

APPENDIX A

Market Study Standards and Requirements

Section 42(m)(1)(A)(iii) of the IRS Code and Section IV(A)(2) of the 2017 Qualified Allocation Plan (QAP) require market studies for all low-income housing tax credit (tax credit) allocations. In addition to the requirements of those provisions, Applicants and market analysts (analysts) must follow the procedures and rules described in this Appendix.

I. Market Study Process

- A. **Bid:** The Agency will accept bids from market analysts to perform third party market studies for the 2017 tax credit round between November 10 and November 28, 2016.
- B. **Market Study Fee:** A fee for the market study will be paid by the Applicant with the submission of the preliminary tax credit application (preliminary application).
- C. **Assigning Projects:** Upon submission of the preliminary applications, the Agency will contract with analysts. The Agency will make its assignments by January 27, 2017. The number of projects assigned will be based upon the following: stated capacity, experience with studies in the tax credit program, number of preliminary applications submitted, conflicts of interest and the Agency's evaluation of the analysts capacity based on prior studies submitted.
- D. **PMA Designation:** Analysts must provide the Agency with a proposed Primary Market Area (PMA) for review as soon as possible but no later than February 10, 2017. Each site must include a map of the PMA **CLEARLY DEPICTING THE CENSUS TRACTS** on the map that make up the PMA. Analysts must use a conservative, market supported PMA delineation and conduct local interviews to determine cultural nuances, geographic factors or other relevant factors. Analysts must describe the methodology and reasoning used to define the PMA. The Agency will respond via e-mail within 48 hours of receipt.
- E. **Analysts Contact with Applicants:** Once the PMA designation is complete, analysts may contact Applicants to ensure they have all the information necessary to complete the market study. Analysts **must not discuss PMA delineations** with Applicants until the study is complete.
- F. **Schedule**
After PMA designation - analysts may contact Applicants regarding general information
March 13 Deadline for analysts to upload studies to the application system
 Synopsis letters are required (emailed to the Agency only) for projects in the Metro region within the same PMA (DO NOT include project preference)
April 3 Deadline for analysts and the Agency to receive any revisions from Applicants
April 10 Deadline for analysts to upload revised market study, if applicable
- G. **Process for Revisions to Proposals:** The initial market study must be based solely on information contained in the preliminary application. The revised market study may only vary based on revisions from the Agency or Applicant. The following alterations will be permitted: rent structure, reduction of project size, targeting and bedroom mix. The following alterations will not be permitted: change in location and/or project type (i.e. switching from a family proposal to elderly) or an increase in the total number of units stated in the preliminary application.

II. Market Study Requirements

A completed market study must include the following information:

A. Executive Summary

1. A brief summary of the proposed project including the population to be served.
2. The overall vacancy rates for all comparable properties in the PMA and the average vacancy rate for tax credit projects among those comparable properties. See Section II(H).
3. A table outlining the capture rates determined in Section II(G)(5)(b).
4. Absorption rate for the proposed project to reach stabilized occupancy of 90%.
5. Conclusions about the strength/depth of the market for the project as proposed, including suggested changes.
6. Any recommendations for altering the proposal if analysts feel the project will not reach stabilized occupancy as proposed. Analysts should provide a table reflecting what would be the new capture rate and absorption rate for the recommendation(s). Analysts should not recommend increasing rents or unit mix changes for the purpose of increasing cash flow.
7. A brief discussion of the long term impact of the proposed project on existing or upcoming tax credit projects in the PMA.

B. Project Description

1. Project location
2. Construction type (new construction/rehab/adaptive reuse)
3. Occupancy type (family, elderly)
4. Target income group (tax credit and market rate, if applicable)
5. Special population target (if applicable)
6. Proposed unit mix including bedrooms, bathrooms, square footage, rents, utility allowances
Structure type (i.e. townhouse, garden apartment)
7. Existing or proposed project based rental assistance
8. Proposed project amenities (i.e. community building, playground, laundry)
9. Proposed unit amenities (i.e. washer/dryer hookups, dishwasher, etc.)
10. If project is a rehab, include current rental rates, occupancy levels, and proposed scope of work including a dollar amount of investment, if included.

C. Site Evaluation

1. Analysts **must** physically visit each site and the PMA.
2. Describe physical features of the site and adjacent parcels. Negative attributes of the site must be described in relation to their possible impact on overall project feasibility. This discussion must reflect any negative curb appeal, any problematic surrounding land uses in relation to marketability, lack of transportation, poor amenities, etc. Only include site related pictures, not the surrounding amenities (e.g. grocery stores, etc.), with a description of vantage points.
3. Include a map clearly identifying the location of the proposed project, identifying the closest shopping areas, schools (not applicable for elderly projects), employment centers, medical facilities and other amenities that would be important to the targeted population. Indicate proximity in miles to the proposed project.

4. Include a map identifying existing subsidized low-income rental housing (tax credit, Rural Development, public housing, HUD 202, project-based Section 8) within the PMA. Also include projects “in the pipeline” that have received funding but are not yet complete. Indicate proximity in miles of these properties to the proposed project.
- D. **Primary Market Area:** Include a map of the PMA, the description of method(s) used and other relevant information listed in Section I(D). Secondary market areas are not permitted for purposes of calculating demand.
- E. **Market Area Employment Trends**
1. Employment by industry - numbers and percentages (i.e. manufacturing: 150,000 (20%)).
 2. Major employers and anticipated expansions, contractions in their workforces, as well as newly planned employers and their impact on employment in the market area.
 3. Labor force and unemployment trends for county and/or smallest geographic area possible (e.g. PMA, City, etc.) since 2005. Trend analysis should include numbers and percentages for each segment. A narrative analysis of data provided, including discussing the cause for the trend and the overall conclusions. Relate data to the impact on rental housing demand.
 4. Analysts should use recent data sources (less than one year old) at the county level (or smaller) where available. Non-traditional data sources are acceptable if identified as such and linked to housing demand.
- F. **Community Demographic Data:** Population and household trends from 2000 and 2010 census including annualized changes. Estimates and projections for 2016 and 2019 must be prepared by a reputable source such as Nielsen, ESRI, NC State Demographic Unit or the State Data Center. Compare historical census trends to projected trends. Analysts should provide the reasoning for any disagreements with these projections, along with substitute projections. Both numbers and percentages must be shown for the data below, including annualized growth figures. Please include a narrative description of the data including significant changes and overall conclusions.
1. **Population Trends**
 - a. Total Population
 - b. Population by age group
 - c. Number of elderly and non-elderly (elderly projects only)
 2. **Household Trends**
 - a. Total number of households, average household size and group quarters
 - b. Household by tenure; that is, the number of owner and renter households; if appropriate, breakout by elderly and non-elderly
 - c. Households by income and by tenure (elderly proposals should reflect the income distribution of elderly households only)
 - d. Renter households by number of persons in the household
- G. **Project-Specific Demand Analysis:** Analysts must use the most recent rent and income limits effective at the time market studies are assigned. If the 2017 rent and income limits are published after January 20, 2017 but prior to the deadline for receiving changes from Applicants (April 3, 2017), only the reports whose median incomes have increased are expected to be revised to reflect the 2017 rent and income limits. This information must be obtained from Novogradac’s website (<http://www.novoco.com/products/rentincome.php>). Applications requesting RPP funds must use current Low HOME rents for 20% of the total units (spread proportionally through all bedroom types).

1. **Income Restrictions:** Market studies must evaluate the proposed project based on the occupancy restrictions indicated in the preliminary application. Analysts should be aware of specific income restrictions in the QAP, such as 25% of qualified units affordable to and occupied by those at 30% of area median income.

The study must include data for each income group targeted by the proposed project as described in the application. For example, if the proposed project targets households between 40% to 50% of the median income and households between 50% to 60% of the median income, demand projections using the methodology below must be provided **for each income group and bedroom size**. Additional data deemed by the analyst to provide further explanation should be referenced in an appendix.

2. **Affordability:** Analysts are required to assume no family households are able to pay more than 35% of gross income towards total housing expenses and that no elderly households are able to pay more than 40% of gross income towards total housing expenses. The demand analysis must clearly indicate the minimum income and maximum income range for each targeted group.

For the maximum household income for one bedroom units analysts must use the average of one and two person households. For three bedroom units analysts must use the average of four and five person households. For two bedroom units in elderly projects, analysts must use a maximum household income based on two person households.

Applications proposing federal project-based rental assistance may only include one demand calculation. The demand analysis must be without the rental assistance. Analysts are required to use the lesser of maximum allowable tax credit rents or the proposed project rents based on income targeting designated in the application.

For proposed projects with market rate units, analysts must make some reasonable determination of a maximum income level beyond which a household would not likely be a participant in the rental market and clearly state the assumptions used in making this determination.

3. **Demand:** Demand must be derived from the following sources using data from a reputable source such as Nielsen, ESRI, NC State Demographic Unit or the State Data Center.
 - a. **Demand from New Renter Households: Calculate demand from new income qualified renter households in the PMA.** This must be determined by using the current base year of 2016 projected to 2019.

Households projected must be limited to the age and income cohort. The demand for each income group targeted (e.g. 50% of median income) must be shown separately.

- Proposed projects targeting elderly households age 55+ must pull data for age 55 and older. Proposed projects targeting elderly households age 62+ or utilizing the RD/HUD elderly designation must pull data for age 65 and older. (The latter corresponds to Census data breaks; interpolation to age 62 is not acceptable).
 - In instances where a significant number (more than 20%) of proposed units are comprised of three- or four-bedroom units, analysts must refine the demand analysis for those units by factoring in the number of large households (generally 4+ persons).
- b. **Demand from Existing Households:** This source of demand must be derived from the 2010 census or the most recent American Community Survey (ACS).
 - **Rent over-burdened households**, if any, within the age group, income cohorts and tenure (renters) targeted for the proposed project. In order to achieve consistency in methodology, analysts must assume that rent-overburdened analysis includes households paying greater than 35% (general occupancy) or 40% (elderly) of their incomes toward gross rent.
 - **Households living in substandard housing** (units lacking complete plumbing or are overcrowded) must be adjusted for applicable age, income bands and tenure. Analysts

must use a conservative, market supported estimate of demand from both households that are rent-overburdened or living in substandard housing.

- **Income eligible elderly homeowners likely to convert to renting** must not add more than 20% of total demand. For migration purposes in urban markets, analysts may add up to 2% of income eligible senior homeowners in demand calculations and up to 5% for rural markets. Data from the American Housing Survey and interviews with property managers of active projects regarding renters who have come from homeownership must be used to refine the analysis. Include a narrative of the steps taken in arriving at this demand figure.
- Analysts may not use household turnover rates other than for elderly projects.

4. Method

- Demand:** The two overall demand components added together (II(G)(3)(a) and II(G)(3)(b)) represent demand for the project.
- Supply:** Comparable units (vacant or occupied) funded, under construction or placed in service in 2016 must be subtracted to calculate net demand. Vacancies in projects placed in service prior to 2016 which have not reached stabilized occupancy (i.e. at least 90% occupied) must also be considered as part of the supply. Do not subtract units in existing, stabilized tax credit properties unless the existing project is a tax credit rehab awarded within the previous two years.
- Capture rate:** Calculated by dividing the number of units in the proposed project by net demand. Capture rate analysis must be completed for each targeted income group and bedroom size proposed. Analysts must include a narrative on what the capture rate means for the project proposal (e.g. given the market area, is this the average capture rate or is it one that should cause concern?).

5. Example of Method

a. Demand and Net Demand

	HH at 50% Median Income (min. income to max. income)	HH at 60% of Median Income (min. income to max. income)	Overall Demand
Demand from New Households (age and income appropriate)			
+			
Demand from Existing Households Rent-Overburdened			
+			
Demand from Existing Households Renters in Substandard Housing			
+			
Demand from Existing Households Elderly Homeowner Turnover (if applicable)			
=			
Total Demand			
-			
Supply (As indicated in Section II(G)(4)(b))			
=			

Net Demand			
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b. Net Demand and Capture Rates

Bedrooms	Total Demand	Supply	Net Demand	Units Proposed	Capture Rate
1 Bedroom at ___% AMI					
2 Bedroom at ___% AMI					
3 Bedroom at ___% AMI					
4 Bedroom at ___ % AMI					
Market Rate					
Overall					

6. **Absorption rate** is the estimated time needed to reach 90% occupancy. The absorption rate determination should take into consideration the overall estimate of new household growth, the available supply of competitive units, observed trends in absorption of comparable units and the availability of subsidies and rent specials. The absorption period starts as soon as the first units are released for occupancy. If a comparable project’s absorption rate is unusually rapid, analysts must research and state the reason.

H. Supply Analysis (Comparable Rental Projects)

1. a. Analysts must determine which properties in the PMA are most comparable to the proposed project (Comps - defined as properties similar to the proposed in terms of rents, unit size and amenities in the PMA which can include both market rate and tax credit properties). Elderly projects cannot be included as Comps for family projects. Representative sample/survey of the PMA rental stock should be included in an appendix. Provide the overall vacancy rates for all Comps in the PMA. In the case of proposed rural projects where a sufficient number of Comps do not exist, include data on at least three (3) projects in adjacent markets with similar characteristics.
- b. Separate out tax credit properties among the Comps in the PMA and provide the overall vacancy rates for such properties. Do not include vacancy data for assisted properties (RHS, Section 8) if the proposed project is not receiving rental assistance.
- c. Analysts should provide an explanation of vacancy rates that he or she feels are not indicative of the market. For example, a Comp may have occupancy problems due to poor management.

Analysts must contact all Comps and indicate the date, the person they made contact with and how contact was made. Indicate all Comps on a map of the PMA.

2. Specifically describe the proposed project’s long term impact on existing or awarded tax credit properties. For example, analysts may conclude that lower rents and/or better amenities will likely lead some tenants to relocate to the proposed project. Vague comments such as “may have a limited effect” do not meet this requirement.
3. The following information must be included for each Comp:
 - a. Name, address and phone number of the comparable property
 - b. Photograph
 - c. Breakdown of unit sizes by bedroom count
 - d. Square footage for each unit type
 - e. Monthly rents and what utilities are included in the rent

- f. Concessions given, if any
- g. Year built
- h. Description of amenities
- i. Current vacancy rates by bedroom size
- j. Type of affordable housing program, if applicable (i.e. tax credit, Rural Development, etc.)
- k. Number of units receiving project based rental assistance
- l. If applicable, in rural areas lacking sufficient three or four bedroom rental comparable, provide data on three and four bedroom single-family rentals or provide information on rental trailer homes and single family homes in an attempt to identify where potential tenants are currently living.

This information must be provided in a comparative framework with the proposed project. For example, in addition to providing a page of information along with a picture for each comparable, analysts must also provide comparative charts or tables that show such factors as the proposed project's rents, square footages, amenities, etc. as compared to the other projects.

4. If the proposed project represents an additional phase of an existing project, include a tenant profile as well as additional information related to households on a waiting list of the existing phase.
5. Analysts must also provide a description of any multi-family projects in the PMA (not just tax credit projects) currently under construction or scheduled to begin construction within the year. The following information must be included as available:
 - a. Address/location
 - b. Name of owner
 - c. Number of units
 - d. Unit configuration
 - e. Rent structure
 - f. Estimated date of market entry
 - g. Any other relevant market analysis information

I. Interviews

Analysts must interview property managers, town planning officials and others with information relating to the demand for the proposed project. The results of these interviews should appear in an appendix or other appropriate section of the study.

J. Recommendations

Analysts must provide any suggestions to the proposal if he/she feels the project will not reach stabilized occupancy as proposed. If recommended alterations affect demand, include a table reflecting the new capture rate and absorption rate, preferably in tabular format. Refer to Section I (G) for restricted alterations/recommendations.

L. Signed Statement Requirements

Each study must contain a signed statement which includes the following language:

I affirm the following:

- I have made a physical inspection of the site and market area and that information has been used in the study.
- I have followed the Agency's market study requirements.
- The information included is accurate and the study can be relied upon by the Agency to present a true assessment of the market.
- I understand any misrepresentation of this statement may result in the denial of further participation in the Agency's rental housing programs.
- I have no interest in the project or relationship with the Applicant, developer, ownership entity or application preparer.

APPENDIX B

Design Quality Standards and Requirements

The terms of this Appendix B are the minimum requirements for any project awarded low-income housing tax credits in 2017. Required documents must be prepared by an engineer or architect licensed to do business in North Carolina.

Once final plans and specifications have been completed, owners must submit them to the Agency (hard copy and CD in PDF format) and receive approval before commencing site work or construction.

At all times after award the owner is responsible for promptly informing the Agency of any changes or alterations which deviate from the final plans and specifications approved by the Agency at full application. In particular owners must not take action on any material change in the site layout, floor plan, elevations or amenities without written authorization from the Agency. This includes changes required by local governments to receive building permits.

I. DESIGN DOCUMENT STANDARDS

All required documents must be prepared by an engineer or architect licensed to do business in North Carolina. All drawings should be to scale, using the minimum required scale as detailed below.

A. PRELIMINARY APPLICATION PLAN REQUIREMENTS

Plans must in PDF format for uploading into the application system and indicate the following:

1. Street name(s) where site access is made, site acreage, planned parking areas, layout of building(s) on site to scale, any flood plains that will prohibit development on site, retaining walls where needed, and adjacent properties with descriptions.
2. Floor plans, front, rear and side elevations of **ALL** building types and identify all materials to be used on building exteriors.
3. Use a 1/8" or 1/16" scale for each building.

B. FULL APPLICATION PLAN REQUIREMENTS

Site and floor plans must be in PDF format for uploading into the application system and 24" x 36" paper only (stapled together) and indicate the following:

1. Location of, and any proposed changes to, existing buildings, roadways, and parking areas.
2. All existing site and zoning restrictions including setbacks, right of ways, boundary lines, wetlands and any flood plains.
3. Existing topography of site and any proposed changes including retaining walls.
4. Front, rear and side elevations of **ALL** building types and identify all materials to be used on building exteriors.
5. Landscaping and planting areas (a plant list is not necessary). If existing site timber or natural areas are to remain throughout construction, the area must be marked as such on the site plans.
6. Locations of site features such as playground(s), gazebos, walking trails, refuse collection areas, postal facilities, and site entrance signage.
7. The location of units, common use areas and other spaces using a minimum scale of 1/16" = 1' for each building.
8. Dimensioned floor plans for all unit types using a minimum scale of 1/4" = 1'.
9. Net building square footage and heated square footage. See Definitions in this Appendix.
10. For projects involving renovation and/or demolition of existing structures, proposed changes to

building components and design and also describe removal and new construction methods.

11. For projects involving removal of asbestos and/or lead based paint removal, general notes identifying location and procedures for removal.

II. BUILDING AND UNIT DESIGN PROVISIONS

A. EXTERIOR DESIGN AND MATERIALS

1. Building design must use different roof planes and contours to break up roof lines. Wide window and door trim must be used to better accent siding. If horizontal banding is used between floor levels, use separate color tones for upper and lower levels. If possible, use horizontal and vertical siding applications to add detail to dormers, gables, and extended front facade areas.
2. The use of no or very low maintenance materials is required for exterior building coverings on all new construction projects. These include high quality vinyl siding, brick, or fiber cement siding. The use of metal siding is prohibited. Vinyl siding must have a .044 inch thickness or greater and a limited lifetime warranty. Where band boards attach to and are part of the vinyl siding application, z-flashing must be installed behind, on top of, and below bands.
3. All exterior trim, including fascia and soffits, window and door trim, gable vents, etc. must also be constructed of no or very low maintenance materials.
4. All buildings must include seamless gutters and aluminum drip edge on all gable rakes and fascia boards. Drip edge must extend 2 inches minimum under the shingles.
5. All building foundations must have a minimum of 12 inches exposed brick or masonry veneer above finished grade level (after landscaping).
6. Breezeway and stairwell ceilings must be constructed of materials rated for exterior exposure.
7. Buildings and units must be identified using clearly visible signage and numbers. Building and unit identification signage must be well lit from dusk till dawn.
8. Exterior stairs must have a minimum clear width of 40 inches between handrails and be completely under roof cover.
9. Exterior railings must be made of vinyl, aluminum, or steel (no wood).
10. Anti-fungal dimensional (architectural) shingles with a minimum 30-year warranty are required for all shingle roof applications.
11. Covered drop-offs must have a minimum 13 foot vehicle headroom clearance.
12. In vinyl siding applications, all exterior lights, GFIs, HVAC sub panels, hose bibs, telephone boxes, and cable boxes must be installed in plastic J-boxes.
13. Weep holes must be below finished slab elevation and not covered with sod, mulch, finished grade or landscaping.
14. All property entrances must have a monument sign with brick or stone columns and lighting.

B. DOORS AND WINDOWS

1. All primary unit entries must either be within a breezeway or have a minimum roof covering of 3 feet deep by 5 feet wide, including a corresponding porch or concrete pad.
2. High durability, insulated doors (such as steel and fiberglass) are required at all exterior locations. Single lever deadbolts and eye viewers are required on all main entry doors to residential units.
3. Exterior doors for Type A units must include spring hinges.
4. Insulated, double pane, vinyl windows meeting current North Carolina Model Energy Code are required for new construction and rehabilitation projects (if replacing windows).
5. Windows must not be located over tub or shower units.
6. Install a continuous bead of silicone caulk behind all nail fins before installing new vinyl

windows per manufacturer's specifications.

C. INTERIOR DESIGN AND MATERIALS

1. All residential units must meet minimum unit size requirements. The square footage measurements below will be for heated square feet only, measured interior wall to interior wall, and do not include exterior wall square footage. Unheated areas such as patios, decks, porches, stoops, or storage rooms cannot be included.

Single Room Occupancy (SRO)	250 square feet
Studio	375 square feet
Efficiency	450 square feet
1 Bedroom	660 square feet
2 Bedroom	900 square feet
3 Bedroom	1,100 square feet
4 Bedroom	1,250 square feet

For additional requirements see the Definitions section at the end of this Appendix.

2. All units must have a separate dining area, except for SRO, Studio and Efficiency units (see Definitions for description).
3. Newly constructed residential units must have an exterior storage closet (interior for congregate) with a minimum of 16 unobstructed square feet. The square footage utilized by a water heater in the exterior storage closet may not be included in the 16 square foot calculation.
4. Carpet and pad must meet FHA minimum standards. Carpets in Type A units must be glue-down type without padding.
5. Kitchens, dining areas, and entrance areas must have vinyl, VCT or other non-carpet flooring.
6. The minimum width of interior hallways in residential units is 40 inches.
7. For new construction, interior doors must be constructed of six panel hardboard, solid core birch or solid core lauan. Hollow core, flat-panel doors are prohibited.
8. Bi-fold, pocket, louvered, and by-pass doors are prohibited.
9. Fireplaces are prohibited in residential units.
10. Residential floors and common tenant walls must have sound insulation batts.
11. All bedroom closets, interior storage rooms, coat closets and laundry rooms/closets must have a 4 inch tall by 8 inch wide minimum pass-thru grille above doors for air circulation in those areas that do not get conditioned.
12. There must be a minimum of $\frac{3}{4}$ inch air space under all interior doors measured from finished floor for air circulation.
13. All interior and exterior mechanical and storage closets must have finished floor coverings. Interior closets must have either carpet, sheet vinyl or VCT flooring. Exterior storage closets may have sealed, painted concrete floors.
14. Signage for designated common areas and all units must be in Braille and meet ANSI A117.1, Section 703 standards.
15. The following areas must contain moisture resistant drywall: ceilings and walls of bathrooms, laundry rooms, mechanical closets, exterior storage closets, and behind kitchen sink base.
16. One (1) elevator must be provided for every 60 units on a per building basis with a minimum of 48 units in a building. The elevator(s) must be centrally located within a given building. This provision does not apply to buildings with a breezeway.

D. BEDROOMS

1. The primary bedroom must have at least 130 square feet, excluding the closet(s).
2. Secondary bedrooms must have at least 110 square feet, excluding the closet(s).

3. Every bedroom must have a closet with a shelf, closet rod and door. The average size of all bedroom closets in each unit type must be at least 7 linear feet.
4. In Type A units, a call for aid station is required in all bedrooms.

E. BATHROOMS

1. A recessed medicine cabinet must be installed in every full bathroom in each residential unit.
2. Exclusive of Type A units, the average size of all vanities in each unit type must be at least 36 inches.
3. Mirrors in bathrooms must be low enough to reach the counter backsplashes.
4. All full bathrooms must have an overhead ceiling light and exhaust fan on the same switch. Vanity lights (if provided) must be on a separate switch.
5. All bathrooms must include an exhaust fan rated at 70 CFM (minimum) vented to the exterior of the building using hard ductwork along the shortest run possible.
6. For ceramic tile applications, tile should be applied over cement backer board rather than directly to drywall.
7. All new construction and adaptive re-use projects must comply with QAP Section IV(F)(3) and Appendix B Section VIII regarding additional Type A bathrooms, including roll-in showers. All roll-in showers must have a collapsible water dam or beveled threshold that meets code. All roll-in showers must have a flat, usable minimum floor space of 36 inches by 60 inches and have an adjustable shower rod and weighted curtain installed before occupancy. Shower floor may not be used for code required 60 inch clear floor space in bathrooms.
8. Approaches to roll-in showers must be level, not sloped.
9. All domestic water line cut off valves must have metal handles, not plastic.
10. In all Type A units, the grab bars must be installed per ANSI A117.1 specifications around toilets and in the tubs/showers. In roll-in showers the shower head with wand must be installed on a sliding bar and within code required reach ranges by the seat. An additional diverter must be installed to provide water to a shower head on the short shower wall in front of the seat, mounted 80 inches above finished floor.
11. In Type A units, a call for aid station is required in all bathrooms.
12. Offset toilet flanges are prohibited.

F. KITCHENS

1. New cabinets must include dual side tracks on drawers. Door fronts, styles, and drawer fronts must be made with solid wood or wood/plastic veneer products. Particle board or hardboard doors, stiles, and drawer fronts are prohibited.
2. The minimum aisle width between cabinets and/or appliances is 42 inches.
3. A pantry cabinet or closet in or near each kitchen must be provided (does not include SRO, studio or efficiency units). Pantry cabinet or closet door must be 24 inches minimum width.
4. All residential units must have either a dry chemical fire extinguisher mounted and readily visible and accessible in every kitchen, including kitchen in community building if present, or an automatic fire suppression canister mounted in each range hood.
5. Each kitchen must have at the least the following minimum linear footage of countertop that are at or below 36 inches in height above finished floor, excluding the sink and range space:

SRO	4.5 linear feet
Studio	5.0 linear feet
Efficiency	5.0 linear feet
1 Bedroom	10.0 linear feet

2 Bedroom	12.0 linear feet
3 Bedroom	13.0 linear feet
4 Bedroom	13.0 linear feet

Bar tops may be counted as long as they are 16 inches minimum width and installed no higher than 48 inches above finished floor.

6. All residential units must have a frost-free Energy Star rated refrigerator with a freezer compartment. Water/ice dispenser rough-in boxes must be installed with cold water supply line in the wall. If provided, water/ice dispenser must be connected and operational. For Type A units the refrigerator must be side by side or bottom freezer drawer type. Doors must open beyond 90 degrees to allow bin removal. The following are the minimum sizes:

0-2 Bedroom	14 cubic feet
3 Bedroom	16 cubic feet
4 Bedroom	18 cubic feet
7. All residential units must have an Energy Star rated dishwasher with bar handle.
8. All residential units must have a double bowl sink.
9. In Type A units:
 - kitchen sinks must be rear-draining and have sink bottoms insulated if bottom of sink is at or below 29" above finished floor;
 - pull-out worktops are prohibited;
 - workstations must be installed beside the range with no wall to the left or right of the workstation;
 - the wall cabinet mounted over the work station must be 48 inches maximum above finished floor to the top of the bottom shelf; and
 - both the range hood fan and light must have separate remote switches.
10. Anti-tip devices must be installed on all kitchen ranges and be securely fastened to the floor. Walls behind or directly beside ranges must be covered with a splash panel. The panel should span from the range to the hood and be plastic, laminate or aluminum. Ranges must be installed to fit flush to the wall.

G. LAUNDRY ROOM CLOSETS

1. If providing laundry hookups, laundry room closets are required and must be 36" minimum depth measured from back wall to back of closet doors.
2. Dryer vent connection must be 2 inches maximum above finished floor.
3. Washer water shutoff valves must be installed right side up with the hose connection below the shutoff handle.
4. In Type A and Type B units, each clothes washer and dryer must be centered for a side approach only in a four foot clear floor space area. The washer and dryer clear floor space areas may overlap. All electrical, plumbing and venting rough-ins must be centered behind each washer and dryer.

H. PROVISIONS FOR ALL ELDERLY HOUSING

1. All elderly residential units must be equipped with a call for aid station in all bedrooms and full bathrooms. The aid station must be wired to an exterior warning device which consists of a strobe light and an audible alarm.
2. Provide loop or "D" shape handles on cabinet doors and drawers.
3. Exhaust vents and lighting above ranges must be wired to remote switches for both the light and fan near the range in an accessible location.
4. Provide solid blocking at all toilets and tub/shower units for grab bar installation.
5. Provide a minimum 18 inch grab bar in all tub/shower units. The grab bar will be installed

centered vertically at 48 inches A.F.F. on the wall opposite the controls.

6. Corridors in any common areas must have a continuous suitable handrail on both sides mounted 34 inches above finished floor, and be 1 ¼ inches in diameter.
7. All doors leading to habitable rooms must have a minimum 3'-0" door and include lever handle hardware.
8. Hallways must have a minimum width of 42 inches.
9. The maximum threshold height at any entry door is ½ inch.

I. PROVISIONS FOR SIGHT AND HEARING IMPAIRED UNITS

Applies ONLY to projects using Rental Production Program funds. Under Section 504 of the Rehabilitation Act of 1973, two percent of the total number of units constructed, or a minimum of one, must be able to be equipped for residents with sight and hearing impairments. These requirements include the following:

1. The unit(s) must be roughed in to allow for smoke alarms with strobe lights in every bedroom and living area.
2. The units must have a receptacle next to phone jacks in units for future installation of TTY devices.
3. Each overhead light fixture and receptacle must be wired to accommodate a 150 watt load.
4. The unit must be Type A.
5. Lighted or contrasting color doorbell button connected to an audible and strobe alarm installed in each bathroom, bedroom and common area is required for each sight and hearing impaired unit.

The requirements of this provision can be satisfied by adding the elements described above to the additional Accessible units with roll-in showers required by QAP Section IV(F)(3) such that at least two percent (2%) of all units are properly equipped to serve persons with sight and or hearing impairments.

III. MECHANICAL, SITE AND INSULATION PROVISIONS

A. PLUMBING PROVISIONS

1. All rental units require at least one (1) full bathroom.
2. Three bedroom units require at least 1.75 bathrooms (including one bath with upright shower and one bath with full tub).
3. Four bedroom units require at least two (2) full bathrooms.
4. All tubs and showers must have slip resistant floors. For new construction projects, tubs and showers must be one-piece and a minimum of 32 inches in width.
5. All electric water heaters must have an Energy Factor of at least 0.93 efficiency. This cannot be achieved by using an insulated water heater jacket. All natural gas water heaters must have an Energy Factor of at least 0.61 efficiency.
6. In new construction and adaptive re-use projects, all water heater tanks must be placed in an overflow pan piped to the exterior of the building, regardless of location and floor level unless a primed p-trap is installed. The temperature and relief valve must also be piped to the exterior. Water heaters must be placed in closets to allow for their removal and inspection by or through the closet door. Water heaters may not be installed over the clothes washer or dryer space.
7. Whirlpool baths or spas are prohibited.
8. A frost-proof exterior faucet must be installed on an exterior wall of the community/office building.
9. All tub/shower control knobs must be single lever handled and offset towards the front of the tub/shower.
10. Provide lever faucet controls for the kitchen and bathroom sinks.

11. All bathroom faucets, shower heads, and toilets must be EPA WaterSense rated.
12. When using electric tankless water heaters the electrical panel must be rated at 200 amps or greater.
13. Domestic water lines are not allowed in unconditioned spaces, including breezeways and community building attics.
14. In all Type A and Type B units, tubs and showers must have wood blocking installed on the bathing fixture.
15. In all Type A units, the toilets, tubs and showers must have grab bars installed. See ANSI A117.1 for mounting heights and locations.
16. All plumbing pipes must be installed inside wall cavities. Connections to water and sewer lines may not be made through floors or cabinet bottoms.
17. Unit water shut-off valves must be located in a reachable location to the resident and be clearly marked with signage.

B. ELECTRICAL PROVISIONS

1. Provide overhead lighting, a ceiling fan, telephone jack and a cable connection in every bedroom and living room. If using ceiling fans with light kits, the fan and light must have separate switches.
2. Any walk-in closets must also have a switched overhead light. A walk in closet is defined as any closet deeper than 36 inches from the back wall to the back of the closet door in the closed position.
3. Switches and thermostats must not be located more than 48 inches above finished floor height.
4. Receptacles, telephone jacks and cable jacks must not be located less than 16 inches above finished floor height.
5. Exterior lighting is required at each unit entry door.
6. Additional exterior light fixtures not specific to a unit will be wired to a "house" panel. The fixtures will be activated by a photo cell placed on the east or north side of the buildings.
7. All exterior stairways must have light fixtures wired to a "house" panel and activated by a photo cell placed on the east or north side of the buildings.
8. Projects with gas heating and/or appliances must provide a hard-wired carbon monoxide detector with a battery back-up in each residential unit.
9. All non-residential and residential spaces must have separate electrical systems.
10. Initially-installed bulbs in residential units and common areas must be compact fluorescent, LED, or pin-based lighting in 80% of all fixtures.
11. All telephone lines must be toned and tagged properly to each unit.
12. All exterior storage closets must have a switched overhead light.

C. HEATING, VENTILATING AND AIR CONDITIONING PROVISIONS

1. All non-residential areas and residential units must have their own separate heating and air conditioning systems.
2. Through the wall HVAC units are prohibited in all but Studio, Efficiency and SRO units. They are allowed in laundry rooms and management offices where provided.
3. HVAC interior air handlers must be enclosed from return air grille to blower motor/filter.
4. The use of duct board is prohibited. Galvanized metal must be used for plenums and mixing boxes.
5. Connections in duct system must be sealed with mastic and fiberglass mesh.
6. All openings in duct work at registers and grills must be covered after installation to keep out debris during construction.

7. Fresh air returns must be a minimum of 12 inches above the floor.
8. Electric mechanical condensate pumps are not allowed.
9. Supply ducts in unconditioned attics must be insulated with an R-8 or greater value.
10. Range hoods and micro-hoods must be vented to the exterior of the building with hard duct, using the shortest possible run. As an alternative to hard ducting the range hood to the exterior, hard wired dehumidifiers must be installed in the mechanical closet.
11. All hub drains serving HVAC condensate lines must be piped to the outside. Piping to the sanitary sewer is not allowed unless a primed p-trap is installed.
12. Exterior exhaust vents must be mechanically secured to siding and/or brick veneers.
13. Total dryer vent run may not exceed 35 feet, including deductions for elbows.

D. BUILDING ENVELOPE AND INSULATION

1. Buildings with residential units must be wrapped with an exterior air and water infiltration barrier.
2. Framing must provide for complete building insulation including the use of insulated headers on all exterior walls, framing roofs and ceilings to allow the full depth of ceiling insulation to extend over the top plate of the exterior walls of the building, and framing all corners and wall intersections to allow for insulation.
3. Seal at doors, windows, plumbing and electrical penetrations to prevent moisture and air leakage.

E. SITEWORK AND LANDSCAPING

1. Provide positive drainage at all driveways, parking areas, ramps, walkways and dumpster pads to prevent standing water.
2. No sidewalks may exceed a 2% cross slope regardless of where located. Provide a non-skid finish to all walkways.
3. All water from roof and gutter system must be piped away from buildings and discharged no less than 6 feet from building foundation.
4. Lots must be graded so as to drain surface water away from foundation walls. The grade away from foundation walls must fall a minimum of 6 inches within the first 10 feet.
5. Burying construction waste on-site is prohibited.
6. No part of the disturbed site may be left uncovered or unstabilized once construction is complete.
7. Minimum landscaping budgets of \$300 per residential unit are required. This allowance is for plants and trees only and may not be used for fine grading, seeding and straw or sod.
8. Plant material must be native to the climate and area.

F. RADON VENTILATION

Passive, “stack effect” radon ventilation systems are required for all new construction projects in Zone 1 and 2 counties. For a map of county zones visit <https://www.epa.gov/radon/find-information-about-local-radon-zones-and-state-contact-information>. These systems reduce soil gas entry into the buildings by venting the gases to the outdoors and must include the following components.

1. Gas Permeable Layer of Aggregate: This layer is placed beneath the slab or flooring system to allow the soil gas to move freely underneath the house and enter an exhaust pipe. In many cases, the material used is a 4-inch layer of clean gravel.
2. Plastic Sheeting/Soil Gas Retarder: This is the primary soil gas barrier and serves to support any cracks that may form after the basement slab is cured. The retarder is usually made of 6 mil polyethylene sheeting, overlapped 12 inches at the seams, fitted closely around all pipe, wire, or other penetrations, and placed over the gas permeable layer of aggregate.

3. **PVC Vent Pipe:** A straight (no elbows) vertical PVC vent pipe of 3 inch diameter will be connected to a vent pipe “T” which is installed below the slab in the aggregate. The straight vent pipe runs from the gas permeable layer (where the “T” is) through the apartment to the roof to safely vent radon and other soil gases above the roof. A 12 inch perforated PVC pipe must be attached to the “T” on both ends in the aggregate to allow radon gas to easily enter the piping. The straight vent pipe runs vertically through the building and terminates at least 12 inches above the roof’s surface in a location at least 10 feet from windows or other openings and adjoining or adjacent buildings. On each floor of the apartment, the pipe should be labeled as a “Radon Reduction System”. Sealing and caulking with polyurethane or silicone on all openings in the concrete foundation floor must be used.

Check applicable federal, state and local building codes to see if more stringent codes apply.

IV. ENERGY STAR CERTIFICATION

New construction projects must meet the standards and requirements of ENERGY STAR 2.0 as verified by an independent, third-party expert who assists with project design, verify construction quality, and tests completed units. Adaptive re-use and rehabilitation projects must comply to the extent doing so is economically feasible and as allowed by historic preservation rules.

Third party raters must perform blower door tests on the greater of 10% of the total number of units or 8 units. The units tested must be different unit types and in different building locations. Units that fail the blower door tests must be reported to the Agency at the time of failure. Additional testing may be required at owner’s expense.

V. COMMON AREA AND SITE AMENITY PROVISIONS

All common use areas must be fully accessible to those with disabilities in compliance with all applicable State and Federal laws and regulations.

A. REQUIRED SITE AMENITIES

All new construction projects are required to include a minimum of six (6) tenant amenities. There are three (3) amenities that are mandatory and the additional three (3) can be selected from the list below. The required amenities vary by project type:

Family	Elderly
Covered Picnic Area (150 sq. ft. with 2 tables and grill)	Indoor or Outdoor Sitting Areas (minimum of 3 locations)
Multi-Purpose Room (250 sq. ft.)	Multi-Purpose Room (250 sq. ft.)
Playground	Tenant Storage Areas

In addition to the required amenities, projects must also include at least three (3) of the following additional amenities and be on an accessible route:

- covered drive-thru or drop-off at entry
- covered patio with seating (150 sq. ft.)
- covered picnic area with two tables and one grille (150 sq. ft.)
- outdoor sitting areas with benches (minimum of 3 locations)
- exercise room (must include new equipment)
- raised bed garden plots (50 sq. ft. per plot, 24 inches deep, one plot per 10 residents, elderly projects only) served by a water stand pipe for watering plants
- gazebo (100 sq. ft.; door must accommodate a 36” minimum clear opening)

- high-speed Internet access (involves both a data connection in the living area of each unit that is separate from the cable/telephone connection and support from a project-wide network or a functional equivalent)
- resident computer center (minimum of 2 computers)
- sunroom with chairs (150 sq. ft.)
- screened porch (150 sq. ft.)
- tot lot (family projects only)
- walking trails (4 ft. wide paved and continuous around property)

Dimensions listed are the minimum required. Amenities must be located on the project site. Swimming pools are prohibited for 9% credit projects.

B. PLAYGROUND AREAS

1. Wherever possible tot lots and playgrounds must be located away from areas of frequent automobile traffic and situated so that the play area is visible from the office and maximum number of residential units.
2. A bench must be provided at playgrounds to allow a child's supervisor to sit. The bench must be anchored permanently, weather resistant and have a back.
3. Playground surface conditions and materials must meet certain guidelines and standards which include:
 - ASTM F1951 (Specification for Determination of Accessibility of Surface Systems)
 - ASTM F1292 (Specification for Impact Determination)
 - ASTM F1487 (Standard Consumer Safety Performance Specification)
 - ASTM F2017 (Standard Specification for Engineered Wood Fiber)
 - ASTM F2479 (Specification Guide for Products and Installation of Poured-In-Place Surfaces)
4. A letter from the playground floor material provider stating the material meets or exceeds the above ASTM requirements is required. A certificate from a third-party firm licensed to perform playground surface testing stating the installation of approved floor coverings was installed per manufacturer's requirements and that the finished floor surface(s) meet the above ASTM standards is also required.

C. POSTAL FACILITIES

1. Postal facilities must be located adjacent to available parking and sited such that tenants will not obstruct traffic while collecting mail.
2. On-site postal facilities must have a roof covering which offers residents ample protection from the rain while gathering mail.
3. Postal facilities must have adequate lighting functioning from dusk to dawn.
4. Mailboxes may not be installed higher than 48" above finished floor.

D. LAUNDRY FACILITIES

1. Laundry facilities are required for all projects.
2. There must be a minimum of one washer and one dryer per twelve (12) residential units if washer/dryer hookups are not available in each unit. If hookups are available in each unit, there must be a minimum of one washer and one dryer per twenty (20) units.
3. The entrance must have a minimum roof covering of 20 square feet.
4. A "folding" table or countertop must be installed. The working surface must be 30 to 34 inches above the floor, and must have a 29 inch high clear knee space below. The working surface must be a minimum 48 inches long, and have a 30 by 48 inch clear floor space around it.

5. The primary entrance door to the laundry must be of solid construction and include a full height tempered glass panel to allow residents a view of the outside/inside.
6. The laundry room must be positioned on the site to allow for a high level of visibility from residential units or the community building/office.
7. The laundry room must have adequate entrance lighting functioning from dusk to dawn.
8. If the project has only one laundry facility, it must be adjacent to the community building/office (if provided) to allow easy access and provide a handicap parking space(s).
9. One washer and one dryer must be front loading and usable by residents with mobility impairments (front loading), including at least a 30 by 48 inch clear floor space in front of each.

E. COMMUNITY / OFFICE SPACES

1. All projects must have an office on site of at least 200 square feet (inclusive of handicapped toilet facility) and a maintenance room of at least 100 square feet. This includes subsequent phases of a multi-phase development.
2. Projects with more than one residential building must have a separate community building.
3. The community building must contain both a handicapped toilet facility and a kitchen area that includes a refrigerator and sink.
4. The community building/space, including toilet facilities and kitchenette but excluding maintenance room and site office, must contain a minimum of seven (7) square feet for each residential unit.
5. The office must be situated as to allow the site manager a prominent view of the residential units, playground, entrances/exits, and vehicular traffic.
6. The community building/office must be clearly marked as such by exterior signs, placed at a visible location close to the building. The signs must use contrasting colors and large letters and numbers.

F. PARKING

1. Two parking spaces per unit are required for family projects.
2. Elderly projects require a minimum of one parking space per unit.
3. If local guidelines require less parking, the number of parking spaces required by the Agency may be reduced to meet those standards upon receiving Agency approval prior to the preliminary application deadline. If the local parking requirements are not known until zoning approval, the Applicant must seek Agency approval prior to the full application deadline.
4. There must be at least one handicap parking space for each designated Type A unit and must be the nearest available parking space to the unit.
5. Handicap ramps may not protrude into parking lot. Handicap parking spaces and access isles may not exceed 2% slope in any direction.

G. REFUSE COLLECTION AREAS

1. Fencing consistent with the appearance of the residential buildings must screen the collection area. The fencing must be made of PVC or treated lumber and constructed for permanent use.
2. The pad for the refuse collection area, including the approach area, must be concrete (not asphalt).
3. The refuse collection area(s) may not be at the entrances or exits of the project.
4. Signs must be at all refuse collection areas to prohibit parking in front of collection facilities.
5. Pipe bollards or 8 inch x 8 inch treated timber must be installed behind dumpsters.
6. All projects must include a separate pad for tenant recycling receptacles and participate in a recycling program.

VI. ADDITIONAL PROVISIONS FOR REHABILITATION OF EXISTING HOUSING

The following requirements apply to rehabilitation of existing units. Other than as described below, existing apartments do not need to be physically altered to meet new construction standards.

- A. Design documents must show all proposed changes to existing and proposed buildings, parking, utilities, and landscaping. An architect or engineer must prepare the design drawings.
- B. Any replacement of existing materials or components must comply with the design standards for new construction. In addition to needs identified by the Agency, the rehabilitation scope of work will include/address the following issues:
 - All mechanical and storage closets must have finished flooring.
 - All water heaters must be in an overflow pan and piped to the outside (where possible).
 - If range hoods were previously vented to the outside, the replacement hoods must be similar.
 - All bi-fold and accordion doors must be replaced with hinged doors.
 - All units must have individual water shut off valves in the unit.
 - All units must have looped smoke alarms.
 - Water heaters under kitchen countertops must be relocated.
 - All polybutylene (“Quest”) piping must be replaced.
 - All original cast iron p-traps must be replaced.
 - Attic insulation must meet R-30 minimum value.
 - Tub/shower valves over twenty-five years old must be replaced.
 - Hard duct all new and existing bathroom exhaust fans where possible (in attics).
 - Shoe molding must be installed in areas where glue down flooring is/was installed.
 - Existing HVAC air handlers must have a secondary condensate overflow line or cutoff switch.
 - Existing site lighting must be adequate and functioning.
- C. Applicants must submit the following:
 1. For properties built prior to 1978, a hazardous material report that provides the results of testing for asbestos containing materials, lead based paint, Polychlorinated Biphenyls (PCBs), underground storage tanks, petroleum bulk storage tanks, Chlorofluorocarbons (CFCs), and other hazardous materials. Professionals licensed to do hazardous materials testing must perform the testing. A report written by an architect, building contractor or developer will not suffice. A plan and projected costs for removal of hazardous materials must also be included.
 2. A report assessing the structural integrity of the building(s) being renovated from an architect or engineer. Report must be dated no more than six (6) months from the full application deadline.
 3. A current termite inspection report. Report must be dated no more than six (6) months from the full application deadline.
- D. Demonstrate replacement reserve is adequate to maintain and replace any existing systems and conditions not being replaced or addressed during rehabilitation.

VII. ADDITIONAL PROVISIONS FOR ADAPTIVE RE-USE OF EXISTING STRUCTURES

- A. Mechanical Systems: All mechanical systems (including HVAC, plumbing, electrical, fire suppression, security system, etc.) must be completely enclosed and concealed. This may be achieved by utilizing existing spaces in walls, floors, and ceilings, constructing mechanical chases or soffits, dropping ceilings in portions of units, or other means. Where structural or other significant limitations make complete enclosure and concealment impossible, the applicant must secure approval from the Agency prior to installation of affected systems.

- B. Windows: Retain original window sashes, frames, and trim where possible. All original sashes must be repaired and otherwise upgraded to insure that all gaps and spaces are sealed so as to be weather tight. All damaged or broken window panes must be replaced. Where original window sashes cannot be retained, install replacement sashes be installed into existing frames. In all cases, windows must be finished with a complete coating of paint.
- C. Floors: All wood flooring is to be restored as closely to original condition as possible. Where repairs are necessary, flooring salvaged from other areas of the building must be utilized as fill material. If salvaged wood is not available, flooring of similar dimension and species must be used. All repairs must be made by feathering in replacement flooring so as to make the repair as discreet as possible. Cutting out and replacing square sections of flooring is prohibited. Where original flooring has gaps in excess of 1/8 inch, the gaps must be filled with an appropriate filler material prior to the application of final finish.
- D. Applicants must submit the following:
1. For structures built prior to 1978, a hazardous material report that provides the results of testing for asbestos containing materials, lead based paint, Polychlorinated Biphenyls (PCBs), underground storage tanks, petroleum bulk storage tanks, Chlorofluorocarbons (CFCs), and other hazardous materials. Professionals licensed to do hazardous materials testing must perform the testing. A report written by an architect or building contractor or developer will not suffice. A plan and projected costs for removal of hazardous materials must also be included.
 2. A report assessing the structural integrity of the building(s) being renovated from an architect or engineer. Report must be dated no more than six (6) months from the full application deadline.
 3. A current termite inspection report. Report must be dated no more than six (6) months from the full application deadline.

VIII. QUALIFIED ALLOCATION PLAN

Five percent (5%) of all units in new construction and adaptive re-use projects must:

1. be a Type A unit according to the standards set forth in Chapter 11 of the North Carolina State Building Code and ANSI A117.1, Section 103,
2. have at least one bathroom with a toilet located in a five foot by five foot clear floor space (may overlap with the five foot turning diameter described in ANSI A117.1, with no overlapping elements or fixtures; the toilet must be positioned in a corner with the centerline of the toilet bowl 16 to 18 inches from the sidewall,
3. have at least one bathroom with a 36 inch by 60 inch roll-in shower as described in Appendix B. Such showers must also meet the requirements for accessible controls and clear floor spaces as required by ANSI A117.1, Section 103, and
4. have a 5 foot by 5 foot clear floor space within the usable kitchen floor area with no overlapping elements or fixtures.

At least one unit in each class of Type A units must meet the above requirements. Unit classes are measured by the number of bedrooms. **THESE UNITS ARE IN ADDITION TO MOBILITY IMPAIRED UNITS REQUIRED BY FEDERAL AND STATE LAW (INCLUDING BUILDING CODES)**. If laws or codes do not require mobility impaired units for a project, a total of ten percent (10%) of the units must be Type A units. In congregate buildings served by an elevator, these units must be on each residential floor.

DEFINITIONS

Efficiency Apartment: A unit with a minimum of 450 heated square feet (assuming new construction or adaptive re-use) in which the bedroom and living area are contained in the same room. Each unit has a full bathroom (bathing fixture, lavatory, toilet) and full kitchen (stove top/oven, sink, full size refrigerator) that is located in a separate room.

Heated Square Feet: The floor area of a unit, measured interior wall to interior wall, not including exterior wall square footage. Interior walls are not to be deducted, and the area occupied by a staircase may only be counted once.

One Bedroom Apartment: A unit with a minimum of 660 heated square feet (assuming new construction or adaptive re-use) containing at least four separate rooms including a living/dining room, full kitchen, a bedroom and full bathroom.

Four Bedroom Apartment: A unit with a minimum of 1,250 heated square feet (assuming new construction or adaptive re-use) containing at least eight separate rooms including a living/dining room, full kitchen, four bedrooms and two full bathrooms containing a tub/shower combination unit.

Single Room Occupancy (SRO) Unit: A single room unit with a minimum of 250 heated square feet (assuming new construction or adaptive re-use) that is the primary residence of its occupant(s). The unit must contain either a full bathroom (bathing fixture, lavatory, toilet) or a full kitchen (stove top/oven, sink, full size refrigerator) but not both. There are shared common areas in each building that contain elements of food preparation and/or sanitary facilities that are missing in the individual units.

Studio Apartment: A unit with a minimum of 375 heated square feet (assuming new construction or adaptive re-use) in which the bedroom, living area and full kitchen are contained in the same room. Each unit has components of a full bathroom (bathing fixture, lavatory, toilet) and full kitchen (stove top/oven, sink, full size refrigerator).

Three Bedroom Apartment: A unit with a minimum of 1,100 heated square feet (assuming new construction or adaptive re-use) containing at least seven separate rooms including a living/dining room, full kitchen, three bedrooms and 1.75 bathrooms, with each unit including a minimum of one bath with a full tub and one bath with an upright shower stall.

Two Bedroom Apartment: A unit with a minimum of 900 heated square feet (assuming new construction or adaptive re-use) containing at least five separate rooms including a living/dining room, full kitchen, two bedrooms and full bathroom.

APPENDIX C

Tax Credit Compliance Seminars

The owner and management company must produce evidence of attending a low-income housing tax credit compliance seminar sponsored either by the Agency or a sponsor acceptable to the Agency within 12 months before issuance of IRS Form 8609. The following certifications will be accepted by the Agency.

Certification	Sponsoring Organization	Contact for Training	Website
Housing Credit Certified Profession (HCCP)	NAHB	Ruth Theobald	www.theopro.com
		Probst	
		AJ Johnson	www.ajjcs.net
		Susan Barnett	www.zeffert.com
		NAHB	www.nahb.org/hccpinfo
Certified Credit Compliance Professional (C3P)	Spectrum	Steve Rosenblatt	www.spectrumseminars.com
Tax Credit Compliance System (TaCCS)	Quadel	Quadel	www.quadel.com
National Compliance Professional (NCP)	Housing Credit College	Elizabeth Moreland	www.housingcreditcollege.com
Specialist in Housing Credit Management (SHCM)	National Affordable Housing Management Association	NAHMA	www.nahma.org
Tax Credit Specialist (TCS)	NCHM	NCHM	www.nchm.org

APPENDIX D

Targeting Program Documents

The following documents are required to be submitted to the Agency by the specified dates.

- (a) **Targeting Unit Agreement (TUA):** An agreement drafted and pre-populated by the Agency outlining the participation requirements and Owner's obligations for the Targeting Program. This document will be made available for download by the owner in the Agency's Rental Compliance Reporting System (RCRS) and must be executed by an owner's representative as well as the management agent. The management agent execution assures the Agency that the management company is aware of the owner's obligations as they relate to the Targeting Program. The TUA must be submitted by **November 30, 2018** but in no case later than six months prior to the project's placed in service date.
- (b) **Owner Agreement to Participate (OAP) (if applicable):** An agreement drafted and pre-populated by the Agency for the Owner to accept Key Program operating assistance on households residing in targeted units if no other subsidy is available. This document will be made available for download by the owner in the Rental Compliance Reporting System (RCRS). The Agreement details the terms of the Key assistance and must be executed by an owner's representative. The (OAP) must be submitted by **November 30, 2018** but in no case later than six months prior to the project's placed in service date.
- (c) **Property Profile:** A property-specific questionnaire needed by NC DHHS and the local referral agencies to effectively match the needs of their clients with the appropriate properties available in the locality requested by the client. The Agency initiates and completes this questionnaire to the extent property information is available and sends it to the management agent for completion. Completed questionnaires are due back to the Agency within 30 days of receipt by the management agent.
- (d) **Tenant Selection Plan:** A description of the property's tenant selection and screening criteria created by the property owner or management agent. The Plan must conform to the Agency's current Tenant Selection Plan Policy published on the Agency's website, and must be updated from time to time to conform to any updates published by the Agency. The Tenant Selection Plan must be submitted by **November 30, 2018** but in no case later than six months prior to the project's placed in service date.
- (e) **Rental Assistance Plan (if applicable):** A description of the source of project-based rent assistance created by the property owner, but only necessary for projects using a source of rent assistance other than Key. The description must include how that source works, how Targeting applicants will access the source and who (the property owner, the management agent, or a local PHA) makes the decisions of the award of the rent assistance to households in the property. If the rent assistance source has a waiting list requirement, do the regulations governing the source allow the Targeting applicant to be offered a unit ahead of someone else on the rent assistance waitlist to comply with the Targeted Unit set-aside? The Rental Assistance Plan must be submitted by **November 30, 2018** but in no case later than six months prior to the project's placed in service date.
- (f) **Affirmative Fair Housing Marketing Plan:** A description of an owner's plan to effectively market the availability of housing opportunities to individuals of both minority and non-minority groups that are least likely to apply for occupancy and demonstrate the owner's commitment to offering equal housing opportunities regardless of race, color, national origin, religion, sex, familial status or disability completed using a HUD approved form and must be updated from time to time to comply with the requirements established by HUD. The Affirmative Fair Housing Marketing Plan must be submitted by **November 30, 2018** but in no case later than six months prior to the project's placed in service date.

All documents must be submitted by upload to RCRS. For further information on accessing RCRS, contact Tanya Clark at (919) 877-5665 or tbclark@nchfa.com.

(a) Targeting Unit Agreement

Terms and Conditions

Targeting Program Participation Agreement

The Property Owner identified in Part I of this Agreement hereby agrees to comply, or cause its Management Agents of the property to comply, with the below terms and conditions. These terms and conditions apply to all Required Targeted Units and Voluntary Targeted Units as defined below. If the property owner replaces the Management Agent listed in Part I of this Agreement, it will provide the North Carolina Housing Finance Agency (the Agency) written notice and shall cause the new management company to comply with this Agreement.

Targeting Program Participation Requirements

Required Targeted Units (Required Targeted Units) are as established in the Qualified Allocation Plan (QAP) for the year in which the property received an allocation of Low Income Housing Tax Credits (LIHTC), if applicable, or as may otherwise be required under other applicable Agency programs. Required Targeted Units are required to be available and participate in the Targeting Program for the duration of the compliance and extended use periods, unless released by the Agency.

Voluntary Targeted Units (Voluntary Targeted Units) are units in excess of the Required Targeted Units. Voluntary Targeted Units not occupied by a Targeting Program participant may be withdrawn from program participation provided the Property Owner/Agent serves the Agency with 90 days written notice. Voluntary Targeted Units occupied by a Targeting Program participant can be withdrawn from the program once the participant vacates the unit. Targeting Program participants may only be evicted for repeated lease violations or other good cause. In addition, Targeting Program participants cannot be evicted or their leases not renewed for the purpose of facilitating withdrawal of the Voluntary Targeted Unit from the Targeting Program.

Property Owners and Management Agents of properties participating in the Targeting Program must comply with the following for all Required Targeted Units and Voluntary Targeted Units:

1. All Targeting and Key program (if applicable) policies and procedures as published in the Targeting Program Manual and as may be modified, supplemented or amended from time to time by the Agency in its sole discretion. Modifications, supplements, and additions to the Targeting Program Manual shall become effective upon the date issued or as noted in the modification, supplement, or addition and may be disseminated by mail, e-mail, or other web-based format including posting to the Agency's web site. The Owner is responsible for checking the website for modifications, supplements or additions to the Targeting Program Manual. All provisions for the Targeting Program Manual are hereby incorporated into this Agreement by reference and are considered a material part of this agreement. Owner's receiving Key assistance for some or all of their Targeted Units are also subject to the terms and conditions of the Owner Agreement to Participate (OAP).
2. Targeting Program participants must have a disabling condition or be homeless in order to be program eligible for Targeted Units. The fact that the participant has a disability will not be disclosed beyond the issuance of the referral letter by DHHS stating that the person is program eligible. The nature of the participant's disability may only be disclosed by the program participant and should only be needed by the Property Owner or Management Agent to the extent it is necessary in order to evaluate a request for reasonable accommodation. Property Owner and

Management Agent staff should not disclose Targeting Program participation to anyone else, especially other tenants and other site staff. Strict confidentiality must be practiced and adhered to.

3. Property Owner or Management Agent may not require a Targeted Unit tenant to participate in supportive services as a condition of tenancy.
4. Property Owner or Management Agent shall educate initial and all subsequent on-site property managers and all management agent staff responsible for property regulatory compliance as it relates to household eligibility, of the Targeting Program requirements and the obligations committed to by the Property Owner under this agreement and ensure staff have access to the most current Targeting Program Manual. Assure that all management agent staff working with the Targeting Program receive annual training in the program rules and procedures as issued in writing by either the Agency or the Department of Health and Human Services (DHHS). Notify the DHHS Regional Housing Coordinator assigned to the specified property and NCHFA by updating the Rental Compliance Reporting System (RCRS) of the names and contact information of management agent staff working with the Targeting Program and update as staff turnover occurs.
5. The Property Owner (or their designee) and Management Agent will establish a positive and cooperative working relationship with the Agency staff as well as DHHS staff administering the Targeting and Key programs.
6. The Property Owner and Management Agent will develop and implement policies and procedures to promote the effective access and use of Targeting Units by Targeting Program participants referred by DHHS. To the extent that the total Targeting Units committed at the property are not filled with a Targeting Program participant, the Property Owner and Management Agent will ensure that the DHHS Regional Housing Coordinator is notified within two business days of notice of each impending vacancy and contact them weekly until DHHS either provides a referral for the unit or releases the unit for rental by a non-Targeting participant household.
7. Targeted Units will not be segregated within the property or in any way distinguishable (beyond the presence of accessible features or assistive technology, if needed by the program participant) from non-targeted units, and the Targeted Unit size and mix of units will depend on the needs of the referred households.
8. If the property is under construction and not yet placed in service at the time this Agreement is executed, the Property Owner or Management Agent will notify the NCHFA Targeting Program rent up coordinator designated by the Agency and the DHHS Regional Housing Coordinator or other position designated by DHHS, at least 90 days prior to anticipated availability for occupancy in order to coordinate application processing for Targeted Program referrals.
9. For a period of 90 days subsequent to the completion of construction, starting with the date of the certificate of occupancy, hold an adequate number of units (primarily 1 bedroom units, if they are in the property mix, 2 bedroom if there are no 1 bedroom units at the property) to meet the Targeted Unit obligation and only rent them to Targeted Program Applicants referred by DHHS during the 90 day period, unless this requirement is met, waived or modified by DHHS in writing.
10. After the 90 day lease up period, if all of the Required Targeted Units and Voluntary Targeted Units are not filled with an eligible Targeting Program participant, then as turn-over occurs and units become vacant or notices of impending vacancy are received by the management agent,

notify the DHHS Regional Housing Coordinator of the vacancy or impending vacancy and hold the unit for a period of no less than 30 days from the written notification by the management agent to DHHS in order for a program eligible applicant to be referred. If no eligible applicant is referred within the 30 days, the unit may be rented to any otherwise eligible applicant. The Owner may request in writing and DHHS may agree in writing to shorten this period if there is no viable prospect for DHHS referral.

11. Have a written Tenant Selection Policy that includes: (1) all screening criteria, including the eligibility requirements of the governing financing source(s), with enough specificity for an applicant to determine their eligibility before applying to the property; (2) a description of the population eligible to live at the property and, if a property is built to specifically serve the elderly must disclose the elderly definition selected. Unless there is a compelling reason agreed to by the Agency, the Owner must use the age 55 definition and specifically allow persons age 45 or older to occupy at least 10% of the units; (3) the right to request a Reasonable Accommodation. A copy of the Tenant Selection Policy must be provided to all Targeting unit applicants at the time they request an application.
12. Have reasonable screening criteria that ensures that Targeting Program applicants fair housing rights are adhered to during the screening process and take actions to work with DHHS and NCHFA to fill the Targeted Units with program eligible households referred by DHHS, including making applicants aware of their right to request a reasonable accommodation, if they have a disabling condition. If the screening criteria includes a minimum income, the value of any rental assistance must be included in the calculation of household income for the purpose of meeting the minimum income. Minimum income policies may not unreasonably exclude Targeting Program applicants with SSI or SSDI benefits and a source of rental assistance. All screening criteria must be acceptable to the Agency.
13. In the event an applicant for a Targeted Unit is denied housing, promptly notify the applicant and the DHHS Regional Housing Coordinator in writing of the reason for denial and the applicant's right to request a reasonable accommodation in accordance with federal and state Fair Housing law. The Property Owner and Management Agent must allow a minimum period of 5 business days for the Targeting Unit applicant to prepare and submit a request for reasonable accommodation. The Property Owner and Management Agent must expeditiously review requests for reasonable accommodation and render decisions as quickly as possible. The unit must be held for the applicant until the request is resolved. The applicant and the DHHS Regional Housing Coordinator must also be notified in writing of the outcome of the reasonable accommodation request. DHHS will either release the unit for re-rental or ask for reconsideration in writing after reviewing the written notification of outcome from the Property Owner or Management Agent.
14. Communicate tenancy issues of Targeting Program participants to the DHHS Regional Housing Coordinator (or other position designated by DHHS) in a timely manner to keep DHHS aware and provide the opportunity for DHHS intervention, if needed.
15. Contact or notify the DHHS Field Operations Manager and Program Manager for technical assistance or if the DHHS Regional Housing Coordinator is unable to assist you.
16. Owner and management agent will defend, indemnify and hold the Agency and its officers, directors, employees and agents, harmless from and against any claim, liability, loss, cost, or expense, whether direct or indirect, (including reasonable attorney's fees) arising out of or resulting from Owner or management agent's negligence, misconduct or omission in connection

with the performance of the work under this Agreement or the violation of any federal or state law, regulation or ordinance related to the work performed under this Agreement including, but not limited to, those laws related to fair housing and privacy or confidentiality of information.

17. This Section intentionally left blank and will be used to describe affordability mechanisms that will be in place should Key assistance not be used as the source of rental assistance or if provisions required by a funding source must be recognized and adhered to in order to maintain regulatory compliance, or if referrals will be made by a source other than DHHS, if approved by DHHS.

(b) Owner Agreement to Participate (if applicable)

Terms and Conditions

RECITALS

- A. The Agency, in conjunction with the NC Department of Health and Human Services, operates a program that provides financial assistance to owners of rental housing projects in order to provide more affordable housing opportunities for persons with disabilities (the “Key Program”); and
- B. The Owner owns and operates a rental project and has requested financial assistance under the Key Program; and
- C. The Agency is willing to provide financial assistance to the Owner (the “Operating Subsidy”), subject to the terms and conditions outlined in this Agreement;

NOW THEREFORE, in consideration of the payment of Ten Dollars (\$10.00) by the Owner to the Agency, the exchange of the mutual promises set forth herein and other good and valuable consideration, the Owner and the Agency agree as follows:

Section 1: Procedures and Requirements

This Agreement, and any assistance provided under it, is made pursuant to certain Key Program procedures and requirements found in the Targeting Program Manual issued by the Agency, as may be modified, supplemented or amended from time to time by the Agency in its sole discretion. Modifications, supplements, and additions to the Targeting Program Manual shall become effective upon the date issued or as noted in the modification, supplement, or addition and may be disseminated by mail, e-mail, or other web-based format including posting to the Agency’s website. The Owner is responsible for checking the website for modifications, supplements, and additions to the Targeting Program Manual. All provisions for the Targeting Program Manual are hereby incorporated into this Agreement by reference and are considered a material part of this Agreement. Additionally, this Agreement is made to support the commitments made by the Owner in the Targeting Unit Agreement executed by the Owner and the Agency, or in any subsequent modifications, updates or revisions to the Targeting Unit Agreement.

Section 2: Term and Termination

The term of this Agreement will be for a period of ten (10 years) from the date first written above (“Initial Term”). After the Initial Term, the Agreement will automatically renew for subsequent 12 month terms until the earlier of 1) the date the Agency serves written notice to the Owner of their intent to terminate this Agreement, or 2) the date the Agency provides written acceptance of the Owner’s written notice to terminate, or 3) the date that funding for the Key Program is exhausted, insufficient or otherwise not available to the Agency. This Agreement may also be terminated at any time in accordance with Section 3b. In the event of termination, the Operating Subsidy will not be provided for any new move-ins subsequent to the date of termination, but will continue for the existing residents participating in the Key Program prior to the date of termination until said existing tenant 1) moves from the property or 2) becomes ineligible for subsidy, or 3) funding for the Key Program is exhausted or otherwise not available to the Agency.

This Agreement may be terminated for cause for an Event of Default described in Section 8.

In the event of termination, the Owner shall not be relieved of liability to the Agency for damages sustained by the Agency by virtue of any breach of this Agreement. The Agency may withhold any disbursement to the Owner until such time as the exact amount of damages due the Agency from the Owner

is determined. Termination of this Agreement will not waive, diminish or otherwise alter the Owner's obligations under the Tenant Lease(s). In the event of either:

- (a) voluntary termination by the Owner or
- (b) termination due to a breach by the Owner

In the event of a termination under (a) or (b) above, the Owner will renew all Tenant Lease(s) at the tenant-paid share of the contract amount for a period of three (3) additional years. During this time the Owner shall have rights to elect to not renew a lease or may evict a Tenant for repeated lease violations or other good cause, and may increase the contract rent based on the allowed Key Program payment standard for that year.

Section 3: Operating Subsidy

The Agency agrees to provide ongoing financial assistance to the Owner as described in this Section provided the Owner is in compliance with the terms and requirements outlined in this Agreement, the Targeting Unit Agreement, and the Targeting Program Manual.

- (a) The Operating Subsidy is made to provide assistance to a residential housing project known as <Project Name> (the "Project") located in <County Name> County.
- (b) The assistance will be for the number of Key units as specified in the current executed Targeting Unit Agreement, as may be modified from time to time and occupied and leased pursuant to the requirements of the Targeting Program Manual. In the event the number of Key units is modified to zero, this agreement will terminate automatically.
- (c) The Operating Subsidy will fund the difference between the tenant-paid rent amount and the payment standard, each as determined under the Targeting Program Manual.
- (d) The Owner authorizes the management company responsible for the Project to submit requests for the Operating Subsidy in a form and manner approved by the Agency.
- (e) The Targeting Program Manual will be updated from time to time and once published to the Agency website will supersede all previous versions.
- (f) **Any Operating Subsidy required to be paid by the Agency to the Owner is contingent upon the availability of funding for the Key Program and may be terminated at any time the funding is exhausted, insufficient or otherwise not available to the Agency.**

Section 4: Representations of the Owner

The Owner hereby makes the following representations, warranties and covenants to the Agency and the truth and accuracy of such representations and warranties and compliance with and performance of such covenants are continuing obligations of the Owner. In the event that any of the material representations or warranties made herein cease to be true and correct or the Owner breaches any of its material covenants made herein, the Owner agrees to notify the Agency immediately and the same shall constitute an Event of Default under this Agreement:

- (a) The Owner is duly organized and validly existing under the laws of the State of North Carolina with full power to undertake the obligations as contemplated by this Agreement. The execution and delivery of the Agreement have been duly authorized by all necessary corporate action on the part of the Owner, its partners, members, officers, and/or directors, as applicable.
- (b) There is no action, suit or proceeding at law or in equity, or by or before any governmental instrumentality or agency, or to the knowledge of the Owner, threatened against or affecting it, which, if adversely determined, would materially impair its right or ability to carry on business substantially as now conducted, or as contemplated to be conducted under this Agreement, or that would materially adversely affect the Owner's financial condition.

- (c) The Owner shall take all reasonable actions necessary to ensure it has the capacity to implement the services contemplated under this Agreement and the Targeting Program Manual.
- (d) The Owner is in compliance and covenants that all services under this Agreement will be performed in compliance with, all Federal, state, and local laws, regulations, regulatory guidance, statutes, ordinances, codes and requirements applicable to the business of the Owner and the provisions of services by Owner under this Agreement. This includes, but is not limited to all Federal and state laws and regulations related to privacy/confidentiality, tenant's rights, and those designed to prevent unfair, deceptive, and discriminatory housing practices.
- (e) The Owner covenants that: (i) it will perform its services and obligations in accordance with this Agreement and Applicable Laws, and will promptly provide such performance or other reporting as may be reasonably required by the Agency; (ii) it will maintain complete, accurate and appropriate records of, and supporting documentation for, all services provided in connection with the Key Program; and (iii) all data and other information reported by the Owner to the Agency under this Agreement will be true, complete and accurate in all material respects, and consistent with all relevant business records, as and when provided.
- (f) The Owner will be responsible for the supervision and management of any property management company it engages to assist in the performance of the services or any obligation under this Agreement. The Owner shall ensure that all of its property managers comply with the terms and provisions of this Agreement.
- (g) The Owner agrees to maintain at all times, at Owner's expense, until final completion of the services covered under this Agreement, unless otherwise agreed to by the Agency, insurance in the following forms and amounts:
 - a. Workers Compensation and Employer's Liability Insurance
 - b. Commercial General Liability Insurance or equivalent with limits of not less than \$1,000,000 per occurrence and \$2,000,000 general aggregate, for bodily injury, personal injury, and property damage liability.
 - c. Professional Liability insurance covering acts, errors, or omissions shall be maintained with limits not less than \$1,000,000 annual aggregate.
 - d. Business Personal Property Coverage on commercially reasonable amounts and on commercially reasonable policy forms.
- (h) The Owner has not executed and will not execute any agreements with provisions contradictory to, or in opposition to, the provisions of this Agreement.

Section 5: Conditions Precedent to Disbursements

As a condition to its obligation to make the disbursements of funds hereunder, the Owner shall submit any documentation the Agency may reasonably require in a manner specified by the Agency.

Section 6: Direct Deposit

The Owner authorizes the North Carolina State Treasurer, at the direction of the Agency, to initiate ACH credit entries for payments due under this Agreement, pursuant to the "Established Operational Procedures for State Treasurer's electronic payments system," which may be in effect from time to time. The Owner also authorizes any necessary ACH debit entries or adjustments for any ACH credit entries made in error to the account.

Section 7: Books and Records

The Owner shall keep and maintain at all times complete and accurate books of accounts and records, all written contracts, leases and other instruments which may relate to the Operating Subsidy. Such books, records, contracts, leases and other instruments shall be subject to examination and inspection at any reasonable time by Agency, its auditor, or agents.

In addition to any obligation to retain records under applicable laws, the Owner covenants to retain all data, books, reports, documents, audit logs and records, including electronic records, or copies thereof, related to its obligations under this Agreement (“Records”). Unless otherwise directed by the Agency, the Owner shall retain these Records for a period of three years or for such longer period as may be required pursuant to Applicable Laws or pursuant to the Agency’s request (“Retention Period”). If any litigation, claim, or audit is started before expiration of the three year period, the records will be retained until the litigation, claim, or audit findings involving the records have been resolved and final action taken.

Section 8: Events of Default

Each of the following shall be an Event of Default by the Owner:

- (a) the breach by the Owner of any of Owner’s material representations, warranties, or covenants set forth in this Agreement, the Targeting Unit Agreement or the Targeting Program Manual;
- (b) the failure of the Owner to perform any of its obligations under this Agreement, the Targeting Unit Agreement or the Targeting Program Manual;
- (c) the failure to return disbursed funds that are later determined to be not owed;
- (d) any representation by the Owner or its agents made in conjunction with this Agreement, the Targeting Unit Agreement, or any other document relating to the Key Program, is false or misleading in any material respect when given;
- (e) the dissolution, merger, consolidation or termination of existence of the Owner or the transfer of Owner’s interest in this Agreement without Agency’s prior written consent;
- (f) the application for the appointment of a receiver for Owner; or the filing of a petition under any provisions of the Bankruptcy Code or Act by Owner; or the filing of a petition under any provisions of the Bankruptcy Code or Act against Owner which is not dismissed within 90 days; or the filing of an answer in an involuntary proceeding by Owner admitting insolvency or inability to pay debts; or any assignment for the benefit of creditors by or against Owner; or the attachment, execution or other judicial seizure of any portion of Owner’s assets which is not discharged within ten (10) days (for the purposes of this Section the term Owner includes general partners, members and managers);
- (g) failure to maintain any part of the Project as decent, safe and sanitary as required under applicable local housing codes;
- (h) failure to comply with this Agreement, the Targeting Unit Agreement or the Targeting Program Manual, as any may be amended;
- (i) material noncompliance with the Project’s Targeting Agreement; or
- (j) violation of the Declaration of Land Use Restrictive Covenants for Low-Income Housing Tax Credits, if applicable.

The Agency will be in default if it does not make payment(s) within thirty (30) days of being due, so long as the Owner has met all requirements for disbursement and is not itself in default of this Agreement. The Owner’s sole remedy for the Agency’s default will be to bring legal action to enforce this Agreement. No action, omission or breach by the Agency will waive, diminish or otherwise alter the Owner’s obligations under the Tenant Lease(s).

Section 9: Agency Remedies

Upon occurrence of any default by the Owner, the Agency may, at its option, take any one or more of the following actions or remedies:

- (a) terminate this Agreement and any Key Program assistance;
- (b) reduce the amount of Key Program assistance;
- (c) obtain against the Owner a mandatory injunction or other equitable relief requiring performance by the Owner of any of its obligations under this Agreement or the Targeting Program Manual;

- (d) require the Owner to take corrective actions to correct the problem(s) and prevent any reoccurrence; and
- (e) declare the Owner “not in good standing” with the Agency.

The Agency will provide the Owner thirty (30) days written notice and opportunity to cure prior to implementing any of the above.

The taking of any action or exercise of any remedy shall not constitute an election of remedies or preclude Agency from taking any other action or exercising another remedy available at law or in equity. No failure to exercise any remedy or take any action enumerated shall constitute a waiver of such right or preclude a subsequent exercise by the Agency of any such remedy. No actions or remedies taken by the Agency under this Section will waive, diminish or otherwise alter the Owner’s obligations under the Tenant Lease(s).

Section 10: Prohibited Activities

- (a) None of the funds provided under the Program shall be used for any partisan political activity, or to further the election or defeat of any candidate for public office.
- (b) There shall be no religious instruction conducted in connection with the performance of the Agreement.
- (c) The Owner will not discriminate against any person employed in the performance of this Agreement, or against any applicant for housing assisted under this Agreement, because of race, sex, age, creed, color, disability, family status, or national origin.
- (d) No employee, officer or agent of the Owner shall create a conflict of interest, real or apparent, in administering the funds covered by this Agreement. Notwithstanding the foregoing, the Agency acknowledges that Owner has entered into a development and/or management Agreement with affiliates of and/or related parties to Owner, and fees paid pursuant thereto may be funded in part by the funds covered by this Agreement.

Section 11: Amendments

Any proposed changes in this Agreement will be in writing, submitted to, approved and executed by the Agency before the performance of any work involved in the proposed change.

Section 12: Notice

Delivery to the parties at the following addresses will satisfy the requirement to provide notice under this Agreement:

Agency: North Carolina Housing Finance Agency
Attn: Rental Investment
3508 Bush Street
Raleigh, NC 27609 (street address)

P.O. Box 28066
Raleigh, NC 27611-8066 (mailing address)

Owner: <Address, City, State, Zip>

Notice shall be effective upon the earliest of the following to occur: (a) actual receipt; (b) if mailed, three business days after deposited in the United States Mail; (c) the next business day if sent to the street address by recognized overnight courier (such as Federal Express) for next day or next business day delivery; or (d) upon refusal of the party being so notified to accept delivery. Either party may change their address for notice upon at least ten (10) days’ prior written notice to the other.

Section 13: LIMITATION OF LIABILITY

IN NO EVENT SHALL THE AGENCY, OR ITS OFFICERS, EMPLOYEES, AGENTS OR AFFILIATES BE LIABLE TO THE OWNER WITH RESPECT TO THE SERVICES OR THIS AGREEMENT, OR FOR ANY ACT OR OMISSION OCCURRING IN CONNECTION WITH THE FOREGOING, FOR ANY DAMAGES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO DIRECT DAMAGES, INDIRECT DAMAGES, LOST PROFITS, LOSS OF BUSINESS, OR OTHER INCIDENTAL, CONSEQUENTIAL, SPECIAL OR PUNITIVE DAMAGES OF ANY NATURE OR UNDER ANY LEGAL THEORY WHATSOEVER, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES AND REGARDLESS OF WHETHER OR NOT THE DAMAGES WERE REASONABLY FORESEEABLE.

Section 14: Governing Law

This Agreement shall be construed, governed, and enforced by and in accordance with the laws of the State of North Carolina. Each party expressly consents to the jurisdiction of the state courts of the State of North Carolina should litigation arise between the parties.

Section 15: Other Obligations of Owner

Nothing in this Agreement should be construed by the Owner to waive or relieve the Owner of any obligation under any other Federal or state law, regulation, program, loan, contract, or other agreement.

Section 16: Waiver

The waiver of any breach of this Agreement by either party shall not constitute a continuing waiver of subsequent breach of either the same or another provision of this Agreement.

Section 17: Assignment

The Owner has no power to transfer or otherwise assign any of the rights, obligations, or duties arising under this Agreement without the prior written consent of the Agency. The Agency may grant or deny its consent in its sole discretion. Any attempted transfer or assignment made without such consent from the Agency shall be void and of no effect.

Section 18: Survival

The terms of this Agreement shall bind and inure to the respective successors and assigns of the parties. Whenever used herein, the singular number shall include the plural, and the plural the singular.

(c) Property Profile

The Agency completes this questionnaire to the extent property information is available and sends it to a representative of the management company for completion and return to the Agency.

(d) Tenant Selection Plan

The Tenant Selection Plan is a description of the property's tenant selection and screening criteria. The Plan must conform to the Agency's current Tenant Selection Plan Policy published on the Agency's website: http://www.nchfa.com/sites/default/files/page_attachments/TenantSelectionPlanPolicy.pdf
The Plan must be updated from time to time to conform to any updates published by the Agency.

(e) Rental Assistance Plan (if applicable)

Only for projects using a source of project-based rent assistance other than Key, insert a description of how the source works, how Targeting applicants will access the source and who (the property owner, the management agent, or a local PHA) makes the decisions of the award of the source to households in the property. If the rent assistance source has a waiting list requirement, do the regulations governing the source allow the Targeting applicant to be offered a unit ahead of someone else on the rent assistance waitlist in order to comply with the Targeted Unit set-aside?

(f) Affirmative Fair Housing Marketing Plan

Use this version of HUD's Affirmative Fair Housing Marketing Plan form, unless a more recent version has been published by HUD:

<http://portal.hud.gov/hudportal/documents/huddoc?id=935-2a.pdf>

APPENDIX E

Sample Permanent Lender Letter of Intent / Commitment

Attn: Low Income Housing Tax Credit Program

The undersigned (“Lender”) hereby makes the following representations to induce the N.C. Housing Finance Agency to reserve to _____ (“Applicant”) Low Income Housing Tax Credits for the development located at or to be located at _____, known as or to be known as _____, and consisting of or to consist of _____ units (“Development”):

1. The Lender has issued a letter of intent (“Letter”) to Applicant to provide permanent financing in the amount not to exceed \$_____ (the Loan amount).
2. The Letter does not contain any conditions which are not customary and reasonable for loans of this nature and amount and which are not reasonably expected by the Lender to be met at the time of loan funding.
3. The loan, if made, shall have a term of at least _____ years, at a fixed interest rate of _____ % or shall be indexed to _____, which is at a current rate of _____ %. There shall be no balloon payments due for at least 15 years.
4. The amortization period of the loan shall be _____.
5. The anticipated security interest of the Lender shall be (fee simple, leasehold) and a _____ position.
6. This Letter of intent shall be valid until _____.
7. The total amount of fees associated with permanent financing (i.e. origination) are \$_____. The Lender understands that the Agency needs this information to determine the Development’s eligible basis.

Name of Lender

By: _____

APPENDIX F

Monitoring Compliance with Low-Income Housing Tax Credit Requirements

A. General

Owners of low-income housing tax credit properties must comply with the following rules and procedures.

B. Recordkeeping and record retention

1. *Recordkeeping.* Owners must keep records for each qualified low-income building in the project that show for each year in the compliance period—
 - (i) the total number of residential rental units in the building (including the number of bedrooms and the size in square feet of each residential rental unit);
 - (ii) the percentage of residential rental units in the building that are low-income units;
 - (iii) the rent charged on each residential rental unit in the building (including any utility allowances);
 - (iv) the number of occupants in each low-income unit, but only if rent is determined by the number of occupants in each unit under Section 42(g)(2);
 - (v) the low-income unit vacancies in the building and information that shows when, and to whom, the next available units were rented;
 - (vi) the annual income certification of each low-income tenant per unit (for an exception to this requirement, see Section 42(g)(8)(B));
 - (vii) documentation to support each low-income tenant's income certification (other than as covered by the special rule for a 100 percent low-income building) as determined under Section 8 or by a public housing authority;
 - (viii) the eligible basis and qualified basis of the building at the end of the first year of the credit period; and
 - (ix) the character and use of the nonresidential portion of the building included in the building's eligible basis under Section 42(d).
2. *Record retention.* Owners must retain the records described in B(1) for at least six (6) years after the due date (with extensions) for filing the federal income tax return for that year. The records for the first year of the credit period, however, must be retained for at least six (6) years beyond the due date (with extensions) for filing the federal income tax return for the last year of the compliance period of the building.
3. *Inspection record retention.* Owners must retain the original local health, safety, or building code violation reports or notices that were issued by the State or local government unit (as described in C(1)(vi)) for the Agency's inspection in Section D. Retention of the original violation reports or notices is not required once the Agency reviews the violation reports or notices and completes its inspection, unless the violation remains uncorrected.

C. Certification and review

1. *Certification.* Owners must certify at least annually to the Agency that, for the preceding twelve (12) month period—
 - (i) the project met the requirements of the 20-50 test under Section 42(g)(1)(A), the 40-60 test under Section 42(g)(1)(B), whichever is applicable to the project;
 - (ii) there was no change in the applicable fraction (as defined in Section 42(c)(1)(B)) of any building in the project, or that there was a change, and a description of the change;
 - (iii) the owner has received an annual income certification from each low-income tenant, and documentation to support that certification consistent with B(1)(vii);
 - (iv) each low-income unit in the project was rent-restricted under Section 42(g)(2);
 - (v) all units in the project were for use by the general public, including the requirement that no finding of discrimination under the Fair Housing Act occurred for the project (meaning an adverse final decision by HUD, a substantially equivalent state or local fair housing agency or federal court);
 - (vi) the buildings and low-income units in the project were suitable for occupancy, taking into account local health, safety, and building codes (or other habitability standards), and the State or local government unit responsible for making local health, safety, or building code inspections did not issue a violation report for any building or low-income unit in the project (owners must attach any violation report or notice to its annual certification and state whether the violation has been corrected);
 - (vii) there was no change in the eligible basis (as defined in Section 42(d)) of any building in the project, or if there was a change, the nature of the change;
 - (viii) all tenant facilities included in the eligible basis under Section 42(d) of any building in the project were provided on a comparable basis without charge to all tenants in the building;
 - (ix) if a low-income unit in the building became vacant during the year, that reasonable attempts were or are being made to rent that unit or the next available unit of comparable or smaller size to tenants having a qualifying income before any units in the project were or will be rented to tenants not having a qualifying income;
 - (x) if the income of tenants of a low-income unit in the project increased above the limit allowed in Section 42(g)(2)(D)(ii), the next available unit of comparable or smaller size in the project was or will be rented to tenants having a qualifying income; and
 - (xi) an extended low-income housing commitment as described in Section 42(h)(6) was in effect, including the requirement under Section 42(h)(6)(B)(iv) that an owner cannot refuse to lease a unit in the project to an applicant because the applicant holds a voucher or certificate of eligibility under Section 8 of the United States Housing Act of 1937;
 - (xii) all low-income units in the project were used on a non-transient basis (except for transitional housing for the homeless provided under Section 42(i)(3)(B)(iii) or single-room-occupancy units rented on a month-by-month basis under Section 42(i)(3)(B)(iv));
 - (xiii) no tenants in low-income units were evicted or had their tenancies terminated other than for good cause and no tenants had an increase in the gross rent with respect to a low-income unit not otherwise permitted under Section 42;
 - (xiv) the ownership entity meets the requirements of the nonprofit set-aside if the project was allocated as such; and

- (xv) no unauthorized changes in ownership or management agent(s) have occurred.
2. *Review.*
- (i) The Agency will review the certifications submitted under C(1) for compliance with the requirements of Section 42.
 - (ii) With respect to each tax credit project—
 - (A) the Agency will conduct on-site inspections of all buildings in the project by the end of the second calendar year following the year the last building in the project is placed in service and, for at least twenty percent (20%) of the project's low-income units, inspect the units and review the low-income certifications, the documentation supporting the certifications, and the rent records for the tenants in those units; and
 - (B) at least once every three (3) years, the Agency will conduct on-site inspections of all buildings in the project and, for at least twenty percent (20%) of the project's low-income units, inspect the units and review the low-income certifications, the documentation supporting the certifications, and the rent records for the tenants in those units.
 - (iii) The Agency will randomly select low-income units and tenant records to be inspected and reviewed.
3. *Frequency and form of certification.* The certifications and reviews of C(1) and C(2) will be made annually covering each year of the fifteen (15) year compliance period under Section 42(i)(1). The owner certifications will be made under penalty of perjury.

D. Inspections

- 1. *In general.* The Agency has the right to perform an on-site inspection of any tax credit project at least through the end of the extended use period.
- 2. *Inspection standard.* For the on-site inspections of buildings and low-income units required by C(2)(ii), the Agency will review any local health, safety, or building code violations reports or notices retained by the owner under B(3) in order to determine whether—
 - (i) the buildings and units are suitable for occupancy, taking into account local health, safety, and building codes (or other habitability standards); or
 - (ii) the buildings and units satisfy, as determined by the Agency, the uniform physical condition standards for public housing established by HUD (24 CFR 5.703).

The HUD physical condition standards do not supersede or preempt local health, safety, and building codes. A tax credit project under Section 42 must continue to satisfy these codes. The Agency will report any violation of these codes to the Service.

E. Notification-of-noncompliance

1. *In general.* The Agency will give the notice described in E(2) to the owner of a tax credit project and the notice described in E(3) to the Service.
2. *Notice to owner.* The Agency will provide prompt written notice to the owner of a tax credit project if the Agency does not receive the certification described in C(1), or does not receive or is not permitted to inspect the tenant income certifications, supporting documentation, and rent records described in C(2)(ii), or discovers by inspection, review, or in some other manner, that the project is not in compliance with the provisions of Section 42.
3. *Notice to Internal Revenue Service.*
 - (i) In general. The Agency will file IRS Form 8823, “Low-Income Housing Credit Agencies Report of Noncompliance,” with the Service no later than 45 days after the end of the correction period (as described in E(4), including extensions permitted under that paragraph) and no earlier than the end of the correction period, whether or not the noncompliance or failure to certify is corrected. The Agency will explain on IRS Form 8823 the nature of the noncompliance or failure to certify and indicate whether the owner has corrected the noncompliance or failure to certify. Any change in either the applicable fraction or eligible basis under C(1)(ii) and C(1)(vii), respectively, that results in a decrease in the qualified basis of the project under Section 42(c)(1)(A) is noncompliance that will be reported to the Service under E(3). If the noncompliance or failure to certify is corrected within three (3) years after the end of the correction period, the Agency will file IRS Form 8823 with the Service reporting the correction of the noncompliance or failure to certify.
 - (ii) Agency retention of records. The Agency will retain records of noncompliance or failure to certify for six (6) years beyond the Agency’s filing of the respective IRS Form 8823. In all other cases, the Agency will retain the certifications and records described in Section C for three (3) years from the end of the calendar year the Agency receives the certifications and records.
4. *Correction period.* The correction period shall be that period specified in the monitoring procedure during which an owner must supply any missing certifications and bring the project into compliance with the provisions of Section 42. The correction period is not to exceed ninety (90) days from the date of the notice to the owner described in E(2). The Agency may extend the correction period for up to six (6) months for good cause.

APPENDIX G

Rental Production Program Guidelines

A. Program Description

Projects requesting Rental Production Program (RPP) loan funds and low-income housing tax credits (tax credits) will be rated and competitively ranked based upon the point rating system in the Qualified Application Plan (QAP). Projects with both RPP and tax credits are required to meet all QAP requirements.

RPP loan funds come from federal and/or state programs, each with a separate set of regulations. The Agency uses the most restrictive limitations from each program to ensure that all program requirements are satisfied. These guidelines are to assist Applicants and owners understand the program. Please refer to the documents cited herein for project requirements.

Sources of RPP loan funds include:

- HOME Investment Partnership Act funds (HOME Program). The regulations for the HOME Program can be found at 24 CFR Part 92 within the Act.
- National Housing Trust Fund
- North Carolina Housing Trust Fund funds.
- State appropriated HOME Match funds.

B. Eligibility Requirements

All projects applying for RPP funds must submit the Notice of Real Property Acquisition form with the preliminary application and be eligible for and receive a tax credit allocation. The Agency may make an exception to this rule in its sole discretion. Projects proposing a federally insured loan or a loan requiring the RPP loan to have a term longer than 20 years or a loan which limits RPP repayment or requesting tax-exempt bonds are ineligible to apply for RPP funds.

C. Underwriting Requirements/Assumptions

Projects that cannot meet the minimum requirements below, as determined by the Agency, will be ineligible for RPP funds.

1. At least forty percent (40%) of qualified units in a project must be affordable to and occupied by households with incomes at or below fifty percent (50%) of median income. This requirement applies to all projects with RPP loans regardless of the funding source.
2. All RPP loans will be underwritten using a two percent (2%) interest rate and a term equal to the first mortgage (if any) not to exceed twenty (20) years. The Agency may reduce this interest rate to ensure project feasibility. Projects financed with funds from USDA-Rural Development ("RD") will incorporate the requirements of that program, including a thirty (30) year fully amortizing term and a zero percent (0%) interest rate.
3. All projects will be underwritten assuming a constant seven percent (7%) vacancy, except those financed with USDA-RD 515, which will be underwritten using vacancies proposed in RD's budget.
4. RPP loans will be underwritten with the assumption that rents will escalate at two percent (2%) per year and expenses will escalate at three percent (3%) per year with the exception of replacement reserves which will trend at four percent (4%) per year. Projects with HOME funds

will have HOME Assisted Units that may be underwritten with rents escalating at one and a half percent (1.5%) and expenses escalating at three percent (3%).

5. New construction projects (excluding adaptive re-use) must budget a minimum of \$3,600 per unit per year in operating expenses, not including taxes, reserves and resident support services. Renovation projects (includes preservation, rehabilitation and adaptive re-use) must budget a minimum of \$3,800 per unit per year not including taxes, reserves, and resident support services
6. The RPP loan amount may be reduced or the terms may be revised based on the Agency's underwriting and/or changes in any underlying assumption after issuance of the conditional commitment. The Agency will re-underwrite all loans prior to loan closing. All projects must demonstrate an ability to repay at least a portion of the RPP loan. The Agency will set the RPP principal and interest payments such that the project will maintain a DCR of 1.15, inclusive of the monthly RPP payments but excluding deferred developer fee payments or any amounts paid to members or partners of the ownership entity (such as investor services fees). This may result in a balloon payment due at maturity.

RPP Repayment = (Net Operating Income/1.15) - All other Debt Service.

7. The Agency must approve any additional debt on the project any time after award.
8. All projects requesting RPP funds must use current Low HOME rents for 20% of the total units spread proportionally through all bedroom types. For projects that receive HOME funds, the borrower must comply with the HOME Program regulations. These regulations include, but are not limited to, property standards, environmental compliance, tenant protections, affordability periods and rent and occupancy requirements. Borrowers should review the terms of their commitment letters carefully and discuss any requirements with the Agency.
9. The Agency must approve all rent increases. Refer to Section G of these Guidelines for more information on rents and rent increases.
10. Costs incurred pre-award are ineligible for RPP funds and must be covered by another source.

D. Reserve Accounts

On or before the closing of the RPP loan, borrower will establish reserve accounts (Accounts) set forth below. Borrower must fund the Accounts at an amount determined by the Agency. Unless otherwise approved by the Agency, the Accounts will be established from sources other than the RPP loan. All Accounts will be established with and held by the Agency or a third party (such as a nationally chartered bank) approved or required by the Agency. Unless otherwise specified herein or approved by the Agency, the Accounts will be interest-bearing and all interest earned will accrue in such Account for the benefit of the project.

Borrower will not withdraw any funds from an Account without the prior written approval from the Agency and only for the purposes for which such Account was specifically established. At any time during the term of the RPP loan, borrower will, upon request, provide the Agency with evidence of the existence of and amounts deposited in an Account and/or an accounting of any disbursements made from an Account. Any funds remaining in any Account at the end of the RPP Loan term must be used for project maintenance costs approved by the Agency or applied against the outstanding balance of the RPP Loan, at the Agency's discretion.

1. **Rent-Up Reserve:** A reasonable amount must be established, based on the projected rent-up time and considering the market and target population, but in no event shall be less than \$300 per

unit. This account will be established and funded before the first Certificate of Occupancy is issued for any part of the project or sixty (60) days prior to construction completion. Borrower is responsible for notifying the management company in writing that the funds are available for use. Funds in this account may only be used by borrower and the project's property management company to pay operating expenses during the initial rent-up period. When the project reaches ninety-three percent (93%) occupancy, any funds remaining in the account will be transferred to the replacement reserve account. Prior to the RPP loan closing, the borrower will be required to document to the Agency's satisfaction any funds disbursed from this account. For projects financed with funds from RD, the two percent (2%) initial operating and maintenance capital required by RD will satisfy the rent-up reserve requirement.

2. **Operating Reserve:** The operating reserve must be funded in an amount equal to the greater of a) \$1,500 per unit or b) six month's debt service and operating expenses for the project, and must be maintained for the duration of the low-income use period. Funds in this account will only be used by borrower to cover the project's operating deficits. This account must be capitalized prior to RPP loan closing. The operating reserve can be funded by deferring the developer's fees of the project. If this method is utilized, the deferred amounts owed to the developer can only be repaid from cash flow if all required replacement reserve deposits have been made. The Agency, at its discretion, may make disbursement directly to or direct that such disbursement be made directly to the contractor/vendor. This account is not required for projects financed with funds from RD.
3. **Replacement Reserve:** All new construction projects must budget replacement reserves in the amount of \$250 per unit per year for the first year. All rehabilitation and adaptive re-use projects must budget replacement reserves in the amount of \$350 per unit per year. This amount will increase by four percent (4%) annually each year thereafter. On the first day of each month borrower will make installments equal to one-twelfth (1/12) of the annual replacement reserve deposit requirement for such year. These installments will begin the first month the project is eligible to close the RPP loan. Funds in this account may only be used as needed to cover the project's capital improvement needs. The Agency reserves the right to increase the required amount of annual replacement reserves if the Agency determines such an increase is warranted after a detailed review of the project's physical needs assessment. For projects with RD financing, the required funding of the replacement reserve will be established, administered and approved by RD.

E. Conditional Loan Approval

After publication of awards, the Agency will issue a conditional commitment letter for the project. Accompanying the conditional commitment letter will be a checklist of items to be submitted by the borrower prior to issuance of the final commitment letter. Failure to satisfy any of the conditions listed in the checklist will be considered as a failure to meet the Agency's requirements. Projects with HOME funds must submit an environmental review after award to receive a conditional commitment letter. The Agency may treat any promise, representation or other statement in the Application as material to its obligation under the conditional commitment.

F. Final Commitment Letter

Once the conditions listed in the conditional commitment letter have been satisfied, the Agency will issue a final commitment letter. Seventy-five percent (75%) of the RPP loan will be disbursed when the first-tier construction loan equals or exceeds seventy-five percent (75%) of the RPP loan amount and after disbursement of the Workforce Housing Loan Program funds (if any). The remaining twenty-five percent (25%) of RPP funds will be disbursed after issuance of 8609's, having ninety percent (90%) occupancy for a minimum of three (3) consecutive months and meeting any other requirements of the final commitment letter.

G. Changes in Rents and Utilities

Initial gross rents may not exceed the limits in the final commitment letter. The Agency reserves the right to reduce net rents in the event of a reduction in the HOME rent limits set by the Department of Housing and Urban Development.

After issuance of a project's final commitment letter, but prior to the closing of the RPP loan, any proposed rent increase must be submitted to the project's Development Analyst for approval. After the RPP loan has closed, all proposed rent increases must be submitted to the Agency's Asset Management staff. Submissions will be reviewed on an "as needed" basis, preferably once each calendar year.

Increases in estimated utility expenses will affect any request for a rent increase and must be implemented in accordance with the tenants' lease provisions. The Agency will require documentation as it deems necessary. Any changes to the utility allowances must be sent in writing to the Agency's Development Analyst by the earlier of 1) the first building to receive a Certificate of Occupancy or 2) when the first tenant applications are received.

APPENDIX H
Poverty Rate by Census Tract

Source: 2010 - 2014 American Community Survey 5-Year Estimates, Table S1702 - Poverty Status in the past 12 months of Families (<http://factfinder.census.gov>)

Geography	Percent of Families below poverty level	Geography	Percent of Families below poverty level	Geography	Percent of Families below poverty level
Census Tract 201, Alamance County	28.6	Census Tract 9503, Alleghany County	8.1	Census Tract 202.03, Brunswick County	11.5
Census Tract 202, Alamance County	27.5	Census Tract 9201, Anson County	11.3	Census Tract 202.04, Brunswick County	13.5
Census Tract 203, Alamance County	20.9	Census Tract 9202, Anson County	8.2	Census Tract 203.03, Brunswick County	13.4
Census Tract 204, Alamance County	28.9	Census Tract 9203, Anson County	14.2	Census Tract 203.04, Brunswick County	3.6
Census Tract 205.01, Alamance County	15.6	Census Tract 9204, Anson County	17.7	Census Tract 203.05, Brunswick County	8.3
Census Tract 205.02, Alamance County	23.4	Census Tract 9205, Anson County	24.3	Census Tract 203.06, Brunswick County	9.3
Census Tract 206.01, Alamance County	4.8	Census Tract 9206, Anson County	16.7	Census Tract 203.07, Brunswick County	4.9
Census Tract 206.02, Alamance County	7.7	Census Tract 9702, Ashe County	10.9	Census Tract 203.08, Brunswick County	2.6
Census Tract 207.01, Alamance County	4.5	Census Tract 9703, Ashe County	14.8	Census Tract 203.09, Brunswick County	6
Census Tract 207.02, Alamance County	12.1	Census Tract 9704, Ashe County	18.7	Census Tract 203.10, Brunswick County	6.1
Census Tract 208.01, Alamance County	6.3	Census Tract 9705, Ashe County	19.1	Census Tract 204.02, Brunswick County	17.7
Census Tract 208.02, Alamance County	26.7	Census Tract 9707, Ashe County	7.2	Census Tract 204.03, Brunswick County	20.7
Census Tract 209.01, Alamance County	18.3	Census Tract 9708, Ashe County	15.3	Census Tract 204.04, Brunswick County	23.7
Census Tract 209.02, Alamance County	16.6	Census Tract 9301, Avery County	14.7	Census Tract 204.05, Brunswick County	21.2
Census Tract 210, Alamance County	29.1	Census Tract 9302, Avery County	7.8	Census Tract 205.04, Brunswick County	0
Census Tract 211.01, Alamance County	19.5	Census Tract 9303.01, Avery County	13	Census Tract 205.05, Brunswick County	22.7
Census Tract 211.02, Alamance County	15.1	Census Tract 9303.02, Avery County	23.2	Census Tract 205.06, Brunswick County	11.6
Census Tract 212.01, Alamance County	25.6	Census Tract 9304, Avery County	16.5	Census Tract 205.07, Brunswick County	7.8
Census Tract 212.04, Alamance County	11.1	Census Tract 9301, Beaufort County	22.4	Census Tract 205.08, Brunswick County	8.7
Census Tract 212.05, Alamance County	4	Census Tract 9302, Beaufort County	14	Census Tract 205.09, Brunswick County	9.7
Census Tract 212.06, Alamance County	13.5	Census Tract 9303, Beaufort County	29.8	Census Tract 205.10, Brunswick County	8.8
Census Tract 212.07, Alamance County	19.3	Census Tract 9304, Beaufort County	22.9	Census Tract 205.11, Brunswick County	12.2
Census Tract 213, Alamance County	10.2	Census Tract 9305.01, Beaufort County	10.8	Census Tract 205.12, Brunswick County	1
Census Tract 214, Alamance County	11.2	Census Tract 9305.02, Beaufort County	16.1	Census Tract 206.01, Brunswick County	10.8
Census Tract 215, Alamance County	9.1	Census Tract 9306, Beaufort County	9.4	Census Tract 206.02, Brunswick County	12.7
Census Tract 216, Alamance County	9.7	Census Tract 9307, Beaufort County	4.4	Census Tract 206.03, Brunswick County	26.7
Census Tract 217.01, Alamance County	1.3	Census Tract 9308, Beaufort County	10.7	Census Tract 9901, Brunswick County	-
Census Tract 217.02, Alamance County	0	Census Tract 9309, Beaufort County	2.6	Census Tract 1, Buncombe County	20.8
Census Tract 217.03, Alamance County	12.6	Census Tract 9310, Beaufort County	16.4	Census Tract 2, Buncombe County	28.5
Census Tract 218.01, Alamance County	9.3	Census Tract 9601, Bertie County	13.9	Census Tract 3, Buncombe County	25.1
Census Tract 218.02, Alamance County	12.6	Census Tract 9602, Bertie County	18	Census Tract 4, Buncombe County	3.2
Census Tract 218.03, Alamance County	7.5	Census Tract 9603, Bertie County	18.9	Census Tract 5, Buncombe County	3.1
Census Tract 219.01, Alamance County	12.5	Census Tract 9604, Bertie County	21.5	Census Tract 6, Buncombe County	6.5
Census Tract 219.02, Alamance County	9.2	Census Tract 9501, Bladen County	22.9	Census Tract 7, Buncombe County	11.4
Census Tract 220.01, Alamance County	7.5	Census Tract 9502, Bladen County	20.6	Census Tract 8, Buncombe County	15.1
Census Tract 220.02, Alamance County	10.6	Census Tract 9503, Bladen County	26.8	Census Tract 9, Buncombe County	56
Census Tract 401, Alexander County	8.8	Census Tract 9504, Bladen County	31.4	Census Tract 10, Buncombe County	20.6
Census Tract 402, Alexander County	6.4	Census Tract 9505, Bladen County	20.7	Census Tract 11, Buncombe County	11.5
Census Tract 403, Alexander County	3.7	Census Tract 9506, Bladen County	19.2	Census Tract 12, Buncombe County	7.5
Census Tract 404, Alexander County	18.7	Census Tract 201.01, Brunswick County	21.8	Census Tract 13, Buncombe County	20.2
Census Tract 405, Alexander County	15.1	Census Tract 201.02, Brunswick County	17.3	Census Tract 14, Buncombe County	30.8
Census Tract 406, Alexander County	12.5	Census Tract 201.03, Brunswick County	13.5	Census Tract 15, Buncombe County	23
Census Tract 407, Alexander County	11.1	Census Tract 201.04, Brunswick County	23.7	Census Tract 16, Buncombe County	10
Census Tract 9501, Alleghany County	14.1	Census Tract 202.01, Brunswick County	12.1	Census Tract 17, Buncombe County	6.2
Census Tract 9502, Alleghany County	20.6	Census Tract 202.02, Brunswick County	8.3	Census Tract 18.01, Buncombe County	6.1

Geography	Percent of Families below poverty level
Census Tract 18.02, Buncombe County	2.1
Census Tract 19, Buncombe County	8
Census Tract 20, Buncombe County	20.7
Census Tract 21.01, Buncombe County	2.7
Census Tract 21.02, Buncombe County	17.4
Census Tract 22.03, Buncombe County	24.3
Census Tract 22.04, Buncombe County	7
Census Tract 22.05, Buncombe County	1.8
Census Tract 22.06, Buncombe County	2.4
Census Tract 23.01, Buncombe County	10.3
Census Tract 23.02, Buncombe County	4.1
Census Tract 24.01, Buncombe County	17.1
Census Tract 24.02, Buncombe County	9.3
Census Tract 25.03, Buncombe County	15.1
Census Tract 25.04, Buncombe County	19.3
Census Tract 25.05, Buncombe County	9
Census Tract 25.06, Buncombe County	16.1
Census Tract 26.03, Buncombe County	11.4
Census Tract 26.04, Buncombe County	10.8
Census Tract 26.05, Buncombe County	6.5
Census Tract 26.06, Buncombe County	15.8
Census Tract 26.07, Buncombe County	6.8
Census Tract 27.01, Buncombe County	11.6
Census Tract 27.02, Buncombe County	9.5
Census Tract 27.03, Buncombe County	15.3
Census Tract 28.03, Buncombe County	10.9
Census Tract 28.04, Buncombe County	3.8
Census Tract 29, Buncombe County	11.4
Census Tract 30.01, Buncombe County	8.8
Census Tract 30.02, Buncombe County	8.5
Census Tract 31.02, Buncombe County	7
Census Tract 31.03, Buncombe County	13.7
Census Tract 31.04, Buncombe County	17.1
Census Tract 32.01, Buncombe County	3.7
Census Tract 32.02, Buncombe County	5.8
Census Tract 32.03, Buncombe County	5.5
Census Tract 32.04, Buncombe County	5
Census Tract 32.05, Buncombe County	5.3
Census Tract 201, Burke County	25.4
Census Tract 202.01, Burke County	12.1
Census Tract 202.02, Burke County	10.8
Census Tract 203.01, Burke County	3.8
Census Tract 203.02, Burke County	9.2
Census Tract 205, Burke County	19.4
Census Tract 206, Burke County	32.4
Census Tract 208.01, Burke County	16.8
Census Tract 208.02, Burke County	8.8
Census Tract 209, Burke County	7.7
Census Tract 210, Burke County	13.8

Geography	Percent of Families below poverty level
Census Tract 211, Burke County	18.1
Census Tract 212.01, Burke County	14
Census Tract 212.02, Burke County	14.7
Census Tract 212.03, Burke County	19.5
Census Tract 213.01, Burke County	15.6
Census Tract 213.02, Burke County	21.7
Census Tract 214, Burke County	20.3
Census Tract 405, Cabarrus County	11.6
Census Tract 406, Cabarrus County	7.5
Census Tract 407.01, Cabarrus County	7.4
Census Tract 407.02, Cabarrus County	8.9
Census Tract 407.03, Cabarrus County	25.8
Census Tract 408, Cabarrus County	23
Census Tract 409, Cabarrus County	10.6
Census Tract 410, Cabarrus County	32.7
Census Tract 411, Cabarrus County	5.3
Census Tract 412, Cabarrus County	10.1
Census Tract 413.01, Cabarrus County	5.6
Census Tract 413.02, Cabarrus County	2.7
Census Tract 413.03, Cabarrus County	3.3
Census Tract 415.01, Cabarrus County	6.9
Census Tract 415.02, Cabarrus County	10.9
Census Tract 415.03, Cabarrus County	1.7
Census Tract 416.01, Cabarrus County	3
Census Tract 416.02, Cabarrus County	4.1
Census Tract 417.01, Cabarrus County	1.5
Census Tract 417.02, Cabarrus County	10.2
Census Tract 419.01, Cabarrus County	17.5
Census Tract 419.02, Cabarrus County	30.4
Census Tract 420, Cabarrus County	17.8
Census Tract 421.01, Cabarrus County	23.8
Census Tract 421.02, Cabarrus County	16
Census Tract 422, Cabarrus County	3.5
Census Tract 423, Cabarrus County	17.3
Census Tract 424.01, Cabarrus County	7.2
Census Tract 424.02, Cabarrus County	19.6
Census Tract 425.01, Cabarrus County	4.4
Census Tract 425.02, Cabarrus County	2.9
Census Tract 425.03, Cabarrus County	7.1
Census Tract 425.04, Cabarrus County	11.9
Census Tract 426.01, Cabarrus County	1.8
Census Tract 426.02, Cabarrus County	19.5
Census Tract 426.03, Cabarrus County	7.8
Census Tract 426.04, Cabarrus County	4.7
Census Tract 301, Caldwell County	23.7
Census Tract 302, Caldwell County	21
Census Tract 303, Caldwell County	18.1
Census Tract 304, Caldwell County	17.3
Census Tract 305, Caldwell County	6.3

Geography	Percent of Families below poverty level
Census Tract 306, Caldwell County	10.1
Census Tract 307, Caldwell County	11.3
Census Tract 308, Caldwell County	16.4
Census Tract 309, Caldwell County	27.6
Census Tract 310, Caldwell County	4.7
Census Tract 311, Caldwell County	7.9
Census Tract 312.01, Caldwell County	9.9
Census Tract 312.02, Caldwell County	14.1
Census Tract 313, Caldwell County	11.7
Census Tract 314.01, Caldwell County	20.1
Census Tract 314.02, Caldwell County	24.6
Census Tract 314.03, Caldwell County	21.2
Census Tract 9501.01, Camden County	5.7
Census Tract 9501.02, Camden County	4.3
Census Tract 9701.01, Carteret County	13.5
Census Tract 9701.02, Carteret County	11.9
Census Tract 9701.03, Carteret County	9.2
Census Tract 9702, Carteret County	6
Census Tract 9703.01, Carteret County	18.3
Census Tract 9703.02, Carteret County	40.3
Census Tract 9703.03, Carteret County	0
Census Tract 9703.04, Carteret County	39.3
Census Tract 9704.01, Carteret County	18.8
Census Tract 9704.02, Carteret County	33
Census Tract 9704.03, Carteret County	10.3
Census Tract 9705.01, Carteret County	10.7
Census Tract 9705.02, Carteret County	6
Census Tract 9705.03, Carteret County	12.4
Census Tract 9705.04, Carteret County	18
Census Tract 9706.01, Carteret County	16.4
Census Tract 9706.02, Carteret County	0
Census Tract 9706.03, Carteret County	10.2
Census Tract 9706.04, Carteret County	6.5
Census Tract 9706.05, Carteret County	4
Census Tract 9707.01, Carteret County	16.1
Census Tract 9707.02, Carteret County	17.1
Census Tract 9707.03, Carteret County	8.4
Census Tract 9707.04, Carteret County	21.4
Census Tract 9708.01, Carteret County	5.4
Census Tract 9708.02, Carteret County	2.6
Census Tract 9708.03, Carteret County	5.7
Census Tract 9708.04, Carteret County	7.6
Census Tract 9708.05, Carteret County	7.6
Census Tract 9709.01, Carteret County	4.8
Census Tract 9709.02, Carteret County	22
Census Tract 9709.03, Carteret County	3.9
Census Tract 9710.01, Carteret County	0
Census Tract 9710.02, Carteret County	2
Census Tract 9711.01, Carteret County	6.6

Geography	Percent of Families below poverty level
Census Tract 9711.02, Carteret County	4.2
Census Tract 9801, Carteret County	-
Census Tract 9901, Carteret County	-
Census Tract 9902, Carteret County	-
Census Tract 9301, Caswell County	21.5
Census Tract 9302, Caswell County	24.5
Census Tract 9303, Caswell County	17.1
Census Tract 9304, Caswell County	13
Census Tract 9305, Caswell County	7.2
Census Tract 9306, Caswell County	9
Census Tract 101.01, Catawba County	11.1
Census Tract 101.02, Catawba County	5.8
Census Tract 102.01, Catawba County	9.9
Census Tract 102.02, Catawba County	19.5
Census Tract 103.01, Catawba County	5.3
Census Tract 103.02, Catawba County	8.2
Census Tract 103.03, Catawba County	15.1
Census Tract 103.04, Catawba County	11.2
Census Tract 104.01, Catawba County	13.3
Census Tract 104.02, Catawba County	38.8
Census Tract 105.01, Catawba County	4.3
Census Tract 105.02, Catawba County	8
Census Tract 106, Catawba County	12.8
Census Tract 107, Catawba County	33.9
Census Tract 109, Catawba County	21.8
Census Tract 110, Catawba County	22.1
Census Tract 111.01, Catawba County	5.1
Census Tract 111.02, Catawba County	12.3
Census Tract 112, Catawba County	11.1
Census Tract 113, Catawba County	30.3
Census Tract 114.01, Catawba County	6.6
Census Tract 114.02, Catawba County	5
Census Tract 115.01, Catawba County	6.2
Census Tract 115.03, Catawba County	6.5
Census Tract 115.04, Catawba County	3.4
Census Tract 116.01, Catawba County	13.1
Census Tract 116.02, Catawba County	13.1
Census Tract 117.01, Catawba County	11
Census Tract 117.02, Catawba County	8
Census Tract 118.01, Catawba County	3.6
Census Tract 118.02, Catawba County	10.9
Census Tract 201.03, Chatham County	7.2
Census Tract 201.04, Chatham County	1.1
Census Tract 201.05, Chatham County	12.5
Census Tract 201.06, Chatham County	5.8
Census Tract 202, Chatham County	10.3
Census Tract 203, Chatham County	11.5
Census Tract 204.01, Chatham County	12.3
Census Tract 204.02, Chatham County	28

Geography	Percent of Families below poverty level
Census Tract 205, Chatham County	15.5
Census Tract 206, Chatham County	13.8
Census Tract 207.01, Chatham County	0
Census Tract 207.02, Chatham County	8.1
Census Tract 208, Chatham County	10
Census Tract 9301, Cherokee County	10.5
Census Tract 9302, Cherokee County	8.2
Census Tract 9303, Cherokee County	16.3
Census Tract 9304, Cherokee County	13.1
Census Tract 9305, Cherokee County	12.1
Census Tract 9306.01, Cherokee County	15.6
Census Tract 9306.02, Cherokee County	14.8
Census Tract 9301.01, Chowan County	34.7
Census Tract 9301.02, Chowan County	7.3
Census Tract 9302, Chowan County	11.4
Census Tract 9501, Clay County	17
Census Tract 9502, Clay County	16.7
Census Tract 9501.01, Cleveland County	18.7
Census Tract 9501.02, Cleveland County	8.7
Census Tract 9502, Cleveland County	9.9
Census Tract 9503.01, Cleveland County	8.5
Census Tract 9503.02, Cleveland County	13
Census Tract 9504, Cleveland County	13.7
Census Tract 9505, Cleveland County	24.5
Census Tract 9506.01, Cleveland County	20.8
Census Tract 9506.02, Cleveland County	19.2
Census Tract 9507, Cleveland County	7.6
Census Tract 9508, Cleveland County	12.5
Census Tract 9509, Cleveland County	39.5
Census Tract 9510, Cleveland County	28.9
Census Tract 9511, Cleveland County	25.3
Census Tract 9512, Cleveland County	23.6
Census Tract 9513, Cleveland County	12.5
Census Tract 9514, Cleveland County	13.4
Census Tract 9515.01, Cleveland County	12.5
Census Tract 9515.02, Cleveland County	9.2
Census Tract 9515.03, Cleveland County	12.1
Census Tract 9516.01, Cleveland County	10.8
Census Tract 9516.02, Cleveland County	13.8
Census Tract 9301, Columbus County	10.5
Census Tract 9302, Columbus County	17.9
Census Tract 9303, Columbus County	9.8
Census Tract 9304, Columbus County	20.1
Census Tract 9305, Columbus County	11.6
Census Tract 9306, Columbus County	18.1
Census Tract 9307, Columbus County	21.3
Census Tract 9308, Columbus County	13.5
Census Tract 9309, Columbus County	39.4
Census Tract 9310, Columbus County	19.4

Geography	Percent of Families below poverty level
Census Tract 9311, Columbus County	21.7
Census Tract 9312, Columbus County	25.5
Census Tract 9313, Columbus County	7.6
Census Tract 9601.01, Craven County	2
Census Tract 9601.02, Craven County	9.6
Census Tract 9602, Craven County	17
Census Tract 9603, Craven County	15.8
Census Tract 9604.01, Craven County	0
Census Tract 9604.02, Craven County	5.6
Census Tract 9604.03, Craven County	1.2
Census Tract 9604.04, Craven County	4.2
Census Tract 9605, Craven County	14.1
Census Tract 9606, Craven County	8.2
Census Tract 9607, Craven County	7.7
Census Tract 9608, Craven County	52
Census Tract 9609, Craven County	50.7
Census Tract 9610.01, Craven County	6.7
Census Tract 9610.02, Craven County	10
Census Tract 9611, Craven County	7.5
Census Tract 9612.01, Craven County	9.6
Census Tract 9612.02, Craven County	10.2
Census Tract 9613.01, Craven County	18.6
Census Tract 9613.02, Craven County	29.1
Census Tract 9613.03, Craven County	8.3
Census Tract 2, Cumberland County	64
Census Tract 5, Cumberland County	33.4
Census Tract 6, Cumberland County	7
Census Tract 7.01, Cumberland County	2.3
Census Tract 7.02, Cumberland County	17.5
Census Tract 8, Cumberland County	19
Census Tract 9, Cumberland County	10.3
Census Tract 10, Cumberland County	40.8
Census Tract 11, Cumberland County	26.4
Census Tract 12, Cumberland County	28.9
Census Tract 14, Cumberland County	19.3
Census Tract 15, Cumberland County	21.5
Census Tract 16.01, Cumberland County	11.4
Census Tract 16.03, Cumberland County	20.1
Census Tract 16.04, Cumberland County	16.6
Census Tract 17, Cumberland County	15.1
Census Tract 18, Cumberland County	24.7
Census Tract 19.01, Cumberland County	22.1
Census Tract 19.02, Cumberland County	19
Census Tract 19.03, Cumberland County	22.5
Census Tract 20.01, Cumberland County	8.1
Census Tract 20.02, Cumberland County	16.7
Census Tract 21, Cumberland County	14.7
Census Tract 22, Cumberland County	19.2
Census Tract 23, Cumberland County	22.3

Geography	Percent of Families below poverty level
Census Tract 24.01, Cumberland County	38.2
Census Tract 24.02, Cumberland County	25.1
Census Tract 25.01, Cumberland County	9
Census Tract 25.02, Cumberland County	15.3
Census Tract 25.03, Cumberland County	4.6
Census Tract 25.04, Cumberland County	12.7
Census Tract 26, Cumberland County	13
Census Tract 27, Cumberland County	3.1
Census Tract 28, Cumberland County	7.7
Census Tract 29, Cumberland County	11.6
Census Tract 30.01, Cumberland County	5.4
Census Tract 30.02, Cumberland County	9.6
Census Tract 31.02, Cumberland County	7.5
Census Tract 31.03, Cumberland County	10.7
Census Tract 31.04, Cumberland County	14.5
Census Tract 32.01, Cumberland County	5.5
Census Tract 32.03, Cumberland County	21.8
Census Tract 32.04, Cumberland County	12
Census Tract 32.05, Cumberland County	12.7
Census Tract 33.02, Cumberland County	21.7
Census Tract 33.04, Cumberland County	10.5
Census Tract 33.05, Cumberland County	13.1
Census Tract 33.07, Cumberland County	15.7
Census Tract 33.09, Cumberland County	8.5
Census Tract 33.10, Cumberland County	14.8
Census Tract 33.11, Cumberland County	9.9
Census Tract 33.12, Cumberland County	19.1
Census Tract 33.13, Cumberland County	9.7
Census Tract 33.14, Cumberland County	15.4
Census Tract 34.01, Cumberland County	11.6
Census Tract 34.02, Cumberland County	-
Census Tract 34.03, Cumberland County	11.4
Census Tract 34.04, Cumberland County	-
Census Tract 34.05, Cumberland County	16.3
Census Tract 34.06, Cumberland County	8.5
Census Tract 34.07, Cumberland County	33.9
Census Tract 34.08, Cumberland County	11
Census Tract 35, Cumberland County	22.5
Census Tract 36, Cumberland County	17.4
Census Tract 37, Cumberland County	9.4
Census Tract 38, Cumberland County	38
Census Tract 9801, Cumberland County	-
Census Tract 9802, Cumberland County	-
Census Tract 1101.01, Currituck County	0
Census Tract 1101.02, Currituck County	1.7
Census Tract 1102, Currituck County	6
Census Tract 1103.01, Currituck County	10.5
Census Tract 1103.02, Currituck County	12.3
Census Tract 1104.01, Currituck County	7.3

Geography	Percent of Families below poverty level
Census Tract 1104.02, Currituck County	5.6
Census Tract 9901, Currituck County	-
Census Tract 9701.01, Dare County	2.2
Census Tract 9701.02, Dare County	11.5
Census Tract 9702, Dare County	1.8
Census Tract 9703, Dare County	8
Census Tract 9704, Dare County	8.3
Census Tract 9705.01, Dare County	12.7
Census Tract 9705.02, Dare County	5.2
Census Tract 9706.01, Dare County	8.7
Census Tract 9706.02, Dare County	1.5
Census Tract 9901, Dare County	-
Census Tract 9902, Dare County	-
Census Tract 601.01, Davidson County	1.3
Census Tract 601.02, Davidson County	7.6
Census Tract 602.01, Davidson County	4.3
Census Tract 602.02, Davidson County	2.6
Census Tract 602.03, Davidson County	10.4
Census Tract 603.01, Davidson County	4.7
Census Tract 603.02, Davidson County	4.6
Census Tract 603.03, Davidson County	12.4
Census Tract 603.04, Davidson County	14.9
Census Tract 604, Davidson County	8.8
Census Tract 605, Davidson County	8.9
Census Tract 606.01, Davidson County	4.7
Census Tract 606.02, Davidson County	4.1
Census Tract 607, Davidson County	22.7
Census Tract 608, Davidson County	33.8
Census Tract 609, Davidson County	21
Census Tract 610, Davidson County	24.2
Census Tract 611, Davidson County	18.1
Census Tract 612.01, Davidson County	16
Census Tract 612.02, Davidson County	6.3
Census Tract 613, Davidson County	15
Census Tract 614, Davidson County	39.1
Census Tract 615, Davidson County	27.7
Census Tract 616, Davidson County	30.2
Census Tract 617.01, Davidson County	7.1
Census Tract 617.02, Davidson County	7.6
Census Tract 617.03, Davidson County	8
Census Tract 618.02, Davidson County	10.5
Census Tract 618.03, Davidson County	12.7
Census Tract 618.04, Davidson County	7.6
Census Tract 619.01, Davidson County	15.4
Census Tract 619.02, Davidson County	5.9
Census Tract 620.01, Davidson County	9.1
Census Tract 620.02, Davidson County	21
Census Tract 801, Davie County	12.6
Census Tract 802, Davie County	4.7

Geography	Percent of Families below poverty level
Census Tract 803, Davie County	3.3
Census Tract 804, Davie County	7.3
Census Tract 805, Davie County	15.6
Census Tract 806, Davie County	9.5
Census Tract 807, Davie County	11.6
Census Tract 901, Duplin County	23
Census Tract 902, Duplin County	18.5
Census Tract 903, Duplin County	26.8
Census Tract 904, Duplin County	12.7
Census Tract 905.01, Duplin County	16.9
Census Tract 905.02, Duplin County	17.4
Census Tract 906, Duplin County	11
Census Tract 907.01, Duplin County	21.3
Census Tract 907.02, Duplin County	11.1
Census Tract 908.01, Duplin County	28.1
Census Tract 908.02, Duplin County	28.9
Census Tract 1.01, Durham County	22
Census Tract 1.02, Durham County	30.3
Census Tract 2, Durham County	24.3
Census Tract 3.01, Durham County	31
Census Tract 3.02, Durham County	6.6
Census Tract 4.01, Durham County	3
Census Tract 4.02, Durham County	2.2
Census Tract 5, Durham County	35.7
Census Tract 6, Durham County	14.6
Census Tract 7, Durham County	6
Census Tract 9, Durham County	32.5
Census Tract 10.01, Durham County	34.3
Census Tract 10.02, Durham County	40.1
Census Tract 11, Durham County	47.1
Census Tract 13.01, Durham County	34.9
Census Tract 13.03, Durham County	25.8
Census Tract 13.04, Durham County	38.7
Census Tract 14, Durham County	60
Census Tract 15.01, Durham County	100
Census Tract 15.02, Durham County	34
Census Tract 15.03, Durham County	-
Census Tract 16.01, Durham County	6.1
Census Tract 16.03, Durham County	3.4
Census Tract 16.04, Durham County	1.1
Census Tract 17.05, Durham County	6.5
Census Tract 17.06, Durham County	18
Census Tract 17.07, Durham County	4.1
Census Tract 17.08, Durham County	9.3
Census Tract 17.09, Durham County	33.6
Census Tract 17.10, Durham County	14.3
Census Tract 17.11, Durham County	16.4
Census Tract 18.01, Durham County	8.4
Census Tract 18.02, Durham County	21

Geography	Percent of Families below poverty level
Census Tract 18.06, Durham County	7.7
Census Tract 18.07, Durham County	10.7
Census Tract 18.08, Durham County	0
Census Tract 18.09, Durham County	11.4
Census Tract 19, Durham County	6.6
Census Tract 20.07, Durham County	3.8
Census Tract 20.08, Durham County	0.9
Census Tract 20.09, Durham County	25.3
Census Tract 20.13, Durham County	7.4
Census Tract 20.15, Durham County	15.6
Census Tract 20.16, Durham County	31.5
Census Tract 20.17, Durham County	2.5
Census Tract 20.18, Durham County	0.7
Census Tract 20.19, Durham County	8.6
Census Tract 20.20, Durham County	2.5
Census Tract 20.21, Durham County	15.6
Census Tract 20.22, Durham County	12.7
Census Tract 20.23, Durham County	0
Census Tract 20.24, Durham County	1.1
Census Tract 20.25, Durham County	8.7
Census Tract 20.26, Durham County	8.6
Census Tract 20.27, Durham County	8.4
Census Tract 20.28, Durham County	5.9
Census Tract 21, Durham County	4.1
Census Tract 22, Durham County	13.2
Census Tract 23, Durham County	53.9
Census Tract 9801, Durham County	0
Census Tract 202, Edgecombe County	32.4
Census Tract 203, Edgecombe County	34.5
Census Tract 204, Edgecombe County	31.6
Census Tract 206, Edgecombe County	23
Census Tract 207, Edgecombe County	20
Census Tract 208, Edgecombe County	15.9
Census Tract 209, Edgecombe County	17.9
Census Tract 210, Edgecombe County	22.3
Census Tract 211, Edgecombe County	12.8
Census Tract 212, Edgecombe County	6.2
Census Tract 213, Edgecombe County	13.4
Census Tract 214, Edgecombe County	19.8
Census Tract 215, Edgecombe County	21.3
Census Tract 216, Edgecombe County	2.1
Census Tract 1, Forsyth County	17.4
Census Tract 2, Forsyth County	35.7
Census Tract 3.01, Forsyth County	42.9
Census Tract 3.02, Forsyth County	40.2
Census Tract 4, Forsyth County	35.8
Census Tract 5, Forsyth County	61.5
Census Tract 6, Forsyth County	47.6
Census Tract 7, Forsyth County	63.6

Geography	Percent of Families below poverty level
Census Tract 8.01, Forsyth County	80
Census Tract 8.02, Forsyth County	67.3
Census Tract 9, Forsyth County	34.4
Census Tract 10, Forsyth County	29.5
Census Tract 11, Forsyth County	11.7
Census Tract 12, Forsyth County	0
Census Tract 13, Forsyth County	4.3
Census Tract 14, Forsyth County	31.2
Census Tract 15, Forsyth County	34.6
Census Tract 16.01, Forsyth County	15.9
Census Tract 16.02, Forsyth County	45.7
Census Tract 17, Forsyth County	18.9
Census Tract 18, Forsyth County	43.1
Census Tract 19.01, Forsyth County	48.9
Census Tract 19.02, Forsyth County	8.6
Census Tract 20.01, Forsyth County	25.2
Census Tract 20.02, Forsyth County	21.6
Census Tract 21, Forsyth County	7.1
Census Tract 22, Forsyth County	6.8
Census Tract 25.01, Forsyth County	1.4
Census Tract 25.02, Forsyth County	0
Census Tract 26.01, Forsyth County	3.3
Census Tract 26.03, Forsyth County	6.6
Census Tract 26.04, Forsyth County	3.1
Census Tract 27.01, Forsyth County	35.8
Census Tract 27.02, Forsyth County	23.3
Census Tract 27.03, Forsyth County	27.1
Census Tract 28.01, Forsyth County	3.2
Census Tract 28.04, Forsyth County	10.5
Census Tract 28.06, Forsyth County	7
Census Tract 28.07, Forsyth County	10.3
Census Tract 28.08, Forsyth County	1.7
Census Tract 28.09, Forsyth County	6.2
Census Tract 29.01, Forsyth County	10.4
Census Tract 29.03, Forsyth County	17.1
Census Tract 29.04, Forsyth County	6.7
Census Tract 30.02, Forsyth County	20.2
Census Tract 30.03, Forsyth County	6.3
Census Tract 30.04, Forsyth County	1.9
Census Tract 31.03, Forsyth County	1.2
Census Tract 31.05, Forsyth County	12.1
Census Tract 31.06, Forsyth County	0
Census Tract 31.07, Forsyth County	8.1
Census Tract 31.08, Forsyth County	15.2
Census Tract 32.01, Forsyth County	6.1
Census Tract 32.02, Forsyth County	25.1
Census Tract 33.07, Forsyth County	7
Census Tract 33.08, Forsyth County	3.1
Census Tract 33.09, Forsyth County	18.9

Geography	Percent of Families below poverty level
Census Tract 33.10, Forsyth County	12.5
Census Tract 33.11, Forsyth County	1.9
Census Tract 33.12, Forsyth County	4.3
Census Tract 33.13, Forsyth County	6.9
Census Tract 33.14, Forsyth County	13.3
Census Tract 33.15, Forsyth County	5.1
Census Tract 34.02, Forsyth County	18.5
Census Tract 34.03, Forsyth County	35.9
Census Tract 34.04, Forsyth County	32
Census Tract 35, Forsyth County	11.7
Census Tract 36, Forsyth County	21.1
Census Tract 37.01, Forsyth County	29.4
Census Tract 37.02, Forsyth County	6.6
Census Tract 37.03, Forsyth County	2.8
Census Tract 38.03, Forsyth County	4.4
Census Tract 38.04, Forsyth County	10.4
Census Tract 38.05, Forsyth County	23.1
Census Tract 38.06, Forsyth County	7.1
Census Tract 39.03, Forsyth County	29.2
Census Tract 39.04, Forsyth County	11.2
Census Tract 39.05, Forsyth County	7.1
Census Tract 39.06, Forsyth County	2.4
Census Tract 39.08, Forsyth County	0
Census Tract 39.09, Forsyth County	0
Census Tract 40.05, Forsyth County	2.8
Census Tract 40.07, Forsyth County	5.4
Census Tract 40.09, Forsyth County	3.6
Census Tract 40.10, Forsyth County	1.4
Census Tract 40.11, Forsyth County	2.5
Census Tract 40.12, Forsyth County	5.4
Census Tract 40.13, Forsyth County	8.5
Census Tract 40.14, Forsyth County	3.7
Census Tract 40.15, Forsyth County	4.9
Census Tract 41.02, Forsyth County	9.1
Census Tract 41.03, Forsyth County	5.3
Census Tract 41.04, Forsyth County	4.3
Census Tract 601, Franklin County	20.7
Census Tract 602, Franklin County	20.2
Census Tract 603.01, Franklin County	22.7
Census Tract 603.02, Franklin County	21.6
Census Tract 604.01, Franklin County	9.8
Census Tract 604.02, Franklin County	23
Census Tract 605.01, Franklin County	5.1
Census Tract 605.02, Franklin County	4.9
Census Tract 606, Franklin County	10.2
Census Tract 607, Franklin County	7
Census Tract 608.01, Franklin County	13.4
Census Tract 608.02, Franklin County	8.3
Census Tract 301.01, Gaston County	9

Geography	Percent of Families below poverty level	Geography	Percent of Families below poverty level	Geography	Percent of Families below poverty level
Census Tract 301.02, Gaston County	13.2	Census Tract 327.03, Gaston County	7.4	Census Tract 108, Guilford County	0
Census Tract 302.03, Gaston County	4.3	Census Tract 327.04, Gaston County	19.5	Census Tract 109, Guilford County	23.1
Census Tract 302.04, Gaston County	3.9	Census Tract 328, Gaston County	26.8	Census Tract 110, Guilford County	33.9
Census Tract 302.05, Gaston County	9.8	Census Tract 329, Gaston County	36	Census Tract 111.01, Guilford County	34.1
Census Tract 303.01, Gaston County	15.7	Census Tract 331, Gaston County	25.1	Census Tract 111.02, Guilford County	17.3
Census Tract 303.02, Gaston County	18.9	Census Tract 332.02, Gaston County	14.2	Census Tract 112, Guilford County	40.7
Census Tract 304.01, Gaston County	13.1	Census Tract 332.03, Gaston County	25.4	Census Tract 113, Guilford County	24.2
Census Tract 304.02, Gaston County	9.4	Census Tract 332.04, Gaston County	28.5	Census Tract 114, Guilford County	68.4
Census Tract 305.01, Gaston County	5.3	Census Tract 333.03, Gaston County	3	Census Tract 115, Guilford County	28.2
Census Tract 305.02, Gaston County	11.7	Census Tract 333.04, Gaston County	10.1	Census Tract 116.01, Guilford County	14.6
Census Tract 306.01, Gaston County	14.8	Census Tract 333.05, Gaston County	5.4	Census Tract 116.02, Guilford County	27.3
Census Tract 306.02, Gaston County	9.6	Census Tract 333.06, Gaston County	12.2	Census Tract 119.04, Guilford County	18.3
Census Tract 307, Gaston County	3.4	Census Tract 333.07, Gaston County	10.2	Census Tract 119.05, Guilford County	29
Census Tract 308.01, Gaston County	13.8	Census Tract 334, Gaston County	24.6	Census Tract 125.03, Guilford County	14
Census Tract 308.02, Gaston County	21.6	Census Tract 335, Gaston County	9.2	Census Tract 125.04, Guilford County	19.7
Census Tract 309.01, Gaston County	19.4	Census Tract 9701, Gates County	11.9	Census Tract 125.05, Guilford County	0.7
Census Tract 309.02, Gaston County	23.1	Census Tract 9702, Gates County	10.9	Census Tract 125.08, Guilford County	3.2
Census Tract 310.01, Gaston County	18	Census Tract 9703, Gates County	12.3	Census Tract 125.09, Guilford County	1.8
Census Tract 310.03, Gaston County	5	Census Tract 9201, Graham County	8.3	Census Tract 125.10, Guilford County	1.3
Census Tract 310.04, Gaston County	2	Census Tract 9202, Graham County	20.6	Census Tract 125.11, Guilford County	1.9
Census Tract 311.01, Gaston County	9.1	Census Tract 9203, Graham County	22.3	Census Tract 126.01, Guilford County	14.6
Census Tract 311.02, Gaston County	23.7	Census Tract 9701.01, Granville County	14.2	Census Tract 126.04, Guilford County	14.2
Census Tract 312.01, Gaston County	10.1	Census Tract 9701.02, Granville County	11.3	Census Tract 126.07, Guilford County	2.9
Census Tract 312.02, Gaston County	25.1	Census Tract 9702, Granville County	16.5	Census Tract 126.08, Guilford County	26.4
Census Tract 313.01, Gaston County	8.6	Census Tract 9703, Granville County	16.1	Census Tract 126.09, Guilford County	13.1
Census Tract 313.02, Gaston County	18.4	Census Tract 9704, Granville County	24.7	Census Tract 126.10, Guilford County	26.8
Census Tract 314.01, Gaston County	24.6	Census Tract 9705, Granville County	21.4	Census Tract 126.11, Guilford County	33.7
Census Tract 314.02, Gaston County	4	Census Tract 9706.01, Granville County	10.7	Census Tract 126.12, Guilford County	26
Census Tract 315, Gaston County	36.2	Census Tract 9706.02, Granville County	10.3	Census Tract 126.17, Guilford County	15
Census Tract 316, Gaston County	21.9	Census Tract 9706.03, Granville County	7.5	Census Tract 127.03, Guilford County	7.6
Census Tract 317.01, Gaston County	16.4	Census Tract 9707.01, Granville County	4.6	Census Tract 127.04, Guilford County	23.9
Census Tract 317.03, Gaston County	12.7	Census Tract 9707.02, Granville County	21.5	Census Tract 127.05, Guilford County	35.5
Census Tract 317.04, Gaston County	22.6	Census Tract 9707.03, Granville County	4.1	Census Tract 127.06, Guilford County	39.1
Census Tract 318, Gaston County	26	Census Tract 9707.04, Granville County	-	Census Tract 127.07, Guilford County	42.2
Census Tract 319, Gaston County	47.4	Census Tract 9501.01, Greene County	19.4	Census Tract 128.03, Guilford County	13.2
Census Tract 320, Gaston County	32.4	Census Tract 9501.02, Greene County	28.6	Census Tract 128.04, Guilford County	14
Census Tract 321, Gaston County	24.5	Census Tract 9502, Greene County	13.6	Census Tract 128.05, Guilford County	11.1
Census Tract 322, Gaston County	10.2	Census Tract 9503, Greene County	14.2	Census Tract 136.01, Guilford County	33.3
Census Tract 323.01, Gaston County	9.4	Census Tract 101, Guilford County	14.2	Census Tract 136.02, Guilford County	27.1
Census Tract 323.02, Gaston County	19.9	Census Tract 102, Guilford County	31.7	Census Tract 137, Guilford County	8.5
Census Tract 324.01, Gaston County	10.9	Census Tract 103, Guilford County	26.4	Census Tract 138, Guilford County	28.1
Census Tract 324.02, Gaston County	2	Census Tract 104.01, Guilford County	10.8	Census Tract 139, Guilford County	68.2
Census Tract 325.02, Gaston County	3.6	Census Tract 104.03, Guilford County	5.2	Census Tract 140, Guilford County	38.6
Census Tract 325.05, Gaston County	8	Census Tract 104.04, Guilford County	6.1	Census Tract 142, Guilford County	38.5
Census Tract 325.06, Gaston County	9	Census Tract 105, Guilford County	2.4	Census Tract 143, Guilford County	50.1
Census Tract 325.07, Gaston County	4.4	Census Tract 106.01, Guilford County	7.9	Census Tract 144.06, Guilford County	13.2
Census Tract 325.08, Gaston County	1.2	Census Tract 106.02, Guilford County	5	Census Tract 144.07, Guilford County	11.7
Census Tract 326, Gaston County	2.2	Census Tract 107.01, Guilford County	9.8	Census Tract 144.08, Guilford County	28.6
Census Tract 327.02, Gaston County	9.7	Census Tract 107.02, Guilford County	3.5	Census Tract 144.09, Guilford County	18.3

Geography	Percent of Families below poverty level
Census Tract 144.10, Guilford County	16.4
Census Tract 144.11, Guilford County	14.4
Census Tract 144.12, Guilford County	8.5
Census Tract 145.01, Guilford County	42.8
Census Tract 145.02, Guilford County	32.8
Census Tract 145.03, Guilford County	37.2
Census Tract 151, Guilford County	8.9
Census Tract 152, Guilford County	8
Census Tract 153, Guilford County	7.2
Census Tract 154.01, Guilford County	2.7
Census Tract 154.02, Guilford County	30.1
Census Tract 155, Guilford County	17.4
Census Tract 156, Guilford County	6.6
Census Tract 157.03, Guilford County	2.4
Census Tract 157.04, Guilford County	7.9
Census Tract 157.05, Guilford County	12.1
Census Tract 157.06, Guilford County	3.3
Census Tract 157.07, Guilford County	5.5
Census Tract 158, Guilford County	0.5
Census Tract 159.01, Guilford County	8.3
Census Tract 159.02, Guilford County	1.4
Census Tract 160.03, Guilford County	3.9
Census Tract 160.05, Guilford County	2.1
Census Tract 160.06, Guilford County	3.3
Census Tract 160.07, Guilford County	7.9
Census Tract 160.08, Guilford County	3.5
Census Tract 160.09, Guilford County	4.1
Census Tract 160.10, Guilford County	1.6
Census Tract 160.11, Guilford County	3.3
Census Tract 161.01, Guilford County	3.6
Census Tract 161.02, Guilford County	26
Census Tract 161.03, Guilford County	8
Census Tract 162.01, Guilford County	4
Census Tract 162.03, Guilford County	2.3
Census Tract 162.04, Guilford County	0.9
Census Tract 162.05, Guilford County	5.5
Census Tract 163.03, Guilford County	3.1
Census Tract 163.04, Guilford County	0.6
Census Tract 163.05, Guilford County	4.3
Census Tract 163.06, Guilford County	5.6
Census Tract 164.05, Guilford County	10.1
Census Tract 164.06, Guilford County	2.2
Census Tract 164.07, Guilford County	4.8
Census Tract 164.08, Guilford County	1
Census Tract 164.09, Guilford County	4.8
Census Tract 164.10, Guilford County	13.4
Census Tract 165.02, Guilford County	6
Census Tract 165.03, Guilford County	4.9
Census Tract 165.05, Guilford County	5.7

Geography	Percent of Families below poverty level
Census Tract 165.06, Guilford County	2.4
Census Tract 166, Guilford County	6
Census Tract 167.01, Guilford County	11.7
Census Tract 167.02, Guilford County	7.7
Census Tract 168, Guilford County	13.4
Census Tract 169, Guilford County	3.2
Census Tract 170, Guilford County	5
Census Tract 171, Guilford County	5
Census Tract 172, Guilford County	6.4
Census Tract 9801, Guilford County	-
Census Tract 9301, Halifax County	37.5
Census Tract 9302, Halifax County	4.2
Census Tract 9303, Halifax County	19.1
Census Tract 9304, Halifax County	22.3
Census Tract 9305.01, Halifax County	29.5
Census Tract 9305.02, Halifax County	16.6
Census Tract 9306, Halifax County	21.8
Census Tract 9307, Halifax County	10.7
Census Tract 9308, Halifax County	25.9
Census Tract 9309, Halifax County	30.6
Census Tract 9310, Halifax County	12.1
Census Tract 9311, Halifax County	16.5
Census Tract 701, Harnett County	18.8
Census Tract 702, Harnett County	26.9
Census Tract 703, Harnett County	20.2
Census Tract 704.01, Harnett County	13.2
Census Tract 704.02, Harnett County	18
Census Tract 705, Harnett County	12.3
Census Tract 706, Harnett County	11.6
Census Tract 707, Harnett County	17.3
Census Tract 708.01, Harnett County	14.4
Census Tract 708.02, Harnett County	1.9
Census Tract 709.01, Harnett County	4.6
Census Tract 709.02, Harnett County	7.4
Census Tract 709.03, Harnett County	20.6
Census Tract 709.04, Harnett County	6.7
Census Tract 710.01, Harnett County	11.2
Census Tract 710.02, Harnett County	13.5
Census Tract 711.01, Harnett County	22.8
Census Tract 711.02, Harnett County	6.4
Census Tract 712.01, Harnett County	14.2
Census Tract 712.02, Harnett County	21.1
Census Tract 712.03, Harnett County	27
Census Tract 712.04, Harnett County	11.7
Census Tract 713.01, Harnett County	17.5
Census Tract 713.02, Harnett County	4.8
Census Tract 713.03, Harnett County	8.9
Census Tract 714.01, Harnett County	22
Census Tract 714.02, Harnett County	20

Geography	Percent of Families below poverty level
Census Tract 9201.01, Haywood County	17.2
Census Tract 9201.02, Haywood County	17.3
Census Tract 9202, Haywood County	9.2
Census Tract 9203, Haywood County	13.8
Census Tract 9204, Haywood County	8.9
Census Tract 9205, Haywood County	18.5
Census Tract 9206, Haywood County	12.5
Census Tract 9207, Haywood County	14.1
Census Tract 9208, Haywood County	7.7
Census Tract 9209, Haywood County	17.8
Census Tract 9210, Haywood County	17.5
Census Tract 9211, Haywood County	11.2
Census Tract 9212, Haywood County	14.8
Census Tract 9213.01, Haywood County	8.7
Census Tract 9213.02, Haywood County	7.3
Census Tract 9801, Haywood County	-
Census Tract 9301, Henderson County	10.3
Census Tract 9302, Henderson County	10.6
Census Tract 9303, Henderson County	7.9
Census Tract 9304.01, Henderson County	23.1
Census Tract 9304.02, Henderson County	21.9
Census Tract 9305.01, Henderson County	10.5
Census Tract 9305.02, Henderson County	2.2
Census Tract 9306, Henderson County	6
Census Tract 9307.01, Henderson County	1.4
Census Tract 9307.02, Henderson County	8.2
Census Tract 9307.03, Henderson County	4.3
Census Tract 9308, Henderson County	7.6
Census Tract 9309, Henderson County	4.8
Census Tract 9310, Henderson County	20.8
Census Tract 9311, Henderson County	35.2
Census Tract 9312, Henderson County	31.8
Census Tract 9313, Henderson County	11.6
Census Tract 9314, Henderson County	24.4
Census Tract 9315, Henderson County	8.2
Census Tract 9316, Henderson County	14.6
Census Tract 9317, Henderson County	10.5
Census Tract 9318.01, Henderson County	7.9
Census Tract 9318.02, Henderson County	3.8
Census Tract 9319.01, Henderson County	11.2
Census Tract 9319.02, Henderson County	4.2
Census Tract 9320, Henderson County	10.7
Census Tract 9801, Henderson County	-
Census Tract 9501, Hertford County	24.6
Census Tract 9502, Hertford County	21.8
Census Tract 9503, Hertford County	9.7
Census Tract 9504.01, Hertford County	23.9
Census Tract 9504.02, Hertford County	24.3
Census Tract 9701.01, Hoke County	12.8

Geography	Percent of Families below poverty level
Census Tract 9701.02, Hoke County	14
Census Tract 9701.03, Hoke County	10
Census Tract 9702.01, Hoke County	13.2
Census Tract 9702.02, Hoke County	22.3
Census Tract 9703, Hoke County	24
Census Tract 9704.01, Hoke County	23
Census Tract 9704.02, Hoke County	40.8
Census Tract 9801, Hoke County	-
Census Tract 9201, Hyde County	16.7
Census Tract 9901, Hyde County	-
Census Tract 9902, Hyde County	-
Census Tract 601, Iredell County	24
Census Tract 602, Iredell County	43
Census Tract 603, Iredell County	25.8
Census Tract 604, Iredell County	38.4
Census Tract 605, Iredell County	28
Census Tract 606.01, Iredell County	23.8
Census Tract 606.02, Iredell County	1.7
Census Tract 606.03, Iredell County	24.1
Census Tract 607.01, Iredell County	11.6
Census Tract 607.02, Iredell County	9.9
Census Tract 607.03, Iredell County	8.5
Census Tract 608.01, Iredell County	15.6
Census Tract 608.02, Iredell County	10.4
Census Tract 609.01, Iredell County	4.5
Census Tract 609.02, Iredell County	10.4
Census Tract 610.01, Iredell County	2.8
Census Tract 610.02, Iredell County	9.5
Census Tract 610.03, Iredell County	8.8
Census Tract 611.01, Iredell County	3
Census Tract 611.02, Iredell County	6.7
Census Tract 611.03, Iredell County	13
Census Tract 611.04, Iredell County	15.3
Census Tract 612.01, Iredell County	7.8
Census Tract 612.02, Iredell County	5.3
Census Tract 612.03, Iredell County	9.9
Census Tract 612.04, Iredell County	2.4
Census Tract 612.05, Iredell County	12.5
Census Tract 613.01, Iredell County	22.5
Census Tract 613.02, Iredell County	10.2
Census Tract 613.03, Iredell County	2.4
Census Tract 613.04, Iredell County	7
Census Tract 614.01, Iredell County	5.9
Census Tract 614.02, Iredell County	0.7
Census Tract 614.03, Iredell County	5.7
Census Tract 614.04, Iredell County	2.3
Census Tract 614.05, Iredell County	3.4
Census Tract 614.06, Iredell County	3.1
Census Tract 614.07, Iredell County	0.7

Geography	Percent of Families below poverty level
Census Tract 614.08, Iredell County	4.8
Census Tract 615.01, Iredell County	2.2
Census Tract 615.02, Iredell County	1.2
Census Tract 615.03, Iredell County	6.5
Census Tract 616.01, Iredell County	15.7
Census Tract 616.02, Iredell County	5.9
Census Tract 9402, Jackson County	25.1
Census Tract 9502, Jackson County	11.3
Census Tract 9503, Jackson County	8.1
Census Tract 9504, Jackson County	14.5
Census Tract 9505, Jackson County	8
Census Tract 9506, Jackson County	23.4
Census Tract 9507, Jackson County	13.8
Census Tract 9508, Jackson County	11.9
Census Tract 9509, Jackson County	9.2
Census Tract 401, Johnston County	21.2
Census Tract 402.01, Johnston County	21
Census Tract 402.02, Johnston County	13
Census Tract 402.03, Johnston County	2.9
Census Tract 403.01, Johnston County	34.1
Census Tract 403.02, Johnston County	20.8
Census Tract 404, Johnston County	20.2
Census Tract 405, Johnston County	15.7
Census Tract 406, Johnston County	19.3
Census Tract 407, Johnston County	14.9
Census Tract 408, Johnston County	29
Census Tract 409.01, Johnston County	10.7
Census Tract 409.02, Johnston County	13.7
Census Tract 410.01, Johnston County	3.6
Census Tract 410.02, Johnston County	7.9
Census Tract 411.01, Johnston County	10.5
Census Tract 411.02, Johnston County	5.2
Census Tract 411.03, Johnston County	3.8
Census Tract 412.01, Johnston County	16.1
Census Tract 412.02, Johnston County	30.8
Census Tract 413, Johnston County	17.8
Census Tract 414, Johnston County	23.8
Census Tract 415.01, Johnston County	9.1
Census Tract 415.02, Johnston County	4.5
Census Tract 415.03, Johnston County	10.3
Census Tract 9201, Jones County	12.9
Census Tract 9202, Jones County	19.6
Census Tract 9203, Jones County	12.3
Census Tract 301.01, Lee County	19.8
Census Tract 301.02, Lee County	1.9
Census Tract 302, Lee County	43.2
Census Tract 303, Lee County	36.1
Census Tract 304.01, Lee County	31.7
Census Tract 304.02, Lee County	13.8

Geography	Percent of Families below poverty level
Census Tract 305.01, Lee County	8.8
Census Tract 305.02, Lee County	12.7
Census Tract 305.03, Lee County	13.8
Census Tract 306.01, Lee County	2.4
Census Tract 306.02, Lee County	7
Census Tract 307.01, Lee County	8.7
Census Tract 307.02, Lee County	14.9
Census Tract 101, Lenoir County	16.9
Census Tract 102, Lenoir County	31.8
Census Tract 103, Lenoir County	60.7
Census Tract 104, Lenoir County	45.5
Census Tract 105, Lenoir County	42.6
Census Tract 106, Lenoir County	8.5
Census Tract 107, Lenoir County	40
Census Tract 108, Lenoir County	7
Census Tract 109, Lenoir County	23.2
Census Tract 110.01, Lenoir County	10.9
Census Tract 110.02, Lenoir County	13.3
Census Tract 111, Lenoir County	14.7
Census Tract 112, Lenoir County	17.1
Census Tract 113, Lenoir County	12
Census Tract 114, Lenoir County	10.7
Census Tract 701, Lincoln County	24.3
Census Tract 702.01, Lincoln County	22.1
Census Tract 702.02, Lincoln County	4.6
Census Tract 703, Lincoln County	7.4
Census Tract 704, Lincoln County	17.2
Census Tract 705, Lincoln County	12.4
Census Tract 706, Lincoln County	21.4
Census Tract 707, Lincoln County	6.4
Census Tract 708, Lincoln County	14.3
Census Tract 709.01, Lincoln County	18.7
Census Tract 709.02, Lincoln County	5.9
Census Tract 710.01, Lincoln County	9.7
Census Tract 710.02, Lincoln County	20.5
Census Tract 711.01, Lincoln County	8.1
Census Tract 711.02, Lincoln County	2.5
Census Tract 712.01, Lincoln County	2.5
Census Tract 712.02, Lincoln County	5.9
Census Tract 712.03, Lincoln County	0.5
Census Tract 9701, McDowell County	5.7
Census Tract 9702, McDowell County	17.4
Census Tract 9703, McDowell County	19.8
Census Tract 9704, McDowell County	36.4
Census Tract 9705, McDowell County	17.5
Census Tract 9706, McDowell County	9
Census Tract 9707, McDowell County	12.1
Census Tract 9708, McDowell County	14.7
Census Tract 9709.01, McDowell County	13.4

Geography	Percent of Families below poverty level
Census Tract 9709.02, McDowell County	11.3
Census Tract 9701, Macon County	7.8
Census Tract 9702, Macon County	10.5
Census Tract 9703.01, Macon County	28.1
Census Tract 9703.02, Macon County	24.4
Census Tract 9704, Macon County	18.3
Census Tract 9705.01, Macon County	0.6
Census Tract 9705.02, Macon County	5.1
Census Tract 9706, Macon County	12.5
Census Tract 9707, Macon County	9.4
Census Tract 101, Madison County	19.4
Census Tract 102, Madison County	16.9
Census Tract 104, Madison County	10.1
Census Tract 105, Madison County	11.8
Census Tract 106, Madison County	7.2
Census Tract 107, Madison County	13.3
Census Tract 9701, Martin County	17.3
Census Tract 9702, Martin County	18.9
Census Tract 9703, Martin County	13.8
Census Tract 9704, Martin County	16.9
Census Tract 9705, Martin County	18.1
Census Tract 9706, Martin County	17.7
Census Tract 1, Mecklenburg County	0
Census Tract 3, Mecklenburg County	0
Census Tract 4, Mecklenburg County	4.6
Census Tract 5, Mecklenburg County	21.5
Census Tract 6, Mecklenburg County	18.8
Census Tract 7, Mecklenburg County	21.6
Census Tract 8, Mecklenburg County	35.1
Census Tract 9, Mecklenburg County	26.2
Census Tract 10, Mecklenburg County	0
Census Tract 11, Mecklenburg County	8.1
Census Tract 12, Mecklenburg County	25.7
Census Tract 13, Mecklenburg County	35.1
Census Tract 14, Mecklenburg County	21.3
Census Tract 15.04, Mecklenburg County	32.1
Census Tract 15.05, Mecklenburg County	14.3
Census Tract 15.07, Mecklenburg County	35.4
Census Tract 15.08, Mecklenburg County	4.1
Census Tract 15.09, Mecklenburg County	22.1
Census Tract 15.10, Mecklenburg County	14.1
Census Tract 16.03, Mecklenburg County	21.3
Census Tract 16.05, Mecklenburg County	36.8
Census Tract 16.06, Mecklenburg County	23.4
Census Tract 16.07, Mecklenburg County	39.3
Census Tract 16.08, Mecklenburg County	24.1
Census Tract 16.09, Mecklenburg County	12.9
Census Tract 17.01, Mecklenburg County	25.1
Census Tract 17.02, Mecklenburg County	36.4

Geography	Percent of Families below poverty level
Census Tract 18.01, Mecklenburg County	13.9
Census Tract 18.02, Mecklenburg County	15.2
Census Tract 19.10, Mecklenburg County	23.7
Census Tract 19.11, Mecklenburg County	12.5
Census Tract 19.12, Mecklenburg County	37.1
Census Tract 19.14, Mecklenburg County	30.5
Census Tract 19.15, Mecklenburg County	33.2
Census Tract 19.16, Mecklenburg County	7
Census Tract 19.17, Mecklenburg County	27
Census Tract 19.18, Mecklenburg County	26.2
Census Tract 19.19, Mecklenburg County	34
Census Tract 19.20, Mecklenburg County	31.2
Census Tract 19.21, Mecklenburg County	20.9
Census Tract 19.22, Mecklenburg County	18
Census Tract 19.23, Mecklenburg County	30.9
Census Tract 20.02, Mecklenburg County	6.6
Census Tract 20.03, Mecklenburg County	10.4
Census Tract 20.04, Mecklenburg County	3.9
Census Tract 21, Mecklenburg County	14
Census Tract 22, Mecklenburg County	1.8
Census Tract 23, Mecklenburg County	62.3
Census Tract 24, Mecklenburg County	6.3
Census Tract 25, Mecklenburg County	2.4
Census Tract 26, Mecklenburg County	17.2
Census Tract 27.01, Mecklenburg County	0
Census Tract 27.02, Mecklenburg County	1.9
Census Tract 28, Mecklenburg County	2.7
Census Tract 29.03, Mecklenburg County	0
Census Tract 29.04, Mecklenburg County	7.4
Census Tract 29.05, Mecklenburg County	8.3
Census Tract 29.06, Mecklenburg County	6
Census Tract 30.06, Mecklenburg County	1
Census Tract 30.07, Mecklenburg County	5.5
Census Tract 30.08, Mecklenburg County	0
Census Tract 30.11, Mecklenburg County	6.9
Census Tract 30.12, Mecklenburg County	4.5
Census Tract 30.13, Mecklenburg County	2.8
Census Tract 30.15, Mecklenburg County	1.9
Census Tract 30.16, Mecklenburg County	1.5
Census Tract 30.17, Mecklenburg County	6.3
Census Tract 30.18, Mecklenburg County	4.3
Census Tract 31.02, Mecklenburg County	18
Census Tract 31.03, Mecklenburg County	7.4
Census Tract 31.05, Mecklenburg County	0
Census Tract 31.06, Mecklenburg County	14.3
Census Tract 31.08, Mecklenburg County	30.9
Census Tract 31.09, Mecklenburg County	32.2
Census Tract 32.01, Mecklenburg County	30.8
Census Tract 32.03, Mecklenburg County	38.3

Geography	Percent of Families below poverty level
Census Tract 32.04, Mecklenburg County	6.9
Census Tract 33, Mecklenburg County	22.3
Census Tract 34, Mecklenburg County	3.7
Census Tract 35, Mecklenburg County	2.5
Census Tract 36, Mecklenburg County	33.1
Census Tract 37, Mecklenburg County	54.4
Census Tract 38.02, Mecklenburg County	32.6
Census Tract 38.05, Mecklenburg County	8
Census Tract 38.06, Mecklenburg County	20.5
Census Tract 38.07, Mecklenburg County	31.6
Census Tract 38.08, Mecklenburg County	42.3
Census Tract 39.02, Mecklenburg County	30.9
Census Tract 39.03, Mecklenburg County	68.8
Census Tract 40, Mecklenburg County	15.9
Census Tract 41, Mecklenburg County	29.8
Census Tract 42, Mecklenburg County	53
Census Tract 43.02, Mecklenburg County	31.8
Census Tract 43.03, Mecklenburg County	24.1
Census Tract 43.04, Mecklenburg County	17.7
Census Tract 43.05, Mecklenburg County	18.6
Census Tract 44, Mecklenburg County	10.9
Census Tract 45, Mecklenburg County	42.9
Census Tract 46, Mecklenburg County	32.4
Census Tract 47, Mecklenburg County	41.3
Census Tract 48, Mecklenburg County	25.3
Census Tract 49, Mecklenburg County	16.2
Census Tract 50, Mecklenburg County	40.3
Census Tract 51, Mecklenburg County	41.2
Census Tract 52, Mecklenburg County	49.9
Census Tract 53.01, Mecklenburg County	40.7
Census Tract 53.05, Mecklenburg County	18.1
Census Tract 53.06, Mecklenburg County	25.5
Census Tract 53.07, Mecklenburg County	31.3
Census Tract 53.08, Mecklenburg County	43.4
Census Tract 54.01, Mecklenburg County	19.5
Census Tract 54.03, Mecklenburg County	16.3
Census Tract 54.04, Mecklenburg County	23.4
Census Tract 55.08, Mecklenburg County	6
Census Tract 55.09, Mecklenburg County	0
Census Tract 55.10, Mecklenburg County	16.6
Census Tract 55.11, Mecklenburg County	4.9
Census Tract 55.12, Mecklenburg County	11.6
Census Tract 55.13, Mecklenburg County	4.6
Census Tract 55.14, Mecklenburg County	5
Census Tract 55.15, Mecklenburg County	9.7
Census Tract 55.16, Mecklenburg County	0
Census Tract 55.17, Mecklenburg County	1.2
Census Tract 55.18, Mecklenburg County	1.2
Census Tract 55.19, Mecklenburg County	4.8

Geography	Percent of Families below poverty level
Census Tract 55.20, Mecklenburg County	4.9
Census Tract 55.21, Mecklenburg County	4
Census Tract 55.22, Mecklenburg County	10.3
Census Tract 55.23, Mecklenburg County	7.6
Census Tract 55.24, Mecklenburg County	13.1
Census Tract 56.04, Mecklenburg County	46.5
Census Tract 56.05, Mecklenburg County	17.6
Census Tract 56.09, Mecklenburg County	38.5
Census Tract 56.10, Mecklenburg County	19.4
Census Tract 56.11, Mecklenburg County	6.7
Census Tract 56.12, Mecklenburg County	7.4
Census Tract 56.13, Mecklenburg County	23.9
Census Tract 56.14, Mecklenburg County	2.3
Census Tract 56.15, Mecklenburg County	5.4
Census Tract 56.16, Mecklenburg County	14.5
Census Tract 56.17, Mecklenburg County	9.1
Census Tract 56.18, Mecklenburg County	1.9
Census Tract 56.19, Mecklenburg County	11.6
Census Tract 56.20, Mecklenburg County	11.8
Census Tract 56.21, Mecklenburg County	11
Census Tract 57.06, Mecklenburg County	5
Census Tract 57.09, Mecklenburg County	4
Census Tract 57.10, Mecklenburg County	16.3
Census Tract 57.11, Mecklenburg County	6.1
Census Tract 57.12, Mecklenburg County	4.5
Census Tract 57.13, Mecklenburg County	3.3
Census Tract 57.14, Mecklenburg County	3.8
Census Tract 57.15, Mecklenburg County	2.5
Census Tract 57.16, Mecklenburg County	8.2
Census Tract 57.17, Mecklenburg County	9.5
Census Tract 58.11, Mecklenburg County	1.9
Census Tract 58.12, Mecklenburg County	11.9
Census Tract 58.15, Mecklenburg County	3.9
Census Tract 58.16, Mecklenburg County	3.2
Census Tract 58.17, Mecklenburg County	2
Census Tract 58.23, Mecklenburg County	2.5
Census Tract 58.24, Mecklenburg County	28.5
Census Tract 58.25, Mecklenburg County	23.3
Census Tract 58.26, Mecklenburg County	7.8
Census Tract 58.27, Mecklenburg County	21.5
Census Tract 58.28, Mecklenburg County	1.5
Census Tract 58.29, Mecklenburg County	6
Census Tract 58.30, Mecklenburg County	6.8
Census Tract 58.31, Mecklenburg County	2.4
Census Tract 58.32, Mecklenburg County	3.5
Census Tract 58.33, Mecklenburg County	2.2
Census Tract 58.34, Mecklenburg County	8.1
Census Tract 58.35, Mecklenburg County	2.8
Census Tract 58.36, Mecklenburg County	2.7

Geography	Percent of Families below poverty level
Census Tract 58.37, Mecklenburg County	1.5
Census Tract 58.38, Mecklenburg County	3.8
Census Tract 58.39, Mecklenburg County	9.9
Census Tract 58.40, Mecklenburg County	0
Census Tract 58.41, Mecklenburg County	4
Census Tract 58.42, Mecklenburg County	2.2
Census Tract 58.43, Mecklenburg County	0.8
Census Tract 58.44, Mecklenburg County	1.7
Census Tract 58.45, Mecklenburg County	0.8
Census Tract 58.46, Mecklenburg County	1.8
Census Tract 58.47, Mecklenburg County	5.7
Census Tract 58.48, Mecklenburg County	0
Census Tract 59.06, Mecklenburg County	28.2
Census Tract 59.07, Mecklenburg County	2.6
Census Tract 59.08, Mecklenburg County	1.7
Census Tract 59.09, Mecklenburg County	8.5
Census Tract 59.10, Mecklenburg County	2.9
Census Tract 59.11, Mecklenburg County	3.8
Census Tract 59.12, Mecklenburg County	8
Census Tract 59.13, Mecklenburg County	8.6
Census Tract 59.14, Mecklenburg County	13.7
Census Tract 59.15, Mecklenburg County	15.9
Census Tract 59.16, Mecklenburg County	21.5
Census Tract 59.17, Mecklenburg County	3
Census Tract 59.18, Mecklenburg County	11
Census Tract 60.05, Mecklenburg County	7.8
Census Tract 60.06, Mecklenburg County	19.1
Census Tract 60.07, Mecklenburg County	7
Census Tract 60.08, Mecklenburg County	4.4
Census Tract 60.09, Mecklenburg County	14.1
Census Tract 60.10, Mecklenburg County	11.1
Census Tract 61.03, Mecklenburg County	5
Census Tract 61.04, Mecklenburg County	13.2
Census Tract 61.05, Mecklenburg County	8.8
Census Tract 61.06, Mecklenburg County	0.7
Census Tract 61.07, Mecklenburg County	9.1
Census Tract 61.08, Mecklenburg County	6.9
Census Tract 61.09, Mecklenburg County	23.5
Census Tract 62.03, Mecklenburg County	1.5
Census Tract 62.04, Mecklenburg County	0
Census Tract 62.08, Mecklenburg County	1.9
Census Tract 62.09, Mecklenburg County	9
Census Tract 62.10, Mecklenburg County	0.8
Census Tract 62.11, Mecklenburg County	2.3
Census Tract 62.12, Mecklenburg County	0.9
Census Tract 62.13, Mecklenburg County	4.3
Census Tract 62.14, Mecklenburg County	0.7
Census Tract 62.15, Mecklenburg County	13.4
Census Tract 63.02, Mecklenburg County	1.7

Geography	Percent of Families below poverty level
Census Tract 63.03, Mecklenburg County	6.2
Census Tract 63.04, Mecklenburg County	5.5
Census Tract 64.03, Mecklenburg County	6.7
Census Tract 64.04, Mecklenburg County	2
Census Tract 64.05, Mecklenburg County	6.5
Census Tract 64.06, Mecklenburg County	5.7
Census Tract 64.07, Mecklenburg County	5.5
Census Tract 9801, Mecklenburg County	-
Census Tract 9802, Mecklenburg County	-
Census Tract 9803, Mecklenburg County	-
Census Tract 9501, Mitchell County	13.5
Census Tract 9502, Mitchell County	10.6
Census Tract 9503, Mitchell County	26.7
Census Tract 9504, Mitchell County	8.4
Census Tract 9601, Montgomery County	16.7
Census Tract 9602, Montgomery County	26.2
Census Tract 9603, Montgomery County	7.2
Census Tract 9604.01, Montgomery County	17.1
Census Tract 9604.02, Montgomery County	27.8
Census Tract 9605, Montgomery County	30.8
Census Tract 9501, Moore County	24
Census Tract 9502, Moore County	17.9
Census Tract 9503.01, Moore County	8.4
Census Tract 9503.02, Moore County	5.1
Census Tract 9504.01, Moore County	12.4
Census Tract 9504.02, Moore County	18.1
Census Tract 9505.01, Moore County	23.8
Census Tract 9505.02, Moore County	8.5
Census Tract 9506.01, Moore County	2.3
Census Tract 9506.02, Moore County	9.3
Census Tract 9507.01, Moore County	4.5
Census Tract 9507.02, Moore County	5.8
Census Tract 9508.01, Moore County	24.6
Census Tract 9508.02, Moore County	8
Census Tract 9509, Moore County	19.3
Census Tract 9510, Moore County	3.1
Census Tract 9511, Moore County	9.3
Census Tract 9512, Moore County	23.8
Census Tract 102, Nash County	35.8
Census Tract 103, Nash County	8.9
Census Tract 104, Nash County	21.7
Census Tract 105.02, Nash County	14.2
Census Tract 105.03, Nash County	9.9
Census Tract 105.04, Nash County	12.1
Census Tract 106.01, Nash County	2
Census Tract 106.02, Nash County	13.1
Census Tract 107, Nash County	7.9
Census Tract 108, Nash County	8.7
Census Tract 109, Nash County	12.7

Geography	Percent of Families below poverty level
Census Tract 110, Nash County	10.3
Census Tract 111.01, Nash County	5
Census Tract 111.02, Nash County	15.8
Census Tract 112, Nash County	10
Census Tract 113, Nash County	7.4
Census Tract 114, Nash County	12.6
Census Tract 115, Nash County	23
Census Tract 101, New Hanover County	38.8
Census Tract 102, New Hanover County	21.8
Census Tract 103, New Hanover County	24.5
Census Tract 104, New Hanover County	11.3
Census Tract 105.01, New Hanover County	34.8
Census Tract 105.02, New Hanover County	49.6
Census Tract 106, New Hanover County	0
Census Tract 107, New Hanover County	27.9
Census Tract 108, New Hanover County	30.9
Census Tract 109, New Hanover County	3.4
Census Tract 110, New Hanover County	47.4
Census Tract 111, New Hanover County	54.1
Census Tract 112, New Hanover County	8.2
Census Tract 113, New Hanover County	16.1
Census Tract 114, New Hanover County	32.1
Census Tract 115, New Hanover County	14.6
Census Tract 116.03, New Hanover County	6.1
Census Tract 116.05, New Hanover County	7.3
Census Tract 116.06, New Hanover County	7.4
Census Tract 116.07, New Hanover County	7.5
Census Tract 116.08, New Hanover County	2.8
Census Tract 117.01, New Hanover County	6.5
Census Tract 117.03, New Hanover County	4.5
Census Tract 117.05, New Hanover County	2.6
Census Tract 118, New Hanover County	5.2
Census Tract 119.02, New Hanover County	17.8
Census Tract 119.03, New Hanover County	27.9
Census Tract 119.04, New Hanover County	0
Census Tract 120.01, New Hanover County	6.8
Census Tract 120.04, New Hanover County	3.7
Census Tract 120.06, New Hanover County	12.4
Census Tract 120.07, New Hanover County	11.2
Census Tract 120.08, New Hanover County	11.7
Census Tract 120.09, New Hanover County	2.3
Census Tract 120.10, New Hanover County	3.6
Census Tract 121.01, New Hanover County	12.1
Census Tract 121.03, New Hanover County	1.9
Census Tract 121.04, New Hanover County	7.3
Census Tract 121.05, New Hanover County	13
Census Tract 122.01, New Hanover County	9.9
Census Tract 122.02, New Hanover County	4.4
Census Tract 122.03, New Hanover County	3

Geography	Percent of Families below poverty level
Census Tract 123, New Hanover County	3.6
Census Tract 9801, New Hanover County	-
Census Tract 9901, New Hanover County	-
Census Tract 9201, Northampton County	11.9
Census Tract 9202, Northampton County	25.4
Census Tract 9203, Northampton County	24.3
Census Tract 9204.01, Northampton County	24
Census Tract 9204.02, Northampton County	7.5
Census Tract 1.02, Onslow County	12.6
Census Tract 1.03, Onslow County	11.3
Census Tract 2.01, Onslow County	11.1
Census Tract 2.02, Onslow County	12.4
Census Tract 3.01, Onslow County	17.2
Census Tract 3.02, Onslow County	14.9
Census Tract 4.01, Onslow County	12.9
Census Tract 4.02, Onslow County	16.6
Census Tract 4.03, Onslow County	10.5
Census Tract 5, Onslow County	-
Census Tract 6, Onslow County	-
Census Tract 7, Onslow County	8.7
Census Tract 8, Onslow County	10.9
Census Tract 9, Onslow County	14.1
Census Tract 10, Onslow County	28.8
Census Tract 11.01, Onslow County	14.3
Census Tract 11.02, Onslow County	9.4
Census Tract 12, Onslow County	8.3
Census Tract 13, Onslow County	7.9
Census Tract 14, Onslow County	5.8
Census Tract 15, Onslow County	15.1
Census Tract 17, Onslow County	2.1
Census Tract 18, Onslow County	9.1
Census Tract 21, Onslow County	14.8
Census Tract 22.01, Onslow County	6.6
Census Tract 22.02, Onslow County	7.7
Census Tract 23, Onslow County	7.2
Census Tract 24, Onslow County	18.1
Census Tract 25, Onslow County	23
Census Tract 26, Onslow County	32.6
Census Tract 28, Onslow County	7.8
Census Tract 9901, Onslow County	-
Census Tract 107.01, Orange County	5.1
Census Tract 107.03, Orange County	13.6
Census Tract 107.04, Orange County	12.4
Census Tract 107.05, Orange County	9.3
Census Tract 107.06, Orange County	1.6
Census Tract 108.01, Orange County	10.1
Census Tract 108.02, Orange County	6.2
Census Tract 109.01, Orange County	12
Census Tract 109.02, Orange County	10.3

Geography	Percent of Families below poverty level
Census Tract 110, Orange County	5.4
Census Tract 111.01, Orange County	18.1
Census Tract 111.02, Orange County	4.3
Census Tract 112.02, Orange County	12
Census Tract 112.03, Orange County	7.3
Census Tract 112.04, Orange County	9.5
Census Tract 112.05, Orange County	10.1
Census Tract 113, Orange County	33.4
Census Tract 114, Orange County	19.3
Census Tract 115, Orange County	8.6
Census Tract 116.01, Orange County	-
Census Tract 116.02, Orange County	31
Census Tract 117, Orange County	4.8
Census Tract 118, Orange County	6.8
Census Tract 119.01, Orange County	2.9
Census Tract 119.02, Orange County	1.1
Census Tract 121, Orange County	3
Census Tract 122.01, Orange County	4.7
Census Tract 122.02, Orange County	6.2
Census Tract 9501.01, Pamlico County	15
Census Tract 9501.02, Pamlico County	13.8
Census Tract 9502.01, Pamlico County	3.7
Census Tract 9502.02, Pamlico County	4.8
Census Tract 9901, Pamlico County	-
Census Tract 9601, Pasquotank County	24.4
Census Tract 9602, Pasquotank County	21.5
Census Tract 9603, Pasquotank County	52
Census Tract 9604, Pasquotank County	27.2
Census Tract 9605.01, Pasquotank County	9.6
Census Tract 9605.02, Pasquotank County	11.7
Census Tract 9605.03, Pasquotank County	11.2
Census Tract 9606, Pasquotank County	5.5
Census Tract 9607.01, Pasquotank County	18.9
Census Tract 9607.02, Pasquotank County	2.7
Census Tract 9201.01, Pender County	0
Census Tract 9201.02, Pender County	12.6
Census Tract 9201.03, Pender County	9.9
Census Tract 9202.01, Pender County	7.1
Census Tract 9202.02, Pender County	7.8
Census Tract 9202.03, Pender County	12.1
Census Tract 9202.04, Pender County	32.9
Census Tract 9203, Pender County	15.2
Census Tract 9204.01, Pender County	20.8
Census Tract 9204.02, Pender County	18.5
Census Tract 9204.03, Pender County	21.6
Census Tract 9205.01, Pender County	10.1
Census Tract 9205.02, Pender County	7.4
Census Tract 9206.01, Pender County	3.7
Census Tract 9206.02, Pender County	18.6

Geography	Percent of Families below poverty level
Census Tract 9901, Pender County	-
Census Tract 9201, Perquimans County	8.3
Census Tract 9202.01, Perquimans County	17
Census Tract 9202.02, Perquimans County	19.3
Census Tract 9201, Person County	13.9
Census Tract 9202, Person County	9.8
Census Tract 9203, Person County	40.9
Census Tract 9204, Person County	19.2
Census Tract 9205, Person County	5.8
Census Tract 9206.01, Person County	12.5
Census Tract 9206.02, Person County	2.5
Census Tract 1, Pitt County	41.8
Census Tract 2.01, Pitt County	24.6
Census Tract 2.02, Pitt County	15.5
Census Tract 3.01, Pitt County	3
Census Tract 3.02, Pitt County	5.3
Census Tract 4, Pitt County	0
Census Tract 5.01, Pitt County	7
Census Tract 5.02, Pitt County	9.6
Census Tract 6.01, Pitt County	24.2
Census Tract 6.02, Pitt County	28.8
Census Tract 6.03, Pitt County	7.2
Census Tract 7.01, Pitt County	53.2
Census Tract 7.02, Pitt County	46.9
Census Tract 8, Pitt County	32.9
Census Tract 9, Pitt County	23.8
Census Tract 10.01, Pitt County	13.3
Census Tract 10.02, Pitt County	1.7
Census Tract 10.03, Pitt County	5.5
Census Tract 11, Pitt County	7.6
Census Tract 12, Pitt County	12.7
Census Tract 13.01, Pitt County	10.8
Census Tract 13.02, Pitt County	8.6
Census Tract 13.03, Pitt County	3.1
Census Tract 14.01, Pitt County	22.2
Census Tract 14.02, Pitt County	21.9
Census Tract 15, Pitt County	9.6
Census Tract 16, Pitt County	11
Census Tract 17, Pitt County	7.3
Census Tract 18, Pitt County	18.3
Census Tract 19, Pitt County	11.2
Census Tract 20.01, Pitt County	36.7
Census Tract 20.02, Pitt County	16.8
Census Tract 9201.01, Polk County	15.8
Census Tract 9201.03, Polk County	6.9
Census Tract 9201.04, Polk County	5
Census Tract 9202, Polk County	15.6
Census Tract 9203.01, Polk County	0
Census Tract 9203.03, Polk County	3.9

Geography	Percent of Families below poverty level
Census Tract 9203.04, Polk County	9.2
Census Tract 301, Randolph County	30.1
Census Tract 302.01, Randolph County	19.1
Census Tract 302.02, Randolph County	18.8
Census Tract 303.01, Randolph County	23.6
Census Tract 303.02, Randolph County	45.3
Census Tract 304, Randolph County	21.4
Census Tract 305.02, Randolph County	10.6
Census Tract 305.03, Randolph County	13.4
Census Tract 305.04, Randolph County	12.6
Census Tract 306, Randolph County	7.4
Census Tract 307, Randolph County	9.1
Census Tract 308.01, Randolph County	13.6
Census Tract 308.02, Randolph County	12
Census Tract 309, Randolph County	15.5
Census Tract 310, Randolph County	14.9
Census Tract 311, Randolph County	9.9
Census Tract 312, Randolph County	17.5
Census Tract 313.03, Randolph County	10.7
Census Tract 313.04, Randolph County	10
Census Tract 313.05, Randolph County	14.7
Census Tract 313.06, Randolph County	4.6
Census Tract 314, Randolph County	22.8
Census Tract 315.01, Randolph County	14.9
Census Tract 315.03, Randolph County	13
Census Tract 315.04, Randolph County	3.4
Census Tract 315.05, Randolph County	3.3
Census Tract 316.01, Randolph County	15.7
Census Tract 316.02, Randolph County	9.2
Census Tract 9701, Richmond County	7.2
Census Tract 9702, Richmond County	19
Census Tract 9703, Richmond County	18.9
Census Tract 9704, Richmond County	13.6
Census Tract 9705, Richmond County	24.2
Census Tract 9706, Richmond County	27.8
Census Tract 9707, Richmond County	43.3
Census Tract 9708, Richmond County	12.8
Census Tract 9709, Richmond County	6.5
Census Tract 9710, Richmond County	29.7
Census Tract 9711, Richmond County	17.9
Census Tract 9601.01, Robeson County	36.8
Census Tract 9601.02, Robeson County	19.6
Census Tract 9602.01, Robeson County	18.6
Census Tract 9602.02, Robeson County	26
Census Tract 9603, Robeson County	35.5
Census Tract 9604.01, Robeson County	32.6
Census Tract 9604.02, Robeson County	27.5
Census Tract 9605.01, Robeson County	26.1
Census Tract 9605.02, Robeson County	48.2

Geography	Percent of Families below poverty level
Census Tract 9605.03, Robeson County	14.2
Census Tract 9606, Robeson County	24.6
Census Tract 9607.01, Robeson County	27.4
Census Tract 9607.02, Robeson County	18.3
Census Tract 9608.01, Robeson County	37.9
Census Tract 9608.02, Robeson County	30.3
Census Tract 9609, Robeson County	7.1
Census Tract 9610, Robeson County	29.7
Census Tract 9611, Robeson County	36.3
Census Tract 9612, Robeson County	22.6
Census Tract 9613.01, Robeson County	18.5
Census Tract 9613.02, Robeson County	32.2
Census Tract 9614, Robeson County	15.9
Census Tract 9615, Robeson County	22.5
Census Tract 9616.01, Robeson County	24.1
Census Tract 9616.02, Robeson County	16.4
Census Tract 9617, Robeson County	27.6
Census Tract 9618.01, Robeson County	28.4
Census Tract 9618.02, Robeson County	22.5
Census Tract 9619, Robeson County	20.9
Census Tract 9620.01, Robeson County	32.8
Census Tract 9620.02, Robeson County	19
Census Tract 401.01, Rockingham County	16.9
Census Tract 401.02, Rockingham County	24.2
Census Tract 402, Rockingham County	25.6
Census Tract 403, Rockingham County	12.2
Census Tract 404, Rockingham County	32.5
Census Tract 405.01, Rockingham County	24.5
Census Tract 405.02, Rockingham County	9.7
Census Tract 406.01, Rockingham County	7.8
Census Tract 406.02, Rockingham County	17
Census Tract 407, Rockingham County	11
Census Tract 408, Rockingham County	21.6
Census Tract 409, Rockingham County	19.6
Census Tract 410.01, Rockingham County	8.2
Census Tract 410.02, Rockingham County	6
Census Tract 411, Rockingham County	8.5
Census Tract 412, Rockingham County	28.2
Census Tract 413, Rockingham County	15.7
Census Tract 414, Rockingham County	23.1
Census Tract 415, Rockingham County	4.8
Census Tract 416.01, Rockingham County	5.8
Census Tract 416.02, Rockingham County	8.7
Census Tract 502.01, Rowan County	21.4
Census Tract 502.02, Rowan County	28.1
Census Tract 503, Rowan County	26
Census Tract 504, Rowan County	43.3
Census Tract 505, Rowan County	17.8
Census Tract 507, Rowan County	22.2

Geography	Percent of Families below poverty level
Census Tract 508, Rowan County	29
Census Tract 509.01, Rowan County	5.3
Census Tract 509.03, Rowan County	11.5
Census Tract 509.04, Rowan County	3.2
Census Tract 510.01, Rowan County	8.1
Census Tract 510.02, Rowan County	10.7
Census Tract 511.01, Rowan County	10.4
Census Tract 511.02, Rowan County	15.3
Census Tract 512.01, Rowan County	15.3
Census Tract 512.02, Rowan County	7.5
Census Tract 512.04, Rowan County	15.8
Census Tract 513.01, Rowan County	15
Census Tract 513.02, Rowan County	7.5
Census Tract 513.03, Rowan County	18.8
Census Tract 514, Rowan County	9
Census Tract 515.01, Rowan County	8.7
Census Tract 515.02, Rowan County	10.2
Census Tract 516, Rowan County	22
Census Tract 517, Rowan County	15.8
Census Tract 518.01, Rowan County	4.7
Census Tract 518.02, Rowan County	1.8
Census Tract 519.01, Rowan County	14.9
Census Tract 519.02, Rowan County	14.8
Census Tract 520, Rowan County	28.8
Census Tract 9601, Rutherford County	12.1
Census Tract 9602, Rutherford County	12.1
Census Tract 9603, Rutherford County	12.1
Census Tract 9604, Rutherford County	9.2
Census Tract 9605, Rutherford County	11.4
Census Tract 9606, Rutherford County	19.2
Census Tract 9607, Rutherford County	18
Census Tract 9608, Rutherford County	41.3
Census Tract 9609, Rutherford County	16.7
Census Tract 9610, Rutherford County	16
Census Tract 9611.01, Rutherford County	24.6
Census Tract 9611.02, Rutherford County	10.1
Census Tract 9612, Rutherford County	12.7
Census Tract 9701, Sampson County	14.8
Census Tract 9702, Sampson County	12.8
Census Tract 9703.01, Sampson County	12.9
Census Tract 9703.02, Sampson County	11.8
Census Tract 9704, Sampson County	26.3
Census Tract 9705, Sampson County	17.3
Census Tract 9706, Sampson County	23
Census Tract 9707, Sampson County	19
Census Tract 9708, Sampson County	23.2
Census Tract 9709, Sampson County	21.1
Census Tract 9710, Sampson County	31.6
Census Tract 101.01, Scotland County	10.4

Geography	Percent of Families below poverty level
Census Tract 101.02, Scotland County	27.5
Census Tract 102, Scotland County	49.5
Census Tract 103, Scotland County	32.8
Census Tract 104, Scotland County	22
Census Tract 105, Scotland County	19.6
Census Tract 106, Scotland County	30.1
Census Tract 9301.01, Stanly County	5.4
Census Tract 9301.02, Stanly County	14.8
Census Tract 9302, Stanly County	7.1
Census Tract 9303, Stanly County	8.6
Census Tract 9305, Stanly County	13.6
Census Tract 9307, Stanly County	9.9
Census Tract 9308.01, Stanly County	9
Census Tract 9308.02, Stanly County	8.5
Census Tract 9309, Stanly County	13.1
Census Tract 9310, Stanly County	10.9
Census Tract 9311, Stanly County	13.7
Census Tract 9312.01, Stanly County	24.7
Census Tract 9312.02, Stanly County	9.3
Census Tract 701, Stokes County	16.9
Census Tract 702, Stokes County	14.3
Census Tract 703, Stokes County	24.3
Census Tract 704, Stokes County	15.9
Census Tract 705.01, Stokes County	16.1
Census Tract 705.03, Stokes County	5.8
Census Tract 705.04, Stokes County	8.5
Census Tract 706, Stokes County	10.5
Census Tract 707, Stokes County	17.3
Census Tract 9301.01, Surry County	23.1
Census Tract 9301.02, Surry County	17.6
Census Tract 9302.01, Surry County	26.3
Census Tract 9302.02, Surry County	10.2
Census Tract 9303.01, Surry County	11
Census Tract 9303.02, Surry County	11.7
Census Tract 9304, Surry County	32.5
Census Tract 9305.01, Surry County	3.5
Census Tract 9305.02, Surry County	18.6
Census Tract 9306, Surry County	15.4
Census Tract 9307, Surry County	10.4
Census Tract 9308.01, Surry County	10.6
Census Tract 9308.02, Surry County	20.4
Census Tract 9309.01, Surry County	12.5
Census Tract 9309.02, Surry County	2.2
Census Tract 9310.01, Surry County	18.6
Census Tract 9310.02, Surry County	14.9
Census Tract 9310.03, Surry County	28.1
Census Tract 9311.01, Surry County	15.1
Census Tract 9311.02, Surry County	13.1
Census Tract 9311.03, Surry County	9.6

Geography	Percent of Families below poverty level
Census Tract 9312, Surry County	11.8
Census Tract 9401, Swain County	36.7
Census Tract 9602, Swain County	20.5
Census Tract 9603.01, Swain County	12.1
Census Tract 9603.02, Swain County	6.1
Census Tract 9802, Swain County	-
Census Tract 9601, Transylvania County	11.6
Census Tract 9602, Transylvania County	12.3
Census Tract 9603, Transylvania County	10.5
Census Tract 9604.01, Transylvania County	4
Census Tract 9604.02, Transylvania County	6.1
Census Tract 9605, Transylvania County	8.7
Census Tract 9606, Transylvania County	11.2
Census Tract 9601, Tyrrell County	18.4
Census Tract 201, Union County	7.9
Census Tract 202.02, Union County	5.1
Census Tract 202.03, Union County	4
Census Tract 202.04, Union County	2.6
Census Tract 203.05, Union County	4.7
Census Tract 203.06, Union County	11.4
Census Tract 203.07, Union County	2.7
Census Tract 203.08, Union County	3.7
Census Tract 203.09, Union County	15.1
Census Tract 203.10, Union County	3.4
Census Tract 203.11, Union County	9.1
Census Tract 203.12, Union County	7.9
Census Tract 203.13, Union County	4.4
Census Tract 203.14, Union County	5.7
Census Tract 203.15, Union County	1.4
Census Tract 203.16, Union County	0.6
Census Tract 203.17, Union County	0.3
Census Tract 204.01, Union County	5.5
Census Tract 204.03, Union County	11.2
Census Tract 204.04, Union County	30.6
Census Tract 205.01, Union County	19.8
Census Tract 205.02, Union County	5
Census Tract 206.01, Union County	15.9
Census Tract 206.02, Union County	34.1
Census Tract 207.01, Union County	15.6
Census Tract 207.02, Union County	5.8
Census Tract 208, Union County	9.8
Census Tract 209.01, Union County	5.8
Census Tract 209.02, Union County	7.9
Census Tract 210.04, Union County	4.2
Census Tract 210.05, Union County	15.1
Census Tract 210.06, Union County	1.8
Census Tract 210.07, Union County	3.4
Census Tract 210.08, Union County	3.6
Census Tract 210.09, Union County	5

Geography	Percent of Families below poverty level	Geography	Percent of Families below poverty level	Geography	Percent of Families below poverty level
Census Tract 210.10, Union County	0.9	Census Tract 525.05, Wake County	3.3	Census Tract 534.13, Wake County	1.2
Census Tract 210.11, Union County	2.1	Census Tract 525.06, Wake County	0.8	Census Tract 534.14, Wake County	1.2
Census Tract 210.12, Union County	8.2	Census Tract 525.07, Wake County	16.3	Census Tract 534.15, Wake County	0.8
Census Tract 210.13, Union County	5.5	Census Tract 526.01, Wake County	1.3	Census Tract 534.16, Wake County	4.4
Census Tract 210.14, Union County	11.3	Census Tract 526.02, Wake County	2.8	Census Tract 534.17, Wake County	2.9
Census Tract 210.15, Union County	8.5	Census Tract 526.03, Wake County	6.2	Census Tract 534.18, Wake County	11.4
Census Tract 9601, Vance County	19.8	Census Tract 527.01, Wake County	13.1	Census Tract 534.19, Wake County	0.6
Census Tract 9602, Vance County	11.9	Census Tract 527.04, Wake County	32.2	Census Tract 534.20, Wake County	3.4
Census Tract 9603, Vance County	6.5	Census Tract 527.05, Wake County	13.4	Census Tract 534.21, Wake County	2.5
Census Tract 9604, Vance County	8.3	Census Tract 527.06, Wake County	11.2	Census Tract 534.22, Wake County	0
Census Tract 9605, Vance County	24.8	Census Tract 527.07, Wake County	17.6	Census Tract 534.23, Wake County	3.7
Census Tract 9606, Vance County	38.4	Census Tract 528.01, Wake County	3.2	Census Tract 534.24, Wake County	3.1
Census Tract 9607, Vance County	47.7	Census Tract 528.02, Wake County	13.3	Census Tract 534.25, Wake County	1
Census Tract 9608, Vance County	32.9	Census Tract 528.03, Wake County	14.9	Census Tract 535.05, Wake County	2.2
Census Tract 9609, Vance County	20.7	Census Tract 528.06, Wake County	12	Census Tract 535.06, Wake County	4.9
Census Tract 9610, Vance County	9.1	Census Tract 528.07, Wake County	12.2	Census Tract 535.07, Wake County	12.9
Census Tract 501, Wake County	17.8	Census Tract 528.08, Wake County	8.4	Census Tract 535.09, Wake County	3.1
Census Tract 503, Wake County	6.1	Census Tract 528.09, Wake County	6.4	Census Tract 535.12, Wake County	0.7
Census Tract 504, Wake County	1.7	Census Tract 529.01, Wake County	2.9	Census Tract 535.13, Wake County	12.3
Census Tract 505, Wake County	28.1	Census Tract 529.02, Wake County	6.8	Census Tract 535.16, Wake County	4.6
Census Tract 506, Wake County	24.4	Census Tract 529.03, Wake County	3.4	Census Tract 535.17, Wake County	19.1
Census Tract 507, Wake County	25.3	Census Tract 529.04, Wake County	4.7	Census Tract 535.18, Wake County	1.5
Census Tract 508, Wake County	54.2	Census Tract 530.03, Wake County	13.6	Census Tract 535.19, Wake County	28.9
Census Tract 509, Wake County	44.1	Census Tract 530.04, Wake County	0.9	Census Tract 535.20, Wake County	9.5
Census Tract 510, Wake County	8.7	Census Tract 530.05, Wake County	3.2	Census Tract 535.21, Wake County	3.7
Census Tract 511.01, Wake County	57	Census Tract 530.06, Wake County	0	Census Tract 535.22, Wake County	0.8
Census Tract 511.02, Wake County	0	Census Tract 530.07, Wake County	0	Census Tract 535.23, Wake County	2.9
Census Tract 512, Wake County	3.3	Census Tract 530.08, Wake County	9.2	Census Tract 535.24, Wake County	6
Census Tract 514, Wake County	18.8	Census Tract 530.09, Wake County	18.8	Census Tract 535.25, Wake County	0.9
Census Tract 515.01, Wake County	5.1	Census Tract 531.05, Wake County	2.8	Census Tract 536.01, Wake County	6.2
Census Tract 515.02, Wake County	17.7	Census Tract 531.06, Wake County	14.5	Census Tract 536.02, Wake County	1.1
Census Tract 516, Wake County	3	Census Tract 531.07, Wake County	10.7	Census Tract 536.03, Wake County	3.8
Census Tract 517, Wake County	1.3	Census Tract 531.08, Wake County	6.8	Census Tract 536.04, Wake County	0.8
Census Tract 518, Wake County	11.4	Census Tract 531.09, Wake County	4	Census Tract 536.05, Wake County	1.2
Census Tract 519, Wake County	27.6	Census Tract 531.10, Wake County	3.7	Census Tract 536.06, Wake County	0
Census Tract 520.01, Wake County	37.8	Census Tract 531.11, Wake County	13.2	Census Tract 536.07, Wake County	6.3
Census Tract 520.02, Wake County	27.8	Census Tract 532.01, Wake County	2.6	Census Tract 536.08, Wake County	3.7
Census Tract 521.01, Wake County	18.3	Census Tract 532.02, Wake County	0.9	Census Tract 536.09, Wake County	0
Census Tract 521.02, Wake County	24.2	Census Tract 532.03, Wake County	3.4	Census Tract 536.10, Wake County	2.8
Census Tract 523.01, Wake County	7.1	Census Tract 532.04, Wake County	2	Census Tract 537.07, Wake County	6.3
Census Tract 523.02, Wake County	14.8	Census Tract 532.05, Wake County	6.4	Census Tract 537.09, Wake County	6.2
Census Tract 524.01, Wake County	6.1	Census Tract 532.06, Wake County	8.8	Census Tract 537.11, Wake County	1.9
Census Tract 524.04, Wake County	13.8	Census Tract 532.07, Wake County	2.6	Census Tract 537.12, Wake County	2.1
Census Tract 524.06, Wake County	23.3	Census Tract 534.05, Wake County	0.6	Census Tract 537.13, Wake County	6.8
Census Tract 524.07, Wake County	19.2	Census Tract 534.08, Wake County	5.3	Census Tract 537.14, Wake County	10.7
Census Tract 524.08, Wake County	34.5	Census Tract 534.09, Wake County	1.7	Census Tract 537.15, Wake County	1.8
Census Tract 524.09, Wake County	22.2	Census Tract 534.10, Wake County	0.8	Census Tract 537.16, Wake County	3
Census Tract 525.03, Wake County	5.6	Census Tract 534.11, Wake County	4.3	Census Tract 537.17, Wake County	0.9
Census Tract 525.04, Wake County	7.9	Census Tract 534.12, Wake County	3.4	Census Tract 537.18, Wake County	1.4

Geography	Percent of Families below poverty level	Geography	Percent of Families below poverty level	Geography	Percent of Families below poverty level
Census Tract 537.19, Wake County	5.2	Census Tract 543.02, Wake County	7.2	Census Tract 14, Wayne County	26.2
Census Tract 537.20, Wake County	2.4	Census Tract 544.02, Wake County	9.3	Census Tract 15, Wayne County	26.5
Census Tract 537.21, Wake County	0	Census Tract 544.03, Wake County	17.5	Census Tract 18, Wayne County	46.2
Census Tract 537.22, Wake County	4.8	Census Tract 544.04, Wake County	6.4	Census Tract 19, Wayne County	29.2
Census Tract 537.23, Wake County	3.6	Census Tract 545, Wake County	30.7	Census Tract 20, Wayne County	28.7
Census Tract 537.24, Wake County	3.7	Census Tract 9801, Wake County	-	Census Tract 9601, Wilkes County	15.2
Census Tract 537.25, Wake County	5.7	Census Tract 9802, Wake County	0	Census Tract 9602, Wilkes County	13.2
Census Tract 537.26, Wake County	16.5	Census Tract 9501.01, Warren County	2.6	Census Tract 9603, Wilkes County	17.3
Census Tract 538.03, Wake County	2.1	Census Tract 9501.02, Warren County	10.4	Census Tract 9604, Wilkes County	15.6
Census Tract 538.04, Wake County	0	Census Tract 9501.03, Warren County	17.5	Census Tract 9605, Wilkes County	30.9
Census Tract 538.05, Wake County	2.3	Census Tract 9502, Warren County	18.4	Census Tract 9606, Wilkes County	33.3
Census Tract 538.06, Wake County	0.4	Census Tract 9503, Warren County	22.1	Census Tract 9607, Wilkes County	31.8
Census Tract 538.07, Wake County	0	Census Tract 9504, Warren County	23.3	Census Tract 9608.01, Wilkes County	24.2
Census Tract 538.08, Wake County	0.7	Census Tract 9501, Washington County	17.2	Census Tract 9608.02, Wilkes County	13.9
Census Tract 539, Wake County	3.9	Census Tract 9502, Washington County	23.7	Census Tract 9609, Wilkes County	21.1
Census Tract 540.01, Wake County	4.1	Census Tract 9503, Washington County	9.5	Census Tract 9610.01, Wilkes County	20.3
Census Tract 540.04, Wake County	15.7	Census Tract 9201, Watauga County	17.4	Census Tract 9610.02, Wilkes County	11.4
Census Tract 540.06, Wake County	18.5	Census Tract 9202, Watauga County	7.9	Census Tract 9611, Wilkes County	14.5
Census Tract 540.07, Wake County	3.9	Census Tract 9203, Watauga County	5.3	Census Tract 9612, Wilkes County	16.7
Census Tract 540.08, Wake County	28.7	Census Tract 9204, Watauga County	11.8	Census Tract 1, Wilson County	41.6
Census Tract 540.11, Wake County	5.7	Census Tract 9205, Watauga County	28.1	Census Tract 2, Wilson County	56.1
Census Tract 540.12, Wake County	1.6	Census Tract 9206.01, Watauga County	10.4	Census Tract 3, Wilson County	36.6
Census Tract 540.13, Wake County	4.8	Census Tract 9206.02, Watauga County	7.2	Census Tract 4, Wilson County	15.5
Census Tract 540.14, Wake County	17.5	Census Tract 9207.01, Watauga County	3.5	Census Tract 5.01, Wilson County	2
Census Tract 540.15, Wake County	9.2	Census Tract 9207.02, Watauga County	9.5	Census Tract 5.02, Wilson County	8.6
Census Tract 540.16, Wake County	3.1	Census Tract 9207.03, Watauga County	14.8	Census Tract 6, Wilson County	18.2
Census Tract 540.17, Wake County	10.1	Census Tract 9208, Watauga County	19.1	Census Tract 7, Wilson County	43.6
Census Tract 540.18, Wake County	17.8	Census Tract 9209, Watauga County	13.4	Census Tract 8.01, Wilson County	62.2
Census Tract 541.04, Wake County	4.6	Census Tract 9210, Watauga County	6.9	Census Tract 8.02, Wilson County	33.2
Census Tract 541.05, Wake County	5.6	Census Tract 1.01, Wayne County	8	Census Tract 9, Wilson County	13.4
Census Tract 541.06, Wake County	15.5	Census Tract 1.02, Wayne County	4.7	Census Tract 10, Wilson County	8.4
Census Tract 541.08, Wake County	7.1	Census Tract 2, Wayne County	16.5	Census Tract 11, Wilson County	9.5
Census Tract 541.09, Wake County	5.3	Census Tract 3.02, Wayne County	16.6	Census Tract 12, Wilson County	23.9
Census Tract 541.10, Wake County	8.9	Census Tract 3.03, Wayne County	8.7	Census Tract 13, Wilson County	15.7
Census Tract 541.11, Wake County	18.3	Census Tract 3.04, Wayne County	13.8	Census Tract 14, Wilson County	9.7
Census Tract 541.12, Wake County	7.4	Census Tract 4.01, Wayne County	9.4	Census Tract 15, Wilson County	11.2
Census Tract 541.13, Wake County	8.5	Census Tract 4.02, Wayne County	32.8	Census Tract 16, Wilson County	17.6
Census Tract 541.14, Wake County	3	Census Tract 5, Wayne County	8.9	Census Tract 17, Wilson County	12.4
Census Tract 541.15, Wake County	5.5	Census Tract 6.01, Wayne County	18.5	Census Tract 501.01, Yadkin County	18.9
Census Tract 542.03, Wake County	0	Census Tract 6.02, Wayne County	18.1	Census Tract 501.02, Yadkin County	13.4
Census Tract 542.04, Wake County	10.3	Census Tract 7, Wayne County	27.7	Census Tract 502, Yadkin County	6.9
Census Tract 542.05, Wake County	18.9	Census Tract 8, Wayne County	25.2	Census Tract 503, Yadkin County	12.5
Census Tract 542.06, Wake County	9	Census Tract 9.01, Wayne County	31	Census Tract 504, Yadkin County	12.5
Census Tract 542.07, Wake County	2.8	Census Tract 9.02, Wayne County	17.1	Census Tract 505.01, Yadkin County	18.5
Census Tract 542.08, Wake County	4.4	Census Tract 10, Wayne County	15.9	Census Tract 505.02, Yadkin County	18.3
Census Tract 542.09, Wake County	0.7	Census Tract 11.01, Wayne County	18	Census Tract 9601.01, Yancey County	16.6
Census Tract 542.10, Wake County	4.6	Census Tract 11.02, Wayne County	4.6	Census Tract 9601.02, Yancey County	22.7
Census Tract 542.11, Wake County	4.8	Census Tract 12, Wayne County	16.5	Census Tract 9602, Yancey County	19.9
Census Tract 543.01, Wake County	9.1	Census Tract 13.01, Wayne County	5.8	Census Tract 9603, Yancey County	16.8
		Census Tract 13.02, Wayne County	10.6	Census Tract 9604, Yancey County	13.1

[*Management Agent company letterhead*]

[*Date*]

Pursuant to QAP Section VI(B)(2)(c), in my capacity as _____ [*title*] for _____ [*either the proposed management agent or management staff if there is an identity of interest*], I have reviewed the operating expense projections in the full application for _____ [*name of project*] and agree they are reasonable.

[valid execution]

Sample Housing Authority PBA Letter (procurement has not been completed)

Dear _____:

In recognition of a need for affordable rental housing in _____, the _____ Housing Authority (“PHA”) [**select one of the following, whichever is applicable:** (1) is willing to amend its Annual Plan to include project-based voucher assistance as a component of our Section 8 Housing Choice Voucher program **OR** (2) has included project-based voucher assistance as a component of our Section 8 Housing Choice Voucher program in the PHA’s HUD-approved Annual Plan for its fiscal year beginning _____.]

The Selection Policy [**select one of the following, whichever is applicable:** (1) is stated in the Annual Plan **OR** (2) will be stated in the Annual Plan in time to meet HUD requirements], in accordance with 24 CFR Part 983.51 as well as 24 CFR Part 85 and applicable OMB circulars. [**select one of the following, whichever is applicable:** (1) This Selection Policy has been reviewed and approved by HUD. **OR** (2) The PHA will submit the Selection Policy to HUD for review and approval.]

[**select one of the following, whichever is applicable:** (1) The PHA currently has the capacity to convert tenant vouchers to project-based vouchers. **OR** (2) The HA does not currently have the capacity to convert tenant vouchers to project-based vouchers: however, once the advertising and selection process described below is complete, the HA will seek a waiver from HUD to allow conversion.]

The PHA expects to advertise for proposals in _____ and receive responses in _____. The PHA plans to select winning proposal(s) in _____ and forward it/them to HUD for review and approval in _____.

If your project is selected by the PHA and approved by HUD, the PHA will renew rental assistance contingent upon Congressional funding, and subject to the ongoing compliance requirements for the receipt of project-based voucher assistance.

The current HUD Fair Market Rents (FMR) are listed below by bedroom size.

<u>0 Bedroom</u>	<u>1 Bedroom</u>	<u>2 Bedrooms</u>	<u>3 Bedrooms</u>	<u>4 Bedrooms</u>
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

The PHA maintains a utility chart for units to determine the utility amount that must be subtracted from the FMR to determine the Contract Rent for the units. Approved rents can range up to 90% to 110% of FMR, depending upon the PHA’s Rent Comparability study per 24 CFR Part 983.256 and the PHA’s Voucher Payment Standards.

Rents receive annual adjustments that are generally less than 1%. Moreover, the households receiving project-based assistance must be able to convert to tenant-based after one year. The unit the family occupied will continue to receive PBA, but the family will have the option of exercising housing choice at that time. The PHA will provide tenant-based vouchers to the household as required by 24 CFR Part 983 as amended by Federal Register notice dated January 16, 2001.

Thank you for your interest in using project-based Section 8 Vouchers for your development.

Sincerely,

**Sample Housing Authority PBA Letter Version #2
(procurement has been completed)**

Dear _____:

The _____ Housing Authority (“PHA”) has selected your application for _____ Project-Based Section 8 vouchers for _____ development in _____, NC. These units were selected for assistance in accordance with the PHA’s HUD-approved unit selection policy. Your application is subject to HUD review and approval.

The allowable contract rents, number of vouchers, and utility allowances for this development are as follows:

	<u>0 Bedroom</u>	<u>1 Bedroom</u>	<u>2 Bedrooms</u>	<u>3 Bedrooms</u>	<u>4 Bedrooms</u>
<i>Contract Amt.</i>	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
<i># of Vouchers</i>	_____	_____	_____	_____	_____
<i>Utility Allow.</i>	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

These rents were determined by the Rent Comparability Study completed by _____, State Certified General Appraiser, in accordance with the requirements of 24 CFR Part 983.256 and the PHA’s Voucher Payment Standards.

The PHA will renew rental assistance contingent upon Congressional funding, and subject to the ongoing compliance requirements for the receipt of project-based voucher assistance.

Thank you for your interest in project-based Section 8 Vouchers.

Sincerely,

Rehab Construction Cost Breakdown

Application #: _____

Project Name: _____

Cost Element (includes material and labor costs)	Budgeted Cost	Notes/Comments
Security System		
Playground		
Site Structures (Gazebo/Arbor/Picnic Shelter)		
Mailboxes and Mailbox Roof Coverings		
Powerwashing		
Solar Panels		
Roofing		
Gutters and Downspouts		
Siding/Soffit/Fascia		
Building Signage/Building Numbers		
Windows		
Exterior Doors		
Building Insulation		
Storm Doors		
Exterior Lighting		
Exterior Painting		
Exterior Locks and Hardware		
Exterior Stairs and Handrails, Site Railings		
Exterior Decks and Rails		
Interior Painting		
Carpeting and VCT/Vinyl Flooring		
Repair/Install Drywall		
Interior Doors/Trim and Hardware		
Closet Rod and Shelving		
Kitchen Cabinets		
Kitchen Countertops		

Application #: _____

Project Name: _____

Cost Element (includes material and labor costs)	Budgeted Cost	Notes/Comments
Kitchen Sinks and Faucets		
Refrigerators		
Ranges		
Dishwashers		
Range Hoods		
Sink Disposals		
Microwaves		
Bathroom Accessories/Medicine Cabinets/Mirrors		
Bathroom Toilets		
Bathroom Tub/Showers/Surrounds		
Bathroom Tub/Shower Valves and Controls/P-Traps		
Bathroom Vanities With Tops		
Bathroom Sinks and Faucets		
Bathroom Exhaust Fans		
Heating and Cooling Systems		
Chiller		
Water Heaters		
Elevators		
Smoke Detectors		
Ceiling Fans		
Interior Light Fixtures		
Electrical Panels and Wiring		
Receptacles/GFI's/Switches/Cable TV/Telephone		
Fire Extinguishers/Fire Sprinklers/Fire Alarms		
Copper Pipe/Polybutylene (Quest) Pipe Replacement		
Mini-Blinds		
Interior Accessibility Improvements		
Community Building and/or Office Renovations		
Building Additions (Porches/Overhangs/Stoops)		

Application #: _____

Project Name: _____

Cost Element (includes material and labor costs)	Budgeted Cost	Notes/Comments
Fire Separation Walls		
Building Structural Repairs		
Termite/Infestation Control		
Building/Unit Water Meters, Shutoffs		
Mold/Mildew Remediation		
Interior Unit Cleaning		
Other:		
Other:		
Other:		
Other:		
Other:		
Other:		
Total Rehab Costs	\$0	

Should match line 4 of the Development Costs page

APPENDIX J

National Housing Trust Fund

The National Housing Trust Fund (NHTF) will be used as a funding source under the Rental Production Program (RPP). Applications requesting RPP loan funds and tax credits will be rated and competitively ranked based upon the selection criteria in the Qualified Application Plan (QAP). Projects with both RPP and tax credits are required to meet all QAP requirements.

Below are additional selection criteria for applications eligible for the NHTF. These items will be reviewed as part of the full application.

- The Applicant's ability to obligate funds and undertake eligible activities in a timely manner will be a threshold requirement for NHTF approval. A timeline must be provided as part of the full application for projects requesting NHTF to verify the Applicants ability to meet all deadlines. The timeline will provide estimated dates of the building process including securing building permits, executing the construction contract, closing the construction loan, begin date for construction and building placed in service date.
- The minimum period of affordability for projects requesting NHTF is 30 years. This is a threshold requirement.
- Commitment of state, federal or local project-based rental assistance is a priority for projects requesting NHTF. In the event there is a tie in QAP scoring among projects seeking NHTF, the percentage of units receiving project-based rental assistance will be used as the first tie breaker.
- Utilization/leveraging of non-federal funding sources is a priority for NHTF. In the event there is a tie in QAP scoring among projects seeking NHTF, the project with the lowest percentage of federal funding to total sources will be used as the second tie breaker.
- Projects must request a per-unit subsidy below the HOME maximum per-unit subsidy limit. The current limits are as follows:
Section 234 Elevator-type Basic Limit (by BR size) x HCP = HOME Maximum Per-Unit Subsidy Limit
(HCP = High Cost Percentage)

Greensboro, NC HUB - HCP of 239%

Bedrooms	Elevator-type Basic Limit*	HCP	HOME Maximum Per-Unit Subsidy Limit
0BR	\$58,378	239%	\$139,523
1BR	\$66,923	239%	\$159,946
2BR	\$81,377	239%	\$194,491
3BR	\$105,276	239%	\$251,610
4+BR	\$115,560	239%	\$276,188

**effective 11/18/15*

APPENDIX K

Metro County Percentage Calculation

	<u>Population*</u>	<u>Percentage ^</u>
Buncombe	254,836	6.69%
Cumberland	328,860	8.64%
Durham	297,219	7.80%
Forsyth	366,543	9.63%
Guilford	517,124	13.58%
Mecklenburg	1,035,605	27.20%
Wake	1,007,631	26.46%
Total	3,807,818	100.00%

* Figures as of October 26, 2016 located on the Office of State Budget and Management web site at https://ncosbm.s3.amazonaws.com/s3fs-public/demog/countygrowth_bysize_2015.html

^ Percentage derived by dividing the county population by the total population