

# Pittsburgh's Vanishing Black Neighborhoods

## Most Expensive Black Neighborhoods in Pittsburgh:

Manchester & California-Kirkbride	\$220,500
Garfield	\$162,000
Fineview	\$126,000
Northview Heights-Summer Hill	\$122,000
Hill District Combined	\$117,660
Perry South	\$81,550
Beltzhoover & Bon Air	\$78,500
East Hills	\$70,900
Homewood Combined	\$54,233
Larimer	\$48,300
Lincoln-Lemington-Belmar	\$45,100

## No Longer Black:

East Liberty	\$230,550
Point Breeze North	\$187,250

Citywide Median Home Value: \$209,200

**Pittsburgh's Vanishing Black Neighborhoods:  
Gentrification, Demographic Change, and  
Home Mortgage Lending in Pittsburgh's  
African American Neighborhoods 2007-2021**

2024

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## How This Report is Organized

This report shows the following two conclusions: 1) It makes a correlation between demographic change and home mortgage lending; and 2) it encourages the city of Pittsburgh to enforce its depository law.

In addition to the following narrative sections, this report is divided into the following analytical parts:

- **Part I:** An analysis of the city of Pittsburgh's Community Reinvestment Depository Policy.
- **Part II:** An analysis of demographic change in Pittsburgh over the past decade (2010 to 2020), with an emphasis on African Americans and African American neighborhoods.
- **Part III:** An analysis of financial institution lending in Pittsburgh over the past 15 years (2007 to 2021), with an emphasis on African American neighborhoods.
- **Part IV:** An analysis of individual financial institution performance in the city of Pittsburgh by race and by neighborhood over the past 15 years (2007 to 2021).

## Acknowledgements

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## Executive Summary

Recognizing the need to “jumpstart” to achieve significant transformation, the Lower Marshall-Shadeland Development Initiative (LMSDI) – with thanks to funding by the National Community Reinvestment Coalition and Three Rivers Community Foundation – undertook a comprehensive, citywide analysis of long-term racial lending disparities. LMSDI reviewed more than 170,000 mortgage loan applications by more than 900 financial institutions from 2007-2021.

Among the most notable findings, only three percent of all loan dollars have been approved to African Americans in 15 years. Meanwhile, the city's African American population declined by 13% over the past decade, the greatest rate of decrease since the 1850s. Among the findings that have contributed to *Pittsburgh's Vanishing Black Neighborhoods* include the following:

1. In the past decade, the city of Pittsburgh lost 13% of its African American population, the greatest percentage decline in the city's African Americans since the 1850s.
2. African Americans received just 7% of all loans approved citywide and 3% of the loan dollars (Blacks are 23% of the city's population).
3. Among all racial groups, African Americans were the only ones to have more loans denied than approved.
4. In 15 years, African American neighborhoods received just 4% of all loan dollars.
  - In 15 years, more loan dollars were approved to Shadyside (\$1.4 billion) than to all Black neighborhoods combined (\$717 million).
  - Whites received more home loans than Blacks *in Black neighborhoods*.
5. In 15 years, 589 lenders approved no loans to African Americans.
  - There were 171 financial institutions which approved zero loans to African Americans in African American neighborhoods.

The lack of financial institution credit deters and discourages African Americans from building wealth through home ownership. Owning a home has been the cornerstone of American progress since the extension of credit became easier in the 1930s. But since the 1930s, African Americans have historically been shut out of this process. It continues today.

While *Pittsburgh's Vanishing Black Neighborhoods* reveals startling numbers that illustrate the reasons for this city's decline, the findings should not leave one in despair. For

example, Dollar Bank, PNC and Citizens Bank have demonstrated that providing mortgages to African Americans and helping finance development in Black neighborhoods is good business. They dominate lending to African Americans and African American communities. But few banks have made such a commitment.

The solution to the inequities lies with leadership, and not just political leadership, but action from the city's corporate, academic, philanthropic, and nonprofit sectors. Government support alone does not build wealth. If we are to build wealth among African Americans through homeownership, it must start with city action to reverse these negative trends. Enforcement of the city's Community Reinvestment Depository Policy is but a first step. Financial institutions must be encouraged meet the needs of low-income and African American communities.

At the same time, our political leaders do have the tools, and recent historical precedent in the 1990s, to hold financial institutions accountable to the communities they purport to serve. Whether elected officials have the willpower is another question. It is incumbent upon our government to enforce the regulations and ordinances that lead to improved delivery of products and services to enhance home ownership among Blacks, and among all low and moderate-income residents.

It is critical that the Mayor and City Council regularly review banks' community reinvestment records—particularly those that hold public funds from the city of Pittsburgh, the Pittsburgh Housing Authority, the Pittsburgh Board of Education, and the Urban Redevelopment Authority of Pittsburgh—to ensure those financial institutions are reinvesting in Pittsburgh's Black and low-and moderate-income neighborhoods. This can be accomplished if the city government enforces its Community Reinvestment Depository Ordinance. Through enforcement and creative partnerships, the city could leverage scarce public resources with the billions of dollars in private capital from financial institutions.

This comprehensive report provides the data that is necessary to work toward reversing the decline of our city's invaluable African American population – to ensure that *Pittsburgh's Vanishing Black Neighborhoods* still have a future.

## Key Findings of This Report

Based on an assessment of more than 170,000 home mortgage loan applications received by more than 900 financial institutions over the past 15 years (2007 to 2021), LMSDI makes the following observations:

1. **In the past decade, the city of Pittsburgh lost 13% of its African American population, the greatest percentage decline in the city's African Americans since the 1850s.** The city ranks 5th among Northeastern and Midwestern cities which have lost large proportions of their Black population.
2. **In Pittsburgh, three neighborhoods—East Liberty, Point Breeze North, and Terrace Village-West Oakland—are no longer majority-Black.** These three alone lost more than 2,800 African American residents between 2010 and 2020.
3. **New housing has not been built with African Americans in mind.** The data suggest that there is a correlation between lending to whites, high rates of housing price appreciation, and decline of African American residents in high-growth neighborhoods where the price of housing has skyrocketed. In Lawrenceville, East Liberty, and the Strip District, the African American population plummeted. In these high-growth neighborhoods, lenders approved 20 times more loans to whites than Blacks. Home mortgage loans approved to African Americans are so low in these neighborhoods that it sends a signal: African Americans are not wanted in Pittsburgh's hottest neighborhoods. Two neighborhoods that are hot with developers right now, the Strip District and Lawrenceville, saw precipitous declines in African American residents. In 2000, the Strip District was 61% Black; by 2020, the Strip's Black population had dwindled to just 3%. In 2010, Lawrenceville was 18% Black; by 2020, Lawrenceville was just 6% Black, having lost 1,157 Black residents in a decade.
4. **The scale of financial institution home mortgage lending in Pittsburgh is massive, with banks approving more than \$15.9 billion in home loans over a 15-year period, dwarfing anything the city, state, or federal government could provide for affordable housing.<sup>1</sup>** But the lending is extremely uneven and illustrates the vast inequities, by race and neighborhood, that exist in Pittsburgh. Furthermore, there is no enforcement by the city that banks which hold city deposits are required to meet the needs of low-income and African

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<sup>1</sup> Margaret J. Krauss, "Gainey plans massive investment in Pittsburgh affordable housing," *90.5 WESA*, January 10, 2023, <https://www.wesa.fm/development-transportation/2023-01-10/gainey-administration-plans-a-massive-investment-in-affordable-housing>.

American communities, despite being required by the City of Pittsburgh's Community Reinvestment Depository Policy since 2012.<sup>2</sup>

5. **This analysis demonstrates an immense African American demand for housing.** In 15 years, African Americans applied for 16,266 home loans for \$1.3 billion. However, only 43% of these loan applications were approved. Furthermore, more African Americans are being denied loans than are approved for loans.
6. In 15 years, more loan dollars were approved to **Shadyside** (\$1.4 billion) than to **all Black neighborhoods combined** (\$672 million).
7. **Whites received more home loans than Blacks in Black neighborhoods.** Over a 15-year period, 364 different lenders approved 3,919 loans for \$488,774,000 to whites, but approved 2,588 loans for \$169,079,000 to African Americans in African American neighborhoods.
8. **Average loan amounts for whites were also much greater than Blacks in Black neighborhoods.** The average white loan was \$124,719 in the city's African American neighborhoods, while the average Black loan was nearly half as much, \$65,332.
9. **The white loan approval rate was nearly twenty percentage points higher than the African American loan approval rate in African American neighborhoods.** The overall loan approval rate in Black neighborhoods was low, at 39% over the 15-year period (versus 52% among all neighborhoods citywide). But for whites, the loan approval rate in Black neighborhoods was 51%. For Blacks, the loan approval rate was only 32%.
10. **Nearly half of all African American loans are denied.** Citywide, the denial rate among all African American neighborhoods was 35% (it was 21% for all neighborhoods). But for whites in Black neighborhoods, the denial rate was 25%. In contrast, the Black denial rate in Black neighborhoods was nearly double, at 49%, higher than the citywide average for Blacks at 43%. In other words, African Americans have a greater chance of being denied a loan in a Black neighborhood than in other communities.
11. **Credit history is the overwhelming reason for loan denial among African Americans, with 39% of all loan denials.** Credit history is only 24% of loan denials for whites.
12. **Out of 934 financial institutions which approved loans in the city of Pittsburgh between 2007 and 2021, Dollar Bank approved the most loans to African Americans (802 loans).** PNC Bank was next, with 551 loans, followed by Citizens Bank (422 loans).

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<sup>2</sup> Codified into law as Ord. No. 8-2012, § 1, effective April 25, 2012, amended Ch. 221, §§ 221.01—221.11, [https://library.municode.com/pa/pittsburgh/codes/code\\_of\\_ordinances?nodeId=COOR\\_TITTWOFI\\_ARTIIIIDE](https://library.municode.com/pa/pittsburgh/codes/code_of_ordinances?nodeId=COOR_TITTWOFI_ARTIIIIDE).

13. **In the same 15-year period, out of 364 financial institutions which approved loans in Black neighborhoods, Dollar Bank was again number one, with 589 loans.** PNC Bank was next, with 519 loans in Black neighborhoods, followed by Citizens Bank (414 loans).
14. In 15 years, there were 589 financial institutions which approved **no loans to Blacks** and 168 financial institutions which approved **no loans to Blacks in Black neighborhoods.**
15. The Danvers, Massachusetts-based lender, **Mortgage Network, Inc.**, “one of the largest independent mortgage lenders in the eastern U.S.” according to its website, approved 94 loans to whites for \$14.1 million in Pittsburgh, but approved zero loans to Blacks between 2007 and 2021.
16. The Wexford-based lender, **Sail Mortgage Corp.**, approved 18 loans to whites for \$3.4 million in Black neighborhoods, but approved zero loans to Blacks in Black neighborhoods.
17. **This analysis not only reveals inequalities between neighborhoods, but inequities within neighborhoods.** For example, in 15 years, financial institutions approved 171 loans to African Americans for \$13.7 million in the Upper Hill, which was 66% Black in 2020. But during this same period in the Upper Hill, lenders approved 120 loans to whites for \$18.2 million. The average white loan in the Upper Hill is \$151,867, but for African Americans, the average loan is only \$80,544. It is possible that the reason for the racial disparity is that whites have more wealth to begin with and are able to afford higher-priced homes. Or, it could be that banks favor white borrowers over Blacks.
18. **These data provide a window into the inner workings of banks.** Some banks appear to target certain neighborhoods or races. For instance, **Wells Fargo** was the top lender in the Strip District, with 67 loans, substantially more than PNC Bank (28 loans), Citizens Bank (25 loans), or Dollar Bank (24 loans). In addition, Wells Fargo *approved no Black loans in the Strip District in 15 years*, but approved 46 loans to whites in the Strip for \$12.9 million.
19. **Bank branch locations matter.** Banks tend to make more loans in neighborhoods where they have a branch location. Without a bank branch, how does a bank connect with customers in that neighborhood? For instance, **Nextier Bank**, which has a branch on Forbes Avenue in Oakland, was the top lender in Central Oakland (132 loans), approving substantially more loans than Dollar Bank (24) or First National Bank (18 loans).
20. On the other hand, **SSB Bank**, which maintains the only branch within Marshall-Shadeland, approved 15 loans (the 14th most loans out of 142 lenders) in the neighborhood between 2007 and 2021. Just 3 of these loans for \$59,000 went to African Americans in Marshall-Shadeland in 15 years.

## Why Black Lives Matter in Pittsburgh

In April 2022, the *Pittsburgh Tribune-Review* reported that “two teenagers were killed and eight others were injured in an Easter morning shooting at an Airbnb rental property in Pittsburgh’s North Side.”<sup>3</sup> City Council introduced legislation and held hearings to regulate short-term rentals, but little action was taken in the year since the incident. It is a sign of a larger trend in real estate dramatically affecting Pittsburgh neighborhoods and communities across the United States. Increasingly, many residential properties are owned by limited liability companies (LLCs) and outside investors seeking to make money from real estate in hot markets, with little contribution to neighborhood stability or safety. Research into property ownership in Lower Marshall-Shadeland reveals that nearly 50% of the properties are owned by LLCs, not owner-occupied residents. But who is financing these deals? And is there a correlation between home mortgage lending and the precipitous decline in African Americans in communities across Pittsburgh?

An analysis of bank lending between 2007 and 2021 in the East Allegheny neighborhood where the Airbnb was located, which is 21% Black, reveals stark inequalities between white and Black. During this 15-year period, whites in East Allegheny received 549 loans for \$97.2 million, while Blacks only received 29 loans for \$5.1 million. Among the top ten lenders in East Allegheny include familiar local bank names: Dollar Bank, Wesbanco, PNC Bank, First National Bank, Huntington National Bank, and Wachovia Bank/Wells Fargo Bank, in addition to some lesser-known names, Bellwether Enterprise Real Estate Capital, M&T Realty Capital, FirstMerit Bank, and United American Savings Bank. Yet, the top ten lenders in East Allegheny approved 298 loans to whites, but only 11 loans to African Americans. There, Citizens Bank, ranked 6th for total loans approved in East Allegheny, approved 25 loans to whites but none to Blacks in 15 years. It should be no surprise, then, that the community lost 205 Black residents since 2010 (a 31% decrease in Black residents), when the community was 27% Black.

Why compare white and Black lending patterns? Simply put, it is one measure of wealth inequality. Since the majority of American wealth rests with homeownership, the degree to which both whites and Blacks have equal access to homeownership opportunities is the degree to which they can build wealth equally. If one’s objective is to build wealth among African Americans, it is important to understand the starting point.

But for generations, inequalities have persisted. The Brookings Institution notes that, “At \$171,000, the net worth of a typical white family is nearly ten times greater than that of a Black

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<sup>3</sup> Julia Felton, “A year after fatal Airbnb shootings, Pittsburgh hasn’t passed short-term rental regulations, police have no update on case,” TribLive.com, April 8, 2023, <https://triblive.com/local/1-year-after-fatal-airbnb-shooting-pittsburgh-isnt-regulating-short-term-rentals-police-have-no-update-on-case/>.

family (\$17,150) in 2016.”<sup>4</sup> In January 2021, Brookings reported that “The median white family . . . has eight times the wealth of the median Black family, and five times that of the median Latino or Hispanic family; and home equity is the largest source of wealth-building for middle-class families.”<sup>5</sup> Therefore, to understand how to build wealth, we must first understand wealth inequality as it pertains to financial institution home lending, especially in minority neighborhoods. This report not only highlights glaring disparities between Black and white wealth, but opportunities to improve the delivery of financial institution products and services in minority neighborhoods that help build African American homeownership.

## Massive Gentrification

Gentrification has become one of the most widely-used terms in urban studies, but it is also woefully misunderstood and misused. First coined by British sociologist Ruth Glass in the 1960s, gentrification is often referred to as a disturbing, destabilizing force in nearly every city across North America and Western Europe that disproportionately affects minorities. LMSDI defines gentrification as the rapid escalation of housing prices coupled with the displacement of African American residents from historic areas of settlement. As this report makes clear, gentrification favors whites over Blacks even in Black neighborhoods. Recent real estate developments (both new construction and renovations) have undoubtedly displaced many minorities and lower-income residents from established neighborhoods, but so have uneven patterns of bank lending.

Not all gentrification is negative. Improving urban real estate is not only inevitable, but necessary, as three recent authors argue.<sup>6</sup> The opposite, the decline of property values, an increase in crime, and loss of community control, is hardly a desirable option. The challenge for politicians, policy makers, developers, and lenders is to determine how to control the amelioration of properties while minimizing the effects of displacement upon original residents.

One of the cornerstones to a stable neighborhood is access to homeownership. As Jane Jacobs wrote in 1962, “wherever ethnically cohesive neighborhoods develop and are stable,

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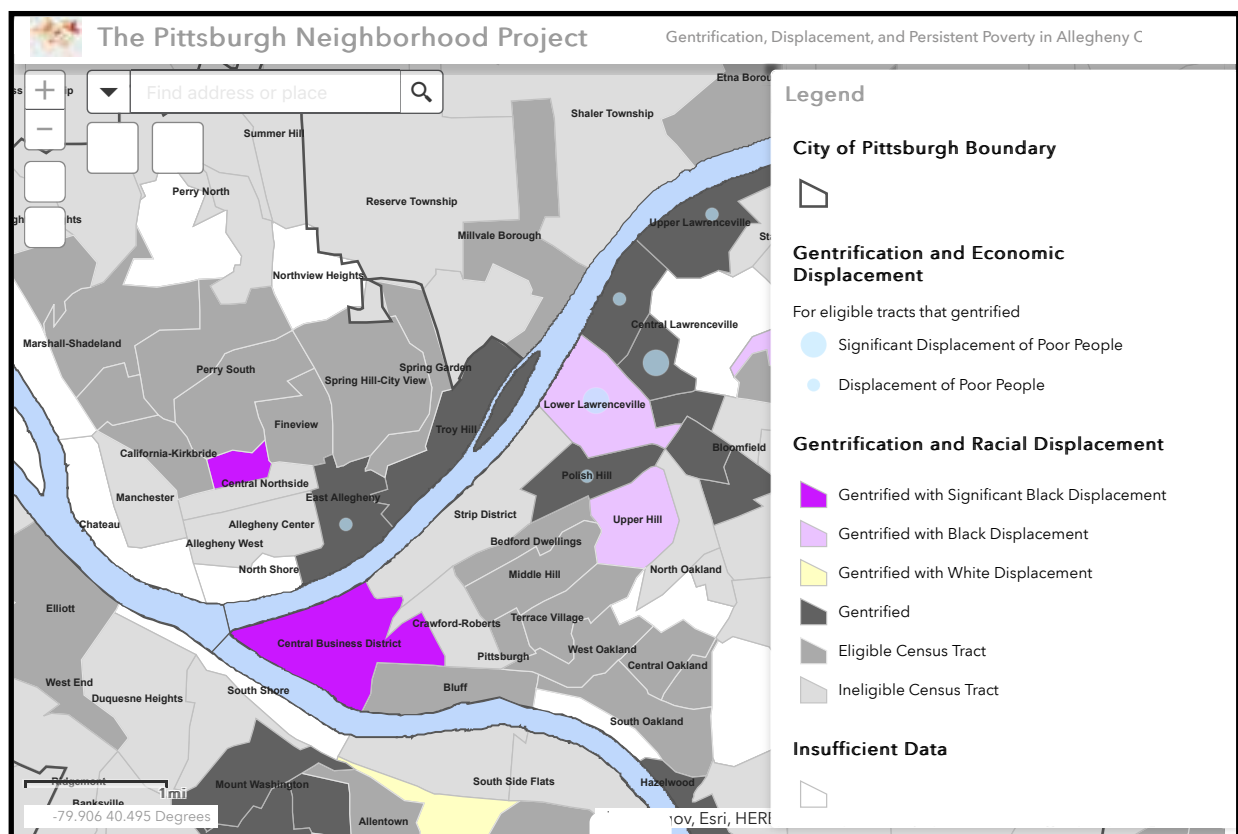
<sup>4</sup> Kriston McIntosh, Emily Moss, Ryan Nunn, and Jay Shambaugh, “Examining the Black-white wealth gap,” Brookings Institution, February 27, 2020, <https://www.brookings.edu/blog/up-front/2020/02/27/examining-the-black-white-wealth-gap/>, website accessed on April 14, 2021.

<sup>5</sup> Fred Dews, “Charts of the Week: The racial wealth gap; the middle-class income slump,” Brookings Institution, January 8, 2021, <https://www.brookings.edu/blog/brookings-now/2021/01/08/charts-of-the-week-the-racial-wealth-gap-the-middle-class-income-slump/>, website accessed on April 14, 2021.

<sup>6</sup> Christian M. Anderson, *Urbanism Without Guarantees: The Everyday Life of a Gentrifying West Side Neighborhood*. Minneapolis and London: University of Minnesota Press, 2020; Dennis E. Gale, *The Misunderstood History of Gentrification: People, Planning, Preservation, and Urban Renewal, 1915-2020*. Philadelphia, PA: Temple University Press, 2021; and Andrew M. Manshel, *Learning from Bryant Park: Revitalizing Cities, Towns, and Public Spaces*. New Brunswick: Rutgers University Press, 2020.

they . . . contain many individuals who stay put.” At the same time, Jacobs argues, it is essential for these residents to have choices as to where to live, even if it means not moving at all. “A city’s collection of opportunities of all kinds, and the fluidity with which these opportunities and choices can be used, is an asset—not a detriment—for encouraging city-neighborhood stability.”<sup>77</sup> In *Reviving Americans Forgotten Neighborhoods*, Elise Bright notes that “Access to homeownership (loan availability, new construction, rehab, and so on)” is one critical factor that constitutes “successful revitalization.”<sup>78</sup> Conversely, lenders who refuse to lend to African Americans in African American neighborhoods deny residents opportunity, destabilizing a neighborhood, representing a lack of progress.

**MAP 1. PITTSBURGH NEIGHBORHOOD PROJECT GENTRIFICATION MAP<sup>9</sup>**



The map, above, shows Pittsburgh’s most gentrified neighborhoods, highlighting African American displacement, consistent with LMSDI’s findings in this report.

<sup>7</sup> Jane Jacobs, *The Death and Life of Great American Cities*. New York: Vintage Books, 1962, 139.

<sup>8</sup> Elise M. Bright, *Reviving America’s Forgotten Neighborhoods: An Investigation of Inner City Revitalization Efforts*. New York: Routledge, 2003, 6-8.

<sup>9</sup> Pittsburgh Neighborhood Project, <https://alcogis.maps.arcgis.com/apps/webappviewer/index.html?id=f976002cd8874950a7b7bc65be04c597>.



## **Progress for Whom?**

The demographic history of Pittsburgh over the past twenty years does not fit neatly into a common narrative of “progress.” For instance, East Liberty is touted as a neighborhood “transformed” with a “new” Whole Foods store relocated from its original location less than a half-mile away.<sup>10</sup> While the neighborhood only lost 10% of its population during this period, it gained 1,045 white residents, a 71% increase in twenty years.

Not told in the story, however, is the loss of 2,366 African Americans between 2000 and 2020, a 91% decline in Black residents in East Liberty. The loss accelerated over the past decade: Between 2010 and 2020, East Liberty lost 1,362 Black residents, a 34% decline in a decade. Put another way, in just two decades, one Pittsburgh neighborhood witnessed 2,366 fewer African American taxpayers, homeowners, business owners, public school students, and voters. Today, East Liberty is no longer a majority Black neighborhood. It prompts the question: Progress for whom?

Our thesis is that there is a strong correlation between Black displacement, the number of financial institution home loans to whites, and lack of lending to Blacks. This may seem obvious, but when one examines the long-term lending trends, it jumps off the page. A city with fewer Black homeowners has widespread implications for a city that has historically not prioritized African Americans. First and foremost, this report quantifies the demand for reasonably priced homes in a city in need of affordable housing. It concludes that the longterm stability of Black neighborhoods benefits all residents.

## **Coming to Terms with Pittsburgh's Racist Legacy**

Pittsburgh's struggle for civil rights and economic justice is inextricably tied to the history of urban renewal and neighborhood change. The city has a long legacy of treating African Americans as second-class citizens, easily displaced and marginalized. That the city's Black neighborhoods have survived over the past century is a testament to the community's resiliency. But it did not occur without substantial hurdles. Many African Americans who arrived in Pittsburgh during the Great Migration (roughly 1910 to 1970) found significant barriers to occupational and housing mobility that European immigrants overcame, thus creating what

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<sup>10</sup> Tanisha Thomas, “East Liberty has transformed: A Pittsburgh guide, *TribLIVE.com*, September 9, 2022, <https://triblive.com/local/east-liberty-has-transformed-a-pittsburgh-guide/>.

historian Laurence Glasco calls twin “burdens” of economy and geography.<sup>11</sup> As the home of the *Pittsburgh Courier* and as a center for Negro League baseball with teams like the Pittsburgh Crawfords and Homestead Grays, Pittsburgh has long been a center of Black accomplishment and civil rights activism, as demonstrated by historians like Joe W. Trotter and Jared Day, Jessica Klanderud, Pamela Walck, Rob Ruck, and Adam Lee Cilli.<sup>12</sup>

Redlining maps from the 1930s illustrate the difficulty African Americans faced in obtaining bank loans to buy or fix up houses.<sup>13</sup> Black migrants who came to Pittsburgh to work in its many steel mills during the Great Migration found constant barriers to decent housing. “Within racially segregated residential areas,” writes Peter Gottlieb, “the migrants formed enclaves, occupying the most dilapidated, poorly equipped, unsanitary structures.”<sup>14</sup> After World War II, city’s Renaissance program devastated Black communities through massive displacement (then called “slum removal”), social upheaval, and few new employment opportunities, a phenomenon Mindy Thompson Fullilove calls “root shock.”<sup>15</sup> The disruption of urban renewal

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<sup>11</sup> According to Laurence Glasco, “Taken together, the historical materials indicate that, in addition to suffering the same racial discrimination as their counterparts elsewhere, blacks here have borne two additional burdens. The first was economic. The stagnation and decline of Pittsburgh’s steel industry began just after World War I--well before that of most Northern cities--and very early closed off opportunities for black economic progress. The second burden was geographic. Whereas the flat terrain of most Northern cities concentrated blacks into one or two large, homogeneous communities, Pittsburgh’s hilly topography isolated them in six or seven neighborhoods, undermining their political and organizational strength.” Laurence Glasco, “Double Burden: The Black Experience in Pittsburgh,” in *City at the Point*, 70. As Bodnar, Simon, and Weber write, “historians have suggested that the earlier immigrants benefited from the pervasive racism of society and advanced occupationally and socially in American cities only at the expense of blacks.” John Bodnar, Roger Simon, and Michal Weber, *Lives of Their Own: Blacks Italians, and Poles in Pittsburgh, 1900-1960*. Urbana: University of Illinois Press, 1983, 5.

<sup>12</sup> Rob Ruck, *Sandlot Seasons: Sport in Black Pittsburgh* (Champaign-Urbana: University of Illinois Press, 1993), Joe W. Trotter and Jared Day, *Race and Renaissance: African Americans in Pittsburgh since World War II* (Pittsburgh, University of Pittsburgh Press, 2010), Adam Lee Cilli, *Canaan, Dim and Far: Black Reformers and the Pursuit of Citizenship in Pittsburgh, 1915-1945* (Athens: University of Georgia Press, 2021), Jessica D. Klanderud, *Struggle for the Street: Social Networks and the Struggle for Civil Rights in Pittsburgh* (Chapel Hill, University of North Carolina Press, Forthcoming), Pamela Walck, *Voices of the Pittsburgh Courier: Mrs. Jessie Vann and the Men and Women of America’s ‘Best’ Weekly* (University of Pittsburgh Press, Forthcoming).

<sup>13</sup> University of Richmond, “Mapping Inequality: Redlining in New Deal America” (2022) <https://dsl.richmond.edu/2panorama/redlining/#loc=5/39.1/-94.58> (9 December 2022).

<sup>14</sup> Peter Gottlieb, *Making Their Own Way: Southern Blacks’ Migration to Pittsburgh, 1916-1930*. Urbana and Chicago: University of Illinois Press, 1987, 66. See also, John Hinshaw, *Steel and Steelworkers: Race and Class Struggle in Twentieth-Century Pittsburgh*. Albany: State University of New York Press, 2002, and Mark Whitaker, *Smoketown: The Untold Story of the Other Great Black Renaissance*. New York: Simon & Shuster, 2018.

<sup>15</sup> Mindy Thompson Fullilove. *Root Shock: How Tearing Up City Neighborhoods Hurts America, and What We Can Do About It*. New York: Ballantine Books, 2004.

came to a head as violence exploded in many Black neighborhoods upon Martin Luther King Jr.'s assassination in 1968.<sup>16</sup>

Yet, resistance to top-down solutions took other, more productive forms, as some African American neighborhoods created community development corporations (CDCs) and embraced historic preservation.<sup>17</sup> In the late-1980s, an anti-redlining movement encouraged more public and private investment in underserved areas. However, despite much progress since that time to de-concentrate poverty and increase investment into low-income and African American neighborhoods, redlining and segregation persist as the scourge of gentrification threatens to unravel many of the gains made over the past two decades.<sup>18</sup>

## **The Current Demographic Crisis in Pittsburgh's African American Communities**

At 69,050 people in 2020, Pittsburgh's Black population is at its lowest level since the Great Depression of the 1930s. Demographic figures indicate that a greater percentage of the African American population declined over the past decade (-13%) than since the 1850s when the Fugitive Slave Act was enforced.<sup>19</sup> Absent intentional efforts to build generational African American wealth, it is not clear that future community development efforts will lessen or eliminate long-term racial inequalities.<sup>20</sup>

Pittsburgh is not alone in losing large numbers of African Americans. Cities throughout the Northeast and Midwest have lost Black population, including former industrial centers like Cleveland, Detroit, and St. Louis. As part of the "New Great Migration," many African

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<sup>16</sup> Dan Holland, "Pittsburgh's Urban Renewal: Industrial Park Development, Freeway Construction, and the Rise of the Civil Rights Movement," *Pennsylvania History*, Spring 2022. See also Alyssa Ribeiro, "'A Period of Turmoil': Pittsburgh's April 1968 Riots and Their Aftermath" *Journal of Urban History*, no.2 (March 2013) 147-171.

<sup>17</sup> See chapter five on "Pittsburgh: Partnerships, Preservation, and the CRA" in Elise M. Bright, *Reviving America's Forgotten Neighborhoods: An Investigation of Inner City Revitalization Efforts*. New York: Routledge, 2003.

<sup>18</sup> Dan Holland and Gregory Squires, "Community Reinvestment Challenges in the Age of Gentrification: Pittsburgh, Pennsylvania as a Case Study for Wide Bank Lending Disparities," *Community Development Journal*, August 2022. See also, Devin Q. Rutan & Michael R. Glass (October 2017): "The Lingering Effects of Neighborhood Appraisal: Evaluating Redlining's Legacy in Pittsburgh," *The Professional Geographer*.

<sup>19</sup> See Glasco, "Double Burden," 72.

<sup>20</sup> See Ralph Bangs, "Pittsburgh's Deplorable Black Living Conditions," unpublished study, University of Pittsburgh, February 23, 2021, and Sabina Deitrick and Christopher Briem (Volume 15 Number 2, Winter 2022): "Quality of life and demographic-racial dimensions of differences in most livable Pittsburgh," *Journal of Urban Regeneration and Renewal*.

Americans are returning to the South in what the Brookings Institution calls “a virtual evacuation” from northern cities.<sup>21</sup>

So, how does the decline of 10,660 African Americans from Pittsburgh rank among this “evacuation” trend? Some cities have lost more African Americans than Pittsburgh. New York, for instance, which has the country’s largest Black population, lost more than 144,000 African Americans between 2010 and 2020. But ranked by percent, Pittsburgh’s 23% decline in Black people between 2000 and 2020 was the third greatest among comparable cities.

**TABLE 1. BLACK POPULATION LOSS AMONG SELECT U.S. CITIES, 2000-2020**

Rank	City	2020 Total Population	2020 Black Population	Black Population as a Percent of Total Population	Percent Change in Black Population 2010-2020	Percent Change in Black Population 2000-2020
1	St. Louis, MO	301,578	129,814	43%	-17%	-27%
2	Cleveland, OH	372,624	180,224	48%	-15%	-26%
3	Pittsburgh, PA	302,971	69,050	23%	-13%	-23%
4	Baltimore, MD	585,708	338,478	58%	-14%	-19%
5	Cincinnati, OH	309,317	125,443	41%	-6%	-11%
6	Buffalo, NY	278,349	102,636	37%	2%	-6%
7	Kansas City, MO	508,090	132,617	26%	-4%	-6%
8	Milwaukee, WI	577,222	222,746	39%	-6%	-3%
9	Rochester, NY	211,328	84,752	40%	-4%	2%
10	Providence, RI	190,934	25,860	14%	-9%	7%

<sup>21</sup> William H. Frey, “A ‘New Great Migration’ is bringing Black Americans back to the South,” Brookings Institution, September 12, 2022, <https://www.brookings.edu/articles/a-new-great-migration-is-bringing-black-americans-back-to-the-south/>.

Conversely, demographers have long studied the “reverse Great Migration” to the South and West. African Americans are flocking to sunbelt cities such as Phoenix, Arizona (+34% in African Americans), Las Vegas, Nevada (+27%), and Jacksonville, Florida (+15%). More African Americans live in Dallas, Texas (303,577), than the entire city of Pittsburgh’s population (302,971). While Pittsburgh lost 13% of its African Americans over the past decade, San Antonio, Texas, gained the same percentage over the same period of time.

**TABLE 2. BLACK POPULATION GAIN AMONG SELECT U.S. CITIES, 2010-2020**

Rank	City	2010 Black Population	2020 Black Population	Numeric Change in Black Population 2010-2020	Percent Change in Black Population 2010-2020
1	Phoenix, AZ	93,608	125,260	31,652	34%
2	Las Vegas, NV	64,858	82,485	17,627	27%
3	Jacksonville, FL	252,421	290,279	37,858	15%
4	Salt Lake City, UT	5,088	5,766	678	13%
5	Charlotte, NC	256,241	289,062	32,821	13%
6	San Antonio, TX	91,280	102,816	11,536	13%
7	Albuquerque, NM	17,933	19,833	1,900	11%
8	Orlando, FL	66,876	73,320	6,444	10%
9	Austin, TX	64,406	69,757	5,351	8%
10	Tallahassee, FL	63,475	68,691	5,216	8%

Aside from Sunbelt cities, data from the University of Pittsburgh’s Center for Social and Urban Research suggest that many Blacks have moved to outlying municipalities in the Pittsburgh region. Out of 460 municipalities in the Pittsburgh region, 248 gained a total of 18,988 African Americans, while 167 municipalities lost 16,274 African Americans, including the city of Pittsburgh (45 had no change).

**TABLE 3. TOP SWPA MUNICIPALITIES WHICH GAINED AFRICAN AMERICANS 2010-2020**

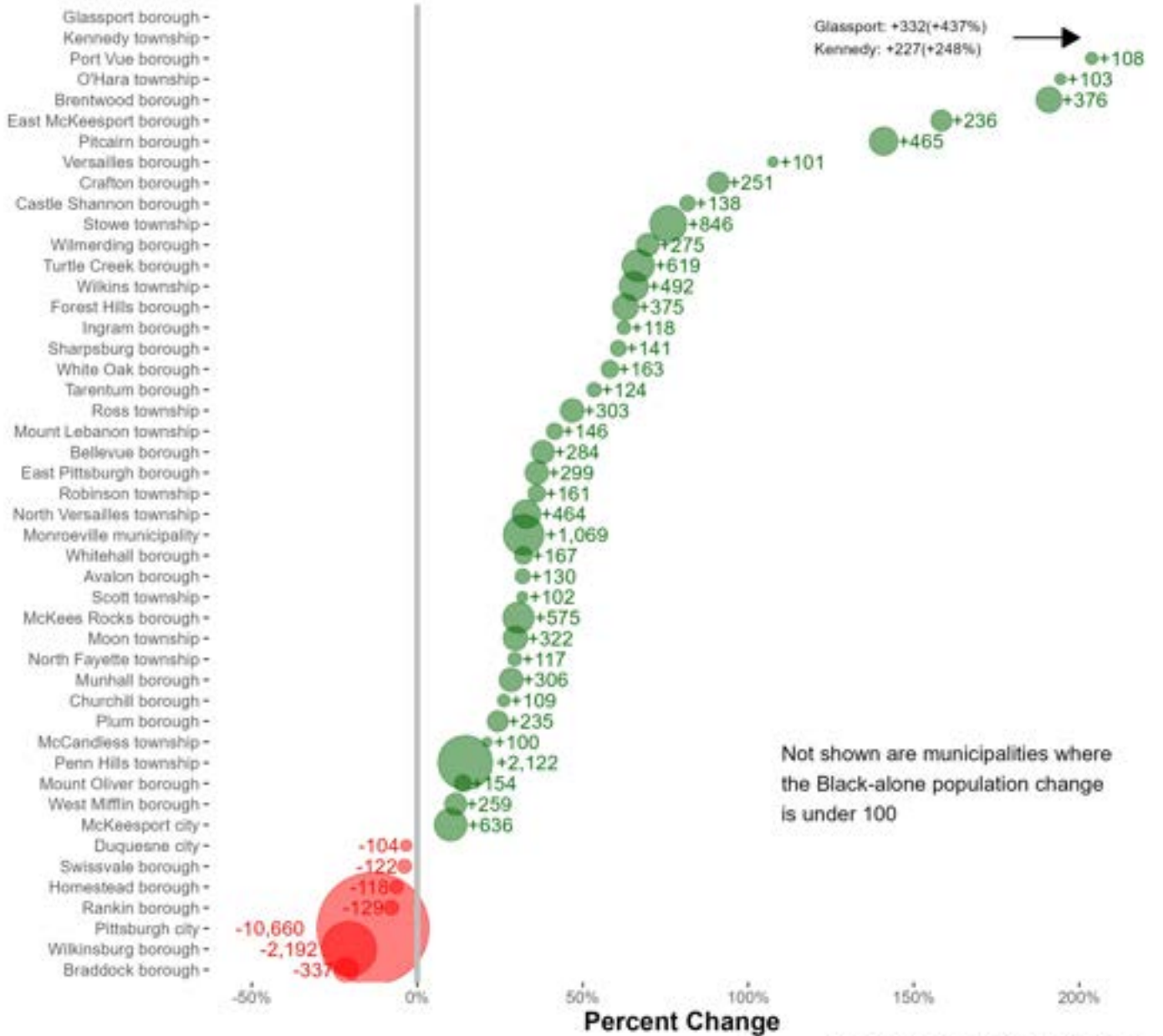
No.	Municipality	2010 Black Population	2020 Black Population	Numeric Change 2010-2020 Black Population	Percent Change 2010-2020 Black Population
1	<b>Penn Hills township</b>	14,631	16,753	2,122	14%
2	<b>Monroeville municipality</b>	3,325	4,394	1,069	32%
3	<b>Stowe township</b>	1,116	1,962	846	76%
4	<b>McKeesport city</b>	6,301	6,937	636	10%
5	<b>Turtle Creek borough</b>	927	1,546	619	67%
6	<b>McKees Rocks borough</b>	1,879	2,454	575	31%
7	<b>Wilkins township</b>	752	1,244	492	65%
8	<b>Pitcairn borough</b>	330	795	465	141%
9	<b>North Versailles township</b>	1,408	1,872	464	33%
10	<b>Brentwood borough</b>	197	573	376	191%

**TABLE 4. PERCENTAGE CHANGE OF AFRICAN AMERICANS IN SWPA MUNICIPALITIES 2010-2020**

No.	Municipality	2010 Black Population	2020 Black Population	Numeric Change 2010-2020 Black Population	Percent Change 2010-2020 Black Population
1	<b>Harmony borough</b>	1	11	10	1,000%
2	<b>Marion township</b>	1	6	5	500%
3	<b>Glassport borough</b>	76	408	332	437%
4	<b>Baldwin township</b>	5	26	21	420%
5	<b>Bethel township</b>	2	10	8	400%
6	<b>Fayette City borough</b>	1	5	4	400%
7	<b>Wharton township</b>	5	24	19	380%
8	<b>North Bethlehem township</b>	3	12	9	300%
9	<b>Blaine township</b>	1	4	3	300%
10	<b>Springdale township</b>	3	11	8	267%

**CHART 1: AFRICAN AMERICAN POPULATION CHANGE IN ALLEGHENY COUNTY MUNICIPALITIES 2010-2020**

**Black-alone Population Change, 2010 to 2020  
Allegheny County Municipalities**

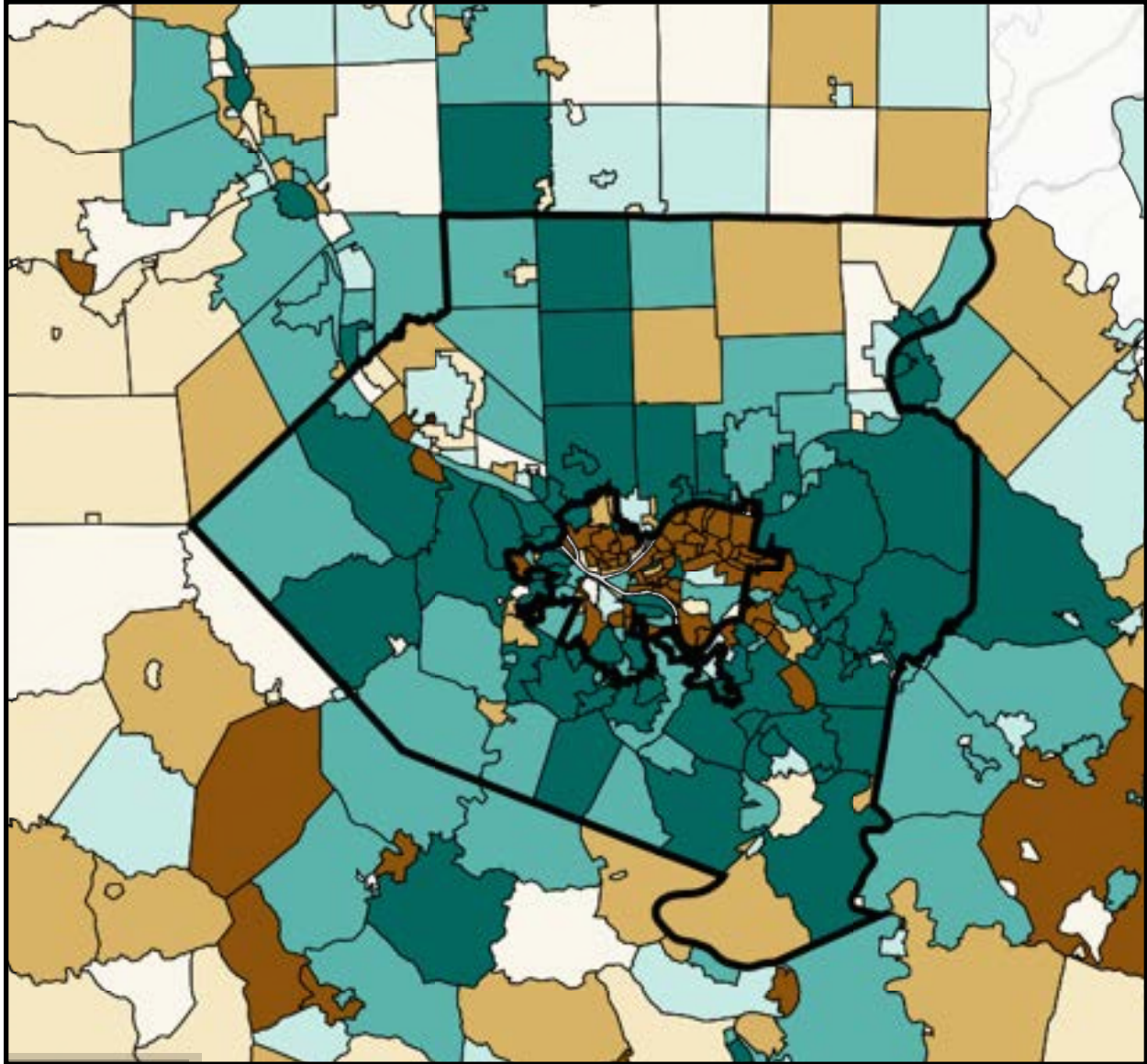


Compiled from Census 2020 PL 94-171 data  
@chrisbriem/May 13, 2023

Source: Christopher Briem, University Center for Social and Urban Research, University of Pittsburgh.

**MAP 2. CHANGE IN BLACK POPULATION IN SOUTHWESTERN PA 2010-2020**

Green indicates gain and brown indicates loss.





Jobs are clearly attracting African Americans to these boomtowns, but racially exclusionary lending policies and out-of-reach housing prices add to the push out of Pittsburgh and away from Northeastern cities. In his last book, *Where Do We Go From Here: Chaos or Community?* published in 1968, Martin Luther King, Jr. wrote, “The expansion of suburbia and migration from the South have worsened big-city segregation. The suburbs are the white nooses around the black necks of the cities. . . . urban renewal has been Negro removal.”<sup>22</sup> Today, that statement might be that urban, white gentrification, underwritten by certain financial institutions, have strangled African Americans out of the city.

Why, then, is it important to understand African American population changes in Pittsburgh? Why should we care about building African American wealth, whether 13% of the city’s Black population declined, and why gentrification and displacement is important? Why do Black lives matter?

We argue that there are three main reasons why all residents of the city of Pittsburgh should care about African Americans in Pittsburgh.

**1. Economic and political reasons:** Less Black Pittsburghers means fewer homeowners and fewer taxpayers, especially since the city’s overall population decreased by 1% over the previous decade (whites decreased by 6% between 2010 and 2020). It also means fewer voters. Politicians should take note of how the city’s neighborhoods have drastically changed so they can better respond to constituents. Also, the rapid outmigration of Black residents means that there are likely more vacant homes and businesses. Fewer Black business owners also means less commerce, fewer tax dollars generated, and fewer services for local residents. Pittsburgh is one of the few cities in the nation in which the population declined from 2010 to 2020, in part because it lost so many Black residents.<sup>23</sup> Economic progress is a good thing for a city, but not if it consistently and systematically leaves its Black residents behind.

**2. Legal reasons:** As an entitlement community under the U.S. Department of Housing and Urban Development (HUD), the City of Pittsburgh is obligated to “affirmatively further fair housing,” in accordance with the Housing and Community Development Act of 1974, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, as well as the

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<sup>22</sup> Martin Luther King, Jr., *Where do we go from here: Chaos or community?* Boston: Beacon Press, 1968, 212-213.

<sup>23</sup> Ryan Deto, “Pittsburgh metro area loses population, leads nation in natural population decline,” *TribLive*, March 25, 2022, <https://triblive.com/local/westmoreland/pittsburgh-metro-area-loses-population-leads-nation-in-natural-population-decline/>.

Fair Housing Act of 1968.<sup>24</sup> Banks are required by law (the Community Reinvestment Act and fair housing and fair lending laws) to ascertain and meet the needs of all communities within their delineated service areas. Arbitrarily excluding certain geographies is considered redlining and is illegal.

Also, the city has a law requiring it to evaluate where it deposits its funds based on banks' community investment profile.<sup>25</sup> The city and school board control approximately \$1.2 billion in annual operating funds, which are deposited into local banks. By law, if the city deposits funds into these banks, it should know the extent to which a bank is, or is not, meeting community needs. But absent enforcement of the city's depository law, there is no requirement for banks to meet the needs of Black Pittsburgh. The city should require contractors and recipients of economic development incentives to take similar action. Lastly, the city should use its leadership position to call for churches, universities, hospitals, and other non-profit/anchor institutions to do the same thing. Reinvestment must be a coordinated activity among public and private entities.

Beyond just meeting legal requirements, there is a business imperative to lend. Expansion into nontraditional markets, such as lending to minorities, makes good business sense. Imagine if such a large number of African Americans did not leave Pittsburgh and instead became homeowners, stimulating the city's economy, and stabilizing neighborhoods with homeowners? If a large number of African American loans are being denied due to bad credit, this is a solvable problem. Credit repair takes time and will not instantly result in credit worthy borrowers. But it is a problem that top lenders like Dollar Bank have figured out with an in-house credit counseling service, among other creative strategies. That is why Dollar has out-competed larger lenders for African Americans and in African American neighborhoods.

**3. Identity reasons:** Pittsburgh's identity as a "livable" city has come into question for many African American residents.<sup>26</sup> The city cannot grow, change, and mature if it is systematically kicking out its Black citizens or if it is not creating a welcoming environment for new Black residents. Pittsburgh at one time was one of the top ten largest cities in America, both in total population and Black population. The city was once home to some of the greatest playwrights (August Wilson), jazz musicians (Art Blakey, Mary Lou Williams) and other musical entertainers (Mary Cardwell Dawson, Billy Porter), artists (Henry Ossawa Tanner), heroes of sport

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<sup>24</sup> For more on this, see the City of Pittsburgh's "FY 2020-2024 Analysis of Impediments to Fair Housing Choice" (2020).

<sup>25</sup> Ord. No. 8-2012, § 1, effective April 25, 2012, amended Ch. 221, §§ 221.01—221.11, [https://library.municode.com/pa/pittsburgh/codes/code\\_of\\_ordinances?nodeId=COOR\\_TITTWOFI\\_ARTIIIIDE](https://library.municode.com/pa/pittsburgh/codes/code_of_ordinances?nodeId=COOR_TITTWOFI_ARTIIIIDE).

<sup>26</sup> Brentin Mock, "Pittsburgh: A 'Most Livable' City, but Not for Black Women," *Bloomberg News*, 2019, <https://www.bloomberg.com/news/articles/2019-09-20/how-pittsburgh-fails-black-women-in-6-charts>.

(Cumberland Posey, John Woodruff, Josh Gibson, Roger Kingdom), doctors (Martin Delany), lawyers (Robert L. Vann), photographers (Teenie Harris), entrepreneurs (Gus Greenlee), and Black people of all backgrounds, just to name a few. Black Pittsburghers influenced the nation and the world.<sup>27</sup> Fewer Black residents means fewer opportunities to influence the world.

Imagine if we lost 10,000 Jewish residents, 10,000 Asian Americans, or 10,000 Hispanic Americans from Pittsburgh? One study indicates that there are about 50,000 Jews in Pittsburgh.<sup>28</sup> A loss of 10,000 would mean a 20% reduction in the city's Jewish population, or a decline of 6,500 Jews. Ten thousand fewer Asian Americans would mean a 74% decrease, and a similar decline in Hispanic residents would represent a 77% decrease. In fact, the city's Jewish population has grown 17% since 2002, while Asian Americans in Pittsburgh grew 47%, and Hispanics increased 134% between 2010 and 2020. Yet, when 13% of the city's Black residents declines, the sharpest decline since the Civil War, there is virtual silence. No blue ribbon panels, no special task forces, no action.

As the legacy of first-generation CRA officers fades within banks, as bank regulators become more comfortable with the lack of lending to African Americans as “the new normal,” and as city government continues to avoid involving banks in affordable housing plans, the commitment to reach African American borrowers becomes less urgent. The Community Reinvestment Act, the Fair Housing Act, the Equal Credit Opportunity Act, and the city's own depository policy need stronger enforcement, else we face the loss of 10,000 more African American residents over the next decade, leaving the city with the fewest Black residents since before the Great Migration. As the civil rights activist Fannie Lou Hamer said after her speech at the 1964 Democratic National Convention, “I want the true democracy that'll raise me and the white man up . . . raise America up.”<sup>29</sup>

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<sup>27</sup> For more on Pittsburgh's Black history, see Mark Whitaker, *Smoketown: The Untold Story of the Other Great Black Renaissance*. New York: Simon & Schuster, 2018.

<sup>28</sup> Matthew Boxer, Matthew Brookner, Janet Krasner Aronson and Leonard Saxe, “2017 Greater Pittsburgh Jewish Community Study,” Brandeis University, February 2018, <https://www.brandeis.edu/cmjs/community-studies/pittsburgh-report.html>.

<sup>29</sup> King, *Chaos or Community*, xix.

## What is to be done? An Action Agenda for the City of Pittsburgh

As a follow-up to our 2021 report, “Inherited Inequality,” LMSDI offers the following action items. Enforcement of the City of Pittsburgh’s Depository Ordinance and a details on reparations is explained in greater detail in this report.

1. **Enforce the City of Pittsburgh’s Depository Ordinance.** Details are included in the section below.
2. **Declare a housing crisis.** Richmond did it “in order to bring attention, funding, and increased collaboration to this matter,” according to a resolution passed by Council and signed by the mayor.<sup>30</sup>
3. **Encourage more financial institutions to approve loans to African Americans in African American neighborhoods.** The regulatory environment must account for the lack of lending to minorities in minority communities. City and state governments can play a leading role in encouraging this type of lending by placing their deposits in banks that reinforce their commitment to serving the needs of low- and moderate-income areas.
4. **Take a second look at African American credit histories.** We encourage financial institutions to review more closely African American loan denials as a result of credit history. Credit repair is not a panacea. Credit reports are notoriously inaccurate, and credit counseling agencies do not always have the consumer in mind. As Rohit Chopra, Director of the Consumer Financial Protection Bureau, commented in May 2023, “Credit scores are often unreliable, inaccurate or, in many cases, people won’t even have a credit score.”<sup>31</sup> Instead, there are reputable credit counseling agencies within the Pittsburgh area, such as NeighborWorks Western Pennsylvania, or it could be done in-house, like Dollar Bank. Given that Dollar Bank is the top lender to African Americans and to African American neighborhoods, they have the formula for success that other lenders could emulate.

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<sup>30</sup> Delaney Murray, “City of Richmond officially declares housing crisis,” *WRIC News*, Apr 10, 2023, [https://www.wric.com/news/local-news/richmond/city-of-richmond-officially-declares-housing-crisis/?utm\\_campaign=Newsletters&utm\\_medium=email&\\_hsmi=253890820&\\_hsenc=p2ANqtz-9HBtTikeUnwkU\\_x5HgwmÖ8kU6\\_cAGXzqhGcEyjgrH2YIuU0cwhIJiziNBBkxHZ3sKYz4Ep45ZDWEM09WMmKBbcg4SMkw&utm\\_content=253890820&utm\\_source=hs\\_email](https://www.wric.com/news/local-news/richmond/city-of-richmond-officially-declares-housing-crisis/?utm_campaign=Newsletters&utm_medium=email&_hsmi=253890820&_hsenc=p2ANqtz-9HBtTikeUnwkU_x5HgwmÖ8kU6_cAGXzqhGcEyjgrH2YIuU0cwhIJiziNBBkxHZ3sKYz4Ep45ZDWEM09WMmKBbcg4SMkw&utm_content=253890820&utm_source=hs_email).

<sup>31</sup> Mya Frazier, “The High Cost of Credit Scores,” *New York Times Magazine*, June 11, 2023, 33.

## I. Enforcement of the City of Pittsburgh's Depository Ordinance

LMSDI wants the city of Pittsburgh to **enforce its Community Reinvestment Depository Policy**.<sup>32</sup> This policy evaluates the community reinvestment policies of financial institutions to determine into which institutions the city should deposit its funds. In particular, §221.06 of the code calls for the creation of a Reinvestment Review Committee (RRC).

Section 221.02 calls for a report “for the City of Pittsburgh in a format set by the Director of Finance.” Finally, §221.03 calls for the Director of Finance to “make regular reports to the City Council concerning the progress of divestiture.” Yet, only one report has been made public, but it is not clear why certain banks were evaluated and not others. Nor is it clear in which institutions the city holds its funds. It is also not clear what criteria were used to qualify or disqualify certain institutions. Greater transparency would inform taxpayers on how city funds are distributed by neighborhood and whether city funds are held within banks which are redlining Pittsburgh neighborhoods.

According to the city of Pittsburgh's Law Department correspondence dated August 2, 2021, there exists only one record of the Reinvestment Review Committee Meeting, from July 27, 2021. Among those in attendance were Andrew DeWitt of the Controller's Office, Greg Flisram of the URA, Jennifer Gula of the Finance Department, City Controller Michael Lamb, City Councilman Daniel Lavelle, Marimba Milliones of the Hill Community Development Corporation, Melissa Okins of the Finance Department, Lindsay Powell of the Mayor's Office, and Jessica Smith-Perry of the URA.

In July 2021, eleven financial institutions were reviewed for “Depository Services” (see next page). The report notes that “Three institutions, AmeriServ, Northwest, and Wells Fargo did not submit Community Reinvestment Plans in their proposals and were subsequently disqualified from recommendation. . . . It was the opinion of the committee that the seven remaining financial institutions met the qualifications for depository status and the final recommendation shall be submitted to the City's Director of Finance.”

However, it is not clear what are “depository services” or what are “Community Reinvestment Plans,” either. Instead, LMSDI recommends the development of a set of criteria for evaluating the community reinvestment policies, based on our research of financial institution home mortgage lending over the past 15 years—criteria that we believe more accurately reflects a financial institution's investment record. The goal is to change city investment policies such

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<sup>32</sup> Codified into law as Ord. No. 8-2012, § 1, effective April 25, 2012, amended Ch. 221, §§ 221.01—221.11, [https://library.municode.com/pa/pittsburgh/codes/code\\_of\\_ordinances?nodeId=COOR\\_TITWOFI\\_ARTIIIIDE](https://library.municode.com/pa/pittsburgh/codes/code_of_ordinances?nodeId=COOR_TITWOFI_ARTIIIIDE).

that only city funds are deposited into institutions which meet the needs of the city's minority communities.

In the analysis of financial institutions selected for a depository review in 2021 (see the two tables, below) it is not clear how these institutions were selected. In our analysis, the fact that AmeriServ Financial Bank approved zero loans to African Americans in African American neighborhoods raises a red flag about whether it is meeting community needs.

Below is a timeline of the efforts LMSDI took to encourage the city to enforce its Reinvestment Depository Ordinance:

In a series of 15 meetings, emails, letters, press conferences, news reports, and public hearings over the course of more than two years, March 2021 to June 2023, the Lower Marshall-Shadeland Development Initiative informed numerous public officials at the city and state government regarding the findings in its report, "Inherited Inequality," released on September 9, 2021, and enforcement of its Community Reinvestment Depository Policy. To date, however, no report has been issued and no status of the Policy's enforcement has been provided.

### **1. Zoom Meeting with PA State Representative Ed Gainey, March 6, 2021**

On Saturday, Mar 6, 2021, Stanley Lowe, Jerome Jackson, and Dan Holland held a Zoom meeting with then-PA State Representative and Mayoral Candidate Ed Gainey to discuss the preliminary results of our analysis of bank redlining in Pittsburgh.

### **2. Letter to City Controller Michael Lamb, April 9, 2021**

On April 9, 2021, LMSDI sent a letter to Michael Lamb, City of Pittsburgh Controller, asking "if the city has issued a report on the city of Pittsburgh's depository policy, as called for in the Community Reinvestment Depository Policy, codified into law as Ord. No. 8-2012, § 1, effective April 25, 2012, amended Ch. 221, §§ 221.01—221.11. This policy evaluates the community reinvestment policies of financial institutions to determine into which institutions the city should deposit its funds. . . . It would be greatly appreciated if you could update LMSDI on answers to our questions and requests by April 15, 2021."

Yet, years later, the report has not been made public, nor is there any information about whether the Reinvestment Review Committee has held a meeting.

### **3. Letter to City Councilwoman Deb Gross, July 12, 2021**

On July 12, 2021, Dan Holland sent a letter to City Councilwoman Deb Gross to inform her of LMSDI's forthcoming "Inherited Inequality" report and to emphasize,

"You might be surprised to know that banks approved \$2.3 billion in your Council District 7, the second highest among all City Council districts for bank lending between 2007 and 2019. Conversely, \$161 million in public funds were approved in District 7 between 2010 and 2020, 4th among all Council districts. . . .

In addition, were you aware that the city has a Community Reinvestment Ordinance, but has never issued a report? Very few Pittsburghers outside the city's Finance Department understand which banks the city keeps its funds, or whether those banks have made a commitment to Pittsburgh's low- and moderate-income and African American neighborhoods. These findings could have significant implications for the city as a whole, as well as the way the city allocates its \$335 million in Covid relief funds that it will receive.

Please advise me if you are available for a meeting within the next two weeks for a conversation about the release of our banking study, which includes all neighborhood investments made by the Urban Redevelopment Authority of Pittsburgh, the Housing Authority of the City of Pittsburgh, Pennsylvania Housing Finance Agency, and over 900 financial institutions over the past decade."

No response was ever received from Councilwoman Deb Gross.

### **4. In-Person Meeting with PA State Representative Jake Wheatley, August 6, 2021**

On August 6, 2021, Stanley Lowe, Jerome Jackson, and Dan Holland met with then-PA State Representative Jake Wheatley to discuss the findings of our forthcoming report, "Inherited Inequality." In a follow-up letter, also dated August 6, 2021, LMSDI underlined the fact that,

"As we revealed, bank lending in Pittsburgh underscores the affordable housing problem in the city, particularly for African American residents, which received only 3.5% of all bank loans over the past 13 years. It helps explain why nearly 15,000 African Americans have left Pittsburgh and Allegheny County over the past decade.

In addition, the city of Pittsburgh has not enforced its own Community Reinvestment Depository Policy nor has it issued a report, as called for in the

legislation. So, at the local and state levels, actions to hold financial institutions accountable are realistic outcomes of our report.”

#### **5. Report to Jake Wheatley, August 11, 2021**

In a follow-up report dated August 11, 2021, LMSDI sent to Rep. Wheatley, we emphasized on p. 20 the following:

“Two recommendations call for greater **government transparency** in both the reporting of which neighborhoods public affordable housing funds are allocated and for the city to enforce its own **Community Reinvestment Depository Policy**. This policy evaluates the community reinvestment policies of financial institutions to determine into which institutions the city should deposit its funds. On the books since 2012, there has been no report issued, no hearings held, and no information about which banks the city deposits its funds.”

#### **6. Email from City Councilman Rev. Ricky Burgess, August 9, 2021**

On August 9, 2021, City Councilman Rev. Ricky Burgess sent an email to Stanley Lowe that read,

“Jake [Wheatley] forwarded a press release of significant concern regarding the lack of private investment in minority communities. All the information seems City specific and I have not been fully briefed on intended outcomes. I suggest having a conversation with Lavelle and I concerning possible solutions before holding a press conference (and asking for our attendance). Perhaps we can coordinate City actions with report demands. Together we can get structural change rather than an immediate reaction.”

#### **7. Email from City Councilman R. Daniel Lavelle, August 9, 2021**

On August 9, 2021, City Councilman R. Daniel Lavelle wrote an email to Stanley Lowe that read,

“I think I understand the intent of this, and I don't disagree. There is a need for more private investment from our lending institutions. This actually is a follow-up to the Responsible Banking Legislation I did with Stanley eight years or so ago. However, as this press release is currently worded, it will absolutely have a negative effect on Black communities. Particularly mine and Rev. Burgess districts. In my opinion, we should discuss prior to any release. Especially since we are named in it.”



### **8. Email to Councilman Burgess, August 20, 2021**

On August 20, 2021, Stanley Lowe wrote an email to Councilman Burgess to say,

“I agree with the concept however it cannot be called black anything it must be a Pittsburgh development bank for the 17 African-American neighborhoods and the city money must always be leveraged with financial institution money. I am strongly urging you to stop spending city money for affordable housing unless the development fund engages massive bank financing upfront. . . . I would also ask that you begin thinking about strongly strongly enforcing how you look at government money as a tool to leverage the private sector and banks—that component has been sorely missing in the last 10 years from all city and county agencies—as I said before you’re spending \$3 billion between county city agencies and authorities for 2021 and there is no reciprocity at all.”

### **9. Letter to Councilman Burgess, August 13, 2021**

In a letter from Stanley Lowe to Councilman Burgess dated August 13, 2021, Lowe wrote, “We make several recommendations in our report, including a need for stronger CRA enforcement by federal financial institution regulators. But we also call upon the city to enforce its own Community Reinvestment Depository Policy (Ord. No. 8-2012, § 1, effective April 25, 2012, in the Municipal Code). So, at the local and state levels, actions to hold financial institutions accountable are realistic outcomes of our report.”

### **10. LMSDI Press Conference & Public Hearing, September 9, 2021**

On September 9, 2021, LMSDI and City Councilman Rev. Ricky Burgess and City Councilman R. Daniel Lavelle held a press conference outside of City Council Chambers to unveil our new report, “Inherited Inequality.” Councilman Burgess then held a public hearing in Council Chambers on the detailed findings of “Inherited Inequality.” In his remarks to City Council, Dan Holland said,

“We call upon the city to implement its Community Reinvestment Depository Policy, which evaluates CRA commitments of financial institutions. On the books since 2012, no report has been issued. This review would help the city deposit its funds only into banks which are meeting the needs of low-income and minority communities.”

In the September 9, 2021, hearing, Donnie Jackson, Member, Board of Directors for the Lower Marshall-Shadeland Development Initiative, said,

“I’m here today to inform you, **what we are witnessing is the selling off and selling out of my neighborhood to people who don’t live there.** Meanwhile, Black folks like me can’t get a loan from the bank up the street to fix up my house or buy a new one. It’s no wonder that so many Black folks have left Pittsburgh. People who live in neighborhoods like the Hill District, Homewood, Beltzhoover and other communities should not have to be disenfranchised by Pittsburgh’s lenders.

Banks are missing opportunities to stabilize communities like Marshall-Shadeland. The regulators are missing opportunities to properly evaluate banks’ community reinvestment commitments. And the city is missing an opportunity to hold banks accountable and bring about systemic change that builds Black wealth in a city that has lost 10,000 of its Black residents. ***More of the same will not work.***

Unless the city, bank regulators, and banks themselves make changes to the way they do business, Pittsburgh’s Black community will continue to decline, depopulate, and take their investments elsewhere.”

Copies of the report were provided to every member of City Council and the Mayor.

#### **11. News Stories from the Press Conference on Thurs., Sept. 9, 2021**

The following news stories were produced as a result of LMSDI’s “Inherited Inequality” press conference:

1. Margaret J. Krauss, “Report Finds ‘Staggering’ Imbalance In Lending To Pittsburgh’s Minority Residents, *90.5 WESA*, September 9, 2021, <https://www.wesa.fm/development-transportation/2021-09-09/report-finds-staggering-imbalance-in-lending-to-pittsburghs-minority-residents>
2. Rich Lord, “Report finds most banks give Pittsburgh’s minority neighborhoods few loans,” *PublicSource*, September 9, 2021, <https://www.publicsource.org/developpghbulletins-pittsburgh-allegheny-county/>
3. Michele Newell, “Report: It is more difficult for people of color to get loans in Pittsburgh,” *WPXI-TV*, September 9, 2021, <https://www.wpxi.com/news/top-stories/report-it-is-more-difficult-people-color-get-loans-pittsburgh/FT2T4P3PUFBFRDWP4P5IG5FDLE/>

4. Ashley Murray, "North Side group, Pittsburgh councilmen: Lack of private lending a problem for affordable housing," *Pittsburgh Post-Gazette*, September 9, 2021, <https://www.post-gazette.com/local/city/2021/09/09/North-Side-group-Pittsburgh-councilmen-Lack-of-private-lending-a-problem-for-affordable-housing/stories/202109090202>
5. Tom Davidson, "Report details lending inequities between Blacks and whites in Pittsburgh," *TribLIVE.com*, September 9, 2021, <https://triblive.com/local/report-details-lending-inequities-between-blacks-and-whites-in-pittsburgh/>
6. "New Report Finds Steep Inequities In Who Gets Home Loans In Pittsburgh," *The Confluence, WESA.FM*, September 14, 2021, <https://www.wesa.fm/show/the-confluence/2021-09-14/new-report-finds-steep-inequities-in-who-gets-home-loans-in-pittsburgh>
7. Rob Taylor Jr., "Report: African Americans received only 3.5% of all bank home loans from '07-'19," *New Pittsburgh Courier*, September 16, 2021, <https://newpittsburghcourier.com/2021/09/16/report-african-americans-received-only-3-5-of-all-bank-home-loans-from-07-19/>
8. Kris B. Mamula, "Caught behind the redline: How Pittsburgh real estate investment partners are pushing ahead, despite obstacles," *Pittsburgh Post-Gazette*, Oct. 11, 2021, <https://www.post-gazette.com/business/bop/2021/10/11/pittsburgh-real-estate-investment-Carnegie-Mellon-University-study-redlining-discrimination/stories/202110100007>

## 12. Letter to Mayor Ed Gainey, April 25, 2022

In a letter to Mayor Ed Gainey dated April 25, 2022, LMSDI began, "You have an excellent opportunity to address one of the greatest challenges this city faces, gentrification, if you follow a historical precedent and adhere to the city's own Community Reinvestment Depository Policy, a city law that was enacted in 2012 but has never been enforced." The letter emphasized:

"The Lower Marshall-Shadeland Development Initiative (LMSDI) calls upon the city of Pittsburgh to **enforce its Community Reinvestment Depository Policy**. This policy evaluates the community reinvestment policies of financial institutions to determine into which institutions the city should deposit its funds. In particular, §221.06 of the code calls for the creation of a Reinvestment Review Committee.

Yet, only one report has been made public, but it is not clear why certain banks were evaluated and not others. Nor is it clear in which institutions the city holds its funds. It is also not clear what criteria were used to qualify or disqualify certain institutions. Greater transparency would inform taxpayers on how city funds are

distributed by neighborhood and whether city funds are held within banks which are redlining or gentrifying Pittsburgh neighborhoods.”

### **13. Letter and Oral Testimony to the U.S. Commission on Civil Rights, April 29, 2022**

On April 29, 2022, Stanley Lowe testified to the Pennsylvania Advisory Committee of the U.S. Commission on Civil Rights via WebEx and sent a letter to Walaa Jumma of the U.S. Commission on Civil Rights regarding “Fair Housing Access and Zoning Practices in Pennsylvania for the Pennsylvania Advisory Committee to the U.S. Commission on Civil Rights.” In its letter and Lowe’s oral testimony, LMSDI emphasized the findings of our 2021 report, “Inherited Inequality.” LMSDI wrote, “In our report, LMSDI calls upon the city of Pittsburgh to enforce its Community Reinvestment Depository Policy, which evaluates the community reinvestment policies of financial institutions to determine into which institutions the city should deposit its funds. Yet, to date, no Community Reinvestment Depository report has been issued by the city. Finally, LMSDI encourages Pennsylvania to pass a community reinvestment law similar to the federal Community Reinvestment Act (CRA).”

The report, “Affirmatively Furthering Fair Housing: An Analysis of Fair Housing Access & Zoning Practices in Pennsylvania,” was issued in June 2023.

### **14. Meeting with Zeke Rediker, Mayor Gainey’s Executive Advisor on Legal Policy, June 12, 2023**

On Monday, June 12, 2023, Stanley Lowe and Dan Holland met with Zeke Rediker, Mayor Gainey’s Executive Advisor on Legal Policy, to discuss the status of the city’s Community Reinvestment Depository Policy. Lowe and Holland asked for more information on progress toward enforcement of this policy.

### **15. Letter to Zeke Rediker, June 12, 2023**

As a follow-up to the June 12, 2023, meeting, In a letter dated June 12, 2022, to Zeke Rediker to again emphasize LMSDI’s call for more city transparency.

“The Lower Marshall-Shadeland Development Initiative (LMSDI) calls upon the city of Pittsburgh to **enforce its Community Reinvestment Depository Policy.**

This policy evaluates the community reinvestment policies of financial institutions to determine into which institutions the city should deposit its funds. In particular, §221.06 of the code calls for the creation of a Reinvestment Review Committee. Yet, only one report has been made public, but it is not clear why certain banks were evaluated and not others. Nor is it clear in which institutions

the city holds its funds. It is also not clear what criteria were used to qualify or disqualify certain institutions. Greater transparency would inform taxpayers on how city funds are distributed by neighborhood and whether city funds are held within banks which are redlining or gentrifying Pittsburgh neighborhoods. . . .

Government support alone does not build wealth. If we are to build wealth among African Americans through homeownership, it must start with city action to reverse these negative trends. Enforcement of the city's Community Reinvestment Depository Policy is but a first step. Financial institutions must be encouraged meet the needs of low-income and African American communities. LMSDI welcomes the opportunity to discuss our findings with you."

**16. Letter to Zeke Rediker, November 14, 2023**

Follow-up to the June 12th letter and informing him of LMSDI's forthcoming report, "Pittsburgh's Vanishing Black Neighborhoods."

**17. Conversation with former Mayor Tom Murphy, January 8, 2024**

Discussed the former mayor's role in involving banks in expanding Pittsburgh's affordable housing market during the 1990s and early 2000s.

**18. Letter to Mayor Ed Gainey, January 19, 2024**

Letter requesting a meeting to discuss LMSDI's findings in its new report, "Pittsburgh's Vanishing Black Neighborhoods."

**TABLE 5. LENDING IN THE CITY OF PITTSBURGH BY BANKS EVALUATED FOR THE CITY OF PITTSBURGH'S REINVESTMENT REVIEW ON JULY 27, 2021, UPDATED WITH LENDING FIGURES FOR 2007 TO 2021**

No.	Financial Institution	Total City Branches	Total Minority Branches	Total Loans	Total Loan Dollars	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
1	PNC Bank (PNC Bank NA, PNC Mortgage LLC, National City Bank)	28	3	9,156	\$1,428,066,000	6,991	\$941,356,000	551	\$42,456,000
2	Wells Fargo (Wells Fargo Bank NA, Wells Fargo Fin'l Pennsylvania, and Wells Fargo Funding, Inc.)	0	0	5,592	\$1,170,389,000	4,586	\$806,781,000	255	\$27,906,000
3	FIRST NATIONAL BANK OF PA	14	2	3,745	\$649,847,000	2,946	\$422,904,000	143	\$11,785,000
4	Citizens Bank (Citizens Bank of Pennsylvania, RBS Citizens Bank N.A., Citizens BK NA, Citizens NB NA)	15	2	3,751	\$512,684,000	2,548	\$353,341,000	422	\$27,525,000
5	Huntington Bank (Huntington National Bank, The Huntington National Bank, and Sky Bank c/o Huntington Bank)	5	1	1,515	\$349,200,000	1,112	\$235,668,000	101	\$12,758,000
6	JP MORGAN CHASE BANK	2	0	1,480	\$241,902,000	1,122	\$182,452,000	112	\$10,846,000
7	STANDARD BANK PASB	3	0	1,104	\$192,398,000	721	\$95,224,000	25	\$1,800,000
8	Northwest Bank (Northwest Savings Bank and Northwest Bank)	3	0	1,139	\$187,001,000	883	\$122,978,000	37	\$3,228,000
9	KeyBank (Keybank NA, Keybank National Association, and First Niagara Bk NA)	13	3	1,151	\$185,744,000	872	\$132,185,000	129	\$8,429,000
10	AMERISERV FINANCIAL BANK	1	0	155	\$77,857,000	88	\$17,822,000	1	\$116,000
	<b>Totals</b>	<b>84</b>	<b>11</b>	<b>28,788</b>	<b>\$4,995,088,000</b>	<b>21,869</b>	<b>\$3,310,711,000</b>	<b>1,776</b>	<b>\$146,849,000</b>

**TABLE 6. LENDING IN BLACK NEIGHBORHOODS BY BANKS EVALUATED FOR THE CITY OF PITTSBURGH'S REINVESTMENT REVIEW ON JULY 27, 2021, UPDATED WITH LENDING FIGURES FOR 2007 TO 2021**

No.	Financial Institution	Total Loans in Black N'hoods	Total Loan Dollars in Black N'hoods	White Loans in Black N'hoods	White Loan Dollars in Black N'hoods	Black Loans in Black N'hoods	Black Loan Dollars in Black N'hoods
1	PNC Bank (PNC Bank NA, PNC Mortgage LLC, National City Bank)	519	\$53,740,000	209	\$17,398,000	213	\$11,652,000
2	Wells Fargo (Wells Fargo Bank NA, Wells Fargo Fin'l Pennsylvania, and Wells Fargo Funding, Inc.)	221	\$21,986,000	139	\$15,024,000	56	\$4,042,000
3	FIRST NATIONAL BANK OF PA	229	\$22,592,000	126	\$13,699,000	56	\$3,494,000
4	Citizens Bank (Citizens Bank of Pennsylvania, RBS Citizens Bank N.A., Citizens BK NA, Citizens NB NA)	414	\$25,866,000	122	\$12,137,000	221	\$7,625,000
5	Huntington Bank (Huntington National Bank, The Huntington National Bank, and Sky Bank c/o Huntington Bank)	115	\$12,757,000	74	\$9,773,000	24	\$1,461,000
6	JP MORGAN CHASE BANK	70	\$5,673,000	32	\$3,114,000	25	\$1,515,000
7	STANDARD BANK PASB	68	\$7,508,000	26	\$2,191,000	7	\$279,000
8	Northwest Bank (Northwest Savings Bank and Northwest Bank)	70	\$5,190,000	39	\$2,859,000	15	\$610,000
9	KeyBank (Keybank NA, Keybank National Association, and First Niagara Bk NA)	117	\$9,965,000	56	\$6,375,000	50	\$2,435,000
10	AMERISERV FINANCIAL BANK	17	\$8,622,000	7	\$976,000	0	\$0
	<b>Totals</b>	<b>1,840</b>	<b>\$173,899,000</b>	<b>830</b>	<b>\$83,546,000</b>	<b>667</b>	<b>\$33,113,000</b>

## II. Demographic Change in Pittsburgh Neighborhoods

### 1. Over the Past Decade, Pittsburgh's Black Population Declined the Most Since the 1850s.

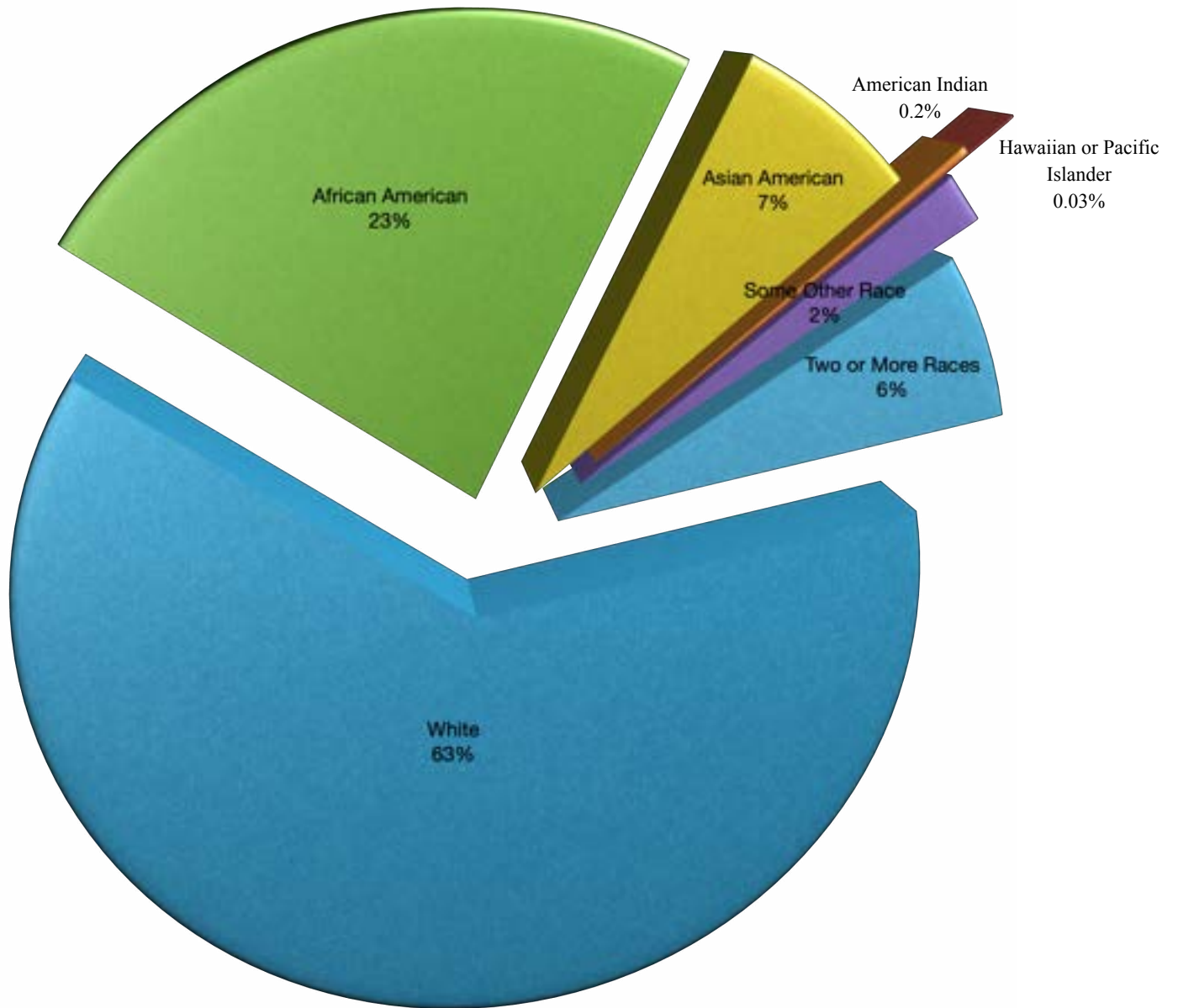
Overall, the city of Pittsburgh lost one percent of its population in the last decade (2010 to 2020), but the biggest percentage decrease was among African Americans. The city's Black population declined by 10,660, or 13%, in ten years, the largest decrease since the 1850 Fugitive Slave Law was enforced. The white population declined more by pure numbers (-11,818), but as a percentage, the city only lost 6% of its white population. Pittsburgh has been losing African Americans since the 1980s, but the decline has been most profound in the last 20 years. Since 2000, Pittsburgh lost 24% of its Black population. At just 69,050, the city's Black population is the lowest since the Great Depression of 1930.

**TABLE 7. PITTSBURGH POPULATION CHANGE SINCE 2000**

Race	2020 Census	Percent of Total	2010 Census	Percent of Total	Numeric Change, 2010-2020	Percent Change, 2010-2020	2000 Census	Percent of Total	Numeric Change 2000-2020	Percent Change 2000-2020
White	189,948	63%	201,766	66%	(11,818)	(6%)	226,258	68%	(36,310)	(16%)
African American	69,050	23%	79,710	26%	(10,660)	(13%)	90,750	27%	(21,700)	(24%)
Asian American	19,836	7%	13,465	4%	6,371	47%	9,195	3%	10,641	116%
American Indian	729	0%	584	0.2%	145	25%	628	0.2%	101	16%
Hawaiian or Pacific Islander	116	0%	86	0.03%	30	35%	111	0.03%	5	5%
Some Other Race	5,313	2%	2,405	1%	2,908	121%	2,218	1%	3,095	140%
Two or More Races	17,979	6%	7,688	3%	10,291	134%	5,403	2%	12,576	233%
Hispanic (any race)	11,620	4%	6,964	2%	4,656	67%	4,425	1%	7,195	163%
Total Population (excludes Hispanics)	302,971	100%	305,704	100%	(2,733)	(1%)	334,563	100%	(31,592)	(9%)



CHART 2. CITY OF PITTSBURGH POPULATION BY RACE 2020

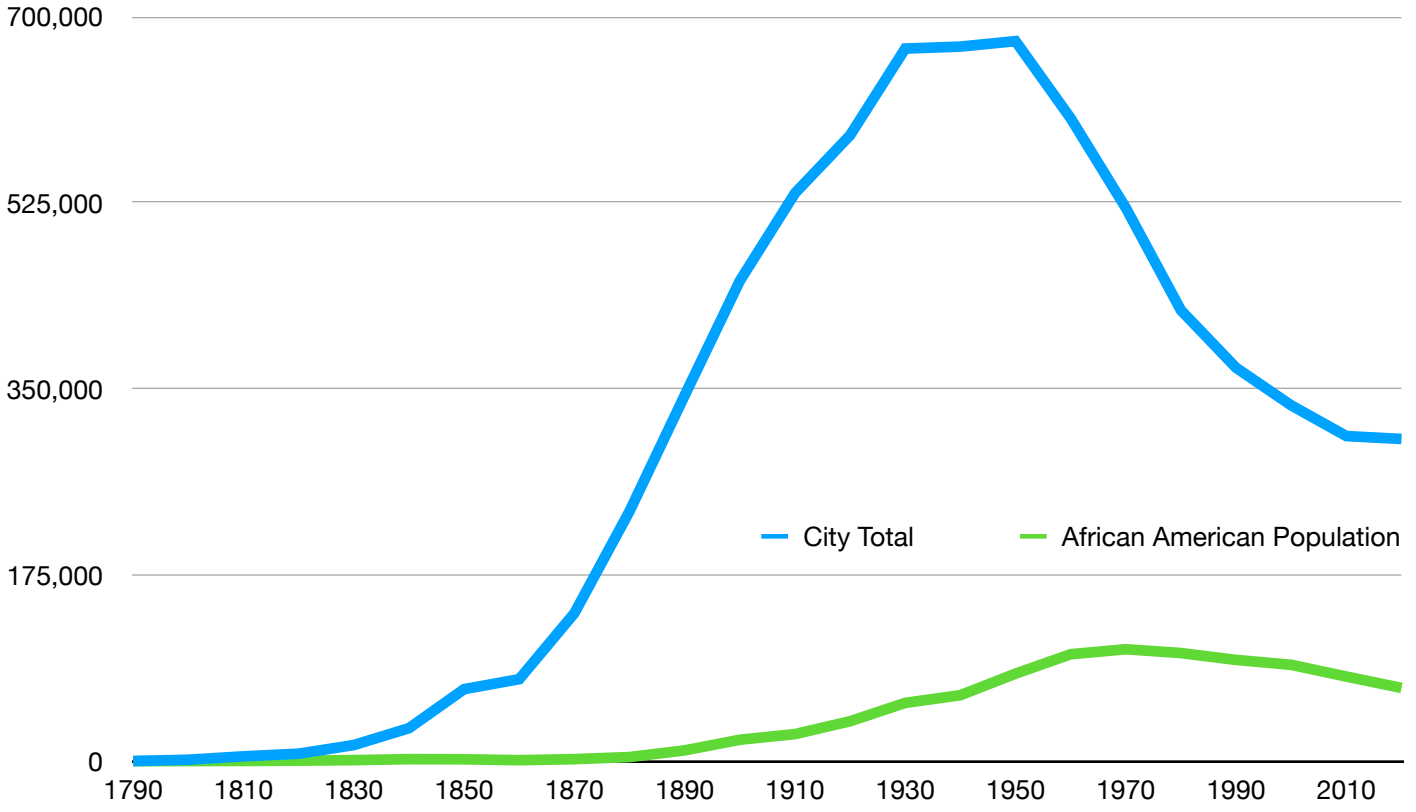


**TABLE 8. CITY OF PITTSBURGH AFRICAN AMERICAN POPULATION CHANGE 1790-2020**

	Decennial Census or Estimate	City Total	Numeric Change	Percent Change	African American Population	African Americans as a Percent of City Total	Numeric Change	Percent Change
	<b>1790 (1)</b>	376	—	—	168	45%	—	—
	<b>1800 (2)</b>	1,565	1,189	316%	335	21%	167	99%
	<b>1810 (3)</b>	4,768	3,203	205%	438	9%	103	31%
	<b>1820 (4)</b>	7,248	2,480	52%	695	10%	257	59%
	<b>1830 (5)</b>	15,369	8,121	112%	1,196	8%	501	72%
	<b>1840 (6)</b>	31,204	15,835	103%	2,118	7%	922	77%
	<b>1850 (7)</b>	67,863	36,659	117%	1,974	3%	-144	-7%
	<b>1860</b>	77,293	9,430	14%	1,149	1%	-825	-42%
	<b>1870</b>	139,256	61,963	80%	2,115	2%	966	84%
	<b>1880</b>	235,071	95,815	69%	4,077	2%	1,962	93%
	<b>1890</b>	343,904	108,833	46%	10,357	3%	6,280	154%
	<b>1900</b>	451,512	107,608	31%	20,355	5%	9,998	97%
Great Migration 1910-1970	<b>1910*</b>	533,905	82,393	18%	25,623	5%	5,268	26%
	<b>1920*</b>	588,343	54,438	10%	37,725	6%	12,102	47%
	<b>1930*</b>	669,817	81,474	14%	54,983	8%	17,258	46%
	<b>1940*</b>	671,659	1,842	0%	62,216	9%	7,233	13%
	<b>1950*</b>	<b>676,806</b>	5,147	1%	82,453	12%	20,237	33%
	<b>1960*</b>	604,332	-72,474	-11%	100,692	17%	18,239	22%
	<b>1970*</b>	520,167	-84,165	-14%	<b>105,393</b>	20%	4,701	5%
	<b>1980</b>	423,938	-96,229	-18%	101,813	24%	-3,580	-3%
	<b>1990</b>	369,879	-54,059	-13%	95,362	26%	-6,451	-6%
	<b>2000</b>	334,563	-35,316	-10%	90,750	27%	-4,612	-5%
<b>2010</b>	305,704	-28,859	-9%	79,710	26%	-11,040	-12%	
<b>2020</b>	302,971	-2,733	-1%	69,050	23%	-10,660	-13%	

See notes below.

**CHART 3. AFRICAN AMERICAN POPULATION IN PITTSBURGH 1790-2020**



**Notes:**

\* Decades highlighted in gold (\*) indicates the Great Migration years.

Pittsburgh hit its population peak in 1950. The city's African American population topped out in 1970.

9. "The Population of Pittsburgh in 1790: The Population of Pittsburgh and Contiguous Territory, Including the Names of Heads of Families as Shown by the United States Census of 1790," *Western Pennsylvania History*, June 1919, 161-173. Social Explorer only provides county-level data for Allegheny County. Ann G. Wilmoth, "Pittsburgh and the Blacks: A Short History, 1780-1875," PhD Dissertation, Penn State University, 1975, 7.
10. The African American population for 1800 is taken from the Allegheny County census for the "nonwhite" population, Social Explorer Tables (no city population is available). "Return of the whole number of persons within the several districts of the United States: Second United States census, 1800," U.S. Census Bureau, 1801, 2D.
11. In her dissertation, Ann Wilmoth claims that "By 1810 . . . the black population had risen to 185," but the Social Explorer table lists the "nonwhite" county population of 1810 at 438.
12. Social Explorer table for 1820, which only provides county-level data; African Americans are listed as "Colored Population Excluding Indians."
13. Wilmoth notes Pittsburgh's "free black population" numbered 473 in 1830. The Social Explorer table for 1830 lists the "Nonwhite" population at 1,196.
14. Social Explorer table for 1840, which only provides county-level data; African Americans are listed as "Nonwhite."
15. Larry Glasco notes the Fugitive Slave Act of 1850 ". . . terrified so many that during the 1850s the city's black population dropped from 1,974 to 1,149." (Glasco, 72). Social Explorer lists the 1850 "Colored" population of Allegheny County at 3,431; in 1860, it was 2,725.

**Sources:**

Bodnar, John, Roger Simon, and Michael P. Weber, *Lives of Their Own: Blacks, Italians, and Poles in Pittsburgh*. Urbana: University of Illinois Press, 1982, 30.

Brown, Eliza Smith, Dan Holland, et al, *African American Historic Sites Survey of Allegheny County*. Harrisburg: Pennsylvania Historical and Museum Commission, 1994, 21.

De A. Reid, Ira, *Social Conditions of the Negro in the Hill District of Pittsburgh*. (Pittsburgh: General Committee on the Hill Survey, 1930), 21.

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Social Explorer Tables for 1800-1860.

"Table 15. Population of the 100 Largest Urban Places: 1920." U.S. Bureau of the Census, Internet Release date: June 15, 1998, <https://www2.census.gov/library/working-papers/1998/demographics/pop-twps0027/tab15.txt>.

"Table 17. Population of the 100 Largest Urban Places: 1940." U.S. Bureau of the Census, Internet Release date: June 15, 1998, <https://www2.census.gov/library/working-papers/1998/demographics/pop-twps0027/tab17.txt>.

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Trotter, Joe and Jared Day, *Race and Renaissance: African Americans in Pittsburgh Since World War II*. Pittsburgh: University of Pittsburgh Press, 2010, 203.

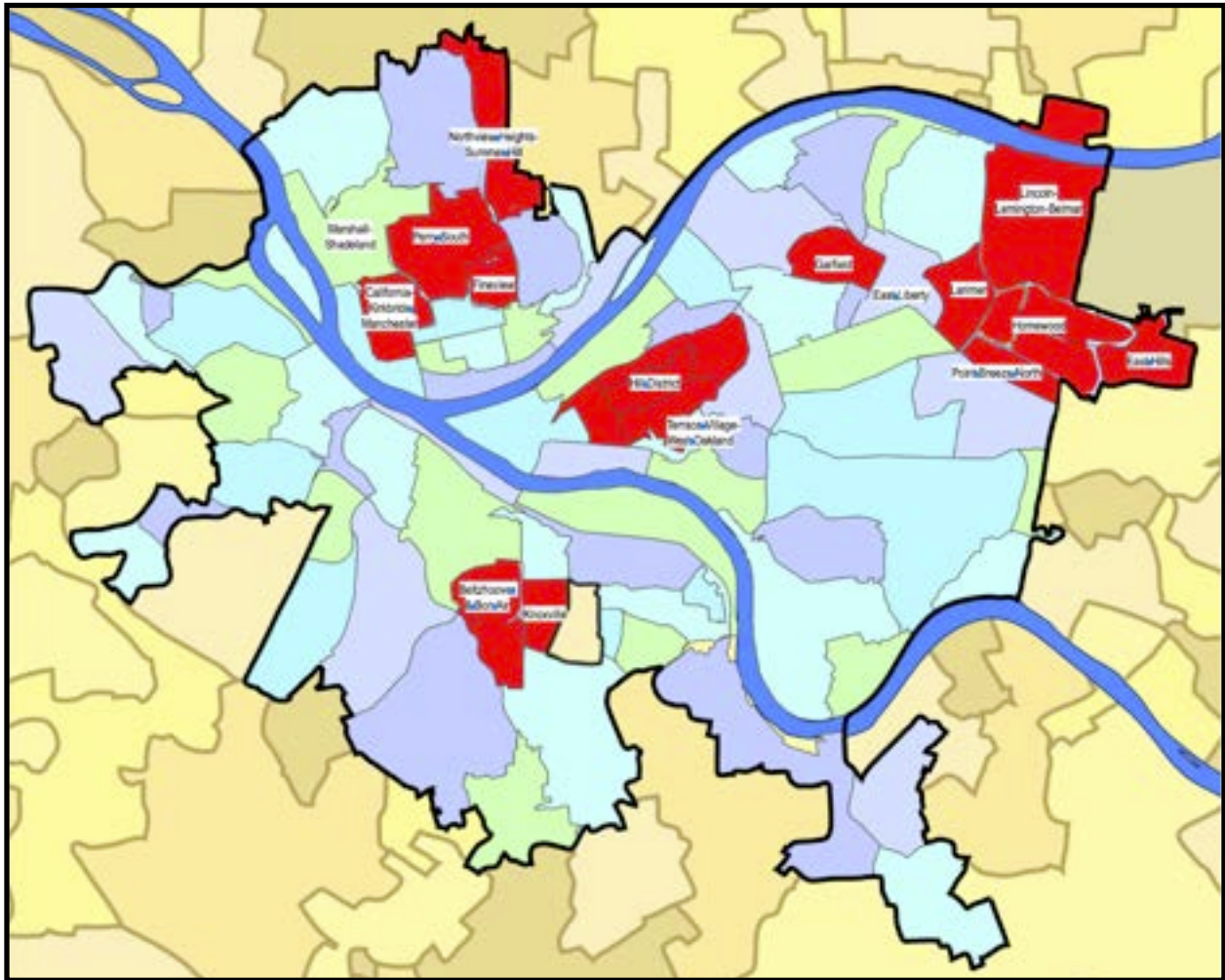
*Western Pennsylvania History*, "The Population of Pittsburgh in 1790: The Population of Pittsburgh and Contiguous Territory, Including the Names of Heads of Families as Shown by the United States Census of 1790," June 1919, 161-173.

Wilmoth, Ann G., "Pittsburgh and the Blacks: A Short History, 1780-1875," PhD Dissertation, Penn State University, 1975.

**2. Most Black Neighborhoods Lost Black Residents.**

Pittsburgh currently has 17 majority Black neighborhoods, and they lost more than 4,600 residents in a decade. In 2010, Pittsburgh had 20 majority-Black neighborhoods. The three that shifted from majority-Black to non-majority-Black include East Liberty, Point Breeze North, and Terrace Village-West Oakland. These three neighborhoods alone recorded a decrease of more than 2,800 African Americans in a decade.

**MAP 3. PITTSBURGH'S MAJORITY-AFRICAN AMERICAN NEIGHBORHOODS (AS OF 2020)**



New development has not been kind to Pittsburgh's African American residents. Some neighborhoods, like the fast-growing Strip District, have lost more than two-thirds of its Black residents in twenty years. Another rapidly developing area, Lawrenceville, was once 18% Black in 2010, but is now just 6% Black, having lost 1,157 African Americans, a drop of 67% in ten years. Between 2000 and 2020, the Hill District lost the most African Americans (-4,134), followed by Homewood (-3,971), East Liberty (-2,366), and Garfield (-2,306).

**TABLE 9. PITTSBURGH NEIGHBORHOODS WHICH HAVE LOST THE MOST AFRICAN AMERICANS 2000-2020**

No.	Neighborhood	% Black 2020	% Black 2000	Black Change 2000-2020	Black % Change 2000-2020
1	Strip District	3%	61%	(111)	(69%)
2	Point Breeze North	32%	68%	(931)	(60%)
3	Garfield	61%	83%	(2,306)	(51%)
4	Central Northside	31%	56%	(866)	(49%)
5	Larimer	77%	88%	(1,101)	(48%)
6	East Liberty	42%	72%	(2,366)	(48%)
7	Beltzhoover & Bon Air	53%	63%	(1,059)	(46%)
8	Homewood North, South, West	90%	96%	(3,971)	(44%)
9	Chartiers City, Fairywood, Windgap Combined	36%	58%	(772)	(42%)
10	California-Kirkbride & Manchester Combined	63%	83%	(1,169)	(40%)
11	Lincoln-Lemington-Belmar	85%	89%	(1,845)	(37%)
12	Hill District Combined	63%	86%	(4,134)	(34%)
13	Fineview	51%	49%	(279)	(32%)
14	Northview Heights/Summer Hill Combined	63%	71%	(820)	(32%)
15	Perry South	64%	65%	(1,038)	(30%)
16	East Hills	92%	94%	(1,041)	(28%)
17	Marshall-Shadeland	48%	31%	(220)	(10%)
18	Knoxville	51%	33%	316	21%
	<b>Total</b>	<b>59%</b>	<b>73%</b>	<b>(23,735)</b>	<b>(38%)</b>

**TABLE 10. PITTSBURGH NEIGHBORHOODS THAT ARE NO LONGER MAJORITY BLACK**

Neighborhood	Total Black Population (2020)	Total Black Population in 2010	Change in Black Population 2010-2020	Percent Black (2020)	Percent Black in 2010	Percent Change in Black Population 2010-2020
Point Breeze North	633	1,137	-504	32%	55%	-44%
East Liberty	2,614	3,976	-1,362	42%	68%	-34%
Terrace Village-West Oakland	2,165	3,185	-1,020	45%	55%	-32%
<b>Total Black Population Loss Among Three Neighborhoods</b>		<b>8,298</b>	<b>-2,886</b>			<b>-35%</b>

Only three of 17 Black neighborhoods gained population over the previous decade: Bedford Dwellings (+14%), Northview Heights-Summer Hill (+39%), and Homewood West (+162%). Population gains in Northview Heights-Summer Hill and Homewood West were the result of census tract consolidation. In 2020, mostly Black Northview Heights (CT 2609) was combined with mostly white Summer Hill (CT 2612) into a new CT 2613. In 2020, Homewood West (CT 1307) combined two CTs from 2010: 1207 (Homewood West) and 1301 (Homewood North). The increase in Black residents in Bedford Dwellings is likely the a result of recent housing developments, including Bedford Hill Apartments, the large development constructed by McCormick Baron over the past decade.

**TABLE 11. BLACK NEIGHBORHOODS RANKED BY PERCENT CHANGE IN BLACK POPULATION 2010-2020**

No.	African American Neighborhood	Total Black Population (2020)	Total Black Population in 2010	Change in Black Population 2010-2020	Percent Black (2020)	Percent Black in 2010	Percent Change in Black Population 2010-2020
1	Homewood North	903	3,060	-2,157	88%	93%	-70%
2	Upper Hill	3,079	3,876	-797	85%	79%	-21%
3	California-Kirkbride, Manchester	2,231	2,943	-712	61%	80%	-24%
4	Garfield	1,731	2,285	-554	63%	79%	-24%
5	Beltzhoover, Bon Air	2,392	2,849	-457	64%	69%	-16%
6	Lincoln-Lemington-Belmar	1,142	1,593	-451	66%	77%	-28%
7	Larimer	1,246	1,639	-393	53%	60%	-24%
8	Perry South	1,186	1,483	-297	77%	86%	-20%
9	Fineview	2,665	2,953	-288	92%	93%	-10%
10	East Hills	2,023	2,220	-197	90%	95%	-9%
11	Homewood South	1,797	1,930	-133	51%	52%	-7%
12	Knoxville	580	665	-85	51%	52%	-13%
13	Crawford-Roberts	1,831	1,861	-30	60%	82%	-2%
14	Middle Hill	1,604	1,610	-6	91%	94%	-0.4%
15	Bedford Dwellings	1,262	1,106	156	91%	92%	14%
16	Northview Heights, Summer Hill	1,744	1,259	485	63%	56%	39%
17	Homewood West	2,052	782	1,270	92%	96%	162%
	<b>TOTAL</b>	<b>29,468</b>	<b>34,114</b>	<b>-4,646</b>			



By pure numbers, those neighborhoods which lost the greatest number of African Americans over the past decade include East Liberty (a decrease of 1,362 African Americans), Terrace Village-West Oakland (-1,020), Lincoln-Lemington-Belmar (-797), Garfield (-712), and Marshall-Shadeland (-696). As noted above, Homewood North recorded 2,157 fewer African Americans as a result of redrawn census tract boundaries; Homewood West picked up 1,270 Blacks as a result.

**TABLE 12. AFRICAN AMERICAN NEIGHBORHOODS WITH THE LARGEST BLACK POPULATION LOSSES**

Neighborhood	Total Black Population (2020)	Total Black Population in 2010	Change in Black Population 2010-2020	Percent Black (2020)	Percent Black in 2010	Percent Change in Black Population 2010-2020
Homewood North	903	3,060	-2,157	88%	93%	-70%
East Liberty	2,614	3,976	-1,362	42%	68%	-34%
Terrace Village-West Oakland	2,165	3,185	-1,020	45%	55%	-32%
Lincoln-Lemington-Belmar	3,079	3,876	-797	85%	79%	-21%
Garfield	2,231	2,943	-712	61%	80%	-24%
Marshall-Shadeland*	1,922	2,618	-696	48%	43%	-27%

\* Marshall-Shadeland is 48% Black but is 58% minority.

### 3. Most White Neighborhoods Also Lost Black People.

Out of 55 total white neighborhoods, 34 experienced a loss of African Americans over the past decade, while 21 gained African Americans. The greatest percentage losses were in Upper, Lower, and Central Lawrenceville. The Strip District may be a “melting pot of new residents” according to one article, but it lost 47% of its Black population over the past decade.<sup>33</sup>

**TABLE 13. WHITE NEIGHBORHOODS WITH THE LARGEST PERCENT CHANGE IN BLACK POPULATION 2010-2020<sup>34</sup>**

Neighborhood	Total Black Population (2020)	Total Black Population in 2010	Change in Black Population 2010-2020	Percent Black (2020)	Percent Black in 2010	Percent Change in Black Population 2010-2020
Upper Lawrenceville	154	751	-597	6%	28%	<b>-79%</b>
Lower Lawrenceville	190	546	-356	7%	23%	<b>-65%</b>
Central Lawrenceville	218	422	-204	5%	9%	<b>-48%</b>
Polish Hill	81	155	-74	7%	12%	<b>-48%</b>
Strip District	51	96	-45	3%	16%	<b>-47%</b>
Point Breeze North	633	1,137	-504	32%	55%	<b>-44%</b>

<sup>33</sup> Stephanie Ritenbaugh, “Pittsburgh’s Strip District attracts ‘melting pot’ of new residents,” *TribLIVE.com*, March 19, 2023, <https://triblive.com/business/city-living-in-strip-district-is-a-melting-pot-of-new-residents/>.

<sup>34</sup> Not included on this list is Regent Square, which recorded the highest increase in African Americans (959%) in part because the neighborhood boundaries were redrawn. In 2010, Regent Square included only census tract 1410. In addition, Point Breeze is not included. In 2020, the Regent Square census tract was redrawn to include much of what had been Point Breeze (CT 1406) and is now census tract 1412. Likewise, Homewood North, which recorded 70% fewer African Americans in ten years, is also the result of redrawn boundaries.

Likewise, the 21 white neighborhoods which gained African American residents included the following top five, below, with South Side Flats leading the way, having gained 99% more Black residents over the past decade. Carrick had the largest number increase, +694 African Americans, a 71% increase in a decade.

**TABLE 14. WHITE NEIGHBORHOODS WHICH GAINED AFRICAN AMERICAN RESIDENTS 2010-2020**

Neighborhood	Total Black Population (2020)	Total Black Population in 2010	Change in Black Population 2010-2020	Percent Black (2020)	Percent Black in 2010	Percent Change in Black Population 2010-2020
South Side Flats	390	196	194	5%	3%	<b>99%</b>
Carrick	1,666	972	694	16%	10%	<b>71%</b>
Brookline	809	608	201	6%	5%	<b>33%</b>
Crafton Heights	1,281	1,093	188	32%	29%	<b>17%</b>
Brighton Heights	1,801	1,583	218	25%	22%	<b>14%</b>

#### 4. Pittsburgh's "Hot" Neighborhoods Have Not Included Black People.

In neighborhoods where the real estate market has been "hot" (which includes a significant number of new housing units and/or high home price appreciation), such as East Liberty, Lawrenceville, and the Strip District, also had high percentage decreases in Black people. East Liberty, for instance, recorded 34% fewer African Americans in ten years. In Upper Lawrenceville, 79% fewer African Americans call the neighborhood home. And in the Strip District, new housing includes 45% fewer African Americans as residents.

Bank lending also reflects this: In these five neighborhoods, below, financial institutions approved 4,373 loans to whites and just 238 loans to Blacks in fifteen years. In the Strip, lenders approved just eight loans to African Americans in 15 years. In the table below, 18 times more loans to whites were approved than to Blacks in these high-growth neighborhoods between 2007 and 2021.

**TABLE 15. CITY NEIGHBORHOODS WHERE HOME VALUES HAVE INCREASED THE MOST 2010-2020**

Neighborhood	Percentage Change in Home Values 2010-2020	Loans Approved to Whites 2007-2021	Loans Approved to African Americans 2007-2021	Percent Black 2010	Percent Black 2020	Percent Change in African American population 2010-2020
Upper Lawrenceville	218%	941	25	28%	6%	<b>-79%</b>
Lower Lawrenceville	222%	806	23	23%	7%	<b>-65%</b>
Central Lawrenceville	240%	1,787	14	9%	5%	<b>-48%</b>
Strip District	199%	284	8	16%	3%	<b>-47%</b>
East Liberty	220%	555	168	68%	42%	<b>-34%</b>
<b>Totals</b>		<b>4,373</b>	<b>238</b>			

**5. All but four of Pittsburgh's 17 African American neighborhoods have lost housing units.**

An analysis of housing units in the city's 17 Black neighborhoods shows a decrease of 1,491 units, or 6% of all housing units, between 2010 and 2020. Only Bedford Dwellings, Crawford-Roberts, Homewood West, and Larimer, recorded a gain in housing units (Homewood West gained units due to the redrawing of census tract boundaries for the 2020 Census).

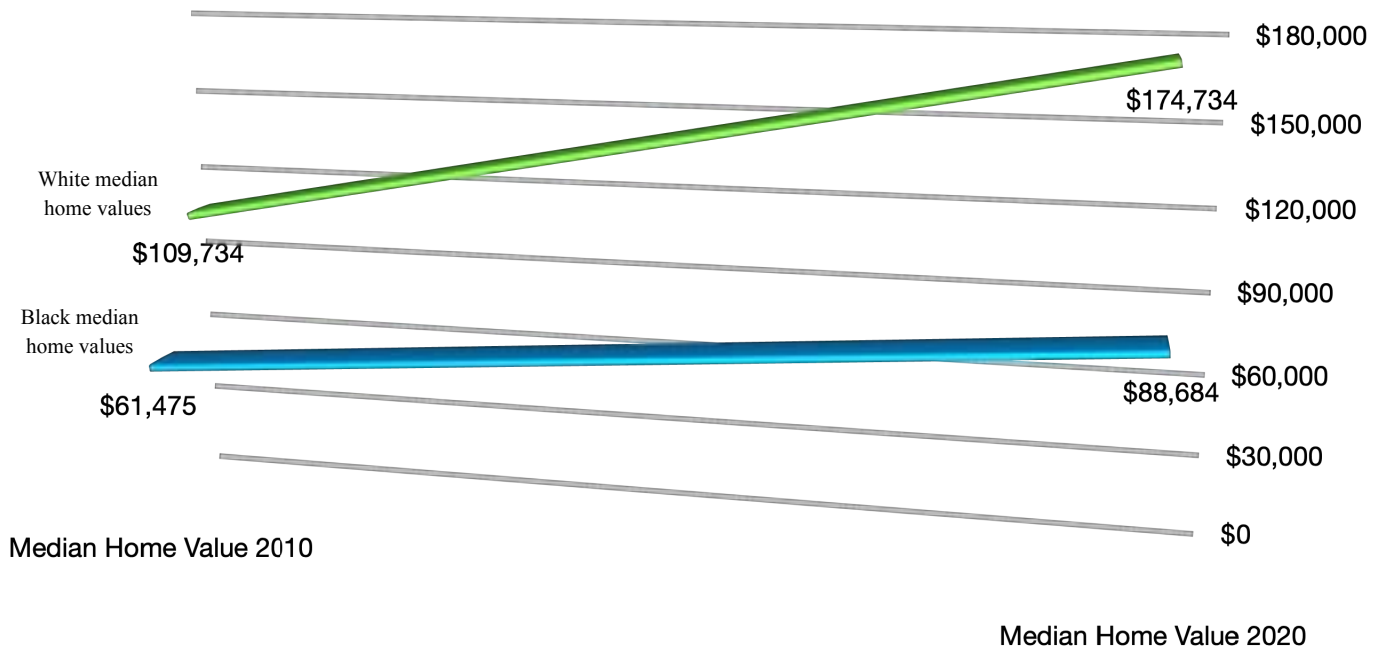
**TABLE 16. CHANGE IN HOUSING UNITS IN AFRICAN AMERICAN NEIGHBORHOODS 2010-2020**

No.	Neighborhood	Housing Units in 2020	Housing Units in 2010	Change in Housing Units 2010-2020	Percent Change in Housing Units 2010-2020
1	Bedford Dwellings	776	749	27	4%
2	Beltzhoover, Bon Air	1,302	1,472	(170)	(12%)
3	California-Kirkbride, Manchester	1,566	1,712	(146)	(9%)
4	Crawford-Roberts	1,926	1,270	656	52%
5	East Hills	1,449	1,522	(73)	(5%)
6	Fineview	671	760	(89)	(12%)
7	Garfield	1,920	1,971	(51)	(3%)
8	Homewood North	581	1,807	(1,226)	(68%)
9	Homewood South	1,331	1,507	(176)	(12%)
10	Homewood West	1,309	532	777	146%
11	Knoxville	1,714	1,857	(143)	(8%)
12	Larimer	852	493	359	73%
13	Lincoln-Lemington-Belmar	1,879	2,551	(672)	(26%)
14	Middle Hill	1,093	1,120	(27)	(2%)
15	Northview Heights, Summer Hill	1,066	1,253	(187)	(15%)
16	Perry South	1,206	1,423	(217)	(15%)
17	Upper Hill	1,107	1,240	(133)	(11%)
	<b>Totals</b>	<b>21,748</b>	<b>23,239</b>	<b>(1,491)</b>	<b>(6%)</b>

**6. Home values are far higher in non-Black communities.**

Median home values also appreciated greater in non-Black communities. The median home value in African American neighborhoods in 2020 was \$88,684, a 44% increase over 2010. In contrast, in non-Black communities, the median home value in 2020 was \$174,734, a 59% increase in a decade.

**CHART 4. CHANGE IN MEDIAN HOME VALUES IN AFRICAN AMERICAN VS. NON-AFRICAN AMERICAN NEIGHBORHOODS 2010-2020**



### III-A. Home Mortgage Lending in the City of Pittsburgh 2007 to 2021, by Race and Neighborhood

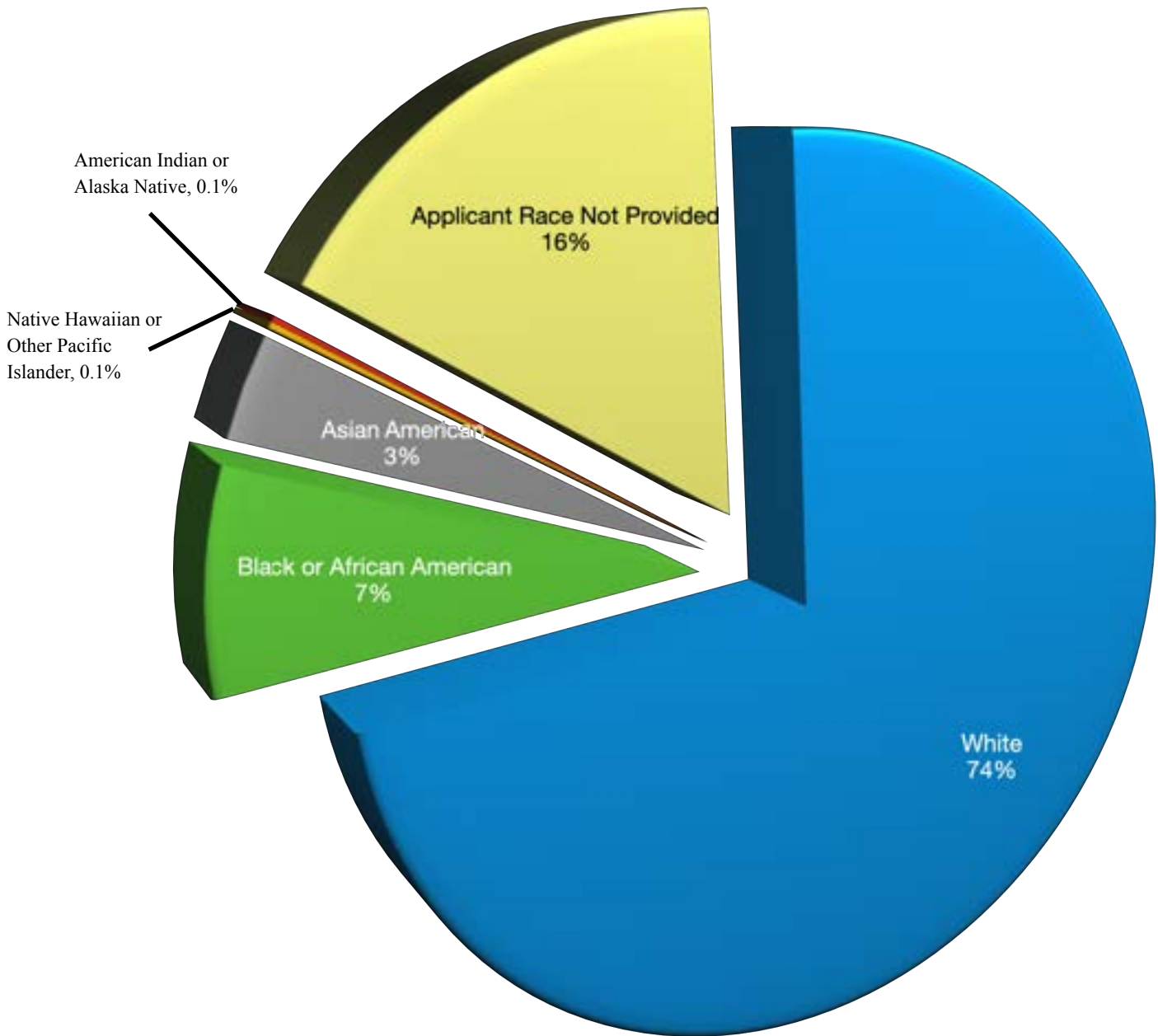
1. In 15 years, a total of 965 financial institutions approved 88,176 home mortgage loans across the city for \$15.9 billion. But the lending was distributed very unevenly by race.

- Whites received 65,171 loans for \$10.1 billion, 74% of all loans approved citywide (whites are 63% of the population).
- On the other hand, African Americans received 6,118 loans for \$557.6 million, or just 7% of all loans approved citywide and 3% of the loan dollars (Blacks are 23% of the city's population).

**TABLE 17. CITY OF PITTSBURGH LENDING BY RACE 2007-2021**

Race	2020 Pop.	Percent of the City Pop.	Loan Applications	Application Dollar Amount	Loans Approved	Approved Dollar Amount	Loan Approval Rate	Percent of All Loans Approved	Percent of All Dollars Approved
White	189,948	63%	112,501	\$16,482,873,000	65,171	\$10,153,296,000	58%	74%	64%
Black or African American	69,050	23%	16,266	\$1,321,851,000	6,118	\$557,600,000	38%	7%	3%
Asian American	19,836	7%	4,798	\$956,579,000	2,728	\$574,656,000	57%	3%	4%
American Indian or Alaska Native	729	0.2%	404	\$44,225,000	164	\$22,223,000	41%	0.2%	0.1%
Native Hawaiian or Other Pacific Islander	116	0.04%	211	\$22,807,000	99	\$11,580,000	47%	0.1%	0.1%
Two or more minority races (only for applications after 2017)	17,979	6%	88	\$12,600,000	37	\$7,525,000	42%	0.04%	0.05%
Some Other Race (not tracked on financial institution loan application registers)	5,313	2%							
Applicant Race Not Provided			36,143	\$8,887,348,000	13,859	\$4,615,575,000	38%	16%	29%
<b>Total</b>	<b>302,971</b>	<b>100%</b>	<b>170,411</b>	<b>\$27,728,283,000</b>	<b>88,176</b>	<b>\$15,942,455,000</b>	<b>52%</b>	<b>100%</b>	<b>100%</b>

**CHART 5. PROPORTION OF LOANS APPROVED BY RACE IN THE CITY OF PITTSBURGH 2007-2021**





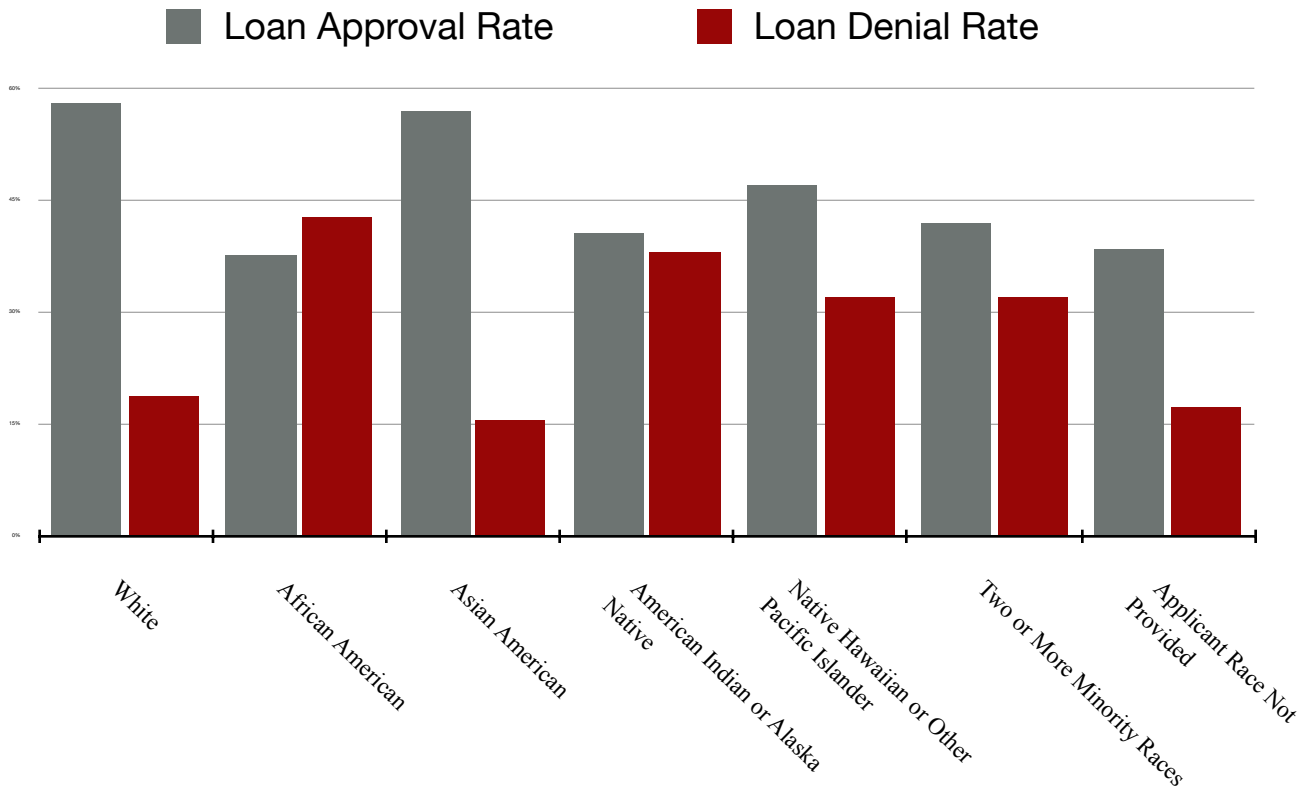
**2. Loan approval and denial rates show vast inequalities between Black and White.**

- Citywide, among all races, the loan approval rate is 52% and the loan denial rate is 21%.
- The loan approval rate for whites is 58%, twenty percentage points higher than the approval rate for African Americans, at 38%.
- The Black loan denial rate of 43% is higher than the loan approval rate of 38%. Among all racial groups, African Americans were the only ones to have more loans denied (6,922) than approved (6,118).

**TABLE 18. LOAN APPROVAL AND DENIAL RATES BY RACE 2007-2021**

Race	Loan Applications	Application Dollar Amount	Loans Approved	Approved Dollar Amount	Loans Denied	Loan Dollars Denied	Loan Approval Rate	Loan Denial Rate
White	112,501	\$16,482,873,000	65,171	\$10,153,296,000	20,947	\$2,274,824,000	58%	19%
Black or African American	16,266	\$1,321,851,000	6,118	\$557,600,000	6,922	\$452,118,000	38%	43%
Asian American	4,798	\$956,579,000	2,728	\$574,656,000	742	\$113,968,000	57%	15%
American Indian or Alaska Native	404	\$44,225,000	164	\$22,223,000	154	\$11,553,000	41%	38%
Native Hawaiian or Other Pacific Islander	211	\$22,807,000	99	\$11,580,000	67	\$5,854,000	47%	32%
Two or more minority races (only for applications after 2017)	88	\$12,600,000	37	\$7,525,000	28	\$1,760,000	42%	32%
Some Other Race (not tracked on financial institution loan application registers)								
Applicant Race Not Provided	36,143	\$8,887,348,000	13,859	\$4,615,575,000	6,188	\$906,374,000	38%	17%
<b>Total</b>	<b>170,411</b>	<b>\$27,728,283,000</b>	<b>88,176</b>	<b>\$15,942,455,000</b>	<b>35,048</b>	<b>\$3,766,451,000</b>	<b>52%</b>	<b>21%</b>

CHART 6. LOAN APPROVAL AND DENIAL RATES BY RACE IN PITTSBURGH 2007-2021



**3. Average Loan Size Among Whites is Significantly Larger than Average Loan Dollars for African Americans.**

**TABLE 19. AVERAGE LOAN SIZE BY RACE IN PITTSBURGH 2007-2021**

<b>Average Loan Size Citywide</b>	<b>\$180,803</b>
<b>Average White Loan Size</b>	<b>\$155,795</b>
<b>Average Black Loan Size</b>	<b>\$91,141</b>
<b>Difference Between White and Black</b>	<b>\$64,654</b>

**4. Lending by loan type shows that whites received proportionately more home purchase loans than African Americans, who received proportionately more refinancing loans.**

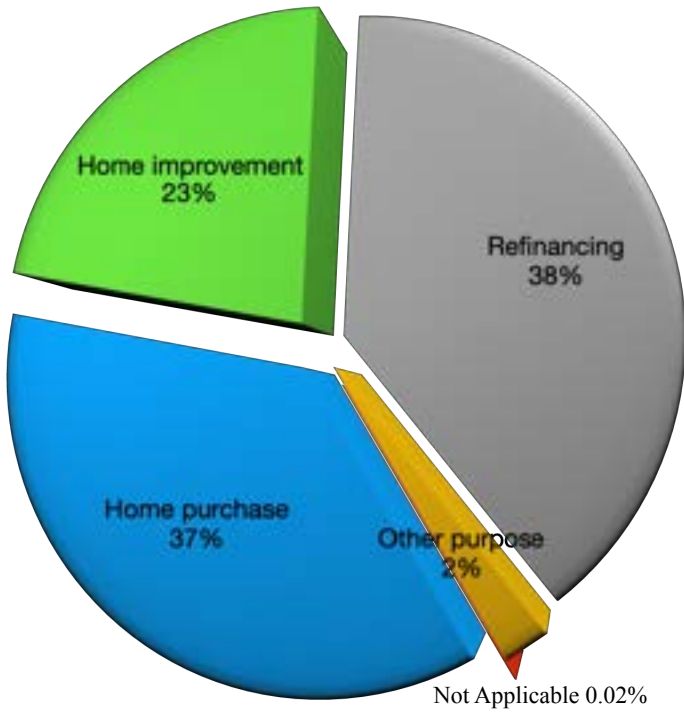
**TABLES 20 & 21. AFRICAN AMERICAN & WHITE LOAN APPLICATIONS AND APPROVALS BY LOAN TYPE IN PITTSBURGH 2007-2021**

<b>Loan Purpose</b>	<b>Black Loan Applications</b>	<b>Black Dollar Amount</b>	<b>Percent of All Applications</b>	<b>Black Loans Approved</b>	<b>Black Loan Dollars Approved</b>	<b>Percent of All Approvals</b>
Home purchase	3,934	\$452,701,000	24%	2,238	\$269,700,000	37%
Home improvement	4,561	\$179,958,000	28%	1,393	\$45,352,000	23%
Refinancing	7,365	\$664,772,000	45%	2,349	\$233,798,000	<b>38%</b>
Other purpose	403	\$23,655,000	2%	137	\$8,265,000	2%
Not applicable	3	\$765,000	0.02%	1	\$485,000	0.02%
<b>Total</b>	<b>16,266</b>	<b>\$1,321,851,000</b>	<b>100%</b>	<b>6,118</b>	<b>\$557,600,000</b>	<b>100%</b>

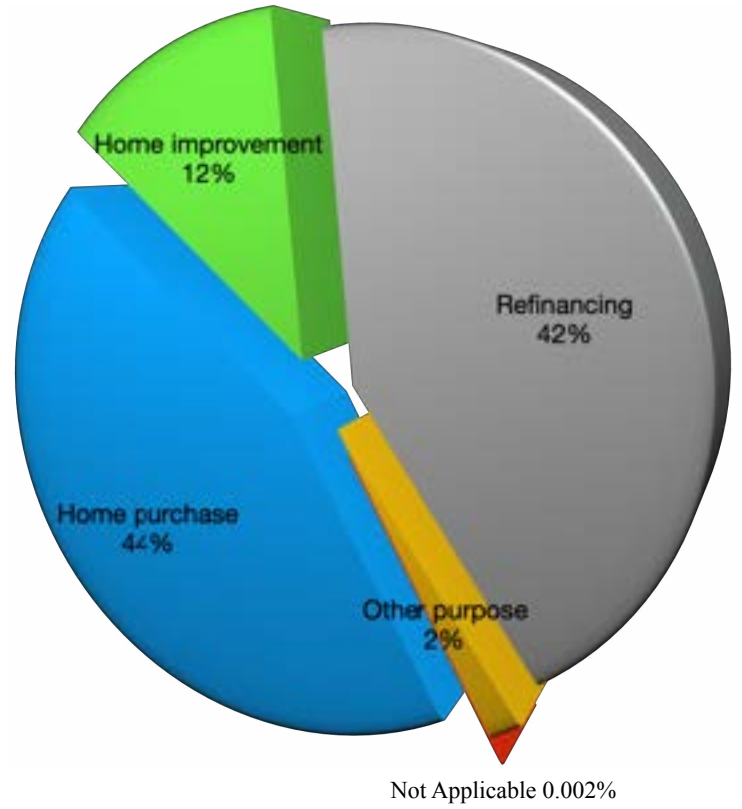
<b>Loan Purpose</b>	<b>White Loan Applications</b>	<b>White Dollar Amount</b>	<b>Percent of All Applications</b>	<b>White Loans Approved</b>	<b>White Loan Dollars Approved</b>	<b>Percent of All Approvals</b>
Home purchase	43,537	\$7,648,810,000	39%	28,932	\$5,208,964,000	<b>44%</b>
Home improvement	15,379	\$930,586,000	14%	7,889	\$546,527,000	12%
Refinancing	51,431	\$7,686,327,000	46%	27,288	\$4,281,105,000	42%
Other purpose	2,148	\$215,570,000	2%	1,061	\$116,665,000	2%
Not applicable	6	\$1,580,000	0.01%	1	\$35,000	0.002%
<b>Total</b>	<b>112,501</b>	<b>\$16,482,873,000</b>	<b>100%</b>	<b>65,171</b>	<b>\$10,153,296,000</b>	<b>100%</b>

**CHARTS 7 & 8. AFRICAN AMERICAN & WHITE LOAN APPROVALS BY LOAN TYPE IN PITTSBURGH 2007-2021**

**Black Loan Approvals**



**White Loan Approvals**



### 5. The loan data show stark differences in lending to Black neighborhoods versus white neighborhoods.

- Over 15 years, 2007 to 2021, there were 944 different financial institutions which approved loans in white neighborhoods, while only 367 unique financial institutions approved loans in Black communities.
- The loan approval rate in Black neighborhoods of 37% was nearly 20 points lower than in white neighborhoods (53% loan approval rate).
- The Black loan approval rate in Black neighborhoods is 31%, nearly 20 points lower than the white approval rate in Black neighborhoods (42%).
- In white neighborhoods, the Black loan approval rate of 42% is slightly better than the Black loan approval rate in Black neighborhoods, but is still far lower than the 58% loan approval rate for whites in white neighborhoods.

**TABLE 22. CITYWIDE LOANS AND LOAN DOLLARS APPROVED, BY RACE OF NEIGHBORHOOD IN PITTSBURGH 2007-2021**

	Black Neighborhoods	White Neighborhoods	Citywide Total
<b>No. Of Banks Approving Loans</b>	367	944	965
<b>Total Neighborhood Loan Applications</b>	15,218	155,193	170,411
<b>Total Neighborhood Application Loan Dollars</b>	\$1,379,916,000	\$26,348,367,000	\$27,728,283,000
<b>Total Neighborhood Loans Approved</b>	5,623	82,553	88,176
<b>Total Neighborhood Loan Dollars Approved</b>	\$672,129,000	\$15,270,326,000	\$15,942,455,000
<b>Neighborhood Loan Approval Rate</b>	37%	53%	52%

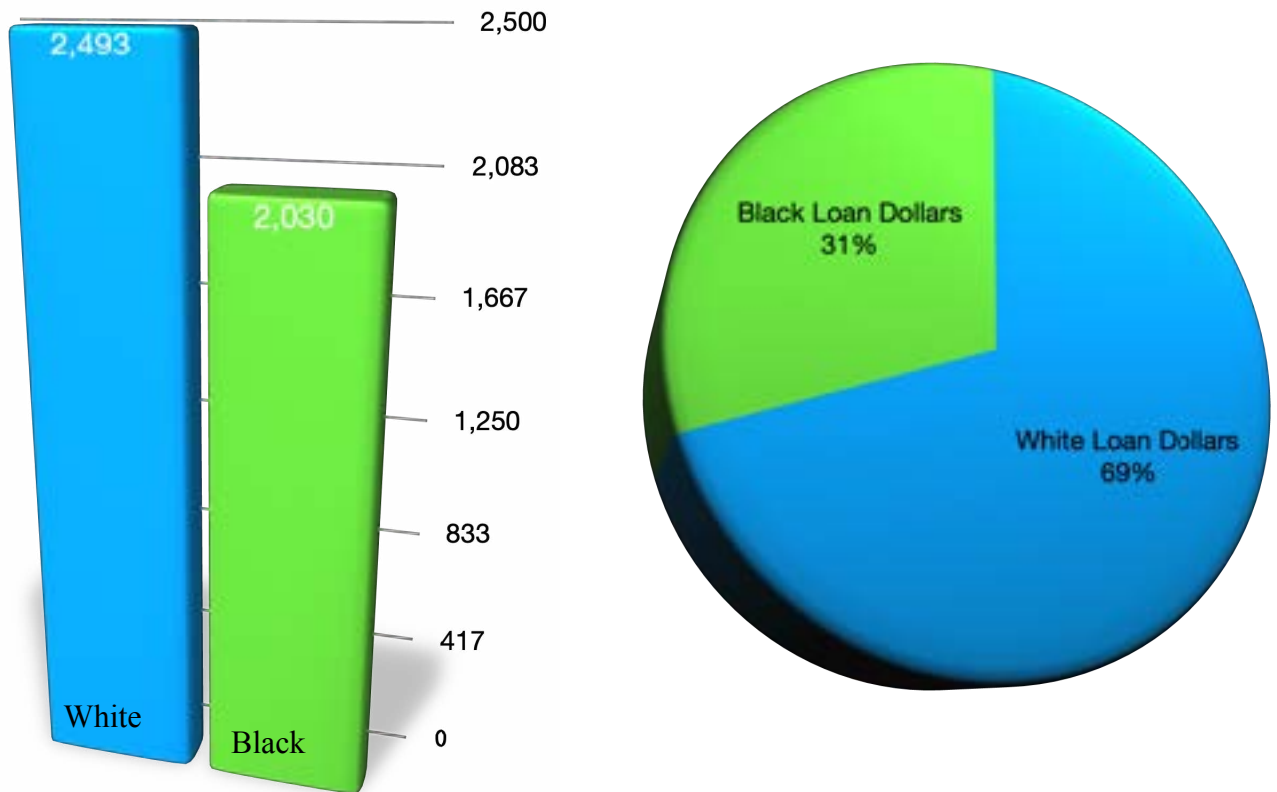
**TABLE 23. LOANS AND LOAN DOLLARS APPROVED, BY RACE AND NEIGHBORHOOD IN PITTSBURGH 2007-2021**

	Black Neighborhoods	White Neighborhoods	Citywide Total
Total White Loan Applications	4,975	107,526	112,501
Total White Application Loan Dollars	\$499,539,000	\$15,983,334,000	\$16,482,873,000
Total White Loans Approved	2,493	62,678	65,171
Total White Loan Dollars Approved	\$276,617,000	\$9,876,679,000	\$10,153,296,000
White Loan Approval Rate	50%	58%	58%
Total Black Loan Applications	6,454	9,812	16,266
Total Black Application Loan Dollars	\$356,577,000	\$965,274,000	\$1,321,851,000
Total Black Loans Approved	2,030	4,088	6,118
Total Black Loan Dollars Approved	\$122,217,000	\$435,383,000	\$557,600,000
Black Loan Approval Rate	31%	42%	38%

**6. Over a period of 15 years, 2007 to 2021, more loans and loan dollars were approved to whites in Black neighborhoods than to Blacks in Black neighborhoods.**

- In 15 years, financial institutions approved 2,493 loans to whites for \$276.6 million in African American neighborhoods. Meanwhile, lenders approved 2,030 loans to African Americans for \$122.2 million in African American neighborhoods over the same period.
- The white loan approval rate of 50% was nearly 20 percentage points higher than the Black approval rate of 31% in Black neighborhoods.
- The top five African American neighborhoods for home loans were Garfield, with 769 loans, followed by California-Kirkbride-Manchester (709), Perry South (658), Northview Heights-Summer Hill (516), and Beltzhoover-Bon Air (459).
- However, in Northview Heights-Summer Hill, nearly ten times as many loans were approved to whites (411) as were approved to Blacks (48). Twice as many loans were approved to whites in California-Kirkbride-Manchester (365) than to African Americans (182).

**CHARTS 10 & 11. LOANS AND LOAN DOLLARS IN BLACK NEIGHBORHOODS BY RACE 2007-2021**



**7. Black loan denial rates are twice as high in Black neighborhoods than white denial rates in Black neighborhoods.**

- Even within Black neighborhoods, African Americans have a 51% loan denial rate, nearly twice as high as the white loan denial rate of 26% in Black neighborhoods. That means African Americans are being denied more loans than loans are approved to African Americans *in Black neighborhoods*.
- In white neighborhoods, African Americans fare slightly better, with a loan denial rate of 37%, but it is still twice as high as the loan denial rate for whites in white neighborhoods (18%).
- What neighborhoods have the highest African American denial rates? The Black neighborhood with the highest African American loan denial rate was Homewood West, with a 66% African American denial rate, followed by Homewood North (a 62% African American denial rate), Larimer and Bedford Dwellings (both with a 57% African American denial rate), and Fineview and Homewood South (both with a 54% denial rate).
- In fact, just five Black neighborhoods have Black loan denial rates lower than 50%: Perry South (49%), Middle Hill (48%), California-Kirkbride-Manchester (44%), Crawford Roberts (37%), and Northview Heights-Summer Hill (33%).
- Where do African Americans fare better? White neighborhoods with the lowest Black loan denial rates include Regent Square (0% denial rate), Banksville (12% denial rate), Swisshelm Park (15% denial rate), and North Oakland and Shadyside, both with 16% Black denial rates).

**TABLE 24. LOANS AND LOAN DOLLARS DENIED, BY RACE AND NEIGHBORHOOD IN PITTSBURGH 2007-2021**

	Black Neighborhoods	White Neighborhoods	Citywide Total
Total White Loan Applications	4,975	107,526	112,501
Total White Application Loan Dollars	\$499,539,000	\$15,983,334,000	\$16,482,873,000
Total White Loans Denied	1,293	19,654	20,947
Total White Loan Dollars Denied	\$92,767,000	\$2,182,057,000	\$2,274,824,000
White Loan Denial Rate	26%	18%	19%
Total Black Loan Applications	6,454	9,812	16,266
Total Black Application Loan Dollars	\$356,577,000	\$965,274,000	\$1,321,851,000
Total Black Loans Denied	3,268	3,654	6,922
Total Black Loan Dollars Denied	\$152,462,000	\$299,656,000	\$452,118,000
Black Loan Denial Rate	51%	37%	43%



**TABLE 25. HIGHEST AND LOWEST BLACK LOAN DENIAL RATES AMONG NEIGHBORHOODS IN PITTSBURGH 2007-2021**

African American Neighborhood	Black Loan Denial Rate	White Neighborhood	Black Loan Denial Rate
Homewood West	66%	Regent Square	0%
Homewood North	62%	South Shore*	0%
Larimer	57%	Banksville	12%
Bedford Dwellings	57%	Swisshelm Park	15%
Fineview	54%	North Oakland	16%
Homewood South	54%	Shadyside	16%
Knoxville	53%	Squirrel Hill South	17%
Beltzhoover, Bon Air	52%	Squirrel Hill North	17%
East Hills	51%	Lincoln Place	21%
Lincoln-Lemington-Belmar	50%	Strip District	21%
Garfield	50%	South Side Slopes	24%
Upper Hill	50%	Duquesne Heights	26%
Perry South	49%	South Side Flats	26%
Middle Hill	48%	Westwood, Ridgemont	26%
California-Kirkbride, Manchester	44%	Central Lawrenceville	27%
Crawford-Roberts	37%	Overbrook	28%
Northview Heights, Summer Hill	33%	Carrick	29%

\*South Shore, with a population of 29, received no African American loan applications.

**8. The loan denial analysis shows that credit history is the leading reason for loan denials among African Americans.**

- Between 2007 and 2021, 39% of all African American home mortgage applications were denied due to credit history.
- Conversely, denial reasons among whites are more evenly distributed, with credit history comprising just 24% of all loan denials, 15 percentage points lower than African Americans.
- Loan denials for no reason comprised 24% of all African American loan denials (it was 20% for whites).

**TABLE 26. DENIAL REASONS BY RACE IN PITTSBURGH 2007-2021**

Race	Debt-to-income ratio	Employment history	Credit history	Collateral	Insufficient cash (downpayment, closing costs)	Unverifiable information	Credit application incomplete	Mortgage insurance denied	Other	No reason provided	All Reasons	Percent of Denials due to Credit History
American Indian or Alaska Native	23	4	59	19	4	4	5	0	7	29	154	38%
Asian American	192	17	108	126	23	48	81	0	73	74	742	15%
African American	897	50	2,684	694	111	133	291	5	388	1,669	6,922	39%
Native Hawaiian or Other Pacific Islander	12	1	16	8	2	1	6	0	5	16	67	24%
White	3,600	216	5,056	3,494	649	592	1,701	17	1,475	4,147	20,947	24%
Race not available/ Information not provided by applicant in mail, Internet, or telephone application/Not applicable	1,005	58	1,457	998	130	176	524	1	556	1,188	6,093	24%
Two or more minority races (2018-2021 only)	8	0	8	4	1	1	4	0	1	1	28	29%
Joint (2018-2021 only)	23	0	34	18	2	5	9	0	4	0	95	36%
<b>Total</b>	<b>5,760</b>	<b>346</b>	<b>9,422</b>	<b>5,361</b>	<b>922</b>	<b>960</b>	<b>2,621</b>	<b>23</b>	<b>2,509</b>	<b>7,124</b>	<b>35,048</b>	<b>27%</b>
<b>Percent of Total</b>	<b>16%</b>	<b>1%</b>	<b>27%</b>	<b>15%</b>	<b>3%</b>	<b>3%</b>	<b>7%</b>	<b>0%</b>	<b>7%</b>	<b>20%</b>		

CHART 12. REASONS FOR AFRICAN AMERICAN LOAN DENIALS IN PITTSBURGH 2007-2021

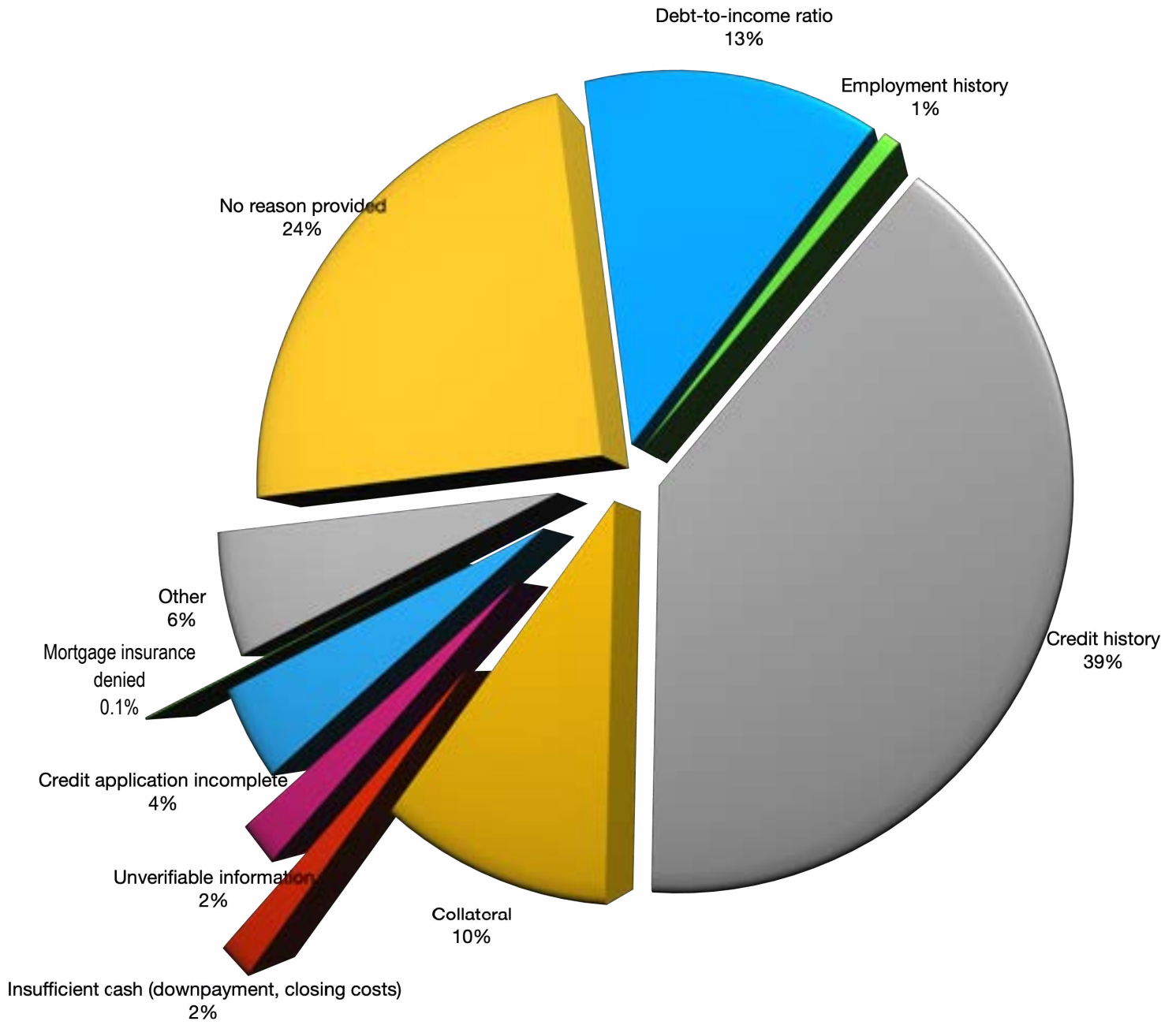
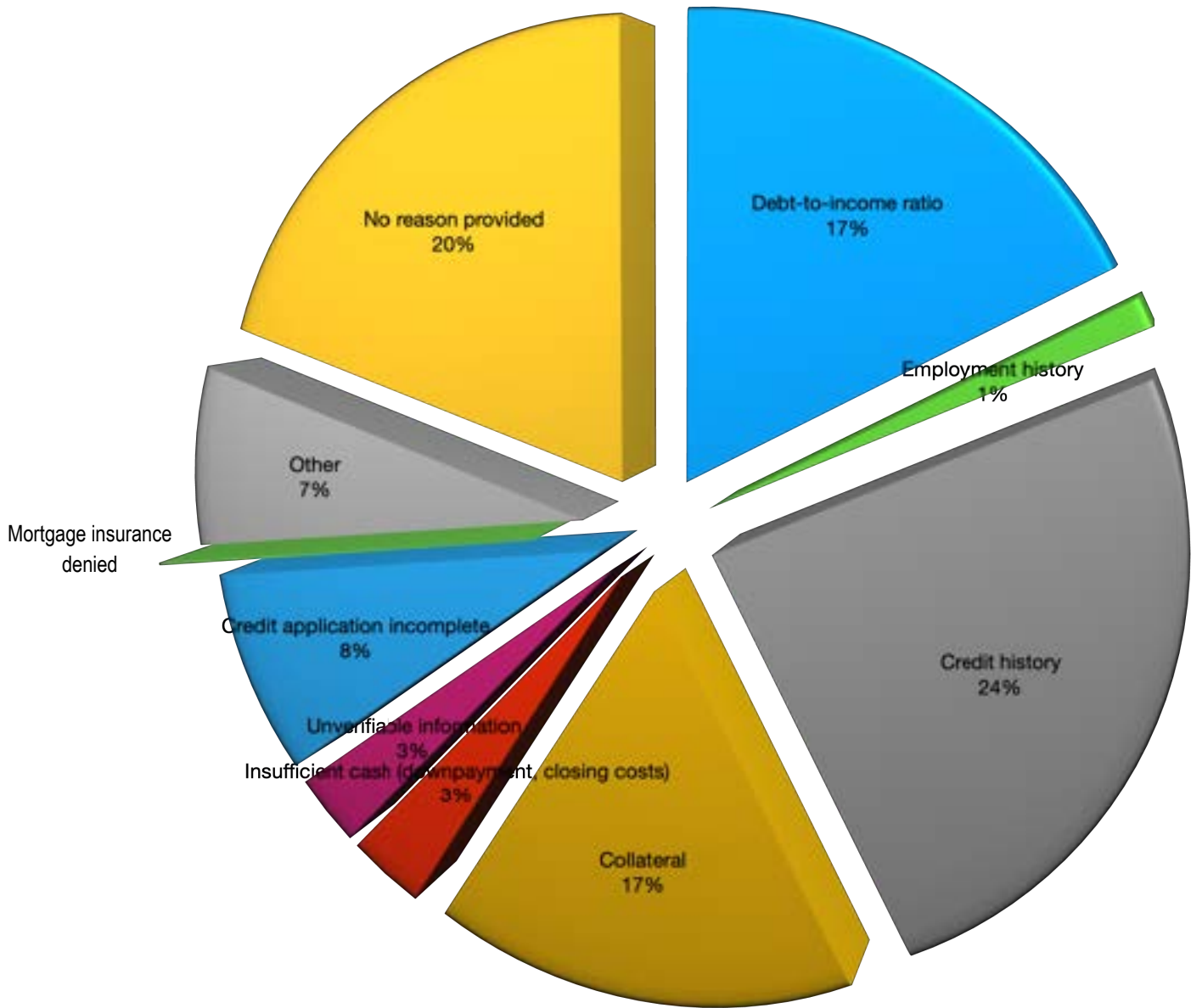


CHART 13. REASONS FOR LOAN DENIALS AMONG WHITES IN PITTSBURGH 2007-2021



### **9. African American neighborhoods are underserved by bank branches.**

LMSDI also evaluated branch bank locations serving Pittsburgh. As of June 30, 2022, public records indicate that there are 21 different banks with 110 branch locations within the city of Pittsburgh. Remarkably, the number of city branches in 2020 (119) has remained relatively consistent since 1996, when a bank branch study found 113 branches in the city of Pittsburgh.<sup>35</sup>

However, recent trends reveal that branch banking is quickly becoming a thing of the past. The National Community Reinvestment Coalition (NCRC) found a net loss of bank branches in every state between 2017 and 2020. “Since 2017,” NCRC reported, “more than 4,400 branches were lost across the country, bringing the total number of branches closed since the Great Recession started in 2008 to over 13,000. Nationally, low- and moderate-income (LMI) neighborhoods lost as many as 6% of their branches, higher than the overall national average, with state and local impacts showing significantly higher losses.”<sup>36</sup> Locally, the trend can be seen among large lenders with vast branch networks.<sup>37</sup>

Still, many people continue to rely upon bank branches in which to do business and to hold their money. Among our findings include the following points:

- Twenty-one banks operate 110 branches in the city of Pittsburgh.
- Only six bank branches (5% of the total) are located in the city's African American communities owned by just five banks: Citizens, Dollar, First National, Keybank, and PNC.
- Four of these African American branches are located in the Waterworks Mall, part of the city's Lincoln-Lemington-Belmar neighborhood, an African American census tract.
- These branches hold 0.6% of all deposits citywide.

See the bank branch table on the next page.

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<sup>35</sup> “A Survey of Bank Branch Openings, Closings, and Consolidations in the City of Pittsburgh & Allegheny County, 1985-1995.” Pittsburgh: Pittsburgh Community Reinvestment Group, 1996, 185.

<sup>36</sup> “Bank Branch Closures Continue At Alarming Pace,” NCRC, December 14, 2020, <https://ncrc.org/bank-branch-closures-continue-at-alarming-pace/>, website accessed on April 20, 2021.

<sup>37</sup> Erdley, Deb, “PNC to close 52 branches, including 9 in Western Pa.,” *Pittsburgh Tribune-Review*, July 24, 2020, <https://triblive.com/local/westmoreland/pnc-to-close-52-branches-including-greensburg-and-8-others-in-western-pennsylvania/>, website accessed on April 20, 2021.

**TABLE 27. ASSETS AND DEPOSIT SIZES OF BANKS WITH BRANCHES IN THE CITY OF PITTSBURGH**

(As of June 30, 2022)

No.	Financial Institution Name	No. of Branches per Bank	African American N'hood Branch Location	Corporation Assets	Branch Deposits
1	Ameriserv Financial Bank	1		\$1,307,527,000	\$111,089,000
2	Bank of America, National Association	2		\$2,440,022,000,000	\$189,175,000
3	BNY Mellon, National Association, The Bank of New York Mellon, The Bank of New York Mellon Trust Company, National Association	4		\$398,238,712,000	\$58,210,000,000
4	Citizens Bank, National Association	12	1	\$226,531,535,000	\$4,009,463,000
5	Community Bank	1		\$1,384,048,000	\$36,507,000
6	Dollar Bank, Federal Savings Bank	10		\$9,942,030,000	\$2,357,308,000
7	The Farmers National Bank of Emlenton	1		\$1,044,182,000	\$26,098,000
8	First Commonwealth Bank	3		\$9,499,563,000	\$353,009,000
9	First National Bank of Pennsylvania	14	1	\$41,653,367,000	\$2,837,496,000
10	The Huntington National Bank	6		\$178,091,290,000	\$157,036,000
11	Jpmorgan Chase Bank, National Association	6		\$3,380,824,000,000	\$132,694,000
12	Keybank National Association	10	1	\$184,673,175,000	\$398,729,000
13	Nextier Bank, National Association	1		\$1,903,695,000	\$73,153,000
14	Northwest Bank	2		\$14,248,676,000	\$79,969,000
15	PNC Bank, National Association	24	3	\$534,346,587,000	\$76,276,564,000
16	S&T Bank	2		\$9,097,570,000	\$139,404,000
17	SSB Bank	1		\$239,683,000	\$90,954,000
18	Standard Bank	2		\$996,262,000	\$138,871,000
19	Tristate Capital Bank	2		\$14,473,401,000	\$12,913,141,000
20	Wells Fargo Bank, National Association	1		\$1,712,535,000,000	\$0
21	Wesbanco Bank, Inc.	5		\$16,752,817,000	\$199,411,000
	<b>TOTAL</b>	<b>110</b>	<b>6</b>	<b>\$9,177,805,120,000</b>	<b>\$158,730,071,000</b>
	<b>Percent of African American Branches</b>		<b>5%</b>		<b>\$1,001,707,000</b>
					<b>0.6%</b>

**TABLE 28. BANK BRANCHES LOCATED IN AFRICAN AMERICAN NEIGHBORHOODS 2022**

No.	Financial Institution Name	Assets	Branch Name	Neighborhood	Deposits
1	<b>Citizens Bank</b>	\$226,531,535,000	Waterworks Giant Eagle Branch*	Lincoln-Lemington-Belmar	\$50,956,000
2	<b>Dollar Bank</b>	\$9,942,030,000	Fox Chapel Branch*	Lincoln-Lemington-Belmar	\$207,101,000
3	<b>First National Bank Of Pennsylvania</b>	\$41,653,367,000	Hill District Branch	Middle Hill District	\$12,265,000
4	<b>Keybank</b>	\$184,673,175,000	Allegheny Branch	Manchester	\$24,417,000
5	<b>Keybank</b>		Waterworks Branch*	Lincoln-Lemington-Belmar	\$53,400,000
6	<b>PNC Bank</b>	\$534,346,587,000	Bakery Square Branch	Larimer	\$20,990,000
7	<b>PNC Bank</b>		Hill District Branch	Crawford-Roberts	\$28,992,000
8	<b>PNC Bank</b>		Waterworks Branch*	Lincoln-Lemington-Belmar	\$607,573,000
9	<b>PNC Bank</b>		Homewood Branch	Homewood South	\$17,003,000
	<b>Total Assets of 5 Lenders</b>	<b>\$997,146,694,000</b>		<b>Total Deposits of African American Branches</b>	<b>\$1,022,697,000</b>
				<b>Total Deposits of All City Branches</b>	<b>\$158,730,071,000</b>
				<b>Percent of Deposits Held within African American Branches</b>	<b>0.6%</b>

\* Branches located at the Waterworks Mall are located with Pittsburgh city limits, part of the Lincoln-Lemington-Belmar neighborhood, Pittsburgh's only neighborhood which straddles two sides of a river.

### **III-B. Financial Institution Analysis**

The first four conclusions, below, include all 17 majority African American neighborhoods, plus East Liberty, Marshall-Shadeland, Point Breeze North, and Terrace Village-West Oakland.

1. **Whites received considerably more loans and more loan dollars in Black neighborhoods.** Over a 15-year period, 364 different lenders approved 3,919 loans for \$488,774,000 to whites, but approved 2,588 loans for \$169,079,000 to African Americans in African American neighborhoods.
2. **Average loan amounts for whites were also much greater than Blacks in Black neighborhoods.** The average white loan was \$124,719 in the city's African American neighborhoods, while the average Black loan was nearly half as much, \$65,332.
3. **The white loan approval rate was nearly twenty percentage points higher than the African American loan approval rate in African American neighborhoods.** The overall loan approval rate in Black neighborhoods was low, at 39% over the 15-year period (versus 52% among all neighborhoods citywide). But for whites, the loan approval rate in Black neighborhoods was 51%. For Blacks, the loan approval rate was only 32%.
4. **Nearly half of all African American loans are denied.** Citywide, the denial rate among all African American neighborhoods was 35% (it was 21% for all neighborhoods). But for whites in Black neighborhoods, the denial rate was 25%. In contrast, the Black denial rate in Black neighborhoods was nearly double, at 49%, higher than the citywide average for Blacks at 43%. In other words, African Americans have a greater chance of being denied a loan in a Black neighborhood than in other communities. See table on next page.



Pittsburgh's Vanishing Black Neighborhoods

**TABLE 29. LOAN DENIAL RATES IN AFRICAN AMERICAN NEIGHBORHOODS 2007-2021**

No.	Neighborhood	Neighborhood Denial Rate	White Denial Rate	Black Loan Denial Rate
1	Homewood West	59%	33%	66%
2	Homewood North	59%	57%	62%
	Homewood Combined	55%	46%	60%
3	Bedford Dwellings	55%	42%	57%
4	East Hills	49%	49%	51%
5	Lincoln-Lemington-Belmar	49%	50%	50%
6	Larimer	48%	24%	57%
7	Homewood South	48%	41%	54%
8	Middle Hill	45%	33%	48%
9	Knoxville	40%	36%	53%
10	Upper Hill	39%	24%	50%
11	Beltzhoover, Bon Air	37%	32%	52%
	Hill Combined	36%	23%	46%
12	Perry South	36%	28%	49%
13	Marshall-Shadeland	35%	35%	42%
14	Fineview	34%	28%	54%
15	Garfield	32%	19%	50%
16	Crawford-Roberts	31%	26%	37%
17	California-Kirkbride, Manchester	29%	21%	44%
18	East Liberty	28%	18%	52%
19	Terrace Village-West Oakland	27%	16%	43%
20	Point Breeze North	21%	16%	33%
21	Northview Heights, Summer Hill	17%	13%	33%
	<b>Black N'hood Totals</b>	<b>35%</b>	<b>25%</b>	<b>49%</b>
	<b>Citywide Total</b>	<b>21%</b>	<b>19%</b>	<b>43%</b>

The following conclusions only pertain to Pittsburgh's 17 majority African American neighborhoods. It does not include lending to East Liberty, Marshall-Shadeland, Point Breeze North, or Terrace Village-West Oakland.

1. **Top Lenders:** The top three lenders in the African American neighborhoods are **Dollar Bank**, **PNC Bank**, and **Citizens Bank**.
  - The top five lenders—**Dollar**, **PNC**, and **Citizens**, plus **Allegent Community Federal Credit Union** and **Riverset Credit Union**—approved 47% of all loans and 34% of all loan dollars in African American neighborhoods.
2. **Few Loans to Blacks: Standard Bank** (formerly **Allegheny Valley Bank**), ranked 18th overall for lending to African American neighborhoods, and Indiana, Pa.-based **S&T Bank**, ranked 19th overall, approved just 7 loans in African American neighborhoods in 15 years. Note that Dollar Bank merged with Monroeville-based Standard Bank in 2021, so these numbers only reflect Standard Bank's 2021 figures, not those of Dollar Bank.
  - In 15 years, **Affordable Mortgage Advisors, LLC** of Robinson Township approved 34 loans to African American neighborhoods but approved just 2 loans for \$117,000 to African Americans.
  - **Brentwood Bank**, which received a Satisfactory CRA rating on May 1, 2021, approved 19 loans in Pittsburgh's African American communities, but only one loan to an African American in 15 years.
3. **No Loans to Blacks:** In 15 years, 168 lenders approved no loans to African Americans in the city's African American neighborhoods.
  - **Apollo Trust Company** and **Mars National Bank** approved zero loans to African Americans in Pittsburgh's Black communities in 15 years, yet both received Satisfactory CRA ratings.
  - **U.S. Bank N.A. & U.S. Bank North Dakota** approved 25 loans to African American neighborhoods, but zero loans to African Americans.
  - Similarly, Wexford-based **Sail Mortgage Corporation** approved 19 loans in African American communities, but zero loans to African Americans.
  - Allison Park-based **Enterprise Bank** also approved zero loans to African Americans in 15 years, and still received a Satisfactory CRA rating on January 1, 2021.
  - Pittsburgh's own **BNY Mellon Bank** received no loan applications from African Americans in 15 years, and yet it received an Outstanding CRA rating from the OCC on June 22, 2020, just as protests over the murder of George Floyd convulsed the nation.

## **Appendix A. Bank Lists**

1. Home Mortgage Loan Applications and Loans Approved in All City of Pittsburgh Neighborhoods 2007-2021, Ranked by Loan Dollars and Loans Approved
2. Top 20 Financial Institutions Which Approved Loans in Pittsburgh 2007-2021, Ranked by Loan Amount and Number of Loans Approved
3. Top 20 Financial Institutions Which Approved Loans in African American Neighborhoods 2007 to 2021, Ranked by Loan Amount and Loans Approved
4. Financial Institutions Which Approved No Loans to African Americans Between 2007 and 2021, Ranked by Total Loan Dollars and Total Loans Approved
5. Financial Institutions Which Approved No Loans to African Americans in African American Neighborhoods Between 2007 and 2021, Ranked by Total Loan Dollars and Total Loans Approved

**TABLE 30. HOME MORTGAGE LENDING IN ALL CITY OF PITTSBURGH NEIGHBORHOODS 2007-2021, RANKED BY LOAN DOLLARS APPROVED**

(African American neighborhoods are highlighted in blue)

Table 30. Home Mortgage Lending in All City of Pittsburgh Neighborhoods							
No.	Neighborhood	Number of Banks Approving Loans	Total Loan Applications	Total Application Loan Dollars	Total Loans Approved	Total Loan Dollars Approved	Neighborhood Loan Approval Rate
1	Shadyside	288	7,263	\$2,279,919,000	4,251	\$1,458,567,000	59%
2	Squirrel Hill South	326	9,287	\$2,314,330,000	5,330	\$1,372,181,000	57%
3	Squirrel Hill North	251	5,848	\$2,009,036,000	3,518	\$1,242,859,000	60%
4	Point Breeze	262	5,101	\$1,293,483,000	2,997	\$780,973,000	59%
5	South Side Flats	279	5,569	\$1,229,860,000	3,168	\$693,824,000	57%
6	Highland Park	267	5,092	\$1,058,780,000	2,874	\$642,667,000	56%
7	Brookline	346	11,517	\$1,106,654,000	6,108	\$579,165,000	53%
8	Mount Washington	303	6,383	\$897,463,000	3,386	\$519,488,000	53%
9	Central Lawrenceville	244	3,861	\$755,110,000	2,209	\$494,757,000	57%
10	Bloomfield	255	4,940	\$839,656,000	2,714	\$449,795,000	55%
11	Central Business District	129	1,690	\$691,101,000	966	\$441,794,000	57%
12	Strip District	82	609	\$490,103,000	383	\$380,874,000	63%
13	Greenfield	275	5,761	\$770,088,000	3,088	\$369,459,000	54%
14	Brighton Heights	275	6,123	\$617,130,000	3,108	\$328,377,000	51%
15	Lower Lawrenceville	186	1,992	\$651,323,000	1,078	\$325,308,000	54%
16	Central Northside	208	2,817	\$539,305,000	1,508	\$310,517,000	54%
17	East Liberty*	161	2,068	\$499,946,000	983	\$259,088,000	48%
18	Stanton Heights	238	4,324	\$449,617,000	2,235	\$244,362,000	52%
19	South Side Slopes	237	3,459	\$455,007,000	1,829	\$243,503,000	53%
20	Upper Lawrenceville	187	2,213	\$389,269,000	1,224	\$237,491,000	55%
21	North Oakland	121	1,162	\$498,090,000	669	\$232,985,000	58%
22	Duquesne Heights	201	2,268	\$375,186,000	1,305	\$220,652,000	58%
23	East Allegheny, North Shore	147	1,438	\$331,304,000	739	\$216,059,000	51%
24	Beechview	237	5,178	\$404,480,000	2,560	\$215,436,000	49%
25	Westwood, Ridgmont	187	3,001	\$339,677,000	1,617	\$202,994,000	54%
26	Morningside	185	2,764	\$339,172,000	1,563	\$200,633,000	57%
27	Carrick	248	5,660	\$393,706,000	2,753	\$199,382,000	49%
28	Spring Garden, Troy Hill	160	1,901	\$281,140,000	999	\$186,068,000	53%
29	Banksville	180	2,564	\$294,599,000	1,465	\$173,002,000	57%
30	Friendship	89	660	\$218,938,000	360	\$149,292,000	55%

Pittsburgh's Vanishing Black Neighborhoods

Table 30. Home Mortgage Lending in All City of Pittsburgh Neighborhoods							
No.	Neighborhood	Number of Banks Approving Loans	Total Loan Applications	Total Application Loan Dollars	Total Loans Approved	Total Loan Dollars Approved	Neighborhood Loan Approval Rate
31	Perry North	181	3,158	\$295,820,000	1,492	\$145,456,000	47%
32	Allegheny West, Allegheny Center	62	386	\$218,752,000	217	\$143,975,000	56%
33	Central Oakland	70	593	\$180,013,000	375	\$142,245,000	63%
34	Chartiers City, Fairywood, Windgap	148	1,544	\$220,397,000	683	\$120,402,000	44%
35	Esplen, East Carnegie, Oakwood, Sheraden Combined	201	3,611	\$253,343,000	1,553	\$117,386,000	43%
36	Crafton Heights	174	2,436	\$214,681,000	1,198	\$117,225,000	49%
37	California-Kirkbride, Manchester	150	1,672	\$237,948,000	709	\$114,725,000	42%
38	Overbrook	189	2,778	\$213,094,000	1,438	\$112,515,000	52%
39	Point Breeze North*	115	1,151	\$193,328,000	574	\$112,305,000	50%
40	Regent Square	104	997	\$189,372,000	570	\$110,356,000	57%
41	South Oakland	144	1,449	\$172,989,000	779	\$102,460,000	54%
42	Lincoln Place	174	2,577	\$195,659,000	1,272	\$97,574,000	49%
43	Garfield	135	1,785	\$179,685,000	769	\$94,516,000	43%
44	Swisshelm Park	132	1,191	\$147,341,000	702	\$87,789,000	59%
45	Hays, Hazelwood, Glen Hazel	133	2,001	\$155,457,000	827	\$74,499,000	41%
46	Larimer	52	370	\$82,017,000	126	\$68,837,000	34%
47	Perry South	136	1,772	\$151,530,000	658	\$64,550,000	37%
48	Polish Hill	95	853	\$109,607,000	434	\$63,895,000	51%
49	New Homestead	104	871	\$116,705,000	448	\$60,645,000	51%
50	Marshall-Shadeland	142	2,087	\$134,805,000	826	\$59,911,000	40%
51	Crawford-Roberts	68	605	\$107,931,000	241	\$58,631,000	40%
52	Upper Hill	116	1,064	\$107,701,000	390	\$54,823,000	37%
53	Northview Heights, Summer Hill	116	952	\$89,143,000	516	\$47,390,000	54%
54	Terrace Village-West Oakland*	83	558	\$148,149,000	268	\$45,744,000	48%
55	Bluff	45	238	\$72,418,000	105	\$44,381,000	44%
56	Spring Hill-City View	116	1,253	\$90,388,000	594	\$43,413,000	47%
57	Elliott, West End	114	1,178	\$80,429,000	499	\$36,165,000	42%
58	Allentown	85	684	\$68,287,000	261	\$32,150,000	38%

Pittsburgh's Vanishing Black Neighborhoods

Table 30. Home Mortgage Lending in All City of Pittsburgh Neighborhoods							
No.	Neighborhood	Number of Banks Approving Loans	Total Loan Applications	Total Application Loan Dollars	Total Loans Approved	Total Loan Dollars Approved	Neighborhood Loan Approval Rate
59	Fineview	79	662	\$62,891,000	276	\$31,815,000	42%
60	Beltzhoover, Bon Air	113	1,213	\$70,234,000	459	\$28,775,000	38%
61	Arlington, Arlington Heights, Mount Oliver Neighborhood, Saint Clair	98	1,059	\$58,676,000	436	\$25,168,000	41%
62	Lincoln-Lemington-Belmar	77	1,255	\$62,968,000	358	\$23,422,000	29%
63	Knoxville	93	1,055	\$54,529,000	384	\$21,753,000	36%
64	East Hills	67	875	\$46,396,000	251	\$15,662,000	29%
65	Homewood North	48	698	\$44,864,000	153	\$15,058,000	22%
66	Homewood South	44	524	\$33,672,000	126	\$15,004,000	24%
67	Middle Hill	60	470	\$35,920,000	147	\$13,272,000	31%
68	Homewood West	26	180	\$8,931,000	41	\$2,697,000	23%
69	Chateau	5	22	\$4,350,000	11	\$2,395,000	50%
70	Bedford Dwellings	15	66	\$3,556,000	19	\$1,199,000	29%
71	South Shore	3	5	\$835,000	4	\$720,000	80%
	<b>Totals</b>	<b>965</b>	<b>162,820</b>	<b>\$27,039,862,000</b>	<b>84,742</b>	<b>\$15,587,442,000</b>	<b>52%</b>

\* East Liberty, Point Breeze North, and Terrace Village-West Oakland were formerly African American in 2010, but are no longer majority African American in 2020.

**TABLE 31. TOP 20 FINANCIAL INSTITUTIONS WHICH APPROVED LOANS IN PITTSBURGH 2007-2021, RANKED BY LOAN AMOUNT AND NUMBER OF LOANS APPROVED**

Table 31. Top 20 Financial Institutions Which Approved Loans in Pittsburgh							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
1	PNC BANK N.A., PNC MORTGAGE LLC, & PNC REVERSE MORTGAGE LLC, & NATIONAL CITY BANK	9,156	\$1,428,066,000	6,991	\$941,356,000	551	\$42,456,000
2	DOLLAR BANK, A FEDERAL SAVINGS BANK	8,094	\$1,418,144,000	5,977	\$749,210,000	802	\$57,301,000
3	WACHOVIA BANK NA, WACHOVIA MORTGAGE CORP, WELLS FARGO BANK, NATIONAL ASSOCIATION, WELLS FARGO FIN'L ARIZONA INC., WELLS FARGO FIN'L MARYLAND INC., WELLS FARGO FIN'L PENNSYLVANIA, WELLS FARGO FINL WEST VIRGINIA, WELLS FARGO FUNDING INC.	5,592	\$1,170,389,000	4,586	\$806,781,000	255	\$27,906,000
4	CITIZENS BANK OF PENNSYLVANIA, CITIZENS BANK, NATIONAL ASSOCIATION, CITIZENS NB, CITIZENS NB NA, & RBS CITIZENS BANK N.A.	3,751	\$512,684,000	2,548	\$353,341,000	422	\$27,525,000
5	FIRST NATIONAL BANK OF PENNSYLVANIA, IRON AND GLASS BANK, & PARKVALE SAVINGS BANK	3,745	\$649,847,000	2,946	\$422,904,000	143	\$11,785,000
6	HOWARD HANNA FINANCIAL SERVICES, INC. & HOWARD HANNA MORTGAGE SERVICES	3,677	\$655,198,000	3,270	\$575,720,000	144	\$20,862,000
7	QUICKEN LOANS, INC. & ROCKET MORTGAGE, LLC	2,737	\$419,495,000	1,575	\$246,426,000	229	\$25,377,000
8	BANK OF AMERICA, NATIONAL ASSOCIATION + COUNTRYWIDE BANK FSB & COUNTRYWIDE HOME LOANS	2,116	\$341,251,000	1,552	\$231,210,000	147	\$15,047,000
9	ESB BANK, FIDELITY BANK PASB, FIDELITY SVG BK & WESBANCO BANK, INC.	1,937	\$376,052,000	1,507	\$236,108,000	114	\$13,958,000
10	FIRST COMMONWEALTH BANK & FIRST COMMNLTH HOME MTG LLC	1,879	\$310,390,000	1,263	\$179,831,000	124	\$12,365,000
11	HUNTINGTON NATIONAL BANK & THE HUNTINGTON NATIONAL BANK + SKY BANK C/O HUNTINGTON BANK	1,515	\$349,200,000	1,112	\$235,668,000	101	\$12,758,000
12	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION & WASHINGTON MUTUAL BANK	1,480	\$241,902,000	1,122	\$182,452,000	112	\$10,846,000
13	PHH HOME LOANS LLC & PHH MORTGAGE CORPORATION	1,433	\$190,714,000	841	\$106,985,000	37	\$3,913,000

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Table 31. Top 20 Financial Institutions Which Approved Loans in Pittsburgh							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
14	WEST PENN FINANCIAL SERVICE CENTER, INC.	1,314	\$175,359,000	859	\$109,391,000	103	\$8,927,000
15	S&T BANK	1,272	\$329,970,000	533	\$104,225,000	21	\$3,130,000
16	KEYBANK NATIONAL ASSOCIATION + FIRST NIAGARA BANK	1,151	\$185,744,000	872	\$132,185,000	129	\$8,429,000
17	NORTHWEST BANK & NORTHWEST SAVINGS BANK	1,139	\$187,001,000	883	\$122,978,000	37	\$3,228,000
18	ALLEGHENY VALLEY BANK OF PITTSBURGH & STANDARD BANK, PASB	1,104	\$192,398,000	721	\$95,224,000	25	\$1,800,000
19	AFFORDABLE MORTGAGE ADVISORS, LLC.	1,014	\$237,385,000	909	\$211,411,000	16	\$2,776,000
20	VICTORIAN FINANCE LLC	947	\$147,171,000	761	\$118,112,000	55	\$6,578,000
	<b>Total Loans, Top 20 Banks</b>	<b>55,053</b>	<b>\$9,518,360,000</b>	<b>40,828</b>	<b>\$6,161,518,000</b>	<b>3,567</b>	<b>\$316,967,000</b>
	<b>Total Loans, All Banks</b>	<b>88,176</b>	<b>\$15,942,455,000</b>	<b>65,171</b>	<b>\$10,153,296,000</b>	<b>6,118</b>	<b>\$557,600,000</b>
	<b>Percent Approved by Top 20 Banks</b>	<b>62%</b>	<b>60%</b>	<b>63%</b>	<b>61%</b>	<b>58%</b>	<b>57%</b>



**TABLE 32. TOP 20 FINANCIAL INSTITUTIONS WHICH APPROVED LOANS TO AFRICAN AMERICANS IN PITTSBURGH 2007-2021, RANKED BY LOAN AMOUNT AND NUMBER OF LOANS APPROVED**

Table 32. Top 20 Financial Institutions Which Approved Loans to African Americans in Pittsburgh							
No.	Financial Institution	Count	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
1	DOLLAR BANK, A FEDERAL SAVINGS BANK	8,094	\$1,418,144,000	5,977	\$749,210,000	802	\$57,301,000
2	PNC BANK N.A., PNC MORTGAGE LLC, & PNC REVERSE MORTGAGE LLC, & NATIONAL CITY BANK	9,156	\$1,428,066,000	6,991	\$941,356,000	551	\$42,456,000
3	CITIZENS BANK OF PENNSYLVANIA, CITIZENS BANK, NATIONAL ASSOCIATION, CITIZENS NB, CITIZENS NB NA, & RBS CITIZENS BANK N.A.	3,751	\$512,684,000	2,548	\$353,341,000	422	\$27,525,000
4	RIVERSET CREDIT UNION	852	\$36,008,000	562	\$24,500,000	275	\$10,956,000
5	WACHOVIA BANK NA, WACHOVIA MORTGAGE CORP, WELLS FARGO BANK, NATIONAL ASSOCIATION, WELLS FARGO FIN'L ARIZONA INC., WELLS FARGO FIN'L MARYLAND INC., WELLS FARGO FIN'L PENNSYLVANIA, WELLS FARGO FINL WEST VIRGINIA, WELLS FARGO FUNDING INC.	5,592	\$1,170,389,000	4,586	\$806,781,000	255	\$27,906,000
6	QUICKEN LOANS, INC. & ROCKET MORTGAGE, LLC	2,737	\$419,495,000	1,575	\$246,426,000	229	\$25,377,000
7	ALLEGENT COMMUNITY FEDERAL CREDIT UNION	541	\$22,179,000	348	\$16,996,000	166	\$4,355,000
8	BANK OF AMERICA, NATIONAL ASSOCIATION + COUNTRYWIDE BANK FSB & COUNTRYWIDE HOME LOANS	2,116	\$341,251,000	1,552	\$231,210,000	147	\$15,047,000
9	HOWARD HANNA FINANCIAL SERVICES, INC. & HOWARD HANNA MORTGAGE SERVICES	3,677	\$655,198,000	3,270	\$575,720,000	144	\$20,862,000
10	FIRST NATIONAL BANK OF PENNSYLVANIA, IRON AND GLASS BANK, & PARKVALE SAVINGS BANK	3,745	\$649,847,000	2,946	\$422,904,000	143	\$11,785,000
11	KEYBANK NATIONAL ASSOCIATION + FIRST NIAGARA BANK	1,151	\$185,744,000	872	\$132,185,000	129	\$8,429,000
12	FIRST COMMONWEALTH BANK & FIRST COMMNLTH HOME MTG LLC	1,879	\$310,390,000	1,263	\$179,831,000	124	\$12,365,000
13	ESB BANK, FIDELITY BANK PASB, FIDELITY SVG BK & WESBANCO BANK, INC.	1,937	\$376,052,000	1,507	\$236,108,000	114	\$13,958,000

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Table 32. Top 20 Financial Institutions Which Approved Loans to African Americans in Pittsburgh							
No.	Financial Institution	Count	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
14	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION & WASHINGTON MUTUAL BANK	1,480	\$241,902,000	1,122	\$182,452,000	112	\$10,846,000
15	WEST PENN FINANCIAL SERVICE CENTER, INC.	1,314	\$175,359,000	859	\$109,391,000	103	\$8,927,000
16	HUNTINGTON NATIONAL BANK & THE HUNTINGTON NATIONAL BANK + SKY BANK C/O HUNTINGTON BANK	1,515	\$349,200,000	1,112	\$235,668,000	101	\$12,758,000
17	FIFTH THIRD BANK, NATIONAL ASSOCIATION & FIFTH THIRD MORTGAGE COMPANY	857	\$142,817,000	655	\$108,899,000	64	\$6,452,000
18	FREEDOM MORTGAGE CORPORATION	336	\$49,751,000	199	\$31,808,000	56	\$7,516,000
19	CITI RESIDENTIAL LENDING INC., CITIBANK, N.A., CITICORP TRUST BANK FSB, CITIFINANCIAL SERVICES INC., CITIFINANCIAL SVC PA & CITIMORTGAGE, INC.	675	\$111,577,000	457	\$55,313,000	56	\$4,378,000
20	VICTORIAN FINANCE LLC	947	\$147,171,000	761	\$118,112,000	55	\$6,578,000
	<b>Total Loans to African Americans, Top 20 Banks</b>	<b>52,352</b>	<b>\$8,743,224,000</b>	<b>39,162</b>	<b>\$5,758,211,000</b>	<b>4,048</b>	<b>\$335,777,000</b>
	<b>Total Loans to African Americans, All Banks</b>	<b>88,176</b>	<b>\$15,942,455,000</b>	<b>65,171</b>	<b>\$10,153,296,000</b>	<b>6,118</b>	<b>\$557,600,000</b>
	<b>Percent Approved by Top 20 Banks</b>	<b>59%</b>	<b>55%</b>	<b>60%</b>	<b>57%</b>	<b>66%</b>	<b>60%</b>

**TABLE 33. TOP 20 FINANCIAL INSTITUTIONS WHICH APPROVED LOANS IN AFRICAN AMERICAN NEIGHBORHOODS 2007 TO 2021, RANKED BY LOAN AMOUNT AND LOANS APPROVED**

Table 33. Top 20 Financial Institutions Which Approved Loans in African American Neighborhoods							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
1	DOLLAR BANK, A FEDERAL SAVINGS BANK	589	\$65,626,000	204	\$15,082,000	318	\$16,230,000
2	PNC BANK N.A., PNC MORTGAGE LLC, & PNC REVERSE MORTGAGE LLC, & NATIONAL CITY BANK	519	\$53,740,000	209	\$17,398,000	213	\$11,652,000
3	CITIZENS BANK OF PENNSYLVANIA, CITIZENS BANK, NATIONAL ASSOCIATION, CITIZENS NB, CITIZENS NB NA, & RBS CITIZENS BANK N.A.	414	\$25,866,000	122	\$12,137,000	221	\$7,625,000
4	FIRST NATIONAL BANK OF PENNSYLVANIA, IRON AND GLASS BANK, & PARKVALE SAVINGS BANK	229	\$22,592,000	126	\$13,699,000	56	\$3,494,000
5	WACHOVIA BANK NA, WACHOVIA MORTGAGE CORP, WELLS FARGO BANK, NATIONAL ASSOCIATION, WELLS FARGO FIN'L ARIZONA INC., WELLS FARGO FIN'L MARYLAND INC., WELLS FARGO FIN'L PENNSYLVANIA, WELLS FARGO FINL WEST VIRGINIA, WELLS FARGO FUNDING INC.	221	\$21,986,000	139	\$15,024,000	56	\$4,042,000
6	QUICKEN LOANS, INC. & ROCKET MORTGAGE, LLC	191	\$22,519,000	57	\$7,360,000	61	\$5,756,000
7	ESB BANK, FIDELITY BANK PASB, FIDELITY SVG BK & WESBANCO BANK, INC.	162	\$22,829,000	88	\$13,834,000	45	\$4,546,000
8	ALLEGENT COMMUNITY FEDERAL CREDIT UNION	147	\$3,789,000	29	\$847,000	106	\$2,777,000
9	HOWARD HANNA FINANCIAL SERVICES, INC. & HOWARD HANNA MORTGAGE SERVICES	144	\$18,966,000	112	\$15,217,000	21	\$1,984,000
10	RIVERSET CREDIT UNION	139	\$4,737,000	37	\$1,713,000	99	\$2,937,000
11	FIRST COMMONWEALTH BANK & FIRST COMMNWLTH HOME MTG LLC	122	\$12,981,000	47	\$4,228,000	39	\$2,999,000
12	BANK OF AMERICA, NATIONAL ASSOCIATION + COUNTRYWIDE BANK FSB & COUNTRYWIDE HOME LOANS	122	\$9,871,000	70	\$5,858,000	38	\$2,571,000
13	KEYBANK NATIONAL ASSOCIATION + FIRST NIAGARA BANK	117	\$9,965,000	56	\$6,375,000	50	\$2,435,000
14	HUNTINGTON NATIONAL BANK & THE HUNTINGTON NATIONAL BANK + SKY BANK C/O HUNTINGTON BANK	115	\$12,757,000	74	\$9,773,000	24	\$1,461,000
15	WEST PENN FINANCIAL SERVICE CENTER, INC.	77	\$8,737,000	40	\$4,323,000	18	\$1,560,000

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<b>Table 33. Top 20 Financial Institutions Which Approved Loans in African American Neighborhoods</b>							
<b>No.</b>	<b>Financial Institution</b>	<b>Loans Approved</b>	<b>Loan Amount</b>	<b>White Loans</b>	<b>White Loan Dollars</b>	<b>Black Loans</b>	<b>Black Loan Dollars</b>
16	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION & WASHINGTON MUTUAL BANK	70	\$5,673,000	32	\$3,114,000	25	\$1,515,000
17	NORTHWEST BANK & NORTHWEST SAVINGS BANK	70	\$5,190,000	39	\$2,859,000	15	\$610,000
18	ALLEGHENY VALLEY BANK OF PITTSBURGH & STANDARD BANK, PASB	68	\$7,508,000	26	\$2,191,000	7	\$279,000
19	S&T BANK	64	\$9,375,000	10	\$1,636,000	7	\$1,339,000
20	CITI RESIDENTIAL LENDING INC., CITIBANK, N.A., CITICORP TRUST BANK FSB, CITIFINANCIAL SERVICES INC., CITIFINANCIAL SVC PA & CITIMORTGAGE, INC.	64	\$3,677,000	24	\$1,631,000	24	\$1,044,000
	<b>Total Loans to African American Neighborhoods, Top 20 Banks</b>	<b>3,644</b>	<b>\$348,384,000</b>	<b>1,541</b>	<b>\$154,299,000</b>	<b>1,443</b>	<b>\$76,856,000</b>
	<b>Total Loans to African American Neighborhoods, All Banks</b>	<b>5,623</b>	<b>\$672,129,000</b>	<b>2,493</b>	<b>\$276,617,000</b>	<b>2,030</b>	<b>\$122,217,000</b>
	<b>Percent Approved by Top 20 Banks</b>	<b>65%</b>	<b>52%</b>	<b>62%</b>	<b>56%</b>	<b>71%</b>	<b>63%</b>

**TABLE 34. FINANCIAL INSTITUTIONS WHICH APPROVED NO LOANS TO AFRICAN AMERICANS BETWEEN 2007 AND 2021, RANKED BY TOTAL LOANS APPROVED**

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
1	MORTGAGE NETWORK, INC.	101	\$15,428,000	94	\$14,182,000	0	\$0
2	COMMERCIAL BANK & TRUST OF PA	87	\$25,261,000	27	\$7,052,000	0	\$0
3	AMERICAN FEDERAL MORTGAGE CORPORATION	86	\$21,452,000	75	\$18,263,000	0	\$0
4	BNY MELLON, NATIONAL ASSOCIATION, MELLON BANK N.A., & MELLON TRUST OF NEW ENGLAND	61	\$39,129,000	40	\$26,653,000	0	\$0
5	MORGAN STANLEY PRIV BK NA & MORGAN STANLEY CREDIT CORPORATION	58	\$31,468,000	45	\$23,312,000	0	\$0
6	FIRST FEDERAL SAVINGS BANK	57	\$7,941,000	44	\$6,343,000	0	\$0
7	ENTERPRISE BANK	57	\$13,642,000	6	\$1,775,000	0	\$0
8	HOME SAVINGS & LOAN COMPANY	46	\$16,243,000	20	\$3,408,000	0	\$0
9	CHARLES SCHWAB BANK, SSB	45	\$15,178,000	33	\$10,223,000	0	\$0
10	LENDINGONE, LLC	44	\$10,160,000	0	\$0	0	\$0
11	1ST SUMMIT BANK	43	\$10,311,000	22	\$4,901,000	0	\$0
12	SHORE MORTGAGE	39	\$6,568,000	36	\$6,273,000	0	\$0
13	LIMA ONE CAPITAL, LLC	38	\$7,400,000	0	\$0	0	\$0
14	OAK MORTGAGE COMPANY	36	\$6,317,000	32	\$5,396,000	0	\$0
15	KIAVI FUNDING, INC	33	\$4,315,000	0	\$0	0	\$0
16	LENDINGHOME FUNDING CORPORATION	32	\$5,096,000	5	\$801,000	0	\$0
17	SEWICKLEY SAVINGS BANK	31	\$2,826,000	23	\$2,151,000	0	\$0
18	TIAA-CREF TC FSB	31	\$7,040,000	26	\$5,555,000	0	\$0
19	WESTMORELAND FEDERAL SAVINGS AND LOAN ASSOCIATION OF LATROBE	31	\$7,237,000	30	\$6,847,000	0	\$0
20	WYNDHAM CAPITAL MORTGAGE, INC.	30	\$8,151,000	25	\$6,361,000	0	\$0
21	STIFEL BANK & TRUST	29	\$6,422,000	26	\$5,573,000	0	\$0
22	HOME SAVINGS BANK	28	\$34,700,000	13	\$8,678,000	0	\$0
23	MORTGAGE SERVICES III L.L.C.	26	\$3,794,000	25	\$3,429,000	0	\$0
24	CORNING FEDERAL CREDIT UNION	24	\$2,010,000	22	\$1,935,000	0	\$0
25	COMPASS SAVINGS BANK	24	\$4,197,000	23	\$3,777,000	0	\$0

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Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
26	GATEWAY BANK FSB & GATEWAY BANK OF PENNSYLVANIA	24	\$6,759,000	8	\$2,649,000	0	\$0
27	FIRSTBANK	22	\$6,330,000	16	\$4,527,000	0	\$0
28	WEST-AIRCOMM FEDERAL CREDIT UNION	21	\$2,564,000	7	\$614,000	0	\$0
29	VISIO FINANCIAL SERVICES INC.	21	\$3,015,000	1	\$155,000	0	\$0
30	AMERICAN INTERNET MORTGAGE, INC.	20	\$4,141,000	10	\$2,179,000	0	\$0
31	UNITED MIDWEST SAVINGS BANK	18	\$1,306,000	18	\$1,306,000	0	\$0
32	FBC MORTGAGE, LLC	17	\$2,850,000	16	\$2,735,000	0	\$0
33	FIRST CHOICE BANK	17	\$2,880,000	15	\$2,357,000	0	\$0
34	ZILLOW HOME LOANS, LLC	16	\$3,490,000	12	\$2,610,000	0	\$0
35	B2R FINANCE L.P.	15	\$829,000	0	\$0	0	\$0
36	CUC MORTGAGE CORPORATION	15	\$1,677,000	15	\$1,677,000	0	\$0
37	SLOVENIAN SAVINGS AND LOAN ASSOCIATION OF CANONSBURG, PA	15	\$3,191,000	12	\$1,491,000	0	\$0
38	FIRST INTERNET BANK OF INDIANA	15	\$4,338,000	10	\$2,534,000	0	\$0
39	UNITED COMMUNITY FEDERAL CREDIT UNION	14	\$825,000	14	\$825,000	0	\$0
40	BAYER HERITAGE FEDERAL CREDIT UNION	14	\$1,360,000	14	\$1,360,000	0	\$0
41	AMERICAN FINANCING CORPORATION	14	\$2,476,000	13	\$2,281,000	0	\$0
42	SIRVA MORTGAGE, INC.	14	\$3,225,000	13	\$2,960,000	0	\$0
43	MERCER COUNTY STATE BANK	14	\$3,737,000	11	\$3,046,000	0	\$0
44	M. S. FLYNN, INC.	14	\$3,990,000	10	\$2,880,000	0	\$0
45	WALKER & DUNLOP, LLC	14	\$95,904,000	0	\$0	0	\$0
46	MEMBERS 1ST FEDERAL CREDIT UNION	13	\$1,379,000	11	\$1,138,000	0	\$0
47	1ST MARINER BANK, FIRST MARINER BK, & HOWARD BANK	13	\$1,396,000	12	\$1,295,000	0	\$0
48	ROUNDPOINT MORTGAGE COMPANY	13	\$3,144,000	9	\$2,149,000	0	\$0
49	EVANSVILLE TEACHERS	13	\$3,295,000	11	\$2,725,000	0	\$0

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Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
50	STRONG HOME MORTGAGE, LLC	13	\$4,245,000	11	\$3,775,000	0	\$0
51	MON VALLEY COMMUNITY FEDERAL CREDIT UNION	12	\$940,000	12	\$940,000	0	\$0
52	CHURCHILL MORTGAGE CORPORATION	12	\$2,089,000	12	\$2,089,000	0	\$0
53	FIRST CHOICE AMERICA COMMUNITY FEDERAL CREDIT UNION	12	\$2,379,000	9	\$1,612,000	0	\$0
54	J.G. WENTWORTH HOME LENDING, LLC	12	\$2,626,000	10	\$2,061,000	0	\$0
55	MARION CENTER BANK	12	\$3,236,000	5	\$2,220,000	0	\$0
56	INTERCOASTAL MORTGAGE COMPANY & INTERCOASTAL MORTGAGE, LLC	12	\$3,494,000	7	\$2,079,000	0	\$0
57	PREMIA MORTGAGE, LLC	12	\$3,590,000	5	\$1,120,000	0	\$0
58	DOMINION FINANCIAL SERVICES, LLC	12	\$3,730,000	1	\$325,000	0	\$0
59	IFREEDOM DIRECT CORPORATION	11	\$916,000	9	\$659,000	0	\$0
60	COMMUNITY FIRST BANK	11	\$1,355,000	8	\$1,023,000	0	\$0
61	ARMCO CREDIT UNION	11	\$1,430,000	11	\$1,430,000	0	\$0
62	GOODLEAP, LLC	11	\$1,785,000	8	\$1,290,000	0	\$0
63	IVY MORTGAGE, INC.	11	\$1,915,000	0	\$0	0	\$0
64	FARMERS B&TC NA	11	\$1,950,000	7	\$1,256,000	0	\$0
65	TEMPLE VIEW CAPITAL FUNDING, LP	11	\$2,005,000	0	\$0	0	\$0
66	BANK OF ANN ARBOR	11	\$2,070,000	11	\$2,070,000	0	\$0
67	CHEVRON FEDERAL CREDIT UNION	11	\$2,228,000	9	\$1,940,000	0	\$0
68	COMMONWEALTH MORTGAGE, LLC	11	\$2,383,000	7	\$1,688,000	0	\$0
69	HOMESTEAD FUNDING CORPORATION	11	\$3,040,000	7	\$1,560,000	0	\$0
70	NATIONWIDE ADVANTAGE MORTGAGE	10	\$909,000	10	\$909,000	0	\$0
71	EVERHOME MORTGAGE COMPANY	10	\$1,065,000	3	\$217,000	0	\$0
72	COLORADO FEDERAL SAVINGS BANK	10	\$1,369,000	9	\$1,106,000	0	\$0
73	AMERICAN PARTNERS BANK	10	\$1,424,000	4	\$790,000	0	\$0
74	NATIONWIDE MORTGAGE BANKERS, INC.	10	\$1,600,000	9	\$1,495,000	0	\$0

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Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
75	GMH MORTGAGE SERVICES LLC	10	\$1,617,000	8	\$1,262,000	0	\$0
76	TRIDENT MORTGAGE COMPANY LP	10	\$1,947,000	7	\$1,190,000	0	\$0
77	NORTHPOINTE BANK	10	\$2,339,000	6	\$1,209,000	0	\$0
78	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENE CO	9	\$908,000	8	\$740,000	0	\$0
79	MORTGAGEIT INC	9	\$1,104,000	8	\$1,034,000	0	\$0
80	NORTHWEST FEDERAL CREDIT UNION	9	\$1,136,000	5	\$594,000	0	\$0
81	MILITARY FAMILY HOME LOANS	9	\$1,273,000	7	\$1,024,000	0	\$0
82	REAL ESTATE MORTGAGE NETWORK	9	\$1,336,000	5	\$555,000	0	\$0
83	BOFI FEDERAL BANK	9	\$1,393,000	7	\$1,121,000	0	\$0
84	FIRST PLACE BANK	9	\$1,447,000	8	\$1,248,000	0	\$0
85	MERCHANTS BANK OF INDIANA	9	\$2,645,000	6	\$2,170,000	0	\$0
86	BNC NATIONAL BANK	9	\$2,689,000	7	\$2,237,000	0	\$0
87	MASS. INSTITUTE OF TECH. FEDERAL CREDIT UNION	9	\$2,724,000	8	\$2,549,000	0	\$0
88	FIRSTMERIT BANK NA	9	\$15,112,000	6	\$747,000	0	\$0
89	U S POSTAL SERVICE FEDERAL CREDIT UNION	8	\$315,000	4	\$172,000	0	\$0
90	ATLANTIC HOME LOANS, INC.	8	\$887,000	7	\$832,000	0	\$0
91	BOEING EMPLOYEES CREDIT UNION	8	\$914,000	4	\$368,000	0	\$0
92	AVELO MORTGAGE LLC & AVELO MORTGAGE DBA SENDERRA	8	\$1,068,000	7	\$856,000	0	\$0
93	SUPERIOR MORTGAGE CORPORATION	8	\$1,095,000	5	\$709,000	0	\$0
94	GEORGE MASON MORTGAGE LLC	8	\$1,162,000	3	\$294,000	0	\$0
95	ONE AMERICAN BANK	8	\$1,480,000	4	\$610,000	0	\$0
96	HUNTINGDON VALLEY BANK	8	\$1,556,000	8	\$1,556,000	0	\$0
97	FIRSTTRUST SAVINGS BANK	8	\$1,580,000	7	\$1,465,000	0	\$0
98	LEADER ONE FINANCIAL CORPORATION	8	\$1,630,000	4	\$1,150,000	0	\$0
99	UNIVEST BANK AND TRUST CO.	8	\$1,688,000	5	\$1,153,000	0	\$0
100	ALLIANT CREDIT UNION	8	\$1,779,000	5	\$980,000	0	\$0
101	CONTOUR MORTGAGE CORPORATION	8	\$1,906,000	5	\$1,250,000	0	\$0



Pittsburgh's Vanishing Black Neighborhoods

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
102	SILVER HILL FUNDING, LLC	8	\$1,910,000	0	\$0	0	\$0
103	GOLDMAN SACHS BANK USA	8	\$6,559,000	5	\$5,208,000	0	\$0
104	COREVEST AMERICAN FINANCE LENDER LLC	8	\$10,440,000	0	\$0	0	\$0
105	FIRST MIDWEST BANK	7	\$90,000	7	\$90,000	0	\$0
106	RUOFF MORTGAGE COMPANY, INC.	7	\$682,000	7	\$682,000	0	\$0
107	RELIANCE SAVINGS BANK	7	\$705,000	6	\$580,000	0	\$0
108	OPTION ONE MORTGAGE CORP	7	\$899,000	6	\$779,000	0	\$0
109	SECURED INVESTMENT CORP.	7	\$1,035,000	0	\$0	0	\$0
110	FIRST RESIDENTIAL MORTGAGE SERVICES	7	\$1,329,000	7	\$1,329,000	0	\$0
111	ATLANTIC PACIFIC MORTGAGE CORP	7	\$1,410,000	6	\$1,260,000	0	\$0
112	HAMILTON NATIONAL MORTGAGE COMPANY	7	\$1,549,000	5	\$1,180,000	0	\$0
113	TRIUMPH BANK	7	\$2,085,000	7	\$2,085,000	0	\$0
114	COLONIAL MORTGAGE SERVICE COMPANY OF AMERICA	7	\$2,115,000	5	\$1,515,000	0	\$0
115	WORLD SAVINGS BANK FSB	7	\$2,293,000	4	\$1,060,000	0	\$0
116	INVESTORS BK	7	\$16,897,000	0	\$0	0	\$0
117	VALLEY 1ST COMMUNITY FED. C.U.	6	\$327,000	6	\$327,000	0	\$0
118	E-LOAN INC	6	\$482,000	5	\$338,000	0	\$0
119	FIRST FED S&L ASSN GREENE CTY	6	\$490,000	6	\$490,000	0	\$0
120	MEMBER ADVANTAGE MORTGAGE, LLC	6	\$650,000	2	\$144,000	0	\$0
121	CONSTRUCTIVE LOANS, LLC	6	\$680,000	0	\$0	0	\$0
122	DECISION ONE MORTGAGE	6	\$808,000	4	\$656,000	0	\$0
123	REVERSE MORTGAGE FUNDING LLC	6	\$923,000	5	\$648,000	0	\$0
124	E*TRADE BANK & ETRADE SAV BK	6	\$1,048,000	3	\$634,000	0	\$0
125	UIF CORPORATION	6	\$1,070,000	5	\$665,000	0	\$0
126	CITY NATIONAL BANK OF FLORIDA	6	\$1,080,000	6	\$1,080,000	0	\$0
127	MAGNOLIA BANK	6	\$1,139,000	3	\$795,000	0	\$0
128	ASSOCIATED MORTGAGE BANKERS, INC.	6	\$1,190,000	6	\$1,190,000	0	\$0
129	GREENLIGHT FINANCIAL SERVICES	6	\$1,190,000	5	\$1,130,000	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
130	INTEGRATED FINANCIAL GROUP INC	6	\$1,269,000	5	\$1,096,000	0	\$0
131	NEXBANK	6	\$1,600,000	6	\$1,600,000	0	\$0
132	NJ LENDERS CORP.	6	\$1,743,000	6	\$1,743,000	0	\$0
133	PRESIDENTIAL BANK F.S.B.	6	\$1,869,000	5	\$1,354,000	0	\$0
134	VALLEY NATIONAL BANK	6	\$2,833,000	5	\$1,633,000	0	\$0
135	NORTHERN TRUST COMPANY	6	\$5,147,000	6	\$5,147,000	0	\$0
136	CASTLE POINT MORTGAGE INC.	5	\$169,000	2	\$74,000	0	\$0
137	PATHFINDER FEDERAL CREDIT UNION	5	\$227,000	5	\$227,000	0	\$0
138	MIDWEST LOAN SOLUTIONS, INC.	5	\$404,000	4	\$362,000	0	\$0
139	CENTEX HOME EQUITY COMPANY LLC	5	\$511,000	4	\$380,000	0	\$0
140	HOME FINANCE OF AMERICA INC.	5	\$511,000	4	\$404,000	0	\$0
141	AFFILIATED BANK & AFFILIATED MORTGAGE COMPANY	5	\$547,000	5	\$547,000	0	\$0
142	HOMEOWNERS MORTGAGE OF AMERICA	5	\$569,000	5	\$569,000	0	\$0
143	MID PENN BANK	5	\$594,000	3	\$374,000	0	\$0
144	INDIANA FIRST SVG BK	5	\$605,000	1	\$140,000	0	\$0
145	ANCHOR LOANS, LP	5	\$635,000	0	\$0	0	\$0
146	FRANKLIN LOAN CORPORATION	5	\$635,000	3	\$465,000	0	\$0
147	MONARCH BANK	5	\$674,000	4	\$618,000	0	\$0
148	GREENTREE MORTGAGE CO. L.P.	5	\$720,000	5	\$720,000	0	\$0
149	KISH BANK	5	\$722,000	4	\$600,000	0	\$0
150	SYNERGY ONE LENDING, INC.	5	\$732,000	3	\$502,000	0	\$0
151	MORTGAGE AMERICA, INC.	5	\$785,000	4	\$670,000	0	\$0
152	LIME FINANCIAL SERVICES LTD.	5	\$799,000	4	\$715,000	0	\$0
153	EVOLVE BANK & TRUST	5	\$818,000	5	\$818,000	0	\$0
154	TIDEWATER MORTGAGE SERVICES, INC.	5	\$850,000	4	\$660,000	0	\$0
155	AMERIHOME MORTGAGE COMPANY, LLC	5	\$885,000	5	\$885,000	0	\$0
156	BANK OF WHITTIER, NATIONAL ASSOCIATION	5	\$1,009,000	1	\$49,000	0	\$0
157	ARK-LA-TEX FINANCIAL SERVICES, LLC.	5	\$1,045,000	2	\$230,000	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
158	ARC HOME LLC	5	\$1,075,000	4	\$1,020,000	0	\$0
159	APEX HOME LOANS, INC.	5	\$1,258,000	4	\$843,000	0	\$0
160	STATE FINANCIAL NETWORK, LLC	5	\$1,325,000	5	\$1,325,000	0	\$0
161	FIRST HOME MORTGAGE CORPORATION	5	\$1,404,000	4	\$1,219,000	0	\$0
162	TCF NATIONAL BANK	5	\$1,435,000	4	\$1,340,000	0	\$0
163	CLEARPATH LENDING	5	\$1,465,000	5	\$1,465,000	0	\$0
164	ETHOS LENDING LLC	5	\$1,483,000	3	\$860,000	0	\$0
165	FIRST HOME BANK	5	\$1,665,000	4	\$1,170,000	0	\$0
166	WILMINGTON SAVINGS FUND SOCIETY, FSB	5	\$1,745,000	5	\$1,745,000	0	\$0
167	VANDERBILT MORTGAGE AND FINANCE, INC.	5	\$1,875,000	5	\$1,875,000	0	\$0
168	FIRST REPUBLIC BANK	5	\$3,610,000	4	\$2,505,000	0	\$0
169	RIVERVIEW BANK	5	\$4,760,000	1	\$45,000	0	\$0
170	RED MORTGAGE CAPITAL, LLC	5	\$73,265,000	0	\$0	0	\$0
171	FEDEX EMPLOYEES CREDIT ASSOCIATION FEDERAL CREDIT UNION	4	\$193,000	2	\$48,000	0	\$0
172	EVERETT FINANCIAL, INC.	4	\$390,000	2	\$294,000	0	\$0
173	MVB BK INC	4	\$424,000	3	\$274,000	0	\$0
174	ROUNDPOINT MORTGAGE SERVICING CORPORATION	4	\$432,000	4	\$432,000	0	\$0
175	NATIONWIDE BANK	4	\$475,000	4	\$475,000	0	\$0
176	DIGITAL FEDERAL CREDIT UNION	4	\$486,000	0	\$0	0	\$0
177	ALLIED HOME MORTGAGE CORP.	4	\$497,000	2	\$245,000	0	\$0
178	CREDIT UNION MORTGAGE ASSOCIATION, INC.	4	\$550,000	3	\$475,000	0	\$0
179	HOMETOWN LENDERS, INC.	4	\$600,000	4	\$600,000	0	\$0
180	FIRSTMERIT MORTGAGE CORP	4	\$603,000	4	\$603,000	0	\$0
181	PHILADELPHIA MORTGAGE ADVISORS, INC.	4	\$608,000	3	\$333,000	0	\$0
182	GOLDWATER BANK, NATIONAL ASSOCIATION	4	\$639,000	3	\$454,000	0	\$0
183	BANK OF THE WEST	4	\$640,000	0	\$0	0	\$0
184	SUCCESS MORTGAGE PARTNERS, INC.	4	\$670,000	3	\$605,000	0	\$0
185	UNITED MORTGAGE CORP.	4	\$723,000	4	\$723,000	0	\$0

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Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
186	CHERRY CREEK MORTGAGE CO. INC & CHERRY CREEK MORTGAGE, LLC	4	\$789,000	3	\$775,000	0	\$0
187	KELLER MORTGAGE, LLC	4	\$800,000	4	\$800,000	0	\$0
188	CRESCENT MORTGAGE COMPANY	4	\$801,000	4	\$801,000	0	\$0
189	BMO HARRIS BANK NATIONAL ASSOCIATION	4	\$804,000	4	\$804,000	0	\$0
190	PARKSIDE LENDING, LLC	4	\$826,000	4	\$826,000	0	\$0
191	RESIDENTIAL HOME MORTGAGE CORPORATION	4	\$844,000	3	\$667,000	0	\$0
192	ACCESS NATIONAL BANK & ACCESS NATIONAL MORTGAGE CORP	4	\$963,000	1	\$186,000	0	\$0
193	MARQUETTE SAVINGS BANK	4	\$1,015,000	4	\$1,015,000	0	\$0
194	POLI MORTGAGE GROUP INC	4	\$1,045,000	3	\$799,000	0	\$0
195	SHELTER MORTGAGE COMPANY, L.L.C.	4	\$1,101,000	3	\$995,000	0	\$0
196	BANK-FUND STAFF FEDERAL CREDIT UNION	4	\$1,210,000	4	\$1,210,000	0	\$0
197	ACADEMY MORTGAGE CORPORATION	4	\$1,238,000	4	\$1,238,000	0	\$0
198	FARMERS NATIONAL BANK OF CANFIELD	4	\$1,300,000	2	\$690,000	0	\$0
199	DIAMOND BANK FSB	4	\$1,445,000	4	\$1,445,000	0	\$0
200	FIRST MORTGAGE SOLUTIONS, LLC	4	\$1,635,000	3	\$1,225,000	0	\$0
201	GS COMMERCIAL REAL ESTATE LP	4	\$50,513,000	0	\$0	0	\$0
202	HOME EQUITY OF AMERICA	3	\$97,000	3	\$97,000	0	\$0
203	NAPUS FEDERAL CREDIT UNION	3	\$162,000	1	\$44,000	0	\$0
204	ION CAPITAL INC	3	\$177,000	3	\$177,000	0	\$0
205	TRUMARK FINANCIAL CREDIT UNION	3	\$213,000	1	\$35,000	0	\$0
206	UNITED STATES SENATE FEDERAL CREDIT UNION	3	\$215,000	0	\$0	0	\$0
207	CHEVY CHASE BANK F.S.B.	3	\$295,000	3	\$295,000	0	\$0
208	NORCOM MORTGAGE	3	\$300,000	3	\$300,000	0	\$0
209	OCWEN LOAN SERVICING, LLC	3	\$313,000	1	\$205,000	0	\$0
210	CENTRA BANK INC	3	\$317,000	2	\$125,000	0	\$0
211	FIRST NATIONAL BANK OF CC	3	\$321,000	2	\$244,000	0	\$0
212	CENTRA CREDIT UNION	3	\$335,000	3	\$335,000	0	\$0
213	MID AMERICA MORTGAGE, INC.	3	\$385,000	2	\$250,000	0	\$0

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Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
214	CIVIC FINANCIAL SERVICES, LLC	3	\$405,000	0	\$0	0	\$0
215	FIRST FINANCIAL SERVICES INC.	3	\$414,000	3	\$414,000	0	\$0
216	NEW ALLIANCE FEDERAL CREDIT UNION	3	\$417,000	3	\$417,000	0	\$0
217	HORICON BANK	3	\$424,000	1	\$200,000	0	\$0
218	UNITED SECURITY FINANCIAL CORP	3	\$427,000	3	\$427,000	0	\$0
219	AXOS BANK	3	\$465,000	2	\$260,000	0	\$0
220	BETHPAGE FEDERAL CREDIT UNION	3	\$467,000	2	\$192,000	0	\$0
221	GUARANTEED HOME MORTGAGE CO	3	\$471,000	3	\$471,000	0	\$0
222	AMERIS BANK	3	\$475,000	2	\$260,000	0	\$0
223	CHICAGO BANCORP INC.	3	\$484,000	3	\$484,000	0	\$0
224	METRO CITY BANK	3	\$485,000	1	\$125,000	0	\$0
225	TEACHERS FCU	3	\$500,000	3	\$500,000	0	\$0
226	AURORA FINANCIAL GROUP INC	3	\$542,000	3	\$542,000	0	\$0
227	LENDERFI, INC.	3	\$555,000	2	\$300,000	0	\$0
228	WEST TOWN BANK & TRUST	3	\$555,000	3	\$555,000	0	\$0
229	BARRONS MORTGAGE GROUP	3	\$556,000	3	\$556,000	0	\$0
230	FIRST TECHNOLOGY FEDERAL CREDIT UNION	3	\$565,000	0	\$0	0	\$0
231	QUONTIC BANK	3	\$565,000	1	\$145,000	0	\$0
232	NATIONS RELIABLE LENDING, LLC	3	\$591,000	2	\$329,000	0	\$0
233	EASTERN SAVINGS BANK FSB	3	\$594,000	1	\$260,000	0	\$0
234	GFI MORTGAGE BANKERS INC.	3	\$614,000	2	\$532,000	0	\$0
235	MIDWEST BANKCENTRE	3	\$647,000	3	\$647,000	0	\$0
236	POLONIA BANK	3	\$659,000	2	\$376,000	0	\$0
237	REDFIN MORTGAGE, LLC	3	\$695,000	0	\$0	0	\$0
238	AMERIFIRST FINANCIAL CORPORATION	3	\$705,000	2	\$340,000	0	\$0
239	FEARON FINANCIAL LLC	3	\$725,000	3	\$725,000	0	\$0
240	METROCITIES MORTGAGE LLC	3	\$758,000	3	\$758,000	0	\$0
241	SECKEL CAPITAL	3	\$771,000	3	\$771,000	0	\$0

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No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
242	SUNCOAST MORTGAGE CORPORATION	3	\$775,000	2	\$517,000	0	\$0
243	CERTUSBANK NA	3	\$779,000	2	\$559,000	0	\$0
244	REPUBLIC BANK & TRUST COMPANY	3	\$805,000	2	\$640,000	0	\$0
245	SHARONVIEW FEDERAL CREDIT UNION	3	\$852,000	1	\$235,000	0	\$0
246	FM HOME LOANS, LLC	3	\$1,155,000	3	\$1,155,000	0	\$0
247	LAFAYETTE FEDERAL CREDIT UNION	3	\$1,222,000	3	\$1,222,000	0	\$0
248	FIRST HORIZON BANK	3	\$1,255,000	3	\$1,255,000	0	\$0
249	AMCAP MORTGAGE, LTD.	3	\$1,285,000	3	\$1,285,000	0	\$0
250	ELDERTON STATE BANK	3	\$1,355,000	0	\$0	0	\$0
251	CIBC BANK USA	3	\$3,635,000	3	\$3,635,000	0	\$0
252	WEBSTER BANK, NATIONAL ASSOCIATION	3	\$4,040,000	3	\$4,040,000	0	\$0
253	MIDLAND STATES BANK	3	\$4,845,000	1	\$265,000	0	\$0
254	ARBOR REALTY TRUST, INC.	3	\$6,065,000	0	\$0	0	\$0
255	BERKADIA COMMERCIAL MORTGAGE	3	\$25,825,000	0	\$0	0	\$0
256	M&T REALTY CAPITAL CORPORATION	3	\$34,422,000	0	\$0	0	\$0
257	BELLWETHER ENTERPRISE REAL ESTATE CAPITAL, LLC	3	\$74,875,000	0	\$0	0	\$0
258	FAIRLESS CU	2	\$79,000	2	\$79,000	0	\$0
259	TAMMAC HOLDINGS CORPORATION	2	\$84,000	2	\$84,000	0	\$0
260	FINANCE OF AMERICA REVERSE LLC	2	\$90,000	2	\$90,000	0	\$0
261	FRICK TRI-COUNTY FEDERAL CREDIT UNION	2	\$95,000	2	\$95,000	0	\$0
262	ARGENT MORTGAGE COMPANY	2	\$104,000	2	\$104,000	0	\$0
263	TALMER B&TC	2	\$114,000	2	\$114,000	0	\$0
264	AFFINITY FEDERAL CREDIT UNION	2	\$127,000	2	\$127,000	0	\$0
265	B. F. SAUL MORTGAGE COMPANY	2	\$128,000	2	\$128,000	0	\$0
266	LOWNHOMER FINANCIAL HOLDINGS LLC	2	\$135,000	2	\$135,000	0	\$0
267	ACACIA FEDERAL SAVINGS BANK	2	\$141,000	2	\$141,000	0	\$0
268	PEOPLES HOME EQUITY	2	\$144,000	2	\$144,000	0	\$0
269	C&G SAVINGS BANK	2	\$146,000	2	\$146,000	0	\$0
270	PREMIER AMERICA CREDIT UNION	2	\$146,000	1	\$70,000	0	\$0

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No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
271	IRWIN HOME EQUITY CORP	2	\$152,000	2	\$152,000	0	\$0
272	FIRST INDIANA BANK	2	\$154,000	2	\$154,000	0	\$0
273	NATIONWIDE EQUITIES CORP	2	\$172,000	1	\$86,000	0	\$0
274	BANKUNITED FSB	2	\$178,000	1	\$120,000	0	\$0
275	FRICK FINANCIAL FEDERAL CREDIT UNION	2	\$180,000	2	\$180,000	0	\$0
276	LOW VA RATES, LLC	2	\$180,000	1	\$85,000	0	\$0
277	UNIVERSAL MTG & FINANCE	2	\$181,000	2	\$181,000	0	\$0
278	ALLIANCE FINANCIAL RESOURCES	2	\$187,000	2	\$187,000	0	\$0
279	CTX MORTGAGE COMPANY LLC	2	\$199,000	1	\$109,000	0	\$0
280	REALTY HOME MORTGAGE CO. LLC	2	\$204,000	2	\$204,000	0	\$0
281	QUORUM FEDERAL CREDIT UNION	2	\$210,000	2	\$210,000	0	\$0
282	RADIUS FINANCIAL GROUP INC.	2	\$210,000	0	\$0	0	\$0
283	STAR ONE CREDIT UNION	2	\$213,000	2	\$213,000	0	\$0
284	BANC OF CALIFORNIA NA	2	\$218,000	2	\$218,000	0	\$0
285	CAPWEST MORTGAGE CORPORATION	2	\$230,000	2	\$230,000	0	\$0
286	WINTRUST MORTGAGE CORPORATION	2	\$234,000	2	\$234,000	0	\$0
287	AMERICAN STERLING BANK	2	\$242,000	1	\$145,000	0	\$0
288	MFC MORTGAGE INC OF FLORIDA	2	\$243,000	1	\$114,000	0	\$0
289	VANDYK MORTGAGE CORPORATION	2	\$244,000	2	\$244,000	0	\$0
290	AFFINITY LENDING SOLUTIONS LLC	2	\$248,000	2	\$248,000	0	\$0
291	BANK OF INTERNET USA	2	\$250,000	0	\$0	0	\$0
292	RAPID MORTGAGE COMPANY	2	\$250,000	2	\$250,000	0	\$0
293	FIRST AMERICAN MORTGAGE TRUST	2	\$251,000	2	\$251,000	0	\$0
294	SUMMIT MORTGAGE CORPORATION	2	\$256,000	2	\$256,000	0	\$0
295	FIRST OHIO BANC & LENDING	2	\$269,000	2	\$269,000	0	\$0
296	MORTGAGE SOLUTIONS OF COLORADO, LLC	2	\$270,000	1	\$145,000	0	\$0
297	UNIVERSITY CREDIT UNION	2	\$290,000	2	\$290,000	0	\$0
298	SERVICE 1ST FEDERAL CREDIT UNION	2	\$299,000	2	\$299,000	0	\$0

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No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
299	A&D MORTGAGE LLC	2	\$310,000	1	\$165,000	0	\$0
300	AMERICAN PACIFIC MORTGAGE CORPORATION	2	\$310,000	2	\$310,000	0	\$0
301	EQUITY PRIME MORTGAGE LLC	2	\$310,000	1	\$195,000	0	\$0
302	TOP FLITE FINANCIAL, INC.	2	\$310,000	2	\$310,000	0	\$0
303	RIVERHILLS BANK	2	\$320,000	2	\$320,000	0	\$0
304	FIRST DIRECT LENDING LLC	2	\$321,000	2	\$321,000	0	\$0
305	EAGLE HOME MORTGAGE, LLC	2	\$327,000	2	\$327,000	0	\$0
306	CARNEGIE MORTGAGE LLC	2	\$328,000	1	\$228,000	0	\$0
307	CANOPY MORTGAGE, LLC	2	\$340,000	0	\$0	0	\$0
308	FIDELITY DIRECT MORTGAGE, LLC	2	\$340,000	2	\$340,000	0	\$0
309	FIRST MERIDIAN MORTGAGE	2	\$341,000	2	\$341,000	0	\$0
310	GENHOME MORTGAGE CORPORATION	2	\$360,000	0	\$0	0	\$0
311	WORLD ALLIANCE FINANCIAL CORP.	2	\$365,000	1	\$98,000	0	\$0
312	CAPITAL BANK, NATIONAL ASSOCIATION	2	\$370,000	2	\$370,000	0	\$0
313	NATIONAL INSTITUTES OF HEALTH FEDERAL CREDIT UNION	2	\$371,000	2	\$371,000	0	\$0
314	ADVANCIAL FEDERAL CREDIT UNION	2	\$375,000	1	\$220,000	0	\$0
315	CENTURY MORTGAGE COMPANY	2	\$390,000	2	\$390,000	0	\$0
316	FULTON BANK, NATIONAL ASSOCIATION	2	\$390,000	2	\$390,000	0	\$0
317	LOANLEADERS OF AMERICA, INC.	2	\$390,000	2	\$390,000	0	\$0
318	PEAPACK-GLADSTONE BANK	2	\$390,000	2	\$390,000	0	\$0
319	BANCO POPULAR NORTH AMERICA	2	\$413,000	1	\$300,000	0	\$0
320	CHEMICAL BANK	2	\$413,000	2	\$413,000	0	\$0
321	ADVISORS MORTGAGE GROUP, LLC	2	\$419,000	1	\$265,000	0	\$0
322	DIRECT LENDING PARTNERS	2	\$420,000	0	\$0	0	\$0
323	AVEX FUNDING	2	\$430,000	1	\$162,000	0	\$0
324	FAMILY FIRST FUNDING LLC	2	\$430,000	1	\$285,000	0	\$0
325	SOUTHPOINT FINANCIAL SERVICES, INC.	2	\$430,000	2	\$430,000	0	\$0
326	ARMED FORCES BANK, NATIONAL ASSOCIATION	2	\$435,000	1	\$230,000	0	\$0
327	PINNACLE MORTGAGE, INC.	2	\$440,000	2	\$440,000	0	\$0



Pittsburgh's Vanishing Black Neighborhoods

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
328	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD	2	\$464,000	2	\$464,000	0	\$0
329	BANKMORTGAGESOLUTIONS LLC	2	\$470,000	0	\$0	0	\$0
330	AMALGAMATED BANK	2	\$480,000	2	\$480,000	0	\$0
331	BMI FEDERAL CREDIT UNION	2	\$480,000	1	\$245,000	0	\$0
332	EVESHAM MORTGAGE, LLC	2	\$489,000	2	\$489,000	0	\$0
333	NBH BANK	2	\$490,000	1	\$405,000	0	\$0
334	FSGBANK N.A.	2	\$498,000	2	\$498,000	0	\$0
335	EPHRATA NATIONAL BANK	2	\$515,000	2	\$515,000	0	\$0
336	FIRST NATIONAL BANK OF ARIZONA	2	\$528,000	2	\$528,000	0	\$0
337	PRIME CHOICE FUNDING INC.	2	\$530,000	0	\$0	0	\$0
338	MID-ISLAND MORTGAGE CORP.	2	\$537,000	2	\$537,000	0	\$0
339	BANK FUND STAFF FCU	2	\$538,000	2	\$538,000	0	\$0
340	CHRISTENSEN FINANCIAL INC	2	\$543,000	2	\$543,000	0	\$0
341	PURDUE FEDERAL CREDIT UNION	2	\$555,000	1	\$445,000	0	\$0
342	ALLIANT	2	\$570,000	1	\$95,000	0	\$0
343	SANDY SPRING BANK	2	\$570,000	1	\$235,000	0	\$0
344	MILLENNIUM BK	2	\$588,000	2	\$588,000	0	\$0
345	CARROLLTON BANK	2	\$600,000	2	\$600,000	0	\$0
346	SOVEREIGN LENDING GROUP INCORPORATED	2	\$600,000	2	\$600,000	0	\$0
347	UNION BANK COMPANY	2	\$600,000	1	\$335,000	0	\$0
348	FIRST CENTURY BK NA	2	\$625,000	2	\$625,000	0	\$0
349	SEMPER HOME LOANS, INC.	2	\$628,000	2	\$628,000	0	\$0
350	ARMSTRONG CTY B&LA	2	\$634,000	2	\$634,000	0	\$0
351	NOTRE DAME FEDERAL CREDIT UNION CORPORATION	2	\$650,000	1	\$105,000	0	\$0
352	FIRST OHIO HOME FINANCE	2	\$663,000	2	\$663,000	0	\$0
353	CLEAR MOUNTAIN BANK	2	\$670,000	1	\$515,000	0	\$0
354	AMERICASH	2	\$702,000	0	\$0	0	\$0
355	COMMERCE BANK N.A.	2	\$719,000	1	\$115,000	0	\$0
356	PARAMOUNT BANK	2	\$730,000	1	\$365,000	0	\$0
357	NASA FEDERAL CREDIT UNION	2	\$733,000	1	\$425,000	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
358	NEXERA HOLDING LLC	2	\$734,000	0	\$0	0	\$0
359	CORTLAND SAVINGS AND BANKING COMPANY	2	\$795,000	2	\$795,000	0	\$0
360	NEW FED MORTGAGE, CORP.	2	\$820,000	1	\$295,000	0	\$0
361	AMRES CORPORATION	2	\$830,000	2	\$830,000	0	\$0
362	PARAGON BANK	2	\$839,000	2	\$839,000	0	\$0
363	PERL MORTGAGE	2	\$842,000	2	\$842,000	0	\$0
364	MCLEAN MORTGAGE CORPORATION	2	\$844,000	2	\$844,000	0	\$0
365	BLUELEAF LENDING, LLC	2	\$920,000	2	\$920,000	0	\$0
366	AGCHOICE FARM CREDIT ACA	2	\$949,000	1	\$679,000	0	\$0
367	PLUS RELOCATION MORTGAGE, LLC	2	\$1,000,000	1	\$515,000	0	\$0
368	ISB MORTGAGE CO. LLC	2	\$1,185,000	1	\$650,000	0	\$0
369	FIRST COMMONWEALTH FEDERAL CREDIT UNION	2	\$1,290,000	0	\$0	0	\$0
370	SILICON VALLEY BANK	2	\$1,730,000	1	\$685,000	0	\$0
371	RAYMOND JAMES BANK, NATIONAL ASSOCIATION	2	\$1,760,000	2	\$1,760,000	0	\$0
372	MIFFLINBURG BANK AND TRUST COMPANY	2	\$3,945,000	1	\$140,000	0	\$0
373	ORIX REAL ESTATE CAPITAL, LLC	2	\$12,310,000	0	\$0	0	\$0
374	MID-HUDSON VALLEY FEDERAL CREDIT UNION	1	\$3,000	1	\$3,000	0	\$0
375	PATRIOT FCU	1	\$6,000	1	\$6,000	0	\$0
376	SPE FCU	1	\$19,000	1	\$19,000	0	\$0
377	AFL-CIO EMPLOYEES FCU	1	\$24,000	1	\$24,000	0	\$0
378	COMMUNITY FIRST CREDIT UNION OF FLORIDA	1	\$25,000	1	\$25,000	0	\$0
379	DEPARTMENT OF INTERIOR FCU	1	\$25,000	0	\$0	0	\$0
380	CITADEL FEDERAL CREDIT UNION	1	\$27,000	1	\$27,000	0	\$0
381	C-B-W SCHOOLS FEDERAL CREDIT UNION	1	\$35,000	1	\$35,000	0	\$0
382	FIRST EAGLE FEDERAL CREDIT UNION	1	\$35,000	1	\$35,000	0	\$0
383	FIRST NATIONAL BANK OF AMERICA	1	\$35,000	1	\$35,000	0	\$0
384	THRIVENT FEDERAL CREDIT UNION	1	\$35,000	1	\$35,000	0	\$0
385	SEVEN SEVENTEEN CU	1	\$36,000	1	\$36,000	0	\$0
386	STOCK YARDS B&TC	1	\$39,000	1	\$39,000	0	\$0
387	21ST MORTGAGE CORPORATION	1	\$43,000	1	\$43,000	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
388	GARDEN SAVINGS FEDERAL CREDIT UNION	1	\$44,000	1	\$44,000	0	\$0
389	SERVICE CREDIT UNION	1	\$44,000	1	\$44,000	0	\$0
390	SECURITY ONE LENDING	1	\$48,000	1	\$48,000	0	\$0
391	ERIE COMMUNITY CREDIT UNION	1	\$50,000	1	\$50,000	0	\$0
392	NATIONWIDE MORTGAGE CONCEPTS	1	\$52,000	1	\$52,000	0	\$0
393	INTEGRITY FIRST FINANCIAL GR	1	\$53,000	0	\$0	0	\$0
394	PERFORMANCE CREDIT CORPORATION	1	\$53,000	1	\$53,000	0	\$0
395	ATHAS CAPITAL GROUP, INC.	1	\$55,000	1	\$55,000	0	\$0
396	SIGNATURE FEDERAL CREDIT UNION	1	\$55,000	1	\$55,000	0	\$0
397	MVB MORTGAGE	1	\$57,000	1	\$57,000	0	\$0
398	360 MORTGAGE GROUP LLC	1	\$58,000	1	\$58,000	0	\$0
399	FIDELITY HOME MORTGAGE	1	\$59,000	1	\$59,000	0	\$0
400	WASHINGTON TRUST COMPANY	1	\$60,000	1	\$60,000	0	\$0
401	ACRE MORTGAGE & FINANCIAL INC	1	\$61,000	0	\$0	0	\$0
402	DELTA COMMUNITY CREDIT UNION	1	\$62,000	1	\$62,000	0	\$0
403	LENOX FINANCIAL MORTGAGE CORPORATION	1	\$64,000	0	\$0	0	\$0
404	REVERSE MORTGAGE USA INC.	1	\$64,000	1	\$64,000	0	\$0
405	SUTTON BANK	1	\$64,000	1	\$64,000	0	\$0
406	RESIDENTIAL BANCORP.	1	\$65,000	1	\$65,000	0	\$0
407	USSCO JOHNSTOWN FCU	1	\$65,000	1	\$65,000	0	\$0
408	USA HOME LOANS INC	1	\$66,000	1	\$66,000	0	\$0
409	FIRST BANK OF CHARLESTON	1	\$67,000	1	\$67,000	0	\$0
410	SALLIE MAE HOME LOANS	1	\$68,000	1	\$68,000	0	\$0
411	AMERIQUEST MORTGAGE COMPANY	1	\$69,000	1	\$69,000	0	\$0
412	REFINANCE.COM	1	\$69,000	1	\$69,000	0	\$0
413	UNITED NORTHERN MORTGAGE BANKERS	1	\$71,000	1	\$71,000	0	\$0
414	FIRST PREFERRED MORTGAGE CO.	1	\$73,000	1	\$73,000	0	\$0
415	CAMBRIA COUNTY FEDERAL S&L	1	\$75,000	1	\$75,000	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
416	ERIE FEDERAL CREDIT UNION	1	\$75,000	1	\$75,000	0	\$0
417	FIRST INTERSTATE FINANCIAL COR	1	\$76,000	1	\$76,000	0	\$0
418	CREDIT SUISSE	1	\$80,000	1	\$80,000	0	\$0
419	OPERATING ENGINEERS LOCAL FCU	1	\$80,000	1	\$80,000	0	\$0
420	US MORTGAGE FINANCE CORP	1	\$83,000	0	\$0	0	\$0
421	ARIZONA	1	\$85,000	1	\$85,000	0	\$0
422	MEADOWBROOK FINANCIAL MORTGAGE BANKERS CORP.	1	\$85,000	1	\$85,000	0	\$0
423	VIEWPOINT BANKERS MORTGAGE INC	1	\$85,000	1	\$85,000	0	\$0
424	WESCOM CENTRAL CREDIT UNION	1	\$85,000	0	\$0	0	\$0
425	FARMERS BLDG & SVG BK	1	\$88,000	1	\$88,000	0	\$0
426	PARK NATIONAL BANK	1	\$92,000	1	\$92,000	0	\$0
427	TOTAL MORTGAGE SERVICES, LLC	1	\$92,000	1	\$92,000	0	\$0
428	GN MORTGAGE LLC	1	\$93,000	1	\$93,000	0	\$0
429	CORNERSTONE HOME LENDING, INC.	1	\$95,000	1	\$95,000	0	\$0
430	SPROUT MORTGAGE, LLC	1	\$95,000	1	\$95,000	0	\$0
431	UKRAINIAN SELFRELIANCE FCU	1	\$95,000	1	\$95,000	0	\$0
432	CNB MORTGAGE COMPANY	1	\$96,000	1	\$96,000	0	\$0
433	WIDGET FEDERAL CREDIT UNION	1	\$97,000	1	\$97,000	0	\$0
434	CITIZENS COMMUNITY BANK	1	\$99,000	1	\$99,000	0	\$0
435	ADVENT MORTGAGE LLC	1	\$100,000	1	\$100,000	0	\$0
436	GENISYS CU	1	\$100,000	1	\$100,000	0	\$0
437	CITY 1ST MORTGAGE SERVICES LC	1	\$101,000	1	\$101,000	0	\$0
438	CORINTHIAN MORTGAGE CORP	1	\$101,000	1	\$101,000	0	\$0
439	IDEAL MORTGAGE BANKERS LTD	1	\$102,000	1	\$102,000	0	\$0
440	WESTMINSTER MORTGAGE CORP	1	\$102,000	1	\$102,000	0	\$0
441	LINCOLN MORTGAGE CO	1	\$103,000	1	\$103,000	0	\$0
442	FIRST NATIONAL BANK	1	\$104,000	1	\$104,000	0	\$0
443	MORTGAGE CAPITAL PARTNERS, INC.	1	\$105,000	1	\$105,000	0	\$0
444	OPEN MORTGAGE, LLC	1	\$105,000	1	\$105,000	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
445	SOUTHWEST AIRLINES FEDERAL CREDIT UNION	1	\$105,000	1	\$105,000	0	\$0
446	MORTGAGE CONCEPTS	1	\$106,000	1	\$106,000	0	\$0
447	CUSTOMERS BANK	1	\$113,000	0	\$0	0	\$0
448	PINNACLE FINANCIAL CORPORATION	1	\$113,000	1	\$113,000	0	\$0
449	ATLANTIC COAST MORTGAGE, LLC	1	\$115,000	0	\$0	0	\$0
450	CHICAGO MORTGAGE SOLUTIONS LLC	1	\$115,000	1	\$115,000	0	\$0
451	IBERIABANK	1	\$115,000	1	\$115,000	0	\$0
452	STANFORD FEDERAL CREDIT UNION	1	\$115,000	1	\$115,000	0	\$0
453	BANK HOLLAND	1	\$119,000	1	\$119,000	0	\$0
454	PEOPLESBANK, A CODORUS VALLEY COMPANY	1	\$119,000	1	\$119,000	0	\$0
455	BRYN MAWR TRUST COMPANY, THE	1	\$121,000	1	\$121,000	0	\$0
456	REVERSE MORT SOLUTIONS INC	1	\$121,000	1	\$121,000	0	\$0
457	BOKF, NATIONAL ASSOCIATION	1	\$122,000	1	\$122,000	0	\$0
458	CONTINENTAL BK	1	\$125,000	1	\$125,000	0	\$0
459	THE BANK OF SOUTH CAROLINA	1	\$125,000	0	\$0	0	\$0
460	WESTERN EXPRESS LENDING	1	\$125,000	1	\$125,000	0	\$0
461	EASTWOOD BK	1	\$128,000	1	\$128,000	0	\$0
462	GATEWAY BUSINESS BANK	1	\$131,000	1	\$131,000	0	\$0
463	AMERICAN RESIDENTIAL LENDING	1	\$133,000	1	\$133,000	0	\$0
464	1ST PREFERENCE MORTGAGE CORP	1	\$134,000	1	\$134,000	0	\$0
465	INTERCAP LENDING INC.	1	\$135,000	1	\$135,000	0	\$0
466	LAS COLINAS	1	\$135,000	1	\$135,000	0	\$0
467	CONGRESSIONAL FEDERAL CREDIT UNION	1	\$140,000	1	\$140,000	0	\$0
468	FIRST WESTERN TR BK	1	\$140,000	1	\$140,000	0	\$0
469	CDC FEDERAL CREDIT UNION	1	\$142,000	1	\$142,000	0	\$0
470	FRANKLIN MINT FCU	1	\$142,000	1	\$142,000	0	\$0
471	KONDAUR CAPITAL CORPORATION	1	\$143,000	0	\$0	0	\$0
472	UNION BLDG & LOAN SVGS BK	1	\$150,000	0	\$0	0	\$0
473	SUSQUEHANNA COMMUNITY BANK	1	\$154,000	1	\$154,000	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
474	AMERICAN AIRLINES FEDERAL CREDIT UNION	1	\$155,000	1	\$155,000	0	\$0
475	FIRST-CITIZENS BANK & TRUST COMPANY	1	\$155,000	0	\$0	0	\$0
476	OLD NATIONAL BANK	1	\$155,000	1	\$155,000	0	\$0
477	SWBC MORTGAGE CORPORATION	1	\$155,000	1	\$155,000	0	\$0
478	ALLIED HOME MORTGAGE CAPITAL C	1	\$156,000	1	\$156,000	0	\$0
479	FIRST MUTUAL CORPORATION	1	\$159,000	1	\$159,000	0	\$0
480	HOME PROMISE CORPORATION	1	\$160,000	1	\$160,000	0	\$0
481	WEI MORTGAGE CORPORATION	1	\$162,000	1	\$162,000	0	\$0
482	ANGEL OAK MORTGAGE SOLUTIONS LLC	1	\$165,000	0	\$0	0	\$0
483	JMAC LENDING, INC.	1	\$165,000	0	\$0	0	\$0
484	PIKE CREEK MORTGAGE SERVICES, INC.	1	\$165,000	1	\$165,000	0	\$0
485	INFINITY HOME MORTGAGE COMPANY	1	\$168,000	0	\$0	0	\$0
486	FARMERS BANK & TRUST	1	\$172,000	0	\$0	0	\$0
487	CHERRYWOOD COMMERCIAL LENDING, LLC	1	\$175,000	0	\$0	0	\$0
488	FOOTE CAPITAL MORTGAGE COMPANY	1	\$175,000	1	\$175,000	0	\$0
489	LEVEL ONE BANK	1	\$175,000	1	\$175,000	0	\$0
490	STATE DEPARTMENT FEDERAL CREDIT UNION	1	\$175,000	1	\$175,000	0	\$0
491	MIDCOUNTRY BANK	1	\$185,000	1	\$185,000	0	\$0
492	ONY GLO, INC.	1	\$185,000	0	\$0	0	\$0
493	REALI LOANS, INC.	1	\$185,000	0	\$0	0	\$0
494	HOMCASTLE MORTGAGE CORPORATION	1	\$186,000	1	\$186,000	0	\$0
495	MAIN STREET BANK CORP	1	\$187,000	1	\$187,000	0	\$0
496	UNION MTG GRP	1	\$187,000	1	\$187,000	0	\$0
497	ALLIED FIRST BANK, SB	1	\$195,000	0	\$0	0	\$0
498	AUSTIN CAPITAL BANK SSB	1	\$195,000	0	\$0	0	\$0
499	FIRST COMMUNITY BANK	1	\$195,000	1	\$195,000	0	\$0
500	FREEDOM BANK OF VIRGINIA	1	\$195,000	1	\$195,000	0	\$0
501	LONGBRIDGE FINANCIAL, LLC	1	\$195,000	1	\$195,000	0	\$0
502	LOS ANGELES POLICE FEDERAL CREDIT UNION	1	\$195,000	0	\$0	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
503	NL INC	1	\$200,000	1	\$200,000	0	\$0
504	USSCO FEDERAL CREDIT UNION	1	\$200,000	1	\$200,000	0	\$0
505	1ST 2ND MORTGAGE COMPANY OF N.J., INC.	1	\$205,000	1	\$205,000	0	\$0
506	NYMEO FEDERAL CREDIT UNION	1	\$205,000	1	\$205,000	0	\$0
507	SECURITY NATIONAL BANK OF SIOUX CITY, IOWA	1	\$205,000	1	\$205,000	0	\$0
508	PS BANK	1	\$207,000	1	\$207,000	0	\$0
509	FIRST FS&LA	1	\$210,000	0	\$0	0	\$0
510	BAYSHORE MORTGAGE FUNDING, LLC	1	\$215,000	1	\$215,000	0	\$0
511	FIRST PALMETTO BANK	1	\$225,000	1	\$225,000	0	\$0
512	CIVISTA BANK	1	\$228,000	1	\$228,000	0	\$0
513	FIRST BK	1	\$230,000	1	\$230,000	0	\$0
514	FIRST ST BK OF ST CHARLES MO	1	\$233,000	1	\$233,000	0	\$0
515	MERIDIAN RESIDENTIAL CAPITAL	1	\$233,000	1	\$233,000	0	\$0
516	RELIANT BANK	1	\$234,000	1	\$234,000	0	\$0
517	EASTMAN	1	\$245,000	1	\$245,000	0	\$0
518	HARRIS N.A.	1	\$248,000	1	\$248,000	0	\$0
519	ANDREWS FEDERAL CREDIT UNION	1	\$255,000	0	\$0	0	\$0
520	ATLANTA POSTAL	1	\$255,000	0	\$0	0	\$0
521	HOME TOWN FUNDING, INC.	1	\$255,000	0	\$0	0	\$0
522	PLAINS COMMERCE BANK	1	\$255,000	1	\$255,000	0	\$0
523	PARAGON FINANCIAL MORTGAGE	1	\$256,000	0	\$0	0	\$0
524	GREENVILLE SAVINGS BANK	1	\$260,000	1	\$260,000	0	\$0
525	AMWEST FUNDING CORP.	1	\$265,000	0	\$0	0	\$0
526	JOHNS HOPKINS FEDERAL CREDIT UNION	1	\$265,000	1	\$265,000	0	\$0
527	MILLENNIUM FINANCIAL GROUP, INC.	1	\$265,000	1	\$265,000	0	\$0
528	OAKSTAR BANK	1	\$275,000	1	\$275,000	0	\$0
529	KS STATEBANK	1	\$285,000	1	\$285,000	0	\$0
530	CLEARFIELD B&TC	1	\$300,000	1	\$300,000	0	\$0
531	AMC MORTGAGE SERVICES INC.	1	\$305,000	1	\$305,000	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
532	FLORIDA CAPITAL BANK, NATIONAL ASSOCIATION	1	\$305,000	1	\$305,000	0	\$0
533	PARAGON HOME LOANS INC.	1	\$305,000	1	\$305,000	0	\$0
534	FIRST FEDERAL BANK OF FLORIDA	1	\$311,000	0	\$0	0	\$0
535	ONLINE MORTGAGE GROUP LLC	1	\$312,000	1	\$312,000	0	\$0
536	EQUITY NOW INC.	1	\$315,000	1	\$315,000	0	\$0
537	GEORGIA BANKING COMPANY	1	\$322,000	1	\$322,000	0	\$0
538	M.L. MOSKOWITZ & CO., INC.	1	\$323,000	1	\$323,000	0	\$0
539	CITIZENS NATIONAL BANK OF BLUFFTON	1	\$325,000	1	\$325,000	0	\$0
540	KWIK MORTGAGE CORPORATION	1	\$325,000	0	\$0	0	\$0
541	VIST BANK	1	\$325,000	1	\$325,000	0	\$0
542	PRECISION FINANCIAL INC.	1	\$329,000	1	\$329,000	0	\$0
543	1ST PORTFOLIO LENDING CORP.	1	\$332,000	1	\$332,000	0	\$0
544	DEERE EMPL CU	1	\$334,000	1	\$334,000	0	\$0
545	BM REAL ESTATE SERVICES, INC.	1	\$335,000	1	\$335,000	0	\$0
546	ANHEUSER-BUSCH EMPLOYEES CU	1	\$340,000	1	\$340,000	0	\$0
547	ATLANTIC FINANCIAL, INC.	1	\$360,000	1	\$360,000	0	\$0
548	TMG REAL ESTATE AND FINANCIAL	1	\$378,000	0	\$0	0	\$0
549	METROPOLITAN HOME MORTGAGE	1	\$380,000	1	\$380,000	0	\$0
550	MORTGAGE BANK OF CALIFORNIA	1	\$385,000	0	\$0	0	\$0
551	FIRST HERITAGE MORTGAGE, LLC	1	\$395,000	1	\$395,000	0	\$0
552	GRANT COUNTY BANK	1	\$395,000	0	\$0	0	\$0
553	FINWORTH MTG LLC AN INSBANK CO	1	\$411,000	1	\$411,000	0	\$0
554	UNITED NATIONS FEDERAL CREDIT UNION	1	\$415,000	1	\$415,000	0	\$0
555	ARLINGTON CAPITAL MORTGAGE	1	\$417,000	0	\$0	0	\$0
556	CORNHUSKER BK	1	\$417,000	1	\$417,000	0	\$0
557	DIRECT MORTGAGE LOANS LLC	1	\$417,000	1	\$417,000	0	\$0
558	TBI MORTGAGE COMPANY	1	\$417,000	1	\$417,000	0	\$0
559	TIERONE BANK	1	\$417,000	1	\$417,000	0	\$0
560	EXCEL MORTGAGE SERVICING, INC.	1	\$419,000	0	\$0	0	\$0



Pittsburgh's Vanishing Black Neighborhoods

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
561	BANK OF LITTLE ROCK MORTGAGE CORPORATION	1	\$435,000	1	\$435,000	0	\$0
562	DEEPHAVEN MORTGAGE LLC	1	\$435,000	0	\$0	0	\$0
563	GMFS LLC	1	\$439,000	1	\$439,000	0	\$0
564	SB1 FEDERAL CREDIT UNION	1	\$440,000	1	\$440,000	0	\$0
565	FIRST SAVINGS BANK	1	\$465,000	0	\$0	0	\$0
566	FIRST STATE MORTGAGE SERVICES, LLC	1	\$465,000	1	\$465,000	0	\$0
567	PHOENIXVILLE FEDERAL BANK AND TRUST	1	\$475,000	1	\$475,000	0	\$0
568	YORK TRADITIONS BANK	1	\$485,000	1	\$485,000	0	\$0
569	BAYCOAST BANK & BAYCOAST MORTGAGE COMPANY, LLC	1	\$495,000	0	\$0	0	\$0
570	HARTFORD FUNDING, LTD.	1	\$495,000	1	\$495,000	0	\$0
571	OCMBC, INC.	1	\$495,000	0	\$0	0	\$0
572	KIND LENDING, LLC	1	\$505,000	1	\$505,000	0	\$0
573	PENNIAN BANK	1	\$505,000	1	\$505,000	0	\$0
574	1ST FINANCIAL, INC.	1	\$545,000	1	\$545,000	0	\$0
575	CF BANK, NATIONAL ASSOCIATION	1	\$545,000	0	\$0	0	\$0
576	POTOMAC MORTGAGE GROUP, INC.	1	\$585,000	0	\$0	0	\$0
577	FIRST UTAH BANK	1	\$625,000	1	\$625,000	0	\$0
578	THIRD FEDERAL BANK	1	\$638,000	1	\$638,000	0	\$0
579	PROGRESSIVE BANK	1	\$676,000	0	\$0	0	\$0
580	FIRST RESOURCE BANK	1	\$960,000	0	\$0	0	\$0
581	ELEMENTS FINANCIAL FEDERAL CREDIT UNION	1	\$1,065,000	1	\$1,065,000	0	\$0
582	PREMIER BANK, INC.	1	\$1,505,000	0	\$0	0	\$0
583	ILLINOIS NATIONAL BANK	1	\$1,625,000	1	\$1,625,000	0	\$0
584	INB, NATIONAL ASSOCIATION	1	\$1,665,000	1	\$1,665,000	0	\$0
585	JONES LANG LASALLE MULTIFAMILY, LLC	1	\$4,755,000	0	\$0	0	\$0
586	CENTERLINE MORTGAGE CAPITAL INC	1	\$5,518,000	0	\$0	0	\$0
587	CEDAR RAPIDS BANK AND TRUST COMPANY	1	\$6,895,000	0	\$0	0	\$0
588	FIRST FINANCIAL BANK	1	\$15,755,000	0	\$0	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 34. Financial Institutions Which Approved No Loans to African Americans							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
589	<b>ALLIANT CAPITAL</b>	1	\$30,000,000	0	\$0	0	\$0
	<b>Total</b>	<b>3,153</b>	<b>\$1,204,580,000</b>	<b>2,119</b>	<b>\$460,372,000</b>	<b>0</b>	<b>\$0</b>

**TABLE 35. FINANCIAL INSTITUTIONS WHICH APPROVED NO LOANS TO AFRICAN AMERICANS IN AFRICAN AMERICAN NEIGHBORHOODS 2007 TO 2021, RANKED BY LOANS APPROVED**

Table 35. Financial Institutions Which Approved No Loans to African Americans in African American Neighborhoods							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
1	U.S. BANK NATIONAL ASSOCIATION & US BANK NORTH DAKOTA	25	\$4,643,000	15	\$2,601,000	0	\$0
2	UNITED AMERICAN SAVINGS BANK & UNITED-AMER SVG BK	19	\$1,192,000	15	\$773,000	0	\$0
3	SAIL MORTGAGE CORP.	19	\$3,488,000	18	\$3,417,000	0	\$0
4	AMERISERV FINANCIAL BANK	17	\$8,622,000	7	\$976,000	0	\$0
5	STEARNS LENDING, INC. & STEARNS LENDING, LLC	14	\$2,929,000	11	\$2,333,000	0	\$0
6	BETTER MORTGAGE CORPORATION	10	\$2,530,000	7	\$1,725,000	0	\$0
7	KIAVI FUNDING, INC	9	\$1,035,000	0	\$0	0	\$0
8	MARS NATIONAL BANK	9	\$1,367,000	5	\$445,000	0	\$0
9	APOLLO TRUST COMPANY	9	\$2,405,000	3	\$245,000	0	\$0
10	WELCOME HOME FINANCE, L.P.	8	\$1,122,000	7	\$1,037,000	0	\$0
11	PROVIDENT FUNDING ASSOCIATES, L.P. & PROVIDENT FUNDING GROUP INC	8	\$1,163,000	5	\$468,000	0	\$0
12	S.I.M. CORPORATION	7	\$938,000	7	\$938,000	0	\$0
13	COMMUNITY BANK	6	\$430,000	4	\$250,000	0	\$0
14	FIRST FEDERAL SAVINGS BANK	6	\$526,000	6	\$526,000	0	\$0
15	KEYSTONE FINANCIAL SERVICES	6	\$555,000	6	\$555,000	0	\$0
16	EMM LOANS LLC	6	\$600,000	5	\$535,000	0	\$0
17	ADMIRALS BANK	5	\$124,000	3	\$74,000	0	\$0
18	GREENPOINT MORTGAGE FUNDING	5	\$133,000	5	\$133,000	0	\$0
19	OMEGA FINANCIAL SERVICES INC.	5	\$300,000	5	\$300,000	0	\$0
20	COMMERCIAL BANK & TRUST OF PA	5	\$596,000	5	\$596,000	0	\$0
21	FEDERATED MORTGAGE CORP.	5	\$765,000	5	\$765,000	0	\$0
22	TEMPLE VIEW CAPITAL FUNDING, LP	5	\$975,000	0	\$0	0	\$0
23	U S POSTAL SERVICE FEDERAL CREDIT UNION	4	\$172,000	2	\$111,000	0	\$0
24	COLE TAYLOR BK	4	\$362,000	4	\$362,000	0	\$0
25	M&T BANK NA & MANUFACTURERS & TRADERS TC	4	\$495,000	2	\$194,000	0	\$0
26	UNITED WHOLESALE MORTGAGE, LLC	4	\$570,000	3	\$395,000	0	\$0
27	COREVEST AMERICAN FINANCE LENDER LLC	4	\$680,000	0	\$0	0	\$0
28	SUN WEST MORTGAGE COMPANY, INC.	4	\$822,000	1	\$186,000	0	\$0
29	AMERICANMTGNETWORK DBA VERTICE	3	\$155,000	2	\$115,000	0	\$0
30	NAPUS FEDERAL CREDIT UNION	3	\$162,000	1	\$44,000	0	\$0
31	RESIDENTIAL HOME FUNDING CORP.	3	\$165,000	2	\$126,000	0	\$0
32	UNITED MIDWEST SAVINGS BANK	3	\$194,000	3	\$194,000	0	\$0
33	CLEARPOINT FUNDING INC	3	\$199,000	1	\$45,000	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 35. Financial Institutions Which Approved No Loans to African Americans in African American Neighborhoods							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
34	STONEGATE MORTGAGE LLC	3	\$226,000	3	\$226,000	0	\$0
35	INFIRST BANK	3	\$235,000	0	\$0	0	\$0
36	ENTERPRISE BANK	3	\$237,000	1	\$60,000	0	\$0
37	LENDINGONE, LLC	3	\$395,000	0	\$0	0	\$0
38	SECURITYNATIONAL MORTGAGE COMPANY	3	\$405,000	2	\$170,000	0	\$0
39	BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING	3	\$410,000	3	\$410,000	0	\$0
40	AMERICAN FEDERAL MORTGAGE CORPORATION	3	\$447,000	3	\$447,000	0	\$0
41	NEW PENN FINANCIAL, LLC	3	\$557,000	3	\$557,000	0	\$0
42	PRINCETON FINANCIAL LLC	3	\$735,000	3	\$735,000	0	\$0
43	WALKER & DUNLOP, LLC	3	\$23,595,000	0	\$0	0	\$0
44	MORGAN STANLEY PRIV BK NA & MORGAN STANLEY CREDIT CORPORATION	2	\$90,000	1	\$60,000	0	\$0
45	MIDWEST LOAN SOLUTIONS, INC.	2	\$117,000	1	\$75,000	0	\$0
46	EVERHOME MORTGAGE COMPANY	2	\$117,000	0	\$0	0	\$0
47	DISCOVER BANK & DISCOVER HOME LOANS	2	\$130,000	1	\$95,000	0	\$0
48	HOME LOAN CENTER INC.	2	\$136,000	1	\$64,000	0	\$0
49	NYCB MORTGAGE COMPANY LLC	2	\$153,000	1	\$104,000	0	\$0
50	SLOVENIAN SAVINGS AND LOAN ASSOCIATION OF CANONSBURG, PA	2	\$157,000	2	\$157,000	0	\$0
51	FARMERS NB	2	\$160,000	2	\$160,000	0	\$0
52	MARION CENTER BANK	2	\$164,000	0	\$0	0	\$0
53	MORTGAGE SERVICES III L.L.C.	2	\$191,000	2	\$191,000	0	\$0
54	GATEWAY FUNDING DIV MTG SVCS	2	\$217,000	2	\$217,000	0	\$0
55	PRIMARY RESIDENTIAL MORTGAGE, INC.	2	\$277,000	2	\$277,000	0	\$0
56	LIMA ONE CAPITAL, LLC	2	\$290,000	0	\$0	0	\$0
57	PREMIA MORTGAGE, LLC	2	\$310,000	1	\$145,000	0	\$0
58	MB FINANCIAL BANK, NATIONAL ASSOCIATION	2	\$315,000	0	\$0	0	\$0
59	MICHIGAN MUTUAL, INC. & MICHIGAN MUTUAL INC. DBA FPMC	2	\$318,000	2	\$318,000	0	\$0
60	NORTHWEST FEDERAL CREDIT UNION	2	\$320,000	1	\$305,000	0	\$0
61	AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE COMPANY LLC	2	\$333,000	2	\$333,000	0	\$0
62	DRAPER AND KRAMER MORTGAGE CORP.	2	\$380,000	2	\$380,000	0	\$0
63	HOME SAVINGS & LOAN COMPANY	2	\$383,000	2	\$383,000	0	\$0
64	SHORE MORTGAGE	2	\$383,000	2	\$383,000	0	\$0
65	PEAPACK-GLADSTONE BANK	2	\$390,000	2	\$390,000	0	\$0
66	BNC NATIONAL BANK	2	\$412,000	1	\$205,000	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 35. Financial Institutions Which Approved No Loans to African Americans in African American Neighborhoods							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
67	M. S. FLYNN, INC.	2	\$420,000	2	\$420,000	0	\$0
68	HOME SAVINGS BANK	2	\$450,000	1	\$315,000	0	\$0
69	FARMERS AND MERCHANTS BK OF WE	2	\$499,000	0	\$0	0	\$0
70	SILVER HILL FUNDING, LLC	2	\$560,000	0	\$0	0	\$0
71	UBS AG TAMPA BRANCH & UBS BANK USA	2	\$1,190,000	0	\$0	0	\$0
72	LEHMAN BROTHERS BANK FSB & AURORA BANK	1	\$12,000	1	\$12,000	0	\$0
73	CHERRY CREEK MORTGAGE CO. INC & CHERRY CREEK MORTGAGE, LLC	1	\$14,000	0	\$0	0	\$0
74	AMERICAN HERITAGE FCU	1	\$27,000	1	\$27,000	0	\$0
75	CENTRA BANK INC	1	\$31,000	1	\$31,000	0	\$0
76	HOME SAVINGS OF AMERICA	1	\$35,000	1	\$35,000	0	\$0
77	CUC MORTGAGE CORPORATION	1	\$35,000	1	\$35,000	0	\$0
78	CORNING FEDERAL CREDIT UNION	1	\$40,000	0	\$0	0	\$0
79	WESTSTAR MORTGAGE INC & WESTSTAR MORTGAGE CORPORATION	1	\$41,000	1	\$41,000	0	\$0
80	OCWEN LOAN SERVICING, LLC	1	\$43,000	0	\$0	0	\$0
81	STATE FARM BANK, F.S.B.	1	\$45,000	0	\$0	0	\$0
82	NATIONWIDE ADVANTAGE MORTGAGE	1	\$47,000	1	\$47,000	0	\$0
83	PREMIUM CAPITAL FUNDING LLC	1	\$49,000	0	\$0	0	\$0
84	VANDYK MORTGAGE CORPORATION	1	\$49,000	1	\$49,000	0	\$0
85	LIMA ONE CAPITAL LLC	1	\$53,000	0	\$0	0	\$0
86	INTEGRITY FIRST FINANCIAL GR	1	\$53,000	0	\$0	0	\$0
87	ATLANTIC HOME LOANS, INC.	1	\$55,000	0	\$0	0	\$0
88	AMERICAN INTERNET MORTGAGE, INC.	1	\$59,000	1	\$59,000	0	\$0
89	GREENLIGHT FINANCIAL SERVICES	1	\$60,000	0	\$0	0	\$0
90	PENTAGON FEDERAL CREDIT UNION	1	\$60,000	0	\$0	0	\$0
91	LENOX FINANCIAL MORTGAGE CORPORATION	1	\$64,000	0	\$0	0	\$0
92	POLICE AND FIRE FEDERAL CU	1	\$64,000	1	\$64,000	0	\$0
93	FBC MORTGAGE, LLC	1	\$65,000	1	\$65,000	0	\$0
94	FIRST HERITAGE FINANCIAL, LLC	1	\$65,000	0	\$0	0	\$0
95	DECISION ONE MORTGAGE	1	\$68,000	0	\$0	0	\$0
96	WALKER JACKSON MORTGAGE CORP	1	\$71,000	0	\$0	0	\$0
97	UNITED NORTHERN MORTGAGE BANKERS	1	\$71,000	1	\$71,000	0	\$0
98	UNIFIRST MORTGAGE CORPORATION	1	\$73,000	1	\$73,000	0	\$0
99	CONTOUR MORTGAGE CORPORATION	1	\$75,000	1	\$75,000	0	\$0
100	ERIE FEDERAL CREDIT UNION	1	\$75,000	1	\$75,000	0	\$0
101	ACACIA FEDERAL SAVINGS BANK	1	\$75,000	1	\$75,000	0	\$0
102	MORTGAGE NETWORK, INC.	1	\$81,000	1	\$81,000	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 35. Financial Institutions Which Approved No Loans to African Americans in African American Neighborhoods							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
103	US MORTGAGE FINANCE CORP	1	\$83,000	0	\$0	0	\$0
104	ZILLOW HOME LOANS, LLC	1	\$85,000	0	\$0	0	\$0
105	LOW VA RATES, LLC	1	\$85,000	1	\$85,000	0	\$0
106	1ST SUMMIT BANK	1	\$85,000	0	\$0	0	\$0
107	CONSTRUCTIVE LOANS, LLC	1	\$85,000	0	\$0	0	\$0
108	WATERSTONE MORTGAGE CORPORATION	1	\$90,000	1	\$90,000	0	\$0
109	AMERICAN PARTNERS BANK	1	\$91,000	0	\$0	0	\$0
110	WEST-AIRCOMM FEDERAL CREDIT UNION	1	\$95,000	0	\$0	0	\$0
111	CHARLEROI FEDERAL SAVINGS BANK	1	\$95,000	1	\$95,000	0	\$0
112	PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC.	1	\$95,000	0	\$0	0	\$0
113	IFREEDOM DIRECT CORPORATION	1	\$97,000	1	\$97,000	0	\$0
114	GENISYS CU	1	\$100,000	1	\$100,000	0	\$0
115	CRESCENT MORTGAGE COMPANY	1	\$100,000	1	\$100,000	0	\$0
116	MOVEMENT MORTGAGE LLC	1	\$104,000	1	\$104,000	0	\$0
117	MERCHANTS BANK OF INDIANA	1	\$105,000	1	\$105,000	0	\$0
118	SOUTHWEST AIRLINES FEDERAL CREDIT UNION	1	\$105,000	1	\$105,000	0	\$0
119	KELLER MORTGAGE, LLC	1	\$115,000	1	\$115,000	0	\$0
120	DEVELOPER'S MORTGAGE COMPANY	1	\$115,000	1	\$115,000	0	\$0
121	LAKEVIEW LOAN SERVICING, LLC	1	\$115,000	1	\$115,000	0	\$0
122	LENDINGHOME FUNDING CORPORATION	1	\$115,000	0	\$0	0	\$0
123	FIRSTBANK	1	\$115,000	1	\$115,000	0	\$0
124	GATEWAY BANK FSB & GATEWAY BANK OF PENNSYLVANIA	1	\$117,000	0	\$0	0	\$0
125	GREAT PLAINS NATIONAL BANK	1	\$117,000	1	\$117,000	0	\$0
126	COMMONWEALTH MORTGAGE, LLC	1	\$120,000	1	\$120,000	0	\$0
127	OPTION ONE MORTGAGE CORP	1	\$120,000	0	\$0	0	\$0
128	NEW AMERICAN MORTGAGE, LLC	1	\$137,000	1	\$137,000	0	\$0
129	FRANKLIN MINT FCU	1	\$142,000	1	\$142,000	0	\$0
130	QUONTIC BANK	1	\$145,000	1	\$145,000	0	\$0
131	VISIO FINANCIAL SERVICES INC.	1	\$145,000	0	\$0	0	\$0
132	BETHPAGE FEDERAL CREDIT UNION	1	\$147,000	1	\$147,000	0	\$0
133	SYNERGY ONE LENDING, INC.	1	\$155,000	0	\$0	0	\$0
134	LOANLEADERS OF AMERICA, INC.	1	\$155,000	1	\$155,000	0	\$0
135	AXOS BANK	1	\$155,000	1	\$155,000	0	\$0
136	BUTLER ARMCO EMP. CREDIT UNION	1	\$168,000	1	\$168,000	0	\$0
137	FIRSTRUST SAVINGS BANK	1	\$175,000	1	\$175,000	0	\$0
138	GUIDANCE RESIDENTIAL, LLC	1	\$175,000	0	\$0	0	\$0

Pittsburgh's Vanishing Black Neighborhoods

Table 35. Financial Institutions Which Approved No Loans to African Americans in African American Neighborhoods							
No.	Financial Institution	Loans Approved	Loan Amount	White Loans	White Loan Dollars	Black Loans	Black Loan Dollars
139	NATIONS RELIABLE LENDING, LLC	1	\$180,000	1	\$180,000	0	\$0
140	SUPERIOR MORTGAGE CORPORATION	1	\$182,000	0	\$0	0	\$0
141	REALI LOANS, INC.	1	\$185,000	0	\$0	0	\$0
142	COMMONWEALTH MORTGAGE LLC	1	\$191,000	0	\$0	0	\$0
143	REVERSE MORTGAGE FUNDING LLC	1	\$195,000	1	\$195,000	0	\$0
144	SIRVA MORTGAGE INC.	1	\$198,000	1	\$198,000	0	\$0
145	EAGLE HOME MORTGAGE, LLC	1	\$199,000	1	\$199,000	0	\$0
146	MASS. INSTITUTE OF TECH. FEDERAL CREDIT UNION	1	\$205,000	1	\$205,000	0	\$0
147	HAMILTON NATIONAL MORTGAGE COMPANY	1	\$205,000	1	\$205,000	0	\$0
148	FARMERS NATIONAL BANK OF CANFIELD	1	\$205,000	1	\$205,000	0	\$0
149	PS BANK	1	\$207,000	1	\$207,000	0	\$0
150	AMERIS BANK	1	\$215,000	0	\$0	0	\$0
151	TRIDENT MORTGAGE COMPANY LP	1	\$215,000	1	\$215,000	0	\$0
152	GENHOME MORTGAGE CORPORATION	1	\$215,000	0	\$0	0	\$0
153	SECURED INVESTMENT CORP.	1	\$215,000	0	\$0	0	\$0
154	ADVANCIAL FEDERAL CREDIT UNION	1	\$220,000	1	\$220,000	0	\$0
155	FIRST CHOICE BANK	1	\$228,000	1	\$228,000	0	\$0
156	WATERMARK CAPITAL, INC.	1	\$255,000	1	\$255,000	0	\$0
157	SIRVA MORTGAGE, INC.	1	\$265,000	0	\$0	0	\$0
158	JG WENTWORTH HOME LENDING LLC	1	\$300,000	0	\$0	0	\$0
159	BANCO POPULAR NORTH AMERICA	1	\$300,000	1	\$300,000	0	\$0
160	UNIVEST BANK AND TRUST CO.	1	\$305,000	0	\$0	0	\$0
161	BRIDGEVIEW BANK MTG COMP LLC	1	\$324,000	1	\$324,000	0	\$0
162	FEDERAL SAVINGS BANK	1	\$325,000	1	\$325,000	0	\$0
163	METROPOLITAN HOME MORTGAGE	1	\$380,000	1	\$380,000	0	\$0
164	NBH BANK	1	\$405,000	1	\$405,000	0	\$0
165	WYNDHAM CAPITAL MORTGAGE, INC.	1	\$445,000	1	\$445,000	0	\$0
166	STATE FINANCIAL NETWORK, LLC	1	\$495,000	1	\$495,000	0	\$0
167	STRONG HOME MORTGAGE, LLC	1	\$545,000	1	\$545,000	0	\$0
168	BERKADIA COMMERCIAL MORTGAGE	1	\$1,500,000	0	\$0	0	\$0
169	RED MORTGAGE CAPITAL, LLC	1	\$4,125,000	0	\$0	0	\$0
170	CEDAR RAPIDS BANK AND TRUST COMPANY	1	\$6,895,000	0	\$0	0	\$0
171	GS COMMERCIAL REAL ESTATE LP	1	\$33,250,000	0	\$0	0	\$0
		<b>433</b>	<b>\$135,995,000</b>	<b>276</b>	<b>\$37,494,000</b>	<b>0</b>	<b>\$0</b>

## **Appendix B. Data Sources and Methodology**

### **Home Mortgage Lending Data**

This summary report is drawn from the loan application registers (LARs) of more than 900 financial institutions which received home mortgage loan applications in the city of Pittsburgh, taken from the Federal Financial Institutions Examination Council's website for years 2007 through 2021. Using data from the Home Mortgage Disclosure Act (HMDA), LMSDI examined more than 170,000 loan applications organized by financial institution, neighborhood, loan amount, and race of borrower. LMSDI focused on mortgage lending in majority-African American neighborhoods within the city of Pittsburgh to better understand racial inequality and gentrification trends.

Race was broken out into five groups: White, Black or African American, Asian American, Native Hawaiian or Other Pacific Islander, and American Indian or Native Alaskan, plus, a category called "Race Not Provided," which is likely internet and phone loans. Since the "Race Not Provided" category is so large and growing, research suggests that it is likely that "the approval rates reported for various racial groups are over stated." For more on this topic, see Paul Huck, "HomeMortgage Lending by Applicant Race: Do HMDA Figures Provide a Distorted Picture?" *Housing Policy Debate*, Vol. 12, Issue 4, 2001.

### **Loan Denial Analysis**

In the analysis of loan denials, there are eight actions that banks can take on loan applications:

- 1 -- Loan originated
- 2 -- Application approved but not accepted
- 3 -- Application denied by financial institution
- 4 -- Application withdrawn by applicant
- 5 -- File closed for incompleteness
- 6 -- Loan purchased by the institution
- 7 -- Preapproval request denied by financial institution
- 8 -- Preapproval request approved but not accepted (optional reporting)

This analysis only considers originated loans (action type 1) and action type 3, "application denied by financial institution." With each loan denial, there are nine reasons for denial, as follows:



- 1 - Debt-to-income ratio
- 2 - Employment history
- 3 - Credit history
- 4 - Collateral
- 5 - Insufficient cash (downpayment, closing costs)
- 6 - Unverifiable information
- 7 - Credit application incomplete
- 8 - Mortgage insurance denied
- 9 - Other

### **Bank Branch Data**

Bank branch data was downloaded from the Federal Deposit Insurance Corporation as of June 30, 2022, <https://www7.fdic.gov/sod/dynaDownload.asp?barItem=6>. Branch addresses were matched against city and non-city locations.

### **Neighborhood Designations**

Neighborhood designations were derived using both 2010 and 2020 census data and matched against the city of Pittsburgh's official neighborhood designations. There are 72 neighborhoods (some names, such as Arlington, Arlington Heights, Mount Oliver Neighborhood, and Saint Clair, have been combined). When financial institution home mortgage lending is examined by neighborhood, the community names are matched against the Home Mortgage Disclosure Act designations. Often, multiple census tracts form a single neighborhood, such as Garfield, which is comprised of census tracts 1019 and 1114.

Majority African American areas include 17 neighborhoods where the Black population is greater than 50%. Three neighborhoods which were majority African American in 2010 are now mostly white: East Liberty (which went from 68% Black in 2010 to 42% Black in 2020), Point Breeze North (55% Black in 2010 to 32% Black in 2020), and Terrace Village/West Oakland (from 55% Black in 2010 to 45% Black in 2020).

Some neighborhoods have been consolidated or their census tracts redrawn. In 2020, the U.S. Census Bureau combined California-Kirkbride (census tract 2507 and was 76% Black in 2010) and Manchester (CT 2107 and 80% Black in 2010) into one census tract, which is 63% Black. In 2020, mostly Black Northview Heights (CT 2609) was combined with mostly white Summer Hill (CT 2612) into a new CT 2613. Also in 2020, Homewood West (CT 1307) combined two CTs from 2010: 1207 (Homewood West) and 1301 (Homewood North). Homewood is 92% Black in 2020.

Census tract-level data was taken from the U.S. Census Bureau's website (<https://data.census.gov/table>). This includes the race of residents, followed by educational attainment (people with a bachelor's degree or higher), median household income, and median home values for 2010 and 2020.

**TABLE 36. CITY OF PITTSBURGH AFRICAN AMERICAN NEIGHBORHOODS IN 2020**  
(Listed Alphabetically)

No.	Neighborhood (Listed Alphabetically)	Percent Black in 2010	Percent Black in 2020	Percent Change in Black Population 2010-2020
1	Bedford Dwellings	92%	91%	14%
2	Beltzhoover, Bon Air	60%	53%	-24%
3	California-Kirkbride, Manchester	79%	63%	-24%
4	Crawford-Roberts	82%	60%	-2%
5	East Hills	93%	92%	-10%
6	Fineview	52%	51%	-13%
7	Garfield	80%	61%	-24%
8	Homewood North	93%	88%	-70%
9	Homewood South	95%	90%	-9%
10	Homewood West	96%	92%	162%
11	Knoxville	52%	51%	-7%
12	Larimer	86%	77%	-20%
13	Lincoln-Lemington-Belmar	79%	85%	-21%
14	Middle Hill	94%	91%	-0.4%
15	Northview Heights, Summer Hill	56%	63%	39%
16	Perry South	69%	64%	-16%
17	Upper Hill	77%	66%	-28%
18	East Liberty*	68%	42%	-34%
19	Point Breeze North*	55%	32%	-44%
20	Terrace Village-West Oakland*	55%	45%	-32%
21	Marshall-Shadeland	43%	48%	-27%

\*Formerly majority Black.

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