CRA TOOLKIT

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

- **Market Share Report**
  
  
  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/
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=

U.S. Census
Geocoding System-FFIEC

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

Geocoding by Address Link
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
Used to determine bank peers in assessment area.

FDIC Institution Directory
Statistical Areas

- 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_p g/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

Empowerment Zones-HUD Sites

- **EZ and EC Tax Incentive Guide**

- **Rural Empowerment Zones and Enterprise Communities Internet Home**

- **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 HMDA Reporting-HMDA Getting It Right

● Guide to Data Collection & Reporting
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
The GRID – A quick guide for identifying CRA Loan Data reporting categories.

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/

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
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.


Large Bank Procedures -

Wholesale & Limited Purpose Procedures -
http://www.ffciec.gov/cra/doc/cra_exwhole.doc

Strategic Plan Procedures -
http://www.ffciec.gov/cra/doc/cra_exsplan.doc
Directory of non-profits

Community Development Credit Unions

- Listing of CD Credit Unions that may qualify for CRA and statute allowing investment by banks.
- Website for finding a specific credit union. **Locating a CDCU** http://www.ncua.gov/indexdata.html
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.
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
Stewards of the Toolbox

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