
2000 Census Based Underserved Areas File

1. Central Cities, Rural Areas, and Other Underserved Areas Housing Goal.

The annual goal for the purchase by Fannie Mae and Freddie Mac (the GSEs) of mortgages from housing located in central cities, rural areas, and other underserved areas, including Federal or State American Indian reservations or tribal or individual trust lands designated as underserved by HUD, is intended to achieve increased purchases by the GSEs of mortgages financing housing in areas that are underserved in terms of mortgage credit. The 2000 Census Based Area Median Income File was used in HUD's development of its May 3, 2004 Proposed Regulation to determine whether mortgages acquired by the GSEs between the years 1999 through 2002 would qualify to count toward the Underserved Area Goal if 2000 Census data are used to delineate served and underserved areas, as described below.

2. The 2000 Census Based Underserved Areas File

The file incorporates the census tract boundaries and tract numbering system used in Census 2000 and the Metropolitan Statistical Area (MSA) designations established by the Office of Management and Budget in June 2003.

In most locations, for purposes of specifying served/underserved status the applicable area is a census tract for properties located within metropolitan areas and the applicable area is either a county or census tract for properties located outside metropolitan areas. The exception is in the St. Louis MSA where parts of Sullivan City lie within Franklin County and Crawford County, Missouri. The Census Bureau has specified that the entirety of Sullivan City is within the St. Louis MSA and the portion of Crawford County outside of Sullivan City is nonmetropolitan. In this file, the census tract in Crawford County that contains a portion of Sullivan City is treated as a split tract, as in the past. The 2000 Census Based Underserved Areas File contains two records for this census tract – one record for the nonmetropolitan portion of the tract and one for the metropolitan portion, each reflecting the demographic characteristics of the respective portions.

The underserved areas file is column formatted and has seven fields, values of which may have leading zeros:

STATE: 2-digit numeric state FIPS code
 CNTY: 3-digit numeric county FIPS code
 TRACT: 6-digit 2000 Census tract code (2 decimals implied)
 MSA2003: 5-digit OMB MSA designator representing the MSA as specified in OMB Bulletin No. 03-04 (June 6, 2003); 99999 = nonmetropolitan.¹
 SERV_CB: 1-digit underserved flag. Served/underserved determination is based on county demographic characteristics in nonmetropolitan areas. See below for interpretation.

SERV_TB: 1-digit underserved flag. Served/underserved determination is based on tract demographic characteristics in nonmetropolitan areas. See below for interpretation.

The file is a census tract level file covering all metropolitan and nonmetropolitan areas in the 50 United States, the District of Columbia and Puerto Rico. Tract records for the other U.S. territories are not included; they are underserved in their entirety.

The SERV_CB and SERV_TB fields can be interpreted as:

SERV_xx = 0 - Served
SERV_xx = 1 - Underserved
SERV_xx = 2 - Not Applicable

A tract or county has a "Not Applicable" designation if the tract is devoted to group quarters, if the tract or county has no population, or if underserved status is otherwise not determined.

Additional census tract-level records are included to facilitate geocoding of GSE mortgage purchases in Broomfield County, Colorado, whose boundaries were established after the 2000 Census tract boundaries were defined. The contents of the added Census tract records for Broomfield County are based on the contents of the records for the Census tracts from which Broomfield County was created, but with Broomfield County's county code (FIPS code 014) substituted for the original county code. For tracts that contain some area within and some area outside the new county, the data on these records is for the tract as a whole and does not specifically represent characteristics of the Broomfield County portion.

If there are questions concerning the underserved rule or the format of this file contact:

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¹ Nonmetropolitan includes micropolitan areas.