Panel: Impact of U.S. Census Data on CRA Examinations

The 2012 National Interagency Community Reinvestment Conference
March 25-28, 2012

TRF THE REINVESTMENT FUND
Capital at the point of impact.

PolicyMap is a tool practitioners and policymakers can use to make data-based decisions with a spatial reference

- National data mapping and analysis tool
- Easy, online access to data and analytical tools in a sophisticated yet user-friendly web platform
- Over 10,000 data indicators (including a library of federally designated areas such as NSP scores and CDBG-eligibility) as well as proprietary TRF analytics, with frequent additions (e.g., Census, ACS, home sales and vacancies).
- Thematic data ranging from home sale data to unemployment
- Point data

- Flexible Search Options
- Custom Region feature
- Edit Break Points feature
- Map Options for displaying boundaries

- Tables
- Analytics
- Bar Charts
- Trend (line) Graphs
- Data Upload & Download (coming soon!)

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Community Reinvestment Act

The Community Reinvestment Act (CRA), enacted by Congress in 1977 (12 U.S.C. 2901) and implemented by Regulations 12 CFR parts 25, 228, 345, and 563e, is intended to *encourage depository institutions to help meet the credit needs of the communities in which they operate.*

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## Using Data to Effectuate a CRA Objective

Hypothetical:

An institution would like to fashion its CRA lending program so that it may be supportive of Sacramento's federal Neighborhood Stabilization Program [NSP] activities (consistent with December, 2010 changes to the CRA). The Fed Examiner wants to assist and validate the approach?

1. What are the "areas of greatest need" in Sacramento?
2. What areas have income levels consistent with NSP eligibility?
3. Given that NSP is a program designed to stabilize not rebuild areas, what areas have had reasonably stable residential real estate markets in Sacramento – as evidenced by relatively stable home sale prices?
4. Lastly, where are there good schools and access to public transportation – both assets upon which CRA-related NSP investing could build?

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HUD Vacancy & Foreclosure Risk Score
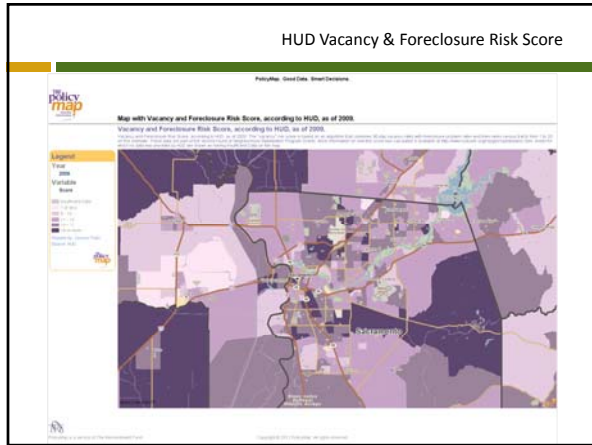
Median Family Income as a Percent of AMI
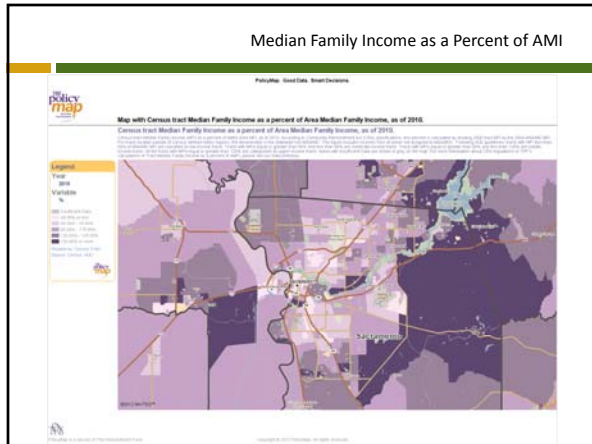
Percent Change in Home Sale Price, 2009-2010
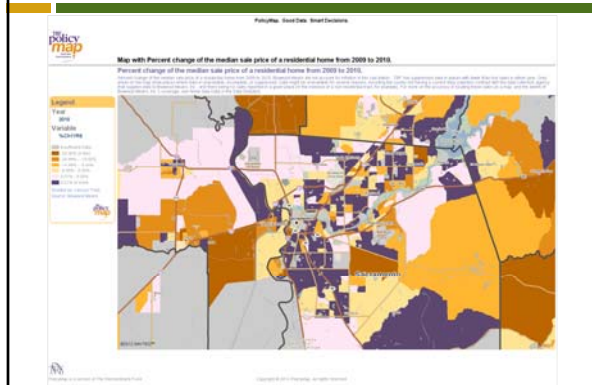
Where are areas with modest (not acutely high) NSP scores?
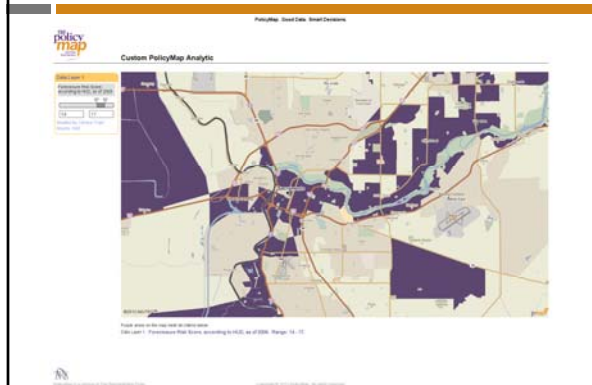
… and with modest income levels in relation to AMI?
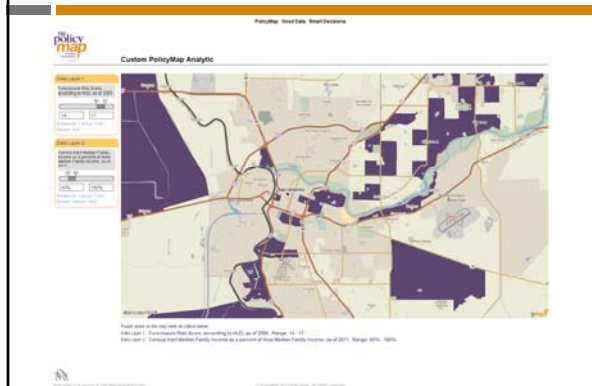
… and with relatively stable home prices?
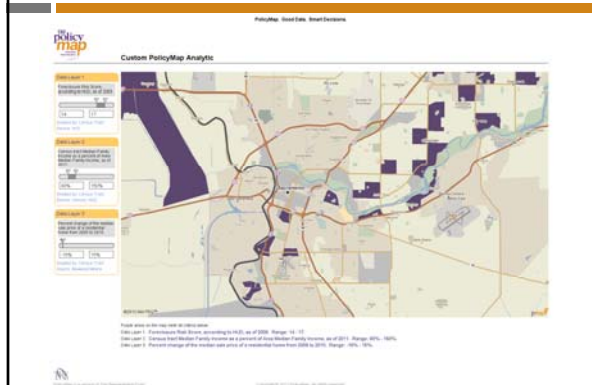
… and with good schools and access to public transportation?
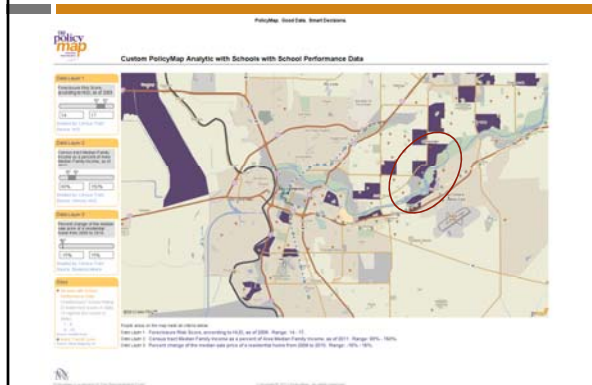
Area of Interest
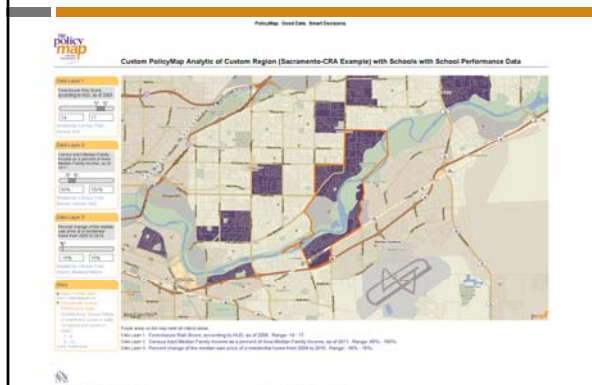
Sample Excerpt of a Community Profile Report for Area of Interest

A copy of this presentation may be obtained from:

www.trfund.com...

A video primer on the use of PolicyMap in the context of CRA may be obtained from:

www.policymap.com...

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