

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!)

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.**

www.ffiec.gov

Using Data to Effectuate a CRA Objective

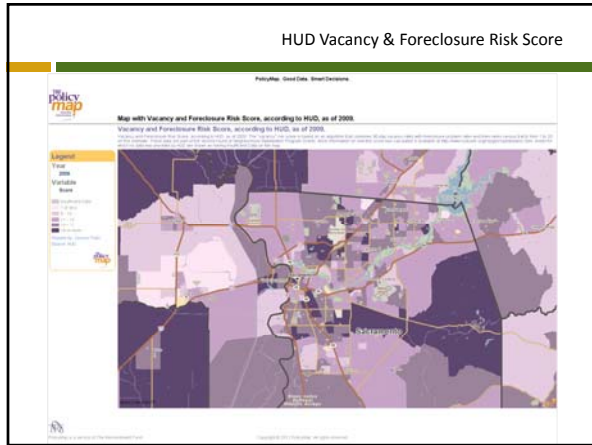
Hypothetical:

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?

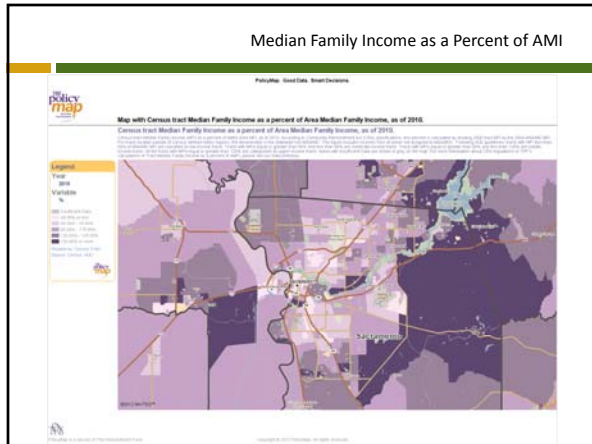
1. What are the "areas of greatest need" in Sacramento?
2. What areas have income levels consistent with NSP eligibility?
3. Given that NSP is a program designed to stabilize not rebuild areas, what areas have had reasonably stable residential real estate markets in Sacramento – as evidenced by relatively 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?



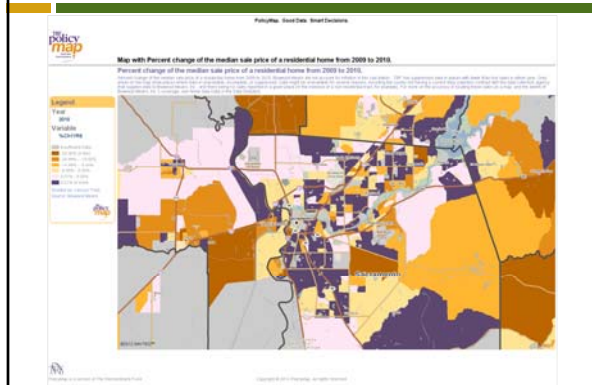
HUD Vacancy & Foreclosure Risk Score



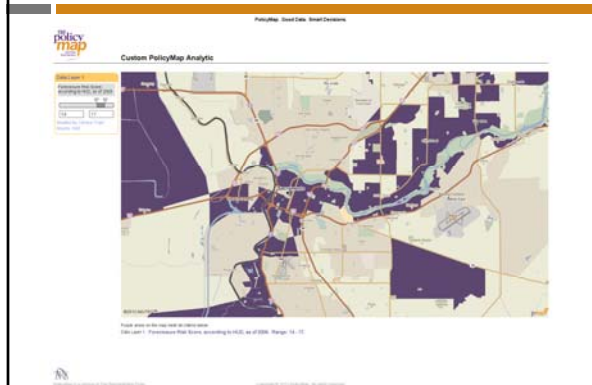
Median Family Income as a Percent of AMI



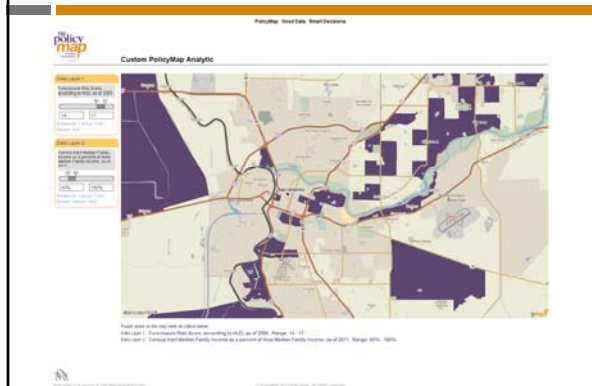
Percent Change in Home Sale Price, 2009-2010



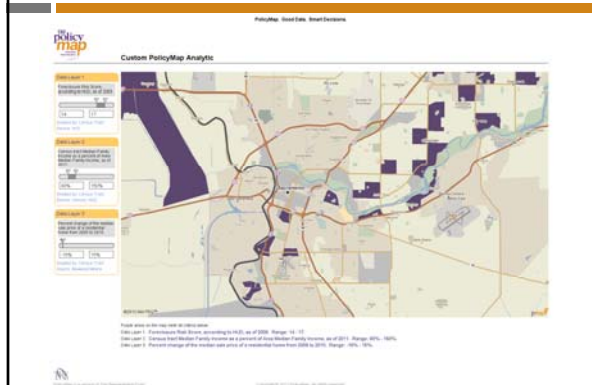
Where are areas with modest (not acutely high) NSP scores?



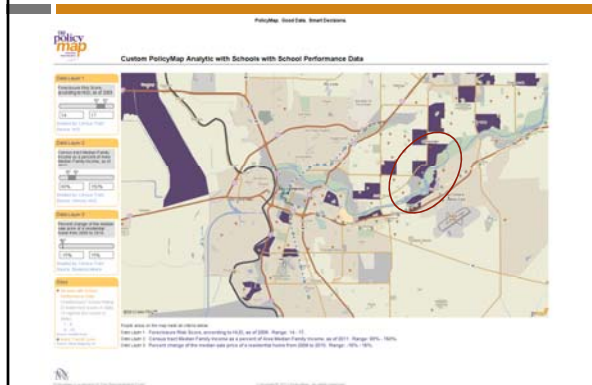
... and with modest income levels in relation to AMI?



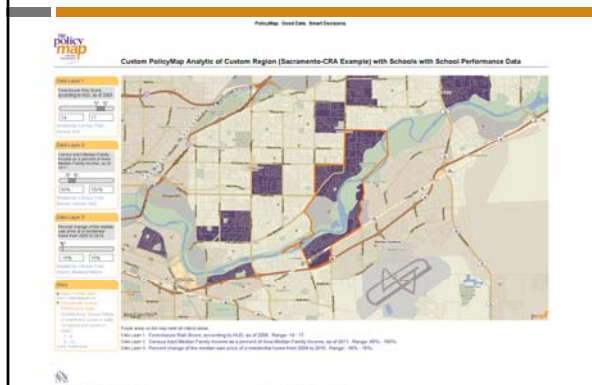
... and with relatively stable home prices?



... and with good schools and access to public transportation?



Area of Interest



Sample Excerpt of a Community Profile Report for Area of Interest

Current Report
Contra Costa County Profile Report of Contra Costa Region, Sacramento - CA 95834

Map
 The map shows the location of Contra Costa County in the state of California. The map also shows the location of the Contra Costa County Office of Community Development in the city of San Francisco.

1.1 This Area is Defined by the Boundaries of the County of Contra Costa, California, and is located in the Sacramento-San Joaquin River Delta.

1.2 Population Trends
 The population of the area has increased from 1,000,000 in 2000 to 1,200,000 in 2010. This represents a 20% increase in population over the 10-year period.

Year	Population	Change Since 2000 (%)
2000	1,000,000	0%
2010	1,200,000	20%

1.3 Age Distribution
 The age distribution of the area is as follows:

Age Group	Number of People in Age Group	Percentage of Total Population
0-14	150,000	12.5%
15-24	180,000	15.0%
25-34	200,000	16.7%
35-44	220,000	18.3%
45-54	240,000	20.0%
55-64	260,000	21.7%
65+	250,000	20.8%

1.4 Income
 The median household income for the area is \$45,000. This is lower than the state median household income of \$50,000.

Income Level	Number of Households	Percentage of Total Households
Less than \$15,000	100,000	10.0%
\$15,000 - \$24,999	200,000	20.0%
\$25,000 - \$34,999	250,000	25.0%
\$35,000 - \$44,999	200,000	20.0%
\$45,000 - \$54,999	150,000	15.0%
\$55,000 - \$64,999	100,000	10.0%
\$65,000 - \$74,999	50,000	5.0%
\$75,000 - \$84,999	25,000	2.5%
\$85,000 - \$94,999	12,500	1.25%
\$95,000 - \$104,999	6,250	0.625%
\$105,000 - \$114,999	3,125	0.3125%
\$115,000 - \$124,999	1,562	0.15625%
\$125,000 - \$134,999	781	0.078125%
\$135,000 - \$144,999	390	0.0390625%
\$145,000 - \$154,999	195	0.01953125%
\$155,000 - \$164,999	97	0.009765625%
\$165,000 - \$174,999	49	0.00490625%
\$175,000 - \$184,999	24	0.002453125%
\$185,000 - \$194,999	12	0.0012265625%
\$195,000 - \$204,999	6	0.00061328125%
\$205,000 - \$214,999	3	0.000306640625%
\$215,000 - \$224,999	1	0.0001533203125%
\$225,000 - \$234,999	0	0%
\$235,000 - \$244,999	0	0%
\$245,000 - \$254,999	0	0%
\$255,000 - \$264,999	0	0%
\$265,000 - \$274,999	0	0%
\$275,000 - \$284,999	0	0%
\$285,000 - \$294,999	0	0%
\$295,000 - \$304,999	0	0%
\$305,000 - \$314,999	0	0%
\$315,000 - \$324,999	0	0%
\$325,000 - \$334,999	0	0%
\$335,000 - \$344,999	0	0%
\$345,000 - \$354,999	0	0%
\$355,000 - \$364,999	0	0%
\$365,000 - \$374,999	0	0%
\$375,000 - \$384,999	0	0%
\$385,000 - \$394,999	0	0%
\$395,000 - \$404,999	0	0%
\$405,000 - \$414,999	0	0%
\$415,000 - \$424,999	0	0%
\$425,000 - \$434,999	0	0%
\$435,000 - \$444,999	0	0%
\$445,000 - \$454,999	0	0%
\$455,000 - \$464,999	0	0%
\$465,000 - \$474,999	0	0%
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\$575,000 - \$584,999	0	0%
\$585,000 - \$594,999	0	0%
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\$685,000 - \$694,999	0	0%
\$695,000 - \$704,999	0	0%
\$705,000 - \$714,999	0	0%
\$715,000 - \$724,999	0	0%
\$725,000 - \$734,999	0	0%
\$735,000 - \$744,999	0	0%
\$745,000 - \$754,999	0	0%
\$755,000 - \$764,999	0	0%
\$765,000 - \$774,999	0	0%
\$775,000 - \$784,999	0	0%
\$785,000 - \$794,999	0	0%
\$795,000 - \$804,999	0	0%
\$805,000 - \$814,999	0	0%
\$815,000 - \$824,999	0	0%
\$825,000 - \$834,999	0	0%
\$835,000 - \$844,999	0	0%
\$845,000 - \$854,999	0	0%
\$855,000 - \$864,999	0	0%
\$865,000 - \$874,999	0	0%
\$875,000 - \$884,999	0	0%
\$885,000 - \$894,999	0	0%
\$895,000 - \$904,999	0	0%
\$905,000 - \$914,999	0	0%
\$915,000 - \$924,999	0	0%
\$925,000 - \$934,999	0	0%
\$935,000 - \$944,999	0	0%
\$945,000 - \$954,999	0	0%
\$955,000 - \$964,999	0	0%
\$965,000 - \$974,999	0	0%
\$975,000 - \$984,999	0	0%
\$985,000 - \$994,999	0	0%
\$995,000 - \$1,004,999	0	0%

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...

