



Consumer Compliance Solutions

# CRA *Wiz* and Fair Lending *Wiz* 6.9: 2014 Distressed and Underserved Nonmetropolitan Middle-Income Geographies

Release Notes and Installation Instructions

Release Date: July 15<sup>th</sup>, 2014

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## Overview

On June 29<sup>th</sup>, 2014, the FFIEC posted the **List of Distressed and Underserved Nonmetropolitan Middle-Income Geographies** for 2014. The 2014 list includes 4,420 census tracts. The FFIEC posted additional information regarding their sources and methodology [here](#).

## Data Source

[FFIEC](#)

## Who should install

Clients that undergo CRA examinations can use this file to aid their analysis. Any bank revitalization or stabilization activities in any one of these 4,420 Census Tracts will receive Community Reinvestment Act (CRA) consideration as “community development.”

## Prerequisites

CRA *Wiz* and Fair Lending *Wiz* 6.9

## Required permissions

Installation takes place within the CRA *Wiz* and Fair Lending *Wiz* application

## Required free space

Negligible

## Approximate install time

minutes

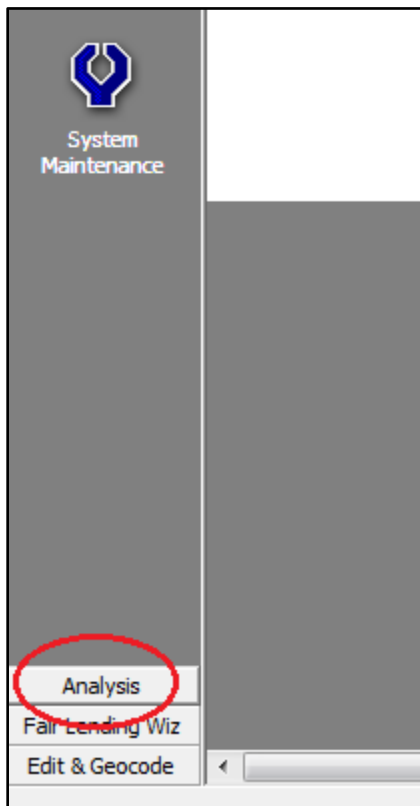
## Confirming installation

Go to **Analysis > Create Areas**. Under **Options**, click **Set 2010 Census Boundaries**. After this, you will see an area named "FFIEC Distress List 07012014" in your **Saved Areas** folder.

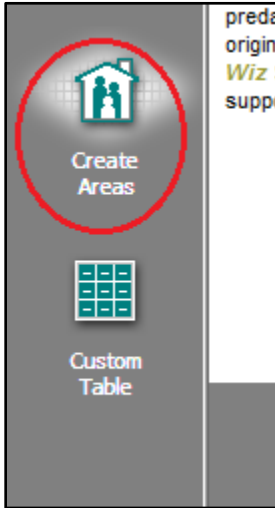
## Download and Installation Instructions

To download and then install the 2014 Distressed and Underserved Geographies assessment area into CRA *Wiz* and Fair Lending *Wiz*, follow these steps:

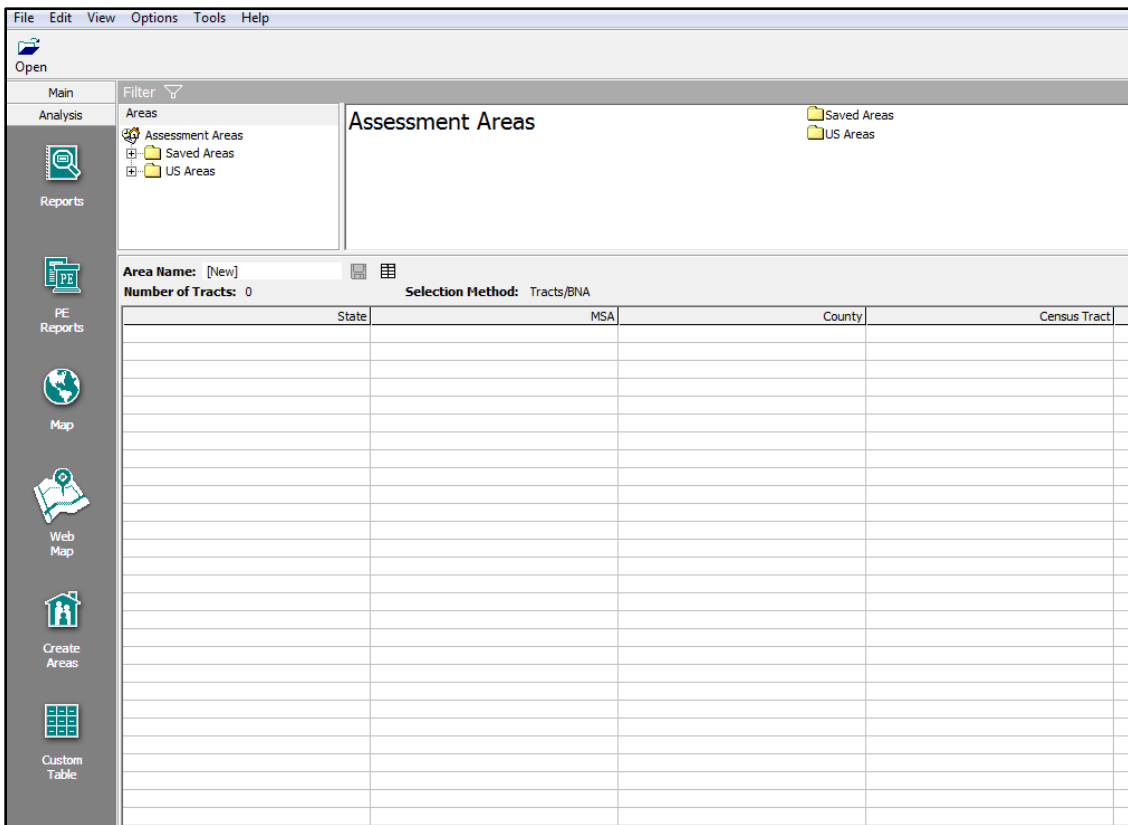
1. Download the **FFIECDistressedList2014.mdb** assessment area file using this link.
2. Save the area to your local hard drive (C: drive).
3. Launch **CRA *Wiz* and Fair Lending *Wiz* 6.9**.
4. In the left-side toolbar, click the **Analysis** tool bar button:



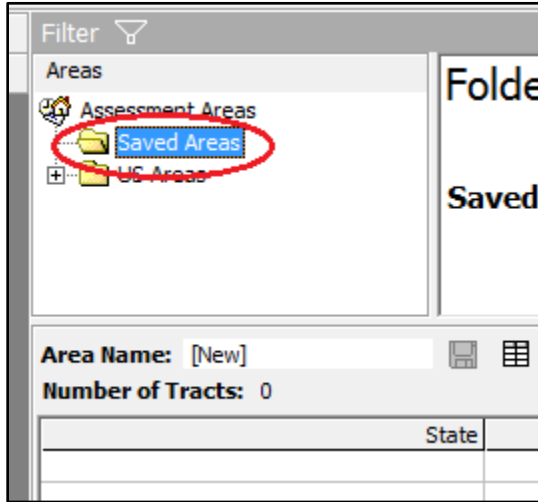
5. Click the **Create Areas** button:



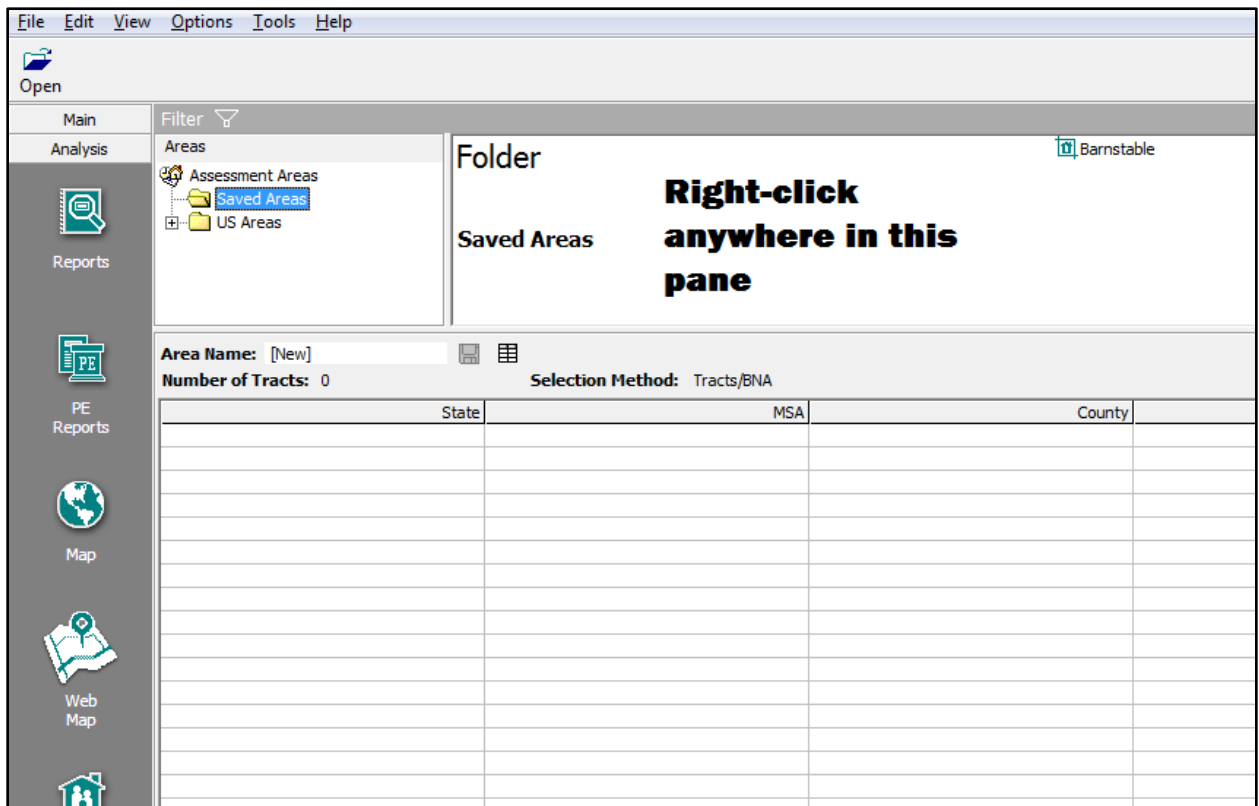
The software displays the **Create Areas** screen:



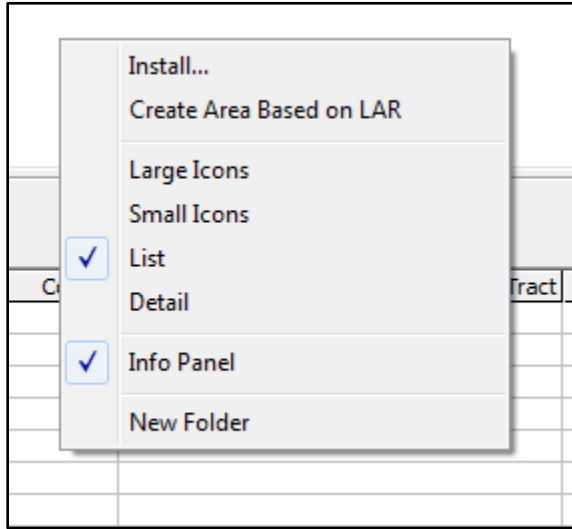
6. Click the **Saved Areas** folder to open it:



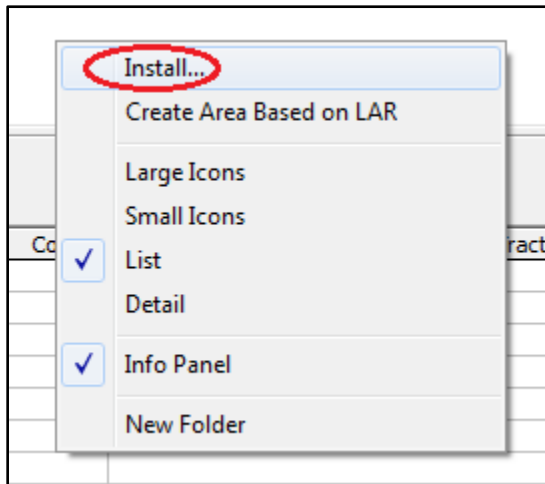
7. Right-click in the right-hand pane:



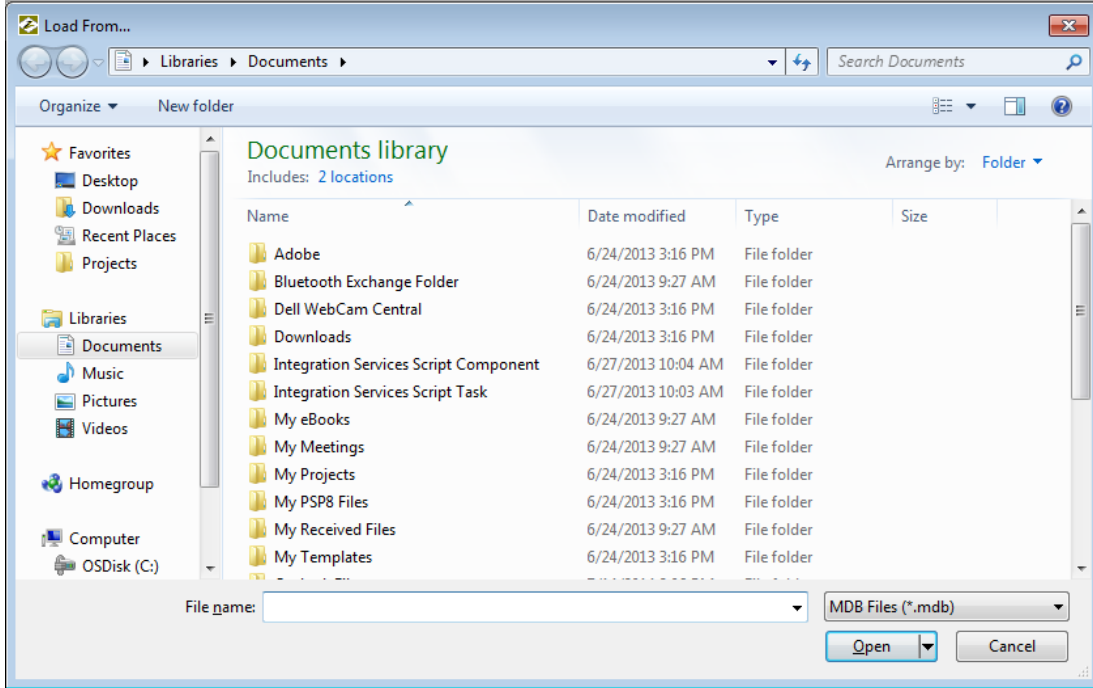
The software displays a contextual menu:



8. Select the **Install...** option:

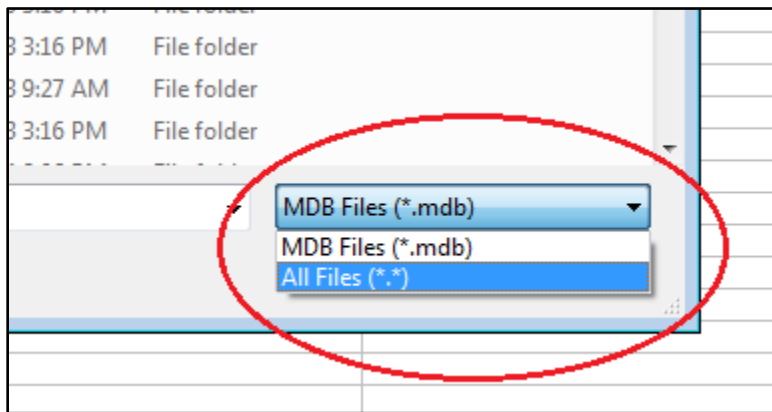


The software displays the **Load From...** dialog box:



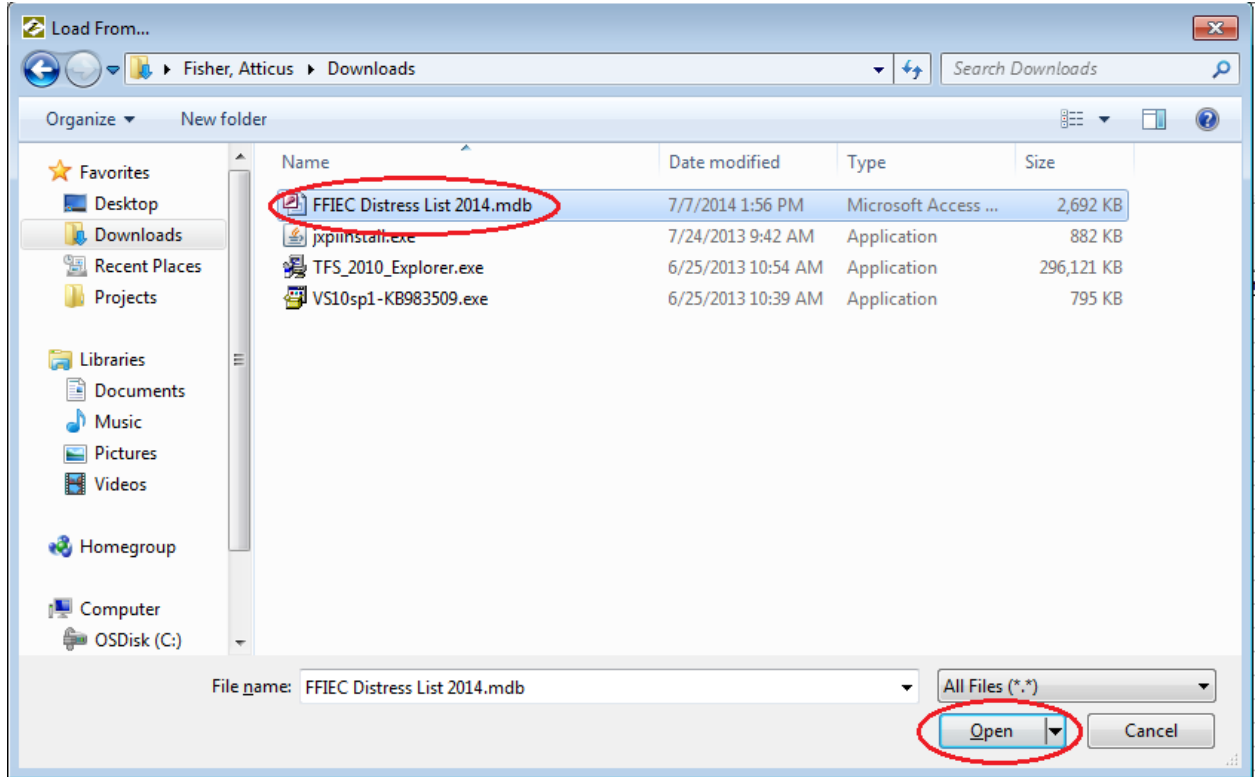
9. Use the dialog box controls to navigate to the location where you saved the **FFIECDistressedList2014.mdb** file.

**Note:** If the file is not listed, change file type drop-down menu from **MDB files (\*.mdb)** to **All Files (\*.\*)**:

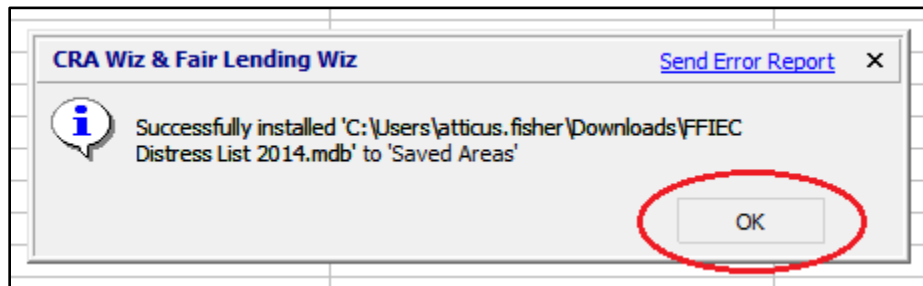


10. When you have located the file, select it, and then click the **Open** button:





The software installs the **FFIEC Distress List** area into your Saved Areas folder and then displays a confirmation message:



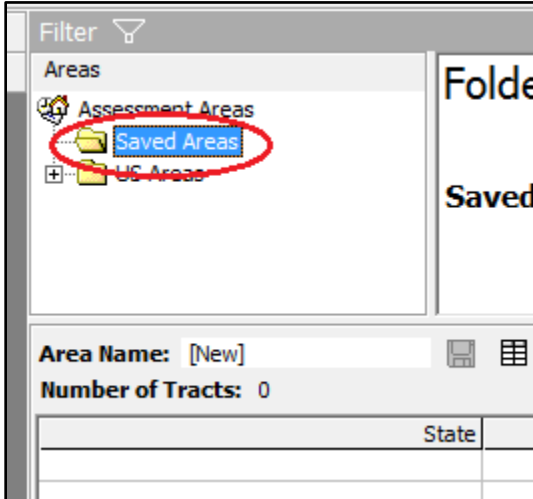
11. Click the **OK** button to continue.

**Note:** For information on how to assign the saved area to a file, refer to the following section, [Assigning Areas to File](#).

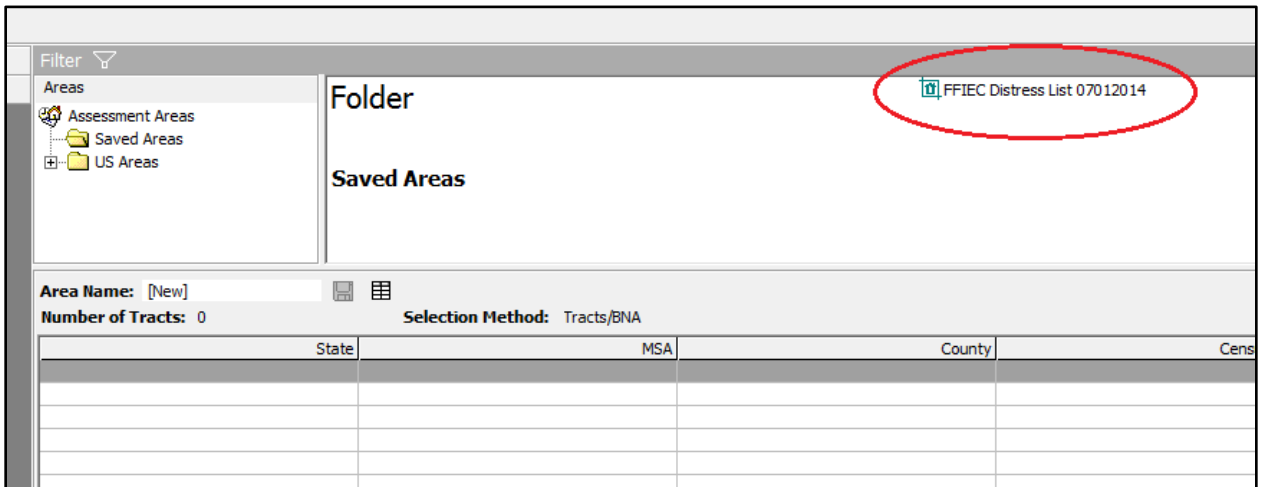
## Assigning Areas to File

To assign the saved FFIEC Distress List to a file, follow these steps:

1. Click the **Saved Areas** folder to open it:

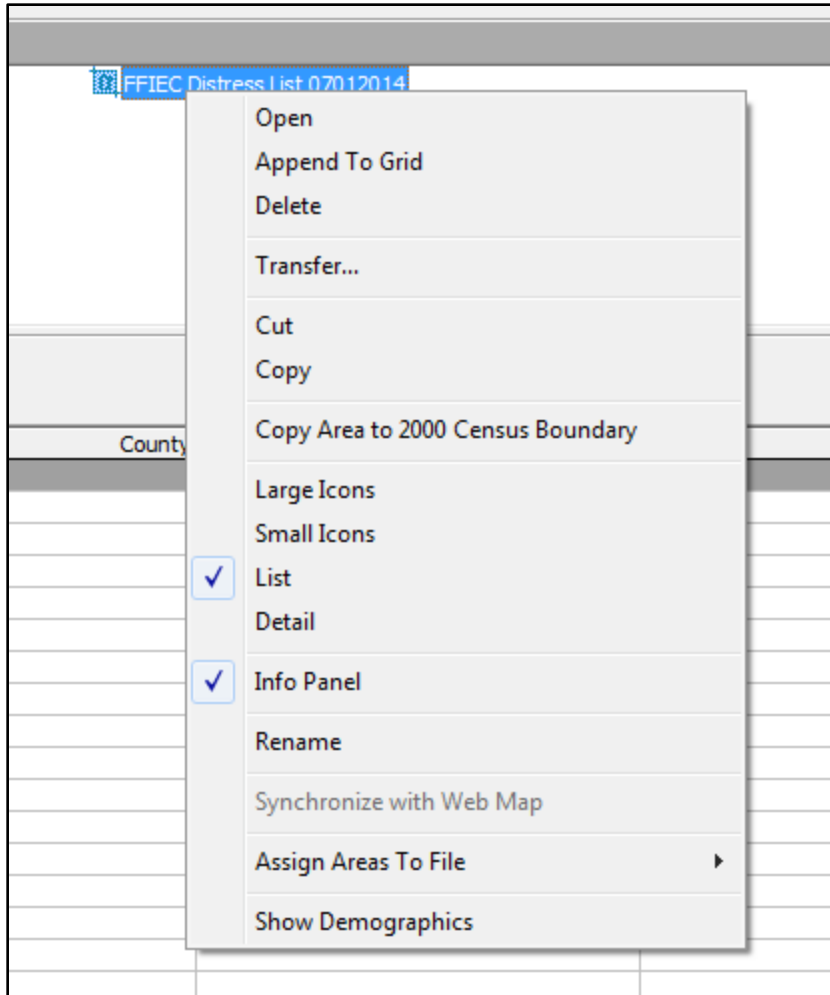


The software displays the saved FFIEC area in the right-hand list pane:

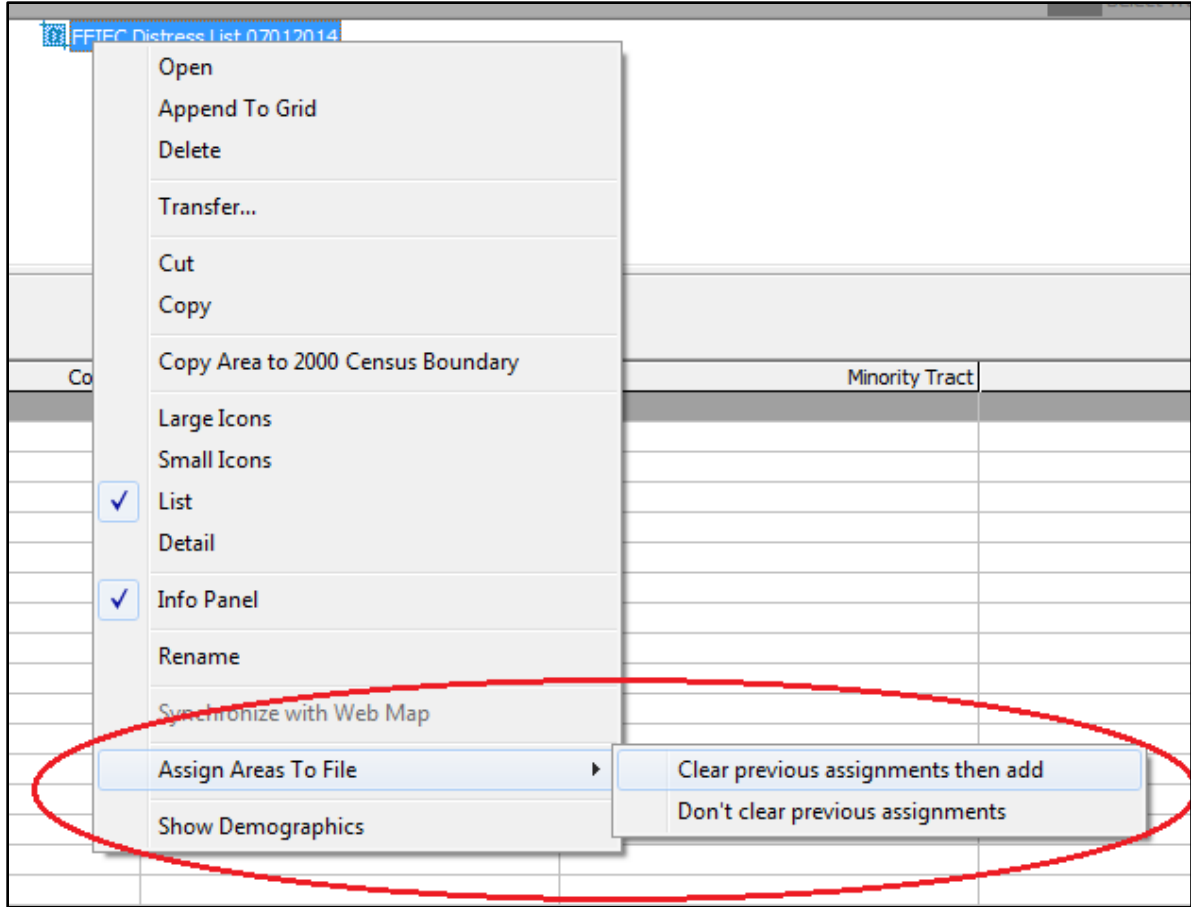


2. Select the area and click your right mouse button.

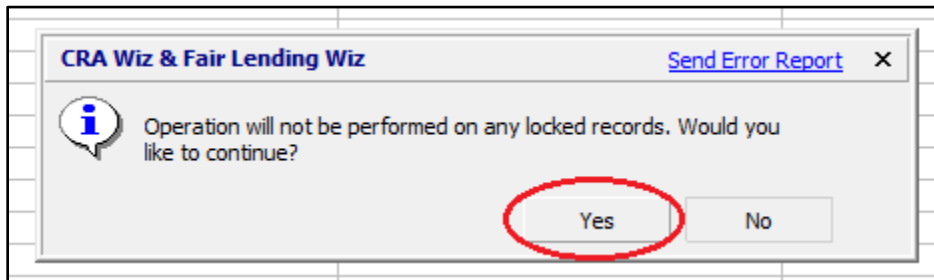
The software displays a contextual menu:



3. Select **Assign Areas to File** > **Clear previous assignments** then add:

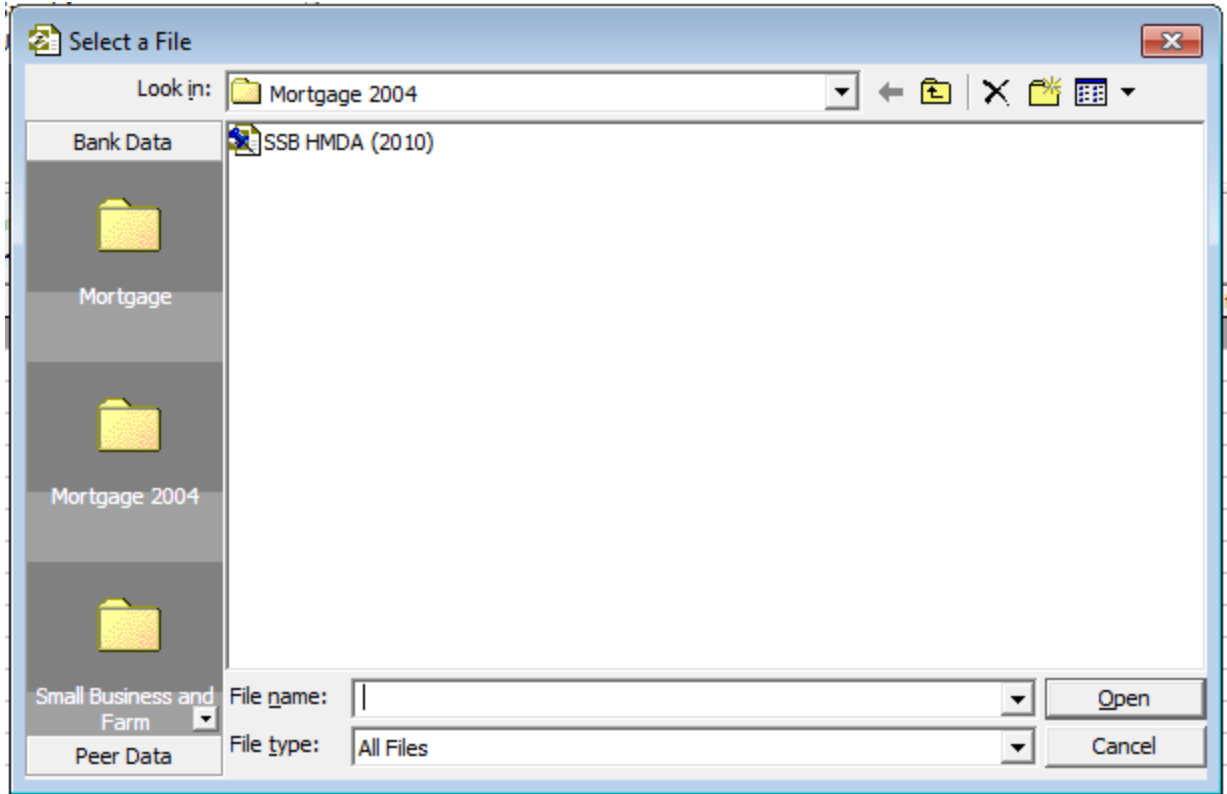


The software displays a confirmation message:

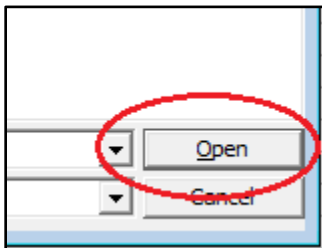


4. Click the **Yes** button to continue.

The software displays the **Select a File** dialog box:



5. Use the dialog box controls to navigate to then select the file to which you want to assign the FFIEC area, then click the **Open** button:



The software assigns the FFIEC area to the selected file.

**Note:** The software populates the **Assessment** field of the LAR with a value if the record is in this FFIEC Distress List. You can then filter on this field (**Assessment>"00"**) to generate a list of affected records (accessed via the **Edit** screen). Or you can create a **Report showing count-or-amount** of activities within the List.

Additionally, you can execute the **Copied With Filter** command using the **FFIEC Distress List** area as the filter. The resulting file can be mapped or used as the current file for reporting.

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