
Joint Release

**Federal Deposit Insurance Corporation
Board of Governors of the Federal Reserve
System**

For immediate release

June 25, 2021

Agencies Release List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

The Board of Governors of the Federal Reserve System and the Federal Deposit Insurance Corporation today announced the availability of the 2021 list of distressed or underserved nonmetropolitan middle-income geographies. These are geographic areas where revitalization or stabilization activities are eligible to receive Community Reinvestment Act (CRA) consideration under the community development definition.

Distressed nonmetropolitan middle-income geographies and underserved nonmetropolitan middle-income geographies are designated by the agencies in accordance with their CRA regulations. The criteria for designating these areas are available on the Federal Financial Institutions Examination Council (FFIEC) website (<http://www.ffiec.gov/cra>). The designations continue to reflect local economic conditions, including unemployment, poverty, and population changes.

As with past releases, the agencies apply a one-year lag period for geographies that were listed in 2020 but are no longer designated as distressed or underserved in the current release. Revitalization or stabilization activities in these geographies are eligible to receive CRA consideration under the community development definition for 12 months after publication of the current list.

The current and previous years' lists can be found on the [FFIEC website](#), along with information about the data sources used to generate those lists.

Attachments:

[2021 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies](#)

Source Information and Methodology

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