



FFIEC Geocoding/Mapping Guide

MUNICIPAL CREDIT UNION FFIEC Geocoding/Mapping Guide

Purpose

The purpose of this guide is to provide our members and potential members a step by step instructional manual to verify if their home resides in a low, moderate or middle area.

Guide | Geocoding

- Visit <https://geomap.ffiec.gov/ffiecgeomap/>
- On the top left portion of the screen, change the Year to 2022. It defaults to 2023 (2023 data will not be available until Q3/Q4).

FFIEC Year: 2022 Address:

Matched Address	
Address	50 Walnut Ln, Middletown, New York, 10940
MSA/MD Code	39100
State Code	36
County Code	071
Tract Code	0016.01
MSA/MD Name	POUGHKEEPSIE-NEWBURGH MIDDLETOWN, NY
State Name	NEW YORK
County Name	ORANGE COUNTY

Census Demographic Data

- On the address section, please type in your home address that you're planning on using to secure the loan and click the magnifying glass.

FFIEC Year: 2022 Address: 50 Walnut Ln, Middletown, NY, 10940, USA

- Click on the box named Census Demographic Data.

50 Walnut Ln, Middletown, NY, 10940, USA

Census Demographic Data

- When the drop down pops up, the Tract Income Level section will determine the census tract that your home is classified as.

▼ Census Demographic Data

Address: 50 Walnut Ln, Middletown, New York, 10940
MSA-State-County-Tract: 39100-36-071-0016.01

Census	Income	Population	Housing
Tract Income Level			Moderate
Underserved or Distressed Tract			No
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$115,700		
2022 Estimated Tract Median Family Income	\$85,595		
2020 Tract Median Family Income	\$74,081		
Tract Median Family Income %	73.98		
Tract Population		5294	
Tract Minority %		73.12	
Tract Minority Population		3871	
Owner-Occupied Units		855	
1- to 4- Family Units		866	

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- Your home must be located in a **low, moderate or middle** area. If the *Tract Income Level* section reads **upper**, you will have to qualify through your household income. Please see next section.

Guide | Income

- Please see below county list and the maximum household allowance for low to moderate annual income.

COUNTY	STATE	2023 FFIEC ESTIMATED MFI	MAXIMUM ANNUAL HOUSEHOLD INCOME (MOD)	MAXIMUM MONTHLY HOUSEHOLD INCOME (MOD)	MAXIMUM ANNUAL HOUSEHOLD INCOME (LOW)	MAXIMUM MONTHLY HOUSEHOLD INCOME (LOW)
Bronx	New York	\$94,400.00	\$113,100.00	\$9,425.00	\$70,600.00	\$5,883.33
Dutchess	New York	\$119,600.00	\$94,650.00	\$7,887.50	\$59,500.00	\$4,958.33
Kings	New York	\$94,400.00	\$113,100.00	\$9,425.00	\$70,600.00	\$5,883.33
Nassau	New York	\$156,300.00	\$102,000.00	\$8,500.00	\$76,950.00	\$6,412.50
New York	New York	\$94,400.00	\$113,100.00	\$9,425.00	\$70,600.00	\$5,883.33
Orange	New York	\$119,600.00	\$94,650.00	\$7,887.50	\$59,500.00	\$4,958.33
Putnam	New York	\$94,400.00	\$113,100.00	\$9,425.00	\$70,600.00	\$5,883.33
Queens	New York	\$94,400.00	\$113,100.00	\$9,425.00	\$70,600.00	\$5,883.33
Richmond	New York	\$94,400.00	\$113,100.00	\$9,425.00	\$70,600.00	\$5,883.33
Rockland	New York	\$130,700.00	\$113,100.00	\$9,425.00	\$70,600.00	\$5,883.33
Suffolk	New York	\$146,400.00	\$96,300.00	\$8,025.00	\$72,650.00	\$6,054.16
Ulster	New York	\$112,400.00	\$81,300.00	\$6,775.00	\$50,800.00	\$4,233.33
Westchester	New York	\$151,400.00	\$95,300.00	\$7,941.66	\$73,400.00	\$6,116.66
Atlantic	New Jersey	\$98,200.00	\$71,300.00	\$5,941.66	\$44,550.00	\$3,712.50
Bergen	New Jersey	\$130,700.00	\$95,300.00	\$7,941.66	\$64,800.00	\$5,400.00
Burlington	New Jersey	\$114,400.00	\$89,250.00	\$7,437.50	\$55,800.00	\$4,650.00
Camden	New Jersey	\$114,400.00	\$89,250.00	\$7,437.50	\$55,800.00	\$4,650.00
Cape May	New Jersey	\$103,700.00	\$80,350.00	\$6,695.83	\$50,250.00	\$4,187.50
Cumberland	New Jersey	\$76,100.00	\$68,000.00	\$5,666.66	\$42,500.00	\$3,541.66
Essex	New Jersey	\$124,300.00	\$94,650.00	\$7,887.50	\$60,900.00	\$5,075.00
Gloucester	New Jersey	\$114,400.00	\$89,250.00	\$7,437.50	\$55,800.00	\$4,650.00
Hudson	New Jersey	\$100,900.00	\$97,300.00	\$8,108.33	\$60,850.00	\$5,070.83
Hunterdon	New Jersey	\$142,900.00	\$95,300.00	\$7,941.66	\$71,450.00	\$5,954.16
Mercer	New Jersey	\$129,200.00	\$94,650.00	\$7,887.50	\$63,100.00	\$5,258.33
Middlesex	New Jersey	\$142,900.00	\$95,300.00	\$7,941.66	\$71,450.00	\$5,954.16
Monmouth	New Jersey	\$130,300.00	\$94,650.00	\$7,887.50	\$64,500.00	\$5,375.00
Morris	New Jersey	\$124,300.00	\$94,650.00	\$7,887.50	\$60,900.00	\$5,075.00
Ocean	New Jersey	\$130,300.00	\$94,650.00	\$7,887.50	\$64,500.00	\$4,541.66
Passaic	New Jersey	\$130,700.00	\$95,300.00	\$7,941.66	\$64,800.00	\$5,400.00
Somerset	New Jersey	\$142,900.00	\$95,300.00	\$7,941.66	\$71,450.00	\$5,954.16
Salem	New Jersey	\$114,400.00	\$89,250.00	\$7,437.50	\$55,800.00	\$4,650.00
Sussex	New Jersey	\$124,300.00	\$94,650.00	\$7,887.50	\$60,900.00	\$5,075.00
Union	New Jersey	\$124,300.00	\$94,650.00	\$7,887.50	\$60,900.00	\$5,075.00
Warren	New Jersey	\$116,200.00	\$92,950.00	\$7,745.83	\$58,100.00	\$4,841.00