
2025 Rural Areas File

Synopsis: The Federal Housing Enterprises Financial Safety and Soundness Act of 1992 establishes a duty for Fannie Mae and Freddie Mac (the Enterprises) to serve the housing needs of very low-, low-, and moderate-income families in rural areas.¹ FHFA’s Duty to Serve regulation provides eligibility for Duty to Serve credit for Enterprise mortgage purchases and other activities in “rural areas,” as defined in the regulation.² Additionally, the regulation specifies support for high-needs rural regions as a Regulatory Activity that the Enterprises may consider for inclusion in their plans for the Duty to Serve program.

FHFA’s 2025 Rural Areas File designates census tracts in the Metropolitan Statistical Areas (MSAs) and outside of MSAs of the 50 states, the District of Columbia, and Puerto Rico that are considered rural areas or non-rural areas under the regulation. The File also identifies whether census tracts are located in “high-needs” counties in order to determine whether tracts meet the definition of “high-needs rural regions” in the regulation.

1. Rural Areas Defined

Section 1282.1 of the regulation, as amended, defines “rural area” as:

- (i) A census tract outside of an MSA as designated by the Office of Management and Budget (OMB); or
- (ii) A census tract in an MSA as designated by OMB that is:
 - (A) Outside of the MSA’s Urbanized Areas as designated by the U.S. Department of Agriculture’s (USDA) Rural-Urban Commuting Area (RUCA) Code #1, and outside of tracts with a housing density of over 64 housing units per square mile for USDA’s RUCA Code #2; or
 - (B) A colonia census tract that does not satisfy paragraphs (i) or (ii)(A) of this definition.

Section 1282.1, as amended, defines “high-needs rural region” as any of the following regions provided the region is located in a “rural area”:

- (1) Middle Appalachia;
- (2) the Lower Mississippi Delta;
- (3) a colonia census tract; or
- (4) a tract located in a persistent poverty county and not included in Middle Appalachia, the Lower Mississippi Delta, or a colonia census tract

¹ 12 U.S.C. § 4565.

² 12 C.F.R. § 1282.1.

2. The 2025 Rural Areas File

The 2025 Rural Areas File incorporates the census tract numbering system used in the 2020 Census. FHFA’s determination of “rural areas” for 2025 is based on 2020 census data for census tract boundaries, the USDA RUCA codes,³ and housing units per square mile as derived from Census’ tract relationship file.⁴ The classification of census tracts as metropolitan or nonmetropolitan is based on OMB’s specification of MSAs in July 2023.⁵

FHFA defines “rural areas” at the census tract level in both metropolitan and nonmetropolitan areas. The one exception is in the St. Louis MSA, where parts of the city of Sullivan lie within Franklin County and Crawford County, Missouri. By statute, the entirety of Sullivan is deemed to be within the St. Louis MSA.⁶ The portion of Crawford County outside of Sullivan is nonmetropolitan. In the 2025 Rural Areas File, the two census tracts in Crawford County that contain a portion of Sullivan are treated as split tracts. The 2025 Rural Areas File contains two records for each of these census tracts – one record for the nonmetropolitan portion of the tract and one record for the metropolitan portion of the tract.

The 2025 Rural Areas File is column formatted and has nine fields, values of which may have leading zeros. We include four fields to indicate “high-needs” counties and tracts as defined in the Duty to Serve regulation.

STATE:	2-digit numeric state FIPS code.
COUNTY:	3-digit numeric county FIPS code.
TRACT:	6-digit 2020 census tract code (2 decimals implied).
MSA2018:	5-digit OMB MSA designator representing the MSA as specified in OMB Bulletin No. 18-04 (July 21, 2023). ‘99999’ represents a nonmetropolitan area. ⁷
RURAL:	1-digit code designating a rural area, see below.
LMD:	1-digit code indicating whether the county is located in the Lower Mississippi Delta region, see below.
MIDAPP:	1-digit code indicating whether the county is located in the Middle Appalachia region, see below.
PERPOV:	1-digit code indicating whether the county is designated as a Persistent Poverty county, see below.
COLTRACT:	1-digit code indicating whether one or more colonias are located in the census tract, see below.

The RURAL field can be interpreted as:

RURAL=1, census tract is designated as a rural area for purposes of Duty to Serve

RURAL=0, census tract is not designated as a rural area for purposes of Duty to Serve

³ <https://www.ers.usda.gov/data-products/rural-urban-commuting-area-codes.aspx>.

⁴ <https://www.census.gov/geographies/reference-files/time-series/geo/relationship-files.html>.

⁵ OMB Bulletin [No. 23-01](#) (July 21, 2023) reaffirms MSA definitions made in earlier OMB Bulletins and creates new MSAs. Additionally, some counties and county equivalents are no longer in an MSA and are now classified as nonmetropolitan, see footnote 7 below.

⁶ Treasury, Postal Service and General Government Appropriations Act, 1988, Pub. L. No. 100-202, § 530, 101 Stat. 1329-419 (1987).

⁷ “Nonmetropolitan” includes Micropolitan Statistical Areas.

The LMD field can be interpreted as:

LMD=1, county is located in the Lower Mississippi Delta region

LMD=0, county is not located in the Lower Mississippi Delta region

The MIDAPP field can be interpreted as:

MIDAPP=1, county is located in the Middle Appalachia region

MIDAPP=0, county is not located in the Middle Appalachia region

The PERPOV field can be interpreted as:

PERPOV=1, county is designated as a Persistent Poverty county⁸

PERPOV=0, county is not designated as a Persistent Poverty county

The COLTRACT field can be interpreted as:

COLTRACT=1, the tract contains one or more colonias

COLTRACT=0, the tract contains no colonia

The 2025 Rural Areas File is a census tract level file covering all metropolitan and nonmetropolitan areas in the 50 states, the District of Columbia, and Puerto Rico. Except for Puerto Rico, tract records for U.S. territories are not included. U.S. territories, other than Puerto Rico, are considered rural in their entirety for purposes of the Duty to Serve regulation. This File also includes additional census tract records to accommodate the shift from counties to planning regions in Connecticut.⁹

For questions concerning the format of the 2025 Rural Areas File, please contact:

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⁸ Consolidated Appropriations Act, 2017, Pub. L. No. 115-31, 131 Stat. 135 (2017).

⁹ <https://www.govinfo.gov/content/pkg/FR-2022-06-06/pdf/2022-12063.pdf>.