

Rev. Proc. 2003-15

SECTION 1. PURPOSE

This revenue procedure provides issuers of qualified mortgage bonds, as defined in section 143(a) of the Internal Revenue Code, and issuers of mortgage credit certificates, as defined in section 25(c), with a list of qualified census tracts for each state and the District of Columbia.

SECTION 2. BACKGROUND

.01 Section 103(a) of the Code provides that, except as provided in section 103(b), gross income does not include interest on any state or local bond. Section 103(b)(1) provides that section 103(a) shall not apply to any private activity bond that is not a “qualified bond” within the meaning of section 141. Section 141(e) provides that the term “qualified bond” includes any private activity bond if that bond: (1) is a qualified mortgage bond; (2) meets the volume cap requirements under section 146; and (3) meets the applicable requirements under section 147.

.02 Section 143(a)(1) of the Code provides that the term “qualified mortgage bond” means a bond which is issued as part of a “qualified mortgage issue”. Section 143(a)(2)(A) provides that the term “qualified mortgage issue” means an issue by a

state or political subdivision thereof of one or more bonds but only if: (i) all proceeds of the issue (exclusive of issuance costs and a reasonably required reserve) are to be used to finance owner occupied residences; (ii) the issue meets the requirements of subsections (c), (d), (e), (f), (g), (h), (i), and (m)(7); (iii) the issue does not meet the private business tests of paragraphs (1) and (2) of section 141(b); and (iv) with respect to amounts received more than 10 years after the date of issuance, repayments of \$250,000 or more of principal on financing provided by the issue are used not later than the close of the first semi-annual period beginning after the date the prepayment (or complete repayment) is received to redeem bonds that are part of the issue.

.03 An issue of bonds meets the requirements of subsection (h) of section 143 of the Code only if at least 20 percent of the proceeds of the issue is made available for owner financing of “targeted area residences” for at least 1 year after the date on which owner financing is first made available with respect to targeted area residences. Subsection (h)(2) provides, however, that the amount made available need not exceed 40 percent of the average annual aggregate principal amount of mortgages executed during the immediately preceding 3 calendar years for single-family, owner occupied residences located in targeted areas within the jurisdiction of the issuing authority.

.04 Targeted area residences are defined in section 143(j)(1)(A) to include residences in a qualified census tract. A “qualified census tract,” according to section 143(j)(2)(A), is a census tract in which 70 percent or more of the families have income that is 80 percent or less of the statewide median family income. Section 143(j)(2)(B) of the Code provides that the determination that a census tract is a “qualified census tract” must be based on the most recent decennial census for which data are available. The last list of qualified census tracts, published in Rev. Proc. 93-38, 1993-2 C.B. 483, was based on the 1990 Census.

.05 Section 6a.103A-2(b)(4)(ii) of the Temporary Income Tax Regulations provides that, with respect to any particular bond issue, the determination that a census tract is a “qualified census tract” may be based upon the decennial census data

available 3 months prior to the date of issuance and shall not be affected by official changes to the data during or after that 3-month period.

.06 Section 143(k)(2)(A) of the Code provides that the term “statistical area” means (i) a metropolitan statistical area (“MSA”), and (ii) any county (or the portion thereof) that is not within an MSA.

.07 An MSA is currently defined as an area containing at least one urbanized area with a population of at least 50,000, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting. See Office of Management and Budget (“OMB”), Standards for Defining Metropolitan and Micropolitan Statistical Areas; Notice, 65 FR 249, December 27,

2000. (New area definitions based on Census 2000 will be released by OMB in 2003).

.08 A state or local government may elect to exchange all or part of its qualified mortgage bond authority for authority to issue mortgage credit certificates. In general, the recipient of a mortgage credit certificate may claim a federal income tax credit equal to the product of the certificate credit rate and the interest paid or accrued during the tax year on the remaining principal of the certified indebtedness amount. Section 25(c)(2)(A)(iii)(V) of the Code provides that the indebtedness certified by mortgage credit certificates must meet the requirements of section 143(h) concerning the portion of loans to be placed in targeted areas.

.09 The list of qualified census tracts is developed by HUD for publication by the service. HUD’s determination is based upon decennial census data received by HUD from the Bureau of the Census.

SECTION 3. APPLICATION

The qualified census tracts for each state and the District of Columbia as listed below are based on the 2000 census. In 2000, the Bureau of the Census has provided data for all areas, not only the metropolitan statistical areas. Thus, the list of qualified census tracts includes tracts in Block numbering areas (BNA) in nonmetropolitan counties as well as tracts in Metropolitan Statistical Areas (MSA).

State and County or County Equivalent	Qualified Census Tracts			
ALABAMA				
Butler County.....	953100			
Calhoun County.....	000500	000600		
Dallas County.....	996400	996500		
Etowah County.....	000700	001400		
Houston County.....	040600			
Jefferson County.....	000300	000500	000700	001500
	002700	002900	003200	003400
	003900	004500	005101	010100
	010302			
Lauderdale County.....	010300	010700		
Lee County.....	040700	040800	041600	
Madison County.....	000201	001100	001200	001600
	002100	002501		
Mobile County.....	000401	000402	000600	001200
	001400	001501	001502	002700
	004000	004100	004200	004300
	004600	004800		
Montgomery County.....	000100	000200	000300	000600
	001000	001100	001200	003000
Perry County.....	987200			
Russell County.....	030200	030800		
Tuscaloosa County.....	011200	011701	011800	
Wilcox County.....	994700			
ALASKA				
Anchorage Municipality.....	000600	001000		
Bethel Census Area.....	000100	000300		
Fairbanks North Star Borough.....	001100	001800		
Kenai Peninsula Borough.....	000100			
Skagway-Hoonah-Angoon Census Area.....	000200			
Wade Hampton Census Area.....	000100			
Yukon-Koyukuk Census Area.....	000100	000400		
ARIZONA				
Apache County.....	940100	942600	942700	944100
	944200	944300		
Cochise County.....	000600	000900		
Coconino County.....	000800	001000	941100	944500
Gila County.....	940200	940400		
Graham County.....	940500			
La Paz County.....	020100	020500		
Maricopa County.....	061400	092900	103306	107201
	108601	108602	109000	110200
	110701	111202	111203	111602
	112507	112602	112800	113201
	113202	113203	113300	113500
	113601	113700	113800	113900
	114200	114302	114401	114402
	114500	114701	114702	114703

State and County or County Equivalent	Qualified Census Tracts			
ARIZONA (cont.)				
Maricopa County (cont.)	114800	114900	115200	115300
	115801	115900	116100	116602
	941000	941100		
Mohave County.....	940400	951700	951800	
Navajo County	940300	941000	942400	944400
	944500	944700	944800	
Pima County	000100	001000	001301	001302
	002100	002300	002400	002601
	002801	002802	003702	003801
	004104	004111	004900	005100
	940600	940700	940800	941100
	941200			
Santa Cruz County.....	996402			
Yuma County	000301	000302	000401	000402
	000700	001300	011401	011600
ARKANSAS				
Craighead County	000602			
Crittenden County.....	030501	030502		
Jefferson County	001300			
Miller County.....	020400	020600		
Phillips County	980500			
Pulaski County.....	000900	001700	002800	
Washington County.....	010900			
CALIFORNIA				
Alameda County	401300	401400	401600	401700
	401800	402100	402200	402500
	402600	402700	402800	402900
	403000	403300	405400	407500
	420400	422800		
Butte County	000604	001000	002800	002900
	003000	003200		
Contra Costa County	328000	365002	379000	
Fresno County.....	000100	000200	000300	000400
	000500	000600	000700	000800
	000900	001000	001100	001201
	001202	001301	001302	001405
	001500	002000	002100	002300
	002400	002501	002502	002601
	002701	002702	002800	002902
	003001	003102	003300	003400
	004404	004704	004800	005202
	005403	005602	005604	006200
	006500	006801	006802	007100
	007800	008200	008301	008302
	008402			
Humboldt County	000100	000200		

State and County or County Equivalent	Qualified Census Tracts			
CALIFORNIA (cont.)				
Imperial County	010400	011400	011500	012100
	012302	012400	012500	
Kern County	000200	000300	000400	000600
	001101	001102	001103	001201
	001202	001300	001400	001500
	001600	002000	002100	002200
	002301	002302	002500	002600
	002812	003000	003400	004000
	004102	004402	004500	004700
	004800	004901	005202	005300
	005900	006202	006301	006302
	006401	006402		
Kings County	000300	000900	001002	001100
	001300	001400	001701	
Lake County	000500	000700	000800	
Los Angeles County	104701	106404	117405	117406
	117510	117530	119340	120030
	120101	120102	122410	123203
	123204	123205	123206	123410
	124202	127220	127520	128210
	128302	128303	134305	183520
	183810	183820	186401	190200
	190400	190510	190520	190700
	190800	190901	190902	191000
	191110	191120	191201	191203
	191204	191300	191410	191420
	191500	191610	191620	191710
	191720	191810	191820	192520
	192610	192620	192700	195600
	195710	195720	195802	197300
	197420	197600	197700	199000
	199120	199201	199400	199700
	199800	199900	203100	203200
	203300	203500	203600	203710
	203720	204120	204200	204300
	204410	204420	204600	204700
	204810	204910	205110	205120
	206010	206020	206030	206200
	206300	207100	207300	207710
	208000	208300	208400	208500
	208620	208710	208720	208800
	208902	208903	208904	209101
	209102	209200	209300	209401
	209402	209403	209510	209520
	209810	209820	210010	211110
	211200	211310	211320	211410
	211801	211802	211910	211920
	212100	212202	212203	212204
	212303	212304	212305	212306

State and County or
County Equivalent

Qualified Census Tracts

CALIFORNIA (cont.)

State and County or County Equivalent	Qualified Census Tracts			
Los Angeles County (cont.).....	212410	212420	212500	212610
	212620	212900	213201	213202
	213310	213320	213401	213402
	218120	218210	218800	218900
	221110	221120	221220	221301
	221302	221400	221500	221600
	221710	221810	221820	222200
	222500	222600	222700	224010
	224020	224200	224310	224320
	224410	224420	224600	224700
	226000	226410	226420	226700
	227010	227020	228100	228210
	228220	228310	228320	228410
	228420	228500	228600	228710
	228720	228800	228900	229200
	229300	229410	229420	231100
	231210	231220	231300	231600
	231710	231720	231800	231900
	232110	232120	232400	232500
	232600	232700	232800	234900
	235202	236100	236201	236202
	237100	237200	237500	237600
	237710	237720	238310	238320
	239200	239310	239330	239500
	239600	239700	239800	240010
	240020	240200	240300	240400
	240500	240600	240700	240800
	240900	241000	241120	241400
	242100	242200	242300	242600
	242700	243000	243100	265301
	269600	275520	291120	293202
	294700	294810	294820	294830
	294900	296210	296220	297110
	302201	302501	402302	402501
	402702	402801	402802	408800
	432801	432802	433301	433402
	433403	433502	433901	462000
	481714	482303	482304	504102
	530901	531101	531201	531202
	531301	531602	531702	531800
	532605	532606	532700	532800
	532900	533000	533103	533104
	533105	533107	533201	533300
	533401	533403	533501	533503
	533601	533702	533801	533901
	533902	534001	534102	534201
	534301	534404	534405	534406
	535000	535101	535200	535300
	535501	535503	535605	535606

State and County or County Equivalent	Qualified Census Tracts			
CALIFORNIA (cont.)				
Los Angeles County (cont.).....	540000	540202	540400	540502
	540600	540700	541400	541500
	541603	541604	541605	541606
	542601	542602	570203	570304
	570603	571600	572500	572800
	572900	573001	573002	573201
	573202	573300	575101	575102
	575103	575201	575202	575300
	575401	575402	575500	575801
	575802	575803	575901	575902
	576000	576200	576300	576401
	576402	576403	576501	576502
	576503	576901	576902	600100
	600201	600202	600301	600602
	601100	601211	601501	601600
	601700	601802	601900	602105
	602501	602502	602503	900602
	900704	900806	910402	910403
	910501	910502		
Madera County	000601	000602	000800	000900
Mendocino County	011600			
Merced County	000504	001003	001005	001301
	001302	001502	001503	001601
	001602	001901	002201	
Monterey County	001000	001300		
Orange County	074403	074405	074406	074902
	075002	075003	075004	089104
Riverside County	030300	030400	030502	030503
	040203	040204	041500	041600
	041703	041704	042202	042209
	042211	042504	042505	042515
	042710	042723	042800	043006
	043308	043401	043403	043405
	043503	043507	043600	044000
	044101	044503	044506	044507
	044509	044510	044915	045207
	045301	045400	045502	045604
	045605	045705	045706	940100
Sacramento County	000500	000700	000900	001000
	001100	001300	001800	002100
	002700	002800	003700	004203
	004402	004500	004602	004903
	005002	005201	005300	005506
	006202	006400	006600	006702
	006800	007300	007413	007503
	008800	009110		
San Bernardino County	001400	001500	001600	003402
	003700	004201	004202	004700
	004800	004900	005000	005400

State and County or County Equivalent	Qualified Census Tracts			
CALIFORNIA (cont.)				
San Bernardino County (cont.)	005500	005600	005800	005900
	006202	006302	006401	006402
	006500	006800	006900	007000
	007107	007407	007408	007601
	009400	009800	010014	010402
	010414	940100	940500	
San Diego County.....	000900	001200	001600	001700
	001800	002201	002202	002301
	002302	002401	002402	002501
	002601	002602	002707	002708
	002709	002710	003302	003303
	003404	003501	003601	003602
	003603	003901	003902	004000
	004100	004501	004502	004600
	004700	004800	004900	005000
	005100	005600	005700	005800
	006200	006600	010012	010013
	010015	010112	010401	010502
	011400	011500	011601	011602
	011802	012500	013103	013206
	014400	015701	015703	015801
	015802	015901	018200	018400
	019501	020009	020207	020212
San Francisco County.....	010700	011300	011400	011500
	011700	011800	012400	012500
	016100	023103	060300	060502
	060700			
San Joaquin County.....	000100	000300	000402	000500
	000600	000700	000800	001700
	001900	002200	002300	003308
	003309	003406	003407	004401
San Luis Obispo County	010901			
Santa Barbara County.....	002304	002403	002404	002702
	002911	002912		
Santa Clara County.....	500902			
Shasta County	011200	012000		
Siskiyou County.....	000200			
Stanislaus County	000803	001604	001700	001800
	002100	002200	003802	003906
	003908			
Sutter County	050102	050202		
Trinity County.....	000300			
Tulare County	000302	000501	000600	000702
	001004	001100	001200	001601
	002008	002202	002601	002800
	002901	003001	003100	003200
	003802	003901	003902	004101
	004102	004200	004300	004400
Ventura County	002300	004301	004706	005002

State and County or County Equivalent	Qualified Census Tracts			
CALIFORNIA (cont.)				
Yolo County	010101	010203	010501	
Yuba County	040100	040300	040400	
COLORADO				
Adams County	007800	007900	008952	009320
	009606			
Arapahoe County	004950	006501	007040	007202
	007300			
Baca County.....	984600			
Boulder County.....	012300			
Chaffee County	000100			
Conejos County.....	974800			
Costilla County	982600	982700		
Crowley County.....	989600			
Denver County.....	000600	000702	000800	001101
	001600	001900	002403	002701
	003602	004101	004404	004502
	005103	008313		
El Paso County	002200	002300	002800	002900
	004009	004400	005201	006100
Huerfano County.....	980600			
Lake County.....	961600			
Larimer County.....	000600			
Las Animas County	000100			
Mesa County	000300	000602	000700	
Montezuma County.....	941000			
Otero County.....	987700	988000		
Prowers County.....	000200	000500		
Pueblo County.....	000200	000600	000700	000800
	001000	001100	001200	001300
	001400	001800	001900	002000
	002100	002200	002300	002400
	002600	002901		
Rio Grande County.....	976800			
Saguache County	977700			
Weld County	000100	000200	000500	000600
	000701	000800	001002	
CONNECTICUT				
Fairfield County.....	022200	044100	070300	070500
	070600	070900	071000	071100
	071200	071300	071400	071600
	071700	071900	073200	073500
	073600	073700	073800	073900
	074000	074300	074400	
Hartford County.....	415900	416100	416200	416600
	417100	417300	480600	490200
	500100	500200	500300	500400

State and County or County Equivalent	Qualified Census Tracts			
CONNECTICUT (cont.)				
Hartford County (cont.).....	500500	500900	501000	501100
	501200	501300	501400	501500
	501700	501800	502400	502500
	502600	502700	502800	502900
	503000	503100	503200	503300
	503400	503500	503700	503800
	504100	504300	504700	504900
Litchfield County.....	310300			
Middlesex County.....	541100	541600	541800	
New Haven County	140200	140300	140400	140500
	140600	140700	140800	141300
	141500	141600	142100	142300
	142400	142500	170100	170200
	170300	171000	171500	350100
	350200	350300	350400	350500
	350800	351200	351400	351700
	352200			
New London County	690100	690300	690400	690500
	696800	702202	702500	
Windham County.....	800600			
DELAWARE				
New Castle County.....	000100	000700	000800	000900
	001700	001900	002000	002200
	002300	014501		
DISTRICT OF COLUMBIA				
District of Columbia.....	004700	004901	006002	006400
	007200	007401	007404	007406
	007408	007504	008803	008804
	008904	009602	009801	009802
	009806	009808	009904	
FLORIDA				
Alachua County	000200	000600	000901	000902
	001502	001902		
Bay County	001800			
Brevard County.....	060700	062600		
Broward County.....	030301	030402	041400	041500
	041600	041700	060303	080500
	100500			
Collier County.....	011204	011205		
Duval County	000400	001000	001300	001500
	001600	001700	001800	002600
	002901	011500		
Escambia County	000400	001500	001700	001800
	002000			
Hillsborough County.....	000700	001800	003000	003200
	003400	003600	003900	004000

State and County or County Equivalent	Qualified Census Tracts			
FLORIDA (cont.)				
Hillsborough County (cont.).....	004300	010807	010808	012900
Lee County.....	000302	000502	000600	
Leon County	000500	000600	001001	001101
	001200	001400	002001	002002
Marion County.....	001700	001800		
Miami-Dade County	000408	000503	000703	000803
	000903	001004	001401	001402
	001501	001502	001702	001801
	001803	001901	001903	001904
	002001	002003	002004	002401
	002402	002500	002600	002800
	003001	003003	003004	003100
	003400	003601	003602	003701
	003702	003907	004402	004901
	005201	005202	005301	005302
	005402	005703	006602	009310
	010206	010602	010800	010900
	011001	011300		
Orange County.....	010400	010500	010600	011400
	011702	011901	014502	
Palm Beach County	001404	001909	002200	002400
	002600	006801	008201	008202
	008301			
Pinellas County.....	020500	020700	020900	021000
	021200	021300	021600	
Polk County	010100	010200	011000	011201
	012004	013300	013701	
St. Lucie County.....	000100	000200	000300	
Seminole County.....	020500			
Volusia County.....	081500	081900	082000	082100
GEORGIA				
Ben Hill County.....	960400			
Bibb County.....	010100	010400	010500	010600
	010700	011100	011200	011300
	011400	011500	012700	012900
	013000			
Burke County.....	950400	950800		
Carroll County	990502			
Chatham County	000100	000601	001100	001200
	001800	001900	002000	002300
	002400	002800	003200	004400
	010101			
Clarke County.....	000100	000400	000900	001900
	030200			
Clay County	960100			
Cobb County.....	030800			
Colquitt County.....	970300			
Decatur County.....	970400			

State and County or County Equivalent	Qualified Census Tracts			
GEORGIA (cont.)				
DeKalb County	020600	022100	023802	
Dougherty County.....	000100	000200	000300	000800
	001200	001300	001401	001402
	001500	010302	010601	010700
Evans County.....	970300			
Floyd County	001500			
Fulton County	000800	001000	001700	001900
	002100	002200	002300	002400
	002500	002600	002800	003300
	003500	003700	003800	003900
	004100	004300	004400	004600
	004800	005501	005502	005600
	005700	006200	006300	006400
	006602	006700	006802	006900
	007002	007100	007200	007300
	007400	007601	007808	008202
	008301	008302	008400	008500
	008601	008602	008701	008702
	010900	011000	011201	
Glynn County.....	000700	000800		
Hall County.....	000800			
Hancock County	980100	980200		
Houston County	020400			
Laurens County.....	950300	950900		
Liberty County.....	010100			
Lowndes County	010500	010800	010900	011000
	011302			
Mitchell County	980300			
Muscogee County	000300	000500	001300	001400
	001500	001600	001800	002200
	002400	002500	002700	002800
	003000	003200	003400	010800
	011000			
Richmond County	000200	000300	000600	000700
	000900	001300	001400	001500
	010300	010400	010504	010600
Screven County.....	970200			
Spalding County	160400			
Stewart County	950200			
Terrell County	980300			
Thomas County.....	960100			
Tift County.....	990600			
Ware County	950400	950700	950800	
HAWAII				
Honolulu County.....	003900	005200	005400	005700
	005800	006202	006302	008610
	009501	009502	009503	009505
	010801			

State and County or County Equivalent	Qualified Census Tracts			
HAWAII (cont.)				
Kalawao County	031900			
Kauai County	041000			
Maui County	031300			
IDAHO				
Canyon County	020200			
Owyhee County	940300			
ILLINOIS				
Adams County	000400	000700	000800	
Alexander County	957900			
Champaign County	000100	000300	000700	005200
	005300	006000		
Cook County	031200	031500	031600	050400
	080500	080800	081900	222300
	222600	222800	222900	230100
	230200	230300	230900	231100
	231500	231600	231700	240100
	240600	240700	241000	241100
	242700	251700	251900	260100
	260300	260400	260500	260600
	260700	260800	270200	270300
	270500	270600	270700	271100
	271200	271300	271400	280400
	280500	280600	280800	280900
	281000	281300	281400	281500
	282700	283500	283600	283800
	283900	284000	284100	284200
	290200	290300	290400	290500
	290600	290700	290900	291000
	291100	291200	291300	291400
	291500	291600	291700	291800
	291900	292000	292200	300100
	300200	300400	300700	300800
	300900	301000	301200	301300
	301400	301500	310100	310500
	310600	310800	310900	311000
	311200	320400	330300	340400
	340600	350200	350400	350600
	351100	351400	351500	360100
	360200	360300	360400	370100
	370200	370400	380100	380200
	380500	380600	380700	380800
	381300	381400	381500	381600
	381700	381800	382000	390300
	390400	400100	400200	400300
	400500	400600	400700	400800
	410400	420400	420500	420600
	420700	420800	420900	421100

State and County or County Equivalent	Qualified Census Tracts			
ILLINOIS (cont.)				
Cook County (cont.)	430300	430500	430700	431300
	440100	440800	460100	460200
	460600	460700	460800	460900
	461000	490200	491400	500200
	540100	560200	610200	610300
	610400	610500	610600	611100
	611200	611300	611400	611700
	611800	611900	612000	612100
	630100	670200	670300	670600
	670800	670900	671000	671100
	671200	671500	671700	680100
	680200	680300	680400	680500
	680600	680700	680900	681000
	681100	681200	681300	690100
	690200	690300	690700	710100
	710200	710900	821500	826800
	826901	826902	829000	829100
Crawford County	980400			
DeKalb County	001000	001100	001200	
Franklin County	041000			
Greene County	973900			
Jackson County	011100	011200	011300	011400
Jefferson County	050900	051000		
Kane County	853700			
Kankakee County	011000	011600	012300	
Lake County	862300	862605	862700	862902
McDonough County	010500			
McLean County	000200			
Macon County	000100	000300	000600	000700
	000800	000900	001000	
Madison County	400300	400700	400901	
Marion County	952500			
Peoria County	000100	000200	000300	000500
	000600	000700	000800	000900
	001200	001300	001500	
Rock Island County	020600	022300	022600	023600
St. Clair County	500400	500500	500600	500900
	502200	502401	502500	502700
	502800	504201	504500	
Saline County	955500			
Sangamon County	000800	000900	001400	001500
	001600	001700	002400	002802
Stephenson County	000700			
Vermilion County	000100	000200	000300	
White County	958000			
Will County	881900	882000		
Winnebago County	001000	001100	001300	002100
	002400	002500	002600	002800

State and County or County Equivalent	Qualified Census Tracts			
INDIANA				
Allen County.....	001600	001700	002100	002700
Delaware County	000100	000200	000300	000400
	000600	000902	001901	
Elkhart County.....	002600	002800		
Floyd County	070200			
Henry County.....	976300			
Lake County.....	010202	011400	011900	012100
	012200	020600	030100	030300
	031000			
LaPorte County.....	040200			
Madison County.....	000500			
Marion County	330801	350300	350700	350800
	350900	351100	351600	351700
	352800	353100	353500	353600
	354400	354700	355000	355600
	355700	356900	357200	
Monroe County.....	000201	000600		
St. Joseph County	002800			
Tippecanoe County	005500	010300	010500	
Vanderburgh County	001900	002500	002600	
Vigo County.....	000100	000300	000500	000800
	010500			
Wayne County.....	000200			
IOWA				
Black Hawk County	000100	000900		
Dubuque County.....	000100			
Johnson County.....	002100			
Polk County	004900	005000	005200	
Scott County	010800	010900		
Story County.....	000500			
Webster County.....	000700			
Woodbury County.....	001500	001600		
KANSAS				
Douglas County	000400			
Geary County.....	000100	000200		
Montgomery County.....	950500	950900	951200	
Reno County	000600	000800		
Riley County	000802	001000		
Saline County.....	000200			
Sedgwick County.....	000600	000800	000900	001800
	002600	003700	006800	
Shawnee County	000400	000500	001100	001200
	004000			
Wyandotte County	040300	040800	041000	041100
	041200	043000		

State and County or County Equivalent	Qualified Census Tracts			
KENTUCKY				
Bell County	960100	960900	961000	
Breathitt County	980400	980700		
Campbell County	050100			
Clay County	950100	950400	950500	950600
Fayette County	000400	000801	000900	001800
Floyd County	980800			
Harlan County	970300	970600	971000	971100
	971200			
Jefferson County	000600	001800	002300	002400
	002700	003000	003500	003700
	004301	004302	005900	006200
Knox County	990100			
Lawrence County	990300			
Letcher County	950300			
Lewis County	990400			
McCracken County	030100	030200	030300	030400
McCreary County	960100	960200	960400	
Madison County	010500			
Martin County	950100	950300		
Owsley County	990200			
Perry County	970700			
Warren County	010200			
Whitley County	980800			
LOUISIANA				
Bossier Parish	010400	011300		
Caddo Parish	020400	020600	020800	020900
	021300	021700	023300	023700
	024601			
Calcasieu Parish	000400			
East Baton Rouge Parish	000200	001000	001104	001300
	001500	002100	002200	002800
	003102			
East Carroll Parish	990300			
Evangeline Parish	950500	950600		
Iberia Parish	030800			
Jefferson Parish	020600	026200	027602	
Lafayette Parish	000800	000900		
Lincoln Parish	960900			
Madison Parish	960300	960400		
Natchitoches Parish	990700			
Orleans Parish	000200	000300	000601	000603
	000901	000902	000903	001301
	001304	001500	001600	001714
	001733	001900	002000	002700
	002800	002900	003000	003305
	003306	003500	004401	004402
	004500	004800	004900	006000
	006700	006800	006900	007100

State and County or County Equivalent	Qualified Census Tracts			
LOUISIANA (cont.)				
Orleans Parish (cont.).....	007200	008101	008500	008600
	008700	009200	009301	009302
	009400	013100		
Ouachita Parish.....	000600	000700	000900	001100
	001500	010700		
Rapides Parish.....	011000	011100	011400	011900
	012000	012700		
St. Landry Parish.....	961300	961600		
St. Mary Parish.....	041600			
Vermilion Parish.....	950800			
Webster Parish.....	031700			
MAINE				
Androscoggin County.....	010100	020100	020400	
Cumberland County.....	000500			
MARYLAND				
Allegany County.....	000300	000500	000700	000800
	001000	001503	002100	002200
Anne Arundel County.....	740105			
Baltimore County.....	401602	421300	450504	450800
	490605	491401		
Dorchester County.....	970500			
Frederick County.....	750100	750300		
Garrett County.....	000700			
Harford County.....	302901			
Prince George's County.....	803200	803401	803509	804300
	804800	805601	805602	
Somerset County.....	980101	980200	980600	
Washington County.....	000302	000400	000700	000900
Wicomico County.....	000100	000300	000500	010200
Worcester County.....	990300			
Baltimore City.....	030100	050100	060100	060200
	060300	060500	070100	070200
	070300	070400	080102	080200
	080301	080302	080400	080500
	080600	080700	080800	090400
	090500	090600	090700	090800
	090900	100100	100200	100400
	120400	120500	120700	130100
	130200	130300	130400	130804
	140200	140300	150100	150200
	150300	150400	150500	150600
	150800	151200	151300	160100
	160200	160300	160400	160500
	160600	160700	160802	170100
	170200	170300	180100	180300
	190100	190300	200100	200200
	200300	200400	200500	200600

State and County or County Equivalent	Qualified Census Tracts			
MARYLAND (cont.)				
Baltimore City (cont.).....	200701	200702	200800	210100
	210200	230300	250203	250204
	250207	250301	250302	250402
	250500	260202	260303	260401
	260402	260404	260501	260604
	260700	260800	261000	270701
	271700	271801	271802	280301
	280404			
MASSACHUSETTS				
Barnstable County.....	012300	012400	014100	
Berkshire County.....	900100	900200	900600	901200
	921100	921400		
Bristol County.....	640200	640300	640600	640900
	641000	641100	641200	641300
	641400	641900	642000	650600
	650700	650800	650900	651100
	651200	651300	651400	651500
	651700	651800	651900	652400
	652500	652600	652700	
Essex County.....	204300	206000	206800	206900
	207000	207200	250100	250300
	250400	250500	250600	250700
	250900	251000	251100	251200
	251300	251500	251600	
Hampden County.....	800100	800600	800700	800800
	800900	801101	801102	801200
	801300	801401	801700	801800
	801900	802000	802200	802300
	810800	810901	811400	811500
	811600	811700	811800	812300
Hampshire County.....	820102	820400		
Middlesex County.....	302200	310100	310400	310800
	311000	311100	311900	312400
	352400	383100		
Norfolk County.....	417802			
Plymouth County.....	510900	511000		
Suffolk County.....	000602	010300	050200	050300
	050400	050700	060700	061000
	061100	070200	070400	071200
	080100	080300	080400	080500
	080600	080800	081000	081200
	081300	081700	082100	090300
	090400	091300	091700	091800
	092400	100100	101102	160200
	160400			
Worcester County.....	710500	710700	731201	731202
	731300	731400	731500	731600
	731700	731800	731900	732001

State and County or County Equivalent	Qualified Census Tracts			
MASSACHUSETTS (cont.)				
Worcester County (cont.).....	732400	732500	732600	732700
	757200	757300		
MICHIGAN				
Bay County	280100	280200		
Berrien County.....	000300	000400	000500	000600
	002100	002200	002300	
Calhoun County	000400	000600	000700	
Clare County	980100			
Genesee County	000200	000400	000700	000800
	001000	001100	001400	001500
	001700	001800	001900	002000
	002200	002300	002500	002600
	002800	003200	003400	003800
	010304	012202		
Gladwin County.....	990800			
Houghton County.....	990300			
Ingham County	000700	001300	001500	002000
	004200	004302	004402	
Jackson County	000200	000600	001100	
Kalamazoo County	000202	001504	001507	
Kent County	001400	002000	002600	002800
	003100	003600	003800	
Lake County.....	960600			
Marquette County	000500	002400		
Muskegon County.....	000200	000300	000500	000602
	001200	001300	001402	
Oakland County	141200	141700	142300	142500
	172400			
Ogemaw County	950700	950800		
Oscoda County.....	970300			
Roscommon County	970200	970800		
Saginaw County.....	000100	000200	000400	000600
	000700	000800	000900	001000
	001100	001300	001800	
St. Clair County.....	624000	625000		
St. Joseph County	040200			
Shiawassee County	030600			
Washtenaw County	400200	402200	410600	411000
	411100	411200		
Wayne County.....	500400	501700	503400	503600
	503700	503900	504100	504500
	504600	504700	504800	507400
	507600	507700	507800	508000
	510400	510500	510700	510800
	510900	511200	511600	512100
	512200	512300	512400	512600
	512900	513600	513900	514000
	514100	514300	514500	514600

State and County or County Equivalent	Qualified Census Tracts			
MICHIGAN (cont.)				
Wayne County (cont.).....	514700	514800	514900	515100
	515200	516100	516300	516600
	516800	517200	517600	517800
	518400	518500	518600	518800
	520100	520300	520400	520500
	520600	521300	521800	522100
	522200	522300	522400	523100
	523200	523500	523600	523700
	524000	524300	525100	525200
	525300	525400	525500	525700
	526000	526400	526500	530700
	530800	531100	531500	531600
	531700	531800	531900	532400
	532500	532700	533000	533100
	533300	533500	533600	533700
	534100	534500	537200	537800
	543500	543600	543700	543800
	543900	544200	545100	545200
	545300	545400	552100	552300
	553200	553300	553400	553800
	573500	584800	586000	
MINNESOTA				
Beltrami County.....	950800			
Hennepin County.....	002200	003300	003501	005901
	005902	006800	007301	007700
	007801	007802	007900	008300
	008400	101400	101500	101600
	102100	102800	102900	103400
	104100	104800	105400	105700
	106000	106900	107000	107100
	107200			
Itasca County.....	980200			
Mower County.....	000410			
Polk County.....	020200			
Ramsey County.....	030500	032700	032900	033100
	033700	040802		
St. Louis County.....	001300	001400	001600	001700
	001800	001900	002500	002800
	003200	012200		
Stearns County.....	000100			
MISSISSIPPI				
Adams County.....	000400			
Coahoma County.....	950600			
Forrest County.....	000100	000500		
Hinds County.....	001100	001800	002000	002700
	010801			

State and County or County Equivalent	Qualified Census Tracts			
MISSISSIPPI (cont.)				
Jackson County.....	041200			
Lauderdale County.....	000100	000400	000600	
Leflore County.....	950200	950800	950900	
Pike County.....	950300			
Washington County.....	000400	001100		
Yazoo County.....	950500			
MISSOURI				
Adair County.....	951000			
Boone County.....	000100	000401	000402	000500
	000800	000900		
Buchanan County.....	001000			
Butler County.....	950500	950700		
Cape Girardeau County.....	981400			
Clay County.....	020000			
Cole County.....	010100			
Dunklin County.....	960100			
Greene County.....	000100	000200	000500	000800
	001900	005500		
Hickory County.....	970300			
Howell County.....	990200	990700		
Jackson County.....	001400	001500	001600	001700
	002100	002200	002400	002900
	003200	003502	003602	005500
	005801	005901	006300	
Marion County.....	960800			
Oregon County.....	980100			
Pemiscot County.....	970200	970400		
St. Louis County.....	213900	214100		
Shannon County.....	970200			
St. Louis City.....	105400	106100	106200	106300
	106600	109700	110200	110500
	111200	111400	111500	112300
	116400	118100	119300	120100
	120300	121100	121200	121300
	122400	124100	124200	124600
	125700	126600	126700	
MONTANA				
Blaine County.....	940200			
Cascade County.....	000600			
Chouteau County.....	940100			
Daniels County.....	940200			
Sheridan County.....	940200	000300		
NEBRASKA				
Blaine County.....	972400			
Douglas County.....	000500	000700	000800	001100
	001200	001600	001900	005200

State and County or County Equivalent	Qualified Census Tracts			
NEBRASKA (cont.)				
Douglas County (cont.)	005300			
Lancaster County	000700	010302		
NEVADA				
Clark County	000400	000503	000504	000700
	000800	000900	001100	002204
	002404	002405	002406	002506
	002706	002955	004300	004400
	004707	004710	004713	
Elko County	940300			
Washoe County	000100	000900	001004	
NEW HAMPSHIRE				
Hillsborough County	001400	001500	001600	001900
	010700			
NEW JERSEY				
Atlantic County	000100	000400	001100	001400
	001500	001900	002300	002400
	002500			
Burlington County	701204	702101	702109	
Camden County	600100	600200	600300	600400
	600500	600700	600800	600900
	601000	601101	601102	601200
	601300	601400	601500	601600
	601700	601800	601900	602000
	605000	607701	608204	
Cape May County	020500	021400	021500	
Cumberland County	010200	020100	020200	020300
	020501	040100	040200	040500
Essex County	000200	000300	000700	000900
	001000	001300	001400	001500
	001600	001700	001800	001900
	002600	002700	002800	002900
	003000	003100	003400	003500
	003800	003900	004000	004100
	004200	004300	004600	004801
	004802	004900	005000	005300
	005400	005700	005800	006200
	006600	006700	006800	006900
	007501	007502	008000	008100
	008200	008600	008700	008800
	008900	009000	009100	009200
	009300	009600	009700	010600
	010900	011100	011300	013100
	013200	013300	018300	018400
	018600	022700	022800	
Gloucester County	501402			
Hudson County	000200	001202	001601	001700

State and County or County Equivalent	Qualified Census Tracts			
NEW JERSEY (cont.)				
Hudson County (cont.)	001800	003000	003100	003300
	004102	004200	004400	004600
	005100	005500	005801	015100
	015300	015500	015600	015900
	016000	016200	016300	016400
	016500	016600	016700	016800
	016900	017000	017200	017400
	017500	017600	017700	019000
	032400			
Mercer County	000800	000900	001000	001100
	001401	001402	001500	001600
	001700	001900	002000	
Middlesex County	004600	005300	005500	005600
	005800	005900		
Monmouth County	805600	805800	807003	807200
	807300	807600	809903	
Morris County	045601			
Ocean County	715200	715302	715402	720101
	720102	720103	722200	731201
	731202	731203	731204	731205
	731206			
Passaic County	125100	175200	175300	175400
	175500	175800	175900	180400
	180500	180700	180800	180900
	181200	181300	181400	181500
	181702	181800	182000	182200
	182300	182800	182900	183000
	183200			
Salem County	020300	022000	022100	
Union County	030200	030300	030400	030600
	030801	031000	031100	031200
	031901	039300		
NEW MEXICO				
Bernalillo County	000901	940300		
Cibola County	945900			
Curry County	000100			
Dona Ana County	001000	001704		
Lea County	000300			
Luna County	000600			
McKinley County	940200	943400		
Rio Arriba County	000600	943300		
Sandoval County	940900	943300		
San Juan County	942900			
Socorro County	946100			
NEW YORK				
Albany County	000200	000600	000800	002100
	002500	002600		

State and County or
County Equivalent

Qualified Census Tracts

NEW YORK (cont.)

Bronx County.....	001500	001700	002000	002300
	002500	002701	002702	003100
	003300	003500	003700	003900
	004100	004300	004400	004600
	004700	004800	004900	005000
	005200	005302	005400	005600
	005800	005901	006000	006200
	006500	006600	006700	006900
	007300	007500	007700	007900
	008300	008500	008600	008700
	008900	009100	009900	010500
	011000	011501	011502	011900
	012101	012102	012300	012701
	012901	012902	013100	013300
	013500	013700	013900	014100
	014300	014500	014700	014900
	015100	015300	015500	015700
	016100	016500	016700	016900
	017300	017500	017700	017900
	018100	018900	019300	019500
	019600	019700	019900	020100
	020500	021100	021301	021302
	021501	021502	021701	021702
	021900	022000	022100	022300
	022500	022701	022702	022901
	022902	023100	023301	023302
	023501	023502	023701	023702
	023900	024100	024200	024300
	024500	025300	025500	026300
	026500	026700	027101	027700
	032400	033400	035900	036100
	036300	036501	036502	036700
	036901	036902	037100	037300
	037400	037501	037502	037503
	037700	037900	038100	038300
	038500	038700	038900	039100
	039300	039700	039901	039902
	040100	040302	040500	040701
	041900	042500	045800	
Broome County.....	000300	000500	000600	001100
	001200	001300	013500	013900
Cattaraugus County.....	940000	940200	961700	
Chautauqua County.....	030300	030500	940000	
Chemung County.....	000100	000700	000800	001000
Clinton County.....	101600			
Columbia County.....	991200			
Dutchess County.....	220300	220400	220700	
Erie County.....	000300	000400	000500	001302
	001402	001500	001600	001800

State and County or County Equivalent	Qualified Census Tracts			
NEW YORK (cont.)				
Erie County (cont.)	002000	002502	002600	002701
	002702	002800	002900	003100
	003201	003202	003301	003302
	003400	003500	003600	003700
	003901	004002	004402	005600
	006000	006100	006900	007000
	007101	007102	008300	012100
	016100	940000		
Fulton County	990800			
Genesee County	940100			
Herkimer County	010600			
Jefferson County	062100			
Kings County	001100	001800	002000	002300
	002500	002901	003700	005900
	008500	009000	010400	011200
	012700	018501	022500	022600
	022800	023500	023900	024100
	025500	025901	025902	026100
	027700	028100	028300	028502
	028700	030300	030700	031100
	031300	032600	033000	033100
	034000	034200	034300	034700
	034802	035200	035300	035700
	035900	036002	036100	036200
	036300	036900	038100	038200
	038900	039100	039500	039700
	039900	040100	040900	041100
	041300	041500	041700	041900
	042100	042300	042500	042700
	042900	043100	043300	043900
	044100	044300	044700	045300
	046500	048900	049300	050800
	050900	051600	052300	052500
	052700	052900	053100	053300
	053500	053700	053900	054500
	054700	057200	057900	089000
	089200	090000	090200	090600
	090800	091000	091200	091400
	091600	094402	098200	103400
	110600	111000	111400	112000
	112600	113000	113200	113400
	113600	113800	114000	114800
	115000	115200	115400	115600
	118800	119000	119400	121000
	121400			
Monroe County	000200	000700	001300	001500
	002200	002300	002400	002700
	003200	003900	004000	004100
	004602	004800	004900	005000

State and County or County Equivalent	Qualified Census Tracts			
NEW YORK (cont.)				
Monroe County (cont.).....	005100	005200	005300	005500
	005600	005700	005900	006400
	006500	006600	006900	007900
	008000	008900	009200	009301
	009302	009400	009601	009602
	009603	009604		
Montgomery County.....	070900			
New York County.....	000201	000600	000800	001002
	001600	001800	002000	002400
	002500	002900	004100	011700
	015602	016200	016400	016600
	017201	017202	017401	017800
	018000	018200	018400	018600
	018800	019000	019200	019400
	019600	020200	020400	020901
	020902	021301	021302	021702
	021900	022200	022301	022400
	022600	022702	022900	023000
	023102	023200	023300	023400
	023501	023502	023900	024301
	024302	024500	024900	025100
	026100	026700	026900	027700
	028300	028500	028900	029100
	029300			
Niagara County.....	020200	020600	020900	021100
	021200	021300		
Oneida County.....	020100	020300	020701	020802
	020803	020900	021000	021101
	021201	021404	021500	021800
	022000	022600		
Onondaga County.....	000500	001300	001400	001600
	002000	002100	002200	002300
	002400	003000	003200	003400
	003500	003900	004000	004200
	004300	005200	005300	005400
	005500	005602	005800	006101
Ontario County.....	051800			
Orange County.....	000400	000500	001700	015001
	015002			
Queens County.....	002500	002900	003700	004300
	008700	010700	024800	025000
	026000	054500	054900	086500
	087100	095200	097201	097202
	122702	156700		
Rensselaer County.....	040400			
Richmond County.....	002900	013301	018500	
Rockland County.....	011503			
St. Lawrence County.....	991100			

State and County or County Equivalent	Qualified Census Tracts			
NEW YORK (cont.)				
Schenectady County	020800	020900	021001	021002
	021400	021500	021700	
Warren County	070200			
Westchester County	000103	000500	001000	001101
	003100			
NORTH CAROLINA				
Buncombe County	000100	000200	000900	
Cumberland County	000200	001000	001300	
Davidson County	061400			
Durham County.....	000500	000900	001100	001201
	001202	001400	001501	
Edgecombe County.....	020100			
Forsyth County	000400	000500	000700	000801
	000802	001602		
Gaston County	031900			
Guilford County.....	011000	011101	011400	013900
	014408			
Lee County.....	030300			
Lenoir County.....	010300	010400	010500	
Mecklenburg County	000600	000700	002300	003700
	003901	004500	004700	005000
	005100	005200		
Nash County	010100			
New Hanover County.....	011000	011100	011400	
Onslow County	000800	000900	001900	002000
Orange County	011600			
Pasquotank County	960300			
Pitt County	000701	000702		
Robeson County.....	960800			
Surry County.....	990400			
Vance County.....	960600	960700		
Wake County.....	050800	050900	051100	052405
Wayne County.....	001600	001700	001800	
Wilson County	000200	000801		
NORTH DAKOTA				
Grand Forks County	010300			
Mercer County	940300			
Sioux County	940100	940200		
Ward County	940300			
OHIO				
Allen County.....	012500	012800	012900	013400
	013600	013700	013800	
Athens County	973101	973102		
Belmont County.....	011500	011600	012100	
Butler County.....	000300	000400	000702	010104
	012900			

State and County or County Equivalent	Qualified Census Tracts			
OHIO (cont.)				
Clark County.....	000100	000200	000901	
Columbiana County.....	952100			
Cuyahoga County.....	101200	101800	102600	102700
	102800	103100	103300	103400
	103500	103800	103900	104100
	104200	104400	104500	104600
	104701	104800	104900	105100
	106400	107200	107500	107700
	107900	108200	108300	108400
	108600	108700	108800	108900
	109300	109600	109700	109800
	110500	110800	111100	111200
	111300	111401	111402	111500
	111600	111700	111800	111901
	111902	112100	112200	112400
	112600	112700	112900	113100
	113200	113300	113500	113600
	113700	113800	113900	114100
	114200	114300	114400	114500
	114600	114700	114800	114900
	115200	115300	115500	116100
	116500	116600	116700	116800
	116900	117300	118601	118602
	118700	119202	119300	119402
	119502	119600	119702	119800
	119900	120100	120200	120802
	121300	121401	121600	150300
	150400	151400	151500	151800
Fairfield County.....	031700			
Franklin County.....	000720	000730	000910	000920
	001110	001200	001300	001400
	001500	001600	001700	001810
	002300	002600	002710	002800
	002900	003000	003600	004200
	005000	005100	005300	005410
	005610	006000	006100	007410
	009326	009331		
Guernsey County.....	977600			
Hamilton County.....	000200	000301	000302	000900
	001000	001100	001500	001600
	001700	002100	002300	002800
	003200	003400	003500	003600
	003700	003800	004702	006700
	007400	007700	008000	008502
	008601	008700	008900	009100
	010002			
Jefferson County.....	000200	000800	000900	
Lawrence County.....	050600			
Licking County.....	750100			

State and County or County Equivalent	Qualified Census Tracts			
OHIO (cont.)				
Lorain County	070800			
Lucas County	000800	001202	001700	001800
	002200	002300	002500	002700
	002900	003000	003300	003400
	003500	003600	003700	003800
	004100	004200	004301	005100
	005400			
Mahoning County	800200	800500	800600	800700
	800900	801000	801600	801700
	801900	802000	802100	802200
	802300	802400	803100	803400
	803500	803700	804400	810300
Montgomery County	000300	001200	001700	002200
	002300	003500	003600	003700
	004000	004100	004300	060200
	070201			
Muskingum County	981900			
Portage County	601502			
Richland County	000100	000200	000300	000600
	000700			
Ross County	956500			
Scioto County	993500	993600		
Stark County	700100	700500	701800	702300
	710400	713800		
Summit County	501100	501200	501301	501302
	501700	501800	502500	503400
	504200	504400	505300	505600
	506700	506800	506900	507400
	510100			
Trumbull County	920100	920500	920600	920800
	932400			
Washington County	020500			
Wood County	021800			
OKLAHOMA				
Bryan County	996400			
Canadian County	300400			
Cleveland County	201201			
Comanche County	001200	001300	001700	
Grady County	000100			
Jackson County	968700			
Muskogee County	000600			
Oklahoma County	102500	102600	102800	102900
	103000	103500	103602	103700
	103800	103900	104100	104200
	104700	105400	105600	105800
Payne County	010400	010500		
Pittsburg County	986300			
Pontotoc County	989100			

State and County or County Equivalent	Qualified Census Tracts			
OKLAHOMA (cont.)				
Pottawatomie County.....	500200			
Tulsa County.....	000500	000600	001300	002100
	004600	008001		
OREGON				
Jackson County.....	000100	000202		
Josephine County.....	360701			
Klamath County.....	971600			
Lane County.....	003800			
Malheur County.....	970400			
Multnomah County.....	003301	003402		
PENNSYLVANIA				
Allegheny County.....	010300	020300	040600	050100
	050700	050900	051000	051100
	101600	101700	111500	120300
	120400	120800	130100	130300
	130400	150400	160400	160600
	192100	220400	250300	250700
	250900	260900	280800	464400
	486700	486900	505000	512900
	513800	514000	551900	552100
	560400	561000	561100	
Beaver County.....	604500			
Berks County.....	000100	000200	001200	002200
	002300	002500	002600	
Blair County.....	100700	101900		
Cambria County.....	000100	000200	000300	000800
	000900	001000	001100	001300
	001400			
Centre County.....	012100	012500		
Clinton County.....	970600			
Dauphin County.....	020600	020700	021300	021400
Delaware County.....	405200	405800		
Erie County.....	000100	000700	000800	001200
	001300	001400	001500	001800
Fayette County.....	262300			
Lackawanna County.....	100200			
Lancaster County.....	000100	000800	000900	001400
	001500	001600		
Lawrence County.....	000400	000600	000900	
Lebanon County.....	000300			
Lehigh County.....	000800	000900	001000	001100
	001200	001300		
Luzerne County.....	201000	214100	217400	
Lycoming County.....	000400	000800		
Mercer County.....	030200	030600	030700	030800
Northampton County.....	010500			
Northumberland County.....	961700			

State and County or County Equivalent	Qualified Census Tracts			
PENNSYLVANIA (cont.)				
Philadelphia County.....	000200	001900	002000	002100
	002800	003000	003100	003200
	003400	003500	003600	004600
	005100	005600	006600	006700
	006900	007400	007700	008900
	009200	009300	009500	010200
	010500	010600	010700	010800
	010900	012700	013100	013800
	013900	014000	014100	014500
	014700	014800	015100	015200
	015300	015500	015700	016100
	016200	016300	016400	016500
	016600	016700	016800	016901
	017100	017200	017400	017500
	017601	017602	017700	017800
	018200	018900	019000	019200
	019300	019400	019500	019600
	019700	019800	019900	020300
	020500	024100	024500	024600
	028700	028800	029300	032200
Venango County.....	200700			
Washington County.....	704100			
Westmoreland County.....	800100	800700		
York County.....	000200	000300	000700	001000
	001100	001500	001600	
RHODE ISLAND				
Newport County.....	041200			
Providence County.....	000200	000300	000500	000600
	000700	000900	001000	001200
	001300	001400	001700	001900
	002000	002200	002500	002600
	002700	010800	011100	015100
	015200	015300	015400	016600
	018000	018100		
SOUTH CAROLINA				
Charleston County.....	000900	001000	001100	001300
	001400	003300	003400	003600
	003700	004300	004500	
Darlington County.....	010700			
Florence County.....	000700			
Greenville County.....	000800	000900	002108	002303
	002304			
Lancaster County.....	010700			
Orangeburg County.....	011200	011300		
Richland County.....	000500	000900	001000	001300
	001400	002002	002800	010900
Spartanburg County.....	020301	020400	020500	020800

State and County or County Equivalent	Qualified Census Tracts			
SOUTH CAROLINA (cont.)				
Spartanburg County (cont.)	021001			
Sumter County	000897	000898	001500	
SOUTH DAKOTA				
Bennett County	940600	940800		
Buffalo County	940100			
Corson County	940500	940700	940800	940900
Dewey County	941600			
Jackson County	940100	940200		
Lyman County.....	940100			
Shannon County.....	940300	940400	940600	940700
Todd County	940100	940200		
Ziebach County.....	941200	941400	941500	
TENNESSEE				
Anderson County	020700			
Bradley County	010400	010700		
Campbell County	950300			
Claiborne County.....	970400			
Coffee County.....	970900			
Davidson County	011800	012400	012500	013600
	013900	014000	014200	014300
	014400	014800	016200	
Hamblen County	100300	000300	001200	001500
	001600	001900	002000	
Hancock County	960100	960300		
Knox County.....	000200	000400	000600	000700
	001200	001300	001400	002400
	002800			
Madison County.....	000500	000800	001000	001100
Montgomery County.....	100400	100900		
Scott County	975300			
Shelby County.....	000200	000300	000400	000500
	000800	000900	001800	001900
	002000	002100	002200	002300
	002400	002800	003700	003800
	004000	004100	004400	004500
	004600	004700	004800	004900
	005000	005100	005400	005700
	005800	005900	006000	006700
	007810	008110	008400	010300
	010420	022022		
Washington County.....	060700	060900		
TEXAS				
Bee County	950500			
Bell County.....	020702	020900	022600	022801
	022900	023500		
Bexar County	110200	110500	110600	110700

State and County or County Equivalent	Qualified Census Tracts			
TEXAS (cont.)				
Bexar County (cont.)	110800	110900	111000	130100
	130300	130500	130600	130700
	141000	150300	150800	160100
	160900	170101	170102	170200
	170300	170401	170900	171000
	171200	181003	191004	
Bowie County	010500	010600		
Brazos County	001400			
Brewster County	950400			
Brooks County	950200			
Brown County	950600	950700		
Cameron County	010500	010900	011000	011100
	011600	011700	011903	012200
	012303	012304	012507	012604
	012609	012610	012700	013203
	013207	013208	013305	013306
	013307	013308	013309	013401
	013402	013700	013801	013802
	013901	013902	013903	014001
	014002			
Cherokee County	950400	950500	950700	
Dallas County	000405	001503	002000	002701
	002702	002900	003400	003500
	003800	003901	003902	004000
	004100	004800	007201	007202
	008603	008604	008703	008704
	008900	009304	009804	010200
	010400	011401	011500	012208
	019013	019209		
Dimmit County	950100			
Ector County	001100	001200	001500	001800
	001900	002000		
El Paso County	000301	000302	000404	000800
	000900	001203	001400	001600
	001700	001800	001900	002000
	002100	002201	002202	002600
	002800	002900	003000	003200
	003602	003701	003702	003901
	003903	004105	010102	010208
	010309	010319	010403	010404
	010501	010502	010503	010504
Falls County	990400			
Frio County	950300			
Galveston County	724000	724600		
Gray County	950600	950800		
Gregg County	001400			
Grimes County	180104			
Hale County	950200			
Harris County	210400	210800	210900	211000

State and County or County Equivalent	Qualified Census Tracts			
TEXAS (cont.)				
Harris County (cont.).....	211100	211200	211300	211400
	211700	220500	220800	220900
	222600	222700	230300	230400
	230700	230900	231000	233600
	240500	310200	310500	310900
	311600	312200	312300	312400
	312800	313500	313600	321500
	322000	331200	331400	332100
	420100	420500	421200	421400
	421500	421600	422200	423100
	433100	433500	453100	533300
Hidalgo County.....	020100	020202	020501	020503
	020600	020723	021100	021301
	021302	021303	021500	021600
	021801	021802	021901	021902
	022002	022101	022102	022202
	022501	022502	022600	022702
	022800	023000	023101	023102
	023503	023506	023508	023700
	024101	024102	024103	024104
	024105	024201	024202	024301
	024302	024401	024402	024500
	024600			
Hill County.....	960900	961000		
Hockley County.....	950400			
Howard County.....	950300			
Hudspeth County.....	950100			
Jefferson County.....	000600	000700	000900	005300
	005900	006100	006300	
Jim Wells County.....	950500			
Kleberg County.....	020200			
Lamar County.....	000600			
Lamb County.....	950500			
La Salle County.....	950100	950200		
Limestone County.....	970400			
Lubbock County.....	000202	000301	000500	000603
	000605	000607	001000	001200
	002400			
McLennan County.....	000400	000598	001100	001200
	001400	001500	001900	003300
Maverick County.....	950100	950201	950202	950203
	950500	950601	950602	
Midland County.....	000900	001400	001600	001700
Montgomery County.....	693400			
Nacogdoches County.....	950700	950900		
Nolan County.....	950300			
Nueces County.....	000400	000500	000900	001000
	001100	001200	001300	001500
	001601	005602		

State and County or County Equivalent	Qualified Census Tracts			
TEXAS (cont.)				
Potter County	010600	012000	012200	012800
	013000	014600	014800	
Presidio County	950200			
Reeves County	950100	950200	950300	950500
Smith County	000202	000300	000400	000700
Starr County	950102	950103	950201	950202
	950400	950500	950600	950701
	950702			
Tarrant County	100300	101000	101100	101600
	101700	102500	103100	103500
	103601	103701	103800	103900
	104000	104604	106516	122200
Taylor County	010700	010800	011700	011900
Terry County	950300			
Titus County	950600	950700		
Tom Green County	000500	000700	000900	
Travis County	000604	000802	000804	001000
	002311	002316		
Val Verde County	950601	950602		
Walker County	790600			
Webb County	000103	000104	000300	000400
	000500	000600	000700	000902
	001002	001200	001300	001801
	001804	001805		
Wharton County	740300			
Wichita County	010100	010400	011100	011300
Willacy County	950300	950700		
Zapata County	950200			
Zavala County	950100	950200	950301	950302
UTAH				
Cache County	000702	000800		
Davis County	125600			
Salt Lake County	100302	101400	102100	102400
	111500			
San Juan County	942000	942100		
Utah County	001601	001602	001603	001801
	001802	001803	001900	002300
	002400	002500	002800	
Wasatch County	940300			
Weber County	200900	201200	201800	201900
VERMONT				
Chittenden County	000400			
VIRGINIA				
Albemarle County	010902			
Amherst County	010502			
Buchanan County	990100	990200	990300	990700

State and County or County Equivalent	Qualified Census Tracts			
VIRGINIA (cont.)				
Chesterfield County	100406			
Dickenson County.....	990100	990200	990300	990400
Halifax County.....	990100			
Henrico County.....	200805			
James City County.....	080102			
Lee County.....	990100	990500	990600	
Prince William County.....	900903			
Russell County.....	990100	990600		
Scott County.....	030200	030300		
Smyth County.....	990600			
Tazewell County.....	990500	991000		
Wise County.....	991100	991500		
York County.....	050500			
Bristol City.....	020100	020300		
Chesapeake City.....	020100	020502		
Danville City.....	000300	000400	000500	000600
	001000	001300		
Franklin City.....	090200			
Hampton City.....	010502	010602	011400	
Hopewell City.....	820300	820700		
Lynchburg City.....	000203	000400	000600	000700
	001200	001300	001400	
Martinsville City.....	000200	000400		
Newport News City.....	030100	030400	030600	030800
	030900	032300		
Norfolk City.....	000900	001100	001300	001600
	002500	002600	002700	002900
	003501	003502	004100	004200
	004300	004400	004600	004700
	004800	005000	005200	005300
	005901	006501	006502	007001
Petersburg City.....	810100	810200	810600	810700
	810800			
Portsmouth City.....	210500	211400	211800	211900
	212000	212100	212400	212600
	213101			
Richmond City.....	010300	010900	011000	020100
	020200	020400	020700	021000
	030100	030200	030500	060100
	060200	060300	060400	060700
	060800	060900	070600	
Roanoke City.....	000200	000700	000800	000900
	001000	001300	001400	
Suffolk City.....	065100	065400	065500	
Virginia Beach City.....	040600	043200	045810	
Waynesboro City.....	003100	003300		
WASHINGTON				
Adams County.....	950400			

State and County or County Equivalent	Qualified Census Tracts			
WASHINGTON (cont.)				
Asotin County	980400			
Benton County	011200	012000		
Clark County	041005	041600	041700	042400
	042700			
Cowlitz County	000300	000502	001000	
Franklin County	020100	020200		
Grays Harbor County	000100			
Island County	970200	970900		
King County	005301	007300	008500	009100
	009200	026500	029004	030501
Kitsap County	080500	080800	090300	
Okanogan County	970200			
Pierce County	061400	061602	062200	062801
	071703	071704	071805	071806
	072000	072904		
Snohomish County	040200	040700	041904	
Spokane County	000200	000400	001400	001600
	002300	002400	002600	003000
	003300	003500	003600	011101
	013800			
Stevens County	951000			
Walla Walla County	920500			
Whitman County	000500	000600		
Yakima County	000100	000200	000600	001500
	002001	002300	002500	002701
WEST VIRGINIA				
Cabell County	000500	000600		
Kanawha County	000900			
McDowell County	953600	953900		
Ohio County	000100	000700	000800	
WISCONSIN				
Dane County	001100	001601	001602	003200
Douglas County	020100	020200		
La Crosse County	000200	000400		
Milwaukee County	001100	001200	002000	002100
	002500	002800	004000	004400
	004600	004700	006300	006400
	006500	006600	006700	006800
	006900	007000	007900	008000
	008100	008200	008300	008400
	008500	008600	008700	008800
	008900	009000	009100	009600
	009700	009800	009900	010000
	010100	010200	010300	010400
	010500	010600	010700	011500
	011600	011700	011800	012000
	012200	012300	013400	013500

State and County or County Equivalent	Qualified Census Tracts			
WISCONSIN (cont.)				
Milwaukee County (cont.).....	013600	013700	013800	014000
	014100	014600	014700	014800
	014900	015000	015400	015600
	015700	015800	016300	016400
	016500	016600	016700	016800
	016900	017400	017500	017600
	017700	017800	018800	
Racine County.....	000400	000500		
WYOMING				
Albany County.....	963500			
Natrona County.....	000200			
PUERTO RICO				
Cataño Municipio	020404			
Lofza Municipio	110101	110400		
Mayaguez Municipio	081200			
Orocovis Municipio	954902			
Ponce Municipio	070400	070800	071300	
San Juan Municipio	001300	003501	004400	004800
	005402	008201		
Yauco Municipio.....	750101			

SECTION 4. EFFECT ON OTHER DOCUMENTS

Rev. Proc. 93-38 is obsolete except as provided in section 5 of this revenue procedure.

SECTION 5. EFFECTIVE DATE

.01 An issuer may rely on the list of qualified census tracts contained in this revenue procedure with respect to a commitment to provide financing if, in the case of a commitment made on or before the date of purchase of the residence, the commitment is made during the period specified in this section 5.01 or, in the case of a commitment made after the purchase date, the residence was purchased during the period specified in this section 5.01. The period begins January 27, 2003, the date of publication of this revenue procedure in the Internal Revenue Bulletin, and ends on the date as of which the list of qualified census tracts is rendered obsolete by a new revenue procedure.

.02 Notwithstanding section 5.01 of this revenue procedure, issuers may continue to rely on the list of qualified census tracts contained in Rev. Proc. 93-38 for mortgages financed with proceeds of bonds that were sold or for certificates that were issued with respect to bond authority that was exchanged, on or before April 27, 2003, the date that is 3 months after publication of this revenue procedure in the Internal Revenue Bulletin, if the commitments to provide financing for the mortgages or to issue certificates are made on or before June 27, 2003, the date that is 5 months after publication of this revenue procedure in the Internal Revenue Bulletin.

SECTION 6. DRAFTING INFORMATION

The principal authors of this revenue procedure are Laura Waugh and Timothy Jones of the Office of Chief Counsel. For further information regarding this revenue procedure, contact Laura Waugh at (202) 622-3890 (not a toll-free call).

26 CFR 601.201: Rulings and determination letters. (Also, Part I, §§ 402 and 408.)

Rev. Proc. 2003-16

SECTION 1. PURPOSE

This revenue procedure provides guidance on applying to the Internal Revenue Service for a waiver of the 60-day rollover requirement contained in §§ 402(c)(3) and 408(d)(3) of the Internal Revenue Code. It also provides for an automatic waiver under certain circumstances.

SECTION 2. BACKGROUND AND GENERAL INFORMATION

.01 Section 401(a)(31) of the Code requires that a qualified trust provide for the direct transfer of eligible rollover distributions. A similar rule applies to § 403(a) annuity plans, § 403(b) tax-sheltered annuities and § 457 eligible governmental plans. (See §§ 403(a)(1), 403(b)(10) and 457(d)(1)(C).) If a distributee fails to elect to have an eligible rollover distribution paid directly to an eligible retirement plan, section 3405(c) provides that the payor of a designated distribution that is an eligible rollover distribution must withhold from such distribution an amount equal to 20 percent of such distribution.

.02 Sections 402(c)(3) and 408(d)(3) of the Code require generally that any amount distributed from a qualified trust or individual retirement plan must be transferred to an eligible retirement plan no later than the 60th day following the day of receipt in order to avoid inclusion in the distributee's gross income. A similar rule applies to § 403(a) annuity plans, § 403(b) tax-sheltered annuities and § 457 eligible governmental plans. (See §§ 403(a)(4)(B), 403(b)(8)(B) and 457(e)(16)(B).)

.03 Section 72(t) of the Code imposes an additional tax on a distribution from a qualified retirement plan equal to 10-percent of the amount of the distribution included in the distributee's gross income, subject to certain exceptions.

.04 Section 644 of the Economic Growth and Tax Relief Reconciliation Act of 2001 ("EGTRRA"), Pub. L. 107-16, amended § 402(c)(3) of the Code and added new § 408(d)(3)(I) to permit the Secretary to waive the 60-day rollover requirement "where the failure to waive such requirement would be against equity or good con-

science, including casualty, disaster, or other events beyond the reasonable control of the individual subject to such requirement." The Conference Report to EGTRRA provides examples of situations that may justify waiver of the 60-day rollover requirement, such as during a period in which a distribution in the form of a check was not cashed, or for errors committed by a financial institution, or in cases of inability to complete a rollover due to death, disability, hospitalization, incarceration, restrictions imposed by a foreign country or postal error. (H.R. Rep. No. 84, 107th Cong., 1st Sess. 252 (2001).) The amendments made by § 644 of EGTRRA apply to distributions after December 31, 2001.

.05 Under §§ 7508 and 7508A of the Code, the time for making a rollover may be postponed in the event of service in a combat zone or in the case of a Presidentially declared disaster or a terroristic or military action. See Regulations § 301.7508-1 and Rev. Proc. 2002-71, 2002-46 I.R.B. 850.

.06 Rev. Proc. 2003-4, 2003-1 I.R.B. 123 (January 6, 2003), provides the procedures for issuing letter rulings, information letters, etc., on matters under the jurisdiction of the Commissioner, Tax Exempt and Government Entities Division.

.07 Rev. Proc. 2003-8, 2003-1 I.R.B. 236 (January 6, 2003), provides guidance for complying with the user-fee program as it pertains to requests for letter rulings, information letters, etc., on matters under the jurisdiction of the Commissioner, Tax Exempt and Government Entities Division.

SECTION 3. REQUIREMENTS FOR HARDSHIP EXCEPTION TO 60-DAY RULE

.01 *Application to the Service.* Except as provided in Section 3.03 below, a taxpayer must apply for a hardship exception to the 60-day rollover requirement using the same procedure as that outlined in Rev. Proc. 2003-4 for letter rulings, accompanied by the user fee set forth in Rev. Proc. 2003-8.

.02 *Requirements for favorable ruling.* The Service will issue a ruling waiving the 60-day rollover requirement in cases where the failure to waive such requirement would be against equity or good conscience, including casualty, disaster or other events beyond the reasonable control of the taxpayer. In determining whether to grant a waiver, the Service will consider all relevant facts