

RESCINDED

Transmittal – See OCC 2020-11

OCC Bulletin 2012-20 | July 30, 2012

Community Reinvestment Act: List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

The Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation (the agencies) recently announced the availability of the 2012 list of distressed or underserved nonmetropolitan middle-income geographies, in which bank revitalization or stabilization activities will receive Community Reinvestment Act (CRA) consideration as “community development.”

The agencies designate “distressed” and “underserved” nonmetropolitan middle-income geographies in accordance with their CRA regulations. The criteria for designating these areas are available on the Federal Financial Institutions Examination Council (FFIEC) Website (www.ffiec.gov/cra). The designations continue to reflect local economic conditions, including triggers such as unemployment, poverty, and population changes.

The U.S. Census Bureau revised some census tract boundaries as a result of the 2010 census. The current list of distressed or underserved nonmetropolitan middle-income geographies does not reference the 2011 designation. Geographies on the 2012 list will not necessarily have a corresponding 2011 geography. Therefore, users of the data are encouraged to refer to the list published in 2011 and to use the one-year lag provision to determine if an activity is eligible for CRA consideration.

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 that qualify for this one-year lag period are eligible to receive consideration for community development activities for 12 months after publication of the current list.

Several of the data sets associated with the criteria for designating the distressed or underserved geographies are no longer offered or were not available at the time of this bulletin. Comparable or existing data were substituted in the calculations.¹ In addition, the 2010 census summary files for American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, and the U.S. Virgin Islands are not yet available. This initial release of the 2012 list does not contain any tract information for those areas. The 2012 list will be updated when information becomes available, which is expected in late 2012. The 2011 lists should be used for those areas until the updated lists are released.

The FFIEC Website includes the current and previous years' lists, along with information about the data sources used to generate those lists.

For more information, please contact your supervisory office or the Compliance Policy Department at (202) 649-5470.

To

Chief Executive Officers and
Compliance Officers of All
National Banks and Federal
Savings Associations,
Department and Division Heads,
All Examining Personnel, and
Other Interested Parties

¹ These criteria are provided in Interagency Question and Answer __.12(g)(4)(iii) – 1 (75 FR 11647-48 (Mar. 11, 2010)). A technical revision conforming the Interagency Question and Answer to this announcement will be reflected in the next publication of the “Interagency Questions and Answers Regarding Community Reinvestment” in the *Federal Register*. The domestic five-year net migration provided by Census 2000 (PHC-T-22) Table 2 is not available in the 2010 Census. Therefore, effective with the 2012 list, the following formula for five-year population loss will be used in its place: % 5 year population loss = (2010 population - 2005 population)/2005 population. The threshold for five-year population loss is a loss of 5 percent or more. All data are from the County Intercensal Estimates (2000-2010) at www.census.gov/popest/data/intercensal/county/county2010.html. The U.S. Department of Agriculture has not yet released the new urban influence codes. Therefore the 2012 list will continue to use the 2003 codes at www.ers.usda.gov/Data/UrbanInfluenceCodes/ as the data source for low density. As was the case previously, the 2012 list will use the urban influence codes 7, 10, 11, or 12.

Related Link

- [List of Distressed or Underserved Geographies \(PDF\)](#)

RESCINDED