



CITY OF OAKLAND

FILED
OFFICE OF THE CITY CLERK
OAKLAND

2015 DEC 30 PM 2:01

AGENDA REPORT

TO: Sabrina B. Landreth
City Administrator

FROM: Katano Kasaine
Treasurer

SUBJECT: Community and Economic
Investments Made by Chase
Bank in Oakland

DATE: December 21, 2015

City Administrator
Approval

Date:

12/30/15

RECOMMENDATION

Staff Recommends That The City Council Receive An Informational Report On Community And Economic Investments Made By Chase Bank In Oakland Since They Received The City Of Oakland's Banking Contract In 2014 And Data Analysis On Foreclosures Between 2007 And 2015.

EXECUTIVE SUMMARY

In March 2014, J.P. Morgan Chase, N.A. ("JPMorgan," "Chase Bank," or the "Bank") assumed the role of the City's primary depository service bank. Upon acceptance of this role, the Bank agreed to provide the City with certain information regarding its community and economic investments within Oakland. Per City Council's directive, this informational report presents information provided by JPMorgan concerning their branch locations, home mortgage loans by census tract, foreclosures, small business loans, and community development activities within Oakland.

BACKGROUND / LEGISLATIVE HISTORY

On December 10, 2013, the City Council adopted Resolution No. 64764 C.M.S. (the "Resolution") authorizing the City Administrator to negotiate and execute an agreement(s) with J.P. Morgan Chase, N.A. ("JPMorgan," "Chase Bank," or the "Bank") to provide the City with primary depository services and additional banking services, as appropriate, for a period of three years (the "Agreement").

The Resolution requires that JPMorgan, the financial institution, continue to provide information specific to Oakland, especially its low and moderate income communities, on their lending, services, and investment activities including business loans, home loans, branch locations, and media outreach for historically underserved communities.

The Resolution also requires that by the end of the second year of the Agreement, JPMorgan deliver information on the census tract or zip code level that will promote efforts of the Department of Housing and Community Development.

Item: _____

Finance & Management Committee

January 12, 2016

ANALYSIS AND POLICY ALTERNATIVES

In March 2014, JPMorgan assumed the role of the City's primary depository service bank. The City has required that JPMorgan provide information on their lending, services, and investment activities including business loans, home loans, branch locations, and media outreach for historically underserved communities specific to Oakland, especially its low and moderate income communities. City Council has also requested that JPMorgan provide data on foreclosure activity in Oakland. Following is the required information provided by JPMorgan.

Oakland Presence

JPMorgan has approximately 120,000 consumer and 7,400 small business customers located in Oakland. JPMorgan currently operates nine Chase Bank branches with 28 ATM's in Oakland. Additionally, there are six separate ATM locations in Oakland. JPMorgan's banking services may also be accessed through online, mobile, and credit card delivery channels. As part of a \$1.4 billion cost-cutting plan, JPMorgan announced in February 2015 plans to close 300 branches, or about 5 percent of the total, as more customers move to online and mobile platforms. The Chase Bank branch at 10800 International Boulevard, Oakland, CA 94603 has since been closed (October 8, 2015). While there are no near term plans to open a new branch in Oakland, JPMorgan is working in cooperation with City staff to identify potential locations for future additional branches.

Home Mortgage Lending

In 2013-2014, JPMorgan provided 2,042 home mortgage loans totaling \$1.04 billion in Oakland of which forty-one percent were provided in low and moderate income ("LMI") census tracts and nineteen percent were provided to LMI borrowers. The decline in lending between 2013 and 2014 is reflective of the declines in the home mortgage market overall. The following **Table 1** provides consolidated information on JPMorgan's home mortgage loans in Oakland. Please note that certain census tracts fall into two or more Council Districts. Please reference **Attachment A: Home Mortgage Loans by Census Tract** and **Attachment B: Census Tracts and Council Districts**.

Table 1
 City of Oakland, CA
 JPMorgan – Home Mortgage Loans
 Census Tract Data Consolidated by City Council District

| City Council District | 2014 | | 2013 | |
|---|------------------|----------------------------|------------------|----------------------------|
| | Total Loan Units | Total Loan Amount (\$000s) | Total Loan Units | Total Loan Amount (\$000s) |
| District 1 | 114 | \$73,137 | 220 | \$114,984 |
| District 2 | 103 | \$82,710 | 146 | \$83,665 |
| District 3 | 80 | \$72,351 | 125 | \$89,028 |
| District 4 | 154 | \$76,231 | 254 | \$110,371 |
| District 5 | 39 | \$22,027 | 52 | \$20,574 |
| District 6 | 86 | \$30,277 | 113 | \$35,163 |
| District 7 | 55 | \$16,994 | 89 | \$21,006 |
| Split between District 1 & District 4 | 31 | \$21,342 | 50 | \$22,475 |
| Split between District 2 & District 3 | 26 | \$22,954 | 24 | \$13,737 |
| Split between District 2 & District 5 | 24 | \$12,697 | 52 | \$24,109 |
| Split between District 4 & District 5 | 32 | \$17,378 | 39 | \$13,900 |
| Split between District 4 & District 6 | 30 | \$10,744 | 48 | \$16,361 |
| Split between Dist. 4, Dist. 5, & Dist. 6 | 10 | \$3,124 | 23 | \$6,496 |
| Split between District 5 & District 6 | 0 | \$0 | 2 | \$326 |
| Split between District 6 & District 7 | 7 | \$1,458 | 14 | \$3,582 |
| CITY TOTAL | 791 | \$463,424 | 1,251 | \$575,777 |

Foreclosure Activity

In regards to distressed residential properties, JPMorgan's Community Revitalization Program focuses on property remediation for bank-owned, residential properties. For the period of 2010-2013, JPMorgan owned 40 properties in Oakland that were managed through this program. Under the program, properties are donated or sold at a discount to Bank approved, local not-for-profit agencies. Of the 40 distressed properties, 13 were donated to agencies including Habitat for Humanity East Bay and Rebuilding Together Oakland and 27 were sold at a discount. While JPMorgan does not currently own any distressed single family residential properties in Oakland, it monitors properties that become eligible for the program on an ongoing basis. Data dating back to 2007 is not available at this time.

Small Business Lending

JPMorgan is active in the area of small business lending providing products including lines of credit, term loans, SBA financing, commercial real estate financing, business credit cards and trade financing. In 2013-2014, JPMorgan originated 2,107 small business loans totaling \$34.9 million in Oakland of which fifty-three percent were located in LMI communities. The total number and amount of loan originations in LMI communities increased by fifty percent and twenty-five percent, respectively, between 2013 and 2014. The following **Table 2** provides information on JPMorgan's small business loans in Oakland. Please note that data for small business loans is not available by census tract.

Table 2
 City of Oakland, CA
 JPMorgan – Small Business Loans

| Area Income Characteristics* | Loan Amount at Origination <=\$100,000 | | Loan Amount at Origination >\$100,000 But <=\$250,000 | | Loan Amount at Origination >\$250,000 | | Loans to Businesses with Gross Annual Revenues <= \$1 Million | |
|------------------------------|--|-----------------|---|-----------------|---------------------------------------|-----------------|---|-----------------|
| | Number of Loans | Amount (\$000s) | Number of Loans | Amount (\$000s) | Number of Loans | Amount (\$000s) | Number of Loans | Amount (\$000s) |
| 2014 | | | | | | | | |
| < 10% | 4 | \$44 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| 10-20% | 11 | \$105 | 1 | \$200 | 1 | \$600 | 1 | \$200 |
| 20-30% | 39 | \$277 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| 30-40% | 175 | \$1,887 | 1 | \$150 | 2 | \$700 | 1 | \$37 |
| 40-50% | 94 | \$1,171 | 0 | \$0 | 1 | \$555 | 2 | \$167 |
| 50-60% | 140 | \$1,359 | 1 | \$110 | 1 | \$750 | 1 | \$75 |
| 60-70% | 86 | \$1,033 | 0 | \$0 | 1 | \$700 | 0 | \$0 |
| 70-80% | 106 | \$1,001 | 1 | \$125 | 0 | \$0 | 1 | \$125 |
| 80-90% | 27 | \$293 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| 90-100% | 15 | \$157 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| 100-110% | 67 | \$797 | 1 | \$150 | 0 | \$0 | 0 | \$0 |
| 110-120% | 80 | \$887 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| >= 120% | 421 | \$5,342 | 0 | \$0 | 1 | \$309 | 4 | \$276 |
| Not Known | | | | | | | | |
| Tract Not Known | 4 | \$44 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| TOTAL | 1,269 | \$14,397 | 5 | \$735 | 7 | \$3,614 | 10 | \$880 |
| 2013 | | | | | | | | |
| < 10% | 1 | \$2 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| 10-20% | 10 | \$178 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| 20-30% | 18 | \$339 | 0 | \$0 | 0 | \$0 | 3 | \$147 |
| 30-40% | 116 | \$1,552 | 1 | \$150 | 4 | \$1,488 | 4 | \$1,028 |
| 40-50% | 54 | \$528 | 1 | \$200 | 0 | \$0 | 0 | \$0 |
| 50-60% | 92 | \$920 | 0 | \$0 | 1 | \$750 | 1 | \$15 |
| 60-70% | 55 | \$646 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| 70-80% | 82 | \$976 | 0 | \$0 | 0 | \$0 | 3 | \$149 |
| 80-90% | 21 | \$277 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| 90-100% | 3 | \$49 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| 100-110% | 40 | \$526 | 1 | \$250 | 0 | \$0 | 1 | \$50 |
| 110-120% | 57 | \$751 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| >= 120% | 243 | \$3,460 | 0 | \$0 | 1 | \$775 | 2 | \$70 |
| Not Known | | | | | | | | |
| Tract Not Known | 1 | \$2 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| TOTAL | 793 | \$10,206 | 3 | \$600 | 6 | \$3,013 | 14 | \$1,459 |

*Income characteristics calculated per Oakland-Hayward-Berkeley, CA MD (MSA 36084)

Community Development Initiatives

JPMorgan’s national community development programs which are active in Oakland include Community Development Loans, Community Development Investments, and Community Development Grants. Community Development Loans, Investments, and Grants are loans, investments, and grants provided to not-for-profits, respectively, designed for the express purpose of revitalizing or stabilizing low- or moderate-income areas, or providing affordable housing for, or community services targeted to, low- or moderate-income persons. **Table 3** summarizes JPMorgan’s Community Development Loans, Investments, and Grants for 2013 and 2014. JPMorgan is actively working with City staff to identify potential community investment and affordable housing projects.

Table 3
 City of Oakland, CA
 JPMorgan – Community Development Loans, Investments, & Grants

| | 2014 | | 2013 | |
|-----------------------------------|-------------|----------------|-------------|----------------|
| | Total Units | Total Amount | Total Units | Total Amount |
| Community Development Loans | 63 | \$91.7 million | 46 | \$71.1 million |
| Community Development Investments | 2 | \$4.9 million | 7 | \$9.2 million |
| Community Development Grants | 5 | \$0.3 million | 9 | \$0.67 million |

JPMorgan’s Community Development Loans include construction and permanent financing for the Cathedral Gardens Apartments and AveVista Apartments which were completed in 2015 and serve low-income families in downtown Oakland. JPMorgan’s Community Development Investments include a New Markets Tax Credit investment in Vincent Academy, a tuition-free charter public elementary school located in West Oakland, for construction of a new building which was completed in 2015. JPMorgan’s 2015 Community Development Grants with local impact include grants to Northern California CLF and OBDC Small Business Finance and Opportunity Fund and Craft3.

JPMorgan’s 2014 philanthropic activities in Oakland included \$765,150 in grants and donations to community organizations. Amounts contributed ranged from \$500 to \$200,000 and were given to organizations such as the East Bay Community Foundation (2014 Oakland Mayor’s Summer Jobs Program), College Track Oakland, Unity Council of Alameda Co., and International Rescue Committee.

Continuing Efforts by JPMorgan

As part of their efforts to better serve Oakland, a team from JPMorgan toured Oakland with City staff on December 8, 2015. The team included JPMorgan representatives from the Government Relations, Credit Underwriting, Retail Branch Area Management, Retail Real Estate, Media Relations, and Corporate Responsibility groups among others. The City was represented by staff from the Treasury Bureau, Mayor’s Office, Housing and Community Development, Economic and Workforce Development, Council Member Larry Reid’s Office as well as project managers for the East Oakland and West Oakland and Downtown Projects. As a result of the tour, JPMorgan and City staff (a.k.a. the Community Outreach Team) have agreed to meet

regularly in order to continue exploring potential branch locations, new investments, and affordable housing projects.

FISCAL IMPACT

There are no budgetary implications associated with this informational report.

PUBLIC OUTREACH / INTEREST

This item did not require any additional public outreach other than the required posting on the City's website.

COORDINATION

This report has been prepared by the Treasury Bureau in coordination with the Department of Housing and Community Development and Office of the City Attorney.

SUSTAINABLE OPPORTUNITIES

Economic: This informational report provides data to aid the City in its continued efforts to promote greater economic opportunity and social equity in Oakland.

Environmental: There are no environmental opportunities associated with this informational report.

Social Equity: This informational report provides data to aid the City in its continued efforts to promote greater economic opportunity and social equity in Oakland.

ACTION REQUESTED OF THE CITY COUNCIL

Staff requests that the City Council accept this informational report on community and economic investments made by Chase Bank in Oakland since they received the City of Oakland's banking contract in 2014 and data analysis on foreclosures between 2007 and 2015.

For questions regarding this report, please contact Katano Kasaine, Treasurer, at (510) 238-2989.

Respectfully submitted,



KATANO KASAINÉ
Treasurer, Treasury Bureau

Reviewed by:
David Jones, Principal Financial Analyst

Prepared by:
Jackie Lee, Financial Analyst
Treasury Operations

Attachments (2):

- A: Home Mortgage Loans by Census Tract
- B: Census Tracts and City Council Districts

Attachment A
Home Mortgage Loans by Census Tract

City of Oakland
JPMorgan Chase - HMDA Loans

| 2014 | | | 2013 | | |
|--------------|------------------|--------------------------|--------------|------------------|--------------------------|
| Census Tract | Total Loan Units | Total Loan Amount (000s) | Census Tract | Total Loan Units | Total Loan Amount (000s) |
| 4002.00 | 7 | \$5,973 | 4002.00 | 13 | \$6,516 |
| 4003.00 | 15 | \$9,628 | 4003.00 | 32 | \$15,706 |
| 4004.00 | 5 | \$2,279 | 4004.00 | 24 | \$13,177 |
| 4005.00 | 5 | \$3,302 | 4005.00 | 18 | \$6,416 |
| 4006.00 | 4 | \$1,564 | 4006.00 | 6 | \$2,098 |
| 4011.00 | 12 | \$9,383 | 4011.00 | 17 | \$10,220 |
| 4012.00 | 7 | \$4,340 | 4012.00 | 9 | \$3,082 |
| 4013.00 | 3 | \$6,153 | 4013.00 | 7 | \$6,544 |
| 4014.00 | 6 | \$2,925 | 4014.00 | 11 | \$3,370 |
| 4016.00 | - | - | 4016.00 | 1 | \$221 |
| 4017.00 | 9 | \$3,423 | 4017.00 | 14 | \$3,889 |
| 4018.00 | 1 | \$246 | 4018.00 | 3 | \$759 |
| 4022.00 | 4 | \$1,123 | 4022.00 | 6 | \$1,493 |
| 4024.00 | 3 | \$2,415 | 4024.00 | 3 | \$1,220 |
| 4025.00 | - | - | 4025.00 | 2 | \$484 |
| 4026.00 | 1 | \$545 | 4026.00 | 1 | \$267 |
| 4027.00 | 2 | \$901 | 4027.00 | 2 | \$3,017 |
| 4028.00 | 2 | \$2,302 | 4028.00 | 3 | \$1,964 |
| 4029.00 | 1 | \$7,090 | 4029.00 | 1 | \$306 |
| 4030.00 | 2 | \$522 | 4030.00 | 2 | \$420 |
| 4031.00 | 4 | \$1,249 | 4031.00 | 8 | \$2,218 |
| 4033.00 | 8 | \$2,798 | 4033.00 | 10 | \$2,530 |
| 4034.00 | 4 | \$6,498 | 4034.00 | 9 | \$8,564 |
| 4035.01 | 7 | \$5,889 | 4035.01 | 20 | \$19,132 |
| 4035.02 | 3 | \$2,707 | 4035.02 | 7 | \$6,411 |
| 4036.00 | 12 | \$15,623 | 4036.00 | 22 | \$23,647 |
| 4037.01 | 11 | \$15,913 | 4037.01 | 8 | \$8,116 |
| 4037.02 | 14 | \$13,568 | 4037.02 | 5 | \$2,643 |
| 4038.00 | 13 | \$11,086 | 4038.00 | 15 | \$11,519 |
| 4039.00 | 13 | \$5,407 | 4039.00 | 23 | \$14,870 |
| 4040.00 | 16 | \$8,931 | 4040.00 | 14 | \$5,601 |
| 4041.01 | 10 | \$5,281 | 4041.01 | 20 | \$6,030 |
| 4041.02 | 6 | \$2,341 | 4041.02 | 8 | \$11,360 |
| 4042.00 | 12 | \$9,711 | 4042.00 | 33 | \$17,170 |
| 4043.00 | 15 | \$10,704 | 4043.00 | 26 | \$17,608 |
| 4044.00 | 31 | \$21,342 | 4044.00 | 50 | \$22,475 |

| 2014 | | |
|--------------|------------------|--------------------------|
| Census Tract | Total Loan Units | Total Loan Amount (000s) |
| 4045.01 | 6 | \$3,535 |
| 4045.02 | 32 | \$19,416 |
| 4046.00 | 17 | \$9,856 |
| 4047.00 | 7 | \$3,401 |
| 4048.00 | 12 | \$4,400 |
| 4049.00 | 21 | \$10,325 |
| 4050.00 | 22 | \$11,746 |
| 4051.00 | 13 | \$9,121 |
| 4052.00 | 12 | \$10,067 |
| 4053.01 | 11 | \$17,507 |
| 4053.02 | 3 | \$6,707 |
| 4054.01 | 6 | \$3,889 |
| 4054.02 | 2 | \$1,164 |
| 4055.00 | 7 | \$4,173 |
| 4056.00 | 13 | \$7,111 |
| 4057.00 | 2 | \$951 |
| 4058.00 | 6 | \$5,424 |
| 4059.01 | 1 | \$294 |
| 4059.02 | 1 | \$238 |
| 4061.00 | 3 | \$4,862 |
| 4062.01 | 4 | \$2,120 |
| 4062.02 | 3 | \$1,033 |
| 4063.00 | 2 | \$1,500 |
| 4064.00 | 4 | \$1,012 |
| 4065.00 | 13 | \$8,579 |
| 4066.01 | 10 | \$4,402 |
| 4066.02 | 4 | \$2,339 |
| 4067.00 | 29 | \$12,103 |
| 4068.00 | 14 | \$5,758 |
| 4069.00 | 14 | \$6,621 |
| 4070.00 | 14 | \$6,973 |
| 4071.01 | 3 | \$1,473 |
| 4071.02 | 2 | \$585 |
| 4072.00 | 2 | \$1,175 |
| 4073.00 | - | - |
| 4074.00 | 2 | \$773 |
| 4075.00 | 1 | \$1 |
| 4076.00 | 8 | \$2,351 |
| 4077.00 | 12 | \$3,834 |
| 4078.00 | 4 | \$1,203 |
| 4079.00 | 17 | \$6,909 |
| 4080.00 | 9 | \$4,168 |

| 2013 | | |
|--------------|------------------|--------------------------|
| Census Tract | Total Loan Units | Total Loan Amount (000s) |
| 4045.01 | 12 | \$6,665 |
| 4045.02 | 62 | \$29,413 |
| 4046.00 | 36 | \$17,064 |
| 4047.00 | 11 | \$5,572 |
| 4048.00 | 14 | \$8,680 |
| 4049.00 | 30 | \$13,870 |
| 4050.00 | 35 | \$14,977 |
| 4051.00 | 34 | \$17,865 |
| 4052.00 | 18 | \$7,688 |
| 4053.01 | 6 | \$4,535 |
| 4053.02 | 5 | \$6,841 |
| 4054.01 | 5 | \$2,081 |
| 4054.02 | 2 | \$654 |
| 4055.00 | 9 | \$7,204 |
| 4056.00 | 8 | \$5,123 |
| 4057.00 | 17 | \$9,132 |
| 4058.00 | 11 | \$2,345 |
| 4059.01 | 5 | \$1,846 |
| 4059.02 | 3 | \$674 |
| 4061.00 | 4 | \$1,201 |
| 4062.01 | 4 | \$1,568 |
| 4062.02 | 3 | \$1,319 |
| 4063.00 | 2 | \$234 |
| 4064.00 | 4 | \$1,462 |
| 4065.00 | 8 | \$2,059 |
| 4066.01 | 12 | \$3,785 |
| 4066.02 | 5 | \$1,884 |
| 4067.00 | 46 | \$19,172 |
| 4068.00 | 17 | \$5,297 |
| 4069.00 | 19 | \$7,177 |
| 4070.00 | 19 | \$4,287 |
| 4071.01 | 6 | \$1,267 |
| 4071.02 | 8 | \$4,905 |
| 4072.00 | 5 | \$920 |
| 4073.00 | 2 | \$326 |
| 4074.00 | 7 | \$1,753 |
| 4075.00 | 2 | \$582 |
| 4076.00 | 16 | \$4,743 |
| 4077.00 | 28 | \$9,090 |
| 4078.00 | 13 | \$3,839 |
| 4079.00 | 18 | \$6,689 |
| 4080.00 | 18 | \$7,044 |

| 2014 | | |
|--------------------|------------------|--------------------------|
| Census Tract | Total Loan Units | Total Loan Amount (000s) |
| 4081.00 | 37 | \$16,488 |
| 4082.00 | 13 | \$4,196 |
| 4083.00 | 22 | \$5,851 |
| 4084.00 | - | - |
| 4085.00 | - | - |
| 4086.00 | 4 | \$922 |
| 4087.00 | 6 | \$1,617 |
| 4088.00 | 2 | \$281 |
| 4089.00 | 2 | \$444 |
| 4090.00 | 1 | \$177 |
| 4091.00 | 1 | \$139 |
| 4092.00 | 1 | \$279 |
| 4093.00 | 5 | \$933 |
| 4094.00 | 1 | \$115 |
| 4095.00 | 1 | \$284 |
| 4096.00 | 1 | \$187 |
| 4097.00 | 4 | \$990 |
| 4098.00 | 11 | \$3,429 |
| 4099.00 | 10 | \$3,178 |
| 4100.00 | 7 | \$2,642 |
| 4101.00 | 7 | \$4,270 |
| 4102.00 | 2 | \$378 |
| 4103.00 | 3 | \$462 |
| 4104.00 | 3 | \$264 |
| 4105.00 | 1 | \$199 |
| 4261.00 | 15 | \$18,282 |
| 4262.00 | 15 | \$11,627 |
| 9820.00 | 1 | \$374 |
| 9832.00 | 6 | \$3,010 |
| Grand Total | 818 | \$493,279 |

| 2013 | | |
|--------------------|------------------|--------------------------|
| Census Tract | Total Loan Units | Total Loan Amount (000s) |
| 4081.00 | 33 | \$13,608 |
| 4082.00 | 15 | \$6,343 |
| 4083.00 | 21 | \$5,547 |
| 4084.00 | 7 | \$985 |
| 4085.00 | 6 | \$2,168 |
| 4086.00 | 6 | \$1,066 |
| 4087.00 | 12 | \$1,607 |
| 4088.00 | 3 | \$496 |
| 4089.00 | 2 | \$193 |
| 4090.00 | 1 | \$148 |
| 4091.00 | 2 | \$238 |
| 4092.00 | 4 | \$434 |
| 4093.00 | 2 | \$450 |
| 4094.00 | 4 | \$876 |
| 4095.00 | 2 | \$272 |
| 4096.00 | 3 | \$576 |
| 4097.00 | 8 | \$2,510 |
| 4098.00 | 13 | \$3,240 |
| 4099.00 | 18 | \$5,778 |
| 4100.00 | 17 | \$5,229 |
| 4101.00 | 7 | \$1,858 |
| 4102.00 | 8 | \$850 |
| 4103.00 | 4 | \$532 |
| 4104.00 | 5 | \$908 |
| 4105.00 | 3 | \$770 |
| 4261.00 | 35 | \$32,458 |
| 4262.00 | 28 | \$18,466 |
| 9820.00 | 2 | \$4,479 |
| 9832.00 | 4 | \$1,480 |
| Grand Total | 1,317 | \$627,460 |

Attachment B
Census Tracts and City Council Districts

