Bracken	21023950100	Low-Income Community	2011–2015
Kentucky	Breathitt	21025920100	Low-Income Community	2011–2015
Kentucky	Breathitt	21025920300	Low-Income Community	2011–2015
Kentucky	Breathitt	21025920500	Low-Income Community	2011–2015
Kentucky	Breathitt	21025920600	Low-Income Community	2011–2015
Kentucky	Bullitt	21029020701	Low-Income Community	2011–2015
Kentucky	Bullitt	21029020800	Non-LIC Contiguous	2011–2015
Kentucky	Butler	21031930300	Low-Income Community	2011–2015
Kentucky	Calloway	21035010400	Low-Income Community	2011–2015
Kentucky	Campbell	21037050500	Low-Income Community	2011–2015
Kentucky	Carlisle	21039960200	Low-Income Community	2011–2015
Kentucky	Carroll	21041950200	Low-Income Community	2011–2015
Kentucky	Carter	21043960100	Low-Income Community	2011–2015
Kentucky	Casey	21045950300	Low-Income Community	2011–2015
Kentucky	Christian	21047200300	Low-Income Community	2011–2015
Kentucky	Clark	21049020106	Low-Income Community	2011–2015
Kentucky	Clay	21051950300	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Kentucky	Clay	21051950400	Low-Income Community	2011–2015
Kentucky	Clinton	21053970202	Low-Income Community	2011–2015
Kentucky	Cumberland	21057950100	Low-Income Community	2011–2015
Kentucky	Daviess	21059000200	Low-Income Community	2011–2015
Kentucky	Daviess	21059000300	Low-Income Community	2011–2015
Kentucky	Edmonson	21061980100	Low-Income Community	2011–2015
Kentucky	Estill	21065920200	Low-Income Community	2011–2015
Kentucky	Estill	21065920300	Low-Income Community	2011–2015
Kentucky	Fayette	21067000101	Low-Income Community	2011–2015
Kentucky	Fayette	21067000102	Low-Income Community	2011–2015
Kentucky	Fayette	21067000200	Low-Income Community	2011–2015
Kentucky	Fayette	21067000300	Low-Income Community	2011–2015
Kentucky	Fayette	21067000900	Low-Income Community	2011–2015
Kentucky	Fayette	21067001100	Low-Income Community	2011–2015
Kentucky	Fayette	21067001300	Low-Income Community	2011–2015
Kentucky	Fleming	21069920100	Low-Income Community	2011–2015
Kentucky	Floyd	21071920100	Low-Income Community	2011–2015
Kentucky	Franklin	21073071200	Low-Income Community	2011–2015
Kentucky	Fulton	21075960100	Low-Income Community	2011–2015
Kentucky	Gallatin	21077960101	Low-Income Community	2011–2015
Kentucky	Grant	21081920300	Low-Income Community	2011–2015
Kentucky	Graves	21083020100	Low-Income Community	2011–2015
Kentucky	Green	21087930200	Low-Income Community	2011–2015
Kentucky	Greenup	21089040501	Non-LIC Contiguous	2011–2015
Kentucky	Greenup	21089040502	Low-Income Community	2011–2015
Kentucky	Harlan	21095970100	Low-Income Community	2011–2015
Kentucky	Hart	21099970400	Low-Income Community	2011–2015
Kentucky	Henderson	21101020602	Low-Income Community	2011–2015
Kentucky	Hopkins	21107971100	Low-Income Community	2011–2015
Kentucky	Jackson	21109960100	Low-Income Community	2011–2015
Kentucky	Jefferson	21111000200	Low-Income Community	2011–2015
Kentucky	Jefferson	21111000600	Low-Income Community	2011–2015
Kentucky	Jefferson	21111001500	Low-Income Community	2011–2015
Kentucky	Jefferson	21111001800	Low-Income Community	2011–2015
Kentucky	Jefferson	21111002300	Low-Income Community	2011–2015
Kentucky	Jefferson	21111002400	Low-Income Community	2011–2015
Kentucky	Jefferson	21111002700	Low-Income Community	2011–2015
Kentucky	Jefferson	21111002800	Low-Income Community	2011–2015
Kentucky	Jefferson	21111003000	Low-Income Community	2011–2015
Kentucky	Jefferson	21111003500	Low-Income Community	2011–2015
Kentucky	Jefferson	21111003700	Low-Income Community	2011–2015
Kentucky	Jefferson	21111004900	Low-Income Community	2011–2015
Kentucky	Jefferson	21111005000	Low-Income Community	2011–2015
Kentucky	Jefferson	21111005100	Low-Income Community	2011–2015
Kentucky	Jefferson	21111005300	Low-Income Community	2011–2015
Kentucky	Jefferson	21111005900	Low-Income Community	2011–2015
Kentucky	Jefferson	21111006200	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Kentucky	Jefferson	21111006500	Low-Income Community	2011–2015
Kentucky	Jefferson	21111007100	Low-Income Community	2011–2015
Kentucky	Jessamine	21113060504	Low-Income Community	2011–2015
Kentucky	Johnson	21115960400	Low-Income Community	2011–2015
Kentucky	Kenton	21117060700	Low-Income Community	2011–2015
Kentucky	Kenton	21117060900	Low-Income Community	2011–2015
Kentucky	Kenton	21117063800	Low-Income Community	2011–2015
Kentucky	Kenton	21117067000	Low-Income Community	2011–2015
Kentucky	Kenton	21117067100	Low-Income Community	2011–2015
Kentucky	Knott	21119960100	Low-Income Community	2011–2015
Kentucky	Knox	21121930500	Low-Income Community	2011–2015
Kentucky	Larue	21123960102	Low-Income Community	2011–2015
Kentucky	Leslie	21131920100	Low-Income Community	2011–2015
Kentucky	Letcher	21133950100	Low-Income Community	2011–2015
Kentucky	Lewis	21135930300	Low-Income Community	2011–2015
Kentucky	Lincoln	21137920101	Low-Income Community	2011–2015
Kentucky	Lincoln	21137920103	Low-Income Community	2011–2015
Kentucky	Logan	21141960500	Low-Income Community	2011–2015
Kentucky	McCracken	21145030300	Low-Income Community	2011–2015
Kentucky	McCracken	21145030400	Low-Income Community	2011–2015
Kentucky	McCreary	21147960300	Low-Income Community	2011–2015
Kentucky	Madison	21151010701	Low-Income Community	2011–2015
Kentucky	Madison	21151010800	Non-LIC Contiguous	2011–2015
Kentucky	Madison	21151010903	Low-Income Community	2011–2015
Kentucky	Magoffin	21153970100	Low-Income Community	2011–2015
Kentucky	Magoffin	21153970200	Low-Income Community	2011–2015
Kentucky	Magoffin	21153970400	Low-Income Community	2011–2015
Kentucky	Martin	21159950100	Low-Income Community	2011–2015
Kentucky	Martin	21159950200	Low-Income Community	2011–2015
Kentucky	Mason	21161960100	Low-Income Community	2011–2015
Kentucky	Menifee	21165960100	Low-Income Community	2011–2015
Kentucky	Metcalfe	21169960300	Low-Income Community	2011–2015
Kentucky	Montgomery	21173920200	Low-Income Community	2011–2015
Kentucky	Montgomery	21173920302	Low-Income Community	2011–2015
Kentucky	Montgomery	21173920400	Low-Income Community	2011–2015
Kentucky	Montgomery	21173920500	Low-Income Community	2011–2015
Kentucky	Morgan	21175950300	Low-Income Community	2011–2015
Kentucky	Muhlenberg	21177960200	Low-Income Community	2011–2015
Kentucky	Muhlenberg	21177960400	Non-LIC Contiguous	2011–2015
Kentucky	Nicholas	21181960200	Low-Income Community	2011–2015
Kentucky	Ohio	21183920300	Low-Income Community	2011–2015
Kentucky	Ohio	21183920500	Low-Income Community	2011–2015
Kentucky	Owen	21187970200	Low-Income Community	2011–2015
Kentucky	Owsley	21189930100	Low-Income Community	2011–2015
Kentucky	Perry	21193970500	Low-Income Community	2011–2015
Kentucky	Perry	21193970600	Low-Income Community	2011–2015
Kentucky	Perry	21193971000	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Kentucky	Pike	21195930100	Low-Income Community	2011–2015
Kentucky	Pike	21195930300	Low-Income Community	2011–2015
Kentucky	Pike	21195930400	Low-Income Community	2011–2015
Kentucky	Pike	21195930500	Low-Income Community	2011–2015
Kentucky	Pike	21195931100	Low-Income Community	2011–2015
Kentucky	Pike	21195931800	Low-Income Community	2011–2015
Kentucky	Pike	21195931900	Low-Income Community	2011–2015
Kentucky	Powell	21197970200	Low-Income Community	2011–2015
Kentucky	Pulaski	21199930100	Low-Income Community	2011–2015
Kentucky	Pulaski	21199931102	Low-Income Community	2011–2015
Kentucky	Robertson	21201970100	Low-Income Community	2011–2015
Kentucky	Rowan	21205950200	Low-Income Community	2011–2015
Kentucky	Russell	21207960102	Low-Income Community	2011–2015
Kentucky	Simpson	21213970400	Low-Income Community	2011–2015
Kentucky	Taylor	21217920500	Low-Income Community	2011–2015
Kentucky	Todd	21219950300	Low-Income Community	2011–2015
Kentucky	Union	21225950201	Low-Income Community	2011–2015
Kentucky	Warren	21227010200	Low-Income Community	2011–2015
Kentucky	Wayne	21231920400	Low-Income Community	2011–2015
Kentucky	Webster	21233960400	Low-Income Community	2011–2015
Kentucky	Whitley	21235920500	Low-Income Community	2011–2015
Kentucky	Whitley	21235920600	Low-Income Community	2011–2015
Kentucky	Wolfe	21237930200	Low-Income Community	2011–2015
Louisiana	Acadia	22001960100	Low-Income Community	2011–2015
Louisiana	Allen	22003950300	Low-Income Community	2011–2015
Louisiana	Ascension	22005030900	Low-Income Community	2011–2015
Louisiana	Ascension	22005031000	Low-Income Community	2011–2015
Louisiana	Assumption	22007050100	Low-Income Community	2011–2015
Louisiana	Avoyelles	22009030600	Low-Income Community	2011–2015
Louisiana	Avoyelles	22009030900	Low-Income Community	2011–2015
Louisiana	Beauregard	22011960300	Low-Income Community	2011–2015
Louisiana	Bienville	22013970100	Low-Income Community	2011–2015
Louisiana	Bienville	22013970200	Low-Income Community	2011–2015
Louisiana	Bossier	22015010601	Low-Income Community	2011–2015
Louisiana	Caddo	22017023400	Low-Income Community	2011–2015
Louisiana	Caddo	22017023800	Low-Income Community	2011–2015
Louisiana	Caddo	22017024303	Low-Income Community	2011–2015
Louisiana	Caddo	22017024601	Low-Income Community	2011–2015
Louisiana	Caddo	22017024900	Non-LIC Contiguous	2011–2015
Louisiana	Caddo	22017025100	Low-Income Community	2011–2015
Louisiana	Caddo	22017025300	Low-Income Community	2011–2015
Louisiana	Calcasieu	22019000100	Low-Income Community	2011–2015
Louisiana	Calcasieu	22019000200	Low-Income Community	2011–2015
Louisiana	Calcasieu	22019000400	Low-Income Community	2011–2015
Louisiana	Calcasieu	22019001500	Low-Income Community	2011–2015
Louisiana	Calcasieu	22019001600	Low-Income Community	2011–2015
Louisiana	Concordia	22029000300	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Louisiana	De Soto	22031950300	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033000100	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033000300	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033000400	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033000500	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033000602	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033000900	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033001000	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033001104	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033002200	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033002400	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033002500	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033003000	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033003101	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033003103	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033003300	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033003400	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033004011	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033004201	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033004203	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033005100	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033005200	Low-Income Community	2011–2015
Louisiana	East Baton Rouge	22033005300	Low-Income Community	2011–2015
Louisiana	East Carroll	22035000200	Low-Income Community	2011–2015
Louisiana	East Feliciana	22037951502	Low-Income Community	2011–2015
Louisiana	Evangeline	22039950500	Low-Income Community	2011–2015
Louisiana	Evangeline	22039950600	Low-Income Community	2011–2015
Louisiana	Iberia	22045030500	Low-Income Community	2011–2015
Louisiana	Iberia	22045030900	Low-Income Community	2011–2015
Louisiana	Iberia	22045031000	Low-Income Community	2011–2015
Louisiana	Iberia	22045031100	Low-Income Community	2011–2015
Louisiana	Iberville	22047953000	Low-Income Community	2011–2015
Louisiana	Jackson	22049970300	Non-LIC Contiguous	2011–2015
Louisiana	Jefferson	22051020201	Low-Income Community	2011–2015
Louisiana	Jefferson	22051020202	Low-Income Community	2011–2015
Louisiana	Jefferson	22051020600	Low-Income Community	2011–2015
Louisiana	Jefferson	22051024600	Low-Income Community	2011–2015
Louisiana	Jefferson	22051025900	Low-Income Community	2011–2015
Louisiana	Jefferson	22051026900	Low-Income Community	2011–2015
Louisiana	Jefferson	22051028200	Low-Income Community	2011–2015
Louisiana	Jefferson Davis	22053000500	Low-Income Community	2011–2015
Louisiana	Lafayette	22055000100	Low-Income Community	2011–2015
Louisiana	Lafayette	22055000700	Low-Income Community	2011–2015
Louisiana	Lafayette	22055000800	Low-Income Community	2011–2015
Louisiana	Lafayette	22055000900	Low-Income Community	2011–2015
Louisiana	Lafayette	22055001001	Low-Income Community	2011–2015
Louisiana	Lafayette	22055001100	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Louisiana	Lafayette	22055002200	Low-Income Community	2011–2015
Louisiana	Lafourche	22057020400	Low-Income Community	2011–2015
Louisiana	Lafourche	22057020702	Low-Income Community	2011–2015
Louisiana	Lafourche	22057020900	Low-Income Community	2011–2015
Louisiana	Lincoln	22061960300	Low-Income Community	2011–2015
Louisiana	Lincoln	22061960400	Low-Income Community	2011–2015
Louisiana	Lincoln	22061960900	Low-Income Community	2011–2015
Louisiana	Livingston	22063040401	Low-Income Community	2011–2015
Louisiana	Livingston	22063040402	Non-LIC Contiguous	2011–2015
Louisiana	Livingston	22063040700	Low-Income Community	2011–2015
Louisiana	Morehouse	22067950400	Low-Income Community	2011–2015
Louisiana	Morehouse	22067950500	Low-Income Community	2011–2015
Louisiana	Morehouse	22067950600	Low-Income Community	2011–2015
Louisiana	Natchitoches	22069000600	Low-Income Community	2011–2015
Louisiana	Natchitoches	22069000700	Low-Income Community	2011–2015
Louisiana	Orleans	22071000200	Low-Income Community	2011–2015
Louisiana	Orleans	22071000605	Low-Income Community	2011–2015
Louisiana	Orleans	22071000904	Low-Income Community	2011–2015
Louisiana	Orleans	22071001730	Low-Income Community	2011–2015
Louisiana	Orleans	22071001736	Low-Income Community	2011–2015
Louisiana	Orleans	22071001751	Low-Income Community	2011–2015
Louisiana	Orleans	22071002700	Low-Income Community	2011–2015
Louisiana	Orleans	22071002900	Low-Income Community	2011–2015
Louisiana	Orleans	22071003307	Low-Income Community	2011–2015
Louisiana	Orleans	22071003400	Low-Income Community	2011–2015
Louisiana	Orleans	22071004000	Low-Income Community	2011–2015
Louisiana	Orleans	22071004401	Low-Income Community	2011–2015
Louisiana	Orleans	22071004900	Low-Income Community	2011–2015
Louisiana	Orleans	22071006000	Low-Income Community	2011–2015
Louisiana	Orleans	22071006300	Low-Income Community	2011–2015
Louisiana	Orleans	22071007101	Low-Income Community	2011–2015
Louisiana	Orleans	22071007200	Low-Income Community	2011–2015
Louisiana	Orleans	22071007700	Non-LIC Contiguous	2011–2015
Louisiana	Orleans	22071008400	Low-Income Community	2011–2015
Louisiana	Orleans	22071009400	Low-Income Community	2011–2015
Louisiana	Orleans	22071011100	Low-Income Community	2011–2015
Louisiana	Orleans	22071013400	Low-Income Community	2011–2015
Louisiana	Orleans	22071013700	Low-Income Community	2011–2015
Louisiana	Orleans	22071014000	Low-Income Community	2011–2015
Louisiana	Orleans	22071014300	Low-Income Community	2011–2015
Louisiana	Ouachita	22073000600	Low-Income Community	2011–2015
Louisiana	Ouachita	22073001400	Low-Income Community	2011–2015
Louisiana	Ouachita	22073010603	Low-Income Community	2011–2015
Louisiana	Ouachita	22073010900	Low-Income Community	2011–2015
Louisiana	Pointe Coupee	22077951900	Low-Income Community	2011–2015
Louisiana	Pointe Coupee	22077952300	Low-Income Community	2011–2015
Louisiana	Rapides	22079010500	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Louisiana	Rapides	22079011300	Low-Income Community	2011–2015
Louisiana	Rapides	22079013900	Low-Income Community	2011–2015
Louisiana	Richland	22083970500	Low-Income Community	2011–2015
Louisiana	St. Bernard	22087030300	Low-Income Community	2011–2015
Louisiana	St. Bernard	22087030400	Low-Income Community	2011–2015
Louisiana	St. Bernard	22087030800	Low-Income Community	2011–2015
Louisiana	St. Charles	22089062700	Low-Income Community	2011–2015
Louisiana	St. Helena	22091951100	Low-Income Community	2011–2015
Louisiana	St. James	22093040400	Low-Income Community	2011–2015
Louisiana	St. James	22093040500	Low-Income Community	2011–2015
Louisiana	St. John the Baptist	22095071100	Low-Income Community	2011–2015
Louisiana	St. Landry	22097961100	Low-Income Community	2011–2015
Louisiana	St. Landry	22097961300	Low-Income Community	2011–2015
Louisiana	St. Landry	22097961400	Low-Income Community	2011–2015
Louisiana	St. Landry	22097961600	Low-Income Community	2011–2015
Louisiana	St. Martin	22099020501	Low-Income Community	2011–2015
Louisiana	St. Mary	22101040300	Low-Income Community	2011–2015
Louisiana	St. Mary	22101040400	Low-Income Community	2011–2015
Louisiana	St. Mary	22101040500	Low-Income Community	2011–2015
Louisiana	St. Mary	22101041200	Low-Income Community	2011–2015
Louisiana	St. Tammany	22103040704	Low-Income Community	2011–2015
Louisiana	Tangipahoa	22105953600	Low-Income Community	2011–2015
Louisiana	Tangipahoa	22105953800	Low-Income Community	2011–2015
Louisiana	Terrebonne	22109000101	Non-LIC Contiguous	2011–2015
Louisiana	Terrebonne	22109000500	Low-Income Community	2011–2015
Louisiana	Vermilion	22113950700	Low-Income Community	2011–2015
Louisiana	Vernon	22115950400	Low-Income Community	2011–2015
Louisiana	Washington	22117950500	Low-Income Community	2011–2015
Louisiana	Washington	22117951000	Low-Income Community	2011–2015
Louisiana	Webster	22119031200	Low-Income Community	2011–2015
Louisiana	West Baton Rouge	22121020200	Low-Income Community	2011–2015
Louisiana	Winn	22127960200	Low-Income Community	2011–2015
Maine	Androscoggin	23001010500	Low-Income Community	2011–2015
Maine	Androscoggin	23001020300	Low-Income Community	2011–2015
Maine	Aroostook	23003950100	Low-Income Community	2011–2015
Maine	Aroostook	23003950300	Non-LIC Contiguous	2011–2015
Maine	Aroostook	23003951000	Low-Income Community	2011–2015
Maine	Aroostook	23003951600	Low-Income Community	2011–2015
Maine	Cumberland	23005000300	Low-Income Community	2011–2015
Maine	Cumberland	23005002800	Low-Income Community	2011–2015
Maine	Cumberland	23005003000	Low-Income Community	2011–2015
Maine	Cumberland	23005011100	Low-Income Community	2011–2015
Maine	Hancock	23009965503	Low-Income Community	2011–2015
Maine	Kennebec	23011010300	Low-Income Community	2011–2015
Maine	Kennebec	23011024102	Low-Income Community	2011–2015
Maine	Oxford	23017965500	Low-Income Community	2011–2015
Maine	Oxford	23017965600	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Maine	Oxford	23017966200	Low-Income Community	2011–2015
Maine	Penobscot	23019000300	Low-Income Community	2011–2015
Maine	Penobscot	23019004100	Low-Income Community	2011–2015
Maine	Penobscot	23019007100	Low-Income Community	2011–2015
Maine	Penobscot	23019027000	Low-Income Community	2011–2015
Maine	Penobscot	23019028000	Low-Income Community	2011–2015
Maine	Penobscot	23019030000	Low-Income Community	2011–2015
Maine	Penobscot	23019031000	Low-Income Community	2011–2015
Maine	Piscataquis	23021960301	Low-Income Community	2011–2015
Maine	Sagadahoc	23023970600	Low-Income Community	2011–2015
Maine	Somerset	23025965900	Low-Income Community	2011–2015
Maine	Somerset	23025966500	Low-Income Community	2011–2015
Maine	Waldo	23027043000	Low-Income Community	2011–2015
Maine	Washington	23029955400	Non-LIC Contiguous	2011–2015
Maine	Washington	23029955500	Low-Income Community	2011–2015
Maine	Washington	23029955900	Low-Income Community	2011–2015
Maine	York	23031005200	Low-Income Community	2011–2015
Maryland	Allegany	24001000800	Low-Income Community	2011–2015
Maryland	Allegany	24001001000	Low-Income Community	2011–2015
Maryland	Allegany	24001001100	Low-Income Community	2011–2015
Maryland	Allegany	24001001800	Low-Income Community	2011–2015
Maryland	Anne Arundel	24003740603	Low-Income Community	2011–2015
Maryland	Anne Arundel	24003750101	Low-Income Community	2011–2015
Maryland	Anne Arundel	24003750102	Low-Income Community	2011–2015
Maryland	Anne Arundel	24003750201	Low-Income Community	2011–2015
Maryland	Baltimore	24005401507	Low-Income Community	2011–2015
Maryland	Baltimore	24005402406	Low-Income Community	2011–2015
Maryland	Baltimore	24005404102	Low-Income Community	2011–2015
Maryland	Baltimore	24005404202	Low-Income Community	2011–2015
Maryland	Baltimore	24005421102	Low-Income Community	2011–2015
Maryland	Baltimore	24005421300	Low-Income Community	2011–2015
Maryland	Baltimore	24005450501	Low-Income Community	2011–2015
Maryland	Baltimore	24005450800	Low-Income Community	2011–2015
Maryland	Baltimore	24005451600	Low-Income Community	2011–2015
Maryland	Baltimore	24005492500	Low-Income Community	2011–2015
Maryland	Calvert	24009860703	Low-Income Community	2011–2015
Maryland	Calvert	24009861003	Non-LIC Contiguous	2011–2015
Maryland	Calvert	24009861004	Low-Income Community	2011–2015
Maryland	Caroline	24011955302	Low-Income Community	2011–2015
Maryland	Caroline	24011955600	Low-Income Community	2011–2015
Maryland	Carroll	24013507601	Low-Income Community	2011–2015
Maryland	Cecil	24015030400	Low-Income Community	2011–2015
Maryland	Cecil	24015030505	Low-Income Community	2011–2015
Maryland	Cecil	24015030906	Low-Income Community	2011–2015
Maryland	Charles	24017850202	Low-Income Community	2011–2015
Maryland	Charles	24017850709	Non-LIC Contiguous	2011–2015
Maryland	Charles	24017850802	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Maryland	Dorchester	24019970400	Low-Income Community	2011–2015
Maryland	Dorchester	24019970600	Low-Income Community	2011–2015
Maryland	Frederick	24021750300	Low-Income Community	2011–2015
Maryland	Frederick	24021751003	Low-Income Community	2011–2015
Maryland	Frederick	24021765100	Low-Income Community	2011–2015
Maryland	Frederick	24021772200	Low-Income Community	2011–2015
Maryland	Frederick	24021775400	Low-Income Community	2011–2015
Maryland	Garrett	24023000200	Low-Income Community	2011–2015
Maryland	Garrett	24023000600	Low-Income Community	2011–2015
Maryland	Garrett	24023000700	Low-Income Community	2011–2015
Maryland	Harford	24025301302	Low-Income Community	2011–2015
Maryland	Harford	24025302902	Low-Income Community	2011–2015
Maryland	Harford	24025306100	Low-Income Community	2011–2015
Maryland	Harford	24025306200	Low-Income Community	2011–2015
Maryland	Howard	24027601107	Low-Income Community	2011–2015
Maryland	Kent	24029950300	Low-Income Community	2011–2015
Maryland	Montgomery	24031700713	Low-Income Community	2011–2015
Maryland	Montgomery	24031700723	Low-Income Community	2011–2015
Maryland	Montgomery	24031700724	Low-Income Community	2011–2015
Maryland	Montgomery	24031700813	Low-Income Community	2011–2015
Maryland	Montgomery	24031700830	Low-Income Community	2011–2015
Maryland	Montgomery	24031700904	Low-Income Community	2011–2015
Maryland	Montgomery	24031701421	Low-Income Community	2011–2015
Maryland	Montgomery	24031701509	Low-Income Community	2011–2015
Maryland	Montgomery	24031701703	Low-Income Community	2011–2015
Maryland	Montgomery	24031702000	Low-Income Community	2011–2015
Maryland	Montgomery	24031702301	Low-Income Community	2011–2015
Maryland	Montgomery	24031702500	Low-Income Community	2011–2015
Maryland	Montgomery	24031702601	Low-Income Community	2011–2015
Maryland	Montgomery	24031703800	Low-Income Community	2011–2015
Maryland	Prince George's	24033801500	Low-Income Community	2011–2015
Maryland	Prince George's	24033801600	Low-Income Community	2011–2015
Maryland	Prince George's	24033801802	Low-Income Community	2011–2015
Maryland	Prince George's	24033801807	Low-Income Community	2011–2015
Maryland	Prince George's	24033802204	Non-LIC Contiguous	2011–2015
Maryland	Prince George's	24033802405	Low-Income Community	2011–2015
Maryland	Prince George's	24033802700	Low-Income Community	2011–2015
Maryland	Prince George's	24033802803	Low-Income Community	2011–2015
Maryland	Prince George's	24033802804	Low-Income Community	2011–2015
Maryland	Prince George's	24033802901	Low-Income Community	2011–2015
Maryland	Prince George's	24033803508	Low-Income Community	2011–2015
Maryland	Prince George's	24033803514	Low-Income Community	2011–2015
Maryland	Prince George's	24033803519	Non-LIC Contiguous	2011–2015
Maryland	Prince George's	24033803525	Low-Income Community	2011–2015
Maryland	Prince George's	24033803602	Low-Income Community	2011–2015
Maryland	Prince George's	24033803605	Low-Income Community	2011–2015
Maryland	Prince George's	24033803612	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Maryland	Prince George's	24033804102	Low-Income Community	2011–2015
Maryland	Prince George's	24033804600	Low-Income Community	2011–2015
Maryland	Prince George's	24033805601	Low-Income Community	2011–2015
Maryland	Prince George's	24033805908	Low-Income Community	2011–2015
Maryland	Prince George's	24033806000	Low-Income Community	2011–2015
Maryland	Prince George's	24033806601	Low-Income Community	2011–2015
Maryland	Prince George's	24033807000	Low-Income Community	2011–2015
Maryland	Prince George's	24033807200	Low-Income Community	2011–2015
Maryland	Queen Anne's	24035810300	Low-Income Community	2011–2015
Maryland	St. Mary's	24037876001	Low-Income Community	2011–2015
Maryland	Somerset	24039930101	Low-Income Community	2011–2015
Maryland	Somerset	24039930500	Low-Income Community	2011–2015
Maryland	Somerset	24039930600	Low-Income Community	2011–2015
Maryland	Talbot	24041960300	Low-Income Community	2011–2015
Maryland	Talbot	24041960400	Low-Income Community	2011–2015
Maryland	Washington	24043000400	Low-Income Community	2011–2015
Maryland	Washington	24043000500	Low-Income Community	2011–2015
Maryland	Washington	24043000700	Low-Income Community	2011–2015
Maryland	Washington	24043000800	Low-Income Community	2011–2015
Maryland	Washington	24043010802	Low-Income Community	2011–2015
Maryland	Wicomico	24045000100	Low-Income Community	2011–2015
Maryland	Wicomico	24045000200	Low-Income Community	2011–2015
Maryland	Wicomico	24045000500	Low-Income Community	2011–2015
Maryland	Wicomico	24045010101	Low-Income Community	2011–2015
Maryland	Wicomico	24045010102	Low-Income Community	2011–2015
Maryland	Wicomico	24045010502	Low-Income Community	2011–2015
Maryland	Wicomico	24045010603	Low-Income Community	2011–2015
Maryland	Worcester	24047950000	Low-Income Community	2011–2015
Maryland	Worcester	24047951000	Low-Income Community	2011–2015
Maryland	Worcester	24047951300	Low-Income Community	2011–2015
Maryland	Baltimore	24510030100	Low-Income Community	2011–2015
Maryland	Baltimore	24510040100	Low-Income Community	2011–2015
Maryland	Baltimore	24510070400	Low-Income Community	2011–2015
Maryland	Baltimore	24510080200	Low-Income Community	2011–2015
Maryland	Baltimore	24510080400	Low-Income Community	2011–2015
Maryland	Baltimore	24510080700	Low-Income Community	2011–2015
Maryland	Baltimore	24510080800	Low-Income Community	2011–2015
Maryland	Baltimore	24510090800	Low-Income Community	2011–2015
Maryland	Baltimore	24510100100	Low-Income Community	2011–2015
Maryland	Baltimore	24510120500	Low-Income Community	2011–2015
Maryland	Baltimore	24510130200	Low-Income Community	2011–2015
Maryland	Baltimore	24510130300	Low-Income Community	2011–2015
Maryland	Baltimore	24510140200	Low-Income Community	2011–2015
Maryland	Baltimore	24510140300	Low-Income Community	2011–2015
Maryland	Baltimore	24510150100	Low-Income Community	2011–2015
Maryland	Baltimore	24510150400	Low-Income Community	2011–2015
Maryland	Baltimore	24510150500	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Maryland	Baltimore	24510150600	Low-Income Community	2011–2015
Maryland	Baltimore	24510160400	Low-Income Community	2011–2015
Maryland	Baltimore	24510160500	Low-Income Community	2011–2015
Maryland	Baltimore	24510170200	Low-Income Community	2011–2015
Maryland	Baltimore	24510180100	Low-Income Community	2011–2015
Maryland	Baltimore	24510180300	Low-Income Community	2011–2015
Maryland	Baltimore	24510200100	Low-Income Community	2011–2015
Maryland	Baltimore	24510200200	Low-Income Community	2011–2015
Maryland	Baltimore	24510210100	Low-Income Community	2011–2015
Maryland	Baltimore	24510230300	Low-Income Community	2011–2015
Maryland	Baltimore	24510250203	Low-Income Community	2011–2015
Maryland	Baltimore	24510250204	Low-Income Community	2011–2015
Maryland	Baltimore	24510250205	Low-Income Community	2011–2015
Maryland	Baltimore	24510250207	Low-Income Community	2011–2015
Maryland	Baltimore	24510250301	Low-Income Community	2011–2015
Maryland	Baltimore	24510250401	Low-Income Community	2011–2015
Maryland	Baltimore	24510250500	Low-Income Community	2011–2015
Maryland	Baltimore	24510260404	Low-Income Community	2011–2015
Maryland	Baltimore	24510260501	Low-Income Community	2011–2015
Maryland	Baltimore	24510260605	Low-Income Community	2011–2015
Maryland	Baltimore	24510260700	Low-Income Community	2011–2015
Maryland	Baltimore	24510270903	Low-Income Community	2011–2015
Maryland	Baltimore	24510271600	Low-Income Community	2011–2015
Maryland	Baltimore	24510271700	Low-Income Community	2011–2015
Maryland	Baltimore	24510280500	Low-Income Community	2011–2015
Massachusetts	Barnstable	25001010100	Low-Income Community	2011–2015
Massachusetts	Barnstable	25001011600	Low-Income Community	2011–2015
Massachusetts	Barnstable	25001012002	Low-Income Community	2011–2015
Massachusetts	Barnstable	25001014100	Low-Income Community	2011–2015
Massachusetts	Barnstable	25001014500	Low-Income Community	2011–2015
Massachusetts	Barnstable	25001015300	Low-Income Community	2011–2015
Massachusetts	Berkshire	25003900100	Low-Income Community	2011–2015
Massachusetts	Berkshire	25003900200	Low-Income Community	2011–2015
Massachusetts	Berkshire	25003921400	Low-Income Community	2011–2015
Massachusetts	Berkshire	25003922100	Low-Income Community	2011–2015
Massachusetts	Berkshire	25003922300	Low-Income Community	2012–2016
Massachusetts	Berkshire	25003935300	Low-Income Community	2011–2015
Massachusetts	Bristol	25005613800	Low-Income Community	2011–2015
Massachusetts	Bristol	25005630101	Low-Income Community	2011–2015
Massachusetts	Bristol	25005630102	Low-Income Community	2011–2015
Massachusetts	Bristol	25005641101	Low-Income Community	2011–2015
Massachusetts	Bristol	25005641200	Low-Income Community	2011–2015
Massachusetts	Bristol	25005642000	Low-Income Community	2011–2015
Massachusetts	Bristol	25005644200	Low-Income Community	2011–2015
Massachusetts	Bristol	25005651200	Low-Income Community	2011–2015
Massachusetts	Bristol	25005651300	Low-Income Community	2011–2015
Massachusetts	Bristol	25005651800	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Massachusetts	Bristol	25005651900	Low-Income Community	2011–2015
Massachusetts	Bristol	25005655300	Low-Income Community	2012–2016
Massachusetts	Essex	25009204200	Low-Income Community	2011–2015
Massachusetts	Essex	25009204701	Low-Income Community	2011–2015
Massachusetts	Essex	25009206100	Low-Income Community	2011–2015
Massachusetts	Essex	25009206800	Low-Income Community	2011–2015
Massachusetts	Essex	25009207000	Low-Income Community	2011–2015
Massachusetts	Essex	25009207200	Low-Income Community	2011–2015
Massachusetts	Essex	25009208102	Low-Income Community	2011–2015
Massachusetts	Essex	25009210700	Low-Income Community	2011–2015
Massachusetts	Essex	25009210800	Low-Income Community	2011–2015
Massachusetts	Essex	25009217400	Low-Income Community	2012–2016
Massachusetts	Essex	25009221400	Low-Income Community	2011–2015
Massachusetts	Essex	25009221500	Low-Income Community	2011–2015
Massachusetts	Essex	25009250100	Low-Income Community	2011–2015
Massachusetts	Essex	25009250300	Low-Income Community	2011–2015
Massachusetts	Essex	25009250800	Low-Income Community	2011–2015
Massachusetts	Essex	25009251600	Low-Income Community	2011–2015
Massachusetts	Essex	25009252300	Low-Income Community	2011–2015
Massachusetts	Essex	25009252400	Low-Income Community	2011–2015
Massachusetts	Essex	25009260200	Low-Income Community	2011–2015
Massachusetts	Essex	25009260800	Low-Income Community	2011–2015
Massachusetts	Franklin	25011040100	Low-Income Community	2011–2015
Massachusetts	Franklin	25011040400	Low-Income Community	2011–2015
Massachusetts	Franklin	25011040501	Low-Income Community	2011–2015
Massachusetts	Franklin	25011040502	Low-Income Community	2011–2015
Massachusetts	Franklin	25011040701	Low-Income Community	2011–2015
Massachusetts	Franklin	25011041300	Low-Income Community	2011–2015
Massachusetts	Franklin	25011041400	Low-Income Community	2011–2015
Massachusetts	Hampden	25013800600	Low-Income Community	2011–2015
Massachusetts	Hampden	25013800900	Low-Income Community	2011–2015
Massachusetts	Hampden	25013801101	Low-Income Community	2011–2015
Massachusetts	Hampden	25013801200	Low-Income Community	2011–2015
Massachusetts	Hampden	25013801700	Low-Income Community	2011–2015
Massachusetts	Hampden	25013801800	Low-Income Community	2011–2015
Massachusetts	Hampden	25013801902	Low-Income Community	2011–2015
Massachusetts	Hampden	25013810300	Low-Income Community	2011–2015
Massachusetts	Hampden	25013810403	Low-Income Community	2011–2015
Massachusetts	Hampden	25013810800	Low-Income Community	2011–2015
Massachusetts	Hampden	25013811400	Low-Income Community	2011–2015
Massachusetts	Hampden	25013811700	Low-Income Community	2011–2015
Massachusetts	Hampden	25013812300	Low-Income Community	2011–2015
Massachusetts	Hampden	25013812702	Low-Income Community	2011–2015
Massachusetts	Hampden	25013813207	Low-Income Community	2011–2015
Massachusetts	Hampshire	25015820102	Low-Income Community	2011–2015
Massachusetts	Hampshire	25015820300	Low-Income Community	2011–2015
Massachusetts	Hampshire	25015821100	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Massachusetts	Hampshire	25015821602	Low-Income Community	2012–2016
Massachusetts	Hampshire	25015821903	Low-Income Community	2011–2015
Massachusetts	Hampshire	25015822402	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017310100	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017311600	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017311700	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017311800	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017311900	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017321200	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017321300	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017339700	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017341200	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017341300	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017342400	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017350103	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017351500	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017354900	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017383101	Low-Income Community	2011–2015
Massachusetts	Middlesex	25017383102	Low-Income Community	2011–2015
Massachusetts	Norfolk	25021417701	Low-Income Community	2011–2015
Massachusetts	Norfolk	25021417901	Low-Income Community	2011–2015
Massachusetts	Norfolk	25021420202	Non-LIC Contiguous	2011–2015
Massachusetts	Norfolk	25021420301	Low-Income Community	2011–2015
Massachusetts	Norfolk	25021422502	Low-Income Community	2011–2015
Massachusetts	Plymouth	25023502200	Low-Income Community	2011–2015
Massachusetts	Plymouth	25023510503	Low-Income Community	2011–2015
Massachusetts	Plymouth	25023510700	Low-Income Community	2011–2015
Massachusetts	Plymouth	25023510900	Low-Income Community	2011–2015
Massachusetts	Plymouth	25023511000	Low-Income Community	2011–2015
Massachusetts	Plymouth	25023545400	Low-Income Community	2011–2015
Massachusetts	Plymouth	25023561200	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025040200	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025040300	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025040801	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025060700	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025061000	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025061101	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025080500	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025080601	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025081200	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025090901	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025160200	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025160400	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025170501	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025170702	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025180500	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025980101	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Massachusetts	Suffolk	25025980300	Low-Income Community	2011–2015
Massachusetts	Suffolk	25025981100	Low-Income Community	2011–2015
Massachusetts	Worcester	25027703100	Low-Income Community	2011–2015
Massachusetts	Worcester	25027703200	Low-Income Community	2011–2015
Massachusetts	Worcester	25027707200	Low-Income Community	2011–2015
Massachusetts	Worcester	25027707300	Low-Income Community	2011–2015
Massachusetts	Worcester	25027709400	Low-Income Community	2011–2015
Massachusetts	Worcester	25027709600	Low-Income Community	2011–2015
Massachusetts	Worcester	25027710600	Low-Income Community	2011–2015
Massachusetts	Worcester	25027710700	Low-Income Community	2011–2015
Massachusetts	Worcester	25027716200	Low-Income Community	2011–2015
Massachusetts	Worcester	25027716300	Low-Income Community	2012–2016
Massachusetts	Worcester	25027726200	Low-Income Community	2011–2015
Massachusetts	Worcester	25027730500	Low-Income Community	2011–2015
Massachusetts	Worcester	25027731300	Low-Income Community	2011–2015
Massachusetts	Worcester	25027731400	Low-Income Community	2011–2015
Massachusetts	Worcester	25027731700	Low-Income Community	2011–2015
Massachusetts	Worcester	25027732500	Low-Income Community	2011–2015
Massachusetts	Worcester	25027732801	Low-Income Community	2011–2015
Massachusetts	Worcester	25027754200	Low-Income Community	2011–2015
Massachusetts	Worcester	25027757100	Low-Income Community	2011–2015
Massachusetts	Worcester	25027757300	Low-Income Community	2011–2015
Michigan	Alcona	26001970400	Low-Income Community	2011–2015
Michigan	Alger	26003000100	Low-Income Community	2011–2015
Michigan	Allegan	26005032401	Low-Income Community	2011–2015
Michigan	Alpena	26007000400	Low-Income Community	2011–2015
Michigan	Antrim	26009960700	Low-Income Community	2011–2015
Michigan	Arenac	26011970500	Low-Income Community	2011–2015
Michigan	Baraga	26013000100	Low-Income Community	2011–2015
Michigan	Barry	26015011300	Low-Income Community	2011–2015
Michigan	Bay	26017286500	Low-Income Community	2011–2015
Michigan	Bay	26017286600	Low-Income Community	2011–2015
Michigan	Berrien	26021000400	Low-Income Community	2011–2015
Michigan	Berrien	26021002100	Low-Income Community	2011–2015
Michigan	Berrien	26021002500	Low-Income Community	2011–2015
Michigan	Berrien	26021010300	Low-Income Community	2011–2015
Michigan	Berrien	26021020500	Low-Income Community	2011–2015
Michigan	Branch	26023951600	Low-Income Community	2011–2015
Michigan	Calhoun	26025000200	Low-Income Community	2011–2015
Michigan	Calhoun	26025003400	Low-Income Community	2011–2015
Michigan	Calhoun	26025004000	Low-Income Community	2011–2015
Michigan	Calhoun	26025004100	Low-Income Community	2011–2015
Michigan	Cass	26027002100	Low-Income Community	2011–2015
Michigan	Charlevoix	26029001100	Low-Income Community	2011–2015
Michigan	Cheboygan	26031960200	Low-Income Community	2011–2015
Michigan	Chippewa	26033970200	Low-Income Community	2011–2015
Michigan	Chippewa	26033970500	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Michigan	Clare	26035000600	Low-Income Community	2011–2015
Michigan	Clare	26035001300	Low-Income Community	2011–2015
Michigan	Clinton	26037010801	Low-Income Community	2011–2015
Michigan	Crawford	26039960200	Non-LIC Contiguous	2011–2015
Michigan	Delta	26041970800	Low-Income Community	2011–2015
Michigan	Dickinson	26043950400	Low-Income Community	2011–2015
Michigan	Eaton	26045020901	Low-Income Community	2011–2015
Michigan	Emmet	26047970100	Low-Income Community	2011–2015
Michigan	Genesee	26049000300	Low-Income Community	2011–2015
Michigan	Genesee	26049000500	Low-Income Community	2011–2015
Michigan	Genesee	26049001500	Low-Income Community	2011–2015
Michigan	Genesee	26049001600	Low-Income Community	2011–2015
Michigan	Genesee	26049001700	Low-Income Community	2011–2015
Michigan	Genesee	26049002200	Low-Income Community	2011–2015
Michigan	Genesee	26049002800	Low-Income Community	2011–2015
Michigan	Genesee	26049003700	Low-Income Community	2011–2015
Michigan	Genesee	26049010501	Low-Income Community	2011–2015
Michigan	Genesee	26049010502	Low-Income Community	2011–2015
Michigan	Genesee	26049010912	Low-Income Community	2011–2015
Michigan	Genesee	26049011210	Low-Income Community	2011–2015
Michigan	Genesee	26049011212	Low-Income Community	2011–2015
Michigan	Genesee	26049011508	Low-Income Community	2011–2015
Michigan	Genesee	26049012202	Low-Income Community	2011–2015
Michigan	Genesee	26049013600	Low-Income Community	2011–2015
Michigan	Gladwin	26051000700	Low-Income Community	2011–2015
Michigan	Gladwin	26051000800	Low-Income Community	2011–2015
Michigan	Gogebic	26053950600	Low-Income Community	2011–2015
Michigan	Grand Traverse	26055551300	Low-Income Community	2011–2015
Michigan	Gratiot	26057000500	Low-Income Community	2011–2015
Michigan	Hillsdale	26059050700	Low-Income Community	2011–2015
Michigan	Hillsdale	26059050800	Low-Income Community	2011–2015
Michigan	Houghton	26061000800	Low-Income Community	2011–2015
Michigan	Huron	26063951000	Low-Income Community	2011–2015
Michigan	Ingham	26065003301	Low-Income Community	2011–2015
Michigan	Ingham	26065003602	Low-Income Community	2011–2015
Michigan	Ingham	26065003700	Low-Income Community	2011–2015
Michigan	Ingham	26065004301	Low-Income Community	2011–2015
Michigan	Ingham	26065005100	Low-Income Community	2011–2015
Michigan	Ingham	26065005303	Low-Income Community	2011–2015
Michigan	Ingham	26065005402	Low-Income Community	2011–2015
Michigan	Ingham	26065006600	Low-Income Community	2011–2015
Michigan	Ingham	26065006700	Low-Income Community	2011–2015
Michigan	Ionia	26067031700	Low-Income Community	2011–2015
Michigan	Iosco	26069000400	Low-Income Community	2011–2015
Michigan	Iosco	26069000500	Low-Income Community	2011–2015
Michigan	Iron	26071000300	Low-Income Community	2011–2015
Michigan	Isabella	26073940400	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Michigan	Isabella	26073940500	Low-Income Community	2011–2015
Michigan	Jackson	26075000600	Low-Income Community	2011–2015
Michigan	Jackson	26075001000	Low-Income Community	2011–2015
Michigan	Jackson	26075001200	Low-Income Community	2011–2015
Michigan	Jackson	26075005500	Low-Income Community	2011–2015
Michigan	Kalamazoo	26077000201	Low-Income Community	2011–2015
Michigan	Kalamazoo	26077000202	Low-Income Community	2011–2015
Michigan	Kalamazoo	26077000900	Low-Income Community	2011–2015
Michigan	Kalamazoo	26077001000	Low-Income Community	2011–2015
Michigan	Kalamazoo	26077001905	Low-Income Community	2011–2015
Michigan	Kalkaska	26079950400	Low-Income Community	2011–2015
Michigan	Kent	26081002600	Low-Income Community	2011–2015
Michigan	Kent	26081002800	Low-Income Community	2011–2015
Michigan	Kent	26081003000	Low-Income Community	2011–2015
Michigan	Kent	26081003200	Low-Income Community	2011–2015
Michigan	Kent	26081003500	Low-Income Community	2011–2015
Michigan	Kent	26081003600	Low-Income Community	2011–2015
Michigan	Kent	26081003700	Low-Income Community	2011–2015
Michigan	Kent	26081003800	Low-Income Community	2011–2015
Michigan	Kent	26081013500	Low-Income Community	2011–2015
Michigan	Kent	26081014200	Low-Income Community	2011–2015
Michigan	Keweenaw	26083000100	Low-Income Community	2011–2015
Michigan	Lake	26085961100	Low-Income Community	2011–2015
Michigan	Lapeer	26087337500	Low-Income Community	2011–2015
Michigan	Lenawee	26091061600	Low-Income Community	2011–2015
Michigan	Livingston	26093722300	Low-Income Community	2011–2015
Michigan	Luce	26095960100	Low-Income Community	2011–2015
Michigan	Mackinac	26097950500	Low-Income Community	2011–2015
Michigan	Macomb	26099230300	Low-Income Community	2011–2015
Michigan	Macomb	26099230500	Low-Income Community	2011–2015
Michigan	Macomb	26099240000	Low-Income Community	2011–2015
Michigan	Macomb	26099241600	Low-Income Community	2011–2015
Michigan	Macomb	26099241700	Low-Income Community	2011–2015
Michigan	Macomb	26099245000	Low-Income Community	2011–2015
Michigan	Macomb	26099256200	Low-Income Community	2011–2015
Michigan	Macomb	26099256300	Low-Income Community	2011–2015
Michigan	Macomb	26099256600	Low-Income Community	2011–2015
Michigan	Macomb	26099256700	Low-Income Community	2011–2015
Michigan	Macomb	26099258300	Low-Income Community	2011–2015
Michigan	Macomb	26099258900	Low-Income Community	2011–2015
Michigan	Macomb	26099262800	Low-Income Community	2011–2015
Michigan	Macomb	26099262900	Low-Income Community	2011–2015
Michigan	Macomb	26099264000	Low-Income Community	2011–2015
Michigan	Macomb	26099268400	Low-Income Community	2011–2015
Michigan	Macomb	26099982200	Low-Income Community	2011–2015
Michigan	Manistee	26101000900	Low-Income Community	2011–2015
Michigan	Marquette	26103000600	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Michigan	Marquette	26103000700	Low-Income Community	2011–2015
Michigan	Mason	26105950500	Low-Income Community	2011–2015
Michigan	Mecosta	26107960500	Low-Income Community	2011–2015
Michigan	Mecosta	26107960600	Low-Income Community	2011–2015
Michigan	Menominee	26109960200	Low-Income Community	2011–2015
Michigan	Midland	26111290100	Low-Income Community	2011–2015
Michigan	Midland	26111290200	Low-Income Community	2011–2015
Michigan	Missaukee	26113960200	Low-Income Community	2011–2015
Michigan	Monroe	26115831400	Low-Income Community	2011–2015
Michigan	Monroe	26115831800	Low-Income Community	2011–2015
Michigan	Montcalm	26117970800	Low-Income Community	2011–2015
Michigan	Montcalm	26117971200	Low-Income Community	2011–2015
Michigan	Montmorency	26119910200	Low-Income Community	2011–2015
Michigan	Muskegon	26121000800	Low-Income Community	2011–2015
Michigan	Muskegon	26121000900	Low-Income Community	2011–2015
Michigan	Muskegon	26121001300	Low-Income Community	2011–2015
Michigan	Muskegon	26121004200	Low-Income Community	2011–2015
Michigan	Muskegon	26121004300	Low-Income Community	2011–2015
Michigan	Newaygo	26123971200	Low-Income Community	2011–2015
Michigan	Oakland	26125133100	Low-Income Community	2011–2015
Michigan	Oakland	26125141500	Low-Income Community	2011–2015
Michigan	Oakland	26125141600	Low-Income Community	2011–2015
Michigan	Oakland	26125142200	Low-Income Community	2011–2015
Michigan	Oakland	26125142400	Low-Income Community	2011–2015
Michigan	Oakland	26125145900	Low-Income Community	2011–2015
Michigan	Oakland	26125160400	Low-Income Community	2011–2015
Michigan	Oakland	26125160900	Low-Income Community	2011–2015
Michigan	Oakland	26125162200	Low-Income Community	2011–2015
Michigan	Oakland	26125171500	Low-Income Community	2011–2015
Michigan	Oakland	26125173400	Low-Income Community	2011–2015
Michigan	Oakland	26125175000	Low-Income Community	2011–2015
Michigan	Oakland	26125181000	Low-Income Community	2011–2015
Michigan	Oakland	26125194500	Low-Income Community	2011–2015
Michigan	Oakland	26125197600	Low-Income Community	2011–2015
Michigan	Oceana	26127010400	Low-Income Community	2011–2015
Michigan	Ogemaw	26129950100	Low-Income Community	2011–2015
Michigan	Ogemaw	26129950500	Low-Income Community	2011–2015
Michigan	Ontonagon	26131970200	Low-Income Community	2011–2015
Michigan	Osceola	26133970400	Low-Income Community	2011–2015
Michigan	Oscoda	26135970300	Low-Income Community	2011–2015
Michigan	Otsego	26137950300	Low-Income Community	2011–2015
Michigan	Ottawa	26139024900	Low-Income Community	2011–2015
Michigan	Presque Isle	26141950200	Low-Income Community	2011–2015
Michigan	Roscommon	26143970300	Low-Income Community	2011–2015
Michigan	Roscommon	26143971200	Low-Income Community	2011–2015
Michigan	Saginaw	26145000100	Low-Income Community	2011–2015
Michigan	Saginaw	26145000400	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Michigan	Saginaw	26145000600	Low-Income Community	2011–2015
Michigan	Saginaw	26145001700	Low-Income Community	2011–2015
Michigan	Saginaw	26145001800	Low-Income Community	2011–2015
Michigan	Saginaw	26145010200	Low-Income Community	2011–2015
Michigan	Saginaw	26145011000	Low-Income Community	2011–2015
Michigan	St. Clair	26147620000	Low-Income Community	2011–2015
Michigan	St. Clair	26147624000	Low-Income Community	2011–2015
Michigan	St. Clair	26147625000	Low-Income Community	2011–2015
Michigan	St. Joseph	26149040300	Low-Income Community	2011–2015
Michigan	St. Joseph	26149040700	Low-Income Community	2011–2015
Michigan	Sanilac	26151970400	Low-Income Community	2011–2015
Michigan	Schoolcraft	26153000300	Low-Income Community	2011–2015
Michigan	Shiawassee	26155030600	Low-Income Community	2011–2015
Michigan	Tuscola	26157000600	Low-Income Community	2011–2015
Michigan	Van Buren	26159011300	Low-Income Community	2011–2015
Michigan	Van Buren	26159011800	Low-Income Community	2011–2015
Michigan	Washtenaw	26161405600	Low-Income Community	2011–2015
Michigan	Washtenaw	26161410300	Low-Income Community	2011–2015
Michigan	Washtenaw	26161410500	Low-Income Community	2011–2015
Michigan	Washtenaw	26161410600	Low-Income Community	2011–2015
Michigan	Washtenaw	26161410800	Low-Income Community	2011–2015
Michigan	Washtenaw	26161411700	Low-Income Community	2011–2015
Michigan	Washtenaw	26161411900	Low-Income Community	2011–2015
Michigan	Washtenaw	26161412000	Low-Income Community	2011–2015
Michigan	Washtenaw	26161414000	Low-Income Community	2011–2015
Michigan	Washtenaw	26161446200	Low-Income Community	2011–2015
Michigan	Washtenaw	26161984000	Low-Income Community	2011–2015
Michigan	Wayne	26163501400	Low-Income Community	2011–2015
Michigan	Wayne	26163501800	Low-Income Community	2011–2015
Michigan	Wayne	26163504700	Low-Income Community	2011–2015
Michigan	Wayne	26163504800	Low-Income Community	2011–2015
Michigan	Wayne	26163505500	Low-Income Community	2011–2015
Michigan	Wayne	26163508000	Low-Income Community	2011–2015
Michigan	Wayne	26163510500	Low-Income Community	2011–2015
Michigan	Wayne	26163511000	Low-Income Community	2011–2015
Michigan	Wayne	26163511200	Low-Income Community	2011–2015
Michigan	Wayne	26163511900	Low-Income Community	2011–2015
Michigan	Wayne	26163512900	Low-Income Community	2011–2015
Michigan	Wayne	26163513200	Low-Income Community	2011–2015
Michigan	Wayne	26163513700	Low-Income Community	2011–2015
Michigan	Wayne	26163515200	Low-Income Community	2011–2015
Michigan	Wayne	26163515300	Low-Income Community	2011–2015
Michigan	Wayne	26163515400	Low-Income Community	2011–2015
Michigan	Wayne	26163515600	Low-Income Community	2011–2015
Michigan	Wayne	26163515700	Non-LIC Contiguous	2011–2015
Michigan	Wayne	26163516100	Low-Income Community	2011–2015
Michigan	Wayne	26163516200	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Michigan	Wayne	26163516400	Low-Income Community	2011–2015
Michigan	Wayne	26163516500	Low-Income Community	2011–2015
Michigan	Wayne	26163516600	Low-Income Community	2011–2015
Michigan	Wayne	26163516900	Low-Income Community	2011–2015
Michigan	Wayne	26163517000	Non-LIC Contiguous	2011–2015
Michigan	Wayne	26163517100	Low-Income Community	2011–2015
Michigan	Wayne	26163517200	Low-Income Community	2011–2015
Michigan	Wayne	26163517300	Low-Income Community	2011–2015
Michigan	Wayne	26163517500	Low-Income Community	2011–2015
Michigan	Wayne	26163518000	Low-Income Community	2011–2015
Michigan	Wayne	26163518400	Low-Income Community	2011–2015
Michigan	Wayne	26163518800	Low-Income Community	2011–2015
Michigan	Wayne	26163518900	Low-Income Community	2011–2015
Michigan	Wayne	26163520200	Low-Income Community	2011–2015
Michigan	Wayne	26163520300	Low-Income Community	2011–2015
Michigan	Wayne	26163520400	Low-Income Community	2011–2015
Michigan	Wayne	26163520700	Low-Income Community	2011–2015
Michigan	Wayne	26163520800	Low-Income Community	2011–2015
Michigan	Wayne	26163521100	Low-Income Community	2011–2015
Michigan	Wayne	26163521400	Low-Income Community	2011–2015
Michigan	Wayne	26163521500	Low-Income Community	2011–2015
Michigan	Wayne	26163522400	Low-Income Community	2011–2015
Michigan	Wayne	26163522500	Low-Income Community	2011–2015
Michigan	Wayne	26163523100	Low-Income Community	2011–2015
Michigan	Wayne	26163523300	Low-Income Community	2011–2015
Michigan	Wayne	26163523400	Low-Income Community	2011–2015
Michigan	Wayne	26163524000	Low-Income Community	2011–2015
Michigan	Wayne	26163524900	Low-Income Community	2011–2015
Michigan	Wayne	26163525000	Low-Income Community	2011–2015
Michigan	Wayne	26163527300	Low-Income Community	2011–2015
Michigan	Wayne	26163530300	Low-Income Community	2011–2015
Michigan	Wayne	26163532400	Low-Income Community	2011–2015
Michigan	Wayne	26163532600	Low-Income Community	2011–2015
Michigan	Wayne	26163532700	Low-Income Community	2011–2015
Michigan	Wayne	26163533900	Low-Income Community	2011–2015
Michigan	Wayne	26163535300	Low-Income Community	2011–2015
Michigan	Wayne	26163536100	Low-Income Community	2011–2015
Michigan	Wayne	26163538500	Low-Income Community	2011–2015
Michigan	Wayne	26163538600	Low-Income Community	2011–2015
Michigan	Wayne	26163538900	Non-LIC Contiguous	2011–2015
Michigan	Wayne	26163541200	Low-Income Community	2011–2015
Michigan	Wayne	26163541400	Low-Income Community	2011–2015
Michigan	Wayne	26163542700	Low-Income Community	2011–2015
Michigan	Wayne	26163542900	Non-LIC Contiguous	2011–2015
Michigan	Wayne	26163543000	Low-Income Community	2011–2015
Michigan	Wayne	26163543400	Low-Income Community	2011–2015
Michigan	Wayne	26163546900	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Michigan	Wayne	26163552300	Low-Income Community	2011–2015
Michigan	Wayne	26163553600	Low-Income Community	2011–2015
Michigan	Wayne	26163554100	Low-Income Community	2011–2015
Michigan	Wayne	26163555100	Low-Income Community	2011–2015
Michigan	Wayne	26163555300	Low-Income Community	2011–2015
Michigan	Wayne	26163565300	Low-Income Community	2011–2015
Michigan	Wayne	26163566500	Low-Income Community	2011–2015
Michigan	Wayne	26163568800	Low-Income Community	2011–2015
Michigan	Wayne	26163570400	Low-Income Community	2011–2015
Michigan	Wayne	26163571600	Low-Income Community	2011–2015
Michigan	Wayne	26163572100	Low-Income Community	2011–2015
Michigan	Wayne	26163572600	Low-Income Community	2011–2015
Michigan	Wayne	26163573400	Low-Income Community	2011–2015
Michigan	Wayne	26163573500	Low-Income Community	2011–2015
Michigan	Wayne	26163574100	Low-Income Community	2011–2015
Michigan	Wayne	26163577000	Low-Income Community	2011–2015
Michigan	Wayne	26163577500	Low-Income Community	2011–2015
Michigan	Wayne	26163579100	Low-Income Community	2011–2015
Michigan	Wayne	26163583000	Low-Income Community	2011–2015
Michigan	Wayne	26163583200	Low-Income Community	2011–2015
Michigan	Wayne	26163584500	Low-Income Community	2011–2015
Michigan	Wayne	26163585900	Low-Income Community	2011–2015
Michigan	Wayne	26163586200	Low-Income Community	2011–2015
Michigan	Wayne	26163588100	Low-Income Community	2011–2015
Michigan	Wayne	26163985100	Low-Income Community	2011–2015
Michigan	Wayne	26163985300	Low-Income Community	2011–2015
Michigan	Wayne	26163985900	Low-Income Community	2011–2015
Michigan	Wexford	26165380700	Low-Income Community	2011–2015
Minnesota	Aitkin	27001770300	Low-Income Community	2011–2015
Minnesota	Aitkin	27001770400	Low-Income Community	2011–2015
Minnesota	Anoka	27003050402	Low-Income Community	2011–2015
Minnesota	Anoka	27003050606	Low-Income Community	2011–2015
Minnesota	Anoka	27003051501	Low-Income Community	2011–2015
Minnesota	Becker	27005450500	Low-Income Community	2011–2015
Minnesota	Beltrami	27007450702	Low-Income Community	2011–2015
Minnesota	Beltrami	27007940001	Low-Income Community	2011–2015
Minnesota	Benton	27009021200	Low-Income Community	2011–2015
Minnesota	Big Stone	27011950300	Low-Income Community	2011–2015
Minnesota	Blue Earth	27013170300	Low-Income Community	2011–2015
Minnesota	Blue Earth	27013170700	Low-Income Community	2011–2015
Minnesota	Carlton	27017940000	Low-Income Community	2011–2015
Minnesota	Cass	27021940002	Low-Income Community	2011–2015
Minnesota	Chippewa	27023950600	Low-Income Community	2011–2015
Minnesota	Chisago	27025110301	Low-Income Community	2011–2015
Minnesota	Clay	27027020300	Low-Income Community	2011–2015
Minnesota	Clearwater	27029000100	Low-Income Community	2011–2015
Minnesota	Cook	27031480100	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Minnesota	Cottonwood	27033270400	Low-Income Community	2011–2015
Minnesota	Crow Wing	27035951100	Low-Income Community	2011–2015
Minnesota	Crow Wing	27035951200	Low-Income Community	2011–2015
Minnesota	Dakota	27037060104	Low-Income Community	2011–2015
Minnesota	Dakota	27037060105	Low-Income Community	2011–2015
Minnesota	Dakota	27037060301	Low-Income Community	2011–2015
Minnesota	Douglas	27041450600	Low-Income Community	2011–2015
Minnesota	Faribault	27043460400	Low-Income Community	2011–2015
Minnesota	Fillmore	27045960500	Low-Income Community	2011–2015
Minnesota	Freeborn	27047180600	Low-Income Community	2011–2015
Minnesota	Goodhue	27049080200	Low-Income Community	2011–2015
Minnesota	Hennepin	27053005902	Low-Income Community	2011–2015
Minnesota	Hennepin	27053007700	Low-Income Community	2011–2015
Minnesota	Hennepin	27053009500	Low-Income Community	2011–2015
Minnesota	Hennepin	27053020200	Low-Income Community	2011–2015
Minnesota	Hennepin	27053020804	Low-Income Community	2011–2015
Minnesota	Hennepin	27053021300	Low-Income Community	2011–2015
Minnesota	Hennepin	27053023400	Low-Income Community	2011–2015
Minnesota	Hennepin	27053025100	Low-Income Community	2011–2015
Minnesota	Hennepin	27053026810	Low-Income Community	2011–2015
Minnesota	Hennepin	27053100400	Low-Income Community	2011–2015
Minnesota	Hennepin	27053100500	Low-Income Community	2011–2015
Minnesota	Hennepin	27053100900	Low-Income Community	2011–2015
Minnesota	Hennepin	27053102100	Low-Income Community	2011–2015
Minnesota	Hennepin	27053102800	Low-Income Community	2011–2015
Minnesota	Hennepin	27053102900	Low-Income Community	2011–2015
Minnesota	Hennepin	27053103400	Low-Income Community	2011–2015
Minnesota	Hennepin	27053104000	Low-Income Community	2011–2015
Minnesota	Hennepin	27053104100	Low-Income Community	2011–2015
Minnesota	Hennepin	27053104800	Low-Income Community	2011–2015
Minnesota	Hennepin	27053106000	Low-Income Community	2011–2015
Minnesota	Hennepin	27053106200	Low-Income Community	2011–2015
Minnesota	Hennepin	27053107400	Low-Income Community	2011–2015
Minnesota	Hennepin	27053125800	Low-Income Community	2011–2015
Minnesota	Hennepin	27053125900	Low-Income Community	2011–2015
Minnesota	Hennepin	27053126000	Low-Income Community	2011–2015
Minnesota	Hubbard	27057070600	Low-Income Community	2011–2015
Minnesota	Isanti	27059130301	Low-Income Community	2011–2015
Minnesota	Itasca	27061480300	Low-Income Community	2011–2015
Minnesota	Itasca	27061480500	Low-Income Community	2011–2015
Minnesota	Jackson	27063480400	Low-Income Community	2011–2015
Minnesota	Kanabec	27065480300	Low-Income Community	2011–2015
Minnesota	Kandiyohi	27067780800	Low-Income Community	2011–2015
Minnesota	Koochiching	27071790100	Low-Income Community	2011–2015
Minnesota	Lake	27075370300	Low-Income Community	2011–2015
Minnesota	Lake of the Woods	27077460300	Low-Income Community	2011–2015
Minnesota	Lyon	27083360500	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Minnesota	Mahnomen	27087940100	Low-Income Community	2011–2015
Minnesota	Martin	27091790600	Low-Income Community	2011–2015
Minnesota	Meeker	27093560300	Low-Income Community	2011–2015
Minnesota	Mille Lacs	27095170500	Low-Income Community	2011–2015
Minnesota	Mille Lacs	27095970100	Low-Income Community	2011–2015
Minnesota	Mille Lacs	27095970200	Low-Income Community	2011–2015
Minnesota	Morrison	27097780600	Low-Income Community	2011–2015
Minnesota	Mower	27099000410	Low-Income Community	2011–2015
Minnesota	Nobles	27105105400	Low-Income Community	2011–2015
Minnesota	Olmsted	27109000100	Low-Income Community	2011–2015
Minnesota	Olmsted	27109000600	Low-Income Community	2011–2015
Minnesota	Otter Tail	27111960300	Low-Income Community	2011–2015
Minnesota	Pennington	27113090200	Low-Income Community	2011–2015
Minnesota	Pennington	27113090400	Low-Income Community	2011–2015
Minnesota	Pine	27115950400	Low-Income Community	2011–2015
Minnesota	Pine	27115950500	Low-Income Community	2011–2015
Minnesota	Pine	27115950700	Low-Income Community	2011–2015
Minnesota	Pipestone	27117460200	Low-Income Community	2011–2015
Minnesota	Polk	27119021000	Low-Income Community	2011–2015
Minnesota	Ramsey	27123030400	Low-Income Community	2011–2015
Minnesota	Ramsey	27123030500	Low-Income Community	2011–2015
Minnesota	Ramsey	27123031500	Low-Income Community	2011–2015
Minnesota	Ramsey	27123031600	Low-Income Community	2011–2015
Minnesota	Ramsey	27123031701	Low-Income Community	2011–2015
Minnesota	Ramsey	27123031702	Low-Income Community	2011–2015
Minnesota	Ramsey	27123031900	Low-Income Community	2011–2015
Minnesota	Ramsey	27123032100	Low-Income Community	2011–2015
Minnesota	Ramsey	27123032500	Low-Income Community	2011–2015
Minnesota	Ramsey	27123032700	Low-Income Community	2011–2015
Minnesota	Ramsey	27123033100	Low-Income Community	2011–2015
Minnesota	Ramsey	27123033400	Low-Income Community	2011–2015
Minnesota	Ramsey	27123033500	Low-Income Community	2011–2015
Minnesota	Ramsey	27123033700	Low-Income Community	2011–2015
Minnesota	Ramsey	27123034201	Low-Income Community	2011–2015
Minnesota	Ramsey	27123034701	Low-Income Community	2011–2015
Minnesota	Ramsey	27123036000	Non-LIC Contiguous	2011–2015
Minnesota	Ramsey	27123037100	Low-Income Community	2011–2015
Minnesota	Ramsey	27123041602	Low-Income Community	2011–2015
Minnesota	Redwood	27127750300	Low-Income Community	2011–2015
Minnesota	Renville	27129790500	Low-Income Community	2011–2015
Minnesota	Rice	27131070700	Low-Income Community	2011–2015
Minnesota	Rock	27133570300	Low-Income Community	2011–2015
Minnesota	St. Louis	27137001700	Low-Income Community	2011–2015
Minnesota	St. Louis	27137001900	Low-Income Community	2011–2015
Minnesota	St. Louis	27137002000	Low-Income Community	2011–2015
Minnesota	St. Louis	27137012400	Low-Income Community	2011–2015
Minnesota	St. Louis	27137013100	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Minnesota	St. Louis	27137015300	Low-Income Community	2011–2015
Minnesota	St. Louis	27137015500	Low-Income Community	2011–2015
Minnesota	St. Louis	27137015600	Low-Income Community	2011–2015
Minnesota	St. Louis	27137015800	Low-Income Community	2011–2015
Minnesota	Sherburne	27141031500	Low-Income Community	2011–2015
Minnesota	Stearns	27145011600	Low-Income Community	2011–2015
Minnesota	Steele	27147960400	Low-Income Community	2011–2015
Minnesota	Stevens	27149480200	Low-Income Community	2011–2015
Minnesota	Swift	27151960400	Low-Income Community	2011–2015
Minnesota	Todd	27153790600	Low-Income Community	2011–2015
Minnesota	Wabasha	27157490300	Low-Income Community	2011–2015
Minnesota	Wadena	27159480300	Low-Income Community	2011–2015
Minnesota	Waseca	27161790500	Low-Income Community	2011–2015
Minnesota	Winona	27169670500	Low-Income Community	2011–2015
Minnesota	Yellow Medicine	27173970100	Low-Income Community	2011–2015
Mississippi	Adams	28001000200	Low-Income Community	2011–2015
Mississippi	Adams	28001000700	Low-Income Community	2011–2015
Mississippi	Adams	28001000800	Low-Income Community	2011–2015
Mississippi	Alcorn	28003950500	Low-Income Community	2011–2015
Mississippi	Alcorn	28003950600	Low-Income Community	2011–2015
Mississippi	Attala	28007060600	Low-Income Community	2011–2015
Mississippi	Bolivar	28011950701	Low-Income Community	2011–2015
Mississippi	Chickasaw	28017950300	Low-Income Community	2011–2015
Mississippi	Choctaw	28019950200	Low-Income Community	2011–2015
Mississippi	Claiborne	28021950300	Low-Income Community	2011–2015
Mississippi	Coahoma	28027950300	Low-Income Community	2011–2015
Mississippi	Covington	28031950200	Low-Income Community	2011–2015
Mississippi	DeSoto	28033070101	Low-Income Community	2011–2015
Mississippi	DeSoto	28033070610	Low-Income Community	2011–2015
Mississippi	Forrest	28035000600	Low-Income Community	2011–2015
Mississippi	Forrest	28035000800	Low-Income Community	2011–2015
Mississippi	Forrest	28035010200	Low-Income Community	2011–2015
Mississippi	Forrest	28035010500	Low-Income Community	2011–2015
Mississippi	Forrest	28035010600	Low-Income Community	2011–2015
Mississippi	Forrest	28035010700	Low-Income Community	2011–2015
Mississippi	Hancock	28045030100	Low-Income Community	2011–2015
Mississippi	Hancock	28045030300	Low-Income Community	2011–2015
Mississippi	Harrison	28047000100	Low-Income Community	2011–2015
Mississippi	Harrison	28047001400	Low-Income Community	2011–2015
Mississippi	Harrison	28047003206	Low-Income Community	2011–2015
Mississippi	Harrison	28047003301	Non-LIC Contiguous	2011–2015
Mississippi	Harrison	28047003404	Non-LIC Contiguous	2011–2015
Mississippi	Harrison	28047003600	Low-Income Community	2011–2015
Mississippi	Harrison	28047003800	Low-Income Community	2012–2016
Mississippi	Harrison	28047003900	Low-Income Community	2011–2015
Mississippi	Hinds	28049001100	Low-Income Community	2011–2015
Mississippi	Hinds	28049001300	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Mississippi	Hinds	28049001600	Low-Income Community	2011–2015
Mississippi	Hinds	28049002100	Low-Income Community	2011–2015
Mississippi	Hinds	28049002700	Low-Income Community	2011–2015
Mississippi	Hinds	28049003000	Low-Income Community	2011–2015
Mississippi	Hinds	28049010500	Low-Income Community	2011–2015
Mississippi	Hinds	28049010902	Low-Income Community	2011–2015
Mississippi	Hinds	28049011001	Low-Income Community	2011–2015
Mississippi	Hinds	28049011500	Low-Income Community	2011–2015
Mississippi	Jackson	28059041300	Low-Income Community	2011–2015
Mississippi	Jackson	28059042900	Low-Income Community	2011–2015
Mississippi	Jones	28067950500	Low-Income Community	2011–2015
Mississippi	Jones	28067950600	Low-Income Community	2011–2015
Mississippi	Lafayette	28071950201	Low-Income Community	2011–2015
Mississippi	Lafayette	28071950202	Low-Income Community	2011–2015
Mississippi	Lafayette	28071950401	Low-Income Community	2011–2015
Mississippi	Lamar	28073020600	Low-Income Community	2011–2015
Mississippi	Lauderdale	28075000700	Low-Income Community	2011–2015
Mississippi	Lauderdale	28075010700	Low-Income Community	2011–2015
Mississippi	Lee	28081950401	Low-Income Community	2011–2015
Mississippi	Lee	28081950500	Low-Income Community	2011–2015
Mississippi	Lee	28081950602	Low-Income Community	2011–2015
Mississippi	Lee	28081950700	Low-Income Community	2011–2015
Mississippi	Lee	28081951002	Low-Income Community	2011–2015
Mississippi	Leflore	28083950400	Low-Income Community	2011–2015
Mississippi	Leflore	28083950800	Low-Income Community	2011–2015
Mississippi	Lincoln	28085950200	Low-Income Community	2011–2015
Mississippi	Lincoln	28085950600	Low-Income Community	2011–2015
Mississippi	Lowndes	28087000900	Low-Income Community	2011–2015
Mississippi	Lowndes	28087001000	Non-LIC Contiguous	2011–2015
Mississippi	Madison	28089030106	Low-Income Community	2011–2015
Mississippi	Madison	28089030500	Low-Income Community	2011–2015
Mississippi	Madison	28089030600	Low-Income Community	2011–2015
Mississippi	Marion	28091950200	Low-Income Community	2011–2015
Mississippi	Marion	28091950400	Low-Income Community	2011–2015
Mississippi	Marion	28091950500	Low-Income Community	2011–2015
Mississippi	Marshall	28093950100	Non-LIC Contiguous	2011–2015
Mississippi	Marshall	28093950300	Low-Income Community	2011–2015
Mississippi	Monroe	28095950400	Low-Income Community	2011–2015
Mississippi	Neshoba	28099940100	Low-Income Community	2011–2015
Mississippi	Oktibbeha	28105950100	Low-Income Community	2011–2015
Mississippi	Oktibbeha	28105950500	Low-Income Community	2011–2015
Mississippi	Oktibbeha	28105950602	Low-Income Community	2011–2015
Mississippi	Panola	28107950300	Low-Income Community	2011–2015
Mississippi	Pearl River	28109950600	Low-Income Community	2011–2015
Mississippi	Pike	28113950500	Low-Income Community	2011–2015
Mississippi	Pike	28113950600	Low-Income Community	2011–2015
Mississippi	Pike	28113950700	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Mississippi	Rankin	28121020207	Non-LIC Contiguous	2011–2015
Mississippi	Rankin	28121020401	Low-Income Community	2011–2015
Mississippi	Rankin	28121020701	Low-Income Community	2011–2015
Mississippi	Simpson	28127950200	Low-Income Community	2011–2015
Mississippi	Simpson	28127950500	Low-Income Community	2011–2015
Mississippi	Sunflower	28133950300	Low-Income Community	2011–2015
Mississippi	Sunflower	28133950402	Low-Income Community	2011–2015
Mississippi	Sunflower	28133950500	Low-Income Community	2011–2015
Mississippi	Sunflower	28133950600	Low-Income Community	2011–2015
Mississippi	Tate	28137950400	Low-Income Community	2011–2015
Mississippi	Tishomingo	28141950300	Low-Income Community	2011–2015
Mississippi	Tunica	28143950100	Low-Income Community	2011–2015
Mississippi	Union	28145950500	Low-Income Community	2011–2015
Mississippi	Warren	28149950100	Low-Income Community	2012–2016
Mississippi	Warren	28149950300	Low-Income Community	2011–2015
Mississippi	Warren	28149950500	Low-Income Community	2011–2015
Mississippi	Washington	28151000300	Low-Income Community	2011–2015
Mississippi	Washington	28151000600	Low-Income Community	2011–2015
Mississippi	Wayne	28153950200	Low-Income Community	2011–2015
Mississippi	Winston	28159950300	Low-Income Community	2011–2015
Mississippi	Winston	28159950400	Low-Income Community	2011–2015
Missouri	Adair	29001950300	Low-Income Community	2011–2015
Missouri	Adair	29001950400	Non-LIC Contiguous	2011–2015
Missouri	Adair	29001950500	Low-Income Community	2011–2015
Missouri	Adair	29001950900	Low-Income Community	2011–2015
Missouri	Audrain	29007950400	Low-Income Community	2011–2015
Missouri	Barry	29009960300	Low-Income Community	2011–2015
Missouri	Benton	29015460300	Low-Income Community	2011–2015
Missouri	Benton	29015460700	Low-Income Community	2011–2015
Missouri	Boone	29019001502	Low-Income Community	2011–2015
Missouri	Buchanan	29021001200	Low-Income Community	2011–2015
Missouri	Buchanan	29021003000	Low-Income Community	2011–2015
Missouri	Butler	29023950400	Low-Income Community	2011–2015
Missouri	Butler	29023950500	Low-Income Community	2011–2015
Missouri	Butler	29023950800	Low-Income Community	2011–2015
Missouri	Caldwell	29025950200	Low-Income Community	2011–2015
Missouri	Camden	29029951200	Low-Income Community	2011–2015
Missouri	Cape Girardeau	29031881400	Low-Income Community	2011–2015
Missouri	Cape Girardeau	29031881600	Low-Income Community	2011–2015
Missouri	Clay	29047021701	Low-Income Community	2011–2015
Missouri	Clay	29047021702	Low-Income Community	2011–2015
Missouri	Clay	29047022100	Low-Income Community	2011–2015
Missouri	Cole	29051010500	Low-Income Community	2011–2015
Missouri	Cole	29051010600	Low-Income Community	2011–2015
Missouri	Cole	29051020700	Low-Income Community	2011–2015
Missouri	Dallas	29059480200	Low-Income Community	2011–2015
Missouri	Dunklin	29069360500	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Missouri	Dunklin	29069360600	Low-Income Community	2011–2015
Missouri	Greene	29077000100	Low-Income Community	2011–2015
Missouri	Greene	29077000600	Low-Income Community	2011–2015
Missouri	Greene	29077000700	Low-Income Community	2011–2015
Missouri	Greene	29077001200	Non-LIC Contiguous	2011–2015
Missouri	Greene	29077001500	Low-Income Community	2011–2015
Missouri	Greene	29077002200	Low-Income Community	2011–2015
Missouri	Greene	29077003600	Low-Income Community	2011–2015
Missouri	Greene	29077004302	Non-LIC Contiguous	2011–2015
Missouri	Greene	29077004400	Low-Income Community	2011–2015
Missouri	Greene	29077005600	Low-Income Community	2011–2015
Missouri	Howell	29091090300	Low-Income Community	2011–2015
Missouri	Howell	29091090700	Low-Income Community	2011–2015
Missouri	Jackson	29095000900	Low-Income Community	2011–2015
Missouri	Jackson	29095001000	Low-Income Community	2011–2015
Missouri	Jackson	29095001800	Low-Income Community	2011–2015
Missouri	Jackson	29095001900	Low-Income Community	2011–2015
Missouri	Jackson	29095002100	Low-Income Community	2011–2015
Missouri	Jackson	29095003700	Low-Income Community	2011–2015
Missouri	Jackson	29095003800	Low-Income Community	2011–2015
Missouri	Jackson	29095004300	Low-Income Community	2011–2015
Missouri	Jackson	29095005200	Low-Income Community	2011–2015
Missouri	Jackson	29095005400	Low-Income Community	2011–2015
Missouri	Jackson	29095005500	Low-Income Community	2011–2015
Missouri	Jackson	29095005601	Low-Income Community	2011–2015
Missouri	Jackson	29095005602	Low-Income Community	2011–2015
Missouri	Jackson	29095006100	Low-Income Community	2011–2015
Missouri	Jackson	29095006300	Low-Income Community	2011–2015
Missouri	Jackson	29095007700	Low-Income Community	2011–2015
Missouri	Jackson	29095007802	Low-Income Community	2011–2015
Missouri	Jackson	29095008000	Low-Income Community	2011–2015
Missouri	Jackson	29095011000	Low-Income Community	2011–2015
Missouri	Jackson	29095011100	Low-Income Community	2011–2015
Missouri	Jackson	29095011200	Low-Income Community	2011–2015
Missouri	Jackson	29095011600	Low-Income Community	2011–2015
Missouri	Jackson	29095011700	Low-Income Community	2011–2015
Missouri	Jackson	29095011800	Low-Income Community	2011–2015
Missouri	Jackson	29095012501	Low-Income Community	2011–2015
Missouri	Jackson	29095012600	Low-Income Community	2011–2015
Missouri	Jackson	29095013401	Low-Income Community	2011–2015
Missouri	Jackson	29095013405	Low-Income Community	2011–2015
Missouri	Jackson	29095015100	Non-LIC Contiguous	2011–2015
Missouri	Jackson	29095015300	Low-Income Community	2011–2015
Missouri	Jackson	29095015400	Low-Income Community	2011–2015
Missouri	Jackson	29095015500	Low-Income Community	2011–2015
Missouri	Jackson	29095015600	Low-Income Community	2011–2015
Missouri	Jackson	29095015900	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Missouri	Jackson	29095016000	Low-Income Community	2011–2015
Missouri	Jackson	29095016100	Low-Income Community	2011–2015
Missouri	Jackson	29095016200	Low-Income Community	2011–2015
Missouri	Jackson	29095016300	Low-Income Community	2011–2015
Missouri	Jackson	29095016600	Low-Income Community	2011–2015
Missouri	Jackson	29095016900	Low-Income Community	2011–2015
Missouri	Jackson	29095017200	Low-Income Community	2011–2015
Missouri	Jackson	29095017400	Low-Income Community	2011–2015
Missouri	Jasper	29097010100	Low-Income Community	2011–2015
Missouri	Johnson	29101960400	Low-Income Community	2011–2015
Missouri	Johnson	29101960600	Low-Income Community	2011–2015
Missouri	Laclede	29105960100	Low-Income Community	2011–2015
Missouri	Laclede	29105960400	Low-Income Community	2011–2015
Missouri	Laclede	29105960500	Low-Income Community	2011–2015
Missouri	Laclede	29105960600	Low-Income Community	2011–2015
Missouri	Lafayette	29107090100	Low-Income Community	2011–2015
Missouri	Lafayette	29107090300	Low-Income Community	2011–2015
Missouri	Marion	29127960800	Low-Income Community	2011–2015
Missouri	Montgomery	29139970200	Low-Income Community	2011–2015
Missouri	Montgomery	29139970300	Non-LIC Contiguous	2011–2015
Missouri	New Madrid	29143960100	Non-LIC Contiguous	2011–2015
Missouri	New Madrid	29143960200	Low-Income Community	2011–2015
Missouri	New Madrid	29143960300	Low-Income Community	2011–2015
Missouri	New Madrid	29143960400	Low-Income Community	2011–2015
Missouri	New Madrid	29143960600	Low-Income Community	2011–2015
Missouri	Newton	29145020200	Non-LIC Contiguous	2011–2015
Missouri	Newton	29145020800	Low-Income Community	2011–2015
Missouri	Nodaway	29147470300	Low-Income Community	2011–2015
Missouri	Nodaway	29147470400	Low-Income Community	2011–2015
Missouri	Pemiscot	29155470400	Low-Income Community	2011–2015
Missouri	Polk	29167960100	Low-Income Community	2011–2015
Missouri	Polk	29167960400	Non-LIC Contiguous	2011–2015
Missouri	Pulaski	29169470101	Low-Income Community	2011–2015
Missouri	Pulaski	29169470102	Low-Income Community	2011–2015
Missouri	Randolph	29175490300	Low-Income Community	2011–2015
Missouri	Ripley	29181870300	Low-Income Community	2011–2015
Missouri	St. Louis	29189211402	Low-Income Community	2011–2015
Missouri	St. Louis	29189211500	Low-Income Community	2011–2015
Missouri	St. Louis	29189212001	Low-Income Community	2011–2015
Missouri	St. Louis	29189212002	Low-Income Community	2011–2015
Missouri	St. Louis	29189212101	Low-Income Community	2011–2015
Missouri	St. Louis	29189212400	Low-Income Community	2011–2015
Missouri	St. Louis	29189212700	Low-Income Community	2011–2015
Missouri	St. Louis	29189213700	Low-Income Community	2011–2015
Missouri	St. Louis	29189213900	Low-Income Community	2011–2015
Missouri	St. Louis	29189214100	Low-Income Community	2011–2015
Missouri	St. Louis	29189215600	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Missouri	St. Louis	29189215700	Low-Income Community	2011–2015
Missouri	St. Louis	29189220200	Low-Income Community	2011–2015
Missouri	St. Louis	29189221800	Low-Income Community	2011–2015
Missouri	Saline	29195090100	Low-Income Community	2011–2015
Missouri	Saline	29195090400	Low-Income Community	2011–2015
Missouri	Scott	29201780600	Low-Income Community	2011–2015
Missouri	Sullivan	29211480100	Low-Income Community	2011–2015
Missouri	Sullivan	29211480300	Low-Income Community	2011–2015
Missouri	Taney	29213480105	Low-Income Community	2011–2015
Missouri	Warren	29219820101	Low-Income Community	2011–2015
Missouri	Warren	29219820102	Low-Income Community	2011–2015
Missouri	Washington	29221460300	Low-Income Community	2011–2015
Missouri	Washington	29221460400	Low-Income Community	2011–2015
Missouri	Wayne	29223690300	Low-Income Community	2011–2015
Missouri	St. Louis	29510101800	Low-Income Community	2011–2015
Missouri	St. Louis	29510106100	Low-Income Community	2011–2015
Missouri	St. Louis	29510106200	Low-Income Community	2011–2015
Missouri	St. Louis	29510106300	Low-Income Community	2011–2015
Missouri	St. Louis	29510106600	Low-Income Community	2011–2015
Missouri	St. Louis	29510109600	Low-Income Community	2011–2015
Missouri	St. Louis	29510109700	Low-Income Community	2011–2015
Missouri	St. Louis	29510111100	Low-Income Community	2011–2015
Missouri	St. Louis	29510111200	Low-Income Community	2011–2015
Missouri	St. Louis	29510112200	Low-Income Community	2011–2015
Missouri	St. Louis	29510112300	Low-Income Community	2011–2015
Missouri	St. Louis	29510115300	Low-Income Community	2011–2015
Missouri	St. Louis	29510115500	Low-Income Community	2011–2015
Missouri	St. Louis	29510118100	Low-Income Community	2011–2015
Missouri	St. Louis	29510118600	Low-Income Community	2011–2015
Missouri	St. Louis	29510119300	Low-Income Community	2011–2015
Missouri	St. Louis	29510121100	Low-Income Community	2011–2015
Missouri	St. Louis	29510124600	Low-Income Community	2011–2015
Missouri	St. Louis	29510125600	Low-Income Community	2011–2015
Missouri	St. Louis	29510125700	Low-Income Community	2011–2015
Missouri	St. Louis	29510126600	Low-Income Community	2011–2015
Missouri	St. Louis	29510126700	Low-Income Community	2011–2015
Missouri	St. Louis	29510126900	Low-Income Community	2011–2015
Missouri	St. Louis	29510127000	Low-Income Community	2011–2015
Missouri	St. Louis	29510127100	Low-Income Community	2011–2015
Missouri	St. Louis	29510127400	Low-Income Community	2011–2015
Missouri	St. Louis	29510127500	Low-Income Community	2011–2015
Montana	Big Horn	30003940600	Low-Income Community	2011–2015
Montana	Blaine	30005940100	Low-Income Community	2011–2015
Montana	Carbon	30009000300	Low-Income Community	2011–2015
Montana	Cascade	30013010800	Low-Income Community	2011–2015
Montana	Custer	30017962000	Low-Income Community	2011–2015
Montana	Deer Lodge	30023000300	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Montana	Fergus	30027030200	Low-Income Community	2011–2015
Montana	Flathead	30029001100	Low-Income Community	2011–2015
Montana	Gallatin	30031001102	Low-Income Community	2011–2015
Montana	Glacier	30035940400	Low-Income Community	2011–2015
Montana	Hill	30041940300	Low-Income Community	2011–2015
Montana	Lewis and Clark	30049000800	Low-Income Community	2011–2015
Montana	Lincoln	30053000200	Low-Income Community	2011–2015
Montana	Meagher	30059000100	Low-Income Community	2011–2015
Montana	Mineral	30061964600	Low-Income Community	2011–2015
Montana	Missoula	30063000201	Low-Income Community	2011–2015
Montana	Ravalli	30081000600	Low-Income Community	2011–2015
Montana	Roosevelt	30085940002	Low-Income Community	2011–2015
Montana	Rosebud	30087940400	Low-Income Community	2011–2015
Montana	Sanders	30089000200	Low-Income Community	2011–2015
Montana	Sanders	30089940300	Low-Income Community	2011–2015
Montana	Silver Bow	30093000100	Low-Income Community	2011–2015
Montana	Toole	30101000200	Low-Income Community	2011–2015
Montana	Wheatland	30107000100	Low-Income Community	2011–2015
Montana	Yellowstone	30111000402	Low-Income Community	2011–2015
Nebraska	Adams	31001966000	Low-Income Community	2011–2015
Nebraska	Buffalo	31019969300	Low-Income Community	2011–2015
Nebraska	Buffalo	31019969600	Low-Income Community	2011–2015
Nebraska	Colfax	31037964800	Low-Income Community	2011–2015
Nebraska	Dakota	31043010100	Low-Income Community	2011–2015
Nebraska	Dawson	31047968300	Low-Income Community	2011–2015
Nebraska	Dawson	31047968400	Low-Income Community	2011–2015
Nebraska	Dodge	31053963800	Low-Income Community	2011–2015
Nebraska	Dodge	31053964400	Low-Income Community	2011–2015
Nebraska	Douglas	31055000500	Low-Income Community	2011–2015
Nebraska	Douglas	31055000700	Low-Income Community	2011–2015
Nebraska	Douglas	31055000800	Low-Income Community	2011–2015
Nebraska	Douglas	31055001100	Low-Income Community	2011–2015
Nebraska	Douglas	31055001600	Low-Income Community	2011–2015
Nebraska	Douglas	31055001800	Non-LIC Contiguous	2011–2015
Nebraska	Douglas	31055001900	Low-Income Community	2011–2015
Nebraska	Douglas	31055003900	Low-Income Community	2011–2015
Nebraska	Douglas	31055004000	Low-Income Community	2011–2015
Nebraska	Douglas	31055004300	Low-Income Community	2011–2015
Nebraska	Douglas	31055004400	Low-Income Community	2012–2016
Nebraska	Douglas	31055005200	Low-Income Community	2011–2015
Nebraska	Douglas	31055005902	Low-Income Community	2011–2015
Nebraska	Douglas	31055007001	Low-Income Community	2011–2015
Nebraska	Douglas	31055007459	Low-Income Community	2011–2015
Nebraska	Garfield	31071973200	Low-Income Community	2011–2015
Nebraska	Hall	31079000400	Low-Income Community	2011–2015
Nebraska	Hall	31079000900	Low-Income Community	2011–2015
Nebraska	Lancaster	31109000500	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Nebraska	Lancaster	31109000700	Low-Income Community	2011–2015
Nebraska	Lancaster	31109001800	Low-Income Community	2011–2015
Nebraska	Lancaster	31109001900	Low-Income Community	2011–2015
Nebraska	Lancaster	31109002001	Low-Income Community	2011–2015
Nebraska	Lancaster	31109002002	Low-Income Community	2011–2015
Nebraska	Lancaster	31109002100	Low-Income Community	2011–2015
Nebraska	Lancaster	31109003003	Low-Income Community	2011–2015
Nebraska	Lincoln	31111960200	Low-Income Community	2011–2015
Nebraska	Madison	31119960700	Low-Income Community	2011–2015
Nebraska	Madison	31119961100	Low-Income Community	2012–2016
Nebraska	Merrick	31121966800	Low-Income Community	2011–2015
Nebraska	Red Willow	31145963300	Low-Income Community	2011–2015
Nebraska	Scotts Bluff	31157953700	Low-Income Community	2011–2015
Nebraska	Thurston	31173940200	Low-Income Community	2011–2015
Nebraska	Valley	31175971400	Low-Income Community	2011–2015
Nebraska	York	31185969700	Low-Income Community	2011–2015
Nevada	Churchill	32001950500	Low-Income Community	2011–2015
Nevada	Clark	32003000103	Low-Income Community	2011–2015
Nevada	Clark	32003000105	Low-Income Community	2011–2015
Nevada	Clark	32003000106	Low-Income Community	2011–2015
Nevada	Clark	32003000201	Low-Income Community	2011–2015
Nevada	Clark	32003000203	Low-Income Community	2011–2015
Nevada	Clark	32003000301	Low-Income Community	2011–2015
Nevada	Clark	32003000401	Low-Income Community	2011–2015
Nevada	Clark	32003000402	Low-Income Community	2011–2015
Nevada	Clark	32003000403	Low-Income Community	2011–2015
Nevada	Clark	32003000510	Low-Income Community	2011–2015
Nevada	Clark	32003000520	Low-Income Community	2011–2015
Nevada	Clark	32003000521	Low-Income Community	2011–2015
Nevada	Clark	32003000522	Low-Income Community	2011–2015
Nevada	Clark	32003000523	Low-Income Community	2011–2015
Nevada	Clark	32003000600	Low-Income Community	2011–2015
Nevada	Clark	32003000700	Low-Income Community	2011–2015
Nevada	Clark	32003000800	Low-Income Community	2011–2015
Nevada	Clark	32003001100	Low-Income Community	2011–2015
Nevada	Clark	32003001300	Low-Income Community	2011–2015
Nevada	Clark	32003001501	Low-Income Community	2011–2015
Nevada	Clark	32003001607	Low-Income Community	2011–2015
Nevada	Clark	32003001801	Low-Income Community	2011–2015
Nevada	Clark	32003001901	Low-Income Community	2011–2015
Nevada	Clark	32003002201	Low-Income Community	2011–2015
Nevada	Clark	32003002403	Low-Income Community	2011–2015
Nevada	Clark	32003002404	Low-Income Community	2011–2015
Nevada	Clark	32003002405	Low-Income Community	2011–2015
Nevada	Clark	32003002506	Low-Income Community	2011–2015
Nevada	Clark	32003002603	Low-Income Community	2011–2015
Nevada	Clark	32003002847	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Nevada	Clark	32003002905	Low-Income Community	2011–2015
Nevada	Clark	32003002962	Low-Income Community	2011–2015
Nevada	Clark	32003003006	Low-Income Community	2011–2015
Nevada	Clark	32003003616	Low-Income Community	2011–2015
Nevada	Clark	32003003700	Low-Income Community	2011–2015
Nevada	Clark	32003003800	Low-Income Community	2011–2015
Nevada	Clark	32003004000	Low-Income Community	2011–2015
Nevada	Clark	32003004302	Low-Income Community	2011–2015
Nevada	Clark	32003005005	Low-Income Community	2011–2015
Nevada	Clark	32003005200	Low-Income Community	2011–2015
Nevada	Clark	32003005421	Low-Income Community	2011–2015
Nevada	Clark	32003005422	Low-Income Community	2011–2015
Nevada	Clark	32003005438	Low-Income Community	2011–2015
Nevada	Clark	32003006800	Low-Income Community	2011–2015
Nevada	Clark	32003007800	Low-Income Community	2011–2015
Nevada	Elko	32007951500	Low-Income Community	2011–2015
Nevada	Lyon	32019960103	Low-Income Community	2011–2015
Nevada	Lyon	32019960201	Low-Income Community	2011–2015
Nevada	Nye	32023960401	Low-Income Community	2011–2015
Nevada	Washoe	32031000101	Low-Income Community	2011–2015
Nevada	Washoe	32031000102	Low-Income Community	2011–2015
Nevada	Washoe	32031000201	Low-Income Community	2011–2015
Nevada	Washoe	32031000202	Low-Income Community	2011–2015
Nevada	Washoe	32031000900	Low-Income Community	2011–2015
Nevada	Washoe	32031001009	Low-Income Community	2011–2015
Nevada	Washoe	32031001502	Low-Income Community	2011–2015
Nevada	Washoe	32031003101	Low-Income Community	2011–2015
Nevada	Washoe	32031940200	Low-Income Community	2011–2015
Nevada	Carson City	32510000600	Low-Income Community	2011–2015
Nevada	Storey	32029970200	Non-LIC Contiguous	2012–2016
New Hampshire	Belknap	33001966000	Low-Income Community	2011–2015
New Hampshire	Carroll	33003955300	Low-Income Community	2011–2015
New Hampshire	Carroll	33003955400	Low-Income Community	2011–2015
New Hampshire	Cheshire	33005971401	Low-Income Community	2011–2015
New Hampshire	Coos	33007950200	Low-Income Community	2011–2015
New Hampshire	Coos	33007950300	Low-Income Community	2011–2015
New Hampshire	Coos	33007950400	Low-Income Community	2011–2015
New Hampshire	Coos	33007950500	Low-Income Community	2011–2015
New Hampshire	Coos	33007950600	Low-Income Community	2011–2015
New Hampshire	Grafton	33009960100	Low-Income Community	2011–2015
New Hampshire	Grafton	33009960400	Low-Income Community	2011–2015
New Hampshire	Grafton	33009961000	Low-Income Community	2011–2015
New Hampshire	Hillsborough	33011010700	Low-Income Community	2011–2015
New Hampshire	Hillsborough	33011010800	Low-Income Community	2011–2015
New Hampshire	Hillsborough	33011200400	Low-Income Community	2011–2015
New Hampshire	Merrimack	33013043001	Low-Income Community	2011–2015
New Hampshire	Merrimack	33013043002	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
New Hampshire	Rockingham	33015003500	Low-Income Community	2011–2015
New Hampshire	Rockingham	33015055002	Low-Income Community	2011–2015
New Hampshire	Rockingham	33015063001	Low-Income Community	2011–2015
New Hampshire	Strafford	33017080203	Low-Income Community	2011–2015
New Hampshire	Strafford	33017081400	Low-Income Community	2011–2015
New Hampshire	Strafford	33017083001	Low-Income Community	2011–2015
New Hampshire	Strafford	33017084300	Low-Income Community	2011–2015
New Hampshire	Strafford	33017084400	Low-Income Community	2011–2015
New Hampshire	Sullivan	33019975400	Low-Income Community	2011–2015
New Hampshire	Sullivan	33019975800	Low-Income Community	2011–2015
New Jersey	Atlantic	34001000400	Low-Income Community	2011–2015
New Jersey	Atlantic	34001001900	Low-Income Community	2011–2015
New Jersey	Atlantic	34001002300	Low-Income Community	2011–2015
New Jersey	Atlantic	34001002400	Low-Income Community	2011–2015
New Jersey	Atlantic	34001010600	Low-Income Community	2011–2015
New Jersey	Atlantic	34001011702	Low-Income Community	2011–2015
New Jersey	Atlantic	34001012100	Low-Income Community	2011–2015
New Jersey	Atlantic	34001012702	Low-Income Community	2011–2015
New Jersey	Bergen	34003006300	Low-Income Community	2011–2015
New Jersey	Bergen	34003015400	Low-Income Community	2011–2015
New Jersey	Bergen	34003018200	Low-Income Community	2011–2015
New Jersey	Bergen	34003021200	Low-Income Community	2011–2015
New Jersey	Bergen	34003021500	Low-Income Community	2011–2015
New Jersey	Bergen	34003021600	Low-Income Community	2011–2015
New Jersey	Bergen	34003023100	Low-Income Community	2011–2015
New Jersey	Bergen	34003023200	Low-Income Community	2012–2016
New Jersey	Bergen	34003023402	Low-Income Community	2011–2015
New Jersey	Bergen	34003030100	Low-Income Community	2011–2015
New Jersey	Bergen	34003030300	Low-Income Community	2011–2015
New Jersey	Bergen	34003036100	Low-Income Community	2011–2015
New Jersey	Burlington	34005700104	Low-Income Community	2011–2015
New Jersey	Burlington	34005700703	Low-Income Community	2011–2015
New Jersey	Burlington	34005701204	Low-Income Community	2011–2015
New Jersey	Burlington	34005702207	Low-Income Community	2011–2015
New Jersey	Burlington	34005702807	Low-Income Community	2011–2015
New Jersey	Camden	34007600200	Low-Income Community	2011–2015
New Jersey	Camden	34007600700	Low-Income Community	2011–2015
New Jersey	Camden	34007601300	Low-Income Community	2011–2015
New Jersey	Camden	34007601500	Low-Income Community	2011–2015
New Jersey	Camden	34007601800	Low-Income Community	2011–2015
New Jersey	Camden	34007607702	Low-Income Community	2011–2015
New Jersey	Camden	34007608504	Low-Income Community	2011–2015
New Jersey	Camden	34007610300	Low-Income Community	2011–2015
New Jersey	Camden	34007610400	Low-Income Community	2011–2015
New Jersey	Camden	34007610600	Low-Income Community	2011–2015
New Jersey	Camden	34007610800	Low-Income Community	2011–2015
New Jersey	Cape May	34009021400	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
New Jersey	Cape May	34009021804	Low-Income Community	2011–2015
New Jersey	Cumberland	34011020100	Low-Income Community	2011–2015
New Jersey	Cumberland	34011020503	Low-Income Community	2011–2015
New Jersey	Cumberland	34011030100	Low-Income Community	2011–2015
New Jersey	Cumberland	34011040500	Low-Income Community	2011–2015
New Jersey	Cumberland	34011041100	Low-Income Community	2011–2015
New Jersey	Essex	34013001400	Low-Income Community	2011–2015
New Jersey	Essex	34013004100	Low-Income Community	2011–2015
New Jersey	Essex	34013004802	Low-Income Community	2011–2015
New Jersey	Essex	34013005000	Low-Income Community	2011–2015
New Jersey	Essex	34013006800	Low-Income Community	2011–2015
New Jersey	Essex	34013007400	Low-Income Community	2011–2015
New Jersey	Essex	34013007501	Low-Income Community	2011–2015
New Jersey	Essex	34013007502	Low-Income Community	2011–2015
New Jersey	Essex	34013008000	Low-Income Community	2011–2015
New Jersey	Essex	34013008100	Low-Income Community	2011–2015
New Jersey	Essex	34013009600	Low-Income Community	2011–2015
New Jersey	Essex	34013010600	Low-Income Community	2011–2015
New Jersey	Essex	34013010900	Low-Income Community	2011–2015
New Jersey	Essex	34013011300	Low-Income Community	2011–2015
New Jersey	Essex	34013013100	Low-Income Community	2011–2015
New Jersey	Essex	34013013200	Low-Income Community	2011–2015
New Jersey	Essex	34013013300	Low-Income Community	2011–2015
New Jersey	Essex	34013018300	Low-Income Community	2011–2015
New Jersey	Essex	34013018600	Low-Income Community	2011–2015
New Jersey	Essex	34013018700	Low-Income Community	2011–2015
New Jersey	Essex	34013018900	Low-Income Community	2011–2015
New Jersey	Essex	34013022900	Low-Income Community	2011–2015
New Jersey	Essex	34013023100	Low-Income Community	2011–2015
New Jersey	Gloucester	34015501001	Low-Income Community	2011–2015
New Jersey	Gloucester	34015501101	Low-Income Community	2011–2015
New Jersey	Gloucester	34015501402	Low-Income Community	2011–2015
New Jersey	Gloucester	34015501406	Low-Income Community	2011–2015
New Jersey	Hudson	34017001900	Low-Income Community	2011–2015
New Jersey	Hudson	34017002000	Low-Income Community	2011–2015
New Jersey	Hudson	34017002900	Low-Income Community	2011–2015
New Jersey	Hudson	34017004102	Low-Income Community	2011–2015
New Jersey	Hudson	34017004600	Low-Income Community	2011–2015
New Jersey	Hudson	34017004700	Low-Income Community	2011–2015
New Jersey	Hudson	34017004800	Low-Income Community	2011–2015
New Jersey	Hudson	34017005200	Low-Income Community	2011–2015
New Jersey	Hudson	34017006000	Low-Income Community	2011–2015
New Jersey	Hudson	34017006300	Low-Income Community	2011–2015
New Jersey	Hudson	34017006800	Low-Income Community	2011–2015
New Jersey	Hudson	34017010300	Low-Income Community	2011–2015
New Jersey	Hudson	34017010800	Low-Income Community	2012–2016
New Jersey	Hudson	34017012700	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
New Jersey	Hudson	34017014600	Low-Income Community	2011–2015
New Jersey	Hudson	34017014800	Low-Income Community	2011–2015
New Jersey	Hudson	34017015500	Low-Income Community	2011–2015
New Jersey	Hudson	34017016200	Low-Income Community	2011–2015
New Jersey	Hudson	34017016400	Low-Income Community	2011–2015
New Jersey	Hudson	34017016900	Low-Income Community	2011–2015
New Jersey	Hudson	34017017800	Low-Income Community	2011–2015
New Jersey	Hunterdon	34019011400	Low-Income Community	2011–2015
New Jersey	Mercer	34021000100	Low-Income Community	2011–2015
New Jersey	Mercer	34021000200	Low-Income Community	2011–2015
New Jersey	Mercer	34021000800	Low-Income Community	2011–2015
New Jersey	Mercer	34021000900	Low-Income Community	2011–2015
New Jersey	Mercer	34021001000	Low-Income Community	2011–2015
New Jersey	Mercer	34021002000	Low-Income Community	2011–2015
New Jersey	Mercer	34021002100	Low-Income Community	2011–2015
New Jersey	Mercer	34021002902	Low-Income Community	2011–2015
New Jersey	Middlesex	34023003600	Low-Income Community	2011–2015
New Jersey	Middlesex	34023004500	Low-Income Community	2011–2015
New Jersey	Middlesex	34023004600	Low-Income Community	2011–2015
New Jersey	Middlesex	34023004800	Low-Income Community	2011–2015
New Jersey	Middlesex	34023004900	Low-Income Community	2011–2015
New Jersey	Middlesex	34023005300	Low-Income Community	2011–2015
New Jersey	Middlesex	34023005500	Low-Income Community	2011–2015
New Jersey	Middlesex	34023005602	Low-Income Community	2011–2015
New Jersey	Middlesex	34023005700	Low-Income Community	2011–2015
New Jersey	Middlesex	34023005800	Low-Income Community	2011–2015
New Jersey	Middlesex	34023006800	Low-Income Community	2011–2015
New Jersey	Middlesex	34023008300	Low-Income Community	2011–2015
New Jersey	Middlesex	34023009300	Low-Income Community	2011–2015
New Jersey	Monmouth	34025803400	Low-Income Community	2011–2015
New Jersey	Monmouth	34025805800	Low-Income Community	2011–2015
New Jersey	Monmouth	34025806000	Low-Income Community	2011–2015
New Jersey	Monmouth	34025807003	Low-Income Community	2011–2015
New Jersey	Monmouth	34025807300	Low-Income Community	2011–2015
New Jersey	Monmouth	34025807600	Low-Income Community	2011–2015
New Jersey	Monmouth	34025808100	Low-Income Community	2011–2015
New Jersey	Monmouth	34025810900	Low-Income Community	2011–2015
New Jersey	Morris	34027044800	Low-Income Community	2011–2015
New Jersey	Morris	34027044900	Low-Income Community	2011–2015
New Jersey	Morris	34027045000	Low-Income Community	2011–2015
New Jersey	Morris	34027045100	Low-Income Community	2012–2016
New Jersey	Ocean	34029715000	Low-Income Community	2011–2015
New Jersey	Ocean	34029715200	Low-Income Community	2011–2015
New Jersey	Ocean	34029715402	Low-Income Community	2011–2015
New Jersey	Ocean	34029715500	Low-Income Community	2011–2015
New Jersey	Ocean	34029715600	Low-Income Community	2011–2015
New Jersey	Ocean	34029715800	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
New Jersey	Ocean	34029720101	Low-Income Community	2011–2015
New Jersey	Ocean	34029720102	Low-Income Community	2011–2015
New Jersey	Ocean	34029720202	Low-Income Community	2011–2015
New Jersey	Ocean	34029731101	Low-Income Community	2011–2015
New Jersey	Ocean	34029731205	Low-Income Community	2011–2015
New Jersey	Passaic	34031124601	Low-Income Community	2011–2015
New Jersey	Passaic	34031125100	Low-Income Community	2011–2015
New Jersey	Passaic	34031175200	Low-Income Community	2011–2015
New Jersey	Passaic	34031175301	Low-Income Community	2011–2015
New Jersey	Passaic	34031175402	Low-Income Community	2011–2015
New Jersey	Passaic	34031175900	Low-Income Community	2011–2015
New Jersey	Passaic	34031181500	Low-Income Community	2011–2015
New Jersey	Passaic	34031181800	Low-Income Community	2011–2015
New Jersey	Passaic	34031182302	Low-Income Community	2011–2015
New Jersey	Passaic	34031182500	Low-Income Community	2011–2015
New Jersey	Passaic	34031182800	Low-Income Community	2011–2015
New Jersey	Passaic	34031182900	Low-Income Community	2011–2015
New Jersey	Passaic	34031183200	Low-Income Community	2011–2015
New Jersey	Passaic	34031203600	Low-Income Community	2011–2015
New Jersey	Passaic	34031264200	Low-Income Community	2011–2015
New Jersey	Salem	34033020600	Low-Income Community	2011–2015
New Jersey	Salem	34033022100	Low-Income Community	2011–2015
New Jersey	Somerset	34035051100	Low-Income Community	2011–2015
New Jersey	Somerset	34035051200	Low-Income Community	2011–2015
New Jersey	Somerset	34035051700	Low-Income Community	2011–2015
New Jersey	Sussex	34037371200	Low-Income Community	2011–2015
New Jersey	Union	34039031100	Low-Income Community	2011–2015
New Jersey	Union	34039031200	Low-Income Community	2011–2015
New Jersey	Union	34039031602	Low-Income Community	2011–2015
New Jersey	Union	34039032400	Low-Income Community	2011–2015
New Jersey	Union	34039035300	Low-Income Community	2011–2015
New Jersey	Union	34039035400	Low-Income Community	2011–2015
New Jersey	Union	34039036000	Low-Income Community	2011–2015
New Jersey	Union	34039039000	Low-Income Community	2011–2015
New Jersey	Union	34039039300	Low-Income Community	2011–2015
New Jersey	Union	34039039800	Low-Income Community	2011–2015
New Jersey	Union	34039039900	Low-Income Community	2011–2015
New Jersey	Warren	34041030700	Low-Income Community	2011–2015
New Mexico	Bernalillo	35001000124	Low-Income Community	2011–2015
New Mexico	Bernalillo	35001001200	Low-Income Community	2011–2015
New Mexico	Bernalillo	35001001600	Low-Income Community	2011–2015
New Mexico	Bernalillo	35001002100	Low-Income Community	2011–2015
New Mexico	Bernalillo	35001002500	Low-Income Community	2011–2015
New Mexico	Bernalillo	35001002700	Low-Income Community	2011–2015
New Mexico	Bernalillo	35001003400	Low-Income Community	2011–2015
New Mexico	Bernalillo	35001003736	Low-Income Community	2011–2015
New Mexico	Bernalillo	35001004001	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
New Mexico	Bernalillo	35001004300	Low-Income Community	2011–2015
New Mexico	Bernalillo	35001004736	Low-Income Community	2011–2015
New Mexico	Bernalillo	35001004741	Low-Income Community	2011–2015
New Mexico	Bernalillo	35001004744	Non-LIC Contiguous	2011–2015
New Mexico	Bernalillo	35001940600	Low-Income Community	2011–2015
New Mexico	Chaves	35005000700	Low-Income Community	2011–2015
New Mexico	Chaves	35005001101	Low-Income Community	2011–2015
New Mexico	Chaves	35005001300	Low-Income Community	2011–2015
New Mexico	Cibola	35006946100	Low-Income Community	2011–2015
New Mexico	Cibola	35006974400	Low-Income Community	2011–2015
New Mexico	Colfax	35007950500	Low-Income Community	2011–2015
New Mexico	Curry	35009000400	Low-Income Community	2011–2015
New Mexico	Curry	35009000603	Low-Income Community	2011–2015
New Mexico	Doña Ana	35013000102	Low-Income Community	2011–2015
New Mexico	Doña Ana	35013000500	Low-Income Community	2011–2015
New Mexico	Doña Ana	35013001000	Low-Income Community	2011–2015
New Mexico	Doña Ana	35013001303	Low-Income Community	2011–2015
New Mexico	Doña Ana	35013001500	Non-LIC Contiguous	2011–2015
New Mexico	Doña Ana	35013001701	Low-Income Community	2011–2015
New Mexico	Doña Ana	35013001705	Low-Income Community	2011–2015
New Mexico	Eddy	35015000100	Low-Income Community	2011–2015
New Mexico	Eddy	35015000800	Low-Income Community	2011–2015
New Mexico	Grant	35017964400	Low-Income Community	2011–2015
New Mexico	Hidalgo	35023970200	Low-Income Community	2011–2015
New Mexico	Lea	35025000300	Low-Income Community	2011–2015
New Mexico	Luna	35029000500	Low-Income Community	2011–2015
New Mexico	McKinley	35031943902	Low-Income Community	2011–2015
New Mexico	McKinley	35031945200	Low-Income Community	2011–2015
New Mexico	McKinley	35031946000	Low-Income Community	2011–2015
New Mexico	Quay	35037958601	Low-Income Community	2011–2015
New Mexico	Rio Arriba	35039000300	Low-Income Community	2011–2015
New Mexico	Rio Arriba	35039941000	Low-Income Community	2011–2015
New Mexico	Roosevelt	35041000300	Low-Income Community	2011–2015
New Mexico	Sandoval	35043940500	Low-Income Community	2011–2015
New Mexico	Sandoval	35043940900	Low-Income Community	2011–2015
New Mexico	San Juan	35045000401	Low-Income Community	2011–2015
New Mexico	San Juan	35045000402	Low-Income Community	2011–2015
New Mexico	San Juan	35045000705	Low-Income Community	2011–2015
New Mexico	San Juan	35045943000	Low-Income Community	2011–2015
New Mexico	San Juan	35045943201	Low-Income Community	2011–2015
New Mexico	Santa Fe	35049001002	Low-Income Community	2011–2015
New Mexico	Santa Fe	35049001103	Low-Income Community	2011–2015
New Mexico	Santa Fe	35049001202	Low-Income Community	2011–2015
New Mexico	Santa Fe	35049001302	Low-Income Community	2011–2015
New Mexico	Santa Fe	35049001304	Low-Income Community	2011–2015
New Mexico	Sierra	35051962300	Low-Income Community	2011–2015
New Mexico	Sierra	35051962401	Non-LIC Contiguous	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
New Mexico	Taos	35055952300	Low-Income Community	2011–2015
New Mexico	Torrance	35057963202	Low-Income Community	2011–2015
New Mexico	Torrance	35057963600	Low-Income Community	2011–2015
New Mexico	Valencia	35061970401	Low-Income Community	2011–2015
New Mexico	Valencia	35061971000	Low-Income Community	2011–2015
New Mexico	Valencia	35061971300	Low-Income Community	2011–2015
New Mexico	Valencia	35061971400	Non-LIC Contiguous	2011–2015
New York	Albany	36001000200	Low-Income Community	2011–2015
New York	Albany	36001001100	Low-Income Community	2011–2015
New York	Albany	36001002100	Low-Income Community	2011–2015
New York	Albany	36001002300	Low-Income Community	2011–2015
New York	Albany	36001002500	Low-Income Community	2011–2015
New York	Albany	36001002600	Low-Income Community	2011–2015
New York	Allegany	36003950700	Low-Income Community	2011–2015
New York	Allegany	36003950800	Low-Income Community	2011–2015
New York	Bronx	36005001900	Low-Income Community	2011–2015
New York	Bronx	36005002300	Low-Income Community	2011–2015
New York	Bronx	36005002500	Low-Income Community	2011–2015
New York	Bronx	36005002701	Low-Income Community	2011–2015
New York	Bronx	36005002702	Low-Income Community	2011–2015
New York	Bronx	36005002800	Low-Income Community	2011–2015
New York	Bronx	36005003500	Low-Income Community	2011–2015
New York	Bronx	36005003900	Low-Income Community	2011–2015
New York	Bronx	36005004100	Low-Income Community	2011–2015
New York	Bronx	36005004300	Low-Income Community	2011–2015
New York	Bronx	36005005001	Low-Income Community	2011–2015
New York	Bronx	36005005100	Low-Income Community	2011–2015
New York	Bronx	36005005200	Low-Income Community	2011–2015
New York	Bronx	36005005902	Low-Income Community	2011–2015
New York	Bronx	36005006100	Low-Income Community	2011–2015
New York	Bronx	36005006300	Low-Income Community	2011–2015
New York	Bronx	36005006500	Low-Income Community	2011–2015
New York	Bronx	36005006700	Low-Income Community	2011–2015
New York	Bronx	36005007100	Low-Income Community	2011–2015
New York	Bronx	36005007500	Low-Income Community	2011–2015
New York	Bronx	36005008700	Low-Income Community	2011–2015
New York	Bronx	36005008900	Low-Income Community	2011–2015
New York	Bronx	36005009000	Low-Income Community	2011–2015
New York	Bronx	36005009300	Low-Income Community	2011–2015
New York	Bronx	36005009600	Low-Income Community	2011–2015
New York	Bronx	36005011502	Low-Income Community	2011–2015
New York	Bronx	36005011700	Low-Income Community	2011–2015
New York	Bronx	36005011900	Low-Income Community	2011–2015
New York	Bronx	36005012101	Low-Income Community	2011–2015
New York	Bronx	36005012102	Low-Income Community	2011–2015
New York	Bronx	36005012300	Low-Income Community	2011–2015
New York	Bronx	36005012701	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
New York	Bronx	36005012901	Low-Income Community	2011–2015
New York	Bronx	36005013100	Low-Income Community	2011–2015
New York	Bronx	36005014100	Low-Income Community	2011–2015
New York	Bronx	36005014500	Low-Income Community	2011–2015
New York	Bronx	36005014900	Low-Income Community	2011–2015
New York	Bronx	36005015700	Low-Income Community	2011–2015
New York	Bronx	36005016100	Low-Income Community	2011–2015
New York	Bronx	36005016500	Low-Income Community	2011–2015
New York	Bronx	36005016700	Low-Income Community	2011–2015
New York	Bronx	36005017500	Low-Income Community	2011–2015
New York	Bronx	36005017701	Low-Income Community	2011–2015
New York	Bronx	36005018102	Low-Income Community	2011–2015
New York	Bronx	36005018301	Low-Income Community	2011–2015
New York	Bronx	36005018900	Low-Income Community	2011–2015
New York	Bronx	36005019300	Low-Income Community	2011–2015
New York	Bronx	36005019500	Low-Income Community	2011–2015
New York	Bronx	36005019700	Low-Income Community	2011–2015
New York	Bronx	36005019900	Low-Income Community	2011–2015
New York	Bronx	36005020100	Low-Income Community	2011–2015
New York	Bronx	36005020501	Low-Income Community	2011–2015
New York	Bronx	36005020502	Low-Income Community	2011–2015
New York	Bronx	36005021502	Low-Income Community	2011–2015
New York	Bronx	36005023100	Low-Income Community	2011–2015
New York	Bronx	36005024300	Low-Income Community	2011–2015
New York	Bronx	36005024501	Low-Income Community	2011–2015
New York	Bronx	36005024502	Low-Income Community	2011–2015
New York	Bronx	36005024700	Low-Income Community	2011–2015
New York	Bronx	36005025100	Low-Income Community	2011–2015
New York	Bronx	36005025500	Low-Income Community	2011–2015
New York	Bronx	36005025700	Low-Income Community	2011–2015
New York	Bronx	36005028400	Low-Income Community	2011–2015
New York	Bronx	36005036100	Low-Income Community	2011–2015
New York	Bronx	36005036502	Low-Income Community	2011–2015
New York	Bronx	36005037504	Low-Income Community	2011–2015
New York	Bronx	36005038302	Low-Income Community	2011–2015
New York	Bronx	36005038500	Low-Income Community	2011–2015
New York	Bronx	36005038900	Low-Income Community	2011–2015
New York	Bronx	36005039100	Low-Income Community	2011–2015
New York	Bronx	36005039300	Low-Income Community	2011–2015
New York	Bronx	36005039500	Low-Income Community	2011–2015
New York	Bronx	36005043100	Low-Income Community	2011–2015
New York	Bronx	36005046201	Low-Income Community	2011–2015
New York	Bronx	36005046202	Low-Income Community	2011–2015
New York	Broome	36007000200	Low-Income Community	2011–2015
New York	Broome	36007000400	Low-Income Community	2011–2015
New York	Broome	36007000500	Low-Income Community	2011–2015
New York	Broome	36007013400	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
New York	Broome	36007013500	Low-Income Community	2011–2015
New York	Broome	36007013900	Low-Income Community	2011–2015
New York	Cattaraugus	36009960600	Low-Income Community	2011–2015
New York	Cattaraugus	36009961600	Low-Income Community	2011–2015
New York	Cattaraugus	36009961700	Low-Income Community	2011–2015
New York	Cayuga	36011041300	Low-Income Community	2011–2015
New York	Chautauqua	36013030500	Low-Income Community	2011–2015
New York	Chautauqua	36013035400	Low-Income Community	2011–2015
New York	Chautauqua	36013035500	Low-Income Community	2011–2015
New York	Chautauqua	36013035600	Low-Income Community	2011–2015
New York	Chautauqua	36013035700	Low-Income Community	2011–2015
New York	Chautauqua	36013035800	Low-Income Community	2011–2015
New York	Chautauqua	36013037300	Low-Income Community	2011–2015
New York	Chemung	36015000600	Low-Income Community	2011–2015
New York	Chemung	36015000700	Low-Income Community	2011–2015
New York	Chemung	36015001000	Low-Income Community	2011–2015
New York	Chenango	36017970400	Low-Income Community	2011–2015
New York	Clinton	36019101300	Low-Income Community	2011–2015
New York	Clinton	36019101600	Low-Income Community	2011–2015
New York	Columbia	36021001200	Low-Income Community	2011–2015
New York	Columbia	36021001300	Low-Income Community	2011–2015
New York	Cortland	36023970600	Low-Income Community	2011–2015
New York	Cortland	36023970900	Low-Income Community	2011–2015
New York	Delaware	36025970400	Low-Income Community	2011–2015
New York	Delaware	36025970500	Low-Income Community	2011–2015
New York	Delaware	36025970600	Low-Income Community	2011–2015
New York	Dutchess	36027210101	Low-Income Community	2011–2015
New York	Dutchess	36027220100	Low-Income Community	2011–2015
New York	Dutchess	36027221100	Low-Income Community	2011–2015
New York	Dutchess	36027640002	Low-Income Community	2011–2015
New York	Erie	36029000110	Low-Income Community	2011–2015
New York	Erie	36029000500	Low-Income Community	2011–2015
New York	Erie	36029001600	Low-Income Community	2011–2015
New York	Erie	36029002502	Low-Income Community	2011–2015
New York	Erie	36029003100	Low-Income Community	2011–2015
New York	Erie	36029003400	Low-Income Community	2011–2015
New York	Erie	36029004001	Low-Income Community	2011–2015
New York	Erie	36029004700	Low-Income Community	2011–2015
New York	Erie	36029005600	Low-Income Community	2011–2015
New York	Erie	36029006100	Low-Income Community	2011–2015
New York	Erie	36029006702	Low-Income Community	2011–2015
New York	Erie	36029008300	Low-Income Community	2011–2015
New York	Erie	36029008400	Low-Income Community	2011–2015
New York	Erie	36029009200	Low-Income Community	2011–2015
New York	Erie	36029012300	Low-Income Community	2011–2015
New York	Erie	36029016300	Low-Income Community	2011–2015
New York	Erie	36029016400	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
New York	Erie	36029016500	Low-Income Community	2011–2015
New York	Erie	36029016800	Low-Income Community	2011–2015
New York	Erie	36029017000	Low-Income Community	2011–2015
New York	Erie	36029017100	Low-Income Community	2011–2015
New York	Erie	36029017200	Low-Income Community	2011–2015
New York	Erie	36029017400	Low-Income Community	2011–2015
New York	Franklin	36033950501	Low-Income Community	2011–2015
New York	Fulton	36035970700	Low-Income Community	2011–2015
New York	Fulton	36035970800	Low-Income Community	2011–2015
New York	Fulton	36035971200	Low-Income Community	2011–2015
New York	Genesee	36037950600	Low-Income Community	2011–2015
New York	Genesee	36037951000	Low-Income Community	2011–2015
New York	Greene	36039081000	Low-Income Community	2011–2015
New York	Herkimer	36043010702	Low-Income Community	2011–2015
New York	Herkimer	36043011200	Low-Income Community	2011–2015
New York	Jefferson	36045061300	Low-Income Community	2011–2015
New York	Jefferson	36045061400	Low-Income Community	2011–2015
New York	Jefferson	36045062100	Low-Income Community	2011–2015
New York	Kings	36047000100	Non-LIC Contiguous	2011–2015
New York	Kings	36047000200	Low-Income Community	2011–2015
New York	Kings	36047000502	Non-LIC Contiguous	2011–2015
New York	Kings	36047001100	Non-LIC Contiguous	2011–2015
New York	Kings	36047001300	Low-Income Community	2011–2015
New York	Kings	36047001500	Low-Income Community	2011–2015
New York	Kings	36047002000	Low-Income Community	2011–2015
New York	Kings	36047002200	Low-Income Community	2011–2015
New York	Kings	36047002300	Low-Income Community	2011–2015
New York	Kings	36047002901	Low-Income Community	2011–2015
New York	Kings	36047003400	Low-Income Community	2011–2015
New York	Kings	36047005300	Low-Income Community	2011–2015
New York	Kings	36047007000	Low-Income Community	2011–2015
New York	Kings	36047007100	Low-Income Community	2011–2015
New York	Kings	36047007400	Low-Income Community	2011–2015
New York	Kings	36047008200	Low-Income Community	2011–2015
New York	Kings	36047008400	Low-Income Community	2011–2015
New York	Kings	36047008500	Low-Income Community	2011–2015
New York	Kings	36047009800	Low-Income Community	2011–2015
New York	Kings	36047010100	Low-Income Community	2011–2015
New York	Kings	36047010400	Low-Income Community	2011–2015
New York	Kings	36047011600	Low-Income Community	2011–2015
New York	Kings	36047011700	Low-Income Community	2011–2015
New York	Kings	36047011800	Low-Income Community	2011–2015
New York	Kings	36047011900	Non-LIC Contiguous	2011–2015
New York	Kings	36047012700	Low-Income Community	2011–2015
New York	Kings	36047018501	Low-Income Community	2011–2015
New York	Kings	36047019100	Low-Income Community	2011–2015
New York	Kings	36047021100	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
New York	Kings	36047021300	Low-Income Community	2011–2015
New York	Kings	36047021500	Non-LIC Contiguous	2011–2015
New York	Kings	36047021700	Low-Income Community	2011–2015
New York	Kings	36047024100	Low-Income Community	2011–2015
New York	Kings	36047024300	Non-LIC Contiguous	2011–2015
New York	Kings	36047025100	Low-Income Community	2011–2015
New York	Kings	36047026300	Low-Income Community	2011–2015
New York	Kings	36047026500	Low-Income Community	2011–2015
New York	Kings	36047028100	Low-Income Community	2011–2015
New York	Kings	36047028300	Low-Income Community	2011–2015
New York	Kings	36047028900	Low-Income Community	2011–2015
New York	Kings	36047029300	Low-Income Community	2011–2015
New York	Kings	36047029400	Low-Income Community	2011–2015
New York	Kings	36047030300	Low-Income Community	2011–2015
New York	Kings	36047030400	Low-Income Community	2011–2015
New York	Kings	36047030700	Low-Income Community	2011–2015
New York	Kings	36047030900	Low-Income Community	2011–2015
New York	Kings	36047031400	Low-Income Community	2011–2015
New York	Kings	36047031900	Low-Income Community	2011–2015
New York	Kings	36047032300	Low-Income Community	2011–2015
New York	Kings	36047032600	Low-Income Community	2011–2015
New York	Kings	36047033000	Low-Income Community	2011–2015
New York	Kings	36047033100	Low-Income Community	2011–2015
New York	Kings	36047033900	Low-Income Community	2011–2015
New York	Kings	36047034200	Low-Income Community	2011–2015
New York	Kings	36047034700	Low-Income Community	2011–2015
New York	Kings	36047034800	Low-Income Community	2011–2015
New York	Kings	36047034900	Low-Income Community	2011–2015
New York	Kings	36047035000	Low-Income Community	2011–2015
New York	Kings	36047035200	Low-Income Community	2011–2015
New York	Kings	36047035700	Low-Income Community	2011–2015
New York	Kings	36047035900	Low-Income Community	2011–2015
New York	Kings	36047036001	Low-Income Community	2011–2015
New York	Kings	36047036100	Low-Income Community	2011–2015
New York	Kings	36047036200	Low-Income Community	2011–2015
New York	Kings	36047036300	Low-Income Community	2011–2015
New York	Kings	36047036501	Low-Income Community	2011–2015
New York	Kings	36047036502	Low-Income Community	2011–2015
New York	Kings	36047036700	Low-Income Community	2011–2015
New York	Kings	36047036900	Low-Income Community	2011–2015
New York	Kings	36047037300	Low-Income Community	2011–2015
New York	Kings	36047039700	Low-Income Community	2011–2015
New York	Kings	36047039900	Low-Income Community	2011–2015
New York	Kings	36047040100	Low-Income Community	2011–2015
New York	Kings	36047040500	Low-Income Community	2011–2015
New York	Kings	36047041300	Low-Income Community	2011–2015
New York	Kings	36047041500	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
New York	Kings	36047041700	Low-Income Community	2011–2015
New York	Kings	36047041900	Low-Income Community	2011–2015
New York	Kings	36047042100	Low-Income Community	2011–2015
New York	Kings	36047042300	Low-Income Community	2011–2015
New York	Kings	36047042900	Low-Income Community	2011–2015
New York	Kings	36047043300	Low-Income Community	2011–2015
New York	Kings	36047044700	Low-Income Community	2011–2015
New York	Kings	36047044900	Low-Income Community	2011–2015
New York	Kings	36047045300	Low-Income Community	2011–2015
New York	Kings	36047051300	Low-Income Community	2011–2015
New York	Kings	36047053200	Non-LIC Contiguous	2011–2015
New York	Kings	36047054300	Non-LIC Contiguous	2011–2015
New York	Kings	36047054700	Low-Income Community	2011–2015
New York	Kings	36047054900	Low-Income Community	2011–2015
New York	Kings	36047056300	Low-Income Community	2011–2015
New York	Kings	36047057900	Non-LIC Contiguous	2011–2015
New York	Kings	36047061004	Low-Income Community	2011–2015
New York	Kings	36047076200	Low-Income Community	2011–2015
New York	Kings	36047077400	Low-Income Community	2011–2015
New York	Kings	36047078200	Low-Income Community	2011–2015
New York	Kings	36047080400	Low-Income Community	2011–2015
New York	Kings	36047080600	Low-Income Community	2011–2015
New York	Kings	36047081000	Low-Income Community	2011–2015
New York	Kings	36047081600	Low-Income Community	2011–2015
New York	Kings	36047081800	Low-Income Community	2011–2015
New York	Kings	36047082000	Low-Income Community	2011–2015
New York	Kings	36047082400	Low-Income Community	2011–2015
New York	Kings	36047082800	Low-Income Community	2011–2015
New York	Kings	36047083000	Low-Income Community	2011–2015
New York	Kings	36047087401	Low-Income Community	2011–2015
New York	Kings	36047087600	Low-Income Community	2011–2015
New York	Kings	36047088200	Low-Income Community	2011–2015
New York	Kings	36047089000	Low-Income Community	2011–2015
New York	Kings	36047089200	Low-Income Community	2011–2015
New York	Kings	36047090000	Low-Income Community	2011–2015
New York	Kings	36047090600	Low-Income Community	2011–2015
New York	Kings	36047090800	Low-Income Community	2011–2015
New York	Kings	36047111600	Low-Income Community	2011–2015
New York	Kings	36047111800	Low-Income Community	2011–2015
New York	Kings	36047113400	Low-Income Community	2011–2015
New York	Kings	36047114201	Low-Income Community	2011–2015
New York	Kings	36047114400	Low-Income Community	2011–2015
New York	Kings	36047114600	Low-Income Community	2011–2015
New York	Kings	36047115000	Low-Income Community	2011–2015
New York	Kings	36047115200	Low-Income Community	2011–2015
New York	Kings	36047115600	Low-Income Community	2011–2015
New York	Kings	36047116200	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
New York	Kings	36047119400	Low-Income Community	2011–2015
New York	Kings	36047119800	Low-Income Community	2011–2015
New York	Livingston	36051030900	Low-Income Community	2011–2015
New York	Monroe	36055000200	Low-Income Community	2011–2015
New York	Monroe	36055000700	Low-Income Community	2011–2015
New York	Monroe	36055001800	Low-Income Community	2011–2015
New York	Monroe	36055001900	Low-Income Community	2011–2015
New York	Monroe	36055004702	Low-Income Community	2011–2015
New York	Monroe	36055005600	Low-Income Community	2011–2015
New York	Monroe	36055005700	Low-Income Community	2011–2015
New York	Monroe	36055005900	Low-Income Community	2011–2015
New York	Monroe	36055006400	Low-Income Community	2011–2015
New York	Monroe	36055006900	Low-Income Community	2011–2015
New York	Monroe	36055008500	Low-Income Community	2011–2015
New York	Monroe	36055009200	Low-Income Community	2011–2015
New York	Monroe	36055009301	Low-Income Community	2011–2015
New York	Monroe	36055009302	Low-Income Community	2011–2015
New York	Monroe	36055009400	Low-Income Community	2011–2015
New York	Monroe	36055009601	Low-Income Community	2011–2015
New York	Monroe	36055009602	Low-Income Community	2011–2015
New York	Monroe	36055009603	Low-Income Community	2011–2015
New York	Monroe	36055010601	Low-Income Community	2011–2015
New York	Monroe	36055011400	Low-Income Community	2011–2015
New York	Montgomery	36057070200	Low-Income Community	2011–2015
New York	Montgomery	36057070900	Low-Income Community	2011–2015
New York	Montgomery	36057072600	Low-Income Community	2011–2015
New York	Nassau	36059406801	Low-Income Community	2011–2015
New York	Nassau	36059406802	Low-Income Community	2011–2015
New York	Nassau	36059416500	Low-Income Community	2011–2015
New York	Nassau	36059517200	Low-Income Community	2011–2015
New York	New York	36061000202	Low-Income Community	2011–2015
New York	New York	36061002201	Low-Income Community	2011–2015
New York	New York	36061002601	Low-Income Community	2011–2015
New York	New York	36061006200	Low-Income Community	2011–2015
New York	New York	36061013500	Low-Income Community	2011–2015
New York	New York	36061016800	Low-Income Community	2011–2015
New York	New York	36061018000	Low-Income Community	2011–2015
New York	New York	36061019200	Low-Income Community	2011–2015
New York	New York	36061019400	Low-Income Community	2011–2015
New York	New York	36061019600	Low-Income Community	2011–2015
New York	New York	36061020600	Low-Income Community	2011–2015
New York	New York	36061020800	Low-Income Community	2011–2015
New York	New York	36061020901	Low-Income Community	2011–2015
New York	New York	36061021303	Low-Income Community	2011–2015
New York	New York	36061021500	Low-Income Community	2011–2015
New York	New York	36061021600	Low-Income Community	2011–2015
New York	New York	36061021800	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
New York	New York	36061021900	Low-Income Community	2011–2015
New York	New York	36061022200	Low-Income Community	2011–2015
New York	New York	36061022301	Low-Income Community	2011–2015
New York	New York	36061022302	Low-Income Community	2011–2015
New York	New York	36061022400	Low-Income Community	2011–2015
New York	New York	36061023000	Low-Income Community	2011–2015
New York	New York	36061023200	Low-Income Community	2011–2015
New York	New York	36061024100	Low-Income Community	2011–2015
New York	New York	36061024200	Low-Income Community	2011–2015
New York	New York	36061024301	Low-Income Community	2011–2015
New York	New York	36061026100	Low-Income Community	2011–2015
New York	New York	36061026900	Low-Income Community	2011–2015
New York	New York	36061027700	Low-Income Community	2011–2015
New York	New York	36061027900	Low-Income Community	2011–2015
New York	New York	36061028700	Low-Income Community	2011–2015
New York	New York	36061029100	Low-Income Community	2011–2015
New York	New York	36061029300	Low-Income Community	2011–2015
New York	New York	36061029900	Low-Income Community	2011–2015
New York	New York	36061030300	Low-Income Community	2011–2015
New York	Niagara	36063020200	Low-Income Community	2011–2015
New York	Niagara	36063020500	Low-Income Community	2011–2015
New York	Niagara	36063021100	Low-Income Community	2011–2015
New York	Niagara	36063021200	Low-Income Community	2011–2015
New York	Niagara	36063021700	Low-Income Community	2011–2015
New York	Niagara	36063023100	Low-Income Community	2011–2015
New York	Niagara	36063023200	Low-Income Community	2011–2015
New York	Niagara	36063023700	Low-Income Community	2011–2015
New York	Oneida	36065020102	Low-Income Community	2011–2015
New York	Oneida	36065020300	Low-Income Community	2011–2015
New York	Oneida	36065020900	Low-Income Community	2011–2015
New York	Oneida	36065021900	Low-Income Community	2011–2015
New York	Oneida	36065022500	Low-Income Community	2011–2015
New York	Oneida	36065026300	Low-Income Community	2011–2015
New York	Oneida	36065026400	Low-Income Community	2011–2015
New York	Onondaga	36067000501	Low-Income Community	2011–2015
New York	Onondaga	36067001600	Low-Income Community	2011–2015
New York	Onondaga	36067002101	Low-Income Community	2011–2015
New York	Onondaga	36067002300	Low-Income Community	2011–2015
New York	Onondaga	36067003000	Low-Income Community	2011–2015
New York	Onondaga	36067003200	Low-Income Community	2011–2015
New York	Onondaga	36067003400	Low-Income Community	2011–2015
New York	Onondaga	36067003500	Low-Income Community	2011–2015
New York	Onondaga	36067003900	Low-Income Community	2011–2015
New York	Onondaga	36067004000	Low-Income Community	2011–2015
New York	Onondaga	36067004200	Low-Income Community	2011–2015
New York	Onondaga	36067005200	Low-Income Community	2011–2015
New York	Onondaga	36067005300	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
New York	Onondaga	36067005400	Low-Income Community	2011–2015
New York	Ontario	36069051000	Low-Income Community	2011–2015
New York	Ontario	36069051100	Low-Income Community	2011–2015
New York	Ontario	36069051800	Low-Income Community	2011–2015
New York	Orange	36071000300	Low-Income Community	2011–2015
New York	Orange	36071000400	Low-Income Community	2011–2015
New York	Orange	36071001500	Low-Income Community	2011–2015
New York	Orange	36071002200	Low-Income Community	2011–2015
New York	Orange	36071002300	Low-Income Community	2011–2015
New York	Orange	36071015100	Low-Income Community	2011–2015
New York	Orleans	36073040700	Low-Income Community	2011–2015
New York	Oswego	36075020301	Low-Income Community	2011–2015
New York	Oswego	36075020302	Low-Income Community	2011–2015
New York	Oswego	36075021102	Low-Income Community	2011–2015
New York	Oswego	36075021605	Low-Income Community	2011–2015
New York	Otsego	36077591100	Low-Income Community	2011–2015
New York	Queens	36081000100	Non-LIC Contiguous	2011–2015
New York	Queens	36081002500	Low-Income Community	2011–2015
New York	Queens	36081003100	Low-Income Community	2011–2015
New York	Queens	36081003300	Low-Income Community	2011–2015
New York	Queens	36081003900	Low-Income Community	2011–2015
New York	Queens	36081005100	Low-Income Community	2011–2015
New York	Queens	36081005500	Low-Income Community	2011–2015
New York	Queens	36081005700	Low-Income Community	2011–2015
New York	Queens	36081007900	Low-Income Community	2011–2015
New York	Queens	36081008500	Low-Income Community	2011–2015
New York	Queens	36081008700	Low-Income Community	2011–2015
New York	Queens	36081011300	Low-Income Community	2011–2015
New York	Queens	36081011400	Low-Income Community	2011–2015
New York	Queens	36081011600	Low-Income Community	2011–2015
New York	Queens	36081011900	Low-Income Community	2011–2015
New York	Queens	36081014202	Low-Income Community	2011–2015
New York	Queens	36081014400	Low-Income Community	2011–2015
New York	Queens	36081015700	Low-Income Community	2011–2015
New York	Queens	36081015900	Low-Income Community	2011–2015
New York	Queens	36081017900	Low-Income Community	2011–2015
New York	Queens	36081018101	Low-Income Community	2011–2015
New York	Queens	36081018900	Low-Income Community	2011–2015
New York	Queens	36081019600	Low-Income Community	2011–2015
New York	Queens	36081019900	Non-LIC Contiguous	2011–2015
New York	Queens	36081020400	Low-Income Community	2011–2015
New York	Queens	36081020500	Low-Income Community	2011–2015
New York	Queens	36081020800	Low-Income Community	2011–2015
New York	Queens	36081021200	Low-Income Community	2011–2015
New York	Queens	36081024000	Low-Income Community	2011–2015
New York	Queens	36081025400	Low-Income Community	2011–2015
New York	Queens	36081026000	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
New York	Queens	36081026901	Low-Income Community	2011–2015
New York	Queens	36081028300	Low-Income Community	2011–2015
New York	Queens	36081030600	Non-LIC Contiguous	2011–2015
New York	Queens	36081032000	Low-Income Community	2011–2015
New York	Queens	36081041400	Low-Income Community	2011–2015
New York	Queens	36081041500	Low-Income Community	2011–2015
New York	Queens	36081044000	Low-Income Community	2011–2015
New York	Queens	36081044400	Low-Income Community	2011–2015
New York	Queens	36081044601	Low-Income Community	2011–2015
New York	Queens	36081044602	Low-Income Community	2011–2015
New York	Queens	36081066400	Non-LIC Contiguous	2011–2015
New York	Queens	36081069300	Low-Income Community	2011–2015
New York	Queens	36081071100	Low-Income Community	2011–2015
New York	Queens	36081071304	Low-Income Community	2011–2015
New York	Queens	36081071702	Low-Income Community	2011–2015
New York	Queens	36081079200	Low-Income Community	2011–2015
New York	Queens	36081084602	Low-Income Community	2011–2015
New York	Queens	36081086900	Low-Income Community	2011–2015
New York	Queens	36081087100	Low-Income Community	2011–2015
New York	Queens	36081088901	Low-Income Community	2011–2015
New York	Queens	36081092500	Low-Income Community	2011–2015
New York	Queens	36081094201	Low-Income Community	2011–2015
New York	Queens	36081097203	Low-Income Community	2011–2015
New York	Queens	36081099200	Low-Income Community	2011–2015
New York	Queens	36081099802	Low-Income Community	2011–2015
New York	Queens	36081100802	Low-Income Community	2011–2015
New York	Queens	36081101001	Low-Income Community	2011–2015
New York	Queens	36081101002	Low-Income Community	2011–2015
New York	Queens	36081103201	Low-Income Community	2011–2015
New York	Queens	36081103202	Low-Income Community	2011–2015
New York	Queens	36081117100	Low-Income Community	2011–2015
New York	Rensselaer	36083040400	Low-Income Community	2011–2015
New York	Rensselaer	36083040700	Low-Income Community	2011–2015
New York	Rensselaer	36083040800	Low-Income Community	2011–2015
New York	Rensselaer	36083051500	Low-Income Community	2011–2015
New York	Richmond	36085000300	Non-LIC Contiguous	2011–2015
New York	Richmond	36085000700	Low-Income Community	2011–2015
New York	Richmond	36085001100	Low-Income Community	2011–2015
New York	Richmond	36085002100	Low-Income Community	2011–2015
New York	Richmond	36085013301	Low-Income Community	2011–2015
New York	Richmond	36085020700	Low-Income Community	2011–2015
New York	Richmond	36085022300	Low-Income Community	2011–2015
New York	Richmond	36085031902	Low-Income Community	2011–2015
New York	Rockland	36087010702	Low-Income Community	2011–2015
New York	Rockland	36087010703	Low-Income Community	2011–2015
New York	St. Lawrence	36089490100	Low-Income Community	2011–2015
New York	St. Lawrence	36089490200	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
New York	St. Lawrence	36089490300	Low-Income Community	2011–2015
New York	St. Lawrence	36089490900	Low-Income Community	2011–2015
New York	St. Lawrence	36089491400	Low-Income Community	2011–2015
New York	St. Lawrence	36089491500	Low-Income Community	2011–2015
New York	St. Lawrence	36089491600	Low-Income Community	2011–2015
New York	Saratoga	36091060400	Low-Income Community	2011–2015
New York	Schenectady	36093020200	Low-Income Community	2011–2015
New York	Schenectady	36093021001	Low-Income Community	2011–2015
New York	Schenectady	36093033500	Low-Income Community	2011–2015
New York	Schoharie	36095740200	Non-LIC Contiguous	2011–2015
New York	Schoharie	36095740400	Low-Income Community	2011–2015
New York	Schuyler	36097950300	Low-Income Community	2011–2015
New York	Schuyler	36097950500	Low-Income Community	2011–2015
New York	Seneca	36099950600	Low-Income Community	2011–2015
New York	Steuben	36101960700	Low-Income Community	2011–2015
New York	Steuben	36101960800	Low-Income Community	2011–2015
New York	Suffolk	36103110902	Low-Income Community	2011–2015
New York	Suffolk	36103122501	Low-Income Community	2011–2015
New York	Suffolk	36103146203	Low-Income Community	2011–2015
New York	Suffolk	36103159103	Low-Income Community	2011–2015
New York	Suffolk	36103169704	Non-LIC Contiguous	2011–2015
New York	Suffolk	36103169800	Low-Income Community	2011–2015
New York	Sullivan	36105950700	Low-Income Community	2011–2015
New York	Sullivan	36105951500	Low-Income Community	2011–2015
New York	Sullivan	36105951800	Low-Income Community	2011–2015
New York	Tioga	36107020600	Non-LIC Contiguous	2011–2015
New York	Tioga	36107020701	Low-Income Community	2011–2015
New York	Tompkins	36109000800	Low-Income Community	2011–2015
New York	Tompkins	36109001100	Low-Income Community	2011–2015
New York	Ulster	36111951700	Low-Income Community	2011–2015
New York	Ulster	36111952100	Low-Income Community	2011–2015
New York	Ulster	36111952400	Low-Income Community	2011–2015
New York	Ulster	36111954800	Low-Income Community	2011–2015
New York	Warren	36113070200	Low-Income Community	2011–2015
New York	Warren	36113074000	Low-Income Community	2011–2015
New York	Washington	36115088000	Low-Income Community	2011–2015
New York	Wayne	36117021100	Low-Income Community	2011–2015
New York	Wayne	36117021200	Low-Income Community	2011–2015
New York	Westchester	36119000300	Low-Income Community	2011–2015
New York	Westchester	36119000401	Low-Income Community	2011–2015
New York	Westchester	36119000600	Low-Income Community	2011–2015
New York	Westchester	36119003100	Low-Income Community	2011–2015
New York	Westchester	36119005800	Low-Income Community	2011–2015
New York	Westchester	36119006100	Low-Income Community	2011–2015
New York	Westchester	36119007900	Low-Income Community	2011–2015
New York	Westchester	36119008000	Low-Income Community	2011–2015
New York	Westchester	36119009300	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
New York	Westchester	36119014300	Low-Income Community	2011–2015
New York	Westchester	36119981000	Low-Income Community	2011–2015
New York	Westchester	36119984000	Low-Income Community	2011–2015
New York	Wyoming	36121970500	Low-Income Community	2011–2015
North Carolina	Alamance	37001020300	Low-Income Community	2011–2015
North Carolina	Alamance	37001020801	Low-Income Community	2011–2015
North Carolina	Alamance	37001021000	Low-Income Community	2011–2015
North Carolina	Alamance	37001021201	Low-Income Community	2011–2015
North Carolina	Alexander	37003040400	Low-Income Community	2011–2015
North Carolina	Alleghany	37005950200	Low-Income Community	2011–2015
North Carolina	Anson	37007920500	Low-Income Community	2011–2015
North Carolina	Ashe	37009970400	Low-Income Community	2011–2015
North Carolina	Avery	37011930302	Low-Income Community	2011–2015
North Carolina	Beaufort	37013930400	Low-Income Community	2011–2015
North Carolina	Bertie	37015960200	Low-Income Community	2011–2015
North Carolina	Bladen	37017950400	Low-Income Community	2011–2015
North Carolina	Brunswick	37019020101	Low-Income Community	2011–2015
North Carolina	Brunswick	37019020104	Low-Income Community	2011–2015
North Carolina	Brunswick	37019020602	Non-LIC Contiguous	2011–2015
North Carolina	Buncombe	37021000200	Low-Income Community	2011–2015
North Carolina	Buncombe	37021000700	Low-Income Community	2011–2015
North Carolina	Buncombe	37021000900	Low-Income Community	2011–2015
North Carolina	Buncombe	37021001400	Low-Income Community	2011–2015
North Carolina	Buncombe	37021002000	Low-Income Community	2011–2015
North Carolina	Burke	37023020301	Non-LIC Contiguous	2011–2015
North Carolina	Burke	37023021100	Low-Income Community	2011–2015
North Carolina	Burke	37023021400	Low-Income Community	2011–2015
North Carolina	Cabarrus	37025041000	Low-Income Community	2011–2015
North Carolina	Cabarrus	37025041902	Low-Income Community	2011–2015
North Carolina	Cabarrus	37025042300	Low-Income Community	2011–2015
North Carolina	Caldwell	37027030100	Low-Income Community	2011–2015
North Carolina	Caldwell	37027030300	Low-Income Community	2011–2015
North Carolina	Caldwell	37027030800	Low-Income Community	2011–2015
North Carolina	Caldwell	37027031100	Low-Income Community	2011–2015
North Carolina	Camden	37029950102	Non-LIC Contiguous	2011–2015
North Carolina	Carteret	37031970304	Low-Income Community	2011–2015
North Carolina	Carteret	37031970501	Low-Income Community	2011–2015
North Carolina	Caswell	37033930300	Low-Income Community	2011–2015
North Carolina	Catawba	37035010900	Low-Income Community	2011–2015
North Carolina	Catawba	37035011300	Low-Income Community	2011–2015
North Carolina	Chatham	37037020300	Low-Income Community	2011–2015
North Carolina	Chatham	37037020600	Low-Income Community	2011–2015
North Carolina	Chatham	37037020702	Non-LIC Contiguous	2011–2015
North Carolina	Cherokee	37039930200	Low-Income Community	2011–2015
North Carolina	Chowan	37041930200	Low-Income Community	2011–2015
North Carolina	Clay	37043950200	Low-Income Community	2011–2015
North Carolina	Cleveland	37045950500	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
North Carolina	Cleveland	37045951000	Low-Income Community	2011–2015
North Carolina	Columbus	37047930600	Low-Income Community	2011–2015
North Carolina	Columbus	37047930900	Low-Income Community	2011–2015
North Carolina	Columbus	37047931200	Low-Income Community	2011–2015
North Carolina	Craven	37049960900	Low-Income Community	2011–2015
North Carolina	Cumberland	37051000200	Low-Income Community	2011–2015
North Carolina	Cumberland	37051000500	Low-Income Community	2011–2015
North Carolina	Cumberland	37051000702	Low-Income Community	2011–2015
North Carolina	Cumberland	37051000800	Low-Income Community	2011–2015
North Carolina	Cumberland	37051001000	Low-Income Community	2011–2015
North Carolina	Cumberland	37051001100	Low-Income Community	2011–2015
North Carolina	Cumberland	37051001604	Low-Income Community	2011–2015
North Carolina	Cumberland	37051003203	Low-Income Community	2011–2015
North Carolina	Cumberland	37051003800	Low-Income Community	2011–2015
North Carolina	Currituck	37053110302	Low-Income Community	2011–2015
North Carolina	Dare	37055970501	Low-Income Community	2011–2015
North Carolina	Davidson	37057060700	Low-Income Community	2011–2015
North Carolina	Davidson	37057061400	Low-Income Community	2011–2015
North Carolina	Davie	37059080500	Low-Income Community	2011–2015
North Carolina	Duplin	37061090300	Low-Income Community	2011–2015
North Carolina	Duplin	37061090702	Low-Income Community	2011–2015
North Carolina	Durham	37063001001	Low-Income Community	2011–2015
North Carolina	Durham	37063001100	Low-Income Community	2011–2015
North Carolina	Durham	37063001304	Low-Income Community	2011–2015
North Carolina	Durham	37063001400	Low-Income Community	2011–2015
North Carolina	Durham	37063001502	Low-Income Community	2011–2015
North Carolina	Durham	37063002016	Low-Income Community	2011–2015
North Carolina	Durham	37063002300	Low-Income Community	2011–2015
North Carolina	Edgecombe	37065020200	Low-Income Community	2011–2015
North Carolina	Edgecombe	37065020400	Low-Income Community	2011–2015
North Carolina	Edgecombe	37065020900	Low-Income Community	2011–2015
North Carolina	Edgecombe	37065021000	Low-Income Community	2011–2015
North Carolina	Edgecombe	37065021300	Non-LIC Contiguous	2011–2015
North Carolina	Forsyth	37067000100	Low-Income Community	2011–2015
North Carolina	Forsyth	37067000200	Low-Income Community	2011–2015
North Carolina	Forsyth	37067000301	Low-Income Community	2011–2015
North Carolina	Forsyth	37067000302	Low-Income Community	2011–2015
North Carolina	Forsyth	37067000700	Low-Income Community	2011–2015
North Carolina	Forsyth	37067000801	Low-Income Community	2011–2015
North Carolina	Forsyth	37067000802	Low-Income Community	2011–2015
North Carolina	Forsyth	37067001400	Low-Income Community	2011–2015
North Carolina	Forsyth	37067001602	Low-Income Community	2011–2015
North Carolina	Forsyth	37067001700	Low-Income Community	2011–2015
North Carolina	Forsyth	37067003313	Low-Income Community	2011–2015
North Carolina	Franklin	37069060600	Non-LIC Contiguous	2011–2015
North Carolina	Franklin	37069060802	Low-Income Community	2011–2015
North Carolina	Gaston	37071030601	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
North Carolina	Gaston	37071031302	Low-Income Community	2011–2015
North Carolina	Gaston	37071031401	Low-Income Community	2011–2015
North Carolina	Gaston	37071031500	Low-Income Community	2011–2015
North Carolina	Gaston	37071031600	Low-Income Community	2011–2015
North Carolina	Gaston	37071031900	Low-Income Community	2011–2015
North Carolina	Gaston	37071032000	Low-Income Community	2011–2015
North Carolina	Gaston	37071032200	Low-Income Community	2011–2015
North Carolina	Gaston	37071033400	Low-Income Community	2011–2015
North Carolina	Gates	37073970200	Non-LIC Contiguous	2011–2015
North Carolina	Graham	37075920300	Low-Income Community	2011–2015
North Carolina	Granville	37077970300	Low-Income Community	2011–2015
North Carolina	Greene	37079950101	Low-Income Community	2011–2015
North Carolina	Guilford	37081010200	Low-Income Community	2011–2015
North Carolina	Guilford	37081010300	Low-Income Community	2011–2015
North Carolina	Guilford	37081010800	Low-Income Community	2011–2015
North Carolina	Guilford	37081011000	Low-Income Community	2011–2015
North Carolina	Guilford	37081011101	Low-Income Community	2011–2015
North Carolina	Guilford	37081011102	Low-Income Community	2011–2015
North Carolina	Guilford	37081011200	Low-Income Community	2011–2015
North Carolina	Guilford	37081011300	Low-Income Community	2011–2015
North Carolina	Guilford	37081011400	Low-Income Community	2011–2015
North Carolina	Guilford	37081012803	Low-Income Community	2011–2015
North Carolina	Guilford	37081013800	Low-Income Community	2011–2015
North Carolina	Guilford	37081014300	Low-Income Community	2011–2015
North Carolina	Halifax	37083930400	Low-Income Community	2011–2015
North Carolina	Halifax	37083930900	Low-Income Community	2011–2015
North Carolina	Harnett	37085070100	Low-Income Community	2011–2015
North Carolina	Harnett	37085070200	Low-Income Community	2011–2015
North Carolina	Harnett	37085070801	Low-Income Community	2011–2015
North Carolina	Haywood	37087920300	Low-Income Community	2011–2015
North Carolina	Henderson	37089931000	Low-Income Community	2011–2015
North Carolina	Hertford	37091950100	Low-Income Community	2011–2015
North Carolina	Hoke	37093970300	Low-Income Community	2011–2015
North Carolina	Hyde	37095920100	Low-Income Community	2011–2015
North Carolina	Iredell	37097060100	Low-Income Community	2011–2015
North Carolina	Iredell	37097060200	Low-Income Community	2011–2015
North Carolina	Iredell	37097061301	Low-Income Community	2011–2015
North Carolina	Jackson	37099950600	Low-Income Community	2011–2015
North Carolina	Johnston	37101040301	Low-Income Community	2011–2015
North Carolina	Johnston	37101040400	Low-Income Community	2011–2015
North Carolina	Johnston	37101040901	Low-Income Community	2011–2015
North Carolina	Johnston	37101041001	Low-Income Community	2011–2015
North Carolina	Jones	37103920100	Low-Income Community	2011–2015
North Carolina	Lee	37105030200	Low-Income Community	2011–2015
North Carolina	Lenoir	37107010100	Low-Income Community	2011–2015
North Carolina	Lenoir	37107010800	Non-LIC Contiguous	2011–2015
North Carolina	Lenoir	37107010900	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
North Carolina	Lincoln	37109070800	Low-Income Community	2011–2015
North Carolina	McDowell	37111970500	Low-Income Community	2011–2015
North Carolina	McDowell	37111970700	Low-Income Community	2011–2015
North Carolina	Macon	37113970301	Low-Income Community	2011–2015
North Carolina	Madison	37115010200	Low-Income Community	2011–2015
North Carolina	Martin	37117970200	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119001606	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119001607	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119001702	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119003902	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119003903	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119004000	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119004100	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119004200	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119004500	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119004600	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119004700	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119004800	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119005100	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119005200	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119005301	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119005305	Low-Income Community	2011–2015
North Carolina	Mecklenburg	37119005306	Low-Income Community	2011–2015
North Carolina	Mitchell	37121950300	Low-Income Community	2011–2015
North Carolina	Montgomery	37123960100	Low-Income Community	2011–2015
North Carolina	Moore	37125950200	Low-Income Community	2011–2015
North Carolina	Nash	37127010400	Low-Income Community	2011–2015
North Carolina	Nash	37127011500	Low-Income Community	2011–2015
North Carolina	New Hanover	37129011000	Low-Income Community	2011–2015
North Carolina	New Hanover	37129011100	Low-Income Community	2011–2015
North Carolina	New Hanover	37129011200	Low-Income Community	2011–2015
North Carolina	New Hanover	37129011903	Low-Income Community	2011–2015
North Carolina	Northampton	37131920401	Low-Income Community	2011–2015
North Carolina	Onslow	37133001101	Low-Income Community	2011–2015
North Carolina	Onslow	37133002600	Low-Income Community	2011–2015
North Carolina	Orange	37135011400	Low-Income Community	2011–2015
North Carolina	Pamlico	37137950102	Low-Income Community	2011–2015
North Carolina	Pasquotank	37139960100	Low-Income Community	2011–2015
North Carolina	Pasquotank	37139960200	Low-Income Community	2011–2015
North Carolina	Pender	37141920601	Low-Income Community	2011–2015
North Carolina	Pender	37141920602	Low-Income Community	2011–2015
North Carolina	Perquimans	37143920201	Low-Income Community	2011–2015
North Carolina	Person	37145920100	Low-Income Community	2011–2015
North Carolina	Person	37145920200	Low-Income Community	2011–2015
North Carolina	Pitt	37147000701	Low-Income Community	2011–2015
North Carolina	Pitt	37147000702	Low-Income Community	2011–2015
North Carolina	Pitt	37147000800	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
North Carolina	Pitt	37147000900	Low-Income Community	2011–2015
North Carolina	Pitt	37147001800	Low-Income Community	2011–2015
North Carolina	Polk	37149920200	Non-LIC Contiguous	2011–2015
North Carolina	Randolph	37151031000	Low-Income Community	2011–2015
North Carolina	Randolph	37151031200	Low-Income Community	2011–2015
North Carolina	Randolph	37151031400	Low-Income Community	2011–2015
North Carolina	Richmond	37153970300	Low-Income Community	2011–2015
North Carolina	Richmond	37153971100	Low-Income Community	2011–2015
North Carolina	Robeson	37155960101	Low-Income Community	2011–2015
North Carolina	Robeson	37155960102	Low-Income Community	2011–2015
North Carolina	Robeson	37155960201	Low-Income Community	2011–2015
North Carolina	Robeson	37155960401	Low-Income Community	2011–2015
North Carolina	Robeson	37155960502	Low-Income Community	2011–2015
North Carolina	Robeson	37155960600	Low-Income Community	2011–2015
North Carolina	Robeson	37155960801	Low-Income Community	2011–2015
North Carolina	Rockingham	37157040200	Low-Income Community	2011–2015
North Carolina	Rockingham	37157040900	Low-Income Community	2011–2015
North Carolina	Rockingham	37157041300	Low-Income Community	2011–2015
North Carolina	Rowan	37159050201	Low-Income Community	2011–2015
North Carolina	Rowan	37159050202	Low-Income Community	2011–2015
North Carolina	Rowan	37159050800	Low-Income Community	2011–2015
North Carolina	Rowan	37159051700	Low-Income Community	2011–2015
North Carolina	Rowan	37159052000	Low-Income Community	2011–2015
North Carolina	Rutherford	37161960200	Low-Income Community	2011–2015
North Carolina	Rutherford	37161960900	Low-Income Community	2011–2015
North Carolina	Rutherford	37161961101	Low-Income Community	2011–2015
North Carolina	Sampson	37163970100	Low-Income Community	2011–2015
North Carolina	Sampson	37163970600	Low-Income Community	2011–2015
North Carolina	Scotland	37165010400	Low-Income Community	2011–2015
North Carolina	Stanly	37167931000	Low-Income Community	2011–2015
North Carolina	Stokes	37169070501	Low-Income Community	2011–2015
North Carolina	Surry	37171930400	Low-Income Community	2011–2015
North Carolina	Surry	37171930600	Low-Income Community	2011–2015
North Carolina	Surry	37171931002	Low-Income Community	2011–2015
North Carolina	Swain	37173960200	Low-Income Community	2011–2015
North Carolina	Transylvania	37175960100	Low-Income Community	2011–2015
North Carolina	Tyrrell	37177960100	Low-Income Community	2011–2015
North Carolina	Union	37179020601	Low-Income Community	2011–2015
North Carolina	Union	37179020602	Low-Income Community	2011–2015
North Carolina	Vance	37181960500	Low-Income Community	2011–2015
North Carolina	Wake	37183050900	Low-Income Community	2011–2015
North Carolina	Wake	37183052407	Low-Income Community	2011–2015
North Carolina	Wake	37183052704	Low-Income Community	2011–2015
North Carolina	Wake	37183052706	Low-Income Community	2011–2015
North Carolina	Wake	37183052803	Low-Income Community	2011–2015
North Carolina	Wake	37183052807	Low-Income Community	2011–2015
North Carolina	Wake	37183053009	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
North Carolina	Wake	37183053519	Low-Income Community	2011–2015
North Carolina	Wake	37183054008	Low-Income Community	2011–2015
North Carolina	Wake	37183054018	Low-Income Community	2011–2015
North Carolina	Wake	37183054108	Low-Income Community	2011–2015
North Carolina	Wake	37183054112	Low-Income Community	2011–2015
North Carolina	Wake	37183054500	Low-Income Community	2011–2015
North Carolina	Warren	37185950200	Low-Income Community	2011–2015
North Carolina	Washington	37187950200	Low-Income Community	2011–2015
North Carolina	Watauga	37189920601	Low-Income Community	2011–2015
North Carolina	Wayne	37191000901	Low-Income Community	2011–2015
North Carolina	Wayne	37191001500	Low-Income Community	2011–2015
North Carolina	Wayne	37191001800	Low-Income Community	2011–2015
North Carolina	Wayne	37191001900	Low-Income Community	2011–2015
North Carolina	Wilkes	37193960600	Low-Income Community	2011–2015
North Carolina	Wilkes	37193961001	Non-LIC Contiguous	2011–2015
North Carolina	Wilkes	37193961100	Low-Income Community	2011–2015
North Carolina	Wilson	37195000100	Low-Income Community	2011–2015
North Carolina	Wilson	37195000801	Low-Income Community	2011–2015
North Carolina	Wilson	37195001100	Non-LIC Contiguous	2011–2015
North Carolina	Yadkin	37197050501	Low-Income Community	2011–2015
North Carolina	Yancey	37199960300	Low-Income Community	2011–2015
North Dakota	Barnes	38003968200	Low-Income Community	2011–2015
North Dakota	Benson	38005940100	Low-Income Community	2011–2015
North Dakota	Burleigh	38015010100	Low-Income Community	2011–2015
North Dakota	Burleigh	38015010200	Low-Income Community	2011–2015
North Dakota	Burleigh	38015010800	Low-Income Community	2011–2015
North Dakota	Cass	38017000501	Low-Income Community	2011–2015
North Dakota	Cass	38017000502	Low-Income Community	2011–2015
North Dakota	Cass	38017000600	Low-Income Community	2011–2015
North Dakota	Cass	38017000700	Low-Income Community	2011–2015
North Dakota	Cass	38017010107	Low-Income Community	2011–2015
North Dakota	Dickey	38021973400	Low-Income Community	2011–2015
North Dakota	Emmons	38029966500	Low-Income Community	2011–2015
North Dakota	Grand Forks	38035010100	Low-Income Community	2011–2015
North Dakota	Grand Forks	38035010200	Low-Income Community	2011–2015
North Dakota	Grand Forks	38035010600	Low-Income Community	2012–2016
North Dakota	McKenzie	38053940100	Low-Income Community	2011–2015
North Dakota	Morton	38059020500	Low-Income Community	2011–2015
North Dakota	Rolette	38079941800	Low-Income Community	2011–2015
North Dakota	Rolette	38079951600	Low-Income Community	2011–2015
North Dakota	Rolette	38079951700	Low-Income Community	2011–2015
North Dakota	Sioux	38085940900	Low-Income Community	2011–2015
North Dakota	Stutsman	38093967800	Low-Income Community	2011–2015
North Dakota	Walsh	38099958000	Low-Income Community	2011–2015
North Dakota	Ward	38101010100	Low-Income Community	2012–2016
North Dakota	Wells	38103959800	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Northern Mariana Islands	Rota	69100950100	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110000100	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110000200	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110000300	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110000400	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110000500	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110000600	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110000700	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110000800	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110000900	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110001000	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110001100	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110001200	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110001300	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110001400	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110001500	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110001600	Low-Income Community	2011–2015
Northern Mariana Islands	Saipan	69110001700	Low-Income Community	2011–2015
Northern Mariana Islands	Tinian	69120950101	Low-Income Community	2011–2015
Northern Mariana Islands	Tinian	69120950200	Low-Income Community	2011–2015
Ohio	Adams	39001770200	Low-Income Community	2011–2015
Ohio	Allen	39003012600	Low-Income Community	2011–2015
Ohio	Allen	39003012900	Low-Income Community	2011–2015
Ohio	Allen	39003014100	Low-Income Community	2011–2015
Ohio	Ashtabula	39007000103	Low-Income Community	2011–2015
Ohio	Ashtabula	39007000400	Low-Income Community	2011–2015
Ohio	Athens	39009972800	Low-Income Community	2011–2015
Ohio	Athens	39009973400	Low-Income Community	2011–2015
Ohio	Athens	39009973800	Low-Income Community	2011–2015
Ohio	Athens	39009973902	Low-Income Community	2011–2015
Ohio	Belmont	39013010802	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Ohio	Belmont	39013011700	Low-Income Community	2011–2015
Ohio	Brown	39015951202	Low-Income Community	2011–2015
Ohio	Brown	39015951300	Low-Income Community	2011–2015
Ohio	Butler	39017000300	Low-Income Community	2011–2015
Ohio	Butler	39017010906	Low-Income Community	2011–2015
Ohio	Butler	39017010909	Low-Income Community	2011–2015
Ohio	Butler	39017012200	Low-Income Community	2011–2015
Ohio	Butler	39017014700	Low-Income Community	2011–2015
Ohio	Carroll	39019720500	Low-Income Community	2011–2015
Ohio	Champaign	39021010500	Low-Income Community	2011–2015
Ohio	Clark	39023000200	Low-Income Community	2011–2015
Ohio	Clark	39023000300	Low-Income Community	2011–2015
Ohio	Clark	39023000901	Low-Income Community	2011–2015
Ohio	Clark	39023003400	Low-Income Community	2011–2015
Ohio	Clermont	39025040900	Low-Income Community	2011–2015
Ohio	Clermont	39025041306	Low-Income Community	2011–2015
Ohio	Clinton	39027964700	Low-Income Community	2011–2015
Ohio	Columbiana	39029951800	Low-Income Community	2011–2015
Ohio	Crawford	39033974400	Low-Income Community	2011–2015
Ohio	Crawford	39033974900	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035103300	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035103602	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035103900	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035104100	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035104200	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035104300	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035104400	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035104600	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035104800	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035104900	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035105500	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035107101	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035107701	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035107802	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035108301	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035108701	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035111202	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035112301	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035112800	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035113101	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035113500	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035113600	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035113801	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035114100	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035114300	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035114501	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035114600	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Ohio	Cuyahoga	39035114700	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035116400	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035116500	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035116600	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035117600	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035117700	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035117800	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035118101	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035118200	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035118301	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035118400	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035118500	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035118602	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035118700	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035118800	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035118900	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035119100	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035119202	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035119300	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035119600	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035133103	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035133104	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035138105	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035140301	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035152303	Low-Income Community	2012–2016
Ohio	Cuyahoga	39035152502	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035152603	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035152701	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035154501	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035171102	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035180104	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035188104	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035188105	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035188107	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035193800	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035196200	Low-Income Community	2011–2015
Ohio	Cuyahoga	39035196500	Low-Income Community	2011–2015
Ohio	Defiance	39039958500	Low-Income Community	2011–2015
Ohio	Defiance	39039958600	Low-Income Community	2011–2015
Ohio	Erie	39043040500	Low-Income Community	2011–2015
Ohio	Erie	39043040800	Low-Income Community	2011–2015
Ohio	Fairfield	39045031700	Low-Income Community	2011–2015
Ohio	Fairfield	39045032200	Low-Income Community	2011–2015
Ohio	Fayette	39047926200	Low-Income Community	2011–2015
Ohio	Franklin	39049000720	Low-Income Community	2011–2015
Ohio	Franklin	39049001122	Low-Income Community	2011–2015
Ohio	Franklin	39049001400	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Ohio	Franklin	39049001600	Low-Income Community	2011–2015
Ohio	Franklin	39049001700	Low-Income Community	2011–2015
Ohio	Franklin	39049002300	Low-Income Community	2011–2015
Ohio	Franklin	39049002800	Low-Income Community	2011–2015
Ohio	Franklin	39049002900	Low-Income Community	2011–2015
Ohio	Franklin	39049003600	Low-Income Community	2011–2015
Ohio	Franklin	39049003700	Low-Income Community	2011–2015
Ohio	Franklin	39049003800	Low-Income Community	2011–2015
Ohio	Franklin	39049004200	Low-Income Community	2011–2015
Ohio	Franklin	39049004300	Low-Income Community	2011–2015
Ohio	Franklin	39049004900	Low-Income Community	2011–2015
Ohio	Franklin	39049005000	Low-Income Community	2011–2015
Ohio	Franklin	39049005100	Low-Income Community	2011–2015
Ohio	Franklin	39049005300	Low-Income Community	2011–2015
Ohio	Franklin	39049005500	Low-Income Community	2011–2015
Ohio	Franklin	39049005610	Low-Income Community	2011–2015
Ohio	Franklin	39049005620	Low-Income Community	2011–2015
Ohio	Franklin	39049006000	Low-Income Community	2011–2015
Ohio	Franklin	39049006933	Low-Income Community	2011–2015
Ohio	Franklin	39049007043	Low-Income Community	2011–2015
Ohio	Franklin	39049007531	Low-Income Community	2011–2015
Ohio	Franklin	39049007534	Low-Income Community	2011–2015
Ohio	Franklin	39049007550	Low-Income Community	2011–2015
Ohio	Franklin	39049007710	Low-Income Community	2011–2015
Ohio	Franklin	39049007721	Low-Income Community	2011–2015
Ohio	Franklin	39049007812	Low-Income Community	2011–2015
Ohio	Franklin	39049007820	Low-Income Community	2011–2015
Ohio	Franklin	39049008110	Low-Income Community	2011–2015
Ohio	Franklin	39049008210	Low-Income Community	2011–2015
Ohio	Franklin	39049008230	Low-Income Community	2011–2015
Ohio	Franklin	39049008811	Low-Income Community	2011–2015
Ohio	Franklin	39049008812	Low-Income Community	2011–2015
Ohio	Franklin	39049008821	Low-Income Community	2011–2015
Ohio	Franklin	39049009210	Low-Income Community	2011–2015
Ohio	Franklin	39049009325	Low-Income Community	2011–2015
Ohio	Franklin	39049009383	Low-Income Community	2011–2015
Ohio	Franklin	39049009590	Low-Income Community	2011–2015
Ohio	Franklin	39049009600	Low-Income Community	2011–2015
Ohio	Franklin	39049009900	Low-Income Community	2011–2015
Ohio	Franklin	39049010300	Low-Income Community	2011–2015
Ohio	Gallia	39053953600	Low-Income Community	2011–2015
Ohio	Geauga	39055312400	Low-Income Community	2011–2015
Ohio	Greene	39057240200	Low-Income Community	2011–2015
Ohio	Greene	39057240600	Low-Income Community	2011–2015
Ohio	Guernsey	39059977900	Low-Income Community	2011–2015
Ohio	Hamilton	39061000200	Low-Income Community	2011–2015
Ohio	Hamilton	39061000900	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Ohio	Hamilton	39061001000	Low-Income Community	2011–2015
Ohio	Hamilton	39061001100	Low-Income Community	2011–2015
Ohio	Hamilton	39061001600	Low-Income Community	2011–2015
Ohio	Hamilton	39061001700	Low-Income Community	2011–2015
Ohio	Hamilton	39061002800	Low-Income Community	2011–2015
Ohio	Hamilton	39061003800	Low-Income Community	2011–2015
Ohio	Hamilton	39061005500	Low-Income Community	2011–2015
Ohio	Hamilton	39061006300	Low-Income Community	2011–2015
Ohio	Hamilton	39061006400	Low-Income Community	2011–2015
Ohio	Hamilton	39061006800	Low-Income Community	2011–2015
Ohio	Hamilton	39061006900	Low-Income Community	2011–2015
Ohio	Hamilton	39061007400	Low-Income Community	2011–2015
Ohio	Hamilton	39061007700	Low-Income Community	2011–2015
Ohio	Hamilton	39061007800	Low-Income Community	2011–2015
Ohio	Hamilton	39061008202	Low-Income Community	2011–2015
Ohio	Hamilton	39061008601	Low-Income Community	2011–2015
Ohio	Hamilton	39061009200	Low-Income Community	2011–2015
Ohio	Hamilton	39061009400	Low-Income Community	2011–2015
Ohio	Hamilton	39061021504	Low-Income Community	2011–2015
Ohio	Hamilton	39061022700	Low-Income Community	2011–2015
Ohio	Hamilton	39061025600	Low-Income Community	2011–2015
Ohio	Hamilton	39061026300	Low-Income Community	2011–2015
Ohio	Hamilton	39061026400	Low-Income Community	2011–2015
Ohio	Hamilton	39061026500	Low-Income Community	2011–2015
Ohio	Hamilton	39061027000	Low-Income Community	2011–2015
Ohio	Hamilton	39061027100	Low-Income Community	2011–2015
Ohio	Hamilton	39061027200	Low-Income Community	2011–2015
Ohio	Hamilton	39061027400	Low-Income Community	2011–2015
Ohio	Hancock	39063000100	Low-Income Community	2011–2015
Ohio	Harrison	39067975600	Low-Income Community	2011–2015
Ohio	Henry	39069000400	Low-Income Community	2011–2015
Ohio	Highland	39071954400	Low-Income Community	2011–2015
Ohio	Highland	39071954800	Low-Income Community	2011–2015
Ohio	Hocking	39073965200	Low-Income Community	2011–2015
Ohio	Holmes	39075976600	Low-Income Community	2011–2015
Ohio	Jackson	39079957200	Low-Income Community	2011–2015
Ohio	Jackson	39079957700	Low-Income Community	2011–2015
Ohio	Jefferson	39081000800	Low-Income Community	2011–2015
Ohio	Jefferson	39081011800	Low-Income Community	2011–2015
Ohio	Jefferson	39081012300	Low-Income Community	2011–2015
Ohio	Knox	39083007100	Low-Income Community	2011–2015
Ohio	Lake	39085204000	Low-Income Community	2011–2015
Ohio	Lake	39085204500	Low-Income Community	2011–2015
Ohio	Lawrence	39087050200	Low-Income Community	2011–2015
Ohio	Lawrence	39087050700	Low-Income Community	2011–2015
Ohio	Licking	39089753100	Low-Income Community	2011–2015
Ohio	Licking	39089758300	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Ohio	Logan	39091004500	Low-Income Community	2011–2015
Ohio	Lorain	39093022400	Low-Income Community	2011–2015
Ohio	Lorain	39093023000	Low-Income Community	2011–2015
Ohio	Lorain	39093023100	Low-Income Community	2011–2015
Ohio	Lorain	39093070800	Low-Income Community	2011–2015
Ohio	Lorain	39093097300	Low-Income Community	2011–2015
Ohio	Lucas	39095000800	Low-Income Community	2011–2015
Ohio	Lucas	39095001303	Low-Income Community	2012–2016
Ohio	Lucas	39095001400	Low-Income Community	2011–2015
Ohio	Lucas	39095001500	Low-Income Community	2011–2015
Ohio	Lucas	39095001600	Low-Income Community	2011–2015
Ohio	Lucas	39095001700	Low-Income Community	2011–2015
Ohio	Lucas	39095002200	Low-Income Community	2011–2015
Ohio	Lucas	39095002300	Low-Income Community	2011–2015
Ohio	Lucas	39095002600	Low-Income Community	2011–2015
Ohio	Lucas	39095002700	Low-Income Community	2011–2015
Ohio	Lucas	39095002800	Low-Income Community	2011–2015
Ohio	Lucas	39095002900	Low-Income Community	2011–2015
Ohio	Lucas	39095003300	Low-Income Community	2011–2015
Ohio	Lucas	39095003700	Low-Income Community	2011–2015
Ohio	Lucas	39095004600	Low-Income Community	2011–2015
Ohio	Lucas	39095004701	Low-Income Community	2011–2015
Ohio	Lucas	39095005400	Low-Income Community	2011–2015
Ohio	Mahoning	39099800600	Low-Income Community	2011–2015
Ohio	Mahoning	39099801300	Low-Income Community	2011–2015
Ohio	Mahoning	39099804000	Low-Income Community	2011–2015
Ohio	Mahoning	39099810200	Low-Income Community	2011–2015
Ohio	Mahoning	39099810800	Low-Income Community	2011–2015
Ohio	Mahoning	39099811100	Non-LIC Contiguous	2011–2015
Ohio	Mahoning	39099812400	Low-Income Community	2011–2015
Ohio	Mahoning	39099813700	Low-Income Community	2011–2015
Ohio	Mahoning	39099814000	Low-Income Community	2011–2015
Ohio	Mahoning	39099814100	Low-Income Community	2011–2015
Ohio	Marion	39101000100	Low-Income Community	2011–2015
Ohio	Medina	39103408201	Low-Income Community	2011–2015
Ohio	Medina	39103411002	Low-Income Community	2011–2015
Ohio	Meigs	39105964400	Low-Income Community	2011–2015
Ohio	Mercer	39107967400	Low-Income Community	2011–2015
Ohio	Miami	39109315300	Low-Income Community	2011–2015
Ohio	Monroe	39111966600	Low-Income Community	2011–2015
Ohio	Montgomery	39113000400	Low-Income Community	2011–2015
Ohio	Montgomery	39113000500	Low-Income Community	2011–2015
Ohio	Montgomery	39113000900	Low-Income Community	2011–2015
Ohio	Montgomery	39113001501	Low-Income Community	2011–2015
Ohio	Montgomery	39113001700	Low-Income Community	2011–2015
Ohio	Montgomery	39113001800	Low-Income Community	2011–2015
Ohio	Montgomery	39113001900	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Ohio	Montgomery	39113002000	Low-Income Community	2011–2015
Ohio	Montgomery	39113003402	Low-Income Community	2011–2015
Ohio	Montgomery	39113003404	Low-Income Community	2011–2015
Ohio	Montgomery	39113003500	Low-Income Community	2011–2015
Ohio	Montgomery	39113004100	Low-Income Community	2011–2015
Ohio	Montgomery	39113004200	Low-Income Community	2011–2015
Ohio	Montgomery	39113004600	Low-Income Community	2011–2015
Ohio	Montgomery	39113070300	Low-Income Community	2011–2015
Ohio	Montgomery	39113080400	Low-Income Community	2011–2015
Ohio	Montgomery	39113165100	Low-Income Community	2011–2015
Ohio	Montgomery	39113165200	Low-Income Community	2011–2015
Ohio	Morgan	39115968900	Low-Income Community	2011–2015
Ohio	Muskingum	39119911800	Low-Income Community	2011–2015
Ohio	Muskingum	39119912100	Low-Income Community	2011–2015
Ohio	Noble	39121968500	Low-Income Community	2011–2015
Ohio	Perry	39127965900	Non-LIC Contiguous	2011–2015
Ohio	Perry	39127966200	Low-Income Community	2011–2015
Ohio	Pickaway	39129020400	Low-Income Community	2011–2015
Ohio	Pike	39131952300	Low-Income Community	2011–2015
Ohio	Portage	39133600603	Low-Income Community	2011–2015
Ohio	Richland	39139000500	Low-Income Community	2011–2015
Ohio	Richland	39139000600	Low-Income Community	2011–2015
Ohio	Richland	39139003100	Low-Income Community	2011–2015
Ohio	Ross	39141955603	Low-Income Community	2011–2015
Ohio	Ross	39141956300	Low-Income Community	2011–2015
Ohio	Ross	39141956500	Low-Income Community	2011–2015
Ohio	Sandusky	39143961600	Low-Income Community	2011–2015
Ohio	Scioto	39145002600	Low-Income Community	2011–2015
Ohio	Scioto	39145003100	Low-Income Community	2011–2015
Ohio	Scioto	39145003500	Low-Income Community	2011–2015
Ohio	Scioto	39145003600	Low-Income Community	2011–2015
Ohio	Seneca	39147963200	Low-Income Community	2011–2015
Ohio	Stark	39151700100	Low-Income Community	2011–2015
Ohio	Stark	39151700800	Low-Income Community	2011–2015
Ohio	Stark	39151701100	Low-Income Community	2011–2015
Ohio	Stark	39151701300	Low-Income Community	2011–2015
Ohio	Stark	39151710400	Low-Income Community	2011–2015
Ohio	Stark	39151711600	Non-LIC Contiguous	2011–2015
Ohio	Stark	39151714200	Low-Income Community	2011–2015
Ohio	Stark	39151715000	Low-Income Community	2011–2015
Ohio	Summit	39153502101	Low-Income Community	2011–2015
Ohio	Summit	39153502102	Low-Income Community	2011–2015
Ohio	Summit	39153502200	Low-Income Community	2011–2015
Ohio	Summit	39153503600	Low-Income Community	2011–2015
Ohio	Summit	39153503800	Low-Income Community	2011–2015
Ohio	Summit	39153505400	Low-Income Community	2011–2015
Ohio	Summit	39153505600	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Ohio	Summit	39153505700	Low-Income Community	2011–2015
Ohio	Summit	39153505900	Low-Income Community	2011–2015
Ohio	Summit	39153506800	Low-Income Community	2011–2015
Ohio	Summit	39153508301	Low-Income Community	2011–2015
Ohio	Summit	39153508399	Low-Income Community	2011–2015
Ohio	Summit	39153508900	Low-Income Community	2011–2015
Ohio	Summit	39153510100	Low-Income Community	2011–2015
Ohio	Summit	39153510301	Low-Income Community	2011–2015
Ohio	Summit	39153520400	Low-Income Community	2011–2015
Ohio	Trumbull	39155920500	Low-Income Community	2011–2015
Ohio	Trumbull	39155921100	Low-Income Community	2011–2015
Ohio	Trumbull	39155921200	Low-Income Community	2011–2015
Ohio	Trumbull	39155933800	Low-Income Community	2011–2015
Ohio	Trumbull	39155933900	Low-Income Community	2011–2015
Ohio	Tuscarawas	39157021100	Low-Income Community	2011–2015
Ohio	Tuscarawas	39157022001	Low-Income Community	2011–2015
Ohio	Union	39159050500	Low-Income Community	2011–2015
Ohio	Van Wert	39161020600	Low-Income Community	2011–2015
Ohio	Van Wert	39161020700	Low-Income Community	2011–2015
Ohio	Vinton	39163953100	Low-Income Community	2011–2015
Ohio	Warren	39165030200	Low-Income Community	2011–2015
Ohio	Washington	39167020500	Low-Income Community	2011–2015
Ohio	Wayne	39169001200	Low-Income Community	2011–2015
Ohio	Wayne	39169003400	Low-Income Community	2011–2015
Ohio	Williams	39171950600	Low-Income Community	2011–2015
Ohio	Wood	39173021701	Low-Income Community	2011–2015
Ohio	Wyandot	39175938400	Low-Income Community	2011–2015
Oklahoma	Adair	40001376900	Low-Income Community	2011–2015
Oklahoma	Atoka	40005587700	Low-Income Community	2011–2015
Oklahoma	Blaine	40011958800	Low-Income Community	2012–2016
Oklahoma	Bryan	40013796300	Low-Income Community	2011–2015
Oklahoma	Bryan	40013796500	Low-Income Community	2011–2015
Oklahoma	Caddo	40015162100	Low-Income Community	2011–2015
Oklahoma	Carter	40019892800	Low-Income Community	2011–2015
Oklahoma	Cherokee	40021978100	Low-Income Community	2011–2015
Oklahoma	Choctaw	40023967200	Low-Income Community	2011–2015
Oklahoma	Cleveland	40027200700	Low-Income Community	2011–2015
Oklahoma	Cleveland	40027201203	Low-Income Community	2011–2015
Oklahoma	Cleveland	40027201404	Low-Income Community	2011–2015
Oklahoma	Cleveland	40027202402	Non-LIC Contiguous	2011–2015
Oklahoma	Comanche	40031001902	Low-Income Community	2011–2015
Oklahoma	Comanche	40031002500	Low-Income Community	2011–2015
Oklahoma	Craig	40035373300	Low-Income Community	2011–2015
Oklahoma	Creek	40037020102	Low-Income Community	2011–2015
Oklahoma	Creek	40037021000	Low-Income Community	2011–2015
Oklahoma	Custer	40039950800	Low-Income Community	2011–2015
Oklahoma	Custer	40039960600	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Oklahoma	Delaware	40041376000	Low-Income Community	2011–2015
Oklahoma	Garfield	40047000100	Low-Income Community	2011–2015
Oklahoma	Garfield	40047001500	Low-Income Community	2011–2015
Oklahoma	Garvin	40049681400	Low-Income Community	2011–2015
Oklahoma	Grady	40051000100	Low-Income Community	2011–2015
Oklahoma	Jackson	40065968700	Low-Income Community	2011–2015
Oklahoma	Johnston	40069660200	Low-Income Community	2011–2015
Oklahoma	Kay	40071000100	Low-Income Community	2011–2015
Oklahoma	Kay	40071001301	Low-Income Community	2011–2015
Oklahoma	Kiowa	40075963700	Low-Income Community	2011–2015
Oklahoma	Latimer	40077087200	Low-Income Community	2011–2015
Oklahoma	Le Flore	40079040302	Low-Income Community	2011–2015
Oklahoma	Le Flore	40079040303	Non-LIC Contiguous	2011–2015
Oklahoma	Le Flore	40079040402	Low-Income Community	2011–2015
Oklahoma	Logan	40083600300	Low-Income Community	2011–2015
Oklahoma	Logan	40083600600	Low-Income Community	2011–2015
Oklahoma	McCurtain	40089098200	Low-Income Community	2011–2015
Oklahoma	McCurtain	40089098500	Low-Income Community	2011–2015
Oklahoma	McCurtain	40089098600	Low-Income Community	2011–2015
Oklahoma	McCurtain	40089098700	Low-Income Community	2011–2015
Oklahoma	McIntosh	40091779700	Low-Income Community	2011–2015
Oklahoma	McIntosh	40091780200	Low-Income Community	2011–2015
Oklahoma	Marshall	40095094801	Low-Income Community	2011–2015
Oklahoma	Marshall	40095094802	Non-LIC Contiguous	2011–2015
Oklahoma	Mayes	40097040400	Low-Income Community	2011–2015
Oklahoma	Muskogee	40101000400	Low-Income Community	2011–2015
Oklahoma	Muskogee	40101000600	Low-Income Community	2011–2015
Oklahoma	Okfuskee	40107080900	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109100400	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109101300	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109101500	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109102500	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109102600	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109102700	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109103000	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109103200	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109103601	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109103602	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109103700	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109103800	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109105100	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109105300	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109106100	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109106912	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109106913	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109107303	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109108003	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Oklahoma	Oklahoma	40109108207	Low-Income Community	2011–2015
Oklahoma	Oklahoma	40109109100	Low-Income Community	2011–2015
Oklahoma	Okmulgee	40111000100	Low-Income Community	2011–2015
Oklahoma	Okmulgee	40111000200	Low-Income Community	2011–2015
Oklahoma	Osage	40113940002	Low-Income Community	2011–2015
Oklahoma	Ottawa	40115574100	Low-Income Community	2011–2015
Oklahoma	Ottawa	40115574600	Low-Income Community	2011–2015
Oklahoma	Ottawa	40115574900	Low-Income Community	2011–2015
Oklahoma	Pawnee	40117957500	Low-Income Community	2011–2015
Oklahoma	Payne	40119010200	Low-Income Community	2011–2015
Oklahoma	Payne	40119010700	Low-Income Community	2011–2015
Oklahoma	Payne	40119011301	Low-Income Community	2012–2016
Oklahoma	Payne	40119011302	Low-Income Community	2011–2015
Oklahoma	Pittsburg	40121486400	Low-Income Community	2011–2015
Oklahoma	Pontotoc	40123089000	Low-Income Community	2011–2015
Oklahoma	Pontotoc	40123089100	Low-Income Community	2011–2015
Oklahoma	Pottawatomie	40125500200	Low-Income Community	2011–2015
Oklahoma	Pottawatomie	40125501001	Low-Income Community	2011–2015
Oklahoma	Pottawatomie	40125501300	Low-Income Community	2011–2015
Oklahoma	Rogers	40131050101	Low-Income Community	2011–2015
Oklahoma	Seminole	40133583300	Low-Income Community	2011–2015
Oklahoma	Seminole	40133583400	Low-Income Community	2011–2015
Oklahoma	Seminole	40133583500	Low-Income Community	2011–2015
Oklahoma	Seminole	40133583600	Low-Income Community	2011–2015
Oklahoma	Sequoyah	40135030302	Low-Income Community	2011–2015
Oklahoma	Stephens	40137000600	Low-Income Community	2011–2015
Oklahoma	Tillman	40141070400	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143000100	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143000200	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143000900	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143001000	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143001200	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143002100	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143002301	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143002500	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143003400	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143004600	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143004900	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143005900	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143006200	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143006600	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143006801	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143007402	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143007608	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143008001	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143008002	Low-Income Community	2011–2015
Oklahoma	Tulsa	40143009300	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Oklahoma	Tulsa	40143011100	Low-Income Community	2011–2015
Oklahoma	Wagoner	40145030102	Low-Income Community	2011–2015
Oklahoma	Washington	40147000300	Low-Income Community	2011–2015
Oregon	Baker	41001950500	Low-Income Community	2011–2015
Oregon	Benton	41003000100	Low-Income Community	2011–2015
Oregon	Benton	41003010600	Low-Income Community	2011–2015
Oregon	Clackamas	41005022107	Low-Income Community	2011–2015
Oregon	Clackamas	41005022108	Low-Income Community	2011–2015
Oregon	Clackamas	41005022201	Low-Income Community	2011–2015
Oregon	Clackamas	41005022400	Non-LIC Contiguous	2011–2015
Oregon	Clackamas	41005022500	Low-Income Community	2011–2015
Oregon	Clackamas	41005024400	Low-Income Community	2012–2016
Oregon	Clatsop	41007950300	Low-Income Community	2011–2015
Oregon	Columbia	41009970700	Low-Income Community	2011–2015
Oregon	Coos	41011000300	Low-Income Community	2011–2015
Oregon	Coos	41011000504	Low-Income Community	2011–2015
Oregon	Crook	41013950300	Low-Income Community	2011–2015
Oregon	Curry	41015950100	Low-Income Community	2011–2015
Oregon	Deschutes	41017000900	Low-Income Community	2011–2015
Oregon	Deschutes	41017001500	Low-Income Community	2011–2015
Oregon	Deschutes	41017001600	Low-Income Community	2011–2015
Oregon	Deschutes	41017001800	Low-Income Community	2011–2015
Oregon	Douglas	41019010000	Low-Income Community	2011–2015
Oregon	Douglas	41019130000	Low-Income Community	2011–2015
Oregon	Harney	41025960100	Low-Income Community	2011–2015
Oregon	Hood River	41027950100	Non-LIC Contiguous	2011–2015
Oregon	Hood River	41027950300	Low-Income Community	2011–2015
Oregon	Jackson	41029000100	Low-Income Community	2011–2015
Oregon	Jackson	41029001200	Low-Income Community	2011–2015
Oregon	Jackson	41029001301	Low-Income Community	2011–2015
Oregon	Jefferson	41031940000	Low-Income Community	2011–2015
Oregon	Jefferson	41031960202	Low-Income Community	2011–2015
Oregon	Josephine	41033360500	Low-Income Community	2011–2015
Oregon	Klamath	41035970200	Low-Income Community	2011–2015
Oregon	Klamath	41035971800	Low-Income Community	2011–2015
Oregon	Lake	41037960200	Low-Income Community	2011–2015
Oregon	Lane	41039003302	Low-Income Community	2011–2015
Oregon	Lane	41039003600	Non-LIC Contiguous	2011–2015
Oregon	Lane	41039003700	Low-Income Community	2011–2015
Oregon	Lane	41039003900	Low-Income Community	2011–2015
Oregon	Lane	41039004300	Low-Income Community	2011–2015
Oregon	Lincoln	41041950304	Low-Income Community	2012–2016
Oregon	Linn	41043020100	Low-Income Community	2011–2015
Oregon	Linn	41043020400	Low-Income Community	2011–2015
Oregon	Malheur	41045970300	Low-Income Community	2011–2015
Oregon	Malheur	41045970500	Low-Income Community	2011–2015
Oregon	Marion	41047000200	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Oregon	Marion	41047000300	Low-Income Community	2011–2015
Oregon	Marion	41047001000	Low-Income Community	2011–2015
Oregon	Marion	41047010303	Non-LIC Contiguous	2011–2015
Oregon	Marion	41047010305	Low-Income Community	2011–2015
Oregon	Multnomah	41051001101	Low-Income Community	2011–2015
Oregon	Multnomah	41051002100	Low-Income Community	2011–2015
Oregon	Multnomah	41051002303	Low-Income Community	2011–2015
Oregon	Multnomah	41051005100	Low-Income Community	2011–2015
Oregon	Multnomah	41051005600	Low-Income Community	2011–2015
Oregon	Multnomah	41051005700	Non-LIC Contiguous	2011–2015
Oregon	Multnomah	41051007300	Low-Income Community	2011–2015
Oregon	Multnomah	41051008100	Low-Income Community	2011–2015
Oregon	Multnomah	41051008201	Low-Income Community	2011–2015
Oregon	Multnomah	41051009603	Low-Income Community	2011–2015
Oregon	Multnomah	41051009604	Low-Income Community	2011–2015
Oregon	Multnomah	41051009701	Low-Income Community	2011–2015
Oregon	Multnomah	41051009801	Low-Income Community	2011–2015
Oregon	Multnomah	41051010001	Low-Income Community	2011–2015
Oregon	Multnomah	41051010100	Low-Income Community	2011–2015
Oregon	Multnomah	41051010304	Low-Income Community	2011–2015
Oregon	Multnomah	41051010600	Low-Income Community	2011–2015
Oregon	Polk	41053005100	Low-Income Community	2011–2015
Oregon	Polk	41053020202	Low-Income Community	2011–2015
Oregon	Sherman	41055950100	Low-Income Community	2011–2015
Oregon	Tillamook	41057960200	Low-Income Community	2011–2015
Oregon	Umatilla	41059940000	Low-Income Community	2011–2015
Oregon	Umatilla	41059950200	Low-Income Community	2011–2015
Oregon	Umatilla	41059951000	Low-Income Community	2011–2015
Oregon	Union	41061970800	Low-Income Community	2011–2015
Oregon	Wasco	41065970400	Low-Income Community	2011–2015
Oregon	Wasco	41065970500	Low-Income Community	2011–2015
Oregon	Washington	41067030700	Low-Income Community	2011–2015
Oregon	Washington	41067030900	Low-Income Community	2011–2015
Oregon	Washington	41067031300	Low-Income Community	2011–2015
Oregon	Washington	41067031402	Low-Income Community	2011–2015
Oregon	Washington	41067032003	Low-Income Community	2011–2015
Oregon	Washington	41067032005	Low-Income Community	2011–2015
Oregon	Washington	41067032501	Low-Income Community	2011–2015
Oregon	Washington	41067033200	Low-Income Community	2011–2015
Oregon	Yamhill	41071030202	Low-Income Community	2011–2015
Oregon	Yamhill	41071030502	Low-Income Community	2011–2015
Oregon	Yamhill	41071030601	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003010300	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003030500	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003050100	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003050900	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003051100	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Pennsylvania	Allegheny	42003120700	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003130100	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003130200	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003130300	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003130400	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003130600	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003202200	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003250700	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003250900	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003261400	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003261500	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003270400	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003271500	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003290100	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003290200	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003300100	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003401200	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003403500	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003424000	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003462100	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003462600	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003463900	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003464400	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003481000	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003486700	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003486800	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003486900	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003492700	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003492800	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003492900	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003499300	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003499400	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003504100	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003508000	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003509400	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003512000	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003512800	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003512900	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003513800	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003514000	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003515200	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003515300	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003523100	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003523200	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003524000	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003551900	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003552100	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Pennsylvania	Allegheny	42003552200	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003560600	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003561000	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003561100	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003561200	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003561400	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003561500	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003561700	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003562300	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003562400	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003562500	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003562600	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003562900	Low-Income Community	2011–2015
Pennsylvania	Beaver	42007601200	Low-Income Community	2011–2015
Pennsylvania	Beaver	42007601300	Low-Income Community	2011–2015
Pennsylvania	Beaver	42007602800	Low-Income Community	2011–2015
Pennsylvania	Beaver	42007605700	Low-Income Community	2011–2015
Pennsylvania	Berks	42011000100	Low-Income Community	2011–2015
Pennsylvania	Berks	42011000400	Low-Income Community	2011–2015
Pennsylvania	Berks	42011000900	Low-Income Community	2011–2015
Pennsylvania	Berks	42011001300	Low-Income Community	2011–2015
Pennsylvania	Berks	42011002500	Low-Income Community	2011–2015
Pennsylvania	Berks	42011011200	Low-Income Community	2011–2015
Pennsylvania	Blair	42013100300	Low-Income Community	2011–2015
Pennsylvania	Blair	42013100700	Low-Income Community	2011–2015
Pennsylvania	Blair	42013101700	Low-Income Community	2011–2015
Pennsylvania	Blair	42013101800	Low-Income Community	2011–2015
Pennsylvania	Blair	42013101900	Low-Income Community	2011–2015
Pennsylvania	Bradford	42015951000	Low-Income Community	2011–2015
Pennsylvania	Bucks	42017100302	Low-Income Community	2011–2015
Pennsylvania	Bucks	42017100600	Low-Income Community	2011–2015
Pennsylvania	Butler	42019902400	Low-Income Community	2011–2015
Pennsylvania	Cambria	42021000100	Low-Income Community	2011–2015
Pennsylvania	Cambria	42021000200	Low-Income Community	2011–2015
Pennsylvania	Cambria	42021000300	Low-Income Community	2011–2015
Pennsylvania	Cambria	42021013400	Low-Income Community	2011–2015
Pennsylvania	Cambria	42021013500	Low-Income Community	2011–2015
Pennsylvania	Cameron	42023960100	Low-Income Community	2011–2015
Pennsylvania	Centre	42027010300	Low-Income Community	2011–2015
Pennsylvania	Centre	42027011100	Low-Income Community	2011–2015
Pennsylvania	Centre	42027012500	Low-Income Community	2011–2015
Pennsylvania	Chester	42029305400	Low-Income Community	2011–2015
Pennsylvania	Chester	42029305500	Low-Income Community	2011–2015
Pennsylvania	Chester	42029305600	Low-Income Community	2011–2015
Pennsylvania	Chester	42029305700	Low-Income Community	2011–2015
Pennsylvania	Clarion	42031160102	Low-Income Community	2011–2015
Pennsylvania	Clarion	42031160600	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Pennsylvania	Clearfield	42033330200	Low-Income Community	2011–2015
Pennsylvania	Clearfield	42033330300	Low-Income Community	2011–2015
Pennsylvania	Clearfield	42033331100	Low-Income Community	2011–2015
Pennsylvania	Clearfield	42033331200	Low-Income Community	2011–2015
Pennsylvania	Clinton	42035030100	Low-Income Community	2011–2015
Pennsylvania	Clinton	42035030600	Low-Income Community	2011–2015
Pennsylvania	Clinton	42035030700	Low-Income Community	2011–2015
Pennsylvania	Columbia	42037050600	Low-Income Community	2011–2015
Pennsylvania	Columbia	42037051200	Low-Income Community	2011–2015
Pennsylvania	Cumberland	42041012000	Low-Income Community	2011–2015
Pennsylvania	Dauphin	42043020100	Low-Income Community	2011–2015
Pennsylvania	Dauphin	42043020300	Low-Income Community	2011–2015
Pennsylvania	Dauphin	42043020600	Low-Income Community	2011–2015
Pennsylvania	Dauphin	42043021100	Low-Income Community	2011–2015
Pennsylvania	Dauphin	42043021300	Low-Income Community	2011–2015
Pennsylvania	Dauphin	42043021400	Low-Income Community	2011–2015
Pennsylvania	Delaware	42045402000	Low-Income Community	2011–2015
Pennsylvania	Delaware	42045403300	Low-Income Community	2011–2015
Pennsylvania	Delaware	42045405000	Low-Income Community	2011–2015
Pennsylvania	Delaware	42045406500	Low-Income Community	2011–2015
Pennsylvania	Delaware	42045406600	Low-Income Community	2011–2015
Pennsylvania	Delaware	42045410700	Low-Income Community	2011–2015
Pennsylvania	Erie	42049000100	Low-Income Community	2011–2015
Pennsylvania	Erie	42049000300	Low-Income Community	2011–2015
Pennsylvania	Erie	42049000400	Low-Income Community	2011–2015
Pennsylvania	Erie	42049000600	Low-Income Community	2011–2015
Pennsylvania	Erie	42049000800	Low-Income Community	2011–2015
Pennsylvania	Erie	42049001000	Low-Income Community	2011–2015
Pennsylvania	Erie	42049001200	Low-Income Community	2011–2015
Pennsylvania	Erie	42049001500	Low-Income Community	2011–2015
Pennsylvania	Fayette	42051260700	Low-Income Community	2011–2015
Pennsylvania	Fayette	42051260800	Low-Income Community	2011–2015
Pennsylvania	Greene	42059970100	Low-Income Community	2011–2015
Pennsylvania	Indiana	42063961000	Low-Income Community	2011–2015
Pennsylvania	Indiana	42063961101	Low-Income Community	2011–2015
Pennsylvania	Indiana	42063961102	Low-Income Community	2011–2015
Pennsylvania	Jefferson	42065950200	Low-Income Community	2011–2015
Pennsylvania	Lackawanna	42069100200	Low-Income Community	2011–2015
Pennsylvania	Lackawanna	42069100300	Low-Income Community	2011–2015
Pennsylvania	Lackawanna	42069100400	Low-Income Community	2011–2015
Pennsylvania	Lackawanna	42069100600	Low-Income Community	2011–2015
Pennsylvania	Lackawanna	42069102500	Low-Income Community	2011–2015
Pennsylvania	Lackawanna	42069102600	Low-Income Community	2011–2015
Pennsylvania	Lackawanna	42069111200	Low-Income Community	2011–2015
Pennsylvania	Lancaster	42071000800	Low-Income Community	2011–2015
Pennsylvania	Lancaster	42071000900	Low-Income Community	2011–2015
Pennsylvania	Lancaster	42071001000	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Pennsylvania	Lancaster	42071001400	Low-Income Community	2011–2015
Pennsylvania	Lancaster	42071011200	Low-Income Community	2011–2015
Pennsylvania	Lancaster	42071011300	Low-Income Community	2011–2015
Pennsylvania	Lawrence	42073000400	Low-Income Community	2011–2015
Pennsylvania	Lawrence	42073000700	Low-Income Community	2011–2015
Pennsylvania	Lawrence	42073000800	Low-Income Community	2011–2015
Pennsylvania	Lawrence	42073000900	Low-Income Community	2011–2015
Pennsylvania	Lebanon	42075000100	Low-Income Community	2011–2015
Pennsylvania	Lebanon	42075000200	Low-Income Community	2011–2015
Pennsylvania	Lehigh	42077001000	Low-Income Community	2011–2015
Pennsylvania	Lehigh	42077001401	Low-Income Community	2011–2015
Pennsylvania	Lehigh	42077001501	Low-Income Community	2011–2015
Pennsylvania	Lehigh	42077001800	Low-Income Community	2011–2015
Pennsylvania	Lehigh	42077009700	Low-Income Community	2011–2015
Pennsylvania	Luzerne	42079200100	Low-Income Community	2011–2015
Pennsylvania	Luzerne	42079215200	Low-Income Community	2011–2015
Pennsylvania	Luzerne	42079217001	Low-Income Community	2011–2015
Pennsylvania	Luzerne	42079217400	Low-Income Community	2011–2015
Pennsylvania	Luzerne	42079217500	Low-Income Community	2011–2015
Pennsylvania	Lycoming	42081000400	Low-Income Community	2011–2015
Pennsylvania	Lycoming	42081000600	Low-Income Community	2011–2015
Pennsylvania	Lycoming	42081000900	Low-Income Community	2011–2015
Pennsylvania	McKean	42083420200	Low-Income Community	2011–2015
Pennsylvania	McKean	42083420300	Low-Income Community	2011–2015
Pennsylvania	Mercer	42085030300	Low-Income Community	2011–2015
Pennsylvania	Mercer	42085033200	Low-Income Community	2011–2015
Pennsylvania	Monroe	42089300800	Low-Income Community	2011–2015
Pennsylvania	Montgomery	42091203902	Low-Income Community	2011–2015
Pennsylvania	Montgomery	42091208801	Low-Income Community	2011–2015
Pennsylvania	Montgomery	42091208904	Low-Income Community	2011–2015
Pennsylvania	Montgomery	42091209000	Low-Income Community	2011–2015
Pennsylvania	Montour	42093050300	Low-Income Community	2011–2015
Pennsylvania	Northampton	42095010700	Low-Income Community	2011–2015
Pennsylvania	Northampton	42095010800	Low-Income Community	2011–2015
Pennsylvania	Northampton	42095011000	Low-Income Community	2011–2015
Pennsylvania	Northampton	42095011300	Low-Income Community	2011–2015
Pennsylvania	Northampton	42095014200	Low-Income Community	2011–2015
Pennsylvania	Northampton	42095014300	Low-Income Community	2011–2015
Pennsylvania	Northampton	42095014400	Low-Income Community	2011–2015
Pennsylvania	Northampton	42095014600	Low-Income Community	2011–2015
Pennsylvania	Northumberland	42097081500	Low-Income Community	2011–2015
Pennsylvania	Northumberland	42097082000	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101000200	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101002000	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101002100	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101002200	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101003001	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Pennsylvania	Philadelphia	42101003300	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101003901	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101005600	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101006900	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101008302	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101008400	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101008500	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101008602	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101009000	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101009100	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101009200	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101009300	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101009400	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101009500	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101009600	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101010400	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101010500	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101010600	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101010700	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101010800	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101010900	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101011100	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101013200	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101013300	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101013700	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101013800	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101013900	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101014000	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101014100	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101014500	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101014600	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101014900	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101015600	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101015700	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101015800	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101016100	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101016200	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101016300	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101016600	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101016701	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101016702	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101017000	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101017100	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101017300	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101017400	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101017601	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101017602	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Pennsylvania	Philadelphia	42101017701	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101017702	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101018300	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101018400	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101020000	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101020101	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101020102	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101020300	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101020500	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101024100	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101024400	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101024600	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101026302	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101026500	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101026800	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101028200	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101028300	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101028400	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101029100	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101030000	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101030200	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101030900	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101033400	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101036900	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101037600	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101037700	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101037800	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101038100	Low-Income Community	2011–2015
Pennsylvania	Philadelphia	42101980000	Low-Income Community	2011–2015
Pennsylvania	Schuylkill	42107001300	Low-Income Community	2011–2015
Pennsylvania	Schuylkill	42107002600	Low-Income Community	2011–2015
Pennsylvania	Schuylkill	42107002700	Low-Income Community	2011–2015
Pennsylvania	Somerset	42111021100	Low-Income Community	2011–2015
Pennsylvania	Venango	42121200500	Low-Income Community	2011–2015
Pennsylvania	Venango	42121200700	Low-Income Community	2011–2015
Pennsylvania	Venango	42121200900	Low-Income Community	2011–2015
Pennsylvania	Warren	42123970800	Low-Income Community	2011–2015
Pennsylvania	Warren	42123970900	Low-Income Community	2011–2015
Pennsylvania	Washington	42125783200	Low-Income Community	2011–2015
Pennsylvania	Washington	42125783300	Low-Income Community	2011–2015
Pennsylvania	Westmoreland	42129800100	Low-Income Community	2011–2015
Pennsylvania	Westmoreland	42129800700	Low-Income Community	2011–2015
Pennsylvania	Westmoreland	42129802800	Low-Income Community	2011–2015
Pennsylvania	Westmoreland	42129803600	Low-Income Community	2011–2015
Pennsylvania	York	42133000300	Low-Income Community	2011–2015
Pennsylvania	York	42133000600	Low-Income Community	2011–2015
Pennsylvania	York	42133001000	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Pennsylvania	York	42133001200	Low-Income Community	2011–2015
Pennsylvania	York	42133001600	Low-Income Community	2011–2015
Pennsylvania	Allegheny	42003425000	Non-LIC Contiguous	2011–2015
Pennsylvania	Allegheny	42003461000	Non-LIC Contiguous	2011–2015
Pennsylvania	Allegheny	42003564400	Non-LIC Contiguous	2011–2015
Pennsylvania	Centre	42027010400	Non-LIC Contiguous	2011–2015
Pennsylvania	Clearfield	42033330100	Non-LIC Contiguous	2011–2015
Pennsylvania	Clearfield	42033330400	Non-LIC Contiguous	2011–2015
Pennsylvania	Jefferson	42065950100	Non-LIC Contiguous	2011–2015
Pennsylvania	Lackawanna	42069111300	Non-LIC Contiguous	2011–2015
Pennsylvania	Lehigh	42077009100	Non-LIC Contiguous	2011–2015
Pennsylvania	Luzerne	42079217300	Non-LIC Contiguous	2011–2015
Pennsylvania	Philadelphia	42101014300	Non-LIC Contiguous	2011–2015
Puerto Rico	Adjuntas	72001956300	Low-Income Community	2011–2015
Puerto Rico	Adjuntas	72001956400	Low-Income Community	2011–2015
Puerto Rico	Adjuntas	72001956500	Low-Income Community	2011–2015
Puerto Rico	Adjuntas	72001956600	Low-Income Community	2011–2015
Puerto Rico	Adjuntas	72001956700	Low-Income Community	2011–2015
Puerto Rico	Adjuntas	72001956800	Low-Income Community	2011–2015
Puerto Rico	Aguada	72003430100	Low-Income Community	2011–2015
Puerto Rico	Aguada	72003430200	Low-Income Community	2011–2015
Puerto Rico	Aguada	72003430300	Low-Income Community	2011–2015
Puerto Rico	Aguada	72003430401	Low-Income Community	2011–2015
Puerto Rico	Aguada	72003430402	Low-Income Community	2011–2015
Puerto Rico	Aguada	72003430501	Low-Income Community	2011–2015
Puerto Rico	Aguada	72003430502	Low-Income Community	2011–2015
Puerto Rico	Aguada	72003430601	Low-Income Community	2011–2015
Puerto Rico	Aguada	72003430602	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005400100	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005400300	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005400400	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005400501	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005400502	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005400600	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005400700	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005400800	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005400900	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005401000	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005401100	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005401200	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005401301	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005401302	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005401401	Low-Income Community	2011–2015
Puerto Rico	Aguadilla	72005401402	Low-Income Community	2011–2015
Puerto Rico	Aguas Buenas	72007230100	Low-Income Community	2011–2015
Puerto Rico	Aguas Buenas	72007230200	Low-Income Community	2011–2015
Puerto Rico	Aguas Buenas	72007230300	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Aguas Buenas	72007230400	Low-Income Community	2011–2015
Puerto Rico	Aguas Buenas	72007230501	Low-Income Community	2011–2015
Puerto Rico	Aguas Buenas	72007230502	Low-Income Community	2011–2015
Puerto Rico	Aibonito	72009250100	Low-Income Community	2011–2015
Puerto Rico	Aibonito	72009250200	Low-Income Community	2011–2015
Puerto Rico	Aibonito	72009250300	Low-Income Community	2011–2015
Puerto Rico	Aibonito	72009250400	Low-Income Community	2011–2015
Puerto Rico	Aibonito	72009250500	Low-Income Community	2011–2015
Puerto Rico	Aibonito	72009250600	Low-Income Community	2011–2015
Puerto Rico	Añasco	72011810100	Low-Income Community	2011–2015
Puerto Rico	Añasco	72011810200	Low-Income Community	2011–2015
Puerto Rico	Añasco	72011810300	Low-Income Community	2011–2015
Puerto Rico	Añasco	72011810400	Low-Income Community	2011–2015
Puerto Rico	Añasco	72011810500	Low-Income Community	2011–2015
Puerto Rico	Añasco	72011810600	Low-Income Community	2011–2015
Puerto Rico	Añasco	72011810700	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013300101	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013300102	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013300200	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013300301	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013300302	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013300400	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013300500	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013300700	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013300800	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013301000	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013301100	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013301200	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013301300	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013301400	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013301500	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013301600	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013301700	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013301800	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013301900	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013302000	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013302100	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013302201	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013302202	Low-Income Community	2011–2015
Puerto Rico	Arecibo	72013302300	Low-Income Community	2011–2015
Puerto Rico	Arroyo	72015280101	Low-Income Community	2011–2015
Puerto Rico	Arroyo	72015280102	Low-Income Community	2011–2015
Puerto Rico	Arroyo	72015280201	Low-Income Community	2011–2015
Puerto Rico	Arroyo	72015280202	Low-Income Community	2011–2015
Puerto Rico	Barceloneta	72017590100	Low-Income Community	2011–2015
Puerto Rico	Barceloneta	72017590200	Low-Income Community	2011–2015
Puerto Rico	Barceloneta	72017590300	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Barceloneta	72017590400	Low-Income Community	2011–2015
Puerto Rico	Barranquitas	72019952201	Low-Income Community	2011–2015
Puerto Rico	Barranquitas	72019952202	Low-Income Community	2011–2015
Puerto Rico	Barranquitas	72019952301	Low-Income Community	2011–2015
Puerto Rico	Barranquitas	72019952302	Low-Income Community	2011–2015
Puerto Rico	Barranquitas	72019952400	Low-Income Community	2011–2015
Puerto Rico	Barranquitas	72019952500	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021030101	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021030103	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021030104	Non-LIC Contiguous	2011–2015
Puerto Rico	Bayamón	72021030105	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021030200	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021030300	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021030700	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021030800	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021030901	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021030902	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021030903	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021030904	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031004	Non-LIC Contiguous	2011–2015
Puerto Rico	Bayamón	72021031005	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031013	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031021	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031023	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031031	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031033	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031101	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031113	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031114	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031121	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031122	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031123	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031124	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031125	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031201	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031202	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031203	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031301	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031304	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031305	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031306	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031307	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031401	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031402	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031403	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031501	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031502	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Bayamón	72021031503	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031611	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031612	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031621	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031622	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031631	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031632	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031641	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031651	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031701	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031702	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031703	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031704	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031800	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021031900	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021032000	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021032100	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021032200	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021032301	Low-Income Community	2011–2015
Puerto Rico	Bayamón	72021032302	Low-Income Community	2011–2015
Puerto Rico	Cabo Rojo	72023830101	Low-Income Community	2011–2015
Puerto Rico	Cabo Rojo	72023830102	Low-Income Community	2011–2015
Puerto Rico	Cabo Rojo	72023830200	Low-Income Community	2011–2015
Puerto Rico	Cabo Rojo	72023830300	Low-Income Community	2011–2015
Puerto Rico	Cabo Rojo	72023830400	Low-Income Community	2011–2015
Puerto Rico	Cabo Rojo	72023830502	Low-Income Community	2011–2015
Puerto Rico	Cabo Rojo	72023830503	Low-Income Community	2011–2015
Puerto Rico	Cabo Rojo	72023830504	Low-Income Community	2011–2015
Puerto Rico	Cabo Rojo	72023830603	Low-Income Community	2011–2015
Puerto Rico	Cabo Rojo	72023830604	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025200100	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025200200	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025200302	Non-LIC Contiguous	2011–2015
Puerto Rico	Caguas	72025200304	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025200400	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025200500	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025200600	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025200700	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025200800	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025200900	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025201000	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025201200	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025201300	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025201400	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025201500	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025201600	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025201700	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Caguas	72025201800	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025201900	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025202000	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025202100	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025202200	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025202300	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025202402	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025202403	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025202404	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025202500	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025202601	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025202602	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025202701	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025202702	Low-Income Community	2011–2015
Puerto Rico	Caguas	72025202800	Low-Income Community	2011–2015
Puerto Rico	Camuy	72027320100	Low-Income Community	2011–2015
Puerto Rico	Camuy	72027320200	Low-Income Community	2011–2015
Puerto Rico	Camuy	72027320300	Low-Income Community	2011–2015
Puerto Rico	Camuy	72027320401	Low-Income Community	2011–2015
Puerto Rico	Camuy	72027320402	Low-Income Community	2011–2015
Puerto Rico	Camuy	72027320500	Low-Income Community	2011–2015
Puerto Rico	Camuy	72027320600	Low-Income Community	2011–2015
Puerto Rico	Canóvanas	72029100101	Low-Income Community	2011–2015
Puerto Rico	Canóvanas	72029100103	Low-Income Community	2011–2015
Puerto Rico	Canóvanas	72029100104	Low-Income Community	2011–2015
Puerto Rico	Canóvanas	72029100200	Low-Income Community	2011–2015
Puerto Rico	Canóvanas	72029100400	Low-Income Community	2011–2015
Puerto Rico	Canóvanas	72029100502	Low-Income Community	2011–2015
Puerto Rico	Canóvanas	72029100503	Low-Income Community	2011–2015
Puerto Rico	Canóvanas	72029100504	Non-LIC Contiguous	2011–2015
Puerto Rico	Canóvanas	72029100601	Low-Income Community	2011–2015
Puerto Rico	Canóvanas	72029100602	Low-Income Community	2011–2015
Puerto Rico	Canóvanas	72029100700	Low-Income Community	2011–2015
Puerto Rico	Canóvanas	72029100800	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050105	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050110	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050211	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050212	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050221	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050222	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050231	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050232	Non-LIC Contiguous	2011–2015
Puerto Rico	Carolina	72031050241	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050242	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050302	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050311	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050321	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Carolina	72031050331	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050341	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050401	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050402	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050501	Non-LIC Contiguous	2011–2015
Puerto Rico	Carolina	72031050503	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050504	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050600	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050700	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050803	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050811	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050812	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050821	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050822	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050831	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050841	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050901	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031050902	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031051001	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031051002	Low-Income Community	2011–2015
Puerto Rico	Carolina	72031051102	Low-Income Community	2011–2015
Puerto Rico	Cataño	72033020200	Low-Income Community	2011–2015
Puerto Rico	Cataño	72033020302	Low-Income Community	2011–2015
Puerto Rico	Cataño	72033020403	Low-Income Community	2011–2015
Puerto Rico	Cataño	72033020422	Low-Income Community	2011–2015
Puerto Rico	Cataño	72033020423	Low-Income Community	2011–2015
Puerto Rico	Cataño	72033020425	Low-Income Community	2011–2015
Puerto Rico	Cataño	72033020426	Low-Income Community	2011–2015
Puerto Rico	Cataño	72033020427	Low-Income Community	2011–2015
Puerto Rico	Cataño	72033980003	Low-Income Community	2011–2015
Puerto Rico	Cayey	72035260100	Low-Income Community	2011–2015
Puerto Rico	Cayey	72035260201	Low-Income Community	2011–2015
Puerto Rico	Cayey	72035260202	Low-Income Community	2011–2015
Puerto Rico	Cayey	72035260300	Low-Income Community	2011–2015
Puerto Rico	Cayey	72035260400	Low-Income Community	2011–2015
Puerto Rico	Cayey	72035260500	Low-Income Community	2011–2015
Puerto Rico	Cayey	72035260600	Low-Income Community	2011–2015
Puerto Rico	Cayey	72035260700	Low-Income Community	2011–2015
Puerto Rico	Cayey	72035260800	Low-Income Community	2011–2015
Puerto Rico	Cayey	72035260901	Low-Income Community	2011–2015
Puerto Rico	Cayey	72035260902	Low-Income Community	2011–2015
Puerto Rico	Ceiba	72037160201	Low-Income Community	2011–2015
Puerto Rico	Ceiba	72037160202	Low-Income Community	2011–2015
Puerto Rico	Ceiba	72037160300	Low-Income Community	2011–2015
Puerto Rico	Ciales	72039955600	Low-Income Community	2011–2015
Puerto Rico	Ciales	72039955700	Low-Income Community	2011–2015
Puerto Rico	Ciales	72039955800	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Ciales	72039955900	Low-Income Community	2011–2015
Puerto Rico	Cidra	72041240101	Low-Income Community	2011–2015
Puerto Rico	Cidra	72041240102	Low-Income Community	2011–2015
Puerto Rico	Cidra	72041240201	Low-Income Community	2011–2015
Puerto Rico	Cidra	72041240202	Low-Income Community	2011–2015
Puerto Rico	Cidra	72041240300	Low-Income Community	2011–2015
Puerto Rico	Cidra	72041240401	Low-Income Community	2011–2015
Puerto Rico	Cidra	72041240402	Low-Income Community	2011–2015
Puerto Rico	Cidra	72041240500	Low-Income Community	2011–2015
Puerto Rico	Cidra	72041240601	Low-Income Community	2011–2015
Puerto Rico	Cidra	72041240602	Low-Income Community	2011–2015
Puerto Rico	Coamo	72043953900	Low-Income Community	2011–2015
Puerto Rico	Coamo	72043954000	Low-Income Community	2011–2015
Puerto Rico	Coamo	72043954100	Low-Income Community	2011–2015
Puerto Rico	Coamo	72043954200	Low-Income Community	2011–2015
Puerto Rico	Coamo	72043954300	Low-Income Community	2011–2015
Puerto Rico	Coamo	72043954400	Low-Income Community	2011–2015
Puerto Rico	Coamo	72043954500	Low-Income Community	2011–2015
Puerto Rico	Coamo	72043954600	Low-Income Community	2011–2015
Puerto Rico	Coamo	72043954700	Low-Income Community	2011–2015
Puerto Rico	Comerío	72045951700	Low-Income Community	2011–2015
Puerto Rico	Comerío	72045951800	Low-Income Community	2011–2015
Puerto Rico	Comerío	72045951900	Low-Income Community	2011–2015
Puerto Rico	Comerío	72045952000	Low-Income Community	2011–2015
Puerto Rico	Comerío	72045952100	Low-Income Community	2011–2015
Puerto Rico	Corozal	72047530100	Low-Income Community	2011–2015
Puerto Rico	Corozal	72047530200	Low-Income Community	2011–2015
Puerto Rico	Corozal	72047530300	Low-Income Community	2011–2015
Puerto Rico	Corozal	72047530400	Low-Income Community	2011–2015
Puerto Rico	Corozal	72047530500	Low-Income Community	2011–2015
Puerto Rico	Corozal	72047530600	Low-Income Community	2011–2015
Puerto Rico	Culebra	72049950500	Low-Income Community	2011–2015
Puerto Rico	Dorado	72051540100	Low-Income Community	2011–2015
Puerto Rico	Dorado	72051540200	Low-Income Community	2011–2015
Puerto Rico	Dorado	72051540300	Low-Income Community	2011–2015
Puerto Rico	Dorado	72051540400	Low-Income Community	2011–2015
Puerto Rico	Dorado	72051540500	Low-Income Community	2011–2015
Puerto Rico	Dorado	72051540600	Low-Income Community	2011–2015
Puerto Rico	Dorado	72051540700	Low-Income Community	2011–2015
Puerto Rico	Fajardo	72053150102	Low-Income Community	2011–2015
Puerto Rico	Fajardo	72053150104	Low-Income Community	2011–2015
Puerto Rico	Fajardo	72053150200	Low-Income Community	2011–2015
Puerto Rico	Fajardo	72053150301	Low-Income Community	2011–2015
Puerto Rico	Fajardo	72053150302	Low-Income Community	2011–2015
Puerto Rico	Fajardo	72053150400	Low-Income Community	2011–2015
Puerto Rico	Fajardo	72053150500	Low-Income Community	2011–2015
Puerto Rico	Fajardo	72053150601	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Fajardo	72053150602	Low-Income Community	2011–2015
Puerto Rico	Florida	72054580100	Low-Income Community	2011–2015
Puerto Rico	Florida	72054580200	Low-Income Community	2011–2015
Puerto Rico	Guánica	72055960900	Low-Income Community	2011–2015
Puerto Rico	Guánica	72055961000	Low-Income Community	2011–2015
Puerto Rico	Guánica	72055961100	Low-Income Community	2011–2015
Puerto Rico	Guánica	72055961200	Low-Income Community	2011–2015
Puerto Rico	Guánica	72055961300	Low-Income Community	2011–2015
Puerto Rico	Guánica	72055961400	Low-Income Community	2011–2015
Puerto Rico	Guánica	72055961500	Low-Income Community	2011–2015
Puerto Rico	Guayama	72057270100	Low-Income Community	2011–2015
Puerto Rico	Guayama	72057270201	Low-Income Community	2011–2015
Puerto Rico	Guayama	72057270202	Low-Income Community	2011–2015
Puerto Rico	Guayama	72057270300	Low-Income Community	2011–2015
Puerto Rico	Guayama	72057270400	Low-Income Community	2011–2015
Puerto Rico	Guayama	72057270500	Low-Income Community	2011–2015
Puerto Rico	Guayama	72057270600	Low-Income Community	2011–2015
Puerto Rico	Guayama	72057270700	Low-Income Community	2011–2015
Puerto Rico	Guayama	72057270800	Low-Income Community	2011–2015
Puerto Rico	Guayanilla	72059740101	Low-Income Community	2011–2015
Puerto Rico	Guayanilla	72059740102	Low-Income Community	2011–2015
Puerto Rico	Guayanilla	72059740200	Low-Income Community	2011–2015
Puerto Rico	Guayanilla	72059740300	Low-Income Community	2011–2015
Puerto Rico	Guayanilla	72059740400	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061040101	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061040102	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061040103	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061040200	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061040302	Non-LIC Contiguous	2011–2015
Puerto Rico	Guaynabo	72061040303	Non-LIC Contiguous	2011–2015
Puerto Rico	Guaynabo	72061040304	Non-LIC Contiguous	2011–2015
Puerto Rico	Guaynabo	72061040403	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061040411	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061040421	Non-LIC Contiguous	2011–2015
Puerto Rico	Guaynabo	72061040422	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061040432	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061040442	Non-LIC Contiguous	2011–2015
Puerto Rico	Guaynabo	72061040500	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061040601	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061040700	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061040800	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061040900	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061041000	Low-Income Community	2011–2015
Puerto Rico	Guaynabo	72061041100	Low-Income Community	2011–2015
Puerto Rico	Gurabo	72063210100	Low-Income Community	2011–2015
Puerto Rico	Gurabo	72063210201	Low-Income Community	2011–2015
Puerto Rico	Gurabo	72063210202	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Gurabo	72063210300	Low-Income Community	2011–2015
Puerto Rico	Gurabo	72063210400	Low-Income Community	2011–2015
Puerto Rico	Gurabo	72063210502	Non-LIC Contiguous	2011–2015
Puerto Rico	Gurabo	72063210503	Low-Income Community	2011–2015
Puerto Rico	Gurabo	72063210504	Low-Income Community	2011–2015
Puerto Rico	Hatillo	72065310100	Low-Income Community	2011–2015
Puerto Rico	Hatillo	72065310200	Low-Income Community	2011–2015
Puerto Rico	Hatillo	72065310300	Low-Income Community	2011–2015
Puerto Rico	Hatillo	72065310400	Low-Income Community	2011–2015
Puerto Rico	Hatillo	72065310500	Low-Income Community	2011–2015
Puerto Rico	Hatillo	72065310600	Low-Income Community	2011–2015
Puerto Rico	Hormigueros	72067820100	Low-Income Community	2011–2015
Puerto Rico	Hormigueros	72067820300	Low-Income Community	2011–2015
Puerto Rico	Hormigueros	72067820400	Low-Income Community	2011–2015
Puerto Rico	Hormigueros	72067820500	Low-Income Community	2011–2015
Puerto Rico	Humacao	72069180100	Low-Income Community	2011–2015
Puerto Rico	Humacao	72069180201	Low-Income Community	2011–2015
Puerto Rico	Humacao	72069180202	Low-Income Community	2011–2015
Puerto Rico	Humacao	72069180301	Low-Income Community	2011–2015
Puerto Rico	Humacao	72069180302	Low-Income Community	2011–2015
Puerto Rico	Humacao	72069180400	Low-Income Community	2011–2015
Puerto Rico	Humacao	72069180500	Low-Income Community	2011–2015
Puerto Rico	Humacao	72069180600	Low-Income Community	2011–2015
Puerto Rico	Humacao	72069180700	Low-Income Community	2011–2015
Puerto Rico	Humacao	72069180800	Low-Income Community	2011–2015
Puerto Rico	Humacao	72069180901	Low-Income Community	2011–2015
Puerto Rico	Humacao	72069180902	Low-Income Community	2011–2015
Puerto Rico	Isabela	72071410100	Low-Income Community	2011–2015
Puerto Rico	Isabela	72071410200	Low-Income Community	2011–2015
Puerto Rico	Isabela	72071410300	Low-Income Community	2011–2015
Puerto Rico	Isabela	72071410401	Low-Income Community	2011–2015
Puerto Rico	Isabela	72071410402	Low-Income Community	2011–2015
Puerto Rico	Isabela	72071410500	Low-Income Community	2011–2015
Puerto Rico	Isabela	72071410600	Low-Income Community	2011–2015
Puerto Rico	Isabela	72071410701	Low-Income Community	2011–2015
Puerto Rico	Isabela	72071410702	Low-Income Community	2011–2015
Puerto Rico	Jayuya	72073956000	Low-Income Community	2011–2015
Puerto Rico	Jayuya	72073956100	Low-Income Community	2011–2015
Puerto Rico	Jayuya	72073956200	Low-Income Community	2011–2015
Puerto Rico	Juana Díaz	72075710102	Low-Income Community	2011–2015
Puerto Rico	Juana Díaz	72075710200	Low-Income Community	2011–2015
Puerto Rico	Juana Díaz	72075710301	Low-Income Community	2011–2015
Puerto Rico	Juana Díaz	72075710302	Low-Income Community	2011–2015
Puerto Rico	Juana Díaz	72075710400	Low-Income Community	2011–2015
Puerto Rico	Juana Díaz	72075710500	Low-Income Community	2011–2015
Puerto Rico	Juana Díaz	72075710600	Low-Income Community	2011–2015
Puerto Rico	Juana Díaz	72075710700	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Juana Díaz	72075710800	Low-Income Community	2011–2015
Puerto Rico	Juana Díaz	72075710901	Low-Income Community	2011–2015
Puerto Rico	Juana Díaz	72075710902	Low-Income Community	2011–2015
Puerto Rico	Juana Díaz	72075711002	Low-Income Community	2011–2015
Puerto Rico	Juncos	72077500100	Low-Income Community	2011–2015
Puerto Rico	Juncos	72077500200	Low-Income Community	2011–2015
Puerto Rico	Juncos	72077500301	Low-Income Community	2011–2015
Puerto Rico	Juncos	72077500302	Low-Income Community	2011–2015
Puerto Rico	Juncos	72077500401	Low-Income Community	2011–2015
Puerto Rico	Juncos	72077500402	Low-Income Community	2011–2015
Puerto Rico	Lajas	72079850101	Low-Income Community	2011–2015
Puerto Rico	Lajas	72079850102	Low-Income Community	2011–2015
Puerto Rico	Lajas	72079850200	Low-Income Community	2011–2015
Puerto Rico	Lajas	72079850300	Low-Income Community	2011–2015
Puerto Rico	Lajas	72079850400	Low-Income Community	2011–2015
Puerto Rico	Lares	72081957700	Low-Income Community	2011–2015
Puerto Rico	Lares	72081957800	Low-Income Community	2011–2015
Puerto Rico	Lares	72081957900	Low-Income Community	2011–2015
Puerto Rico	Lares	72081958000	Low-Income Community	2011–2015
Puerto Rico	Lares	72081958100	Low-Income Community	2011–2015
Puerto Rico	Lares	72081958200	Low-Income Community	2011–2015
Puerto Rico	Lares	72081958300	Low-Income Community	2011–2015
Puerto Rico	Lares	72081958400	Low-Income Community	2011–2015
Puerto Rico	Las Marías	72083959700	Low-Income Community	2011–2015
Puerto Rico	Las Marías	72083959800	Low-Income Community	2011–2015
Puerto Rico	Las Marías	72083959900	Low-Income Community	2011–2015
Puerto Rico	Las Piedras	72085190101	Low-Income Community	2011–2015
Puerto Rico	Las Piedras	72085190102	Low-Income Community	2011–2015
Puerto Rico	Las Piedras	72085190201	Low-Income Community	2011–2015
Puerto Rico	Las Piedras	72085190202	Low-Income Community	2011–2015
Puerto Rico	Las Piedras	72085190301	Low-Income Community	2011–2015
Puerto Rico	Las Piedras	72085190302	Low-Income Community	2011–2015
Puerto Rico	Loíza	72087110101	Low-Income Community	2011–2015
Puerto Rico	Loíza	72087110102	Low-Income Community	2011–2015
Puerto Rico	Loíza	72087110200	Low-Income Community	2011–2015
Puerto Rico	Loíza	72087110301	Low-Income Community	2011–2015
Puerto Rico	Loíza	72087110302	Low-Income Community	2011–2015
Puerto Rico	Loíza	72087110303	Low-Income Community	2011–2015
Puerto Rico	Loíza	72087110304	Low-Income Community	2011–2015
Puerto Rico	Loíza	72087110400	Low-Income Community	2011–2015
Puerto Rico	Loíza	72087110500	Low-Income Community	2011–2015
Puerto Rico	Loíza	72087110600	Low-Income Community	2011–2015
Puerto Rico	Luquillo	72089140101	Low-Income Community	2011–2015
Puerto Rico	Luquillo	72089140102	Low-Income Community	2011–2015
Puerto Rico	Luquillo	72089140201	Low-Income Community	2011–2015
Puerto Rico	Luquillo	72089140202	Low-Income Community	2011–2015
Puerto Rico	Luquillo	72089140300	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Manatí	72091570100	Low-Income Community	2011–2015
Puerto Rico	Manatí	72091570201	Low-Income Community	2011–2015
Puerto Rico	Manatí	72091570202	Low-Income Community	2011–2015
Puerto Rico	Manatí	72091570300	Low-Income Community	2011–2015
Puerto Rico	Manatí	72091570400	Low-Income Community	2011–2015
Puerto Rico	Manatí	72091570500	Low-Income Community	2011–2015
Puerto Rico	Manatí	72091570600	Low-Income Community	2011–2015
Puerto Rico	Manatí	72091570700	Low-Income Community	2011–2015
Puerto Rico	Manatí	72091570800	Low-Income Community	2011–2015
Puerto Rico	Maricao	72093960100	Low-Income Community	2011–2015
Puerto Rico	Maricao	72093960200	Low-Income Community	2011–2015
Puerto Rico	Maunabo	72095951400	Low-Income Community	2011–2015
Puerto Rico	Maunabo	72095951500	Low-Income Community	2011–2015
Puerto Rico	Maunabo	72095951600	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097080100	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097080200	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097080300	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097080400	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097080500	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097080600	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097080800	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097080900	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097081000	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097081100	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097081200	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097081300	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097081501	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097081512	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097081522	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097081601	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097081602	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097081700	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097081800	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097081900	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097082001	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097082012	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097082022	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097082102	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097082103	Low-Income Community	2011–2015
Puerto Rico	Mayagüez	72097082104	Low-Income Community	2011–2015
Puerto Rico	Moca	72099420100	Low-Income Community	2011–2015
Puerto Rico	Moca	72099420200	Low-Income Community	2011–2015
Puerto Rico	Moca	72099420301	Low-Income Community	2011–2015
Puerto Rico	Moca	72099420302	Low-Income Community	2011–2015
Puerto Rico	Moca	72099420401	Low-Income Community	2011–2015
Puerto Rico	Moca	72099420402	Low-Income Community	2011–2015
Puerto Rico	Moca	72099420500	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Morovis	72101955201	Low-Income Community	2011–2015
Puerto Rico	Morovis	72101955202	Low-Income Community	2011–2015
Puerto Rico	Morovis	72101955300	Low-Income Community	2011–2015
Puerto Rico	Morovis	72101955401	Low-Income Community	2011–2015
Puerto Rico	Morovis	72101955402	Low-Income Community	2011–2015
Puerto Rico	Morovis	72101955500	Low-Income Community	2011–2015
Puerto Rico	Naguabo	72103170100	Low-Income Community	2011–2015
Puerto Rico	Naguabo	72103170200	Low-Income Community	2011–2015
Puerto Rico	Naguabo	72103170300	Low-Income Community	2011–2015
Puerto Rico	Naguabo	72103170400	Low-Income Community	2011–2015
Puerto Rico	Naranjito	72105520100	Low-Income Community	2011–2015
Puerto Rico	Naranjito	72105520200	Low-Income Community	2011–2015
Puerto Rico	Naranjito	72105520300	Low-Income Community	2011–2015
Puerto Rico	Naranjito	72105520400	Low-Income Community	2011–2015
Puerto Rico	Naranjito	72105520500	Low-Income Community	2011–2015
Puerto Rico	Orocovis	72107954801	Low-Income Community	2011–2015
Puerto Rico	Orocovis	72107954802	Low-Income Community	2011–2015
Puerto Rico	Orocovis	72107954901	Low-Income Community	2011–2015
Puerto Rico	Orocovis	72107954902	Low-Income Community	2011–2015
Puerto Rico	Orocovis	72107955001	Low-Income Community	2011–2015
Puerto Rico	Orocovis	72107955002	Low-Income Community	2011–2015
Puerto Rico	Orocovis	72107955100	Low-Income Community	2011–2015
Puerto Rico	Patillas	72109290100	Low-Income Community	2011–2015
Puerto Rico	Patillas	72109290200	Low-Income Community	2011–2015
Puerto Rico	Patillas	72109290300	Low-Income Community	2011–2015
Puerto Rico	Patillas	72109290400	Low-Income Community	2011–2015
Puerto Rico	Peñuelas	72111730100	Low-Income Community	2011–2015
Puerto Rico	Peñuelas	72111730200	Low-Income Community	2011–2015
Puerto Rico	Peñuelas	72111730300	Low-Income Community	2011–2015
Puerto Rico	Peñuelas	72111730400	Low-Income Community	2011–2015
Puerto Rico	Peñuelas	72111730700	Low-Income Community	2011–2015
Puerto Rico	Peñuelas	72111730800	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113070100	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113070201	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113070202	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113070300	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113070400	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113070502	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113070503	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113070513	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113070514	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113070522	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113070800	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113070900	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113071000	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113071200	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113071300	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Ponce	72113071401	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113071402	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113071500	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113071601	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113071602	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113071700	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113071800	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113071900	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113072000	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113072101	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113072102	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113072201	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113072202	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113072300	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113072400	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113072500	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113072600	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113072701	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113072703	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113072704	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113072900	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113073001	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113073002	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113073003	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113073004	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113073005	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113073006	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113073009	Low-Income Community	2011–2015
Puerto Rico	Ponce	72113073010	Low-Income Community	2011–2015
Puerto Rico	Quebradillas	72115330100	Low-Income Community	2011–2015
Puerto Rico	Quebradillas	72115330200	Low-Income Community	2011–2015
Puerto Rico	Quebradillas	72115330300	Low-Income Community	2011–2015
Puerto Rico	Quebradillas	72115330400	Low-Income Community	2011–2015
Puerto Rico	Rincón	72117959400	Low-Income Community	2011–2015
Puerto Rico	Rincón	72117959500	Low-Income Community	2011–2015
Puerto Rico	Rincón	72117959600	Low-Income Community	2011–2015
Puerto Rico	Río Grande	72119130101	Low-Income Community	2011–2015
Puerto Rico	Río Grande	72119130200	Low-Income Community	2011–2015
Puerto Rico	Río Grande	72119130300	Low-Income Community	2011–2015
Puerto Rico	Río Grande	72119130401	Low-Income Community	2011–2015
Puerto Rico	Río Grande	72119130402	Low-Income Community	2011–2015
Puerto Rico	Río Grande	72119130500	Low-Income Community	2011–2015
Puerto Rico	Río Grande	72119130601	Low-Income Community	2011–2015
Puerto Rico	Río Grande	72119130602	Low-Income Community	2011–2015
Puerto Rico	Río Grande	72119130701	Low-Income Community	2011–2015
Puerto Rico	Río Grande	72119130702	Low-Income Community	2011–2015
Puerto Rico	Sabana Grande	72121960300	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Sabana Grande	72121960400	Low-Income Community	2011–2015
Puerto Rico	Sabana Grande	72121960500	Low-Income Community	2011–2015
Puerto Rico	Sabana Grande	72121960600	Low-Income Community	2011–2015
Puerto Rico	Sabana Grande	72121960700	Low-Income Community	2011–2015
Puerto Rico	Sabana Grande	72121960800	Low-Income Community	2011–2015
Puerto Rico	Salinas	72123952600	Low-Income Community	2011–2015
Puerto Rico	Salinas	72123952700	Low-Income Community	2011–2015
Puerto Rico	Salinas	72123952800	Low-Income Community	2011–2015
Puerto Rico	Salinas	72123952900	Low-Income Community	2011–2015
Puerto Rico	Salinas	72123953000	Low-Income Community	2011–2015
Puerto Rico	Salinas	72123953100	Low-Income Community	2011–2015
Puerto Rico	Salinas	72123953200	Low-Income Community	2011–2015
Puerto Rico	San Germán	72125840100	Low-Income Community	2011–2015
Puerto Rico	San Germán	72125840200	Low-Income Community	2011–2015
Puerto Rico	San Germán	72125840300	Low-Income Community	2011–2015
Puerto Rico	San Germán	72125840400	Low-Income Community	2011–2015
Puerto Rico	San Germán	72125840500	Low-Income Community	2011–2015
Puerto Rico	San Germán	72125840600	Low-Income Community	2011–2015
Puerto Rico	San Germán	72125840700	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127000400	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127000506	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127000600	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127000700	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127001000	Non-LIC Contiguous	2011–2015
Puerto Rico	San Juan	72127001100	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127001200	Non-LIC Contiguous	2011–2015
Puerto Rico	San Juan	72127001301	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127001302	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127001400	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127001500	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127001600	Non-LIC Contiguous	2011–2015
Puerto Rico	San Juan	72127001800	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127002002	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127002100	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127002200	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127002300	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127002400	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127002500	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127002600	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127002800	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127002900	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127003000	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127003100	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127003200	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127003300	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127003400	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127003501	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	San Juan	72127003502	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127003600	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127003700	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127003800	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127003902	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127004200	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127004306	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127004400	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127004500	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127004600	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127004700	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127004800	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127004900	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005000	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005101	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005102	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005103	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005201	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005202	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005204	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005214	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005215	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005300	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005401	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005402	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005403	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005500	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005601	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005602	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005800	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127005900	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127006000	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127006101	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127006102	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127006200	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127006300	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127006500	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127006600	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127006700	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127006800	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127006900	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127007004	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127007100	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127007300	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127007400	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127007500	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127007600	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	San Juan	72127007700	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127007800	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127007900	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127008001	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127008002	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127008100	Non-LIC Contiguous	2011–2015
Puerto Rico	San Juan	72127008201	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127008202	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127008300	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127008400	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127008500	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127008601	Non-LIC Contiguous	2011–2015
Puerto Rico	San Juan	72127008602	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127008603	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127008700	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127008900	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127009000	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127009111	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127009112	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127009121	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127009122	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127009123	Non-LIC Contiguous	2011–2015
Puerto Rico	San Juan	72127009300	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127009400	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127009601	Non-LIC Contiguous	2011–2015
Puerto Rico	San Juan	72127009602	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127009603	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127009624	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127009800	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127009901	Non-LIC Contiguous	2011–2015
Puerto Rico	San Juan	72127009902	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127009903	Non-LIC Contiguous	2011–2015
Puerto Rico	San Juan	72127010001	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127010012	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127010022	Non-LIC Contiguous	2011–2015
Puerto Rico	San Juan	72127010032	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127010042	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127010100	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127010200	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127010500	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127980000	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127980103	Low-Income Community	2011–2015
Puerto Rico	San Juan	72127980200	Low-Income Community	2011–2015
Puerto Rico	San Lorenzo	72129220100	Low-Income Community	2011–2015
Puerto Rico	San Lorenzo	72129220200	Low-Income Community	2011–2015
Puerto Rico	San Lorenzo	72129220300	Low-Income Community	2011–2015
Puerto Rico	San Lorenzo	72129220401	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	San Lorenzo	72129220402	Low-Income Community	2011–2015
Puerto Rico	San Lorenzo	72129220501	Low-Income Community	2011–2015
Puerto Rico	San Lorenzo	72129220502	Low-Income Community	2011–2015
Puerto Rico	San Lorenzo	72129220600	Low-Income Community	2011–2015
Puerto Rico	San Lorenzo	72129220700	Low-Income Community	2011–2015
Puerto Rico	San Sebastián	72131009200	Low-Income Community	2011–2015
Puerto Rico	San Sebastián	72131958500	Low-Income Community	2011–2015
Puerto Rico	San Sebastián	72131958700	Low-Income Community	2011–2015
Puerto Rico	San Sebastián	72131958800	Low-Income Community	2011–2015
Puerto Rico	San Sebastián	72131958900	Low-Income Community	2011–2015
Puerto Rico	San Sebastián	72131959000	Low-Income Community	2011–2015
Puerto Rico	San Sebastián	72131959200	Low-Income Community	2011–2015
Puerto Rico	San Sebastián	72131959300	Low-Income Community	2011–2015
Puerto Rico	San Sebastián	72131959500	Low-Income Community	2011–2015
Puerto Rico	Santa Isabel	72133953300	Low-Income Community	2011–2015
Puerto Rico	Santa Isabel	72133953500	Low-Income Community	2011–2015
Puerto Rico	Santa Isabel	72133953600	Low-Income Community	2011–2015
Puerto Rico	Santa Isabel	72133953700	Low-Income Community	2011–2015
Puerto Rico	Santa Isabel	72133953800	Low-Income Community	2011–2015
Puerto Rico	Toa Alta	72135510102	Low-Income Community	2011–2015
Puerto Rico	Toa Alta	72135510200	Low-Income Community	2011–2015
Puerto Rico	Toa Alta	72135510300	Low-Income Community	2011–2015
Puerto Rico	Toa Alta	72135510400	Low-Income Community	2011–2015
Puerto Rico	Toa Alta	72135510502	Low-Income Community	2011–2015
Puerto Rico	Toa Alta	72135510503	Low-Income Community	2011–2015
Puerto Rico	Toa Alta	72135510504	Low-Income Community	2011–2015
Puerto Rico	Toa Alta	72135510601	Low-Income Community	2011–2015
Puerto Rico	Toa Alta	72135510602	Low-Income Community	2011–2015
Puerto Rico	Toa Alta	72135510701	Low-Income Community	2011–2015
Puerto Rico	Toa Alta	72135510702	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137120200	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137120300	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137120400	Non-LIC Contiguous	2011–2015
Puerto Rico	Toa Baja	72137120500	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137120600	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137120700	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137120800	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137120900	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137121001	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137121002	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137121100	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137121200	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137121300	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137121400	Non-LIC Contiguous	2011–2015
Puerto Rico	Toa Baja	72137121701	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137121702	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137121801	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Toa Baja	72137121802	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137121900	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137122001	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137122100	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137122201	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137122202	Low-Income Community	2011–2015
Puerto Rico	Toa Baja	72137122400	Low-Income Community	2011–2015
Puerto Rico	Trujillo Alto	72139060102	Low-Income Community	2011–2015
Puerto Rico	Trujillo Alto	72139060103	Low-Income Community	2011–2015
Puerto Rico	Trujillo Alto	72139060104	Non-LIC Contiguous	2011–2015
Puerto Rico	Trujillo Alto	72139060211	Low-Income Community	2011–2015
Puerto Rico	Trujillo Alto	72139060212	Low-Income Community	2011–2015
Puerto Rico	Trujillo Alto	72139060222	Low-Income Community	2011–2015
Puerto Rico	Trujillo Alto	72139060223	Low-Income Community	2011–2015
Puerto Rico	Trujillo Alto	72139060301	Non-LIC Contiguous	2011–2015
Puerto Rico	Trujillo Alto	72139060302	Low-Income Community	2011–2015
Puerto Rico	Trujillo Alto	72139060401	Low-Income Community	2011–2015
Puerto Rico	Trujillo Alto	72139060403	Low-Income Community	2011–2015
Puerto Rico	Trujillo Alto	72139060501	Low-Income Community	2011–2015
Puerto Rico	Trujillo Alto	72139060502	Low-Income Community	2011–2015
Puerto Rico	Utuado	72141956900	Low-Income Community	2011–2015
Puerto Rico	Utuado	72141957000	Low-Income Community	2011–2015
Puerto Rico	Utuado	72141957100	Low-Income Community	2011–2015
Puerto Rico	Utuado	72141957200	Low-Income Community	2011–2015
Puerto Rico	Utuado	72141957300	Low-Income Community	2011–2015
Puerto Rico	Utuado	72141957400	Low-Income Community	2011–2015
Puerto Rico	Utuado	72141957500	Low-Income Community	2011–2015
Puerto Rico	Utuado	72141957600	Low-Income Community	2011–2015
Puerto Rico	Vega Alta	72143550100	Low-Income Community	2011–2015
Puerto Rico	Vega Alta	72143550200	Low-Income Community	2011–2015
Puerto Rico	Vega Alta	72143550300	Low-Income Community	2011–2015
Puerto Rico	Vega Alta	72143550400	Low-Income Community	2011–2015
Puerto Rico	Vega Alta	72143550500	Low-Income Community	2011–2015
Puerto Rico	Vega Alta	72143550601	Low-Income Community	2011–2015
Puerto Rico	Vega Alta	72143550602	Low-Income Community	2011–2015
Puerto Rico	Vega Baja	72145560100	Low-Income Community	2011–2015
Puerto Rico	Vega Baja	72145560201	Low-Income Community	2011–2015
Puerto Rico	Vega Baja	72145560204	Low-Income Community	2011–2015
Puerto Rico	Vega Baja	72145560300	Low-Income Community	2011–2015
Puerto Rico	Vega Baja	72145560401	Low-Income Community	2011–2015
Puerto Rico	Vega Baja	72145560402	Low-Income Community	2011–2015
Puerto Rico	Vega Baja	72145560500	Low-Income Community	2011–2015
Puerto Rico	Vega Baja	72145560600	Low-Income Community	2011–2015
Puerto Rico	Vega Baja	72145560701	Low-Income Community	2011–2015
Puerto Rico	Vega Baja	72145560702	Low-Income Community	2011–2015
Puerto Rico	Vega Baja	72145560801	Low-Income Community	2011–2015
Puerto Rico	Vega Baja	72145560802	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Puerto Rico	Vega Baja	72145560900	Low-Income Community	2011–2015
Puerto Rico	Vieques	72147950500	Low-Income Community	2011–2015
Puerto Rico	Vieques	72147950600	Low-Income Community	2011–2015
Puerto Rico	Villalba	72149720100	Low-Income Community	2011–2015
Puerto Rico	Villalba	72149720300	Low-Income Community	2011–2015
Puerto Rico	Villalba	72149720400	Low-Income Community	2011–2015
Puerto Rico	Villalba	72149720502	Low-Income Community	2011–2015
Puerto Rico	Villalba	72149720503	Low-Income Community	2011–2015
Puerto Rico	Villalba	72149720504	Low-Income Community	2011–2015
Puerto Rico	Yabucoa	72151950600	Low-Income Community	2011–2015
Puerto Rico	Yabucoa	72151950700	Low-Income Community	2011–2015
Puerto Rico	Yabucoa	72151950800	Low-Income Community	2011–2015
Puerto Rico	Yabucoa	72151950900	Low-Income Community	2011–2015
Puerto Rico	Yabucoa	72151951000	Low-Income Community	2011–2015
Puerto Rico	Yabucoa	72151951100	Low-Income Community	2011–2015
Puerto Rico	Yabucoa	72151951200	Low-Income Community	2011–2015
Puerto Rico	Yabucoa	72151951300	Low-Income Community	2011–2015
Puerto Rico	Yauco	72153750101	Low-Income Community	2011–2015
Puerto Rico	Yauco	72153750102	Low-Income Community	2011–2015
Puerto Rico	Yauco	72153750201	Low-Income Community	2011–2015
Puerto Rico	Yauco	72153750202	Low-Income Community	2011–2015
Puerto Rico	Yauco	72153750300	Low-Income Community	2011–2015
Puerto Rico	Yauco	72153750400	Low-Income Community	2011–2015
Puerto Rico	Yauco	72153750501	Low-Income Community	2011–2015
Puerto Rico	Yauco	72153750502	Low-Income Community	2011–2015
Puerto Rico	Yauco	72153750503	Low-Income Community	2011–2015
Puerto Rico	Yauco	72153750601	Low-Income Community	2011–2015
Puerto Rico	Yauco	72153750602	Low-Income Community	2011–2015
Rhode Island	Bristol	44001030500	Low-Income Community	2011–2015
Rhode Island	Bristol	44001030700	Low-Income Community	2011–2015
Rhode Island	Kent	44003020200	Low-Income Community	2011–2015
Rhode Island	Newport	44005040500	Low-Income Community	2011–2015
Rhode Island	Providence	44007000101	Low-Income Community	2011–2015
Rhode Island	Providence	44007000200	Low-Income Community	2011–2015
Rhode Island	Providence	44007000600	Low-Income Community	2011–2015
Rhode Island	Providence	44007000800	Low-Income Community	2011–2015
Rhode Island	Providence	44007001900	Low-Income Community	2011–2015
Rhode Island	Providence	44007002500	Low-Income Community	2011–2015
Rhode Island	Providence	44007010400	Low-Income Community	2011–2015
Rhode Island	Providence	44007011100	Low-Income Community	2011–2015
Rhode Island	Providence	44007011200	Low-Income Community	2011–2015
Rhode Island	Providence	44007011800	Low-Income Community	2012–2016
Rhode Island	Providence	44007014700	Low-Income Community	2011–2015
Rhode Island	Providence	44007015100	Low-Income Community	2011–2015
Rhode Island	Providence	44007015200	Low-Income Community	2011–2015
Rhode Island	Providence	44007016100	Low-Income Community	2011–2015
Rhode Island	Providence	44007016700	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Rhode Island	Providence	44007017900	Low-Income Community	2011–2015
Rhode Island	Providence	44007018000	Low-Income Community	2011–2015
Rhode Island	Providence	44007018500	Low-Income Community	2011–2015
Rhode Island	Washington	44009050801	Low-Income Community	2011–2015
Rhode Island	Washington	44009051400	Low-Income Community	2011–2015
Rhode Island	Washington	44009051504	Low-Income Community	2011–2015
South Carolina	Abbeville	45001950400	Low-Income Community	2011–2015
South Carolina	Aiken	45003020802	Non-LIC Contiguous	2011–2015
South Carolina	Aiken	45003020902	Low-Income Community	2011–2015
South Carolina	Aiken	45003021400	Low-Income Community	2011–2015
South Carolina	Allendale	45005970200	Low-Income Community	2011–2015
South Carolina	Anderson	45007000800	Low-Income Community	2011–2015
South Carolina	Anderson	45007011901	Low-Income Community	2011–2015
South Carolina	Anderson	45007012002	Low-Income Community	2011–2015
South Carolina	Anderson	45007012300	Low-Income Community	2011–2015
South Carolina	Bamberg	45009960100	Low-Income Community	2011–2015
South Carolina	Bamberg	45009960200	Low-Income Community	2011–2015
South Carolina	Barnwell	45011970500	Low-Income Community	2011–2015
South Carolina	Beaufort	45013000200	Low-Income Community	2011–2015
South Carolina	Beaufort	45013000600	Low-Income Community	2011–2015
South Carolina	Beaufort	45013010800	Low-Income Community	2011–2015
South Carolina	Berkeley	45015020102	Low-Income Community	2011–2015
South Carolina	Berkeley	45015020201	Low-Income Community	2011–2015
South Carolina	Berkeley	45015020302	Low-Income Community	2011–2015
South Carolina	Berkeley	45015020506	Non-LIC Contiguous	2011–2015
South Carolina	Calhoun	45017950200	Low-Income Community	2011–2015
South Carolina	Charleston	45019000700	Low-Income Community	2011–2015
South Carolina	Charleston	45019002400	Low-Income Community	2011–2015
South Carolina	Charleston	45019004000	Low-Income Community	2011–2015
South Carolina	Charleston	45019004300	Low-Income Community	2011–2015
South Carolina	Charleston	45019004400	Low-Income Community	2011–2015
South Carolina	Charleston	45019005300	Low-Income Community	2011–2015
South Carolina	Charleston	45019005400	Low-Income Community	2011–2015
South Carolina	Charleston	45019005500	Low-Income Community	2011–2015
South Carolina	Cherokee	45021970201	Low-Income Community	2011–2015
South Carolina	Cherokee	45021970401	Low-Income Community	2011–2015
South Carolina	Chester	45023020200	Low-Income Community	2011–2015
South Carolina	Chester	45023020300	Low-Income Community	2011–2015
South Carolina	Chesterfield	45025950101	Low-Income Community	2011–2015
South Carolina	Chesterfield	45025950502	Low-Income Community	2011–2015
South Carolina	Clarendon	45027960300	Low-Income Community	2011–2015
South Carolina	Clarendon	45027960500	Low-Income Community	2011–2015
South Carolina	Colleton	45029970401	Low-Income Community	2011–2015
South Carolina	Colleton	45029970402	Non-LIC Contiguous	2011–2015
South Carolina	Darlington	45031010600	Low-Income Community	2011–2015
South Carolina	Darlington	45031011500	Low-Income Community	2011–2015
South Carolina	Dillon	45033970300	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
South Carolina	Dillon	45033970400	Low-Income Community	2011–2015
South Carolina	Dillon	45033970600	Low-Income Community	2011–2015
South Carolina	Dorchester	45035010200	Low-Income Community	2011–2015
South Carolina	Dorchester	45035010400	Low-Income Community	2011–2015
South Carolina	Dorchester	45035010700	Low-Income Community	2011–2015
South Carolina	Edgefield	45037970400	Low-Income Community	2011–2015
South Carolina	Fairfield	45039960100	Low-Income Community	2011–2015
South Carolina	Fairfield	45039960300	Low-Income Community	2011–2015
South Carolina	Fairfield	45039960400	Low-Income Community	2011–2015
South Carolina	Fairfield	45039960500	Low-Income Community	2011–2015
South Carolina	Florence	45041000700	Low-Income Community	2011–2015
South Carolina	Florence	45041001000	Low-Income Community	2011–2015
South Carolina	Florence	45041002000	Low-Income Community	2011–2015
South Carolina	Florence	45041002201	Low-Income Community	2011–2015
South Carolina	Florence	45041002500	Low-Income Community	2011–2015
South Carolina	Georgetown	45043920201	Low-Income Community	2011–2015
South Carolina	Georgetown	45043920302	Non-LIC Contiguous	2011–2015
South Carolina	Georgetown	45043920700	Low-Income Community	2011–2015
South Carolina	Greenville	45045000500	Low-Income Community	2011–2015
South Carolina	Greenville	45045000700	Low-Income Community	2011–2015
South Carolina	Greenville	45045000800	Low-Income Community	2011–2015
South Carolina	Greenville	45045002005	Low-Income Community	2011–2015
South Carolina	Greenville	45045002303	Low-Income Community	2011–2015
South Carolina	Greenville	45045002505	Low-Income Community	2011–2015
South Carolina	Greenville	45045003401	Low-Income Community	2011–2015
South Carolina	Greenville	45045003904	Low-Income Community	2011–2015
South Carolina	Greenville	45045004300	Low-Income Community	2011–2015
South Carolina	Greenwood	45047970600	Low-Income Community	2011–2015
South Carolina	Greenwood	45047970702	Low-Income Community	2011–2015
South Carolina	Hampton	45049920300	Low-Income Community	2011–2015
South Carolina	Horry	45051020200	Low-Income Community	2011–2015
South Carolina	Horry	45051050600	Low-Income Community	2011–2015
South Carolina	Horry	45051050700	Low-Income Community	2011–2015
South Carolina	Horry	45051070200	Low-Income Community	2011–2015
South Carolina	Horry	45051070300	Low-Income Community	2011–2015
South Carolina	Horry	45051080102	Low-Income Community	2011–2015
South Carolina	Jasper	45053950300	Low-Income Community	2011–2015
South Carolina	Kershaw	45055970601	Low-Income Community	2011–2015
South Carolina	Kershaw	45055970800	Low-Income Community	2011–2015
South Carolina	Lancaster	45057010700	Low-Income Community	2011–2015
South Carolina	Lancaster	45057010800	Low-Income Community	2011–2015
South Carolina	Laurens	45059920301	Non-LIC Contiguous	2011–2015
South Carolina	Laurens	45059920400	Low-Income Community	2011–2015
South Carolina	Laurens	45059920700	Low-Income Community	2011–2015
South Carolina	Lee	45061920200	Low-Income Community	2011–2015
South Carolina	Lee	45061920302	Low-Income Community	2011–2015
South Carolina	Lexington	45063020201	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
South Carolina	Lexington	45063020300	Low-Income Community	2011–2015
South Carolina	Lexington	45063020505	Low-Income Community	2011–2015
South Carolina	Lexington	45063020509	Low-Income Community	2011–2015
South Carolina	Lexington	45063020706	Low-Income Community	2011–2015
South Carolina	Lexington	45063021402	Low-Income Community	2011–2015
South Carolina	McCormick	45065920200	Low-Income Community	2011–2015
South Carolina	Marion	45067950300	Low-Income Community	2011–2015
South Carolina	Marion	45067950600	Low-Income Community	2011–2015
South Carolina	Marlboro	45069960100	Low-Income Community	2011–2015
South Carolina	Marlboro	45069960302	Low-Income Community	2011–2015
South Carolina	Newberry	45071950502	Low-Income Community	2011–2015
South Carolina	Oconee	45073030602	Low-Income Community	2011–2015
South Carolina	Oconee	45073030701	Low-Income Community	2011–2015
South Carolina	Orangeburg	45075010200	Low-Income Community	2011–2015
South Carolina	Orangeburg	45075010600	Low-Income Community	2011–2015
South Carolina	Orangeburg	45075011300	Low-Income Community	2011–2015
South Carolina	Orangeburg	45075011400	Low-Income Community	2011–2015
South Carolina	Pickens	45077010700	Non-LIC Contiguous	2011–2015
South Carolina	Pickens	45077010801	Low-Income Community	2011–2015
South Carolina	Pickens	45077011001	Low-Income Community	2011–2015
South Carolina	Richland	45079000100	Low-Income Community	2011–2015
South Carolina	Richland	45079000200	Low-Income Community	2011–2015
South Carolina	Richland	45079000500	Low-Income Community	2011–2015
South Carolina	Richland	45079000700	Low-Income Community	2011–2015
South Carolina	Richland	45079010600	Low-Income Community	2011–2015
South Carolina	Richland	45079010703	Low-Income Community	2011–2015
South Carolina	Richland	45079010803	Low-Income Community	2011–2015
South Carolina	Richland	45079010900	Low-Income Community	2011–2015
South Carolina	Richland	45079011800	Low-Income Community	2011–2015
South Carolina	Saluda	45081960400	Low-Income Community	2011–2015
South Carolina	Spartanburg	45083020301	Low-Income Community	2011–2015
South Carolina	Spartanburg	45083020400	Low-Income Community	2011–2015
South Carolina	Spartanburg	45083020500	Low-Income Community	2011–2015
South Carolina	Spartanburg	45083020702	Low-Income Community	2011–2015
South Carolina	Spartanburg	45083020800	Low-Income Community	2011–2015
South Carolina	Spartanburg	45083023202	Non-LIC Contiguous	2011–2015
South Carolina	Sumter	45085000600	Low-Income Community	2011–2015
South Carolina	Sumter	45085001100	Low-Income Community	2011–2015
South Carolina	Sumter	45085001300	Low-Income Community	2011–2015
South Carolina	Union	45087030100	Low-Income Community	2011–2015
South Carolina	Williamsburg	45089970501	Low-Income Community	2011–2015
South Carolina	Williamsburg	45089970502	Low-Income Community	2011–2015
South Carolina	Williamsburg	45089970600	Low-Income Community	2011–2015
South Carolina	York	45091060200	Low-Income Community	2011–2015
South Carolina	York	45091060300	Low-Income Community	2011–2015
South Carolina	York	45091060401	Low-Income Community	2011–2015
South Carolina	York	45091060501	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
South Dakota	Beadle	46005956900	Low-Income Community	2011–2015
South Dakota	Beadle	46005957000	Low-Income Community	2011–2015
South Dakota	Brookings	46011958900	Low-Income Community	2011–2015
South Dakota	Brown	46013951500	Low-Income Community	2011–2015
South Dakota	Brule	46015973100	Low-Income Community	2011–2015
South Dakota	Charles Mix	46023940300	Low-Income Community	2011–2015
South Dakota	Clay	46027965700	Low-Income Community	2011–2015
South Dakota	Codington	46029954400	Low-Income Community	2011–2015
South Dakota	Dewey	46041941500	Low-Income Community	2011–2015
South Dakota	Lake	46079960200	Low-Income Community	2011–2015
South Dakota	Lyman	46085940100	Low-Income Community	2011–2015
South Dakota	Minnehaha	46099000500	Low-Income Community	2011–2015
South Dakota	Minnehaha	46099000700	Low-Income Community	2011–2015
South Dakota	Minnehaha	46099001001	Low-Income Community	2011–2015
South Dakota	Minnehaha	46099010405	Non-LIC Contiguous	2011–2015
South Dakota	Pennington	46103010200	Low-Income Community	2011–2015
South Dakota	Pennington	46103010400	Low-Income Community	2011–2015
South Dakota	Pennington	46103010500	Low-Income Community	2011–2015
South Dakota	Pennington	46103011500	Low-Income Community	2011–2015
South Dakota	Roberts	46109940400	Low-Income Community	2011–2015
South Dakota	Oglala Lakota County/ Shannon	46113940500	Low-Income Community	2011–2015
South Dakota	Todd	46121940200	Low-Income Community	2011–2015
South Dakota	Tripp	46123971700	Low-Income Community	2011–2015
South Dakota	Yankton	46135966301	Non-LIC Contiguous	2011–2015
South Dakota	Yankton	46135966302	Low-Income Community	2011–2015
Tennessee	Anderson	47001020500	Low-Income Community	2011–2015
Tennessee	Anderson	47001021000	Low-Income Community	2011–2015
Tennessee	Bedford	47003950500	Low-Income Community	2011–2015
Tennessee	Benton	47005963200	Low-Income Community	2011–2015
Tennessee	Bledsoe	47007953100	Low-Income Community	2011–2015
Tennessee	Blount	47009010100	Low-Income Community	2011–2015
Tennessee	Blount	47009010200	Low-Income Community	2011–2015
Tennessee	Blount	47009010301	Low-Income Community	2012–2016
Tennessee	Blount	47009010302	Low-Income Community	2011–2015
Tennessee	Bradley	47011010700	Low-Income Community	2011–2015
Tennessee	Cannon	47015960200	Low-Income Community	2011–2015
Tennessee	Carroll	47017962100	Low-Income Community	2011–2015
Tennessee	Carter	47019071200	Low-Income Community	2011–2015
Tennessee	Cheatham	47021070104	Low-Income Community	2012–2016
Tennessee	Claiborne	47025970300	Low-Income Community	2011–2015
Tennessee	Clay	47027955000	Low-Income Community	2011–2015
Tennessee	Cocke	47029920200	Low-Income Community	2011–2015
Tennessee	Cocke	47029920700	Low-Income Community	2011–2015
Tennessee	Crockett	47033961100	Low-Income Community	2011–2015
Tennessee	Cumberland	47035970400	Low-Income Community	2011–2015
Tennessee	Cumberland	47035970800	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Tennessee	Davidson	47037010401	Low-Income Community	2011–2015
Tennessee	Davidson	47037012600	Low-Income Community	2011–2015
Tennessee	Davidson	47037013601	Low-Income Community	2011–2015
Tennessee	Davidson	47037013602	Low-Income Community	2011–2015
Tennessee	Davidson	47037013700	Low-Income Community	2011–2015
Tennessee	Davidson	47037013800	Low-Income Community	2011–2015
Tennessee	Davidson	47037013900	Low-Income Community	2011–2015
Tennessee	Davidson	47037014200	Low-Income Community	2011–2015
Tennessee	Davidson	47037014800	Low-Income Community	2011–2015
Tennessee	Davidson	47037015628	Low-Income Community	2011–2015
Tennessee	Davidson	47037015900	Low-Income Community	2011–2015
Tennessee	Davidson	47037016000	Low-Income Community	2011–2015
Tennessee	Davidson	47037016100	Low-Income Community	2011–2015
Tennessee	Davidson	47037016200	Low-Income Community	2011–2015
Tennessee	Davidson	47037016300	Low-Income Community	2011–2015
Tennessee	Davidson	47037017300	Low-Income Community	2011–2015
Tennessee	Davidson	47037019200	Low-Income Community	2011–2015
Tennessee	Davidson	47037019300	Low-Income Community	2011–2015
Tennessee	DeKalb	47041920200	Low-Income Community	2011–2015
Tennessee	Dickson	47043060602	Low-Income Community	2011–2015
Tennessee	Dyer	47045964300	Low-Income Community	2011–2015
Tennessee	Fayette	47047060300	Low-Income Community	2011–2015
Tennessee	Fentress	47049965300	Low-Income Community	2011–2015
Tennessee	Gibson	47053966900	Low-Income Community	2011–2015
Tennessee	Gibson	47053967000	Low-Income Community	2011–2015
Tennessee	Greene	47059090100	Low-Income Community	2011–2015
Tennessee	Greene	47059091200	Low-Income Community	2011–2015
Tennessee	Grundy	47061955300	Low-Income Community	2011–2015
Tennessee	Hamblen	47063100300	Low-Income Community	2011–2015
Tennessee	Hamblen	47063100800	Low-Income Community	2011–2015
Tennessee	Hamilton	47065000400	Low-Income Community	2011–2015
Tennessee	Hamilton	47065001600	Low-Income Community	2011–2015
Tennessee	Hamilton	47065001900	Low-Income Community	2011–2015
Tennessee	Hamilton	47065002000	Low-Income Community	2011–2015
Tennessee	Hamilton	47065003100	Low-Income Community	2011–2015
Tennessee	Hamilton	47065012300	Low-Income Community	2011–2015
Tennessee	Hamilton	47065012400	Low-Income Community	2011–2015
Tennessee	Hancock	47067960600	Low-Income Community	2011–2015
Tennessee	Hardeman	47069950300	Low-Income Community	2011–2015
Tennessee	Hawkins	47073050400	Low-Income Community	2012–2016
Tennessee	Hawkins	47073050601	Low-Income Community	2011–2015
Tennessee	Haywood	47075930500	Non-LIC Contiguous	2011–2015
Tennessee	Henderson	47077975400	Low-Income Community	2011–2015
Tennessee	Henry	47079969000	Low-Income Community	2012–2016
Tennessee	Hickman	47081950302	Low-Income Community	2011–2015
Tennessee	Houston	47083120200	Low-Income Community	2011–2015
Tennessee	Jackson	47087960400	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Tennessee	Johnson	47091956300	Low-Income Community	2011–2015
Tennessee	Knox	47093000100	Low-Income Community	2011–2015
Tennessee	Knox	47093000800	Low-Income Community	2011–2015
Tennessee	Knox	47093001900	Low-Income Community	2011–2015
Tennessee	Knox	47093002400	Low-Income Community	2011–2015
Tennessee	Knox	47093003500	Low-Income Community	2011–2015
Tennessee	Knox	47093006502	Low-Income Community	2011–2015
Tennessee	Knox	47093006700	Low-Income Community	2011–2015
Tennessee	Knox	47093006800	Low-Income Community	2011–2015
Tennessee	Lake	47095960100	Low-Income Community	2011–2015
Tennessee	Lauderdale	47097050504	Low-Income Community	2011–2015
Tennessee	Lauderdale	47097050505	Low-Income Community	2011–2015
Tennessee	Lawrence	47099960300	Low-Income Community	2011–2015
Tennessee	Lawrence	47099960501	Low-Income Community	2011–2015
Tennessee	Lincoln	47103975300	Low-Income Community	2011–2015
Tennessee	Lincoln	47103975400	Low-Income Community	2012–2016
Tennessee	Loudon	47105060202	Low-Income Community	2011–2015
Tennessee	Loudon	47105060600	Low-Income Community	2011–2015
Tennessee	McMinn	47107970101	Non-LIC Contiguous	2011–2015
Tennessee	McMinn	47107970600	Low-Income Community	2011–2015
Tennessee	Macon	47111970300	Low-Income Community	2011–2015
Tennessee	Madison	47113000200	Low-Income Community	2011–2015
Tennessee	Madison	47113000500	Low-Income Community	2011–2015
Tennessee	Madison	47113000600	Low-Income Community	2011–2015
Tennessee	Madison	47113000700	Low-Income Community	2011–2015
Tennessee	Madison	47113000800	Low-Income Community	2011–2015
Tennessee	Madison	47113000900	Low-Income Community	2011–2015
Tennessee	Marion	47115050301	Low-Income Community	2011–2015
Tennessee	Marshall	47117955300	Low-Income Community	2011–2015
Tennessee	Meigs	47121960200	Low-Income Community	2011–2015
Tennessee	Monroe	47123925000	Non-LIC Contiguous	2011–2015
Tennessee	Monroe	47123925501	Low-Income Community	2011–2015
Tennessee	Montgomery	47125100100	Low-Income Community	2011–2015
Tennessee	Montgomery	47125100200	Low-Income Community	2011–2015
Tennessee	Montgomery	47125100800	Low-Income Community	2011–2015
Tennessee	Montgomery	47125100900	Low-Income Community	2011–2015
Tennessee	Obion	47131965400	Low-Income Community	2012–2016
Tennessee	Obion	47131965500	Low-Income Community	2011–2015
Tennessee	Overton	47133950302	Low-Income Community	2011–2015
Tennessee	Pickett	47137925100	Low-Income Community	2011–2015
Tennessee	Polk	47139950400	Low-Income Community	2011–2015
Tennessee	Putnam	47141000600	Low-Income Community	2011–2015
Tennessee	Putnam	47141000800	Low-Income Community	2011–2015
Tennessee	Putnam	47141001100	Low-Income Community	2011–2015
Tennessee	Rhea	47143975401	Low-Income Community	2011–2015
Tennessee	Roane	47145030600	Low-Income Community	2011–2015
Tennessee	Rutherford	47149041800	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Tennessee	Rutherford	47149041900	Low-Income Community	2011–2015
Tennessee	Rutherford	47149042100	Low-Income Community	2011–2015
Tennessee	Scott	47151975200	Low-Income Community	2011–2015
Tennessee	Sequatchie	47153060101	Non-LIC Contiguous	2011–2015
Tennessee	Sevier	47155080101	Low-Income Community	2011–2015
Tennessee	Sevier	47155080400	Low-Income Community	2011–2015
Tennessee	Shelby	47157000200	Low-Income Community	2011–2015
Tennessee	Shelby	47157000300	Low-Income Community	2011–2015
Tennessee	Shelby	47157000400	Low-Income Community	2011–2015
Tennessee	Shelby	47157001900	Low-Income Community	2011–2015
Tennessee	Shelby	47157002000	Low-Income Community	2011–2015
Tennessee	Shelby	47157002100	Low-Income Community	2011–2015
Tennessee	Shelby	47157002400	Low-Income Community	2011–2015
Tennessee	Shelby	47157002500	Low-Income Community	2011–2015
Tennessee	Shelby	47157002700	Low-Income Community	2011–2015
Tennessee	Shelby	47157002800	Low-Income Community	2011–2015
Tennessee	Shelby	47157003000	Low-Income Community	2011–2015
Tennessee	Shelby	47157003600	Low-Income Community	2011–2015
Tennessee	Shelby	47157003700	Low-Income Community	2011–2015
Tennessee	Shelby	47157003800	Low-Income Community	2011–2015
Tennessee	Shelby	47157003900	Low-Income Community	2011–2015
Tennessee	Shelby	47157004500	Low-Income Community	2011–2015
Tennessee	Shelby	47157004600	Low-Income Community	2011–2015
Tennessee	Shelby	47157005000	Low-Income Community	2011–2015
Tennessee	Shelby	47157005900	Low-Income Community	2011–2015
Tennessee	Shelby	47157006600	Low-Income Community	2011–2015
Tennessee	Shelby	47157006700	Low-Income Community	2011–2015
Tennessee	Shelby	47157007000	Low-Income Community	2011–2015
Tennessee	Shelby	47157007300	Low-Income Community	2011–2015
Tennessee	Shelby	47157007400	Low-Income Community	2011–2015
Tennessee	Shelby	47157011200	Low-Income Community	2011–2015
Tennessee	Shelby	47157011300	Low-Income Community	2011–2015
Tennessee	Shelby	47157011400	Low-Income Community	2011–2015
Tennessee	Shelby	47157011600	Low-Income Community	2011–2015
Tennessee	Shelby	47157020210	Non-LIC Contiguous	2011–2015
Tennessee	Shelby	47157020300	Low-Income Community	2011–2015
Tennessee	Shelby	47157022111	Low-Income Community	2011–2015
Tennessee	Shelby	47157022500	Low-Income Community	2011–2015
Tennessee	Smith	47159975300	Low-Income Community	2011–2015
Tennessee	Smith	47159975400	Non-LIC Contiguous	2011–2015
Tennessee	Stewart	47161110600	Low-Income Community	2011–2015
Tennessee	Sullivan	47163040200	Low-Income Community	2011–2015
Tennessee	Sullivan	47163042701	Low-Income Community	2011–2015
Tennessee	Sullivan	47163043000	Low-Income Community	2011–2015
Tennessee	Sullivan	47163043302	Low-Income Community	2011–2015
Tennessee	Sumner	47165020300	Low-Income Community	2011–2015
Tennessee	Sumner	47165020700	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Tennessee	Tipton	47167040700	Low-Income Community	2011–2015
Tennessee	Tipton	47167041000	Low-Income Community	2011–2015
Tennessee	Unicoi	47171080100	Low-Income Community	2011–2015
Tennessee	Unicoi	47171080200	Low-Income Community	2011–2015
Tennessee	Union	47173040201	Low-Income Community	2011–2015
Tennessee	Van Buren	47175925200	Low-Income Community	2011–2015
Tennessee	Warren	47177930800	Low-Income Community	2011–2015
Tennessee	Washington	47179060100	Low-Income Community	2011–2015
Tennessee	Washington	47179060800	Low-Income Community	2011–2015
Tennessee	Washington	47179060900	Low-Income Community	2011–2015
Tennessee	Washington	47179062000	Low-Income Community	2011–2015
Tennessee	Wayne	47181950200	Low-Income Community	2011–2015
Tennessee	Weakley	47183968101	Low-Income Community	2011–2015
Tennessee	White	47185935300	Low-Income Community	2012–2016
Texas	Anderson	48001950401	Low-Income Community	2011–2015
Texas	Anderson	48001950901	Low-Income Community	2011–2015
Texas	Angelina	48005000200	Low-Income Community	2011–2015
Texas	Angelina	48005000500	Low-Income Community	2011–2015
Texas	Angelina	48005000600	Low-Income Community	2011–2015
Texas	Angelina	48005000700	Low-Income Community	2011–2015
Texas	Angelina	48005001001	Low-Income Community	2011–2015
Texas	Angelina	48005001300	Low-Income Community	2011–2015
Texas	Aransas	48007950100	Low-Income Community	2011–2015
Texas	Aransas	48007950400	Low-Income Community	2011–2015
Texas	Aransas	48007950500	Low-Income Community	2011–2015
Texas	Atascosa	48013960300	Low-Income Community	2011–2015
Texas	Atascosa	48013960401	Low-Income Community	2011–2015
Texas	Bastrop	48021950200	Low-Income Community	2011–2015
Texas	Bastrop	48021950600	Low-Income Community	2011–2015
Texas	Bastrop	48021950801	Low-Income Community	2011–2015
Texas	Bee	48025950600	Low-Income Community	2011–2015
Texas	Bell	48027020800	Low-Income Community	2011–2015
Texas	Bell	48027020900	Low-Income Community	2011–2015
Texas	Bell	48027021601	Low-Income Community	2011–2015
Texas	Bell	48027021602	Low-Income Community	2011–2015
Texas	Bell	48027022000	Low-Income Community	2011–2015
Texas	Bell	48027023204	Low-Income Community	2011–2015
Texas	Bexar	48029110100	Low-Income Community	2011–2015
Texas	Bexar	48029110500	Low-Income Community	2011–2015
Texas	Bexar	48029110600	Low-Income Community	2011–2015
Texas	Bexar	48029121203	Low-Income Community	2011–2015
Texas	Bexar	48029121204	Low-Income Community	2011–2015
Texas	Bexar	48029121205	Low-Income Community	2011–2015
Texas	Bexar	48029130600	Low-Income Community	2011–2015
Texas	Bexar	48029130700	Low-Income Community	2011–2015
Texas	Bexar	48029130800	Low-Income Community	2011–2015
Texas	Bexar	48029141800	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Texas	Bexar	48029150600	Low-Income Community	2011–2015
Texas	Bexar	48029150800	Low-Income Community	2011–2015
Texas	Bexar	48029152000	Low-Income Community	2011–2015
Texas	Bexar	48029152100	Low-Income Community	2011–2015
Texas	Bexar	48029160901	Low-Income Community	2011–2015
Texas	Bexar	48029160902	Low-Income Community	2011–2015
Texas	Bexar	48029161100	Low-Income Community	2011–2015
Texas	Bexar	48029161200	Low-Income Community	2011–2015
Texas	Bexar	48029162001	Low-Income Community	2011–2015
Texas	Bexar	48029170102	Low-Income Community	2011–2015
Texas	Bexar	48029171802	Low-Income Community	2011–2015
Texas	Bexar	48029192200	Low-Income Community	2011–2015
Texas	Bexar	48029980002	Low-Income Community	2011–2015
Texas	Bexar	48029980100	Low-Income Community	2011–2015
Texas	Bosque	48035950200	Low-Income Community	2011–2015
Texas	Bowie	48037010400	Low-Income Community	2011–2015
Texas	Bowie	48037010500	Low-Income Community	2011–2015
Texas	Bowie	48037010800	Low-Income Community	2011–2015
Texas	Bowie	48037011300	Low-Income Community	2011–2015
Texas	Bowie	48037011401	Low-Income Community	2011–2015
Texas	Bowie	48037011402	Low-Income Community	2011–2015
Texas	Bowie	48037011502	Low-Income Community	2011–2015
Texas	Brazoria	48039661200	Low-Income Community	2011–2015
Texas	Brazoria	48039661400	Low-Income Community	2011–2015
Texas	Brazoria	48039662800	Low-Income Community	2011–2015
Texas	Brazoria	48039664100	Low-Income Community	2011–2015
Texas	Brazoria	48039664200	Low-Income Community	2011–2015
Texas	Brazoria	48039664300	Low-Income Community	2011–2015
Texas	Brazos	48041000201	Low-Income Community	2011–2015
Texas	Brazos	48041000202	Low-Income Community	2011–2015
Texas	Brazos	48041000400	Low-Income Community	2011–2015
Texas	Brazos	48041000500	Low-Income Community	2011–2015
Texas	Brazos	48041000603	Low-Income Community	2011–2015
Texas	Brazos	48041001301	Low-Income Community	2011–2015
Texas	Brazos	48041001303	Low-Income Community	2011–2015
Texas	Brazos	48041001702	Low-Income Community	2011–2015
Texas	Brazos	48041002012	Low-Income Community	2011–2015
Texas	Brazos	48041002014	Low-Income Community	2011–2015
Texas	Brewster	48043950400	Low-Income Community	2011–2015
Texas	Brooks	48047950200	Low-Income Community	2011–2015
Texas	Brown	48049950700	Low-Income Community	2011–2015
Texas	Burleson	48051970500	Low-Income Community	2011–2015
Texas	Burnet	48053960300	Low-Income Community	2011–2015
Texas	Caldwell	48055960200	Low-Income Community	2011–2015
Texas	Caldwell	48055960400	Low-Income Community	2011–2015
Texas	Caldwell	48055960500	Low-Income Community	2011–2015
Texas	Calhoun	48057000500	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Texas	Cameron	48061010100	Low-Income Community	2011–2015
Texas	Cameron	48061010201	Low-Income Community	2011–2015
Texas	Cameron	48061010203	Low-Income Community	2011–2015
Texas	Cameron	48061010301	Low-Income Community	2011–2015
Texas	Cameron	48061010402	Low-Income Community	2011–2015
Texas	Cameron	48061010800	Low-Income Community	2011–2015
Texas	Cameron	48061011700	Low-Income Community	2011–2015
Texas	Cameron	48061012102	Low-Income Community	2011–2015
Texas	Cameron	48061012301	Low-Income Community	2011–2015
Texas	Cameron	48061012304	Low-Income Community	2011–2015
Texas	Cameron	48061012305	Low-Income Community	2011–2015
Texas	Cameron	48061012700	Low-Income Community	2011–2015
Texas	Cameron	48061013307	Low-Income Community	2011–2015
Texas	Cameron	48061013802	Low-Income Community	2011–2015
Texas	Cameron	48061014001	Low-Income Community	2011–2015
Texas	Cameron	48061014200	Low-Income Community	2011–2015
Texas	Camp	48063950101	Low-Income Community	2011–2015
Texas	Camp	48063950102	Low-Income Community	2011–2015
Texas	Cass	48067950200	Low-Income Community	2011–2015
Texas	Cass	48067950400	Low-Income Community	2011–2015
Texas	Cass	48067950600	Low-Income Community	2011–2015
Texas	Cass	48067950700	Low-Income Community	2011–2015
Texas	Castro	48069950200	Low-Income Community	2011–2015
Texas	Chambers	48071710300	Low-Income Community	2011–2015
Texas	Chambers	48071710401	Low-Income Community	2011–2015
Texas	Chambers	48071710500	Low-Income Community	2011–2015
Texas	Cherokee	48073950300	Low-Income Community	2011–2015
Texas	Cherokee	48073950400	Low-Income Community	2011–2015
Texas	Cherokee	48073951100	Low-Income Community	2011–2015
Texas	Coleman	48083950300	Low-Income Community	2011–2015
Texas	Collin	48085032013	Low-Income Community	2011–2015
Texas	Comal	48091310608	Low-Income Community	2011–2015
Texas	Cooke	48097000400	Low-Income Community	2011–2015
Texas	Cooke	48097001100	Low-Income Community	2011–2015
Texas	Coryell	48099010300	Low-Income Community	2011–2015
Texas	Coryell	48099010501	Low-Income Community	2011–2015
Texas	Coryell	48099010502	Low-Income Community	2011–2015
Texas	Coryell	48099010504	Low-Income Community	2011–2015
Texas	Coryell	48099010601	Low-Income Community	2011–2015
Texas	Cottle	48101950100	Low-Income Community	2011–2015
Texas	Crosby	48107950100	Low-Income Community	2011–2015
Texas	Crosby	48107950200	Low-Income Community	2011–2015
Texas	Dallas	48113002000	Low-Income Community	2011–2015
Texas	Dallas	48113004100	Low-Income Community	2011–2015
Texas	Dallas	48113005400	Low-Income Community	2011–2015
Texas	Dallas	48113005700	Low-Income Community	2011–2015
Texas	Dallas	48113008704	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Texas	Dallas	48113009301	Low-Income Community	2011–2015
Texas	Dallas	48113010101	Low-Income Community	2011–2015
Texas	Dallas	48113012207	Low-Income Community	2011–2015
Texas	Dallas	48113012302	Low-Income Community	2011–2015
Texas	Dallas	48113012701	Low-Income Community	2011–2015
Texas	Dallas	48113015304	Low-Income Community	2011–2015
Texas	Dallas	48113015900	Low-Income Community	2011–2015
Texas	Dallas	48113016621	Low-Income Community	2011–2015
Texas	Dallas	48113018111	Low-Income Community	2011–2015
Texas	Dallas	48113018505	Low-Income Community	2011–2015
Texas	Dallas	48113020300	Low-Income Community	2011–2015
Texas	Dallas	48113020400	Low-Income Community	2011–2015
Texas	Dallas	48113020500	Low-Income Community	2011–2015
Texas	Dawson	48115950402	Low-Income Community	2011–2015
Texas	Delta	48119950200	Low-Income Community	2011–2015
Texas	Denton	48121020602	Low-Income Community	2011–2015
Texas	Denton	48121021618	Low-Income Community	2011–2015
Texas	Denton	48121021739	Low-Income Community	2011–2015
Texas	DeWitt	48123970200	Low-Income Community	2011–2015
Texas	Dickens	48125950300	Low-Income Community	2011–2015
Texas	Donley	48129950200	Low-Income Community	2011–2015
Texas	Eastland	48133950100	Low-Income Community	2011–2015
Texas	Eastland	48133950200	Low-Income Community	2011–2015
Texas	Ector	48135002700	Low-Income Community	2011–2015
Texas	Ellis	48139060400	Low-Income Community	2011–2015
Texas	Ellis	48139061000	Low-Income Community	2011–2015
Texas	Ellis	48139061200	Low-Income Community	2011–2015
Texas	Ellis	48139061300	Low-Income Community	2011–2015
Texas	Ellis	48139061600	Low-Income Community	2011–2015
Texas	El Paso	48141001203	Low-Income Community	2011–2015
Texas	El Paso	48141001900	Low-Income Community	2011–2015
Texas	El Paso	48141003000	Low-Income Community	2011–2015
Texas	El Paso	48141003200	Low-Income Community	2011–2015
Texas	El Paso	48141003501	Low-Income Community	2011–2015
Texas	El Paso	48141003804	Low-Income Community	2011–2015
Texas	El Paso	48141010102	Low-Income Community	2011–2015
Texas	El Paso	48141010220	Low-Income Community	2011–2015
Texas	El Paso	48141010334	Low-Income Community	2011–2015
Texas	El Paso	48141010335	Low-Income Community	2011–2015
Texas	El Paso	48141010340	Low-Income Community	2011–2015
Texas	El Paso	48141010344	Low-Income Community	2011–2015
Texas	El Paso	48141010347	Low-Income Community	2011–2015
Texas	El Paso	48141010501	Low-Income Community	2011–2015
Texas	El Paso	48141010504	Low-Income Community	2011–2015
Texas	El Paso	48141010506	Low-Income Community	2011–2015
Texas	Erath	48143950201	Low-Income Community	2011–2015
Texas	Erath	48143950202	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Texas	Erath	48143950300	Low-Income Community	2011–2015
Texas	Falls	48145000400	Low-Income Community	2011–2015
Texas	Fannin	48147950402	Low-Income Community	2011–2015
Texas	Fisher	48151950400	Low-Income Community	2011–2015
Texas	Fort Bend	48157670200	Low-Income Community	2011–2015
Texas	Fort Bend	48157670400	Low-Income Community	2011–2015
Texas	Fort Bend	48157673700	Low-Income Community	2011–2015
Texas	Fort Bend	48157674900	Low-Income Community	2011–2015
Texas	Fort Bend	48157675400	Low-Income Community	2011–2015
Texas	Franklin	48159950300	Low-Income Community	2011–2015
Texas	Galveston	48167722200	Low-Income Community	2011–2015
Texas	Galveston	48167722800	Low-Income Community	2011–2015
Texas	Galveston	48167722900	Low-Income Community	2011–2015
Texas	Galveston	48167723000	Low-Income Community	2011–2015
Texas	Galveston	48167723700	Low-Income Community	2011–2015
Texas	Galveston	48167724101	Low-Income Community	2011–2015
Texas	Galveston	48167724800	Low-Income Community	2011–2015
Texas	Galveston	48167726200	Low-Income Community	2011–2015
Texas	Gonzales	48177000300	Low-Income Community	2011–2015
Texas	Gonzales	48177000500	Low-Income Community	2011–2015
Texas	Gray	48179950600	Low-Income Community	2011–2015
Texas	Grayson	48181000200	Low-Income Community	2011–2015
Texas	Grayson	48181000502	Low-Income Community	2011–2015
Texas	Grayson	48181000902	Low-Income Community	2011–2015
Texas	Grayson	48181002000	Low-Income Community	2011–2015
Texas	Gregg	48183000800	Low-Income Community	2011–2015
Texas	Gregg	48183001100	Low-Income Community	2011–2015
Texas	Gregg	48183001400	Low-Income Community	2011–2015
Texas	Gregg	48183010200	Low-Income Community	2011–2015
Texas	Gregg	48183010500	Low-Income Community	2011–2015
Texas	Gregg	48183010700	Low-Income Community	2011–2015
Texas	Grimes	48185180101	Low-Income Community	2011–2015
Texas	Grimes	48185180102	Low-Income Community	2011–2015
Texas	Grimes	48185180200	Low-Income Community	2011–2015
Texas	Hale	48189950100	Low-Income Community	2011–2015
Texas	Hall	48191950500	Low-Income Community	2011–2015
Texas	Hardin	48199030100	Low-Income Community	2011–2015
Texas	Hardin	48199030700	Low-Income Community	2011–2015
Texas	Hardin	48199030800	Low-Income Community	2011–2015
Texas	Harris	48201100000	Low-Income Community	2011–2015
Texas	Harris	48201210400	Low-Income Community	2011–2015
Texas	Harris	48201210500	Low-Income Community	2011–2015
Texas	Harris	48201210600	Low-Income Community	2011–2015
Texas	Harris	48201210700	Low-Income Community	2011–2015
Texas	Harris	48201210800	Low-Income Community	2011–2015
Texas	Harris	48201211000	Low-Income Community	2011–2015
Texas	Harris	48201211300	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Texas	Harris	48201211400	Low-Income Community	2011–2015
Texas	Harris	48201211500	Low-Income Community	2011–2015
Texas	Harris	48201211600	Low-Income Community	2011–2015
Texas	Harris	48201212300	Low-Income Community	2011–2015
Texas	Harris	48201220100	Low-Income Community	2011–2015
Texas	Harris	48201220200	Low-Income Community	2011–2015
Texas	Harris	48201220800	Low-Income Community	2011–2015
Texas	Harris	48201222501	Low-Income Community	2011–2015
Texas	Harris	48201222503	Low-Income Community	2011–2015
Texas	Harris	48201222600	Low-Income Community	2011–2015
Texas	Harris	48201222700	Low-Income Community	2011–2015
Texas	Harris	48201230200	Low-Income Community	2011–2015
Texas	Harris	48201230600	Low-Income Community	2011–2015
Texas	Harris	48201230700	Low-Income Community	2011–2015
Texas	Harris	48201231000	Low-Income Community	2011–2015
Texas	Harris	48201231100	Low-Income Community	2011–2015
Texas	Harris	48201231200	Low-Income Community	2011–2015
Texas	Harris	48201231400	Low-Income Community	2011–2015
Texas	Harris	48201231500	Low-Income Community	2011–2015
Texas	Harris	48201233500	Low-Income Community	2011–2015
Texas	Harris	48201240100	Low-Income Community	2011–2015
Texas	Harris	48201240501	Low-Income Community	2011–2015
Texas	Harris	48201240502	Low-Income Community	2011–2015
Texas	Harris	48201240600	Low-Income Community	2011–2015
Texas	Harris	48201253800	Low-Income Community	2011–2015
Texas	Harris	48201254300	Low-Income Community	2011–2015
Texas	Harris	48201254600	Low-Income Community	2011–2015
Texas	Harris	48201310100	Low-Income Community	2011–2015
Texas	Harris	48201310300	Low-Income Community	2011–2015
Texas	Harris	48201310400	Low-Income Community	2011–2015
Texas	Harris	48201310500	Low-Income Community	2011–2015
Texas	Harris	48201310600	Low-Income Community	2011–2015
Texas	Harris	48201310800	Low-Income Community	2011–2015
Texas	Harris	48201310900	Low-Income Community	2011–2015
Texas	Harris	48201311000	Low-Income Community	2011–2015
Texas	Harris	48201311600	Low-Income Community	2011–2015
Texas	Harris	48201311700	Low-Income Community	2011–2015
Texas	Harris	48201312000	Low-Income Community	2011–2015
Texas	Harris	48201312200	Low-Income Community	2011–2015
Texas	Harris	48201312300	Low-Income Community	2011–2015
Texas	Harris	48201312400	Low-Income Community	2011–2015
Texas	Harris	48201312500	Low-Income Community	2011–2015
Texas	Harris	48201312700	Low-Income Community	2011–2015
Texas	Harris	48201312800	Low-Income Community	2011–2015
Texas	Harris	48201312900	Low-Income Community	2011–2015
Texas	Harris	48201313000	Low-Income Community	2011–2015
Texas	Harris	48201313200	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Texas	Harris	48201313300	Low-Income Community	2011–2015
Texas	Harris	48201313400	Low-Income Community	2011–2015
Texas	Harris	48201313500	Low-Income Community	2011–2015
Texas	Harris	48201313600	Low-Income Community	2011–2015
Texas	Harris	48201313700	Low-Income Community	2011–2015
Texas	Harris	48201313800	Low-Income Community	2011–2015
Texas	Harris	48201314001	Low-Income Community	2011–2015
Texas	Harris	48201314002	Low-Income Community	2011–2015
Texas	Harris	48201314300	Low-Income Community	2011–2015
Texas	Harris	48201314400	Low-Income Community	2011–2015
Texas	Harris	48201321900	Low-Income Community	2011–2015
Texas	Harris	48201322100	Low-Income Community	2011–2015
Texas	Harris	48201322200	Low-Income Community	2011–2015
Texas	Harris	48201323702	Low-Income Community	2011–2015
Texas	Harris	48201324100	Low-Income Community	2011–2015
Texas	Harris	48201331100	Low-Income Community	2011–2015
Texas	Harris	48201331200	Low-Income Community	2011–2015
Texas	Harris	48201331300	Low-Income Community	2011–2015
Texas	Harris	48201331400	Low-Income Community	2011–2015
Texas	Harris	48201331700	Low-Income Community	2011–2015
Texas	Harris	48201331800	Low-Income Community	2011–2015
Texas	Harris	48201332000	Low-Income Community	2011–2015
Texas	Harris	48201342300	Low-Income Community	2011–2015
Texas	Harris	48201421101	Low-Income Community	2011–2015
Texas	Harris	48201421102	Low-Income Community	2011–2015
Texas	Harris	48201421201	Low-Income Community	2011–2015
Texas	Harris	48201421202	Low-Income Community	2011–2015
Texas	Harris	48201421300	Low-Income Community	2011–2015
Texas	Harris	48201421401	Low-Income Community	2011–2015
Texas	Harris	48201421402	Low-Income Community	2011–2015
Texas	Harris	48201421403	Low-Income Community	2011–2015
Texas	Harris	48201421500	Low-Income Community	2011–2015
Texas	Harris	48201421600	Low-Income Community	2011–2015
Texas	Harris	48201422302	Low-Income Community	2011–2015
Texas	Harris	48201422701	Low-Income Community	2011–2015
Texas	Harris	48201433600	Low-Income Community	2011–2015
Texas	Harris	48201452500	Low-Income Community	2011–2015
Texas	Harris	48201453200	Low-Income Community	2011–2015
Texas	Harris	48201453300	Low-Income Community	2011–2015
Texas	Harris	48201453401	Low-Income Community	2011–2015
Texas	Harris	48201530800	Low-Income Community	2011–2015
Texas	Harris	48201531800	Low-Income Community	2011–2015
Texas	Harris	48201531900	Low-Income Community	2011–2015
Texas	Harris	48201532001	Low-Income Community	2011–2015
Texas	Harris	48201532700	Low-Income Community	2011–2015
Texas	Harris	48201532800	Low-Income Community	2011–2015
Texas	Harris	48201533000	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Texas	Harris	48201533300	Low-Income Community	2011–2015
Texas	Harris	48201533400	Low-Income Community	2011–2015
Texas	Harris	48201533702	Low-Income Community	2011–2015
Texas	Harrison	48203020102	Low-Income Community	2011–2015
Texas	Harrison	48203020103	Low-Income Community	2011–2015
Texas	Harrison	48203020302	Low-Income Community	2011–2015
Texas	Harrison	48203020401	Low-Income Community	2011–2015
Texas	Harrison	48203020402	Low-Income Community	2011–2015
Texas	Haskell	48207950300	Low-Income Community	2011–2015
Texas	Hays	48209010200	Low-Income Community	2011–2015
Texas	Hays	48209010303	Low-Income Community	2011–2015
Texas	Hays	48209010701	Low-Income Community	2011–2015
Texas	Hays	48209010702	Low-Income Community	2011–2015
Texas	Henderson	48213950602	Low-Income Community	2011–2015
Texas	Henderson	48213950700	Low-Income Community	2011–2015
Texas	Henderson	48213950901	Low-Income Community	2011–2015
Texas	Henderson	48213950902	Low-Income Community	2011–2015
Texas	Henderson	48213951000	Low-Income Community	2011–2015
Texas	Henderson	48213951200	Low-Income Community	2011–2015
Texas	Hidalgo	48215020102	Low-Income Community	2011–2015
Texas	Hidalgo	48215020201	Low-Income Community	2011–2015
Texas	Hidalgo	48215020503	Low-Income Community	2011–2015
Texas	Hidalgo	48215021302	Low-Income Community	2011–2015
Texas	Hidalgo	48215021303	Low-Income Community	2011–2015
Texas	Hidalgo	48215021304	Low-Income Community	2011–2015
Texas	Hidalgo	48215021305	Low-Income Community	2011–2015
Texas	Hidalgo	48215021401	Low-Income Community	2011–2015
Texas	Hidalgo	48215021701	Low-Income Community	2011–2015
Texas	Hidalgo	48215021702	Low-Income Community	2011–2015
Texas	Hidalgo	48215022103	Low-Income Community	2011–2015
Texas	Hidalgo	48215022106	Low-Income Community	2011–2015
Texas	Hidalgo	48215022401	Low-Income Community	2011–2015
Texas	Hidalgo	48215022402	Low-Income Community	2011–2015
Texas	Hidalgo	48215023103	Low-Income Community	2011–2015
Texas	Hidalgo	48215023104	Low-Income Community	2011–2015
Texas	Hidalgo	48215023503	Low-Income Community	2011–2015
Texas	Hidalgo	48215024108	Low-Income Community	2011–2015
Texas	Hidalgo	48215024114	Low-Income Community	2011–2015
Texas	Hidalgo	48215024201	Low-Income Community	2011–2015
Texas	Hidalgo	48215024203	Low-Income Community	2011–2015
Texas	Hidalgo	48215024204	Low-Income Community	2011–2015
Texas	Hidalgo	48215024205	Low-Income Community	2011–2015
Texas	Hill	48217960100	Low-Income Community	2011–2015
Texas	Hill	48217960900	Low-Income Community	2011–2015
Texas	Hockley	48219950100	Low-Income Community	2011–2015
Texas	Hockley	48219950400	Low-Income Community	2011–2015
Texas	Hopkins	48223950600	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Texas	Hopkins	48223950700	Low-Income Community	2011–2015
Texas	Hopkins	48223950800	Low-Income Community	2011–2015
Texas	Howard	48227950500	Low-Income Community	2011–2015
Texas	Hunt	48231960200	Low-Income Community	2011–2015
Texas	Hunt	48231960500	Low-Income Community	2011–2015
Texas	Hunt	48231960600	Low-Income Community	2011–2015
Texas	Hunt	48231960700	Low-Income Community	2011–2015
Texas	Hunt	48231960800	Low-Income Community	2011–2015
Texas	Hunt	48231961300	Low-Income Community	2011–2015
Texas	Hunt	48231961503	Low-Income Community	2011–2015
Texas	Hunt	48231961600	Low-Income Community	2011–2015
Texas	Jasper	48241950200	Low-Income Community	2011–2015
Texas	Jasper	48241950300	Low-Income Community	2011–2015
Texas	Jefferson	48245002500	Low-Income Community	2011–2015
Texas	Jefferson	48245005400	Low-Income Community	2011–2015
Texas	Jefferson	48245005900	Low-Income Community	2011–2015
Texas	Jefferson	48245006100	Low-Income Community	2011–2015
Texas	Jefferson	48245006300	Low-Income Community	2011–2015
Texas	Jefferson	48245010100	Low-Income Community	2011–2015
Texas	Jefferson	48245011700	Low-Income Community	2011–2015
Texas	Jefferson	48245011800	Low-Income Community	2011–2015
Texas	Jim Hogg	48247950200	Low-Income Community	2011–2015
Texas	Jim Hogg	48247950400	Low-Income Community	2011–2015
Texas	Johnson	48251130212	Low-Income Community	2011–2015
Texas	Johnson	48251130302	Low-Income Community	2011–2015
Texas	Jones	48253020400	Low-Income Community	2011–2015
Texas	Karnes	48255970200	Low-Income Community	2011–2015
Texas	Karnes	48255970300	Low-Income Community	2011–2015
Texas	Kaufman	48257050300	Low-Income Community	2011–2015
Texas	Kaufman	48257050400	Low-Income Community	2011–2015
Texas	Kaufman	48257050500	Low-Income Community	2011–2015
Texas	Kaufman	48257050704	Low-Income Community	2011–2015
Texas	Kaufman	48257051201	Low-Income Community	2011–2015
Texas	Kaufman	48257051300	Low-Income Community	2011–2015
Texas	Kerr	48265960500	Low-Income Community	2011–2015
Texas	Kerr	48265960800	Low-Income Community	2011–2015
Texas	Kleberg	48273020200	Low-Income Community	2011–2015
Texas	Kleberg	48273020300	Low-Income Community	2011–2015
Texas	Lamar	48277000300	Low-Income Community	2011–2015
Texas	Lamar	48277000500	Low-Income Community	2011–2015
Texas	Lamar	48277000600	Low-Income Community	2011–2015
Texas	Lamar	48277000700	Low-Income Community	2011–2015
Texas	Lamar	48277000800	Low-Income Community	2011–2015
Texas	Lamb	48279950500	Low-Income Community	2011–2015
Texas	Lamb	48279950600	Low-Income Community	2011–2015
Texas	La Salle	48283950300	Low-Income Community	2011–2015
Texas	Lavaca	48285000600	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Texas	Lee	48287000400	Low-Income Community	2011–2015
Texas	Liberty	48291700100	Low-Income Community	2011–2015
Texas	Liberty	48291700200	Low-Income Community	2011–2015
Texas	Liberty	48291700300	Low-Income Community	2011–2015
Texas	Liberty	48291700400	Low-Income Community	2011–2015
Texas	Liberty	48291700600	Low-Income Community	2011–2015
Texas	Liberty	48291701200	Low-Income Community	2011–2015
Texas	Liberty	48291701300	Low-Income Community	2011–2015
Texas	Limestone	48293970400	Low-Income Community	2011–2015
Texas	Limestone	48293970600	Low-Income Community	2011–2015
Texas	Llano	48299970200	Low-Income Community	2011–2015
Texas	Llano	48299970500	Low-Income Community	2011–2015
Texas	Llano	48299970600	Low-Income Community	2011–2015
Texas	Loving	48301950100	Low-Income Community	2011–2015
Texas	Lubbock	48303000100	Low-Income Community	2011–2015
Texas	Lubbock	48303000201	Low-Income Community	2011–2015
Texas	Lubbock	48303000301	Low-Income Community	2011–2015
Texas	Lubbock	48303000302	Low-Income Community	2011–2015
Texas	Lubbock	48303000700	Low-Income Community	2011–2015
Texas	Lubbock	48303000900	Low-Income Community	2011–2015
Texas	Lubbock	48303001000	Low-Income Community	2011–2015
Texas	Lubbock	48303010200	Low-Income Community	2011–2015
Texas	McLennan	48309000100	Low-Income Community	2011–2015
Texas	McLennan	48309001200	Low-Income Community	2011–2015
Texas	McLennan	48309001500	Low-Income Community	2011–2015
Texas	McLennan	48309003602	Low-Income Community	2011–2015
Texas	McLennan	48309004201	Low-Income Community	2011–2015
Texas	Madison	48313000100	Low-Income Community	2011–2015
Texas	Marion	48315950300	Low-Income Community	2011–2015
Texas	Matagorda	48321730201	Low-Income Community	2011–2015
Texas	Matagorda	48321730501	Low-Income Community	2011–2015
Texas	Matagorda	48321730600	Low-Income Community	2011–2015
Texas	Matagorda	48321730700	Low-Income Community	2011–2015
Texas	Maverick	48323950201	Low-Income Community	2011–2015
Texas	Maverick	48323950601	Low-Income Community	2011–2015
Texas	Medina	48325000402	Low-Income Community	2011–2015
Texas	Medina	48325000500	Low-Income Community	2011–2015
Texas	Milam	48331950402	Low-Income Community	2011–2015
Texas	Milam	48331950700	Low-Income Community	2011–2015
Texas	Montgomery	48339692200	Low-Income Community	2011–2015
Texas	Montgomery	48339692500	Low-Income Community	2011–2015
Texas	Montgomery	48339692601	Low-Income Community	2011–2015
Texas	Montgomery	48339692602	Low-Income Community	2011–2015
Texas	Montgomery	48339692700	Low-Income Community	2011–2015
Texas	Montgomery	48339692802	Low-Income Community	2011–2015
Texas	Montgomery	48339693000	Low-Income Community	2011–2015
Texas	Montgomery	48339693400	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Texas	Montgomery	48339693500	Low-Income Community	2011–2015
Texas	Montgomery	48339694000	Low-Income Community	2011–2015
Texas	Montgomery	48339694101	Low-Income Community	2011–2015
Texas	Morris	48343950100	Low-Income Community	2011–2015
Texas	Morris	48343950200	Low-Income Community	2011–2015
Texas	Morris	48343950300	Low-Income Community	2011–2015
Texas	Motley	48345950100	Low-Income Community	2011–2015
Texas	Nacogdoches	48347950301	Low-Income Community	2011–2015
Texas	Nacogdoches	48347950302	Low-Income Community	2011–2015
Texas	Nacogdoches	48347950700	Low-Income Community	2011–2015
Texas	Nacogdoches	48347950800	Low-Income Community	2011–2015
Texas	Nacogdoches	48347950900	Low-Income Community	2011–2015
Texas	Nacogdoches	48347951000	Low-Income Community	2011–2015
Texas	Navarro	48349970100	Low-Income Community	2011–2015
Texas	Navarro	48349970200	Low-Income Community	2011–2015
Texas	Navarro	48349970500	Low-Income Community	2011–2015
Texas	Navarro	48349970600	Low-Income Community	2011–2015
Texas	Navarro	48349970700	Low-Income Community	2011–2015
Texas	Navarro	48349970800	Low-Income Community	2011–2015
Texas	Navarro	48349970900	Low-Income Community	2011–2015
Texas	Newton	48351950200	Low-Income Community	2011–2015
Texas	Newton	48351950300	Low-Income Community	2011–2015
Texas	Nueces	48355001000	Low-Income Community	2011–2015
Texas	Nueces	48355001602	Low-Income Community	2011–2015
Texas	Nueces	48355002001	Low-Income Community	2011–2015
Texas	Nueces	48355002200	Low-Income Community	2011–2015
Texas	Nueces	48355002704	Low-Income Community	2011–2015
Texas	Nueces	48355002900	Low-Income Community	2011–2015
Texas	Nueces	48355005602	Low-Income Community	2011–2015
Texas	Nueces	48355006300	Low-Income Community	2011–2015
Texas	Nueces	48355006400	Low-Income Community	2011–2015
Texas	Orange	48361020200	Low-Income Community	2011–2015
Texas	Orange	48361020300	Low-Income Community	2011–2015
Texas	Orange	48361020500	Low-Income Community	2011–2015
Texas	Orange	48361020700	Low-Income Community	2011–2015
Texas	Orange	48361020900	Low-Income Community	2011–2015
Texas	Palo Pinto	48363000500	Low-Income Community	2011–2015
Texas	Palo Pinto	48363000600	Low-Income Community	2011–2015
Texas	Palo Pinto	48363000800	Low-Income Community	2011–2015
Texas	Polk	48373210101	Low-Income Community	2011–2015
Texas	Polk	48373210102	Low-Income Community	2011–2015
Texas	Polk	48373210203	Low-Income Community	2011–2015
Texas	Polk	48373210204	Low-Income Community	2011–2015
Texas	Polk	48373210301	Low-Income Community	2011–2015
Texas	Polk	48373210400	Low-Income Community	2011–2015
Texas	Potter	48375015400	Low-Income Community	2011–2015
Texas	Presidio	48377950200	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Texas	Reeves	48389950100	Low-Income Community	2011–2015
Texas	Robertson	48395960200	Low-Income Community	2011–2015
Texas	Rusk	48401950501	Low-Income Community	2011–2015
Texas	Rusk	48401950502	Low-Income Community	2011–2015
Texas	Rusk	48401951000	Low-Income Community	2011–2015
Texas	Sabine	48403950300	Low-Income Community	2011–2015
Texas	San Augustine	48405950100	Low-Income Community	2011–2015
Texas	San Augustine	48405950300	Low-Income Community	2011–2015
Texas	San Jacinto	48407200101	Low-Income Community	2011–2015
Texas	San Patricio	48409010800	Low-Income Community	2011–2015
Texas	San Saba	48411950100	Low-Income Community	2011–2015
Texas	Shelby	48419950100	Low-Income Community	2011–2015
Texas	Shelby	48419950200	Low-Income Community	2011–2015
Texas	Shelby	48419950300	Low-Income Community	2011–2015
Texas	Shelby	48419950400	Low-Income Community	2011–2015
Texas	Smith	48423000100	Low-Income Community	2011–2015
Texas	Smith	48423000201	Low-Income Community	2011–2015
Texas	Smith	48423000202	Low-Income Community	2011–2015
Texas	Smith	48423000400	Low-Income Community	2011–2015
Texas	Smith	48423000500	Low-Income Community	2011–2015
Texas	Smith	48423000900	Low-Income Community	2011–2015
Texas	Smith	48423001500	Low-Income Community	2011–2015
Texas	Smith	48423001601	Low-Income Community	2011–2015
Texas	Smith	48423001700	Low-Income Community	2011–2015
Texas	Smith	48423001801	Low-Income Community	2011–2015
Texas	Smith	48423001802	Low-Income Community	2011–2015
Texas	Smith	48423002101	Low-Income Community	2011–2015
Texas	Somervell	48425000200	Low-Income Community	2011–2015
Texas	Starr	48427950104	Low-Income Community	2011–2015
Texas	Starr	48427950105	Low-Income Community	2011–2015
Texas	Starr	48427950106	Low-Income Community	2011–2015
Texas	Starr	48427950107	Low-Income Community	2011–2015
Texas	Starr	48427950202	Low-Income Community	2011–2015
Texas	Starr	48427950204	Low-Income Community	2011–2015
Texas	Starr	48427950401	Low-Income Community	2011–2015
Texas	Starr	48427950402	Low-Income Community	2011–2015
Texas	Stephens	48429950300	Low-Income Community	2011–2015
Texas	Tarrant	48439100201	Low-Income Community	2011–2015
Texas	Tarrant	48439100202	Low-Income Community	2011–2015
Texas	Tarrant	48439100300	Low-Income Community	2011–2015
Texas	Tarrant	48439103800	Low-Income Community	2011–2015
Texas	Tarrant	48439106201	Low-Income Community	2011–2015
Texas	Tarrant	48439122900	Low-Income Community	2011–2015
Texas	Tarrant	48439123500	Low-Income Community	2011–2015
Texas	Taylor	48441011700	Low-Income Community	2011–2015
Texas	Taylor	48441013000	Low-Income Community	2011–2015
Texas	Terry	48445950400	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Texas	Titus	48449950300	Low-Income Community	2011–2015
Texas	Tom Green	48451001702	Low-Income Community	2011–2015
Texas	Travis	48453001712	Low-Income Community	2011–2015
Texas	Travis	48453001804	Low-Income Community	2011–2015
Texas	Travis	48453001832	Low-Income Community	2011–2015
Texas	Travis	48453001842	Low-Income Community	2011–2015
Texas	Travis	48453002106	Low-Income Community	2011–2015
Texas	Travis	48453002109	Low-Income Community	2011–2015
Texas	Travis	48453002111	Low-Income Community	2011–2015
Texas	Travis	48453002112	Low-Income Community	2011–2015
Texas	Travis	48453002209	Low-Income Community	2011–2015
Texas	Travis	48453002307	Low-Income Community	2011–2015
Texas	Travis	48453002312	Low-Income Community	2011–2015
Texas	Travis	48453002313	Low-Income Community	2011–2015
Texas	Travis	48453002319	Low-Income Community	2011–2015
Texas	Travis	48453002410	Low-Income Community	2011–2015
Texas	Travis	48453002411	Low-Income Community	2011–2015
Texas	Travis	48453002413	Low-Income Community	2011–2015
Texas	Travis	48453002427	Low-Income Community	2011–2015
Texas	Travis	48453002432	Low-Income Community	2011–2015
Texas	Travis	48453002433	Low-Income Community	2011–2015
Texas	Travis	48453002435	Low-Income Community	2011–2015
Texas	Travis	48453002436	Low-Income Community	2011–2015
Texas	Trinity	48455950200	Low-Income Community	2011–2015
Texas	Trinity	48455950400	Low-Income Community	2011–2015
Texas	Trinity	48455950500	Low-Income Community	2011–2015
Texas	Tyler	48457950200	Low-Income Community	2011–2015
Texas	Tyler	48457950300	Low-Income Community	2011–2015
Texas	Val Verde	48465950400	Low-Income Community	2011–2015
Texas	Van Zandt	48467950500	Low-Income Community	2011–2015
Texas	Victoria	48469000100	Low-Income Community	2011–2015
Texas	Victoria	48469000201	Low-Income Community	2011–2015
Texas	Victoria	48469000202	Low-Income Community	2011–2015
Texas	Victoria	48469000301	Low-Income Community	2011–2015
Texas	Victoria	48469000302	Low-Income Community	2011–2015
Texas	Victoria	48469000700	Low-Income Community	2011–2015
Texas	Victoria	48469001601	Low-Income Community	2011–2015
Texas	Walker	48471790102	Low-Income Community	2011–2015
Texas	Walker	48471790400	Low-Income Community	2011–2015
Texas	Walker	48471790500	Low-Income Community	2011–2015
Texas	Walker	48471790600	Low-Income Community	2011–2015
Texas	Waller	48473680200	Low-Income Community	2011–2015
Texas	Waller	48473680500	Low-Income Community	2011–2015
Texas	Washington	48477170100	Low-Income Community	2011–2015
Texas	Webb	48479000105	Low-Income Community	2011–2015
Texas	Webb	48479000106	Low-Income Community	2011–2015
Texas	Webb	48479001816	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Texas	Webb	48479001818	Low-Income Community	2011–2015
Texas	Wharton	48481740200	Low-Income Community	2011–2015
Texas	Wharton	48481740300	Low-Income Community	2011–2015
Texas	Wharton	48481740500	Low-Income Community	2011–2015
Texas	Wharton	48481740700	Low-Income Community	2011–2015
Texas	Wharton	48481740800	Low-Income Community	2011–2015
Texas	Wharton	48481741000	Low-Income Community	2011–2015
Texas	Wichita	48485011200	Low-Income Community	2011–2015
Texas	Wichita	48485011300	Low-Income Community	2011–2015
Texas	Wichita	48485011500	Low-Income Community	2011–2015
Texas	Wilbarger	48487950500	Low-Income Community	2011–2015
Texas	Wilbarger	48487950700	Low-Income Community	2011–2015
Texas	Willacy	48489950300	Low-Income Community	2011–2015
Texas	Willacy	48489950400	Low-Income Community	2011–2015
Texas	Willacy	48489950500	Low-Income Community	2011–2015
Texas	Willacy	48489950600	Low-Income Community	2011–2015
Texas	Willacy	48489950700	Low-Income Community	2011–2015
Texas	Williamson	48491020201	Low-Income Community	2011–2015
Texas	Williamson	48491020808	Low-Income Community	2011–2015
Texas	Williamson	48491021300	Low-Income Community	2011–2015
Texas	Williamson	48491021602	Low-Income Community	2011–2015
Texas	Wilson	48493000201	Low-Income Community	2011–2015
Texas	Wise	48497150200	Low-Income Community	2011–2015
Texas	Wood	48499950200	Low-Income Community	2011–2015
Texas	Wood	48499950400	Low-Income Community	2011–2015
Texas	Wood	48499950601	Low-Income Community	2011–2015
Texas	Wood	48499950700	Low-Income Community	2011–2015
Texas	Zapata	48505950400	Low-Income Community	2011–2015
Texas	Zavala	48507950100	Low-Income Community	2011–2015
Texas	Zavala	48507950200	Low-Income Community	2011–2015
Texas	Zavala	48507950302	Low-Income Community	2011–2015
Utah	Beaver	49001100100	Low-Income Community	2011–2015
Utah	Box Elder	49003960300	Low-Income Community	2011–2015
Utah	Box Elder	49003960601	Low-Income Community	2011–2015
Utah	Cache	49005000900	Low-Income Community	2011–2015
Utah	Cache	49005001002	Low-Income Community	2011–2015
Utah	Carbon	49007000600	Low-Income Community	2011–2015
Utah	Davis	49011125701	Low-Income Community	2011–2015
Utah	Davis	49011125702	Low-Income Community	2011–2015
Utah	Davis	49011126001	Low-Income Community	2011–2015
Utah	Duchesne	49013940300	Low-Income Community	2011–2015
Utah	Garfield	49017000300	Low-Income Community	2011–2015
Utah	Grand	49019000300	Low-Income Community	2011–2015
Utah	Iron	49021110300	Low-Income Community	2011–2015
Utah	Iron	49021110600	Low-Income Community	2011–2015
Utah	Millard	49027974300	Low-Income Community	2011–2015
Utah	Salt Lake	49035100600	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Utah	Salt Lake	49035102500	Low-Income Community	2011–2015
Utah	Salt Lake	49035102600	Low-Income Community	2011–2015
Utah	Salt Lake	49035102702	Low-Income Community	2011–2015
Utah	Salt Lake	49035111500	Low-Income Community	2011–2015
Utah	Salt Lake	49035111600	Low-Income Community	2011–2015
Utah	Salt Lake	49035111802	Low-Income Community	2011–2015
Utah	Salt Lake	49035112403	Low-Income Community	2011–2015
Utah	Salt Lake	49035112907	Low-Income Community	2011–2015
Utah	Salt Lake	49035113305	Low-Income Community	2011–2015
Utah	Salt Lake	49035113513	Low-Income Community	2011–2015
Utah	Salt Lake	49035113802	Low-Income Community	2011–2015
Utah	Salt Lake	49035113906	Low-Income Community	2011–2015
Utah	Salt Lake	49035114000	Low-Income Community	2011–2015
Utah	Salt Lake	49035114500	Low-Income Community	2011–2015
Utah	San Juan	49037942100	Low-Income Community	2011–2015
Utah	Sanpete	49039972400	Low-Income Community	2011–2015
Utah	Sevier	49041975300	Low-Income Community	2011–2015
Utah	Tooele	49045130900	Low-Income Community	2011–2015
Utah	Utah	49049000400	Low-Income Community	2011–2015
Utah	Utah	49049002400	Low-Income Community	2011–2015
Utah	Utah	49049002500	Low-Income Community	2011–2015
Utah	Utah	49049002801	Low-Income Community	2011–2015
Utah	Utah	49049002802	Low-Income Community	2011–2015
Utah	Washington	49053270300	Low-Income Community	2011–2015
Utah	Washington	49053271300	Low-Income Community	2011–2015
Utah	Weber	49057200400	Low-Income Community	2011–2015
Utah	Weber	49057200800	Low-Income Community	2011–2015
Utah	Weber	49057200900	Low-Income Community	2011–2015
Utah	Weber	49057201100	Low-Income Community	2011–2015
Utah	Weber	49057210800	Low-Income Community	2011–2015
Vermont	Addison	50001960300	Low-Income Community	2011–2015
Vermont	Bennington	50003970900	Low-Income Community	2011–2015
Vermont	Bennington	50003971200	Low-Income Community	2011–2015
Vermont	Caledonia	50005957200	Low-Income Community	2011–2015
Vermont	Caledonia	50005957400	Low-Income Community	2012–2016
Vermont	Caledonia	50005957500	Low-Income Community	2011–2015
Vermont	Chittenden	50007000500	Low-Income Community	2011–2015
Vermont	Chittenden	50007001000	Low-Income Community	2011–2015
Vermont	Chittenden	50007002400	Low-Income Community	2011–2015
Vermont	Chittenden	50007002500	Low-Income Community	2011–2015
Vermont	Chittenden	50007003600	Low-Income Community	2011–2015
Vermont	Franklin	50011010700	Low-Income Community	2011–2015
Vermont	Lamoille	50015953200	Low-Income Community	2011–2015
Vermont	Orange	50017959400	Non-LIC Contiguous	2011–2015
Vermont	Orleans	50019951400	Low-Income Community	2011–2015
Vermont	Orleans	50019951500	Low-Income Community	2011–2015
Vermont	Rutland	50021963100	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Vermont	Rutland	50021963200	Low-Income Community	2011–2015
Vermont	Rutland	50021963300	Low-Income Community	2011–2015
Vermont	Washington	50023955200	Low-Income Community	2011–2015
Vermont	Windham	50025967000	Low-Income Community	2011–2015
Vermont	Windham	50025968500	Low-Income Community	2011–2015
Vermont	Windsor	50027965100	Low-Income Community	2011–2015
Vermont	Windsor	50027966600	Low-Income Community	2011–2015
Vermont	Windsor	50027966700	Non-LIC Contiguous	2011–2015
Virgin Islands	St. Croix	78010970200	Low-Income Community	2011–2015
Virgin Islands	St. Croix	78010970300	Low-Income Community	2011–2015
Virgin Islands	St. Croix	78010970800	Low-Income Community	2011–2015
Virgin Islands	St. Croix	78010970900	Low-Income Community	2011–2015
Virgin Islands	St. Croix	78010971000	Low-Income Community	2011–2015
Virgin Islands	St. Croix	78010971100	Low-Income Community	2011–2015
Virgin Islands	St. Croix	78010971200	Low-Income Community	2011–2015
Virgin Islands	St. Croix	78010971300	Low-Income Community	2011–2015
Virgin Islands	St. Croix	78010971400	Low-Income Community	2011–2015
Virgin Islands	St. Thomas	78030960800	Non-LIC Contiguous	2011–2015
Virgin Islands	St. Thomas	78030960900	Low-Income Community	2011–2015
Virgin Islands	St. Thomas	78030961000	Low-Income Community	2011–2015
Virgin Islands	St. Thomas	78030961100	Low-Income Community	2011–2015
Virgin Islands	St. Thomas	78030961200	Low-Income Community	2011–2015
Virginia	Accomack	51001090100	Low-Income Community	2012–2016
Virginia	Accomack	51001090200	Low-Income Community	2011–2015
Virginia	Albemarle	51003010700	Low-Income Community	2011–2015
Virginia	Albemarle	51003011302	Low-Income Community	2011–2015
Virginia	Alleghany	51005080202	Low-Income Community	2011–2015
Virginia	Amherst	51009010502	Low-Income Community	2011–2015
Virginia	Appomattox	51011040100	Low-Income Community	2011–2015
Virginia	Arlington	51013102701	Low-Income Community	2011–2015
Virginia	Arlington	51013103100	Low-Income Community	2011–2015
Virginia	Augusta	51015071200	Low-Income Community	2011–2015
Virginia	Bedford	51019030605	Low-Income Community	2011–2015
Virginia	Bedford	51019050100	Low-Income Community	2011–2015
Virginia	Brunswick	51025930203	Low-Income Community	2011–2015
Virginia	Buchanan	51027010300	Low-Income Community	2011–2015
Virginia	Campbell	51031020500	Low-Income Community	2011–2015
Virginia	Campbell	51031020900	Low-Income Community	2011–2015
Virginia	Caroline	51033030100	Low-Income Community	2012–2016
Virginia	Carroll	51035080200	Low-Income Community	2011–2015
Virginia	Charlotte	51037930100	Low-Income Community	2011–2015
Virginia	Chesterfield	51041100107	Low-Income Community	2011–2015
Virginia	Chesterfield	51041100210	Low-Income Community	2011–2015
Virginia	Chesterfield	51041100407	Low-Income Community	2011–2015
Virginia	Chesterfield	51041100600	Low-Income Community	2011–2015
Virginia	Culpeper	51047930400	Low-Income Community	2011–2015
Virginia	Cumberland	51049930200	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Virginia	Dickenson	51051040300	Low-Income Community	2011–2015
Virginia	Dinwiddie	51053840500	Low-Income Community	2011–2015
Virginia	Essex	51057950700	Low-Income Community	2011–2015
Virginia	Fairfax	51059415401	Low-Income Community	2011–2015
Virginia	Fairfax	51059421500	Low-Income Community	2011–2015
Virginia	Fairfax	51059421600	Low-Income Community	2011–2015
Virginia	Fairfax	51059421800	Low-Income Community	2011–2015
Virginia	Fairfax	51059451400	Low-Income Community	2011–2015
Virginia	Fairfax	51059451502	Low-Income Community	2011–2015
Virginia	Fairfax	51059452801	Low-Income Community	2011–2015
Virginia	Fairfax	51059481000	Low-Income Community	2011–2015
Virginia	Fairfax	51059482100	Low-Income Community	2011–2015
Virginia	Fauquier	51061930706	Low-Income Community	2011–2015
Virginia	Franklin	51067020500	Low-Income Community	2011–2015
Virginia	Frederick	51069051102	Low-Income Community	2011–2015
Virginia	Giles	51071930100	Low-Income Community	2011–2015
Virginia	Gloucester	51073100301	Low-Income Community	2012–2016
Virginia	Grayson	51077060201	Low-Income Community	2011–2015
Virginia	Greensville	51081880101	Low-Income Community	2011–2015
Virginia	Halifax	51083930301	Low-Income Community	2011–2015
Virginia	Halifax	51083930600	Low-Income Community	2011–2015
Virginia	Halifax	51083930800	Low-Income Community	2011–2015
Virginia	Henrico	51087200105	Low-Income Community	2011–2015
Virginia	Henrico	51087200106	Non-LIC Contiguous	2011–2015
Virginia	Henrico	51087200303	Low-Income Community	2011–2015
Virginia	Henrico	51087200501	Low-Income Community	2011–2015
Virginia	Henrico	51087200805	Low-Income Community	2011–2015
Virginia	Henrico	51087201501	Low-Income Community	2011–2015
Virginia	Henrico	51087201502	Non-LIC Contiguous	2011–2015
Virginia	Henry	51089010100	Low-Income Community	2011–2015
Virginia	Henry	51089010300	Low-Income Community	2011–2015
Virginia	Henry	51089010602	Low-Income Community	2011–2015
Virginia	Henry	51089010700	Low-Income Community	2011–2015
Virginia	Henry	51089010800	Low-Income Community	2011–2015
Virginia	James City	51095080102	Low-Income Community	2011–2015
Virginia	King and Queen	51097950500	Low-Income Community	2011–2015
Virginia	Lancaster	51103030200	Low-Income Community	2012–2016
Virginia	Lee	51105950500	Low-Income Community	2011–2015
Virginia	Loudoun	51107611501	Low-Income Community	2011–2015
Virginia	Loudoun	51107611700	Low-Income Community	2011–2015
Virginia	Mecklenburg	51117930101	Low-Income Community	2011–2015
Virginia	Mecklenburg	51117930200	Low-Income Community	2011–2015
Virginia	Montgomery	51121020700	Low-Income Community	2011–2015
Virginia	Montgomery	51121020900	Low-Income Community	2011–2015
Virginia	Northampton	51131930300	Low-Income Community	2011–2015
Virginia	Orange	51137110200	Low-Income Community	2011–2015
Virginia	Page	51139030100	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Virginia	Pittsylvania	51143010200	Low-Income Community	2011–2015
Virginia	Pittsylvania	51143011100	Low-Income Community	2011–2015
Virginia	Pittsylvania	51143011400	Low-Income Community	2011–2015
Virginia	Prince Edward	51147930201	Low-Income Community	2011–2015
Virginia	Prince George	51149850200	Low-Income Community	2011–2015
Virginia	Prince William	51153900201	Low-Income Community	2011–2015
Virginia	Prince William	51153900203	Low-Income Community	2011–2015
Virginia	Prince William	51153900300	Low-Income Community	2011–2015
Virginia	Prince William	51153900600	Low-Income Community	2011–2015
Virginia	Prince William	51153901008	Low-Income Community	2012–2016
Virginia	Prince William	51153901900	Low-Income Community	2011–2015
Virginia	Pulaski	51155210300	Low-Income Community	2011–2015
Virginia	Richmond	51159040100	Low-Income Community	2011–2015
Virginia	Roanoke	51161030201	Non-LIC Contiguous	2011–2015
Virginia	Rockingham	51165010500	Low-Income Community	2011–2015
Virginia	Rockingham	51165011700	Low-Income Community	2011–2015
Virginia	Russell	51167030401	Low-Income Community	2011–2015
Virginia	Scott	51169030600	Low-Income Community	2011–2015
Virginia	Shenandoah	51171040700	Low-Income Community	2011–2015
Virginia	Smyth	51173030301	Low-Income Community	2011–2015
Virginia	Smyth	51173030701	Low-Income Community	2011–2015
Virginia	Spotsylvania	51177020202	Low-Income Community	2011–2015
Virginia	Spotsylvania	51177020304	Low-Income Community	2011–2015
Virginia	Spotsylvania	51177020305	Low-Income Community	2011–2015
Virginia	Sussex	51183870300	Low-Income Community	2011–2015
Virginia	Tazewell	51185020200	Low-Income Community	2011–2015
Virginia	Tazewell	51185020600	Low-Income Community	2011–2015
Virginia	Warren	51187020601	Low-Income Community	2011–2015
Virginia	Washington	51191010100	Low-Income Community	2011–2015
Virginia	Wise	51195930900	Low-Income Community	2011–2015
Virginia	Wise	51195931300	Low-Income Community	2011–2015
Virginia	Wise	51195931400	Non-LIC Contiguous	2011–2015
Virginia	Wise	51195931700	Low-Income Community	2011–2015
Virginia	Wythe	51197050100	Low-Income Community	2011–2015
Virginia	Alexandria	51510200102	Low-Income Community	2011–2015
Virginia	Alexandria	51510200104	Low-Income Community	2011–2015
Virginia	Alexandria	51510200303	Low-Income Community	2011–2015
Virginia	Alexandria	51510201203	Low-Income Community	2011–2015
Virginia	Bristol	51520020100	Low-Income Community	2011–2015
Virginia	Bristol	51520020400	Low-Income Community	2011–2015
Virginia	Buena Vista	51530930600	Low-Income Community	2011–2015
Virginia	Charlottesville	51540000401	Low-Income Community	2011–2015
Virginia	Charlottesville	51540000501	Low-Income Community	2011–2015
Virginia	Chesapeake	51550020300	Low-Income Community	2011–2015
Virginia	Chesapeake	51550020500	Low-Income Community	2011–2015
Virginia	Chesapeake	51550021403	Low-Income Community	2011–2015
Virginia	Covington	51580060200	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Virginia	Danville	51590000300	Low-Income Community	2011–2015
Virginia	Danville	51590000400	Low-Income Community	2011–2015
Virginia	Danville	51590000500	Low-Income Community	2011–2015
Virginia	Danville	51590000600	Low-Income Community	2011–2015
Virginia	Emporia	51595890100	Low-Income Community	2011–2015
Virginia	Franklin	51620090200	Low-Income Community	2011–2015
Virginia	Fredericksburg	51630000200	Low-Income Community	2011–2015
Virginia	Fredericksburg	51630000500	Low-Income Community	2011–2015
Virginia	Galax	51640070101	Low-Income Community	2011–2015
Virginia	Galax	51640070102	Low-Income Community	2011–2015
Virginia	Hampton	51650010313	Low-Income Community	2011–2015
Virginia	Hampton	51650010314	Low-Income Community	2011–2015
Virginia	Hampton	51650010502	Low-Income Community	2011–2015
Virginia	Hampton	51650010601	Low-Income Community	2011–2015
Virginia	Harrisonburg	51660000101	Low-Income Community	2011–2015
Virginia	Harrisonburg	51660000302	Low-Income Community	2011–2015
Virginia	Hopewell	51670820300	Low-Income Community	2011–2015
Virginia	Hopewell	51670820600	Low-Income Community	2011–2015
Virginia	Lexington	51678930500	Low-Income Community	2011–2015
Virginia	Lynchburg	51680000500	Low-Income Community	2011–2015
Virginia	Lynchburg	51680000600	Low-Income Community	2011–2015
Virginia	Lynchburg	51680001400	Low-Income Community	2011–2015
Virginia	Lynchburg	51680001600	Low-Income Community	2011–2015
Virginia	Manassas	51683910201	Low-Income Community	2011–2015
Virginia	Martinsville	51690000100	Low-Income Community	2011–2015
Virginia	Martinsville	51690000200	Low-Income Community	2011–2015
Virginia	Newport News	51700030100	Low-Income Community	2011–2015
Virginia	Newport News	51700030400	Low-Income Community	2011–2015
Virginia	Newport News	51700030800	Low-Income Community	2011–2015
Virginia	Newport News	51700032113	Low-Income Community	2011–2015
Virginia	Newport News	51700032128	Low-Income Community	2011–2015
Virginia	Newport News	51700032225	Low-Income Community	2011–2015
Virginia	Newport News	51700032400	Low-Income Community	2011–2015
Virginia	Norfolk	51710001100	Low-Income Community	2011–2015
Virginia	Norfolk	51710002500	Low-Income Community	2011–2015
Virginia	Norfolk	51710002600	Low-Income Community	2011–2015
Virginia	Norfolk	51710002700	Low-Income Community	2011–2015
Virginia	Norfolk	51710002900	Low-Income Community	2011–2015
Virginia	Norfolk	51710003501	Low-Income Community	2011–2015
Virginia	Norfolk	51710004100	Low-Income Community	2011–2015
Virginia	Norfolk	51710004200	Low-Income Community	2011–2015
Virginia	Norfolk	51710004700	Low-Income Community	2011–2015
Virginia	Norfolk	51710004800	Low-Income Community	2011–2015
Virginia	Norfolk	51710005000	Low-Income Community	2011–2015
Virginia	Norfolk	51710005701	Low-Income Community	2011–2015
Virginia	Norfolk	51710006502	Low-Income Community	2011–2015
Virginia	Norfolk	51710006800	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Virginia	Norfolk	51710006901	Low-Income Community	2011–2015
Virginia	Norfolk	51710007001	Low-Income Community	2011–2015
Virginia	Norton	51720960100	Low-Income Community	2011–2015
Virginia	Petersburg	51730810100	Low-Income Community	2011–2015
Virginia	Petersburg	51730811200	Low-Income Community	2011–2015
Virginia	Petersburg	51730811300	Low-Income Community	2011–2015
Virginia	Portsmouth	51740210200	Low-Income Community	2011–2015
Virginia	Portsmouth	51740210500	Low-Income Community	2011–2015
Virginia	Portsmouth	51740211400	Low-Income Community	2011–2015
Virginia	Portsmouth	51740211700	Low-Income Community	2011–2015
Virginia	Portsmouth	51740211800	Low-Income Community	2011–2015
Virginia	Portsmouth	51740211900	Low-Income Community	2011–2015
Virginia	Portsmouth	51740212000	Low-Income Community	2011–2015
Virginia	Portsmouth	51740212100	Low-Income Community	2011–2015
Virginia	Radford	51750010102	Low-Income Community	2011–2015
Virginia	Radford	51750010200	Low-Income Community	2011–2015
Virginia	Richmond	51760020200	Low-Income Community	2011–2015
Virginia	Richmond	51760020300	Low-Income Community	2011–2015
Virginia	Richmond	51760020500	Low-Income Community	2011–2015
Virginia	Richmond	51760021100	Low-Income Community	2011–2015
Virginia	Richmond	51760030200	Low-Income Community	2011–2015
Virginia	Richmond	51760040200	Low-Income Community	2011–2015
Virginia	Richmond	51760060200	Low-Income Community	2011–2015
Virginia	Richmond	51760060700	Low-Income Community	2011–2015
Virginia	Richmond	51760060800	Low-Income Community	2011–2015
Virginia	Richmond	51760060900	Low-Income Community	2011–2015
Virginia	Richmond	51760061000	Low-Income Community	2011–2015
Virginia	Roanoke	51770000601	Low-Income Community	2011–2015
Virginia	Roanoke	51770000602	Low-Income Community	2011–2015
Virginia	Roanoke	51770001100	Non-LIC Contiguous	2011–2015
Virginia	Roanoke	51770001200	Low-Income Community	2011–2015
Virginia	Salem	51775010100	Low-Income Community	2011–2015
Virginia	Staunton	51790000200	Low-Income Community	2011–2015
Virginia	Staunton	51790000300	Low-Income Community	2012–2016
Virginia	Suffolk	51800065400	Low-Income Community	2011–2015
Virginia	Virginia Beach	51810040200	Low-Income Community	2011–2015
Virginia	Virginia Beach	51810041002	Low-Income Community	2011–2015
Virginia	Virginia Beach	51810044200	Low-Income Community	2011–2015
Virginia	Virginia Beach	51810044805	Low-Income Community	2011–2015
Virginia	Virginia Beach	51810044806	Low-Income Community	2011–2015
Virginia	Virginia Beach	51810045407	Low-Income Community	2011–2015
Virginia	Virginia Beach	51810045408	Low-Income Community	2011–2015
Virginia	Virginia Beach	51810045604	Low-Income Community	2011–2015
Virginia	Waynesboro	51820003200	Low-Income Community	2011–2015
Virginia	Williamsburg	51830370200	Low-Income Community	2011–2015
Virginia	Winchester	51840000100	Low-Income Community	2011–2015
Washington	Adams	53001950200	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Washington	Asotin	53003960300	Low-Income Community	2011–2015
Washington	Benton	53005010901	Low-Income Community	2011–2015
Washington	Benton	53005011300	Low-Income Community	2011–2015
Washington	Chelan	53007961000	Low-Income Community	2011–2015
Washington	Chelan	53007961100	Low-Income Community	2011–2015
Washington	Chelan	53007961200	Non-LIC Contiguous	2011–2015
Washington	Clallam	53009000200	Low-Income Community	2011–2015
Washington	Clallam	53009000300	Low-Income Community	2011–2015
Washington	Clallam	53009000400	Low-Income Community	2011–2015
Washington	Clallam	53009000700	Low-Income Community	2011–2015
Washington	Clallam	53009000800	Low-Income Community	2011–2015
Washington	Clallam	53009000900	Low-Income Community	2011–2015
Washington	Clallam	53009001500	Non-LIC Contiguous	2011–2015
Washington	Clallam	53009002100	Low-Income Community	2011–2015
Washington	Clallam	53009002300	Non-LIC Contiguous	2011–2015
Washington	Clallam	53009940000	Low-Income Community	2011–2015
Washington	Clark	53011040507	Low-Income Community	2011–2015
Washington	Clark	53011040509	Low-Income Community	2011–2015
Washington	Clark	53011041009	Low-Income Community	2011–2015
Washington	Clark	53011041600	Low-Income Community	2011–2015
Washington	Clark	53011042400	Low-Income Community	2011–2015
Washington	Clark	53011042500	Non-LIC Contiguous	2011–2015
Washington	Clark	53011042600	Low-Income Community	2011–2015
Washington	Columbia	53013960200	Low-Income Community	2011–2015
Washington	Cowlitz	53015000300	Low-Income Community	2011–2015
Washington	Cowlitz	53015001100	Low-Income Community	2011–2015
Washington	Douglas	53017950300	Low-Income Community	2011–2015
Washington	Ferry	53019940000	Low-Income Community	2011–2015
Washington	Ferry	53019970100	Low-Income Community	2011–2015
Washington	Ferry	53019970200	Low-Income Community	2011–2015
Washington	Franklin	53021020100	Low-Income Community	2011–2015
Washington	Garfield	53023970300	Low-Income Community	2011–2015
Washington	Grant	53025010800	Low-Income Community	2011–2015
Washington	Grays Harbor	53027000200	Low-Income Community	2011–2015
Washington	Grays Harbor	53027001000	Low-Income Community	2011–2015
Washington	Grays Harbor	53027001500	Low-Income Community	2011–2015
Washington	Island	53029970700	Low-Income Community	2011–2015
Washington	Jefferson	53031950202	Low-Income Community	2011–2015
Washington	Jefferson	53031950400	Low-Income Community	2011–2015
Washington	Jefferson	53031950601	Non-LIC Contiguous	2011–2015
Washington	Jefferson	53031950702	Low-Income Community	2011–2015
Washington	King	53033008600	Low-Income Community	2011–2015
Washington	King	53033008700	Low-Income Community	2011–2015
Washington	King	53033009000	Low-Income Community	2011–2015
Washington	King	53033009100	Low-Income Community	2011–2015
Washington	King	53033009200	Low-Income Community	2011–2015
Washington	King	53033009300	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Washington	King	53033009400	Low-Income Community	2011–2015
Washington	King	53033011001	Low-Income Community	2011–2015
Washington	King	53033011101	Low-Income Community	2011–2015
Washington	King	53033011800	Low-Income Community	2011–2015
Washington	King	53033026100	Low-Income Community	2011–2015
Washington	King	53033026801	Low-Income Community	2011–2015
Washington	King	53033026802	Low-Income Community	2011–2015
Washington	King	53033027200	Low-Income Community	2011–2015
Washington	King	53033027300	Low-Income Community	2011–2015
Washington	King	53033027900	Low-Income Community	2011–2015
Washington	King	53033028000	Low-Income Community	2011–2015
Washington	King	53033028100	Low-Income Community	2011–2015
Washington	King	53033028200	Low-Income Community	2011–2015
Washington	King	53033028402	Low-Income Community	2011–2015
Washington	King	53033028403	Low-Income Community	2011–2015
Washington	King	53033028802	Low-Income Community	2011–2015
Washington	King	53033030006	Low-Income Community	2011–2015
Washington	Kitsap	53035080500	Low-Income Community	2011–2015
Washington	Kitsap	53035092200	Low-Income Community	2011–2015
Washington	Kitsap	53035092300	Low-Income Community	2011–2015
Washington	Kittitas	53037975500	Low-Income Community	2011–2015
Washington	Kittitas	53037975600	Low-Income Community	2011–2015
Washington	Klickitat	53039950100	Low-Income Community	2011–2015
Washington	Klickitat	53039950200	Low-Income Community	2011–2015
Washington	Lewis	53041971000	Low-Income Community	2011–2015
Washington	Lewis	53041971100	Non-LIC Contiguous	2011–2015
Washington	Lincoln	53043960400	Low-Income Community	2011–2015
Washington	Mason	53045960600	Low-Income Community	2011–2015
Washington	Mason	53045961300	Low-Income Community	2011–2015
Washington	Okanogan	53047940100	Low-Income Community	2011–2015
Washington	Okanogan	53047940200	Low-Income Community	2011–2015
Washington	Okanogan	53047970400	Low-Income Community	2011–2015
Washington	Okanogan	53047970800	Low-Income Community	2011–2015
Washington	Pacific	53049950200	Low-Income Community	2011–2015
Washington	Pacific	53049950300	Low-Income Community	2011–2015
Washington	Pacific	53049950800	Low-Income Community	2011–2015
Washington	Pend Oreille	53051970200	Low-Income Community	2011–2015
Washington	Pend Oreille	53051970500	Low-Income Community	2011–2015
Washington	Pierce	53053061400	Low-Income Community	2011–2015
Washington	Pierce	53053061601	Low-Income Community	2011–2015
Washington	Pierce	53053061602	Low-Income Community	2011–2015
Washington	Pierce	53053062400	Low-Income Community	2011–2015
Washington	Pierce	53053062600	Low-Income Community	2011–2015
Washington	Pierce	53053071408	Low-Income Community	2011–2015
Washington	Pierce	53053071409	Low-Income Community	2011–2015
Washington	Pierce	53053071503	Low-Income Community	2011–2015
Washington	Pierce	53053071805	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Washington	Pierce	53053071806	Low-Income Community	2011–2015
Washington	Pierce	53053072000	Low-Income Community	2011–2015
Washington	Pierce	53053940007	Low-Income Community	2011–2015
Washington	Skagit	53057940500	Low-Income Community	2011–2015
Washington	Skagit	53057951500	Low-Income Community	2011–2015
Washington	Skagit	53057952200	Low-Income Community	2011–2015
Washington	Skagit	53057952401	Low-Income Community	2011–2015
Washington	Skagit	53057952500	Non-LIC Contiguous	2011–2015
Washington	Skamania	53059950300	Low-Income Community	2011–2015
Washington	Skamania	53059950400	Low-Income Community	2011–2015
Washington	Skamania	53059950500	Low-Income Community	2011–2015
Washington	Snohomish	53061040200	Low-Income Community	2011–2015
Washington	Snohomish	53061040700	Low-Income Community	2011–2015
Washington	Snohomish	53061041901	Low-Income Community	2011–2015
Washington	Snohomish	53061051400	Low-Income Community	2011–2015
Washington	Snohomish	53061052803	Low-Income Community	2011–2015
Washington	Snohomish	53061053509	Low-Income Community	2011–2015
Washington	Snohomish	53061053700	Low-Income Community	2011–2015
Washington	Spokane	53063000200	Low-Income Community	2011–2015
Washington	Spokane	53063001600	Low-Income Community	2011–2015
Washington	Spokane	53063002300	Low-Income Community	2011–2015
Washington	Spokane	53063002400	Low-Income Community	2011–2015
Washington	Spokane	53063003100	Low-Income Community	2011–2015
Washington	Spokane	53063003200	Low-Income Community	2011–2015
Washington	Spokane	53063003500	Low-Income Community	2011–2015
Washington	Spokane	53063004000	Low-Income Community	2011–2015
Washington	Spokane	53063010401	Low-Income Community	2011–2015
Washington	Spokane	53063014400	Low-Income Community	2011–2015
Washington	Spokane	53063014500	Low-Income Community	2011–2015
Washington	Stevens	53065941000	Low-Income Community	2011–2015
Washington	Stevens	53065950800	Low-Income Community	2011–2015
Washington	Thurston	53067010100	Low-Income Community	2011–2015
Washington	Thurston	53067011200	Low-Income Community	2011–2015
Washington	Thurston	53067012320	Low-Income Community	2011–2015
Washington	Thurston	53067012720	Low-Income Community	2011–2015
Washington	Walla Walla	53071920300	Low-Income Community	2011–2015
Washington	Walla Walla	53071920500	Low-Income Community	2011–2015
Washington	Whatcom	53073000600	Low-Income Community	2011–2015
Washington	Whatcom	53073001000	Low-Income Community	2011–2015
Washington	Whatcom	53073940000	Low-Income Community	2011–2015
Washington	Yakima	53077000100	Low-Income Community	2011–2015
Washington	Yakima	53077000200	Low-Income Community	2011–2015
Washington	Yakima	53077001300	Low-Income Community	2011–2015
Washington	Yakima	53077001501	Low-Income Community	2011–2015
West Virginia	Berkeley	54003971500	Low-Income Community	2011–2015
West Virginia	Berkeley	54003971600	Low-Income Community	2011–2015
West Virginia	Berkeley	54003971700	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
West Virginia	Boone	54005958300	Low-Income Community	2011–2015
West Virginia	Cabell	54011000600	Low-Income Community	2011–2015
West Virginia	Cabell	54011010900	Low-Income Community	2011–2015
West Virginia	Greenbrier	54025950100	Low-Income Community	2011–2015
West Virginia	Greenbrier	54025950700	Low-Income Community	2011–2015
West Virginia	Hampshire	54027968200	Low-Income Community	2011–2015
West Virginia	Hancock	54029021300	Low-Income Community	2011–2015
West Virginia	Harrison	54033030100	Low-Income Community	2011–2015
West Virginia	Jackson	54035963300	Low-Income Community	2011–2015
West Virginia	Jackson	54035963400	Non-LIC Contiguous	2011–2015
West Virginia	Jefferson	54037972300	Low-Income Community	2011–2015
West Virginia	Jefferson	54037972401	Low-Income Community	2011–2015
West Virginia	Jefferson	54037972402	Low-Income Community	2011–2015
West Virginia	Jefferson	54037972505	Low-Income Community	2011–2015
West Virginia	Jefferson	54037972506	Low-Income Community	2011–2015
West Virginia	Jefferson	54037972800	Low-Income Community	2011–2015
West Virginia	Kanawha	54039000800	Low-Income Community	2011–2015
West Virginia	Kanawha	54039000900	Low-Income Community	2011–2015
West Virginia	Kanawha	54039001200	Low-Income Community	2011–2015
West Virginia	Kanawha	54039001700	Low-Income Community	2011–2015
West Virginia	Kanawha	54039013000	Low-Income Community	2011–2015
West Virginia	Kanawha	54039013100	Low-Income Community	2011–2015
West Virginia	Marion	54049020100	Low-Income Community	2011–2015
West Virginia	Marion	54049020700	Low-Income Community	2011–2015
West Virginia	Marshall	54051020200	Low-Income Community	2011–2015
West Virginia	Mason	54053955102	Low-Income Community	2011–2015
West Virginia	Mercer	54055001300	Low-Income Community	2011–2015
West Virginia	Mercer	54055002300	Low-Income Community	2011–2015
West Virginia	Mercer	54055002400	Low-Income Community	2011–2015
West Virginia	Mingo	54059957400	Low-Income Community	2011–2015
West Virginia	Mingo	54059957700	Low-Income Community	2011–2015
West Virginia	Monongalia	54061010102	Low-Income Community	2011–2015
West Virginia	Monongalia	54061010201	Low-Income Community	2011–2015
West Virginia	Monongalia	54061010600	Low-Income Community	2011–2015
West Virginia	Monroe	54063950200	Low-Income Community	2011–2015
West Virginia	Morgan	54065970800	Low-Income Community	2011–2015
West Virginia	Nicholas	54067950100	Non-LIC Contiguous	2011–2015
West Virginia	Nicholas	54067950200	Low-Income Community	2011–2015
West Virginia	Ohio	54069002700	Low-Income Community	2011–2015
West Virginia	Raleigh	54081000200	Low-Income Community	2011–2015
West Virginia	Raleigh	54081000400	Low-Income Community	2011–2015
West Virginia	Randolph	54083966100	Low-Income Community	2011–2015
West Virginia	Summers	54089000700	Low-Income Community	2011–2015
West Virginia	Taylor	54091964600	Low-Income Community	2011–2015
West Virginia	Tyler	54095961800	Low-Income Community	2011–2015
West Virginia	Upshur	54097966700	Low-Income Community	2011–2015
West Virginia	Upshur	54097966800	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
West Virginia	Wayne	54099005200	Low-Income Community	2011–2015
West Virginia	Wetzel	54103030400	Low-Income Community	2011–2015
West Virginia	Wood	54107000701	Low-Income Community	2011–2015
West Virginia	Wood	54107011000	Non-LIC Contiguous	2011–2015
West Virginia	Wyoming	54109003100	Low-Income Community	2011–2015
Wisconsin	Ashland	55003950300	Low-Income Community	2011–2015
Wisconsin	Barron	55005000500	Low-Income Community	2011–2015
Wisconsin	Barron	55005000600	Low-Income Community	2011–2015
Wisconsin	Brown	55009000100	Low-Income Community	2011–2015
Wisconsin	Brown	55009000800	Low-Income Community	2011–2015
Wisconsin	Brown	55009001702	Low-Income Community	2011–2015
Wisconsin	Brown	55009021303	Low-Income Community	2011–2015
Wisconsin	Chippewa	55017010500	Low-Income Community	2011–2015
Wisconsin	Columbia	55021970400	Low-Income Community	2011–2015
Wisconsin	Crawford	55023960500	Low-Income Community	2011–2015
Wisconsin	Dane	55025000407	Low-Income Community	2011–2015
Wisconsin	Dane	55025000408	Low-Income Community	2011–2015
Wisconsin	Dane	55025000600	Low-Income Community	2011–2015
Wisconsin	Dane	55025001401	Low-Income Community	2011–2015
Wisconsin	Dane	55025001402	Low-Income Community	2011–2015
Wisconsin	Dane	55025001502	Low-Income Community	2011–2015
Wisconsin	Dane	55025001804	Low-Income Community	2011–2015
Wisconsin	Dane	55025002100	Low-Income Community	2011–2015
Wisconsin	Dane	55025002402	Low-Income Community	2011–2015
Wisconsin	Dane	55025002500	Low-Income Community	2011–2015
Wisconsin	Dane	55025011505	Low-Income Community	2011–2015
Wisconsin	Dodge	55027960900	Low-Income Community	2011–2015
Wisconsin	Douglas	55031020300	Low-Income Community	2011–2015
Wisconsin	Douglas	55031021100	Low-Income Community	2011–2015
Wisconsin	Dunn	55033970800	Low-Income Community	2011–2015
Wisconsin	Eau Claire	55035000600	Low-Income Community	2011–2015
Wisconsin	Eau Claire	55035001101	Low-Income Community	2011–2015
Wisconsin	Eau Claire	55035001200	Low-Income Community	2011–2015
Wisconsin	Fond du Lac	55039040500	Low-Income Community	2011–2015
Wisconsin	Grant	55043960900	Low-Income Community	2011–2015
Wisconsin	Green	55045960500	Low-Income Community	2011–2015
Wisconsin	Green Lake	55047100100	Low-Income Community	2011–2015
Wisconsin	Jefferson	55055100200	Low-Income Community	2011–2015
Wisconsin	Jefferson	55055101100	Low-Income Community	2011–2015
Wisconsin	Kenosha	55059000700	Low-Income Community	2011–2015
Wisconsin	Kenosha	55059001000	Low-Income Community	2011–2015
Wisconsin	Kenosha	55059001200	Low-Income Community	2011–2015
Wisconsin	La Crosse	55063000200	Low-Income Community	2011–2015
Wisconsin	La Crosse	55063000400	Low-Income Community	2011–2015
Wisconsin	Langlade	55067960600	Low-Income Community	2011–2015
Wisconsin	Lincoln	55069960800	Low-Income Community	2011–2015
Wisconsin	Manitowoc	55071000800	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Wisconsin	Manitowoc	55071005400	Low-Income Community	2011–2015
Wisconsin	Marathon	55073000100	Low-Income Community	2011–2015
Wisconsin	Marathon	55073000500	Low-Income Community	2011–2015
Wisconsin	Marinette	55075960800	Low-Income Community	2011–2015
Wisconsin	Marinette	55075961400	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079000101	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079000102	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079000201	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079001200	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079001300	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079002100	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079002400	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079002500	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079004100	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079004700	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079006300	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079006500	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079006900	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079008900	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079009800	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079009900	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079011300	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079013500	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079013700	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079014100	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079014900	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079015700	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079015800	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079015900	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079016200	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079016500	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079016700	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079016800	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079021600	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079100200	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079110100	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079170600	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079185400	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079185600	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079186000	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079186500	Low-Income Community	2011–2015
Wisconsin	Milwaukee	55079186800	Low-Income Community	2011–2015
Wisconsin	Oneida	55085971500	Low-Income Community	2011–2015
Wisconsin	Outagamie	55087010100	Low-Income Community	2011–2015
Wisconsin	Pierce	55093960400	Low-Income Community	2011–2015
Wisconsin	Portage	55097960400	Low-Income Community	2011–2015
Wisconsin	Portage	55097961000	Low-Income Community	2011–2015

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State	County	Census Tract Number	Tract Type	ACS Data Source
Wisconsin	Price	55099970200	Low-Income Community	2011–2015
Wisconsin	Racine	55101000100	Low-Income Community	2011–2015
Wisconsin	Racine	55101000400	Low-Income Community	2011–2015
Wisconsin	Racine	55101000500	Low-Income Community	2011–2015
Wisconsin	Richland	55103970400	Low-Income Community	2011–2015
Wisconsin	Rock	55105000100	Low-Income Community	2011–2015
Wisconsin	Rock	55105001000	Low-Income Community	2011–2015
Wisconsin	Rock	55105001400	Low-Income Community	2011–2015
Wisconsin	Rock	55105001500	Low-Income Community	2011–2015
Wisconsin	Rock	55105001700	Low-Income Community	2011–2015
Wisconsin	Rusk	55107960500	Low-Income Community	2011–2015
Wisconsin	Sauk	55111000300	Low-Income Community	2011–2015
Wisconsin	Sawyer	55113100300	Low-Income Community	2011–2015
Wisconsin	Sawyer	55113940000	Low-Income Community	2011–2015
Wisconsin	Shawano	55115100500	Low-Income Community	2011–2015
Wisconsin	Sheboygan	55117000800	Low-Income Community	2011–2015
Wisconsin	Sheboygan	55117011400	Low-Income Community	2011–2015
Wisconsin	Vernon	55123960100	Low-Income Community	2011–2015
Wisconsin	Vilas	55125940000	Low-Income Community	2011–2015
Wisconsin	Vilas	55125950500	Low-Income Community	2011–2015
Wisconsin	Walworth	55127000400	Low-Income Community	2011–2015
Wisconsin	Walworth	55127000501	Low-Income Community	2011–2015
Wisconsin	Washburn	55129950500	Low-Income Community	2011–2015
Wisconsin	Waukesha	55133202600	Low-Income Community	2011–2015
Wisconsin	Winnebago	55139000500	Low-Income Community	2011–2015
Wisconsin	Winnebago	55139001500	Low-Income Community	2011–2015
Wisconsin	Winnebago	55139002900	Low-Income Community	2011–2015
Wisconsin	Winnebago	55139003300	Low-Income Community	2011–2015
Wisconsin	Wood	55141010400	Low-Income Community	2011–2015
Wisconsin	Wood	55141011200	Low-Income Community	2011–2015
Wisconsin	Wood	55141011700	Low-Income Community	2011–2015
Wyoming	Albany	56001962800	Low-Income Community	2011–2015
Wyoming	Albany	56001963100	Low-Income Community	2011–2015
Wyoming	Albany	56001963400	Low-Income Community	2011–2015
Wyoming	Albany	56001963500	Low-Income Community	2011–2015
Wyoming	Albany	56001963700	Low-Income Community	2011–2015
Wyoming	Carbon	56007967700	Low-Income Community	2011–2015
Wyoming	Converse	56009956600	Non-LIC Contiguous	2011–2015
Wyoming	Fremont	56013000100	Low-Income Community	2011–2015
Wyoming	Fremont	56013940100	Low-Income Community	2011–2015
Wyoming	Fremont	56013940300	Low-Income Community	2011–2015
Wyoming	Goshen	56015957800	Low-Income Community	2011–2015
Wyoming	Goshen	56015958000	Low-Income Community	2011–2015
Wyoming	Hot Springs	56017967800	Low-Income Community	2011–2015
Wyoming	Laramie	56021000402	Low-Income Community	2011–2015
Wyoming	Laramie	56021001502	Low-Income Community	2011–2015
Wyoming	Natrona	56025000200	Low-Income Community	2011–2015

State	County	Census Tract Number	Tract Type	ACS Data Source
Wyoming	Natrona	56025000800	Low-Income Community	2011–2015
Wyoming	Natrona	56025001100	Low-Income Community	2011–2015
Wyoming	Natrona	56025001200	Low-Income Community	2011–2015
Wyoming	Park	56029965400	Low-Income Community	2011–2015
Wyoming	Platte	56031959100	Low-Income Community	2011–2015
Wyoming	Platte	56031959400	Low-Income Community	2011–2015
Wyoming	Sweetwater	56037970903	Low-Income Community	2011–2015
Wyoming	Uinta	56041975400	Low-Income Community	2011–2015
Wyoming	Washakie	56043000301	Low-Income Community	2011–2015

DRAFTING INFORMATION

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Beginning of Construction for the Investment Tax Credit under Section 48

Notice 2018–59

SECTION 1. PURPOSE

On December 18, 2015, the Consolidated Appropriations Act, 2016, Pub. L. No. 114–113, Div. P, Title III, § 303, 129 Stat. 2242, extended and modified the investment tax credit (ITC) under § 48 of the Internal Revenue Code (Code). As modified, § 48 phases down the ITC for solar energy property the construction of which begins after December 31, 2019, and before January 1, 2022, and further limits the amount of the § 48 credit available for solar energy property that is not placed in service before January 1, 2024.

On February 9, 2018, the Bipartisan Budget Act of 2018, Pub. L. 115–123, Div. D, Title I, § 40411, 132 Stat. 150 (BBA 2018), modified the ITC under § 48 by replacing the requirement to place energy property in service by a certain date with a requirement to begin construction by a certain later date. Prior to the modification, energy property was required to be placed in service by a certain date (before January 1, 2016, or January 1, 2017, depending on the type of energy property). As modified, construction of energy property must begin before January 1, 2022. This modification has the effect of retroactively extending by five years the ITC for fiber-optic solar, qualified fuel cell, qualified microturbine, combined heat and power system (CHP), qualified small wind, and geothermal heat pump property the construction of which begins before January 1, 2022. The amendments also phase out the ITC for fiber-optic solar, qualified fuel cell, and qualified small wind energy property over five years. For these energy properties, regardless of when construction begins, the projects must be placed in service before January 1, 2024.

This notice provides guidance to determine when construction has begun on energy property that is eligible for the § 48 credit. It provides two methods for taxpayers to establish the beginning of construction (Physical Work Test and Five Percent Safe Harbor), a Continuity Requirement for both methods, rules for transferring energy property, and additional rules applicable to the beginning of construction requirement of § 48.

The Internal Revenue Service (Service) will not issue private letter rulings or determination letters to taxpayers regarding the application of this notice or the beginning of construction requirement of § 48.

SECTION 2. BACKGROUND

.01 *In general*. Section 48 provides that the ITC for any taxable year is the energy percentage of the basis of each energy property placed in service during such taxable year. For most types of energy property, eligibility for the ITC, and in some cases the amount of the ITC for which energy property is eligible, are dependent upon meeting certain deadlines for beginning construction on the energy property and placing the energy property in service. The table below summarizes these requirements, which are set forth in more detail in section 2.03 of this notice.

Type of Energy Property	Date Construction Begins	Placed in Service Date	ITC Amount
Solar	Before 1/1/20	Before 1/1/24	30%
	1/1/20 – 12/31/20	Before 1/1/24	26%
	1/1/21 – 12/31/21	Before 1/1/24	22%
	Before 1/1/22	On or after 1/1/24	10%
	On or after 1/1/22	Any	10%
Fiber-Optic Solar	Before 1/1/20	Before 1/1/24	30%
	1/1/20 – 12/31/20	Before 1/1/24	26%

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MICROGRID KNOWLEDGE SPECIAL REPORT

Think Like a Financier to Win Funding for Your Microgrid Project

Written by Peter Maloney, Real Energy Writers



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Because power outages are sporadic and unpredictable, financiers do not always know how to assign a financial value to resilience, although a great deal of analytical work on the concept has been conducted recently.

Mind the Gap

It's far easier to finance a microgrid today than it was just a few years ago thanks to new financing mechanisms and a greater understanding of the technology by investors. Still, some great microgrid projects do not see the light of day because of the gap between a developer's vision and a financier's scrutiny.

Developers, sponsors and engineers who work on microgrid projects think in terms of equipment, configurations and benefits, such as resiliency and sustainability. As much as they may agree with the policy goals and beneficial aspects of a microgrid, financiers bring a different point of view to a project. They look at the bottom line and think in terms such as internal rate of return, risk-reward ratios and debt-service coverage ratios. The gap between the two points of view often creates a gulf into which a microgrid project can fall and never reappear into the light of day.

It is possible to bridge the gap, however, by taking the time to understand what financiers look for in a microgrid project.

This white paper lays out how investors and other financiers think about energy projects. The aim is to help move a microgrid from the drawing board to reality by preparing engineering firms, developers and project sponsors to think like those in the lending community.

For the purposes of this paper, we can define a microgrid as an electric power system that generates enough energy to meet or exceed loads within a defined geographical boundary. A microgrid may or may not operate within a utility grid, but if it does, it has the ability to "island," i.e., to disconnect from the surrounding grid and operate autonomously to ride out a blackout or other adverse conditions.

The ability to operate as an island is a distinguishing characteristic of a microgrid. It is also often the source of some of a microgrid's chief benefits. Being able to island during a storm or an emergency enables a microgrid to keep the electricity flowing to critical municipal facilities, hospitals, data centers, grocery stores, gas stations and others that provide services society depends upon. The reliable power offered by microgrids is also important to businesses that lose products, manufacturing capabilities or sales during power outages.

As laudable and valuable as microgrid benefits may be, from the perspective of some financiers, they also present challenges. In their view, islanding requires complicated technology that is unfamiliar to them compared to conventional energy equipment, such as gas turbines, which have long track records both in terms of operations and as part of successfully financed deals.

So, while the ability to island enables a microgrid to provide resilience, not all financiers understand how to turn energy resilience into a source of cash flow. Because power outages are sporadic and unpredictable, financiers do not always know how to assign a financial value to resilience, although a great deal of **analytical work** on the concept has been conducted recently.

That is one of the reasons government grants helped fund several early microgrid projects. Among the early backers were the U.S. Department of Energy, the U.S. Department of Defense and state agencies, such the Connecticut Department of Energy and Environmental Protection, the New York State Energy Research and Development Authority, and the California Energy Commission's Electric Program Investment Charge.

Today, state governments continue to provide backing, but microgrids also are tapping into private sources. Many projects are financed on the balance sheet of a vendor, usually a company that specializes in microgrids or the equipment used in microgrids. Private capital, too, has come into play. For instance, Warburg Pincus teamed up with Scale Microgrid bringing an equity commitment of up to **$300 million**.

While microgrids have more avenues for financing than ever before, the problem remains that microgrid developers and the financial world don't always speak the same language. What do project sponsors need to know—and do—to create a proposal that will get a nod from investors?

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Getting to Bankable

In order to have a "bankable" microgrid, developers must first understand the obstacles they face. Microgrids are complex and have many moving parts. A single microgrid could include one or two generators, such as solar panels and a gas turbine, an energy storage device, and a variety of controls to monitor grid conditions, balance loads, and connect and disconnect from the grid. This technological complexity may add complexity from a financing point of view.

Over the past several decades, financiers have developed financial mechanisms as the power market has undergone changes brought about by deregulation, decentralization and the proliferation of renewable energy resources. The key project financing technique for independent power plants (IPPs) is the power purchase agreement (PPA) in which a utility or other creditworthy party anchors a development project by agreeing to purchase the electrical—and/or the environmental benefits—of a power generation project. The PPA was later augmented to facilitate the use of the federal production tax credit (PTC) for wind power projects by implementing a partnership-flip structure. Financiers also devised lease arrangements for solar installations that are eligible for the federal investment tax credit (ITC).

Compared with a microgrid, however, those projects require relatively simple financing structures because they are anchored by a stream of payments for energy and green attributes produced. A microgrid could be financed the same way, but that would not account for, or value, many of the abilities and benefits of a microgrid.

Developers and financiers alike face the challenge of attaching monetary values to microgrid attributes in order to create value streams. If the costs of a microgrid are not offset by a predictable value stream on the revenue side of the ledger, it will be more difficult to finance and could become unbankable. Microgrid sponsors should review these obstacles before they approach financiers for financing.

In addition to matching a microgrid's technological attributes and operational benefits with monetary value streams, sponsors should be aware that financiers view microgrids as relatively untested. Many in the microgrid industry may argue this point, but nonetheless, it's a reality they may face when seeking financing. There are several aspects of this status that need to be considered.

Government agencies and industry players, in an effort to stimulate emerging technologies, have often promoted efforts to standardize project design as well as contractual arrangements so as to attract financing.

Financiers lend money based on projections into the future.
The more certainty that can be associated with those projections, the higher the likelihood of securing funding and securing it at better terms.

Financiers may see microgrids as new technology.
Individual components, such as solar panels or gas turbines, may not be new but when configured into a single project they constitute a new entity. Financiers may require additional data to support the operational claims of microgrids. In addition, some of the components, such as microgrid controllers, are, indeed, new technology and financiers may seek more operational history to demonstrate their viability.

These track record concerns are compounded by the fact that microgrids to date have been built to meet specific requirements. A microgrid project at an urban university that is designed to provide power and heat for campus buildings and be a test bed for electric vehicle charging stations will have a very different configuration than a microgrid in a rural setting designed to provide backup generation for public safety and health functions during emergencies.

The unique design characteristics of microgrids may be beneficial for the clients they are intended to serve, but they pose an informational hindrance when it comes to financing. Financiers want to have data that not only forecasts operational and financial performance, but also compares data across several microgrid projects. In fact, government agencies and industry players, in an effort to stimulate emerging technologies, have often promoted efforts to standardize project design as well as contractual arrangements so as to attract financing. From a financier's perspective, standardized projects lead to efficient financing.

Another key consideration for financiers is the creditworthiness of project participants.
This applies across the board from technology to off-takers. Financiers look for projects with equipment from known and trusted vendors that will be in business if a warranty needs to be invoked. In the same vein, financiers prefer to deal with developers and sponsors with a proven track record in moving projects from conception to fruition, demonstrating the developer/sponsor's ability to successfully negotiate with vendors and to navigate regulatory requirements. And, finally, financiers look for creditworthy counterparties or off-takers; that is, they want to know that the party making payments for the microgrid's energy has the financial wherewithal to meet its obligations.

In addition to track record and creditworthiness, microgrid sponsors also need to consider at least four other factors when approaching a financier or financial institution: revenue streams, capital stack, ownership and risk allocation.

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Revenue streams

The greater number of moving parts in a microgrid can be viewed as a liability by financiers, especially those not familiar with the asset class, but the complexity of a microgrid also creates opportunities for a wider variety of potential revenue streams.

In some locations and jurisdictions, a microgrid can create value for the sponsor or host by reducing demand charges or time shifting load. Innovative financial structures can incorporate those savings into revenue streams for microgrids.

In addition to being able to supply energy under a PPA, a microgrid's ability to multitask can make it eligible to receive payments from wholesale power markets for ancillary services, such as capacity, voltage control or frequency regulation.

Microgrids, especially those that incorporate energy storage, can also provide benefits by reducing demand. In some locations and jurisdictions, a microgrid can create value for the sponsor or host by reducing demand charges or time shifting load. Innovative financial structures can incorporate those savings into revenue streams for microgrids.

Tax credits are an important revenue stream for wind and solar projects, specifically the production tax credit (PTC) and the investment tax credit (ITC), offered by the U.S. government. But not all parties can take advantage of tax credits. Nonprofits, municipal utilities and even some for-profit companies do not have sufficient tax appetite to benefit from tax credits. Additionally, some components of a microgrid are eligible for accelerated depreciation and, until 2023, 100% of the system can be depreciated in the year it is placed in service.

Capital stack

That is important for a sponsor to understand when considering ownership structures and different tiers of capital—what financiers call the capital stack. Financiers have devised structures that allow tax credits to flow to other entities within the project structure. In many solar projects, financial institutions that can use, or monetize, tax credits share ownership of the project until the tax credits expire, or a target return is met, at which point ownership reverts from the tax equity investor back to the sponsor.

Both tax considerations and ownership are important considerations when structuring the capital stack. Some parties may not have a lot of tax appetite. Potential owners of microgrid projects have varying degrees of tax appetite. Strategic players like utilities often can take a hefty equity stake in a project. Most developers, on the other hand, prefer to retain their capital and, instead, rely on leverage to earn their required returns.

Generally speaking, the capital stack of most projects is structured to take advantage of the lowest cost capital. So, a typical deal would place the lowest cost capital, tax equity investors with a preferential interest, ahead of sponsor equity and lenders.

Risk allocation

The appetites of the various parties in any financial arrangement are largely a function of risk appetite, which determines the risk allocation of a project. One of the largest risks in any energy project is fuel supply and price risk. Financiers have devised a number of tools to hedge the risk, such as options and swaps to offset the volatility of fuel costs. In many cases, the best financial outcome requires the customer to procure and take the risk of fuel costs. Because the marginal cost of grid delivered electricity is often highly correlated to natural gas prices, the customer should be indifferent to taking this risk.

Other risks to be considered include:

- **Regulatory**
  Can developers secure needed permits?
- **Construction**
  Will construction be completed on time and on budget?
- **Operational**
  Will the project operate as planned?
- **Counterparty credit**
  Will counterparties, such as PPA counterparties, uphold their obligations?

Developers need to carefully consider what risks they will take. Developers often take regulatory risk. For example, construction companies have been known to share construction risk, or even guarantee timely completion. Financiers are keenly focused on which party will assume what risk, and the assignment of risk plays a key role in determining the pricing of a deal. As a general rule, the less risk the financier takes, the better deal they are willing to offer the sponsor. Risk allocation is also a key factor in choosing the right financier. Financiers have varying risk appetite and different practices. Some are willing to lend to or acquire a project anywhere in the development process. Others are unlikely to lend to or acquire a project until construction is complete.

Ownership

Ownership has a tight function with the already mentioned factors. If a party does not have tax appetite, they are less likely to take ownership of a project in which an ITC plays a key role in financing. Developers often shy away from a large ownership stake. They prefer to "keep their powder dry," that is, preserve their capital to develop the next project. That said, financiers often prefer to see a developer show they have "skin in the game" by retaining an equity stake in a project. Strategic investors, on the other hand, often prefer an equity stake.

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Third Party Ownership Models

The interlocking, and sometimes conflicting, interests and risks associated with revenue streams, ownership and capital requirements are the key drivers in drawing up the financial structure of an energy project.

Because advanced microgrids—those that use sophisticated controls with multiple generation resources—are relatively new, financiers look for characteristics in the projects that are familiar to them.

> Solar power firms have made wide use of lease arrangements as a way of attracting residential customers wary of making a large upfront payment.

Such investors are likely to be familiar with the financial structures used for asset classes that are similar to microgrids, such as stand-alone independent power plants that use PPAs. Or, more recently, project financing backed by hedges. PPAs for microgrids can cover energy sales and green, or environmental, attributes, but they do not necessarily cover other potential revenue streams such as sales of ancillary services or the benefits of meeting reliability or sustainability goals.

Microgrid financing is evolving, however, and as investors become more familiar with the market and the asset class, they have adopted tried and true structures created to remove financial risk from the microgrid host. One financial tool is leasing.

This isn't a new approach—solar power firms have made wide use of lease arrangements as a way of attracting residential customers wary of making a large upfront payment. Instead, they lease the equipment from a solar company that pays the installation costs and, in turn, receives regular payments from the homeowner for the energy.

There are a couple of different varieties of lease arrangements, including sale-lease back arrangements, but, overall, lease arrangements have been one of the largest contributors to the rapid growth of rooftop solar installations.

Energy-as-a-Service

Another tool that is becoming very popular for microgrids is the energy-as-a-service (EaaS) model. Although it was introduced only a couple of years ago, almost 44% of microgrids use the EaaS model, according to Guidehouse Insights. (Graphic below.)

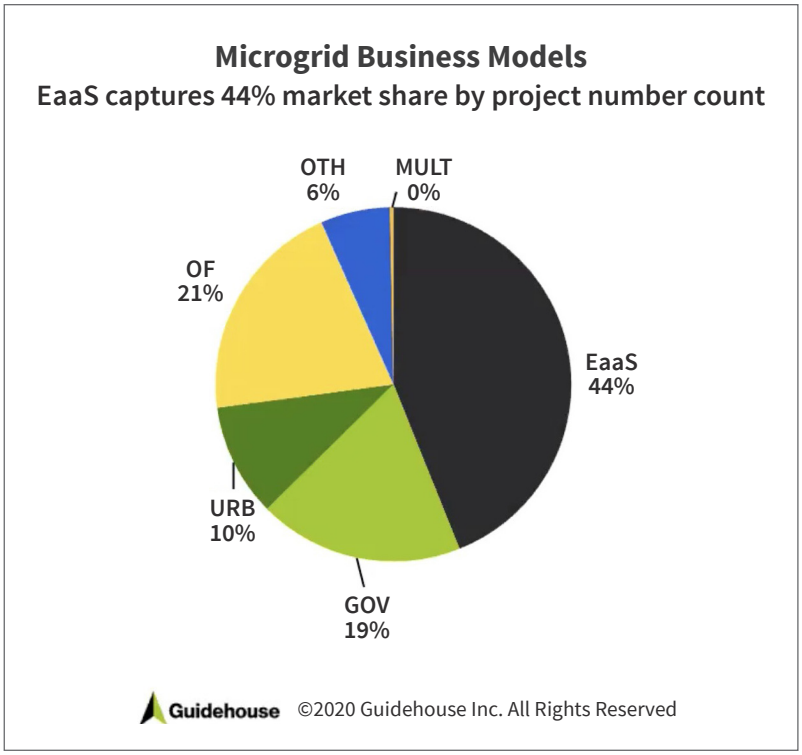
In some ways, the EaaS model resembles the leasing or sale-lease back model. The microgrid host makes regular, recurring payments structured as payments for system use.

For the host, an EaaS arrangement is very similar to paying a utility for energy, except that the host can contract with the developer for additional services that capture the broader range of a microgrid's capabilities, such as resilience—i.e., the host will receive energy even if the surrounding grid suffers an outage.

Often an EaaS agreement is structured so that the client's payments are competitive with what they ordinarily pay for utility services. In some cases, the EaaS payments are lower than utility payments because there are other income streams or incentives available to the EaaS provider, such as sales of ancillary services to the utility or grid operator.

Another advantage of the EaaS model is the flexibility that can be built into the contract. The agreement can be written so that the project can be scaled up in size over time. The EaaS model can also allow for the upgrading of technology over time as microgrid equipment improves.

Guidehouse Insights is forecasting that EaaS will become the preferred model for structuring microgrid deals.



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Finding the Right Fit: Profiles of Financial Advisors

In addition to understanding how financiers look at microgrid projects, developers and sponsors should also spend time understanding what kind of financial institution best suits their needs.

Sapling Financial Consultants

The financing needs of energy industry projects require deep, industry-specific knowledge. That makes it even more important to have an advisor that can present the economics of your project(s) in the best possible light while advising you on what investors are looking for. As a boutique financial modelling and data analytics consulting firm with industry-focused expertise in microgrids and electricity, Sapling Financial Consultants is such an advisor.

Microgrids can include components ranging from solar panels and energy storage devices to gas turbines and demand response mechanisms.

> Sapling provided a detailed financial model for the rollout of several wind farms that incorporated analysis of capital needs and workload changes that resulted in staffing changes and recognition of the need for additional investing rounds.

Sapling Financial Consultants has a track record that includes several clients in the energy sector and several types of energy projects, including high voltage direct current (HVDC) transmission systems, wind farms, solar farms, residential solar projects, vertical wind turbines and peaking plants.

Sapling Financial is well suited to the needs of a burgeoning industry such as microgrids. Many microgrid development companies are still in the early years of their growth curve, making it difficult for them to support in-house capabilities such as a full range of financial analysts. For those companies, Sapling can act as their financial development department, providing the expertise to move a project across the finish line.

For instance, working with an independent alternative energy company that installs on-site power units at industrial sites, Sapling developed a tool to determine the appropriate price the company should charge its clients.

Sapling was then able to build a collection of unique models specific to each customer and adaptable to the requirements of both the customer and the product sold. Sapling took the concept even further, aggregating the test models into a single model the company could use to forecast its business outlook and determine its financing requirements.

In another case, Sapling worked with a power management organization to evaluate the integrity of their financial modelling in the alternative energy space, including the general costs required in the construction and maintenance of solar farms and windmill farms.

Sapling also provided a detailed financial model for the rollout of several wind farms that incorporated analysis of capital needs and workload changes that resulted in staffing changes and recognition of the need for additional investing rounds. The company used the model to support its valuation in discussions with a strategic investor as well as hiring plans and product pricing, as well as a tool to support a more realistic and reasonable offer from the investor.

In addition, Sapling has worked with a transmission operator that needed capital for a project to move electricity from a low-cost to a high-cost jurisdiction. Sapling built a model to assist with pricing the transmission service and obtaining financing. The model provided detailed calculations of the debt/equity split, interest during construction, among other considerations, and it was able to show that a reasonable debt/equity split was likely to generate a satisfactory internal rate of return over 30 years.

Sapling's size and temperament is well suited to the entrepreneurial approach of many microgrid developers, allowing them to expand their capabilities to reach the next level of operation and success.

Sapling's Toronto-based professionals are entrepreneurs advising entrepreneurs.

Checklist for Meeting with a Financier

Having gained an understanding of how financiers think about microgrid development, what should project sponsors do to prepare for a meeting with a potential investor?

Microgrid sponsors should be ready to address the following risk-related items with their financiers:

- ✓ Technology risk
- ✓ Off-taker creditworthiness
- ✓ Operating risks
- ✓ Fuel volatility risk
- ✓ Revenue risks (wholesale price risk)

Microgrid sponsors should also have a game plan for key items that financiers are likely to ask about, such as:

- ✓ Does the project lend itself to a replicable, standardized format?
- ✓ Are there multiple revenue streams available to the project?
- ✓ Who will take on which risks? What is their financial wherewithal?

Armed with this knowledge, sponsors can approach financiers with greater confidence that they will reach a deal to make their microgrid a reality.

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Scale Microgrid Solutions

Most financial services providers aren't experts in distributed energy technology and microgrids and let's face it, these are complex projects. Developers spend countless hours explaining their technology in order to receive financing, all while hoping the financier accurately understands where the real risks and value exist. The consistent message throughout the industry is that it's too difficult to get financing for complicated distributed energy projects.

In addition to their turnkey solutions for full-service microgrids, Scale is investing millions of dollars into distributed energy resources, providing asset-based financing for projects under development, as well as capital to developers or companies seeking to efficiently build out distributed energy and energy infrastructure project pipelines. These projects can include distributed energy such as solar, energy storage, dispatchable generation, microgrids and more or energy infrastructure such as EVs and charging assets.

Scale is backed by the institutional power and capital of Warburg Pincus, which has $62 billion under management and is one of the leading investors in the energy industry.

Scale is investing millions of dollars into distributed energy resources, providing asset-based financing for projects under development, as well as capital to developers or companies seeking to efficiently build out distributed energy and energy infrastructure project pipelines.

What differentiates Scale from the next financing provider? They have actual boots on the ground for these types of projects and not only know how they work but are the top experts in the technology. Scale offers first-hand knowledge of the inherent project risks and value.

By eliminating upfront capital costs and monetizing tax incentives, Scale's customers and partners can save hundreds of thousands, if not millions, of dollars in the first year alone.

Scale can deploy its capital in projects at any stage—from early development to engineering, procurement and construction, to asset management—and move a project across the finish line. The company can also support customers with tax equity, growth or working capital by direct acquisition or long-term ownership. Scale uses its balance sheet as a one-stop-shop for developers. Their partners benefit from the institutional size and scale of its capital, yet they retain the freedom to respond quickly and effectively to their needs.

Scale's business model is designed to eliminate the complexity of designing, building and financing distributed energy systems. By providing the capital needed to enable transformation and creating on-site solutions, Scale is paving the way to the infrastructure revolution. They are breaking down the barriers to deliver a more reliable, sustainable and cost-effective future that's accessible to all.

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Internal Revenue Service

New Markets Tax Credit

Under no circumstances should the contents of this guide be used or cited as authority for setting or sustaining a technical position.



Department of the Treasury
Internal Revenue Service
LMSB-04-0510-016 (May 2010)

Internal
Revenue
Service

Mission

Provide America's taxpayers top quality service by helping them understand and meet their tax responsibilities and by applying the tax law with integrity and fairness to all.



Department of the Treasury
Internal Revenue Service
Document
Catalog Number

Ten Core Ethical Principles *

Honesty
Integrity/Principled
Promise-Keeping
Loyalty
Fairness
Caring and Concern for Others
Respect for Others
Civic Duty
Pursuit of Excellence
Personal Responsibility/Accountability

The Five Principles of Public Service Ethics *

Public Interest
Objective Judgment
Accountability
Democratic Leadership
Respectability

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Chapter 1
Introduction to the New Markets Tax Credit

Introduction

This chapter provides a brief overview of the New Markets Tax Credit (NMTC) under IRC §45D.

Congressional Intent

The New Markets Tax Credit (NMTC) Program, enacted by Congress as part of the Community Renewal Tax Relief Act of 2000, is incorporated as section 45D of the Internal Revenue Code. This Code section permits individual and corporate taxpayers to receive a credit against federal income taxes for making Qualified Equity Investments (QEIs) in qualified community development entities (CDEs).

These investments are expected to result in the creation of jobs and material improvement in the lives of residents of low-income communities. Examples of expected projects include financing small businesses, improving community facilities such as daycare centers, and increasing home ownership opportunities.

> A "low-income community" is defined as any population census tract where the poverty rate for such tract is at least 20% or in the case of a tract not located within a metropolitan area, median family income for such tract does not exceed 80 of statewide median family income, or in the case of a tract located within a metropolitan area, the median family income for such tract does not exceed 80% of the greater of statewide median family income or the metropolitan area median family income.

As part of the American Jobs Creation Act of 2004, IRC §45D(e)(2) was amended to provide that targeted *populations* may be treated as low-income communities. A "targeted population" means individuals, or an identifiable group of individuals, including an Indian tribe, who are low-income persons or otherwise lack adequate access to loans or equity investments.

"Targeted population" also includes the Hurricane Katrina Gulf Opportunity (GO) Zone, where individuals' principal residences or principal sources of income were located in areas that were flooded, sustained heavy damage, or sustained catastrophic damage as a result of Hurricane Katrina.

See Notice 2006-60, [2006], 2006-2 C.B. 82, for additional guidance on targeted populations.

Taxpayers' Qualified Equity Investment (QEI)

Qualified Equity Investment (QEI) Defined

The actual cash investment made by the investor to the CDE, which is referred to as the equity investment, is the first step in defining a QEI. This cash investment eventually qualifies for the NMTC provided that the CDE makes qualified low-income community investments (QLICIs).

A QEI is, in general, any equity investment in a CDE if:

1. Such investment is acquired by the investor at its original issue (directly or through an underwriter) solely in exchange for cash,

2. Substantially all (at least 85%) of the cash is used by the CDE to make qualified low-income community investments (QLICI), and

3. The investment is designated by the CDE as a QEI on its books and records using any reasonable method.

The term equity investment means any stock in an entity which is a corporation, and any capital interest in an entity which is a partnership.

Amount Paid at Original Issue

Under IRC §45D(b)(1)(A) and Treas. Reg. §1.45D-1(b)(4), the amount paid by the investor to the CDE for a QEI at its original issue consists of all amounts paid by the taxpayer to, or on behalf of, the CDE and includes any underwriter fees to purchase the investment at its original issue.

Time of Investment

In general, an equity investment in a CDE is not eligible to be designated as a QEI if it is made before the CDE enters into an allocation agreement with the Community Development Financial Institutions Fund (CDFI). The allocation agreement specifies the terms of the NMTC allocation under IRC §45D(f)(2). However, for exceptions to the rule, see Treas. Reg. §1.45D-1(c)(3)(ii).

Reporting Requirements

A CDE must provide notice to any investor who acquires a QEI in the CDE at its original issue that the equity investment is a QEI entitling the investor to claim the NMTC. The notice is made using Form 8874-A, Notice of Qualified Equity Investment for New Markets Credit, or for periods before March 2007, a written notification prepared by the CDE. The notice must be provided by the CDE to the taxpayer *no later than 60 days* after the date the investor makes the equity investment in the CDE. The notice must contain the amount paid to the CDE for the QEI at its original issue and the CDE's taxpayer identification number. (Treas. Reg. §1.45D-1(g)(2)(A).)

Allocation Limitation

The amount of QEIs designated by a CDE may not exceed the amount allocated to the CDE by the CDFI Fund. The term QEI *does not include:*

1. Any equity investment issued by a CDE more than 5 years after the CDE enters into an allocation agreement with the CDFI Fund, and

2. Any equity investment by a CDE in another CDE, if the CDE making the investment has received an allocation under IRC §45D(f)(2). This prevents a CDE with an allocation from investing in another CDE with an allocation, and

thereby doubling up credits on a single investment.

Allowance of Credit

The NMTC is included under IRC §38(a)(13) as part of the General Business Credit. The credit equals 39% of the investment and is claimed during a seven-year credit period. Investors may not redeem or otherwise case out their investments in the CDEs prior to the conclusion of the seven-year credit period.

Credit Allowance Date

A taxpayer holding a qualified equity investment (QEI) on a credit allowance date occurring during the taxable year may claim the NMTC for such taxable year in an amount equal to the applicable percentage of the amount paid to a qualified community development entity (CDE) for such investment at its original issue. Under IRC §45D(a)(3), the term credit allowance date means, with respect to any QEI:

1. The date on which the investment is initially made; and

2. Each of the six anniversary dates of such date thereafter.

In other words, the credit period is the seven-year period beginning on the date a QEI is initially made, even though the credit is allowable on the first day of each credit year.

Applicable Percentage

The credit provided to the investor equals 39% of the QEI and is claimed over the seven-year credit period. Under IRC §45D(a)(2), the applicable percentage is 5 percent for the first three credit allowance dates and 6 percent for the last four credit allowance dates.

Example 1:

A CDE receives a $2 million NMTC allocation. Investors make $2 million of equity investments in the CDE. Assuming all other requirements are met, the investors would be entitled to claim NMTC equal to 39% of $2 million or $780,000 as follows:

Year One:	5% of $2 million	= $100,000
Year Two:	5% of $2 million	= $100,000
Year Three:	5% of $2 million	= $100,000
Year Four:	6% of $2 million	= $120,000
Year Five:	6% of $2 million	= $120,000
Year Six:	6% of $2 million	= $120,000
Year Seven:	6% of $2 million	= $120,000
Total:		$780,000

Although the CDE has the authority to designate up to $ 2 million in QEI, its investors can only claim the NMTC on the actual cash invested in the CDE.

Example 2:

Assuming the same facts in Example 1, except the CDE raises $1 million for investments in qualified active low-income businesses. Assuming all other requirements are met, the investors would be entitled to claim $150,000 in NMTC for the first three years and $240,000 in NMTC for the last four years computed as follows:

(5% of $1 million) x 3 years =	$150,000
(6% of $1 million) x 4 years =	$240,000
Total:	$390,000

In essence, an investor in the NMTC program gets 39 cents in tax credits during the seven-year credit period for every dollar invested and designated as a QEI.

Manner of Claiming the New Markets Tax Credit

A taxpayer may claim the NMTC for each applicable year by completing Form 8874, New Markets Credit, and filing the form with the taxpayer's federal income tax return.

Subsequent Purchasers

Under Treas. Reg. §1.45D-1(c)(7), a QEI includes any equity investment that would be a QEI in the hands of the taxpayer (but for the requirement that the investment be acquired by the taxpayer at its original issue) if the investment was a QEI in the hands of a prior holder.

Credit Recapture

If, at any time during the 7 years beginning on the date of the original issue of a QEI in a CDE, there is a recapture event with respect to the investment, then the tax imposed for the taxable year in which the recapture event occurs is increased by the credit recapture amount. A recapture event requires recapture of credits allowed to the taxpayer who purchased the equity investment from the CDE at its original issue and to all subsequent holders of that investment.

Under IRC §45D(g)(3), there is a recapture event with respect to any equity investment in a CDE if one of the following three events occurs:

1. The CDE ceases to be a CDE,

2. The taxpayer's investment ceases to meet the substantially-all requirement, which involves investments in qualified low-income community investments (QLICIs), or

3. The investment is redeemed or otherwise cashed out by the CDE.

Relationship to Other Federal Tax Benefits

Interaction with Other Federal Tax Benefits

The availability of other federal tax benefits does not limit the availability of the NMTC. Under Treas. Reg, §1.45D-1(g)(3), examples include:

1. The Rehabilitation Credit under IRC §47.

2. All deductions under IRC §§167 and 168, including first year depreciation under IRC §168(k), and the expense deduction for certain depreciable property under IRC §179.

3. All tax benefits relating to certain designated areas such as empowerment zones and enterprise communities under IRC §1391 through IRC §1397D, the District of Columbia Enterprise Zone under IRC §1400 through IRC §1400B, renewal communities under IRC §1400E through IRC §1400J, and the New York Liberty Zone under IRC §1400L.

4. A CDE is not prohibited from purchasing tax-exempt bonds because tax-exempt financing provides a subsidy to borrowers and not bondholders. See T.D. 9171, 69 FR 77627, for discussion of Tax Exempt Bonds under IRC §103.

Exception for Low-Income Housing Credit

If a CDE makes a capital or equity investment or a loan with respect to a qualified low-income building under IRC §42, the investment or loan is not a QLICI to the extent the building's eligible basis under IRC §42(d) is financed by the proceeds of the investment or loan. See Treas. Reg. §1.45D-1(g)(3)(C)(ii).

Anti Abuse Rules

If a principal purpose of a transaction, or a series or transactions, is to achieve a result that is inconsistent with the purpose of IRC §45D and the regulations thereunder, the Commissioner may treat the transaction or series of transactions as causing a recapture event. IRC §45D(i)(1) and Treas. Reg. §1.45D-1(g)(1).

Qualified Community Development Entity (CDE)

Qualified Community Development Entity (CDE) Defined

Under IRC §45D(c)(1), a CDE is any domestic corporation or partnership:

1. Whose primary mission is serving or providing investment capital for low-income communities or low-income persons,

2. That maintains accountability to residents of low-income communities through their representation on any governing board or advisory board of the CDE, and

3. Has been certified as a CDE by the CDFI Fund. See www.cdfifund.gov for more information.

Under IRC §45D(c)(2), any specialized small business investment company as defined in IRC §1044(c)(3) and CDFI as defined in §103 of the Community Development Banking and Financial Institutions Act of 1994 are treated as having met these requirements.

A CDE certification lasts for the life of the organization unless it is revoked or terminated by the CDFI Fund. To maintain its CDE certification, a CDE must certify annually during this period that the CDE has continued to meet the CDE certification requirements.

Both for-profit and non-profit CDEs may apply to the CDFI Fund for an allocation of NMTC, but only a for-profit CDE is permitted to provide the NMTC to its investors. Thus, if a non-profit CDE receives an allocation of NMTC, it must "sub-allocate" its NMTC allocation to one or more for-profit CDEs.

Qualified Low-Income Community Investments (QLICI)

The investor's cash investment received by a CDE is treated as invested in a QLICI only to the extent that the cash is so invested no later than 12 months after the date the cash is paid by the investor (directly or through an underwriter) to the CDE. The cash investment can be one of the four following types of QLICIs under IRC §45D(d)(1):

1. Any capital or equity investment in, or loan to, any qualified active low-income community business.

2. A loan purchased by a CDE from another CDE which is a QLICI.

3. Financial counseling and other services to any qualified active low-income community business, or to any residents of a low-income community.

4. Any equity investment in, or loan to, other CDEs. See Treas. Reg. §1.45D-1(d)(1)(iv).

Community Development Financial Institutions Fund's Responsibilities

The CDFI Fund is responsible for establishing the credit application process, eligibility guidelines, and a scoring model for ranking applicants requesting allocations of NMTC. The CDFI Fund grants credit authority to the CDE; i.e., the ability to issue a specific amount of NMTC in exchange for equity investments.

Throughout the life of the NMTC Program (2001-2009), the CDFI Fund has been authorized to allocate to CDEs the authority to issue credit to their investors up to the aggregate amount of $21.5 billion in equity. Under the Gulf Opportunity Zone Act of 2005, the CDFI Fund allocated an additional $1 billion from 2005 to 2007 for QLICIs in the Hurricane Katrina GO Zone.

Internal Revenue Service's Responsibility

The Internal Revenue Service (IRS) is responsible for the tax administration aspects of IRC §45D, including responsibility for ensuring taxpayer compliance. The IRS has developed a comprehensive compliance program that focuses on both filing and reporting compliance by CDEs that received credit allocations, as well as taxpayers making investments and claiming the credit.

The IRS has developed this audit technique guide as part of its compliance program. The remaining chapters of this guide will focus on key terminology used in the NMTC arena, tax law, entity structures, examination issues at the CDE and investor levels, disclosure concerns, and report writing.

The Complete Picture

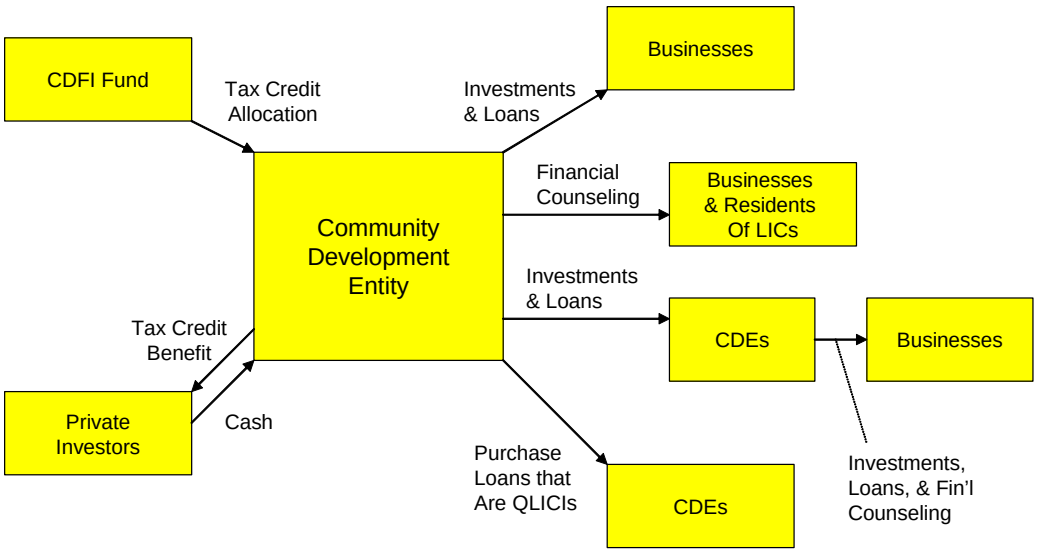
To conclude this chapter, the following diagram demonstrates the relationship between the organizations involved with the New Markets Tax Credit (NMTC) program.

In the upper left hand corner is the CDFI Fund, which has authority to allocate a portion of the NMTC limitation to the CDE, which means that the CDFI Fund allocates equity eligible for the NMTC.

Private investors (lower left hand corner) make cash investments in the CDE and claim the NMTC on their federal income tax returns. Although not demonstrated here, the investor may leverage the investment by investing funds borrowed from another source, thereby increasing the amount of the investment and credit.

The CDE must then invest substantially all of the cash in low-income communities within 12 months of receiving the funds.

On the right-hand side of the chart are the types of investments the CDE can make.



Summary

1. The NMTC was enacted on December 21, 2000, as part of the Community Renewal Tax Relief Act of 2000. As part of the American Jobs creation Act of 2004, IRC §45D(e)(2) was amended to provide for investment in targeted populations, in addition to investments in low-income areas where there is at least a 20% poverty level or where the median family income does not exceed 80% of the median family income. The Hurricane Katrina GO Zone has also been identified as an area where low-income persons lack adequate access to loans or equity investments.

2. IRC §45D creates a tax credit for equity investments in CDEs. QEIs are made as stock or capital interest purchases in a for-profit corporation or partnership, respectively. QEIs must remain with the CDE for the entire 7-year credit period.

3. The NMTC is 39% of the QEI during a 7-year credit period. The investor may claim 5% in each of the first 3 years and 6% in each of the final 4 years.

4. The NMTC is recaptured if the substantially-all requirement is not met and is not corrected within the one-time 6 month cure period, the CDE ceases to be a CDE, or the CDE redeems or otherwise cashes out the investment.

5. A CDE's primary mission is to provide investment capital for low-income communities. A CDE can be a corporation or partnership.

6. The CDFI Fund is responsible for determining which CDEs will be granted authority to issue NMTC. The CDFI Fund has created an application process, eligibility guidelines, and a scoring model for ranking applicants. The CDFI Fund also certifies entities as CDEs and monitors CDEs for compliance.

7. Throughout the life of the NMTC Program, the CDFI Fund is authorized to allocate to CDEs the authority to issue to investors up to the aggregate amount of $21.5 billion in equity for which the NMTC can be claimed. In addition, under the Gulf Opportunity Zone Act of 2005, the CDFI Fund allocated an additional $1 billion from 2005 to 2007 for QLICIs in the Hurricane Katrina Gulf Opportunity Zone. The American Recovery and Reinvestment Tax Act of 2009 provides the CDFI Fund with an additional $3 billion of NMTC authority to be divided equally between 2008 and 2009.

8. The IRS is responsible for establishing procedures and processes to ensure taxpayers are in compliance with IRC §45D.

Chapter 2
Issues at the CDE Level

Introduction

This chapter outlines the basic issues and audit techniques for reviewing a qualified Community Development Entity's (CDE's) New Markets Tax Credit (NMTC) activities.

References

- IRC §45D
- Treas. Reg. §1.45D-1
- Notice 2006-60, 2006-2, C.B. 82
- Chief Counsel Advice (CCA) POSTS-101102-09

Pre-Contact Analysis of Tax Returns

As part of the pre-contact analysis, the tax return should be reviewed, including line items, credits, balance sheet, elections and schedules, and any documents related to the NMTC that the taxpayer included with the tax return. Common NMTC items, and their significance, are discussed here. See IRM 4.10.2.3, In-depth Pre-contact Analysis, for more information.

Balance Sheet

The balance sheet analysis is a useful technique for reviewing a taxpayer's financial position.

1. Cash at the beginning of the year will include equity investments received in exchange for the NMTC. These investments will be designated as qualified equity investments (QEI) in the taxpayer's books and records.

2. Cash at the end of the year should decrease and assets such as mortgages, real estate loans and other investments should increase, indicating that the CDE has used the equity investments to make qualified low-income community investments (QLICIs). A schedule of investments may be attached to the tax return.

3. The paid-in capital accounts for CDEs that are partnerships for federal tax purposes should also indicate the amount of each equity investment.

During the audit, these account balances should be verified, adjusting entries reviewed and transactions tested. See IRM 4.10.3.8.4, which provides techniques for examining specific balance sheet accounts.

Income Statement

The income statement will reflect activities associated with qualified investments, such as amortization of start-up costs and interest income earned from qualifying investments.

Form 851, Affiliations Schedule (Corporations)

If a CDE is a corporation that is a member of an affiliated group that files a consolidated return, it will include Form 851. This form identifies the subsidiary corporations and provides information such as business activities and stock holdings. The form will indicate:

1. The number of shares in the CDE.

2. The number of shares the parent corporation or related subsidiary has in the subsidiary CDE, suggesting that Form 8874, New Markets Credit, will be filed by the parent corporation or related subsidiary to claim the credit.

3. The number of shares may equal the investment amount. For example, $1 per share x 5 million shares equals an investment of $5,000,000.

Form 8874, New Markets Credit

The Form 8874 may identify transactions between related parties. For example, a parent corporation invests $4,000,000 in a CDE on December 31, 2005. Form 8874 will identify the CDE by name and EIN, as well as the amount of credit that will be included on Form 3800.

Schedule K, Partners' Distributive Share (Partnerships)

If the CDE is a partnership, the tax return will include Schedule K. For the first year, the investor's investment and capital account may be equal. The partners file Form 8874 to directly claim the NMTC.

Preliminary Analysis

Purpose

The purpose of the preliminary analysis is to determine what information is needed for evaluating the CDE's compliance with the requirements of IRC §45D.

It will be necessary to review the CDE's books and records, as well as documentation associated with the NMTC application and allocation process. It will also be necessary to interview the CDE and analyze the CDE's internal controls.

Review Documents Associated with the NMTC Allocation

The following documents will need to be reviewed.

1. CDE Certification Application and Approval
2. Notice of Allocation Availability
3. Notice of Allocation and the Allocation Agreement

<u>CDE Certification Application and Approval</u>

To qualify as a CDE, an entity must be a domestic corporation or partnership that has a primary mission of serving, or providing investment capital for low-income communities or low-income persons. The CDE must maintain accountability to residents of low-income communities through their representation on a governing or advisory board to the entity, and must be certified as a CDE by the Community Development Financial Institutions (CDFI) Fund. Any organization seeking CDE designation must apply to the CDFI Fund. The CDE application documents are insightful in understanding how the CDE is organized, its mission, how it intends to

operate, and the type of investments the organization intends to make.

- Confirmation that the CDE is certified and has current CDE status can be obtained at www.cdfifund.gov.

Failure to maintain certification or revocation of the certification is an NMTC recapture event under IRC §45D(g)(3)(A). Under Treas. Reg. §1.45D-1(e)(4), bankruptcy of a CDE is not a recapture event. NMTC recapture is discussed in Chapter 4.

Notice of Allocation Availability (NOAA)

The Notice of Allocation Availability is published by the CDFI Fund for each allocation round. The document describes program priorities, discloses criteria for selecting allocates, and provides information related to the allocation process. Key dates are also identified.

Notice of Allocation and Allocation Agreement

Each CDE applying for the NMTC will be notified of the CDFI Fund's decision through a Notice of Allocation or a declination letter. There is no right to appeal the decision.

The Notice of Allocation will contain the general terms and conditions underlying the CDFI Fund's allocation of the NMTC. The CDE executes the Notice of Allocation and returns it to the CDFI Fund.

A CDE selected to receive an NMTC allocation must enter into an allocation agreement with the CDFI Fund. The agreement sets forth certain terms and conditions of the allocation, such as the amount of the NMTC allocation and approved uses, locations of the low-income communities to be served, the time period by which the CDE must receive QEIs and reporting requirements. The CDE must also provide an opinion from its legal counsel, the content of which is specified in the allocation agreement.

Review Commitments & Agreements Between CDE and Investors

When a QEI is made, the investor and CDE will enter into an agreement defining the terms of the investment, including the amount of the investment, when the investment is made, and the circumstances under which an investment may be withdrawn (penalties or fees). The commitment will also outline the CDE's responsibilities. Remedies should either party fail to perform according to the agreement may also be identified.

If the CDE is a partnership, the partnership agreement should also be reviewed. The agreement may outline exit strategies available to the investor.

Review Commitments & Agreements Between CDE and QALICBs

When a QLICI is made, the CDE and business will enter into an agreement regarding the use of the funds (except for situations involving multiple CDEs and counseling and other services specified in the regulation). Agreements, commitments and loan documents should be reviewed. The purpose of this review will be discussed later in this chapter.

Interview the Taxpayer (IRM 4.10.3.2)

As directed in IRM 4.10.3.2, a representative of the CDE should be interviewed to provide information about the CDE that will not be apparent when reviewing the books and records. The interview should be held with the person most knowledgeable about the CDE's activities.

Evaluate Internal Controls (IRM 4.10.3.4)

As directed in IRM 4.10.3.4, evaluate the existence and effectiveness of the CDE's internal controls to determine the accuracy and reliability of the books and records. For CDEs, it will be particularly important to determine how:

1. QEIs are identified in the books and records, segregated, and applied to qualified low-income community investments (QLICIs),

2. the substantially-all percentage is calculated, and

3. the taxpayer ensures that the substantially-all requirement is met.

Qualified Equity Investment (QEI)

QEI Defined

An investor with a QEI is entitled to claim the NMTC, if a credit allowance date occurs during the investor's taxable year. For each equity investment in the CDE, examiners should determine whether the investment is a QEI for purposes of IRC §45D.

Step One: Analyze Equity Investments

To be considered a QEI, the investment must meet the following criteria:

1. The equity investment is acquired by the investor at its original issue (directly or through an underwriter) solely in exchange for cash to the CDE or on behalf of the CDE. The equity investment can be for any stock in a CDE that is a corporation for federal tax purposes (other than nonqualified preferred stock under IRC §351(g)(2)) and any capital interest in a CDE that is a partnership for federal tax purposes.

2. The equity investment must be designated as a QEI under IRC §45D by the CDE in its books and records using any reasonable method.

   Generally, an equity investment is not eligible to be designated as a QEI if it is made before the CDE enters into an allocation agreement with the CDFI Fund. However, there are exceptions as listed in Treas. Reg. §1.45D-1(c)(3)(ii) for investments made after April 20, 2001, and allocation applications submitted by August 29, 2002, or for investments made after the date of the Notice of Allocation Availability is published in the Federal Register.

3. Substantially all of the cash is used by the CDE to make QLICIs. This test will be discussed later in this chapter.
   Equity investments issued more than 5 years after the CDE enters into an allocation agreement are not QEIs. A CDE that has received an allocation cannot make a QEI in another CDE. A CDE cannot issue more QEIs than the NMTC awarded under the allocation agreement.

Qualified Low-Income Community Investment (QLICI)

QLICI Defined

The CDE must invest the QEIs in QLICIs. The investments can be:

a. A capital or equity investment in, or loan to, any qualified active low-income community business.

b. The purchase from another CDE of any loan that was a QLICI either at the time the loan was made or at the time the CDE purchases it. It is not necessary for the CDE from which the loan is purchased to have received an NMTC allocation. See Treas. Reg. §1.45D-1(d)(1)(ii)(B) if the original loan was made before the CDE was certified. See Treas. Reg. §1.45D-1(d)(ii)(1)(C) regarding multiple purchases of a loan, and Treas. Reg. §1.45D-1(d)(1)(ii)(D) for examples.

c. Providing financial counseling or other services to qualified active low-income community businesses located in, or residents of, a low-income community.

d. An equity investment in, or loan to, another CDE, but only to the extent that the second, third or fourth CDE uses the investment or loan to make a QLICI. See Treas. Reg. §1.45D-1(d)(1)(iv) for complete discussion and examples of investments by CDEs in other CDEs.

Step 2: Review CDE's Investments In QLICIs

Once the amount of equity available for investment in QLICIs is identified, the next step is to determine whether the CDE timely invested the funds in QLICIs. This requires an investment-by-investment evaluation of the CDE's investment activities.

Low-Income Community Defined

Under IRC §45D(e)(1), a low-income community is identified by population census tract.

a. The poverty rate for the tract is at least 20%, or

b. The tract is not located within a metropolitan area and the median family income does not exceed 80% of the statewide median family income, or

c. The tract is located within a metropolitan area and the median family income for such tract does not exceed 80% of the greater of statewide median family income or the metropolitan area median family income.

d. In the case of census tracts located in a possession of the United States, possession-wide median family income is used for (b) and (c) above.

A census tract with a population of less than 2,000 is treated as a low-income community if it is within a empowerment zone under IRC §1391and is contiguous to one or more low-income communities.

For census tracts within high migration rural counties, the median family income cannot exceed 85% of the statewide median family income. A high migration county is any county which, during the 20-year period ending with the year the most recent census was conducted, has a net out-migration of inhabitants from the county of at least 10% of the population of the county at the beginning of the 20-year period.

In the event that an area is not tracted for population census tracts, equivalent county divisions can be used. The county divisions must be those used by the Bureau of Census to determine poverty areas.

Prior to October 23, 2004, IRC §45D(e)(2) provided that the Secretary may designate any areas within any census tract as a low-income community if:

a. The boundary of the areas is continuous,

b. The area would be a low-income community if it were a census tract, and

c. An inadequate access to investment capital exists in the area.

This provision was repealed and areas within census tracts cannot be designated as low-income communities after October 22, 2004.

Confirmation that the CDE's investments were in low-income communities can be obtained at www.cdfifund.gov.

Targeted Populations

After October 22, 2004, IRC §45D(e)(2) instructs the Secretary to provide regulations under which targeted *populations* may be treated as low-income communities. No regulations have been issued to date, but the IRS has issued Notice 2006-60, 2006-2 C.B. 82, which can be relied upon until Treas. Reg. 1.45D-1 is revised.

A "targeted population" means individuals or an identifiable group of individuals, including an Indian tribe, who are *low-income* persons or otherwise *lack adequate access to loans or equity investments*. The term "low-income" means having an income, adjusted for family size, of not more than:

1. For metropolitan areas, 80 percent of the area median family income.

2. For non-metropolitan areas, the greater of 80 percent of the area median family income or 80 percent of the statewide nonmetropolitan area median family income.

A "targeted population" includes individuals in the Hurricane Katrina Gulf Opportunity (GO) Zone if the individual was displaced from his or her principal residence as a result of Hurricane Katrina and/or the individual lost his or her principal source of employment as a result of Hurricane Katrina. In order to meet this definition, the individual's principal residence or principal source of employment must have been located in a population census tract within the GO Zone that contains one or more areas designated by FEMA as flooded, having sustained extensive damage, or having sustained catastrophic damage as a result of Hurricane Katrina.

Time of Investment in a Low-Income Community

Under Treas. Reg. §1.45D-1(c)(5)(iv), the CDE's investments in low-income communities must be made within 12 months of receiving the taxpayer's cash investment beginning on the date the cash is paid by the taxpayer (directly or through an underwriter).

Special Rules for Loans

Periodic amounts received during a calendar year as repayment of principal on a loan that is a QLICI are treated as continuously invested in a QLICI if reinvested by the end of the following year. See Treas. Reg. §1.45D-1(d)(2)(iii).

Special Rule for Reserves

Reserves (not more than 5% of the taxpayer's cash investment) maintained by the CDE for loan losses or for additional investments in existing low-income community investments are treated as invested in a qualified low-income community investment. Reserves include fees paid to third parties to protect against loss of all or a portion of the principal of, or interest on, a loan. See Treas. Reg. §1.45D-1(d)(3).

Requirements for Subsequent Reinvestments

Since the original investment in a QLICI may be returned to the CDE at some point during the 7-year credit period, it is also important to evaluate whether these funds were reinvested in QLICIs within a 12-month period. See Treas. Reg. §1.45D-1(d)(2)(i).

1. If the amount received by the CDE is equal to or greater than the cost basis of the original QLICI (or applicable portion thereof), and the CDE reinvests an amount at least equal to the original investment in another QLICI within 12 months, then an amount equal to the original amount will be treated as continuously invested in a QLICI.

2. If the amount received by the CDE is equal to or greater than the cost basis of the original QLICI (or applicable portion thereof), and the CDE reinvests an amount less than the original investment in another QLICI within 12 months, then only the amount reinvested will be treated as continuously invested in a QLICI.

3. If the amount received by the CDE is less than the cost basis of the original QLICI (or applicable portion thereof), and the CDE reinvests an amount of funds, then the amount treated as continuously invested in a QLICI is equal to the excess (if any) of the original cost basis over the amounts received by the CDE that are not reinvested.

   Example (Treas. Reg. 1.45D-1(d)(2)(iv)):

   On April 1, 2003, A, B, and C each pay $100,000 to acquire a capital interest in X, a partnership. X is a CDE that has received an NMTC allocation. X treats the 3 partnership interests as one QEI under Treas. Reg. §1.45D-1(c)(6).

   - In August 2003, X uses the $300,000 to make a QLICI in Business 1
   - In August 2005, the QLICI in Business 1 is redeemed for $250,000.
   - In February 2006, X reinvests $230,000 of the $250,000 in a second QLICI, Business 2, and uses the remaining $20,000 for operating expenses.

   Under Treas. Reg. §1.45D-1(d)(2)(i), $280,000 is treated as continuously invested in QLICIs ($300,000 minus $20,000). In other words, $50,000 remains invested

in Business 1and $230,000 is invested in Business 2.

- In December 2008, X sells the February 2006 investment in Business 2 and receives $400,000.

- In March 2009, X reinvests $320,000 of the $400,000 in a third QLICI, Business 3.

Under Treas. Reg. §1.45D-1(d)(2)(i) and (ii), $280,000 of the proceeds of the QLICI treated as continuously invested in a QLICI. ($50,000 from Business 1 and $230,000 from Business 2.) The remaining $40,000 ($320,000 - $280,000) is treated as invested in a new QLICI in March 2009.

4. Amounts received by the CDE during the seventh year of the 7-year credit period do not need to be reinvested by the CDE in order to be treated as continuously invested in a QLICI.

Loans Must Be Bona Fide Debt

Under IRC §45D(d)(2), a QLICI includes any loan to a qualified active low-income business (QALICB). Therefore, the loan documents should be reviewed to determine whether the loan is bona fide debt. Supporting documents also include, but are not limited to, appraisal reports, historical and forecasted statements of operations and cash flows, and guarantee agreements and balance sheets for guarantors.

Notice 94-47, 1994-1 C.B. 357, provides that the characterization of an instrument for federal income tax purposes depends on the terms of the instrument and all the surrounding facts and circumstances. Among the factors that may be considered when making such a determination are:

1. whether there is an unconditional promise on the part of the QALICB to pay a fixed sum on demand or at a fixed maturity date that is in the reasonable foreseeable future,

2. whether the CDE has the right to enforce the payment of principal and interest,

3. whether the CDE's rights are subordinate to rights of general creditors,

4. whether the instruments give the CDE the right to participate in the management of the QALICB,

5. whether the QALICB is thinly capitalized,

6. whether the stockholders or partners of the CDE are related to the QALICB's owners,

7. the label placed upon the instrument by the parties, and

8. whether the instrument is intended to be treated as debt or equity for non-tax purposes, including regulatory, rating agency, or financial accounting purposes.

The weight given to any factor depends upon all the facts and circumstances. No particular factor is conclusive in making the determination of whether an instrument constitutes debt or equity. There is no fixed or precise standard. As noted in Goldstein v. Commissioner, T.C. Memo 1980-273, 40 TCM 752 (1980), among the common factors considered when making this determination are whether:

1. a note or other evidence of indebtedness exists,

2. interest is charged,

3. there is a fixed schedule for repayments,

4. any security or collateral is requested,

5. there is any written loan agreement,

6. a demand for repayment has been made,

7. the parties' records, if any, reflect the transaction as a loan

8. any repayments have been made, and

9. the borrower was solvent at the time of the loan.

The key inquiry is not whether certain indicators of a bona fide loan exist or do not exist, but whether the parties actually intended and regarded the transaction to be a loan. There is a direct consequence for the NMTC investor if loans made by the CDE to the QALICI are not bona fide debt. Under IRC §45D(i)(2) and Treas. Reg. §1.45D-1(g)(1), if a principal purpose of a transaction or a series of transactions is to achieve a result that is inconsistent with the purposes of IRC §45D, the Commissioner may treat the transaction or series of transactions as causing a recapture event.

Intent to Forgive or Otherwise Not Collect Debt

An essential element of bona fide debt is whether there exists a good-faith intent on the part of the recipient of the funds to make repayment and a good-faith intent on the part of the person advancing the funds to enforce repayment. (See Fisher v. Commissioner, 54 TC 905 (1970).)

In Story v. Commissioner, 38 TC 936 (1962), the Court held that the mere fact that the original payee indicated he might or might not attempt to collect on the notes, or that he might forgive all or portions of them in the future, makes the notes no less binding obligations until the events occurred which would relieve the obligation. However, the Commissioner, in C.B. 1965-1, 4, limited his acquiescence in this case to the factual nature of that particular case. Furthermore, the Commissioner stated that such acquiescence would not be considered the basis for issuing rulings in advance of the consummation of the transaction. See Rev. Proc. 65-4, C.B. 1965-1, 720.

The Court relied upon Story v. Commissioner, supra, in Haygood v. Commissioner, 42 TC 936 (1964) in concluding that notes created enforceable indebtedness even though petitioner had no intention of collecting the debts but did intend to forgive each payment as it became due. In an Action on Decision, the Commissioner stated that it will "continue to challenge transfers of property where the vendor had no intention of enforcing the notes given in exchange for the interest transferred but instead intended to forgive them as they became due. The [Commissioner] believes the intent to forgive the notes is the determinative factor…..where the facts indicate that the vendor as part of a prearranged scheme or plan intended to forgive the notes he received for the transfer of his land, so valuable consideration will be deemed received…" Action on Decision, 1976 A.O.D. LEXIS 364

In some instances, as an exit strategy, the CDE may intend to eventually forgive or otherwise not collect on the debt after the end of the 7-year credit period. If such an intention is reflected in a pre-arranged feature; i.e., a statement in the loan documents that the lender will forgive the loan, the loan is not bona fide debt for federal income tax purposes.

Transfer of Funds is Considered a Capital or Equity Investment

If a loan is not bona fide debt, it may be appropriate to treat what appears to be a loan as an equity investment (either in whole or in part). However, the CDE must demonstrate that (1) it held a partnership interest (capital investment) in a partnership or stock (equity investment) in a corporation that is a QALICB, and (2) all requirements for such investment were timely met. As noted in Internal Revenue Manual (IRM) 4.10.7.3.9, Documentary Evidence, "… writings made contemporaneously with the happenings of an event generally reflect the actual facts and show what was on the minds of the parties…While documentary evidence has great value, it should not be relied upon to the exclusion of other facts."

Discharge of Bona Fide Indebtedness/Income to QALICB

If the loan does represent bona fide debt, then the loan amount is considered for purposes of the substantially-all requirement under IRC §45D(b)(1)(B). Should the loan be forgiven, the CDE would have an ordinary loss (deduction) in the amount of the discharged debt under IRC §165.

If the debt is forgiven, the QALICB may be subject to IRC §§ 61(a)(12), 108, and 1017:

- The discharged indebtedness may be included gross income. IRC §61(a) defines gross income to mean all income from whatever source derived except as otherwise provided by law. IRC §61(a)(12) specifically includes income from the discharge of indebtedness in gross income. See also Treas. Reg. 1.61-12(a).

- IRC §108 provides that gross income does not include any amount which would be includible in gross income by reason of the discharge of a taxpayer's indebtedness if (1) the discharge occurs in a title 11 bankruptcy case, (2) the discharge occurs when the taxpayer is insolvent, (3) the indebtedness discharged is qualified farm indebtedness, or (4) in the case of a taxpayer other than a C corporation, the indebtedness is qualified real property business indebtedness.

- IRC §1017 provides that if an amount is excluded from gross income under IRC §108, and any portion of such amount is to be applied to reduce basis, then such portion shall be applied in reduction of the basis of the property held by the taxpayer at the beginning of the taxable year following the taxable year in which the discharge occurs.

Loan is Not Bona Fide Debt or Equity

If it is determined that the loan does not represent bona fide debt or equity**,** then the loan is treated as a grant. The grant does not qualify as a QLICI under IRC §45D(d)(1) and the loan amount will not be considered for purposes of the substantially-all requirement under IRC §45D(b)(1)(B), which will be discussed later.

Transfer of Funds Not Considered a Gift

The QALICB may wish to treat the discharged loan amount or contribution of equity as a gift since IRC §102(a) provides that gross income does not include the value of property acquired by gift, bequest, devise, or inheritance. However, neither the Code nor the legislative history accompanying IRC §102 defines "gift." In Commissioner v. Duberstein, 363 U.S. 278 (1960), 1960-2 C.B. 428, the Supreme Court ruled that a gift proceeds from a "detached and disinterested generosity …out of affection, respect, admiration, charity or like impulses." In this respect, the most critical consideration is the transferor's intent. If a payment proceeds primarily from "the constraining force of any moral or legal duty" or from "the incentive of anticipated benefit" of an economic nature, it is not a gift. However, the mere absence of a legal or moral obligation to make the payment is not sufficient to render it a gift.

The Court further stated that the determination of whether a specific transfer is a gift for income tax purposes is one that must be reached on consideration of all factors. In this case, since the loan was made with the expressed purpose of making a QLICI under IRC §45D that would qualify to the NMTC, the transfer of funds would not be considered a gift.

Transfer of Funds Not Considered a Charitable Contribution

The CDE may wish to treat the discharged loan amount or contribution of equity as a deductible charitable contribution. IRC §170 generally allows as a deduction, subject to certain limitations and restrictions, any charitable contribution (as defined in IRC §170(c)), payment of which is made within the taxable year. To be deductible as a charitable contribution under IRC §170, a transfer must be a gift to, or for the use of, an organization described in IRC §170(c). A gift for purposes of IRC §170 is a voluntary transfer of money or property *without receipt or expectation of receipt of adequate consideration*. See United States v. American Bar Endowment, 477 U.S. 105, 117-18 (1986) and Treas. Reg. §1.70A-1(h).

As there are many requirements that must be met in order for a deduction to be allowable under IRC §170, whether and to what extent a deduction is allowable under IRC §170 will depend on the specific facts of a particular case. Addition

technical guidance should be requested if it is discovered that a CDE has forgiven a loan and claimed a charitable contribution deduction for the amount of the discharged indebtedness.

Qualified Active Low-Income Community Businesses (QALICB)

Qualified Active Low-Income Community Business Defined

Under IRC §45D(d)(1)(A), a CDE may invest in a QALICB as defined in IRC §45(d)(2). See also Treas. Reg. §1.45D-1(d)(4)(i) and Notice 2006-60.

Step 3: Evaluate CDE's Investments in Qualified Active Low-Income Community Businesses

Now that the amount of equity available for investment in qualified investments has been identified and traced to investments in low-income communities, the next step is to determine whether the investments were made to QALICBs. Again, this will require an investment-by-investment evaluation. There are four issues to consider:

1. Whether the investment was made to an *entity* that qualifies,
2. Whether the *business activity* qualifies,
3. Whether the entity is engaged in the *active conduct* of a qualified business, and
4. Whether the entity's *income*, *activities*, and *assets* qualify.

Issue 1: Qualifying Business Entities

The business entity can be a corporation (including a nonprofit corporation) or a partnership. A sole proprietorship can also qualify if the business would otherwise meet the requirements if it were incorporated. See Treas. Reg. §1.45D-1(d)(4)(ii).

A CDE can treat any trade or business (or portion thereof) as a qualified active low-income business if the entity would otherwise meet all the requirements if it were separately incorporated and a separate set of books and records are maintained for that trade or business (or portion thereof). The CDE's equity investment (or loan) is a QLICI to the extent that the proceeds are used by the trade or business (or portion thereof) that is treated as a qualified active low-income community business.

Generally, an entity is treated as a qualified active low-income community business for the duration of the CDE's investment in the entity if the CDE reasonably expects, *at the time of the investment or loan,* that the entity will satisfy all the requirements to be a qualified active low-income community business throughout the entire period of the investment or loan. In other words, the ultimate failure of a qualified active low-income community business will not require recapture of the NMTC if the CDE uses the reasonable expectation test. See Treas. Reg. §1.45(D)-1(d)(6)(i).

If the CDE controls or obtains control of the entity at any time during the 7-year credit period, then the entity will be treated as a qualified active low-income community business only if the requirements of Treas. Reg. §1.45D-1(d)(4)(i) are met throughout the entire period the CDE controls the entity.

- Control is defined as direct or indirect ownership (based on value) or control (based on voting or management rights) of more than 50 percent of the entity.

- Management rights are defined as the power to influence the management policies

or investment decisions of the entity. See Treas. Reg §1.45D-1(d)(6)(ii).

There is an exception under Treas. Reg. §1.45D-1(d)(6)(ii)(C) for the first 12 months after acquiring control if the CDE acquires control due to financial difficulties that were unforeseen at the time of the investment and the acquisition of control occurs before the seventh year of the 7-year period; i.e., the CDE can step in to assist the entity. However, by the end of the 12-month period, the entity must again meet the requirements for QALICBs, or the CDE must sell or redeems the entire amount of the investment and reinvest the proceeds in a QLICI by the end of the 12-month period.

Issue 2: Qualifying Business Activities

Generally, all business activities are acceptable, with the following qualifications and exceptions.

Rental of Real Property

The rental to others of real property located in a low-income community is acceptable if and only if:

1. The property is not residential rental property under IRC §168(e)(2)(A), and

2. There are substantial improvements on the property.

Further, the CDE's investment or loan is not a QLICI to the extent that a lessee of the real property is an excluded business as described in 2 below.

Excluded Businesses

Specific business activities are excluded under Treas. Reg. §1.45D-1(d)(5)(ii) and are listed here:

1. Trades or businesses consisting predominantly of the development or holding of intangibles for sale or license.

2. Trades or businesses consisting of the operation of any private or commercial golf course, country club, massage parlor, hot tub facility, suntan facility, race track or other facility used for gambling, or any store the principal business of which is the sale of alcoholic beverages for consumption off the premises.

3. Farming (within the meaning of IRC §2032A(e)(5)(A) or (B)) if, as of the close of the taxable year of the taxpayer conducting such trade or business, the sum of the aggregate unadjusted basis (or, if greater, the fair market value) of the assets owned by the taxpayer that are used in such trade or business, and the aggregate value of the assets leased by the taxpayer that are used in such trade or business, exceeds $500,000. Two or more trades or businesses will be treated as a single trade or business under rules similar to the rules of IRC §52(a) and (b).

Issue 3: Active Conduct of a Qualified Business

The entity must be engaged in the active conduct of a qualified business, as defined in Treas. Reg. §1.45D-1(d)(4)(i). The entity will be treated as engaged in the active conduct of a trade or business if, at the time the CDE makes the investment or loan, the CDE reasonably expects the entity to generate revenues within 3 years after the

investment or loan is made. In the case of a nonprofit corporation, the CDE expects the entity to engage in an activity that furthers its purposes as a nonprofit entity. (See Treas. Reg. §1.45D-1(d)(4)(iv).)

Issue 4: Business Located in Low-Income Community

An entity must meet the following requirements to be a qualified active low-income community business. Different standards, as discussed later, are applied if the business is serving a targeted population.

A. Gross-income requirement – at least 50% of the total gross income of the entity is derived from the active conduct of a qualified business within a low-income community. Alternatively, this requirement is considered met if the requirement under B or C below is met when 40% is replaced with 50%. The requirement may be met based on consideration of all the facts and circumstances.

B. Use of tangible property requirement – at least 40% of the use of the tangible property of such entity (whether owned or leased) is within any low-income community. The percentage is determined based on the average value of the tangible property owned or leased by the entity that is used in a low-income community divided by the average value of all the property owned or leased by the entity and used during the year. Property owned by the entity is valued at its cost basis under IRC §1012 and property leased by the entity is valued at a reasonable amount established by the entity. See Treas. Reg. §1.45D-1(d)(4)(B)(2) for an example.

C. Services performed requirement – at least 40% of the services performed for such entity by its employees are performed in a low-income community. The percentage is determined based on the amount paid to employees; i.e., the amount for services performed in low-income communities divided by the total amount paid. Note: employees need not live in the low-income community.

   If the business has no employees, this requirement and the gross-income requirement are considered met if the use of tangible property requirement in B above is met using 85% instead of 40%.

D. Collectibles – Less than 5% of the average of the aggregate unadjusted basis of the entity's property is attributable to collectibles (defined under IRC § 408(m)(2)) other than collectibles that are held primarily for resale to customers in the ordinary course of business.

E. Nonqualifying financial property – Less than 5% of the average of the aggregate unadjusted bases of the entity's property is attributable to nonqualified financial property. The term nonqualified financial property means debt, stock, partnership interests, options, futures contracts, forward contracts, warrants, notional principal contracts, annuities and other similar property.

   The definition does not include reasonable amounts of working capital held as cash, cash equivalents, or debt instruments with a term of 18 months or less. Further, proceeds of a capital or equity investment or loan by a CDE that will be expended for construction of real property within 12 months after the date the

investment or loan is made are treated as a reasonable amount of working capital.

Note: this requirement essentially eliminates banks, credit unions, and other financial institutions from the definition of a QALICB because debt instruments with a term longer than 18 months are nonqualified financial property.

Entity Serving Low-Income Targeted Population

An entity serving a low-income targeted population is considered to be engaged in the active conduct of a qualified business as defined in §1.45D-1(d)(5) if any one of the following standards is met:

1. At least 50 percent of the entity's total gross income for any taxable year is derived from sales, rentals, services, or other transactions with individuals who are low-income persons.

2. At least 40 percent of the entity's employees are individuals who are low-income persons. The determination of whether an employee is a low-income person must be made at the time the employee is hired. If the employee is a low-income person at the time of hire, that employee is considered a low-income person throughout the time of employment without regard to any increase in the employee's income after the time of hire.

3. At least 50 percent of the entity is owned by individuals who are low-income persons. The determination of whether an owner is a low-income person must be made at the time the QLICI is made. If an owner is a low-income person at the time the QLICI is made, that owner is considered a low-income person for purposes of §45D(e)(2) throughout the time the ownership interest is held by that owner.

See Notice 2006-60.

In addition, the rental to others of real property that otherwise satisfies the requirements to be a qualified business will be treated as located in a low-income community if at least 50 percent of the entity's total gross income is derived from rentals to individuals who are low-income persons for purposes of IRC §45D(e)(2) and/or to a QALICB that meets the requirements for low-income targeted populations.

Notwithstanding meeting one of the above standards, an entity will not be treated as a QALICB if the entity is located in a population census tract for which the median family income exceeds 120 percent of:

1. in the case of a tract not located within a metropolitan area, the statewide median family income, or

2. in the case of a tract located within a metropolitan area, the greater of statewide median family income or metropolitan area median family income.

An entity will also be considered to be located in a population census tract for which the median family income exceeds 120 percent of the applicable median family

income if all three of the following conditions are met:

1. At least 50 percent of the total gross income of the entity is derived from the active conduct of a qualified business within one or more non-qualifying population census tracts (non-qualifying gross income amount);

2. At least 40 percent of the use of the tangible property of the entity (whether owned or leased) is within one or more non-qualifying population census tracts (non-qualifying tangible property usage); and

3. At least 40 percent of the services performed for the entity by its employees are performed in one or more non-qualifying population census tracts (non-qualifying services performance).

There are two possible modifications:

1. The entity is considered to have the non-qualifying gross income amount if the entity has non-qualifying tangible property usage or non-qualifying services performance of at least 50 percent instead of 40 percent.

2. If the entity has no employees, the entity is considered to have the non-qualifying gross income amount as well as non-qualifying services performance if at least 85 percent of the use of the tangible property of the entity (whether owned or leased) is within one or more non-qualifying population census tracts.

The 120-percent-income restriction shall not apply to an entity located within a population census tract with a population of less than 2,000 if such tract is not located in a metropolitan area. Nor will it apply to an entity located within a population census tract with a population of less than 2,000 if such tract is located in a metropolitan area and more than 75 percent of the tract is zoned for commercial or industrial use.

Inadequate Access to Loans or Equity Investments

The Hurricane Katrina GO Zone targeted population rules only apply to New Markets Credit allocations under IRC §1400N(m)(2). An entity serving the Hurricane Katrina GO Zone targeted population is considered engaged in the active conduct of a qualified business if:

1. at least 50 percent of the entity's total gross income for any taxable year is derived from sales, rentals, services, or other transactions with the Hurricane Katrina GO Zone targeted population, low-income persons , or some combination thereof;

2. at least 40 percent of the entity's employees consist of the Hurricane Katrina GO Zone targeted population, low-income persons, or some combination thereof; or

3. at least 50 percent of the entity is owned by the Hurricane Katrina GO Zone targeted population, low-income persons, or some combination thereof.

See Section 3.04 of Notice 2006-60.

In addition, the rental to others of real property for the Hurricane Katrina GO Zone

targeted population that otherwise satisfies the requirements to be a qualified business will be treated as located in a low-income community if at least 50 percent of the entity's total gross income is derived from rentals to the Hurricane Katrina GO Zone targeted population, low-income persons, or some combination thereof and/or to a QALICB that meets the requirements for the Hurricane Katrina GO Zone targeted population.

To be a QALICB, the entity must be located in a population census tract within the Hurricane Katrina GO Zone that contains one or more areas designated by FEMA as flooded, having sustained extensive damage, or having sustained catastrophic damage as a result of Hurricane Katrina (qualifying population census tract). An entity will be considered to be located in a qualifying population census tract if:

1. at least 50 percent of the total gross income of the entity is derived from the active conduct of a qualified business within one or more qualifying population census tracts (gross income requirement);

2. at least 40 percent of the use of the tangible property of the entity (whether owned or leased) is within one or more qualifying population census tracts (use of tangible property requirement); and

3. at least 40 percent of the services performed for the entity by its employees are performed in one or more qualifying population census tracts (services performed requirement). If the entity has no employees, the entity is deemed to satisfy the services performed requirement as well as the gross income requirement if at least 85 percent of the use of the tangible property of the entity (whether owned or leased) is within one or more qualifying population census tracts.

The entity is deemed to satisfy the gross income requirement if the entity meets either the use of tangible property requirement or the services performed requirement of at least 50 percent instead of 40 percent.

Notwithstanding meeting the requirements above, an entity will not be treated as a QALICB if the entity is located in a population census tract for which the median family income exceeds 200 percent of:

1. in the case of a tract not located within a metropolitan area, the statewide median family income, or

2. in the case of a tract located within a metropolitan area, the greater of statewide median family income or metropolitan area median family income (200-percent-income restriction).

The 200-percent-income restriction shall not apply to an entity located within a population census tract with a population of less than 2,000 if such tract is not located in a metropolitan area. Neither will the 200-percent income restriction apply to an entity located within a population census tract with a population of less than 2,000 if such tract is located in a metropolitan area and more than 75 percent of the tract is zoned for commercial or industrial use.

For purposes of the 200-percent-income restriction, an entity will be considered to be located in a population census tract for which the median family income exceeds 200 percent of the applicable median family income (non-qualifying population census tract) if:

1. at least 50 percent of the total gross income of the entity is derived from the active conduct of a qualified business within one or more nonqualifying population census tracts (non-qualifying gross income amount);

2. at least 40 percent of the use of the tangible property of the entity (whether owned or leased) is within one or more nonqualifying population census tracts (non-qualifying tangible property usage); and

3. at least 40 percent of the services performed for the entity by its employees are performed in one or more non-qualifying population census tracts (non-qualifying services performance). If the entity has no employees, the entity is considered to have the non-qualifying gross income amount as well as non-qualifying services performance if at least 85 percent of the use of the tangible property of the entity (whether owned or leased) is within one or more non-qualifying population census tracts.

For 1, 2, and 3 above, the entity is considered to have the non-qualifying gross income amount if the entity has nonqualifying tangible property usage or non-qualifying services performance of at least 50 percent instead of 40 percent.

Rental of Real Property for the GO Zone Targeted Population.

In addition, the rental to others of real property for the GO Zone Targeted Population that otherwise satisfies the requirements to be a qualified business will be treated as located in a low-income community if at least 50 percent of the entity's total gross income is derived from rentals to the GO Zone Targeted Population, low-income persons, or some combination thereof and/or to a QALICB that meets the requirements for the GO Zone Targeted Population.

Substantially-All Requirement under Treas. Reg. §1.45D-1(c)(5)

Substantially-All Requirement

Substantially all the investors' equity investment in a CDE must be invested by the CDE in QLICIs. Treas. Reg. §1.45D-1(c)(5)(i), defines substantially all to mean at least 85 percent and provides two alternative methods for meeting the substantially-all requirement. The next step of the review will be to determine whether the CDE has complied with this requirement.

Step 4: Determine Whether the CDE Satisfied the Substantially-All Requirement

The substantially-all requirement must be satisfied for each annual period in the 7-year credit period. For the first annual period, the requirement is considered met if the calculation is performed on a single testing date and the result is at least 85%. For all subsequent annual periods, the substantially-all requirement is considered met if the calculation is performed every six months and the average of the two computations for the annual period is at least 85%. In the seventh year of the 7-year credit period, 85% is reduced to 75%.

The CDE may choose the same testing date for all QEIs without regard to the actual date of investment, providing the testing dates are six months apart.
The two methods for determining compliance with the substantially-all requirement are:

- Direct-Tracing Calculation
- Safe Harbor Calculation

The CDE can use either method for any annual period.

Direct Tracing Calculation

The substantially-all requirement is satisfied if at least 85% of the investor's investment in the CDE is directly traceable to QLICIs. The fraction is the CDE's aggregate cost basis in QLICIs directly traceable to the investor's cash investment divided by the investor's qualified equity investment. For purposes of this computation, cost basis includes the cost basis in any QLICI that becomes worthless.

Safe Harbor Calculation

The safe harbor is satisfied if the CDE's aggregate cost basis in all of its QLICIs divided by the CDE's aggregate cost basis of all its assets is at least 85 percent. For purposes of this computation, cost basis includes the cost basis in any QLICI that becomes worthless.

Failure to Satisfy the Substantially-All Requirement

Under Treas. Reg. §1.45D-1(e)(6), if a QEI fails the substantially-all requirement, the failure is not a recapture event if the CDE corrects the failure within 6 months after the date the CDE becomes aware (or reasonably should have become aware) of the failure (the cure period). "Reasonably should have become aware" is limited because the CDE should have been aware of the failure on at least one of the two 6-month testing dates for each annual period other than the first annual period. For the first annual period, the 6-month cure period begins when the CDE becomes aware (or reasonably should have become aware) of the failure to invest the investor's cash in order to satisfy the substantially-all requirement. See Treas. Reg. §1.45D-1(c)(5)(iv). Only one correction is permitted per qualified equity investment during the 7-year credit period. See Treas. Reg. §1.45D-1(e)(6).

Failure to satisfy the substantially-all requirement is a recapture event under IRC §45D(g)(3)(B). NMTC recapture is discussed in Chapter 3.

Redemption of an Equity Investment by the CDE

The Investment is Redeemed or Cashed Out by the CDE

There is a recapture event with respect to an equity investment in a CDE if the investment is redeemed or otherwise cashed out by the CDE. See Treas. Reg. §1.45D-1(e)(2)(iii).

Step 5: Analyze Distributions to Equity Holders

The final step of the audit is an analysis of the distributions made by the CDE to its equity investors. Redemptions and distributions can be identified through a review of the balance sheet equity accounts. Key accounts that should be reviewed include:

1. Investments – Obtain a schedule of investments on hand at the beginning of the year and the end of the year and analyze credit entries to identify dispositions of investments.

2. Loans to Shareholders – Determine whether the amounts advanced to the shareholder or partner are bona fide loans or distributions of a different character. (See IRM 4.10.3.8.4.5)

3. Capital Stock – Verify all debit entries to determine the nature of the transaction. (See IRM 4.10.3.8.4.19)

4. Treasury Stock – Review any changes in the account, particularly increases, which indicate redemptions of stock.

CDE is a Corporation (C or S)

If the CDE is a C or S corporation for Federal tax purposes, an equity investment is *redeemed* when IRC §302(a) applies to amounts *received by the equity holder from the CDE*. Under IRC §302(a), if a corporation redeems its stock within the meaning of IRC §317(b) and if IRC §302(b)(1), (b)(2), (b)(3), or (b)(4) applies, the redemption will be treated as a distribution in part or full payment in exchange for the stock. Paragraph (b)(1) through (b)(4) of IRC §302 are outlined below.

1. The redemption is not essentially equivalent to a dividend,

2. The distribution is substantially disproportionate,

3. The redemption is in complete redemption, with respect to the shareholder, of all stock of the corporation owned by the shareholder, or

4. The distribution is in redemption of stock held by a shareholder who is not a corporation and the distribution is in partial liquidation of the distributing corporation.

For a C corporation, an equity investment is treated as *cashed out* if IRC §301(c)(2) or (3) applies to amounts received by the equity holder. Under these sections, the distribution amount that is not a dividend is applied against the adjusted basis of the stock. In general, that portion of the distribution which is not a dividend, to the extent that it exceeds the adjusted basis of the stock, is treated as a gain on the sale or exchange of property. The equity investment is not considered cashed out if only IRC §301(c)(1) applies; i.e., the distribution is treated as a dividend as defined in IRC §316.

For an S corporation, an equity investment is treated as *cashed out* when a distribution to a shareholder described in IRC §1368(a) exceeds the accumulated adjustments account determined under Treas. Reg. §1.1368-2 and any accumulated earnings and profits of the S corporation.

CDE is a Partnership

Under Treas. Reg. §1.45D-1(e)((3)(iii), if the CDE is a partnership for federal tax purposes, a pro rata cash distribution by the CDE to its partners based on each partner's capital interest in the CDE during the taxable year will not be treated as a

redemption if the distribution does not exceed the "operating income" for the year. Operating income is calculated as the sum of:

1. The CDE's taxable income as determined under IRC §703, except that:

   - The items described in IRC §703(a)(1) shall be aggregated with the nonseparately stated tax items of the partnership, and

   - Any gain resulting for the sale of a capital asset under IRC §1221(a) or IRC §1231 property shall be excluded.

2. Loss deductions under IRC §165, but only to the extent the losses were realized from QLICIs under Treas. Reg. §1.45D-(d)(1),

3. Deductions under IRC §§167 and 168, including the additional first year depreciation under IRC §168(k),

4. Start-up expenditures amortized under IRC §195, and

5. Organizational expenses amortized under IRC §709.

A non-pro rata *de minimis* cash distribution by the CDE to one or more partners during the taxable year will not be treated as a redemption. A non-pro rata *de minimis* distribution is the lesser of 5 percent of the CDE's operating income for that taxable year (as defined above) or 10 percent of the partner's capital interest in the CDE.

Conclusion

Once a determination of whether the CDE's investments are QLICIs, a final report will be prepared reflecting the results. See chapter 6 for instructions.

If an adjustment to the NMTC has been identified, an audit of the investor's tax return will be required. The adjustment will be made as a flow-through adjustment if the CDE is a partnership. If the CDE is a corporation, procedures outlined in IRM 4.10.5.4 for Related Returns should be followed to make adjustments to the investor's tax return. See chapter 3 for details.

Summary

1. CDEs can make investments (equity or loans) directly to QALICBs, purchase any loan that is a QLICI from another CDE, provide loans to or investments in other CDEs, or provide financial counseling and other services to businesses or residents of low-income communities.

2. For purposes of determining the amount of allowable NMTC at the CDE level, there are three basic issues to address:

   - Whether the investors' cash investments were properly handled by the CDE. Substantially all (85%) of an investor's cash must be invested in QLICIs by the CDE within 12 months. In year 7 the percentage drops to 75%.

   - Whether the cash investments were timely invested in low-income communities (including targeted populations) throughout the 7-year credit period. If the investment is returned to the CDE, it must be reinvested within 12 months. If the CDE is receiving periodic loan repayments, the payments must be reinvested in another QLICI by the end of the following calendar year. No reinvestment is required in year 7.

   - Whether the entities in which the CDE invested in were QALICBs. QALICBs must meet the requirements for gross income generated from conducting business in a low-income community, the use of tangible property in a low-income community, and performing services within a low-income community. Targeted populations are also treated as low-income communities, but have different QALICB requirements as outlined in Notice 2006-60. Not all business activities are qualified businesses; e.g., residential rental property, the development or holding of intangibles, golf courses, race tracks, gambling facilities, certain farming businesses, liquor stores, and suntan or hot tub facilities.

3. Three events will trigger the recapture of the NMTC under IRC §45D(g):

   - The CDE ceases to qualify as a CDE,

   - The substantially-all requirement is not satisfied, or

   - The equity investment is redeemed or otherwise cashed out by the CDE.

4. Adjustments to the NMTC at the investor level are discussed in chapter 3.

Chapter 3
Issues at the Investor Level

Introduction

This chapter outlines the issues and audit techniques for determining whether the investor has correctly computed the allowable New Markets Tax Credit (NMTC), made the required adjustments to the basis of the investment, and if a recapture event has occurred, correctly computed the NMTC recapture amount. Report writing will be addressed in chapter 6.

Background

The NMTC is claimed using Form 8874, New Markets Credit. The credit results from an investment made directly with a qualified community development entity (CDE) or from an investment made through a pass-through entity. If the taxpayer can claim more than one credit under IRC §38, the credit will be included on Form 3800, General Business Credit.

An investor's return may be audited as a related return under IRM 4.10.5.3, because an adjustment was identified at the CDE level. In addition, the NMTC may be independently classified as an audit issue of the investor's tax return.

References

- IRC §45D
- Treas. Reg. §1.45D-1

Current Year NMTC Adjustments

Adjustment to the Current Year NMTC

Adjustment to the current year NMTC will be needed if the taxpayer has incorrectly computed the credit amount.

- The amount of the investment is incorrect – the amount paid to the CDE for the investment at the *original* issue that is designated as a qualified equity investment is the basis for computing the credit.
- The Credit Allowance date is incorrect – the date the investment with the CDE was originally made, and each of the six anniversary dates thereafter.
- The Applicable Percentage is incorrect – 5 percent for the first 3 credit allowance dates, and 6 percent for the remaining 4 credit allowance dates.

Adjustment Limited to Open Tax Years

Adjustment can be made to the current year credit on any tax return open by statute. However, an adjustment to the current year credit is not a recapture event (discussed later in this chapter), and the recapture provisions cannot be used to correct errors on tax returns otherwise closed by statute.

Audit Techniques

As a starting point, the original documentation for the original investment should be reviewed to determine whether the credit was correctly computed.

- Review the documentation for the transfer of funds (check, wire transfer, etc.). IRC §45D does not prohibit a taxpayer (including any taxpayer who is a person

as defined under IRC §7701(a)(1)) from using cash derived from a borrowing, including nonrecourse borrowing, to make a qualified equity investment in a qualified CDE if (1) the loan is from an unrelated third party, (2) the loan is not secured by any assets of the CDE, and (3) the loan is not convertible into an equity interest in the investor (partnership or corporation). See Rev. Rul. 2003-20, 2003-1 C.B. 465, for complete discussion.

- Review the notice provided by the CDE on Form 8874-A, Notice of Qualified Equity Investment for New Markets Credit or, for periods before March 2007, the written notification prepared by the CDE. Under Treas. Reg. §1.45D-1(g)(2)(i)(A), the CDE must provide the investor notice that the equity investment is a qualified equity investment entitling the investor to claim the NMTC. The notice must be provided within 60 day of the investment, and identify both the amount of the investment and the CDE's taxpayer identification number (TIN).

Annual Adjustment to Basis

Introduction

Under IRC §45D(h), the basis of any qualified equity investment shall be reduced by the amount of any NMTC associated with the investment.

For investments made as ownership interests in partnerships and S corporations, this reduction may affect the amount of loss the taxpayer may claim in any one given year. This reduction will also impact the computation of the gain or loss at the time the taxpayer disposes of the investment. See Treas. Reg. §1.45D-1(f).

Partnerships

- Under IRC §752, a partner's share of liabilities is included in the adjusted basis of the partner's interest in the partnership.
- Under IRC §704(d), a partner's share of partnership loss (including capital loss) shall be allowed only to the extent of the adjusted basis of such partner's interest in the partnership at the end of the partnership year in which such loss occurred. Any excess of such loss over such basis shall be allowed as a deduction at the end of the partnership year in which such excess loss is repaid to the partnership.

S Corporations

- Under IRC §1366(d)(1), a shareholder's share of the S corporation's loss that can be used to determine the shareholder's tax liability cannot exceed the sum of the adjusted basis of the shareholder's stock in the S corporation and the shareholder's adjusted basis of any indebtedness of the S corporation to the shareholder.
- Under IRC §1366(d)(2), any loss or deduction, which is disallowed because it exceeds the shareholder's basis, shall be treated as incurred by the corporation in the succeeding taxable year with respect to that taxpayer. As explained in PLR 9304004, such losses are treated as "suspended loss" until such time as the shareholder has basis against which the loss can be applied.

Disposition of Investor's Holding

Dispositions of Interest

Under IRC §45D(a)(1), an investor is entitled to claim the NMTC if the investor holds a qualified equity investment on the credit allowance date for such investment during the investor's taxable year. Disposition of a holding in a qualified equity investment is not a recapture event under IRC §45D(g). However, the timing of the disposition will determine the tax impact for the investor.

Disposition Before the Credit Allowance Date

If the investor disposes of its qualified equity investment *before* the credit allowance date for the taxable year, the investor will not be entitled to the NMTC for that taxable year and no adjustment under IRC §45D(h) would be required for the year of sale. Gain or loss upon disposition of the qualified equity investment is computed using the adjusted basis of the investment reflecting the annual adjustments required under IRC §45D(h) for all prior years.

Disposition After the Credit Allowance Date

If the investor disposes of its qualified equity investment *after* the credit allowance date for the taxable year, the investor will be entitled to the NMTC for the taxable year and the adjusted basis of the qualified equity investment would be reduced as required under IRC §45D(h). Gain or loss upon disposition of the qualified equity investment is computed using the adjusted basis of the investment reflecting the annual adjustments required under IRC §45D(h) for all years, including the current year adjustment.

Treatment of Carry Forwards of Unused NMTC

The investor is entitled to claim carryforwards of unused NMTC from prior tax years to reduce federal income tax liabilities in years subsequent to the disposition. The investor cannot transfer the unused NMTC to the new owner of the qualified equity investment.

Treatment of Subsequent Holders

Under IRC §45D(b)(4), the subsequent holder of the qualified equity investment is entitled to claim the NMTC for the remainder of the seven-year credit period; i.e., the new holder steps into the former owner's position. The credit allowance date continues to be the date of the original investment (not the date the subsequent holder purchased the investment).

NMTC Recapture Events

NMTC Recapture Events Defined

As discussed in Chapter 1, Under IRC §45D(g)(3), there are three events that can result in the recapture of NMTC at the investor level.

- The CDE ceases to qualify as a community development entity,
- The substantially-all requirement is not satisfied, or
- The investment is redeemed or otherwise cashed out by the CDE and the CDE distributes the funds to the equity holder. Both conditions must be met.

The above recapture events are discussed in detail in Chapter 2. Further, while it is anticipated that redemptions will be identified at the CDE level, a review of the investor's accounts and records may also result in the identification of investment redemptions. Review schedules and documents related to investments on hand at both the beginning of the year and the end of the year. Analyze credit entries to identify dispositions of investments. See Chapter 2 for complete discussion.

If there is a recapture event at any time during the 7-year credit period, all holders of the qualified equity investment (both prior and current holders) are subject to recapture in the year of the recapture event. Further, the annual basis adjustment under IRC §45D(h) is *not* reversed when an NMTC recapture amount is determined.

Notification of Recapture Event

If, at any time during the 7-year credit period, there is a recapture event with respect to a qualified equity investment (QEI), the CDE must provide notice to each investor, including all prior investors, that a recapture event has occurred. This notice must be provided by the CDE using Form 8874-B, Notice of Recapture Event for New Markets Credit, or, for periods before March 2007, a written notification prepared by the CDE, no later than 60 days after the date the CDE becomes aware of the recapture event. Treas. Reg. § 1.45D-1(g)(2)(i)(B).

Recapture Amount

The credit recapture amount is the sum of:

1. The aggregate decrease in the credits allowed to the taxpayer under IRC §38 for all prior taxable years which would have resulted if no credit had been determined with respect to such investment, plus

2. Interest at the underpayment rate established under IRC §6621on the amount determined in 1. above for each prior taxable year for the period beginning on the due date for filing the tax return for the prior taxable year involved.

Tax Benefit Rule

The tax for the taxable year of the recapture event shall be increased only with respect to credits allowed which were used to reduce tax liability. In the case of credits not used to reduce tax liability, the carryforwards and carrybacks under IRC §39 shall be appropriately adjusted.

Computing the Recapture Amount

NMTC Recapture Amount Defined

The recapture amount is defined in IRC §45D(g)(2) as the decrease in NMTC allowed to the taxpayer, as if no credit had been allowable for the investment, plus interest (at the underpayment rate) beginning on the due date (without extensions) for the filing of the tax return on which the NMTC was originally claimed. Three issues must be considered:

- Application of the tax benefit rule,

- The General Business Credit ordering rules under IRC §38(d) if the taxpayer is claiming more than one credit under the General Business Credit, and

- The General Business Credit limitation under IRC §38(c). This limitation is noted here, but will not be discussed in depth.

The best method for consideration of these limitations is to work through the computation as presented on Form 8874 (claiming only NMTC) or Form 3800 if the taxpayer is claiming more than one credit under the General Business Credit.

Step 1: Determine the Amount of NMTC Subject to Recapture

IRC §45D(g)(4)(A) provides for the application of the tax benefit rule, which is explained in Regulation §1.1016-3(e)(1).

> [T]here are situations in which it is necessary to determine…the extent to which the amount allowed…resulted in a reduction for any taxable year of the taxpayer's taxes….This amount, (amount allowed which resulted in a reduction of the taxpayer's taxes) is hereinafter referred to as the "***tax benefit amount allowed***."
> For purposes of determining whether the tax-benefit amount allowed exceeded the amount allowable, a determination must be made of that portion of the *excess of the amount allowed over the amount allowable* which, if disallowed, would not have resulted in an increase in any such tax previously determined. If the entire excess of the amount allowed over the amount allowable could be disallowed without any such increase in tax, the tax benefit amount shall not be considered to have exceeded the amount allowable.

Therefore, the first step in determining the recapture amount is identifying the actual amount of NMTC used to reduce the investor's tax liability which, when disallowed, will result in additional tax. At the same time, the carryforwards of unused NMTC will be identified.

Example 1: Applying the Tax Benefit Rule

An investor makes a valid $1,000,000 qualified equity investment on July 2, 2004. The investor is a calendar year taxpayer and used NMTC equal to $30,000, $50,000, $25,000 and $52,000 to reduce federal income tax liabilities for tax years 2004, 2005, 2006, and 2007, respectively. An NMTC recapture event occurred in 2008.

The following table shows how the investor applied the credit against its tax liabilities. The allowable credit is determined as a percentage of the investment. The available credit is computed as the sum of the current year allowable credit and the carryforward of credit from the previous year. The credit claimed is the amount used to reduce the taxpayer's tax liability. The carryforward is the difference between the amount of credit available and the amount of credit claimed.

(a) Credit Period Year	(b) Allowable NMTC	(c) Available NMTC	(d) Tax Liability	(e) NMTC Claimed	(f) Carry Forward
2004	$50,000	$50,000	$30,000	$30,000	$20,000
2005	$50,000	$70,000	$50,000	$50,000	$20,000
2006	$50,000	$70,000	$25,000	$25,000	$45,000
2007	$60,000	$105,000	$52,000	$52,000	$53,000
Total	$210,000			$157,000	

The amount of NMTC subject to recapture under IRC §45D(g)(2)(A) is $157,000. In addition, the carryforward of $53,000 at the end of 2007 is reduced to zero.

Example 2: Applying the Ordering Rules under IRC §38(d)

The NMTC is included under IRC §38 as a general business credit. Therefore, the ordering rules under IRC §38(d) must also be applied. This is important because taxpayers who invest in low-income communities through the NMTC are likely to invest in low-income communities through the Rehabilitation Credit (IRC §47) and the Low-Income Housing Credit (IRC §42). Both of these credits must be exhausted before the NMTC is applied against the investor's tax liability (see IRC §§46(a) and 38(b)).

The facts are the same as in Example 1, except that the taxpayer has $15,000 of low-income housing credits under IRC §42 for tax years 2004 and 2005.

The following table shows how the investor applied the credit against its tax liabilities. In this case, the LIHC must be applied to the liability before the NMTC is considered. This is accomplished in columns (b)-(e), with column (e) indicating the tax liability against which the NMTC is to be applied.

(a) Credit Period Year	(b) Allowable LIHC	(c) Tax Liability	(d) LIHC Claimed	(e) Reduced Tax Liability	(f) NMTC Allowable	(g) NMTC Available	(h) NMTC Claimed	(i) NMTC C/F
2004	$15,000	$30,000	$15,000	$15,000	$50,000	$50,000	$15,000	$35,000
2005	$15,000	$50,000	$15,000	$35,000	$50,000	$85,000	$35,000	$50,000
2006		$25,000		$25,000	$50,000	$100,000	$25,000	$75,000
2007		$52,000		$52,000	$60,000	$135,000	$52,000	$83,000
Total					$210,000		$127,000	

The amount of NMTC subject to recapture IRC §45D(g)(2)(A) is $127,000. In addition, the carryforward of $83,000 at the end of 2007 is reduced to zero.

Step 2: Determine the Amount of Interest

IRC §45D(g)(2)(B) states that the recapture amount will include the interest on the amount of NMTC used to reduce the tax liability for each prior taxable year. Interest will be calculated using the underpayment rate established under IRC §6621, beginning on the due date for filing the return for the prior taxable year involved and ending (though not stated in the statute) on the due date for filing the return for the taxable year in which the recapture amount occurs.

Example 3: Computing Interest under IRC §6621

Continuing with the fact pattern in Example 2, the following chart shows the interest computed based on the NMTC used to reduce the tax liability.

(a) Credit Period Year	(b) NMTC Claimed	(c) Interest Computation Dates	(d) Interest under IRC §45D(g)(2)(B)
2004	$15,000	April 15, 2005 to April 15, 2009	$4,469
2005	$35,000	April 15, 2006 to April 15, 2009	$6,544
2006	$25,000	April 15, 2007 to April 15, 2009	$2,690
2007	$52,000	April 15, 2008 to April 15, 2009	$2,398
Total	$127,000		$16,101

The amount of interest under IRC §45D(g)(2)(B) to be included in the recapture amount is $16,101.

Step 3: Compute the NMTC Recapture Amount

The final step is adding the aggregate decrease in NMTC identified in Step 1 and the total interest calculated in Step 2. The resulting recapture amount is an indivisible amount, and is neither tax credit nor interest. As a result:

- Under IRC § 45D(g)(2)(B), no deduction is allowable for the interest portion of the recapture amount, and

- The recapture amount cannot be reduced by any remaining General Business Credit generated from another source. Under IRC §38(a), the General Business Credit can only be applied against federal income tax liabilities.

Example 4: Computing the Recapture Amount

Following the fact pattern in Examples 2 and 3, the recapture amount is

$$\$127,000 + \$16,101 = \$143,101$$

Generally, the credit recapture amount reported on a tax return will be included on the line for "other taxes" or "total taxes" if the taxpayer correctly reports the credit recapture.

Chapter 6 will provide instructions for preparing the audit report reflecting an adjustment to the NMTC.

Summary

1. Adjustment to the current year credit is required if an investor incorrectly computed the credit.

2. An investor must reduce the adjusted basis of the investment each year for the NMTC amount. This adjustment is important for determining the amount of allowable loss from flow-through entities and calculating the gain or loss upon disposition.

3. There are three events that will trigger a recapture event at the investor level:

   - The CDE ceases to qualify as a community development entity,
   - The substantially-all requirement is not satisfied, or
   - The investment is redeemed or otherwise cashed out by the CDE and the CDE distributes the funds to the equity holder.

4. The NMTC recapture must be made for the year of the recapture event. The entire credit claimed in the years prior to the recapture event is recaptured, which requires consideration of the tax benefit rule, and both the General Business Credit ordering rules and limitations.

Chapter 4
Issues at the Exempt Organization Level

Introduction

The New Markets Tax Credit (NMTC) Program includes nonprofit organizations as possible recipients of credit allocations and cash proceeds from qualified equity investments. Although Congress did not require these organizations to be exempt from tax pursuant to IRC §501(a), there are nonprofit organizations that are tax-exempt under IRC §501(c)(3), who have applied for, and received, a credit allocation from the Community Development Financial Institutions (CDFI) Fund or receive the cash proceeds from qualified equity investments. While not all nonprofit organizations are tax-exempt, all tax-exempt organizations are nonprofit. It should be noted that IRC §501(c)(4) organizations could also receive allocations**.**

Background

The IRS is responsible for the tax administration aspects of IRC §45D. This includes establishing procedures and processes to ensure taxpayers are in compliance with the Code.

The procedures in this chapter will assist Exempt Organization (EO) examiners in determining whether an exempt organization is in compliance with the provisions of IRC §45D and ensuring that the funds allocated to the exempt organization are used for exempt purposes as contemplated under IRC §501(a).

EO's Role in the NMTC Program

Exempt organizations must operate under the subsection for which they were recognized as tax-exempt. Whether it is organized for charitable or social welfare purposes, the NMTC program's focus is to encourage investment in low-income communities by working primarily with for-profit entities. While the involvement of exempt organizations in this program may seem to be contradictory, the NMTC program actually carries out an exempt purpose; namely, relieving the distress of the poor and lessening the burdens of government by promoting investment in low-income communities and businesses.

An exempt organization can apply for and receive a credit allocation from the CDFI Fund. Subsequently, an exempt organization may:

1. Set up a for-profit subsidiary (sub-allocatee) and sub-allocate the NMTC allocation to the sub-allocatee, which can raise money from investors;

2. The sub-allocatee can, in turn, set up portfolios that it can sell to raise money; and

3. The exempt organization can become the general partner in a partnership (or the managing member in a limited liability company) which can have agreements that determine how the credits will be used by partners in the partnership.

EO Issues with Regard to the NMTC

Because exempt organizations will work closely with for-profit organizations, the possibility for private benefit/inurement must be considered. These benefits can be derived from:

1. Favorable loans to for-profit subsidiaries or partners;

2. Loans to a for-profit entity owned by a member of the governing board of a CDE (an exempt organization) at less than fair market value;

3. Grants allocated specifically for a for-profit which is owned by an exempt organization governing board member; or

4. Excessive compensation granted to officers of the exempt organization. An officer or board member who receives an excess benefit from his position on the board of a CDE may be liable for taxes pursuant to IRC §4958.

There can also be issues with regard to the investments made to the sub-allocatees, or through nonprofit CDEs. Examiners should be alert to investments that do not accomplish the purpose of the NMTC Program. Specifically, examiners should be alert to investments which enrich the investor more than the community.

Examination Procedures

Articles of Incorporation and By-Laws

Review the incorporation documents and by-laws of the organization in order to determine the structure of the board of directors and the relationships between officers.

1. Review the annual minutes of the organization to determine if investments have been made to qualified active low-income businesses and how investments are selected.

2. Determine if there are any family or business relationships between the governing boards of the exempt organization and allocatee organizations.

    a. Determine the reasonableness of total compensation paid or accrued to principal officers. Take into consideration any compensation claimed under a heading other than “Officers' Salaries,” such as contributions to pension plans, payments of personal expenses, year-end bonuses, use of company car, etc.

    b. Look for organization structures that include multiple entities, in which compensation can be split between two or more related corporations, making the aggregate amount paid excessive.

    c. Review the minutes to determine if loans were made to any board members or officers. If so, secure a copy of the loan documents for review. Loans to officers, while not prohibited, could result in an excess benefit transaction pursuant to IRC §4958.

d. Analyze any business relationships or other dealings between the aforementioned individuals to determine if these individuals provided or received inappropriate benefits. This is particularly important if the organization has invested in qualified active low-income community businesses in which these individuals have a financial interest.

Examination of Investments

Examine each investment to determine if the funds were used for exempt purposes; e.g., financial counseling to low income persons or businesses.

1. Review leases and other contracts, particularly transactions with officers or other related parties. Determine whether private individuals are receiving any form of inurement or whether the organization has executed any agreements not in furtherance of its exempt purpose.

2. Review copies of mortgages, contracts, agreements, etc. to determine if payments represent fair rental value and whether the agreements are at arm's length.

Exempt Organization Communication and Letters

Review correspondence files, which usually fall into four categories:

1. Letters soliciting funds that identify the nature of projects to be financed or supported;

2. Correspondence relating to use of funds which identify the type of organizations or activities being supported;

3. General correspondence which identify other activities carried on for, or on behalf of, the organization or related parties; and

4. Correspondence with the IRS.

Financial Records

Review financial information to identify important information about the organization's activities. Additionally, verify that the information reported on the return is correct. Examiners should complete the following audit techniques:

1. Reconcile the books to the return;
2. Compare prior and subsequent year income, expenses, assets, and liabilities;
3. Review chart of accounts;
4. Review year-end trial balance;
5. Review auditor's report;
6. Review audited financial statements and management reports;
7. Analyze income and expenses; and
8. Analyze the balance sheet.

Incomplete or Unorganized Records

When a taxpayer submits unorganized records, the burden is on the taxpayer to organize them and prepare summaries and reconciliations.

Referral Procedures

Requesting Assistance

When needed, revenue agents conducting examination of a qualified CDE can request EO assistance. A referral to EO Examination may be needed in the following situations:

1. The tax entity under examination has a salaried exempt organization officer on its governing board.

2. An exempt organization is a general partner of a partnership under audit.

3. There are written agreements between the taxpayer under audit and an exempt organization's officer, and the officer received compensation.

4. The exempt organization officer is compensated as an employee by the entity under audit.

5. In a partnership arrangement, the investors have a larger percentage of ownership in the partnership than the exempt organization.

If any of the above stated scenarios are present in a case, the examiner should refer the organization to the EO Examination function at the following address:

Internal Revenue Service
EO Classification MC 4980
1100 Commerce Street
Dallas, TX 75242

Summary

This chapter has discussed four topics:

1. EO Examination's role in the NMTC Program;
2. Issues specific to CDEs that are exempt organizations;
3. Examination procedures and audit techniques; and
4. Criteria for making referrals to EO Examination when the taxpayer is an exempt organization.

Chapter 5
Disclosure of Tax Information

Introduction

One of the most critical and sensitive responsibilities of every IRS employee is the proper handling of a taxpayer's confidential federal tax information. All tax returns and return information must be kept confidential. Except as noted in the Internal Revenue Code (IRC), IRS employees are prohibited from disclosing returns or return information to unauthorized persons. The term "disclosure" means making known to any person, in any manner whatsoever, a return or return information. Revealing tax information to persons who are not authorized to receive it is an unauthorized disclosure.

Persons who make unauthorized disclosures are subject to severe criminal penalties under IRC §7213 - a fine of as much as $5,000 and/or up to 5 years in prison. In addition, they may be subject to disciplinary action by the Service. The government may also be subject to civil liability for unauthorized disclosure. All unauthorized disclosures should be reported promptly to the employee's manager.

This lesson is narrowly focused to awareness of disclosure topics associated with New Markets Tax Credit (NMTC) examinations and the disclosure of qualified community development entity (CDE) return and return information to related investors. Specifically, this lesson covers disclosure exceptions per IRC §6103(e) and IRC §6103(h) (4). Examiners needing additional information should refer to IRM 11.3, Disclosure of Official Information, or contact their local Disclosure Officer or staff.

Authorized Disclosures

Material Interest

Examiners may disclose tax returns and, unless otherwise instructed, return information to any person having a proper material interest in such information. IRC §6103(e) lists those individuals and/or entities that are entitled to such disclosure. The following apply to CDEs:

In general – The return of a person, upon written request, shall be open to inspection by or disclosure to -

> in the case of the return of a partnership, any person who was a member of such partnership during any part of the period covered by the return; in the case of the return of a corporation or a subsidiary thereof--
>
> (a) any person designated by resolution of its board of directors or other similar governing body,
>
> (b) any officer or employee of such corporation upon written request signed by any principal officer and attested to by the secretary or other officer,

(c) any bona fide shareholder of record owning 1% or more of the outstanding stock of such corporation,

(d) if the corporation was an S corporation, any person who was a shareholder during any part of the period covered by such return during which an election under IRC §1362(a) was in effect, or

(e) if the corporation has been dissolved, any person authorized by applicable State law to act for the corporation or any person who the Secretary finds to have a material interest which will be affected by information contained therein.

Example 1: Capital Interest

Upon formation of a CDE, an entity made a $100,000 equity investment in the CDE. The CDE generated a total of $1,000,000 cash in initial equity investments.

a) If the CDE is a partnership and the investor entity is an individual, then return and return information can be disclosed to the individual upon written request if that person was a member of the CDE during any part of the period covered by the return.

b) If the CDE was a subsidiary of a corporation and the investor entity is an individual, then the return and return information can be disclosed to the individual upon written request, since the investor was a bona fide shareholder of record owning 1% or more of the outstanding stock of such subsidiary.

c) If the CDE was a corporation and the investor entity is a corporation, then the return and return information can be disclosed to the corporation upon written request, since the investor was a bona fide shareholder of record owning 1% or more of the outstanding stock of such subsidiary. However, the return information could not be disclosed to the shareholders of the investor, because there is not a direct ownership relationship to the CDE.

See IRM 11.3.2 for additional guidance on disclosures to persons with material interest.

Disclosures of Third Party Tax Information in Administrative Proceedings

IRC §6103(h)(4) permits the disclosure of returns and return information in federal and state judicial or administrative tax proceedings under specific conditions.

- IRC §6103(h) (4)(B)—permits the disclosure of items on a return where the treatment of an item reflected on such return is directly related to the resolution of an issue in the proceeding.

- IRC §6103(h) (4)(C) — permits the disclosure of items on a return where such return or return information directly relates to a transactional relationship

between a person who is a party to the proceeding and the taxpayer which directly affects the resolution of an issue in the proceeding.

"Return information" is very broad term that includes any information that the IRS has obtained from any source, or developed through any means in connection with determining a liability or potential liability under the Code. The statute does not define "administrative proceeding." However, the term generally includes any proceedings regarding proposed or actual actions against a person(s) that are enforceable under agency laws or regulations.

The following is an example of disclosures of third party tax information in administrative proceedings which satisfy the conditions of IRC §6103(h)(4)(B) or (C).

Example 1: Disclosure in an Administrative Procedure

It was determined in an IRS examination that Corporation XYZ's subsidiary, a CDE, failed to invest substantially all of its equity investment into a qualified active low-income community business. The CDE was aware of the problem and attempted to correct the error, but failed to do so within six months after the date of discovery.

IRC §6103(h)(4)(B) and IRC §6103(h)(4)(C) apply. In an examination of the investors returns (an administrative proceeding) the IRS can disclose the fact that the investor's equity investment in the CDE does not qualify for the NMTC because the CDE had failed to invest substantially all of its equity investment into a qualified active low-income community business. The equity investment transaction between the CDE and the investors has an effect in the resolution of investor's examination.

See IRM 11.3.32 for additional guidance on disclosures in judicial and administrative tax proceedings.

CDFI Fund Authorization

IRC §6103 provides that returns and return information may also be disclosed to officers and employees of Treasury, attorneys of the Department of Justice (including United States Attorneys), and state tax officials pursuant to IRC §6103(h)(1), (h)(2) and (d), respectively, in connection with tax administration, provided the requirements for disclosure under such provisions are met. See IRM 11.3.22 for disclosure to Treasury and Department of Justice for tax administration purposes and IRM 11.3.32 for tax administration purposes.

Field examiners will not make any inquiries or disclosures to federal or state officials. Any requests for information to or from federal or state agencies are to be referred to the SBSE or LMSB program analysts assigned to the NMTC program. The program analyst is the liaison between the CDFI Fund and IRS personnel.

Summary

1. IRS employees are prohibited from disclosing returns or return information to unauthorized persons or in an unauthorized manner. Persons who make unauthorized disclosures are subject to severe penalties under IRC §7213 - a fine of as much as $5,000 and/or up to 5 years in prison.

2. "Return information" is very broad term that includes any information that the IRS has obtained from any source, or developed through any means in connection with determining liabilities or potential liabilities under the Code.

3. The statute does not define "administrative proceeding." However, the term generally includes any proceedings regarding proposed or actual actions against a person(s) that are enforceable under agency laws or regulations.

4. Examiners may disclose tax returns and, in the absence of specific instructions, return information to any person having a proper material interest in such information. IRC §6103(e).

5. IRC §6103(h)(4)(B) authorizes disclosure of items on a return where the treatment of an item reflected on such return is directly related to the resolution of an issue in a judicial administrative tax proceeding.

6. IRC §6103(h)(4)(C) authorizes disclosure of items on a return information where such return or return information directly relates to a transactional relationship between a person who is a party to the proceeding and the taxpayer which directly affects the resolution of an issue in a judicial administrative tax proceeding.

7. Contact the LMSB or SBSE program analysts if contact with the CDFI Fund, or other federal and state agencies is needed.

IRC §6103 Quick Reference Guide

6103(a) General rule of confidentiality

6103(b) Definitions of key terms

6103(c) Taxpayer authorizations to third parties

6103(d) Disclosures to State tax agencies

6103(e) Material interest specifications
- Individuals
- Corporations
- Trusts
- Bankruptcy
- Attorney in Fact
- Etc.

6103(f) Disclosures to committees of Congress

6103(g) Disclosures to the President and certain other persons (as described in this section)

6103(h) Disclosures to certain Federal officers and employees for purposes of *tax administration.*

6103(i) Disclosures to certain Federal officers and employees for administration of Federal criminal laws *NOT relating to tax administration.*
- (i)(1) & (i)(2) Criminal investigations
- (i)(3) Criminal or terrorist activities or emergency circumstances
- (i)(4) Judicial or administration proceedings
- (i)(5) Locating fugitives from justice
- (i)(6) Impairment provisions
- (i)(7) Terrorist activities
- (i)(8) Comptroller General issues

6103(j) Statistical use

6103(k) Disclosures for tax administration purposes — e.g., disclosure of:
- Accepted offers in compromise
- Amounts of outstanding liens
- State agencies regulating tax return preparers
- (k)(6) Investigative disclosures to third parties

6103(l) Disclosure for purposes other than tax administration — e.g., disclosures to/for:
- SSA — Social Security Administration
- DOL — Department of Labor
- Delinquent Federal loan accounts
- Personnel or Claimant Representative Matters
- Federal, state, local child support enforcement agencies
- Certain Welfare agencies
- Student loan verifications

6103(m) Disclosure of taxpayer identity information — e.g., for use of or in:
- Tax refund notification to media
- Certain Federal claims • NIOSH — National Institute for Occupational Safety and Health
- Pell Grants
- Default of student loans

6103(n) Disclosure to certain other persons (mostly to contractors)

6103(o) Disclosure with respect to wagering taxes and taxes on alcohol, tobacco, and firearms.

6103(p) Procedures and record keeping — e.g., safeguarding tax information

Chapter 6
Audit Reports

Introduction

Examination reports (unlike workpapers) are legally binding documents and, when executed, serve as the basis for assessment and collection action. Based on this importance, examiners should take all necessary steps to ensure report accuracy.

The key to this chapter is to remember that the New Market Tax Credit (NMTC) does not change the report writing requirements or procedures for agreed, unagreed, survey, or no-change reports or for any type of entity, i.e. individual, corporation, partnership, or trust. The audit report will document how the tax liability was computed and contain all the information necessary to ensure a clear understanding of the adjustments.

Background

Common scenarios that will be encountered in NMTC audits are that the qualified community development entity (CDE) will be a C corporation, S corporation, Limited Liability Company (LLC), or partnership with multiple investors (partnerships, corporations, trusts, individuals). The scope of the audit may be expanded to include additional issues warranting examination or limited to consideration of the NMTC only. The audit of a CDE may be expanded to include related investor returns and/or subsequent year tax returns.

Example: An examiner determined that a CDE failed to meet the substantially-all requirement and a NMTC recapture event has occurred. The audit will include the CDE's tax return for the year in which the equity investment was disqualified and all affected investor returns will be examined concurrently with the CDE to address the recapture issue in the year of disqualification. (See IRM 4.10.5.4, Related Returns.) In addition, any subsequent year returns on which the NMTC was claimed will be audited to disallow the credit in that year.

References

- IRM 4.10.5, Required Filing Checks
- IRM 4.10.8, Report Writing
- IRM 4.31.2, TEFRA Examinations-Field Office Procedures TEFRA

CDE (Corporation)

No-Change Audits

If the examination of the CDE's return does not result in a change to the CDE's tax liability, the allowable NMTC, or the identification of a credit recapture event, then a no-change report will be issued to the CDE upon the completion of the examination.

On Form 4549, Income Tax Examination Changes, the column for the no-change year should have zero on lines 2, 14 and 17. Refer to IRM 4.10.8.2.3 for detailed procedures.

Issuing No-Change Reports

Issue a Letter 3401, No-Change Report Transmittal Letter, and one copy of the no-change report to the taxpayer and the taxpayer's representative (if the representative is authorized to receive notices and communications). Letter 3401 advises the taxpayer that a no-change is proposed but is subject to review.

Letter 590 will be issued after the case is officially closed. Letter 590 (undated) should be prepared and signed by the examiner and included in the case file when closed from the group.

No-Change with Adjustments

CDE Report

The CDE will receive a no-change with adjustment report. In cases where the audit result in a disqualification of an equity investment, but no change to the tax liability of the CDE, it is important to notify the CDE and secure an agreement to the audit adjustment. A report with supporting schedules will be issued to the CDE at the conclusion of the examination. Although it is not necessary to secure the CDE's agreement since there is no additional tax liability, securing the agreement will document the CDE's concurrence with the examination results and facilitate completion of the subsequent examination of the investors' returns to recapture the NMTC.

Identifying Investors

The CDE is required to provide investors with notifications on Form 8874-A, Notice of Qualified Equity Investment for New Markets Credit, that their equity investments qualify for the NMTC. Examiners should solicit copies of these notices from the CDE. If the notices are insufficient for report purposes, a list of investors with EINs or SSNs, along with K-1 information submitted to investors for the years in which the NMTC was in effect, should be requested.

Investor Audit Reports

Each investor holding an affected qualified equity investment will be issued an examination report for agreement with the recapture. The examiner will control the returns requiring an adjustment and issue the required reports unless the Partnership Control System (PCS) for controlling returns is used.

CDE (Partnership)

The NMTC, like other tax attributes, will flow through the partnership entity to the partners. If required, the partners or shareholders should be controlled using PCS or TEFRA procedures.

Reports for No-Change Audits

TEFRA Procedures

If the audit is closed no-changed within 45 days from the date the Notice of the Beginning of the Administrative Procedure (NBAP) is issued, follow the procedures

in IRM 4.31.2.2.6.1, No Change Within 45 Days. If the audit is closed more than 45 days after the after the NBAP is issued, the taxpayer will be issued a summary report as described in IRM 4.31.2.2.6.3, Completing the Key Case Examination.

Non-TEFRA Audits

Follow procedures outlined in IRM 4.10.8.2.3, Issuance of No-Change Reports

Reports for Adjustments to NMTC

Three adjustments should be presented on Form 4605, Examination Changes – Partnerships, Fiduciaries, S Corporations, and Interest Charge Domestic International Corporations.

1. The current year adjustment to the NMTC is presented under line 5, Other adjustments.

2. The disallowance of future year credit should be disclosed and explained in the "Remarks" section.

3. The recaptured NMTC is also presented under line 5, Other Adjustments, as a separate line item from the current year adjustment. The entire recapture amount (credit + interest) should be combined as a single dollar amount.

Identifying Partners

Partners for the current year are identified on the Forms K-1 for the year under audit. Form 886-S, Partner's Share of Income, Deductions and Credits, are used to identify adjustments at the partner and shareholder level. Three adjustments should be identified:

1. disallowance of current year NMTC,
2. disallowance of credit in subsequent years, and
3. recaptured NMTC from prior years. However, since the tax benefit rule will be applied at the partner level, the credit and interest portions of the recapture amount should be separately stated.

Investors (Individuals and Corporations)

For examinations of investors claiming the credit (individuals or corporations), Form 4549, Income Tax Examination Changes, is used to document audit results and secure agreement. Form 886-A is used to provide explanations of audit adjustments.

Form 4549, Income Tax Examination Changes

The adjustment to the current year credit will be reflected on line 8, "Less Credits." The recapture amount (recaptured NMTC + interest) is identified on line 10, "Plus Other Taxes." A statement regarding the interest will be shown in the "Other Information" section of the report. The statement will include the years the NMTC was claimed, the interest computation dates and the interest for each period. The following example is for a recapture event in 2008

IRC §45D(g)(2)(B) states that the recapture amount is equal to the decrease in credit plus the interest on the amount of NMTC used to reduce the tax liability for each prior taxable year. Interest will be calculated using the underpayment rate established under IRC §6621, beginning on the due date for filing the return on which the credit was claimed and ending on the due date for the tax return on which the credit recapture is made.

We have also calculated your interest on the recapture amount from the due date of the return under audit to 30 days after the date of this report.

(a) Credit Period Year	(b) NMTC Claimed	(c) Interest Computation Dates	(d) Interest Under IRC §45D(g)(2)(B)	(e) Recapture Amount
2004	$15,000	4/15/2005 to 4/15/2009	$4,469	$19,469
2005	$35,000	4/15/2006 to 4/15/2009	$6,544	$41,544
2006	$25,000	4/15/2007 to 4/15/2009	$2,690	$27,690
2007	$52,000	4/15/2008 to 4/15/2009	$2,398	$54,398
Total	$127,000		$16,101	$143,101

Form 886, Explanation of Items

The explanation will include facts, law, the taxpayer's position, argument, conclusion, and a calculation of the NMTC recapture.

Example: Explanation for Adjustment on Form 886

Facts

It has been determined that you have made a $1,000,000 equity investment in XYZ Corp, a qualified community development entity, on July 2, 2004, which entitled you to the New Markets Tax Credit (NMTC). On your tax returns you used a NMTC equal to $30,000, $50,000, $25,000, and $52,000 to reduce federal income tax liabilities for calendar tax years 2004, 2005, 2006, and 2007, respectively. The following table shows how credits were applied against your tax liabilities.

(a) Credit Period	(b) Allowable NMTC	(c) Available NMTC	(d) Tax Liability	(e) NMTC Claimed (Recaptured)	(f) Carry Forward (Disallowed)
2004	$50,000	$50,000	$30,000	$30,000	$20,000
2005	$50,000	$70,000	$50,000	$50,000	$20,000
2006	$50,000	$70,000	$25,000	$25,000	$45,000
2007	$60,000	$105,000	$52,000	$52,000	$53,000
Total	$210,000			$157,000	

The allowable credit is determined as a percentage of your investment. The available credit is computed as the sum of the current year allowable credit and the carryforward of credit from the previous year. The credit claimed is the amount used to reduce the taxpayer's tax liability. The carry forward is the difference between the

amount of credit available and the amount of credit claimed.

Law

Under IRC §45D(g)(3), there are three events that can result in the recapture of NMTC at the investor level.

- The CDE ceases to qualify as a CDE,
- The substantially-all requirement is not satisfied, or
- The investment is redeemed or otherwise cashed out by the CDE and the CDE distributes the funds to the equity holder.

Under IRC §45D(g)(2)(A), the aggregate NMTC allowed to the taxpayer for all prior years will be recaptured.

Taxpayer's Position

The taxpayer's position, if known, should be included. The legal authority, if any, that the taxpayer is using to support their position should also be cited. If the taxpayer has provided a written position statement, it should be included in its entirety or summarized here and included in its entirety as an exhibit. If the taxpayer's position is not known, include statement: "Taxpayer's position unknown."

Argument

It has been determined that the XYZ corporation did not meet the requirements of IRC §45D(b)(1)(B) by failing to invest substantially all of the taxpayer's equity investment in qualified low-income community investments in 2008. Therefore, your equity investment in XYZ corporation has failed to qualify for the NMTC.

Conclusion

The amount of NMTC subject to recapture is $157,000. In addition, the carry forward of $53,000 at the end of 2007 is reduced to zero and you are not entitled to any NMTC associated with this investment in future years.

Summary

1. The NMTC does not change the report writing requirements or procedures.
2. A NMTC *disallowance* will require a Form 4549 report for the investor in the year of recapture and subsequent years on which the credit was claimed. The examiner will disallow the full amount of the credit taken and no credit will be shown on line 8 of the report, "Less Credits."
3. A NMTC *recapture* event will also require a Form 4549 report for the investor that includes a NMTC recaptured adjustment shown on line 10 of the report, "Plus Other Taxes."
4. The audit report should contain all the information necessary to ensure a clear understanding of the adjustments and document how the tax liability was computed.
5. A statement regarding the interest portion of the recapture amount, and how it was computed, will be shown in the "Other Information" section of the report.
6. The Form 886 will include facts, law, taxpayer's position, argument, conclusion and a calculation of the NMTC recapture.



Solar Lending Practices by Community and Regional Financial Institutions

Paul Schwabe and David Feldman
National Renewable Energy Laboratory

NREL is a national laboratory of the U.S. Department of Energy
Office of Energy Efficiency & Renewable Energy
Operated by the Alliance for Sustainable Energy, LLC

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Technical Report
NREL/TP-6A20-71753
June 2018

Contract No. DE-AC36-08GO28308

JSC - 000827

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Technical Report
NREL/TP-6A20-71753
June 2018

Contract No. DE-AC36-08GO28308

JSC - 000828

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Acknowledgments

The authors would like to thank the invaluable contributions from Kelsey Read and Andrew Belden from Massachusetts Clean Energy Center as well as the following individuals and organizations for their insightful perspectives and review comments: Justin Allender of First Green Bank; Sean Baird of Medallion Bank; Carol Chernikoff of Alternatives Credit Union; Ron Felder of Redwood Credit Union; Jasna Filipović and Justin Fuller of Celtic Bank; Phillip Forbert, Lance Griswold, and Danielle Silva of U.S. Eagle Credit Union; Kyle Henderson of FirstBank; Sarah Llewellyn and Chad Tomsich of Elevations Credit Union; David Miller and Pete Yang of Alpine Bank; Scott Pellegrini of Provident Credit Union; Steve Sherman formerly of GreenChoice Bank; Bob Schweigert of Salal Credit Union; and Skyler Webster of New Resource Bank. The authors also thank Jarett Zuboy for his superb editorial support and Eric O'Shaughnessy and Billy Roberts for their help with graphics.

This work was authored by the National Renewable Energy Laboratory, operated by Alliance for Sustainable Energy, LLC, for the U.S. Department of Energy (DOE) under Contract No. DE-AC36-08GO28308. Funding provided by the Solar Energy Technologies Office of the U.S. Department of Energy's Office of Energy Efficiency and Renewable Energy. The views expressed in the article do not necessarily represent the views of the DOE or the U.S. Government.

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List of Acronyms

CRFI	community and regional financial institution
FDIC	Federal Deposit Insurance Corporation
FICO	Fair Isaac Corporation (credit score)
HELOC	home equity line of credit
ITC	investment tax credit
MassCEC	Massachusetts Clean Energy Center
NCUA	National Credit Union Administration
NREL	National Renewable Energy Laboratory
PACE	property assessed clean energy
PPA	power-purchase agreement
PV	solar photovoltaic
SREC	Solar Renewable Energy Certificate
TPO	third-party ownership
UCC	Uniform Commercial Code

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Executive Summary

Current projections of solar photovoltaic (PV) system costs and deployment in the United States indicate substantial capital requirements over the next 30 years and beyond. The U.S. Energy Information Administration estimates that, from 2019 to 2050, approximately $650 billion will be spent on U.S. PV system deployment (EIA 2018). Concurrently, community and regional financial institutions (CRFIs), including community banks and credit unions, collectively hold $3.6 trillion in assets. These institutions could provide a significant portion of the required PV capital while creating a large investment opportunity for themselves. Accelerating the involvement of CRFIs in the PV financial marketplace would increase the total amount of capital available for PV projects and broaden the types of financing products used.

From 2012 to 2014, third-party-ownership (TPO) of residential PV systems, including leases and power-purchase agreements represented 62% to 72% of the U.S. market. Beginning in 2015, TPO market share decreased while PV loans and cash purchases grew. By 2017, TPO fell to 41% of annual installations while loans made up 33% of the market (the remainder were direct purchases). The increase in PV loans and cash purchases was due to several factors, including declining PV system costs, more widespread loan availability, and changing business models of national installers among other reasons (Mond 2018). The shift towards PV loans has allowed new, smaller financiers such as CRFIs to enter the PV financing market.

CRFIs typically offer PV financing via loans to small residential and commercial borrowers. A sampling of CRFI perspectives collected from industry interviews indicates positive experiences with the development and evolution of PV loans. Quantitative data on 6,770 loans representing over $186 million in lending also suggest PV loans are performing very well to date—although these results must be put in the context of the high credit quality of borrowers, early state of the loans, and recent robust economy (Table ES-1). The strong performance to date suggests continued expansion of loan offerings by CRFIs already operating in this space and likely attraction of new entrants. Although most CRFI investment has targeted distributed PV without storage, other applications will likely emerge, such as community PV and PV coupled with energy storage. Looking ahead, access to additional credit and market information is critical for accelerating the role of CRFIs and other financial institutions in supporting U.S. PV growth.

Table ES-1. PV Loan Sample Summary Statistics by CRFI Portfolio Size

PV loan portfolio (million)	No. of CRFIs	Total loans	No. of loans	Avg. seasoning in months	FICO ≥ 720	FICO 681-719	FICO ≤ 680	Charge-offs	30 days late	60 days late	90 days late
> $10	6	$138,699,859	4,929	12	78%	14%	8%	10	171	61	24
>$5–$10	4	$30,867,895	1,091	13	82%	11%	6%	0	4	0	0
>$1–$5	6	$13,886,826	658	14	76%	12%	11%	2	0	0	0
< $1	6	$2,851,725	92	4	88%	9%	3%	0	3	0	0
Totals	**22**	**$186,306,305**	**6,770**					**12**	**178**	**61**	**24**

Source: Mass Solar Loan (2018) and individual CRFI contributions

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1 Introduction

Current projections of solar photovoltaic (PV) system costs and deployment in the United States indicate substantial capital requirements over the next 30 years and beyond. The U.S. Energy Information Administration estimates that, from 2019 to 2050, approximately $650 billion will be spent on U.S. PV system deployment (EIA 2018). Concurrently, community and regional financial institutions (CRFIs), including community banks and credit unions, collectively hold $3.6 trillion in assets. These institutions could provide a significant portion of the required PV capital while creating a large investment opportunity for themselves. Accelerating the involvement of CRFIs in the PV financial marketplace would increase the total amount of capital available for PV projects and broaden the types of financing products used.

PV systems installed in the United States vary considerably in terms of size, location, and procurement mechanism. Large, centralized PV systems constitute most of the country's total installed PV capacity, but the greatest number of PV systems are distributed projects located on residential or commercial property (95.4% and 4.5% of U.S. PV systems, respectively) (SEIA and GTM Research 2018). Because each individual project represents a relatively small financial investment, some businesses have aggregated numerous projects to increase the size and attractiveness of distributed PV investments. Over the past 10 years, distributed PV markets have grown considerably; in 2017 alone, investment in U.S. distributed PV systems totaled over $10 billion (SEIA and GTM Research 2018).

From 2012 to 2014, third-party-ownership (TPO) of residential PV systems, including leases and power-purchase agreements represented 62% to 72% of the U.S. market. Beginning in 2015, TPO market share decreased while PV loans and cash purchases grew. By 2017, TPO fell to 41% of annual installations while loans made up 33% of the market (the remainder were direct purchases). The increase in PV loans and cash purchases was due to several factors, including declining PV system costs, more widespread loan availability, and changing business models of national installers among other reasons (Mond 2018).

The shift toward host ownership of PV systems has allowed new, smaller financiers—such as CRFIs—to enter the market, including lenders dedicated to small residential and commercial projects. The TPO market presents barriers to many small lenders, particularly as TPO projects often require complex investment structures with outside tax-equity investors to capture the value of the investment tax credit (ITC).[1] Providing loans rather than leases and power-purchase agreements plays to the strengths of many CRFIs as solar loans are like other CRFI products and because complex financial structuring is not required to use the ITC, which remains with the homeowner.

This report therefore examines the experiences and perspectives of CRFIs that have developed and launched PV loan products, including the evolution of the products and their performance.

[1] Given the limited number of tax-equity investors participating in the U.S. market, and the premium they can charge for many projects with limited options, there may be a role for some CRFIs in this space. That said, the federal wind and solar tax credits are scheduled to phase down over the next few years, so institutions may decide not to invest resources into learning how to structure these complex financial transactions with potentially limited availability.

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This information could assist other CRFIs that are considering participating in or expanding their role in PV financing.

The remainder of this report is organized as follows. Section 2 gives an overview of U.S. CRFIs and the financial products they typically offer. Section 3 provides CRFI perspectives about their experiences with PV financing products based on industry interviews. Section 4 presents quantitative data on PV loan performance and borrower credit profiles. Section 5 concludes and identifies future needs related to expansion of PV lending.[2]

[2] The National Renewable Energy Laboratory (NREL) has conducted previous PV-financing research. From 2013–2015, the Solar Access to Public Capital project examined how a securitization market for TPO PV allowed national-level players to increase PV project capital by attracting institutional and retail investors (NREL 2018). NREL also compared PV loans with other TPO products such as PPAs and leases (Feldman and Lowder 2014). This previous research focused on financial products rather than types of financial institutions.

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2 Overview of CRFIs and PV Lending

This section first discusses the importance of CRFIs in facilitating community investments and then briefly describes the characteristics of PV loan types. Here CRFIs include community banks insured by the Federal Deposit Insurance Corporation (FDIC) and credit unions insured by the National Credit Union Administration (NCUA).[3]

2.1 CRFIs

Table 1 shows the sizes and numbers of U.S. banks and credit unions. FDIC-insured community banks and NCUA-insured credit unions account for approximately 19% of all bank assets ($3.6 trillion), 24% of all bank loans ($2.6 trillion), and 96% of U.S. banking institutions (10,911 institutions).

Table 1. Bank Assets, Loans, and Number of Institutions in the United States

	Assets in $ trillions (% of total)	Loans in $ trillions (% of total)	Number of institutions (% of total)
FDIC-insured non-community banks	$15.3 (81.0%)	$8.2 (76.6%)	443 (3.9%)
FDIC-insured community banks	$2.2 (11.6%)	$1.6 (15.0%)	5,227 (46.0%)
NCUA-insured credit unions	$1.4 (7.4%)	$1.0 (9.3%)	5,684 (50.1%)
Total	$18.9	$10.7	11,354

Sources: CUNA (2017), FDIC (2017, 2018)

The FDIC defines community banks as those that "focus on providing traditional banking services in their local communities. They obtain most of their core deposits locally and make most of their loans to local businesses" (FDIC 2012). Further, CRFIs are often considered "relationship" lenders rather than "transaction" lenders. Community banks can be apt to make credit decisions based on local knowledge and unique data obtained through long-term relationships owing to their deep understanding of local market dynamics (FDIC 2012). Small businesses may rely more heavily on this relationship approach, because they may be challenged to qualify for loans based on the more rigid, standardized qualification parameters of non-community banks (FDIC 2012). Community banks are frequently privately owned and locally controlled, which may balance the competing interests of shareholders, customers, employees, and the local community. This is also true for credit unions, which are owned by their members and operate for the sole purpose of servicing their members. Larger banks are more likely to be publicly owned and tend to have stronger associations with the capital markets. They also operate in more places with centralized and model-based loan-approval structures. (FDIC 2012).

Community banks are particularly important and prevalent in certain regions of the country. In 2014, community banks held 72% of deposits in U.S. rural counties and 56% of deposits in

[3] Some CRFIs operate certain business lines, such as direct lending, in more than one market, while other business lines, such as retail banking, can be restricted to a smaller geographic footprint. This report does not exclude CRFIs even if a business line is operated in more than one market.

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micro-counties (FDIC 2015).[4] Many states with a large community banking presence are in the middle of the country, where PV penetration tends to be relatively low (Figure 1).[5] CRFIs could close this gap by providing financial solutions that help make distributed PV economically attractive in their region.

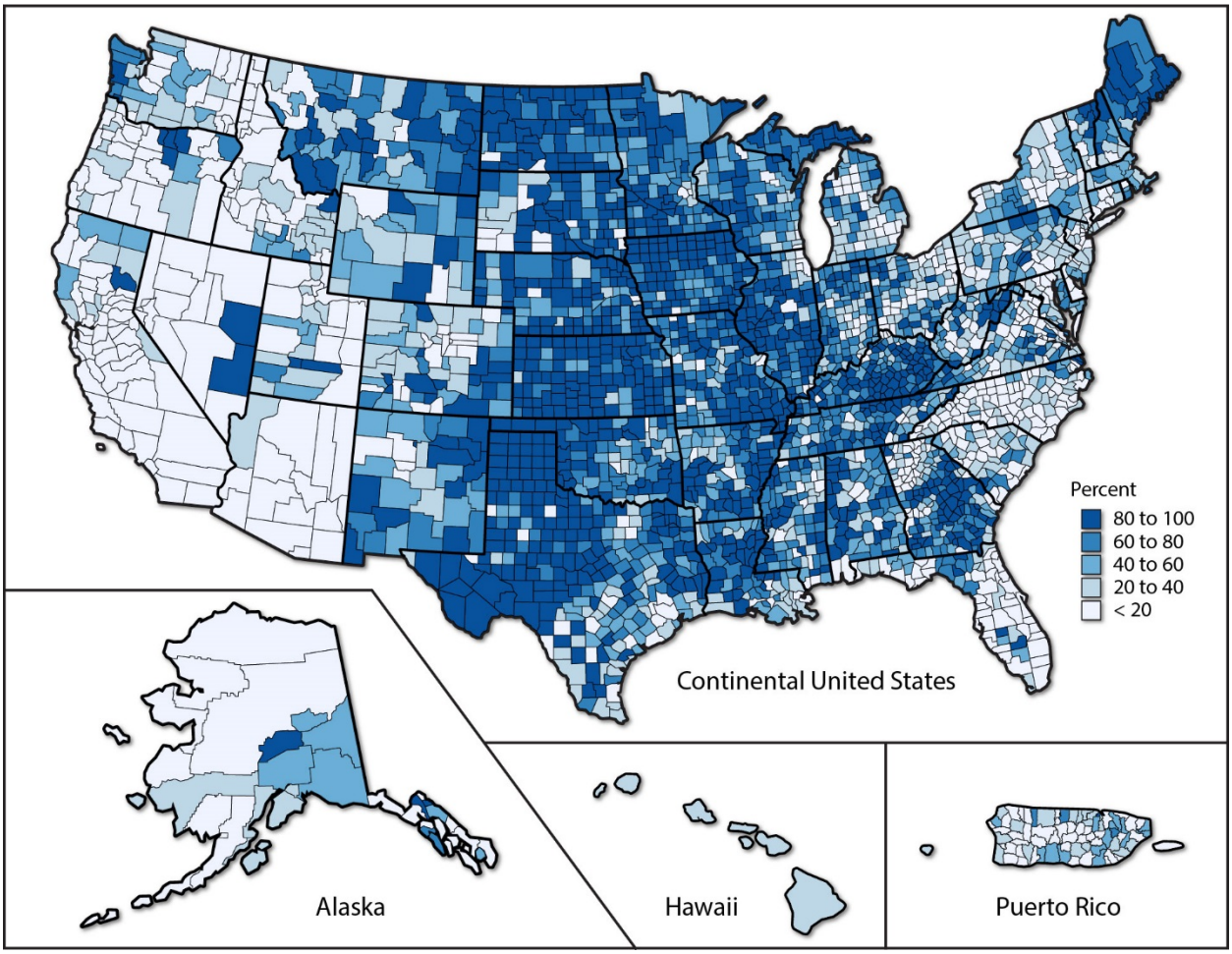


Figure 1. Percentage of total deposits held by community banks in 2017

Source: FDIC (2018)

Because of their size, geographic variation, and local market knowledge, CRFIs are well suited to develop innovative or tailored PV financing products. Relatively few banking institutions currently offer PV loan products, and existing product specifications might not be desirable in every market. However, new PV loan products could be developed for many of the communities served by CRFIs, and the willingness of many CRFIs to collaborate and share could enable rapid dissemination and evolution of the new products.

[4] Rural counties are defined as those with a population of less than 10,000 people. Micro-counties are defined as having between 10,000 and 50,000 people (FDIC 2012).
[5] Data as of June 30, 2017.

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Many CRFI loan types could be adapted for financing PV systems. As shown in Figure 2, most community bank loans are for commercial and residential real estate (70%), followed by commercial and industrial activities (13%), construction and development (7%), and unsecured loans to individuals (4%).[6] Credit unions generally focus more on individual customers and less on commercial activities, with 83% of their loans made for residential real estate or automobiles, 7% for commercial and industrial activities, and 10% for unsecured loans to individuals. Distributed PV systems are usually physically attached to real estate, much like many home-improvement projects (e.g., roof replacements, kitchen remodeling), which are often funded through real estate loans. A 2018 Federal Reserve Bank of New York study found that 56% of home equity lines of credit (HELOCs) and 72% of home equity loans—types of real estate loans—were used to make home improvements (Fuster et al. 2018). In the commercial space, a PV system is like other equipment financings and could be funded by commercial and industrial loans. Finally, because the cost of PV systems has fallen dramatically, loans made to an individual on an unsecured basis may also fund a PV project. Although unsecured loans to individuals represent a relatively small portion of CRFI loan portfolios, they still constituted over $160 billion at the end of 2017 (see Table 1 and Figure 2).

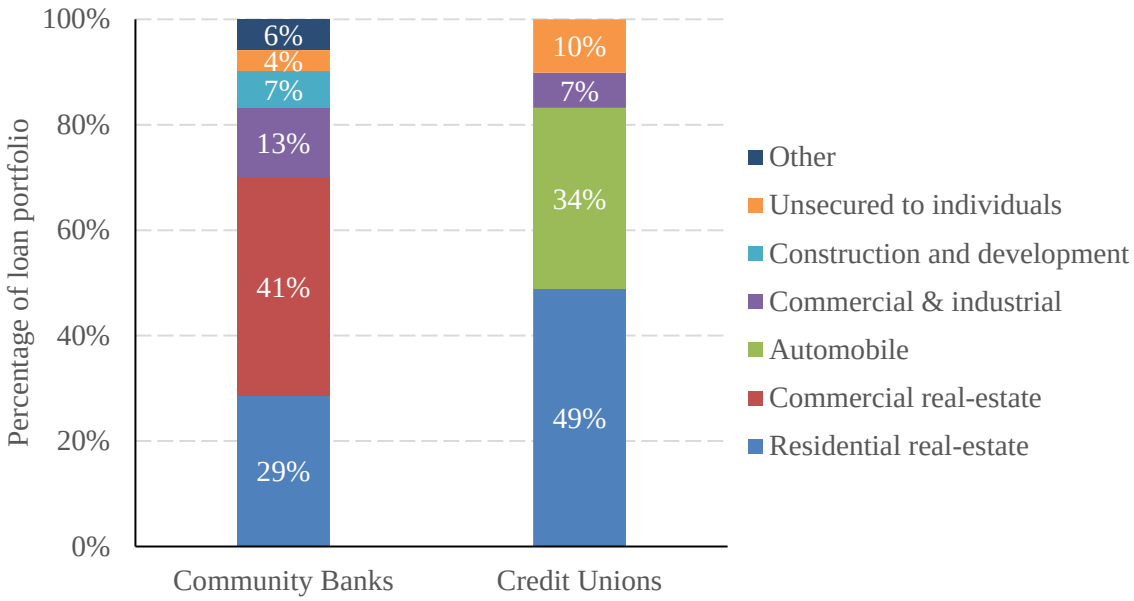


Figure 2. Portfolio breakdown for loans made by community banks and credit unions in 2017

Sources: CUNA (2017), FDIC (2018)

2.2 Primary PV Loan Types

PV loans generally fall into a few categories, with variations. As shown in Figure 3, PV loans can be classified by their level of security, based on what the borrower pledges as collateral for

[6] An unsecured loan is a loan issued based on the creditworthiness of the individual, rather than being based on collateral such as real estate equity.

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the loan. PV loans have typically been secured by real estate, by the equipment itself through a Uniform Commercial Code (UCC)-1 filing,[7] or as an unsecured personal loan.[8]

- **Loan secured on real estate**—PV loans can be secured via the underlying real estate, typically, in the residential space, through a home equity loan (also referred to as a second mortgage) or a HELOC.[9] Like other real estate loans, they require a closing, or settlement, at which all parties sign the necessary loan documents. To get to closing, the real estate typically is appraised to ensure the owner has sufficient equity in the property, the loan is registered with the county clerk, and taxes are evaluated. This is a heavily regulated process, particularly since the recent mortgage crisis. Obtaining a real estate loan requires time and money, but borrowers can often get a relatively low rate compared with the rates of other types of loans.[10] Real estate loans typically carry longer repayment terms, which allows PV system owners to match the loan payments more closely with the energy cost savings from the PV system.
- **Loan secured on equipment**[11]—Many PV loan providers secure the loan through a UCC-1 filing with the county or state (or both) of the borrower, which gives notice of the lender's lien (also referred to as a security interest) on the PV property, but importantly not on the underlying real estate. The UCC-1 filing gives the lender certain rights, such as repossession of the PV system itself until the loan is repaid. UCC-1 filings require less upfront time, money, and paperwork compared with real estate loan processes, but the UCC-1 security interest still comes up in a title search, which is typically conducted when a property is sold or refinanced. That said, the solar lender may have difficulty recouping the value of the PV system in the case of repossession, and the UCC-1 filing must be re-registered periodically. For these reasons, many lenders consider solar loans with UCC-1 filings as not fully secured.
- **Unsecured loan**—With an unsecured loan, the lender holds no collateral but instead makes the loan based on an individual's credit quality, income, and debt level. Such loans can be closed more easily and quickly than other loans, but the interest rate charged is typically higher and with a shorter term than the rate and term of a secured loan. In addition, unsecured loans are usually only available to borrowers with good credit or a high income and with limited outstanding debt.

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[7] UCC-1 refers to Form 1 (UCC Financing Statement) (IACA 2018).

[8] In some instances, banks have also secured loans using incentive streams generated by PV assets, such as Solar Renewable Energy Certificates (SRECs). This option is only available in markets with SRECs of sufficient value and is dependent on the PV asset continuing to generate electricity (to produce SRECs).

[9] HELOCs typically have a drawdown period with a floating interest rate. Funds from second mortgages are received at the beginning of the loan, and the loan is more likely to have a fixed rate.

[10] The interest payments on home equity loans and HELOCs can be tax deductible under certain qualifying uses. Generally, the home equity loan or HELOC is borrowed for home-improvement purposes, and the total of the borrower's first mortgage and their home equity loan or HELOC does not exceed $750,000. The Tax Cut and Jobs Act of December 2017 lowered this interest deduction cap from $1,100,000 to $750,000 and narrowed the allowable uses to primarily home-improvement related. Given these changes, it is possible that demand for home equity loans and HELOCs may fall, particularly in markets with comparatively high home prices and a higher probability of reaching the $750,000 combined interest deduction cap (Harney 2018).

[11] May also be referred to as a chattel loan. Although PV equipment is technically considered collateral, the practicality and cost effectiveness of physically removing the equipment from the property remains an open question (see Section 3.5).

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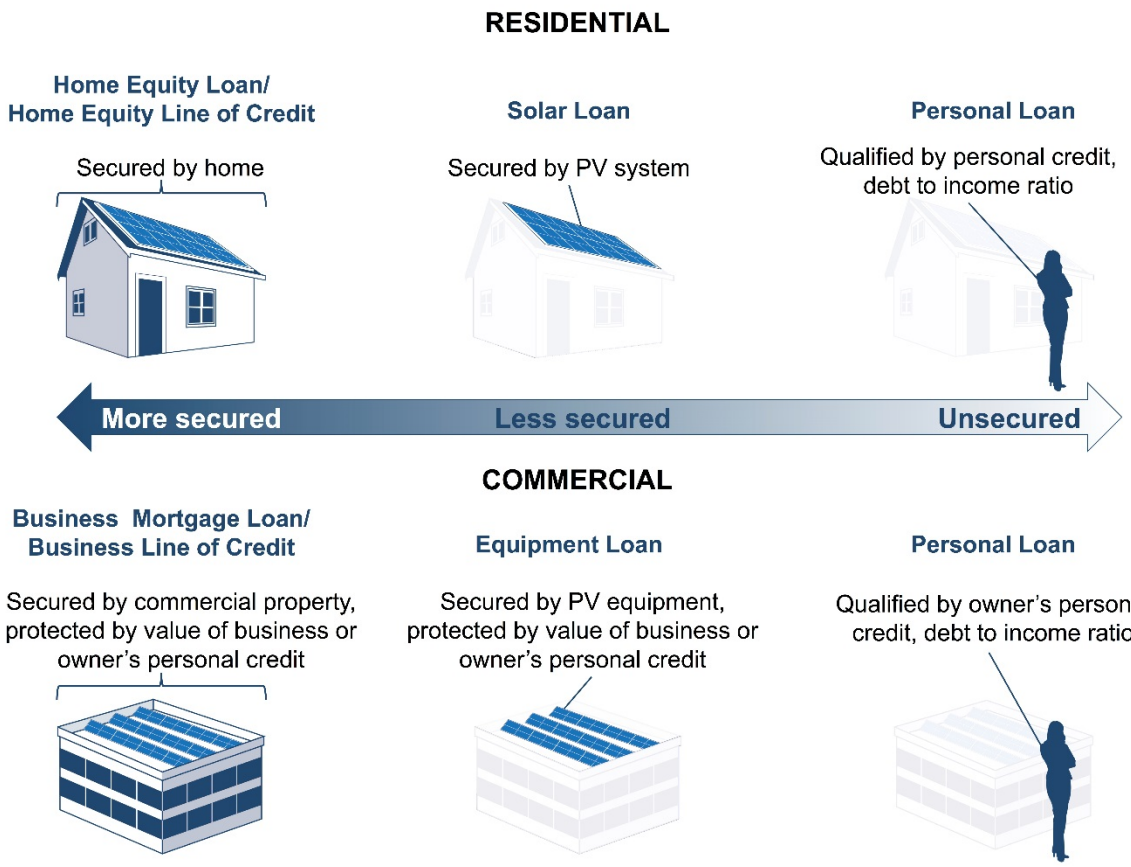


Figure 3. Variations in PV loan types by level of security

In addition to level of security, PV loans can be characterized by several criteria:

- **Tenor (loan length)**—Because PV assets are long-lived, it is often advantageous for a PV loan to have a longer tenor. A longer tenor reduces the amount of each periodic payment, potentially aligning the loan payment more closely with the PV energy savings. Some UCC-1 loans and personal, unsecured loans have relatively short tenors, but some banks have lengthened the tenor as their programs have evolved. For this reason, PV loan tenors can vary from 3–20 years.
- **Prepayment and reamortization**[12]—Some loans have prepayment penalties to compensate lenders for receiving fewer interest payments over the course of the loan. PV systems currently benefit from the 30% federal ITC, typically taken in the first year of operation. Therefore, PV system owners often get 30% of the system cost back very early in the loan. Many PV loans offer a one-time low or no-fee prepayment option, which the borrower can use to buy down the outstanding principal using the ITC, or no prepayment penalty over the life of the loan. Some borrowers also reamortize the loan after the prepayment to reduce monthly debt payments further.

[12] Reamortization is the process of recalculating the monthly loan payment amount while keeping the same original schedule of loan payments (i.e., tenor). A loan is typically reamortized when a significant portion of its principal is paid.

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- **Government involvement**—Many banks have introduced PV loan products based on market conditions without government financial support, but some loan products have benefited from state or federal government programs. Some state agencies have helped banks set up PV loan products and provided technical expertise to get banks comfortable with PV as an asset class. Other programs have subsidized the cost of PV loans by offering credit support (guaranteeing all or some of the loan amount), buying down the interest rate of a loan, or buying down the cost of a PV project (reducing the loan principal, typically through rebates). These programs are often instituted to establish or accelerate a market or to provide loans to customers who may not otherwise qualify (e.g., individuals with low income).[13]

[13] Local governments are also heavily involved in property assessed clean energy (PACE) programs, which offer commercial and residential customers loans that are tied to their property taxes.

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3 Themes about PV Loan Products from CRFI Interviews

This section summarizes the themes from in-depth interviews with 20 PV financing experts from 14 CRFIs or related stakeholder institutions, describing shared and diverse experiences of PV financing products. Themes arising from more than one institution or individual are included, and no approach is presented as favorable. The themes are described loosely in chronological order, starting with product initiation, followed by operational experiences, and concluding with forward-looking perspectives.

3.1 Market Demand, Institutional Philosophy, and Comfort with Home-Improvement Loans Drive PV Loan Product Development

In addition to the shifting PV market trends described earlier, PV loan products are frequently initiated in response to customer or member requests and repeated requests provide strong motivation. One interviewee had at least 10 customer inquiries before committing time and resources to the possibility of a PV-specific product. Conversely, in markets with barriers to PV adoption, CRFIs may be limited in their ability to stimulate PV demand, but they may alleviate a financing barrier by establishing a PV loan product. Commercial PV installations seem to have fewer dedicated lending products compared with the residential sector.

The motivations to offer PV loan products extend beyond requests from potential borrowers. Some CRFIs see promotion of PV as part of their commitment to environmental offerings or a triple-bottom-line (social, environmental, financial) business philosophy. Others see PV loans as an opportunity to grow the institution's lending portfolio or interact with new customers who might also be directed to the institution's other services.

In some cases, home-improvement contractors who banked with a CRFI asked the institution to create a PV loan offering, so they could recommend the product to their customers. Experience lending for similar home-improvement measures also drives PV loan product development or innovation. Several interviewees suggested PV loans complement existing home-improvement products. The interviewees generally reported positive experiences with energy efficiency lending (e.g., new windows, heating, ventilating, and air conditioning) and thought PV has a similar risk and performance profile. Some institutions came to PV lending through other PV-specific products, such as PACE financing or community PV projects. Several institutions entered the market in response to an attractive support policy, such as a state-based loan loss reserve fund for PV lending.

3.2 PV Loan Product Development Benefits from a Thoughtful Research, Approval, and Product-Rollout Period

All interviewees noted the need to devote considerable time and resources to understanding and developing a dedicated PV loan product. The education process typically entails a designated product lead researching the PV industry generally (technology, construction, pricing, risks, and reliability), the financing options available to local borrowers, the risks associated with PV lending, national and local competition, and the types of PV loans. As one banker noted, an overarching rule of banking is to know your product, know your market, and know your

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collateral. This industry research phase typically requires 6 months to 1 year, depending on the financial institution's familiarity with the PV industry.

There are multiple ways to develop a solar loan product. At some institutions, research is driven by an opportunistic, entrepreneurial and environmentally minded staff member (such as a loan officer) who champions the process, secures internal resources, and obtains decision-maker approvals. At other institutions, a management-level product-development officer (i.e., the chief lending officer or chief credit officer) provides the primary market research and justification for the product. In many cases, research and product development is driven by internal personnel. However, in some cases, an outside specialist with experience in the specific product class is hired to develop the product.

The internal champion often uses a concise product brief to secure internal approval, which can include approval by the chief credit officer, chief financial officer, loan and finance committee members, and potentially the board of directors. The brief can include information on local customer interest in the product, an assessment of the competitive lending landscape and market share, information on the technology and asset class, investigations into the local installer base, and a qualitative risk matrix. Decision makers scrutinize the loan tenors, which tend to be longer for PV than for other products, and the typical loan sizes among other criteria.

CRFIs frequently protect themselves against the unknowns of a new asset class by establishing a smaller initial loan product offering or portfolio concentration limits. Thus, they can roll out the program with relatively modest expectations and allow for a testing period, which can be reassessed later in the product-development cycle (often 1 or 2 years after program launch). Finding the right product balance is often part of the initial rollout. Too much volume, and the institution might feel uncomfortable with the portfolio concentration. Too little volume, and the time and setup costs are harder to justify.

3.3 Smaller CRFIs Possess Unique Challenges and Opportunities

It can be challenging for smaller CRFIs to establish a large portfolio of new loan products. Many have no dedicated product-development personnel, so personnel with other job duties must be tasked with establishing new loan products. In addition, because smaller institutions offer relatively few loans and cannot be over-weighted in any area (owing to concentration risk), the number of PV loans they can make may be limited, especially since there is a learning curve associated with a new asset class. Such limitations are particularly relevant for unsecured loans, because CRFIs are required to establish a loan loss reserve in case of default, which represents money not earning a return. A new product at a larger CRFI would represent a much smaller share of the total loan portfolio. Finally, the effort required for any product subject to significant regulations, such as real estate loans, may outweigh the product's benefits for a smaller institution without the dedicated capabilities to manage new requirements.

On the other hand, CRFIs have some advantages related to implementing PV loan products. Product approval processes can be easier at smaller institutions than at larger institutions. Smaller CRFIs may also be subject to less intense regulation compared with larger CRFIs. In addition, smaller CRFIs generally report the ability to be more nimble and adaptable when creating or modifying new products for a specific asset class like PV.

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3.4 PV Loan Products and Processes Vary across Institutions

Section 2.2 provides basic information about PV loan types. This subsection describes additional PV product variations across CRFIs.

CRFIs offer PV loans via direct and indirect lending programs. In the direct model, the lending institution provides capital to the borrower, and the borrower is typically free to choose a PV installer that meets minimum criteria (years in business, acceptable business ratings, applicable experience, etc.). Direct-lending customers are often existing members of the credit union or community bank or join specifically to take advantage of the loan offering. In the indirect model, the lending institution instead prequalifies select PV installers—typically based on requirements set by the institution—who can present the loan product on behalf of the institution. The indirect model gives the institution some control over the installation process and the borrower's experience with it.

PV loan programs evolve over time. Interviewees commonly reported launching a product, receiving customer and installer feedback during rollout, and making product adjustments accordingly. For example, several CRFIs adjusted to longer repayment periods or moved from a secured loan based on a second mortgage to a UCC-1 or unsecured loan.

PV loan products can include one or two loans per transaction. With two loans, the first amount is sized at approximately 30% of the PV purchase price to match the expected ITC amount, and the second funds the balance of the purchase price. The first loan can forego interest payments for the first 12–18 months (or the interest is paid by the installer), and the borrower can use their ITC benefit to pay off the zero-interest loan. The conventional second loan entails a standard amortization schedule (10–20-year term) and market interest rates. With one loan, for the full purchase price (at a set interest rate and term), the lender often offers a one-time reamortization for free or at a reduced rate (e.g., $100), allowing the borrower to use the ITC or other funds to pay down the principal. This prepayment reduces the monthly payments while maintaining the original loan schedule. However, in this model, the borrower pays interest on the full loan amount before the principal paydown, while interest is typically paid on only 70% of the full loan in the two-loan approach.

The other timing element in structuring a solar loan product is the disbursement schedule from the bank to the installer. For example, one program disburses 35% of the loan amount once the loan has been closed and then the final 65% after installation. Installers may prefer a more front-loaded disbursement schedule, while lenders typically prefer holding funds until after installation.

Loan application and closing processes also vary. Some CRFIs primarily handle customer applications over the phone, whereas others allow online applications through a dedicated portal connection. Some banks work with PV installers and developers to integrate the online portal into the PV sales process. Variations in closing processes include fully automated versus manual review and approval as well as online document signing versus finalizing loans in person at a branch and, in some cases, in the presence of an attorney.

Finally, options to improve loan terms vary. Attractive sales pitches can include low interest rates or a "no interest" period (e.g., the first year) that allow borrowers to save money

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immediately instead of waiting for energy savings from PV (e.g., in the winter, when electricity production is lower). The no-interest period is particularly attractive in the first year, before the loan's principal is reduced through an ITC buydown. These practices are done per strict lending regulation. However, borrowers should analyze all loan conditions including interest rates, terms, penalties, and fees—which lenders can charge to the borrower or the PV developer, who may pass the fee on to the PV sales price.

3.5 UCC-1 Fixture Filing Is Useful as a Security Interest, but Repossessing PV Systems Is Impractical

Most CRFIs that offer a dedicated PV loan use a UCC-1 fixture filing, and many institutions have had positive experiences with this process. Interviewees commonly described the usefulness of the UCC-1 fixture filing not in terms of collateral recoverable via repossession, but rather as an indicator that the PV system has an outstanding loan to be paid, which is often revealed at the time of a home sale or refinancing. The UCC-1 fixture filing provides some protection from a loss due to loan default, even if the lender must wait an extended time (sometimes years for a home sale) to potentially recover some portion of the debt. UCC-1 fixture filing is not, however, a one-time process; lenders typically must refile every 5 years to maintain protections.

Lenders can try to repossess PV systems, but most interviewees questioned the practicality of this approach for several reasons. First, CRFIs have little use for a used PV system, and—because there is no established secondary market for used PV equipment—attempting to liquidate a PV system might yield little return. In contrast, when a UCC-1 filing is used to secure a loan for commercial equipment such as heavy machinery or vehicles, the repossession value is relatively high owing to the equipment's mobility and the active secondary market for used equipment. Second, the all-in cost of a PV system (and thus the loan amount) reflects not only the equipment cost, but also various "soft costs" related to system design, installation labor, permitting, customer acquisition, and so forth. Repossessing the PV equipment would not compensate for these soft costs. At the same time, uninstalling, storing, and selling the used PV equipment (while preserving the roof's integrity) would be costly to the lender. Finally, and perhaps most importantly, trying to repossess PV equipment from a distressed borrower's home presents a risk of bad publicity.

3.6 PV Loan Repayment Has Been Strong, but Most Loans Are Young and Were Made to Highly Rated Borrowers

All interviewees reported positive results from their PV loan portfolios, with no portfolio-wide issues or systematic concerns to date and only a few repayment anomalies attributed to events such as divorces, bankruptcies, or deaths of the primary borrowers. Interviewees described their PV loans' performance with phrases such as "pretty good overall," "little to no losses to speak of but a few delinquencies," "charge-offs remaining unbelievably low," and "delinquencies and

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losses lower than expectations."[14] Because of high repayment performance to date, many CRFIs will increase the volume of PV loans offered.

However, the high performance of PV loans must be qualified. First, PV loan recipients were, on average, considered A+ borrowers and thus were expected to pay reliably. Some interviewees questioned whether borrowers with lower credit quality would do as well; some CRFIs are considering expanding their PV loan offerings to borrowers with slightly lower credit quality, but they are limited by the need for such borrowers to own homes. Second, the PV loan programs are generally young, and thus many loans are very early in their tenor. Many interviewees said delinquencies or losses from comparable loan products typically peak later, perhaps between years 2 and 5 of the loan. Finally, because the current economy is extremely robust, the performance of PV loans during a downturn is uncertain. Kroll Bond Rating Agency stated in its rating of a securitized portfolio of residential loans from a large solar provider that, "with no more than 36 months of performance data [typical for most solar loan programs] … these loans have not been through a full loan-cycle and therefore losses could be higher than experience to date suggests" (KBRA 2018).

See Section 4 for a quantitative summary of PV loan performance to date.

3.7 Relationships between PV Installers and CRFIs Can Enhance the Marketing of PV Loan Products

Interviewees consistently described the critical role of PV installers in driving the demand for PV loan products. Because, as one interviewee said, customers typically decide to install PV first and then search for financing products, many potential customer inquiries are directed to installers as opposed to finance providers.

PV installers and CRFIs both market PV loan programs. Product marketing channels include social media, newsletters, direct mailings, farmers markets, movie theater advertisements, coupon books, and home shows. Some interviewees described a shift in the way most loan leads have been generated as PV loan products have evolved. Early in the loan programs, some existing bank and credit union members contacted their CRFIs to finance PV. As new sales channels have been made, CRFIs have developed relationships with installer partners that bring in customers who may not have been CRFI members.

Being comfortable with installer partners is very important. Installers may have exclusive agreements pertaining to a CRFI's financial product and may have online access to the loan-origination system to close the deal. A CRFI can save underwriting time, help installers understand and promote loan products, and mitigate technology and installer risks by pre-vetting PV installers and developing relationships with vetted installers in the CRFI's service territory. The CRFI and installer both benefit from communicating about areas of concern and teaching each other their business languages. Although installers do not qualify borrowers, training enables them to speak with potential borrowers about the financial product, process, and

[14] Charge-offs generally refer to the situation in which a lender records a monetary loss on a loan due to non-repayment.

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relationships. Alternatively, an installer may simply provide the customer with a sample of financial product offerings (loan brochures, etc.) to choose from.

3.8 CRFIs Are Willing to Extend PV Loans to Lower-Rated Borrowers, but Barriers Exist

Although to date PV loan recipients have generally had high financial qualifications, interviewees agreed that offering loans to less highly rated customers, within reason, is desirable. Having a more extensive and detailed national history of PV loan credit performance would help this effort. In addition, having more granular data (e.g., at the county or state level) would likely be required to drive local financing decisions. The automobile industry provides a good example of easy access to credit data, with high regional fidelity and extensive history.

The primacy of the federal ITC as a residential PV incentive may hinder the offering of PV loans to customers with lower financial ratings. In many cases, low- to moderate-income customers may not benefit directly from a tax credit due to insufficient tax liabilities. In such cases, a TPO arrangement rather than direct PV ownership might be more appealing because the TPO provider can monetize the tax credit.

Naturally CRFIs want to extend loans that borrowers can repay with relative ease and consistency. After the recent mortgage crisis and ensuing regulations, lending institutions assumed additional fiduciary and legal responsibility to deny loans to customers who cannot service them. Although many government programs target low- and moderate-income customers, CRFIs are hesitant to push the bar too low for challenged borrowers. In any case, customers living paycheck to paycheck may be less interested in products like PV that offer savings over a 15-year period or longer.

That said, PV loan approval processes are not necessarily determined by hard and fast rules tied to credit scores or debt-to-income ratios. Because CRFIs know their market and customer base well, they can examine customers individually and evaluate loan products that make sense for the borrower and lender. Interviewees, however, did report that they frequently declined customers based on insufficient financial qualifications.

3.9 PV Energy Savings Are Generally Given Little Weight during Loan-Approval Processes

Although PV owners save on utility payments, many CRFIs generally do not factor these savings into PV loan criteria. Most financial institutions use a debt-to-income ratio to assess a borrower's ability to repay debt. Taking out a PV loan increases the debt side of that ratio, while acquiring a PV system increases the income side (through energy savings)—yet the PV income factor is generally not considered during loan qualification.

Because of this practice, government policies that affect PV economics might have a muted impact on CRFI decisions to offer a PV loan. For example, reducing PV's economic value by lowering the net metering rate might reduce the demand for PV loans, but it would not directly change a loan's evaluation criteria. That said, energy bill savings are sometimes factored in to the process of deciding whether to offer a PV loan product, even if they are not formally included as part of the loan-approval process. CRFIs may also be more inclined to include these

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savings in their analysis if they had access to widely accepted third-party guidance on the specifications that determine how much a PV system will reduce a customer's electricity bill. This type of documentation would be particularly beneficial for banks entering the space in markets without significant PV deployment.

3.10 Regulations Have Not Hindered PV Loans, but Educating Regulators about PV May Help

Various entities regulate CRFIs, including the FDIC (which insures deposits for local and regional banks), the NCUA (which insures deposits for credit unions), any number of state-based financial regulators (particularly for CRFIs with a state charter), federal regulators (such as the Office of the Comptroller of the Currency), and more. Some entities may overlap, and a single institution may be regulated or monitored by multiple agencies.

In general, interviewees identified no significant regulatory barriers related to PV loans. Regulators aim to ensure that loans do not harm the safety and soundness of the institution (because these regulators serve as guarantors of institution deposits) and that the consumer is protected against predatory or discriminatory lending practices. Thus, CRFIs must demonstrate how PV loans fit under those requirements, for example, by demonstrating clear and fair lending practices, a satisfactory credit quality of the overall portfolio, appropriate disclosures that are clear and sufficient, and that institutions are not over-weighted in any one market or customer segment (which can introduce portfolio-concentration risk).

Educating regulators about PV loans can facilitate regulatory review of CRFI portfolios. Most interviewees agreed that regulators do not approve PV loan programs before program initiation. Instead, PV loans are established under the same practices and general regulations that are applied to all other loan types. However, regulators might review an institution's entire loan portfolio annually or at other intervals, in which case it can be helpful to educate the regulators about the PV asset class. Some CRFIs work with outside partners to prepare for the audit process, which can last a week or more. In any case, product innovation outside of an industry standard, such as a 15-year equipment loan on PV, can happen if it fully conforms to regulations.

3.11 Challenges Remain for PV Loan Products

There are a few remaining challenges to CRFI development of PV loan products. For example, the term of a PV loan (up to 20 years) presents long-term interest rate risk, because interest rates could change while the loan's rate stays fixed. Some CRFIs are more comfortable assuming this risk than others. Risk-mitigation measures include shorter terms, higher rates, or one-time rate adjustments, but these measures can make the loan less attractive to borrowers.

The lack of an established securitization market for PV loans is another challenge. Although some PV loans from national installers have been sold on the securities market, most CRFIs do not have the size or volume to sell PV loans to the securities markets. Most interviewees said they would prefer to keep PV loans rather than sell them. However, the option to sell a portfolio

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of loans to other investors could lower risks by creating more liquidity, thus putting PV loans on equal footing with loans for more established asset classes such as mortgages and automobiles.[15]

PV loans with UCC-1 fixture filings can also entail challenges. Some lenders cannot offer such loans when the PV-hosting house is held in trust rather than in the borrower's name. In addition, because PV loans with UCC-1 fixture filings are not as widely familiar as secured loans (HELOCs, second mortgages) or unsecured, personal loans, the lender's requirements do not always meet the borrower's expectations.

Finally, the lack of national and local information about PV loans makes it difficult for CRFIs to assess market size and the risks of starting a PV loan program. Whereas market research firms provide robust data for other asset classes, such as automobile loans, the smaller PV market has not yet stimulated the development of detailed, widely available data products.[16]

[15] June 2017 guidance from the NCUA asserts that federal credit unions are authorized to issue and sell assets such as Ginnie Mae home mortgages, auto loans, and other assets (NCUA 2017). The practice, known as securitization, was not explicitly authorized for federal credit unions prior to the 2017 guidance. Securitization of assets by community banks is estimated at more than $28 billion in 2014 though small relative to total assets (Baily and Montalbano 2015). In general, securitization by CRFIs may be limited to larger institutions with asset volumes large enough to justify the transactional costs and expertise required.

[16] Previous NREL efforts targeted this data gap for the TPO market, but not for solar lending (NREL 2018).

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4 Quantitative Indicators of PV Loan Performance

This section provides summary statistics on PV loans made by CRFIs to complement the qualitative insights noted above. The data are anonymized and used to analyze loan and borrower characteristics as well as loan performance.

The data set contains high-level information from 6,770 loans, representing a combined PV loan portfolio exceeding $186 million across 22 different CRFIs. Massachusetts accounts for 57% of the PV loans in the data set and 67% of the loan value. These data were collected by the Massachusetts Clean Energy Center (MassCEC) and the Massachusetts Department of Energy Resources as part of the Mass Solar Loan Program (Mass Solar Loan 2018). NREL collected data for the remaining 43% of PV loans and 33% of loan value from individual CRFIs across the United States. Across the entire combined data set (6,770 loans), banks account for 32% of the PV loans and 38% of the loan value, and credit unions constitute the remaining 68% of PV loans and 62% of loan value. The loan data reflect performance through February 2018.

These data entail several caveats. The PV loan program data were self-reported by the various CRFIs. Although the data were spot checked, a thorough audit to check consistency across institutions or for reporting accuracy was not conducted. The Mass Solar Loan Program data are part of a state incentive program that includes a financially protective loan loss reserve fund, which may impact lending practices such as borrower qualification and the interest rate. The institutions outside the Mass Solar Loan Program reported data through a standardized form, but each institution may collect and process their PV lending data uniquely, which could produce subtle data differences across institutions. Thus, the data are useful for analyzing high-level trends. Future studies could improve the data-collection process and expand the scope of the analyses.

Table 2 categorizes the data by the value of each institution's PV loan portfolio. Out of 6,770 total PV loans, 12 loans (< 0.2%) were reported as charge-offs, indicating the loan is unlikely to be repaid by the borrower. Hypothetically, if an average lender charged-off $15,000 for each of the 12 defaulted loans, the loss would represent about $26 per loan when spread across all 6,770 loans. This estimate is likely high, because some loan charge-off losses could be offset from a claim to a loan loss reserve program or via the UCC-1 process when the home is sold or refinanced.

Table 2. PV Loan Sample Summary Statistics by CRFI Portfolio Size

PV loan portfolio (million)	No. of CRFIs	Total loans	No. of loans	Avg. seasoning in months	FICO ≥ 720	FICO 681-719	FICO ≤ 680	Charge-offs	30 days late	60 days late	90 days late
> $10	6	$138,699,859	4,929	12	78%	14%	8%	10	171	61	24
>$5–$10	4	$30,867,895	1,091	13	82%	11%	6%	0	4	0	0
>$1–$5	6	$13,886,826	658	14	76%	12%	11%	2	0	0	0
< $1	6	$2,851,725	92	4	88%	9%	3%	0	3	0	0
Totals	**22**	**$186,306,305**	**6,770**					**12**	**178**	**61**	**24**

Source: Mass Solar Loan 2018 and individual CRFI contributions

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There were 178 loans reported at least 30 days late, representing approximately 2.6% of the overall loan portfolio. Interviewees noted that short-term delinquencies can occur when borrowers are slow to set up automatic loan payments. Delinquencies drop substantially at the 60- and 90-day marks.[17] According to some interviewees, loan delinquency rates may vary by loan "seasoning" (i.e., the time elapsed since loan closing). For example, delinquencies might be expected to peak at 2–5 years of seasoning according to some interviewees. As shown in Table 2 and Figure 4, most PV loans in the data set were substantially younger than 2 years. The lower seasoning of CRFIs with portfolios of $1 million or less compared with the rest of the institutions could indicate smaller institutions or relatively nascent solar loan program offerings.

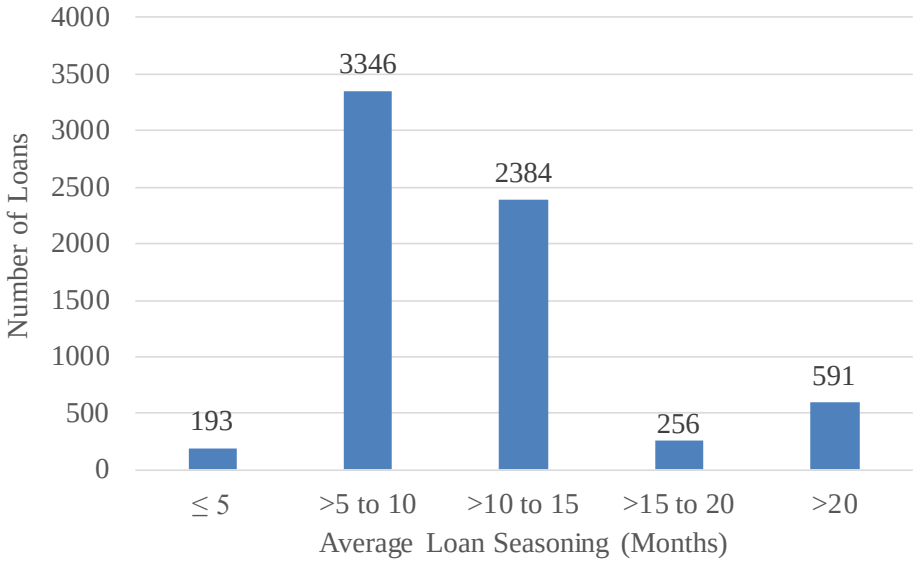


Figure 4. Number of CRFI PV loans by seasoning[18]

Table 2 also summarizes borrower credit profiles, which are consistent across CRFIs of various PV loan portfolio sizes: 76%–88% of borrowers had credit scores of 720 or higher, 9%–14% had scores of 681–720, and 3%–11% had scores of 680 or lower. Even within the lowest credit category, many borrowers likely were still considered "prime"—that is, attractive enough to qualify for approval at relatively low interest rates. The "subprime" level typically starts around a 620-credit score. These statistics agree with interviewees describing typical PV borrowers with overall high credit quality, thus presenting less risk. The high credit quality of PV borrowers is

[17] Some institutions report cumulative delinquency payments (how many loans have ever been late even if they are now current), whereas others report point-in-time delinquency metrics (how many loans are delinquent at any given point in time). Thus, the delinquency data in Table 2 are likely higher than if all the reported delinquencies were based on point-in-time estimates, because many delinquencies are corrected over time. Conversely, the delinquency data in Table 2 are likely lower than they would be if each financial institution reported a cumulative metric showing the number of loans that have ever been delinquent during the loan's operating period.

[18] Loan seasoning for Mass Solar Loan Program data is provided at the individual loan level, which is then averaged for each CRFI. Loan seasoning for CRFIs outside of the Mass Solar Loan Program is provided as a portfolio average for that CRFI. The number of loans shown in Figure 4 represents the total number of loans in each bin including both Mass Solar Loan Program and other CRFI data.

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also expected, because applicants must be homeowners and ideally have enough income to use the ITC effectively. Figure 5 provides a credit score summary of the total sample.

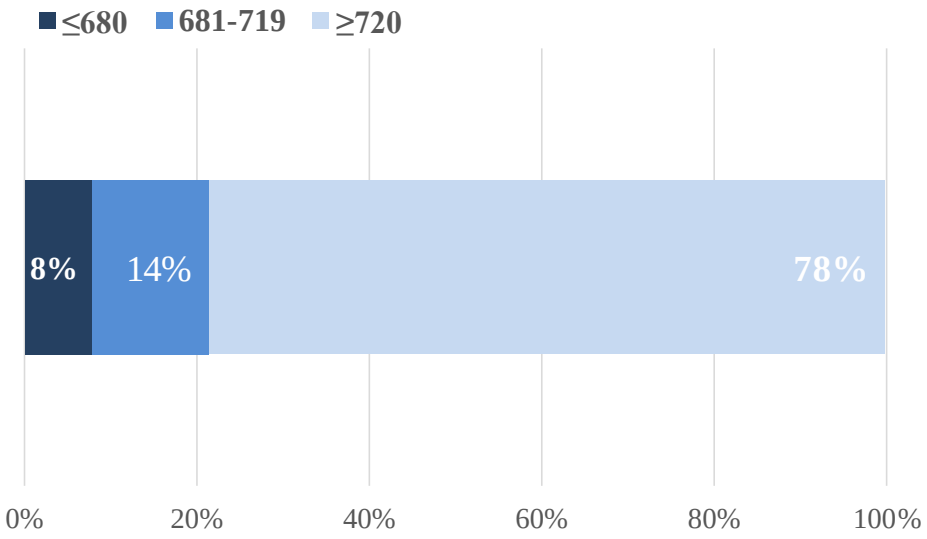


Figure 5. Credit score summary across entire sample of borrowers

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5 Conclusions and Future Needs

CRFIs have demonstrated the willingness and entrepreneurism to provide new loan products for growing distributed PV markets. Early qualitative perspectives and quantitative data suggest PV loans are performing very well, making expansion of loan offerings attractive for CRFIs already operating in this space and potentially attracting new entrants. Although most CRFI investment to date has targeted standalone distributed PV, other applications will likely emerge, such as community PV and PV coupled with battery storage.

Access to additional credit and market information is critical for accelerating the role of CRFIs and other financial institutions in supporting U.S. PV growth, including the following:

- Higher-fidelity PV loan performance and borrower credit data on par with the data readily available for other assets classes, especially improved geographic, historical, and borrower-classification data.
- Information on the presence of PV financing providers across different markets as well as detailed information on the type of financing products provided.
- Information provided through dedicated PV lending training or educational materials to existing and potential PV lenders, covering areas such as technical evaluation of PV equipment, assessment of industry risk profiles, and characterization of various PV financing products.

Public and private partnerships may be able to collect and disseminate such data throughout the United States. Working together, the industry can help existing providers grow their loan portfolios and reduce risks while enabling new financiers to enter the PV loan space and service areas where distributed PV loans can be offered widely and profitably.

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This report is available at no cost from the National Renewable Energy Laboratory (NREL) at www.nrel.gov/publications.

Publications Read by Tax-Equity Investors

April 20, 2021

Especially Focused on Tax-Equity

1. TaxEquityAdvisors.com
2. TaxEquityTimes.com
3. Forbes.com
4. ProjectFinance.Law
5. GreenBackerCapital.com (a lender?)

Also About Renewables Generally

6. SPGlobal.com
7. Financial Times (ft.com)
8. GreenTechMedia.com
9. PV-Magazine-USA.com
10. TechChrunch.com
11. GreenBiz.com
12. MicrogridKnowledge.com

VALUATION OF SOLAR GENERATION ASSETS

The valuation of solar energy projects is a complex subject and is a source of tension between regulators, developers and debt and equity investors. This paper is intended to highlight best practices, as well as common pitfalls in valuing solar energy projects including the tangible and intangible assets comprising a fully contracted in-place system (a "solar asset").

Solar assets may be valued for many purposes, including:

- Strategic planning
- Acquisition
- Debt and equity financing
- Investment tax credit and Section 1603 grant in lieu of credit
- Buyout options
- Allocation of purchase price for an acquisition

Depending on the purpose of a valuation, there can also be different standards (also referred to as definitions) of value required by regulators, or requested by the users of valuations. These standards include fair market value ("FMV"), market value, fair value, investment value, book value, and value to the holder. However, the most common valuations of solar assets will utilize the FMV standard. Fair market value is required for federal income tax purposes (e.g., investment tax credit, and tax allocation of acquisition purchase price) as well as for Section 1603 grant purposes, and is frequently requested by investors. Accordingly, this paper focuses only on valuations under FMV for new or "as-if fully complete" assets.

Many common errors are made by not adhering to the well-defined standard of FMV. Valuations should clearly state and define the standard of value. FMV is defined in accordance with Revenue Ruling 59-60 as follows:

> *"The price at which property would change hands between a willing buyer and a willing seller when the former is not under any compulsion to buy and the latter is not under any compulsion to sell, both parties having reasonable knowledge of relevant facts."*

It is generally accepted and supported by numerous cases that the term "fair market value" contemplates a hypothetical willing buyer and a hypothetical willing seller. FMV does not consider the unique motivations of a particular buyer or seller, nor does it consider unique synergistic value that a particular buyer may perceive. FMV also considers all risks inherent in ownership including factors related to control and marketability.

It is important to note that FMV contemplates an arm's length transaction whether or not there is an actual or contemplated transaction. Accordingly, the attributes of the current owner/holder (e.g., actual costs incurred and tax attributes) are generally not relevant unless they can be transferred to a hypothetical buyer. This concept is particularly important for solar assets that generate substantial value from tax attributes such as accelerated depreciation and tax credits. For example, a project owner entity's investment tax credits would be based on actual eligible direct and indirect costs, overhead and may include a developer fee paid to a related party, whereas FMV is determined from the buyer's perspective based on the expected price of the system and an allocation of that price to eligible components.

There are many accepted methods for valuing assets that do not have a readily available or quoted market price such as solar assets. These valuation methods can generally be aggregated into the following three categories:

- Asset/Cost Based
- Income Based
- Market Based

In the valuation of solar assets, generally all three approaches should be developed because each provides relevant information to estimating FMV (i.e., the price that would be negotiated between a hypothetical buyer and hypothetical seller). Each approach has its strengths and weaknesses and will be afforded different weight based on the facts and circumstances. Each approach, its strengths and weaknesses, and typical pitfalls are discussed below.

Cost Approach

The cost approach is applied using either the reproduction cost method (costs to replicate an identical asset) or the replacement cost method (costs to develop an asset of similar utility). The cost approach is most applicable in estimating the value of a new or hypothetical "as if complete" solar asset. This method becomes much less reliable for in-service assets because of the difficulty in estimating physical, functional, technological and economic obsolesce/depreciation.

The cost approach is developed by accumulating the market based direct and indirect costs to develop an asset of equivalent utility that would be incurred by a market participant, adding opportunity cost for the cost of capital during the development period, and adding an entrepreneurial profit to compensate for the risk in undertaking the development.

The cost approach has received a tremendous amount of attention in the valuation of solar assets, in part because certain grant applications required a cost certification from an independent certified public accountant ("Cost Certification"). However, from a valuation perspective, the cost approach is generally no more important than income or market approach, and is often the least reliable method in reaching a conclusion of fair market value. The factors causing the limitations of the cost approach mirror its lack of utility in an arm's length negotiation between a willing buyer and willing seller, which is the required standard inherent in FMV analysis.

It is critical to note that the cost method is not a Cost Certification, and actual costs are not utilized because costs must be based on what a hypothetical market participant would incur to replace the asset, not necessarily the costs that the developer incurred in developing the asset. The market participant concept is also applied in estimating opportunity costs. Entrepreneurial profit is difficult to estimate and based on market factors. Entrepreneurial profit should not be based on actual development agreements in place, which are often between related parties and may not be viewed as representative of a market transaction.

The cost approach provides relevant information in estimating FMV under the premise that a market participant would pay no more for an asset than their cost to develop an asset of equivalent utility. The cost approach, however, has significant weaknesses because it does not easily provide for consideration of an actual power purchase agreement ("PPA"), a contract for solar renewable energy certificates ("SREC") sale (and they may be favorable or unfavorable to the value of the solar asset), or substantial differences among state and local incentives in different jurisdictions.

The cost approach often provides the upper bound for the FMV of the solar asset. However, in circumstances where the cost approach provides a higher indication of value than income and market approaches, say because of a below-market PPA, the cost approach should be given little or no weight in reaching a conclusion of FMV to best reflect the expected action of the hypothetical buyer. In situations where the cost approach provides a lower indication of value than the income or market approach, this may justify increasing the entrepreneurial profit (and cost approach value) or relying more heavily on income or market approaches because the seller would demand this additional value.

Accordingly, in estimating FMV and similar to the process when parties negotiate a price, the cost approach is typically no more important than the income or market approach, and is often the least important method in reaching a conclusion. As is evident in many real estate markets that have seen market disruption, replacement cost can be substantially higher than fair market value.

The most common pitfalls using the cost approach include:

- Utilizing actual costs and not considering current market costs particularly when prices have dropped and the project is delayed.
- Utilizing a related party developer fee as entrepreneurial profit when the soalr asset's economics do not justify a large entrepreneurial profit.
- Placing too much reliance on the cost approach when it is a higher indication of value than the income and market approach (i.e., the economics do not support replacement cost).
- Placing too much reliance on the cost approach when it is a lower indication of value than the income and market approach (i.e. the economics support a higher value than represented by replacement costs and a reasonable entrepreneurial profit).

Income Approach

Valuation methods based on the income approach use the expected economic earnings capacity of the solar asset in question to estimate value. This approach is generally used by market participants in pricing solar assets, and is usually the most relevant method to estimate FMV because it considers the specific contracts and incentives applicable to the solar asset. There is also a substantial history of case law and tax authority that indicates that the income approach is most appropriate for determining the fair market value of property that generates income, particularly a consistent income stream over a long period.

For solar assets, the income approach is generally developed using the discounted cash flow ("DCF") method. The DCF method is based on the fundamental financial premise that the value of any investment is the present value of expected future economic benefits. The DCF method considers all of the relevant factors an investor would consider in determining value (i.e., economic benefits, risk, and the liquidation time horizon). In applying the DCF method, the economic benefit stream over the projection period is converted to present value at a discount rate which meets the return requirements of debt and equity investors (i.e., the weighted average cost of capital). A projection of economic benefits (after tax cash flows including tax benefits) covering the expected life of the system is utilized because the timing of significant benefits such as tax credits and depreciation and state and local incentives varies from year to year.

One of the inherent factors and potential weaknesses of the DCF method is the reliance on a projection covering the estimated useful life of the system. However, many solar assets will have a PPA with extensions covering a

substantial portion of the estimated life of the system and statutory provisions or contracts covering SRECs or incentives. Furthermore, the timing and amount of tax credits and depreciation benefits, which represent a significant portion of the economic value, can be estimated once the price/FMV is determined. Accordingly, the uncertainty for solar assets relates principally to merchant sales or un-contracted SREC revenue.

One of the more difficult aspects for some appraisers in applying the DCF method is determining the appropriate unleveraged discount rate or weighted average cost of capital ("WACC"). The WACC should reflect the required market rate of return on equity and the required market rate of return on debt with each weighted based on their respective portion of the long-term capital structure. The market return on equity should be based on current requirements for equity investors and is usually estimated using techniques like the capital asset pricing model used by valuation professionals. The cost of debt should reflect the market interest rate and fees on long-term solar asset debt financing.

Another difficult input to estimate is the long-term equity and debt weighting. Much like real estate and other long-lived tangible assets, solar assets are generally debt financed with amortizing debt with an amortization period and term that is significantly less than the life of the asset utilized in the DCF projection. Accordingly, the debt weight cannot be computed based on the initial loan to value or the WACC will be understated resulting in an overstatement of value. Additionally, the unlevered return or WACC should be referenced to recent studies on unleveraged rates of returns or direct observations from actual transactions in solar assets.

A further challenge in using the DCF method is projecting tax attributes such as depreciation and income tax rates. Many projects are eligible for bonus depreciation. However, if bonus depreciation creates projected losses, care must be taken to consider whether a typical market participant would put value on these benefits at marginal tax rates, and whether bonus depreciation would be considered by a typical market participant in pricing the subject asset.

It is also important to note that projections and the WACC should be determined from the perspective of a market participant, not the current holder of the asset. This is extremely important in estimating the correct amount of tax credits and depreciation that a buyer would obtain upon purchasing at FMV, allocating costs to eligible vs. ineligible items, and segregating components into depreciable lives. Additionally, the financing rates and debt and equity weighting for the current holder/owner are much less important than rates and weighting for a typical market participant.

Common pitfalls in using the income approach include:

- Utilizing the initial loan to value as the long-term debt weighting and understating the WACC.
- Failure to include a risk premium in the WACC for merchant sales or un-contracted SRECs and understating the WACC.

Market Approach

The market approach is typically developed in valuing solar assets when a sufficient number of adequately comparable assets have recently transferred ownership, and valuation metrics for the transactions can be obtained. Given the volume of solar transactions in most jurisdictions and access to reliable data, the market approach is utilized for most solar asset valuations using the comparative transaction method. Using the comparative transaction method, the reported price per capacity unit (e.g. megawatt) for recent comparable systems is

analyzed and a selected cost per capacity unit is then applied to provide an indication of the estimated fair market value for the solar asset.

The first challenge in applying the market approach is finding a sufficient number of recent comparable transactions from which valuation metrics can be obtained. Given the substantial difference for solar assets between jurisdictions for capacity factors, RECs and other incentives, comparable transactions should typically be from the same region and state, and consideration should be given to the size of the system. If these criteria cannot be met, little or no reliance should be placed on the market approach.

Even if an adequate number of comparable transactions are identified, an inherent weakness in the market approach is obtaining specific information on the comparables to quantify adjustments that may be appropriate to properly estimate FMV. The terms of the PPA can obviously have a substantial impact on the value of the solar asset, but it is often not possible to obtain the details to accurately adjust metrics from comparable transactions.

The most common pitfalls in using the market approach include:

- Utilizing price data from transactions that are not reasonably comparable because of location or size
- Utilizing transaction data is not current particularly given market forces over the last several years.
- Failure to consider whether adjustments to reported transactions should be made for factors specific to the system (e.g., terms of a PPA that are above or below market).

A Note Regarding Purchase Price Allocations

The allocation of the purchase price by buyers for both financial reporting and income tax reporting has also been the subject of controversy and wide disparity in practice for solar assets. The rules and approach may be different for financial reporting (using fair value as the required standard of value) than for income tax purposes (using FMV as the required standard for value). While the subject of purchase price allocation is beyond the scope of this article, it is important to note that certain concepts must be considered in estimating the FMV of the solar asset because FMV contemplates an arm's length transaction. For example, the amount of investment tax credit and depreciation considered in the valuation must be based on the perspective of the buyer, applying the concepts that a hypothetical buyer would apply in its purchase price allocation.

This general overview of best practices in fair market value determination and the importance of appraisals does not delve into the details of purchase price allocations, a complex and important process that will be the subject of a subsequent SEIA white paper.

Conclusion

Rigorous, accurate, third-party appraisals are critical to proper evaluation of solar energy generating assets. Even after valuation approaches are applied rigorously with the best available market data, reaching a conclusion is often difficult. In reaching a conclusion, each method should be analyzed for the quality of data obtained, actual and inherent weaknesses, and the importance of the indications from each method to a hypothetical purchaser. There is no basis for relying equally on the three (or fewer) approaches unless each provides the same quality of information. If the indications of value from the three approaches result in a reasonable range of indications, it may be appropriate to weight each equally. However, a wide range of indications may warrant revisiting each method and its inputs and assumptions, and in many circumstances, the cost and market approaches may need to be given less weight in reaching a conclusion.

Disclaimer

The information contained in this paper is not intended to be legal, accounting or tax advice. Please consult a lawyer, accountant or tax advisor before relying on any information contained in this report. CohnReznick and SEIA disclaim any liability associated with your reliance on any information contained herein. To ensure compliance with the requirements imposed by the IRS, we inform you that any U.S. federal tax advice that may be contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to another party any transaction or matter addressed herein.

SEIA thanks the members of its Tax Working Group with special appreciation to the lead of CohnReznick LLP. With more than 2,000 employees nationwide, CohnReznick is the eleventh largest accounting, tax and advisory firm in the U.S., providing forward-thinking advice to navigate complex business and financial issues. With a dedicated renewable energy practice, CohnReznick serves as a board-level member company of SEIA.

Minutes

Jackson Sustainability Cooperative Board Meeting

October 14, 2021

The board of directors of the Jackson Sustainability Cooperative (JSC) held a meeting on October 14, 2021 at 4:00pm CDT by Zoom videoconference. All board members attended. Notice of the board meeting was waived.

The following directors, constituting the full board, were present at the meeting:

David Shimon, chair
Dennis Emberling, president
Richard Donnell, director
Jeff Frieling, director
Robert Starr, secretary and director

In addition, the meeting was attended by Nissim Levy and John Meyers, officers of Community Development Enterprises, and John Beam, attorney. All board members renewed their commitment to serve.

On motion made, and duly seconded, the board unanimously approved Richard Donnell as a board member, replacing Ann Keyl who previously resigned

The next order of business was to review the purposes and current status of filing with the Tennessee Public Utilities Commission (TPUC). The filing seeks a declaratory ruling that when members of a non-profit cooperative share supplemental solar energy, they are exempt from regulation by the TPUC. An important reason for filing is to protect funders and members. In discussing the purposes of Jackson Sustainability Cooperative, all members contributed to a discussion on the contributions to the Jackson community. Item discussed included improving environmental quality inside and outside Jackson, Tennessee by reducing carbon emissions by over 480,000 tons. The economic impact study shows a $231,000,000.00 impact over 10 years, add 678 temporary and 28 permanent jobs, attract new businesses to Jackson, and, hopefully, increase property values and property tax revenues for the city. The Economic Impact Study was professionally prepared to show the effect on the Jackson community from the successful implementation of the proposed solar facility.

The board discussed a range of ways for Jackson Sustainability Cooperative to contribute to the economic redevelopment and quality of life in Jackson. These included offering curricula in the field of renewable energy to Jackson high schools and colleges and providing internships for students to gain hands-on experience in building renewable facilities. Dennis Emberling informed the board of support and offers of help to Jackson from various nonprofit foundations, including job training. The board

agreed to work on finding additional opportunities for Jackson Sustainability Cooperative to contribute to the Jackson community, and to encourage its members to help in these efforts.

One of the objectives of the cooperative is to work cooperatively and collaboratively with Jackson Energy Authority (JEA) and TVA to improve service to Jackson's businesses, reduce wear and tear on existing facilities and distribution systems, and to reduce JEA's capital costs.

A motion was made, seconded, and unanimously approved by the board that the President of Jackson Sustainability Cooperative was authorized to represent the board in it's petition before the TPUC.

In the next order of business, the board reviewed the process for inviting prospective members interested in sharing renewable energy through participating in Jackson Sustainability Cooperative. The board reviewed the entire Jackson Sustainability Cooperative process from Jackson Sustainability Cooperative's initial offer of conditional membership to a nearby business through commencement of electricity delivery. Two businesses have signed conditional member agreements: Loving Arms and Hunt Properties. This review included reviewing the JSC website for members only.

On motion made by Richard Donnell, and seconded by Robert Frieling, the membership process and the web site were approved.

The last order of business was to discuss Community Development Enterprises (CDE) as solar developer for the facility. A discussion over the lease of equipment from CDE transpired. The discussion acknowledged that members and funders may have input into the structure of the equipment lease. It was noted that the cooperative has an option to purchase the equipment as part of the lease.

On motion made and seconded, CDE was approved as the solar developer for the facility that will be leased by Jackson Sustainability Cooperative under an equipment lease, and the President was authorized to sign the lease on behalf of the cooperative.

Since there was no further business to come before the meeting, on motion duly made and seconded, the meeting was adjourned.

Dated: October 14, 2021

CONSENT TO ACTION TAKEN
IN LIEU OF MEETING OF THE BOARD OF DIRECTORS OF
JACKSON SUSTAINABILITY COOPERATIVE

The undersigned being all the members of the Board of Directors of Jackson Sustainability Cooperative (the "Corporation") hereby consent to and ratify the action taken without a meeting to organize the Corporation.

BE IT HEREBY:

RESOLVED, that the Charter and Amendment filed with the Secretary of State of the State of Tennessee are adopted and approved, the resignation of the incorporator accepted, and the Charter as amended shall be held with the records of the Corporation.

FURTHER RESOLVED, that the Bylaws and Bylaw Amendment are adopted and approved as the Bylaws for the Corporation, and shall be held with the records of the Corporation.

FURTHER RESOLVED, that the officers of the Corporation at formation are ratified and approved as follows:

Dennis Emberling	President
Robert Star	Secretary
David Shimon	Chief Financial Officer.

FURTHER RESOLVED, that the Petition filed with the Tennessee Public Utility Commission is adopted and approved to seek a declaratory ruling that the proposed solar facility is not subject to regulation under T.C.A. 65-4-101(6)(A)(v) because it is a non-profit membership cooperative that is deemed not to be a public utility as found in T.C.A. §65-25-123.

FURTHER RESOLVED, that the Corporation designate a depository bank for the funds of the Corporation and that the President, Chief Financial Officer, and Secretary are hereby authorized to sign checks and otherwise act in connection with all accounts.

FURTHER RESOLVED, that the President, Chief Financial Officer, and Secretary are authorized and directed to execute such signature cards and other documents in connection with such bank accounts as may be necessary or advisable and to certify to the adoption of the standard form resolution provided by the bank.

FURTHER RESOLVED, that the fiscal year of the Corporation begin on January 1st and end on December 31st of each year.

FURTHER RESOLVED, that an office of the Corporation be established and maintained at 1031 Greystone Square, Jackson, TN 38305, and that meetings of the Board of Directors from time to time may be held either at the principal office, by

telephone or zoom, or at such place as the Board of Directors shall from time to time agree.

FURTHER RESOLVED, that all acts and omissions undertaken on behalf of the Corporation by any director, officer, employee, and/or agent thereof during the pre-formation stages or during the period of time since the date of formation, whether authorized, are hereby expressly ratified.

WE, THE UNDERSIGNED, CERTIFY

THAT, the above Consent to Action Taken in Lieu of Organization Meeting of Jackson Sustainability Cooperative was unanimously approved by the Board of Directors and was adopted for the Corporation by the Board of Directors by consent to be effective on July 8, 2021.

AND FURTHER, that the signing hereof shall constitute full ratification thereof and waiver of notice as may be otherwise required by law.

JACKSON SUSTAINABILITY COOPERATIVE

Dennis Emberling, President and Director

Robert Star, Secretary and Director

Richard Donnell, Director

Jeff Frieling, Director

David Shimon, Chief Financial Officer and Director

telephone or zoom, or at such place as the Board of Directors shall from time to time agree.

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JACKSON SUSTAINABILITY COOPERATIVE

Dennis Emberling

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Dennis Emberling, President and Director

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Robert Star, Secretary and Director

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Richard Donnell, Director

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Jeff Frieling, Director

_____

David Shimon, Board Chair & Chief Financial Officer

telephone or zoom, or at such place as the Board of Directors shall from time to time agree.

FURTHER RESOLVED, that all acts and omissions undertaken on behalf of the Corporation by any director, officer, employee, and/or agent thereof during the pre-formation stages or during the period of time since the date of formation, whether authorized, are hereby expressly ratified.

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JACKSON SUSTAINABILITY COOPERATIVE

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Dennis Emberling, President and Director

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Robert Star, Secretary and Director

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Richard Donnell, Director

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Jeff Frieling, Director

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David Shimon, Chief Financial Officer and Director

Press Release for Jackson

April 30, 2021

On Wednesday, the Jackson Planning Commission approved the construction of the nation's largest solar microgrid near the Roosevelt Parkway in Jackson. This microgrid, to be constructed by Community Development Enterprises (CDE), a Jackson joint venture general partnership, will provide nearby manufacturers with 15.7 megawatts of clean, uninterruptible, solar power. In addition, 46 megawatt hours of battery storage will ensure power is available during periods of reduced sunlight.

Unlike the Texas wind turbines that failed during a recent winter storm, the Jackson Solar Microgrid is built to withstand extreme weather. During grid outages, the solar microgrid will continue to provide power from a hurricane-rated solar-panel array and storm-hardened battery buildings, with all on-site and off-site wiring underground.

Dennis Emberling, CEO of Community Development Enterprises, anticipates that the Jackson Solar Microgrid will be up and operating by early 2022. In addition to providing much-needed clean energy, the construction and operation of this microgrid is expected to add 700 new jobs and $220 million in economic growth over the next ten years. The company also plans to provide renewable energy programs and apprenticeships for Jackson's high schools and colleges, as well as to contribute to Jackson's redevelopment.

NON-DISCLOSURE AND NON-CIRCUMVENT AGREEMENT

THIS NON-DISCLOSURE AGREEMENT ("Agreement") is made as of this 9th day of June, 2021 ("Effective Date") by and between Community Development Enterprises - Jackson I ("Company"),a Tennessee general partnership with headquarters at 1100 Whitehall St., Jackson, TN 38301, and [redacted] a Delaware company with headquarters [redacted] ("Potential Investor"), with reference to the following facts:

A. For the purpose of assisting Potential Investor in determining whether to invest in Company, Potential Investor wishes to receive information that Company wants to keep confidential relating to Company's business plan, financial matters, and products and/or services currently under development; and

B. Company, in order to permit Potential Investor to make such a determination, wishes to disclose to Potential Investor to certain confidential information of the Company.

NOW, THEREFORE, in consideration of the above recitals, the covenants hereinafter contained, and other good and valuable consideration (the receipt and sufficiency of which is hereby acknowledged) the undersigned hereby agree as follows:

1. Potential Investor's Obligations. Potential Investor agrees for the Non-disclosure and Non-circumvent Period (defined below) (I) to hold all of the Confidential Information of Company in strict confidence, (ii) not to make use of any Confidential Information of Company in any manner other than for purposes of evaluating a potential investment in Company, including, but not limited to, not using any Confidential Information to design, develop or produce products or services, and (iii) not to copy the Confidential Information of Company, in each instance without the prior written consent of the Company. As used in this Agreement, "Confidential Information" means and includes all information, whether verbal or written, disclosed by Company to Potential Investor and relating to Company's business plans, strategies, financial information, research and development and marketing, including, without limitation, trade secrets, software, product design information, client, customer, vendor and potential investor lists, prices and pricing policies not otherwise published, research and development materials, prototypes, inventions, technical discoveries, patent applications, prototypes and new product and service offerings; regulatory matters; legal matters; and internal investigations; business plans, new products and services under development, and marketing, business and Internet strategies. Confidential Information does not include information which is (a) known by Potential Investor at the time of receipt from Company, (b) approved in writing for release from this provision by Company, (c) now or which hereafter becomes part of the public domain through no action or omission of Potential Investor, (d) independently developed by Potential Investor without the use of Confidential Information, and/or (e) acquired by Potential Investor from a third party without restriction on use or disclosure and without breach by such third party of an obligation of confidentiality. The "Non-disclosure Period" shall be begin on the Effective Date and continue for a period of five (5) years.

2. **For Investment Purposes Only.** Potential Investor acknowledges and agrees that this Agreement is made for the purposes of considering an investment in Company only and nothing herein shall be construed in any way as an offer, an attempted offer, or a solicitation for the sale of any product or service which has been or may be developed by Company.

3. Actions Not Required. Potential Investor understands that nothing herein (a) requires the disclosure of any Confidential Information of Company, which shall be disclosed, if at all, solely at the option of Company or (b) requires Company or Potential Investor to proceed with any proposed transaction or relationship in connection with which Confidential Information of Company may be disclosed.

4. Property Rights. Company retains all of its intellectual property rights in and to its Confidential Information. Immediately upon a written request by Company at any time, Potential Investor will turn over to Company all Confidential Information of Company and all documents or media containing any Confidential Information of Company and any and all copies or extracts thereof.

5. No License Granted. Neither the execution and delivery of this Agreement nor the furnishing of any Confidential Information of Company by Company shall be construed as granting to Potential Investor either expressly, by implication, estoppel or otherwise, any license under any invention, patent, trademark, or copyright now or hereafter owned or controlled by Company.

6. No Adequate Remedy At Law. Potential Investor acknowledges and agrees that due to the unique nature of the Confidential Information of Company, there can be no adequate remedy at law for any breach of its obligations hereunder, that any such breach may allow Potential Investor or third parties to unfairly compete with Company resulting in irreparable harm to Company, and, therefore, that upon any such breach or any threat thereof, Company shall be entitled to (a) specific performance and other injunctive relief without the necessity of posting a bond, in addition to whatever remedies it might have at law, and (b) be indemnified by Potential Investor from any loss or harm, including, without limitation, attorney's fees, in connection with any breach or enforcement of Potential Investor's obligations hereunder or the unauthorized use or release of any such Confidential Information of Company. Potential Investor shall notify Company in writing immediately upon the occurrence of any such unauthorized release or other breach of which it is aware.

7. Governing Law. This Agreement shall be governed in all respects by the laws of the State of Florida without regard to the conflict of law provisions of such state. This Agreement shall be binding upon the successors and assigns of the respective parties.

8. Disclosure Under Court Order. Potential Investor may make disclosures required by court order if Potential Investor (a) uses reasonable efforts to limit disclosure and to obtain confidential treatment or a protective order and (b) promptly provides notice to Company of and allows Company to participate in the proceeding.

9. Notice. All notices or requests required or contemplated by this Agreement shall be in writing and (a) if from Company to Potential Investor, shall be hand-delivered or mailed [redacted] 20895, or such other address as Potential Investor shall specify in written notice to Company, or (b) if from Potential Investor to Company, shall be hand-delivered or mailed to 5548 Trousdale Dr., Brentwood, TN 37027 or such other address as Company shall specify in written notice to Potential Investor. Requests or notices given by personal delivery shall be deemed given and received at the time of delivery and requests or notices given by mail shall be deemed given and received the earlier of three days from the date of mailing or upon receipt.

10. General Provisions. In the event that any of the provisions of this Agreement shall be held by a court or other tribunal of competent jurisdiction to be illegal, invalid or unenforceable, such provisions shall be limited or eliminated to the minimum extent necessary so that this Agreement shall otherwise remain in full force and effect. This Agreement supersedes all prior discussions and writings and constitutes the entire agreement between the parties with respect to the subject matter hereof. This Agreement may not be modified or amended except by an instrument in writing signed by the parties hereto. Accordingly, no course of conduct shall constitute an amendment or modification of this Agreement. No waiver of this Agreement will be binding upon either party unless made in writing and signed by a duly authorized representative of each party and no failure or delay in enforcing any right will be deemed a waiver. All waivers shall be strictly construed.

IN WITNESS WHEREOF, the parties hereto have duly executed and have caused this Agreement duly to be executed and delivered as of the Effective Date.

Agreed To: Community Development Enterprises - Jackson I	Agreed To: [redacted]
Dennis Emberling	[redacted]
Dennis Emberling, CEO	[redacted] Executive Director

JSC Confidential - 500112

NON-CIRCUMVENTION/NON-DISCLOSURE AGREEMENT

Between: COMMUNITY DEVELOPMENT ENTERPRISES - JACKSON I ("Disclosing Party") and [redacted] ("Receiving Party").

NON-CIRCUMVENTION/NON-DISCLOSURE AGREEMENT made as of the 7th day of December, 2020 between Disclosing Party and Receiving Party.

WHEREAS, Disclosing Party desires to disclose to the Receiving Party certain information related to the development, engineering, and/or construction of a solar facility and microgrid project located in Jackson, Tennessee, including development activities relating to the processes involved in the establishment of a microgrid that delivers solar electricity to local commercial, government, and nonprofit users, and associated project data and information in connection therewith (collectively, the "Information") for the purpose of allowing the Receiving Party to evaluate a potential role in the process, and any other purpose related to the proposed solar facility, designed and developed by the Disclosing Party, and that is potentially benefited by obtaining the financial, management, or engineering assistance of the Receiving Party; and

WHEREAS, the Information to be disclosed by the Disclosing Party constitutes valuable proprietary, trade secret and/or confidential information to it; and

WHEREAS, the parties desire that all disclosures hereunder be subject to the terms and conditions of this Non-disclosure Agreement;

NOW, THEREFORE, the Disclosing Party and the Receiving Party hereby agree as follows:

1. The Receiving Party receiving Information under this Agreement from the Disclosing Party shall use such Information solely for the purpose stated above and shall not use it for any other purpose.

2. The Receiving Party and its employees will hold in strict trust and confidence all Information that the Disclosing Party furnishes and disclosed or otherwise makes available to the Receiving Party hereunder.

3. Neither the Receiving Party nor its employees or sub-contractors shall copy, reproduce, sell, lease, transfer, assign, reveal or otherwise disclose or make available any Information received by the Receiving Party hereunder to any persons or parties other than the Receiving Party's employees who reasonably have a need to possess knowledge of such Information for the purpose stated above and who have signed a secrecy agreement with terms at least as strict as those herein.

4. Upon the conclusion of the evaluation described above, the Receiving Party shall return to the Disclosing Party all Information received by it hereunder.

5. The Receiving Party shall not be subject to the restrictions imposed herein with respect to any Information obtained by it from the Disclosing Party pursuant to this Agreement if:

   (a) the Receiving Party can show by written documentation that the Information was known to it at the time of the receipt from the Disclosing Party;

   (b) the Information was at the time of disclosure by the Disclosing Party to the Receiving Party or thereafter becomes a matter of public knowledge through no violation of this Agreement by the Receiving Party; or

   (c) the Information was or hereafter is obtained properly by the Receiving Party from another source without any restrictions of confidentiality or use.

6. This Agreement shall be governed by the laws of the State of Tennessee.

7. The obligations contained in this Agreement with respect to any Information shall remain in effect for five (5) years from date of disclosure of such Information.

8. This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof, and it supersedes all prior or contemporaneous agreements, negotiations or understandings with respect to said subject matter. This Agreement may be amended or waived only by a written instrument duly signed by both parties.

IN WITNESS HEREOF, the parties have caused this Non-disclosure Agreement to be executed on their respective behalf as of the date first hereinabove set forth.

DISCLOSING PARTY:
COMMUNITY DEVELOPMENT ENTERPRISES - JACKSON I
E A Solar, LLC, Manager

By: Dennis Emberling
Dennis Emberling, CEO

Date: December 7, 2020

RECEIVING PARTY:

Name: _____

Title: President and CEO

Date: 12/7/2020

NON-DISCLOSURE AND NON-CIRCUMVENT AGREEMENT

THIS NON-DISCLOSURE AGREEMENT ("Agreement") is made as of this 11th day of August, 2021 ("Effective Date") by and between Community Development Enterprises - Jackson I ("Company"),a Tennessee general partnership with headquarters at 1105 Whitehall St., Jackson, TN 38301, and [redacted] company located at [redacted] "FH"), with reference to the following facts:

A. For the purpose of assisting FH in determining whether to provide financing for a certain microgrid project located in Jackson, Tennessee (the "Project"), FH wishes to receive information regarding the Project and the Company wants to keep confidential such information relating to the Project and Company's business plan, financial matters, and products and/or services currently under development; and

B. Company, in order to permit FH to make such a determination regarding the Company and the Project, wishes to disclose to FH to certain confidential information of the Project and the Company.

NOW, THEREFORE, in consideration of the above recitals, the covenants hereinafter contained, and other good and valuable consideration (the receipt and sufficiency of which is hereby acknowledged) the undersigned hereby agree as follows:

1. FH Obligations. FH agrees for the Non-disclosure and Non-circumvent Period (defined below) (i) to hold all of the Confidential Information of the Project and Company in strict confidence, (ii) not to make use of any Confidential Information of Project or Company in any manner other than for purposes of evaluating a potential financing, including, but not limited to, not using any Confidential Information to design, develop or produce products or services, and (iii) not to copy the Confidential Information of Project or Company, in each instance without the prior written consent of the Company. However, it is understood between the parties that FH may disclose Confidential Information to its Representatives who need to know the Confidential Information for the purpose of evaluating the potential financing and who are advised of the confidential and proprietary nature of the Confidential information and the terms of the Agreement. "Representatives" in this Agreement shall mean its affiliates and the officers, directors, employees, agents, consultants, and advisors (including counsel, accountants and financial advisors) the affiliates and representatives of any of the foregoing. As used in this Agreement, "Confidential Information" means and includes all information, whether verbal or written, disclosed by Company to FH and relating to the Project and Company's business plans, strategies, financial information, research and development and marketing, including, without limitation, trade secrets, software, product design information, client, customer, vendor and potential investor lists, prices and pricing policies not otherwise published, research and development materials, prototypes, inventions, technical discoveries, patent applications, prototypes and new product and service offerings; regulatory matters; legal matters; and internal investigations; business plans, new products and services under development, and marketing, business and Internet strategies. Confidential Information does not include information which is (a) known by FH at the time of receipt from Company, (b) approved in writing for release from this provision by Company, (c) now or which hereafter becomes part of the public domain through no action or omission of FH, (d) independently developed by FH without the use of Confidential Information, and/or (e) acquired by FH from a third party without restriction on use or disclosure and without breach by such third party of an obligation of confidentiality. The "Non-disclosure and Non-circumvention Period" shall begin on the Effective Date and continue for a period of two (2) years.

2. **For Financing Purposes Only.** FH acknowledges and agrees that this Agreement is made for the

purposes of considering a potential financing of the Project only and nothing herein shall be construed in any way as an offer, an attempted offer, or a solicitation for the sale of any product or service which has been or may be developed by Company.

3. Actions Not Required. FH understands that nothing herein (a) requires the disclosure of any Confidential Information of Company, which shall be disclosed, if at all, solely at the option of Company or (b) requires Company or FH to proceed with any proposed financing or relationship in connection with which Confidential Information of the Project of the Company may be disclosed.

4. Property Rights. Company retains all of its intellectual property rights in and to its Confidential Information. Immediately upon a written request by Company at any time, FH will destroy or return to Company all Confidential Information of the Project and Company and all documents or media containing any Confidential Information of the Project and Company and any and all copies or extracts thereof. However, this obligation by FH and its Representatives to return or destroy Confidential Information shall not apply to: (a) any documents which have been disclosed pursuant to Section 8, (b) any documents forming part of the permanent records of the FH or any of its Representatives for legal or regulatory purposes, (c) any documents retained by FH or any of its Representatives for credit, audit, taxation, insurance or similar purposes or to comply with applicable law or regulation, or (d) any Confidential Information that has been stored electronically or that is retained in accordance with FH's or its Representative's ordinary document retention or compliance policies; *provided*, *however*, that, in any case, such retained Confidential Information shall remain subject to the terms and conditions hereof.

5. No License Granted. Neither the execution and delivery of this Agreement nor the furnishing of any Confidential Information of the Project and the Company by Company shall be construed as granting to FH either expressly, by implication, estoppel or otherwise, any license under any invention, patent, trademark, or copyright now or hereafter owned or controlled by Company.

6. No Adequate Remedy at Law. FH acknowledges and agrees that due to the unique nature of the Confidential Information of the Project and the Company, there can be no adequate remedy at law for any breach of its obligations hereunder, that any such breach may result in irreparable harm to Company, and, therefore, that upon any such breach or any threat thereof, Company shall be entitled to (a) specific performance and other injunctive relief without the necessity of posting a bond, in addition to whatever remedies it might have at law, and (b) be indemnified by FH from any loss or harm, including, without limitation, attorney's fees, in connection with any breach or enforcement of FH's obligations hereunder or the unauthorized use or release of any such Confidential Information of Company. FH shall notify Company in writing immediately upon the occurrence of any such unauthorized release of which it is aware.

7. Governing Law. This Agreement shall be governed in all respects by the laws of the State of New York without regard to the conflict of law provisions of such state. This Agreement shall be binding upon the successors and assigns of the respective parties.

8. Disclosure Under Court Order or Required Disclosure. FH may make disclosures required by court order, interrogatories, subpoenas, civil investigative demands, or FH may make disclosures as requested by a governmental authority or agency, including but not limited to any banking regulator or authority, if FH (a) uses reasonable efforts to limit disclosure and to obtain confidential treatment or a protective order, at the Company's expense, and (b) promptly provides notice to Company (to the extent permitted by law or regulation) of and allows Company to participate in the proceeding, at the Company's

cost and expense.

9. Notice. All notices or requests required or contemplated by this Agreement shall be in writing and (a) if from Company to FH, shall be hand-delivered or mailed to the address noted in the first paragraph of this Agreement, or such other address as FH shall specify in written notice to Company, or (b) if from Potential Investor to Company, shall be hand-delivered or mailed to 5548 Trousdale Dr., Brentwood, TN 37027 or such other address as Company shall specify in written notice to FH. Requests or notices given by personal delivery shall be deemed given and received at the time of delivery and requests or notices given by mail shall be deemed given and received the earlier of three days from the date of mailing or upon receipt.

10. General Provisions. In the event that any of the provisions of this Agreement shall be held by a court or other tribunal of competent jurisdiction to be illegal, invalid or unenforceable, such provisions shall be limited or eliminated to the minimum extent necessary so that this Agreement shall otherwise remain in full force and effect. This Agreement supersedes all prior discussions and writings and constitutes the entire agreement between the parties with respect to the subject matter hereof. This Agreement may not be modified or amended except by an instrument in writing signed by the parties hereto. Accordingly, no course of conduct shall constitute an amendment or modification of this Agreement. No waiver of this Agreement will be binding upon either party unless made in writing and signed by a duly authorized representative of each party and no failure or delay in enforcing any right will be deemed a waiver. All waivers shall be strictly construed.

IN WITNESS WHEREOF, the parties hereto have duly executed and have caused this Agreement duly to be executed and delivered as of the Effective Date.

Agreed To:
Community Development Enterprises - Jackson I

Dennis Emberling

_____
By: Dennis Emberling, CEO

Agreed To:

[redacted]

By [redacted]

Its: Senior Vice President

Mutual Nondisclosure Agreement

This Nondisclosure Agreement (the "Agreement") is entered into by [redacted] with its principal offices at [redacted], and Community Development Enterprises located at 1104 Whitehall St., Jackson, TN 38301 (Counterparty") for the purpose of preventing the unauthorized disclosure of Confidential Information, as defined below. The parties agree to fully comply with this Agreement with respect to the disclosure of certain proprietary and confidential information ("Confidential Information").

1. **Definition of Confidential Information.** For purposes of this Agreement, "Confidential Information" shall include all non-public information or material that a party to this Agreement ("Disclosing Party") provides to the other party ("Receiving Party") in furtherance of an actual or proposed agreement for Novogradac to provide professional services to Counterparty (the "Purpose").

2. **Exclusions from Confidential Information.** Receiving Party's obligations under this Agreement do not extend to information that is: (a) publicly known at the time of disclosure or subsequently becomes publicly known through no fault of the Receiving Party; (b) discovered or created by the Receiving Party before disclosure by Disclosing Party; (c) learned by the Receiving Party through legitimate means other than from the Disclosing Party or Disclosing Party's representatives; or (d) is disclosed by Receiving Party with Disclosing Party's prior written approval.

3. **Obligations of Receiving Party.** Receiving Party shall hold and maintain the Confidential Information in strictest confidence for the sole and exclusive benefit of the Disclosing Party. Receiving Party shall carefully restrict access to Confidential Information to employees, contractors, and third parties (provided that any contractors and third parties are subject to non-disclosure agreements that are substantially comparable to this Agreement) as is reasonably required for the Purpose. Receiving Party shall not, without prior written approval of Disclosing Party, use for Receiving Party's own benefit, publish, copy, or otherwise disclose to others, or permit the use by others for their benefit or to the detriment of Disclosing Party, any Confidential Information. Receiving Party acknowledges that a breach of this Agreement would cause irreparable harm to the Disclosing Party, which harm could not be adequately compensated for by damages. Accordingly, in the event of such breach, Receiving Party acknowledges and agrees that the Disclosing Party shall be entitled to seek injunctive relief.

4. **Compelled and Mandatory Disclosure.** If the Receiving Party is required to disclose any of the Confidential Information of the Disclosing Party by government authority or any law, ordinance, rule, regulation or court order applicable to the Receiving Party, then notwithstanding the provisions of Section 3, the Receiving Party may so disclose such Confidential Information; provided that the Receiving Party shall promptly notify the Disclosing Party in writing prior to making any such disclosure in order to allow the Disclosing Party to seek a protective order or other appropriate remedy from the proper authority. Such notice shall contain sufficient information to allow the Disclosing Party to so challenge or protect such disclosure, but need not include copies of any orders or subpoenas related to the disclosure. The Receiving Party will reasonably cooperate with the Disclosing Party in seeking such order or other remedy or in defining the scope of any required disclosure, will furnish only that portion of the Confidential Information that it is legally required to disclose and will exercise all reasonable efforts to obtain reliable assurances that confidential treatment will be accorded. In

addition to the aforementioned disclosures, Novogradac may, without providing notice to Counter Party, provide access for review purposes to state professional licensing boards and/or the CPA firm performing the AICPA's mandatory triennial peer review of Novogradac.

5. **Time Periods.** The nondisclosure provisions of this Agreement shall survive the termination of this Agreement and Receiving Party's duty to hold Confidential Information in confidence shall remain in effect until the earlier of when Receiving Party is no longer in possession of Confidential Information or Disclosing Party sends Receiving Party written notice releasing Receiving Party from this Agreement.

6. **Relationships.** Nothing contained in this Agreement shall be deemed to constitute either party a partner, joint venturer or employee of the other party for any purpose. Nothing in this Agreement is to be construed as requiring either party to enter into any other agreement with the other party. Novogradac shall only be obligated to provide those professional services as may be agreed to in one or more mutually executed written agreements between the parties hereto.

7. **Severability.** If a court finds any provision of this Agreement invalid or unenforceable, the remainder of this Agreement shall be interpreted so as best to effect the intent of the parties.

8. **Integration.** This Agreement expresses the complete understanding of the parties with respect to the subject matter and supersedes all prior proposals, agreements, representations, and understandings. This Agreement may not be amended except in a writing signed by both Novogradac and Counterparty.

9. **Waiver.** The failure to exercise any right provided in this Agreement shall not be a waiver of prior or subsequent rights.

This Agreement and Receiving Party's obligations shall be binding on the representatives, assigns, and successors of said party. This Agreement shall be governed by, and construed in accordance with, the laws of the State of New York, with respect to all procedural and substantive issues, without giving effect to New York's conflict of laws rules. Each party has signed this Agreement through its authorized representative.

[redacted]

By: [redacted]

Printed Name: [redacted]

Title: Partner

Dated: October 6, 2021

Counterparty: Community Development Enterprises

Dennis Emberling

By: _____

Printed Name: Dennis Emberling

Title: Chief Executive Officer

Dated: Oct. 6, 2021

[redacted]

NON-DISCLOSURE AND NON-CIRCUMVENT AGREEMENT

THIS NON-DISCLOSURE AND NON-CIRCUMVENT AGREEMENT ("Agreement") is made as of this 11th day of August, 2021 ("Effective Date") by and between Community Development Enterprises - Jackson I ("Company"), a Tennessee general partnership with headquarters at 1105 Whitehall St., Jackson, TN 38301, and [redacted] located at [redacted] ("USB"), with reference to the following facts:

A. For the purpose of assisting USB in determining whether to provide financing for a certain microgrid project located in Jackson, Tennessee (the "Project"), USB wishes to receive information regarding the Project and the Company wants to keep confidential such information relating to the Project and Company's business plan, financial matters, and products and/or services currently under development; and

B. Company, in order to permit USB to make such a determination regarding the Company and the Project, wishes to disclose to USB to certain confidential information of the Project and the Company.

NOW, THEREFORE, in consideration of the above recitals, the covenants hereinafter contained, and other good and valuable consideration (the receipt and sufficiency of which is hereby acknowledged) the undersigned hereby agree as follows:

1. USB Obligations. USB agrees for the Non-disclosure and Non-circumvent Period (defined below) (i) to hold all of the Confidential Information of the Project and Company in strict confidence, (ii) not to make use of any Confidential Information of Project or Company in any manner other than for purposes of evaluating a potential financing, including, but not limited to, not using any Confidential Information to design, develop or produce products or services, and (iii) not to copy the Confidential Information of Project or Company, in each instance without the prior written consent of the Company. However, it is understood between the parties that USB may disclose Confidential Information to its Representatives who need to know the Confidential Information for the purpose of evaluating the potential financing and who are advised of the confidential and proprietary nature of the Confidential information and the terms of the Agreement. "Representatives" in this Agreement shall mean its affiliates and the officers, directors, employees, agents, consultants, and advisors (including counsel, accountants and financial advisors) the affiliates and representatives of any of the foregoing. As used in this Agreement, "Confidential Information" means and includes all information, whether verbal or written, disclosed by Company to USB and relating to the Project and Company's business plans, strategies, financial information, research and development and marketing, including, without limitation, trade secrets, software, product design information, client, customer, vendor and potential investor lists, prices and pricing policies not otherwise published, research and development materials, prototypes, inventions, technical discoveries, patent applications, prototypes and new product and service offerings; regulatory matters; legal matters; and internal investigations; business plans, new products and services under development, and marketing, business and Internet strategies. Confidential Information does not include information which is (a) known by USB at the time of receipt from Company, (b) approved in writing for release from this provision by Company, (c) now or which hereafter becomes part of the public domain through no action or omission of USB, (d) independently developed by USB without the use of Confidential Information, and/or (e) acquired by USB from a third party without restriction on use or disclosure and without breach by such third party of an obligation of confidentiality. The "Non-disclosure and Non-circumvention Period" shall begin on the Effective Date and continue for a period of two (2) years.

2. **For Financing Purposes Only.** USB acknowledges and agrees that this Agreement is made for the purposes of considering a potential financing of the Project only and nothing herein shall be construed in any way as an offer, an attempted offer, or a solicitation for the sale of any product or service which has been or may be developed by Company.

3. Actions Not Required. USB understands that nothing herein (a) requires the disclosure of any Confidential Information of Company, which shall be disclosed, if at all, solely at the option of Company or (b) requires Company or USB to proceed with any proposed financing or relationship in connection with which Confidential Information of the Project of the Company may be disclosed.

4. **Property Rights.** Company retains all of its intellectual property rights in and to its Confidential Information. Immediately upon a written request by Company at any time, USB will destroy or return to Company all Confidential Information of the Project and Company and all documents or media containing any Confidential Information of the Project and Company and any and all copies or extracts thereof. However, this obligation by USB and its Representatives to return or destroy Confidential Information shall not apply to: (a) any documents which have been disclosed pursuant to Section 8, (b) any documents forming part of the permanent records of the USB or any of its Representatives for legal or regulatory purposes, (c) any documents retained by USB or any of its Representatives for credit, audit, taxation, insurance or similar purposes or to comply with applicable law or regulation, or (d) any Confidential Information that has been stored electronically or that is retained in accordance with USB's or its Representative's ordinary document retention or compliance policies; *provided, however,* that, in any case, such retained Confidential Information shall remain subject to the terms and conditions hereof.

5. No License Granted. Neither the execution and delivery of this Agreement nor the furnishing of any Confidential Information of the Project and the Company by Company shall be construed as granting to USB either expressly, by implication, estoppel or otherwise, any license under any invention, patent, trademark, or copyright now or hereafter owned or controlled by Company.

6. No Adequate Remedy at Law. USB acknowledges and agrees that due to the unique nature of the Confidential Information of the Project and the Company, there can be no adequate remedy at law for any breach of its obligations hereunder, that any such breach may result in irreparable harm to Company, and, therefore, that upon any such breach or any threat thereof, Company shall be entitled to specific performance and other injunctive relief without the necessity of posting a bond, in addition to whatever remedies it might have at law,. USB shall use best efforts to notify Company in writing y upon the occurrence of any such unauthorized release of which it is aware.

7. Governing Law. This Agreement shall be governed in all respects by the laws of the State of New York without regard to the conflict of law provisions of such state. This Agreement shall be binding upon the successors and assigns of the respective parties.

8. Disclosure Under Court Order or Required Disclosure. USB may make disclosures required by court order, interrogatories, subpoenas, civil investigative demands, or USB may make disclosures as requested by a governmental authority or agency, including but not limited to any banking regulator or authority, if USB (a) uses reasonable efforts to limit disclosure and to obtain confidential treatment or a protective order, at the Company's expense, and (b) other than for disclosures made by USB or its affiliates to a bank regulatory agency in connection with an examination of USB or its affiliates, promptly provides notice to Company (to the extent permitted by law or regulation) of and allows Company to participate in the proceeding, at the Company's cost and expense.

9. Notice. All notices or requests required or contemplated by this Agreement shall be in writing and (a) if from Company to USB, shall be hand-delivered or mailed to the address noted in the first paragraph of this Agreement, or such other address as USB shall specify in written notice to Company, or (b) if from Potential Investor to Company, shall be hand-delivered or mailed to 5548 Trousdale Dr., Brentwood, TN 37027 or such other address as Company shall specify in written notice to USB. Requests or notices given by personal delivery shall be deemed given and received at the time of delivery and requests or notices given by mail shall be deemed given and received the earlier of three days from the date of mailing or upon receipt.

10. General Provisions. In the event that any of the provisions of this Agreement shall be held by a court or other tribunal of competent jurisdiction to be illegal, invalid or unenforceable, such provisions shall be limited or eliminated to the minimum extent necessary so that this Agreement shall otherwise remain in full force and effect. This Agreement supersedes all prior discussions and writings and constitutes the entire agreement between the parties with respect to the subject matter hereof. This Agreement may not be modified or amended except by an instrument in writing signed by the parties hereto. Accordingly, no course of conduct shall constitute an amendment or modification of this Agreement. No waiver of this Agreement will be binding upon either party unless made in writing and signed by a duly authorized representative of each party and no failure or delay in enforcing any right will be deemed a waiver. All waivers shall be strictly construed.

IN WITNESS WHEREOF, the parties hereto have duly executed and have caused this Agreement duly to be executed and delivered as of the Effective Date.

Agreed To:
Community Development Enterprises - Jackson I

Dennis Emberling

_____
By: Dennis Emberling, CEO

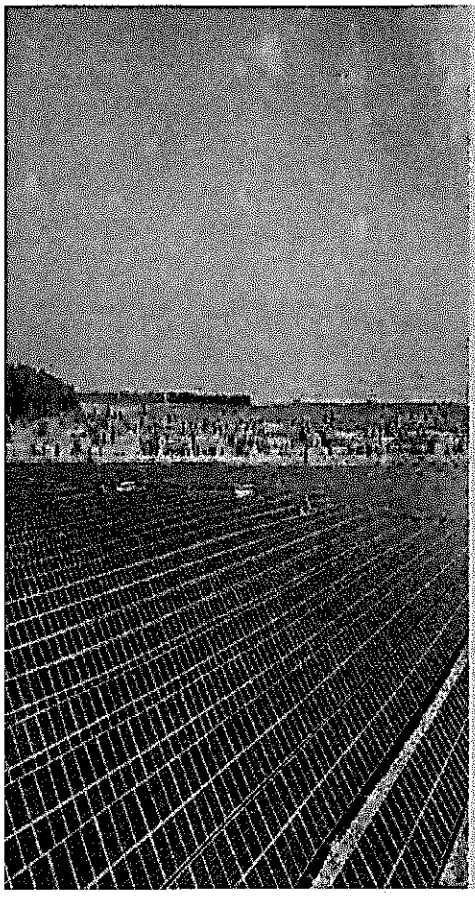
Agreed To:
[redacted]

_____
By: [redacted] Vice President

NexGen Solar + Storage Coming to Jackson!

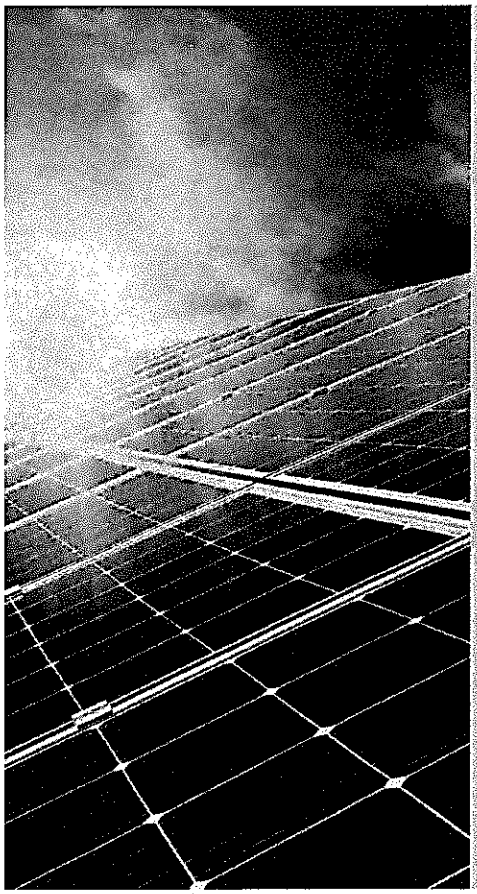


Jackson
Sustainability
Cooperative



About the Co-op

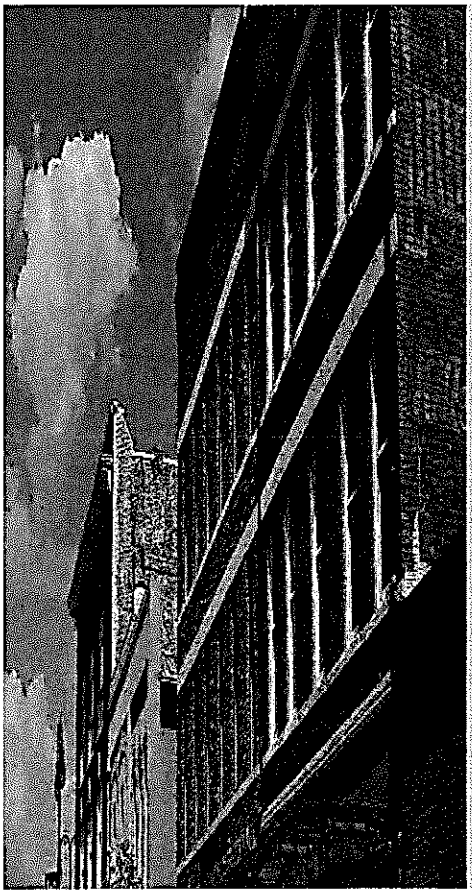
- A few prominent corporations like yours
  - Are forming a nonprofit co-op
  - To share low-cost, uninterruptible, solar electricity
  - Called the Jackson Sustainability Cooperative
- Your company is invited to join, without obligation
- Co-op has advantages over building your own solar
  - No capital investment required of members
  - Tax benefits and other incentives not available to companies
  - Expert solar project development and construction



Benefits to Co-op Members

- Progress toward your sustainability goals
- $0 capital outlay
- Guaranteed lower electricity costs by cutting peak demand
- Solar Renewable Energy Credits based on first-year usage
- You remain connected to the utility grid for baseline power
- Uninterruptible power when grid is down
- New smart meters in your buildings show usage by circuit
- Tightly regulated voltage & frequency preserves machinery
- No operating, maintenance, or upgrade costs
- Be recognized as an outstanding corporate citizen

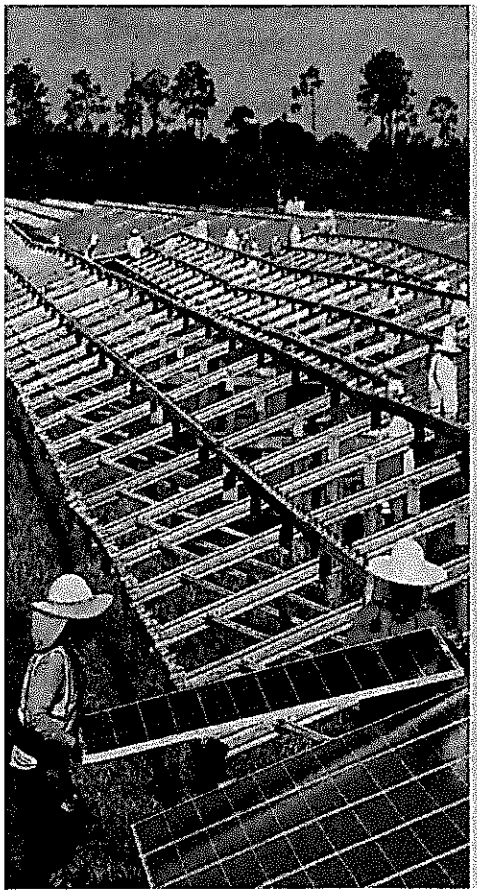
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Benefits to Jackson

- Improved air quality and environment
- Increased resiliency of electricity supply
- Less stress and wear on grid by lowering peak-demands
- Renewable-energy training programs and internships
  - In high schools
  - In colleges
  - In trade schools
- Increased size and quality of skilled-labor pool
- Lower-cost solar power to attract new businesses to Jackson
- Redevelopment and infrastructure improvements
- Support for community projects

JSC Confidential - 000126

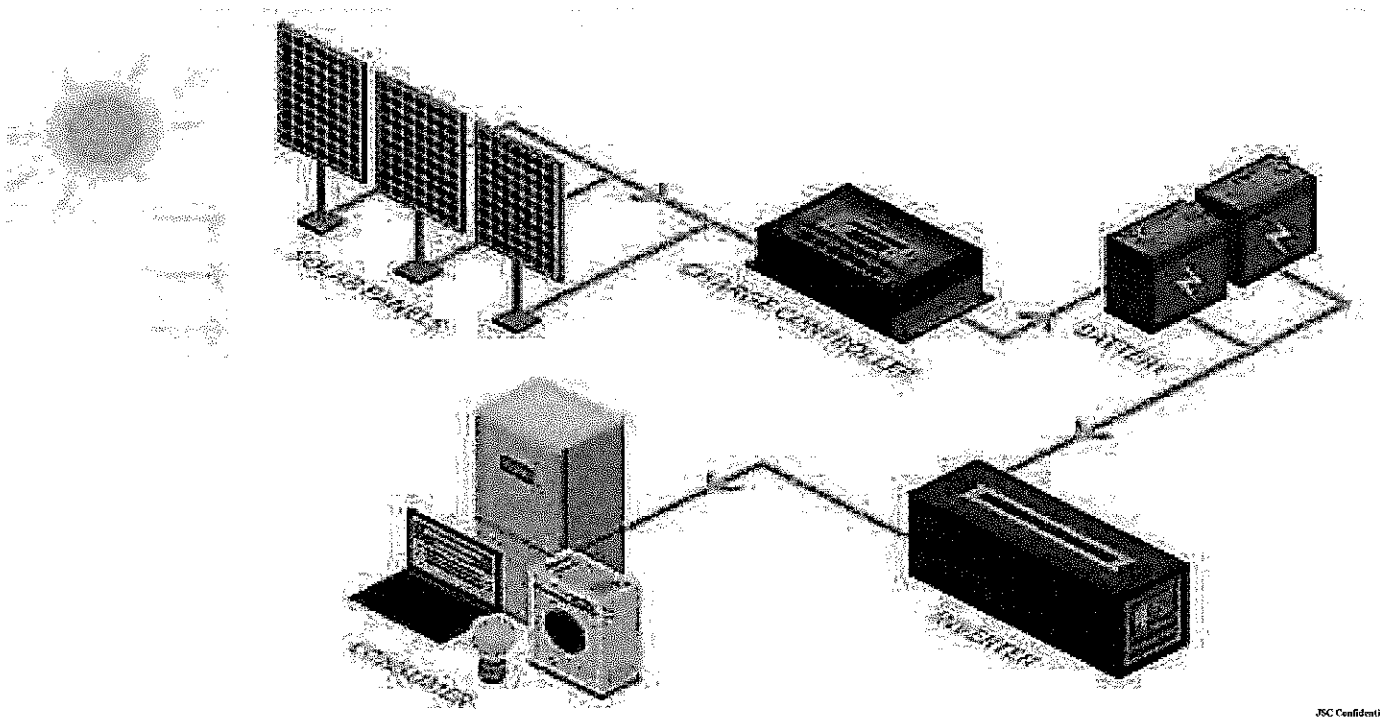


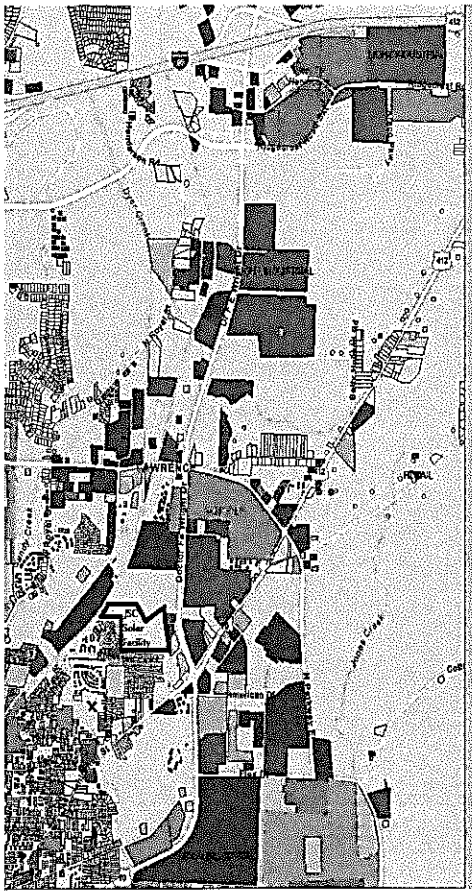
Economic Impact to Jackson 2021-2030

- Combined Impact*: Construction + Operations
  - $68M initial project cost
  - 917 man-years of employment
  - $231.0M in local economic impact
  - $16.65M increased tax revenue: federal, state, and local

*Calculated using University of Minnesota's IMPLAN Economic Impact Model.

The Complete Solar System

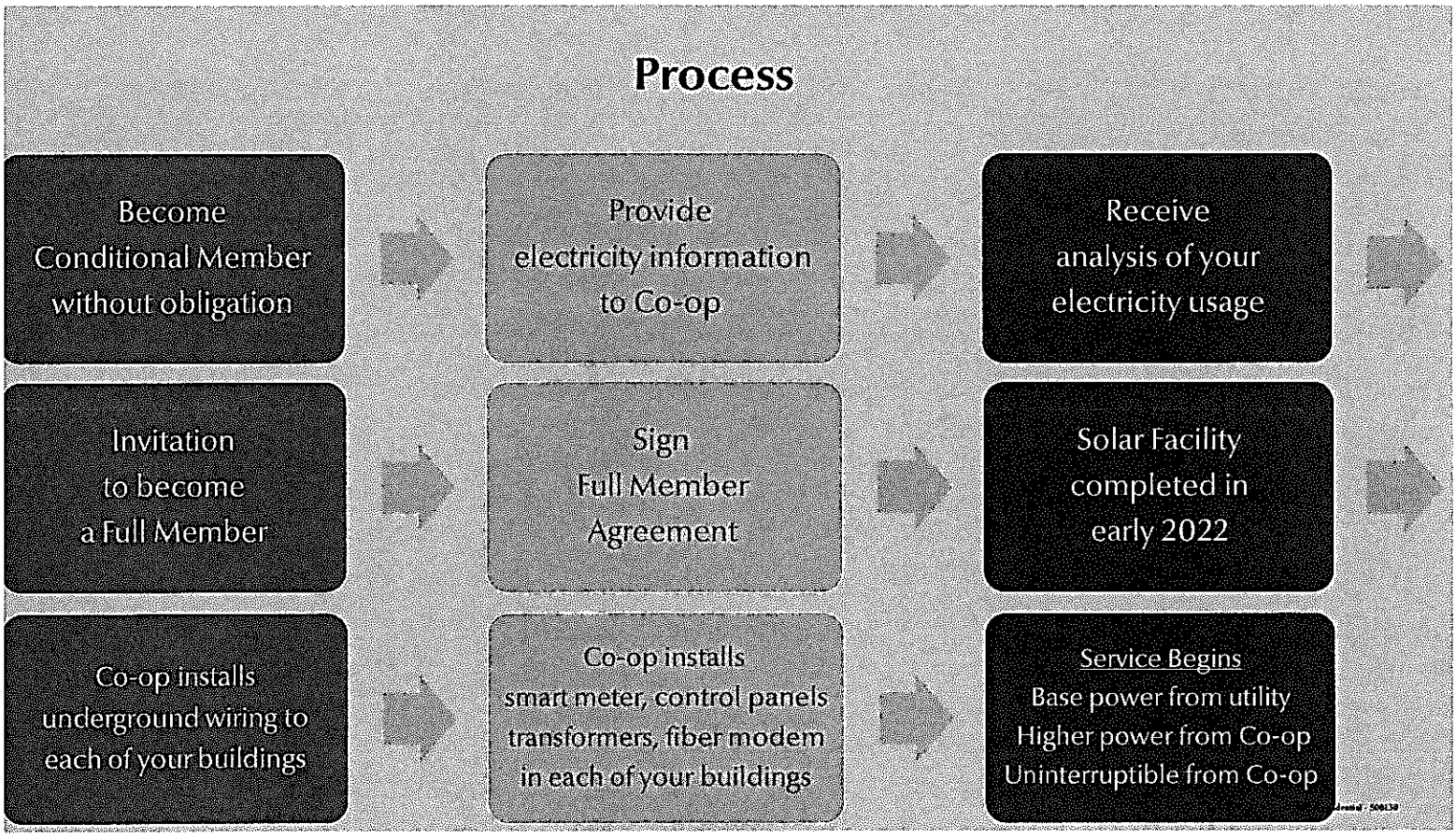




The Solar Facility

- Largest such solar + storage installation in America
- [redacted] under T.C.A. §48-69-119
- 35,100 best SunPower panels, 16.5MW, 40-year life
- 46MWh KorePower lithium batteries
- Sophisticated hardware/software control of distribution
- Storm hardened for uninterruptible power
- Safe, fire-proof, A/C buildings for batteries and inverters
- Underground wiring direct to each of your buildings
- Built and operated by Community Development Enterprises
- Full approval by all required regulators

Process


Become Conditional Member without obligation
Provide electricity information to Co-op
Receive analysis of your electricity usage
Invitation to become a Full Member
Sign Full Member Agreement
Solar Facility completed in early 2022
Co-op installs underground wiring to each of your buildings
Co-op installs smart meter, control panels transformers, fiber modem in each of your buildings
Service Begins
Base power from utility
Higher power from Co-op
Uninterruptible from Co-op

Partners

Northern Reliability

SUNPOWER

KOREPOWER

iSun

NATIONAL COMMUNITY SOLAR PARTNERSHIP



NREL
Transforming ENERGY

BERKELEY LAB
Bringing Science Solutions to the World

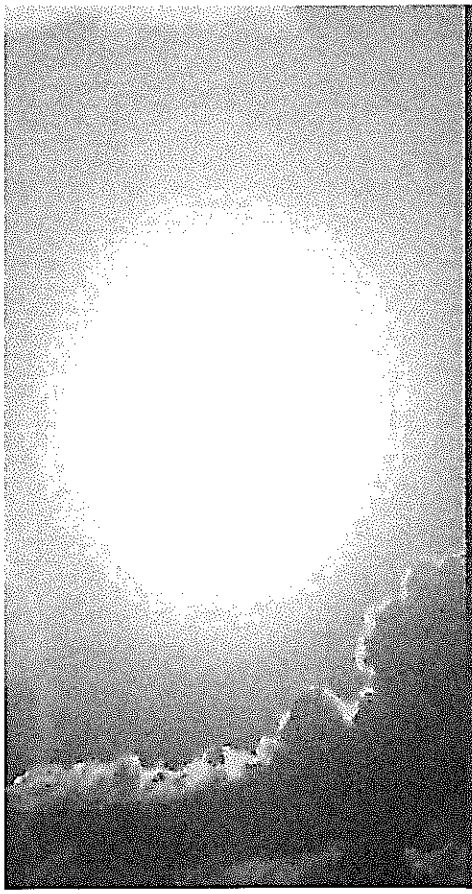
DEPARTMENT OF ENERGY
UNITED STATES OF AMERICA

KEYES&FOX LLP

LAND DEVELOPMENT | INFRASTRUCTURE DESIGN
SURVEYING SERVICES

SynEnergy
Planning today for tomorrow's world

JSC Confidential - 090121



Jackson
Sustainability
Cooperative

Board of Directors

David Shimon, Chair

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1031 Greystone Square
Jackson, TN 38305

Jackson Sustainability Cooperative

Members of the Board

Richard Donnell
Dennis Emberling
Jeff Frieling
David Shimon
Robert Starr

June 14, 2021

Dear

On June 2nd, the Jackson Planning Commission approved the development of a 16.5 megawatt, state-of-the-art, smart solar and battery microgrid on Roosevelt Parkway near your Jackson plant. Community Development Enterprises (CDE), a Jackson developer, is building it for Jackson Sustainability Cooperative (JSC), a nonprofit co-op organized by nearby businesses to share clean, reliable energy. Economies of scale and tax incentives allow the Co-op to spare its members any capital expenditures.

Your company is one of the few invited to join, because your plant is close to the solar facility, has high peak- demand for electricity, and can most benefit from the savings and uninterruptible power offered.

You remain connected to JEA, the local utility, for basic power, but will also draw seamlessly on solar power when your usage rises and whenever the grid fails. Your JEA bills will be cut dramatically, and your total monthly costs from JEA and the Co-op are guaranteed to remain at least five percent lower than had you purchased it all from JEA. Smart meters will be installed in each of your buildings at no cost, allowing you to monitor your usage down to the individual circuit level. This will enable greater energy efficiency and conservation, as well as give the ability to prioritize critical circuits for extended power outages.

Unlike the Texas wind turbines that failed during a recent winter storm, the entire solar facility will be storm-hardened against extreme weather. This increases electrical resiliency in Jackson by providing uninterruptible, underground power to Members even when the municipal grid fails. No more sending workers home and lengthy restart protocols. The solar power is tightly regulated in frequency and voltage to protect expensive machinery, reduce R&M costs, and extend machinery lifespan.

Benefits to Members include the following:

- A significant step toward meeting your company's sustainability goals
- Zero capital costs and lower total cost of electricity, guaranteed
- Uninterruptible power when the grid fails, battery power at night and during cloudy days
- Longer life and lower repair costs for your machinery, due to higher quality power and no surges

1031 Greystone Sq., Jackson, TN 38305 Email: Contact@JSCoop.org Telephone: (954) 826-0809

Over its life, this solar facility will reduce carbon released to the atmosphere by over 480,000 tons, save over 1.2 million trees, and reduce the use of coal by 550,000 tons. You will be leading the way to clean, renewable energy, with many benefits to your company and beyond.

David Shimon, Chairman of the Co-op, anticipates that the microgrid will be operating by February, 2022. Besides providing much-needed clean energy, construction and operation of this facility is expected to add 917 new jobs and $231 million in economic growth to Jackson over the next ten years.

As an engaged member of the local community, JSC also plans to provide renewable-energy academics and student apprenticeship opportunities at local high schools, trade schools, and colleges, as well as contributing to Jackson's redevelopment, infrastructure, and community projects.

Benefits to the city of Jackson include the following:

- Economic impact of $231M in the first ten years alone, per IMPLAN study, (5/29/21)
- Expand job opportunities; 678 new full-time-equivalent jobs in 2021 alone, 917 over ten years
- Establish training programs with internships in renewable energy at schools and colleges
- Increase the size and quality of Jackson's skilled-labor pool
- Attract new businesses to Jackson through availability of renewable energy
- Contribute to Jackson's redevelopment and infrastructure
- Support philanthropic projects in the city of Jackson
- Bring redevelopment assistance to Jackson from other nonprofits
- Reduce stress and premature wear on JEA/TVA grid by relieving peak-demand loads
- Improve Jackson's air quality and environment

The first step is to conditionally join the Co-op with no cost or obligation. Then the Co-op analyzes your electrical usage and needs. If this a good fit for the solar facility's capabilities, you will receive a detailed offer and Full Member Agreement to review.

If you accept, your plant will be wired to the solar facility, while remaining connected to JEA. Early in 2022, your plant will begin to meet its electricity demands with clean, green, high-quality, uninterruptible energy at a cost guaranteed to be lower than what it would have been through JEA alone.

I would like the opportunity to discuss this exciting new possibility with you. Please contact me at Contact@JSCoop.org or by phone at (954) 826-0809 to set up a teleconference or Zoom meeting. I look forward to hearing from you.

Best regards,

David Shimon, Chairman of the Board
Jackson Sustainability Cooperative

World's Smartest Solar + Storage Facility Coming Soon to Jackson
To serve businesses in the Roosevelt Parkway area

On June 2nd, the Jackson Municipal Regional Planning Commission approved development of a 16.5 megawatt smart solar + storage facility near Roosevelt Parkway in Jackson. It is being built by Community Development Enterprises, a Jackson developer, for the newly formed Jackson Sustainability Cooperative (JSC), organized by businesses near the facility to share the clean energy.



Councilman Johnny Dodd with David Hunt, who briefed 35 Jackson citizens on the solar project on May 17th

Commercial members of this co-op will remain connected to JEA for their basic energy needs, but will use this new solar power when they need more than average amounts of electricity. It will also provide uninterruptible power whenever the grid is down.

The facility will store its solar power in high-efficiency lithium-ion batteries to provide power independent of weather. Power will be provided to customers through underground cabling. It will be the world's smartest because of its sophisticated controller hardware and software that optimizes the sharing of electricity among nearby businesses to meet their demand peaks.

Every year, this solar + storage facility will reduce carbon released to the atmosphere by over 12,000 tons, save over 300,000 trees, and reduce the use of coal by almost 70 million tons.

Unlike the Texas wind turbines that failed during a recent winter storm, the solar + storage facility is essentially weatherproof, with hurricane-rated solar panels and racks, storm-hardened battery and inverter buildings with their own air-conditioning, fire-proofing, and monitoring systems, and all wiring underground.

David Shimon, Chairman of the Jackson Sustainability Cooperative, anticipates that the facility will be up and operating by early 2022. In addition to providing much-needed clean energy, the construction and operation of this facility is expected to add 900 new jobs and $230 million in economic growth to the Jackson area over the next ten years. It will increase the resiliency of Jackson's electricity supply, reduce stress and wear on the utility grid, and benefit JEA in many ways.

As an engaged member of the local community, JSC also plans to provide renewable-energy academics and student apprenticeship opportunities at local high schools, trade schools, and colleges, and to contribute to Jackson's redevelopment, infrastructure, and community projects. To find out more about this exciting project, see us at www.ComDevEnt.com.

Potential Members Near Site, By Route

Type	Company	Address	Phone	Dist. Along Route	Emp.
North, Along Railroad - 23					
Mfr	Vorteq Coil Finishers (formerly Wismarq)	301 James Lawrence Rd., 38301	265-5610	.1	46
Whole	Machine Tool & Supply Corp.	117 Wright Industrial Cove, 38301	424-3400	.1	8
Public	Jackson Parks & Recreation	3 WEstwood Gardens Dr., 38301	425-8373	.3	
Recyc	Green Metals	1759 Dr. F. E. Wright Dr., 38301	427-7630	.3	<5
Whole	Forestwood Farms	177 Conalco Dr., 38301	513-5353	.3	
Ware	DSC Logistics	1867 Dr. F. E. Wright Dr., 38301	427-2482	.4	<50
Signs	Den-Ray Sign	139 Conalco Dr., 38301	427-5466	.4	
	(cluster of 6 buildings just west of Den-Ray)			.5	
Auto R.	Public Safety Garage	74 Conalco Dr., 38301	425-8348	.6	
Apts	The Pointe at Ridge Cove Apartments	100 Park Ridge Dr., 38301	467-5521	.6	
Parts	Applied Industrial Technologies	50 N. Conalco Dr., 38301	424-4242	1.0	
HVAC	Allied Service Group Heating, Cooling, & ...	46 N. Conalco Dr., 38301	736-2662	1.0	
Store	Graybar Electric Supply Store	89 N. Conalco Dr., 38301	410-3500	1.2	
Mfr	South Eastern Reinforcing	130 Bell Camp Road, 38301	427-3227	1.2	
Store	Master Medical Equipment	2345 Dr. F. E. Wright Dr., 38305	468-9558	1.6	
Mfr	**BlueScope Buildings North America, Inc.**	**2404 Dr F E Wright Dr., 38305**	**422-6290**	**1.6**	**123**
Mfr	**Carlstar Group, LLC, The**	**2500 Dr F E Wright Dr., 38305**	**988-7700**	**1.8**	**455**
Dist.	Champion Power Equip. Distribution Cente	29 Malone Park Cove., 38305	(629) 223-5753	2.0	
Mfr	**UGN, Inc.**	**48 UGN Pkwy., 38305**	**927-8800**	**2.0**	**317**
Rec	West Tennessee Sportsplex	250 Bancorpsouth Pkwy., 38305	425-8640	2.6	157
Mfr	**Toyota (TBTN) - manufacturing**	**1410 US Highway 70 Bypass 3830**	**421-4800**	**3.0**	**302**
Rec	Jackson Generals Baseball Club	4 Fun Place, 38305	988-5299	3.0	
Mfr	Delta Faucet Company	3441 Ridgecrest Rd Exd, 38305	427-8228	3.3	880
North, Along Dr. F. E. Wright Dr. - 7					
Fire	Fire Station #3	15 Roosevelt Pkwy, 38301		.1	
Mfr	Cupples' J & J Company, Inc.	1063 Whitehall St., 38301	422-7980	.2	281
Mfr	Sonoco	1682 Dr. F. E. Wright Dr., 38301	421-6469	.2	167
Agency	Employment Pro of TN	1738 Dr. F. E. Wright Dr., 38301	660-0800	.3	3
Mfr	Foam Fabricators	24 College Park Cove	423-3161	.4	<50
Dist	JMS Russel Metals	25 College Park Cove, 30301	984-8121	.5	<20
College	Jackson State Community College	2046 North Pkwy., 38301	424-3520	.7	4,746 ?

East, Along American Drive - 4

Mfr	F N Sheppard & Co.	161 Pinnacle Dr., 38301	427-7440	.5	9
Mfr	**Pinnacle Foods Group, Inc.**	**96 Quaker Oats Dr., 38301**	**426-6200**	**.6**	**450**
Publish	Ingram Publisher Services (Perseus)	210 American Dr., 38301	(855) 260-1902	.7	??
Mfr	**Equistar - Lyondell Basell Industries**	**1035 Flex Dr., 38301**	**984-6710**	**.8**	**100**

South, Along Dr. F. E. Wright Dr. - 3

?	Toyota (TBDN)	1410 Hwy. 70 Bypass, 38301	421-4800	.5	410
	Bilfinger Industrial Services Inc.	1306 Hwy. 70 Bypass, 38301		.6	<5
Mfr	**Kellogg Company, The (+ P&G)**	**1306 Hwy. 70 Bypass, 38301**	**423-7111**	**.9**	**2,700**

South, Along Railroad - 1

College	Lane College	545 Lane Ave., 38301	426-7500	.7	2,200

Notes on Roosevelt Panel Layout & Production

November 4, 2020

I. Layout
   A. Orientation
      1. [redacted] recommends landscape. Portrait may be a bit better for RST, if we decide to use it. **Recheck.**
   B. Stacking
      1. [redacted]n recommends 4 high
      2. But wind?
      3. Stacking saves on racking material cost, but at expense of less wind resistance
   C. RST
      1. I asked [redacted] about any RST constraints. None on row spacing.
      2. Need 1 RST nozzle on each portrait panel, or, less desirably, 1.5 on each landscape panel, even if stacked.
   D. Panels to use
      1. Discuss best panel. There's a mistake on the A-425-COMs on SAM: STC DC of 464.6, when it is really about 425. Fixing this error makes them much less good than the same-sized A-450-COM, of course. But that is less good than the smaller, 66-cell A-425s. But I don't know how many of those smaller sized A-425s would fit. Also, they are not commercial type, so maybe not appropriate for our use. **Check with SunPower to be sure.**
      2. Reliability of panels
         a. Failures of multiple cells connected to a single bypass diode
         b. Failures of whole strings of modules
         c. Both at commissioning and after year 1 (year 1 failures are usually slight)
   E. Row spacing
      1. Factors
         a. Use sheep to keep grass and weeds down? **Check with planning department and O&M co.**
         b. Mowing between rows and under panels: **how much space needed?**
         c. Panel washing: if RST, no spacing needed. **If not RST, how much space needed, given 4" rain/mo.?**
         d. Inter-row panel shading: **Ask SunPower whether even a bit of shade on a panel kills the whole panel.**
   F. Maximizing production
      1. [redacted] of Instant On ran an optimization to maximize annual solar production on Roosevelt, varying row spacing, tilt, orientation, and number of stacked panels. He found that the optimum layout **for A-425 COM 72-cell panels of size 2.03 sq.m., stacked 4 landscape panels high,** was 6 degree tilt and rows 1.5 feet apart ("Module Row Spacing"), which is about the smallest that allows walking between rows.
      2. This layout allow 49,108 panels to fit on the site with 20 foot setbacks, maybe enough for the batteries and stormwater drainage.
   G. Ultimately, SunPower should lay it out carefully and determine the optimum to maximize annual production.
   H. Maybe rows parallel to the southern property line would be most efficient?

II. Production
   A. SAM
      1. SunPower A-425 (not COM) panels (22.80% efficiency)
      2. Adjust SAM figures for A-450-COMs by 99.01%/97.41% to account for higher efficiency of A-425s.
      3. For A-425s (not COM) in SAM, I used the following:
         a. 16 rows x 20 columns = 320 panels
         b. 136.000 kW STC DC
         c. Inverter: SMA SHP-125-US-20 [480V] (OK?), 125 kW, 98.519% CEC
         d. DC/AC = 1.08
         e. Ground mount, 180° azimuth, 6° tilt
         f. 0 entered losses, 0 soiling
         g. Total losses = -5.572%
         h. Regular long-term average weather file
         i. Annual production = 214,381 kWh/year for 320 panels
         j.
         k. Total STC DC size = 22,815.577 kW
      4. For A-450s in SAM, I used the following:
         a. 16 rows x 20 columns = 320 panels
         b. 148.672 kW STC DC
         c. Inverter: SMA SHP-150-US-20 [600V] (OK?), 150 kW, 98.804% CEC
         d. DC/AC = .99
         e. Ground mount, 180° azimuth, 6° tilt
         f. 0 entered losses, 0 soiling
         g. Total losses = -4.858%
         h. Regular long-term average weather file
         i. Total STC DC size = 22,815.577 kW
         j. Annual production = 238,723 kWh/year for 320 panels

k. So 36,635,028 kWh/yr. annual production for 49,108 panels
l. Or 100,370 kWh/day for 49,108 panels

Equipment Lease Agreement

This Lease Agreement (this "Agreement") is entered into by and between Jackson Sustainability Cooperative (the "Lessee") and Community Development Enterprises - Jackson I (the "Lessor").

RECITALS

WHEREAS, Jackson Sustainability Cooperative is committed to efficiently supporting the community to enable the greatest mutual benefit among its Members from the acquisition of the technology and equipment necessary to accomplish its mission of allowing its Members to share in supplemental energy from renewable solar sources;

WHEREAS, the Members of Jackson Sustainability Cooperative are significant peak demand consumers of electric power who have corporate goals to increase their overall energy consumption from renewable sources;

WHEREAS, the Members of Jackson Sustainability Cooperative are committed to expanding the use of renewable energy within their facilities by implementing this shared renewable supplemental energy project and by leasing equipment used in the production of electricity from renewable solar energy sources that reduce emissions contributing to air pollution;

WHEREAS, Community Development Enterprises - Jackson I is financing the development of a 16.5 MW solar facility ("Solar Facility");

WHEREAS, the Parties have agreed to enter into this Lease for the use of the Equipment defined in Section 1 below, in accordance with the terms and conditions set forth herein, for the purpose of developing and operating a Solar Facility to generate renewable energy for the benefit of the Members of Jackson Sustainability Cooperative who desire to share supplemental energy.

NOW, THEREFORE, the parties enter into this Agreement upon the following terms and conditions:

1. **Equipment Leased.**

(a) The Equipment. Subject to the terms and conditions set forth below, the Lessor leases to the Lessee, and the Lessee hires the use of the following described equipment to operate a ground mounted solar facility capable of generating up to 26.2 Gwh/yr of energy (the "Equipment"):

Solar Modules:
35,098 [redacted], 16.5 MW STC rated DC power, degrading at the rate of .25% per year thereafter, with an expected life of at least 40 years

Solar Inverters:
115 [redacted] 150-US (600V), 150W AC each, with an expected life of 20 years before needing to be replaced.

JSC Confidential - 500143

Battery Energy Storage System:
[redacted] Energy Storage Modules, 15 MW AC, 46 MWh DC, with an expected life of 20 years.
Other miscellaneous equipment used to connect and transfer energy to the end user.

(b) Delivery and Installation of the Equipment.

(1) The Lessor shall cause the manufacturer and contractors to deliver and install the Equipment so that it shall be commissioned and ready for acceptance by the Lessee no later than June 30, 2022. This date may be extended only by the mutual written consent of the parties.

(2) The Equipment shall be delivered to and installed at the Roosevelt Parkway site and connected to each participating Member of Lessee who shares supplemental energy, with termination of the Equipment inside the plant as designated by Lessee (the "Delivery Point"). The Lessor shall pay shipping and delivery costs.

(3) The Lessor agrees to have the site prepared for installation of the Equipment.

(4) Installation shall be performed in a professional and workmanlike manner in conformance with all recommendations of the manufacturer, and in compliance with good construction and engineering practices.

(5) The Lessor shall schedule and coordinate the installation with the Lessee and its Members to minimize interference with the Member activities in and around the facilities where the Equipment is to be located. Installation work at the Member plant shall be performed during the Member's normal working hours, unless the Member and/or Lessee directs otherwise in writing prior to the commencement of installation.

(c) Acceptance of the Equipment

(1) Following the delivery and installation of the Equipment, the Lessor shall certify that the Equipment has been successfully installed and commissioned and is ready for use. The Lessee shall promptly inspect the Equipment and shall provide its written acceptance to Lessor. The Lessor may, upon the failure of the Lessee to issue a written acceptance within ten (10) business days, demand a written acceptance, and the Lessee will be deemed to have accepted the Equipment if it has not accepted or rejected the Equipment within ten (10) days after receipt of the Lessor's written demand for acceptance.

(2) If the Equipment fails to conform to the requirements of this Agreement, the Equipment may be rejected by the Lessee.

(3) The Lessor shall provide adequate instructional services in the operation of the Equipment that may be required by Lessee and/or its Members and vendors.

(d) Use of Equipment

(1) Subject to the terms hereof, Lessee shall be entitled to use the Equipment in compliance with all laws, rules, and regulations of the jurisdiction wherein the Equipment is located and will pay all cost, claims, damages, fees and charges arising out of its possession, use or maintenance. Lessee agrees to solely use the Equipment in the conduct of Lessee's business. Lessee shall not use or permit the use of the Equipment for any purpose for which, according to the specification of the manufacturer, the Equipment is not designed or reasonably suited.

(2) Lessee, at its expense, shall take good and proper care of the Equipment and make all repairs and replacements necessary to maintain and preserve the Equipment and keep it in good order and condition (reasonable wear and tear excepted). Unless Lessor shall otherwise consent in writing, Lessee shall, at its own expense, enter into and maintain in force a maintenance agreement covering the Equipment and its components and accessories. Lessee shall furnish Lessor with a copy of such agreement, upon request. Lessee shall not make any alterations, additions, or improvements, or add attachments not included in this agreement to the Equipment without the prior written consent of Lessor, except for additions or attachments to the Equipment purchased by Lessee from the manufacturer of the Equipment (or an authorized distributor of the manufacturer) or any other person approved by Lessor. Lessee shall affix on a prominent place on each item of Equipment any tags, decals or labels supplied by Lessor to Lessee which describe the ownership of the Equipment.

(e) Liens

Lessee shall keep the Equipment free and clear of all levies, liens and encumbrances, and shall give Lessor immediate notice of any attachment or other judicial process affecting any item of Equipment.

(f) Possession and Enjoyment

The Lessor hereby covenants to provide the Lessee during the term of this Agreement with the quiet use and enjoyment of the Equipment, and the Lessee shall, during the term of this Agreement, peacefully and quietly have and hold and enjoy the Equipment, without suit, trouble or hindrance, except as expressly set forth in this Agreement.

2. **Maintenance of Equipment**

(a) The Lessor shall keep the Equipment in good operating condition and shall periodically advise the Lessee of the status of the preventative maintenance schedule.

(b) All repairs or remedial maintenance will be performed promptly.

(c) There will be no charge for travel expenses associated with maintenance service under this Agreement.

(d) The Lessor shall pay all charges for parts and maintenance and other service activities related to the Equipment.

3. **Consideration**. Lessee agrees to use all the energy generated by the Solar Facility. Unless adjusted by agreement of the parties following the commissioning of the Solar Facility during a reasonable ramp up period, the rent of the Equipment is determined as follows:

(a) Market Value of Land. Lessee and Lessor agree that the Fair Market Value ("FMV") of the property is [redacted]. Accordingly, the Parties agree that, commencing on January 1, 2023, the Fair Market Lease Value of the Leased real property is [redacted] per year, payable as [redacted] per month, which value shall be escalated at 2.5% per annum plus the annual change in the Consumer Price Index, for the remaining term of the Lease. The FMV of the property shall further be adjusted to equal the greater of these adjustments or its actual market rate once every ten (10) years. The result of all these adjustments for a particular year is called the "Adjusted Market Value of Land" for that calendar year.

(b) Market Value of Equipment. Lessor shall submit to Lessee the estimated cost of the Equipment used in the Solar Facility, to include all costs associated with the design, acquisition, construction and installation of the Equipment. The anticipated reasonable lifespan for the Equipment is thirty years. The current anticipated installed capital cost for the design and construction of the Equipment is [redacted]. Replacement cost of batteries, inverters, and other electrical items expected in the twenty-first year of operation is reasonably estimated at [redacted] whose present value at an expected discount rate of 6% is $9,915,350. Replacement of solar panels is expected to begin when their warranties expire in the twenty-sixth year of operation. For purposes of this Lease, the cost of replacement panels is estimated at [redacted] whose present value using a discount rate of 6% is $234,756.00. Therefore, the total present value of the capital cost of the Equipment comprising the entire Solar Facility is [redacted] for the purposes of this Lease. For the first year of the thirty-year lifespan expected, this capital cost is [redacted]. Accordingly, the Parties agree that for the first year of operation, the Market Lease Value of the Equipment is [redacted] per year, payable at the rate of [redacted] per month. Commencing on January 1, 2021 and repeating on January 1 of each succeeding year of the lease, this value shall be escalated at the greater of 2.5% per annum or the annual increase in the Consumer Price Index. The parties may adjust this amount to start replacing aging equipment, and may build an equipment replacement fund held by Lessor to be ready to replace equipment that has lost a significant portion of its capacity for its intended purpose. The result of all these adjustments for a particular year is called the "Adjusted Market Value of Equipment" for that calendar year.

(c) Expenses. By March 1st of each year of the term, Lessor shall provide to Lessee an annual accounting of operations and maintenance costs incurred during the preceding

calendar year. The cost to operate and maintain the Solar Facility, to include scheduled replacement costs, as well as the costs of operation, maintenance, repairs, and replacements that are typical for a solar power generation facility with battery storage and its associated equipment, shall be no less than [redacted] per year over the thirty (30) year term, for a monthly amount of [redacted]. Commencing on January 1, 2021 and repeating on January 1 of each succeeding year of the lease, this value shall be escalated by the greater of 2.5% per annum or the annual increase in the Consumer Price Index. The Expenses shall further be adjusted at this time to equal the greater of these adjustments or the actual expenses for the prior year. The result of all these adjustments for a particular year is called "Adjusted Expenses" for that calendar year.

(d) Cash Consideration. Subject to the adjustments in subparagraphs (d) and (e) below, Lessee shall pay Rent to Lessor for the Equipment over the term based on the components of subparagraph (a), (b), and (c) above in the initial amount of [redacted] per month [redacted]. For each subsequent year beginning January 1, 2023, Rent shall equal the sum of that year's Adjusted Market Value of Land plus Adjusted Value of Equipment plus Adjusted Expenses. This value is called "Adjusted Rent" for that year. Payments under this Agreement shall be made in arrears, with the first payment due within 30 days after the first month of operation.

(e) Monthly Rent. For all years, Rent for the month just ended (the Billing Month) shall also be adjusted monthly according to the following formula ("Monthly Rent"), where

R = annual Adjusted Rent for the current calendar year

M = sum of energy delivered to Lessee at all Delivery Points for the Billing Month

A = sum of energy delivered to Lessee at all Delivery Points for twelve months prior to the Billing Month

$$\frac{12 \times R \times M}{A}$$

For the first year of operation, A shall be assumed to = 23.0GWh.

However, in no event shall the Rent exceed ninety-five percent (95%) an amount equal to the difference between what the municipal utility would have charged JSC's members without JSC's supplemental green energy and what the municipal utility actually did charge JSC's members for that month.

(f) Solar Renewable Energy Credits (SRECs). Lessor agrees to assign to Lessee (or its Members) the Solar Renewable Energy Credits generated by the Solar Facility in its first twelve months of operation. Thereafter, all Solar Renewable Energy Credits remain the property of the Lessor.

(g) Reward for Energy Conservation. Lessor agrees to discount the Rent to Lessee by an amount agreed upon between Lessor and Lessee from time to time as an incentive for all or certain of Lessee's Members to conserve energy. This Rent discount is intended to incentivize Lessee's Members to replace old, inefficient equipment with new, more efficient equipment, as well as to replace inefficient lighting, HVAC, and other electrical devices with more efficient ones.

(h) Modification of Consideration for Technology Upgrades. In the event the parties desire to upgrade the Solar Facility to incorporate new technology that will increase electric power production and/or improve cost effectiveness, the parties may, by mutual agreement, modify the consideration due for any extension in the Lease term.

4. **Term**

(a) Term of Lease. The term of this Lease shall be for a period of thirty (30) years, commencing on the later of August 1, 2022 or the first day of the month following the completion of testing, commissioning and certification of the Solar Facility (the "Commencement Date") and, unless sooner terminated as hereinafter provided, expiring on July 31, 2052.

(b) Modification of Term of Lease for Expansion or Technology Upgrade.

(1) During the basic term of this Lease, the Parties may desire to upgrade the Solar Facility to incorporate new technology that will increase electric power production and/or improve cost effectiveness. Upon mutual agreement of the parties, the term of this Lease may be extended by up to twenty (20) years, with corresponding modification to consideration, to accommodate the installation and amortization of any such upgrade.

(2) In the event that Lessor is unable to use the leased Property due to any of the following: (i) Lessor is denied any permits necessary to construct and operate the Solar Facility; (ii) fire, natural disaster or other casualty; (iii) hostile acts, warfare, or major accidents; (iv) condemnation for a public or quasi-public use under any statute or by right of eminent domain or private purchase in lieu thereof by any competent authority; then Lessor shall have the right to terminate the Lease within thirty (30) days after providing Lessee with written notice. Lessor shall also have the right to terminate the Lease within thirty (30) days after providing Lessee with written notice in the event that there is a change in law or applicable regulation and action or inaction by any federal, state or local legislative, executive, administrative judicial agency or body which invalidates any government incentive that Lessor is to receive for operating a solar power generation facility with battery storage. Except for any obligations that specifically survive the termination of the Lease as set forth herein, both Lessor and Lessee shall be released of any and all liability and obligations specified in the Lease as of the termination date.

(c) Commissioning and Certification. Lessor shall deliver the energy from the Equipment for use by the Lessee once the Equipment is commissioned and certified. Once certified by the Lessor to the Lessee, Rent shall commence.

5. **Manufacturer Warranties**

Lessor has acquired or will acquire the Equipment in connection with this Agreement. Lessor shall not be liable for damages for any reason for any act or omission of the manufacturer of the Equipment. Except as provided in Section 18 ("Remedies") hereof, Lessee acknowledges that neither its dissatisfaction with the energy produced by the Equipment or any component part or accessory, nor the failure of the Equipment to remain in useful condition during the Term, nor the loss of possession nor the right of possession of the Equipment nor any part thereof by Lessee (unless due to Lessor's acts or omissions"), shall relieve Lessee from the obligations under this agreement during the Term. The Equipment shall remain the sole and exclusive personal property of Lessor. Lessor is the beneficiary of all manufacturer warranties. Lessor shall promptly notice the manufacturer of problems with the Equipment that are covered under warranty.

6. **Location of Equipment and Tax**

Lessor shall at all times keep the Equipment within its exclusive possession and control. Upon Lessor's prior written consent, which shall not be unreasonably withheld, Lessee may inspect the Equipment. Not later than January 31st of each calendar year, Lessor shall provide Lessee a written report detailing the current condition and efficiency of the Equipment as of the prior calendar year. Lessor shall make all tax filings and returns for property taxes due with respect to the Equipment, and Lessee agrees that it shall not make or file any property tax returns, including information returns, with respect to the Equipment. Lessee is not required to reimburse Lessor for the personal property taxes paid with respect to the Equipment.

7. **Risk of Loss**

Commencing on completion of construction and continuing throughout the Term, Lessor shall bear the entire risk of loss or damage in respect to the Equipment, whether partial or complete, from any cause whatsoever. In the event of loss, theft, destruction or damage of any kind to any item of Equipment, or if the Equipment is lost, stolen, or taken by governmental action for a stated period extending beyond the Term (an "Event of Loss"), Lessor shall promptly notify Lessee. Lessor shall, at its option: (a) immediately place the affected Equipment in good condition and working order, or (b) replace the affected Equipment with identical equipment of at least equal value, in good condition and repair, and transfer clear title thereto to Lessor. Lessor may, but is not required, to secure (i) business interruption insurance in the minimum amount to cover the average monthly expenditures based on an average of the prior three years operating expense experience, and (ii) equipment insurance to cover the replacement costs of all damaged equipment. Lessee shall be named as additional insured and receive credit for proceeds received by Lessor from this insurance to cover the monthly Rent from the business interruption insurance.

In the event of a governmental taking of Equipment for an indefinite period or for a stated period, which does not extend beyond the Term, all obligations of the parties with respect to the Equipment (including payment of Rent) shall continue. The parties shall work in good faith to divide or credit all sums received by Lessor from the government by reason of such taking.

8. **Access to Records and Billing**

(a) The Lessor shall maintain all books, documents, papers, maintenance records, accounting records, and other evidence pertaining to all costs incurred for the Equipment leased under this agreement. Lessor shall make such materials available at its office at all reasonable times during the lease term, and for three (3) years from the date of final payment under the lease, for inspection by the Lessee. Copies thereof shall be furnished at no cost to the Lessee if requested.

(b) Lessee is responsible for billing its Members based on their Member Agreement. Lessee will consult with Lessor when necessary to establish billing procedures for energy assessments to determine the amount charged to each Member. Lessee shall send written (or email) invoices to its Members monthly. Lessee shall take such action as is necessary to collect any invoice not paid within thirty (30) days after the due date. Upon the request of the Lessor, Lessee shall issue a statement setting forth the identity of Members who have not timely paid. For paid Members, the statement is conclusive evidence of such payment. Lessee shall establish guidelines and policies to the satisfaction of Lessor for all its officers having fiscal responsibilities. If a Member payment is more than ninety (90) days in arrears, upon request of Lessor, the Lessee shall assign the unpaid amount to Lessor for collection.

9. **Assignment**

The Lessee binds its successors and assignees to all the terms and conditions of this Equipment Lease Agreement. The Lessee shall not assign or subcontract the whole or any part of this agreement without the Lessor's prior written consent. The Lessee may assign its right to receive payments from its Members to the Lessor or to an agreed third party for collection. The assignment shall cover all unpaid amounts under this agreement and shall not be made to more than one party.

10. **Authority to Bind**

The signatory for the Lessee represents that he has been duly authorized to execute this agreement on behalf of the Lessee and has obtained all necessary or applicable approvals to make this agreement fully binding upon the Lessee when his signature is affixed, and certifies that this agreement is not subject to further acceptance by Lessee when accepted by the Lessee.

11. **Compliance with Laws.**

(a) Lessor and Lessee shall comply with all applicable federal, state and local laws, rules, regulations and ordinances, and all provisions required thereby to be included herein are

hereby incorporated by reference. The enactment of any state or federal statute or the promulgation of rules or regulations thereunder after execution of this agreement shall be reviewed by the Lessee and the Lessor to determine whether the provisions of this agreement require formal modification.

(b) Lessee certifies by entering into this agreement, that neither it nor its principal(s) is presently in arrears in payment of its taxes, permit fees or other statutory, regulatory or judicially required payments.

(c) Lessor certifies by entering into this agreement, that neither it nor its principal(s) is presently in arrears in payment of its taxes, permit fees or other statutory, regulatory or judicially required payments.

(d) Lessor warrants that the Lessor and its subcontractors, if any, shall obtain and maintain all required permits, licenses, and approvals, as well as comply with all health, safety, and environmental statutes, rules, or regulations in the performance of work activities related to the Equipment. Failure to do so may be deemed a material breach of and grounds for immediate termination of this agreement.

(e) The Lessee hereby affirms that it is properly registered and owes no outstanding reports with the Tennessee Secretary of State.

12. **Condition of Payment**

The operation of the Equipment provided by the Lessor under this agreement must be operated to the Lessee's reasonable satisfaction, and in accordance with all applicable federal, state, local laws, ordinances, rules, and regulations.

13. **Confidentiality of Data, Property Rights in Products, and Copyright Prohibition**

The parties acknowledge that this agreement may require or allow access to data, materials, and information containing confidential information maintained by the Lessee in its computer systems or other records. The Lessor covenants that data, material and information gathered, based upon or disclosed to the Lessor for the purpose of this agreement, will not be disclosed to or discussed with third parties without the prior written consent of the Lessee. Lessor agrees to maintain the same internal privacy/confidential information policy as maintained by Lessee. Lessor agrees to comply with such internal privacy/confidential information policy with regard to data, materials, and information disclosed or otherwise provided to Lessor by the Lessee under the terms of this agreement. The Lessor agrees that all information, data, findings, recommendations, proposals, etc. by whatever name described and in whatever form secured, developed, written or produced by the Lessee in furtherance of this agreement and in operation of the Equipment shall be the property of the Lessee. The Lessor shall take such action as is necessary under law to preserve such property rights in and of the Lessee while such Equipment is within the control and/or custody of the Lessee. The Lessor specifically waives and/or releases to the Lessee any cognizable property right of the Lessee to copyright, license, patent or otherwise use such information, data, findings, recommendations, proposals, etc.

14. **Option to Extend; Surrender of Equipment; Purchase Option**

(a) Unless Lessee notifies Lessor not less than ninety (90) days prior to the expiration of the initial thirty (30) year Term, the Lessee's renewal option to extend the lease for continued use of the Equipment for an additional twenty (20) year Term is automatic. The renewal Term is for twenty (20) years. The parties may by agreement engage in additional renewal Terms so long as the lease extension does not exceed seventy five percent (75%) of the remaining economic life of the Equipment. If Lessee desires not to exercise its option, it shall give Lessor irrevocable written notice of its intention not to exercise such option at least ninety (90) days (and not more than 180 days) before the expiration of the Term. If the Lessee does not renew the lease, then upon the end of the Term, Lessor will take sole possession of the Equipment in compliance with Section 14(b) below.

(b) Except as specified otherwise herein, upon the expiration, early termination as provided herein, or final termination of the Term, Lessee, at its cost and expense, shall promptly return all (not part) of its rights to the use of the Equipment (including, without limitation, all service records and user manuals). Additionally, Lessee, at its cost and expense, shall cause its Members to promptly allow Lessor to remove and return all (not part) of its rights to the Equipment located on the premises of the Members (including, without limitation, all service records and user manuals. If the Equipment is sold by the Lessor after the final termination, Lessor shall arrange and pay for the de-commissioning, de-installation and packing of the Equipment to be performed by manufacturer-certified technicians, approved by Lessor. Lessor shall supervise and direct the preparation of the Equipment for return from the Member's of the Lessee. IF, UPON TERMINATION OR EXPIRATION OF THE TERM FOR ANY REASON, LESSEE FAILS OR REFUSES FORTHWITH TO RETURN AND DELIVER THE EQUIPMENT TO LESSOR, LESSEE SHALL REMAIN LIABLE FOR ANY RENT PAYMENTS ACCRUED AND UNPAID WITH RESPECT TO THAT EQUIPMENT AND SHALL PAY RENT UP TO THE DATE THAT THE EQUIPMENT IS RETURNED TO THE ADDRESS SPECIFIED BY LESSOR. In such event Lessor shall also have the right, with reasonable notice, to enter Lessee's Members premises or any other premises where the Equipment may be found and to take possession of and to remove the Equipment, at Lessor's sole cost and expense, without legal process. Lessee understands that it may have a right under law to notice and a hearing prior to repossession of the Equipment. As an inducement to Lessor to enter into a transaction, but only to the extent that Lessee, if a state agency, has statutory authority to do so, Lessee hereby expressly waives all rights conferred by existing law to notice and a hearing prior to such repossession by Lessor or any officer authorized by law to effect repossession and hereby releases Lessor from all liability in connection with such repossession. To the extent authorized by the Constitution and laws of the State of Tennessee, Lessee's or the Lessee's Members' obligation to return Equipment may, at Lessor's option, be specifically enforced by Lessor.

(c) Lessor hereby grants and extends to Lessee, an option to purchase the Equipment. Lessee must exercise the option to purchase within ninety (90) days from December 31,

2032. The purchase price of the Equipment is [redacted] and No/100's Dollars [redacted] Lessor shall give Lessee a bill of sale and assign any remaining manufacturers warranty, if any, at closing. Title to the Equipment will pass to the Lessee upon notification to the Lessor of the Lessee's intent to exercise its purchase option, and the payment of the Purchase Price. Closing will occur within ninety (90) days of exercise of the option to purchase. The purchase option granted shall be exercised in writing and delivered or sent by first class mail, postage prepaid, to the Lessor, and must include all and not less than all of the Equipment. Upon giving the notice as provided, it is agreed that such shall constitute a binding contract for the sale and purchase of the Equipment described in the notice and enforceable by either party including the right to specific performance, if necessary. Lessee is responsible for payment of any transfer tax or tax on tangible personal property, if any, that occurs on or after closing. Each party will be responsible for and pay their respective costs and expenses relating to the transaction. This purchase option is personal to Lessee and may not be assigned to any person.

15. **Insurance**

At its expense, Lessor shall keep the Equipment insured against all risks of loss and damage with companies acceptable to Lessor for an amount equal to the original cost of the Equipment, with Lessor or its assign(s) named as a loss payee. Lessor shall also maintain comprehensive general liability insurance, with Lessee or its assign(s) named as an additional insured. Lessor shall be liable for any loss not covered by insurance. All said insurance shall be in form and amount reasonably satisfactory to Lessor. Lessor shall pay the premiums therefor and deliver to Lessee or its assign(s) the certificates of insurance or duplicates thereof or other evidence satisfactory to Lessee or Lessor's assigns of such insurance coverage. Evidence of such insurance coverage shall be furnished no later than the commencement date of the Term and from time to time as Lessor or its assigns may request. Each insurer shall agree by endorsement upon the policy or policies issued by it or by independent instrument furnished to Lessor that it will give Lessor's assigns thirty (30) days prior written notice of the effective date of any alteration or cancellation of such policy. Lessee hereby irrevocably appoints Lessor as Lessee's attorney-in-fact to make claim for, receive payment of, and execute and endorse all documents, checks or drafts received in payment for loss or damage under any said insurance policy.

Lessee shall procure and maintain liability insurance on it officer and directors. Lessee shall also maintain comprehensive general liability insurance, with Lessor or its assigns named as an additional insured.

16. **Disputes**

(a) Should any disputes arise with respect to this agreement, the Lessor and the Lessee agree to act immediately to resolve such disputes. Time is of the essence in the resolution of disputes.

(b) The Lessee agrees that, the existence of a dispute notwithstanding, it will continue without delay to carry out all its responsibilities under this agreement that are not

affected by the dispute. Should the Lessee fail to continue to perform its responsibilities regarding all non-disputed issues without delay, any additional costs incurred by the Lessor as a result of such failure to proceed shall be borne by the Lessee, and the Lessee shall make no claim against the Lessor for such costs. If the Lessee and the Lessor cannot resolve a dispute within ten (10) working days following notification in writing by either party of the existence of a dispute, then the following procedure shall apply:

(1) The parties agree to resolve such matters through submission of their dispute to the certified public accountant of the Lessor. The accountant shall reduce a decision to writing and furnish a copy to the Lessor and the Lessee within ten (10) working days after presentation of such dispute for action. The accountant's decision shall be final and conclusive unless either party mails or otherwise furnishes to the accountant, within ten (10) working days after receipt of the decision, a written protest. If a written protest is provided, the parties agree to submit the dispute to mediation for a determination. Mediation is non-binding unless the parties sign a settlement agreement at the conclusion of mediation. Otherwise, the dispute may be submitted to a Tennessee court of competent jurisdiction.

(2) The intentional and/or unintentional nonpayment by the Lessee to the Lessor of one or more payments not in dispute in accordance with the terms of this agreement will not be cause for Lessor to terminate this agreement, and the Lessor may bring suit to collect these amounts without following the disputes procedure contained herein.

17. **No Warranties by Lessor Regarding the Equipment**

LESSEE ACKNOWLEDGES THAT LESSOR IS NOT THE MANUFACTURER OR LICENSOR OF THE EQUIPMENT. LESSEE AGREES THAT LESSOR HAS NOT MADE AND MAKES NO REPRESENTATIONS OR WARRANTIES OF WHATSOEVER NATURE, DIRECTLY OR INDIRECTLY, EXPRESS OR IMPLIED, AS TO THE SUITABILITY, DURABILITY, FITNESS FOR USE, MERCHANTABILITY, CONDITION, OR QUALITY OF THE EQUIPMENT OR ANY PART THEREOF. LESSEE SPECIFICALLY WAIVES ALL RIGHT TO MAKE CLAIM AGAINST LESSOR FOR BREACH OF ANY EQUIPMENT WARRANTY OF ANY KIND WHATSOEVER; AND WITH RESPECT TO LESSOR, LESSEE LEASES EQUIPMENT "AS IS". LESSOR SHALL NOT BE LIABLE TO LESSEE FOR ANY LOSS, DAMAGE, OR EXPENSE OF ANY KIND OR NATURE CAUSED DIRECTLY OR INDIRECTLY BY ANY EQUIPMENT LEASED HEREUNDER, OR BY THE USE OR MAINTENANCE THEREOF, OR BY THE REPAIRS, SERVICE OR ADJUSTMENT THERETO OR ANY DELAY OR FAILURE TO PROVIDE SERVICE TO THE EQUIPMENT, OR BY ANY INTERRUPTION OF SERVICE OR LOSS OF USE THEROF, OR FOR ANY LOSS OF BUSINESS OR DAMAGE WHATESOEVER AND HOWSOEVER CAUSED.

18. **Remedies.**

(a) Lessor's Remedies.

i. Upon the occurrence of an "Event of Default" and at any time thereafter Lessor may, in its sole discretion, do any one or more of the following:

A. after giving thirty (30) days prior written notice to Lessee of default, during which time Lessee shall have the opportunity to cure such default, terminate this agreement executed by Lessor and the defaulting Lessee;

B. to the extent allowed by the laws of the State of Tennessee, Lessor may proceed by appropriate court action to enforce the performance of the terms of this agreement and/or recover damages, including all of Lessor's economic loss for the breach thereof;

C. whether or not this agreement is terminated, upon notice to Lessee, take possession of the Equipment wherever located, without demand, liability, court order or other process of law, and for such purposes Lessee, to the extent permitted by Tennessee law, hereby authorizes Lessor, its assigns or the agents of either to enter upon the premises where such Equipment is located or cause Lessee, and Lessee hereby agrees, to return such Equipment to Lessor in accordance with the requirements of Section 14(b) of this agreement;

D. by notice to Lessee, and to the extent permitted by law, declare immediately due and payable and recover from Lessee, as liquidated damages and not as a penalty, the sum of:

I. the present value of the Rent owed from the earlier of the date of payment by Lessee or the date Lessor obtains a judgment against Lessee until the end of the Term plus, if the Equipment is not returned to or repossessed by Lessor, the present value of the estimated in-place fair market value of the Equipment at the end of the Term as determined by Lessor;

II. all Rent and other amounts due and payable on or before the earlier of the date of payment by Lessee or the date Lessor obtains a judgment against Lessee;

III. to the extent allowed by the laws and Constitution of the State of Tennessee, costs, fees (including all attorneys' fees and court costs) and expenses associated with collecting said sums; and

IV. interest on (I) and (II) from the date of default at 1½% per month or portion thereof (or the highest rate allowable by law, if less) and, on (III) from the date Lessor incurs such fees, costs or expenses.

ii. Upon return or repossession of the Equipment, Lessor may, if it so decides in its sole discretion, upon notice to Lessee, use reasonable efforts to sell, re-lease or otherwise dispose of such Equipment, in such manner and upon such terms as Lessor may determine in its sole discretion, so long as such manner and terms are commercially reasonable. Upon disposition of the Equipment, Lessor shall credit the Net Proceeds (as defined below) to the damages paid or payable by Lessee. Proceeds upon sale of the Equipment shall be the sale price paid to Lessor less the Stipulated Loss Value in effect as of the date of default. Proceeds upon a re-lease of the Equipment shall be all rents to be received for a term not to exceed the remaining Schedule Term, discounted to present value as of the commencement date of the re-lease at Lessor's current applicable debt rate. To the extent allowed by the laws and Constitution of the State of Tennessee, "Net Proceeds" shall be the Proceeds of sale or re-lease as determined above, less all costs and expenses incurred by Lessor in the recovery, storage and repair of the Equipment, in the remarketing or disposition thereof, or otherwise as a result of Lessee's default, including any court costs and attorney's fees and interest on the foregoing at eighteen percent (18%) per annum or the highest rate allowable by law, if less, calculated from the dates such costs and expenses were incurred until received by Lessor. Lessee shall remain liable for the amount by which all sums, including liquidated damages, due from Lessee exceeds the Net Proceeds. Net Proceeds in excess thereof are the property of and shall be retained by Lessor.

iii. No termination, repossession or other act by Lessor in the exercise of its rights and remedies upon an Event or Default by Lessee shall relieve Lessee from any of its obligations hereunder. No remedy referred to in this Section is intended to be exclusive, but each shall be cumulative and in addition to any other remedy referred to above or otherwise available to Lessor at law or in equity.

(b) Lessee's Remedies. Anything herein to the contrary notwithstanding, Lessee shall have all rights provided under the Tennessee Uniform Commercial Code, including without limitation, the right to cancel this agreement and recover damages from Lessor in the event of nonperformance of or other default by Lessor hereunder.

(c) Each party agrees that any delay or failure by the other party to enforce that party's rights under this Agreement does not prevent that party from enforcing its rights at a later time.

19. **Force Majeure**

In the event that either party is unable to perform any of its obligations under this contract or to enjoy any of its benefits because of natural disaster or decrees of governmental bodies not the fault of the affected party (hereinafter referred to as a "Force Majeure Event"), the party who has been so affected shall immediately give notice to the other party and shall do everything possible to resume performance. Upon receipt of such notice, all obligations under this contract shall be immediately suspended. If the period of nonperformance exceeds thirty (30) days from the receipt of notice of the Force Majeure Event, the party whose ability to perform has not been so affected may, by giving written notice, terminate this contract.

20. **Governing Laws**

This Contract shall be construed in accordance with and governed by the laws of the State of Tennessee and suit, if any, must be brought in the State of Tennessee.

21. **Indemnification.**

(a) Lessor agrees to indemnify, defend, and hold harmless the Lessee, its agents, officers, and employees from all claims and suits including court costs, attorney's fees, and other expenses caused by any act or omission of Lessor and/or its subcontractors, if any, during the construction and installation phase of developing the Solar Facility.

(b) Lessee agrees to indemnify, defend, and hold harmless the Lessor, its agents, officers, and employees from all claims and suits including court costs, attorney's fees, and other expenses caused by any act or omission of Lessee and/or its subcontractors, if any, in the performance of this agreement.

22. **Independent Contractor**

Both parties hereto, in the performance of this contract, shall act in an individual capacity and not as agents, employees, partners, joint venturers or associates of one another. The employees or agents of one party shall not be deemed or construed to be the employees or agents of the other party for any purposes whatsoever. Neither party will assume liability for any injury (including death) to any persons, or damage to any property arising out of the acts or omissions of the agents, employees or subcontractors of the other party.

The Lessee shall be responsible for providing all necessary unemployment and workers' compensation insurance for the Lessee's employees and Members operating the electric cooperative.

23. **Default**

Lessee shall be in default upon the occurrence of any one or more of the following events (each an "Event of Default"): (a) nonpayment or incomplete payment by Lessee of Rent or any other sum payable on its due date; (b) failure by Lessee to perform or observe any other term,

covenant or condition of this Agreement, any Schedule, or any applicable software license agreement, which is not cured within ten (10) days after notice thereof from Lessor; (c) insolvency by Lessee; (d) Lessee's filing of any proceedings commencing bankruptcy or the filing of any involuntary petition against Lessee or the appointment of any receiver not dismissed within sixty (60) days from the date of said filing or appointment; (e) subjection of a substantial part of Lessee's property or any part of the Equipment to any levy, seizure, assignment or sale for or by any creditor or governmental agency; or (f) any representation or warranty made by Lessee in this Agreement, any Schedule or in any document furnished by Lessee to Lessor in connection therewith or with the acquisition or use of the Equipment being or becoming untrue in any material respect.

24. **Key Person(s)**

(a) If Lessor designates that certain individual(s) are essential to the Lessee's use and operation of the Equipment, the parties agree that should such individual(s) leave their employment during the term of this agreement for whatever reason, the Lessor shall have the right to approve the appointment of a successor. Lessee agrees to submit the name of a successor within thirty (30) days of the essential individual's last day of employment.

(b) The business and affairs of the Lessee are managed by its Board of Directors. After the commissioning and certification of the Solar Facility and operation of the system for six (6) months, the Lessee agrees to have equal representation on its Board of Directors from the Members of Lessee, the community in Jackson, Tennessee, and from the Lessor. The initial Board of Directors of Lessee will consist of five members. The Lessor shall provide the name of one or more persons to the Credentials and Elections Committee of the Lessee for approval to submit to the Members for election. The Lessor may request to the Credentials and Elections Committee the removal of any director the Lessor believes is not working cooperatively to maximize the use of the Solar Facility. Without prior approval of the Lessor, no director shall receive compensation for any service he or she may render to the Lessee. A Director may, however, be reimbursed for his or her actual expenses incurred in the performance of his or her duties that are approved in advance by the President of the Lessee.

25. **Material Incorporated or Referred to in Contract**

The Lessee acknowledges that it has received all written materials, documents, or user manuals related to the Equipment, and which do not alter the terms of this agreement.

26. **Merger and Modification**

This agreement constitutes the entire agreement between the parties. No understandings, agreements, or representations, oral or written, not specified within this agreement will be valid provisions of this agreement. This agreement may not be modified, supplemented or amended, in any manner, except by written agreement signed by all necessary parties.

27. **Nondiscrimination**

Pursuant to the Civil Rights Act of 1964, the Lessee and its subcontractors shall not discriminate against any employee or applicant for employment in the operation of the Equipment or the performance of this agreement. The Lessee shall not discriminate with respect to the hire, tenure, terms, conditions or privileges of employment or any matter directly or indirectly related to employment, because of race, color, religion, gender, disability, national origin or ancestry. Breach of this covenant may be regarded as a material breach of this agreement. The Lessee's execution of this agreement also signifies compliance with applicable federal laws, regulations, and executive orders prohibiting discrimination in the provision of services based on race, color, national origin, age, gender, disability or status as a veteran.

28. **Notices**

Whenever any notice, statement or other communication is to be sent to the Lessee or to the Lessor, it shall be sent to the following addresses unless otherwise specifically advised:

Notice to the Lessor shall be sent to:

Community Development Enterprises - Jackson I
1100 Whitehall Street
Jackson, TN 38301

Notice to the Lessee shall be sent to:

Jackson Sustainability Cooperative
1031 Greystone Square
Jackson, TN 38305

29. **Order of Precedence**

Any inconsistency or ambiguity in this agreement shall be resolved by giving precedence in the following order: (1) this agreement, (2) attachments prepared by the Lessee, and (3) attachments prepared by the Lessor. In the event of any conflict between the terms and conditions of this agreement and the provisions of any of the other documents identified in items (2) or (3) of the immediately preceding sentence, the terms and conditions of this agreement shall supersede and control.

30. **Ownership of Documents and Materials**

All documents, records, programs, data, film, tape, articles, memoranda, and other materials developed under this contract shall be considered "work for hire" and the Lessor transfers any ownership claim to the Lessee. Use of these materials, other than related to contract performance by the Lessee, without the prior written consent of the Lessee, is prohibited. During the term of this agreement, the Lessee shall be responsible for any loss of or damage to these materials developed for or supplied to the Lessee and used to develop or assist in the

operation of the Equipment provided herein while the materials are in the possession of the Lessee.

31. **Payments**

All payments shall be made by ACH transfer payable to Lessor to an account designated by Lessor. No payments will be made to Lessor in advance of receipt, installation and commissioning of the Equipment that is the subject of this agreement.

32. **Progress Reports**

The Lessee shall submit progress reports to the Lessor upon request. The report shall be oral, unless the Lessor, upon receipt of the oral report, should deem it necessary to have it in written form. The progress reports shall serve the purpose of assuring the Lessor that the Equipment is operating properly with all preventative service performed on time.

33. **Severability**

The invalidity of any section, subsection, clause or provision of this agreement shall not affect the validity of the remaining sections, subsections, clauses or provision of this agreement.

34. **Substantial Performance**

This contract shall be deemed to be substantially performed only when fully performed according to its terms and conditions and any modification thereof.

35. **Taxes**

The Lessee is responsible for any taxes levied on the Lessor as a result of this agreement.

36. **Termination for Convenience**

This contract may be terminated, in whole or in part, by the Lessor whenever, for any reason, the Lessor determines that such termination is in the best interest of the Lessor. Termination shall be effected by delivery to the Lessee of a Termination Notice at least one hundred twenty (120) days prior to the termination effective date, specifying the extent to which performance of services under such termination becomes effective.

37. **Termination for Default**

(a) With the provision of thirty (30) days notice to the Lessee, the Lessor may terminate this contract in whole or in part, if the Lessee **fails to**:

(1) Correct or cure any breach of this contract;
(2) Make progress so as to endanger performance of this contract; or
(3) Perform any of the other provisions of this contract.

(b) Failure to agree will be a dispute under the Disputes clause. The Lessor may withhold from these amounts any sum the Lessor determines to be necessary to protect the Lessor against loss because of outstanding liens or claims of former lien holders.

(c) The rights and remedies of the parties in this clause are in addition to any other rights and remedies provided by law or under this contract.

38. **Waiver of Rights**

No right conferred on either party under this contract shall be deemed waived and no breach of this contract excused, unless such waiver or excuse shall be in writing and signed by the party claimed to have waived such right.

IN WITNESS WHEREOF, Lessor and the Lessee have, through duly authorized representatives, entered into this agreement. The parties having read and understand the foregoing terms of this agreement and do by their respective signatures dated below hereby agree to the terms thereof.

Lessor:

Community Development Enterprises - Jackson I

Dennis Emberling

By: _____
Dennis Emberling
Title: Chief Executive Officer
Date: October 26, 2021

Lessee:

Jackson Sustainability Cooperative

By: _____
David Shimon
Title: Chairman of the Board of Directors
Date: October 26, 2021

JSC Confidential - 500161

JACKSON SUSTAINABILITY COOPERATIVE
CONDITIONAL NONBINDING MEMBER AGREEMENT

AGREEMENT by and between:

JACKSON SUSTAINABILITY COOPERATIVE, ("JSC")
a Tennessee nonprofit corporation

and

[redacted]
Print Name

("MEMBER")

[redacted]
Street

Jackson, TN 38305
City/State/Zip

Member Number

[redacted]
Email

[redacted]
Taxpayer Identification Number

RECITALS:

WHEREAS, a small group of manufacturers and commercial operators with facilities in the Roosevelt Parkway area of Jackson, Tennessee desire to move to renewable energy and contribute to Jackson's redevelopment through participation in the Jackson Sustainability Cooperative, a Tennessee non-profit corporation;

WHEREAS, certain manufacturers and commercial operators in the neighborhood have corporate goals and aspirations of improving environmental quality through promoting and developing energy conservation through research while at the same time lowering energy costs, improving energy efficiency and energy quality to protect equipment, and avoiding the costs of power outages;

WHEREAS, certain manufacturers and commercial operators currently experience high peak-demand charges for electricity, as well as periodic power outages from construction, accidents and storms;

IN WITNESS WHEREOF, the parties hereto have affixed their hands and seal the date first shown above.

ATTEST:

JACKSON SUSTAINABILITY COOPERATIVE: MEMBER/APPLICANT:

By: Dennis Emberling
Dennis Emberling, President

Date: 10/26/21

By: [redacted]

Its: [redacted]

Date: 10/26/2021

JACKSON SUSTAINABILITY COOPERATIVE
CONDITIONAL NONBINDING MEMBER AGREEMENT

AGREEMENT by and between:

JACKSON SUSTAINABILITY COOPERATIVE,
a Tennessee nonprofit corporation ("JSC")

and [redacted]

Print Name ("MEMBER")

[redacted]

Street

Jackson, TN 38301
City/State/Zip

Member Number

[redacted]

Email

[redacted]

Taxpayer Identification Number

RECITALS:

WHEREAS, a small group of manufacturers and commercial operators with facilities in the Roosevelt Parkway area of Jackson, Tennessee desire to move to renewable energy and contribute to Jackson's redevelopment through participation in the Jackson Sustainability Cooperative, a Tennessee non-profit corporation;

WHEREAS, certain manufacturers and commercial operators in the neighborhood have corporate goals and aspirations of improving environmental quality through promoting and developing energy conservation through research while at the same time lowering energy costs, improving energy efficiency and energy quality to protect equipment, and avoiding the costs of power outages;

WHEREAS, certain manufacturers and commercial operators currently experience high peak-demand charges for electricity, as well as periodic power outages from construction, accidents and storms;

IN WITNESS WHEREOF, the parties hereto have affixed their hands and seal the date first shown above.

ATTEST:

JACKSON SUSTAINABILITY COOPERATIVE: MEMBER/APPLICANT:

By: Dennis Emberling
Dennis Emberling, President

Date: 10/26/21

By: [redacted]

Its: President

Date: 10/21/2021

JSC Confidential - 500165

JACKSON SUSTAINABILITY COOPERATIVE
CONDITIONAL NONBINDING MEMBER AGREEMENT

AGREEMENT by and between:

JACKSON SUSTAINABILITY COOPERATIVE, ("JSC")
a Tennessee nonprofit corporation

and [redacted]

[redacted] ("MEMBER")
Print Name

[redacted]
Street

Jackson, TN 38301
City/State/Zip

Member Number

[redacted]
Email

[redacted]
Taxpayer Identification Number

RECITALS:

WHEREAS, a small group of manufacturers and commercial operators with facilities in the Roosevelt Parkway area of Jackson, Tennessee desire to move to renewable energy and contribute to Jackson's redevelopment through participation in the Jackson Sustainability Cooperative, a Tennessee non-profit corporation;

WHEREAS, certain manufacturers and commercial operators in the neighborhood have corporate goals and aspirations of improving environmental quality through promoting and developing energy conservation through research while at the same time lowering energy costs, improving energy efficiency and energy quality to protect equipment, and avoiding the costs of power outages;

WHEREAS, certain manufacturers and commercial operators currently experience high peak-demand charges for electricity, as well as periodic power outages from construction, accidents and storms;

IN WITNESS WHEREOF, the parties hereto have affixed their hands and seal the date first shown above.

ATTEST:

JACKSON SUSTAINABILITY COOPERATIVE:

By: Dennis Emberling
Dennis Emberling, President

Date: 10/26/21

MEMBER/APPLICANT:

By: [redacted]

Its: [redacted]

Date: 10/21/2021

JSC Confidential - 500167

JACKSON SUSTAINABILITY COOPERATIVE
CONDITIONAL NONBINDING MEMBER AGREEMENT

AGREEMENT by and between:

JACKSON SUSTAINABILITY COOPERATIVE, ("JSC")
a Tennessee nonprofit corporation

and

[redacted]
Print Name ("MEMBER")

[redacted]
Street

Jackson, TN 38305
City/State/Zip

Member Number

[redacted]
Email

[redacted]
Taxpayer Identification Number

RECITALS:

WHEREAS, a small group of manufacturers and commercial operators with facilities in the Roosevelt Parkway area of Jackson, Tennessee desire to move to renewable energy and contribute to Jackson's redevelopment through participation in the Jackson Sustainability Cooperative, a Tennessee non-profit corporation;

WHEREAS, certain manufacturers and commercial operators in the neighborhood have corporate goals and aspirations of improving environmental quality through promoting and developing energy conservation through research while at the same time lowering energy costs, improving energy efficiency and energy quality to protect equipment, and avoiding the costs of power outages;

WHEREAS, certain manufacturers and commercial operators currently experience high peak-demand charges for electricity, as well as periodic power outages from construction, accidents and storms;

WHEREAS, these manufacturers and commercial operators may benefit from participating as a Member in the Jackson Sustainability Cooperative to share a solar facility in their neighborhood;

WHEREAS, the proposed solar facility connects directly to the Member to provide supplemental electrical energy through smart meters that precisely monitor electrical loads without backfeeding the existing municipal electricity provider's grid;

WHEREAS, the applicant desires to become a conditional Member for the purpose of allowing the Jackson Sustainability Cooperative to evaluate its energy profile to determine if it is eligible for the supplemental energy from sustainable sources provided by the Jackson Sustainability Cooperative, leading to full Membership and participation in the solar facility.

WITNESSETH

NOW THEREFORE, in consideration for a detailed analysis of electrial profile and potentially receiving an offer to participate in supplemental electrical energy from the shared solar facility, and the covenants and obligations contained herein, the parties agree as follows:

1. JACKSON SUSTAINABILITY COOPERATIVE ("JSC") is an electric cooperative incorporated and operating under the Tennessee Electric G&T Cooperative Act of 2009, T.C.A. §48-69-101. JSC is initially controlled by its founding board as set forth in the Charter. After supplemental electric energy is provided to the Members, then JSC will be controlled by its members and operate on a nonprofit basis to provide supplemental electric service ("Service") to those Members who meet its requirements, and not to the general public.

2. This Agreement makes the undersigned Applicant a temporary, conditional Member ("Member"). After the Member provides JSC with all requested information to analyze, within 60 days JSC will review the Member's current electrical energy profile experienced at Member's service location ("Premises"). JSC will determine if the Member's electrical profile is a suitable fit with the capabilities of JSC to determine if the conditional Member would benefit from participating as a full Member who receives supplemental electrical energy from JSC. This Agreement making the Applicant a conditional Member is not a contract for electrical energy provided by JSC. If JSC determines that the electrical needs of the conditional Member fit well with the capabilities of the solar facility, then JSC will offer a second agreement to become a full member with pricing and terms to approve interconnecting with JSC's solar facility for supplemental electrical energy.

3. The Member has no obligation to become a full Member of JSC. The conditional Member agrees to provide JSC with the following (collectively the "Information"):

a. A general description of the Member's business;
b. A description of what is manufactured and the processes;
c. A description of the labor-shift hours;
d. A short list of major equipment used in the process;
e. An electrical single-line drawing for the plant;
f. Excel file showing electrical usage per meter by 15, 30, or 60 minute intervals, for the prior 3 years if possible, otherwise at least 1 year;
g. Copy of agreement with municipal utility;
h. Monthly utility bills for prior 3 years if possible, otherwise at least 1 year; and
i. Permission to pull the Member's Dun & Bradstreet credit report.

4. JSC shall receive and use the Information solely for the purpose stated above and shall not use it for any other purpose. JSC and its agents and employees will hold in strict trust and confidence all Information that the Member furnishes and discloses or otherwise makes available to JSC. JSC shall not photograph the inside of the Premises at any place other than at the existing master breaker box where the Member receives power from the municipal provider. JSC will not reveal or otherwise disclose or make available any Information it receives to any person or parties other than JSC's contract technicians who reasonably have a need to possess knowledge of such Information for the purpose stated above and who have signed a confidentality agreement with JSC on terms at least as strict as those in terms in this Agreement.

5. Upon the conclusion of the evaluation process described above, JSC shall return to the Member all Information it received. JSC shall not be subject to the restrictions imposed herein with respect to any Information obtained by it from the Member pursuant to this Agreement if:

   a. JSC can show by written documentation that the Information was known to it at the time of the receipt from the Member;

   b. The Information was at the time of disclosure by the Member to JSC was or thereafter becomes a matter of public knowledge through no violation of this Agreement by JSC; or

   c. the Information was or hereafter is obtained properly by JSC from another source without any restrictions of confidentiality or use.

6. This Agreement shall be governed by the laws of the State of Tennessee.

7. The obligations contained in this Agreement with respect to any Information shall remain in effect for five (5) years from date of disclosure of such Information.

IN WITNESS WHEREOF, the parties hereto have affixed their hands and seal the date first shown above.

ATTEST:

JACKSON SUSTAINABILITY COOPERATIVE: **MEMBER/APPLICANT:**

By: Dennis Emberling
Dennis Emberling, President

Date: 10/26/21

By: [redacted]

Its: [redacted]

Date: 10/26/2021

JSC Confidential - 500171

JACKSON SUSTAINABILITY COOPERATIVE
CONDITIONAL NONBINDING MEMBER AGREEMENT

AGREEMENT by and between:

JACKSON SUSTAINABILITY COOPERATIVE,
a Tennessee nonprofit corporation ("JSC")

and [redacted]

Print Name ("MEMBER")

[redacted]

Street

Jackson, TN 38301
City/State/Zip

Member Number

[redacted]
Email

[redacted]
Taxpayer Identification Number

RECITALS:

WHEREAS, a small group of manufacturers and commercial operators with facilities in the Roosevelt Parkway area of Jackson, Tennessee desire to move to renewable energy and contribute to Jackson's redevelopment through participation in the Jackson Sustainability Cooperative, a Tennessee non-profit corporation;

WHEREAS, certain manufacturers and commercial operators in the neighborhood have corporate goals and aspirations of improving environmental quality through promoting and developing energy conservation through research while at the same time lowering energy costs, improving energy efficiency and energy quality to protect equipment, and avoiding the costs of power outages;

WHEREAS, certain manufacturers and commercial operators currently experience high peak-demand charges for electricity, as well as periodic power outages from construction, accidents and storms;

WHEREAS, these manufacturers and commercial operators may benefit from participating as a Member in the Jackson Sustainability Cooperative to share a solar facility in their neighborhood;

WHEREAS, the proposed solar facility connects directly to the Member to provide supplemental electrical energy through smart meters that precisely monitor electrical loads without backfeeding the existing municipal electricity provider's grid;

WHEREAS, the applicant desires to become a conditional Member for the purpose of allowing the Jackson Sustainability Cooperative to evaluate its energy profile to determine if it is eligible for the supplemental energy from sustainable sources provided by the Jackson Sustainability Cooperative, leading to full Membership and participation in the solar facility.

WITNESSETH

NOW THEREFORE, in consideration for a detailed analysis of electrial profile and potentially receiving an offer to participate in supplemental electrical energy from the shared solar facility, and the covenants and obligations contained herein, the parties agree as follows:

1. JACKSON SUSTAINABILITY COOPERATIVE ("JSC") is an electric cooperative incorporated and operating under the Tennessee Electric G&T Cooperative Act of 2009, T.C.A. §48-69-101. JSC is initially controlled by its founding board as set forth in the Charter. After supplemental electric energy is provided to the Members, then JSC will be controlled by its members and operate on a nonprofit basis to provide supplemental electric service ("Service") to those Members who meet its requirements, and not to the general public.

2. This Agreement makes the undersigned Applicant a temporary, conditional Member ("Member"). After the Member provides JSC with all requested information to analyze, within 60 days JSC will review the Member's current electrical energy profile experienced at Member's service location ("Premises"). JSC will determine if the Member's electrical profile is a suitable fit with the capabilities of JSC to determine if the conditional Member would benefit from participating as a full Member who receives supplemental electrical energy from JSC. This Agreement making the Applicant a conditional Member is not a contract for electrical energy provided by JSC. If JSC determines that the electrical needs of the conditional Member fit well with the capabilities of the solar facility, then JSC will offer a second agreement to become a full member with pricing and terms to approve interconnecting with JSC's solar facility for supplemental electrical energy.

3. The Member has no obligation to become a full Member of JSC. The conditional Member agrees to provide JSC with the following (collectively the "Information"):

a. A general description of the Member's business;
b. A description of what is manufactured and the processes;
c. A description of the labor-shift hours;
d. A short list of major equipment used in the process;
e. An electrical single-line drawing for the plant;
f. Excel file showing electrical usage per meter by 15, 30, or 60 minute intervals, for the prior 3 years if possible, otherwise at least 1 year;
g. Copy of agreement with municipal utility;
h. Monthly utility bills for prior 3 years if possible, otherwise at least 1 year; and
i. Permission to pull the Member's Dun & Bradstreet credit report.

4. JSC shall receive and use the Information solely for the purpose stated above and shall not use it for any other purpose. JSC and its agents and employees will hold in strict trust and confidence all Information that the Member furnishes and discloses or otherwise makes available to JSC. JSC shall not photograph the inside of the Premises at any place other than at the existing master breaker box where the Member receives power from the municipal provider. JSC will not reveal or otherwise disclose or make available any Information it receives to any person or parties other than JSC's contract technicians who reasonably have a need to possess knowledge of such Information for the purpose stated above and who have signed a confidentality agreement with JSC on terms at least as strict as those in terms in this Agreement.

5. Upon the conclusion of the evaluation process described above, JSC shall return to the Member all Information it received. JSC shall not be subject to the restrictions imposed herein with respect to any Information obtained by it from the Member pursuant to this Agreement if:

   a. JSC can show by written documentation that the Information was known to it at the time of the receipt from the Member;

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   c. the Information was or hereafter is obtained properly by JSC from another source without any restrictions of confidentiality or use.

6. This Agreement shall be governed by the laws of the State of Tennessee.

7. The obligations contained in this Agreement with respect to any Information shall remain in effect for five (5) years from date of disclosure of such Information.

IN WITNESS WHEREOF, the parties hereto have affixed their hands and seal the date first shown above.

ATTEST:

JACKSON SUSTAINABILITY COOPERATIVE: MEMBER/APPLICANT:

By: Dennis Emberling
Dennis Emberling, President

Date: 10/26/21

By: [redacted]

Its: [redacted]

Date: 10/21/2021

JACKSON SUSTAINABILITY COOPERATIVE
CONDITIONAL NONBINDING MEMBER AGREEMENT

AGREEMENT by and between:

JACKSON SUSTAINABILITY COOPERATIVE, ("JSC")
a Tennessee nonprofit corporation

and [redacted]

Print Name ("MEMBER")

[redacted]
Street

Jackson, TN 38301
City/State/Zip

Member Number

[redacted]
Email

[redacted]
Taxpayer Identification Number

RECITALS:

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d. A short list of major equipment used in the process;
e. An electrical single-line drawing for the plant;
f. Excel file showing electrical usage per meter by 15, 30, or 60 minute intervals, for the prior 3 years if possible, otherwise at least 1 year;
g. Copy of agreement with municipal utility;
h. Monthly utility bills for prior 3 years if possible, otherwise at least 1 year; and
i. Permission to pull the Member's Dun & Bradstreet credit report.

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ATTEST:

JACKSON SUSTAINABILITY COOPERATIVE: MEMBER/APPLICANT:

By: Dennis Emberling
Dennis Emberling, President

Date: 10/26/21

By: [redacted]

Its [redacted]

Date: 10/21/2021

JSC Confidential - 500179

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Design Services Agreement

This Design Services Agreement (the "**Agreement**") is made and entered into, as of [11/19/2021] ("**Effective Date**"), by and between [redacted], a California corporation with a place of business at [redacted] CA, 94804. ("[redacted]") and [Community Development Enterprises], a [general partnership] with a place of business at [[redacted]] ("**Customer**").

Engagement of Services. Customer may issue project assignments to [redacted] in the form attached to this Agreement as **Exhibit A** ("**Project Assignment**"). A Project Assignment will become binding only when both parties have signed it. The terms of this Agreement will govern all Project Assignments and services undertaken thereunder by [redacted] for Customer (the "**Services**"). Services called for in each project assignment will include a good faith cost estimate and a schedule for completion. The customer must agree to the good faith cost estimate and schedule for completion before [redacted] begin work on the project assignment. Any changes or modifications regarding the project assignment must be in writing and approved by customer. The cost of such approved changes or modifications shall be estimated and agreed upon between [redacted] and customer in writing before additional items are added to the project assignment.

1. **Payment.**

1.1 Customer agrees to pay [redacted] for the Services at the rates and fees set forth in the Project Assignment. Customer shall also reimburse [redacted] for all out-of-pocket costs and expenses reasonably incurred by [redacted] in connection with the Services. Customer shall pay each invoice it receives from [redacted] on receipt of the invoice. Any amount not paid after a fifteen (15) day period are considered delinquent and will bear interest at the lesser of 1.5% per month and the maximum amount permissible by law. Further, in the event of any action by [redacted] to collect any amount not paid when due, Customer will pay or reimburse the costs of collection (including, without limitation, any attorney fees and court costs).

1.2 Final payment is due upon acceptance of work product or when the drawing set is ready for permit submission, minus engineering stamps. Once drawings are accepted, final payment will be due. Engineering stamps will be provided once final payment has been issued. Any AHJ requested revisions will be provided free of cost.

1.3 Stamped drawings sets will be provided once final payment has been issued. Upon termination of this Agreement for any reason, [redacted] will be (a) paid fees for all Services performed through the effective termination date and (b) reimbursed for all expenses incurred prior to termination of this Agreement.

1.4 Fees set forth in a Project Assignment do not include applicable taxes. Customer shall be responsible for the payment of all taxes in connection with this Agreement and any Project Assignment including, but not limited to, sales, use, excise, value-added, business, goods and services, consumption, withholding and other similar taxes or duties. Customer agrees to reimburse and hold [redacted] harmless from any deficiency (including penalties and interest) relating to taxes that are the responsibility of Customer under this Agreement. Each party shall be

responsible for taxes based on its own net income, employment taxes of its own employees, and for taxes on any property it owns or leases.

2. **Limited Warranty.**

2.1 [redacted] warrants that the Services will be performed in a professional and workmanlike manner. Customer's sole and exclusive remedy for a breach of the foregoing warranty is for [redacted] to re-perform the non-conforming Services, on condition that Customer notifies [redacted] in writing of the breach. Claims must be made within thirty (30) days after completion of the Services or are forever waived.

2.2 THE EXPRESS WARRANTY SET FORTH IN THIS **SECTION 3** IS IN LIEU OF ALL OTHER WARRANTIES AND [redacted] HEREBY DISCLAIMS AND EXCLUDES ALL OTHER WARRANTIES, WHETHER STATUTORY, EXPRESS OR IMPLIED, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.

2.3 INDEMNIFICATION: [redacted] shall indemnify and save harmless Customer and its agents, representatives and employees, from and against any and all suits, actions, legal proceedings, claims, demands, damages, liabilities, costs and expenses, including attorney's fees, arising out of or in connection with or claimed to arise out of or in connection with any negligent act, error, omission or wrongful act of [redacted] or anyone acting on its behalf in connection with or incident to this Agreement.

2.4 MECHANIC'S LIEN: Provided [redacted] has been paid the sums due to [redacted] under this Agreement, [redacted] shall have no right or interest in the Customer's property and hereby waives and releases all liens, stop notice rights or rights of lien now existing or that may hereafter arise, under any present or future law, for work, labor, or services performed or materials or documents furnished pursuant to or in connection with this Agreement. [redacted] agrees to pay promptly for all materials furnished or labor performed in connection with its Services performed pursuant to this Agreement. [redacted] agrees to indemnify, defend, satisfy, and hold Customer harmless from and against, and to keep the project described in the Project Assignment free and clear of, any and all claims, liens and liabilities (including costs and expenses of defending such claims) of whatever kind and nature arising or alleged to have arisen from any claim by any laborer, materialman, supplier, or [redacted] for materials furnished or labor performed in connection with the Services. In that regard, [redacted] agrees to execute such affidavits, lien waivers and similar documents as may be required by Customer incident to the making of payments to [redacted] under this Agreement.

3. **Limited Liability.**

3.1 [redacted]'S MAXIMUM LIABILITY TO CUSTOMER ARISING OUT OF OR RELATING TO THIS AGREEMENT AND THE SERVICES IS LIMITED TO THE AMOUNT OF FEES PAID TO [redacted] PURSUANT TO THE PROJECT ASSIGNMENT THAT IS THE SUBJECT OF THE CLAIM.

3.2 EXCEPT TO THE EXTENT THE WORK IS NOT PERFORMED IN A PROFESSIONAL AND WORKMANLIKE MANNER, IN NO EVENT WILL PVCOMPLETE

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HAVE ANY LIABILITY TO CUSTOMER FOR ANY LOST PROFITS, LOST DATA OR SPECIAL, INCIDENTAL, INDIRECT OR CONSEQUENTIAL DAMAGES, EVEN IF ADVISED OF THE POSSIBILITY OF THOSE DAMAGES AND NOTWITHSTANDING ANY FAILURE OF THE ESSENTIAL PURPOSE OF THIS AGREEMENT OR ANY LIMITED REMEDY HEREUNDER.

3.3 INSURANCE: [redacted] shall procure and maintain throughout the term of this Agreement the following insurance limits and coverage and shall, upon executing this Agreement, provide Customer a certificate(s) of insurance evidencing same:

i. WORKERS' COMPENSATION Insurance in amounts required by state law including Employer's Liability Insurance with limits of not less than

ii. COMMERCIAL GENERAL LIABILITY Insurance including Bodily Insjury, Property Damage, Personal Injury, Blanket Contractual and Broad Form Property Damage Coverage including Products and Completed Operations, and XCU exposure with combined single limits of not less than $1,000,000 per occurrence.

iii. COMMERCIAL AUTOMOBILE LIABILITY Insurance including owned, non-owned, leased and hired motor vehicle coverage with limits of not less than $1,000,000 combined single limit per occurrence for bodily injury and property damage.

iv. PROFESSIONAL LIABILITY Insurance with a limit of not less than $1,000,000

4. **Independent Contractor Relationship.** [redacted]s relationship with Customer is that of an independent contractor, and nothing in this Agreement is intended to, or shall be construed to, create a partnership, agency, joint venture, employment or similar relationship. [redacted] will not be entitled to any of the benefits that Customer may make available to its employees, including, but not limited to, group health or life insurance, profit-sharing or retirement benefits. [redacted] is not authorized to make any representation, contract or commitment on behalf of Customer unless specifically requested or authorized in writing to do so by a Customer manager. [redacted] is solely responsible for, and will file, on a timely basis, all tax returns and payments required to be filed with, or made to, any federal, state or local tax authority with respect to the performance of services and receipt of fees under this Agreement. No part of [redacted]'s compensation will be subject to withholding by Customer for the payment of any social security, federal, state or any other employee payroll taxes. Customer will regularly report amounts paid to [redacted] by filing Form 1099-MISC with the Internal Revenue Service as required by law.

5. **Term and Termination.** Each Project Assignment will expire on the date of completion of the Services set forth therein, unless earlier terminated pursuant to this **Section 6.** A party may terminate a Project Assignment and the provision of Services set forth therein upon written notice to the other party, if the other party materially breaches a term of the Project

Assignment or this Agreement and the breach remains uncured at the end of thirty (30) days after written notice of the breach, except that the cure period is ten (10) days in the case of payment obligations. The rights, duties and obligations of the parties that by their nature continue and survive will survive any expiration or termination. This Agreement terminates upon the expiration or termination of all Project Assignments.

6. **Customer Obligations**. Customer will perform those tasks specified as Customer tasks in the applicable Project Assignment (collectively, "**Customer Responsibilities**"). Customer acknowledges that [redacted]'s performance is dependent on Customer's timely, accurate, and effective performance of all Customer Responsibilities. Customer further acknowledges and agrees that its failure to satisfy such Customer Responsibilities may prevent or delay [redacted]'s performance of the Services and/or require modifications to a Project Assignment, including but not limited to an adjustment to the schedule and/or fees.

7. **Intellectual Property**. Subject to the terms and conditions of this Agreement, [redacted] assigns to Customer all copyrights in any work of authorship fixed in a tangible medium of expression embodied in any solar CAD drawings (electrical, mechanical and structural) delivered by [redacted] to Customer pursuant to a Project Assignment and specifically identified as a deliverable in the applicable Project Assignment (the "**Deliverables**"). For the avoidance of doubt, Deliverables do not include any software.

8. **Confidentiality.**

8.1 "**Confidential Information**" means the information of a party ("**Discloser**") that is disclosed to the other party ("**Recipient**") under this Agreement that the Recipient knows or reasonably should know is confidential to the Discloser. Confidential Information may be disclosed in written, visual, oral or other form. Confidential Information also includes all summaries or abstracts of Confidential Information.

8.2 Except as otherwise permitted in this Agreement, the Recipient shall not (i) use any Confidential Information or (ii) disseminate or in any way disclose the Confidential Information of the Discloser to any third party. Furthermore, neither party may disclose the existence of any negotiations, discussions or consultations in progress between the parties to any third party or make any public announcement of such negotiations, discussions or consultations without the prior written approval of the other party. [redacted] may use the Confidential Information of Customer to perform Project Assignment(s). Recipient shall treat all Confidential Information of the Discloser with the same degree of care as the Recipient accords to its own confidential information, but in no case shall the Recipient use less than reasonable care. Recipient shall disclose Confidential Information of the Discloser only to those of Recipient's employees, consultants and contractors who need to know the information as necessary for Recipient to perform this Agreement. Recipient certifies that each of its employees, consultants and contractors will have agreed, either as a condition of employment or in order to obtain the Confidential Information, to be bound by terms and conditions at least as protective as those terms and conditions applicable to Recipient under this Agreement.

8.3 Recipient's obligations under **Section 9.2** do not apply to any Confidential Information that Recipient can demonstrate (a) is in the public domain or publically available at

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or subsequent to the time the Confidential Information was communicated to Recipient by Discloser through no fault of Recipient; (b) is rightfully in Recipient's possession free of any obligation of confidence at or subsequent to the time the Confidential Information was communicated to Recipient by Discloser; (c) is developed by employees or agents of Recipient independently of and without use of, or reference to, any of Discloser's Confidential Information; or (d) is communicated by Discloser to an unaffiliated third party free of any obligation of confidence. A disclosure by Recipient of any of Discloser's Confidential Information (1) in response to a valid order by a court or other governmental body or (2) as otherwise required by law; or (3) necessary to establish the rights of either party under this Agreement, shall not be considered to be a breach of this Agreement by Recipient; provided, however, that Recipient provides prompt prior written notice thereof to Discloser to enable Discloser to seek a protective order or otherwise prevent the disclosure.

8.4 Customer acknowledges that [redacted] may provide the same or similar services for other [redacted] customers and doing so will not be a breach of this **Section 9**.

8.5 Neither party shall communicate any information to the other in violation of the proprietary rights of any third party.

8.6 All of Discloser's Confidential Information are the property of Discloser. All materials (including, without limitation, documents, drawings, papers, storage media, tapes, models, apparatus, sketches, designs and lists) furnished by Discloser to Recipient (whether or not they contain or disclose Discloser's Confidential Information) are the property of the Discloser. Within five (5) days after any request by Discloser, Recipient shall destroy or deliver to Discloser, at Discloser's option, (a) all Discloser-furnished materials and (b) all materials in Recipient's possession or control (even if not Discloser-furnished) that contain or disclose any of Discloser's Confidential Information. Upon request, Recipient will provide Discloser a written certification of Recipient's compliance with Recipient's obligations under this Section.

9. **General.**

9.1 **Successors and Assigns.** [redacted] may assign its rights or delegate or subcontract any performance under this Agreement without the prior written consent of Customer. Customer must obtain [redacted]'s prior written consent to assign its rights or delegate any performance under this Agreement. Any purported assignment of rights or delegation of performance in violation of this paragraph is void. This Agreement will be for the benefit of [redacted]'s successors and assigns, and will be binding on Customer's permitted assignees.

9.2 **Notices.** Any notice required or permitted by this Agreement shall be in writing and shall be delivered as follows, with notice deemed given as indicated: (a) by personal delivery, when actually delivered; (b) by overnight courier, upon written verification of receipt; (c) by facsimile transmission, upon acknowledgment of receipt of electronic transmission; or (d) by certified or registered mail, return receipt requested, upon verification of receipt. Notice shall be sent to the addresses set forth above or to such other address as either party may provide in writing.

9.3 **Governing Law; Forum**. The laws of the United States of America and the State of California govern all matters arising out of or relating to this Agreement without giving effect to any conflict of law principles. Each of the parties irrevocably consents to the exclusive personal jurisdiction of the federal and state courts located in Alameda County, California as applicable, for any matter arising out of or relating to this Agreement. Additionally, notwithstanding anything in the foregoing to the contrary, a claim for equitable relief arising out of or related to this Agreement may be brought in any court of competent jurisdiction. If a proceeding is commenced to resolve any dispute that arises between the parties with respect to the matters covered by this Agreement, the prevailing party in that proceeding is entitled to receive its reasonable attorneys' fees, expert witness fees and out-of-pocket costs, in addition to any other relief to which that prevailing party may be entitled.

9.4 **Severability**. If a court of law holds any provision of this Agreement to be illegal, invalid or unenforceable, (a) that provision shall be deemed amended to achieve an economic effect that is as near as possible to that provided by the original provision and (b) the legality, validity and enforceability of the remaining provisions of this Agreement shall not be affected.

9.5 **Waiver; Modification**. If a party waives any term, provision or breach of this Agreement, such waiver shall not be effective unless it is in writing and signed by the party against who the waiver is being enforced. No waiver by a party of a breach of this Agreement shall constitute a waiver of any other or subsequent breach by that party. This Agreement may be modified only by mutual written agreement of authorized representatives of the parties.

9.6 **Entire Agreement**. This Agreement (including the Project Assignments) constitutes the entire agreement between the parties relating to the subject matter hereof and supersedes all agreements, whether prior or contemporaneous, written or oral, concerning such subject matter.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date first written above.

[Community Development Enterprises]

By: [redacted]

Name: [redacted]

Title: Chief Executive Officer

[redacted]

By: [redacted]

Name: [redacted]

Title: President



Community Development Enterprises
1104 Whitehall Street
Jackson, Tennessee, 38301

October 18, 2021

[redacted]

Dear [redacted]

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We are now accepting member applications from companies near the planned solar facility and are pleased to offer you the opportunity to become one of the initial members of this green energy cooperative.

For further information check our website at www.ComDevEnt.com and the Jackson Sustainability Cooperative at www.JSCoop.org. For Co-op website access you'll need the username ("jacksonsustain") and password ("access").

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At your earliest convenience, we would like to schedule a meeting with you and your sustainability team to discuss the benefits of joining the JSC, answer any questions you may have, and explain the process for becoming a member.

Sincere regards,

John C. Meyer Jr
VP, Planning
Community Development Enterprises
jm@ComDevEnt.com
(703) 906-1359



Community Development Enterprises
1104 Whitehall Street
Jackson, Tennessee 38301

October 18, 2021

[redacted]

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October 18, 2021

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October 18, 2021

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COMMUNITY DEVELOPMENT ENTERPRISES

Community Development Enterprises
1104 Whitehall Street
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October 18, 2021

[redacted]

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Community Development Enterprises
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October 18, 2021

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Community Development Enterprises
1104 Whitehall Street
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October 18, 2021

[redacted]

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Community Development Enterprises
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Community Development Enterprises
1104 Whitehall Street
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October 18, 2021

[redacted]

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October 18, 2021

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COMMUNITY DEVELOPMENT ENTERPRISES

Community Development Enterprises
1104 Whitehall Street
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October 18, 2021

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Dear Mr [redacted]:

Community Development Enterprises (CDE) will be starting construction soon on a 17MW solar microgrid near your plant in Jackson, and is ready to start onboarding customers looking for clean, renewable energy at a price below what they currently pay the Jackson Energy Authority. CDE's sole customer is the Jackson Sustainability Cooperative (JSC), which will distribute this power to Co-op members. Because CDE operates through a cooperative, and is not connected to the grid, CDE is not classified as a public utility and is exempt from the usual utility regulations and oversight.

JSC's purpose is to provide commercial users with an economic and reliable supplement to their traditional utility. This will provide those businesses with renewable, clean power that reduces wear on delicate electronics and machinery; lowers peak demand; decreases electrical bills; and provides resilient, uninterruptible power. Because CDE will recoup its initial investment solely through future sales of electricity, JSC members will access these benefits without incurring any upfront costs. And, through JSC's sustained commitment to community causes, members will be promoting redevelopment in Jackson and the surrounding community.

We expect to begin construction in four months, and to begin full operations by next summer. All vendor and service provider contracts are signed and JSC is now in the process of onboarding our core customers.

We are now accepting member applications from companies near the planned solar facility and are pleased to offer you the opportunity to become one of the initial members of this green energy cooperative.

For further information check our website at www.ComDevEnt.com and the Jackson Sustainability Cooperative at www.JSCoop.org. For Co-op website access you'll need the username ("jacksonsustain") and password ("access").

We feel that the CDE/JSC team offers [redacted] an outstanding opportunity to reduce your carbon footprint, lower costs, and improve your power resiliency while underscoring your company's dedication to environmental protection. Since CDE will be America's largest solar microgrid when it becomes operational, it is already garnering attention from national outlets such as *Microgrid Knowledge*, *The Capitol Forum* and *The New York Times*. The foresight and engagement of companies participating in this venture, such as [redacted] will be highlighted.

At your earliest convenience, we would like to schedule a meeting with you and your sustainability team to discuss the benefits of joining the JSC, answer any questions you may have, and explain the process for becoming a member.

Sincere regards,

John C. Meyer Jr
VP, Planning
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