



CFPB Publishes 2019 Lists of Rural and Underserved Counties and Updates Website Tool

On February 12, 2019, the Consumer Financial Protection Bureau published the 2019 list of [rural and underserved counties](#), and a separate 2019 list that includes only rural counties. The CFPB also updated its [rural or underserved areas tool](#) for 2019.

The final lists can help credit unions determine whether a property is located in a rural or underserved area for purposes of applying certain regulatory provisions related to mortgage loans. The CFPB issues new lists annually for creditors to use during the applicable time frame. Your credit union may rely on the more comprehensive website tool to provide a safe harbor determination whether a property is located in a rural or underserved area.

If your credit union makes at least one first-lien mortgage loan secured by a property located in a rural or underserved area during 2019, it qualifies as a creditor operating in a rural or underserved area during 2020, and for loan applications received before April 1, 2021.

To access the 2019 lists go to <https://www.consumerfinance.gov/policy-compliance/guidance/rural-and-underserved-counties-list/>.

To access the rural and underserved areas tool go to <https://www.consumerfinance.gov/rural-or-underserved-tool/>.

Additional Information

You can find information about the CFPB's mortgage rules on the NCUA's [Consumer Compliance Regulatory Resources page](#). If you have questions about this information, please contact the NCUA's Office of Consumer Financial Protection at (703) 518-1140 or by email at ComplianceMail@ncua.gov. You can also contact your NCUA regional office or your state supervisory authority.