**Section 663.345 Loan Priority Score**

a) Projects will be scored and ranked for inclusion on the Project Priority List using the loan priority score methodology set forth in this Section.

b) The Agency will calculate the loan priority score by totaling the points awarded in subsections (g) through (n).

c) The scoring will be based on the information from the most recent American Community Survey 5-year estimate from the US Department of Commerce, Bureau of the Census.

d) Applicants with a higher loan priority score will be ranked above applicants with a lower loan priority score on the Project Priority List.

e) Only projects that have a submitted a Funding Nomination Form and have a Project Plan approved by the Agency will be scored pursuant to this Section.

f) The applicant will identify the census tract or tracts of the project area from the U.S. Department of Commerce, Bureau of Census. If more than one census tract is identified for the project area, the percentile rank of each scoring metric identified in subsections (g) through (m) below will be determined for each census tract within the project area. The average of the percentile ranks for the identified census tracts will be calculated and used as the percentile rank for the project area to determine the appropriate points awarded in subsections (g) through (m) below.

g) Median Household Income (MHI):

1) A maximum of 100 points may be awarded under this subsection (g).

2) The following points will be awarded based on the percentile rank of the MHI of the applicant's project area among all census tracts within the State:

|  |  |
| --- | --- |
| **Points** | **MHI Percentile Rank** |
| 100 | Project Area Ranks at or below the 5th Percentile of State MHI |
| 90 | Project Area Ranks above the 5th Percentile and at or below the 10th Percentile |
| 80 | Project Area Ranks above the 10th Percentile and at or below the 20th Percentile |
| 70 | Project Area Ranks above the 20th Percentile and at or below the 30th Percentile |
| 60 | Project Area Ranks above the 30th Percentile and at or below the 40th Percentile |
| 40 | Project Area Ranks above the 40th Percentile and at or below the 50th Percentile |
| 20 | Project Area Ranks above the 50th Percentile and at or below the 60th Percentile |
| 10 | Project Area Ranks above the 60th Percentile and at or below the 70th Percentile |
| 5 | Project Area Ranks above the 70th Percentile and at or below the 80th Percentile |
| 0 | Project Area Ranks Above the 80th  Percentile of State MHI |

h) Children Under the Age of 6

1) A maximum of 80 points may be awarded under this subsection (h).

2) The following points will be awarded based on the percentile rank of the number of children under the age of 6 within the applicant's project area among all census tracts within the State:

|  |  |
| --- | --- |
| **Points** | **Children Under the Age of 6 Percentile Rank** |
| 80 | Project Area Ranks Above the 90th Percentile |
| 70 | Project Area Ranks above the 80th Percentile but at or below the 90th Percentile |
| 60 | Project Area Ranks above the 70th Percentile but at or below the 80th Percentile |
| 50 | Project Area Ranks above the 60th Percentile but at or below the 70th Percentile |
| 40 | Project Area Ranks above the 50th Percentile but at or below the 60th Percentile |
| 30 | Project Area Ranks above the 40th Percentile but at or below the 50th Percentile |
| 20 | Project Area Ranks above the 30th Percentile but at or below the 40th Percentile |
| 10 | Project Area Ranks above the 20th Percentile but at or below the 30th Percentile |
| 5 | Project Area Ranks above the 10th Percentile but at or below the 20th Percentile |
| 0 | Project Area Ranks at or below the 10th Percentile |

i) Unemployment Rate

1) A maximum of 45 points may be awarded under this subsection (i).

2) The following points will be awarded based on the percentile rank of the unemployment rate of the applicant's project area among all census tracts within the State:

|  |  |
| --- | --- |
| **Points** | **Unemployment Percentile Rank** |
| 45 | Project Area Ranks Above the 90th Percentile |
| 40 | Project Area Ranks above the 80th Percentile but at or below the 90th Percentile |
| 35 | Project Area Ranks above the 70th Percentile but at or below the 80th Percentile |
| 30 | Project Area Ranks above the 60th Percentile but at or below the 70th Percentile |
| 25 | Project Area Ranks above the 50th Percentile but at or below the 60th Percentile |
| 20 | Project Area Ranks above the 40th Percentile but at or below the 50th Percentile |
| 15 | Project Area Ranks above the 30th Percentile but at or below the 40th Percentile |
| 10 | Project Area Ranks above the 20th Percentile but at or below the 30th Percentile |
| 5 | Project Area Ranks above the 10th Percentile but at or below the 20th Percentile |
| 0 | Project Area Ranks at or below the 10th Percentile |

j) Poverty Rate

1) A maximum of 45 points may be awarded under this subsection (j).

2) The following points will be awarded based on the percentile rank of the poverty rate of the applicant's project area among all census tracts within the State:

|  |  |
| --- | --- |
| **Points** | **Poverty Rate Percentile Rank** |
| 45 | Project Area Ranks Above the 90th Percentile |
| 40 | Project Area Ranks above the 80th Percentile but at or below the 90th Percentile |
| 35 | Project Area Ranks above the 70th Percentile but at or below the 80th Percentile |
| 30 | Project Area Ranks above the 60th Percentile but at or below the 70th Percentile |
| 25 | Project Area Ranks above the 50th Percentile but at or below the 60th Percentile |
| 20 | Project Area Ranks above the 40th Percentile but at or below the 50th Percentile |
| 15 | Project Area Ranks above the 30th Percentile but at or below the 40th Percentile |
| 10 | Project Area Ranks above the 20th Percentile but at or below the 30th Percentile |
| 5 | Project Area Ranks above the 10th Percentile but at or below the 20th Percentile |
| 0 | Project Area Ranks at or below the 10th Percentile |

k) Social Security Rate

1) A maximum of 45 points may be awarded under this subsection (k).

2) The following points will be awarded based on the percentile rank of the social security rate of the applicant's project area among all census tracts within the State:

|  |  |
| --- | --- |
| **Points** | **Social Security Rate Percentile Rank** |
| 45 | Project Area Ranks Above the 90th Percentile |
| 40 | Project Area Ranks above the 80th Percentile but at or below the 90th Percentile |
| 35 | Project Area Ranks above the 70th Percentile but at or below the 80th Percentile |
| 30 | Project Area Ranks above the 60th Percentile but at or below the 70th Percentile |
| 25 | Project Area Ranks above the 50th Percentile but at or below the 60th Percentile |
| 20 | Project Area Ranks above the 40th Percentile but at or below the 50th Percentile |
| 15 | Project Area Ranks above the 30th Percentile but at or below the 40th Percentile |
| 10 | Project Area Ranks above the 20th Percentile but at or below the 30th Percentile |
| 5 | Project Area Ranks above the 10th Percentile but at or below the 20th Percentile |
| 0 | Project Area Ranks at or below the 10th Percentile |

l) Supplemental Security Income

1) A maximum of 45 points may be awarded under this subsection (l).

2) The following points will be awarded based on the percentile rank of the supplemental security income rate of the applicant's project area among all census tracts within the State:

|  |  |
| --- | --- |
| **Points** | **Supplemental Security Income Rate Percentile Rank** |
| 45 | Project Area Ranks Above the 90th Percentile |
| 40 | Project Area Ranks above the 80th Percentile but at or below the 90th Percentile |
| 35 | Project Area Ranks above the 70th Percentile but at or below the 80th Percentile |
| 30 | Project Area Ranks above the 60th Percentile but at or below the 70th Percentile |
| 25 | Project Area Ranks above the 50th Percentile but at or below the 60th Percentile |
| 20 | Project Area Ranks above the 40th Percentile but at or below the 50th Percentile |
| 15 | Project Area Ranks above the 30th Percentile but at or below the 40th Percentile |
| 10 | Project Area Ranks above the 20th Percentile but at or below the 30th Percentile |
| 5 | Project Area Ranks above the 10th Percentile but at or below the 20th Percentile |
| 0 | Project Area Ranks at or below the 10th Percentile |

m) Houses Built Pre-1990

1) A maximum of 45 points may be awarded under this subsection (m).

2) The following points will be awarded based on the percentile rank of the number of housing units built before 1990 within the applicant's project area among all census tracts within the State:

|  |  |
| --- | --- |
| **Points** | **Housing Units Built Pre-1990 Percentile Rank** |
| 45 | Project Area Ranks Above the 90th Percentile |
| 40 | Project Area Ranks above the 80th percentile but at or below the 90th Percentile |
| 35 | Project Area Ranks above the 70th percentile but at or below the 80th Percentile |
| 30 | Project Area Ranks above the 60th percentile but at or below the 70th Percentile |
| 25 | Project Area Ranks above the 50th percentile but at or below the 60th Percentile |
| 20 | Project Area Ranks above the 40th percentile but at or below the 50th Percentile |
| 15 | Project Area Ranks above the 30th percentile but at or below the 40th Percentile |
| 10 | Project Area Ranks above the 20th percentile but at or below the 30th Percentile |
| 5 | Project Area Ranks above the 10th percentile but at or below the 20th Percentile |
| 0 | Project Area Ranks at or below the 10th Percentile |

n) Lead Service Line Burden

1) A maximum of 45 points may be awarded under this subsection (n).

2) The following points will be awarded based on the total number of lead service lines as a percentage of all water service lines reported in the Material Inventory.

|  |  |
| --- | --- |
| **Points** | **Lead Service Line Percentage** |
| 45 | Lead Service Lines are 75%- 100% of the Material Inventory |
| 30 | Lead Service Lines are 50%-74.99% of the Material Inventory |
| 15 | Lead Service Lines are 25%-49.99% of the Material Inventory |
| 0 | Lead Service Lines are 0%-24.99% of the Material Inventory |