

December 2, 1996

Christiane G. Hyland
Hyland and Hyland
616 South Washington Street
Alexandria, VA 22314-4192

Re: IRPS 96-2 and Congressional Districts (Your November 21, 1996, Letter)

Dear Ms. Hyland:

You have asked whether a U.S. Congressional District with a population under 1,000,000 automatically qualifies as an acceptable political jurisdiction for the definition of a well-defined community. The answer to question 4 on page 9 of the enclosed Question and Answers dated November 20, 1996, states that congressional districts are not "acceptable political jurisdictions for the purpose of this policy because they may be subject to change, and overly broad." However, the answer to question 5 on page 9 states, although a congressional district does "not automatically qualify as a well-defined community, a credit union can still submit documentation demonstrating that the proposed area is a well defined community."

Sincerely,

Michael J. McKenna
Acting Associate General Counsel

GC/MJMcK:bhs
SSIC 6010
96-1131

Enclosure