Appendix B: Opportunity Maps & Indices

State	Opportunity Map/Index Metrics	Notes
Arkansas	Area of Opportunity Index (AOI) is calculated for the development's Census Tract and is based on unemployment rate, vacancy rate, and population growth. The AOI is calculated for every Census Tract and ranges 0-10 and includes two decimal places. Area of Opportunity Index 2023	Pop. growth Unemployment rate Methodology unclear
California	Tax Credit Allocation Committee (TCAC)-Housing and Community Development (HCD) Opportunity Map: Indicators, measures, and data sources include Economic (poverty, adult education, employment, job proximity, median home value); Environmental; Education (math/reading proficiency, high school graduation rates, student poverty rate); Poverty and Racial Segregation. Scale is Low, Moderate, High, and Highest Resource, with a filter for High Segregation and Poverty. Full methodology and current/past maps available at: https://www.treasurer.ca.gov/ctcac/opportunity.asp	Poverty rate Employment Job proximity Education Poverty and racial segregation
Connecticut	CT Opportunity Map: Opportunity mapping is a way to look at neighborhood resources and outcomes such as school performance, poverty concentration, safety and more. Opportunity Index scales from Very Low, Low, Moderate, High, and Very High.	Education Poverty rate/concentration Methodology unclear
Delaware	In order to balance housing investments and encourage the creation of affordable housing opportunities within areas of the State that contain little or no affordable rental housing opportunities but may offer economic opportunity, proximity to workplaces, high performing schools, and/or supportive infrastructure, points will be awarded to family development proposals located in Areas of Opportunity.	Not a map/index Job proximity Education Methodology unclear
Idaho	Areas of Opportunity: Developments must be located in a census tract with a poverty rate that is equal to or less than the State of Idaho's overall average of 11.2% to receive points in this category (QAP p. 31). FFIEC Online Census Data System – for poverty rates by census tracts: https://www.ffiec.gov/census/default.aspx Year: Select the most current year State: 16-Idaho (ID) Click "Retrieve by County" Select County that the development will be located in Click "Get Census Demographic" Under Data Report Links - Click: "Income" Information is listed by census tract number	Not a map/index Poverty rate

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	% Below Poverty Line – must be equal or less than 11.2% to quality for points	
Illinois	Quality of Life Index (QOLI): The Authority has developed a new QOLI that calculates a score for every census tract in Illinois. The QOLI score is a dynamic measurement of cumulative positive outcome measurements in five different Quality of Life Categories. These categories are: education, prosperity, health, housing, and connectivity. Each category is worth two (2) points and consists of carefully vetted data. Census tracts can achieve overall scores ranging from one (1) to ten (10) points. Opportunity Areas: Communities with low poverty, high access to jobs and low concentrations of existing affordable rental housing. Metrics include Family Poverty Rate; Job Access Indicators; Jobs to Population Ratio; Mean Travel Time to Work; Unemployment Rate. Metrics and Current List (downloadable Excel document).	Education Poverty rate Unemployment rate Job proximity
Indiana	Opportunity Index: An application may earn up to seven points, with one point for each factor, if, as of the application due date, the proposed Development is located within an area that meets the qualifications below: (QAP p. 70-71) • High income: A census tract at the top quartile for highest median household income in the state based on the most recent data from the US Census, if the Development is not within a QCT. • Low poverty: A census tract at the bottom quartile for poverty rate in the state based on the most recent data from the US Census, if the Development is not within a QCT. • Low unemployment rate: A county that has an unemployment rate below the State average. http://www.stats.indiana.edu/maptools/laus.as • Life expectancy: A census tract that has a life expectancy above the State average of 77.4 years based on the Centers for Disease Control and Prevention (CDC) U.S. Small-area Life Expectancy Estimates Project. • Access to primary care: A county with a ratio of population to primary care physicians of 2,000:1 or lower. http://www.countyhealthrankings.org/app/indiana/2021/measure/factors/4/data • Access to post-secondary education: A development that is within a one-mile radius of the physical location of a university, college,	Poverty rate Unemployment rate Life expectancy Healthcare access

	trade school, or vocational school. Classes must be held onsite at this location for the school to qualify. The radius may be extended to three miles if the Application qualifies for transit-oriented development points. • Access to employment: A development that is within a one-mile radius of one of the 25 largest employers in the county. The radius may be extended to three miles if the Application qualifies for transit-oriented development points. http://www.hoosierdata.in.gov/buslookup/BusLookup.aspx • One point will be deducted if the proposed site falls within a census tract that is defined as a Racially/Ethnically Concentrated Area of Poverty ("R/ECAP") by HUD. Opportunity Index map available at: https://reports.mysidewalk.com/e31657b378	Job proximity Poverty and racial segregation
Kansas	Opportunity Sites: Each census tract receives a percentile ranking on each of four metrics, and a final percentile ranking. Each metric falls under one of four categories of importance: (See QAP, Appendix D) 1. Affordable Housing Need – The need for affordable housing options based on existing gaps relative to the household characteristics of the area. "Need" focuses on the lowest income level households, founded heavily on data points and findings from the 2021 Kansas Statewide Housing Needs Assessment. 2. Growth Demand – Potential population and employment growth in the area and the associated potential need for housing units. The metrics include population trends, building permit activity, and employment. 3. Quality of Life – The qualities of an area that make it favorable for lower-income households to live comfortably. Examples of quality of life metrics include housing quality, housing age, commuting time, and walkability. 4. Economic Opportunities – The economic prosperity and ability to thrive in the area. Economic opportunity metrics include income, market housing prices, rent, and other non-housing costs.	 Population/employment growth Job proximity Income
Kentucky	Uses Enterprise Opportunity 360 Report to award points to areas that score well in the areas of Housing Stability, Education, and Economic Security.	Enterprise Opportunity 360 is defunct.

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Massachusetts	The Department defines an area of opportunity in part as a neighborhood or community with a relatively low concentration of poverty based on U.S. Department of HUD data. In addition, DHCD identifies an area of opportunity as a neighborhood or community that offers access to opportunities such as jobs, health care, high-performing school systems, higher education, retail and commercial enterprise, and public amenities. To determine whether a location is an area of opportunity, sponsors should use publicly available data such as employment statistics; location near mass transit, green space, and other public amenities; educational testing data; and so on. Sponsors also should confirm with DHCD that their evaluation of an area of opportunity is consistent with the Department's evaluation since the Department will make the ultimate decision. To be eligible to receive points within this category, a family housing project typically must be located in a census tract with a poverty rate below 15% (QAP, p. 49-50)	Not a map/index Job proximity Healthcare access Education Poverty rate

Maryland	The Communities of Opportunity designated on the Maryland QAP Comprehensive Opportunity Maps are based on a "Composite Opportunity Index" developed by DHCD. The Composite Opportunity Index uses publicly-available data and is based on three major factors:
	  1. Community Health: The community health indicator represents the wealth and quality of life in a community relative to the State average.
	  2. Economic Opportunity: Economic opportunity measures the extent to which a community provides employment opportunity and mobility to its residents.
	  3. Educational Opportunity: Educational opportunity measures the outcomes of student performance and educational attainment in the community.
	See 2022 Multifamily Rental Financing Program Guide, p. 59 for more details.
		
		Income
		Pop. Growth
		Poverty Rate
		
		Unemployment rate
		Job proximity
		
		Education

Michigan	Uses Enterprise Opportunity 360 Report to award points to areas that score well in the areas of Housing Stability, Education, and Economic Security.	Enterprise Opportunity 360 is defunct.
Mississippi	High Opportunity Areas: areas where there is availability of sustainable employment, a low poverty rate, and/or high performing schools. MHC has identified several opportunity tracts as being qualified as a High Opportunity Area. To make this determination, MHC considered the following: (See QAP p. 60)	 Poverty rate Education

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	For Rehabilitation - Census Tract that met the following conditions: • 1. Median HHI >= $24,864 (50% of MS 2022 Statewide Median HHI estimate ESRI Nov 2022 estimate) • 2. Projected 2022-2027 Population Growth >=-1.25% (ESRI Nov 2022) • 3. Projected 2022-2027 Median Household Income Growth >=0.01% (ESRI Nov 2022estimate) • 4. 2022 Unemployment Rate <=4.8% (MDES Aug 2022) • 5. Located in County that had >= 4.2% (state average) new hires between 2021Q3-2022Q3 (MDES Nov 2022) (OR) A-B Rated School District as determined by the Mississippi Department of Education Accountability Performance Results. https://msrc.mdek12.org/. For New Construction - Census Tract that met the following conditions: • 1. Median HHI >= $34,809 (70% of MS 2022 Statewide Median HHI estimate ESRI Nov 2022 estimate) • 2. Projected 2022-2027 Population Growth >=-0.50% (ESRI Nov 2022) • 3. Projected 2022-2027 Median Household Income Growth >=0.01% (ESRI Nov 2022 estimate) • 4. 2022 Unemployment Rate <=3.8% (MDES Aug 2022) • 5. Located in County that had >=4.2% (state average) new hires between 2021Q3-2022Q3 (MDES Nov 2022) Interactive map on MHC website.	Income Pop. growth Unemployment rate
Missouri	Opportunity Areas: MHDC encourages affordable housing developments in opportunity areas by targeting communities that meet the following criteria: access to high-performing school systems, transportation and employment; as well as being located in a census tract with a 15% or lower poverty rate (QAP, p. 19).	Not a map/index Education Poverty rate
Nebraska	Areas of High Opportunity: NIFA will use data from diversitydatakids.org to identify areas of high opportunity in three indexes, including 1) Education, 2) Health and Environment, and 3) Social and Economic. Data is available for each census tract with a rating of	Education Employment rate Commute time Poverty rate Public assistance

	very high opportunity to very low opportunity in each index ([QAP](QAP), p. 32/254). Interactive map from Diversity Data Kids.	Income
New Hampshire	New Hampshire Housing Opportunity Index: utilizes sixteen indicators across four categories to evaluate how conducive state census tracts are to providing residents a high quality of life, and subsequently, high opportunity for success. The index is comprised of four major categories: Prosperity, Education, Housing, and Health. Each tract may receive up to two points per category for a total of eight points. A tract receives one point if its category score is at least as high as the average score across all census tracts, and an additional point if its score surpasses the average score by at least one standard deviation.	Education Methodology unclear
New Jersey	"Municipal Revitalization Index" or "MRI" means the Index by which New Jersey's municipalities are ranked according to eight separate indicators that measure diverse aspects of social, economic, physical, and fiscal conditions. Each municipality in the State receives a composite score and ranking, ranging from the most distressed (ranking number 1) to the least distressed (ranking number 565). The 2020 MRI is available as a downloadable Excel document at https://www.nj.gov/dca/hmfa/developers/lihtc/faqs/.	Population growth % with SNAP Poverty rate Income Unemployment rate Others
Ohio	The Opportunity Mapping Tools is a product of a collaborative effort between the Ohio Housing Finance Agency (OHFA) and the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University to support affordable housing development for households and families and to advance the goals of the Annual Plan, including promoting strategies that advance and promote compliance with the Fair Housing Act. The Opportunity index utilizes a number of indicators to identify the many dimensions of strong, vibrant and healthy communities and will be used to identify areas of opportunity, particularly regarding the siting of family housing, in Ohio. Analyzing differences in access to opportunity structures is in alignment with state and federal initiatives to further Fair Housing, deconcentrate poverty and maximize equitable outcomes for low-income households.	Education Unemployment rate Poverty rate Segregation Commute time (job proximity) Others
New York	Housing opportunity areas. Projects located in census tracts with poverty rates below 10% in the 2019 American Community Survey and the school district of	Poverty rate

	the centroid of the census tract scored above the state median in the average of 3rd through 8th grade English and Math standardized test scores from the past five years (2015-2019). (Now referred to as HCR-Designated Well-Resourced Areas (WRA).) (QAP, p. 10) HCR-Designated Well-Resourced Areas (WRA) map: https://nyshcr.maps.arcgis.com/apps/webappviewer/index.html?id=b0ca4a8432104bb4ac71fb576ee51175	Education
Oklahoma	High Opportunity Areas: OHFA will use the most recent American Community Survey 5-year Estimates available to determine state and zip code level poverty rates and median household income. American Community Survey data can be found on the US Census Bureau's website at: https://data.census.gov/cedsci/ Points awarded if zip code's estimated poverty rate percentage is less than the State poverty level or if the median household income is more than the State Median Household Income (QAP, p. 27).	Not a map/index Poverty rate Income
Oregon	Location Opportunity: 1 point if Project is not in a USDA food desert; 1 point if Project has access to Parks & Public Space; 1 point if Project is in a census tract where 50% or more of households earned more than 100% of the area median income in the last three consecutive years for which data is available, and the poverty rate is less than or equal to 20% during the same period; 1 point for access to School / Education / Library / Workforce Training; 1 point for Projects in Urban Areas if in a TOD or within half (1/2) mile of fixed transit stop; 1 point for Projects is in Rural Areas and has access to transit options	Not a map/index Income Poverty Rate Education
Pennsylvania	Areas of Opportunity: areas suitable for long-term economic growth with an existing or planned infrastructure to support future growth in the area… areas of strong schools and employment opportunities and in communities which may have not received representative resources in the past (QAP, p. 30)	Not a map/index Education
Rhode Island	Areas of Opportunity: Points if development is located in a high-performing school district, has a mixed-use component that includes rental space for a commercial business, will have a range of income levels and at least 20% of the units are considered unrestricted, is designed using Crime Prevention Through Environmental Design (CPTED), and/or is located within a Policy Map GIS area (QAP, p. 39).	Education
South Dakota	Area of Opportunity: (QAP, p. 30-31)	Not a map/index

	• Low Poverty Census Tracts – less than 10% poverty rate • High Ratio of Jobs to Population – above the state average ratio • Below average unemployment – less than the state unemployment rate • High Scoring Schools – above average school performance index posted by the South Dakota Department of Education	Poverty rate Unemployment rate Education
Tennessee	Project Location Scores. No background on methodology. See QAP, p. 40.	
Texas	Opportunity Index: Based on the American Community Survey (ACS) data, Development is eligible for a maximum of seven (7) opportunity index points if: • located entirely within a census tract with a poverty rate less than 20% or the median poverty rate among tracts for the region, whichever is greater, and either has a median household income in the two highest quartiles among Census tracts within the subregion (2 pts) OR has a median household income in the third quartile among Census tracts within the region, and is contiguous to a census tract that is in the first or second quartile among tracts for median household income in the region, and has a poverty rate <20% or the median poverty rate among tracts for the region, whichever is greater, and the Development Site is no more than 2 miles from the boundary between the census tracts (1 pt) (QAP, p. 63-67)	Not a map/index Poverty rate Income
Utah	Opportunity Index: The Opportunity Index was developed by James Wood of the Kem C. Gardner Policy Institute, and compiles rankings based on five factors: school proficiency, job access, labor market engagement, poverty, and housing stability. See QAP, Appx 8A.	Unemployment rate Poverty rate Public assistance Income Job accessibility Education Healthcare access
Washington	Comprehensive Opportunity Index, developed by the Puget Sound Regional Council, combines measures of five key elements of neighborhood opportunity and positive life outcomes: education, economic health, housing and neighborhood quality, mobility and transportation, and health and environment. The level of opportunity score (very low, low, moderate, high, very high) is determined by sorting all census tracts into	Education Unemployment rate Job proximity

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	quintiles based on their index scores. More information on Opportunity Mapping is available on PSRC's website.	
Wisconsin	Areas of Economic Opportunity category includes points for census tracts at/above 100% CMI, school districts highly ranked by the WI Dept. of Public Instruction's most recent Overall Accountability Score, and census tracts in which 50% or more of renters pay over 30% of their income toward rent. See 2023 Multifamily Application (Excel document) available on the 2023 Program page.	Not a map/index Education