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| NCRC |
| Decades of Disinvestment |

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| Hi Ronald L, NCRC released a new report that looks at Home Mortgage Disclosure Act (HMDA) data across 40 years. We found that 55 years after Congress outlawed using discriminatory maps to guide mortgage lending with the Fair Housing Act, race-based exclusion from homeownership is still a *de facto* reality. Funded by a grant from the National Institutes of Health (NIH), NCRC and the University of Michigan’s Institute for Social Research (ISR) collaborated to create [the Home Mortgage Disclosure Act Longitudinal Dataset (HLD)](https://go.ncrc.org/e3t/Ctc/RK%2B113/d2DPkd04/VWZRh77-Kd-_W62XTY21PwbTRW8Ny6Rt5fH1c1N6TZ7rC3qgyTW5BW0B06lZ3kYW1RP80n6BMPVrW7krszl5pJTtrW6xsDJZ11GffxW3rrgGp8KYp8_W1g9VMj53bqclW8YWzQX4yTm1hW2xDlQ14nF8LhW2gzs_r4CVlDLW3Csbh18GrZ9lW7cD96v6cqd9vN68W4rxkL8L0VhL8hy2pTymHW22qbJL3wjjsnN51CXjL2jXCHW2rcZd15p8TKTW1VJtft1GPF9rW5tw4X_6SsMBsW6tFL3f35J9VQf7flmGl04). The HLD gives researchers an unprecedented look at how long-term disinvestment and redlining affects public health. Policymakers and analysts can now definitively and precisely connect present-day conditions to past structural discrimination.  The new HLD clears up data deficiencies that stymied our understanding for decades. It also allows for researchers to account for other market factors that may affect lending in a community. And it empowers people like you [to pursue justice in your own communities in new ways](https://go.ncrc.org/e3t/Ctc/RK%2B113/d2DPkd04/VWZRh77-Kd-_W62XTY21PwbTRW8Ny6Rt5fH1c1N6TZ7sv3qgyTW7lCdLW6lZ3mwN1nn9XkkHsKJW7_9_tK3rFndhVG6GCP72r8YCW3K7jZC916DQyN5dyKt-2QG1vW7W7dvz7zV7L8W2fhWnr6FmGpqW1w6sMM7Jhz8rW7sJnb35RV-WDVNxDsG79cKtPW10ZNDq4w7DthW1HMKFG5L0Y1WW60yDFs67YvkNN6qjvKHCb2rwW2H1pTV8nCBY2W24kxrS3mQYxGVFYgQS2-3m-LW6qk7JG7bgj1hW6lR69Q8w1v_VW8RS3JJ68K8K0W3tCdVN6_CMkRW2wsGfD1LcvtZW1kTdX_1V5rpNW19R-MN1rh5BJf2dRKXY04). We found that over the past four decades redlined neighborhoods have received about 3,000 fewer mortgages than those deemed as the ‘Best’ by the HOLC mapmakers – *after* leveling out legitimate market factors related to housing availability. Read the full report here: [https://ncrc.org/decades-of-disinvestment/](https://go.ncrc.org/e3t/Ctc/RK%2B113/d2DPkd04/VWZRh77-Kd-_W62XTY21PwbTRW8Ny6Rt5fH1c1N6TZ7sb3qgyTW6N1vHY6lZ3lkW2dnBvP6nbmSRW7PRbPF12BpQ7VhsWQc6PJK1CW4Z-bxG5WrHSsW714CMT3MVFVWN36h5BsB2F_mW3tcmGz1n4k6LW2-CYG-2Xs7YNW2qJRWl63MBWtW4rbdlZ1XjmYtW6zvllw8yqJNdVKfpBT3WQT6LVQpyZS23r7PTW6hw4gC7qg5CWW3FGSVz7jnTSTMl0zLVRTw2JW6lhvcj90M3DRW5y2MmJ9hk8_XW961zHq6Q6-0kW8mp7tZ8p9cJRW2FJ-6-4L2mRMW4f_NcX1GqZwBf8y4QDg04) For more information on redlining, visit [www.ncrc.org/redlining](https://go.ncrc.org/e3t/Ctc/RK%2B113/d2DPkd04/VWZRh77-Kd-_W62XTY21PwbTRW8Ny6Rt5fH1c1N6TZ7rW3qgyTW69sMD-6lZ3llW4CqL3n7D_24TW8hpQ5046pDZFW7gW-8X2wpdG2W2szgf7825VFWW2QW2pX3MH03mW1R-4Y22hpXMJW50Vykx5QfFNqW2J4VsF43j9VxW5__G0F9fCD69W1J87rq1r4TWzW9k5HS42v-LlgW53yJ3g3h2vLRW24vJZv1dbZbnW5dssVY6fhZVDW6zY9SH27jQz9W80vJLC7qX6ZvN5btFn-z9rPKW3kpCk468l5R5W47YjKS8M3qdCN6Ds_fh69J1rf6v6XRH04)  Thanks for all that you do!Team NCRC |
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