
2025 Low-Income Areas File

Synopsis: The U.S. Federal Housing FHFA’s (“FHFA”) 2025 Low-Income Areas File establishes low-income area designations for census tracts in Metropolitan Statistical Areas (MSAs) and nonmetropolitan areas of the 50 states, the District of Columbia, and Puerto Rico. These designations are used for scoring mortgage purchases toward the single-family housing goals for Fannie Mae, Freddie Mac, and the Federal Home Loan Banks.

1. Definitions

“Families in low-income areas” means:

- (i) Any family that resides in a census tract in which the median income does not exceed 80 percent of the area median income (AMI);
- (ii) Any family with an income that does not exceed AMI that resides in a minority census tract; and
- (iii) Any family with an income that does not exceed AMI that resides in a designated disaster area.

“Minority census tract” includes any census tract that has a minority population of at least 30 percent and a median income of less than 100 percent of the AMI.¹

2. The 2025 Low-Income Areas File

The 2025 Low-Income Areas File incorporates the census tract boundaries and tract numbering system used in the 2020 Census. FHFA’s determination of low-income areas for 2025 is based on 2020 Census data for minority percentages for census tracts, and on the Census Bureau’s 5-year American Community Survey (ACS) data for AMIs for census tracts, metropolitan areas, counties, and state nonmetropolitan areas.² These median incomes change annually with each new release of the 5-year ACS data. For 2025, we use the latest 2019-2023 ACS release.^{3,4} MSA boundaries published by the Office of Management and Budget (OMB) in July 2023, which remained in effect as of December 2024,⁵ are the basis for these median incomes.

FHFA defines low-income areas at the tract level in both metropolitan and nonmetropolitan areas. The one exception is in the St. Louis MSA where parts of the city of Sullivan lie within Franklin County and Crawford County, Missouri. By statute, the entirety of Sullivan is within the St. Louis MSA.⁶ The portion of Crawford County outside of Sullivan is nonmetropolitan. In the 2025 Low-Income Areas File, the two census tracts in Crawford County that contain a portion of Sullivan are treated as split tracts. The 2025 Low-Income Areas File contains two records for each of these census tracts – one record for the nonmetropolitan portion of the tract and one record for the metropolitan portion, each reflecting the demographic characteristics of the respective portions.

The Low-Income Areas File is column formatted and has the ten fields listed below, values of which may have leading zeros.

- STATE: 2-digit numeric state FIPS code.
- CNTY: 3-digit numeric county FIPS code.
- TRACT: 6-digit 2020 Census tract code (2 decimals implied).
- MSA2023: 5-digit OMB MSA designator representing the MSA as specified in OMB Bulletin No. 23-01 (July 21, 2023), which remained in effect as of December 2024. '99999' represents a nonmetropolitan area.⁷
- LYA: 1-digit code designating a low-income area, see below.
- PCTMIN: Percent minority population in the census tract.
- MIN_TRCT: 1-digit code designating a minority tract, see below.
- CENINC: Median income based on 5-year ACS data for 2020 Census tract boundary definitions. Missing tract median income is indicated by a zero.
- MEDINC: MSA AMI based on 5-year ACS data or, if in a nonmetropolitan county, the maximum of the county median income or the state nonmetropolitan AMI (both based on 5-year ACS data). AMIs are based on MSA boundaries, which remained in effect as of December 2024.⁸
- DDA: 1-digit code indicating whether a census tract is located in a county designated a disaster area eligible for individual assistance within the previous three years, see below.⁹

The Low-Income Areas File is a census tract level file covering all metropolitan and nonmetropolitan areas in the 50 states, the District of Columbia, and Puerto Rico. Tract records for the U.S. territories of American Samoa, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands are not included. U.S. territories, other than Puerto Rico, are considered low-income areas in their entirety for purposes of the housing goals. We also include additional census tract records to accommodate the shift from counties to planning regions in Connecticut.¹⁰

The LYA field can be interpreted as:

- LYA=1, tract median income (CENINC) is at or below 80 percent of applicable AMI.
- LYA=0, tract median income is greater than 80 percent of applicable AMI.
- LYA=9, tract median income or AMI is missing.

The MIN_TRCT field can be interpreted as:

- MIN_TRCT=1, tract has a minority population of at least 30 percent and a median income of less than 100 percent of the AMI.
- MIN_TRCT=0, tract has a minority population of less than 30 percent or a median income of 100 percent or more of the AMI.
- MIN_TRCT=9, tract percent minority or tract median income is missing.

The DDA field can be interpreted as:

DDA=1, the census tract is located in a county designated a disaster area eligible for individual assistance within the previous three years.

DDA=0, the census tract is not located in a county designated a disaster area eligible for individual assistance within the previous three years.

¹ See 12 CFR 1281.1 and 12 CFR 1282.1.

² <https://www.census.gov/programs-surveys/acs/>.

³ A collection error in the 2020 ACS resulted in suppression of 2019-2023 tract median income data for 14 tracts in Suffolk County, NY (FIPS 36/103). More information about the error can be found in [ACS errata note 148](#). For these tracts, the most recently published 2018-2022 tract data will be used until the Census Bureau incorporates corrected data.

⁴ A geocoding error in the 2021 ACS resulted in suppression of 2019-2023 tract median income data for one tract in Ulster County, NY (FIPS 36/111). More information about the error can be found in [ACS errata note 147](#). For this tract, the most recently published 2018-2022 tract data will be used until the Census Bureau incorporates corrected data.

⁵ OMB Bulletin No. [23-01](#) (July 21, 2023) reaffirms MSA definitions 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 endnote 7 below. A number of new or expanded MSAs defined in OMB Bulletin 23-01 may still have separate AMIs for the counties in those MSAs.

⁶ Treasury, Postal Service and General Government Appropriations Act, 1988, Pub. L. No. 100-202, § 530, 101 Stat. 1329-391, 1329-419 (1987).

⁷ “Nonmetropolitan” includes Micropolitan Statistical Areas.

⁸ For the 15 tracts referenced in endnotes 3 and 4, MEDINC will use the 2022 median income to be consistent with the 2022 tract income for the LYA and MIN_TRCT calculations.

⁹ Sourced from the 3/18/2025 <https://www.fema.gov/openfema-data-page/fema-web-declaration-areas-v1> and <https://www.fema.gov/openfema-data-page/disaster-declarations-summaries-v2>.

¹⁰ For more information, see “Change to County-Equivalents in the State of Connecticut,” 87 Fed. Reg. 34235 (June 6, 2022), <https://www.govinfo.gov/content/pkg/FR-2022-06-06/pdf/2022-12063.pdf>.