



The Reinvestment Fund builds wealth and opportunity for low-wealth people and places through the promotion of socially and environmentally responsible development.

Combining expert knowledge with innovation and determination, we identify the “point of impact” where capital can deliver its greatest financial and social return.

Our investments in homes, schools, and businesses reclaim and transform neighborhoods – driving economic growth and improving lives.

- **\$842 million** in cumulative investments and loans throughout the mid-Atlantic
- Currently manage **\$572 million** in capital, with nearly 850 investors
- Provide research, policy solutions and on-line mapping for governments and practitioners seeking to use data to drive decisions.

Services



Lending and Investing



Policy Solutions



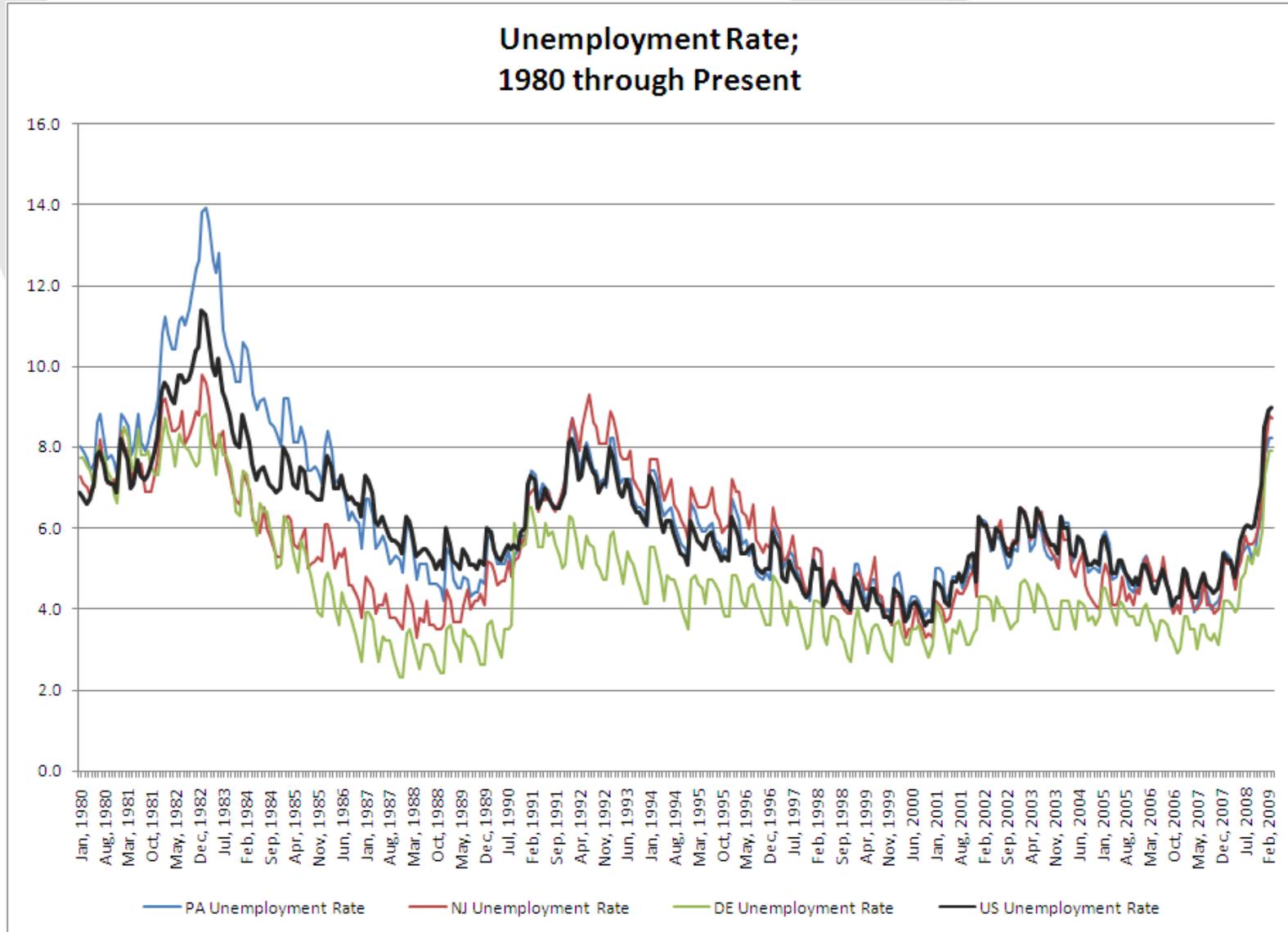
Real Estate Development



PolicyMap

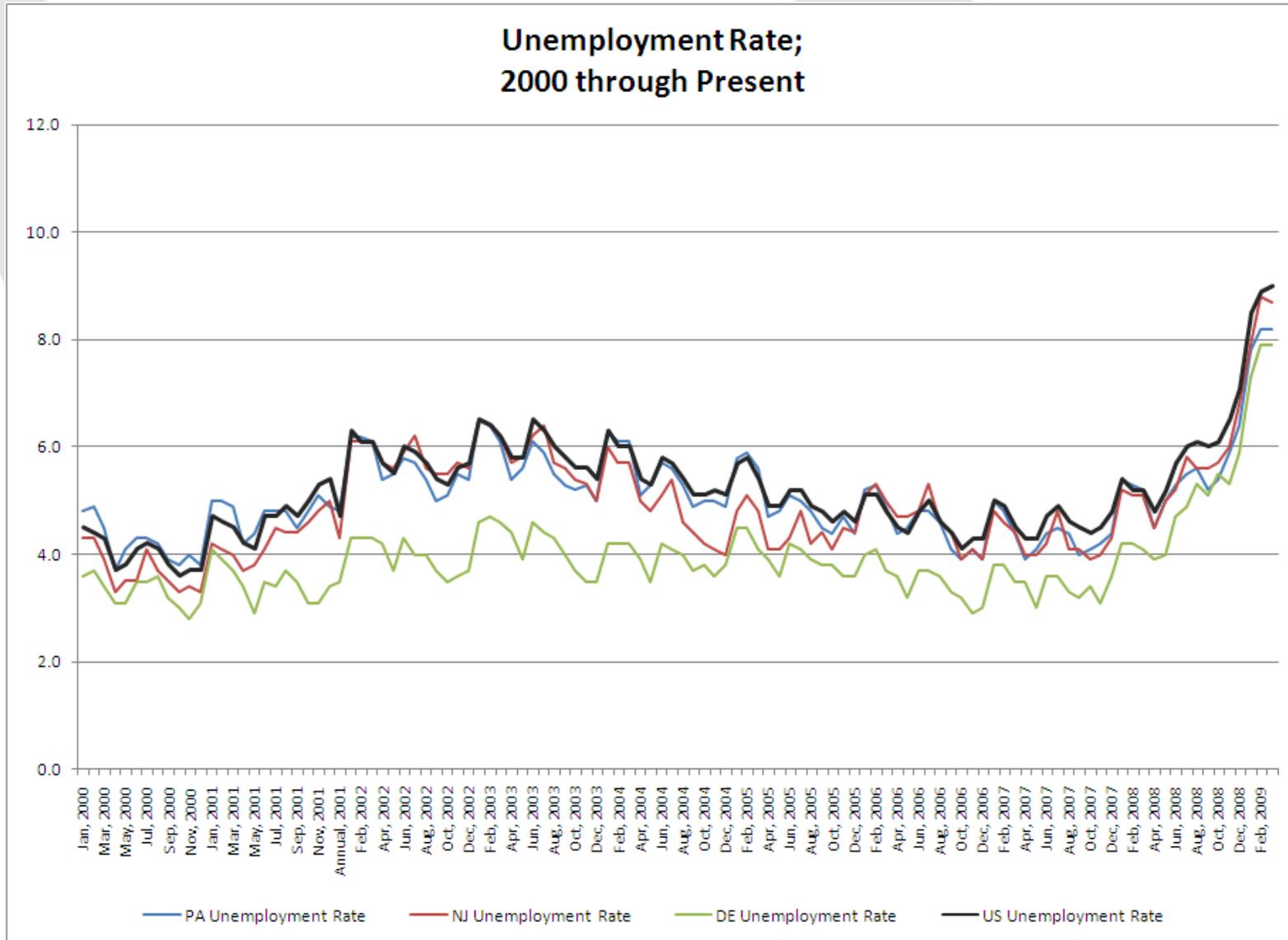


US and Mid-Atlantic State Unemployment Rates; 1980-Present



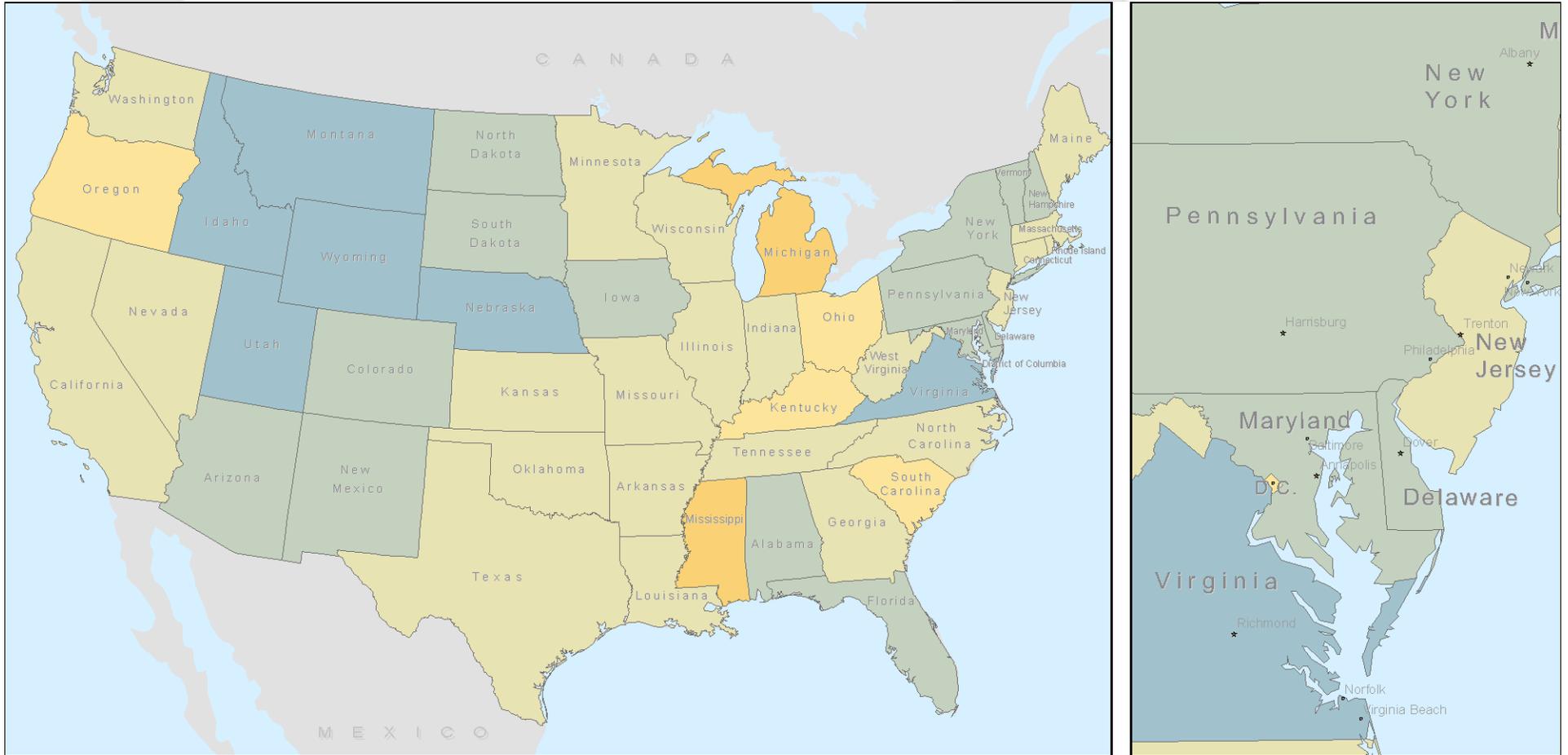


US and Mid-Atlantic State Unemployment Rates; 2000-Present

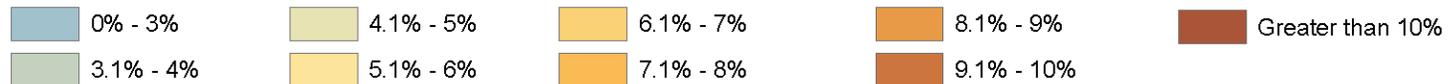




Unemployment Rate; March, 2007

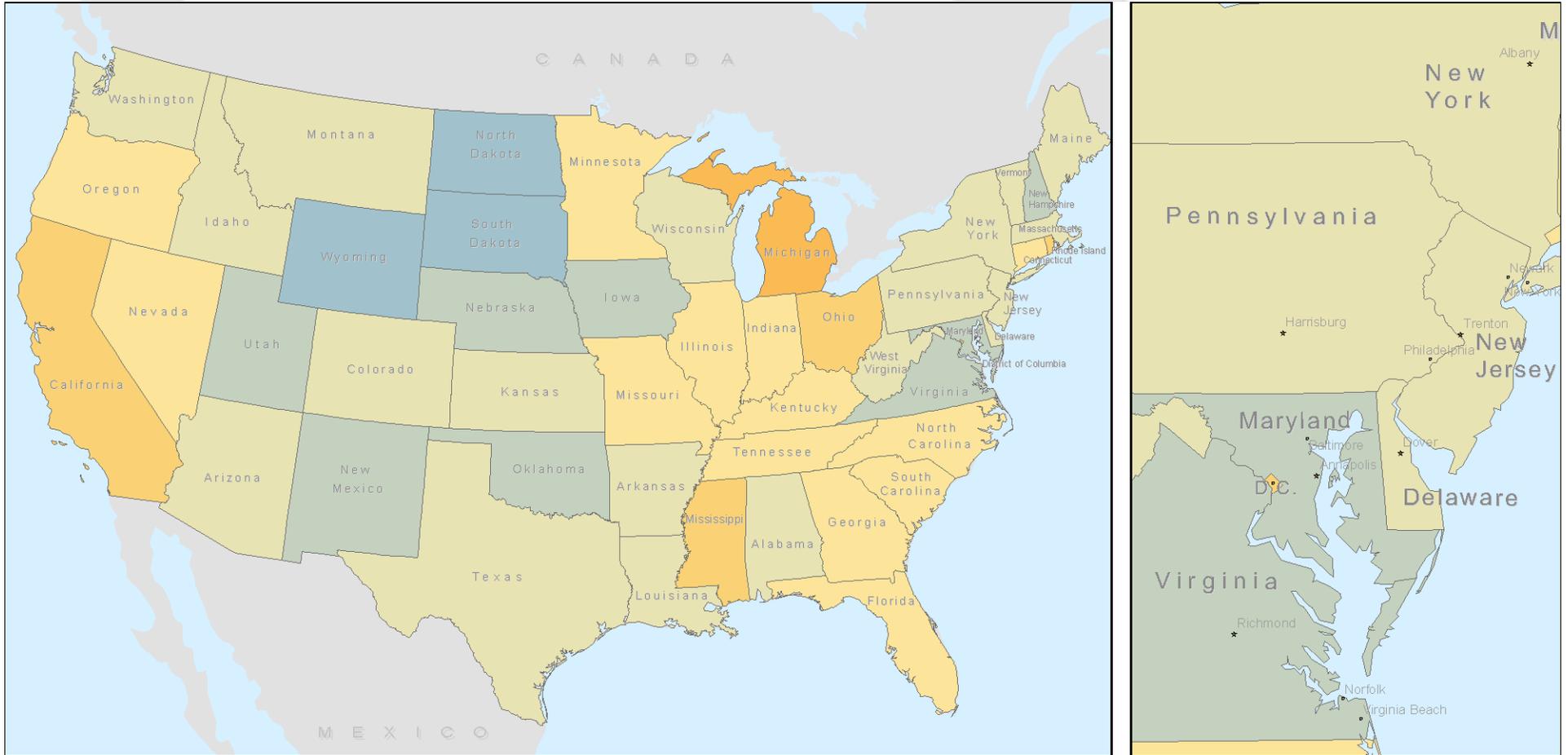


Unemployment March 2007, BLS

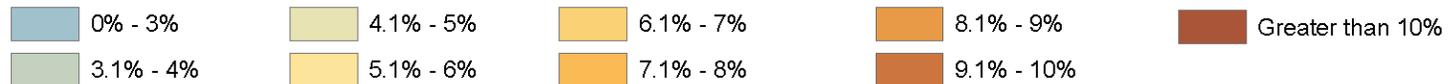




Unemployment Rate; March, 2008

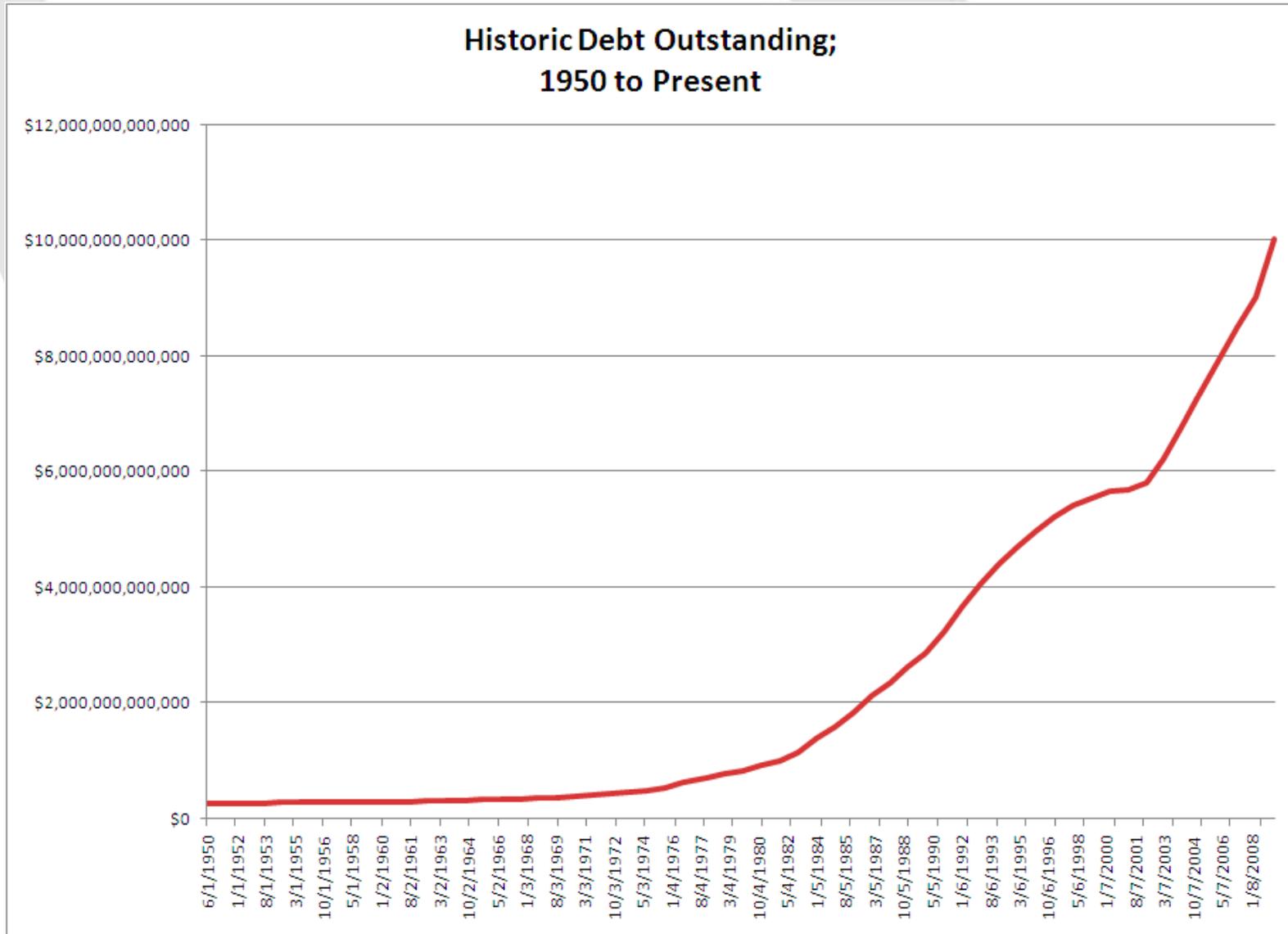


Unemployment March 2008, BLS



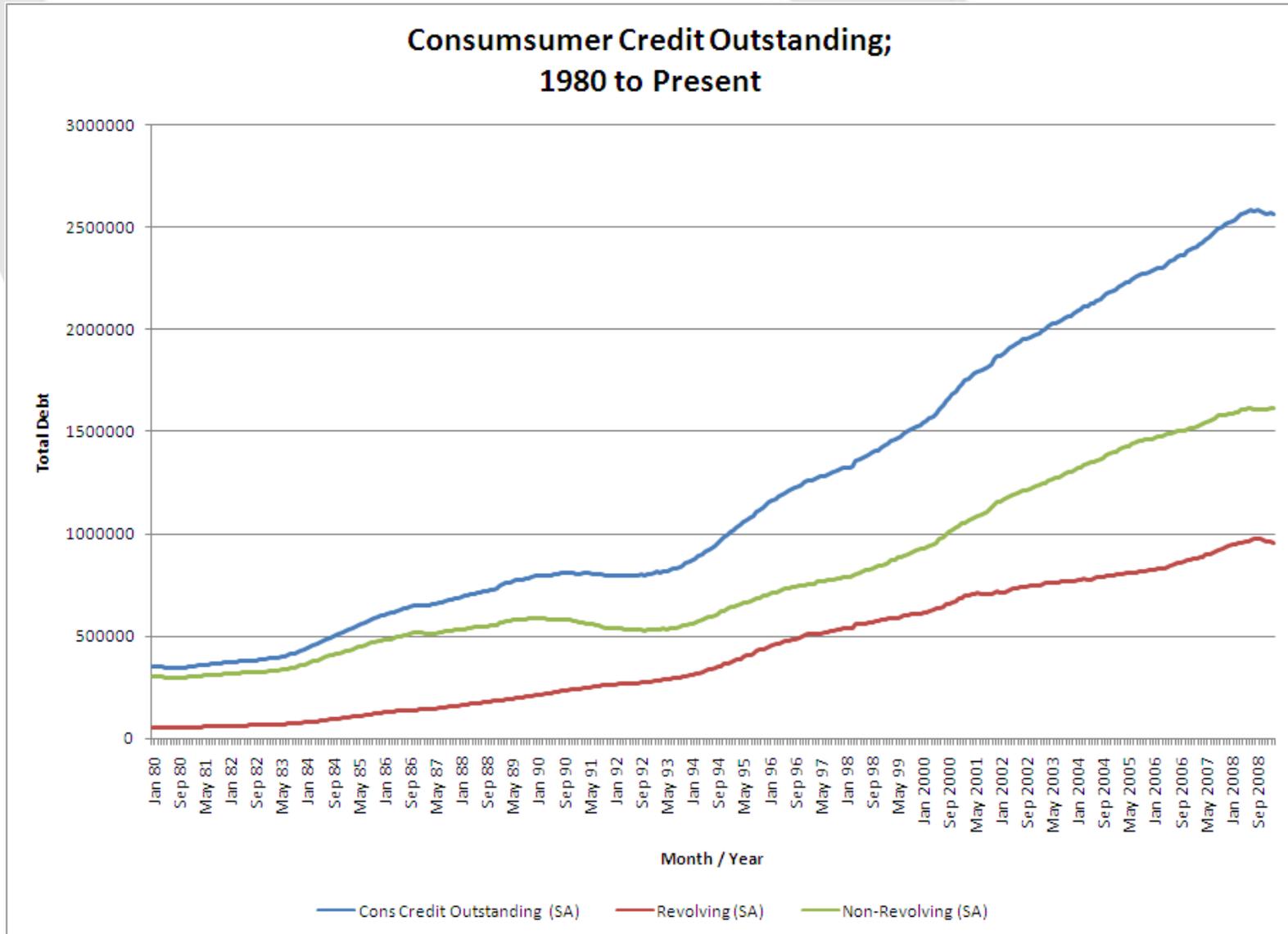


Public Debt; 1950 to 2008



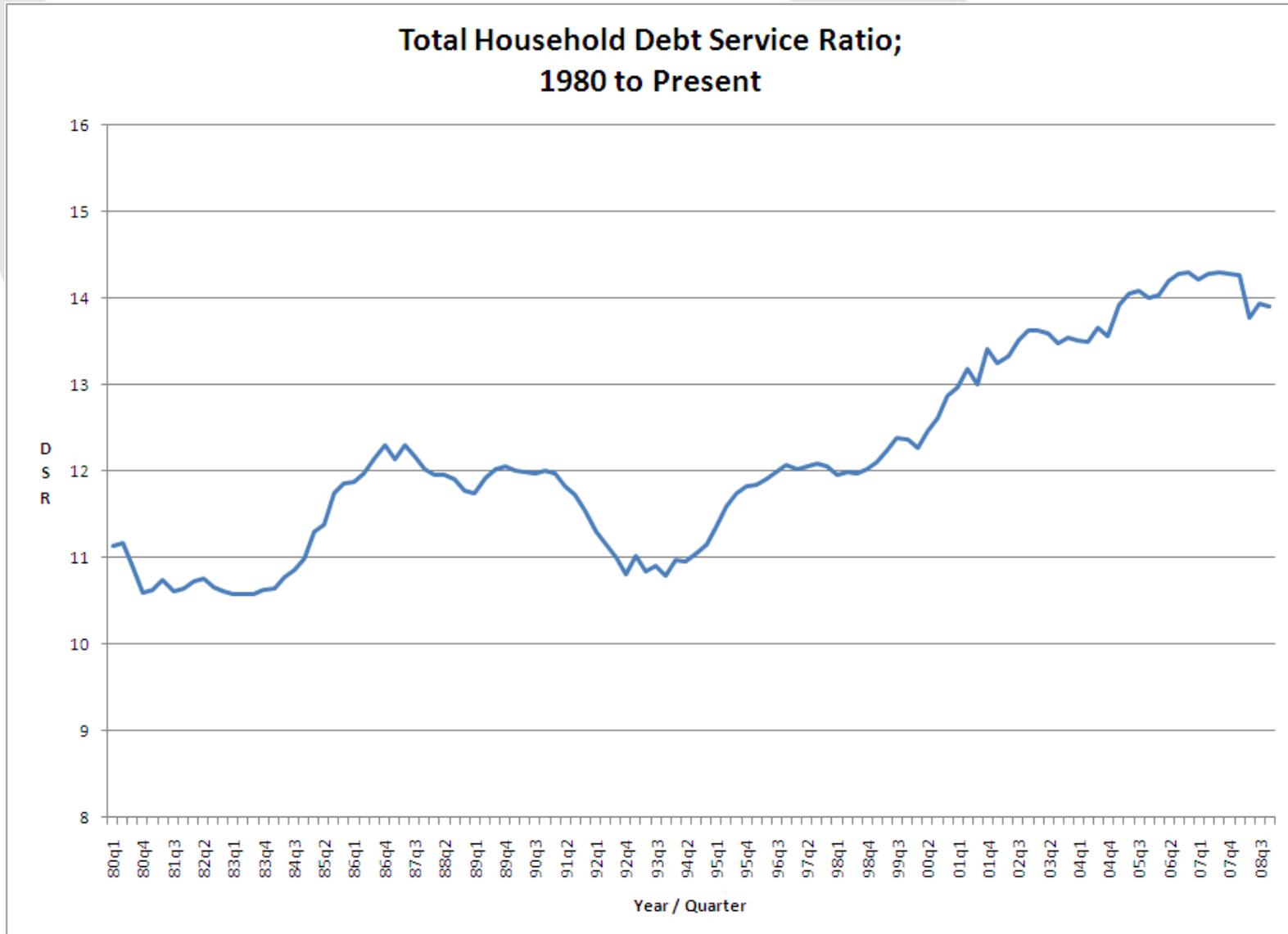


Consumer Credit Outstanding; 1980 to 2008



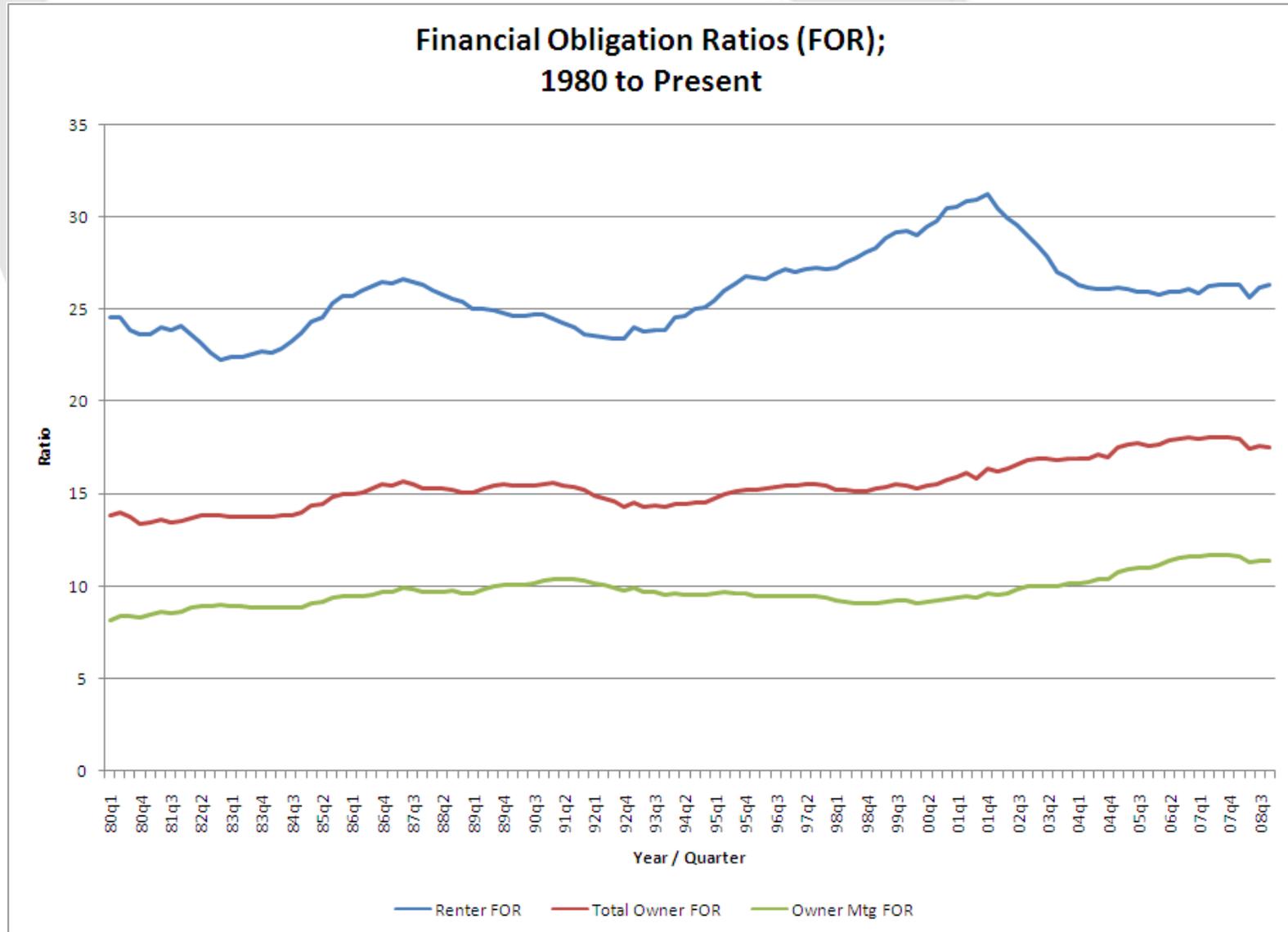


Total Household Debt Service as a Ratio of Income; 1980 to 2008



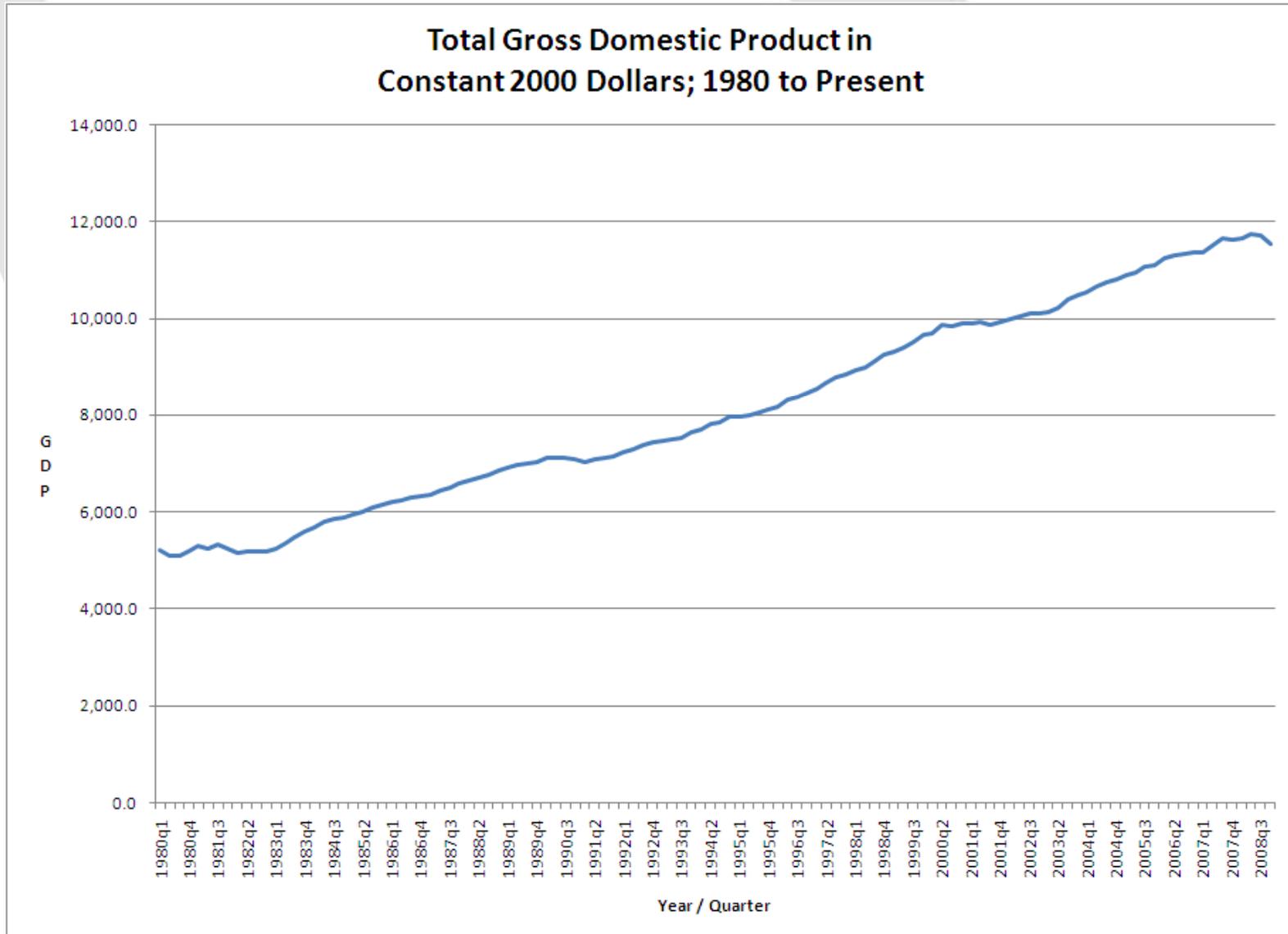


Financial Obligation Ratios for Home Owners & Renters; 1980 to 2008



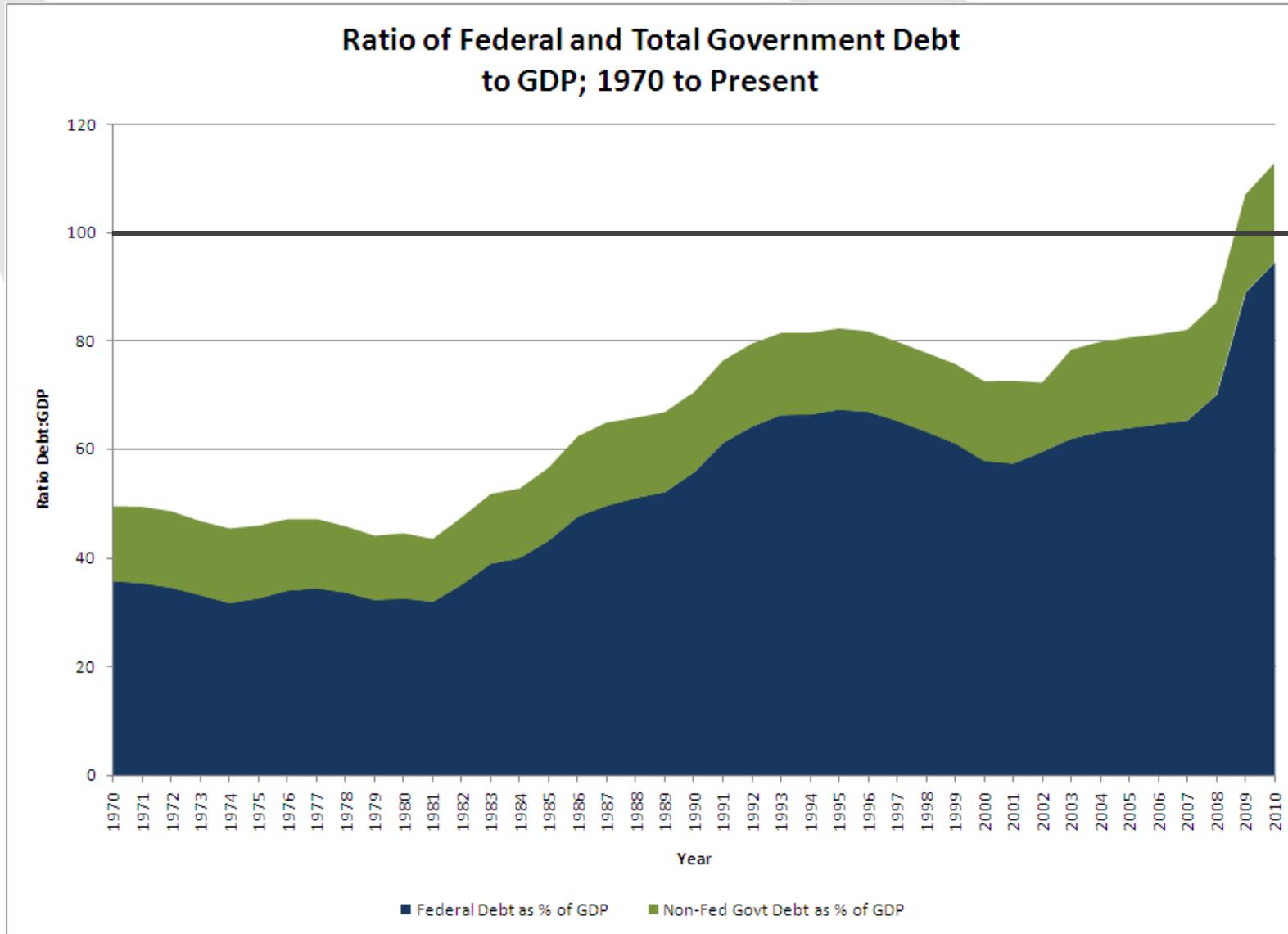


United States Gross Domestic Product; 1980 to 2008





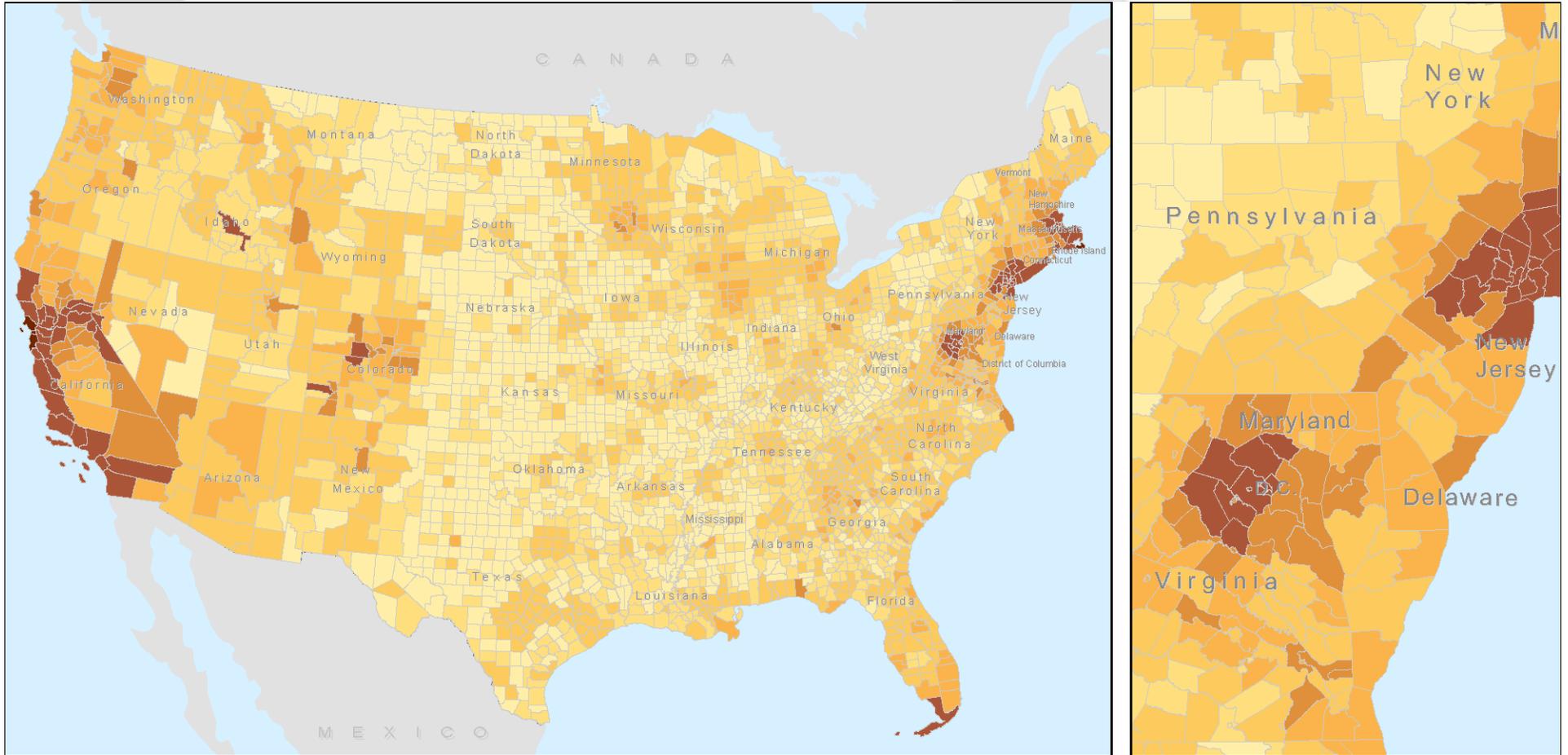
Ratio of Government Debt to GDP; 1970 to 2010



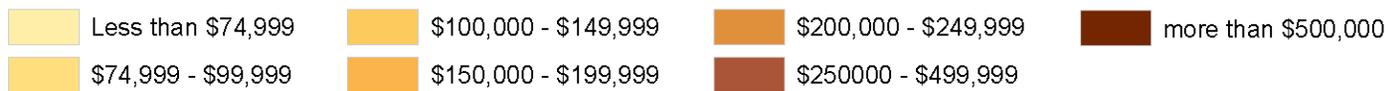
Source: USGovernmentSpending.com



Median Home Purchase Mortgage Amount; 2004

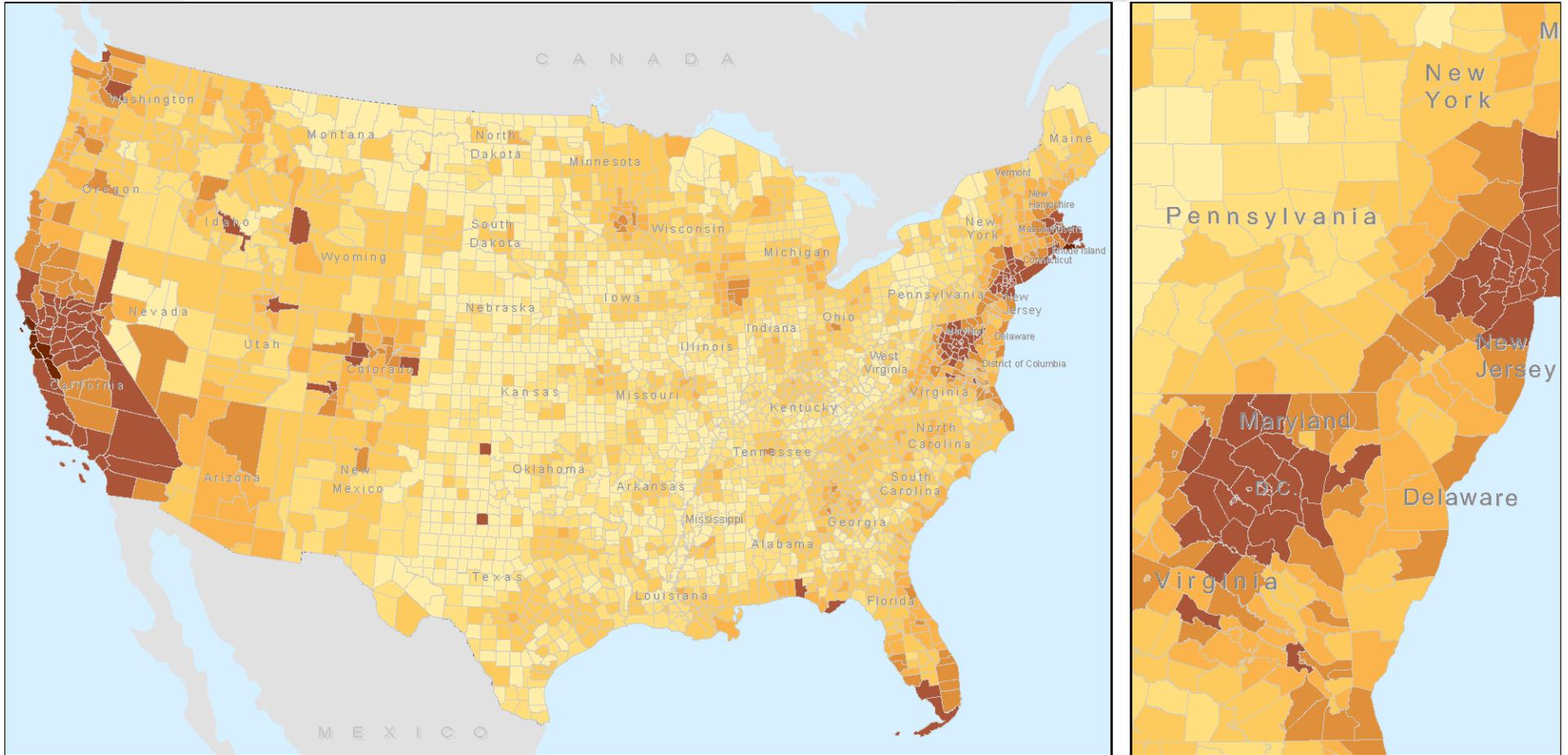


Median Purchase Mortgage Amount, 2004

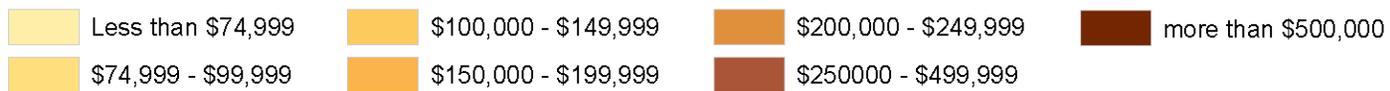




Median Home Purchase Mortgage Amount; 2005

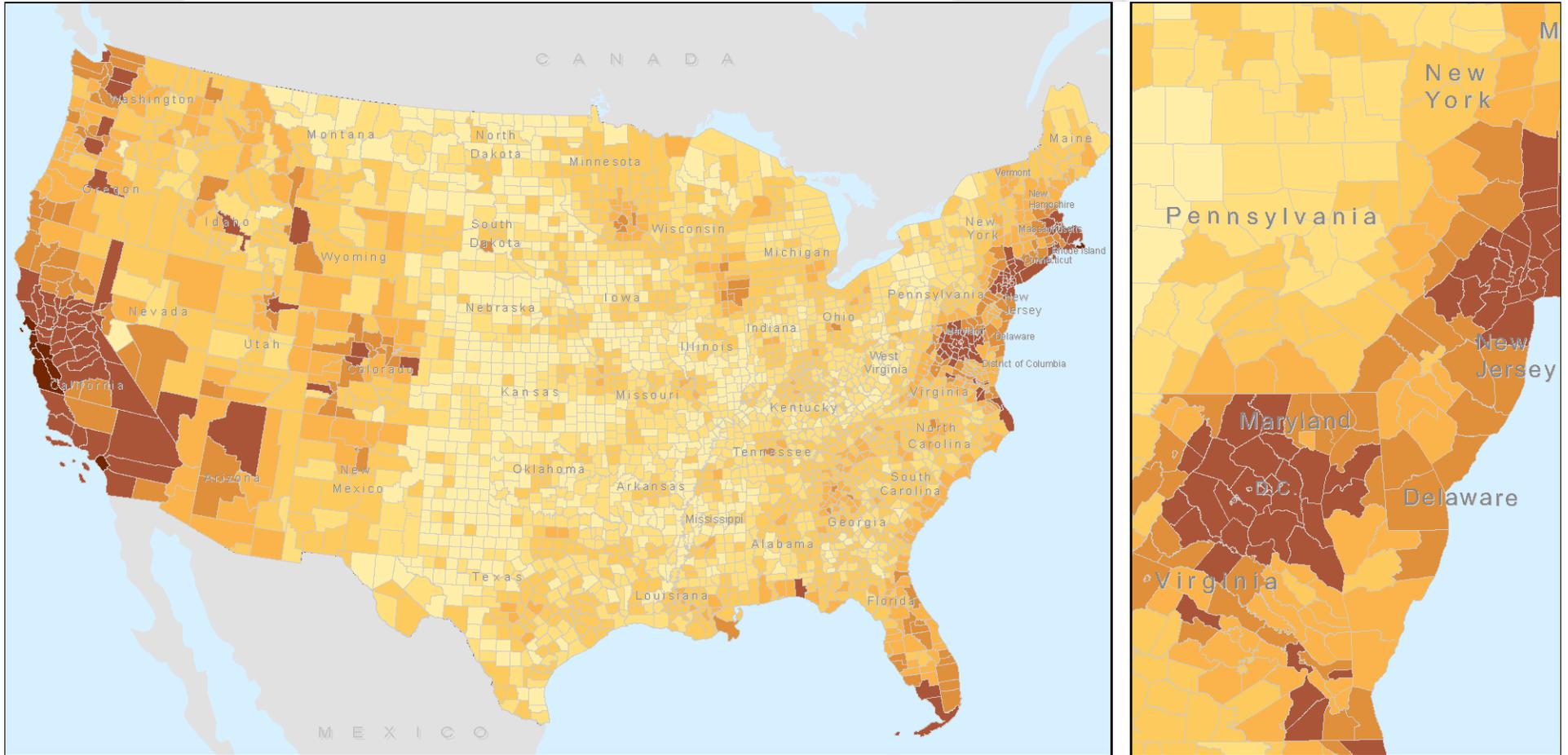


Median Purchase Mortgage Amount, 2005

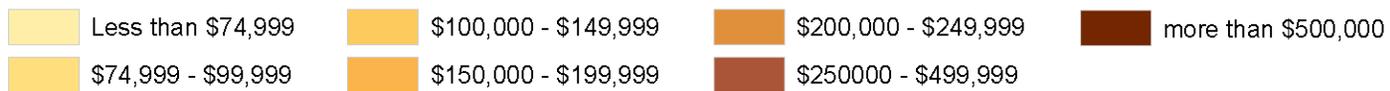




Median Home Purchase Mortgage Amount; 2006

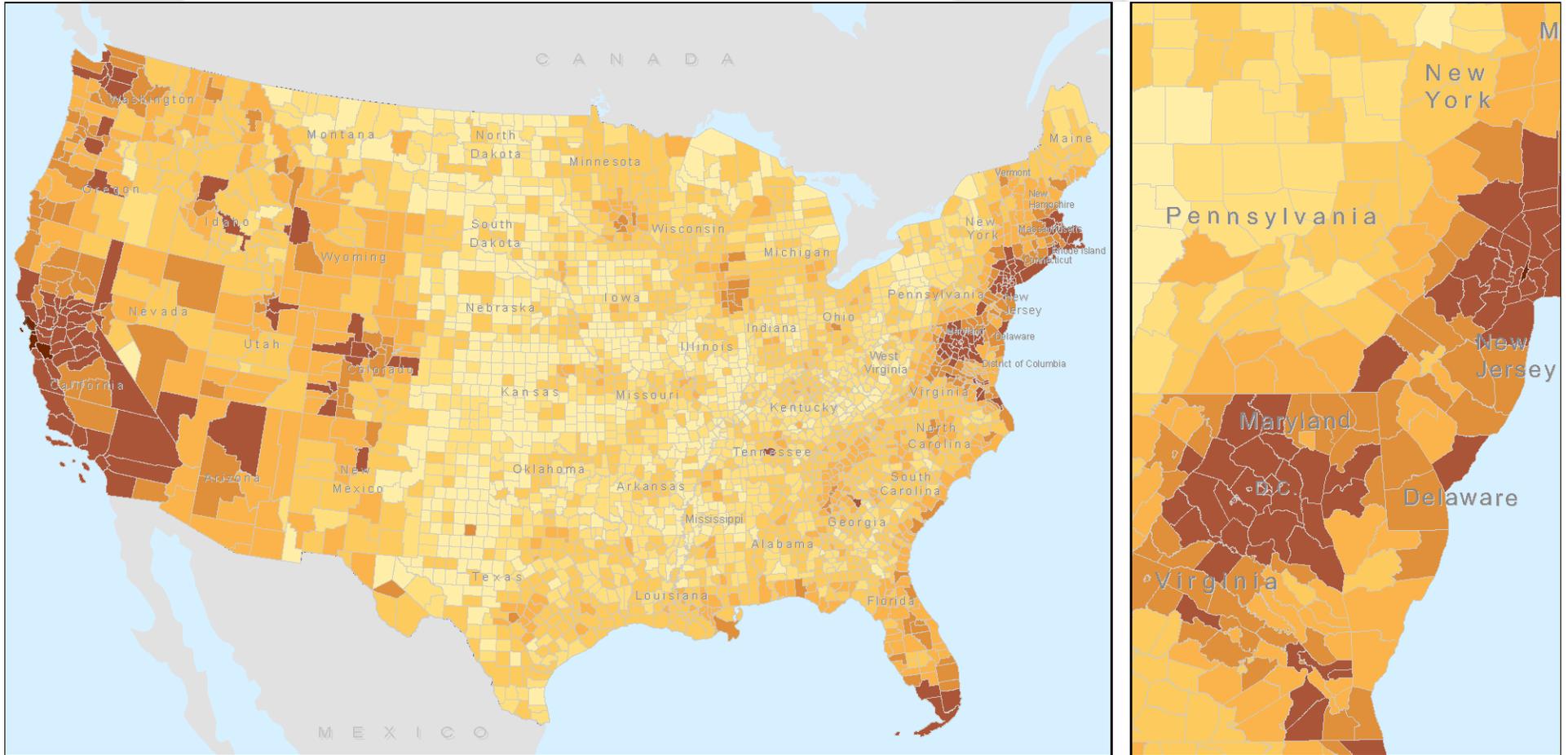


Median Purchase Mortgage Amount, 2006

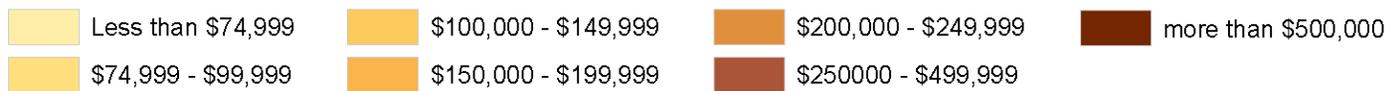




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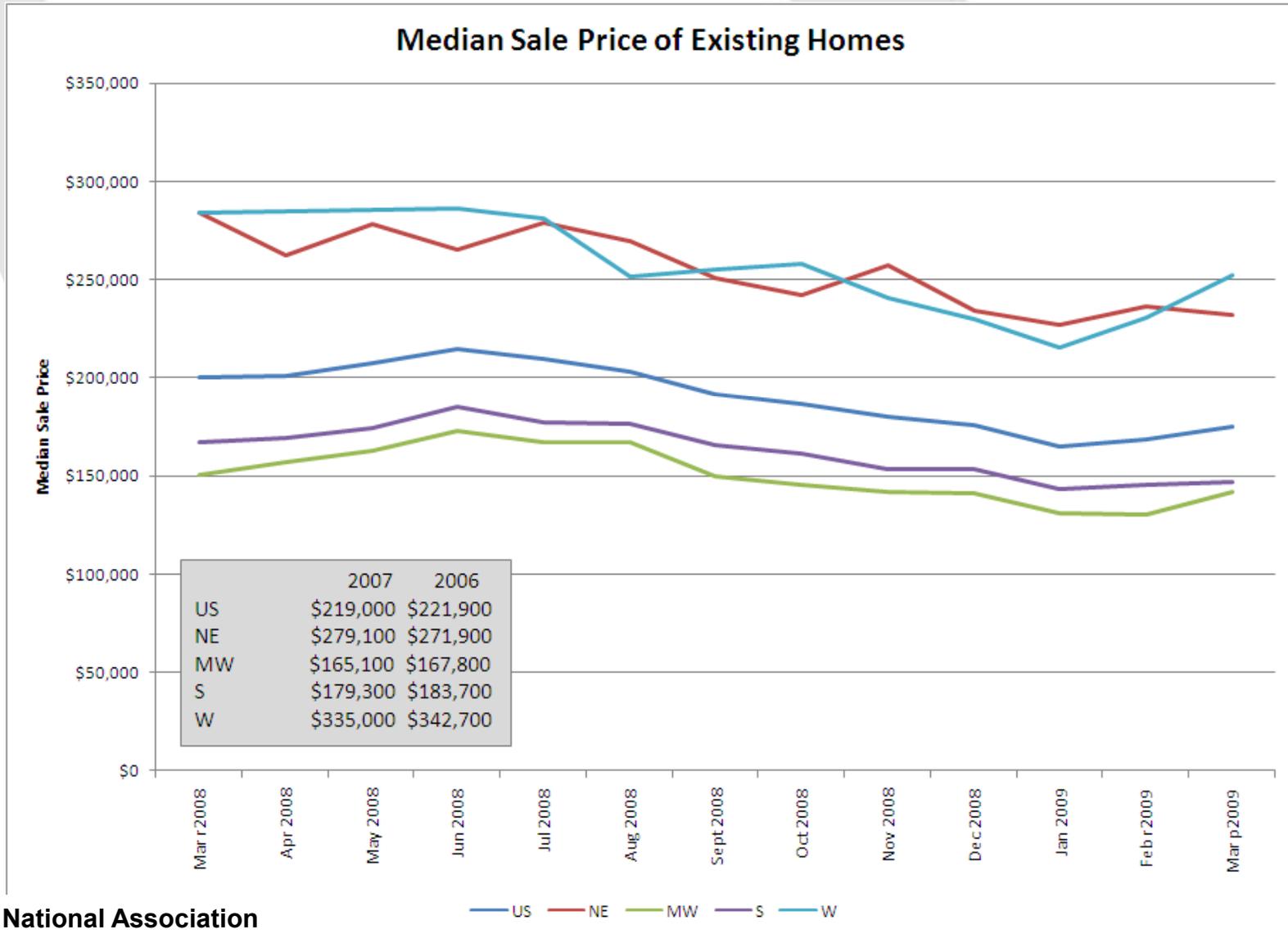


Median Purchase Mortgage Amount, 2007





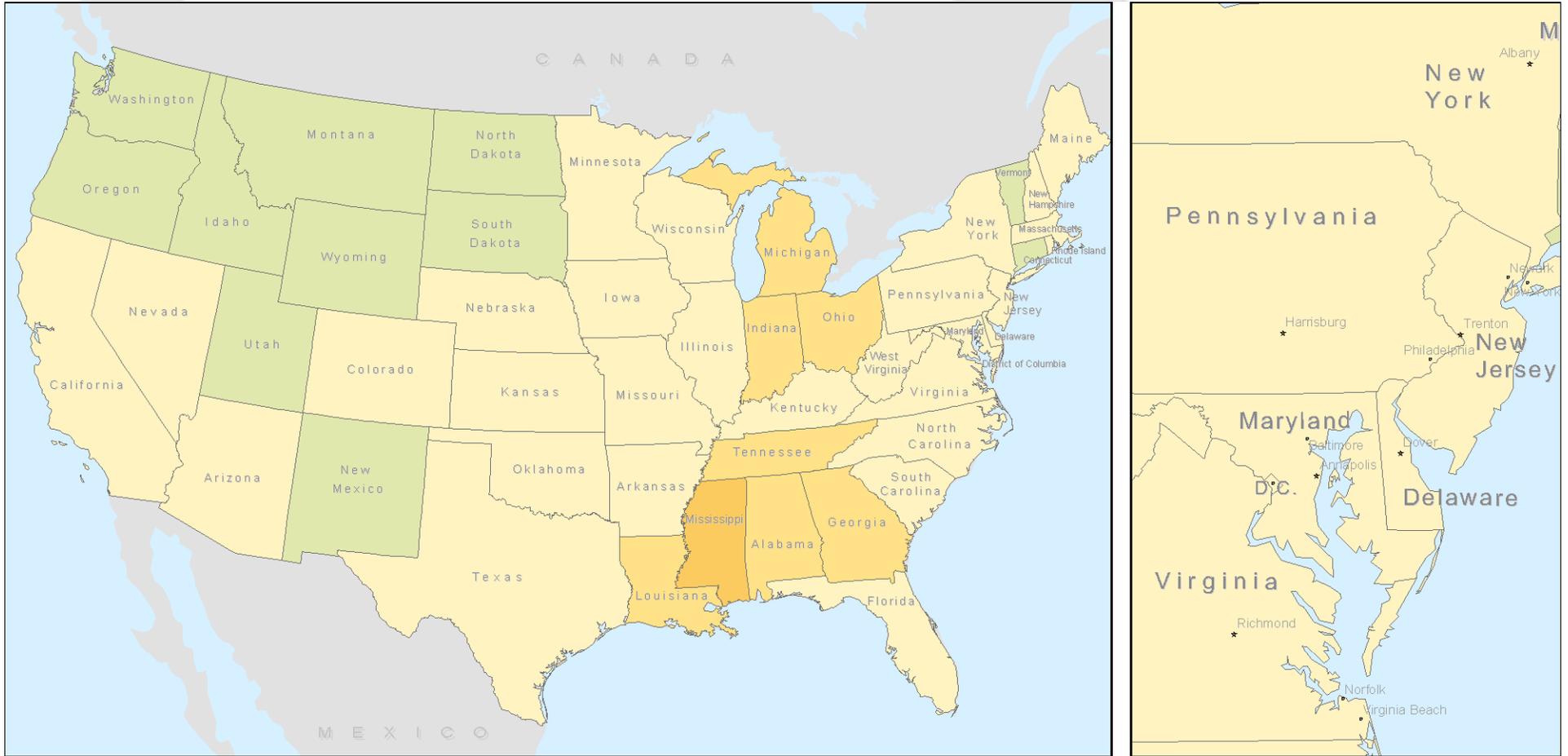
Median Existing Home Sale Price; 2006 to 2008



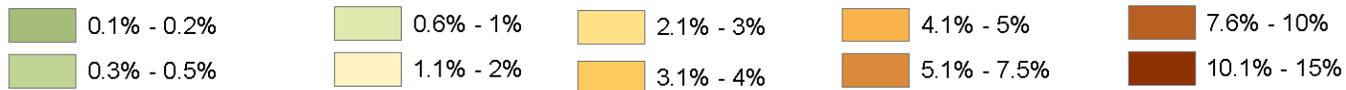
Source: National Association of Realtors



Percent 90+ Days Delinquent of All Loans; 4th Quarter, 2007

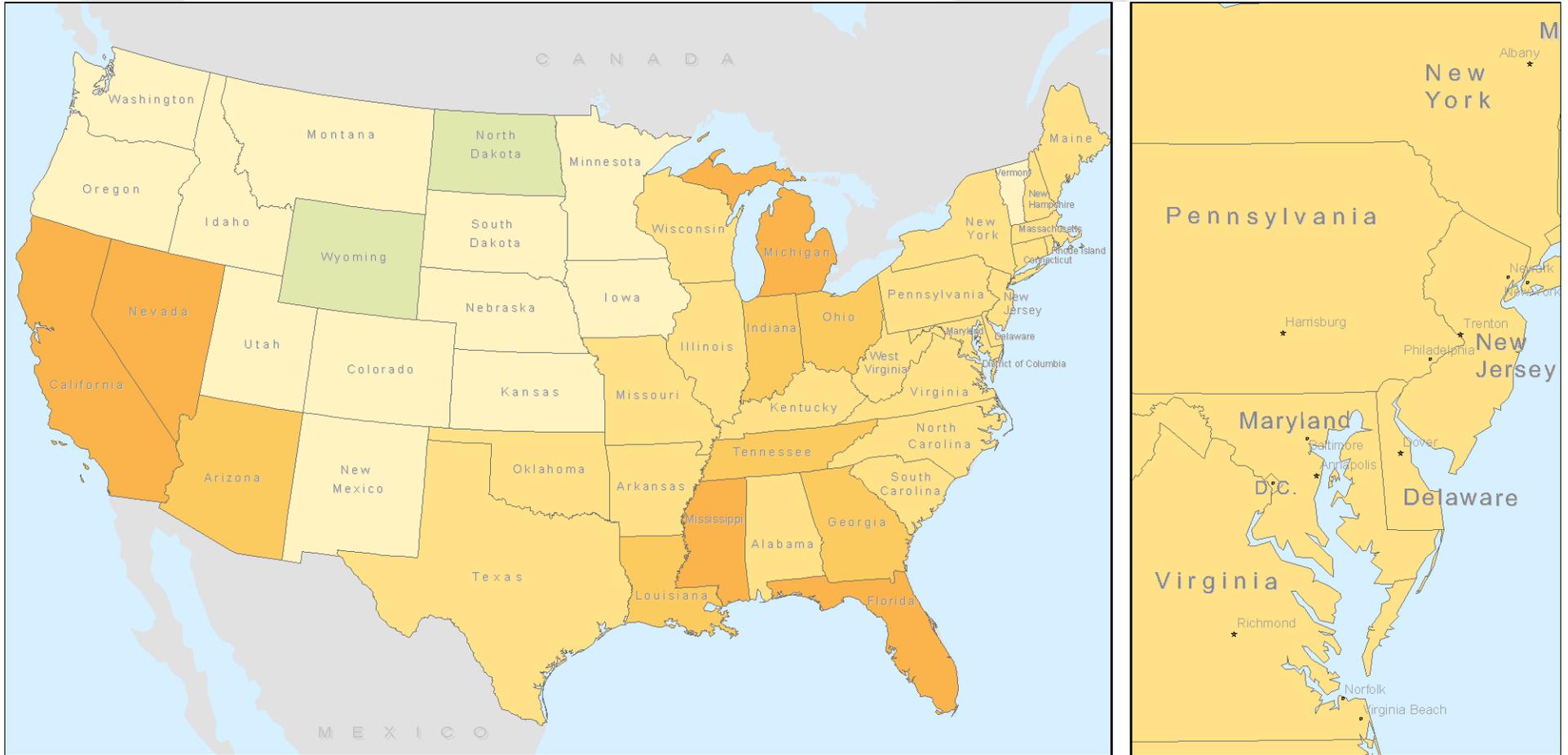


Percent of All Loans Delinquent 90 Days or More Q4 2007

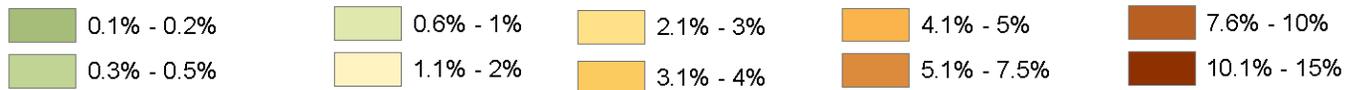




Percent 90+ Days Delinquent of All Loans; 4th Quarter, 2008

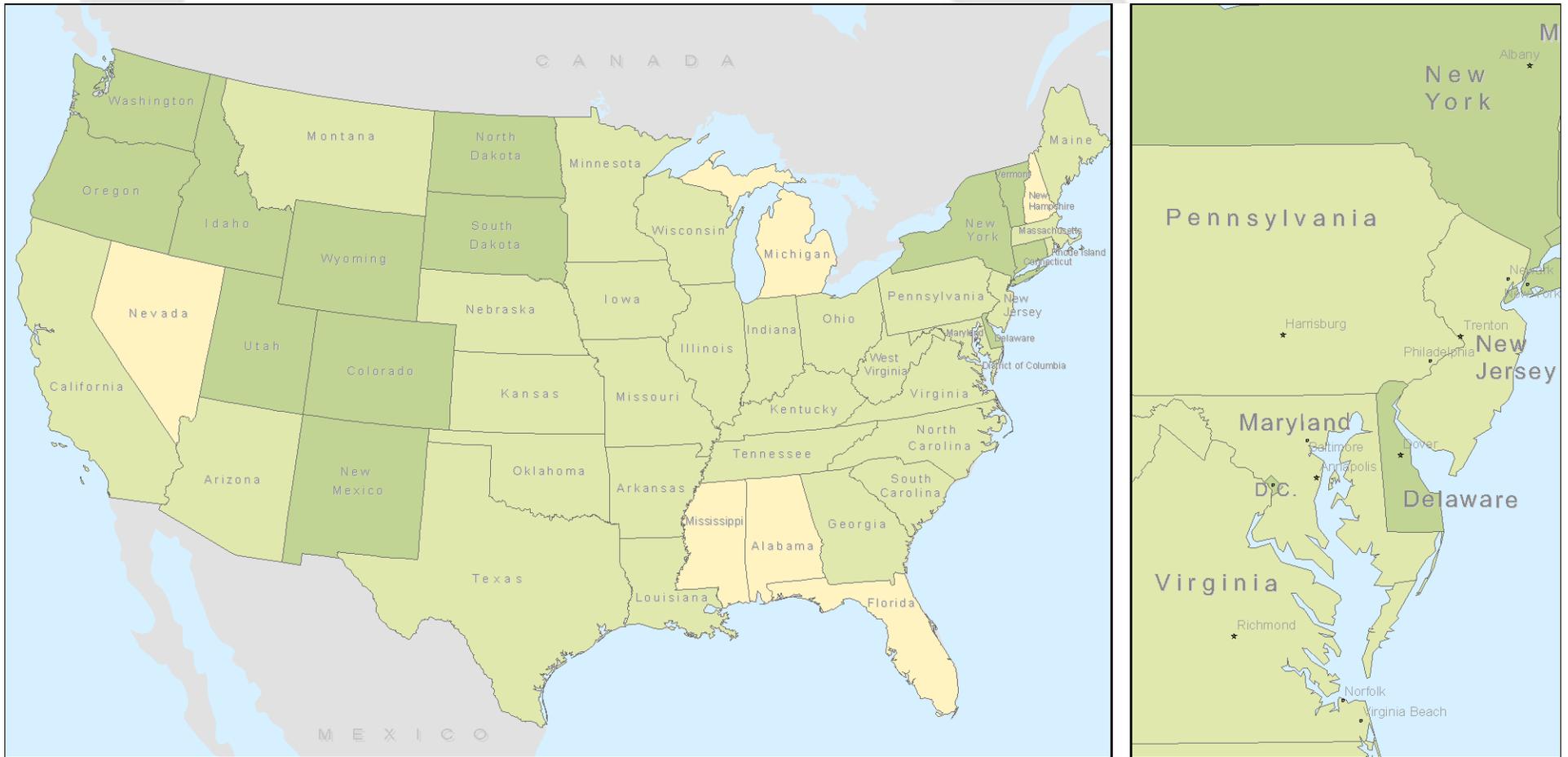


Percent of All Loans Delinquent 90 Days or More Q4 2008

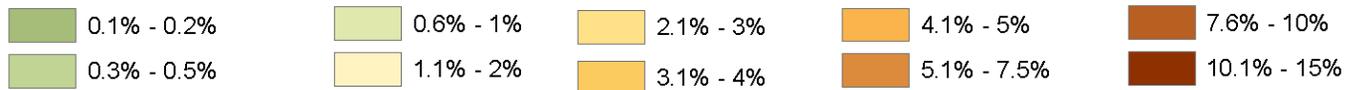




Percent 90+ Days Delinquent of All Prime Loans; 4th Quarter, 2007

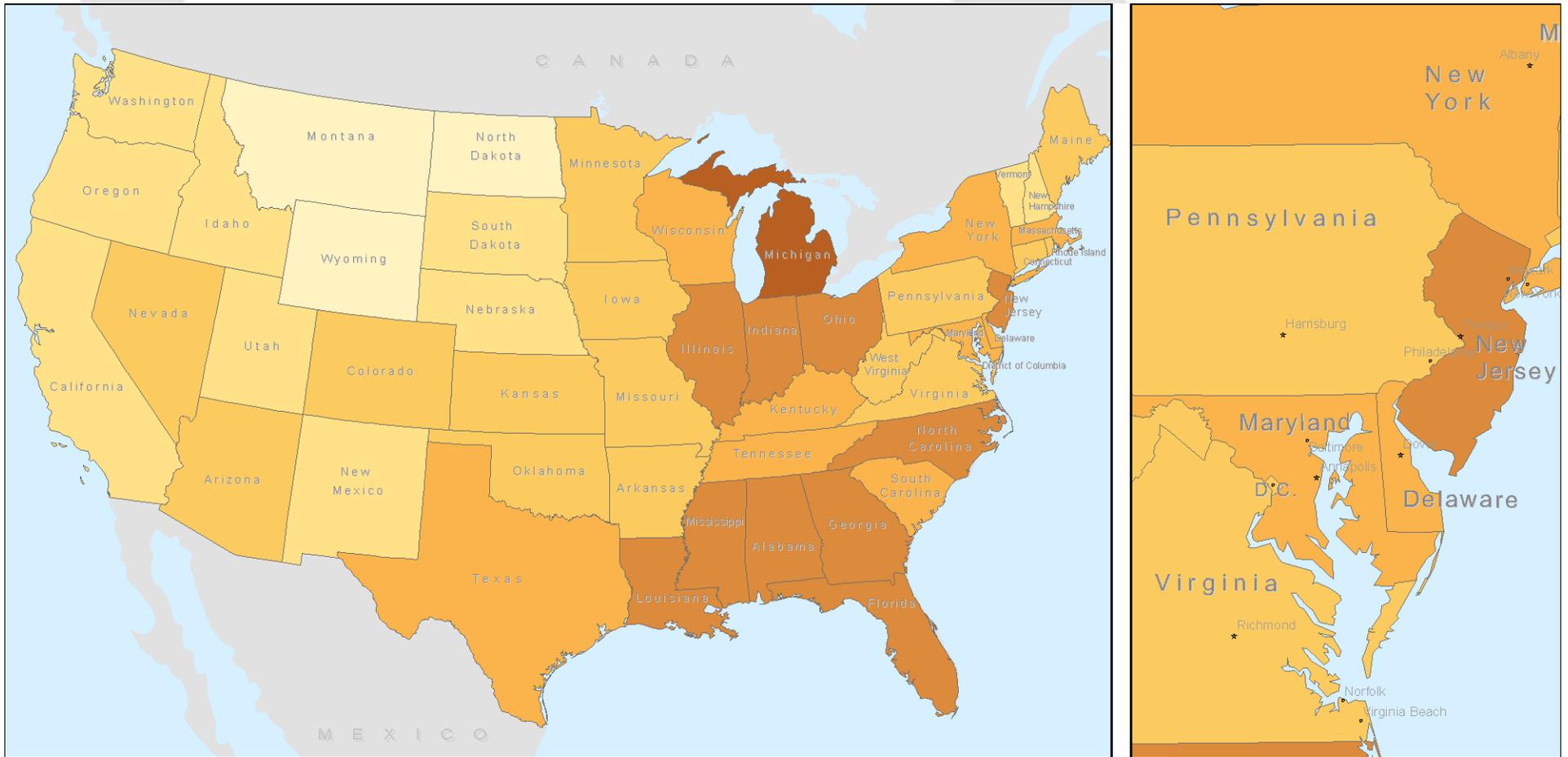


Percent of Prime Loans Delinquent 90 Days or More Q4 2007

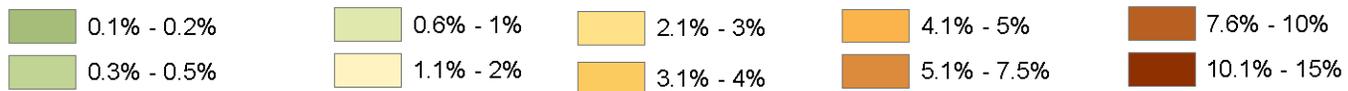




Percent 90+ Days Delinquent of All FHA Loans; 4th Quarter, 2008

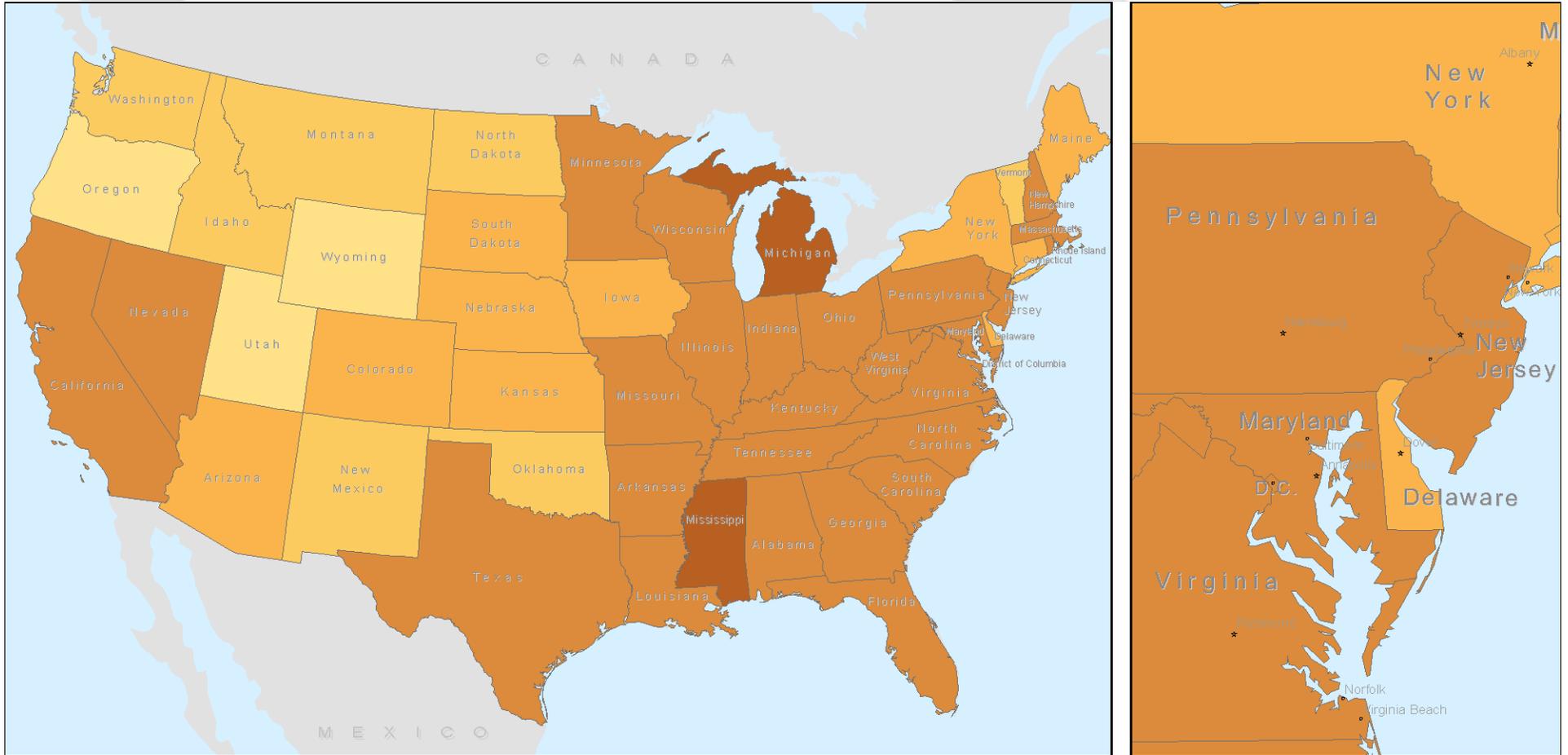


Percent of FHA Loans Delinquent 90 Days or More Q4 2008

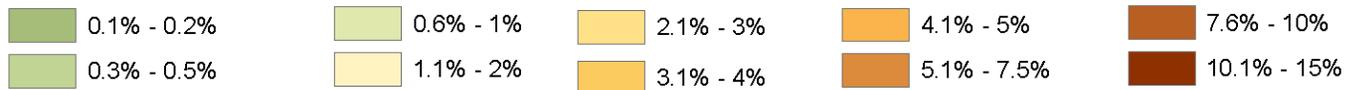




Percent 90+ Days Delinquent of All Subprime Loans; 4th Quarter, 2007

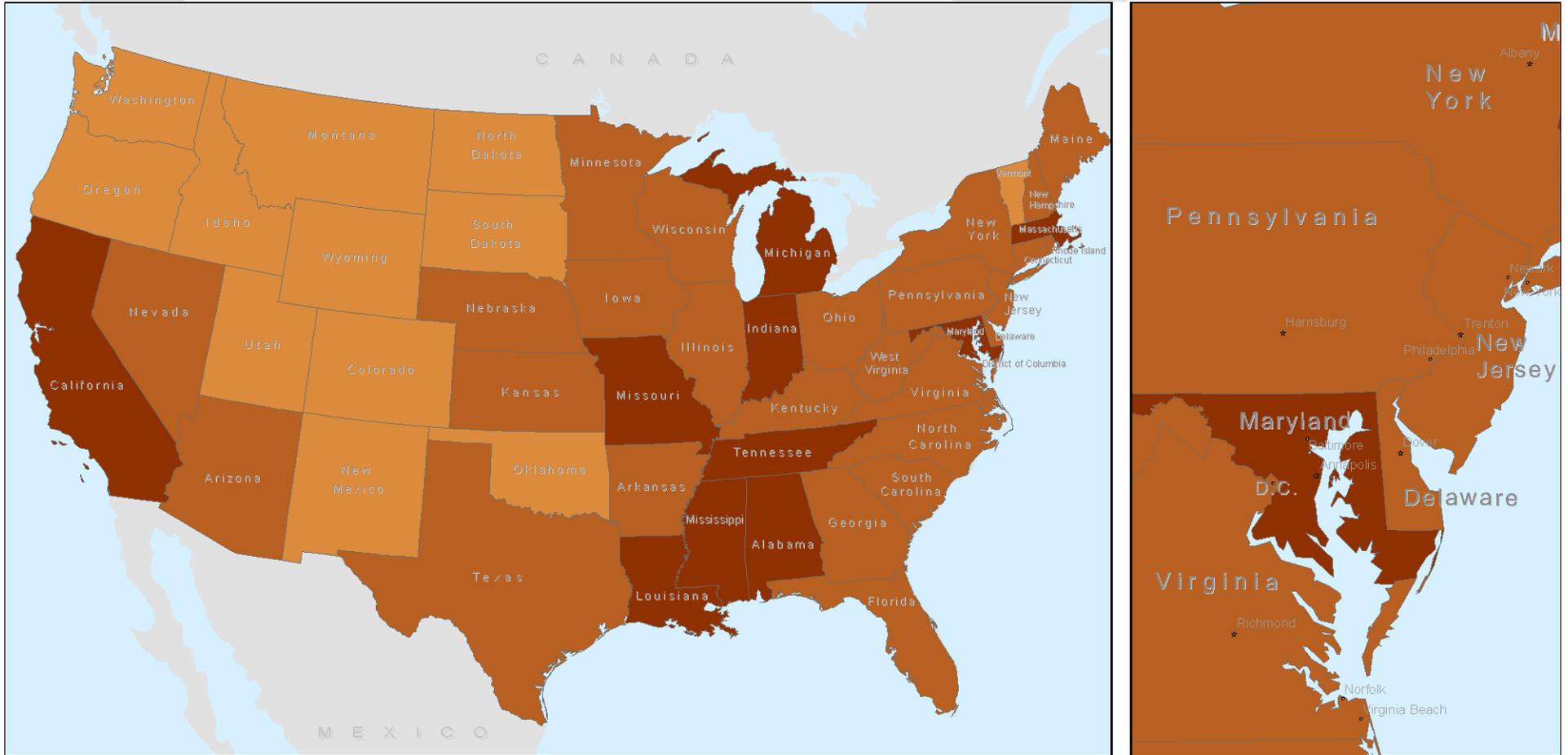


Percent of Subprime Loans Delinquent 90 Days or More Q4 2007

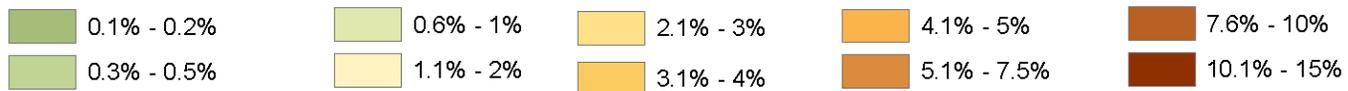




Percent 90+ Days Delinquent of All Subprime Loans; 4th Quarter, 2008

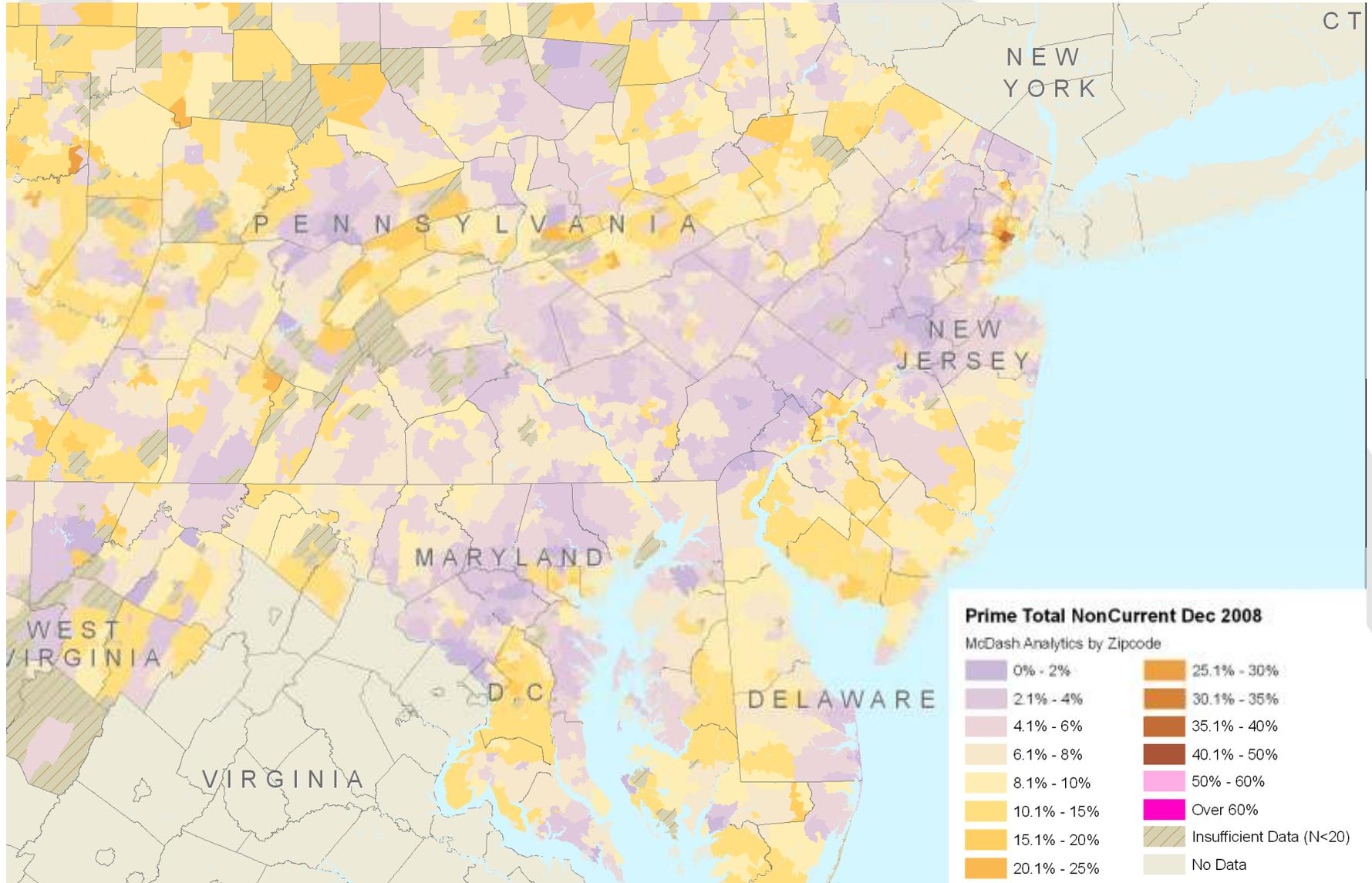


Percent of Subprime Loans Delinquent 90 Days or More Q4 2008



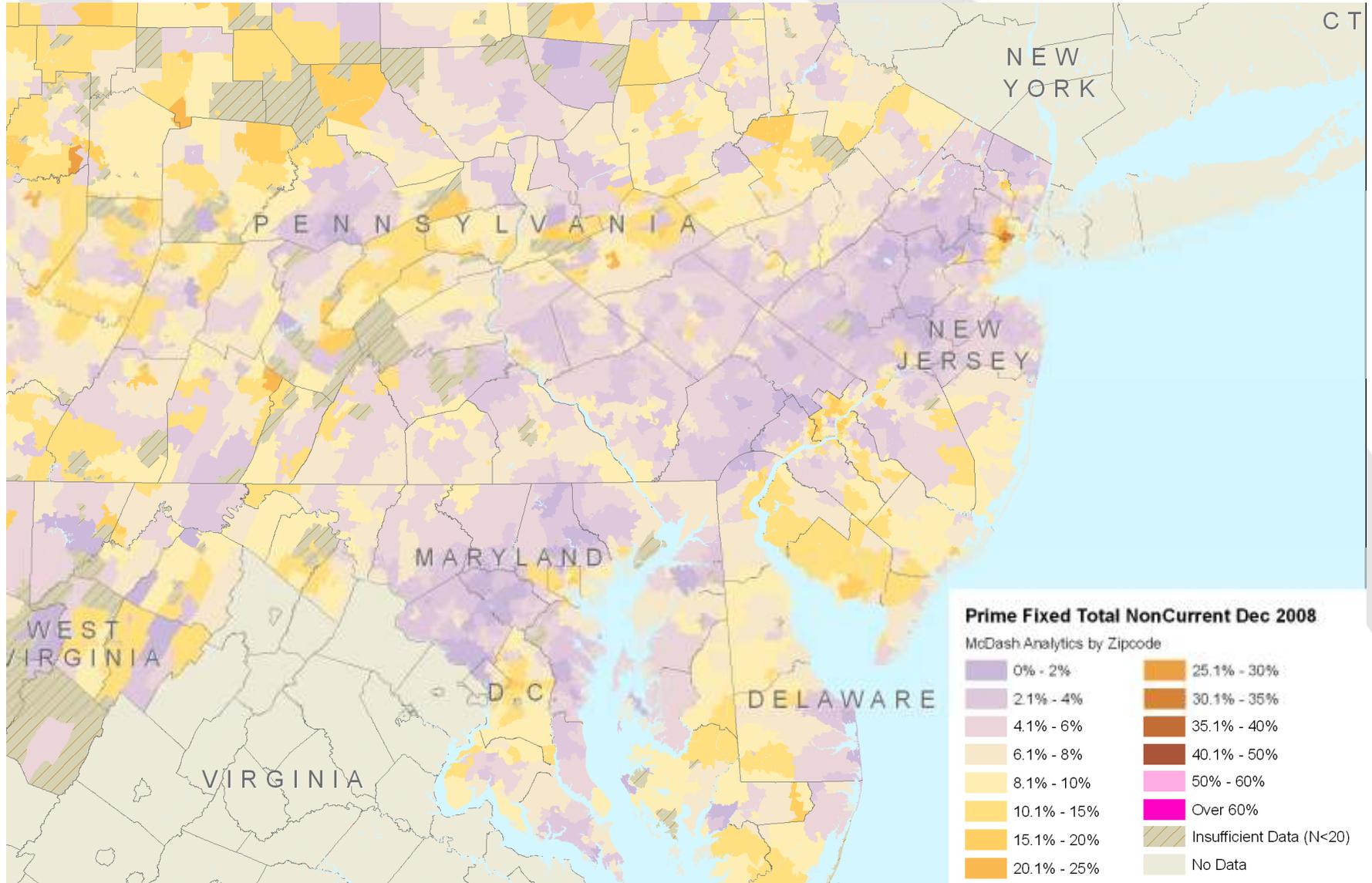


Percent of Prime Loans in a Non-Current Status; 12/08



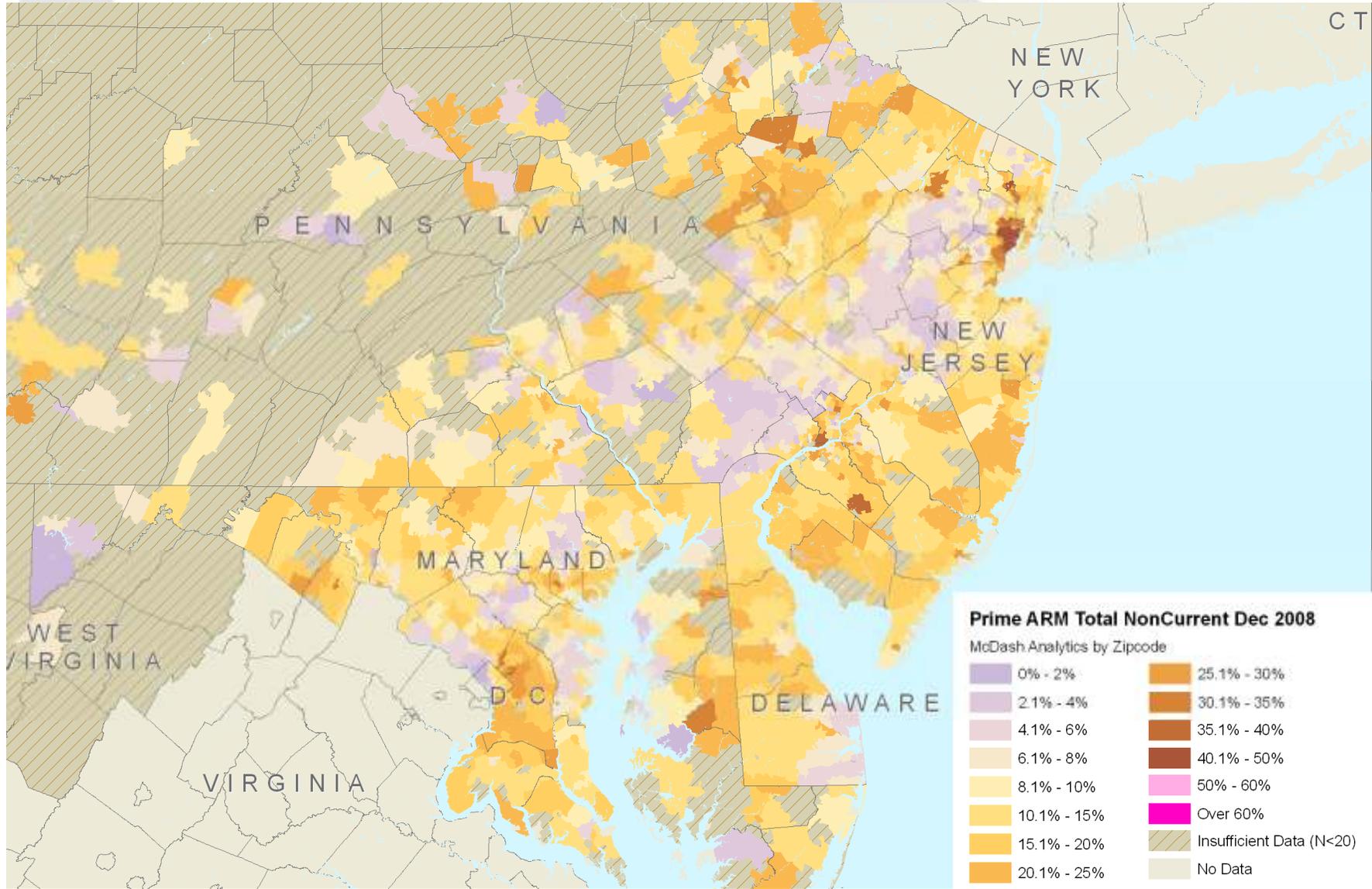


Percent of Prime (Fixed) Loans in a Non-Current Status; 12/08



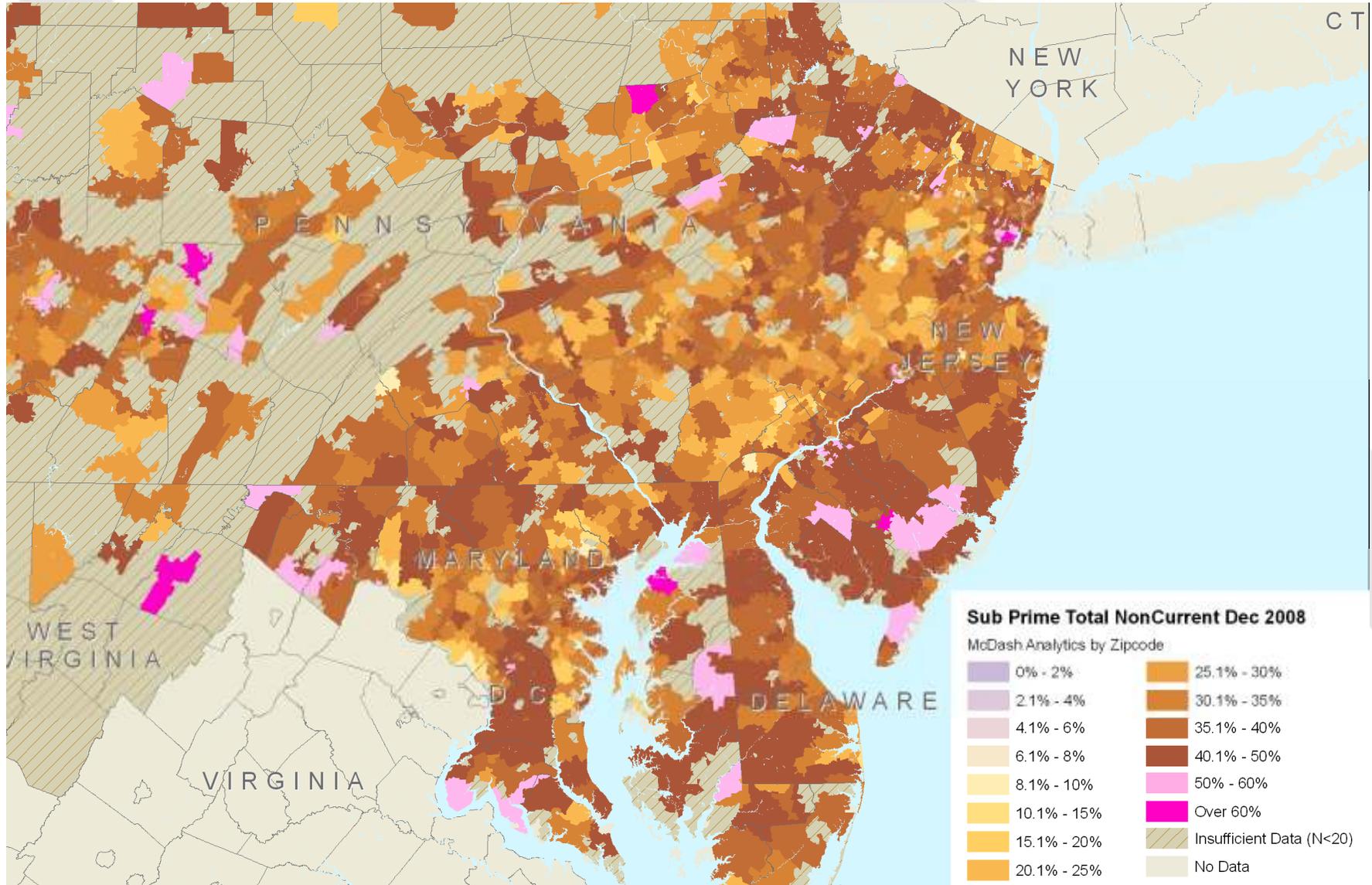


Percent of Prime (ARM) Loans in a Non-Current Status; 12/08



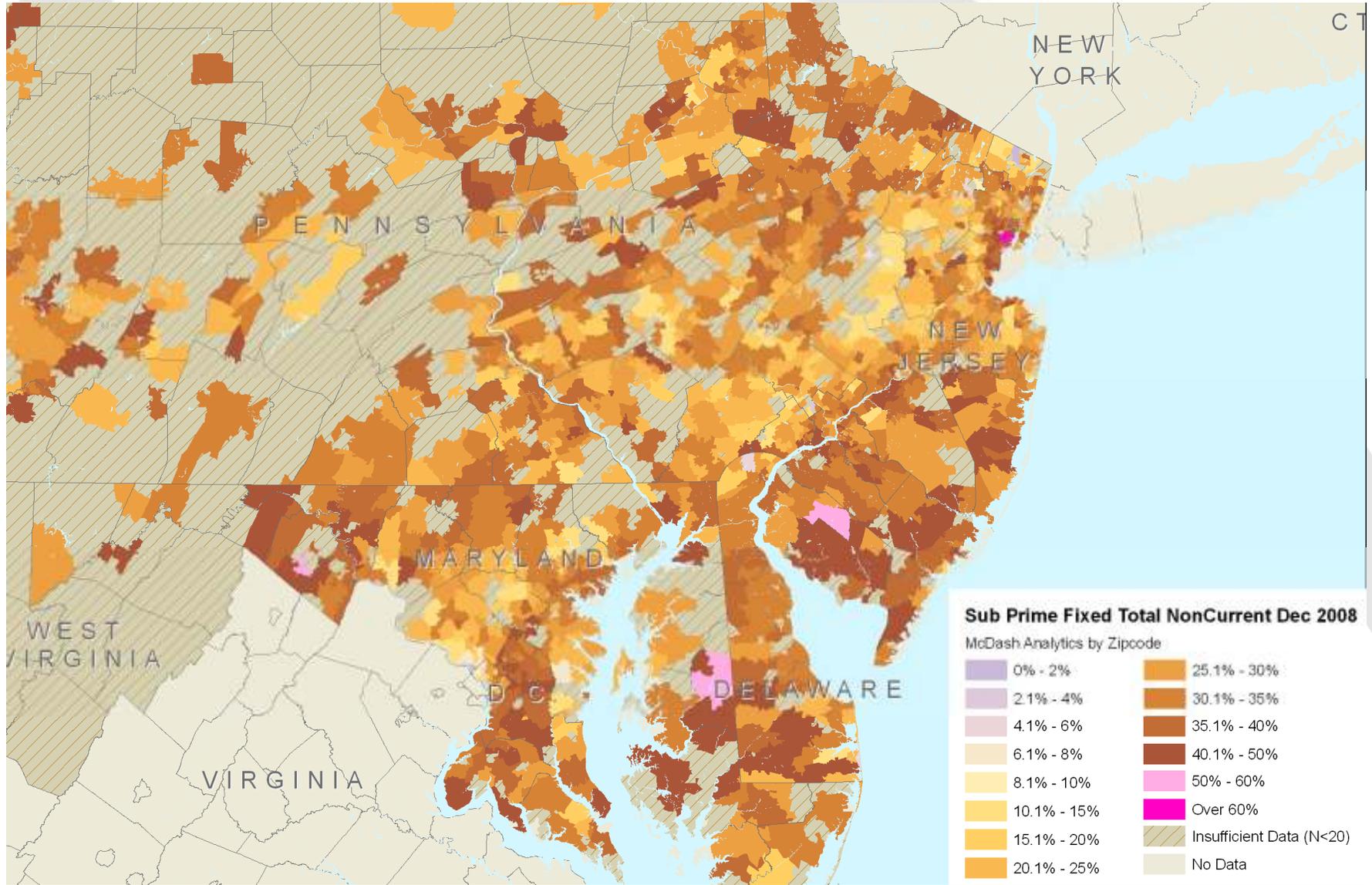


Percent of Non-Prime Loans in a Non-Current Status; 12/08



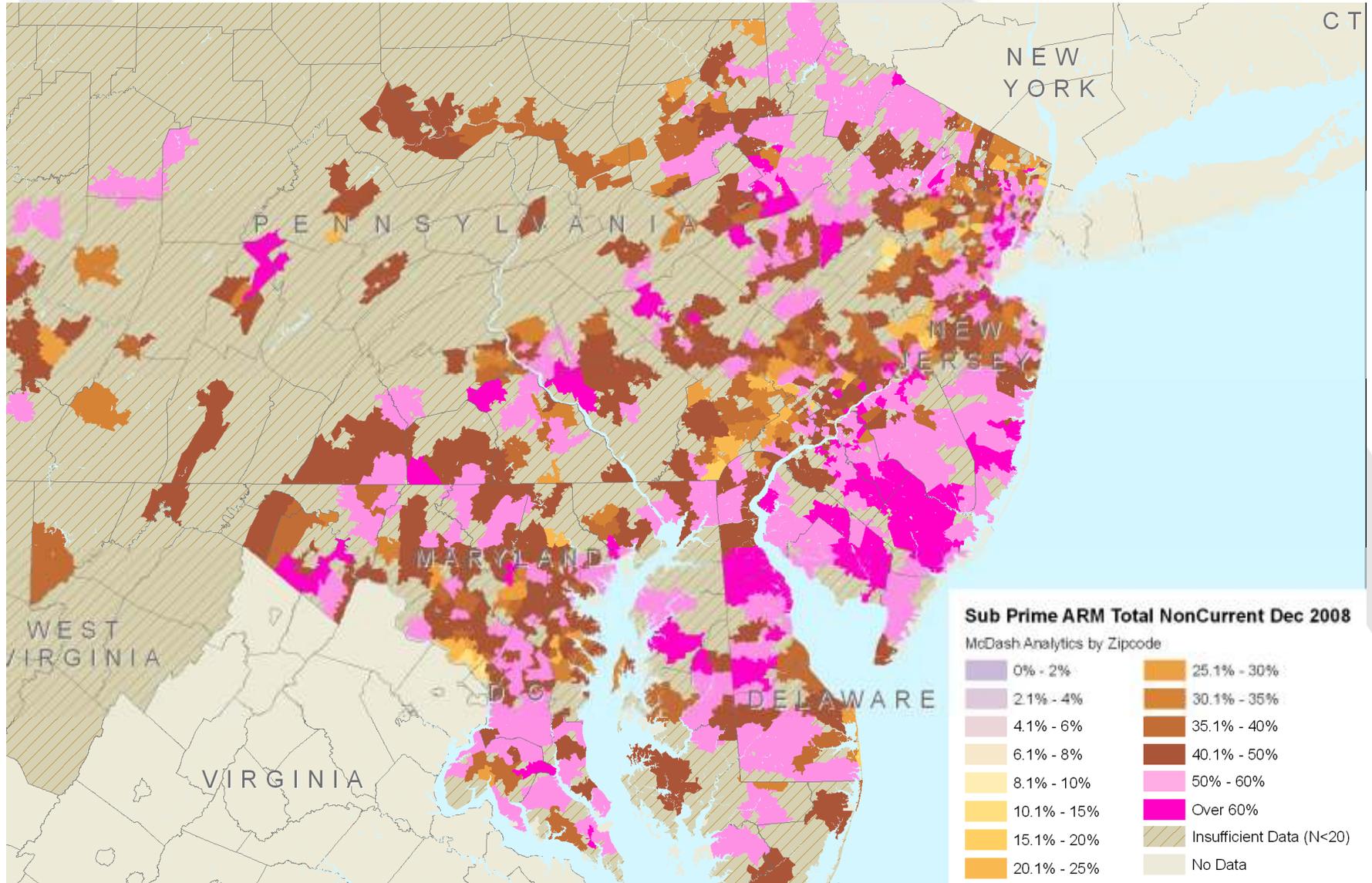


Percent of Non-Prime (Fixed) Loans in a Non-Current Status; 12/08





Percent of Non-Prime (ARM) Loans in a Non-Current Status; 12/08





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