

RESCINDED

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Outdated - Refer to the FFIEC website for historical incomes.

Community Reinvestment Act: Income Level, Median Family Income

To

Chief Executive Officers and Compliance Officers of All National Banks, Federal Branches and Agencies, Department and Division Heads, All Examining Personnel, and Other Interested Parties

Attached are U.S. Census and 2006 Department of Housing and Urban Development (HUD) estimated median family incomes for metropolitan statistical areas (MSAs), metropolitan divisions (MDs), and nonmetropolitan portions of each state. The U.S. Census data, which are based on 2000 income data, were updated in 2004 to reflect revisions made by the Office of Management and Budget to the definitions and boundaries of MSAs and MDs. These data are used to determine income levels of geographies in Community Reinvestment Act (CRA) performance evaluations. The annual HUD data are used to determine 2006 borrower income levels in CRA performance evaluations.

The regulation implementing the CRA, 12 CFR 25, classifies the income level of a person or a geography as low-, moderate-, middle-, or upper-income, based on the area median income. Area median income is defined as "the median family income for the MSA, if a person or geography is located in an MSA, or for the metropolitan division, if a person or geography is located in an MSA that has been subdivided into metropolitan divisions;" or "the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA."

Please direct questions regarding this bulletin to your supervisory office or to Karen Tucker, national bank examiner, Compliance Policy Division at (202) 874-4428.

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Deputy Comptroller for Compliance Policy

Related Links

- [FFIEC Census and HUD-estimated MSA/MD Median Family Incomes for 2006 CRA/HMDA Reports](#)

Topic(s): ■ [COMMUNITY REINVESTMENT ACT \(CRA\)](#)