

## 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).

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