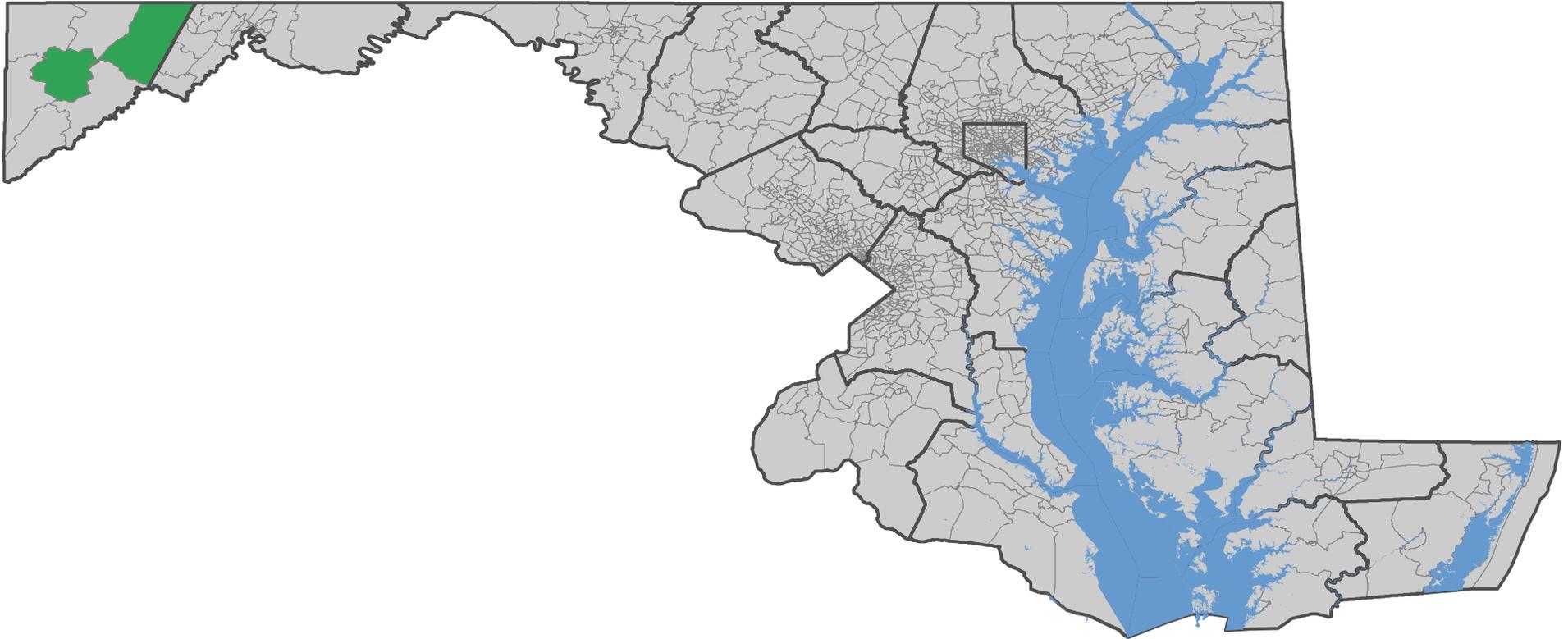


Maryland: Community Reinvestment Act (CRA) Middle-Income, Non-Metropolitan Distressed & Underserved Census Tracts, 2011



Note: A non-metropolitan, middle-income census tract is considered distressed if it has an unemployment rate of at least 1.5 times the national average; a poverty rate of 20 percent or more; and/or a population loss of 10 percent or more between the previous census and the most recent census. A non-metropolitan, middle-income census tract is considered underserved if it meets criteria for population size, density and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing essential community needs. The list of qualified census tracts is reviewed and updated annually.

-  Distressed Middle-Income Census Tracts
-  Underserved Middle-Income Census Tracts
-  Both Distressed & Underserved Middle-Income Census Tracts