



President Clinton's Community Reinvestment Act Reform Initiative and Enforcement of Federal Fair Lending Laws: Subcommittee on Consumer Credit and ... House of Representatives (Classic Reprint)

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Excerpt from President Clinton's Community Reinvestment Act Reform Initiative and Enforcement of Federal Fair Lending Laws: Subcommittee on Consumer Credit and Insurance of the Committee on Banking, Finance and Urban Affairs House of Representatives

This morning the subcommittee holds an important hearing on the enforcement of the Community Reinvestment Act and the fair lending laws. These laws have been on the books for close to two decades or more, yet as well intended and well written as they are, discrimination and disinvestment continue to be an ongoing act of life in communities across the country. These twin wrongs have caused a tragic loss of hope in affected communities and represent a daily embarrassment to our Nation.

The facts are grim. The Home Mortgage Disclosure Act data demonstrates that minorities are rejected two to three times as often as whites with the same income when they apply for a loan. Even correcting for variables such as debt-to-income ratios and credit histories, minorities are still rejected 60 percent more than whites. According to the Federal Reserve Bank of Boston, the disparity between whites and blacks can only have one explanation: Discrimination.

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