

Key: Reason for Ineligibility

Population Increase: A town, village, city, or place where the population now exceeds the maximum population per the Rural Definition for that program. (For example: If a town's population exceeds 20,000 for a town **NOT** located in a Metropolitan Statistical Area or if a town's population exceeds 10,000 for a town located in a Metropolitan Statistical Area).

Metropolitan Statistical Area (MSA) Designation: A county that is now (in 2010) considered an MSA county per the OMB MSA definition but was **not** considered an MSA county in 2000 and where the town, village, city, or place is no longer eligible because of the change in the MSA definition. (For example: A town with a population of 14,000 in 2000 and not located in an MSA county was eligible for housing programs because the population was less than 20,000. In 2010, the population of the town decreased to 12,000. However, OMB now included the county as being a MSA county. The town is no longer eligible because the population exceeds the 10,000 population limit for a MSA county).

Exception (Grandfather Clause): Any town, village, city, or place that was determined eligible under Section 520 of the Housing Act of 1949 (As Amended) meeting the following: *For purposes of this title, any area classified as "rural" or a "rural area" prior to October 1, 1990, and determined not to be "rural" or a "rural area" as a result of data received from or after the 1990 or 2000 decennial census shall continue to be so classified until the receipt of data from the decennial census in the year 2010, if such area has a population in excess of 10,000 but not in excess of 25,000, is rural in character, and has a serious lack of mortgage credit for lower and moderate-income families, but will now be considered ineligible at the receipt of the 2012 census data (Oct. 1, 2012)*

Other: Other reasons a town, village, city, or place may become ineligible are:

- The area is no longer rural in character;
- is adjacent or contiguous to an urban area; or
- the expiration of a number of General Provisions in the various Appropriations Bills extending the eligibility of an area until the receipt of the 2012 census (for example: the City of Coachella, California, eligible for loans and grants funded through the rural utilities programs and rural business and cooperative development programs in the Rural Community Advancement Program account and the Rural Housing Insurance Fund Program account)

Key: RD Programs

Housing: All Housing Programs in Housing Act of 1949

CF: Community Facilities loans & grants (pop. less than 20,000)

WEP: Water and Waste Disposal grants & direct and guaranteed loans (pop. less than 10,000)