

User Notes on Qualifying Area Spreadsheets (DBF Download Files)

In general:

These files are formatted as DBF IV files. They can be read with Microsoft Excel and can also be directly imported into Microsoft Access, ArcView 8.0, and a number of other programs.

Notes on the *TRACTS.dbf* spreadsheet:

Tract: This field gives the unique, 11-digit consolidated FIPS code for each Census tract in the U.S. The first two digits of the code are the FIPS code for the state (e.g., 01=Alabama), the next three digits are the FIPS code for the county within the state (e.g., 01001=Autauga County, Alabama), and the final six digits are the FIPS code for the individual census tract within that county and state. This field must remain formatted as a left-aligned text field, because if it is reformatted as a number, the lead zeroes will be lost and you will be unable to merge this data with other FIPS-coded data.

Total Pop: This field gives the total population of persons living within the Census tract as of Census 2000. This field is important for the CDFI Program in determining whether 15% of the population of your designated Investment Area lies in non-qualifying tracts.

MSACode: This field gives the FIPS code for the MSA of a particular tract. If MSACode="9999", then the tract is located within a nonmetropolitan county – or a county outside a Metropolitan Statistical Area.

IA Qual: This field indicates whether a particular tract qualifies under the Investment Area criteria in the CDFI Program. If IA_Qual=1, then the tract qualifies; if IA_Qual=0, then the tract does not qualify. However, please note that it is possible to include nonqualifying tracts in an Investment Area, as long as the population of the nonqualifying tracts is no more than 15 percent of the total Investment Area population.

HZ Qual: This field indicates whether a particular tract qualifies under metropolitan Hot Zone criteria (as either a Housing Hot Zone or Economic Development Hot Zone). If HZ_Qual=1, then the tract qualifies as a Hot Zone; if HZ_Qual=0, then the tract does not qualify. Please note that nonmetropolitan areas will not qualify on a tract level. See the **COUNTIES.dbf** table to determine if the area qualifies as a Hot Zone.

HZ Type: This field indicates what type of Hot Zone a particular tract is. If HZ_Type=1, the tract qualifies as an Economic Development Hot Zone; If HZ_Type=2, the tract qualifies as a Housing Hot Zone; If HZ_Type=3, the tract qualifies as both an Economic Development Hot Zone and a Housing Hot Zone; and if HZ_Type=0, then the tract does not qualify as a Hot Zone.

BEAQUAL: This field indicates whether or not a tract qualifies as a Distressed Community for the Bank Enterprise Award (BEA) program, and if it does, whether it qualifies fully or must be aggregated with another contiguous, fully qualifying tract. If BEAQUAL=1, the tract fully qualifies as a Distressed Community (i.e., it meets population, poverty and unemployment criteria); If BEAQUAL=2, 3, or 4, the tract meets some of the Distressed Community criteria, but not all (and thus, can qualify if it is

aggregated with a contiguous, fully qualifying tract); If BEAQUAL=0, the tract does not meet any of the Distressed Community criteria.

NMTCQUAL: This field indicates whether or not a tract qualifies as a Low-Income Community for the New Markets Tax Credit Program. If NMTCQUAL=1, the tract qualifies as a Low-Income Community; If NMTCQUAL=0, the tract does not qualify. All tracts either qualify or do not qualify on their own merit (i.e., they cannot be aggregated with other contiguous tracts in order to qualify).

Notes on the *COUNTIES.dbf* spreadsheet:

CountyCode: This field gives the unique, 5-digit consolidated FIPS code for each county in the U.S. The first two digits of the code are the FIPS code for the state (e.g., 01=Alabama), the next three digits are the FIPS code for the county within the state (e.g., 01001=Autauga County, Alabama). This field must remain formatted as a left-aligned text field, because if it is reformatted as a number, the lead zeroes will be lost and you will be unable to merge this data with other FIPS-coded data.

Total Pop: This field gives the total population of persons living within the county as of Census 2000. This field is important in determining whether 15% of the population of your designated Investment Area lies in non-qualifying counties.

MSACode: This field gives the FIPS code for the MSA of a particular county. If MSACode does not = "9999", then the county is a metropolitan county – or a county within a Metropolitan Statistical Area. This means that you will need to look at the ***TRACTS.dbf*** table to see if the area qualifies as a Hot Zone, because metropolitan Hot Zones are not designated on the county level.

IA Qual: This field indicates whether a particular county qualifies under the Investment Area criteria. If IA_Qual=1, then the county qualifies; if IA_Qual=0, then the county does not qualify. However, please note that it is possible to include nonqualifying counties in an Investment Area, as long as the population of the nonqualifying counties is no more than 15 percent of the total Investment Area population. Also note that nonmetropolitan areas are eligible to qualify as Investment Areas on either a tract or county level. Therefore, if a particular nonmetropolitan county does not qualify, please consult the ***TRACTS.dbf*** table to see if part of the nonmetropolitan county qualifies on a tract level.

HZ Qual: This field indicates whether a particular county qualifies under nonmetropolitan Hot Zone criteria (as either a Housing Hot Zone or Economic Development Hot Zone). If HZ_Qual=1, then the county qualifies as a Hot Zone; if HZ_Qual=0, then the county does not qualify. Please note that metropolitan areas will not qualify on a county level. See the ***TRACTS.dbf*** table to determine if the area qualifies as a Hot Zone.

HZ Type: This field indicates what type of Hot Zone a particular county is. If HZ_Type=1, the county qualifies as an Economic Development Hot Zone; If HZ_Type=2, the county qualifies as a Housing Hot Zone; If HZ_Type=3, the county qualifies as both an Economic Development Hot Zone and a Housing Hot Zone; and if HZ_Type=0, then the county does not qualify as a Hot Zone.

Note that BEA Distressed Communities and NMTCLow-Income Communities are not designated on a county level, for either metropolitan or non-metropolitan areas.