

Geographic Codes for HMDA/CRA Editing and Verification

The 2003 file consists of 68,068 observations of four items each:

- MA code
- State code
- County code
- Tract number

covering the 50 states, DC, Puerto Rico, American Samoa, Guam, Northern Mariana Island, and the Virgin Islands.

- The MA code will equal 9999 if the state/county/tract falls outside of a Metropolitan Area.

- Small counties are tracted counties with no more than 30,000 population. The Tract number for a county level will equal 999999 if the state/county is classified as small. The individual Tracts are also represented in this file for small counties. All areas in the United States, DC, Puerto Rico, American Samoa, Guam, Northern Mariana Island, and the Virgin Islands are assigned a Census Tract.

- Refer to the HMDA or CRA edits to understand the logic of verifying geographic code combinations. The edit logic for HMDA and CRA differs slightly. (The edits may be obtained by calling the HMDA Assistance line at (202) 452-2016 or the CRA Assistance Line at (202) 872-7584. You may also request a copy via electronic mail at hmdahelp@frb.gov and crahelp@frb.gov or Internet at www.ffiec.gov/hmda and www.ffiec.gov/cra.)

Notes:

In New England, if a tract is split between 2 or more MAs, or between 1 or more MAs and a non-MA, the state/county/tract combination on this file will appear for each MA and Non-MA area. The Split Tract Flag field (position 22) will have an "s" for split tracts.

In 2000, two new MAs were formed; Auburn-Opelika, AL (0580) in Lee County, AL and Corvallis, OR (1890) in Benton County, OR. These counties were previously located in a non-MA area. Also, the Dade County, FL (025) county code changed to Miami-Dade County, FL (086).

For HMDA purposes, it is *acceptable* for a HMDA reporter to code census tracts in small counties as "NA" on the HMDA-LAR form.

For CRA purposes, 1998 was the first year that a CRA reporter could code census tracts in any county as "NA". This option should be used if the business or farm can only provide a Rural Route or P.O. Box for their address and you are not able to determine a geocode based on the Rural Route provided.

The following Island Areas were added in the 1998 file: American Samoa, Guam, Northern Mariana Island, and the Virgin Islands. These areas are not valid for HMDA purposes (use for CRA reporting only).

System Title and Acronym: HMDA/CRA: Home Mortgage Disclosure Act/Community Reinvestment Act

Medium: Three and one-half inch, double-sided, high density micro-computer diskette

Descriptive File Name: 2003 Census Data representing valid MA/State/County/Tract combinations.

Format: ASCII text file with line ends

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Metropolitan Area (MA)	1	4	4	N	9999 = State/County/Tract combination falls outside of an MA
2. State Code	5	6	2	N	FIPS Code
3. County Code	7	9	3	N	FIPS Code
4. Census Tract	10	15	6	N	999999 = State/County is classified as small
5. Income Indicator	16	16	1	N ¹	Identifies low, moderate, middle, and upper income areas

¹Codes:

- 0 - if tract income = 0
- 1 - if tract income < 50% of MA Median Family Income (MFI)
- 2 - if tract income ≥ 50% and < 80% of MFI
- 3 - if tract income ≥ 80% and < 120% of MFI
- 4 - if tract income ≥ 120%

System Title and Acronym: HMDA/CRA: Home Mortgage Disclosure Act/Community Reinvestment Act

Medium: Non-labeled tape

Descriptive File Name: 2003 Census Data representing valid MA/State/County/Tract combinations.

Format: 16

Length: 16

Type: FB

Block Size: 16000

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Metropolitan Area (MA)	1	4	4	N	9999 = State/County/Tract combination falls outside of an MA
2. State Code	5	6	2	N	FIPS Code
3. County Code	7	9	3	N	FIPS Code
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Record Information

2003	OMB MA	Non-Metro or MA = 9999	TOTAL
Tracts w/o small counties	52,110	14,179	66,289
Small Counties	98	1,681	1,779
Records on File	52,208	15,860	68,068
State/County			3,232
MA/State/County	937	2,351	3,288