

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.

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

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.