

GeoDataVision Report D-2 Tract Classifications 2017

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

Barbour, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54001965500	NO	MIDDLE	Yes	No	\$49,300
54001965600	NO	MODERATE	Yes	No	\$49,300
54001965700	NO	MIDDLE	Yes	No	\$49,300
54001965800	NO	MIDDLE	Yes	No	\$49,300

Summary Data: Barbour

Number of Census Tracts 4

Number of Distressed or Underserved Tracts 3

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	25.00%
Middle Income Tracts	3	75.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Berkeley, west virginia

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54003971101	NO	MIDDLE	No	No	\$69,100
54003971102	NO	MIDDLE	No	No	\$69,100
54003971201	NO	UPPER	No	No	\$69,100
54003971202	NO	MIDDLE	No	No	\$69,100
54003971300	NO	MIDDLE	No	No	\$69,100
54003971400	NO	MIDDLE	No	No	\$69,100
54003971500	NO	MODERATE	No	No	\$69,100

Berkeley, west virginia

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54003971600	NO	MODERATE	No	No	\$69,100
54003971700	NO	MODERATE	No	No	\$69,100
54003971800	NO	MIDDLE	No	No	\$69,100
54003971900	NO	MIDDLE	No	No	\$69,100
54003972000	NO	MIDDLE	No	No	\$69,100
54003972101	NO	MIDDLE	No	No	\$69,100
54003972102	NO	MIDDLE	No	No	\$69,100

Summary Data: Berkeley

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	3	21.43%
Middle Income Tracts	10	71.43%
Upper Income Tracts	1	7.14%
NA Income Tracts	0	0.00%

Boone, west virginia

MSA: 16620, CHARLESTON, WV
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54005958200	NO	MIDDLE	No	No	\$52,700
54005958300	NO	MODERATE	No	No	\$52,700
54005958400	NO	MIDDLE	No	No	\$52,700
54005958501	NO	MIDDLE	No	No	\$52,700



Boone, west virginia

MSA: 16620, CHARLESTON, WV
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54005958502	NO	MIDDLE	No	No	\$52,700
54005958600	NO	MIDDLE	No	No	\$52,700
54005958700	NO	MIDDLE	No	No	\$52,700
54005958800	NO	MODERATE	No	No	\$52,700

Summary Data: Boone

Number of Census Tracts 8

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	25.00%
Middle Income Tracts	6	75.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Braxton, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54007967900	NO	MIDDLE	Yes	Yes	\$49,300
54007968000	NO	MIDDLE	Yes	Yes	\$49,300
54007968100	NO	MIDDLE	Yes	Yes	\$49,300

Braxton, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

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

Number of Census Tracts 3

Number of Distressed or Underserved Tracts 3

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Brooke, west virginia

MSA: 48260, WEIRTON-STEUBENVILLE, WV-OH
CSA: 430

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54009031101	NO	MIDDLE	No	No	\$53,800
54009031102	NO	UPPER	No	No	\$53,800
54009031200	NO	MIDDLE	No	No	\$53,800
54009031400	NO	MIDDLE	No	No	\$53,800
54009031600	NO	MIDDLE	No	No	\$53,800
54009031700	NO	MIDDLE	No	No	\$53,800

Brooke, west virginia

MSA: 48260, WEIRTON-STEUBENVILLE, WV-OH
CSA: 430

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Brooke					
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	1	16.67%			
NA Income Tracts	0	0.00%			

Cabell, west virginia

MSA: 26580, HUNTINGTON-ASHLAND, WV-KY-OH
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54011000101	NO	MODERATE	No	No	\$55,100
54011000102	NO	MIDDLE	No	No	\$55,100
54011000200	NO	LOW	No	No	\$55,100
54011000300	NO	MIDDLE	No	No	\$55,100
54011000400	NO	MODERATE	No	No	\$55,100
54011000500	NO	NA	No	No	\$55,100
54011000600	NO	LOW	No	No	\$55,100
54011000900	NO	LOW	No	No	\$55,100
54011001000	NO	MODERATE	No	No	\$55,100
54011001100	NO	MODERATE	No	No	\$55,100
54011001200	NO	UPPER	No	No	\$55,100
54011001300	NO	UPPER	No	No	\$55,100

Cabell, west virginia

MSA: 26580, HUNTINGTON-ASHLAND, WV-KY-OH
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54011001400	NO	MIDDLE	No	No	\$55,100
54011001500	NO	MODERATE	No	No	\$55,100
54011001600	NO	MODERATE	No	No	\$55,100
54011001800	NO	LOW	No	No	\$55,100
54011001900	NO	UPPER	No	No	\$55,100
54011002000	NO	UPPER	No	No	\$55,100
54011002100	NO	UPPER	No	No	\$55,100
54011010102	NO	UPPER	No	No	\$55,100
54011010201	NO	MIDDLE	No	No	\$55,100
54011010202	NO	MIDDLE	No	No	\$55,100
54011010300	NO	UPPER	No	No	\$55,100
54011010400	NO	MIDDLE	No	No	\$55,100
54011010500	NO	MIDDLE	No	No	\$55,100
54011010600	NO	MIDDLE	No	No	\$55,100
54011010700	NO	MIDDLE	No	No	\$55,100
54011010800	NO	MIDDLE	No	No	\$55,100
54011010900	NO	LOW	No	No	\$55,100

Summary Data: Cabell

Number of Census Tracts	29
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	5	17.24%
Moderate Income Tracts	6	20.69%
Middle Income Tracts	10	34.48%
Upper Income Tracts	7	24.14%
NA Income Tracts	1	3.45%

Calhoun, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54013962600	NO	MIDDLE	Yes	Yes	\$49,300
54013962700	NO	MIDDLE	Yes	Yes	\$49,300

Summary Data: Calhoun

Number of Census Tracts	2
Number of Distressed or Underserved Tracts	2

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Clay, west virginia

MSA: 16620, CHARLESTON, WV
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54015957900	NO	MODERATE	No	No	\$52,700
54015958000	NO	MODERATE	No	No	\$52,700
54015958100	NO	MODERATE	No	No	\$52,700

Clay, west virginia

MSA: 16620, CHARLESTON, WV
CSA: 170

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

Number of Census Tracts	3
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	3	100.00%
Middle Income Tracts	0	0.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Doddridge, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54017965000	NO	UPPER	No	No	\$49,300
54017965100	NO	MIDDLE	No	No	\$49,300

Doddridge, west virginiaMSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

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

Number of Census Tracts	2
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	1	50.00%
Upper Income Tracts	1	50.00%
NA Income Tracts	0	0.00%

Fayette, west virginiaMSA: 13220, BECKLEY, WV
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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54019020100	NO	MIDDLE	No	No	\$50,800
54019020201	NO	MIDDLE	No	No	\$50,800
54019020202	NO	MIDDLE	No	No	\$50,800
54019020300	NO	MIDDLE	No	No	\$50,800
54019020400	NO	MODERATE	No	No	\$50,800
54019020500	NO	MODERATE	No	No	\$50,800
54019020600	NO	MIDDLE	No	No	\$50,800
54019020700	NO	MIDDLE	No	No	\$50,800
54019020800	NO	MIDDLE	No	No	\$50,800
54019020900	NO	MIDDLE	No	No	\$50,800
54019021000	NO	MIDDLE	No	No	\$50,800
54019021100	NO	MIDDLE	No	No	\$50,800

Fayette, west virginiaMSA: 13220, BECKLEY, WV
CSA: NA

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

Number of Census Tracts	12
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	16.67%
Middle Income Tracts	10	83.33%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Gilmer, west virginiaMSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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54021967700	NO	MIDDLE	Yes	Yes	\$49,300
54021967800	NO	MIDDLE	Yes	Yes	\$49,300

Gilmer, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Gilmer					
Number of Census Tracts					2
Number of Distressed or Underserved Tracts					2
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	0	0.00%			
Middle Income Tracts	2	100.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Grant, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54023969400	NO	MIDDLE	No	Yes	\$49,300
54023969500	NO	MIDDLE	No	Yes	\$49,300
54023969600	NO	MIDDLE	No	Yes	\$49,300

Grant, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Grant					
Number of Census Tracts					3
Number of Distressed or Underserved Tracts					3
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	0	0.00%			
Middle Income Tracts	3	100.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Greenbrier, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54025950100	NO	MIDDLE	Yes	No	\$49,300
54025950200	NO	MIDDLE	No	No	\$49,300
54025950300	NO	MIDDLE	Yes	No	\$49,300
54025950400	NO	MIDDLE	Yes	No	\$49,300
54025950500	NO	MIDDLE	Yes	No	\$49,300
54025950600	NO	UPPER	No	No	\$49,300
54025950700	NO	MIDDLE	Yes	No	\$49,300

Greenbrier, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

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

Number of Census Tracts 7

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	6	85.71%
Upper Income Tracts	1	14.29%
NA Income Tracts	0	0.00%

Hampshire, west virginia

MSA: 49020, WINCHESTER, VA-WV
CSA: 548

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54027968200	NO	MODERATE	No	No	\$68,100
54027968300	NO	MODERATE	No	No	\$68,100
54027968400	NO	MODERATE	No	No	\$68,100
54027968500	NO	MODERATE	No	No	\$68,100
54027968600	NO	MODERATE	No	No	\$68,100

Hampshire, west virginia

MSA: 49020, WINCHESTER, VA-WV
CSA: 548

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

Number of Census Tracts 5

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	5	100.00%
Middle Income Tracts	0	0.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Hancock, west virginia

MSA: 48260, WEIRTON-STEUBENVILLE, WV-OH
CSA: 430

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54029020600	NO	MIDDLE	No	No	\$53,800
54029020700	NO	MIDDLE	No	No	\$53,800
54029020900	NO	MODERATE	No	No	\$53,800
54029021100	NO	UPPER	No	No	\$53,800
54029021200	NO	MIDDLE	No	No	\$53,800
54029021300	NO	MIDDLE	No	No	\$53,800
54029021400	NO	MIDDLE	No	No	\$53,800
54029021500	NO	MIDDLE	No	No	\$53,800

Hancock, west virginia

MSA: 48260, WEIRTON-STEUBENVILLE, WV-OH
CSA: 430

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

Number of Census Tracts	8
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	1	12.50%
Middle Income Tracts	6	75.00%
Upper Income Tracts	1	12.50%
NA Income Tracts	0	0.00%

Hardy, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54031970100	NO	MIDDLE	No	No	\$49,300
54031970200	NO	MIDDLE	No	No	\$49,300
54031970300	NO	MIDDLE	No	No	\$49,300

Hardy, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

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

Number of Census Tracts	3
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	3	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Harrison, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54033030100	NO	MIDDLE	No	No	\$49,300
54033030200	NO	MODERATE	No	No	\$49,300
54033030300	NO	MODERATE	No	No	\$49,300
54033030400	NO	UPPER	No	No	\$49,300
54033030500	NO	MIDDLE	No	No	\$49,300
54033030601	NO	UPPER	No	No	\$49,300
54033030602	NO	UPPER	No	No	\$49,300
54033030700	NO	MIDDLE	No	No	\$49,300
54033030800	NO	MIDDLE	No	No	\$49,300
54033031000	NO	MIDDLE	No	No	\$49,300
54033031100	NO	UPPER	No	No	\$49,300
54033031200	NO	UPPER	No	No	\$49,300

Harrison, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54033031300	NO	UPPER	No	No	\$49,300
54033031400	NO	MIDDLE	No	No	\$49,300
54033031500	NO	UPPER	No	No	\$49,300
54033031600	NO	MIDDLE	No	No	\$49,300
54033031700	NO	MIDDLE	No	No	\$49,300
54033031800	NO	MIDDLE	No	No	\$49,300
54033031900	NO	UPPER	No	No	\$49,300
54033032000	NO	MIDDLE	No	No	\$49,300
54033032101	NO	UPPER	No	No	\$49,300
54033032102	NO	UPPER	No	No	\$49,300

Summary Data: Harrison

Number of Census Tracts 22

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	9.09%
Middle Income Tracts	10	45.45%
Upper Income Tracts	10	45.45%
NA Income Tracts	0	0.00%

Jackson, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54035963200	NO	MIDDLE	No	No	\$49,300
54035963300	NO	MIDDLE	No	No	\$49,300

Jackson, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54035963400	NO	UPPER	No	No	\$49,300
54035963500	NO	UPPER	No	No	\$49,300
54035963600	NO	UPPER	No	No	\$49,300
54035963700	NO	UPPER	No	No	\$49,300

Summary Data: Jackson

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	2	33.33%
Upper Income Tracts	4	66.67%
NA Income Tracts	0	0.00%

Jefferson, west virginia

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54037972201	NO	MIDDLE	No	No	\$107,600
54037972203	NO	MIDDLE	No	No	\$107,600
54037972204	NO	MODERATE	No	No	\$107,600
54037972300	NO	MODERATE	No	No	\$107,600
54037972401	NO	LOW	No	No	\$107,600
54037972402	NO	LOW	No	No	\$107,600
54037972501	NO	MIDDLE	No	No	\$107,600
54037972503	NO	MIDDLE	No	No	\$107,600

Jefferson, west virginia

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54037972505	NO	LOW	No	No	\$107,600
54037972506	NO	MODERATE	No	No	\$107,600
54037972601	NO	MODERATE	No	No	\$107,600
54037972602	NO	MIDDLE	No	No	\$107,600
54037972701	NO	MODERATE	No	No	\$107,600
54037972702	NO	MODERATE	No	No	\$107,600
54037972800	NO	MODERATE	No	No	\$107,600

Summary Data: Jefferson

Number of Census Tracts	15
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	3	20.00%
Moderate Income Tracts	7	46.67%
Middle Income Tracts	5	33.33%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Kanawha, west virginia

MSA: 16620, CHARLESTON, WV
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54039000100	NO	MODERATE	No	No	\$52,700
54039000200	NO	MODERATE	No	No	\$52,700
54039000300	NO	MIDDLE	No	No	\$52,700
54039000500	NO	MIDDLE	No	No	\$52,700
54039000600	NO	MIDDLE	No	No	\$52,700

Kanawha, west virginia

MSA: 16620, CHARLESTON, WV
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54039000700	YES	LOW	No	No	\$52,700
54039000800	NO	LOW	No	No	\$52,700
54039000900	NO	MIDDLE	No	No	\$52,700
54039001100	NO	MIDDLE	No	No	\$52,700
54039001200	NO	MODERATE	No	No	\$52,700
54039001300	NO	UPPER	No	No	\$52,700
54039001500	NO	UPPER	No	No	\$52,700
54039001700	NO	MODERATE	No	No	\$52,700
54039001800	NO	UPPER	No	No	\$52,700
54039001901	NO	UPPER	No	No	\$52,700
54039001902	NO	UPPER	No	No	\$52,700
54039002000	NO	UPPER	No	No	\$52,700
54039002100	NO	UPPER	No	No	\$52,700
54039010100	NO	MODERATE	No	No	\$52,700
54039010200	NO	MIDDLE	No	No	\$52,700
54039010300	NO	MIDDLE	No	No	\$52,700
54039010400	YES	MODERATE	No	No	\$52,700
54039010500	NO	UPPER	No	No	\$52,700
54039010600	NO	MIDDLE	No	No	\$52,700
54039010701	NO	UPPER	No	No	\$52,700
54039010702	NO	MIDDLE	No	No	\$52,700
54039010801	NO	UPPER	No	No	\$52,700
54039010802	NO	MIDDLE	No	No	\$52,700
54039010900	NO	MIDDLE	No	No	\$52,700
54039011000	NO	MIDDLE	No	No	\$52,700
54039011100	NO	MIDDLE	No	No	\$52,700
54039011200	NO	MIDDLE	No	No	\$52,700
54039011301	NO	MODERATE	No	No	\$52,700
54039011302	NO	UPPER	No	No	\$52,700
54039011401	NO	MIDDLE	No	No	\$52,700
54039011402	NO	MIDDLE	No	No	\$52,700
54039011500	NO	MODERATE	No	No	\$52,700
54039011800	NO	MIDDLE	No	No	\$52,700

Kanawha, west virginia

MSA: 16620, CHARLESTON, WV
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54039012100	NO	MIDDLE	No	No	\$52,700
54039012200	NO	MIDDLE	No	No	\$52,700
54039012300	NO	MIDDLE	No	No	\$52,700
54039012800	NO	MIDDLE	No	No	\$52,700
54039012900	NO	MIDDLE	No	No	\$52,700
54039013000	NO	MIDDLE	No	No	\$52,700
54039013100	NO	MIDDLE	No	No	\$52,700
54039013200	NO	MIDDLE	No	No	\$52,700
54039013300	NO	UPPER	No	No	\$52,700
54039013400	NO	MODERATE	No	No	\$52,700
54039013500	NO	MODERATE	No	No	\$52,700
54039013600	NO	MIDDLE	No	No	\$52,700
54039013701	NO	UPPER	No	No	\$52,700
54039013702	NO	MIDDLE	No	No	\$52,700
54039013800	NO	MODERATE	No	No	\$52,700

Summary Data: Kanawha

Number of Census Tracts 53

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	2	3.77%
Low Income Tracts	2	3.77%
Moderate Income Tracts	11	20.75%
Middle Income Tracts	27	50.94%
Upper Income Tracts	13	24.53%
NA Income Tracts	0	0.00%

Lewis, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54041967200	NO	MIDDLE	Yes	No	\$49,300
54041967300	NO	MIDDLE	Yes	No	\$49,300
54041967400	NO	MIDDLE	Yes	No	\$49,300
54041967500	NO	MODERATE	Yes	No	\$49,300
54041967600	NO	MIDDLE	Yes	No	\$49,300

Summary Data: Lewis

Number of Census Tracts 5

Number of Distressed or Underserved Tracts 4

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	20.00%
Middle Income Tracts	4	80.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Lincoln, west virginia

MSA: 26580, HUNTINGTON-ASHLAND, WV-KY-OH
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54043955400	NO	MIDDLE	No	No	\$55,100
54043955500	NO	MIDDLE	No	No	\$55,100
54043955600	NO	MODERATE	No	No	\$55,100
54043955700	NO	MIDDLE	No	No	\$55,100
54043955800	NO	MODERATE	No	No	\$55,100

Lincoln, west virginia

MSA: 26580, HUNTINGTON-ASHLAND, WV-KY-OH
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Lincoln					
Number of Census Tracts					5
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	40.00%			
Middle Income Tracts	3	60.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Logan, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54045956101	NO	MIDDLE	Yes	No	\$49,300
54045956102	NO	UPPER	Yes	No	\$49,300
54045956200	NO	MIDDLE	Yes	No	\$49,300
54045956400	NO	MIDDLE	Yes	No	\$49,300
54045956500	NO	MODERATE	Yes	No	\$49,300
54045956600	NO	UPPER	Yes	No	\$49,300
54045956700	NO	MODERATE	Yes	No	\$49,300
54045956800	NO	MIDDLE	Yes	No	\$49,300
54045956900	NO	MODERATE	Yes	No	\$49,300

Logan, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Logan					
Number of Census Tracts					9
Number of Distressed or Underserved Tracts					4
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	3	33.33%			
Middle Income Tracts	4	44.44%			
Upper Income Tracts	2	22.22%			
NA Income Tracts	0	0.00%			

Marion, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: 390

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54049020100	NO	LOW	No	No	\$49,300
54049020200	NO	MODERATE	No	No	\$49,300
54049020300	NO	UPPER	No	No	\$49,300
54049020400	NO	UPPER	No	No	\$49,300
54049020500	NO	MODERATE	No	No	\$49,300
54049020600	NO	MODERATE	No	No	\$49,300
54049020700	NO	MIDDLE	No	No	\$49,300
54049020800	NO	MIDDLE	No	No	\$49,300
54049020900	NO	UPPER	No	No	\$49,300
54049021000	NO	UPPER	No	No	\$49,300
54049021100	NO	UPPER	No	No	\$49,300
54049021200	NO	UPPER	No	No	\$49,300

Marion, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: 390

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54049021300	NO	MIDDLE	No	No	\$49,300
54049021400	NO	MIDDLE	No	No	\$49,300
54049021500	NO	MIDDLE	No	No	\$49,300
54049021600	NO	MIDDLE	No	No	\$49,300
54049021700	NO	MIDDLE	No	No	\$49,300
54049021800	NO	MIDDLE	No	No	\$49,300

Summary Data: Marion

Number of Census Tracts 18

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	1	5.56%
Moderate Income Tracts	3	16.67%
Middle Income Tracts	8	44.44%
Upper Income Tracts	6	33.33%
NA Income Tracts	0	0.00%

Marshall, west virginia

MSA: 48540, WHEELING, WV-OH
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54051020200	NO	MIDDLE	No	No	\$56,100
54051020500	NO	MODERATE	No	No	\$56,100
54051020601	NO	MIDDLE	No	No	\$56,100
54051020702	NO	MIDDLE	No	No	\$56,100
54051020800	NO	MIDDLE	No	No	\$56,100
54051020900	NO	MIDDLE	No	No	\$56,100

Marshall, west virginia

MSA: 48540, WHEELING, WV-OH
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54051021000	NO	MIDDLE	No	No	\$56,100
54051021100	NO	MIDDLE	No	No	\$56,100
54051021300	NO	UPPER	No	No	\$56,100

Summary Data: Marshall

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	1	11.11%
Middle Income Tracts	7	77.78%
Upper Income Tracts	1	11.11%
NA Income Tracts	0	0.00%

Mason, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54053954801	NO	MIDDLE	Yes	No	\$49,300
54053954802	NO	MIDDLE	Yes	No	\$49,300
54053954900	NO	MIDDLE	Yes	No	\$49,300
54053955000	NO	MIDDLE	Yes	No	\$49,300
54053955101	NO	MIDDLE	Yes	No	\$49,300
54053955102	NO	MIDDLE	Yes	No	\$49,300

Mason, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Mason					
Number of Census Tracts					6
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	0	0.00%			
Middle Income Tracts	6	100.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

McDowell, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54047953600	NO	MIDDLE	Yes	Yes	\$49,300
54047953800	NO	MIDDLE	Yes	Yes	\$49,300
54047953900	NO	MODERATE	No	No	\$49,300
54047954000	NO	MODERATE	No	No	\$49,300
54047954200	NO	MODERATE	No	No	\$49,300
54047954501	NO	MODERATE	No	No	\$49,300
54047954503	NO	MIDDLE	Yes	Yes	\$49,300
54047954504	NO	LOW	No	No	\$49,300

McDowell, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: McDowell					
Number of Census Tracts					8
Number of Distressed or Underserved Tracts					3
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	1	12.50%			
Moderate Income Tracts	4	50.00%			
Middle Income Tracts	3	37.50%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Mercer, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54055000900	NO	MIDDLE	Yes	No	\$49,300
54055001000	NO	MIDDLE	Yes	No	\$49,300
54055001100	NO	UPPER	No	No	\$49,300
54055001200	NO	MIDDLE	Yes	No	\$49,300
54055001300	NO	MODERATE	Yes	No	\$49,300
54055001400	NO	MIDDLE	Yes	No	\$49,300
54055001500	NO	UPPER	Yes	No	\$49,300
54055001600	NO	MODERATE	Yes	No	\$49,300
54055001700	NO	MODERATE	Yes	No	\$49,300
54055001800	NO	MIDDLE	Yes	No	\$49,300
54055001900	NO	MODERATE	No	No	\$49,300
54055002000	NO	MODERATE	Yes	No	\$49,300

Mercer, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54055002100	NO	MIDDLE	Yes	No	\$49,300
54055002200	NO	MIDDLE	Yes	No	\$49,300
54055002300	NO	MODERATE	Yes	No	\$49,300
54055002400	NO	MIDDLE	Yes	No	\$49,300

Summary Data: Mercer

Number of Census Tracts 16

Number of Distressed or Underserved Tracts 8

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	6	37.50%
Middle Income Tracts	8	50.00%
Upper Income Tracts	2	12.50%
NA Income Tracts	0	0.00%

Mineral, west virginia

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

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54057010100	NO	MIDDLE	No	No	\$53,900
54057010200	NO	MIDDLE	No	No	\$53,900
54057010300	NO	MIDDLE	No	No	\$53,900
54057010400	NO	MIDDLE	No	No	\$53,900
54057010500	NO	MIDDLE	No	No	\$53,900
54057010600	NO	MODERATE	No	No	\$53,900
54057010700	NO	MODERATE	No	No	\$53,900

Mineral, west virginia

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

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

Number of Census Tracts 7

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	28.57%
Middle Income Tracts	5	71.43%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Mingo, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54059957100	NO	MIDDLE	Yes	No	\$49,300
54059957200	NO	MIDDLE	Yes	No	\$49,300
54059957300	NO	MIDDLE	Yes	No	\$49,300
54059957400	NO	MIDDLE	Yes	No	\$49,300
54059957500	NO	MIDDLE	Yes	No	\$49,300
54059957600	NO	MODERATE	Yes	No	\$49,300
54059957700	NO	MODERATE	Yes	No	\$49,300

Mingo, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Mingo					
Number of Census Tracts					7
Number of Distressed or Underserved Tracts					5
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	2	28.57%			
Middle Income Tracts	5	71.43%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Monongalia, west virginia

MSA: 34060, MORGANTOWN, WV
CSA: 390

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54061010101	NO	LOW	No	No	\$64,100
54061010102	NO	MIDDLE	No	No	\$64,100
54061010201	NO	MODERATE	No	No	\$64,100
54061010202	NO	MIDDLE	No	No	\$64,100
54061010400	NO	MIDDLE	No	No	\$64,100
54061010600	NO	UPPER	No	No	\$64,100
54061010700	NO	MODERATE	No	No	\$64,100
54061010800	NO	UPPER	No	No	\$64,100
54061010901	NO	MODERATE	No	No	\$64,100
54061010902	NO	UPPER	No	No	\$64,100
54061011000	NO	MODERATE	No	No	\$64,100
54061011100	NO	MIDDLE	No	No	\$64,100

Monongalia, west virginia

MSA: 34060, MORGANTOWN, WV
CSA: 390

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54061011200	NO	MODERATE	No	No	\$64,100
54061011300	NO	MIDDLE	No	No	\$64,100
54061011400	NO	MIDDLE	No	No	\$64,100
54061011500	NO	MIDDLE	No	No	\$64,100
54061011600	NO	MIDDLE	No	No	\$64,100
54061011700	NO	UPPER	No	No	\$64,100
54061011803	NO	MIDDLE	No	No	\$64,100
54061011804	NO	MIDDLE	No	No	\$64,100
54061011805	NO	UPPER	No	No	\$64,100
54061011806	NO	UPPER	No	No	\$64,100
54061011900	NO	UPPER	No	No	\$64,100
54061012000	NO	UPPER	No	No	\$64,100

Summary Data: Monongalia

Number of Census Tracts	24
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	1	4.17%
Moderate Income Tracts	5	20.83%
Middle Income Tracts	10	41.67%
Upper Income Tracts	8	33.33%
NA Income Tracts	0	0.00%

Monroe, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Monroe, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54063950100	NO	MIDDLE	No	Yes	\$49,300
54063950200	NO	MIDDLE	No	Yes	\$49,300
54063950300	NO	MIDDLE	No	Yes	\$49,300

Summary Data: Monroe

Number of Census Tracts 3

Number of Distressed or Underserved Tracts 3

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Morgan, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54065970700	NO	MIDDLE	No	Yes	\$49,300
54065970800	NO	MIDDLE	No	Yes	\$49,300
54065970900	NO	MIDDLE	No	Yes	\$49,300
54065971000	NO	UPPER	No	No	\$49,300

Morgan, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

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

Number of Census Tracts 4

Number of Distressed or Underserved Tracts 3

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	75.00%
Upper Income Tracts	1	25.00%
NA Income Tracts	0	0.00%

Nicholas, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54067950100	NO	MIDDLE	Yes	No	\$49,300
54067950200	NO	UPPER	Yes	No	\$49,300
54067950300	NO	MIDDLE	Yes	No	\$49,300
54067950400	NO	MIDDLE	Yes	No	\$49,300
54067950500	NO	MODERATE	No	No	\$49,300
54067950600	NO	MIDDLE	Yes	No	\$49,300
54067950700	NO	MIDDLE	Yes	No	\$49,300

Nicholas, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Nicholas					
Number of Census Tracts					7
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	1	14.29%			
Middle Income Tracts	5	71.43%			
Upper Income Tracts	1	14.29%			
NA Income Tracts	0	0.00%			

Ohio, west virginia

MSA: 48540, WHEELING, WV-OH
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54069000200	NO	MIDDLE	No	No	\$56,100
54069000300	NO	MIDDLE	No	No	\$56,100
54069000400	NO	MODERATE	No	No	\$56,100
54069000500	NO	MODERATE	No	No	\$56,100
54069000600	NO	MODERATE	No	No	\$56,100
54069000700	NO	MODERATE	No	No	\$56,100
54069001300	NO	MIDDLE	No	No	\$56,100
54069001400	NO	MIDDLE	No	No	\$56,100
54069001500	NO	UPPER	No	No	\$56,100
54069001600	NO	UPPER	No	No	\$56,100
54069001700	NO	UPPER	No	No	\$56,100
54069001800	NO	MIDDLE	No	No	\$56,100

Ohio, west virginia

MSA: 48540, WHEELING, WV-OH
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54069001901	NO	UPPER	No	No	\$56,100
54069002000	NO	UPPER	No	No	\$56,100
54069002100	NO	MIDDLE	No	No	\$56,100
54069002200	NO	MIDDLE	No	No	\$56,100
54069002600	NO	MODERATE	No	No	\$56,100
54069002700	NO	MODERATE	No	No	\$56,100

Summary Data: Ohio

Number of Census Tracts	18
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	6	33.33%
Middle Income Tracts	7	38.89%
Upper Income Tracts	5	27.78%
NA Income Tracts	0	0.00%

Pendleton, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54071970400	NO	MIDDLE	No	Yes	\$49,300
54071970500	NO	MIDDLE	No	Yes	\$49,300
54071970600	NO	MIDDLE	No	Yes	\$49,300

Pendleton, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

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

Number of Census Tracts 3

Number of Distressed or Underserved Tracts 3

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Pleasants, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54073962100	NO	MIDDLE	Yes	Yes	\$49,300
54073962200	NO	MIDDLE	Yes	Yes	\$49,300

Pleasants, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

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

Number of Census Tracts 2

Number of Distressed or Underserved Tracts 2

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Pocahontas, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54075960101	NO	UPPER	Yes	Yes	\$49,300
54075960102	NO	MIDDLE	Yes	Yes	\$49,300
54075960200	NO	MIDDLE	Yes	Yes	\$49,300
54075960300	NO	MIDDLE	Yes	Yes	\$49,300

Pocahontas, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

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

Number of Census Tracts 4

Number of Distressed or Underserved Tracts 3

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	75.00%
Upper Income Tracts	1	25.00%
NA Income Tracts	0	0.00%

Preston, west virginia

MSA: 34060, MORGANTOWN, WV
CSA: 390

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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54077963800	NO	MIDDLE	No	No	\$64,100
54077963900	NO	MODERATE	No	No	\$64,100
54077964000	NO	MIDDLE	No	No	\$64,100
54077964100	NO	MIDDLE	No	No	\$64,100
54077964200	NO	MODERATE	No	No	\$64,100
54077964300	NO	MIDDLE	No	No	\$64,100
54077964400	NO	MODERATE	No	No	\$64,100
54077964500	NO	MIDDLE	No	No	\$64,100

Preston, west virginia

MSA: 34060, MORGANTOWN, WV
CSA: 390

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

Number of Census Tracts 8

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	3	37.50%
Middle Income Tracts	5	62.50%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Putnam, west virginia

MSA: 26580, HUNTINGTON-ASHLAND, WV-KY-OH
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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54079020100	NO	UPPER	No	No	\$55,100
54079020200	NO	MIDDLE	No	No	\$55,100
54079020300	NO	UPPER	No	No	\$55,100
54079020400	NO	UPPER	No	No	\$55,100
54079020500	NO	MIDDLE	No	No	\$55,100
54079020601	NO	UPPER	No	No	\$55,100
54079020603	NO	MIDDLE	No	No	\$55,100
54079020604	NO	UPPER	No	No	\$55,100
54079020605	NO	UPPER	No	No	\$55,100
54079020700	NO	MIDDLE	No	No	\$55,100

Putnam, west virginia

MSA: 26580, HUNTINGTON-ASHLAND, WV-KY-OH
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Putnam					
Number of Census Tracts					10
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	4	40.00%			
Upper Income Tracts	6	60.00%			
NA Income Tracts	0	0.00%			

Raleigh, west virginia

MSA: 13220, BECKLEY, WV
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54081000200	NO	MIDDLE	No	No	\$50,800
54081000300	NO	MIDDLE	No	No	\$50,800
54081000400	NO	MIDDLE	No	No	\$50,800
54081000500	NO	UPPER	No	No	\$50,800
54081000600	NO	MIDDLE	No	No	\$50,800
54081000700	NO	UPPER	No	No	\$50,800
54081000802	NO	MIDDLE	No	No	\$50,800
54081000803	NO	UPPER	No	No	\$50,800
54081000804	NO	MIDDLE	No	No	\$50,800
54081000900	NO	MIDDLE	No	No	\$50,800
54081001001	NO	MIDDLE	No	No	\$50,800
54081001002	NO	MODERATE	No	No	\$50,800

Raleigh, west virginia

MSA: 13220, BECKLEY, WV
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54081001100	NO	MIDDLE	No	No	\$50,800
54081001200	NO	MIDDLE	No	No	\$50,800
54081001300	NO	MIDDLE	No	No	\$50,800
54081001400	NO	MIDDLE	No	No	\$50,800
54081001500	NO	MIDDLE	No	No	\$50,800

Summary Data: Raleigh

Number of Census Tracts	17
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	1	5.88%
Middle Income Tracts	13	76.47%
Upper Income Tracts	3	17.65%
NA Income Tracts	0	0.00%

Randolph, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54083965900	NO	MIDDLE	Yes	No	\$49,300
54083966000	NO	UPPER	No	No	\$49,300
54083966100	NO	MIDDLE	Yes	No	\$49,300
54083966200	NO	MIDDLE	No	No	\$49,300
54083966300	NO	MIDDLE	Yes	No	\$49,300
54083966400	NO	MIDDLE	Yes	No	\$49,300
54083966500	NO	MIDDLE	Yes	No	\$49,300

Randolph, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

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

Number of Census Tracts 7

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	6	85.71%
Upper Income Tracts	1	14.29%
NA Income Tracts	0	0.00%

Ritchie, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54085962300	NO	MIDDLE	No	Yes	\$49,300
54085962400	NO	MIDDLE	No	Yes	\$49,300
54085962500	NO	MIDDLE	No	Yes	\$49,300

Ritchie, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

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

Number of Census Tracts 3

Number of Distressed or Underserved Tracts 3

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Roane, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54087962800	NO	MIDDLE	Yes	Yes	\$49,300
54087962900	NO	MIDDLE	Yes	Yes	\$49,300
54087963000	NO	MODERATE	No	No	\$49,300
54087963100	NO	MIDDLE	Yes	Yes	\$49,300

Roane, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Roane					
Number of Census Tracts					4
Number of Distressed or Underserved Tracts					3
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	1	25.00%			
Middle Income Tracts	3	75.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Summers, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54089000500	NO	MODERATE	No	No	\$49,300
54089000600	NO	MIDDLE	Yes	No	\$49,300
54089000700	NO	MIDDLE	Yes	No	\$49,300
54089000800	NO	MIDDLE	Yes	No	\$49,300

Summers, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Summers					
Number of Census Tracts					4
Number of Distressed or Underserved Tracts					3
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	1	25.00%			
Middle Income Tracts	3	75.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Taylor, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54091964600	NO	MIDDLE	No	No	\$49,300
54091964700	NO	UPPER	No	No	\$49,300
54091964800	NO	MIDDLE	No	No	\$49,300
54091964900	NO	MIDDLE	No	No	\$49,300

Taylor, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

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

Number of Census Tracts 4

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	3	75.00%
Upper Income Tracts	1	25.00%
NA Income Tracts	0	0.00%

Tucker, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54093965200	NO	MIDDLE	No	Yes	\$49,300
54093965300	NO	UPPER	No	Yes	\$49,300
54093965400	NO	MIDDLE	No	Yes	\$49,300

Tucker, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

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

Number of Census Tracts 3

Number of Distressed or Underserved Tracts 2

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	66.67%
Upper Income Tracts	1	33.33%
NA Income Tracts	0	0.00%

Tyler, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54095961800	NO	MIDDLE	Yes	No	\$49,300
54095961900	NO	MIDDLE	Yes	No	\$49,300
54095962000	NO	MIDDLE	Yes	No	\$49,300

Tyler, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Tyler					
Number of Census Tracts					3
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	3	100.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Upshur, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54097966600	NO	MIDDLE	Yes	No	\$49,300
54097966700	NO	MIDDLE	Yes	No	\$49,300
54097966800	NO	MIDDLE	Yes	No	\$49,300
54097966900	NO	MIDDLE	Yes	No	\$49,300
54097967000	NO	MIDDLE	Yes	No	\$49,300
54097967100	NO	MIDDLE	Yes	No	\$49,300

Upshur, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Upshur					
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	6	100.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Wayne, west virginia

MSA: 26580, HUNTINGTON-ASHLAND, WV-KY-OH
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54099005100	NO	MIDDLE	No	No	\$55,100
54099005200	NO	MODERATE	No	No	\$55,100
54099020100	NO	UPPER	No	No	\$55,100
54099020300	NO	MIDDLE	No	No	\$55,100
54099020400	NO	MIDDLE	No	No	\$55,100
54099020500	NO	MODERATE	No	No	\$55,100
54099020600	NO	MIDDLE	No	No	\$55,100
54099020700	NO	MIDDLE	No	No	\$55,100
54099020800	NO	MODERATE	No	No	\$55,100
54099020900	NO	MODERATE	No	No	\$55,100
54099021000	NO	MODERATE	No	No	\$55,100

Wayne, west virginia

MSA: 26580, HUNTINGTON-ASHLAND, WV-KY-OH
CSA: 170

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Wayne					
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	5	45.45%			
Middle Income Tracts	5	45.45%			
Upper Income Tracts	1	9.09%			
NA Income Tracts	0	0.00%			

Webster, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54101970100	NO	MODERATE	Yes	Yes	\$49,300
54101970200	NO	MODERATE	No	No	\$49,300
54101970300	NO	MIDDLE	Yes	Yes	\$49,300

Webster, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Webster					
Number of Census Tracts					3
Number of Distressed or Underserved Tracts					1
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	2	66.67%			
Middle Income Tracts	1	33.33%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Wetzel, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54103004900	NO	MIDDLE	Yes	No	\$49,300
54103030400	NO	MIDDLE	Yes	No	\$49,300
54103030500	NO	MIDDLE	Yes	No	\$49,300
54103030700	NO	MIDDLE	Yes	No	\$49,300
54103030800	NO	MIDDLE	Yes	No	\$49,300

Wetzel, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Wetzel					
Number of Census Tracts					5
Number of Distressed or Underserved Tracts					5
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	100.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Wirt, west virginia

MSA: 37620, PARKERSBURG-VIENNA, WV
CSA: 425

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54105030101	NO	MIDDLE	No	No	\$57,000
54105030102	NO	MIDDLE	No	No	\$57,000

Wirt, west virginia

MSA: 37620, PARKERSBURG-VIENNA, WV
CSA: 425

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Wirt					
Number of Census Tracts					2
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	2	100.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Wood, west virginia

MSA: 37620, PARKERSBURG-VIENNA, WV
CSA: 425

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54107000100	NO	MIDDLE	No	No	\$57,000
54107000300	NO	MIDDLE	No	No	\$57,000
54107000400	NO	UPPER	No	No	\$57,000
54107000500	NO	MIDDLE	No	No	\$57,000
54107000701	NO	MODERATE	No	No	\$57,000
54107000702	NO	MODERATE	No	No	\$57,000
54107000801	NO	MODERATE	No	No	\$57,000
54107000802	NO	MIDDLE	No	No	\$57,000
54107000901	NO	MODERATE	No	No	\$57,000
54107000902	NO	MODERATE	No	No	\$57,000
54107000903	NO	MIDDLE	No	No	\$57,000
54107010101	NO	MIDDLE	No	No	\$57,000

Wood, west virginia

MSA: 37620, PARKERSBURG-VIENNA, WV
CSA: 425

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54107010102	NO	UPPER	No	No	\$57,000
54107010200	NO	UPPER	No	No	\$57,000
54107010300	NO	UPPER	No	No	\$57,000
54107010400	NO	UPPER	No	No	\$57,000
54107010501	NO	MIDDLE	No	No	\$57,000
54107010502	NO	MIDDLE	No	No	\$57,000
54107010601	NO	MIDDLE	No	No	\$57,000
54107010602	NO	MIDDLE	No	No	\$57,000
54107010701	NO	MIDDLE	No	No	\$57,000
54107010702	NO	MIDDLE	No	No	\$57,000
54107010800	NO	MIDDLE	No	No	\$57,000
54107010901	NO	UPPER	No	No	\$57,000
54107010902	NO	MIDDLE	No	No	\$57,000
54107011000	NO	MIDDLE	No	No	\$57,000

Summary Data: Wood

Number of Census Tracts 26

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	5	19.23%
Middle Income Tracts	15	57.69%
Upper Income Tracts	6	23.08%
NA Income Tracts	0	0.00%

Wyoming, west virginia

MSA: 99999, nonmetro portion of WEST VIRGINIA
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
54109002800	NO	MIDDLE	Yes	Yes	\$49,300
54109002901	NO	MIDDLE	Yes	Yes	\$49,300
54109002902	NO	MIDDLE	Yes	Yes	\$49,300
54109003000	NO	MODERATE	Yes	Yes	\$49,300
54109003100	NO	MIDDLE	Yes	Yes	\$49,300
54109003200	NO	MIDDLE	Yes	Yes	\$49,300

Summary Data: Wyoming

Number of Census Tracts 6

Number of Distressed or Underserved Tracts 5

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

Assessment Area Summary Data:	Number of Census Tracts:	484
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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
2	13	98	287	85	1	79

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
0.41%	2.69%	20.25%	59.30%	17.56%	0.21%