

# CRA TOOLKIT

Resources to use in developing and implementing a CRA strategy for your bank.

# FFIEC Home Page

- The Council is a formal interagency body empowered to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions by FRB, FDIC, NCUA, OCC, and OTS, and to make recommendations to promote uniformity in the supervision of financial institutions.
- [FFIEC Home Page](http://www.ffiec.gov)  
[www.ffiec.gov](http://www.ffiec.gov)

# Market Share Reports

- Market Share Report

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

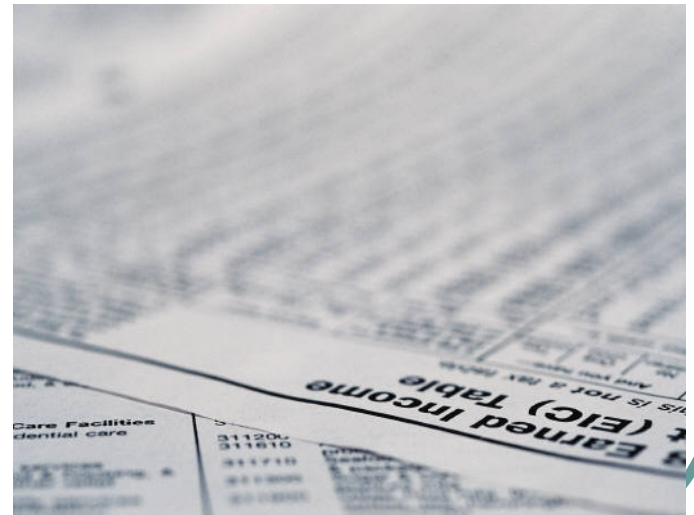
Can be used to develop bank's performance context, means of determining your peers in the market or weigh in your level of investment or loans compared to peer.

# Median Family Income

- Used to determine low, moderate income for bank's assessment area.

<http://www.ffiec.gov/hmda/censusproducts.htm#MSAIncome>

Median Family Incomes/



# U.S. Census Bureau “American Fact Finder”

- Census Information to be used to develop performance context or determine assessment of needs of community.

[http://factfinder.census.gov/home/saff/main.html?\\_lang=](http://factfinder.census.gov/home/saff/main.html?_lang=)

[U.S. Census](#)



# Geocoding System-FFIEC

- Method to determine if address is Low, Moderate, Middle, or Upper Income Tract.

[Geocoding by Address Link](http://www.ffiec.gov/Geocode/default.aspx)

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

# Dunn & Bradstreet

Source of information and ratios regarding industry and small businesses

- Business Information  
<http://www.dnb.com/us/>

# County web site

- Allows an individual to obtain key information, both demographic and economic regarding a county.



County web site/

[http://www.naco.org/Template.cfm?Section=Find\\_a\\_County&Template=/cffiles/counties/citiescounty.cfm&countyid=12009](http://www.naco.org/Template.cfm?Section=Find_a_County&Template=/cffiles/counties/citiescounty.cfm&countyid=12009)



# FDIC Institution Directory

- Used to determine bank peers in assessment area.



[FDIC Institution Directory](http://www3.fdic.gov/idasp/disabled.asp)

<http://www3.fdic.gov/idasp/disabled.asp>

# Statistical Areas

- Terminology of Statistical Areas-  
<http://www.iowadatacenter.org/aboutdata/statisticalareas/>
- MSA Listing by State  
<http://www.itl.nist.gov/fipspubs/fip8-6-3.htm>
- Source of Metropolitan Areas and Tables-  
<http://www.itl.nist.gov/fipspubs/fip8-6-0.htm>
- Maps of MSA's-  
[http://www.census.gov/geo/www/maps/stcbsa\\_pg/stBased\\_200411\\_nov.htm](http://www.census.gov/geo/www/maps/stcbsa_pg/stBased_200411_nov.htm)

# Distressed and Underserved Non-metropolitan middle income communities

- Listing by county/census tract of new revitalization designations.

[Distressed and Underserved Link](http://www.ffiec.gov/cra/pdf/2006distressedorunderservedtracts.pdf)

<http://www.ffiec.gov/cra/pdf/2006distressedorunderservedtracts.pdf>

# Empowerment Zones-HUD Sites

- EZ and EC Tax Incentive Guide

<http://www5.hud.gov/urban/resource/taxincentives.pdf>

- Rural Empowerment Zones and Enterprise Communities Internet Home

<http://www.rurdev.usda.gov/cdp/ezec/index.html>

- EZ/EC USDA Rural Development Contacts

<http://www.ezec.gov/About/ocdlist.htm>

# Empowerment Zones-HUD sites

## Cont'd

- HUD Consolidated Plans

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

- HUD Glossary of Terms

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

# HMDA Getting it Right”

A Guide to  
CRA Data Collection  
and Reporting

Office of Equal Housing  
Lending  
January 2011



- A Guide to HMDA Reporting-HMDA Getting It Right

<http://www.ffiec.gov/hmda/pdf/guide1998.pdf>

- Guide to Data Collection & Reporting

[http://www.ffiec.gov/CRA/pdf/cra\\_guide.pdf](http://www.ffiec.gov/CRA/pdf/cra_guide.pdf)

# HMDA – Cont'd

- HMDA News – Quarterly Newsletter regarding HMDA issues

<http://www.ffiec.gov/CRA/pdf/06news.pdf>

- HMDA Report Checklist – What accounts should be in HMDA LAR

<http://www.ffiec.gov/CRA/pdf/06news.pdf>

# FRB CRA Loan Data Collection Grid

- The GRID – A quick guide for identifying CRA Loan Data reporting categories.

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



# Performance Evaluations

- Determination of peer CRA performance by accessing PE's.

→ CRA PE's -

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

- FDIC PE's - <http://www2.fdic.gov/crapes/>

- FRB PE's -

<http://www.federalreserve.gov/dcca/cra/crara te.cfm?WhichRssd=861434&submit=Yes>

# Performance Evaluations-Cont'd

- OCC PE's -  
<http://www.occ.treas.gov/cra/crasrch.htm>
- OTS PE's -  
<http://www.ots.treas.gov/pagehtml.cfm?catNumber=22>
- → general Google search by institution

# Definitions of Terms used in PE's

- FDIC: Definitions of Terms in CRA Performance Evaluations

[http://www2.fdic.gov/crapes/peterms.  
asp](http://www2.fdic.gov/crapes/peterms.asp)

# FFIEC Listing of CRA Ratings

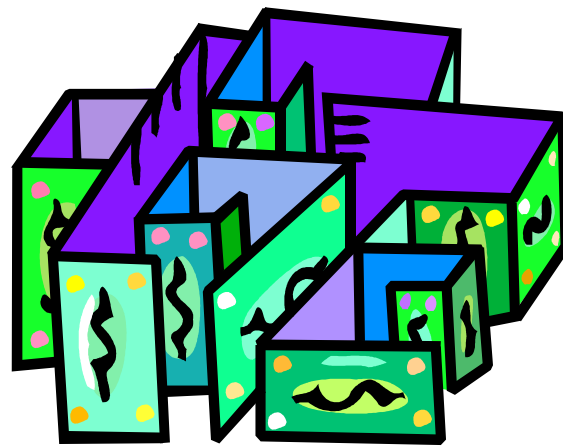
- All banks examined CRA Ratings.

CRA Ratings Link -

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

# Interagency Q & A's

- Interagency Q & A on FFIEC website.
- Q & A Link -  
<http://www.ffiec.gov/cra/qnadoc.htm>



# Exam Procedures

- FFIEC Small, ISB, Large, Wholesale & Limited Purpose and Strategic Plan exam procedures.

## Small Exam Procedures -

[http://www.ffiec.gov/cra/doc/cra\\_exsmall.doc](http://www.ffiec.gov/cra/doc/cra_exsmall.doc)

## ISB Exam Procedures -

<http://www.ffiec.gov/cra/doc/isbank.doc>

# Exam Procedures - Continued

## Large Bank Procedures -

[http://www.ffiec.gov/cra/doc/cra\\_exlarge9.doc](http://www.ffiec.gov/cra/doc/cra_exlarge9.doc)

## Wholesale & Limited Purpose Procedures-

[http://www.ffiec.gov/cra/doc/cra\\_exwhole.doc](http://www.ffiec.gov/cra/doc/cra_exwhole.doc)

## Strategic Plan Procedures-

[http://www.ffiec.gov/cra/doc/cra\\_exsplan.doc](http://www.ffiec.gov/cra/doc/cra_exsplan.doc)

## Directory of non-profits

- GuideStar Listing of Non-profits-  
<http://www.guidestar.org/>



# Community Development Credit Unions

- Listing of CD Credit Unions that may qualify for CRA and statute allowing investment by banks.
- CDCU's Defined-  
<http://www.ncua.gov/CreditUnionDevelopment/UnderServed/CH3.pdf>
- Website for finding a specific credit union.  
Locating a CDCU  
<http://www.ncua.gov/indexdata.html>

# Community Development Credit Union Cont'd

- Statute allowing investment by banks:

**NCUA Rule and Regulation #701.32 allows credit unions to receive shares (which are deposits for credit unions), from non-members so long as they don't exceed 20% of total shares in the credit union or \$1.5MM, whichever is the larger.**

# Minority Banks

- Investments in Minority Banks may qualify for CRA. Listing of minority institutions may be found at:

Minority Bank Link-

<http://www.federalreserve.gov/Releases/mob/>

# CDFI's

- Listing of CDFI's

Find a CDFI near you -

[http://www.cdfifund.gov/what\\_we\\_do/need\\_a\\_loan.asp](http://www.cdfifund.gov/what_we_do/need_a_loan.asp)



# Stewards of the Toolbox

- Your local Community Affairs Representative
- Your bank's examiner
- You and your peers
- Community Organizations
- Government

