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Joint Release

**Board of Governors of the Federal Reserve System  
Office of the Comptroller of the Currency  
Federal Deposit Insurance Corporation**

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For Immediate Release

June 30, 2014

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

The Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency today announced the availability of the 2014 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 continue to reflect local economic conditions, including triggers such as unemployment, poverty, and population changes.

As with past releases, the agencies incorporate a one-year lag period for geographies that are no longer designated as distressed or underserved in the current 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 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:

- [2014 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies](#) - PDF ([PDF Help](#))
- [Source Information and Methodology](#) - PDF ([PDF Help](#))

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