

RESCINDED

OCC Bulletin 2010-22 | June 21, 2010

Transmittal – See OCC 2020-11

Community Reinvestment Act: Income Level, Median Family Income

Attached are U.S. Census and 2010 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 2010 borrower income levels in CRA performance evaluations.

The regulation implementing the CRA, 12 CFR 25, classifies the income level of a person or 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 the Compliance Policy Department at (202) 649-5470.

/signed/

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Related Links

- [FFIEC Census and HUD-estimated MSA/MD Median Family Incomes for 2010 CRA/HMDA Reports](#)

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