



# AVOIDING THE NEEDLE IN THE HAYSTACK

IDENTIFYING COMMUNITIES NEEDING ASSISTANCE  
WITH THE “LIST OF DISTRESSED OR UNDERSERVED  
NONMETROPOLITAN MIDDLE-INCOME  
GEOGRAPHIES”

# PURPOSE OF THE LIST

- To identify communities (including rural) eligible to apply for assistance from the Community Reinvestment Act (CRA).
- FDIC Press Release (6/25/2018): “The designations continue to reflect local economic conditions, including unemployment, poverty, and population changes.”
- Purpose of CRA: To “encourage depository institutions to help meet the credit needs of the communities in which they operate.”

## AGENCIES PUBLISHING THE REPORT

- The Board of Governors of the Federal Reserve
- The Federal Deposit Insurance Corporation (FDIC)
- The Office of the Comptroller of the Currency

# GEOGRAPHIC ORGANIZATION OF DATA

- State/Territory
  - County
    - Census Tract

NOTE: Census tracts not meeting the CRA criteria, which include metropolitan and urban areas, are not included in the list/report.

## BENEFITS OF THE LIST

- Identify at-risk communities by Census Tract
- Use supplemental sources to analyze a specific community:
  - American Factfinder
  - Health data (not available on the Census Tract level)
  - County Business Patterns

HOMEPAGE FOR REPORT:  
LINK TO CURRENT FILE AND ARCHIVES

- <https://www.ffiec.gov/cra/distressed.htm>

# SCREEN-SHOT OF ENTIRE HOMEPAGE

The screenshot shows a web browser window displaying the FFIEC website. The browser's address bar shows the URL <https://www.ffiec.gov/cra/distressed.htm>. The page title is "Community Reinvestment Act" and the FFIEC logo is visible. A navigation menu includes links for "FFIEC Main", "Disclaimer", "Privacy Policy", "Contact Us", and "Search".

On the left side, there is a sidebar menu with the following items: CRA Main, Distressed and Underserved Tracts, CRA Ratings Search, Interagency Q&A, Geocoding System, Aggregate Report, Disclosure Report, National Aggregate Rpt, PDF Help, HMDA, and Industry Outreach.

The main content area is titled "Distressed and Underserved Tracts" and features a sub-section "List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies:". Below this is a table with columns for Year, Excel File, PDF File, and Accessible PDF File. The table lists data from 2018 down to 2005. For 2018, the PDF File column is empty. For 2016-2018, the Accessible PDF File column contains links to accessible PDF files. For 2006 and 2007, there are also HTML File links.

Year	Excel File	PDF File	Accessible PDF File
2018**	<a href="#">Excel File</a>	<a href="#">PDF File</a>	
2017	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">Accessible PDF File</a>
2016	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">Accessible PDF File</a>
2015	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">Accessible PDF File</a>
2014	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">Accessible PDF File</a>
2013	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">Accessible PDF File</a>
2012	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">Accessible PDF File</a>
2011	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">Accessible PDF File</a>
2010	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">Accessible PDF File</a>
2009	<a href="#">Excel File</a>	<a href="#">PDF File*</a>	<a href="#">Accessible PDF File*</a>
2008	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">Accessible PDF File</a>
2007	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">Accessible PDF File</a>
2006	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">HTML File</a>
2005	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">HTML File</a>

Updated June 11, 2009

\*\*Updated June 28, 2018 to flag the Unemployment column for census tract 9501.01 in Trigan County (County Code 120), Northern Mariana Islands (State Code 66).

**Source Information and Methodology:**

2018	<a href="#">PDF File</a>
2017	<a href="#">PDF File</a>
2016	<a href="#">PDF File</a>
2015	<a href="#">PDF File</a>
2014	<a href="#">PDF File</a>
2013	<a href="#">PDF File</a>
2012	<a href="#">PDF File</a>
2011	<a href="#">PDF File</a>
2010	<a href="#">PDF File</a>
2009	<a href="#">PDF File</a>
2008	<a href="#">PDF File</a>
2007	<a href="#">PDF File</a>
2006	<a href="#">PDF File</a>
2005	<a href="#">PDF File</a>

Maintained by the FFIEC. For suggestions regarding this site, [Contact Us](#).

# HOMEPAGE LINKS AND FILES (TOP HALF OF PAGE)

## Distressed and Underserved Tracts

List of ~~Distressed or Underserved Nonmetropolitan~~ Middle-Income Geographies:

2018**	<a href="#">Excel File</a>	<a href="#">PDF File</a>	
2017	<a href="#">Excel File</a>	<a href="#">PDF File</a>	
2016	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">Accessible PDF File</a>



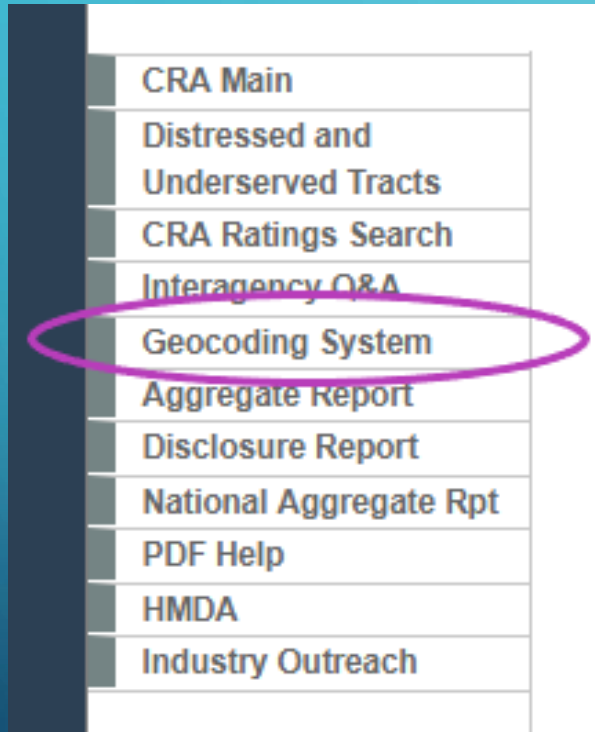
# HOMEPAGE LINKS AND FILES (LOWER HALF OF PAGE)

Northern Mariana Islands (State Code 08).

**Source Information and Methodology.**

<b>2018</b>	<a href="#">PDF File</a>
<b>2017</b>	<a href="#">PDF File</a>
<b>2016</b>	<a href="#">PDF File</a>

# HOMEPAGE LINKS AND FILES (UPPER LEFT-HAND SIDE OF PAGE)



A screenshot of a navigation menu with a dark blue background. The menu items are listed in a white box with a thin border. The item 'Geocoding System' is circled in purple. The items are: CRA Main, Distressed and Underserved Tracts, CRA Ratings Search, Interagency Q&A, Geocoding System, Aggregate Report, Disclosure Report, National Aggregate Rpt, PDF Help, HMDA, and Industry Outreach.

<a href="#">CRA Main</a>
<a href="#">Distressed and Underserved Tracts</a>
<a href="#">CRA Ratings Search</a>
<a href="#">Interagency Q&amp;A</a>
<a href="#">Geocoding System</a>
<a href="#">Aggregate Report</a>
<a href="#">Disclosure Report</a>
<a href="#">National Aggregate Rpt</a>
<a href="#">PDF Help</a>
<a href="#">HMDA</a>
<a href="#">Industry Outreach</a>

# HOMEPAGE LINKS AND FILES (TOP HALF OF PAGE)

## Distressed and Underserved Tracts

List of ~~Distressed or Underserved Nonmetropolitan~~ Middle-Income Geographies:

2018**	<a href="#">Excel File</a>	<a href="#">PDF File</a>	
2017	<a href="#">Excel File</a>	<a href="#">PDF File</a>	
2016	<a href="#">Excel File</a>	<a href="#">PDF File</a>	<a href="#">Accessible PDF File</a>

# FRONT PAGE OF THE 2018 LIST

## 2018 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

Effective June 1, 2018

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation	STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL				
BARBOUR	AL	X				X	01	005	9502.00
BARBOUR	AL	X				X	01	005	9503.00
BARBOUR	AL	X				X	01	005	9504.00
BARBOUR	AL	X				X	01	005	9505.00

# SAMPLE SEARCH: FINDING A CENSUS TRACT IN TX

2018 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

Effective June 1, 2018

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	DISTRESSED	SERVED			
COTTLE	TX	X		X	X	X	X	48	101	9501.00
DICKENS	TX	X		X	X	X	X	48	125	9503.00
DIMMIT	TX	X				X		48	127	9502.00
DONLEY	TX				X	X	X	48	129	9502.00
DONLEY	TX				X	X	X	48	129	9503.00
DUVAL	TX	X	X	X		X		48	131	9502.00
EASTLAND	TX	X						48	133	9502.00

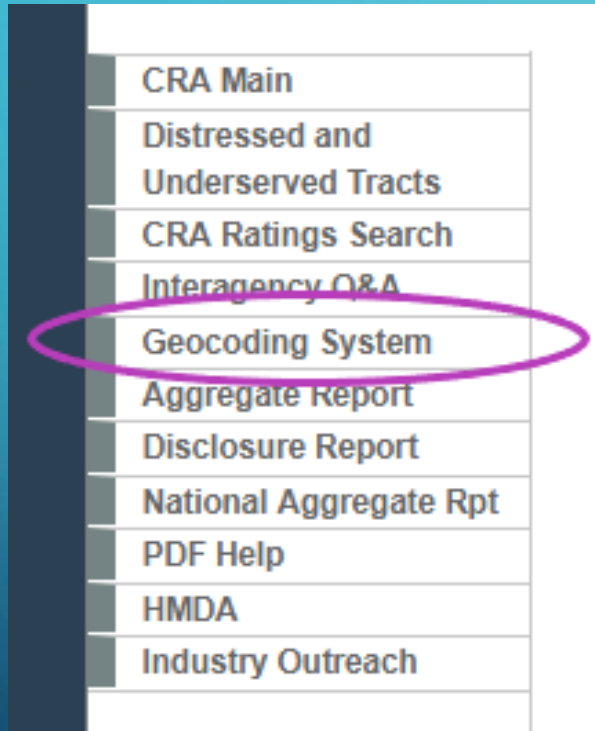
# OTHER EXAMPLES: U.S. TERRITORIES

GUAM	GU	X	X		X	66	010	9563.00
ROTA	MP	X	X	X	X	69	100	9501.00
SAIPAN	MP	X	X	X	X	69	110	0002.00
SAIPAN	MP	X	X	X	X	69	110	0004.00
SAIPAN	MP	X	X	X	X	69	110	0005.00
SAIPAN	MP	X	X	X	X	69	110	0006.00
SAIPAN	MP	X	X	X	X	69	110	0007.00
SAIPAN	MP	X	X	X	X	69	110	0010.00
SAIPAN	MP	X	X	X	X	69	110	0013.00
SAIPAN	MP	X	X	X	X	69	110	0014.00
SAIPAN	MP	X	X	X	X	69	110	0016.00
TINIAN	MP	X	X	X	X	69	120	9501.01

# OTHER EXAMPLES: U.S. TERRITORIES

JAYUYA MUNICIPIO	PR	X	X			X		72	073	9562.00
LAS MARIAS MUNICIPIO	PR	X	X	X	X	X	X	72	083	9597.00
LAS MARIAS MUNICIPIO	PR	X	X	X	X	X	X	72	083	9598.00
LAS MARIAS MUNICIPIO	PR	X	X	X	X	X	X	72	083	9599.00
MARICAO MUNICIPIO	PR	X	X			X	X	72	093	9602.00

# HOMEPAGE LINKS AND FILES (UPPER LEFT-HAND SIDE OF PAGE)



A screenshot of a navigation menu with a dark blue background. The menu items are listed in a white box with a thin border. The item 'Geocoding System' is circled in purple. The items are: CRA Main, Distressed and Underserved Tracts, CRA Ratings Search, Interagency Q&A, Geocoding System, Aggregate Report, Disclosure Report, National Aggregate Rpt, PDF Help, HMDA, and Industry Outreach.

<a href="#">CRA Main</a>
<a href="#">Distressed and Underserved Tracts</a>
<a href="#">CRA Ratings Search</a>
<a href="#">Interagency Q&amp;A</a>
<a href="#">Geocoding System</a>
<a href="#">Aggregate Report</a>
<a href="#">Disclosure Report</a>
<a href="#">National Aggregate Rpt</a>
<a href="#">PDF Help</a>
<a href="#">HMDA</a>
<a href="#">Industry Outreach</a>



# GEOCODING SYSTEM: USER SELECT TRACT

FFIEC Main | Disclaimer | Privacy Policy | FFIEC L

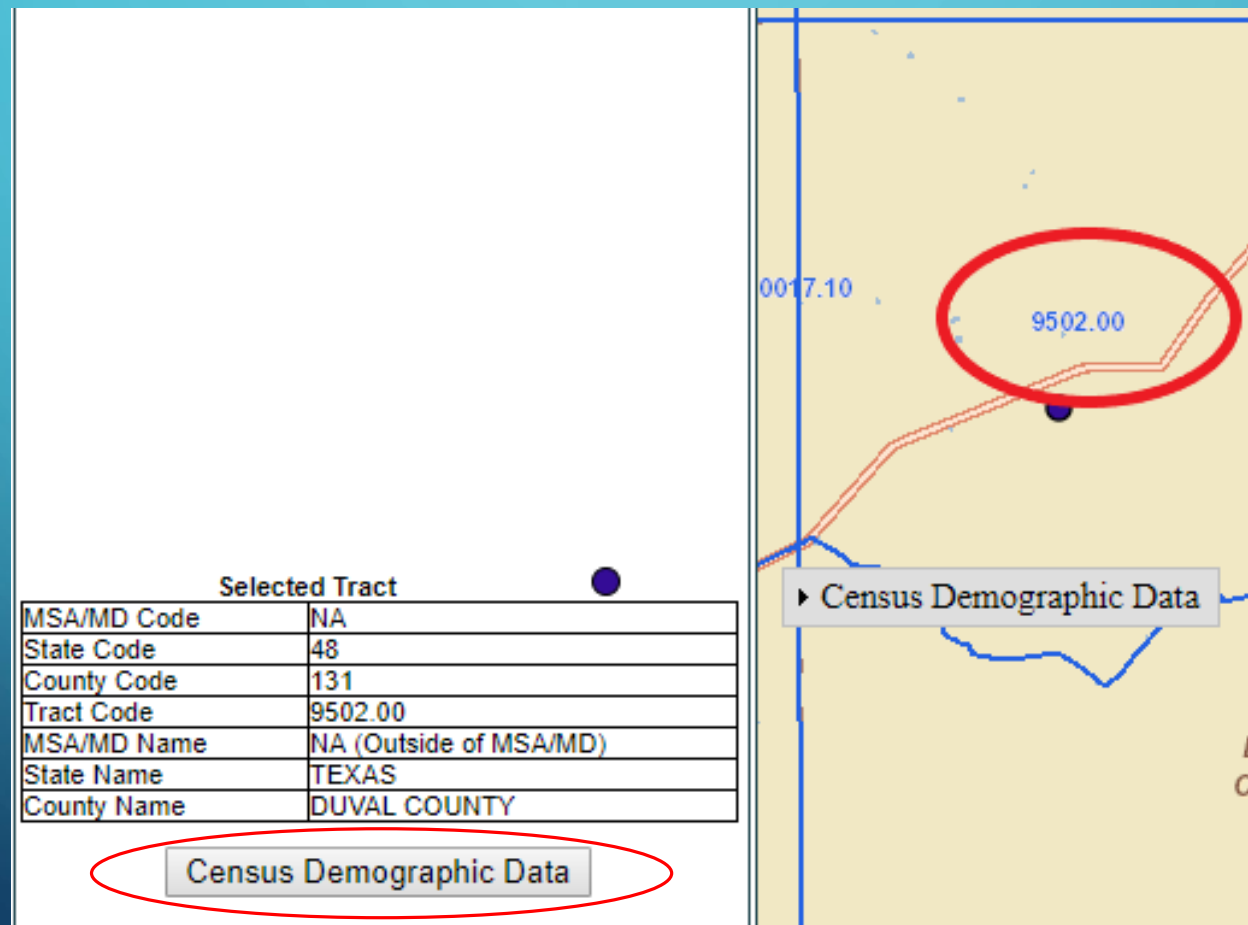
FFIEC Year: 2017 Address: Search Reset

Matched Address	
Address	
MSA/MD Code	
State Code	
County Code	
Tract Code	
MSA/MD Name	
State Name	
County Name	

Census Demographic Data

User Select Tract

# GEOCODING: USER SELECT TRACT



The screenshot displays a geocoding interface. On the right, a map shows a yellow area with a red circle highlighting a specific tract labeled '9502.00'. A blue dot is placed on the map, and a callout box with a right-pointing arrow contains the text 'Census Demographic Data'. On the left, a table titled 'Selected Tract' provides details for this tract. Below the table, a button labeled 'Census Demographic Data' is circled in red.

Selected Tract	
MSA/MD Code	NA
State Code	48
County Code	131
Tract Code	9502.00
MSA/MD Name	NA (Outside of MSA/MD)
State Name	TEXAS
County Name	DUVAL COUNTY

Census Demographic Data

# GEOCODING: USER TRACT DATA

The screenshot displays a web-based geocoding interface. On the left, a table lists the details of the selected tract. On the right, a map shows the tract's location, and a pop-up window provides detailed census demographic data for that tract.

**Selected Tract**

MSA/MD Code	NA
State Code	48
County Code	131
Tract Code	9502.00
MSA/MD Name	NA (Outside of MSA/MD)
State Name	TEXAS
County Name	DUVAL COUNTY

**Census Demographic Data**

User Selected Tract  
MSA-State-County-Tract: NA-48-131-9502.00

Buttons: Census | **Income** | Population | Housing

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$54,200
2017 Estimated Tract Median Family Income	\$58,021
2010 Tract Median Family Income	\$55,750
Tract Median Family Income %	107.05
Tract Population	3035
Tract Minority %	84.68
Tract Minority Population	2570
Owner-Occupied Units	752
1- to 4- Family Units	1355

# COMMUNITY REINVESTMENT ACT: BACKGROUND

- <https://www.ffiec.gov/cra/default.htm>

# QUESTIONS?

- Edward Kownslar
- Email: [edwardkownslar@gmail.com](mailto:edwardkownslar@gmail.com)