



Examining Lending Discrimination Practices and Foreclosure Abuses

Committee on the Judiciary United States Senate

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United States Senate

This Committee has tried to do its part in connection with the housing crisis, including our consideration of important legislation introduced by Senator Whitehouse after a series of hearings both here and in Rhode Island. Our exploration of the civil rights component of the housing crisis and foreclosure abuse is part of that effort. Historically, lending discrimination has manifested itself in redlining, the refusal to lend to qualified minority borrowers in certain neighborhoods. We would like to think that those days are behind us, but apparently the Justice Department has identified a new and disturbing trend in lending discrimination, so-called reverse redlining, targeting minority neighborhoods and borrowers to push subprime and other riskier mortgages to individuals in certain communities who might otherwise have been qualified for safer and more traditional loan products.

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