

2024 OMB MSA Changes – Informational Sheet

Metropolitan Statistical Areas

EXPLANATION OF GEOGRAPHIC CATEGORIES USED BY OMB (OFFICE OF MANAGEMENT & BUDGET)

The construction of CRA Assessment Areas and the computation of tract income levels and applicant income levels require an understanding about Metropolitan Statistical Areas (“MSA’s”) and other geographic area terminology defined by the OMB and FFIEC. Outlined below are the geographic components that are used for CRA and Fair Lending purposes.

On July 21st, 2023 the OMB released the revised delineations of Metropolitan Statistical Areas (MSA) / Metropolitan Divisions (MD). The new MSA/MD definitions will apply to CRA and HMDA data collected on or after **January 1, 2024**. These new MSA/MD definitions will change how our customers view their lending data within CRA *Wiz* and will play an important role to their analysis and lending activity.

The OMB designated 34 new MSAs bring the total count of MSAs/MDs to 499. In addition, there are 37 Metropolitan Divisions (MD) that must be used instead of MSA codes when reporting within thirteen specific MSA geographies. In addition to the MSA boundary changes, the FFIEC is now recognizing the 9 new county equivalents in the state of Connecticut, replacing the previous 8 counties. For the purpose of CRA and HMDA reporting, these revisions are effective January 1, 2024 and will be validated for HMDA and CRA data submissions due March 1, 2025.

For a complete reference to the FFIEC 2024 changes with information on the use of the new OMB MSA/MD definitions and Connecticut county changes, please refer to the FFIEC website at

https://www.ffiec.gov/Census/doc/FFIEC_Census_and_Geocoding_Timeline_CRA_2024_01_10.pdf

TERMINOLOGY OF AREAS

- 1. Metropolitan Statistical Area (MSA):** Metropolitan statistical areas (Metro Areas) are geographic entities defined by the [U.S. Office of Management and Budget \(OMB\)](#) for use by the federal government in collecting, calculating, and publishing Federal statistics. A metro area contains a core urban area of 50,000 or more population and includes one or more counties containing the core urban area. MSA’s have 5-character ID’s used for CRA and HMDA purposes except when they contain MD’s.
- 2. Metropolitan Division (MD):** The term "Metropolitan Division" is used to refer to a county or group of counties within a Metropolitan Statistical Area that has a population core of at least 2.5 million. A Metropolitan Division is a subdivision of a larger Metropolitan Statistical Area. Metropolitan Divisions retain their separate statistical identities since they can function as a distinct social and economic core within the larger region. MD’s have their own 5 character ID which trumps the 5 character MSA ID for CRA and HMDA purposes.

NOTE: MSAs and MDs contain full counties.

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Impact Analysis

CONNECTICUT COUNTY CHANGES:

In addition to the OMB MSA and MD boundary changes, on January 1, 2024, the FFIEC updated Connecticut from its 8 legacy county the 9 new county equivalents, identified as Planning Regions (PR), as described at: <https://www.federalregister.gov/documents/2022/06/06/2022-12063/change-to-county-equivalents-in-the-state-of-connecticut>.

The Census Bureau implemented this change in early 2022 and use the new county-equivalents when reporting all statistical data and geospatial data referenced to 2022 and all years thereafter. For CRA and HMDA purposes, these counties are effective January 1st, 2024.

SUMMARY OF CHANGES:

The new MSA delineations change contains changes to the following:

1. Changes to MSA Numbers
2. Changes to MSA Names
3. Shifting of counties from one MSA / Non-MSA to a new MSA / Non-MSA

These shifts of the counties will force an update to the demographic data. Census tract Median Family Income values are compared to the income of the MSA to determine tract income levels. Since the median family income of each MSAs may change, it will impact the census tracts that are contained in that MSA.

MSA MEDIAN FAMILY INCOME VALUES AND CENSUS TRACT INCOME LEVELS

The designation of the 2024 MSA/MD boundaries will require the definition of revised MSA/MD median family income values for both new and revised geographies. The FFIEC has not yet provided revised MSA/Non-MSA median family income values for the 2024 MSA/MD boundaries.

The census tract income level is defined as the Census tract median family income as a percentage of the MSA/MD/non-metro area median family income, therefore, the potential for change in designation in 2024 is significant. The census tract median family income is not changing with this update, only the comparison to the MSA/MD/Non-MSA area that defines the tract income category.

In summary, the Low and Moderate Income (LMI) landscape of most institutions' assessment area(s) may change significantly with the new 2024 definitions. Any census tract that is currently NA income, will continue to be NA income.

Suggested Actions to Manage the 2024 MSA/MD Definitions

- LMI penetration goal setting for 2024 should be revisited in light of the MSA/MD definitions and revised median family income values.

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- Any institutions with assessment areas in any of the new or modified geographies will need to revisit their assessment area definitions for 2024.
- Some institutions that have been lending exclusively in non-metropolitan areas will find that they now have additional obligations under HMDA and/or CRA.
- Review redlining analysis conducted, especially for non-metropolitan areas.
- Update Assessment Areas.
- Update Assessment Area Maps.
- Update public file information.

How CRA Wiz, Fair Lending Wiz, Wiz Geocoder will incorporate the 2024 MSA/MD Definitions:

Since the FFIEC Updated MSA/Non-MSA median family income values are not yet available from the FFIEC, Wolters Kluwer will update the Wiz products with new boundaries for Connecticut and MSAs. When the data is released by the FFIEC, Wolters Kluwer will update CRA Wiz and Fair Lending Wiz with the FFIEC updated MSA / Non-MSA Median Family Income values.

RELEASE PLAN FOR THE 2024 MSA CHANGES

We received the notification of the impending MSA changes from the FFIEC last year and incorporated those changes into our product plan. The MSA/MD boundaries for 2024, including new MSA's and reallocation of counties and the updated Connecticut Planning Regions will be included in the **2024 MSA Boundary and Connecticut County** release. With that release you will have the ability to choose 2024 in the Create Areas section and create your new assessment areas. The majority of the demographic data will be available; however, the information not included is the income levels for the MSA's and tracts and any calculated field that uses the MSA income level.

Any reports you run on your 2024 Assessment Areas will show '0' for all income categories until the FFIEC releases the data. Once the data is released, we will add the data to our software and provide the update to our users. Our resources will be dedicated to getting it into the software and available to users with the same urgency we place on Peer data.

2024 MSA AND MD FACTS

- All MSAs and MDs are comprised of whole counties. As of 2024, no counties will split into multiple metropolitan geographies.
- Non-MSA areas continue to exist in most states. A few states do not contain non-MSA areas: New Jersey and Rhode Island are fully comprised of defined MSA/MD geographies.

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- Of the 417 MSAs in the United States and Puerto Rico, 35 are new additions designated by the OMB for 2024. For a complete listing of these 35 new MSAs please see Table 1 at the end of this document.
- There are 13 MSAs that are divided into subset areas, identified as Metropolitan Divisions (MDs), since these MSAs contain a single core with a population of 2.5 million or more. These 13 MSAs represent a total of 37 MDs. For a complete listing of the 37 MDs please see Table 2.
- In summary, there are a total of 380 MSAs and 37 MDs for 2024 HMDA/CRA reporting. The 37 MDs cover the area for the 13 MSAs removed from the geography listing. For a complete listing of all 417 MSA/MD geographies, please see Table 3.
- There are 30 MSA/MDs with name changes.

Table 1. 2024 - 35 New MSA Designations

MSA	State	MSA Name
11200	25	Amherst Town-Northampton, MA MSA
11694	51, 54	Arlington-Alexandria-Reston, VA-WV
12054	13	Atlanta-Sandy Springs-Roswell, GA
14580	30	Bozeman, MT MSA
17410	39	Cleveland, OH MSA
20580	48	Eagle Pass, TX MSA
21780	18	Evansville, IN MSA
21794	53	Everett, WA
25740	30	Helena, MT MSA
27900	20, 29	Joplin, MO-KS MSA
28450	55	Kenosha, WI MSA
28880	36	Kiryas Joel-Poughkeepsie-Newburgh, NY MSA
29404	17	Lake County, IL
29414	18	Lake County-Porter County-Jasper County, IN
29484	34	Lakewood-New Brunswick, NJ
30500	24	Lexington Park, MD MSA
31924	13	Marietta, GA
33500	38	Minot, ND MSA
34820	45	Myrtle Beach-Conway-North Myrtle Beach, SC MSA
35084	34	Newark, NJ
37140	17, 21	Paducah, KY-IL MSA
38240	37	Pinehurst-Southern Pines, NC MSA
41304	12	St. Petersburg-Clearwater-Largo, FL
41540	24	Salisbury, MD MSA
41780	39	Sandusky, OH MSA
43620	27, 46	Sioux Falls, SD-MN MSA
43640	22	Slidell-Mandeville-Covington, LA MSA
45294	12	Tampa, FL

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45900	26	Traverse City, MI MSA
47764	11, 24	Washington, DC-MD
47930	09	Waterbury-Shelton, CT MSA
48680	12	Wildwood-The Villages, FL MSA
49340	25	Worcester, MA MSA
49660	39	Youngstown-Warren, OH MSA

TABLE 2. 2024 MD LISTING

This list provides titles, codes, and delineations for the 37 Metropolitan Divisions within their respective Metropolitan Statistical Areas.

12060 Atlanta-Sandy Springs-Roswell, GA MSA

- 12054 Atlanta-Sandy Springs-Roswell, GA Metropolitan Division
- 31924 Marietta, GA Metropolitan Division

14460 Boston-Cambridge-Newton, MA-NH MSA

- 14454 Boston, MA Metropolitan Division
- 15764 Cambridge-Newton-Framingham, MA Metropolitan Division
- 40484 Rockingham County-Strafford County, NH Metropolitan Division

16980 Chicago-Naperville-Elgin, IL-IN MSA

- 16984 Chicago-Naperville-Schaumburg, IL Metropolitan Division
- 20994 Elgin, IL Metropolitan Division
- 29404 Lake County, IL Metropolitan Division
- 29414 Lake County-Porter County-Jasper County, IN Metropolitan Division

19100 Dallas-Fort Worth-Arlington, TX MSA

- 19124 Dallas-Plano-Irving, TX Metropolitan Division
- 23104 Fort Worth-Arlington-Grapevine, TX Metropolitan Division

19820 Detroit-Warren-Dearborn, MI MSA

- 19804 Detroit-Dearborn-Livonia, MI Metropolitan Division
- 47664 Warren-Troy-Farmington Hills, MI Metropolitan Division

31080 Los Angeles-Long Beach-Anaheim, CA MSA

- 11244 Anaheim-Santa Ana-Irvine, CA Metropolitan Division
- 31084 Los Angeles-Long Beach-Glendale, CA Metropolitan Division

33100 Miami-Fort Lauderdale-West Palm Beach, FL MSA

- 22744 Fort Lauderdale-Pompano Beach-Sunrise, FL Metropolitan Division
- 33124 Miami-Miami Beach-Kendall, FL Metropolitan Division
- 48424 West Palm Beach-Boca Raton-Delray Beach, FL Metropolitan Division

35620 New York-Newark-Jersey City, NY-NJ MSA

- 29484 Lakewood-New Brunswick, NJ Metropolitan Division
- 35004 Nassau County-Suffolk County, NY Metropolitan Division

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- 35084 Newark, NJ Metropolitan Division
- 35614 New York-Jersey City-White Plains, NY-NJ Metropolitan Division

37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA

- 15804 Camden, NJ Metropolitan Division
- 33874 Montgomery County-Bucks County-Chester County, PA Metropolitan Division
- 37964 Philadelphia, PA Metropolitan Division
- 48864 Wilmington, DE-MD-NJ Metropolitan Division

41860 San Francisco-Oakland-Fremont, CA MSA

- 36084 Oakland-Fremont-Berkeley, CA Metropolitan Division
- 41884 San Francisco-San Mateo-Redwood City, CA Metropolitan Division
- 42034 San Rafael, CA Metropolitan Division

42660 Seattle-Tacoma-Bellevue, WA MSA

- 21794 Everett, WA Metropolitan Division
- 42644 Seattle-Bellevue-Kent, WA Metropolitan Division
- 45104 Tacoma-Lakewood, WA Metropolitan Division

45300 Tampa-St. Petersburg-Clearwater, FL MSA

- 41304 St. Petersburg-Clearwater-Largo, FL Metropolitan Division
- 45294 Tampa, FL Metropolitan Division

47900 Washington-Arlington-Alexandria, DC-VA-MD-WV MSA

- 11694 Arlington-Alexandria-Reston, VA-WV Metropolitan Division
- 23224 Frederick-Gaithersburg-Bethesda, MD Metropolitan Division
- 47764 Washington, DC-MD Metropolitan Division

TABLE 3. FULL MSA/MD LISTING

MSA/MD	MSA/MD code	State code	State Abbv.	MSA/MD name
MSA	10180	48	TX	ABILENE, TX
MSA	10380	72	PR	AGUADILLA, PR
MSA	10420	39	OH	AKRON, OH
MSA	10500	13	GA	ALBANY, GA
MSA	10540	41	OR	ALBANY, OR
MSA	10580	36	NY	ALBANY-SCHENECTADY-TROY, NY
MSA	10740	35	NM	ALBUQUERQUE, NM
MSA	10780	22	LA	ALEXANDRIA, LA
MSA	10900	34	NJ	ALLENTOWN-BETHLEHEM-EASTON, PA-NJ
MSA	11020	42	PA	ALTOONA, PA
MSA	11100	48	TX	AMARILLO, TX
MSA	11180	19	IA	AMES, IA
MSA	11200	25	MA	AMHERST TOWN-NORTHAMPTON, MA

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MD	11244	06	CA	ANAHEIM-SANTA ANA-IRVINE, CA
MSA	11260	02	AK	ANCHORAGE, AK
MSA	11460	26	MI	ANN ARBOR, MI
MSA	11500	01	AL	ANNISTON-OXFORD, AL
MSA	11540	55	WI	APPLETON, WI
MSA	11640	72	PR	ARECIBO, PR
MD	11694	51	VA	ARLINGTON-ALEXANDRIA-RESTON, VA-WV
MSA	11700	37	NC	ASHEVILLE, NC
MSA	12020	13	GA	ATHENS-CLARKE COUNTY, GA
MD	12054	13	GA	ATLANTA-SANDY SPRINGS-ROSWELL, GA
MSA	12100	34	NJ	ATLANTIC CITY-HAMMONTON, NJ
MSA	12220	01	AL	AUBURN-OPELIKA, AL
MSA	12260	13	GA	AUGUSTA-RICHMOND COUNTY, GA-SC
MSA	12420	48	TX	AUSTIN-ROUND ROCK-SAN MARCOS, TX
MSA	12540	06	CA	BAKERSFIELD-DELANO, CA
MSA	12580	24	MD	BALTIMORE-COLUMBIA-TOWSON, MD
MSA	12620	23	ME	BANGOR, ME
MSA	12700	25	MA	BARNSTABLE TOWN, MA
MSA	12940	22	LA	BATON ROUGE, LA
MSA	12980	26	MI	BATTLE CREEK, MI
MSA	13020	26	MI	BAY CITY, MI
MSA	13140	48	TX	BEAUMONT-PORT ARTHUR, TX
MSA	13220	54	WV	BECKLEY, WV
MSA	13380	53	WA	BELLINGHAM, WA
MSA	13460	41	OR	BEND, OR
MSA	13740	30	MT	BILLINGS, MT
MSA	13780	36	NY	BINGHAMTON, NY
MSA	13820	01	AL	BIRMINGHAM, AL
MSA	13900	38	ND	BISMARCK, ND
MSA	13980	51	VA	BLACKSBURG-CHRISTIANSBURG-RADFORD, VA
MSA	14010	17	IL	BLOOMINGTON, IL
MSA	14020	18	IN	BLOOMINGTON, IN
MSA	14260	16	ID	BOISE CITY, ID
MD	14454	25	MA	BOSTON, MA
MSA	14500	08	CO	BOULDER, CO
MSA	14540	21	KY	BOWLING GREEN, KY
MSA	14580	30	MT	BOZEMAN, MT
MSA	14740	53	WA	BREMERTON-SILVERDALE-PORT ORCHARD, WA
MSA	14860	09	CT	BRIDGEPORT-STAMFORD-DANBURY, CT
MSA	15180	48	TX	BROWNSVILLE-HARLINGEN, TX
MSA	15260	13	GA	BRUNSWICK-ST. SIMONS, GA
MSA	15380	36	NY	BUFFALO-CHEEKTOWAGA, NY
MSA	15500	37	NC	BURLINGTON, NC

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MSA	15540	50	VT	BURLINGTON-SOUTH BURLINGTON, VT
MD	15764	25	MA	CAMBRIDGE-NEWTON-FRAMINGHAM, MA
MD	15804	34	NJ	CAMDEN, NJ
MSA	15940	39	OH	CANTON-MASSILLON, OH
MSA	15980	12	FL	CAPE CORAL-FORT MYERS, FL
MSA	16020	17	IL	CAPE GIRARDEAU, MO-IL
MSA	16180	32	NV	CARSON CITY, NV
MSA	16220	56	WY	CASPER, WY
MSA	16300	19	IA	CEDAR RAPIDS, IA
MSA	16540	42	PA	CHAMBERSBURG, PA
MSA	16580	17	IL	CHAMPAIGN-URBANA, IL
MSA	16620	54	WV	CHARLESTON, WV
MSA	16700	45	SC	CHARLESTON-NORTH CHARLESTON, SC
MSA	16740	37	NC	CHARLOTTE-CONCORD-GASTONIA, NC-SC
MSA	16820	51	VA	CHARLOTTESVILLE, VA
MSA	16860	13	GA	CHATTANOOGA, TN-GA
MSA	16940	56	WY	CHEYENNE, WY
MD	16984	17	IL	CHICAGO-NAPERVILLE-SCHAUMBURG, IL
MSA	17020	06	CA	CHICO, CA
MSA	17140	18	IN	CINCINNATI, OH-KY-IN
MSA	17300	21	KY	CLARKSVILLE, TN-KY
MSA	17410	39	OH	CLEVELAND, OH
MSA	17420	47	TN	CLEVELAND, TN
MSA	17660	16	ID	COEUR D'ALENE, ID
MSA	17780	48	TX	COLLEGE STATION-BRYAN, TX
MSA	17820	08	CO	COLORADO SPRINGS, CO
MSA	17860	29	MO	COLUMBIA, MO
MSA	17900	45	SC	COLUMBIA, SC
MSA	17980	01	AL	COLUMBUS, GA-AL
MSA	18020	18	IN	COLUMBUS, IN
MSA	18140	39	OH	COLUMBUS, OH
MSA	18580	48	TX	CORPUS CHRISTI, TX
MSA	18700	41	OR	CORVALLIS, OR
MSA	18880	12	FL	CRESTVIEW-FORT WALTON BEACH-DESTIN, FL
MD	19124	48	TX	DALLAS-PLANO-IRVING, TX
MSA	19140	13	GA	DALTON, GA
MSA	19300	01	AL	DAPHNE-FAIRHOPE-FOLEY, AL
MSA	19340	17	IL	DAVENPORT-MOLINE-ROCK ISLAND, IA-IL
MSA	19430	39	OH	DAYTON-KETTERING-BEAVERCREEK, OH
MSA	19460	01	AL	DECATUR, AL
MSA	19500	17	IL	DECATUR, IL
MSA	19660	12	FL	DELTONA-DAYTONA BEACH-ORMOND BEACH, FL
MSA	19740	08	CO	DENVER-AURORA-CENTENNIAL, CO

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MSA	19780	19	IA	DES MOINES-WEST DES MOINES, IA
MD	19804	26	MI	DETROIT-DEARBORN-LIVONIA, MI
MSA	20020	01	AL	DOTHAN, AL
MSA	20100	10	DE	DOVER, DE
MSA	20220	19	IA	DUBUQUE, IA
MSA	20260	27	MN	DULUTH, MN-WI
MSA	20500	37	NC	DURHAM-CHAPEL HILL, NC
MSA	20580	48	TX	EAGLE PASS, TX
MSA	20740	55	WI	EAU CLAIRE, WI
MSA	20940	06	CA	EL CENTRO, CA
MD	20994	17	IL	ELGIN, IL
MSA	21060	21	KY	ELIZABETHTOWN, KY
MSA	21140	18	IN	ELKHART-GOSHEN, IN
MSA	21300	36	NY	ELMIRA, NY
MSA	21340	48	TX	EL PASO, TX
MSA	21420	40	OK	ENID, OK
MSA	21500	42	PA	ERIE, PA
MSA	21660	41	OR	EUGENE-SPRINGFIELD, OR
MSA	21780	18	IN	EVANSVILLE, IN
MD	21794	53	WA	EVERETT, WA
MSA	21820	02	AK	FAIRBANKS-COLLEGE, AK
MSA	22020	27	MN	FARGO, ND-MN
MSA	22140	35	NM	FARMINGTON, NM
MSA	22180	37	NC	FAYETTEVILLE, NC
MSA	22220	05	AR	FAYETTEVILLE-SPRINGDALE-ROGERS, AR
MSA	22380	04	AZ	FLAGSTAFF, AZ
MSA	22420	26	MI	FLINT, MI
MSA	22500	45	SC	FLORENCE, SC
MSA	22520	01	AL	FLORENCE-MUSCLE SHOALS, AL
MSA	22540	55	WI	FOND DU LAC, WI
MSA	22660	08	CO	FORT COLLINS-LOVELAND, CO
MD	22744	12	FL	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL
MSA	22900	05	AR	FORT SMITH, AR-OK
MSA	23060	18	IN	FORT WAYNE, IN
MD	23104	48	TX	FORT WORTH-ARLINGTON-GRAPEVINE, TX
MD	23224	24	MD	FREDERICK-GAITHERSBURG-BETHESDA, MD
MSA	23420	06	CA	FRESNO, CA
MSA	23460	01	AL	GADSDEN, AL
MSA	23540	12	FL	GAINESVILLE, FL
MSA	23580	13	GA	GAINESVILLE, GA
MSA	23900	42	PA	GETTYSBURG, PA
MSA	24020	36	NY	GLENS FALLS, NY
MSA	24140	37	NC	GOLDSBORO, NC

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MSA	24220	27	MN	GRAND FORKS, ND-MN
MSA	24260	31	NE	GRAND ISLAND, NE
MSA	24300	08	CO	GRAND JUNCTION, CO
MSA	24340	26	MI	GRAND RAPIDS-WYOMING-KENTWOOD, MI
MSA	24420	41	OR	GRANTS PASS, OR
MSA	24500	30	MT	GREAT FALLS, MT
MSA	24540	08	CO	GREELEY, CO
MSA	24580	55	WI	GREEN BAY, WI
MSA	24660	37	NC	GREENSBORO-HIGH POINT, NC
MSA	24780	37	NC	GREENVILLE, NC
MSA	24860	45	SC	GREENVILLE-ANDERSON-GREER, SC
MSA	25020	72	PR	GUAYAMA, PR
MSA	25060	28	MS	GULFPORT-BILOXI, MS
MSA	25180	24	MD	HAGERSTOWN-MARTINSBURG, MD-WV
MSA	25220	22	LA	HAMMOND, LA
MSA	25260	06	CA	HANFORD-CORCORAN, CA
MSA	25420	42	PA	HARRISBURG-CARLISLE, PA
MSA	25500	51	VA	HARRISONBURG, VA
MSA	25540	09	CT	HARTFORD-WEST HARTFORD-EAST HARTFORD, CT
MSA	25620	28	MS	HATTIESBURG, MS
MSA	25740	30	MT	HELENA, MT
MSA	25860	37	NC	HICKORY-LENOIR-MORGANTON, NC
MSA	25940	45	SC	HILTON HEAD ISLAND-BLUFFTON-PORT ROYAL, SC
MSA	25980	13	GA	HINESVILLE, GA
MSA	26140	12	FL	HOMOSASSA SPRINGS, FL
MSA	26300	05	AR	HOT SPRINGS, AR
MSA	26380	22	LA	HOUMA-BAYOU CANE-THIBODAUX, LA
MSA	26420	48	TX	HOUSTON-PASADENA-THE WOODLANDS, TX
MSA	26580	21	KY	HUNTINGTON-ASHLAND, WV-KY-OH
MSA	26620	01	AL	HUNTSVILLE, AL
MSA	26820	16	ID	IDAHO FALLS, ID
MSA	26900	18	IN	INDIANAPOLIS-CARMEL-GREENWOOD, IN
MSA	26980	19	IA	IOWA CITY, IA
MSA	27060	36	NY	ITHACA, NY
MSA	27100	26	MI	JACKSON, MI
MSA	27140	28	MS	JACKSON, MS
MSA	27180	47	TN	JACKSON, TN
MSA	27260	12	FL	JACKSONVILLE, FL
MSA	27340	37	NC	JACKSONVILLE, NC
MSA	27500	55	WI	JANESVILLE-BELOIT, WI
MSA	27620	29	MO	JEFFERSON CITY, MO
MSA	27740	47	TN	JOHNSON CITY, TN
MSA	27780	42	PA	JOHNSTOWN, PA

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MSA	27860	05	AR	JONESBORO, AR
MSA	27900	20	KS	JOPLIN, MO-KS
MSA	27980	15	HI	KAHULUI-WAILUKU, HI
MSA	28020	26	MI	KALAMAZOO-PORTAGE, MI
MSA	28100	17	IL	KANKAKEE, IL
MSA	28140	20	KS	KANSAS CITY, MO-KS
MSA	28420	53	WA	KENNEWICK-RICHLAND, WA
MSA	28450	55	WI	KENOSHA, WI
MSA	28660	48	TX	KILLEEN-TEMPLE, TX
MSA	28700	47	TN	KINGSPORT-BRISTOL, TN-VA
MSA	28740	36	NY	KINGSTON, NY
MSA	28880	36	NY	KIRYAS JOEL-POUGHKEEPSIE-NEWBURGH, NY
MSA	28940	47	TN	KNOXVILLE, TN
MSA	29020	18	IN	KOKOMO, IN
MSA	29100	27	MN	LA CROSSE-ONALASKA, WI-MN
MSA	29180	22	LA	LAFAYETTE, LA
MSA	29200	18	IN	LAFAYETTE-WEST LAFAYETTE, IN
MSA	29340	22	LA	LAKE CHARLES, LA
MD	29404	17	IL	LAKE COUNTY, IL
MD	29414	18	IN	LAKE COUNTY-PORTER COUNTY-JASPER COUNTY, IN
MSA	29420	04	AZ	LAKE HAVASU CITY-KINGMAN, AZ
MSA	29460	12	FL	LAKELAND-WINTER HAVEN, FL
MD	29484	34	NJ	LAKESWOOD-NEW BRUNSWICK, NJ
MSA	29540	42	PA	LANCASTER, PA
MSA	29620	26	MI	LANSING-EAST LANSING, MI
MSA	29700	48	TX	LAREDO, TX
MSA	29740	35	NM	LAS CRUCES, NM
MSA	29820	32	NV	LAS VEGAS-HENDERSON-NORTH LAS VEGAS, NV
MSA	29940	20	KS	LAWRENCE, KS
MSA	30020	40	OK	LAWTON, OK
MSA	30140	42	PA	LEBANON, PA
MSA	30300	16	ID	LEWISTON, ID-WA
MSA	30340	23	ME	LEWISTON-AUBURN, ME
MSA	30460	21	KY	LEXINGTON-FAYETTE, KY
MSA	30500	24	MD	LEXINGTON PARK, MD
MSA	30620	39	OH	LIMA, OH
MSA	30700	31	NE	LINCOLN, NE
MSA	30780	05	AR	LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR
MSA	30860	16	ID	LOGAN, UT-ID
MSA	30980	48	TX	LONGVIEW, TX
MSA	31020	53	WA	LONGVIEW-KELSO, WA
MD	31084	06	CA	LOS ANGELES-LONG BEACH-GLENDALE, CA
MSA	31140	18	IN	LOUISVILLE/JEFFERSON COUNTY, KY-IN

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MSA	31180	48	TX	LUBBOCK, TX
MSA	31340	51	VA	LYNCHBURG, VA
MSA	31420	13	GA	MACON-BIBB COUNTY, GA
MSA	31540	55	WI	MADISON, WI
MSA	31700	33	NH	MANCHESTER-NASHUA, NH
MSA	31740	20	KS	MANHATTAN, KS
MSA	31860	27	MN	MANKATO, MN
MSA	31900	39	OH	MANSFIELD, OH
MD	31924	13	GA	MARIETTA, GA
MSA	32420	72	PR	MAYAGÜEZ, PR
MSA	32580	48	TX	MCALLEN-EDINBURG-MISSION, TX
MSA	32780	41	OR	MEDFORD, OR
MSA	32820	05	AR	MEMPHIS, TN-MS-AR
MSA	32900	06	CA	MERCED, CA
MD	33124	12	FL	MIAMI-MIAMI BEACH-KENDALL, FL
MSA	33140	18	IN	MICHIGAN CITY-LA PORTE, IN
MSA	33220	26	MI	MIDLAND, MI
MSA	33260	48	TX	MIDLAND, TX
MSA	33340	55	WI	MILWAUKEE-WAUKESHA, WI
MSA	33460	27	MN	MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI
MSA	33500	38	ND	MINOT, ND
MSA	33540	30	MT	MISSOULA, MT
MSA	33660	01	AL	MOBILE, AL
MSA	33700	06	CA	MODESTO, CA
MSA	33740	22	LA	MONROE, LA
MSA	33780	26	MI	MONROE, MI
MSA	33860	01	AL	MONTGOMERY, AL
MD	33874	42	PA	MONTGOMERY COUNTY-BUCKS COUNTY-CHESTER COUNTY, PA
MSA	34060	54	WV	MORGANTOWN, WV
MSA	34100	47	TN	MORRISTOWN, TN
MSA	34580	53	WA	MOUNT VERNON-ANACORTES, WA
MSA	34620	18	IN	MUNCIE, IN
MSA	34740	26	MI	MUSKEGON-NORTON SHORES, MI
MSA	34820	45	SC	MYRTLE BEACH-CONWAY-NORTH MYRTLE BEACH, SC
MSA	34900	06	CA	NAPA, CA
MSA	34940	12	FL	NAPLES-MARCO ISLAND, FL
MSA	34980	47	TN	NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN
MD	35004	36	NY	NASSAU COUNTY-SUFFOLK COUNTY, NY
MD	35084	34	NJ	NEWARK, NJ
MSA	35300	09	CT	NEW HAVEN, CT
MSA	35380	22	LA	NEW ORLEANS-METAIRIE, LA
MD	35614	34	NJ	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ
MSA	35660	26	MI	NILES, MI

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MSA	35840	12	FL	NORTH PORT-BRADENTON-SARASOTA, FL
MSA	35980	09	CT	NORWICH-NEW LONDON-WILLIMANTIC, CT
MD	36084	06	CA	OAKLAND-FREMONT-BERKELEY, CA
MSA	36100	12	FL	OCALA, FL
MSA	36220	48	TX	ODESSA, TX
MSA	36260	49	UT	OGDEN, UT
MSA	36420	40	OK	OKLAHOMA CITY, OK
MSA	36500	53	WA	OLYMPIA-LACEY-TUMWATER, WA
MSA	36540	19	IA	OMAHA, NE-IA
MSA	36740	12	FL	ORLANDO-KISSIMMEE-SANFORD, FL
MSA	36780	55	WI	OSHKOSH-NEENAH, WI
MSA	36980	21	KY	OWENSBORO, KY
MSA	37100	06	CA	OXNARD-THOUSAND OAKS-VENTURA, CA
MSA	37140	17	IL	PADUCAH, KY-IL
MSA	37340	12	FL	PALM BAY-MELBOURNE-TITUSVILLE, FL
MSA	37460	12	FL	PANAMA CITY-PANAMA CITY BEACH, FL
MSA	37620	54	WV	PARKERSBURG-VIENNA, WV
MSA	37860	12	FL	PENSACOLA-FERRY PASS-BRENT, FL
MSA	37900	17	IL	PEORIA, IL
MD	37964	42	PA	PHILADELPHIA, PA
MSA	38060	04	AZ	PHOENIX-MESA-CHANDLER, AZ
MSA	38240	37	NC	PINEHURST-SOUTHERN PINES, NC
MSA	38300	42	PA	PITTSBURGH, PA
MSA	38340	25	MA	PITTSFIELD, MA
MSA	38540	16	ID	POCATELLO, ID
MSA	38660	72	PR	PONCE, PR
MSA	38860	23	ME	PORTLAND-SOUTH PORTLAND, ME
MSA	38900	41	OR	PORTLAND-VANCOUVER-HILLSBORO, OR-WA
MSA	38940	12	FL	PORT ST. LUCIE, FL
MSA	39150	04	AZ	PRESCOTT VALLEY-PRESCOTT, AZ
MSA	39300	25	MA	PROVIDENCE-WARWICK, RI-MA
MSA	39340	49	UT	PROVO-OREM-LEHI, UT
MSA	39380	08	CO	PUEBLO, CO
MSA	39460	12	FL	PUNTA GORDA, FL
MSA	39540	55	WI	RACINE-MOUNT PLEASANT, WI
MSA	39580	37	NC	RALEIGH-CARY, NC
MSA	39660	46	SD	RAPID CITY, SD
MSA	39740	42	PA	READING, PA
MSA	39820	06	CA	REDDING, CA
MSA	39900	32	NV	RENO, NV
MSA	40060	51	VA	RICHMOND, VA
MSA	40140	06	CA	RIVERSIDE-SAN BERNARDINO-ONTARIO, CA
MSA	40220	51	VA	ROANOKE, VA

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MSA	40340	27	MN	ROCHESTER, MN
MSA	40380	36	NY	ROCHESTER, NY
MSA	40420	17	IL	ROCKFORD, IL
MD	40484	33	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH
MSA	40580	37	NC	ROCKY MOUNT, NC
MSA	40660	13	GA	ROME, GA
MSA	40900	06	CA	SACRAMENTO-ROSEVILLE-FOLSOM, CA
MSA	40980	26	MI	SAGINAW, MI
MSA	41060	27	MN	ST. CLOUD, MN
MSA	41100	49	UT	ST. GEORGE, UT
MSA	41140	20	KS	ST. JOSEPH, MO-KS
MSA	41180	17	IL	ST. LOUIS, MO-IL
MD	41304	12	FL	ST. PETERSBURG-CLEARWATER-LARGO, FL
MSA	41420	41	OR	SALEM, OR
MSA	41500	06	CA	SALINAS, CA
MSA	41540	24	MD	SALISBURY, MD
MSA	41620	49	UT	SALT LAKE CITY-MURRAY, UT
MSA	41660	48	TX	SAN ANGELO, TX
MSA	41700	48	TX	SAN ANTONIO-NEW BRAUNFELS, TX
MSA	41740	06	CA	SAN DIEGO-CHULA VISTA-CARLSBAD, CA
MSA	41780	39	OH	SANDUSKY, OH
MD	41884	06	CA	SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA
MSA	41940	06	CA	SAN JOSE-SUNNYVALE-SANTA CLARA, CA
MSA	41980	72	PR	SAN JUAN-BAYAMÓN-CAGUAS, PR
MSA	42020	06	CA	SAN LUIS OBISPO-PASO ROBLES, CA
MD	42034	06	CA	SAN RAFAEL, CA
MSA	42100	06	CA	SANTA CRUZ-WATSONVILLE, CA
MSA	42140	35	NM	SANTA FE, NM
MSA	42200	06	CA	SANTA MARIA-SANTA BARBARA, CA
MSA	42220	06	CA	SANTA ROSA-PETALUMA, CA
MSA	42340	13	GA	SAVANNAH, GA
MSA	42540	42	PA	SCRANTON--WILKES-BARRE, PA
MD	42644	53	WA	SEATTLE-BELLEVUE-KENT, WA
MSA	42680	12	FL	SEBASTIAN-VERO BEACH-WEST VERO CORRIDOR, FL
MSA	42700	12	FL	SEBRING, FL
MSA	43100	55	WI	SHEBOYGAN, WI
MSA	43300	48	TX	SHERMAN-DENISON, TX
MSA	43340	22	LA	SHREVEPORT-BOSSIER CITY, LA
MSA	43420	04	AZ	SIERRA VISTA-DOUGLAS, AZ
MSA	43580	19	IA	SIOUX CITY, IA-NE-SD
MSA	43620	27	MN	SIOUX FALLS, SD-MN
MSA	43640	22	LA	SLIDELL-MANDEVILLE-COVINGTON, LA
MSA	43780	18	IN	SOUTH BEND-MISHAWAKA, IN-MI

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MSA	43900	45	SC	SPARTANBURG, SC
MSA	44060	53	WA	SPOKANE-SPOKANE VALLEY, WA
MSA	44100	17	IL	SPRINGFIELD, IL
MSA	44140	25	MA	SPRINGFIELD, MA
MSA	44180	29	MO	SPRINGFIELD, MO
MSA	44220	39	OH	SPRINGFIELD, OH
MSA	44300	42	PA	STATE COLLEGE, PA
MSA	44420	51	VA	STAUNTON-STUARTS DRAFT, VA
MSA	44700	06	CA	STOCKTON-LODI, CA
MSA	44940	45	SC	SUMTER, SC
MSA	45060	36	NY	SYRACUSE, NY
MD	45104	53	WA	TACOMA-LAKEWOOD, WA
MSA	45220	12	FL	TALLAHASSEE, FL
MD	45294	12	FL	TAMPA, FL
MSA	45460	18	IN	TERRE HAUTE, IN
MSA	45500	05	AR	TEXARKANA, TX-AR
MSA	45780	39	OH	TOLEDO, OH
MSA	45820	20	KS	TOPEKA, KS
MSA	45900	26	MI	TRAVERSE CITY, MI
MSA	45940	34	NJ	TRENTON-PRINCETON, NJ
MSA	46060	04	AZ	TUCSON, AZ
MSA	46140	40	OK	TULSA, OK
MSA	46220	01	AL	TUSCALOOSA, AL
MSA	46300	16	ID	TWIN FALLS, ID
MSA	46340	48	TX	TYLER, TX
MSA	46520	15	HI	URBAN HONOLULU, HI
MSA	46540	36	NY	UTICA-ROME, NY
MSA	46660	13	GA	VALDOSTA, GA
MSA	46700	06	CA	VALLEJO, CA
MSA	47020	48	TX	VICTORIA, TX
MSA	47220	34	NJ	VINELAND, NJ
MSA	47260	37	NC	VIRGINIA BEACH-CHESAPEAKE-NORFOLK, VA-NC
MSA	47300	06	CA	VISALIA, CA
MSA	47380	48	TX	WACO, TX
MSA	47460	53	WA	WALLA WALLA, WA
MSA	47580	13	GA	WARNER ROBINS, GA
MD	47664	26	MI	WARREN-TROY-FARMINGTON HILLS, MI
MD	47764	11	DC	WASHINGTON, DC-MD
MSA	47930	09	CT	WATERBURY-SHELTON, CT
MSA	47940	19	IA	WATERLOO-CEDAR FALLS, IA
MSA	48060	36	NY	WATERTOWN-FORT DRUM, NY
MSA	48140	55	WI	WAUSAU, WI
MSA	48260	39	OH	WEIRTON-STEUBENVILLE, WV-OH

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MSA	48300	53	WA	WENATCHEE-EAST WENATCHEE, WA
MD	48424	12	FL	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL
MSA	48540	39	OH	WHEELING, WV-OH
MSA	48620	20	KS	WICHITA, KS
MSA	48660	48	TX	WICHITA FALLS, TX
MSA	48680	12	FL	WILDWOOD-THE VILLAGES, FL
MSA	48700	42	PA	WILLIAMSPORT, PA
MD	48864	10	DE	WILMINGTON, DE-MD-NJ
MSA	48900	37	NC	WILMINGTON, NC
MSA	49020	51	VA	WINCHESTER, VA-WV
MSA	49180	37	NC	WINSTON-SALEM, NC
MSA	49340	25	MA	WORCESTER, MA
MSA	49420	53	WA	YAKIMA, WA
MSA	49620	42	PA	YORK-HANOVER, PA
MSA	49660	39	OH	YOUNGSTOWN-WARREN, OH
MSA	49700	06	CA	YUBA CITY, CA
MSA	49740	04	AZ	YUMA, AZ

OTHER RESOURCES:

OMB Press Release and list of new MSA delineations:

<https://www.whitehouse.gov/wp-content/uploads/2023/07/OMB-Bulletin-23-01.pdf>

FFIEC posting of the new MSA/MD and County changes:

https://www.ffiec.gov/Census/doc/FFIEC_Census_and_Geocoding_Timeline_CRA_2024_01_10.pdf

https://www.ffiec.gov/Census/doc/MSA_state_county_year_crosswalk_2024_01_10.xlsx

https://www.ffiec.gov/Census/doc/MSA_state_county_tract_year_crosswalk_2024_01_10.xlsx

Federal Register of Connecticut county equivalent change:

<https://www.federalregister.gov/documents/2022/06/06/2022-12063/change-to-county-equivalents-in-the-state-of-connecticut>

Definitions:

MSA – Metropolitan Statistical Area

MD – Metropolitan Division

OMB – Office of Management and Budget (<http://www.whitehouse.gov/omb/>)

FFIEC - Federal Financial Institutions Examination Council