

# GeoDataVision Report D-2 Tract Classifications 2017

Tract Income Class, Distressed and Underserved Status—Based on Census data released by the FFIEC November 2017

## Allegany, Maryland

MSA: 19060, CUMBERLAND, MD-WV  
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24001000100	NO	MIDDLE	No	No	\$53,900
24001000200	NO	MIDDLE	No	No	\$53,900
24001000300	NO	MIDDLE	No	No	\$53,900
24001000400	NO	MIDDLE	No	No	\$53,900
24001000500	NO	MODERATE	No	No	\$53,900
24001000600	NO	MIDDLE	No	No	\$53,900
24001000700	NO	MODERATE	No	No	\$53,900
24001000800	NO	MODERATE	No	No	\$53,900
24001001000	NO	MIDDLE	No	No	\$53,900
24001001100	NO	MIDDLE	No	No	\$53,900
24001001200	NO	UPPER	No	No	\$53,900
24001001300	NO	MIDDLE	No	No	\$53,900
24001001401	NO	UPPER	No	No	\$53,900
24001001402	NO	MIDDLE	No	No	\$53,900
24001001502	NO	MIDDLE	No	No	\$53,900
24001001503	NO	MIDDLE	No	No	\$53,900
24001001600	NO	UPPER	No	No	\$53,900
24001001700	NO	UPPER	No	No	\$53,900
24001001800	NO	UPPER	No	No	\$53,900
24001001900	NO	MIDDLE	No	No	\$53,900
24001002000	NO	MIDDLE	No	No	\$53,900
24001002100	NO	MIDDLE	No	No	\$53,900
24001002200	NO	MIDDLE	No	No	\$53,900

## Allegany, Maryland

MSA: 19060, CUMBERLAND, MD-WV  
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
<b>Summary Data: Allegany</b>					
<b>Number of Census Tracts</b>					23
<b>Number of Distressed or Underserved Tracts</b>					0
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	3	13.04%			
Middle Income Tracts	15	65.22%			
Upper Income Tracts	5	21.74%			
NA Income Tracts	0	0.00%			

## Anne Arundel, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24003701101	NO	UPPER	No	No	\$91,100
24003701102	NO	MIDDLE	No	No	\$91,100
24003701200	NO	UPPER	No	No	\$91,100
24003701300	NO	UPPER	No	No	\$91,100
24003701400	NO	UPPER	No	No	\$91,100
24003702100	NO	UPPER	No	No	\$91,100
24003702204	NO	UPPER	No	No	\$91,100
24003702205	NO	MIDDLE	No	No	\$91,100
24003702206	NO	UPPER	No	No	\$91,100
24003702208	NO	UPPER	No	No	\$91,100
24003702209	NO	UPPER	No	No	\$91,100



Anne Arundel, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24003702300	NO	UPPER	No	No	\$91,100
24003702402	NO	UPPER	No	No	\$91,100
24003702500	YES	MODERATE	No	No	\$91,100
24003702601	NO	UPPER	No	No	\$91,100
24003702602	NO	UPPER	No	No	\$91,100
24003702701	NO	MIDDLE	No	No	\$91,100
24003702702	NO	UPPER	No	No	\$91,100
24003706101	NO	MIDDLE	No	No	\$91,100
24003706301	NO	MIDDLE	No	No	\$91,100
24003706302	NO	UPPER	No	No	\$91,100
24003706401	YES	MODERATE	No	No	\$91,100
24003706402	NO	MODERATE	No	No	\$91,100
24003706500	NO	MIDDLE	No	No	\$91,100
24003706600	NO	MIDDLE	No	No	\$91,100
24003706700	NO	UPPER	No	No	\$91,100
24003707001	NO	MIDDLE	No	No	\$91,100
24003707002	NO	UPPER	No	No	\$91,100
24003708001	NO	UPPER	No	No	\$91,100
24003708004	NO	MIDDLE	No	No	\$91,100
24003730100	NO	MIDDLE	No	No	\$91,100
24003730203	NO	MODERATE	No	No	\$91,100
24003730204	NO	MIDDLE	No	No	\$91,100
24003730300	NO	MIDDLE	No	No	\$91,100
24003730401	NO	MIDDLE	No	No	\$91,100
24003730402	NO	MIDDLE	No	No	\$91,100
24003730502	NO	MIDDLE	No	No	\$91,100
24003730504	YES	MIDDLE	No	No	\$91,100
24003730505	YES	MODERATE	No	No	\$91,100
24003730506	YES	MODERATE	No	No	\$91,100
24003730601	NO	UPPER	No	No	\$91,100
24003730603	NO	UPPER	No	No	\$91,100
24003730604	NO	UPPER	No	No	\$91,100
24003730700	NO	UPPER	No	No	\$91,100

Anne Arundel, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24003730800	NO	UPPER	No	No	\$91,100
24003730901	NO	UPPER	No	No	\$91,100
24003730902	NO	UPPER	No	No	\$91,100
24003731002	NO	UPPER	No	No	\$91,100
24003731003	NO	UPPER	No	No	\$91,100
24003731004	NO	MIDDLE	No	No	\$91,100
24003731102	NO	UPPER	No	No	\$91,100
24003731103	NO	UPPER	No	No	\$91,100
24003731104	NO	UPPER	No	No	\$91,100
24003731105	NO	UPPER	No	No	\$91,100
24003731201	NO	UPPER	No	No	\$91,100
24003731202	NO	MIDDLE	No	No	\$91,100
24003731203	NO	UPPER	No	No	\$91,100
24003731204	NO	MIDDLE	No	No	\$91,100
24003731303	NO	UPPER	No	No	\$91,100
24003731306	NO	UPPER	No	No	\$91,100
24003731307	NO	MIDDLE	No	No	\$91,100
24003731308	NO	MIDDLE	No	No	\$91,100
24003731309	NO	MIDDLE	No	No	\$91,100
24003731310	NO	MIDDLE	No	No	\$91,100
24003731311	NO	UPPER	No	No	\$91,100
24003740102	NO	UPPER	No	No	\$91,100
24003740103	YES	UPPER	No	No	\$91,100
24003740104	YES	MIDDLE	No	No	\$91,100
24003740105	YES	MODERATE	No	No	\$91,100
24003740201	YES	MIDDLE	No	No	\$91,100
24003740203	NO	UPPER	No	No	\$91,100
24003740303	NO	MIDDLE	No	No	\$91,100
24003740304	NO	UPPER	No	No	\$91,100
24003740305	YES	MIDDLE	No	No	\$91,100
24003740400	YES	NA	No	No	\$91,100
24003740500	YES	UPPER	No	No	\$91,100
24003740601	NO	MODERATE	No	No	\$91,100



Anne Arundel, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24003740602	NO	MODERATE	No	No	\$91,100
24003740603	NO	MODERATE	No	No	\$91,100
24003740701	NO	MIDDLE	No	No	\$91,100
24003740702	NO	UPPER	No	No	\$91,100
24003740800	NO	UPPER	No	No	\$91,100
24003740900	NO	MIDDLE	No	No	\$91,100
24003741000	NO	UPPER	No	No	\$91,100
24003750101	NO	MODERATE	No	No	\$91,100
24003750102	NO	MODERATE	No	No	\$91,100
24003750201	NO	MODERATE	No	No	\$91,100
24003750202	NO	MIDDLE	No	No	\$91,100
24003750203	NO	MIDDLE	No	No	\$91,100
24003750300	NO	MIDDLE	No	No	\$91,100
24003750400	NO	MIDDLE	No	No	\$91,100
24003750801	NO	MIDDLE	No	No	\$91,100
24003750803	YES	MODERATE	No	No	\$91,100
24003750804	NO	MODERATE	No	No	\$91,100
24003750900	NO	MIDDLE	No	No	\$91,100
24003751000	NO	MODERATE	No	No	\$91,100
24003751102	NO	MIDDLE	No	No	\$91,100
24003751103	NO	MODERATE	No	No	\$91,100
24003751200	NO	UPPER	No	No	\$91,100
24003751400	NO	UPPER	No	No	\$91,100
24003751500	YES	MIDDLE	No	No	\$91,100
24003751600	NO	UPPER	No	No	\$91,100
24003751700	NO	UPPER	No	No	\$91,100
24003980000	YES	NA	No	No	\$91,100
24003990000	NO	NA	No	No	\$91,100

Anne Arundel, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Summary Data: Anne Arundel

Number of Census Tracts 105

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	15	14.29%
Low Income Tracts	0	0.00%
Moderate Income Tracts	17	16.19%
Middle Income Tracts	37	35.24%
Upper Income Tracts	48	45.71%
NA Income Tracts	3	2.86%

Baltimore, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24005400100	NO	MIDDLE	No	No	\$91,100
24005400200	NO	MIDDLE	No	No	\$91,100
24005400400	NO	UPPER	No	No	\$91,100
24005400500	NO	UPPER	No	No	\$91,100
24005400600	NO	MIDDLE	No	No	\$91,100
24005400701	NO	MIDDLE	No	No	\$91,100
24005400702	NO	MIDDLE	No	No	\$91,100
24005400800	NO	MIDDLE	No	No	\$91,100
24005400900	NO	MIDDLE	No	No	\$91,100
24005401000	NO	UPPER	No	No	\$91,100
24005401101	YES	MIDDLE	No	No	\$91,100
24005401102	YES	MIDDLE	No	No	\$91,100



Baltimore, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24005401200	YES	MODERATE	No	No	\$91,100
24005401301	YES	MODERATE	No	No	\$91,100
24005401302	YES	MODERATE	No	No	\$91,100
24005401400	NO	UPPER	No	No	\$91,100
24005401503	NO	UPPER	No	No	\$91,100
24005401504	YES	UPPER	No	No	\$91,100
24005401505	YES	MIDDLE	No	No	\$91,100
24005401506	YES	MIDDLE	No	No	\$91,100
24005401507	YES	MODERATE	No	No	\$91,100
24005402201	YES	MIDDLE	No	No	\$91,100
24005402202	NO	UPPER	No	No	\$91,100
24005402302	YES	MIDDLE	No	No	\$91,100
24005402303	YES	MIDDLE	No	No	\$91,100
24005402304	YES	MIDDLE	No	No	\$91,100
24005402305	YES	MODERATE	No	No	\$91,100
24005402306	YES	MODERATE	No	No	\$91,100
24005402307	YES	MODERATE	No	No	\$91,100
24005402403	YES	MIDDLE	No	No	\$91,100
24005402404	YES	MODERATE	No	No	\$91,100
24005402405	YES	MODERATE	No	No	\$91,100
24005402406	YES	MODERATE	No	No	\$91,100
24005402407	YES	MIDDLE	No	No	\$91,100
24005402503	YES	MODERATE	No	No	\$91,100
24005402504	YES	MIDDLE	No	No	\$91,100
24005402505	YES	MIDDLE	No	No	\$91,100
24005402506	YES	MIDDLE	No	No	\$91,100
24005402509	YES	MIDDLE	No	No	\$91,100
24005402602	YES	MIDDLE	No	No	\$91,100
24005402603	YES	UPPER	No	No	\$91,100
24005402604	YES	MIDDLE	No	No	\$91,100
24005403100	YES	MIDDLE	No	No	\$91,100
24005403201	YES	MIDDLE	No	No	\$91,100
24005403202	YES	MODERATE	No	No	\$91,100

Baltimore, Maryland

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CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24005403300	YES	MIDDLE	No	No	\$91,100
24005403401	NO	MIDDLE	No	No	\$91,100
24005403402	YES	MODERATE	No	No	\$91,100
24005403500	NO	MIDDLE	No	No	\$91,100
24005403601	NO	UPPER	No	No	\$91,100
24005403602	NO	MIDDLE	No	No	\$91,100
24005403701	NO	MIDDLE	No	No	\$91,100
24005403702	NO	MIDDLE	No	No	\$91,100
24005403801	NO	UPPER	No	No	\$91,100
24005403802	NO	UPPER	No	No	\$91,100
24005403803	NO	UPPER	No	No	\$91,100
24005404101	YES	MIDDLE	No	No	\$91,100
24005404102	YES	MODERATE	No	No	\$91,100
24005404201	YES	MODERATE	No	No	\$91,100
24005404202	YES	MODERATE	No	No	\$91,100
24005404402	NO	UPPER	No	No	\$91,100
24005404403	YES	MODERATE	No	No	\$91,100
24005404404	NO	MIDDLE	No	No	\$91,100
24005404501	NO	MIDDLE	No	No	\$91,100
24005404502	YES	MODERATE	No	No	\$91,100
24005404600	NO	MIDDLE	No	No	\$91,100
24005404800	NO	UPPER	No	No	\$91,100
24005404900	NO	UPPER	No	No	\$91,100
24005405000	NO	MIDDLE	No	No	\$91,100
24005406000	NO	UPPER	No	No	\$91,100
24005407001	NO	MIDDLE	No	No	\$91,100
24005407002	NO	UPPER	No	No	\$91,100
24005408100	NO	UPPER	No	No	\$91,100
24005408200	NO	UPPER	No	No	\$91,100
24005408302	NO	UPPER	No	No	\$91,100
24005408303	NO	UPPER	No	No	\$91,100
24005408304	NO	UPPER	No	No	\$91,100
24005408400	NO	UPPER	No	No	\$91,100



Baltimore, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24005408502	NO	UPPER	No	No	\$91,100
24005408503	NO	MIDDLE	No	No	\$91,100
24005408505	NO	UPPER	No	No	\$91,100
24005408506	YES	MODERATE	No	No	\$91,100
24005408507	YES	MODERATE	No	No	\$91,100
24005408601	NO	MIDDLE	No	No	\$91,100
24005408602	NO	UPPER	No	No	\$91,100
24005408702	NO	UPPER	No	No	\$91,100
24005408703	NO	UPPER	No	No	\$91,100
24005408704	NO	UPPER	No	No	\$91,100
24005408800	NO	MIDDLE	No	No	\$91,100
24005408900	NO	MIDDLE	No	No	\$91,100
24005410100	NO	UPPER	No	No	\$91,100
24005410200	NO	UPPER	No	No	\$91,100
24005411101	NO	UPPER	No	No	\$91,100
24005411102	NO	UPPER	No	No	\$91,100
24005411201	NO	UPPER	No	No	\$91,100
24005411202	NO	UPPER	No	No	\$91,100
24005411302	NO	MIDDLE	No	No	\$91,100
24005411303	NO	MIDDLE	No	No	\$91,100
24005411306	NO	MIDDLE	No	No	\$91,100
24005411307	NO	MIDDLE	No	No	\$91,100
24005411308	NO	MIDDLE	No	No	\$91,100
24005411309	NO	UPPER	No	No	\$91,100
24005411404	NO	UPPER	No	No	\$91,100
24005411406	NO	UPPER	No	No	\$91,100
24005411407	NO	MODERATE	No	No	\$91,100
24005411408	NO	MODERATE	No	No	\$91,100
24005411409	NO	MIDDLE	No	No	\$91,100
24005411410	NO	MIDDLE	No	No	\$91,100
24005420100	NO	MODERATE	No	No	\$91,100
24005420200	NO	MODERATE	No	No	\$91,100
24005420301	NO	MODERATE	No	No	\$91,100

Baltimore, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24005420302	NO	MODERATE	No	No	\$91,100
24005420303	NO	MIDDLE	No	No	\$91,100
24005420401	NO	MODERATE	No	No	\$91,100
24005420402	NO	MIDDLE	No	No	\$91,100
24005420500	NO	MODERATE	No	No	\$91,100
24005420600	NO	MODERATE	No	No	\$91,100
24005420701	NO	LOW	No	No	\$91,100
24005420702	NO	MODERATE	No	No	\$91,100
24005420800	NO	MODERATE	No	No	\$91,100
24005420900	NO	MODERATE	No	No	\$91,100
24005421000	NO	LOW	No	No	\$91,100
24005421101	NO	MODERATE	No	No	\$91,100
24005421102	NO	MODERATE	No	No	\$91,100
24005421200	NO	MODERATE	No	No	\$91,100
24005421300	YES	LOW	No	No	\$91,100
24005430101	YES	LOW	No	No	\$91,100
24005430104	NO	MIDDLE	No	No	\$91,100
24005430200	NO	MODERATE	No	No	\$91,100
24005430300	YES	MODERATE	No	No	\$91,100
24005430400	NO	MIDDLE	No	No	\$91,100
24005430600	NO	MIDDLE	No	No	\$91,100
24005430700	NO	MIDDLE	No	No	\$91,100
24005430800	NO	MIDDLE	No	No	\$91,100
24005430900	YES	MODERATE	No	No	\$91,100
24005440100	NO	MIDDLE	No	No	\$91,100
24005440200	NO	MODERATE	No	No	\$91,100
24005440300	YES	MIDDLE	No	No	\$91,100
24005440400	NO	MIDDLE	No	No	\$91,100
24005440500	NO	MIDDLE	No	No	\$91,100
24005440600	NO	UPPER	No	No	\$91,100
24005440701	YES	MODERATE	No	No	\$91,100
24005440702	NO	MODERATE	No	No	\$91,100
24005440800	YES	MIDDLE	No	No	\$91,100



Baltimore, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24005440900	YES	MIDDLE	No	No	\$91,100
24005441000	YES	MODERATE	No	No	\$91,100
24005441101	NO	MIDDLE	No	No	\$91,100
24005441102	NO	MODERATE	No	No	\$91,100
24005450100	NO	MODERATE	No	No	\$91,100
24005450200	NO	MIDDLE	No	No	\$91,100
24005450300	NO	MIDDLE	No	No	\$91,100
24005450400	NO	MIDDLE	No	No	\$91,100
24005450501	NO	MODERATE	No	No	\$91,100
24005450503	YES	MODERATE	No	No	\$91,100
24005450504	YES	LOW	No	No	\$91,100
24005450800	NO	MODERATE	No	No	\$91,100
24005450900	NO	MIDDLE	No	No	\$91,100
24005451000	NO	MIDDLE	No	No	\$91,100
24005451100	NO	MIDDLE	No	No	\$91,100
24005451200	NO	MIDDLE	No	No	\$91,100
24005451300	NO	MODERATE	No	No	\$91,100
24005451401	YES	MIDDLE	No	No	\$91,100
24005451402	YES	MODERATE	No	No	\$91,100
24005451500	NO	MODERATE	No	No	\$91,100
24005451600	NO	MODERATE	No	No	\$91,100
24005451701	NO	MIDDLE	No	No	\$91,100
24005451702	NO	MIDDLE	No	No	\$91,100
24005451801	NO	MIDDLE	No	No	\$91,100
24005451802	NO	MODERATE	No	No	\$91,100
24005451803	NO	MODERATE	No	No	\$91,100
24005451900	NO	MODERATE	No	No	\$91,100
24005452000	NO	MODERATE	No	No	\$91,100
24005452100	NO	MIDDLE	No	No	\$91,100
24005452300	NO	MODERATE	No	No	\$91,100
24005452400	NO	MIDDLE	No	No	\$91,100
24005452500	NO	MODERATE	No	No	\$91,100
24005490100	NO	UPPER	No	No	\$91,100

Baltimore, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24005490200	NO	UPPER	No	No	\$91,100
24005490301	NO	MODERATE	No	No	\$91,100
24005490302	NO	MIDDLE	No	No	\$91,100
24005490400	NO	UPPER	No	No	\$91,100
24005490500	NO	UPPER	No	No	\$91,100
24005490601	NO	UPPER	No	No	\$91,100
24005490602	NO	MIDDLE	No	No	\$91,100
24005490603	NO	UPPER	No	No	\$91,100
24005490605	NO	NA	No	No	\$91,100
24005490701	NO	UPPER	No	No	\$91,100
24005490703	NO	UPPER	No	No	\$91,100
24005490800	NO	UPPER	No	No	\$91,100
24005490900	NO	MODERATE	No	No	\$91,100
24005491000	NO	UPPER	No	No	\$91,100
24005491100	NO	UPPER	No	No	\$91,100
24005491201	NO	MIDDLE	No	No	\$91,100
24005491202	NO	MIDDLE	No	No	\$91,100
24005491300	YES	MIDDLE	No	No	\$91,100
24005491401	YES	MODERATE	No	No	\$91,100
24005491402	YES	MODERATE	No	No	\$91,100
24005491500	NO	MIDDLE	No	No	\$91,100
24005491600	NO	MIDDLE	No	No	\$91,100
24005491701	NO	MIDDLE	No	No	\$91,100
24005491900	NO	MIDDLE	No	No	\$91,100
24005492001	NO	MODERATE	No	No	\$91,100
24005492002	NO	MIDDLE	No	No	\$91,100
24005492101	NO	MIDDLE	No	No	\$91,100
24005492102	NO	MIDDLE	No	No	\$91,100
24005492200	NO	MIDDLE	No	No	\$91,100
24005492300	NO	MIDDLE	No	No	\$91,100
24005492401	YES	MIDDLE	No	No	\$91,100
24005492402	YES	MIDDLE	No	No	\$91,100
24005492500	NO	NA	No	No	\$91,100



Baltimore, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24005492600	NO	MODERATE	No	No	\$91,100
24005980000	NO	NA	No	No	\$91,100
24005980100	NO	NA	No	No	\$91,100
24005980200	NO	NA	No	No	\$91,100

Summary Data: Baltimore

Number of Census Tracts 214

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	60	28.04%
Low Income Tracts	5	2.34%
Moderate Income Tracts	63	29.44%
Middle Income Tracts	91	42.52%
Upper Income Tracts	50	23.36%
NA Income Tracts	5	2.34%

Baltimore city, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24510010100	NO	UPPER	No	No	\$91,100
24510010200	NO	MIDDLE	No	No	\$91,100
24510010300	NO	UPPER	No	No	\$91,100
24510010400	NO	UPPER	No	No	\$91,100
24510010500	NO	MIDDLE	No	No	\$91,100
24510020100	NO	MIDDLE	No	No	\$91,100
24510020200	NO	MODERATE	No	No	\$91,100
24510020300	NO	UPPER	No	No	\$91,100

Baltimore city, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24510030100	YES	LOW	No	No	\$91,100
24510030200	NO	MIDDLE	No	No	\$91,100
24510040100	NO	MIDDLE	No	No	\$91,100
24510040200	YES	NA	No	No	\$91,100
24510060100	YES	LOW	No	No	\$91,100
24510060200	YES	MODERATE	No	No	\$91,100
24510060300	YES	MODERATE	No	No	\$91,100
24510060400	YES	MODERATE	No	No	\$91,100
24510070100	YES	LOW	No	No	\$91,100
24510070200	YES	LOW	No	No	\$91,100
24510070300	YES	LOW	No	No	\$91,100
24510070400	YES	LOW	No	No	\$91,100
24510080101	YES	MODERATE	No	No	\$91,100
24510080102	YES	MODERATE	No	No	\$91,100
24510080200	YES	LOW	No	No	\$91,100
24510080301	YES	LOW	No	No	\$91,100
24510080302	YES	LOW	No	No	\$91,100
24510080400	YES	LOW	No	No	\$91,100
24510080500	YES	LOW	No	No	\$91,100
24510080600	YES	LOW	No	No	\$91,100
24510080700	YES	LOW	No	No	\$91,100
24510080800	YES	LOW	No	No	\$91,100
24510090100	YES	MODERATE	No	No	\$91,100
24510090200	YES	MODERATE	No	No	\$91,100
24510090300	YES	MODERATE	No	No	\$91,100
24510090400	YES	LOW	No	No	\$91,100
24510090500	YES	LOW	No	No	\$91,100
24510090600	YES	MODERATE	No	No	\$91,100
24510090700	YES	LOW	No	No	\$91,100
24510090800	YES	LOW	No	No	\$91,100
24510090900	YES	LOW	No	No	\$91,100
24510100100	YES	LOW	No	No	\$91,100
24510100200	YES	LOW	No	No	\$91,100



Baltimore city, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24510100300	YES	NA	No	No	\$91,100
24510110100	NO	MIDDLE	No	No	\$91,100
24510110200	NO	MIDDLE	No	No	\$91,100
24510120100	NO	MIDDLE	No	No	\$91,100
24510120201	NO	MIDDLE	No	No	\$91,100
24510120202	NO	UPPER	No	No	\$91,100
24510120300	YES	LOW	No	No	\$91,100
24510120400	YES	LOW	No	No	\$91,100
24510120500	YES	MODERATE	No	No	\$91,100
24510120600	YES	MODERATE	No	No	\$91,100
24510120700	NO	MODERATE	No	No	\$91,100
24510130100	YES	LOW	No	No	\$91,100
24510130200	YES	LOW	No	No	\$91,100
24510130300	YES	LOW	No	No	\$91,100
24510130400	YES	LOW	No	No	\$91,100
24510130600	NO	MIDDLE	No	No	\$91,100
24510130700	NO	MIDDLE	No	No	\$91,100
24510130803	NO	MODERATE	No	No	\$91,100
24510130804	NO	MODERATE	No	No	\$91,100
24510130805	YES	MIDDLE	No	No	\$91,100
24510130806	NO	MIDDLE	No	No	\$91,100
24510140100	YES	UPPER	No	No	\$91,100
24510140200	YES	NA	No	No	\$91,100
24510140300	YES	LOW	No	No	\$91,100
24510150100	YES	LOW	No	No	\$91,100
24510150200	YES	LOW	No	No	\$91,100
24510150300	YES	MODERATE	No	No	\$91,100
24510150400	YES	MODERATE	No	No	\$91,100
24510150500	YES	MODERATE	No	No	\$91,100
24510150600	YES	LOW	No	No	\$91,100
24510150701	YES	MODERATE	No	No	\$91,100
24510150702	YES	MODERATE	No	No	\$91,100
24510150800	YES	LOW	No	No	\$91,100

Baltimore city, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24510150900	YES	MODERATE	No	No	\$91,100
24510151000	YES	LOW	No	No	\$91,100
24510151100	YES	MODERATE	No	No	\$91,100
24510151200	YES	LOW	No	No	\$91,100
24510151300	YES	LOW	No	No	\$91,100
24510160100	YES	LOW	No	No	\$91,100
24510160200	YES	LOW	No	No	\$91,100
24510160300	YES	LOW	No	No	\$91,100
24510160400	YES	LOW	No	No	\$91,100
24510160500	YES	LOW	No	No	\$91,100
24510160600	YES	LOW	No	No	\$91,100
24510160700	YES	LOW	No	No	\$91,100
24510160801	YES	LOW	No	No	\$91,100
24510160802	YES	MODERATE	No	No	\$91,100
24510170100	YES	MODERATE	No	No	\$91,100
24510170200	YES	LOW	No	No	\$91,100
24510170300	YES	LOW	No	No	\$91,100
24510180100	YES	LOW	No	No	\$91,100
24510180200	YES	LOW	No	No	\$91,100
24510180300	YES	NA	No	No	\$91,100
24510190100	YES	LOW	No	No	\$91,100
24510190200	YES	LOW	No	No	\$91,100
24510190300	YES	LOW	No	No	\$91,100
24510200100	YES	LOW	No	No	\$91,100
24510200200	YES	LOW	No	No	\$91,100
24510200300	YES	LOW	No	No	\$91,100
24510200400	YES	LOW	No	No	\$91,100
24510200500	YES	LOW	No	No	\$91,100
24510200600	YES	MODERATE	No	No	\$91,100
24510200701	YES	LOW	No	No	\$91,100
24510200702	YES	LOW	No	No	\$91,100
24510200800	YES	LOW	No	No	\$91,100
24510210100	YES	MODERATE	No	No	\$91,100





Baltimore city, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24510210200	YES	LOW	No	No	\$91,100
24510220100	NO	UPPER	No	No	\$91,100
24510230100	NO	MODERATE	No	No	\$91,100
24510230200	NO	UPPER	No	No	\$91,100
24510230300	NO	UPPER	No	No	\$91,100
24510240100	NO	UPPER	No	No	\$91,100
24510240200	NO	UPPER	No	No	\$91,100
24510240300	NO	UPPER	No	No	\$91,100
24510240400	NO	MIDDLE	No	No	\$91,100
24510250101	YES	MODERATE	No	No	\$91,100
24510250102	YES	LOW	No	No	\$91,100
24510250103	NO	MODERATE	No	No	\$91,100
24510250203	YES	LOW	No	No	\$91,100
24510250204	YES	LOW	No	No	\$91,100
24510250205	YES	MODERATE	No	No	\$91,100
24510250206	NO	MODERATE	No	No	\$91,100
24510250207	YES	LOW	No	No	\$91,100
24510250301	YES	LOW	No	No	\$91,100
24510250303	NO	MODERATE	No	No	\$91,100
24510250401	NO	LOW	No	No	\$91,100
24510250402	YES	LOW	No	No	\$91,100
24510250500	NO	LOW	No	No	\$91,100
24510250600	NO	NA	No	No	\$91,100
24510260101	YES	MODERATE	No	No	\$91,100
24510260102	YES	MODERATE	No	No	\$91,100
24510260201	YES	LOW	No	No	\$91,100
24510260202	YES	LOW	No	No	\$91,100
24510260203	YES	LOW	No	No	\$91,100
24510260301	YES	LOW	No	No	\$91,100
24510260302	YES	MODERATE	No	No	\$91,100
24510260303	YES	LOW	No	No	\$91,100
24510260401	NO	LOW	No	No	\$91,100
24510260402	YES	MODERATE	No	No	\$91,100

Baltimore city, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24510260403	YES	LOW	No	No	\$91,100
24510260404	YES	LOW	No	No	\$91,100
24510260501	NO	MODERATE	No	No	\$91,100
24510260604	YES	LOW	No	No	\$91,100
24510260605	NO	LOW	No	No	\$91,100
24510260700	YES	LOW	No	No	\$91,100
24510260800	YES	MODERATE	No	No	\$91,100
24510260900	NO	MIDDLE	No	No	\$91,100
24510261000	YES	MODERATE	No	No	\$91,100
24510261100	NO	UPPER	No	No	\$91,100
24510270101	YES	MODERATE	No	No	\$91,100
24510270102	YES	MIDDLE	No	No	\$91,100
24510270200	NO	MIDDLE	No	No	\$91,100
24510270301	YES	MIDDLE	No	No	\$91,100
24510270302	YES	MIDDLE	No	No	\$91,100
24510270401	YES	MIDDLE	No	No	\$91,100
24510270402	YES	MIDDLE	No	No	\$91,100
24510270501	NO	MIDDLE	No	No	\$91,100
24510270502	YES	MODERATE	No	No	\$91,100
24510270600	YES	MIDDLE	No	No	\$91,100
24510270701	YES	MODERATE	No	No	\$91,100
24510270702	YES	MODERATE	No	No	\$91,100
24510270703	NO	MODERATE	No	No	\$91,100
24510270801	YES	MODERATE	No	No	\$91,100
24510270802	YES	MODERATE	No	No	\$91,100
24510270803	YES	MODERATE	No	No	\$91,100
24510270804	YES	MIDDLE	No	No	\$91,100
24510270805	YES	MODERATE	No	No	\$91,100
24510270901	YES	MODERATE	No	No	\$91,100
24510270902	YES	MODERATE	No	No	\$91,100
24510270903	YES	MODERATE	No	No	\$91,100
24510271001	YES	MODERATE	No	No	\$91,100
24510271002	YES	MODERATE	No	No	\$91,100



Baltimore city, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24510271101	YES	MIDDLE	No	No	\$91,100
24510271102	NO	UPPER	No	No	\$91,100
24510271200	NO	UPPER	No	No	\$91,100
24510271300	NO	UPPER	No	No	\$91,100
24510271400	NO	UPPER	No	No	\$91,100
24510271501	NO	UPPER	No	No	\$91,100
24510271503	NO	UPPER	No	No	\$91,100
24510271600	YES	LOW	No	No	\$91,100
24510271700	YES	MODERATE	No	No	\$91,100
24510271801	YES	MODERATE	No	No	\$91,100
24510271802	YES	LOW	No	No	\$91,100
24510271900	YES	MIDDLE	No	No	\$91,100
24510272003	NO	MIDDLE	No	No	\$91,100
24510272004	NO	MODERATE	No	No	\$91,100
24510272005	NO	MODERATE	No	No	\$91,100
24510272006	YES	MODERATE	No	No	\$91,100
24510272007	YES	MODERATE	No	No	\$91,100
24510280101	YES	MODERATE	No	No	\$91,100
24510280102	YES	MODERATE	No	No	\$91,100
24510280200	YES	MODERATE	No	No	\$91,100
24510280301	YES	MODERATE	No	No	\$91,100
24510280302	YES	MODERATE	No	No	\$91,100
24510280401	YES	MODERATE	No	No	\$91,100
24510280402	YES	LOW	No	No	\$91,100
24510280403	YES	MIDDLE	No	No	\$91,100
24510280404	YES	LOW	No	No	\$91,100
24510280500	YES	LOW	No	No	\$91,100

Baltimore city, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Summary Data: Baltimore city

Number of Census Tracts 200

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	148	74.00%
Low Income Tracts	83	41.50%
Moderate Income Tracts	65	32.50%
Middle Income Tracts	28	14.00%
Upper Income Tracts	19	9.50%
NA Income Tracts	5	2.50%

Calvert, Maryland

MSA: 47894, WASHINGTON-ARLINGTON-ALEXAN  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24009860101	NO	MIDDLE	No	No	\$107,600
24009860102	NO	MIDDLE	No	No	\$107,600
24009860200	NO	MIDDLE	No	No	\$107,600
24009860300	NO	UPPER	No	No	\$107,600
24009860401	NO	MIDDLE	No	No	\$107,600
24009860402	NO	MIDDLE	No	No	\$107,600
24009860501	NO	UPPER	No	No	\$107,600
24009860502	NO	MIDDLE	No	No	\$107,600
24009860600	NO	UPPER	No	No	\$107,600
24009860701	NO	MIDDLE	No	No	\$107,600
24009860702	NO	MIDDLE	No	No	\$107,600
24009860703	NO	MODERATE	No	No	\$107,600



Calvert, Maryland

MSA: 47894, WASHINGTON-ARLINGTON-ALEXAN  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24009860801	NO	MIDDLE	No	No	\$107,600
24009860802	NO	MIDDLE	No	No	\$107,600
24009860900	NO	MIDDLE	No	No	\$107,600
24009861001	NO	MIDDLE	No	No	\$107,600
24009861003	NO	MIDDLE	No	No	\$107,600
24009861004	NO	MODERATE	No	No	\$107,600
24009990100	NO	NA	No	No	\$107,600

Summary Data: Calvert

Number of Census Tracts	19
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	10.53%
Middle Income Tracts	13	68.42%
Upper Income Tracts	3	15.79%
NA Income Tracts	1	5.26%

Caroline, Maryland

MSA: 99999, nonmetro portion of MARYLAND  
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24011955000	NO	MODERATE	No	No	\$63,000
24011955100	NO	MIDDLE	No	No	\$63,000
24011955201	NO	MIDDLE	No	No	\$63,000
24011955202	NO	UPPER	No	No	\$63,000
24011955301	NO	MIDDLE	No	No	\$63,000

Caroline, Maryland

MSA: 99999, nonmetro portion of MARYLAND  
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24011955302	NO	MODERATE	No	No	\$63,000
24011955400	NO	MIDDLE	No	No	\$63,000
24011955500	NO	MIDDLE	No	No	\$63,000
24011955600	NO	MIDDLE	No	No	\$63,000

Summary Data: Caroline

Number of Census Tracts	9
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	22.22%
Middle Income Tracts	6	66.67%
Upper Income Tracts	1	11.11%
NA Income Tracts	0	0.00%

Carroll, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24013501001	NO	MIDDLE	No	No	\$91,100
24013501002	NO	MIDDLE	No	No	\$91,100
24013502000	NO	MIDDLE	No	No	\$91,100
24013503000	NO	MIDDLE	No	No	\$91,100
24013504100	NO	UPPER	No	No	\$91,100
24013504201	NO	UPPER	No	No	\$91,100
24013504202	NO	UPPER	No	No	\$91,100
24013505101	NO	UPPER	No	No	\$91,100



Carroll, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24013505102	NO	UPPER	No	No	\$91,100
24013505203	NO	UPPER	No	No	\$91,100
24013505205	NO	UPPER	No	No	\$91,100
24013505206	NO	UPPER	No	No	\$91,100
24013505207	NO	UPPER	No	No	\$91,100
24013505208	NO	UPPER	No	No	\$91,100
24013506101	NO	MIDDLE	No	No	\$91,100
24013506102	NO	MIDDLE	No	No	\$91,100
24013506200	NO	MIDDLE	No	No	\$91,100
24013507500	NO	MIDDLE	No	No	\$91,100
24013507601	NO	MIDDLE	No	No	\$91,100
24013507602	NO	MIDDLE	No	No	\$91,100
24013507702	NO	MIDDLE	No	No	\$91,100
24013507703	NO	MIDDLE	No	No	\$91,100
24013507704	NO	MIDDLE	No	No	\$91,100
24013507801	NO	MIDDLE	No	No	\$91,100
24013507802	NO	MIDDLE	No	No	\$91,100
24013508101	NO	MIDDLE	No	No	\$91,100
24013508102	NO	MIDDLE	No	No	\$91,100
24013508200	NO	MIDDLE	No	No	\$91,100
24013509001	NO	UPPER	No	No	\$91,100
24013509002	NO	UPPER	No	No	\$91,100
24013510000	NO	MIDDLE	No	No	\$91,100
24013511000	NO	MIDDLE	No	No	\$91,100
24013512000	NO	MIDDLE	No	No	\$91,100
24013513001	NO	UPPER	No	No	\$91,100
24013513002	NO	UPPER	No	No	\$91,100
24013514100	NO	UPPER	No	No	\$91,100
24013514201	NO	UPPER	No	No	\$91,100
24013514202	NO	UPPER	No	No	\$91,100

Carroll, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
<b>Summary Data: Carroll</b>					
<b>Number of Census Tracts</b>					38
<b>Number of Distressed or Underserved Tracts</b>					0
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	0	0.00%			
Middle Income Tracts	21	55.26%			
Upper Income Tracts	17	44.74%			
NA Income Tracts	0	0.00%			

Cecil, Maryland

MSA: 48864, WILMINGTON, DE-MD-NJ  
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24015030100	NO	MIDDLE	No	No	\$81,400
24015030200	NO	MIDDLE	No	No	\$81,400
24015030400	NO	LOW	No	No	\$81,400
24015030501	NO	MIDDLE	No	No	\$81,400
24015030503	NO	MIDDLE	No	No	\$81,400
24015030505	NO	MODERATE	No	No	\$81,400
24015030506	NO	MIDDLE	No	No	\$81,400
24015030601	NO	MIDDLE	No	No	\$81,400
24015030602	NO	MIDDLE	No	No	\$81,400
24015030700	NO	UPPER	No	No	\$81,400
24015030903	NO	MIDDLE	No	No	\$81,400
24015030904	NO	UPPER	No	No	\$81,400



Cecil, Maryland

MSA: 48864, WILMINGTON, DE-MD-NJ  
CSA: 428

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24015030905	NO	MIDDLE	No	No	\$81,400
24015030906	NO	MIDDLE	No	No	\$81,400
24015031201	NO	MIDDLE	No	No	\$81,400
24015031202	NO	MIDDLE	No	No	\$81,400
24015031301	NO	UPPER	No	No	\$81,400
24015031302	NO	MIDDLE	No	No	\$81,400
24015031400	NO	MIDDLE	No	No	\$81,400

Summary Data: Cecil

Number of Census Tracts	19
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	1	5.26%
Moderate Income Tracts	1	5.26%
Middle Income Tracts	14	73.68%
Upper Income Tracts	3	15.79%
NA Income Tracts	0	0.00%

Charles, Maryland

MSA: 47894, WASHINGTON-ARLINGTON-ALEXAN  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24017850101	YES	MIDDLE	No	No	\$107,600
24017850102	YES	MODERATE	No	No	\$107,600
24017850201	NO	MODERATE	No	No	\$107,600
24017850202	YES	MODERATE	No	No	\$107,600
24017850300	NO	MODERATE	No	No	\$107,600

Charles, Maryland

MSA: 47894, WASHINGTON-ARLINGTON-ALEXAN  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24017850400	NO	MIDDLE	No	No	\$107,600
24017850500	NO	MIDDLE	No	No	\$107,600
24017850600	NO	MIDDLE	No	No	\$107,600
24017850706	YES	UPPER	No	No	\$107,600
24017850708	YES	UPPER	No	No	\$107,600
24017850709	YES	MIDDLE	No	No	\$107,600
24017850710	YES	MIDDLE	No	No	\$107,600
24017850711	YES	MODERATE	No	No	\$107,600
24017850712	YES	MIDDLE	No	No	\$107,600
24017850713	YES	UPPER	No	No	\$107,600
24017850801	NO	MIDDLE	No	No	\$107,600
24017850802	YES	MODERATE	No	No	\$107,600
24017850901	YES	LOW	No	No	\$107,600
24017850902	YES	MIDDLE	No	No	\$107,600
24017850904	YES	MIDDLE	No	No	\$107,600
24017850905	YES	MIDDLE	No	No	\$107,600
24017850906	YES	MODERATE	No	No	\$107,600
24017851001	NO	MIDDLE	No	No	\$107,600
24017851002	NO	MIDDLE	No	No	\$107,600
24017851100	NO	MIDDLE	No	No	\$107,600
24017851200	NO	MIDDLE	No	No	\$107,600
24017851301	NO	MIDDLE	No	No	\$107,600
24017851302	NO	MIDDLE	No	No	\$107,600
24017851400	NO	UPPER	No	No	\$107,600
24017851500	YES	MIDDLE	No	No	\$107,600
24017990000	NO	NA	No	No	\$107,600



Charles, Maryland

MSA: 47894, WASHINGTON-ARLINGTON-ALEXAN  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Summary Data: Charles

Number of Census Tracts	31
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	17	54.84%
Low Income Tracts	1	3.23%
Moderate Income Tracts	7	22.58%
Middle Income Tracts	18	58.06%
Upper Income Tracts	4	12.90%
NA Income Tracts	1	3.23%

Dorchester, Maryland

MSA: 99999, nonmetro portion of MARYLAND  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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24019970100	NO	MIDDLE	No	No	\$63,000
24019970200	NO	MIDDLE	No	No	\$63,000
24019970300	NO	MIDDLE	No	No	\$63,000
24019970400	NO	MIDDLE	No	No	\$63,000
24019970500	YES	LOW	No	No	\$63,000
24019970600	YES	MODERATE	No	No	\$63,000
24019970702	NO	MIDDLE	No	No	\$63,000
24019970804	NO	MIDDLE	No	No	\$63,000
24019970900	NO	MIDDLE	No	No	\$63,000
24019990000	NO	NA	No	No	\$63,000

Dorchester, Maryland

MSA: 99999, nonmetro portion of MARYLAND  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Summary Data: Dorchester

Number of Census Tracts	10
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	2	20.00%
Low Income Tracts	1	10.00%
Moderate Income Tracts	1	10.00%
Middle Income Tracts	7	70.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	1	10.00%

Frederick, Maryland

MSA: 43524, SILVER SPRING-FREDERICK-ROCK  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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24021740200	NO	MIDDLE	No	No	\$114,200
24021750100	NO	MODERATE	No	No	\$114,200
24021750200	NO	MIDDLE	No	No	\$114,200
24021750300	NO	LOW	No	No	\$114,200
24021750503	YES	MODERATE	No	No	\$114,200
24021750504	YES	MODERATE	No	No	\$114,200
24021750505	YES	LOW	No	No	\$114,200
24021750506	NO	MODERATE	No	No	\$114,200
24021750600	NO	MIDDLE	No	No	\$114,200
24021750701	NO	MIDDLE	No	No	\$114,200
24021750702	NO	LOW	No	No	\$114,200
24021750801	NO	MODERATE	No	No	\$114,200



Frederick, Maryland

MSA: 43524, SILVER SPRING-FREDERICK-ROCK  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24021750802	NO	MIDDLE	No	No	\$114,200
24021750803	NO	MIDDLE	No	No	\$114,200
24021751001	NO	MIDDLE	No	No	\$114,200
24021751002	NO	MIDDLE	No	No	\$114,200
24021751003	YES	MODERATE	No	No	\$114,200
24021751004	NO	MIDDLE	No	No	\$114,200
24021751201	NO	MIDDLE	No	No	\$114,200
24021751202	NO	MIDDLE	No	No	\$114,200
24021751203	NO	MODERATE	No	No	\$114,200
24021751301	NO	MIDDLE	No	No	\$114,200
24021751302	NO	MODERATE	No	No	\$114,200
24021751600	NO	MODERATE	No	No	\$114,200
24021751701	NO	MODERATE	No	No	\$114,200
24021751702	NO	MIDDLE	No	No	\$114,200
24021751801	NO	MIDDLE	No	No	\$114,200
24021751802	NO	MIDDLE	No	No	\$114,200
24021751901	NO	MIDDLE	No	No	\$114,200
24021751902	NO	MIDDLE	No	No	\$114,200
24021751903	NO	MIDDLE	No	No	\$114,200
24021751904	NO	MIDDLE	No	No	\$114,200
24021752001	NO	MIDDLE	No	No	\$114,200
24021752101	NO	UPPER	No	No	\$114,200
24021752102	NO	MIDDLE	No	No	\$114,200
24021752201	NO	MIDDLE	No	No	\$114,200
24021752202	NO	MIDDLE	No	No	\$114,200
24021752204	NO	UPPER	No	No	\$114,200
24021752301	NO	MODERATE	No	No	\$114,200
24021752302	NO	UPPER	No	No	\$114,200
24021752303	NO	MIDDLE	No	No	\$114,200
24021752501	NO	MIDDLE	No	No	\$114,200
24021752502	NO	MIDDLE	No	No	\$114,200
24021752601	NO	MIDDLE	No	No	\$114,200
24021752602	NO	MIDDLE	No	No	\$114,200

Frederick, Maryland

MSA: 43524, SILVER SPRING-FREDERICK-ROCK  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24021752603	NO	MIDDLE	No	No	\$114,200
24021752801	NO	MODERATE	No	No	\$114,200
24021752802	NO	MIDDLE	No	No	\$114,200
24021752900	NO	MODERATE	No	No	\$114,200
24021753001	NO	MIDDLE	No	No	\$114,200
24021753002	NO	MODERATE	No	No	\$114,200
24021765100	NO	MODERATE	No	No	\$114,200
24021766800	NO	MODERATE	No	No	\$114,200
24021767500	NO	MODERATE	No	No	\$114,200
24021767600	NO	MIDDLE	No	No	\$114,200
24021770700	NO	MIDDLE	No	No	\$114,200
24021772200	NO	LOW	No	No	\$114,200
24021773500	NO	MODERATE	No	No	\$114,200
24021775302	NO	MIDDLE	No	No	\$114,200
24021775400	NO	MODERATE	No	No	\$114,200
24021775600	NO	MIDDLE	No	No	\$114,200

Summary Data: Frederick

Number of Census Tracts	61
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	4	6.56%
Low Income Tracts	4	6.56%
Moderate Income Tracts	19	31.15%
Middle Income Tracts	35	57.38%
Upper Income Tracts	3	4.92%
NA Income Tracts	0	0.00%



Garrett, Maryland

MSA: 99999, nonmetro portion of MARYLAND  
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24023000100	NO	MIDDLE	No	Yes	\$63,000
24023000200	NO	MIDDLE	No	Yes	\$63,000
24023000300	NO	MIDDLE	No	Yes	\$63,000
24023000400	NO	MODERATE	No	No	\$63,000
24023000500	NO	MIDDLE	No	Yes	\$63,000
24023000600	NO	MIDDLE	No	Yes	\$63,000
24023000700	NO	MIDDLE	No	Yes	\$63,000

Summary Data: Garrett

Number of Census Tracts 7

Number of Distressed or Underserved Tracts 6

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	14.29%
Middle Income Tracts	6	85.71%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Harford, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24025301102	NO	UPPER	No	No	\$91,100
24025301105	NO	MIDDLE	No	No	\$91,100
24025301106	NO	MIDDLE	No	No	\$91,100
24025301107	NO	MODERATE	No	No	\$91,100
24025301108	NO	UPPER	No	No	\$91,100

Harford, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24025301201	NO	MIDDLE	No	No	\$91,100
24025301202	NO	MIDDLE	No	No	\$91,100
24025301204	NO	MIDDLE	No	No	\$91,100
24025301205	NO	MIDDLE	No	No	\$91,100
24025301301	NO	MIDDLE	No	No	\$91,100
24025301302	YES	MODERATE	No	No	\$91,100
24025301401	NO	MIDDLE	No	No	\$91,100
24025301402	NO	MIDDLE	No	No	\$91,100
24025301601	YES	MODERATE	No	No	\$91,100
24025301602	YES	MIDDLE	No	No	\$91,100
24025301702	NO	MIDDLE	No	No	\$91,100
24025301703	NO	UPPER	No	No	\$91,100
24025301704	NO	MIDDLE	No	No	\$91,100
24025302100	NO	UPPER	No	No	\$91,100
24025302200	NO	MIDDLE	No	No	\$91,100
24025302400	NO	MODERATE	No	No	\$91,100
24025302801	NO	MIDDLE	No	No	\$91,100
24025302802	NO	MIDDLE	No	No	\$91,100
24025302901	YES	LOW	No	No	\$91,100
24025302902	NO	MODERATE	No	No	\$91,100
24025303101	NO	MIDDLE	No	No	\$91,100
24025303102	NO	UPPER	No	No	\$91,100
24025303201	NO	UPPER	No	No	\$91,100
24025303203	NO	MIDDLE	No	No	\$91,100
24025303204	NO	UPPER	No	No	\$91,100
24025303205	NO	UPPER	No	No	\$91,100
24025303206	NO	MIDDLE	No	No	\$91,100
24025303300	NO	MIDDLE	No	No	\$91,100
24025303400	NO	UPPER	No	No	\$91,100
24025303501	NO	UPPER	No	No	\$91,100
24025303502	NO	MIDDLE	No	No	\$91,100
24025303602	NO	UPPER	No	No	\$91,100
24025303603	NO	UPPER	No	No	\$91,100





Harford, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24025303605	NO	MIDDLE	No	No	\$91,100
24025303606	NO	UPPER	No	No	\$91,100
24025303700	NO	MIDDLE	No	No	\$91,100
24025303801	NO	MIDDLE	No	No	\$91,100
24025303802	NO	MIDDLE	No	No	\$91,100
24025303803	NO	MIDDLE	No	No	\$91,100
24025303900	NO	MIDDLE	No	No	\$91,100
24025304101	NO	MIDDLE	No	No	\$91,100
24025304102	NO	UPPER	No	No	\$91,100
24025304201	NO	UPPER	No	No	\$91,100
24025304202	NO	UPPER	No	No	\$91,100
24025305100	NO	MIDDLE	No	No	\$91,100
24025305200	NO	MODERATE	No	No	\$91,100
24025305300	NO	MIDDLE	No	No	\$91,100
24025306100	NO	MIDDLE	No	No	\$91,100
24025306200	NO	MODERATE	No	No	\$91,100
24025306300	NO	UPPER	No	No	\$91,100
24025306400	NO	MIDDLE	No	No	\$91,100
24025306500	NO	MIDDLE	No	No	\$91,100

Harford, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Summary Data: Harford

Number of Census Tracts	57
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	4	7.02%
Low Income Tracts	1	1.75%
Moderate Income Tracts	7	12.28%
Middle Income Tracts	32	56.14%
Upper Income Tracts	17	29.82%
NA Income Tracts	0	0.00%

Howard, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24027601103	NO	UPPER	No	No	\$91,100
24027601104	NO	UPPER	No	No	\$91,100
24027601105	NO	UPPER	No	No	\$91,100
24027601107	YES	MIDDLE	No	No	\$91,100
24027601108	NO	UPPER	No	No	\$91,100
24027601201	NO	MIDDLE	No	No	\$91,100
24027601203	YES	UPPER	No	No	\$91,100
24027601204	NO	MIDDLE	No	No	\$91,100
24027602100	NO	UPPER	No	No	\$91,100
24027602201	NO	UPPER	No	No	\$91,100
24027602202	NO	UPPER	No	No	\$91,100
24027602302	NO	UPPER	No	No	\$91,100



Howard, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24027602303	NO	UPPER	No	No	\$91,100
24027602304	NO	UPPER	No	No	\$91,100
24027602305	NO	UPPER	No	No	\$91,100
24027602306	NO	UPPER	No	No	\$91,100
24027602600	YES	MIDDLE	No	No	\$91,100
24027602700	NO	UPPER	No	No	\$91,100
24027602800	NO	UPPER	No	No	\$91,100
24027602900	YES	MIDDLE	No	No	\$91,100
24027603001	NO	UPPER	No	No	\$91,100
24027603003	NO	UPPER	No	No	\$91,100
24027603004	NO	UPPER	No	No	\$91,100
24027604001	NO	UPPER	No	No	\$91,100
24027604002	NO	UPPER	No	No	\$91,100
24027605102	NO	UPPER	No	No	\$91,100
24027605103	NO	UPPER	No	No	\$91,100
24027605104	NO	UPPER	No	No	\$91,100
24027605401	YES	UPPER	No	No	\$91,100
24027605402	YES	UPPER	No	No	\$91,100
24027605502	NO	UPPER	No	No	\$91,100
24027605503	YES	MIDDLE	No	No	\$91,100
24027605504	NO	UPPER	No	No	\$91,100
24027605505	NO	UPPER	No	No	\$91,100
24027605601	NO	UPPER	No	No	\$91,100
24027605602	NO	UPPER	No	No	\$91,100
24027606601	NO	UPPER	No	No	\$91,100
24027606603	YES	MIDDLE	No	No	\$91,100
24027606604	YES	MIDDLE	No	No	\$91,100
24027606606	YES	MIDDLE	No	No	\$91,100
24027606607	YES	UPPER	No	No	\$91,100
24027606701	NO	UPPER	No	No	\$91,100
24027606704	YES	UPPER	No	No	\$91,100
24027606705	NO	UPPER	No	No	\$91,100
24027606706	YES	UPPER	No	No	\$91,100

Howard, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24027606707	YES	MIDDLE	No	No	\$91,100
24027606803	NO	MIDDLE	No	No	\$91,100
24027606804	NO	UPPER	No	No	\$91,100
24027606805	NO	UPPER	No	No	\$91,100
24027606806	NO	UPPER	No	No	\$91,100
24027606901	YES	MIDDLE	No	No	\$91,100
24027606904	YES	UPPER	No	No	\$91,100
24027606905	YES	UPPER	No	No	\$91,100
24027606906	YES	MIDDLE	No	No	\$91,100
24027606907	YES	MIDDLE	No	No	\$91,100

Summary Data: Howard

Number of Census Tracts 55

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	19	34.55%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	14	25.45%
Upper Income Tracts	41	74.55%
NA Income Tracts	0	0.00%

Kent, Maryland

MSA: 99999, nonmetro portion of MARYLAND  
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24029950100	NO	MIDDLE	No	No	\$63,000
24029950200	NO	MIDDLE	No	No	\$63,000



Kent, Maryland

MSA: 99999, nonmetro portion of MARYLAND  
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24029950300	NO	MIDDLE	No	No	\$63,000
24029950400	NO	MIDDLE	No	No	\$63,000
24029950500	NO	MIDDLE	No	No	\$63,000
24029990000	NO	NA	No	No	\$63,000

Summary Data: Kent

Number of Census Tracts: 6

Number of Distressed or Underserved Tracts: 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	5	83.33%
Upper Income Tracts	0	0.00%
NA Income Tracts	1	16.67%

Montgomery, Maryland

MSA: 43524, SILVER SPRING-FREDERICK-ROCK  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24031700101	NO	UPPER	No	No	\$114,200
24031700103	NO	UPPER	No	No	\$114,200
24031700104	YES	MIDDLE	No	No	\$114,200
24031700105	YES	MIDDLE	No	No	\$114,200
24031700204	NO	MIDDLE	No	No	\$114,200
24031700205	NO	UPPER	No	No	\$114,200
24031700206	NO	UPPER	No	No	\$114,200
24031700207	NO	MIDDLE	No	No	\$114,200

Montgomery, Maryland

MSA: 43524, SILVER SPRING-FREDERICK-ROCK  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24031700208	NO	UPPER	No	No	\$114,200
24031700304	YES	UPPER	No	No	\$114,200
24031700306	YES	MIDDLE	No	No	\$114,200
24031700308	YES	MIDDLE	No	No	\$114,200
24031700309	YES	MODERATE	No	No	\$114,200
24031700310	YES	MODERATE	No	No	\$114,200
24031700311	YES	UPPER	No	No	\$114,200
24031700312	YES	MIDDLE	No	No	\$114,200
24031700400	NO	MIDDLE	No	No	\$114,200
24031700500	NO	UPPER	No	No	\$114,200
24031700604	NO	UPPER	No	No	\$114,200
24031700606	NO	UPPER	No	No	\$114,200
24031700607	YES	UPPER	No	No	\$114,200
24031700608	NO	UPPER	No	No	\$114,200
24031700610	NO	UPPER	No	No	\$114,200
24031700611	YES	UPPER	No	No	\$114,200
24031700613	YES	UPPER	No	No	\$114,200
24031700614	YES	MIDDLE	No	No	\$114,200
24031700615	NO	UPPER	No	No	\$114,200
24031700616	NO	UPPER	No	No	\$114,200
24031700704	YES	MODERATE	No	No	\$114,200
24031700706	YES	MODERATE	No	No	\$114,200
24031700710	YES	MIDDLE	No	No	\$114,200
24031700711	YES	MIDDLE	No	No	\$114,200
24031700713	YES	LOW	No	No	\$114,200
24031700715	YES	MIDDLE	No	No	\$114,200
24031700716	YES	MIDDLE	No	No	\$114,200
24031700717	YES	MODERATE	No	No	\$114,200
24031700718	NO	MIDDLE	No	No	\$114,200
24031700719	YES	LOW	No	No	\$114,200
24031700720	YES	MIDDLE	No	No	\$114,200
24031700721	YES	MODERATE	No	No	\$114,200
24031700722	YES	LOW	No	No	\$114,200



Montgomery, Maryland

MSA: 43524, SILVER SPRING-FREDERICK-ROCK  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24031700723	NO	MODERATE	No	No	\$114,200
24031700724	YES	LOW	No	No	\$114,200
24031700810	YES	MIDDLE	No	No	\$114,200
24031700811	YES	MODERATE	No	No	\$114,200
24031700812	YES	MIDDLE	No	No	\$114,200
24031700813	YES	MODERATE	No	No	\$114,200
24031700815	YES	MIDDLE	No	No	\$114,200
24031700816	YES	MIDDLE	No	No	\$114,200
24031700817	YES	MIDDLE	No	No	\$114,200
24031700818	YES	MODERATE	No	No	\$114,200
24031700819	YES	MODERATE	No	No	\$114,200
24031700820	YES	MODERATE	No	No	\$114,200
24031700822	YES	MODERATE	No	No	\$114,200
24031700823	NO	MIDDLE	No	No	\$114,200
24031700824	NO	UPPER	No	No	\$114,200
24031700826	NO	UPPER	No	No	\$114,200
24031700828	NO	UPPER	No	No	\$114,200
24031700829	YES	UPPER	No	No	\$114,200
24031700830	YES	MODERATE	No	No	\$114,200
24031700832	YES	MODERATE	No	No	\$114,200
24031700833	YES	MODERATE	No	No	\$114,200
24031700834	YES	MODERATE	No	No	\$114,200
24031700835	YES	UPPER	No	No	\$114,200
24031700901	YES	MIDDLE	No	No	\$114,200
24031700902	YES	MODERATE	No	No	\$114,200
24031700903	YES	MODERATE	No	No	\$114,200
24031700904	YES	MODERATE	No	No	\$114,200
24031700905	YES	MIDDLE	No	No	\$114,200
24031701001	NO	MIDDLE	No	No	\$114,200
24031701002	NO	UPPER	No	No	\$114,200
24031701004	NO	MIDDLE	No	No	\$114,200
24031701005	NO	UPPER	No	No	\$114,200
24031701006	NO	UPPER	No	No	\$114,200

Montgomery, Maryland

MSA: 43524, SILVER SPRING-FREDERICK-ROCK  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24031701007	NO	MIDDLE	No	No	\$114,200
24031701101	YES	MIDDLE	No	No	\$114,200
24031701102	YES	MODERATE	No	No	\$114,200
24031701201	YES	MODERATE	No	No	\$114,200
24031701202	NO	UPPER	No	No	\$114,200
24031701205	NO	UPPER	No	No	\$114,200
24031701206	NO	UPPER	No	No	\$114,200
24031701210	NO	UPPER	No	No	\$114,200
24031701211	YES	MIDDLE	No	No	\$114,200
24031701212	NO	UPPER	No	No	\$114,200
24031701213	NO	UPPER	No	No	\$114,200
24031701214	NO	MIDDLE	No	No	\$114,200
24031701215	NO	MIDDLE	No	No	\$114,200
24031701216	NO	MIDDLE	No	No	\$114,200
24031701218	NO	MIDDLE	No	No	\$114,200
24031701219	YES	MODERATE	No	No	\$114,200
24031701220	YES	UPPER	No	No	\$114,200
24031701221	NO	UPPER	No	No	\$114,200
24031701303	NO	UPPER	No	No	\$114,200
24031701304	NO	UPPER	No	No	\$114,200
24031701306	NO	UPPER	No	No	\$114,200
24031701307	NO	UPPER	No	No	\$114,200
24031701308	NO	UPPER	No	No	\$114,200
24031701312	NO	UPPER	No	No	\$114,200
24031701313	NO	UPPER	No	No	\$114,200
24031701314	NO	MIDDLE	No	No	\$114,200
24031701315	NO	MIDDLE	No	No	\$114,200
24031701316	NO	UPPER	No	No	\$114,200
24031701317	NO	UPPER	No	No	\$114,200
24031701407	YES	UPPER	No	No	\$114,200
24031701408	NO	MIDDLE	No	No	\$114,200
24031701409	YES	UPPER	No	No	\$114,200
24031701410	YES	MIDDLE	No	No	\$114,200



Montgomery, Maryland

MSA: 43524, SILVER SPRING-FREDERICK-ROCK  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24031701414	YES	MODERATE	No	No	\$114,200
24031701415	YES	MIDDLE	No	No	\$114,200
24031701417	YES	MIDDLE	No	No	\$114,200
24031701418	YES	MIDDLE	No	No	\$114,200
24031701420	YES	MIDDLE	No	No	\$114,200
24031701421	YES	MODERATE	No	No	\$114,200
24031701422	YES	LOW	No	No	\$114,200
24031701423	YES	MODERATE	No	No	\$114,200
24031701503	YES	MIDDLE	No	No	\$114,200
24031701505	YES	MIDDLE	No	No	\$114,200
24031701506	YES	MIDDLE	No	No	\$114,200
24031701507	YES	UPPER	No	No	\$114,200
24031701508	YES	LOW	No	No	\$114,200
24031701509	YES	LOW	No	No	\$114,200
24031701601	YES	LOW	No	No	\$114,200
24031701602	YES	LOW	No	No	\$114,200
24031701701	NO	UPPER	No	No	\$114,200
24031701702	YES	MODERATE	No	No	\$114,200
24031701703	YES	MODERATE	No	No	\$114,200
24031701704	NO	MIDDLE	No	No	\$114,200
24031701800	YES	MIDDLE	No	No	\$114,200
24031701900	YES	NA	No	No	\$114,200
24031702000	YES	LOW	No	No	\$114,200
24031702101	YES	LOW	No	No	\$114,200
24031702102	NO	UPPER	No	No	\$114,200
24031702200	NO	UPPER	No	No	\$114,200
24031702301	YES	LOW	No	No	\$114,200
24031702302	YES	MIDDLE	No	No	\$114,200
24031702401	NO	UPPER	No	No	\$114,200
24031702402	YES	MODERATE	No	No	\$114,200
24031702500	YES	MODERATE	No	No	\$114,200
24031702601	YES	MODERATE	No	No	\$114,200
24031702602	YES	MIDDLE	No	No	\$114,200

Montgomery, Maryland

MSA: 43524, SILVER SPRING-FREDERICK-ROCK  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24031702700	YES	MIDDLE	No	No	\$114,200
24031702800	NO	MIDDLE	No	No	\$114,200
24031702900	NO	UPPER	No	No	\$114,200
24031703000	NO	MIDDLE	No	No	\$114,200
24031703100	YES	MIDDLE	No	No	\$114,200
24031703201	YES	MIDDLE	No	No	\$114,200
24031703202	NO	UPPER	No	No	\$114,200
24031703206	YES	MIDDLE	No	No	\$114,200
24031703207	YES	LOW	No	No	\$114,200
24031703208	NO	UPPER	No	No	\$114,200
24031703209	YES	MIDDLE	No	No	\$114,200
24031703210	YES	MODERATE	No	No	\$114,200
24031703212	YES	MIDDLE	No	No	\$114,200
24031703213	YES	LOW	No	No	\$114,200
24031703214	YES	MODERATE	No	No	\$114,200
24031703215	YES	MODERATE	No	No	\$114,200
24031703216	NO	MIDDLE	No	No	\$114,200
24031703218	NO	MIDDLE	No	No	\$114,200
24031703219	NO	MODERATE	No	No	\$114,200
24031703220	YES	MODERATE	No	No	\$114,200
24031703221	YES	MIDDLE	No	No	\$114,200
24031703301	YES	MODERATE	No	No	\$114,200
24031703302	YES	MODERATE	No	No	\$114,200
24031703401	YES	MODERATE	No	No	\$114,200
24031703402	YES	MODERATE	No	No	\$114,200
24031703403	YES	MODERATE	No	No	\$114,200
24031703404	YES	LOW	No	No	\$114,200
24031703501	YES	MODERATE	No	No	\$114,200
24031703502	NO	MODERATE	No	No	\$114,200
24031703601	YES	MIDDLE	No	No	\$114,200
24031703602	NO	UPPER	No	No	\$114,200
24031703701	YES	MODERATE	No	No	\$114,200
24031703702	YES	MIDDLE	No	No	\$114,200



Montgomery, Maryland

MSA: 43524, SILVER SPRING-FREDERICK-ROCK  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24031703800	YES	MODERATE	No	No	\$114,200
24031703901	NO	MIDDLE	No	No	\$114,200
24031703902	YES	MODERATE	No	No	\$114,200
24031704000	YES	MIDDLE	No	No	\$114,200
24031704100	NO	UPPER	No	No	\$114,200
24031704200	NO	UPPER	No	No	\$114,200
24031704300	NO	UPPER	No	No	\$114,200
24031704401	NO	UPPER	No	No	\$114,200
24031704403	NO	MIDDLE	No	No	\$114,200
24031704404	NO	UPPER	No	No	\$114,200
24031704501	NO	UPPER	No	No	\$114,200
24031704502	NO	UPPER	No	No	\$114,200
24031704503	NO	UPPER	No	No	\$114,200
24031704600	NO	UPPER	No	No	\$114,200
24031704700	NO	UPPER	No	No	\$114,200
24031704803	NO	MIDDLE	No	No	\$114,200
24031704804	NO	UPPER	No	No	\$114,200
24031704805	NO	UPPER	No	No	\$114,200
24031704806	NO	MIDDLE	No	No	\$114,200
24031705000	NO	UPPER	No	No	\$114,200
24031705100	NO	UPPER	No	No	\$114,200
24031705200	NO	UPPER	No	No	\$114,200
24031705300	NO	UPPER	No	No	\$114,200
24031705400	NO	UPPER	No	No	\$114,200
24031705501	NO	UPPER	No	No	\$114,200
24031705502	NO	UPPER	No	No	\$114,200
24031705601	NO	UPPER	No	No	\$114,200
24031705602	NO	UPPER	No	No	\$114,200
24031705701	NO	UPPER	No	No	\$114,200
24031705702	NO	UPPER	No	No	\$114,200
24031705800	NO	UPPER	No	No	\$114,200
24031705901	NO	UPPER	No	No	\$114,200
24031705902	NO	UPPER	No	No	\$114,200

Montgomery, Maryland

MSA: 43524, SILVER SPRING-FREDERICK-ROCK  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24031705903	NO	UPPER	No	No	\$114,200
24031706005	NO	UPPER	No	No	\$114,200
24031706007	NO	UPPER	No	No	\$114,200
24031706008	NO	UPPER	No	No	\$114,200
24031706009	NO	UPPER	No	No	\$114,200
24031706010	NO	UPPER	No	No	\$114,200
24031706011	NO	UPPER	No	No	\$114,200
24031706012	YES	MIDDLE	No	No	\$114,200
24031706013	NO	UPPER	No	No	\$114,200

Summary Data: Montgomery

Number of Census Tracts	215
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	112	52.09%
Low Income Tracts	15	6.98%
Moderate Income Tracts	46	21.40%
Middle Income Tracts	66	30.70%
Upper Income Tracts	87	40.47%
NA Income Tracts	1	0.47%

Prince George's, Maryland

MSA: 47894, WASHINGTON-ARLINGTON-ALEXAN  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24033800102	YES	MODERATE	No	No	\$107,600
24033800103	YES	MODERATE	No	No	\$107,600
24033800105	YES	MIDDLE	No	No	\$107,600



Prince George's, Maryland

MSA: 47894, WASHINGTON-ARLINGTON-ALEXAN  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24033800106	YES	MIDDLE	No	No	\$107,600
24033800108	YES	MODERATE	No	No	\$107,600
24033800109	YES	MODERATE	No	No	\$107,600
24033800203	NO	MIDDLE	No	No	\$107,600
24033800206	YES	MIDDLE	No	No	\$107,600
24033800208	YES	MIDDLE	No	No	\$107,600
24033800209	YES	MODERATE	No	No	\$107,600
24033800210	YES	MODERATE	No	No	\$107,600
24033800211	YES	LOW	No	No	\$107,600
24033800212	YES	MIDDLE	No	No	\$107,600
24033800213	YES	MIDDLE	No	No	\$107,600
24033800214	YES	MODERATE	No	No	\$107,600
24033800215	YES	MIDDLE	No	No	\$107,600
24033800401	NO	UPPER	No	No	\$107,600
24033800402	NO	MIDDLE	No	No	\$107,600
24033800403	YES	UPPER	No	No	\$107,600
24033800408	YES	UPPER	No	No	\$107,600
24033800409	YES	UPPER	No	No	\$107,600
24033800410	YES	UPPER	No	No	\$107,600
24033800411	YES	MIDDLE	No	No	\$107,600
24033800412	YES	MODERATE	No	No	\$107,600
24033800413	YES	MODERATE	No	No	\$107,600
24033800504	NO	MIDDLE	No	No	\$107,600
24033800505	NO	MIDDLE	No	No	\$107,600
24033800507	YES	UPPER	No	No	\$107,600
24033800509	YES	MIDDLE	No	No	\$107,600
24033800511	YES	MIDDLE	No	No	\$107,600
24033800513	YES	MIDDLE	No	No	\$107,600
24033800514	YES	UPPER	No	No	\$107,600
24033800515	YES	MIDDLE	No	No	\$107,600
24033800516	YES	MIDDLE	No	No	\$107,600
24033800517	YES	UPPER	No	No	\$107,600
24033800518	YES	UPPER	No	No	\$107,600

Prince George's, Maryland

MSA: 47894, WASHINGTON-ARLINGTON-ALEXAN  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24033800519	YES	MIDDLE	No	No	\$107,600
24033800520	YES	MIDDLE	No	No	\$107,600
24033800601	YES	MIDDLE	No	No	\$107,600
24033800604	YES	MIDDLE	No	No	\$107,600
24033800605	YES	MIDDLE	No	No	\$107,600
24033800606	YES	MODERATE	No	No	\$107,600
24033800607	YES	UPPER	No	No	\$107,600
24033800608	YES	UPPER	No	No	\$107,600
24033800701	YES	UPPER	No	No	\$107,600
24033800704	YES	MIDDLE	No	No	\$107,600
24033800705	YES	MIDDLE	No	No	\$107,600
24033800706	YES	UPPER	No	No	\$107,600
24033800707	YES	UPPER	No	No	\$107,600
24033800800	YES	MIDDLE	No	No	\$107,600
24033800900	YES	MODERATE	No	No	\$107,600
24033801003	YES	MIDDLE	No	No	\$107,600
24033801004	YES	UPPER	No	No	\$107,600
24033801005	YES	UPPER	No	No	\$107,600
24033801006	YES	MIDDLE	No	No	\$107,600
24033801104	NO	MODERATE	No	No	\$107,600
24033801207	YES	MIDDLE	No	No	\$107,600
24033801208	YES	MIDDLE	No	No	\$107,600
24033801209	YES	MIDDLE	No	No	\$107,600
24033801210	YES	MIDDLE	No	No	\$107,600
24033801211	YES	MIDDLE	No	No	\$107,600
24033801212	YES	MIDDLE	No	No	\$107,600
24033801213	YES	MIDDLE	No	No	\$107,600
24033801214	YES	MIDDLE	No	No	\$107,600
24033801215	YES	MIDDLE	No	No	\$107,600
24033801216	YES	MIDDLE	No	No	\$107,600
24033801217	YES	MIDDLE	No	No	\$107,600
24033801302	YES	MIDDLE	No	No	\$107,600
24033801305	YES	MIDDLE	No	No	\$107,600



Prince George's, Maryland

MSA: 47894, WASHINGTON-ARLINGTON-ALEXAN  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24033801307	YES	MIDDLE	No	No	\$107,600
24033801308	YES	MIDDLE	No	No	\$107,600
24033801309	YES	UPPER	No	No	\$107,600
24033801310	YES	UPPER	No	No	\$107,600
24033801311	YES	MIDDLE	No	No	\$107,600
24033801312	YES	MIDDLE	No	No	\$107,600
24033801313	YES	UPPER	No	No	\$107,600
24033801404	YES	MIDDLE	No	No	\$107,600
24033801405	YES	MODERATE	No	No	\$107,600
24033801406	YES	MODERATE	No	No	\$107,600
24033801407	YES	MIDDLE	No	No	\$107,600
24033801408	YES	MODERATE	No	No	\$107,600
24033801409	YES	MODERATE	No	No	\$107,600
24033801410	YES	MIDDLE	No	No	\$107,600
24033801411	YES	MIDDLE	No	No	\$107,600
24033801500	YES	MODERATE	No	No	\$107,600
24033801600	YES	LOW	No	No	\$107,600
24033801701	YES	MODERATE	No	No	\$107,600
24033801702	YES	MODERATE	No	No	\$107,600
24033801704	YES	MODERATE	No	No	\$107,600
24033801706	YES	MODERATE	No	No	\$107,600
24033801707	YES	LOW	No	No	\$107,600
24033801708	YES	MODERATE	No	No	\$107,600
24033801801	YES	LOW	No	No	\$107,600
24033801802	YES	MODERATE	No	No	\$107,600
24033801804	YES	MODERATE	No	No	\$107,600
24033801805	YES	LOW	No	No	\$107,600
24033801807	YES	MODERATE	No	No	\$107,600
24033801808	YES	MODERATE	No	No	\$107,600
24033801901	YES	MIDDLE	No	No	\$107,600
24033801904	YES	MODERATE	No	No	\$107,600
24033801905	YES	MIDDLE	No	No	\$107,600
24033801906	YES	MODERATE	No	No	\$107,600

Prince George's, Maryland

MSA: 47894, WASHINGTON-ARLINGTON-ALEXAN  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24033801907	YES	MIDDLE	No	No	\$107,600
24033801908	YES	MODERATE	No	No	\$107,600
24033802001	YES	MODERATE	No	No	\$107,600
24033802002	YES	MODERATE	No	No	\$107,600
24033802103	YES	MIDDLE	No	No	\$107,600
24033802104	YES	MODERATE	No	No	\$107,600
24033802106	YES	MODERATE	No	No	\$107,600
24033802107	YES	LOW	No	No	\$107,600
24033802201	YES	MODERATE	No	No	\$107,600
24033802203	YES	MODERATE	No	No	\$107,600
24033802204	YES	MIDDLE	No	No	\$107,600
24033802301	YES	MIDDLE	No	No	\$107,600
24033802404	YES	LOW	No	No	\$107,600
24033802405	YES	MODERATE	No	No	\$107,600
24033802406	YES	MODERATE	No	No	\$107,600
24033802407	YES	LOW	No	No	\$107,600
24033802408	YES	MODERATE	No	No	\$107,600
24033802501	YES	MODERATE	No	No	\$107,600
24033802502	YES	MODERATE	No	No	\$107,600
24033802600	YES	MODERATE	No	No	\$107,600
24033802700	YES	MODERATE	No	No	\$107,600
24033802803	YES	MODERATE	No	No	\$107,600
24033802804	YES	MODERATE	No	No	\$107,600
24033802805	YES	MODERATE	No	No	\$107,600
24033802901	YES	LOW	No	No	\$107,600
24033803001	YES	MODERATE	No	No	\$107,600
24033803002	YES	MODERATE	No	No	\$107,600
24033803100	YES	MODERATE	No	No	\$107,600
24033803200	YES	LOW	No	No	\$107,600
24033803300	YES	MODERATE	No	No	\$107,600
24033803401	YES	MODERATE	No	No	\$107,600
24033803402	YES	LOW	No	No	\$107,600
24033803508	YES	LOW	No	No	\$107,600





Prince George's, Maryland

MSA: 47894, WASHINGTON-ARLINGTON-ALEXAN  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24033803509	YES	LOW	No	No	\$107,600
24033803512	YES	MIDDLE	No	No	\$107,600
24033803513	YES	MODERATE	No	No	\$107,600
24033803514	YES	MODERATE	No	No	\$107,600
24033803516	YES	MIDDLE	No	No	\$107,600
24033803519	YES	MIDDLE	No	No	\$107,600
24033803520	YES	MIDDLE	No	No	\$107,600
24033803521	YES	MIDDLE	No	No	\$107,600
24033803522	YES	MIDDLE	No	No	\$107,600
24033803523	YES	UPPER	No	No	\$107,600
24033803524	YES	MODERATE	No	No	\$107,600
24033803525	YES	MODERATE	No	No	\$107,600
24033803526	YES	MIDDLE	No	No	\$107,600
24033803527	YES	MIDDLE	No	No	\$107,600
24033803601	YES	MIDDLE	No	No	\$107,600
24033803602	YES	MODERATE	No	No	\$107,600
24033803605	YES	MODERATE	No	No	\$107,600
24033803606	YES	MODERATE	No	No	\$107,600
24033803607	YES	MIDDLE	No	No	\$107,600
24033803608	YES	MODERATE	No	No	\$107,600
24033803610	YES	MODERATE	No	No	\$107,600
24033803612	YES	LOW	No	No	\$107,600
24033803613	YES	MODERATE	No	No	\$107,600
24033803700	YES	MODERATE	No	No	\$107,600
24033803801	YES	MODERATE	No	No	\$107,600
24033803803	YES	MODERATE	No	No	\$107,600
24033803900	YES	MODERATE	No	No	\$107,600
24033804001	YES	LOW	No	No	\$107,600
24033804002	YES	MODERATE	No	No	\$107,600
24033804101	YES	MIDDLE	No	No	\$107,600
24033804102	YES	MODERATE	No	No	\$107,600
24033804200	YES	MIDDLE	No	No	\$107,600
24033804300	YES	LOW	No	No	\$107,600

Prince George's, Maryland

MSA: 47894, WASHINGTON-ARLINGTON-ALEXAN  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24033804400	YES	MODERATE	No	No	\$107,600
24033804600	YES	MODERATE	No	No	\$107,600
24033804700	YES	MIDDLE	No	No	\$107,600
24033804801	YES	LOW	No	No	\$107,600
24033804802	YES	LOW	No	No	\$107,600
24033804900	YES	MODERATE	No	No	\$107,600
24033805000	YES	MODERATE	No	No	\$107,600
24033805101	YES	LOW	No	No	\$107,600
24033805201	YES	LOW	No	No	\$107,600
24033805202	YES	MODERATE	No	No	\$107,600
24033805500	YES	MODERATE	No	No	\$107,600
24033805601	YES	LOW	No	No	\$107,600
24033805602	YES	MODERATE	No	No	\$107,600
24033805700	YES	MODERATE	No	No	\$107,600
24033805801	YES	MIDDLE	No	No	\$107,600
24033805802	YES	LOW	No	No	\$107,600
24033805904	YES	MODERATE	No	No	\$107,600
24033805906	YES	LOW	No	No	\$107,600
24033805907	YES	MODERATE	No	No	\$107,600
24033805908	YES	LOW	No	No	\$107,600
24033805909	YES	LOW	No	No	\$107,600
24033806000	YES	MODERATE	No	No	\$107,600
24033806100	YES	MODERATE	No	No	\$107,600
24033806200	YES	MIDDLE	No	No	\$107,600
24033806300	YES	MODERATE	No	No	\$107,600
24033806400	NO	UPPER	No	No	\$107,600
24033806501	YES	LOW	No	No	\$107,600
24033806601	YES	LOW	No	No	\$107,600
24033806602	YES	MODERATE	No	No	\$107,600
24033806706	YES	MODERATE	No	No	\$107,600
24033806708	YES	MODERATE	No	No	\$107,600
24033806710	YES	MODERATE	No	No	\$107,600
24033806711	YES	MODERATE	No	No	\$107,600



Prince George's, Maryland

MSA: 47894, WASHINGTON-ARLINGTON-ALEXAN  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24033806712	YES	MIDDLE	No	No	\$107,600
24033806713	YES	LOW	No	No	\$107,600
24033806714	YES	LOW	No	No	\$107,600
24033806800	YES	MIDDLE	No	No	\$107,600
24033806900	YES	MODERATE	No	No	\$107,600
24033807000	YES	MODERATE	No	No	\$107,600
24033807102	NO	MIDDLE	No	No	\$107,600
24033807200	NO	MIDDLE	No	No	\$107,600
24033807301	YES	MODERATE	No	No	\$107,600
24033807304	YES	MODERATE	No	No	\$107,600
24033807305	YES	MODERATE	No	No	\$107,600
24033807404	YES	MODERATE	No	No	\$107,600
24033807405	YES	MIDDLE	No	No	\$107,600
24033807407	YES	MODERATE	No	No	\$107,600
24033807408	YES	MIDDLE	No	No	\$107,600
24033807409	YES	MODERATE	No	No	\$107,600
24033807410	YES	MODERATE	No	No	\$107,600

Summary Data: Prince George's

Number of Census Tracts	218
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	209	95.87%
Low Income Tracts	29	13.30%
Moderate Income Tracts	93	42.66%
Middle Income Tracts	75	34.40%
Upper Income Tracts	21	9.63%
NA Income Tracts	0	0.00%

Queen Anne's, Maryland

MSA: 12580, BALTIMORE-COLUMBIA-TOWSON,  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24035810100	NO	MODERATE	No	No	\$91,100
24035810200	NO	MIDDLE	No	No	\$91,100
24035810300	NO	MODERATE	No	No	\$91,100
24035810400	NO	UPPER	No	No	\$91,100
24035810500	NO	MIDDLE	No	No	\$91,100
24035810600	NO	UPPER	No	No	\$91,100
24035810700	NO	MIDDLE	No	No	\$91,100
24035810800	NO	MIDDLE	No	No	\$91,100
24035810901	NO	UPPER	No	No	\$91,100
24035810902	NO	MIDDLE	No	No	\$91,100
24035811000	NO	UPPER	No	No	\$91,100
24035990000	NO	NA	No	No	\$91,100
24035990100	NO	NA	No	No	\$91,100
24035990200	NO	NA	No	No	\$91,100

Summary Data: Queen Anne's

Number of Census Tracts	14
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	14.29%
Middle Income Tracts	5	35.71%
Upper Income Tracts	4	28.57%
NA Income Tracts	3	21.43%



Somerset, Maryland

MSA: 41540, SALISBURY, MD-DE  
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24039930101	YES	MODERATE	No	No	\$65,500
24039930102	NO	MODERATE	No	No	\$65,500
24039930200	NO	MODERATE	No	No	\$65,500
24039930300	NO	MIDDLE	No	No	\$65,500
24039930500	NO	MIDDLE	No	No	\$65,500
24039930600	NO	LOW	No	No	\$65,500
24039980400	YES	NA	No	No	\$65,500
24039990100	NO	NA	No	No	\$65,500

Summary Data: Somerset

Number of Census Tracts	8
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	2	25.00%
Low Income Tracts	1	12.50%
Moderate Income Tracts	3	37.50%
Middle Income Tracts	2	25.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	2	25.00%

St. Mary's, Maryland

MSA: 15680, CALIFORNIA-LEXINGTON PARK, MD  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24037875000	NO	MIDDLE	No	No	\$99,600
24037875100	NO	MIDDLE	No	No	\$99,600
24037875201	NO	MIDDLE	No	No	\$99,600
24037875202	NO	MIDDLE	No	No	\$99,600

St. Mary's, Maryland

MSA: 15680, CALIFORNIA-LEXINGTON PARK, MD  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24037875300	NO	MODERATE	No	No	\$99,600
24037875400	NO	UPPER	No	No	\$99,600
24037875500	NO	MIDDLE	No	No	\$99,600
24037875600	NO	MIDDLE	No	No	\$99,600
24037875700	NO	MIDDLE	No	No	\$99,600
24037875801	NO	MODERATE	No	No	\$99,600
24037875802	NO	UPPER	No	No	\$99,600
24037875901	NO	MIDDLE	No	No	\$99,600
24037875902	YES	MODERATE	No	No	\$99,600
24037876001	YES	LOW	No	No	\$99,600
24037876002	NO	MIDDLE	No	No	\$99,600
24037876100	NO	UPPER	No	No	\$99,600
24037876200	NO	MIDDLE	No	No	\$99,600
24037990000	NO	NA	No	No	\$99,600

Summary Data: St. Mary's

Number of Census Tracts	18
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	2	11.11%
Low Income Tracts	1	5.56%
Moderate Income Tracts	3	16.67%
Middle Income Tracts	10	55.56%
Upper Income Tracts	3	16.67%
NA Income Tracts	1	5.56%



Talbot, Maryland

MSA: 99999, nonmetro portion of MARYLAND  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24041960100	NO	MIDDLE	No	No	\$63,000
24041960201	NO	UPPER	No	No	\$63,000
24041960300	NO	MODERATE	No	No	\$63,000
24041960400	NO	MODERATE	No	No	\$63,000
24041960501	NO	UPPER	No	No	\$63,000
24041960502	NO	MIDDLE	No	No	\$63,000
24041960600	NO	UPPER	No	No	\$63,000
24041960700	NO	UPPER	No	No	\$63,000
24041960800	NO	MIDDLE	No	No	\$63,000
24041960900	NO	MIDDLE	No	No	\$63,000
24041990000	NO	NA	No	No	\$63,000

Summary Data: Talbot

Number of Census Tracts	11
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	18.18%
Middle Income Tracts	4	36.36%
Upper Income Tracts	4	36.36%
NA Income Tracts	1	9.09%

Washington, Maryland

MSA: 25180, HAGERSTOWN-MARTINSBURG, MD  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24043000100	NO	UPPER	No	No	\$69,100

Washington, Maryland

MSA: 25180, HAGERSTOWN-MARTINSBURG, MD  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24043000200	NO	MIDDLE	No	No	\$69,100
24043000301	NO	MODERATE	No	No	\$69,100
24043000302	NO	MODERATE	No	No	\$69,100
24043000400	YES	LOW	No	No	\$69,100
24043000500	NO	MODERATE	No	No	\$69,100
24043000601	NO	MIDDLE	No	No	\$69,100
24043000602	NO	MODERATE	No	No	\$69,100
24043000700	NO	MODERATE	No	No	\$69,100
24043000800	NO	MODERATE	No	No	\$69,100
24043000900	NO	LOW	No	No	\$69,100
24043001001	NO	MODERATE	No	No	\$69,100
24043001002	NO	MIDDLE	No	No	\$69,100
24043010100	NO	MIDDLE	No	No	\$69,100
24043010200	NO	UPPER	No	No	\$69,100
24043010300	NO	UPPER	No	No	\$69,100
24043010400	NO	MIDDLE	No	No	\$69,100
24043010500	NO	MIDDLE	No	No	\$69,100
24043010600	NO	MIDDLE	No	No	\$69,100
24043010700	NO	MODERATE	No	No	\$69,100
24043010801	NO	MIDDLE	No	No	\$69,100
24043010802	NO	MIDDLE	No	No	\$69,100
24043010900	NO	UPPER	No	No	\$69,100
24043011000	YES	NA	No	No	\$69,100
24043011100	NO	MIDDLE	No	No	\$69,100
24043011201	NO	MIDDLE	No	No	\$69,100
24043011202	NO	MIDDLE	No	No	\$69,100
24043011301	NO	UPPER	No	No	\$69,100
24043011302	NO	UPPER	No	No	\$69,100
24043011400	NO	MIDDLE	No	No	\$69,100
24043011500	NO	UPPER	No	No	\$69,100
24043011600	NO	MIDDLE	No	No	\$69,100



Washington, Maryland

MSA: 25180, HAGERSTOWN-MARTINSBURG, MD-  
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
<b>Summary Data: Washington</b>					
<b>Number of Census Tracts</b>					32
<b>Number of Distressed or Underserved Tracts</b>					0
Tract Type	Number	Percentage			
Minority Tracts	2	6.25%			
Low Income Tracts	2	6.25%			
Moderate Income Tracts	8	25.00%			
Middle Income Tracts	14	43.75%			
Upper Income Tracts	7	21.88%			
NA Income Tracts	1	3.13%			

Wicomico, Maryland

MSA: 41540, SALISBURY, MD-DE  
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24045000100	YES	MODERATE	No	No	\$65,500
24045000200	NO	MIDDLE	No	No	\$65,500
24045000300	YES	MODERATE	No	No	\$65,500
24045000400	NO	MIDDLE	No	No	\$65,500
24045000500	YES	MODERATE	No	No	\$65,500
24045010101	NO	MIDDLE	No	No	\$65,500
24045010102	NO	MIDDLE	No	No	\$65,500
24045010200	YES	MODERATE	No	No	\$65,500
24045010300	NO	UPPER	No	No	\$65,500
24045010400	NO	UPPER	No	No	\$65,500
24045010501	NO	MIDDLE	No	No	\$65,500
24045010502	NO	MODERATE	No	No	\$65,500

Wicomico, Maryland

MSA: 41540, SALISBURY, MD-DE  
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24045010603	NO	MIDDLE	No	No	\$65,500
24045010604	NO	MIDDLE	No	No	\$65,500
24045010605	NO	UPPER	No	No	\$65,500
24045010606	NO	UPPER	No	No	\$65,500
24045010701	NO	MIDDLE	No	No	\$65,500
24045010702	NO	MIDDLE	No	No	\$65,500
24045010800	NO	UPPER	No	No	\$65,500

**Summary Data: Wicomico**

<b>Number of Census Tracts</b>	19
<b>Number of Distressed or Underserved Tracts</b>	0

Tract Type	Number	Percentage
Minority Tracts	4	21.05%
Low Income Tracts	0	0.00%
Moderate Income Tracts	5	26.32%
Middle Income Tracts	9	47.37%
Upper Income Tracts	5	26.32%
NA Income Tracts	0	0.00%

Worcester, Maryland

MSA: 41540, SALISBURY, MD-DE  
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24047950000	NO	MIDDLE	No	No	\$65,500
24047950100	NO	UPPER	No	No	\$65,500
24047950300	NO	MIDDLE	No	No	\$65,500
24047950400	NO	UPPER	No	No	\$65,500
24047950600	NO	UPPER	No	No	\$65,500



Worcester, Maryland

MSA: 41540, SALISBURY, MD-DE  
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
24047950700	NO	UPPER	No	No	\$65,500
24047950800	NO	UPPER	No	No	\$65,500
24047950900	NO	UPPER	No	No	\$65,500
24047951000	NO	MIDDLE	No	No	\$65,500
24047951100	NO	UPPER	No	No	\$65,500
24047951200	NO	MIDDLE	No	No	\$65,500
24047951300	NO	MIDDLE	No	No	\$65,500
24047951400	NO	MIDDLE	No	No	\$65,500
24047951500	YES	MODERATE	No	No	\$65,500
24047951700	NO	MIDDLE	No	No	\$65,500
24047980000	NO	NA	No	No	\$65,500
24047990000	NO	NA	No	No	\$65,500

Summary Data: Worcester

Number of Census Tracts	17
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	1	5.88%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	5.88%
Middle Income Tracts	7	41.18%
Upper Income Tracts	7	41.18%
NA Income Tracts	2	11.76%



<b>Assessment Area Summary Data:</b>	<b>Number of Census Tracts:</b>	1,406
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Number of Minority Tracts	Number of Low Income Tracts	Number of Moderate Income Tracts	Number of Middle Income Tracts	Number of Upper Income Tracts	Number of NA Income Tracts	Number of Distressed and Underserved Tracts
601	144	351	534	349	28	6

Percentage of Minority Tracts	Percentage of Low Income Tracts	Percentage of Moderate Income Tracts	Percentage of Middle Income Tracts	Percentage of Upper Income Tracts	Percentage of NA Income Tracts
42.75%	10.24%	24.96%	37.98%	24.82%	1.99%