

Notes on the 2008 Edition

GEOGRAPHIC DEFINITIONS

This report presents information for the entire City of New York, for the five boroughs, and for the neighborhoods within each borough. The City divides the boroughs into a total of 59 community districts; the United States Census Bureau, however, divides the boroughs into 55 sub-borough areas. We have included reference maps for community districts and sub-borough areas on pages 144 and 145. This report provides data for community districts where available but uses data at the sub-borough level for indicators not available for community districts.

BOROUGH

New York City consists of five boroughs—the Bronx, Brooklyn, Manhattan, Queens and Staten Island. Each New York City borough is also a county. Counties are legal entities with boundaries defined by state law. The Census Bureau uses boroughs as the major geographic entities in its data products for New York City.

COMMUNITY DISTRICT

Community districts are political units unique to New York City. Each of the 59 community districts has a Community Board whose members are appointed by the Borough President of that district; half of the members are nominated by the City Council members who represent the district. The Community Boards review applications for zoning changes and other land use proposals and make recommendations for budget priorities.

SUB-BOROUGH AREA

Sub-borough areas are geographic units created by the Census Bureau for the administration of the New York City Housing and Vacancy Survey. They are designed to approximate New York's community districts. However, because sub-borough areas are constructed from census tracts, their boundaries do not coincide precisely with community district boundaries. There are 59 community districts in New York City but only 55 sub-borough areas. The Census Bureau combined four pairs of community districts in creating the sub-borough areas to improve sampling and protect the confidentiality of

respondents. These pairs are Mott Haven/Melrose (CD 101) and Hunts Point/Longwood (CD 102) in the Bronx, Morrisania/Crotona (CD 103) and Belmont/East Tremont (CD 106) in the Bronx, the Financial District (CD 301) and Greenwich Village/Soho (CD 302) in Manhattan, and Clinton/Chelsea (CD 304) and Midtown (CD 305) in Manhattan. For the Decennial Census and the American Community Survey, the Census Bureau has defined Public Use Microdata Areas (PUMAs) of at least 100,000 people. In New York City, these PUMAs are coterminous with the sub-borough areas, so we are able to use the two interchangeably.

RANKINGS

The 2008 edition of this report includes rankings of the five boroughs and all 59 community districts or 55 sub-borough areas for each indicator. The neighborhood ranked first has the highest number or percentage for the measure at issue, even if the measure is for a quality that one might think is “best” if lower. Because data for several indicators—including all indicators drawn from United States Census Sources—are only available at the sub-borough level, these indicators are ranked out of 55 total neighborhoods. In addition, a few indicators were not available for all neighborhoods and therefore are ranked out of a subset of neighborhoods. For instance, the Furman Center only calculates the index of housing price appreciation and the median price per housing unit at the community district level for the predominant housing type in that district. Therefore these rankings are out of a substantially reduced subset of the community districts. We note where this is true throughout the book.

INFLATION ADJUSTMENTS

When reporting dollar-based indicators, we adjust amounts for all years to 2007 dollars. This allows for more consistent comparisons across years for individual indicators. The inflation-adjusted values include median monthly rent, median rent burden, median household income, and home sales prices for the index of housing price appreciation and for median price per unit.

METHODOLOGICAL CHANGES

We have revised the methodology we use to derive several indicators in this edition of the *State of the City* as compared to past editions. Mortgage lending and foreclosures have been at the forefront of recent news coverage and also have been a research priority for the Furman Center. The Furman Center has written several reports on these subjects including *Declining Credit & Growing Disparities: Key Findings from HMDA 2007* (October 2008), *Neighboring Effects of Concentrated Mortgage Foreclosures* (2008), and *The Impacts of Foreclosure on Renters* (2008). Please visit <http://furmancenter.org/> to access these reports.

As we gained a more thorough understanding of the data and research questions involved we refined some of our methodology for mortgage and foreclosure indicators. When reporting on home purchase mortgage lending, we now include first lien home purchase loans. In the past we also had included junior lien (“piggyback”) loans in these rates which double counts borrowers who obtain both types of loans. By looking just at first lien loans we can focus on the number of *households* originating home purchase mortgages, rather than the number of *loans* being issued, which we believe is a more meaningful indicator of lending activity. We have also switched from reporting *subprime* loan rates to *high-cost* loan rates. This reflects a switch from identifying lenders who specialize in subprime lending (regardless of information about the individual loans) to identifying loans whose interest rate was greater than a given threshold (regardless of the lender). Finally, we have modified the way we talk about notices of foreclosure. In the past, we tried to use the *lis pendens* data to estimate how many *loans* were entering foreclosure. We have now modified this indicator to reflect the number of *properties* that received at least one notice of foreclosure at any time in a given calendar year.



ABOUT NYCHANIS

The New York City Housing and Neighborhood Information System (NYCHANIS) is an interactive website that allows users to obtain data and information about New York City neighborhoods and to create custom tables, charts, graphs, rankings and maps. Created by the Furman Center in 2004 and updated on a regular basis, NYCHANIS provides housing organizations, community development groups and the general public with the data they need to assess neighborhood conditions, plan programs that will improve their housing and neighborhoods, and monitor the progress of those programs. NYCHANIS is available at www.nychanis.com.

Some features of NYCHANIS include:

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The most up-to-date information available on New York City’s housing stock, neighborhood conditions and residential population

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Easily accessible and searchable web-based interface

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Ability to zero in on geographical areas of interest, from boroughs and community districts all the way down to census tracts, police precincts and school districts

All of the data in this book, and more, is available on NYCHANIS. New data is updated on NYCHANIS as soon as it is available.

Please visit www.nychanis.com.