About NCRC

NCRC and its grassroots member organizations create opportunities for people to build wealth. We work with community leaders, policymakers and financial institutions to champion fairness in banking, housing and business development.

Our members include community reinvestment organizations, community development corporations, local and state government agencies, faith-based institutions, community organizing and civil rights groups, minority and women-owned business associations, and social service providers from across the nation.

MEMBERSHIP

NCRC provides a broad set of benefits and special services for its member organizations, including customized data analysis, trainings, technical assistance, legislative and regulatory updates, and more.

POLICY ADVOCACY

One of NCRC’s most important missions is to give its members a strong presence before Congress. Through direct advocacy, testimony on Capitol Hill, and powerfully coordinated nationwide actions, our coalition works together to develop public policy solutions that promote community wealth-building.

RESEARCH

NCRC’s research analyses provide powerful tools for advocates and organizations seeking to understand and address patterns of lending and investment in their communities.
CENTER FOR CIVIL RIGHTS
NCRC is a qualified fair housing organization which works to uphold fair housing, fair lending and consumer protection laws across the U.S. through its National Neighbors program.

HOUSING COUNSELING NETWORK
NCRC is a recognized HUD-certified National Housing Counseling Intermediary. Through the NCRC Housing Counseling Network initiative, professional housing counselors and mortgage advisors provide comprehensive housing counseling to consumers directly from NCRC’s highly trained staff based in Washington, DC and through a network of HCN “partner” member organizations located throughout the nation.

NATIONAL TRAINING ACADEMY
NCRC’s National Training Academy offers substantive state-of-the-art training and technical assistance both on-site and online via webinars. The extensive curriculum ranges from courses on the Community Reinvestment Act (CRA), fair lending laws, Home Mortgage Disclosure Act (HMDA), Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Homeownership and Equity Protection Act (HOEPA), the newest in mortgage loans, challenges to unfair lending policies, and effective coalition building. NCRC seeks to “train the trainers” and expand the availability and reach of information on current developments in community reinvestment.

BUSINESS DEVELOPMENT
NCRC operates a variety of business development initiatives that support business ownership and entrepreneurship among people of color and women. We provide resources for entrepreneurial initiatives in low- and moderate-income communities, and work with policymakers and financial institutions to increase small business lending to women, minorities and low- and moderate-income communities. Our centers provide business consultation and training to women and minority entrepreneurs in the Washington, DC and New York areas.

NATIONAL NEIGHBORS SILVER
National Neighbors Silver is a campaign to empower, organize and support economically vulnerable older adults. Combining advocacy, organizing and direct services the campaign promotes access to quality banking services and adequate housing for older adults. Working with the banking industry, the aging network and housing experts, National Neighbors Silver offers a platform for policy and program solutions to build economic security and preserve wealth for aging Americans.

GROWTH INITIATIVE
Through the Generating Real Opportunities for Work Through Housing (GROWTH) initiative, NCRC and public, private and nonprofit partners will transform vacant and abandoned properties, and by extension neighborhoods. This initiative will return 4,000 units of single-family housing to productive use and create job training and placement opportunities for local residents.