Joint Release	**Board of Governors of the Federal Reserve System** **Office of the Comptroller of the Currency** **Federal Deposit Insurance Corporation** **Office of Thrift Supervision**

For Immediate Release   June 1, 2011

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

The federal bank and thrift regulatory agencies today announced the availability of the 2011 list of distressed or underserved nonmetropolitan middle-income geographies where revitalization or stabilization activities will receive Community Reinvestment Act (CRA) consideration as "community development."

"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 reflect local economic conditions, including triggers such as unemployment, poverty, and population changes.

As with past releases, the 2011 list will incorporate a one-year lag period for geographies designated as distressed or underserved in 2010, but not designated as such in the 2011 release. Geographies subject to this one-year lag period are eligible to receive consideration for community development activities for 12 months after publication of the 2011 list.

The 2011 list and lists from previous years can be found on the FFIEC website, along with information about the data sources used to generate the list of distressed or underserved geographies.

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Attachments:

2011 Distressed or Underserved Nonmetropolitan Middle-Income Geographies Source Information and Methodology - PDF (PDF Help)
Distressed Middle-Income Nonmetropolitan Tracts (Printable - PDF) (PDF Help)

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