
2024 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 facilitate a secondary market for mortgages for 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 certain other activities in “areas of concentrated poverty,” as defined in the regulation.² FHFA’s 2024 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. Definition of “Area of Concentrated Poverty”

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 Duty to Serve Underserved Markets Plan or in the year prior to a Plan’s effective date.

2. The 2024 Areas of Concentrated Poverty File

The 2024 Areas of Concentrated Poverty File incorporates the census tract numbering system used in the 2020 Census. FHFA’s determination of eligible areas for 2024 is based on 2020 census data for census tract boundaries, HUD’s 2023 and 2024 QCT files,³ and HUD’s current R/ECAP file (September 2023).⁴ The classification of census tracts as metropolitan or nonmetropolitan is based on OMB’s specification of MSAs in July 2023.⁵ The 2024 Areas of Concentrated Poverty File uses the U.S. Census Bureau’s census tract relationship file to translate 2010 census tracts to 2020 census tracts.⁶

¹ 12 U.S.C. § 4565.

² 12 C.F.R. § 1282.1.

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

⁴ <https://hudgis-hud.opendata.arcgis.com/datasets/racially-or-ethnically-concentrated-areas-of-poverty-r-ecaps>. The May 2020 data file contained HUD’s most recent designations as of publication of this File.

⁵ OMB Bulletin No. [23-01](#) (July 21, 2023) 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.

⁶ <https://www.census.gov/programs-surveys/geography/technical-documentation/records-layout/2020-comp-record-layout.html#tract>.

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.⁷ The portion of Crawford County outside of Sullivan is nonmetropolitan. In the 2024 Areas of Concentrated Poverty File, the census tracts in Crawford County that contain a portion of Sullivan are treated as split tracts. The 2024 Areas of Concentrated Poverty 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 of the tract.

In 2022, the Census Bureau announced that it would adopt the State of Connecticut’s nine planning regions as county-equivalent geographic units for purposes of collecting, tabulating, and disseminating statistical data, replacing the eight counties by 2024.⁸ Consequently, the 2024 Areas of Concentrated Poverty File contains two records for each tract in Connecticut: one record where the 3-digit numeric county FIPS code represents the legacy counties, and one record where the 3-digit numeric county FIPS code represents the new planning regions.

The 2024 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 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). ‘99999’ represents a nonmetropolitan area.⁹
- QCT2023: 1-digit code indicating whether the tract is designated a QCT in 2023, see below.
- QCT2024: 1-digit code indicating whether the tract is designated a QCT in 2024, see below.
- RCAP2024: 1-digit code indicating whether the tract is designated an R/ECAP for 2024, see below.
- ACP2024: 1-digit code indicating whether the tract is designated an Area of Concentrated Poverty, being either a QCT in 2023 or 2024, 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 RCAP2024 field can be interpreted as:

- RCAP2024 = 1, census tract is designated as a R/ECAP for purposes of Duty to Serve
- RCAP2024 = 0, census tract is not designated as a R/ECAP for purposes of Duty to Serve

⁷ Treasury, Postal Service and General Government Appropriations Act, 1988, Pub. L. No. 100-202, § 530, 101 Stat. 1329-419 (1987).

⁸ <https://www.federalregister.gov/documents/2022/06/06/2022-12063/change-to-county-equivalents-in-the-state-of-connecticut>

⁹ “Nonmetropolitan” includes Micropolitan Statistical Areas.

The ACP2024 field can be interpreted as:

ACP2024 = 1, census tract is designated as an ACP for purposes of Duty to Serve

ACP2024 = 0, census tract is not designated as an ACP for purposes of Duty to Serve

The 2024 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.

For questions concerning the format of the 2024 Areas of Concentrated Poverty File, please contact:

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