

## APPENDIX III-10

### DESIGNATED COMMUNITIES FOR THE TARGETED LENDING INITIATIVE

**Applicability:** Ginnie Mae I MBS Program and Ginnie Mae II MBS Program.

Targeted areas eligible for the Targeted Lending Initiative are those census tracts set forth below, which include (1) areas selected by HUD as Urban and Rural Empowerment Zones, Urban and Rural Enterprise Communities, and Urban and Rural Renewal Communities and (2) areas of those communities that are:

- (a) within a Metropolitan Statistical Area (as defined by the Office of Management and Budget), and
- (b) defined by HUD as underserved areas in 24 C.F.R. Part 81.

Also included in the Targeted Lending Initiative are those census tracts that contain Colonias and census tracts with greater than 50% Native American population. Below is a list of all eligible states and communities in the program. A complete list of TLI-eligible census tracts is available for download at [www.ginniemae.gov](http://www.ginniemae.gov).

<p><b>Alabama</b> Green-Sumnter Southern Alabama Mobile</p> <p><b>Alaska</b> Metlakatla Indian Communities</p> <p><b>Arizona</b> Tucson Phoenix Four Corners Arizona Border Region Colonias Region</p> <p><b>Arkansas</b> Pulaski County</p> <p><b>California</b> Los Angeles San Diego San Francisco Orange Cove Parlier Fresno Santa Ana Oakland* Desert Communities City of Watsonville* Imperial County* Colonias Region</p> <p><b>Colorado</b> Denver*</p> <p><b>Connecticut</b> New Haven Bridgeport*</p> <p><b>Delaware</b> Wilmington*</p> <p><b>District of Columbia</b> Washington, DC</p> <p><b>Florida</b> Jacksonville Miami-Dade County Tampa* Empowerment Alliance of Southwest Florida Jackson County*</p>	<p><b>Georgia</b> Atlanta Albany* Southwest Georgia United Central Savannah River Area*</p> <p><b>Hawaii</b> Moloka'i</p> <p><b>Illinois</b> Chicago East St. Louis- St. Louis Springfield* Southernmost Illinois Delta</p> <p><b>Indiana</b> Gary-Hammond-East Chicago Indianapolis* The Town of Austin</p> <p><b>Iowa</b> Des Moines*</p> <p><b>Kansas</b> Kansas City* Wichita County</p> <p><b>Kentucky</b> Eastern Kentucky Louisville* Kentucky Highlands Bowling-Green Scott-McCreary*</p> <p><b>Louisiana</b> New Orleans Ouachita Parish Central Louisiana Northern Louisiana Northeast Louisiana Delta*</p> <p><b>Maine</b> Aroostook County Empower Lewiston</p> <p><b>Maryland</b> Baltimore</p> <p><b>Massachusetts</b> Lawrence Lowell Boston Springfield*</p>	<p><b>Michigan</b> Detroit Flint Muskegon* Clare County Lake County*</p> <p><b>Minnesota</b> Minneapolis St. Paul*</p> <p><b>Mississippi</b> West Central Mississippi Jackson* Mid-Delta Empowerment Zone Alliance North Delta Mississippi*</p> <p><b>Missouri</b> St. Louis- East St. Louis Kansas City* City of East Prairie*</p> <p><b>Montana</b> Fort Peck Assiniboine and Sioux Tribe</p> <p><b>Nebraska</b> Omaha*</p> <p><b>Nevada</b> Las Vegas*</p> <p><b>New Hampshire</b> Manchester*</p> <p><b>New Jersey</b> Camden Newark Cumberland County</p> <p><b>New Mexico</b> Albuquerque* City of Deming La Jicarita* Colonias Region</p> <p><b>New York</b> Buffalo-Lackawanna Niagara Falls Rochester Schenectady Jamestown Syracuse Yonkers New York Newburgh-Kingston*</p>
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**North Carolina**  
 Charlotte\*  
 Robeson County\*  
 The Halifax-Edgecombe-Wilson  
 Empowerment Alliance\*

**North Dakota**  
 Turtle Mountain Band of Chippewa  
 Griggs-Steele

**Ohio**  
 Hamilton  
 Youngstown  
 Cincinnati  
 Columbus  
 Huntington-Ironton  
 Cleveland  
 Akron\*  
 Greater Portsmouth\*

**Oklahoma**  
 Oklahoma City  
 Tri-County Indian Nations  
 Southeast Oklahoma\*

**Oregon**  
 Portland\*  
 Josephine County\*

**Pennsylvania**  
 Philadelphia  
 Harrisburg\*  
 Pittsburgh\*  
 Fayette  
 City of Lock Haven\*

**Rhode Island**  
 Providence\*

**South Carolina**  
 Charleston  
 Columbia-Sumter  
 Allendale County ALIVE  
 Williamsburg-Lake City\*

**South Dakota**  
 Oglala Sioux-Pine Ridge  
 Beadle & Spink\*

**Tennessee**  
 Chattanooga  
 Memphis  
 Knoxville  
 Nashville-Davidson\*  
 Clinch-Powell  
 Scott-McCreary\*  
 Fayette-Haywood County\*

**Texas**  
 Corpus Christi  
 El Paso County  
 San Antonio  
 El Paso  
 Houston\*  
 Dallas\*  
 Waco\*  
 FUTURO  
 Rio Grande Valley  
 Colonias Region

**Utah**  
 Ogden\*  
 Four Corners

**Vermont**  
 Burlington

**Virginia**  
 Norfolk-Portsmouth  
 Accomack-Northampton\*

**Washington**  
 Tacoma  
 Yakima  
 Seattle\*  
 Five Star  
 Lower Yakima County\*

**West Virginia**  
 Huntington-Ironton  
 Upper Kanawha Valley  
 Central Appalachia\*  
 McDowell County\*

**Wisconsin**  
 Milwaukee  
 Northwoods NiiJii

\* These 62 communities will lose their designations as Urban or Rural Enterprise Communities effective December 31, 2004. Accordingly they will be removed from the list of eligible TLI census tracts.