



INTERAGENCY COMMUNITY DEVELOPMENT CONFERENCE

Community Banks and the Outlook for Residential and Small Business Lending

October 15, 2009
8:00 a.m. to 4:00 p.m.



Sources of Information for Managing CRA

Table of Contents

<u>FFIEC</u>	<u>Census & Fed Agencies</u>	<u>Federal Designations</u>	<u>SBA State Profiles</u>
<u>FDIC & FRB</u>	<u>Unemployment</u>	<u>Brownfields</u>	<u>Glossaries & Policy Guides</u>
<u>HUD</u>	<u>Metro & Micro Areas</u>	<u>HUBZones</u>	<u>Wages, Housing & Assets</u>

FFIEC Pages

FFIEC Main CRA page – contains links to the following FFIEC pages and other sources of information: <http://www.ffiec.gov/cra/>

A Banker’s Quick Reference Guide to CRA (from the Dallas Fed):
<http://dallasfed.org/ca/pubs/quickref.pdf>

Questions & Answers on CRA – the principal public guidance the agencies have issued describing all aspects of CRA examinations: <http://www.ffiec.gov/cra/qnadoc.htm>

Interagency Questions and Answers (Q&As) Regarding Community Reinvestment: Summary of New Guidance and Revisions (from the Dallas Fed):
<http://dallasfed.org/ca/pubs/qa.pdf>

A Guide to HMDA Reporting – Getting It Right!:
<http://www.ffiec.gov/hmda/pdf/guide1998.pdf>

Guide to CRA Data Collection and Reporting:
http://www.ffiec.gov/CRA/pdf/cra_guide.pdf

CRA Loan Data Collection Grid (from the Dallas Fed):

<http://www.dallasfed.org/ca/pubs/craloan.pdf>

Geocoding Tool – FFIEC web page that allows users to enter an address to ascertain if it is in a Low-, Moderate-, Middle- or Upper-income geography:

<http://www.ffiec.gov/Geocode/default.aspx>

[Back to Top](#)

Quarterly CRA Examination Schedules – thirty days before the next quarter, each agency publishes a list of CRA examinations to commence in the following quarter:

<http://www.ffiec.gov/cra/examinations.htm>

List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies:

<http://www.ffiec.gov/cra/examinations.htm>

CRA Examination Procedures – step-by-step instructions to examiners on how to conduct CRA examinations

FFIEC: <http://www.ffiec.gov/cra/examinations.htm> (scroll to bottom of page)

FDIC: <http://www.fdic.gov/regulations/community/community/index.html>

OCC: <http://www.occ.treas.gov/handbook/compliance.htm>

OTS: <http://www.ots.treas.gov/?p=CRA>

Public Evaluation Templates and Instructions for Completing them – can be useful for conducting self-evaluations: <http://www.ffiec.gov/cra/examinations.htm>

Locating Public Evaluations

FFIEC – <http://www.ffiec.gov/craratings/default.aspx>

FDIC – <http://www2.fdic.gov/crapes/>

[Back to Top](#)

FRB <http://www.federalreserve.gov/dcca/cra/crate.cfm>

OCC – <http://www.occ.treas.gov/cra/crasrch.htm>

OTS – <http://www.ots.treas.gov/?p=CRASearch>

New Opportunities to Excel Outstanding CRA Actions for Community Banks – published in December 1996, but still contains useful examples of responsive bank activities.

<http://comptrollerofthecurrency.gov/cra/excel.htm>

FDIC & FRB Web Pages

Deposit Market Share Report – provides information on how many deposits banks and thrifts gather, by zip code, county and metropolitan area:

<http://www2.fdic.gov/sod/sodMarketBank.asp?barItem=2>

Institution Directory – provides basic financial and branch location information on all banks and thrifts insured by the FDIC and their holding companies. The information is

useful for identifying peers and understanding the context in which your bank operates:
<http://www2.fdic.gov/idasp/>

Federal Reserve Bank of Dallas – Makes available an on-line CRA Toolkit with links to community development data collection worksheets, exam procedures, and much more: http://www.dallasfed.org/ca/epersp/2007/4_2.cfm [Back to Top](#)

U.S. Department of Housing and Urban Development (HUD) Web Pages

HUD Estimated Median Family Income Lists for Metropolitan and Nonmetropolitan Areas: <http://www.ffiec.gov/hmda/censusproducts.htm#MSAIncome>

State of the Cities Database – provides a variety of U.S. Census Bureau data for metropolitan statistical areas, metropolitan cities and suburbs for 1970, 1980, 1990, 2000, and 2005. The American Community Survey is the source for 2005 data. Tables include information on population, housing, race and ethnicity, educational attainment, poverty and income, employment and occupations, place of work, and more.
http://socds.huduser.org/Census/Census_Home.html?

U.S. Housing Market Conditions – in quarterly “Regional Activity Reports,” HUD provides overviews of economic and housing market trends in 10 regions of the U.S. (New England, New York/New Jersey, Mid-Atlantic, Southeast/Caribbean, Midwest, Southwest, Great Plains, Rocky Mountain, Pacific, and Northwest):
<http://www.huduser.org/periodicals/ushmc.html>. [Back to Top](#)

Housing Market Profiles – each of the “Regional Activity Reports” described above also contains several “Housing Market Profiles,” which are 8 – 10 paragraphs in length and provide detailed information on housing and related economic conditions in a specific metropolitan area. Unfortunately, these Housing Market Profiles are not easily found. They are indexed only on page 2 of each quarter’s “Summary Report,” and the page numbers found in the index refer to pages in the Regional Activity Report. Moreover, one must browse through multiple quarterly Summary Reports to ascertain if a recent Housing Market Profile was completed for any given area; there is no overall index of them. Nevertheless, the information provided can be very helpful when found. Begin browsing here: <http://www.huduser.org/periodicals/ushmc/ushmc.html>. Click on a quarter. Click on the “Summary” link and download the pdf file. Review the top of the middle column on page 2; page numbers there refer to pages in the Regional Activity Report for that quarter, which can be downloaded from the same page as the Summary.

Consolidated Plans – HUD requires state and local governments to produce a five-year Consolidated Plan and annual action plan to receive funds from the Community Development Block Grant, Emergency Shelter Grant, HOME Investment Partnerships Program, and Housing Options for People With AIDS formula grant programs. The five-year plans include analyses of the local housing market, low-income housing needs, and

the needs of homeless persons and special needs populations. The plans can be useful for identifying local needs and where public-sector resources will be concentrated. HUD makes the plans available on-line here:

<http://www.hud.gov/offices/cpd/about/conplan/local/index.cfm>

[Back to Top](#)

HUD Low-Income Housing Tax Credit Database – the database contains information on nearly 29,225 projects and over 1,670,000 housing units placed in service between 1987 and 2006. It includes project address, number of units and low-income units, number of bedrooms, year the credit was allocated, year the project was placed in service, whether the project was new construction or rehab, type of credit provided, and other sources of project financing. <http://lihtc.huduser.org/>

Census Bureau & Federal Statistics

American Fact Finder – provides basic census data (population, median income, housing statistics, etc.) by city, county or zip code:

<http://factfinder.census.gov/home/saff/main.html? lang=>

State & County QuickFacts – provides basic census data (population, median income, housing statistics, etc.) by state and county:

<http://quickfacts.census.gov/qfd/index.html>

Fedstats.gov – provides access to statistics from more than 100 federal agencies. Perhaps most readily useful is the basic census data (population demographics, basic business demographics, etc.) that is available at the city, county and state level:

<http://www.fedstats.gov/>

[Back to Top](#)

BEARFACTS – Federal Bureau of Economic Analysis (BEA) Regional Facts (BEARFACTS) describes an area's personal income, its sources and growth rates. The information is available for states, counties, metropolitan statistical areas, and BEA Economic Areas:

<http://www.bea.gov/regional/bearfacts/>

City-Data.com – This private-sector source provides a great deal of information (such as real estate prices and sales trends, home values, maps, photos, demographic, income, ancestries, education and employment data, the cost of living, businesses, and much more) on thousands of locales, large and small. Few locales, no matter how small, are left out. Shortcomings are that the profiles are not uniform and that underlying information sources are not always apparent. <http://www.city-data.com/>

Unemployment Statistics

Local Area Unemployment Statistics – provides federal unemployment estimates for a variety of geographic divisions, such as states, counties, metropolitan and micropolitan areas, and more: <http://data.bls.gov/PDQ/outside.jsp?survey=la> [Back to Top](#)

Metropolitan & Micropolitan Areas and their Components

Counties & their Metropolitan Areas – alphabetical listing, by state, of counties that are in metropolitan areas, and the metropolitan areas of which they are a part:
<http://www.itl.nist.gov/fipspubs/fip8-6-3.htm>

Metropolitan Areas & their Components – two-thirds of the way down the page are links to several tables providing alphabetical listings of Metropolitan Statistical Areas, Consolidated Metropolitan Statistical Areas, Primary Metropolitan Statistical Areas and New England County Metropolitan Areas and the geographical components of them:
<http://www.itl.nist.gov/fipspubs/fip8-6-0.htm> [Back to Top](#)

Metropolitan and Micropolitan Statistical Areas & their Components – alphabetical listings of metropolitan and micropolitan statistical areas and the counties of which they are comprised:
<http://www.census.gov/population/www/metroareas/metrodef.html>

Metropolitan and Micropolitan Statistical Areas Maps by State – provides a one-page, pdf-formatted map of each state, showing the boundaries of, and the counties that comprise, the Combined Statistical Areas, Metropolitan Statistical Areas, Micropolitan Statistical Areas, and Metropolitan Divisions in each state.
http://www.census.gov/geo/www/maps/stcbsa_pg/stBased_200411_nov.htm

Federal Designations for Redevelopment

Urban Renewal Communities (RC), Empowerment Zones (EZ) and Enterprise Communities (EC) – click on a state and get a list of RC, EZ and EC in that state:
http://egis.hud.gov/egis/cpd/rcezec/ezec_open.htm

Rural Empowerment Zones and Enterprise Communities – provides links to descriptions of Rural EZ and EC communities, annual reports, and more:
<http://www.rurdev.usda.gov/rbs/ezec/Communit/ruralezec.html>

Designated Disaster Areas – under CRA are Major Disaster Areas designated by the Federal Emergency Management Agency (FEMA). They do not include counties designated to receive only FEMA Public Assistance Emergency Work Category A (Debris Removal) and/or Category B (Emergency Protective Measures). You can search for

disaster areas by state and year via the FEMA website:

<http://www.fema.gov/news/disasters.fema>

List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies:

<http://www.ffiec.gov/cra/examinations.htm>

[Back to Top](#)

Brownfield Redevelopment

Environmental Protection Agency (EPA) Brownfields Grant Fact Sheet Search – search for grants made in a specific locale. The search function allows users to sort results by year, state, use of the grant (e.g., job training, revolving loan fund, etc.) and recipient name. The search function is useful for identifying Brownfield Redevelopment activities in a given locale. http://cfpub.epa.gov/bf_factsheets/basic/index.cfm

Brownfields Success Stories – provides links to articles highlighting successful cases of brownfield redevelopment: <http://www.epa.gov/brownfields/success.htm>

HUBZones

Historically Underutilized Business (HUB) Zones – administered by the SBA, HUBZones promote job growth, capital investment, and economic development in historically underutilized business zones by providing contracting assistance to small businesses located in these economically distressed communities. Additional information, including a locator tool that allows users to ascertain if a given business is located in a HUBZone, is here: <http://www.sba.gov/hubzone/>

[Back to Top](#)

Small Business Profiles for States & Territories

State Small Business Profiles -- These 2-page reports published by the SBA Office of Advocacy provide state-level data on the numbers of firms, demographics of business ownership, business openings and closings, industry composition, employment gains and losses by size of business, and more: <http://www.sba.gov/advo/research/profiles/>.

Guides to Community Development Terms, Programs & Policies

Definitions of Terms in CRA Performance Evaluations (published by the FDIC):

<http://www2.fdic.gov/crapes/peterms.asp>

[Back to Top](#)

Glossaries of Community Development Terms:

HUD: <http://www.hud.gov/offices/cpd/library/glossary/>

St. Louis Fed: http://stlouisfed.org/community_development/selfstudy/pdf/glossary.pdf

Advocates' Guide to Housing and Community Development Policy – Provides brief synopses of community development policies, programs and issues; includes information on current funding and other proposals for programs. Compiled and updated annually by the National Low-Income Housing Coalition (NLIHC): <https://www.2398.sslldomain.com/nlihc/template/page.cfm?id=46>; pdf format version of the same: <http://www.nlihc.org/doc/AdvocacyGuide2009-web.pdf>. For rural issues, policies and programs see the Housing Assistance Council listing below.

Housing Assistance Council (HAC) Information Sheets – these are a good complement to the Advocate's guide of NLIHC (see entry above); HAC focuses on rural issues, policies and programs:

http://www.ruralhome.org/index.php?option=com_content&view=section&id=7&Itemid=34

[Back to Top](#)

Local Wages & Affordable Housing & Assets

Out of Reach (National Low Income Housing Coalition) – provides a side-by-side comparison of wages and rents in every county, Metropolitan Area, combined nonmetropolitan area and state in the U.S. For each jurisdiction, the report calculates the amount of money a household must earn in order to afford a rental unit at a range of sizes at the area's Fair Market Rent (FMR), based on the assumption that housing costing no more than 30% of income is affordable. From these calculations, the hourly wage a worker must earn to afford a two-bedroom home is derived. Similar to Paycheck-to-Paycheck listed below. <http://www.nlihc.org/oor/oor2009/>

Paycheck to Paycheck (Center for Housing Policy) – an interactive database that presents average wage information for more than 60 occupations in comparison with median home prices and fair market rents in more than 200 metropolitan areas. The information allows for comparisons between wage levels and affordable rents and housing prices. Similar to Out of Reach listed above. <http://www.nhc.org/chp/p2p/>

Assets & Opportunities Scorecard – CFED, a Washington, DC think tank, every year publishes this assessment of all 50 states on their relative ability to provide opportunities for residents to build and retain assets. The Scorecard considers 92 outcome and policy measures that are grouped into five issue areas: Financial Assets & Income, Businesses & Jobs, Housing & Homeownership, Health Care, and Education. The Scorecard provides a state-level snapshot of how well residents in each state are faring and it contemplates policies and programs that states might adopt do to help residents build and protect assets. Although aimed primarily at public sector policy-makers, the Scorecard can provide a variety of useful insights to financial institutions: <http://scorecard.cfed.org/index.php> [Back to Top](#)