

2019 MSA Changes: Informational Sheet

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Overview - Metropolitan Statistical Areas

On 9/14/2018 the [U.S. Office of Management and Budget \(“OMB”\)](#) released the revised delineations of Metropolitan Statistical Areas (MSA)/Metropolitan Divisions (MD). The Federal Financial Institutions Examination Council (FFIEC) stated that the new MSA/MD definitions will apply to HMDA data analysis and CRA Data collected on or after **January 1, 2019**. These new MSA/MD definitions will change how our customers view their lending data within *Wiz Solutions* and will play an important role in their analysis and lending activity.

The OMB designated four new MSAs and removed two (2) to bring the total count of MSAs/MDs to 412. In addition, there are 31 MDs that must be used instead of MSA codes when reporting within 11 specific MSA geographies. For the purpose of CRA reporting and analysis, these revisions are effective January 1, 2019 and will be validated for CRA data submissions due March 1, 2020.

To reference guidelines specific to CRA reporting, please see the final 2019 CRA Reporting guidelines at <http://www.ffiec.gov/cra/pdf/edit2019.pdf>

Explanation of Geographic categories used by OMB (Office of Management & Budget)

The construction of CRA Assessment Areas and the computation of income class for mortgage borrowers requires an understanding of MSAs and other geographic area terminology as defined by the OMB. Geographic components used for CRA and Fair Lending purposes are outlined below

Terminology

1. **Metropolitan Statistical Area (MSA):** Metropolitan Statistical Areas are geographic entities defined by the [OMB](#) and used 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. MSAs are used for CRA and HMDA purposes except when they contain MDs.
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. MDs have their own ID which takes precedence over the MSA ID for CRA and HMDA reporting purposes.

NOTE: MSAs contain full counties, which are not part of the 2019 MSA changes.

Impact Analysis

Refer to the following sections:

[Summary of Changes](#)

[MSA Median Family Income Values and Census Tract Income Levels](#)

[Timeline](#)

[2019 MSA and MD Facts, Figures and Alphabet Soup](#)

Summary of Changes

The new 2019 MSA delineations contains changes to the following:

1. MSA numbers
2. MSA names
3. Shifting of Counties from one MSA/Non-MSA to a new MSA/Non-MSA
4. Removed MSAs
5. New MSAs

These County shifts will force updates to demographic data. Census tract Median Family Income values are calculated based on the income of the MSA (along with many other variables), therefore, with changes to the Median Family Income of MSAs, census tracts that are contained in that MSA will be impacted.

Implications to consider:

- Tract income changes could have an impact on branch placement, goal setting, and investment selection.
- New MSA definitions may reduce the geographic area assigned to non-MSA areas. This could result in more institutions having responsibility under HMDA and CRA.
- Institutions will need to revisit and redraw their assessment areas.
- Institutions undergoing exams that span 2016, 2017, 2018 and 2019 data may have to tell their performance context story for different assessment areas for different years, different census data, as well as different tract income levels from one year to another.

MSA Median Family Income Values and Census Tract Income Levels

The designation of the 2019 MSA/MD boundaries will require the definition of revised MSA/MD Median Family Income values for both new and revised geographies. The FFIEC provided the revised MSA Median Family Income values for the 2019 MSA/MD boundaries on August 5th.

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 2019 could be significant.

In summary, the Low and Moderate Income (LMI) landscape of most institutions' assessment area(s) may change with these new 2019 definitions.

Tract Changes due to the updated MSA median family income of the changed MSAs

- Of the 74,135 census tracts, 1,190 changed income categories.
- 297 census tracts went from a Moderate to a Middle or Upper-Income designation.
- 168 census tracts went from Middle or Upper-Income category to a Low or Moderate-income category.
- 72,945 census tracts kept their previous tract category.

Suggested Actions to Manage the 2019 MSA/MD Definitions

- 2019 LMI penetration goals should be revisited in light of the MSA/MD definitions and revised Median Family Income values.
- Any institutions with assessment areas in any of the new or modified geographies will need to revisit and potentially revise their assessment area definitions for 2019.
- Some institutions previously lending exclusively in non-metropolitan areas may find that they now have additional obligations under HMDA and/or CRA.
- Review your redlining analysis, especially for non-metropolitan areas.
- After installation of the new MSA/MD Median Family Income values, update Calculated Fields on all 2019 files to implement these changes.
- Update assessment area maps based on revised MSA/MD boundaries.
- Update public file information.

Timeline

- September 2018: OMB released new MSA delineations.
- April 2019: FFIEC posted the MSA announcement to their website.
- August 2019: FFIEC posted the Median family Income information for the new MSAs.
- ~2 Weeks after FFIEC Release: Wolters Kluwer will post an CRA *Wiz* and Fair Lending *Wiz* update on the *Wiz* Webcenter which will update the geographies in the software with the new MSA income categories.
- January 2020: Customers will need to use these new MSAs for their reporting year of 2019 and update Calculated fields on their 2019 files.

2019 MSA and MD Facts, Figures and Alphabet Soup

- All MSAs and MDs are comprised of whole counties. The 2019 changes do not split counties into multiple metropolitan geographies.
- Non-MSA areas continue to exist in many states, but will consist of much smaller areas, and a few states do not contain non-MSA areas--Delaware, New Jersey and Rhode Island are fully comprised of defined MSA/MD geographies.
- Of the 412 MSAs in the United States and Puerto Rico, 80 are have been updated by the OMB for 2019. For a complete listing of these 80 MSAs, please reference **Table 4** located at the end of this document.

- Eleven (11) MSAs - those that contain a single core with a population of 2.5 million or more - are divided into subset areas identified as Metropolitan Divisions or MDs. These 11 MSAs represent 31 MDs. For a complete listing of the 31 MDs please reference **Table 5**.
- In summary, there are a total of 381 MSAs and 31 MDs for 2019 HMDA/CRA reporting. The 31 MDs cover the area of the 11 MSAs removed from the geography listing.

MSA – Metropolitan Statistical Area

MD – Metropolitan Division

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

FFIEC - Federal Financial Institutions Examination Council

Table 1: 2019 – Four (4) New MSAs

State Code	MSA #	MSA Name
24 - MD	23224	Frederick-Gaithersburg-Rockville, MD MD
34 - NJ	35154	New Brunswick-Lakewood, NJ MD
36 - NY	39100	Poughkeepsie-Newburgh-Middletown, NY MSA
72 - PR	49500	Yauco, PR MSA

Table 2: 2019 – Two (2) Removed MSAs

State Code	MSA #	MSA Name
24 – MD	43524	Silver Spring-Frederick-Rockville, MD MD
36 – NY	20524	Dutchess County – Putnam County, NY MD

Table 3: 2019 – MSAs Name/Number Changes Only

(*indicates number change)

State Code	MSA #	MSA Name
41	10540	Albany-Lebanon, OR MSA
01	11500	Anniston-Oxford, AL MSA
13	12060	Atlanta-Sandy Springs-Alpharetta, GA MSA
48	12420	Austin-Round Rock-Georgetown, TX MSA
41	13460	Bend, OR MSA
53	14740	Bremerton-Silverdale-Port Orchard, WA MSA
36	15380	Buffalo-Cheektowaga, NY MSA
39	19430*	Dayton-Kettering, OH MSA
41	21660	Eugene-Springfield, OR MSA
05	22220	Fayetteville-Springdale-Rogers, AR MSA

State Code	MSA #	MSA Name
12	22744	Fort Lauderdale-Pompano Beach-Sunrise, FL
45	24860	Greenville-Anderson, SC MSA
09	25540	Hartford-East Hartford-Middletown, CT MSA
45	25940	Hilton Head Island-Bluffton, SC MSA
47	28700	Kingsport-Bristol, TN-VA MSA
51	28700	Kingsport-Bristol, TN-VA MSA
27	31860	Mankato, MN MSA
55	33340	Milwaukee-Waukesha, WI MSA
12	34940	Naples-Marco Island, FL MSA
26	35660	Niles, MI MSA
06	36084	Oakland-Berkeley-Livermore, CA MD
53	36500	Olympia-Lacey-Tumwater, WA MSA
04	38060	Phoenix-Mesa-Chandler, AZ MSA
04	39150*	Prescott Valley-Prescott, AZ MSA
37	39580	Raleigh-Cary, NC MSA
06	40900	Sacramento-Roseville-Folsom, CA MSA
06	41740	San Diego-Chula Vista-Carlsbad, CA MSA
06	41884	San Francisco-San Mateo-Redwood City, CA MD
72	41980	San Juan-Bayamon-Caguas, PR MSA
06	42020	San Luis Obispo-Paso Robles, CA MSA
06	42220	Santa Rosa-Petaluma, CA MSA
42	42540	Scranton--Wilkes-Barre, PA MSA
53	42644	Seattle-Bellevue-Kent, WA MD
12	42700	Sebring-Avon Park, FL MSA
51	44420	Staunton, VA MSA
06	44700	Stockton, CA MSA
34	45940	Trenton-Princeton, NJ MSA
06	46700	Vallejo, CA MSA
06	47300	Visalia, CA MSA
12	48424	West Palm Beach-Boca Raton-Boynton Beach, FL MD

Table 4: 2019 – Changed/Modified MSAs

(Added or removed counties)

State Code	MSA #	MSA Name	Notes
13	10500	Albany, GA MSA	Baker County removed
19	11180	Ames, IA MSA	Boone County added
22	12940	Baton Rouge, LA MSA	Assumption Parish County added
48	13140	Beaumont-Port Arthur, TX MSA	Newton County removed
30	13740	Billings, MT MSA	Stillwater County Added, Golden Valley County removed
01	13820	Birmingham-Hoover, AL MSA	Walker County removed
38	13900	Bismarck, ND MSA	Sioux County removed
51	13980	Blacksburg-Christiansburg, VA MSA	Floyd County removed
17	14010	Bloomington, IL MSA	De Witt County removed
17	16060	Carbondale-Marion, IL MSA	Johnson County added
17	16580	Champaign-Urbana, IL MSA	Ford County removed
54	16620	Charleston, WV MSA	Jackson, Lincoln Counties added
37	16740	Charlotte-Concord-Gastonia, NC-SC MSA	Anson County added
51	16820	Charlottesville, VA MSA	Buckingham County removed
17	16984	Chicago-Naperville-Evanston, IL MD	Kendall County removed
18	17140	Cincinnati, OH-KY-IN MSA	Franklin County added
47	17300	Clarksville, TN-KY MSA	Stewart County added
29	17860	Columbia, MO MSA	Cooper and Howard County added
13	17980	Columbus, GA-AL MSA	Stewart and Talbot County added
48	18580	Corpus Christi, TX MSA	Aransas County removed
19	19780	Des Moines-West Des Moines, IA MSA	Jasper County added
27	20260	Duluth, MN-WI MSA	Lake County added
37	20500	Durham-Chapel Hill, NC MSA	Granville County added
17	20994	Elgin, IL MD	Kendall County added
37	22180	Fayetteville, NC MSA	Harnett County added
29	22220	Fayetteville-Springdale-Rogers, AR-MO MSA	Mcdonald County removed
05	22900	Fort Smith, AR-OK MSA	Franklin County added
40	22900	Fort Smith, AR-OK MSA	Le Flore County removed
18	23060	Fort Wayne, IN MSA	Wells County removed
48	23104	Fort Worth-Arlington-Grapevine, TX MD	Somervell and Hood County removed
12	23540	Gainesville, FL MSA	Levy County added
31	24260	Grand Island, NE MSA	Hamilton County removed
26	24340	Grand Rapids-Kentwood, MI MSA	Ionia County added / Barry County removed
28	25060	Gulfport-Biloxi, MS MSA	Stone County added

State Code	MSA #	MSA Name	Notes
54	25180	Hagerstown-Martinsburg, MD-WV MSA	Morgan County added
28	25620	Hattiesburg, MS MSA	Covington County added
21	26580	Huntington-Ashland, WV-KY-OH MSA	Carter County added
28	27140	Jackson, MS MSA	Holmes County added
47	27180	Jackson, TN MSA	Gibson County added
15	27980	Kahului-Wailuku-Lahaina, HI MSA	Kalawao County removed
26	28020	Kalamazoo-Portage, MI MSA	Van Buren County removed
47	28940	Knoxville, TN MSA	Grainger County removed
18	29200	Lafayette-West Lafayette, IN MSA	Warren County added
26	29620	Lansing-East Lansing, MI MSA	Shiawassee County added
48	30980	Longview, TX MSA	Harrison County added
18	31140	Louisville/Jefferson County, KY-IN MSA	Scott and Trimble County removed
20	31740	Manhattan, KS MSA	Geary County added
72	32420	Mayagüez, PR MSA	Las Marias Municipio added
28	32820	Memphis, TN-MS-AR MSA	Benton County removed
27	33460	Minneapolis-St. Paul-Bloomington, MN-WI MSA	Sibley County removed
01	33660	Mobile, AL MSA	Washington County added
22	33740	Monroe, LA MSA	Morehouse Parish added
47	34100	Morristown, TN MSA	Grainger County added
47	34980	Nashville-Davidson--Murfreesboro--Franklin, TN MSA	Hickman County removed
34	35084	Newark, NJ-PA MD	Somerset County removed
34	35614	New York-Jersey City-White Plains, NY-NJ MD	Middlesex, Monmouth & Ocean removed
36	35614	New York-Jersey City-White Plains, NY-NJ MD	Putnum County added, Orange county removed
12	37460	Panama City, FL MSA	Gulf County removed
17	37900	Peoria, IL MSA	Fulton County added
16	38540	Pocatello, ID MSA	Power County added
72	38660	Ponce, PR MSA	Adjuntas Municipio added
46	39660	Rapid City, SD MSA	Custer County removed
51	40060	Richmond, VA MSA	King And Queen County added, Caroline County removed
48	41660	San Angelo, TX MSA	Sterling County added
22	43340	Shreveport-Bossier City, LA MSA	Webster Parish removed
19	43580	Sioux City, IA-NE-SD MSA	Plymouth County removed
45	43900	Spartanburg, SC MSA	Union County removed
53	44060	Spokane-Spokane Valley, WA MSA	Pend Oreille County removed

State Code	MSA #	MSA Name	Notes
25	44140	Springfield, MA MSA	Franklin County added
45	44940	Sumter, SC MSA	Clarendon County added
18	45460	Terre Haute, IN MSA	Parke County added
39	45780	Toledo, OH MSA	Ottawa County added
01	46220	Tuscaloosa, AL MSA	Greene County added
37	47260	Virginia Beach-Norfolk-Newport News, VA-NC MSA	Camden County added
51	47260	Virginia Beach-Norfolk-Newport News, VA-NC MSA	Southampton and Franklin County added
53	47460	Walla Walla, WA MSA	Columbia County removed
13	47580	Warner Robins, GA MSA	Pulaski County removed
51	47894	Washington-Arlington-Alexandria, DC-VA-MD-WV MD	Madison County, VA added
55	48140	Wausau-Weston, WI MSA	Lincoln County, WI added
20	48620	Wichita, KS MSA	Kingman County removed

Table 5: 2019 MD listing

This list provides titles, codes, and delineations for the 31 Metropolitan Divisions within their respective Metropolitan Statistical Areas.

* Indicates a change in 2019 MSAs

- **14460 Boston-Cambridge-Newton, MA-NH Metropolitan Statistical Area**
 - 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-WI Metropolitan Statistical Area**
 - 16984 Chicago-Naperville-Arlington Heights, IL Metropolitan Division*
 - 20994 Elgin, IL Metropolitan Division *
 - 23844 Gary, IN Metropolitan Division
 - 29404 Lake County-Kenosha County, IL-WI Metropolitan Division
- **19100 Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area**
 - 19124 Dallas-Plano-Irving, TX Metropolitan Division
 - 23104 Fort Worth-Arlington, TX Metropolitan Division
- **19820 Detroit-Warren-Dearborn, MI Metropolitan Statistical Area**
 - 19804 Detroit-Dearborn-Livonia, MI Metropolitan Division
 - 47664 Warren-Troy-Farmington Hills, MI Metropolitan Division

- **31080 Los Angeles-Long Beach-Anaheim, CA Metropolitan Statistical Area**
 - 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 Metropolitan Statistical Area***
 - 22744 Fort Lauderdale-Pompano Beach-Deerfield Beach, 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-PA Metropolitan Statistical Area***
 - 35004 Nassau County-Suffolk County, NY Metropolitan Division
 - 35084 Newark, NJ-PA Metropolitan Division
 - 35154 New Brunswick – Lakewood, NJ Metropolitan Division*
 - 35614 New York-Jersey City-White Plains, NY-NJ Metropolitan Division*
- **37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area**
 - 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-Hayward, CA Metropolitan Statistical Area**
 - 36084 Oakland-Hayward-Berkeley, CA Metropolitan Division
 - 41884 San Francisco-Redwood City-South San Francisco, CA Metropolitan Division*
 - 42034 San Rafael, CA Metropolitan Division
- **42660 Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area***
 - 42644 Seattle-Bellevue-Kent, WA Metropolitan Division*
 - 45104 Tacoma-Lakewood, WA Metropolitan Division
- **47900 Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area***
 - 23224 Frederick-Gaithersburg-Rockville, MD Metropolitan Division*
 - 47894 Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Division

Table 6: 99999 Non-MSA State Changes.

The following states have changes in their non-MSA geographies (County(ies) removed or added):

Alabama
Arkansas
Florida
Georgia
Hawaii
Idaho
Illinois
Indiana
Iowa
Kansas
Kentucky

Louisiana
Massachusetts
Michigan
Minnesota
Mississippi
Missouri
Montana
Nebraska
North Carolina
North Dakota

Ohio
Oklahoma
South Carolina
South Dakota
Tennessee
Texas
Virginia
Washington
West Virginia
Wisconsin
Puerto Rico

Other Resources

OMB Press Release and list of new MSA delineations:

<https://www.whitehouse.gov/wp-content/uploads/2018/09/Bulletin-18-04.pdf>

FFIEC posting of the new MSAs:

<https://www.ffiec.gov/census/htm/2015CensusInfoSheet.htm#2019Changes>

FFIEC posting of 2019 Median Family Income updates:

<https://www.ffiec.gov/Medianincome.html>

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