CRA *Wiz* and Fair Lending *Wiz* 7.0: 2015 Distressed and Underserved Nonmetropolitan Middle-Income Geographies

Release Notes and Installation Instructions Release Date: July 2015



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Overview

On July 8th, 2015, the FFIEC posted the **List of Distressed and Underserved Nonmetropolitan Middle-Income Geographies** for 2015. The 2015 list includes 4,057 census tracts. The FFIEC posted additional information regarding their sources and methodology <u>here</u>.

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 4,057 Census Tracts will receive Community Reinvestment Act (CRA) consideration as "community development."

Prerequisites

CRA Wiz and Fair Lending Wiz 7.0

Required permissions

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

Required free space Negligible

Approximate install time

5 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 0708015" 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 FFIECDistressedList2015.mdb assessment area file using this link.
- 2. Save the area to a local hard drive.
- 3. Launch CRA Wiz and Fair Lending Wiz 7.0.
- 4. In the left-side toolbar, click the **Analysis** tool bar button:



The software displays Analysis tool bar options:







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



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

File Edit View	Options Tools Help					
1						
Open						
Main	Filter 🖓					
Analysis Reports	Areas Saved Areas Assessment Areas Saved Areas US Areas US Areas					
	Area Name: [New] Solution Area Name: [New]	Election Method: Tracts/BNA				
PE Reports	State	MSA	County	Census Tract		
Web Map						
1						
Create						
Areas						
Custom Table						



6. Click the Saved Areas folder to open it:



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

<u>File Edit V</u> iew	<u>O</u> ptions <u>T</u> ools <u>H</u> elp				
					
Open					
Main	Filter 🔽				
Analysis	Areas	F . I .I		11 Barost	able
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	August Margare Disud				
PE	Area Name: [New]	Ealaction M	athedu Tracto/PNIA		
	Number of tracts: 0	Selection	IECHOU: ITACIS/DINA		
PE Reports	St	ate	MSA	County	
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141					

The software displays a contextual menu:





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





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

🔁 Load From				-	×
Libraries	Documents		- - + y	Search Documents	Q
Organize 🔻 New folde	er			:≡ ▼ 🚺	?
★ Favorites ■ Desktop	Documents library Includes: 2 locations			Arrange by: Folder	•
Downloads	Name	Date modified	Туре	Size	-
Recent Places	🐌 Adobe	6/24/2013 3:16 PM	File folder		
in ojecta	퉬 Bluetooth Exchange Folder	6/24/2013 9:27 AM	File folder		
🕞 Libraries 🗧	퉬 Dell WebCam Central	6/24/2013 3:16 PM	File folder		E
Documents	퉬 Downloads	6/24/2013 3:16 PM	File folder		
A Music	퉬 Integration Services Script Component	6/27/2013 10:04 AM	File folder		
Pictures	鷆 Integration Services Script Task	6/27/2013 10:03 AM	File folder		
Videos	퉬 My eBooks	6/24/2013 9:27 AM	File folder		
	鷆 My Meetings	6/24/2013 9:27 AM	File folder		
🝓 Homegroup	鷆 My Projects	6/24/2013 3:16 PM	File folder		
	퉬 My PSP8 Files	6/24/2013 3:16 PM	File folder		
🖳 Computer	鷆 My Received Files	6/24/2013 9:27 AM	File folder		
GSDisk (C:)	My Templates	6/24/2013 3:16 PM	File folder		-
File <u>n</u>	ame:		-	MDB Files (*.mdb)	•
				<u>O</u> pen ▼ Cance	al

9. Use the dialog box controls to navigate to the location where you saved the **FFIECDistressedList2015.mdb** file.

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

3 3:16 PM 3 9:27 AM	File folder File folder	
3 3:16 PM	File folder	
		MDB Files (*.mdb) MDB Files (*.mdb) All Files (*.*)

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



Coad From	740			x
→ Fisher, Atticus → Downloads	•	✓ Search Downlo	ads	٩
Organize 🔻 New folder			≣ ▼ 🗍	?
★ Favorites Name	Date modified	Туре	Size	
Desktop FFIECDistressList07082015	7/17/2015 1:23 PM	Microsoft Access	2,404 KB	
Downloads				
💯 Recent Places 📰				
🛜 Libraries				
Documents				
Pictures				
Videos				
negroup 🗸				
File name: FFIECDistressList07082015		✓ MDB Files (*.md	b)	•
		Open 🗸	Cancel	

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

CRA W	'iz & Fair Lending Wiz	Send Error Report			
Successfully installed 'C:\Users\atticus.fisher\Downloads\FFIEC Distress List 2015.mdb.mdb' to 'Saved Areas'					

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, <u>Assigning Areas to File</u>.



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:

Filter 🖓				
Areas		Folder	0	Bosten
G Assessment Areas Gaved Areas ⊡		Saved Areas		FFIECDistressList07082015
Area Name: [New]				
Number of Tracts: 0		Selection Method	: Tracts/BNA	
	State	MSA	County	Census Tra

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

The software displays a contextual menu:



FFIEC Dis	tress List 07012014
	Open Append To Grid Delete
	Transfer
	Cut Copy
County	Copy Area to 2000 Census Boundary
	Large Icons
\	List
[•	/ Info Panel
	Rename
	Synchronize with Web Map
	Assign Areas To File +
	Show Demographics

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



				Gelet
	-	Open Append To Grid Delete		
		Transfer		
		Cut Copy	F	
Со		Copy Area to 2000 Census Boundary	E	Minority Tract
		Large Icons	15	
	_	Small Icons		
	✓	List Detail	E	
	✓	Info Panel		
		Rename		
	_	Synchronize with Web Map		
		Assign Areas To File	•	Clear previous assignments then add
		Show Demographics		Don't clear previous assignments

The software displays a confirmation message:



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

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



🔊 Select a File				×
Look <u>i</u> n:	Mortgage 2004 💌 🗲 🛍	\mathbf{x}	di 🕅	•
Bank Data	SSB HMDA (2010)			
Small Business and Farm	File name: I File type: All Files	•	Ca	pen

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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