Please stand by for realtime captions.

>> Hello, just doing a sound check, we will be getting started in six minutes, at 2:00. Doing another sound check, we will be getting started in about one minute, at 2:00. Good afternoon everyone, welcome to the Academy, we have another terrific webinar for you today. Avoiding the needle in the haystack, identifying nonmetropolitan communities eligible for CRA assistance. And, with us today, my name is Joe, and I am with Ashley Dahlen , but we have our presenter today, Edwin, and he is the depository coordinator and collection management library and at Mary and Jeff library in Corpus Christi, let me read you a little bit about his background, he has worked with government documents since he started as a librarian in 1995, he is especially interested in demographic financial and health data on all geographic levels. He currently works as a collection management library and at Texas a and M University at corpus Christie. Before we get started, I'm going to go through our usual housekeeping comments. If you have any questions or comments on the presentation, please feel free to chat them in the chat box located in the bottom right corner, of your screen. I will keep track of the questions as they come in, and at the end of the presentation, he will respond to each of them. We are also recording today's session, and we will email a link to the recording and slides to everybody who registered for this webinar. And we will also be sending you a certificate of participation using the email you used to register for today's webinar. If anybody needs additional certificates, as multiple people watch the webinar with you, please email the outreach at GPO .gov and include a title of today's webinar along with the names and email addresses of those needing certificates. If you need to zoom in on the slides being shown by the presenter, you can click on the full-screen button in the bottom left side of your screen. To exit the full-screen mode, mouse over the blue bar at the top of your screen so it expands, and get back to the default. Finally at the end of the session, we will be sharing a webinar satisfaction survey with you, we will let you know when the survey is available, and the URL will appear in the chat box. We very much appreciate your feedback after the session is through today. Also, please keep in mind to reserve your comments about the presentation style, and value the webinar for the survey, and use the webinar chat box for questions you would like to answer and -- to present, and report any technical issues you encounter. With that, I will hand the microphone over to Edward who will take it from here.

>> Okay, thank you Joseph I am the Texas ANM University Corpus Christi, and over the next couple weeks, I will be changing jobs to Boston State University, but at the end of the presentation, I will include contact information if you would like to contact me personally if you have any questions. First of all, I would like to say thank you to all of you for your willingness to attend this webinar. I realize you all could be at the beach, you could be doing a lot of other things right now, so I'm very glad that you could make it this afternoon. And, as I want to point out, the name of the presentation is avoiding the needle in the haystack, it is identifying community assistance for nonmetropolitan, which is a mouthful, and I'm not going to repeat that again, because it is a very long title. It is not the most exciting title, but I would like to show you why I believe this is an important resource to use. I will discuss this resource for about 25 or 30 minutes, and we will leave time for questions, and if you have any questions, please leave them in the chat box. The first thing I need to say, I learned about this resource accidentally, I subscribed to an email notification service from the FDIC, and one day last year, I received a notification about the new list that had been published, and I never known about it before. So I looked at the list, I got curious, and I was quite impressed with what was there. And hopefully you will also be impressed, too. I'm going to go ahead and start work with my navigation buttons here. There are several purposes of this list. First of all, it is as -- to identify communities that are eligible to apply for assistance from the community investment act, which is the CRA. The most recent list published just a few weeks ago, and in that release, they stated that the designations continue to reflect local economic changes including unemployment, poverty, and population changes. And the purpose of the CRA is to encourage depository institutions, such as banks and credit unions to help meet the credit needs of the community

in which they operate. And during the presentation, I will give you more background information on this CRA, this presentation will focus on the list and not the CRA itself, but it is directly linked to the community reinvestment act. The agency -- there are three agencies that published this report, the board of the Federal Reserve, the federal deposit insurance Corporation, and the office of the Comptroller of the currency. When you look at the report, when you open the report, the data, which is organized geographically, I will show you an example in just a moment, it is first organized by state or U.S. territory, then by County or the equivalent of the county in the territory. And then by census tract. But the one thing that I would like to point out about this list is that these are primarily the tracks that are in metropolitan urban areas, they are not included in the list of the report. So if you live in the urban area or a metropolitan area, or if you work in that kind of environment, the census tract will probably not be included in the report. Now, the question is, why am I doing a presentation on this list? I think, I believe at first the list is a good starting point to identify at-risk communities. By census tract. And once you identify a specific census tract from this report, you can use supplemental sources to analyze that community. This is where this comes back to avoiding the needle in the haystack. You can actually find something there that is similar, and you can build on it with supplemental resources. The first place to go to would be the American factfinder, as soon as you have the state and the track number, go to American factfinder to start building data at that point. But there are some other data sources that I think would also be very helpful. If you are trying to analyze the community that is at risk. There is help data from the state health agencies from the center for disease control. They are not available I census tract level, but you can get a good idea of the graphic area, it is not a county, on that type of level. So at least you can get it at the county level for help data. County business patterns I thought was another very interesting source to use, even if we are working on census tracts, if you look at how the business patterns with the county are, you can learn quite a lot about the at risk census tract. There is another one that I have to say that I forgot to mention. To include, it is when I submit something, I think of something brilliant afterwards, after the deadline of course. Another resource to keep in mind, this is called the world health information hub, it is www.ruralhealth.org, but what is very important about the hub is it analyzes states and territories, and each state has an office of rural health that provides more information, and you can get more information about a geographic area from those websites. There are geographical maps of healthcare facilities as well for each state by County. So when you have the tract and the county, you can look at the maps of all of the healthcare facilities that are available. And that can give you a good overall picture about what you are seeing. So, at this point, what I'm going to do is show you the link that is the central point for accessing the list. Every section is extremely long, so I'm giving you in the next slide, this is a link to use to get to the report. I'm not going to be jumping between a PowerPoint slide and the Internet, I'm not that coordinated to do that. But again, this is the website to start with. And, when this report is published as a PDF, you will actually find that you can click on the link, but this is the link to use. When you click on the link, this section, this entire webpage will show up. And, what I'm going to do is show you that I'm going to walk you through the different sections of this screen. I'm going to show you first, that the stress of the underserved is here, and afterwards, I'm going to show you the section on methodology. And I will talk about that in just a moment as well. And, what I'm also going to do is to show you over here to the right, these are supplemental sections on the CRA, and what you can also use for the data as well. And I appreciate your patience because I believe I have now learned how to master the pointer on this WebEx, which is great. I'm going to focus on the top part first. You will see here, this is the report, these are the links to the reports themselves, 2018 was just published a few weeks ago, and it is available in two formats. You can use Excel, and you can actually edit the file from Excel, and you can copy and paste any tracks that you would like to. I'm going to walk you through the PDF file, it is a static file, but I'm going to show you how it looks. So, when I click on PDF, I will show that to you in just a moment, I apologize. The other section I want to talk about was further down about the source information and the methodology. This section clearly defines all the variables

and calculations in the report. And, it defines poverty, unemployment, population loss, as well as how the community is distressed or underserved. In some cases, the FDIC and the Federal Reserve use their own definitions, and in other instances, they will use other agencies such as the Census Bureau about how they define it. And the reason that they also provide the methodology is because the formulas change over time, and the definitions also change. So, I always recommend you look, you either print off or save what the methodology is before you look at the report. At the other part of the page, on the left-hand side, these are just some links and files in the upper left-hand side, the one I want to talk about is the geocoding system, if you look at the very top of the CRA, the community reinvestment act, that is where you are going to find background information, and again this webinar will not focus on the CRA, that is something that I would like to encourage somebody else to focus on, because I think it is a tremendous act, it has been very important for communities to use. When I talk about geocoding, I'm going to show you the pros and cons of using the geocoding system, and I will explain that in just a few minutes. Now, I am back up at the top of the same page, and I'm back up to the stressed and underserved tracks. What I'm going to do, I will click this and click on the PDF file. And when you click on the PDF file, this is the first page of the report that comes up. There actually is no cover page. This is pretty much a document from this agency and it is just the facts, here we go. I'm going to use the pointer now to show you how the page is organized. How the report is organized. First, it is organized by the state name. After it sorts by state, you can go by County, or the equivalent of the county. I will try to move this over a little bit, there we go. The county name. And after you sort by state and county, then you go to the census tract code. So, that is how the data will be organized, but there are several other parts I would like to show you. First of all, in this section, here are the three primary variables, poverty, unemployment, and population loss. And, if any of those census tracts are significantly affected by any of those variables, you will see an X there. Going further to the right, you will also see whether they classify as remote and rural, again the methodology will define how they consider to be remote and rural. Also, in previous years, they will discuss whether they classify them to be distressed, and they will define it as a methodology or underserved. And for most of the cases, from what I've seen, most of the counties are considered distressed but not necessarily underserved. There we go. Now, I'm going to use an example. And, this is a job where you can use the PDF search options if you'd like, and I've done that, so if you're interested in a particular County, I don't recommend using the track number because every state has its own tract codes. But again, if you do know the name of the county, you can search that way and find it much more quickly. The example I'm going to use, I'm going to answer this, the question is, if there is a census tract affected in Texas, in other words, is there a track that is affected by all three of the variables, so I go down -- I wasn't sure, I went down to Texas to see what I could find, and the answer is yes, there is a tract in Texas that is affected by all three of them. And, it is Duval County, which isn't that far from where I am right now, and it is affected by all three variables. It is also considered to be a distressed area. And come over to the right is the census tract, 9502, so now I have a tract to start with. And at this point, as I presented on this before, I've often used data from County business patterns, from the Texas health department, multiple sources to get an overall picture of what is going on in the county, with County business patterns, they will list the number of financial institutions that are in the county. But, I actually looked at all of Duval County, Texas which is to the southwest of where I am right now, we found only 10 financial institutions of the entire county. And, in addition, I would also like to show you, I'm going to clear my pointer here, on the next screen, there are other U.S. territories that are included in this pattern. And some of you may be familiar again with the Pacific island, I'm using the example here, which is actually in the northern Marion Islands, which you probably knew, but there are a significant number of tracks that are actually affected by all three of these variables. And, they are considered to be distressed. And, when you use this resource, the is run differently, you can see there is no County as such, but again, you will see that there are other types of classification. Another example that I wanted to look for was Puerto Rico because of what happened last year with the devastating

hurricane that affected it. And, when I looked at Puerto Rico, you will find again, they are organized not by County but by municipal. And there is a significant number, this is a higher number than last year of areas in Puerto Rico since this tract that has been affected by all three, of course the effects of the hurricane, a lot of the island has experienced a lot more unemployment and a lot more population. And over to the right, the code is here, and also even the tracks that are used, that is just another example. It is an example of you it -- of looking at U.S. states and U.S. territories to find more information about the stressed communities. The last part I would like to show you, on the left-hand side of the main page, the links and files. I always recommend looking at the main page for the community reinvestment act, right there. This is where you can also go back to the main page if you want to, to look back at all of the reports of the distressed and underserved tracks that are published annually, and as well, you can look at rating searches, there is a lot of information that you can find here. But, what I'm going to focus on, industry outreach is another one that is very interesting. But the one I'm going to focus on is the geocoding system. You can try to use the geocoding system, I'm going to show you how it works, but I need to stay -- say upfront, I would recommend using American factfinder if you already have a census tract. But I'm going to show you how this works in the geocoding system. When you click on geocoding system, this screen is going to come up, it is going to ask you, if you have the address that you would like to research, whether it is considered to be a distressed tract or not, you can use the address system here. Now, if it is not in a distressed system it will not come up, but if you have an idea of where you are looking, you can type in the address. But, what it may also help is to use this option. It is called user selected tract. And once you click on that option, you will actually go to the map, I'm going to back up this screen, you will click on this map, and you will enlarge it to go to the geographic area that you want to go to. And once you find the area that you want to find, you will click, you will select it with the pointer. And, for example, if I have gone down into Duval County and I have looked up, I have clicked on the tract, what will happen -- and I will show you on the next screen -- I have gone to census tract 9502 in Duval County, I know where it is, and often times you can look up the map on American factfinder, but when you click on this link, you can click on census demographic data, and once you click on it, you can pull up all of the information. The census, income, population, and housing. But, what you will also see again, so you can pull up this basic information, but to be honest, if you already have this tool to find a tract that you need, I would say start with American factfinder. This is kind of the tool that I think could probably use a bit more development. And, another thing I will show you here, this is the link for the background information for the community reinvestment act, it is not something I am going to go into great detail for today, but it has made a transformation for rural communities. If you're interesting -- interested, you might do a webinar to talk about the CRA. So, just to recap, this is one tool to use, to identify, if you're not sure, if you're looking for communities that need some sort of financial assistance, and I would say you can use this list to at least identify. It is not the only tool used to identify communities needing assistance, but it is a very helpful starting point in that direction. At this point, I pretty much finished up talking about it, do you all have any questions about this resource?
>> Thank you, great webinar, any questions out there for Edward? It seems like a very interesting tool. Let me check.
>> Thank you for attending.
>> A lot of times, I think the webinars are so thorough that there are no questions left, and that may be the case. But we have time for questions, so please, and Ashley has just put the satisfaction survey into the chat box.
>> Can I type a link myself into the chat box?
>> Yes, please do.
>> The chat box is on the lower right, right?
>> Yes.

>> This is a link to RHI hub. But, if you are interested in research in rural communities, I found this is an excellent site to use.

>> That sounds very interesting, I will have to check that out myself. I will copy that over for myself. Any other questions for Edward? This doesn't look like a great site. Ashley, I'm going to go into my wrap up comment, but we still have plenty of time for questions. We are ahead of schedule, so please put those in the chat box if you would. First, I would like to say thank you to Edward for a terrific webinar, thank you very much, a lot of great information here. I would also like to say thank you to my colleague, Ashley Dahlen for her great work, keeping everything running smoothly. And also audience, thank you. I see by the shout outs we have gotten, the audience has enjoyed the webinar also. Don't forget, the upcoming webinar for our Academy, we have four more scheduled for July, the next one is tomorrow. Thursday, July 19, entitled USGS library materials, and our presenter, Emily always does a perfect webinar, so I recommend that. You can also sign up for our email alert service, and you will receive notice of all of our upcoming webinars, when they are announced, and you can sign up for our news and events email alert service. And from the Academy webpage, which is linked in the index section of the home page, you can view it for upcoming events, access webinars from our archive, and volunteered to present in the webinar, just like Edward did today, I'm sure there are people in this audience, I see some longtime webinar attendees, I know you have some good expertise but you can offer to the community through a webinar, so please think about that. Ashley is going to put in the chat box, an article by my colleague, it goes into detail about the Academy and all the things we do, webinars and conferences and other types of trainings. So please give that a look when you get a chance. Let's see if we have any questions for Edward. I think he was so thorough, I think people probably are echoing the post, to research these resources. Okay, I don't see any questions for Edward. I think you've covered everything very well, and I really appreciate that. With that, I think I will close things out, thank you again, Edward, great webinar, we really appreciate you doing it.

>> Thank you for your help.

>> And please come back to the Academy for more webinars, come on back tomorrow and you will hear a great webinar on USGS. And have a great rest of your day.

>> Thank you.

>> [Event Concluded]