

Low-Income Areas and Disadvantaged Communities Methodology using Federal Funding Account Public Map Data – version 1.1

The Loan Loss Reserve Equity Track eligibility can be determined based on public census block data set from the Federal Funding Account.

To calculate whether a Loan Loss Reserve project qualifies for the Equity Track which meets the 75% threshold, public census block data can be used to calculate the percentage of block locations in a proposed project area that would qualify for the Equity Track. See the instructions below.

Steps to Finding the Right Data

- Go to the Federal Funding Account Public Map Website: <u>Federal Funding Account</u> <u>Public Map (ca.gov)</u>
- Under "Key Information" click on the "Census Block Data" Link for File FFA Public Map Census Block Data 2023-05 (108,058 records)

Census Block Data Fields for determining Equity Track

- Column A: Census Block ID
 - Reference name of the Census Block.
- Column D: Total Locations
 - Total mass market locations within the Census Block.
- Column E: Census Blocks Within Tribal Areas
 - A value of '1' will be found if Census Block is identified as part of tribal area defined by the Bureau of Indian Affairs and U.S. Census Bureau. Otherwise, the value is 0.
- Column I: Median Income
 - Median household income by Census Block.
- Column L: DAC Category
 - CalEnviroScreen 3.0 Disadvantaged Communities Only CalEnviroScreen



- 4.0 High Pollution Burden Score, Low Population Count
- o CalEnviroScreen 4.0 Top 25%
- Column M: Low-Income Areas
 - A value of '1' will be found if Census Block is identified as a low-income area, which is defined as an area where aggregated household incomes are less than 80 percent of area or state median income. Otherwise, the value is 0.

Applying the Methodology

75% of the census blocks within the proposed service area must fall in low-income areas or disadvantaged communities, including tribal land.

Simple Area Method

To determine the percentage of low-income areas <u>or</u> disadvantaged communities census blocks that fall within the proposed project area, follow these steps:

- Count the total number of census blocks within the proposed project area.
- Count the number of census blocks within the proposed project area that are classified as low-income areas or disadvantaged communities, including tribal land.
- Divide the number of census blocks for low-income areas/disadvantaged communities by the total number of census blocks within the proposed project area.

Weighted Average Method

Depending on the results a further option is to apply a weighted average based on the number of locations in low-income census blocks.

- Divide the sum of the total locations in census blocks in the project area by the sum of the total locations in low-income/disadvantaged communities census blocks in the project area.
- Multiply the result by 100 to get the percentage.

References

LLR Decision, page 17:

"The Commission further finds it reasonable to remove references to "priority communities" and instead rely on the designations of Disadvantaged Communities and Low-Income Areas in the Federal Funding Account map.26"





Footnote 26: Federal Funding Account map, uniform resource locator (url): <u>https://federalfundingaccountmap.vetro.io/map</u>. A representation of eligible communities may be viewed by selecting the "Disadvantaged Communities" layer and the "Low-Income Areas" layer.

LLR applications

The LLR application questions (5a, 5b, and 6a) requests shapefiles and median household income for all census block groups in project area from the LLR applicants.

