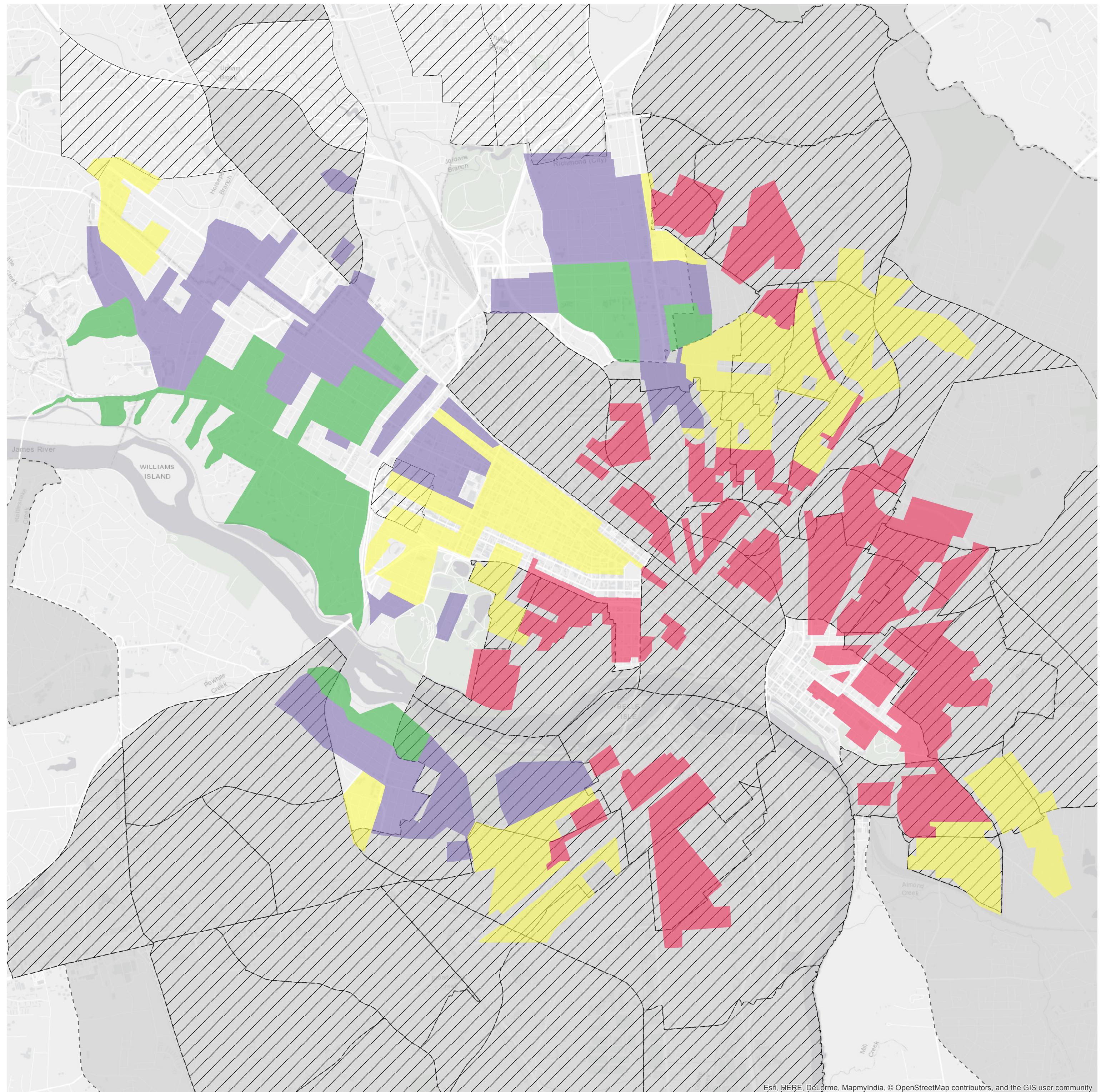


# Richmond, VA



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## HISTORIC HOLC Grades 1930-1940

- A = "Best"
- B = "Still Desirable"
- C = "Definitely Declining"
- D = "Hazardous"

## CURRENT

- White Majority MUI
- Median family income is less than 80% of the area average (LMI)
- Minority Population over 50% 2010
- LMI and Minority Population over 50%

## HOLC GRADING AND AREA INCOME

The Home Owner's Loan Corporation (HOLC) identified neighborhoods by four categories/colors. The green areas were "Best", while the red areas were "Hazardous". Today, 74% of the "Hazardous" areas remain low-to-moderate income (LMI) nationally, while "Best" areas are 94% middle-to-upper income (MUI). Here is the ranking for the city of Richmond, VA:

Grades/Income	LMI	MUI
A Best	3.83%	96.17%
B Desirable	20.46%	79.54%
C Declining	61.31%	38.69%
D Hazardous	86.86%	13.14%

## HOLC GRADING AND RACE/ETHNICITY

HOLC examiners also graded neighborhoods by their racial/ethnic composition. The presence of minority communities resulted in downgrading under their system. 64% of the communities identified as "Hazardous" by the HOLC in the 1930's have majority-minority populations in the 2010 Census. Here is the ranking for the city of Richmond, VA:

Grades/Minority	White	Minority
A Best	93.47%	6.53%
B Desirable	78.16%	21.84%
C Declining	34.22%	65.78%
D Hazardous	9.90%	90.10%