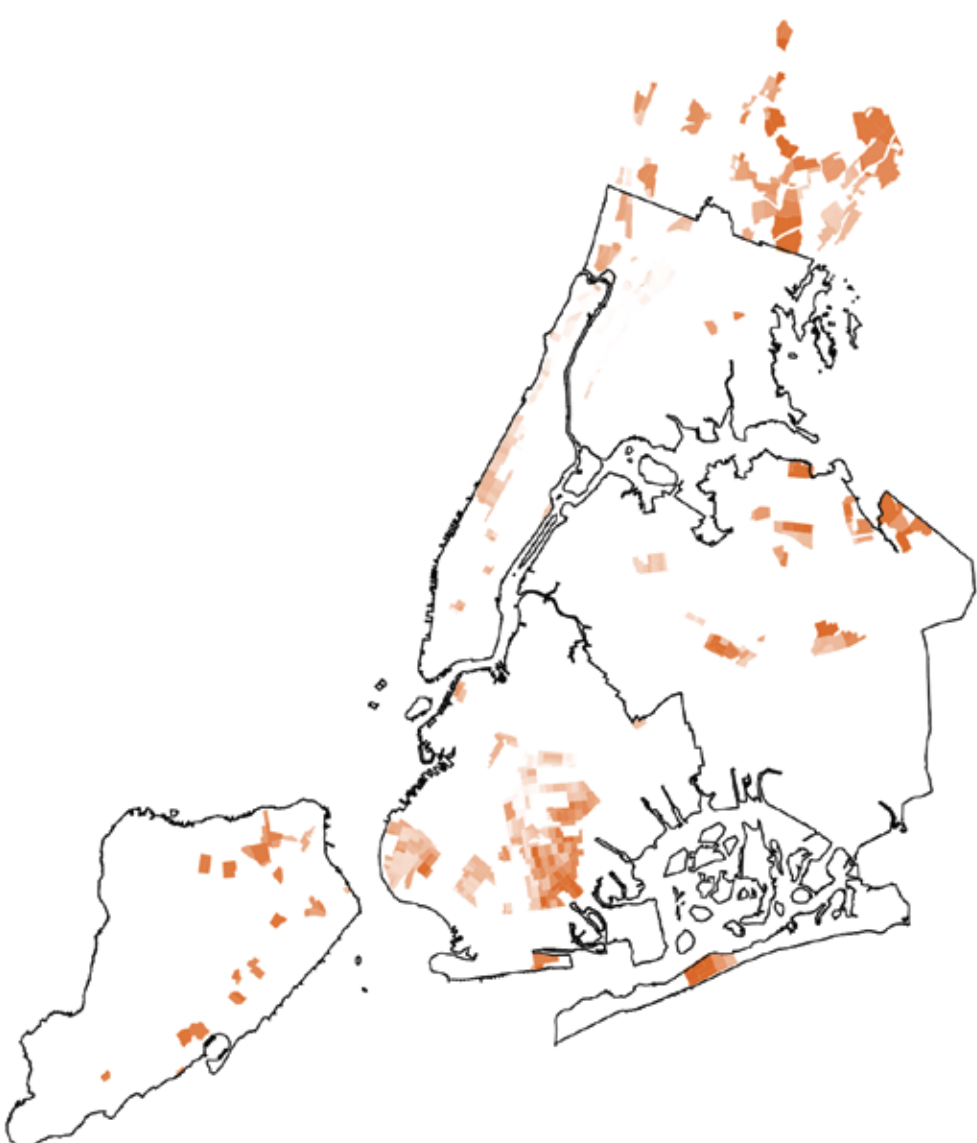


Current homeownership levels are substantially lower in redlined (D-Rated) areas

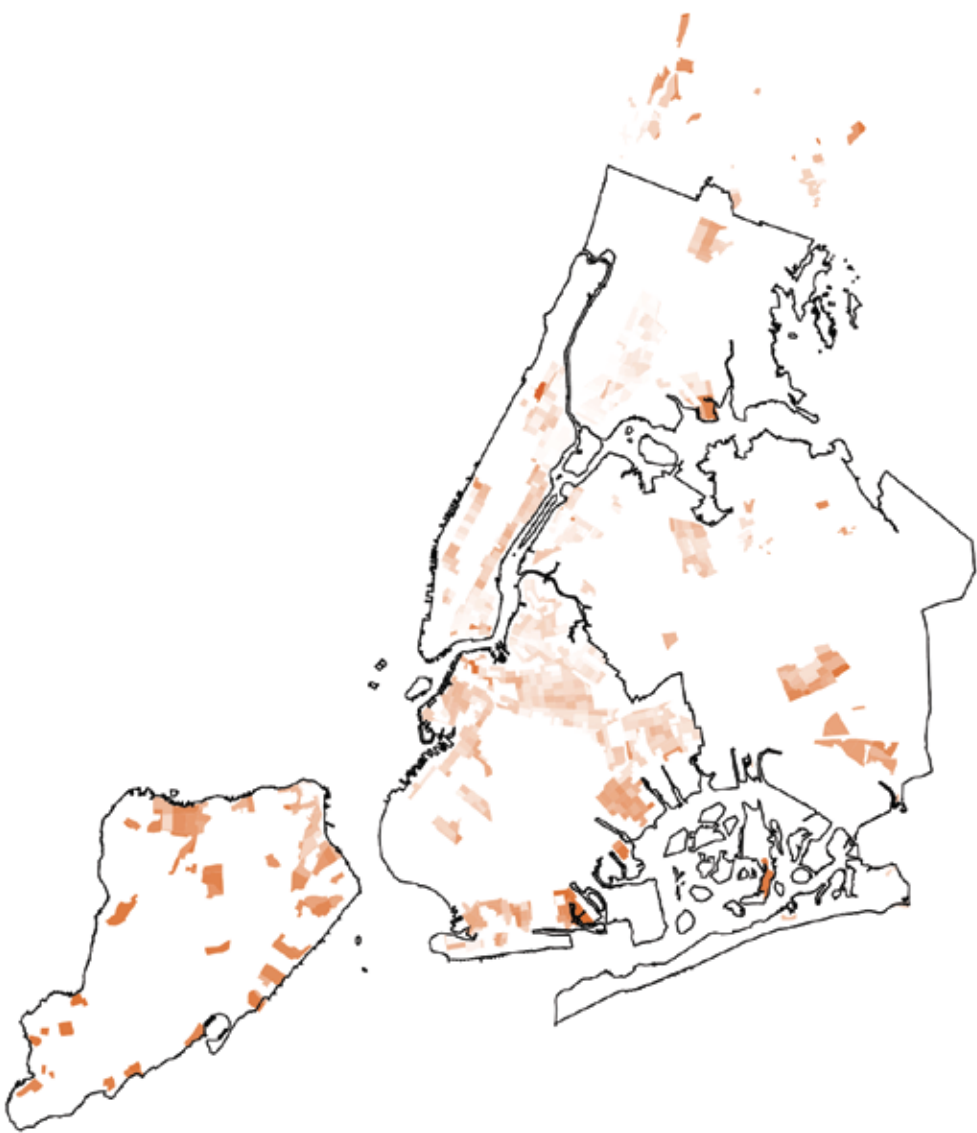
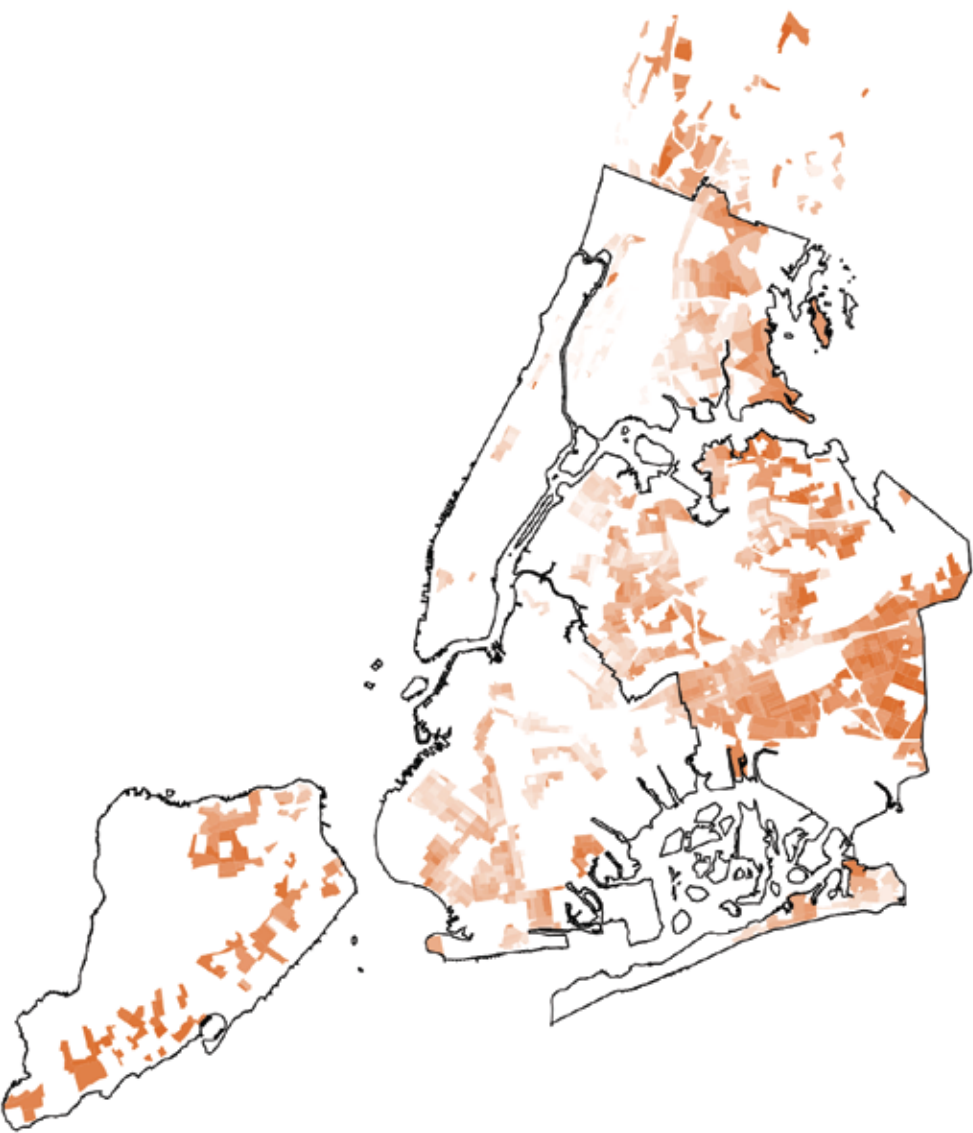
A-Rated ("best")

B-Rated ("still desirable")

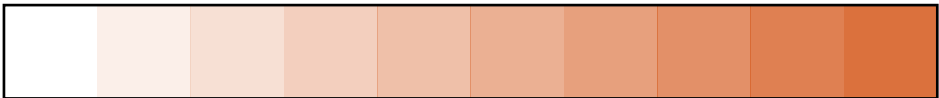


C-Rated ("definitely declining")

D-Rated ("hazardous")



Pct Homeownership



0%

100%

Current poverty is concentrated primarily in C and D rated zones, while Queens has relatively low poverty rates among the outer boroughs

A-Rated ("best")

B-Rated("still desirable")



C-Rated ("definitely declining")

D-Rated ("hazardous")



Pct Poverty



0%

50%

A-Rated zones are currently almost exclusively occupied with white residents

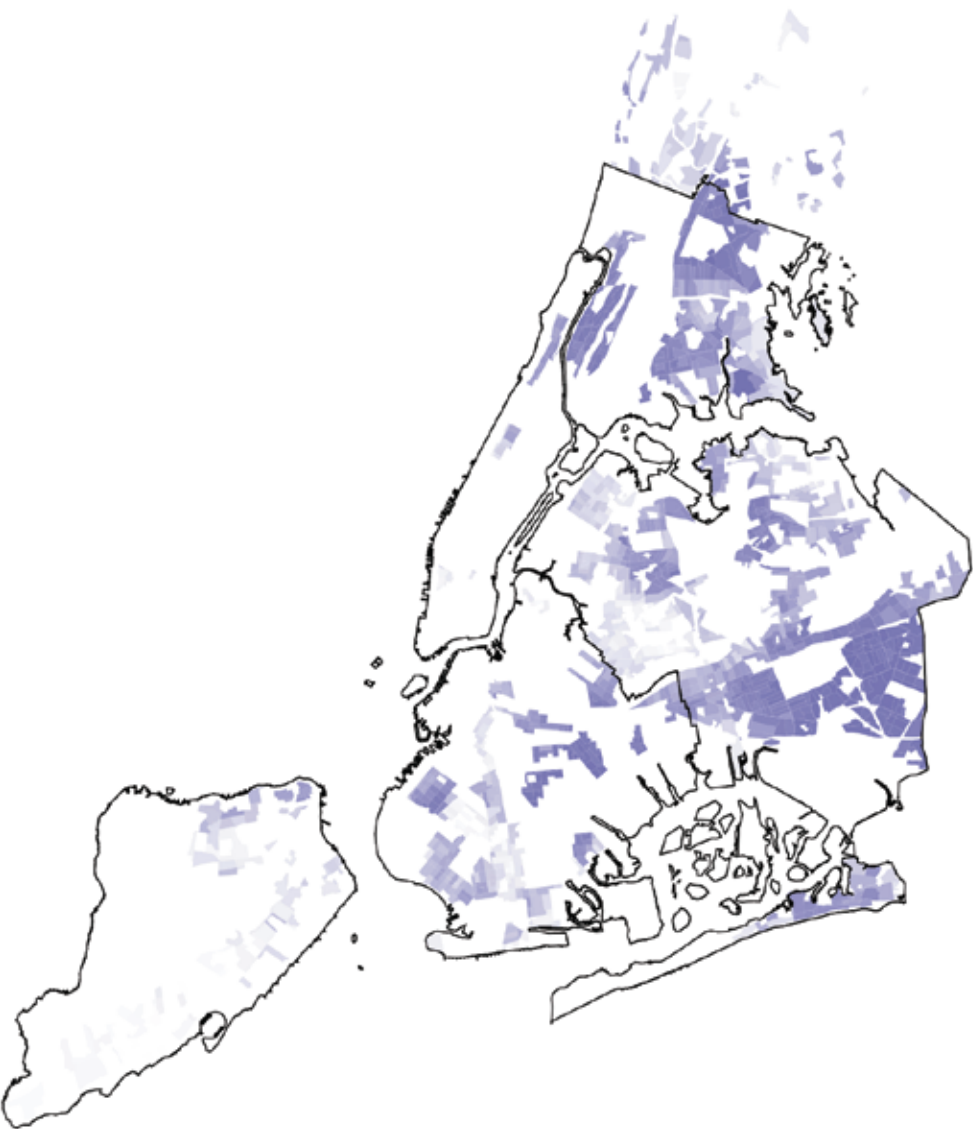
A-Rated ("best")



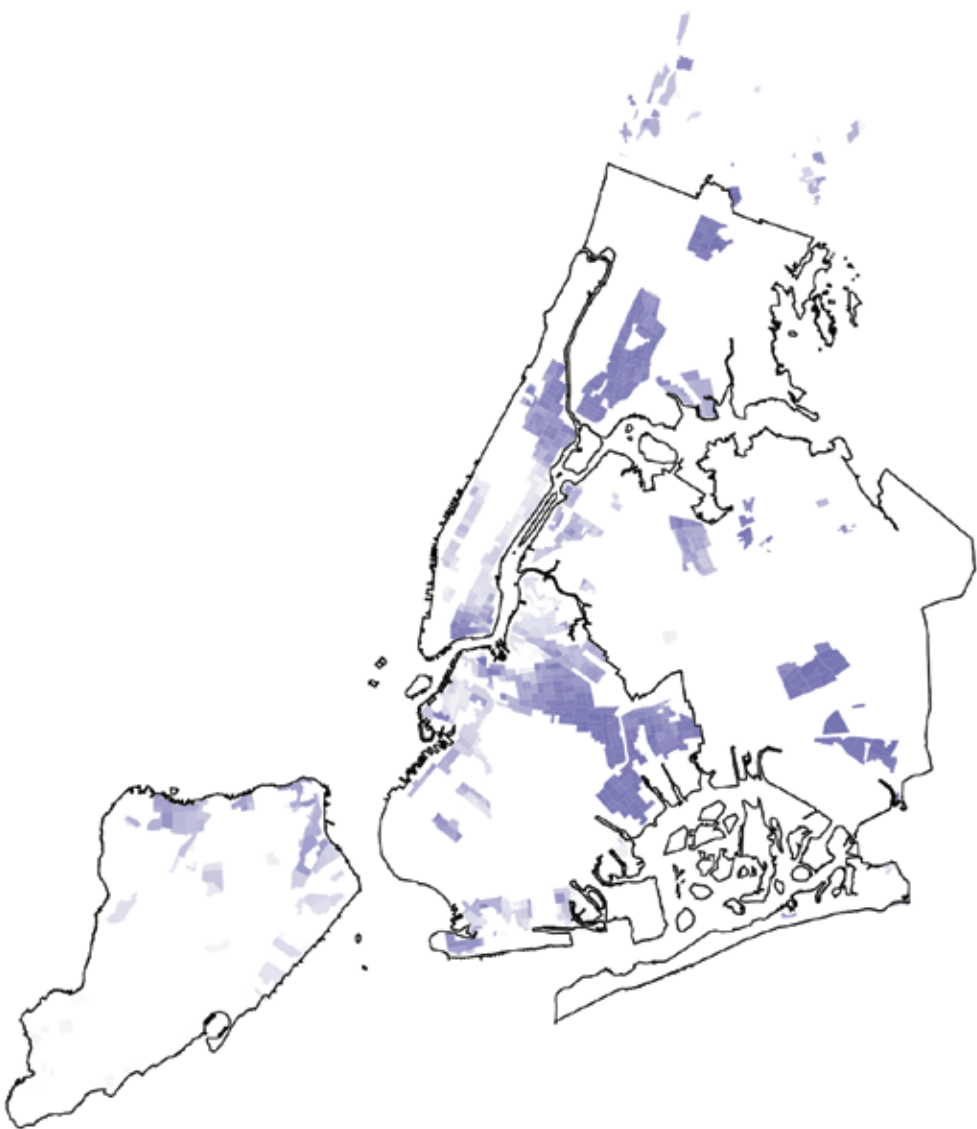
B-Rated ("still desirable")



C-Rated ("definitely declining")



D-Rated ("hazardous")



Pct Nonwhite



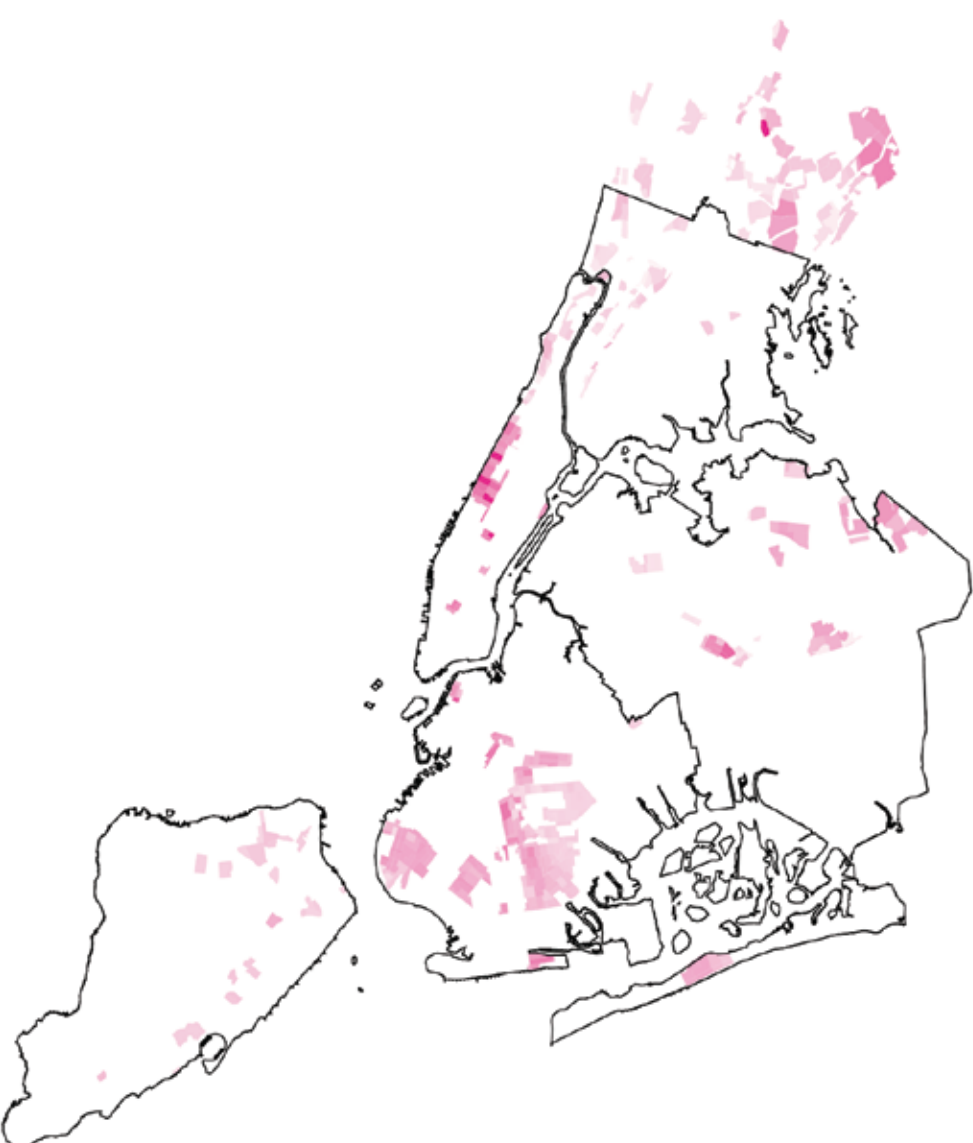
0%

100%

Current home values vary within redline grades, with valuable homes concentrated in A-Rated zones

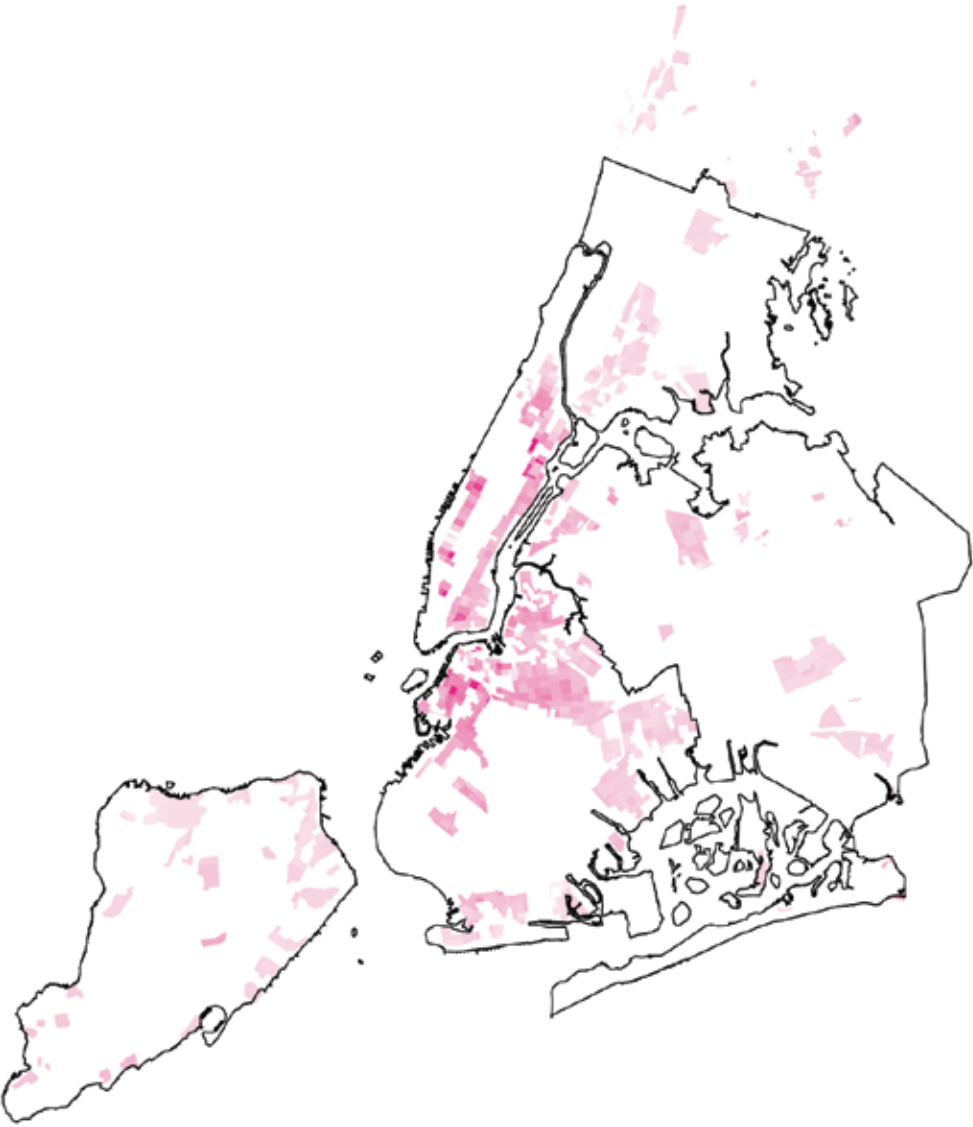
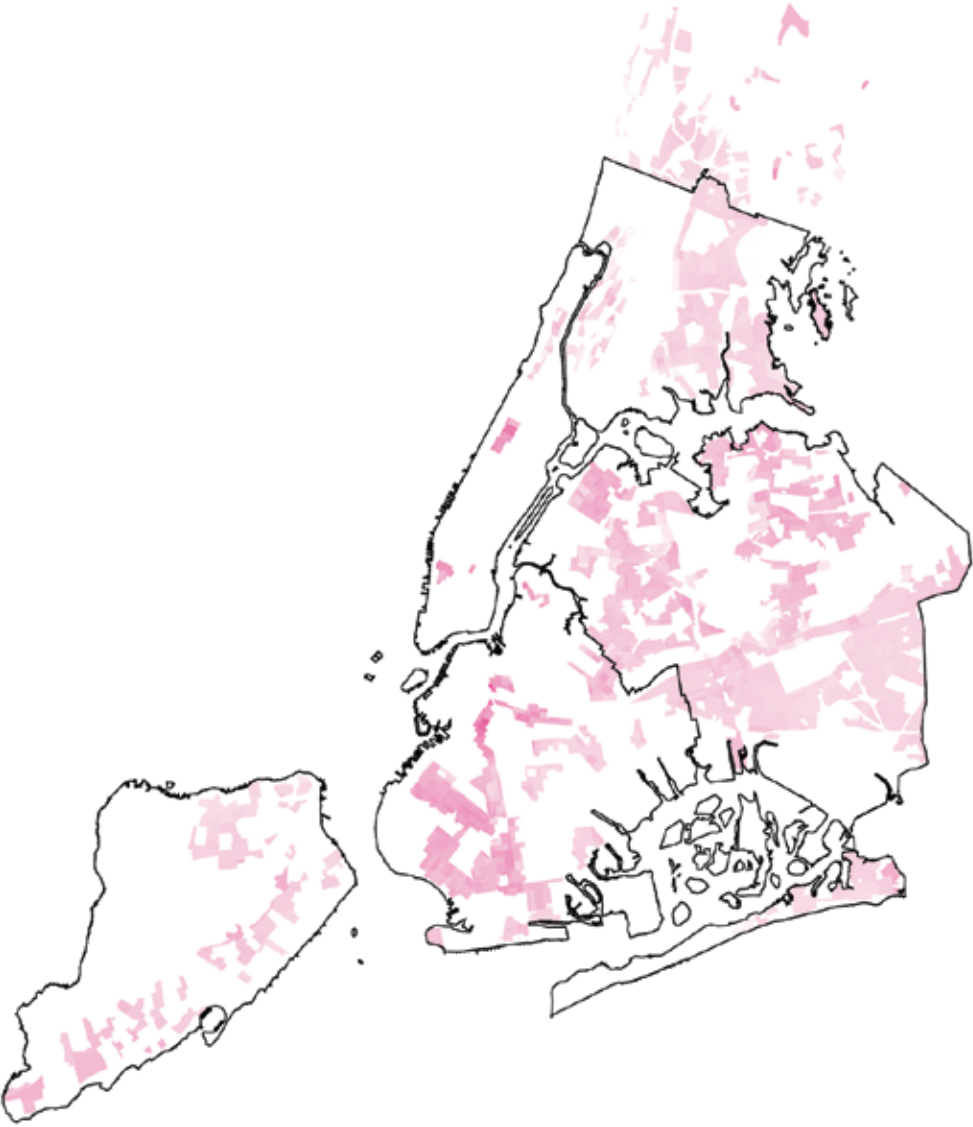
A-Rated ("best")

B-Rated ("still desirable")



C-Rated ("definitely declining")

D-Rated ("hazardous")



Median Homevalue



\$0

\$2.0M

The proportion of homeowners with a mortgage is consistently high across all redline zones

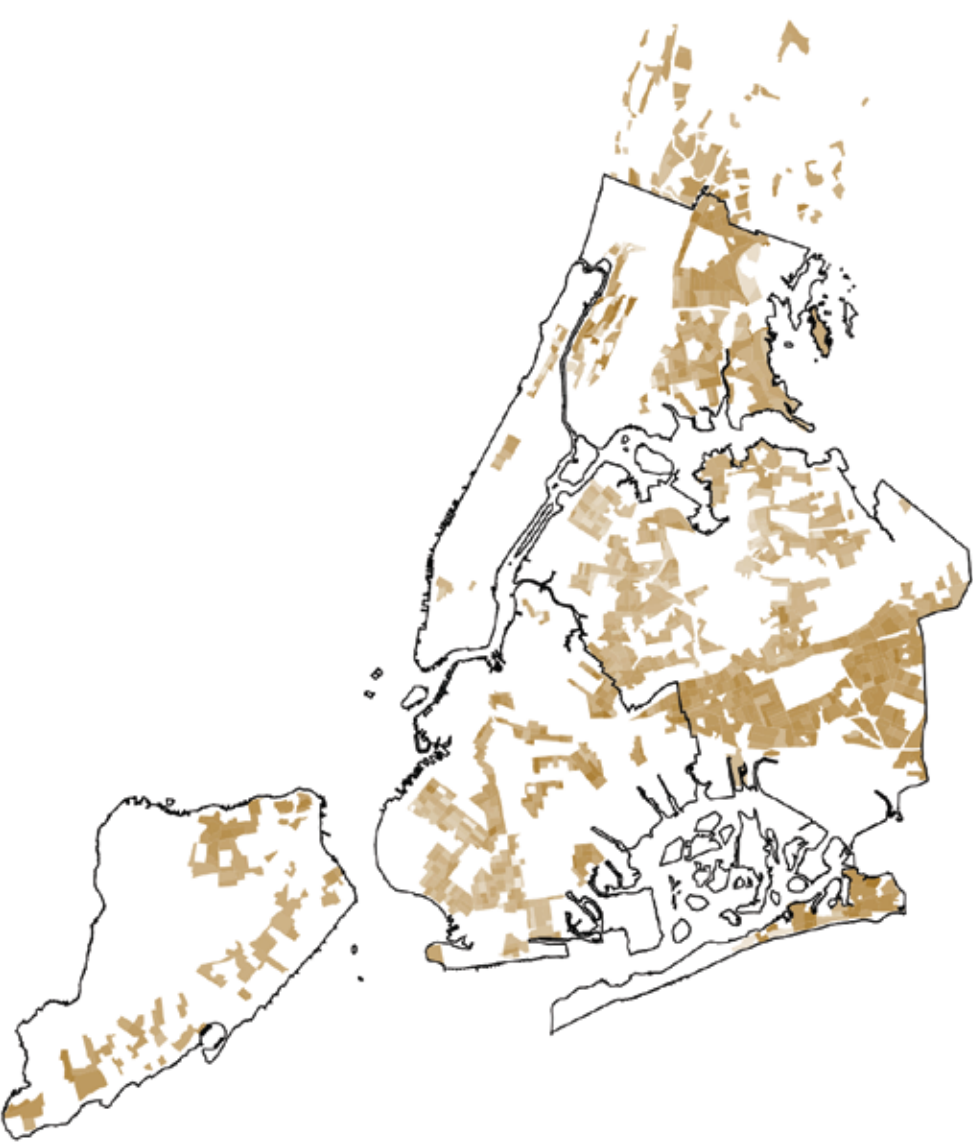
A-Rated ("best")

B-Rated ("still desirable")



C-Rated ("definitely declining")

D-Rated ("hazardous")



Pct Mortgage



0%

100%