Wolters Kluwer

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Governance, Risk & Compliance

CRA *Wiz* and Fair Lending *Wiz*: 2020 Census Guide

1	**Overview**	**3**
1.1	Phase 1	3
1.2	Phase 2	3
1.3	Phase 3	3
2	**Phase 1 Suggested Actions**	**4**
2.1	LAR Files with 2000 Census Boundaries	4
2.2	Setting Geocoding and Map Data Paths	4
2.3	Creating LAR Files with 2020 Census Boundaries	5
2.4	Creating Assessment Areas with 2020 Census Boundaries	6
2.5	Creating Assessment Area Maps	8
2.6	Using Event Scheduler	10
2.7	Geocoding Files	11
2.8	Using Reports	13

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1 Overview

CRA *Wiz* and Fair Lending *Wiz* updates to support the **2020 Census data** will be released iteratively as data becomes available. This guide covers important information pertaining to the **Phase 1 delivery** including what will be delivered and actions you need to take. Additional documentation will be provided as updates become available.

1.1 Phase 1

Phase 1 consists of the following:

- CRA *Wiz* and Fair Lending *Wiz* application update including limited demographic data
    - Census Tract Numbers and Boundaries
    - Total Population
    - Percent Minority
    - Hispanic
    - Population Race:
        - American Indian
        - Asian
        - Asian Pacific Islander
        - Black
        - Pacific Islander
        - 2 or More Races
        - Other Race
        - White
    - Total Population in Group Quarters:
        - College Dormitories
        - Correctional Institutions
        - Population in Juvenile Institutions
        - Military Quarters
        - Nursing Homes
        - Other Non-Institution
- Q1 2022 Geocoding Data - Incorporating 2020 tract boundaries
- 2022 Map Data Update – Incorporating 2020 tract boundaries

1.2 Phase 2

Phase 2 consists of the following data releases:

- Q2-2022 Geocoding Data
- ACS Data Update

1.3 Phase 3

Phase 3 consists of the following data release:

- Tract Income data

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2 Phase 1 Suggested Actions

2.1 LAR Files with 2000 Census Boundaries

In CRA *Wiz* and Fair Lending *Wiz* 7.5 Service Pack 1 (SP1), the **Set 2000 Census Boundaries** option has been removed. LAR files that were created under the 2000 boundaries will **not** be deleted from CRA *Wiz* and Fair Lending *Wiz*. **However, since the menu option has been removed, access to these LAR files will no longer be possible from within the application**.

If these LAR files are still needed, they should be exported from File Management **before** installing CRA *Wiz* and Fair Lending *Wiz* 7.5 SP1. Alternatively, the data can be accessed directly through the SQL database after CRA *Wiz* and Fair Lending *Wiz* 7.5 SP1 has been installed.

2.2 Setting Geocoding and Map Data Paths

When the following updates have been installed, ensure that the file path to the Geocoding and Map data sets have been updated in **System Maintenance -> Data and Application Mapping**:

- CRA *Wiz* and Fair Lending *Wiz* 7.5 SP1 update
- Q1-2022 Geocoding Data
- 2022 Map Data Update

2.2.1 Geocoding Data

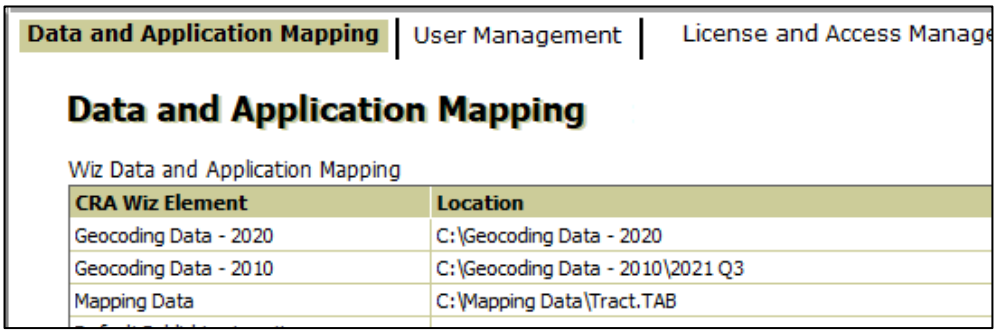
CRA *Wiz* and Fair Lending *Wiz* can geocode files using either the **2010** or **2020** census boundaries, depending on the LAR file selected. To allow this to happen, the **Q1-2022 Geocoding Data** and all subsequent geocoding data updates should be installed to a file directory different than prior geocoding data updates.

For example, prior Geocoding data updates were installed to:
C:\Program Files (x86)\Wolters Kluwer Financial Services\Geocoding Data – 2010

Beginning with Q1-202, Geocoding data will be installed to:
C:\Program Files (x86)\Wolters Kluwer Financial Services\Geocoding Data – 2020

2.2.2 Mapping Data

Mapping Data is **cumulative** and contains both **2010** and **2020** boundary information and does **not** need to be installed to a different directory:



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2.3 Creating LAR Files with 2020 Census Boundaries

File Management will display **only LAR files created under the current selected Census Boundaries**. For example:

- When you select **2010 Boundaries,** the software only displays LAR files created under 2010 boundaries.
- When you select **2020 Boundaries**, the software only displays LAR files created under 2020 boundaries, and 2010 LAR files are **hidden**.

Note: LAR files cannot be used between Census years.

If you created LAR files for **Activity Year 2022** prior to installing the CRA *Wiz* and Fair Lending *Wiz* 7.5 SP1 update, the following steps should be taken to convert the files to the 2020 Census Boundaries:

1. Set **2010 Census Boundaries**.
2. Navigate to the LAR file in **File Management.**
3. Right-click the file and choose **Export File** from the contextual menu.
4. Use the **Export Wizard** to configure export file options.
5. **Note**: To make importing the file easier, include the header row.
   Note: For more information about using the Export Wizard, refer to **File Management > Exporting a File** in the **CRA *Wiz* online Help**.
6. Save the exported file to your local machine.
7. Navigate to **Import Wizard.**
8. Import the exported file making sure to select **Census Year 2020** in **Step 5** of the Wizard and **Activity Year 2022** in the **final step** of the Wizard.
   Note: For more information about using the Import Wizard, refer to the **Importing** topics in the **CRA *Wiz* online Help**.
9. Repeat these steps for all 2022 LAR files that were created prior to applying the CRA *Wiz* and Fair Lending *Wiz* 7.5 SP1 update.

You can now change the Census Boundaries to 2020 and the new LAR files will be available.

Note: This process does **not** automatically re-geocode your file using 2020 Census Boundary information. Any geocoding information in the file after importing under 2020 boundaries is still 2010 information. See the following section on geocoding your file with 2020 boundaries; you will have the option to preserve any manually geocoded records.

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2.4 Creating Assessment Areas with 2020 Census Boundaries

All institutions will need to create their **assessment areas** in the 2020 Census Boundaries. This can be done in one of the following ways:

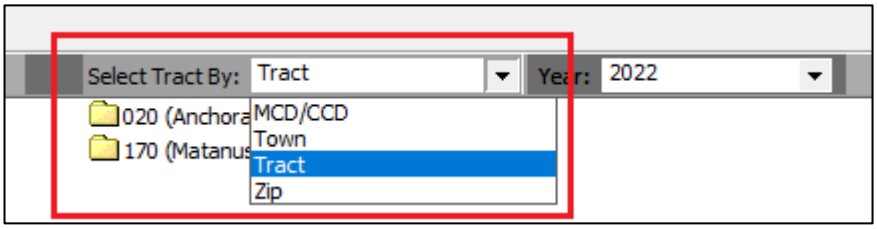
- Creating new assessment areas in 2020 boundaries from scratch
- Copying assessment areas from 2010 boundaries to 2020 boundaries

For more information, refer to the following sections:
Creating New Assessment Areas
Copying Assessment Areas

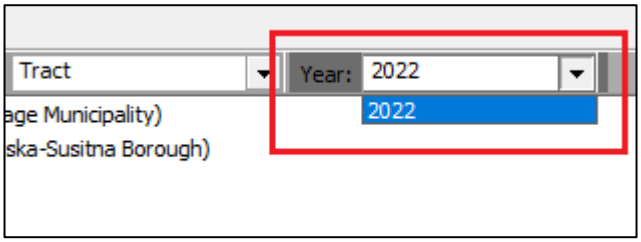
2.4.1 Creating New Assessment Areas

To create new assessment areas from scratch, follow these steps:

1. Set **2020 Census Boundaries**.
2. Navigate to **Create Areas**.
3. Set the **Select Tract By** drop-down menu to **Tract**:



4. Set the **Year** to **2022:**



5. Select desired tracts and add them to the grid.
6. Name and save the assessment area.

Note: Select Tract By **MCD/CCD**, **Town,** and **Zip** options will not return any tracts for **Year 2022** at this time. These options will become available when the data is added in a future update.

Note: For more information about creating assessment areas refer to the **Creating and Saving Assessment Areas** topic in CRA *Wiz* online Help.

2.4.2 Copying Assessment Areas

Important! Because tract boundaries and tract numbers may have changed between 2010 and 2020, the copy feature is done at the county level. For example, Harrison County in Texas contains:

- 2010 – 14 tracts
- 2020 – 16 tracts

If you created an assessment area under 2010 that contained 7 of the 14 tracts, when you copy the area from 2010 to 2020, the assessment area will be created with all 16 tracts that are in the county in 2020.

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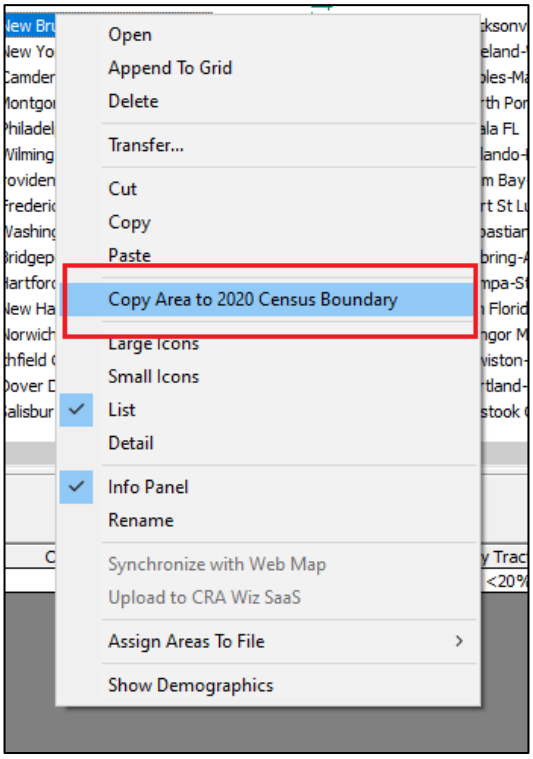
To copy assessment areas from 2010 boundaries to 2020 boundaries, follow these steps:

1. Set **2010** Census Boundaries.
2. Navigate to **Create Areas**.
3. Right-click the assessment area you want to copy.
4. From the contextual menu, select **Copy Area to 2020 Census Boundary**:

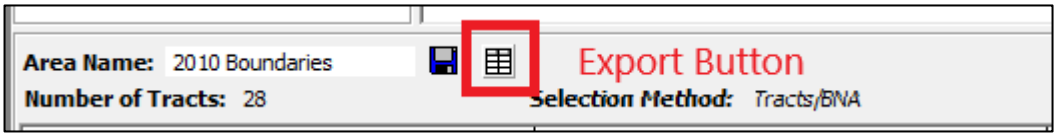


The software copies the area to 2020 boundaries.

5. Set **2020** Census Boundaries.
6. Review the copied assessment area and make adjustments as needed.

Note: The copy feature maintains the 2010 folder structure when areas are copied to 2020 boundaries. For example, if your 2010 assessment area was created in a folder named **My Areas**, the software creates a new folder named **My Areas** under the 2020 boundaries, and the copied 2020 assessment area is placed in that folder.

When your Assessment Areas are created under 2020 boundaries, you should create a Census Tract listing of each Assessment Area for your public file. To do this, select an assessment area so the tract list shows in the lower grid and then click the **Export** button to export the tract list to Microsoft Excel:



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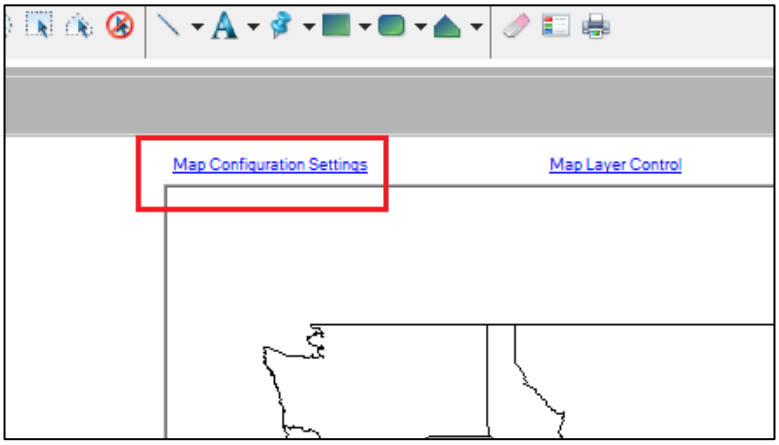
2.5 Creating Assessment Area Maps

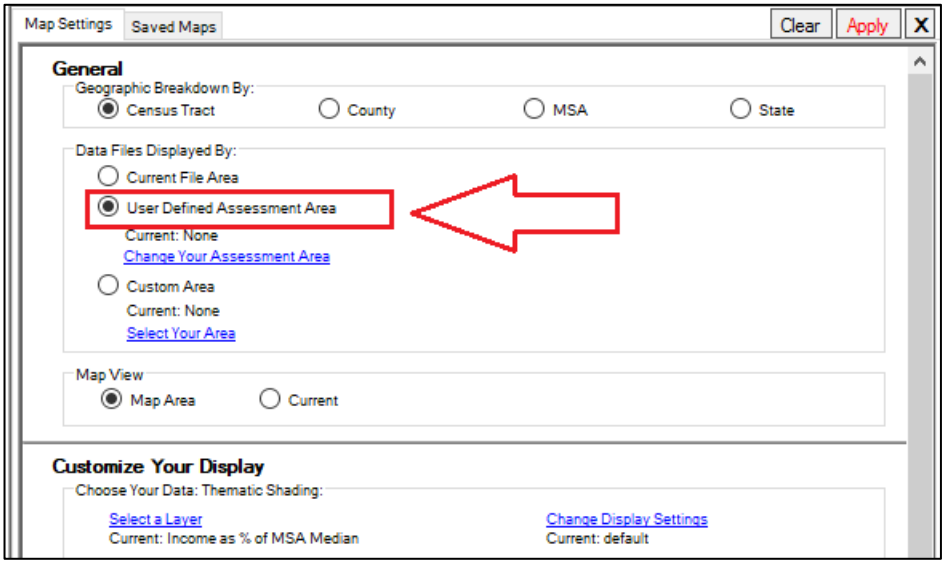
When you have created all assessment areas in the 2020 Census Boundaries, you will need to create new assessment area maps.

To create new assessment area maps, follow these steps:

1. Open the **Map** module.
2. Click the **Map Configuration Settings** link:



3. In the **Map Settings** dialog box, select **User Defined Assessment Area**:



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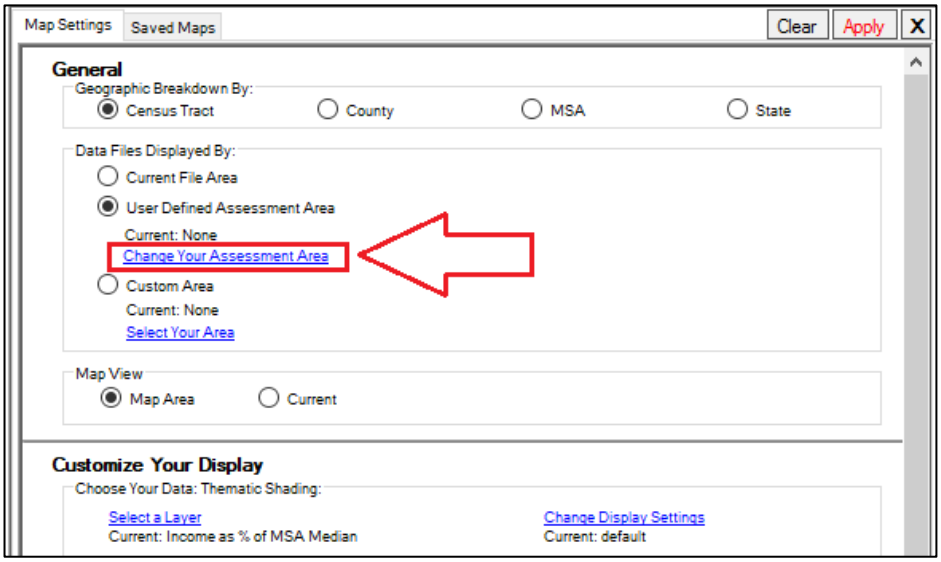
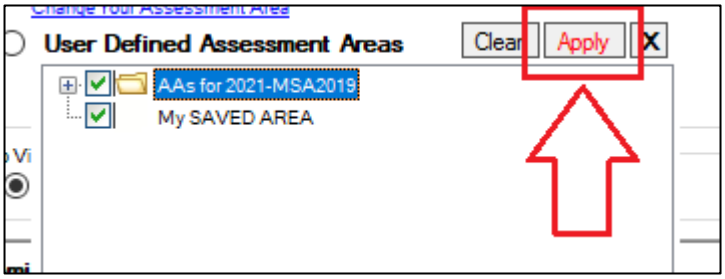
4. Click the **Change Your Assessment Area** link:



5. Select your 2020 assessment area(s).
6. Click **Apply**:



7. The software generates the map with the selected assessment areas.

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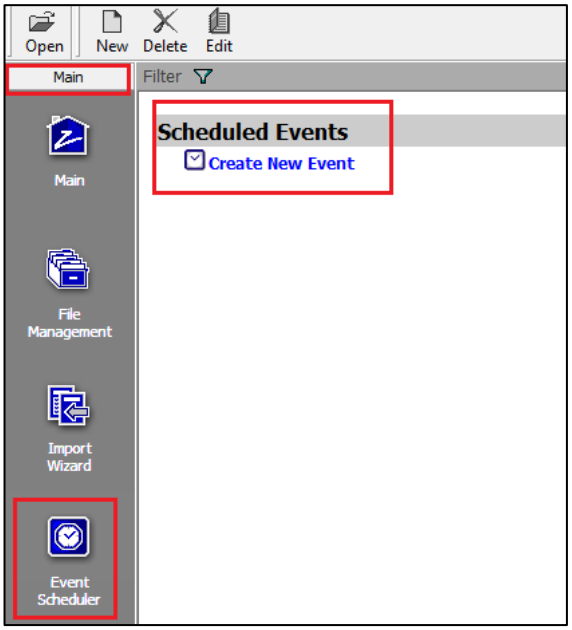
2.6 Using Event Scheduler

If you use the **Event Scheduler** to automate **Import** tasks you will need to recreate the events under 2020 Boundaries.

Note: You can create the event using saved **Import Formats** that were created under **2010** boundaries, but the event itself must be created while under **2020** boundaries to prevent errors when the task runs.

To create an Import task, follow these steps:

1. Set 2020 Census Boundaries.
2. Navigate to **Main** > **Event Scheduler**.
3. Create a new event to import your files:



4. Save the event.

Note: For more information about using the Event Scheduler, refer to the **Event Scheduler** topics in the **CRA *Wiz* online Help**.

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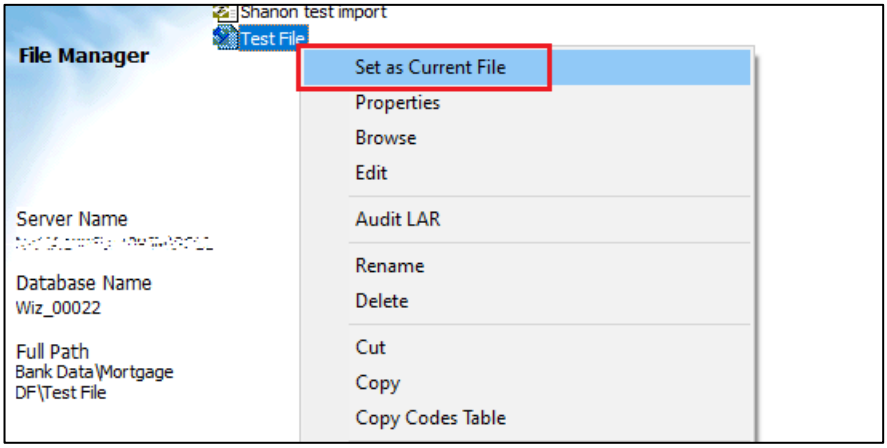
2.7 Geocoding Files

After LAR files have been reimported under 2020 Census Boundaries, **the geocoding fields should be cleared and the files should be geocoded again using 2020 boundaries**.

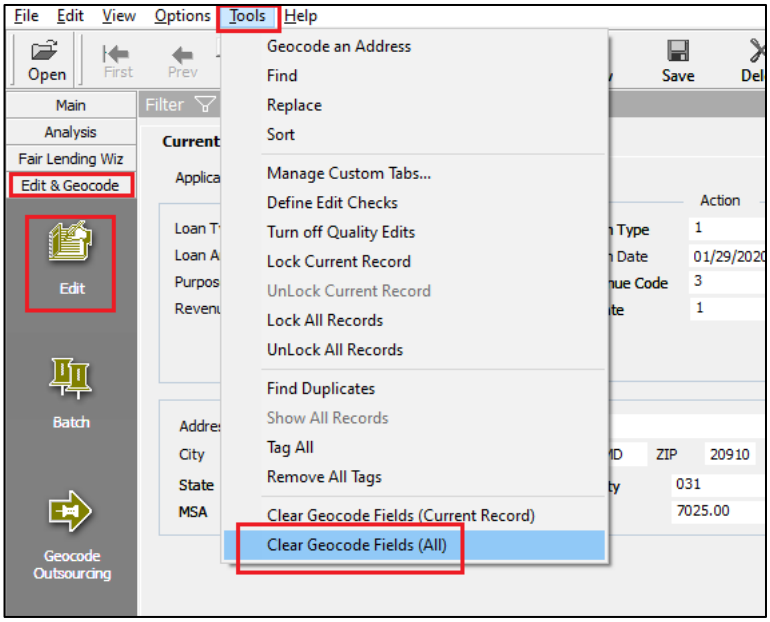
Note: This will clear geocoding data from **all** records in the LAR file, including those that have been manually geocoded. If you want to prevent manually geocoded records from being cleared, lock the manually geocoded records before proceeding. To lock the manually geocoded records, navigate to the **Edit** screen, and create and apply a custom filter using **mmwStat="99".** When the filter is applied, select **Tools** -> **Lock All Records.** When the records have been locked, clear the filter. All manually geocoded records will be locked while all others will remain unlocked. You are now ready to proceed with geocoding the file.

To geocode your LAR file, follow these steps:

1. Set 2020 Census Boundaries.
2. Navigate to **File Management**.
3. Right-click the file you want to geocode.
4. From the contextual menu, select **Set as Current File**:



5. Navigate to **Edit & Geocode > Edit**.
6. Select **Tool -> Clear Geocode Fields (All)**:



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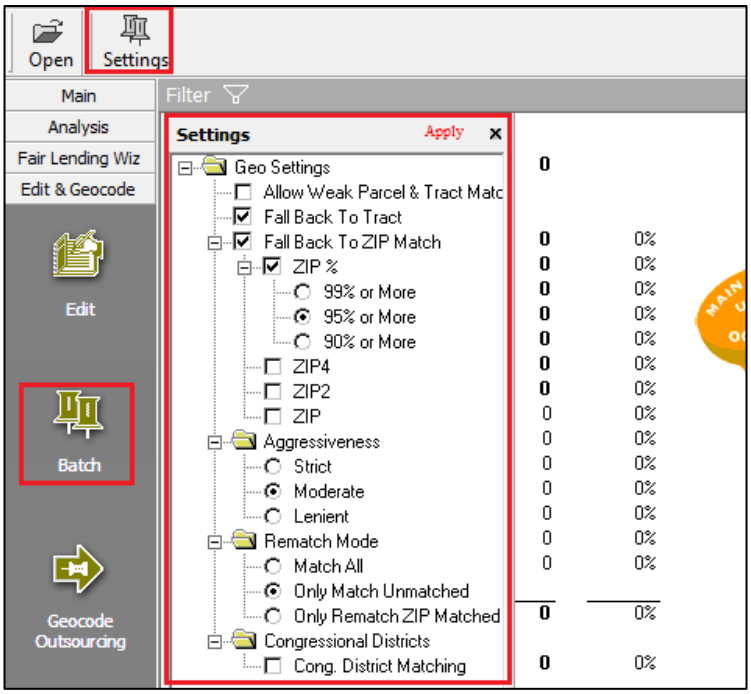
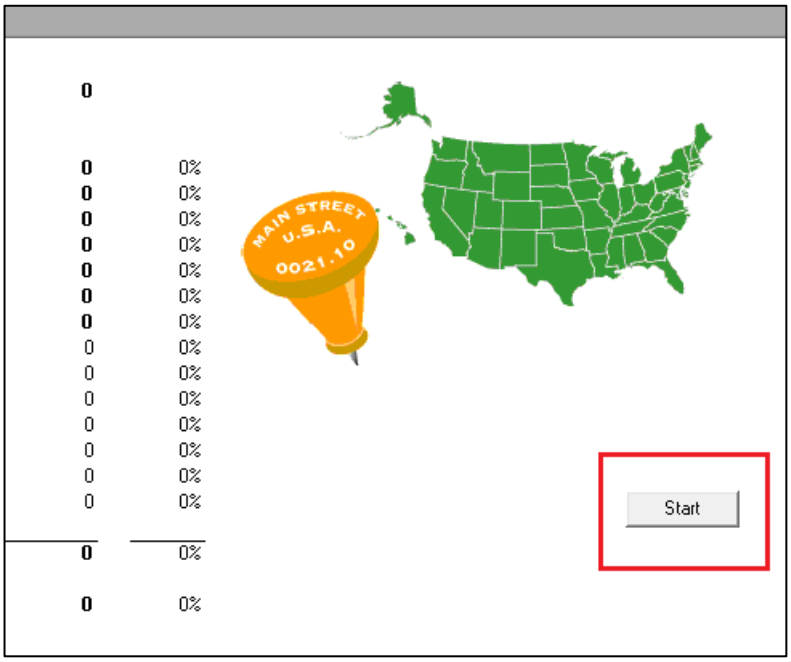
7. Navigate to **Batch** geocode.
8. Verify the Batch **Geocode Settings** are correct per your institutions policy:



Note: **Match All** should be used in this case to ensure all records are re-geocoded using 2020 Census Tract Boundaries.

9. Click **Start**:



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2.8 Using Reports

Due to the very limited demographic data available in Phase 1, many reports in CRA *Wiz* and Fair lending *Wiz* will return zeroes (0's), no data, or may throw errors due to missing data required to perform the necessary calculations. This is expected behavior and will be resolved over time as additional data is made available and added to the application.

Regulatory agency guidance regarding performing analysis activities with the limited data has been to do the best you can with the data available. If you need to perform analysis on your 2022 file that is based on data that is not yet available, it is recommended to import your 2022 file as a 2021 file under 2010 boundaries and perform the analysis with 2010 boundary data. It is understood that this approach will not provide results that are 100% accurate for Activity Year 2022 and 2020 boundaries, however, it is a starting point from which analysis can be done.

When the additional data is published and added to the application, the analysis should be performed again with the 2022 file under 2020 boundaries to update the results with the proper 2020 boundary data. When using **CRA Tables** and generating reports, your evaluation period **must** be within a **single census boundary period**. You **cannot** set an evaluation period that **crosses a census boundary change**.

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