

BAYFIRST

2024 CRA Public File

2024 BayFirst Banking Center Locations

<u>Banking Center Name</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>	<u>County</u>	<u>Hours</u>	<u>Census Tract</u>	<u>Tract Code</u>
Belleair Bluffs	401 N. Indian Rocks Road	Belleair Bluffs	FL	33770	Pinellas	M-TH: 8-5 F: 8-6 Sat: 9-12	Middle	0252.04
Carrollwood	16002 N. Dale Mabry Hwy	Tampa	FL	33618	Hillsborough	M-TH: 8-5 F: 8-6 Sat: 9-12	Middle	0115.24
Clearwater	2520 Countryside Blvd	Clearwater	FL	33763	Pinellas	M-TH: 8-5 F: 8-6 Sat: 9-12	Middle	0269.17
Pinellas Park	5250 Park blvd	Pinellas Park	FL	33781	Pinellas	M-TH: 8-5 F: 8-6 Sat: 9-12	Moderate	0249.01
Sarasota	2033 Main Street, Ste 101	Sarasota	FL	34237	Sarasota	M-F: 8-5	Middle	0001.02
Seminole	9190 Seminole Blvd	Seminole	FL	33772	Pinellas	M-TH: 8-5 F: 8-6 Sat: 9-12	Middle	0251.12
Saint Petersburg	700 Central Ave	Saint Petersburg	FL	33701	Pinellas	M-F: 8:30 -5:30 Sat: 9-12	unknown	0215.02
West Bradenton	2102 59th Street	W. Bradenton	FL	34209	Manatee	M-TH: 8-5 F: 8-6 Sat: 9-12	Middle	0004.07
West Tampa	3015 W. Columbus Drive	Tampa	FL	33607	Hillsborough	M-F: 8-5 Sat: 9-12	Middle	0027.02
South Trail	2075 S. Tamiami Trail	Sarasota	FL	34239	Sarasota	M-TH: 8-5 F: 8-6 Sat: 9-12	Middle	0006.02
North Sarasota	1782 Dr. Martin Luther King	Sarasota	FL	34234	Sarasota	M-TH: 9-4 F: 9-6	Low	0003.00
Bee Ridge	5600 Bee Ridge Road	Sarasota	FL	34233	Sarasota	M-TH: 8-5 F: 8-6 Sat: 9-12	Upper	0015.10

PUBLIC DISCLOSURE

April 19, 2021

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

**First Home Bank
700 Central Avenue
Saint Petersburg, Florida 33701**

RSSD ID NUMBER: 2771694

**FEDERAL RESERVE BANK OF ATLANTA
1000 Peachtree Street, N.E.
Atlanta, Georgia 30309-4470**

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to the institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: This institution is rated Satisfactory.

Major factors supporting the institution's rating include:

- The bank's loan-to-deposit ratio is reasonable given its asset size, financial condition, and assessment area credit needs.
- A majority of the bank's HMDA-reportable loans were made outside the assessment area; however, a substantial majority of small business loans were made within the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration among businesses of different revenue sizes and individuals of different income levels, including low- and moderate-income individuals.
- Neither the bank nor this Reserve Bank has received any CRA-related complaints since the previous examination.

INSTITUTION

SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank's record of meeting the credit needs of its community, including low- and moderate-income neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, and the economic and demographic characteristics of its defined assessment area. This CRA performance review was based on the bank's lending performance in its assessment area using the Interagency Small Institution Examination Procedures. The rating was assessed using the following core criteria developed for evaluating CRA lending performance for small banks:

- Net Loan-to-Deposit (LTD) Ratio
- Lending Inside the Assessment Area
- Lending to Borrowers of Different Incomes and Businesses of Different Sizes
- Geographic Distribution of Loans
- The bank's responsiveness to complaints it has received regarding its CRA activities, if applicable

Since the last examination, the bank converted a loan production office (LPO) in Sarasota into a branch office and, as such, the bank added the Sarasota MSA as an assessment area. A full-scope review was conducted of the Tampa assessment area, while the Sarasota assessment area was reviewed using limited-scope procedures. When determining the overall rating, greater weight was placed on the bank's performance in the Tampa assessment area because a larger deposit share and the majority of branches and lending are in this assessment area.

The evaluation included an analysis of Home Mortgage Disclosure Act (HMDA) and small business loans originated from January 1, 2018, through December 31, 2019. First Home Bank submits annual reports about its residential real estate loan applications and originations pursuant to the HMDA and these loans are referred to as "HMDA-reportable" loans in this evaluation. A small business loan is defined as a business loan with an original amount of \$1 million or less and typically is either secured by nonfarm or nonresidential real estate or classified as commercial loans. These loan products were selected for analysis because they represent the majority of the bank's loan portfolio. The complaints performance criterion was not evaluated because neither the bank nor this Reserve Bank received any CRA-related complaints during the review period.

One community contact was made with a local affordable housing representative who is familiar with the economic and demographic characteristics as well as community development opportunities in the bank's full-scope assessment area. Information obtained from the contact was used to establish a context for the communities in which the bank operates and to gather information on the bank's performance. Specific information obtained from the community contact is included in the applicable section of the evaluation for the assessment area.

DESCRIPTION OF INSTITUTION

First Home Bank is a Florida chartered financial institution organized on February 12, 1999 and has operated as a local bank with no subsidiaries. First Home Bank became a state-member as of January 1, 2016 and is wholly owned by First Home Bancorp, Inc., a non-complex small shell one-bank holding company which commenced operations on September 1, 2000.

The previous CRA examination for First Home Bank was dated December 12, 2016, and was conducted by the Federal Reserve Bank of Atlanta using the Interagency Small Institution Examination Procedures, and considered the bank’s residential real estate loans and small business loans originated from January 1, 2014, through December 31, 2015.

Branch Offices

The bank’s main office is in St. Petersburg, Florida. Since the previous examination, the bank converted a loan production office (LPO) into a full-service branch on October 29, 2018 in Sarasota County. The bank has a total of five branches within its designated assessment areas in Florida. Four of the branches are in Tampa, and one branch is in Sarasota. The bank has two branches in moderate-income tracts, two branches in middle-income tracts, and one branch in upper-income tracts as of December 31, 2019.

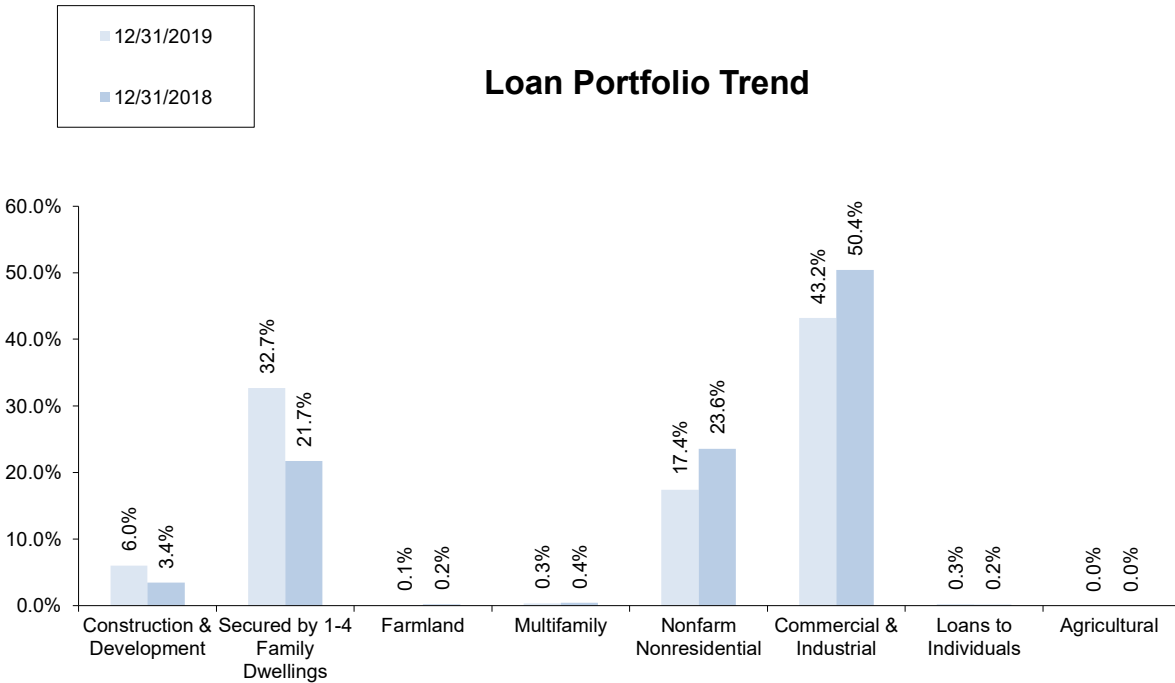
Loan Portfolio

According to the December 31, 2019, Report of Condition (ROC), the bank’s assets totaled \$531.2 million, an increase of approximately \$398.4 million, or 300.0 percent, since the bank’s previous CRA evaluation conducted on December 12, 2016.

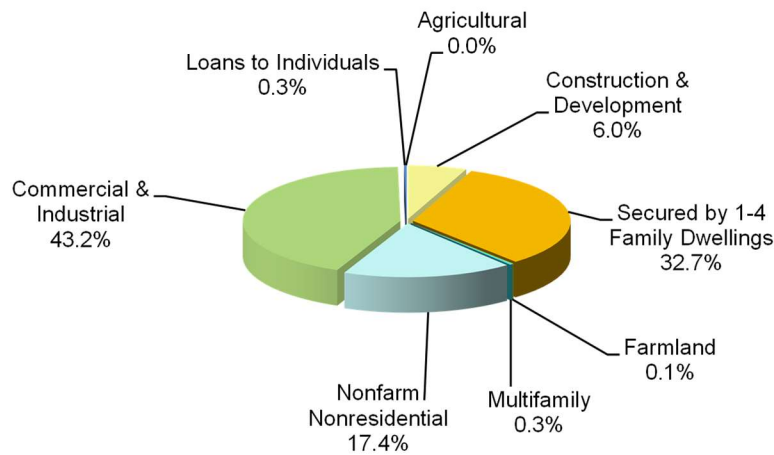
The following table and graphs show the composition of the loan portfolio according to the Consolidated Report of Condition and Income (Call Report).

COMPOSITION OF LOAN PORTFOLIO				
Loan Type	12/31/2019		12/31/2018	
	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	23,578	6.0%	10,659	3.4%
Secured by One- to Four- Family Dwellings	127,647	32.7%	67,367	21.7%
Other Real Estate: Farmland	352	0.1%	659	0.2%
Multifamily	1,296	0.3%	1,392	0.4%
Nonfarm nonresidential	67,961	17.4%	73,049	23.6%
Commercial and Industrial	168,550	43.2%	156,285	50.4%
Loans to Individuals	1,038	0.3%	531	0.2%
Agricultural Loans	0	0.0%	0	0.0%
Total	\$390,422	100.00%	\$309,942	100.00%

* This table does not include the entire loan portfolio. Specifically, it excludes loans to depository institutions, bankers acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.



**Loan Portfolio
as of
12/31/2019**



As illustrated in the table and charts above, the bank’s loan portfolio as of December 31, 2019 consisted primarily of commercial and industrial loans (43.2 percent) followed by loans secured by one-to four-family dwellings (32.7 percent), and nonfarm nonresidential loans (17.4 percent).

Credit Products

The bank’s loan product offerings are relatively non-complex. Commercial lending makes up a significant majority of the bank’s loan portfolio. The bank has invested substantial resources in building an infrastructure necessary to support the Small Business Administration (SBA) Lending Program. As a result, the vast majority of the bank’s

commercial loans are SBA loans. Residential real estate (RRE) loans make up the second largest portion of the bank's loan portfolio. The bank also offers secondary market RRE loan products. In addition, the bank offers agricultural, consumer installment and single-pay loans, and home equity lines of credit (HELOC).

First Home Bank complies with the requirements of the CRA. No known legal impediments exist that would restrict the bank from meeting the credit needs of its assessment areas. The bank received a "Satisfactory" rating at its previous evaluation conducted by the Federal Reserve Bank of Atlanta dated December 12, 2016, under the small bank examination procedures.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Overview

First Home Bank's overall performance under the lending test is rated satisfactory. The bank's lending performance was evaluated by analyzing HMDA-reportable loans and small business loans originated between January 1, 2018 and December 31, 2019. Small business lending represents the primary line of business for the institution.

Given the bank's asset size and office(s) located in an MSA, it submits annual reports about its residential real estate loan originations and applications, pursuant to the Home Mortgage Disclosure Act (HMDA). These loans are referred to as "HMDA-reportable" loans in this evaluation. For purposes of CRA, a small business loan is defined as a business loan with an original amount of \$1 million or less and typically is either secured by nonfarm or nonresidential real estate or classified as commercial loans.

Loan-to-Deposit (LTD) Ratio

The bank's net LTD ratio reflects reasonable responsiveness to meeting the overall assessment area's credit needs. The bank's LTD ratio is reasonable given its asset size, financial condition, and assessment area credit needs. The bank's average net LTD ratio for the 13 quarters ending December 31, 2019, was 92.6 percent. The LTD ratio was compared with those of six other depository institutions in the assessment area over the same time period; their ratios ranged from 58.6 percent to 116.1 percent. Performance context information such as competition and business strategy were considered in determining the reasonableness of the LTD ratio.

Assessment Area Concentration

The bank originated a majority of the total loans to borrowers outside the bank's assessment area; however, a substantial majority of small business loans were originated to businesses located within the bank's assessment area. The table below shows, by product type, the number, and percentage of loans reviewed that were located inside and outside of the bank's assessment areas.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	24	40.7	\$2,059	16.5	35	59.3	\$10,385	83.5
Home Purchase - Conventional	391	25.4	\$126,513	28.5	1,147	74.6	\$316,768	71.5
Home Purchase - FHA	39	4.8	\$8,313	4.4	769	95.2	\$180,159	95.6
Home Purchase - VA	24	6.7	\$7,205	6.8	336	93.3	\$98,135	93.2
Other Purpose Closed-End	2	100.0	\$48	100.0	0	0.0	\$0	0.0
Other Purpose LOC	11	100.0	\$1,152	100.0	0	0.0	\$0	0.0
Refinancing	179	9.5	\$49,919	9.2	1,712	90.5	\$494,202	90.8
Total HMDA related	670	14.3	\$195,209	15.1	3,999	85.7	\$1,099,649	84.9
Small Business	55	96.5	\$15,108	94.3	2	3.5	\$913	5.7
Total Small Bus. related	55	96.5	\$15,108	94.3	2	3.5	\$913	5.7
TOTAL LOANS	725	15.3	\$210,317	16.0	4,001	84.7	\$1,100,562	84.0

As illustrated in the table above, 14.3 percent of the HMDA-reportable loans, and 96.5 percent of small business loans are to borrowers and businesses residing within the bank’s assessment area. The bank’s HMDA-reportable lending in the assessment area is low because of several factors. First Home Bank operated its residential mortgage business on a brokered loan basis prior to the current examination period. The bank largely focused on branch referrals, as well as some local realtor referrals. The bank employed five dedicated mortgage loan originators to originate loans within the assessment area. The bank converted its current mortgage banking platform, which involved a complete overhaul in processes, systems, products, and procedures, as well as new secondary market requirements. The locally hired mortgage loan originators could not withstand the rigor of the conversion and they additionally required training; therefore, they resigned during the review period. The lack of staff impacted the bank’s ability to originate HMDA-reportable loans in the assessment area. Additionally, the bank has 20 LPOs that originate HMDA-reportable loans nationwide, resulting in the large volume of loans originated outside the assessment area. By the end of 2019, bank management hired local staff and provided training to boost HMDA-reportable loan originations in the assessment area. This indicates the bank’s willingness to originate loans that meet the credit needs of its assessment areas.

Distribution of Lending by Geography, Borrower Income, and Business Size

The geographic distribution of the bank’s HMDA-reportable and small business loans reflects reasonable dispersion throughout the assessment areas given the opportunities, the bank’s financial condition, and competition in these markets.

The distribution by borrower income and business revenue reflects reasonable penetration among borrowers of different income levels and to businesses of different revenue sizes and does not reveal any unexplained gaps in lending patterns. The analyses of HMDA-reportable and small business lending within the full-scope assessment area are discussed in detail later in this report.

RESPONSIVENESS TO SUBSTANTIATED COMPLAINTS

Neither the bank nor this Reserve Bank has received any CRA-related complaints since the previous evaluation.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**METROPOLITAN AREA
FULL-SCOPE REVIEW**

**DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE TAMPA, FLORIDA
ASSESSMENT AREA**

Overview

The bank’s Tampa assessment area consists of four counties—Pinellas, Hillsborough, Pasco, and Hernando. These four counties make up the Tampa-St. Petersburg-Clearwater, Florida MSA (Tampa MSA). The bank operates four branches within the Tampa assessment area. As of December 31, 2019, one of the bank’s branches is in a moderate-income census tract, two are in middle-income census tracts, and one is in an upper-income census tract.

Population Information

The Tampa MSA has grown steadily and at a faster pace than the statewide population growth. Between 2015 and 2019, the population of the assessment area increased by 7.2 percent (from 2,888,458 residents in 2015 to 3,097,859 residents in 2019).² Over the same time period, the population of the state of Florida grew by 6.4 percent, from 19,645,772 residents in 2015 to 20,901,636 residents in 2019. Although Hillsborough County is the largest county in the assessment area, Pasco County experienced the slightly greater population growth, increasing 9.5 percent between 2015 and 2019.³ The population growth for Hillsborough County for the same period increased by 9.2 percent.⁴

Income Characteristics

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for 2018 and 2019 for the Tampa-St. Petersburg-Clearwater, FL MSA. The table also provides a breakdown of the estimated annual income based on income category (low, moderate, middle, and upper). As shown, the FFIEC estimated median family income for the Tampa MSA in 2018 was \$63,900 and increased to \$66,900 in 2019.

**Borrower Income Levels
Tampa-St. Petersburg-Clearwater, FL MSA**

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2018	\$63,900	0 - \$31,949	\$31,950 - \$51,119	\$51,120 - \$76,679	\$76,680 - & above
2019	\$66,900	0 - \$33,449	\$33,450 - \$53,519	\$53,520 - \$80,279	\$80,280 - & above

According to the 2019 FFIEC census data, there were 702,244 families in the assessment area. Of those families, 21.6 percent were low-income, 17.9 percent were moderate-income, 19.1 percent were middle-income, and 41.4 percent were upper-income. Of the total families, 11.2 percent had incomes below the poverty level. Additionally, 39.2 percent of families in low-income tracts and 18.5 percent of families in moderate-income tracts have incomes below the poverty level. The concentration of families living below the poverty level in low- and moderate-income tracts may create challenges to lending in these tracts.

² “Total Population.” U.S. Census Bureau, 2011-2015 & 2015-2019 American Community Survey 5-Year Estimates, 22 July 2021, <https://data.census.gov/cedsci/>.

³ Ibid

⁴ Ibid

Demographic Data by Census Tracts

The 2019 FFIEC census data along with the 2019 Dun & Bradstreet (D&B) information was used in the analysis of the bank's 2018 and 2019 HMDA-reportable and small business lending performance. According to 2019 census data, the assessment area consisted of 746 census tracts. Although the total number of census tracts in the assessment area has not changed, the income tract distribution changed since the previous examination due to the Office of Management and Budget (OMB) changes. The assessment area is made up of 41 low-income census tracts; 195 moderate-income census tracts, 271 middle-income census tracts, 222 upper-income census tracts, and 17 census tracts that have unknown income designations. The OMB changes resulted in the reclassification of the income levels of some census tracts. The bank gained eight low-income tracts and four moderate-income tracts since the last examination as a result of the OMB changes. The assessment area consists of whole census tracts and does not arbitrarily exclude any low- and moderate-income areas.

Housing Characteristics

There were 1,368,924 housing units in the assessment area, of which 53.9 percent were owner-occupied units, 29.8 percent were rental units and 16.3 percent were vacant, according to the 2019 FFIEC census data. A higher percentage (58.5 percent) of the housing units in low-income tracts were rental units, and 17.8 percent were vacant units; therefore, there may be limited opportunities for home mortgage lending in these tracts. In moderate-income tracts, 34.4 percent of housing units were rental units, and 19.3 percent of housing units were vacant units. The largest number of housing units, 549,024 (40.1 percent), were in Hillsborough County, which also had the highest percentage of rental units at 36.8 percent. The median age of the housing stock in the assessment area was 39 years, but housing in Pinellas County was older (40 years) as compared to Hernando County (26 years), Hillsborough (28 years), and Pasco County (29 years). The median age of housing units in low- and moderate-income census tracts (46 years and 44 years, respectively) was older compared to the assessment area overall. These factors indicate that residential real estate lending opportunities may be limited in low- and moderate-income tracts.

The assessment area's overall affordability ratio is 32.6 compared to the state of Florida at 29.9, indicating that housing in the assessment area is slightly more affordable than elsewhere in the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable. In addition to the housing affordability, 51.6 percent of homeowners in Hillsborough, 51.0 percent of homeowners in Pinellas County, 50.1 percent of homeowners in Pasco County, and 49.3 percent of homeowners in Hernando County are considered cost-burdened, meaning that homeowners spent more than 30.0 percent of their income on housing costs.

Employment Statistics

The Tampa area is a leading location for corporate site selection in North America. Over the past several years, globally renowned companies such as IRONMAN, Bertram Yachts, The Mosaic Company, Amgen, TransferWise, and United Airlines have chosen to call Tampa Bay home. In 2018, Baker McKenzie announced the opening of a shared service Tampa office, which added about 300 employees.⁶ Tampa's reputation as a business-friendly community that offers top talent and an outstanding quality of life is convincing companies from across the industry spectrum to relocate or expand in the area. Eleven companies announced they would create 805 new jobs and invest \$164.4 million in Hillsborough County in 2019, including Penske Truck Leasing, The Home Depot, Anuvia and RedRock Pavers, Inc.⁷ Major employers in the region include BayCare Health

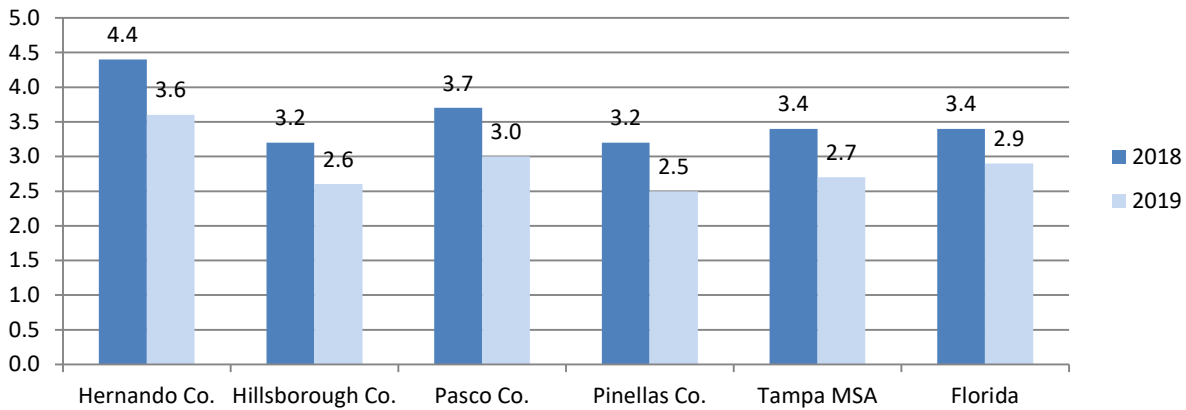
⁶ "Tampa Bay Community Overview." Tampa Bay Economic Development Council, June 2020, tampabayedc.com/wp-content/uploads/2020/06/Tampa-Bay-Community-Overview.pdf. Accessed June 8, 2021.

⁷ "Tampa Hillsborough Economic Development Corporation 2019 Annual Report." Tampa Bay Economic Development Council, Jan. 2020, tampabayedc.com/wp-content/uploads/2020/01/2019-Annual-Report-10-year-journey.pdf. Accessed June 8, 2021.

Care System, Publix Super Markets, Hillsborough County School District, HCA West Florida Division, and MacDill Air Force Base.⁸

The following chart shows the unemployment rates for the bank’s assessment area and the State of Florida. The chart shows that the unemployment rate for the assessment area declined from 3.4 percent in 2018 to 2.7 percent in 2019, which was slightly lower than the Florida statewide unemployment rate of 2.9 percent in 2019. The unemployment rate for all counties in the assessment area declined from 2018 to 2019, but the unemployment rate in Hernando County was higher than the three other counties, the MSA, and the state of Florida.

Unemployment Rates: Tampa



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Competition

The Tampa MSA remains a competitive banking market where national and regional banks have a significant presence. According to the June 30, 2019 FDIC Summary of Deposits Report, First Home Bank ranked 26th in deposit market share with 0.4 percent of total deposits in the Tampa assessment area. During the time period, there were 55 institutions operating 670 branches in the assessment area. Raymond James Bank, NA ranked 1st in deposit market share, followed by Bank of America, NA, and Wells Fargo Bank, NA. According to the 2019 HMDA Market Peer Report for the Tampa MSA, the bank had 0.1 percent of total HMDA-reportable lending and ranked 107th out of 1,018 financial institutions originating HMDA-reportable loans in the assessment area. The bank’s competition comes mainly from national banks, multi-regional banks, and non-bank mortgage lenders. Wells Fargo Bank, NA ranked first followed by Quicken Loans, Inc., United Shore Financial Services, and Caliber Home Loans, Inc. The bank’s low rankings in deposit market share and HMDA-reportable lending indicate the strength of competition in the market, which affects the bank’s ability to originate loans in its assessment area.

Community Contacts

As part of the CRA examination, information was obtained from a representative of a local affordable housing organization. According to the contact, the greatest challenge in the Tampa area is the limited inventory of housing affordable to low- and moderate-income individuals in the area. Furthermore, the demand for housing is driving up the home sales price of all units, which exacerbates the problem. According to the contact, investors are purchasing properties in cash and are looking to flip the houses they purchase for profit. The contact stated that this was particularly prevalent in Pinellas and Pasco counties. Additionally, there is a need for banks to support homebuyer counseling for low- and moderate-income individuals, and to provide financial support for

⁸ Erickson, Chris. “Largest Employers in Tampa Bay.” Lists: Employers and Who's Who, Tampa Bay Business Journal, 5 July 2019, www.bizjournals.com/tampabay/subscriber-only/2019/07/05/largest-employers-in-tampa-bay.html. Accessed June 4, 2021.

organizations that provide affordable housing for low- and moderate-income families. According to the contact, some local financial institutions have first time homebuyer programs; however, loan officers at these institutions may not have the requisite training to properly educate homebuyers. Lastly, the contact stated that financial support from banks has decreased because some banks have prioritized other initiatives to get CRA credits.

General Economic and Business Characteristics

According to bank management and community contacts, economic conditions in the assessment area are relatively stable. The city of Tampa is the economic hub of west central Florida. Its economy is funded on a diverse base that includes tourism, healthcare, finance, insurance, technology, construction, and maritime industry.⁹ An annual economic impact report by industry analyst, Tourism Economics, reveals that tourism accounted for \$6.9 billion into Hillsborough County's bottom line in 2019, a 67.0 percent increase in the last decade.¹⁰ Despite the growth in revenue from tourism, a review of several economic indicators and data from the Tampa Bay metropolitan area, including Hernando, Hillsborough, Pasco, and Pinellas counties suggest a growth slowdown may be occurring in the Tampa Bay economy. While growth is expected to remain positive for the foreseeable future, signs of its moderation have appeared in the local labor, consumer and housing markets.¹¹

Assessment Area Demographics

The following table provides demographic characteristics of the bank's assessment area based on the 2019 FFIEC census data and 2019 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

⁹ "Development & Economic Opportunity." City of Tampa, 2021, www.tampa.gov/DEO Accessed June 07, 2021.

¹⁰ "Tourism Generate \$6.9 Billion in 2019." Visit Tampa Bay, 5 Aug. 2020, www.visittampabay.com/media/news/post/tourism-generates-69-billion-in-2019/ Accessed July 22, 2021.

¹¹ Stinespring, John R. "Tampa Bay Forecast: Signs of Slowing Growth." The Tampa Bay Economy, The University of Tampa -Sykes College of Business, www.ut.edu/uploadedFiles/Academics/Business/The%20Tampa%20Bay%20Economy%20-%20Spring%202019.pdf Accessed June 06, 2021.

Combined Demographics Report

Assessment Area: Tampa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	41	5.5	25,578	3.6	10,031	39.2	151,617	21.6
Moderate-income	195	26.1	163,714	23.3	30,306	18.5	125,667	17.9
Middle-income	271	36.3	268,231	38.2	26,645	9.9	134,278	19.1
Upper-income	222	29.8	243,900	34.7	11,670	4.8	290,682	41.4
Unknown-income	17	2.3	821	0.1	202	24.6	0	0
Total Assessment Area	746	100.0	702,244	100.0	78,854	11.2	702,244	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	59,342	14,061	1.9	23.7	34,692	58.5	10,589	17.8
Moderate-income	348,136	161,253	21.9	46.3	119,764	34.4	67,119	19.3
Middle-income	536,375	292,441	39.7	54.5	157,352	29.3	86,582	16.1
Upper-income	422,818	269,219	36.5	63.7	94,753	22.4	58,846	13.9
Unknown-income	2,253	437	0.1	19.4	1,529	67.9	287	12.7
Total Assessment Area	1,368,924	737,411	100.0	53.9	408,090	29.8	223,423	16.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7,910	4.1	7,013	3.9	846	7.7	51	3.2
Moderate-income	41,859	21.5	39,076	21.5	2,550	23.1	233	14.7
Middle-income	69,222	35.6	64,434	35.4	4,308	39.1	480	30.3
Upper-income	74,885	38.5	70,794	38.9	3,277	29.7	814	51.4
Unknown-income	568	0.3	513	0.3	50	0.5	5	0.3
Total Assessment Area	194,444	100.0	181,830	100.0	11,031	100.0	1,583	100.0
Percentage of Total Businesses:			93.5		5.7		.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	17	1.1	15	1	2	3.6	0	0
Moderate-income	316	21	302	20.9	14	25	0	0
Middle-income	648	43.1	621	42.9	25	44.6	2	100
Upper-income	523	34.8	508	35.1	15	26.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,504	100.0	1,446	100.0	56	100.0	2	100.0
Percentage of Total Farms:			96.1		3.7		.1	

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Overview

The review analyzed 360 HMDA-reportable loans, and 41 small business loans made in the Tampa assessment area. Based on the following analysis, the geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Also, the distribution of borrowers reflects reasonable penetration among businesses of different revenue and individuals of different income levels, including low- and moderate-income individuals.

Geographic Distribution of Loans

The geographic distribution of HMDA-reportable loans and small business loans for 2018 and 2019 was compared to available demographic information. Performance context issues were also taken into consideration.

Residential Real Estate (HMDA) Lending

The following tables show the geographic distribution of First Home Bank's HMDA-reportable loans for 2018 and 2019 within its Tampa assessment area and also include a comparison of the bank's HMDA-reportable lending to the aggregate HMDA lenders within the assessment area. The HMDA aggregate lenders' data are the combined total of lending activity reported by all lenders subject to HMDA in the assessment area.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2018			2019								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	8	3.1%	\$1,256	1.8%	1.9%	4	3.1%	1.6%	\$651	1.8%	1.2%	4	3.2%	2.1%	\$605	1.9%	1.5%
	Moderate	48	18.9%	\$8,077	11.9%	21.9%	21	16.2%	18.9%	\$3,044	8.6%	13.4%	27	21.8%	19.5%	\$5,033	15.5%	13.8%
	Middle	94	37.0%	\$21,679	31.8%	39.7%	50	38.5%	39.1%	\$11,812	33.2%	34.6%	44	35.5%	38.9%	\$9,867	30.3%	34.5%
	Upper	104	40.9%	\$37,146	54.5%	36.5%	55	42.3%	40.3%	\$20,083	56.4%	50.8%	49	39.5%	39.4%	\$17,063	52.4%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	254	100.0%	\$68,158	100.0%	100.0%	130	100.0%	100.0%	\$35,590	100.0%	100.0%	124	100.0%	100.0%	\$32,568	100.0%	100.0%
REFINANCE	Low	1	1.2%	\$202	0.9%	1.9%	0	0.0%	1.6%	\$0	0.0%	1.1%	1	2.0%	1.4%	\$202	1.3%	1.0%
	Moderate	15	18.3%	\$2,325	10.7%	21.9%	2	6.3%	17.3%	\$195	3.0%	12.1%	13	26.0%	15.0%	\$2,130	14.1%	10.7%
	Middle	21	25.6%	\$4,693	21.7%	39.7%	13	40.6%	38.9%	\$2,516	38.6%	33.9%	8	16.0%	37.6%	\$2,177	14.4%	32.3%
	Upper	45	54.9%	\$14,432	66.7%	36.5%	17	53.1%	42.2%	\$3,811	58.4%	52.7%	28	56.0%	45.9%	\$10,621	70.2%	55.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	82	100.0%	\$21,652	100.0%	100.0%	32	100.0%	100.0%	\$6,522	100.0%	100.0%	50	100.0%	100.0%	\$15,130	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.9%	\$0	0.0%	0.7%	0	0.0%	1.4%	\$0	0.0%	1.3%
	Moderate	4	16.7%	\$150	7.3%	21.9%	4	16.7%	14.2%	\$150	7.3%	11.3%	0	0.0%	14.0%	\$0	0.0%	11.1%
	Middle	4	16.7%	\$233	11.3%	39.7%	4	16.7%	37.4%	\$233	11.3%	33.3%	0	0.0%	38.3%	\$0	0.0%	34.3%
	Upper	16	66.7%	\$1,676	81.4%	36.5%	16	66.7%	47.5%	\$1,676	81.4%	54.7%	0	0.0%	46.3%	\$0	0.0%	53.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	24	100.0%	\$2,059	100.0%	100.0%	24	100.0%	100.0%	\$2,059	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	6.8%	0	0.0%	11.3%	\$0	0.0%	3.1%	0	0.0%	12.8%	\$0	0.0%	12.8%
	Moderate	0	0.0%	\$0	0.0%	22.7%	0	0.0%	30.4%	\$0	0.0%	15.9%	0	0.0%	34.0%	\$0	0.0%	31.8%
	Middle	0	0.0%	\$0	0.0%	40.8%	0	0.0%	35.0%	\$0	0.0%	39.2%	0	0.0%	36.7%	\$0	0.0%	24.4%
	Upper	0	0.0%	\$0	0.0%	29.3%	0	0.0%	23.3%	\$0	0.0%	41.8%	0	0.0%	16.0%	\$0	0.0%	30.7%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.3%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.8%	\$0	0.0%	0.5%	0	0.0%	0.8%	\$0	0.0%	0.6%
	Moderate	1	9.1%	\$50	4.3%	21.9%	1	9.1%	13.8%	\$50	4.3%	8.9%	0	0.0%	13.8%	\$0	0.0%	9.5%
	Middle	4	36.4%	\$315	27.3%	39.7%	4	36.4%	37.7%	\$315	27.3%	31.1%	0	0.0%	37.0%	\$0	0.0%	30.2%
	Upper	6	54.5%	\$787	68.3%	36.5%	6	54.5%	47.7%	\$787	68.3%	59.5%	0	0.0%	48.3%	\$0	0.0%	59.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$1,152	100.0%	100.0%	11	100.0%	100.0%	\$1,152	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count #	%	Dollar \$ (000s)	Dollar \$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	1.4%	\$0	0.0%	1.1%	0	0.0%	0.7%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	21.9%	0	0.0%	16.5%	\$0	0.0%	10.6%	0	0.0%	16.4%	\$0	0.0%	8.9%
	Middle	1	50.0%	\$18	37.5%	39.7%	0	0.0%	38.9%	\$0	0.0%	28.8%	1	100.0%	38.1%	\$18	100.0%	25.8%
	Upper	1	50.0%	\$30	62.5%	36.5%	1	100.0%	43.1%	\$30	100.0%	59.5%	0	0.0%	44.7%	\$0	0.0%	64.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	2	100.0%	\$48	100.0%	100.0%	1	100.0%	100.0%	\$30	100.0%	100.0%	1	100.0%	100.0%	\$18	100.0%	100.0%
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	2.4%	\$0	0.0%	1.4%	0	0.0%	2.5%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	21.9%	0	0.0%	21.8%	\$0	0.0%	16.2%	0	0.0%	21.7%	\$0	0.0%	14.4%
	Middle	0	0.0%	\$0	0.0%	39.7%	0	0.0%	40.4%	\$0	0.0%	37.9%	0	0.0%	39.2%	\$0	0.0%	38.4%
	Upper	0	0.0%	\$0	0.0%	36.5%	0	0.0%	35.4%	\$0	0.0%	44.4%	0	0.0%	36.5%	\$0	0.0%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	9	2.4%	\$1,458	1.6%	1.9%	4	2.0%	1.6%	\$651	1.4%	1.4%	5	2.9%	1.8%	\$807	1.7%	2.2%
	Moderate	68	18.2%	\$10,602	11.4%	21.9%	28	14.1%	18.2%	\$3,439	7.6%	13.3%	40	22.9%	17.8%	\$7,163	15.0%	14.2%
	Middle	124	33.2%	\$26,938	28.9%	39.7%	71	35.9%	38.9%	\$14,876	32.8%	34.8%	53	30.3%	38.4%	\$12,062	25.3%	33.1%
	Upper	172	46.1%	\$54,071	58.1%	36.5%	95	48.0%	41.3%	\$26,387	58.2%	50.4%	77	44.0%	41.9%	\$27,684	58.0%	50.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	373	100.0%	\$93,069	100.0%	100.0%	198	100.0%	100.0%	\$45,353	100.0%	100.0%	175	100.0%	100.0%	\$47,716	100.0%	100.0%

Originations & Purchases
 2019 FFIEC Census Data and 2015 ACS Data

The geographic distribution of the bank’s HMDA-reportable loans reflects reasonable dispersion throughout the assessment area. The percentage of the bank’s total loans in low-income tracts (2.4 percent) for 2018 and 2019 exceeded both the demographic comparison (the percentage of owner-occupied housing units – 1.9 percent) and the aggregate comparison. In 2018, the bank’s total loans in low-income tracts (2.0 percent) exceeded aggregate lenders (1.6 percent). It appears that both the bank and the aggregate lenders may have had limited opportunity to lend in the low-income tracts, where only 1.9 percent of the owner-occupied housing units in the assessment area are located. Conversely, 58.5 percent of the housing units in low-income tracts are rental and 17.8 percent are vacant. In 2019, the bank’s total loans in low-income tracts (2.9 percent) also exceeded aggregate lenders (1.8 percent). In moderate-income tracts, the percentage of the bank’s loans (18.2 percent) was less than the demographic comparison (21.9 percent), but comparable to the aggregate comparison. In 2018, the bank’s total loans in moderate-income tracts (14.1 percent) was less than aggregate lenders (18.2 percent). However, in 2019, the bank’s total loans in moderate-income tracts (22.9 percent) exceeded aggregate lenders (17.8 percent). The overall geographic distribution of HMDA-reportable loans is considered reasonable given market conditions and performance context.

Small Business Lending

The following table shows the geographic distribution of small business loans as a percentage of the bank’s total number of loans by type within the Tampa assessment area for 2018 and 2019.

Geographic Distribution of Small Business Loans

Assessment Area: Tampa

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2018, 2019				
	Count		Bank Dollar		Total Businesses
	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	\$0	0.0%	4.1%
Moderate	7	17.1%	\$1,348	12.6%	21.5%
Middle	13	31.7%	\$3,653	34.2%	35.6%
Upper	21	51.2%	\$5,688	53.2%	38.5%
Unknown	0	0.0%	\$0	0.0%	0.3%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>41</i>	<i>100.0%</i>	<i>\$10,689</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2019 FFIEC Census Data and 2019 D&B Information

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. While the bank did not originate small business loans in low-income tracts, the bank originated 17.1 percent of small business loans in moderate-income tracts which was slightly less than the percentage of total businesses located in these tracts at 21.5 percent. The overall geographic distribution of small business lending is considered reasonable given market conditions and performance context.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

Based on the following analysis, the overall borrower distribution of the bank’s HMDA-reportable and small business loans reflects reasonable penetration among individuals of different income levels and businesses of different revenue sizes. The bank’s HMDA-reportable and small business lending performance was compared to available demographic information. For HMDA-reportable lending, the 2018 and 2019 lending data was also compared to the aggregate performance of lenders in the assessment area. Performance context issues were also taken into consideration.

Residential Real Estate (HMDA) Lending

The following tables show the distribution of the bank's HMDA-reportable loans by the income level of the borrowers.

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	Agg %	Dollar \$ (000s)	%	Agg %	Bank #	Agg %	Dollar \$ (000s)	%	Agg %		
HOME PURCHASE	Low	13	5.1%	\$1,601	2.3%	21.6%	7	5.4%	3.9%	\$776	2.2%	2.0%	6	4.8%	4.4%	\$825	2.5%	2.2%
	Moderate	50	19.7%	\$7,568	11.1%	17.9%	29	22.3%	16.3%	\$4,305	12.1%	10.8%	21	16.9%	17.6%	\$3,263	10.0%	11.7%
	Middle	57	22.4%	\$11,626	17.1%	19.1%	28	21.5%	20.4%	\$5,915	16.6%	17.4%	29	23.4%	22.3%	\$5,711	17.5%	18.9%
	Upper	133	52.4%	\$44,796	65.7%	41.4%	65	50.0%	42.0%	\$22,027	61.9%	54.3%	68	54.8%	41.4%	\$22,769	69.9%	53.8%
	Unknown	1	0.4%	\$2,567	3.8%	0.0%	1	0.8%	17.3%	\$2,567	7.2%	15.5%	0	0.0%	14.4%	\$0	0.0%	13.4%
	<i>Total</i>	<i>254</i>	<i>100.0%</i>	<i>\$68,158</i>	<i>100.0%</i>	<i>100.0%</i>	<i>130</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$35,590</i>	<i>100.0%</i>	<i>100.0%</i>	<i>124</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$32,568</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	4	4.9%	\$393	1.8%	21.6%	2	6.3%	7.8%	\$189	2.9%	4.3%	2	4.0%	5.7%	\$204	1.3%	2.9%
	Moderate	9	11.0%	\$1,374	6.3%	17.9%	3	9.4%	17.6%	\$327	5.0%	12.1%	6	12.0%	13.6%	\$1,047	6.9%	8.6%
	Middle	18	22.0%	\$3,687	17.0%	19.1%	10	31.3%	20.6%	\$1,843	28.3%	17.6%	8	16.0%	18.4%	\$1,844	12.2%	14.7%
	Upper	43	52.4%	\$14,222	65.7%	41.4%	16	50.0%	40.5%	\$4,002	61.4%	52.3%	27	54.0%	38.8%	\$10,220	67.5%	47.5%
	Unknown	8	9.8%	\$1,976	9.1%	0.0%	1	3.1%	13.5%	\$161	2.5%	13.8%	7	14.0%	23.5%	\$1,815	12.0%	26.3%
	<i>Total</i>	<i>82</i>	<i>100.0%</i>	<i>\$21,652</i>	<i>100.0%</i>	<i>100.0%</i>	<i>32</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,522</i>	<i>100.0%</i>	<i>100.0%</i>	<i>50</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,130</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	4.2%	\$15	0.7%	21.6%	1	4.2%	6.1%	\$15	0.7%	3.6%	0	0.0%	6.3%	\$0	0.0%	3.8%
	Moderate	4	16.7%	\$143	6.9%	17.9%	4	16.7%	15.7%	\$143	6.9%	11.0%	0	0.0%	15.5%	\$0	0.0%	10.7%
	Middle	2	8.3%	\$100	4.9%	19.1%	2	8.3%	20.1%	\$100	4.9%	16.2%	0	0.0%	22.0%	\$0	0.0%	17.8%
	Upper	16	66.7%	\$1,701	82.6%	41.4%	16	66.7%	53.7%	\$1,701	82.6%	62.4%	0	0.0%	53.7%	\$0	0.0%	64.1%
	Unknown	1	4.2%	\$100	4.9%	0.0%	1	4.2%	4.4%	\$100	4.9%	6.8%	0	0.0%	2.5%	\$0	0.0%	3.5%
	<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$2,059</i>	<i>100.0%</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,059</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	2.9%	\$0	0.0%	0.2%	0	0.0%	1.6%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	97.1%	\$0	0.0%	99.8%	0	0.0%	98.4%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	6.7%	\$0	0.0%	4.1%	0	0.0%	6.7%	\$0	0.0%	3.6%
	Moderate	2	18.2%	\$90	7.8%	17.9%	2	18.2%	16.2%	\$90	7.8%	9.8%	0	0.0%	14.6%	\$0	0.0%	8.8%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	21.3%	\$0	0.0%	14.4%	0	0.0%	22.5%	\$0	0.0%	16.4%
	Upper	8	72.7%	\$1,012	87.8%	41.4%	8	72.7%	53.9%	\$1,012	87.8%	70.1%	0	0.0%	54.5%	\$0	0.0%	69.7%
	Unknown	1	9.1%	\$50	4.3%	0.0%	1	9.1%	1.9%	\$50	4.3%	1.6%	0	0.0%	1.6%	\$0	0.0%	1.5%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$1,152</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,152</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ (000s)	\$ %	\$ %	Bank	Agg	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	9.5%	\$0	0.0%	5.0%	0	0.0%	8.6%	\$0	0.0%	3.9%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	14.9%	\$0	0.0%	8.4%	0	0.0%	17.6%	\$0	0.0%	9.1%
	Middle	1	50.0%	\$18	37.5%	19.1%	0	0.0%	20.7%	\$0	0.0%	12.3%	1	100.0%	21.8%	\$18	100.0%	13.1%
	Upper	1	50.0%	\$30	62.5%	41.4%	1	100.0%	47.0%	\$30	100.0%	67.6%	0	0.0%	46.0%	\$0	0.0%	60.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.9%	\$0	0.0%	6.6%	0	0.0%	6.1%	\$0	0.0%	13.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$48</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$30</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$18</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.5%	\$0	0.0%	0.3%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	2.0%	\$0	0.0%	1.0%	0	0.0%	1.1%	\$0	0.0%	0.9%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	2.0%	\$0	0.0%	1.3%	0	0.0%	1.7%	\$0	0.0%	1.9%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	3.4%	\$0	0.0%	2.4%	0	0.0%	2.9%	\$0	0.0%	5.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	92.2%	\$0	0.0%	94.9%	0	0.0%	93.8%	\$0	0.0%	91.1%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	18	4.8%	\$2,009	2.2%	21.6%	10	5.1%	5.0%	\$980	2.2%	2.3%	8	4.6%	5.0%	\$1,029	2.2%	2.3%
	Moderate	65	17.4%	\$9,175	9.9%	17.9%	38	19.2%	16.1%	\$4,865	10.7%	9.8%	27	15.4%	16.0%	\$4,310	9.0%	9.9%
	Middle	78	20.9%	\$15,431	16.6%	19.1%	40	20.2%	19.9%	\$7,858	17.3%	15.3%	38	21.7%	20.9%	\$7,573	15.9%	16.1%
	Upper	201	53.9%	\$61,761	66.4%	41.4%	106	53.5%	41.8%	\$28,772	63.4%	48.3%	95	54.3%	41.2%	\$32,989	69.1%	48.1%
	Unknown	11	2.9%	\$4,693	5.0%	0.0%	4	2.0%	17.3%	\$2,878	6.3%	24.3%	7	4.0%	17.0%	\$1,815	3.8%	23.7%
	<i>Total</i>	<i>373</i>	<i>100.0%</i>	<i>\$93,069</i>	<i>100.0%</i>	<i>100.0%</i>	<i>198</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$45,353</i>	<i>100.0%</i>	<i>100.0%</i>	<i>175</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$47,716</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
 2019 FFIEC Census Data and 2015 ACS Data

The distribution of HMDA-reportable lending by borrower income is reasonable when compared to the demographic characteristics of the assessment area and to the performance of the aggregate lenders. The bank's HMDA-reportable lending to low-income borrowers of 4.8 percent was less than the percentage of low-income families in the assessment area at 21.6 percent. However, the bank's lending to low-income borrowers at 5.1 percent and 4.6 percent for 2018 and 2019, respectively, was comparable to aggregate lenders at 5.0 percent. The bank originated 17.4 percent of HMDA-reportable loans to moderate-income borrowers, which was comparable to the percentage of moderate-income families in the assessment area at 17.9 percent and slightly greater than aggregate lenders in 2018 at 16.1 percent and comparable to aggregate lenders in 2019 at 16.0 percent.

Small Business Lending:

The following table shows, by loan size, the number and dollar volume of small business loans originated by First Home Bank.

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Tampa

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2018, 2019				
		Bank				Total Businesses
		Count		\$ (000s)		%
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	28	68.3%	\$7,586	71.0%	93.5%
	Over \$1 Million	13	31.7%	\$3,102	29.0%	5.7%
	<i>Total Rev. available</i>	41	100.0%	\$10,689	100.0%	99.2%
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%
	<i>Total</i>	41	100.0%	\$10,689	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	17	41.5%	\$1,058	9.9%	
	\$100,001 - \$250,000	10	24.4%	\$1,776	16.6%	
	\$250,001 - \$1 Million	14	34.1%	\$7,855	73.5%	
	<i>Total</i>	41	100.0%	\$10,689	100.0%	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	12	42.9%	\$754	9.9%	
	\$100,001 - \$250,000	6	21.4%	\$1,010	13.3%	
	\$250,001 - \$1 Million	10	35.7%	\$5,823	76.7%	
	<i>Total</i>	28	100.0%	\$7,586	100.0%	

Originations & Purchases
2019 FFIEC Census Data and 2019 D&B Information

From 2018 through 2019, of the 41 loans inside the assessment area, 28 (68.3 percent) were originated to businesses with gross annual revenues of \$1 million or less. While this is below the percentage of total businesses in this revenue size category at 93.5 percent, the performance is reasonable given market conditions and performance context. Furthermore, 27 of the 41 total loans (65.9 percent) were in amounts of \$250,000 or less, which typically represents the loan amounts requested by small businesses, and demonstrates the bank's willingness to make small dollar loans that help meet the credit needs of businesses in the community.

**METROPOLITAN AREA – SARASOTA, FLORIDA
LIMITED-SCOPE REVIEW**

The following assessment area was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance and demographic information. Performance in this assessment area did not change the bank’s overall rating. Please refer to the tables in Appendix D for additional information regarding this assessment area.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SARASOTA MSA, FLORIDA
ASSESSMENT AREA**

As previously stated, the bank’s assessment areas have changed since the previous examination. The Sarasota branch was previously an LPO, which converted to a full-service branch effective October 29, 2018. The assessment area consists of Manatee and Sarasota counties, which make up the Sarasota MSA. First Home Bank operates one branch in a moderate-income census tract in this assessment area. The Sarasota assessment area accounts for approximately 42.9 percent of the bank’s loan volume. According to the FDIC Deposit Market Share Report, as of June 30, 2019, the bank had total deposits of \$53.8 million. With a deposit market share of 0.2 percent, First Home Bank was ranked 29th out of 36 financial institutions that operated in the assessment area. Bank of America, NA had the greatest deposit market share at 19.9 percent.

According to 2019 FFIEC census data, of the 174 census tracts in the assessment area, 4 (2.3 percent) are low-income; 43 (24.7 percent) are moderate-income; 79 (45.4 percent) are middle-income; and 46 (26.4 percent) are upper-income and 2 (1.1 percent) have unknown income designations. Of the 194,874 families in the assessment area, 19.4 percent are low-income, and 19.1 percent are moderate-income. In addition, 40.4 percent of families in low-income tracts and 15.6 percent of families in moderate-income tracts have incomes that fall below the poverty level. Of total businesses in the assessment area, 94.0 percent have total annual revenues of \$1 million or less and are therefore considered to be small businesses.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE SARASOTA
ASSESSMENT AREA**

Performance in the Limited-Scope Review Metropolitan Assessment Areas	
Assessment Area	Lending Test
Sarasota	Consistent

The limited-scope review revealed the bank’s CRA performance in the Sarasota assessment area is consistent with performance in the Tampa full-scope assessment area and the institution’s overall performance. The loan to deposit ratio, geographic distribution, and lending to borrowers of different incomes and businesses of different sizes were all considered reasonable in the Sarasota assessment area. Additionally, the bank’s assessment area concentration in Sarasota was consistent with performance in the Tampa full-scope assessment area.

Please refer to the tables in Appendix D for additional information regarding the assessment area.

APPENDIX A

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED January 1, 2018 to December 31, 2019			
FINANCIAL INSTITUTION First Home Bank, St. Petersburg, Florida		PRODUCTS REVIEWED HMDA-reportable loans Small business loans	
AFFILIATE(S) N/A	AFFILIATE RELATIONSHIP N/A	PRODUCTS REVIEWED N/A	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
Tampa MSA; Pinellas, Hillsborough, Pasco, and Hernando counties	Full-scope Review	N/A	N/A
Sarasota MSA; Manatee and Sarasota counties	Limited-scope Review	N/A	N/A

APPENDIX B – DEFINITIONS AND GENERAL INFORMATION

Definitions

ATM	Automated Teller Machine
CDC	Community Development Corporation
CDFI	Community Development Financial Institution
CRA	Community Reinvestment Act (Regulation BB)
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
HMDA	Home Mortgage Disclosure Act (Regulation C)
HUD	Department of Housing and Urban Development
LMI	Low- and Moderate-Income
LTD	Loan-to-Deposit
LTV	Loan-to-Value Ratio
MD	Metropolitan Division
MSA	Metropolitan Statistical Area
OMB	Office of Management and Budget
REIS	Regional Economic Information System
SBA	Small Business Administration
USDA	United States Department of Agriculture

Rounding Convention

Because the percentages presented in tables were rounded to the nearest tenth in most cases, some columns may not total exactly 100 percent.

General Information

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of First Home Bank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of April 19, 2021. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDIX C – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of MSAs. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System (Board), Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC) have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- I. Low-or moderate-income geographies;
- II. Designated disaster areas; or
- III. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, FDIC, and OCC, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

APPENDIX C – GLOSSARY (Continued)

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A MSA or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate MA. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate MA, the institution will receive a rating for the multistate MA.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Call Report and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is at least 120 percent of the area median income, or a median family income at least 120 percent, in the case of a geography.

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS

Combined Demographics Report

Assessment Area: FL Sarasota

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	2.3	3,985	2	1,609	40.4	37,816	19.4
Moderate-income	43	24.7	40,142	20.6	6,281	15.6	37,216	19.1
Middle-income	79	45.4	94,159	48.3	6,073	6.4	40,920	21
Upper-income	46	26.4	56,588	29	2,458	4.3	78,922	40.5
Unknown-income	2	1.1	0	0	0	0	0	0
Total Assessment Area	174	100.0	194,874	100.0	16,421	8.4	194,874	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,369	2,319	1	31.5	3,924	53.3	1,126	15.3
Moderate-income	91,418	40,715	18.3	44.5	29,679	32.5	21,024	23
Middle-income	193,422	112,636	50.7	58.2	38,420	19.9	42,366	21.9
Upper-income	114,987	66,323	29.9	57.7	15,894	13.8	32,770	28.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	407,196	221,993	100.0	54.5	87,917	21.6	97,286	23.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	817	1.4	753	1.4	61	2	3	0.7
Moderate-income	11,476	19.6	10,735	19.5	677	21.9	64	15.1
Middle-income	26,910	46	25,444	46.3	1,321	42.7	145	34.2
Upper-income	19,305	33	18,059	32.8	1,034	33.4	212	50
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	58,508	100.0	54,991	100.0	3,093	100.0	424	100.0
Percentage of Total Businesses:			94.0		5.3		.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	65	12.1	62	12.1	3	10.7	0	0
Middle-income	176	32.7	171	33.5	5	17.9	0	0
Upper-income	298	55.3	278	54.4	20	71.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	539	100.0	511	100.0	28	100.0	0	.0
Percentage of Total Farms:			94.8		5.2		.0	

2019 FFIEC Census Data and 2019 D&B Information

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Owner Occupied Units %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	\$ (000s)	\$ %	\$ %	Bank #	Agg %	\$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	12	6.0%	\$3,552	4.8%	18.3%	4	3.9%	13.7%	\$798	2.1%	9.8%	8	8.2%	14.7%	\$2,754	7.7%	10.7%
	Middle	72	36.0%	\$22,585	30.6%	50.7%	31	30.1%	44.6%	\$11,129	29.4%	38.9%	41	42.3%	43.6%	\$11,456	31.8%	38.0%
	Upper	116	58.0%	\$47,736	64.6%	29.9%	68	66.0%	41.1%	\$25,975	68.5%	51.0%	48	49.5%	41.1%	\$21,761	60.5%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	200	100.0%	\$73,873	100.0%	100.0%	103	100.0%	100.0%	\$37,902	100.0%	100.0%	97	100.0%	100.0%	\$35,971	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	17	17.5%	\$2,644	9.4%	18.3%	9	22.5%	14.8%	\$1,292	12.3%	10.6%	8	14.0%	12.3%	\$1,352	7.6%	8.7%
	Middle	30	30.9%	\$7,332	25.9%	50.7%	17	42.5%	52.4%	\$4,343	41.3%	44.8%	13	22.8%	48.9%	\$2,989	16.8%	40.7%
	Upper	50	51.5%	\$18,291	64.7%	29.9%	14	35.0%	32.3%	\$4,882	46.4%	44.3%	36	63.2%	38.4%	\$13,409	75.5%	50.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	97	100.0%	\$28,267	100.0%	100.0%	40	100.0%	100.0%	\$10,517	100.0%	100.0%	57	100.0%	100.0%	\$17,750	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	12.2%	\$0	0.0%	10.3%	0	0.0%	12.0%	\$0	0.0%	10.2%
	Middle	0	0.0%	\$0	0.0%	50.7%	0	0.0%	52.1%	\$0	0.0%	43.2%	0	0.0%	50.3%	\$0	0.0%	42.7%
	Upper	0	0.0%	\$0	0.0%	29.9%	0	0.0%	35.4%	\$0	0.0%	46.2%	0	0.0%	37.3%	\$0	0.0%	47.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	22.8%	0	0.0%	22.9%	\$0	0.0%	5.3%	0	0.0%	44.2%	\$0	0.0%	17.8%
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	51.4%	\$0	0.0%	66.7%	0	0.0%	42.3%	\$0	0.0%	46.9%
	Upper	0	0.0%	\$0	0.0%	36.1%	0	0.0%	25.7%	\$0	0.0%	28.0%	0	0.0%	11.5%	\$0	0.0%	34.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	10.1%	\$0	0.0%	6.3%	0	0.0%	10.0%	\$0	0.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	50.7%	0	0.0%	46.0%	\$0	0.0%	38.2%	0	0.0%	46.5%	\$0	0.0%	35.6%
	Upper	0	0.0%	\$0	0.0%	29.9%	0	0.0%	43.8%	\$0	0.0%	55.5%	0	0.0%	43.4%	\$0	0.0%	57.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS (Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Dollar		Owner Occupied Units %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.6%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	11.9%	\$0	0.0%	6.3%	0	0.0%	13.0%	\$0	0.0%	5.0%
	Middle	0	0.0%	\$0	0.0%	50.7%	0	0.0%	44.8%	\$0	0.0%	28.3%	0	0.0%	45.9%	\$0	0.0%	29.7%
	Upper	0	0.0%	\$0	0.0%	29.9%	0	0.0%	42.6%	\$0	0.0%	65.2%	0	0.0%	40.7%	\$0	0.0%	65.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.7%	\$0	0.0%	1.2%	0	0.0%	2.3%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	18.9%	\$0	0.0%	13.7%	0	0.0%	16.5%	\$0	0.0%	9.2%
	Middle	0	0.0%	\$0	0.0%	50.7%	0	0.0%	52.6%	\$0	0.0%	46.9%	0	0.0%	48.9%	\$0	0.0%	40.5%
	Upper	0	0.0%	\$0	0.0%	29.9%	0	0.0%	26.8%	\$0	0.0%	38.2%	0	0.0%	32.4%	\$0	0.0%	49.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Moderate	29	9.8%	\$6,196	6.1%	18.3%	13	9.1%	13.7%	\$2,090	4.3%	9.6%	16	10.4%	13.8%	\$4,106	7.6%	10.5%
	Middle	102	34.3%	\$29,917	29.3%	50.7%	48	33.6%	46.9%	\$15,472	32.0%	41.7%	54	35.1%	45.6%	\$14,445	26.9%	39.3%
	Upper	166	55.9%	\$66,027	64.6%	29.9%	82	57.3%	38.9%	\$30,857	63.7%	48.4%	84	54.5%	40.1%	\$35,170	65.5%	49.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>297</i>	<i>100.0%</i>	<i>\$102,140</i>	<i>100.0%</i>	<i>100.0%</i>	<i>143</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$48,419</i>	<i>100.0%</i>	<i>100.0%</i>	<i>154</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$53,721</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
 2019 FFIEC Census Data and 2015 ACS Data

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Sarasota

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2018, 2019					Bank & Aggregate Lending Comparison											
		2018, 2019				Families by Family Income %	2018						2019					
		Bank		Dollar			Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	3	1.5%	\$467	0.6%	19.4%	1	1.0%	4.2%	\$145	0.4%	2.2%	2	2.1%	3.9%	\$322	0.9%	2.0%
	Moderate	16	8.0%	\$2,955	4.0%	19.1%	9	8.7%	15.7%	\$1,416	3.7%	10.6%	7	7.2%	16.1%	\$1,539	4.3%	10.7%
	Middle	35	17.5%	\$8,488	11.5%	21.0%	19	18.4%	21.3%	\$4,288	11.3%	17.5%	16	16.5%	21.9%	\$4,200	11.7%	18.1%
	Upper	145	72.5%	\$61,643	83.4%	40.5%	73	70.9%	46.2%	\$31,733	83.7%	58.1%	72	74.2%	48.1%	\$29,910	83.2%	59.4%
	Unknown	1	0.5%	\$320	0.4%	0.0%	1	1.0%	12.6%	\$320	0.8%	11.7%	0	0.0%	9.9%	\$0	0.0%	9.9%
	<i>Total</i>	<i>200</i>	<i>100.0%</i>	<i>\$73,873</i>	<i>100.0%</i>	<i>100.0%</i>	<i>103</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$37,902</i>	<i>100.0%</i>	<i>100.0%</i>	<i>97</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$35,971</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	4	4.1%	\$496	1.8%	19.4%	4	10.0%	10.0%	\$496	4.7%	5.5%	0	0.0%	6.1%	\$0	0.0%	3.1%
	Moderate	16	16.5%	\$2,823	10.0%	19.1%	4	10.0%	20.5%	\$605	5.8%	14.3%	12	21.1%	15.3%	\$2,218	12.5%	9.4%
	Middle	14	14.4%	\$2,898	10.3%	21.0%	8	20.0%	22.5%	\$1,295	12.3%	19.0%	6	10.5%	19.5%	\$1,603	9.0%	15.2%
	Upper	61	62.9%	\$21,402	75.7%	40.5%	23	57.5%	35.6%	\$7,886	75.0%	49.4%	38	66.7%	40.0%	\$13,516	76.1%	51.3%
	Unknown	2	2.1%	\$648	2.3%	0.0%	1	2.5%	11.4%	\$235	2.2%	11.8%	1	1.8%	19.1%	\$413	2.3%	21.0%
	<i>Total</i>	<i>97</i>	<i>100.0%</i>	<i>\$28,267</i>	<i>100.0%</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10,517</i>	<i>100.0%</i>	<i>100.0%</i>	<i>57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$17,750</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	6.5%	\$0	0.0%	3.6%	0	0.0%	7.2%	\$0	0.0%	4.7%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	17.8%	\$0	0.0%	11.7%	0	0.0%	14.8%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	23.4%	\$0	0.0%	19.0%	0	0.0%	25.9%	\$0	0.0%	18.9%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	48.8%	\$0	0.0%	58.9%	0	0.0%	49.4%	\$0	0.0%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	6.8%	0	0.0%	2.8%	\$0	0.0%	4.3%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	0.2%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	0.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	96.2%	\$0	0.0%	99.7%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	6.6%	\$0	0.0%	3.3%	0	0.0%	5.1%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	17.2%	\$0	0.0%	10.7%	0	0.0%	16.6%	\$0	0.0%	9.6%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	24.5%	\$0	0.0%	18.4%	0	0.0%	24.4%	\$0	0.0%	16.2%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	50.4%	\$0	0.0%	66.5%	0	0.0%	52.0%	\$0	0.0%	70.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	1.0%	0	0.0%	1.9%	\$0	0.0%	1.4%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Sarasota

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2018, 2019					Bank & Aggregate Lending Comparison											
		2018, 2019				Families by Family Income %	2018			2019								
		Bank		Dollar			Count		Dollar		Count		Dollar					
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	11.5%	\$0	0.0%	5.4%	0	0.0%	8.3%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	17.1%	\$0	0.0%	8.4%	0	0.0%	14.8%	\$0	0.0%	6.1%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	17.3%	\$0	0.0%	9.4%	0	0.0%	21.5%	\$0	0.0%	11.3%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	48.7%	\$0	0.0%	69.3%	0	0.0%	50.7%	\$0	0.0%	75.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.4%	\$0	0.0%	7.5%	0	0.0%	4.8%	\$0	0.0%	4.4%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	1.4%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	1.9%	\$0	0.0%	1.0%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	3.4%	\$0	0.0%	1.8%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	3.8%	\$0	0.0%	3.3%	0	0.0%	2.3%	\$0	0.0%	3.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	89.5%	\$0	0.0%	92.9%	0	0.0%	97.2%	\$0	0.0%	95.5%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	7	2.4%	\$963	0.9%	19.4%	5	3.5%	5.7%	\$641	1.3%	2.7%	2	1.3%	4.8%	\$322	0.6%	2.2%
	Moderate	32	10.8%	\$5,778	5.7%	19.1%	13	9.1%	16.6%	\$2,021	4.2%	10.4%	19	12.3%	15.7%	\$3,757	7.0%	9.5%
	Middle	49	16.5%	\$11,386	11.1%	21.0%	27	18.9%	21.5%	\$5,583	11.5%	16.4%	22	14.3%	21.3%	\$5,803	10.8%	15.9%
	Upper	206	69.4%	\$83,045	81.3%	40.5%	96	67.1%	43.7%	\$39,619	81.8%	52.6%	110	71.4%	45.6%	\$43,426	80.8%	53.4%
	Unknown	3	1.0%	\$968	0.9%	0.0%	2	1.4%	12.5%	\$555	1.1%	17.9%	1	0.6%	12.6%	\$413	0.8%	19.0%
	<i>Total</i>	<i>297</i>	<i>100.0%</i>	<i>\$102,140</i>	<i>100.0%</i>	<i>100.0%</i>	<i>143</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$48,419</i>	<i>100.0%</i>	<i>100.0%</i>	<i>154</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$53,721</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2019 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of Small Business Loans

Assessment Area: Sarasota

Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019				
	Bank				Total Businesses %
	Count		Dollar		
	#	%	\$ (000s)	\$ %	
Low	0	0.0%	\$0	0.0%	1.4%
Moderate	1	7.1%	\$100	2.3%	19.6%
Middle	3	21.4%	\$445	10.1%	46.0%
Upper	10	71.4%	\$3,874	87.7%	33.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$4,419</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2019 FFIEC Census Data and 2019 D&B Information

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS (Continued)

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Sarasota

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2018, 2019				
		Bank				Total Businesses
		Count		\$ (000s)		%
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	7	50.0%	\$1,689	38.2%	94.0%
	Over \$1 Million	7	50.0%	\$2,730	61.8%	5.3%
	<i>Total Rev. available</i>	14	100.0%	\$4,419	100.0%	99.3%
	Rev. Not Known	0	0.0%	\$0	0.0%	0.7%
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$4,419</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	5	35.7%	\$290	6.6%	
	\$100,001 - \$250,000	3	21.4%	\$460	10.4%	
	\$250,001 - \$1 Million	6	42.9%	\$3,669	83.0%	
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$4,419</i>	<i>100.0%</i>	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	3	42.9%	\$150	8.9%	
	\$100,001 - \$250,000	2	28.6%	\$275	16.3%	
	\$250,001 - \$1 Million	2	28.6%	\$1,264	74.8%	
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$1,689</i>	<i>100.0%</i>	

Originations & Purchases
2019 FFIEC Census Data and 2019 D&B Information

BAYFIRST NATIONAL BANK

Tampa Assessment Area

QUARTER 1 2023 CRA Performance Maps

- LOAN DISTRIBUTION MAPS
- DEMOGRAPHIC MAPS
- DEMOGRAPHIC TABLES



GeoDataVision

Changing the Way You View Data

61 North Plains Industrial Rd, PBN 174, Wallingford, CT 06492

www.geodatavision.com (203) 2371332

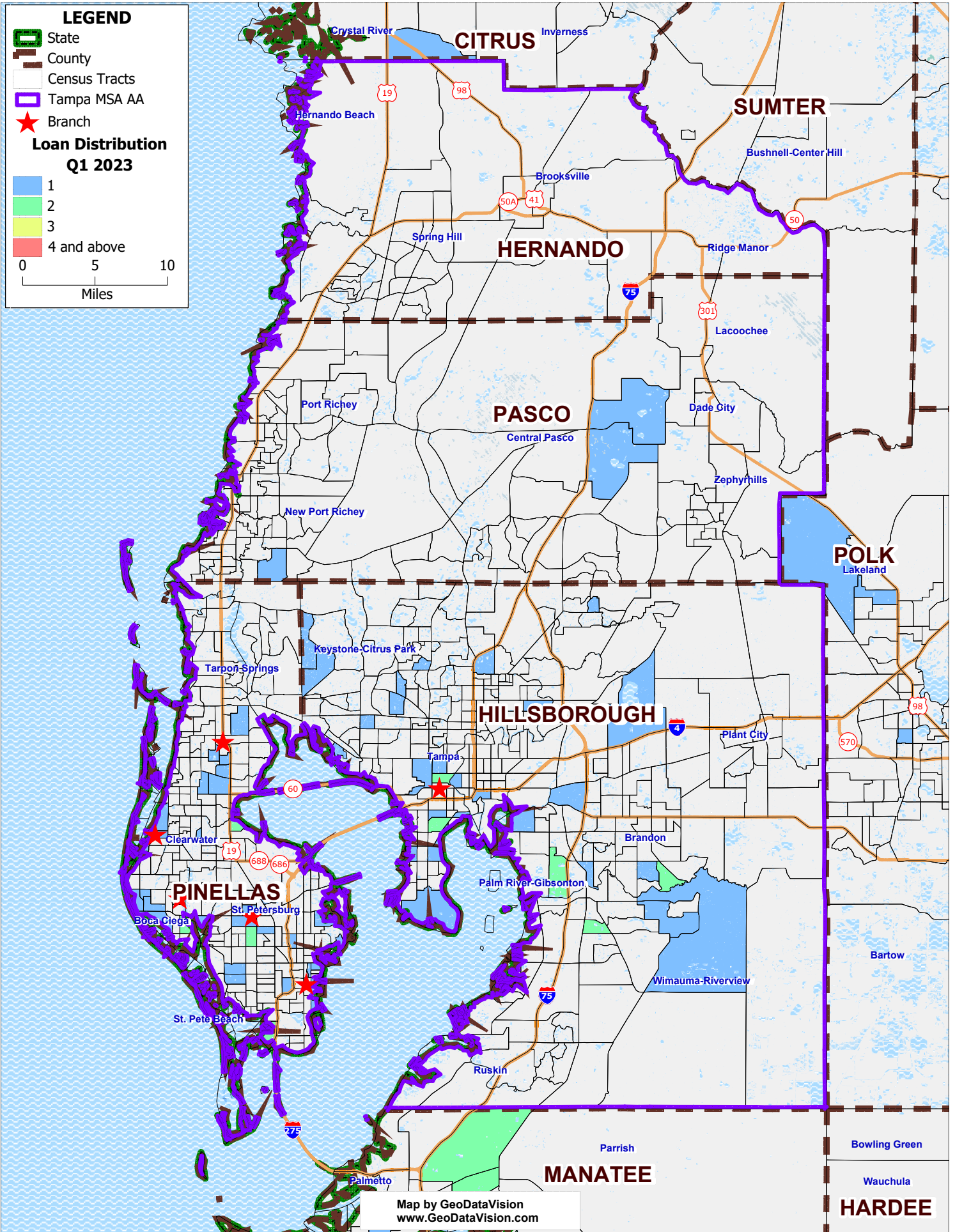
CRA Loan Performance Maps

The maps in this book have been developed by GeoDataVision for CRA performance analysis purposes. There are four loan distribution maps with two maps depicting loan units and two maps portraying loan dollars (examiners analyze performance based on loan units and loan dollars).

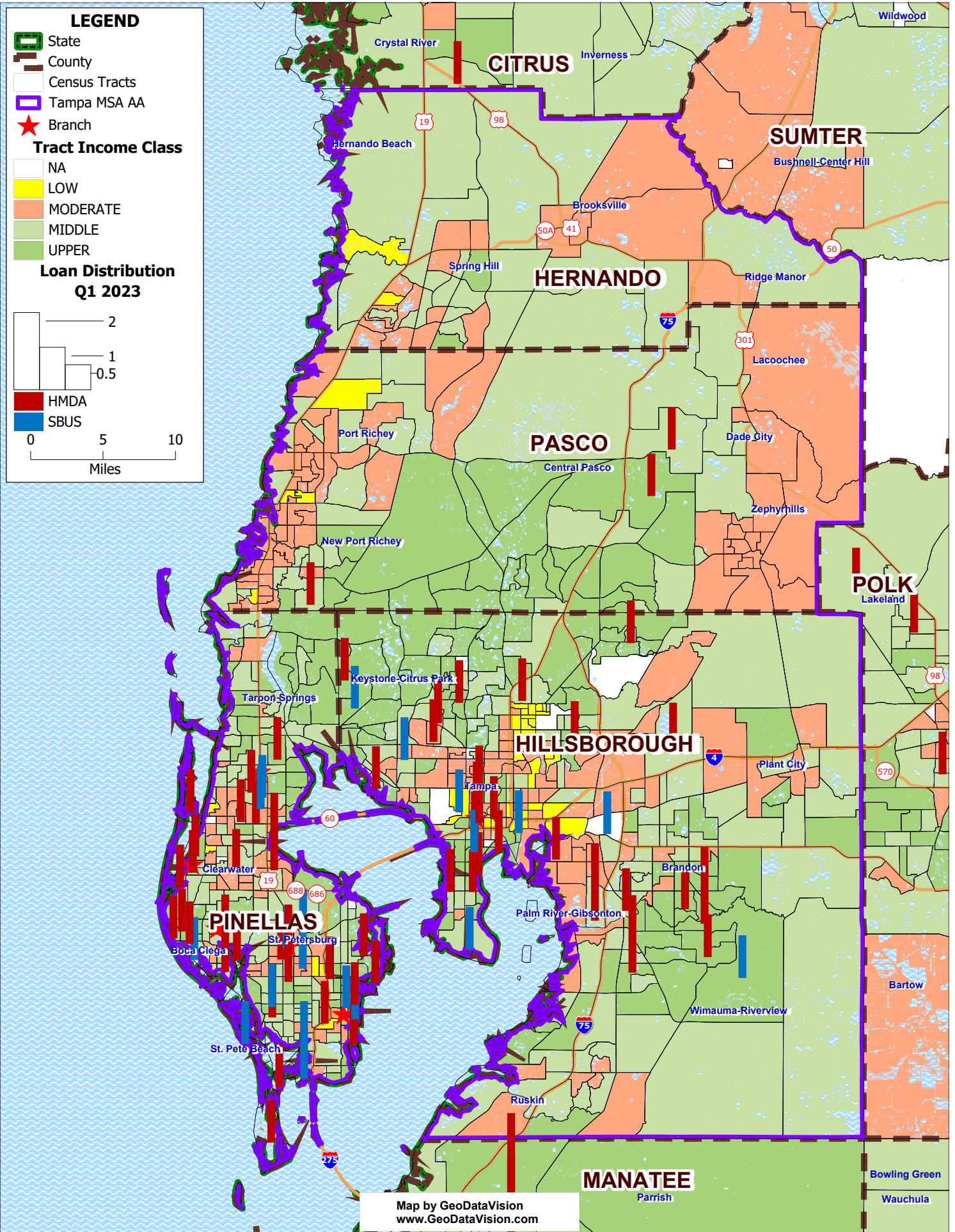
Two different types of maps have been developed to help users see geographic lending patterns. One set of maps uses a “single theme” in which colors are used to portray the number of loans extended in any census tract. The brighter colors indicate more activity and the darker colors less lending volume. Generally these maps will break out lending volume into census tract “Quartiles” in which the census tracts are divided into groups each representing one-fourth of the tracts (i.e., Quartiles) that are distinguished by those with the largest volume in the “upper Quartile” and those with the lowest volume are in the lowest Quartile. This makes it easy for a viewer to discern lending “gaps” and to determine how evenly lending volume is dispersed throughout the community. This is an important CRA Lending Test.

The second set of maps uses a “double theme” in which a scaled graph that represents loan volume is overlaid on top of census tracts colored to represent their income class (low, moderate, middle and upper income). This allows the viewer to recognize how loans are distributed by tract income classification. An important CRA Lending Test is the distribution among Assessment Area census tracts by their income class. A review of these double theme maps presents a picture of this important CRA Lending Test parameter and will allow the user to quickly identify potential problems.

TAMPA ASSESSMENT AREA- LOAN DISTRIBUTION BY TRACT QUARTILE Q1 2023

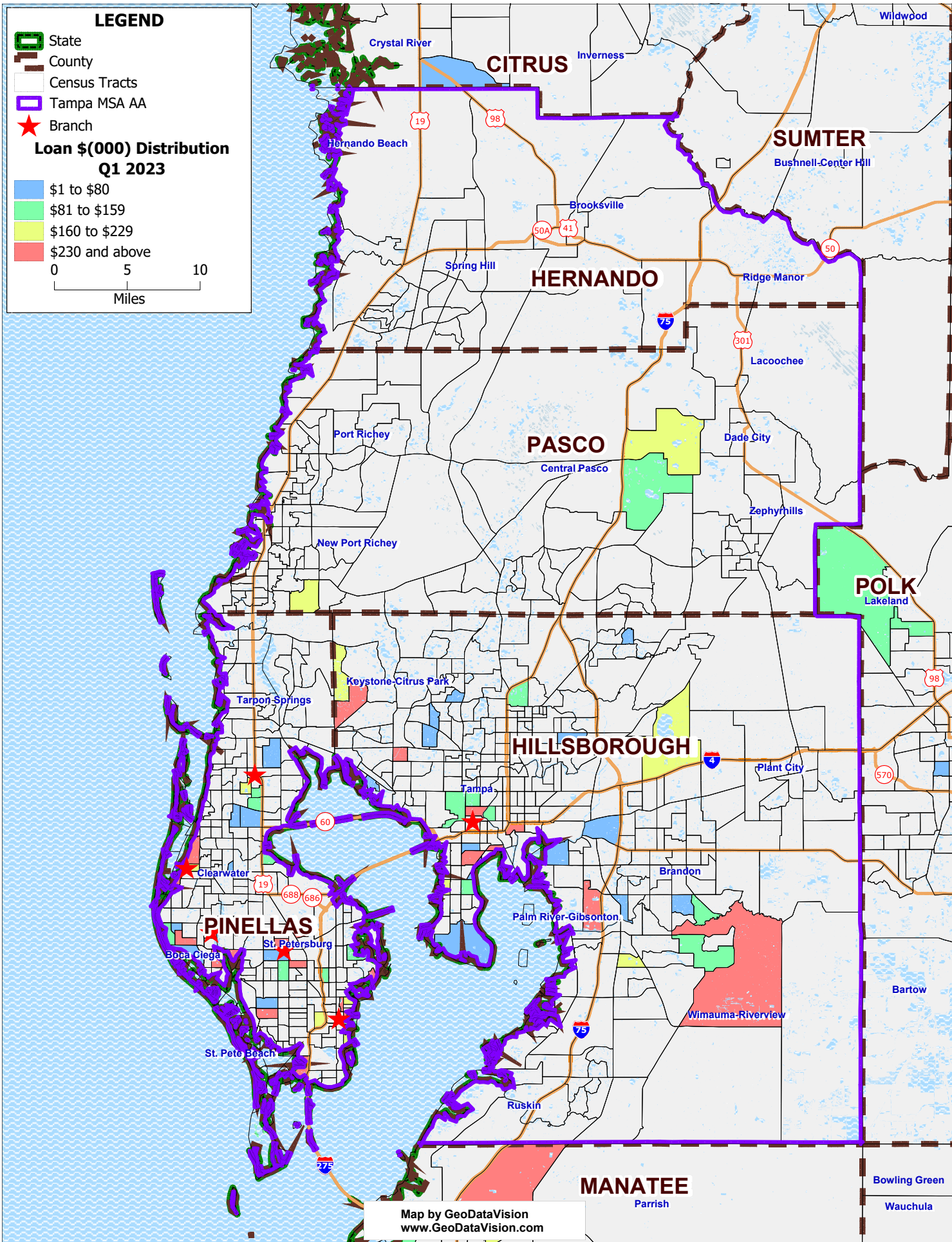


TAMPA ASSESSMENT AREA- LOAN DISTRIBUTION BY TRACT INCOME CLASS Q1 2023

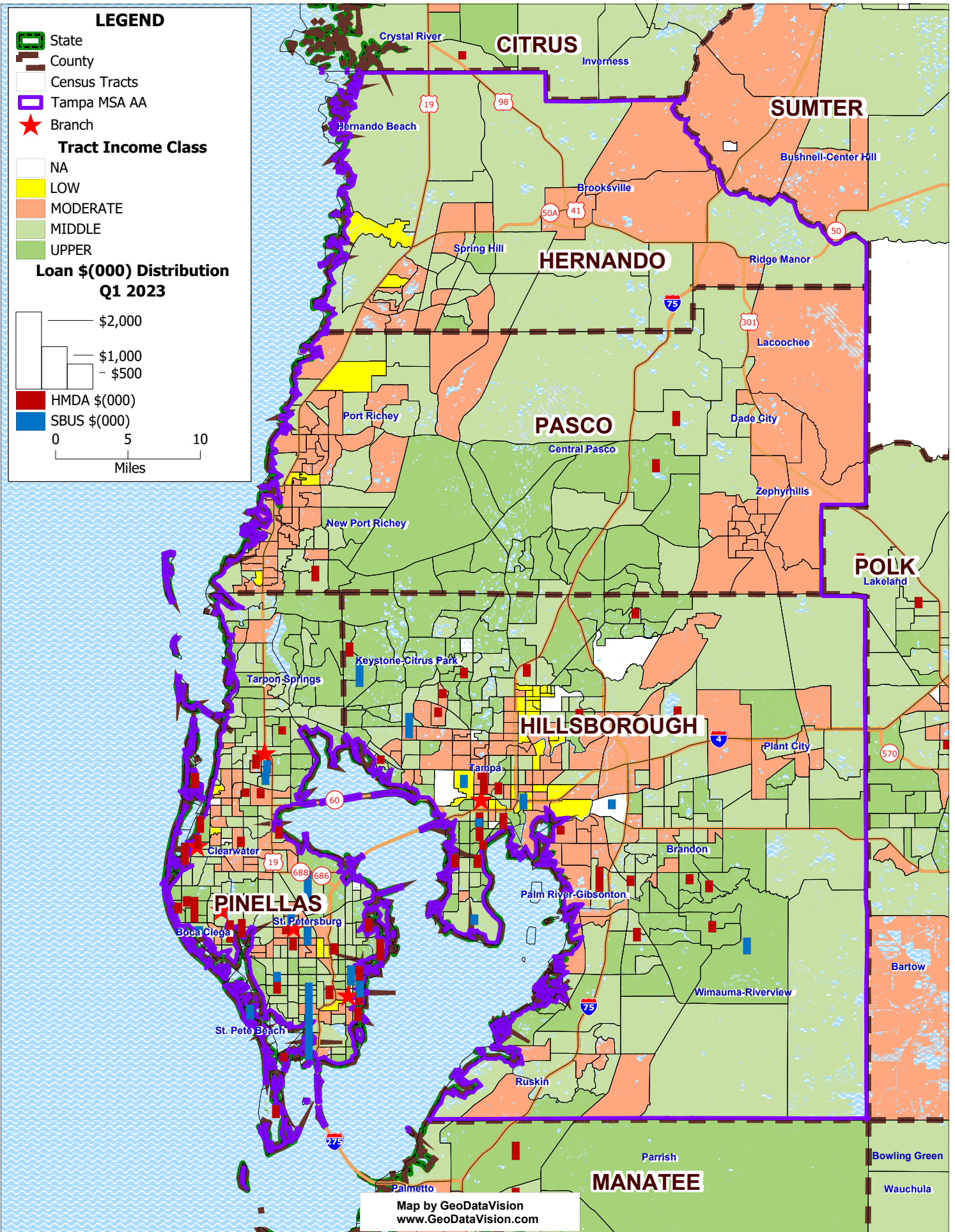


Map by GeoDataVision
www.GeoDataVision.com

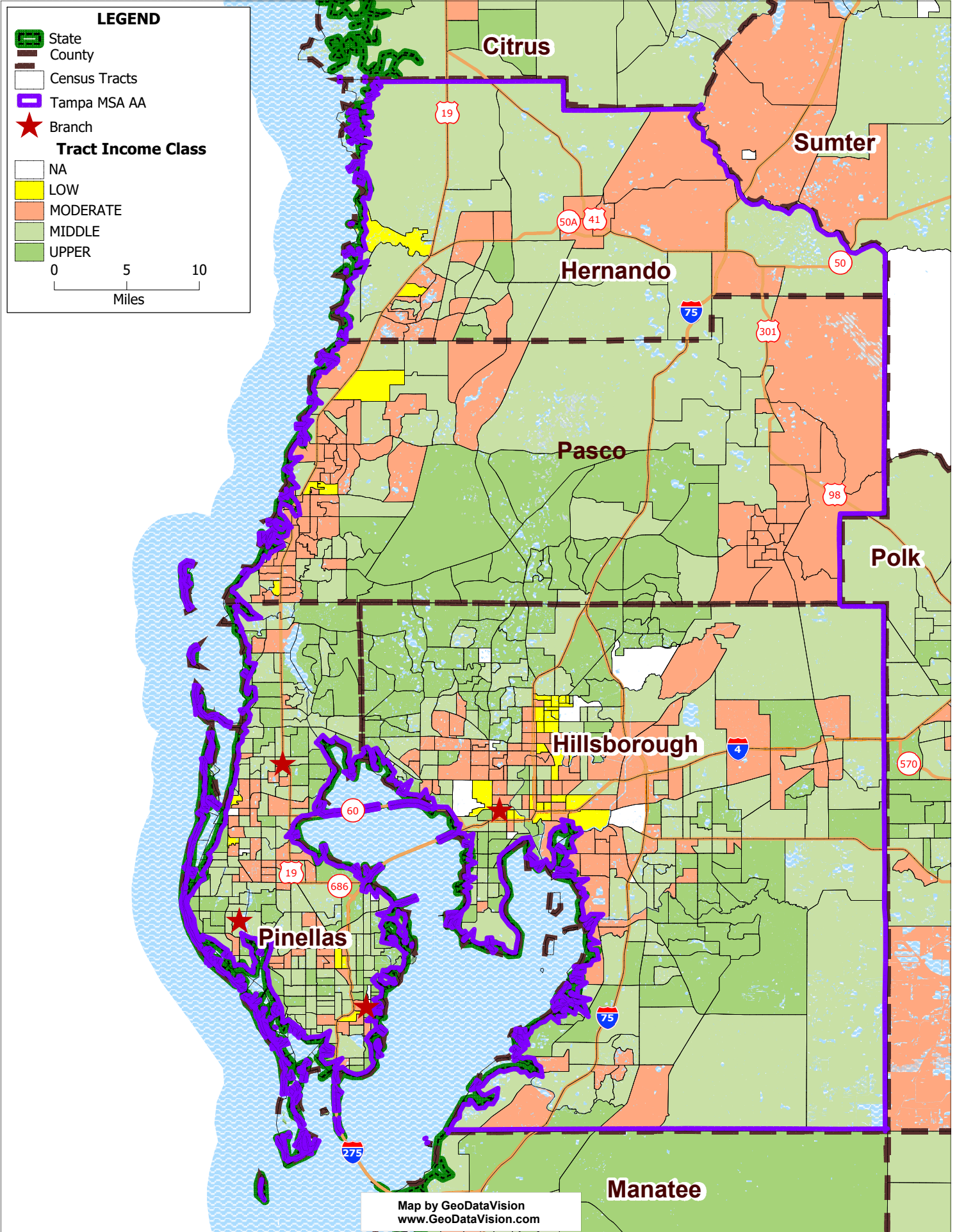
TAMPA ASSESSMENT AREA- LOAN \$(000) DISTRIBUTION BY TRACT QUARTILE Q1 2023



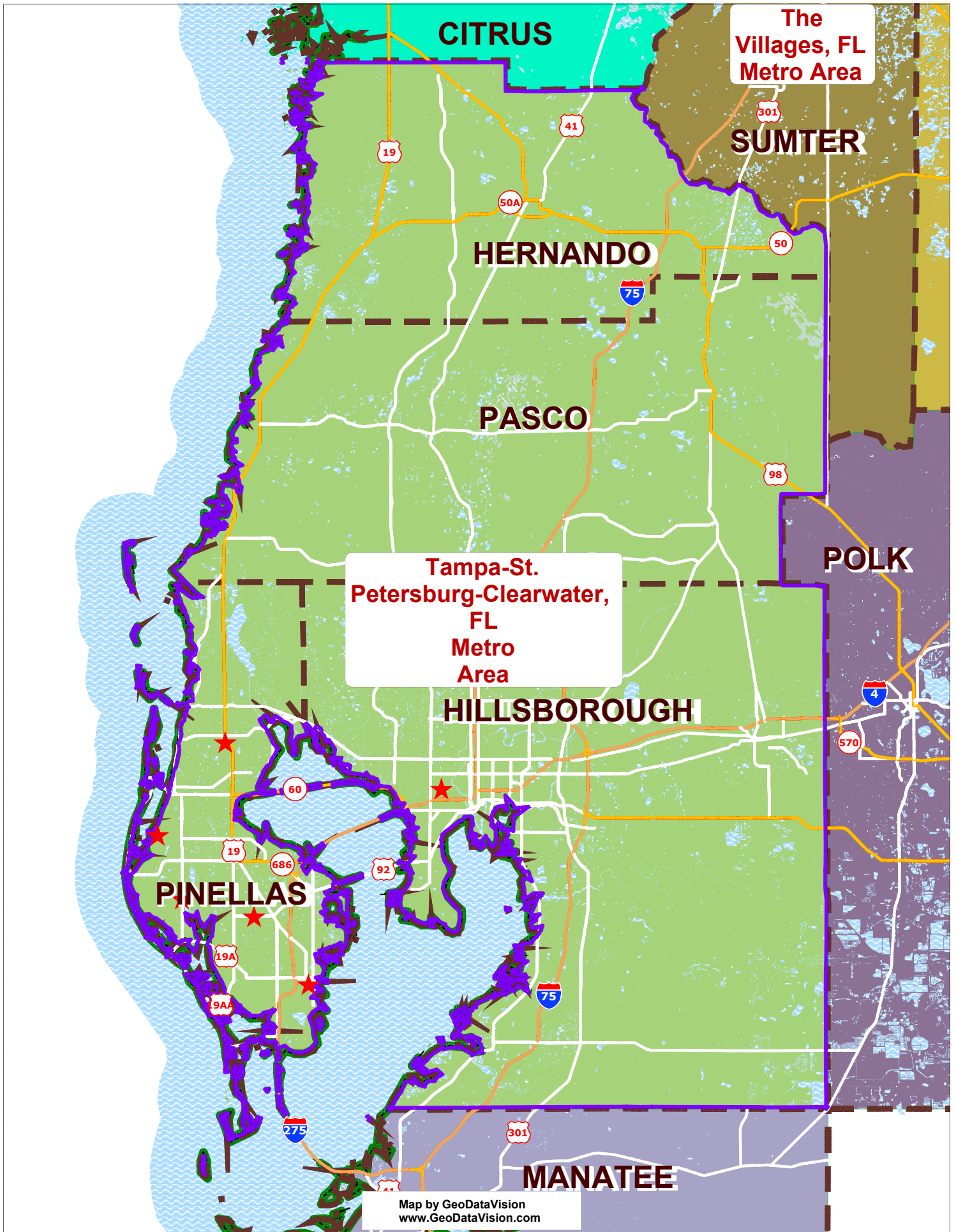
TAMPA ASSESSMENT AREA- LOAN \$(000) DISTRIBUTION BY TRACT INCOME CLASS Q1 2023



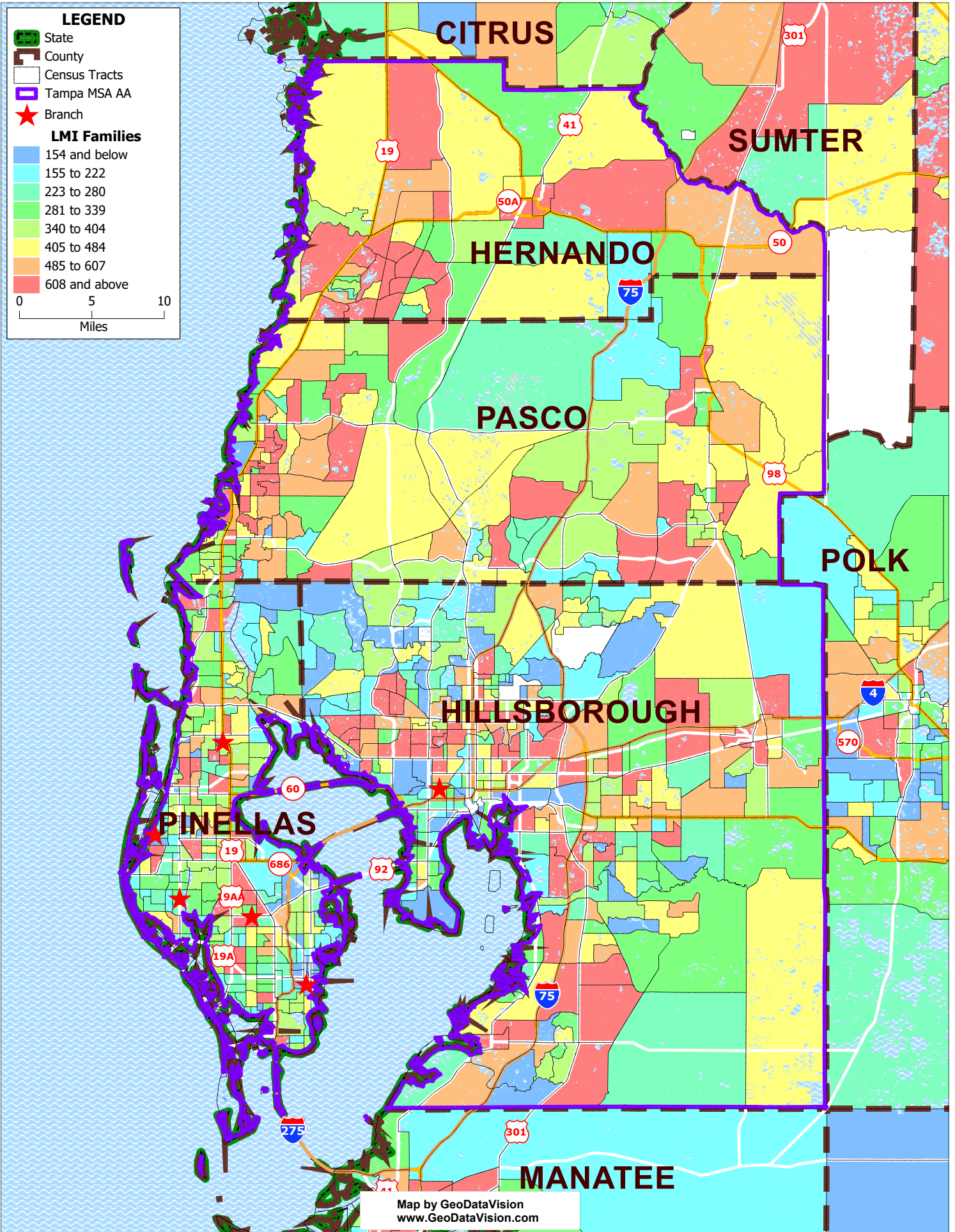
BAYFIRST- TAMPA ASSESSMENT AREA 2023



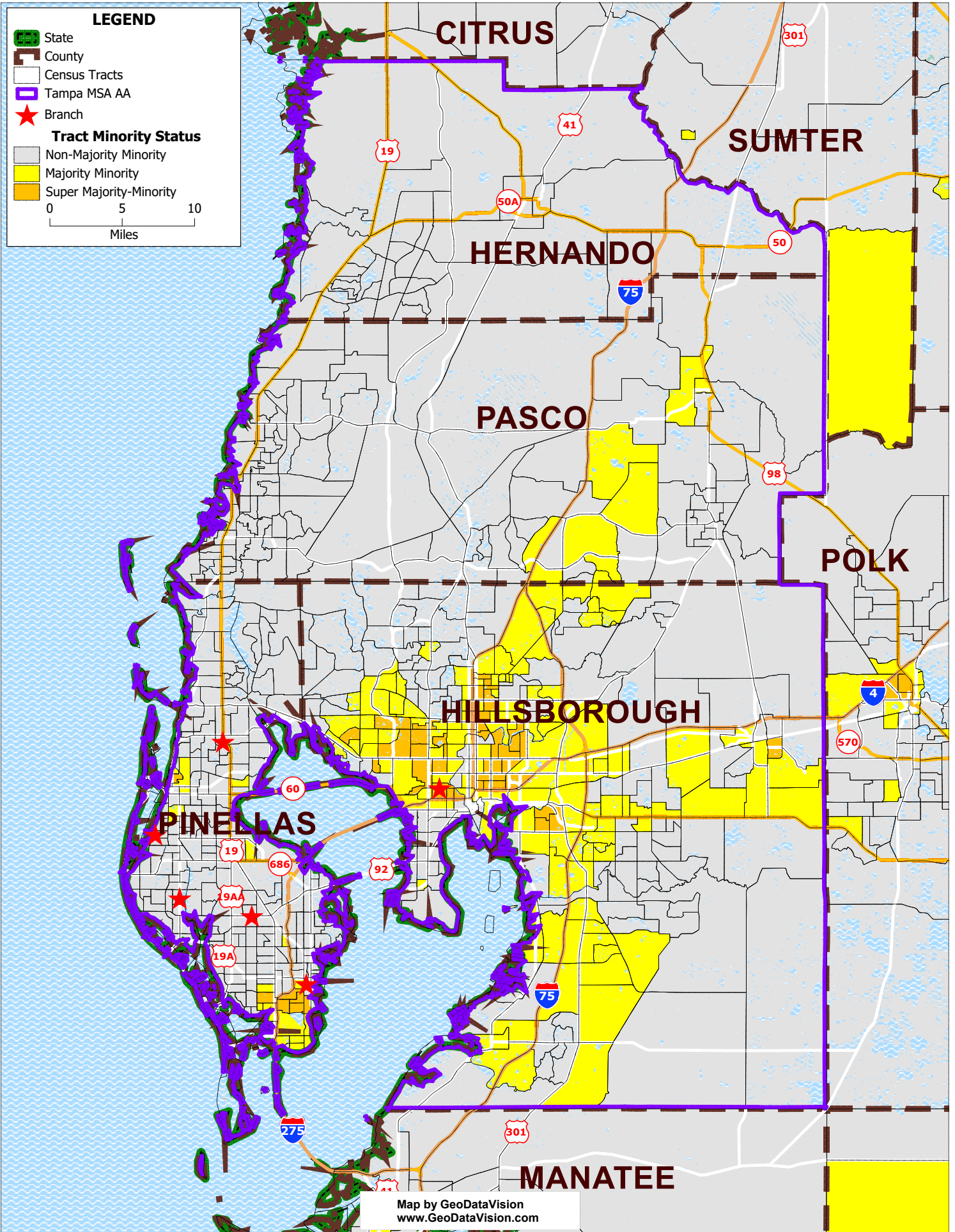
TAMPA ASSESSMENT AREA- MSAs 2023



TAMPA ASSESSMENT AREA- LOW-AND MODERATE-INCOME FAMILIES 2023








TAMPA ASSESSMENT AREA- MAJORITY MINORITY CENSUS TRACTS 2023











TAMPA ASSESSMENT AREA- OWNER-OCCUPIED HOUSING UNITS 2023

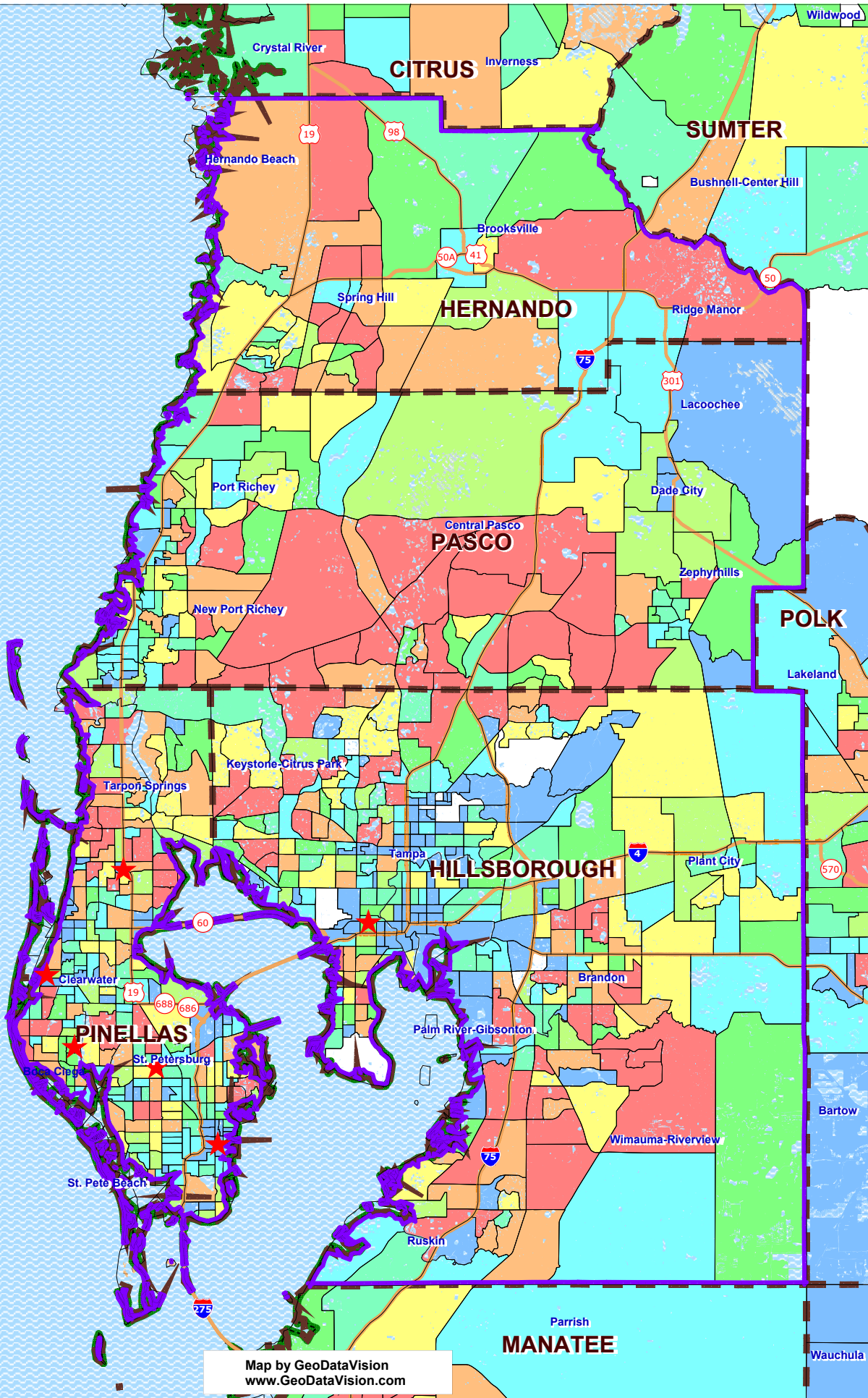
LEGEND

-  State
-  County
-  Census Tracts
-  Tampa MSA AA
-  Branch

OOHU

-  1 to 559
-  560 to 789
-  790 to 959
-  960 to 1089
-  1090 to 1249
-  1250 to 1413
-  1414 to 1669
-  1670 and above

0 5 10
Miles



GeoDataVision Report D-2 Tract Classifications 2022

Tract Income Class, Distressed and Underserved Status—Based on Census data released by the FFIEC August 2022

Tract Income Class, Distressed and Underserved Status—Based on Census data released by the FFIEC August 2022

Hernando, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12053040101	NO	MIDDLE	NO	NO	\$82,100
12053040102	NO	MODERATE	NO	NO	\$82,100
12053040201	NO	MODERATE	NO	NO	\$82,100
12053040202	NO	MODERATE	NO	NO	\$82,100
12053040301	NO	MIDDLE	NO	NO	\$82,100
12053040302	NO	MIDDLE	NO	NO	\$82,100
12053040303	NO	MIDDLE	NO	NO	\$82,100
12053040400	NO	MODERATE	NO	NO	\$82,100
12053040501	NO	MODERATE	NO	NO	\$82,100
12053040502	NO	MODERATE	NO	NO	\$82,100
12053040601	NO	MIDDLE	NO	NO	\$82,100
12053040602	NO	MIDDLE	NO	NO	\$82,100
12053040701	NO	MIDDLE	NO	NO	\$82,100
12053040702	NO	MIDDLE	NO	NO	\$82,100
12053040801	NO	MODERATE	NO	NO	\$82,100
12053040802	NO	MODERATE	NO	NO	\$82,100
12053040901	NO	MODERATE	NO	NO	\$82,100
12053040906	NO	MODERATE	NO	NO	\$82,100
12053040907	NO	MIDDLE	NO	NO	\$82,100
12053040908	NO	MIDDLE	NO	NO	\$82,100
12053040909	NO	UPPER	NO	NO	\$82,100
12053040910	NO	MIDDLE	NO	NO	\$82,100
12053040911	NO	MIDDLE	NO	NO	\$82,100
12053040912	NO	MIDDLE	NO	NO	\$82,100
12053040913	NO	UPPER	NO	NO	\$82,100
12053041003	NO	MODERATE	NO	NO	\$82,100
12053041004	NO	MIDDLE	NO	NO	\$82,100
12053041005	NO	MIDDLE	NO	NO	\$82,100
12053041006	NO	MIDDLE	NO	NO	\$82,100
12053041103	NO	MODERATE	NO	NO	\$82,100

Hernando, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12053041104	NO	MIDDLE	NO	NO	\$82,100
12053041105	NO	MIDDLE	NO	NO	\$82,100
12053041106	NO	MODERATE	NO	NO	\$82,100
12053041201	NO	MIDDLE	NO	NO	\$82,100
12053041203	NO	MODERATE	NO	NO	\$82,100
12053041204	NO	LOW	NO	NO	\$82,100
12053041302	NO	MODERATE	NO	NO	\$82,100
12053041303	NO	MIDDLE	NO	NO	\$82,100
12053041304	NO	MODERATE	NO	NO	\$82,100
12053041305	NO	MODERATE	NO	NO	\$82,100
12053041401	NO	MODERATE	NO	NO	\$82,100
12053041402	NO	MODERATE	NO	NO	\$82,100
12053041501	NO	MIDDLE	NO	NO	\$82,100
12053041502	NO	MIDDLE	NO	NO	\$82,100
12053041601	NO	MIDDLE	NO	NO	\$82,100
12053041602	NO	LOW	NO	NO	\$82,100



Hernando, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Hernando					
Number of Census Tracts					46
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	2	4.35%			
Moderate Income Tracts	19	41.30%			
Middle Income Tracts	23	50.00%			
Upper Income Tracts	2	4.35%			
NA Income Tracts	0	0.00%			

Hillsborough, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12057000101	YES	MIDDLE	NO	NO	\$82,100
12057000102	YES	MODERATE	NO	NO	\$82,100
12057000201	YES	LOW	NO	NO	\$82,100
12057000202	YES	LOW	NO	NO	\$82,100
12057000301	YES	MODERATE	NO	NO	\$82,100
12057000302	YES	MODERATE	NO	NO	\$82,100
12057000401	YES	MODERATE	NO	NO	\$82,100
12057000402	YES	MODERATE	NO	NO	\$82,100
12057000500	NO	MIDDLE	NO	NO	\$82,100
12057000601	YES	MODERATE	NO	NO	\$82,100
12057000602	YES	MODERATE	NO	NO	\$82,100
12057000701	YES	LOW	NO	NO	\$82,100

Hillsborough, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12057000702	YES	MODERATE	NO	NO	\$82,100
12057000800	YES	MODERATE	NO	NO	\$82,100
12057000901	YES	LOW	NO	NO	\$82,100
12057000902	YES	LOW	NO	NO	\$82,100
12057001001	YES	LOW	NO	NO	\$82,100
12057001002	YES	MODERATE	NO	NO	\$82,100
12057001100	NO	MODERATE	NO	NO	\$82,100
12057001200	YES	MODERATE	NO	NO	\$82,100
12057001300	YES	MODERATE	NO	NO	\$82,100
12057001400	YES	MIDDLE	NO	NO	\$82,100
12057001500	NO	UPPER	NO	NO	\$82,100
12057001600	NO	MIDDLE	NO	NO	\$82,100
12057001700	YES	MIDDLE	NO	NO	\$82,100
12057001800	YES	MODERATE	NO	NO	\$82,100
12057001900	YES	MODERATE	NO	NO	\$82,100
12057002000	YES	MODERATE	NO	NO	\$82,100
12057002100	YES	MIDDLE	NO	NO	\$82,100
12057002200	NO	MIDDLE	NO	NO	\$82,100
12057002300	NO	UPPER	NO	NO	\$82,100
12057002400	YES	MIDDLE	NO	NO	\$82,100
12057002500	YES	MODERATE	NO	NO	\$82,100
12057002600	YES	LOW	NO	NO	\$82,100
12057002701	YES	MODERATE	NO	NO	\$82,100
12057002702	YES	MIDDLE	NO	NO	\$82,100
12057002800	NO	MIDDLE	NO	NO	\$82,100
12057002900	YES	MODERATE	NO	NO	\$82,100
12057003000	YES	LOW	NO	NO	\$82,100
12057003100	YES	MODERATE	NO	NO	\$82,100
12057003200	YES	LOW	NO	NO	\$82,100
12057003300	YES	LOW	NO	NO	\$82,100
12057003400	YES	LOW	NO	NO	\$82,100
12057003500	YES	MODERATE	NO	NO	\$82,100
12057003600	YES	LOW	NO	NO	\$82,100



Hillsborough, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12057003700	YES	LOW	NO	NO	\$82,100
12057003800	YES	MODERATE	NO	NO	\$82,100
12057004100	YES	MODERATE	NO	NO	\$82,100
12057004200	YES	MIDDLE	NO	NO	\$82,100
12057004300	YES	LOW	NO	NO	\$82,100
12057004400	YES	LOW	NO	NO	\$82,100
12057004500	YES	MODERATE	NO	NO	\$82,100
12057004601	YES	UPPER	NO	NO	\$82,100
12057004602	YES	MIDDLE	NO	NO	\$82,100
12057004700	YES	MIDDLE	NO	NO	\$82,100
12057004800	YES	MIDDLE	NO	NO	\$82,100
12057004901	YES	MODERATE	NO	NO	\$82,100
12057004902	NO	NA	NO	NO	\$82,100
12057005000	NO	MIDDLE	NO	NO	\$82,100
12057005101	NO	UPPER	NO	NO	\$82,100
12057005102	NO	UPPER	NO	NO	\$82,100
12057005301	NO	UPPER	NO	NO	\$82,100
12057005302	YES	MODERATE	NO	NO	\$82,100
12057005401	NO	UPPER	NO	NO	\$82,100
12057005500	NO	UPPER	NO	NO	\$82,100
12057005700	NO	UPPER	NO	NO	\$82,100
12057005800	NO	UPPER	NO	NO	\$82,100
12057005900	NO	UPPER	NO	NO	\$82,100
12057006000	NO	UPPER	NO	NO	\$82,100
12057006101	NO	UPPER	NO	NO	\$82,100
12057006103	NO	UPPER	NO	NO	\$82,100
12057006200	NO	UPPER	NO	NO	\$82,100
12057006300	NO	UPPER	NO	NO	\$82,100
12057006400	NO	UPPER	NO	NO	\$82,100
12057006501	NO	MIDDLE	NO	NO	\$82,100
12057006503	NO	NA	NO	NO	\$82,100
12057006504	NO	MIDDLE	NO	NO	\$82,100
12057006600	NO	MIDDLE	NO	NO	\$82,100

Hillsborough, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12057006700	NO	UPPER	NO	NO	\$82,100
12057006801	NO	MIDDLE	NO	NO	\$82,100
12057006802	NO	UPPER	NO	NO	\$82,100
12057006900	NO	UPPER	NO	NO	\$82,100
12057007001	NO	MIDDLE	NO	NO	\$82,100
12057007002	YES	MODERATE	NO	NO	\$82,100
12057007102	NO	UPPER	NO	NO	\$82,100
12057007103	NO	MIDDLE	NO	NO	\$82,100
12057007200	NO	UPPER	NO	NO	\$82,100
12057007300	NO	MIDDLE	NO	NO	\$82,100
12057010105	NO	MODERATE	NO	NO	\$82,100
12057010106	NO	UPPER	NO	NO	\$82,100
12057010107	NO	MODERATE	NO	NO	\$82,100
12057010108	NO	MIDDLE	NO	NO	\$82,100
12057010203	YES	MODERATE	NO	NO	\$82,100
12057010204	YES	MODERATE	NO	NO	\$82,100
12057010210	YES	UPPER	NO	NO	\$82,100
12057010211	NO	UPPER	NO	NO	\$82,100
12057010212	YES	UPPER	NO	NO	\$82,100
12057010213	NO	MIDDLE	NO	NO	\$82,100
12057010215	YES	UPPER	NO	NO	\$82,100
12057010216	YES	UPPER	NO	NO	\$82,100
12057010217	YES	UPPER	NO	NO	\$82,100
12057010218	NO	UPPER	NO	NO	\$82,100
12057010303	NO	MODERATE	NO	NO	\$82,100
12057010304	NO	MIDDLE	NO	NO	\$82,100
12057010305	YES	MODERATE	NO	NO	\$82,100
12057010401	YES	MODERATE	NO	NO	\$82,100
12057010402	YES	MODERATE	NO	NO	\$82,100
12057010501	YES	MODERATE	NO	NO	\$82,100
12057010502	YES	MIDDLE	NO	NO	\$82,100
12057010600	YES	UPPER	NO	NO	\$82,100
12057010701	NO	UPPER	NO	NO	\$82,100



Hillsborough, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12057010702	NO	UPPER	NO	NO	\$82,100
12057010805	YES	LOW	NO	NO	\$82,100
12057010808	YES	LOW	NO	NO	\$82,100
12057010809	NO	MIDDLE	NO	NO	\$82,100
12057010810	YES	MIDDLE	NO	NO	\$82,100
12057010811	YES	MIDDLE	NO	NO	\$82,100
12057010814	YES	LOW	NO	NO	\$82,100
12057010815	YES	LOW	NO	NO	\$82,100
12057010816	YES	LOW	NO	NO	\$82,100
12057010817	YES	LOW	NO	NO	\$82,100
12057010819	YES	MIDDLE	NO	NO	\$82,100
12057010820	YES	LOW	NO	NO	\$82,100
12057010821	YES	LOW	NO	NO	\$82,100
12057010822	YES	MODERATE	NO	NO	\$82,100
12057010823	YES	LOW	NO	NO	\$82,100
12057010824	NO	LOW	NO	NO	\$82,100
12057010900	NO	NA	NO	NO	\$82,100
12057011003	YES	MIDDLE	NO	NO	\$82,100
12057011005	NO	UPPER	NO	NO	\$82,100
12057011006	NO	MIDDLE	NO	NO	\$82,100
12057011007	NO	UPPER	NO	NO	\$82,100
12057011008	YES	UPPER	NO	NO	\$82,100
12057011010	YES	MIDDLE	NO	NO	\$82,100
12057011013	YES	UPPER	NO	NO	\$82,100
12057011016	YES	UPPER	NO	NO	\$82,100
12057011017	NO	UPPER	NO	NO	\$82,100
12057011018	YES	UPPER	NO	NO	\$82,100
12057011019	YES	UPPER	NO	NO	\$82,100
12057011103	NO	UPPER	NO	NO	\$82,100
12057011106	YES	MIDDLE	NO	NO	\$82,100
12057011107	NO	MIDDLE	NO	NO	\$82,100
12057011108	NO	UPPER	NO	NO	\$82,100
12057011109	NO	UPPER	NO	NO	\$82,100

Hillsborough, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12057011203	NO	MIDDLE	NO	NO	\$82,100
12057011204	YES	MIDDLE	NO	NO	\$82,100
12057011205	NO	UPPER	NO	NO	\$82,100
12057011206	YES	MODERATE	NO	NO	\$82,100
12057011301	NO	UPPER	NO	NO	\$82,100
12057011303	NO	MIDDLE	NO	NO	\$82,100
12057011304	NO	UPPER	NO	NO	\$82,100
12057011407	NO	UPPER	NO	NO	\$82,100
12057011408	NO	MIDDLE	NO	NO	\$82,100
12057011409	NO	UPPER	NO	NO	\$82,100
12057011410	NO	UPPER	NO	NO	\$82,100
12057011411	YES	MIDDLE	NO	NO	\$82,100
12057011412	YES	MIDDLE	NO	NO	\$82,100
12057011413	YES	MIDDLE	NO	NO	\$82,100
12057011414	YES	MODERATE	NO	NO	\$82,100
12057011415	YES	MODERATE	NO	NO	\$82,100
12057011416	YES	MIDDLE	NO	NO	\$82,100
12057011417	YES	MODERATE	NO	NO	\$82,100
12057011418	NO	UPPER	NO	NO	\$82,100
12057011504	NO	UPPER	NO	NO	\$82,100
12057011506	NO	UPPER	NO	NO	\$82,100
12057011509	NO	UPPER	NO	NO	\$82,100
12057011510	NO	UPPER	NO	NO	\$82,100
12057011512	NO	UPPER	NO	NO	\$82,100
12057011514	NO	UPPER	NO	NO	\$82,100
12057011515	NO	UPPER	NO	NO	\$82,100
12057011516	NO	UPPER	NO	NO	\$82,100
12057011518	NO	UPPER	NO	NO	\$82,100
12057011519	NO	UPPER	NO	NO	\$82,100
12057011520	NO	UPPER	NO	NO	\$82,100
12057011521	NO	MIDDLE	NO	NO	\$82,100
12057011522	NO	UPPER	NO	NO	\$82,100
12057011523	NO	UPPER	NO	NO	\$82,100



Hillsborough, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12057011524	YES	MIDDLE	NO	NO	\$82,100
12057011525	NO	UPPER	NO	NO	\$82,100
12057011526	YES	MIDDLE	NO	NO	\$82,100
12057011527	NO	UPPER	NO	NO	\$82,100
12057011528	NO	UPPER	NO	NO	\$82,100
12057011603	YES	UPPER	NO	NO	\$82,100
12057011605	YES	MODERATE	NO	NO	\$82,100
12057011610	YES	MODERATE	NO	NO	\$82,100
12057011611	YES	MODERATE	NO	NO	\$82,100
12057011612	YES	MIDDLE	NO	NO	\$82,100
12057011613	YES	MIDDLE	NO	NO	\$82,100
12057011614	YES	MODERATE	NO	NO	\$82,100
12057011615	YES	MODERATE	NO	NO	\$82,100
12057011616	YES	MIDDLE	NO	NO	\$82,100
12057011617	YES	MIDDLE	NO	NO	\$82,100
12057011708	NO	UPPER	NO	NO	\$82,100
12057011712	NO	MODERATE	NO	NO	\$82,100
12057011713	YES	MIDDLE	NO	NO	\$82,100
12057011714	NO	UPPER	NO	NO	\$82,100
12057011715	YES	MODERATE	NO	NO	\$82,100
12057011716	YES	MIDDLE	NO	NO	\$82,100
12057011802	YES	MODERATE	NO	NO	\$82,100
12057011804	YES	MODERATE	NO	NO	\$82,100
12057011805	YES	MODERATE	NO	NO	\$82,100
12057011806	YES	MODERATE	NO	NO	\$82,100
12057011905	YES	MODERATE	NO	NO	\$82,100
12057011907	YES	MIDDLE	NO	NO	\$82,100
12057011908	YES	NA	NO	NO	\$82,100
12057011909	YES	MODERATE	NO	NO	\$82,100
12057011910	YES	MODERATE	NO	NO	\$82,100
12057011911	YES	MODERATE	NO	NO	\$82,100
12057012001	YES	MIDDLE	NO	NO	\$82,100
12057012002	YES	MODERATE	NO	NO	\$82,100

Hillsborough, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12057012103	YES	MODERATE	NO	NO	\$82,100
12057012106	NO	MIDDLE	NO	NO	\$82,100
12057012107	YES	MODERATE	NO	NO	\$82,100
12057012108	YES	MIDDLE	NO	NO	\$82,100
12057012109	YES	MODERATE	NO	NO	\$82,100
12057012110	YES	MIDDLE	NO	NO	\$82,100
12057012206	NO	MIDDLE	NO	NO	\$82,100
12057012207	NO	MIDDLE	NO	NO	\$82,100
12057012208	NO	UPPER	NO	NO	\$82,100
12057012209	NO	UPPER	NO	NO	\$82,100
12057012210	YES	MIDDLE	NO	NO	\$82,100
12057012211	YES	NA	NO	NO	\$82,100
12057012212	YES	MODERATE	NO	NO	\$82,100
12057012213	NO	UPPER	NO	NO	\$82,100
12057012301	YES	MIDDLE	NO	NO	\$82,100
12057012303	YES	MIDDLE	NO	NO	\$82,100
12057012304	YES	MIDDLE	NO	NO	\$82,100
12057012401	YES	MODERATE	NO	NO	\$82,100
12057012402	YES	MIDDLE	NO	NO	\$82,100
12057012403	YES	MIDDLE	NO	NO	\$82,100
12057012501	NO	MODERATE	NO	NO	\$82,100
12057012503	NO	UPPER	NO	NO	\$82,100
12057012504	NO	UPPER	NO	NO	\$82,100
12057012600	YES	MODERATE	NO	NO	\$82,100
12057012701	YES	MIDDLE	NO	NO	\$82,100
12057012702	NO	MODERATE	NO	NO	\$82,100
12057012800	NO	MIDDLE	NO	NO	\$82,100
12057012900	YES	MODERATE	NO	NO	\$82,100
12057013001	NO	MIDDLE	NO	NO	\$82,100
12057013002	YES	MIDDLE	NO	NO	\$82,100
12057013003	YES	MIDDLE	NO	NO	\$82,100
12057013004	YES	UPPER	NO	NO	\$82,100
12057013100	NO	MIDDLE	NO	NO	\$82,100



Hillsborough, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12057013203	NO	MIDDLE	NO	NO	\$82,100
12057013204	NO	MODERATE	NO	NO	\$82,100
12057013205	NO	UPPER	NO	NO	\$82,100
12057013206	NO	UPPER	NO	NO	\$82,100
12057013207	NO	UPPER	NO	NO	\$82,100
12057013208	NO	UPPER	NO	NO	\$82,100
12057013305	NO	UPPER	NO	NO	\$82,100
12057013307	YES	MIDDLE	NO	NO	\$82,100
12057013310	YES	MIDDLE	NO	NO	\$82,100
12057013311	NO	MODERATE	NO	NO	\$82,100
12057013312	YES	MIDDLE	NO	NO	\$82,100
12057013313	NO	UPPER	NO	NO	\$82,100
12057013314	NO	MODERATE	NO	NO	\$82,100
12057013315	YES	MIDDLE	NO	NO	\$82,100
12057013316	YES	MODERATE	NO	NO	\$82,100
12057013317	YES	MODERATE	NO	NO	\$82,100
12057013319	YES	MIDDLE	NO	NO	\$82,100
12057013320	YES	MIDDLE	NO	NO	\$82,100
12057013322	YES	MIDDLE	NO	NO	\$82,100
12057013323	YES	MIDDLE	NO	NO	\$82,100
12057013406	NO	MODERATE	NO	NO	\$82,100
12057013407	NO	UPPER	NO	NO	\$82,100
12057013409	NO	UPPER	NO	NO	\$82,100
12057013410	YES	MIDDLE	NO	NO	\$82,100
12057013411	NO	MIDDLE	NO	NO	\$82,100
12057013412	NO	UPPER	NO	NO	\$82,100
12057013413	NO	UPPER	NO	NO	\$82,100
12057013414	NO	UPPER	NO	NO	\$82,100
12057013415	NO	UPPER	NO	NO	\$82,100
12057013501	YES	MODERATE	NO	NO	\$82,100
12057013503	YES	MODERATE	NO	NO	\$82,100
12057013504	YES	MODERATE	NO	NO	\$82,100
12057013505	YES	MODERATE	NO	NO	\$82,100

Hillsborough, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12057013602	YES	MODERATE	NO	NO	\$82,100
12057013604	NO	MODERATE	NO	NO	\$82,100
12057013702	YES	MIDDLE	NO	NO	\$82,100
12057013703	YES	MODERATE	NO	NO	\$82,100
12057013705	YES	MIDDLE	NO	NO	\$82,100
12057013706	YES	NA	NO	NO	\$82,100
12057013801	YES	MODERATE	NO	NO	\$82,100
12057013802	NO	MODERATE	NO	NO	\$82,100
12057013803	NO	MODERATE	NO	NO	\$82,100
12057013804	YES	MIDDLE	NO	NO	\$82,100
12057013806	YES	MIDDLE	NO	NO	\$82,100
12057013807	YES	UPPER	NO	NO	\$82,100
12057013903	NO	MIDDLE	NO	NO	\$82,100
12057013907	NO	MIDDLE	NO	NO	\$82,100
12057013912	YES	UPPER	NO	NO	\$82,100
12057013913	YES	MIDDLE	NO	NO	\$82,100
12057013914	YES	MODERATE	NO	NO	\$82,100
12057013915	YES	UPPER	NO	NO	\$82,100
12057013916	YES	UPPER	NO	NO	\$82,100
12057013917	YES	MIDDLE	NO	NO	\$82,100
12057013918	NO	UPPER	NO	NO	\$82,100
12057013919	NO	UPPER	NO	NO	\$82,100
12057013922	NO	UPPER	NO	NO	\$82,100
12057013923	NO	UPPER	NO	NO	\$82,100
12057013924	YES	MIDDLE	NO	NO	\$82,100
12057013925	YES	MIDDLE	NO	NO	\$82,100
12057013926	NO	UPPER	NO	NO	\$82,100
12057014002	NO	MODERATE	NO	NO	\$82,100
12057014003	NO	UPPER	NO	NO	\$82,100
12057014007	YES	MIDDLE	NO	NO	\$82,100
12057014008	NO	MIDDLE	NO	NO	\$82,100
12057014009	NO	MIDDLE	NO	NO	\$82,100
12057014010	NO	MODERATE	NO	NO	\$82,100



Hillsborough, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12057014011	NO	MODERATE	NO	NO	\$82,100
12057014012	NO	MIDDLE	NO	NO	\$82,100
12057014013	YES	MIDDLE	NO	NO	\$82,100
12057014014	NO	MODERATE	NO	NO	\$82,100
12057014017	NO	MIDDLE	NO	NO	\$82,100
12057014104	NO	MIDDLE	NO	NO	\$82,100
12057014106	NO	MIDDLE	NO	NO	\$82,100
12057014108	YES	MODERATE	NO	NO	\$82,100
12057014109	YES	MIDDLE	NO	NO	\$82,100
12057014117	NO	UPPER	NO	NO	\$82,100
12057014118	NO	UPPER	NO	NO	\$82,100
12057014119	NO	UPPER	NO	NO	\$82,100
12057014121	NO	UPPER	NO	NO	\$82,100
12057014122	YES	MIDDLE	NO	NO	\$82,100
12057014200	YES	LOW	NO	NO	\$82,100
12057014300	NO	MIDDLE	NO	NO	\$82,100
12057014400	NO	UPPER	NO	NO	\$82,100
12057980100	NO	NA	NO	NO	\$82,100
12057980200	NO	NA	NO	NO	\$82,100
12057980300	NO	NA	NO	NO	\$82,100
12057980400	NO	MODERATE	NO	NO	\$82,100
12057980500	YES	NA	NO	NO	\$82,100
12057980600	YES	NA	NO	NO	\$82,100
12057980700	NO	NA	NO	NO	\$82,100

Hillsborough, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

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

Number of Census Tracts 333

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	182	54.65%
Low Income Tracts	26	7.81%
Moderate Income Tracts	89	26.73%
Middle Income Tracts	103	30.93%
Upper Income Tracts	103	30.93%
NA Income Tracts	12	3.60%

Pasco, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12101030101	NO	MODERATE	NO	NO	\$82,100
12101030102	NO	MIDDLE	NO	NO	\$82,100
12101030202	NO	MIDDLE	NO	NO	\$82,100
12101030203	NO	MODERATE	NO	NO	\$82,100
12101030204	NO	MIDDLE	NO	NO	\$82,100
12101030205	NO	MODERATE	NO	NO	\$82,100
12101030303	NO	MIDDLE	NO	NO	\$82,100
12101030304	NO	MODERATE	NO	NO	\$82,100
12101030404	NO	MIDDLE	NO	NO	\$82,100
12101030405	NO	MODERATE	NO	NO	\$82,100
12101030406	NO	MODERATE	NO	NO	\$82,100
12101030407	NO	MODERATE	NO	NO	\$82,100



Pasco, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12101030408	NO	MODERATE	NO	NO	\$82,100
12101030409	NO	MIDDLE	NO	NO	\$82,100
12101030410	NO	LOW	NO	NO	\$82,100
12101030411	NO	MODERATE	NO	NO	\$82,100
12101030412	NO	MODERATE	NO	NO	\$82,100
12101030501	NO	MODERATE	NO	NO	\$82,100
12101030502	NO	MODERATE	NO	NO	\$82,100
12101030601	NO	MODERATE	NO	NO	\$82,100
12101030602	NO	MODERATE	NO	NO	\$82,100
12101030700	NO	MODERATE	NO	NO	\$82,100
12101030800	NO	MODERATE	NO	NO	\$82,100
12101030901	NO	MODERATE	NO	NO	\$82,100
12101030905	NO	MODERATE	NO	NO	\$82,100
12101030905	NO	MODERATE	NO	NO	\$82,100
12101030906	NO	MODERATE	NO	NO	\$82,100
12101031003	NO	MODERATE	NO	NO	\$82,100
12101031005	NO	LOW	NO	NO	\$82,100
12101031006	NO	MODERATE	NO	NO	\$82,100
12101031007	NO	LOW	NO	NO	\$82,100
12101031008	NO	MODERATE	NO	NO	\$82,100
12101031009	NO	MODERATE	NO	NO	\$82,100
12101031010	NO	MODERATE	NO	NO	\$82,100
12101031011	NO	MODERATE	NO	NO	\$82,100
12101031012	NO	MODERATE	NO	NO	\$82,100
12101031013	NO	MODERATE	NO	NO	\$82,100
12101031014	NO	MODERATE	NO	NO	\$82,100
12101031101	NO	MODERATE	NO	NO	\$82,100
12101031103	NO	MODERATE	NO	NO	\$82,100
12101031104	NO	MODERATE	NO	NO	\$82,100
12101031203	NO	MODERATE	NO	NO	\$82,100
12101031204	NO	MIDDLE	NO	NO	\$82,100
12101031205	NO	MODERATE	NO	NO	\$82,100
12101031206	NO	MIDDLE	NO	NO	\$82,100
12101031207	NO	MODERATE	NO	NO	\$82,100

Pasco, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12101031208	NO	MIDDLE	NO	NO	\$82,100
12101031301	NO	MODERATE	NO	NO	\$82,100
12101031302	NO	MIDDLE	NO	NO	\$82,100
12101031401	NO	MODERATE	NO	NO	\$82,100
12101031404	NO	MODERATE	NO	NO	\$82,100
12101031406	NO	MODERATE	NO	NO	\$82,100
12101031407	NO	MODERATE	NO	NO	\$82,100
12101031410	NO	MIDDLE	NO	NO	\$82,100
12101031411	NO	MIDDLE	NO	NO	\$82,100
12101031412	NO	MODERATE	NO	NO	\$82,100
12101031503	NO	MIDDLE	NO	NO	\$82,100
12101031504	NO	UPPER	NO	NO	\$82,100
12101031505	NO	MIDDLE	NO	NO	\$82,100
12101031506	NO	MODERATE	NO	NO	\$82,100
12101031507	NO	MIDDLE	NO	NO	\$82,100
12101031508	NO	UPPER	NO	NO	\$82,100
12101031601	NO	UPPER	NO	NO	\$82,100
12101031602	NO	UPPER	NO	NO	\$82,100
12101031603	NO	UPPER	NO	NO	\$82,100
12101031604	NO	UPPER	NO	NO	\$82,100
12101031605	NO	UPPER	NO	NO	\$82,100
12101031701	NO	UPPER	NO	NO	\$82,100
12101031703	NO	MODERATE	NO	NO	\$82,100
12101031704	NO	MIDDLE	NO	NO	\$82,100
12101031705	NO	MIDDLE	NO	NO	\$82,100
12101031706	NO	UPPER	NO	NO	\$82,100
12101031707	NO	UPPER	NO	NO	\$82,100
12101031708	NO	MIDDLE	NO	NO	\$82,100
12101031804	NO	MIDDLE	NO	NO	\$82,100
12101031805	NO	MIDDLE	NO	NO	\$82,100
12101031806	NO	MODERATE	NO	NO	\$82,100
12101031807	NO	LOW	NO	NO	\$82,100
12101031808	NO	MIDDLE	NO	NO	\$82,100



Pasco, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12101031809	NO	MODERATE	NO	NO	\$82,100
12101031901	NO	MIDDLE	NO	NO	\$82,100
12101031902	NO	UPPER	NO	NO	\$82,100
12101031903	NO	UPPER	NO	NO	\$82,100
12101032001	NO	UPPER	NO	NO	\$82,100
12101032005	NO	UPPER	NO	NO	\$82,100
12101032006	NO	MIDDLE	NO	NO	\$82,100
12101032007	NO	UPPER	NO	NO	\$82,100
12101032008	NO	UPPER	NO	NO	\$82,100
12101032009	NO	UPPER	NO	NO	\$82,100
12101032010	NO	UPPER	NO	NO	\$82,100
12101032011	NO	UPPER	NO	NO	\$82,100
12101032012	YES	UPPER	NO	NO	\$82,100
12101032013	NO	UPPER	NO	NO	\$82,100
12101032014	NO	MIDDLE	NO	NO	\$82,100
12101032103	YES	UPPER	NO	NO	\$82,100
12101032104	NO	MIDDLE	NO	NO	\$82,100
12101032105	YES	UPPER	NO	NO	\$82,100
12101032106	NO	UPPER	NO	NO	\$82,100
12101032107	YES	UPPER	NO	NO	\$82,100
12101032108	NO	MIDDLE	NO	NO	\$82,100
12101032109	YES	UPPER	NO	NO	\$82,100
12101032110	NO	UPPER	NO	NO	\$82,100
12101032111	YES	UPPER	NO	NO	\$82,100
12101032112	NO	UPPER	NO	NO	\$82,100
12101032113	YES	MIDDLE	NO	NO	\$82,100
12101032200	NO	MIDDLE	NO	NO	\$82,100
12101032300	NO	MIDDLE	NO	NO	\$82,100
12101032401	NO	MIDDLE	NO	NO	\$82,100
12101032402	NO	MODERATE	NO	NO	\$82,100
12101032500	YES	MIDDLE	NO	NO	\$82,100
12101032601	YES	MODERATE	NO	NO	\$82,100
12101032602	NO	MIDDLE	NO	NO	\$82,100

Pasco, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12101032700	NO	MODERATE	NO	NO	\$82,100
12101032802	NO	MODERATE	NO	NO	\$82,100
12101032804	NO	MODERATE	NO	NO	\$82,100
12101032805	NO	MIDDLE	NO	NO	\$82,100
12101032901	NO	MODERATE	NO	NO	\$82,100
12101032902	NO	MIDDLE	NO	NO	\$82,100
12101032905	NO	MODERATE	NO	NO	\$82,100
12101033005	NO	MODERATE	NO	NO	\$82,100
12101033006	NO	MODERATE	NO	NO	\$82,100
12101033007	NO	MODERATE	NO	NO	\$82,100
12101033008	NO	MODERATE	NO	NO	\$82,100
12101033009	NO	MODERATE	NO	NO	\$82,100
12101033010	NO	MODERATE	NO	NO	\$82,100
12101033011	NO	MODERATE	NO	NO	\$82,100
12101033012	NO	MODERATE	NO	NO	\$82,100
12101033013	NO	MODERATE	NO	NO	\$82,100
12101033014	NO	MODERATE	NO	NO	\$82,100
12101033101	NO	MODERATE	NO	NO	\$82,100
12101033102	NO	MODERATE	NO	NO	\$82,100



Pasco, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Pasco					
Number of Census Tracts					130
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	9	6.92%			
Low Income Tracts	4	3.08%			
Moderate Income Tracts	63	48.46%			
Middle Income Tracts	34	26.15%			
Upper Income Tracts	29	22.31%			
NA Income Tracts	0	0.00%			

Pinellas, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12103020105	NO	UPPER	NO	NO	\$82,100
12103020106	NO	UPPER	NO	NO	\$82,100
12103020107	NO	UPPER	NO	NO	\$82,100
12103020108	NO	MIDDLE	NO	NO	\$82,100
12103020109	YES	MIDDLE	NO	NO	\$82,100
12103020110	YES	MIDDLE	NO	NO	\$82,100
12103020201	YES	MIDDLE	NO	NO	\$82,100
12103020202	YES	UPPER	NO	NO	\$82,100
12103020206	YES	MODERATE	NO	NO	\$82,100
12103020207	NO	MIDDLE	NO	NO	\$82,100
12103020208	YES	MIDDLE	NO	NO	\$82,100
12103020209	YES	UPPER	NO	NO	\$82,100

Pinellas, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12103020301	YES	UPPER	NO	NO	\$82,100
12103020302	NO	UPPER	NO	NO	\$82,100
12103020400	NO	UPPER	NO	NO	\$82,100
12103020500	YES	MODERATE	NO	NO	\$82,100
12103020600	YES	MIDDLE	NO	NO	\$82,100
12103020700	YES	MODERATE	NO	NO	\$82,100
12103020800	YES	MODERATE	NO	NO	\$82,100
12103021200	YES	MODERATE	NO	NO	\$82,100
12103021501	NO	UPPER	NO	NO	\$82,100
12103021502	NO	NA	NO	NO	\$82,100
12103021600	YES	MODERATE	NO	NO	\$82,100
12103021800	NO	MIDDLE	NO	NO	\$82,100
12103021900	NO	MIDDLE	NO	NO	\$82,100
12103022000	YES	MIDDLE	NO	NO	\$82,100
12103022101	NO	MIDDLE	NO	NO	\$82,100
12103022102	NO	MIDDLE	NO	NO	\$82,100
12103022200	NO	MIDDLE	NO	NO	\$82,100
12103022301	NO	MIDDLE	NO	NO	\$82,100
12103022302	NO	UPPER	NO	NO	\$82,100
12103022401	NO	UPPER	NO	NO	\$82,100
12103022402	NO	UPPER	NO	NO	\$82,100
12103022501	NO	MIDDLE	NO	NO	\$82,100
12103022502	NO	MIDDLE	NO	NO	\$82,100
12103022503	NO	MIDDLE	NO	NO	\$82,100
12103022601	NO	MIDDLE	NO	NO	\$82,100
12103022602	NO	UPPER	NO	NO	\$82,100
12103022700	NO	UPPER	NO	NO	\$82,100
12103022801	NO	MIDDLE	NO	NO	\$82,100
12103022802	NO	UPPER	NO	NO	\$82,100
12103022901	NO	MIDDLE	NO	NO	\$82,100
12103022902	NO	MIDDLE	NO	NO	\$82,100
12103023000	NO	MODERATE	NO	NO	\$82,100
12103023100	NO	MIDDLE	NO	NO	\$82,100



Pinellas, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12103023200	NO	UPPER	NO	NO	\$82,100
12103023300	NO	MIDDLE	NO	NO	\$82,100
12103023400	NO	UPPER	NO	NO	\$82,100
12103023501	NO	UPPER	NO	NO	\$82,100
12103023502	NO	NA	NO	NO	\$82,100
12103023601	NO	MIDDLE	NO	NO	\$82,100
12103023602	NO	UPPER	NO	NO	\$82,100
12103023700	NO	UPPER	NO	NO	\$82,100
12103023800	NO	UPPER	NO	NO	\$82,100
12103023900	NO	MIDDLE	NO	NO	\$82,100
12103024001	NO	UPPER	NO	NO	\$82,100
12103024002	NO	UPPER	NO	NO	\$82,100
12103024004	NO	UPPER	NO	NO	\$82,100
12103024005	NO	UPPER	NO	NO	\$82,100
12103024100	NO	MIDDLE	NO	NO	\$82,100
12103024201	NO	MIDDLE	NO	NO	\$82,100
12103024202	NO	UPPER	NO	NO	\$82,100
12103024301	NO	MIDDLE	NO	NO	\$82,100
12103024302	NO	MIDDLE	NO	NO	\$82,100
12103024403	NO	MIDDLE	NO	NO	\$82,100
12103024406	NO	MIDDLE	NO	NO	\$82,100
12103024408	NO	MIDDLE	NO	NO	\$82,100
12103024409	NO	UPPER	NO	NO	\$82,100
12103024410	NO	MIDDLE	NO	NO	\$82,100
12103024411	NO	UPPER	NO	NO	\$82,100
12103024412	NO	UPPER	NO	NO	\$82,100
12103024413	NO	MIDDLE	NO	NO	\$82,100
12103024505	NO	MIDDLE	NO	NO	\$82,100
12103024507	NO	MIDDLE	NO	NO	\$82,100
12103024508	NO	MODERATE	NO	NO	\$82,100
12103024509	NO	UPPER	NO	NO	\$82,100
12103024510	YES	MODERATE	NO	NO	\$82,100
12103024512	NO	MIDDLE	NO	NO	\$82,100

Pinellas, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12103024514	NO	MIDDLE	NO	NO	\$82,100
12103024515	NO	UPPER	NO	NO	\$82,100
12103024516	NO	MIDDLE	NO	NO	\$82,100
12103024517	NO	MIDDLE	NO	NO	\$82,100
12103024518	NO	NA	NO	NO	\$82,100
12103024519	NO	MIDDLE	NO	NO	\$82,100
12103024601	NO	MODERATE	NO	NO	\$82,100
12103024603	YES	LOW	NO	NO	\$82,100
12103024604	NO	LOW	NO	NO	\$82,100
12103024701	NO	MODERATE	NO	NO	\$82,100
12103024702	NO	MODERATE	NO	NO	\$82,100
12103024703	NO	MODERATE	NO	NO	\$82,100
12103024801	NO	MIDDLE	NO	NO	\$82,100
12103024803	NO	MODERATE	NO	NO	\$82,100
12103024804	NO	MIDDLE	NO	NO	\$82,100
12103024805	NO	MIDDLE	NO	NO	\$82,100
12103024901	NO	MODERATE	NO	NO	\$82,100
12103024904	NO	MIDDLE	NO	NO	\$82,100
12103024905	NO	MODERATE	NO	NO	\$82,100
12103024906	NO	MIDDLE	NO	NO	\$82,100
12103024907	NO	MODERATE	NO	NO	\$82,100
12103024908	NO	MIDDLE	NO	NO	\$82,100
12103025004	NO	MIDDLE	NO	NO	\$82,100
12103025007	NO	MIDDLE	NO	NO	\$82,100
12103025009	NO	MIDDLE	NO	NO	\$82,100
12103025011	NO	UPPER	NO	NO	\$82,100
12103025012	NO	UPPER	NO	NO	\$82,100
12103025013	NO	MIDDLE	NO	NO	\$82,100
12103025014	NO	MIDDLE	NO	NO	\$82,100
12103025015	NO	MIDDLE	NO	NO	\$82,100
12103025016	NO	MIDDLE	NO	NO	\$82,100
12103025017	NO	MODERATE	NO	NO	\$82,100
12103025018	NO	MODERATE	NO	NO	\$82,100



Pinellas, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12103025019	NO	MODERATE	NO	NO	\$82,100
12103025020	NO	MODERATE	NO	NO	\$82,100
12103025021	NO	MIDDLE	NO	NO	\$82,100
12103025106	NO	MIDDLE	NO	NO	\$82,100
12103025107	NO	UPPER	NO	NO	\$82,100
12103025108	NO	MIDDLE	NO	NO	\$82,100
12103025109	NO	MODERATE	NO	NO	\$82,100
12103025110	NO	MIDDLE	NO	NO	\$82,100
12103025111	NO	MIDDLE	NO	NO	\$82,100
12103025112	NO	MIDDLE	NO	NO	\$82,100
12103025113	NO	MIDDLE	NO	NO	\$82,100
12103025114	NO	MIDDLE	NO	NO	\$82,100
12103025115	NO	MIDDLE	NO	NO	\$82,100
12103025116	NO	MIDDLE	NO	NO	\$82,100
12103025119	NO	UPPER	NO	NO	\$82,100
12103025120	NO	UPPER	NO	NO	\$82,100
12103025121	NO	UPPER	NO	NO	\$82,100
12103025122	NO	UPPER	NO	NO	\$82,100
12103025123	NO	MIDDLE	NO	NO	\$82,100
12103025204	NO	MIDDLE	NO	NO	\$82,100
12103025205	NO	UPPER	NO	NO	\$82,100
12103025207	NO	MIDDLE	NO	NO	\$82,100
12103025208	NO	MIDDLE	NO	NO	\$82,100
12103025209	NO	MIDDLE	NO	NO	\$82,100
12103025210	NO	UPPER	NO	NO	\$82,100
12103025211	NO	MIDDLE	NO	NO	\$82,100
12103025303	NO	MODERATE	NO	NO	\$82,100
12103025305	NO	MODERATE	NO	NO	\$82,100
12103025307	NO	MIDDLE	NO	NO	\$82,100
12103025309	NO	MIDDLE	NO	NO	\$82,100
12103025310	NO	MODERATE	NO	NO	\$82,100
12103025311	NO	MIDDLE	NO	NO	\$82,100
12103025401	NO	MIDDLE	NO	NO	\$82,100

Pinellas, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12103025407	NO	MIDDLE	NO	NO	\$82,100
12103025411	NO	MODERATE	NO	NO	\$82,100
12103025412	NO	MIDDLE	NO	NO	\$82,100
12103025413	NO	MIDDLE	NO	NO	\$82,100
12103025414	NO	MODERATE	NO	NO	\$82,100
12103025415	NO	MODERATE	NO	NO	\$82,100
12103025416	NO	MODERATE	NO	NO	\$82,100
12103025417	NO	MODERATE	NO	NO	\$82,100
12103025418	NO	MODERATE	NO	NO	\$82,100
12103025419	NO	MIDDLE	NO	NO	\$82,100
12103025420	NO	MIDDLE	NO	NO	\$82,100
12103025421	NO	UPPER	NO	NO	\$82,100
12103025501	NO	MIDDLE	NO	NO	\$82,100
12103025505	YES	LOW	NO	NO	\$82,100
12103025507	NO	MODERATE	NO	NO	\$82,100
12103025508	NO	MIDDLE	NO	NO	\$82,100
12103025509	NO	NA	NO	NO	\$82,100
12103025510	NO	MIDDLE	NO	NO	\$82,100
12103025602	NO	MODERATE	NO	NO	\$82,100
12103025603	NO	MIDDLE	NO	NO	\$82,100
12103025604	NO	MIDDLE	NO	NO	\$82,100
12103025700	NO	UPPER	NO	NO	\$82,100
12103025800	YES	MODERATE	NO	NO	\$82,100
12103025901	NO	MODERATE	NO	NO	\$82,100
12103025902	NO	NA	NO	NO	\$82,100
12103026001	NO	UPPER	NO	NO	\$82,100
12103026003	NO	UPPER	NO	NO	\$82,100
12103026004	NO	UPPER	NO	NO	\$82,100
12103026101	YES	MIDDLE	NO	NO	\$82,100
12103026102	NO	MIDDLE	NO	NO	\$82,100
12103026200	YES	LOW	NO	NO	\$82,100
12103026300	YES	MODERATE	NO	NO	\$82,100
12103026401	NO	MIDDLE	NO	NO	\$82,100



Pinellas, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12103026402	YES	MODERATE	NO	NO	\$82,100
12103026501	NO	MODERATE	NO	NO	\$82,100
12103026502	NO	MODERATE	NO	NO	\$82,100
12103026601	NO	UPPER	NO	NO	\$82,100
12103026602	NO	MIDDLE	NO	NO	\$82,100
12103026701	NO	MODERATE	NO	NO	\$82,100
12103026703	NO	MODERATE	NO	NO	\$82,100
12103026704	NO	MIDDLE	NO	NO	\$82,100
12103026705	NO	MIDDLE	NO	NO	\$82,100
12103026804	NO	MIDDLE	NO	NO	\$82,100
12103026809	NO	UPPER	NO	NO	\$82,100
12103026811	NO	UPPER	NO	NO	\$82,100
12103026812	NO	MIDDLE	NO	NO	\$82,100
12103026813	NO	UPPER	NO	NO	\$82,100
12103026814	NO	MIDDLE	NO	NO	\$82,100
12103026815	NO	UPPER	NO	NO	\$82,100
12103026816	NO	UPPER	NO	NO	\$82,100
12103026817	NO	UPPER	NO	NO	\$82,100
12103026818	YES	MODERATE	NO	NO	\$82,100
12103026819	NO	MIDDLE	NO	NO	\$82,100
12103026820	NO	MIDDLE	NO	NO	\$82,100
12103026821	NO	UPPER	NO	NO	\$82,100
12103026904	NO	MIDDLE	NO	NO	\$82,100
12103026908	NO	UPPER	NO	NO	\$82,100
12103026909	NO	MIDDLE	NO	NO	\$82,100
12103026911	NO	MODERATE	NO	NO	\$82,100
12103026912	NO	MODERATE	NO	NO	\$82,100
12103026913	NO	MIDDLE	NO	NO	\$82,100
12103026914	NO	MIDDLE	NO	NO	\$82,100
12103026915	NO	MIDDLE	NO	NO	\$82,100
12103026916	NO	MIDDLE	NO	NO	\$82,100
12103026917	NO	MIDDLE	NO	NO	\$82,100
12103027000	NO	MIDDLE	NO	NO	\$82,100

Pinellas, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12103027105	NO	MIDDLE	NO	NO	\$82,100
12103027106	NO	MIDDLE	NO	NO	\$82,100
12103027107	NO	MODERATE	NO	NO	\$82,100
12103027108	NO	MIDDLE	NO	NO	\$82,100
12103027202	NO	UPPER	NO	NO	\$82,100
12103027204	NO	UPPER	NO	NO	\$82,100
12103027206	NO	UPPER	NO	NO	\$82,100
12103027207	NO	UPPER	NO	NO	\$82,100
12103027208	NO	UPPER	NO	NO	\$82,100
12103027209	NO	MODERATE	NO	NO	\$82,100
12103027210	NO	MIDDLE	NO	NO	\$82,100
12103027211	NO	MIDDLE	NO	NO	\$82,100
12103027212	NO	MIDDLE	NO	NO	\$82,100
12103027308	NO	MIDDLE	NO	NO	\$82,100
12103027309	NO	UPPER	NO	NO	\$82,100
12103027314	NO	MIDDLE	NO	NO	\$82,100
12103027316	NO	MIDDLE	NO	NO	\$82,100
12103027317	NO	MIDDLE	NO	NO	\$82,100
12103027318	NO	MIDDLE	NO	NO	\$82,100
12103027319	NO	MIDDLE	NO	NO	\$82,100
12103027320	NO	UPPER	NO	NO	\$82,100
12103027321	NO	UPPER	NO	NO	\$82,100
12103027323	NO	MIDDLE	NO	NO	\$82,100
12103027324	NO	UPPER	NO	NO	\$82,100
12103027325	NO	UPPER	NO	NO	\$82,100
12103027326	NO	MIDDLE	NO	NO	\$82,100
12103027327	NO	MIDDLE	NO	NO	\$82,100
12103027328	NO	UPPER	NO	NO	\$82,100
12103027329	NO	UPPER	NO	NO	\$82,100
12103027330	NO	MODERATE	NO	NO	\$82,100
12103027331	NO	MIDDLE	NO	NO	\$82,100
12103027332	NO	UPPER	NO	NO	\$82,100
12103027333	NO	MIDDLE	NO	NO	\$82,100



Pinellas, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12103027401	NO	MIDDLE	NO	NO	\$82,100
12103027404	NO	MODERATE	NO	NO	\$82,100
12103027501	NO	MIDDLE	NO	NO	\$82,100
12103027503	NO	UPPER	NO	NO	\$82,100
12103027504	NO	MODERATE	NO	NO	\$82,100
12103027603	NO	UPPER	NO	NO	\$82,100
12103027604	NO	UPPER	NO	NO	\$82,100
12103027605	NO	UPPER	NO	NO	\$82,100
12103027606	NO	UPPER	NO	NO	\$82,100
12103027701	NO	UPPER	NO	NO	\$82,100
12103027703	NO	UPPER	NO	NO	\$82,100
12103027704	NO	UPPER	NO	NO	\$82,100
12103027801	NO	UPPER	NO	NO	\$82,100
12103027802	NO	NA	NO	NO	\$82,100
12103027901	NO	UPPER	NO	NO	\$82,100
12103027905	NO	UPPER	NO	NO	\$82,100
12103028002	NO	UPPER	NO	NO	\$82,100
12103028004	NO	UPPER	NO	NO	\$82,100
12103028005	NO	UPPER	NO	NO	\$82,100
12103028006	NO	UPPER	NO	NO	\$82,100
12103028102	NO	MIDDLE	NO	NO	\$82,100
12103028103	NO	MIDDLE	NO	NO	\$82,100
12103028104	NO	MIDDLE	NO	NO	\$82,100
12103028200	NO	MIDDLE	NO	NO	\$82,100
12103028300	NO	MIDDLE	NO	NO	\$82,100
12103028403	NO	MIDDLE	NO	NO	\$82,100
12103028500	NO	MIDDLE	NO	NO	\$82,100
12103028601	NO	UPPER	NO	NO	\$82,100
12103028602	NO	NA	NO	NO	\$82,100
12103028700	YES	LOW	NO	NO	\$82,100

Pinellas, FLORIDA

MSA: 45300, Tampa-St. Petersburg-Clearwater, FL

CSA:

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

Number of Census Tracts 273

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	25	9.16%
Low Income Tracts	5	1.83%
Moderate Income Tracts	49	17.95%
Middle Income Tracts	129	47.25%
Upper Income Tracts	83	30.40%
NA Income Tracts	7	2.56%



Assessment Area Summary Data:	Number of Census Tracts:	782
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Number of Minority Tracts	Number of Low Income Tracts	Number of Moderate Income Tracts	Number of Middle Income Tracts	Number of Upper Income Tracts	Number of NA Income Tracts	Number of Distressed and Underserved Tracts
216	37	220	289	217	19	0

Percentage of Minority Tracts	Percentage of Low Income Tracts	Percentage of Moderate Income Tracts	Percentage of Middle Income Tracts	Percentage of Upper Income Tracts	Percentage of NA Income Tracts
27.62%	4.73%	28.13%	36.96%	27.75%	2.43%

GeoDataVision Reference Report D-3—Persons' Data 2022

Minority and Poverty Population Demographics—Based on Census data released by the FFIEC August 2022

Hernando County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12053040101	MIDDLE	\$82,100	6,014	1,548	25.74%	315	5.24%	NO
12053040102	MODERATE	\$82,100	2,129	466	21.89%	136	6.39%	NO
12053040201	MODERATE	\$82,100	2,590	393	15.17%	571	22.05%	NO
12053040202	MODERATE	\$82,100	6,525	1,621	24.84%	1,297	19.88%	NO
12053040301	MIDDLE	\$82,100	1,810	315	17.40%	180	9.94%	NO
12053040302	MIDDLE	\$82,100	4,410	652	14.78%	716	16.24%	NO
12053040303	MIDDLE	\$82,100	2,888	468	16.20%	449	15.55%	NO
12053040400	MODERATE	\$82,100	3,245	888	27.37%	627	19.32%	NO
12053040501	MODERATE	\$82,100	4,407	1,709	38.78%	751	17.04%	NO
12053040502	MODERATE	\$82,100	3,075	711	23.12%	611	19.87%	NO
12053040601	MIDDLE	\$82,100	2,441	427	17.49%	242	9.91%	NO
12053040602	MIDDLE	\$82,100	3,030	459	15.15%	450	14.85%	NO
12053040701	MIDDLE	\$82,100	7,830	1,730	22.09%	468	5.98%	NO
12053040702	MIDDLE	\$82,100	5,463	1,161	21.25%	598	10.95%	NO
12053040801	MODERATE	\$82,100	3,873	451	11.64%	547	14.12%	NO
12053040802	MODERATE	\$82,100	4,658	680	14.60%	349	7.49%	NO
12053040901	MODERATE	\$82,100	6,155	1,970	32.01%	874	14.20%	NO
12053040906	MODERATE	\$82,100	8,090	2,558	31.62%	694	8.58%	NO
12053040907	MIDDLE	\$82,100	2,976	976	32.80%	240	8.06%	NO
12053040908	MIDDLE	\$82,100	8,133	2,657	32.67%	1,039	12.78%	NO
12053040909	UPPER	\$82,100	5,430	1,401	25.80%	375	6.91%	NO
12053040910	MIDDLE	\$82,100	4,252	1,106	26.01%	512	12.04%	NO
12053040911	MIDDLE	\$82,100	6,158	2,063	33.50%	467	7.58%	NO
12053040912	MIDDLE	\$82,100	3,039	656	21.59%	171	5.63%	NO
12053040913	UPPER	\$82,100	3,517	558	15.87%	317	9.01%	NO
12053041003	MODERATE	\$82,100	3,170	1,023	32.27%	1,042	32.87%	NO
12053041004	MIDDLE	\$82,100	7,007	2,569	36.66%	542	7.74%	NO
12053041005	MIDDLE	\$82,100	2,557	970	37.94%	349	13.65%	NO
12053041006	MIDDLE	\$82,100	6,933	2,473	35.67%	1,520	21.92%	NO
12053041103	MODERATE	\$82,100	4,340	1,206	27.79%	744	17.14%	NO



Hernando County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12053041104	MIDDLE	\$82,100	2,786	706	25.34%	330	11.84%	NO
12053041105	MIDDLE	\$82,100	4,719	1,560	33.06%	524	11.10%	NO
12053041106	MODERATE	\$82,100	4,438	1,549	34.90%	609	13.72%	NO
12053041201	MIDDLE	\$82,100	4,192	1,260	30.06%	859	20.49%	NO
12053041203	MODERATE	\$82,100	4,378	1,271	29.03%	526	12.01%	NO
12053041204	LOW	\$82,100	3,675	923	25.12%	877	23.86%	NO
12053041302	MODERATE	\$82,100	3,329	1,106	33.22%	672	20.19%	NO
12053041303	MIDDLE	\$82,100	2,474	130	5.25%	201	8.12%	NO
12053041304	MODERATE	\$82,100	1,751	132	7.54%	260	14.85%	NO
12053041305	MODERATE	\$82,100	1,424	86	6.04%	119	8.36%	NO
12053041401	MODERATE	\$82,100	6,183	1,827	29.55%	1,562	25.26%	NO
12053041402	MODERATE	\$82,100	6,191	1,757	28.38%	894	14.44%	NO
12053041501	MIDDLE	\$82,100	3,244	544	16.77%	524	16.15%	NO
12053041502	MIDDLE	\$82,100	3,915	1,051	26.85%	884	22.58%	NO
12053041601	MIDDLE	\$82,100	3,453	424	12.28%	187	5.42%	NO
12053041602	LOW	\$82,100	2,218	264	11.90%	797	35.93%	NO
Summary for Hernando (46 tracts)			194,515	50,455	25.94%	27,018	13.89%	

Hillsborough County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12057000101	MIDDLE	\$82,100	5,208	2,742	52.65%	1,325	25.44%	YES
12057000102	MODERATE	\$82,100	5,616	4,306	76.67%	3,202	57.02%	YES
12057000201	LOW	\$82,100	3,656	2,898	79.27%	1,451	39.69%	YES
12057000202	LOW	\$82,100	5,221	4,380	83.89%	2,039	39.05%	YES
12057000301	MODERATE	\$82,100	5,054	4,193	82.96%	2,108	41.71%	YES
12057000302	MODERATE	\$82,100	2,522	1,925	76.33%	395	15.66%	YES
12057000401	MODERATE	\$82,100	2,345	1,628	69.42%	320	13.65%	YES
12057000402	MODERATE	\$82,100	2,765	1,844	66.69%	801	28.97%	YES
12057000500	MIDDLE	\$82,100	4,034	1,827	45.29%	657	16.29%	NO
12057000601	MODERATE	\$82,100	4,696	3,706	78.92%	1,304	27.77%	YES



Hillsborough County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12057000602	MODERATE	\$82,100	2,640	2,033	77.01%	667	25.27%	YES
12057000701	LOW	\$82,100	3,806	3,411	89.62%	1,994	52.39%	YES
12057000702	MODERATE	\$82,100	3,055	2,542	83.21%	802	26.25%	YES
12057000800	MODERATE	\$82,100	3,506	2,795	79.72%	540	15.40%	YES
12057000901	LOW	\$82,100	2,746	2,114	76.98%	1,026	37.36%	YES
12057000902	LOW	\$82,100	4,702	3,888	82.69%	1,032	21.95%	YES
12057001001	LOW	\$82,100	3,536	3,168	89.59%	1,070	30.26%	YES
12057001002	MODERATE	\$82,100	5,516	5,212	94.49%	839	15.21%	YES
12057001100	MODERATE	\$82,100	2,347	1,122	47.81%	408	17.38%	NO
12057001200	MODERATE	\$82,100	2,886	1,897	65.73%	371	12.86%	YES
12057001300	MODERATE	\$82,100	6,044	4,270	70.65%	1,385	22.92%	YES
12057001400	MIDDLE	\$82,100	4,620	3,457	74.83%	1,010	21.86%	YES
12057001500	UPPER	\$82,100	2,541	762	29.99%	293	11.53%	NO
12057001600	MIDDLE	\$82,100	2,296	988	43.03%	203	8.84%	NO
12057001700	MIDDLE	\$82,100	4,216	2,200	52.18%	540	12.81%	YES
12057001800	MODERATE	\$82,100	4,754	4,507	94.80%	1,516	31.89%	YES
12057001900	MODERATE	\$82,100	3,017	2,892	95.86%	978	32.42%	YES
12057002000	MODERATE	\$82,100	2,781	2,392	86.01%	1,007	36.21%	YES
12057002100	MIDDLE	\$82,100	2,537	1,549	61.06%	780	30.74%	YES
12057002200	MIDDLE	\$82,100	1,699	725	42.67%	215	12.65%	NO
12057002300	UPPER	\$82,100	2,853	1,151	40.34%	138	4.84%	NO
12057002400	MIDDLE	\$82,100	3,918	2,521	64.34%	833	21.26%	YES
12057002500	MODERATE	\$82,100	6,743	5,504	81.63%	1,545	22.91%	YES
12057002600	LOW	\$82,100	1,706	1,383	81.07%	240	14.07%	YES
12057002701	MODERATE	\$82,100	3,805	2,912	76.53%	811	21.31%	YES
12057002702	MIDDLE	\$82,100	3,110	2,578	82.89%	629	20.23%	YES
12057002800	MIDDLE	\$82,100	2,924	1,288	44.05%	262	8.96%	NO
12057002900	MODERATE	\$82,100	1,832	1,026	56.00%	540	29.48%	YES
12057003000	LOW	\$82,100	2,801	2,248	80.26%	1,582	56.48%	YES
12057003100	MODERATE	\$82,100	2,803	2,509	89.51%	1,064	37.96%	YES
12057003200	LOW	\$82,100	2,367	1,927	81.41%	778	32.87%	YES



Hillsborough County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12057003300	LOW	\$82,100	2,496	2,152	86.22%	812	32.53%	YES
12057003400	LOW	\$82,100	3,156	2,997	94.96%	1,125	35.65%	YES
12057003500	MODERATE	\$82,100	2,684	2,433	90.65%	875	32.60%	YES
12057003600	LOW	\$82,100	4,497	4,048	90.02%	1,696	37.71%	YES
12057003700	LOW	\$82,100	1,894	1,242	65.58%	261	13.78%	YES
12057003800	MODERATE	\$82,100	1,025	716	69.85%	269	26.24%	YES
12057004100	MODERATE	\$82,100	1,612	1,265	78.47%	461	28.60%	YES
12057004200	MIDDLE	\$82,100	1,664	889	53.43%	425	25.54%	YES
12057004300	LOW	\$82,100	821	736	89.65%	471	57.37%	YES
12057004400	LOW	\$82,100	2,205	1,863	84.49%	944	42.81%	YES
12057004500	MODERATE	\$82,100	4,102	3,525	85.93%	556	13.55%	YES
12057004601	UPPER	\$82,100	3,904	2,106	53.94%	527	13.50%	YES
12057004602	MIDDLE	\$82,100	1,841	1,204	65.40%	415	22.54%	YES
12057004700	MIDDLE	\$82,100	2,584	1,352	52.32%	299	11.57%	YES
12057004800	MIDDLE	\$82,100	4,121	2,490	60.42%	476	11.55%	YES
12057004901	MODERATE	\$82,100	2,144	1,200	55.97%	430	20.06%	YES
12057004902	NA	\$82,100	2,852	703	24.65%	494	17.32%	NO
12057005000	MIDDLE	\$82,100	7,602	2,948	38.78%	1,057	13.90%	NO
12057005101	UPPER	\$82,100	3,777	1,528	40.46%	414	10.96%	NO
12057005102	UPPER	\$82,100	4,936	1,305	26.44%	302	6.12%	NO
12057005301	UPPER	\$82,100	4,422	1,322	29.90%	296	6.69%	NO
12057005302	MODERATE	\$82,100	2,017	1,543	76.50%	578	28.66%	YES
12057005401	UPPER	\$82,100	5,609	1,169	20.84%	313	5.58%	NO
12057005500	UPPER	\$82,100	2,690	635	23.61%	149	5.54%	NO
12057005700	UPPER	\$82,100	4,157	1,371	32.98%	697	16.77%	NO
12057005800	UPPER	\$82,100	4,964	1,381	27.82%	285	5.74%	NO
12057005900	UPPER	\$82,100	6,443	1,534	23.81%	179	2.78%	NO
12057006000	UPPER	\$82,100	5,876	1,085	18.46%	91	1.55%	NO
12057006101	UPPER	\$82,100	3,111	576	18.51%	92	2.96%	NO
12057006103	UPPER	\$82,100	4,118	979	23.77%	195	4.74%	NO
12057006200	UPPER	\$82,100	4,281	968	22.61%	123	2.87%	NO



Hillsborough County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12057006300	UPPER	\$82,100	4,297	1,037	24.13%	341	7.94%	NO
12057006400	UPPER	\$82,100	4,146	982	23.69%	54	1.30%	NO
12057006501	MIDDLE	\$82,100	3,193	1,196	37.46%	429	13.44%	NO
12057006503	NA	\$82,100	1,441	414	28.73%	292	20.26%	NO
12057006504	MIDDLE	\$82,100	794	154	19.40%	53	6.68%	NO
12057006600	MIDDLE	\$82,100	4,002	1,356	33.88%	313	7.82%	NO
12057006700	UPPER	\$82,100	5,730	1,305	22.77%	292	5.10%	NO
12057006801	MIDDLE	\$82,100	4,834	1,620	33.51%	499	10.32%	NO
12057006802	UPPER	\$82,100	3,444	841	24.42%	147	4.27%	NO
12057006900	UPPER	\$82,100	5,573	1,905	34.18%	319	5.72%	NO
12057007001	MIDDLE	\$82,100	4,583	2,003	43.70%	856	18.68%	NO
12057007002	MODERATE	\$82,100	3,060	1,967	64.28%	759	24.80%	YES
12057007102	UPPER	\$82,100	3,704	1,318	35.58%	243	6.56%	NO
12057007103	MIDDLE	\$82,100	3,688	1,479	40.10%	517	14.02%	NO
12057007200	UPPER	\$82,100	5,107	2,143	41.96%	238	4.66%	NO
12057007300	MIDDLE	\$82,100	1,878	725	38.60%	28	1.49%	NO
12057010105	MODERATE	\$82,100	4,751	1,650	34.73%	1,211	25.49%	NO
12057010106	UPPER	\$82,100	5,007	1,428	28.52%	395	7.89%	NO
12057010107	MODERATE	\$82,100	3,860	1,106	28.65%	1,014	26.27%	NO
12057010108	MIDDLE	\$82,100	2,307	549	23.80%	134	5.81%	NO
12057010203	MODERATE	\$82,100	2,479	1,259	50.79%	501	20.21%	YES
12057010204	MODERATE	\$82,100	5,587	3,593	64.31%	1,122	20.08%	YES
12057010210	UPPER	\$82,100	4,617	3,227	69.89%	235	5.09%	YES
12057010211	UPPER	\$82,100	5,220	2,543	48.72%	519	9.94%	NO
12057010212	UPPER	\$82,100	5,005	2,601	51.97%	355	7.09%	YES
12057010213	MIDDLE	\$82,100	1,937	851	43.93%	421	21.73%	NO
12057010215	UPPER	\$82,100	7,762	4,831	62.24%	285	3.67%	YES
12057010216	UPPER	\$82,100	5,961	3,842	64.45%	328	5.50%	YES
12057010217	UPPER	\$82,100	4,046	2,789	68.93%	243	6.01%	YES
12057010218	UPPER	\$82,100	5,543	2,496	45.03%	639	11.53%	NO
12057010303	MODERATE	\$82,100	3,438	1,129	32.84%	586	17.04%	NO



Hillsborough County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12057010304	MIDDLE	\$82,100	3,990	1,223	30.65%	688	17.24%	NO
12057010305	MODERATE	\$82,100	4,744	2,432	51.26%	1,058	22.30%	YES
12057010401	MODERATE	\$82,100	5,866	3,680	62.73%	1,075	18.33%	YES
12057010402	MODERATE	\$82,100	6,547	5,060	77.29%	1,044	15.95%	YES
12057010501	MODERATE	\$82,100	6,134	5,408	88.16%	1,586	25.86%	YES
12057010502	MIDDLE	\$82,100	2,542	2,081	81.86%	273	10.74%	YES
12057010600	UPPER	\$82,100	3,386	1,845	54.49%	195	5.76%	YES
12057010701	UPPER	\$82,100	5,694	2,660	46.72%	703	12.35%	NO
12057010702	UPPER	\$82,100	3,380	1,327	39.26%	317	9.38%	NO
12057010805	LOW	\$82,100	5,852	5,229	89.35%	2,124	36.30%	YES
12057010808	LOW	\$82,100	3,433	2,709	78.91%	989	28.81%	YES
12057010809	MIDDLE	\$82,100	2,603	1,262	48.48%	915	35.15%	NO
12057010810	MIDDLE	\$82,100	3,978	2,349	59.05%	218	5.48%	YES
12057010811	MIDDLE	\$82,100	7,331	4,207	57.39%	1,638	22.34%	YES
12057010814	LOW	\$82,100	3,420	2,059	60.20%	971	28.39%	YES
12057010815	LOW	\$82,100	2,163	1,988	91.91%	859	39.71%	YES
12057010816	LOW	\$82,100	4,286	3,656	85.30%	1,047	24.43%	YES
12057010817	LOW	\$82,100	4,747	3,934	82.87%	1,747	36.80%	YES
12057010819	MIDDLE	\$82,100	2,590	1,588	61.31%	615	23.75%	YES
12057010820	LOW	\$82,100	2,917	1,908	65.41%	1,062	36.41%	YES
12057010821	LOW	\$82,100	3,151	2,798	88.80%	788	25.01%	YES
12057010822	MODERATE	\$82,100	2,265	1,694	74.79%	714	31.52%	YES
12057010823	LOW	\$82,100	2,662	1,967	73.89%	627	23.55%	YES
12057010824	LOW	\$82,100	3,741	1,559	41.67%	2,821	75.41%	NO
12057010900	NA	\$82,100	5,853	2,546	43.50%	11	0.19%	NO
12057011003	MIDDLE	\$82,100	5,244	2,995	57.11%	1,180	22.50%	YES
12057011005	UPPER	\$82,100	3,015	791	26.24%	85	2.82%	NO
12057011006	MIDDLE	\$82,100	5,938	2,066	34.79%	205	3.45%	NO
12057011007	UPPER	\$82,100	3,197	939	29.37%	110	3.44%	NO
12057011008	UPPER	\$82,100	7,052	3,639	51.60%	1,353	19.19%	YES
12057011010	MIDDLE	\$82,100	6,118	3,148	51.45%	1,480	24.19%	YES



Hillsborough County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12057011013	UPPER	\$82,100	4,469	2,742	61.36%	623	13.94%	YES
12057011016	UPPER	\$82,100	4,993	3,248	65.05%	296	5.93%	YES
12057011017	UPPER	\$82,100	2,322	987	42.51%	169	7.28%	NO
12057011018	UPPER	\$82,100	5,115	3,111	60.82%	1,740	34.02%	YES
12057011019	UPPER	\$82,100	9,337	4,922	52.72%	151	1.62%	YES
12057011103	UPPER	\$82,100	3,489	905	25.94%	37	1.06%	NO
12057011106	MIDDLE	\$82,100	2,100	1,193	56.81%	140	6.67%	YES
12057011107	MIDDLE	\$82,100	6,999	3,228	46.12%	485	6.93%	NO
12057011108	UPPER	\$82,100	1,750	536	30.63%	91	5.20%	NO
12057011109	UPPER	\$82,100	4,756	1,600	33.64%	256	5.38%	NO
12057011203	MIDDLE	\$82,100	3,290	1,476	44.86%	173	5.26%	NO
12057011204	MIDDLE	\$82,100	6,274	3,149	50.19%	646	10.30%	YES
12057011205	UPPER	\$82,100	2,935	1,086	37.00%	234	7.97%	NO
12057011206	MODERATE	\$82,100	2,964	1,786	60.26%	1,103	37.21%	YES
12057011301	UPPER	\$82,100	3,486	1,395	40.02%	391	11.22%	NO
12057011303	MIDDLE	\$82,100	2,989	1,280	42.82%	157	5.25%	NO
12057011304	UPPER	\$82,100	5,302	1,933	36.46%	241	4.55%	NO
12057011407	UPPER	\$82,100	2,393	699	29.21%	129	5.39%	NO
12057011408	MIDDLE	\$82,100	2,762	1,315	47.61%	318	11.51%	NO
12057011409	UPPER	\$82,100	2,897	1,016	35.07%	38	1.31%	NO
12057011410	UPPER	\$82,100	6,899	2,878	41.72%	362	5.25%	NO
12057011411	MIDDLE	\$82,100	1,807	1,130	62.53%	57	3.15%	YES
12057011412	MIDDLE	\$82,100	3,422	1,875	54.79%	424	12.39%	YES
12057011413	MIDDLE	\$82,100	6,579	3,786	57.55%	856	13.01%	YES
12057011414	MODERATE	\$82,100	8,491	5,810	68.43%	1,220	14.37%	YES
12057011415	MODERATE	\$82,100	5,176	3,374	65.19%	271	5.24%	YES
12057011416	MIDDLE	\$82,100	7,089	5,061	71.39%	553	7.80%	YES
12057011417	MODERATE	\$82,100	4,914	2,944	59.91%	609	12.39%	YES
12057011418	UPPER	\$82,100	3,818	1,440	37.72%	314	8.22%	NO
12057011504	UPPER	\$82,100	2,234	443	19.83%	122	5.46%	NO
12057011506	UPPER	\$82,100	9,515	4,407	46.32%	765	8.04%	NO



Hillsborough County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12057011509	UPPER	\$82,100	6,624	1,894	28.59%	302	4.56%	NO
12057011510	UPPER	\$82,100	4,933	1,895	38.41%	118	2.39%	NO
12057011512	UPPER	\$82,100	4,217	1,360	32.25%	53	1.26%	NO
12057011514	UPPER	\$82,100	5,739	2,697	46.99%	356	6.20%	NO
12057011515	UPPER	\$82,100	3,651	1,656	45.36%	220	6.03%	NO
12057011516	UPPER	\$82,100	3,209	1,522	47.43%	147	4.58%	NO
12057011518	UPPER	\$82,100	4,163	1,090	26.18%	202	4.85%	NO
12057011519	UPPER	\$82,100	2,101	600	28.56%	56	2.67%	NO
12057011520	UPPER	\$82,100	5,574	1,704	30.57%	170	3.05%	NO
12057011521	MIDDLE	\$82,100	4,762	2,092	43.93%	223	4.68%	NO
12057011522	UPPER	\$82,100	4,963	2,108	42.47%	246	4.96%	NO
12057011523	UPPER	\$82,100	1,709	646	37.80%	11	0.64%	NO
12057011524	MIDDLE	\$82,100	4,936	2,863	58.00%	269	5.45%	YES
12057011525	UPPER	\$82,100	4,308	1,378	31.99%	305	7.08%	NO
12057011526	MIDDLE	\$82,100	4,454	2,407	54.04%	186	4.18%	YES
12057011527	UPPER	\$82,100	3,881	1,135	29.25%	121	3.12%	NO
12057011528	UPPER	\$82,100	6,068	2,060	33.95%	14	0.23%	NO
12057011603	UPPER	\$82,100	4,367	3,063	70.14%	375	8.59%	YES
12057011605	MODERATE	\$82,100	6,313	5,324	84.33%	1,495	23.68%	YES
12057011610	MODERATE	\$82,100	5,779	4,298	74.37%	376	6.51%	YES
12057011611	MODERATE	\$82,100	4,493	3,615	80.46%	417	9.28%	YES
12057011612	MIDDLE	\$82,100	6,883	4,991	72.51%	424	6.16%	YES
12057011613	MIDDLE	\$82,100	5,979	4,439	74.24%	900	15.05%	YES
12057011614	MODERATE	\$82,100	7,266	6,061	83.42%	1,879	25.86%	YES
12057011615	MODERATE	\$82,100	4,602	3,655	79.42%	692	15.04%	YES
12057011616	MIDDLE	\$82,100	9,609	5,586	58.13%	1,908	19.86%	YES
12057011617	MIDDLE	\$82,100	4,349	2,573	59.16%	89	2.05%	YES
12057011708	UPPER	\$82,100	5,075	2,075	40.89%	605	11.92%	NO
12057011712	MODERATE	\$82,100	5,738	2,825	49.23%	681	11.87%	NO
12057011713	MIDDLE	\$82,100	4,975	2,585	51.96%	912	18.33%	YES
12057011714	UPPER	\$82,100	1,834	819	44.66%	303	16.52%	NO



Hillsborough County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12057011715	MODERATE	\$82,100	2,566	2,071	80.71%	116	4.52%	YES
12057011716	MIDDLE	\$82,100	5,371	3,851	71.70%	967	18.00%	YES
12057011802	MODERATE	\$82,100	6,810	5,956	87.46%	1,175	17.25%	YES
12057011804	MODERATE	\$82,100	5,727	5,101	89.07%	783	13.67%	YES
12057011805	MODERATE	\$82,100	3,322	2,369	71.31%	498	14.99%	YES
12057011806	MODERATE	\$82,100	3,608	3,133	86.83%	921	25.53%	YES
12057011905	MODERATE	\$82,100	1,468	1,181	80.45%	276	18.80%	YES
12057011907	MIDDLE	\$82,100	3,164	2,166	68.46%	557	17.60%	YES
12057011908	NA	\$82,100	2,202	1,786	81.11%	668	30.34%	YES
12057011909	MODERATE	\$82,100	3,647	2,741	75.16%	786	21.55%	YES
12057011910	MODERATE	\$82,100	4,405	3,641	82.66%	452	10.26%	YES
12057011911	MODERATE	\$82,100	5,818	4,491	77.19%	927	15.93%	YES
12057012001	MIDDLE	\$82,100	2,778	1,905	68.57%	411	14.79%	YES
12057012002	MODERATE	\$82,100	4,014	2,980	74.24%	809	20.15%	YES
12057012103	MODERATE	\$82,100	7,276	5,107	70.19%	1,992	27.38%	YES
12057012106	MIDDLE	\$82,100	5,327	2,136	40.10%	239	4.49%	NO
12057012107	MODERATE	\$82,100	4,886	2,557	52.33%	875	17.91%	YES
12057012108	MIDDLE	\$82,100	3,487	1,803	51.71%	169	4.85%	YES
12057012109	MODERATE	\$82,100	3,130	1,969	62.91%	547	17.48%	YES
12057012110	MIDDLE	\$82,100	5,305	3,365	63.43%	920	17.34%	YES
12057012206	MIDDLE	\$82,100	6,320	3,116	49.30%	571	9.03%	NO
12057012207	MIDDLE	\$82,100	7,173	3,262	45.48%	1,004	14.00%	NO
12057012208	UPPER	\$82,100	6,820	2,958	43.37%	272	3.99%	NO
12057012209	UPPER	\$82,100	5,150	2,479	48.14%	727	14.12%	NO
12057012210	MIDDLE	\$82,100	5,297	2,662	50.25%	852	16.08%	YES
12057012211	NA	\$82,100	2,002	1,076	53.75%	4	0.20%	YES
12057012212	MODERATE	\$82,100	4,677	3,369	72.03%	622	13.30%	YES
12057012213	UPPER	\$82,100	4,965	2,442	49.18%	178	3.59%	NO
12057012301	MIDDLE	\$82,100	6,611	3,378	51.10%	234	3.54%	YES
12057012303	MIDDLE	\$82,100	3,419	1,763	51.56%	663	19.39%	YES
12057012304	MIDDLE	\$82,100	5,117	3,052	59.64%	481	9.40%	YES



Hillsborough County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12057012401	MODERATE	\$82,100	5,378	3,159	58.74%	1,206	22.42%	YES
12057012402	MIDDLE	\$82,100	2,667	1,570	58.87%	601	22.53%	YES
12057012403	MIDDLE	\$82,100	6,481	3,427	52.88%	1,847	28.50%	YES
12057012501	MODERATE	\$82,100	3,953	1,902	48.12%	620	15.68%	NO
12057012503	UPPER	\$82,100	4,550	1,509	33.16%	433	9.52%	NO
12057012504	UPPER	\$82,100	3,156	851	26.96%	163	5.16%	NO
12057012600	MODERATE	\$82,100	5,697	3,521	61.80%	982	17.24%	YES
12057012701	MIDDLE	\$82,100	6,502	4,548	69.95%	756	11.63%	YES
12057012702	MODERATE	\$82,100	3,668	1,623	44.25%	751	20.47%	NO
12057012800	MIDDLE	\$82,100	4,178	1,929	46.17%	637	15.25%	NO
12057012900	MODERATE	\$82,100	3,215	2,760	85.85%	1,028	31.98%	YES
12057013001	MIDDLE	\$82,100	4,065	1,676	41.23%	363	8.93%	NO
12057013002	MIDDLE	\$82,100	5,514	2,836	51.43%	1,162	21.07%	YES
12057013003	MIDDLE	\$82,100	4,461	2,294	51.42%	626	14.03%	YES
12057013004	UPPER	\$82,100	4,158	2,606	62.67%	477	11.47%	YES
12057013100	MIDDLE	\$82,100	2,781	946	34.02%	454	16.33%	NO
12057013203	MIDDLE	\$82,100	3,345	1,314	39.28%	286	8.55%	NO
12057013204	MODERATE	\$82,100	3,779	1,280	33.87%	315	8.34%	NO
12057013205	UPPER	\$82,100	8,547	3,551	41.55%	988	11.56%	NO
12057013206	UPPER	\$82,100	5,213	2,062	39.55%	159	3.05%	NO
12057013207	UPPER	\$82,100	4,660	1,452	31.16%	588	12.62%	NO
12057013208	UPPER	\$82,100	4,998	1,212	24.25%	162	3.24%	NO
12057013305	UPPER	\$82,100	5,027	1,655	32.92%	193	3.84%	NO
12057013307	MIDDLE	\$82,100	3,977	2,214	55.67%	692	17.40%	YES
12057013310	MIDDLE	\$82,100	2,745	1,440	52.46%	207	7.54%	YES
12057013311	MODERATE	\$82,100	3,197	1,536	48.05%	489	15.30%	NO
12057013312	MIDDLE	\$82,100	5,371	2,905	54.09%	511	9.51%	YES
12057013313	UPPER	\$82,100	4,916	1,930	39.26%	295	6.00%	NO
12057013314	MODERATE	\$82,100	2,976	1,269	42.64%	272	9.14%	NO
12057013315	MIDDLE	\$82,100	5,677	3,315	58.39%	558	9.83%	YES
12057013316	MODERATE	\$82,100	2,674	1,989	74.38%	465	17.39%	YES



Hillsborough County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12057013317	MODERATE	\$82,100	2,611	1,496	57.30%	854	32.71%	YES
12057013319	MIDDLE	\$82,100	5,614	3,232	57.57%	689	12.27%	YES
12057013320	MIDDLE	\$82,100	4,675	2,810	60.11%	471	10.07%	YES
12057013322	MIDDLE	\$82,100	7,190	4,055	56.40%	499	6.94%	YES
12057013323	MIDDLE	\$82,100	10,885	7,211	66.25%	1,063	9.77%	YES
12057013406	MODERATE	\$82,100	1,339	552	41.22%	195	14.56%	NO
12057013407	UPPER	\$82,100	7,040	2,530	35.94%	380	5.40%	NO
12057013409	UPPER	\$82,100	4,785	1,583	33.08%	293	6.12%	NO
12057013410	MIDDLE	\$82,100	4,872	2,934	60.22%	898	18.43%	YES
12057013411	MIDDLE	\$82,100	2,920	1,004	34.38%	137	4.69%	NO
12057013412	UPPER	\$82,100	4,156	1,728	41.58%	403	9.70%	NO
12057013413	UPPER	\$82,100	3,489	1,053	30.18%	132	3.78%	NO
12057013414	UPPER	\$82,100	6,115	2,142	35.03%	294	4.81%	NO
12057013415	UPPER	\$82,100	3,668	1,230	33.53%	171	4.66%	NO
12057013501	MODERATE	\$82,100	3,699	2,813	76.05%	787	21.28%	YES
12057013503	MODERATE	\$82,100	3,757	3,041	80.94%	776	20.65%	YES
12057013504	MODERATE	\$82,100	3,818	3,162	82.82%	451	11.81%	YES
12057013505	MODERATE	\$82,100	3,324	2,799	84.21%	571	17.18%	YES
12057013602	MODERATE	\$82,100	2,905	1,914	65.89%	430	14.80%	YES
12057013604	MODERATE	\$82,100	1,215	493	40.58%	395	32.51%	NO
12057013702	MIDDLE	\$82,100	12,191	8,415	69.03%	1,982	16.26%	YES
12057013703	MODERATE	\$82,100	8,571	6,065	70.76%	1,015	11.84%	YES
12057013705	MIDDLE	\$82,100	7,217	4,266	59.11%	470	6.51%	YES
12057013706	NA	\$82,100	1,515	1,044	68.91%	898	59.27%	YES
12057013801	MODERATE	\$82,100	2,523	1,559	61.79%	715	28.34%	YES
12057013802	MODERATE	\$82,100	3,527	1,689	47.89%	679	19.25%	NO
12057013803	MODERATE	\$82,100	1,618	733	45.30%	373	23.05%	NO
12057013804	MIDDLE	\$82,100	10,972	7,768	70.80%	1,368	12.47%	YES
12057013806	MIDDLE	\$82,100	4,424	2,928	66.18%	45	1.02%	YES
12057013807	UPPER	\$82,100	10,982	7,253	66.04%	420	3.82%	YES
12057013903	MIDDLE	\$82,100	3,390	656	19.35%	200	5.90%	NO



Hillsborough County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12057013907	MIDDLE	\$82,100	2,063	705	34.17%	164	7.95%	NO
12057013912	UPPER	\$82,100	7,011	3,510	50.06%	500	7.13%	YES
12057013913	MIDDLE	\$82,100	14,160	9,098	64.25%	1,292	9.12%	YES
12057013914	MODERATE	\$82,100	6,948	5,055	72.75%	2,999	43.16%	YES
12057013915	UPPER	\$82,100	11,725	7,077	60.36%	659	5.62%	YES
12057013916	UPPER	\$82,100	18,273	11,810	64.63%	677	3.70%	YES
12057013917	MIDDLE	\$82,100	7,344	4,225	57.53%	139	1.89%	YES
12057013918	UPPER	\$82,100	1,947	762	39.14%	214	10.99%	NO
12057013919	UPPER	\$82,100	8,010	3,885	48.50%	571	7.13%	NO
12057013922	UPPER	\$82,100	7,225	2,257	31.24%	908	12.57%	NO
12057013923	UPPER	\$82,100	11,022	3,850	34.93%	864	7.84%	NO
12057013924	MIDDLE	\$82,100	4,423	2,666	60.28%	139	3.14%	YES
12057013925	MIDDLE	\$82,100	5,969	2,990	50.09%	1,140	19.10%	YES
12057013926	UPPER	\$82,100	9,252	3,088	33.38%	243	2.63%	NO
12057014002	MODERATE	\$82,100	2,969	1,102	37.12%	759	25.56%	NO
12057014003	UPPER	\$82,100	1,553	276	17.77%	49	3.16%	NO
12057014007	MIDDLE	\$82,100	11,002	7,459	67.80%	659	5.99%	YES
12057014008	MIDDLE	\$82,100	3,684	256	6.95%	240	6.51%	NO
12057014009	MIDDLE	\$82,100	2,761	326	11.81%	93	3.37%	NO
12057014010	MODERATE	\$82,100	2,630	304	11.56%	327	12.43%	NO
12057014011	MODERATE	\$82,100	3,707	350	9.44%	726	19.58%	NO
12057014012	MIDDLE	\$82,100	3,197	169	5.29%	165	5.16%	NO
12057014013	MIDDLE	\$82,100	1,287	660	51.28%	309	24.01%	YES
12057014014	MODERATE	\$82,100	2,333	181	7.76%	258	11.06%	NO
12057014017	MIDDLE	\$82,100	2,994	262	8.75%	193	6.45%	NO
12057014104	MIDDLE	\$82,100	1,996	352	17.64%	149	7.46%	NO
12057014106	MIDDLE	\$82,100	3,478	1,045	30.05%	193	5.55%	NO
12057014108	MODERATE	\$82,100	6,180	3,812	61.68%	1,592	25.76%	YES
12057014109	MIDDLE	\$82,100	8,312	5,701	68.59%	526	6.33%	YES
12057014117	UPPER	\$82,100	3,374	677	20.07%	41	1.22%	NO
12057014118	UPPER	\$82,100	4,172	650	15.58%	157	3.76%	NO



Hillsborough County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12057014119	UPPER	\$82,100	9,651	3,920	40.62%	392	4.06%	NO
12057014121	UPPER	\$82,100	5,812	2,424	41.71%	725	12.47%	NO
12057014122	MIDDLE	\$82,100	8,512	6,098	71.64%	1,256	14.76%	YES
12057014200	LOW	\$82,100	3,838	2,694	70.19%	1,023	26.65%	YES
12057014300	MIDDLE	\$82,100	4,809	1,136	23.62%	611	12.71%	NO
12057014400	UPPER	\$82,100	4,853	2,252	46.40%	259	5.34%	NO
12057980200	NA	\$82,100	0	0	0.00%	0	0.00%	NO
12057980300	NA	\$82,100	0	0	0.00%	0	0.00%	NO
12057980400	MODERATE	\$82,100	73	15	20.55%	33	45.21%	NO
12057980500	NA	\$82,100	5	5	100.00%	0	0.00%	YES
12057980600	NA	\$82,100	25	18	72.00%	0	0.00%	YES
12057980700	NA	\$82,100	6	2	33.33%	0	0.00%	NO
Summary for Hillsborough (332 tracts)			1,459,762	791,971	54.25%	200,179	13.71%	

Pasco County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12101030101	MODERATE	\$82,100	3,468	925	26.67%	339	9.78%	NO
12101030102	MIDDLE	\$82,100	2,623	323	12.31%	528	20.13%	NO
12101030202	MIDDLE	\$82,100	3,209	399	12.43%	352	10.97%	NO
12101030203	MODERATE	\$82,100	1,561	219	14.03%	439	28.12%	NO
12101030204	MIDDLE	\$82,100	1,459	362	24.81%	98	6.72%	NO
12101030205	MODERATE	\$82,100	2,308	446	19.32%	350	15.16%	NO
12101030303	MIDDLE	\$82,100	3,341	486	14.55%	320	9.58%	NO
12101030304	MODERATE	\$82,100	5,644	1,044	18.50%	666	11.80%	NO
12101030404	MIDDLE	\$82,100	3,031	583	19.23%	220	7.26%	NO
12101030405	MODERATE	\$82,100	2,342	592	25.28%	201	8.58%	NO
12101030406	MODERATE	\$82,100	2,735	725	26.51%	257	9.40%	NO
12101030407	MODERATE	\$82,100	3,243	923	28.46%	474	14.62%	NO
12101030408	MODERATE	\$82,100	3,438	1,213	35.28%	327	9.51%	NO
12101030409	MIDDLE	\$82,100	2,972	868	29.21%	338	11.37%	NO



Pasco County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12101030410	LOW	\$82,100	2,367	437	18.46%	489	20.66%	NO
12101030411	MODERATE	\$82,100	3,245	907	27.95%	631	19.45%	NO
12101030412	MODERATE	\$82,100	3,063	1,093	35.68%	683	22.30%	NO
12101030501	MODERATE	\$82,100	2,256	593	26.29%	172	7.62%	NO
12101030502	MODERATE	\$82,100	4,859	1,284	26.43%	786	16.18%	NO
12101030601	MODERATE	\$82,100	2,448	609	24.88%	366	14.95%	NO
12101030602	MODERATE	\$82,100	2,736	845	30.88%	417	15.24%	NO
12101030700	MODERATE	\$82,100	4,249	1,342	31.58%	405	9.53%	NO
12101030800	MODERATE	\$82,100	3,259	1,007	30.90%	719	22.06%	NO
12101030901	MODERATE	\$82,100	3,981	1,042	26.17%	513	12.89%	NO
12101030905	MODERATE	\$82,100	3,689	822	22.28%	647	17.54%	NO
12101030906	MODERATE	\$82,100	5,639	1,488	26.39%	658	11.67%	NO
12101031003	MODERATE	\$82,100	6,398	2,063	32.24%	1,212	18.94%	NO
12101031005	LOW	\$82,100	4,027	1,456	36.16%	1,352	33.57%	NO
12101031006	MODERATE	\$82,100	1,983	796	40.14%	682	34.39%	NO
12101031007	LOW	\$82,100	5,695	2,040	35.82%	1,194	20.97%	NO
12101031008	MODERATE	\$82,100	2,491	394	15.82%	654	26.25%	NO
12101031009	MODERATE	\$82,100	3,099	889	28.69%	529	17.07%	NO
12101031010	MODERATE	\$82,100	4,511	1,471	32.61%	854	18.93%	NO
12101031011	MODERATE	\$82,100	2,781	637	22.91%	528	18.99%	NO
12101031012	MODERATE	\$82,100	5,118	1,165	22.76%	409	7.99%	NO
12101031013	MODERATE	\$82,100	3,379	1,109	32.82%	817	24.18%	NO
12101031014	MODERATE	\$82,100	3,521	1,189	33.77%	365	10.37%	NO
12101031101	MODERATE	\$82,100	4,482	768	17.14%	847	18.90%	NO
12101031103	MODERATE	\$82,100	1,405	171	12.17%	87	6.19%	NO
12101031104	MODERATE	\$82,100	4,044	734	18.15%	603	14.91%	NO
12101031203	MODERATE	\$82,100	2,831	500	17.66%	381	13.46%	NO
12101031204	MIDDLE	\$82,100	2,904	526	18.11%	202	6.96%	NO
12101031205	MODERATE	\$82,100	3,958	499	12.61%	445	11.24%	NO
12101031206	MIDDLE	\$82,100	3,152	500	15.86%	766	24.30%	NO
12101031207	MODERATE	\$82,100	2,907	580	19.95%	478	16.44%	NO



Pasco County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12101031208	MIDDLE	\$82,100	5,521	1,620	29.34%	494	8.95%	NO
12101031301	MODERATE	\$82,100	3,625	563	15.53%	515	14.21%	NO
12101031302	MIDDLE	\$82,100	6,400	1,256	19.63%	184	2.88%	NO
12101031401	MODERATE	\$82,100	4,162	1,182	28.40%	632	15.19%	NO
12101031404	MODERATE	\$82,100	4,225	1,245	29.47%	444	10.51%	NO
12101031406	MODERATE	\$82,100	3,171	610	19.24%	438	13.81%	NO
12101031407	MODERATE	\$82,100	3,098	569	18.37%	362	11.68%	NO
12101031410	MIDDLE	\$82,100	3,230	813	25.17%	1,055	32.66%	NO
12101031411	MIDDLE	\$82,100	1,679	330	19.65%	32	1.91%	NO
12101031412	MODERATE	\$82,100	4,525	1,169	25.83%	627	13.86%	NO
12101031503	MIDDLE	\$82,100	3,244	827	25.49%	429	13.22%	NO
12101031504	UPPER	\$82,100	2,002	300	14.99%	205	10.24%	NO
12101031505	MIDDLE	\$82,100	6,222	1,564	25.14%	780	12.54%	NO
12101031506	MODERATE	\$82,100	4,612	1,389	30.12%	528	11.45%	NO
12101031507	MIDDLE	\$82,100	6,787	1,249	18.40%	359	5.29%	NO
12101031508	UPPER	\$82,100	5,068	1,081	21.33%	1,188	23.44%	NO
12101031601	UPPER	\$82,100	7,827	1,778	22.72%	255	3.26%	NO
12101031602	UPPER	\$82,100	9,280	3,211	34.60%	491	5.29%	NO
12101031603	UPPER	\$82,100	10,457	4,860	46.48%	837	8.00%	NO
12101031604	UPPER	\$82,100	7,086	2,423	34.19%	693	9.78%	NO
12101031605	UPPER	\$82,100	6,481	2,069	31.92%	369	5.69%	NO
12101031701	UPPER	\$82,100	9,232	2,759	29.89%	355	3.85%	NO
12101031703	MODERATE	\$82,100	4,888	841	17.21%	1,421	29.07%	NO
12101031704	MIDDLE	\$82,100	6,050	1,066	17.62%	560	9.26%	NO
12101031705	MIDDLE	\$82,100	4,445	829	18.65%	379	8.53%	NO
12101031706	UPPER	\$82,100	4,097	638	15.57%	233	5.69%	NO
12101031707	UPPER	\$82,100	3,308	392	11.85%	249	7.53%	NO
12101031708	MIDDLE	\$82,100	5,557	822	14.79%	470	8.46%	NO
12101031804	MIDDLE	\$82,100	4,274	497	11.63%	241	5.64%	NO
12101031805	MIDDLE	\$82,100	4,129	597	14.46%	291	7.05%	NO
12101031806	MODERATE	\$82,100	4,944	935	18.91%	1,165	23.56%	NO



Pasco County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12101031807	LOW	\$82,100	3,560	616	17.30%	938	26.35%	NO
12101031808	MIDDLE	\$82,100	3,581	936	26.14%	527	14.72%	NO
12101031809	MODERATE	\$82,100	2,754	539	19.57%	393	14.27%	NO
12101031901	MIDDLE	\$82,100	3,816	999	26.18%	190	4.98%	NO
12101031902	UPPER	\$82,100	9,909	2,687	27.12%	132	1.33%	NO
12101031903	UPPER	\$82,100	7,953	3,600	45.27%	433	5.44%	NO
12101032001	UPPER	\$82,100	6,527	2,183	33.45%	535	8.20%	NO
12101032005	UPPER	\$82,100	4,174	702	16.82%	239	5.73%	NO
12101032006	MIDDLE	\$82,100	7,730	2,749	35.56%	720	9.31%	NO
12101032007	UPPER	\$82,100	2,865	672	23.46%	246	8.59%	NO
12101032008	UPPER	\$82,100	4,795	1,676	34.95%	327	6.82%	NO
12101032009	UPPER	\$82,100	8,379	2,818	33.63%	887	10.59%	NO
12101032010	UPPER	\$82,100	3,778	1,622	42.93%	271	7.17%	NO
12101032011	UPPER	\$82,100	5,067	2,013	39.73%	97	1.91%	NO
12101032012	UPPER	\$82,100	3,609	1,919	53.17%	262	7.26%	YES
12101032013	UPPER	\$82,100	5,538	1,838	33.19%	315	5.69%	NO
12101032014	MIDDLE	\$82,100	6,678	2,981	44.64%	149	2.23%	NO
12101032103	UPPER	\$82,100	8,130	4,267	52.48%	386	4.75%	YES
12101032104	MIDDLE	\$82,100	4,870	2,398	49.24%	405	8.32%	NO
12101032105	UPPER	\$82,100	8,538	4,572	53.55%	539	6.31%	YES
12101032106	UPPER	\$82,100	8,506	3,900	45.85%	158	1.86%	NO
12101032107	UPPER	\$82,100	10,670	5,347	50.11%	379	3.55%	YES
12101032108	MIDDLE	\$82,100	8,090	3,170	39.18%	839	10.37%	NO
12101032109	UPPER	\$82,100	4,934	2,802	56.79%	186	3.77%	YES
12101032110	UPPER	\$82,100	2,869	1,103	38.45%	173	6.03%	NO
12101032111	UPPER	\$82,100	5,412	2,803	51.79%	177	3.27%	YES
12101032112	UPPER	\$82,100	3,875	1,835	47.35%	333	8.59%	NO
12101032113	MIDDLE	\$82,100	3,994	2,055	51.45%	304	7.61%	YES
12101032200	MIDDLE	\$82,100	6,730	2,323	34.52%	423	6.29%	NO
12101032300	MIDDLE	\$82,100	2,324	461	19.84%	215	9.25%	NO
12101032401	MIDDLE	\$82,100	2,932	865	29.50%	147	5.01%	NO



Pasco County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12101032402	MODERATE	\$82,100	2,789	1,263	45.29%	1,367	49.01%	NO
12101032500	MIDDLE	\$82,100	6,215	3,362	54.09%	1,161	18.68%	YES
12101032601	MODERATE	\$82,100	3,359	2,204	65.61%	395	11.76%	YES
12101032602	MIDDLE	\$82,100	3,371	1,189	35.27%	638	18.93%	NO
12101032700	MODERATE	\$82,100	3,096	1,015	32.78%	419	13.53%	NO
12101032802	MODERATE	\$82,100	3,175	613	19.31%	349	10.99%	NO
12101032804	MODERATE	\$82,100	2,898	668	23.05%	419	14.46%	NO
12101032805	MIDDLE	\$82,100	3,959	873	22.05%	609	15.38%	NO
12101032901	MODERATE	\$82,100	8,109	3,353	41.35%	1,822	22.47%	NO
12101032902	MIDDLE	\$82,100	2,074	409	19.72%	86	4.15%	NO
12101032905	MODERATE	\$82,100	5,417	849	15.67%	485	8.95%	NO
12101033005	MODERATE	\$82,100	4,704	974	20.71%	1,095	23.28%	NO
12101033006	MODERATE	\$82,100	2,558	788	30.81%	446	17.44%	NO
12101033007	MODERATE	\$82,100	1,912	141	7.37%	185	9.68%	NO
12101033008	MODERATE	\$82,100	2,717	644	23.70%	352	12.96%	NO
12101033009	MODERATE	\$82,100	3,195	961	30.08%	628	19.66%	NO
12101033010	MODERATE	\$82,100	4,025	959	23.83%	689	17.12%	NO
12101033011	MODERATE	\$82,100	1,744	329	18.86%	274	15.71%	NO
12101033012	MODERATE	\$82,100	2,529	463	18.31%	416	16.45%	NO
12101033013	MODERATE	\$82,100	3,102	989	31.88%	704	22.70%	NO
12101033014	MODERATE	\$82,100	2,821	390	13.82%	592	20.99%	NO
12101033101	MODERATE	\$82,100	2,348	588	25.04%	287	12.22%	NO
12101033102	MODERATE	\$82,100	1,710	493	28.83%	268	15.67%	NO
Summary for Pasco (130 tracts)			561,891	169,516	30.17%	65,092	11.58%	

Pinellas County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12103020105	UPPER	\$82,100	5,432	1,090	20.07%	107	1.97%	NO
12103020106	UPPER	\$82,100	3,839	430	11.20%	112	2.92%	NO
12103020107	UPPER	\$82,100	1,725	179	10.38%	15	0.87%	NO



Pinellas County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12103020108	MIDDLE	\$82,100	2,312	188	8.13%	161	6.96%	NO
12103020109	MIDDLE	\$82,100	4,025	2,886	71.70%	519	12.89%	YES
12103020110	MIDDLE	\$82,100	1,402	1,063	75.82%	289	20.61%	YES
12103020201	MIDDLE	\$82,100	4,727	3,151	66.66%	409	8.65%	YES
12103020202	UPPER	\$82,100	3,178	1,632	51.35%	229	7.21%	YES
12103020206	MODERATE	\$82,100	4,330	2,729	63.03%	647	14.94%	YES
12103020207	MIDDLE	\$82,100	2,610	976	37.39%	184	7.05%	NO
12103020208	MIDDLE	\$82,100	2,640	2,079	78.75%	285	10.80%	YES
12103020209	UPPER	\$82,100	4,408	2,587	58.69%	402	9.12%	YES
12103020301	UPPER	\$82,100	3,529	2,317	65.66%	624	17.68%	YES
12103020302	UPPER	\$82,100	3,763	1,713	45.52%	726	19.29%	NO
12103020400	UPPER	\$82,100	2,270	783	34.49%	194	8.55%	NO
12103020500	MODERATE	\$82,100	4,149	3,392	81.75%	1,656	39.91%	YES
12103020600	MIDDLE	\$82,100	3,915	3,500	89.40%	835	21.33%	YES
12103020700	MODERATE	\$82,100	3,661	3,341	91.26%	695	18.98%	YES
12103020800	MODERATE	\$82,100	5,219	4,623	88.58%	1,009	19.33%	YES
12103021200	MODERATE	\$82,100	3,843	3,407	88.65%	1,045	27.19%	YES
12103021501	UPPER	\$82,100	2,772	415	14.97%	114	4.11%	NO
12103021502	NA	\$82,100	1,608	538	33.46%	335	20.83%	NO
12103021600	MODERATE	\$82,100	2,591	1,335	51.52%	803	30.99%	YES
12103021800	MIDDLE	\$82,100	2,523	896	35.51%	242	9.59%	NO
12103021900	MIDDLE	\$82,100	3,304	1,648	49.88%	218	6.60%	NO
12103022000	MIDDLE	\$82,100	3,262	2,524	77.38%	1,061	32.53%	YES
12103022101	MIDDLE	\$82,100	2,244	845	37.66%	242	10.78%	NO
12103022102	MIDDLE	\$82,100	2,617	841	32.14%	176	6.73%	NO
12103022200	MIDDLE	\$82,100	4,090	1,536	37.56%	480	11.74%	NO
12103022301	MIDDLE	\$82,100	2,766	596	21.55%	138	4.99%	NO
12103022302	UPPER	\$82,100	3,743	647	17.29%	256	6.84%	NO
12103022401	UPPER	\$82,100	3,566	529	14.83%	176	4.94%	NO
12103022402	UPPER	\$82,100	5,061	798	15.77%	221	4.37%	NO
12103022501	MIDDLE	\$82,100	5,211	1,410	27.06%	842	16.16%	NO



Pinellas County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12103022502	MIDDLE	\$82,100	3,501	1,047	29.91%	331	9.45%	NO
12103022503	MIDDLE	\$82,100	5,317	1,327	24.96%	212	3.99%	NO
12103022601	MIDDLE	\$82,100	3,407	876	25.71%	256	7.51%	NO
12103022602	UPPER	\$82,100	4,398	1,174	26.69%	186	4.23%	NO
12103022700	UPPER	\$82,100	4,115	1,324	32.17%	270	6.56%	NO
12103022801	MIDDLE	\$82,100	4,591	1,956	42.61%	1,063	23.15%	NO
12103022802	UPPER	\$82,100	3,077	1,086	35.29%	191	6.21%	NO
12103022901	MIDDLE	\$82,100	2,990	1,100	36.79%	394	13.18%	NO
12103022902	MIDDLE	\$82,100	2,601	1,285	49.40%	309	11.88%	NO
12103023000	MODERATE	\$82,100	2,688	1,146	42.63%	658	24.48%	NO
12103023100	MIDDLE	\$82,100	2,755	908	32.96%	133	4.83%	NO
12103023200	UPPER	\$82,100	2,821	498	17.65%	203	7.20%	NO
12103023300	MIDDLE	\$82,100	2,314	572	24.72%	302	13.05%	NO
12103023400	UPPER	\$82,100	1,879	542	28.85%	283	15.06%	NO
12103023501	UPPER	\$82,100	2,171	591	27.22%	135	6.22%	NO
12103023502	NA	\$82,100	1,237	279	22.55%	97	7.84%	NO
12103023601	MIDDLE	\$82,100	2,164	343	15.85%	115	5.31%	NO
12103023602	UPPER	\$82,100	1,543	302	19.57%	173	11.21%	NO
12103023700	UPPER	\$82,100	2,453	331	13.49%	85	3.47%	NO
12103023800	UPPER	\$82,100	2,337	359	15.36%	21	0.90%	NO
12103023900	MIDDLE	\$82,100	2,064	340	16.47%	113	5.47%	NO
12103024001	UPPER	\$82,100	3,458	486	14.05%	109	3.15%	NO
12103024002	UPPER	\$82,100	5,224	828	15.85%	160	3.06%	NO
12103024004	UPPER	\$82,100	4,890	693	14.17%	102	2.09%	NO
12103024005	UPPER	\$82,100	3,130	582	18.59%	145	4.63%	NO
12103024100	MIDDLE	\$82,100	4,626	1,126	24.34%	579	12.52%	NO
12103024201	MIDDLE	\$82,100	2,769	782	28.24%	391	14.12%	NO
12103024202	UPPER	\$82,100	2,369	572	24.15%	341	14.39%	NO
12103024301	MIDDLE	\$82,100	3,853	1,018	26.42%	349	9.06%	NO
12103024302	MIDDLE	\$82,100	4,359	1,199	27.51%	600	13.76%	NO
12103024403	MIDDLE	\$82,100	4,133	1,174	28.41%	831	20.11%	NO



Pinellas County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12103024406	MIDDLE	\$82,100	6,048	2,207	36.49%	1,010	16.70%	NO
12103024408	MIDDLE	\$82,100	4,010	1,450	36.16%	598	14.91%	NO
12103024409	UPPER	\$82,100	3,044	373	12.25%	157	5.16%	NO
12103024410	MIDDLE	\$82,100	3,551	1,278	35.99%	577	16.25%	NO
12103024411	UPPER	\$82,100	4,130	860	20.82%	410	9.93%	NO
12103024412	UPPER	\$82,100	4,663	1,816	38.94%	304	6.52%	NO
12103024413	MIDDLE	\$82,100	4,595	988	21.50%	313	6.81%	NO
12103024505	MIDDLE	\$82,100	6,974	2,422	34.73%	686	9.84%	NO
12103024507	MIDDLE	\$82,100	3,493	825	23.62%	340	9.73%	NO
12103024508	MODERATE	\$82,100	5,356	2,141	39.97%	786	14.68%	NO
12103024509	UPPER	\$82,100	3,617	901	24.91%	224	6.19%	NO
12103024510	MODERATE	\$82,100	5,282	3,131	59.28%	1,312	24.84%	YES
12103024512	MIDDLE	\$82,100	3,006	828	27.54%	588	19.56%	NO
12103024514	MIDDLE	\$82,100	4,953	2,364	47.73%	1,034	20.88%	NO
12103024515	UPPER	\$82,100	1,868	495	26.50%	154	8.24%	NO
12103024516	MIDDLE	\$82,100	2,072	236	11.39%	117	5.65%	NO
12103024517	MIDDLE	\$82,100	3,154	1,066	33.80%	303	9.61%	NO
12103024518	NA	\$82,100	1,788	702	39.26%	195	10.91%	NO
12103024519	MIDDLE	\$82,100	3,488	1,382	39.62%	621	17.80%	NO
12103024601	MODERATE	\$82,100	3,794	1,347	35.50%	502	13.23%	NO
12103024603	LOW	\$82,100	2,955	1,486	50.29%	1,212	41.02%	YES
12103024604	LOW	\$82,100	3,130	1,239	39.58%	319	10.19%	NO
12103024701	MODERATE	\$82,100	3,330	1,444	43.36%	931	27.96%	NO
12103024702	MODERATE	\$82,100	2,501	1,010	40.38%	444	17.75%	NO
12103024703	MODERATE	\$82,100	3,038	1,352	44.50%	573	18.86%	NO
12103024801	MIDDLE	\$82,100	4,453	1,301	29.22%	379	8.51%	NO
12103024803	MODERATE	\$82,100	2,599	828	31.86%	373	14.35%	NO
12103024804	MIDDLE	\$82,100	2,359	887	37.60%	582	24.67%	NO
12103024805	MIDDLE	\$82,100	2,769	947	34.20%	148	5.34%	NO
12103024901	MODERATE	\$82,100	5,563	2,047	36.80%	618	11.11%	NO
12103024904	MIDDLE	\$82,100	4,096	1,555	37.96%	333	8.13%	NO



Pinellas County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12103024905	MODERATE	\$82,100	6,802	2,700	39.69%	1,131	16.63%	NO
12103024906	MIDDLE	\$82,100	4,331	1,657	38.26%	519	11.98%	NO
12103024907	MODERATE	\$82,100	3,778	1,534	40.60%	879	23.27%	NO
12103024908	MIDDLE	\$82,100	3,205	1,387	43.28%	338	10.55%	NO
12103025004	MIDDLE	\$82,100	6,392	2,351	36.78%	1,158	18.12%	NO
12103025007	MIDDLE	\$82,100	4,502	1,036	23.01%	170	3.78%	NO
12103025009	MIDDLE	\$82,100	3,879	1,387	35.76%	430	11.09%	NO
12103025011	UPPER	\$82,100	5,077	1,109	21.84%	426	8.39%	NO
12103025012	UPPER	\$82,100	5,645	1,330	23.56%	344	6.09%	NO
12103025013	MIDDLE	\$82,100	4,209	1,017	24.16%	208	4.94%	NO
12103025014	MIDDLE	\$82,100	4,885	1,643	33.63%	193	3.95%	NO
12103025015	MIDDLE	\$82,100	2,877	378	13.14%	348	12.10%	NO
12103025016	MIDDLE	\$82,100	2,110	480	22.75%	259	12.27%	NO
12103025017	MODERATE	\$82,100	3,030	679	22.41%	277	9.14%	NO
12103025018	MODERATE	\$82,100	2,914	1,059	36.34%	476	16.33%	NO
12103025019	MODERATE	\$82,100	2,634	758	28.78%	338	12.83%	NO
12103025020	MODERATE	\$82,100	2,930	797	27.20%	130	4.44%	NO
12103025021	MIDDLE	\$82,100	3,192	687	21.52%	224	7.02%	NO
12103025106	MIDDLE	\$82,100	2,897	449	15.50%	229	7.90%	NO
12103025107	UPPER	\$82,100	4,098	636	15.52%	405	9.88%	NO
12103025108	MIDDLE	\$82,100	2,466	287	11.64%	132	5.35%	NO
12103025109	MODERATE	\$82,100	4,177	791	18.94%	681	16.30%	NO
12103025110	MIDDLE	\$82,100	5,957	1,033	17.34%	406	6.82%	NO
12103025111	MIDDLE	\$82,100	3,092	297	9.61%	311	10.06%	NO
12103025112	MIDDLE	\$82,100	3,466	533	15.38%	217	6.26%	NO
12103025113	MIDDLE	\$82,100	2,913	458	15.72%	207	7.11%	NO
12103025114	MIDDLE	\$82,100	3,243	521	16.07%	362	11.16%	NO
12103025115	MIDDLE	\$82,100	3,124	616	19.72%	326	10.44%	NO
12103025116	MIDDLE	\$82,100	2,049	387	18.89%	337	16.45%	NO
12103025119	UPPER	\$82,100	5,686	982	17.27%	262	4.61%	NO
12103025120	UPPER	\$82,100	3,510	489	13.93%	71	2.02%	NO



Pinellas County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12103025121	UPPER	\$82,100	4,846	750	15.48%	260	5.37%	NO
12103025122	UPPER	\$82,100	5,167	631	12.21%	163	3.15%	NO
12103025123	MIDDLE	\$82,100	1,892	221	11.68%	72	3.81%	NO
12103025204	MIDDLE	\$82,100	3,414	556	16.29%	457	13.39%	NO
12103025205	UPPER	\$82,100	3,795	457	12.04%	276	7.27%	NO
12103025207	MIDDLE	\$82,100	6,758	2,446	36.19%	1,720	25.45%	NO
12103025208	MIDDLE	\$82,100	1,545	207	13.40%	176	11.39%	NO
12103025209	MIDDLE	\$82,100	4,280	954	22.29%	329	7.69%	NO
12103025210	UPPER	\$82,100	2,965	325	10.96%	191	6.44%	NO
12103025211	MIDDLE	\$82,100	2,537	298	11.75%	211	8.32%	NO
12103025303	MODERATE	\$82,100	5,090	1,083	21.28%	533	10.47%	NO
12103025305	MODERATE	\$82,100	3,176	884	27.83%	230	7.24%	NO
12103025307	MIDDLE	\$82,100	4,389	2,160	49.21%	518	11.80%	NO
12103025309	MIDDLE	\$82,100	2,276	412	18.10%	252	11.07%	NO
12103025310	MODERATE	\$82,100	1,222	193	15.79%	121	9.90%	NO
12103025311	MIDDLE	\$82,100	4,071	733	18.01%	588	14.44%	NO
12103025401	MIDDLE	\$82,100	4,603	1,121	24.35%	473	10.28%	NO
12103025407	MIDDLE	\$82,100	5,371	1,430	26.62%	714	13.29%	NO
12103025411	MODERATE	\$82,100	1,969	839	42.61%	215	10.92%	NO
12103025412	MIDDLE	\$82,100	4,784	1,354	28.30%	319	6.67%	NO
12103025413	MIDDLE	\$82,100	3,447	837	24.28%	286	8.30%	NO
12103025414	MODERATE	\$82,100	2,647	616	23.27%	248	9.37%	NO
12103025415	MODERATE	\$82,100	2,838	701	24.70%	347	12.23%	NO
12103025416	MODERATE	\$82,100	3,392	1,028	30.31%	256	7.55%	NO
12103025417	MODERATE	\$82,100	2,693	387	14.37%	429	15.93%	NO
12103025418	MODERATE	\$82,100	2,562	747	29.16%	200	7.81%	NO
12103025419	MIDDLE	\$82,100	4,210	1,596	37.91%	523	12.42%	NO
12103025420	MIDDLE	\$82,100	2,681	630	23.50%	366	13.65%	NO
12103025421	UPPER	\$82,100	3,633	993	27.33%	526	14.48%	NO
12103025501	MIDDLE	\$82,100	4,089	901	22.03%	365	8.93%	NO
12103025505	LOW	\$82,100	2,219	1,120	50.47%	900	40.56%	YES



Pinellas County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12103025507	MODERATE	\$82,100	3,488	565	16.20%	438	12.56%	NO
12103025508	MIDDLE	\$82,100	1,406	283	20.13%	104	7.40%	NO
12103025509	NA	\$82,100	2,515	813	32.33%	231	9.18%	NO
12103025510	MIDDLE	\$82,100	3,008	959	31.88%	122	4.06%	NO
12103025602	MODERATE	\$82,100	3,360	1,205	35.86%	786	23.39%	NO
12103025603	MIDDLE	\$82,100	2,460	706	28.70%	502	20.41%	NO
12103025604	MIDDLE	\$82,100	1,392	475	34.12%	344	24.71%	NO
12103025700	UPPER	\$82,100	4,240	398	9.39%	89	2.10%	NO
12103025800	MODERATE	\$82,100	4,353	2,469	56.72%	1,294	29.73%	YES
12103025901	MODERATE	\$82,100	3,664	1,653	45.11%	536	14.63%	NO
12103025902	NA	\$82,100	2,605	708	27.18%	422	16.20%	NO
12103026001	UPPER	\$82,100	2,885	282	9.77%	429	14.87%	NO
12103026003	UPPER	\$82,100	1,679	236	14.06%	245	14.59%	NO
12103026004	UPPER	\$82,100	1,136	149	13.12%	59	5.19%	NO
12103026101	MIDDLE	\$82,100	2,431	1,255	51.62%	646	26.57%	YES
12103026102	MIDDLE	\$82,100	1,367	288	21.07%	60	4.39%	NO
12103026200	LOW	\$82,100	2,256	1,867	82.76%	975	43.22%	YES
12103026300	MODERATE	\$82,100	7,025	3,973	56.56%	2,323	33.07%	YES
12103026401	MIDDLE	\$82,100	3,408	1,392	40.85%	563	16.52%	NO
12103026402	MODERATE	\$82,100	3,113	2,013	64.66%	1,089	34.98%	YES
12103026501	MODERATE	\$82,100	2,907	857	29.48%	400	13.76%	NO
12103026502	MODERATE	\$82,100	4,518	2,091	46.28%	615	13.61%	NO
12103026601	UPPER	\$82,100	3,583	1,010	28.19%	226	6.31%	NO
12103026602	MIDDLE	\$82,100	4,207	1,701	40.43%	593	14.10%	NO
12103026701	MODERATE	\$82,100	4,584	1,678	36.61%	501	10.93%	NO
12103026703	MODERATE	\$82,100	6,523	2,984	45.75%	1,770	27.13%	NO
12103026704	MIDDLE	\$82,100	2,873	927	32.27%	318	11.07%	NO
12103026705	MIDDLE	\$82,100	3,458	1,062	30.71%	227	6.56%	NO
12103026804	MIDDLE	\$82,100	5,424	1,831	33.76%	612	11.28%	NO
12103026809	UPPER	\$82,100	2,548	481	18.88%	230	9.03%	NO
12103026811	UPPER	\$82,100	6,224	1,086	17.45%	362	5.82%	NO



Pinellas County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12103026812	MIDDLE	\$82,100	4,433	1,033	23.30%	268	6.05%	NO
12103026813	UPPER	\$82,100	3,297	841	25.51%	327	9.92%	NO
12103026814	MIDDLE	\$82,100	2,353	244	10.37%	150	6.37%	NO
12103026815	UPPER	\$82,100	4,724	808	17.10%	169	3.58%	NO
12103026816	UPPER	\$82,100	5,667	1,321	23.31%	397	7.01%	NO
12103026817	UPPER	\$82,100	5,187	1,154	22.25%	348	6.71%	NO
12103026818	MODERATE	\$82,100	4,231	2,280	53.89%	316	7.47%	YES
12103026819	MIDDLE	\$82,100	2,388	926	38.78%	571	23.91%	NO
12103026820	MIDDLE	\$82,100	4,365	705	16.15%	435	9.97%	NO
12103026821	UPPER	\$82,100	2,733	668	24.44%	221	8.09%	NO
12103026904	MIDDLE	\$82,100	4,553	1,158	25.43%	447	9.82%	NO
12103026908	UPPER	\$82,100	4,012	489	12.19%	316	7.88%	NO
12103026909	MIDDLE	\$82,100	4,580	799	17.45%	512	11.18%	NO
12103026911	MODERATE	\$82,100	3,993	562	14.07%	197	4.93%	NO
12103026912	MODERATE	\$82,100	4,031	928	23.02%	527	13.07%	NO
12103026913	MIDDLE	\$82,100	3,254	655	20.13%	601	18.47%	NO
12103026914	MIDDLE	\$82,100	3,670	541	14.74%	418	11.39%	NO
12103026915	MIDDLE	\$82,100	2,817	570	20.23%	141	5.01%	NO
12103026916	MIDDLE	\$82,100	4,536	1,096	24.16%	264	5.82%	NO
12103026917	MIDDLE	\$82,100	1,226	194	15.82%	66	5.38%	NO
12103027000	MIDDLE	\$82,100	4,937	1,017	20.60%	488	9.88%	NO
12103027105	MIDDLE	\$82,100	3,394	396	11.67%	322	9.49%	NO
12103027106	MIDDLE	\$82,100	4,479	426	9.51%	325	7.26%	NO
12103027107	MODERATE	\$82,100	1,555	382	24.57%	465	29.90%	NO
12103027108	MIDDLE	\$82,100	2,411	285	11.82%	538	22.31%	NO
12103027202	UPPER	\$82,100	6,372	647	10.15%	294	4.61%	NO
12103027204	UPPER	\$82,100	4,705	711	15.11%	334	7.10%	NO
12103027206	UPPER	\$82,100	6,619	1,077	16.27%	198	2.99%	NO
12103027207	UPPER	\$82,100	4,723	818	17.32%	345	7.30%	NO
12103027208	UPPER	\$82,100	6,844	1,151	16.82%	123	1.80%	NO
12103027209	MODERATE	\$82,100	1,271	118	9.28%	133	10.46%	NO



Pinellas County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12103027210	MIDDLE	\$82,100	4,599	497	10.81%	1,164	25.31%	NO
12103027211	MIDDLE	\$82,100	4,571	697	15.25%	790	17.28%	NO
12103027212	MIDDLE	\$82,100	3,563	715	20.07%	367	10.30%	NO
12103027308	MIDDLE	\$82,100	4,706	1,265	26.88%	659	14.00%	NO
12103027309	UPPER	\$82,100	2,092	300	14.34%	175	8.37%	NO
12103027314	MIDDLE	\$82,100	3,015	524	17.38%	285	9.45%	NO
12103027316	MIDDLE	\$82,100	3,917	511	13.05%	244	6.23%	NO
12103027317	MIDDLE	\$82,100	5,391	1,172	21.74%	383	7.10%	NO
12103027318	MIDDLE	\$82,100	3,785	810	21.40%	212	5.60%	NO
12103027319	MIDDLE	\$82,100	5,322	1,638	30.78%	149	2.80%	NO
12103027320	UPPER	\$82,100	4,623	1,334	28.86%	455	9.84%	NO
12103027321	UPPER	\$82,100	1,504	249	16.56%	171	11.37%	NO
12103027323	MIDDLE	\$82,100	2,715	807	29.72%	383	14.11%	NO
12103027324	UPPER	\$82,100	3,910	601	15.37%	244	6.24%	NO
12103027325	UPPER	\$82,100	3,623	559	15.43%	117	3.23%	NO
12103027326	MIDDLE	\$82,100	3,611	922	25.53%	624	17.28%	NO
12103027327	MIDDLE	\$82,100	4,895	1,672	34.16%	688	14.06%	NO
12103027328	UPPER	\$82,100	4,605	824	17.89%	384	8.34%	NO
12103027329	UPPER	\$82,100	3,925	640	16.31%	181	4.61%	NO
12103027330	MODERATE	\$82,100	2,320	235	10.13%	237	10.22%	NO
12103027331	MIDDLE	\$82,100	2,922	350	11.98%	460	15.74%	NO
12103027332	UPPER	\$82,100	2,858	448	15.68%	118	4.13%	NO
12103027333	MIDDLE	\$82,100	4,027	856	21.26%	667	16.56%	NO
12103027401	MIDDLE	\$82,100	2,644	571	21.60%	305	11.54%	NO
12103027404	MODERATE	\$82,100	8,010	2,242	27.99%	1,083	13.52%	NO
12103027501	MIDDLE	\$82,100	6,042	720	11.92%	362	5.99%	NO
12103027503	UPPER	\$82,100	4,088	624	15.26%	463	11.33%	NO
12103027504	MODERATE	\$82,100	2,530	436	17.23%	327	12.92%	NO
12103027603	UPPER	\$82,100	2,142	246	11.48%	251	11.72%	NO
12103027604	UPPER	\$82,100	2,762	294	10.64%	57	2.06%	NO
12103027605	UPPER	\$82,100	1,706	224	13.13%	120	7.03%	NO



Pinellas County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12103027606	UPPER	\$82,100	1,531	172	11.23%	147	9.60%	NO
12103027701	UPPER	\$82,100	2,785	336	12.06%	129	4.63%	NO
12103027703	UPPER	\$82,100	1,048	105	10.02%	73	6.97%	NO
12103027704	UPPER	\$82,100	2,404	322	13.39%	87	3.62%	NO
12103027801	UPPER	\$82,100	1,329	157	11.81%	35	2.63%	NO
12103027802	NA	\$82,100	2,554	334	13.08%	361	14.13%	NO
12103027901	UPPER	\$82,100	2,112	226	10.70%	119	5.63%	NO
12103027905	UPPER	\$82,100	4,472	458	10.24%	261	5.84%	NO
12103028002	UPPER	\$82,100	3,660	378	10.33%	178	4.86%	NO
12103028004	UPPER	\$82,100	1,945	203	10.44%	222	11.41%	NO
12103028005	UPPER	\$82,100	1,688	161	9.54%	128	7.58%	NO
12103028006	UPPER	\$82,100	1,432	168	11.73%	184	12.85%	NO
12103028102	MIDDLE	\$82,100	3,591	615	17.13%	675	18.80%	NO
12103028103	MIDDLE	\$82,100	1,947	257	13.20%	376	19.31%	NO
12103028104	MIDDLE	\$82,100	3,446	284	8.24%	471	13.67%	NO
12103028200	MIDDLE	\$82,100	2,206	371	16.82%	143	6.48%	NO
12103028300	MIDDLE	\$82,100	3,344	992	29.67%	501	14.98%	NO
12103028403	MIDDLE	\$82,100	2,703	280	10.36%	412	15.24%	NO
12103028500	MIDDLE	\$82,100	1,952	309	15.83%	294	15.06%	NO
12103028601	UPPER	\$82,100	3,807	1,122	29.47%	282	7.41%	NO
12103028602	NA	\$82,100	2,725	680	24.95%	384	14.09%	NO
12103028700	LOW	\$82,100	3,124	2,878	92.13%	989	31.66%	YES
Summary for Pinellas (273 tracts)			959,107	274,644	28.64%	110,728	11.54%	



Assessment Area Summary Data:	Number of Census Tracts	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
	782	3,175,275	1,286,586	40.52%	403,017	12.69%	216

People in Each Tract Income Class						
	Low	Mod	Mid	Upper	NA	Total
Number	121,046	832,924	1,189,966	1,000,406	30,933	3,175,275
Percentage	3.81%	26.23%	37.48%	31.51%	0.97%	100%

GeoDataVision Report D-4 Housing 2022: FLORIDA

Housing Demographics—Based on Census data released by the FFIEC August 2022

Hernando, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12053040101	MIDDLE	2,458	2,094	364	1,710	384	2,458	0
12053040102	MODERATE	1,089	795	294	600	195	1,086	3
12053040201	MODERATE	1,340	1,134	206	960	174	1,340	0
12053040202	MODERATE	2,823	2,254	569	1,853	401	2,810	13
12053040301	MIDDLE	773	670	103	604	66	773	0
12053040302	MIDDLE	1,953	1,811	142	1,605	206	1,943	10
12053040303	MIDDLE	1,314	1,256	58	1,099	157	1,294	20
12053040400	MODERATE	1,856	1,629	227	1,255	374	1,672	184
12053040501	MODERATE	2,441	2,021	420	701	1,320	1,570	871
12053040502	MODERATE	1,402	1,165	237	732	433	1,368	34
12053040601	MIDDLE	1,216	1,046	170	866	180	1,216	0
12053040602	MIDDLE	1,344	1,218	126	1,002	216	1,298	46
12053040701	MIDDLE	2,414	2,104	310	2,013	91	2,414	0
12053040702	MIDDLE	2,031	1,734	297	1,426	308	2,031	0
12053040801	MODERATE	2,382	2,028	354	1,698	330	2,319	63
12053040802	MODERATE	3,057	2,480	577	2,241	239	3,029	28
12053040901	MODERATE	2,512	2,235	277	1,497	738	2,321	191
12053040906	MODERATE	2,743	2,642	101	2,140	502	2,626	117
12053040907	MIDDLE	1,252	1,081	171	971	110	1,201	51
12053040908	MIDDLE	3,273	3,033	240	2,419	614	2,984	289
12053040909	UPPER	2,310	1,902	408	1,485	417	2,149	161
12053040910	MIDDLE	1,787	1,569	218	1,286	283	1,776	11
12053040911	MIDDLE	1,843	1,698	145	1,542	156	1,843	0
12053040912	MIDDLE	1,216	1,157	59	1,133	24	1,216	0
12053040913	UPPER	1,819	1,679	140	1,468	211	1,595	224
12053041003	MODERATE	1,324	1,229	95	762	467	1,141	183
12053041004	MIDDLE	2,735	2,572	163	1,913	659	2,666	69
12053041005	MIDDLE	1,000	923	77	684	239	1,000	0
12053041006	MIDDLE	2,826	2,643	183	1,990	653	2,812	14



Hernando, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12053041103	MODERATE	1,928	1,748	180	1,251	497	1,928	0
12053041104	MIDDLE	1,242	1,126	116	999	127	1,242	0
12053041105	MIDDLE	2,275	2,019	256	1,130	889	1,735	540
12053041106	MODERATE	1,799	1,700	99	1,337	363	1,799	0
12053041201	MIDDLE	1,850	1,746	104	1,488	258	1,850	0
12053041203	MODERATE	1,866	1,580	286	1,303	277	1,858	8
12053041204	LOW	1,560	1,284	276	818	466	1,457	103
12053041302	MODERATE	1,481	1,397	84	803	594	1,415	66
12053041303	MIDDLE	1,604	1,300	304	1,280	20	1,604	0
12053041304	MODERATE	1,424	1,182	242	1,021	161	1,155	269
12053041305	MODERATE	1,070	837	233	753	84	1,060	10
12053041401	MODERATE	2,579	2,334	245	1,690	644	2,527	52
12053041402	MODERATE	2,946	2,733	213	2,273	460	2,702	244
12053041501	MIDDLE	1,956	1,423	533	1,250	173	1,889	67
12053041502	MIDDLE	1,902	1,719	183	1,306	413	1,609	293
12053041601	MIDDLE	2,255	1,794	461	1,583	211	2,198	57
12053041602	LOW	1,491	984	507	866	118	1,475	16

Summary Data:

Hernando (46 tracts)	87,761	76,708	11,053	60,806	15,902	83,454	4,307
Percentage Total Housing and Total Occupied Housing	100.00%	87.41%	12.59%	79.27%	20.73%	95.09%	4.91%

Hillsborough, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12057000101	MIDDLE	1,820	1,675	145	499	1,176	693	1,127
12057000102	MODERATE	2,836	2,729	107	873	1,856	1,725	1,111
12057000201	LOW	1,617	1,311	306	164	1,147	745	872
12057000202	LOW	2,065	1,902	163	638	1,264	1,342	723
12057000301	MODERATE	1,834	1,713	121	438	1,275	1,680	154
12057000302	MODERATE	1,159	1,159	0	415	744	1,159	0
12057000401	MODERATE	1,181	1,069	112	610	459	1,132	49
12057000402	MODERATE	1,214	1,109	105	544	565	1,056	158
12057000500	MIDDLE	1,752	1,660	92	1,435	225	1,659	93
12057000601	MODERATE	2,167	1,932	235	551	1,381	1,036	1,131
12057000602	MODERATE	1,132	1,038	94	550	488	1,083	49
12057000701	LOW	1,173	1,112	61	211	901	1,151	22
12057000702	MODERATE	1,223	1,009	214	510	499	1,223	0
12057000800	MODERATE	1,469	1,327	142	660	667	1,427	42
12057000901	LOW	1,103	1,028	75	366	662	654	449
12057000902	LOW	2,821	2,448	373	473	1,975	1,368	1,453
12057001001	LOW	1,441	1,395	46	257	1,138	541	900
12057001002	MODERATE	2,213	2,017	196	1,331	686	2,089	124
12057001100	MODERATE	1,086	996	90	657	339	1,086	0
12057001200	MODERATE	1,636	1,441	195	922	519	1,297	339
12057001300	MODERATE	2,604	2,604	0	1,586	1,018	2,195	409
12057001400	MIDDLE	1,979	1,825	154	1,211	614	1,756	223
12057001500	UPPER	1,251	1,148	103	887	261	1,251	0
12057001600	MIDDLE	1,091	939	152	674	265	1,091	0
12057001700	MIDDLE	1,972	1,729	243	1,327	402	1,947	25
12057001800	MODERATE	1,879	1,738	141	622	1,116	1,321	558
12057001900	MODERATE	1,088	955	133	522	433	1,033	55
12057002000	MODERATE	1,055	1,000	55	605	395	1,049	6
12057002100	MIDDLE	1,461	1,284	177	946	338	1,426	35
12057002200	MIDDLE	932	815	117	475	340	860	72

Hillsborough, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12057002300	UPPER	1,507	1,380	127	885	495	1,376	131
12057002400	MIDDLE	1,869	1,729	140	874	855	1,066	803
12057002500	MODERATE	3,167	3,036	131	818	2,218	1,419	1,748
12057002600	LOW	583	510	73	68	442	346	237
12057002701	MODERATE	1,687	1,593	94	1,036	557	1,415	272
12057002702	MIDDLE	1,290	1,264	26	914	350	1,290	0
12057002800	MIDDLE	1,557	1,524	33	1,092	432	1,516	41
12057002900	MODERATE	983	818	165	506	312	919	64
12057003000	LOW	1,246	1,115	131	353	762	833	413
12057003100	MODERATE	1,476	1,198	278	352	846	1,462	14
12057003200	LOW	1,289	1,120	169	401	719	1,048	241
12057003300	LOW	1,105	939	166	261	678	1,078	27
12057003400	LOW	1,141	977	164	371	606	1,043	98
12057003500	MODERATE	1,132	946	186	387	559	1,132	0
12057003600	LOW	1,744	1,632	112	945	687	1,744	0
12057003700	LOW	364	350	14	153	197	364	0
12057003800	MODERATE	610	494	116	284	210	589	21
12057004100	MODERATE	764	700	64	85	615	305	459
12057004200	MIDDLE	545	505	40	282	223	469	76
12057004300	LOW	827	411	416	16	395	172	655
12057004400	LOW	966	868	98	335	533	954	12
12057004500	MODERATE	1,775	1,470	305	989	481	1,688	87
12057004601	UPPER	2,130	1,682	448	297	1,385	400	1,730
12057004602	MIDDLE	1,444	1,199	245	409	790	499	945
12057004700	MIDDLE	1,443	1,268	175	645	623	893	550
12057004800	MIDDLE	1,801	1,712	89	1,161	551	1,739	62
12057004901	MODERATE	994	800	194	266	534	722	272
12057004902	NA	2,065	1,657	408	535	1,122	792	1,273
12057005000	MIDDLE	1,800	1,618	182	173	1,445	566	1,234
12057005101	UPPER	1,871	1,594	277	345	1,249	16	1,855

Hillsborough, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12057005102	UPPER	2,721	2,215	506	1,289	926	702	2,019
12057005301	UPPER	2,675	2,204	471	467	1,737	58	2,617
12057005302	MODERATE	817	731	86	260	471	817	0
12057005401	UPPER	2,628	2,271	357	1,430	841	1,863	765
12057005500	UPPER	1,823	1,743	80	668	1,075	766	1,057
12057005700	UPPER	2,517	2,302	215	975	1,327	1,291	1,226
12057005800	UPPER	2,314	2,176	138	1,586	590	1,893	421
12057005900	UPPER	2,696	2,469	227	2,034	435	2,290	406
12057006000	UPPER	2,570	2,221	349	1,647	574	1,899	671
12057006101	UPPER	2,042	1,749	293	1,168	581	1,427	615
12057006103	UPPER	2,583	2,097	486	1,273	824	955	1,628
12057006200	UPPER	1,814	1,699	115	1,221	478	1,750	64
12057006300	UPPER	1,704	1,657	47	1,472	185	1,704	0
12057006400	UPPER	1,609	1,541	68	1,371	170	1,609	0
12057006501	MIDDLE	1,985	1,882	103	745	1,137	948	1,037
12057006503	NA	972	829	143	96	733	336	636
12057006504	MIDDLE	703	540	163	315	225	486	217
12057006600	MIDDLE	2,523	2,349	174	1,291	1,058	1,213	1,310
12057006700	UPPER	2,548	2,448	100	1,834	614	2,084	464
12057006801	MIDDLE	2,686	2,519	167	1,595	924	2,089	597
12057006802	UPPER	1,809	1,457	352	1,085	372	1,305	504
12057006900	UPPER	2,572	2,381	191	1,556	825	2,309	263
12057007001	MIDDLE	1,765	1,662	103	1,028	634	1,364	401
12057007002	MODERATE	1,470	1,286	184	345	941	670	800
12057007102	UPPER	1,836	1,675	161	368	1,307	369	1,467
12057007103	MIDDLE	1,707	1,603	104	1,087	516	1,608	99
12057007200	UPPER	2,311	1,984	327	900	1,084	1,698	613
12057007300	MIDDLE	612	538	74	0	538	612	0
12057010105	MODERATE	1,812	1,656	156	1,328	328	1,803	9
12057010106	UPPER	1,696	1,570	126	1,179	391	1,687	9

Hillsborough, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12057010107	MODERATE	1,978	1,782	196	1,412	370	1,968	10
12057010108	MIDDLE	1,086	723	363	610	113	978	108
12057010203	MODERATE	993	818	175	420	398	977	16
12057010204	MODERATE	2,097	1,991	106	1,345	646	1,749	348
12057010210	UPPER	1,931	1,689	242	675	1,014	1,033	898
12057010211	UPPER	2,205	2,103	102	1,413	690	1,484	721
12057010212	UPPER	2,000	1,838	162	1,346	492	1,737	263
12057010213	MIDDLE	790	676	114	476	200	781	9
12057010215	UPPER	2,372	2,282	90	2,019	263	2,330	42
12057010216	UPPER	1,987	1,931	56	1,578	353	1,987	0
12057010217	UPPER	1,514	1,417	97	741	676	877	637
12057010218	UPPER	2,163	2,134	29	1,472	662	1,897	266
12057010303	MODERATE	1,226	1,084	142	675	409	1,218	8
12057010304	MIDDLE	1,429	1,263	166	979	284	1,329	100
12057010305	MODERATE	1,477	1,307	170	805	502	1,477	0
12057010401	MODERATE	2,555	2,327	228	952	1,375	1,737	818
12057010402	MODERATE	2,809	2,533	276	979	1,554	1,689	1,120
12057010501	MODERATE	2,804	2,497	307	1,076	1,421	1,819	985
12057010502	MIDDLE	1,245	1,139	106	507	632	891	354
12057010600	UPPER	1,229	1,134	95	766	368	987	242
12057010701	UPPER	2,205	2,036	169	1,286	750	1,833	372
12057010702	UPPER	1,149	1,066	83	791	275	1,079	70
12057010805	LOW	2,123	1,987	136	190	1,797	1,128	995
12057010808	LOW	1,420	1,291	129	8	1,283	320	1,100
12057010809	MIDDLE	1,298	1,208	90	339	869	602	696
12057010810	MIDDLE	2,060	1,871	189	280	1,591	367	1,693
12057010811	MIDDLE	3,350	3,134	216	868	2,266	2,500	850
12057010814	LOW	1,465	1,166	299	148	1,018	317	1,148
12057010815	LOW	935	823	112	0	823	149	786
12057010816	LOW	1,702	1,483	219	7	1,476	313	1,389

Hillsborough, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12057010817	LOW	2,112	1,961	151	648	1,313	1,541	571
12057010819	MIDDLE	931	767	164	161	606	423	508
12057010820	LOW	1,470	1,265	205	0	1,265	278	1,192
12057010821	LOW	1,226	1,098	128	9	1,089	584	642
12057010822	MODERATE	1,072	954	118	24	930	652	420
12057010823	LOW	1,054	908	146	22	886	330	724
12057010824	LOW	2,370	1,846	524	18	1,828	69	2,301
12057010900	NA	23	11	12	0	11	11	12
12057011003	MIDDLE	2,680	2,459	221	842	1,617	1,833	847
12057011005	UPPER	1,011	978	33	904	74	1,011	0
12057011006	MIDDLE	2,432	2,332	100	2,119	213	2,405	27
12057011007	UPPER	1,353	1,263	90	1,072	191	1,252	101
12057011008	UPPER	2,985	2,726	259	1,032	1,694	1,149	1,836
12057011010	MIDDLE	2,300	1,958	342	731	1,227	1,352	948
12057011013	UPPER	1,754	1,659	95	515	1,144	749	1,005
12057011016	UPPER	1,599	1,464	135	708	756	912	687
12057011017	UPPER	789	674	115	396	278	560	229
12057011018	UPPER	2,784	2,596	188	391	2,205	877	1,907
12057011019	UPPER	3,839	3,646	193	2,207	1,439	2,789	1,050
12057011103	UPPER	1,400	1,360	40	1,266	94	1,387	13
12057011106	MIDDLE	1,117	1,053	64	349	704	619	498
12057011107	MIDDLE	2,769	2,529	240	1,801	728	2,220	549
12057011108	UPPER	745	710	35	629	81	709	36
12057011109	UPPER	1,561	1,520	41	1,272	248	1,404	157
12057011203	MIDDLE	1,525	1,400	125	929	471	1,232	293
12057011204	MIDDLE	2,472	2,267	205	1,699	568	2,159	313
12057011205	UPPER	1,400	1,301	99	1,126	175	1,371	29
12057011206	MODERATE	1,513	1,350	163	641	709	990	523
12057011301	UPPER	1,484	1,394	90	1,102	292	1,187	297
12057011303	MIDDLE	1,544	1,495	49	808	687	964	580

Hillsborough, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12057011304	UPPER	2,541	2,474	67	2,077	397	2,166	375
12057011407	UPPER	1,177	1,035	142	776	259	924	253
12057011408	MIDDLE	1,167	1,137	30	607	530	841	326
12057011409	UPPER	1,321	1,278	43	959	319	1,117	204
12057011410	UPPER	2,547	2,504	43	1,980	524	2,346	201
12057011411	MIDDLE	695	695	0	634	61	695	0
12057011412	MIDDLE	1,507	1,380	127	744	636	908	599
12057011413	MIDDLE	2,410	2,169	241	1,637	532	2,106	304
12057011414	MODERATE	3,664	3,483	181	2,120	1,363	2,527	1,137
12057011415	MODERATE	2,425	2,322	103	1,587	735	2,204	221
12057011416	MIDDLE	2,744	2,546	198	1,473	1,073	2,225	519
12057011417	MODERATE	2,124	2,036	88	1,051	985	1,333	791
12057011418	UPPER	1,815	1,664	151	1,261	403	1,219	596
12057011504	UPPER	1,016	910	106	820	90	1,011	5
12057011506	UPPER	3,533	3,077	456	1,915	1,162	2,537	996
12057011509	UPPER	2,582	2,346	236	2,253	93	2,556	26
12057011510	UPPER	1,694	1,643	51	1,545	98	1,694	0
12057011512	UPPER	1,404	1,352	52	1,229	123	1,404	0
12057011514	UPPER	2,383	2,383	0	2,056	327	2,301	82
12057011515	UPPER	1,496	1,424	72	1,278	146	1,487	9
12057011516	UPPER	1,298	1,121	177	635	486	883	415
12057011518	UPPER	1,510	1,457	53	1,354	103	1,510	0
12057011519	UPPER	770	770	0	699	71	757	13
12057011520	UPPER	2,128	1,978	150	1,261	717	1,733	395
12057011521	MIDDLE	2,129	2,129	0	422	1,707	1,167	962
12057011522	UPPER	1,684	1,600	84	1,329	271	1,503	181
12057011523	UPPER	626	626	0	601	25	623	3
12057011524	MIDDLE	2,271	2,164	107	573	1,591	1,115	1,156
12057011525	UPPER	1,619	1,549	70	985	564	1,175	444
12057011526	MIDDLE	1,824	1,612	212	909	703	1,208	616

Hillsborough, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12057011527	UPPER	1,425	1,319	106	1,303	16	1,394	31
12057011528	UPPER	2,084	2,040	44	1,872	168	1,961	123
12057011603	UPPER	1,531	1,348	183	933	415	1,316	215
12057011605	MODERATE	2,102	2,072	30	1,342	730	1,846	256
12057011610	MODERATE	2,534	2,289	245	1,365	924	2,386	148
12057011611	MODERATE	1,678	1,594	84	1,021	573	1,344	334
12057011612	MIDDLE	2,741	2,409	332	1,500	909	2,112	629
12057011613	MIDDLE	2,185	2,046	139	1,067	979	1,702	483
12057011614	MODERATE	2,663	2,490	173	1,701	789	2,442	221
12057011615	MODERATE	1,848	1,673	175	646	1,027	1,148	700
12057011616	MIDDLE	4,085	3,682	403	3,033	649	3,828	257
12057011617	MIDDLE	1,775	1,485	290	1,010	475	1,288	487
12057011708	UPPER	2,489	2,342	147	597	1,745	804	1,685
12057011712	MODERATE	2,603	2,331	272	1,219	1,112	1,386	1,217
12057011713	MIDDLE	2,634	2,324	310	366	1,958	902	1,732
12057011714	UPPER	1,140	967	173	776	191	691	449
12057011715	MODERATE	855	855	0	404	451	652	203
12057011716	MIDDLE	2,289	2,095	194	637	1,458	872	1,417
12057011802	MODERATE	2,197	2,074	123	1,657	417	1,858	339
12057011804	MODERATE	1,920	1,786	134	1,098	688	1,455	465
12057011805	MODERATE	1,705	1,620	85	639	981	1,155	550
12057011806	MODERATE	1,208	1,158	50	132	1,026	475	733
12057011905	MODERATE	636	568	68	196	372	407	229
12057011907	MIDDLE	1,681	1,576	105	414	1,162	487	1,194
12057011908	NA	1,116	1,041	75	26	1,015	400	716
12057011909	MODERATE	1,391	1,284	107	928	356	1,309	82
12057011910	MODERATE	1,470	1,470	0	673	797	1,135	335
12057011911	MODERATE	2,684	2,401	283	621	1,780	1,415	1,269
12057012001	MIDDLE	1,309	1,177	132	873	304	1,309	0
12057012002	MODERATE	1,368	1,205	163	761	444	1,212	156

Hillsborough, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12057012103	MODERATE	2,993	2,843	150	1,150	1,693	1,881	1,112
12057012106	MIDDLE	1,889	1,771	118	1,571	200	1,872	17
12057012107	MODERATE	2,136	1,929	207	1,111	818	2,136	0
12057012108	MIDDLE	1,158	1,117	41	855	262	1,158	0
12057012109	MODERATE	1,370	1,150	220	251	899	560	810
12057012110	MIDDLE	1,850	1,769	81	1,032	737	1,679	171
12057012206	MIDDLE	2,417	2,250	167	1,890	360	2,385	32
12057012207	MIDDLE	2,962	2,848	114	2,413	435	2,947	15
12057012208	UPPER	2,260	2,170	90	2,091	79	2,242	18
12057012209	UPPER	1,850	1,760	90	1,312	448	1,850	0
12057012210	MIDDLE	2,439	2,220	219	1,644	576	2,248	191
12057012211	NA	17	13	4	10	3	17	0
12057012212	MODERATE	1,636	1,379	257	320	1,059	730	906
12057012213	UPPER	1,963	1,907	56	1,254	653	1,587	376
12057012301	MIDDLE	2,600	2,494	106	1,669	825	2,097	503
12057012303	MIDDLE	1,658	1,548	110	816	732	1,158	500
12057012304	MIDDLE	1,826	1,668	158	1,021	647	1,433	393
12057012401	MODERATE	1,867	1,806	61	1,175	631	1,774	93
12057012402	MIDDLE	987	836	151	585	251	983	4
12057012403	MIDDLE	1,915	1,816	99	1,397	419	1,903	12
12057012501	MODERATE	1,754	1,509	245	1,153	356	1,754	0
12057012503	UPPER	2,071	1,934	137	1,294	640	1,450	621
12057012504	UPPER	1,386	1,374	12	1,239	135	1,379	7
12057012600	MODERATE	2,331	2,035	296	1,287	748	1,954	377
12057012701	MIDDLE	2,168	1,991	177	860	1,131	1,699	469
12057012702	MODERATE	1,495	1,432	63	603	829	1,182	313
12057012800	MIDDLE	1,587	1,489	98	1,068	421	1,527	60
12057012900	MODERATE	1,229	1,129	100	576	553	1,110	119
12057013001	MIDDLE	1,351	1,323	28	645	678	1,016	335
12057013002	MIDDLE	1,798	1,700	98	1,301	399	1,618	180

Hillsborough, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12057013003	MIDDLE	1,325	1,144	181	621	523	955	370
12057013004	UPPER	1,321	1,268	53	1,024	244	1,321	0
12057013100	MIDDLE	991	929	62	710	219	975	16
12057013203	MIDDLE	1,190	1,138	52	1,001	137	1,190	0
12057013204	MODERATE	1,872	1,689	183	1,299	390	1,691	181
12057013205	UPPER	3,353	3,289	64	2,329	960	3,353	0
12057013206	UPPER	2,030	1,964	66	1,721	243	2,030	0
12057013207	UPPER	1,510	1,453	57	1,271	182	1,510	0
12057013208	UPPER	1,892	1,810	82	1,561	249	1,879	13
12057013305	UPPER	1,742	1,648	94	1,499	149	1,742	0
12057013307	MIDDLE	1,683	1,589	94	459	1,130	764	919
12057013310	MIDDLE	1,088	1,088	0	625	463	878	210
12057013311	MODERATE	1,414	1,388	26	627	761	863	551
12057013312	MIDDLE	1,924	1,826	98	1,315	511	1,924	0
12057013313	UPPER	1,826	1,692	134	1,521	171	1,798	28
12057013314	MODERATE	1,202	1,017	185	871	146	1,158	44
12057013315	MIDDLE	2,936	2,661	275	107	2,554	266	2,670
12057013316	MODERATE	1,192	1,125	67	0	1,125	74	1,118
12057013317	MODERATE	1,504	1,392	112	0	1,392	81	1,423
12057013319	MIDDLE	3,322	3,058	264	1,234	1,824	2,499	823
12057013320	MIDDLE	1,741	1,656	85	708	948	912	829
12057013322	MIDDLE	3,259	2,862	397	1,331	1,531	2,184	1,075
12057013323	MIDDLE	4,703	4,196	507	1,830	2,366	2,378	2,325
12057013406	MODERATE	517	464	53	233	231	467	50
12057013407	UPPER	2,524	2,347	177	2,023	324	2,459	65
12057013409	UPPER	1,842	1,726	116	1,388	338	1,842	0
12057013410	MIDDLE	1,940	1,767	173	957	810	1,329	611
12057013411	MIDDLE	1,301	1,204	97	877	327	1,289	12
12057013412	UPPER	1,528	1,488	40	1,064	424	1,448	80
12057013413	UPPER	1,374	1,336	38	1,239	97	1,374	0

Hillsborough, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12057013414	UPPER	2,426	2,274	152	1,882	392	2,297	129
12057013415	UPPER	1,344	1,320	24	998	322	1,344	0
12057013501	MODERATE	1,699	1,563	136	869	694	1,487	212
12057013503	MODERATE	1,303	1,137	166	684	453	1,181	122
12057013504	MODERATE	1,155	1,079	76	821	258	1,062	93
12057013505	MODERATE	1,216	1,119	97	726	393	1,199	17
12057013602	MODERATE	632	578	54	496	82	626	6
12057013604	MODERATE	509	450	59	158	292	485	24
12057013702	MIDDLE	4,526	4,290	236	2,833	1,457	4,161	365
12057013703	MODERATE	2,880	2,824	56	1,611	1,213	2,061	819
12057013705	MIDDLE	2,809	2,626	183	1,803	823	2,184	625
12057013706	NA	1,603	1,470	133	52	1,418	56	1,547
12057013801	MODERATE	960	781	179	386	395	927	33
12057013802	MODERATE	1,617	1,348	269	658	690	1,352	265
12057013803	MODERATE	633	532	101	298	234	633	0
12057013804	MIDDLE	3,025	3,025	0	2,484	541	3,015	10
12057013806	MIDDLE	909	909	0	793	116	872	37
12057013807	UPPER	3,316	3,070	246	2,387	683	3,316	0
12057013903	MIDDLE	1,387	1,154	233	1,006	148	1,379	8
12057013907	MIDDLE	865	733	132	650	83	865	0
12057013912	UPPER	1,585	1,570	15	1,341	229	1,585	0
12057013913	MIDDLE	4,099	3,683	416	3,034	649	4,027	72
12057013914	MODERATE	2,073	1,931	142	1,543	388	2,073	0
12057013915	UPPER	3,221	3,016	205	2,217	799	3,203	18
12057013916	UPPER	4,832	4,526	306	3,401	1,125	4,780	52
12057013917	MIDDLE	2,608	2,407	201	1,570	837	2,573	35
12057013918	UPPER	656	572	84	481	91	656	0
12057013919	UPPER	2,303	2,066	237	1,628	438	2,303	0
12057013922	UPPER	2,458	2,374	84	1,942	432	2,458	0
12057013923	UPPER	3,104	2,847	257	2,127	720	2,901	203

Hillsborough, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12057013924	MIDDLE	1,541	1,447	94	1,301	146	1,541	0
12057013925	MIDDLE	2,667	2,356	311	1,880	476	2,667	0
12057013926	UPPER	2,610	2,396	214	2,131	265	2,576	34
12057014002	MODERATE	1,853	1,277	576	915	362	1,853	0
12057014003	UPPER	691	620	71	620	0	691	0
12057014007	MIDDLE	2,365	2,261	104	1,640	621	1,978	387
12057014008	MIDDLE	2,204	1,973	231	1,557	416	1,867	337
12057014009	MIDDLE	1,014	915	99	409	506	414	600
12057014010	MODERATE	1,690	1,500	190	1,257	243	1,627	63
12057014011	MODERATE	3,169	2,699	470	2,031	668	3,059	110
12057014012	MIDDLE	2,144	1,677	467	1,548	129	2,144	0
12057014013	MIDDLE	389	344	45	200	144	384	5
12057014014	MODERATE	1,641	1,383	258	841	542	1,074	567
12057014017	MIDDLE	1,805	1,594	211	1,526	68	1,800	5
12057014104	MIDDLE	1,328	839	489	650	189	1,317	11
12057014106	MIDDLE	1,611	1,438	173	995	443	1,568	43
12057014108	MODERATE	2,301	2,066	235	1,177	889	2,075	226
12057014109	MIDDLE	2,345	2,098	247	1,750	348	2,345	0
12057014117	UPPER	1,508	1,306	202	1,044	262	1,337	171
12057014118	UPPER	1,993	1,827	166	1,649	178	1,956	37
12057014119	UPPER	3,169	2,956	213	2,619	337	3,169	0
12057014121	UPPER	2,222	1,852	370	1,355	497	2,083	139
12057014122	MIDDLE	2,206	2,024	182	1,414	610	1,992	214
12057014200	LOW	2,091	1,787	304	264	1,523	605	1,486
12057014300	MIDDLE	1,702	1,578	124	1,318	260	1,697	5
12057014400	UPPER	2,245	1,951	294	1,008	943	1,286	959
12057980100	NA	0	0	0	0	0	0	0
12057980200	NA	0	0	0	0	0	0	0
12057980300	NA	0	0	0	0	0	0	0
12057980400	MODERATE	69	56	13	52	4	69	0

Hillsborough, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12057980500	NA	0	0	0	0	0	0	0
12057980600	NA	69	69	0	0	69	0	69
12057980700	NA	0	0	0	0	0	0	0

Summary Data:

Hillsborough (333 tracts)	590,714	539,919	50,795	320,042	219,877	454,270	136,444
Percentage Total Housing and Total Occupied Housing	100.00%	91.40%	8.60%	59.28%	40.72%	76.90%	23.10%

Pasco, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12101030101	MODERATE	1,456	1,247	209	790	457	1,416	40
12101030102	MIDDLE	1,638	1,106	532	592	514	1,607	31
12101030202	MIDDLE	2,484	1,438	1,046	1,075	363	2,201	283
12101030203	MODERATE	1,281	932	349	581	351	1,226	55
12101030204	MIDDLE	719	533	186	238	295	469	250
12101030205	MODERATE	1,318	1,014	304	718	296	1,093	225
12101030303	MIDDLE	2,106	1,616	490	1,375	241	1,985	121
12101030304	MODERATE	4,016	2,489	1,527	1,393	1,096	2,212	1,804
12101030404	MIDDLE	1,575	1,442	133	1,117	325	1,563	12
12101030405	MODERATE	1,144	857	287	529	328	1,107	37
12101030406	MODERATE	1,659	1,220	439	814	406	1,507	152
12101030407	MODERATE	1,382	1,006	376	607	399	1,343	39
12101030408	MODERATE	1,619	1,128	491	588	540	1,405	214
12101030409	MIDDLE	1,386	1,061	325	737	324	1,354	32
12101030410	LOW	1,803	962	841	710	252	1,432	371
12101030411	MODERATE	1,638	1,385	253	882	503	1,629	9
12101030412	MODERATE	1,449	1,114	335	501	613	1,218	231
12101030501	MODERATE	1,007	773	234	476	297	975	32
12101030502	MODERATE	2,294	1,866	428	1,161	705	2,294	0
12101030601	MODERATE	1,404	1,015	389	645	370	1,310	94
12101030602	MODERATE	1,241	918	323	590	328	1,215	26
12101030700	MODERATE	1,698	1,401	297	738	663	1,698	0
12101030800	MODERATE	1,811	1,336	475	597	739	1,484	327
12101030901	MODERATE	2,270	1,953	317	1,136	817	2,021	249
12101030905	MODERATE	1,808	1,666	142	1,065	601	1,682	126
12101030906	MODERATE	3,233	2,828	405	1,369	1,459	2,456	777
12101031003	MODERATE	2,699	2,297	402	1,495	802	2,668	31
12101031005	LOW	1,954	1,822	132	655	1,167	1,530	424
12101031006	MODERATE	936	832	104	336	496	683	253
12101031007	LOW	2,364	2,016	348	1,435	581	2,036	328

Pasco, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12101031008	MODERATE	1,320	1,069	251	731	338	1,320	0
12101031009	MODERATE	1,341	1,166	175	557	609	1,186	155
12101031010	MODERATE	2,078	1,912	166	1,052	860	1,770	308
12101031011	MODERATE	1,414	1,332	82	996	336	1,243	171
12101031012	MODERATE	2,845	2,478	367	1,830	648	2,525	320
12101031013	MODERATE	1,374	1,238	136	583	655	1,220	154
12101031014	MODERATE	1,580	1,456	124	851	605	1,493	87
12101031101	MODERATE	2,545	2,286	259	1,643	643	2,237	308
12101031103	MODERATE	924	579	345	473	106	801	123
12101031104	MODERATE	2,508	1,978	530	1,155	823	1,704	804
12101031203	MODERATE	1,850	1,426	424	1,147	279	1,684	166
12101031204	MIDDLE	1,382	1,232	150	1,170	62	1,365	17
12101031205	MODERATE	1,874	1,584	290	1,390	194	1,874	0
12101031206	MIDDLE	1,239	1,111	128	767	344	1,239	0
12101031207	MODERATE	1,536	1,378	158	1,165	213	1,508	28
12101031208	MIDDLE	1,820	1,536	284	1,251	285	1,718	102
12101031301	MODERATE	2,129	1,725	404	1,347	378	2,031	98
12101031302	MIDDLE	2,585	2,320	265	2,227	93	2,545	40
12101031401	MODERATE	2,146	1,916	230	784	1,132	1,743	403
12101031404	MODERATE	1,769	1,500	269	999	501	1,637	132
12101031406	MODERATE	1,784	1,482	302	959	523	1,402	382
12101031407	MODERATE	1,720	1,486	234	1,289	197	1,664	56
12101031410	MIDDLE	1,872	1,710	162	460	1,250	877	995
12101031411	MIDDLE	797	633	164	633	0	686	111
12101031412	MODERATE	2,548	2,098	450	1,453	645	2,173	375
12101031503	MIDDLE	1,312	1,057	255	827	230	1,297	15
12101031504	UPPER	762	719	43	698	21	758	4
12101031505	MIDDLE	2,266	2,000	266	1,280	720	1,978	288
12101031506	MODERATE	1,717	1,460	257	934	526	1,549	168
12101031507	MIDDLE	2,812	2,534	278	2,039	495	2,380	432

Pasco, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12101031508	UPPER	1,972	1,765	207	1,568	197	1,853	119
12101031601	UPPER	3,642	3,293	349	2,500	793	2,856	786
12101031602	UPPER	2,828	2,511	317	1,902	609	2,175	653
12101031603	UPPER	3,218	3,144	74	2,587	557	3,015	203
12101031604	UPPER	2,810	2,688	122	2,146	542	2,697	113
12101031605	UPPER	2,252	1,903	349	1,645	258	1,859	393
12101031701	UPPER	2,116	1,913	203	1,750	163	2,110	6
12101031703	MODERATE	1,942	1,631	311	1,016	615	1,644	298
12101031704	MIDDLE	2,256	2,144	112	1,558	586	2,256	0
12101031705	MIDDLE	1,859	1,668	191	1,392	276	1,790	69
12101031706	UPPER	1,788	1,298	490	1,085	213	1,570	218
12101031707	UPPER	1,761	1,572	189	1,534	38	1,761	0
12101031708	MIDDLE	2,868	2,603	265	2,147	456	2,524	344
12101031804	MIDDLE	2,392	1,989	403	1,774	215	2,299	93
12101031805	MIDDLE	1,615	1,406	209	1,304	102	1,593	22
12101031806	MODERATE	1,861	1,676	185	1,254	422	1,858	3
12101031807	LOW	1,490	1,258	232	826	432	1,439	51
12101031808	MIDDLE	1,434	1,344	90	1,087	257	1,383	51
12101031809	MODERATE	1,098	987	111	706	281	1,078	20
12101031901	MIDDLE	1,529	1,298	231	1,219	79	1,522	7
12101031902	UPPER	3,090	2,691	399	2,441	250	2,853	237
12101031903	UPPER	1,983	1,849	134	1,476	373	1,974	9
12101032001	UPPER	2,248	2,193	55	1,831	362	2,242	6
12101032005	UPPER	2,098	1,951	147	1,817	134	2,086	12
12101032006	MIDDLE	3,102	2,867	235	2,178	689	3,023	79
12101032007	UPPER	1,148	1,074	74	1,014	60	1,148	0
12101032008	UPPER	1,775	1,737	38	1,491	246	1,730	45
12101032009	UPPER	3,244	3,092	152	2,586	506	3,014	230
12101032010	UPPER	1,230	1,179	51	988	191	1,180	50
12101032011	UPPER	1,824	1,761	63	1,401	360	1,824	0

Pasco, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12101032012	UPPER	1,413	1,317	96	888	429	1,220	193
12101032013	UPPER	2,440	2,367	73	1,706	661	1,988	452
12101032014	MIDDLE	2,652	2,480	172	1,855	625	2,309	343
12101032103	UPPER	2,443	2,262	181	1,691	571	2,408	35
12101032104	MIDDLE	1,877	1,844	33	1,415	429	1,860	17
12101032105	UPPER	2,777	2,604	173	1,873	731	2,548	229
12101032106	UPPER	2,816	2,723	93	1,813	910	2,158	658
12101032107	UPPER	2,914	2,451	463	2,207	244	2,753	161
12101032108	MIDDLE	2,610	2,311	299	2,013	298	2,399	211
12101032109	UPPER	1,817	1,704	113	843	861	1,098	719
12101032110	UPPER	1,197	1,189	8	1,024	165	1,197	0
12101032111	UPPER	1,633	1,506	127	1,286	220	1,608	25
12101032112	UPPER	1,555	1,509	46	1,210	299	1,512	43
12101032113	MIDDLE	1,568	1,468	100	1,058	410	1,472	96
12101032200	MIDDLE	1,899	1,600	299	1,348	252	1,896	3
12101032300	MIDDLE	954	954	0	789	165	943	11
12101032401	MIDDLE	1,097	895	202	683	212	1,063	34
12101032402	MODERATE	1,251	1,046	205	496	550	1,211	40
12101032500	MIDDLE	2,203	1,968	235	1,185	783	1,882	321
12101032601	MODERATE	1,293	954	339	540	414	1,030	263
12101032602	MIDDLE	1,185	890	295	513	377	1,067	118
12101032700	MODERATE	1,751	1,392	359	1,102	290	1,751	0
12101032802	MODERATE	1,405	1,258	147	1,114	144	1,405	0
12101032804	MODERATE	2,030	1,482	548	1,007	475	1,532	498
12101032805	MIDDLE	1,782	1,617	165	1,219	398	1,717	65
12101032901	MODERATE	2,817	2,502	315	1,661	841	2,481	336
12101032902	MIDDLE	1,248	878	370	813	65	1,244	4
12101032905	MODERATE	3,639	2,916	723	2,584	332	3,639	0
12101033005	MODERATE	2,707	2,184	523	1,855	329	2,707	0
12101033006	MODERATE	1,438	1,117	321	827	290	1,274	164

Pasco, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12101033007	MODERATE	1,691	1,112	579	1,016	96	1,682	9
12101033008	MODERATE	1,570	1,187	383	833	354	1,554	16
12101033009	MODERATE	1,745	1,324	421	804	520	1,673	72
12101033010	MODERATE	2,169	1,845	324	1,377	468	2,051	118
12101033011	MODERATE	1,363	835	528	627	208	1,344	19
12101033012	MODERATE	1,483	1,110	373	812	298	1,483	0
12101033013	MODERATE	1,611	1,320	291	780	540	1,595	16
12101033014	MODERATE	2,511	1,371	1,140	1,226	145	2,447	64
12101033101	MODERATE	1,790	1,147	643	1,002	145	1,765	25
12101033102	MODERATE	966	685	281	453	232	908	58

Summary Data:

Pasco (130 tracts)	247,024	209,483	37,541	153,406	56,077	224,656	22,368
Percentage Total Housing and Total Occupied Housing	100.00%	84.80%	15.20%	73.23%	26.77%	90.95%	9.05%

Pinellas, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12103020105	UPPER	2,143	1,573	570	1,209	364	1,107	1,036
12103020106	UPPER	2,409	1,654	755	1,549	105	1,442	967
12103020107	UPPER	1,499	903	596	826	77	369	1,130
12103020108	MIDDLE	3,137	1,237	1,900	1,027	210	345	2,792
12103020109	MIDDLE	1,862	1,146	716	593	553	1,239	623
12103020110	MIDDLE	632	542	90	285	257	590	42
12103020201	MIDDLE	2,007	1,799	208	1,584	215	1,856	151
12103020202	UPPER	1,905	1,621	284	1,357	264	1,735	170
12103020206	MODERATE	2,546	2,051	495	511	1,540	1,420	1,126
12103020207	MIDDLE	1,668	1,276	392	791	485	716	952
12103020208	MIDDLE	1,315	947	368	414	533	656	659
12103020209	UPPER	2,224	1,856	368	1,232	624	1,649	575
12103020301	UPPER	1,956	1,403	553	1,123	280	1,834	122
12103020302	UPPER	2,281	1,668	613	950	718	1,741	540
12103020400	UPPER	1,312	1,009	303	719	290	1,167	145
12103020500	MODERATE	1,905	1,298	607	638	660	1,710	195
12103020600	MIDDLE	1,808	1,345	463	817	528	1,768	40
12103020700	MODERATE	1,700	1,134	566	744	390	1,594	106
12103020800	MODERATE	2,106	1,350	756	605	745	2,106	0
12103021200	MODERATE	1,645	889	756	595	294	1,420	225
12103021501	UPPER	1,760	1,434	326	720	714	116	1,644
12103021502	NA	1,391	1,088	303	180	908	464	927
12103021600	MODERATE	1,353	1,093	260	114	979	145	1,208
12103021800	MIDDLE	1,449	1,113	336	581	532	1,309	140
12103021900	MIDDLE	1,252	1,145	107	641	504	1,104	148
12103022000	MIDDLE	1,398	1,024	374	677	347	1,382	16
12103022101	MIDDLE	953	878	75	577	301	885	68
12103022102	MIDDLE	1,640	1,215	425	693	522	1,494	146
12103022200	MIDDLE	2,242	1,895	347	1,250	645	1,867	375
12103022301	MIDDLE	1,408	1,281	127	855	426	1,097	311

Pinellas, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12103022302	UPPER	1,864	1,701	163	1,174	527	1,485	379
12103022401	UPPER	1,692	1,450	242	1,313	137	1,585	107
12103022402	UPPER	2,405	1,924	481	1,662	262	2,405	0
12103022501	MIDDLE	2,843	2,340	503	1,537	803	1,616	1,227
12103022502	MIDDLE	1,547	1,255	292	945	310	1,302	245
12103022503	MIDDLE	2,492	2,285	207	1,744	541	2,279	213
12103022601	MIDDLE	1,724	1,444	280	1,253	191	1,317	407
12103022602	UPPER	2,115	1,959	156	1,776	183	2,083	32
12103022700	UPPER	2,065	1,843	222	1,469	374	1,756	309
12103022801	MIDDLE	2,290	2,140	150	1,356	784	1,572	718
12103022802	UPPER	1,464	1,388	76	1,308	80	1,464	0
12103022901	MIDDLE	1,473	1,325	148	898	427	1,353	120
12103022902	MIDDLE	1,342	1,289	53	1,010	279	1,214	128
12103023000	MODERATE	1,314	1,194	120	952	242	1,259	55
12103023100	MIDDLE	1,366	1,094	272	795	299	1,337	29
12103023200	UPPER	1,548	1,311	237	934	377	1,428	120
12103023300	MIDDLE	1,141	955	186	528	427	1,000	141
12103023400	UPPER	902	734	168	319	415	805	97
12103023501	UPPER	1,272	960	312	506	454	1,017	255
12103023502	NA	918	616	302	198	418	668	250
12103023601	MIDDLE	1,591	1,013	578	391	622	520	1,071
12103023602	UPPER	968	767	201	285	482	729	239
12103023700	UPPER	1,479	1,270	209	868	402	1,434	45
12103023800	UPPER	1,271	1,181	90	1,021	160	1,173	98
12103023900	MIDDLE	1,422	1,187	235	620	567	1,063	359
12103024001	UPPER	1,765	1,420	345	1,069	351	1,245	520
12103024002	UPPER	3,212	2,992	220	2,728	264	2,329	883
12103024004	UPPER	2,104	1,985	119	1,706	279	1,993	111
12103024005	UPPER	1,460	1,341	119	1,228	113	1,446	14
12103024100	MIDDLE	2,858	2,320	538	1,594	726	2,277	581

Pinellas, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12103024201	MIDDLE	1,211	1,113	98	872	241	1,211	0
12103024202	UPPER	1,260	1,249	11	1,114	135	1,245	15
12103024301	MIDDLE	1,776	1,690	86	1,265	425	1,754	22
12103024302	MIDDLE	2,290	1,914	376	1,639	275	1,216	1,074
12103024403	MIDDLE	2,318	2,123	195	1,326	797	1,967	351
12103024406	MIDDLE	3,350	2,830	520	285	2,545	764	2,586
12103024408	MIDDLE	2,139	1,766	373	691	1,075	1,175	964
12103024409	UPPER	1,844	1,445	399	1,369	76	1,776	68
12103024410	MIDDLE	2,003	1,706	297	732	974	928	1,075
12103024411	UPPER	2,196	1,907	289	1,425	482	1,549	647
12103024412	UPPER	2,710	2,281	429	380	1,901	574	2,136
12103024413	MIDDLE	2,943	2,684	259	1,890	794	1,803	1,140
12103024505	MIDDLE	3,236	2,694	542	2,221	473	2,743	493
12103024507	MIDDLE	2,294	1,891	403	1,411	480	1,258	1,036
12103024508	MODERATE	2,590	2,235	355	1,017	1,218	1,486	1,104
12103024509	UPPER	1,960	1,692	268	1,152	540	1,080	880
12103024510	MODERATE	892	823	69	202	621	884	8
12103024512	MIDDLE	1,847	1,616	231	1,398	218	1,713	134
12103024514	MIDDLE	2,484	2,218	266	677	1,541	1,448	1,036
12103024515	UPPER	1,673	1,097	576	565	532	1,113	560
12103024516	MIDDLE	1,473	1,214	259	1,077	137	1,457	16
12103024517	MIDDLE	1,854	1,684	170	589	1,095	451	1,403
12103024518	NA	1,155	874	281	87	787	245	910
12103024519	MIDDLE	2,572	2,164	408	588	1,576	665	1,907
12103024601	MODERATE	1,721	1,453	268	929	524	1,692	29
12103024603	LOW	1,422	1,005	417	504	501	1,252	170
12103024604	LOW	1,620	1,130	490	726	404	1,558	62
12103024701	MODERATE	1,683	1,405	278	774	631	1,480	203
12103024702	MODERATE	1,140	906	234	449	457	889	251
12103024703	MODERATE	1,332	1,180	152	666	514	1,228	104

Pinellas, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12103024801	MIDDLE	2,172	1,760	412	1,440	320	1,704	468
12103024803	MODERATE	1,127	819	308	672	147	975	152
12103024804	MIDDLE	1,003	848	155	507	341	686	317
12103024805	MIDDLE	1,231	1,020	211	812	208	964	267
12103024901	MODERATE	2,229	2,095	134	1,407	688	1,881	348
12103024904	MIDDLE	1,594	1,197	397	800	397	1,406	188
12103024905	MODERATE	2,783	2,622	161	1,849	773	2,727	56
12103024906	MIDDLE	1,662	1,530	132	809	721	1,263	399
12103024907	MODERATE	1,485	1,419	66	711	708	1,027	458
12103024908	MIDDLE	1,225	1,086	139	868	218	1,165	60
12103025004	MIDDLE	2,853	2,458	395	1,495	963	1,970	883
12103025007	MIDDLE	2,137	1,748	389	1,280	468	1,542	595
12103025009	MIDDLE	1,562	1,455	107	907	548	1,127	435
12103025011	UPPER	2,000	1,807	193	1,732	75	1,948	52
12103025012	UPPER	2,582	2,294	288	1,941	353	2,046	536
12103025013	MIDDLE	1,861	1,592	269	1,425	167	1,664	197
12103025014	MIDDLE	1,813	1,593	220	1,240	353	1,662	151
12103025015	MIDDLE	2,177	1,587	590	1,363	224	210	1,967
12103025016	MIDDLE	1,069	876	193	656	220	649	420
12103025017	MODERATE	1,814	1,188	626	862	326	1,558	256
12103025018	MODERATE	1,196	908	288	525	383	1,113	83
12103025019	MODERATE	1,814	997	817	728	269	1,661	153
12103025020	MODERATE	1,557	1,147	410	743	404	997	560
12103025021	MIDDLE	1,591	1,198	393	1,125	73	1,554	37
12103025106	MIDDLE	1,658	1,295	363	782	513	1,080	578
12103025107	UPPER	2,158	1,806	352	1,526	280	1,494	664
12103025108	MIDDLE	1,848	1,128	720	1,013	115	889	959
12103025109	MODERATE	2,266	1,797	469	1,045	752	1,551	715
12103025110	MIDDLE	2,432	2,114	318	1,667	447	1,912	520
12103025111	MIDDLE	2,370	1,682	688	1,031	651	867	1,503

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Complete Tract								
12103025112	MIDDLE	1,682	1,385	297	1,049	336	1,441	241
12103025113	MIDDLE	1,297	1,223	74	1,001	222	1,203	94
12103025114	MIDDLE	1,632	1,360	272	1,197	163	1,544	88
12103025115	MIDDLE	1,739	1,465	274	746	719	1,248	491
12103025116	MIDDLE	979	851	128	581	270	883	96
12103025119	UPPER	2,519	2,011	508	1,765	246	1,997	522
12103025120	UPPER	1,483	1,394	89	1,326	68	1,467	16
12103025121	UPPER	1,960	1,806	154	1,590	216	1,916	44
12103025122	UPPER	2,359	2,040	319	1,885	155	1,979	380
12103025123	MIDDLE	661	608	53	567	41	661	0
12103025204	MIDDLE	1,931	1,513	418	1,168	345	1,202	729
12103025205	UPPER	2,554	1,935	619	1,872	63	1,940	614
12103025207	MIDDLE	3,057	2,831	226	2,093	738	2,966	91
12103025208	MIDDLE	1,347	852	495	709	143	436	911
12103025209	MIDDLE	2,393	1,798	595	931	867	1,204	1,189
12103025210	UPPER	1,541	1,463	78	1,146	317	1,275	266
12103025211	MIDDLE	1,250	1,053	197	482	571	625	625
12103025303	MODERATE	3,109	2,438	671	1,235	1,203	1,323	1,786
12103025305	MODERATE	1,793	1,307	486	676	631	1,320	473
12103025307	MIDDLE	1,728	1,494	234	1,044	450	1,548	180
12103025309	MIDDLE	1,433	1,107	326	766	341	1,330	103
12103025310	MODERATE	1,167	798	369	655	143	1,008	159
12103025311	MIDDLE	2,405	1,711	694	1,500	211	2,162	243
12103025401	MIDDLE	2,085	2,003	82	1,307	696	1,389	696
12103025407	MIDDLE	2,628	2,466	162	1,502	964	1,670	958
12103025411	MODERATE	720	650	70	316	334	680	40
12103025412	MIDDLE	2,533	2,319	214	1,614	705	1,781	752
12103025413	MIDDLE	1,948	1,501	447	1,223	278	1,725	223
12103025414	MODERATE	1,583	1,181	402	811	370	1,303	280
12103025415	MODERATE	1,630	1,205	425	800	405	1,124	506

Pinellas, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12103025416	MODERATE	1,905	1,603	302	846	757	1,375	530
12103025417	MODERATE	2,165	1,422	743	1,279	143	2,066	99
12103025418	MODERATE	1,877	1,321	556	988	333	1,560	317
12103025419	MIDDLE	2,278	1,662	616	947	715	1,913	365
12103025420	MIDDLE	1,436	991	445	288	703	553	883
12103025421	UPPER	2,083	1,199	884	675	524	610	1,473
12103025501	MIDDLE	1,793	1,671	122	1,352	319	1,706	87
12103025505	LOW	1,129	946	183	234	712	658	471
12103025507	MODERATE	1,679	1,443	236	782	661	968	711
12103025508	MIDDLE	956	790	166	281	509	464	492
12103025509	NA	1,859	1,512	347	674	838	1,119	740
12103025510	MIDDLE	1,079	992	87	868	124	1,079	0
12103025602	MODERATE	1,774	1,471	303	924	547	1,523	251
12103025603	MIDDLE	1,215	1,065	150	573	492	1,123	92
12103025604	MIDDLE	779	610	169	426	184	630	149
12103025700	UPPER	2,202	1,713	489	1,586	127	1,559	643
12103025800	MODERATE	1,706	1,543	163	946	597	1,670	36
12103025901	MODERATE	2,309	1,783	526	367	1,416	715	1,594
12103025902	NA	1,397	1,156	241	495	661	479	918
12103026001	UPPER	2,424	1,549	875	1,124	425	529	1,895
12103026003	UPPER	2,181	789	1,392	596	193	705	1,476
12103026004	UPPER	1,049	405	644	338	67	643	406
12103026101	MIDDLE	1,090	852	238	481	371	808	282
12103026102	MIDDLE	797	648	149	445	203	723	74
12103026200	LOW	932	803	129	220	583	835	97
12103026300	MODERATE	3,047	2,921	126	1,507	1,414	2,535	512
12103026401	MIDDLE	1,256	1,151	105	649	502	1,028	228
12103026402	MODERATE	1,474	1,159	315	305	854	779	695
12103026501	MODERATE	1,597	1,546	51	1,131	415	1,313	284
12103026502	MODERATE	1,298	1,197	101	794	403	1,136	162

Pinellas, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12103026601	UPPER	1,290	1,250	40	842	408	975	315
12103026602	MIDDLE	1,263	1,150	113	735	415	1,026	237
12103026701	MODERATE	2,001	1,803	198	998	805	1,438	563
12103026703	MODERATE	3,131	2,919	212	1,613	1,306	2,201	930
12103026704	MIDDLE	1,570	1,522	48	717	805	752	818
12103026705	MIDDLE	1,583	1,437	146	879	558	1,125	458
12103026804	MIDDLE	2,397	2,258	139	1,620	638	1,767	630
12103026809	UPPER	1,547	1,357	190	823	534	845	702
12103026811	UPPER	2,690	2,418	272	2,132	286	2,093	597
12103026812	MIDDLE	2,205	2,042	163	1,450	592	1,075	1,130
12103026813	UPPER	1,683	1,619	64	1,135	484	1,248	435
12103026814	MIDDLE	1,261	1,015	246	920	95	1,157	104
12103026815	UPPER	2,038	1,897	141	1,749	148	2,031	7
12103026816	UPPER	2,514	2,242	272	1,687	555	2,265	249
12103026817	UPPER	2,460	2,202	258	1,776	426	2,139	321
12103026818	MODERATE	1,642	1,399	243	261	1,138	597	1,045
12103026819	MIDDLE	1,338	1,119	219	470	649	805	533
12103026820	MIDDLE	3,190	2,714	476	2,086	628	2,284	906
12103026821	UPPER	1,066	998	68	683	315	978	88
12103026904	MIDDLE	2,400	2,155	245	1,142	1,013	2,036	364
12103026908	UPPER	2,021	1,768	253	1,706	62	1,613	408
12103026909	MIDDLE	2,538	2,246	292	1,465	781	2,133	405
12103026911	MODERATE	2,393	2,138	255	1,890	248	851	1,542
12103026912	MODERATE	2,761	2,153	608	1,432	721	529	2,232
12103026913	MIDDLE	2,177	1,641	536	1,271	370	483	1,694
12103026914	MIDDLE	2,465	2,156	309	1,719	437	1,747	718
12103026915	MIDDLE	1,164	976	188	568	408	850	314
12103026916	MIDDLE	1,955	1,778	177	1,406	372	1,919	36
12103026917	MIDDLE	734	667	67	408	259	433	301
12103027000	MIDDLE	2,978	2,558	420	1,601	957	2,526	452

Pinellas, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12103027105	MIDDLE	1,983	1,604	379	1,336	268	1,932	51
12103027106	MIDDLE	2,409	2,126	283	1,703	423	1,768	641
12103027107	MODERATE	1,064	803	261	472	331	952	112
12103027108	MIDDLE	1,736	1,351	385	589	762	732	1,004
12103027202	UPPER	3,057	2,564	493	2,121	443	2,913	144
12103027204	UPPER	2,106	1,776	330	1,508	268	1,998	108
12103027206	UPPER	2,564	2,330	234	1,926	404	2,517	47
12103027207	UPPER	1,895	1,794	101	1,520	274	1,807	88
12103027208	UPPER	2,689	2,402	287	1,988	414	2,471	218
12103027209	MODERATE	1,116	738	378	405	333	222	894
12103027210	MIDDLE	2,878	2,529	349	1,818	711	2,275	603
12103027211	MIDDLE	2,268	1,774	494	1,188	586	1,485	783
12103027212	MIDDLE	1,940	1,640	300	778	862	861	1,079
12103027308	MIDDLE	1,701	1,453	248	1,111	342	1,546	155
12103027309	UPPER	950	889	61	873	16	950	0
12103027314	MIDDLE	1,574	1,491	83	664	827	836	738
12103027316	MIDDLE	2,160	1,842	318	1,590	252	1,665	495
12103027317	MIDDLE	2,240	2,128	112	1,369	759	1,693	547
12103027318	MIDDLE	2,126	1,953	173	1,555	398	1,498	628
12103027319	MIDDLE	2,025	1,805	220	1,142	663	1,696	329
12103027320	UPPER	1,730	1,527	203	1,214	313	1,717	13
12103027321	UPPER	563	547	16	503	44	563	0
12103027323	MIDDLE	1,501	1,428	73	640	788	704	797
12103027324	UPPER	1,904	1,704	200	1,542	162	1,553	351
12103027325	UPPER	1,538	1,411	127	1,299	112	1,345	193
12103027326	MIDDLE	2,232	1,827	405	1,250	577	916	1,316
12103027327	MIDDLE	2,061	1,848	213	1,320	528	1,551	510
12103027328	UPPER	1,734	1,653	81	1,614	39	1,734	0
12103027329	UPPER	1,447	1,369	78	1,292	77	1,320	127
12103027330	MODERATE	1,783	1,621	162	839	782	796	987

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Complete Tract								
12103027331	MIDDLE	1,972	1,853	119	1,643	210	1,912	60
12103027332	UPPER	1,214	1,103	111	1,021	82	1,030	184
12103027333	MIDDLE	2,064	1,817	247	1,070	747	706	1,358
12103027401	MIDDLE	1,368	1,237	131	906	331	1,259	109
12103027404	MODERATE	4,388	3,689	699	2,468	1,221	3,534	854
12103027501	MIDDLE	3,133	2,593	540	2,382	211	3,018	115
12103027503	UPPER	2,340	1,850	490	1,561	289	1,259	1,081
12103027504	MODERATE	1,212	1,118	94	713	405	936	276
12103027603	UPPER	1,846	1,178	668	740	438	1,286	560
12103027604	UPPER	3,086	1,306	1,780	1,127	179	243	2,843
12103027605	UPPER	1,164	731	433	648	83	844	320
12103027606	UPPER	1,801	1,062	739	806	256	1,028	773
12103027701	UPPER	2,288	1,218	1,070	932	286	1,214	1,074
12103027703	UPPER	2,049	523	1,526	473	50	355	1,694
12103027704	UPPER	2,846	1,312	1,534	1,062	250	1,132	1,714
12103027801	UPPER	1,742	692	1,050	482	210	631	1,111
12103027802	NA	2,425	1,302	1,123	759	543	1,747	678
12103027901	UPPER	2,563	1,258	1,305	885	373	1,376	1,187
12103027905	UPPER	3,597	2,693	904	2,014	679	1,925	1,672
12103028002	UPPER	2,776	1,958	818	1,726	232	2,003	773
12103028004	UPPER	1,692	1,032	660	639	393	917	775
12103028005	UPPER	1,470	886	584	725	161	502	968
12103028006	UPPER	1,939	978	961	612	366	752	1,187
12103028102	MIDDLE	2,131	1,615	516	1,161	454	1,313	818
12103028103	MIDDLE	1,473	1,100	373	443	657	228	1,245
12103028104	MIDDLE	2,754	1,766	988	1,149	617	728	2,026
12103028200	MIDDLE	1,268	1,032	236	773	259	1,247	21
12103028300	MIDDLE	2,161	1,736	425	1,159	577	2,141	20
12103028403	MIDDLE	2,651	1,996	655	1,471	525	944	1,707
12103028500	MIDDLE	1,367	1,039	328	634	405	1,261	106

Pinellas, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12103028601	UPPER	2,574	1,795	779	191	1,604	397	2,177
12103028602	NA	1,830	1,337	493	748	589	107	1,723
12103028700	LOW	1,203	624	579	233	391	1,165	38

Summary Data:

Pinellas (273 tracts)	510,798	413,239	97,559	281,412	131,827	359,608	151,190
Percentage Total Housing and Total Occupied Housing	100.00%	80.90%	19.10%	68.10%	31.90%	70.40%	29.60%

Assessment Area Summary Data:		Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more					
782 tracts		1,436,297	1,239,349	196,948	815,666	423,683	1,121,988	314,309					
Percentage Total Housing and Total Occupied Housing		100.00%	86.29%	13.71%	65.81%	34.19%	78.12%	21.88%					
Occupied units in Low Income Tracts	Occupied units in Low Income Tracts Percentage	Owner-Occupied Units in Low Income Tracts	Owner-Occupied Units in Low Income Tracts Percentage	Occupied Units in Moderate Income Tracts	Occupied Units in Moderate Income Tracts Percentage	Owner-Occupied Units in Moderate Income Tracts	Owner-Occupied Units in Moderate Income Tracts Percentage	Number of Tracts in Each Income Class					
								Low	Upper	Mod	Total		
45,567	3.68%	13,553	1.66%	332,930	26.86%	199,223	24.42%	37	217	220	19	289	782
		Owner-Occupied Units in Middle Income Tracts	Owner-Occupied Units in Middle Income Tracts Percentage	Owner-Occupied Units in Upper Income Tracts	Owner-Occupied Units in Upper Income Tracts Percentage	Owner-Occupied Units in NA Income Tracts	Owner-Occupied Units in NA Income Tracts Percentage						
		315,543	38.69%	283,487	34.76%	3,860	0.47%						

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Census Data by State, County and Tract—Based on Census data released by the FFIEC August 2022

Hernando, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12053040101	MIDDLE	\$71,769	1,180	212	17.97%	321	27.20%	160	13.56%	487	41.27%
12053040102	MODERATE	\$71,769	467	131	28.05%	165	35.33%	68	14.56%	103	22.06%
12053040201	MODERATE	\$71,769	714	321	44.96%	90	12.61%	103	14.43%	200	28.01%
12053040202	MODERATE	\$71,769	1,665	514	30.87%	332	19.94%	341	20.48%	478	28.71%
12053040301	MIDDLE	\$71,769	438	74	16.89%	90	20.55%	94	21.46%	180	41.10%
12053040302	MIDDLE	\$71,769	1,269	292	23.01%	132	10.40%	272	21.43%	573	45.15%
12053040303	MIDDLE	\$71,769	732	112	15.30%	134	18.31%	129	17.62%	357	48.77%
12053040400	MODERATE	\$71,769	858	355	41.38%	295	34.38%	98	11.42%	110	12.82%
12053040501	MODERATE	\$71,769	989	474	47.93%	334	33.77%	76	7.68%	105	10.62%
12053040502	MODERATE	\$71,769	704	179	25.43%	240	34.09%	141	20.03%	144	20.45%
12053040601	MIDDLE	\$71,769	790	177	22.41%	132	16.71%	182	23.04%	299	37.85%
12053040602	MIDDLE	\$71,769	928	269	28.99%	165	17.78%	250	26.94%	244	26.29%
12053040701	MIDDLE	\$71,769	1,686	350	20.76%	280	16.61%	364	21.59%	692	41.04%
12053040702	MIDDLE	\$71,769	1,191	295	24.77%	227	19.06%	321	26.95%	348	29.22%
12053040801	MODERATE	\$71,769	1,051	282	26.83%	305	29.02%	242	23.03%	222	21.12%
12053040802	MODERATE	\$71,769	1,630	438	26.87%	535	32.82%	323	19.82%	334	20.49%
12053040901	MODERATE	\$71,769	1,744	580	33.26%	365	20.93%	406	23.28%	393	22.53%
12053040906	MODERATE	\$71,769	2,008	533	26.54%	500	24.90%	341	16.98%	634	31.57%
12053040907	MIDDLE	\$71,769	764	90	11.78%	205	26.83%	238	31.15%	231	30.24%
12053040908	MIDDLE	\$71,769	2,432	494	20.31%	498	20.48%	347	14.27%	1,093	44.94%
12053040909	UPPER	\$71,769	1,175	143	12.17%	140	11.91%	256	21.79%	636	54.13%
12053040910	MIDDLE	\$71,769	1,205	269	22.32%	96	7.97%	335	27.80%	505	41.91%
12053040911	MIDDLE	\$71,769	1,243	198	15.93%	140	11.26%	365	29.36%	540	43.44%

Special Report: Demographic Census Data by State, County and Tract

"MSA Median Family Income based on Field 11 of FFIEC file"



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Hernando, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12053040912	MIDDLE	\$71,769	897	242	26.98%	182	20.29%	166	18.51%	307	34.23%
12053040913	UPPER	\$71,769	1,007	60	5.96%	187	18.57%	194	19.27%	566	56.21%
12053041003	MODERATE	\$71,769	768	242	31.51%	173	22.53%	152	19.79%	201	26.17%
12053041004	MIDDLE	\$71,769	1,768	280	15.84%	496	28.05%	504	28.51%	488	27.60%
12053041005	MIDDLE	\$71,769	722	184	25.48%	141	19.53%	161	22.30%	236	32.69%
12053041006	MIDDLE	\$71,769	1,921	437	22.75%	333	17.33%	650	33.84%	501	26.08%
12053041103	MODERATE	\$71,769	1,030	361	35.05%	306	29.71%	200	19.42%	163	15.83%
12053041104	MIDDLE	\$71,769	902	268	29.71%	139	15.41%	254	28.16%	241	26.72%
12053041105	MIDDLE	\$71,769	1,298	269	20.72%	362	27.89%	255	19.65%	412	31.74%
12053041106	MODERATE	\$71,769	1,230	363	29.51%	348	28.29%	279	22.68%	240	19.51%
12053041201	MIDDLE	\$71,769	1,342	404	30.10%	274	20.42%	294	21.91%	370	27.57%
12053041203	MODERATE	\$71,769	1,082	322	29.76%	318	29.39%	189	17.47%	253	23.38%
12053041204	LOW	\$71,769	743	381	51.28%	183	24.63%	92	12.38%	87	11.71%
12053041302	MODERATE	\$71,769	947	267	28.19%	256	27.03%	253	26.72%	171	18.06%
12053041303	MIDDLE	\$71,769	834	172	20.62%	204	24.46%	227	27.22%	231	27.70%
12053041304	MODERATE	\$71,769	575	169	29.39%	131	22.78%	106	18.43%	169	29.39%
12053041305	MODERATE	\$71,769	436	64	14.68%	175	40.14%	82	18.81%	115	26.38%
12053041401	MODERATE	\$71,769	1,465	604	41.23%	420	28.67%	247	16.86%	194	13.24%
12053041402	MODERATE	\$71,769	1,947	596	30.61%	457	23.47%	481	24.70%	413	21.21%
12053041501	MIDDLE	\$71,769	1,019	222	21.79%	219	21.49%	137	13.44%	441	43.28%
12053041502	MIDDLE	\$71,769	1,282	372	29.02%	280	21.84%	308	24.02%	322	25.12%
12053041601	MIDDLE	\$71,769	1,171	167	14.26%	274	23.40%	271	23.14%	459	39.20%
12053041602	LOW	\$71,769	516	268	51.94%	123	23.84%	37	7.17%	88	17.05%

Hernando, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
Sum for Hernando			51,765	13,496	26.07%	11,702	22.61%	10,991	21.23%	15,576	30.09%

Hillsborough, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12057000101	MIDDLE	\$71,769	789	242	30.67%	130	16.48%	259	32.83%	158	20.03%
12057000102	MODERATE	\$71,769	1,349	534	39.58%	539	39.96%	124	9.19%	152	11.27%
12057000201	LOW	\$71,769	568	336	59.15%	122	21.48%	13	2.29%	97	17.08%
12057000202	LOW	\$71,769	1,147	718	62.60%	191	16.65%	165	14.39%	73	6.36%
12057000301	MODERATE	\$71,769	918	445	48.47%	262	28.54%	148	16.12%	63	6.86%
12057000302	MODERATE	\$71,769	470	91	19.36%	236	50.21%	98	20.85%	45	9.57%
12057000401	MODERATE	\$71,769	561	122	21.75%	185	32.98%	109	19.43%	145	25.85%
12057000402	MODERATE	\$71,769	759	252	33.20%	211	27.80%	137	18.05%	159	20.95%
12057000500	MIDDLE	\$71,769	1,057	192	18.16%	233	22.04%	338	31.98%	294	27.81%
12057000601	MODERATE	\$71,769	1,204	457	37.96%	252	20.93%	334	27.74%	161	13.37%
12057000602	MODERATE	\$71,769	576	283	49.13%	145	25.17%	92	15.97%	56	9.72%
12057000701	LOW	\$71,769	721	482	66.85%	100	13.87%	60	8.32%	79	10.96%
12057000702	MODERATE	\$71,769	556	274	49.28%	122	21.94%	102	18.35%	58	10.43%
12057000800	MODERATE	\$71,769	839	386	46.01%	139	16.57%	214	25.51%	100	11.92%
12057000901	LOW	\$71,769	548	312	56.93%	129	23.54%	61	11.13%	46	8.39%
12057000902	LOW	\$71,769	741	388	52.36%	108	14.57%	109	14.71%	136	18.35%
12057001001	LOW	\$71,769	1,078	630	58.44%	262	24.30%	111	10.30%	75	6.96%

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Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12057001002	MODERATE	\$71,769	1,329	618	46.50%	190	14.30%	284	21.37%	237	17.83%
12057001100	MODERATE	\$71,769	486	100	20.58%	130	26.75%	108	22.22%	148	30.45%
12057001200	MODERATE	\$71,769	646	182	28.17%	134	20.74%	137	21.21%	193	29.88%
12057001300	MODERATE	\$71,769	1,453	527	36.27%	294	20.23%	324	22.30%	308	21.20%
12057001400	MIDDLE	\$71,769	1,184	366	30.91%	200	16.89%	318	26.86%	300	25.34%
12057001500	UPPER	\$71,769	620	101	16.29%	70	11.29%	105	16.94%	344	55.48%
12057001600	MIDDLE	\$71,769	419	65	15.51%	72	17.18%	78	18.62%	204	48.69%
12057001700	MIDDLE	\$71,769	1,083	298	27.52%	124	11.45%	154	14.22%	507	46.81%
12057001800	MODERATE	\$71,769	1,194	484	40.54%	305	25.54%	246	20.60%	159	13.32%
12057001900	MODERATE	\$71,769	601	262	43.59%	153	25.46%	119	19.80%	67	11.15%
12057002000	MODERATE	\$71,769	660	280	42.42%	140	21.21%	78	11.82%	162	24.55%
12057002100	MIDDLE	\$71,769	641	228	35.57%	18	2.81%	71	11.08%	324	50.55%
12057002200	MIDDLE	\$71,769	340	37	10.88%	84	24.71%	58	17.06%	161	47.35%
12057002300	UPPER	\$71,769	766	107	13.97%	96	12.53%	152	19.84%	411	53.66%
12057002400	MIDDLE	\$71,769	963	210	21.81%	236	24.51%	146	15.16%	371	38.53%
12057002500	MODERATE	\$71,769	1,524	743	48.75%	241	15.81%	208	13.65%	332	21.78%
12057002600	LOW	\$71,769	161	85	52.80%	48	29.81%	11	6.83%	17	10.56%
12057002701	MODERATE	\$71,769	1,021	417	40.84%	155	15.18%	178	17.43%	271	26.54%
12057002702	MIDDLE	\$71,769	870	262	30.11%	22	2.53%	304	34.94%	282	32.41%
12057002800	MIDDLE	\$71,769	771	76	9.86%	133	17.25%	180	23.35%	382	49.55%
12057002900	MODERATE	\$71,769	428	176	41.12%	125	29.21%	48	11.21%	79	18.46%
12057003000	LOW	\$71,769	619	377	60.90%	113	18.26%	31	5.01%	98	15.83%
12057003100	MODERATE	\$71,769	573	286	49.91%	98	17.10%	91	15.88%	98	17.10%
12057003200	LOW	\$71,769	500	282	56.40%	89	17.80%	32	6.40%	97	19.40%

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Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12057003300	LOW	\$71,769	520	347	66.73%	81	15.58%	42	8.08%	50	9.62%
12057003400	LOW	\$71,769	645	347	53.80%	89	13.80%	110	17.05%	99	15.35%
12057003500	MODERATE	\$71,769	565	277	49.03%	122	21.59%	98	17.35%	68	12.04%
12057003600	LOW	\$71,769	845	460	54.44%	185	21.89%	124	14.67%	76	8.99%
12057003700	LOW	\$71,769	225	116	51.56%	38	16.89%	29	12.89%	42	18.67%
12057003800	MODERATE	\$71,769	191	49	25.65%	77	40.31%	40	20.94%	25	13.09%
12057004100	MODERATE	\$71,769	259	112	43.24%	44	16.99%	56	21.62%	47	18.15%
12057004200	MIDDLE	\$71,769	304	73	24.01%	61	20.07%	27	8.88%	143	47.04%
12057004300	LOW	\$71,769	148	125	84.46%	0	0.00%	3	2.03%	20	13.51%
12057004400	LOW	\$71,769	387	250	64.60%	39	10.08%	33	8.53%	65	16.80%
12057004500	MODERATE	\$71,769	868	231	26.61%	275	31.68%	125	14.40%	237	27.30%
12057004601	UPPER	\$71,769	554	137	24.73%	23	4.15%	102	18.41%	292	52.71%
12057004602	MIDDLE	\$71,769	588	234	39.80%	0	0.00%	148	25.17%	206	35.03%
12057004700	MIDDLE	\$71,769	560	82	14.64%	161	28.75%	69	12.32%	248	44.29%
12057004800	MIDDLE	\$71,769	837	153	18.28%	109	13.02%	146	17.44%	429	51.25%
12057004901	MODERATE	\$71,769	348	51	14.66%	132	37.93%	77	22.13%	88	25.29%
12057004902	NA	\$71,769	320	70	21.88%	16	5.00%	19	5.94%	215	67.19%
12057005000	MIDDLE	\$71,769	471	105	22.29%	140	29.72%	33	7.01%	193	40.98%
12057005101	UPPER	\$71,769	368	38	10.33%	20	5.43%	26	7.07%	284	77.17%
12057005102	UPPER	\$71,769	878	53	6.04%	78	8.88%	62	7.06%	685	78.02%
12057005301	UPPER	\$71,769	585	6	1.03%	61	10.43%	80	13.68%	438	74.87%
12057005302	MODERATE	\$71,769	435	208	47.82%	79	18.16%	95	21.84%	53	12.18%
12057005401	UPPER	\$71,769	1,318	68	5.16%	138	10.47%	126	9.56%	986	74.81%
12057005500	UPPER	\$71,769	732	63	8.61%	69	9.43%	70	9.56%	530	72.40%

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Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12057005700	UPPER	\$71,769	865	127	14.68%	45	5.20%	65	7.51%	628	72.60%
12057005800	UPPER	\$71,769	1,284	216	16.82%	59	4.60%	125	9.74%	884	68.85%
12057005900	UPPER	\$71,769	1,804	96	5.32%	191	10.59%	130	7.21%	1,387	76.88%
12057006000	UPPER	\$71,769	1,449	54	3.73%	76	5.24%	126	8.70%	1,193	82.33%
12057006101	UPPER	\$71,769	876	16	1.83%	71	8.11%	39	4.45%	750	85.62%
12057006103	UPPER	\$71,769	886	53	5.98%	56	6.32%	60	6.77%	717	80.93%
12057006200	UPPER	\$71,769	1,315	73	5.55%	121	9.20%	240	18.25%	881	67.00%
12057006300	UPPER	\$71,769	1,291	185	14.33%	95	7.36%	164	12.70%	847	65.61%
12057006400	UPPER	\$71,769	1,171	30	2.56%	40	3.42%	66	5.64%	1,035	88.39%
12057006501	MIDDLE	\$71,769	707	217	30.69%	95	13.44%	112	15.84%	283	40.03%
12057006503	NA	\$71,769	163	94	57.67%	3	1.84%	5	3.07%	61	37.42%
12057006504	MIDDLE	\$71,769	205	13	6.34%	84	40.98%	22	10.73%	86	41.95%
12057006600	MIDDLE	\$71,769	847	67	7.91%	270	31.88%	222	26.21%	288	34.00%
12057006700	UPPER	\$71,769	1,656	68	4.11%	101	6.10%	120	7.25%	1,367	82.55%
12057006801	MIDDLE	\$71,769	1,120	191	17.05%	126	11.25%	285	25.45%	518	46.25%
12057006802	UPPER	\$71,769	780	31	3.97%	91	11.67%	83	10.64%	575	73.72%
12057006900	UPPER	\$71,769	1,482	191	12.89%	95	6.41%	393	26.52%	803	54.18%
12057007001	MIDDLE	\$71,769	972	277	28.50%	142	14.61%	168	17.28%	385	39.61%
12057007002	MODERATE	\$71,769	793	298	37.58%	228	28.75%	93	11.73%	174	21.94%
12057007102	UPPER	\$71,769	775	178	22.97%	73	9.42%	69	8.90%	455	58.71%
12057007103	MIDDLE	\$71,769	1,026	185	18.03%	124	12.09%	259	25.24%	458	44.64%
12057007200	UPPER	\$71,769	1,030	126	12.23%	90	8.74%	177	17.18%	637	61.84%
12057007300	MIDDLE	\$71,769	538	61	11.34%	69	12.83%	109	20.26%	299	55.58%
12057010105	MODERATE	\$71,769	1,282	310	24.18%	329	25.66%	189	14.74%	454	35.41%

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12057010106	UPPER	\$71,769	1,063	216	20.32%	143	13.45%	162	15.24%	542	50.99%
12057010107	MODERATE	\$71,769	1,059	385	36.36%	357	33.71%	122	11.52%	195	18.41%
12057010108	MIDDLE	\$71,769	549	92	16.76%	91	16.58%	178	32.42%	188	34.24%
12057010203	MODERATE	\$71,769	469	136	29.00%	140	29.85%	109	23.24%	84	17.91%
12057010204	MODERATE	\$71,769	1,328	387	29.14%	348	26.20%	240	18.07%	353	26.58%
12057010210	UPPER	\$71,769	1,343	213	15.86%	168	12.51%	200	14.89%	762	56.74%
12057010211	UPPER	\$71,769	1,590	237	14.91%	213	13.40%	230	14.47%	910	57.23%
12057010212	UPPER	\$71,769	1,599	147	9.19%	107	6.69%	273	17.07%	1,072	67.04%
12057010213	MIDDLE	\$71,769	470	165	35.11%	53	11.28%	65	13.83%	187	39.79%
12057010215	UPPER	\$71,769	2,087	76	3.64%	130	6.23%	467	22.38%	1,414	67.75%
12057010216	UPPER	\$71,769	1,630	77	4.72%	148	9.08%	275	16.87%	1,130	69.33%
12057010217	UPPER	\$71,769	1,053	209	19.85%	58	5.51%	124	11.78%	662	62.87%
12057010218	UPPER	\$71,769	1,573	299	19.01%	149	9.47%	339	21.55%	786	49.97%
12057010303	MODERATE	\$71,769	673	207	30.76%	166	24.67%	132	19.61%	168	24.96%
12057010304	MIDDLE	\$71,769	870	207	23.79%	108	12.41%	146	16.78%	409	47.01%
12057010305	MODERATE	\$71,769	908	334	36.78%	180	19.82%	114	12.56%	280	30.84%
12057010401	MODERATE	\$71,769	1,178	510	43.29%	326	27.67%	210	17.83%	132	11.21%
12057010402	MODERATE	\$71,769	1,586	557	35.12%	508	32.03%	300	18.92%	221	13.93%
12057010501	MODERATE	\$71,769	1,415	695	49.12%	293	20.71%	300	21.20%	127	8.98%
12057010502	MIDDLE	\$71,769	621	103	16.59%	148	23.83%	197	31.72%	173	27.86%
12057010600	UPPER	\$71,769	717	108	15.06%	49	6.83%	156	21.76%	404	56.35%
12057010701	UPPER	\$71,769	1,339	282	21.06%	173	12.92%	221	16.50%	663	49.51%
12057010702	UPPER	\$71,769	728	120	16.48%	70	9.62%	126	17.31%	412	56.59%
12057010805	LOW	\$71,769	1,221	713	58.39%	244	19.98%	169	13.84%	95	7.78%

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12057010808	LOW	\$71,769	385	234	60.78%	55	14.29%	34	8.83%	62	16.10%
12057010809	MIDDLE	\$71,769	295	54	18.31%	50	16.95%	47	15.93%	144	48.81%
12057010810	MIDDLE	\$71,769	778	114	14.65%	159	20.44%	194	24.94%	311	39.97%
12057010811	MIDDLE	\$71,769	1,195	351	29.37%	246	20.59%	239	20.00%	359	30.04%
12057010814	LOW	\$71,769	432	309	71.53%	61	14.12%	38	8.80%	24	5.56%
12057010815	LOW	\$71,769	363	234	64.46%	20	5.51%	88	24.24%	21	5.79%
12057010816	LOW	\$71,769	567	326	57.50%	96	16.93%	101	17.81%	44	7.76%
12057010817	LOW	\$71,769	860	541	62.91%	187	21.74%	73	8.49%	59	6.86%
12057010819	MIDDLE	\$71,769	144	59	40.97%	0	0.00%	21	14.58%	64	44.44%
12057010820	LOW	\$71,769	294	194	65.99%	61	20.75%	39	13.27%	0	0.00%
12057010821	LOW	\$71,769	515	381	73.98%	69	13.40%	9	1.75%	56	10.87%
12057010822	MODERATE	\$71,769	343	97	28.28%	148	43.15%	45	13.12%	53	15.45%
12057010823	LOW	\$71,769	218	122	55.96%	40	18.35%	50	22.94%	6	2.75%
12057010824	LOW	\$71,769	52	40	76.92%	9	17.31%	3	5.77%	0	0.00%
12057010900	NA	\$71,769	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%
12057011003	MIDDLE	\$71,769	1,347	413	30.66%	220	16.33%	327	24.28%	387	28.73%
12057011005	UPPER	\$71,769	790	44	5.57%	77	9.75%	104	13.16%	565	71.52%
12057011006	MIDDLE	\$71,769	1,576	115	7.30%	225	14.28%	388	24.62%	848	53.81%
12057011007	UPPER	\$71,769	939	64	6.82%	43	4.58%	187	19.91%	645	68.69%
12057011008	UPPER	\$71,769	1,598	205	12.83%	207	12.95%	269	16.83%	917	57.38%
12057011010	MIDDLE	\$71,769	804	119	14.80%	142	17.66%	246	30.60%	297	36.94%
12057011013	UPPER	\$71,769	940	160	17.02%	74	7.87%	104	11.06%	602	64.04%
12057011016	UPPER	\$71,769	1,011	89	8.80%	84	8.31%	177	17.51%	661	65.38%
12057011017	UPPER	\$71,769	439	54	12.30%	44	10.02%	76	17.31%	265	60.36%

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12057011018	UPPER	\$71,769	716	117	16.34%	102	14.25%	116	16.20%	381	53.21%
12057011019	UPPER	\$71,769	2,744	169	6.16%	388	14.14%	495	18.04%	1,692	61.66%
12057011103	UPPER	\$71,769	971	124	12.77%	78	8.03%	115	11.84%	654	67.35%
12057011106	MIDDLE	\$71,769	515	95	18.45%	155	30.10%	92	17.86%	173	33.59%
12057011107	MIDDLE	\$71,769	1,937	96	4.96%	282	14.56%	574	29.63%	985	50.85%
12057011108	UPPER	\$71,769	443	53	11.96%	36	8.13%	103	23.25%	251	56.66%
12057011109	UPPER	\$71,769	1,172	55	4.69%	224	19.11%	145	12.37%	748	63.82%
12057011203	MIDDLE	\$71,769	1,007	144	14.30%	71	7.05%	314	31.18%	478	47.47%
12057011204	MIDDLE	\$71,769	1,387	348	25.09%	198	14.28%	293	21.12%	548	39.51%
12057011205	UPPER	\$71,769	792	92	11.62%	58	7.32%	97	12.25%	545	68.81%
12057011206	MODERATE	\$71,769	647	282	43.59%	130	20.09%	100	15.46%	135	20.87%
12057011301	UPPER	\$71,769	940	136	14.47%	110	11.70%	153	16.28%	541	57.55%
12057011303	MIDDLE	\$71,769	859	160	18.63%	208	24.21%	113	13.15%	378	44.00%
12057011304	UPPER	\$71,769	1,626	132	8.12%	402	24.72%	171	10.52%	921	56.64%
12057011407	UPPER	\$71,769	618	59	9.55%	67	10.84%	125	20.23%	367	59.39%
12057011408	MIDDLE	\$71,769	788	175	22.21%	134	17.01%	146	18.53%	333	42.26%
12057011409	UPPER	\$71,769	751	19	2.53%	71	9.45%	169	22.50%	492	65.51%
12057011410	UPPER	\$71,769	1,819	56	3.08%	296	16.27%	304	16.71%	1,163	63.94%
12057011411	MIDDLE	\$71,769	605	26	4.30%	42	6.94%	196	32.40%	341	56.36%
12057011412	MIDDLE	\$71,769	640	117	18.28%	89	13.91%	181	28.28%	253	39.53%
12057011413	MIDDLE	\$71,769	1,389	387	27.86%	269	19.37%	149	10.73%	584	42.04%
12057011414	MODERATE	\$71,769	1,873	501	26.75%	444	23.71%	513	27.39%	415	22.16%
12057011415	MODERATE	\$71,769	1,419	159	11.21%	479	33.76%	372	26.22%	409	28.82%
12057011416	MIDDLE	\$71,769	1,636	215	13.14%	355	21.70%	514	31.42%	552	33.74%

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12057011417	MODERATE	\$71,769	1,108	389	35.11%	224	20.22%	209	18.86%	286	25.81%
12057011418	UPPER	\$71,769	1,051	175	16.65%	61	5.80%	149	14.18%	666	63.37%
12057011504	UPPER	\$71,769	725	60	8.28%	52	7.17%	99	13.66%	514	70.90%
12057011506	UPPER	\$71,769	2,243	281	12.53%	181	8.07%	327	14.58%	1,454	64.82%
12057011509	UPPER	\$71,769	2,006	158	7.88%	225	11.22%	260	12.96%	1,363	67.95%
12057011510	UPPER	\$71,769	1,449	56	3.86%	122	8.42%	143	9.87%	1,128	77.85%
12057011512	UPPER	\$71,769	1,138	32	2.81%	89	7.82%	120	10.54%	897	78.82%
12057011514	UPPER	\$71,769	1,840	158	8.59%	254	13.80%	372	20.22%	1,056	57.39%
12057011515	UPPER	\$71,769	1,109	112	10.10%	96	8.66%	151	13.62%	750	67.63%
12057011516	UPPER	\$71,769	692	43	6.21%	54	7.80%	187	27.02%	408	58.96%
12057011518	UPPER	\$71,769	1,156	142	12.28%	85	7.35%	113	9.78%	816	70.59%
12057011519	UPPER	\$71,769	622	41	6.59%	51	8.20%	86	13.83%	444	71.38%
12057011520	UPPER	\$71,769	1,396	142	10.17%	73	5.23%	138	9.89%	1,043	74.71%
12057011521	MIDDLE	\$71,769	1,102	209	18.97%	171	15.52%	298	27.04%	424	38.48%
12057011522	UPPER	\$71,769	1,220	100	8.20%	88	7.21%	162	13.28%	870	71.31%
12057011523	UPPER	\$71,769	551	11	2.00%	76	13.79%	77	13.97%	387	70.24%
12057011524	MIDDLE	\$71,769	1,122	194	17.29%	251	22.37%	238	21.21%	439	39.13%
12057011525	UPPER	\$71,769	1,198	198	16.53%	23	1.92%	103	8.60%	874	72.95%
12057011526	MIDDLE	\$71,769	918	122	13.29%	129	14.05%	246	26.80%	421	45.86%
12057011527	UPPER	\$71,769	1,143	99	8.66%	65	5.69%	143	12.51%	836	73.14%
12057011528	UPPER	\$71,769	1,573	2	0.13%	85	5.40%	113	7.18%	1,373	87.29%
12057011603	UPPER	\$71,769	1,069	141	13.19%	176	16.46%	208	19.46%	544	50.89%
12057011605	MODERATE	\$71,769	1,493	583	39.05%	337	22.57%	233	15.61%	340	22.77%
12057011610	MODERATE	\$71,769	1,483	384	25.89%	553	37.29%	267	18.00%	279	18.81%

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12057011611	MODERATE	\$71,769	1,122	326	29.06%	281	25.04%	209	18.63%	306	27.27%
12057011612	MIDDLE	\$71,769	1,438	220	15.30%	316	21.97%	495	34.42%	407	28.30%
12057011613	MIDDLE	\$71,769	1,234	320	25.93%	267	21.64%	275	22.29%	372	30.15%
12057011614	MODERATE	\$71,769	1,890	655	34.66%	513	27.14%	418	22.12%	304	16.08%
12057011615	MODERATE	\$71,769	1,221	331	27.11%	362	29.65%	159	13.02%	369	30.22%
12057011616	MIDDLE	\$71,769	2,791	699	25.04%	305	10.93%	491	17.59%	1,296	46.43%
12057011617	MIDDLE	\$71,769	1,033	54	5.23%	344	33.30%	291	28.17%	344	33.30%
12057011708	UPPER	\$71,769	1,094	211	19.29%	49	4.48%	150	13.71%	684	62.52%
12057011712	MODERATE	\$71,769	1,426	319	22.37%	352	24.68%	291	20.41%	464	32.54%
12057011713	MIDDLE	\$71,769	1,011	171	16.91%	223	22.06%	217	21.46%	400	39.56%
12057011714	UPPER	\$71,769	619	91	14.70%	44	7.11%	134	21.65%	350	56.54%
12057011715	MODERATE	\$71,769	562	3	0.53%	297	52.85%	132	23.49%	130	23.13%
12057011716	MIDDLE	\$71,769	1,038	258	24.86%	152	14.64%	277	26.69%	351	33.82%
12057011802	MODERATE	\$71,769	1,415	479	33.85%	250	17.67%	299	21.13%	387	27.35%
12057011804	MODERATE	\$71,769	1,446	420	29.05%	530	36.65%	237	16.39%	259	17.91%
12057011805	MODERATE	\$71,769	1,044	183	17.53%	300	28.74%	265	25.38%	296	28.35%
12057011806	MODERATE	\$71,769	642	213	33.18%	240	37.38%	89	13.86%	100	15.58%
12057011905	MODERATE	\$71,769	402	113	28.11%	169	42.04%	65	16.17%	55	13.68%
12057011907	MIDDLE	\$71,769	780	146	18.72%	206	26.41%	210	26.92%	218	27.95%
12057011908	NA	\$71,769	540	304	56.30%	146	27.04%	57	10.56%	33	6.11%
12057011909	MODERATE	\$71,769	872	438	50.23%	185	21.22%	74	8.49%	175	20.07%
12057011910	MODERATE	\$71,769	1,030	382	37.09%	239	23.20%	180	17.48%	229	22.23%
12057011911	MODERATE	\$71,769	1,240	351	28.31%	432	34.84%	211	17.02%	246	19.84%
12057012001	MIDDLE	\$71,769	727	146	20.08%	188	25.86%	236	32.46%	157	21.60%

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12057012002	MODERATE	\$71,769	806	324	40.20%	136	16.87%	234	29.03%	112	13.90%
12057012103	MODERATE	\$71,769	2,024	747	36.91%	508	25.10%	337	16.65%	432	21.34%
12057012106	MIDDLE	\$71,769	1,287	161	12.51%	126	9.79%	352	27.35%	648	50.35%
12057012107	MODERATE	\$71,769	1,052	421	40.02%	293	27.85%	178	16.92%	160	15.21%
12057012108	MIDDLE	\$71,769	825	88	10.67%	197	23.88%	195	23.64%	345	41.82%
12057012109	MODERATE	\$71,769	577	274	47.49%	69	11.96%	226	39.17%	8	1.39%
12057012110	MIDDLE	\$71,769	1,203	352	29.26%	215	17.87%	427	35.49%	209	17.37%
12057012206	MIDDLE	\$71,769	1,700	226	13.29%	171	10.06%	572	33.65%	731	43.00%
12057012207	MIDDLE	\$71,769	1,951	460	23.58%	430	22.04%	459	23.53%	602	30.86%
12057012208	UPPER	\$71,769	1,711	227	13.27%	233	13.62%	274	16.01%	977	57.10%
12057012209	UPPER	\$71,769	1,453	211	14.52%	257	17.69%	177	12.18%	808	55.61%
12057012210	MIDDLE	\$71,769	1,568	230	14.67%	270	17.22%	442	28.19%	626	39.92%
12057012211	NA	\$71,769	6	1	16.67%	4	66.67%	1	16.67%	0	0.00%
12057012212	MODERATE	\$71,769	662	219	33.08%	151	22.81%	95	14.35%	197	29.76%
12057012213	UPPER	\$71,769	1,359	156	11.48%	188	13.83%	379	27.89%	636	46.80%
12057012301	MIDDLE	\$71,769	1,707	142	8.32%	381	22.32%	627	36.73%	557	32.63%
12057012303	MIDDLE	\$71,769	1,053	163	15.48%	272	25.83%	402	38.18%	216	20.51%
12057012304	MIDDLE	\$71,769	1,173	268	22.85%	287	24.47%	290	24.72%	328	27.96%
12057012401	MODERATE	\$71,769	1,160	363	31.29%	254	21.90%	177	15.26%	366	31.55%
12057012402	MIDDLE	\$71,769	639	151	23.63%	104	16.28%	133	20.81%	251	39.28%
12057012403	MIDDLE	\$71,769	1,282	307	23.95%	236	18.41%	248	19.34%	491	38.30%
12057012501	MODERATE	\$71,769	1,098	414	37.70%	173	15.76%	188	17.12%	323	29.42%
12057012503	UPPER	\$71,769	1,231	188	15.27%	214	17.38%	144	11.70%	685	55.65%
12057012504	UPPER	\$71,769	1,152	67	5.82%	69	5.99%	189	16.41%	827	71.79%

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12057012600	MODERATE	\$71,769	1,293	276	21.35%	379	29.31%	232	17.94%	406	31.40%
12057012701	MIDDLE	\$71,769	1,447	304	21.01%	345	23.84%	453	31.31%	345	23.84%
12057012702	MODERATE	\$71,769	884	262	29.64%	237	26.81%	159	17.99%	226	25.57%
12057012800	MIDDLE	\$71,769	1,097	338	30.81%	212	19.33%	248	22.61%	299	27.26%
12057012900	MODERATE	\$71,769	672	307	45.68%	136	20.24%	126	18.75%	103	15.33%
12057013001	MIDDLE	\$71,769	932	182	19.53%	149	15.99%	330	35.41%	271	29.08%
12057013002	MIDDLE	\$71,769	1,198	254	21.20%	345	28.80%	228	19.03%	371	30.97%
12057013003	MIDDLE	\$71,769	782	213	27.24%	182	23.27%	151	19.31%	236	30.18%
12057013004	UPPER	\$71,769	969	227	23.43%	80	8.26%	125	12.90%	537	55.42%
12057013100	MIDDLE	\$71,769	687	109	15.87%	181	26.35%	123	17.90%	274	39.88%
12057013203	MIDDLE	\$71,769	806	79	9.80%	114	14.14%	246	30.52%	367	45.53%
12057013204	MODERATE	\$71,769	1,099	286	26.02%	261	23.75%	264	24.02%	288	26.21%
12057013205	UPPER	\$71,769	2,054	339	16.50%	355	17.28%	360	17.53%	1,000	48.69%
12057013206	UPPER	\$71,769	1,683	36	2.14%	253	15.03%	237	14.08%	1,157	68.75%
12057013207	UPPER	\$71,769	972	138	14.20%	99	10.19%	95	9.77%	640	65.84%
12057013208	UPPER	\$71,769	1,529	63	4.12%	80	5.23%	202	13.21%	1,184	77.44%
12057013305	UPPER	\$71,769	1,343	96	7.15%	176	13.10%	259	19.29%	812	60.46%
12057013307	MIDDLE	\$71,769	808	248	30.69%	130	16.09%	194	24.01%	236	29.21%
12057013310	MIDDLE	\$71,769	586	42	7.17%	55	9.39%	214	36.52%	275	46.93%
12057013311	MODERATE	\$71,769	760	208	27.37%	223	29.34%	176	23.16%	153	20.13%
12057013312	MIDDLE	\$71,769	1,323	309	23.36%	195	14.74%	220	16.63%	599	45.28%
12057013313	UPPER	\$71,769	1,161	96	8.27%	178	15.33%	234	20.16%	653	56.24%
12057013314	MODERATE	\$71,769	872	104	11.93%	283	32.45%	206	23.62%	279	32.00%
12057013315	MIDDLE	\$71,769	905	197	21.77%	123	13.59%	194	21.44%	391	43.20%

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12057013316	MODERATE	\$71,769	720	287	39.86%	220	30.56%	142	19.72%	71	9.86%
12057013317	MODERATE	\$71,769	504	213	42.26%	46	9.13%	80	15.87%	165	32.74%
12057013319	MIDDLE	\$71,769	1,767	527	29.82%	148	8.38%	358	20.26%	734	41.54%
12057013320	MIDDLE	\$71,769	948	133	14.03%	265	27.95%	177	18.67%	373	39.35%
12057013322	MIDDLE	\$71,769	1,851	226	12.21%	475	25.66%	488	26.36%	662	35.76%
12057013323	MIDDLE	\$71,769	2,539	493	19.42%	500	19.69%	680	26.78%	866	34.11%
12057013406	MODERATE	\$71,769	291	79	27.15%	66	22.68%	61	20.96%	85	29.21%
12057013407	UPPER	\$71,769	1,958	227	11.59%	183	9.35%	365	18.64%	1,183	60.42%
12057013409	UPPER	\$71,769	1,389	118	8.50%	168	12.10%	329	23.69%	774	55.72%
12057013410	MIDDLE	\$71,769	1,158	344	29.71%	201	17.36%	241	20.81%	372	32.12%
12057013411	MIDDLE	\$71,769	780	125	16.03%	163	20.90%	118	15.13%	374	47.95%
12057013412	UPPER	\$71,769	1,104	115	10.42%	141	12.77%	156	14.13%	692	62.68%
12057013413	UPPER	\$71,769	985	48	4.87%	67	6.80%	116	11.78%	754	76.55%
12057013414	UPPER	\$71,769	1,741	60	3.45%	249	14.30%	341	19.59%	1,091	62.67%
12057013415	UPPER	\$71,769	1,032	68	6.59%	157	15.21%	148	14.34%	659	63.86%
12057013501	MODERATE	\$71,769	1,079	409	37.91%	230	21.32%	316	29.29%	124	11.49%
12057013503	MODERATE	\$71,769	823	250	30.38%	280	34.02%	90	10.94%	203	24.67%
12057013504	MODERATE	\$71,769	676	226	33.43%	205	30.33%	159	23.52%	86	12.72%
12057013505	MODERATE	\$71,769	824	341	41.38%	205	24.88%	128	15.53%	150	18.20%
12057013602	MODERATE	\$71,769	413	192	46.49%	36	8.72%	108	26.15%	77	18.64%
12057013604	MODERATE	\$71,769	272	121	44.49%	57	20.96%	49	18.01%	45	16.54%
12057013702	MIDDLE	\$71,769	2,615	629	24.05%	388	14.84%	443	16.94%	1,155	44.17%
12057013703	MODERATE	\$71,769	1,615	496	30.71%	397	24.58%	246	15.23%	476	29.47%
12057013705	MIDDLE	\$71,769	2,026	497	24.53%	351	17.32%	337	16.63%	841	41.51%

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12057013706	NA	\$71,769	816	454	55.64%	6	0.74%	174	21.32%	182	22.30%
12057013801	MODERATE	\$71,769	540	182	33.70%	117	21.67%	113	20.93%	128	23.70%
12057013802	MODERATE	\$71,769	653	153	23.43%	193	29.56%	74	11.33%	233	35.68%
12057013803	MODERATE	\$71,769	296	126	42.57%	83	28.04%	44	14.86%	43	14.53%
12057013804	MIDDLE	\$71,769	2,453	363	14.80%	336	13.70%	634	25.85%	1,120	45.66%
12057013806	MIDDLE	\$71,769	739	66	8.93%	163	22.06%	159	21.52%	351	47.50%
12057013807	UPPER	\$71,769	2,320	227	9.78%	328	14.14%	589	25.39%	1,176	50.69%
12057013903	MIDDLE	\$71,769	966	187	19.36%	285	29.50%	101	10.46%	393	40.68%
12057013907	MIDDLE	\$71,769	652	164	25.15%	61	9.36%	109	16.72%	318	48.77%
12057013912	UPPER	\$71,769	1,219	157	12.88%	166	13.62%	255	20.92%	641	52.58%
12057013913	MIDDLE	\$71,769	3,005	713	23.73%	416	13.84%	566	18.84%	1,310	43.59%
12057013914	MODERATE	\$71,769	1,776	407	22.92%	619	34.85%	242	13.63%	508	28.60%
12057013915	UPPER	\$71,769	2,252	203	9.01%	222	9.86%	495	21.98%	1,332	59.15%
12057013916	UPPER	\$71,769	3,770	357	9.47%	632	16.76%	610	16.18%	2,171	57.59%
12057013917	MIDDLE	\$71,769	1,973	171	8.67%	428	21.69%	432	21.90%	942	47.74%
12057013918	UPPER	\$71,769	418	57	13.64%	54	12.92%	71	16.99%	236	56.46%
12057013919	UPPER	\$71,769	1,614	188	11.65%	196	12.14%	355	22.00%	875	54.21%
12057013922	UPPER	\$71,769	1,909	339	17.76%	148	7.75%	182	9.53%	1,240	64.96%
12057013923	UPPER	\$71,769	2,561	363	14.17%	88	3.44%	409	15.97%	1,701	66.42%
12057013924	MIDDLE	\$71,769	1,028	49	4.77%	288	28.02%	224	21.79%	467	45.43%
12057013925	MIDDLE	\$71,769	1,154	295	25.56%	214	18.54%	316	27.38%	329	28.51%
12057013926	UPPER	\$71,769	2,030	160	7.88%	156	7.68%	225	11.08%	1,489	73.35%
12057014002	MODERATE	\$71,769	904	307	33.96%	202	22.35%	225	24.89%	170	18.81%
12057014003	UPPER	\$71,769	498	86	17.27%	40	8.03%	130	26.10%	242	48.59%

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12057014007	MIDDLE	\$71,769	1,829	264	14.43%	351	19.19%	405	22.14%	809	44.23%
12057014008	MIDDLE	\$71,769	952	161	16.91%	150	15.76%	224	23.53%	417	43.80%
12057014009	MIDDLE	\$71,769	506	79	15.61%	35	6.92%	126	24.90%	266	52.57%
12057014010	MODERATE	\$71,769	779	178	22.85%	263	33.76%	151	19.38%	187	24.01%
12057014011	MODERATE	\$71,769	1,005	238	23.68%	336	33.43%	267	26.57%	164	16.32%
12057014012	MIDDLE	\$71,769	916	149	16.27%	194	21.18%	193	21.07%	380	41.48%
12057014013	MIDDLE	\$71,769	268	96	35.82%	33	12.31%	70	26.12%	69	25.75%
12057014014	MODERATE	\$71,769	578	201	34.78%	106	18.34%	103	17.82%	168	29.07%
12057014017	MIDDLE	\$71,769	1,081	178	16.47%	166	15.36%	281	25.99%	456	42.18%
12057014104	MIDDLE	\$71,769	449	130	28.95%	100	22.27%	104	23.16%	115	25.61%
12057014106	MIDDLE	\$71,769	933	124	13.29%	148	15.86%	253	27.12%	408	43.73%
12057014108	MODERATE	\$71,769	1,518	479	31.55%	346	22.79%	268	17.65%	425	28.00%
12057014109	MIDDLE	\$71,769	1,496	217	14.51%	304	20.32%	380	25.40%	595	39.77%
12057014117	UPPER	\$71,769	969	54	5.57%	78	8.05%	162	16.72%	675	69.66%
12057014118	UPPER	\$71,769	1,305	176	13.49%	127	9.73%	171	13.10%	831	63.68%
12057014119	UPPER	\$71,769	2,501	254	10.16%	186	7.44%	539	21.55%	1,522	60.86%
12057014121	UPPER	\$71,769	1,576	253	16.05%	170	10.79%	234	14.85%	919	58.31%
12057014122	MIDDLE	\$71,769	1,634	431	26.38%	283	17.32%	270	16.52%	650	39.78%
12057014200	LOW	\$71,769	535	270	50.47%	97	18.13%	48	8.97%	120	22.43%
12057014300	MIDDLE	\$71,769	1,153	209	18.13%	223	19.34%	230	19.95%	491	42.58%
12057014400	UPPER	\$71,769	1,177	111	9.43%	86	7.31%	248	21.07%	732	62.19%
12057980100	NA	\$71,769	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%
12057980200	NA	\$71,769	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%
12057980300	NA	\$71,769	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%

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12057980400	MODERATE	\$71,769	39	13	33.33%	19	48.72%	7	17.95%	0	0.00%
12057980500	NA	\$71,769	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%
12057980600	NA	\$71,769	14	0	0.00%	14	100.00%	0	0.00%	0	0.00%
12057980700	NA	\$71,769	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Sum for Hillsborough			338,683	71,837	21.21%	57,096	16.86%	63,330	18.70%	146,420	43.23%

Pasco, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12101030101	MODERATE	\$71,769	720	197	27.36%	231	32.08%	120	16.67%	172	23.89%
12101030102	MIDDLE	\$71,769	703	180	25.60%	138	19.63%	195	27.74%	190	27.03%
12101030202	MIDDLE	\$71,769	761	180	23.65%	122	16.03%	144	18.92%	315	41.39%
12101030203	MODERATE	\$71,769	506	204	40.32%	156	30.83%	97	19.17%	49	9.68%
12101030204	MIDDLE	\$71,769	270	32	11.85%	93	34.44%	59	21.85%	86	31.85%
12101030205	MODERATE	\$71,769	589	191	32.43%	110	18.68%	99	16.81%	189	32.09%
12101030303	MIDDLE	\$71,769	1,209	260	21.51%	157	12.99%	206	17.04%	586	48.47%
12101030304	MODERATE	\$71,769	1,341	304	22.67%	361	26.92%	252	18.79%	424	31.62%
12101030404	MIDDLE	\$71,769	773	32	4.14%	286	37.00%	120	15.52%	335	43.34%
12101030405	MODERATE	\$71,769	540	180	33.33%	227	42.04%	108	20.00%	25	4.63%
12101030406	MODERATE	\$71,769	641	94	14.66%	274	42.75%	149	23.24%	124	19.34%
12101030407	MODERATE	\$71,769	607	272	44.81%	105	17.30%	92	15.16%	138	22.73%
12101030408	MODERATE	\$71,769	594	234	39.39%	111	18.69%	87	14.65%	162	27.27%

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Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12101030409	MIDDLE	\$71,769	673	191	28.38%	149	22.14%	197	29.27%	136	20.21%
12101030410	LOW	\$71,769	479	251	52.40%	99	20.67%	80	16.70%	49	10.23%
12101030411	MODERATE	\$71,769	764	177	23.17%	278	36.39%	208	27.23%	101	13.22%
12101030412	MODERATE	\$71,769	608	218	35.86%	257	42.27%	81	13.32%	52	8.55%
12101030501	MODERATE	\$71,769	342	161	47.08%	113	33.04%	32	9.36%	36	10.53%
12101030502	MODERATE	\$71,769	1,123	439	39.09%	346	30.81%	163	14.51%	175	15.58%
12101030601	MODERATE	\$71,769	519	152	29.29%	145	27.94%	147	28.32%	75	14.45%
12101030602	MODERATE	\$71,769	480	220	45.83%	102	21.25%	95	19.79%	63	13.13%
12101030700	MODERATE	\$71,769	937	334	35.65%	323	34.47%	210	22.41%	70	7.47%
12101030800	MODERATE	\$71,769	892	369	41.37%	173	19.39%	145	16.26%	205	22.98%
12101030901	MODERATE	\$71,769	855	325	38.01%	134	15.67%	193	22.57%	203	23.74%
12101030905	MODERATE	\$71,769	993	314	31.62%	321	32.33%	228	22.96%	130	13.09%
12101030906	MODERATE	\$71,769	1,210	390	32.23%	302	24.96%	282	23.31%	236	19.50%
12101031003	MODERATE	\$71,769	1,544	441	28.56%	424	27.46%	418	27.07%	261	16.90%
12101031005	LOW	\$71,769	1,194	605	50.67%	255	21.36%	235	19.68%	99	8.29%
12101031006	MODERATE	\$71,769	468	205	43.80%	100	21.37%	59	12.61%	104	22.22%
12101031007	LOW	\$71,769	1,344	754	56.10%	189	14.06%	204	15.18%	197	14.66%
12101031008	MODERATE	\$71,769	672	179	26.64%	246	36.61%	60	8.93%	187	27.83%
12101031009	MODERATE	\$71,769	620	303	48.87%	161	25.97%	108	17.42%	48	7.74%
12101031010	MODERATE	\$71,769	1,060	482	45.47%	264	24.91%	212	20.00%	102	9.62%
12101031011	MODERATE	\$71,769	654	161	24.62%	158	24.16%	169	25.84%	166	25.38%
12101031012	MODERATE	\$71,769	1,413	511	36.16%	319	22.58%	351	24.84%	232	16.42%
12101031013	MODERATE	\$71,769	793	245	30.90%	252	31.78%	201	25.35%	95	11.98%
12101031014	MODERATE	\$71,769	799	227	28.41%	232	29.04%	207	25.91%	133	16.65%

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12101031101	MODERATE	\$71,769	1,015	294	28.97%	301	29.66%	219	21.58%	201	19.80%
12101031103	MODERATE	\$71,769	268	52	19.40%	82	30.60%	108	40.30%	26	9.70%
12101031104	MODERATE	\$71,769	829	188	22.68%	280	33.78%	128	15.44%	233	28.11%
12101031203	MODERATE	\$71,769	811	213	26.26%	197	24.29%	176	21.70%	225	27.74%
12101031204	MIDDLE	\$71,769	654	109	16.67%	170	25.99%	142	21.71%	233	35.63%
12101031205	MODERATE	\$71,769	1,168	367	31.42%	292	25.00%	233	19.95%	276	23.63%
12101031206	MIDDLE	\$71,769	698	203	29.08%	105	15.04%	215	30.80%	175	25.07%
12101031207	MODERATE	\$71,769	938	403	42.96%	218	23.24%	180	19.19%	137	14.61%
12101031208	MIDDLE	\$71,769	1,085	278	25.62%	140	12.90%	290	26.73%	377	34.75%
12101031301	MODERATE	\$71,769	1,072	290	27.05%	301	28.08%	160	14.93%	321	29.94%
12101031302	MIDDLE	\$71,769	1,827	169	9.25%	347	18.99%	345	18.88%	966	52.87%
12101031401	MODERATE	\$71,769	1,160	422	36.38%	404	34.83%	149	12.84%	185	15.95%
12101031404	MODERATE	\$71,769	775	177	22.84%	277	35.74%	139	17.94%	182	23.48%
12101031406	MODERATE	\$71,769	678	204	30.09%	245	36.14%	103	15.19%	126	18.58%
12101031407	MODERATE	\$71,769	930	259	27.85%	226	24.30%	186	20.00%	259	27.85%
12101031410	MIDDLE	\$71,769	1,259	301	23.91%	289	22.95%	173	13.74%	496	39.40%
12101031411	MIDDLE	\$71,769	331	25	7.55%	72	21.75%	75	22.66%	159	48.04%
12101031412	MODERATE	\$71,769	1,093	404	36.96%	333	30.47%	197	18.02%	159	14.55%
12101031503	MIDDLE	\$71,769	686	158	23.03%	156	22.74%	153	22.30%	219	31.92%
12101031504	UPPER	\$71,769	609	103	16.91%	88	14.45%	80	13.14%	338	55.50%
12101031505	MIDDLE	\$71,769	1,296	372	28.70%	189	14.58%	288	22.22%	447	34.49%
12101031506	MODERATE	\$71,769	889	333	37.46%	141	15.86%	212	23.85%	203	22.83%
12101031507	MIDDLE	\$71,769	1,696	67	3.95%	454	26.77%	349	20.58%	826	48.70%
12101031508	UPPER	\$71,769	1,454	200	13.76%	81	5.57%	303	20.84%	870	59.83%

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12101031601	UPPER	\$71,769	2,470	209	8.46%	420	17.00%	426	17.25%	1,415	57.29%
12101031602	UPPER	\$71,769	1,925	153	7.95%	224	11.64%	237	12.31%	1,311	68.10%
12101031603	UPPER	\$71,769	2,863	161	5.62%	316	11.04%	388	13.55%	1,998	69.79%
12101031604	UPPER	\$71,769	2,157	296	13.72%	253	11.73%	340	15.76%	1,268	58.79%
12101031605	UPPER	\$71,769	1,292	134	10.37%	219	16.95%	248	19.20%	691	53.48%
12101031701	UPPER	\$71,769	1,535	287	18.70%	161	10.49%	235	15.31%	852	55.50%
12101031703	MODERATE	\$71,769	940	413	43.94%	327	34.79%	137	14.57%	63	6.70%
12101031704	MIDDLE	\$71,769	1,509	231	15.31%	335	22.20%	266	17.63%	677	44.86%
12101031705	MIDDLE	\$71,769	1,328	378	28.46%	227	17.09%	244	18.37%	479	36.07%
12101031706	UPPER	\$71,769	770	119	15.45%	82	10.65%	102	13.25%	467	60.65%
12101031707	UPPER	\$71,769	1,242	138	11.11%	157	12.64%	250	20.13%	697	56.12%
12101031708	MIDDLE	\$71,769	1,351	205	15.17%	328	24.28%	259	19.17%	559	41.38%
12101031804	MIDDLE	\$71,769	1,057	231	21.85%	238	22.52%	279	26.40%	309	29.23%
12101031805	MIDDLE	\$71,769	983	162	16.48%	206	20.96%	218	22.18%	397	40.39%
12101031806	MODERATE	\$71,769	1,147	336	29.29%	275	23.98%	235	20.49%	301	26.24%
12101031807	LOW	\$71,769	715	372	52.03%	177	24.76%	94	13.15%	72	10.07%
12101031808	MIDDLE	\$71,769	1,132	129	11.40%	194	17.14%	458	40.46%	351	31.01%
12101031809	MODERATE	\$71,769	668	239	35.78%	96	14.37%	61	9.13%	272	40.72%
12101031901	MIDDLE	\$71,769	798	133	16.67%	90	11.28%	165	20.68%	410	51.38%
12101031902	UPPER	\$71,769	2,117	232	10.96%	219	10.34%	347	16.39%	1,319	62.31%
12101031903	UPPER	\$71,769	1,481	272	18.37%	174	11.75%	298	20.12%	737	49.76%
12101032001	UPPER	\$71,769	1,788	205	11.47%	200	11.19%	343	19.18%	1,040	58.17%
12101032005	UPPER	\$71,769	1,366	133	9.74%	249	18.23%	256	18.74%	728	53.29%
12101032006	MIDDLE	\$71,769	2,427	351	14.46%	438	18.05%	636	26.21%	1,002	41.29%

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12101032007	UPPER	\$71,769	836	94	11.24%	83	9.93%	140	16.75%	519	62.08%
12101032008	UPPER	\$71,769	1,426	144	10.10%	234	16.41%	209	14.66%	839	58.84%
12101032009	UPPER	\$71,769	2,381	370	15.54%	385	16.17%	419	17.60%	1,207	50.69%
12101032010	UPPER	\$71,769	889	112	12.60%	121	13.61%	144	16.20%	512	57.59%
12101032011	UPPER	\$71,769	1,465	61	4.16%	181	12.35%	272	18.57%	951	64.91%
12101032012	UPPER	\$71,769	862	114	13.23%	118	13.69%	118	13.69%	512	59.40%
12101032013	UPPER	\$71,769	1,785	157	8.80%	273	15.29%	457	25.60%	898	50.31%
12101032014	MIDDLE	\$71,769	1,823	187	10.26%	277	15.19%	519	28.47%	840	46.08%
12101032103	UPPER	\$71,769	1,877	155	8.26%	226	12.04%	357	19.02%	1,139	60.68%
12101032104	MIDDLE	\$71,769	1,381	188	13.61%	167	12.09%	388	28.10%	638	46.20%
12101032105	UPPER	\$71,769	2,118	175	8.26%	332	15.68%	553	26.11%	1,058	49.95%
12101032106	UPPER	\$71,769	2,069	37	1.79%	329	15.90%	376	18.17%	1,327	64.14%
12101032107	UPPER	\$71,769	2,012	144	7.16%	206	10.24%	295	14.66%	1,367	67.94%
12101032108	MIDDLE	\$71,769	1,574	390	24.78%	224	14.23%	281	17.85%	679	43.14%
12101032109	UPPER	\$71,769	1,322	99	7.49%	122	9.23%	365	27.61%	736	55.67%
12101032110	UPPER	\$71,769	927	56	6.04%	164	17.69%	122	13.16%	585	63.11%
12101032111	UPPER	\$71,769	1,274	78	6.12%	123	9.65%	205	16.09%	868	68.13%
12101032112	UPPER	\$71,769	1,055	154	14.60%	82	7.77%	227	21.52%	592	56.11%
12101032113	MIDDLE	\$71,769	1,041	217	20.85%	206	19.79%	193	18.54%	425	40.83%
12101032200	MIDDLE	\$71,769	1,362	232	17.03%	158	11.60%	279	20.48%	693	50.88%
12101032300	MIDDLE	\$71,769	730	25	3.42%	163	22.33%	187	25.62%	355	48.63%
12101032401	MIDDLE	\$71,769	689	161	23.37%	156	22.64%	151	21.92%	221	32.08%
12101032402	MODERATE	\$71,769	686	331	48.25%	109	15.89%	170	24.78%	76	11.08%
12101032500	MIDDLE	\$71,769	1,561	381	24.41%	328	21.01%	310	19.86%	542	34.72%

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12101032601	MODERATE	\$71,769	720	328	45.56%	221	30.69%	91	12.64%	80	11.11%
12101032602	MIDDLE	\$71,769	644	272	42.24%	45	6.99%	158	24.53%	169	26.24%
12101032700	MODERATE	\$71,769	991	248	25.03%	313	31.58%	264	26.64%	166	16.75%
12101032802	MODERATE	\$71,769	873	246	28.18%	237	27.15%	146	16.72%	244	27.95%
12101032804	MODERATE	\$71,769	516	188	36.43%	114	22.09%	111	21.51%	103	19.96%
12101032805	MIDDLE	\$71,769	1,008	289	28.67%	148	14.68%	262	25.99%	309	30.65%
12101032901	MODERATE	\$71,769	1,931	665	34.44%	435	22.53%	331	17.14%	500	25.89%
12101032902	MIDDLE	\$71,769	470	101	21.49%	119	25.32%	119	25.32%	131	27.87%
12101032905	MODERATE	\$71,769	1,762	518	29.40%	595	33.77%	348	19.75%	301	17.08%
12101033005	MODERATE	\$71,769	1,486	442	29.74%	291	19.58%	406	27.32%	347	23.35%
12101033006	MODERATE	\$71,769	751	314	41.81%	123	16.38%	130	17.31%	184	24.50%
12101033007	MODERATE	\$71,769	603	259	42.95%	120	19.90%	120	19.90%	104	17.25%
12101033008	MODERATE	\$71,769	562	213	37.90%	143	25.44%	63	11.21%	143	25.44%
12101033009	MODERATE	\$71,769	829	317	38.24%	263	31.72%	78	9.41%	171	20.63%
12101033010	MODERATE	\$71,769	1,072	386	36.01%	266	24.81%	270	25.19%	150	13.99%
12101033011	MODERATE	\$71,769	612	145	23.69%	208	33.99%	107	17.48%	152	24.84%
12101033012	MODERATE	\$71,769	544	204	37.50%	160	29.41%	142	26.10%	38	6.99%
12101033013	MODERATE	\$71,769	657	302	45.97%	174	26.48%	108	16.44%	73	11.11%
12101033014	MODERATE	\$71,769	856	340	39.72%	193	22.55%	177	20.68%	146	17.06%
12101033101	MODERATE	\$71,769	775	251	32.39%	211	27.23%	156	20.13%	157	20.26%
12101033102	MODERATE	\$71,769	499	135	27.05%	193	38.68%	97	19.44%	74	14.83%
Sum for Pasco			139,278	31,349	22.51%	28,045	20.14%	27,559	19.79%	52,325	37.57%

Pinellas, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12103020105	UPPER	\$71,769	1,002	46	4.59%	115	11.48%	136	13.57%	705	70.36%
12103020106	UPPER	\$71,769	1,260	56	4.44%	72	5.71%	152	12.06%	980	77.78%
12103020107	UPPER	\$71,769	567	42	7.41%	34	6.00%	118	20.81%	373	65.78%
12103020108	MIDDLE	\$71,769	590	130	22.03%	44	7.46%	163	27.63%	253	42.88%
12103020109	MIDDLE	\$71,769	702	251	35.75%	83	11.82%	211	30.06%	157	22.36%
12103020110	MIDDLE	\$71,769	262	48	18.32%	84	32.06%	33	12.60%	97	37.02%
12103020201	MIDDLE	\$71,769	1,201	139	11.57%	217	18.07%	258	21.48%	587	48.88%
12103020202	UPPER	\$71,769	1,161	128	11.02%	270	23.26%	134	11.54%	629	54.18%
12103020206	MODERATE	\$71,769	1,100	493	44.82%	235	21.36%	134	12.18%	238	21.64%
12103020207	MIDDLE	\$71,769	724	55	7.60%	64	8.84%	230	31.77%	375	51.80%
12103020208	MIDDLE	\$71,769	439	55	12.53%	165	37.59%	99	22.55%	120	27.33%
12103020209	UPPER	\$71,769	948	177	18.67%	170	17.93%	108	11.39%	493	52.00%
12103020301	UPPER	\$71,769	720	161	22.36%	104	14.44%	92	12.78%	363	50.42%
12103020302	UPPER	\$71,769	1,017	178	17.50%	97	9.54%	241	23.70%	501	49.26%
12103020400	UPPER	\$71,769	513	59	11.50%	121	23.59%	55	10.72%	278	54.19%
12103020500	MODERATE	\$71,769	719	341	47.43%	75	10.43%	52	7.23%	251	34.91%
12103020600	MIDDLE	\$71,769	963	262	27.21%	102	10.59%	305	31.67%	294	30.53%
12103020700	MODERATE	\$71,769	655	208	31.76%	145	22.14%	117	17.86%	185	28.24%
12103020800	MODERATE	\$71,769	1,002	381	38.02%	263	26.25%	202	20.16%	156	15.57%
12103021200	MODERATE	\$71,769	546	204	37.36%	146	26.74%	94	17.22%	102	18.68%
12103021501	UPPER	\$71,769	572	58	10.14%	69	12.06%	83	14.51%	362	63.29%
12103021502	NA	\$71,769	63	18	28.57%	0	0.00%	0	0.00%	45	71.43%
12103021600	MODERATE	\$71,769	205	84	40.98%	36	17.56%	34	16.59%	51	24.88%
12103021800	MIDDLE	\$71,769	430	82	19.07%	77	17.91%	83	19.30%	188	43.72%

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12103021900	MIDDLE	\$71,769	629	192	30.52%	82	13.04%	100	15.90%	255	40.54%
12103022000	MIDDLE	\$71,769	633	220	34.76%	83	13.11%	143	22.59%	187	29.54%
12103022101	MIDDLE	\$71,769	429	41	9.56%	144	33.57%	68	15.85%	176	41.03%
12103022102	MIDDLE	\$71,769	916	61	6.66%	245	26.75%	200	21.83%	410	44.76%
12103022200	MIDDLE	\$71,769	1,010	216	21.39%	139	13.76%	320	31.68%	335	33.17%
12103022301	MIDDLE	\$71,769	713	168	23.56%	89	12.48%	177	24.82%	279	39.13%
12103022302	UPPER	\$71,769	943	104	11.03%	134	14.21%	232	24.60%	473	50.16%
12103022401	UPPER	\$71,769	859	97	11.29%	116	13.50%	137	15.95%	509	59.25%
12103022402	UPPER	\$71,769	1,348	102	7.57%	268	19.88%	194	14.39%	784	58.16%
12103022501	MIDDLE	\$71,769	1,302	263	20.20%	345	26.50%	293	22.50%	401	30.80%
12103022502	MIDDLE	\$71,769	824	142	17.23%	136	16.50%	195	23.67%	351	42.60%
12103022503	MIDDLE	\$71,769	1,693	159	9.39%	502	29.65%	254	15.00%	778	45.95%
12103022601	MIDDLE	\$71,769	785	135	17.20%	180	22.93%	170	21.66%	300	38.22%
12103022602	UPPER	\$71,769	1,344	167	12.43%	142	10.57%	250	18.60%	785	58.41%
12103022700	UPPER	\$71,769	1,040	58	5.58%	195	18.75%	230	22.12%	557	53.56%
12103022801	MIDDLE	\$71,769	1,092	278	25.46%	236	21.61%	307	28.11%	271	24.82%
12103022802	UPPER	\$71,769	953	112	11.75%	171	17.94%	200	20.99%	470	49.32%
12103022901	MIDDLE	\$71,769	571	118	20.67%	118	20.67%	65	11.38%	270	47.29%
12103022902	MIDDLE	\$71,769	572	126	22.03%	147	25.70%	101	17.66%	198	34.62%
12103023000	MODERATE	\$71,769	645	167	25.89%	212	32.87%	74	11.47%	192	29.77%
12103023100	MIDDLE	\$71,769	633	100	15.80%	135	21.33%	265	41.86%	133	21.01%
12103023200	UPPER	\$71,769	812	107	13.18%	76	9.36%	160	19.70%	469	57.76%
12103023300	MIDDLE	\$71,769	450	54	12.00%	57	12.67%	120	26.67%	219	48.67%
12103023400	UPPER	\$71,769	274	45	16.42%	38	13.87%	50	18.25%	141	51.46%

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12103023501	UPPER	\$71,769	468	100	21.37%	10	2.14%	66	14.10%	292	62.39%
12103023502	NA	\$71,769	101	46	45.54%	11	10.89%	5	4.95%	39	38.61%
12103023601	MIDDLE	\$71,769	349	69	19.77%	29	8.31%	60	17.19%	191	54.73%
12103023602	UPPER	\$71,769	317	31	9.78%	0	0.00%	81	25.55%	205	64.67%
12103023700	UPPER	\$71,769	712	16	2.25%	82	11.52%	72	10.11%	542	76.12%
12103023800	UPPER	\$71,769	747	37	4.95%	92	12.32%	88	11.78%	530	70.95%
12103023900	MIDDLE	\$71,769	446	106	23.77%	49	10.99%	72	16.14%	219	49.10%
12103024001	UPPER	\$71,769	773	22	2.85%	69	8.93%	51	6.60%	631	81.63%
12103024002	UPPER	\$71,769	1,698	52	3.06%	122	7.18%	194	11.43%	1,330	78.33%
12103024004	UPPER	\$71,769	1,450	60	4.14%	108	7.45%	239	16.48%	1,043	71.93%
12103024005	UPPER	\$71,769	1,007	74	7.35%	73	7.25%	81	8.04%	779	77.36%
12103024100	MIDDLE	\$71,769	1,251	221	17.67%	169	13.51%	260	20.78%	601	48.04%
12103024201	MIDDLE	\$71,769	728	123	16.90%	192	26.37%	145	19.92%	268	36.81%
12103024202	UPPER	\$71,769	842	76	9.03%	8	0.95%	225	26.72%	533	63.30%
12103024301	MIDDLE	\$71,769	1,248	110	8.81%	288	23.08%	310	24.84%	540	43.27%
12103024302	MIDDLE	\$71,769	1,026	240	23.39%	100	9.75%	186	18.13%	500	48.73%
12103024403	MIDDLE	\$71,769	940	251	26.70%	155	16.49%	217	23.09%	317	33.72%
12103024406	MIDDLE	\$71,769	1,038	222	21.39%	151	14.55%	321	30.92%	344	33.14%
12103024408	MIDDLE	\$71,769	1,008	193	19.15%	233	23.12%	334	33.13%	248	24.60%
12103024409	UPPER	\$71,769	954	141	14.78%	86	9.01%	180	18.87%	547	57.34%
12103024410	MIDDLE	\$71,769	756	224	29.63%	120	15.87%	117	15.48%	295	39.02%
12103024411	UPPER	\$71,769	974	190	19.51%	74	7.60%	141	14.48%	569	58.42%
12103024412	UPPER	\$71,769	785	62	7.90%	73	9.30%	141	17.96%	509	64.84%
12103024413	MIDDLE	\$71,769	1,242	190	15.30%	157	12.64%	361	29.07%	534	43.00%

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12103024505	MIDDLE	\$71,769	1,859	373	20.06%	417	22.43%	264	14.20%	805	43.30%
12103024507	MIDDLE	\$71,769	961	160	16.65%	178	18.52%	260	27.06%	363	37.77%
12103024508	MODERATE	\$71,769	1,304	209	16.03%	470	36.04%	271	20.78%	354	27.15%
12103024509	UPPER	\$71,769	907	73	8.05%	137	15.10%	145	15.99%	552	60.86%
12103024510	MODERATE	\$71,769	560	261	46.61%	126	22.50%	59	10.54%	114	20.36%
12103024512	MIDDLE	\$71,769	669	73	10.91%	140	20.93%	170	25.41%	286	42.75%
12103024514	MIDDLE	\$71,769	1,165	310	26.61%	240	20.60%	186	15.97%	429	36.82%
12103024515	UPPER	\$71,769	511	101	19.77%	38	7.44%	108	21.14%	264	51.66%
12103024516	MIDDLE	\$71,769	618	203	32.85%	66	10.68%	228	36.89%	121	19.58%
12103024517	MIDDLE	\$71,769	558	0	0.00%	56	10.04%	196	35.13%	306	54.84%
12103024518	NA	\$71,769	91	28	30.77%	20	21.98%	19	20.88%	24	26.37%
12103024519	MIDDLE	\$71,769	884	260	29.41%	214	24.21%	226	25.57%	184	20.81%
12103024601	MODERATE	\$71,769	928	231	24.89%	281	30.28%	158	17.03%	258	27.80%
12103024603	LOW	\$71,769	536	323	60.26%	149	27.80%	44	8.21%	20	3.73%
12103024604	LOW	\$71,769	651	357	54.84%	86	13.21%	151	23.20%	57	8.76%
12103024701	MODERATE	\$71,769	639	271	42.41%	213	33.33%	55	8.61%	100	15.65%
12103024702	MODERATE	\$71,769	554	180	32.49%	153	27.62%	106	19.13%	115	20.76%
12103024703	MODERATE	\$71,769	795	388	48.81%	134	16.86%	154	19.37%	119	14.97%
12103024801	MIDDLE	\$71,769	886	258	29.12%	179	20.20%	196	22.12%	253	28.56%
12103024803	MODERATE	\$71,769	452	132	29.20%	100	22.12%	95	21.02%	125	27.65%
12103024804	MIDDLE	\$71,769	536	148	27.61%	97	18.10%	109	20.34%	182	33.96%
12103024805	MIDDLE	\$71,769	650	38	5.85%	175	26.92%	177	27.23%	260	40.00%
12103024901	MODERATE	\$71,769	1,393	371	26.63%	343	24.62%	213	15.29%	466	33.45%
12103024904	MIDDLE	\$71,769	761	190	24.97%	174	22.86%	172	22.60%	225	29.57%

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12103024905	MODERATE	\$71,769	1,733	388	22.39%	511	29.49%	357	20.60%	477	27.52%
12103024906	MIDDLE	\$71,769	819	174	21.25%	144	17.58%	233	28.45%	268	32.72%
12103024907	MODERATE	\$71,769	918	339	36.93%	301	32.79%	132	14.38%	146	15.90%
12103024908	MIDDLE	\$71,769	664	126	18.98%	110	16.57%	122	18.37%	306	46.08%
12103025004	MIDDLE	\$71,769	1,348	311	23.07%	316	23.44%	232	17.21%	489	36.28%
12103025007	MIDDLE	\$71,769	861	155	18.00%	126	14.63%	176	20.44%	404	46.92%
12103025009	MIDDLE	\$71,769	963	211	21.91%	160	16.61%	192	19.94%	400	41.54%
12103025011	UPPER	\$71,769	1,459	132	9.05%	228	15.63%	234	16.04%	865	59.29%
12103025012	UPPER	\$71,769	1,180	116	9.83%	201	17.03%	166	14.07%	697	59.07%
12103025013	MIDDLE	\$71,769	1,297	179	13.80%	149	11.49%	297	22.90%	672	51.81%
12103025014	MIDDLE	\$71,769	1,094	132	12.07%	214	19.56%	279	25.50%	469	42.87%
12103025015	MIDDLE	\$71,769	609	137	22.50%	143	23.48%	149	24.47%	180	29.56%
12103025016	MIDDLE	\$71,769	600	111	18.50%	109	18.17%	96	16.00%	284	47.33%
12103025017	MODERATE	\$71,769	560	181	32.32%	182	32.50%	132	23.57%	65	11.61%
12103025018	MODERATE	\$71,769	359	104	28.97%	98	27.30%	55	15.32%	102	28.41%
12103025019	MODERATE	\$71,769	549	208	37.89%	129	23.50%	123	22.40%	89	16.21%
12103025020	MODERATE	\$71,769	567	114	20.11%	240	42.33%	116	20.46%	97	17.11%
12103025021	MIDDLE	\$71,769	774	117	15.12%	223	28.81%	126	16.28%	308	39.79%
12103025106	MIDDLE	\$71,769	522	76	14.56%	150	28.74%	122	23.37%	174	33.33%
12103025107	UPPER	\$71,769	1,119	185	16.53%	127	11.35%	213	19.03%	594	53.08%
12103025108	MIDDLE	\$71,769	577	83	14.38%	128	22.18%	71	12.31%	295	51.13%
12103025109	MODERATE	\$71,769	1,062	332	31.26%	245	23.07%	192	18.08%	293	27.59%
12103025110	MIDDLE	\$71,769	1,261	192	15.23%	245	19.43%	249	19.75%	575	45.60%
12103025111	MIDDLE	\$71,769	574	135	23.52%	109	18.99%	92	16.03%	238	41.46%

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12103025112	MIDDLE	\$71,769	788	81	10.28%	204	25.89%	183	23.22%	320	40.61%
12103025113	MIDDLE	\$71,769	795	131	16.48%	68	8.55%	311	39.12%	285	35.85%
12103025114	MIDDLE	\$71,769	813	148	18.20%	181	22.26%	127	15.62%	357	43.91%
12103025115	MIDDLE	\$71,769	731	167	22.85%	164	22.44%	154	21.07%	246	33.65%
12103025116	MIDDLE	\$71,769	509	163	32.02%	94	18.47%	99	19.45%	153	30.06%
12103025119	UPPER	\$71,769	1,497	192	12.83%	134	8.95%	174	11.62%	997	66.60%
12103025120	UPPER	\$71,769	1,119	27	2.41%	206	18.41%	211	18.86%	675	60.32%
12103025121	UPPER	\$71,769	1,311	109	8.31%	157	11.98%	291	22.20%	754	57.51%
12103025122	UPPER	\$71,769	1,516	140	9.23%	169	11.15%	318	20.98%	889	58.64%
12103025123	MIDDLE	\$71,769	445	104	23.37%	64	14.38%	66	14.83%	211	47.42%
12103025204	MIDDLE	\$71,769	732	152	20.77%	107	14.62%	172	23.50%	301	41.12%
12103025205	UPPER	\$71,769	1,172	93	7.94%	78	6.66%	206	17.58%	795	67.83%
12103025207	MIDDLE	\$71,769	1,760	601	34.15%	276	15.68%	303	17.22%	580	32.95%
12103025208	MIDDLE	\$71,769	358	81	22.63%	84	23.46%	59	16.48%	134	37.43%
12103025209	MIDDLE	\$71,769	962	188	19.54%	241	25.05%	169	17.57%	364	37.84%
12103025210	UPPER	\$71,769	1,037	86	8.29%	84	8.10%	145	13.98%	722	69.62%
12103025211	MIDDLE	\$71,769	354	18	5.08%	84	23.73%	97	27.40%	155	43.79%
12103025303	MODERATE	\$71,769	1,336	378	28.29%	395	29.57%	270	20.21%	293	21.93%
12103025305	MODERATE	\$71,769	593	228	38.45%	159	26.81%	119	20.07%	87	14.67%
12103025307	MIDDLE	\$71,769	884	133	15.05%	141	15.95%	341	38.57%	269	30.43%
12103025309	MIDDLE	\$71,769	617	132	21.39%	132	21.39%	152	24.64%	201	32.58%
12103025310	MODERATE	\$71,769	382	93	24.35%	120	31.41%	100	26.18%	69	18.06%
12103025311	MIDDLE	\$71,769	867	204	23.53%	186	21.45%	160	18.45%	317	36.56%
12103025401	MIDDLE	\$71,769	1,249	191	15.29%	229	18.33%	240	19.22%	589	47.16%

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12103025407	MIDDLE	\$71,769	1,361	216	15.87%	362	26.60%	310	22.78%	473	34.75%
12103025411	MODERATE	\$71,769	453	104	22.96%	124	27.37%	96	21.19%	129	28.48%
12103025412	MIDDLE	\$71,769	1,140	245	21.49%	240	21.05%	99	8.68%	556	48.77%
12103025413	MIDDLE	\$71,769	844	111	13.15%	233	27.61%	185	21.92%	315	37.32%
12103025414	MODERATE	\$71,769	617	167	27.07%	128	20.75%	122	19.77%	200	32.41%
12103025415	MODERATE	\$71,769	593	191	32.21%	164	27.66%	119	20.07%	119	20.07%
12103025416	MODERATE	\$71,769	628	133	21.18%	195	31.05%	103	16.40%	197	31.37%
12103025417	MODERATE	\$71,769	700	183	26.14%	224	32.00%	168	24.00%	125	17.86%
12103025418	MODERATE	\$71,769	742	185	24.93%	225	30.32%	131	17.65%	201	27.09%
12103025419	MIDDLE	\$71,769	1,026	228	22.22%	261	25.44%	203	19.79%	334	32.55%
12103025420	MIDDLE	\$71,769	366	18	4.92%	58	15.85%	119	32.51%	171	46.72%
12103025421	UPPER	\$71,769	660	139	21.06%	53	8.03%	131	19.85%	337	51.06%
12103025501	MIDDLE	\$71,769	1,042	202	19.39%	166	15.93%	239	22.94%	435	41.75%
12103025505	LOW	\$71,769	533	312	58.54%	103	19.32%	68	12.76%	50	9.38%
12103025507	MODERATE	\$71,769	813	144	17.71%	295	36.29%	138	16.97%	236	29.03%
12103025508	MIDDLE	\$71,769	290	52	17.93%	79	27.24%	74	25.52%	85	29.31%
12103025509	NA	\$71,769	730	334	45.75%	129	17.67%	161	22.05%	106	14.52%
12103025510	MIDDLE	\$71,769	549	16	2.91%	82	14.94%	126	22.95%	325	59.20%
12103025602	MODERATE	\$71,769	614	163	26.55%	200	32.57%	110	17.92%	141	22.96%
12103025603	MIDDLE	\$71,769	463	55	11.88%	116	25.05%	143	30.89%	149	32.18%
12103025604	MIDDLE	\$71,769	373	111	29.76%	51	13.67%	81	21.72%	130	34.85%
12103025700	UPPER	\$71,769	1,183	74	6.26%	133	11.24%	216	18.26%	760	64.24%
12103025800	MODERATE	\$71,769	742	270	36.39%	159	21.43%	132	17.79%	181	24.39%
12103025901	MODERATE	\$71,769	513	218	42.50%	131	25.54%	95	18.52%	69	13.45%

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12103025902	NA	\$71,769	361	93	25.76%	54	14.96%	22	6.09%	192	53.19%
12103026001	UPPER	\$71,769	898	108	12.03%	165	18.37%	114	12.69%	511	56.90%
12103026003	UPPER	\$71,769	415	79	19.04%	19	4.58%	28	6.75%	289	69.64%
12103026004	UPPER	\$71,769	269	59	21.93%	11	4.09%	23	8.55%	176	65.43%
12103026101	MIDDLE	\$71,769	508	153	30.12%	83	16.34%	84	16.54%	188	37.01%
12103026102	MIDDLE	\$71,769	328	80	24.39%	22	6.71%	97	29.57%	129	39.33%
12103026200	LOW	\$71,769	406	274	67.49%	84	20.69%	30	7.39%	18	4.43%
12103026300	MODERATE	\$71,769	1,483	648	43.70%	248	16.72%	275	18.54%	312	21.04%
12103026401	MIDDLE	\$71,769	677	207	30.58%	90	13.29%	93	13.74%	287	42.39%
12103026402	MODERATE	\$71,769	538	225	41.82%	159	29.55%	83	15.43%	71	13.20%
12103026501	MODERATE	\$71,769	959	178	18.56%	407	42.44%	189	19.71%	185	19.29%
12103026502	MODERATE	\$71,769	975	339	34.77%	198	20.31%	128	13.13%	310	31.79%
12103026601	UPPER	\$71,769	963	153	15.89%	129	13.40%	203	21.08%	478	49.64%
12103026602	MIDDLE	\$71,769	622	96	15.43%	153	24.60%	135	21.70%	238	38.26%
12103026701	MODERATE	\$71,769	1,166	260	22.30%	355	30.45%	209	17.92%	342	29.33%
12103026703	MODERATE	\$71,769	1,733	688	39.70%	377	21.75%	248	14.31%	420	24.24%
12103026704	MIDDLE	\$71,769	1,091	141	12.92%	129	11.82%	336	30.80%	485	44.45%
12103026705	MIDDLE	\$71,769	730	62	8.49%	183	25.07%	99	13.56%	386	52.88%
12103026804	MIDDLE	\$71,769	1,375	186	13.53%	340	24.73%	368	26.76%	481	34.98%
12103026809	UPPER	\$71,769	568	42	7.39%	62	10.92%	76	13.38%	388	68.31%
12103026811	UPPER	\$71,769	1,707	288	16.87%	174	10.19%	286	16.75%	959	56.18%
12103026812	MIDDLE	\$71,769	1,214	120	9.88%	342	28.17%	276	22.73%	476	39.21%
12103026813	UPPER	\$71,769	1,119	140	12.51%	218	19.48%	180	16.09%	581	51.92%
12103026814	MIDDLE	\$71,769	551	118	21.42%	71	12.89%	65	11.80%	297	53.90%

Special Report: Demographic Census Data by State, County and Tract

"MSA Median Family Income based on Field 11 of FFIEC file"

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GeoDataVision Report D-6A Family Demographics 2022: FLORIDA

Based on August, 2022 FFIEC Census Data

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Pinellas, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12103026815	UPPER	\$71,769	1,341	39	2.91%	164	12.23%	180	13.42%	958	71.44%
12103026816	UPPER	\$71,769	1,705	186	10.91%	200	11.73%	305	17.89%	1,014	59.47%
12103026817	UPPER	\$71,769	1,388	89	6.41%	270	19.45%	260	18.73%	769	55.40%
12103026818	MODERATE	\$71,769	920	188	20.43%	367	39.89%	155	16.85%	210	22.83%
12103026819	MIDDLE	\$71,769	615	228	37.07%	68	11.06%	106	17.24%	213	34.63%
12103026820	MIDDLE	\$71,769	1,346	315	23.40%	330	24.52%	192	14.26%	509	37.82%
12103026821	UPPER	\$71,769	780	95	12.18%	139	17.82%	134	17.18%	412	52.82%
12103026904	MIDDLE	\$71,769	972	296	30.45%	182	18.72%	114	11.73%	380	39.09%
12103026908	UPPER	\$71,769	990	167	16.87%	139	14.04%	131	13.23%	553	55.86%
12103026909	MIDDLE	\$71,769	1,025	135	13.17%	289	28.20%	287	28.00%	314	30.63%
12103026911	MODERATE	\$71,769	1,085	436	40.18%	187	17.24%	196	18.06%	266	24.52%
12103026912	MODERATE	\$71,769	1,065	361	33.90%	339	31.83%	222	20.85%	143	13.43%
12103026913	MIDDLE	\$71,769	794	208	26.20%	168	21.16%	154	19.40%	264	33.25%
12103026914	MIDDLE	\$71,769	1,147	408	35.57%	168	14.65%	169	14.73%	402	35.05%
12103026915	MIDDLE	\$71,769	502	57	11.35%	94	18.73%	163	32.47%	188	37.45%
12103026916	MIDDLE	\$71,769	1,069	152	14.22%	195	18.24%	288	26.94%	434	40.60%
12103026917	MIDDLE	\$71,769	288	37	12.85%	75	26.04%	36	12.50%	140	48.61%
12103027000	MIDDLE	\$71,769	1,376	240	17.44%	304	22.09%	339	24.64%	493	35.83%
12103027105	MIDDLE	\$71,769	1,008	180	17.86%	210	20.83%	135	13.39%	483	47.92%
12103027106	MIDDLE	\$71,769	1,308	164	12.54%	231	17.66%	342	26.15%	571	43.65%
12103027107	MODERATE	\$71,769	453	170	37.53%	144	31.79%	85	18.76%	54	11.92%
12103027108	MIDDLE	\$71,769	331	76	22.96%	49	14.80%	63	19.03%	143	43.20%
12103027202	UPPER	\$71,769	1,572	231	14.69%	256	16.28%	194	12.34%	891	56.68%
12103027204	UPPER	\$71,769	1,164	115	9.88%	220	18.90%	254	21.82%	575	49.40%

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Pinellas, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12103027206	UPPER	\$71,769	1,723	226	13.12%	105	6.09%	380	22.05%	1,012	58.73%
12103027207	UPPER	\$71,769	1,273	152	11.94%	162	12.73%	286	22.47%	673	52.87%
12103027208	UPPER	\$71,769	1,900	270	14.21%	310	16.32%	372	19.58%	948	49.89%
12103027209	MODERATE	\$71,769	260	67	25.77%	72	27.69%	50	19.23%	71	27.31%
12103027210	MIDDLE	\$71,769	1,500	423	28.20%	232	15.47%	344	22.93%	501	33.40%
12103027211	MIDDLE	\$71,769	1,229	282	22.95%	115	9.36%	238	19.37%	594	48.33%
12103027212	MIDDLE	\$71,769	596	124	20.81%	45	7.55%	152	25.50%	275	46.14%
12103027308	MIDDLE	\$71,769	956	205	21.44%	108	11.30%	185	19.35%	458	47.91%
12103027309	UPPER	\$71,769	707	57	8.06%	81	11.46%	59	8.35%	510	72.14%
12103027314	MIDDLE	\$71,769	965	137	14.20%	210	21.76%	211	21.87%	407	42.18%
12103027316	MIDDLE	\$71,769	1,222	209	17.10%	209	17.10%	234	19.15%	570	46.64%
12103027317	MIDDLE	\$71,769	1,252	202	16.13%	148	11.82%	307	24.52%	595	47.52%
12103027318	MIDDLE	\$71,769	1,136	141	12.41%	361	31.78%	263	23.15%	371	32.66%
12103027319	MIDDLE	\$71,769	1,251	127	10.15%	428	34.21%	199	15.91%	497	39.73%
12103027320	UPPER	\$71,769	1,007	113	11.22%	100	9.93%	203	20.16%	591	58.69%
12103027321	UPPER	\$71,769	457	38	8.32%	40	8.75%	59	12.91%	320	70.02%
12103027323	MIDDLE	\$71,769	1,094	224	20.48%	321	29.34%	143	13.07%	406	37.11%
12103027324	UPPER	\$71,769	1,228	155	12.62%	149	12.13%	287	23.37%	637	51.87%
12103027325	UPPER	\$71,769	1,083	127	11.73%	106	9.79%	81	7.48%	769	71.01%
12103027326	MIDDLE	\$71,769	794	186	23.43%	117	14.74%	161	20.28%	330	41.56%
12103027327	MIDDLE	\$71,769	1,385	312	22.53%	209	15.09%	264	19.06%	600	43.32%
12103027328	UPPER	\$71,769	1,356	124	9.14%	56	4.13%	89	6.56%	1,087	80.16%
12103027329	UPPER	\$71,769	1,004	108	10.76%	94	9.36%	134	13.35%	668	66.53%
12103027330	MODERATE	\$71,769	470	96	20.43%	125	26.60%	130	27.66%	119	25.32%

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Pinellas, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12103027331	MIDDLE	\$71,769	1,008	204	20.24%	225	22.32%	237	23.51%	342	33.93%
12103027332	UPPER	\$71,769	741	106	14.30%	120	16.19%	138	18.62%	377	50.88%
12103027333	MIDDLE	\$71,769	857	319	37.22%	114	13.30%	101	11.79%	323	37.69%
12103027401	MIDDLE	\$71,769	669	151	22.57%	131	19.58%	175	26.16%	212	31.69%
12103027404	MODERATE	\$71,769	1,568	400	25.51%	430	27.42%	320	20.41%	418	26.66%
12103027501	MIDDLE	\$71,769	1,840	197	10.71%	516	28.04%	349	18.97%	778	42.28%
12103027503	UPPER	\$71,769	1,050	139	13.24%	172	16.38%	198	18.86%	541	51.52%
12103027504	MODERATE	\$71,769	686	137	19.97%	242	35.28%	112	16.33%	195	28.43%
12103027603	UPPER	\$71,769	600	100	16.67%	75	12.50%	105	17.50%	320	53.33%
12103027604	UPPER	\$71,769	761	52	6.83%	68	8.94%	142	18.66%	499	65.57%
12103027605	UPPER	\$71,769	479	42	8.77%	51	10.65%	51	10.65%	335	69.94%
12103027606	UPPER	\$71,769	649	97	14.95%	50	7.70%	92	14.18%	410	63.17%
12103027701	UPPER	\$71,769	782	125	15.98%	68	8.70%	175	22.38%	414	52.94%
12103027703	UPPER	\$71,769	361	49	13.57%	58	16.07%	55	15.24%	199	55.12%
12103027704	UPPER	\$71,769	649	76	11.71%	91	14.02%	128	19.72%	354	54.55%
12103027801	UPPER	\$71,769	422	74	17.54%	36	8.53%	75	17.77%	237	56.16%
12103027802	NA	\$71,769	881	376	42.68%	80	9.08%	63	7.15%	362	41.09%
12103027901	UPPER	\$71,769	577	42	7.28%	63	10.92%	68	11.79%	404	70.02%
12103027905	UPPER	\$71,769	1,377	111	8.06%	155	11.26%	212	15.40%	899	65.29%
12103028002	UPPER	\$71,769	1,380	165	11.96%	85	6.16%	270	19.57%	860	62.32%
12103028004	UPPER	\$71,769	521	87	16.70%	62	11.90%	88	16.89%	284	54.51%
12103028005	UPPER	\$71,769	467	77	16.49%	21	4.50%	63	13.49%	306	65.52%
12103028006	UPPER	\$71,769	539	17	3.15%	59	10.95%	45	8.35%	418	77.55%
12103028102	MIDDLE	\$71,769	885	152	17.18%	115	12.99%	184	20.79%	434	49.04%

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Pinellas, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12103028103	MIDDLE	\$71,769	280	30	10.71%	69	24.64%	62	22.14%	119	42.50%
12103028104	MIDDLE	\$71,769	717	197	27.48%	181	25.24%	127	17.71%	212	29.57%
12103028200	MIDDLE	\$71,769	529	89	16.82%	155	29.30%	138	26.09%	147	27.79%
12103028300	MIDDLE	\$71,769	975	282	28.92%	185	18.97%	245	25.13%	263	26.97%
12103028403	MIDDLE	\$71,769	643	147	22.86%	119	18.51%	154	23.95%	223	34.68%
12103028500	MIDDLE	\$71,769	500	44	8.80%	117	23.40%	125	25.00%	214	42.80%
12103028601	UPPER	\$71,769	265	44	16.60%	10	3.77%	31	11.70%	180	67.92%
12103028602	NA	\$71,769	309	3	0.97%	24	7.77%	45	14.56%	237	76.70%
12103028700	LOW	\$71,769	339	234	69.03%	32	9.44%	53	15.63%	20	5.90%
Sum for Pinellas			232,884	44,411	19.07%	42,414	18.21%	44,548	19.13%	101,511	43.59%
Sum for Tampa AA			762,610	161,093	21.12%	139,257	18.26%	146,428	19.20%	315,832	41.41%

BAYFIRST NATIONAL BANK

Sarasota Assessment Area

QUARTER 1 2023 CRA Performance Maps

- LOAN DISTRIBUTION MAPS
- DEMOGRAPHIC MAPS
- DEMOGRAPHIC TABLES



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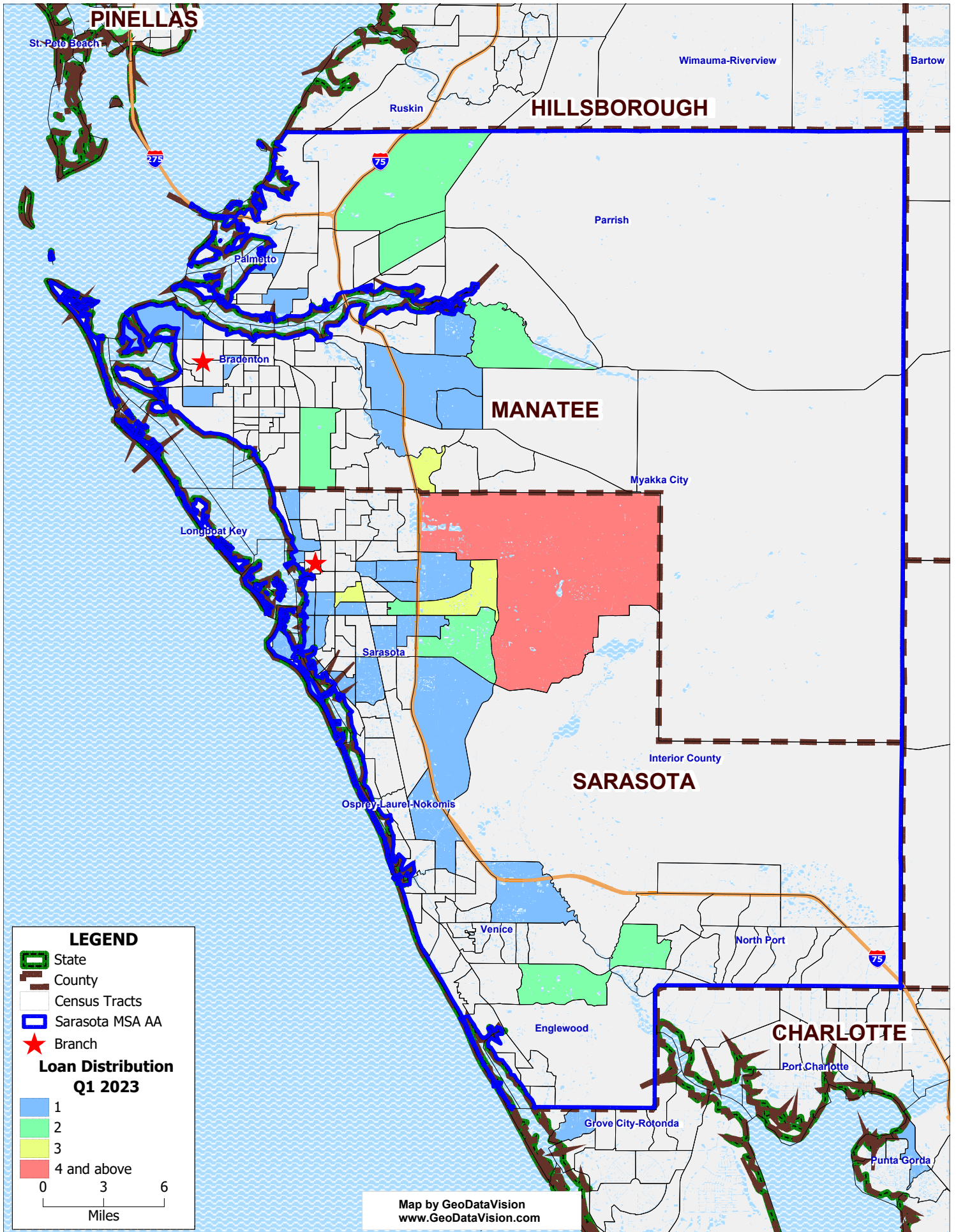
CRA Loan Performance Maps

The maps in this book have been developed by GeoDataVision for CRA performance analysis purposes. There are four loan distribution maps with two maps depicting loan units and two maps portraying loan dollars (examiners analyze performance based on loan units and loan dollars).

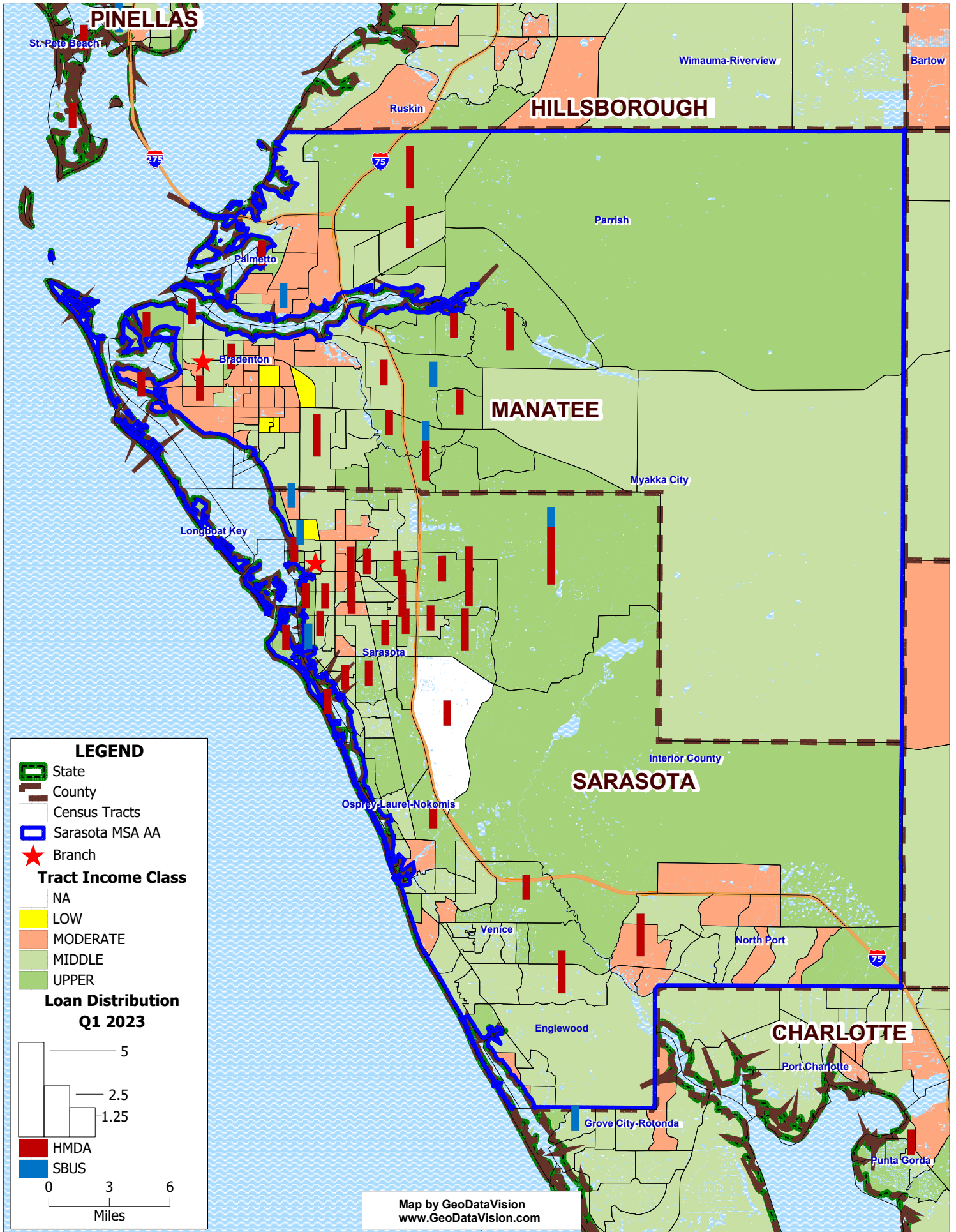
Two different types of maps have been developed to help users see geographic lending patterns. One set of maps uses a “single theme” in which colors are used to portray the number of loans extended in any census tract. The brighter colors indicate more activity and the darker colors less lending volume. Generally these maps will break out lending volume into census tract “Quartiles” in which the census tracts are divided into groups each representing one-fourth of the tracts (i.e., Quartiles) that are distinguished by those with the largest volume in the “upper Quartile” and those with the lowest volume are in the lowest Quartile. This makes it easy for a viewer to discern lending “gaps” and to determine how evenly lending volume is dispersed throughout the community. This is an important CRA Lending Test.

The second set of maps uses a “double theme” in which a scaled graph that represents loan volume is overlaid on top of census tracts colored to represent their income class (low, moderate, middle and upper income). This allows the viewer to recognize how loans are distributed by tract income classification. An important CRA Lending Test is the distribution among Assessment Area census tracts by their income class. A review of these double theme maps presents a picture of this important CRA Lending Test parameter and will allow the user to quickly identify potential problems.

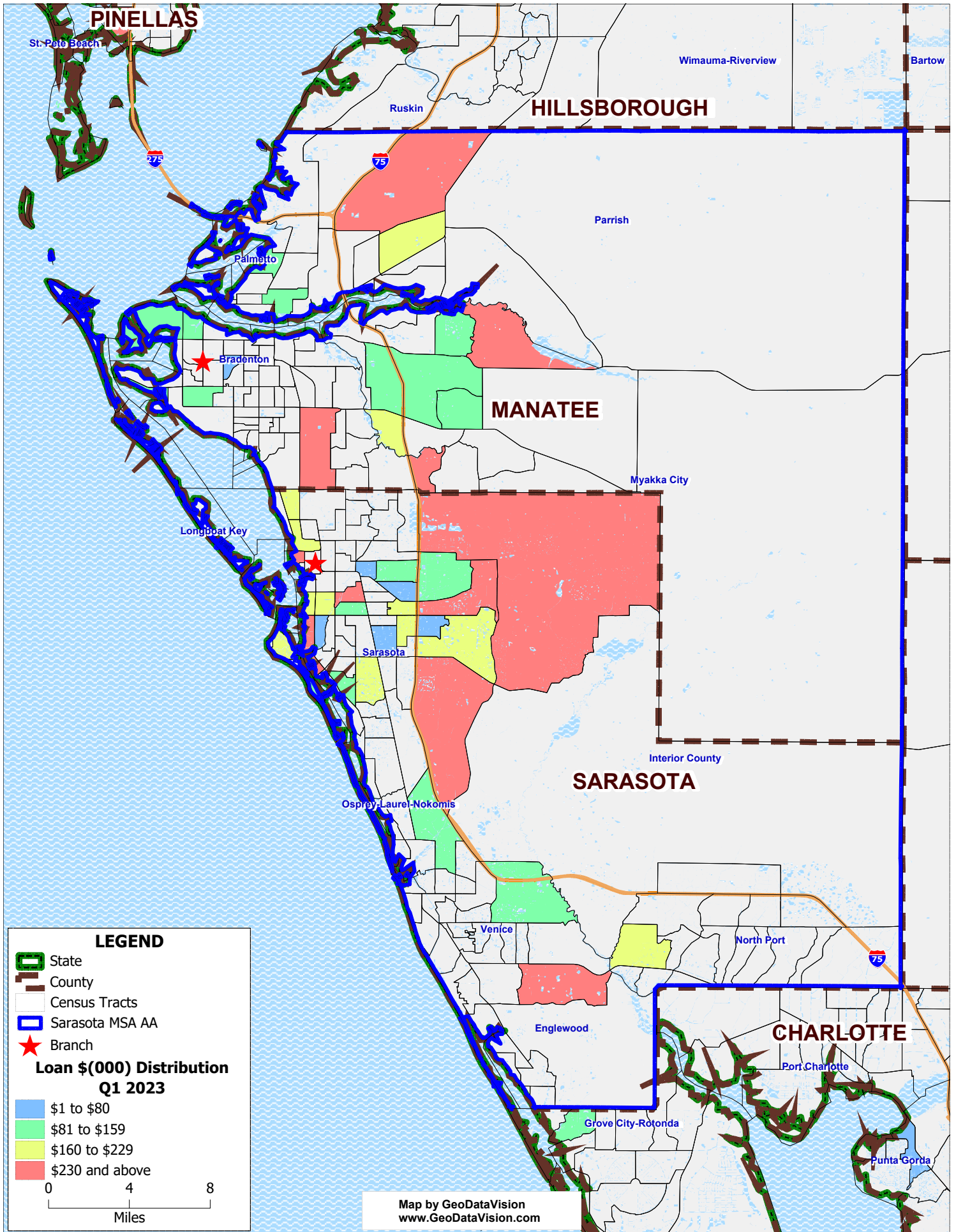
SARASOTA ASSESSMENT AREA- LOAN DISTRIBUTION BY TRACT QUARTILE Q1 2023



SARASOTA ASSESSMENT AREA- LOAN DISTRIBUTION BY TRACT INCOME CLASS Q1 2023



SARASOTA ASSESSMENT AREA- LOAN \$(000) DISTRIBUTION BY TRACT QUARTILE Q1 2023



PINELLAS

St. Pete Beach

Wimauma-Riverview

Bartow

Ruskin

HILLSBOROUGH

Parrish

Palmetto

Bradenton

MANATEE

Myakka City

Longboat Key

Sarasota

Interior County

SARASOTA

Osprey-Laurel-Nokomis

Venice

North Port

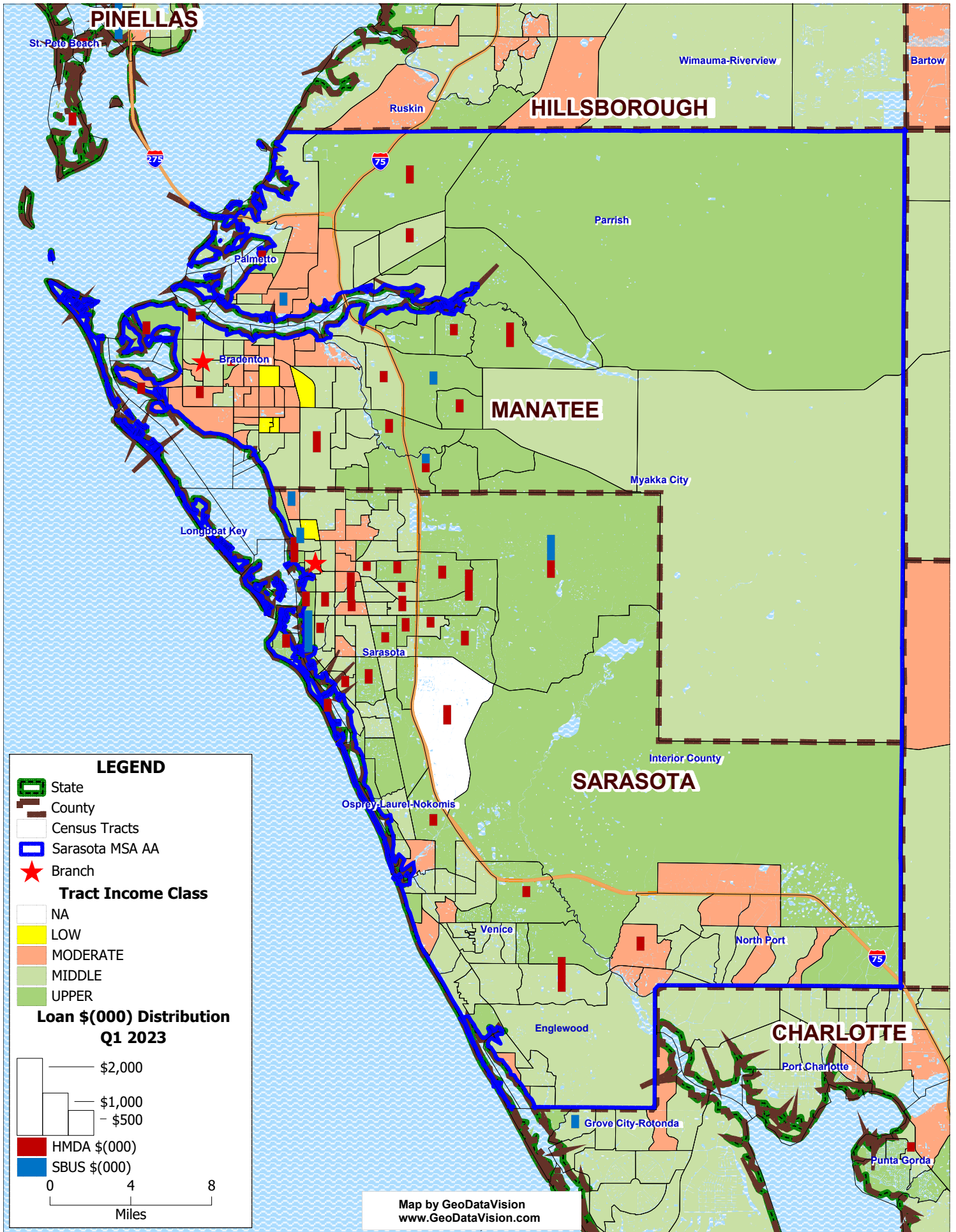
CHARLOTTE

Port Charlotte

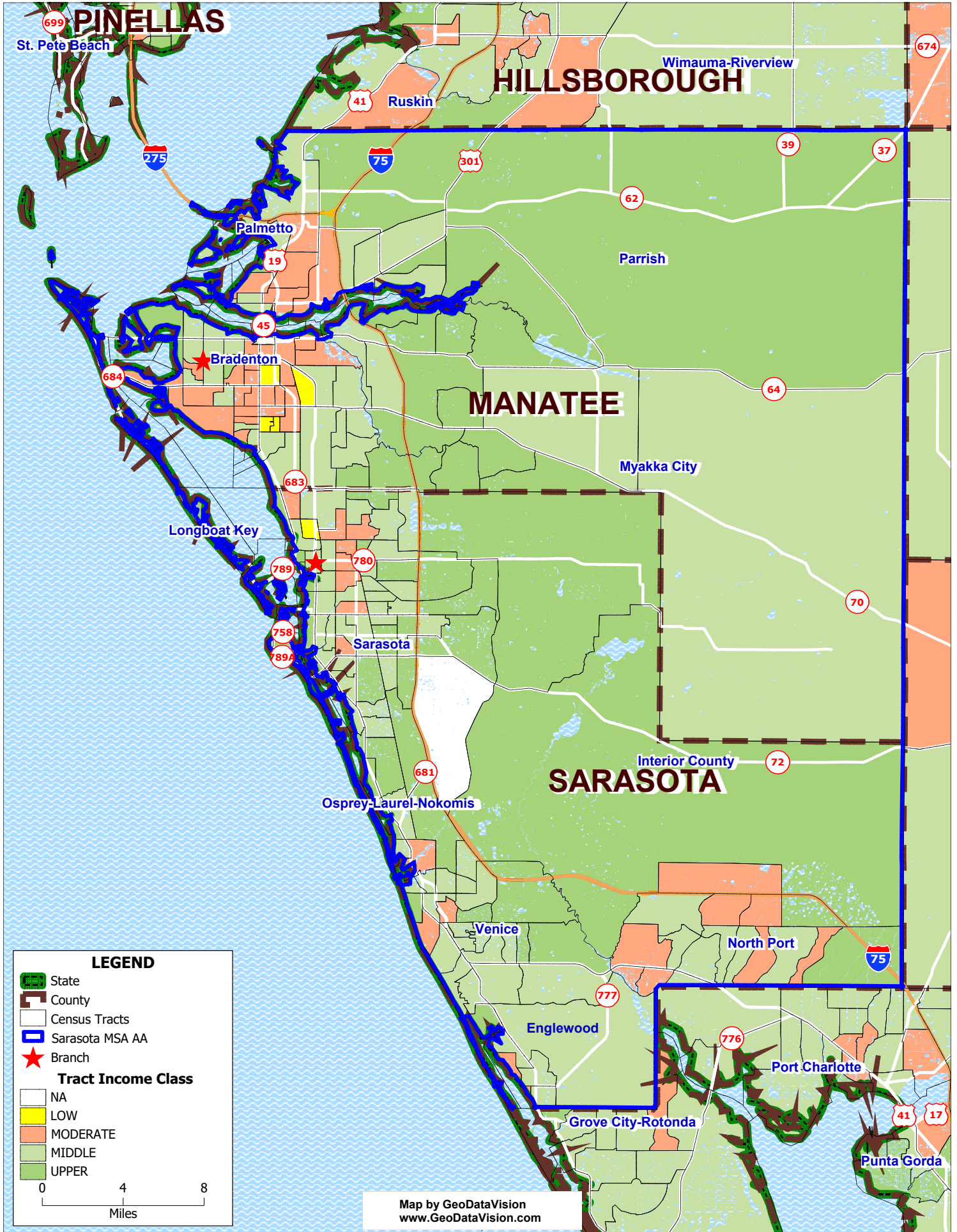
Grove City-Rotonda

Punta Gorda

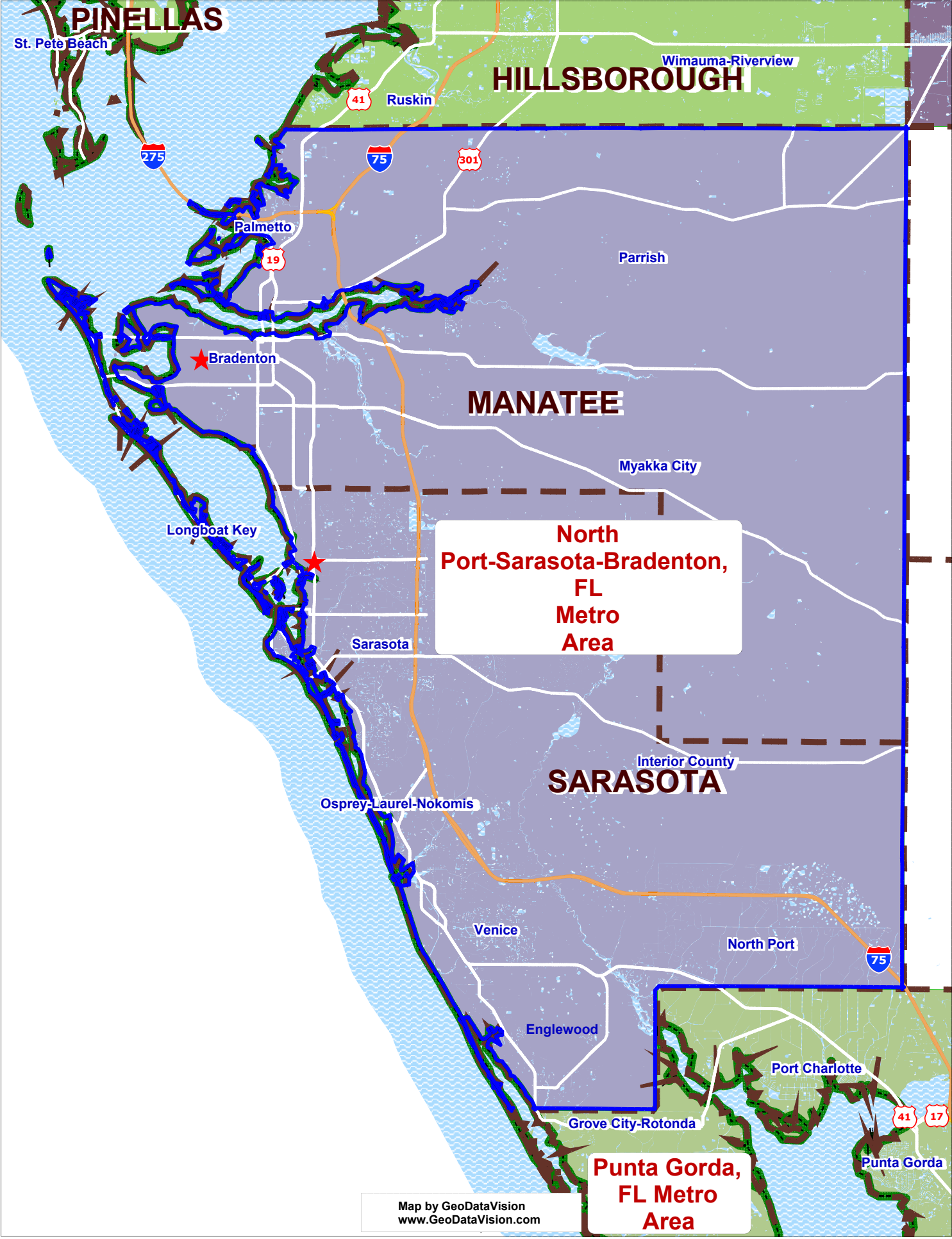
SARASOTA ASSESSMENT AREA- LOAN \$(000) DISTRIBUTION BY TRACT INCOME CLASS Q1 2023



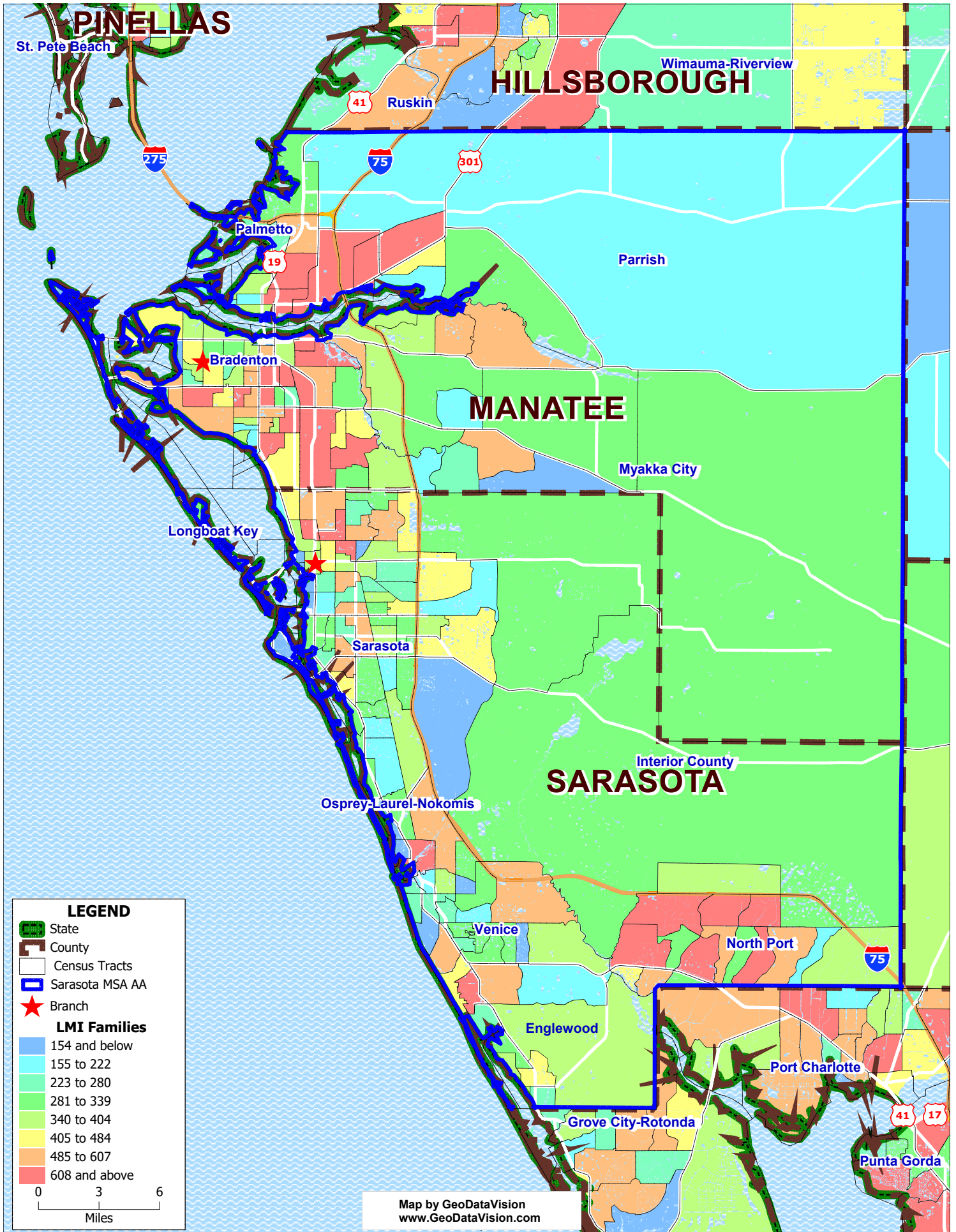
BAYFIRST- SARASOTA ASSESSMENT AREA 2023



SARASOTA ASSESSMENT AREA- MSAs 2023



SARASOTA ASSESSMENT AREA- LOW-AND MODERATE-INCOME FAMILIES 2023



PINELLAS

HILLSBOROUGH

MANATEE

SARASOTA

St. Pete Beach

Wimauma-Riverview

Ruskin

Parrish

Palmetto

Bradenton

Myakka City

Longboat Key

Sarasota

Interior County

Osprey-Laurel-Nokomis

Venice

North Port

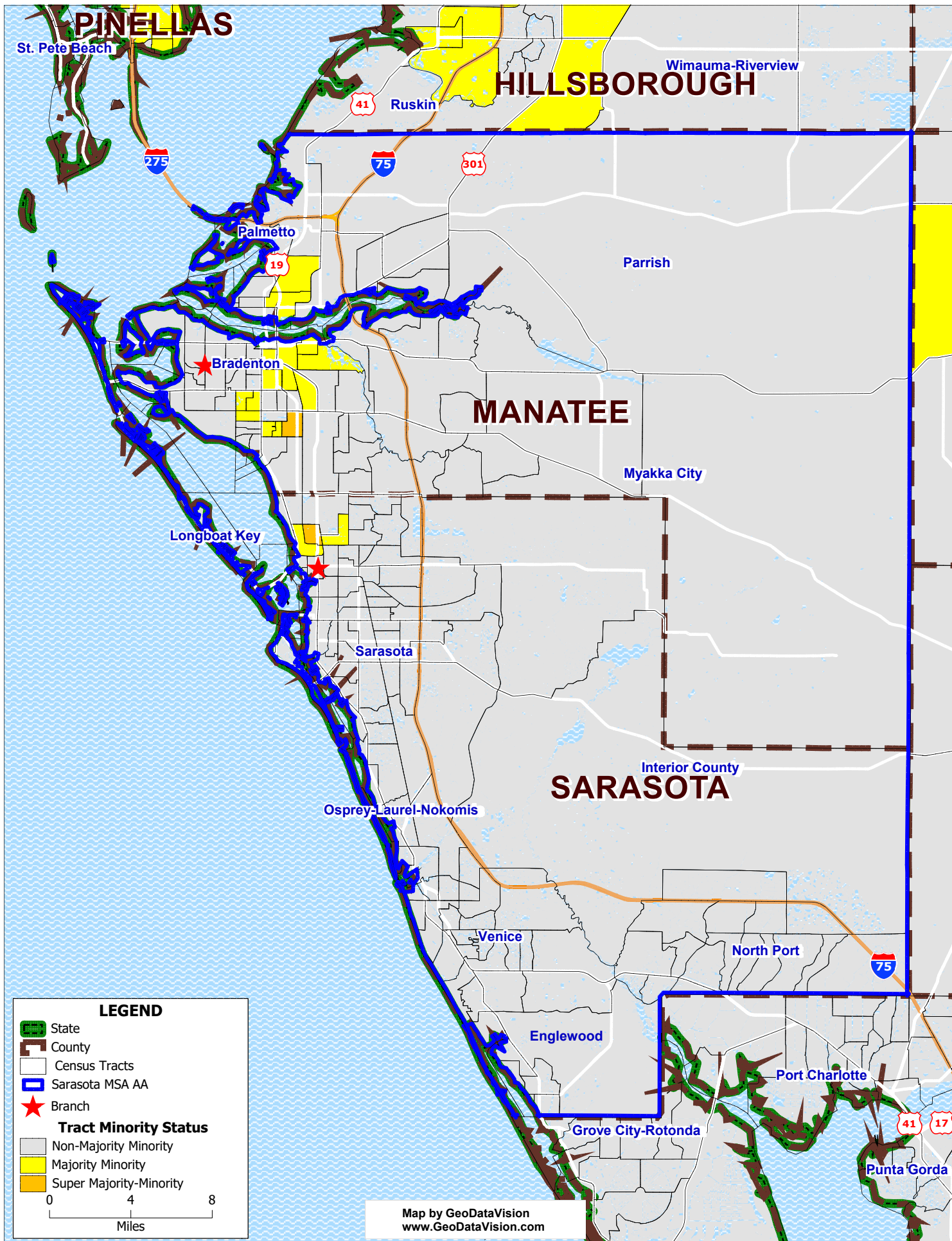
Englewood

Port Charlotte

Grove City-Rotonda

Punta Gorda

SARASOTA ASSESSMENT AREA- MAJORITY MINORITY CENSUS TRACTS 2023



PINELLAS

HILLSBOROUGH

MANATEE

SARASOTA

St. Pete Beach

Wimauma-Riverview

Ruskin

Palmetto

Parrish

Bradenton

Myakka City

Longboat Key

Sarasota

Interior County

Osprey-Laurel-Nokomis

Venice

North Port

Englewood

Port Charlotte

Grove City-Rotonda

Punta Gorda

275

75

301

19

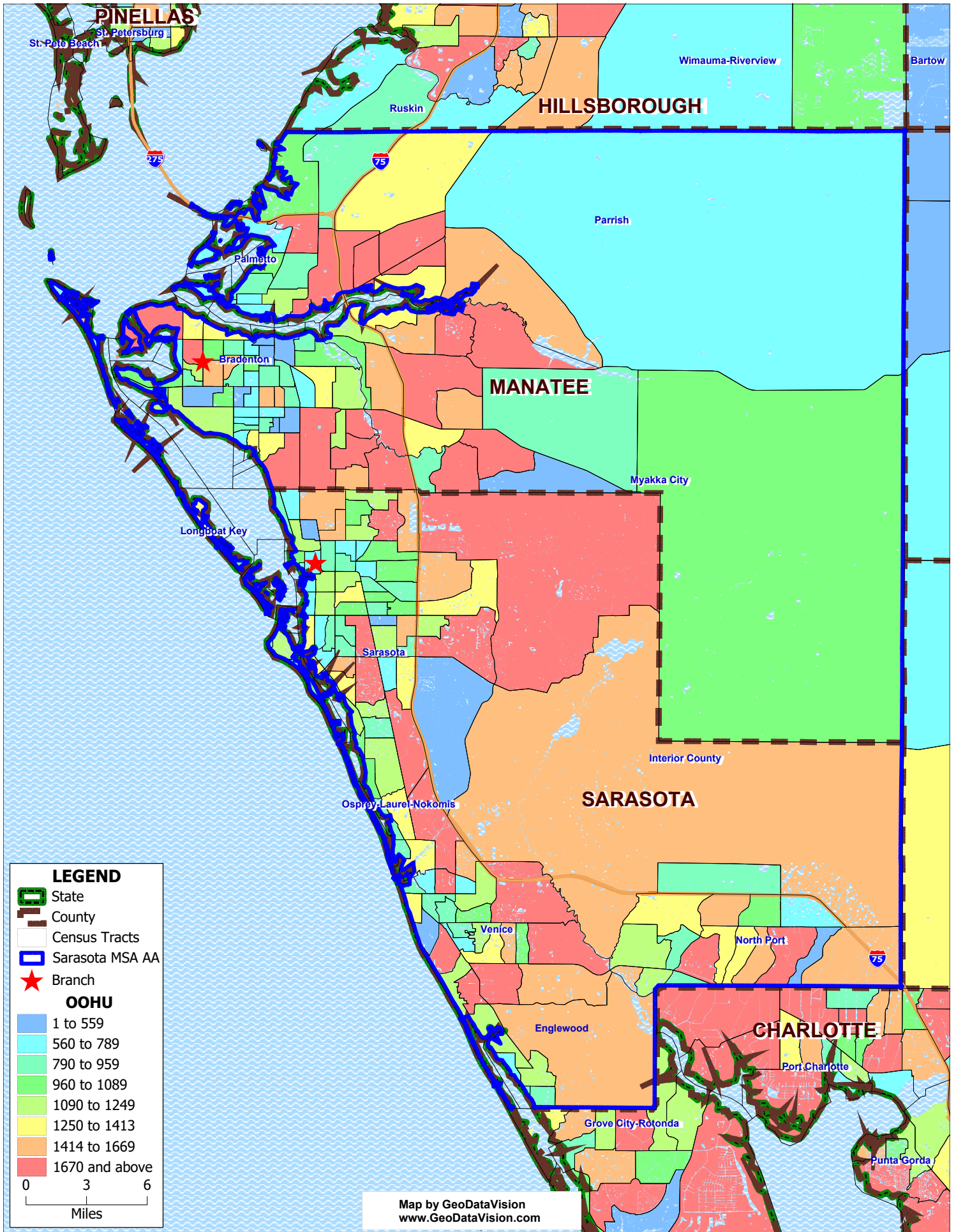
41

75

41

17

SARASOTA ASSESSMENT AREA- OWNER-OCCUPIED HOUSING UNITS 2023



PINELLAS

St. Petersburg
St. Pete Beach

Wimauma-Riverview

Bartow

Ruskin

HILLSBOROUGH

75

75

Parrish

Palmetto

Bradenton

MANATEE

Myakka City

Longboat Key

Sarasota

Interior County

SARASOTA

Osprey-Laurel-Nokomis

Venice

North Port

75

Englewood

CHARLOTTE

Port Charlotte

Grove City-Rotonda

Punta Gorda

GeoDataVision Report D-2 Tract Classifications 2022

Tract Income Class, Distressed and Underserved Status—Based on Census data released by the FFIEC August 2022

Tract Income Class, Distressed and Underserved Status—Based on Census data released by the FFIEC August 2022

Manatee, FLORIDA

MSA: 35840, North Port-Sarasota-Bradenton, FL

CSA: 412

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12081000101	NO	MIDDLE	NO	NO	\$90,400
12081000103	YES	MODERATE	NO	NO	\$90,400
12081000105	YES	LOW	NO	NO	\$90,400
12081000106	YES	MODERATE	NO	NO	\$90,400
12081000201	NO	MODERATE	NO	NO	\$90,400
12081000203	NO	MODERATE	NO	NO	\$90,400
12081000204	NO	MODERATE	NO	NO	\$90,400
12081000304	NO	MODERATE	NO	NO	\$90,400
12081000305	YES	MODERATE	NO	NO	\$90,400
12081000307	YES	MODERATE	NO	NO	\$90,400
12081000309	YES	MODERATE	NO	NO	\$90,400
12081000310	YES	MODERATE	NO	NO	\$90,400
12081000311	NO	MODERATE	NO	NO	\$90,400
12081000312	NO	MIDDLE	NO	NO	\$90,400
12081000313	YES	LOW	NO	NO	\$90,400
12081000314	YES	LOW	NO	NO	\$90,400
12081000403	NO	UPPER	NO	NO	\$90,400
12081000405	NO	MIDDLE	NO	NO	\$90,400
12081000406	NO	MIDDLE	NO	NO	\$90,400
12081000407	NO	MIDDLE	NO	NO	\$90,400
12081000409	NO	MIDDLE	NO	NO	\$90,400
12081000410	NO	MODERATE	NO	NO	\$90,400
12081000501	NO	MIDDLE	NO	NO	\$90,400
12081000503	NO	UPPER	NO	NO	\$90,400
12081000504	NO	MODERATE	NO	NO	\$90,400
12081000601	NO	MODERATE	NO	NO	\$90,400
12081000603	NO	MODERATE	NO	NO	\$90,400
12081000604	NO	MODERATE	NO	NO	\$90,400
12081000703	YES	MODERATE	NO	NO	\$90,400
12081000704	YES	MODERATE	NO	NO	\$90,400

Manatee, FLORIDA

MSA: 35840, North Port-Sarasota-Bradenton, FL

CSA: 412

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12081000705	YES	MODERATE	NO	NO	\$90,400
12081000804	NO	MIDDLE	NO	NO	\$90,400
12081000805	NO	MIDDLE	NO	NO	\$90,400
12081000808	NO	MIDDLE	NO	NO	\$90,400
12081000809	NO	UPPER	NO	NO	\$90,400
12081000810	NO	UPPER	NO	NO	\$90,400
12081000811	YES	LOW	NO	NO	\$90,400
12081000812	NO	MIDDLE	NO	NO	\$90,400
12081000813	NO	MIDDLE	NO	NO	\$90,400
12081000814	NO	MIDDLE	NO	NO	\$90,400
12081000901	NO	MIDDLE	NO	NO	\$90,400
12081000902	NO	MIDDLE	NO	NO	\$90,400
12081001001	NO	MODERATE	NO	NO	\$90,400
12081001002	NO	MIDDLE	NO	NO	\$90,400
12081001104	NO	MODERATE	NO	NO	\$90,400
12081001105	NO	MIDDLE	NO	NO	\$90,400
12081001106	NO	MODERATE	NO	NO	\$90,400
12081001107	NO	MODERATE	NO	NO	\$90,400
12081001108	NO	MIDDLE	NO	NO	\$90,400
12081001202	NO	MIDDLE	NO	NO	\$90,400
12081001203	NO	MIDDLE	NO	NO	\$90,400
12081001204	NO	UPPER	NO	NO	\$90,400
12081001300	NO	MIDDLE	NO	NO	\$90,400
12081001402	NO	MIDDLE	NO	NO	\$90,400
12081001404	NO	UPPER	NO	NO	\$90,400
12081001405	NO	MIDDLE	NO	NO	\$90,400
12081001406	NO	MODERATE	NO	NO	\$90,400
12081001501	YES	MODERATE	NO	NO	\$90,400
12081001502	YES	MODERATE	NO	NO	\$90,400
12081001602	NO	MIDDLE	NO	NO	\$90,400



Manatee, FLORIDA

MSA: 35840, North Port-Sarasota-Bradenton, FL

CSA: 412

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12081001603	NO	MIDDLE	NO	NO	\$90,400
12081001604	NO	MODERATE	NO	NO	\$90,400
12081001701	NO	MIDDLE	NO	NO	\$90,400
12081001705	NO	UPPER	NO	NO	\$90,400
12081001801	NO	MIDDLE	NO	NO	\$90,400
12081001802	NO	UPPER	NO	NO	\$90,400
12081001904	NO	MODERATE	NO	NO	\$90,400
12081001907	NO	MIDDLE	NO	NO	\$90,400
12081001908	NO	MIDDLE	NO	NO	\$90,400
12081001909	NO	MIDDLE	NO	NO	\$90,400
12081001910	NO	UPPER	NO	NO	\$90,400
12081001911	NO	MIDDLE	NO	NO	\$90,400
12081001913	NO	UPPER	NO	NO	\$90,400
12081001914	NO	UPPER	NO	NO	\$90,400
12081001915	NO	UPPER	NO	NO	\$90,400
12081001916	NO	UPPER	NO	NO	\$90,400
12081002003	NO	MIDDLE	NO	NO	\$90,400
12081002005	NO	UPPER	NO	NO	\$90,400
12081002008	NO	UPPER	NO	NO	\$90,400
12081002010	NO	MIDDLE	NO	NO	\$90,400
12081002011	NO	MIDDLE	NO	NO	\$90,400
12081002012	NO	MIDDLE	NO	NO	\$90,400
12081002014	NO	UPPER	NO	NO	\$90,400
12081002016	NO	UPPER	NO	NO	\$90,400
12081002017	NO	UPPER	NO	NO	\$90,400
12081002018	NO	UPPER	NO	NO	\$90,400
12081002019	NO	UPPER	NO	NO	\$90,400
12081002020	NO	MIDDLE	NO	NO	\$90,400
12081002021	NO	UPPER	NO	NO	\$90,400
12081002022	NO	UPPER	NO	NO	\$90,400
12081002023	NO	UPPER	NO	NO	\$90,400
12081002024	NO	UPPER	NO	NO	\$90,400
12081002025	NO	UPPER	NO	NO	\$90,400

Manatee, FLORIDA

MSA: 35840, North Port-Sarasota-Bradenton, FL

CSA: 412

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

Number of Census Tracts	93
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	15	16.13%
Low Income Tracts	4	4.30%
Moderate Income Tracts	28	30.11%
Middle Income Tracts	36	38.71%
Upper Income Tracts	25	26.88%
NA Income Tracts	0	0.00%

Sarasota, FLORIDA

MSA: 35840, North Port-Sarasota-Bradenton, FL

CSA: 412

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12115000102	NO	MIDDLE	NO	NO	\$90,400
12115000103	NO	UPPER	NO	NO	\$90,400
12115000104	NO	UPPER	NO	NO	\$90,400
12115000200	YES	MIDDLE	NO	NO	\$90,400
12115000300	YES	LOW	NO	NO	\$90,400
12115000401	NO	MIDDLE	NO	NO	\$90,400
12115000404	NO	UPPER	NO	NO	\$90,400
12115000405	NO	MIDDLE	NO	NO	\$90,400
12115000406	NO	MODERATE	NO	NO	\$90,400
12115000407	NO	MODERATE	NO	NO	\$90,400
12115000501	NO	UPPER	NO	NO	\$90,400
12115000502	NO	MIDDLE	NO	NO	\$90,400



Sarasota, FLORIDA

MSA: 35840, North Port-Sarasota-Bradenton, FL

CSA: 412

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12115000503	NO	MODERATE	NO	NO	\$90,400
12115000601	NO	UPPER	NO	NO	\$90,400
12115000602	NO	MIDDLE	NO	NO	\$90,400
12115000700	NO	UPPER	NO	NO	\$90,400
12115000801	NO	UPPER	NO	NO	\$90,400
12115000802	NO	UPPER	NO	NO	\$90,400
12115000900	NO	UPPER	NO	NO	\$90,400
12115001000	NO	MODERATE	NO	NO	\$90,400
12115001101	NO	MIDDLE	NO	NO	\$90,400
12115001102	YES	MODERATE	NO	NO	\$90,400
12115001202	NO	MODERATE	NO	NO	\$90,400
12115001203	NO	MIDDLE	NO	NO	\$90,400
12115001204	NO	MIDDLE	NO	NO	\$90,400
12115001205	NO	UPPER	NO	NO	\$90,400
12115001206	NO	MIDDLE	NO	NO	\$90,400
12115001301	NO	MIDDLE	NO	NO	\$90,400
12115001302	NO	UPPER	NO	NO	\$90,400
12115001303	NO	MIDDLE	NO	NO	\$90,400
12115001304	NO	MIDDLE	NO	NO	\$90,400
12115001402	NO	MIDDLE	NO	NO	\$90,400
12115001403	NO	UPPER	NO	NO	\$90,400
12115001404	NO	UPPER	NO	NO	\$90,400
12115001405	NO	UPPER	NO	NO	\$90,400
12115001503	NO	MIDDLE	NO	NO	\$90,400
12115001504	NO	MIDDLE	NO	NO	\$90,400
12115001505	NO	MIDDLE	NO	NO	\$90,400
12115001508	NO	MIDDLE	NO	NO	\$90,400
12115001509	NO	UPPER	NO	NO	\$90,400
12115001510	NO	UPPER	NO	NO	\$90,400
12115001511	NO	MIDDLE	NO	NO	\$90,400
12115001601	NO	MIDDLE	NO	NO	\$90,400
12115001602	NO	MODERATE	NO	NO	\$90,400
12115001702	NO	MIDDLE	NO	NO	\$90,400

Sarasota, FLORIDA

MSA: 35840, North Port-Sarasota-Bradenton, FL

CSA: 412

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12115001703	NO	MODERATE	NO	NO	\$90,400
12115001704	NO	MIDDLE	NO	NO	\$90,400
12115001801	NO	UPPER	NO	NO	\$90,400
12115001803	NO	MIDDLE	NO	NO	\$90,400
12115001804	NO	MIDDLE	NO	NO	\$90,400
12115001805	NO	MIDDLE	NO	NO	\$90,400
12115001903	NO	UPPER	NO	NO	\$90,400
12115001904	NO	UPPER	NO	NO	\$90,400
12115001905	NO	MIDDLE	NO	NO	\$90,400
12115001909	NO	UPPER	NO	NO	\$90,400
12115002003	NO	MIDDLE	NO	NO	\$90,400
12115002004	NO	MIDDLE	NO	NO	\$90,400
12115002007	NO	MIDDLE	NO	NO	\$90,400
12115002008	NO	MIDDLE	NO	NO	\$90,400
12115002011	NO	MIDDLE	NO	NO	\$90,400
12115002012	NO	MIDDLE	NO	NO	\$90,400
12115002013	NO	UPPER	NO	NO	\$90,400
12115002014	NO	UPPER	NO	NO	\$90,400
12115002015	NO	MIDDLE	NO	NO	\$90,400
12115002016	NO	UPPER	NO	NO	\$90,400
12115002101	NO	UPPER	NO	NO	\$90,400
12115002102	NO	UPPER	NO	NO	\$90,400
12115002201	NO	MIDDLE	NO	NO	\$90,400
12115002203	NO	MODERATE	NO	NO	\$90,400
12115002204	NO	UPPER	NO	NO	\$90,400
12115002205	NO	MIDDLE	NO	NO	\$90,400
12115002302	NO	MIDDLE	NO	NO	\$90,400
12115002304	NO	MIDDLE	NO	NO	\$90,400
12115002305	NO	MIDDLE	NO	NO	\$90,400
12115002306	NO	MIDDLE	NO	NO	\$90,400
12115002307	NO	MIDDLE	NO	NO	\$90,400
12115002401	NO	UPPER	NO	NO	\$90,400
12115002403	NO	MODERATE	NO	NO	\$90,400



Sarasota, FLORIDA

MSA: 35840, North Port-Sarasota-Bradenton, FL

CSA: 412

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12115002404	NO	MIDDLE	NO	NO	\$90,400
12115002504	NO	MIDDLE	NO	NO	\$90,400
12115002505	NO	MIDDLE	NO	NO	\$90,400
12115002507	NO	MIDDLE	NO	NO	\$90,400
12115002508	NO	MIDDLE	NO	NO	\$90,400
12115002509	NO	MIDDLE	NO	NO	\$90,400
12115002510	NO	MIDDLE	NO	NO	\$90,400
12115002511	NO	MIDDLE	NO	NO	\$90,400
12115002601	NO	UPPER	NO	NO	\$90,400
12115002602	NO	MIDDLE	NO	NO	\$90,400
12115002603	NO	MODERATE	NO	NO	\$90,400
12115002604	NO	MIDDLE	NO	NO	\$90,400
12115002605	NO	MIDDLE	NO	NO	\$90,400
12115002710	NO	MIDDLE	NO	NO	\$90,400
12115002714	NO	UPPER	NO	NO	\$90,400
12115002716	NO	UPPER	NO	NO	\$90,400
12115002720	NO	MIDDLE	NO	NO	\$90,400
12115002721	NO	MODERATE	NO	NO	\$90,400
12115002723	NO	MODERATE	NO	NO	\$90,400
12115002724	NO	MODERATE	NO	NO	\$90,400
12115002725	NO	UPPER	NO	NO	\$90,400
12115002726	NO	UPPER	NO	NO	\$90,400
12115002727	NO	NA	NO	NO	\$90,400
12115002728	NO	UPPER	NO	NO	\$90,400
12115002729	NO	MODERATE	NO	NO	\$90,400
12115002730	NO	MIDDLE	NO	NO	\$90,400
12115002731	NO	MIDDLE	NO	NO	\$90,400
12115002732	NO	MIDDLE	NO	NO	\$90,400
12115002733	NO	MIDDLE	NO	NO	\$90,400
12115002734	NO	UPPER	NO	NO	\$90,400
12115002735	NO	UPPER	NO	NO	\$90,400
12115002736	NO	MIDDLE	NO	NO	\$90,400
12115002737	NO	MIDDLE	NO	NO	\$90,400

Sarasota, FLORIDA

MSA: 35840, North Port-Sarasota-Bradenton, FL

CSA: 412

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
12115002738	NO	MIDDLE	NO	NO	\$90,400
12115002739	NO	MIDDLE	NO	NO	\$90,400
12115002740	NO	MODERATE	NO	NO	\$90,400
12115002741	NO	MODERATE	NO	NO	\$90,400
12115002742	NO	MIDDLE	NO	NO	\$90,400
12115002743	NO	MIDDLE	NO	NO	\$90,400
12115002744	NO	MODERATE	NO	NO	\$90,400
12115002745	NO	MODERATE	NO	NO	\$90,400
12115002746	NO	UPPER	NO	NO	\$90,400
12115002747	NO	MODERATE	NO	NO	\$90,400
12115002748	NO	UPPER	NO	NO	\$90,400

Summary Data: Sarasota

Number of Census Tracts 122

Number of Distressed or Underserved Tracts 0

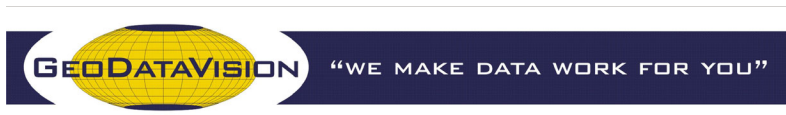
Tract Type	Number	Percentage
Minority Tracts	3	2.46%
Low Income Tracts	1	0.82%
Moderate Income Tracts	20	16.39%
Middle Income Tracts	63	51.64%
Upper Income Tracts	37	30.33%
NA Income Tracts	1	0.82%



Assessment Area Summary Data:	Number of Census Tracts:	215
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Number of Minority Tracts	Number of Low Income Tracts	Number of Moderate Income Tracts	Number of Middle Income Tracts	Number of Upper Income Tracts	Number of NA Income Tracts	Number of Distressed and Underserved Tracts
18	5	48	99	62	1	0

Percentage of Minority Tracts	Percentage of Low Income Tracts	Percentage of Moderate Income Tracts	Percentage of Middle Income Tracts	Percentage of Upper Income Tracts	Percentage of NA Income Tracts
8.37%	2.33%	22.33%	46.05%	28.84%	0.47%



GeoDataVision Reference Report D-3—Persons' Data 2022

Minority and Poverty Population Demographics—Based on Census data released by the FFIEC August 2022

Manatee County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12081000101	MIDDLE	\$90,400	2,368	445	18.79%	204	8.61%	NO
12081000103	MODERATE	\$90,400	4,782	3,620	75.70%	1,362	28.48%	YES
12081000105	LOW	\$90,400	4,783	3,392	70.92%	1,256	26.26%	YES
12081000106	MODERATE	\$90,400	4,284	3,379	78.87%	995	23.23%	YES
12081000201	MODERATE	\$90,400	4,143	1,049	25.32%	637	15.38%	NO
12081000203	MODERATE	\$90,400	1,956	764	39.06%	266	13.60%	NO
12081000204	MODERATE	\$90,400	1,985	240	12.09%	492	24.79%	NO
12081000304	MODERATE	\$90,400	3,196	1,325	41.46%	115	3.60%	NO
12081000305	MODERATE	\$90,400	6,727	5,525	82.13%	681	10.12%	YES
12081000307	MODERATE	\$90,400	3,621	2,093	57.80%	1,159	32.01%	YES
12081000309	MODERATE	\$90,400	4,206	2,201	52.33%	919	21.85%	YES
12081000310	MODERATE	\$90,400	4,669	2,464	52.77%	520	11.14%	YES
12081000311	MODERATE	\$90,400	2,658	1,039	39.09%	598	22.50%	NO
12081000312	MIDDLE	\$90,400	2,007	421	20.98%	114	5.68%	NO
12081000313	LOW	\$90,400	2,765	1,994	72.12%	864	31.25%	YES
12081000314	LOW	\$90,400	3,402	1,730	50.85%	670	19.69%	YES
12081000403	UPPER	\$90,400	1,566	201	12.84%	145	9.26%	NO
12081000405	MIDDLE	\$90,400	2,614	405	15.49%	177	6.77%	NO
12081000406	MIDDLE	\$90,400	3,904	596	15.27%	193	4.94%	NO
12081000407	MIDDLE	\$90,400	4,302	460	10.69%	171	3.97%	NO
12081000409	MIDDLE	\$90,400	2,348	354	15.08%	151	6.43%	NO
12081000410	MODERATE	\$90,400	3,147	525	16.68%	281	8.93%	NO
12081000501	MIDDLE	\$90,400	3,027	767	25.34%	303	10.01%	NO
12081000503	UPPER	\$90,400	3,863	872	22.57%	330	8.54%	NO
12081000504	MODERATE	\$90,400	3,111	900	28.93%	302	9.71%	NO
12081000601	MODERATE	\$90,400	3,168	1,153	36.40%	446	14.08%	NO
12081000603	MODERATE	\$90,400	3,815	1,659	43.49%	671	17.59%	NO
12081000604	MODERATE	\$90,400	5,261	2,556	48.58%	703	13.36%	NO
12081000703	MODERATE	\$90,400	3,130	2,201	70.32%	617	19.71%	YES
12081000704	MODERATE	\$90,400	5,906	4,465	75.60%	1,310	22.18%	YES



Manatee County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12081000705	MODERATE	\$90,400	4,692	3,344	71.27%	1,240	26.43%	YES
12081000804	MIDDLE	\$90,400	3,728	762	20.44%	256	6.87%	NO
12081000805	MIDDLE	\$90,400	7,858	2,673	34.02%	789	10.04%	NO
12081000808	MIDDLE	\$90,400	6,199	1,149	18.54%	283	4.57%	NO
12081000809	UPPER	\$90,400	5,186	1,130	21.79%	511	9.85%	NO
12081000810	UPPER	\$90,400	6,171	917	14.86%	243	3.94%	NO
12081000811	LOW	\$90,400	3,572	2,260	63.27%	480	13.44%	YES
12081000812	MIDDLE	\$90,400	4,988	2,350	47.11%	694	13.91%	NO
12081000813	MIDDLE	\$90,400	3,420	962	28.13%	292	8.54%	NO
12081000814	MIDDLE	\$90,400	3,821	843	22.06%	440	11.52%	NO
12081000901	MIDDLE	\$90,400	5,170	2,193	42.42%	867	16.77%	NO
12081000902	MIDDLE	\$90,400	5,499	2,199	39.99%	702	12.77%	NO
12081001001	MODERATE	\$90,400	2,654	668	25.17%	213	8.03%	NO
12081001002	MIDDLE	\$90,400	2,484	624	25.12%	585	23.55%	NO
12081001104	MODERATE	\$90,400	4,429	1,245	28.11%	808	18.24%	NO
12081001105	MIDDLE	\$90,400	3,725	1,035	27.79%	414	11.11%	NO
12081001106	MODERATE	\$90,400	4,352	1,814	41.68%	635	14.59%	NO
12081001107	MODERATE	\$90,400	3,370	633	18.78%	821	24.36%	NO
12081001108	MIDDLE	\$90,400	2,501	270	10.80%	258	10.32%	NO
12081001202	MIDDLE	\$90,400	4,150	558	13.45%	288	6.94%	NO
12081001203	MIDDLE	\$90,400	4,336	656	15.13%	246	5.67%	NO
12081001204	UPPER	\$90,400	6,298	566	8.99%	253	4.02%	NO
12081001300	MIDDLE	\$90,400	3,459	975	28.19%	1,076	31.11%	NO
12081001402	MIDDLE	\$90,400	1,862	309	16.60%	14	0.75%	NO
12081001404	UPPER	\$90,400	3,266	1,173	35.92%	313	9.58%	NO
12081001405	MIDDLE	\$90,400	2,493	1,186	47.57%	221	8.86%	NO
12081001406	MODERATE	\$90,400	2,434	571	23.46%	293	12.04%	NO
12081001501	MODERATE	\$90,400	4,863	3,744	76.99%	1,086	22.33%	YES
12081001502	MODERATE	\$90,400	6,100	4,428	72.59%	2,249	36.87%	YES
12081001602	MIDDLE	\$90,400	4,405	1,405	31.90%	268	6.08%	NO
12081001603	MIDDLE	\$90,400	1,688	177	10.49%	26	1.54%	NO



Manatee County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12081001604	MODERATE	\$90,400	4,019	1,359	33.81%	255	6.34%	NO
12081001701	MIDDLE	\$90,400	1,357	106	7.81%	107	7.89%	NO
12081001705	UPPER	\$90,400	2,746	183	6.66%	113	4.12%	NO
12081001801	MIDDLE	\$90,400	2,314	187	8.08%	199	8.60%	NO
12081001802	UPPER	\$90,400	1,215	87	7.16%	35	2.88%	NO
12081001904	MODERATE	\$90,400	7,339	2,549	34.73%	795	10.83%	NO
12081001907	MIDDLE	\$90,400	7,585	2,474	32.62%	342	4.51%	NO
12081001908	MIDDLE	\$90,400	6,992	1,128	16.13%	363	5.19%	NO
12081001909	MIDDLE	\$90,400	3,492	502	14.38%	43	1.23%	NO
12081001910	UPPER	\$90,400	6,126	1,455	23.75%	176	2.87%	NO
12081001911	MIDDLE	\$90,400	7,688	1,819	23.66%	367	4.77%	NO
12081001913	UPPER	\$90,400	6,021	1,118	18.57%	92	1.53%	NO
12081001914	UPPER	\$90,400	3,031	755	24.91%	147	4.85%	NO
12081001915	UPPER	\$90,400	2,858	817	28.59%	163	5.70%	NO
12081001916	UPPER	\$90,400	5,392	1,369	25.39%	146	2.71%	NO
12081002003	MIDDLE	\$90,400	6,786	1,885	27.78%	943	13.90%	NO
12081002005	UPPER	\$90,400	5,075	811	15.98%	143	2.82%	NO
12081002008	UPPER	\$90,400	5,920	1,275	21.54%	183	3.09%	NO
12081002010	MIDDLE	\$90,400	4,158	736	17.70%	213	5.12%	NO
12081002011	MIDDLE	\$90,400	4,103	1,160	28.27%	580	14.14%	NO
12081002012	MIDDLE	\$90,400	4,887	1,038	21.24%	420	8.59%	NO
12081002014	UPPER	\$90,400	7,541	1,684	22.33%	217	2.88%	NO
12081002016	UPPER	\$90,400	6,257	780	12.47%	175	2.80%	NO
12081002017	UPPER	\$90,400	4,419	872	19.73%	112	2.53%	NO
12081002018	UPPER	\$90,400	6,920	1,206	17.43%	69	1.00%	NO
12081002019	UPPER	\$90,400	7,975	1,718	21.54%	164	2.06%	NO
12081002020	MIDDLE	\$90,400	4,322	678	15.69%	129	2.98%	NO
12081002021	UPPER	\$90,400	6,328	1,301	20.56%	178	2.81%	NO
12081002022	UPPER	\$90,400	2,023	290	14.34%	0	0.00%	NO
12081002023	UPPER	\$90,400	8,281	1,404	16.95%	1,231	14.87%	NO
12081002024	UPPER	\$90,400	3,776	498	13.19%	141	3.73%	NO



Manatee County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12081002025	UPPER	\$90,400	6,877	1,751	25.46%	918	13.35%	NO
Summary for Manatee (93 tracts)			399,710	126,609	31.68%	42,675	10.68%	

Sarasota County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12115000102	MIDDLE	\$90,400	4,507	1,750	38.83%	589	13.07%	NO
12115000103	UPPER	\$90,400	4,091	643	15.72%	612	14.96%	NO
12115000104	UPPER	\$90,400	1,826	159	8.71%	42	2.30%	NO
12115000200	MIDDLE	\$90,400	5,222	3,237	61.99%	976	18.69%	YES
12115000300	LOW	\$90,400	3,962	3,637	91.80%	1,903	48.03%	YES
12115000401	MIDDLE	\$90,400	4,197	1,642	39.12%	396	9.44%	NO
12115000404	UPPER	\$90,400	1,258	197	15.66%	18	1.43%	NO
12115000405	MIDDLE	\$90,400	3,050	965	31.64%	883	28.95%	NO
12115000406	MODERATE	\$90,400	3,059	1,491	48.74%	525	17.16%	NO
12115000407	MODERATE	\$90,400	3,930	1,941	49.39%	665	16.92%	NO
12115000501	UPPER	\$90,400	1,677	171	10.20%	249	14.85%	NO
12115000502	MIDDLE	\$90,400	3,378	987	29.22%	242	7.16%	NO
12115000503	MODERATE	\$90,400	3,628	923	25.44%	319	8.79%	NO
12115000601	UPPER	\$90,400	2,300	322	14.00%	160	6.96%	NO
12115000602	MIDDLE	\$90,400	3,678	614	16.69%	314	8.54%	NO
12115000700	UPPER	\$90,400	3,067	158	5.15%	179	5.84%	NO
12115000801	UPPER	\$90,400	1,987	107	5.39%	53	2.67%	NO
12115000802	UPPER	\$90,400	2,772	163	5.88%	102	3.68%	NO
12115000900	UPPER	\$90,400	2,394	449	18.76%	115	4.80%	NO
12115001000	MODERATE	\$90,400	3,405	1,558	45.76%	850	24.96%	NO
12115001101	MIDDLE	\$90,400	4,154	1,799	43.31%	483	11.63%	NO
12115001102	MODERATE	\$90,400	5,352	3,094	57.81%	1,754	32.77%	YES
12115001202	MODERATE	\$90,400	4,088	2,028	49.61%	320	7.83%	NO
12115001203	MIDDLE	\$90,400	4,307	397	9.22%	160	3.71%	NO
12115001204	MIDDLE	\$90,400	4,539	1,144	25.20%	468	10.31%	NO



Sarasota County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12115001205	UPPER	\$90,400	3,733	961	25.74%	155	4.15%	NO
12115001206	MIDDLE	\$90,400	3,659	1,233	33.70%	239	6.53%	NO
12115001301	MIDDLE	\$90,400	3,412	863	25.29%	272	7.97%	NO
12115001302	UPPER	\$90,400	4,724	995	21.06%	263	5.57%	NO
12115001303	MIDDLE	\$90,400	3,886	755	19.43%	272	7.00%	NO
12115001304	MIDDLE	\$90,400	1,898	319	16.81%	88	4.64%	NO
12115001402	MIDDLE	\$90,400	4,626	987	21.34%	272	5.88%	NO
12115001403	UPPER	\$90,400	7,032	865	12.30%	677	9.63%	NO
12115001404	UPPER	\$90,400	5,388	838	15.55%	211	3.92%	NO
12115001405	UPPER	\$90,400	4,399	759	17.25%	179	4.07%	NO
12115001503	MIDDLE	\$90,400	3,388	855	25.24%	549	16.20%	NO
12115001504	MIDDLE	\$90,400	3,304	957	28.96%	121	3.66%	NO
12115001505	MIDDLE	\$90,400	4,238	1,261	29.75%	221	5.21%	NO
12115001508	MIDDLE	\$90,400	2,003	327	16.33%	261	13.03%	NO
12115001509	UPPER	\$90,400	3,937	741	18.82%	324	8.23%	NO
12115001510	UPPER	\$90,400	4,511	778	17.25%	459	10.18%	NO
12115001511	MIDDLE	\$90,400	3,151	655	20.79%	461	14.63%	NO
12115001601	MIDDLE	\$90,400	3,526	625	17.73%	380	10.78%	NO
12115001602	MODERATE	\$90,400	3,811	1,017	26.69%	297	7.79%	NO
12115001702	MIDDLE	\$90,400	5,775	1,111	19.24%	400	6.93%	NO
12115001703	MODERATE	\$90,400	3,783	811	21.44%	472	12.48%	NO
12115001704	MIDDLE	\$90,400	3,282	959	29.22%	329	10.02%	NO
12115001801	UPPER	\$90,400	3,742	417	11.14%	214	5.72%	NO
12115001803	MIDDLE	\$90,400	2,935	538	18.33%	308	10.49%	NO
12115001804	MIDDLE	\$90,400	2,592	529	20.41%	309	11.92%	NO
12115001805	MIDDLE	\$90,400	1,870	251	13.42%	123	6.58%	NO
12115001903	UPPER	\$90,400	1,663	122	7.34%	57	3.43%	NO
12115001904	UPPER	\$90,400	2,760	264	9.57%	75	2.72%	NO
12115001905	MIDDLE	\$90,400	963	45	4.67%	95	9.87%	NO
12115001909	UPPER	\$90,400	2,031	116	5.71%	113	5.56%	NO
12115002003	MIDDLE	\$90,400	4,392	906	20.63%	1,011	23.02%	NO



Sarasota County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12115002004	MIDDLE	\$90,400	4,073	530	13.01%	227	5.57%	NO
12115002007	MIDDLE	\$90,400	2,691	243	9.03%	287	10.67%	NO
12115002008	MIDDLE	\$90,400	2,731	646	23.65%	48	1.76%	NO
12115002011	MIDDLE	\$90,400	1,045	73	6.99%	311	29.76%	NO
12115002012	MIDDLE	\$90,400	3,589	457	12.73%	258	7.19%	NO
12115002013	UPPER	\$90,400	4,279	710	16.59%	100	2.34%	NO
12115002014	UPPER	\$90,400	5,576	668	11.98%	69	1.24%	NO
12115002015	MIDDLE	\$90,400	2,196	387	17.62%	77	3.51%	NO
12115002016	UPPER	\$90,400	4,546	456	10.03%	302	6.64%	NO
12115002101	UPPER	\$90,400	3,686	519	14.08%	154	4.18%	NO
12115002102	UPPER	\$90,400	3,188	296	9.28%	352	11.04%	NO
12115002201	MIDDLE	\$90,400	3,404	285	8.37%	229	6.73%	NO
12115002203	MODERATE	\$90,400	4,198	608	14.48%	409	9.74%	NO
12115002204	UPPER	\$90,400	2,214	227	10.25%	0	0.00%	NO
12115002205	MIDDLE	\$90,400	2,227	180	8.08%	163	7.32%	NO
12115002302	MIDDLE	\$90,400	4,518	383	8.48%	261	5.78%	NO
12115002304	MIDDLE	\$90,400	2,431	164	6.75%	79	3.25%	NO
12115002305	MIDDLE	\$90,400	1,889	122	6.46%	138	7.31%	NO
12115002306	MIDDLE	\$90,400	2,767	195	7.05%	178	6.43%	NO
12115002307	MIDDLE	\$90,400	1,860	83	4.46%	128	6.88%	NO
12115002401	UPPER	\$90,400	2,912	251	8.62%	201	6.90%	NO
12115002403	MODERATE	\$90,400	1,413	83	5.87%	182	12.88%	NO
12115002404	MIDDLE	\$90,400	2,336	249	10.66%	114	4.88%	NO
12115002504	MIDDLE	\$90,400	2,964	463	15.62%	240	8.10%	NO
12115002505	MIDDLE	\$90,400	2,383	435	18.25%	160	6.71%	NO
12115002507	MIDDLE	\$90,400	5,390	592	10.98%	340	6.31%	NO
12115002508	MIDDLE	\$90,400	2,957	363	12.28%	438	14.81%	NO
12115002509	MIDDLE	\$90,400	4,660	489	10.49%	261	5.60%	NO
12115002510	MIDDLE	\$90,400	3,539	327	9.24%	195	5.51%	NO
12115002511	MIDDLE	\$90,400	2,750	266	9.67%	155	5.64%	NO
12115002601	UPPER	\$90,400	2,648	233	8.80%	167	6.31%	NO



Sarasota County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12115002602	MIDDLE	\$90,400	2,649	162	6.12%	159	6.00%	NO
12115002603	MODERATE	\$90,400	1,746	130	7.45%	100	5.73%	NO
12115002604	MIDDLE	\$90,400	2,937	232	7.90%	403	13.72%	NO
12115002605	MIDDLE	\$90,400	2,304	246	10.68%	228	9.90%	NO
12115002710	MIDDLE	\$90,400	2,882	586	20.33%	195	6.77%	NO
12115002714	UPPER	\$90,400	4,999	476	9.52%	371	7.42%	NO
12115002716	UPPER	\$90,400	8,236	852	10.34%	517	6.28%	NO
12115002720	MIDDLE	\$90,400	3,228	209	6.47%	51	1.58%	NO
12115002721	MODERATE	\$90,400	4,812	1,170	24.31%	786	16.33%	NO
12115002723	MODERATE	\$90,400	2,835	350	12.35%	232	8.18%	NO
12115002724	MODERATE	\$90,400	2,425	55	2.27%	135	5.57%	NO
12115002725	UPPER	\$90,400	5,811	776	13.35%	281	4.84%	NO
12115002726	UPPER	\$90,400	4,922	434	8.82%	315	6.40%	NO
12115002727	NA	\$90,400	1,452	219	15.08%	101	6.96%	NO
12115002728	UPPER	\$90,400	2,412	91	3.77%	150	6.22%	NO
12115002729	MODERATE	\$90,400	1,695	81	4.78%	123	7.26%	NO
12115002730	MIDDLE	\$90,400	3,026	167	5.52%	48	1.59%	NO
12115002731	MIDDLE	\$90,400	3,801	213	5.60%	98	2.58%	NO
12115002732	MIDDLE	\$90,400	4,652	305	6.56%	102	2.19%	NO
12115002733	MIDDLE	\$90,400	3,784	189	4.99%	101	2.67%	NO
12115002734	UPPER	\$90,400	6,905	679	9.83%	235	3.40%	NO
12115002735	UPPER	\$90,400	2,239	75	3.35%	25	1.12%	NO
12115002736	MIDDLE	\$90,400	5,265	1,177	22.36%	330	6.27%	NO
12115002737	MIDDLE	\$90,400	5,003	837	16.73%	211	4.22%	NO
12115002738	MIDDLE	\$90,400	5,134	1,245	24.25%	459	8.94%	NO
12115002739	MIDDLE	\$90,400	3,650	809	22.16%	282	7.73%	NO
12115002740	MODERATE	\$90,400	5,266	1,259	23.91%	729	13.84%	NO
12115002741	MODERATE	\$90,400	4,476	1,321	29.51%	162	3.62%	NO
12115002742	MIDDLE	\$90,400	6,340	1,422	22.43%	434	6.85%	NO
12115002743	MIDDLE	\$90,400	4,791	1,201	25.07%	416	8.68%	NO
12115002744	MODERATE	\$90,400	3,843	681	17.72%	0	0.00%	NO



Sarasota County, FLORIDA

Census Tract	Tract Income Class	Annual EMFI	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
12115002745	MODERATE	\$90,400	6,155	1,527	24.81%	314	5.10%	NO
12115002746	UPPER	\$90,400	5,404	1,462	27.05%	280	5.18%	NO
12115002747	MODERATE	\$90,400	2,266	603	26.61%	71	3.13%	NO
12115002748	UPPER	\$90,400	3,359	646	19.23%	245	7.29%	NO
Summary for Sarasota (122 tracts)			434,006	84,306	19.43%	36,496	8.41%	

Assessment Area Summary Data:	Number of Census Tracts	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
	215	833,716	210,915	25.30%	79,171	9.50%	18

People in Each Tract Income Class						
	Low	Mod	Mid	Upper	NA	Total
Number	18,484	186,203	363,818	263,759	1,452	833,716
Percentage	2.22%	22.33%	43.64%	31.64%	0.17%	100%

GeoDataVision Report D-4 Housing 2022: FLORIDA

Housing Demographics—Based on Census data released by the FFIEC August 2022

Manatee, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12081000101	MIDDLE	1,453	1,009	444	330	679	196	1,257
12081000103	MODERATE	1,619	1,260	359	435	825	1,104	515
12081000105	LOW	2,207	1,681	526	877	804	1,554	653
12081000106	MODERATE	1,484	1,391	93	809	582	1,484	0
12081000201	MODERATE	3,001	2,300	701	1,500	800	2,240	761
12081000203	MODERATE	1,036	905	131	814	91	931	105
12081000204	MODERATE	2,239	1,619	620	1,509	110	2,239	0
12081000304	MODERATE	1,637	1,262	375	599	663	1,303	334
12081000305	MODERATE	2,302	1,735	567	386	1,349	2,097	205
12081000307	MODERATE	1,427	1,166	261	628	538	998	429
12081000309	MODERATE	1,911	1,597	314	498	1,099	1,261	650
12081000310	MODERATE	2,067	1,520	547	643	877	1,995	72
12081000311	MODERATE	1,721	1,208	513	593	615	395	1,326
12081000312	MIDDLE	1,238	1,008	230	824	184	819	419
12081000313	LOW	772	772	0	346	426	753	19
12081000314	LOW	1,984	1,509	475	885	624	1,834	150
12081000403	UPPER	869	681	188	646	35	869	0
12081000405	MIDDLE	1,372	1,272	100	994	278	1,198	174
12081000406	MIDDLE	2,500	1,955	545	1,639	316	1,071	1,429
12081000407	MIDDLE	2,626	2,143	483	1,705	438	1,843	783
12081000409	MIDDLE	1,617	1,242	375	874	368	1,426	191
12081000410	MODERATE	1,831	1,490	341	1,101	389	1,175	656
12081000501	MIDDLE	1,224	1,137	87	865	272	1,224	0
12081000503	UPPER	2,033	1,861	172	1,510	351	1,788	245
12081000504	MODERATE	1,358	1,224	134	839	385	1,338	20
12081000601	MODERATE	1,315	1,165	150	633	532	1,197	118
12081000603	MODERATE	1,999	1,480	519	997	483	1,734	265
12081000604	MODERATE	2,619	1,810	809	696	1,114	905	1,714
12081000703	MODERATE	1,064	925	139	418	507	865	199



Manatee, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12081000704	MODERATE	2,403	1,960	443	893	1,067	2,079	324
12081000705	MODERATE	2,371	1,806	565	1,073	733	2,068	303
12081000804	MIDDLE	1,847	1,351	496	1,124	227	1,782	65
12081000805	MIDDLE	3,463	2,939	524	1,856	1,083	2,671	792
12081000808	MIDDLE	3,576	2,866	710	2,604	262	3,123	453
12081000809	UPPER	2,652	2,075	577	1,473	602	2,025	627
12081000810	UPPER	3,466	2,511	955	2,005	506	2,735	731
12081000811	LOW	1,274	1,081	193	583	498	1,035	239
12081000812	MIDDLE	1,787	1,657	130	1,355	302	1,787	0
12081000813	MIDDLE	1,401	1,316	85	1,224	92	1,386	15
12081000814	MIDDLE	2,231	1,972	259	1,821	151	2,111	120
12081000901	MIDDLE	2,057	1,792	265	1,367	425	2,040	17
12081000902	MIDDLE	2,361	2,256	105	1,945	311	2,203	158
12081001001	MODERATE	1,095	991	104	769	222	1,058	37
12081001002	MIDDLE	2,255	1,553	702	1,409	144	2,213	42
12081001104	MODERATE	3,091	1,986	1,105	1,210	776	1,038	2,053
12081001105	MIDDLE	2,466	1,716	750	1,048	668	1,121	1,345
12081001106	MODERATE	2,297	1,622	675	527	1,095	758	1,539
12081001107	MODERATE	2,417	1,752	665	1,079	673	1,713	704
12081001108	MIDDLE	2,330	1,213	1,117	993	220	2,121	209
12081001202	MIDDLE	1,889	1,604	285	1,413	191	1,865	24
12081001203	MIDDLE	2,130	1,842	288	1,334	508	1,974	156
12081001204	UPPER	3,601	2,503	1,098	2,163	340	2,872	729
12081001300	MIDDLE	1,695	1,323	372	783	540	1,488	207
12081001402	MIDDLE	1,129	785	344	686	99	1,129	0
12081001404	UPPER	1,471	1,314	157	1,030	284	1,461	10
12081001405	MIDDLE	1,148	749	399	607	142	1,148	0
12081001406	MODERATE	1,629	1,113	516	822	291	1,130	499
12081001501	MODERATE	1,734	1,510	224	866	644	1,698	36
12081001502	MODERATE	2,737	2,000	737	1,216	784	2,025	712

Manatee, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12081001602	MIDDLE	1,747	1,267	480	1,063	204	1,747	0
12081001603	MIDDLE	1,243	781	462	760	21	1,206	37
12081001604	MODERATE	2,479	2,007	472	1,885	122	2,479	0
12081001701	MIDDLE	2,740	801	1,939	597	204	1,674	1,066
12081001705	UPPER	3,372	1,449	1,923	1,343	106	1,415	1,957
12081001801	MIDDLE	3,316	1,901	1,415	1,625	276	2,525	791
12081001802	UPPER	2,255	780	1,475	716	64	2,130	125
12081001904	MODERATE	2,944	2,457	487	1,836	621	2,706	238
12081001907	MIDDLE	2,788	2,164	624	1,743	421	2,672	116
12081001908	MIDDLE	4,418	3,143	1,275	2,845	298	4,418	0
12081001909	MIDDLE	1,602	1,392	210	1,301	91	1,598	4
12081001910	UPPER	2,266	1,985	281	1,766	219	2,251	15
12081001911	MIDDLE	3,059	2,544	515	2,205	339	3,059	0
12081001913	UPPER	1,737	1,652	85	1,492	160	1,714	23
12081001914	UPPER	973	873	100	783	90	973	0
12081001915	UPPER	1,141	1,106	35	854	252	1,141	0
12081001916	UPPER	1,825	1,505	320	1,395	110	1,814	11
12081002003	MIDDLE	3,031	2,457	574	1,159	1,298	1,872	1,159
12081002005	UPPER	3,149	2,628	521	2,469	159	2,738	411
12081002008	UPPER	2,324	2,028	296	1,373	655	1,833	491
12081002010	MIDDLE	1,291	1,161	130	1,071	90	1,291	0
12081002011	MIDDLE	2,064	1,580	484	965	615	1,352	712
12081002012	MIDDLE	1,841	1,691	150	1,588	103	1,816	25
12081002014	UPPER	2,418	2,288	130	2,116	172	2,398	20
12081002016	UPPER	3,198	2,333	865	2,225	108	2,996	202
12081002017	UPPER	2,048	1,668	380	818	850	977	1,071
12081002018	UPPER	2,348	2,206	142	1,788	418	2,348	0
12081002019	UPPER	2,580	1,742	838	1,487	255	1,926	654
12081002020	MIDDLE	1,309	944	365	886	58	1,182	127
12081002021	UPPER	2,557	1,943	614	1,795	148	2,315	242

Manatee, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12081002022	UPPER	583	440	143	440	0	583	0
12081002023	UPPER	2,751	2,343	408	1,971	372	2,690	61
12081002024	UPPER	2,135	1,407	728	1,273	134	1,543	592
12081002025	UPPER	2,900	2,194	706	1,485	709	2,305	595

Summary Data:

Manatee (93 tracts)	194,960	150,345	44,615	110,989	39,356	159,380	35,580
Percentage Total Housing and Total Occupied Housing	100.00%	77.12%	22.88%	73.82%	26.18%	81.75%	18.25%

Sarasota, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12115000102	MIDDLE	2,389	1,823	566	631	1,192	1,254	1,135
12115000103	UPPER	3,181	2,320	861	992	1,328	308	2,873
12115000104	UPPER	1,307	840	467	619	221	136	1,171
12115000200	MIDDLE	2,176	1,844	332	1,173	671	1,351	825
12115000300	LOW	1,598	1,368	230	432	936	1,275	323
12115000401	MIDDLE	2,334	1,993	341	880	1,113	1,450	884
12115000404	UPPER	934	795	139	671	124	650	284
12115000405	MIDDLE	1,413	1,303	110	743	560	957	456
12115000406	MODERATE	1,696	1,359	337	845	514	1,384	312
12115000407	MODERATE	2,288	1,924	364	743	1,181	1,107	1,181
12115000501	UPPER	1,142	898	244	758	140	749	393
12115000502	MIDDLE	1,710	1,532	178	1,111	421	1,470	240
12115000503	MODERATE	2,414	1,701	713	1,166	535	2,351	63
12115000601	UPPER	1,126	983	143	742	241	995	131
12115000602	MIDDLE	1,922	1,634	288	1,202	432	1,792	130
12115000700	UPPER	3,317	1,763	1,554	1,514	249	1,094	2,223
12115000801	UPPER	2,722	1,072	1,650	1,022	50	650	2,072
12115000802	UPPER	3,080	1,418	1,662	1,376	42	1,455	1,625
12115000900	UPPER	1,443	1,176	267	870	306	1,357	86
12115001000	MODERATE	1,652	1,430	222	645	785	1,472	180
12115001101	MIDDLE	2,656	2,045	611	1,424	621	2,240	416
12115001102	MODERATE	2,492	2,239	253	1,502	737	2,466	26
12115001202	MODERATE	1,619	1,479	140	1,189	290	1,603	16
12115001203	MIDDLE	3,317	2,428	889	1,795	633	2,177	1,140
12115001204	MIDDLE	2,555	2,127	428	1,473	654	1,860	695
12115001205	UPPER	2,134	1,980	154	1,130	850	1,353	781
12115001206	MIDDLE	1,462	1,317	145	1,036	281	1,364	98
12115001301	MIDDLE	1,709	1,613	96	1,023	590	1,367	342
12115001302	UPPER	1,961	1,826	135	1,017	809	1,562	399
12115001303	MIDDLE	1,509	1,331	178	915	416	1,291	218

Sarasota, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12115001304	MIDDLE	1,162	1,019	143	921	98	1,158	4
12115001402	MIDDLE	1,733	1,632	101	1,203	429	1,733	0
12115001403	UPPER	3,708	3,172	536	2,933	239	3,266	442
12115001404	UPPER	2,696	1,725	971	1,617	108	2,696	0
12115001405	UPPER	1,540	1,311	229	1,311	0	1,525	15
12115001503	MIDDLE	1,428	1,358	70	1,034	324	1,428	0
12115001504	MIDDLE	1,180	1,061	119	791	270	1,180	0
12115001505	MIDDLE	1,648	1,401	247	1,005	396	1,640	8
12115001508	MIDDLE	1,327	1,257	70	540	717	745	582
12115001509	UPPER	1,545	1,409	136	1,190	219	1,383	162
12115001510	UPPER	2,342	2,244	98	1,609	635	2,048	294
12115001511	MIDDLE	1,725	1,223	502	876	347	1,343	382
12115001601	MIDDLE	2,044	1,833	211	1,350	483	1,733	311
12115001602	MODERATE	2,343	1,881	462	1,084	797	1,422	921
12115001702	MIDDLE	2,660	2,360	300	1,796	564	2,195	465
12115001703	MODERATE	2,316	1,692	624	879	813	1,451	865
12115001704	MIDDLE	1,505	1,348	157	901	447	1,207	298
12115001801	UPPER	2,191	1,739	452	1,389	350	1,854	337
12115001803	MIDDLE	1,631	1,415	216	866	549	1,380	251
12115001804	MIDDLE	1,301	1,166	135	707	459	1,242	59
12115001805	MIDDLE	1,244	939	305	717	222	1,224	20
12115001903	UPPER	1,552	861	691	734	127	954	598
12115001904	UPPER	2,317	1,273	1,044	1,092	181	1,877	440
12115001905	MIDDLE	3,044	639	2,405	589	50	727	2,317
12115001909	UPPER	3,783	1,166	2,617	1,014	152	973	2,810
12115002003	MIDDLE	2,917	2,614	303	1,572	1,042	2,295	622
12115002004	MIDDLE	2,616	2,143	473	1,322	821	2,245	371
12115002007	MIDDLE	2,074	1,258	816	900	358	950	1,124
12115002008	MIDDLE	2,027	1,775	252	1,190	585	1,191	836
12115002011	MIDDLE	1,002	505	497	393	112	754	248

Sarasota, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12115002012	MIDDLE	2,535	1,694	841	1,243	451	1,329	1,206
12115002013	UPPER	2,113	1,825	288	1,273	552	1,746	367
12115002014	UPPER	3,053	2,448	605	2,217	231	2,817	236
12115002015	MIDDLE	1,012	867	145	614	253	587	425
12115002016	UPPER	2,721	2,164	557	1,949	215	2,484	237
12115002101	UPPER	1,800	1,492	308	1,229	263	1,713	87
12115002102	UPPER	1,812	1,293	519	1,080	213	1,436	376
12115002201	MIDDLE	1,776	1,402	374	1,300	102	1,697	79
12115002203	MODERATE	2,423	2,005	418	1,413	592	2,344	79
12115002204	UPPER	1,335	1,041	294	860	181	1,070	265
12115002205	MIDDLE	1,525	1,197	328	938	259	1,492	33
12115002302	MIDDLE	2,767	2,296	471	1,833	463	2,476	291
12115002304	MIDDLE	2,647	1,232	1,415	830	402	785	1,862
12115002305	MIDDLE	1,693	849	844	648	201	765	928
12115002306	MIDDLE	2,056	1,730	326	1,503	227	1,559	497
12115002307	MIDDLE	1,292	904	388	727	177	710	582
12115002401	UPPER	2,705	1,670	1,035	1,362	308	1,946	759
12115002403	MODERATE	1,107	799	308	462	337	446	661
12115002404	MIDDLE	1,401	1,026	375	884	142	1,328	73
12115002504	MIDDLE	1,392	1,154	238	953	201	1,392	0
12115002505	MIDDLE	1,042	942	100	763	179	1,024	18
12115002507	MIDDLE	2,571	2,096	475	1,818	278	2,571	0
12115002508	MIDDLE	1,732	1,397	335	1,214	183	1,694	38
12115002509	MIDDLE	2,959	2,369	590	2,067	302	2,889	70
12115002510	MIDDLE	2,059	1,859	200	1,277	582	1,293	766
12115002511	MIDDLE	1,663	1,401	262	1,245	156	1,663	0
12115002601	UPPER	1,796	1,322	474	1,237	85	1,796	0
12115002602	MIDDLE	1,751	1,205	546	1,140	65	1,625	126
12115002603	MODERATE	1,179	935	244	728	207	1,155	24
12115002604	MIDDLE	2,081	1,531	550	1,233	298	2,073	8

Sarasota, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12115002605	MIDDLE	1,582	1,219	363	904	315	1,215	367
12115002710	MIDDLE	2,030	1,070	960	869	201	2,025	5
12115002714	UPPER	3,161	2,930	231	2,560	370	3,161	0
12115002716	UPPER	3,893	2,968	925	2,498	470	3,537	356
12115002720	MIDDLE	1,988	1,558	430	1,462	96	1,978	10
12115002721	MODERATE	2,307	1,816	491	1,148	668	2,299	8
12115002723	MODERATE	1,887	1,328	559	1,187	141	1,887	0
12115002724	MODERATE	2,235	1,504	731	1,418	86	2,235	0
12115002725	UPPER	2,021	1,722	299	1,722	0	1,989	32
12115002726	UPPER	2,208	1,749	459	1,559	190	2,208	0
12115002727	NA	550	496	54	431	65	550	0
12115002728	UPPER	1,838	1,416	422	1,062	354	1,245	593
12115002729	MODERATE	1,823	1,070	753	945	125	1,623	200
12115002730	MIDDLE	1,761	1,479	282	1,157	322	1,364	397
12115002731	MIDDLE	2,054	1,559	495	1,501	58	2,054	0
12115002732	MIDDLE	2,750	2,154	596	2,111	43	2,743	7
12115002733	MIDDLE	1,999	1,621	378	1,443	178	1,904	95
12115002734	UPPER	3,252	2,757	495	2,514	243	3,168	84
12115002735	UPPER	2,103	1,195	908	1,018	177	1,456	647
12115002736	MIDDLE	1,890	1,433	457	1,331	102	1,890	0
12115002737	MIDDLE	3,329	2,456	873	1,876	580	2,954	375
12115002738	MIDDLE	1,814	1,814	0	1,295	519	1,806	8
12115002739	MIDDLE	1,929	1,627	302	920	707	1,519	410
12115002740	MODERATE	1,804	1,651	153	1,552	99	1,804	0
12115002741	MODERATE	1,595	1,595	0	1,063	532	1,595	0
12115002742	MIDDLE	2,436	2,231	205	1,932	299	2,165	271
12115002743	MIDDLE	1,653	1,468	185	1,373	95	1,653	0
12115002744	MODERATE	1,063	925	138	925	0	1,063	0
12115002745	MODERATE	1,980	1,725	255	1,525	200	1,980	0
12115002746	UPPER	1,907	1,780	127	1,418	362	1,907	0

Sarasota, FLORIDA	Tract Income Class	Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more
Complete Tract								
12115002747	MODERATE	549	549	0	480	69	549	0
12115002748	UPPER	1,662	1,238	424	732	506	1,148	514

Summary Data:

Sarasota (122 tracts)	244,910	189,228	55,682	144,135	45,093	194,938	49,972
Percentage Total Housing and Total Occupied Housing	100.00%	77.26%	22.74%	76.17%	23.83%	79.60%	20.40%

Assessment Area Summary Data:			Total Housing Units	Total Occupied Housing Units	Total Vacant Housing Units	Owner Occupied Housing Unit Tenure	Total Renter Occupied Housing Units Tenure	Total Housing Units 1 to 4	Total Housing Units Multi-Family 5 or more		
215 tracts			439,870	339,573	100,297	255,124	84,449	354,318	85,552		
Percentage Total Housing and Total Occupied Housing			100.00%	77.20%	22.80%	75.13%	24.87%	80.55%	19.45%		
Occupied units in Low Income Tracts	Occupied units in Low Income Tracts Percentage	Owner-Occupied Units in Low Income Tracts	Owner-Occupied Units in Low Income Tracts Percentage	Occupied Units in Moderate Income Tracts	Occupied Units in Moderate Income Tracts Percentage	Owner-Occupied Units in Moderate Income Tracts	Owner-Occupied Units in Moderate Income Tracts Percentage	Number of Tracts in Each Income Class			
								Low	5	Upper	62
6,411	1.89%	3,123	1.22%	72,868	21.46%	46,173	18.10%	Mod	48	NA	1
		Owner-Occupied Units in Middle Income Tracts	Owner-Occupied Units in Middle Income Tracts Percentage	Owner-Occupied Units in Upper Income Tracts	Owner-Occupied Units in Upper Income Tracts Percentage	Owner-Occupied Units in NA Income Tracts	Owner-Occupied Units in NA Income Tracts Percentage	Mid	99	Total	215
		119,091	46.68%	86,306	33.83%	431	0.17%				

GeoDataVision Report D-6 Families 2022

Census Data by State, County and Tract—Based on Census data released by the FFIEC August 2022

Manatee, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12081000101	MIDDLE	\$77,172	336	56	16.67%	36	10.71%	96	28.57%	148	44.05%
12081000103	MODERATE	\$77,172	707	365	51.63%	196	27.72%	79	11.17%	67	9.48%
12081000105	LOW	\$77,172	728	413	56.73%	215	29.53%	75	10.30%	25	3.43%
12081000106	MODERATE	\$77,172	1,130	387	34.25%	494	43.72%	171	15.13%	78	6.90%
12081000201	MODERATE	\$77,172	1,134	331	29.19%	453	39.95%	297	26.19%	53	4.67%
12081000203	MODERATE	\$77,172	322	110	34.16%	143	44.41%	20	6.21%	49	15.22%
12081000204	MODERATE	\$77,172	577	171	29.64%	140	24.26%	152	26.34%	114	19.76%
12081000304	MODERATE	\$77,172	700	180	25.71%	328	46.86%	125	17.86%	67	9.57%
12081000305	MODERATE	\$77,172	1,286	406	31.57%	253	19.67%	211	16.41%	416	32.35%
12081000307	MODERATE	\$77,172	713	242	33.94%	293	41.09%	129	18.09%	49	6.87%
12081000309	MODERATE	\$77,172	908	428	47.14%	203	22.36%	214	23.57%	63	6.94%
12081000310	MODERATE	\$77,172	918	348	37.91%	230	25.05%	180	19.61%	160	17.43%
12081000311	MODERATE	\$77,172	583	220	37.74%	157	26.93%	124	21.27%	82	14.07%
12081000312	MIDDLE	\$77,172	452	23	5.09%	180	39.82%	98	21.68%	151	33.41%
12081000313	LOW	\$77,172	528	282	53.41%	111	21.02%	108	20.45%	27	5.11%
12081000314	LOW	\$77,172	767	391	50.98%	173	22.56%	65	8.47%	138	17.99%
12081000403	UPPER	\$77,172	456	80	17.54%	59	12.94%	81	17.76%	236	51.75%
12081000405	MIDDLE	\$77,172	841	148	17.60%	177	21.05%	258	30.68%	258	30.68%
12081000406	MIDDLE	\$77,172	1,040	129	12.40%	284	27.31%	257	24.71%	370	35.58%
12081000407	MIDDLE	\$77,172	1,160	263	22.67%	151	13.02%	322	27.76%	424	36.55%
12081000409	MIDDLE	\$77,172	792	176	22.22%	100	12.63%	279	35.23%	237	29.92%
12081000410	MODERATE	\$77,172	732	179	24.45%	217	29.64%	138	18.85%	198	27.05%
12081000501	MIDDLE	\$77,172	628	135	21.50%	172	27.39%	133	21.18%	188	29.94%

Special Report: Demographic Census Data by State, County and Tract
 "MSA Median Family Income based on Field 11 of FFIEC file"

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 GeoDataVision Report D-6A Family Demographics 2022: FLORIDA
 Based on August, 2022 FFIEC Census Data



Manatee, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12081000503	UPPER	\$77,172	1,040	122	11.73%	153	14.71%	252	24.23%	513	49.33%
12081000504	MODERATE	\$77,172	665	140	21.05%	248	37.29%	169	25.41%	108	16.24%
12081000601	MODERATE	\$77,172	678	131	19.32%	226	33.33%	71	10.47%	250	36.87%
12081000603	MODERATE	\$77,172	850	365	42.94%	132	15.53%	207	24.35%	146	17.18%
12081000604	MODERATE	\$77,172	842	351	41.69%	168	19.95%	174	20.67%	149	17.70%
12081000703	MODERATE	\$77,172	660	186	28.18%	190	28.79%	175	26.52%	109	16.52%
12081000704	MODERATE	\$77,172	1,422	733	51.55%	296	20.82%	253	17.79%	140	9.85%
12081000705	MODERATE	\$77,172	1,298	562	43.30%	261	20.11%	231	17.80%	244	18.80%
12081000804	MIDDLE	\$77,172	957	143	14.94%	178	18.60%	192	20.06%	444	46.39%
12081000805	MIDDLE	\$77,172	1,719	402	23.39%	427	24.84%	287	16.70%	603	35.08%
12081000808	MIDDLE	\$77,172	2,000	397	19.85%	607	30.35%	351	17.55%	645	32.25%
12081000809	UPPER	\$77,172	1,156	195	16.87%	138	11.94%	266	23.01%	557	48.18%
12081000810	UPPER	\$77,172	1,538	227	14.76%	170	11.05%	295	19.18%	846	55.01%
12081000811	LOW	\$77,172	998	536	53.71%	322	32.26%	87	8.72%	53	5.31%
12081000812	MIDDLE	\$77,172	1,198	229	19.12%	265	22.12%	229	19.12%	475	39.65%
12081000813	MIDDLE	\$77,172	1,219	228	18.70%	243	19.93%	159	13.04%	589	48.32%
12081000814	MIDDLE	\$77,172	1,315	293	22.28%	144	10.95%	289	21.98%	589	44.79%
12081000901	MIDDLE	\$77,172	1,292	299	23.14%	314	24.30%	242	18.73%	437	33.82%
12081000902	MIDDLE	\$77,172	1,425	231	16.21%	210	14.74%	418	29.33%	566	39.72%
12081001001	MODERATE	\$77,172	630	117	18.57%	232	36.83%	109	17.30%	172	27.30%
12081001002	MIDDLE	\$77,172	638	163	25.55%	46	7.21%	259	40.60%	170	26.65%
12081001104	MODERATE	\$77,172	978	311	31.80%	223	22.80%	122	12.47%	322	32.92%
12081001105	MIDDLE	\$77,172	1,028	204	19.84%	236	22.96%	275	26.75%	313	30.45%
12081001106	MODERATE	\$77,172	1,035	484	46.76%	255	24.64%	143	13.82%	153	14.78%

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Manatee, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12081001107	MODERATE	\$77,172	1,103	388	35.18%	191	17.32%	136	12.33%	388	35.18%
12081001108	MIDDLE	\$77,172	789	171	21.67%	153	19.39%	206	26.11%	259	32.83%
12081001202	MIDDLE	\$77,172	1,055	204	19.34%	191	18.10%	154	14.60%	506	47.96%
12081001203	MIDDLE	\$77,172	1,128	113	10.02%	261	23.14%	303	26.86%	451	39.98%
12081001204	UPPER	\$77,172	1,929	153	7.93%	308	15.97%	299	15.50%	1,169	60.60%
12081001300	MIDDLE	\$77,172	845	227	26.86%	144	17.04%	166	19.64%	308	36.45%
12081001402	MIDDLE	\$77,172	514	66	12.84%	140	27.24%	103	20.04%	205	39.88%
12081001404	UPPER	\$77,172	1,077	144	13.37%	172	15.97%	181	16.81%	580	53.85%
12081001405	MIDDLE	\$77,172	517	171	33.08%	51	9.86%	155	29.98%	140	27.08%
12081001406	MODERATE	\$77,172	630	198	31.43%	193	30.63%	58	9.21%	181	28.73%
12081001501	MODERATE	\$77,172	1,252	524	41.85%	233	18.61%	254	20.29%	241	19.25%
12081001502	MODERATE	\$77,172	1,501	549	36.58%	364	24.25%	300	19.99%	288	19.19%
12081001602	MIDDLE	\$77,172	773	155	20.05%	175	22.64%	160	20.70%	283	36.61%
12081001603	MIDDLE	\$77,172	514	105	20.43%	119	23.15%	179	34.82%	111	21.60%
12081001604	MODERATE	\$77,172	1,020	263	25.78%	279	27.35%	265	25.98%	213	20.88%
12081001701	MIDDLE	\$77,172	425	102	24.00%	69	16.24%	99	23.29%	155	36.47%
12081001705	UPPER	\$77,172	893	90	10.08%	88	9.85%	227	25.42%	488	54.65%
12081001801	MIDDLE	\$77,172	1,124	139	12.37%	266	23.67%	165	14.68%	554	49.29%
12081001802	UPPER	\$77,172	385	39	10.13%	95	24.68%	66	17.14%	185	48.05%
12081001904	MODERATE	\$77,172	1,835	536	29.21%	540	29.43%	335	18.26%	424	23.11%
12081001907	MIDDLE	\$77,172	1,462	225	15.39%	393	26.88%	311	21.27%	533	36.46%
12081001908	MIDDLE	\$77,172	2,046	301	14.71%	400	19.55%	599	29.28%	746	36.46%
12081001909	MIDDLE	\$77,172	972	120	12.35%	86	8.85%	241	24.79%	525	54.01%
12081001910	UPPER	\$77,172	1,647	237	14.39%	235	14.27%	330	20.04%	845	51.31%

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Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12081001911	MIDDLE	\$77,172	1,992	263	13.20%	414	20.78%	439	22.04%	876	43.98%
12081001913	UPPER	\$77,172	1,398	89	6.37%	198	14.16%	253	18.10%	858	61.37%
12081001914	UPPER	\$77,172	666	21	3.15%	138	20.72%	152	22.82%	355	53.30%
12081001915	UPPER	\$77,172	838	50	5.97%	137	16.35%	193	23.03%	458	54.65%
12081001916	UPPER	\$77,172	1,186	98	8.26%	100	8.43%	356	30.02%	632	53.29%
12081002003	MIDDLE	\$77,172	1,582	233	14.73%	155	9.80%	454	28.70%	740	46.78%
12081002005	UPPER	\$77,172	1,827	145	7.94%	236	12.92%	307	16.80%	1,139	62.34%
12081002008	UPPER	\$77,172	1,462	87	5.95%	227	15.53%	317	21.68%	831	56.84%
12081002010	MIDDLE	\$77,172	987	226	22.90%	104	10.54%	196	19.86%	461	46.71%
12081002011	MIDDLE	\$77,172	1,014	311	30.67%	181	17.85%	242	23.87%	280	27.61%
12081002012	MIDDLE	\$77,172	1,282	175	13.65%	206	16.07%	314	24.49%	587	45.79%
12081002014	UPPER	\$77,172	1,855	79	4.26%	447	24.10%	252	13.58%	1,077	58.06%
12081002016	UPPER	\$77,172	1,887	164	8.69%	116	6.15%	379	20.08%	1,228	65.08%
12081002017	UPPER	\$77,172	1,003	71	7.08%	91	9.07%	232	23.13%	609	60.72%
12081002018	UPPER	\$77,172	1,817	229	12.60%	269	14.80%	133	7.32%	1,186	65.27%
12081002019	UPPER	\$77,172	1,369	59	4.31%	157	11.47%	139	10.15%	1,014	74.07%
12081002020	MIDDLE	\$77,172	774	67	8.66%	237	30.62%	230	29.72%	240	31.01%
12081002021	UPPER	\$77,172	1,546	155	10.03%	135	8.73%	132	8.54%	1,124	72.70%
12081002022	UPPER	\$77,172	422	12	2.84%	0	0.00%	23	5.45%	387	91.71%
12081002023	UPPER	\$77,172	1,982	325	16.40%	257	12.97%	216	10.90%	1,184	59.74%
12081002024	UPPER	\$77,172	1,091	209	19.16%	156	14.30%	219	20.07%	507	46.47%
12081002025	UPPER	\$77,172	1,722	175	10.16%	201	11.67%	378	21.95%	968	56.21%
Sum for Manatee			99,157	20,975	21.15%	19,757	19.92%	19,715	19.88%	38,710	39.04%

Sarasota, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12115000102	MIDDLE	\$77,172	698	199	28.51%	142	20.34%	100	14.33%	257	36.82%
12115000103	UPPER	\$77,172	556	102	18.35%	6	1.08%	63	11.33%	385	69.24%
12115000104	UPPER	\$77,172	376	0	0.00%	12	3.19%	63	16.76%	301	80.05%
12115000200	MIDDLE	\$77,172	919	183	19.91%	209	22.74%	343	37.32%	184	20.02%
12115000300	LOW	\$77,172	721	512	71.01%	99	13.73%	49	6.80%	61	8.46%
12115000401	MIDDLE	\$77,172	1,060	240	22.64%	243	22.92%	269	25.38%	308	29.06%
12115000404	UPPER	\$77,172	317	48	15.14%	60	18.93%	64	20.19%	145	45.74%
12115000405	MIDDLE	\$77,172	851	270	31.73%	105	12.34%	192	22.56%	284	33.37%
12115000406	MODERATE	\$77,172	692	206	29.77%	174	25.14%	117	16.91%	195	28.18%
12115000407	MODERATE	\$77,172	1,056	355	33.62%	311	29.45%	249	23.58%	141	13.35%
12115000501	UPPER	\$77,172	386	55	14.25%	24	6.22%	26	6.74%	281	72.80%
12115000502	MIDDLE	\$77,172	604	148	24.50%	86	14.24%	155	25.66%	215	35.60%
12115000503	MODERATE	\$77,172	1,042	402	38.58%	183	17.56%	167	16.03%	290	27.83%
12115000601	UPPER	\$77,172	687	74	10.77%	74	10.77%	104	15.14%	435	63.32%
12115000602	MIDDLE	\$77,172	860	77	8.95%	127	14.77%	211	24.53%	445	51.74%
12115000700	UPPER	\$77,172	1,133	72	6.35%	56	4.94%	123	10.86%	882	77.85%
12115000801	UPPER	\$77,172	787	28	3.56%	103	13.09%	88	11.18%	568	72.17%
12115000802	UPPER	\$77,172	1,016	173	17.03%	128	12.60%	97	9.55%	618	60.83%
12115000900	UPPER	\$77,172	666	82	12.31%	80	12.01%	142	21.32%	362	54.35%
12115001000	MODERATE	\$77,172	692	286	41.33%	139	20.09%	191	27.60%	76	10.98%
12115001101	MIDDLE	\$77,172	1,165	219	18.80%	362	31.07%	251	21.55%	333	28.58%
12115001102	MODERATE	\$77,172	1,429	570	39.89%	272	19.03%	395	27.64%	192	13.44%
12115001202	MODERATE	\$77,172	1,008	247	24.50%	269	26.69%	273	27.08%	219	21.73%
12115001203	MIDDLE	\$77,172	1,284	187	14.56%	398	31.00%	225	17.52%	474	36.92%

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12115001204	MIDDLE	\$77,172	1,195	151	12.64%	323	27.03%	243	20.33%	478	40.00%
12115001205	UPPER	\$77,172	915	100	10.93%	190	20.77%	165	18.03%	460	50.27%
12115001206	MIDDLE	\$77,172	889	66	7.42%	214	24.07%	230	25.87%	379	42.63%
12115001301	MIDDLE	\$77,172	812	167	20.57%	195	24.01%	130	16.01%	320	39.41%
12115001302	UPPER	\$77,172	983	116	11.80%	117	11.90%	213	21.67%	537	54.63%
12115001303	MIDDLE	\$77,172	886	134	15.12%	102	11.51%	212	23.93%	438	49.44%
12115001304	MIDDLE	\$77,172	726	107	14.74%	127	17.49%	147	20.25%	345	47.52%
12115001402	MIDDLE	\$77,172	1,181	177	14.99%	185	15.66%	315	26.67%	504	42.68%
12115001403	UPPER	\$77,172	2,075	262	12.63%	153	7.37%	386	18.60%	1,274	61.40%
12115001404	UPPER	\$77,172	1,497	124	8.28%	345	23.05%	247	16.50%	781	52.17%
12115001405	UPPER	\$77,172	1,170	136	11.62%	83	7.09%	259	22.14%	692	59.15%
12115001503	MIDDLE	\$77,172	892	194	21.75%	185	20.74%	229	25.67%	284	31.84%
12115001504	MIDDLE	\$77,172	681	165	24.23%	134	19.68%	177	25.99%	205	30.10%
12115001505	MIDDLE	\$77,172	1,107	124	11.20%	326	29.45%	237	21.41%	420	37.94%
12115001508	MIDDLE	\$77,172	705	141	20.00%	145	20.57%	198	28.09%	221	31.35%
12115001509	UPPER	\$77,172	996	146	14.66%	208	20.88%	95	9.54%	547	54.92%
12115001510	UPPER	\$77,172	1,092	160	14.65%	168	15.38%	280	25.64%	484	44.32%
12115001511	MIDDLE	\$77,172	752	108	14.36%	186	24.73%	211	28.06%	247	32.85%
12115001601	MIDDLE	\$77,172	950	150	15.79%	123	12.95%	231	24.32%	446	46.95%
12115001602	MODERATE	\$77,172	1,020	214	20.98%	354	34.71%	139	13.63%	313	30.69%
12115001702	MIDDLE	\$77,172	1,471	244	16.59%	289	19.65%	383	26.04%	555	37.73%
12115001703	MODERATE	\$77,172	950	286	30.11%	268	28.21%	135	14.21%	261	27.47%
12115001704	MIDDLE	\$77,172	708	83	11.72%	173	24.44%	156	22.03%	296	41.81%
12115001801	UPPER	\$77,172	1,119	135	12.06%	146	13.05%	156	13.94%	682	60.95%

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12115001803	MIDDLE	\$77,172	612	210	34.31%	79	12.91%	148	24.18%	175	28.59%
12115001804	MIDDLE	\$77,172	654	104	15.90%	192	29.36%	124	18.96%	234	35.78%
12115001805	MIDDLE	\$77,172	587	73	12.44%	153	26.06%	137	23.34%	224	38.16%
12115001903	UPPER	\$77,172	565	24	4.25%	30	5.31%	69	12.21%	442	78.23%
12115001904	UPPER	\$77,172	860	52	6.05%	93	10.81%	82	9.53%	633	73.60%
12115001905	MIDDLE	\$77,172	430	52	12.09%	73	16.98%	77	17.91%	228	53.02%
12115001909	UPPER	\$77,172	720	54	7.50%	78	10.83%	109	15.14%	479	66.53%
12115002003	MIDDLE	\$77,172	1,293	299	23.12%	260	20.11%	176	13.61%	558	43.16%
12115002004	MIDDLE	\$77,172	1,034	118	11.41%	287	27.76%	323	31.24%	306	29.59%
12115002007	MIDDLE	\$77,172	637	148	23.23%	43	6.75%	139	21.82%	307	48.19%
12115002008	MIDDLE	\$77,172	871	100	11.48%	185	21.24%	232	26.64%	354	40.64%
12115002011	MIDDLE	\$77,172	336	67	19.94%	69	20.54%	79	23.51%	121	36.01%
12115002012	MIDDLE	\$77,172	927	122	13.16%	161	17.37%	300	32.36%	344	37.11%
12115002013	UPPER	\$77,172	947	141	14.89%	177	18.69%	98	10.35%	531	56.07%
12115002014	UPPER	\$77,172	1,846	279	15.11%	108	5.85%	189	10.24%	1,270	68.80%
12115002015	MIDDLE	\$77,172	558	80	14.34%	77	13.80%	109	19.53%	292	52.33%
12115002016	UPPER	\$77,172	1,528	141	9.23%	195	12.76%	206	13.48%	986	64.53%
12115002101	UPPER	\$77,172	1,166	104	8.92%	80	6.86%	302	25.90%	680	58.32%
12115002102	UPPER	\$77,172	894	160	17.90%	125	13.98%	104	11.63%	505	56.49%
12115002201	MIDDLE	\$77,172	738	116	15.72%	207	28.05%	207	28.05%	208	28.18%
12115002203	MODERATE	\$77,172	1,172	387	33.02%	260	22.18%	257	21.93%	268	22.87%
12115002204	UPPER	\$77,172	642	75	11.68%	57	8.88%	192	29.91%	318	49.53%
12115002205	MIDDLE	\$77,172	591	34	5.75%	66	11.17%	180	30.46%	311	52.62%
12115002302	MIDDLE	\$77,172	1,004	183	18.23%	184	18.33%	329	32.77%	308	30.68%

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12115002304	MIDDLE	\$77,172	626	113	18.05%	128	20.45%	73	11.66%	312	49.84%
12115002305	MIDDLE	\$77,172	415	70	16.87%	94	22.65%	69	16.63%	182	43.86%
12115002306	MIDDLE	\$77,172	1,181	101	8.55%	206	17.44%	367	31.08%	507	42.93%
12115002307	MIDDLE	\$77,172	424	41	9.67%	105	24.76%	90	21.23%	188	44.34%
12115002401	UPPER	\$77,172	871	59	6.77%	172	19.75%	115	13.20%	525	60.28%
12115002403	MODERATE	\$77,172	295	73	24.75%	78	26.44%	81	27.46%	63	21.36%
12115002404	MIDDLE	\$77,172	567	79	13.93%	160	28.22%	166	29.28%	162	28.57%
12115002504	MIDDLE	\$77,172	770	118	15.32%	187	24.29%	162	21.04%	303	39.35%
12115002505	MIDDLE	\$77,172	611	150	24.55%	130	21.28%	133	21.77%	198	32.41%
12115002507	MIDDLE	\$77,172	1,361	208	15.28%	399	29.32%	329	24.17%	425	31.23%
12115002508	MIDDLE	\$77,172	1,026	210	20.47%	217	21.15%	270	26.32%	329	32.07%
12115002509	MIDDLE	\$77,172	1,780	193	10.84%	473	26.57%	544	30.56%	570	32.02%
12115002510	MIDDLE	\$77,172	876	153	17.47%	166	18.95%	190	21.69%	367	41.89%
12115002511	MIDDLE	\$77,172	897	180	20.07%	145	16.16%	179	19.96%	393	43.81%
12115002601	UPPER	\$77,172	737	137	18.59%	92	12.48%	114	15.47%	394	53.46%
12115002602	MIDDLE	\$77,172	754	159	21.09%	168	22.28%	146	19.36%	281	37.27%
12115002603	MODERATE	\$77,172	598	228	38.13%	164	27.42%	59	9.87%	147	24.58%
12115002604	MIDDLE	\$77,172	894	307	34.34%	145	16.22%	158	17.67%	284	31.77%
12115002605	MIDDLE	\$77,172	617	163	26.42%	110	17.83%	168	27.23%	176	28.53%
12115002710	MIDDLE	\$77,172	619	175	28.27%	133	21.49%	162	26.17%	149	24.07%
12115002714	UPPER	\$77,172	1,930	314	16.27%	238	12.33%	305	15.80%	1,073	55.60%
12115002716	UPPER	\$77,172	2,025	240	11.85%	349	17.23%	377	18.62%	1,059	52.30%
12115002720	MIDDLE	\$77,172	1,185	69	5.82%	226	19.07%	353	29.79%	537	45.32%
12115002721	MODERATE	\$77,172	1,024	374	36.52%	319	31.15%	163	15.92%	168	16.41%

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Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12115002723	MODERATE	\$77,172	847	177	20.90%	309	36.48%	162	19.13%	199	23.49%
12115002724	MODERATE	\$77,172	829	246	29.67%	227	27.38%	241	29.07%	115	13.87%
12115002725	UPPER	\$77,172	1,322	127	9.61%	165	12.48%	271	20.50%	759	57.41%
12115002726	UPPER	\$77,172	1,477	155	10.49%	126	8.53%	393	26.61%	803	54.37%
12115002727	NA	\$77,172	422	89	21.09%	36	8.53%	83	19.67%	214	50.71%
12115002728	UPPER	\$77,172	977	73	7.47%	82	8.39%	286	29.27%	536	54.86%
12115002729	MODERATE	\$77,172	469	89	18.98%	142	30.28%	105	22.39%	133	28.36%
12115002730	MIDDLE	\$77,172	944	47	4.98%	259	27.44%	190	20.13%	448	47.46%
12115002731	MIDDLE	\$77,172	1,430	94	6.57%	64	4.48%	541	37.83%	731	51.12%
12115002732	MIDDLE	\$77,172	1,459	348	23.85%	203	13.91%	400	27.42%	508	34.82%
12115002733	MIDDLE	\$77,172	1,035	163	15.75%	238	23.00%	167	16.14%	467	45.12%
12115002734	UPPER	\$77,172	2,223	207	9.31%	158	7.11%	346	15.56%	1,512	68.02%
12115002735	UPPER	\$77,172	548	53	9.67%	89	16.24%	84	15.33%	322	58.76%
12115002736	MIDDLE	\$77,172	1,243	271	21.80%	278	22.37%	338	27.19%	356	28.64%
12115002737	MIDDLE	\$77,172	2,191	268	12.23%	654	29.85%	435	19.85%	834	38.06%
12115002738	MIDDLE	\$77,172	1,396	277	19.84%	346	24.79%	377	27.01%	396	28.37%
12115002739	MIDDLE	\$77,172	928	227	24.46%	112	12.07%	145	15.63%	444	47.84%
12115002740	MODERATE	\$77,172	1,513	284	18.77%	666	44.02%	328	21.68%	235	15.53%
12115002741	MODERATE	\$77,172	1,259	131	10.41%	550	43.69%	174	13.82%	404	32.09%
12115002742	MIDDLE	\$77,172	1,534	249	16.23%	307	20.01%	213	13.89%	765	49.87%
12115002743	MIDDLE	\$77,172	1,125	249	22.13%	81	7.20%	353	31.38%	442	39.29%
12115002744	MODERATE	\$77,172	726	122	16.80%	244	33.61%	119	16.39%	241	33.20%
12115002745	MODERATE	\$77,172	1,416	141	9.96%	527	37.22%	275	19.42%	473	33.40%
12115002746	UPPER	\$77,172	1,314	136	10.35%	259	19.71%	222	16.89%	697	53.04%

Special Report: Demographic Census Data by State, County and Tract
 "MSA Median Family Income based on Field 11 of FFIEC file"

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 GeoDataVision Report D-6A Family Demographics 2022: FLORIDA

Based on August, 2022 FFIEC Census Data

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Sarasota, FLORIDA

Census Tract	Tract Income Class	MSA Median Family Income	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
12115002747	MODERATE	\$77,172	343	0	0.00%	202	58.89%	50	14.58%	91	26.53%
12115002748	UPPER	\$77,172	1,090	79	7.25%	218	20.00%	123	11.28%	670	61.47%
Sum for Sarasota			117,532	19,764	16.82%	22,786	19.39%	24,493	20.84%	50,489	42.96%
Sum for FLORIDA			216,689	40,739	18.80%	42,543	19.63%	44,208	20.40%	89,199	41.16%

Grand Total

Total Number of Tracts	Total Number of Families	Number of Low Income Families	Percent of Low Income Families	Number of Moderate Income Families	Percent of Moderate Income Families	Number of Middle Income Families	Percent of Middle Income Families	Number of Upper Income Families	Percent of Upper Income Families
215	216,689	40,739	18.80%	42,543	19.63%	44,208	20.40%	89,199	41.16%



Personal Banking

Deposits

Simply Free Checking
BayLive Checking
Trendsetters Club Checking
Essential Checking
Teen Checking
BayLive Money Market
Statement Savings
Cash Kids Club
Certificates of Deposit
Individual Retirement Account (IRA)

Loans

Personal Loans
Vehicle loans(Auto, recreational, Boats)
Home Equity Lines of Credit
Home Equity Loans
Residential Mortgage Loans
Kids Club Savings
Investment Services

Online Services

Zelle
Online Check Deposits
Forward Pay
My Credit Manager
Bank to Bank Payments
Smart Pay

Business Banking

Deposits

Free Business Checking
NOW Business Interest
Commercial Interest Checking
Classic Business Checking
Interest on Lawyers'TRUST Account(IOLTA)

Loans

Minority Lending Program
SBA Lending
Commercial Lending

Business Services

Treasury Management
Merchant Services

*All services are available at all banking centers

FEE SCHEDULE



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Bookkeeping Account Research (Per Hour)	\$25.00
Cashier's Check	\$5.00
Collection Fee (domestic)	\$25.00
Collection Fee (foreign)	\$45.00
Deposited Checks Returned Unpaid	\$12.00
Dormant Account Fee (inactivity of 18 months)	\$10.00
Early Closing Fee (closed within 90 days)	\$25.00
Escheatment Fee	\$25.00
Legal Processing Fee	\$100.00
Loose Coin Processing Fee	5.000% of coin total
Money Market Excessive Transaction Fee (after 6 per statement cycle)	\$10.00
Out Of Network Atm Fee	\$2.00
Overdraft Transfers	\$10.00
Paper Statement	\$3.00
Replacement Debit Card	\$5.00
Safe Deposit Box - Drilling Fee	\$125.00
Safe Deposit Box - Lost Key Fee	\$125.00
Safe Deposit Box - Non-Refundable Key Fee	\$10.00
Safe Deposit Box 10x10	\$120.00
Safe Deposit Box 3x10	\$60.00
Safe Deposit Box 3x5	\$30.00
Safe Deposit Box 5x10	\$75.00
Savings Account Excessive Transaction Fee (after 6 per statement cycle)	\$5.00
Statement Copy	\$5.00
Stop Payment	\$30.00
Telephone Transfer	\$5.00
Wire - Incoming	\$15.00
Wire - Outgoing (non-deposit customers)	\$45.00
Wire - Outgoing Domestic	\$22.00
Wire - Outgoing Foreign	\$45.00



* T A A 1 1 8 6 % 3 2 0 0 0 2 7 6 % D % 5 9 3 7 8 1 2 3 4 % D D 8 0 3 6 1 % 0 1 0 9 2 0 2 3 *

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.