CRA Risk Is a Data Problem

The Mandate

CRA examinations cite geographic concentration risk. The data your compliance team uses — ACS — is 2–3 years stale by publication. By the time displacement appears in your lending data, the window to act has already closed and the concentration risk is already embedded in your portfolio.

The Gap

Examiners expect evidence of proactive community reinvestment. Current tools flag risk after the fact. You need 3-year advance signal — the period when intervention still changes outcomes.

What ZipIntel Does

- **Displacement risk scores** at census-tract granularity (~4,000 residents) — identify which tracts in your assessment area are in the early gentrification window before rent acceleration is visible
- **Subsidy cliff signals** — LIHTC expiration and Section 8 concentration by tract, so you know where affordable units are at risk before the next CRA exam
- **3-year advance flag** — marks tracts showing pre-displacement pressure, giving your lending team lead time to act rather than react

The Backtest

Tested on years the model was never trained on (walk-forward temporal validation — no training/test overlap): **flagged 85% of tracts that gentrified the following year, on data the model had never seen** (AUC 0.852 at T+1).

This is not in-sample. This is production-equivalent performance.

Proof of Concept

Give us 10 past CRA lending decisions with tract identifiers. We run the 3-year advance signal backtest — showing what ZipIntel would have flagged before each decision, and whether the signal was correct.

2 weeks. Free for qualifying CDFIs.

Request the backtest — info@zipintel.eu

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