

# **Inherited Inequality: The State of Financing for Affordable Housing in Pittsburgh, Pennsylvania**

**PAV/LMSDI Inherited Inequality Lending Report to Pittsburgh Black Elected Officials Coalition, Pennsylvania Regulatory Agencies, and the Federal Financial Institution Regulatory Agencies: Federal Deposit Insurance Corporation, Federal Reserve Bank, Office of the Comptroller of the Currency, and National Credit Union Administration**



September 2021

**Pittsburgh City Council Members**

- Councilman Bobby Wilson - District 1**
- Councilwoman Teresa Kail-Smith - District 2**
- Councilman Bruce Kraus - District 3**
- Councilman Anthony Coghill - District 4**
- Councilman Corey O'Connor - District 5**
- Councilman R. Daniel Lavelle - District 6**
- Councilwoman Deb Gross - District 7**
- Councilwoman Erika Strassburger - District 8**
- Councilman Rev. Ricky Burgess - District 9**

**Pittsburgh Black Elected Officials Coalition**

- Olivia "Liv" Bennet, Allegheny County Councilwoman**
- Rev. Ricky Burgess, Pittsburgh City Councilman**
- Ed Gainey, Pennsylvania State Representative**
- R. Daniel Lavelle, Pittsburgh City Councilman**
- Summer Lee, Pennsylvania State Representative**
- DeWitt Walton, Allegheny County Councilman**
- Jake Wheatley, Pennsylvania State Representative**

**Pennsylvania Regulatory Agencies**

- Dennis Davin, Secretary, Pennsylvania Department of Community and Economic Development**
- Stacy Garrity, Treasurer, Commonwealth of Pennsylvania**
- Richard Vague, Secretary, Pennsylvania Department of Banking and Securities and Board Chair, Pennsylvania Housing Finance Agency**
- Robin Wiessmann, Executive Director & CEO, Pennsylvania Housing Finance Agency**

**Federal Financial Institution Regulatory Agencies**

- Marcia Fudge, Secretary, United States Department of Housing and Urban Development**
- Todd M. Harper, Chairman, National Credit Union Administration**
- Michael J. Hsu, Acting Comptroller of the Currency**
- Jelena McWilliams, Chairman Federal Deposit Insurance Corporation**
- Jerome H. Powell, Chair, Federal Reserve Board of Governors**
- Dave Uejio, Director, Consumer Financial Protection Bureau**

### Special Acknowledgments and Thank You!

PAV and LMSDI acknowledge and appreciate that out of 906 lenders, these dedicated Pittsburgh financial institutions listed below provided outstanding lending services to Pittsburgh's African American community over the past fourteen years (from 2007 to 2020). Thank You!

### Top Ten Lenders to African Americans in Pittsburgh by Loan Dollars, 2007-2020

Rank	Lender	Loan Dollars to African Americans
1	DOLLAR BANK FSB	\$51,656,000
2	PNC BANK NA (includes PNC Bank NA and PNC Mortgage LLC)	\$36,563,000
3	WELLS FARGO BANK (includes Wells Fargo Bank NA, Wells Fargo Financial Pennsylvania, and Wells Fargo Funding)	\$25,212,000
4	QUICKEN LOANS	\$19,502,000
5	HOWARD HANNA FINANCIAL SERVICES	\$19,462,000
6	CITIZENS BANK (includes Citizens Bank of Pennsylvania, RBS Citizens, and Citizens Bank NA)	\$11,432,000
7	RIVERSET CREDIT UNION	\$10,586,000
8	FIRST NATIONAL BANK OF PENNSYLVANIA	\$10,282,000
9	JPMORGAN CHASE BANK	\$9,997,000
10	WEST PENN FINANCIAL	\$8,927,000
	<b>Total</b>	<b>\$203,619,000</b>

### Top Ten Lenders to African Americans in Pittsburgh by Loans, 2007-2020

Rank	Lender	Loans to African Americans
1	DOLLAR BANK FSB	751
2	PNC BANK NA (includes PNC Bank NA and PNC Mortgage LLC)	478
3	RIVERSET CREDIT UNION	271
4	CITIZENS BANK (includes Citizens Bank of Pennsylvania, RBS Citizens, and Citizens Bank NA)	255
5	WELLS FARGO BANK (includes Wells Fargo Bank NA, Wells Fargo Financial Pennsylvania, and Wells Fargo Funding)	237
6	QUICKEN LOANS	184
7	ALLEGENT COMMUNITY FEDERAL CREDIT UNION	158
8	HOWARD HANNA FINANCIAL SERVICES	140
9	FIRST NATIONAL BANK OF PENNSYLVANIA	123
10	FIRST NIAGARA BK NA (includes KEYBANK NATIONAL ASSOCIATION and KEYBANK NA)	113
	<b>Total</b>	<b>2,710</b>

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## Acknowledgements

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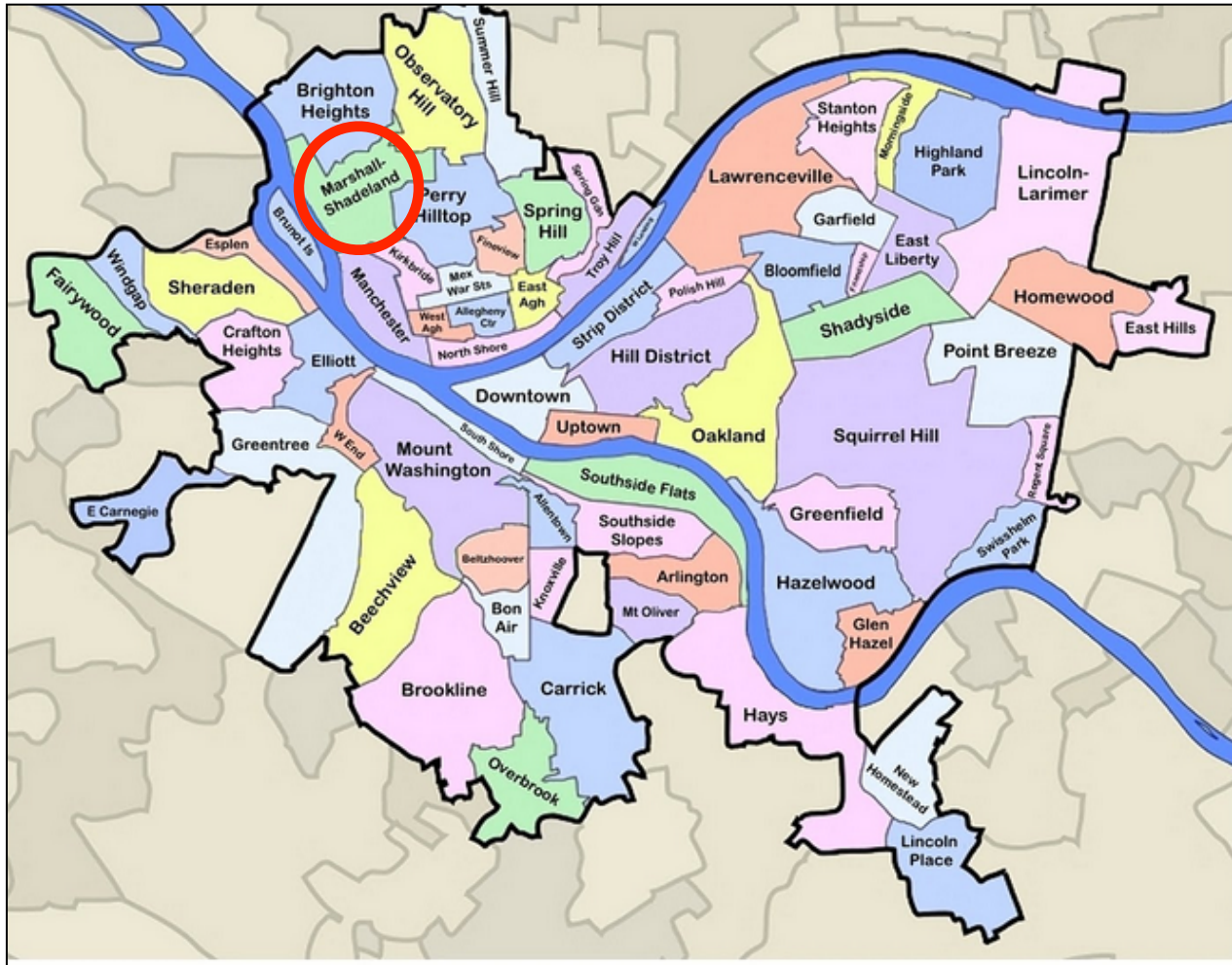
## **About Parents Against Violence and the Lower Marshall-Shadeland Development Initiative**

In 2018, Rev. Eleanor Williams of Parents Against Violence (PAV) and the North Side Partnership Project purchased the closed McNaugher School in Perry North. Since that time, the organization has opened and used the facility to sponsor dance team competitions, provide tutoring for middle and high school students, host sewing and drama clubs, and provide a night gym for area youth. PAV collaborates with other community organizations to fulfill neighborhood needs. These partners include the Pittsburgh Project, University of Pittsburgh, Carlow University, Community College of Allegheny County, American Heart Association, and Pittsburgh Community Services, Inc. PAV estimates that in the past two years, it has served more than 2,000 people.

Despite the successes of PAV's partnerships and McNaugher School redevelopment, the surrounding neighborhoods remain threatened by the large number of blighted and abandoned properties. These abandoned structures—some privately owned and some owned by the City—place future projects at risk. Unchecked, blight will continue to spread throughout Marshall-Shadeland.

To avoid further community decline, PAV developed the Marshall-Shadeland Development Initiative in 2019, which became the Lower Marshall-Shadeland Development Initiative (LMSDI). LMSDI was organized to control blight and maintain Marshall-Shadeland's value and character. Our mission is to increase the availability of affordable for-sale and rental housing for veterans and community residents through purchasing and restoring vacant and vandalized buildings and by engaging the for-profit sector as a partner in the solution. The goals of LMSDI include: keep homes in Lower Marshall-Shadeland affordable, safeguard homeowners' investments and improve access to affordable housing, and establish a neighborhood stabilization program focused on tax abatement, homestead exemptions, housing restoration, and new infill construction.

Marshall-Shadeland, located on Pittsburgh's North Side, was named for Archibald M. Marshall, Irish grocer, dry goods merchant, landscaper of West Park, and a partner in the Marshall-Kennedy Milling Company. A residential area, Marshall-Shadeland is predominately Slovak, with African Americans, Italians, Carpatho-Rusins, Russians, Irish and Germans also represented. It was annexed by the City of Allegheny in 1870 and became part of the City of Pittsburgh in 1907.



Map of Pittsburgh, with Marshall-Shadeland circled in red.

LMSDI’s strategy attempts to address the most blighted properties and vacant lots in the Marshall-Shadeland neighborhood. In 2020, LMSDI documented 434 vacant properties in the neighborhood. LMSDI also completed a community engagement survey in September 2020, the first one conducted in the community since 1976. To fulfill its mission, LMSDI seeks to work in partnership with the City of Pittsburgh, Urban Redevelopment Authority, Housing Authority of the City of Pittsburgh, and other private sector partners to overcome the challenges presented by these parcels. LMSDI also plans to research and pilot new construction techniques and materials to help test and champion innovative ways to build more cost effectively. The end product will be an economically, architecturally, and socially diverse neighborhood that is pedestrian friendly and progressively designed.

## **Inherited Inequality: The State of Financing for Affordable Housing in Pittsburgh, Pennsylvania**



LMSDI Community Reinvestment Team on location in Marshall-Shadeland, May 2020.

### **Introduction**

This project began in January 2020 as a basic predevelopment research exploration into real estate in the Pittsburgh neighborhood of Marshall-Shadeland, located on Pittsburgh’s North Side. LMSDI wanted to better understand who owned properties in the community, especially the vacant houses. We created a “cluster map” of eight distinct areas of Marshall-Shadeland to define real estate sectors. The majority of our study concentrated on Clusters 1 and 1A, which are centered around the main intersections of California and Marshall avenues and Marshall and Brighton Road.

As we began our investigation, several trends became apparent that threaten to destabilize the neighborhood. First, based upon information obtained from the Allegheny County Real Estate website, we were able to determine who owns the 382 properties in Clusters 1 and 1A.

We found that nearly half (46%) are owned by people who do not live in the neighborhood (some owners had addresses in Fairbanks, Alaska, and Tokyo, Japan).

LMSDI next examined recent property sales listed in the North Side Chronicle between January 2020 and June 2021. We found that more than two-thirds (70%) of all properties sold since 2019 in other clusters of Marshall-Shadeland are absentee owned. In sum, out of 479 properties analyzed in Marshall-Shadeland, 51% are absentee owned.

How these absentee-owned properties will affect the community's stability, safety, and livability is unknown. But it appears that out-of-town speculators are purchasing properties in Marshall-Shadeland at an increasingly rapid rate. For residents who still live there, absentee owners pay less attention to the safety and security of their properties than do owners. This could be a destabilizing force in the community.

Next, we examined the home mortgage lending environment to determine the degree to which Marshall-Shadeland residents are able to obtain a home loan. What we found shocked us: Over the course of thirteen years, from 2007 to 2019, banks approved 670 loans for \$42.1 million in Marshall-Shadeland. A detailed examination of lending in the neighborhood, which is 56.2% minority, revealed that Whites received 51.1% of all loan dollars, while Blacks received just 21.8% of all loan dollars. One bank which has maintained a branch in Marshall-Shadeland since 1930 approved just two loans to African Americans for \$44,000 in thirteen years.<sup>1</sup>

These revelations in one neighborhood led to a larger inquiry about financial institution lending trends for the entire city. We worked with Dr. Randy S. Weinberg of Carnegie Mellon University to distill the lending records of more than 900 banks that made loans in Pittsburgh between 2007 and 2019 (the results of which are explained in detail below). These patterns suggest that there is a systemic problem with capital and credit access that is not just limited to banks; lax regulation also produces these results. LMSDI also examined public sector funding allocations among the main government agencies responsible for affordable housing—the Pennsylvania Housing Finance Agency, Housing Authority, and Urban Redevelopment Authority. Our results showed that these agencies made a majority of their investments in the city's minority communities, while most banks largely ignored these areas.

LMSDI concluded that, if Pittsburgh's African Americans and other residents of the city's minority neighborhoods are having this much trouble obtaining wealth-building home mortgage loans from banks, it creates significant barriers for future affordable housing development everywhere throughout the city and region.

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<sup>1</sup> Financial institution lending data from 2020 indicate the bank made no loans to anyone in Marshall-Shadeland.

# **Inherited Inequality: The State of Financing for Affordable Housing in Pittsburgh, Pennsylvania**

## **Executive Summary**

Affordable housing in the city of Pittsburgh is at a critical stage. The topic became a major campaign issue in the spring 2021 mayoral race, but it lacks quantitative information about financing and demographics. Often, affordable housing is a catchphrase for “public housing,” with the expectation that *only* heavy government subsidies can create housing affordability. In reality, most affordable housing (78%) is financed directly by banks. This is known as naturally occurring affordable housing, or NOAH.

However, for minorities in Pittsburgh, the opposite is often true. This study demonstrates that instead of obtaining bank loans to buy a home and build wealth, African Americans and residents of minority communities have become more reliant on government subsidies than on private lenders. Based on an analysis of more than a decade’s worth of data from public and private sources, several basic conclusions undergird this report:

- 1) Demographic data indicate that more than 10,000 African Americans moved out, a decline of 12.7% in a decade. The loss was smaller in Allegheny County, where 4,800 fewer African Americans were recorded over the past ten years, a 3% decrease. An inadequate wealth-building environment combined with opportunities elsewhere, not to mention the rapidly rising cost of housing, were factors in this demographic decline.
- 2) Pittsburgh’s minority neighborhoods are reliant on public sources of funds for neighborhood development, where 55% of all funding comes from public sources. The opposite is true in non-minority neighborhoods, where just 8% of funding comes from public sources. This shows the lack of private bank investment in minority communities.
- 3) Large disparities exist in private bank lending to African Americans and to minority neighborhoods. In the thirteen years between 2007 and 2019, 906 financial institutions approved \$11.8 billion in home mortgage loans throughout the city of Pittsburgh. However, just 3.5% of the loan dollars went to African Americans, and 6.8% of all loan dollars were approved in minority neighborhoods. If 2020 figures are added in (\$2 billion in mortgage loans), financial institutions approved nearly \$14 billion in home loans between 2007 and 2020.
- 4) The 2020 analysis indicates that lending trends for African Americans and to minority neighborhoods are getting worse. In 2020, financial institutions approved just 3% of all loan dollars to African Americans, while lenders approved 5% of all loan dollars to minority communities.

- 5) When average loan size by race is examined, the inequalities are equally as stark: the average loan size for African Americans was \$5,888, while it was \$38,360 for Whites. These trends inhibit African Americans' ability to obtain home loans and build wealth.
- 6) There were 551 banks which made no loans to African Americans in thirteen years, and 43 of these banks made 10 loans or more to Whites.
- 7) In addition, only 14 bank branches are located in minority communities, which collectively hold a mere half-percent (0.45%) of all branch deposits in Pittsburgh. These data attest to the lack of wealth among African Americans in Pittsburgh.

The Lower Marshall-Shadeland Development Initiative (LMSDI) evaluated the home mortgage lending records of 906 financial institutions making loans in the city of Pittsburgh over the 13-year period between 2007 and 2019. It is the first time such a longitudinal study of bank lending in Pittsburgh has been analyzed. Using public Home Mortgage Disclosure Act (HMDA) data acquired through the Federal Financial Institutions Examination Council, our research examined where bank loans were approved in the city, with a particular focus on lending to African Americans and in minority neighborhoods in Pittsburgh.

Of particular concern to LMSDI is how systems of credit and capital access reinforce barriers to wealth creation among minorities in Pittsburgh. In short, LMSDI's analysis shows wide disparities in lending by race and in lending to minority neighborhoods. In addition, this analysis quantifies the extent to which wealth exists within city of Pittsburgh neighborhoods. It also highlights the importance of the private market in creating wealth in the Black community.

Also, for the first time ever, LMSDI compiled a decade of public funding sources (between 2010 and 2020 and listed by city neighborhood), of the three main agencies responsible for affordable housing: Housing Authority of the City of Pittsburgh (HACP), Pennsylvania Housing Finance Agency (PHFA), and Urban Redevelopment Authority (URA). In addition, we included Community Development Block Grant (CDBG) funds, which are not neighborhood specific.<sup>2</sup> This report indicates that private sources of financing for affordable housing—banks—approved \$11.8 billion in home mortgage loans in the city of Pittsburgh between 2007 and 2019.<sup>3</sup> This amount dwarfs the public funds allocated for affordable housing from the three agencies (plus CDBG funds) of \$3.4 billion over the ten-year period between 2010 and 2020.

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<sup>2</sup> Note that most loans made by the PHFA, HACP, and URA are to developers for housing-related developments.

<sup>3</sup> These home mortgage loans include conventional home purchase, refinance, home equity, and home improvement loans.

Furthermore, the contention that “7,000 people of color have moved out of Pittsburgh between 2014 and 2018,” does not tell the whole story.<sup>4</sup> We found that, in fact, 10,121 African Americans left the city between 2010 and 2019. That represents a 12.7% loss of Black residents in a decade. Minority neighborhoods lost the same percentage of Black residents: -13% between 2010 and 2019 (most, but not all, African Americans live in Pittsburgh’s minority neighborhoods). In Allegheny County, which recorded 4,801 fewer African Americans between 2010 and 2019, a decline of 3%.

In other words, both Pittsburgh and Allegheny County have lost nearly 15,000 African Americans in a decade (and Blacks most likely left the region entirely). Most of Pittsburgh’s population loss can be attributed to the loss of African Americans. The census data do not make clear whether African Americans left or were pushed out.<sup>5</sup>

Some who stayed in Pittsburgh may have paid serious costs even if they were not displaced. Gentrification can cause people to double up, move in with family, downsize, become homeless, or experience other challenges even if they are not physically displaced from their neighborhoods. In addition, there may be cultural and political displacement. Restaurants, churches, and other institutions that long served a Black community may disappear as more White families move in. Given the inequalities highlighted in this report, Pittsburgh does not present itself as a city replete with wealth-building opportunities for African Americans.<sup>6</sup>

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<sup>4</sup> Michele Newell, “Black residents leaving Pittsburgh at alarming rate, citing lack of opportunities,” *WPXI-TV*, May 6, 2021, <https://www.wpxi.com/news/top-stories/people-voice-concerns-about-mass-displacement-black-residents-pittsburgh/KSEQX3XSMFAT3OUEFBMR4R45JE/>, website accessed on May 9, 2021.

<sup>5</sup> Ryan Deto, “Some Black Pittsburgh leaders disagree that Black people are only leaving city by choice,” *City Paper*, April 12, 2021, <https://www.pghcitypaper.com/pittsburgh/some-black-pittsburgh-leaders-disagree-that-black-people-are-only-leaving-city-by-choice/Content?oid=19255944>, website accessed on May 9, 2021.

<sup>6</sup> Research from Dr. Ralph Bangs of the University of Pittsburgh concludes that “For more than 25 years, benchmarking studies have shown that black living conditions in the Pittsburgh area are among the worst in urban America.” Ralph Bangs, PhD, “Pittsburgh’s Deplorable Black Living Conditions,” unpublished paper, February 23, 2021, 1.

**Table 1. Population Change in Pittsburgh 2010-2019**

Race	2019 ACS(1)	Percent of Total	2010 Census(2)	Percent of Total	Change, 2010-2019	Percent Change, 2010-2019
<b>Total Population</b>	302,205		305,704		-3,499	-1.1%
<b>White</b>	201,867	66.8%	201,766	66.0%	101	0.1%
<b>African American</b>	69,589	23.0%	79,710	26.1%	-10,121	-12.7%
<b>Asian American</b>	17,574	5.8%	13,465	4.4%	4,109	30.5%
<b>American Indian</b>	549	0.2%	584	0.2%	-35	-6.0%
<b>Hawaiian or Pacific Islander</b>	131	0.1%	86	0.0%	45	52.3%
<b>Some Other Race</b>	1,898	0.6%	2,405	0.8%	-507	-21.1%
<b>Two or More Races</b>	10,597	3.5%	7,688	2.5%	2,909	37.8%
<b>Hispanic (any race)</b>	9,632	3.2%	7,891	2.6%	1,741	22.1%
<b>Total Minorities (excluding Hispanics)</b>	<b>100,338</b>	<b>33.2%</b>	<b>103,938</b>	<b>34.0%</b>	<b>-3,600</b>	<b>-3.5%</b>

1. U.S. Census Bureau, ACS Demographic and Housing Estimates, American Community Survey, Table DP05, 2019: ACS 5-Year Estimates Data Profiles.
2. U.S. Census Bureau, Decennial Census, 2010: DEC Redistricting Data (PL 94-171), Table P1, and Table P7, Hispanic or Latino Origin by Race (Total Races Tallied).

**Table 2. Homeownership and Rental Rates in Pittsburgh 2019**

Race	Owner-Occupied Housing Units	Renter-Occupied Housing Units	Total	Percent Rental	Percent Homeowner
<b>White</b>	52,500	47,702	100,202	48%	52%
<b>Black</b>	9,483	21,994	31,477	70%	30%
<b>American Indian and Alaska Native</b>	0	0	0	0%	0%
<b>Asian-American</b>	1,230	5,700	6,930	82%	18%
<b>Native Hawaiian and Other Pacific Islander</b>	0	0	0	0%	0%
<b>Some Other Race</b>	461	578	1,039	56%	44%
<b>Two or More Races</b>	995	2,178	3,173	69%	31%
<b>Hispanic or Latino Origin (can be of any race)</b>	893	2,446	3,339	73%	27%
<b>Total</b>	<b>64,669</b>	<b>78,152</b>	<b>142,821</b>	<b>55%</b>	<b>45%</b>

Source: American Community Survey, 2019: ACS 1-Year Estimates Subject Tables, Table: S2502.



## Neighborhood Inequalities

This report shows large inequalities in how private and public funds are allocated. While banks largely ignored minority neighborhoods in Pittsburgh since the Great Recession of 2008, these same areas were among the top neighborhoods for public funds. In Pittsburgh’s non-minority neighborhoods, only 8% of all investment was from public sources—meaning that 92% came from bank loans. Meanwhile, in the city’s minority communities, 55% of all investment came from public sources. For instance, the Hill District, with nearly 10,000 residents, derived 75% of its funds for neighborhood development from public sources. In contrast, public funds were only 2.5% of all investment in the upper-income, non-minority neighborhood of Shadyside.

While Shadyside was the top neighborhood for bank loan dollars (more than \$1 billion), it only ranked 16th for public funds (\$83 million). In fact, Shadyside received more bank loan dollars than lending to all minority neighborhoods combined (\$807 million). Meanwhile, the minority neighborhood of East Liberty was the top neighborhood for public funds (\$331 million), while it was only 18th for bank loan dollars (\$186 million), making East Liberty 64% reliant on public funds. In other words, the very communities most in need of wealth-building private capital remain overwhelmingly reliant on government funds. Public funds alone will not rebuild minority neighborhoods. Private capital is essential to rebuild communities and build generational wealth, especially for African Americans.

Given the disparities in private market lending for African Americans and residents of the city’s minority neighborhoods, this report should be of great concern to elected officials, corporate chiefs, university presidents, and community development professionals who see housing—affordable or market-rate—as a way to build wealth in the city of Pittsburgh. With these long-term inequalities, it would be difficult for Black residents to obtain a loan to buy, renovate, or refinance a home and build wealth. Instead, African Americans and minority neighborhoods remain shut out of wealth-building capital markets.

**Table 3. Comparative Public and Private Investment in Pittsburgh’s Minority and Non-Minority Neighborhoods 2007-2020**

Neighborhood	Total Bank Loan Dollars	Total Public Dollars	Total Public and Private Dollars	Percent of Bank Loan Dollars	Percent of Public Dollars
<b>Total Minority Neighborhoods</b>	<b>\$807,477,000</b>	<b>\$1,006,735,353</b>	<b>\$1,814,212,353</b>	<b>45%</b>	<b>55%</b>
<b>Total Non-Minority Neighborhoods</b>	<b>\$11,004,224,000</b>	<b>\$971,580,427</b>	<b>\$11,975,804,427</b>	<b>92%</b>	<b>8%</b>
<b>Subtotal</b>	<b>\$11,811,701,000</b>	<b>\$1,978,315,780</b>			
<b>Multiple or Unknown Neighborhoods</b>		<b>\$1,423,833,339</b>			
<b>Total</b>	<b>\$11,811,701,000</b>	<b>\$3,402,149,119</b>	<b>\$15,213,850,119</b>	<b>78%</b>	<b>22%</b>

## **Part I. The Importance of Private-Market Financing of Affordable Housing**

In the wake of Martin Luther King, Jr.'s assassination in April 1968, riots shook Pittsburgh neighborhoods, as they did in many American cities at the time. Then-Pittsburgh Mayor Joseph M. Barr convened a task force to study the causes of the disturbances and make recommendations for an action plan so “local government, the state and federal governments, and the private sector” can work together. It was like a “Kerner Commission” for Pittsburgh.<sup>7</sup> Although Mayor Barr’s “Special Task Force” made no indictment of “white society,” as the Kerner Commission did, the report noted that “the seeds of discontent in ghetto areas encompass years of frustration born and bred in poverty, poor housing, deteriorated neighborhoods and continued discrimination in Pittsburgh and in the nation’s other urban areas.”<sup>8</sup>

Several of Mayor Barr’s Task Force suggestions echo the Kerner Commission. These include calls for construction and rehabilitation of affordable housing units, employment, “renewal activities” in the Hill, Manchester, and Homewood-Brushton, and “the enactment of federal and state legislation to enable residents and businesses to obtain adequate insurance coverage, at fair rates, in disturbance-torn, depressed and potential trouble areas. Without such action, private investment in these areas will be negligible.” Furthermore, the report concludes that “Massive federal and private help is needed.”<sup>9</sup>

Yet, 53 years later, private investment has lagged significantly in Pittsburgh’s minority neighborhoods, despite the presence of similar conditions as in 1968. It is as if progress has stalled since the early-1990s. Solutions for low-income and minority communities have been superseded by calls for more government support in these neighborhoods without commensurate private-market investment.

Government support alone does not build wealth. The ability for African Americans to gain access to credit and capital through financial institutions to buy or renovate a home builds wealth. Yet, this is not happening in so many of Pittsburgh’s Black communities.

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<sup>7</sup> “Report of the National Advisory Commission on Civil Disorders,” U.S. Government Printing Office, 1968, 1 (The Kerner Commission). In this report, the Kerner Commission concluded, “Our nation is moving toward two societies, one black, one white--separate and unequal. Reaction to last summer’s disorders has quickened the movement and deepened the division. Discrimination and segregation have long permeated much of American life; they now threaten the future of every American. . . . What white Americans have never fully understood but what the Negro can never forget--is that white society is deeply implicated in the ghetto. White institutions created it, white institutions maintain it, and white society condones it.”

<sup>8</sup> “Pittsburgh Mayor’s Special Task Force on Civil Disturbances,” 1968, 4 (“Mayor’s Task Force”).

<sup>9</sup> “Mayor’s Task Force,” 7 and 10.

The history of redlining in the United States is well documented.<sup>10</sup> Recent books from Mehrsa Baradaran, Richard Rothstein, and Jessica Trounstine highlight the historical problem of creating segregated systems of wealth creation.<sup>11</sup> We continue to live with this legacy of inequality today. 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 family (\$17,150) in 2016.”<sup>12</sup> This gap has widened with the covid-19 pandemic. 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>13</sup>

But most of the scholarship assumes that the problem is one of the past. Legislative fixes to address these problems, such as the Fair Housing Act of 1968 or the Community Reinvestment Act (CRA) of 1977, were thought to have been sufficient correctives to discriminatory lending. In addition, the strong, community-based advocacy around CRA in the late-1980s and early-1990s did bring about changes to the way lenders assess and meet community needs. In the 1990s, CRA-regulated banks created a number of innovative products and services geared toward low- and moderate-income and minority borrowers. These institutions made substantial commitments to meet community needs, created durable partnerships with community-based organizations, and, for a short time anyway, increased lending to minorities and low-income borrowers.

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<sup>10</sup> John T. Metzger writes of Pittsburgh’s community reinvestment movement in the early-1990s in “The Community Reinvestment Act and Neighborhood Revitalization in Pittsburgh,” in Gregory , D. Squires, ed., *From Redlining to Reinvestment: Community Responses to Urban Disinvestment*. Philadelphia: Temple University Press, 1992. See also, Nelson, Robert K., LaDale Winling, Richard Marciano, Nathan Connolly, et al., “Mapping Inequality,” *American Panorama*, ed. Robert K. Nelson and Edward L. Ayers, hosted by the University of Richmond, <https://dsl.richmond.edu/panorama/redlining/#loc=5/39.1/-94.58>, website accessed on April 27, 2021.

<sup>11</sup> Mehrsa Baradaran, *The Color of Money: Black Banks and the Racial Wealth Gap* (Cambridge: Harvard University Press, 2017), Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (New York: Liveright Publishing, 2017), and Jessica Trounstine, *Segregation by Design: Local Politics and Inequality in American Cities* (Cambridge: Cambridge University Press, 2018).

<sup>12</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>13</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.

By the end of the 1990s, the U.S. achieved a historic high for minority homeownership, at 42.7%.<sup>14</sup> But these advancements are now more than twenty years old. Since the Great Recession of 2008, disparities in lending have returned to pre-1990 levels.

The summer of 2020 witnessed an outpouring of demonstrations for “Black Lives Matter,” galvanized by the cell phone video of a White police officer kneeling on the neck of George Floyd in Minneapolis. In June 2020, the world witnessed a mass mobilization of people seeking to change the way minorities (African Americans in particular) are treated by government and private institutions. Thousands of people marched in the streets across the world, calling for reforms to what Isabel Wilkerson calls “America’s enduring racial caste system.”<sup>15</sup> Statues dedicated to racists were toppled, while anger and frustration convulsed America.

Yet, little attention was given to systems of credit and capital access. For most Americans, a home is the number one wealth creation device. For thousands of African Americans in Pittsburgh, however, the American Dream of homeownership has been frustrated since the Great Recession of 2008. History has shown that when banks are held accountable to communities, CRA can reverse these negative effects in neighborhoods which have long been excluded by the private market. Unfortunately, the trends we have uncovered through LMSDI’s extensive year-long research indicate that minorities and minority neighborhoods in Pittsburgh are at a significant disadvantage when it comes to financial institution lending.

What comparisons do we have? When the reinvestment movement began in earnest in 1988, few lenders knew of CRA or had personnel to analyze banks’ own lending data. The *Atlanta Journal-Constitution*’s “The Color of Money” series that ran on May 1-4, 1988 (which won a Pulitzer Prize) led to CRA organizing across the United States.<sup>16</sup> In Pittsburgh of that same year, the Manchester Citizens Corporation coalesced the city’s community development corporations into the Pittsburgh Community Reinvestment Group (PCRG).

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<sup>14</sup> Federal Reserve Bank of St. Louis, <https://fred.stlouisfed.org/series/RHORUSQ156N>, accessed April 14, 2018. The national homeownership rate at the time was 65%; homeownership peaked in 2004, at 69.2%; for minorities, it peaked at 49.1% in 2004. Nationwide, the share of conventional home purchase loans approved to African Americans increased during the 1990s, from 3.8 percent in 1993 to 6.6 percent in 2000. The same was true of loans to low-income borrowers, which increased from 19 percent to 29 percent over the same period. Gregory D. Squires, *Organizing Access to Capital: Advocacy and the Democratization of Financial Institutions* (Philadelphia: Temple University Press, 2003), 18.

<sup>15</sup> Isabel Wilkerson, “America’s Enduring Racial Caste System,” *New York Times Magazine*, July 5, 2020.

<sup>16</sup> Elvin K. Wyly & Steven R. Holloway (1999) “‘The Color of Money’ revisited: Racial lending patterns in Atlanta’s neighborhoods,” *Housing Policy Debate*, 10:3, 555-600.

Throughout the 1990s, PCRG worked with Pittsburgh lenders to create innovative products and services that met the needs of the city’s minority residents and minority neighborhoods. For the first time in decades, millions of private dollars flowed into neighborhoods starved for capital. It created a vast amount of wealth in the form of homeownership for thousands of African Americans in Pittsburgh.

Pittsburgh’s Black and low-income neighborhoods witnessed private-market reinvestment in the 1990s, when financial institutions made significant commitments. In just five years, from 1991 to 1995, twelve banks operating in Pittsburgh which had working relationships with community-based organizations approved 15.1% of their loans to African Americans.<sup>17</sup> Since then, however, many financial institutions have failed to meet the needs of the city’s minorities. Between 2009 and 2018, 23 Pittsburgh banks, which had also made commitments to community-based organizations, approved just 7.0% of their loans to African Americans. In other words, twice as many banks made half as many loans to Blacks in the last decade as banks did in the 1990s.<sup>18</sup>

Since the Great Recession, it seems as if financial institutions have, once again, turned their backs on the city’s Black residents, despite federal enforcement of CRA. It brings into question whether the federal Community Reinvestment Act needs stronger enforcement, or whether CRA-regulated banks are missing a major market opportunity in minority neighborhoods. LMSDI believes that a combination of regulatory pressure coupled with market forces (from banks and investors in banks) can meet the needs of Pittsburgh’s minority communities.

**Table 4. Bank Lending in Pittsburgh 2009-2018 versus 1991-1995<sup>19</sup>**

	Number of Loans in the City of Pittsburgh	Percent of City Total
<b>12 Banks’ Total Lending in Pittsburgh, 1991-1995</b>	13,633	
<b>12 Banks’ Lending to African Americans in Pittsburgh, 1991-1995</b>	2,059	<b>15.1%</b>
<b>23 Banks Total Lending in Pittsburgh, 2009-2018</b>	20,230	
<b>23 Banks Lending to African Americans in Pittsburgh, 2009-2018</b>	1,406	<b>7.0%</b>

<sup>17</sup> Pittsburgh Community Reinvestment Group (PCRG) Lending Study 1996, 85-86.

<sup>18</sup> PCRG Lending Study 2020.

<sup>19</sup> Calculated from PCRG Lending Study 2020; historical figures taken from PCRG Lending Study 1996, 85-86.

LMSDI also found 551 financial institutions that did business in Pittsburgh between 2007 and 2019, but these lenders made no home mortgage loans to African Americans in thirteen years (listed at the end of this report). Yet, these same institutions approved 1,974 loans to Whites for \$384,463,000 over the same period (and 43 of these lenders approved 10 loans or more to Whites). Bank regulators gave these institutions a passing grade to continue to do business as usual—ignore minority communities—while reaping the benefits that come from regulatory approval. This is why we call this report “Inherited Inequality,” because an entire generation of African Americans have been shut out of the mortgage market in Pittsburgh.

**Conclusion 1: Massive Bank Lending Disparities by Race Exist.**

Between 2007 and 2019, \$11.8 billion worth of home mortgage loans were approved by financial institutions in the city of Pittsburgh. Of this total, just 3.5% (\$417 million) in home loans were approved to African Americans. The same percentage of loan dollars (3.5%) were approved to Asian-Americans over the same period. These percentages are not in proportion to the respective population sizes. African Americans are 23.7% of the city total, while Asian Americans are 5.7%. When average loan size by race is examined, the inequalities are equally as stark: the average loan size for African Americans was \$81,553, while it was \$142,818 for Whites.

**Table 5. Bank Lending in Pittsburgh by Race 2007-2019**

Racial Category	2015 Population	Percent of Total	Total Loans	Percent of Total	Total Loan Dollars	Percent of Total	Average Loan Size
White	204,671	66.2%	53,406	75.0%	\$7,627,360,000	64.6%	\$142,818
Race Missing			10,389	14.6%	\$3,327,816,000	28.2%	\$320,321
African American	76,397	24.7%	5,116	7.2%	\$417,224,000	3.5%	\$81,553
Asian Americans	16,317	5.3%	2,084	2.9%	\$411,290,000	3.5%	\$197,356
American Indian/Alaska Native	559	0.2%	152	0.2%	\$17,563,000	0.1%	\$115,546
Hawaiian/Pacific Islander	84	0.0%	96	0.1%	\$10,448,000	0.1%	\$108,833
Some other race + two or more races	11,299	3.7%					
<b>Total Minority Population</b>	<b>104,656</b>	<b>33.8%</b>					
<b>City Total</b>	<b>309,327</b>	<b>100%</b>	<b>71,243</b>	<b>100%</b>	<b>\$11,811,701,000</b>	<b>100%</b>	<b>\$165,795</b>

## Top Lenders to African Americans

1. It should be no surprise to Pittsburgh residents that Dollar Bank and PNC Bank top the lists for lending to African Americans and minority neighborhoods over the 13-year period. These homegrown banks figured out how to connect with African American borrowers.
2. Between 2007 and 2019, Dollar Bank approved \$45.9 million to African Americans, while PNC approved \$29.9 million. Wells Fargo ranks third for loan dollars to African Americans, with \$24.3 million.
3. The top three lenders approved nearly a quarter of all loan dollars in minority neighborhoods in the past 13 years.
4. Despite these market leaders, 551 lenders made no loans to African Americans in the city of Pittsburgh in 13 years, despite the fact that these 551 banks approved more than 2,800 loans for more than \$1 billion during the period 2007 to 2019. Note that 43 of these institutions approved 10 or more loans to Whites, but made no loans to Blacks.

### Conclusion 2: Wide Lending Disparities by Neighborhood are Evident.

Between 2007 and 2019, mortgage lenders approved \$11.8 billion in Pittsburgh neighborhoods, but the loan dollars have been distributed extremely unevenly. Pittsburgh’s 54 non-minority neighborhoods received 93.2% of all loan dollars in the thirteen years between 2007 and 2019. Meanwhile, over the same period, Pittsburgh’s 17 minority neighborhoods received just 6.8% of loan dollars. One high-income, non-minority neighborhood, Shadyside, received more loan dollars (\$1.054 billion) than all 17 minority neighborhoods combined (just \$807 million).<sup>20</sup>

**Table 6. Comparative Bank Lending in Minority and Non-Minority Communities**

Neighborhood	2015 Population	Percent Minority	Total Loans	Percent of Total	Total Loan Dollars	Percent of Total
<b>Total, 17 Minority Neighborhoods</b>	<b>64,707</b>		<b>6,844</b>	<b>9.6%</b>	<b>\$807,477,000</b>	<b>6.8%</b>
<b>Total, 54 Non-Minority Neighborhoods</b>	<b>247,416</b>		<b>64,399</b>	<b>90.4%</b>	<b>\$11,004,224,000</b>	<b>93.2%</b>
<b>Total City</b>	<b>309,327</b>	<b>33.8%</b>	<b>71,243</b>	<b>100.0%</b>	<b>\$11,811,701,000</b>	<b>100.0%</b>

<sup>20</sup> There are 24 separate minority neighborhoods in Pittsburgh. For purposes of this report, we combined the various parts of the Hill and Homewood into “Hill District Combined” and “Homewood Combined” to form 17 total minority neighborhoods. Fifteen of Pittsburgh’s 24 minority neighborhoods are more than 70% minority.

## **Summary of Bank Home Mortgage Lending to Pittsburgh’s Minority Neighborhoods:**

LMSDI examined bank lending in Pittsburgh’s 17 minority neighborhoods over the 13-year period, from 2007 to 2019.<sup>21</sup> Our findings indicate that minority communities received just 6.8% of all loan dollars. Other highlights of lending in the city’s minority areas show the following:

1. East Liberty, a 68% minority community with a population of 5,537, tops the list, with the most bank loan dollars (\$186,588,000) out of all minority communities.
2. The Hill District Combined (the city’s largest minority community, with 9,510 residents) is number two (\$112.5 million), while Manchester (with 1,944 residents) is number three, with \$69.7 million in loan dollars.
3. With nearly 6,500 residents, Homewood Combined, the city’s second largest Black community, garnered just \$28.6 million in loan dollars, #10 among minority neighborhoods for loan dollars approved in the city.
4. In 2014, Larimer received a \$30 million of federal Choice Neighborhood grant, which was celebrated in the press by politicians and the city’s Urban Redevelopment Authority. Yet, when one examines private capital flows into Larimer, it received just \$66.3 million in bank loan dollars in thirteen years, a minuscule fraction of the \$11.8 billion approved citywide. Larimer, which is nearly 90% minority, received just 102 loans in thirteen years, 1.5% percent of the total loans approved citywide over the 13-year period.
5. When lending to minority communities is compared to lending to non-minority neighborhoods in Pittsburgh, the disparities are great. Non-minority neighborhoods command more than 90% of loans and loan dollars in the city of Pittsburgh. More loan dollars went to one neighborhood—Shadyside (\$1.054 billion)—than to all 17 minority neighborhoods combined (just \$807 million).
6. Of all the lenders doing business in minority neighborhoods, Dollar Bank is on top, with \$95.8 million in loan dollars between 2007 and 2019. In second place is PNC Bank, with \$52.4 million, followed by WesBanco Bank, with \$50.2 million.
7. The top three lenders which approved the most loan dollars in minority neighborhoods were 25% of the entire total. In other words, just three lenders approved a quarter of all loan dollars in minority neighborhoods in the past thirteen years.

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<sup>21</sup> These include Beltzhoover & Bon Air, California-Kirkbride, East Hills, East Liberty, Fineview, Garfield, Hill District, Homewood, Knoxville, Larimer, Lincoln-Lemington-Belmar, Manchester, Marshall-Shadeland, Northview Heights, Perry South, Sheraden & Esplen, and West Oakland (for the purposes of this report, some neighborhoods were combined).



### **Conclusion 3: Bank Branch Locations in Low- and Moderate-Income and Minority Communities Have a Tiny Fraction of All Bank Deposits.**

#### **Bank Branch Analysis**

LMSDI also evaluated branch bank locations serving Pittsburgh. As of June 30, 2020, public records indicate that there are 22 different banks with 119 branch locations within the city of Pittsburgh (there are 414 branches in Allegheny County). 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>22</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,” the report noted, “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>23</sup> Locally, the trend can be seen among large lenders with vast branch networks.<sup>24</sup>

Still, many people continue to rely upon bank branches in which to do business and to hold their money. Within Pittsburgh, the 119 branch locations collectively hold \$129,039,401,000 in deposits. However, of the 119 branches, only 14, or 12%, are located in minority communities. These minority branches collectively hold \$579,338,000 in deposits, less than a half-percent (0.45%) of all branch deposits in Pittsburgh.

There are 38 branches located in Pittsburgh which serve low- and moderate-income (LMI) areas, or 32% of all branches citywide. These LMI branches collectively hold \$3,804,394,000 in deposits, or 3% of all deposits. Therefore, the data show that most bank branches, and thus deposits, in the city of Pittsburgh are located in non-minority and moderate- to upper-income communities.

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<sup>22</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>23</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>24</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.

## Part II. Follow the Money: Public and Private Investment by Pittsburgh City Council District

The Lower Marshall-Shadeland Development Initiative evaluated public funds disbursements in the city of Pittsburgh between 2010 and 2020 by three agencies most responsible for funding affordable housing: the Pennsylvania Housing Finance Agency (PHFA), Housing Authority of the City of Pittsburgh (HACP), and Urban Redevelopment Authority (URA). No such reports exist; LMSDI had to create them drawn from meeting minutes of the three agencies (PHFA, HACP, and URA), as well as reports on the Community Development Block Grant (CDBG) program, which were not neighborhood specific. The data make several conclusions apparent:

### Conclusion 1: A decade of public funds for affordable housing in city neighborhoods is dwarfed by thirteen years of bank loan dollars.

Private bank lending for affordable housing in the amount of \$11.8 billion over nearly the same period, from 2007 to 2019, is nearly three times the amount of public funds for affordable housing between 2010 and 2020. This is why LMSDI concludes that most affordable housing is financed by banks, not by public agencies. However, as this study shows, absent bank financing, minority communities remain more reliant on public sources of funds for affordable housing.

**Table 7: Public Funds Disbursements by All Public Agencies 2010-2020**

Public Agency	Amount	Total Housing Units Created, Preserved, or Rehabilitated / Bank Loans
PHFA	\$240,538,932	3,527
HACP	\$585,418,340	7,839
URA	\$2,426,065,009	14,447
CDBG-Non-Housing Specific	\$150,126,838	N/A
<b>Total Public Funding</b>	<b>\$3,402,149,119</b>	<b>25,813</b>
<b>Total Bank Lending</b>	<b>\$11,811,701,000</b>	<b>71,243</b>

**Conclusion 2: Minority neighborhoods remain reliant on public sources of funding for affordable housing than on wealth-building bank loans.**

More public funds were invested in Pittsburgh's minority neighborhoods (\$1,006,735,353) in ten years (2010 to 2020) than private bank loan dollars in minority communities (\$807,477,000) in thirteen years (2007 to 2019). The contrast was evident at the neighborhood level, where more bank loan funds were approved in the upper-income White neighborhood, Shadyside (\$1,054,017,000), between 2007 and 2019, than public funds were approved to all minority neighborhoods in the decade between 2010 and 2020 (\$1,006,735,353).

**Conclusion 3: A vast gap in wealth exists in how public and private funds are allocated in city neighborhoods by Pittsburgh City Council district.**

The contrast between communities is even more pronounced when investment by City Council district is scrutinized. In District 8, represented by Councilwoman Erika Strassburger, just four neighborhoods commanded nearly \$2.8 billion in loan dollars from banks, 23.7% of the city total, over the thirteen-year period from 2007 to 2019. Meanwhile in District 9, represented by Councilman Ricky Burgess, \$451 million in loan dollars was approved over the same period, a scant 3.8% of the city total. Councilwoman Strassburger's district has no minority neighborhoods, while Councilman Burgess's district has eight minority neighborhoods. So, while elected officials advocate for more public dollars to be expended in minority neighborhoods, these same communities are being virtually ignored by banks.

But when only public funds are examined by district, the opposite is true: Councilman Dan Lavelle (District 6) is first, followed by Councilman Ricky Burgess (District 9). Still, when public and private investment is combined, Councilwoman Strassburger's district is again on top, with \$2.8 billion in total investment, 98.5% of which is from bank financing. In contrast, Councilman Burgess's district was the only one which was more reliant on public funds (which comprised 56.8% of all investment) than bank financing (43.2%).

Meanwhile, those council people with no or few minority neighborhoods contain the vast majority of home mortgage loans from the private market. In a city with more than 70,000 African Americans who only received 3.5% of the total dollar volume of loans, some banks are missing a huge market opportunity by not lending to minorities and minority communities. Detailed lending by district is below.

## **Part II-A. Follow the Money: Public and Private Investment by Pittsburgh City Council District (Listed by Each Councilperson’s District)**

Starting with a citywide snapshot, this analysis includes both public funding from 2010 to 2020 and private bank financing from 2007 to 2019. District-by-district summaries are below, starting with Mayor Peduto.

### **Citywide: William Peduto, Mayor of Pittsburgh**



Private Bank Financing:	\$11,811,701,000
Public Funding:	\$3,402,149,120
Total Combined Public & Private Funding:	\$15,213,850,120
Total Minority Community Bank Financing:	\$807,477,000
Total Minority Community Public Funding:	\$1,006,735,353
Total Combined Minority Public & Private Investment:	\$1,814,212,353

Mayor Peduto presides over a city of 300,000 people, 71,000 of whom are African American (23.7%). Over the last decade (2010 to 2019), Pittsburgh’s African American population declined by more than 10,000—that’s 13% fewer Black residents. Meanwhile, between 2007 and 2019, more than 900 financial institutions approved \$11.8 billion dollars in home mortgage loans in Pittsburgh neighborhoods, but the lending was distributed unevenly. Financial institutions approved \$11 billion of all loan dollars (93.2%) in the city’s 54 non-minority neighborhoods, but only approved \$807 million (6.8%) in minority communities. Lenders approved just 3.5% of all loan dollars in Pittsburgh to African Americans in thirteen

years. There were 551 financial institutions which did not make one loan to an African American in 13 years.

On the public side, the funding picture was far different. In the ten years between 2010 and 2020, only \$3.4 billion was allocated to Pittsburgh , a fraction of the bank investment in the city. In the city's minority neighborhoods, 55% of all investment was public; whereas, in the city's non-minority neighborhoods, just 8% of investment came from public sources. Over the past decade, the city attracted \$3.4 billion in investment, but most of it went to minority neighborhoods, while the wealth-building private dollars went to non-minority communities.

## Pittsburgh City Council



**Table 8. Combined Bank Loans and Public Funds Disbursed in Pittsburgh 2007-2020, by City Council District (Ranked by Total Public and Private Investment)**

City Council District	Number Of Neighborhoods	Number of Minority Neighborhoods	Total Bank Loans Dollars	Total Public Investment	Total Public and Private Investment	Percent Private Investment	Percent Public Investment
District 8, Erika Strassburger	4	0	\$2,798,604,000	\$42,445,605	<b>\$2,841,049,605</b>	<b>98.5%</b>	<b>1.5%</b>
District 7, Deb Gross	10	0	\$2,312,964,000	\$161,863,052	<b>\$2,474,827,052</b>	<b>93.5%</b>	<b>6.5%</b>
District 5, Corey O'Connor	9	0	\$1,636,728,000	\$213,290,875	<b>\$1,850,018,875</b>	<b>88.5%</b>	<b>11.5%</b>
District 6, R. Daniel Lavelle	13	8	\$770,594,000	\$655,212,804	<b>\$1,425,806,804</b>	<b>54.0%</b>	<b>46.0%</b>
District 1, Bobby Wilson	14	3	\$1,092,539,000	\$117,162,063	<b>\$1,209,701,063</b>	<b>90.3%</b>	<b>9.7%</b>
District 2, Theresa Kail-	16	2	\$1,075,804,000	\$43,225,339	<b>\$1,119,029,339</b>	<b>96.1%</b>	<b>3.9%</b>
District 9, Ricky Burgess	9	9	\$451,704,000	\$593,903,991	<b>\$1,045,607,991</b>	<b>43.2%</b>	<b>56.8%</b>
District 3, Bruce Kraus	11	3	\$878,716,000	\$138,971,592	<b>\$1,017,687,592</b>	<b>86.3%</b>	<b>13.7%</b>
District 4, Anthony Coghill	4	0	\$794,048,000	\$12,240,458	<b>\$806,288,458</b>	<b>98.5%</b>	<b>1.5%</b>
<b>Totals</b>	<b>90</b>	<b>25</b>	<b>\$11,811,701,000</b>	<b>\$1,978,315,780</b>	<b>\$13,790,016,780</b>	<b>85.7%</b>	<b>14.3%</b>
Multiple Neighborhoods				\$323,152,206			
Citywide				\$442,631,909			
Unknown N'hoods				\$658,049,225			
<b>Totals</b>			<b>\$11,811,701,000</b>	<b>\$3,402,149,119</b>	<b>\$15,213,850,119</b>	<b>77.6%</b>	<b>22.4%</b>

**Table 9. Bank Lending by Pittsburgh City Council District 2007-2019 (Ranked by Total Loan Dollars)**

Councilperson	Number Of Neighborhoods	Percent Minority	Number of Minority N'hoods	Total Loans	Percent of Total	Total Loan Dollars	Percent of Total
<b>Erika Strassburger, District 8 (Shadyside-Squirrel Hill)</b>	4	25.3%	0	9,387	13.2%	\$2,798,604,000	23.7%
<b>Deb Gross, District 7 (Lawrenceville-Highland Park)</b>	10	19.7%	0	11,826	16.6%	\$2,312,964,000	19.6%
<b>Corey O'Connor, District 5 (East End)</b>	9	21.0%	0	9,952	14.0%	\$1,636,728,000	13.9%
<b>Bobby Wilson, District 1 (North Side)</b>	14	38.4%	3	8,201	11.5%	\$1,092,539,000	9.2%
<b>Theresa Kail-Smith, District 2 (West End)</b>	16	27.1%	2	9,456	13.3%	\$1,075,804,000	9.1%
<b>Bruce Kraus, District 3 (South Side)</b>	11	32.0%	3	6,128	8.6%	\$878,716,000	7.4%
<b>Anthony Coghill, District 4 (South Hills)</b>	4	19.1%	0	10,369	14.6%	\$794,048,000	6.7%
<b>R. Daniel Lavelle, District 6 (Hill-Manchester)</b>	13	50.2%	8	3,201	4.5%	\$770,594,000	6.5%
<b>Ricky Burgess, District 9 (East Liberty-Homewood)</b>	9	77.0%	9	2,723	3.8%	\$451,704,000	3.8%
<b>Totals, Citywide</b>	<b>90</b>	<b>33.2%</b>	<b>25</b>	<b>71,243</b>	<b>100.0%</b>	<b>\$11,811,701,000</b>	<b>100.0%</b>

**Table 10. Public Funds Disbursed in Pittsburgh 2010-2020, by City Council District  
(Ranked by Total Dollars)**

City Council District	PHFA	HACP	URA	CDBG	Total
District 6, R. Daniel Lavelle	\$149,704,041	\$105,184,762	\$400,324,001	N/A	\$655,212,804
District 9, Ricky Burgess	\$33,505,850	\$137,295,232	\$423,102,909	N/A	\$593,903,991
District 5, Corey O'Connor	\$3,166,533	\$83,315,596	\$126,808,747	N/A	\$213,290,875
District 7, Deb Gross	\$1,050,000	\$1,800,000	\$159,013,052	N/A	\$161,863,052
District 3, Bruce Kraus	\$18,500,000	\$10,337,518	\$110,134,074	N/A	\$138,971,592
District 1, Bobby Wilson	\$34,612,508	\$58,212,123	\$24,337,432	N/A	\$117,162,063
District 2, Theresa Kail-Smith	\$0	\$0	\$43,225,339	N/A	\$43,225,339
District 8, Erika Strassburger	\$0	\$0	\$42,445,605	N/A	\$42,445,605
District 4, Anthony Coghill	\$0	\$876,972	\$11,363,486	N/A	\$12,240,458
<b>Total, All N'hoods</b>	<b>\$240,538,932</b>	<b>\$397,022,203</b>	<b>\$1,340,754,645</b>	<b>N/A</b>	<b>\$1,978,315,780</b>
Multiple Neighborhoods	N/A	N/A	\$323,152,206	N/A	\$323,152,206
Citywide	N/A	\$188,396,137	\$104,108,934	\$150,126,838	\$442,631,909
Unknown N'hoods	N/A	N/A	\$658,049,225	N/A	\$658,049,225
<b>Grand Total, All Public Funds in All City Council Districts</b>	<b>\$240,538,932</b>	<b>\$585,418,340</b>	<b>\$2,426,065,009</b>	<b>\$150,126,838</b>	<b>\$3,402,149,119</b>





**Councilwoman Erika Strassburger  
District 8 (Shadyside-Squirrel Hill)**

**Private Bank Financing:**

\$2,798,604,000 (Rank: 1)

**Public Funding:**

\$42,445,605 (Rank: 8)

**Combined Public & Private Funding:**

\$2,841,049,605 (Rank: 1)

**Total Minority Community Bank Financing:**

\$0

**Total Minority Community Public Funding:**

\$0

Councilwoman Erika Strassburger’s district encompasses four of Pittsburgh’s wealthiest neighborhoods and includes three universities (Carnegie Mellon University, Chatham University, and the University of Pittsburgh). Most residents are non-minority. While only 13% of the city’s population, District 8 commands nearly \$2.8 billion in loans, or 23.7% of all loan dollars, over the years from 2007 to 2019. During this period, more loans were approved to the individual neighborhoods of Shadyside (\$1 billion) and Squirrel Hill (\$956 million) than to all the city’s minority neighborhoods combined (\$807 million).

In terms of public funds, Councilwoman Strassburger’s district is last, with only \$42 million, and almost all of it came from the URA. This means that 98.5% of all investment in District 8 came from bank investment. Since her district includes no minority communities, there was no minority community investment from either public or private sources.

**Table 11A. Total Public and Private Investment in District 8, Councilwoman Erika Strassburger**

Neighborhood	PHFA	HACP	URA	Total Public Dollars	Total Bank Dollars	Total Public and Private Dollars
Shadyside	\$0	\$0	\$26,933,104	\$26,933,104	\$1,054,017,000	<b>\$1,080,950,104</b>
Squirrel Hill North	\$0	\$0	\$807,500	\$807,500	\$956,579,000	<b>\$957,386,500</b>
Point Breeze	\$0	\$0	\$1,340,000	\$1,340,000	\$595,853,000	<b>\$597,193,000</b>
North Oakland	\$0	\$0	\$13,365,001	\$13,365,001	\$192,155,000	<b>\$205,520,001</b>
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$42,445,605</b>	<b>\$42,445,605</b>	<b>\$2,798,604,000</b>	<b>\$2,841,049,605</b>



**Councilwoman Deb Gross**  
**District 7 (Lawrenceville-Highland Park)**

**Private Bank Financing:**

\$2,312,964,000 (Rank: 2)

**Public Funding:**

\$161,863,052 (Rank: 4)

**Total Combined Public & Private Funding:**

\$2,474,827,052 (Rank: 2)

**Total Minority Community Bank Financing:**

\$0

**Total Minority Community Public Funding:**

\$0

Councilwoman Deb Gross’s district, which saw the second highest dollar amount of loans over the 13-year period between 2007 and 2019, includes the rapidly gentrifying Lawrenceville, the high-income Highland Park, and several other East End neighborhoods. Of the ten neighborhoods in District 7, only Stanton Heights has a minority population more than 40%. More than \$2.3 billion in loans were approved in District 7 between 2007 and 2019, or nearly 20% of the city’s total loan dollars over that period of time.

Councilwoman Gross’s district saw the fourth most public dollars of the of the city council districts, with \$161,863,052. However, when public and private funds are combined, District 7 received the second most total funds, with \$2.4 billion, 93.5% of which is private investment. As with Councilwoman Strassburger, Councilwoman Gross’s district includes no minority communities, so there was no minority community investment from either public or private sources.

**Table 11B. Total Public and Private Investment in District 7, Councilwoman Deb Gross**

<b>Neighborhood</b>	<b>PHFA</b>	<b>HACP</b>	<b>URA</b>	<b>Total Public Dollars</b>	<b>Total Bank Dollars</b>	<b>Total Public and Private Dollars</b>
<b>Highland Park</b>	\$0	\$1,800,000	\$17,461,500	\$19,261,500	\$463,237,000	<b>\$482,498,500</b>
<b>Strip District</b>	\$0	\$0	\$69,258,337	\$69,258,337	\$318,499,000	<b>\$387,757,337</b>
<b>Central Lawrenceville</b>	\$0	\$0	\$14,111,147	\$14,111,147	\$359,367,000	<b>\$373,478,147</b>
<b>Bloomfield</b>	\$0	\$0	\$2,568,771	\$2,568,771	\$327,000,000	<b>\$329,568,771</b>
<b>Lower Lawrenceville</b>	\$1,050,000	\$0	\$42,230,891	\$43,280,891	\$231,598,000	<b>\$274,878,891</b>
<b>Stanton Heights</b>	\$0	\$0	\$4,205,913	\$4,205,913	\$170,962,000	<b>\$175,167,913</b>
<b>Morningside</b>	\$0	\$0	\$2,950,000	\$2,950,000	\$142,398,000	<b>\$145,348,000</b>
<b>Upper Lawrenceville</b>	\$0	\$0	\$4,004,894	\$4,004,894	\$132,896,000	<b>\$136,900,894</b>
<b>Friendship</b>	\$0	\$0	\$865,000	\$865,000	\$123,157,000	<b>\$124,022,000</b>
<b>Polish Hill</b>	\$0	\$0	\$1,356,600	\$1,356,600	\$43,850,000	<b>\$45,206,600</b>
<b>Totals</b>	<b>\$1,050,000</b>	<b>\$1,800,000</b>	<b>\$159,013,052</b>	<b>\$161,863,052</b>	<b>\$2,312,964,000</b>	<b>\$2,474,827,052</b>



**Councilman Corey O'Connor**  
**District 5 (East End)**

**Private Bank Financing:**  
\$1,636,728,000 (Rank: 3)

**Public Funding:**  
\$213,290,875 (Rank: 3)

**Total Public & Private Funding:**  
\$1,850,018,875 (Rank: 3)

**Total Minority Community Bank Financing:**  
\$0

**Total Minority Community Public Funding:**  
\$0

Councilman O'Connor's District 5 has a diverse geographic and demographic range in the East End. It includes the high-income neighborhood of Squirrel Hill South (home to Taylor Allderdice, the city's largest high school) and Regent Square, middle-income Swisshelm Park and Greenfield, Hazelwood, and Glen Hazel (which are nearly 50% minority), and, across the Mon River, Hays and Lincoln Place, the city's only 100% non-minority neighborhood. Between 2007 and 2019, \$1.6 billion in loan dollars were approved in District 5, 13.9% of all loan dollars citywide during this period. The \$1 billion in loans approved to just one neighborhood, Squirrel Hill South, dwarfed loan dollars to all minority neighborhoods (\$807 million).

Councilman O'Connor's public funds were ranked third of all the districts, with \$213 million, but this amount was overshadowed by the bank lending of \$1.6 billion. Bank lending represented 88.5% of all investment in District 5. Councilman O'Connor's district has no minority communities, so there was no public or private investment in these areas.

**Table 11C. Total Public and Private Investment in District 5, Councilman Corey O'Connor**

Neighborhood	PHFA	HACP	URA	Total Public Dollars	Total Bank Dollars	Total Public and Private Dollars
<b>Squirrel Hill South</b>	\$3,166,533	\$1,000,000	\$79,577,168	\$83,743,701	\$1,045,706,000	<b>\$1,129,449,701</b>
<b>Greenfield</b>	\$0	\$67,088	\$165,993	\$233,081	\$272,784,000	<b>\$273,017,081</b>
<b>Hazelwood*</b>	\$0	\$79,928,808	\$30,720,585	\$110,649,393	\$49,699,000	<b>\$160,348,393</b>
<b>Regent Square</b>	\$0	\$0	\$0	\$0	\$82,976,000	<b>\$82,976,000</b>
<b>Lincoln Place</b>	\$0	\$0	\$900,001	\$900,001	\$74,809,000	<b>\$75,709,001</b>
<b>Swisshelm Park</b>	\$0	\$0	\$20,000	\$20,000	\$62,349,000	<b>\$62,369,000</b>
<b>New Homestead</b>	\$0	\$0	\$0	\$0	\$48,405,000	<b>\$48,405,000</b>
<b>Hays*</b>	\$0	\$0	\$15,425,000	\$15,425,000		<b>\$15,425,000</b>
<b>Glen Hazel*</b>	\$0	\$2,319,700	\$0	\$2,319,700		<b>\$2,319,700</b>
<b>Totals</b>	<b>\$3,166,533</b>	<b>\$83,315,596</b>	<b>\$126,808,747</b>	<b>\$213,290,875</b>	<b>\$1,636,728,000</b>	<b>\$1,850,018,875</b>
*Note: Bank lending to Hazelwood also includes Hays and Glen Hazel.						



**Councilman R. Daniel Lavelle**  
**District 6 (Hill-Manchester)**

**Private Bank Financing:**

\$770,594,000 (Rank: 8)

**Public Funding:**

\$655,212,804 (Rank: 1)

**Total Combined Public & Private Funding:**

\$1,425,806,804 (Rank: 4)

**Total Minority Community Bank Financing:**

\$268,844,000

**Total Minority Community Public Funding:**

\$379,420,234

**Total Combined Minority Public & Private**

**Investment:**

\$648,264,234

Thirteen neighborhoods are represented in Councilman Dan Lavelle's District 6, nine of which are minority communities, including the Hill District and, across the Allegheny River, Manchester and Perry South. More than \$770 million in bank loans was approved in this district over the thirteen-year period, 2007 to 2019, just 6.5% of the citywide total. Councilman Lavelle also represents Downtown Pittsburgh (Central Business District), which saw more than \$380 million in home loans between 2007 and 2019. In contrast, Bedford Dwellings (which includes a number of public housing units), 12 loans for \$344,000 were approved by lenders, the lowest dollar amount of any minority community in the city.

A decade of public investment in the amount of \$655,212,804 placed Councilman Lavelle's district first of all city council districts for public funding. However, 46% of all his district's investment came from public sources. Bank lending in District 6 was second from last. More public funding (\$379,420,234) went to minority neighborhoods in District 6 than bank financing (\$268,844,000). Clearly, private bank investment for affordable housing is almost completely absent in District 6.

**Table 11D. Total Public and Private Investment in District 6, Councilman R. Daniel Lavelle**

Neighborhood	PHFA	HACP	URA	Total Public Dollars	Total Bank Dollars	Total Public and Private Dollars
Central Business District	\$3,500,000	\$1,025,000	\$218,325,112	\$222,850,112	\$380,999,000	<b>\$603,849,112</b>
Crawford-Roberts	\$83,790,000	\$2,481,528	\$98,175,137	\$184,446,665	\$50,621,000	<b>\$235,067,665</b>
Middle Hill	\$56,814,041	\$81,124,916	\$6,639,975	\$144,578,932	\$8,562,000	<b>\$153,140,932</b>
Central Oakland	\$0	\$0	\$430,000	\$430,000	\$87,690,000	<b>\$88,120,000</b>
Manchester	\$0	\$2,997,420	\$13,169,422	\$16,166,842	\$69,793,000	<b>\$85,959,842</b>
Bluff	\$0	\$13,419,060	\$29,634,673	\$43,053,733	\$30,496,000	<b>\$73,549,733</b>
Perry South	\$5,600,000	\$0	\$5,930,451	\$11,530,451	\$47,485,000	<b>\$59,015,451</b>
Upper Hill	\$0	\$0	\$2,209,098	\$2,209,098	\$41,373,000	<b>\$43,582,098</b>
West Oakland	\$0	\$0	\$6,870,000	\$6,870,000	\$27,603,000	<b>\$34,473,000</b>
Terrace Village	\$0	\$200,000	\$4,721,800	\$4,921,800	\$11,686,000	<b>\$16,607,800</b>
Chateau	\$0	\$0	\$9,458,725	\$9,458,725	\$2,565,000	<b>\$12,023,725</b>
California-Kirkbride	\$0	\$0	\$164,608	\$164,608	\$11,377,000	<b>\$11,541,608</b>
Bedford Dwellings	\$0	\$3,936,838	\$4,595,000	\$8,531,838	\$344,000	<b>\$8,875,838</b>
<b>Totals</b>	<b>\$149,704,041</b>	<b>\$105,184,762</b>	<b>\$400,324,001</b>	<b>\$655,212,804</b>	<b>\$770,594,000</b>	<b>\$1,425,806,804</b>
<b>Minority Community Totals</b>				<b>\$379,420,234</b>	<b>\$268,844,000</b>	<b>\$648,264,234</b>
Blue shaded areas are minority						



**Councilman Bobby Wilson**  
**District 1 (North Side)**

**Private Bank Financing:**  
\$1,092,539,000 (Rank: 4)

**Public Funding:**  
\$117,162,063 (Rank: 6)

**Total Combined Public & Private Funding:**  
\$1,209,701,063 (Rank: 5)

**Total Minority Community Bank Financing:**  
\$65,622,000

**Total Minority Community Public Funding:**  
\$61,867,545

**Total Combined Minority Public & Private  
Investment:**  
\$127,489,545

Councilman Bobby Wilson's District 1 represents 14 North Side neighborhoods, including the high-income Brighton Heights, as well as the city's lowest-income census tract, Northview Heights (which contains a large public housing community run by the Housing Authority of the City of Pittsburgh). District 1 saw just over \$1 billion in loan dollars approved between 2007 and 2019, nine percent of the citywide total. This district also represents wide contrasts in lending: while more than 2,400 loans for \$230 million were approved in Brighton Heights between 2007 and 2019, just 12 loans for \$846,000 were approved in Northview Heights over the same period, the second-lowest loan dollar amount of any neighborhood in the city.

Public funds worth \$117,162,063 in Councilman Wilson's district ranked it 6th for most public investment, out of the nine council districts. However, combined public and private investment placed District 1 fifth in total investment, 90.3% of which came from private sources. Private bank investment in Councilman Wilson's three minority communities of \$65 million was nearly equal to public investment of \$61 million.



**Table 11E. Total Public and Private Investment in District 1, Councilman Bobby Wilson**

Neighborhood	PHFA	HACP	URA	Total Public Dollars	Total Bank Dollars	Total Public and Private Dollars
Central Northside	\$34,612,508	\$0	\$187,500	\$34,800,008	\$218,797,000	<b>\$253,597,008</b>
Brighton Heights	\$0	\$0	\$1,562,076	\$1,562,076	\$230,032,000	<b>\$231,594,076</b>
Troy Hill	\$0	\$0	\$2,276,100	\$2,276,100	\$140,852,000	<b>\$143,128,100</b>
East Allegheny**	\$0	\$0	\$7,180,405	\$7,180,405	\$128,594,000	<b>\$135,774,405</b>
Allegheny West*	\$0	\$0	\$1,725,000	\$1,725,000	\$129,363,000	<b>\$131,088,000</b>
Perry North	\$0	\$0	\$1,629,366	\$1,629,366	\$106,226,000	<b>\$107,855,366</b>
Marshall-Shadeland	\$0	\$0	\$3,256,936	\$3,256,936	\$42,131,000	<b>\$45,387,936</b>
Northview Heights	\$0	\$40,961,547	\$0	\$40,961,547	\$846,000	<b>\$41,807,547</b>
Fineview	\$0	\$16,996,272	\$652,790	\$17,649,062	\$22,645,000	<b>\$40,294,062</b>
Summer Hill	\$0	\$0	\$0	\$0	\$33,724,000	<b>\$33,724,000</b>
Spring Hill-City View	\$0	\$0	\$0	\$0	\$29,548,000	<b>\$29,548,000</b>
Spring Garden	\$0	\$0	\$0	\$0	\$9,781,000	<b>\$9,781,000</b>
North Shore**	\$0	\$254,304	\$3,255,602	\$3,509,906		<b>\$3,509,906</b>
Allegheny Center*	\$0	\$0	\$2,611,657	\$2,611,657		<b>\$2,611,657</b>
<b>Totals</b>	<b>\$34,612,508</b>	<b>\$58,212,123</b>	<b>\$24,337,432</b>	<b>\$117,162,063</b>	<b>\$1,092,539,000</b>	<b>\$1,209,701,063</b>
<b>Minority Community Totals</b>				<b>\$61,867,545</b>	<b>\$65,622,000</b>	<b>\$127,489,545</b>
Blue shaded areas are minority						
*Note: Bank lending to Allegheny West includes Allegheny Center.						
**Bank lending to East Allegheny includes North Shore.						



**Councilwoman Theresa Kail-Smith  
City Council President  
District 2 (West End)**

**Private Bank Financing:**

\$1,075,804,000 (Rank: 5)

**Public Funding:**

\$43,225,339 (Rank: 7)

**Total Combined Public & Private Funding:**

\$1,119,029,339 (Rank: 6)

**Total Minority Community Bank Financing:**

\$55,636,000

**Total Minority Community Public Funding:**

\$3,136,801

**Total Combined Minority Public & Private**

**Investment:**

\$58,772,801

Pittsburgh's West End neighborhoods are represented by City Council President Theresa Kail-Smith in District 2. Just over \$1 billion in home mortgage loans were approved in her district, nine percent of the citywide total. The combined neighborhoods of Sheraden and Esplen are the only minority communities in this 16-neighborhood district.

President Kail-Smith's district saw \$43,225,339 in total public investment (7th out of all the districts), all of which came from the URA (hers was the only council district to receive no PHFA or HACP funds). But combined with private investment, President Kail-Smith's district ranked 6th in total public and private investment, 96.1% derived from banks. Just 3.9% of total investment came from public sources. Bank investment of \$55 million in Councilwoman Kail-Smith's two combined minority communities of Sheraden and Esplen was significantly larger than the public investment of \$3 million in these neighborhoods.

**Table 11F. Total Public and Private Investment in District 2, Councilwoman Theresa Kail-Smith**

Neighborhood	PHFA	HACP	URA	Total Public Dollars	Total Bank Dollars	Total Public and Private Dollars
Mount Washington	\$0	\$0	\$4,919,301	\$4,919,301	\$368,518,000	\$373,437,301
Westwood***	\$0	\$0	\$0	\$0	\$166,024,000	\$166,024,000
Duquesne Heights	\$0	\$0	\$0	\$0	\$152,502,000	\$152,502,000
Banksville	\$0	\$0	\$0	\$0	\$134,547,000	\$134,547,000
Crafton Heights	\$0	\$0	\$25,501	\$25,501	\$77,405,000	\$77,430,501
Windgap****	\$0	\$0	\$360,000	\$360,000	\$61,757,000	\$62,117,000
Sheraden & Esplen	\$0	\$0	\$3,136,801	\$3,136,801	\$55,636,000	\$58,772,801
Oakwood**	\$0	\$0	\$0	\$0	\$31,685,000	\$31,685,000
West End*	\$0	\$0	\$1,626,500	\$1,626,500	\$27,255,000	\$28,881,500
Fairywood****	\$0	\$0	\$15,477,306	\$15,477,306		\$15,477,306
South Shore	\$0	\$0	\$12,976,929	\$12,976,929	\$475,000	\$13,451,929
Ridgemont***	\$0	\$0	\$2,000,000	\$2,000,000		\$2,000,000
Elliott*	\$0	\$0	\$1,433,001	\$1,433,001		\$1,433,001
Chartiers City****	\$0	\$0	\$1,270,000	\$1,270,000		\$1,270,000
East Carnegie**	\$0	\$0	\$0	\$0		\$0
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$43,225,339</b>	<b>\$43,225,339</b>	<b>\$1,075,804,000</b>	<b>\$1,119,029,339</b>
<b>Minority Community Totals</b>				<b>\$3,136,801</b>	<b>\$55,636,000</b>	<b>\$58,772,801</b>
Blue shaded areas are minority						
*Note: Bank lending to West End includes Elliott.						
**Bank lending to Oakwood includes East Carnegie.						
***Bank lending to Westwood includes Ridgemont.						
****Bank lending to Windgap includes Chartiers City and Fairywood.						



**Councilman Rev. Ricky Burgess  
District 9 (East Liberty-Homewood)**

**Private Bank Financing:**

\$451,704,000 (Rank: 9)

**Public Funding:**

\$593,903,991 (Rank: 2)

**Total Combined Public & Private Funding:**

\$1,045,607,991 (Rank: 7)

**Total Minority Community Bank Financing:**

\$371,679,000

**Total Minority Community Public Funding:**

\$560,950,770

**Total Combined Minority Public & Private**

**Investment:**

\$932,629,770

Councilman Ricky Burgess's District 9, which includes eight minority neighborhoods in the city's East End, saw only \$451 million in loan dollars between 2007 and 2019, 3.8% of the citywide total, the lowest of all Council districts. During this period, lenders approved 746 loans for \$186 million in fast gentrifying East Liberty, while Homewood West only received 35 loans for \$1.5 million. In 2014, Larimer (nearly 90% minority) was the recipient of a \$30 million Choice Neighborhoods grant. But when private lending is examined, financial institutions approved just 102 loans for \$66 million in Larimer over the thirteen-year period. In contrast, District 9's only non-minority neighborhood, Point Breeze North, received 462 loans for \$80 million between 2007 and 2019.

Total public funds placed District 9's district second, with \$593,903,991 in total public dollars. Combined public and private dollars, District 9 received the 7th highest level of investment out of the nine council districts, and 56.8% came from public sources. District 9 is the only one in the city which received more public funds (\$593 million) than private (\$451 million). District 9's eight minority communities received more public funds (\$560,950,770) than private bank loans (\$371,679,000). Clearly, private bank investment for affordable housing in District 9 is almost completely absent.

**Table 11G. Total Public and Private Investment in District 9, Councilman Rev. Ricky Burgess**

Neighborhood	PHFA	HACP	URA	Total Public Dollars	Total Bank Dollars	Total Public and Private Dollars
East Liberty	\$10,250,000	\$33,928,624	\$287,471,746	\$331,650,370	\$186,588,000	\$518,238,370
Larimer	\$10,250,000	\$58,242,422	\$53,673,184	\$122,165,606	\$66,367,000	\$188,532,606
Point Breeze North	\$0	\$0	\$32,953,221	\$32,953,221	\$80,025,000	\$112,978,221
Garfield	\$5,405,850	\$59,322	\$14,600,660	\$20,065,832	\$57,811,000	\$77,876,832
Homewood South	\$600,000	\$38,271,530	\$17,777,547	\$56,649,077	\$13,369,000	\$70,018,077
Lincoln-Lemington-Belmar	\$7,000,000	\$4,769,209	\$14,173,500	\$25,942,709	\$17,407,000	\$43,349,709
Homewood North	\$0	\$2,024,125	\$1,878,785	\$3,902,909	\$13,718,000	\$17,620,909
East Hills	\$0	\$0	\$275,000	\$275,000	\$14,852,000	\$15,127,000
Homewood West	\$0	\$0	\$299,268	\$299,268	\$1,567,000	\$1,866,268
<b>Totals</b>	<b>\$33,505,850</b>	<b>\$137,295,232</b>	<b>\$423,102,909</b>	<b>\$593,903,991</b>	<b>\$451,704,000</b>	<b>\$1,045,607,991</b>
<b>Minority Community Totals</b>				<b>\$560,950,770</b>	<b>\$371,679,000</b>	<b>\$932,629,770</b>
Blue shaded areas are minority						



**Councilman Bruce Kraus**  
**District 3 (South Side)**

**Private Bank Financing:**

\$878,716,000 (Rank: 6)

**Public Funding:**

\$138,971,592 (Rank: 5)

**Total Combined Public & Private Funding:**

\$1,017,687,592 (Rank: 8)

**Total Minority Community Bank Financing:**

\$45,696,000

**Total Minority Community Public Funding:**

\$1,360,002

**Total Combined Minority Public & Private**

**Investment:**

\$47,056,002

Councilman Bruce Kraus represents several South Side and South Hills communities, including the three minority communities in this district, Beltzhoover, Bon Air, and Knoxville, as well as South Oakland across the Mon River. During the period between 2007 and 2019, just over \$870 million was approved in District 3, 7.4% of the citywide total loan dollar volume for this period. It should be no surprise that the South Side Flats' vibrant business district and rapidly gentrifying housing saw more than 2,500 loans for half-a-billion dollars between 2007 and 2019. In contrast, lending to the Flats was more than double the combined total number of loans and loan dollars in Beltzhoover, Bon Air, and Knoxville (824 loans for \$45.6 million).

Councilman Kraus's district ranked fifth in total public funds of \$138,971,592. Most of the funding came from the URA, with only \$18.5 million allocated by the PHFA. Combined, District 3 was next-to-last in total public and private investment of \$1 billion, of which 86.3% came from private bank investment. Bank financing of \$45.6 million in District 3's minority neighborhoods was massively larger than public funding of \$1.3 million.

**Table 11H. Total Public and Private Investment in District 3, Councilman Bruce Kraus**

Neighborhood	PHFA	HACP	URA	Total Public Dollars	Total Bank Dollars	Total Public and Private Dollars
South Side Flats	\$18,500,000	\$254,460	\$95,089,100	\$113,843,560	\$532,039,000	<b>\$645,882,560</b>
South Side Slopes	\$0	\$0	\$250,001	\$250,001	\$178,558,000	<b>\$178,808,001</b>
South Oakland	\$0	\$137,000	\$13,301,720	\$13,438,720	\$79,955,000	<b>\$93,393,720</b>
Allentown	\$0	\$9,429,642	\$105,001	\$9,534,643	\$25,115,000	<b>\$34,649,643</b>
Beltzhoover & Bon Air	\$0	\$0	\$135,001	\$135,001	\$28,993,000	<b>\$29,128,001</b>
Knoxville	\$0	\$0	\$1,225,001	\$1,225,001	\$16,703,000	<b>\$17,928,001</b>
Arlington*	\$0	\$184,416	\$3,250	\$187,666	\$13,089,000	<b>\$13,276,666</b>
Mt. Oliver**	\$0	\$0	\$25,000	\$25,000	\$4,264,000	<b>\$4,289,000</b>
Arlington Heights*	\$0	\$318,000	\$0	\$318,000		<b>\$318,000</b>
St. Clair**	\$0	\$14,000	\$0	\$14,000		<b>\$14,000</b>
<b>Totals</b>	<b>\$18,500,000</b>	<b>\$10,337,518</b>	<b>\$110,134,074</b>	<b>\$138,971,592</b>	<b>\$878,716,000</b>	<b>\$1,017,687,592</b>
<b>Minority Community Totals</b>				<b>\$1,360,002</b>	<b>\$45,696,000</b>	<b>\$47,056,002</b>
Blue shaded areas are minority						
*Note: Bank lending to Arlington includes Arlington & Arlington Heights.						
**Bank lending to Mt. Oliver also includes St. Clair.						



**Councilman Anthony Coghill**  
**District 4 (South Hills)**

**Private Bank Financing:**

\$794,048,000 (Rank: 7)

**Public Funding:**

\$12,240,458 (Rank: 9)

**Total Combined Public & Private Funding:**

\$806,288,458 (Rank: 9)

**Total Minority Community Bank Financing:**

\$0

**Total Minority Community Public Funding:**

\$0

City Councilman Anthony Coghill’s District Four includes just four neighborhoods in the city’s South Hills, including the high-income community of Carrick. Overall, the district bank home mortgage loan dollar volume was \$794 million between 2007 and 2019, which represents 6.7% of the total loan dollar volume citywide. Financial institutions approved 4,895 loans for \$419 million in Carrick over the same period, in contrast to just \$82 million approved to middle-income Overbrook.

District Four was last in the amount of public funds, just \$12,240,458, most of which came from the URA (and none from the PHFA). Combined public and private investment also placed Councilman Coghill’s district last, with just \$806,288,458 in investment, nearly all of which (98.5%) came from banks. There were no minority communities in District 4, so there was no public or private investment in these areas.

**Table 11I. Total Public and Private Investment in District 4, Anthony Coghill**

Neighborhood	PHFA	HACP	URA	Total Public Dollars	Total Bank Dollars	Total Public and Private Dollars
Brookline	\$0	\$0	\$7,500	\$7,500	\$419,070,000	<b>\$419,077,500</b>
Beechview	\$0	\$360,000	\$8,920,986	\$9,280,986	\$147,946,000	<b>\$157,226,986</b>
Carrick	\$0	\$516,972	\$2,325,000	\$2,841,972	\$144,042,000	<b>\$146,883,972</b>
Overbrook	\$0	\$0	\$110,000	\$110,000	\$82,990,000	<b>\$83,100,000</b>
<b>Totals</b>	<b>\$0</b>	<b>\$876,972</b>	<b>\$11,363,486</b>	<b>\$12,240,458</b>	<b>\$794,048,000</b>	<b>\$806,288,458</b>



### **Part III. Policy Recommendations**

It is the hope of LMSDI that this report will better inform decisions regarding effective methods to build wealth among African Americans and in minority communities. There is much room for improving bank lending, similar to the innovation and results achieved during the 1990s. In order to achieve durable gains in bank lending to African Americans and minority communities in Pittsburgh, LMSDI makes five recommendations to meet the needs of African Americans and minority communities: 1) stronger regulatory enforcement of CRA at the local, state, and federal levels; 2) more comprehensive bank-community reinvestment commitments; 3) government transparency; 4) a review of the city's depository policies; 5) a statewide CRA law; and 6) financial education to address many of the inequities which exist in Pittsburgh neighborhoods.

#### **Recommendation 1: CRA needs stronger enforcement by federal bank regulatory agencies.**

LMSDI believes that stronger enforcement of fair housing and fair lending laws are needed, particularly of the Community Reinvestment Act (CRA), to reverse decades of redlining practices. In comments we submitted to the Federal Reserve Bank regarding CRA modernization in February 2021, community-bank relationships and partnerships, while important, obscure lending disparities.<sup>25</sup> To address this, LMSDI offers several recommendations to “modernize” CRA that encourage a return to CRA’s original roots—the reinvestment of *neighborhoods*, not just lending to minorities. These recommendations include:

- 1) Financial institutions not covered by CRA, such as internet banks, finance companies, independent mortgage companies, and credit unions must be subject to CRA evaluation.
- 2) Although many bank branches are becoming obsolete, for those banks with branch locations in or adjacent to an LMI or minority community, they must be evaluated with stricter guidelines. For instance, an institution’s record of extending credit to borrowers within or near the branch’s immediate neighborhood should be more closely evaluated. Likewise, banks which fail to meet the needs of communities in which they have a branch location should not be rewarded.
- 3) An improvement in data collection and analysis is needed. Banks should be evaluated not only for simply making minority loans, but minority loans within minority communities, and the extent to which the bank has contributed to low-income communities’ improvement.
- 4) Community development financial institutions (CDFIs) should not be a “safety valve” for stronger CRA lending by traditional banks. Traditional banks should be doing more

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<sup>25</sup> PAV & LMSDI Comments on the Proposed Changes to the Community Reinvestment Act (CRA) in Docket No. R-1723 and RIN 7100-AF94 to the Board of Governors of the Federal Reserve System, submitted February 15, 2021.

community-based lending. After all, if banks are truly meeting community needs, their lending record should reflect this trend.

- 5) We recommend that the president & CEO, CRA officer, and board members of Pittsburgh area financial institutions spend one day a month touring their reinvestment areas to evaluate neighborhood conditions as a critical component of “meeting community needs.” Community needs include more effective community-bank partnerships (with measurable results), systemic change within financial institutions, branch banking, and other services designed to meet the credit and capital needs of low- and moderate-income and minority residents.
- 6) Finally, enforcement must be directed to changing the investment behavior of private financial service organizations, as called for in Recommendations 3 and 4, below.

### **Recommendation 2: Implement comprehensive bank reinvestment commitments.**

We cannot just enforce our way to more equitable lending. LMSDI believes that market-based solutions are the best approach to encourage greater minority lending. Therefore, incentives to invest would maximize the efficiencies of a capitalist system while reinforcing responsible business practices. In recent months, several financial institutions have made significant commitments to meet the needs of communities, similar to the CRA agreements negotiated in the 1990s.

An example of this responsible investing came in April 2021, when PNC Bank announced an \$88 billion commitment to invest in communities over four years, which includes \$47 billion of mortgages, \$26.5 billion of small-business loans, and \$14.5 billion of community development investments.<sup>26</sup> PNC chairman, president and CEO Bill Demchak said of the deal, “This plan reflects that belief and builds on our longstanding commitment to provide economic opportunity for all individuals and communities we serve.” PNC also agreed to create a Community Advisory Council, “to discuss the bank’s progress toward the goals and objectives of the plan, as well as emerging areas of community need,” among other initiatives.

PNC’s commitment is one of the largest, most comprehensive community reinvestment commitments in the U.S., and it comes from a Pittsburgh-based institution. Like those CRA commitments of the 1990s, LMSDI encourages all responsible Pittsburgh lenders to make similar pacts to ascertain and meet the needs of low- and moderate-income and minority communities in Pittsburgh.

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<sup>26</sup> Jon Prior, “Behind PNC’s \$88 billion commitment to invest in communities,” *American Banker*, April 28, 2021, [https://www.americanbanker.com/news/behind-pncs-88-billion-commitment-to-invest-in-communities?mc\\_cid=6634c410cc&mc\\_eid=4d6265ce92](https://www.americanbanker.com/news/behind-pncs-88-billion-commitment-to-invest-in-communities?mc_cid=6634c410cc&mc_eid=4d6265ce92), website accessed on April 29, 2021.

**Recommendation 3: Implement greater local government transparency, particularly for the City of Pittsburgh’s Community Reinvestment Depository Policy.**

LMSDI calls for greater government transparency with respect to data on affordable housing, as well as community reinvestment depository policies. The government sector is a critical component of community reinvestment; yet, trying to determine where and how much the government has spent on neighborhoods is far more difficult than evaluating private-sector lending data. In our evaluation of public sector expenditure of funds, it was extremely difficult to determine by neighborhood where public funds have been disbursed; no reports exist (we had to create them). In fact, the operating budgets of some agencies could not be found in the public record and, therefore, freedom of information act requests had to be filed in order to obtain the information. We encourage the main public agencies responsible for financing affordable housing, the Housing Authority of the City of Pittsburgh, Pennsylvania Housing Finance Agency, and Urban Redevelopment Authority to maintain accurate and publicly accessible reports on where public funds are distributed by city neighborhood.

In addition, LMSDI wants the city of Pittsburgh to **enforce its Community Reinvestment Depository Policy.**<sup>27</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). According to the Depository Ordinance, the RRC shall be composed of nine members, including: The Director of Finance; the executive director of the Urban Redevelopment Authority; the director of the Mayor’s Office of Neighborhood Initiatives; the Finance Committee Chair of City Council; two members of City Council, appointed by the President of Council; the City Controller, who shall serve as Chair, or his/her representative; and two members of community-based organizations whose principal purpose is community and/or economic development appointed by City Council and approved by the Mayor. Of the two appointees, one must be a representative of a minority lead community organization.

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, the report has not been made public, nor is there any information about whether the RRC has held a meeting. 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.

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<sup>27</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).

**Recommendation 4: Encourage city government agencies, companies, centers of higher learning, religious institutions, and other nonprofits to invest institutional funds in banks which have made substantial commitments to minority communities.**

In Joe William Trotter’s history about the Pittsburgh Urban League, he references the “Don’t Buy Where You Can’t Work” campaign that reinforced the economic power of African Americans as a way to change public policy.<sup>28</sup> Today, that slogan might be, “Don’t spend where they don’t lend,” directed toward banks which do not lend to minorities or in minority neighborhoods. While banks may not heed consumer-driven boycotts, it will be more difficult to ignore institutional depository actions.

As highlighted in Recommendation 3, the role of city government is critical in shaping banks’ reinvestment policies because public agencies deposit billions of dollars into Pittsburgh area financial institutions. LMSDI calculated that in ten years, just four public agencies—the city government, Housing Authority, School Board, and URA—had total operating budgets of \$13.6 billion over ten years (about \$1.2 billion per year). In addition, there were \$1.5 billion in Paycheck Protection Program (PPP) funds disbursed in the Pittsburgh Area in 2020 (see the table, below). That equals a total of \$15.1 billion in ten years—funds which are likely held in Pittsburgh area banks and credit unions. However, it is not clear if these funds are held within financial institutions which have ignored Pittsburgh’s minority neighborhoods.

In addition, when deposits from corporations, institutions of higher learning, and large nonprofits are added in, the impact is billions of dollars. Therefore, LMSDI recommends that the city, county, and state government, corporations, and colleges and universities only invest in lenders which have made affirmative, ongoing commitments to African Americans and minority communities within Pittsburgh. As called for in Recommendation 1, enforcement must encourage wise investments into responsible depository institutions. As far as enforcement for those banks which do not meet community needs, they should be kept off a list of “preferred depository institutions” by the city and other institutional depositors.

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<sup>28</sup> Joe William Trotter, *Pittsburgh and the Urban League Movement: A Century of Social Service and Activism*. (Lexington: University Press of Kentucky, 2021).

**Table 12. Public Agency Operating Budgets 2010-2020**

Year	City of Pittsburgh Departmental Operating Budget	URA Operating Expenses*	Pittsburgh Public Schools General Fund Expenditures**	HACP Operating Budgets	Total, Four Public Agencies, 2010-2020
2010	\$438,246,073	\$10,627,252	\$515,947,013	\$166,113,263	\$1,130,933,601
2011	\$447,219,329	\$10,752,207	\$528,021,608	\$137,787,099	\$1,123,780,243
2012	\$446,458,409	\$11,008,738	\$518,047,976	\$158,087,287	\$1,133,602,409
2013	\$462,356,968	\$9,800,000	\$498,674,795	\$148,104,917	\$1,118,936,680
2014	\$471,645,604	\$9,950,000	\$527,396,183	\$173,582,125	\$1,182,573,913
2015	\$495,021,730	\$10,000,000	\$548,182,466	\$164,416,804	\$1,217,621,001
2016	\$501,021,570	\$10,100,000	\$571,237,388	\$194,186,900	\$1,276,545,858
2017	\$513,997,146	\$11,000,000	\$598,300,361	\$161,101,101	\$1,284,398,608
2018	\$535,246,237	\$11,100,000	\$629,198,413	\$165,101,450	\$1,340,646,100
2019	\$553,501,922	\$12,991,000	\$648,173,759	\$175,967,983	\$1,390,634,664
2020	\$608,100,046	\$12,000,000	\$667,314,155	\$168,969,250	\$1,456,383,451
<b>Totals</b>	<b>\$5,472,815,034</b>	<b>\$119,329,197</b>	<b>\$6,250,494,117</b>	<b>\$1,813,418,179</b>	<b>\$13,656,056,528</b>

\* Estimates for 2013-2020, except 2019.

\*\* Projected for 2020.

Furthermore, LMSDI calls upon the Pittsburgh City Council President to hold hearings on this issue to answer the following questions: Where is the city’s Community Reinvestment Depository Policy report? What is the amount of city funds held within Pittsburgh area banks? Do any of these banks redline Pittsburgh neighborhoods? We also call upon the city’s institutions of higher learning and city-based corporations to evaluate where they deposit institutional funds. We believe that lending patterns and practices will change once major institutional deposits are only held in banks which have made substantial commitments to Pittsburgh’s minority communities.

**Recommendation 5: Implement a statewide CRA law for state-chartered banks in Pennsylvania.**

Pennsylvania does not have a community reinvestment law similar to the federal Community Reinvestment Act (CRA). Massachusetts along with a handful of other states, including New York, Connecticut, and Illinois, have adopted CRA laws to examine the performance of their state-chartered banks. Since 2007, mortgage companies receiving a license to make loans in Massachusetts are examined and rated by the State’s Division of Banks. They undergo an exam that assesses their performance in making retail home loans to low- and moderate-income borrowers and communities. The exam also scrutinizes and rates their community development services and investment activities. A similar law would assist the governor, state legislators, and local leaders to evaluate the performance of financial institutions chartered to do business in Pennsylvania.

According to the Pennsylvania Department of Banking and Securities, there are 176 state-chartered banks, trusts, and credit unions regulated by the agency. Furthermore, the Commonwealth of Pennsylvania’s annual operating budget is \$78 billion. Those are a lot of funds to be deposited into state banks. It is imperative that the state know which institutions have made substantial reinvestment commitments to low- and moderate-income and minority communities throughout the state.

**Recommendation 6: Encourage consumers to become knowledgeable about banks and banking products.**

A final recommendation is to reinforce the importance of financial education. Although so few consumer deposits are held in Pittsburgh bank branches in minority and low-income neighborhoods, it is critical that consumers educate themselves about products and services that are designed for their benefit, not just the benefit of lending institutions. NeighborWorks Western Pennsylvania is one agency that assists consumers with navigating the various financial institutions that are right for low- and moderate-income borrowers.

Although the African American homeownership rate in Pittsburgh is only 30%, it could be a lot higher if lenders make a concerted effort to educate potential homebuyers and eliminate credit barriers. After all, nearly 1,000 African American home loan applications were denied in 2020 alone. With greater outreach, education, and focus from the lending community, these loan denials could become new African American homeowners.

Ultimately, a combination of regulatory enforcement, government transparency, market-based solutions, and financial education can help build wealth within African American communities.

## Part IV. Methodology

**Bank Lending Data:** Carnegie Mellon University acquired the bank lending data for city of Pittsburgh ‘Originated Loans’ (disclosed via the Home Mortgage Disclosure Act, HMDA) from the Federal Financial Institutions Examination Council’s website for years 2007 through 2019. (Years 2017-2019 at <https://ffiec.cfpb.gov/data-publication/snapshot-national-loan-level-dataset/2019>; Years 2007-2016 at <https://www.consumerfinance.gov/data-research/hmda/historic-data/>. Respondent names were extracted from each year’s corresponding Reporter Panel). The same data source was used for the 2020 data, as well. LMSDI’s aim in analyzing loan approvals, rather than denials, is to determine where private investment has been deployed, by race and geography. We wanted to answer the question, “where is the money going?” However, loan denials, in addition to loan pricing data, could be examined in future studies.

Additional data was provided by the “Annual Lending Study” published by the Pittsburgh Community Reinvestment Group in 2020. Mortgage loan types include conventional home purchase, home improvement, refinancing, and government-insured (FHA/VA) loans.

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.

City of Pittsburgh neighborhoods were identified from census tracts from the University of Pittsburgh, <https://pitt.libguides.com/pghcensus/pghcensustracts>.

**Neighborhood demographic data:** Census tract-level data was taken from the Western Pennsylvania Data Center for 2015 for use in the bank lending analysis. City and county demographic data were derived from the U.S. Census Bureau, American Community Survey (ACS) Demographic and Housing Estimates, Survey/Program: American Community Survey, Allegheny County and City of Pittsburgh, 2019: ACS 5-Year Estimates.

**Bank Branch Data:** Downloaded from the Federal Deposit Insurance Corporation as of June 30, 2020, <https://www7.fdic.gov/sod/dynaDownload.asp?barItem=6>. Branch addresses were matched against city-non-city locations.

**Public housing data:** Compiled from monthly meeting minutes of the Housing Authority of the City of Pittsburgh, Pennsylvania Housing Finance Agency, and Urban Redevelopment Authority for years 2010 through 2020, acquired from freedom of information act requests to each agency. From these minutes, LMSDI extracted dollar amounts from board resolutions passed during the monthly meetings. Funds were allocated for affordable housing construction and rehabilitation, loan agreements, contractors, legal and consultant services, and grant funds to various companies and organizations.

**Public Agency Operating Budgets:** Acquired from the city of Pittsburgh (<https://pittsburghpa.gov/council/operating-budgets>), “URA Organizational Strategy Report,” March 2020 (“Total Staff Compensation” and “Administrative Budget-Other,” pp. 70 & 73) and Summary Operating Budgets through a FOIA request; Pittsburgh Public School Board of Education (<https://www.pghschools.org/budget>); Housing Authority of the City of Pittsburgh, Public Records Request (HACP FOIA request, April 2021, and <https://www.publicsource.org/how-pittsburghs-housing-authority-is-spending-millions-in-section-8-funds-to-build-affordable-housing/>); and Paycheck Protection Program (PPP) Funds Disbursed in the Pittsburgh Area in 2020 (<https://www.publicsource.org/where-pittsburgh-ppp-covid-relief-money-went-search-map-database/>).

**Vacant Property Inventory:** LMSDI compiled an inventory of vacant properties in Marshall-Shadeland to better understand the real estate market. The neighborhood was divided into eight clusters as a way to more efficiently manage the vacant property inventory. The majority of our efforts were focused on Cluster 1 & 1A, which is bounded by California Avenue and Marshall Avenue and includes the majority of absentee-owned properties in the neighborhood. Over the course of three weeks, from May 21 to June 17, 2020, eight survey team members walked every street in Marshall-Shadeland to count and evaluate vacant properties.

Some vacant structures were easy to identify: many were boarded up, heavily overgrown with weeds and vines, or had missing windows or doors. Others were harder to ascertain. Input from neighbors helped complete the list. Some buildings which could not be definitively identified as vacant were simply listed as “potentially vacant.” Vacant lots were counted based on site surveys compared against block and lot data from the Allegheny County real estate website. Condition reports were then prepared for each vacant structure. This was done to evaluate the integrity of each structural element, such as roofs, doors, windows, porches, and foundations. From these detailed evaluations, cost estimates were prepared for vacant structures in Cluster 1 and 1A to evaluate their potential for restoration.



## Part V. Sources

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## Table Appendix

**Table 13. Demographic Change in Pittsburgh’s Minority Neighborhoods 2010-2019**

No.	Neighborhood	2019 Black Population(1)	2010 Black Population(2)	Change	Percent Change
1	Point Breeze North	710	1,137	-427	-38%
2	East Liberty	2,575	3,976	-1,401	-35%
3	Beltzhoover & Bon Air	1,084	1,639	-555	-34%
4	California-Kirkbride	427	578	-151	-26%
5	Larimer	1,223	1,483	-260	-18%
6	Fineview	546	665	-119	-18%
7	East Hills	2,482	2,953	-471	-16%
8	Garfield	2,470	2,943	-473	-16%
9	Hill Combined (Crawford-Roberts, Middle Hill, Upper Hill, Bedford Dwellings, Terrace Village)	7,195	8,352	-1,157	-14%
10	Perry South	2,486	2,849	-363	-13%
11	Manchester	1,506	1,707	-201	-12%
12	Lincoln-Lemington-Belmar	3,492	3,876	-384	-10%
13	Homewood Combined (North, South, West)	5,684	6,062	-378	-6%
14	Knoxville	1,882	1,930	-48	-2%
15	Marshall-Shadeland	2,566	2,618	-52	-2%
16	Sheraden & Esplen	2,372	2,276	96	4%
17	Northview Heights	1,627	1,099	528	48%
	<b>Total, Minority Neighborhoods</b>	<b>40,327</b>	<b>46,143</b>	<b>-5,816</b>	<b>-13%</b>
	<b>Total African Americans in Pittsburgh</b>	<b>69,589</b>	<b>79,710</b>	<b>-10,121</b>	<b>-13%</b>
	<b>Total City Population</b>	<b>302,205</b>	<b>305,704</b>	<b>-3,499</b>	<b>-1.1%</b>

1. U.S. Census Bureau, American Community Survey, 2019 ACS 5-Year Estimates, Table DP05.
2. U.S. Census Bureau, Decennial Census, 2010 DEC Redistricting Data (PL 94-171), Table P1.

**Table 14. Public and Private Investment in Pittsburgh Neighborhoods 2007-2020 (Ranked by Total Public and Private Dollars)**

Table 14. Public and Private Investment in Pittsburgh Neighborhoods 2007-2020							
No.	Neighborhood	City Council District	Total Bank Loan Dollars	Total Public Dollars	Total Public and Private Dollars	Percent of Bank Loan Dollars	Percent of Public Dollars
1	Squirrel Hill South	5	\$1,045,706,000	\$83,743,701	<b>\$1,129,449,701</b>	92.6%	7.4%
2	Shadyside	8	\$1,054,017,000	\$26,933,104	<b>\$1,080,950,104</b>	97.5%	2.5%
3	Squirrel Hill North	8	\$956,579,000	\$807,500	<b>\$957,386,500</b>	99.9%	0.1%
4	South Side Flats	3	\$532,039,000	\$113,843,560	<b>\$645,882,560</b>	82.4%	17.6%
5	Central Business District	6	\$380,999,000	\$222,850,112	<b>\$603,849,112</b>	63.1%	36.9%
6	Point Breeze	8	\$595,853,000	\$1,340,000	<b>\$597,193,000</b>	99.8%	0.2%
7	East Liberty	9	\$186,588,000	\$331,650,370	<b>\$518,238,370</b>	36.0%	64.0%
8	Highland Park	7	\$463,237,000	\$19,261,500	<b>\$482,498,500</b>	96.0%	4.0%
9	Brookline	4	\$419,070,000	\$7,500	<b>\$419,077,500</b>	100.0%	0.0%
10	Strip District	7	\$318,499,000	\$69,258,337	<b>\$387,757,337</b>	82.1%	17.9%
11	Central Lawrenceville	7	\$359,367,000	\$14,111,147	<b>\$373,478,147</b>	96.2%	3.8%
12	Mount Washington	2	\$368,518,000	\$4,919,301	<b>\$373,437,301</b>	98.7%	1.3%
13	Bloomfield	7	\$327,000,000	\$2,568,771	<b>\$329,568,771</b>	99.2%	0.8%
14	Lower Lawrenceville	7	\$231,598,000	\$43,280,891	<b>\$274,878,891</b>	84.3%	15.7%
15	Greenfield	5	\$272,784,000	\$233,081	<b>\$273,017,081</b>	99.9%	0.1%
16	Central Northside	1	\$218,797,000	\$34,800,008	<b>\$253,597,008</b>	86.3%	13.7%
17	Crawford-Roberts	6	\$50,621,000	\$184,446,665	<b>\$235,067,665</b>	21.5%	78.5%
18	Brighton Heights	1	\$230,032,000	\$1,562,076	<b>\$231,594,076</b>	99.3%	0.7%
19	North Oakland	8	\$192,155,000	\$13,365,001	<b>\$205,520,001</b>	93.5%	6.5%
20	Larimer	9	\$66,367,000	\$122,165,606	<b>\$188,532,606</b>	35.2%	64.8%
21	South Side Slopes	3	\$178,558,000	\$250,001	<b>\$178,808,001</b>	99.9%	0.1%

**Table 14. Public and Private Investment in Pittsburgh Neighborhoods 2007-2020**

No.	Neighborhood	City Council District	Total Bank Loan Dollars	Total Public Dollars	Total Public and Private Dollars	Percent of Bank Loan Dollars	Percent of Public Dollars
22	Hazelwood, Hays, Glen Hazel	5	\$49,699,000	\$128,394,093	<b>\$178,093,093</b>	<b>27.9%</b>	<b>72.1%</b>
23	Stanton Heights	7	\$170,962,000	\$4,205,913	<b>\$175,167,913</b>	<b>97.6%</b>	<b>2.4%</b>
24	Westwood, Ridgemont	2	\$166,024,000	\$2,000,000	<b>\$168,024,000</b>	<b>98.8%</b>	<b>1.2%</b>
25	Beechview	4	\$147,946,000	\$9,280,986	<b>\$157,226,986</b>	<b>94.1%</b>	<b>5.9%</b>
26	Middle Hill	6	\$8,562,000	\$144,578,932	<b>\$153,140,932</b>	<b>5.6%</b>	<b>94.4%</b>
27	Duquesne Heights	2	\$152,502,000	\$0	<b>\$152,502,000</b>	<b>100.0%</b>	<b>0.0%</b>
28	Carrick	4	\$144,042,000	\$2,841,972	<b>\$146,883,972</b>	<b>98.1%</b>	<b>1.9%</b>
29	Morningside	7	\$142,398,000	\$2,950,000	<b>\$145,348,000</b>	<b>98.0%</b>	<b>2.0%</b>
30	Troy Hill	1	\$140,852,000	\$2,276,100	<b>\$143,128,100</b>	<b>98.4%</b>	<b>1.6%</b>
31	East Allegheny, North Shore	1	\$128,594,000	\$10,690,311	<b>\$139,284,311</b>	<b>92.3%</b>	<b>7.7%</b>
32	Upper Lawrenceville	7	\$132,896,000	\$4,004,894	<b>\$136,900,894</b>	<b>97.1%</b>	<b>2.9%</b>
33	Banksville	2	\$134,547,000	\$0	<b>\$134,547,000</b>	<b>100.0%</b>	<b>0.0%</b>
34	Allegheny West, Allegheny Center	1	\$129,363,000	\$4,336,657	<b>\$133,699,657</b>	<b>96.8%</b>	<b>3.2%</b>
35	Friendship	7	\$123,157,000	\$865,000	<b>\$124,022,000</b>	<b>99.3%</b>	<b>0.7%</b>
36	Point Breeze North	9	\$80,025,000	\$32,953,221	<b>\$112,978,221</b>	<b>70.8%</b>	<b>29.2%</b>
37	Perry North	1	\$106,226,000	\$1,629,366	<b>\$107,855,366</b>	<b>98.5%</b>	<b>1.5%</b>
38	South Oakland	3	\$79,955,000	\$13,438,720	<b>\$93,393,720</b>	<b>85.6%</b>	<b>14.4%</b>
39	Central Oakland	6	\$87,690,000	\$430,000	<b>\$88,120,000</b>	<b>99.5%</b>	<b>0.5%</b>
40	Manchester	6	\$69,793,000	\$16,166,842	<b>\$85,959,842</b>	<b>81.2%</b>	<b>18.8%</b>
41	Overbrook	5	\$82,990,000	\$110,000	<b>\$83,100,000</b>	<b>99.9%</b>	<b>0.1%</b>
42	Regent Square	5	\$82,976,000	\$0	<b>\$82,976,000</b>	<b>100.0%</b>	<b>0.0%</b>

**Table 14. Public and Private Investment in Pittsburgh Neighborhoods 2007-2020**

No.	Neighborhood	City Council District	Total Bank Loan Dollars	Total Public Dollars	Total Public and Private Dollars	Percent of Bank Loan Dollars	Percent of Public Dollars
43	Windgap, Chartiers City, Fairywood	2	\$61,757,000	\$17,107,306	<b>\$78,864,306</b>	<b>78.3%</b>	<b>21.7%</b>
44	Garfield	9	\$57,811,000	\$20,065,832	<b>\$77,876,832</b>	<b>74.2%</b>	<b>25.8%</b>
45	Crafton Heights	2	\$77,405,000	\$25,501	<b>\$77,430,501</b>	<b>100.0%</b>	<b>0.0%</b>
46	Lincoln Place	5	\$74,809,000	\$900,001	<b>\$75,709,001</b>	<b>98.8%</b>	<b>1.2%</b>
47	Bluff	6	\$30,496,000	\$43,053,733	<b>\$73,549,733</b>	<b>41.5%</b>	<b>58.5%</b>
48	Homewood South	9	\$13,369,000	\$56,649,077	<b>\$70,018,077</b>	<b>19.1%</b>	<b>80.9%</b>
49	Swisshelm Park	5	\$62,349,000	\$20,000	<b>\$62,369,000</b>	<b>100.0%</b>	<b>0.0%</b>
50	Perry South	6	\$47,485,000	\$11,530,451	<b>\$59,015,451</b>	<b>80.5%</b>	<b>19.5%</b>
51	Sheraden, Esplen	2	\$55,636,000	\$3,136,801	<b>\$58,772,801</b>	<b>94.7%</b>	<b>5.3%</b>
52	New Homestead	5	\$48,405,000	\$0	<b>\$48,405,000</b>	<b>100.0%</b>	<b>0.0%</b>
53	Marshall-Shadeland	1	\$42,131,000	\$3,256,936	<b>\$45,387,936</b>	<b>92.8%</b>	<b>7.2%</b>
54	Polish Hill	7	\$43,850,000	\$1,356,600	<b>\$45,206,600</b>	<b>97.0%</b>	<b>3.0%</b>
55	Upper Hill	6	\$41,373,000	\$2,209,098	<b>\$43,582,098</b>	<b>94.9%</b>	<b>5.1%</b>
56	Lincoln-Lemington-Belmar	9	\$17,407,000	\$25,942,709	<b>\$43,349,709</b>	<b>40.2%</b>	<b>59.8%</b>
57	Northview Heights	1	\$846,000	\$40,961,547	<b>\$41,807,547</b>	<b>2.0%</b>	<b>98.0%</b>
58	Fineview	1	\$22,645,000	\$17,649,062	<b>\$40,294,062</b>	<b>56.2%</b>	<b>43.8%</b>
59	Allentown	3	\$25,115,000	\$9,534,643	<b>\$34,649,643</b>	<b>72.5%</b>	<b>27.5%</b>
60	West Oakland	6	\$27,603,000	\$6,870,000	<b>\$34,473,000</b>	<b>80.1%</b>	<b>19.9%</b>
61	Summer Hill	1	\$33,724,000	\$0	<b>\$33,724,000</b>	<b>100.0%</b>	<b>0.0%</b>
62	Oakwood, East Carnegie	2	\$31,685,000	\$0	<b>\$31,685,000</b>	<b>100.0%</b>	<b>0.0%</b>
63	Elliott, West End	2	\$27,255,000	\$3,059,501	<b>\$30,314,501</b>	<b>89.9%</b>	<b>10.1%</b>
64	Spring Hill-City View	1	\$29,548,000	\$0	<b>\$29,548,000</b>	<b>100.0%</b>	<b>0.0%</b>

Table 14. Public and Private Investment in Pittsburgh Neighborhoods 2007-2020							
No.	Neighborhood	City Council District	Total Bank Loan Dollars	Total Public Dollars	Total Public and Private Dollars	Percent of Bank Loan Dollars	Percent of Public Dollars
65	Beltzhoover, Bon Air	3	\$28,993,000	\$135,001	\$29,128,001	99.5%	0.5%
66	Knoxville	3	\$16,703,000	\$1,225,001	\$17,928,001	93.2%	6.8%
67	Homewood North	9	\$13,718,000	\$3,902,909	\$17,620,909	77.9%	22.1%
68	Terrace Village	6	\$11,686,000	\$4,921,800	\$16,607,800	70.4%	29.6%
69	East Hills	9	\$14,852,000	\$275,000	\$15,127,000	98.2%	1.8%
70	Arlington, Arlington Heights	3	\$13,089,000	\$505,666	\$13,594,666	96.3%	3.7%
71	South Shore	2	\$475,000	\$12,976,929	\$13,451,929	3.5%	96.5%
72	Chateau	6	\$2,565,000	\$9,458,725	\$12,023,725	21.3%	78.7%
73	California-Kirkbride	6	\$11,377,000	\$164,608	\$11,541,608	98.6%	1.4%
74	Spring Garden	1	\$9,781,000	\$0	\$9,781,000	100.0%	0.0%
75	Bedford Dwellings	6	\$344,000	\$8,531,838	\$8,875,838	3.9%	96.1%
76	St. Clair, Mt. Oliver	3	\$4,264,000	\$39,000	\$4,303,000	99.1%	0.9%
77	Homewood West	9	\$1,567,000	\$299,268	\$1,866,268	84.0%	16.0%
	<b>Neighborhood Totals</b>		<b>\$11,811,701,000</b>	<b>\$1,978,315,779</b>	<b>\$13,790,016,779</b>	<b>85.7%</b>	<b>14.3%</b>
	<b>Public Funding, Multiple Neighborhoods</b>			<b>\$323,152,206</b>			
	<b>Public Funding Citywide</b>			<b>\$442,631,909</b>			
	<b>Public Funding, Unknown Neighborhoods</b>			<b>\$658,049,225</b>			
	<b>Totals</b>		<b>\$11,811,701,000</b>	<b>\$3,402,149,119</b>	<b>\$15,213,850,119</b>	<b>77.6%</b>	<b>22.4%</b>

**Table 15. Public and Private Investment in Pittsburgh’s Minority Neighborhoods, 2007-2020 (Ranked by Total Public and Private Dollars)**

No.	Neighborhood	City Council District	Total Bank Loan Dollars	Total Public Dollars	Total Public and Private Dollars	Percent of Bank Loan Dollars	Percent of Public Dollars
1	East Liberty	9	\$186,588,000	\$331,650,370	<b>\$518,238,370</b>	<b>36.0%</b>	<b>64.0%</b>
2	Hill Combined (Crawford-Roberts, Middle Hill, Upper Hill, Terrace Village, and Bedford Dwellings)	6	\$112,586,000	\$344,688,333	<b>\$457,274,333</b>	<b>24.6%</b>	<b>75.4%</b>
3	Larimer	9	\$66,367,000	\$122,165,606	<b>\$188,532,606</b>	<b>35.2%</b>	<b>64.8%</b>
4	Homewood Combined (South, North, West)	9	\$28,654,000	\$60,851,254	<b>\$89,505,254</b>	<b>32.0%</b>	<b>68.0%</b>
5	Manchester	6	\$69,793,000	\$16,166,842	<b>\$85,959,842</b>	<b>81.2%</b>	<b>18.8%</b>
6	Garfield	9	\$57,811,000	\$20,065,832	<b>\$77,876,832</b>	<b>74.2%</b>	<b>25.8%</b>
7	Perry South	6	\$47,485,000	\$11,530,451	<b>\$59,015,451</b>	<b>80.5%</b>	<b>19.5%</b>
8	Sheraden, Esplen	2	\$55,636,000	\$3,136,801	<b>\$58,772,801</b>	<b>94.7%</b>	<b>5.3%</b>
9	Marshall-Shadeland	1	\$42,131,000	\$3,256,936	<b>\$45,387,936</b>	<b>92.8%</b>	<b>7.2%</b>
10	Lincoln-Lemington-Belmar	9	\$17,407,000	\$25,942,709	<b>\$43,349,709</b>	<b>40.2%</b>	<b>59.8%</b>
11	Northview Heights	1	\$846,000	\$40,961,547	<b>\$41,807,547</b>	<b>2.0%</b>	<b>98.0%</b>
12	Fineview	1	\$22,645,000	\$17,649,062	<b>\$40,294,062</b>	<b>56.2%</b>	<b>43.8%</b>
13	West Oakland	6	\$27,603,000	\$6,870,000	<b>\$34,473,000</b>	<b>80.1%</b>	<b>19.9%</b>
14	Beltzhoover, Bon Air	3	\$28,993,000	\$135,001	<b>\$29,128,001</b>	<b>99.5%</b>	<b>0.5%</b>
15	Knoxville	3	\$16,703,000	\$1,225,001	<b>\$17,928,001</b>	<b>93.2%</b>	<b>6.8%</b>
16	East Hills	9	\$14,852,000	\$275,000	<b>\$15,127,000</b>	<b>98.2%</b>	<b>1.8%</b>
17	California-Kirkbride	6	\$11,377,000	\$164,608	<b>\$11,541,608</b>	<b>98.6%</b>	<b>1.4%</b>
	<b>Totals</b>		<b>\$807,477,000</b>	<b>\$1,006,735,353</b>	<b>\$1,814,212,353</b>	<b>44.5%</b>	<b>55.5%</b>

**Table 16. Public and Private Investment in Pittsburgh’s Non-Minority Neighborhoods (Ranked by Total Public and Private Dollars)**

Table 16. Public and Private Investment in Pittsburgh’s Non-Minority Neighborhoods							
No.	Neighborhood	City Council District	Total Bank Loan Dollars	Total Public Dollars	Total Public and Private Dollars	Percent of Bank Loan Dollars	Percent of Public Dollars
1	Squirrel Hill South	5	\$1,045,706,000	\$83,743,701	<b>\$1,129,449,701</b>	<b>92.6%</b>	<b>7.4%</b>
2	Shadyside	8	\$1,054,017,000	\$26,933,104	<b>\$1,080,950,104</b>	<b>97.5%</b>	<b>2.5%</b>
3	Squirrel Hill North	5	\$956,579,000	\$807,500	<b>\$957,386,500</b>	<b>99.9%</b>	<b>0.1%</b>
4	South Side Flats	3	\$532,039,000	\$113,843,560	<b>\$645,882,560</b>	<b>82.4%</b>	<b>17.6%</b>
5	Central Business District	6	\$380,999,000	\$222,850,112	<b>\$603,849,112</b>	<b>63.1%</b>	<b>36.9%</b>
6	Point Breeze	8	\$595,853,000	\$1,340,000	<b>\$597,193,000</b>	<b>99.8%</b>	<b>0.2%</b>
7	Highland Park	7	\$463,237,000	\$19,261,500	<b>\$482,498,500</b>	<b>96.0%</b>	<b>4.0%</b>
8	Brookline	4	\$419,070,000	\$7,500	<b>\$419,077,500</b>	<b>100.0%</b>	<b>0.0%</b>
9	Strip District	7	\$318,499,000	\$69,258,337	<b>\$387,757,337</b>	<b>82.1%</b>	<b>17.9%</b>
10	Central Lawrenceville	7	\$359,367,000	\$14,111,147	<b>\$373,478,147</b>	<b>96.2%</b>	<b>3.8%</b>
11	Mount Washington	2	\$368,518,000	\$4,919,301	<b>\$373,437,301</b>	<b>98.7%</b>	<b>1.3%</b>
12	Bloomfield	7	\$327,000,000	\$2,568,771	<b>\$329,568,771</b>	<b>99.2%</b>	<b>0.8%</b>
13	Lower Lawrenceville	7	\$231,598,000	\$43,280,891	<b>\$274,878,891</b>	<b>84.3%</b>	<b>15.7%</b>
14	Greenfield	5	\$272,784,000	\$233,081	<b>\$273,017,081</b>	<b>99.9%</b>	<b>0.1%</b>
15	Central Northside	1	\$218,797,000	\$34,800,008	<b>\$253,597,008</b>	<b>86.3%</b>	<b>13.7%</b>
16	Brighton Heights	1	\$230,032,000	\$1,562,076	<b>\$231,594,076</b>	<b>99.3%</b>	<b>0.7%</b>
17	North Oakland	8	\$192,155,000	\$13,365,001	<b>\$205,520,001</b>	<b>93.5%</b>	<b>6.5%</b>
18	South Side Slopes	3	\$178,558,000	\$250,001	<b>\$178,808,001</b>	<b>99.9%</b>	<b>0.1%</b>
19	Hazelwood, Hays, Glen Hazel	5	\$49,699,000	\$128,394,093	<b>\$178,093,093</b>	<b>27.9%</b>	<b>72.1%</b>
20	Stanton Heights	7	\$170,962,000	\$4,205,913	<b>\$175,167,913</b>	<b>97.6%</b>	<b>2.4%</b>
21	Westwood, Ridgemont	2	\$166,024,000	\$2,000,000	<b>\$168,024,000</b>	<b>98.8%</b>	<b>1.2%</b>
22	Beechview	4	\$147,946,000	\$9,280,986	<b>\$157,226,986</b>	<b>94.1%</b>	<b>5.9%</b>



<b>Table 16. Public and Private Investment in Pittsburgh's Non-Minority Neighborhoods</b>							
<b>No.</b>	<b>Neighborhood</b>	<b>City Council District</b>	<b>Total Bank Loan Dollars</b>	<b>Total Public Dollars</b>	<b>Total Public and Private Dollars</b>	<b>Percent of Bank Loan Dollars</b>	<b>Percent of Public Dollars</b>
23	<b>Duquesne Heights</b>	2	\$152,502,000	\$0	<b>\$152,502,000</b>	<b>100.0%</b>	<b>0.0%</b>
24	<b>Carrick</b>	4	\$144,042,000	\$2,841,972	<b>\$146,883,972</b>	<b>98.1%</b>	<b>1.9%</b>
25	<b>Morningside</b>	7	\$142,398,000	\$2,950,000	<b>\$145,348,000</b>	<b>98.0%</b>	<b>2.0%</b>
26	<b>Troy Hill</b>	1	\$140,852,000	\$2,276,100	<b>\$143,128,100</b>	<b>98.4%</b>	<b>1.6%</b>
27	<b>East Allegheny, North Shore</b>	1	\$128,594,000	\$10,690,311	<b>\$139,284,311</b>	<b>92.3%</b>	<b>7.7%</b>
28	<b>Upper Lawrenceville</b>	7	\$132,896,000	\$4,004,894	<b>\$136,900,894</b>	<b>97.1%</b>	<b>2.9%</b>
29	<b>Banksville</b>	2	\$134,547,000	\$0	<b>\$134,547,000</b>	<b>100.0%</b>	<b>0.0%</b>
30	<b>Allegheny West, Allegheny Center</b>	1	\$129,363,000	\$4,336,657	<b>\$133,699,657</b>	<b>96.8%</b>	<b>3.2%</b>
31	<b>Friendship</b>	7	\$123,157,000	\$865,000	<b>\$124,022,000</b>	<b>99.3%</b>	<b>0.7%</b>
32	<b>Point Breeze North</b>	9	\$80,025,000	\$32,953,221	<b>\$112,978,221</b>	<b>70.8%</b>	<b>29.2%</b>
33	<b>Perry North</b>	1	\$106,226,000	\$1,629,366	<b>\$107,855,366</b>	<b>98.5%</b>	<b>1.5%</b>
34	<b>South Oakland</b>	3	\$79,955,000	\$13,438,720	<b>\$93,393,720</b>	<b>85.6%</b>	<b>14.4%</b>
35	<b>Central Oakland</b>	6	\$87,690,000	\$430,000	<b>\$88,120,000</b>	<b>99.5%</b>	<b>0.5%</b>
36	<b>Overbrook</b>	4	\$82,990,000	\$110,000	<b>\$83,100,000</b>	<b>99.9%</b>	<b>0.1%</b>
37	<b>Regent Square</b>	5	\$82,976,000	\$0	<b>\$82,976,000</b>	<b>100.0%</b>	<b>0.0%</b>
38	<b>Windgap, Chartiers City,</b>	2	\$61,757,000	\$17,107,306	<b>\$78,864,306</b>	<b>78.3%</b>	<b>21.7%</b>
39	<b>Crafton Heights</b>	2	\$77,405,000	\$25,501	<b>\$77,430,501</b>	<b>100.0%</b>	<b>0.0%</b>
40	<b>Lincoln Place</b>	5	\$74,809,000	\$900,001	<b>\$75,709,001</b>	<b>98.8%</b>	<b>1.2%</b>
41	<b>Bluff</b>	6	\$30,496,000	\$43,053,733	<b>\$73,549,733</b>	<b>41.5%</b>	<b>58.5%</b>
42	<b>Swisshelm Park</b>	5	\$62,349,000	\$20,000	<b>\$62,369,000</b>	<b>100.0%</b>	<b>0.0%</b>
43	<b>New Homestead</b>	5	\$48,405,000	\$0	<b>\$48,405,000</b>	<b>100.0%</b>	<b>0.0%</b>
44	<b>Polish Hill</b>	7	\$43,850,000	\$1,356,600	<b>\$45,206,600</b>	<b>97.0%</b>	<b>3.0%</b>
45	<b>Allentown</b>	3	\$25,115,000	\$9,534,643	<b>\$34,649,643</b>	<b>72.5%</b>	<b>27.5%</b>

<b>Table 16. Public and Private Investment in Pittsburgh's Non-Minority Neighborhoods</b>							
<b>No.</b>	<b>Neighborhood</b>	<b>City Council District</b>	<b>Total Bank Loan Dollars</b>	<b>Total Public Dollars</b>	<b>Total Public and Private Dollars</b>	<b>Percent of Bank Loan Dollars</b>	<b>Percent of Public Dollars</b>
46	<b>Summer Hill</b>	1	\$33,724,000	\$0	<b>\$33,724,000</b>	<b>100.0%</b>	<b>0.0%</b>
47	<b>Oakwood, East Carnegie</b>	2	\$31,685,000	\$0	<b>\$31,685,000</b>	<b>100.0%</b>	<b>0.0%</b>
48	<b>Elliott, West End</b>	2	\$27,255,000	\$3,059,501	<b>\$30,314,501</b>	<b>89.9%</b>	<b>10.1%</b>
49	<b>Spring Hill-City View</b>	1	\$29,548,000	\$0	<b>\$29,548,000</b>	<b>100.0%</b>	<b>0.0%</b>
50	<b>Arlington, Arlington</b>	3	\$13,089,000	\$505,666	<b>\$13,594,666</b>	<b>96.3%</b>	<b>3.7%</b>
51	<b>South Shore</b>	2	\$475,000	\$12,976,929	<b>\$13,451,929</b>	<b>3.5%</b>	<b>96.5%</b>
52	<b>Chateau</b>	6	\$2,565,000	\$9,458,725	<b>\$12,023,725</b>	<b>21.3%</b>	<b>78.7%</b>
53	<b>Spring Garden</b>	1	\$9,781,000	\$0	<b>\$9,781,000</b>	<b>100.0%</b>	<b>0.0%</b>
54	<b>St. Clair, Mt. Oliver</b>	3	\$4,264,000	\$39,000	<b>\$4,303,000</b>	<b>99.1%</b>	<b>0.9%</b>
	<b>Totals</b>		<b>\$11,004,224,000</b>	<b>\$971,580,427</b>	<b>\$11,975,804,427</b>	<b>91.9%</b>	<b>8.1%</b>

**Table 17. Top Ten Lenders to African Americans in Pittsburgh 2007-2019 (Ranked by Loan Dollars)**

Rank	Lender	Loan Dollars to African Americans	Percent of All Banks' Loan Dollars to African Americans
1	DOLLAR BANK FSB	\$45,926,000	11.0%
2	PNC BANK NA (includes PNC Bank NA and PNC Mortgage LLC)	\$29,928,000	7.2%
3	WELLS FARGO BANK (includes Wells Fargo Bank NA, Wells Fargo Fin'l Pennsylvania, and Wells Fargo Funding)	\$24,322,000	5.8%
4	HOWARD HANNA FINANCIAL SERVICE	\$17,442,000	4.2%
5	QUICKEN LOANS	\$15,207,000	3.6%
6	JPMORGAN CHASE BANK	\$9,932,000	2.4%
7	RIVERSSET CREDIT UNION	\$9,901,000	2.4%
8	FIRST NATIONAL BANK OF PA	\$9,042,000	2.2%
9	WEST PENN FINANCIAL	\$7,987,000	1.9%
10	BANK OF AMERICA N.A.	\$7,565,000	1.8%
	<b>Total</b>	<b>\$177,252,000</b>	<b>42.5%</b>
	<b>All Banks' Lending to African Americans</b>	<b>\$417,224,000</b>	

**Table 18. Top Ten Lenders to African Americans in Pittsburgh 2007-2019 (Ranked by Loans)**

Rank	Lender	Loans to African Americans	Percent of All Banks' Loans to African Americans
1	DOLLAR BANK FSB	697	13.6%
2	PNC BANK NA (includes PNC Bank NA and PNC Mortgage LLC)	427	8.3%
3	RIVERSET CREDIT UNION	262	5.1%
4	WELLS FARGO BANK (includes Wells Fargo Bank NA, Wells Fargo Fin'l Pennsylvania, and Wells Fargo Funding)	231	4.5%
5	CITIZENS BANK (includes Citizens Bank of Pennsylvania, RBS Citizens, and Citizens BK NA)	218	4.3%
6	QUICKEN LOANS	155	3.0%
7	ALLEGENT COMMUNITY FCU	155	3.0%
8	HOWARD HANNA FINANCIAL SERVICE	130	2.5%
9	FIRST NATIONAL BANK OF PA	113	2.2%
10	FIRST NIAGARA BK NA + KEYBANK NATIONAL ASSOCIATION + KEYBANK NA	101	2.0%
	<b>Total</b>	<b>2,489</b>	<b>48.7%</b>
	<b>All Banks' Lending to African Americans</b>	<b>5,116</b>	

**Table 19. Bank Lending to Pittsburgh Neighborhoods 2007-2019 (Ranked by Loan Dollars)**

Table 19. Bank Lending to Pittsburgh Neighborhoods 2007-2019					
Neighborhood	2015 Population	Percent Minority	Total Loans	Total Loan Dollars	Percent of Total
Shadyside	13,562	30.3%	3,495	\$1,054,017,000	8.9%
Squirrel Hill South	16,042	18.6%	4,333	\$1,045,706,000	8.9%
Squirrel Hill North	11,336	23.1%	2,872	\$956,579,000	8.1%
Point Breeze	5,414	12.5%	2,469	\$595,853,000	5.0%
South Side Flats	6,292	6.9%	2,593	\$532,039,000	4.5%
Highland Park	6,810	31.7%	2,289	\$463,237,000	3.9%
Brookline	13,160	12.1%	4,895	\$419,070,000	3.5%
Central Business District	4,060	21.8%	800	\$380,999,000	3.2%
Mount Washington	8,743	13.5%	2,704	\$368,518,000	3.1%
Central Lawrenceville	4,775	13.0%	1,733	\$359,367,000	3.0%
Bloomfield	8,669	13.7%	2,195	\$327,000,000	2.8%
Strip District	747	16.9%	244	\$318,499,000	2.7%
Greenfield	7,690	11.4%	2,529	\$272,784,000	2.3%
Lower Lawrenceville	2,572	22.4%	816	\$231,598,000	2.0%
Brighton Heights	7,421	27.3%	2,431	\$230,032,000	1.9%
Central Northside	2,892	44.3%	1,226	\$218,797,000	1.9%
North Oakland	9,602	29.8%	551	\$192,155,000	1.6%
East Liberty	5,537	68.3%	746	\$186,588,000	1.6%
South Side Slopes	4,583	7.2%	1,472	\$178,558,000	1.5%
Stanton Heights	4,761	45.5%	1,797	\$170,962,000	1.4%
Westwood, Ridgemont	3,851	24.5%	1,331	\$166,024,000	1.4%
Duquesne Heights	2,522	3.8%	1,003	\$152,502,000	1.3%
Beechview	8,078	19.8%	2,064	\$147,946,000	1.3%
Carrick	10,122	21.3%	2,243	\$144,042,000	1.2%
Morningside	3,262	17.4%	1,254	\$142,398,000	1.2%
Troy Hill	2,283	19.1%	638	\$140,852,000	1.2%
Banksville	3,858	21.6%	1,194	\$134,547,000	1.1%

**Table 19. Bank Lending to Pittsburgh Neighborhoods 2007-2019**

Neighborhood	2015 Population	Percent Minority	Total Loans	Total Loan Dollars	Percent of Total
Upper Lawrenceville	2,754	18.8%	853	\$132,896,000	1.1%
Allegheny West, Allegheny Center	1,754	35.8%	187	\$129,363,000	1.1%
East Allegheny, North Shore	2,300	31.1%	556	\$128,594,000	1.1%
Friendship	1,840	36.8%	296	\$123,157,000	1.0%
Perry North	3,771	36.8%	1,214	\$106,226,000	0.9%
Central Oakland	5,822	17.7%	334	\$87,690,000	0.7%
Overbrook	3,682	7.4%	1,167	\$82,990,000	0.7%
Regent Square	1,033	1.9%	460	\$82,976,000	0.7%
Point Breeze North	1,732	41.2%	462	\$80,025,000	0.7%
South Oakland	2,921	27.7%	662	\$79,955,000	0.7%
Crafton Heights	3,964	36.4%	970	\$77,405,000	0.7%
Lincoln Place	3,499	0.0%	1,043	\$74,809,000	0.6%
Manchester	1,944	69.7%	477	\$69,793,000	0.6%
Larimer	1,641	89.4%	102	\$66,367,000	0.6%
Swisshelm Park	1,345	9.2%	552	\$62,349,000	0.5%
Windgap, Chartiers City, Fairywood	3,275	43.5%	542	\$61,757,000	0.5%
Garfield	3,966	85.0%	598	\$57,811,000	0.5%
Sheraden, Esplen	5,993	51.9%	895	\$55,636,000	0.5%
Crawford-Roberts	2,225	90.3%	201	\$50,621,000	0.4%
Hazelwood, Hays, Glen Hazel	5,378	48.9%	665	\$49,699,000	0.4%
New Homestead	973	15.7%	370	\$48,405,000	0.4%
Perry South	3,398	64.4%	533	\$47,485,000	0.4%
Polish Hill	1,331	9.2%	349	\$43,850,000	0.4%
Marshall-Shadeland	6,195	51.0%	670	\$42,131,000	0.4%
Upper Hill	1,884	85.4%	314	\$41,373,000	0.4%
Summer Hill	1,191	17.9%	402	\$33,724,000	0.3%
Oakwood, East Carnegie	1,668	16.5%	393	\$31,685,000	0.3%
Bluff	6,294	30.3%	92	\$30,496,000	0.3%

**Table 19. Bank Lending to Pittsburgh Neighborhoods 2007-2019**

Neighborhood	2015 Population	Percent Minority	Total Loans	Total Loan Dollars	Percent of Total
Spring Hill-City View	2,456	40.8%	489	\$29,548,000	0.3%
Beltzhoover, Bon Air	2,622	64.6%	506	\$28,993,000	0.2%
West Oakland	1,717	63.0%	194	\$27,603,000	0.2%
Elliott, West End	2,726	36.1%	421	\$27,255,000	0.2%
Allentown	2,558	48.9%	216	\$25,115,000	0.2%
Fineview	1,270	75.6%	222	\$22,645,000	0.2%
Lincoln-Lemington-Belmar	4,955	86.7%	311	\$17,407,000	0.1%
Knoxville	4,255	71.0%	318	\$16,703,000	0.1%
East Hills	2,859	94.4%	221	\$14,852,000	0.1%
Homewood North	3,371	98.9%	137	\$13,718,000	0.1%
Homewood South	2,276	95.9%	111	\$13,369,000	0.1%
Arlington, Arlington Heights	2,124	29.8%	278	\$13,089,000	0.1%
Terrace Village	2,292	60.2%	39	\$11,686,000	0.1%
California-Kirkbride	803	78.0%	69	\$11,377,000	0.1%
Spring Garden	840	21.5%	154	\$9,781,000	0.1%
Middle Hill	1,760	87.7%	121	\$8,562,000	0.1%
St. Clair, Mt. Oliver	868	47.9%	83	\$4,264,000	0.04%
Chateau	3	0.0%	15	\$2,565,000	0.02%
Homewood West	850	99.4%	35	\$1,567,000	0.01%
Northview Heights	1,545	97.0%	12	\$846,000	0.01%
South Shore	12	0.0%	3	\$475,000	0.00%
Bedford Dwellings	1,349	95.8%	12	\$344,000	0.00%
<b>Totals</b>	<b>305,928</b>	<b>33.7%</b>	<b>71,243</b>	<b>\$11,811,701,000</b>	<b>100.0%</b>

**Table 20. Bank Lending to Minority Neighborhoods 2007-2019 (Ranked by Loan Dollars)**

No	Neighborhood	2015 Population	Percent Minority	Total Loans	Percent of Total Minority Loans	Total Loan Dollars	Percent of Total Minority Loan Dollars
1	East Liberty	5,537	68.3%	746	10.9%	\$186,588,000	23.1%
2	Hill Combined (Crawford-Roberts, Middle Hill, Upper Hill, Bedford Dwellings, Terrace Village)	9,510	82.4%	687	10.0%	\$112,586,000	13.9%
3	Manchester	1,944	69.7%	477	7.0%	\$69,793,000	8.6%
4	Larimer	1,641	89.4%	102	1.5%	\$66,367,000	8.2%
5	Garfield	3,966	85.0%	598	8.7%	\$57,811,000	7.2%
6	Sheraden, Esplen	5,993	51.9%	895	13.1%	\$55,636,000	6.9%
7	Perry South	3,398	64.4%	533	7.8%	\$47,485,000	5.9%
8	Marshall-Shadeland	6,195	48.9%	670	9.8%	\$42,131,000	5.2%
9	Beltzhoover, Bon Air	2,622	64.6%	506	7.4%	\$28,993,000	3.6%
10	Homewood Combined (North, South, West)	6,497	97.9%	283	4.1%	\$28,654,000	3.5%
11	West Oakland	1,717	63.0%	194	2.8%	\$27,603,000	3.4%
12	Fineview	1,270	75.6%	222	3.2%	\$22,645,000	2.8%
13	Lincoln-Lemington-Belmar	4,955	86.7%	311	4.5%	\$17,407,000	2.2%
14	Knoxville	4,255	71.0%	318	4.6%	\$16,703,000	2.1%
15	East Hills	2,859	94.4%	221	3.2%	\$14,852,000	1.8%
16	California-Kirkbride	803	78.0%	69	1.0%	\$11,377,000	1.4%
17	Northview Heights	1,545	97.0%	12	0.2%	\$846,000	0.1%
	<b>Total, Minority Neighborhoods</b>	<b>64,707</b>		<b>6,844</b>	<b>100.0%</b>	<b>\$807,477,000</b>	<b>100.0%</b>
	<b>Total City</b>	<b>309,327</b>	<b>33.8%</b>	<b>71,243</b>	<b>9.6%</b>	<b>\$11,811,701,000</b>	<b>6.8%</b>



**Table 21. Bank Lending to Non-Minority Neighborhoods 2007-2019 (Ranked by Loan Dollars)**

Table 21. Bank Lending to Non-Minority Neighborhoods 2007-2019						
No.	Neighborhood	2015 Population	Percent Minority	Total Loans	Total Loan Dollars	Percent of Total
1	Shadyside	13,562	30.3%	3,495	\$1,054,017,000	9.6%
2	Squirrel Hill South	16,042	18.6%	4,333	\$1,045,706,000	9.5%
3	Squirrel Hill North	11,336	23.1%	2,872	\$956,579,000	8.7%
4	Point Breeze	5,414	12.5%	2,469	\$595,853,000	5.4%
5	South Side Flats	6,292	6.9%	2,593	\$532,039,000	4.8%
6	Highland Park	6,810	31.7%	2,289	\$463,237,000	4.2%
7	Brookline	13,160	12.1%	4,895	\$419,070,000	3.8%
8	Central Business District	4,060	21.8%	800	\$380,999,000	3.5%
9	Mount Washington	8,743	13.5%	2,704	\$368,518,000	3.3%
10	Central Lawrenceville	4,775	13.0%	1,733	\$359,367,000	3.3%
11	Bloomfield	8,669	13.7%	2,195	\$327,000,000	3.0%
12	Strip District	747	16.9%	244	\$318,499,000	2.9%
13	Greenfield	7,690	11.4%	2,529	\$272,784,000	2.5%
14	Lower Lawrenceville	2,572	22.4%	816	\$231,598,000	2.1%
15	Brighton Heights	7,421	27.3%	2,431	\$230,032,000	2.1%
16	Central Northside	2,892	44.3%	1,226	\$218,797,000	2.0%
17	North Oakland	9,602	29.8%	551	\$192,155,000	1.7%
18	South Side Slopes	4,583	7.2%	1,472	\$178,558,000	1.6%
19	Stanton Heights	4,761	45.5%	1,797	\$170,962,000	1.6%
20	Westwood, Ridgemont	3,851	24.5%	1,331	\$166,024,000	1.5%
21	Duquesne Heights	2,522	3.8%	1,003	\$152,502,000	1.4%
22	Beechview	8,078	19.8%	2,064	\$147,946,000	1.3%
23	Carrick	10,122	21.3%	2,243	\$144,042,000	1.3%
24	Morningside	3,262	17.4%	1,254	\$142,398,000	1.3%
25	Troy Hill	2,283	19.1%	638	\$140,852,000	1.3%
26	Banksville	3,858	21.6%	1,194	\$134,547,000	1.2%
27	Upper Lawrenceville	2,754	18.8%	853	\$132,896,000	1.2%

Table 21. Bank Lending to Non-Minority Neighborhoods 2007-2019						
No.	Neighborhood	2015 Population	Percent Minority	Total Loans	Total Loan Dollars	Percent of Total
28	Allegheny West, Allegheny Center	1,754	35.8%	187	\$129,363,000	1.2%
29	East Allegheny, North Shore	2,300	31.1%	556	\$128,594,000	1.2%
30	Friendship	1,840	36.8%	296	\$123,157,000	1.1%
31	Perry North	3,771	36.8%	1,214	\$106,226,000	1.0%
32	Central Oakland	5,822	17.7%	334	\$87,690,000	0.8%
33	Overbrook	3,682	7.4%	1,167	\$82,990,000	0.8%
34	Regent Square	1,033	1.9%	460	\$82,976,000	0.8%
35	Point Breeze North	1,732	41.2%	462	\$80,025,000	0.7%
36	South Oakland	2,921	27.7%	662	\$79,955,000	0.7%
37	Crafton Heights	3,964	36.4%	970	\$77,405,000	0.7%
38	Lincoln Place	3,499	0.0%	1,043	\$74,809,000	0.7%
39	Swisshelm Park	1,345	9.2%	552	\$62,349,000	0.6%
40	Windgap, Chartiers City, Fairywood	3,275	43.5%	542	\$61,757,000	0.6%
41	Hazelwood, Hays, Glen Hazel	5,378	48.9%	665	\$49,699,000	0.5%
42	New Homestead	973	15.7%	370	\$48,405,000	0.4%
43	Polish Hill	1,331	9.2%	349	\$43,850,000	0.4%
44	Summer Hill	1,191	17.9%	402	\$33,724,000	0.3%
45	Oakwood, East Carnegie	1,668	16.5%	393	\$31,685,000	0.3%
46	Bluff	6,294	30.3%	92	\$30,496,000	0.3%
47	Spring Hill-City View	2,456	40.8%	489	\$29,548,000	0.3%
48	Elliott, West End	2,726	36.1%	421	\$27,255,000	0.2%
49	Allentown	2,558	48.9%	216	\$25,115,000	0.2%
50	Arlington, Arlington Heights	2,124	29.8%	278	\$13,089,000	0.1%
51	Spring Garden	840	21.5%	154	\$9,781,000	0.1%
52	St. Clair, Mt. Oliver	868	47.9%	83	\$4,264,000	0.0%
53	Chateau	3	0.0%	15	\$2,565,000	0.0%
54	South Shore	12	0.0%	3	\$475,000	0.0%
	<b>Totals</b>	<b>241,221</b>		<b>64,399</b>	<b>\$11,004,224,000</b>	<b>100.0%</b>
	<b>Total City</b>	<b>309,327</b>	<b>33.8%</b>	<b>71,243</b>	<b>\$11,811,701,000</b>	<b>93.2%</b>

**Table 22. Top Ten Banks Lending to Pittsburgh Minority Neighborhoods 2007-2019  
(Ranked by Loan Dollars)**

No.	Bank	Loan Dollars	Percent of Total Loan Dollars to Minority Neighborhoods
1	DOLLAR BANK FSB	\$95,892,000	11.9%
2	PNC BANK NA + PNC MORTGAGE LLC	\$52,428,000	6.5%
3	WESBANCO BANK + FIDELITY SAVINGS BANK	\$50,230,000	6.2%
4	WELLS FARGO BANK NA + WELLS FARGO FUNDING INC + WELLS FARGO FIN'L PENNSYLVANIA	\$33,748,000	4.2%
5	GS COMMERCIAL REAL ESTATE LP (1 loan to Larimer)	\$33,250,000	4.1%
6	WALKER & DUNLOP LLC	\$23,595,000	2.9%
7	HOWARD HANNA FINANCIAL SERVICE	\$23,438,000	2.9%
8	FIRST NATIONAL BANK OF PA	\$20,333,000	2.5%
9	ORIX REAL ESTATE CAPITAL (1 loan to East Liberty; 1 loan to Terrace Village)	\$18,257,000	2.3%
10	QUICKEN LOANS	\$17,963,000	2.2%
	<b>Totals</b>	<b>\$369,134,000</b>	<b>45.7%</b>
	<b>All Banks' Lending to Minority Neighborhoods</b>	<b>\$807,477,000</b>	

**Table 23. Top Ten Banks Lending to Pittsburgh Minority Neighborhoods 2007-2019  
(Ranked by Number of Loans)**

No.	Bank	Loans	Percent of Total Loans to Minority Neighborhoods
1	DOLLAR BANK FSB	787	11.5%
2	PNC BANK NA + PNC MORTGAGE LLC	574	8.4%
3	WELLS FARGO BANK NA + WELLS FARGO FUNDING INC + WELLS FARGO FIN'L PENNSYLVANIA	335	4.9%
4	CITIZENS BK NA + CITIZENS BANK OF PENNSYLVANIA + RBS CITIZENS BANK N.A.	261	3.8%
5	FIRST NATIONAL BANK OF PA	229	3.3%
6	HOWARD HANNA FINANCIAL SERVICE	190	2.8%
7	QUICKEN LOANS	186	2.7%
8	RIVERSET CREDIT UNION	163	2.4%
9	ALLEGENT COMMUNITY FCU	160	2.3%
10	WESBANCO BANK + FIDELITY SAVINGS BANK	137	2.0%
	<b>Totals</b>	<b>3,022</b>	<b>44.2%</b>
	<b>All Banks' Lending to Minority Neighborhoods</b>	<b>6,844</b>	

**Table 24. Market Share Comparisons Among Top 3 Lenders to Minorities and Minority Neighborhoods**

2007-2019	Loan Dollars	Loans
<b>Total Lending to Minorities</b>	\$417,224,000	5,116
<b>Top 3 lenders</b>	\$100,176,000	1,386
<b>% of total</b>	<b>24%</b>	<b>27%</b>
<b>Total Lending in Minority Neighborhoods</b>	\$807,477,000	6,844
<b>Top 3 lenders</b>	\$198,550,000	1,696
<b>% of total</b>	<b>25%</b>	<b>25%</b>

**Table 25. Assets and Deposit Sizes of Banks with Branches in the City of Pittsburgh  
(As of June 30, 2020)**

No.	Bank Name	Corporation Assets (in thousands)	City Branches	LMI Branches	Minority Branches	Branch Deposits (in thousands)
1	Ameriserv Financial Bank	\$1,227,431	1	0	0	\$89,042
2	Bank Of America	\$2,161,656,000	1	1	1	\$178,323
3	Bny Mellon	\$30,237,000	1	0	0	\$24,910,000
4	Citizens Bank	\$179,841,224	15	4	2	\$3,426,170
5	Community Bank	\$1,407,451	1	0	0	\$30,152
6	Dollar Bank, Federal Savings Bank	\$9,845,891	9	3	1	\$1,942,580
7	First Commonwealth Bank	\$9,340,001	6	2	0	\$346,025
8	First National Bank Of Pennsylvania	\$37,672,877	14	6	2	\$2,917,890
9	Jpmorgan Chase Bank	\$2,820,922,000	2	0	0	\$30,711
10	Keybank	\$169,805,374	13	5	3	\$502,943
11	Nextier Bank	\$1,613,304	1	1	0	\$60,864
12	Northwest Bank	\$14,001,795	3	1	0	\$107,274
13	PNC Bank	\$455,305,894	28	8	3	\$65,277,539
14	S&T Bank	\$9,456,177	2	0	0	\$121,338
15	SSB Bank	\$242,342	1	1	1	\$124,516
16	Standard Bank, Pasb	\$1,061,085	3	1	0	\$157,653
17	The Bank Of New York Mellon	\$357,961,000	2	0	0	\$20,542,000
18	The Bank Of New York Mellon Trust Company	\$1,453,863	1	0	0	\$0
19	The Farmers National Bank Of Emlenton	\$997,904	1	0	0	\$33,426
20	The Huntington National Bank	\$118,284,386	5	2	1	\$148,075
21	Tristate Capital Bank	\$9,057,476	2	1	0	\$7,847,635
22	WesBanco Bank, Inc.	\$16,718,525	7	3	0	\$245,245
	<b>Totals</b>	<b>\$6,408,109,000</b>	<b>119</b>	<b>39</b>	<b>14</b>	<b>\$129,039,401</b>
	<b>Percent of City Total</b>			<b>32.8%</b>	<b>11.8%</b>	

**Table 26. Bank Branches Located in Pittsburgh’s Minority Neighborhoods**

No.	Bank Name	Bank Assets	Branch Name	Neighborhood	Deposits (in thousands)
1	Bank Of America	\$2,161,656,000	Terry Laughlin	East Liberty	\$178,323
2	Citizens Bank	\$179,841,224	East Liberty Branch	East Liberty	\$50,752
3	Citizens Bank	\$179,841,224	East Hills Giant Eagle Branch	East Hills	\$13,277
4	Dollar Bank, Federal Savings Bank	\$9,845,891	East Liberty Branch	East Liberty	\$58,300
5	First National Bank Of Pennsylvania	\$37,672,877	Hill District Banking Center Branch	Middle Hill District	\$4,374
6	First National Bank Of Pennsylvania	\$37,672,877	East Liberty Branch	East Liberty	\$8,908
7	Keybank	\$169,805,374	East Liberty Branch	East Liberty	\$40,593
8	Keybank	\$169,805,374	East Liberty Station Drive Up	East Liberty	\$0
9	Keybank	\$169,805,374	Allegheny Branch	Manchester	\$26,157
10	PNC Bank	\$455,305,894	Hill District Branch	Crawford-Roberts	\$30,990
11	PNC Bank	\$455,305,894	Bakery Square Branch	Larimer	\$16,112
12	PNC Bank	\$455,305,894	Homewood Branch	Homewood South	\$15,066
13	SSB Bank	\$242,342	2470 California Avenue	California-Kirkbride	\$124,516
14	The Huntington National Bank	\$118,284,386	East Liberty Branch	East Liberty	\$11,970
	<b>Total Assets of 8 Lenders</b>	<b>\$3,132,653,988</b>		<b>Total Deposits of Minority Branches</b>	<b>\$579,338</b>
				<b>Total Deposits of All City Branches</b>	<b>\$129,039,401</b>
				<b>Percent of Deposits Held within Minority Branches</b>	<b>0.45%</b>

**Table 27. Public Funds Disbursed in Pittsburgh 2010-2020 (Listed alphabetically by neighborhood)**

Table 27. Public Funds Disbursed in Pittsburgh 2010-2020						
Neighborhood	City Council District	PHFA	HACP	URA	CDBG	Total
Allegheny Center	1	\$0	\$0	\$2,611,657	N/A	\$2,611,657
Allegheny West	1	\$0	\$0	\$1,725,000	N/A	\$1,725,000
Allentown	3	\$0	\$9,429,642	\$105,001	N/A	\$9,534,643
Arlington	3	\$0	\$184,416	\$3,250	N/A	\$187,666
Arlington Heights	3	\$0	\$318,000	\$0	N/A	\$318,000
Banksville	2	\$0	\$0	\$0	N/A	\$0
Bedford Dwellings	6	\$0	\$3,936,838	\$4,595,000	N/A	\$8,531,838
Beechview	4	\$0	\$360,000	\$8,920,986	N/A	\$9,280,986
Beltzhoover	3	\$0	\$0	\$135,001	N/A	\$135,001
Bloomfield	7	\$0	\$0	\$2,568,771	N/A	\$2,568,771
Bluff	6	\$0	\$13,419,060	\$29,634,673	N/A	\$43,053,733
Bon Air	3	\$0	\$0	\$0	N/A	\$0
Brighton Heights	1	\$0	\$0	\$1,562,076	N/A	\$1,562,076
Brookline	4	\$0	\$0	\$7,500	N/A	\$7,500
California-Kirkbride	6	\$0	\$0	\$164,608	N/A	\$164,608
Carrick	4	\$0	\$516,972	\$2,325,000	N/A	\$2,841,972
Central Business District	6	\$3,500,000	\$1,025,000	\$218,325,112	N/A	\$222,850,112
Central Lawrenceville	7	\$0	\$0	\$14,111,147	N/A	\$14,111,147
Central Northside	1	\$34,612,508	\$0	\$187,500	N/A	\$34,800,008
Central Oakland	6	\$0	\$0	\$430,000	N/A	\$430,000
Chartiers City	2	\$0	\$0	\$1,270,000	N/A	\$1,270,000
Chateau	6	\$0	\$0	\$9,458,725	N/A	\$9,458,725
Crafton Heights	2	\$0	\$0	\$25,501	N/A	\$25,501
Crawford-Roberts	6	\$83,790,000	\$2,481,528	\$98,175,137	N/A	\$184,446,665
Duquesne Heights	2	\$0	\$0	\$0	N/A	\$0
East Allegheny	1	\$0	\$0	\$7,180,405	N/A	\$7,180,405
East Carnegie	2	\$0	\$0	\$0	N/A	\$0
East Hills	9	\$0	\$0	\$275,000	N/A	\$275,000
East Liberty	9	\$10,250,000	\$33,928,624	\$287,471,746	N/A	\$331,650,370

**Table 27. Public Funds Disbursed in Pittsburgh 2010-2020**

Neighborhood	City Council District	PHFA	HACP	URA	CDBG	Total
<b>Elliott</b>	2	\$0	\$0	\$1,433,001	N/A	<b>\$1,433,001</b>
<b>Esplen</b>	2	\$0	\$0	\$0	N/A	<b>\$0</b>
<b>Fairywood</b>	2	\$0	\$0	\$15,477,306	N/A	<b>\$15,477,306</b>
<b>Fineview</b>	1	\$0	\$16,996,272	\$652,790	N/A	<b>\$17,649,062</b>
<b>Friendship</b>	7	\$0	\$0	\$865,000	N/A	<b>\$865,000</b>
<b>Garfield</b>	9	\$5,405,850	\$59,322	\$14,600,660	N/A	<b>\$20,065,832</b>
<b>Glen Hazel</b>	5	\$0	\$2,319,700	\$0	N/A	<b>\$2,319,700</b>
<b>Greenfield</b>	5	\$0	\$67,088	\$165,993	N/A	<b>\$233,081</b>
<b>Hays</b>	5	\$0	\$0	\$15,425,000	N/A	<b>\$15,425,000</b>
<b>Hazelwood</b>	5	\$0	\$79,928,808	\$30,720,585	N/A	<b>\$110,649,393</b>
<b>Highland Park</b>	7	\$0	\$1,800,000	\$17,461,500	N/A	<b>\$19,261,500</b>
<b>Homewood North</b>	9	\$0	\$2,024,125	\$1,878,785	N/A	<b>\$3,902,909</b>
<b>Homewood South</b>	9	\$600,000	\$38,271,530	\$17,777,547	N/A	<b>\$56,649,077</b>
<b>Homewood West</b>	9	\$0	\$0	\$299,268	N/A	<b>\$299,268</b>
<b>Knoxville</b>	3	\$0	\$0	\$1,225,001	N/A	<b>\$1,225,001</b>
<b>Larimer</b>	9	\$10,250,000	\$58,242,422	\$53,673,184	N/A	<b>\$122,165,606</b>
<b>Lincoln Place</b>	5	\$0	\$0	\$900,001	N/A	<b>\$900,001</b>
<b>Lincoln-Lemington-Belmar</b>	9	\$7,000,000	\$4,769,209	\$14,173,500	N/A	<b>\$25,942,709</b>
<b>Lower Lawrenceville</b>	7	\$1,050,000	\$0	\$42,230,891	N/A	<b>\$43,280,891</b>
<b>Manchester</b>	6	\$0	\$2,997,420	\$13,169,422	N/A	<b>\$16,166,842</b>
<b>Marshall-Shadeland</b>	1	\$0	\$0	\$3,256,936	N/A	<b>\$3,256,936</b>
<b>Middle Hill</b>	6	\$56,814,041	\$81,124,916	\$6,639,975	N/A	<b>\$144,578,932</b>
<b>Morningside</b>	7	\$0	\$0	\$2,950,000	N/A	<b>\$2,950,000</b>
<b>Mount Washington</b>	2	\$0	\$0	\$4,919,301	N/A	<b>\$4,919,301</b>
<b>Mt. Oliver</b>	3	\$0	\$0	\$25,000	N/A	<b>\$25,000</b>
<b>New Homestead</b>	5	\$0	\$0	\$0	N/A	<b>\$0</b>
<b>North Oakland</b>	8	\$0	\$0	\$13,365,001	N/A	<b>\$13,365,001</b>
<b>North Shore</b>	1	\$0	\$254,304	\$3,255,602	N/A	<b>\$3,509,906</b>
<b>Northview Heights</b>	1	\$0	\$40,961,547	\$0	N/A	<b>\$40,961,547</b>



Table 27. Public Funds Disbursed in Pittsburgh 2010-2020

Neighborhood	City Council District	PHFA	HACP	URA	CDBG	Total
Oakwood	2	\$0	\$0	\$0	N/A	\$0
Overbrook	4	\$0	\$0	\$110,000	N/A	\$110,000
Perry North	1	\$0	\$0	\$1,629,366	N/A	\$1,629,366
Perry South	6	\$5,600,000	\$0	\$5,930,451	N/A	\$11,530,451
Point Breeze	8	\$0	\$0	\$1,340,000	N/A	\$1,340,000
Point Breeze North	9	\$0	\$0	\$32,953,221	N/A	\$32,953,221
Polish Hill	7	\$0	\$0	\$1,356,600	N/A	\$1,356,600
Regent Square	5	\$0	\$0	\$0	N/A	\$0
Ridgemont	2	\$0	\$0	\$2,000,000	N/A	\$2,000,000
Shadyside	8	\$0	\$0	\$26,933,104	N/A	\$26,933,104
Sheraden	2	\$0	\$0	\$3,136,801	N/A	\$3,136,801
South Oakland	3	\$0	\$137,000	\$13,301,720	N/A	\$13,438,720
South Shore	2	\$0	\$0	\$12,976,929	N/A	\$12,976,929
South Side Flats	3	\$18,500,000	\$254,460	\$95,089,100	N/A	\$113,843,560
South Side Slopes	3	\$0	\$0	\$250,001	N/A	\$250,001
Spring Garden	1	\$0	\$0	\$0	N/A	\$0
Spring Hill-City View	1	\$0	\$0	\$0	N/A	\$0
Squirrel Hill North	8	\$0	\$0	\$807,500	N/A	\$807,500
Squirrel Hill South	5	\$3,166,533	\$1,000,000	\$79,577,168	N/A	\$83,743,701
St. Clair	3	\$0	\$14,000	\$0	N/A	\$14,000
Stanton Heights	7	\$0	\$0	\$4,205,913	N/A	\$4,205,913
Strip District	7	\$0	\$0	\$69,258,337	N/A	\$69,258,337
Summer Hill	1	\$0	\$0	\$0	N/A	\$0
Swisshelm Park	5	\$0	\$0	\$20,000	N/A	\$20,000
Terrace Village	6	\$0	\$200,000	\$4,721,800	N/A	\$4,921,800
Troy Hill	1	\$0	\$0	\$2,276,100	N/A	\$2,276,100
Upper Hill	6	\$0	\$0	\$2,209,098	N/A	\$2,209,098
Upper Lawrenceville	7	\$0	\$0	\$4,004,894	N/A	\$4,004,894
West End	2	\$0	\$0	\$1,626,500	N/A	\$1,626,500
West Oakland	6	\$0	\$0	\$6,870,000	N/A	\$6,870,000
Westwood	2	\$0	\$0	\$0	N/A	\$0

Table 27. Public Funds Disbursed in Pittsburgh 2010-2020

Neighborhood	City Council District	PHFA	HACP	URA	CDBG	Total
Windgap	2	\$0	\$0	\$360,000	N/A	\$360,000
Total, All N'hoods		\$240,538,932	\$397,022,203	\$1,340,754,645	N/A	\$1,978,315,780
Multiple Neighborhoods				\$323,152,206		\$323,152,206
Citywide		N/A	\$188,396,137	\$104,108,934	\$150,126,838	\$442,631,909
Unknown N'hoods		N/A	N/A	\$658,049,225	N/A	\$658,049,225
<b>Totals</b>		\$240,538,932	\$585,418,340	\$2,426,065,009	\$150,126,838	\$3,402,149,119

**Table 28. Public Funds Disbursed in Minority Neighborhoods 2010-2020 (Ranked by Total Dollars)**

No.	Neighborhood	City Council District	PHFA	HACP	URA	Total
1	Hill District Total (Crawford-Roberts, Middle Hill, Bedford Dwellings, Terrace Village, Upper Hill)	6	\$140,604,041	\$87,743,282	\$116,341,010	\$344,688,333
2	East Liberty	9	\$10,250,000	\$33,928,624	\$287,471,746	\$331,650,370
3	Larimer	9	\$10,250,000	\$58,242,422	\$53,673,184	\$122,165,606
4	Homewood Total (South, North, West)	9	\$600,000	\$40,295,655	\$19,955,599	\$60,851,254
5	Northview Heights	1	\$0	\$40,961,547	\$0	\$40,961,547
6	Lincoln-Lemington-Belmar	9	\$7,000,000	\$4,769,209	\$14,173,500	\$25,942,709
7	Garfield	9	\$5,405,850	\$59,322	\$14,600,660	\$20,065,832
8	Fineview	1	\$0	\$16,996,272	\$652,790	\$17,649,062
9	Manchester	6	\$0	\$2,997,420	\$13,169,422	\$16,166,842
10	Perry South	6	\$5,600,000	\$0	\$5,930,451	\$11,530,451
11	West Oakland	6	\$0	\$0	\$6,870,000	\$6,870,000
12	Marshall-Shadeland	1	\$0	\$0	\$3,256,936	\$3,256,936
13	Sheraden & Esplen	2	\$0	\$0	\$3,136,801	\$3,136,801
14	Knoxville	3	\$0	\$0	\$1,225,001	\$1,225,001
15	East Hills	9	\$0	\$0	\$275,000	\$275,000
16	California-Kirkbride	6	\$0	\$0	\$164,608	\$164,608
17	Beltzhoover & Bon Air	3	\$0	\$0	\$135,001	\$135,001
	<b>Total, All Minority Neighborhoods</b>		<b>\$179,709,891</b>	<b>\$285,993,753</b>	<b>\$541,031,708</b>	<b>\$1,006,735,353</b>

**Table 29. Public Funds Disbursed in Non-Minority Neighborhoods 2010-2020 (Ranked by Total Dollars)**

Table 29. Public Funds Disbursed in Non-Minority Neighborhoods 2010-2020					
Neighborhood	City Council District	PHFA	HACP	URA	Total
Central Business District	6	\$3,500,000	\$1,025,000	\$218,325,112	<b>\$222,850,112</b>
South Side Flats	3	\$18,500,000	\$254,460	\$95,089,100	<b>\$113,843,560</b>
Hazelwood	5	\$0	\$79,928,808	\$30,720,585	<b>\$110,649,393</b>
Squirrel Hill South	5	\$3,166,533	\$1,000,000	\$79,577,168	<b>\$83,743,701</b>
Strip District	7	\$0	\$0	\$69,258,337	<b>\$69,258,337</b>
Lower Lawrenceville	7	\$1,050,000	\$0	\$42,230,891	<b>\$43,280,891</b>
Bluff	6	\$0	\$13,419,060	\$29,634,673	<b>\$43,053,733</b>
Central Northside	1	\$34,612,508	\$0	\$187,500	<b>\$34,800,008</b>
Point Breeze North	9	\$0	\$0	\$32,953,221	<b>\$32,953,221</b>
Shadyside	8	\$0	\$0	\$26,933,104	<b>\$26,933,104</b>
Highland Park	7	\$0	\$1,800,000	\$17,461,500	<b>\$19,261,500</b>
Fairywood	2	\$0	\$0	\$15,477,306	<b>\$15,477,306</b>
Hays	5	\$0	\$0	\$15,425,000	<b>\$15,425,000</b>
Central Lawrenceville	7	\$0	\$0	\$14,111,147	<b>\$14,111,147</b>
South Oakland	3	\$0	\$137,000	\$13,301,720	<b>\$13,438,720</b>
North Oakland	8	\$0	\$0	\$13,365,001	<b>\$13,365,001</b>
South Shore	2	\$0	\$0	\$12,976,929	<b>\$12,976,929</b>
Allentown	3	\$0	\$9,429,642	\$105,001	<b>\$9,534,643</b>
Chateau	6	\$0	\$0	\$9,458,725	<b>\$9,458,725</b>
Beechview	4	\$0	\$360,000	\$8,920,986	<b>\$9,280,986</b>
East Allegheny	1	\$0	\$0	\$7,180,405	<b>\$7,180,405</b>
Mount Washington	2	\$0	\$0	\$4,919,301	<b>\$4,919,301</b>
Stanton Heights	7	\$0	\$0	\$4,205,913	<b>\$4,205,913</b>
Upper Lawrenceville	7	\$0	\$0	\$4,004,894	<b>\$4,004,894</b>
North Shore	1	\$0	\$254,304	\$3,255,602	<b>\$3,509,906</b>
Morningside	7	\$0	\$0	\$2,950,000	<b>\$2,950,000</b>
Carrick	4	\$0	\$516,972	\$2,325,000	<b>\$2,841,972</b>
Allegheny Center	1	\$0	\$0	\$2,611,657	<b>\$2,611,657</b>

**Table 29. Public Funds Disbursed in Non-Minority Neighborhoods 2010-2020**

Neighborhood	City Council District	PHFA	HACP	URA	Total
Bloomfield	7	\$0	\$0	\$2,568,771	<b>\$2,568,771</b>
Glen Hazel	5	\$0	\$2,319,700	\$0	<b>\$2,319,700</b>
Troy Hill	1	\$0	\$0	\$2,276,100	<b>\$2,276,100</b>
Ridgemont	2	\$0	\$0	\$2,000,000	<b>\$2,000,000</b>
Allegheny West	1	\$0	\$0	\$1,725,000	<b>\$1,725,000</b>
Perry North	1	\$0	\$0	\$1,629,366	<b>\$1,629,366</b>
West End	2	\$0	\$0	\$1,626,500	<b>\$1,626,500</b>
Brighton Heights	1	\$0	\$0	\$1,562,076	<b>\$1,562,076</b>
Elliott	2	\$0	\$0	\$1,433,001	<b>\$1,433,001</b>
Polish Hill	7	\$0	\$0	\$1,356,600	<b>\$1,356,600</b>
Point Breeze	8	\$0	\$0	\$1,340,000	<b>\$1,340,000</b>
Chartiers City	2	\$0	\$0	\$1,270,000	<b>\$1,270,000</b>
Knoxville	3	\$0	\$0	\$1,225,001	<b>\$1,225,001</b>
Lincoln Place	5	\$0	\$0	\$900,001	<b>\$900,001</b>
Friendship	7	\$0	\$0	\$865,000	<b>\$865,000</b>
Squirrel Hill North	8	\$0	\$0	\$807,500	<b>\$807,500</b>
Central Oakland	6	\$0	\$0	\$430,000	<b>\$430,000</b>
Windgap	2	\$0	\$0	\$360,000	<b>\$360,000</b>
Arlington Heights	3	\$0	\$318,000	\$0	<b>\$318,000</b>
South Side Slopes	3	\$0	\$0	\$250,001	<b>\$250,001</b>
Greenfield	5	\$0	\$67,088	\$165,993	<b>\$233,081</b>
Arlington	3	\$0	\$184,416	\$3,250	<b>\$187,666</b>
Overbrook	4	\$0	\$0	\$110,000	<b>\$110,000</b>
Crafton Heights	2	\$0	\$0	\$25,501	<b>\$25,501</b>
Mt. Oliver	3	\$0	\$0	\$25,000	<b>\$25,000</b>
Swisshelm Park	5	\$0	\$0	\$20,000	<b>\$20,000</b>
St. Clair	3	\$0	\$14,000	\$0	<b>\$14,000</b>
Brookline	4	\$0	\$0	\$7,500	<b>\$7,500</b>
Banksville	2	\$0	\$0	\$0	<b>\$0</b>
Duquesne Heights	2	\$0	\$0	\$0	<b>\$0</b>

**Table 29. Public Funds Disbursed in Non-Minority Neighborhoods 2010-2020**

Neighborhood	City Council District	PHFA	HACP	URA	Total
East Carnegie	2	\$0	\$0	\$0	\$0
New Homestead	5	\$0	\$0	\$0	\$0
Oakwood	2	\$0	\$0	\$0	\$0
Regent Square	5	\$0	\$0	\$0	\$0
Spring Garden	1	\$0	\$0	\$0	\$0
Spring Hill-City View	1	\$0	\$0	\$0	\$0
Summer Hill	1	\$0	\$0	\$0	\$0
Westwood	2	\$0	\$0	\$0	\$0
<b>Total, All Non-Minority Neighborhoods</b>		<b>\$60,829,041</b>	<b>\$111,028,450</b>	<b>\$800,947,937</b>	<b>\$972,805,428</b>

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019							
No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
1	MORTGAGE NETWORK	98	\$14,757,000	93	\$13,951,000	0	\$0
2	APOLLO TRUST COMPANY	130	\$38,753,000	74	\$14,962,000	0	\$0
3	AMERICAN FEDERAL MORTGAGE CORP	63	\$14,407,000	54	\$12,038,000	0	\$0
4	THE FARMERS NATIONAL BANK OF EMLENTON	56	\$17,672,000	37	\$9,971,000	0	\$0
5	BNY MELLON N.A.	51	\$34,149,000	33	\$22,348,000	0	\$0
6	OAK MORTGAGE COMPANY	36	\$6,317,000	32	\$5,396,000	0	\$0
7	IRON AND GLASS BANK	34	\$1,311,000	29	\$934,000	0	\$0
8	CHARLES SCHWAB BANK	37	\$9,178,000	27	\$4,963,000	0	\$0
9	SUNTRUST BANKS, INC	35	\$5,575,000	27	\$4,563,000	0	\$0
10	MORGAN STANLEY PRIVATE BANK NA	36	\$16,564,000	26	\$11,948,000	0	\$0
11	MORTGAGE SERVICES III L.L.C.	26	\$3,794,000	25	\$3,429,000	0	\$0
12	FIRST FSB	37	\$5,155,000	24	\$3,424,000	0	\$0
13	WESTMORELAND FEDERAL SAVINGS	25	\$5,027,000	24	\$4,637,000	0	\$0
14	SEWICKLEY SAVINGS BANK	31	\$2,826,000	23	\$2,151,000	0	\$0
15	AMERICAN NEIGHBORHOOD MORTGAGE	25	\$3,487,000	22	\$2,878,000	0	\$0
16	STIFEL BANK & TRUST	24	\$4,487,000	22	\$3,923,000	0	\$0
17	COMPASS SAVINGS BANK	21	\$3,511,000	21	\$3,511,000	0	\$0
18	CORNING FEDERAL CREDIT UNION	21	\$1,885,000	20	\$1,845,000	0	\$0
19	FIRST FEDERAL SAVINGS BANK	21	\$2,996,000	20	\$2,919,000	0	\$0
20	UNITED MIDWEST SAVINGS BANK	20	\$1,402,000	20	\$1,402,000	0	\$0
21	CHARLEROI FSB	20	\$3,427,000	19	\$3,231,000	0	\$0
22	HOME SAVINGS & LOAN COMPANY	41	\$13,457,000	19	\$3,113,000	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

<b>No.</b>	<b>Lender</b>	<b>Total Loans</b>	<b>Total Loan Dollars</b>	<b>Loans to Whites</b>	<b>Loan Dollars to Whites</b>	<b>Loans to Blacks</b>	<b>Loan Dollars to Blacks</b>
23	<b>COMMERCIAL BANK &amp; TRUST OF PA</b>	56	\$15,186,000	17	\$3,382,000	0	\$0
24	<b>UBS BANK USA</b>	23	\$12,046,000	17	\$8,535,000	0	\$0
25	<b>CUC MORTGAGE CORPORATION</b>	15	\$1,677,000	15	\$1,677,000	0	\$0
26	<b>FIRST CHOICE BANK</b>	17	\$2,880,000	15	\$2,357,000	0	\$0
27	<b>J.G. WENTWORTH HOME LENDING LLC</b>	16	\$3,607,000	15	\$3,307,000	0	\$0
28	<b>WYNDHAM CAPITAL MORTGAGE INC</b>	16	\$3,011,000	15	\$2,861,000	0	\$0
29	<b>1ST SUMMIT BANK</b>	26	\$5,536,000	14	\$2,441,000	0	\$0
30	<b>SUN WEST MORTGAGE COMPANY INC</b>	17	\$2,522,000	14	\$2,003,000	0	\$0
31	<b>HOME SAVINGS BANK</b>	28	\$34,695,000	13	\$8,678,000	0	\$0
32	<b>SIRVA MORTGAGE INC.</b>	14	\$3,225,000	13	\$2,960,000	0	\$0
33	<b>SLOVENIAN SAVINGS AND LOAN</b>	16	\$3,201,000	13	\$1,501,000	0	\$0
34	<b>FBC MORTGAGE LLC</b>	13	\$2,390,000	12	\$2,275,000	0	\$0
35	<b>MON VALLEY CMNTY FCU</b>	12	\$940,000	12	\$940,000	0	\$0
36	<b>BANK OF ANN ARBOR</b>	11	\$2,070,000	11	\$2,070,000	0	\$0
37	<b>HOWARD HANNA MORTGAGE SERVICES</b>	11	\$1,155,000	11	\$1,155,000	0	\$0
38	<b>UNITED BANK VA</b>	13	\$1,251,000	11	\$911,000	0	\$0
39	<b>BAYER HERITAGE FCU</b>	10	\$810,000	10	\$810,000	0	\$0
40	<b>FIRSTBANK</b>	11	\$2,760,000	10	\$2,532,000	0	\$0
41	<b>MERCER COUNTY STATE BANK</b>	11	\$3,092,000	10	\$2,541,000	0	\$0
42	<b>NATIONWIDE ADVANTAGE MORTGAGE</b>	10	\$909,000	10	\$909,000	0	\$0
43	<b>SHORE MORTGAGE</b>	11	\$1,445,000	10	\$1,370,000	0	\$0
44	<b>COLORADO FEDERAL SAVINGS BANK</b>	10	\$1,369,000	9	\$1,106,000	0	\$0
45	<b>GATEWAY BANK OF PENNSYLVANIA</b>	25	\$6,809,000	9	\$2,699,000	0	\$0



**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

<b>No.</b>	<b>Lender</b>	<b>Total Loans</b>	<b>Total Loan Dollars</b>	<b>Loans to Whites</b>	<b>Loan Dollars to Whites</b>	<b>Loans to Blacks</b>	<b>Loan Dollars to Blacks</b>
46	<b>MORGAN STANLEY CREDIT CORP</b>	10	\$2,004,000	9	\$1,854,000	0	\$0
47	<b>PATRIOT LENDING SERVICES, INC.</b>	9	\$1,355,000	9	\$1,355,000	0	\$0
48	<b>ROUNDPOINT MORTGAGE COMPANY</b>	13	\$3,144,000	9	\$2,149,000	0	\$0
49	<b>THE MARS NATIONAL BANK</b>	14	\$4,246,000	9	\$1,496,000	0	\$0
50	<b>UNITED COMMUNITY FCU</b>	9	\$560,000	9	\$560,000	0	\$0
51	<b>BETTER MORTGAGE CORPORATION</b>	24	\$6,690,000	8	\$2,417,000	0	\$0
52	<b>COMMUNITY FIRST BANK</b>	11	\$1,355,000	8	\$1,023,000	0	\$0
53	<b>FIRST CHOICE AMERICA COMMUNITY</b>	9	\$1,524,000	8	\$1,427,000	0	\$0
54	<b>FIRST PLACE BANK</b>	9	\$1,447,000	8	\$1,248,000	0	\$0
55	<b>GMH MORTGAGE SERVICES LLC</b>	10	\$1,617,000	8	\$1,262,000	0	\$0
56	<b>MORTGAGEIT</b>	9	\$1,104,000	8	\$1,034,000	0	\$0
57	<b>T D BK NA</b>	9	\$1,210,000	8	\$989,000	0	\$0
58	<b>TIAA, FSB</b>	11	\$2,292,000	8	\$1,547,000	0	\$0
59	<b>ATLANTIC HOME LOANS INC</b>	8	\$887,000	7	\$832,000	0	\$0
60	<b>CHEVRON FCU</b>	9	\$1,718,000	7	\$1,430,000	0	\$0
61	<b>COMMONWEALTH MORTGAGE LLC</b>	11	\$2,383,000	7	\$1,688,000	0	\$0
62	<b>FARMERS BANK &amp; TRUST</b>	12	\$2,122,000	7	\$1,256,000	0	\$0
63	<b>FIRST INTERNET BK IN</b>	11	\$2,748,000	7	\$1,459,000	0	\$0
64	<b>FIRST RESIDENTIAL MORTGAGE</b>	7	\$1,329,000	7	\$1,329,000	0	\$0
65	<b>MEMBERS 1ST FCU</b>	8	\$684,000	7	\$628,000	0	\$0
66	<b>MILITARY FAMILY HOME LOANS</b>	9	\$1,273,000	7	\$1,024,000	0	\$0
67	<b>NBKC BANK</b>	12	\$3,607,000	7	\$2,172,000	0	\$0
68	<b>AMERICAN FINANCING CORPORATION</b>	6	\$626,000	6	\$626,000	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
69	AMERICAN INTERNET MORTGAGE	10	\$2,235,000	6	\$1,253,000	0	\$0
70	ATLANTIC PACIFIC MORTGAGE CORP	7	\$1,410,000	6	\$1,260,000	0	\$0
71	AVELO MORTGAGE DBA SENDERA	7	\$827,000	6	\$615,000	0	\$0
72	E-LOAN INC	6	\$394,000	6	\$394,000	0	\$0
73	ENTERPRISE BANK	57	\$13,642,000	6	\$1,775,000	0	\$0
74	FIRST FED S&L ASSN GREENE CTY	6	\$490,000	6	\$490,000	0	\$0
75	FIRST FEDERAL BANK	7	\$1,415,000	6	\$1,260,000	0	\$0
76	FIRST FEDERAL S&L OF GREENE CO	6	\$690,000	6	\$690,000	0	\$0
77	FIRSTMERIT BK NA	9	\$15,112,000	6	\$747,000	0	\$0
78	MS FLYNN INC D/B/A KEYSTONE FINANCIAL	11	\$2,800,000	6	\$1,254,000	0	\$0
79	OPTION ONE MORTGAGE CORP	7	\$899,000	6	\$779,000	0	\$0
80	U S BK NA ND	10	\$2,298,000	6	\$2,043,000	0	\$0
81	VALLEY 1ST COMMUNITY FED. C.U.	6	\$327,000	6	\$327,000	0	\$0
82	ARMCO CREDIT UNION	5	\$490,000	5	\$490,000	0	\$0
83	BOFI FED BK	7	\$1,207,000	5	\$935,000	0	\$0
84	FIRST MARINER BK	5	\$888,000	5	\$888,000	0	\$0
85	FIRST MIDWEST BANK	5	\$69,000	5	\$69,000	0	\$0
86	GREENLIGHT FINANCIAL SERVICES	6	\$1,190,000	5	\$1,130,000	0	\$0
87	GREENTREE MORTGAGE CO. L.P.	5	\$720,000	5	\$720,000	0	\$0
88	HOMEOWNERS MORTGAGE OF AMERICA	5	\$569,000	5	\$569,000	0	\$0
89	HOMESTEAD FUNDING CORP.	7	\$1,014,000	5	\$554,000	0	\$0
90	HOWARD BANK	5	\$307,000	5	\$307,000	0	\$0
91	INTEGRATED FINANCIAL GROUP INC	6	\$1,269,000	5	\$1,096,000	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

<b>No.</b>	<b>Lender</b>	<b>Total Loans</b>	<b>Total Loan Dollars</b>	<b>Loans to Whites</b>	<b>Loan Dollars to Whites</b>	<b>Loans to Blacks</b>	<b>Loan Dollars to Blacks</b>
92	MELLON TRUST OF NEW ENGLAND	7	\$3,055,000	5	\$2,555,000	0	\$0
93	PATHFINDER FCU	5	\$227,000	5	\$227,000	0	\$0
94	PNC REVERSE MORTGAGE LLC	5	\$911,000	5	\$911,000	0	\$0
95	PREMIA MORTGAGE LLC	8	\$2,090,000	5	\$1,120,000	0	\$0
96	REAL ESTATE MORTGAGE NETWORK	9	\$1,336,000	5	\$555,000	0	\$0
97	RELIANCE SAVINGS BANK	5	\$395,000	5	\$395,000	0	\$0
98	SUPERIOR MORTGAGE CORP	8	\$1,095,000	5	\$709,000	0	\$0
99	TRIDENT MORTGAGE COMPANY LP	7	\$1,292,000	5	\$810,000	0	\$0
100	WEST-AIRCOMM FCU	6	\$559,000	5	\$524,000	0	\$0
101	AFFILIATED MORTGAGE COMPANY	4	\$468,000	4	\$468,000	0	\$0
102	AMERICAN PARTNERS BANK	10	\$1,424,000	4	\$790,000	0	\$0
103	AXOS BANK	4	\$446,000	4	\$446,000	0	\$0
104	BNC NB	5	\$1,349,000	4	\$1,142,000	0	\$0
105	CENTEX HOME EQUITY COMPANY LL	5	\$511,000	4	\$380,000	0	\$0
106	CHURCHILL MORTGAGE CORPORATION	4	\$719,000	4	\$719,000	0	\$0
107	CONTOUR MORTGAGE CORPORATION	7	\$1,831,000	4	\$1,175,000	0	\$0
108	DECISION ONE MORTGAGE	6	\$808,000	4	\$656,000	0	\$0
109	DIAMOND BANK FSB	4	\$1,445,000	4	\$1,445,000	0	\$0
110	EVOLVE BANK & TRUST	4	\$623,000	4	\$623,000	0	\$0
111	FIRSTMERIT MORTGAGE CORP	4	\$603,000	4	\$603,000	0	\$0
112	HAMILTON NATIONAL MORTGAGE COM	6	\$1,344,000	4	\$975,000	0	\$0
113	HOME FINANCE OF AMERICA INC.	5	\$511,000	4	\$404,000	0	\$0
114	HUNTINGDON VALLEY BANK	4	\$656,000	4	\$656,000	0	\$0

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<b>No.</b>	<b>Lender</b>	<b>Total Loans</b>	<b>Total Loan Dollars</b>	<b>Loans to Whites</b>	<b>Loan Dollars to Whites</b>	<b>Loans to Blacks</b>	<b>Loan Dollars to Blacks</b>
115	<b>LENDINGHOME FUNDING CORP.</b>	22	\$3,636,000	4	\$666,000	0	\$0
116	<b>LIME FINANCIAL SERVICES LTD.</b>	5	\$799,000	4	\$715,000	0	\$0
117	<b>MARION CENTER BK</b>	10	\$2,346,000	4	\$1,495,000	0	\$0
118	<b>MARQUETTE SVG BK</b>	4	\$1,015,000	4	\$1,015,000	0	\$0
119	<b>MONARCH BANK</b>	5	\$674,000	4	\$618,000	0	\$0
120	<b>NORTHWEST FCU</b>	8	\$831,000	4	\$289,000	0	\$0
121	<b>PARKSIDE LENDING LLC</b>	4	\$826,000	4	\$826,000	0	\$0
122	<b>PLANET HOME LENDING LLC</b>	5	\$888,000	4	\$828,000	0	\$0
123	<b>PRESIDENTIAL BANK F.S.B.</b>	5	\$1,504,000	4	\$989,000	0	\$0
124	<b>THE FEDERAL SAVINGS BANK</b>	4	\$1,040,000	4	\$1,040,000	0	\$0
125	<b>TIAA-CREF TC FSB</b>	4	\$928,000	4	\$928,000	0	\$0
126	<b>TIDEWATER MORTGAGE SERVICES INC.</b>	5	\$850,000	4	\$660,000	0	\$0
127	<b>TRIUMPH BANK</b>	4	\$1,330,000	4	\$1,330,000	0	\$0
128	<b>VALLEY NATIONAL BANK</b>	5	\$2,588,000	4	\$1,388,000	0	\$0
129	<b>WORLD SAVINGS BANK FSB</b>	7	\$2,293,000	4	\$1,060,000	0	\$0
130	<b>WSFS BANK</b>	4	\$1,170,000	4	\$1,170,000	0	\$0
131	<b>ALLIED HOME MORTGAGE CORP.</b>	5	\$653,000	3	\$401,000	0	\$0
132	<b>ASSOCIATED MORTGAGE BANKERS IN</b>	3	\$605,000	3	\$605,000	0	\$0
133	<b>AURORA FINANCIAL</b>	3	\$542,000	3	\$542,000	0	\$0
134	<b>BANK FUND STAFF FCU</b>	3	\$793,000	3	\$793,000	0	\$0
135	<b>BARRONS MORTGAGE GROUP</b>	3	\$556,000	3	\$556,000	0	\$0
136	<b>BMO HARRIS BK NA</b>	3	\$389,000	3	\$389,000	0	\$0
137	<b>BOEING EMPLOYEES' CREDIT UNION</b>	6	\$644,000	3	\$243,000	0	\$0

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No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
138	<b>CENTRA CREDIT UNION</b>	3	\$335,000	3	\$335,000	0	\$0
139	<b>CHEVY CHASE BANK F.S.B.</b>	3	\$295,000	3	\$295,000	0	\$0
140	<b>CHICAGO BANCORP INC.</b>	3	\$484,000	3	\$484,000	0	\$0
141	<b>CRESCENT MTG CO</b>	3	\$306,000	3	\$306,000	0	\$0
142	<b>ETHOS LENDING LLC</b>	5	\$1,483,000	3	\$860,000	0	\$0
143	<b>ETRADE SAV BK</b>	3	\$634,000	3	\$634,000	0	\$0
144	<b>EVERHOME MORTGAGE COMPANY</b>	10	\$1,065,000	3	\$217,000	0	\$0
145	<b>FIDELITY BK</b>	3	\$308,000	3	\$308,000	0	\$0
146	<b>FIRST FINANCIAL SERVICES INC.</b>	3	\$414,000	3	\$414,000	0	\$0
147	<b>FIRST HOME MORTGAGE CORPORATIO</b>	3	\$914,000	3	\$914,000	0	\$0
148	<b>FIRST REPUBLIC BK</b>	3	\$1,500,000	3	\$1,500,000	0	\$0
149	<b>GEORGE MASON MORTGAGE LLC</b>	7	\$1,037,000	3	\$294,000	0	\$0
150	<b>GOLDMAN SACHS BK USA</b>	5	\$4,064,000	3	\$2,888,000	0	\$0
151	<b>GUARANTEED HOME MORTGAGE CO</b>	3	\$471,000	3	\$471,000	0	\$0
152	<b>HOME EQUITY OF AMERICA</b>	3	\$97,000	3	\$97,000	0	\$0
153	<b>ION CAPITAL INC</b>	3	\$177,000	3	\$177,000	0	\$0
154	<b>METROCITIES MORTGAGE LLC</b>	3	\$758,000	3	\$758,000	0	\$0
155	<b>MIDWEST BANKCENTRE</b>	3	\$647,000	3	\$647,000	0	\$0
156	<b>MIT FEDERAL CREDIT UNION</b>	3	\$925,000	3	\$925,000	0	\$0
157	<b>MORTGAGE AMERICA, INC.</b>	4	\$640,000	3	\$525,000	0	\$0
158	<b>MORTGAGE NETWORK INC</b>	3	\$370,000	3	\$370,000	0	\$0
159	<b>MVB BK INC</b>	4	\$424,000	3	\$274,000	0	\$0
160	<b>NATIONWIDE BK</b>	3	\$383,000	3	\$383,000	0	\$0

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No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
161	<b>NEW ALLIANCE FCU</b>	3	\$417,000	3	\$417,000	0	\$0
162	<b>NEW PENN COMMUNITY LENDING LLC</b>	3	\$345,000	3	\$345,000	0	\$0
163	<b>NORTHPOINTE BANK</b>	4	\$969,000	3	\$584,000	0	\$0
164	<b>PHILADELPHIA MORTGAGE ADVISORS</b>	4	\$608,000	3	\$333,000	0	\$0
165	<b>POLI MORTGAGE GROUP INC</b>	4	\$1,045,000	3	\$799,000	0	\$0
166	<b>RESIDENTIAL HOME MORTGAGE CORP</b>	4	\$844,000	3	\$667,000	0	\$0
167	<b>RUOFF HOME MORTGAGE</b>	3	\$322,000	3	\$322,000	0	\$0
168	<b>SECKEL CAPITAL</b>	3	\$771,000	3	\$771,000	0	\$0
169	<b>SHELTER MTG CO LLC</b>	4	\$1,101,000	3	\$995,000	0	\$0
170	<b>SYNERGY ONE LENDING</b>	5	\$732,000	3	\$502,000	0	\$0
171	<b>TEACHERS FCU</b>	3	\$500,000	3	\$500,000	0	\$0
172	<b>THE NORTHERN TRUST COMPANY</b>	3	\$2,724,000	3	\$2,724,000	0	\$0
173	<b>UNIVEST BANK AND TRUST CO.</b>	4	\$428,000	3	\$283,000	0	\$0
174	<b>US POSTAL SVC FCU</b>	3	\$76,000	3	\$76,000	0	\$0
175	<b>WATERMARK CAPITAL, INC.</b>	3	\$1,315,000	3	\$1,315,000	0	\$0
176	<b>WATERSTONE MORTGAGE CORP.</b>	3	\$250,000	3	\$250,000	0	\$0
177	<b>WEICHERT FINANCIAL SERVICES</b>	5	\$1,011,000	3	\$552,000	0	\$0
178	<b>1ST MARINER BANK</b>	3	\$201,000	2	\$100,000	0	\$0
179	<b>ACACIA FEDERAL SAVINGS BANK</b>	2	\$141,000	2	\$141,000	0	\$0
180	<b>AFFINITY FEDERAL CREDIT UNION</b>	2	\$127,000	2	\$127,000	0	\$0
181	<b>AFFINITY LENDING SOLUTIONS LL</b>	2	\$248,000	2	\$248,000	0	\$0
182	<b>ALLIANCE FINANCIAL RESOURCES</b>	2	\$187,000	2	\$187,000	0	\$0
183	<b>ALLIANT CREDIT UNION</b>	5	\$1,164,000	2	\$245,000	0	\$0

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No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
184	AMALGAMATED BANK	2	\$480,000	2	\$480,000	0	\$0
185	AMERICAN RESIDENTIAL LENDING	2	\$548,000	2	\$548,000	0	\$0
186	APEX HOME LOANS	2	\$433,000	2	\$433,000	0	\$0
187	ARGENT MORTGAGE COMPANY	2	\$104,000	2	\$104,000	0	\$0
188	ARMSTRONG CTY B&LA	2	\$634,000	2	\$634,000	0	\$0
189	B. F. SAUL MORTGAGE COMPANY	2	\$128,000	2	\$128,000	0	\$0
190	BANC OF CA NA	2	\$218,000	2	\$218,000	0	\$0
191	BANKUNITED FSB	3	\$232,000	2	\$174,000	0	\$0
192	C&G SAVINGS BANK	2	\$146,000	2	\$146,000	0	\$0
193	CALIBER FUNDING	2	\$373,000	2	\$373,000	0	\$0
194	CAPWEST MORTGAGE CORPORATION	2	\$230,000	2	\$230,000	0	\$0
195	CASTLE POINT MORTGAGE INC.	6	\$197,000	2	\$74,000	0	\$0
196	CENT MTG CO DBA CENTURY LEND	2	\$390,000	2	\$390,000	0	\$0
197	CENTRA BANK	3	\$317,000	2	\$125,000	0	\$0
198	CERTUSBANK NA	3	\$779,000	2	\$559,000	0	\$0
199	CHEMECAL BANK	2	\$413,000	2	\$413,000	0	\$0
200	CHERRY CREEK MORTGAGE CO. INC.	3	\$454,000	2	\$440,000	0	\$0
201	CHRISTENSEN FINANCIAL INC	2	\$543,000	2	\$543,000	0	\$0
202	COLONIAL MORTGAGE SERVICE CO.	2	\$510,000	2	\$510,000	0	\$0
203	COMPASS BANK	3	\$686,000	2	\$266,000	0	\$0
204	CONGRESSIONAL FEDERAL CREDIT U	2	\$255,000	2	\$255,000	0	\$0
205	CORTLAND SAVINGS & BANKING CO	2	\$795,000	2	\$795,000	0	\$0
206	EAGLE HOME MORTGAGE, LLC	2	\$327,000	2	\$327,000	0	\$0

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No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
207	EVANSVILLE TEACHERS FEDERAL CREDIT UNION	2	\$620,000	2	\$620,000	0	\$0
208	EVERETT FINANCIAL INC.	4	\$390,000	2	\$294,000	0	\$0
209	EVESHAM MORTGAGE	2	\$489,000	2	\$489,000	0	\$0
210	FAIRLESS CU	2	\$79,000	2	\$79,000	0	\$0
211	FEARON FINANCIAL LLC	2	\$575,000	2	\$575,000	0	\$0
212	FEDEX EMPLOYEES CREDIT ASSN	4	\$193,000	2	\$48,000	0	\$0
213	FINANCE OF AMERICA REVERSE LLC	2	\$90,000	2	\$90,000	0	\$0
214	FIRST AMERICAN MORTGAGE TRUST	2	\$251,000	2	\$251,000	0	\$0
215	FIRST CENTURY BK NA	2	\$625,000	2	\$625,000	0	\$0
216	FIRST CITIZENS COMMUNITY BANK	2	\$589,000	2	\$589,000	0	\$0
217	FIRST DIRECT LENDING, LLC	2	\$321,000	2	\$321,000	0	\$0
218	FIRST FEDERAL S&L ASSOC OF GRE	2	\$50,000	2	\$50,000	0	\$0
219	FIRST INDIANA BANK	2	\$154,000	2	\$154,000	0	\$0
220	FIRST MERIDIAN MORTGAGE	2	\$341,000	2	\$341,000	0	\$0
221	FIRST MW BK	2	\$21,000	2	\$21,000	0	\$0
222	FIRST NATIONAL BANK OF ARIZONA	2	\$528,000	2	\$528,000	0	\$0
223	FIRST NATIONAL BANK OF CC	3	\$321,000	2	\$244,000	0	\$0
224	FIRST NB	2	\$387,000	2	\$387,000	0	\$0
225	FIRST OHIO BANC & LENDING	2	\$269,000	2	\$269,000	0	\$0
226	FIRST OHIO HOME FINANCE	2	\$663,000	2	\$663,000	0	\$0
227	FIRSTTRUST	2	\$180,000	2	\$180,000	0	\$0
228	FRICK TRI COUNTY FCU	2	\$95,000	2	\$95,000	0	\$0
229	FSG BANK	2	\$498,000	2	\$498,000	0	\$0



**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
230	<b>GFI MORTGAGE BANKERS INC</b>	3	\$614,000	2	\$532,000	0	\$0
231	<b>GOLDWATER BANK NA</b>	2	\$229,000	2	\$229,000	0	\$0
232	<b>GSF MORTGAGE CORPORATION</b>	2	\$191,000	2	\$191,000	0	\$0
233	<b>HOMETOWN LENDERS INC</b>	2	\$230,000	2	\$230,000	0	\$0
234	<b>ILLINOIS NATIONAL BANK</b>	2	\$3,290,000	2	\$3,290,000	0	\$0
235	<b>INTERCOASTAL MORTGAGE COMPANY</b>	4	\$1,024,000	2	\$524,000	0	\$0
236	<b>IRWIN HOME EQUITY CORP</b>	2	\$152,000	2	\$152,000	0	\$0
237	<b>LAFAYETTE FCU</b>	2	\$817,000	2	\$817,000	0	\$0
238	<b>LEADERONE FINANCIAL CORP.</b>	2	\$500,000	2	\$500,000	0	\$0
239	<b>LOWNHOME FINANCIAL HOLDINGS L</b>	2	\$135,000	2	\$135,000	0	\$0
240	<b>MAGNOLIA BANK</b>	5	\$914,000	2	\$570,000	0	\$0
241	<b>MASSACHUSETTS INST TECH FC</b>	2	\$509,000	2	\$509,000	0	\$0
242	<b>MCLEAN MORTGAGE CORPORATION</b>	2	\$844,000	2	\$844,000	0	\$0
243	<b>MID PENN BANK</b>	3	\$294,000	2	\$149,000	0	\$0
244	<b>MID-ISLAND MORTGAGE CORP.</b>	2	\$537,000	2	\$537,000	0	\$0
245	<b>MILLENNIUM BK</b>	2	\$588,000	2	\$588,000	0	\$0
246	<b>NATIONS RELIABLE LENDING</b>	3	\$591,000	2	\$329,000	0	\$0
247	<b>NJ LENDERS CORP</b>	2	\$563,000	2	\$563,000	0	\$0
248	<b>NORTHERN TC</b>	2	\$1,873,000	2	\$1,873,000	0	\$0
249	<b>PARAGON BANK</b>	2	\$839,000	2	\$839,000	0	\$0
250	<b>PARAMOUNT EQUITY MORTGAGE INC.</b>	3	\$217,000	2	\$151,000	0	\$0
251	<b>PEOPLES HOME EQUITY</b>	2	\$144,000	2	\$144,000	0	\$0
252	<b>PERL MORTGAGE</b>	2	\$842,000	2	\$842,000	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

<b>No.</b>	<b>Lender</b>	<b>Total Loans</b>	<b>Total Loan Dollars</b>	<b>Loans to Whites</b>	<b>Loan Dollars to Whites</b>	<b>Loans to Blacks</b>	<b>Loan Dollars to Blacks</b>
253	<b>POLONIA BANK</b>	3	\$659,000	2	\$376,000	0	\$0
254	<b>RBC BANK (GEORGIA), N.A.</b>	2	\$220,000	2	\$220,000	0	\$0
255	<b>REALTY HOME MTG LLC</b>	2	\$204,000	2	\$204,000	0	\$0
256	<b>REVERSE MORTGAGE FUNDING LLC</b>	3	\$518,000	2	\$243,000	0	\$0
257	<b>SERVICE 1ST FCU</b>	2	\$299,000	2	\$299,000	0	\$0
258	<b>SOVEREIGN LENDING GROUP INCORORATED</b>	2	\$600,000	2	\$600,000	0	\$0
259	<b>STAR ONE CREDIT UNION</b>	2	\$213,000	2	\$213,000	0	\$0
260	<b>STATE FINANCIAL NETWORK LLC</b>	2	\$310,000	2	\$310,000	0	\$0
261	<b>SUMMIT MORTGAGE CORPORATION</b>	2	\$256,000	2	\$256,000	0	\$0
262	<b>SUNCOAST MORTGAGE CORPORATION</b>	3	\$775,000	2	\$517,000	0	\$0
263	<b>SUNTRUST MORTGAGE INC</b>	3	\$217,000	2	\$127,000	0	\$0
264	<b>TALMER B&amp;TC</b>	2	\$114,000	2	\$114,000	0	\$0
265	<b>TAMMAC HOLDINGS CORP</b>	2	\$84,000	2	\$84,000	0	\$0
266	<b>UIF CORPORATION</b>	2	\$320,000	2	\$320,000	0	\$0
267	<b>UNITED MORTGAGE CORP</b>	2	\$223,000	2	\$223,000	0	\$0
268	<b>UNITED SECURITY FINANCIAL</b>	2	\$212,000	2	\$212,000	0	\$0
269	<b>UNIVERSAL MTG &amp; FINANCE</b>	2	\$181,000	2	\$181,000	0	\$0
270	<b>VANDYK MORTGAGE CORPORATION</b>	2	\$244,000	2	\$244,000	0	\$0
271	<b>WINTRUST MORTGAGE COMPANY</b>	2	\$234,000	2	\$234,000	0	\$0
272	<b>1ST PORTFOLIO LENDING CORP.</b>	1	\$332,000	1	\$332,000	0	\$0
273	<b>1ST PREFERENCE MORTGAGE CORP</b>	1	\$134,000	1	\$134,000	0	\$0
274	<b>21ST MORTGAGE</b>	1	\$43,000	1	\$43,000	0	\$0
275	<b>360 MORTGAGE GROUP LLC</b>	1	\$58,000	1	\$58,000	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
276	ACADEMY MORTGAGE CORPORATION	1	\$413,000	1	\$413,000	0	\$0
277	ACCESS NATIONAL MORTGAGE CORP	3	\$438,000	1	\$186,000	0	\$0
278	ADVANCIAL FEDERAL CREDIT UNION	2	\$375,000	1	\$220,000	0	\$0
279	AFFILIATED BANK	1	\$79,000	1	\$79,000	0	\$0
280	AFL-CIO EMPLOYEES FCU	1	\$24,000	1	\$24,000	0	\$0
281	AGCHOICE FARM CREDIT ACA	2	\$949,000	1	\$679,000	0	\$0
282	AIMLOAN.COM	5	\$741,000	1	\$231,000	0	\$0
283	AMC MORTGAGE SERVICES INC.	1	\$305,000	1	\$305,000	0	\$0
284	AMERICAN AIRLINES FCU	1	\$155,000	1	\$155,000	0	\$0
285	AMERICAN STERLING BANK	2	\$242,000	1	\$145,000	0	\$0
286	AMERIQUEST MORTGAGE COMPANY	1	\$69,000	1	\$69,000	0	\$0
287	AMERIS BK	1	\$115,000	1	\$115,000	0	\$0
288	AMERISERV FNCL BK	1	\$217,000	1	\$217,000	0	\$0
289	ANHEUSER-BUSCH EMPL CU	1	\$340,000	1	\$340,000	0	\$0
290	ARMED FORCES BK NA	1	\$230,000	1	\$230,000	0	\$0
291	ATHAS CAPITAL GROUP	1	\$55,000	1	\$55,000	0	\$0
292	ATLANTIC FINANCIAL INC	1	\$360,000	1	\$360,000	0	\$0
293	AVELO MORTGAGE LLC	1	\$241,000	1	\$241,000	0	\$0
294	BANCO POPULAR NORTH AMERICA	2	\$413,000	1	\$300,000	0	\$0
295	BANK HOLLAND	1	\$119,000	1	\$119,000	0	\$0
296	BANK OF WHITTIER	3	\$379,000	1	\$49,000	0	\$0
297	BETHPAGE FCU	2	\$422,000	1	\$147,000	0	\$0
298	BMI FEDERAL CREDIT UNION	1	\$245,000	1	\$245,000	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

<b>No.</b>	<b>Lender</b>	<b>Total Loans</b>	<b>Total Loan Dollars</b>	<b>Loans to Whites</b>	<b>Loan Dollars to Whites</b>	<b>Loans to Blacks</b>	<b>Loan Dollars to Blacks</b>
299	<b>BOKF NA</b>	1	\$122,000	1	\$122,000	0	\$0
300	<b>CAMBRIA COUNTY FEDERAL S&amp;L</b>	1	\$75,000	1	\$75,000	0	\$0
301	<b>CAPITAL ONE BK USA NA</b>	2	\$13,106,000	1	\$106,000	0	\$0
302	<b>CARNEGIE MORTGAGE</b>	2	\$328,000	1	\$228,000	0	\$0
303	<b>CARROLLTON BANK</b>	1	\$125,000	1	\$125,000	0	\$0
304	<b>CDC FEDERAL CREDIT UNION</b>	1	\$142,000	1	\$142,000	0	\$0
305	<b>CIBC BANK USA</b>	1	\$1,955,000	1	\$1,955,000	0	\$0
306	<b>CIT BANK N.A.</b>	1	\$485,000	1	\$485,000	0	\$0
307	<b>CITADEL FCU</b>	1	\$27,000	1	\$27,000	0	\$0
308	<b>CITADEL SERVICING CORPORATION</b>	3	\$426,000	1	\$126,000	0	\$0
309	<b>CITI RESIDENTIAL LENDING INC.</b>	1	\$64,000	1	\$64,000	0	\$0
310	<b>CITIZENS COMMUNITY BANK</b>	1	\$99,000	1	\$99,000	0	\$0
311	<b>CITIZENS NB</b>	1	\$313,000	1	\$313,000	0	\$0
312	<b>CITY 1ST MORTGAGE SERVICES LC</b>	1	\$101,000	1	\$101,000	0	\$0
313	<b>CIVISTA BANK</b>	1	\$228,000	1	\$228,000	0	\$0
314	<b>CLEARFIELD B&amp;TC</b>	1	\$300,000	1	\$300,000	0	\$0
315	<b>CLEARPATH LENDING</b>	1	\$155,000	1	\$155,000	0	\$0
316	<b>CMG MORTGAGE INC.</b>	1	\$92,000	1	\$92,000	0	\$0
317	<b>CNB MORTGAGE COMPANY</b>	1	\$96,000	1	\$96,000	0	\$0
318	<b>COMMERCE BANK N.A.</b>	1	\$115,000	1	\$115,000	0	\$0
319	<b>COMMUNITY FIRST CREDIT UNION OF FLORIDA</b>	1	\$25,000	1	\$25,000	0	\$0
320	<b>CONTINENTAL BK</b>	1	\$125,000	1	\$125,000	0	\$0
321	<b>CORINTHIAN MORTGAGE CORP</b>	1	\$101,000	1	\$101,000	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
322	CORNERSTONE HOME LENDING, INC.	1	\$95,000	1	\$95,000	0	\$0
323	CORNHUSKER BK	1	\$417,000	1	\$417,000	0	\$0
324	CREDIT SUISSE	1	\$80,000	1	\$80,000	0	\$0
325	CREDIT UNION MORTGAGE ASSOCIAT	1	\$75,000	1	\$75,000	0	\$0
326	CTX MORTGAGE COMPANY LLC	2	\$199,000	1	\$109,000	0	\$0
327	DEERE EMPL CU	1	\$334,000	1	\$334,000	0	\$0
328	DELTA COMMUNITY CREDIT UNION	1	\$62,000	1	\$62,000	0	\$0
329	DIRECT MORTGAGE LOANS LLC	1	\$417,000	1	\$417,000	0	\$0
330	EASTERN SAVINGS BANK	3	\$594,000	1	\$260,000	0	\$0
331	EASTWOOD BK	1	\$128,000	1	\$128,000	0	\$0
332	EPHRATA NB	1	\$270,000	1	\$270,000	0	\$0
333	EQUITY NOW INC	1	\$323,000	1	\$323,000	0	\$0
334	ERIE COMMUNITY CREDIT UNION	1	\$50,000	1	\$50,000	0	\$0
335	ERIE FEDERAL CREDIT UNION	1	\$75,000	1	\$75,000	0	\$0
336	FARMERS BLDG & SVG BK	1	\$88,000	1	\$88,000	0	\$0
337	FIDELITY HOME MORTGAGE	1	\$59,000	1	\$59,000	0	\$0
338	FINANCIAL FREEDOM	1	\$14,000	1	\$14,000	0	\$0
339	FINWORTH MTG LLC AN INSBANK CO	1	\$411,000	1	\$411,000	0	\$0
340	FIRST BANK OF CHARLESTON	1	\$67,000	1	\$67,000	0	\$0
341	FIRST CMNTY BK NA	1	\$228,000	1	\$228,000	0	\$0
342	FIRST EAGLE FCU	1	\$35,000	1	\$35,000	0	\$0
343	FIRST FEDERAL S&LA OF LAKEWOOD	2	\$387,000	1	\$219,000	0	\$0
344	FIRST HOME BANK	1	\$275,000	1	\$275,000	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
345	FIRST INTERSTATE FINANCIAL COR	1	\$76,000	1	\$76,000	0	\$0
346	FIRST MUTUAL CORP.	1	\$159,000	1	\$159,000	0	\$0
347	FIRST NATIONAL BANK	1	\$104,000	1	\$104,000	0	\$0
348	FIRST NATIONAL BANK OF AMERICA	1	\$35,000	1	\$35,000	0	\$0
349	FIRST ST BK OF ST CHARLES MO	1	\$233,000	1	\$233,000	0	\$0
350	FIRST UTAH BANK	1	\$625,000	1	\$625,000	0	\$0
351	FIRST WESTERN TR BK	1	\$140,000	1	\$140,000	0	\$0
352	FLORIDA CAPITAL BANK NATIONAL ASSOCIATION	1	\$305,000	1	\$305,000	0	\$0
353	FM HOME LOANS LLC	1	\$305,000	1	\$305,000	0	\$0
354	FRANKLIN MINT FCU	1	\$142,000	1	\$142,000	0	\$0
355	GARDEN SVG FCU	1	\$44,000	1	\$44,000	0	\$0
356	GATEWAY BUSINESS BANK	1	\$131,000	1	\$131,000	0	\$0
357	GENISYS CU	1	\$100,000	1	\$100,000	0	\$0
358	GEORGIA BANKING COMPANY	1	\$322,000	1	\$322,000	0	\$0
359	GMFS LLC	1	\$439,000	1	\$439,000	0	\$0
360	GN MORTGAGE LLC	1	\$93,000	1	\$93,000	0	\$0
361	GREENVILLE SAVINGS BANK	1	\$260,000	1	\$260,000	0	\$0
362	HARRIS N.A.	1	\$248,000	1	\$248,000	0	\$0
363	HOMCASTLE MORTGAGE LLC	1	\$186,000	1	\$186,000	0	\$0
364	HOME PROMISE CORPORATION	1	\$160,000	1	\$160,000	0	\$0
365	HORICON BANK	3	\$424,000	1	\$200,000	0	\$0
366	HSBC MORTGAGE SERVICES INC.	2	\$191,000	1	\$126,000	0	\$0
367	IBERIABANK	1	\$115,000	1	\$115,000	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
368	IDEAL MORTGAGE BANKERS LTD	1	\$102,000	1	\$102,000	0	\$0
369	IRWIN B&TC	1	\$48,000	1	\$48,000	0	\$0
370	ISB MORTGAGE CO. LLC	2	\$1,185,000	1	\$650,000	0	\$0
371	KELLER MORTGAGE LLC	1	\$150,000	1	\$150,000	0	\$0
372	LINCOLN MORTGAGE CO	1	\$103,000	1	\$103,000	0	\$0
373	LONGBRIDGE FINANCIAL LLC	1	\$195,000	1	\$195,000	0	\$0
374	MAIN STREET BANK CORP	1	\$187,000	1	\$187,000	0	\$0
375	MEADOWBROOK FINANCIAL MORTGAGE	1	\$85,000	1	\$85,000	0	\$0
376	MEMBER ADVANTAGE MORTGAGE LLC	3	\$315,000	1	\$49,000	0	\$0
377	MERIDIAN RESIDENTIAL CAPITAL	1	\$233,000	1	\$233,000	0	\$0
378	MERRILL LYNCH CREDIT CORP	1	\$165,000	1	\$165,000	0	\$0
379	METROPOLITAN HOME MORTGAGE	1	\$380,000	1	\$380,000	0	\$0
380	MFC MORTGAGE INC OF FLORIDA	2	\$243,000	1	\$114,000	0	\$0
381	MID-HUDSON VALLEY FEDERAL C.U.	1	\$3,000	1	\$3,000	0	\$0
382	MIDCOUNTRY BANK	1	\$185,000	1	\$185,000	0	\$0
383	MIDLAND STATES BANK	2	\$2,340,000	1	\$265,000	0	\$0
384	MIDWEST LOAN SERVICES	1	\$220,000	1	\$220,000	0	\$0
385	MIFFLINBURG BANK & TRUST COMPA	1	\$140,000	1	\$140,000	0	\$0
386	MORTGAGE CAPITAL PARTNERS INC	1	\$105,000	1	\$105,000	0	\$0
387	MORTGAGE CONCEPTS	1	\$106,000	1	\$106,000	0	\$0
388	MUTUAL OMAHA BK	1	\$250,000	1	\$250,000	0	\$0
389	MVB MORTGAGE	1	\$57,000	1	\$57,000	0	\$0
390	NAPUS FEDERAL CREDIT UNION	3	\$162,000	1	\$44,000	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

<b>No.</b>	<b>Lender</b>	<b>Total Loans</b>	<b>Total Loan Dollars</b>	<b>Loans to Whites</b>	<b>Loan Dollars to Whites</b>	<b>Loans to Blacks</b>	<b>Loan Dollars to Blacks</b>
391	<b>NATIONAL INSTITUTES OF HEALTH</b>	1	\$246,000	1	\$246,000	0	\$0
392	<b>NATIONWIDE BANK</b>	1	\$92,000	1	\$92,000	0	\$0
393	<b>NATIONWIDE EQUITIES CORP</b>	2	\$172,000	1	\$86,000	0	\$0
394	<b>NATIONWIDE MORTGAGE CONCEPTS</b>	1	\$52,000	1	\$52,000	0	\$0
395	<b>NEW FED MORTGAGE CORP</b>	1	\$295,000	1	\$295,000	0	\$0
396	<b>NFM INC.</b>	1	\$103,000	1	\$103,000	0	\$0
397	<b>NL INC</b>	1	\$200,000	1	\$200,000	0	\$0
398	<b>NORCOM MORTGAGE</b>	1	\$72,000	1	\$72,000	0	\$0
399	<b>NORTHERN TRUST NA</b>	1	\$550,000	1	\$550,000	0	\$0
400	<b>OCWEN LOAN SERVICING LLC</b>	3	\$313,000	1	\$205,000	0	\$0
401	<b>ONLINE MORTGAGE GROUP LLC</b>	1	\$312,000	1	\$312,000	0	\$0
402	<b>OPERATING ENGINEERS LOCAL FCU</b>	1	\$80,000	1	\$80,000	0	\$0
403	<b>PARAGON HOME LOANS, INC.</b>	1	\$305,000	1	\$305,000	0	\$0
404	<b>PARK NB</b>	1	\$92,000	1	\$92,000	0	\$0
405	<b>PATRIOT FCU</b>	1	\$6,000	1	\$6,000	0	\$0
406	<b>PEAPACK-GLADSTONE BANK</b>	1	\$195,000	1	\$195,000	0	\$0
407	<b>PENNIAN BANK</b>	1	\$505,000	1	\$505,000	0	\$0
408	<b>PEOPLESBANK A CODORUS VALLEY</b>	1	\$119,000	1	\$119,000	0	\$0
409	<b>PERFORMANCE CREDIT CORPORATION</b>	1	\$53,000	1	\$53,000	0	\$0
410	<b>PINNACLE FINANCIAL CORPORATION</b>	1	\$113,000	1	\$113,000	0	\$0
411	<b>PINNACLE MORTGAGE INC</b>	1	\$225,000	1	\$225,000	0	\$0
412	<b>PRECISION FINANCIAL INC.</b>	1	\$329,000	1	\$329,000	0	\$0
413	<b>PREMIER AMERICA CREDIT UNION</b>	2	\$146,000	1	\$70,000	0	\$0



**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
414	PS BANK	1	\$207,000	1	\$207,000	0	\$0
415	QUORUM FEDERAL CREDIT UNION	1	\$25,000	1	\$25,000	0	\$0
416	RBC BK GA NA	2	\$355,000	1	\$90,000	0	\$0
417	REFINANCE.COM	1	\$69,000	1	\$69,000	0	\$0
418	RELIANT BK	1	\$234,000	1	\$234,000	0	\$0
419	REVERSE MORT SOLUTIONS INC	1	\$121,000	1	\$121,000	0	\$0
420	REVERSE MORTGAGE USA INC.	1	\$64,000	1	\$64,000	0	\$0
421	RIVERHILLS BANK	1	\$105,000	1	\$105,000	0	\$0
422	RIVERVIEW BANK	2	\$1,645,000	1	\$45,000	0	\$0
423	ROUNDPOINT MORTGAGE SERVICING	1	\$67,000	1	\$67,000	0	\$0
424	SALLIE MAE HOME LOANS	1	\$68,000	1	\$68,000	0	\$0
425	SB1 FEDERAL CREDIT UNION	1	\$440,000	1	\$440,000	0	\$0
426	SECURITY NB OF SIOUX CITY IA	1	\$205,000	1	\$205,000	0	\$0
427	SECURITY ONE LENDING	1	\$48,000	1	\$48,000	0	\$0
428	SEMPER HOME LOANS	1	\$123,000	1	\$123,000	0	\$0
429	SERVICE CREDIT UNION	1	\$44,000	1	\$44,000	0	\$0
430	SEVEN SEVENTEEN CU	1	\$36,000	1	\$36,000	0	\$0
431	SIGNATURE FEDERAL CREDIT UNION	1	\$55,000	1	\$55,000	0	\$0
432	SOUTHPOINT FINANCIAL SERVICES	1	\$295,000	1	\$295,000	0	\$0
433	SPE FCU	1	\$19,000	1	\$19,000	0	\$0
434	STATE DEPARTMENT FCU	1	\$175,000	1	\$175,000	0	\$0
435	STOCK YARDS B&TC	1	\$39,000	1	\$39,000	0	\$0
436	STRONG HOME MORTGAGE, LLC	2	\$560,000	1	\$275,000	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

<b>No.</b>	<b>Lender</b>	<b>Total Loans</b>	<b>Total Loan Dollars</b>	<b>Loans to Whites</b>	<b>Loan Dollars to Whites</b>	<b>Loans to Blacks</b>	<b>Loan Dollars to Blacks</b>
437	<b>SUSQUEHANNA BK</b>	1	\$154,000	1	\$154,000	0	\$0
438	<b>SUTTON BANK</b>	1	\$64,000	1	\$64,000	0	\$0
439	<b>TBI MORTGAGE COMPANY</b>	1	\$417,000	1	\$417,000	0	\$0
440	<b>TCF NATIONAL BANK</b>	1	\$755,000	1	\$755,000	0	\$0
441	<b>THE BRYN MAWR TRUST COMPANY</b>	1	\$121,000	1	\$121,000	0	\$0
442	<b>THE HOME S&amp;LC</b>	5	\$2,786,000	1	\$295,000	0	\$0
443	<b>THE WASHINGTON TRUST COMPANY</b>	1	\$60,000	1	\$60,000	0	\$0
444	<b>THIRD FEDERAL BANK</b>	1	\$638,000	1	\$638,000	0	\$0
445	<b>TIERONE BANK</b>	1	\$417,000	1	\$417,000	0	\$0
446	<b>TOTAL MORTGAGE SERVICES LLC</b>	1	\$92,000	1	\$92,000	0	\$0
447	<b>TOWNE MORTGAGE COMPANY</b>	1	\$95,000	1	\$95,000	0	\$0
448	<b>U.S. POSTAL SERVICE FEDERAL CREDIT UNION</b>	5	\$239,000	1	\$96,000	0	\$0
449	<b>UKRAINIAN SELFRELIANCE FCU</b>	1	\$95,000	1	\$95,000	0	\$0
450	<b>UNION MTG GRP</b>	1	\$187,000	1	\$187,000	0	\$0
451	<b>UNITED NORTHERN MORTGAGE BANKE</b>	1	\$71,000	1	\$71,000	0	\$0
452	<b>UNIVERSITY CREDIT UNION</b>	1	\$125,000	1	\$125,000	0	\$0
453	<b>USA HOME LOANS INC</b>	1	\$66,000	1	\$66,000	0	\$0
454	<b>USAA FSB</b>	1	\$76,000	1	\$76,000	0	\$0
455	<b>USSCO FEDERAL CREDIT UNION</b>	1	\$200,000	1	\$200,000	0	\$0
456	<b>USSCO JOHNSTOWN FCU</b>	1	\$65,000	1	\$65,000	0	\$0
457	<b>USX FEDERAL CREDIT UNION</b>	1	\$10,000	1	\$10,000	0	\$0
458	<b>VANDERBILT MORTGAGE AND FINANC</b>	1	\$485,000	1	\$485,000	0	\$0
459	<b>VIEWPOINT BANKERS MORTGAGE INC</b>	1	\$85,000	1	\$85,000	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
460	<b>VISIO FINANCIAL SERVICES INC.</b>	14	\$1,970,000	1	\$155,000	0	\$0
461	<b>WASHINGTON SVG BK FSB</b>	1	\$122,000	1	\$122,000	0	\$0
462	<b>WEBSTER BANK, N.A.</b>	1	\$2,800,000	1	\$2,800,000	0	\$0
463	<b>WEI MORTGAGE CORPORATION</b>	1	\$162,000	1	\$162,000	0	\$0
464	<b>WEST TOWN SVG BK</b>	1	\$107,000	1	\$107,000	0	\$0
465	<b>WESTMINSTER MORTGAGE CORP</b>	1	\$102,000	1	\$102,000	0	\$0
466	<b>WIDGET FEDERAL CREDIT UNION</b>	1	\$97,000	1	\$97,000	0	\$0
467	<b>WORLD ALLIANCE FINANCIAL CORP.</b>	2	\$365,000	1	\$98,000	0	\$0
468	<b>WRIGHT-PATT CREDIT UNION</b>	2	\$560,000	1	\$335,000	0	\$0
469	<b>ACCESS NB</b>	1	\$525,000	0	\$0	0	\$0
470	<b>ACRE MORTGAGE &amp; FINANCIAL INC</b>	1	\$61,000	0	\$0	0	\$0
471	<b>ADVISORS MORTGAGE GROUP LLC</b>	1	\$154,000	0	\$0	0	\$0
472	<b>AMERICASH</b>	2	\$702,000	0	\$0	0	\$0
473	<b>ANCHOR LOANS LP</b>	5	\$635,000	0	\$0	0	\$0
474	<b>ARBOR REALTY TRUST INC</b>	3	\$6,065,000	0	\$0	0	\$0
475	<b>ARLINGTON CAPITAL MORTGAGE</b>	1	\$417,000	0	\$0	0	\$0
476	<b>ATLANTIC COAST MORTGAGE LLC</b>	1	\$115,000	0	\$0	0	\$0
477	<b>AUSTIN CAPITAL BANK SSB</b>	1	\$195,000	0	\$0	0	\$0
478	<b>B2R FINANCE L.P.</b>	15	\$829,000	0	\$0	0	\$0
479	<b>BANK OF INTERNET USA</b>	2	\$250,000	0	\$0	0	\$0
480	<b>BANK OF THE WEST</b>	4	\$640,000	0	\$0	0	\$0
481	<b>BANKMORTGAGESOLUTION S LLC</b>	2	\$470,000	0	\$0	0	\$0
482	<b>BARINGS MULTIFAMILY CAPITAL</b>	1	\$30,000,000	0	\$0	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
483	BELLWETHER ENTERPRISE REAL ESTATE CAPITAL LLC	1	\$32,800,000	0	\$0	0	\$0
484	BERKADIA COMMERCIAL MORTGAGE	3	\$25,825,000	0	\$0	0	\$0
485	CEDAR RAPIDS BANK AND TRUST	1	\$6,895,000	0	\$0	0	\$0
486	CENTERLINE MORTGAGE CAPITAL IN	1	\$5,518,000	0	\$0	0	\$0
487	CHERRYWOOD COMMERCIAL LENDING LLC	1	\$175,000	0	\$0	0	\$0
488	CITIZENS NB NA	1	\$243,000	0	\$0	0	\$0
489	COMMERCE BANK	1	\$604,000	0	\$0	0	\$0
490	COREVEST AMERICAN FINANCE LENDER LLC	7	\$9,825,000	0	\$0	0	\$0
491	CUSTOMERS BK	1	\$113,000	0	\$0	0	\$0
492	DEEPHAVEN MORTGAGE LLC	1	\$435,000	0	\$0	0	\$0
493	DEPARTMENT OF INTERIOR FCU	1	\$25,000	0	\$0	0	\$0
494	DIGITAL FCU	1	\$198,000	0	\$0	0	\$0
495	DIGITAL FEDERAL CREDIT UNION	2	\$83,000	0	\$0	0	\$0
496	DITECH MORTGAGE CORP	1	\$257,000	0	\$0	0	\$0
497	DOMINION FINANCIAL SERVICES	1	\$215,000	0	\$0	0	\$0
498	E*TRADE BANK	3	\$414,000	0	\$0	0	\$0
499	ELOAN	1	\$144,000	0	\$0	0	\$0
500	FINANCE OF AMERICA COMMERCIAL	25	\$4,114,000	0	\$0	0	\$0
501	FIRST FED BK OF FL	1	\$311,000	0	\$0	0	\$0
502	FIRST FINANCIAL BANK	1	\$15,800,000	0	\$0	0	\$0
503	FIRST MORTGAGE SOLUTIONS LLC	1	\$410,000	0	\$0	0	\$0
504	FIRST RESOURCE BANK	1	\$960,000	0	\$0	0	\$0
505	FIRST TECHNOLOGY CREDIT UNION	1	\$115,000	0	\$0	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

<b>No.</b>	<b>Lender</b>	<b>Total Loans</b>	<b>Total Loan Dollars</b>	<b>Loans to Whites</b>	<b>Loan Dollars to Whites</b>	<b>Loans to Blacks</b>	<b>Loan Dollars to Blacks</b>
506	<b>FIRST-CITIZENS BANK &amp; TRUST CO</b>	1	\$155,000	0	\$0	0	\$0
507	<b>FREEDOM MORTGAGE CORP.</b>	1	\$75,000	0	\$0	0	\$0
508	<b>GS COMMERCIAL REAL ESTATE LP</b>	4	\$50,513,000	0	\$0	0	\$0
509	<b>HOME LOAN CENTER INC.</b>	1	\$30,000	0	\$0	0	\$0
510	<b>HSBC BK USA NA</b>	1	\$274,000	0	\$0	0	\$0
511	<b>HUNTINGTON NB</b>	2	\$229,000	0	\$0	0	\$0
512	<b>IMPAC FUNDING CORP</b>	1	\$213,000	0	\$0	0	\$0
513	<b>IMPERIAL CAPITAL BANK</b>	1	\$472,000	0	\$0	0	\$0
514	<b>INFINITY HOME MORTGAGE COMPANY</b>	1	\$168,000	0	\$0	0	\$0
515	<b>INTEGRITY FIRST FINANCIAL GR</b>	1	\$53,000	0	\$0	0	\$0
516	<b>INVESTORS BK</b>	7	\$16,897,000	0	\$0	0	\$0
517	<b>IVY MORTGAGE, INC.</b>	3	\$215,000	0	\$0	0	\$0
518	<b>KISH BANK</b>	1	\$122,000	0	\$0	0	\$0
519	<b>KONDAUR CAPITAL CORPORATION</b>	1	\$143,000	0	\$0	0	\$0
520	<b>LENDINGONE LLC</b>	5	\$765,000	0	\$0	0	\$0
521	<b>LENOX FINANCIAL MORTGAGE CORP</b>	1	\$64,000	0	\$0	0	\$0
522	<b>LIMA ONE CAPITAL, LLC</b>	19	\$2,425,000	0	\$0	0	\$0
523	<b>M&amp;T REALTY CAPITAL CORPORATION</b>	3	\$34,422,000	0	\$0	0	\$0
524	<b>MELLON BANK N.A.</b>	1	\$175,000	0	\$0	0	\$0
525	<b>METRO CITY BANK</b>	2	\$360,000	0	\$0	0	\$0
526	<b>METROPOLITAN LIFE INSURANCE CO</b>	1	\$60,000,000	0	\$0	0	\$0
527	<b>MORTGAGE NOW INC.</b>	1	\$107,000	0	\$0	0	\$0
528	<b>NASA FEDERAL CREDIT UNION</b>	1	\$308,000	0	\$0	0	\$0

**Table 30. Banks Which Made No Loans to African Americans in Pittsburgh 2007-2019**

No.	Lender	Total Loans	Total Loan Dollars	Loans to Whites	Loan Dollars to Whites	Loans to Blacks	Loan Dollars to Blacks
529	NBH BANK	1	\$85,000	0	\$0	0	\$0
530	NEXERA HOLDING LLC	1	\$399,000	0	\$0	0	\$0
531	ORIX REAL ESTATE CAPITAL	4	\$65,100,000	0	\$0	0	\$0
532	PARAGON FINANCIAL MORTGAGE	1	\$256,000	0	\$0	0	\$0
533	POTOMAC MORTGAGE GROUP, INC	1	\$585,000	0	\$0	0	\$0
534	PROGRESSIVE BK NA	1	\$676,000	0	\$0	0	\$0
535	PURDUE FEDERAL CREDIT UNION	1	\$110,000	0	\$0	0	\$0
536	QUONTIC BANK	1	\$185,000	0	\$0	0	\$0
537	RED MORTGAGE CAPITAL LLC	3	\$20,475,000	0	\$0	0	\$0
538	REDFIN MORTGAGE LLC	1	\$115,000	0	\$0	0	\$0
539	SANDY SPRING BANK	1	\$335,000	0	\$0	0	\$0
540	SECU CREDIT UNION	1	\$25,000	0	\$0	0	\$0
541	SECURED INVESTMENT CORP	3	\$365,000	0	\$0	0	\$0
542	SECURITYNATIONAL MORTGAGE COMP	4	\$430,000	0	\$0	0	\$0
543	SHARONVIEW FCU	2	\$617,000	0	\$0	0	\$0
544	SILVER HILL FUNDING, LLC	5	\$1,015,000	0	\$0	0	\$0
545	TEMPLE VIEW CAPITAL FUNDING LP	4	\$810,000	0	\$0	0	\$0
546	TMG REAL ESTATE AND FINANCIAL	1	\$378,000	0	\$0	0	\$0
547	TRUMARK FINANCIAL CREDIT UNION	2	\$178,000	0	\$0	0	\$0
548	UNION BLDG & LOAN SVGS BK	1	\$150,000	0	\$0	0	\$0
549	UNITED STATES SENATE FCU	1	\$35,000	0	\$0	0	\$0
550	WALKER & DUNLOP LLC	7	\$61,229,000	0	\$0	0	\$0
551	WESCOM CENTRAL CREDIT UNION	1	\$85,000	0	\$0	0	\$0
	<b>Totals</b>	<b>2,814</b>	<b>\$1,075,605,000</b>	<b>1,974</b>	<b>\$384,463,000</b>	<b>0</b>	<b>\$0</b>

## Part VI. Addendum to Inherited Inequality

### Summary of 2020 Lending in the City of Pittsburgh

Below is a summary of home mortgage disclosure data supplied from 329 financial institutions which made at least one loan in the city of Pittsburgh in 2020. This is a continuation of research conducted on more than 900 institutions which made loans in Pittsburgh between 2007 and 2019.

#### Summary of Findings

**1. Financial institution lending was quite robust in 2020: A total of 329 financial institutions approved 7,812 loans for \$2 billion in Pittsburgh neighborhoods.**

But the lending was very uneven. Large inequalities by race and geography were evident, as they were in the period from 2007 to 2019, and appeared to widen in 2020.

**Table 31. Lending to Pittsburgh's Minority & Non-Minority Neighborhoods in 2020**

Neighborhood	Loan Dollars	Percent of Total	Total Loans	Percent of Total
Total, Non-Minority Neighborhoods	\$1,902,325,000	95%	7,143	91%
Total, Minority Neighborhoods	\$108,935,000	5%	627	8%
Total City	\$2,011,260,000		7,812	

## 2. Lending in Pittsburgh is getting worse for African Americans.

In 2020, just 3% of all loan dollars were approved to African Americans, less than Asian-Americans (4%), even though there are far more African Americans in Pittsburgh. In contrast, 60% of the loan dollars were approved to Whites.

**Table 32. Lending in Pittsburgh in 2020 by Race**

Race	2019 ACS Population	Percent of Total	Loan Amount	Percent of Total Loan Dollars	Number of Loans	Percent of Total Loans
White	201,867	66.8%	\$1,206,745,000	60%	5,705	73%
African American	69,589	23.0%	\$67,070,000	3%	476	6%
Asian American	17,574	5.8%	\$80,695,000	4%	297	4%
Native American	549	0.2%	\$2,455,000	0.1%	17	0.2%
Native Hawaiian or Other Pacific Islander	131	0.0%	\$735,000	0.04%	3	0.04%
Race Not Provided			\$195,010,000	10%	934	12%
Race Not Applicable			\$458,550,000	23%	380	5%
Some Other Race & Two or More Races	12,495	4.1%				0%
<b>Totals</b>	<b>302,205</b>	<b>100%</b>	<b>\$2,011,260,000</b>	<b>100%</b>	<b>7,812</b>	<b>100%</b>



### 3. Nearly half of all African American loan applications are denied.

African Americans have the second-lowest approval rate (51.9%) and the third-highest denial rate (48.6%) in the Pittsburgh MSA.

**Table 33. Home Mortgage Loan Applications by Race in the Pittsburgh MSA in 2020 (1)**

Borrower Race	Loans Originated	Apps. Approved But Not Accepted	Applications Denied	Applications Withdrawn	Files Closed for Incompleteness	Total Applications (2)	Percent Approved	Denial Rate(3)
White	68,661	2,477	13,365	11,729	5,231	101,463	67.7%	19.5%
Race Not Available	11,200	484	2,936	2,454	1,351	18,425	60.8%	26.2%
Asian-American	2,161	106	427	620	279	3,593	60.1%	19.8%
Black or African American	1,872	101	909	519	204	3,605	51.9%	48.6%
Joint Race(4)	841	29	185	178	70	1,303	64.5%	22.0%
American Indian or Alaska Native	91	5	46	34	15	191	47.6%	50.5%
Native Hawaiian or Other Pacific Islander	51	5	18	14	8	96	53.1%	35.3%
Two or more minority races	43	1	24	12	6	86	50.0%	55.8%
<b>Total</b>	<b>84,920</b>	<b>3,208</b>	<b>17,910</b>	<b>15,560</b>	<b>7,164</b>	<b>128,762</b>	<b>66.0%</b>	<b>21.1%</b>

**Notes:**

1. The Pittsburgh Metropolitan Statistical Area (MSA), home to almost 2.4 million people, is composed of Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and Westmoreland Counties. <https://www.clevelandfed.org/en/newsroom-and-events/publications/economic-trends/2013-economic-trends/et-20130702-the-pittsburgh-metropolitan-statistical-area.aspx>
2. “Total Applications” equals the total number of loans originated, applications approved but not accepted, applications denied, applications withdrawn, and files closed for incompleteness. It excludes loans purchased, preapproval requests denied, and preapproval requests approved but not accepted. [https://www.ffiec.gov/hmdaadwebreport/footnote\\_HMDA2011.htm](https://www.ffiec.gov/hmdaadwebreport/footnote_HMDA2011.htm)
3. “Denial Rate” is applications denied divided by loans originated.
4. “Joint” means one applicant reports a single racial designation of “white” and the other applicant reports one or more minority racial designations. [https://www.ffiec.gov/hmdaadwebreport/footnote\\_HMDA2011.htm](https://www.ffiec.gov/hmdaadwebreport/footnote_HMDA2011.htm)

4. Lending to Black neighborhoods also worsened. Just 5% of all loan dollars in 2020 were approved to minority neighborhoods.

**Table 34. Lending to Pittsburgh’s Minority Neighborhoods in 2020**

No	Neighborhood	2019 Population	Percent Minority	Total Loan Dollars	Percent of Total Loan Dollars	Total Loans	Percent of Total Loans
1	East Liberty	5,783	57.8%	\$25,845,000	1.3%	97	1.2%
2	Garfield	3,839	72.6%	\$14,230,000	0.71%	70	0.9%
3	Manchester	2,223	71.6%	\$13,665,000	0.68%	71	0.9%
4	Hill Combined (Crawford-Roberts, Middle Hill, Upper Hill, Bedford Dwellings, Terrace Village)	11,455	92.6%	\$12,315,000	0.61%	67	0.9%
5	Point Breeze North	1,915	51.1%	\$9,730,000	0.48%	42	0.5%
6	Marshall-Shadeland	4,167	56.2%	\$7,405,000	0.37%	65	0.8%
7	Perry South	3,949	65.9%	\$6,870,000	0.34%	50	0.6%
8	Sheraden + Esplen	5,519	54.6%	\$6,850,000	0.34%	76	1.0%
9	Fineview	1,026	56.4%	\$3,320,000	0.17%	24	0.3%
10	Beltzhoover & Bon Air	2,723	51.4%	\$3,110,000	0.15%	36	0.5%
11	Homewood Combined (North, South, West)	6,181	96.1%	\$1,420,000	0.07%	14	0.2%
12	Knoxville	3,863	64.9%	\$1,260,000	0.06%	14	0.2%
13	East Hills	2,969	86.3%	\$1,060,000	0.05%	16	0.2%
14	Lincoln-Lemington-Belmar	4,772	79.6%	\$860,000	0.04%	16	0.2%
15	Larimer	1,557	89.7%	\$830,000	0.04%	8	0.1%
16	California-Kirkbride	601	78.7%	\$165,000	0.01%	3	0.0%
17	Northview Heights	1,698	98.9%	\$0	0.00%	0	0.0%
	<b>Total, Minority Neighborhoods</b>	<b>64,240</b>	<b>71.4%</b>	<b>\$108,935,000</b>	<b>5%</b>	<b>669</b>	<b>9%</b>
	<b>Total City</b>	<b>300,281</b>	<b>30.7%</b>	<b>\$2,011,260,000</b>		<b>7,812</b>	

5. In contrast, lending to non-minority neighborhoods comprised 95% of all loan dollars in 2020.

**Table 35. Lending to Pittsburgh’s Non-Minority Neighborhoods in 2020**

<b>Table 35. Lending to Pittsburgh’s Non-Minority Neighborhoods 2020</b>			
<b>No.</b>	<b>Neighborhood</b>	<b>Loan Amount</b>	<b>Loans</b>
1	Shadyside	\$234,115,000	347
2	Squirrel Hill South	\$163,125,000	479
3	Squirrel Hill North	\$140,140,000	306
4	Highland Park	\$90,400,000	282
5	Point Breeze	\$82,305,000	243
6	South Side Flats	\$75,585,000	257
7	Central Lawrenceville	\$74,665,000	265
8	Brookline	\$68,470,000	556
9	Mount Washington	\$64,245,000	301
10	East Allegheny	\$62,600,000	92
11	Bloomfield	\$57,525,000	241
12	Windgap	\$51,015,000	61
13	Upper Lawrenceville	\$50,420,000	182
14	Lower Lawrenceville	\$48,155,000	123
15	Greenfield	\$43,020,000	244
16	Brighton Heights	\$40,605,000	281
17	Central Business District	\$34,265,000	89
18	Duquesne Heights	\$34,145,000	153
19	Stanton Heights	\$32,375,000	209
20	Strip District	\$31,825,000	73
21	Central Northside	\$31,390,000	122
22	Morningside	\$30,645,000	167
23	Beechview	\$29,500,000	220
24	Central Oakland	\$26,505,000	19
25	South Side Slopes	\$24,105,000	151
26	North Oakland	\$23,805,000	59
27	Crafton Heights	\$22,970,000	86
28	Carrick	\$22,590,000	212
29	Banksville	\$20,195,000	149
30	Westwood	\$17,340,000	136

**Table 35. Lending to Pittsburgh's Non-Minority Neighborhoods 2020**

No.	Neighborhood	Loan Amount	Loans
31	Perry North	\$16,830,000	116
32	Hazelwood	\$13,460,000	72
33	Overbrook	\$12,900,000	116
34	Troy Hill	\$12,535,000	75
35	Regent Square	\$12,460,000	48
36	Swisshelm Park	\$10,305,000	61
37	Polish Hill	\$10,120,000	36
38	Lincoln Place	\$10,100,000	112
39	South Oakland	\$9,740,000	50
40	Friendship	\$9,640,000	28
41	Bluff	\$9,370,000	6
42	Oakwood	\$8,130,000	48
43	Spring Hill-City View	\$6,915,000	55
44	Allegheny West	\$5,990,000	16
45	New Homestead	\$5,920,000	44
46	Summer Hill	\$5,065,000	43
47	Allentown	\$3,770,000	22
48	Arlington	\$3,700,000	26
49	Elliott	\$2,810,000	28
50	Spring Garden	\$1,780,000	14
51	West Oakland	\$1,740,000	14
52	Chateau	\$420,000	2
53	St. Clair	\$335,000	5
54	South Shore	\$245,000	1
	<b>Total, Non-Minority</b>	<b>\$1,902,325,000</b>	<b>7,143</b>
	<b>Total City</b>	<b>\$2,011,260,000</b>	<b>7,812</b>
	<b>Percent</b>	<b>94.6%</b>	<b>91.4%</b>

6. PNC, Dollar, and Citizens were the top lenders to African Americans ranked by loan dollars.

**Table 36. Top Lenders to African Americans in 2020 (Ranked by Loan Dollars)**

No.	Financial Institution	Loan Dollars
1	PNC Bank, National Association	\$6,635,000
2	Dollar Bank, Federal Savings Bank	\$5,730,000
3	Citizens Bank, National Association	\$4,745,000
4	QUICKEN LOANS, LLC	\$4,295,000
5	First Commonwealth Bank	\$2,425,000
6	GUARANTEED RATE AFFINITY, LLC & GUARANTEED RATE, INC.	\$2,345,000
7	The Huntington National Bank	\$2,315,000
8	FREEDOM MORTGAGE CORPORATION	\$2,170,000
9	HOWARD HANNA FINANCIAL SERVICES, INC.	\$2,020,000
10	WesBanco Bank, Inc.	\$2,000,000

7. Dollar, PNC, and Citizens were the top lenders to African Americans by number of loans.

**Table 37. Top Lenders to African Americans in 2020 (Ranked by Loans)**

No.	Financial Institution	Loans
1	Dollar Bank, Federal Savings Bank	54
2	PNC Bank, National Association	51
3	Citizens Bank, National Association	37
4	QUICKEN LOANS, LLC	29
5	First Commonwealth Bank	23
6	FREEDOM MORTGAGE CORPORATION	14
7	GUARANTEED RATE AFFINITY, LLC & GUARANTEED RATE, INC.	13
8	The Huntington National Bank	13
9	WesBanco Bank, Inc.	12
10	KeyBank National Association	12

**8. SSB Bank approved no loans in Marshall-Shadeland in 2020.** In 14 years, SSB Bank approved 12 loans in the community where it was founded in 1922, and only two of these were to African Americans.

**Table 38. SSB Bank Lending to Marshall-Shadeland from 2007 to 2020**

Demographic Category	2007-2019	% of Total	2020
White Loans	4	33.3%	0
White Loan Dollars	\$287,000	15.9%	0
Black Loans	2	16.7%	0
Black Loan Dollars	\$44,000	2.4%	0
Asian-American Loans	0	0.0%	0
Asian-American Loan Dollars	\$0	0.0%	0
Islander Loans	0	0.0%	0
Islander Loan Dollars	\$0	0.0%	0
AmerIndian Loans	0	0.0%	0
AmerIndian Loan Dollars	\$0	0.0%	0
Missing/NA Loans	6	50.0%	0
Missing/NA Loan Dollars	\$1,474,000	81.7%	0
<b>Total Loans</b>	<b>12</b>	<b>100%</b>	<b>0</b>
<b>Total Loan Dollars</b>	<b>\$1,805,000</b>	<b>100%</b>	<b>\$0</b>

**Table 39. SSB Bank Total Lending in the City of Pittsburgh from 2007 to 2020**

Year/Bank Name	Loans	Loan Dollars
2007 to 2019 Slovak Savings Bank	199	\$33,581,000
2007 to 2019 SSB Bank	181	\$26,609,000
<b>Subtotal</b>	<b>380</b>	<b>\$60,190,000</b>
2020 SSB Bank	46	\$8,500,000
<b>Total</b>	<b>426</b>	<b>\$68,690,000</b>

**Table 40. Lending in Pittsburgh Neighborhoods in 2020 (Ranked by Loan Dollars)**

<b>Table 40. Lending in Pittsburgh Neighborhoods 2020 (Ranked by Loan Dollars)</b>		
<b>Neighborhood</b>	<b>Loan Amount</b>	<b>Loans</b>
Shadyside	\$234,115,000	347
Squirrel Hill South	\$163,125,000	479
Squirrel Hill North	\$140,140,000	306
Highland Park	\$90,400,000	282
Point Breeze	\$82,305,000	243
South Side Flats	\$75,585,000	257
Central Lawrenceville	\$74,665,000	265
Brookline	\$68,470,000	556
Mount Washington	\$64,245,000	301
East Allegheny	\$62,600,000	92
Bloomfield	\$57,525,000	241
Windgap	\$51,015,000	61
Upper Lawrenceville	\$50,420,000	182
Lower Lawrenceville	\$48,155,000	123
Greenfield	\$43,020,000	244
Brighton Heights	\$40,605,000	281
Central Business District	\$34,265,000	89
Duquesne Heights	\$34,145,000	153
Stanton Heights	\$32,375,000	209
Strip District	\$31,825,000	73
Central Northside	\$31,390,000	122
Morningside	\$30,645,000	167
Beechview	\$29,500,000	220
Central Oakland	\$26,505,000	19
<b>East Liberty</b>	<b>\$25,845,000</b>	<b>97</b>
South Side Slopes	\$24,105,000	151
North Oakland	\$23,805,000	59
Crafton Heights	\$22,970,000	86

**Table 40. Lending in Pittsburgh Neighborhoods 2020 (Ranked by Loan Dollars)**

Neighborhood	Loan Amount	Loans
Carrick	\$22,590,000	212
Banksville	\$20,195,000	149
Westwood	\$17,340,000	136
Perry North	\$16,830,000	116
Garfield	<b>\$14,230,000</b>	<b>70</b>
Manchester	<b>\$13,665,000</b>	<b>71</b>
Hazelwood	\$13,460,000	72
Overbrook	\$12,900,000	116
Troy Hill	\$12,535,000	75
Regent Square	\$12,460,000	48
Swisshelm Park	\$10,305,000	61
Polish Hill	\$10,120,000	36
Lincoln Place	\$10,100,000	112
South Oakland	\$9,740,000	50
Point Breeze North	<b>\$9,730,000</b>	<b>42</b>
Friendship	\$9,640,000	28
Bluff	\$9,370,000	6
Oakwood	\$8,130,000	48
Marshall-Shadeland	<b>\$7,405,000</b>	<b>65</b>
Spring Hill-City View	\$6,915,000	55
Perry South	<b>\$6,870,000</b>	<b>50</b>
Sheraden & Esplen	<b>\$6,850,000</b>	<b>76</b>
Allegheny West	\$5,990,000	16
New Homestead	\$5,920,000	44
Upper Hill	<b>\$5,355,000</b>	<b>33</b>
Summer Hill	\$5,065,000	43
Allentown	\$3,770,000	22
Arlington	\$3,700,000	26
Fineview	<b>\$3,320,000</b>	<b>24</b>



**Table 40. Lending in Pittsburgh Neighborhoods 2020 (Ranked by Loan Dollars)**

Neighborhood	Loan Amount	Loans
Middle Hill	\$3,235,000	11
Crawford-Roberts	\$3,200,000	18
Beltzhoover & Bon Air	\$3,110,000	36
Elliott	\$2,810,000	28
Spring Garden	\$1,780,000	14
West Oakland	\$1,740,000	14
Knoxville	\$1,260,000	14
East Hills	\$1,060,000	16
Lincoln-Lemington-Belmar	\$860,000	16
Larimer	\$830,000	8
Homewood North	\$570,000	6
Homewood South	\$460,000	6
Chateau	\$420,000	2
Homewood West	\$390,000	2
St. Clair	\$335,000	5
Bedford Dwellings	\$265,000	3
Terrace Village	\$260,000	2
South Shore	\$245,000	1
California-Kirkbride	\$165,000	3
Northview Heights	\$0	0
<b>Total</b>	<b>\$2,011,260,000</b>	<b>7,812</b>
Minority neighborhoods highlighted in blue		