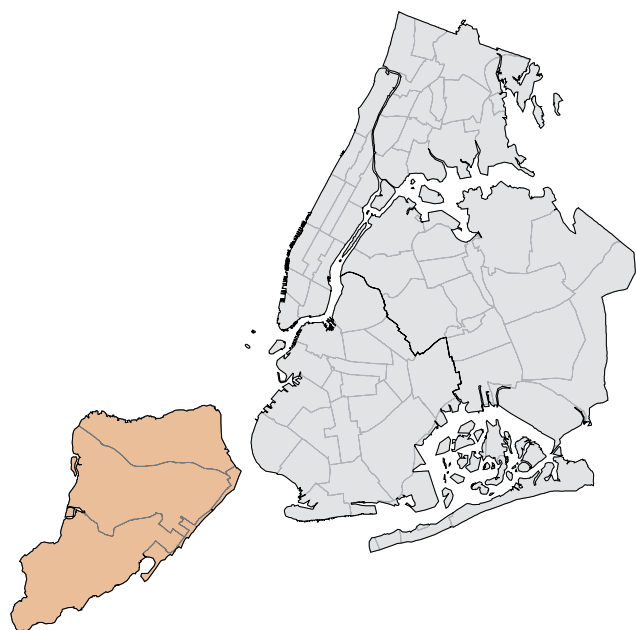


STATEN ISLAND



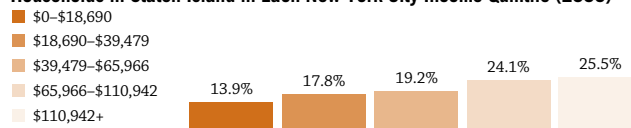
While all of the boroughs experienced a decline in construction activity in 2009 and 2010, Staten Island has been affected less than other boroughs. Six hundred ninety-nine new units received certificates of occupancy in 2010, 20 percent fewer than in 2009. Certificates of occupancy declined 35.8 percent citywide during that period. There were 202 new units authorized by building permits in Staten Island in 2010, compared to 256 in 2009. While this is a decline of 21.1 percent, the overall decline in the city during the same period was more than 60 percent.

The homeownership rate in Staten Island remains the highest in the city: 69.2 percent of borough residents owned their homes in 2009, compared to 33.6 percent citywide. Despite a small decline, residents of Staten Island received home purchase loans at a higher rate than residents of other boroughs in 2009. A large share of Staten Island homeowners took advantage of low interest rates to refinance their mortgages: there were 31.6 refinancing originations per 1,000 properties. That rate was second only to Manhattan's.

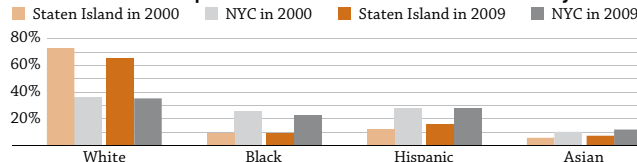
Staten Island has the least racially diverse population of the five boroughs. The racial diversity index for Staten Island is lower than for the rest of the city; two Staten Island residents chosen at random have a 55 percent probability of being of different races, compared to 74 percent in the city as a whole. Twenty percent of the borough's population is foreign born.

	2009	Rank
Population ('10)	468,730	5
Population Density (1,000 persons per square mile) ('10)	8.0	5
Median Household Income	\$66,292	2
Income Diversity Ratio	4.7	4
Public and Subsidized Rental Housing Units (% of rental units)	20.1%	3
Rent-Regulated Units (% of rental units)	15.7%	5
Residential Units in a Historic District	0.2%	5
Residential Units within 1/4 Mile of a Park	75.8%	5
Residential Units within 1/2 Mile of a Subway/Rail Entrance	19.4%	5
Unused Capacity Rate (% of land area)	48.4%	1

Households in Staten Island in Each New York City Income Quintile (2009)



Racial and Ethnic Composition of Staten Island versus New York City



Staten Island's unemployment rate in 2009 was seven percent, the lowest in the city and well below the national average. Staten Island also enjoys the lowest poverty rate (11.2%) and the second highest median income (\$66,292) in the city. Since 2000, the spread between the poorest and richest residents in Staten Island has widened, as measured by the income diversity index. In 2000, the income for households at the 80th percentile was 3.8 times the income of the households at the 20th percentile; by 2009, the 80th percentile income was 4.7 times higher than the 20th percentile income. Still, Staten Island remains one of the least income diverse boroughs in the city; only Queens has a lower index score.

Thirty-two percent of workers who live in Staten Island use public transportation to travel to work—a rate much lower than the citywide average. Staten Island commuters spent an average of 41.6 minutes travelling to work in 2009, which is comparable to the citywide average of 39 minutes.

Staten Island residents have the second lowest rate of asthma hospitalizations in the city (2.1 cases per 1,000 people) and children in Staten Island are less likely to have elevated blood lead levels than those in any other borough (3.2 incidents per 1,000 children).

	2000	2008	2009	2010	Rank (‘00)	Rank (‘09/‘10)
Housing: Stock						
Housing Units	163,993	–	–	176,656	5	5
Rental Vacancy Rate	4.1%	7.4%	6.8%	–	2	1
Units Issued New Certificates of Occupancy	3,271	1,017	857	699	2	5
Units Authorized by New Residential Building Permits	2,660	974	256	202	4	4
Homeownership Rate	63.8%	70.9%	69.2%	–	1	1
Housing: Market						
Index of Housing Price Appreciation (1 family building)	100.0	170.9	160.0	151.4	–	2
Index of Housing Price Appreciation (2–4 family building)	100.0	174.5	146.4	135.4	–	–
Median Sales Price per Unit (1 family building)	\$277,159	\$403,514	\$371,362	\$387,491	4	–
Median Sales Price per Unit (2–4 family building)	\$179,493	\$245,173	\$228,837	\$226,289	2	–
Sales Volume (1 family building) ¹	3,631	2,526	2,362	–	2	–
Sales Volume (2–4 family building) ¹	1,301	979	945	–	4	–
Median Monthly Contract Rent	–	\$958	\$974	–	–	3
Median Rent Burden	–	32.0%	34.4%	–	–	1
Housing: Finance						
Home Purchase Loan Rate (per 1,000 properties)	–	22.8	21.6	–	–	1
High Cost Home Purchase Loans (% of home purchase loans)	–	5.6%	2.6%	–	–	3
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	12.1%	29.0%	–	–	2
Refinance Loan Rate (per 1,000 properties)	–	20.2	31.6	–	–	2
High Cost Refinance Loans (% of refinance loans)	–	10.5%	2.7%	–	–	4
Notices of Foreclosure (all residential properties)	743	1,538	2,138	1,729	4	4
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	6.9	13.6	18.4	15.1	5	4
Properties that Entered REO	5	302	180	140	5	2
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	4.3%	1.5%	1.7%	–	5	5
Housing: Quality and Crowding						
Housing Code Violations, Serious (per 1,000 rental units)	–	25.5	25.5	34.1	–	4
Housing Code Violations, Total (per 1,000 rental units)	–	116.6	116.6	151.0	–	4
Severe Crowding Rate (% of renter households)	–	3.4%	1.1%	–	–	5
Population: Demographics						
Population	443,728	–	–	468,730	5	5
Population Density (1,000 persons per square mile)	7.6	–	–	8.0	5	5
Foreign-Born Population	16.4%	21.0%	20.0%	–	5	5
Percent White	71.3%	–	–	64.0%	1	1
Percent Black	8.9%	–	–	9.5%	5	5
Percent Hispanic	12.1%	–	–	17.3%	5	5
Percent Asian	5.6%	–	–	7.4%	4	4
Racial Diversity Index	0.47	–	–	0.55	5	5
Population 65 and Older	11.6%	12.1%	12.5%	–	3	3
Households with Children under 18 Years Old	38.5%	39.3%	37.9%	–	2	2
Population: Income, Education and Employment						
Median Household Income	\$68,571	\$73,619	\$66,292	–	1	2
Income Diversity Ratio	3.8	4.1	4.7	–	5	4
Poverty Rate	10.0%	10.0%	11.2%	–	5	5
Unemployment Rate	5.9%	5.4%	7.0%	–	5	5
Public Transportation Rate	28.8%	30.9%	31.9%	–	5	5
Mean Travel Time to Work (minutes)	43.9	42.1	41.6	–	1	3
Serious Crime Rate (per 1,000 residents)	19.6	15.4	14.2	–	5	5
Adult Incarceration Rate (per 100,000 people aged 15 or older)	411	721	646	–	5	4
Students Performing at Grade Level in Reading	55.1%	–	–	49.3%	1	2
Students Performing at Grade Level in Math	48.5%	–	–	67.0%	1	1
Population: Health						
Asthma Hospitalizations (per 1,000 people)	1.8	1.8	2.1	–	5	4
Elevated Blood Lead Levels (incidence per 1,000 children)	12.7	4.1	3.2	–	5	5
Infant Mortality Rate (per 1,000 live births) ²	6.1	–	3.5	–	3	5
Low Birth Weight Rate (per 1,000 live births)	86	83	84	–	2	3

1. Due to the way Staten Island sales are recorded in ACRIS, we are unable to report sales volume for 2010.

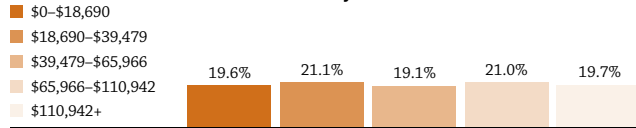
2. Infant Mortality Rate presented for 2009 is an average rate for 2007–2009.



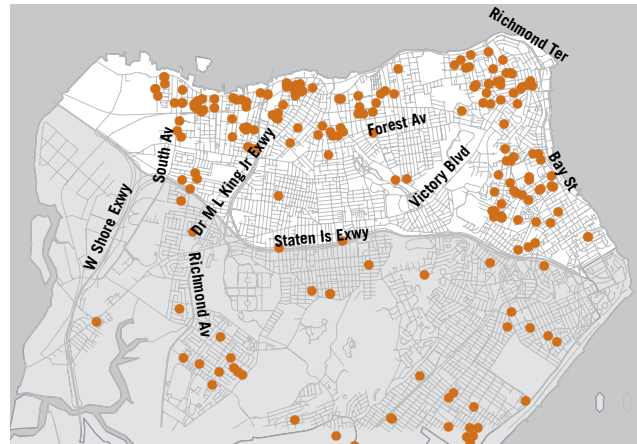
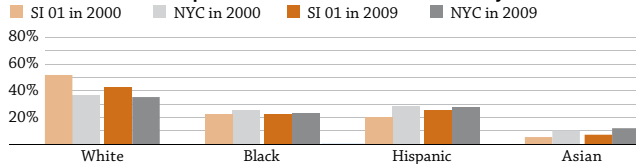
ST. GEORGE / STAPLETON – SI 01

	2009	Rank
Population	179,381	–
Population Density (1,000 persons per square mile)	13.5	49
Median Household Income	\$56,161	15
Income Diversity Ratio	5.3	25
Public and Subsidized Rental Housing Units (% of rental units)	25.6%	14
Rent-Regulated Units (% of rental units)	21.1%	50
Residential Units in a Historic District	0.5%	26
Residential Units within 1/4 Mile of a Park	78.8%	45
Residential Units within 1/2 Mile of a Subway/Rail Entrance	9.5%	59
Unused Capacity Rate (% of land area)	35.8%	18

Households in SI 01 in Each New York City Income Quintile (2009)



Racial and Ethnic Composition of SI 01 versus New York City



In SI 01, 163 1–4 family properties entered REO between January 2009 and June 2010, ranking 3rd among all community districts. Each dot represents a property that entered REO during this period.

	2000	2008	2009	2010	Rank ('00)	Rank ('09/'10)
Housing						
Rental Vacancy Rate ¹	4.8%	–	7.4%	–	7	2
Units Issued New Certificates of Occupancy	819	288	388	–	4	20
Units Authorized by New Residential Building Permits	522	834	82	71	8	5
Homeownership Rate	51.9%	56.3%	55.4%	–	7	7
Index of Housing Price Appreciation (1 family building) ²	100.0	174.5	151.7	142.6	–	10
Median Sales Price per Unit (1 family building) ²	\$237,433	\$357,544	\$323,932	\$325,000	14	13
Sales Volume ³	1,533	1,287	1,181	–	6	–
Median Monthly Contract Rent	–	\$952	\$904	–	–	38
Median Rent Burden	–	33.5%	35.7%	–	–	8
Home Purchase Loan Rate (per 1,000 properties)	–	22.4	19.0	–	–	22
Refinance Loan Rate (per 1,000 properties)	–	21.3	28.6	–	–	14
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	19.2%	39.7%	–	–	12
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	11.2	21.7	27.3	21.3	26	26
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	5.3%	2.0%	2.5%	–	29	27
Housing Code Violations, Serious (per 1,000 rental units)	–	46.0	46.1	61.5	–	21
Housing Code Violations, Total (per 1,000 rental units)	–	199.3	199.7	260.6	–	20
Severe Crowding Rate (% of renter households)	–	5.9%	1.8%	–	–	44
Population						
Foreign-Born Population	19.1%	24.9%	22.2%	–	48	46
Racial Diversity Index	0.66	0.70	0.70	–	15	6
Households with Children under 18 Years Old	39.3%	39.8%	40.3%	–	27	15
Population 65 and Older	11.1%	10.5%	10.9%	–	28	31
Poverty Rate	15.7%	18.8%	17.4%	–	36	25
Unemployment Rate	8.2%	5.9%	7.9%	–	31	46
Mean Travel Time to Work (minutes)	43.3	40.8	42.8	–	21	18
Students Performing at Grade Level in Reading	55.1%	–	–	49.3%	11	19
Students Performing at Grade Level in Math	48.5%	–	–	61.0%	14	22
Asthma Hospitalizations (per 1,000 people)	2.4	2.7	3.2	–	30	23
Elevated Blood Lead Levels (incidence per 1,000 children)	21.2	7.9	4.6	–	18	25

1. The rental vacancy rate for 2009 is an average rate for 2007–2009.

2. Ranked out of 14 community districts with the same predominant housing type (1 family building).

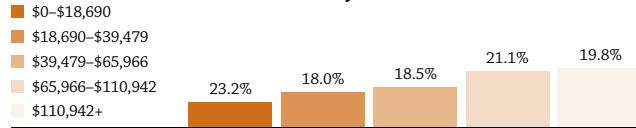
3. Due to the way Staten Island sales are recorded in ACRIS, we are unable to report sales volume for 2010.



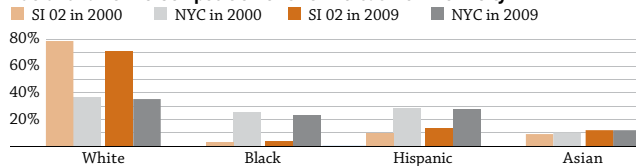
SOUTH BEACH / WILLOWBROOK – SI 02

	2009	Rank
Population	150,278	-
Population Density (1,000 persons per square mile)	6.9	55
Median Household Income	\$70,007	10
Income Diversity Ratio	4.3	44
Public and Subsidized Rental Housing Units (% of rental units)	16.3%	26
Rent-Regulated Units (% of rental units)	0.9%	55
Residential Units in a Historic District	0.2%	31
Residential Units within 1/4 Mile of a Park	76.7%	47
Residential Units within 1/2 Mile of a Subway/Rail Entrance	23.0%	55
Unused Capacity Rate (% of land area)	38.2%	14

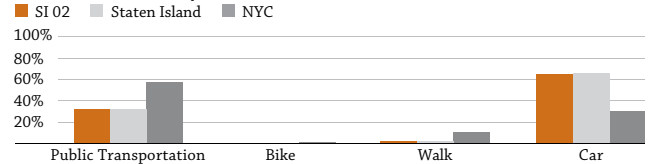
Households in SI 02 in Each New York City Income Quintile (2009)



Racial and Ethnic Composition of SI 02 versus New York City



Modal Share of Transportation to Work



Workers in SI 02 are more likely than workers in the city as a whole to drive to work. In 2009, 65.2 percent of workers drove compared to 29.9 percent in the city as a whole.

Getting to Work in New York City	0.74
Destination-Origin Ratio	
Locally Employed Residents Share:	18.3%
Percentage who live and work in the same neighborhood	
Locally Employed Resident Share:	2.9%
Percentage who work less than half a mile from their home	
City-Employed Residents Share	81.0%

SI 02 has the highest destination-origin ratio in Staten Island but is 19th among all community districts in New York City. For every four residents who live in the neighborhood and work in New York City, there are three residents who come from other parts of the city to work in the neighborhood.

	2000	2008	2009	2010	Rank ('00)	Rank ('09/'10)
Housing						
Rental Vacancy Rate ¹	3.4%	-	6.5%	-	23	3
Units Issued New Certificates of Occupancy	682	252	217	-	7	33
Units Authorized by New Residential Building Permits	784	54	78	55	5	9
Homeownership Rate	64.5%	74.1%	72.1%	-	4	3
Index of Housing Price Appreciation (1 family building) ²	100.0	173.0	171.6	157.1	-	7
Median Sales Price per Unit (1 family building) ²	\$295,636	\$419,179	\$386,481	\$400,000	9	9
Sales Volume ³	1,635	1,126	1,050	-	4	-
Median Monthly Contract Rent	-	\$949	\$1,016	-	-	22
Median Rent Burden	-	31.5%	37.1%	-	-	3
Home Purchase Loan Rate (per 1,000 properties)	-	23.1	22.3	-	-	14
Refinance Loan Rate (per 1,000 properties)	-	18.1	30.9	-	-	12
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	-	7.8%	24.1%	-	-	21
Notices of Foreclosure Rate (per 1,000 1-4 family properties)	5.4	10.6	14.9	11.8	34	38
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	3.6%	1.3%	1.3%	-	42	43
Housing Code Violations, Serious (per 1,000 rental units)	-	8.3	8.3	8.9	-	54
Housing Code Violations, Total (per 1,000 rental units)	-	50.6	50.6	50.0	-	53
Severe Crowding Rate (% of renter households)	-	-	-	-	-	-
Population						
Foreign-Born Population	18.4%	26.9%	25.2%	-	49	42
Racial Diversity Index	0.39	0.44	0.46	-	48	46
Households with Children under 18 Years Old	36.2%	37.2%	37.8%	-	30	19
Population 65 and Older	13.5%	15.7%	14.3%	-	16	13
Poverty Rate	9.1%	8.0%	11.3%	-	50	43
Unemployment Rate	5.1%	5.2%	7.3%	-	50	50
Mean Travel Time to Work (minutes)	41.7	39.8	39.7	-	27	34
Students Performing at Grade Level in Reading	55.1%	-	-	49.3%	11	19
Students Performing at Grade Level in Math	48.5%	-	-	61.0%	14	22
Asthma Hospitalizations (per 1,000 people)	1.7	1.7	1.8	-	41	38
Elevated Blood Lead Levels (incidence per 1,000 children) ⁴	8.1	1.0	3.2	-	56	40

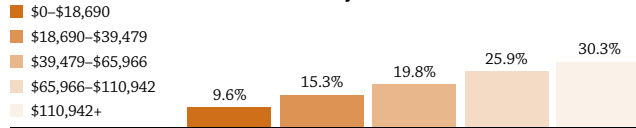
1. The rental vacancy rate for 2009 is an average rate for 2007-2009.
 2. Ranked out of 14 community districts with the same predominant housing type (1 family building)
 3. Due to the way Staten Island sales are recorded in ACRIS, we are unable to report sales volume for 2010.
 4. Sample size is less than 20 newly identified cases in at least one year presented.



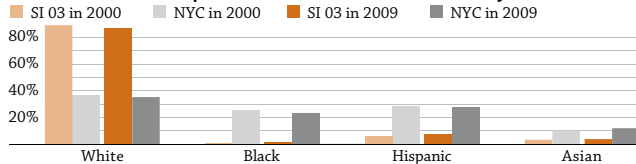
TOTTENVILLE / GREAT KILLS – SI 03

	2009	Rank
Population	162,071	-
Population Density (1,000 persons per square mile)	7.1	54
Median Household Income	\$76,958	7
Income Diversity Ratio	4.4	40
Public and Subsidized Rental Housing Units (% of rental units)	10.0%	33
Rent-Regulated Units (% of rental units)	21.2%	49
Residential Units in a Historic District	0.0%	32
Residential Units within 1/4 Mile of a Park	72.0%	55
Residential Units within 1/2 Mile of a Subway/Rail Entrance	27.1%	53
Unused Capacity Rate (% of land area)	43.6%	8

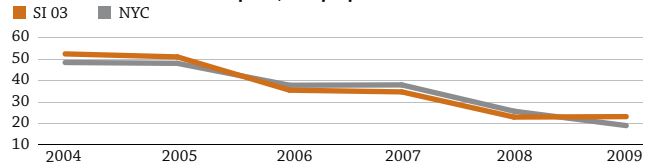
Households in SI 03 in Each New York City Income Quintile (2009)



Racial and Ethnic Composition of SI 03 versus New York City

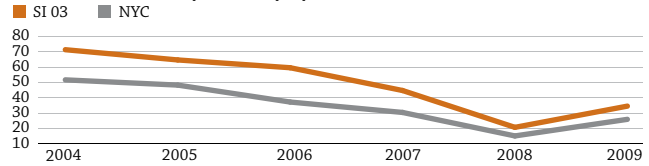


Home Purchase Loan Rate (per 1,000 properties)



Home purchase loan rates followed the same overall trend in SI 03 as in the city as a whole. Between 2004 and 2009, the rate fell by 54.6 percent in the community district and 60.8 percent in the city as a whole.

Refinance Loan Rate (per 1,000 properties)



In 2004, there were 51.8 refinance loans per 1,000 properties in New York City compared to 71.5 in SI 03. They both saw similar declines between 2006 and 2008, with the city rate falling by 49.7 percent and SI 03 declining by 51.5 percent.

	2000	2008	2009	2010	Rank ('00)	Rank ('09/'10)
Housing						
Rental Vacancy Rate ¹	3.6%	-	7.5%	-	17	1
Units Issued New Certificates of Occupancy	1767	425	282	-	1	27
Units Authorized by New Residential Building Permits	1291	86	96	76	1	4
Homeownership Rate	75.9%	84.3%	82.1%	-	1	1
Index of Housing Price Appreciation (1 family building) ²	100.0	167.5	160.5	159.8	-	6
Median Sales Price per Unit (1 family building) ²	\$301,113	\$423,945	\$396,651	\$415,000	8	8
Sales Volume ³	2,218	1,504	1,441	-	1	-
Median Monthly Contract Rent	-	\$978	\$1,016	-	-	22
Median Rent Burden	-	26.0%	27.2%	-	-	48
Home Purchase Loan Rate (per 1,000 properties)	-	23.0	23.2	-	-	10
Refinance Loan Rate (per 1,000 properties)	-	20.8	34.7	-	-	8
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	-	9.7%	25.5%	-	-	20
Notices of Foreclosure Rate (per 1,000 1-4 family properties)	4.6	9.6	14.2	12.5	36	37
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	4.0%	1.2%	1.4%	-	39	42
Housing Code Violations, Serious (per 1,000 rental units)	-	3.0	3.0	6.2	-	57
Housing Code Violations, Total (per 1,000 rental units)	-	22.2	22.2	39.9	-	56
Severe Crowding Rate (% of renter households)	-	-	-	-	-	-
Population						
Foreign-Born Population	11.7%	11.6%	12.7%	-	55	55
Racial Diversity Index	0.20	0.27	0.23	-	55	54
Households with Children under 18 Years Old	39.7%	40.5%	35.4%	-	26	25
Population 65 and Older	10.5%	10.8%	12.5%	-	32	23
Poverty Rate	4.9%	2.2%	4.3%	-	55	55
Unemployment Rate	4.2%	5.1%	6.0%	-	52	55
Mean Travel Time to Work (minutes)	46.1	45.4	42.0	-	9	23
Students Performing at Grade Level in Reading	55.0%	-	-	49.2%	13	21
Students Performing at Grade Level in Math	48.4%	-	-	60.9%	16	24
Asthma Hospitalizations (per 1,000 people)	1.1	0.9	1.1	-	52	51
Elevated Blood Lead Levels (incidence per 1,000 children) ⁴	4.9	0.9	1.9	-	59	58

1. The rental vacancy rate for 2009 is an average rate for 2007-2009.

2. Ranked out of 14 community districts with the same predominant housing type (1 family building).

3. Due to the way Staten Island sales are recorded in ACRIS, we are unable to report sales volume for 2010.

4. Sample size is less than 20 newly identified cases in at least one year presented.

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