Stuck with an address that won't come up in geocoding software?

In recent weeks, as banks and other financial institutions have been preparing their annual submissions for HMDA and CRA, I have answered many questions about geocoding, especially about addresses that do not geocode in software or at the FFIEC site.

First, if an address does not come up in your geocoding software or at the FFIEC site, it is not permitted to report NA. If the address is known, it must be geocoded. You have to find the address on a map and then convert that to a census tract. This article will walk you through some ways to accomplish that task.

Find a Cross Street

The best way to find the correct tract is to find nearby cross streets and map the intersection at the FFIEC site, such as Broad & Main, Anytown, Florida.

You may have to try a few intersections before you get a map of the correct neighborhood. Orient yourself on the map by looking for nearby large highways. Refer back to the internet map to see where you should be looking: East, West, North, South of the highway. Look for helpful curves in roads that are easy to spot, or for parks and similar areas that can be located on the FFIEC map.

By going through this process, you can locate the correct tract.

How do you determine the cross streets?

Here are some steps that you can take to pin down a location.

- Check the property appraisal for a map that shows the property location. Look for nearby cross streets.
- Map online. If you do not have access to the appraisal or it does not have a map (or the map is not detailed enough), map the address online and again, look for cross streets.
- Search the address online. If the address does not come up in online mapping software, simply search the address using Google or another search engine. The address will usually come up in sites like Zillow, hopefully with a map. It may also come up in a development map that is part of a developer’s website.
- Talk to the lending officer. Failing those steps, if this is a commercial property (or your financial institution is small enough that someone will be personally familiar with the property), talk to the relationship manager or loan officer. Ask about the location, inquire about nearby landmarks such as shopping centers, churches, grocery or building supply stores. Geocode one of these nearby properties at the FFIEC site.
Once you have cross streets or a nearby property on the FFIEC map, zoom in and look for the location you are seeking and locate the correct tract by clicking on the map using the method described below.

**Narrowing Things Down on the FFIEC Map**

At the FFIEC site, you will first enter the intersection or nearby address in the search bar as shown below. Hopefully, it will come up. If not, try others from the same neighborhood.

Once you have the intersection, you will check the box for “User Select Tract” under the area that provides the geocoding data. When you find your property, click in the tract and the correct manually selected geocoding will show up in a new box as you can see in this screenshot below.

![Screenshot of FFIEC Map](image)

Often, you will actually locate the street on the FFIEC map that the software failed to find in a search! Frustrating, but at least you now have the correct geocoding.

Tiresome? Yes, but the result will be accurate and you won't be criticized for reporting NA when you have an address. This process gets easier with practice. Good luck!

If you need help learning, or staying up to date with HMDA, consider [The HMDA Academy](#)!