To whom it may concern,

We are Team 4 of the Fair Housing Discrimination Project and are writing to you today for an extension on our project to research additional data. From the initial data sets our team was provided, we have been able to identify critical inequalities between applicants’ race and their income as well as their loan approval rate. Nonetheless, we believe that collecting and analyzing more data will help us get a better understanding of discrimination in first-time home purchases by examining neighborhood-based data. More specifically, we would like to determine which neighborhoods have historically been discriminated against via practices such as redlining to check for any correlations between the ethnic makeup of these areas. We will utilize two data sets to help expand our research: [Boston Redlining Data](https://www.arcgis.com/apps/mapviewer/index.html?webmap=263b64f4edf04a589d675d97964f1bea) and [Boston Neighborhood Composition Data](https://data.boston.gov/dataset/neighborhood-demographics/resource/d8c23c6a-b868-4ba4-8a3b-b9615a21be07). To visualize this issue, we would be plotting the ethnic composition of neighborhoods deemed as “Hazardous” and “Best” to look for any disparities. By examining these two datasets, we will hopefully be able to answer the following questions regarding discrimination in lending for first time home owners:

1. How do the ethnic compositions of “Hazardous” neighborhoods compare to “Best” neighborhoods? Are there noticeable differences?
2. Are any of these neighborhoods grouped together, indicating a larger trend in discrimination?
3. Are the ethnic groups prominent in “Hazardous” neighborhoods the same ones seeing fewer loan approvals in the HDMA dataset?