

1996 HMDA USER GUIDE SUPPLEMENT

FDIC-supervised institutions that are subject to Regulation C may submit calendar year 1996 (CY96) HMDA data in one of three formats: (1) diskette; (2) magnetic tape or cartridge; or (3) hard copy LAR form if 25 or fewer records are reported.

The FDIC provides, at no cost to you, the enclosed software, which was developed by the FFIEC, and the **User Guide** instruction notebook. The software contains edits that will flag many data-entry errors, allowing correction prior to submission of your data.

The FDIC will accept any machine-readable medium that presents the data in accordance with the FFIEC HMDA data file specifications. You may use another software product or you may create a diskette, magnetic tape or cartridge from your internal system. Institutions reporting 25 or fewer applications and loans may submit your data in typed paper format using FORM FR HMDA-LAR. If you produce a typed or computerized version of the LAR form, it must exactly replicate the format of FORM FR HMDA-LAR.

TECHNICAL SUPPORT

The FDIC has contracted with the Federal Reserve Board to collect and process the CY96 HMDA data. The Federal Reserve Board will provide assistance if you have questions about completion of the LAR form or use of the FFIEC software provided by the FDIC. The Federal Reserve Board's HMDA Assistance Line is 202/452-2016. Your recorded message will result in a call, within two business days, from a Federal Reserve Board staffer who is familiar with both the enclosed software and Regulation C's HMDA reporting requirements.

If you call the HMDA Assistance Line with technical questions about use of the FFIEC software, please leave a message that includes your fax number on mailbox 2. To request materials such as, the **Guide to HMDA Reporting**, the FORM FR HMDA-LAR, file specifications or the FFIEC HMDA Data Order Form, select mailbox 3. The Fax-Back option on mailbox 3 will quickly fax you documents such as, the file specifications, a copy of the HMDA lobby poster or the Fax-Request Catalog (for requesting other free documents by Fax). If you have other HMDA questions, select mailbox 6.

FFIEC SOFTWARE ENHANCEMENTS

Because the CY96 software includes revised information, **it is important to install the new software version** and complete the year-end processing as directed in the User Guide on pages Q-5 or 2-14. The new features in the enclosed version are:

- **Current metropolitan statistical area (MSA)** designations that must be used in CY 1996 HMDA reports. Two new MSAs were added -- MSA 2620 for Flagstaff, Arizona-Utah that comprises Coconino County, Arizona and Kane County, Utah; and MSA 2995 that comprises Mesa County, Colorado.
- A new central city (Lenoir, North Carolina) defined in the Hickory-Morganton, North Carolina MSA 3290. The title for that MSA becomes Hickory-Morganton-Lenoir, NC.
- Census tract numbers for those areas that are tracted and are located outside MSAs.
- Automatic **printing of the FDIC's name and mailing address** on the Transmittal Sheet (TS) (see Chapter 3 of the HMDA User Guide).
- The **ability** to modify and resubmit previous year's date (see Chapter 9).
- A **message** indicating when it is necessary to run a batch edit (option that is located under the LAR menu; see page 4-4) or print an erroneous/unedited LAR report (option that is located under the Reports menu; see page 5-2).

Additionally, the following features, which were contained in the CY95 software, have been removed:

- Quality edits (Q017, Q018, Q019, Q020, and Q021).
- **User security profiles.** This will permit ease in administering the software.

PRE-EDITING YOUR DATA

Because your data must be error-free, if you choose not to use the enclosed software, you must use a program that conforms **exactly** to the file specifications required for Regulation C reporting. If the data collection program you choose does not include edits to verify the data you enter into the four fields for property location, you must confirm their accuracy to avoid errors that may subject your institution to civil money penalties.

RESPONDENT ID NUMBER

Each reporting institution must provide two ID numbers on its

Transmittal Sheet: a Respondent ID number and a Tax ID number.
The Respondent ID number is the institution's FDIC certificate
number with enough leading zeros to fill the 10-digit field.

For example, if the institution's FDIC certificate number is 26354, its Respondent ID number will be 0000026354. The officer who certifies the institution's quarterly Call Report will know the FDIC certificate number and the Tax ID number.

For a majority-owned subsidiary of an FDIC-supervised institution, the Respondent ID number is the same as its Tax ID number. The Tax ID number must be entered in both fields on the Transmittal Sheet.

GETTING HELP

The **User Guide** -- Because of the new features and functions of the enclosed software, it is important to familiarize yourself with the **User Guide** prior to attempting to install or use this program. If you have any questions regarding the FFIEC software, call the HMDA Assistance Line, mailbox 2.

The **Guide to HMDA Reporting** -- December 1994 amendments to Regulation C (see FIL-84-94 dated December 28, 1994) are effective January 1, 1996 with two exceptions: (1) the requirement to include the total LAR count on the transmittal sheet was effective for CY95 data, and (2) a waiver of the requirement to report prequalifications applied to CY94 and CY95 data.

DATA SUBMISSION

The HMDA Data Entry Software System collects data on one or more diskettes. You should duplicate and retain a copy of these diskettes. The diskettes submitted to the Federal Reserve Board should be labeled as follows:

Respondent name, respondent ID number, agency code and tax ID number
Contact name and phone number
Number of diskettes submitted (i.e., 1 of 1, 1 of 2, etc.)
Number of Total LAR records being submitted.

If you have any questions, please call the Federal Reserve Board's **HMDA** Assistance Line at 202-452-2016, or send your questions electronically to Internet address HMDAHELP@FRB.GOV.

If you are submitting in paper format, please verify that:

- The original and a copy of the typed LAR form(s) are enclosed.

- A signed transmittal sheet is fully completed and enclosed, including a count of the total number of LARs being submitted.
- No more than 25 LAR records are being submitted.
- Each page is numbered (for example, 1, 2 of 4, etc.)

MAILING ADDRESS

Regardless of whether your report is being submitted in electronic or hardcopy format, it should be mailed by March 1 of the year following collection of your data **WITH THE SIGNED TRANSMITTAL SHEET**
TO:

Attn: FDIC HMDA Processing
Federal Reserve Board
1709 New York Avenue, N.W., 5th Floor
Washington, D.C. 20006