



The Community Reinvestment Act (CRA) encourages banks to meet the credit needs of their local communities, including low- and moderate-income communities. Distressed or underserved nonmetropolitan middle-income geographies are census tracts where revitalization or stabilization activities are eligible to receive CRA consideration. The census tracts with this designation have local economic conditions, such as unemployment, poverty, and population changes that are eligible to receive CRA community development consideration for 12 months after publication of the current list.

The 2023 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies can be found [here](#). The previous years' lists and criteria can be found [here](#).