



## New graphic timeline shows Community Reinvestment Act evolution

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The Community Reinvestment Act (CRA) has reshaped how banks provide financial services to low- and moderate-income neighborhoods. The history and impact of this groundbreaking legislation is laid out in a [compelling new graphic timeline](#). [Fed Communities](#) has published the timeline and other articles about the CRA as bank regulators seek to modernize the legislation. (Before Aug. 5, you can [submit a comment](#) on the proposed new rules.)

The timeline explains the historical conditions, such as discriminatory government and banking industry practices, that were the catalysts for federal action. It explains government efforts leading up to the CRA, and what the CRA - signed in 1977 by President Jimmy Carter - was intended to accomplish. From there, it covers the addition of community development teams to Federal Reserve Banks, and evidence of the CRA's impact over time.

The timeline is the latest in the “[CRA: Building Blocks for Change](#)” series on Fed Communities, the website that shares the Fed's work in lower income communities nationwide. Other stories show the CRA in action with groups like Wealth Watchers Inc., in Jacksonville, Florida, and TulsaWorks Career Academy in Tulsa, Oklahoma. Other stories show how Community Development Financial Institutions helped small businesses stay afloat at the start of the COVID-19 pandemic. It also includes posts detailing where the CRA has fallen short by failing to deliver to some communities, and what's next as financial regulators work to modernize the CRA.

### Find your own city's redlining maps

The [Denver map](#), above, is from [Mapping Inequality](#). The website offers interactive maps showing how the federal government's Home Owners' Loan Corp. (HOLC) described many cities between 1935 and 1940. Neighborhoods that received an A grade are green and considered safe investments. Neighborhoods with a D grade, colored red, are considered hazardous. On the site, if you click on the neighborhood it shows a more detailed description.

“HOLC created area descriptions to help organize the data they used to assign the grades,” according to the [Mapping Inequality website](#). “Among that information was the neighborhood's quality of housing, the recent history of sale and rent values, and,

crucially, the racial and ethnic identity and class of residents that served as the basis of the neighborhood's grade. These maps and their accompanying documentation helped set the rules for nearly a century of real estate practice.”

When HOLC regulators analyzed Denver’s neighborhoods, the ratings were:

Grade A, “best” 7%

Grade B, “still desirable” 15%

Grade C, “definitely declining” 47%

Grade D, “hazardous” 31%

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## Author



### Jennifer Wilding

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Jennifer Wilding, community engagement advisor for the Kansas City Fed, uses writing and public engagement skills on special projects for the community development department.

**Writing**In 2026, the Kansas City Fed released Wilding's "[The Byways Report: The Scenic Route to Rural Prosperity](#)," examining how small towns have used route-based tourism as a strategy for economic development. Along with expert interviews and technical resources, the report includes stories from several byways, with a focus on Route 66 in Oklahoma. Her [three-part series on Investment Connection](#), the Kansas City Fed's signature program, appears on the [national website](#) about the Fed's work in communities. Wilding co-authored [Disconnected: Seven lessons on fixing the digital divide](#), a layperson's guide to putting broadband, devices and training within reach of a community. In addition to special projects, Wilding edits the Kansas City Fed's [community development newsletter](#). [Subscribe here](#). **Engagement** Wilding served as project director for community-engaged research in a neighborhood where broadband subscriptions were very low. The engagement [built understanding](#) of barriers to connection. She also led [focus groups with unemployed individuals](#) and with people from nonprofits that serve them, held in Chicago, Detroit, Denver and Kansas City. Before joining the Kansas City Fed in 2018, Wilding was executive director of Consensus KC, a nonprofit consulting firm specializing in public policy and civic engagement. She holds a B.A. in urban affairs from the University of Missouri-Kansas City. Her hobby is letterpress printing, using a 1,500-pound cast-iron press from the late 1800s. **About the Federal Reserve Bank of Kansas City** The Federal Reserve Bank of Kansas City is one of 12 regional Reserve Banks that, along with the Board of Governors in Washington, D.C., make up our nation's central bank. We work in the public's interest by supporting economic and financial stability. The Kansas City Fed's territory includes Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming. Our headquarters is in Kansas City, with branch offices in Denver, Omaha and Oklahoma City. The Kansas City Fed Community Development Department promotes economic development and public understanding that leads to progress for lower-income individuals and communities. Our focus areas include community development investments, digital inclusion, small business / entrepreneurship, and workforce development.