News Release 2026-51 | June 30, 2026

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

Joint Release

Federal Deposit Insurance Corporation
Federal Reserve Board
Office of the Comptroller of the Currency

Federal bank regulatory agencies today released the 2026 list of certain geographies where certain bank activities are eligible for

Community Reinvestment Act (CRA) credit.

Under the CRA, the agencies assess a bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations. The list released by the agencies includes distressed or underserved nonmetropolitan middle-income geographies where revitalization or stabilization activities are eligible to receive CRA consideration. The designations reflect local economic conditions, including unemployment, poverty, and population changes. Previous years' lists and criteria for designating these areas are available here.

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. As with past lists, the agencies apply a one-year lag period for geographies that were included in 2025 but are no longer designated as distressed or underserved in the current list.

Related Links

- 2026 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies (PDF)
- Source Information and Methodology (PDF)

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Topic(s):

- COMMUNITY REINVESTMENT ACT (CRA)