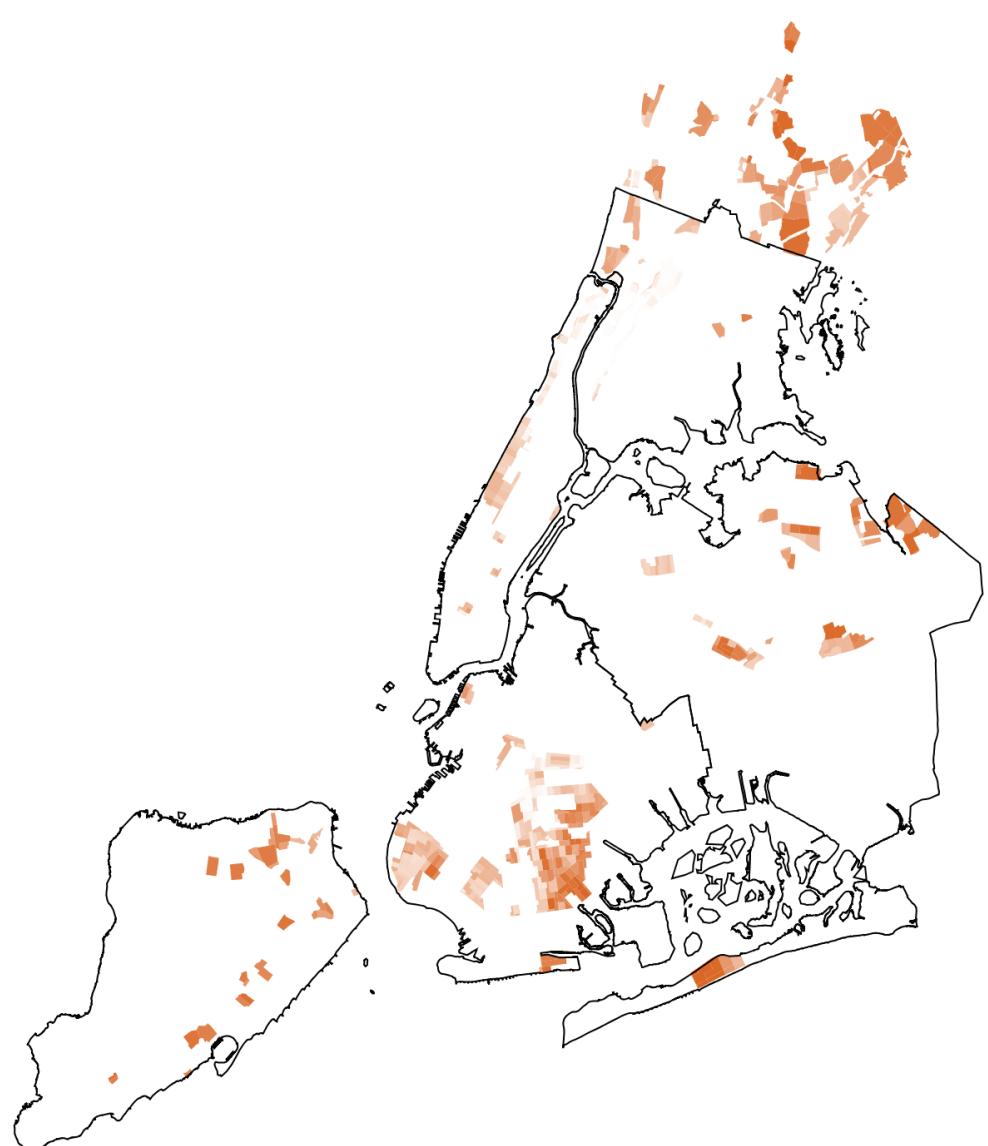


Current homeownership levels are substantially lower in redlined (D-Rated) areas

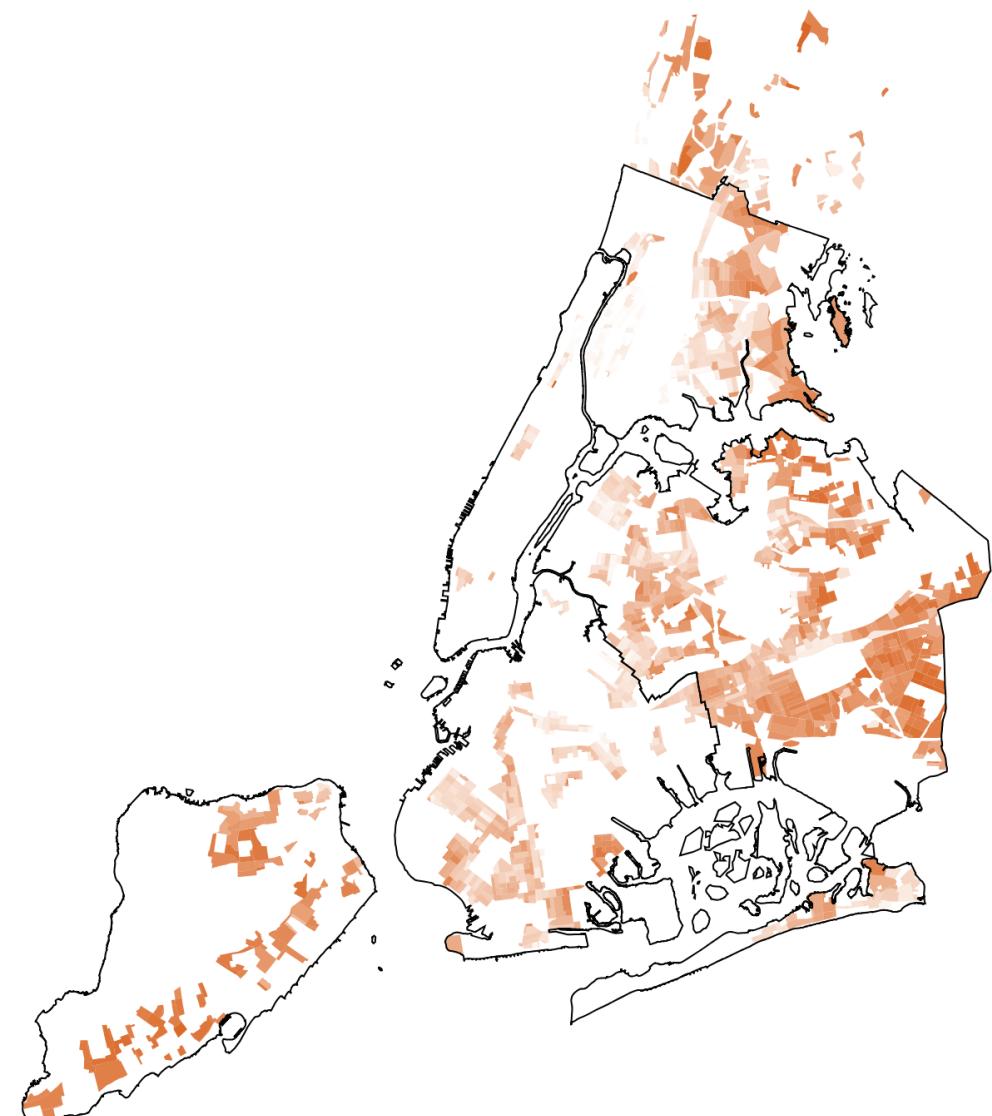
A-Rated ("best")



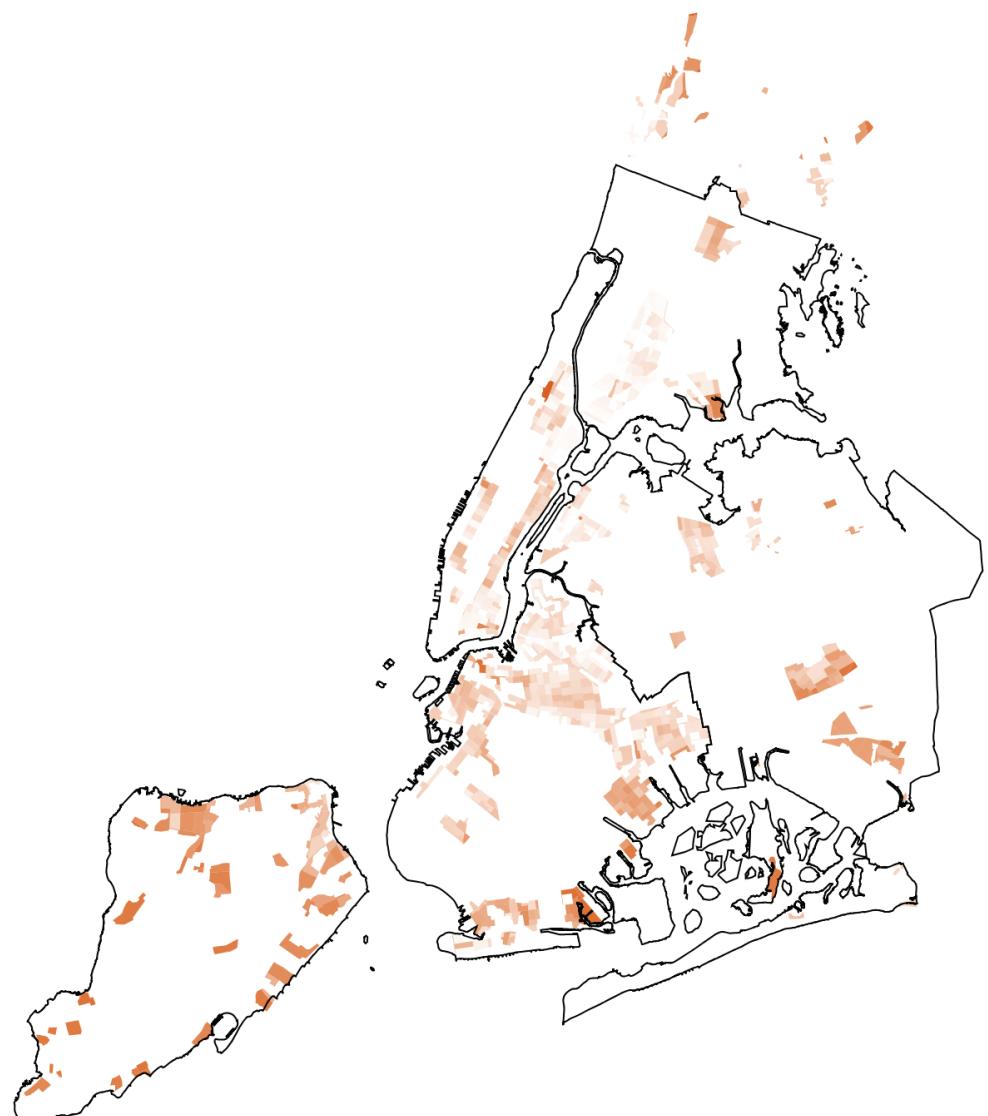
B-Rated ("still desirable")



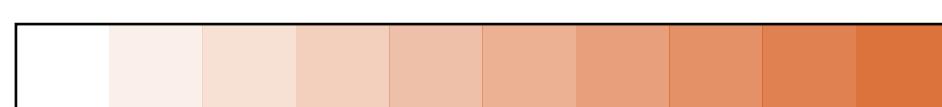
C-Rated ("definitely declining")



D-Rated ("hazardous")



Pct Homeownership



0%

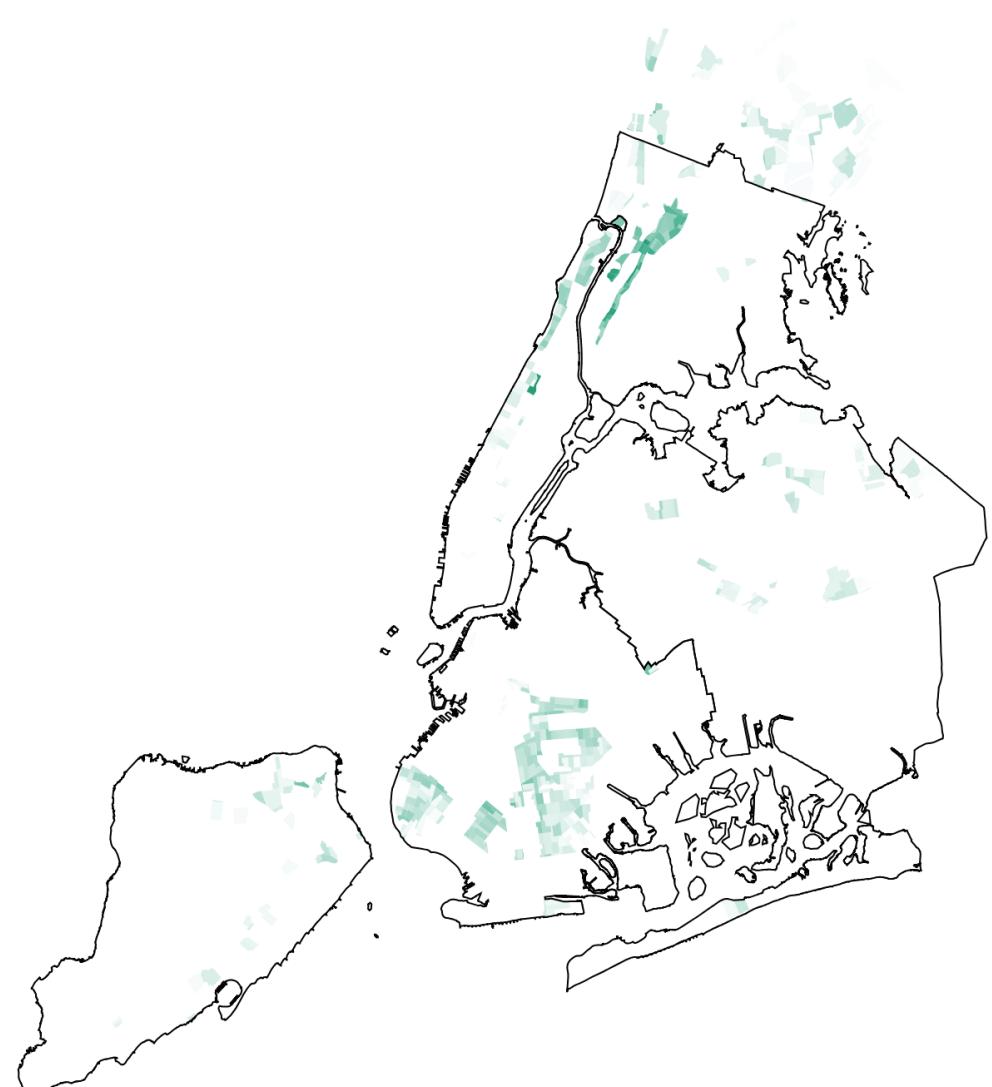
100%

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")



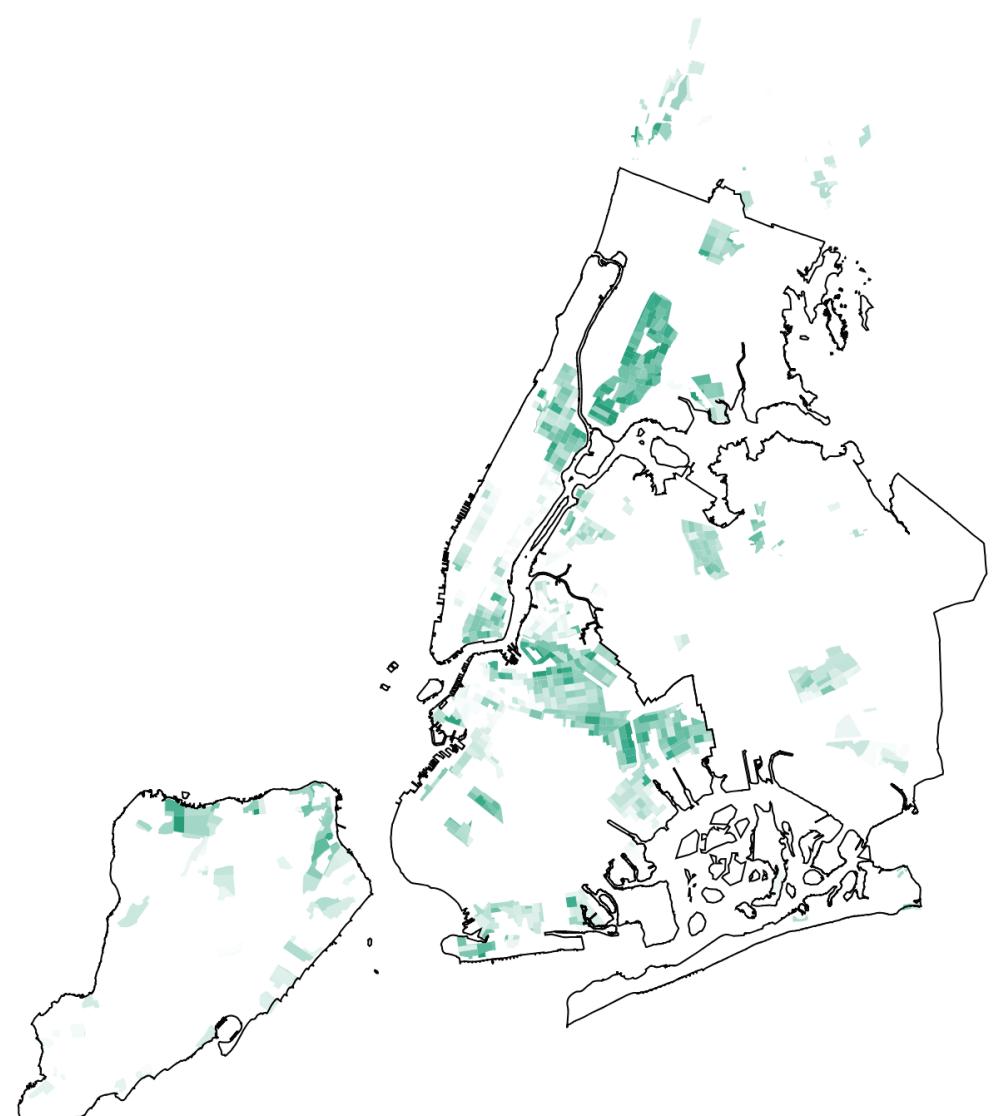
B-Rated("still desirable")



C-Rated ("definitely declining")



D-Rated ("hazardous")



Pct Poverty

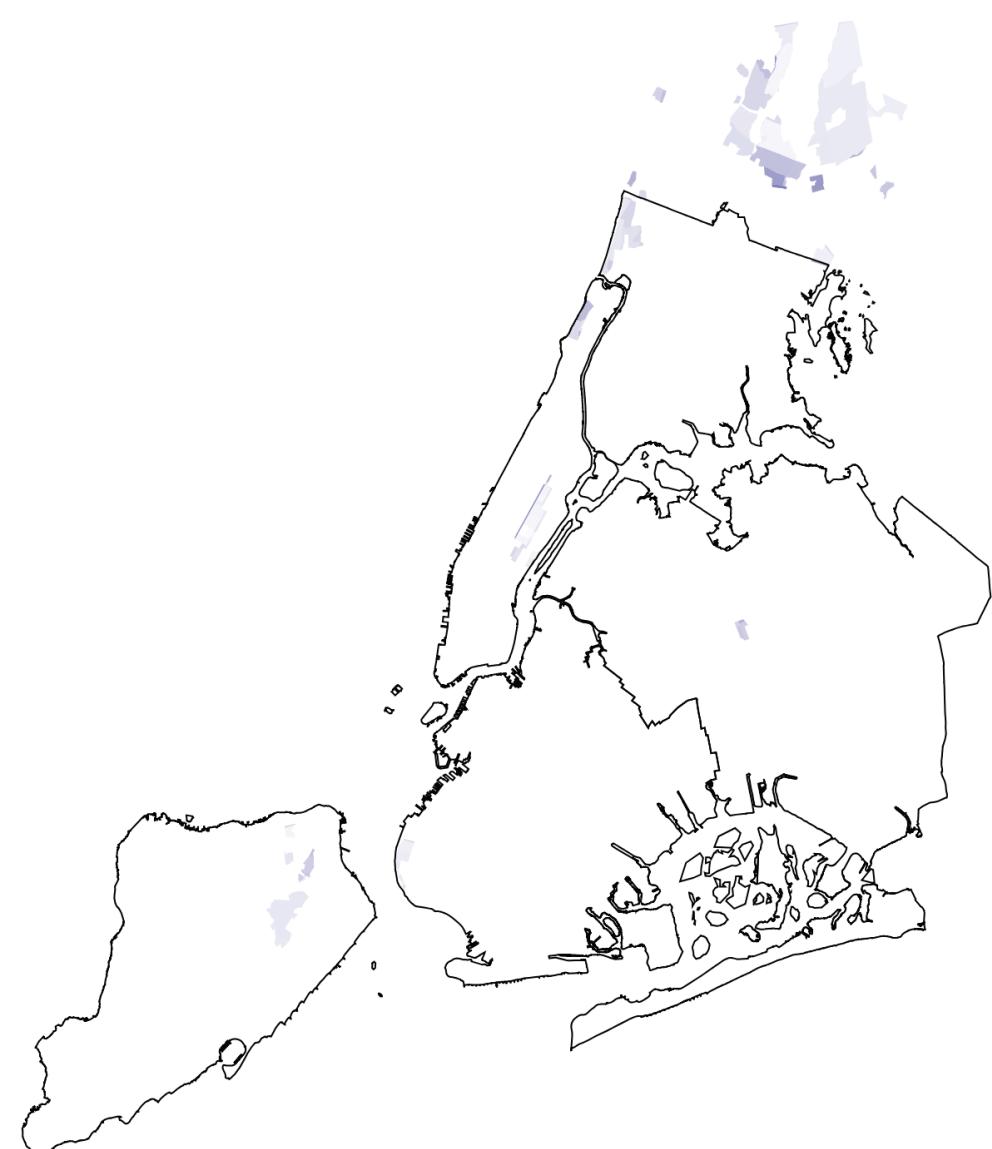


0%

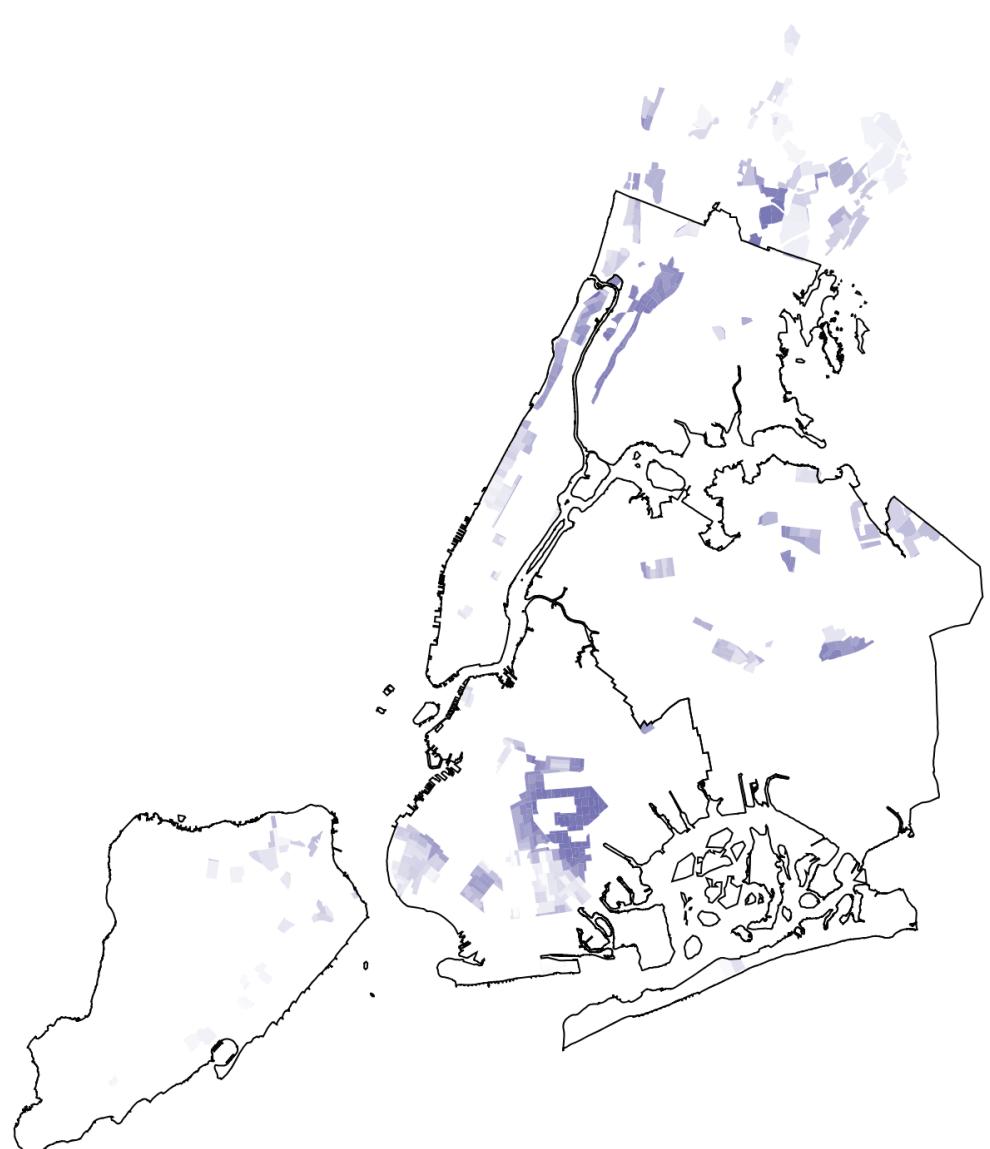
50%

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

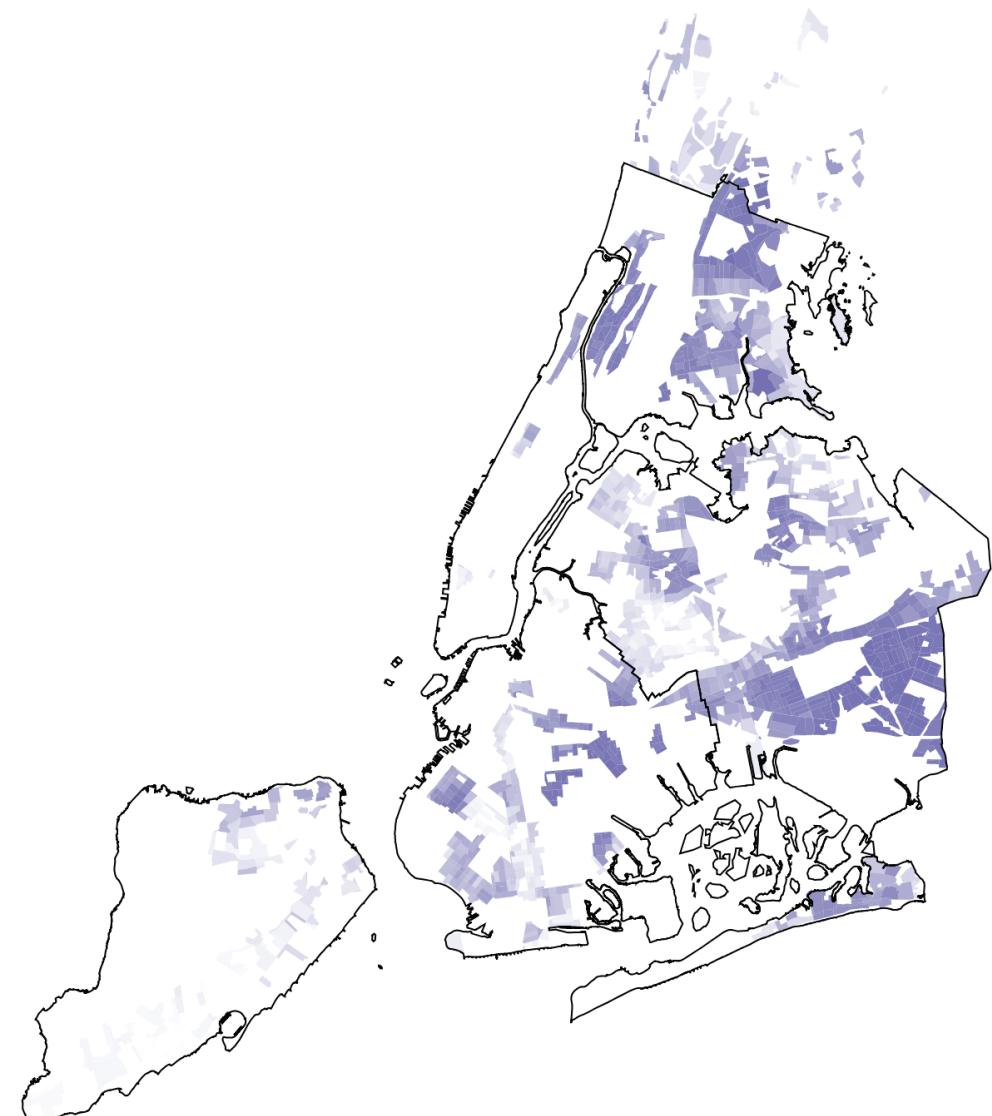
A-Rated ("best")



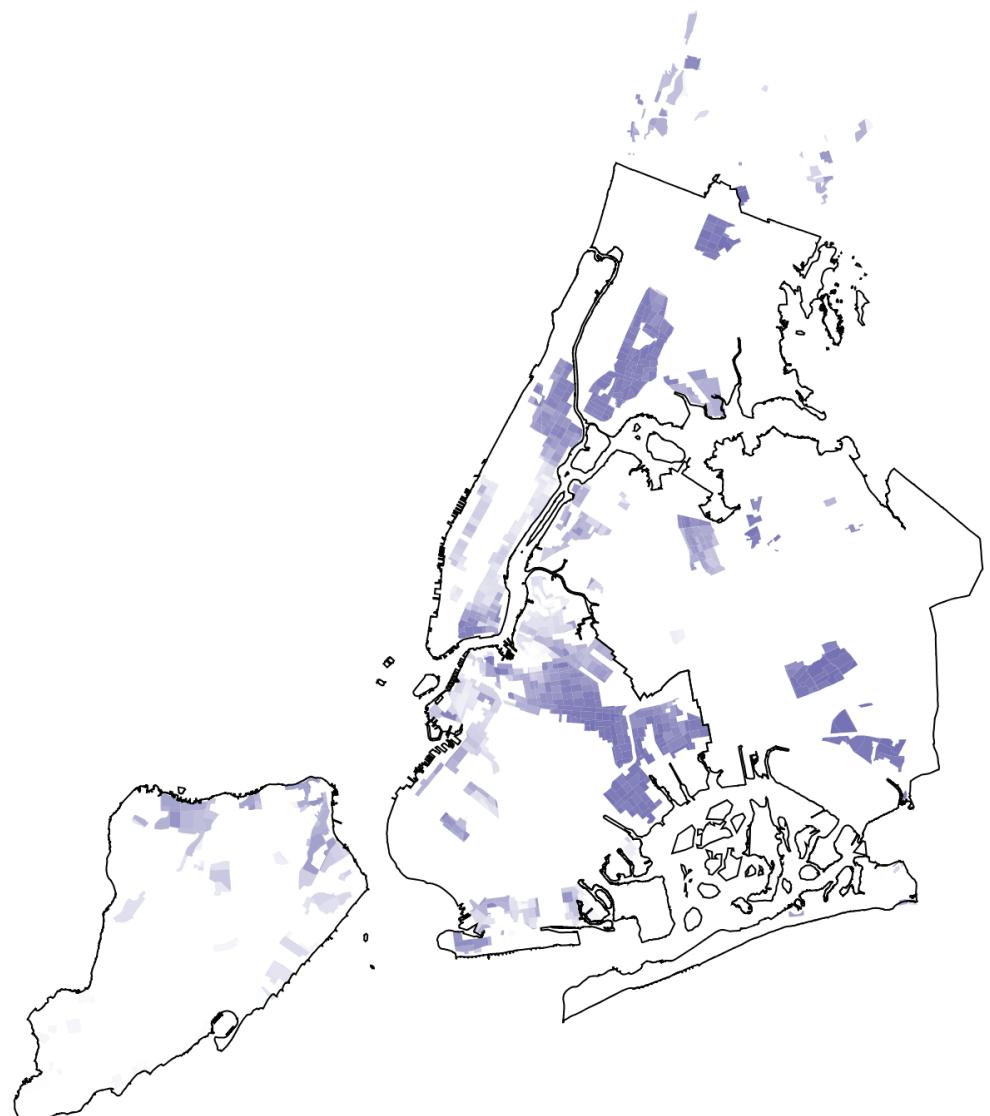
B-Rated ("still desirable")



C-Rated ("definitely declining")



D-Rated ("hazardous")



Pct Nonwhite

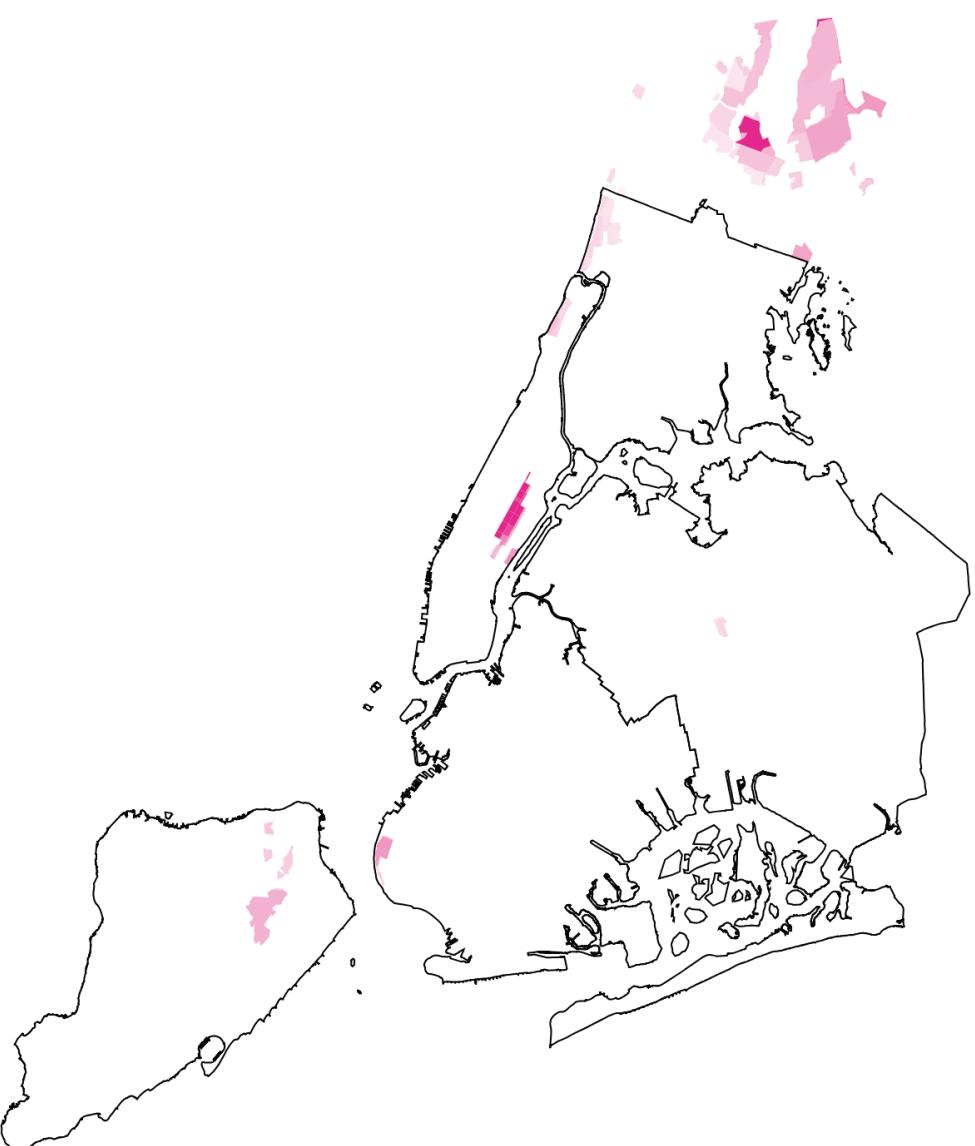


0%

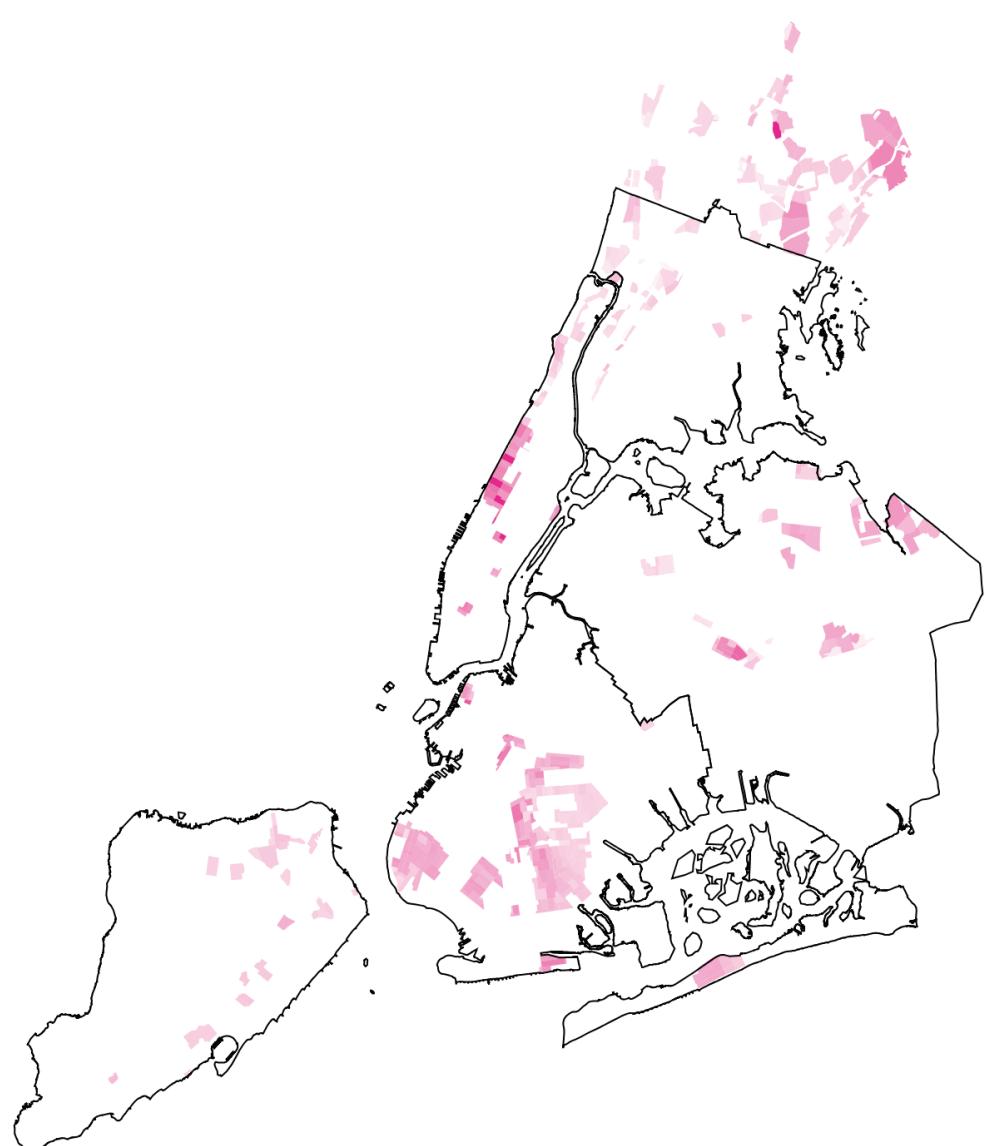
100%

There are homes with high current value within each redline zone – those without equity have not earned wealth from this appreciation

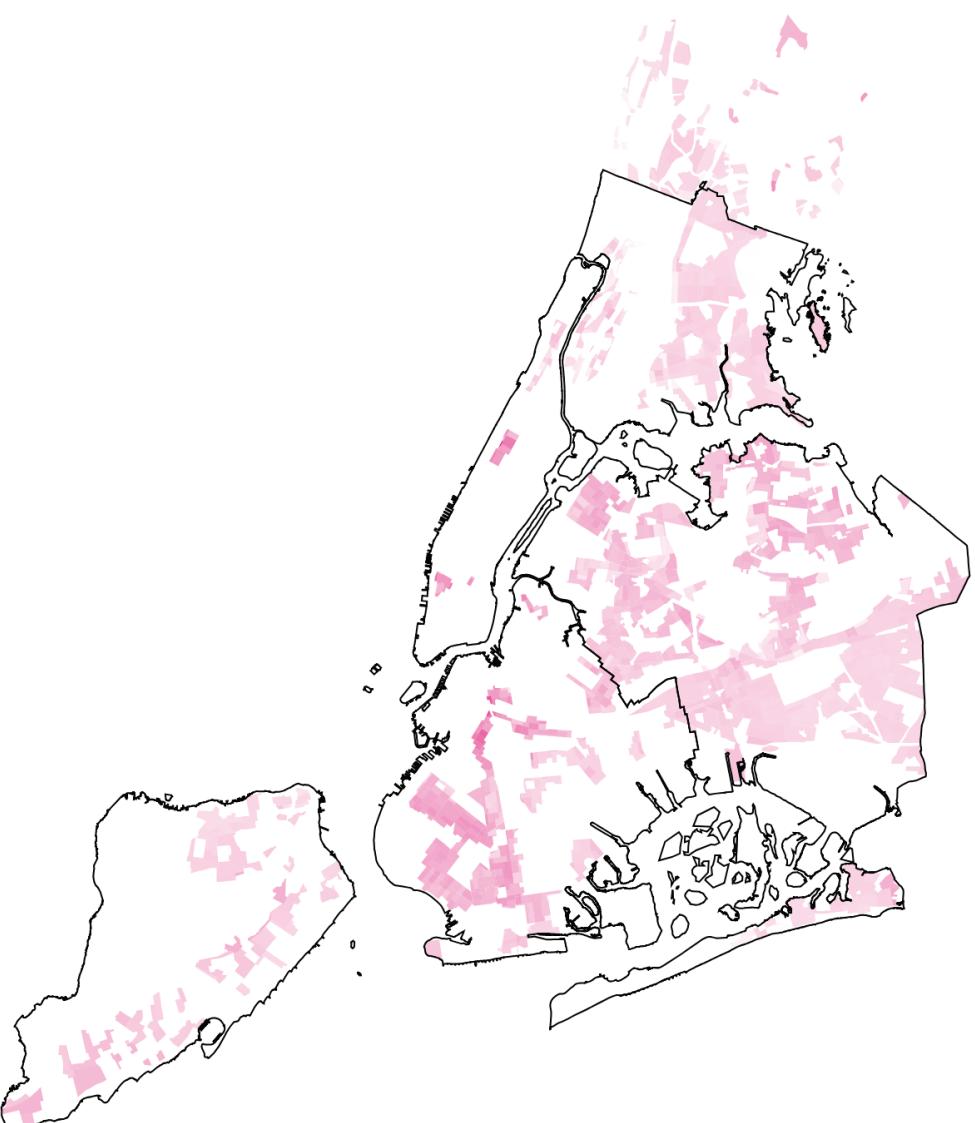
A-Rated ("best")



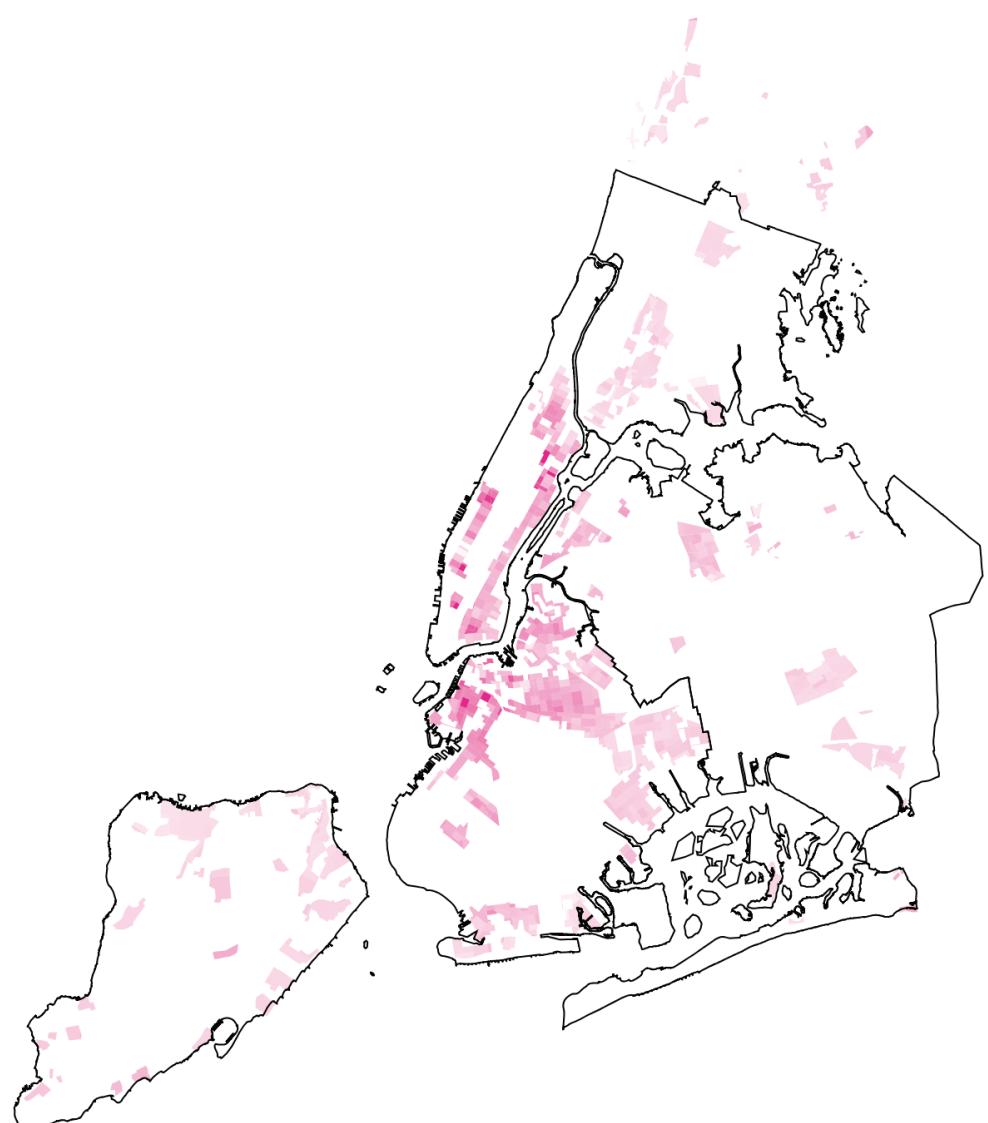
B-Rated ("still desirable")



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

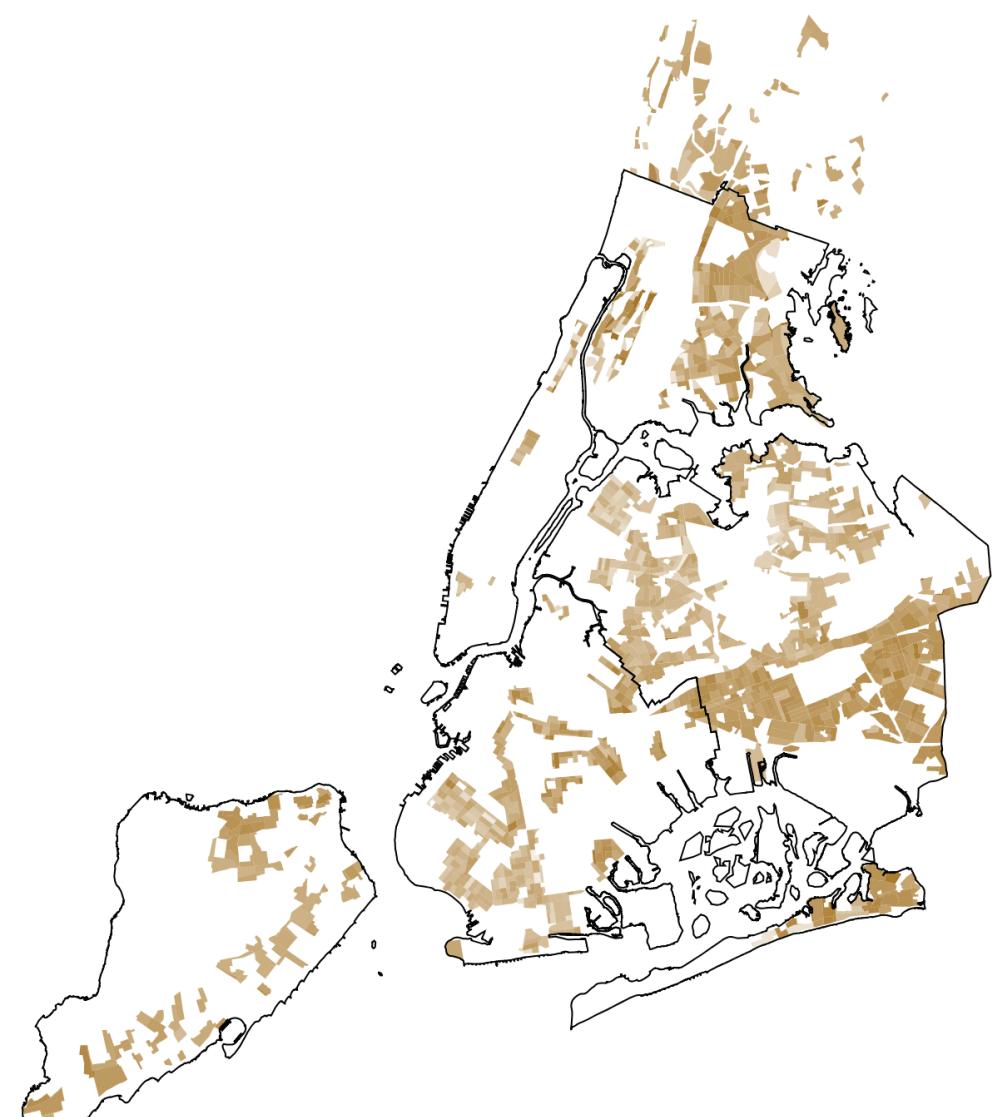
A-Rated ("best")



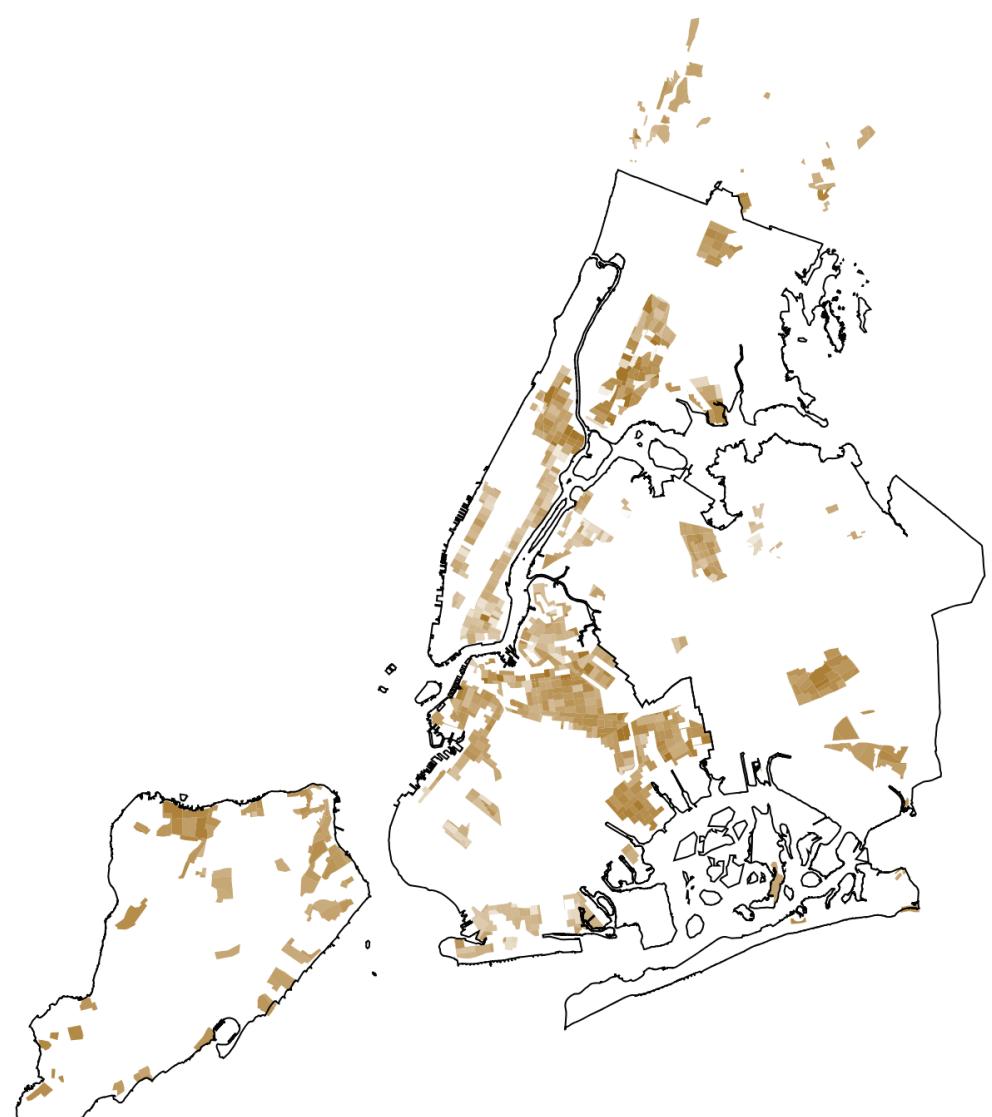
B-Rated ("still desirable")



C-Rated ("definitely declining")



D-Rated ("hazardous")



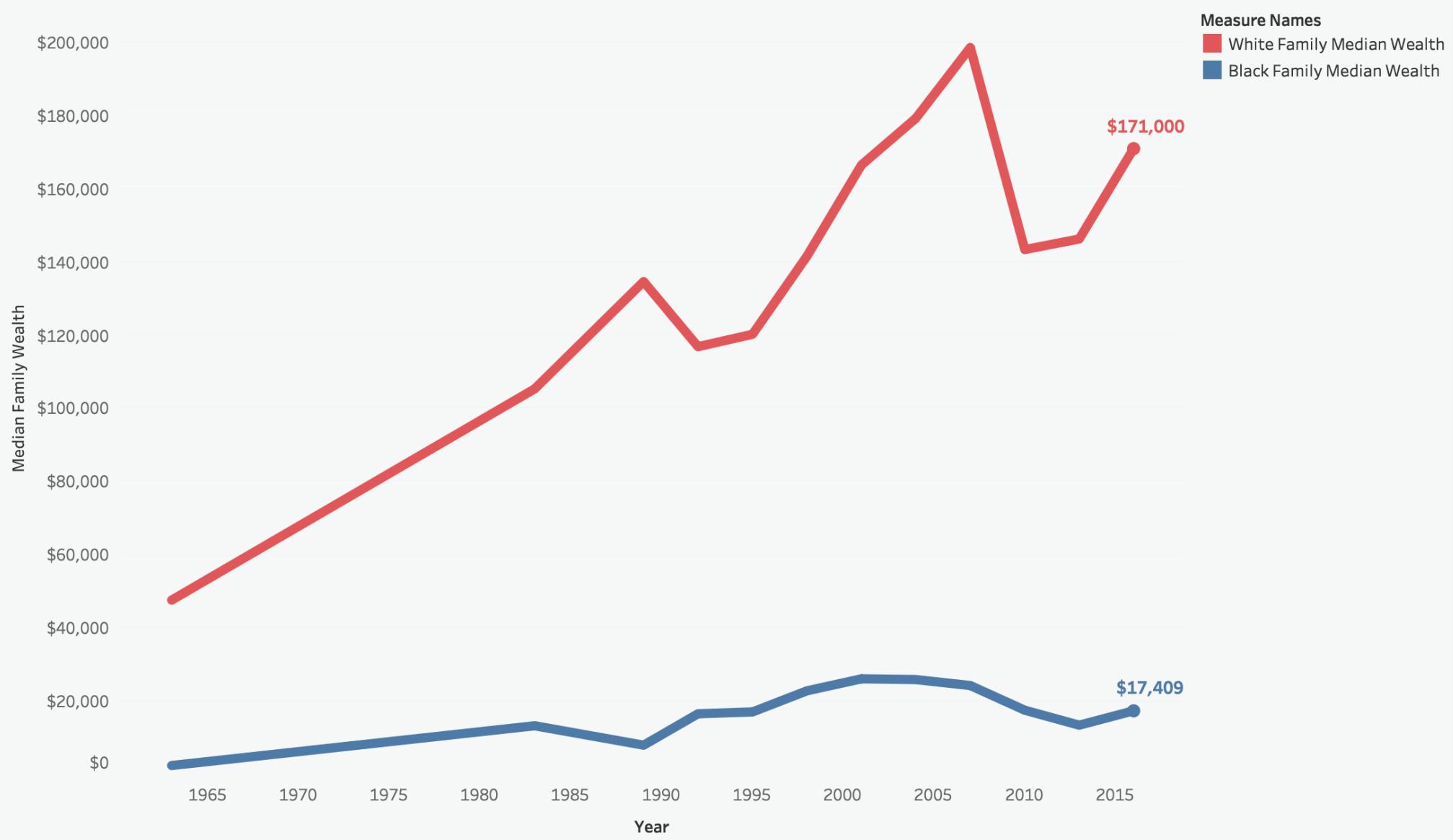
Pct Mortgage



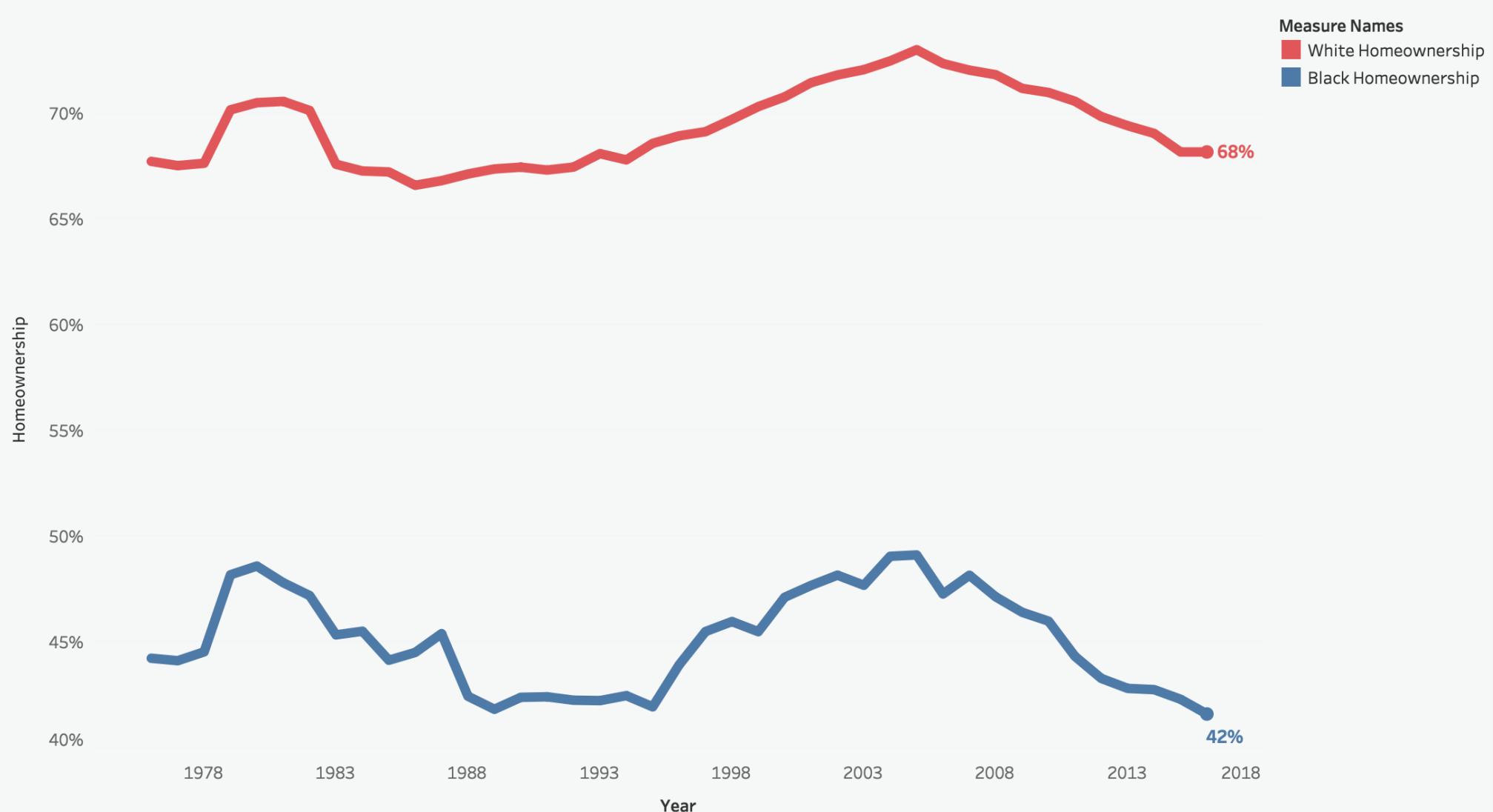
0%

100%

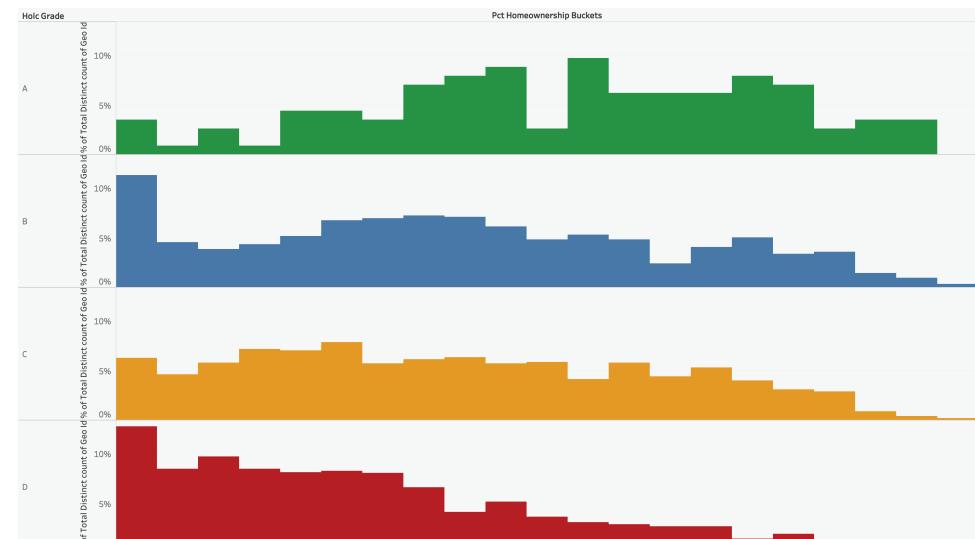
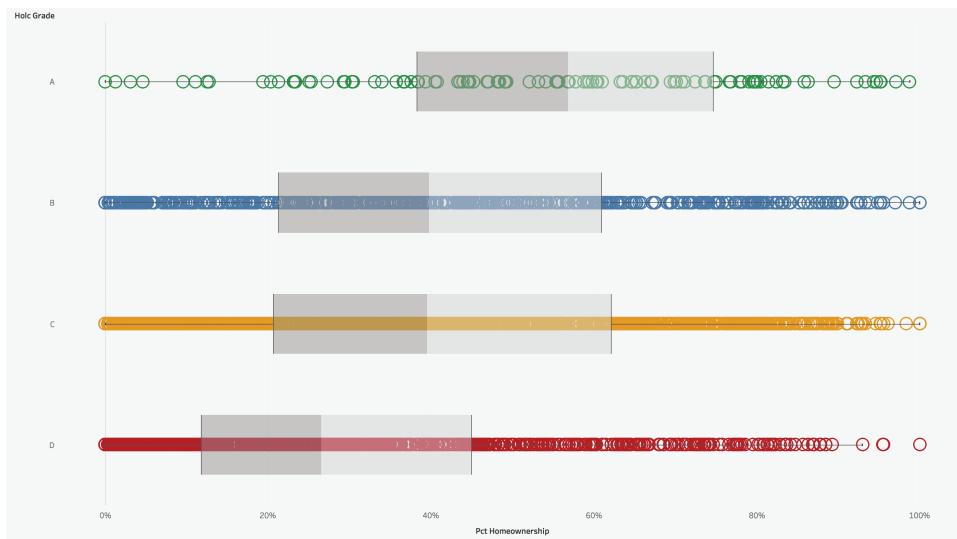
The Racial Wealth Gap Has Grown Since the Mid-1960s



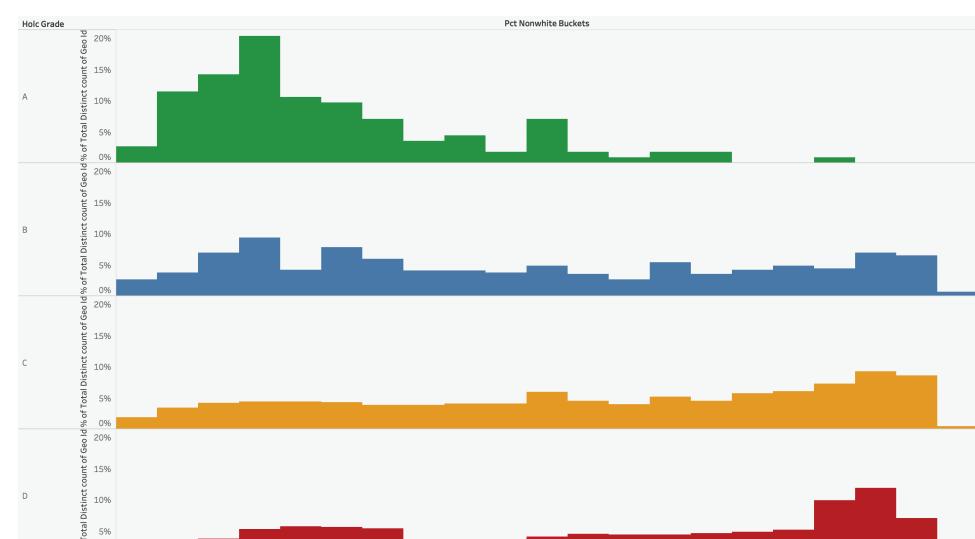
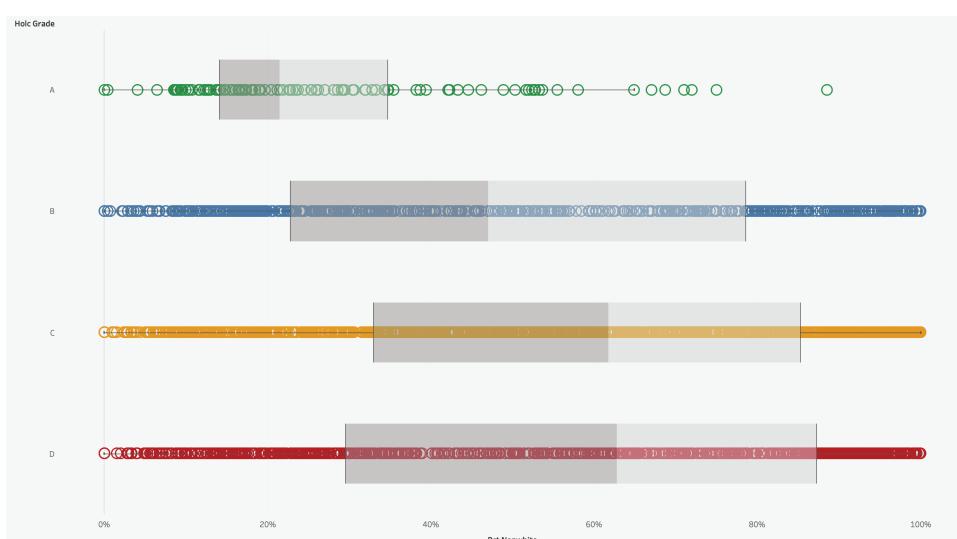
White Homeownership Rates Are Still Consistently Higher Than Black Homeownership Rates



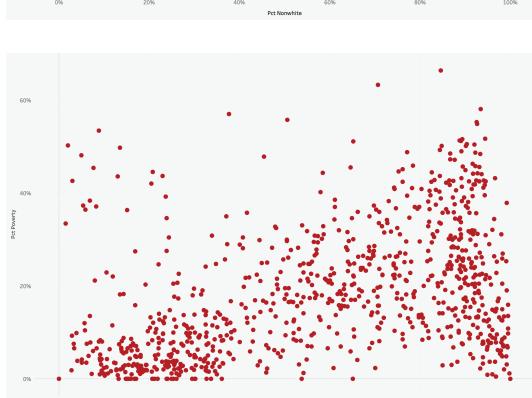
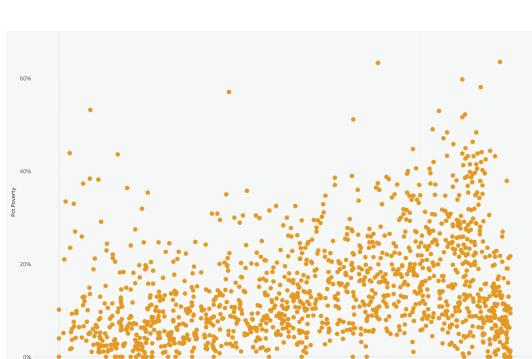
Census Tracts in A-Rated Zones Have Substantially Higher Rates of Homeownership Today while D-Rated Zones Lag Behind



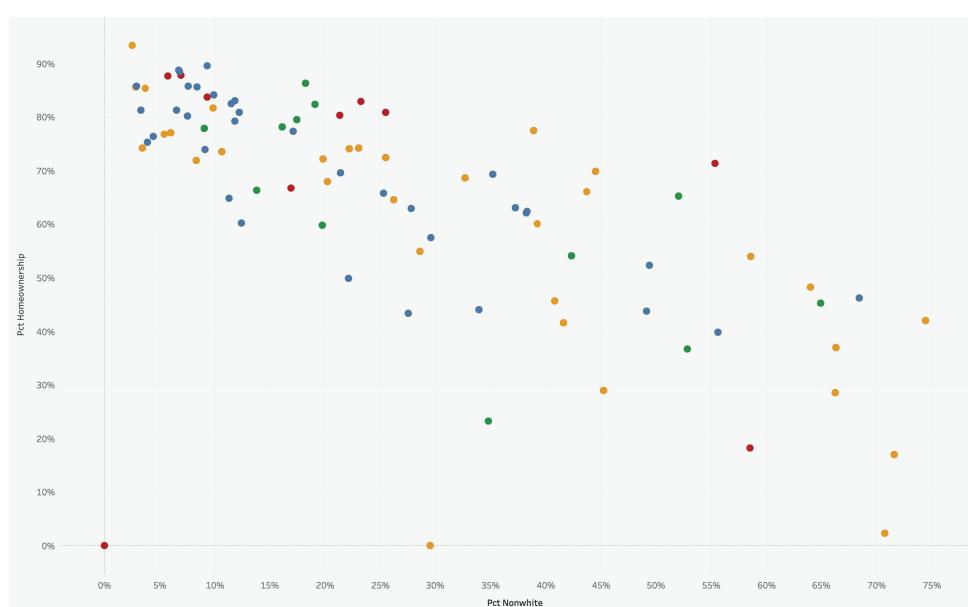
A-Rated Zones Still Have The Highest Concentration of White Residents



A-Rated Zones Have Lower Current Poverty Rates and Minority Populations



Race Still Dictates Homeownership in Staten Island, Regardless of Holo Grades



Census Tracts Within A-Rated Zones are the Whitest Tracts with the Highest Homeownership Rates in Manhattan

