
2010 Low-Income Areas File

Synopsis: FHFA's 2010 Low-Income Areas File establishes low-income area designations for census tracts in Metropolitan Statistical Areas (MSAs) and nonmetropolitan areas of states. These designations are applicable to Fannie Mae's and Freddie Mac's (the Enterprises') scoring of mortgage purchases toward the single-family home purchase low-income area goal established under HERA.

1. Low-Income Areas Defined

The following are FHFA's definitions applicable to low-income areas based on the 2010-2011 housing goals regulations at 12 CFR 1282.1.¹

a. Families in low-income areas means:

- (i) Any family that resides in a census tract or block numbering area in which the median income does not exceed 80 percent of the area median income (AMI);
- (ii) Any family with an income that does not exceed AMI that resides in a minority census tract; and
- (iii) Any family with an income that does not exceed AMI that resides in a designated disaster area.

b. Minority census tract means a census tract that has a minority population of at least 30 percent and a median income of less than 100 percent of the AMI.

2. The 2010 Low-Income Areas File

The 2010 Low-Income Areas File incorporates the census tract boundaries and tract numbering system used in Census 2000. FHFA's determination of low-income areas for 2010 is based on 2000 census data for median incomes and minority percentages for census tracts, and area median incomes for metropolitan areas, state nonmetropolitan areas, and nationwide nonmetropolitan areas. For 2010, FHFA classifies census tracts as metropolitan or nonmetropolitan based on the Office of Management and Budget's specification of MSAs in June 2003 and updated through December 2009.² This file also includes additional records reflecting the new borough/census area (county equivalents) designations in Alaska.³

FHFA defines low-income areas at the tract level in both metropolitan and nonmetropolitan areas. The exception is in the St. Louis MSA where parts of Sullivan City lie within Franklin County and Crawford County, Missouri. By statute⁴, the entirety of Sullivan City is within the St. Louis MSA. The portion of Crawford County outside of Sullivan City is nonmetropolitan. In the 2010 Low-Income Areas File, the census tract in Crawford County that contains a portion of Sullivan City is treated as a split tract. The 2010 Low-Income Areas File contains two records for this census tract – one record for the nonmetropolitan portion of the tract and one for the metropolitan portion, each reflecting the demographic characteristics of the respective portions.

The Low-Income Areas file is column formatted and has nine fields, values of which may have leading zeros:

STATE: 2-digit numeric state FIPS code
 CNTY: 3-digit numeric county FIPS code
 TRACT: 6-digit 2000 Census tract code (2 decimals implied)
 MSA2003: 5-digit OMB MSA designator representing the MSA as specified in OMB Bulletin No. 03-04 (June 6, 2003) as revised through December 2009; 99999 = nonmetropolitan.⁵
 LYA: 1-digit code designating a low-income area, see below
 PCTMIN: Percent minority population in census tract
 MIN_TRCT: 1-digit code designating a minority tract, see below
 CENINC: Census tract median income (2000 Census)
 AMI: Area Median Income (2000 Census). Either the metropolitan area median income, or the maximum of the nonmetropolitan county or state nonmetropolitan area median income.
 DDA: 1-digit code indicating whether a census tract is located in a county designated a disaster area within the previous three years, see below

The file is a census tract level file covering all metropolitan and nonmetropolitan areas in the 50 United States, the District of Columbia, and Puerto Rico. Except for Puerto Rico, tract records for U.S. territories are not included. U.S. territories, other than Puerto Rico, are considered low-income in their entirety.

The LYA field can be interpreted as:

LYA=1, tract median income (CENINC) is at or below 80 percent of applicable AMI
 LYA=0, tract median income is greater than 80 percent of applicable AMI
 LYA=9, tract median income or AMI is missing

The MIN_TRCT field can be interpreted as:

MIN_TRCT=1, tract has a minority population of at least 30 percent and a median income of less than 100 percent of the AMI
 MIN_TRCT=0, tract has a minority population of less than 30 percent or a median income of 100 percent or more of the AMI
 MIN_TRCT=9, tract percent minority or tract median income is missing

The DDA field can be interpreted as:

DDA=1, the census tract is located in a county designated a disaster area within the previous three years
 DDA=0, the tract census tract is not located in a county designated a disaster area within the previous three years

An additional 69 census tract-level records are included to facilitate geocoding of Enterprise mortgage purchases in Broomfield County, Colorado (FIPS county code 014). Broomfield County was established after the 2000 Census tract boundaries were defined. The contents of the records for the Census tracts from which Broomfield County was created are the basis for the contents of the added Census tract records for Broomfield County. For tracts that contain some

area within and some area outside the new county, the data on these records is for the tract as a whole and does not specifically represent characteristics of the Broomfield County portion.

For questions concerning the format of this file please contact:

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¹ 75 FR 55892 (September 14, 2010)

² See OMB Bulletin [No. 03-04](#) (June 6, 2003) and [No. 04-03](#) (February 18, 2004). Subsequent OMB Bulletins, Nos. [05-02](#) (February 22, 2005) and [06-01](#) (December 5, 2005) updated various statistical area definitions but these did not affect MSA boundaries. Under Bulletin 06-01, Sebastian, FL qualifies as a new principal city of the Vero Beach, FL Metropolitan Statistical Area. OMB renamed this MSA to be the Sebastian-Vero Beach, FL Metropolitan Statistical Area, thus changing its MSA code from 46940 to 42680. This change was reflected in the 2006 file. For 2007 OMB Bulletin [No. 07-01](#) (December 18, 2006) redesignated Micropolitan Statistical Areas 29420 and 37380 as Metropolitan Statistical Areas. Under OMB Bulletin No. [08-01](#) (November 20, 2007), Bradenton, FL replaced Sarasota, FL as the most populous principal city of the Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area. OMB renamed this MSA to be the Bradenton-Sarasota-Venice, FL Metropolitan Statistical Area, thus changing its MSA code from 42260 to 14600. Under OMB Bulletin No. [09-01](#) (November 20, 2008) three formerly Micropolitan Statistical Areas now qualify as new Metropolitan Statistical Areas. These MSAs are 16020, 31740, and 31860. Under OMB Bulletin [10-02](#) (December 1, 2009) three existing Metropolitan Statistical Areas are renumbered due to changes in principal cities. These new MSAs are 35840 (was 14600), 18880 (was 23020), and 44600 (was 48260).

³ <http://www.census.gov/geo/www/tiger/ctychng.html>

⁴ P.L. 100-202, Section 530.

⁵ Nonmetropolitan includes Micropolitan Statistical Areas.