
2020 Areas of Concentrated Poverty File

Synopsis: The Federal Housing Enterprises Financial Safety and Soundness Act of 1992 establishes a duty for Fannie Mae and Freddie Mac (the Enterprises) to serve the housing needs of very low-, low-, and moderate-income families in certain underserved markets.¹ FHFA’s Duty to Serve regulation provides eligibility for Duty to Serve credit for Enterprise mortgage purchases and other activities in “areas of concentrated poverty,” as defined in the regulation, within these underserved markets.² FHFA’s 2020 Areas of Concentrated Poverty File designates census tracts in the Metropolitan Statistical Areas (MSAs) and outside of MSAs of the 50 states, the District of Columbia, and Puerto Rico that are considered eligible areas or non-eligible areas under the regulation.

1. Areas of Concentrated Poverty Defined

Section 1282.1(b) of the regulation defines an “area of concentrated poverty” as:

- (1) A census tract designated by the U.S. Department of Housing and Urban Development (HUD) as a Qualified Census Tract (QCT) pursuant to 26 U.S.C. § 42(d)(5)(B)(ii); or
- (2) A census tract designated by HUD as a Racially- or Ethnically-Concentrated Area of Poverty (R/ECAP) pursuant to 24 CFR 5.152, during any year covered by an Enterprise’s Underserved Markets Plan or in the year prior to a Plan’s effective date.

2. The 2020 Areas of Concentrated Poverty File

The 2020 Areas of Concentrated Poverty File incorporates the census tract numbering system used in the 2010 Census. FHFA’s determination of eligible areas for 2020 is based on 2010 census data for census tract boundaries, HUD’s 2019 and 2020 QCT files,³ and HUD’s current R/ECAP file (November 2017).⁴ The classification of census tracts as metropolitan or nonmetropolitan is based on OMB’s specification of MSAs in September 2018 and updated through December 2019.⁵

¹ 12 U.S.C. § 4565.

² 12 C.F.R. § 1282.1.

³ <https://www.huduser.gov/portal/datasets/qct.html>.

⁴ <https://www.hudexchange.info/resource/4868/affh-raw-data/>. The November 2017 data file (“AFFH Raw Data Version AFFHT0004”) contained HUD’s most recent designations as of publication of this File.

⁵ OMB Bulletin No. [18-04](#) (September 14, 2018) reaffirms MSA definitions made in earlier OMB Bulletins and creates new MSAs. Additionally, some counties and county equivalents are no longer in an MSA and are now classified as nonmetropolitan, see footnote 7 below.

FHFA defines eligible areas at the census tract level in both metropolitan and nonmetropolitan areas. The exception is in the St. Louis MSA, where parts of the city of Sullivan lie within Franklin County and Crawford County, Missouri but by statute, the entirety of Sullivan is deemed to be within the St. Louis MSA.⁶ The portion of Crawford County outside of Sullivan is nonmetropolitan. In the 2020 Areas of Concentrated Poverty File, the census tract in Crawford County that contains a portion of Sullivan is treated as a split tract. The 2020 Areas of Concentrated Poverty File contains two records for this census tract – one record for the nonmetropolitan portion of the tract and one record for the metropolitan portion of the tract.

The 2020 Areas of Concentrated Poverty File is column formatted and has eight fields, values of which may have leading zeros.

STATE: 2-digit numeric state FIPS code.
COUNTY: 3-digit numeric county FIPS code.
TRACT: 6-digit 2010 census tract code (2 decimals implied).
MSA2018: 5-digit OMB MSA designator representing the MSA as specified in OMB Bulletin No. 18-04 (September 14, 2018), as revised through December 2019. ‘99999’ represents a nonmetropolitan area.⁷
QCT2019: 1-digit code indicating whether the tract is designated a QCT in 2019, see below.
QCT2020: 1-digit code indicating whether the tract is designated a QCT in 2020, see below.
RECAP2020: 1-digit code indicating whether the tract is designated an R/ECAP for 2020, see below.
ACP2020: 1-digit code indicating whether the tract is designated an Area of Concentrated Poverty, being either a QCT in 2019 or 2020, or an R/ECAP, see below.

The QCT fields can be interpreted as:

QCT = 1, census tract is designated as a QCT for purposes of Duty to Serve
QCT = 0, census tract is not designated as a QCT for purposes of Duty to Serve

The RECAP2020 field can be interpreted as:

RECAP2020 = 1, census tract is designated as a R/ECAP for purposes of Duty to Serve
RECAP2020 = 0, census tract is not designated as a R/ECAP for purposes of Duty to Serve

The ACP2020 field can be interpreted as:

ACP2020 = 1, census tract is designated as an ACP for purposes of Duty to Serve
ACP2020 = 0, census tract is not designated as an ACP for purposes of Duty to Serve

⁶ Treasury, Postal Service and General Government Appropriations Act, 1988, Pub. L. No. 100-202, § 530, 101 Stat. 1329-419 (1987).

⁷ “Nonmetropolitan” includes Micropolitan Statistical Areas.

The 2020 Areas of Concentrated Poverty File is a census tract level file covering all metropolitan and nonmetropolitan areas in the 50 states, the District of Columbia, and Puerto Rico. Except for Puerto Rico, tract records for U.S. territories are not included. U.S. territories, other than Puerto Rico, are considered eligible in their entirety for purposes of the Duty to Serve. We include 12 additional tract records for Madison and Oneida Counties, New York (FIPS county codes 053 and 065 respectively) that resulted from corrections to the Oneida American Indian Reservation boundaries after the 2010 Census Tract definitions were finalized. We also provide 7 additional tract records for Pima County, Arizona (FIPS county code 019) and 1 additional tract record for Los Angeles County, California (FIPS county code 037) corrected by the Census Bureau in 2013. Bedford City, Virginia is no longer an independent city and became a town within Bedford County on July 1, 2013. We include an additional tract record to reflect this change. These additional census tract records facilitate geocoding of mortgage purchases in these counties.⁸ Two U.S. county/county equivalents changed names and geocodes during 2015. In Alaska, Wade Hampton Census Area (FIPS county code 270) became Kusilvak Census Area (FIPS county code 158), and in South Dakota, Shannon County (FIPS county code 113) became Oglala Lakota County (FIPS county code 102).⁹ Census tract records for both old and new geocodes are provided to facilitate geocoding.

For questions concerning the format of the 2020 Areas of Concentrated Poverty File, please contact:

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⁸ <https://www.census.gov/programs-surveys/acs/technical-documentation/table-and-geography-changes.html>.

⁹ <https://www.census.gov/programs-surveys/acs/technical-documentation/table-and-geography-changes.2015.html>.