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## QOZs in the Big Easy: A Study of Qualified Opportunity Zones in New Orleans

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## **Authors**

Michelle M. Thompson PhD, GISP; Jeralee Bérubé-Daigneault; Nicole Coleman; Gaige Hargrave; Samantha Romain; and Bobby Winkles



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**Who**  
**Data.org**

# QOZs in the Big Easy

A Study of Qualified Opportunity Zones in New Orleans

Presented by: Dr. Michelle Thompson, Jeralee Bérubé-Daigneault, Nicole Coleman,  
Gaige Hargrave, Samantha Romain, and Bobby Winkles

UNO PLUS

MURP 4005/5005

Introduction to Neighborhood Planning

May 9, 2019

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# Overview / Executive Summary

The MURP 4005/5005 *Introduction to Neighborhood Planning* course provided service learning to **HousingNOLA** whose Executive Director is Ms. Andreanecia Morris. *HousingNOLA* focuses on issues that relate to housing, employment, socio-economic development, community engagement, public policy and strategic uses of data to empower individuals and enrich the non-profit, public and private sectors. The course provided an introduction to neighborhood issues that HousingNOLA cares about and strives to make better: community involvement in the planning process. The focus of the project research was on **US Federal Qualified Opportunity Zones (QOZ)** and how this national policy has been deployed in both New Orleans, LA.

The research report will serve as a ‘first look’ at NOLA QOZs from the national to state to local perspectives. The NOLA QOZ report will be shared with the City of New Orleans Municipal Offices and the New Orleans Business Alliance who is leading the development of a *QOZ strategic plan*. UNO Students identified and tested free public and private geospatial analysis and map making services. The students have shared guides to online mapping resources to summarize the conditions, and create a profile, of the QOZ that was “adopted” for the class.

This “Citizens Guide to NOLA QOZs” is a demonstration project which will continue to a fall 2019 MURP 4050/5050 *Land Use Planning and Plan Making* course. The goal is to continue monitoring the development of the NOLA QOZ Prospectus, document the investment strategies and neighborhood engagement and participate in community meetings to inform, and be informed, on how this US Tax Policy affects local development policy and practice.

# Overview / Executive Summary

The following presentation, completed by students in the MURP 4005/5005 Introduction to Neighborhood Planning class and in partnership with Housing NOLA aims to present the Qualified Opportunity Zones, an economic development tool created with the Tax and Jobs Act of December 2017 and their potential for the community of the City of New Orleans.

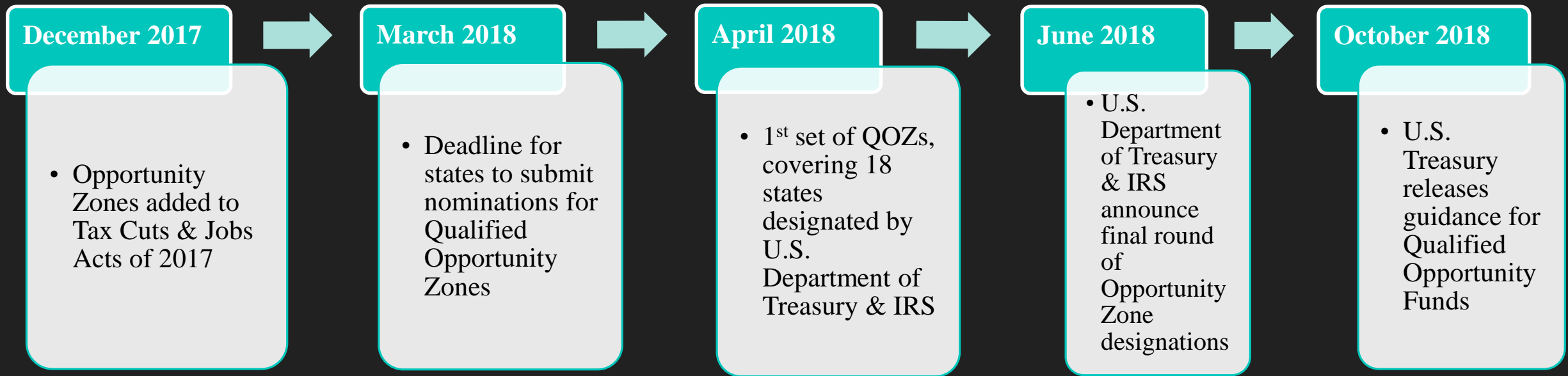
The goal of these Qualified Opportunity Zones is to provide economic potential for investors, while benefiting communities and neighborhoods designated by the government in a perspective of job creation, urban revitalization and economic equality within the city.

The presentation aims to provide a better understanding of this economic tool, as well as an overview of the selected qualified opportunity zones.

# Background and History

Qualified Opportunity Zones

# Qualified Opportunity Zones Timeline





# QOZ Tax Incentives

**Temporary tax deferral** allows investor to defer on capital gains reinvested in a QOF within 180 days of realization until the investment is sold or exchanged or until December 31, 2026

**10 percent step-up basis** allows taxpayers exclude up to 15 percent of the value of their reinvested capital gains from their taxable income; 10% if the investment is held for five years and 15% if held for seven years

**Permanent exclusion** of taxable income of taxable gains is available if the QOF is held for 10 years

The immediate benefit provided by Sec. 1400Z-2 is the deferral of "eligible gain" that is reinvested into a QOF within 180 days of the sale or exchange that gives rise to the gain. Eligible gain is gain that:<sup>6</sup>

- Is "treated as capital" for federal income tax purposes;<sup>7</sup>
- Would be recognized for federal income tax purposes before Jan. 1, 2027;<sup>8</sup> and
- Does not arise from a sale or exchange with a related party.

For these purposes, persons are related to each other if they are described in Sec. 267(b) or Sec. 707(b), determined by substituting 20% for 50% wherever it appears in those sections.<sup>9</sup>

The use of the term "treated as capital gain" is important. It allows for gain arising from the sale of a Sec. 1231 asset — which by definition is not a capital asset but the net gain from which is taxed as capital gain — to qualify as eligible gain.<sup>10</sup> Any depreciation recapture taxed as ordinary income under Secs. 1245 and 1250, however, is not eligible gain.

Eligible gain includes gain arising from an actual or deemed sale or exchange, or any other gain that is required to be included in a taxpayer's computation of capital gain.<sup>11</sup>

# QOZ Tax Incentives: Capital Gains

## *Rollover and deferral of Capital Gains*

To illustrate, assume that on January 20, 2018, Taxpayer sells CG property with a basis of \$1,000,000 to an unrelated third-party for \$2,000,000, resulting in a CG of \$1,000,000.

### *Example 1*

#### *Example 1*

Sales Price	\$ 2,000,000
Taxpayer's Basis	<u>(\$1,000,000)</u>
CG	\$ 1,000,000

Taxpayer invests the \$1,000,000 CG into InvestFund (a QO Fund) and elects to defer recognition of such gain until the earlier of the sale of his investment in InvestFund or December 31, 2026. Assume further that there are two additional Taxpayers who also invest \$1,000,000 each of CG. These investments must have occurred after December 31, 2017 and must be made in InvestFund within 180 days of the sales or exchanges resulting in the CG. Taxpayers' initial basis in their respective investments is zero.<sup>[33]</sup>

## Capital Gain

Value or price appreciation on capital assets. For example, you purchased a share of Company XYZ's stock for \$10, and you sold it subsequently for \$12. Then you have realized a capital gain of \$2. Likewise, if you sold a house for \$1,200,000 that was acquired at \$900,000, then you have a capital gain of \$300,000 (assuming you did not have to pay commissions to your friendly real estate agent).

<http://www.utsc.utoronto.ca/~wei/teaching/glossary.pdf>

# Louisiana Qualified Opportunity Zones

- There are **150 qualified opportunity zones in Louisiana**, first nominated by Gov. John Bel Edwards, then certified by the Secretary of the Treasury
- A **comment period was held in March 2018** and solicited input statewide to determine census tracts with the greatest need for investment, **census tracts were nominated in April**
- **All 150 census tracts nominated by Gov. Edwards were approved to become QOZs**

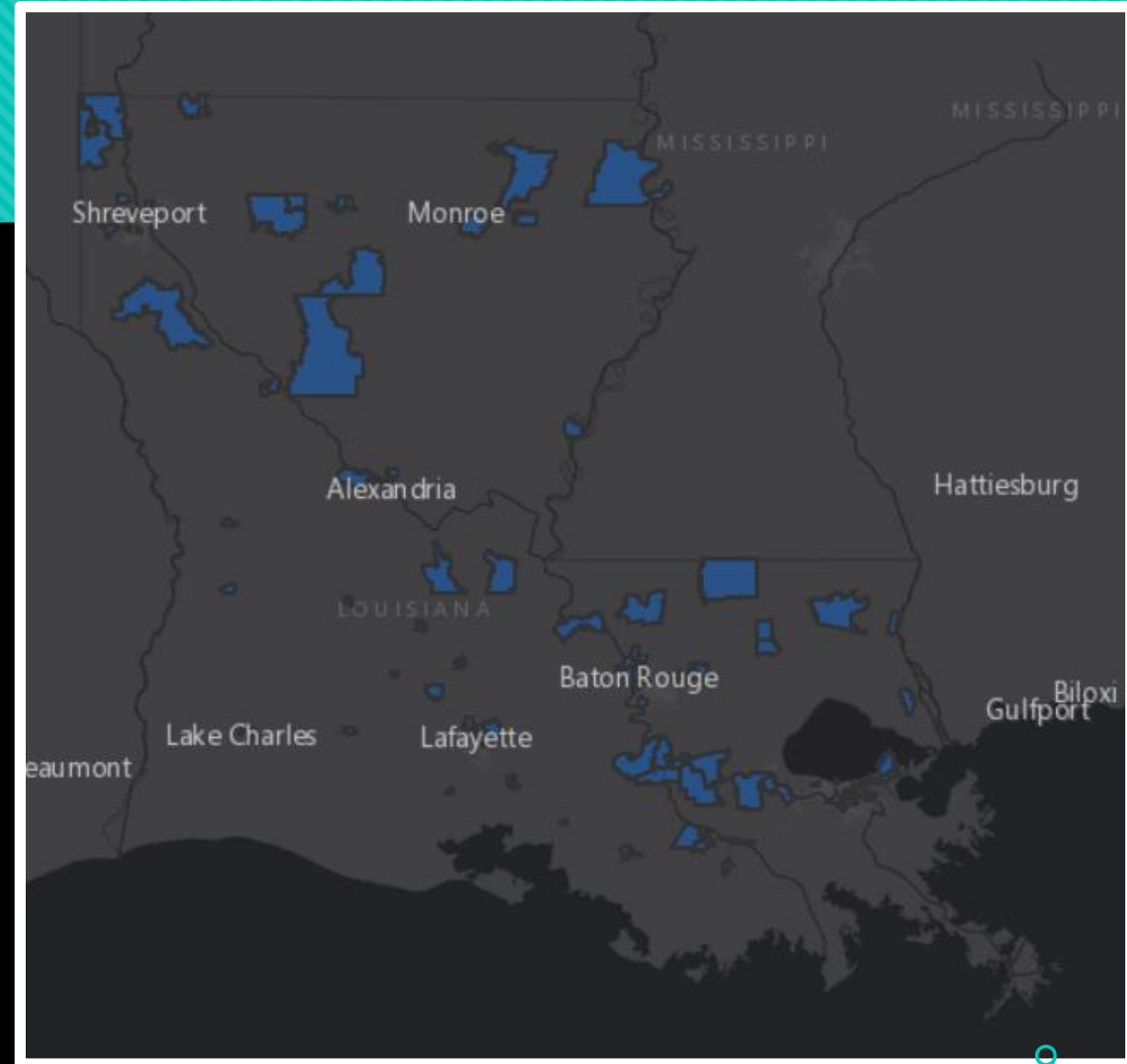


Figure 1. Map of Louisiana QOZs (Arc Map, 2018)

# New Orleans Qualified Opportunity Zones

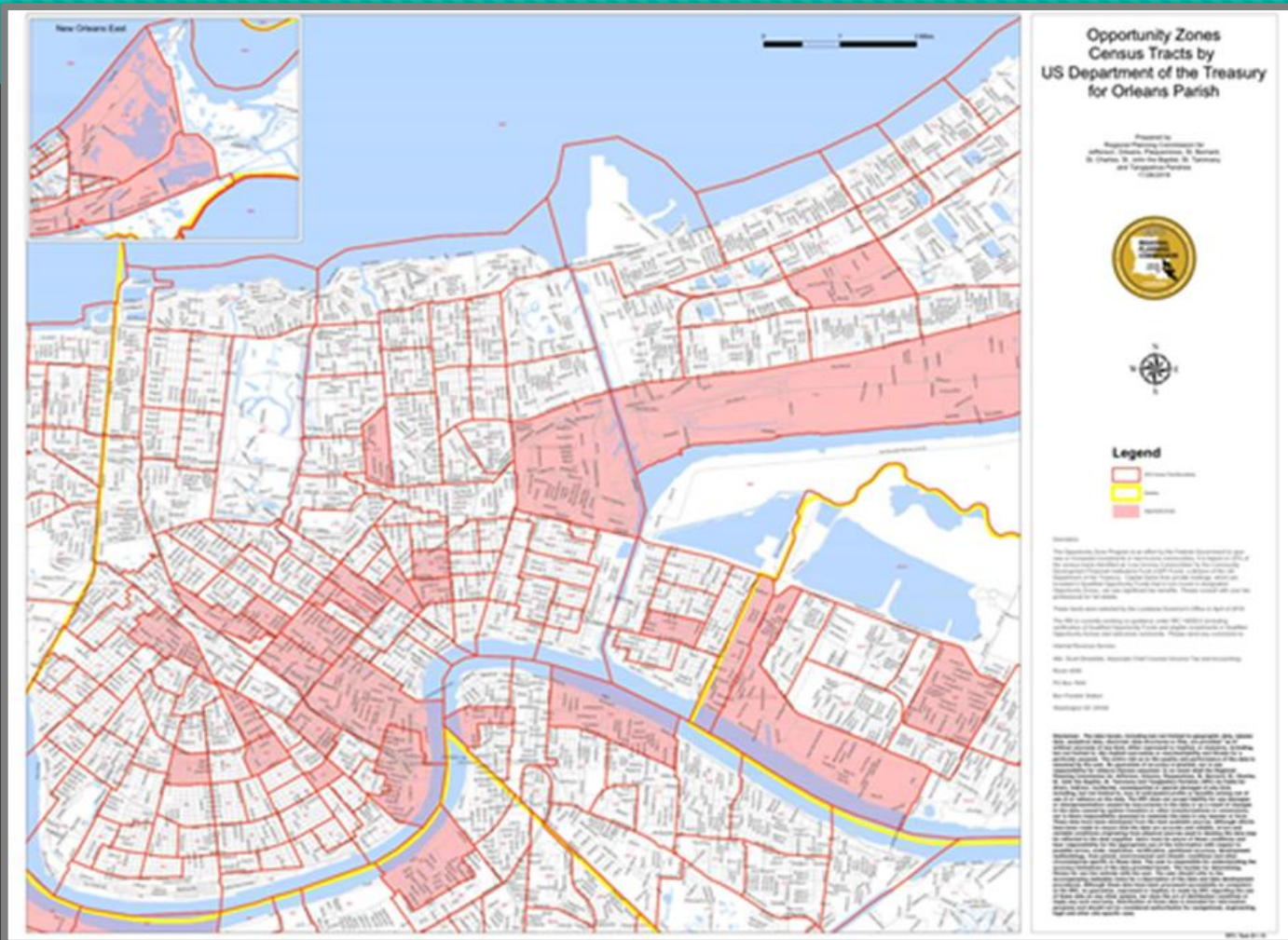


Figure 2: Opportunity Zones Census Tracts, US Department of the Treasury for Orleans Parish, 2018.

Census Tract Number	Tract Type	ACS Data Source
22071000200	Low-Income Community	2011-2015
22071000605	Low-Income Community	2011-2015
22071000904	Low-Income Community	2011-2015
22071001730	Low-Income Community	2011-2015
22071001736	Low-Income Community	2011-2015
22071001751	Low-Income Community	2011-2015
22071002700	Low-Income Community	2011-2015
22071002900	Low-Income Community	2011-2015
22071003307	Low-Income Community	2011-2015
22071003400	Low-Income Community	2011-2015
22071004000	Low-Income Community	2011-2015
22071004401	Low-Income Community	2011-2015
22071004900	Low-Income Community	2011-2015
22071006000	Low-Income Community	2011-2015
22071006300	Low-Income Community	2011-2015
22071007101	Low-Income Community	2011-2015
22071007200	Low-Income Community	2011-2015
22071007700	Non-LIC Contiguous	2011-2015
22071008400	Low-Income Community	2011-2015
22071009400	Low-Income Community	2011-2015
22071011100	Low-Income Community	2011-2015
22071013400	Low-Income Community	2011-2015
22071013700	Low-Income Community	2011-2015
22071014000	Low-Income Community	2011-2015
22071014300	Low-Income Community	2011-2015

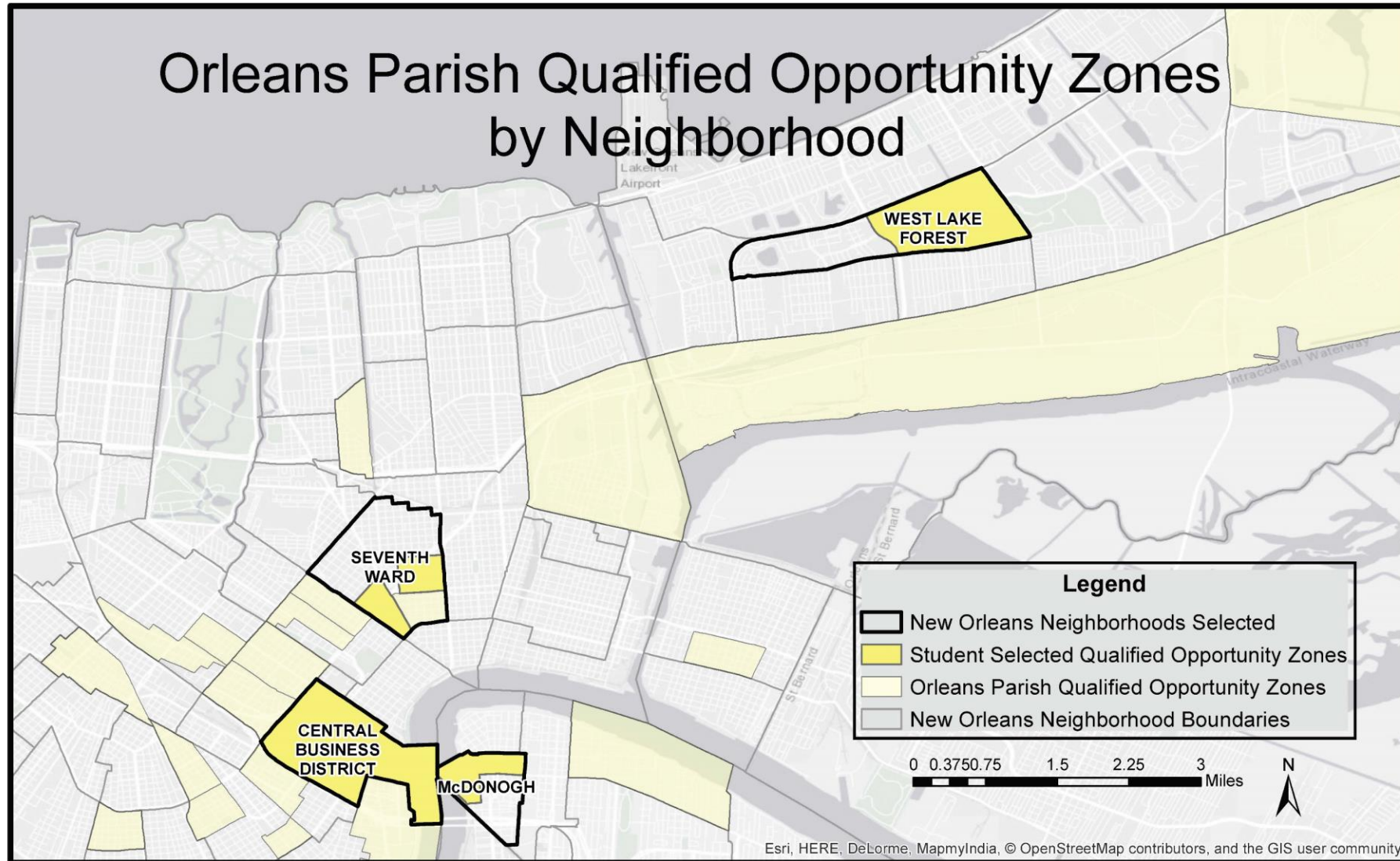
Table 1: Louisiana List of QOZs with focus on Orleans Parish / New Orleans Census Tracts. <https://opportunitydb.com/location/louisiana/>

Of Louisiana's 150 zones, 44 are within the Greater New Orleans region and 25 are in Orleans Parish.

# Orleans Parish Selected QOZs

A Look at 5 Qualified Opportunity Zones in Orleans Parish

# Orleans Parish Qualified Opportunity Zones by Neighborhood



Description: In 2017, the US Treasury approved 25 Qualified Opportunity Zones (QOZ) in Orleans Parish, the City of New Orleans. The Spring 2019 MURP 4005/5005 Introduction to Neighborhood Planning service-learning course examined a selection of 5 census tracts, conducted a neighborhood survey and used secondary socio-economic data to create a "QOZ Neighborhood Profile."

Sources: Neighborhood Area Boundary. <https://data.nola.gov/dataset/Neighborhood-Area-Boundary/7sri-kqix>. Retrieved 29Apr19; Opportunity Zone Classification Map created by the Opportunity360 team at Enterprise Community Partners, Inc. Created 17Jan19. Retrieved 29Apr19.

Limiting Condition: The data provided in this layout are provided for informational and community planning purposes only. The University of New Orleans, WhoData@UNO PLUS and GIS Analysts are not responsible for the misuse or misrepresentation of the data.

Cartography: Samantha M. Romain  
Geospatial Review: Dr. Michelle M. Thompson, GISP



# QOZ 2, McDonogh

## Algiers, LA

- Algiers was established in 1719, making it the second oldest neighborhood in the City of New Orleans.
- Algiers was originally owned by Bienville as part of the "King's Plantation," that stretched from Plaquemines Parish to Donaldsonville and then to Natchez.
- Algiers was the site where African slaves were held when transported into the state.
- Algiers stretches along 12 miles of riverfront from the Riverview neighborhood at the Jefferson Parish line to the Cut Off at the Plaquemines Parish line with a depth of about 4 miles.
- The land was originally cypress swamp with prairie lands to its rear. It was cleared for development in 1769.

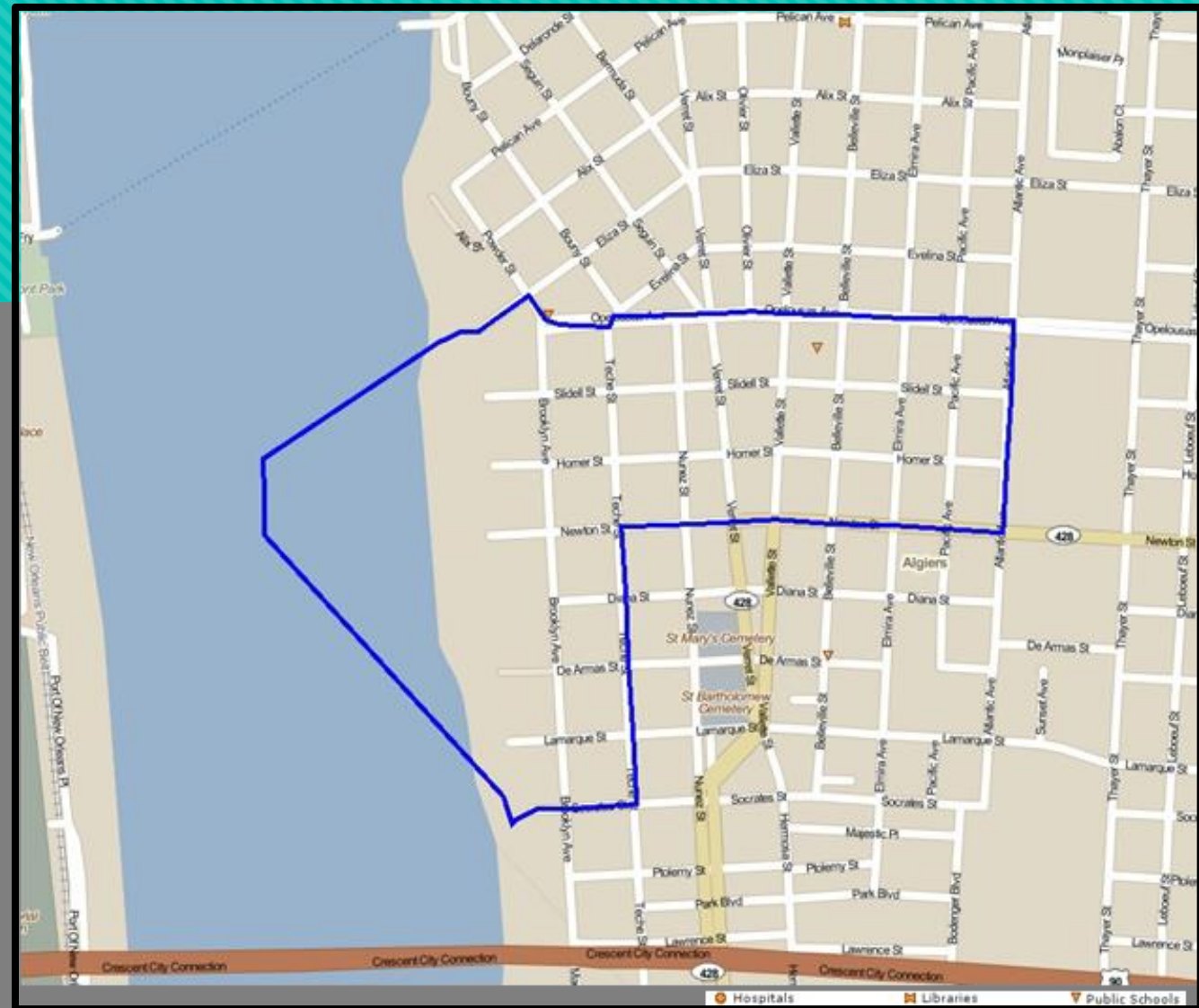


Figure 4: Census Tract 2 Algiers, <https://www.pathstone.com/app/uploads>, retrieved 03/22/2019

# QOZ 134

## City Business District (CBD)

- The CBD was 1st settled in the late 18<sup>th</sup> century.
- Huge economic boom in 1870-1929 as New Orleans became a deep-water port.
- Neighborhood houses commercial, governmental, educational, and recreational activities.
- Main attraction: skyscrapers, hotels, restaurants and tourism.
- Bounded by South Claiborne Avenue; Iberville Street & Canal Street; the Mississippi River; Julia Street, Magazine Street, and the Pontchartrain Expressway

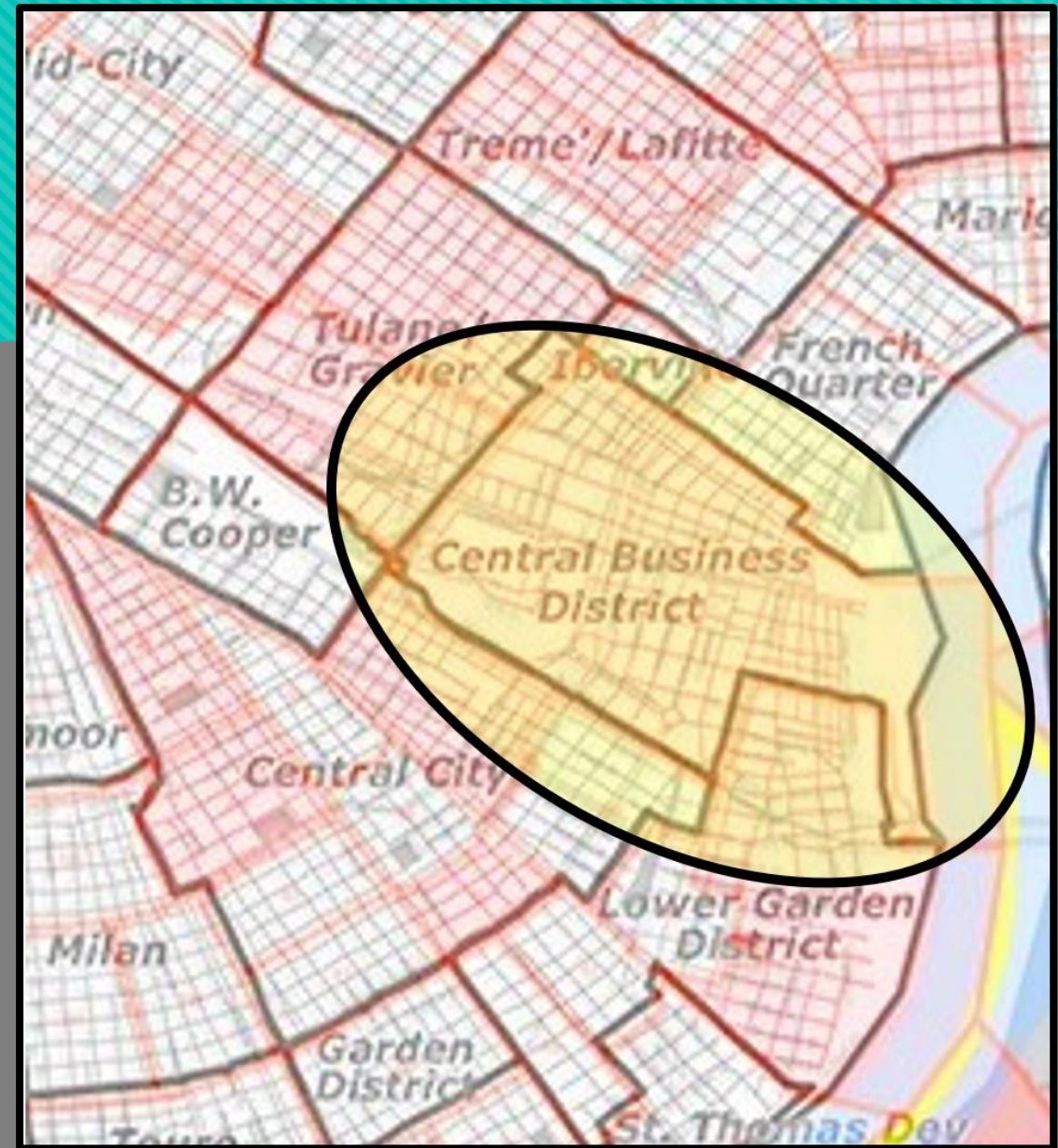
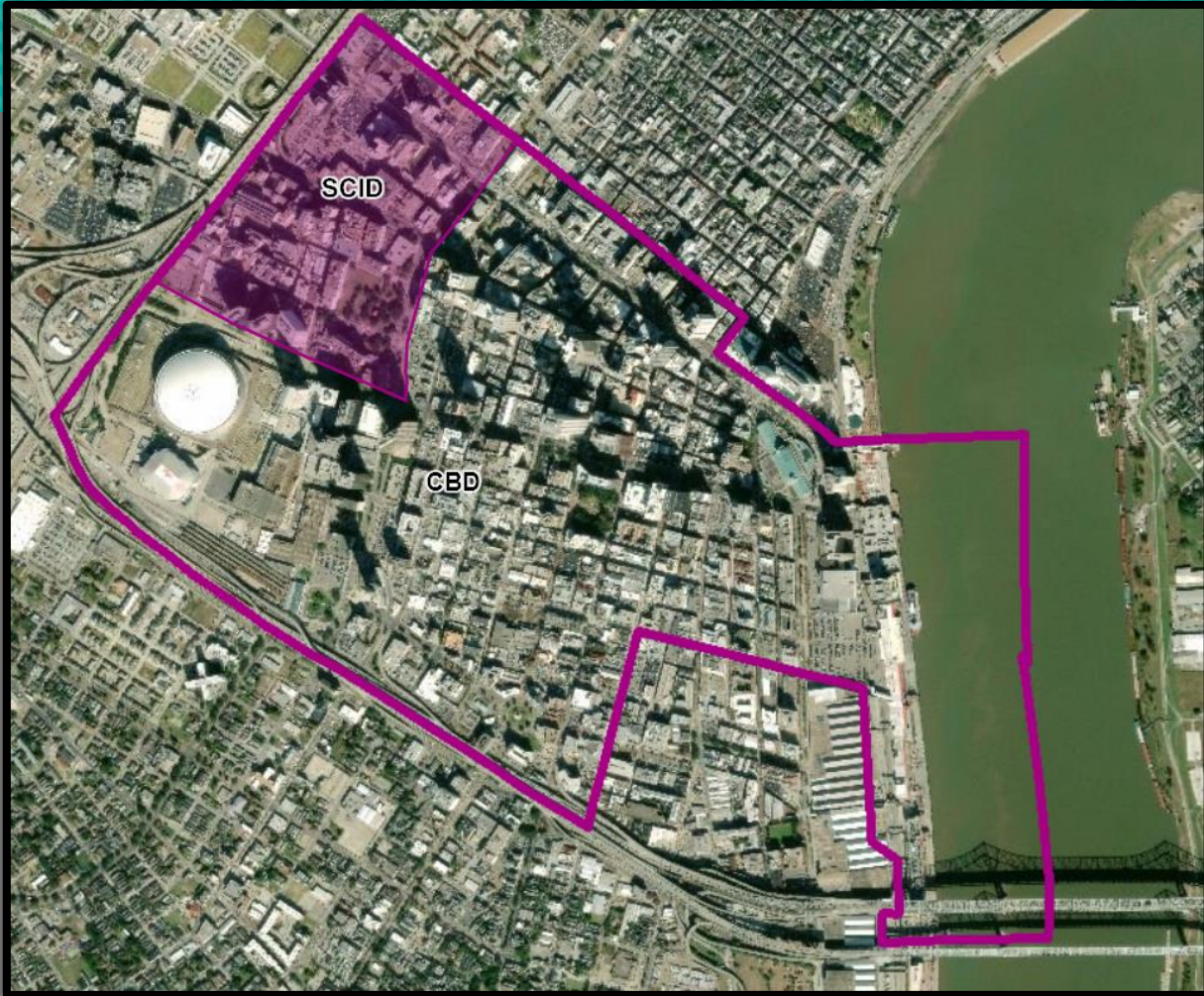


Figure 5: Image of CBD Opportunity Zone, New Orleans, LA. (Romain; 2019)



# QOZ 134

## Spirit of Charity Innovation District (SCID)



- 1735: L'Hopital des Pauvres de la Charité was founded on the death and estate of Jean Louis
  - Known for providing medical care for all
- 1860: Charity Hospital became one of the largest medical facilities in the world
- 2005: Hurricane Katrina, Charity Hospital closes

Figure 6: Image of SCID, CBD, New Orleans, LA. Created using ArcGIS and Google Maps. (Romain; 2019)

# History of Seventh Ward

- The area now considered the Seventh Ward was first owned by Claude Dubreuil then later in the 1700s Bernard Marigny and Charles de Morand
- In the later half of the 19<sup>th</sup> century, as the French Quarter began to overcrowd, people were forced to expand outward, thus developing the Seventh Ward
- The Seventh Ward is characterized by its population of free people of color who were well educated, skilled, spoke French and referred to themselves as Creole
- In the 1960s Interstate 10 was constructed devaluing the neighborhood and destroying the business district stretching along Claiborne Ave



Figure 8: New Orleans City Plan Commission (2019)

# QOZ 29

## Seventh Ward

- QOZ 29 is bounded by N Claiborne St. on the riverside, or south, Elysian Fields Ave on the East, N Robertson on the lakeside, or North, and Allen Street on the West side.
- QOZ # 29 is constitutes 30 blocks with Interstate 10 going through a third of the zone
- The figure 3 was made using the U.S. Department of Treasury's Community Development Financial Institutions Fund Community Information Mapping System. The usability of the site is not the easiest to use. It is difficult to query a layer if you have the wrong layer displaying since there are many layers.

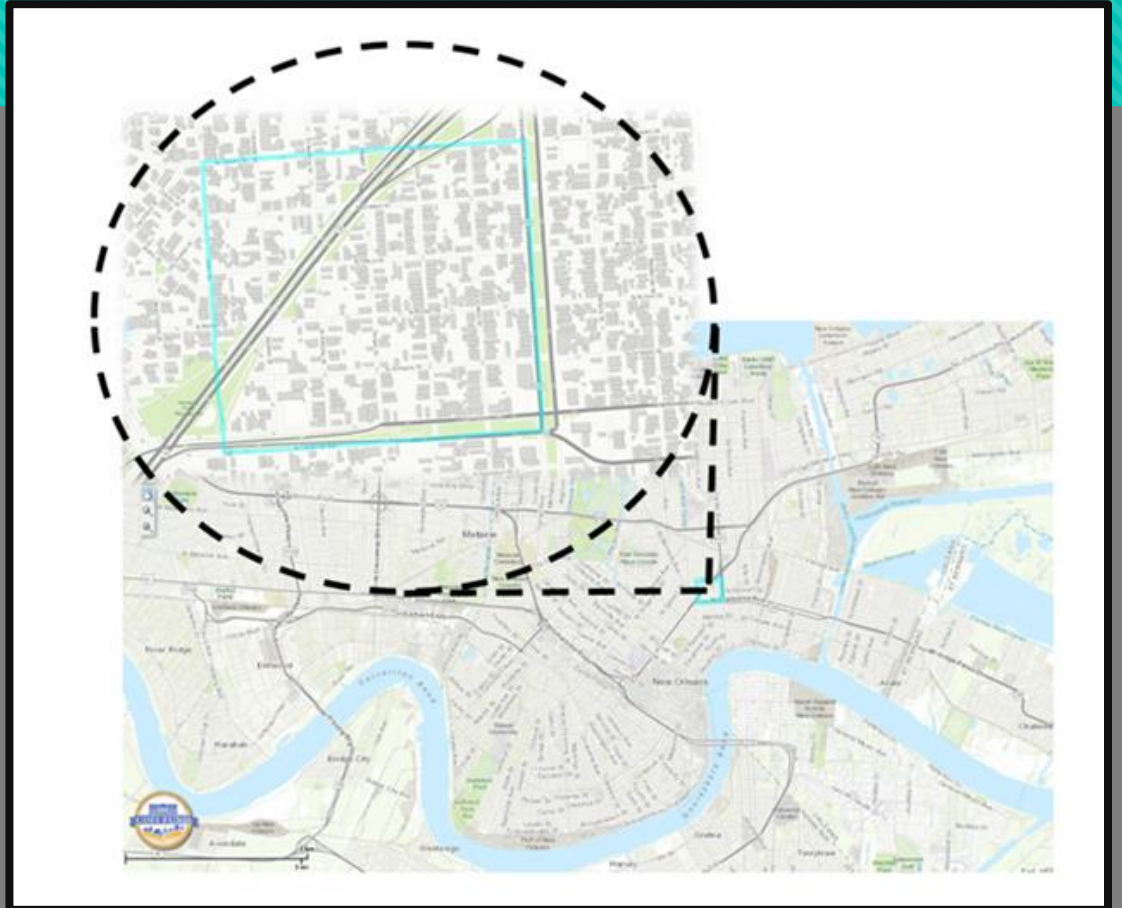


Figure 7: Map showing QOZ #29 (CIDFI; Hargrave; 2019)

# QOZ 34 Seventh Ward

Located in the South Seventh Ward, the census tract #34 is bounded by:

- N. Prieur St. (North)
- N. Rampart St. (South)
- St. Bernard Ave. (East)
- Esplanade Ave. (West)



Figure 7.1: Map source: US Department of Treasury and CDFI Fund (2019)

# QOZ 17.36

## West Lake Forest

### *New Orleans East*

- Zone 17.36 features a block of land located in the eastern section of New Orleans, Louisiana.
- Land was first developed in the 1930-1940's, as much of the rest of New Orleans was also drained of it's marshy waters and turned into inhabitable territory.
- Is slowly sinking, making it one of the fastest sinking pieces of land in the United States, with geological estimates displaying an average surface level lowering of 2 inches per year.
- This particular sector in the East features several neighborhoods, comprised of small parks, apartments, residential homes, and retail.
- This area started facing urban decay and disinvestment in the late 1980's/early 1990's.

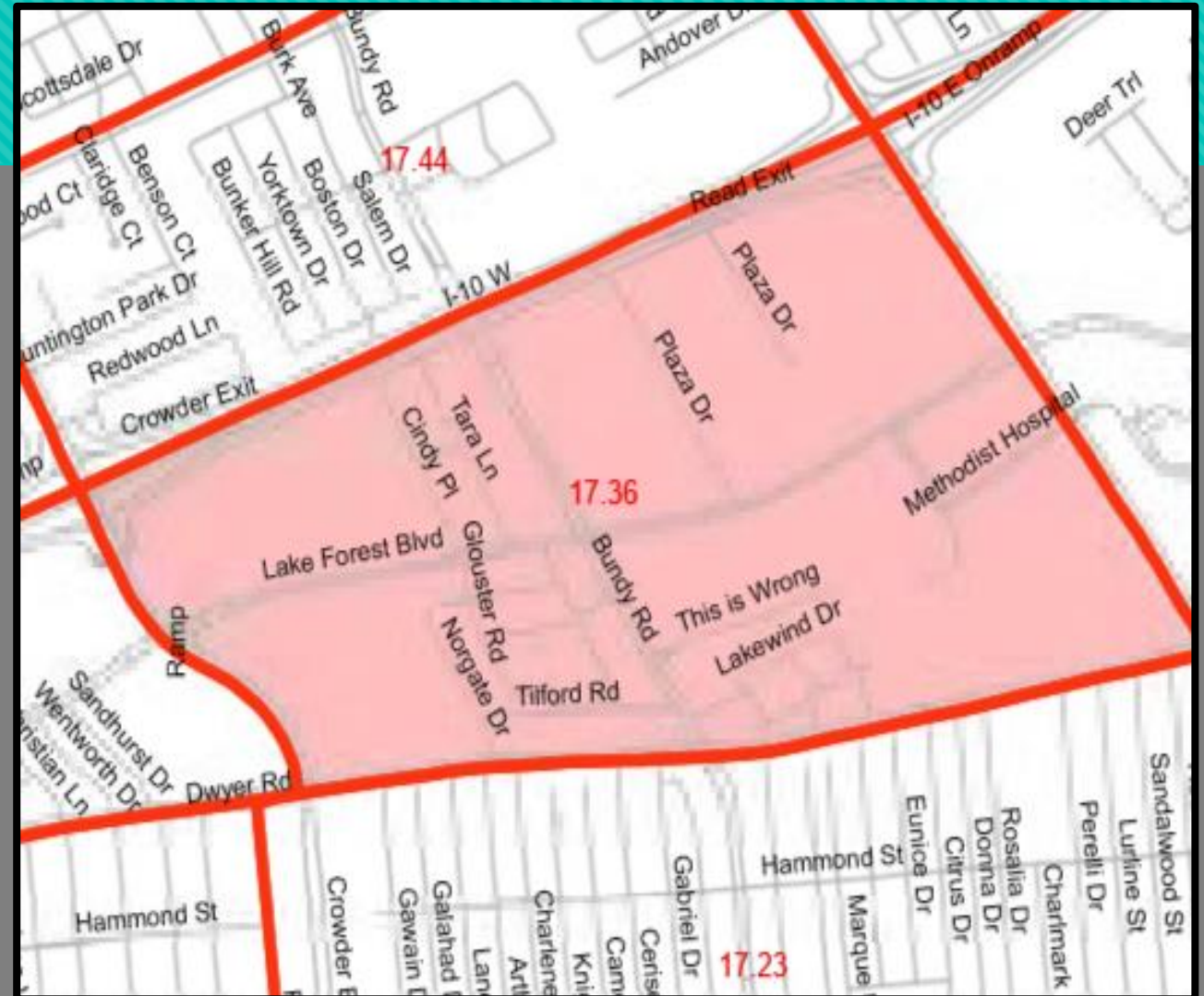


Figure 9: Opportunity Zones Census Tracts, US Department of the Treasury for Orleans Parish, 2018. Highlighting West Lake Forest Neighborhood.

# Neighborhood Demographics

Demographics of Orleans Parish Selected Zones

# McDonogh (Algiers)

- Total population of McDonogh is 2,694
- Median age is 38.3
- 87% of persons are black
- 66% of persons are below poverty

Demographics & Income			
	Census Tract 2	McDonogh	New Orleans
<b>Population</b>	1,513	2,694	393,292
<b>Median Age</b>	35.1	38.3	36.7
<b>White</b>	11%	10%	31%
<b>African American</b>	84%	87%	58%
<b>Hispanic</b>	3%	2%	6%
<b>Per Capita Income</b>	\$18,420		\$28,297
<b>Median Household Income</b>	\$32,467	\$41,644	\$38,721
<b>Persons below poverty</b>	21.90%	66%	26.20%

Table 2: 7<sup>th</sup> McDonogh Demographics and Income. G. Hargrave (2019).

# Central Business District

- Total population of the CBD is 2,634
- Median age is 45.8
- 59% of persons are white
- 27% of persons are below poverty

Demographics & Income			
	Census Tract 134	CBD/Warehouse District	New Orleans
<b>Population</b>	2,970	2,634	393,292
<b>Median Age</b>	44.5	45.8	36.7
<b>White</b>	54%	59%	31%
<b>African American</b>	33%	25%	58%
<b>Hispanic</b>	6%	7%	6%
<b>Per Capita Income</b>	\$65,854		\$28,297
<b>Median Household Income</b>	\$63,083	\$98,448	\$38,721
<b>Persons below poverty</b>	26.30%	27%	26.20%

Table 3: CBD Demographics and Income. G. Hargrave (2019).



# Seventh Ward

- Total population of the Seventh Ward is 10,499
- Median age is 38.1
- 84% of persons are black
- 43% of persons are below poverty

Demographics & Income				
	Census Tract 34	Census Tract 29	Seventh Ward	New Orleans
<b>Population</b>	1394	1,224	10,499	393,292
<b>Median Age</b>	39.4	34.3	38.1	36.7
<b>White</b>	28%	13%	11%	31%
<b>African American</b>	57%	81%	84%	58%
<b>Hispanic</b>	6%	4%	3%	6%
<b>Per Capita Income</b>	\$24,201	\$14,886		\$28,297
<b>Median Household Income</b>	\$29,148	\$20,885	\$29,763	\$38,721
<b>Persons below poverty</b>	30.40%	32%	43%	26.20%

Table 4: 7<sup>th</sup> Ward Demographics and Income. G. Hargrave (2019).

# West Lake Forest

- Total population of Lake Forest is 4,272
- Median age is 33.5
- 95% of persons are black
- 30% of persons are below poverty

Demographics and Income			
	Census Tract 17.36	West Lake Forest	New Orleans
<b>Population</b>	2,181	4,272	393,292
<b>Median Age</b>	36	33.5	36.7
<b>White</b>	0%	0.30%	31%
<b>African American</b>	97%	95%	58%
<b>Hispanic</b>	1%	3%	6%
<b>Per Capita Income</b>	\$15,463		\$28,297
<b>Median Household Income</b>	\$24,130	\$35,779	\$38,721
<b>Persons below poverty</b>	34%	30%	26.20%

Table 5: Lake Forest Demographics and Income. G. Hargrave (2019).

# Community Assets

Unique Features within the Neighborhoods Studied

# Highlight from Commercial Assets Survey



Figure 11: Opelousas Point Grocery.  
(Coleman, 2019)



Figure 12: St. Bernard Market on Claiborne Avenue.  
(Bérubé-Daigneault), 2019)



Figure 13: Fins & Feathers restaurant  
(Hargrave, 2019)



Figure 14: Shopping strip mall on Lake Forest  
Blvd.(Winkles, 2019)

# Educational and Institutional Assets



Figure 15: New Orleans City Hall. (Romain, 2019)



Figure 16: McDonough 35 Senior High School.  
(Bérubé-Daigneault, 2019)



Figure 17: JCFA High School. (Coleman, 2019)



Figure 18: Community health center on  
Elysian Fields (Hargrave, 2019)



Figure 19: Daughters of Charity Health Center. (Winkles, 2019)

# Parks and Green Spaces



*Figure 20: Duncan Plaza. (Romain, 2019)*



*Figure 21: Neutral ground on Elysian Fields. (Hargrave, 2019)*



*Figure 22: Wimbeldon Playground. Tilford Rd. (Winkles, 2019)*

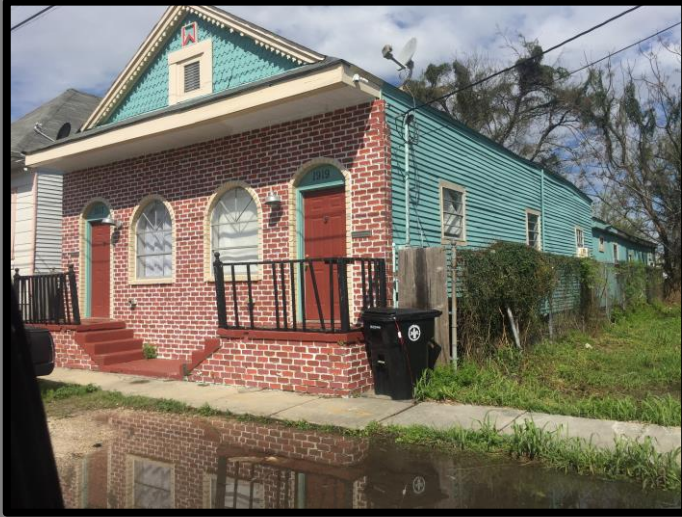


*Figure 23: Neutral ground on Esplanade Avenue. (Bérubé-Daigneault, 2019)*



*Figure 24: McDonough Playground. (Coleman, 2019)*

# Housing Types



*Figure 29: Well maintained home (Hargrave, 2019)*



*Figure 30: Queen Anne Home in Algiers (Coleman, 2019)*



*Figure 31: Double Galleried houses on Esplanade Avenue. (Berube-Daigneault, 2019)*



*Figure 32: Home on Edenboro Rd. (Winkles, 2019)*

# Potential Development Sites



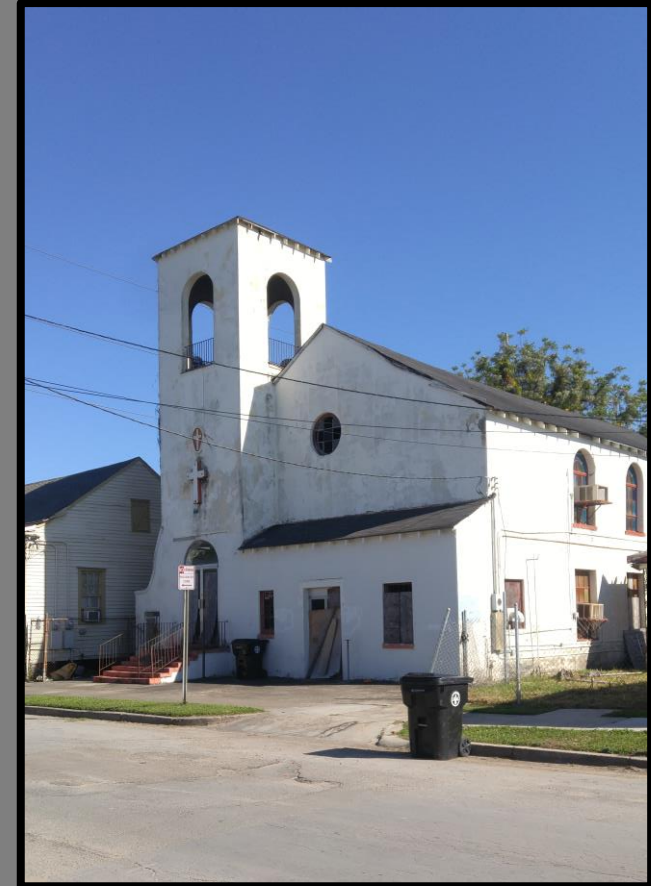
*Figure 25: Empty lot with view of I-10  
(Hargrave, 2019)*



*Figure 26: Former Site of Mardi Gras  
World. (Coleman, 2019)*



*Figure 27: Vacant lot along Lake Forest  
Blvd.. (Winkles, 2019)*



*Figure 28: Vacant church on Laharpe  
St. (Bérubé-Daigneault, 2019)*



# Tools, Guides & Geospatial Resources for building the Neighborhood Profile

# New Orleans Zoning

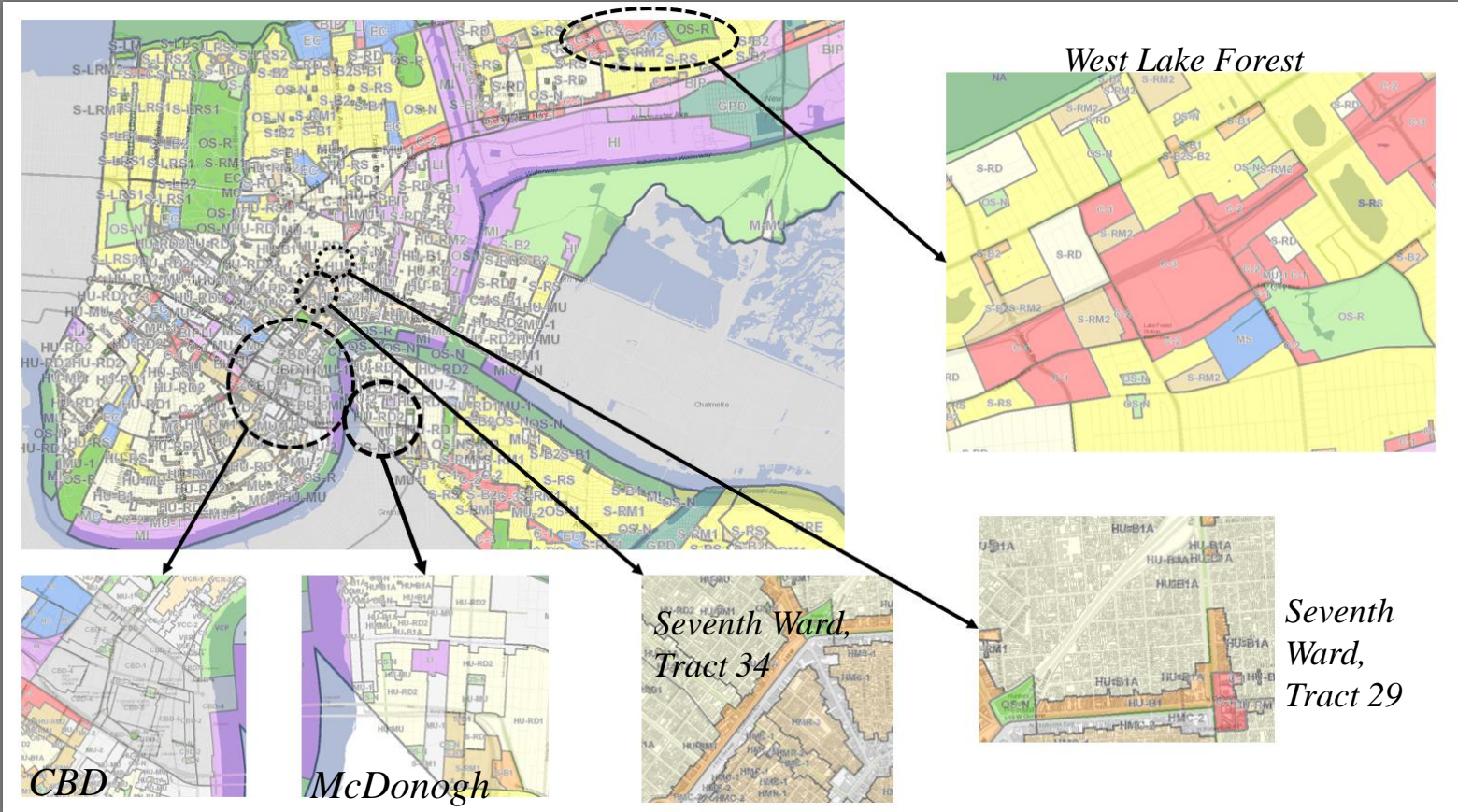


Figure 3: QOZ Land Use and Zoning Image. G. Hargrave, 2019.

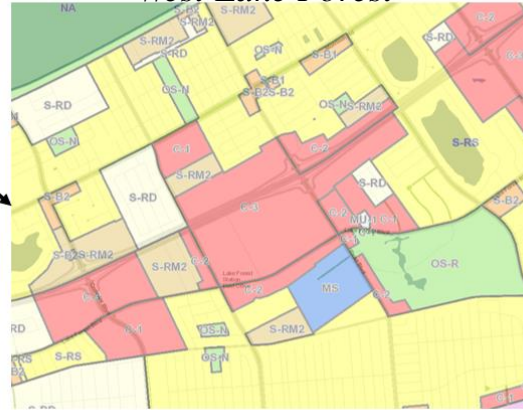
## CBD, Census Tract 134:

Employment, Shopping, Residential, Entertainment, High density, primarily pedestrian, 4 open space parks, Maritime Industrial along Mississippi River

## McDonogh, Census Tract 2, is

primarily zoned as a historic mixed-use district along with medium density mixed uses

## West Lake Forest



West Lake Forest, Census Tract 17.36 is primarily zoned for auto-oriented commercial activity

Two family residential, single family residential, and multi-family residential can also be found

Seventh Ward, Census Tract 29 is zoned primarily zoned historic two-family residential district with some neighborhood business districts primarily along major streets

## Seventh Ward, Tract 29



Seventh Ward, Census Tract 34, is zoned for Historic Marigny/Tremé/Bywater Residential District within the core but also contains Historic Marigny/Tremé/Bywater Commercial District and neighborhood business districts

# Poverty in New Orleans

- Map displays Poverty Rate for Census Block Group for New Orleans from recent years.
- Each specific QOZ listed in this report lies within an area that is between U.S. and New Orleans average (14.3% - 25.7%), as well as areas that are between New Orleans average and concentrated poverty (25.7% - 40%).
- Some areas included in the QOZ's also include parts that are even greater than concentrated poverty (>40%).

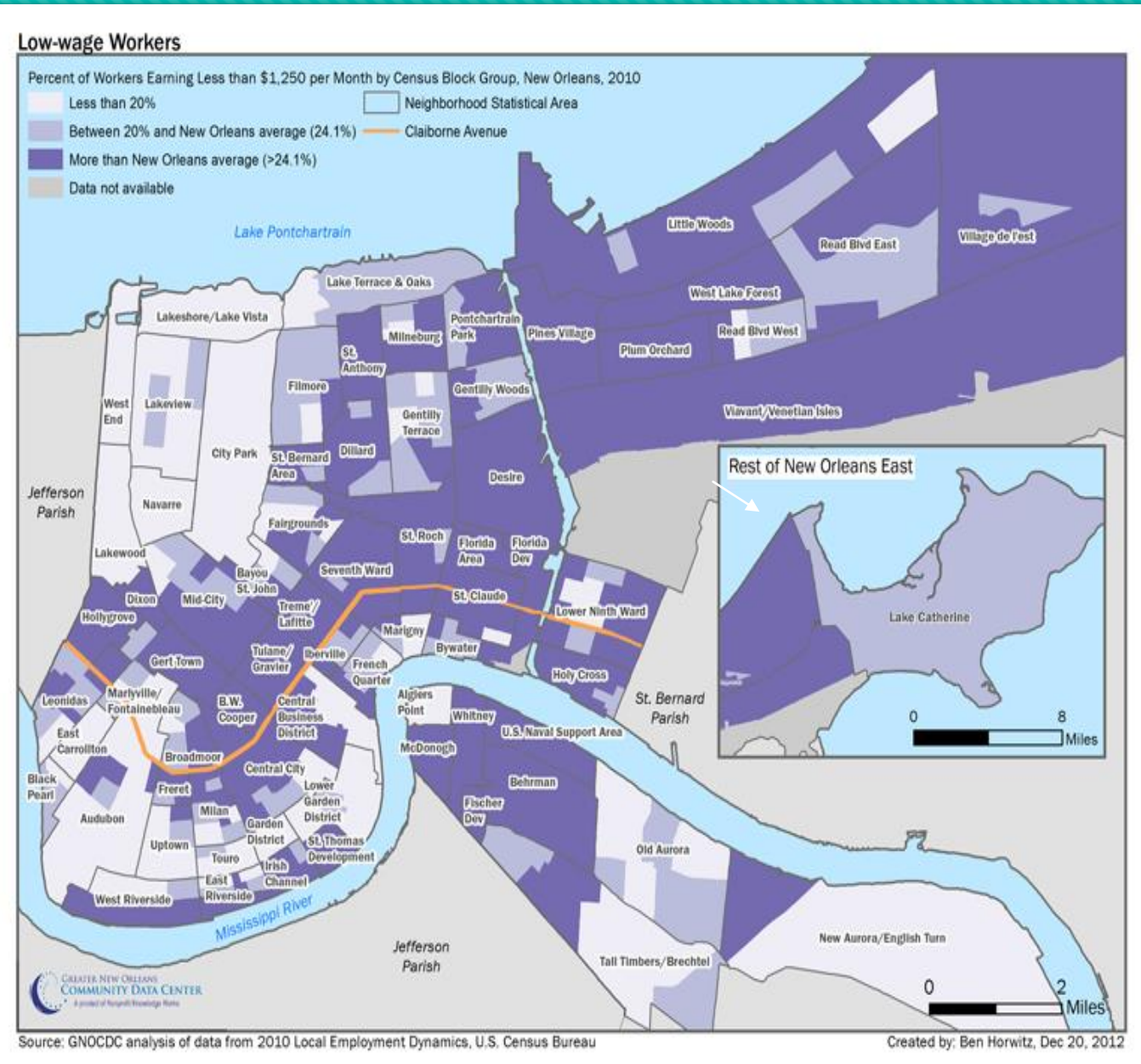


Figure 10: obtained from <https://www.datacenterresearch.org/maps/poverty/> (2012) 33

# Life Expectancy in Southeast Louisiana

## ***Your neighborhood might show how long you will live***

WWL-TV took a look at the latest health statistics from the Center for Disease Control breaking down life expectancy by neighborhood. The disparities were shocking.

Author: Karen Swensen

Published: 9:25 PM CDT April 25, 2019

Updated: 10:31 PM CDT April 25, 2019

The [data comes from the USALEEP project](#) with the National Center for Health Studies, The Robert Wood Johnson Foundation and the National Association for Public Health Statistics and Information Systems.

The project created life expectancies for about 90 percent of the United States Census tracts. Some neighborhoods are missing because they had too few people of a certain age to be evaluated.

The average nationwide life expectancy is 79 years. Louisiana, as a whole, is below that nationwide average with only 75.6 years. But digging deeper, there are several areas in Southeast Louisiana that are far lower than that.

<https://www.wwltv.com/article/news/health/your-neighborhood-might-show-how-long-you-will-live/289-76b72325-dc59-4753-907f-9267ac43d185>

# Life Expectancy in Southeast Louisiana

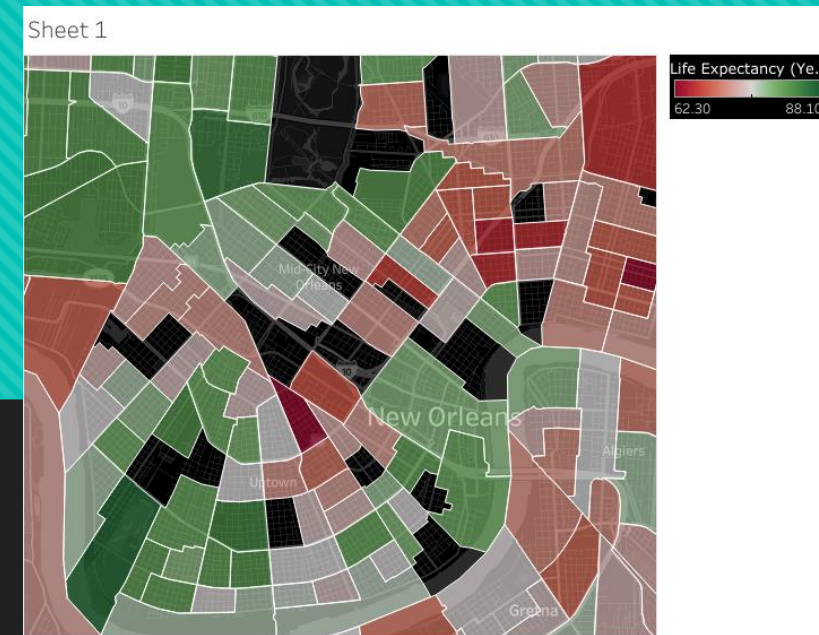
## Boundaries:

The Algiers, New Orleans, LA area is bounded by Atlantic Street, Newton Street, Opelousas Street, Socrates Street and the Mississippi River

Age Life expectancy: 73.50 years



Qualified Opportunity Zone: 2

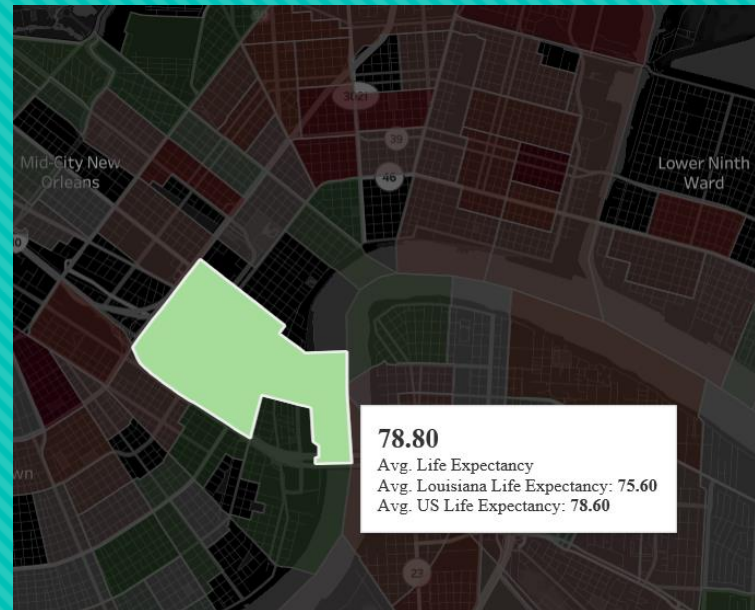


# Life Expectancy in Southeast Louisiana

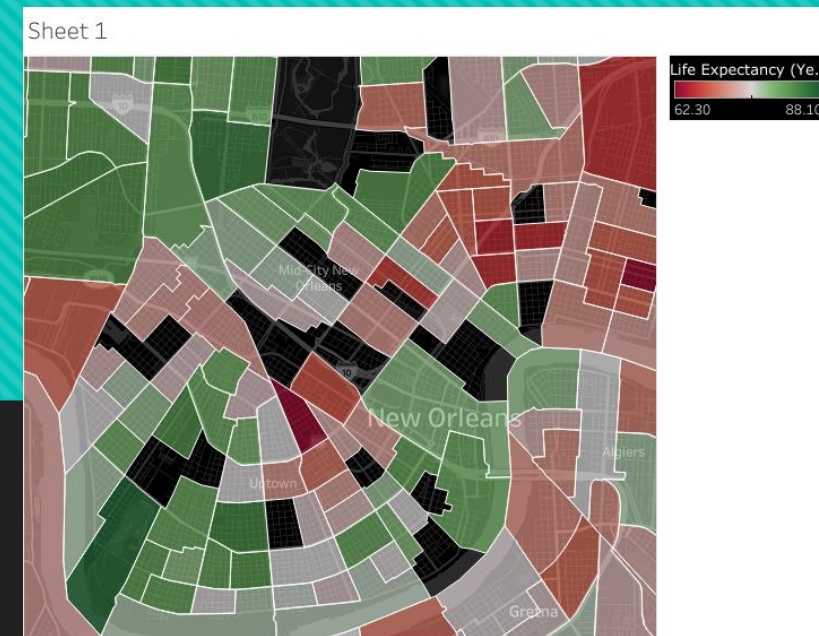
Age Life expectancy: 78.80

## Boundaries:

South Claiborne Avenue;  
Iberville Street and Canal  
Street; the Mississippi River;  
Julia Street, Magazine  
Street, and the  
Pontchartrain Expressway.



Qualified Opportunity Zone: 134

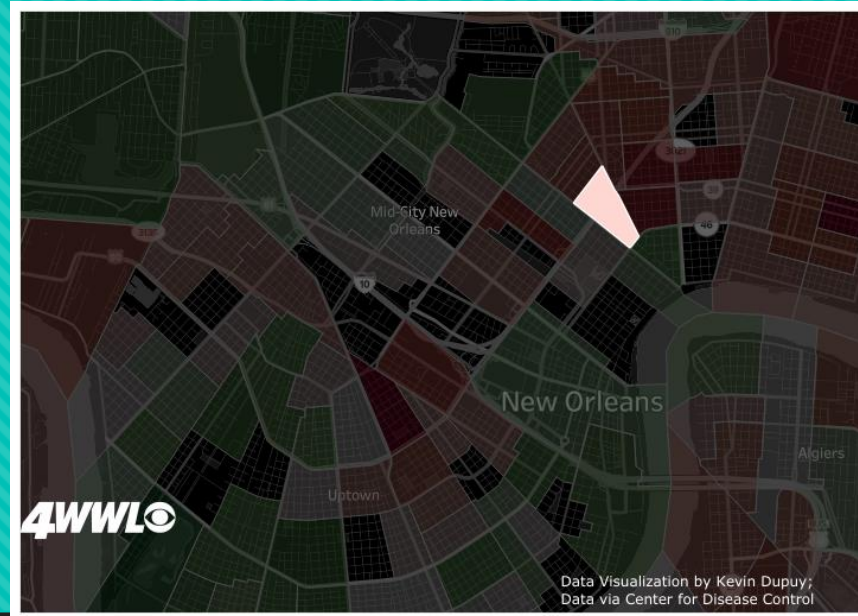


# Life Expectancy in Southeast Louisiana

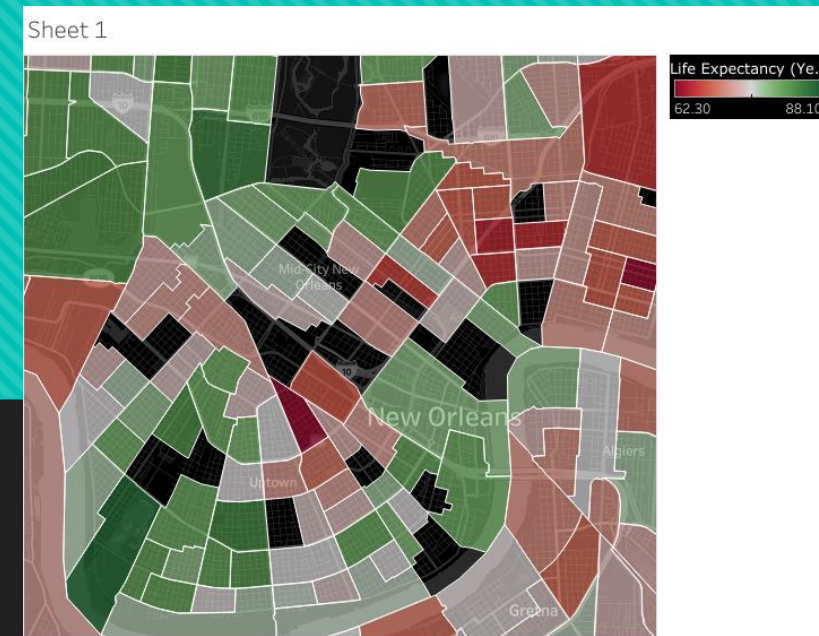
Age Life expectancy: 73.5 years

## Boundaries:

North : N. Prieur St.  
South: N. Rampart St.  
East: St Bernard Ave.  
West: Esplanade Ave.



Qualified Opportunity Zone: 34



# Life Expectancy in Southeast Louisiana

Age Life expectancy: 73.5 years

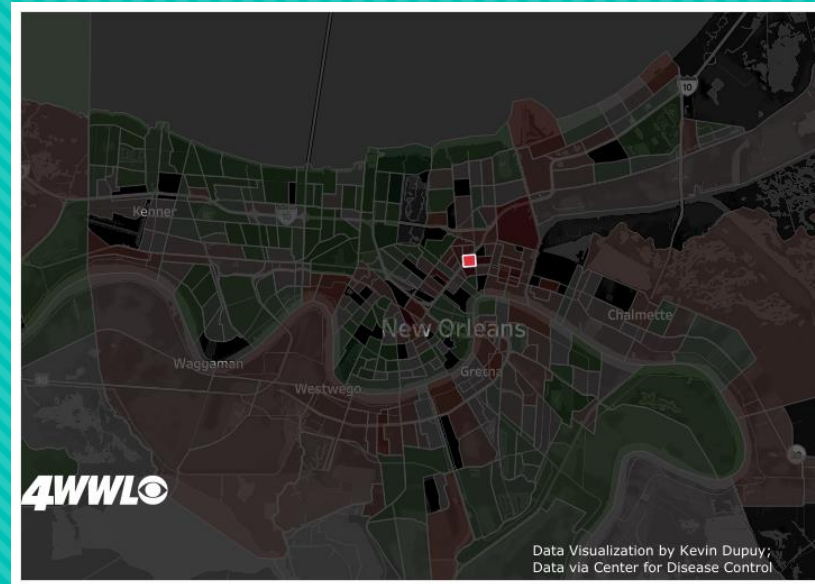
Boundaries:

N. Claiborne Ave.

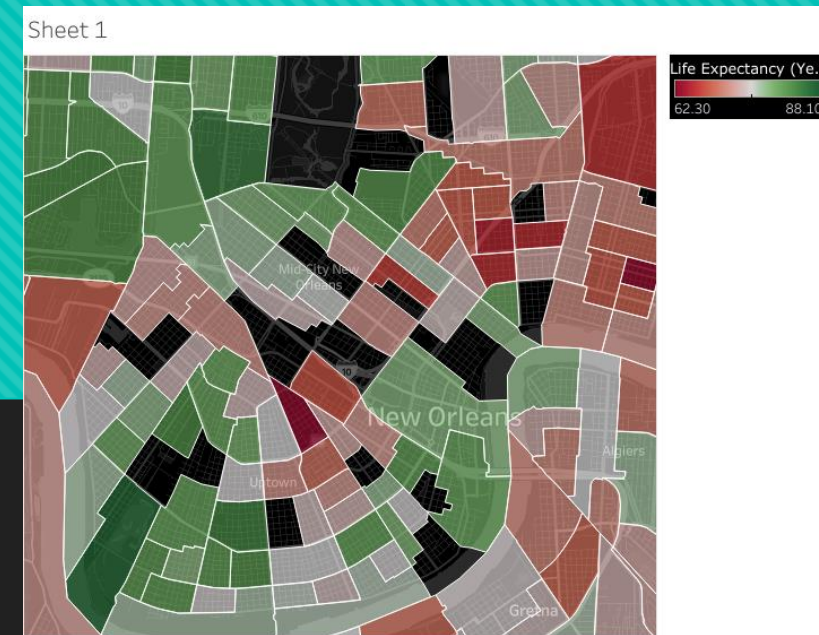
Elysian Fields Ave.

Galvez St.

Allen St.



Qualified Opportunity Zone: 29





# Life Expectancy in Southeast Louisiana

## Street Boundaries:

North: Interstate 10 (I-10)  
Service Road

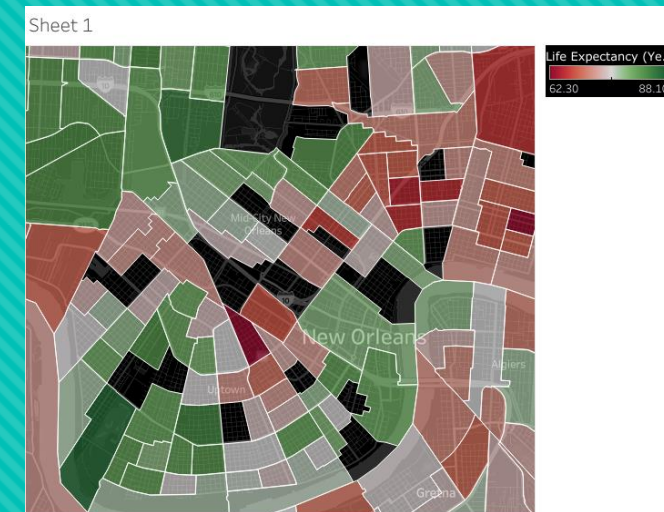
South: Dwyer Rd.

East: Read Blvd.

West: Crowder Blvd.

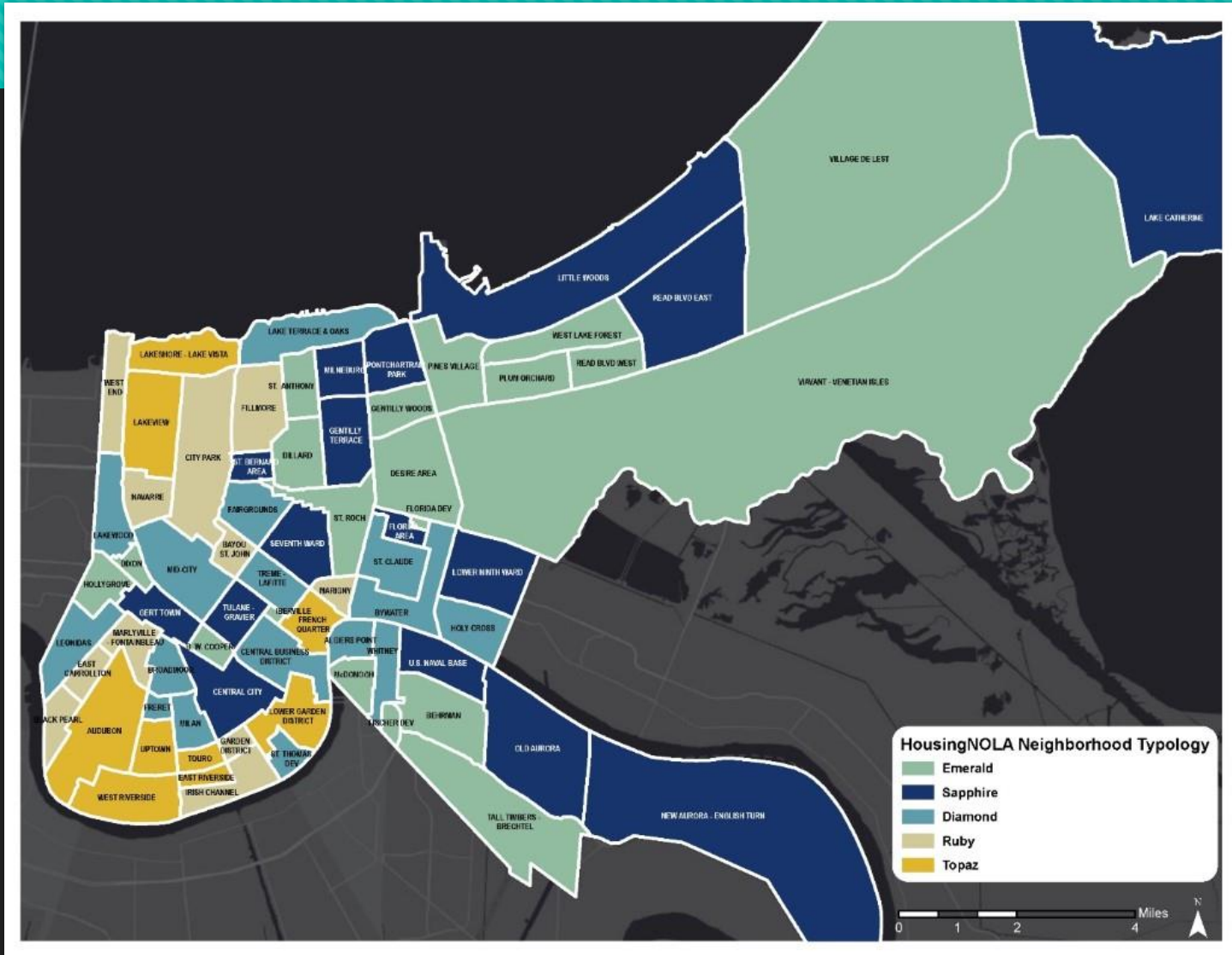


Qualified Opportunity Zone: 17.36



Life expectancy is now shown for QOZ 17.36.  
(arrow points to region)

# NOLA Qualified Opportunity *HousingNOLA Typologies*



- CBD – Diamond
- Seventh Ward – Sapphire
- West Lake Forest – Emerald
- McDonogh – Emerald

Definitions follow.

Figure 33: Neighborhood Typologies (Housing NOLA)

# NOLA Qualified Opportunity *Housing* NOLA Typologies

## **Diamond** neighborhoods

- These are experiencing the most significant changes in the data measured by the Neighborhood Typology.
- Have seen drastic increases in household income, home prices and rents.
- The mix of homeowners and renters, as well as high number of historic properties, make Diamond neighborhoods more susceptible to displacement of low-income residents.
- Strategies should focus on creating and retaining affordable homes. This includes creating additional homeownership opportunities for low-income buyers, construction of affordable rentals, and using public land to create long-term affordable rental and for-sale homes.

# NOLA Qualified Opportunity *Housing* NOLA Typologies

## **Sapphire** neighborhoods

- Have affordable rents and home prices, but have experienced limited housing market activity.
- Strategies should include changing neighborhoods should focus on preventing displacement by neglect by offering tax incentives and repair loans to low-income homeowners and landlords and creating additional homeownership opportunities.
- In other Sapphire neighborhoods, the same strategies should be coupled with additional investments to create access to quality jobs, recreation, transit and increased safety.

# NOLA Qualified Opportunity *Housing* NOLA Typologies

## ***Emerald*** neighborhoods

- Have higher rates of vacant lots and homes.
- Limited housing market activity.
- Rather than investing in new housing, strategies should include improving conditions of homes through homeowner rehabilitation funds and implementing basic health and safety standards for rental properties.
- With limited market interest, and high levels of vacant lots, exploring alternative land uses as well as low-cost methods of transferring vacant lots to neighborhood residents can stabilize Emerald neighborhoods.
- Many Emerald neighborhoods are isolated and have limited access to amenities. Neighborhood revitalization efforts should focus on catalytic investments that increase access to quality jobs, recreation, transit and increased safety.

# *HousingNOLA Typologies*

## **Ruby** neighborhoods

- These are strong housing markets, with high rents and home prices, increasing household incomes, and a mix of homeowners and renters.
- As higher-cost neighborhoods, stabilizing existing low-income renters and homeowners is critical to maintaining a mix of incomes in these neighborhoods.
- Due to limited land availability, high land prices and frequent neighborhood opposition to affordable housing developments, preservation of existing and expanding affordable housing opportunities in neighborhoods with amenities is critical for creating mixed-income neighborhoods.
- Strategies should focus on using government-owned land for affordable housing; inclusionary zoning for creating additional affordable housing opportunities; and removing regulatory barriers for affordable housing development including reducing parking requirements, and expediting zoning and permitting processes.

# *HousingNOLA Typologies*

## **Topaz** neighborhoods

- These have the highest incomes, highest number of homeowners, highest rents and land values.
- There are often few affordable housing opportunities in Topaz neighborhoods.
- Strategies should focus on retaining subsidized homes in these neighborhoods, and creating additional opportunities for affordable rental and homeownership opportunities.
- These neighborhoods have few rental properties, but have some of the highest access to quality parks, transit, schools, healthcare and lower crime rates.
- Affordable housing opportunities should be created in these neighborhoods through the use of inclusionary zoning to include affordable units in market rate developments, and utilizing public land to create affordable rental opportunities.
- \*Information was obtained from [http://housingnola.org/main/neighborhood\\_typologies](http://housingnola.org/main/neighborhood_typologies)



Email Print

## Louisiana Flood Map Newton Street algiers



### Visible Layers

Effective FIRM

Bing Hybrid

### Point Coordinates

Point #	Lat., Long.
1	29.9454, -90.0528
2	29.9452, -90.0455

Flood information in this table is from the: Effective FIRM

Point	Panel ID	Flood Zone	BFE	Ground Elevation	Wind Speed*
1	22071C0233F 9/30/2016	0.2 PCT ANNUAL CHANCE FLOOD HAZARD	out	4.4	
2	22071C0233F 9/30/2016	AE, EL 2	2	2.5	

1. Ground Elevation is provided by USGS's elevation web service which provides the best available data for the specified point. If unable to find elevation at the specified point, the service returns an extremely large, negative value (-1.70760313480231E+306).
2. LRC (Louisiana Residential Code) Wind Speed as of February 1, 2018 is provided by Applied Technology Council's Wind Speed Service. This "Ultimate Design Wind Speed" must be used with the 2015 and later versions of the International Residential Code. See wind speed maps (<http://maps.lsuagcenter.com/windspeed/>) for earlier standards and applicable code versions.



Email Print

## Louisiana Flood Map City of NOLA



### Visible Layers

Effective FIRM

Bing Hybrid

### Point Coordinates

Point #	Lat., Long.
1	29.9454, -90.0528
2	29.9452, -90.0455

Flood information in this table is from the: Effective FIRM

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## Legend

Print




### Effective FIRM (Digital)

-  The Limit of Study line is used to indicate the terminus of a 1-percent-annual-chance floodplain of a stream or backwater area that has not been independently studied by detailed analyses, or of a stream that has been studied by detailed methods.
-  Base Flood Elevation Line; Elevation in Feet\*
-  1-percent-annual-chance Flood Hazard Area (Zones A, AE, AO, AH, AR, A99, V, and VE)
-  Floodway Area
-  Flood Zone X
-  0.2-percent-annual-chance Flood Hazard Area (shaded Zone X)
-  Flood Zone X: Area with Reduced Flood Risk due to Levee
-  Zone D Area Not Included

\*Referenced to the North American Vertical Datum of 1988.









### FIRM (Paper, Scanned Grayscale)

May be an Effective FIRM or Historical FIRM

-  SPECIAL FLOOD HAZARD AREAS INUNDATED BY 100-YEAR FLOOD:
- ZONE A - No base flood elevations determined.
- ZONE AE - Base flood elevation determined
- ZONE AH - Flood depths of 1 to 3 feet (usually areas of ponding); base flood elevations determined
- ZONE AD - Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding; velocities also determined.
- ZONE A99 - To be protected from 100-year flood by federal flood protection system under construction; no base flood elevations determined.
- ZONE V - Coastal flood with velocity hazard (wave action); no base flood elevations determined.
- ZONE VE - Coastal flood with velocity hazard (wave action); base flood elevations determined.
-  FLOODWAY AREAS IN ZONE AE
-  OTHER FLOOD AREAS:
- ZONE X - Areas of 500-year flood; or 100-year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 100-year flood.
- ZONE B - Areas of 500-year flood as listed on older maps.










### Proposed FIRM (Digital)

Used for Preliminary FIRM and Future FIRM

-  The Limit of Study line is used to indicate the terminus of a 1-percent-annual-chance floodplain of a stream or backwater area that has not been independently studied by detailed analyses, or of a stream that has been studied by detailed methods.
-  Base Flood Elevation Line; Elevation in Feet\*
-  1-percent-annual-chance Flood Hazard Area (Zones A, AE, AO, AH, AR, A99, V, and VE)
-  Floodway Area
-  Flood Zone X
-  0.2-percent-annual-chance Flood Hazard Area (shaded Zone X)
-  Flood Zone X: Area with Reduced Flood Risk due to Levee
-  Zone D Area Not Included

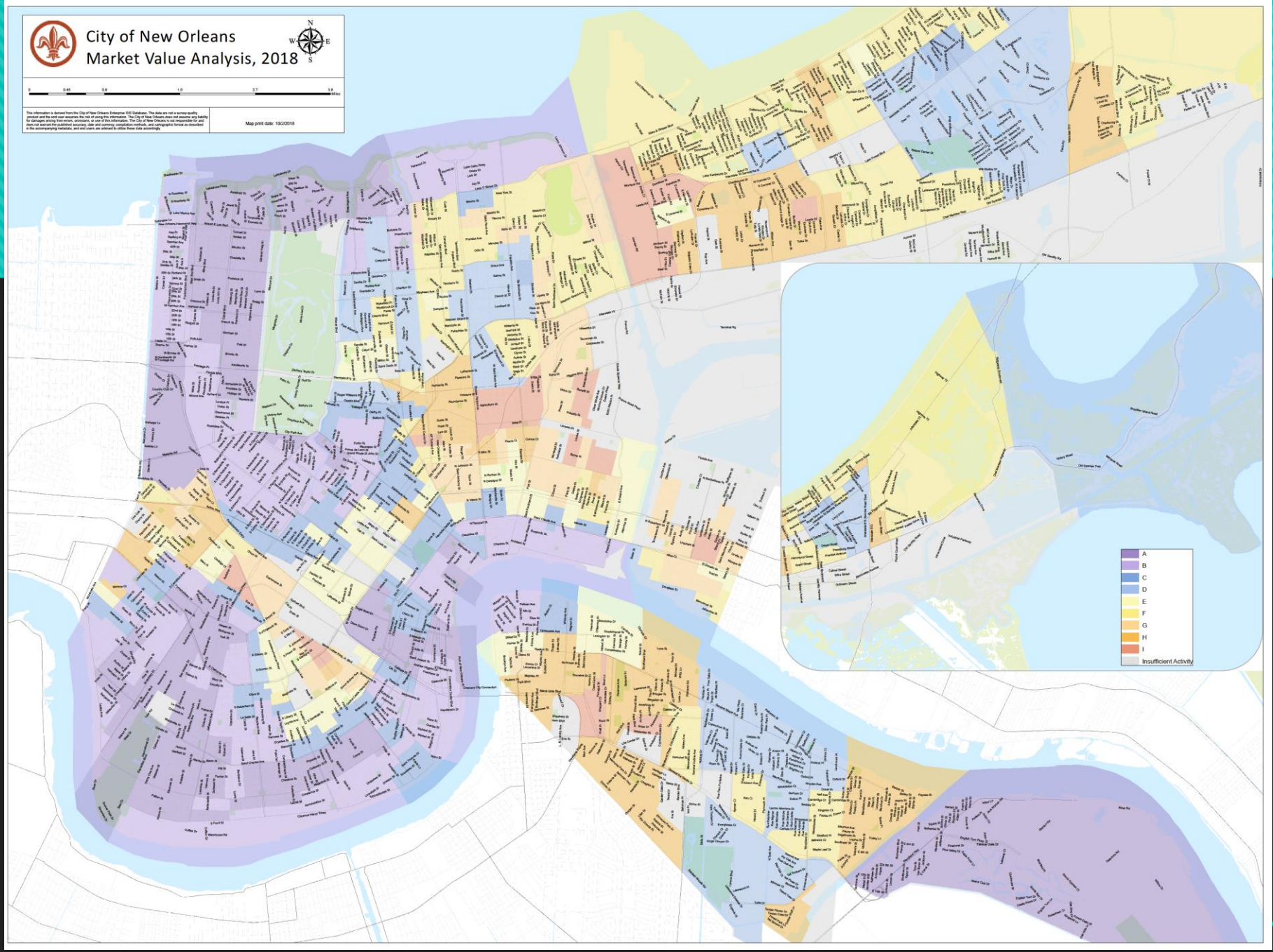
\*Referenced to the North American Vertical Datum of 1988.

OTHER AREAS:

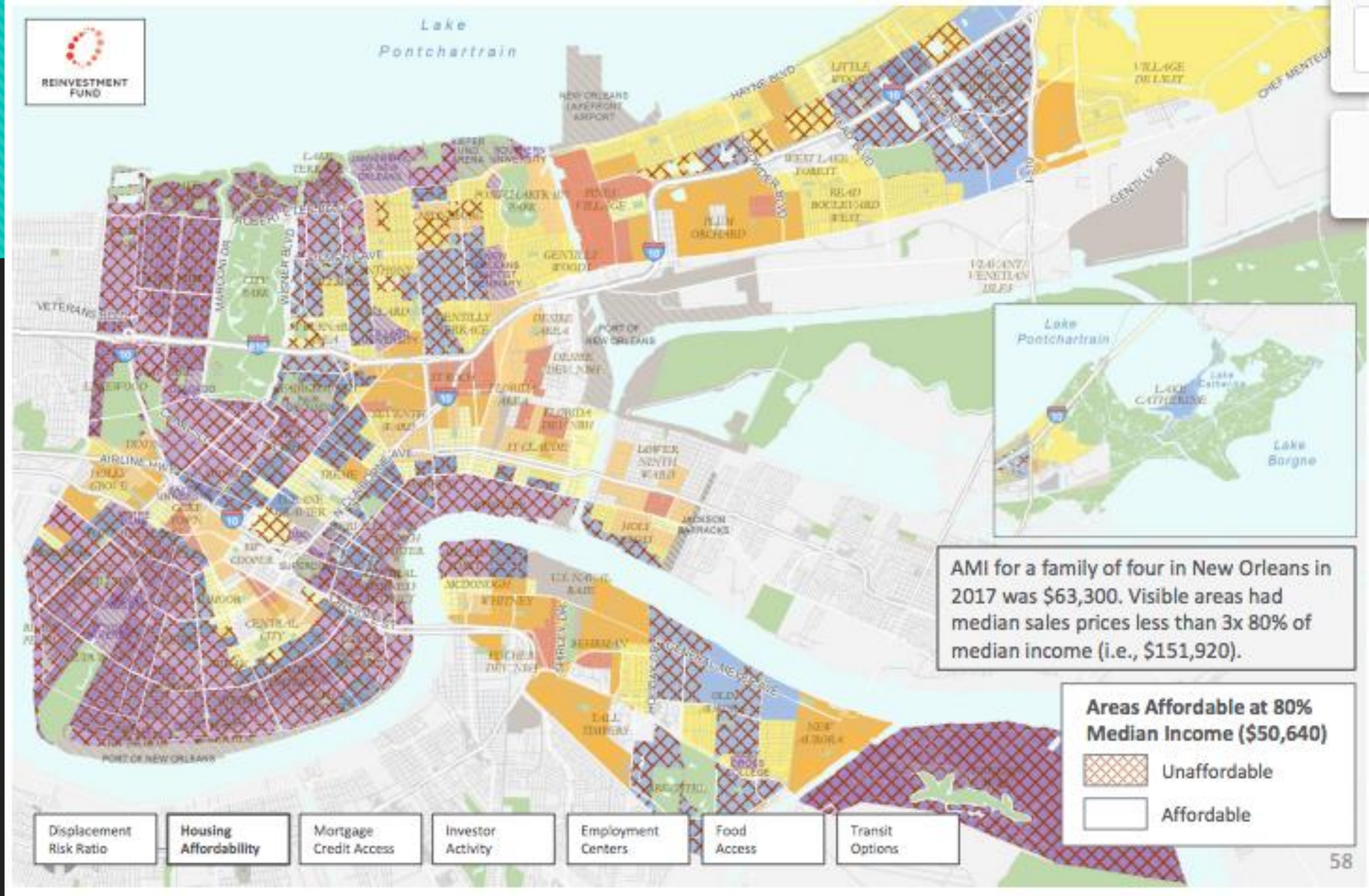
- ZONE X - Areas determined to be outside 500-year floodplain.
- ZONE C - Areas determined to be outside 500-year floodplain as listed on older maps.
- ZONE D - Areas in which flood hazards are undetermined.
-  Floodplain Boundary
-  Floodway Boundary
-  Zone D Boundary
-  Boundary Dividing Special Flood Hazard Zones.
-  Base Flood Elevation Line; Elevation in Feet\*\*
-  Cross Section Line
-  Base Flood Elevation in Feet Where Uniform Within Zone\*
-  Elevation Reference Mark
-  Stream Distance Marker (shown at approximate 5000 foot intervals)

\*\*Referenced to the National Geodetic Vertical Datum of 1929 on older maps.

# City of NOLA Market Value Analysis 2018



# City of NOLA Market Value Analysis with Affordability Overlay (2019)



# US Department of Treasury Community Development Financial Institutions Fund CDFI Information Mapping Systems (CIMS) instructions

- The *CDFI Information Mapping System v.3 (CIMS3)* is now available for geocoding addresses, mapping census tracts and counties, and determining the eligibility of census tracts and counties under the CDFI Fund's various program distress criteria. CIMS3 users can create and save maps and reports, including Target Market worksheets, and submit saved maps and reports for online applications as well as other uses.
- CIMS3 is available in two versions: a limited public-use version and a full version accessed through your organization's AMIS account.  
<https://www.cdfifund.gov/Pages/mapping-system.aspx>

CIMS User Guide (69 pages)

<https://www.cdfifund.gov/Documents/CIMS%20USER%20FINAL%20Aug%2025%202017.pdf>

CIMS Mapping Tool Website

<https://www.cdfifund.gov/Pages/cims3.aspx>

CIMS Visualizing Designated Qualified Opportunity Zone Census Tracts (8 pages)

<https://www.cdfifund.gov/Documents/Visualizing%20Designated%20QOZs+figure%20captions%20for%20508%20compliance.pdf>

“Designated Qualified Opportunity Zone (QOZ) Census Tracts can be viewed using the CDFI Fund’s Community Information Mapping System (CIMS)

To use CIMS, go to the bottom of the CDFI Fund's main webpage ([www.cdfifund.gov](http://www.cdfifund.gov)) and click on “CIMS MAPPING TOOL” show in Figure 1. Click on “PUBLIC.” Click on “NMTC.” Users can also go directly to the following link:  
[https://www.cims.cdfifund.gov/preparation/?config=config\\_nmtc.xml](https://www.cims.cdfifund.gov/preparation/?config=config_nmtc.xml).

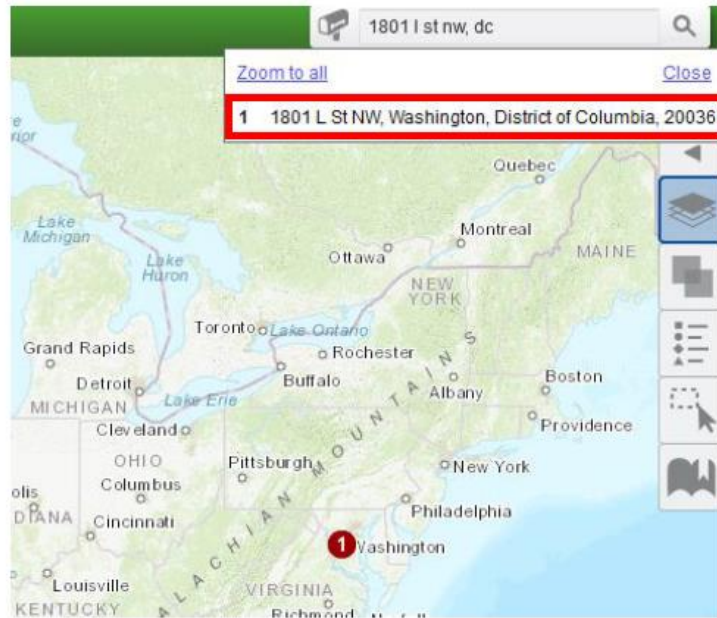


### Searching by an Address

The example below shows how to find an address by typing it in the search bar. The headquarters address of the CDFI Fund is used for illustrative purposes: "1801 L ST NW, DC"

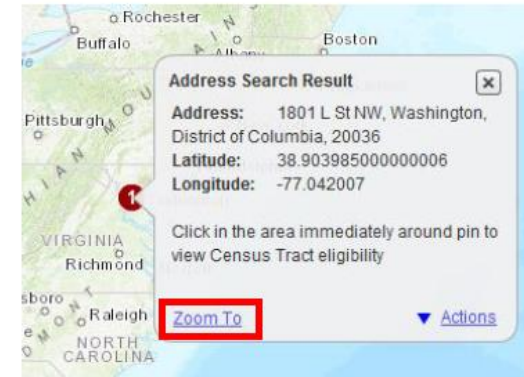
Once the address is found in CIMS, it will be listed below the search box. Click the number "1" by the address as shown below in the red box. Make sure the mailbox icon is displayed when conducting searches as shown in Figure 5.

Figure 5. Searching an address in CIMS



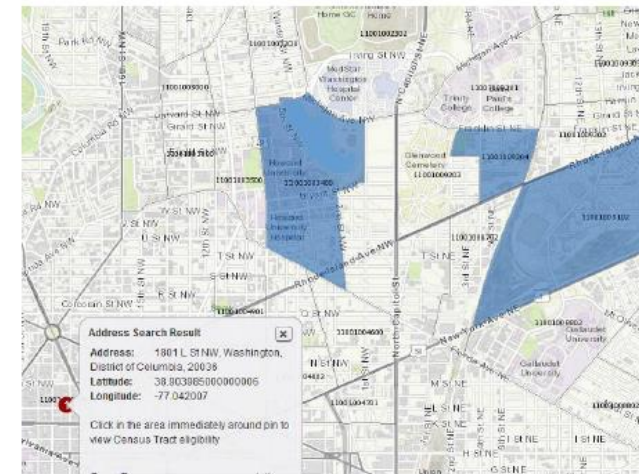
Click "ZOOM TO" as shown in Figure 6.

Figure 6. Clicking "Zoom To" will zoom to address



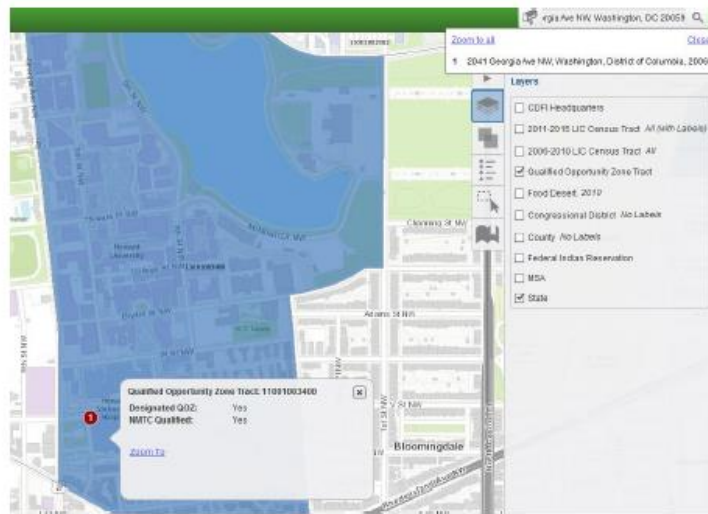
Zooming in to the results show that this address is not in a blue-shaded census tract and therefore is not part of a designated QOZ. A screenshot showing address outside QOZ is presented in Figure 7.

Figure 7. Screenshot showing address outside QOZ



Screenshot showing address within QOZ is presented in Figure 8.

Figure 8. Screenshot showing address within QOZ

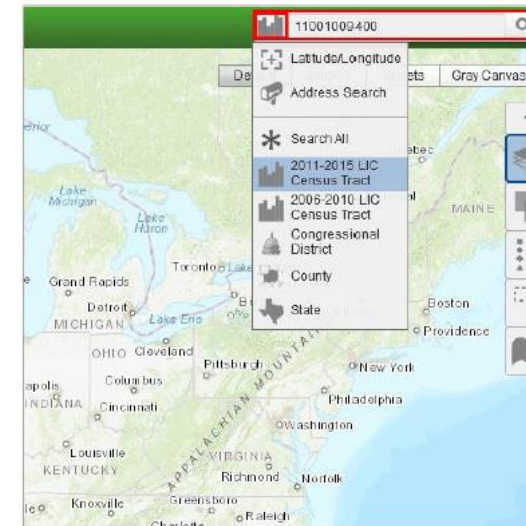


When zooming in on the results of an address search, a flag displays showing the selected address, along with the latitudinal and longitudinal coordinates of the address. Clicking on or around the selected address will display a flag showing the tract number, QOZ status, and NMTC status. Underlying demographic data can be displayed by selecting the LIC layer and clicking on a census tract again.

### Selecting a Census Tract

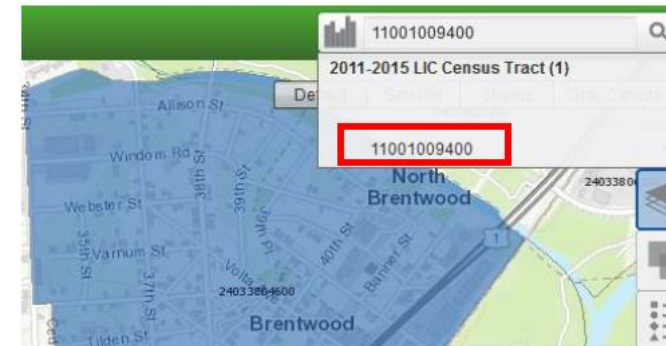
To select and zoom in to a specific census tract, click on the mailbox on the left side of the search bar and select “2011-2015 LIC Census Tract.” Enter an 11-digit census tract number. In the example below, census tract 11001009400 in the District of Columbia was entered in the search bar (Figure 9).

Figure 9. Screenshot showing selection of a census tract number



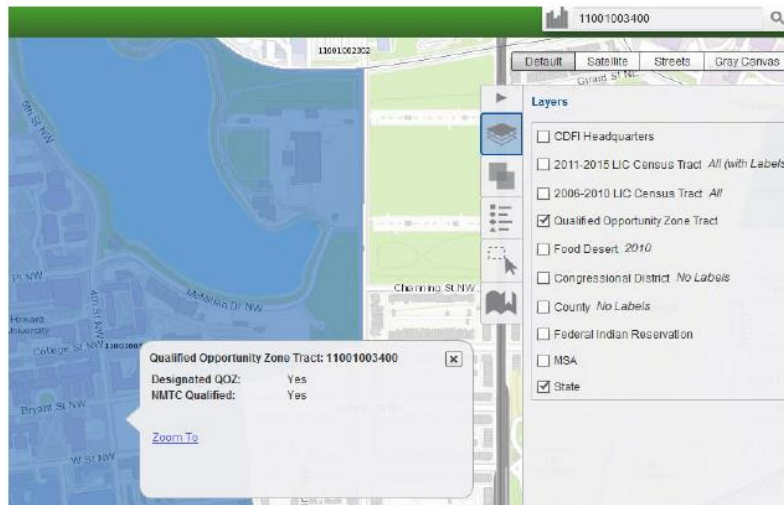
After clicking on the magnifying glass, one tract was found (Figure 10).

Figure 10. Screenshot showing census tract was found



By clicking on the displayed tract number, the map will zoom in on the results of the 11-digit census tract ID, as shown in the figure below for sample tract 11001003400. Zooming in to the results show that this census tract is in a blue-shaded census tract and therefore is part of a designated QOZ (Figure 11).

Figure 11. Screenshot showing sample census tract is within QOZ



When zooming in on the results of a census tract search, a flag displays showing the census tract number, QOZ and NMTC status, and underlying demographic data. Clicking on or around the selected tract will display a flag showing only the tract number, QOZ status, and NMTC status. Underlying demographic data can be displayed by selecting the LIC layer and clicking on a census tract again.

#### Address in Between Census Tracts

When an address falls in the middle of two census tracts, use the U.S. Census Bureau geocoder to obtain the census tract and determine whether it is inside a QOZ. The Census Bureau website can also be used to geocode multiple addresses in bulk to determine whether they are in Opportunity Zones (Figure 12).

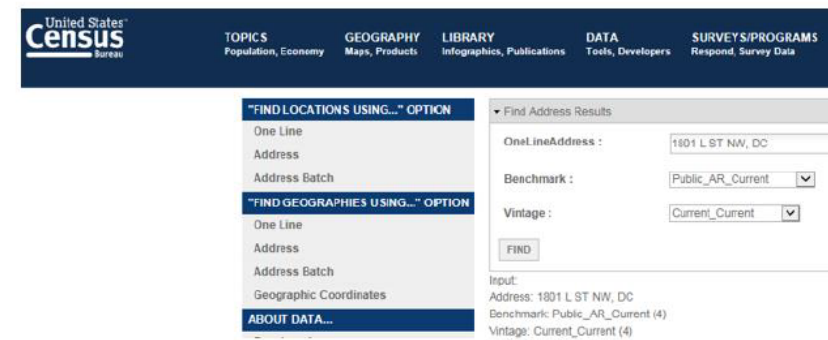
- 1) Go to the official U.S. Census Bureau geocoder to enter an address to obtain a census tract number at the following link: <https://geocoding.geo.census.gov/geocoder/geographies/onlineaddress?form>
- 2) Enter one address or upload bulk addresses in batch in Comma Delimited Format in Excel.
- 3) Go to the section on "CENSUS TRACTS" at the bottom of the page (or use the CONTROL FIND function to find "Census Tract" on the Census webpage) and the 11-digit code under GEOID is the census tract number.

4) Compare this census tract number against the list of Designated Qualified Opportunity Zones (QOZs) posted on the CDFI Fund website/IRS bulletin.

5) In the example below the address "1801 L ST NW, DC" (CDFI Fund headquarters) has been entered and the result can be found under "CENSUS TRACT" GEOID=11001010700.

Check whether the census tract is in the official list of designated qualified opportunity zones here: <https://www.cdfifund.gov/Documents/Copy%20of%20Designated%20QOZs.6.14.18.xlsx>.

Figure 12. Census Bureau website returns a census tract for an address







ABOUT TOOLS RESOURCES FAQ  
SOLUTIONS

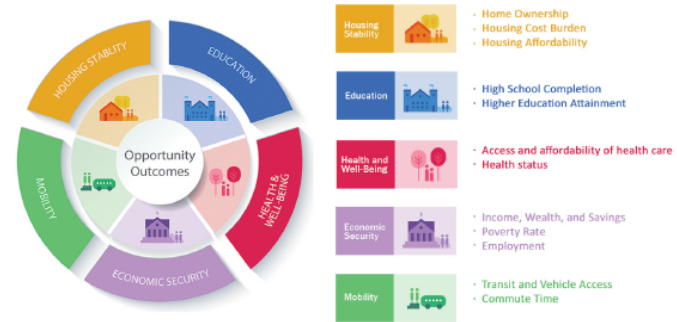
## MEASURE

To understand how to make things better, we first need to know a community's greatest opportunities and biggest challenges.

### Defining and Measuring Opportunity

When people have access to the essential foundations of opportunity, including affordable housing, jobs, good schools and transit, then everyone has a chance to succeed – no matter where they're starting from.

Opportunity360 measures five foundational criteria shown to have the greatest impact on how we live. The information provided by each neighborhood-level report can help us all better understand how to ensure communities are inclusive, equitable and thriving.

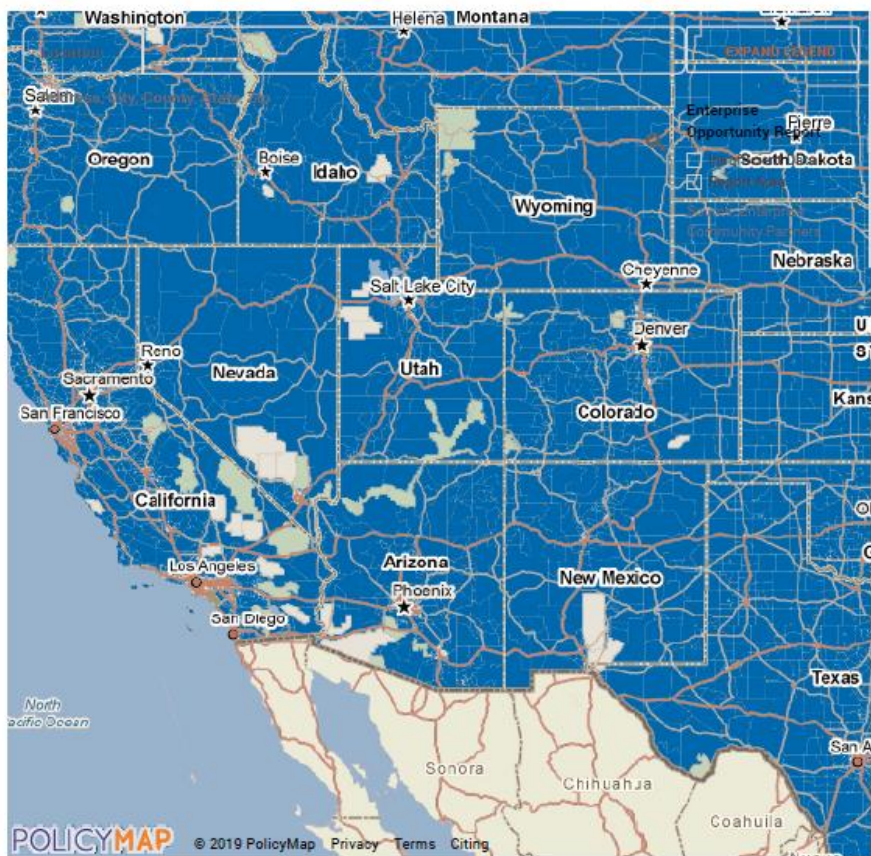


## Opportunity360 Measurement Report

Opportunity360 Measurement Reports provide the information necessary to determine where action is most needed and where established programs and policies have been most successful in any neighborhood in the country.

Ready to get started? Follow the directions below to create your report.

- Create a report for any neighborhood in the United States just by entering a location or address in the map below.
- Then click on the map and click again on "Get Enterprise Opportunity Report" in the pop-up.
- Use the "Download PDF" option to save a copy of the report.
- Use the "Add Data" feature on the map to see how outcomes and neighborhood characteristics vary across places.



- For more information about how the data is collected, transformed, and aggregated into opportunity scores, please see the [Opportunity360 Index Methodology](#).
- For more information about the data sources and descriptions of the data points, please see the [Opportunity360 Data Dictionary](#).

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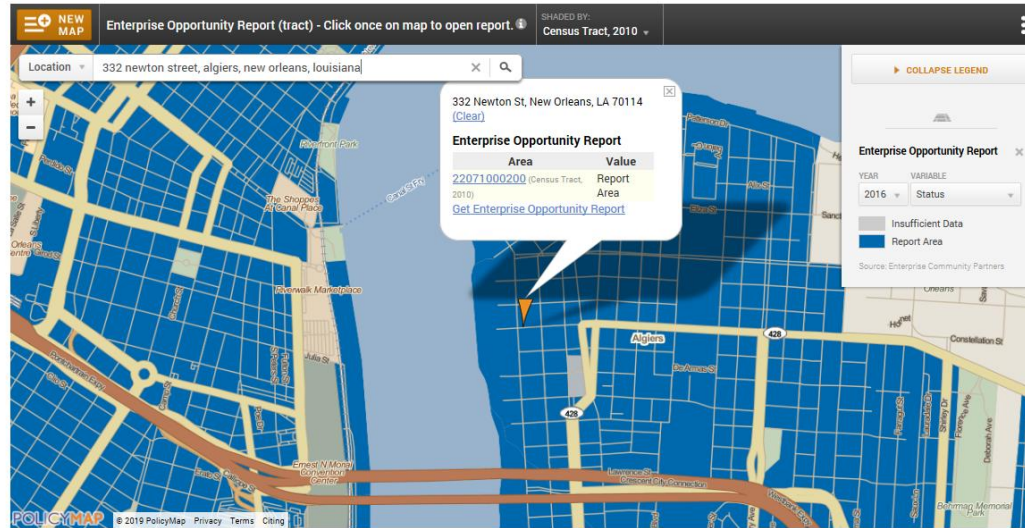
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## OPPORTUNITY360 MEASUREMENT REPORT Data Dictionary

Opportunity360 blends data hosted by PolicyMap, public data aggregated and processed by Enterprise, and proprietary data purchased from third party providers. The following document is organized by section in the Opportunity360 Measurement Report, and includes sources and links to further documentation for each indicator.

<https://www.enterprisecommunity.org/download?fid=8027&nid=4295>



- For more information about how the data is collected, transformed, and aggregated into opportunity scores, please see the [Opportunity360 Index Methodology](#).
- For more information about the data sources and descriptions of the data points, please see the [Opportunity360 Data Dictionary](#).

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Enterprise  
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MEASUREMENT REPORT 360

SMARTER INVESTMENTS.  
THOUGHTFUL SOLUTIONS.  
STRONGER COMMUNITIES.

OPPORTUNITY360 provides a comprehensive approach to understanding and addressing community challenges using cross-sector data, community engagement and measurement tools. Together, we are illuminating the pathways that foster greater opportunity for people in every community.

This report provides the framework and data necessary to assess both the available pathways to opportunity and the success of opportunity in any neighborhood in the United States. Partners in community development will gain a deeper understanding of available resources through OPPORTUNITY360 and be better positioned to make smart investments and create collaborative solutions that transform communities across the country.



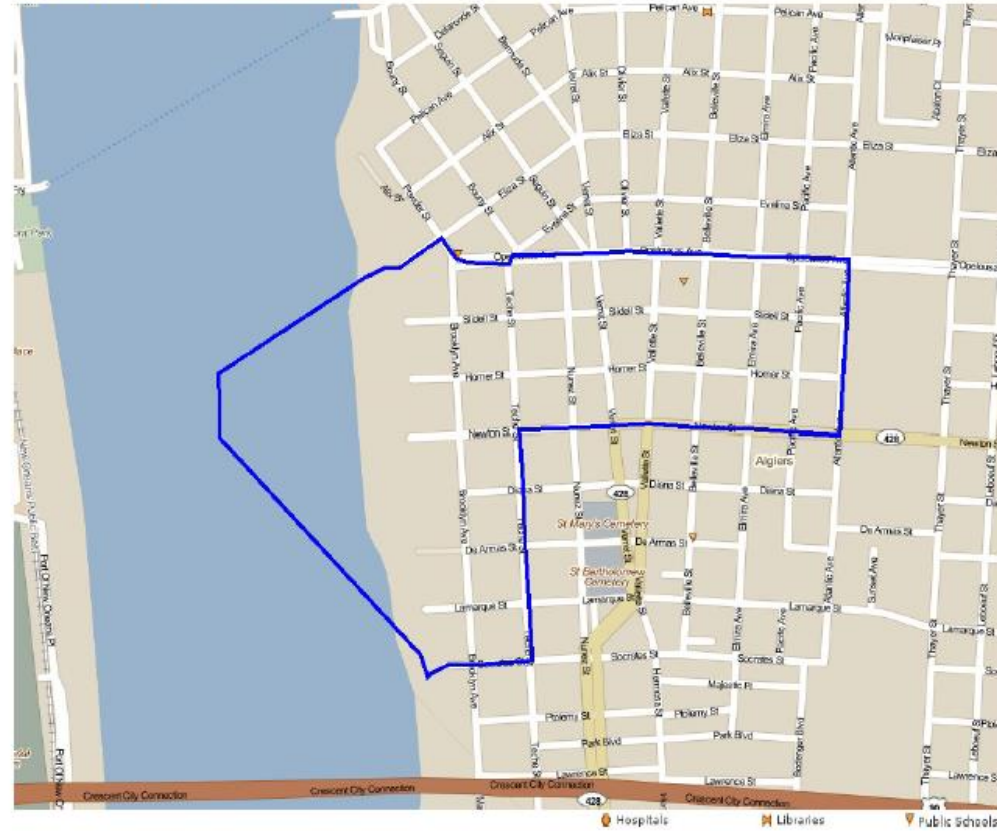
**Opportunity360 Measurement Report**  
Report for Census Tract 2

County: Orleans Parish, LA  
City: New Orleans

**Table of Contents**

- [Overview of Census Tract](#)
- [What Is Opportunity?](#)
- [Opportunity Outcomes Scorecard](#)
- [Resident Voices from Around the Region](#)
- [Neighborhoods & Networks](#)
  - [Jobs, Goods & Services](#)
  - [Environment](#)
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  - [Social Capital and Cohesion](#)
- [Buildings, Homes & Mortgage Markets](#)
  - [Housing Market](#)
  - [Housing Stock](#)
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  - [Income & Poverty](#)
  - [Employment](#)
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  - [Health & Insurance](#)

**Overview of Census Tract 2**



**About this report:** Enterprise's Opportunity360 platform draws together a wide breadth of data, made available for every census tract in the country. This report is a tool to help practitioners, policymakers and the public understand the complex place-based factors that shape opportunity pathways and outcomes at a local level.

The data in this report come from a wide array of third-party providers, and links to data sources are available throughout. The information presented herein has not been independently verified by Enterprise, and Enterprise disclaims responsibility from any instances of inaccurate information. Detailed methods for index calculations are available at <http://www.enterprisecommunity.org/resources/enterprise-opportunity-index-methodology-18932>. (<http://www.enterprisecommunity.org/resources/enterprise-opportunity-index-methodology-18932>)

**What is Opportunity?**

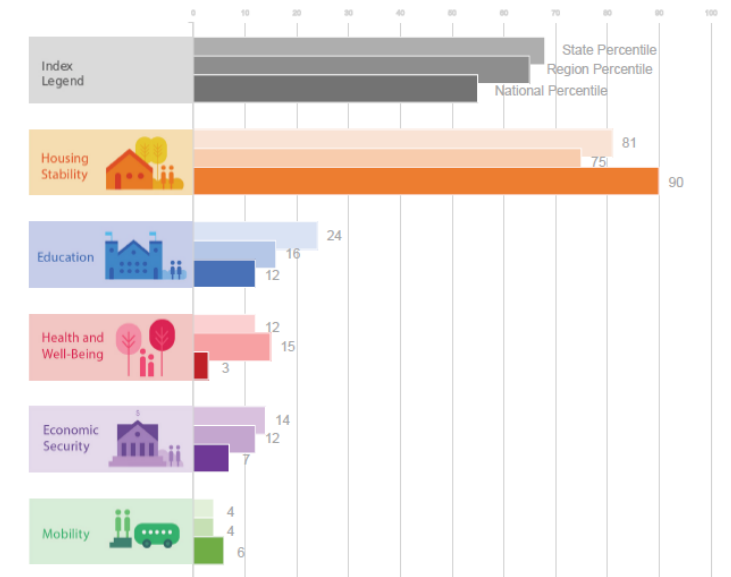
Opportunity is the set of circumstances or pathways that make it possible for people to achieve their goals—no matter their starting point. At Enterprise, we believe that all people should be able to live in communities in which the available pathways lead to positive outcomes—housing stability, education, health & well-being, economic security and mobility. These are the outcomes we strive to achieve every day for ourselves, our friends and families, and the broader communities in which we live.

Opportunity360 offers a framework for measuring opportunity at a neighborhood level using more than 150 data indicators from both public and proprietary sources.

To help you tell the story of opportunity in your neighborhood, we created index values for each opportunity outcome. The snapshot below illustrates how the values for your census tract compare to all other tracts in the nation. A score of 50 means the tract is in the 50th percentile—half of all tracts in the country have higher scores and half have lower scores. The region and state scores reflect the percentile ranking of the selected tract as compared to all other tracts within those areas.



**What Does Opportunity Look Like for People Living in This Community?**



# Opportunity Outcomes Scorecard

For Census Tract: 2

The Opportunity Outcomes Scorecard below summarizes the opportunity outcome scores for this census tract. Each score represents a percentile rank from 0 to 100. Selected indicators offer insight into the data that underlies the score and how they have changed over time.



## Housing Stability

2019 Opportunity Index Score:

**90**

The Housing Stability index score is based on six measures assessing housing affordability and the ability of residents to live in their home as long as they choose.<sup>1</sup>

Selected Indicators for this Tract

**46%**  
**Homeownership**  
Regional Average: 62%  
Annual Average Change in Tract from 2000: 0%

**7%**  
**Crowded or Over-Crowded Units<sup>2</sup>**  
Regional Average: 2%  
Annual Average Change in Tract from 2000: -4%

**50%**  
**Low-Income and Severely Cost-Burdened<sup>2</sup>**  
Regional Average: 38%  
Annual Average Change in Tract from 2000: 3%

## Education

2019 Opportunity Index Score:

**12**

The Education index score is based on three measures assessing the level of education achieved by residents.<sup>3</sup>

Selected Indicators for this Tract

**72%**  
**Adults with a High School Diploma**  
Regional Average: 86%  
Annual Average Change in Tract from 2000: 2%

**15%**  
**Adults with a Bachelor's Degree or Higher**  
Regional Average: 29%  
Annual Average Change in Tract from 2000: -3%

<sup>1</sup> The Housing Stability index score includes: Homeownership Rate, Percent of All Low-Income Households that are Severely Cost-Burdened, Percent of Occupied Units that are Crowded or Over-Crowded, Percent of Households that have Multiple Families or Unrelated Individuals, Percent of Renter Households Receiving Project-Based Housing Assistance, Percent of Renter Households Receiving Housing Choice Vouchers.

<sup>2</sup> Households are considered cost-burdened or severely cost-burdened when they spend more than 30% or 50% of their income on rent, respectively. A unit is considered crowded if it is inhabited by more than one person per room.

<sup>3</sup> The Education index score includes: Population with High School Diploma or Higher, Population with Some College, or Associate's Degree or Higher, Population with Bachelor's Degree or Higher.

Items marked "N/A" indicate data not available for this location.

## Health & Well-Being

2019 Opportunity Index Score:

**3**

The Health & Well-Being index score is based on seven measures assessing residents' health status and ability to access care.<sup>4</sup>

Selected Indicators for this Tract

**17%**  
**Diabetes Rate<sup>5</sup>**  
County Average: 15%

**70%**  
**Adults with a Health Care Provider**  
Regional Average: 73%

**34%**  
**Adults with Fair or Poor Reported Health<sup>5</sup>**

Regional Average: 28%

## Economic Security

2019 Opportunity Index Score:

**7**

The Economic Security index score is based on four measures assessing residents' ability to afford a good standard of living.<sup>6</sup>

Selected Indicators for this Tract

**22%**  
**People in Poverty**  
Regional Average: 18%  
Annual Average Change in Tract from 2000: -4%

**\$32,467**  
**Median Household Income**  
Regional Average: \$50,154  
Annual Average Change in Tract from 2000: 1%

**19%**  
**Unemployment Rate**  
Regional Average: 7%  
Annual Average Change in Tract from 2000: -1%

## Mobility

2019 Opportunity Index Score:

**6**

The Mobility index score is based on five measures assessing residents' ability to access transportation to meet basic needs.<sup>7</sup>

Selected Indicators for this Tract

**19%**  
**Households with No Vehicles**  
Regional Average: 10%  
Annual Average Change in Tract from 2000: -3%

**21%**  
**Workers Who Commute Via Public Transit**  
Regional Average: 3%  
Annual Average Change in Tract from 2000: -3%

**26%**  
**Workers Who Commute Over an Hour**  
Regional Average: 8%  
Annual Average Change in Tract from 2000: 7%

<sup>1</sup> The Housing Stability index score includes: Homeownership Rate, Percent of All Low-Income Households that are Severely Cost-Burdened, Percent of Occupied Units that are Crowded or Over-Crowded, Percent of Households that have Multiple Families or Unrelated Individuals, Percent of Renter Households Receiving Project-Based Housing Assistance, Percent of Renter Households Receiving Housing Choice Vouchers.

<sup>2</sup> Households are considered cost-burdened or severely cost-burdened when they spend more than 30% or 50% of their income on rent, respectively. A unit is considered crowded if it is inhabited by more than one person per room.

<sup>3</sup> The Education index score includes: Population with High School Diploma or Higher, Population with Some College, or Associate's Degree or Higher, Population with Bachelor's Degree or Higher.

<sup>4</sup> The Health & Well-Being index score includes: Percent of Adults Reporting to Have a Personal Doctor or Health Care Provider, Percent of Adults Reporting to Have Fair or Poor Health Status in the last 30 days, Percent of Adults Reporting a Physical Checkup in the Past Year in this Tract, Percent of Adults Reporting to Have Diabetes, Percent of Adults Reporting to Have Chronic Obstructive Pulmonary Disease (COPD), Percent of Adults Reporting to be Obese, Percent Uninsured.

<sup>5</sup> Based on self-reported health status from the CDC Behavioral Risk Factor Surveillance System survey.

<sup>6</sup> The Economic Security index score includes: Median Household Income, Percent of People in Poverty, Unemployment Rate, HUD Labor Market Engagement Index Score.

<sup>7</sup> The Mobility index score includes: Average Travel Time to Work, Percent of Workers Who Commute Over an Hour, Percent of Workers Who Commuted to Work Using Public Transportation, Percent of Workers Who Commute to Work by Walking, Percent of Households For Which No Vehicles are Available. Items marked "N/A" indicate data not available for this location.

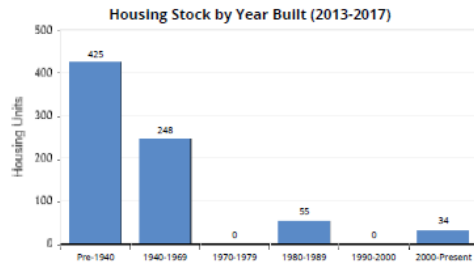
Items marked "N/A" indicate data not available for this location.

## NEIGHBORHOODS & NETWORKS

### Environment

Index Value: 21

The physical quality and safety of a neighborhood can have an enormous impact on residents' outcomes. Pollution, crime, vacant and/or dilapidated buildings and even the risk of natural threats, like flooding, can affect residents' health, housing stability and safety.



Predicted Crimes per 1,000 Residents (2016)

N/A

AFFH Environmental Hazard Index (2016)

24

Residential Vacancy Rate (2013-2017)

36.09%

Percent of Occupied Units Lacking Kitchen/Plumbing (2011-2015)

29.85%

### Environment Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Vacancy Rate (2013-2017)	36.09%	13.32%	12.24%	-
Diesel Particulate Matter Level in Air ( $\mu\text{g}/\text{m}^3$ ) (2016)	2.42	-	-	-
Cancer Risk from Air Toxics (2016)	48.49	-	-	-
Traffic Exposure Score (2016)	291.46	-	-	-
Pollutant Water Discharge Exposure Score (2016)	0.66	-	-	-
Potential Chemical Accident Management (RMP) Facilities Exposure Score (2016)	1.26	-	-	-
Hazardous Waste Management Facilities Exposure Score (2016)	0.06	-	-	-
Ozone Concentration Score (2016)	41.77	-	-	-
Particulate Matter Concentration Score ( $\mu\text{g}/\text{m}^3$ annual average) (2016)	9.01	-	-	-
Housing Units Built Prior to 1960 (lead paint indicator) (2016)	314	-	-	-
AFFH Environmental Hazard Index (2016)	24	-	-	-
Distance to Nearest EPA Brownfield Site (2016)	0.27 miles	-	-	-
Distance to Nearest EPA Superfund Site (2016)	2.98 miles	-	-	-
Median Year Built (2013-2017)	1939	1975	1977	-
Percent of Occupied Units Lacking Kitchen and/or Plumbing (2011-2015)	29.85%	8.85%	4.95%	18.90% (2000)

Source: Census ACS (<https://www.policymap.com/data/our-data-directory/#Census>), Decennial Census and American Community Survey (ACS), EPA EISCREEN (<https://www.epa.gov/epa/eiscreen>), HSLD (<https://www.policymap.com/data/our-data-directory/#HSLD>), Air Quality Particulate Matter (AQPM), EPA Brownfield Sites Reports (<https://www.policymap.com/data/our-data-directory/#Environmental>), Environmental Protection Agency (EPA), Brownfield Sites Reports, EPA Superfund Enterprise Management System (<https://www.policymap.com/data/our-data-directory/#Environmental>), Superfund Enterprise Management System

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## NEIGHBORHOODS & NETWORKS

### FEMA Flood Zones



High risk (>1% annual chance) Moderate risk (>.2% annual chance) Low risk (<.2% annual chance) Undetermined risk

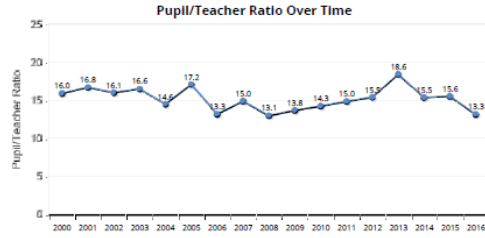
Source: FEMA (<https://www.policymap.com/data/our-data-directory/#FEMA>)

# NEIGHBORHOODS & NETWORKS

## Community Institutions

Index Value: 14

Local community institutions — most notably schools and health care providers — can have a profound effect on the life outcomes of residents. Education is a primary way that people access opportunities like jobs, and the quality of local schools can be either a springboard toward long-term success or a significant obstacle that must be surmounted. Similarly, strong health care institutions can improve health outcomes and quality of life for the communities they serve.



Average Graduation Rate (School District) (2016)	District Pupil/Teacher Ratio (2016)	Percent of Students in District in an Individualized Education Program (2016)	Total District Expenditures per Pupil for Elementary and Secondary Education (2016)
100%	13.27	10.35%	\$28,161

## Community Institutions Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Standardized Test Score Rank (National Percentile) (2016)	N/A	-	-	-
Distance to Nearest Headstart Center (2016)	0.97 miles	-	-	-
Distance to Nearest Library (2016)	0.51 miles	-	-	-
Distance to Nearest Bank Branch (2016)	1.07 miles	-	-	-
Number of Hospital Beds per 1,000 People (2016)	-	3.3 (County)	-	-
Emergency Room Visits per 1,000 People (2016)	-	834.53 (County)	-	-
Primary Care Physicians Per 1,000 People (2016)	-	0.94 (County)	0.77	1.98% (County; 2010)
Dentists Per 1,000 People (2016)	-	0.67 (County)	0.62	1.64% (County; 2010)

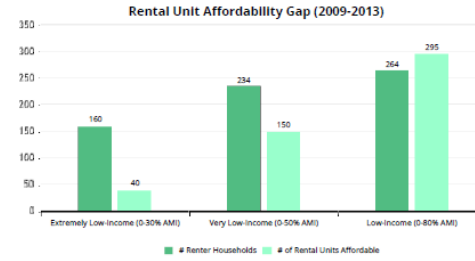
SOURCE: NCES IPEDS (https://www.policymap.com/dataset-data-directory/#National-Center-for-Education-Statistics), Census Public School Finance Data (https://www.policymap.com/dataset-data-directory/#Census-Public-Elementary-Secondary-Education-Finance-Data), Head Start (https://www.policymap.com/dataset-data-directory/#Head-Start), M.E.S. (https://www.policymap.com/dataset-data-directory/#M.E.S.-Manufacturing-Mining-and-Construction-Statistics), HUD Qualified Census Tracts and Difficult Development Areas (https://www.policymap.com/dataset-data-directory/#HUD-Qualified-Census-Tracts-and-Difficult-Development-Areas), CRA (https://www.policymap.com/dataset-data-directory/#CRA-Community-Reinvestment-Act-Eligibility-Status), CDFI Fund (https://www.policymap.com/dataset-data-directory/#CDFI-Community-Development-Financial-Institutions-Fund-Areas-of-High-Housing-Need), HUD FUND (https://www.policymap.com/dataset-data-directory/#HUD-FUND-Fair-Market-Rent)

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# BUILDINGS, HOMES & MORTGAGE MARKETS

## Housing Market

The housing market affects the accessibility of a given neighborhood through the affordability and availability of the local housing stock. Housing availability is measured by how well the supply of affordable housing meets demand, as indicated by the availability gap for low-income renters, the share of households receiving subsidies, and vacancy rates. Indicators in this section also capture the pace and direction of neighborhood change over time, through the number of building permits and changes in home values and rents.



Median Gross Rent (2013-2017)	Median Home Value (2013-2017)	Share of 2-Bedroom Rental Units that are Affordable at 50% of Area Median Income (2012-2016)	Share of Owner Units that are Affordable at 80% of Area Median Income (2012-2016)
\$896	\$170,400	61.62%	48.43%

## Housing Market Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Homeownership Rate (2013-2017)	45.59%	61.94%	63.82%	0.21% (2000)
Median Owner-Occupied Home Value (2013-2017)	\$170,400	\$184,100	\$193,500	5.90% (2000)
Median Gross Rent (2013-2017)	\$896	\$947	\$982	0.99% (2005-2009)
Share of 2-Bedroom Rental Units that are Affordable at 50% of Area Median Income (2012-2016)	61.62%	23.88% (County)	N/A	-
Share of Owner Units that are Affordable at 80% of Area Median Income (2012-2016)	48.43%	30.83% (County)	N/A	-
Number of Permits for All Buildings (2017)	-	510 (County)	849,525	1.49% (County; 2000)
Residential Vacancy Rate (2013-2017)	36.09%	13.32%	12.24%	-
Qualified Census Tract (QCT) Under Low Income Housing Tax Credit Program (2019)	No	-	-	-
Difficult to Develop Area (DDA) (2019)	No	-	-	-
Community Reinvestment Act (CRA) Eligible (2017)	No	-	-	-
High Housing Needs Designated Tract (2016)	Yes	-	-	-
Fair Market Rent for a 2-Bedroom Unit (2017)	-	\$964 (County Subdivision)	-	0.78% (County Subdivision; 2013)
Small Area Fair Market Rent for a 2-Bedroom Apartment (for Closest ZIP Code) (2017)	\$910	-	-	-0.54% (Zip; 2013)

SOURCE: Census ACS (https://www.policymap.com/dataset-data-directory/#Census-Demographic-and-American-Community-Survey-ACS), HUD Income Levels (https://www.policymap.com/dataset-data-directory/#HUD-Income-Levels), Census Residential Construction Branch (https://www.policymap.com/dataset-data-directory/#Census-Manufacturing-Mining-and-Construction-Statistics), HUD Qualified Census Tracts and Difficult Development Areas (https://www.policymap.com/dataset-data-directory/#HUD-Qualified-Census-Tracts-and-Difficult-Development-Areas), CRA (https://www.policymap.com/dataset-data-directory/#CRA-Community-Reinvestment-Act-Eligibility-Status), CDFI Fund (https://www.policymap.com/dataset-data-directory/#CDFI-Community-Development-Financial-Institutions-Fund-Areas-of-High-Housing-Need), HUD FUND (https://www.policymap.com/dataset-data-directory/#HUD-FUND-Fair-Market-Rent)

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# BUILDINGS, HOMES & MORTGAGE MARKETS

## Nearby Subsidized Affordable Housing



The map above includes properties listed in the U.S. Department of Housing and Urban Development (HUD) Low-Income Housing Tax Credit database, HUD's Multifamily Assistance and Section 8 Contracts Database, HUD's Picture of Subsidized Households, HUD's Real Estate Assessment Center (REAC), and the United States Department of Agriculture (USDA) Rural Development, Multifamily Housing.

# People

## Age & Family Structure

Age and family structure can have a significant impact on the opportunities available to individuals, as well as shape their needs and goals. For example, a family with children may rely on the availability of low-cost child care, while accessible public transit and health services may be the primary concern for seniors.

### Age & Family Structure Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Average Household Size (2013-2017)	3.09	2.58	2.63	-1.08% (2000)
% of Population Under 18 (2013-2017)	17.18%	22.46%	22.93%	-2.79% (2000)
Percent of Households With Children (2010)	31.05%	N/A	32.96%	-4.14% (2005-2009)
Percent of the Population that is Senior (Age 65+) (2013-2017)	8.00%	14.21%	14.87%	-2.76% (2000)
Percent of Families that are Single Parent (2013-2017)	23.63%	17.24%	13.80%	2.05% (2005-2009)

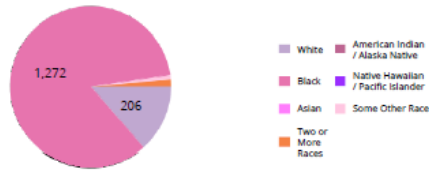
Source: Census ACS (<https://www.policymap.com/data/usa-data-directory/Census>; Decennial Census and American Community Survey (ACS))

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## Race & Ethnicity

Race can have a profound effect on a person's available pathways to opportunity, especially when explicit discrimination or hidden biases shape the jobs that may be available, interactions with authorities, and treatment within community institutions. Racial or ethnic identity and de facto housing segregation can also affect a resident's social networks and contacts, affecting the jobs, services and supports that they can reach.

Population by Race (2013-2017)



### Race & Ethnicity Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Percent of the Population Foreign Born (2013-2017)	1.52%	7.59%	13.4%	-0.89% (2000)
Percent of the Population that is Non-English Speaking (2013-2017)	0.00%	4.97%	8.52%	6.76% (2000)
Percent of the Population that is a Racial or Ethnic Minority (i.e. Non-White and/or Hispanic/Latino) (2013-2017)	89.03%	48.14%	38.54%	0.67% (2000)

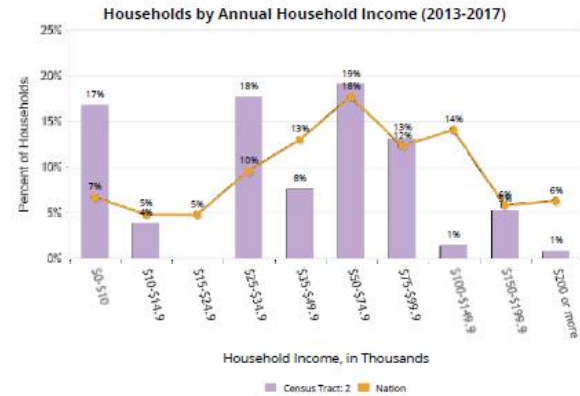
Source: Census ACS (<https://www.policymap.com/data/usa-data-directory/Census>; Decennial Census and American Community Survey (ACS))

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# People

## Income & Poverty

Incomes and poverty status can have a long-term impact on life outcomes - limiting a resident's ability to own a home, to purchase needed medication, to buy a suit for a job interview, or even provide food for their family. These hardships can also have an intergenerational effect that can affect their children's outcomes for many years to come.



### Income & Poverty Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Median Household Income (2013-2017)	\$32,467	\$50,154	\$57,652	0.7% (2000)
Percent of People in Poverty (2013-2017)	21.88%	18%	14.58%	-4.18% (2000)
Percent of Single Parent Families in Poverty (2013-2017)	30.77%	39.3%	34.17%	-5.72% (2000)
Percent of School Age Children in Poverty (2017)	36.96% (School District)	-	-	-
Percent of Students that are Free and Reduced Lunch Recipients (2016)	50.29% (School District)	-	-	-2.12% (School District; 2000)
Percent of Income Tax Returns Utilizing EITC (2016)	-	29.79% (County)	20.7%	-

Source: Census ACS (<https://www.policymap.com/data/usa-data-directory/Census>; Decennial Census and American Community Survey (ACS)), Census SAITP (<https://www.policymap.com/data/usa-data-directory/Census> Small Area Income and Poverty Estimates), IRS (<https://www.policymap.com/data/usa-data-directory/IRS> Statistics of Income - Individual Income Tax Statistics)

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# People

## Employment

For most households, steady and reliable employment is the single most important key to economic security, as well as the primary way to access health insurance.

### Employment Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Unemployment Rate (2013-2017)	18.68%	7.12%	6.55%	-1.47% (2000)
HUD Labor Market Engagement Index Score (2016)	33	-	-	-
Number of Employed Residents (2015)	416	486,211	-	-
Number of Multiple-job Holders (2015)	41	36,978	-	-
Percent of Workers, by Residence, who earn \$15,000 or Less (2015)	26.2%	20.94%	-	-

Source: Census ACS ([https://www.policymap.com/data/us-data-directory/Census: Decennial Census and American Community Survey \(ACS\)](https://www.policymap.com/data/us-data-directory/Census: Decennial Census and American Community Survey (ACS))), HUD AFFH (<https://www.hudexchange.info/programs/affh/>), Census LEHD (<https://www.policymap.com/data/us-data-directory/Census: Longitudinal Employer - Household Dynamics>)

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### Expected Future Income Based on Parents' Income

Income of Parents	Chance that Child's Income Will be <\$9,400	Chance that Child's Income Will be >\$9,400	Chance that Child's Income Will be >\$29,900	Chance that Child's Income Will be >\$57,800	Chance that Child's Income Will be >\$99,600
< \$25,200	34.43%	65.57%	33.55%	16.03%	6.28%
\$25,200 - \$47,300	25.68%	74.32%	47.02%	26.66%	11.93%
\$47,300 - \$73,000	19.96%	80.04%	58.34%	37.95%	19.00%

Source: Harvard, UC Berkeley (<https://www.policymap.com/data/us-data-directory/Harvard/UC Berkeley Equality of Opportunity Project>)

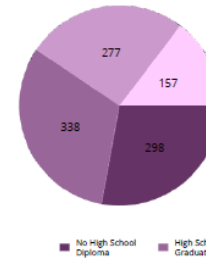


# People

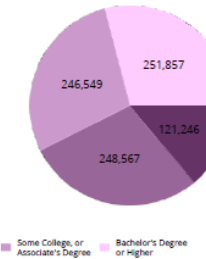
## Education

Through educational attainment, individuals are able to unlock higher earning potential and qualify for a wider range of employment opportunities. Educational attainment has long been considered one of the key opportunity pathways through which individuals achieve significant economic and class mobility.

In this Tract (2013-2017)



In this Region (2013-2017)



Legend: No High School Diploma, High School Graduate/GED, Some College, or Associate's Degree, Bachelor's Degree or Higher

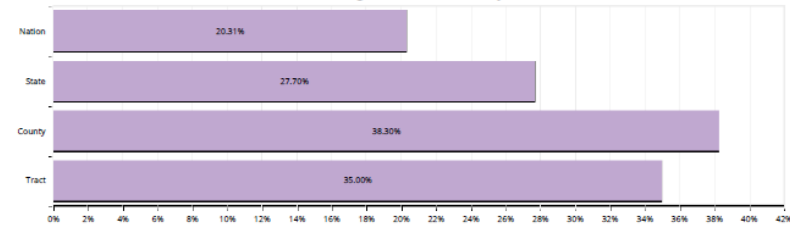
### Education Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Percent of Adults Lacking a High School Diploma (2013-2017)	27.85%	13.96%	12.69%	-2.65% (2000)
Percent of Adults with a High School Diploma or Higher (2013-2017)	72.15%	86.04%	87.31%	2.03% (2000)
Percent of Adults with a Bachelor's Degree or Higher (2013-2017)	14.67%	29.01%	30.93%	-3.49% (2000)
Percent of Adults with a Graduate/Professional Degree (2013-2017)	7.38%	10.75%	11.80%	12.27% (2000)
Percent of Students Enrolled in Public School (2013-2017)	100.00%	76.10%	89.72%	-
Percent of Students Enrolled in Private School (2013-2017)	0.00%	23.90%	10.28%	-

Source: Census ACS ([https://www.policymap.com/data/us-data-directory/Census: Decennial Census and American Community Survey \(ACS\)](https://www.policymap.com/data/us-data-directory/Census: Decennial Census and American Community Survey (ACS)))

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Percent of School Age Children in Poverty (2013-2017)

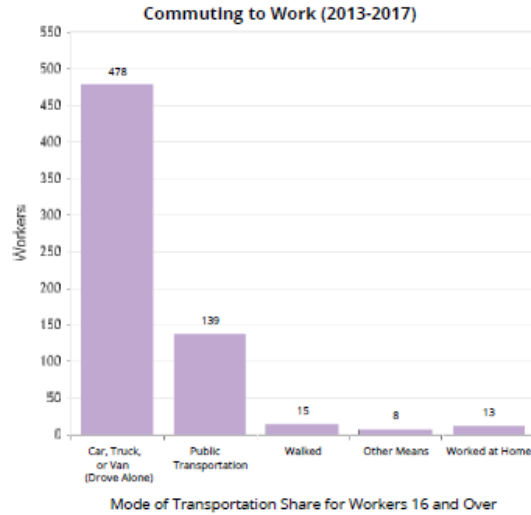


## People

### Transit & Mobility

Access to vehicles and public transit can have significant impact on a person's ability to access work, obtain services, purchase essential goods, and more. Since it acts as a connection to a wide variety of basic needs, access to affordable transit can impact outcomes across the spectrum - from health to education to economic security.

Percent of People Who Drive to Work (2013-2017)	Average Number of Vehicles per Household (2013-2017)
73.20%	1.1
Percent of People Who Commute Via Public Transit (2013-2017)	Percent of Workers Who Commute Over an Hour (2013-2017)
21.29%	25.78%



### Transit & Mobility Indicators

Indicator	Tract	Region (CBSA)	Nation	% Change in Tract (from base year)
Percent of People Who Drive to Work (2013-2017)	73.20%	88.52%	85.60%	-
Average Number of Vehicles per Household (2013-2017)	1.1	1.6	1.8	-
Percent of Workers Who Commute Over an Hour (2013-2017)	25.78%	8.09%	8.90%	6.76% (2000)
Estimated Percent of Income Spent on Housing and Transportation Costs by a Working Individual Household (2014)	78.36%	72.61%	41.00%	-
Estimated Percent of Income Spent on Housing and Transportation Costs by a Single Parent Family Household (2014)	85.29%	84.49%	55.00%	-
Percent of People Who Commute Via Public Transit (2013-2017)	21.29%	2.80%	5.13%	-3.30% (2000)
Percent of Households for Which no Vehicles are Available (2013-2017)	18.89%	10.37%	8.81%	-3.39% (2000)
Average Travel Time to Work (in Minutes) (2013-2017)	N/A	26	26	-
Percent of People Who Walk to Work (2013-2017)	2.30%	2.41%	2.73%	-

Source: Census ACS ([https://www.policymap.com/data/us-data-directory/#Census: Decennial Census and American Community Survey \(ACS\)](https://www.policymap.com/data/us-data-directory/#Census: Decennial Census and American Community Survey (ACS))), HUD Location Affordability Index (<https://www.policymap.com/data/us-data-directory/#HUD: Location Affordability Index>)

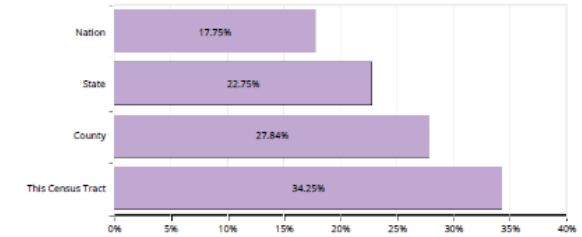
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## People

### Health & Insurance

Good health and well-being affects many aspects of a person's life. Health status and adequate insurance coverage affects financial stability, job security, educational attainment, and the ability to remain safely and stably housed.

### Percent of Adults Reporting Fair or Poor Health in the Last 30 Days (2013)



### Health Insurance Coverage by Annual Household Income, for the County (2015)

Income	County Population	Uninsured	Percent Uninsured
Less than \$25,000	108,808	17,275	15.00%
\$25,000 to \$49,999	86,340	13,153	15.00%
\$50,000 to \$74,999	51,259	5,795	11.00%
\$75,000 to \$99,999	41,380	2,408	5.00%
\$100,000 or More	89,471	4,380	4.00%

### Health & Insurance Indicators

Indicator	Tract	County	Nation	Average Annual Change
Percent of Adults Reporting to Have Fair or Poor Health Status in the Last 30 Days (2013)	34.25%	27.84%	17.75%	-
Percent of Adults Reporting to Have a Personal Doctor or Health Care Provider (2013)	69.63%	72.54%	75.40%	-
Percent of Adults Reporting a Physical Checkup in the Past Year in This Tract (2013)	75.91%	75.61%	67.93%	-
Percent of All People Without Health Insurance (2014)	-	11.40%	9.42%	-
Percent of All People Who are Medicare Beneficiaries (2015)	-	6.70%	0.02%	-
Percent of the Population that has One or More Disabilities (2013-2017)	18.51%	13.84%	12.59%	-
Infant Mortality Rate (per 1,000 Births) (2016)	-	6.62%	-	-
Cancer Deaths per 100,000 People (2011-2015)	-	452.6	441.2	-
Low-Income Preschool Obesity Rate (2011)	-	13.80%	-	-
Percent of Adults Ever Diagnosed with Depression (2013)	20.47%	18.03%	17.52%	-
Percent of Adults Reporting to Have Asthma (2013)	11.06%	9.47%	8.86%	-
Percent of Adults Reporting to Have Diabetes (2013)	17.10%	15.03%	10.10%	-
Percent of Adults Reporting to Have Chronic Obstructive Pulmonary Disease (COPD) (2013)	10.71%	8.49%	6.40%	-
Percent of Adults Reporting to be Obese (2013)	43.03%	39.92%	27.91%	-
Percent of Adults Reporting Consuming Fewer than 1 Serving of Fruit/Vegetables per Day (2013)	15.51%	13.14%	8.01%	-
Percent of Adults Reporting that They Currently Smoke (2013)	25.85%	23.44%	17.99%	-
Percent of Adults Reporting to Engage in Heavy Drinking (2013)	4.81%	5.31%	5.93%	-
Percent of Civilians Age 18 Who Are Veterans (2013-2017)	5.83%	6.63%	7.69%	13.82% (2000)

Source: CDC BRFSS (<https://www.policymap.com/data/us-data-directory/#CDC: Behavioral Risk Factor Surveillance System>), Census ACS ([https://www.policymap.com/data/us-data-directory/#Census: Decennial Census and American Community Survey \(ACS\)](https://www.policymap.com/data/us-data-directory/#Census: Decennial Census and American Community Survey (ACS))), CMS (<https://www.policymap.com/data/us-data-directory/#Centers for Medicare and Medicaid Services>), CDC National Center for Health Statistics ([https://www.policymap.com/data/us-data-directory/#Centers for Disease Control and Prevention \(CDC\) National Center for Health Statistics](https://www.policymap.com/data/us-data-directory/#Centers for Disease Control and Prevention (CDC) National Center for Health Statistics)), CDC State Cancer Profiles ([https://www.policymap.com/data/us-data-directory/#Centers for Disease Control and Prevention \(CDC\) State Cancer Profiles](https://www.policymap.com/data/us-data-directory/#Centers for Disease Control and Prevention (CDC) State Cancer Profiles)), USDA Food Environment Atlas (<https://www.policymap.com/data/us-data-directory/#USDA: Food Environment Atlas>)

Items marked "N/A" indicate data not available for this location; dashes indicate data not available for any location. Region is defined as the Core-Based Statistical Area (CBSA). If the tract falls outside a CBSA, then it defaults to county.

# *Census Business Builder*

## At A Glance



# Census Business Builder: Small Business and Regional Analyst Editions

United States Census Bureau

Census Business Builder: Small Business Edition - 2.3

Privacy Act Statement | FAQs | Send Feedback

## Determine the Best Location for Your Business

1. What type of business do you want to research?

Select the type of business you want to research by either selecting it first from the "Most Popular" categories below (and the detailed list provided) or by using the Type of Business Search. (You must choose one type of business.)

Construction | Food Services | Healthcare | Personal Services | Prof & Biz Services | Retail

or Search for your type of business

Industry Title, Keyword, or NAICS Code

2. Where are you considering locating the business?

Select the location you want to research either clicking on the My Location button or by searching for it.

My Location

or

State, County, City/Town, or ZIP Code

Go To Map

Create Report

Click "Go to Map" to browse the information about the potential customers and competitors for the location you are researching. (Note: You must choose a Type of Business and Location.)

Click "Create Report" to go straight to the report for your type of businesses and location. (Note: You must choose a Type of Business and Location.)

Powered by the U.S. Census Bureau and Esri. For help using this tool (including tutorial flyers and FAQs), see the [CBB Home Page](#)

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Release: 2.3 (Build: 11)

United States Census Bureau

Census Business Builder: Regional Analyst Edition - 2.3

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## Define your region

What is the primary state, county, city/town, or ZIP Code in your region?

Select the primary state, county, city/town, or ZIP Code in your region by either clicking on the My Location button or by searching for it.

My Location

or

State, County, City/Town, or ZIP Code

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Release: 2.3 (Build: 11)

## Guiding Principles

- Easy to use
- Customer focused
- Provide access to Census data and more
  - USDA & third party
- Leverage existing Census investments
  - Esri, API
- Use latest technology
  - Cloud
- Provide for free

CBB Home Page

<https://www.census.gov/data/data-tools/cbb.html>

# Industry Selection

Choose the type of business to research via the "Most Popular" buttons...

1. What type of business do you want to research?

Select the type of business you want to research by either selecting it first from the "Most Popular" categories below (and the detailed list provided) or by using the Type of Business Search. (You must choose one type of business.)

Clear Selections

# ... or via the Industry

Boxes, jewelry wood or part wood, manufacturing (321920)

==== Metal coating, engraving (except jewelry and silverware), and allied services to manufacturers (332812)

==== Jewelry and silverware manufacturing (33991)

==== Jewelry and silverware manufacturing (339910)

==== Jewelry watch, precious stone, and precious metal merchant wholesalers (42394)

==== Jewelry watch, precious stone, and precious metal merchant wholesalers (423940)

Antique jewelry merchant wholesalers (423940)

Costume jewelry merchant wholesalers (423940)

Jewelry merchant wholesalers (423940)

Jewelry boxes merchant wholesalers (424990)

Costume jewelry stores (448150)

Jewelry stores, costume (448150)

==== Jewelry, luggage, and leather goods stores (4483)

==== Jewelry stores (44831)

==== Jewelry stores (448310)

Jewelry stores, precious (448310)

Jewelry design services (541490)

Jewelry repair shops without retailing new jewelry (811490)

Q jewelry

# CBB: SBE "Splash Page"

United States Census Bureau

Census Business Builder: Small Business Edition - 2.3

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## Determine the Best Location for Your Business

1. What type of business do you want to research?

Select the type of business you want to research by either selecting it first from the "Most Popular" categories below (and the detailed list provided) or by using the Type of Business Search. (You must choose one type of business.)

List of business categories

or Search for your type of business

Q Industry Title, Keyword, or NAICS Code

2. Where are you considering locating the business?

Select the location you want to research either clicking on the My Location button or by searching for it.

My Location

or

Q State, County, City/Town, or ZIP Code

Click "Go to Map" to browse the information about the potential customers and competitors for the location you are researching. (Note: You must choose a Type of Business and Location.)

Go To Map

Click "Create Report" to go straight to the report for your type of businesses and location. (Note: You must choose a Type of Business and Location.)

Create Report

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Release: 2.3 (Build: 14)

# CBB: SBE "Splash Page"

United States Census Bureau

Census Business Builder: *Small Business Edition* - 2.3

Privacy Act Statement | FAQs | Send Feedback

## Determine the Best Location for Your Business

1. What type of business do you want to research?

Select the type of business you want to research by either selecting it first from the "Most Popular" categories below (and the detailed list provided) or by using the Type of Business Search. (You must choose one type of business.)

Construction | Food Services | Healthcare | Personal Services | Prof & Biz Services | List of business categories

or Search for your type of business

Industry Title, Keyword, or NAICS Code

2. Where are you considering locating the business?

Select the location you want to research either clicking on the My Location button or by searching for it.

My Location

or

State, County, City/Town, or ZIP Code

Go To Map

Create Report

Click "Go to Map" to browse the information about the potential customers and competitors for the location you are researching. (Note: You must choose a Type of Business and Location.)

Click "Create Report" to go straight to the report for your type of businesses and location. (Note: You must choose a Type of Business and Location.)

Powered by the U.S. Census Bureau and Esri. For help using this tool (including tutorial flyers and FAQs), see the [CBB Home Page](#)

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Release: 2.3 (Build: 14)

Location Selection

Choose the location to research via the "My Location" button...

My Location

or

State, County, City/Town, or ZIP Code

==== ZIP Code =====  
21114

==== County =====  
Anne Arundel County, Maryland

==== Tract =====  
Census Tract 7022.09, Maryland

==== City/Town =====  
Crofton CDP, Maryland

==== State =====  
Maryland

... or via the Geography Search

anne

==== County =====  
Anne Arundel County, Maryland

When have selected both an Industry and Geography, Go To Map and Create Report buttons will activate

# CBB: SBE "Map Page"

## Menu Bar

Use the options in this menu to change the:

- Kind of business being researched
  - Location being researched
- (You don't have to return to the Splash Page to change these.)

You can also use this menu to change the:

- Variable (data item) displayed on the map)
- Variable(s) used to filter the geographic areas shown on the map

(More on these last 2 in the following slides)

**Census Business Builder: Small Business Edition - 2.3**

Privacy Act Statement | FAQs | Send Feedback

Change Your Industry: Food Services, Restaurants | Change Your Location: Anne Arundel County, Maryland | Select Map Variable: Total population | Select Your Filter: Not Applied

State | County | City/Town | ZIP Code | Tract

**Anne Arundel County, Maryland**

**559,737 (n/a)**  
Total population (MoE +/-)

**Total population**

Year	Total population
2007-2011	559,737
2012-2016	559,737

Geo hierarchy not presentable

**\$91,918**  
Median household income (\$1,140)

**91.9%**  
Percent high school degree or higher (1%)

**73.9%**  
Homeownership rate (0.6%)

**386**  
Employer establishments (n/a)

**Total population**

Population Range	Color
621,000 - 1,132,887	Blue
249,776 - 559,737	Yellow
139,548 - 243,465	Orange
37,668 - 90,527	Purple
13,597 - 32,653	Green

**Map Configuration**

Default Scheme | Quantile Classing Method

Esri, HERE, Garmin, USGS, NGA, EPA, USDA, NPS | Powered by Esri

# Map Variables Menu: Data in CBB

Please Select a Map Variable

Primary Category

Customers Businesses Workforce Building Permits Consumer Spending My Variables

Secondary Category

Demographic Characteristics Characteristics  Socioeconomic Characteristics  Housing

Map Variables

Total population  Percent under 5 years  Percent under 18 years  Percent 18 years and over

This data variable is already displayed on Map

Select Variable Close

These data are subject to sampling and non-sampling errors. See [Methodology](#) on the ACS Home Page for more information.  
Includes key information that you can use to better understand your market. To learn more, see [www.census.gov](http://www.census.gov)

**Customers Data** from the American Community Survey 5-Year Estimates

**Employer and Self-Employed Business Data** from County Business Patterns, Nonemployer Statistics, the Economic Census, the Survey of Business Owners, the Census of Agriculture (USDA), and the International Trade in Goods and Services Report

**Workforce Data** from the Quarterly Workforce Indicators

**Residential Building Permits Data** from the Building Permits Survey

**Consumer Spending Data** from Esri

You can also upload your own data into CBB using the **My Variables** tab



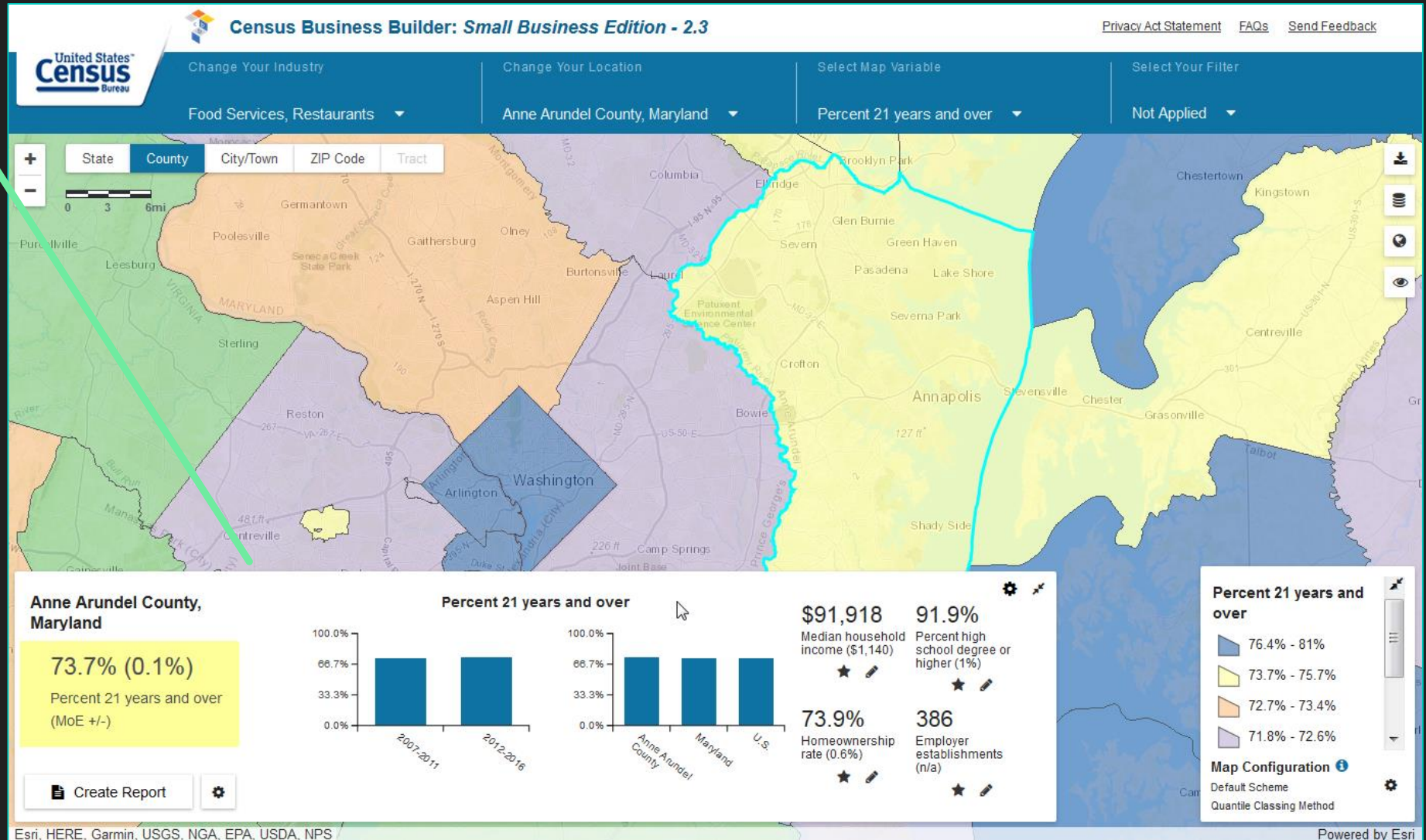
# CBB: SBE "Map Page"

## Map Dashboard

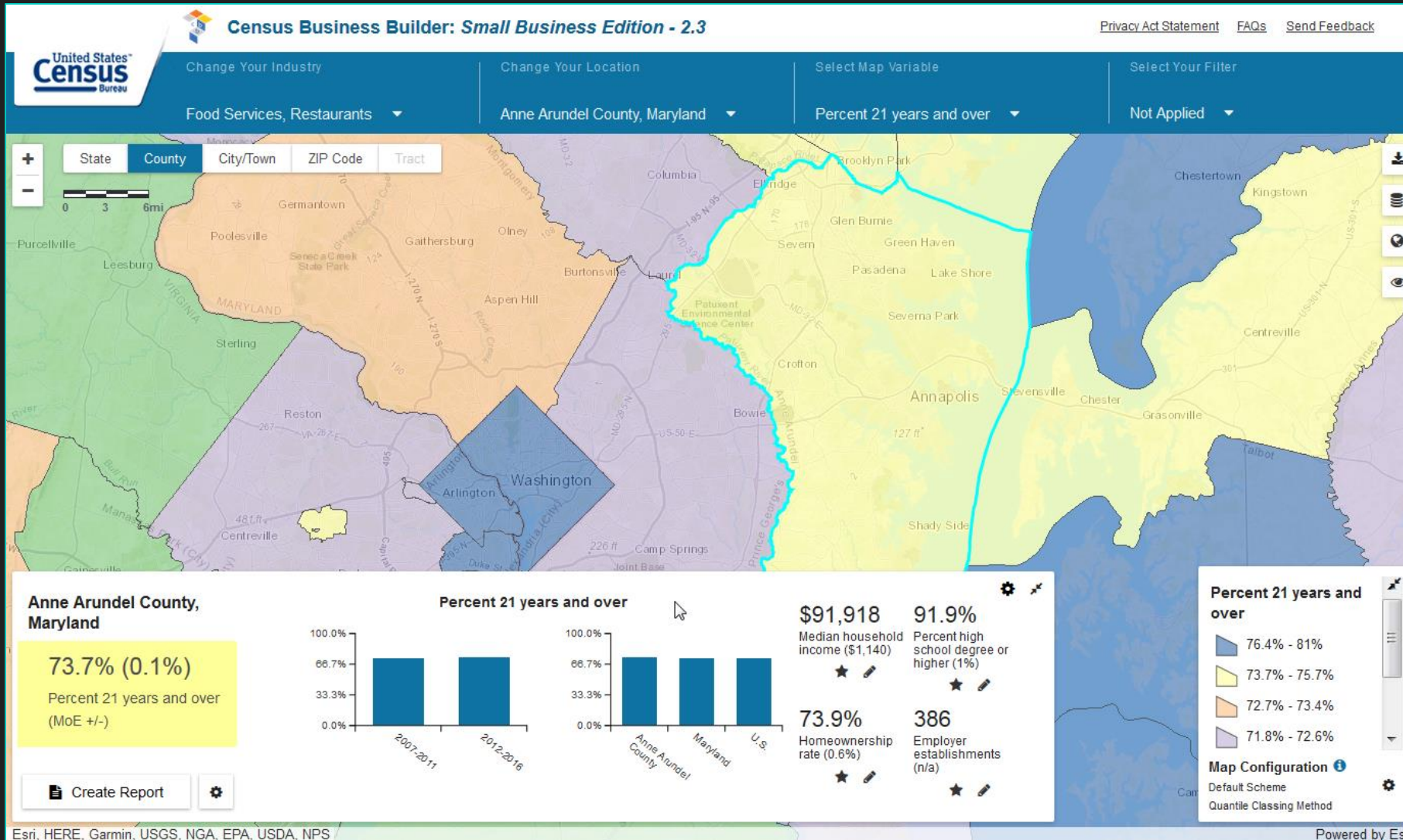
This panel displays:

- The value for the selected variable and the geographic area highlighted on the map (plus the variable title and margin of error)
- Bar charts comparing the variable over time and by geography (e.g. County to State to Nation)
- 4 additional (and customizable) data variables

The dashboard can be minimized using the arrow icon in the upper right corner and Customized using the "gear" icon just to the left.



# CBB: SBE "Map Page"

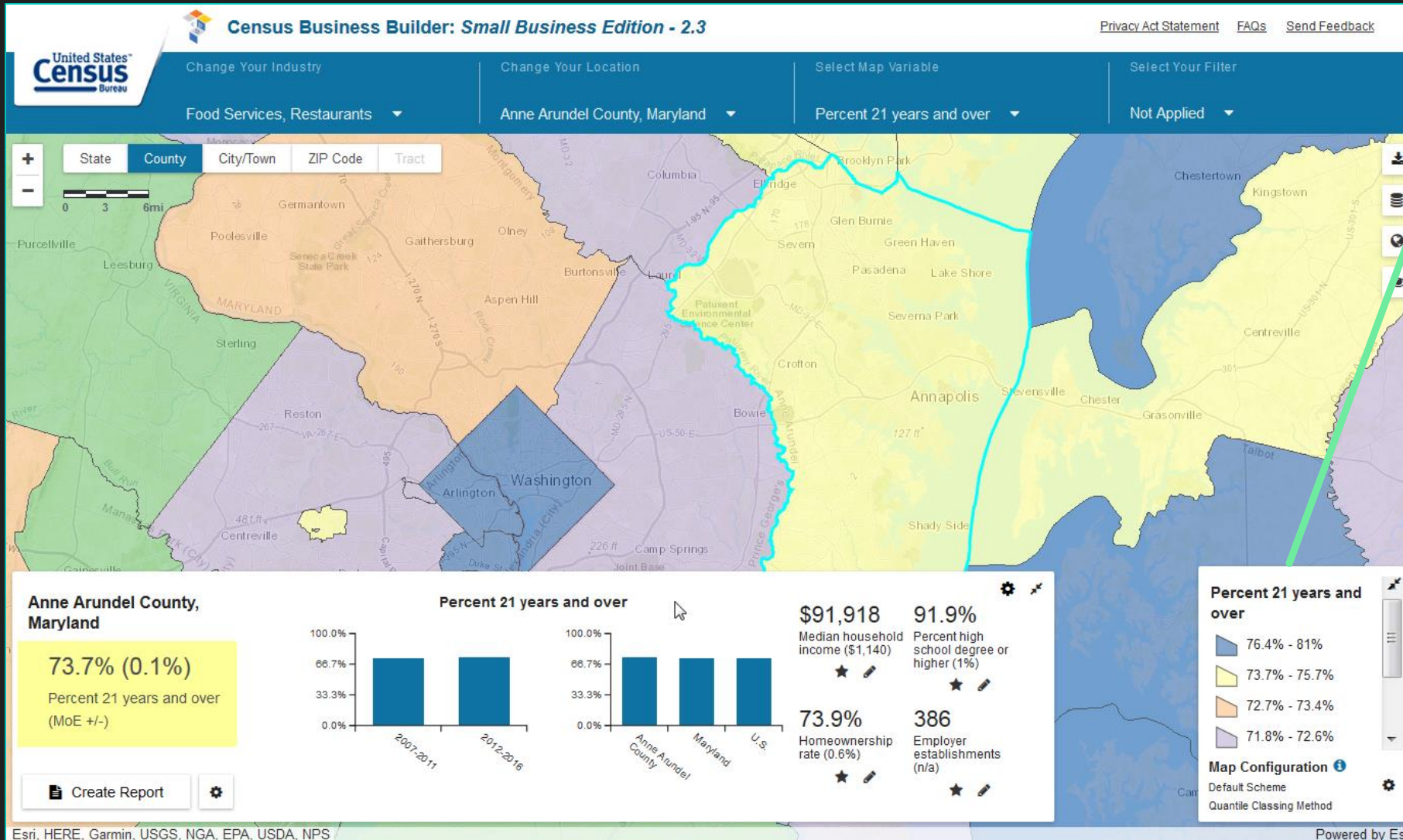


## Map Buttons

These buttons allow the user to:

- Download the data displayed in the visible map to a CSV or Excel file
- Add Reference Layers to the map from either a preselected Gallery, a ShapeFile, or a Map Service
- Change the basemap from the default Topographic map to Imagery or Dark
- Change the map transparency so that the base map is more or less visible

# CBB: SBE "Map Page"



## Map Legend

The legend displays the data range values for each of the displayed map classes.

The Map Configuration "gear icon" allows the user to change the:

- Map color palette from the default 5 color option to 2 and 3 color options
- Map classing scheme from the default Quantiles method to Equal Intervals

(To learn more about the Map Configuration settings, click on the blue "i" icon.)

## Geographic Levels Menu and Zoom Buttons

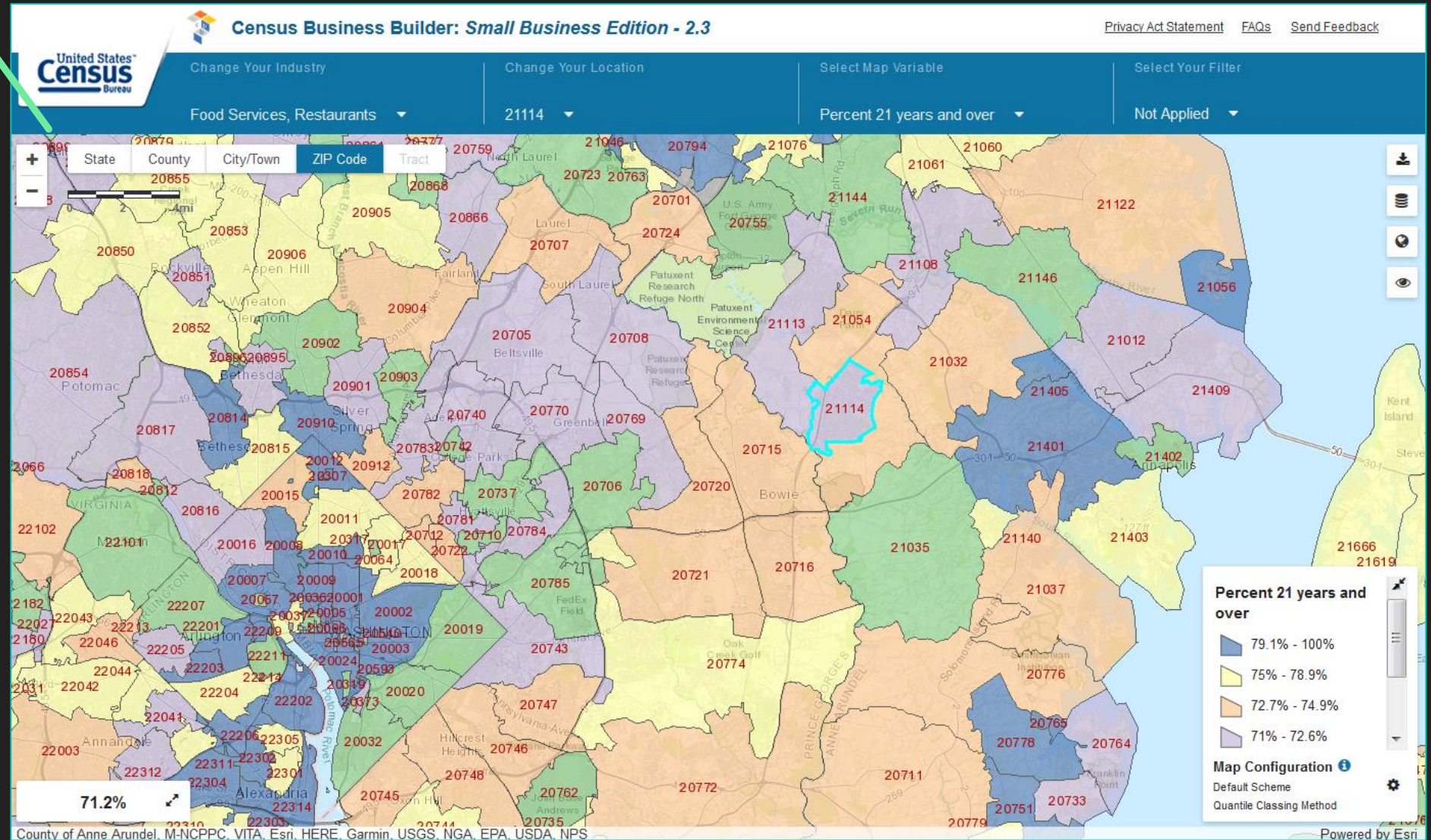
This menu allows the user to change the level of the geographic areas shown on the map from what was first selected on the Splash Page to 4 other levels.

The Zoom buttons allow the user to zoom the map in and out. Note that some geographic levels are only selectable at certain zoom levels (e.g. you need to zoom in first to view ZIP and Tract level data.)

The Zoom level also impacts the geographic labels (like ZIP Codes) displayed on the map.

Note that the map can also be panned with a mouse.

# CBB: SBE "Map Page"



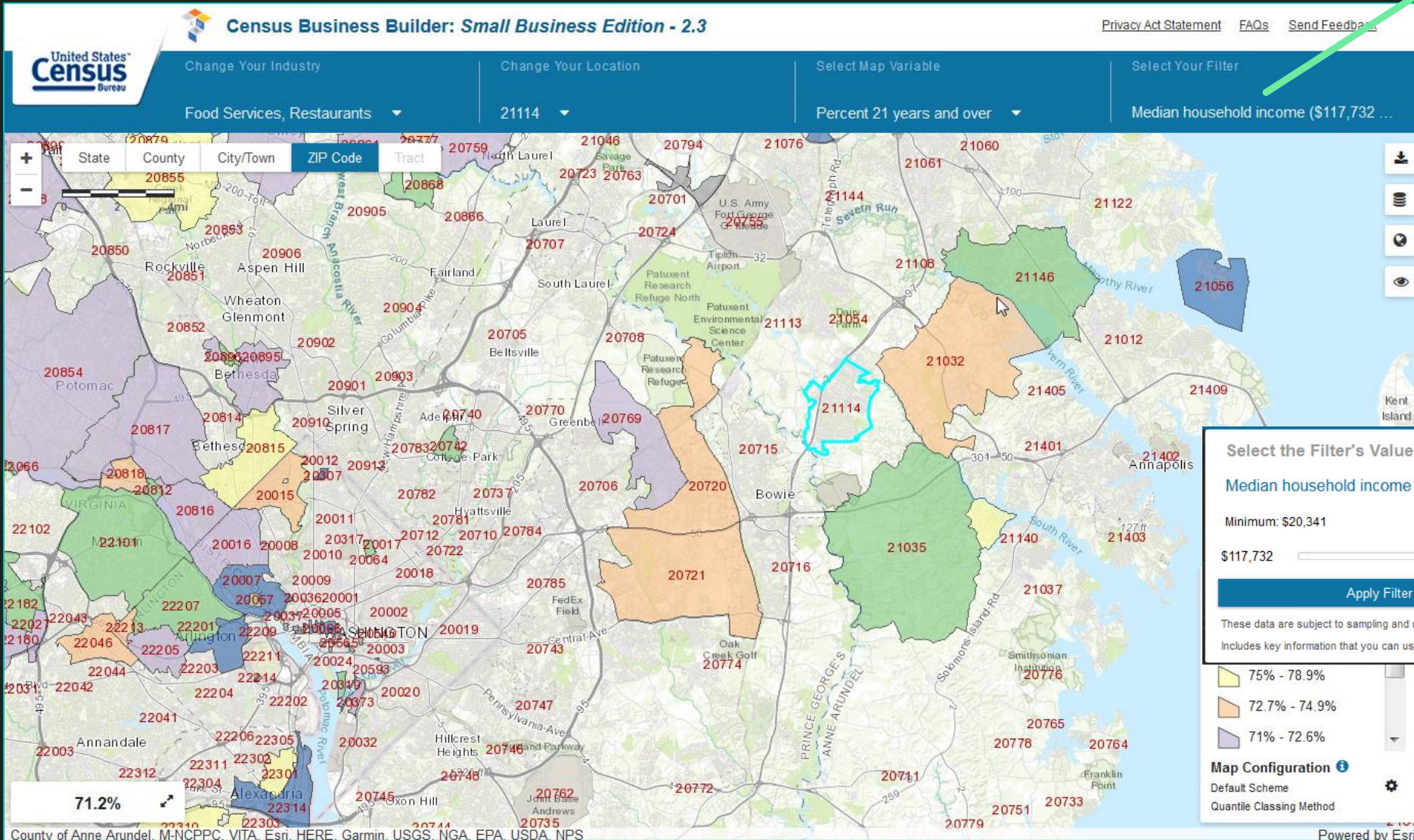
# CBB: SBE "Map Page"

Filter Menu

This menu allows the user to choose the areas shown on the map based on data values of up to 5 variables.

First, the user selects the variable from a menu that's similar to the map variables menu.

Next, the user chooses the min and/or max values for the variable.



Select the Filter's Value

Median household income  Enter values manually

Minimum: \$20,341 Maximum: \$215,122

\$117,732  \$215,122

Apply Filter Back

These data are subject to sampling and non-sampling errors. See [Methodology](#) on the ACS Home Page for more information. Includes key information that you can use to better understand your market. To learn more, see [www.census.gov](http://www.census.gov)

Finally, the user applies the filter; the map repaints to show just the geographic areas that meet the criteria chosen.

# CBB: SBE Report

The screenshot displays the 'LOCAL BUSINESS PROFILE' for 'Restaurants - Anne Arundel County, Maryland'. It features a 'CONTENT' sidebar with five sections: #1: Contents, #2: My Potential Customers, #3: Business Summary, #4: Consumer Spending, and #5: About Data. The main content area is titled 'My Potential Customers' and includes a table of demographic characteristics and two bar charts. A green arrow points from the 'Create Report' button to the word 'Report'.

**Demographic Characteristics Table:**

Name	Estimate	Icon
Total population	559,737	✓
Percent under 5 years	6.3%	✓
Percent under 18 years	22.7%	✓
Percent 18 years and over	77.3%	✓
<b>Percent 21 years and over</b>	<b>73.7%</b>	✓
Percent 65 years and over	13.4%	✓
Percent White	74.38%	✓
Percent Black or African American	15.90%	✓
Percent American Indian and Alaska Native	0.22%	✓
Percent Asian	3.59%	✓
Percent Native Hawaiian and Other Pacific Islander	0.07%	✓
Percent some other race	2.23%	✓
Percent two or more races	3.61%	✓
Percent Hispanic (of any race)	7.04%	✓

**Bar Chart 1: Percent 21 years and over (2007-2011 vs 2012-2016)**

Period	Estimate
2007-2011	66.7%
2012-2016	66.7%

**Bar Chart 2: Percent 21 years and over (Anne Arundel County, Maryland, U.S.)**

Region	Estimate
Anne Arundel County	66.7%
Maryland	66.7%
U.S.	66.7%

The menu in the top right of the report allows the user to:

- Turn the Margins of Error on/off
- Customize the report
- Download the report (to a CSV, Excel, or PDF)
- Get Help

All of the data presented in the map can also be viewed in a customizable, interactive report. Clicking on the "Create Report" button in the Dashboard launches the report. The "gear" icon to the right of the button allows the user to customize the report to show or hide the report sections interested in.

# CBB: RAE "Splash Page"

Location Selection

Choose the primary geography for your region via the "My Location" button

## Define your region

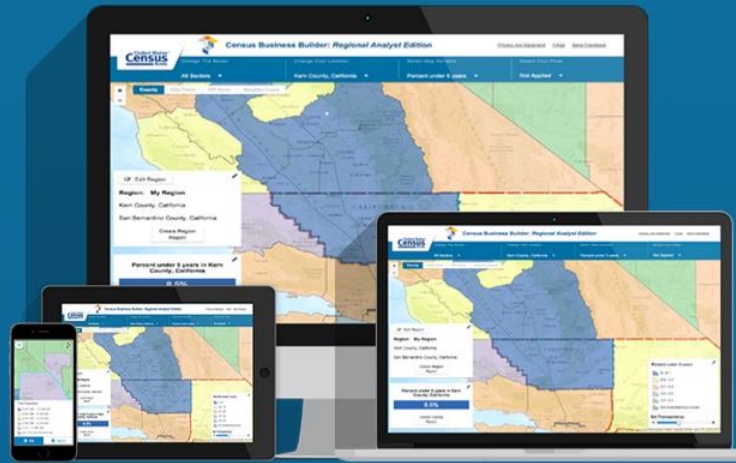
What is the primary state, county, city/town, or ZIP Code in your region?

Select the primary state, county, city/town, or ZIP Code in your region by either clicking on the My Location button or by searching for it.

My Location

or

State, County, City/Town, or ZIP Code



My Location

or

State, County, City/Town, or ZIP Code

==== ZIP Code =====

21114

==== County =====

Anne Arundel County, Maryland

==== Tract =====

Census Tract 7022.09, Maryland

==== City/Town =====

Crofton CDP, Maryland

==== State =====

Maryland

... or via the Geography Search

anne

==== County =====

Anne Arundel County, Maryland

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Release: 2.3 (Build: 11)

# CBB: RAE "Map Page"

## Region Panel

This panel is used to build a region of 2 or more areas. The areas can be made up of up to 24 states, counties, cities/towns, ZIP Codes, and/or Census Tracts.

To build a region, first click on the Edit Region button. Then click on the areas you want to select on the map. You can also name your region in the

**Census Business Builder: Regional Analyst Edition - 2.3**

United States Census Bureau

Change The Sector: All Sectors

Change Your Location: Anne Arundel County, Maryland

Select Map Variable: Average travel time to work (mins)

Select Your Filter: Not Applied

State: County City/Town ZIP Code Tract

Region: PG and AA Counties

- Prince George's County, Maryland
- Anne Arundel County, Maryland

Remove All Regions Done Editing

Region: My region

Anne Arundel County, Maryland

Create Region Report Edit Region

**Anne Arundel County, Maryland**

**29.9 (0.5)**  
Average travel time to work (mins) (MoE +/-)

Create Report

**Average travel time to work (mins)**

Year	Average travel time to work (mins)
2007-2011	29.9
2012-2016	29.9

**Average income (\$1,764)**

Area	Average income (\$1,764)
Anne Arundel County	113,363
Maryland	113,363
U.S.	113,363

**91.9%**  
Percent high school degree or higher (1%)

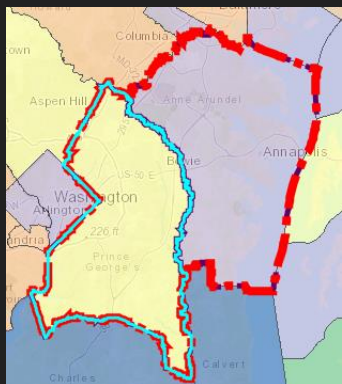
**73.9%**  
Homeownership rate (0.6%)

**13,970**  
Employer establishments (n/a)

**Average travel time to work (mins)**

- 38 - 42.9
- 33.1 - 36.7
- 30.3 - 32.7
- 25.6 - 29.9

Map Configuration: Default Scheme, Quantile Classing Method





Region: AA and PG Counties

Prince George's County, Maryland

Anne Arundel County, Maryland

Create Region Report

Edit Region

There are 2 different reports in RAE. Clicking on the Create Region Report button in the Region panel creates a report that summarizes the data for all of the states, counties, cities/towns, or ZIP Codes that make up your region.

Clicking on the Create Report button in the Dashboard creates a report for just one of the states, counties, cities/towns, or ZIP Codes that make up your region.

Prince George's County, Maryland

897,693 (n/a)

Total population (MoE +/-)

Create Report

# CBB: RAE Reports

LOCAL BUSINESS PROFILE  
All Sectors - AA and PG Counties

Display MOEs | Summary Report | Detailed Report

CONTENT

- #1: Contents
- #2: Consumers/Residents
- #3: Business Summary
- #4: Business Comparison
- #5: Consumer Spending
- #6: About Data

Contents

What will I find in this report?

**My Customers**

The My Customers section provides summarized demographic information for **AA and PG Counties**. This information provides a snapshot of the makeup of the community of potential customers in the area.

**Businesses Like Mine**

The Businesses Like Mine section provides summarized information about **All Sectors** businesses in **AA and PG Counties**. This information provides insight into the volume, finance, and diversity of ownership of the businesses in the area.

**Consumer Spending**

The Consumer Spending section provides a high-level overview of the spending patterns of consumers in **AA and PG Counties**.

**AA and PG Counties is comprised of:**

- Anne Arundel County, Maryland
- Prince George's County, Maryland

LOCAL BUSINESS PROFILE  
All Sectors - Prince George's County, Maryland

Display MOEs | Summary Report | Detailed Report

CONTENT

- #1: Contents
- #2: Consumers/Residents
- #3: Business Summary
- #4: Business Comparison
- #5: Consumer Spending
- #6: About Data

Contents

What will I find in this report?

**My Customers**

The My Customers section provides summarized demographic information for **Prince George's County, Maryland**. This information provides a snapshot of the makeup of the community of potential customers in the area.

**Businesses Like Mine**

The Businesses Like Mine section provides summarized information about **All Sectors** businesses in **Prince George's County, Maryland**. This information provides insight into the volume, finance, and diversity of ownership of the businesses in the area.

**Consumer Spending**

The Consumer Spending section provides a high-level overview of the spending patterns of consumers in **Prince George's County, Maryland**.

For questions and comments on  
CBB and to discuss potential  
training opportunities, please  
contact:

[andrew.w.hait@census.gov](mailto:andrew.w.hait@census.gov)

**(301)763-6747**



# Frequently Asked Questions

A collection of commonly asked questions about Qualified Opportunity Zones.

# Instructions to Self-certify as a Qualified Opportunity Zone Fund

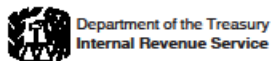
- Fund must be a corporation or partnership
- Form to be filed yearly and submitted with tax return
- At least 90% of fund's property must be in a QOZ
- Property includes stock, interest in a partnership, and/or business property
- Within 30 months of acquisition, property must be substantially improved
- Improvement must be more than equal to the original cost



<https://www.irs.gov/pub/irs-pdf/i8996.pdf>

# Instructions for Form 8996

(Rev. December 2018)



## Qualified Opportunity Fund

Section references are to the Internal Revenue Code unless otherwise noted.

## General Instructions

### Future Developments

For the latest information about developments related to Form 8996 and its instructions, such as legislation enacted after this form and instructions were published, go to [IRS.gov/Form8996](https://www.irs.gov/Form8996).

### Purpose of Form

The Tax Cuts and Jobs Act (TCJA), section 13823, added section 1400Z-1 to provide for the designation of certain low-income communities as qualified opportunity zones and added section 1400Z-2 to provide certain benefits for investments in these qualified opportunity zones through investment in qualified opportunity funds (QOFs). Taxpayers that invest in qualified opportunity zone property through a QOF can defer the recognition of certain gains. See [Definitions](#) below.

A corporation or partnership uses Form 8996 to certify that it is organized to invest in qualified opportunity zone property. In addition, a corporation or partnership files Form 8996 annually to report that the QOF meets the investment standard of section 1400Z-2 or to figure the penalty if it fails to meet the investment standard. See [Definitions](#) next. See also the [Opportunity Zones Frequently Asked Questions](#) page on [IRS.gov](https://www.irs.gov) for more information and guidance.

## Definitions

**Qualified opportunity zone.** For a complete list of qualified opportunity zones, see Notice 2018-48, available at [IRS.gov/IRB/2018-28\\_IRB#NOT-2018-48](https://www.irs.gov/irb/2018-28_IRB#NOT-2018-48).

**Qualified opportunity fund (QOF).** A QOF is an investment vehicle organized as a corporation or a partnership for the purpose of investing in qualified opportunity zone property (other than another QOF). Only a corporation or a partnership organized in one of the 50 states, the District of Columbia, or a U.S. possession is eligible to be a QOF. A QOF must hold at least 90% of its


assets in qualified opportunity zone property.

The 90% investment standard is determined by the average of the percentage of qualified opportunity zone property held in the QOF as measured on:

1. The last day of the first 6-month period of the tax year of the QOF, and
2. The last day of the tax year of the QOF.

See the instructions for [Part I](#) if this is the first year the corporation or partnership self-certifies as a QOF and the corporation or partnership selects a month other than the first month of the tax year as the first month in which it chooses to be a QOF.

If you fail to satisfy this 90% investment standard, you may have to pay a penalty for each month the QOF does not satisfy the investment standard. See [Part II](#) and [Part III](#) of these instructions for more details.

 **Warning.** If a corporation or partnership is organized in a U.S. possession, it may be a QOF only if it is organized for the purpose of investing in qualified opportunity zone property that relates to a trade or business operated in the U.S. possession in which the corporation or partnership is organized.

**Qualified opportunity zone property.** Qualified opportunity zone property includes qualified opportunity zone stock, a qualified opportunity zone partnership interest, and qualified opportunity zone business property.

**Qualified opportunity zone stock** is any stock of a domestic corporation that a QOF acquires after 2017 from the corporation, either directly or through an underwriter, solely in exchange for cash. The corporation must be a [qualified opportunity zone business](#), defined later, when the stock is purchased. The corporation must be organized for the purpose of being a qualified opportunity zone business. The corporation must qualify as a qualified opportunity zone business for substantially all of the time the QOF holds the stock.

A corporation organized in a U.S. possession is a domestic corporation for this purpose only if the corporation

conducts a [qualified opportunity zone business](#) in the U.S. possession in which the corporation is organized.

**Qualified opportunity zone partnership interest** is any capital or profits interest in a domestic partnership that a QOF acquires after 2017 in exchange for cash. The partnership must be a [qualified opportunity zone business](#) when the QOF acquires the interest. The partnership must be organized for the purpose of being a qualified opportunity zone business. The partnership must qualify as a qualified opportunity zone business for substantially all of the time the QOF holds the interest.

A partnership organized in a U.S. possession is a domestic partnership for this purpose only if the partnership conducts a [qualified opportunity zone business](#) in the U.S. possession in which the partnership is organized.

**Qualified opportunity zone business property** is tangible property that a QOF acquires after 2017 and uses in a trade or business and that satisfies both of the following tests.

1. The use of the property in the qualified opportunity zone originates with the QOF, or the QOF substantially improves the property.
2. During substantially all of the QOF's holding period for such property, substantially all of the use of such property was in a qualified opportunity zone.

To satisfy the test in (1) above, the QOF substantially improves property if, during any 30-month period beginning after the date of the acquisition of such property, additions to basis with respect to such property in the hands of the QOF are more than an amount equal to the adjusted basis of such property at the beginning of such 30-month period in the hands of the QOF.

**Qualified opportunity zone business** is a trade or business if substantially all of its owned or leased tangible property is qualified opportunity zone business property, defined earlier, and if the trade or business satisfies all of the following tests.

1. The business generates at least 50% of its total gross income from the

active conduct of a qualifying trade or business.

2. The business uses a substantial part of its intangible property in the active conduct of any such business.

3. Less than 5% of the average of the total unadjusted basis of the property of the business is from nonqualified financial property.

4. The business is not a private or commercial golf course, country club, massage parlor, hot tub facility, sunbath facility, racetrack or other facility used for gambling, or any store the principal business of which is the sale of alcoholic beverages for consumption of premises.

**U.S. possession.** A U.S. possession is any jurisdiction other than the 50 states and the District of Columbia where there is a designated qualified opportunity zone, which includes the following U.S. territories: American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, the Commonwealth of Puerto Rico, and the U.S. Virgin Islands.

**Nonqualified financial property.** Debt, stock, partnership interests, options, futures contracts, forward contracts, warrants, notional principal contracts, annuities, and other similar property. The definition does not include reasonable amounts of working capital held as cash, cash equivalents, or debt instruments with a term of 18 months or less.

## Who Must File

Corporations or partnerships that are organized and operated as a QOF must file Form 8996 annually with one of the following tax returns.

- Form 1120, U.S. Corporation Income Tax Return.
- Form 1120-F, U.S. Income Tax Return of a Foreign Corporation. See note below.
- Form 1120-REIT, U.S. Income Tax Return for Real Estate Investment Trusts.
- Form 1120S, U.S. Income Tax Return for an S Corporation.
- Form 1065, U.S. Return of Partnership Income.

File Form 8996 by the due date of the tax return (including extensions).

**Note.** Only QOFs organized in a U.S. possession should attach this form with their Form 1120-F.

## Specific Instructions

### Name and Employer Identification Number


Enter the same information as shown on the QOF's applicable tax return under [Who Must File](#), earlier.

### Part I

Complete Part I to certify that the corporation or partnership was organized to operate as a QOF. See [Definitions](#), earlier.

### Line 3

Check "Yes" if you are certifying that this is the first period in which you are a QOF, and fill out line 4.

 **Warning.** If you answer "Yes" on line 3, your organizing documents must include a statement of your purpose of investing in qualified opportunity zone property by the end of your first QOF year. The documents should include a description of the qualified opportunity zone business(es) that the QOF expects to engage in, either directly or indirectly through a first-tier operating entity.

If you check "No," you are indicating that you have certified in a prior year that you are a QOF. Continue to [Part II](#) and [Part III](#) to determine if the QOF met the investment standard for this tax year.

### Line 4

Provide the first month in which you chose to be a QOF.

**Example 1.** A new corporation is formed on January 5, 2018, for the purpose of operating a QOF, but it does not receive until April 2018 any investment under a deferral election under section 1400Z-2(a). The corporation may choose any month from January through April 2018 to use as a certification date. This example also applies to pre-existing corporations or partnerships that become a QOF.

### Part II

Complete Part II annually and attach it to your applicable tax return listed under [Who Must File](#), earlier. Part II determines whether you meet the 90% investment standard for a QOF. See [Definitions](#), earlier.

**Value determination.** If you prepare a financial statement that you file with the SEC or with a federal agency other than the IRS or if you have a certified audited financial statement that is prepared in

accordance with U.S. GAAP, then use the value of the assets reported on this financial statement. In other cases, use the QOF's cost basis of the asset on the date of acquisition by the QOF.

**Cash as qualified opportunity zone property of a qualified opportunity zone business.** You can exclude reasonable amounts of working capital from the value of property that is treated as nonqualified financial property. See [Definitions](#), earlier. A reasonable amount of working capital satisfies all of the following tests.

1. The working capital is designated in writing for the acquisition, construction, and/or substantial improvement of tangible property in a qualified opportunity zone.

2. There is a reasonable written schedule for the expeditious consumption of the working capital to achieve the goal set out in (1) above.


3. The working capital will be completely consumed no later than 31 months after the amounts are first invested in eligible interests in the relevant QOF.

4. The working capital is consumed in a manner that is substantially consistent with the requirements in items (1) through (3).

### Line 5

Enter the value of qualified opportunity zone property (see [Definitions](#), earlier) held by the QOF on the last day of the first 6-month period of the tax year.

**Special rule for first year of QOF.** If you answered "Yes" on line 3, the 6-month period starts from the month you indicated on line 4. Line 5 may be blank depending on the tax year and the month indicated on line 4.

 **Warning.** If you check "Yes" on line 3, but do not list the first month in which you choose to be a QOF on line 4, the 6-month period of the QOF starts on the first day of your tax year, even if the QOF bought no qualified opportunity zone property until later in the year.

**Example 2.** Virginia, Joe, Laura, and Ishmael formed a new partnership in January 2018 for the purposes of operating as a QOF, but it does not receive until July 2018 any investments under a deferral election under section 1400Z-2(a). The partnership has a calendar year tax year. The QOF may choose any month from January through July 2018 to use as its first month for certification. It chooses April

2018. The first 6-month period for the QOF asset test ends on September 30. January to March are not considered for purposes of the 6-month period.

**Example 3.** The facts are the same as in *Example 2*, except the partnership chooses July 2018 as the certification date. The first 6-month period for the QOF assets ends on December 31. The 6 months from January through June are not considered, and lines 5 through 7 will be blank.

#### Line 6

Enter the value of total assets held by the QOF on the last day of the first 6-month period of the tax year.

If you checked "Yes" on line 3, the 6-month period starts from the month you indicated on line 4. Line 6 may be blank depending on the tax year and the month indicated on line 4. See the discussion for line 5 and see *Example 2* under *Line 5*, earlier.

#### Line 7

Divide the number on line 5 by the number on line 6. Enter the result on line 7 as a decimal to two places. Round the number up or down to two places if necessary. For third place numbers of 5 or more, round up to the next higher second place number. For third place numbers of less than 5, round down to the lower second place number. Enter the decimal using the following format: one digit, a decimal point, and two digits (for example, enter 92% as 0.92 and 100% as 1.00).

**Example 4.** The facts are the same as in *Example 2*. The value of the assets held by the partnership on September 30 is \$89,500. The value of the assets held by the partnership on December 31, is \$100,000. The partnership enters "89,500" on line 5 and "100,000" on line 6. The result when the partnership divides 89,500 by 100,000 is 0.895. The partnership rounds up to 0.90. On line 7, the partnership enters "0.90."

If the figure entered on line 7 is less than 90% (0.90), a penalty may apply. See *Part III* of the instructions for more details. Enter -0- if lines 5 and 6 are blank.

#### Line 8

Enter the value of qualified opportunity zone property (see *Definitions*, earlier) held by the QOF on the last day of the tax year.

**Note.** If you answered "Yes" on line 3, the tax year may be less than 12 months.

#### Line 9

Enter the value of total assets held by the QOF on the last day of the tax year.

**Note.** If you checked "Yes" on line 3, the tax year may be less than 12 months.

#### Line 10

Divide the number on line 8 by the number on line 9. Enter the result on line 10 as a decimal to two places. Round the number up or down to two places if necessary. For third place numbers of 5 or more, round up to the next higher second place number. For third place numbers of less than 5, round down to the lower second place number. See *Example 4*. Enter the decimal using the following format: one digit, a decimal point, and two digits (for example, enter 92% as 0.92 and 100% as 1.00).

#### Part III

Complete Part III annually and attach it to your applicable tax return listed under *Who Must File*, earlier. Part III determines whether you are subject to a penalty. See *Qualified opportunity fund* in *Definitions*, earlier.

#### Line 11

Add the numbers on lines 7 and 10. Enter the result on line 11 as a decimal to two places. Round the number up or down to two places if necessary. For third place numbers of 5 or more, round up to the next higher second place number. For third place numbers of less than 5, round down to the lower second place number. See *Example 4*. Enter the decimal using the following format: one digit, a decimal point, and two digits (for example, enter 92% as 0.92 and 100% as 1.00).

#### Line 12

If lines 5 and 6 are blank, then divide line 11 by 1.0 instead of 2.0, and enter the result. Enter the result on line 12 as a decimal to two places. Round the number up or down to two places if necessary. For third place numbers of 5 or more, round up to the next higher second place number. For third place numbers of less than 5, round down to the lower second place number. See *Example 4*. Enter the decimal using the following format: one digit, a decimal point, and two digits (for example, enter 92% as 0.92 and 100% as 1.00).

#### Line 13

If you checked "Yes," the QOF met the 90% investment standard. Attach the


form to your tax return to report you met the investment standard for the current tax year.

If you checked "No," the QOF failed to meet the 90% investment standard. Go to Part IV to figure the penalty for each month the QOF did not satisfy that investment standard. The IRS will issue a notice regarding the penalty reported on line 13. This notice will include instructions on the penalty, the reasonable cause relief process, and payment instructions.

#### Part IV

Complete Part IV if you checked "No" on Part III, line 13. Use Part IV to figure the penalty for each month that the QOF did not hold at least 90% of its assets in qualified opportunity zone property. See *Definitions*, earlier.

**Accounting period.** Columns (a) through (i) in Part IV assume that the QOF was in existence for the full tax year (January to December for calendar year or 12 consecutive months for fiscal year). See *Pub. 538, Accounting Periods and Methods*, for more information on accounting periods.

 **Warning** If you answered "Yes" on Part I, line 3, and the QOF did not exist for the full tax year, you will not use all of the columns in Part IV. Instead, use the month listed on Part I, line 4, as your Month 1 (see column (a) of Part IV of the form), and continue using the other columns as needed to complete the tax year.

**Example 5.** The facts are the same as in *Example 2* under the Part I, line 5, instructions, earlier. In that situation, the partnership entered April on Part I, line 4. The answer to Part III, line 13, was "No." When filing out Part IV, the partnership will enter months only in columns (a) through (i), because April would be Month 1 and December would be Month 9.

#### Lines 1 and 3

See *Value determination*, earlier, for information on what figure to enter on these lines.

#### Line 5

The figure to enter here is the interest rate for each calendar quarter, which the IRS will determine during the first month in the preceding quarter. These rates are published quarterly in an IRS news release and in a revenue ruling in the Internal Revenue Bulletin (IRB). Go to *IRS.gov/IRB* for the IRBs. You can subscribe to IRS Newswire to receive

news releases of the quarterly interest rates, and IRS GuideWire to receive emails with a link to the revenue rulings in which the quarterly interest rates are published by going to [IRS.gov/uaoc/E-News-Subscriptions-2](https://www.irs.gov/uaoc/E-News-Subscriptions-2).

#### Line 7

Divide line 6 by 12 even if you answered "Yes" in Part I, line 3, and the QOF did not exist for a full tax year. This is because the underpayment rate used on line 5 is annualized.

#### Paperwork Reduction Act Notice.

We ask for the information on this form

to carry out the Internal Revenue laws of the United States. You are required to give us the information. We need it to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions may become material in the administration of any Internal Revenue

law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expense required to complete and file this form will vary depending on individual circumstances. For the estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

## Qualified Opportunity Zones Frequently Asked Questions

### Q. What is an Opportunity Zone?

A. An Opportunity Zone is an economically-distressed community where new investments, under certain conditions, may be eligible for preferential tax treatment. Localities qualify as Opportunity Zones if they have been nominated for that designation by the state and that nomination has been certified by the Secretary of the U.S. Treasury via his delegation of authority to the Internal Revenue Service.

### Q. How were Opportunity Zones created?

A. Opportunity Zones were added to the tax code by the Tax Cuts and Jobs Act on December 22, 2017.

### Q. Have Opportunity Zones been around a long time?

A. No, they are new. The first set of Opportunity Zones, covering parts of 18 states, were designated on April 9, 2018. Opportunity Zones have now been designated covering parts of all 50 states, the District of Columbia and five U.S. territories.

### Q. What is the purpose of Opportunity Zones?

A. Opportunity Zones are an economic development tool—that is, they are designed to spur economic development and job creation in distressed communities.

### Q. How do Opportunity Zones spur economic development?

A. Opportunity Zones are designed to spur economic development by providing tax benefits to investors. First, investors can defer tax on any prior gains invested in a Qualified Opportunity Fund (QOF) until the earlier of the date on which the investment in a QOF is sold or exchanged, or December 31, 2026. If the QOF investment is held for longer than 5 years, there is a 10% exclusion of the deferred gain. If held for more than 7 years, the 10% becomes 15%. Second, if the investor holds the investment in the Opportunity Fund for at least ten years, the investor is eligible for an increase in basis of the QOF investment equal to its fair market value on the date that the QOF investment is sold or exchanged.

## Qualified Opportunity Zones Frequently Asked Questions

### Q. What is a Qualified Opportunity Fund?

A. A Qualified Opportunity Fund is an investment vehicle that is set up as either a partnership or corporation for investing in eligible property that is located in a Qualified Opportunity Zone.

### Q. Do I need to live in an Opportunity Zone to take advantage of the tax benefits?

A. No. You can get the tax benefits, even if you don't live, work or have a business in an Opportunity Zone. All you need to do is invest a recognized gain in a Qualified Opportunity Fund and elect to defer the tax on that gain.

### Q. I am interested in knowing where the Opportunity Zones are located. Is there a list of Opportunity Zones available?

A. Yes. The list of designated Qualified Opportunity Zones can be found at [Opportunity Zones Resources](#) and in the Federal Register at [IRB Notice 2018-48](#). Further a visual map of the census tracts designated as Qualified Opportunity Zones may also be found at [Opportunity Zones Resources](#).

### Q: What do the numbers mean on the Qualified Opportunity Zones list, Notice 2018-48?

A: The numbers are the population census tracts designated as Qualified Opportunity Zones.

### Q: How can I find the census tract number for a specific address?

A: You can find 11-digit census tract numbers, also known as GEOIDs, using the U.S. Census Bureau's Geocoder. After entering the street address, select ACS2015\_Current in the Vintage drop-down menu and click Find. In the Census Tracts section, you'll find the number after GEOID.

### Q. I am interested in forming a Qualified Opportunity Fund. Is there a list of Opportunity Zones available in which the Fund can invest?

A. Yes. The list of designated Qualified Opportunity Zones in which a Fund may invest to meet its investment requirements can be found at [Notice 2018-48](#).

### Q. How does a corporation or partnership become certified as a Qualified Opportunity Fund?

A. To become a Qualified Opportunity Fund, an eligible corporation or partnership self-certifies by filing Form 8996, Qualified Opportunity Fund, with its federal income tax return. Early-release drafts of the [form](#) and [instructions](#) are posted, with final versions expected in December. The return with Form 8996 must be filed timely, taking extensions into account.



**Q: Can a limited liability company (LLC) be an Opportunity Fund?**

A: Yes. A LLC that chooses to be treated either as a partnership or corporation for federal tax purposes can organize as a Qualified Opportunity Fund.

**Q. I sold some stock for a gain in 2018, and, during the 180-day period beginning on the date of the sale, I invested the amount of the gain in a Qualified Opportunity Fund. Can I defer paying tax on that gain?**

A. Yes, you may elect to defer the tax on the amount of the gain invested in a Qualified Opportunity Fund. Therefore, if you only invest part of your gain in a Qualified Opportunity Fund(s), you can elect to defer tax on only the part of the gain which was invested.

**Q. How do I elect to defer my gain on the 2018 sale of the stock?**

A. You may make an election to defer the gain, in whole or in part, when filing your 2018 Federal Income Tax return. That is, you may make the election on the return on which the tax on that gain would be due if you do not defer it.

**Q. I sold some stock on December 15, 2017, and, during the required 180-day period, I invested the amount of the gain in a Qualified Opportunity Fund. Can I elect to defer tax on that gain?**

A. Yes. You make the election on your 2017 return. Attach [Form 8949](#), reporting Information about the sale of your stock. Precise instructions on how to use that form to elect deferral of the gain will be forthcoming shortly.

**Q. Can I still elect to defer tax on that gain if I have already filed my 2017 tax return?**

A. Yes, but you will need to file an amended 2017 return, using [Form 1040X](#) and attaching [Form 8949](#).

**Q. How can I get more information about Opportunity Zones?**

A. Over the next few months, the Treasury Department and the Internal Revenue Service will be providing further details, including additional legal guidance, on this new tax benefit. More information will be available at [Treasury.gov](https://www.treasury.gov) and [IRS.gov](https://www.irs.gov).

**Q: Can I defer section 1231 capital gain net income for a taxable year under the Opportunity Zone rules?**

**A:** Yes. If a taxpayer's section 1231 gains for any taxable year exceed the section 1231 losses for that year, the net gain is long-term capital gain. A taxpayer can elect to defer some or all of this capital gain under section 1400Z-2 by making an investment of a corresponding amount in a Qualified Opportunity Fund (QOF) during the 180-day period that begins on the last day of the taxpayer's taxable year.

**Q: Can I transfer property other than cash as an investment to a QOF?**

**A:** Yes. A taxpayer can transfer property other than cash as an investment to a QOF. However, a transfer of non-cash property may result in only part of the investment being eligible for Opportunity Zone tax benefits, so that not all of the taxpayer's capital gain is able to be deferred. See proposed regulations §1400Z2(a)-1(b)(9) & (10).

**Q: When I transfer property to a QOF, does my holding period of the property also transfer to my QOF eligible investment?**

**A:** No. The Opportunity Zones tax incentives provisions determine a taxpayer's holding period in a qualifying investment in a QOF without regard to the holding period of the cash or other property transferred to the QOF.

**Q: I deferred gain based on an investment in a QOF, and now that QOF has dissolved before the end of my deferral period. What happens to my deferred gain?**

**A:** When the QOF dissolved, the deferral period ended, and you must include the deferred gain when you file your return, reporting the gain on Form 8949.

**Q: I deferred a gain based on an investment in a QOF, and now I gave the investment to my child before the deferral period had ended. Is there anything that I need to do?**

**A:** Yes. The deferral period ended when you gave away the QOF investment. You must include the deferred gain when you file your return, reporting the gain on Form 8949.

**Q: When is tangible property “original use” tangible property?**

**A:** Tangible property is original use on the date first placed in service in the qualified opportunity zone for purposes of depreciation or amortization. Used tangible property satisfies the original use requirement if the property has not been previously placed in service in the qualified opportunity zone.

**Q: Can inventory in transit be “qualified opportunity zone business property?”**

**A:** Yes. Inventory of a QOF, including raw materials, does not fail to be “used in a qualified opportunity zone” solely because the inventory is in transit from a vendor to the QOF or from the QOF to a customer.

***More proposed regs. on qualified opportunity funds issued***

By Sally P. Schreiber, J.D., *The Tax Adviser*

April 17, 2019

The IRS issued more proposed regulations ([REG-120186-18](#)) on Sec. 1400Z-2, a new provision added by the law known as the Tax Cuts and Jobs Act, P.L. 115-97, that establishes qualified opportunity funds (QOFs) to encourage investments in low-income communities. Sec. 1400Z-2 offers three federal income tax incentives to a taxpayer who invests in a business located within a qualified opportunity zone (QOZ): (1) the temporary deferral of capital gains, to the extent the gains are reinvested into a QOF; (2) the partial exclusion of previously deferred gains when certain holding period requirements in a QOF are met; and (3) the permanent exclusion of post-acquisition gains from the sale of an investment in a QOF held longer than 10 years.

In October 2018, the IRS issued proposed regulations (REG-115420-18), but those regulations reserved the definition of “substantially all,” which is relevant for the holding period requirement and the use of the tangible business property. In the new proposed regulations governing the use of the property, at least 70% of the property must be used in a QOZ. For the holding period of the property, tangible property must be qualified opportunity zone business (QOZB) property for at least 90% of the QOF’s or QOZB’s holding period. And third, the partnership or corporation must be a QOZB for at least 90% of the QOF’s holding period.

The new proposed regulations also address transactions that may trigger the inclusion of gain that a taxpayer has elected to defer under Sec. 1400Z-2; the timing and amount of that deferred gain; the treatment of leased property used by a QOZB; the use of QOZB property in the QOZ; the sourcing of gross income to the QOZB; and what is a reasonable period for a QOF to reinvest proceeds from the sale of qualifying assets without paying a penalty.

The rules generally apply to periods after they are published in the *Federal Register*.

— **Sally P. Schreiber, J.D.**, ([Sally.Schreiber@aicpa-cima.com](mailto:Sally.Schreiber@aicpa-cima.com)) is a Tax Adviser senior editor.

## SUMMARY

*The Tax Cuts and Jobs Act enacted new Sec. 1400Z-2, which provides a number of benefits designed to encourage investment in low-income communities that are designated as qualified opportunity zones (QOZs).*

*Under Sec. 1400Z-2, taxpayers may be able to defer realized capital gains by reinvesting them in qualified opportunity funds (QOFs) that conduct or own trades or businesses with property and business activity within the QOZs. These deferred gains may then be partially excluded from gross income if certain holding requirements are met.*

*Taxpayers eligible to defer gains under Sec. 1400Z-2 include individuals, C corporations, passthrough entities, and trusts and estates. Gain that is eligible to be deferred is gain that is "treated as capital," would be recognized for federal income tax purposes before 2027, and does not arise from a sale or exchange with a related party.*

*Generally, within 180 days of a sale or exchange generating eligible gain, an eligible taxpayer may elect to reinvest all or a portion of the gain into a QOF, deferring its recognition until Dec. 31, 2026, or, if earlier, the date the taxpayer sells or exchanges the QOF interest. Once the taxpayer holds the QOF interest for a five-year period, 10% of the deferred gain is permanently excluded. Once the holding period reaches seven years, an additional 5% of the gain is excluded. If the holding period reaches 10 years, the gain arising after the 2026 recognition date is entirely excluded.*

*QOFs must hold at least 90% of their assets as QOZ property, which includes QOZ business property, QOZ stock, or QOZ partnership interests.*

*Even with the release of proposed regulations under Sec. 1400Z-2, many practical questions remain for taxpayers who are considering an investment in a QOF.*

# Project Team Bios



Dr. Michelle M. Thompson is an Associate Professor at the University of New Orleans in the Department of Planning & Urban Studies (UNO PLUS). Dr. Thompson teaches courses in applied geographic information systems, community development finance, housing, transportation, urban studies, neighborhood and land use planning. She received a Masters' in Regional Planning'84 and Ph.D.'01 from the Cornell University Department of City and Regional Planning with a focus on community development and spatial analysis using geographic information systems (GIS). Thompson received her Bachelor of Arts in Policy Studies from the Maxwell School of Citizenship and Public Affairs from Syracuse University in 1982. Thompson obtained her Geographic Information Systems Professional certification (GISP) in 2015. Thompson's research focuses the innovative application of public and private participation geographic information systems (p3GIS) in community development and reinvestment. Since 2008 Thompson has been the Project Manager of the web-based community mapping service, WhoData.org, which combines parcel level neighborhood condition information with public data to monitor socio-economic and demographic changes. Dr. Thompson & husband Kevin created Cross World Africa, Inc. in 2009 to provide cultural and economic support to families in Sub-Saharan Africa. Dr. Thompson is also the Principal of Thompson Real Estate Consultants LLC, a real estate research and education firm. As a former licensed residential real estate appraiser, Thompson has worked in both public and private companies related to the finance of residential and commercial real estate. Thompson has a long-term interest in working with community development organizations to provide technical support, market research and evaluation services. For 2018-2019 Dr. Thompson serves as a Data Fellow with the Mastercard Center for Inclusive Growth focusing on Inclusive Growth in New Orleans.

# Project Team Bios



## **Jeralee Bérubé-Daigneault**

Jeralee Bérubé-Daigneault is a Bachelor student of Urban Planning at the University of Quebec in Montreal (UQÀM) in Canada. She is interested in land use planning issues and their relation to local community development. She will graduate in 2020 and plans to pursue higher education in the field.



## **Nicole Coleman**

Nicole Coleman is currently a graduate student with the University of New Orleans seeking a Doctorate of Philosophy in Urban Studies. She received a Bachelor's of Arts in Pre-Counseling and Masters of Public Administration from The University of New Orleans. Nicole works as an Academic Counselor at Dillard University with Educational Talent Search. Nicole's passion is advocating for assisting Nonprofit Organization and assisting students with inner city youth finding the right fit on collegiate decisions.

# Project Team Bios



## **Bobby James Winkles Jr.**

My name is Bobby James Winkles Jr. Currently 22 years of age, I am a senior at the University of New Orleans and I am studying to obtain my Bachelor's degree of Science in Urban Studies and Planning. I have aspirations to become a major force in the world of urban development and regional planning, and I believe that qualified opportunity zones are one way to learn more about investment and challenges that are involved with improving these areas. New Orleans has been my home all my life, and I could not be more devoted to working hard at creating ideas for the city and for the state as a whole. Working on this QOZ research has been an incredible experience which has taught me valuable lessons and details on investing, neighborhood development, and financial aspects of the whole process. I look forward to continuing my journey and furthering my purpose in the world of urban and regional planning.



## **Gaige Hargrave**

Gaige Hargrave is a senior in the Planning and Urban Studies undergraduate program. As a Tolmas Scholar, Gaige has researched the use of Public Private Partnerships in HOPE IV developments. Aside, Gaige has experience creating geographic information system analysis and hopes to expand his GIS skills. His 94 interests remain in housing equality, GIS, and community planning.



# Project Team Bios



## **Samantha Romain**

Samantha Romain is a graduate student in the Master of Urban and Regional Planning program at UNO. She earned her B.S. in Planning and Urban studies with a concentration in Geography and her A.S. in General Science from College of Southern Nevada. Samantha currently works as a Research Assistant for UNO's Center for Hazards Assessment Research, and Technology (UNO-CHART). Previously, she has worked as an Intern with guidance from HousingNOLA director, Andreanecia Morris, and as a Teaching Assistant for the University's Community Development Finance Certificate Program. As a New Orleans native, Samantha enrolled in this course to gain a better understanding of Qualified Opportunity Zones and the impacts they may have in the communities they inhabit.

# List of Figures

Figure 1. Map of Louisiana QOZs (Arc Map, 2018)

Figure 2: Opportunity Zones Census Tracts, US Department of the Treasury for Orleans Parish, 2018.

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Figure 3: QOZ Land Use and Zoning Image. G. Hargrave, 2019

Figure 4: Census Tract 2 Algiers, <https://www.pathstone.com/app/uploads>, retrieved 03/22/2019

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# List of Tables

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*<https://opportunitydb.com/location/louisiana/>*

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*Table 4: 7<sup>th</sup> Ward Demographics and Income. G. Hargrave (2019).*

*Table 5: Lake Forest Demographics and Income. G. Hargrave (2019).*

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Census Reporter. (N.d.). Census Tract 29, New Orleans, LA. Retrieved 21 March 2019, from <https://censusreporter.org/profiles/14000US22071002900-census-tract-29-orleans-la/>

Census reporter provides demographics based on census data for each census tract and census block. It is useful to narrow the focus from the neighborhood to individual census tract for each Quality Opportunity Zone.

City Planning Commission. (N.d.). New Orleans Comprehensive Zoning Ordinance. Retrieved 27 February 2019 from <https://czo.nola.gov/home/>

The CPC's CZO provides terminology and regulations for the codes found on the CPC's zoning map.

Crime Mapping. Crime. (N.d.) Retrieved on March 27, from <https://www.crimemapping.com/map/la/neworleans>

Crime Mapping allows the user to select view the number of crimes that happen in an area up to the user's desired distance and through the desired dates. This is the site provided by on the City of New Orleans webpage.

Greater New Orleans Community Data Center. (2002). Seventh Ward Neighborhood Snap Shot. Retrieved April 4, 2019 from <http://www.datacenterresearch.org/pre-katrina/orleans/4/14/snapshot.html>

This is the pre-Katrina webpage of the data center. This source provides older statistics for demographics based on census data as well a historic information relating to neighborhoods within New Orleans

Opportunity Zones Resources. (N.d.). Retrieved on 2/26/18 from <https://www.cdfifund.gov/Pages/Opportunity-Zones.aspx>

This page offers a list of resources including maps of the Quality Opportunity Zones (QOZs), a list of QOZs, shapefiles for the QOZs, criteria for QOZs, and all census tracts originally eligible for QOZ status.

Opportunity Zones and Opportunity Funds. (N.d.). Retrieved on 2/26/18 from <https://www.towardswealth.com/opportunity-zones-opportunity-funds/>

Towards Wealth explains how the Department of Treasury, through the Tax Cuts and Jobs Act 207, is helping investors to invest into QOZs by offering tax breaks on capital gains if the Quality Opportunity Fund, which is a partnership, LLC, or Corporation, invests 90% of its assets in to the QOZ. By investing a Quality Opportunity Fund can have capital gain deferral, elimination of 10% or 15% of the deferred gain, or permanent exclusion on taxable gains.

Louisiana Nominates 150 Opportunity Zones. (2018). Retrieved on 2/26/18 from <http://www.gov.louisiana.gov/news/louisiana-nominates-150-opportunity-zones>

This news piece comes from Governor John Bel Edward's office after he nominated on the maximum 25% of Louisiana's low income census tracts for QOZs. The Governor believes that the QOZs will improve the quality of life for those living inside the tracts. Tools for investors and brief knowledge on the tax benefits for investors is also provided.

Opportunity Zones. (n.d.). Retrieved on 2/26/18 from <https://www.enterprisecommunity.org/financing-and-development/opportunity-zones-program>

Enterprise, a financial consultant company, discusses how it can help investors interested in opportunity zones. Enterprise offers maps to view the 8,760 opportunity zones through the proprietary software, opportunity360. Additionally, Enterprise suggests that it can help with policy implementation and local government guidance to produce thoughtful impact and responsible returns to investors willing to take the risk.

The Tax Benefits of Investing in Opportunity Zones. (2018). Retrieved on 2/26/18 from <https://eig.org/wp-content/uploads/2018/01/Tax-Benefits-of-Investing-in-Opportunity-Zones.pdf>

This source discusses the three tax-benefits for investing in a QOZ through an OF. It also provides information relating to what a each three, temporary deferral, step-up in basis, and permanent exclusion, are. Additionally this source provides tables that can be useful when describing how QOZs and the tax benefits relating to them operate.

26 CFR 601.601: Rules and regulations. (2018). Retrieved on 2/26/18 from <https://www.irs.gov/pub/irs-drop/r-18-18.pdf>

Definitions for Quality Opportunity Zones and the rules surrounding QOZs are provided here from the IRS. This source is essential to the research because it provides the official terminologies regarding the various parts of QOZs.

- [https://www.cims.cdfifund.gov/preparation/?config=config\\_nmte.xml](https://www.cims.cdfifund.gov/preparation/?config=config_nmte.xml)

Alternative: <https://www.cdfifund.gov/Pages/mapping-system.aspx>

Latest version of Adobe Flash is required to view/use software. Even though my computer has the updated software, I was still unable to access the site from multiple browsers.

- <https://www.cdfifund.gov/Documents/Visualizing%20Designated%20QOZs+figure%20captions%20for%20508%20compliance.pdf>

This site led to a pdf by the US Department of the Treasury's Community Financial Institution (CDFI) Fund Titled A Year of Impact. The pdf offers a review of (FY) 2017. The document highlights contributions made by CDFI programs to expand economic opportunities by leveraging billions of dollars in private sector investment and other community-based development organizations. CDFIs include banks, credit unions, loan funds, or venture capital providers. CDFIs claims they strive to foster economic opportunity and revitalize neighborhoods, helping families finance their first homes, supporting community residents starting businesses, and investing in local health center, schools, or community centers. The CDFI Fund achieved its purpose by promoting access to capital and local economic growth through various programs.

Through the NMTC Program, the CDFI Fund allocates tax credit authority to certified Community Development Entities (CDEs) by a competitive application process. CDEs are financial intermediaries through which investment capital flows from an investor to a qualified business in a low-income community. In the 13 rounds of tax credit allocation that the CDFI Fund has completed since the program was launched in 2002, 1,032 allocation awards totaling \$50.5 billion in tax credit authority have been provided. 8 NMTCs have generated more than \$46.6 billion in investments in low-income communities and businesses, resulting in the creation or retention of nearly 750,000 permanent and construction jobs, and the construction or rehabilitation of more than 190 million square feet of commercial real estate.

- <https://drexel.edu/lindyinstitute/initiatives/novak-metro-finance-lab/investment-prospectus-guide/>

Drexel University Lindy Institute for Urban Innovation provides Opportunity Zone Investment Prospectus Guide: A How-To for Opportunity Zones. Contributing authors include Bruce Katz and Ken Gross. Katz is the co-founder New Localism Advisors and director of the Novak Metro Finance Lab at Drexel University. He is the co-author of The New Localism: How Cities Can Thrive in the Age of Populism. Gross is the Founder and Principal of Quantitative Innovations. He previously served as a Senior Associate at The Reinvestment Fund, the Philadelphia-based community development finance institution founded by Jeremy Nowak.

The Opportunity Zone Investment Prospectus Guide shows how one can customize an investment prospectus of their city. The site offers what information should be included to best paint a picture for investors of your city's contextual features. This site also includes links to other sites, such as American Fact Finder, rendering public information that can help you establish databases. The downfall, however, navigating through these sites may be difficult if you are uncertain of the data you need. One can easily get lost in tables trying to sift for the correct information.

- <https://www.flagshipopportunityzone.com/>

See below. Link brings you to the same page.

- <https://docs.google.com/viewerng/viewer?url=https://cityof.erie.pa.us/wp-content/uploads/2019/01/Opportunity-Zones.pdf&hl=en>

# Annotated Bibliography cont'd

This site features a pdf of the City of Erie Investment Prospectus. The document was prepared by the Erie Downtown Development Corporation and the Erie County Community and Economic Development Data Center. The pdf discusses Opportunity Zones by providing general background information, information pertinent to the City of Erie, and further breakdowns of development districts within the city, focusing on economic strengths with other supporting data. Most impressive was the Prospectus' slide showcasing the Typology of Opportunity Zone by Census Tract. It provides the methodology used to determine typologies for potential investment (This is similar to HousingNOLA's Neighborhood Typology map viewed in class). A lot of analysis went into determining typologies such as the Industrial Development Hub, the Distressed Industrial Corridor, the Investment Core, and area of Residential Development Opportunities. Use of maps and census data provide focal points to showcase findings. Could serve as a good template to follow for further presentations but would have to be moderated to allow for time (Erie's Prospectus consists of 74 slides).

- <https://www.enterprisecommunity.org/opportunity360/opportunity-zone-eligibility-tool>  
Opportunity Zone Explorer by Opportunity 360 is an online tool created to help those interested in opportunity zones to determine which tracts have been designated and how they relate to other federal programs and designations. By either allowing a search box to locate an area of interest or mousing over a specific tract, one can view additional details and access a link to a 25-page Opportunity 360 Measurement Report. You can also see comparison of Opportunity Zone census tracts to the rest of the state. This site is very easy to navigate making it a valuable tool for further studies.

- <https://www.novoco.com/resource-centers/opportunity-zones-resource-center>  
Novogradac website offering recent news events on all things Opportunity Zone-related; bills and current legislation, for example are listed.  
Alternative: <https://www.novoco.com/resource-centers/opportunity-zone-resource-center/opportunity-funds-listing>  
This website provides information that may be of importance to organizations seeking funding. Listings are provided as a free service to potential community development funding recipients. The listing includes the firm name, manager, and contact, within specific geographical areas, and also specifies the investment focus area.

- <https://www.novoco.com/resource-centers/opportunity-zone-resource-center/guidance/novogradac-opportunity-zones-mapping-tool>  
The Novogradac Opportunity Zones Mapping Tool displays designated qualified opportunity zones as published by the CDFI Fund as of June 15, 2018, as well as areas that may be eligible for OZ designation. Designated OZs and areas eligible for OZ designation can be seen by searching for an address or zooming in on an area in the map. Excel files appear to be downloadable, however, I had trouble retrieving them to evaluate the data included.

- <https://www.novoco.com/resource-centers/opportunity-zone-resource-center/guidance>  
This Novogradac website provides documentation of Opportunity Zone information as established by different government branches. Includes links and forms that may be useful to organizations seeking specific information such as proposed legislations, IRS guidance, and other forms for documentation.

- <https://opportunitydb.com/location/louisiana/>  
The Opportunity Zones Database provides information on Opportunity Zones in Louisiana. Website provides a digital map allowing users to zoom into census tract but does not provide specific information on the tract of interest. The site does, however, provide an excellent overview of data prevalent to the state, overall.

Breaking Down the Benefits of Investing in the Opportunity Zones Program. [enterprisecommunity.org](https://www.enterprisecommunity.org/blog/2018/02/benefits-opportunity-zones-program).  
<https://www.enterprisecommunity.org/blog/2018/02/benefits-opportunity-zones-program>. Published February 8, 2018. Accessed February 17, 2019.

This website explains the incentive for the government to offer the tax incentives and how an investor could benefit from investing in Qualified Opportunity Zones. There are links to Economic Innovation Group and the site displays a graphic created by EIG. The graphic illustrates the potential earnings an investor could see from investing in QOZ.

Opportunity Zones 101. [lisc.org](http://www.lisc.org). <http://www.lisc.org/our-initiatives/opportunity-zones/faq/>. Accessed February 17, 2018.

The Local Initiative Support Corporation published this webpage before the Treasury Department had released its guidelines concerning the Qualified Opportunity Zones. Some questions do not have definitive answers because of this reason. There are seventeen questions addressed. The topics range from general definitions of Qualified Opportunity Zones and Opportunity Zone Funds to specific questions about estimated returns on investments and business service areas.

Opportunity Zones Frequently Asked Questions. [IRS.gov](https://www.irs.gov/newsroom/opportunity-zones-frequently-asked-questions). <https://www.irs.gov/newsroom/opportunity-zones-frequently-asked-questions>. Published January 11, 2019. Accessed February 17, 2019.

The Internal Revenue Service has posted eighteen questions concerning Qualified Opportunity Zones and their answers. The questions range from the basic definition of Opportunity Zones to specific tax filing instructions. Some of the answers include links to IRS forms or additional sources. The site is professional and helpful. Interested parties could return to the page as their involvement in QOZ progresses.

Opportunity Zone Resources. [cdffund.gov](https://www.cdffund.gov). <https://www.cdffund.gov/Pages/Opportunity-Zones.aspx>. Accessed February 17, 2019.

The Community Development Financial Institutions Fund has published a website with information concerning Qualified Opportunity Zones. The page includes links to maps and spreadsheets of QOZ. Included are qualifying information for census zones and all zones that qualified but were not designated. There are links to census data from the Census Bureau and a tool to identify if locations are within a QOZ. The site provides links to IRS website pages in order to monitor the latest information. In addition, there is a link to a place to comment upon the new regulations. Lastly, contact information for questions is given in e-mail or toll free phone number.

Qualified Opportunity Zones. [thompsonhine.com](https://www.thompsonhine.com). <https://www.thompsonhine.com/services/qualified-opportunity-zones>. Accessed February 19, 2019.

Thompson Hind is a professional investment company offering assistance to interested investors. This page gives the background information and describes their team of experts who can help investors. There are links at the top of the page to more in depth information about investing in Qualified Opportunity Zones.  
Treasury, IRS issue proposed regulations on new Opportunity Zone tax incentive. [irs.gov](https://www.irs.gov/newsroom/treasury-irs-issue-proposed-regulations-on-new-opportunity-zone-tax-incentive).  
<https://www.irs.gov/newsroom/treasury-irs-issue-proposed-regulations-on-new-opportunity-zone-tax-incentive>. Published October 19, 2018. Accessed February 17, 2019.

This website is a press release concerning the release of information from the IRS and the Treasury Department explaining the rules of Qualified Opportunity Zones. There is some specific information about assets that qualify for investment and the investments themselves. Links are provided to the exact regulations, the IRS Tax Reform page, and a list of QOZ.

Tax reform creates opportunity zone tax incentive  
International Revenue Service (2018). Tax reform creates opportunity zone tax incentive. Retrieved on February 25th, 2019 from: <https://www.irs.gov/newsroom/tax-reform-creates-opportunity-zone-tax-incentive>  
This page gives a very general overview of what is a Qualified Opportunity Zone. A brief history, as well as some key elements of the requirements in order to qualify for investments are offered. Information is provided for potential investors, not for someone who might have questions on how QOZ could impact their community. Links to other resources are available at the bottom of the page.

# Annotated Bibliography cont'd

Opportunity Zones. A new program to connect private investments to low-income communities nation-wide. New market Support Company (w. d.). Opportunity Zones: A new program to connect private investments to low-income communities nation-wide. Retrieved on February 23th, 2019 from: [https://ofn.org/sites/default/files/resources/PDFs/Opportunity\\_Zone\\_fact\\_sheet.pdf](https://ofn.org/sites/default/files/resources/PDFs/Opportunity_Zone_fact_sheet.pdf)  
This resource provides a deeper insight into the qualifications and benefits of QOFs. First, a contextualization of the creation of the fund as well as the needs of such investments are put forward. Examples are provided to better understand the benefits investors receive in addition to the requirements they encounter. Finally, additional resources and tools are available at the end of the document. Although the purpose of this PDF is to attract potential investors, its vulgarization as well as accessibility in terms of reading could be adapted to a broader audience.

Treasury Outlines Tax Breaks for Investing in Distress Areas  
Tankersley, J. (2018). Treasury Outlines Tax breaks for Investing in Distress Areas. The New York Times. Retrieved on February 26th, 2019 from: <https://www.nytimes.com/2018/10/18/business/treasury-opportunity-zones.html>

The New York Times article offers a critical perspective on Qualified Opportunity Funds and Opportunity Zones. Although the benefits of these investments are put forward, the article suggests that " ... it could simply hasten gentrification of areas that were already attractive places to invest and serve as a tax shelter for wealthy investors." The text also demonstrates the enthusiasm and desire for involvement sought by large corporations and other businesses in these QOFs. It is reported that Wall Street and Silicon Valley investors have already started raising funds for this. Overall, this article offers a more critical perspective of QOF, and seems to reveal the true intentions of creating such an opportunity.

Opportunity Zones: An Updated Overview and Look at What's Ahead  
Enterprise Community Investment (2018). Opportunity Zones: An Updated Overview and Look at What's Ahead. Retrieved on February 25th, 2019 from: <https://www.enterprisecommunity.org/resources/policy-focus-opportunity-zones-program-overview-and-whats-ahead>  
This document produced by a housing organization, who also provides investment funds, offers a brief overview of what a QOF is. Several terms are defined to increase the subject's understanding. For example, the terms "Qualified Opportunity Business", "Qualified Opportunity Zones" or "Qualified Opportunity Zones Property" are detailed. Also, a step-by-step approach explains what happens when a QOF is opened. One of the criticisms of the document is that the Treasury Department may lack transparency and guidance through the QOF qualification process. It is stated that a taxpayer can self-certify for a QOF by simply completing a form in his income tax return for the year. Overall, the document provides additional details on the procedures of a an QOF opening.

Draft and instruction of an IRS 8996 tax form (Qualified Opportunity Fund)  
International Revenue Service (2018). Draft and instruction of and IRS 8996 tax form (Qualified Opportunity Fund) [Unpublished Document]. Retrieved on February 25th, 2019 from: <https://www.irs.gov/pub/irs-dft/f8996--dft.pdf> and <https://www.irs.gov/pub/irs-dft/f8996--dft.pdf>  
The following documents are an example of a form that can be added to the annual tax return when a taxpayer invests in an Opportunity Fund. Definitions, rules and exceptions are also added.

IRS 8949 tax form (Sales and Other Dispositions of Capital Assets)  
International Revenue Service (2018). Draft of an IRS 8949 tax form (Sales and Other Dispositions of Capital Assets) [Unpublished Document]. Retrieved on February 25th, 2019 from: <https://www.irs.gov/pub/irs-pdf/f8949.pdf>  
This form is used to inventory the capital assets of a taxpayer. It allows to calculate the value and the number of properties of a person.

Rebecca Lake. (November 2, 2018). How To Invest in Opportunity (Zones). Retrieved from <https://money.usnews.com/investing/real-estate-investments/articles/2018-11-02/how-to-invest-in-opportunity-zones>

In this article, Ms. Lake references the Tax Cuts and Jobs Act of 2017, which made these opportunity zones possible locations for investors who are looking to not pay taxes on property/land development. She points out how this new bill will allow for investors to have tax rewards and deferred gains for initiating developments in areas where costs were the main issue. Utilizing her immense ability of breaking down this large process, Rebecca assures the reader that this is an amazing act that will benefit over 8,000 different opportunity zones in the US.

- Stephanie Dhue, and Ylan Mui. (October 19th, 2018). Investors can get big tax breaks if they invest in 'opportunity zones' under new Treasury rules. Retrieved from <https://www.cnbc.com/2018/10/19/investors-can-get-tax-breaks-for-investing-in-opportunity-zones-treasury.html>

In this article, the authors review several statements and explanations from several important political figures. Such people included were Treasury Secretary Steven Mnuchin and Craig Bernstein of OPZ Capital. They summarized how this massive effort to revitalize and restore the US's newly introduced opportunity zones will not only be great for investors and businesses alike, but also for the politicians and senators who helped make this act possible.

- Steve Rosenthal. (October 23rd, 2018). IRS Proposes Generous Rules For Opportunity Zone Investors, But What Will They Mean For Communities? Retrieved from <https://www.forbes.com/sites/stevenrosenthal/2018/10/23/irs-proposes-generous-rules-for-opportunity-zone-investors-but-what-will-they-mean-for-communities/#1816d3247ff1>  
In this article, Mr. Rosenthal explains how proposed regulations can open the door to meaningful and marginal investments. He throws around some numbers that help demonstrate the effectiveness of receiving these tax breaks, and how the communities within the investment zones will also be able to have it's residents face tax rewards as well. Reminding us how important recordkeeping is, he details how the IRS regulations and tax forms will be adjusted in 2019 to allow for reporting requirements. Mr. Rosenthal utilizes his broad knowledge of the topic to great effect in this article.

- <https://www.opportunitylouisiana.com/>  
The Louisiana Economic Development Company is an organization that works alongside of several large corporations, such as EA, IBM, and Benteler. The website listed offers information on the companies, details on how to apply/join, and many other accessible links to different articles and documents.

- <https://eig.org/opportunityzones/resources>  
This website offers details on how the US government plan to assist any potential investors and business who plan on developing an opportunity zone. The specifics include the US treasury's plan to offer guidance and help for any potential developers.
- Opportunity Zones: The Map Comes Into Focus. (June 15th, 2018). Retrieved from <https://eig.org/news/opportunity-zones-map-comes-focus>

This article from the website emphasizes several key takeaways from the Opportunity Zones implementation, such as socioeconomic change in the communities of some OZ's, as well as how governors have prioritized higher need places. The author/authors of this text state what the typical opportunity zone looks like and what features they have. Other details include how state leaders selected these zones, as well as how long this plan was being brought up and formulated through the Tax Cuts and Jobs Act of 2017.

- New Orleans Opportunity Zone Map. Opportunity Zone Census Tracts by US Department of the Treasury for Orleans Parish. Retrieved from [http://www.norpc.org/assets/opportunity-zones\\_maps/OPZ\\_2018\\_Orleans.pdf](http://www.norpc.org/assets/opportunity-zones_maps/OPZ_2018_Orleans.pdf)

# Annotated Bibliography cont'd

The information presented here was displayed through graphic maps that displayed the Qualified Opportunity Zones in Louisiana. There is also a thorough explanation of the process needed to be completed by potential investors for involving themselves in opportunity zone growth and development.

- New Orleans Real Estate Listings. Retrieved from [https://www.zillow.com/homes/for\\_sale/New-Orleans-LA/19594\\_rid/globalrelevanceex\\_sort/30.032792,-89.974498,30.023931,-89.989153\\_rect/15\\_zm/](https://www.zillow.com/homes/for_sale/New-Orleans-LA/19594_rid/globalrelevanceex_sort/30.032792,-89.974498,30.023931,-89.989153_rect/15_zm/)

Zillow Group, Inc., or simply Zillow, is an online real estate database company that was founded in 2006, and was created by Rich Barton and Lloyd Frink, former Microsoft executives and founders of Microsoft spin-off Expedia. This website features an interface that allows the user to access maps with real estate information on housing in a specific area. Users can browse thousands of listings, filter the search results, and utilize the mortgage calculator presented on the website.

- Geographical Poverty Map for Greater New Orleans Area retrieved from <https://www.datacenterresearch.org/maps/poverty/>
- The Data Research Center uses geographical information and GIS technology to put together advanced, layered maps with emphasis on outlining and determining financial status and collective income for residents of an area. The usefulness of this website's tools allowed for me to scan the area and observe the statistics for this project.

- <https://gis.nola.gov/apps/cepmap/>

This website incorporates GIS software and creates maps for users to view and choose from. Regions can be scanned, studied, and used for research or educational purposes. The interface was extremely easy to use and made for an excellent example of simple GIS technology.

- [https://www.realtor.com/realestateandhomes-search/New-Orleans-East\\_New-Orleans\\_LA?pos=30.020549,-89.996454,30.039312,-89.967143,15](https://www.realtor.com/realestateandhomes-search/New-Orleans-East_New-Orleans_LA?pos=30.020549,-89.996454,30.039312,-89.967143,15)

Realtor.com is a tremendous website that uses detailed GIS maps to integrate housing/real estate values and costs for the viewer. Prices for vacant lots/buildings, homes, apartments, and business space are all listed on the site. I paired the analysis's I made with other housing value estimate sites to create a summary of my findings.

- <https://www.norta.com/Maps-Schedules/System-Map/Line.aspx?ID=64>

The New Orleans Regional Transit Authority is an organization that is operated by the city and is featured throughout all parts of the region. The website allows users to buy bus passes, view mapping systems with enhanced bus route outlines, and even track the location of a specific bus while it is traveling. The RTA is in charge of 5 streetcar lines, 34 bus routes, 2 ferry routes, as well as paratransit service.

- <https://mapsontheweb.zoom-maps.com/post/119775074097/life-expectancy-in-new-orleans-the-areas-in-red>

Life Expectancy for locations all around the country can be found with this website. There is access to thousands of charts, tables, and maps with accurate data and credible information. It is well-organized resource with massive ease of use.

- <https://www.crimemapping.com/map/location/New%20Orleans,%20LA,%20USA?id=dHA9MCNsb2M9Njc3NDUzI2xuZz0zMjYwNwD0yNDMyOTEjbGJzPTE0OjIxMDI3OTA2#>

Mapping an area and understanding the crime statistics has never been easier than with this website and its reliability. Efficient data distribution and detail allow the viewer to learn about the selected regions in a professional and simplistic manner.

- <https://maps.ga.lsu.edu/lidar2000/#3008957sw>

Flood depth levels, elevation, and topographical characteristics can be viewed when accessing this site. The experience provides for an entertaining and educational process that engages the viewer and allows for advanced examination.

- <https://www.enterprisecommunity.org/opportunity360/opportunity-zone-eligibility-tool>

The Enterprise Community site lists the steps and collective facts needed for an investor to pursue an opportunity zone. Included are documents on government assistance, tax breaks, and future QOZ development projects.

- <https://atlas.ga.lsu.edu/datasets/lidar2000>

GIS technology is heavily integrated within this website's interface, and hold a plethora of maps, charts, and images for users to scan and learn about. This resource was instantly a common reference point throughout my research for New Orleans East visual data representation and for the figures that were documented.

# Select Sources

Sources have been listed on the slides or outlined in the Annotated Bibliography or this resource.

Abandoned Southeast. (2018, July 14). Charity Hospital. Retrieved November 27, 2018, from <https://abandonedseoul.com/2016/05/24/charity-hospital/>.

CBD Household characteristics. Retrieved from <https://www.datacenterresearch.org>; 26 March 2019.

CIM Group Expands Focus on Opportunity Zones. (January 23, 2019). Retrieved from <https://www.marketwatch.com/press-release/cim-group-expands-focus-on-opportunity-zones-2019-01-23>. Retrieved January 22, 2019.

Greater New Orleans Foundation. (2018, July). The Spirit of Charity Innovation District Briefing Book. Retrieved April 17, 2019, from [https://static1.squarespace.com/static/5b3baa1131d4dfca9bff76be/t/5baa5167e2c483e9c56b1a57/1537888626522/Spirit of Charity Briefing Book.pdf](https://static1.squarespace.com/static/5b3baa1131d4dfca9bff76be/t/5baa5167e2c483e9c56b1a57/1537888626522/Spirit+of+Charity+Briefing+Book.pdf).

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# Questions?

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