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STATE OF NEW YORK CITY'S HOUSING & NEIGHBORHOODS 2005

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2005 overview

The Furman Center is pleased to present the 2005 edition of the State of New York City's Housing and Neighborhoods (*State of the City Report*, for short). Every year the Furman Center compiles statistics on housing, demographics and quality of life in New York City's neighborhoods from a variety of sources. The data is made available in full through our online data service, the New York City Housing and Neighborhood Information System, NYCHANIS.com.

For the past five years, the Furman Center also has published the data in yearly editions of the State of the City Report. Because NYCHANIS provides data on more than 1800 different measures, the published report was becoming increasingly unwieldy, and we feared the volume of information might divert readers from the important insights the data provides about trends and future challenges. Accordingly, this edition streamlines the presentation to focus attention on the critical data that reveals how the City, its five boroughs, and its 59 community districts, have fared in recent years. It shows how each of the City's neighborhoods is progressing, both in absolute terms and in relation to other areas of the City. It provides the first independent analysis of the just released results of the 2005 Housing and Vacancy Survey. Finally, it adds a chapter analyzing how the affordability and availability of housing have changed between 2002 and 2005.

The new format and the analysis provided in the pages that follow reveal two important trends:

One: In the past three years, the combination of falling real incomes and rising rents has significantly increased the burden housing costs impose upon the City's households, especially those households earning incomes paid to the workforce that staff the City's police, fire and other basic services.

In the three years between 2002 and 2005, the median monthly rent for unsubsidized apartments in the City increased by 20 percent. *Even after adjusting for inflation, the median monthly rent increased by more than 8 percent.* But the citywide median income fell by 6.3 percent, again adjusted for inflation, during those three years. The combination of decreasing real income and increasing real rents (not to mention other rising housing costs, such as heating bills), left individuals and families in a serious bind: the median share of income spent on rent by New York City renters rose from 28.6 percent in 2002 to 31.2 percent in 2005, surpassing the 30 percent threshold that is commonly considered the maximum burden households should bear. Among unsubsidized, low-income renters, the median share of income spent on rent rose to over 50 percent in 2005, up from 43.9 percent in 2002.

The number of rental units available at rents affordable to low and moderate income households in the City fell significantly in just three years. The number of units available for less than $600 per month (in 2005 dollars), for example, fell by 11 percent; the number of units available at rents between $600 and $799 fell 17.6 percent.

To assess what the rise in rents and the decrease in the number of rental units available at lower rents means for residents of the City, it is helpful to look at the number of housing units that households with modest incomes could afford (i.e., that require less than 30 percent of the household's gross income). To rent an apartment for $600, a household would have to make nearly $24,000 (just under 60 percent of the City's median income in 2005). The number of units available at rents that would qualify as affordable for such a household fell by 91,652 units between 2002 and 2005.[1] That is a drop of almost 15 percent, in just three years. The drop leaves only 26 percent of the City's housing units affordable to such households.

Similarly, to rent an apartment for $800, a household would need to earn $32,000 (almost 80 percent of the City's median income in 2005). The number of rental units affordable to households earning 80 percent of the City's median income fell by almost 205,000 units in the last three years. Although 58 percent of the City's rental housing was affordable to such a household in 2002, only 48 percent of the rental stock was affordable to that same household in 2005. To put those numbers in perspective, the City's firefighters currently earn $32,740 in starting salary.[2]

Two: Home values are appreciating rapidly, and homeownership rates are up, but more lending is at subprime rates.

The median price of condominiums sold in the City rose 12 percent between 2002 and 2004, reaching $430,000 in 2004. The average sales price per unit of 2 to 4 family homes rose even more rapidly, increasing by 34 percent over this two-year period. Housing appreciation obviously is a significant benefit to existing homeowners. The downside of rising home prices is that they may make homeownership difficult for more households. Nonetheless, the rate of homeownership continued to rise in recent years -- from 32.7 in 2002 to 33.3 percent in 2005.

Other promising signs include: the rate of notices of foreclosure issued fell slightly citywide between 2002 and 2004, and the percent of properties with tax delinquencies of more than one year dropped significantly during that period. The warning sign, though, is that the percentage of home purchase loans that were subprime more than doubled between 2002 and 2004. While subprime lending may allow borrowers with imperfect credit records to gain access to financing, some subset of these subprime loans are predatory and force borrowers to pay unreasonably high interest rates, making them far more vulnerable to foreclosure risk. In 14 community districts, over 30 percent of all home purchase loans were subprime in 2005, and in two, the share of refinance loans that were subprime was *fifty* percent or higher.

The rental affordability problem

The drop in the availability of affordable rental housing should be viewed in the context of several other trends:

- The decline in rental units available at rates affordable to households with modest incomes occurred despite a record increase in levels of residential construction. During the 2002 to 2005 period, housing production accelerated and population growth slowed down, so that housing stock grew almost three times faster than housing demand (average annual increase in stock was 14,100 units, compared to a 4,800 unit increase in demand).

- While the new construction added to the rental stock, that stock shifted significantly up-market. The number of units available at rents of less than $1,000 (in 2005 constant dollars) fell by 156,833 between 2002 and 2005, the number rented for $1,400 or more grew by 63,187 – an increase of almost 25 percent.

- Between 2002 and 2005, the number of rental units in the City grew by only 0.4 percent, while the number of condos and other owned units grew by 3.5 percent.

- The pace of new construction would have to continue to surpass the rate of population growth in the City in order to relieve the pressure on the rental housing market. The City came out of the 1990s with a

1 The U.S. Department of Housing and Urban Development (HUD) and the New York City Housing Preservation and Development (HPD) use a different "area median income" for their calculations about the affordability of housing, defined for the broader metropolitan area and differentiated by household size. Using the HUD/HPD area median income for a 3-person family (the approximate household size in New York City), which was $56,500 in both 2002 and 2005, would show that the number of units affordable for low income households earning 60% of the area median income dropped even more significantly, by 311,278 units. We have used the more conservative estimate based on only the City's median income, which was considerably lower than the broader metropolitan area's median.

2 The source for the firefighters' salary is http://www.nyc.gov/html/fdny/html/community/firefighter_faq.shtml#start_salary.

significant imbalance between the demand for and supply of housing: during that decade, housing demand grew at a rate of 17,800 units annually, while housing stock grew less than half as quickly, at 7,900 per year. Accordingly, construction today must not only meet the needs of any growth in the City's population, but must also catch up from the imbalance of the 1990s.

- We estimate that the difference between the current demand for housing and the current supply was about 100,000 units in 2005. That deficit is large, but if housing production continues at the pace set between 2002 and 2005, and population doesn't grow unexpectedly, that difference will drop significantly in the next few years.

- New housing production does, of course, also have to meet the needs of tomorrow's population, which is predicted to grow by 1.2 million over the next 20 years.[3]

- The decline in units renting at rates affordable to households below the City's median income stemmed primarily from increasing rents for units receiving no subsidies under government housing programs. Although there have been much-publicized losses in the stock of subsidized housing in the past few years, as subsidy periods expired and units converted to rent-regulated or market rents, those losses do not explain the enormous changes in the affordable housing stock since 2002. While the share of all rental units that were subsidized fell from 17 percent to 15 percent since 2002, that accounts for only 38,000 units. The losses in affordable rental stock occurred not just in the subsidized units, therefore, but in the rent-regulated and market-rate units as well.

- The Mayor's ambitious 10-year affordable housing plan, which envisions the construction and preservation of 116,874 rental and 48,158 homeownership units, has to be viewed against the declining numbers of units priced at rent levels affordable to lower and moderate income households. The Mayor has promised to provide 73,335 new rental units by 2013, and to preserve another 43,539 existing rental units during that time. More than two-thirds of the rental units provided under the plan will be targeted to households earning $50,240 or less.

- New construction may not continue at today's record pace. The percentage of the City's buildable land made up of vacant lots fell from 7.5 percent to 6.8 percent between 2003 and 2005. In recent years, the City has rezoned some land for higher density residential development, but it has rezoned many communities for lower density development than previous zoning allowed. Interest rates are an important factor in the level of housing production, and some of the other costs of constructing new housing are rising significantly as a result of growing demand for building materials around the world, and increasing prices for oil and oil-based products.

The City has seen significant improvements in many measures of neighborhood quality, but some neighborhoods are faring better than others.

For the first time, this edition of the State of the City Report ranks the boroughs and the community districts within boroughs by each measure of housing and neighborhood vitality. Those rankings allow users to quickly identify neighborhoods that are gaining or losing ground relative to other areas of the City. Significant improvements in the City's quality of life, such as decreasing crime rates and increasing school performance, are benefiting almost all neighborhoods. Other improvements are not shared as widely.

- The percentage of households living below the poverty line fell slightly for the City as a whole, from 17.5 to 17.3, and many neighborhoods saw decreases in poverty. But 35 neighborhoods saw poverty rates increase.

3 This population growth projection is produced by Urbanomics, a consultant to the New York Metropolitan Transportation Council, and was reported in the *New York Times* story, "Coming Soon, 9 Million Stories in the Crowded City," February 19, 2006 (available at http://www.nytimes.com/2006/02/19/nyregion/19population.html).

- The rental vacancy rate for the City as a whole increased (indicating that the rental market is a little less tight) between 2002 and 2005. Some neighborhoods saw a tightening. For example, neighborhoods throughout the Bronx witnessed a sharp decline in rental vacancy rates in recent years, and although the borough had the second highest vacancy rate in 2002, it now has the lowest vacancy rate in the City.

- The percentage of home purchase and refinancing loans that were subprime increased across the City, but the distribution of subprime lending activity changed significantly over the past three years. Crown Heights, Brooklyn, for example, moved 17 places, going from one of the neighborhoods with a fairly low percentage of subprime home purchase loans in 2002 to one of the neighborhoods with a relatively high percentage in 2005. On the other hand, Greenpoint/Williamsburg, Brooklyn saw a dramatic decline in subprime lending activity, dropping 19 places in the ranking.

- The rate of notices of foreclosure fell for the city as a whole, and some neighborhoods (such as Morrisania/Crotona) saw significant decreases; but some neighborhoods (such as Washington Heights) saw increases.

- The racial diversity index for the City as a whole slightly increased (indicating that the City became more diverse) between 2002 and 2005. Some neighborhoods saw declines in diversity, however. For example, Kingsbridge Heights/Bedford Park and Jackson Heights dropped 10 and 12 places in ranking, respectively.

It is our hope that the changes in this edition of the State of New York City's Housing and Neighborhoods will allow you to see the big picture, spot trouble signs that portend challenges for the future, and see how neighborhoods are faring relative to others in the City. Our goal at the Furman Center is to provide both data and analysis that will help neighborhoods – and the organizations that serve them – more effectively target their efforts to make communities better, to guide public policy regarding housing and land use regulation, and to inform public debate.

We hope you find this edition of the State of the City Report helpful and provocative. Please keep us informed of how you use the report, how you like the changes, and any suggestions you have for further improvement. You can send any comments to furmancenter@nyu.edu.

Recent Trends in the Availability & Affordability of Housing in New York City

Mike Gedal
Ioan Voicu

A broad range of interests – from affordable housing advocates to businesses worried about their workforce – are increasingly concerned that housing affordability in the City is declining rapidly, and that at least one of the causes of that decline is a shortage of housing in the City. In this chapter we use the most recent data from the 2005 New York City Housing and Vacancy Survey (HVS) to assess these concerns. First, we examine changes in affordability over the last three years, and do find a striking decrease in the number of units that are affordable to lower-income City residents. Second, we analyze the balance between the demand for, and supply of, housing in the City by looking at the extent to which the housing stock has grown relative to changes in population in recent years. After looking at those trends, we offer a snapshot assessment of the size of the imbalance between housing demand and supply as of 2005.

RECENT TRENDS IN HOUSING AFFORDABILITY

Despite strong growth in the overall housing stock in recent years, a combination of falling real incomes (adjusted for inflation) and rising rents has significantly increased the burden of housing costs for New Yorkers. Real median household income decreased between 2002 and 2005 by more than 6.3 percent. During the same time, median monthly rent increased by more than 8 percent in real terms. That combination of decreasing real income and increasing real rents (not to mention other rising housing costs, such as heating bills), left individuals and families in a serious bind: the median share of income spent on rent by New York City renters rose from 28.6 percent in 2002 to 31.2 percent in 2005, surpassing the 30 percent threshold that is commonly considered the maximum burden households should bear.

From 2002 to 2005, the citywide housing stock grew considerably faster than during the 1990s. As indicated in **Table 1**, total available units in the City increased by an annual average of over 14,000 units between 2002 and 2005, compared to just 8,000 in the 1990s. But despite the brisk pace of production in recent years, the number of rental units grew significantly slower than owner housing. There were 35,000 owner units added to the stock between 2002 and 2005, but the City gained just 7,600 rental units over this same period. This figure is particularly striking considering that two-thirds of units in the City are rentals.

While the City's overall rental stock experienced modest growth over the last three years, the size of the subsidized housing stock fell by 11 percent, from 345,000 in 2002 to about 308,000 in 2005.[1] This decline – remarkable in that it took place over the course of just three years – has also been documented in various recent reports.[2] The trend in subsidized housing in New York City is an important component of affordability, but the story is incomplete without an examination of affordability that also includes unsubsidized rental units.

Table 2 reveals significant changes in overall rent levels in the City. Even after controlling for inflation, the number of rental units available at rents affordable to low and moderate income households has fallen significantly since 2002.[3] These increases in rent levels are especially disconcerting given the decline in citywide median income from 2002 to 2005.

As indicated in panel A of **Table 2**, the number of units available citywide for less than $600 a month (reported in 2005 dollars) decreased by more than 56,000 units – or 11 percent – from 2002 to 2005. The number of units renting for between $600 and $799 decreased by almost 90,000 units, or 17.6 percent. On the other hand, the number of units renting for $1,000 or above grew by over 30 percent, or 172,000 units, in just three years.

1 These figures are calculated from Table 2 by subtracting unsubsidized rental units (panel B) from total rental units (panel A).

2 See, for example, Waters and Bach 2006.

3 Note that our analysis of affordability does not account for changes in average unit size (number of rooms) or average household size that may have occurred between 2002 and 2005. However, Census estimates indicate that average household size in New York City remained steady (about 2.5 persons) between 2000 and 2004. Additionally, the average number of bedrooms in rental units remained virtually unchanged (about 2.6 bedrooms) between 2002 and 2005.

Table 1. Housing Stock in New York City, 1990-2000 and 2002-2005

A. Changes in Housing Stock, 1990-2000

	1990	2000	Change	% Change	Annual Avg.
Total Available Housing Stock[1,2]	3,029,127	3,107,734	78,607	2.6%	7,861

B. Changes in Housing Stock, 2002-2005

	2002	2005	Change	% Change	Annual Avg.
Total Available Housing Stock[2]	3,081,772	3,124,144	42,372	1.4%	14,124
Owner Housing Stock	997,003	1,031,780	34,777	3.5%	11,592
Rental Housing Stock[3]	2,084,769	2,092,363	7,595	0.4%	2,532

Notes:

1 Housing stock in 1990 is adjusted to reflect the undercount in the 1990 Census, based on estimates produced by the NYC Department of City Planning (NYC DCP). Total available housing stock is obtained for 1990 by applying borough-level percent total available units as reported by NYC DCP unit counts.

2 Total available housing stock in 2002 and 2005 excludes units classified in HVS as either "vacant unavailable" or "vacant dilapidated." For 1990 and 2000, it was not possible to remove dilapidated vacant units, as Census counts do not identify these units. However, HVS data suggest that the number of vacant dilapidated units was miniscule; in 2002 and 2005, respectively, there were 718 and 211 dilapidated vacant units citywide.

3 For the purposes of this table, rental housing stock includes all rental units, regardless of reported rent. Note that the rent level analysis in Table 2 reports a somewhat smaller rental housing stock due to exclusion of units with missing or zero rent.

Sources:
1990 and 2000: Census; NYC Dept. of City Planning
2002 and 2005: HVS

Table 2. Rent Levels in New York City,[1] 2002-2005

A. Total Available Rental Units by Rent Level, Adjusted for Inflation

Rent Level Expressed in 2005$	2002	2005	Change	% Change	Distribution of Units Across Rent Levels 2002	2005
$1 - $599	515,381	458,840	-56,541	-11.0%	25.3%	22.3%
$600 - $799	509,525	419,740	-89,785	-17.6%	25.0%	20.4%
$800 - $999	452,437	441,931	-10,506	-2.3%	22.2%	21.5%
$1,000 - $1,199	186,090	241,312	55,222	29.7%	9.1%	11.7%
$1,200 - $1,399	118,526	172,213	53,688	45.3%	5.8%	8.4%
$1,400 and above	257,825	321,012	63,187	24.5%	12.6%	15.6%
Total Units[2]	2,039,784	2,055,049	15,264	0.7%	100%	100%

B. Unsubsidized Rental Units[3] by Rent Level, Adjusted for Inflation

Rent Level Expressed in 2005$	2002	2005	Change	% Change	Distribution of Units Across Rent Levels 2002	2005
$1 - $599	295,650	250,919	-44,730	-15.1%	17.4%	14.4%
$600 - $799	460,683	372,980	-87,703	-19.0%	27.2%	21.3%
$800 - $999	418,557	414,133	-4,423	-1.1%	24.7%	23.7%
$1,000 - $1,199	171,319	229,477	58,158	33.9%	10.1%	13.1%
$1,200 - $1,399	109,816	167,366	57,550	52.4%	6.5%	9.6%
$1,400 and above	238,454	312,886	74,432	31.2%	14.1%	17.9%
Total Unsubsidized Units[2]	1,694,478	1,747,762	53,284	3.1%	100.0%	100.0%

Notes:

1 Rent is expressed in constant 2005 dollars for both 2002 and 2005; monthly rent is calculated as the contract rent rounded to the nearest dollar, since gross rent was unavailable for vacant units. Contract rent is also the more conservative measure of affordability.

2 All counts exclude units where rent is missing or zero. As a result, total available rental units in this table are somewhat smaller than the total number of available rental units reported in Table 1. Total available housing stock excludes units classified in HVS as either “vacant unavailable” or “vacant dilapidated.”

3 Unsubsidized units include market rate and rent-controlled/rent-stabilized units.

Sources: HVS 2002, 2005

At the same time, the stock of units renting for between $800 and $999 remained relatively steady, dropping by only 2.3 percent over this period.

Focusing solely on the unsubsidized rental stock (**Table 2**, panel B), the recent decrease in affordability is even more pronounced. Whereas the number of total units renting for less than $800 (in 2005 dollars) decreased by 14 percent across all rental units, unsubsidized units experienced a decline of 18 percent.

To assess what the rise in rents (and the decrease in the number of rental units available at lower rents) means for New Yorkers, it is helpful to look at the number of housing units that households with modest incomes could afford (in other words, that require less than 30 percent of the household's gross income). In **Table 3**, we show the number and share of rental units in the City that would be affordable to households making various percentages of the City's median income, in 2002 and in 2005, and calculate the change in those numbers during that period. **Table 3** shows that, in 2002, almost 632,000 units rented at rates affordable to a household making 60 percent of the City's median income in 2002. In 2005, however, only 540,000 apartments were available at rents affordable to a household making 60 percent of the City's median income in 2005. The number of units available at rents that would qualify as affordable for

Table 3. Affordability of Rental Housing in New York City, 2002-2005

A. Affordable Rental Units (Where Rent Burden ≤ 30%), by Income Level

Household Income Level[1] (% of New York City Median Income)	Number of Affordable Units[2] by Income Level (Cumulative count)				Share of Total Rental Units that Are Affordable by Income Level	
	2002	2005	Change	% Change	2002	2005
30% median	175,673	172,295	-3,378	-1.9%	8.6%	8.4%
60% median	631,734	540,083	-91,652	-14.5%	31.0%	26.3%
80% median	1,189,962	985,063	-204,899	-17.2%	58.3%	47.9%
100% median	1,564,355	1,425,688	-138,667	-8.9%	76.7%	69.4%
Total Rental Units[3]	*2,039,784*	*2,055,049*	*15,264*	*0.7%*		

B. Maximum Affordable Rent, by Income Level

Household Income Level[1] (% of New York City Median Income)	2002 (in 2002$)		2005 (in 2005$)	
	Annual income[1]	Maximum affordable rent	Annual income[1]	Maximum affordable rent
30% median	$11,994	$300	$12,451	$311
60% median	$23,988	$600	$24,902	$623
80% median	$31,984	$800	$33,203	$830
100% median	$39,980	$999	$41,504	$1,038

Notes:

1 For the purposes of this table, median monthly income is taken from HVS 2002 and 2005. HVS 2002 reports income as of 2001 (in 2001 dollars), while HVS 2005 reports 2004 income (in 2004 dollars). To ensure a valid comparison of rent and income, we transform median monthly income figures for 2001 into 2002 dollars and for 2004 into 2005 dollars.

2 Affordable units are defined as those renting for up to 30% of household income. Monthly rent for each units is calculated as the contract rent rounded to the nearest dollar, since gross rent was unavailable for vacant units. Contract rent is also the more conservative measure of affordability.

3 All counts exclude units where rent is missing or zero. As a result, total available rental units in this table are somewhat smaller than the total number of available rental units reported in Table 1. The counts also exclude units classified in HVS as either "vacant unavailable" or "vacant dilapidated."

Sources: HVS 2002, 2005

such a household thus fell by 91,652 units from 2002 to 2005.[4] That is a drop of 15 percent in just three years. The drop leaves only 26 percent of the City's housing units affordable to such households in 2005.

Similarly, the number of rental units affordable to households earning 80 percent of the City's median income fell by almost 205,000 units in the last three years. Although 58 percent of the City's rental housing was affordable to such a household in 2002, only 48 percent of the rental stock was affordable to that household in 2005. To put those numbers in perspective, 80 percent of the City's median income in 2005 was $33,203, which was higher than the starting salary in 2006 for the City's firefighters.[5]

RECENT TRENDS IN HOUSING AVAILABILITY

It is often said that the City faces a housing shortage, and that the disparity between the supply of and demand for housing in the City is large and growing. However, there are no accurate estimates of just how large this imbalance is. Commentators often provide only anecdotal evidence to support assertions about the housing shortage.[6] In this section, we present an analysis of the housing imbalance in New York City, which improves upon prior research methods and uses the most recent housing data from the 2005 New York City Housing and Vacancy Survey (HVS).

Our analysis focuses on two questions: 1) what are the recent trends in the imbalance of housing supply and demand in New York City and how do they compare with changes in the 1990s?; and 2) what was the size of the housing imbalance in New York City in 2005?

Methodology and Data

For the purpose of this research, we use data from the 1990 and 2000 Census, the 2002 and 2005 HVS, and annual intercensal population estimates produced by the Census Bureau.[7] We also use estimates of the homeless population in 2005 from the NYC Department of Homeless Services. Our main analysis is carried out for the city as a whole. In an appendix, we also include the results of a borough-level analysis.[8]

4 The U.S. Department of Housing and Urban Development (HUD) and the New York City Housing Preservation and Development (HPD) use a different "area median income" for their calculations about the affordability of housing, defined for the broader metropolitan area and differentiated by household size. The HUD/HPD area median income for a 3-person family (the approximate household size in New York City), was $56,500 in both 2002 and 2005 (meaning that median income declined in real terms over this three-year period at the same rate as inflation). Using that figure in the analysis would show that the number of units affordable for low income house holds earning 60% of the area median income dropped even more significantly, by 311,278 units, or 23.7 percent. To be consistent with this report's focus on trends specific to New York City, we have used the more conservative estimate based on only the City's median income, which was considerably lower than the broader metropolitan area's median.

5 The source for the firefighters' salary is http://www.nyc.gov/html/fdny/html/community/firefighter_faq.shtml#start_salary.

6 Several researchers have attempted to quantify the housing gap. For example, Salins provided the first in-depth empirical analysis of the difference between housing supply and demand in New York City in a series of reports (1996, 2002, 2004). In his latest report "New York City's Housing Gap: The Road to Recovery" (2004), Salins constructs a measure of the change in the housing gap between 1999 and 2002 by comparing the net change in housing stock with the growth in the number of households during this period. Most of the data used in Salins' analysis come from the New York City Housing and Vacancy Survey (HVS) 1999 and 2002. Salins estimated changes in the housing gap over time, but not the magnitude of the existing housing shortage at a given point in time. The scope of our study is broader; we estimate both changes in the housing imbalance over time and the existing shortage in 2005.

There are several notable drawbacks in Salins' latest analysis. First, although he revises the 1999 housing stock from HVS upwards to account for a significant undercount that plagues all the HVS data of the past decade – as well as the 1990 Census – he fails to make the necessary adjustment for the number of households. Given the extent of the undercount, this inconsistency is likely to result in a substantial over-estimation of the housing gap. Second, and perhaps more fundamentally, Salins uses the HVS number of households to estimate the gap. Since the number of households in HVS is identical to the number of occupied housing units, it is impossible – by definition – to uncover a housing shortage. The estimated shortage then is mostly an artifact of the inconsistent adjustment mentioned above. Third, it is not clear why rehabilitated, previously vacant units are included among the components of the increase in the total housing stock. Before renovation these units were, presumably, still part of the housing stock but probably listed as vacant/unavailable; upon renovation, they would be added to the stock of *available* housing, but deleted from the stock of unavailable housing, thus leaving the total housing stock unchanged. In addition, it is not clear why demolitions are not included among the components of change in housing stock. Finally, Salins does not allow for a "healthy" vacancy rate in his estimation.

In a recent study coordinated by the Newman Real Estate Institute of Baruch College, "The Context of Affordable Housing in New York City," (2005) by Burchell, Braconi, Gross, Traylor, and Uffen, the authors try to quantify the need for affordable housing in New York City. The study defines the affordable housing need as the total of those lower income households who pay too much for their housing (cost-burdened need), those lower income households who live in deteriorated or over-crowded housing (rehabilitation need), and those lower-income households for whom the market will not provide (future need). However, the CUNY study omits the homeless population, a potentially important component of the housing need. And, like Salins, the CUNY study does not account for a "healthy" vacancy rate when quantifying the additional units necessary to satisfy the future need.

7 All population and housing unit counts for 1990 are adjusted to reflect the undercount in the 1990 Census. The adjustment is based on estimates produced by the New York City Department of City Planning.

8 Borough-level comparisons of changes in housing demand and supply are useful to identify borough-level trends that may be driving citywide changes in the housing imbalance over time. However, measures of the housing imbalance at the borough level are not a meaningful indication of unmet housing need in a given borough. To the extent that residents feel free to move between boroughs, boroughs do not represent separate housing markets.

Methods used to estimate changes in the housing imbalance over time

To estimate changes in the housing imbalance over time, we compare population growth – translated into growth in the number of households based on the average household size in the City, 2.59, as reported in the 2000 Census[9] – with the net change in the housing stock. We divide household growth by an occupancy rate of 0.957 to account for the fact that a healthy housing market should have a vacancy rate of 5 percent for rental units and 3 percent for owner-occupied units (and, thus, the occupied units would represent 95.7 percent of the actual total demand).[10]

We estimate changes in the housing imbalance over two periods: from 1990 to 2000 using Census data, and from 2002 to 2005 using HVS data.[11]

Methods used to estimate the housing imbalance in 2005

We estimate the housing imbalance in 2005 as the difference between housing demand and supply in New York City using HVS 2005 data. Housing demand is calculated as:

Housing Demand =
(Existing occupied units + Additional units homeless + Additional units crowded)/Occupancy rate,

where:

"Additional units homeless" are the additional units needed to accommodate the current homeless population;

"Additional units crowded" are the additional units needed[12] to house individuals who live in households of 3 or more persons and are crowded above the standard threshold of 1.5 persons per room.[13]

As before, we allow for a 4.3 percent vacancy rate by dividing the sum of these units by an occupancy rate of 0.957.

Quantifying the homeless population is a challenge, and any estimates can be questioned. Our estimates are based on information provided by the New York City Department of Homeless Services (DHS). The most widely cited and used DHS homeless statistics are the average daily counts of people in shelters – the so-called "average daily census" – and survey-based estimates of the street homeless population. However, these counts represent "point-in-time" snapshots of the homeless population, and there is a growing consensus among researchers that, given the significant turnover in the homeless population, such counts are less reliable than the so-called "prevalence" counts, which assess the number of individuals experiencing homelessness over a period of time (Culhane et al., 2000; Coalition for the Homeless, 2004). Previous research consistently showed that point-in-time estimates tend to significantly undercount the homeless population. The count of street homeless individuals is additionally hampered by the difficulty of accurately locating much of this population.

Given the difficulty in arriving at a precise number, we explored two estimates of the homeless population. Our lower-bound estimate is based on the point-in-time counts of the sheltered homeless from the average daily census and estimates of the street homeless population from the HOPE (Homeless Outreach Population Estimate) 2005 survey.[14] We also considered an upper-bound estimate

9 Admittedly, household size is somewhat arbitrary and may be endogenous; as housing supply increases, people are likely to form smaller households. However, alleviating somewhat these concerns is the fact that household size in New York City has changed little between the last two Decennial Censuses (from 2.54 in 1990 to 2.59 in 2000).

10 The New York State rent stabilization law declares New York City's housing market to be in a state of emergency when the rental vacancy rate is below 5%. More generally, there is a consensus among housing experts that a healthy housing market will have a 3% vacancy rate for owner-occupied housing and a 5% vacancy rate for rental housing (see, for example, www.housingawareness.org/facts.htm). The "healthy" vacancy rate we use here (4.3%) is calculated as the weighted average of a 5% rate for rental units and 3% for owner housing, based on the fact that 67% of units were rental housing in 2005.

11 To calculate changes in the housing imbalance from 2002 to 2005, we use Census population estimates rather than HVS-based population, primarily because HVS does not cover group quarters in its population counts. In addition, the population file for HVS 2005 was not available at the time this report was published.

12 Excess population in severely over-crowded housing is estimated using HVS 2005. The most appropriate method for calculating population is to use person-level HVS data; but as of publication of this report, HVS 2005 data were only available at the household level. As a result, population counts were estimated using household-level files, a method that biases population figures downwards. The magnitude of this "household-level downward bias" can be inferred from HVS 2002, when citywide population was 8% higher than the population estimates produced from the household-level file. Our estimates of over-crowded population are taken from HVS 2005 and then adjusted upward by this factor of 1.08 to mitigate the downward bias on population that results from relying on household-level data. Admittedly, this is not an ideal solution, but it can be remedied once HVS 2005 person-level files become available.

13 We limit the analysis to households with a minimum of 3 persons because it seems unrealistic to consider a couple living a studio as severely overcrowded. 1.5 persons per room is the standard threshold to define severely over-crowded households (see, for example, the Housing New York City report prepared periodically by the New York City Department of Housing Preservation and Development, based on HVS data).

14 The HOPE 2005 survey is the latest in a series that started in 2003, and the first that provides estimates of the citywide street homeless population (previous surveys only covered certain boroughs). In addition, HOPE 2005 is the most reliable survey in the series, since it incorporates new quality assurance adjustments.

based on a prevalence count, published by the DHS in a policy brief, "Homeless Demographics in New York City." This count gives the number of different individuals who used the shelter system in a given fiscal year.[15] In line with findings of previous research, the difference between the point-in-time count and the prevalence count citywide in 2005 is considerable – the former (our low estimate) is 40,300, whereas the latter (our high estimate) is 102,600.

The main results of our study rely on the lower point-in-time count of the homeless because this serves as a more conservative baseline and seems more appropriate than a prevalence count in the context of our analysis. In particular, since the prevalence count measures the number of people touched by homelessness at any point within a given year, it is quite likely that at least some of the residents listed in this count would also show up in our measure of the over-crowded population. The point-in-time homeless estimate alleviates this double-counting problem.[16]

The units needed to house the population without a home or living in over-crowded conditions are computed by dividing the total population without adequate housing by the average household size in the city from the 2000 Census (2.59 persons). The housing imbalance in 2005 is then calculated as the difference between housing demand and the existing total available housing stock. To err on the side of caution, we exclude from the housing supply measure both vacant units not available for rent or sale and dilapidated vacant units.[17]

Results

Changes in the housing imbalance, the 1990's and 2002-2005

As shown in **Table 4**, during the 1990s, the citywide population grew by 441,100 persons, resulting in an increase in housing demand of 178,000 units.[18] Meanwhile, the net increase in the total available housing stock was just 78,600 units. As a result, we estimate an increase in the housing shortage of almost 100,000 units during the 1990s.

The average annual increase in the housing shortage during the 1990s – almost 10,000 units per year – stands in sharp contrast to the 2002-2005 period, when the housing imbalance *decreased* by 9,300 units annually (**Table 5**). This reversal of trends in the housing imbalance was driven by notable changes on both the demand and supply sides. During the 1990s, housing demand far outpaced supply; demand grew at a rate of 17,800 units annually, while housing stock grew less than half as quickly at 7,900 per year. During the 2002-2005 period, housing production accelerated and population growth slowed down, so that housing stock grew almost three times faster than housing demand (the average annual increase in stock was 14,100 units, compared to 4,800 unit increase in demand).[19]

The housing imbalance in 2005

Table 6 presents the lower-bound estimate of the housing imbalance and its components in 2005. As shown in panel A of this table, the excess population in severely over-crowded households (i.e., those individuals who cause the household to cross the 1.5 persons per room threshold) was very substantial – 79,500 persons.[20] An additional 40,300 persons were living without a home. Combined, the homeless and the over-crowded estimates total almost 120,000 persons in need of housing. At an average household size of 2.59, 46,200 housing units would have to be created to accommodate this population. Taking the existing 3,038,000 occupied units, adding 46,200 to accommodate the 120,000 people in need of housing, and building in a healthy vacancy rate, the total demand for housing amounted to 3,224,200 units, compared to a total available housing stock of 3,124,100 units. Therefore, we estimate a citywide housing shortage in 2005 of 100,000 units.[21]

15 Unfortunately, a similar prevalence count is not available for the street homeless, so the high estimate also relies on the point-in-time estimate from the HOPE survey.

16 Furthermore, unlike the prevalence count, the point-in-time estimate of homelessness is conceptually consistent with the other components of the housing imbalance (over-crowded population, occupied units, total available housing stock) in that it represents a snapshot in time.

17 HVS defines dilapidated units as those failing to provide safe and adequate shelter. The number of dilapidated vacant units is miniscule: in 2002, there were 718 dilapidated vacant units citywide, and in 2005, only 211.

18 Note that unlike the HVS data, Decennial Census data does not identify dilapidated vacant units. Thus, measures of housing stock for the 1990s (based on Census data) include vacant dilapidated units, whereas those for 2002 and 2005 (based on HVS data) do not. However, as mentioned above, the number of vacant dilapidated units is very small.

19 The increased housing production during recent years fits into a longer-term trend; the 1990s, for example, saw considerable increases in annual production over the 1980s and 1970s.

20 This measure of over-crowding includes both rental and owner-occupied units. Note that other measures of over-crowding in "The State of New York City's Housing and Neighborhoods 2005" reflect over-crowding only in rental units.

21 Using the high estimate of the homeless population (102,600 persons), the housing shortage increases to 125,200 units. If only homelessness is considered in the measure of households without adequate housing, the citywide housing shortage in 2005 decreases to between 68,000 (low homeless estimate) and 93,100 units (high homeless estimate). We also estimated the housing imbalance counting the excess of people in all severely over-crowded units, not just those in households with 3 or more persons. Using this less restrictive – though, in our opinion, also less realistic – approach, we estimate a citywide shortage of almost 106,000 units when using the low homeless count, and of 131,000 units when using the high homeless count.

Table 4. Change in the Housing Imbalance in New York City, 1990-2000

A. Population Changes[1]

Population		Population growth	Household growth[2]
1990	2000	1990-2000	1990-2000
7,567,146	8,008,278	441,132	170,321

B. Housing Stock Changes

Total available housing stock[3,4]		Net increase in total available housing stock
1990[1]	2000	1990-2000
3,029,127	3,107,734	78,607

C. Change in the Housing Imbalance

Growth in housing demand[5]		Net increase in total available housing stock		Change in Housing Shortage[6]	
1990-2000	Annual avg.	1990-2000	Annual avg.	1990-2000	Annual avg.
178,049	17,805	78,607	7,861	99,442	9,944

Notes

1 The 1990 population and total housing unit counts are adjusted to reflect the undercount in the 1990 Census. The adjustment is done based on estimates produced by the NYC Department of City Planning (NYC DCP).

2 Household growth is obtained by dividing population growth by average household size (=2.59, from Census 2000).

3 Total available housing stock for 1990 is obtained by applying borough-level percent total available units from the actual Decennial Census counts to the NYC DCP's adjusted total housing stock estimate.

4 As it is not possible to identify vacant dilapidated units using Census data, we are unable to remove these units from measures of the total available housing stock. However, HVS data indicate that the number of vacant dilapidated units is very small.

5 Growth in housing demand is calculated as household growth divided by 0.9566 to account for the increase in vacant housing stock needed to ensure a healthy vacancy rate of 4.34%. This vacancy rate is a weighted average of a 5% rate for rental units and 3% for owner occupied units, based on the fact that 67% of the stock was rental housing (HVS 2005).

6 Positive values indicate that the housing shortage increased from 1990-2000.

Sources: Census 1990, 2000; NYC Dept. of City Planning

Table 5. Change in the Housing Imbalance in New York City, 2002-2005

A. Population Changes

Population		Population growth	Household growth[1]
2002	2005	2002-2005	2002-2005
8,107,428	8,143,197	35,769	13,810

B. Housing Stock Changes

Total available housing stock[2]		Net increase in total available housing stock
2002	2005	2002-2005
3,081,772	3,124,144	42,372

C. Change in the Housing Imbalance

Growth in housing demand[3]		Net increase in total available housing stock		Change in Housing Shortage[4]	
2002-2005	Annual avg.	2002-2005	Annual avg.	2002-2005	Annual avg.
14,437	4,812	42,372	14,124	(27,935)	(9,312)

Notes

1 Household growth is obtained by dividing population growth by average household size (=2.59, from Census 2000).

2 Total available housing stock excludes units classified in HVS as either "vacant unavailable" or "vacant dilapidated."

3 Growth in housing demand is calculated as household growth divided by 0.9566 to account for the increase in vacant housing stock needed to ensure a healthy vacancy rate of 4.34%. This vacancy rate is a weighted average of a 5% rate for rental units and 3% for owner occupied units, based on the fact that 67% of the stock was rental housing (HVS 2005).

4 Negative values indicate that the size of the housing shortage decreased from 2002 to 2005.

Sources: HVS 2002, 2005; Census population estimates, 2002 and 2005

Table 6. Housing Imbalance in New York City, 2005

A. Population without Adequate Housing

Excess population in severly over-crowded housing units[1,2]	Homeless population (Low estimate)	Total population without adequate housing	Total households without adequate housing[3]
79,451	40,293	119,744	46,233

B. Housing Stock

Total available housing stock[4]	Occupied housing units
3,124,144	3,037,996

C. Imbalance between Housing Supply and Demand

Housing demand[5]	Total available housing stock	Housing shortage
3,224,158	3,124,144	100,014

Notes:

1 Severely over-crowded housing units are considered those with 3 or more persons and with more than 1.5 persons per room.

2 Population counts were estimated using number of persons in a household from the HVS 2005 household file, a method that biases population downwards. For example, total population from HVS 2002 is 7,944,577 (from the person file), but aggregating the number of persons per household from the household file yields an estimated population of 7,355,736, a ratio of 1.08. Thus, the estimates of excess population in severely over-crowded units reported here have been adjusted upwards by this factor of 1.08.

3 Number of households is obtained by dividing population by average household size (=2.59, from Census 2000).

4 Total available housing stock excludes units classified in HVS as either "vacant unavailable" or "vacant dilapidated."

5 Housing demand is the sum of households without adequate housing and occupied housing units, divided by 0.9566 to ensure a healthy vacancy rate of 4.34%. This vacancy rate is a weighted average of a 5% rate for rental units and 3% for owner occupied units, based on the fact that 67% of the stock was rental housing (HVS 2005).

CONCLUSION

From 2002 to 2005, the citywide housing stock grew considerably faster than during the 1990s. Despite strong growth in the overall housing stock in recent years, a combination of falling real incomes and rising rents has significantly increased the burden of housing costs for many New Yorkers. While the City's overall rental stock experienced modest growth over the last three years, the number of rental units available at rents affordable to low and moderate income households has fallen since 2002.

Our housing availability analysis shows that the housing shortage in New York City has been decreasing in recent years, by over 9,000 units per year, compared to an average annual *increase* of about 10,000 units during the 1990s. This differential appears to reflect a combination of slower population growth and rising residential construction activity in recent years. However, despite these recent positive trends, the housing shortage remains severe. Our estimates indicate that in 2005, housing demand exceeded the total housing stock by 100,000 units. If current rates of housing production relative to population growth continue, so that the housing imbalance continues to decline at the rate of 9,000 units annually, it will take 11 years to eliminate the housing shortage entirely.

The significant, albeit shrinking, housing shortage in 2005, coupled with the declining availability of units available for rents affordable to low and moderate income households show that significant challenges remain for the City's housing policy in the coming years.

APPENDIX: Borough-Level Analysis

Changes in the housing imbalance: the 1990's and 2002-2005

Table 7, panel A, reveals that much of the citywide increase in the housing imbalance during the 1990s was driven by the substantial growth of the gap in Queens (by almost 54,000 units). At the other extreme, the housing imbalance in the Bronx and Staten Island increased by only 6,200 and 1,600 units, respectively, over the 1990s.

From 2002-2005, the housing shortage declined in all boroughs except Brooklyn (**Table 7**, panel B). The largest decline by far occurred in Queens (14,400 units). In Manhattan and the Bronx, the drop – although significant – was about half that in Queens. In Brooklyn, the shortage increased slightly, by about 2,600 units. Thus, the recent drop in the citywide housing shortage appears to have been driven by changes that occurred primarily in Queens, and to a smaller extent in Manhattan and the Bronx.

The housing imbalance in 2005[22]

Table 8 shows that, among boroughs, the largest populations in need of housing in 2005 were in Manhattan (32,400) and Brooklyn (31,500). Staten Island was at the other extreme, with only 5,600 people who were homeless or in over-crowded housing. Notably, the Bronx had the highest *share* of its residents as excess population in over-crowded units (1.3 percent), compared to 0.6 percent in Staten Island, 0.7 percent in Manhattan, and 1.0 percent in Brooklyn and Queens. When considering only the homeless, Manhattan was a distant first, with its homeless residents accounting for more than 50 percent of the citywide homeless population.[23]

Translating the population in need of housing into housing units and comparing demand to the supply of housing in each borough, we find the largest housing shortages in Brooklyn (28,800 units) and Queens (26,100 units). The Bronx and Manhattan also had relatively large gaps (20,500 and 18,600 units, respectively), whereas Staten Island had a much lower shortage (6,000 units).

CONCLUSION

Following substantial worsening of the housing imbalance over the course of the 1990s, the housing shortage saw a decline in most boroughs between 2002 and 2005, most notably in Queens. However, despite this recent decline, the housing shortage remains severe in most boroughs, with Brooklyn and Queens exhibiting the largest deficits.

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22 Results based on the low estimate of the homeless population.

23 Sheltered homeless population was not available by borough. To estimate the borough breakdown, we used the distribution of shelter units across boroughs, obtained from the NYC DHS.

Table 7. Changes in the Housing Imbalance by Borough

A. Changes in the Housing Imbalance, 1990-2000[1]

	Growth in housing demand[2]		Net increase in total available housing stock[3]		Change in Housing Shortage[4]	
Borough	1990-2000	Annual avg.	1990-2000	Annual avg.	1990-2000	Annual avg.
NYC	178,049	17,805	78,607	7,861	99,442	9,944
Bronx	35,782	3,578	29,574	2,957	6,208	621
Brooklyn	35,445	3,544	19,180	1,918	16,265	1,626
Manhattan	(11)	(1)	(21,720)	(2,172)	21,710	2,171
Queens	85,807	8,581	32,165	3,217	53,642	5,364
Staten Island	21,026	2,103	19,408	1,941	1,618	162

B. Changes in the Housing Imbalance, 2002-2005

	Growth in housing demand[2]		Net increase in total available housing stock[3]		Change in Housing Shortage[4]	
Borough	2002-2005	Annual avg.	2002-2005	Annual avg.	2002-2005	Annual avg.
NYC	14,437	4,812	42,372	14,124	(27,935)	(9,312)
Bronx	(527)	(176)	6,120	2,040	(6,647)	(2,216)
Brooklyn	2,784	928	144	48	2,640	880
Manhattan	11,305	3,768	18,738	6,246	(7,433)	(2,478)
Queens	(2,701)	(900)	11,723	3,908	(14,424)	(4,808)
Staten Island	3,576	1,192	5,647	1,882	(2,071)	(690)

Notes:

1 The 1990 population and total housing unit counts are adjusted to reflect the undercount in the 1990 Census. The adjustment is done based on estimates produced by the NYC Department of City Planning (NYC DCP). Total available housing stock for 1990 is obtained by applying borough-level % total available units from the actual Decennial Census counts to the NYC DCP's adjusted total housing stock estimate.

2 Growth in housing demand is calculated as household growth divided by 0.9566 to account for the increase in vacant housing stock needed to ensure a healthy vacancy rate of 4.34%. This vacancy rate is a weighted average of a 5% rate for rental units and 3% for owner occupied units, based on the fact that 67% of the stock was rental housing (HVS 2005). Household growth is determined by dividing population growth by average household size (=2.59, from Census 2000).

3 Total available housing stock in 2002 and 2005 excludes units classified in HVS as either "vacant unavailable" or "vacant dilapidated." For 1990 and 2000, it was not possible to remove dilapidated vacant units, as Census counts do not identify these units. However, HVS data suggest that the number of vacant dilapidated units was miniscule; in 2002 and 2005, respectively, there were 718 and 211 dilapidated vacant units citywide.

4 Positive (negative) values indicate that the size of the housing shortage increased (decreased) during the period.

Sources: 1990-2000: Census 1990, 2000; NYC Dept. of City Planning; 2002-2005: HVS 2002, 2005; Census population estimates, 2002 and 2005

Table 8. Housing Imbalance by Borough, 2005

A. Population without Adequate Housing

Borough	Excess population in severly over-crowded housing units[1,2]	Homeless population (Low estimate)	Total population without adequate housing	Total households without adequate housing[3]
NYC	79,451	40,293	119,744	46,233
Bronx	18,110	6,663	24,773	9,565
Brooklyn	24,819	6,719	31,538	12,177
Manhattan	11,901	20,487	32,388	12,505
Queens	21,623	3,802	25,425	9,817
Staten Island	2,998	2,622	5,619	2,170

B. Housing Stock

Borough	Total available housing stock[4]	Occupied housing units
NYC	3,124,144	3,037,996
Bronx	483,198	472,246
Brooklyn	901,342	877,552
Manhattan	765,673	737,768
Queens	806,608	786,766
Staten Island	167,322	163,663

C. Imbalance between Housing Demand and Supply

Borough	Housing demand[5]	Total available housing stock[4]	Housing shortage
NYC	3,224,158	3,124,144	100,014
Bronx	503,670	483,198	20,472
Brooklyn	930,095	901,342	28,753
Manhattan	784,312	765,673	18,639
Queens	832,723	806,608	26,115
Staten Island	173,357	167,322	6,035

Notes:

1 Severely over-crowded housing units are considered those with 3 or more persons and with more than 1.5 persons per room.

2 Population counts were estimated using number of persons in a household from the HVS 2005 household file, a method that biases population downwards. For example, total population from HVS 2002 is 7,944,577 (from the person file), but aggregating the number of persons per household from the household file yields an estimated population of 7,355,736, a ratio of 1.08. Thus, the estimates of excess population in severely over-crowded units reported here have been adjusted upwards by this factor of 1.08.

3 Number of households is obtained by dividing population by average household size (=2.59, from Census 2000).

4 Total available housing stock excludes units classified in HVS as either "vacant unavailable" or "vacant dilapidated."

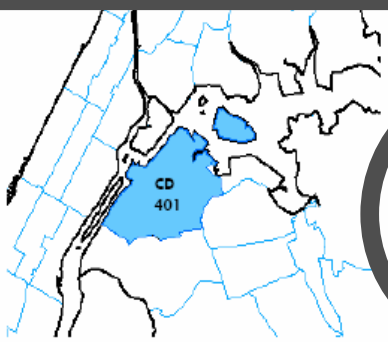
5 Housing demand is the sum of households without adequate housing and occupied housing units, divided by 0.9566 to ensure a healthy vacancy rate of 4.34%. This vacancy rate is a weighted average of a 5% rate for rental units and 3% for owner occupied units, based on the fact that 67% of the stock was rental housing (HVS 2005).

Sources: HVS 2005; NYC Dept. of Homeless Services ("Average Daily Census", "Critical Activities Report", "HOPE 2005: The NYC Street Survey")

Highlights of some of the most important features of boroughs and community districts across New York City

Rankings comparing New York City's boroughs and community districts with respect to more than 25 indicators

What's new in the 2005 State of NYC's Housing & Neighborhoods?



ASTORIA

		Rank (2002)	Rank (2004/5)
Population (2000):	211,220	4	-
Racial Diversity Index:	0.78	16	22
Median Household Income:	$38,300	30	28
Income Diversity Ratio:	4.5	35	46
Median Monthly Rent:	$950	13	14
Median Price/Unit (2-4 fa[illegible]):	$250,000	18	22

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$39,406	-	-	$38,3[illegible]	30	28
Poverty Rate	17.7%	-	-	17.2[illegible]	24	25
% Immigrant Households	47.8%	-	-	32.5%	10	31
Rental Vacancy Rate	*1.9%*	-	-	*1.6%*		
Number of Housing Units	78,229	-	-	76,618	5	6
% Public Housing	12.5%	-	-	11.2%	16	15
% Rent-Re[illegible]bsidized	55.8%	-	-	55.9%	29	28
Cer[illegible]es of Occupancy	201	116	77	365	20	17
[illegible]s Authorized by New Residenti[illegible]ilding Permits	277	480	835	-	24	5
Homeownership Rate	19.2%	-	-	18.1%	40	42
Index of Housing Price Appreciation (2-[illegible]amily building)	147.3	180.2	198.0	-	18	21[1]
Home Purchase Loans (per 1,000 proper[illegible]s)	36.8	34.0	34.9	-	46	51
% Subprime Home Purchase Loans	7.0%	14.1%	9.0%	-	31	31
[illegible]finance Loan Rate (per 1,000 prop[illegible]es)	68.4	83.0	42.9	-	26	31
%[illegible]prime Refinance Loans	16.8%	14.4%	22.0%	-	31	34
Notices [illegible]00 1-4 family properties)	3.4	3.1	4.1	-	46	41
% Tax Delinquencies (delinquent ≥ 1 year)	1.7%	1.1%	0.7%	-	41	46
% Vacant Land Area	-	2.3%	2.0%	1.8%	34	39
Serious Housing Code Violations (per 1,000 rental units)	15.6	15.6	16.3	-	42	42
% Students Performing at Grade Level - Reading	46.8%	48.4%	48.5%	-	22	22
% Students Performing at Grade Level - Math	47.1%	49.4%	[illegible]	-	15	22
Felony Crime Rate (per 1,000 residents)	24.9	[illegible]	20.3		41	46

CD 401, which includes the large neighborhood of Astoria, has one of the highest populations in the City, at 211,220. CD 401 had a very low rate of home purchase loans in 2004 and ranked in the middle of all community districts for subprime lending. Home values have been on the rise in Astoria, but at a slower rate than many other neighborhoods.

Growth[illegible] evident in CD 401: it ha[illegible]the 5th highest number of hous[illegible] units authorized by new[illegible]uilding permits in the City in [illegible]004. The felony crime r[illegible]e and rate of serious housing [illegible]e violations were both [illegible]the bottom quartile.

Numbers in italics are based on a small number of observations and should be treated with caution.
1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

Indicators of neighborhood characteristics, quality of life, lending activity, land use, and more for each borough and community district in New York City

Descriptions and **analysis of trends** in housing and development issues and plans in each borough and community district

Notes on the 2005 Edition

GEOGRAPHIC DEFINITIONS

Information in this report is presented 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." The boundaries of these two types of sub-city areas are similar, but they do not coincide perfectly. This report provides data for community districts where available, but it uses data at the sub-borough level for certain indicators not available for community districts.

BOROUGH

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. New York City consists of five boroughs - Bronx, Brooklyn, Manhattan, Queens and Staten Island.

COMMUNITY DISTRICT

Community districts are political boundaries unique to New York City. Each of the 59 community districts has a Community Board whose members are appointed by the Borough President; 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, since 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 but only 55 sub-borough areas because the areas of four pairs of community districts were combined by the Census Bureau in creating the sub-borough areas to improve sampling and enhance 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.

RANKINGS

The 2005 edition of this report includes, for the first time, rankings of the five boroughs and all 59 community districts for each indicator. The neighborhood ranked first has the highest number or percentage of the measure at issue (even if the measure is for a quality that one might think is "best" if lower). However, since data for several indicators – including all indicators drawn from the New York City Housing and Vacancy Survey – are available only at the sub-borough level, these indicators are ranked out of 55 total neighborhoods.

In addition, a few other indicators were not available for all community districts, and therefore are ranked out of a subset of community districts. For instance, the Furman Center only calculates the index of housing price appreciation at the community district level for the most prevalent housing type in that district. The rankings for this indicator therefore are out of a substantially reduced subset of the community districts. By contrast, the Furman Center calculates median price per housing unit for each community district in which sufficient sales data are available and ranks each community district accordingly.

Data on notices of foreclosure are not available for the three community districts in Staten Island; therefore, rankings for this indicator are out of 56 community districts.

INFLATION ADJUSTMENTS

When reporting median income, all dollar amounts are adjusted to 2004 dollars, the most recent year for which income data exists from the Housing and Vacancy Survey. When reporting median rent, all dollars amounts are adjusted to 2005 dollars. This allows for more consistent comparisons across years for individual indicators.

HOUSEHOLDS AND INDIVIDUALS

Because person-level data are unavailable from the 2005 Housing and Vacancy Survey at the time this report went to press, all indicators derived from race and ethnicity categories rely on the race/ethnicity of the head of household, rather than individuals within the household. For consistency, although person-level data is available for 2002, race and ethnicity data from that year were also derived from the race/ethnicity of the head of household. However, racial composition figures are substantially similar when using either individuals or heads of household.

Indicators

In this section we define each neighborhood data indicator used in this report and provide the source of the indicator, the levels of geography for which it is available, the years for which data are available, and the five neighborhoods with the highest and lowest totals for that indicator. Rankings are provided for the most recent year data are available for each indicator. In the event of a tie, rank numbers are repeated.

Though community districts and sub-borough areas may share boundaries, they often have slightly different names. In the rankings, we use the name appropriate to the level of geography. In addition, because there are 59 community districts and 55 sub-borough areas, indicator ranks fluctuate accordingly. Refer to "Notes on the 2005 Edition" for more information on rankings and geographies.

Certificates of Occupancy

The Department of City Planning provides data on new Certificates of Occupancy issued each year. A Certificate of Occupancy is required for all newly constructed housing units. Rehabilitated housing units generally do not require a Certificate of Occupancy, unless the rehabilitation is so significant that the floor plan of the unit is changed.

Source: *New York City Department of City Planning*
Geography: *Community district, borough, city*
Years Available: *2002, 2003, 2004, 2005*

	Highest	Boro		Lowest	Boro
1.	Clinton/Chelsea	MN	55.	Morningside Heights/ Hamilton	MN
2.	Tottenville/Great Kills	SI	56.	S. Crown Hts./Prospect Hts.	BK
3.	Financial District	MN	57.	Greenwich Village/Soho	MN
4.	St. George/Stapleton	SI	58.	Kingsbridge Hts./ Bedford Park	BX
5.	Upper East Side	MN	59.	Washington Hts./Inwood	MN

Felony Crime Rate

The New York City Police Department collects data on a variety of crimes based on submitted reports. Crime statistics are tracked separately for each of the 76 police precincts in the City. The crime rate data in this report are based on the seven major felonies that the police track: burglary, larceny and motor vehicle theft, which are considered property crimes; and murder, rape, robbery, and assault, which are considered violent crimes. Rates are calculated as the number of crimes per 1,000 people residing in the area. Crime data from the New York City Police Department are received at the police precinct level. The Furman Center aggregates the data to the community district level using a population weighting formula.

Source: *New York City Police Department*
Geography: *Community district, borough, city*
Years Available: *2002, 2003, 2004*

1.	Midtown	MN	55.	Queens Village	QN
2.	Clinton/Chelsea	MN	56.	Bensonhurst	BK
3.	Financial District	MN	57.	S. Beach/Willowbrook	SI
4.	Greenwich Village/Soho	MN	58.	Borough Park	BK
5.	Fort Greene/Brooklyn Hts.	BK	59.	Tottenville/Great Kills	SI

Home Purchase Loans (per 1,000 properties)

The extent of mortgage lending provides insight into capital investment in housing in New York City. Per the federal Home Mortgage Disclosure Act (HMDA), financial institutions with assets totaling $31 million or more are required to report information on loan applications and originations. Thus, the HMDA data capture most, but not all, residential mortgage lending activity.

Source: *Home Mortgage Disclosure Act*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2003, 2004*

1.	Bushwick	BK	51.	Lower E. Side/Chinatown	MN
2.	Bedford Stuyvesant	BK	51.	Astoria	QN
3.	East NY/Starrett City	BK	53.	Borough Park	BK
4.	Brownsville/Ocean Hill	BK	54.	East Harlem	MN
5.	Ozone Park/Woodhaven	QN	55.	Williamsburg/Greenpt.	BK

Home Purchase Loan Approval Rate

Also derived from HMDA, the home purchase loan approval rate is the percentage of all home purchase loan applications that are approved. Due to space limitations, this indicator is omitted from CD pages. Refer to www.nychanis.com for sub-borough area level data.

Source: *Home Mortgage Disclosure Act*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2003, 2004*

	Highest	Boro		Lowest	Boro
1.	Bayside/Little Neck	QN	51.	N. Crown Hts./Prospect Hts.	BK
2.	Upper West Side	MN	52.	Highbridge/S. Concourse	BX
3.	Upper East Side	MN	52.	Soundview/Parkchester	BX
4.	Rego Park/Forest Hill	QN	54.	Mott Haven/Hunts Point	BX
5.	Bay Ridge	BK	55.	University Hts./Fordham	BX
5.	Stuyvesant Tn./Turtle Bay	MN			
5.	Bensonhurst	BK			

Homeownership Rate

Homeownership rate is the number of owner-occupied units divided by the total number of occupied units. We consider the following categories to be owner-occupied: Homeowner (Conventional), which are privately owned houses; Mitchell-Lama Co-op, which are privately owned units constructed under the New York State or New York City Mitchell-Lama cooperative program; and Private Co-op/Condo, which are privately owned cooperative or condominium units not constructed under the Mitchell-Lama program.

Source: *New York City Housing and Vacancy Survey*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2005*

1.	South Shore	SI	51.	Morrisania/Belmont	BX
2.	Bayside/Little Neck	QN	52.	Highbridge/S. Concourse	BX
3.	Queens Village	QN	53.	Kingsbridge Heights/ Mosholu	BX
4.	Mid-Island	SI	54.	Mott Haven/Hunts Point	BX
5.	Throgs Neck/Co-op City	BX	55.	Univ. Heights/Fordham	BX

% Immigrant Households

This number represents the percentage of all heads of household who were not born in the United States.

Source: *New York City Housing and Vacancy Survey*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2005*

1.	Elmhurst/Corona	QN	51.	Pk. Slope/Carroll Gd.	BK
2.	Jackson Heights	QN	51.	Upper East Side	MN
3.	East Flatbush	BK	53.	Throgs Neck/Co-op City	BX
4.	Washington Hts./Inwood	MN	54.	Greenwich Village/ Financial District	MN
5.	Sunnyside/Woodside	QN	55.	South Shore	SI

Income Diversity Ratio

The Furman Center calculates the income diversity ratio for each sub-borough area and borough, and the City, by dividing the 80th percentile income by the 20th percentile income in each geography. For example, if the 20th percentile income is $15,000 and the 80th percentile income is $75,000, then the income diversity ratio is 5. A higher number indicates a broader range of incomes in a given area.

Source: *New York City Housing and Vacancy Survey, Furman Center*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2005*

1.	Lower E. Side/Chinatown	MN	51.	Sunnyside/Woodside	QN
2.	Coney Island	BK	52.	Jamaica	QN
3.	Borough Park	BK	53.	Jackson Heights	QN
3.	Brownsville/Ocean Hill	BK	54.	Hillcrest/Fresh Meadows	QN
3.	Chelsea/Clinton/Midtown	MN	55.	Ozone Park/ Woodhaven	QN

Index of Housing Price Appreciation

This index, also called the repeat sales index, measures average price changes in repeat sales on the same properties. Since it is based on price changes for the same properties, this index captures quality-controlled price appreciation. Sales prices used in the repeat sales index are adjusted for inflation. The index is available for different types of properties – single family, two to four family buildings, five or more family buildings (including co-op buildings), and condominiums. The index given is for the type of housing most prevalent in each community district.

The index is set equal to 100 in 1994. The Furman Center chose the 1994 benchmark so that the index for 2004 (the latest available year) reflects cumulative price appreciation over the last 10 years, following the housing market bust of the early 1990s.

For example, a price index of 150 in 2004 indicates that quality-controlled prices rose by 50 percent between 1994 and 2004 (appreciation = 150-100 / 100). To use the price index, therefore, compare an area's price index for a particular year and a particular class of property (2-4 family homes, for example) to the price index for that year and that class of property in another area. The area with the higher index number had the higher appreciation. To compare *rates* of appreciation, compare the percentage difference between the indices for 2002 to 2004 for each area. For example, if in borough A, the price index for 2-4 family homes in 2002 is 120 and the index for 2004 is 150, quality-controlled prices rose by 25 percent (150-120 / 120). In borough B, if the price index for 1-2 family homes was 110 in 2002 and the index for 2004 is 150, quality controlled prices rose by 36 percent (150-110 / 110). The *rate* of price appreciation in borough B was therefore higher, even though the boroughs had the same price index in 2004.

Source: *Furman Center, New York City Dept. of Finance*
Geography: *Community district, borough, city*
Years Available: *2002, 2003, 2004*

Single Family (out of 13 community districts)

1.	Flatbush/Midwood	BK	11.	Throgs Neck/Co-op City	BX
2.	Flushing/Whitestone	QN	12.	St. George/Stapleton	SI
3.	Hillcrest/Fresh Meadows	QN	13.	Riverdale/Fieldston	BX

2-4 Family (out of 34 community districts)

1.	Fort Greene/Brooklyn Hts.	BK	32.	East Flatbush	BX
2.	Park Slope/Carrol Gardens	BK	33.	Parkchester/Soundview	BX
3.	Greenpoint/Williamsburg	BK	34.	Williamsbridge/Baychester	BX

5+ Family (out of 5 community districts)

1.	East Harlem	MN	4.	Washington Hts./Inwood	MN
2.	Central Harlem	MN	5.	Lower East Side/Chinatown	MN
3.	Morningside Hts./Hamilton	MN			

Condominium (out of 7 community districts)

1.	Clinton/Chelsea	MN	5.	Upper East Side	MN
2.	Upper West Side	MN	6.	Stuyvesant Tn./Turtle Bay	MN
3.	Financial District	MN	7.	Midtown	MN

Median Household Income

Household income is the income of all members of a household 15 years or older. Although derived from the 2005 and 2002 HVS, these figures pertain to 2004 and 2001, respectively - the most recent year for which a survey respondent could have a full year income to report. 2001 incomes have been adjusted to 2004 dollars.

Source: *New York City Housing and Vacancy Survey*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2005*

	Highest	Boro		Lowest	Boro
1.	Stuyvesant Tn./Turtle Bay	MN	51.	Bedford Stuyvesant	BK
2.	Greenwich Village/ Financial District	MN	52.	University Heights/ Fordham	BX
3.	Upper East Side	MN	53.	Highbridge/S. Concourse	BX
4.	Upper West Side	MN	54.	Morrisania/Belmont	BX
5.	South Shore	SI	55.	Mott Haven/Hunts Point	BX

Median Monthly Rent

The Furman Center calculates the monthly contract rent from the 2002 and 2005 HVS, but excludes subsidized renters. The monthly contract rent is the rent agreed to or specified in the lease, even if furnishings, utilities, or services are included. Rent is expressed in constant 2005 dollars to ensure comparability across years.

Source: *New York City Housing and Vacancy Survey*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2005*

1.	Greenwich Village/ Financial District	MN	51.	Highbridge/S. Concourse	BX
2.	Upper East Side	MN	52.	Morrisania/Belmont	BX
3.	Chelsea/Clinton/Midtown	MN	53.	University Hts./Fordham	BX
4.	Stuyvesant Tn./Turtle Bay	MN	54.	Mott Haven/Hunts Point	BX
5.	Upper West Side	MN	55.	Central Harlem	MN
5.	Bayside/Littleneck	QN			

Median Price Per Unit

Price per unit is the sales price of single family homes. For multifamily buildings, the price per unit is calculated by dividing the sales price of a residential building by the number of units contained within the building. For condominium buildings, the sale price is available for each apartment. Building sales data are obtained from the Department of Finance. Prices are expressed in constant 2004 dollars to ensure comparability across years.

In this report, the median price per unit in a two to four family building is provided for every community district (except the Financial District and Midtown, which lack sufficient data). In addition, we provide the median price per unit for the predominant housing type in a CD, if other than two to four family building. For each housing type, CDs are ranked against all CDs with a statistically reliable number of sales (five or more) for that housing type.

Source: *Furman Center, New York City Dept. of Finance*
Geography: *Community district, borough, city*
Years Available: *2002, 2003, 2004*

Single Family (out of 50 community districts)

1.	Upper East Side	MN	48.	Fordham/University Hts.	BX
2.	Greenwich Village/Soho	MN	49.	Mott Haven/Melrose	BX
3.	Stuyvesant Tn./Turtle Bay	MN	50.	Brownsville	BK

2-4 Family (out of 57 community districts)

1.	Upper East Side	MN	55.	Morrisania/Crotona	BX
2.	Greenwich Village/Soho	MN	56.	Mott Haven/Melrose	BX
3.	Stuyvesant Tn./Turtle Bay	MN	57.	Hunts Point/Longwood	BX

5+ Family (out of 45 community districts)

1.	Upper West Side	MN	43.	S. Crown Hts./Prospect Hts.	BK
2.	Stuyvesant Tn./Turtle Bay	MN	44.	Mott Haven/Melrose	BX
3.	Upper East Side	MN	45.	Rockaway/Broad Channel	QN

Condominium (out of 47 community districts)

1.	Greenwich Village/Soho	MN	45.	Morris Park/Bronxdale	BX
2.	Clinton/Chelsea	MN	46.	Mott Haven/Melrose	BX
3.	Upper West Side	MN	47.	Parkchester/Soundview	BX

Notices of Foreclosure (per 1,000 1-4 family properties)

A notice of foreclosure, or *lis pendens*, is a legal notice filed to provide property owners who are late on mortgage payments with notice that title to the property is being contested. In many cases, the filing of a *lis pendens* does not lead to an actual mortgage foreclosure; instead the borrower and lender work out some other solution to the borrower's default or the borrower sells the property prior to foreclosure. Data on mortgage foreclosure activity provides insight into the economic vitality of New York City's housing stock. Because data on these legal filings are not available for Staten Island, only four boroughs are covered for this indicator and the community districts are ranked accordingly.

Source: *Public Data Corporation and New York City Department of Finance (Real Property Assessment Data)*
Geography: *Community district, borough, city*
Years Available: *2002, 2003, 2004*

	Highest	Boro		Lowest	Boro
1.	Bedford Stuyvesant	BK	53.	Financial District	MN
2.	Washington Hts./Inwood	MN	53.	Greenwich Village/Soho	MN
3.	Brownsville	BK	53.	Lower E. Side/Chinatown	MN
4.	Crown Heights	BK	53.	Midtown	MN
5.	Bushwick	BK	53.	St. George/Stapleton	SI
			53.	S. Beach/Willowbrook	SI
			53.	Tottenville/Great Kills	SI

Number of Housing Units

A housing unit is a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other persons in the structure, and access the quarters directly from the outside of the building or through a common hall.

Source: *New York City Housing and Vacancy Survey*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2005*

1.	Upper East Side	MN	51.	Pelham Parkway	BX
2.	Upper West Side	MN	52.	South Crown Heights	BK
3.	Stuyvesant Tn./Turtle Bay	MN	53.	Rockaways	QN
4.	Flushing/Whitestone	QN	54.	S. Ozone Pk./Howard Bch.	QN
5.	Chelsea/Clinton/Midtown	MN	55.	Bushwick	BK

Population

The Census defines "population" as all people, both children and adults, living in a given geographic area. Population figures for each community district are derived from the 2000 Census. Borough and City population totals for 2002 to 2005 are obtained from yearly Census estimates.

Source: *United States Census*
Geography: *Community district, borough, city*
Years Available: *2002, 2003, 2004, 2005*

	Highest	Boro		Lowest	Boro
1.	Flushing/Whitestone	QN	55.	Belmont/E. Tremont	BX
2.	Jamaica/Hollis	QN	56.	Morrisania/Crotona	BX
3.	Upper East Side	MN	57.	Hunts Pt./Longwood	BX
4.	Astoria	QN	58.	Midtown	MN
5.	Washington Hts./Inwood	MN	59.	Financial District	MN

Poverty Rate

Poverty rate is calculated using income data from the HVS in combination with income cutoffs or "poverty thresholds" adjusted to take into account such factors as size of family unit, age of householder, and number of children. Poverty thresholds are defined by a federal interagency committee.

Source: *New York City Housing and Vacancy Survey*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2005*

1.	Mott Haven/Hunts Point	BX	51.	Mid-Island	SI
2.	Morrisania/Belmont	BX	52.	Stuyvesant Tn./Turtle Bay	MN
3.	University Heights/ Fordham	BX	53.	Greenwich Village/ Financial District	MN
4.	Highbridge/S. Concourse	BX	54.	Rego Park/Forest Hills	QN
5.	Bedford Stuyvesant	BK	55.	Upper East Side	MN

% Public Housing Units

This indicator is calculated by dividing the number of public housing units by the total number of units in a given geographic area. The Housing and Vacancy Survey defines public housing as any rental units in structures owned and maintained by the New York City Housing Authority.

Source: *New York City Housing and Vacancy Survey*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2005*

1.	East Harlem	MN
2.	Brownsville/Ocean Hill	BK
3.	Mott Haven/Hunts Point	BX
4.	Lower East Side/ Chinatown	MN
5.	Bedford Stuyvesant	BK

18 tied for the lowest ranking, with 0% public housing:
Sunset Park (BK), S. Crown Heights (BK), Bay Ridge (BK), Bensonhurst (BK), Borough Park (BK), Flatbush (BK), E. Flatbush (BK), Greenwich Village/Financial District (MN), Sunnyside/Woodside (QN), Jackson Heights (QN), Elmhurst/Corona (QN), Middle Village/Ridgewood (QN), Rego Park/Forest Hills (QN), Flushing/ Whitestone (QN), Ozone Park/ Woodhaven (QN), S. Ozone Park/ Howard Beach (QN), Bayside/Little Neck (QN), and S. Shore (SI)

Racial Diversity Index

The Furman Center calculates the racial diversity index by measuring the probability that two randomly chosen heads of households in a given neighborhood will be of a different race. Using the categories of Asian/Pacific Islander, Black (including Hispanic), Hispanic (non-Black), White (non-Hispanic), and Native American, the raw index varies from 0 (minimum diversity) to 0.75 (maximum diversity). The data are then normalized so the maximum value is 1. A higher number indicates a more racially diverse neighborhood.

Because person-level data is unavailable from the 2005 HVS, the racial diversity index and the percentage breakdowns of each race/ethnicity are calculated based on the race or ethnicity of the head of household rather than each individual in the home. Heads of household reporting more than one race are excluded from this calculation.

Source: *New York City Housing and Vacancy Survey, Furman Center*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2005*

1.	Ozone Park/Woodhaven	QN	50.	Sheep. Bay/Gravesend	BK
2.	S. Ozone Pk./Howard Bch.	QN	50.	Brownsville/Ocean Hill	BK
3.	Hillcrest/Fresh Meadows	QN	52.	Greenwich Village/ Financial District	MN
4.	Morningside Hts./Hamilton	MN	53.	Upper East Side	MN
5.	Flatbush	BK	54.	East Flatbush	BK
			55.	South Shore	SI

Refinance Loan Rate (per 1,000 properties)

The refinance loan rate, calculated with data from the Home Mortgage Disclosure Act, represents the rate per 1,000 properties of refinance mortgage loan originations. For more information on HMDA, see "Home Purchase Loans" definition.

Source: *Home Mortgage Disclosure Act*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2003, 2004*

	Highest	Boro		Lowest	Boro
1.	Bedford Stuyvesant	BK	51.	Washington Hts./Inwood	MN
2.	East Flatbush	BK	52.	Riverdale/Kingsbridge	BX
3.	East NY/Starrett City	BK	53.	Rego Park/Forest Hills	QN
4.	Bushwick	BK	54.	Lower E. Side/Chinatown	MN
5.	Brownsville/Ocean Hill	BK	55.	East Harlem	MN

Rent Burden

This indicator represents the median amount of income spent on gross rent (rent plus electricity and fuel costs) by New York City households. For each borough, as well as New York City as a whole, this report lists the rent burden in 2002 and 2005 for all renter households and for unsubsidized low-income renter households. Unsubsidized low-income households are those in which the renter's income falls below the HUD-defined low-income threshold and the renter is not receiving a federal subsidy such as a section 8 voucher. Due to space limitations, this indicator is omitted from CD pages. Refer to www.nychanis.com for sub-borough area level data.

Source: *New York City Housing and Vacancy Survey*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2005*

All renter households

1.	Highbridge/S. Concourse	BX	51.	Stuyvesant Tn./Turtle Bay	MN
2.	Kingsbridge Hts./Mosholu	BX	52.	Bay Ridge	BK
3.	Morrisania/Belmont	BX	53.	Bayside/Little Neck	QN
4.	Jackson Heights	QN	54.	Brooklyn Hts./Ft. Greene	BK
5.	Borough Park	BK	54.	Upper West Side	MN

Low income, unsubsidized renter households

1.	Upper East Side	MN	51.	Pelham Parkway	BX
2.	Bayside/Little Neck	QN	52.	Bushwick	BK
3.	Borough Park	BK	53.	Rockaways	QN
4.	Stuyvesant Town/Turtle Bay	MN	54.	Sunset Park	BK
5.	Greenwich Village/ Financial District	MN	54.	Central Harlem	MN

Rental Vacancy Rate

The percentage of all rental apartments that are vacant is calculated by dividing the number of vacant, habitable for-rent units by the number of renter occupied units plus vacant, habitable for-rent units. This calculation excludes housing units in group quarters, such as hospitals, jails, mental institutions, and college dormitories.

Source: *New York City Housing and Vacancy Survey*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2005*

1.	North Shore	SI	51.	Clinton/Chelsea/Midtown	MN
2.	Greenwich Village/ Financial District	MN	51.	South Shore	SI
3.	Central Harlem	MN	53.	Mott Haven/Hunts Point	BX
4.	Upper East Side	MN	53.	Mid-Island	SI
5.	Mid. Village/Ridgewood	QN	55.	Bensonhurst	BK

% Rent-Regulated/Other subsidized

The percentage of all rental units that are rent-stabilized, rent-controlled, or city-owned, as well as the percentage of units for which rents are regulated because the development received some form of governmental subsidy to promote affordable housing (for example, Mitchell Lama rental units and HUD-regulated units).

Rent control laws were initially enacted during World War II. Rent-controlled apartments have dwindled to comprise only 2% of the City's rental units. Because rent-controlled apartments generally are converted to rent stabilization or become unregulated upon vacancy, most tenants in the few remaining rent-controlled apartments have occupied their apartments since 1974 or earlier.

Rent stabilization laws were first enacted in 1969 and provide for a less stringent form of rent regulation than rent control. For more information on rent regulation, see the New York City Rent Guidelines Board website at www.housingnyc.com.

Source: *New York City Housing and Vacancy Survey*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2005*

	Highest	Boro		Lowest	Boro
1.	Washington Hts./Inwood	MN	51.	North Shore	SI
2.	Kingsbridge Hts./Mosholu	BX	52.	S. Ozone Park/Howard Beach	QN
3.	Univ. Heights/Fordham	BX	53.	Bayside/Littleneck	QN
4.	Highbridge/South Concourse	BX	54.	Flatlands/Canarsie	BK
5.	South Crown Heights	BK	55.	Mid-Island	SI

Serious Housing Code Violations

The New York City Department of Housing Preservation and Development investigates housing code complaints from tenants and issues code violations if housing inspections reveal problems. Serious code violations are class C (immediately hazardous). Data on housing violations are reported as rates – the number of violations per 1,000 rental units.

Source: *New York City Department of Housing Preservation and Development*
Geography: *Community district, borough, city*
Years Available: *2002, 2003, 2004*

1.	Bushwick	BK	55.	Bayside/Little Neck	QN
2.	Belmont/E. Tremont	BX	56.	Tottenville/Great Kills	SI
3.	Fordham/University Hts.	BX	57.	Midtown	MN
4.	Hunts Point/Longwood	BX	58.	Stuy. Town/Turtle Bay	MN
5.	Highbridge/Concourse	BX	59.	Financial District	MN

% Severely Crowded Households

Severe crowding is a commonly-used measure of housing quality. A severely crowded household is defined as one in which there are more than 1.5 persons for each room in the unit. For each borough, as well as New York City as a whole, this report lists severe crowding in 2002 and 2005 for all renter households and for unsubsidized low-income renter households. Unsubsidized low-income households are those in which the renter's income falls below the HUD-defined low-income threshold but the renter is not receiving a federal subsidy such as a section 8 voucher. Due to space limitations, this indicator is omitted from CD pages. Refer to www.nychanis.com for sub-borough area level data.

Source: *New York City Housing and Vacancy Survey*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2005*

All renter households

1.	Borough Park	BK	51.	Bedford Stuyvesant	BK
2.	Jamaica	QN	52.	Pk. Slope/Carroll Gd.	BK
3.	University Hts./Fordham	BX	53.	East Harlem	MN
4.	Elmhurst/Corona	QN	54.	Mid. Village/Ridgewood	QN
5.	Flatbush	BK	54.	Queens Village	QN

Low income, unsubsidized renter households

1.	Borough Park	BK	51.	Pk. Slope/Carroll Gd.	BK
2.	University Hts./Fordham	BX	51.	Greenwich Vill./Fin. Dist.	MN
3.	Mid-Island	SI	51.	East Harlem	MN
4.	Jamaica	QN	51.	Mid. Village/Ridgewood	QN
5.	Pelham Parkway	BX	51.	Queens Village	QN

% Students Performing at Grade Level - Reading and Math

The New York City Department of Education's Division of Assessment and Accountability (DAA) develops and administers City and state tests, compiles data, and produces educational reports for students, parents, teachers and members of the New York City public school community. These education indicators quantify the percentage of students performing at or above grade level for grades three through eight. Education data from the Department of Education is received at the school district level. The Furman Center aggregates this data to the community district level using a population weighting formula.

Source: *New York City Department of Education*
Geography: *Community district, borough, city*
Years Available: *2002, 2003, 2004*

	Highest	Boro		Lowest	Boro
Reading Performance					
1.	Bayside/Little Neck	QN	55.	Belmont/East Tremont	BX
2.	Financial District	MN	56.	Fordham/University Hts.	BX
2.	Greenwich Village/Soho	MN	57.	Morrisania/Crotona	BX
2.	Midtown	MN	58.	Highbridge/Concourse	BX
2.	Stuyvesant Tn./Turtle Bay	MN	59.	Mott Haven/Melrose	BX
2.	Upper East Side	MN			
Math Performance					
1.	Bayside/Little Neck	QN	55.	Belmont/East Tremont	BX
2.	Financial District	MN	56.	Fordham/University Hts.	BX
2.	Greenwich Village/Soho	MN	57.	Morrisania/Crotona	BX
2.	Clinton/Chelsea	MN	58.	Highbridge/Concourse	BX
2.	Midtown	MN	59.	Mott Haven/Melrose	BX
2.	Stuyvesant Tn./Turtle Bay	MN			
2.	Upper East Side	MN			

% Subprime Home Purchase Loans

Subprime mortgage lending allows borrowers with credit records that would not qualify them for prime rate conventional loans to gain access to financing for home purchase, refinancing, and home improvement capital. However, some subprime lending is predatory because it is priced in excess of borrower risk or includes unfair or fraudulent terms. Predatory lending has been associated with a greater risk of foreclosure.

Until recently, the HMDA data did not provide information distinguishing loans as subprime. The U.S. Department of Housing and Urban Development (HUD), however, provides a list of lenders that specialize in subprime lending, which can be matched to loan information under HMDA. The 2004 HMDA data contains new data measuring how far above the prime rate any given loan was, making more precise calculations of subprime lending statistics possible. For continuity and comparability with previous years, however, this report continues to identify subprime loans by using the HUD subprime lender list.

Source: *Home Mortgage Disclosure Act*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2003, 2004*

1.	University Hts./Fordham	BX	51.	Chelsea/Clinton/Midtn.	MN
2.	Morrisania/Belmont	BX	51.	Stuyvesant Tn./Turtle Bay	MN
3.	Williamsbridge/ Baychester	BX	51.	Upper East Side	MN
4.	East NY/Starrett City	BK	54.	Upper West Side	MN
5.	Brownsville/Ocean Hill	BK	55.	Lower E. Side/Chinatown	MN

% Subprime Refinance Loans

The percentage of refinance loans that are subprime is calculated with data from the Home Mortgage Disclosure Act. For more information on subprime lending, see the "% Subprime Home Purchase Loans" definition.

Source: *Home Mortgage Disclosure Act*
Geography: *Sub-borough area, borough, city*
Years Available: *2002, 2003, 2004*

1.	University Hts./Fordham	BX	51.	Stuyvesant Town/Turtle Bay	MN
2.	East NY/Starrett City	BK	52.	Lower E. Side/Chinatown	MN
3.	Brownsville/Ocean Hill	BK	53.	Upper East Side	MN
4.	Jamaica	QN	54.	Chelsea/Clinton/Midtn.	MN
5.	Highbridge/Concourse	BX	55.	Upper West Side	MN

% Tax Delinquencies (Delinquent ≥ 1 year)

Like foreclosure data, information on property tax delinquencies provides an indicator of the economic health of the City's housing stock. A property is considered delinquent if the tax payment was not received by the due date. This report only includes delinquencies of more than $500, because those under $500 are not likely to reflect significant economic problems with the property.

Source: *New York City Department of Finance Open Balance File and Real Property Assessment Data*
Geography: *Community district, borough, city*
Years Available: *2002, 2003, 2004*

	Highest	Boro		Lowest	Boro
1.	Washington Hts./Inwood	MN	55.	Rego Parks/Forest Hills	QN
2.	Central Harlem/E. Harlem	MN	55.	Bayside/Little Neck	QN
2.	East Harlem	MN	57.	Greenwich Village/Soho	MN
4.	Fordham/Univ. Heights	BX	58.	Financial District	MN
4.	Crown Heights	BK	58.	Midtown	MN

Unemployment Rate

Unemployed persons are those individuals who, during the week prior to the HVS interview, had no employment but were available for work, and (1) had engaged in any specific job seeking activity within the past 4 weeks; (2) were waiting to be called back to a job from which they had been laid off; or (3) were waiting to report to a new wage or salary job within 30 days. Person-level data for the 2005 HVS was unavailable at the time of publication so unemployment rate figures are reported for 2002 only. Due to space limitations, this indicator is omitted from CD pages. Refer to www.nychanis.com for sub-borough area level data.

Source: *New York City Housing and Vacancy Survey*
Geography: *Sub-borough area, borough, city*
Years Available: *2002*

1.	Morrisania/Belmont	BX	50.	Bay Ridge	BK
2.	University Hts./Fordham	BX	50.	Upper East Side	MN
3.	Bushwick	BK	50.	South Shore	SI
4.	Brownsville/Ocean Hill	BK	53.	Throgs Neck/Co-op City	BX
5.	Mott Haven/Hunts Point	BX	54.	Bayside/Little Neck	QN
			55.	Coney Island	BK

Units Authorized by New Residential Building Permits

This indicator is derived from the building permit statistics of the Department of Buildings. Permit renewals are not included. Not all building permits will result in actual construction, but the number of units authorized by new permits is the best available indicator of how many units are under construction.

Source: *New York City Department of Buildings*
Geography: *Community district, borough, city*
Years Available: *2002, 2003, 2004*

1.	Clinton/Chelsea	MN	55.	Morningside Heights/ Hamilton	MN
2.	Upper East Side	MN	56.	S. Crown Hts./Prospect Hts.	BK
3.	Rockaway/Brd. Channel	QN	57.	East Flatbush	BK
4.	Greenpoint/Williamsburg	BK	58.	Rego Park/Forest Hills	QN
5.	Astoria	QN	59.	Washington Hts./Inwood	MN

% Vacant Land Area

This indicator represents the percentage of total land area that is vacant in a given geographic area. These data come from the Department of Finance's Real Property Assessment Data (RPAD) file, which contains records on nearly 1 million unique tax lots. Each record provides data on geographic location, land use, building type, building size, number of units, and other information for the lot.

Source: *Department of Finance Real Property Assessment Data File*
Geography: *Community district, borough, city*
Years Available: *2003, 2004, 2005*

1.	Tottenville/Great Kills	SI	55.	Financial District	MN
2.	East NY/Starrett City	BK	55.	Greenwich Village/Soho	MN
3.	S. Beach/Willowbrook	SI	57.	Stuyvesant Tn./Turtle Bay	MN
4.	Coney Island	BK	58.	Bay Ridge/Dyker Hts.	BK
5.	St. George/Stapleton	SI	59.	Upper East Side	MN

NEW YORK CITY

NEW YORK

Population:	**8,143,197**
Racial Diversity Index:	**0.92**
Median Household Income (2004 $):	**$40,000**
Income Diversity Ratio:	**6.1**
Median Monthly Rent:	**$900**
Median Price/Unit (2-4 Fam., 2004 $):	**$208,333**
Median Price/Unit (Condo., 2004 $):	**$430,000**

New York City is an exceptionally diverse city, known for its many ethnic neighborhoods. It is one of the few cities in the United States in which no single ethnic group constitutes a majority of the population. Asians, blacks, Hispanics, and non-Hispanic whites all have a significant presence in the City, ranging between 10 and 44 percent of the City's total households.

	2002	2003	2004	2005
Housing Stock and Land Use				
Number of Housing Units	3,208,587	-	-	3,260,856
Rental Vacancy Rate	2.9%	-	-	3.1%
% Public Housing	8.5%	-	-	8.2%
% Rent-Regulated/Other subsidized	59.6%	-	-	58.5%
Certificates of Occupancy	15,267	13,712	16,981	16,201
Units Authorized by New Residential Building Permits	18,879	20,050	19,957	-
Homeownership Rate	32.7%	-	-	33.3%
% Vacant Land Area	-	7.5%	7.4%	6.8%
Housing Prices and Affordability				
Index of Housing Price Appreciation (2-4 family bldg.)	148.0	173.4	199.2	-
Median Monthly Rent (unsubsidized units, 2005 dollars)	$831	-	-	$900
Median Price Per Unit (2-4 fam. bldg., 2004 dollars)	$155,944	$183,254	$208,333	-
Median Price Per Unit (Condominium, 2004 dollars)	$383,260	$378,925[1]	$430,000	-
Median Rent Burden - All renter households	28.6%	-	-	31.2%
Median Rent Burden - Unsubsidized low income renters	43.9%	-	-	50.4%
Housing Quality				
Serious Housing Code Violations (per 1,000 rentals)	38.1	44.2	41.1	-
% Tax Delinquencies (delinquent ≥ 1 year)	2.7%	1.8%	0.7%	-
% Severe Crowding - All renter households	3.9%	-	-	3.7%
% Severe Crowding - Unsubsidized low income renters	5.3%	-	-	4.8%

1 The median condominium price in New York City dropped in 2003 due to the conversion of approximately 800 units sold at below-market prices in Ruppert Yorkville Towers, a former Mitchell Lama development in the Upper East Side. Excluding these units would result in a citywide median condominium price of $390,120 in 2003.

Meanwhile, a full 32% of the City's households are foreign-born, immigrating from a remarkable range of countries. The City is economically diverse as well, with some of the highest earners in the country as well as some of the poorest.

The level of neither economic nor racial diversity changed much between 2002 and 2005, but there were some slight changes in the City's underlying racial and ethnic composition. Continuing the trends of the 1990s, the percentage of Asian and Hispanic households rose slightly, while the share of black and non-Hispanic white households modestly declined.

Our data suggest that the years between 2002 and 2005 were somewhat mixed ones for the New York City economy. The City's population continued to rise, but at a slower pace than it did during the 1990s. (The Census estimates reported here actually suggest a decline in population between 2004 and 2005, but the New York City Department of City Planning is contesting this estimate, and the final population estimate is likely to be higher.) Poverty rates fell between 2002 and 2005, but inflation-adjusted, median household income in the City actually declined as well, from $42,700 to $40,000 (in 2004 dollars).

Residential construction activity in the City continued at a healthy pace, perhaps due to the more rapid income and population growth that occurred just prior to 2002. Between 2002 and 2004, for instance, the average annual number of housing units authorized by building permits was over 19,600, as compared to an annual average of just 7,020 permits during the 1990s. Similarly, the number of certificates of occupancy issued each year is considerably higher today than it was during the 1990s. Possibly as a result of this stepped-up construction activity, the rental vacancy rate in the City rose from 2.9 percent in 2002 to 3.1 percent in 2005.

Despite this new construction, housing prices continue to rise rapidly. The median price of condominiums sold in the City rose by 12 percent between 2002 and 2004, reaching $430,000 in 2004. The median sales price per unit of 2 to 4 family homes meanwhile rose even more rapidly, increasing by 34 percent over this two-year

	2002	2003	2004	2005
Social, Demographic, and Income Indicators				
Population	8,107,428	8,129,996	8,164,706	8,143,197
Racial Diversity Index	0.91	-	-	0.92
% Immigrant Households	33.6%	-	-	32.0%
% Asian (inc. Hawaiian and Pacific Islander) Households	8.9%	-	-	9.5%
% Black (including Hispanic) Households	24.0%	-	-	23.0%
% Hispanic (non-Black) Households	22.2%	-	-	23.0%
% White (non-Hispanic) Households	44.6%	-	-	44.2%
% Native American Households	0.2%	-	-	0.3%
Median Household Income (in 2004 dollars)	$42,700	-	-	$40,000
Income Diversity Ratio	6.3	-	-	6.1
Poverty Rate	17.5%	-	-	17.3%
Unemployment Rate	8.7%	-	-	-
% Students Performing at Grade Level - Reading	39.3%	41.4%	41.6%	-
% Students Performing at Grade Level - Math	35.3%	42.4%	47.2%	-
Felony Crime Rate (per 1,000 residents)	31.0	29.2	28.3	-
Lending Indicators				
Home Purchase Loans (per 1,000 properties)	53.8	52.0	59.9	-
% Subprime Home Purchase Loans	6.5%	10.1%	14.9%	-
Home Purchase Loan Approval Rate	83.0%	82.5%	80.2%	-
Refinance Loan Rate (per 1,000 properties)	74.1	105.0	58.8	-
% Subprime Refinance Loans	17.1%	17.4%	31.2%	-
Notices of Foreclosure (per 1,000 1-4 family properties)	13.0	11.2	11.2	-

period. While existing homeowners have enjoyed healthy rates of appreciation, many prospective homebuyers are being priced out of the market. The small and declining share of vacant land in the City suggests that additional increases in residential construction will be ever more challenging, unless the City undertakes to allow higher density building in areas now zoned residential, or to allow residential development in areas now zoned for other uses.

Mortgage lending data similarly suggest robust levels of investment. The volume of both home purchase and refinance mortgage originations has risen since 2002, though the number of refinance loans fell sharply between 2003 and 2004, largely due to shifts in interest rates. A growing fraction of these mortgage loans, however, are subprime, with dramatic citywide increases in subprime shares of refinance lending between 2003 and 2004. While subprime lending may allow borrowers with imperfect credit records to gain access to financing, some subset of these subprime loans are predatory and force borrowers to pay unreasonably high interest rates, making them far more vulnerable to foreclosure risk. So far, there is little evidence that foreclosures have increased citywide; between 2002 and 2004, the rate of notices of foreclosure issued fell slightly. The percent of properties with tax delinquencies of more than one year dropped significantly in this two-year period.

On the rental side of the market, affordability pressures clearly grew. The median monthly contract rent increased from $831 to $900 (after adjusting for inflation), and the median share of income spent on rent by New York City renters (the median rent burden) rose from 28.6 percent in 2002 to 31.2 percent in 2005. These numbers suggest that rents represent a significant strain for many households, especially those at the low-end of the income spectrum who are not fortunate enough to live in subsidized housing. Among unsubsidized, low-income renters, the median share of income spent on rent rose to over 50 percent in 2005, up from 43.9 percent in 2002. Surprisingly, perhaps, the share of unsubsidized, low-income renter households that live in severely crowded housing actually fell during this period from 5.3 percent in 2002 to 4.8 percent in 2005.

In the analysis that accompanies this report, we explore affordability pressures further by examining and comparing recent trends in the housing demand and supply in the City. We also compare these recent patterns to those changes that took place during the 1990s.

While many New York City renters are paying more, and spending a greater share of their incomes, to live in their neighborhoods, conditions in those neighborhoods have improved in recent years. In particular, crime rates continued their steady and consistent decline, with the total felony crime rate falling to 28.3 per 1,000 residents, its lowest rate since the 1960s. Local public schools also have done well during this period. Elementary school students in the City's public schools improved their average performance on standardized tests, achieving especially large gains on math tests.

Naturally, such average improvements may mask considerable variation across neighborhoods and individuals. Not every neighborhood fared quite so well, while some fared considerably better. The rest of this volume describes and compares changes in housing and neighborhood conditions across the City's five boroughs and its 59 community districts.

BRONX

	CD	Page
Mott Haven/Melrose	101	34
Hunts Point/Longwood	102	35
Morrisania/Crotona	103	36
Highbridge/Concourse	104	37
Fordham/University Heights	105	38
Belmont/East Tremont	106	39
Kingsbridge Heights/Bedford	107	40
Riverdale/Fieldston	108	41
Parkchester/Soundview	109	42
Throgs Neck/Co-op City	110	43
Morris Park/Bronxdale	111	44
Williamsbridge/Baychester	112	45

BRONX

		Rank (2002)	Rank (2004/5)
Population:	**1,357,589**	4	4
Racial Diversity Index:	**0.86**	3	3
Median Household Income:	**$27,500**	5	5
Income Diversity Ratio:	**6.6**	3	2
Median Monthly Rent:	**$768**	5	5
Median Price/Unit (2-4 fam.):	**$171,500**	5	5
Median Price/Unit (5+ fam.):	**$64,146**	5	4[1]

Although crime rates have fallen and home values have risen significantly in the Bronx in recent years, the borough continues to exhibit signs of housing and neighborhood distress. At 22.1%, the homeownership rate in the Bronx is the lowest among the five boroughs. Despite having the largest stock of rent-regulated and subsidized units in the City, the median rent burden and levels of

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Housing Stock and Land Use						
Number of Housing Units	491,006	-	-	499,029	4	4
Rental Vacancy Rate	3.3%	-	-	2.6%	2	5
% Public Housing	11.7%	-	-	10.2%	1	1
% Rent-Regulated/Other subsidized	67.8%	-	-	71.6%	2	1
Certificates of Occupancy	1,220	1,465	1,755	1,434	5	5
Units Authorized by New Residential Building Permits	2,621	2,942	3,534	-	4	4
Homeownership Rate	22.5%	-	-	22.1%	5	5
% Vacant Land Area	-	4.4%	4.3%	4.9%	4	3
Housing Prices and Affordability						
Index of Housing Price Appreciation (2-4 fam. building)	132.5	152.6	172.8	-	5	5
Median Monthly Rent (unsubsidized units, 2005 dollars)	$720	-	-	$768	5	5
Median Price Per Unit (2-4 fam. bldg., 2004 dollars)	$133,879	$151,428	$171,500	-	5	5
Median Price Per Unit (5+ fam. bldg., 2004 dollars)	$48,126	$55,139	$64,146	-	5	4[1]
Median Rent Burden - All renter households	31.0%	-	-	34.5%	1	1
Median Rent Burden - Unsubsidized low income renters	46.0%	-	-	52.4%	2	2
Housing Quality						
Serious Housing Code Violations (per 1,000 rentals)	58.0	79.1	63.3	-	1	1
% Tax Delinquencies (delinquent ≥ 1 year)	3.3%	2.2%	1.6%	-	3	2
% Severe Crowding - All renter households	3.8%	-	-	4.5%	2	2
% Severe Crowding - Unsubsidized low income renters	4.9%	-	-	5.7%	3	2

1 Since Staten Island experienced fewer than 5 sales of 5+ family buildings in 2004, the ranking for this indicator only ranges from 1 to 4 in this year.
2 Notice of foreclosure data is unavailable for Staten Island, therefore the ranking for this indicator only ranges from 1 to 4 in both 2002 and 2004.

residential crowding are high and have increased in recent years, especially among unsubsidized low income renters. This may be explained in part by the Bronx's relatively low median household income, which in 2005 was the lowest in New York City at $27,500. Residential building permits have risen consistently since 2002, however, indicating considerable construction activity. Nonetheless, the rental vacancy rate fell significantly between 2002 and 2005, suggesting a tightening rental market.

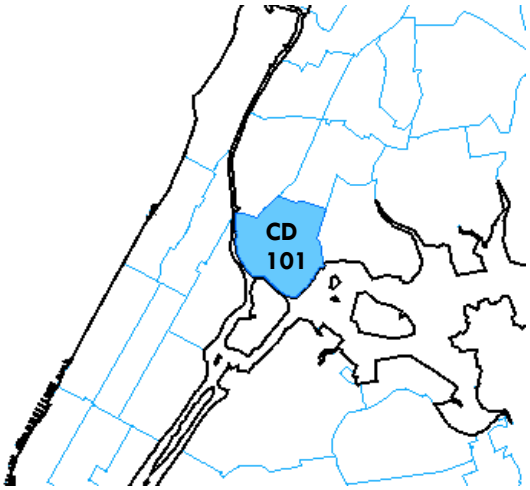
Housing conditions in many parts of the Bronx are less than ideal – at 63.3 serious housing code violations per 1,000 rental units, the borough led New York City in 2004. Subprime home purchase and refinance loans are prevalent and rising, soaring to rates of 28% and 40.9%, respectively, in 2004. Also troubling is the large proportion of housing units receiving notices of foreclosure, which consistently has been higher than any other borough.

Economic and employment indicators also exhibit troubling signs. In addition to a low median household income, the Bronx also has the City's highest poverty rate (28.1%) and, in 2002, had the City's highest unemployment rate (12.7%). However, after Manhattan, the Bronx is also the second most economically diverse borough in the City, with several affluent neighborhoods in the western and northern parts of the borough.

Various areas of the Bronx have been subject to rezoning proposals recently. Downzoning efforts in neighborhoods such as Riverdale-on-Hudson, Morris Park, Olinville, Pelham Bay, and Westchester Square have been approved by City Council.

Other recent projects in the borough include the Bronx Terminal Market and the new Yankee Stadium. The Terminal Market is a $400 million, one million square-foot retail center, which is anticipated to create 5,000 jobs. The new Yankee Stadium, currently in the planning stage, is scheduled for completion in 2009. The project has stirred controversy in community district 104, where residents are concerned about the loss of park space and expenditure of public money.

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Social, Demographic, and Income Indicators						
Population	1,358,895	1,363,875	1,362,523	1,357,589	4	4
Racial Diversity Index	0.87	-	-	0.86	3	3
% Immigrant Households	31.3%	-	-	29.5%	3	3
% Asian (inc. Hawaiian and Pacific Islander) Households	2.9%	-	-	2.8%	5	5
% Black (including Hispanic) Households	32.2%	-	-	31.4%	2	2
% Hispanic (non-Black) Households	44.9%	-	-	46.8%	1	1
% White (non-Hispanic) Households	19.7%	-	-	18.7%	5	5
% Native American Households	0.4%	-	-	0.2%	1	2
Median Household Income (in 2004 dollars)	$28,460	-	-	$27,500	5	5
Income Diversity Ratio	6.1	-	-	6.6	3	2
Poverty Rate	26.6%	-	-	28.1%	1	1
Unemployment Rate	12.7%	-	-	-	1	-
% Students Performing at Grade Level - Reading	28.0%	29.0%	28.9%	-	5	5
% Students Performing at Grade Level - Math	24.0%	31.3%	35.7%	-	5	5
Felony Crime Rate (per 1,000 residents)	32.8	32.1	30.8	-	2	2
Lending Indicators						
Home Purchase Loans (per 1,000 properties)	40.3	39.4	49.3	-	5	5
% Subprime Home Purchase Loans	12.4%	17.7%	28.0%	-	1	1
Home Purchase Loan Approval Rate	75.8%	77.6%	75.0%	-	5	5
Refinance Loan Rate (per 1,000 properties)	56.0	73.7	56.3	-	5	4
% Subprime Refinance Loans	24.2%	27.5%	40.9%	-	1	1
Notices of Foreclosure (per 1,000 1-4 family properties)	19.1	18.9	17.4	-	1	1[2]



MOTT HAVEN/ MELROSE[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	82,159	54	-
Racial Diversity Index:	0.49	44	48
Median Household Income:	$15,544	54	55
Income Diversity Ratio:	5.9	22	19
Median Monthly Rent:	$650	54	54
Median Price/Unit (2-4 fam.):	$137,500	45	56

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$16,419	-	-	$15,544	54	55
Poverty Rate	44.6%	-	-	46.7%	2	1
% Immigrant Households	26.9%	-	-	26.4%	38	37
Rental Vacancy Rate	*2.3%*	-	-	*0.9%*	32	53
Number of Housing Units	44,125	-	-	46,003	48	46
% Public Housing	31.1%	-	-	26.1%	2	3
% Rent-Regulated/Other subsidized	61.3%	-	-	67.9%	23	15
Certificates of Occupancy	205	185	128	243	19	25
Units Authorized by New Residential Building Permits	265	248	344	-	27	24
Homeownership Rate	5.6%	-	-	6.1%	54	54
Index of Housing Price Appreciation (2-4 family building)	162.6	146.2	192.0	-	12	24[2]
Home Purchase Loans (per 1,000 properties)	69.1	62.9	56.5	-	12	29
% Subprime Home Purchase Loans	7.1%	19.4%	35.1%	-	30	8
Refinance Loan Rate (per 1,000 properties)	44.3	76.1	69.3	-	41	21
% Subprime Refinance Loans	29.4%	29.8%	45.2%	-	13	12
Notices of Foreclosure (per 1,000 1-4 family properties)	16.0	20.4	23.7	-	21	15
% Tax Delinquencies (delinquent ≥ 1 year)	4.8%	3.2%	2.5%	-	17	15
% Vacant Land Area	-	2.9%	3.0%	2.9%	31	31
Serious Housing Code Violations (per 1,000 rental units)	25.8	29.9	50.9	-	29	20
% Students Performing at Grade Level - Reading	21.6%	22.7%	20.2%	-	59	59
% Students Performing at Grade Level - Math	16.6%	22.8%	27.1%	-	59	59
Felony Crime Rate (per 1,000 residents)	45.9	48.2	44.0	-	7	7

CD 101 has the highest poverty rate in the City (46.7%) and the lowest median household income ($15,544). The rate of homeownership is one of the lowest in the City at 6.1%. Since 2002, the percentage of home purchase loans that are subprime has increased nearly five-fold. Contrary to citywide trends, the rate of serious housing code violations has risen substantially, and reading scores have decreased.

In March 2006, ground was broken for the new "Hub Retail and Office Center." The area is a popular destination because four train lines and six bus lines converge there.

Due to a lack of open space in the area, some community advocates and political officials are calling for increased access to historic North Brother Island, which lies off the shore of CD 101.

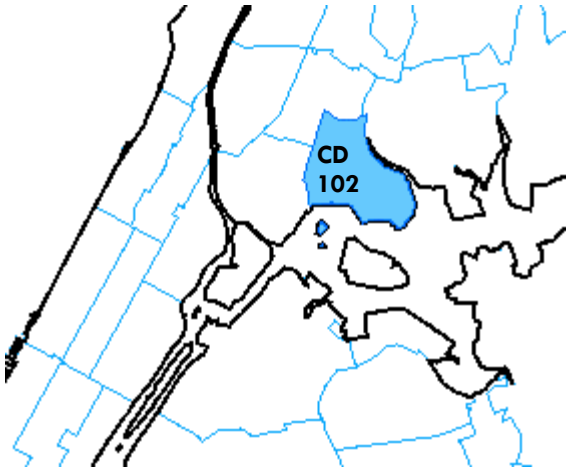
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community districts 101 and 102 both fall within sub-borough area 101. Data at the sub-borough area level for these two CDs is identical.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

HUNTS POINT/ LONGWOOD[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	46,824	57	-
Racial Diversity Index:	0.49	44	48
Median Household Income:	$15,544	54	55
Income Diversity Ratio:	5.9	22	19
Median Monthly Rent:	$650	54	54
Median Price/Unit (2-4 fam.):	$127,500	53	57



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$16,419	-	-	$15,544	54	55	**Median Household Income (in 2004 dollars)**
44.6%	-	-	46.7%	2	1	**Poverty Rate**
26.9%	-	-	26.4%	38	37	**% Immigrant Households**
2.3%	-	-	*0.9%*	32	53	**Rental Vacancy Rate**
44,125	-	-	46,003	48	46	**Number of Housing Units**
31.1%	-	-	26.1%	2	3	**% Public Housing**
61.3%	-	-	67.9%	23	15	**% Rent-Regulated/Other subsidized**
112	82	82	70	35	50	**Certificates of Occupancy**
108	187	243	-	45	32	**Units Authorized by New Residential Building Permits**
5.6%	-	-	6.1%	54	54	**Homeownership Rate**
141.8	*169.1*	*172.9*	-	21	29[2]	**Index of Housing Price Appreciation (2-4 family building)**
69.1	62.9	56.5	-	12	29	**Home Purchase Loans (per 1,000 properties)**
7.1%	19.4%	35.1%	-	30	8	**% Subprime Home Purchase Loans**
44.3	76.1	69.3	-	41	21	**Refinance Loan Rate (per 1,000 properties)**
29.4%	29.8%	45.2%	-	13	12	**% Subprime Refinance Loans**
29.6	25.2	26.0	-	12	12	**Notices of Foreclosure (per 1,000 1-4 family properties)**
3.8%	3.2%	2.4%	-	20	17	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	5.4%	5.3%	5.3%	20	18	**% Vacant Land Area**
92.0	70.9	115.9	-	3	4	**Serious Housing Code Violations (per 1,000 rental units)**
29.3%	31.3%	31.4%	-	48	46	**% Students Performing at Grade Level - Reading**
24.9%	34.3%	38.8%	-	49	43	**% Students Performing at Grade Level - Math**
52.5	51.9	46.6	-	6	6	**Felony Crime Rate (per 1,000 residents)**

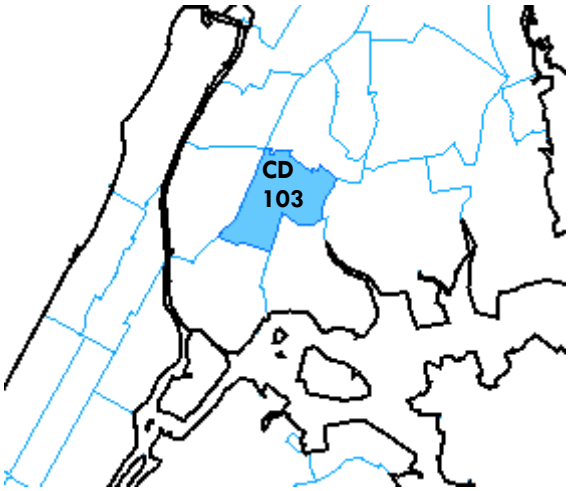
In March 2005, the City introduced the Hunts Point Vision Plan with the goals of developing new waterfront parks, improving traffic safety, upgrading street lighting, repaving streets and improving the rail freight lines serving Hunts Point. Additionally, the Vision Plan will better link workers to anticipated new jobs through collaboration with the Metropolitan Transportation Authority to provide new bus service to the Hunts Point area.

CD 102 had the 4th highest rate of serious housing code violations citywide in 2004, with 115.9 per 1,000 rental units. Housing prices have appreciated in CD 102 by 22% from 2002 to 2004, though these numbers should be treated with caution, since they are based on a small number of observations. Math scores have increased significantly since 2002, rising in percentage points more than all but two CDs in the City.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community districts 101 and 102 both fall within sub-borough area 101. Data at the sub-borough area level for these two CDs is identical.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



MORRISANIA / CROTONA[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	68,574	56	-
Racial Diversity Index:	0.75	24	23
Median Household Income:	$16,800	55	54
Income Diversity Ratio:	4.4	38	47
Median Monthly Rent:	$731	53	52
Median Price/Unit (2-4 fam.):	$140,000	54	55

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$15,324	-	-	$16,800	55	54
Poverty Rate	45.6%	-	-	40.0%	1	2
% Immigrant Households	31.1%	-	-	28.6%	34	34
Rental Vacancy Rate	*3.9%*	-	-	*2.1%*	15	37
Number of Housing Units	49,732	-	-	52,078	34	28
% Public Housing	19.3%	-	-	18.2%	7	9
% Rent-Regulated/Other subsidized	67.2%	-	-	68.4%	18	14
Certificates of Occupancy	44	91	202	226	50	27
Units Authorized by New Residential Building Permits	362	516	326	-	19	26
Homeownership Rate	8.3%	-	-	8.3%	50	51
Index of Housing Price Appreciation (2-4 family building)	173.1	207.7	258.5	-	6	4[2]
Home Purchase Loans (per 1,000 properties)	41.5	47.5	70.2	-	39	18
% Subprime Home Purchase Loans	17.9%	24.0%	45.9%	-	2	2
Refinance Loan Rate (per 1,000 properties)	43.3	66.5	71.4	-	44	20
% Subprime Refinance Loans	32.6%	31.6%	48.7%	-	10	9
Notices of Foreclosure (per 1,000 1-4 family properties)	38.2	36.8	25.9	-	2	13
% Tax Delinquencies (delinquent ≥ 1 year)	6.2%	4.5%	3.6%	-	12	10
% Vacant Land Area	-	7.0%	6.6%	8.0%	10	9
Serious Housing Code Violations (per 1,000 rental units)	*54.6*	*55.7*	*67.5*	-	16	14
% Students Performing at Grade Level - Reading	25.1%	26.6%	25.2%	-	*57*	*57*
% Students Performing at Grade Level - Math	21.8%	29.8%	32.8%	-	*56*	*57*
Felony Crime Rate (per 1,000 residents)	39.2	40.1	39.6	-	12	9

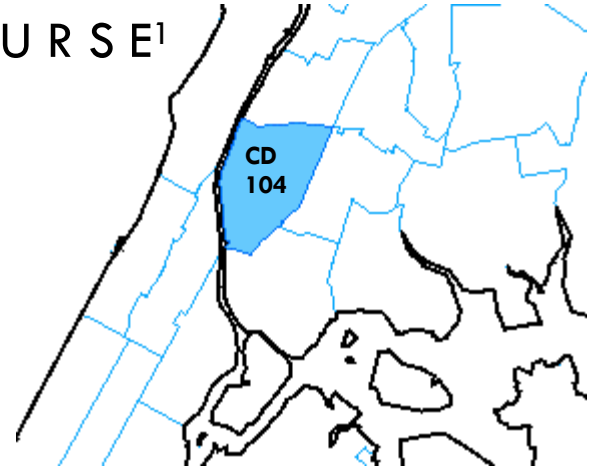
CD 103 has the 2nd lowest median household income in New York City, at $16,800, and the 2nd highest poverty rate, with 40% of the households living in poverty. Additionally, CD 103 was one of four CDs for which crime rates increased from 2002 to 2004. Despite these signs of distress, the prices of homes are appreciating rapidly, with the price index rising nearly 50% from 2002 to 2004. The number of home purchase loans has nearly doubled from 41.5 per 1,000 properties in 2002 to 70.2 in 2004. In Morrisania/Crotona 45.9% of the home purchase loans were subprime in 2004, which makes it the community district with the 2nd highest share of subprime home purchase loans in the City. CD 103 ranks near the bottom citywide in elementary school performance, with 32.8% of students performing at or above grade level in math in 2004, but this still represents a marked improvement from a low 21.8% in 2002.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community districts 103 and 106 both fall within sub-borough area 102. Data at the sub-borough area level for these two CDs is identical.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

HIGHBRIDGE/CONCOURSE[1]



		Rank (2002)	Rank (2004/5)
Population (2000):	139,563	28	-
Racial Diversity Index:	0.72	27	28
Median Household Income:	$21,280	51	53
Income Diversity Ratio:	5.4	28	25
Median Monthly Rent:	$743	50	51
Median Price/Unit (2-4 fam.):	$142,333	51	54

2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$23,041	-	-	$21,280	51	53	**Median Household Income (in 2004 dollars)**
31.9%	-	-	35.2%	7	4	**Poverty Rate**
40.5%	-	-	39.3%	23	19	**% Immigrant Households**
2.7%	-	-	*3.8%*	27	15	**Rental Vacancy Rate**
45,762	-	-	45,441	45	49	**Number of Housing Units**
3.5%	-	-	2.6%	31	33	**% Public Housing**
85.8%	-	-	88.7%	4	4	**% Rent-Regulated/Other subsidized**
35	249	200	192	54	30	**Certificates of Occupancy**
396	380	590	-	16	9	**Units Authorized by New Residential Building Permits**
7.5%	-	-	8.2%	52	52	**Homeownership Rate**
171.3	*186.5*	*207.9*	-	*7*	14[2]	**Index of Housing Price Appreciation (2-4 family building)**
28.6	23.8	37.5	-	53	48	**Home Purchase Loans (per 1,000 properties)**
14.5%	21.6%	31.1%	-	6	12	**% Subprime Home Purchase Loans**
17.7	25.3	28.9	-	55	48	**Refinance Loan Rate (per 1,000 properties)**
39.5%	41.9%	49.7%	-	3	5	**% Subprime Refinance Loans**
29.2	27.0	27.0	-	13	11	**Notices of Foreclosure (per 1,000 1-4 family properties)**
10.0%	6.3%	4.4%	-	4	8	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	5.5%	4.9%	5.7%	19	16	**% Vacant Land Area**
84.3	87.0	109.8	-	6	5	**Serious Housing Code Violations (per 1,000 rental units)**
22.9%	23.9%	22.8%	-	58	58	**% Students Performing at Grade Level - Reading**
20.3%	27.3%	29.3%	-	58	58	**% Students Performing at Grade Level - Math**
32.1	31.6	28.2	-	22	28	**Felony Crime Rate (per 1,000 residents)**

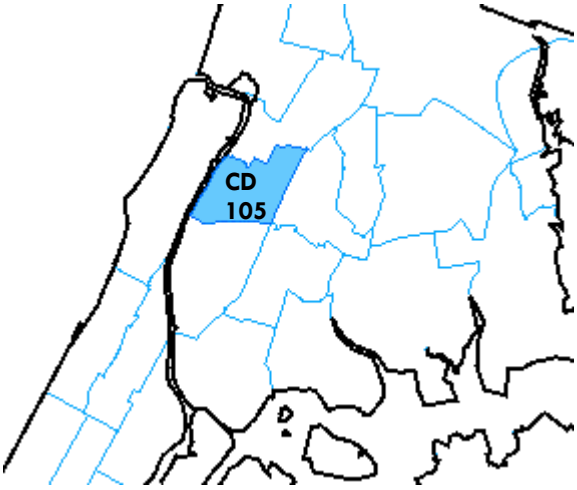
In 2005, the Yankees announced plans for a new stadium in CD 104. Approval from the state legislature and the City Council are pending, but under the proposal, the state would contribute about $70 million to increase parking from 7,000 spaces to 11,000. The City would replace lost parkland as part of the deal, which also includes a new commuter train station and expanded ferry terminal. Another project, the Gateway Center at Bronx Terminal Market, was approved in 2006. That plan calls for the redevelopment of a portion of the current Bronx Terminal Market site, along with the Bronx House of Detention.

The percent of tax delinquencies decreased substantially from 10% in 2002 to 4.4% in 2004. On the other hand, CD 104 still had one of the highest rates of serious housing code violations citywide, with 109.8 per 1,000 rental units. The percentage of school children performing at grade level in reading and math is the 2nd lowest citywide.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 104 matches sub-borough area 103.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



FORDHAM / UNIVERSITY HEIGHTS[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	128,313	30	-
Racial Diversity Index:	0.73	29	26
Median Household Income:	$22,000	52	52
Income Diversity Ratio:	5.9	28	19
Median Monthly Rent:	$665	52	53
Median Price/Unit (2-4 fam.):	$157,500	56	51

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$22,768	-	-	$22,000	52	52
Poverty Rate	35.9%	-	-	37.2%	3	3
% Immigrant Households	40.8%	-	-	37.8%	21	21
Rental Vacancy Rate	*3.3%*	-	-	*3.7%*	20	16
Number of Housing Units	44,247	-	-	45,480	47	48
% Public Housing	3.1%	-	-	3.6%	33	30
% Rent-Regulated/Other subsidized	93.2%	-	-	91.5%	2	3
Certificates of Occupancy	137	116	31	85	28	*47*
Units Authorized by New Residential Building Permits	102	190	109	-	*47*	49
Homeownership Rate	*2.2%*	-	-	*2.3%*	*55*	*55*
Index of Housing Price Appreciation (2-4 family building)	140.6	163.5	178.6	-	24	28[2]
Home Purchase Loans (per 1,000 properties)	39.7	*47.5*	56.0	-	42	30
% Subprime Home Purchase Loans	18.1%	20.7%	47.3%	-	1	1
Refinance Loan Rate (per 1,000 properties)	41.8	*77.7*	75.0	-	46	17
% Subprime Refinance Loans	37.7%	37.6%	*55.2%*	-	*5*	1
Notices of Foreclosure (per 1,000 1-4 family properties)	35.4	32.1	28.2	-	4	9
% Tax Delinquencies (delinquent ≥ 1 year)	*7.8%*	*5.1%*	4.6%	-	8	4
% Vacant Land Area	-	4.3%	4.1%	3.7%	25	27
Serious Housing Code Violations (per 1,000 rental units)	83.0	89.4	120.9	-	*7*	3
% Students Performing at Grade Level - Reading	25.5%	27.0%	27.0%	-	56	56
% Students Performing at Grade Level - Math	21.9%	29.2%	33.2%	-	*55*	56
Felony Crime Rate (per 1,000 residents)	33.9	33.4	*31.7*	-	17	17

Although the homeownership rate in CD 105 is the lowest in the City, and little new construction is underway, the rate of home purchase loans in CD 105 has increased between 2002 and 2004, from 39.7 to 56.0 per 1,000 properties. The percentage of home purchase loans that are subprime more than doubled from 18.1% to 47.3%. The rate of refinance lending also increased, with the rate per 1,000 properties moving from 41.8 to *75*. In 2004, CD 105 ranked the highest in subprime refinance loans citywide; *55.2%* of its refinance loans were subprime. The rate of notices of foreclosure also was high, at 28.2 per 1,000 one to four family homes.

CD 105 ranks low in elementary school performance, with 33.2% of students performing at or above grade level in math in 2004, and 27.0% of students performing at or above grade level in reading.

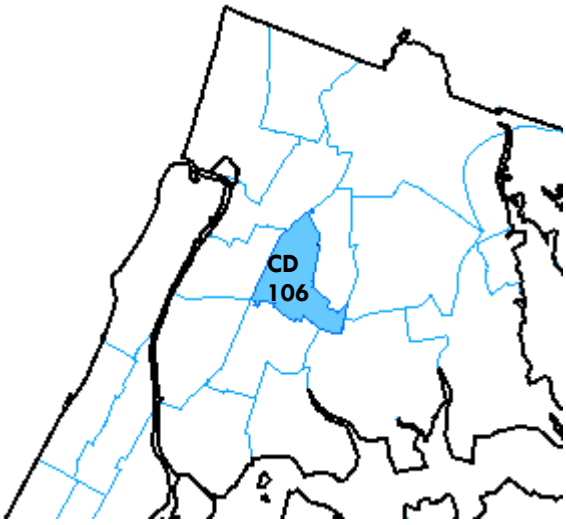
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 105 matches sub-borough area 104.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

BELMONT/ EAST TREMONT[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	75,688	55	-
Racial Diversity Index:	0.75	24	23
Median Household Income:	$16,800	55	54
Income Diversity Ratio:	4.4	38	47
Median Monthly Rent:	$731	53	52
Median Price/Unit (2-4 fam.):	$147,500	52	53



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$15,324	-	-	$16,800	*55*	54	**Median Household Income (in 2004 dollars)**
45.6%	-	-	40.0%	1	2	**Poverty Rate**
31.1%	-	-	28.6%	34	34	**% Immigrant Households**
3.9%	-	-	*2.1%*	15	37	**Rental Vacancy Rate**
49,732	-	-	52,078	34	28	**Number of Housing Units**
19.3%	-	-	18.2%	*7*	9	**% Public Housing**
67.2%	-	-	68.4%	18	14	**% Rent-Regulated/Other subsidized**
109	46	204	82	37	49	**Certificates of Occupancy**
251	272	385	-	28	19	**Units Authorized by New Residential Building Permits**
8.3%	-	-	8.3%	50	51	**Homeownership Rate**
153.8	193.8	219.1	-	13	10[2]	**Index of Housing Price Appreciation (2-4 family building)**
41.5	47.5	70.2	-	39	18	**Home Purchase Loans (per 1,000 properties)**
17.9%	24.0%	45.9%	-	2	2	**% Subprime Home Purchase Loans**
43.3	66.5	71.4	-	44	20	**Refinance Loan Rate (per 1,000 properties)**
32.6%	31.6%	48.7%	-	10	9	**% Subprime Refinance Loans**
32.6	34.3	27.1	-	8	10	**Notices of Foreclosure (per 1,000 1-4 family properties)**
5.8%	5.1%	3.6%	-	15	10	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	6.1%	5.9%	5.6%	14	17	**% Vacant Land Area**
86.9	112.1	125.6	-	*5*	2	**Serious Housing Code Violations (per 1,000 rental units)**
26.5%	28.4%	27.5%	-	*55*	*55*	**% Students Performing at Grade Level - Reading**
22.2%	30.1%	34.9%	-	*54*	*55*	**% Students Performing at Grade Level - Math**
43.2	41.8	41.0	-	9	8	**Felony Crime Rate (per 1,000 residents)**

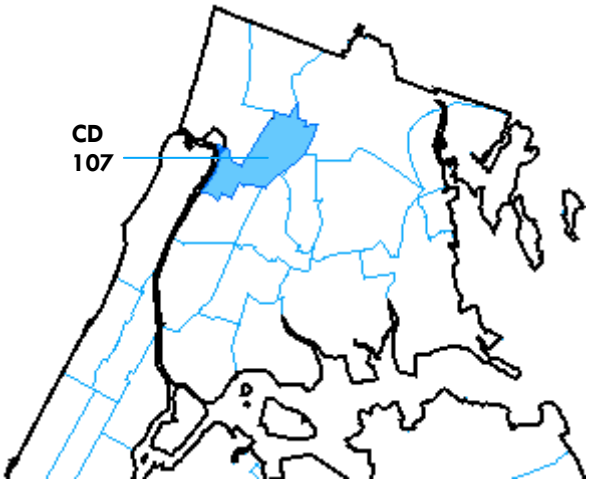
One of the poorest neighborhoods in the City, CD 106 has seen the rate of home purchase loans increase from 41.5 per 1,000 properties in 2002 to 70.2 in 2004. In both 2002 and 2004 Belmont/East Tremont had the 2nd highest percentage of home purchase loans that were subprime in the City: 45.9% in 2004, compared to 17.9% in 2002. The rate of refinance loans also surged from 43.3 in 2002 to 71.4 per 1,000 properties in 2004. 48.7% of these refinance loans were subprime. The rate of serious housing code violations increased to 125.6 in 2004, giving CD 106 the 2nd highest rate of serious code violations in the City.

While school performance in math jumped significantly, reading scores changed little. One sign of recovery, however, is the extent of new construction: CD 106 rose to number 19 in the number of new residential building permits.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community districts 103 and 106 both fall within sub-borough area 102. Data at the sub-borough area level for these two CDs is identical.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



KINGSBRIDGE HEIGHTS / BEDFORD PARK[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	141,411	27	-
Racial Diversity Index:	0.73	16	26
Median Household Income:	$24,000	50	47
Income Diversity Ratio:	5.7	15	21
Median Monthly Rent:	$800	43	48
Median Price/Unit (2-4 fam.):	$150,250	47	52

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$23,063	-	-	$24,000	50	47
Poverty Rate	33.7%	-	-	28.5%	4	9
% Immigrant Households	37.8%	-	-	37.7%	29	23
Rental Vacancy Rate	*3.6%*	-	-	*3.1%*	19	21
Number of Housing Units	45,984	-	-	47,036	44	44
% Public Housing	1.8%	-	-	1.8%	35	35
% Rent-Regulated/Other subsidized	89.5%	-	-	91.7%	3	2
Certificates of Occupancy	3	2	0	*7*	59	58
Units Authorized by New Residential Building Permits	*77*	4	107	-	52	51
Homeownership Rate	7.9%	-	-	6.6%	51	53
Index of Housing Price Appreciation (2-4 family building)	142.3	168.7	192.8	-	19	23[2]
Home Purchase Loans (per 1,000 properties)	43.8	41.4	48.7	-	36	36
% Subprime Home Purchase Loans	11.5%	9.0%	22.3%	-	8	21
Refinance Loan Rate (per 1,000 properties)	39.0	47.4	50.2	-	50	28
% Subprime Refinance Loans	23.9%	31.6%	41.0%	-	17	17
Notices of Foreclosure (per 1,000 1-4 family properties)	32.4	30.6	28.7	-	9	8
% Tax Delinquencies (delinquent ≥ 1 year)	6.1%	3.8%	2.8%	-	13	14
% Vacant Land Area	-	4.3%	3.8%	4.0%	25	25
Serious Housing Code Violations (per 1,000 rental units)	*73.2*	80.4	97.5	-	11	6
% Students Performing at Grade Level - Reading	27.8%	29.7%	30.6%	-	52	50
% Students Performing at Grade Level - Math	22.8%	30.3%	36.5%	-	52	50
Felony Crime Rate (per 1,000 residents)	33.7	33.2	32.3	-	18	16

There is little new development in CD 107—it had one of the lowest number of certificates of occupancy issued citywide, with 0 in 2004 and 7 in 2005. Despite an increase in real median income and a decrease in poverty rate, CD 107 has the 8th highest rate of foreclosures citywide, with 28.7 per 1,000 one to four family homes receiving notice of foreclosure in 2004. The rate of refinance loans per 1,000 properties surged from 39.0 in 2002 to 50.2 in 2004. 41% of these loans were subprime.

Mirroring citywide trends, elementary education performance has improved in reading and math since 2002. 30.6% of students performed at or above grade level in reading in 2004, compared with 27.8% in 2002, and in math 36.5% of students performed at grade level in 2004, compared with 22.8% in 2002, which represents the 5th highest percentage point increase in the City.

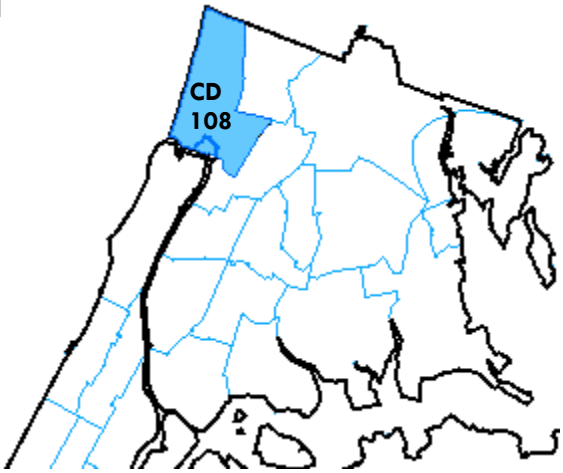
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 107 matches sub-borough area 105.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

RIVERDALE/FIELDSTON[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	101,332	48	-
Racial Diversity Index:	0.79	19	20
Median Household Income:	$44,000	17	21
Income Diversity Ratio:	6.1	28	15
Median Monthly Rent:	$863	31	31
Median Price/Unit (2-4 fam.):	$212,500	20	30
Median Price/Unit (1 fam.):	$630,000	8	8[2]



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$49,257	-	-	$44,000	17	21	**Median Household Income (in 2004 dollars)**
13.7%	-	-	16.3%	35	30	**Poverty Rate**
29.7%	-	-	24.1%	35	40	**% Immigrant Households**
2.4%	-	-	*2.7%*	31	29	**Rental Vacancy Rate**
51,966	-	-	50,795	28	34	**Number of Housing Units**
2.4%	-	-	1.7%	34	36	**% Public Housing**
81.9%	-	-	81.8%	6	6	**% Rent-Regulated/Other subsidized**
6	27	129	0	58	59	**Certificates of Occupancy**
64	223	199	-	54	39	**Units Authorized by New Residential Building Permits**
32.3%	-	-	33.1%	22	21	**Homeownership Rate**
134.6	157.2	163.1	-	10	13[3]	**Index of Housing Price Appreciation (1 family building)**
30.8	34.6	38.7	-	52	47	**Home Purchase Loans (per 1,000 properties)**
1.8%	2.7%	4.5%	-	47	37	**% Subprime Home Purchase Loans**
33.2	50.8	24.4	-	53	52	**Refinance Loan Rate (per 1,000 properties)**
7.3%	7.3%	13.9%	-	46	43	**% Subprime Refinance Loans**
6.5	*7.7*	*7.1*	-	33	34	**Notices of Foreclosure *(per 1,000 1-4 family properties)***
2.1%	1.7%	1.0%	-	38	38	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	4.8%	4.7%	5.1%	23	19	**% Vacant Land Area**
24.9	33.9	44.9	-	32	22	**Serious Housing Code Violations (per 1,000 rental units)**
27.8%	29.7%	30.6%	-	52	50	**% Students Performing at Grade Level - Reading**
22.8%	30.3%	36.5%	-	52	50	**% Students Performing at Grade Level - Math**
23.3	21.2	20.3	-	48	46	**Felony Crime Rate (per 1,000 residents)**

On October 11, 2005, the City Council approved a downzoning in CD 108. The rezoning aims to preserve neighborhood character in the areas generally located west of Riverdale Avenue/Henry Hudson Parkway and east of the Hudson River between West 230th and West 261st streets. The predominant development in this area is single family detached houses on large lots.

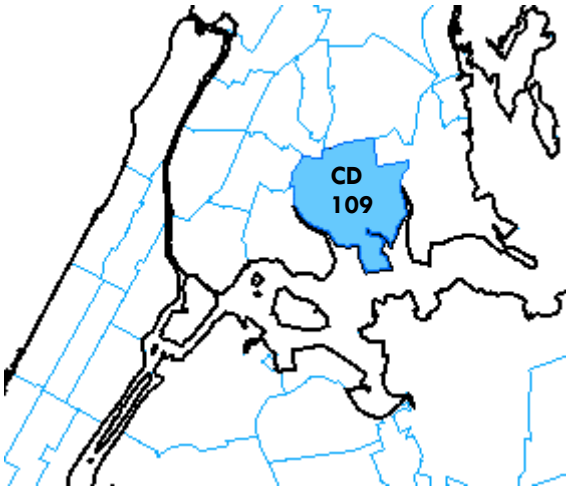
CD 108 is one of the many neighborhoods in the City in which real median household income fell. The poverty rate also increased significantly, as did the number of serious housing code violations. It remains one of the CDs with the highest percentage of rent-regulated and subsidized units (81.8%).

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 108 matches sub-borough area 106.

2 Ranked out of 50 community districts with sufficient single family home sales.

3 Ranked out of 13 community districts with the same predominant housing type (single family homes).



PARKCHESTER / SOUNDVIEW[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	167,859	14	-
Racial Diversity Index:	0.75	24	23
Median Household Income:	$30,432	38	41
Income Diversity Ratio:	5.2	42	33
Median Monthly Rent:	$775	44	46
Median Price/Unit (2-4 fam.):	$159,650	44	49

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$32,838	-	-	$30,432	38	41
Poverty Rate	20.5%	-	-	25.7%	21	14
% Immigrant Households	23.2%	-	-	25.3%	40	39
Rental Vacancy Rate	*3.2%*	-	-	*2.5%*	22	33
Number of Housing Units	65,986	-	-	66,082	14	15
% Public Housing	16.9%	-	-	15.4%	11	12
% Rent-Regulated/Other subsidized	46.5%	-	-	57.2%	35	26
Certificates of Occupancy	251	204	176	100	18	45
Units Authorized by New Residential Building Permits	312	212	201	-	21	37
Homeownership Rate	21.7%	-	-	24.3%	37	34
Index of Housing Price Appreciation (2-4 family building)	126.3	139.2	164.0	-	33	33[2]
Home Purchase Loans (per 1,000 properties)	78.7	40.4	47.2	-	6	38
% Subprime Home Purchase Loans	16.9%	19.8%	32.3%	-	3	11
Refinance Loan Rate (per 1,000 properties)	93.3	66.0	58.0	-	13	25
% Subprime Refinance Loans	29.9%	32.6%	41.6%	-	12	16
Notices of Foreclosure (per 1,000 1-4 family properties)	24.0	23.9	19.6	-	18	19
% Tax Delinquencies (delinquent ≥ 1 year)	3.6%	2.2%	1.6%	-	22	24
% Vacant Land Area	-	6.9%	7.1%	7.0%	11	11
Serious Housing Code Violations (per 1,000 rental units)	52.0	58.3	62.6	-	18	15
% Students Performing at Grade Level - Reading	29.1%	30.9%	30.3%	-	49	52
% Students Performing at Grade Level - Math	25.0%	34.0%	38.1%	-	48	45
Felony Crime Rate (per 1,000 residents)	31.9	30.6	30.2	-	24	22

CD 109 has one of the lowest median housing prices in the City for a unit in a 2-4 family building, but, like the rest of the City, prices rose significantly between 2002 and 2004. Units authorized by new residential building permits declined, as did home purchase loans and refinance lending. The percentage of new loans, both for home purchase and refinancing, that were subprime increased markedly, however. The percentage of tax delinquencies that were delinquent for more than a year decreased from 3.6% to 1.6%. With 7% of its land vacant, CD 109 ranks number 11 citywide.

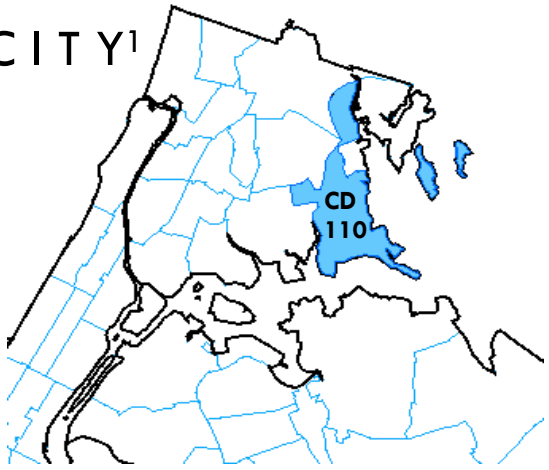
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 109 matches sub-borough area 107.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

THROGS NECK/CO-OP CITY[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	**115,948**	38	-
Racial Diversity Index:	**0.86**	19	14
Median Household Income:	**$40,700**	28	23
Income Diversity Ratio:	**5.7**	19	21
Median Monthly Rent:	**$900**	32	21
Median Price/Unit (2-4 fam.):	**$197,083**	32	35
Median Price/Unit (1 fam.):	**$360,000**	27	30[2]



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$42,033	-	-	$40,700	28	23	**Median Household Income (in 2004 dollars)**
11.0%	-	-	15.8%	42	32	**Poverty Rate**
13.8%	-	-	15.8%	52	49	**% Immigrant Households**
4.2%	-	-	*2.6%*	12	32	**Rental Vacancy Rate**
49,956	-	-	51,480	33	30	**Number of Housing Units**
10.8%	-	-	8.8%	18	22	**% Public Housing**
41.1%	-	-	51.4%	39	33	**% Rent-Regulated/Other subsidized**
137	135	165	158	28	37	**Certificates of Occupancy**
276	287	461	-	25	14	**Units Authorized by New Residential Building Permits**
68.7%	-	-	65.4%	4	*5*	**Homeownership Rate**
129.1	158.3	176.0	-	13	11[3]	**Index of Housing Price Appreciation (1 family building)**
27.3	28.1	35.3	-	*55*	50	**Home Purchase Loans (per 1,000 properties)**
10.2%	15.5%	20.7%	-	14	22	**% Subprime Home Purchase Loans**
43.4	60.7	34.9	-	43	40	**Refinance Loan Rate (per 1,000 properties)**
18.5%	20.7%	30.0%	-	28	24	**% Subprime Refinance Loans**
7.3	7.8	7.7	-	32	31	**Notices of Foreclosure (per 1,000 1-4 family properties)**
1.8%	1.1%	0.8%	-	40	44	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	5.8%	5.8%	6.0%	18	15	**% Vacant Land Area**
11.7	13.7	11.9	-	46	48	**Serious Housing Code Violations (per 1,000 rental units)**
32.5%	33.9%	34.3%	-	44	41	**% Students Performing at Grade Level - Reading**
28.4%	37.2%	41.4%	-	42	41	**% Students Performing at Grade Level - Math**
26.7	27.1	28.2	-	35	29	**Felony Crime Rate (per 1,000 residents)**

Three rezonings have recently been approved for CD 110: the Pelham Bay rezoning, Westchester Square rezoning, and the Brush Avenue rezoning. All three efforts aim to preserve neighborhood character and scale.

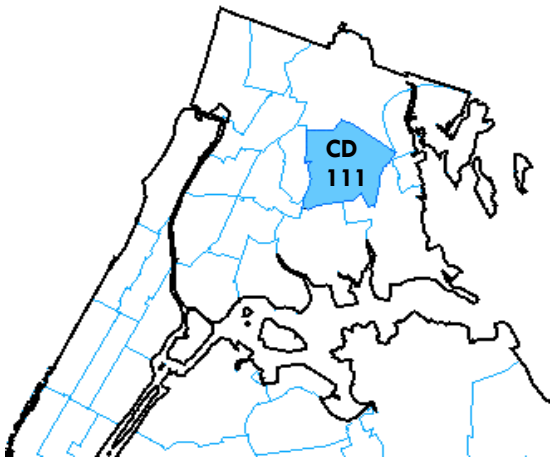
CD 110 ranks 49th in percentage of immigrant households, with a percentage of only 15.8% in 2005. It ranks 5th highest in homeownership rate citywide, with a rate of 65.4% in 2005. Nevertheless, the homeownership rate decreased between 2002 and 2005, and the poverty rate in CD 110 increased significantly. Additionally, the crime rate has increased in absolute numbers more than all CDs but one in the City.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 110 matches sub-borough area 108.

2 Ranked out of 50 community districts with sufficient single family home sales.

3 Ranked out of 13 community districts with the same predominant housing type (single family homes).



MORRIS PARK/ BRONXDALE[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	110,706	40	-
Racial Diversity Index:	0.91	10	6
Median Household Income:	$34,400	32	35
Income Diversity Ratio:	5.4	16	25
Median Monthly Rent:	$820	32	37
Median Price/Unit (2-4 fam.):	$190,740	35	39

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$38,968	-	-	$34,400	32	35
Poverty Rate	19.7%	-	-	17.2%	22	25
% Immigrant Households	33.2%	-	-	29.5%	33	33
Rental Vacancy Rate	*5.4%*	-	-	*1.8%*	2	44
Number of Housing Units	41,283	-	-	42,830	54	51
% Public Housing	13.6%	-	-	12.8%	14	14
% Rent-Regulated/Other subsidized	58.7%	-	-	58.9%	26	21
Certificates of Occupancy	*57*	*47*	231	40	45	53
Units Authorized by New Residential Building Permits	51	59	79	-	*55*	53
Homeownership Rate	29.4%	-	-	28.1%	26	31
Index of Housing Price Appreciation (2-4 family building)	132.0	147.9	169.3	-	28	30[2]
Home Purchase Loans (per 1,000 properties)	40.4	43.4	63.1	-	41	24
% Subprime Home Purchase Loans	14.0%	19.5%	24.7%	-	*7*	17
Refinance Loan Rate (per 1,000 properties)	64.2	100.1	71.7	-	27	19
% Subprime Refinance Loans	22.0%	27.2%	39.2%	-	21	19
Notices of Foreclosure (per 1,000 1-4 family properties)	13.3	13.9	12.3	-	26	27
% Tax Delinquencies (delinquent ≥ 1 year)	1.6%	1.1%	0.9%	-	44	40
% Vacant Land Area	-	2.2%	2.2%	2.1%	36	37
Serious Housing Code Violations (per 1,000 rental units)	29.4	31.0	37.5	-	26	24
% Students Performing at Grade Level - Reading	35.1%	35.8%	35.5%	-	37	39
% Students Performing at Grade Level - Math	31.6%	39.3%	42.8%	-	38	37
Felony Crime Rate (per 1,000 residents)	29.7	28.8	29.1	-	30	26

Adopted by the City Council in October 2005, the Morris Park rezoning amends the zoning map for 12 full blocks and portions of 24 blocks in that neighborhood. The rezoning reinforces the low-density character of the neighborhood.

Despite a sizeable drop in real median household income, the area's poverty rate also decreased. Also, while homeownership rates declined, lending in CD 111 has increased in both home purchase and refinance loans. The rental vacancy rate fell significantly between 2002 and 2005, as little new development occurred.

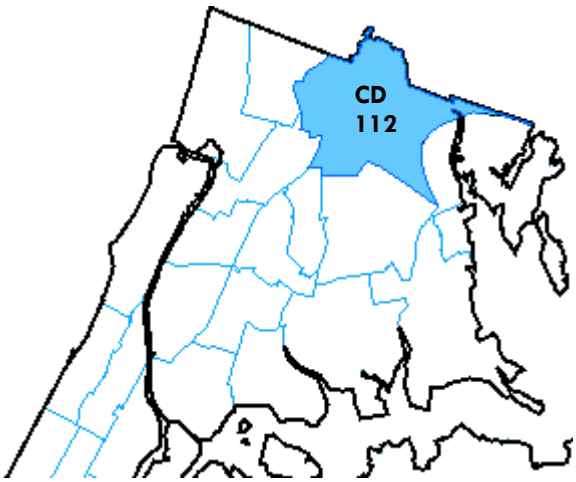
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 111 matches sub-borough area 109.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

WILLIAMSBRIDGE/ BAYCHESTER[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	149,077	23	-
Racial Diversity Index:	0.69	33	32
Median Household Income:	$31,400	35	39
Income Diversity Ratio:	6.5	39	10
Median Monthly Rent:	$834	22	36
Median Price/Unit (2-4 fam.):	$180,000	39	42



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$36,122	-	-	$31,400	35	39	**Median Household Income (in 2004 dollars)**
16.7%	-	-	21.0%	27	20	**Poverty Rate**
41.2%	-	-	33.9%	20	29	**% Immigrant Households**
2.9%	-	-	*2.9%*	25	25	**Rental Vacancy Rate**
51,966	-	-	51,803	28	29	**Number of Housing Units**
12.9%	-	-	*7.5%*	15	27	**% Public Housing**
34.5%	-	-	42.9%	47	41	**% Rent-Regulated/Other subsidized**
124	281	207	251	32	26	**Certificates of Occupancy**
203	356	490	-	33	13	**Units Authorized by New Residential Building Permits**
32.5%	-	-	31.6%	20	22	**Homeownership Rate**
121.7	145.1	159.3	-	34	34[2]	**Index of Housing Price Appreciation (2-4 family building)**
42.7	54.6	70.4	-	37	17	**Home Purchase Loans (per 1,000 properties)**
16.2%	26.3%	38.8%	-	4	3	**% Subprime Home Purchase Loans**
93.6	136.3	114.1	-	12	6	**Refinance Loan Rate (per 1,000 properties)**
28.9%	35.0%	49.1%	-	14	8	**% Subprime Refinance Loans**
24.1	22.8	22.7	-	17	17	**Notices of Foreclosure (per 1,000 1-4 family properties)**
3.5%	2.4%	1.7%	-	23	23	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	2.3%	2.3%	3.9%	34	26	**% Vacant Land Area**
47.8	52.9	58.2	-	20	19	**Serious Housing Code Violations (per 1,000 rental units)**
35.1%	35.8%	35.5%	-	37	39	**% Students Performing at Grade Level - Reading**
31.6%	39.3%	42.8%	-	38	37	**% Students Performing at Grade Level - Math**
24.2	22.0	21.0	-	44	44	**Felony Crime Rate (per 1,000 residents)**

In December 2005, the City Council rezoned 36 blocks in CD 112 to preserve the area's lower density residential character. Prior to the rezoning CD 112 had one of the highest rates of new residential building permits in the borough.

Real median household income fell significantly, and poverty rate increased significantly — moving the CD to the 20th highest poverty rate in the City. The rate of subprime home purchase loans has increased sharply from 16.2% in 2002 to 38.8% in 2004.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 112 matches sub-borough area 110.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

BROOKLYN

	CD	Page
Greenpoint/Williamsburg	201	50
Fort Greene/Brooklyn Heights	202	51
Bedford Stuyvesant	203	52
Bushwick	204	53
East New York/Starrett City	205	54
Park Slope/Carroll Gardens	206	55
Sunset Park	207	56
Crown Heights	208	57
South Crown Heights/Prospect Heights	209	58
Bay Ridge/Dyker Heights	210	59
Bensonhurst	211	60
Borough Park	212	61
Coney Island	213	62
Flatbush/Midwood	214	63
Sheepshead Bay	215	64
Brownsville	216	65
East Flatbush	217	66
Flatlands/Canarsie	218	67

BROOKLYN

		Rank (2002)	Rank (2004/5)
Population:	**2,486,235**	1	1
Racial Diversity Index:	**0.90**	2	2
Median Household Income:	**$35,000**	4	4
Income Diversity Ratio:	**6.3**	2	3
Median Monthly Rent:	**$850**	4	3
Median Price/Unit (2-4 fam.):	**$208,333**	4	3
Median Price/Unit (1 fam.):	**$397,000**	3	2

Brooklyn is New York City's most populous borough, and like the other four boroughs, Brooklyn has witnessed significant change on many fronts in recent years. Mirroring citywide patterns, educational performance has generally been on the rise and crime rates have been on the decline in Brooklyn. Housing prices have been rising rapidly in Brooklyn, with the median price of a single family home increasing from $288,758 in 2002 to $397,000 in 2004. The quality-controlled index of housing

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Housing Stock and Land Use						
Number of Housing Units	930,085	-	-	944,731	1	1
Rental Vacancy Rate	2.7%	-	-	2.8%	3	3
% Public Housing	9.2%	-	-	9.3%	3	2
% Rent-Regulated/Other subsidized	51.7%	-	-	51.4%	3	3
Certificates of Occupancy	2,378	2,574	2,847	4,117	3	2
Units Authorized by New Residential Building Permits	5,260	5,770	4,767	-	2	2
Homeownership Rate	28.7%	-	-	29.2%	3	3
% Vacant Land Area	-	5.2%	5.1%	5.2%	2	2
Housing Prices and Affordability						
Index of Housing Price Appreciation (2-4 fam. building)	154.1	180.3	210.0	-	2	2
Median Monthly Rent (unsubsidized units, 2005 dollars)	$779	-	-	$850	4	3
Median Price Per Unit (2-4 fam. bldg., 2004 dollars)	$146,829	$179,660	$208,333	-	4	3
Median Price Per Unit (1 fam. bldg., 2004 dollars)	$288,758	$343,433	$397,000	-	3	2
Median Rent Burden - All renter households	29.1%	-	-	31.3%	2	3
Median Rent Burden - Unsubsidized low income renters	41.5%	-	-	48.5%	5	5
Housing Quality						
Serious Housing Code Violations (per 1,000 rentals)	50.3	50.0	52.9	-	2	2
% Tax Delinquencies (delinquent ≥ 1 year)	3.5%	2.3%	1.6%	-	2	2
% Severe Crowding - All renter households	3.6%	-	-	3.3%	3	4
% Severe Crowding - Unsubsidized low income renters	5.1%	-	-	4.8%	2	4

1 Notice of foreclosure data is unavailable for Staten Island, therefore the ranking for this indicator only ranges from 1 to 4 in both 2002 and 2004.

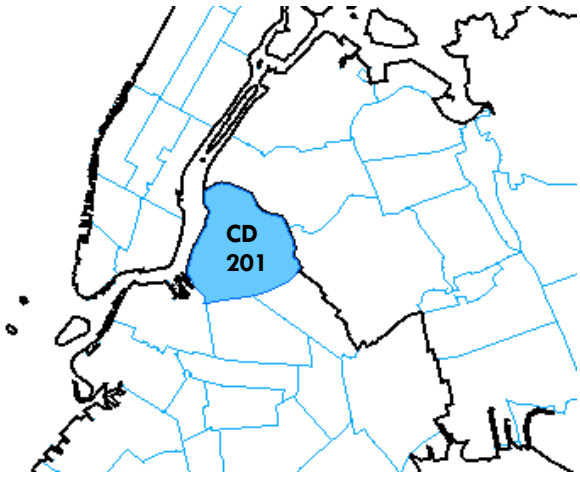
price appreciation showed a similar surge. Certificates of occupancy, which are issued for newly created housing units, have increased significantly as new housing becomes available. Perhaps as a result of new construction, severe residential overcrowding has declined in Brooklyn since 2002.

Following a citywide trend, the rate of tax delinquency has steadily declined in Brooklyn. The rate of home purchase loans per 1,000 properties has risen from 47.9 in 2002 to 58.4 in 2004. However, 18.4% of these loans were subprime in 2004, more than double the rate only two years earlier. Brooklyn ranks 2nd among the boroughs in both subprime home purchase and subprime refinance loans. It is also ranked 2nd in notices of foreclosure.

Although Brooklyn's racial diversity index remained steady between 2002 and 2005, the borough's racial composition shifted somewhat. The percentage of Brooklyn households who identify as Asian increased slightly from 6.4% to 7.3%, while the proportion of black (including Hispanic) households dropped from 35% in 2002 to 32.4% in 2005. The share of immigrants overall dropped from 40.2% to 37.5%.

Brooklyn is home to many large development projects and rezoning measures. The Atlantic Yards proposal, intended for the neighborhood of Prospect Heights, is by far the most controversial of these proposed developments. The Brooklyn Waterfront Greenway, a 14-mile stretch of green space from Sunset Park to Greenpoint, is another complex, contentious undertaking. In 2005, multiple rezonings took place in Brooklyn. Most were downzonings intended to restrict "out of context" development and preserve neighborhood character, although one – the Greenpoint-Williamsburg waterfront measure, approved in May 2005 – rezoned portions of that area from manufacturing to residential and allowed for increased building heights through an inclusionary zoning program.

	2002	2003	2004	2005	Rank 2002	Rank (2004/5)
Social, Demographic, and Income Indicators						
Population	2,479,338	2,483,164	2,497,859	2,486,235	1	1
Racial Diversity Index	0.89	-	-	0.90	2	2
% Immigrant Households	40.2%	-	-	37.5%	2	2
% Asian (inc. Hawaiian and Pacific Islander) Households	6.4%	-	-	7.3%	3	3
% Black (including Hispanic) Households	35.0%	-	-	32.4%	1	1
% Hispanic (non-Black) Households	16.4%	-	-	16.6%	4	4
% White (non-Hispanic) Households	42.0%	-	-	42.4%	4	3
% Native American Households	0.1%	-	-	0.2%	2	2
Median Household Income (in 2004 dollars)	$36,997	-	-	$35,000	4	4
Income Diversity Ratio	6.2	-	-	6.3	2	3
Poverty Rate	20.5%	-	-	20.7%	2	2
Unemployment Rate	9.1%	-	-	-	2	-
% Students Performing at Grade Level - Reading	40.3%	42.0%	41.9%	-	4	3
% Students Performing at Grade Level - Math	36.7%	42.6%	47.3%	-	3	4
Felony Crime Rate (per 1,000 residents)	29.6	28.6	27.6	-	3	3
Lending Indicators						
Home Purchase Loans (per 1,000 properties)	47.9	49.3	58.4	-	4	4
% Subprime Home Purchase Loans	8.4%	12.8%	18.4%	-	2	2
Home Purchase Loan Approval Rate	80.9%	80.4%	78.1%	-	4	4
Refinance Loan Rate (per 1,000 properties)	67.0	104.2	66.0	-	4	2
% Subprime Refinance Loans	22.2%	21.8%	35.5%	-	2	2
Notices of Foreclosure (per 1,000 1-4 family properties)	15.0	15.3	14.0	-	2	2[1]



GREENPOINT/ WILLIAMSBURG

		Rank (2002)	Rank (2004/5)
Population (2000):	**160,338**	20	-
Racial Diversity Index:	**0.66**	32	34
Median Household Income:	**$35,000**	38	30
Income Diversity Ratio:	**6.2**	28	12
Median Monthly Rent:	**$900**	44	21
Median Price/Unit (2-4 fam.):	**$229,417**	38	27

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$32,838	-	-	$35,000	38	30
Poverty Rate	24.2%	-	-	24.2%	15	17
% Immigrant Households	39.3%	-	-	38.3%	25	20
Rental Vacancy Rate	*3.9%*	-	-	*1.7%*	15	47
Number of Housing Units	55,000	-	-	54,412	22	26
% Public Housing	10.4%	-	-	10.3%	19	18
% Rent-Regulated/Other subsidized	62.2%	-	-	64.0%	22	17
Certificates of Occupancy	417	412	289	559	12	8
Units Authorized by New Residential Building Permits	922	1,455	837	-	3	4
Homeownership Rate	17.3%	-	-	16.8%	43	44
Index of Housing Price Appreciation (2-4 family building)	214.0	232.5	289.7	-	3	3[1]
Home Purchase Loans (per 1,000 properties)	52.0	25.9	30.3	-	27	55
% Subprime Home Purchase Loans	8.1%	10.0%	3.0%	-	25	44
Refinance Loan Rate (per 1,000 properties)	50.6	74.4	40.2	-	36	34
% Subprime Refinance Loans	20.0%	16.0%	15.4%	-	24	39
Notices of Foreclosure (per 1,000 1-4 family properties)	3.7	4.4	4.4	-	44	38
% Tax Delinquencies (delinquent ≥ 1 year)	3.4%	2.6%	1.9%	-	24	22
% Vacant Land Area	-	4.1%	4.0%	4.3%	28	24
Serious Housing Code Violations (per 1,000 rental units)	26.8	22.5	19.6	-	28	36
% Students Performing at Grade Level - Reading	36.2%	43.9%	39.7%	-	36	36
% Students Performing at Grade Level - Math	36.2%	45.6%	45.8%	-	32	35
Felony Crime Rate (per 1,000 residents)	30.3	29.9	28.9	-	28	27

Nearly 200 blocks in Greenpoint-Williamsburg were rezoned in 2005 to make way for thousands of new residential units and a new 27.8 acre waterfront park. This massive rezoning initiative involved both land already zoned for residential use as well as land that was zoned for industrial activity and largely vacant. The zoning changes included a voluntary inclusionary zoning program, which allows developers who provide affordable housing to build extra stories.

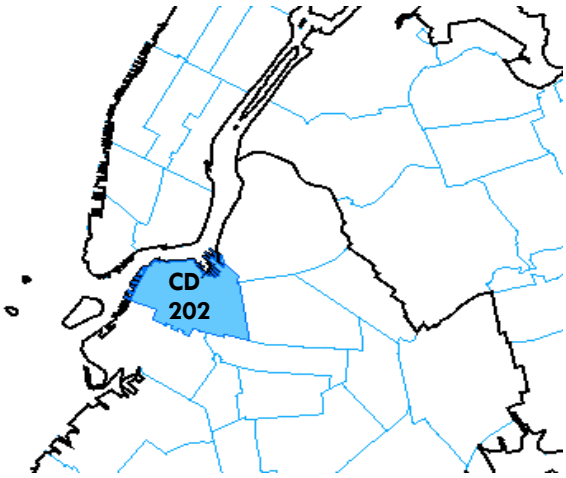
Growth has been evident in CD 201 for the past few years. The number of housing units authorized by new building permits has been consistently high in recent years, and the number of certificates of occupancy issued in the CD was the 8th highest in the City. Home prices are on the rise, with real median monthly rent increasing by the 4th highest dollar amount in the City. Our quality-controlled index of price appreciation shows that, for 2 to 4 family buildings, housing prices have risen in CD 201 more rapidly since 1994 than in almost any other CD in the City.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

FORT GREENE / BROOKLYN HEIGHTS

		Rank (2002)	Rank (2004/5)
Population (2000):	**98,620**	49	-
Racial Diversity Index:	**0.86**	12	14
Median Household Income:	**$42,500**	22	22
Income Diversity Ratio:	**5.7**	3	21
Median Monthly Rent:	**$950**	15	14
Median Price/Unit (2-4 fam.):	**$324,750**	8	9



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$44,879	-	-	$42,500	22	22	**Median Household Income (in 2004 dollars)**
17.7%	-	-	18.0%	24	24	**Poverty Rate**
16.4%	-	-	18.6%	47	47	**% Immigrant Households**
4.7%	-	-	*2.0%*	*7*	39	**Rental Vacancy Rate**
50,252	-	-	50,083	32	35	**Number of Housing Units**
15.4%	-	-	15.8%	12	11	**% Public Housing**
47.6%	-	-	48.9%	32	36	**% Rent-Regulated/Other subsidized**
14	71	325	63	56	51	**Certificates of Occupancy**
234	349	357	-	31	23	**Units Authorized by New Residential Building Permits**
32.2%	-	-	29.2%	23	30	**Homeownership Rate**
237.4	308.9	363.5	-	1	1[1]	**Index of Housing Price Appreciation (2-4 family building)**
60.6	63.6	59.0	-	18	27	**Home Purchase Loans (per 1,000 properties)**
4.5%	4.5%	4.4%	-	40	38	**% Subprime Home Purchase Loans**
71.2	108.7	52.3	-	25	26	**Refinance Loan Rate (per 1,000 properties)**
11.2%	9.8%	15.4%	-	41	39	**% Subprime Refinance Loans**
14.1	14.7	11.0	-	25	29	**Notices of Foreclosure (per 1,000 1-4 family properties)**
4.6%	3.4%	2.2%	-	18	19	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	2.2%	2.3%	2.4%	36	33	**% Vacant Land Area**
25.8	21.3	18.2	-	29	39	**Serious Housing Code Violations (per 1,000 rental units)**
34.5%	36.2%	37.7%	-	39	37	**% Students Performing at Grade Level - Reading**
31.7%	38.5%	42.1%	-	37	39	**% Students Performing at Grade Level - Math**
56.6	53.4	51.2	-	*5*	*5*	**Felony Crime Rate (per 1,000 residents)**

CD 202, home to neighborhoods such as Brooklyn Heights, Clinton Hill, Boerum Hill and Fort Greene, is also the location for much of the Brooklyn Waterfront Greenway. The Greenway plan, the centerpiece of which is a public park intended to replace much of the industrial waterfront, spans 14 miles of Brooklyn's waterfront, from Sunset Park to Newtown Creek in Greenpoint.

Like the rest of the City, CD 202 has seen a marked decrease in property tax delinquencies. The prices of 2 to 4 family homes has risen more since 1994 than in any other CD in the City. Contrary to citywide trends, homeownership rates have decreased at the 4th highest rate in the City in percentage point terms. CD 202 ranks 21st citywide for income diversity, down from 2002, when the CD ranked 3rd.

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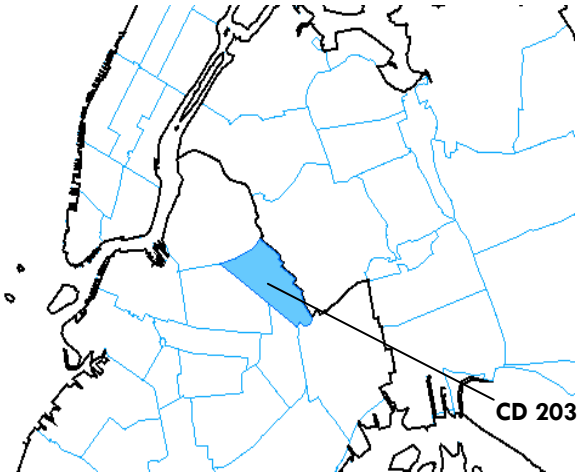
1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



BEDFORD STUYVESANT

		Rank (2002)	Rank (2004/5)
Population (2000):	143,867	25	-
Racial Diversity Index:	0.57	42	39
Median Household Income:	$22,200	47	51
Income Diversity Ratio:	6.6	13	8
Median Monthly Rent:	$750	51	48
Median Price/Unit (2-4 fam.):	$192,500	46	38

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$27,190	-	-	$22,200	47	51
Poverty Rate	29.8%	-	-	34.5%	8	*5*
% Immigrant Households	22.4%	-	-	23.8%	41	41
Rental Vacancy Rate	*2.7%*	-	-	*2.7%*	27	29
Number of Housing Units	48,313	-	-	48,495	37	39
% Public Housing	18.2%	-	-	22.1%	9	*5*
% Rent-Regulated/Other subsidized	33.0%	-	-	30.6%	48	48
Certificates of Occupancy	53	277	460	355	47	18
Units Authorized by New Residential Building Permits	895	685	511	-	4	12
Homeownership Rate	18.9%	-	-	21.2%	41	36
Index of Housing Price Appreciation (2-4 family building)	186.9	209.3	245.0	-	4	6[1]
Home Purchase Loans (per 1,000 properties)	*75.5*	94.1	120.2	-	*7*	2
% Subprime Home Purchase Loans	16.1%	23.2%	34.3%	-	*5*	10
Refinance Loan Rate (per 1,000 properties)	86.6	138.4	131.3	-	17	1
% Subprime Refinance Loans	38.0%	41.0%	49.2%	-	4	*7*
Notices of Foreclosure (per 1,000 1-4 family properties)	43.9	46.2	43.1	-	1	1
% Tax Delinquencies (delinquent ≥ 1 year)	8.9%	6.2%	4.5%	-	*5*	6
% Vacant Land Area	-	9.3%	9.1%	8.8%	8	8
Serious Housing Code Violations (per 1,000 rental units)	100.3	93.9	97.4	-	2	*7*
% Students Performing at Grade Level - Reading	33.1%	33.4%	33.3%	-	43	45
% Students Performing at Grade Level - Math	27.6%	35.8%	38.0%	-	43	*47*
Felony Crime Rate (per 1,000 residents)	40.0	39.1	39.4	-	11	10

Although the area has undergone a moderate residential resurgence in recent years, Bedford Stuyvesant continues to exhibit signs of housing and neighborhood distress. CD 203 led the City in the rates of home purchase and refinance loans, but this promising sign was countered by the prevalence of subprime loans, a potential sign of predatory lending. The rate of foreclosure notices, at 43.1 per 1,000 one to four family properties in 2004, was the highest in New York City that year. Real incomes fell significantly between 2002 and 2004. The area has also witnessed consistently high poverty rates and serious housing code violations rates in recent years.

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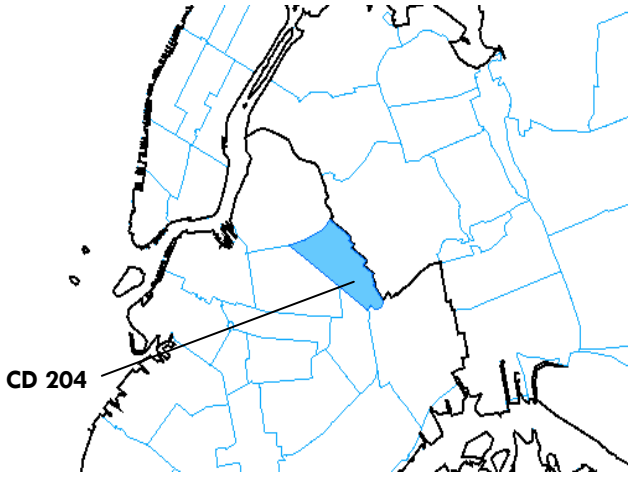
1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

BUSHWICK

		Rank (2002)	Rank (2004/5)
Population (2000):	**104,358**	45	-
Racial Diversity Index:	**0.75**	26	23
Median Household Income:	**$30,000**	48	42
Income Diversity Ratio:	**5.4**	22	25
Median Monthly Rent:	**$790**	42	44
Median Price/Unit (2-4 fam.):	**$166,167**	50	47



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$27,146	-	-	$30,000	48	42	**Median Household Income (in 2004 dollars)**
33.6%	-	-	28.3%	5	10	**Poverty Rate**
39.8%	-	-	44.3%	24	12	**% Immigrant Households**
5.4%	-	-	*2.4%*	2	34	**Rental Vacancy Rate**
40,426	-	-	40,442	55	55	**Number of Housing Units**
12.4%	-	-	13.3%	17	13	**% Public Housing**
45.6%	-	-	40.6%	38	42	**% Rent-Regulated/Other subsidized**
199	202	358	427	21	15	**Certificates of Occupancy**
402	625	325	-	15	27	**Units Authorized by New Residential Building Permits**
13.9%	-	-	13.6%	47	47	**Homeownership Rate**
163.9	192.5	227.1	-	11	8[1]	**Index of Housing Price Appreciation (2-4 family building)**
86.4	84.3	121.4	-	3	1	**Home Purchase Loans (per 1,000 properties)**
9.4%	22.2%	34.8%	-	19	9	**% Subprime Home Purchase Loans**
75.6	124.2	123.6	-	21	4	**Refinance Loan Rate (per 1,000 properties)**
40.1%	42.8%	48.4%	-	2	10	**% Subprime Refinance Loans**
37.0	33.6	31.1	-	3	5	**Notices of Foreclosure (per 1,000 1-4 family properties)**
7.1%	4.9%	3.5%	-	9	12	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	7.4%	7.2%	6.5%	9	13	**% Vacant Land Area**
175.8	193.0	184.1	-	1	1	**Serious Housing Code Violations (per 1,000 rental units)**
34.2%	36.3%	37.0%	-	40	38	**% Students Performing at Grade Level - Reading**
30.0%	36.6%	41.8%	-	40	40	**% Students Performing at Grade Level - Math**
31.2	30.7	29.2	-	26	25	**Felony Crime Rate (per 1,000 residents)**

Mortgage lending increased significantly in CD 204 from 2002 to 2004, jumping from 86.4 to 121.4 home purchase loans per 1,000 properties, ranking Bushwick highest in this category. Notices of foreclosure dropped slightly, but Bushwick still ranks quite high in this category. Rates of subprime lending have also been high in recent years.

CD 204 also exhibited the highest rate of serious housing code violations, at 184.1 per 1,000 rental units. While CD 204 has a high rate of poverty, that rate fell between 2002 and 2005, and real median household income rose by 10%.

Much like the rest of the City, Bushwick's elementary education performance has improved, most notably in math. The crime rate has also improved in recent years, dropping from 31.2 to 29.2 felonies per 1,000 residents from 2002 to 2004.

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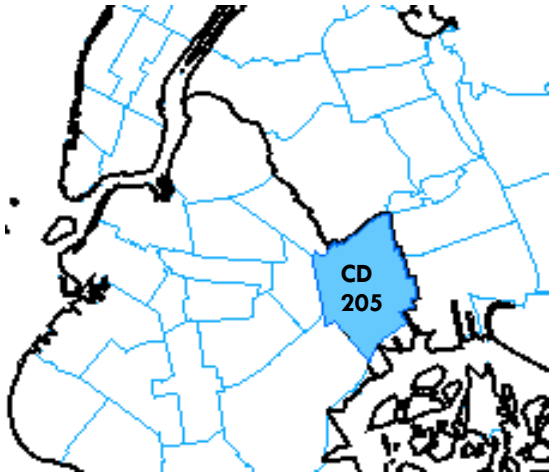
1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



EAST NEW YORK

		Rank (2002)	Rank (2004/5)
Population (2000):	173,198	10	-
Racial Diversity Index:	0.85	23	17
Median Household Income:	$28,000	38	45
Income Diversity Ratio:	6.0	20	16
Median Monthly Rent:	$800	32	38
Median Price/Unit (2-4 fam.):	$170,000	48	46

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$32,838	-	-	$28,000	38	45
Poverty Rate	22.2%	-	-	25.9%	17	13
% Immigrant Households	42.5%	-	-	34.9%	16	27
Rental Vacancy Rate	*1.7%*	-	-	*3.3%*	40	20
Number of Housing Units	48,425	-	-	48,763	36	38
% Public Housing	20.2%	-	-	21.2%	5	6
% Rent-Regulated/Other subsidized	38.0%	-	-	35.4%	43	44
Certificates of Occupancy	440	397	396	482	11	12
Units Authorized by New Residential Building Permits	616	456	443	-	6	16
Homeownership Rate	23.5%	-	-	20.5%	36	39
Index of Housing Price Appreciation (2-4 family building)	138.1	165.0	193.9	-	25	22[1]
Home Purchase Loans (per 1,000 properties)	67.8	77.4	106.4	-	14	3
% Subprime Home Purchase Loans	10.5%	22.5%	38.2%	-	13	4
Refinance Loan Rate (per 1,000 properties)	91.4	132.4	125.8	-	15	3
% Subprime Refinance Loans	35.9%	38.9%	50.7%	-	7	2
Notices of Foreclosure (per 1,000 1-4 family properties)	33.1	35.5	29.5	-	7	7
% Tax Delinquencies (delinquent ≥ 1 year)	6.0%	3.5%	2.4%	-	14	17
% Vacant Land Area	-	16.5%	16.3%	17.7%	4	2
Serious Housing Code Violations (per 1,000 rental units)	58	63.5	60.6	-	15	17
% Students Performing at Grade Level - Reading	26.8%	28.5%	28.4%	-	54	54
% Students Performing at Grade Level - Math	21.5%	29.6%	36.1%	-	57	53
Felony Crime Rate (per 1,000 residents)	33.4	34.6	36.4	-	19	14

Like many other New York City communities, CD 205 has witnessed an upsurge in home purchase and refinance lending, accompanied by a dramatic increase in subprime loans. Subprime home purchase loans have more than tripled from 10.5% in 2002 to 38.2% of loans in 2004. The rate of subprime refinance loans was among the highest in the City, at 50.7% in 2004.

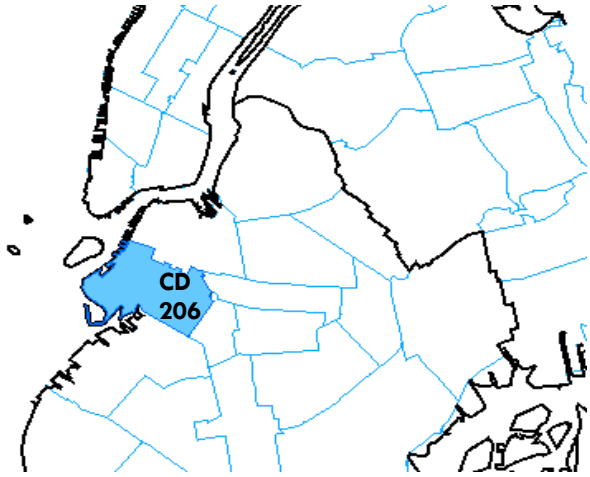
Although reading and math performance have improved in recent years - math scores have increased by the most percentage points citywide - CD 205 remains behind the rest of New York City. This area also has the 2nd highest percentage of vacant land in the City. Contrary to citywide trends, the felony crime rate increased and the homeownership rate decreased in CD 205.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

PARK SLOPE / CARROLL GARDENS

		Rank (2002)	Rank (2004/5)
Population (2000):	**104,054**	46	-
Racial Diversity Index:	**0.59**	31	37
Median Household Income:	**$50,000**	12	13
Income Diversity Ratio:	**5.4**	22	25
Median Monthly Rent:	**$1,090**	7	7
Median Price/Unit (2-4 fam.):	**$424,500**	6	7



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$51,446	-	-	$50,000	12	13	**Median Household Income (in 2004 dollars)**
13.6%	-	-	13.3%	36	34	**Poverty Rate**
16.7%	-	-	15.9%	46	48	**% Immigrant Households**
4.3%	-	-	*1.3%*	9	50	**Rental Vacancy Rate**
47,687	-	-	47,782	39	42	**Number of Housing Units**
9.5%	-	-	10.9%	22	16	**% Public Housing**
37.7%	-	-	32.2%	44	47	**% Rent-Regulated/Other subsidized**
111	94	58	107	36	44	**Certificates of Occupancy**
281	90	147	-	23	47	**Units Authorized by New Residential Building Permits**
29.9%	-	-	29.5%	25	29	**Homeownership Rate**
232.8	271.5	332.0	-	2	2[1]	**Index of Housing Price Appreciation (2-4 family building)**
64.0	64.4	67.7	-	17	19	**Home Purchase Loans (per 1,000 properties)**
3.2%	3.6%	2.0%	-	45	46	**% Subprime Home Purchase Loans**
96.3	157.0	60.6	-	10	23	**Refinance Loan Rate (per 1,000 properties)**
10.9%	7.0%	12.8%	-	42	45	**% Subprime Refinance Loans**
4.8	3.9	2.5	-	37	50	**Notices of Foreclosure (per 1,000 1-4 family properties)**
2.5%	1.4%	1.2%	-	31	35	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	2.0%	1.9%	1.9%	39	38	**% Vacant Land Area**
21.9	16.4	14.7	-	35	44	**Serious Housing Code Violations (per 1,000 rental units)**
44.1%	44.7%	45.7%	-	27	28	**% Students Performing at Grade Level - Reading**
39.7%	45.1%	50.3%	-	27	30	**% Students Performing at Grade Level - Math**
32.4	32.3	31.4	-	21	18	**Felony Crime Rate (per 1,000 residents)**

The plan to build an Ikea furniture store in Red Hook has stirred controversy in CD 206. Proponents say the project will benefit the community through the creation of more than 500 new jobs, the construction of a new public waterfront esplanade, and a commitment to investing in the communities the store serves. Opponents say the benefits do not outweigh the traffic impacts, destruction of historic structures, and public investment in infrastructure.

CD 206, which also contains Park Slope and Carroll Gardens, ranks high in median monthly rent and median home prices. Since 1994, prices of 2 to 4 family homes have more than tripled, the 2nd highest increase in the City. The area has one of the lowest rates of foreclosure notices in the City, and its rental vacancy rate has dropped to a mere 1.3% in 2005.

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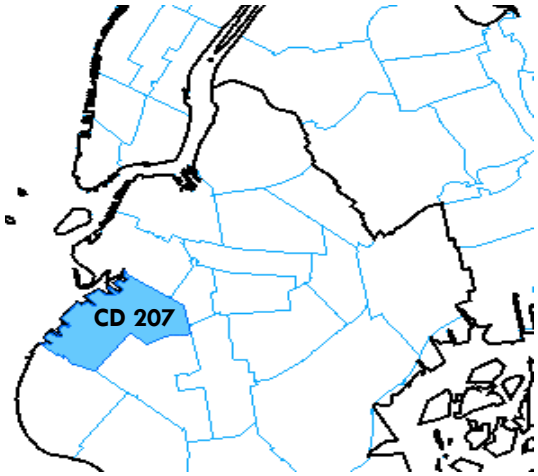


SUNSET PARK

		Rank (2002)	Rank (2004/5)
Population (2000):	120,063	34	-
Racial Diversity Index:	0.89	10	9
Median Household Income:	$40,000	30	24
Income Diversity Ratio:	4.8	48	43
Median Monthly Rent:	$892	22	29
Median Price/Unit (2-4 fam.):	$258,333	22	18

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$39,406	-	-	$40,000	30	24
Poverty Rate	18.2%	-	-	14.6%	23	33
% Immigrant Households	49.5%	-	-	36.9%	9	25
Rental Vacancy Rate	*2.1%*	-	-	*2.3%*	35	35
Number of Housing Units	46,978	-	-	48,032	41	40
% Public Housing	0.0%	-	-	0.0%	38	38
% Rent-Regulated/Other subsidized	40.5%	-	-	43.1%	41	39
Certificates of Occupancy	13	95	76	124	57	39
Units Authorized by New Residential Building Permits	170	75	173	-	38	42
Homeownership Rate	27.3%	-	-	28.0%	32	32
Index of Housing Price Appreciation (2-4 family building)	169.9	213.8	252.5	-	8	*5*[1]
Home Purchase Loans (per 1,000 properties)	42.7	50.7	53.0	-	37	32
% Subprime Home Purchase Loans	7.3%	8.9%	7.1%	-	27	33
Refinance Loan Rate (per 1,000 properties)	62.3	92.4	51.5	-	31	27
% Subprime Refinance Loans	19.7%	17.4%	24.9%	-	27	31
Notices of Foreclosure (per 1,000 1-4 family properties)	6.1	5.9	7.0	-	35	35
% Tax Delinquencies (delinquent ≥ 1 year)	2.5%	1.9%	1.4%	-	31	26
% Vacant Land Area	-	0.8%	0.8%	0.8%	53	54
Serious Housing Code Violations (per 1,000 rental units)	32.2	32.6	30.7	-	24	28
% Students Performing at Grade Level - Reading	47.1%	48.1%	48.9%	-	21	21
% Students Performing at Grade Level - Math	43.8%	48.2%	54.0%	-	23	21
Felony Crime Rate (per 1,000 residents)	23.3	25.2	22.1	-	48	40

The rate of home purchase lending has increased steadily in recent years, along with home prices. Sunset Park has one of the lowest amounts of vacant land in the City – only 0.8% of land was unused in 2005. Sunset Park is one of the most racially diverse community districts in New York City. The poverty rate fell substantially between 2002 and 2005.

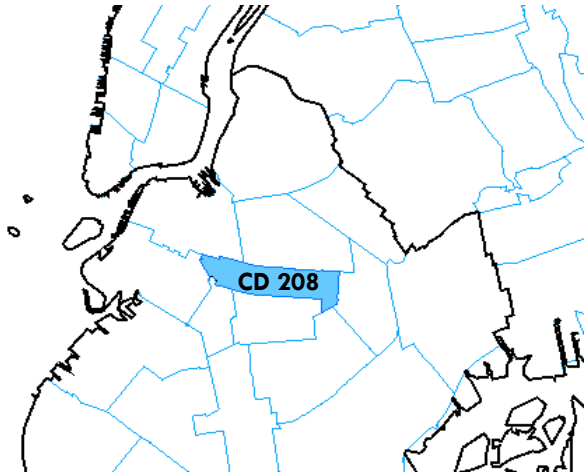
Sunset Park is one of the few neighborhoods in the City in which percentage of rental units that are rent-regulated or subsidized rose. Education performance has risen in recent years, particularly, student's math performance. Housing prices have appreciated dramatically, rising 48% in a two year period.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

CROWN HEIGHTS

		Rank (2002)	Rank (2004/5)
Population (2000):	**96,076**	50	-
Racial Diversity Index:	**0.66**	40	34
Median Household Income:	**$31,556**	45	38
Income Diversity Ratio:	**6.0**	10	16
Median Monthly Rent:	**$800**	32	38
Median Price/Unit (2-4 fam.):	**$200,000**	40	34



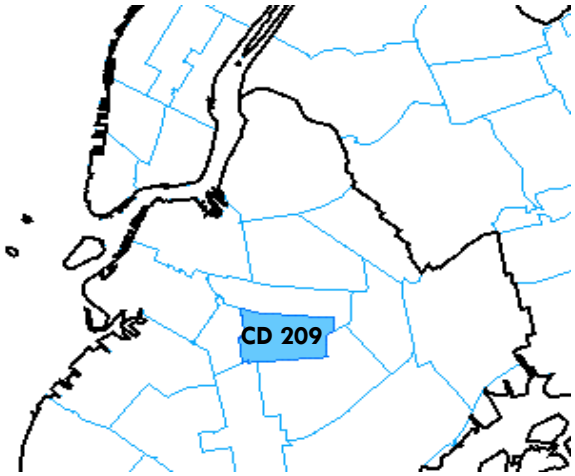
2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$29,252	-	-	$31,556	45	38	**Median Household Income (in 2004 dollars)**
26.6%	-	-	24.4%	11	16	**Poverty Rate**
35.3%	-	-	31.1%	32	32	**% Immigrant Households**
3.3%	-	-	*4.2%*	20	13	**Rental Vacancy Rate**
50,894	-	-	54,780	30	25	**Number of Housing Units**
14.0%	-	-	8.9%	13	21	**% Public Housing**
60.5%	-	-	63.2%	24	19	**% Rent-Regulated/Other subsidized**
71	61	98	280	43	21	**Certificates of Occupancy**
180	308	270	-	35	29	**Units Authorized by New Residential Building Permits**
18.2%	-	-	19.3%	42	40	**Homeownership Rate**
168.3	216.8	233.8	-	9	7[1]	**Index of Housing Price Appreciation (2-4 family building)**
70.5	64.4	71.6	-	10	14	**Home Purchase Loans (per 1,000 properties)**
7.0%	17.2%	27.1%	-	31	14	**% Subprime Home Purchase Loans**
73.5	121.2	94.4	-	23	11	**Refinance Loan Rate (per 1,000 properties)**
32.1%	27.7%	42.8%	-	11	14	**% Subprime Refinance Loans**
33.3	38.1	36.6	-	6	4	**Notices of Foreclosure (per 1,000 1-4 family properties)**
8.3%	6.8%	4.6%	-	6	4	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	5.0%	4.9%	4.8%	22	21	**% Vacant Land Area**
89.6	96.1	95.0	-	4	8	**Serious Housing Code Violations (per 1,000 rental units)**
33.2%	34.0%	33.7%	-	42	44	**% Students Performing at Grade Level - Reading**
25.9%	33.1%	36.2%	-	45	52	**% Students Performing at Grade Level - Math**
34.4	33.6	30.7	-	16	20	**Felony Crime Rate (per 1,000 residents)**

Prospect Heights, part of CD 208, is the site of the proposed Atlantic Yards development, a large-scale, mixed-use project that would consist of a basketball arena, 6,800 units of housing, approximately one million square feet of office and retail space, and seven acres of open space. The proposal is a subject of intense debate.

Educational performance in CD 208, while on an upward trend, remains behind the majority of community districts in the City. The rate of notices of foreclosure and tax delinquencies are among the highest in the City. Serious housing code violations also are an issue in CD 208, with 95 violations occurring for every 1,000 rental units.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



SOUTH CROWN HTS./ PROSPECT HEIGHTS

		Rank (2002)	Rank (2004/5)
Population (2000):	104,014	47	-
Racial Diversity Index:	0.55	46	41
Median Household Income:	$31,200	36	40
Income Diversity Ratio:	4.7	49	44
Median Monthly Rent:	$750	32	48
Median Price/Unit (2-4 fam.):	$195,195	42	36

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$35,027	-	-	$31,200	36	40
Poverty Rate	17.6%	-	-	19.2%	26	22
% Immigrant Households	50.3%	-	-	48.2%	*7*	*7*
Rental Vacancy Rate	*4.0%*	-	-	*4.5%*	14	*7*
Number of Housing Units	42,457	-	-	42,622	52	52
% Public Housing	0.0%	-	-	0.0%	38	38
% Rent-Regulated/Other subsidized	81.6%	-	-	87.6%	*7*	*5*
Certificates of Occupancy	41	10	*7*	122	52	40
Units Authorized by New Residential Building Permits	41	132	53	-	57	56
Homeownership Rate	15.3%	-	-	15.8%	46	45
Index of Housing Price Appreciation (2-4 family building)	137.4	163.7	186.4	-	26	26[1]
Home Purchase Loans (per 1,000 properties)	33.1	34.7	39.2	-	50	45
% Subprime Home Purchase Loans	9.9%	20.1%	24.8%	-	16	16
Refinance Loan Rate (per 1,000 properties)	62.8	98.4	72.7	-	30	18
% Subprime Refinance Loans	33.8%	28.6%	46.4%	-	9	11
Notices of Foreclosure (per 1,000 1-4 family properties)	19.3	17.9	18.5	-	20	21
% Tax Delinquencies (delinquent ≥ 1 year)	6.4%	4.3%	3.2%	-	11	13
% Vacant Land Area	-	1.2%	1.6%	1.7%	49	41
Serious Housing Code Violations (per 1,000 rental units)	66.8	84.0	70.1	-	13	12
% Students Performing at Grade Level - Reading	33.7%	34.7%	33.8%	-	41	42
% Students Performing at Grade Level - Math	25.2%	32.1%	35.5%	-	*47*	*54*
Felony Crime Rate (per 1,000 residents)	35.6	32.8	31.1	-	15	19

Nearly half of the households in CD 209 are immigrant households, though this number decreased slightly between 2002 and 2005. Also of note is the community district's large share of rent-regulated and subsidized housing, the 5th highest proportion in the City.

The number of certificates of occupancy issued rose to 122 in 2005, up from just *7* in 2004. Housing values have been steadily rising. Home purchase and refinance loans have also increased, as have the percentages of these loans that are subprime. CD 209 is one of the least racially diverse community districts, with a racial diversity index of 0.55.

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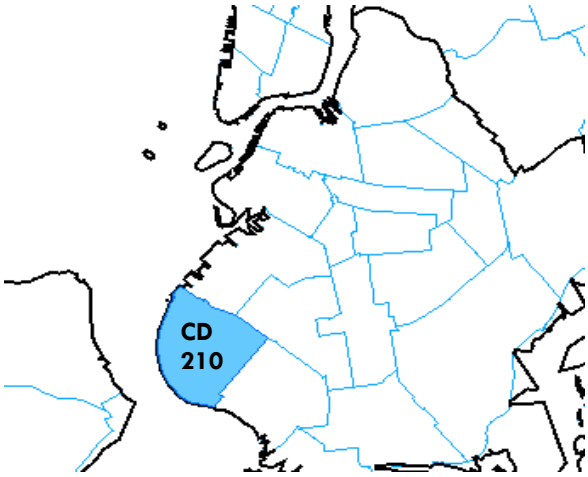
1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

BAY RIDGE / DYKER HEIGHTS

		Rank (2002)	Rank (2004/5)
Population (2000):	122,542	33	-
Racial Diversity Index:	0.55	47	41
Median Household Income:	$50,000	8	13
Income Diversity Ratio:	5.3	35	31
Median Monthly Rent:	$925	21	18
Median Price/Unit (2-4 fam.):	$300,000	9	10



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$56,919	-	-	$50,000	8	13	**Median Household Income (in 2004 dollars)**
11.1%	-	-	10.8%	41	38	**Poverty Rate**
28.5%	-	-	25.9%	37	38	**% Immigrant Households**
5.4%	-	-	*3.1%*	2	21	**Rental Vacancy Rate**
53,282	-	-	56,496	25	21	**Number of Housing Units**
0.0%	-	-	0.0%	38	38	**% Public Housing**
58.0%	-	-	55.1%	27	29	**% Rent-Regulated/Other subsidized**
139	86	27	169	27	33	**Certificates of Occupancy**
160	71	183	-	40	40	**Units Authorized by New Residential Building Permits**
39.2%	-	-	39.2%	17	17	**Homeownership Rate**
131.6	161.5	185.4	-	29	27[1]	**Index of Housing Price Appreciation (2-4 family building)**
40.6	45.3	44.0	-	40	42	**Home Purchase Loans (per 1,000 properties)**
6.3%	7.3%	3.8%	-	35	40	**% Subprime Home Purchase Loans**
47.0	79.6	33.7	-	38	44	**Refinance Loan Rate (per 1,000 properties)**
10.2%	10.4%	14.4%	-	44	42	**% Subprime Refinance Loans**
2.7	3.1	2.8	-	50	48	**Notices of Foreclosure (per 1,000 1-4 family properties)**
1.5%	0.9%	0.7%	-	46	46	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	0.4%	0.3%	0.4%	58	58	**% Vacant Land Area**
8.6	12.4	11.6	-	50	50	**Serious Housing Code Violations (per 1,000 rental units)**
49.8%	53.2%	54.1%	-	17	12	**% Students Performing at Grade Level - Reading**
51.8%	53.9%	60.3%	-	12	12	**% Students Performing at Grade Level - Math**
20.2	19.3	19.8	-	54	49	**Felony Crime Rate (per 1,000 residents)**

CD 210 has the 2nd lowest percentage of vacant land in the City (0.4%). Tax delinquencies, notices of foreclosure, and serious housing code violations all were at relatively low levels in CD 210 in 2004, as was the felony crime rate. The area has a low rate both of conventional and subprime home purchase and refinance loans. Area students placed 12th among community districts in reading and math performance in 2004, with reading scores increasing by the most percentage points citywide. Although real median household income declined, so too did the poverty rate. Since 2002, the share of immigrant households declined, from 28.5% to 25.9% in 2005.

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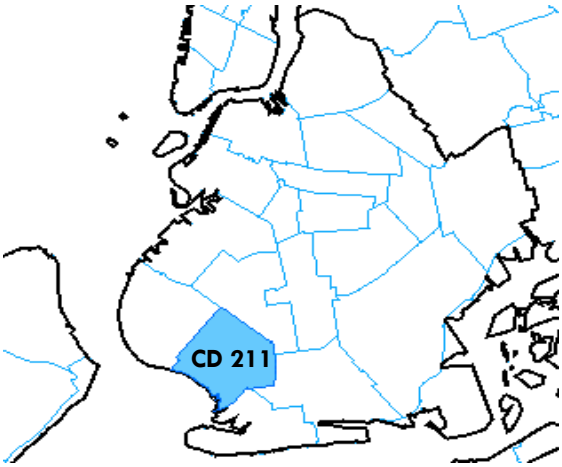
1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



BENSONHURST

		Rank (2002)	Rank (2004/5)
Population (2000):	172,129	11	-
Racial Diversity Index:	0.70	34	30
Median Household Income:	$34,440	34	34
Income Diversity Ratio:	5.4	13	25
Median Monthly Rent:	$850	30	32
Median Price/Unit (2-4 fam.):	$258,333	21	18

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$37,8290	-	-	$34,440	34	34
Poverty Rate	21.4%	-	-	17.2%	19	25
% Immigrant Households	49.9%	-	-	41.0%	8	16
Rental Vacancy Rate	*1.9%*	-	-	*0.4%*	37	55
Number of Housing Units	66,672	-	-	66,838	13	13
% Public Housing	0.0%	-	-	0.0%	38	38
% Rent-Regulated/Other subsidized	46.0%	-	-	45.7%	37	37
Certificates of Occupancy	136	97	100	159	30	35
Units Authorized by New Residential Building Permits	198	169	210	-	34	36
Homeownership Rate	28.7%	-	-	29.9%	28	27
Index of Housing Price Appreciation (2-4 family building)	134.2	164.9	203.3	-	27	19[1]
Home Purchase Loans (per 1,000 properties)	34.6	37.0	42.5	-	48	43
% Subprime Home Purchase Loans	4.4%	9.3%	3.3%	-	42	42
Refinance Loan Rate (per 1,000 properties)	47.0	73.8	32.4	-	38	45
% Subprime Refinance Loans	15.3%	13.4%	18.5%	-	32	36
Notices of Foreclosure (per 1,000 1-4 family properties)	2.5	2.2	2.8	-	51	48
% Tax Delinquencies (delinquent ≥ 1 year)	1.3%	0.8%	0.6%	-	51	51
% Vacant Land Area	-	1.4%	1.4%	1.5%	45	44
Serious Housing Code Violations (per 1,000 rental units)	13	12.0	12.2	-	44	46
% Students Performing at Grade Level - Reading	51.3%	53.8%	54.9%	-	15	11
% Students Performing at Grade Level - Math	52.3%	54.8%	60.6%	-	11	11
Felony Crime Rate (per 1,000 residents)	18.5	17.0	16.4	-	56	56

Similar to neighboring Bay Ridge/Dyker Heights, CD 211 had high education performance scores, with reading scores increasing at the 3rd highest rate citywide, and it had an extremely low crime rate in 2004. CD 211, which encompasses Bensonhurst and Gravesend, among other neighborhoods, has a high percentage of immigrant households, at 41% in 2005.

Property tax delinquencies were extremely low in 2004 – only 0.6% of delinquencies were of one year or longer. Housing prices have been on the rise in CD 211, especially in the last two years.

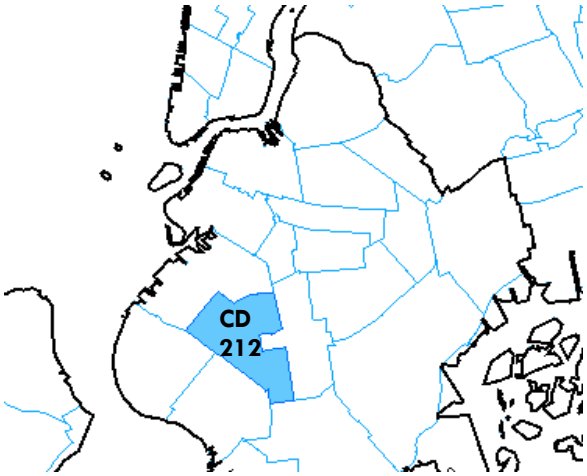
The City rezoned 120 blocks in Bensonhurst in 2005 to preserve the area's prevailing low-density character.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

BOROUGH PARK

		Rank (2002)	Rank (2004/5)
Population (2000):	**185,046**	9	-
Racial Diversity Index:	**0.53**	37	45
Median Household Income:	**$30,000**	33	42
Income Diversity Ratio:	**7.4**	34	3
Median Monthly Rent:	**$850**	28	32
Median Price/Unit (2-4 fam.):	**$275,000**	17	12

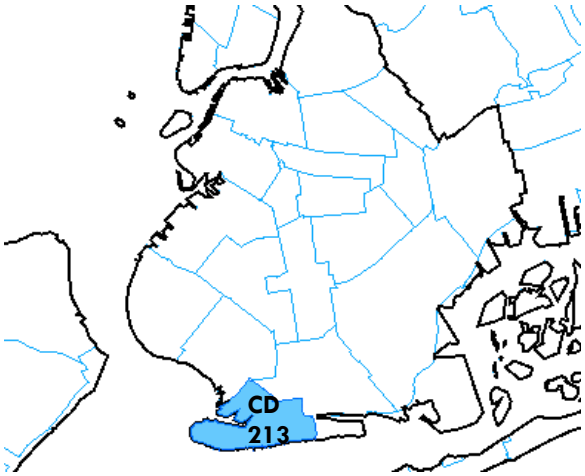


2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$38,311	-	-	$30,000	33	42	**Median Household Income (in 2004 dollars)**
23.2%	-	-	28.6%	16	8	**Poverty Rate**
44.4%	-	-	42.8%	12	14	**% Immigrant Households**
0.5%	-	-	*4.4%*	51	9	**Rental Vacancy Rate**
49,370	-	-	51,478	35	31	**Number of Housing Units**
0.0%	-	-	0.0%	38	38	**% Public Housing**
47.5%	-	-	54.7%	33	30	**% Rent-Regulated/Other subsidized**
75	179	43	159	40	35	**Certificates of Occupancy**
100	123	265	-	48	30	**Units Authorized by New Residential Building Permits**
28.6%	-	-	30.1%	29	26	**Homeownership Rate**
142.1	178.0	216.0	-	20	12[1]	**Index of Housing Price Appreciation (2-4 family building)**
31.2	29.2	31.9	-	51	53	**Home Purchase Loans (per 1,000 properties)**
6.2%	8.3%	4.4%	-	36	38	**% Subprime Home Purchase Loans**
47.0	80.0	36.7	-	38	39	**Refinance Loan Rate (per 1,000 properties)**
13.1%	9.4%	14.8%	-	36	41	**% Subprime Refinance Loans**
5.2	4.4	3.2	-	36	45	**Notices of Foreclosure (per 1,000 1-4 family properties)**
2.4%	1.9%	1.4%	-	34	26	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	1.3%	1.3%	1.4%	47	47	**% Vacant Land Area**
17	21.9	25.4	-	41	30	**Serious Housing Code Violations (per 1,000 rental units)**
49.7%	51.9%	52.8%	-	18	17	**% Students Performing at Grade Level - Reading**
49.4%	52.5%	58.3%	-	13	14	**% Students Performing at Grade Level - Math**
16.2	15.2	13.7	-	58	58	**Felony Crime Rate (per 1,000 residents)**

One of the City's most populous community districts according to the 2000 US Census, CD 212, which includes Borough Park, Kensington, and Midwood, is also one of the safest in the City. Ranked 58th out of 59 districts, CD 212's felony crime rate in 2004 was 13.7 per 1,000 residents. CD 212 is also one of the City's most economically diverse neighborhoods. Despite that attraction, the area's rental vacancy rate is 4.4%, placing it among the highest in New York. Elementary school performance in CD 212 increased from 2002 to 2004, with more than 50% of students meeting or exceeding City and state standards. The high student performance and low crime rate may seem remarkable given Borough Park's high poverty rate.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



CONEY ISLAND

		Rank (2002)	Rank (2004/5)
Population (2000):	**106,120**	44	-
Racial Diversity Index:	**0.57**	38	39
Median Household Income:	**$23,000**	46	48
Income Diversity Ratio:	**7.7**	8	2
Median Monthly Rent:	**$850**	44	32
Median Price/Unit (2-4 fam.):	**$207,500**	36	33

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$27,365	-	-	$23,000	46	48
Poverty Rate	21.6%	-	-	29.6%	18	7
% Immigrant Households	55.9%	-	-	44.9%	4	11
Rental Vacancy Rate	*2.5%*	-	-	*1.9%*	30	42
Number of Housing Units	48,173	-	-	49,998	38	36
% Public Housing	19.7%	-	-	21.1%	6	7
% Rent-Regulated/Other subsidized	63.4%	-	-	54.6%	21	31
Certificates of Occupancy	134	108	191	216	31	29
Units Authorized by New Residential Building Permits	176	192	258	-	36	31
Homeownership Rate	32.4%	-	-	34.8%	21	20
Index of Housing Price Appreciation (2-4 family building)	148.0	172.1	204.6	-	17	17[1]
Home Purchase Loans (per 1,000 properties)	37.0	26.5	37.2	-	45	49
% Subprime Home Purchase Loans	9.9%	8.0%	9.6%	-	16	29
Refinance Loan Rate (per 1,000 properties)	39.9	45.3	26.2	-	48	50
% Subprime Refinance Loans	12.4%	14.7%	25.0%	-	37	30
Notices of Foreclosure (per 1,000 1-4 family properties)	8.5	7.7	8.3	-	31	30
% Tax Delinquencies (delinquent ≥ 1 year)	3.1%	1.9%	1.4%	-	26	26
% Vacant Land Area	-	12.5%	11.5%	12.3%	6	4
Serious Housing Code Violations (per 1,000 rental units)	13.2	15.7	11.7	-	43	49
% Students Performing at Grade Level - Reading	53.8%	54.8%	56.2%	-	10	10
% Students Performing at Grade Level - Math	53.0%	56.3%	61.0%	-	10	10
Felony Crime Rate (per 1,000 residents)	31.0	26.9	24.1	-	27	36

Brooklyn CD 213, which covers neighborhoods such as Coney Island and Brighton Beach, is one of the most economically diverse areas in the City. The area also contains a high proportion of immigrant households, and ranks near the top of the City's CDs in elementary school performance in both reading and math. At 12.3%, a relatively high percentage of land is vacant, and the rate of both home purchase and refinance loans were low in 2004 compared to other community districts in the City.

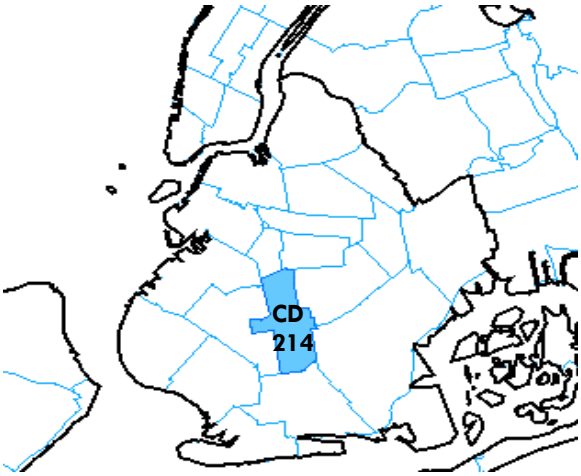
A recently released development plan from the Coney Island Development Corporation proposes to develop vacant and underused properties as a mixed use community, both providing affordable housing and reinforcing the area's character as an entertainment and amusement destination.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

FLATBUSH/MIDWOOD

		Rank (2002)	Rank (2004/5)
Population (2000):	**168,806**	13	-
Racial Diversity Index:	**0.92**	6	*5*
Median Household Income:	**$35,000**	37	30
Income Diversity Ratio:	**5.3**	18	31
Median Monthly Rent:	**$850**	32	32
Median Price/Unit (2-4 fam.):	**$250,000**	24	22
Median Price/Unit (1 fam.):	**$659,850**	12	7[1]



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$33,878	-	-	$35,000	37	30	**Median Household Income (in 2004 dollars)**
21.3%	-	-	18.3%	20	23	**Poverty Rate**
44.4%	-	-	52.8%	12	*5*	**% Immigrant Households**
0.9%	-	-	*3.6%*	48	17	**Rental Vacancy Rate**
58,410	-	-	58,716	20	20	**Number of Housing Units**
0.0%	-	-	0.0%	38	38	**% Public Housing**
82.1%	-	-	81.6%	*5*	*7*	**% Rent-Regulated/Other subsidized**
43	16	6	86	51	46	**Certificates of Occupancy**
69	44	69	-	53	54	**Units Authorized by New Residential Building Permits**
19.9%	-	-	21.2%	38	36	**Homeownership Rate**
144.2	178.3	208.9	-	4	1[2]	**Index of Housing Price Appreciation (1 family building)**
28.2	31.5	39.2	-	54	45	**Home Purchase Loans (per 1,000 properties)**
9.1%	7.9%	9.6%	-	21	29	**% Subprime Home Purchase Loans**
41.6	*75.5*	37.7	-	47	36	**Refinance Loan Rate (per 1,000 properties)**
18.5%	14.4%	26.9%	-	28	27	**% Subprime Refinance Loans**
9.3	*7.0*	*7.2*	-	30	33	**Notices of Foreclosure (per 1,000 1-4 family properties)**
3.2%	2.0%	1.3%	-	25	30	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	1.3%	1.3%	1.4%	*47*	*47*	**% Vacant Land Area**
58.2	*72.4*	67.9	-	14	13	**Serious Housing Code Violations (per 1,000 rental units)**
48.2%	50.4%	49.5%	-	20	20	**% Students Performing at Grade Level - Reading**
44.3%	50.1%	54.2%	-	22	20	**% Students Performing at Grade Level - Math**
29.9	29.4	27.8	-	29	30	**Felony Crime Rate (per 1,000 residents)**

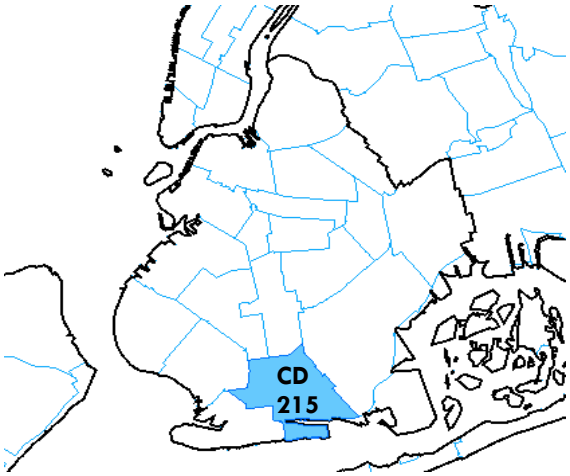
The rezoning of Brooklyn's Midwood neighborhood, approved in April 2006, covers an area of roughly 80 blocks and seeks to preserve the existing neighborhood character, though it also allows for higher density residential development on selected streets.

CD 214 has a low percentage of vacant land, at only 1.4%. More than four-fifths of the area's housing units are rent-regulated or subsidized. Although the home purchase loan rate was relatively low in 2004, subprime loans have nonetheless been on the rise. It is one of the most racially diverse community districts in the City, with one of the highest percentages of immigrant households.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 50 community districts with sufficient single family home sales.

2 Ranked out of 13 community districts with the same predominant housing type (single family homes).



SHEEPSHEAD BAY

		Rank (2002)	Rank (2004/5)
Population (2000):	**160,319**	21	-
Racial Diversity Index:	**0.47**	51	50
Median Household Income:	**$40,000**	24	24
Income Diversity Ratio:	**6.7**	5	7
Median Monthly Rent:	**$900**	22	21
Median Price/Unit (2-4 fam.):	**$265,000**	16	14

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$43,784	-	-	$40,000	24	24
Poverty Rate	16.4%	-	-	17.2%	28	25
% Immigrant Households	43.0%	-	-	39.9%	15	18
Rental Vacancy Rate	*1.2%*	-	-	*2.0%*	45	39
Number of Housing Units	61,460	-	-	64,886	17	16
% Public Housing	4.2%	-	-	7.6%	28	26
% Rent-Regulated/Other subsidized	59.5%	-	-	57.5%	25	24
Certificates of Occupancy	100	50	60	255	38	23
Units Authorized by New Residential Building Permits	111	320	212	-	43	35
Homeownership Rate	42.7%	-	-	42.0%	14	16
Index of Housing Price Appreciation (2-4 family building)	140.7	180.0	203.6	-	23	18[1]
Home Purchase Loans (per 1,000 properties)	34.5	42.3	47.8	-	49	37
% Subprime Home Purchase Loans	6.8%	6.8%	5.5%	-	34	35
Refinance Loan Rate (per 1,000 properties)	43.7	72.0	34.0	-	42	42
% Subprime Refinance Loans	11.9%	10.4%	16.8%	-	39	38
Notices of Foreclosure (per 1,000 1-4 family properties)	4.7	4.8	4.3	-	39	39
% Tax Delinquencies (delinquent ≥ 1 year)	1.7%	1.1%	0.8%	-	41	44
% Vacant Land Area	-	6.4%	6.5%	6.6%	12	12
Serious Housing Code Violations (per 1,000 rental units)	10.0	11.7	14.6	-	49	45
% Students Performing at Grade Level - Reading	51.8%	53.8%	53.5%	-	14	16
% Students Performing at Grade Level - Math	49.3%	54.4%	58.6%	-	14	13
Felony Crime Rate (per 1,000 residents)	24.4	24.7	23.0	-	43	37

Brooklyn CD 215, which includes Sheepshead Bay and Homecrest, is the subject of two recent rezonings. In Sheepshead Bay, parts of eight blocks as well as the Special Sheepshead Bay District have been rezoned to limit development. In addition, 70 blocks in Homecrest were rezoned to restrict overall development while permitting taller buildings on certain wide streets.

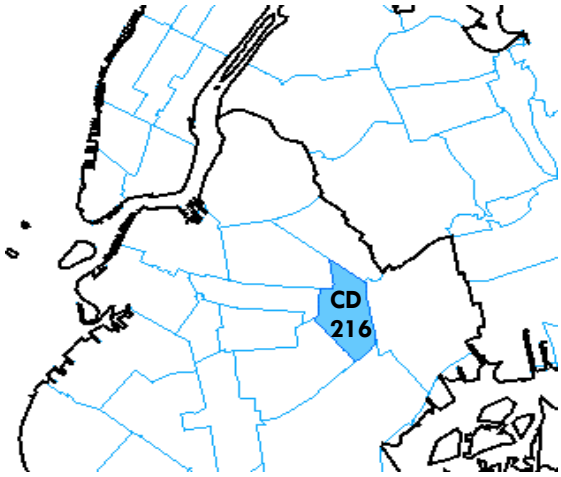
CD 215 had relatively low rates of tax delinquencies and serious housing code violations in 2004, and its rental vacancy rate was only 2.0% in 2005. Sheepshead Bay is one of the City's most diverse neighborhoods with regard to income, but is one of the least diverse with regards to race. Nonetheless, almost 40% of households in CD 215 in 2005 were foreign-born.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

BROWNSVILLE

		Rank (2002)	Rank (2004/5)
Population (2000):	**85,343**	53	-
Racial Diversity Index:	**0.47**	49	50
Median Household Income:	**$22,338**	43	50
Income Diversity Ratio:	**7.4**	16	3
Median Monthly Rent:	**$790**	49	44
Median Price/Unit (2-4 fam.):	**$172,115**	54	45

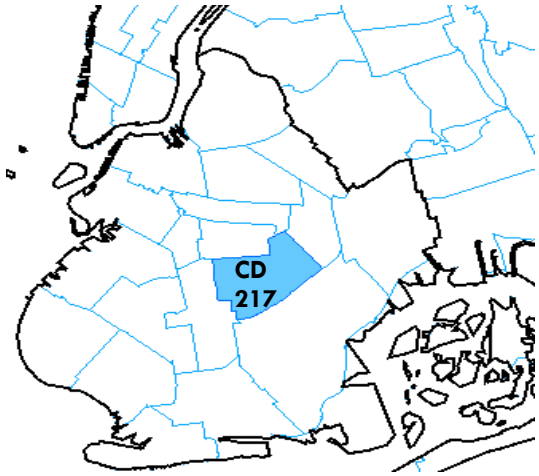


2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$29,554	-	-	$22,338	43	50	**Median Household Income (in 2004 dollars)**
28.6%	-	-	31.6%	10	6	**Poverty Rate**
36.6%	-	-	34.1%	30	28	**% Immigrant Households**
0.1%	-	-	*4.6%*	52	6	**Rental Vacancy Rate**
43,169	-	-	43,501	50	50	**Number of Housing Units**
28.3%	-	-	26.2%	3	2	**% Public Housing**
36.8%	-	-	43.0%	45	40	**% Rent-Regulated/Other subsidized**
45	315	128	292	49	20	**Certificates of Occupancy**
291	309	227	-	22	34	**Units Authorized by New Residential Building Permits**
19.3%	-	-	19.1%	39	41	**Homeownership Rate**
152.9	188.1	211.3	-	14	13[1]	**Index of Housing Price Appreciation (2-4 family building)**
85.2	77.6	96.0	-	4	4	**Home Purchase Loans (per 1,000 properties)**
10.9%	19.3%	37.2%	-	11	5	**% Subprime Home Purchase Loans**
76.5	116.6	121.4	-	20	5	**Refinance Loan Rate (per 1,000 properties)**
41.6%	44.3%	49.9%	-	1	3	**% Subprime Refinance Loans**
34.6	36.2	37.2	-	5	3	**Notices of Foreclosure (per 1,000 1-4 family properties)**
7.9%	4.7%	3.7%	-	7	9	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	9.9%	9.3%	9.3%	7	6	**% Vacant Land Area**
82.4	81.4	84.2	-	9	10	**Serious Housing Code Violations (per 1,000 rental units)**
28.4%	30.3%	31.2%	-	51	47	**% Students Performing at Grade Level - Reading**
23.1%	32.1%	37.7%	-	51	49	**% Students Performing at Grade Level - Math**
42.6	39.7	39.3	-	10	11	**Felony Crime Rate (per 1,000 residents)**

The Brownsville/Ocean Hill area, which had one of the lowest populations in New York City in 2000, was among the City's poorest neighborhoods in 2005. It was near the top in many home lending categories in 2004. Home purchase and refinance loans were prevalent, and the rate of subprime loans was also extremely high. Although the crime rate and education performance have both improved since 2002, and math scores increased at the 2nd highest rate citywide in the last two years (in percentage points), Brownsville/Ocean Hill remains at the lower end citywide for these two important indicators. Housing prices continued to rise in recent years, and the percent of tax delinquencies lasting more than one year fell to 3.7% in 2004. CD 216 has among the City's highest poverty rates and ranks 2nd citywide in the percent of housing units that are public housing.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



EAST FLATBUSH

		Rank (2002)	Rank (2004/5)
Population (2000):	**165,753**	17	-
Racial Diversity Index:	**0.28**	55	54
Median Household Income:	**$40,000**	29	24
Income Diversity Ratio:	**4.4**	46	47
Median Monthly Rent:	**$800**	32	38
Median Price/Unit (2-4 fam.):	**$162,225**	49	48

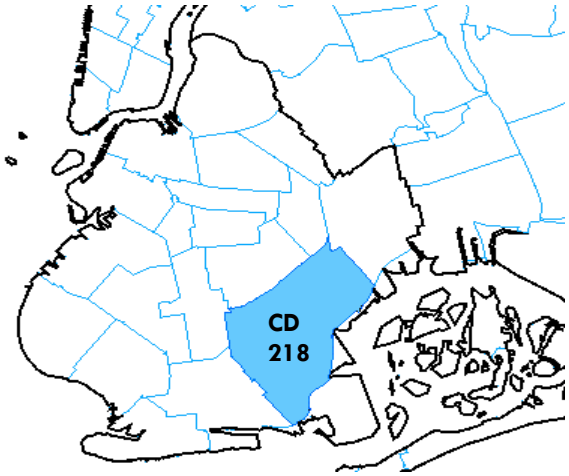
	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$40,062	-	-	$40,000	29	24
Poverty Rate	14.9%	-	-	15.9%	29	31
% Immigrant Households	60.9%	-	-	60.6%	1	3
Rental Vacancy Rate	*3.7%*	-	-	*3.4%*	18	18
Number of Housing Units	52,101	-	-	51,196	27	33
% Public Housing	0.0%	-	-	0.0%	38	38
% Rent-Regulated/Other subsidized	57.0%	-	-	50.5%	28	34
Certificates of Occupancy	40	13	17	44	53	52
Units Authorized by New Residential Building Permits	37	117	48	-	58	57
Homeownership Rate	31.2%	-	-	31.3%	24	23
Index of Housing Price Appreciation (2-4 family building)	128.6	141.5	165.0	-	32	32[1]
Home Purchase Loans (per 1,000 properties)	38.7	43.7	61.2	-	44	25
% Subprime Home Purchase Loans	11.1%	23.8%	37.1%	-	10	6
Refinance Loan Rate (per 1,000 properties)	93.8	151.7	130.3	-	11	2
% Subprime Refinance Loans	33.9%	38.8%	49.5%	-	8	6
Notices of Foreclosure (per 1,000 1-4 family properties)	25.1	25.4	23.3	-	16	16
% Tax Delinquencies (delinquent ≥ 1 year)	4.6%	2.7%	2.0%	-	18	21
% Vacant Land Area	-	2.0%	1.9%	1.8%	39	39
Serious Housing Code Violations (per 1,000 rental units)	78.1	86.4	62.0	-	10	16
% Students Performing at Grade Level - Reading	39.1%	40.9%	39.9%	-	33	34
% Students Performing at Grade Level - Math	32.3%	38.9%	43.3%	-	36	36
Felony Crime Rate (per 1,000 residents)	28.0	25.7	24.5	-	32	33

At 60.6%, CD 217 has one of the highest percentages of immigrant households in New York City. The area, which encompasses Flatbush, Rugby, Farragut and other neighborhoods, is one of the City's least racially and economically diverse neighborhoods, however. The CD has relatively few serious housing code violations. Home purchase loans rose dramatically since 2002, and the percent of those loans that are subprime increased even more sharply. The number of new certificates of occupancy and units authorized by new residential building permits have been consistently low, suggesting little new development.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 34 community districts with same predominant housing type (2-4 family buildings).

FLATLANDS/CANARSIE



		Rank (2002)	Rank (2004/5)
Population (2000):	**194,653**	17	-
Racial Diversity Index:	**0.81**	19	19
Median Household Income:	**$58,000**	12	8
Income Diversity Ratio:	**5.1**	22	38
Median Monthly Rent:	**$918**	8	20
Median Price/Unit (2-4 Fam.):	**$212,500**	27	30

2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$51,446	-	-	$58,000	12	8	**Median Household Income (in 2004 dollars)**
14.5%	-	-	11.2%	31	37	**Poverty Rate**
41.4%	-	-	37.8%	19	21	**% Immigrant Households**
1.6%	-	-	*2.1%*	42	37	**Rental Vacancy Rate**
67,017	-	-	66,211	12	14	**Number of Housing Units**
18.8%	-	-	17.5%	8	10	**% Public Housing**
16.4%	-	-	12.0%	53	54	**% Rent-Regulated/Other subsidized**
307	91	208	218	17	28	**Certificates of Occupancy**
276	231	179	-	25	41	**Units Authorized by New Residential Building Permits**
57.2%	-	-	60.8%	9	*7*	**Homeownership Rate**
129.2	144.5	167.2	-	31	31[1]	**Index of Housing Price Appreciation (2-4 family building)**
50.4	*55.4*	71.9	-	29	13	**Home Purchase Loans (per 1,000 properties)**
11.3%	15.5%	23.7%	-	9	19	**% Subprime Home Purchase Loans**
101.4	162.3	107.4	-	*7*	8	**Refinance Loan Rate (per 1,000 properties)**
22.2%	25.1%	40.8%	-	20	18	**% Subprime Refinance Loans**
16.0	16.6	15.0	-	21	23	**Notices of Foreclosure (per 1,000 1-4 family properties)**
2.3%	1.2%	0.9%	-	36	40	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	4.2%	4.2%	4.8%	27	21	**% Vacant Land Area**
22.3	14.2	17.6	-	34	40	**Serious Housing Code Violations (per 1,000 rental units)**
45.5%	47.9%	46.8%	-	25	34	**% Students Performing at Grade Level - Reading**
40.2%	46.8%	51.5%	-	26	27	**% Students Performing at Grade Level - Math**
27.9	26.7	26.1	-	33	32	**Felony Crime Rate (per 1,000 residents)**

CD 218 includes the neighborhoods of Canarsie, Flatlands, and Bergen Beach. With a median household income of $58,000 in 2005, CD 218 has the 8th highest median income, which increased by the 2nd highest dollar amount in New York City. Only 12.0% of rental units are rent-regulated or subsidized (not including public housing), the 2nd lowest proportion in the City. Also, the rental vacancy rate is quite low. The homeownership rate in Flatlands/Canarsie is among the highest citywide, and has increased by the 2nd most percentage points of all CDs. Refinance loans, at 107.4 per 1,000 properties, were high in 2004. On other neighborhood indicators such as education, crime, and poverty, CD 218 falls in the middle of the spectrum for New York City neighborhoods.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

MANHATTAN

	CD	Page
Financial District	301	72
Greenwich Village/Soho	302	73
Lower East Side/Chinatown	303	74
Clinton/Chelsea	304	75
Midtown	305	76
Stuyvesant Town/Turtle Bay	306	77
Upper West Side	307	78
Upper East Side	308	79
Morningside Heights/Hamilton	309	80
Central Harlem	310	81
East Harlem	311	82
Washington Heights/Inwood	312	83

MANHATTAN

		Rank (2002)	Rank (2004/5)
Population:	**1,593,200**	3	3
Racial Diversity Index:	**0.78**	4	4
Income Diversity Ratio:	**7.8**	1	1
Median Household Income:	**$50,000**	2	2
Median Monthly Rent:	**$1,186**	1	1
Median Price/Unit (2-4 fam.):	**$432,917**	1	1
Median Price/Unit (condo.):	**$695,000**	1	1

Manhattan's neighborhoods have seen continued growth in the past few years, with steady increases in population. Still, the borough continues to typify many of New York City's sharpest contrasts in housing and neighborhood conditions. Manhattan contains the two wealthiest sub-borough areas in the City – Stuyvesant Town/Turtle Bay and Greenwich Village/Financial District – as well as the 8th poorest, East Harlem.

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Housing Stock and Land Use						
Number of Housing Units	798,859	-	-	815,265	3	3
Rental Vacancy Rate	3.9%	-	-	3.8%	1	2
% Public Housing	9.6%	-	-	9.0%	2	3
% Rent-Regulated/Other subsidized	73.2%	-	-	67.6%	1	2
Certificates of Occupancy	7,863	4,965	6,111	4,825	1	1
Units Authorized by New Residential Building Permits	5,618	4,629	4,742	-	1	3
Homeownership Rate	22.6%	-	-	23.6%	4	4
% Vacant Land Area	-	2.4%	2.4%	2.3%	5	5
Housing Prices and Affordability						
Index of Housing Price Appreciation (condominium)	200.6	205.7	243.0	-	1	2
Median Monthly Rent (unsubsidized units, 2005 dollars)	$1,027	-	-	$1,186	1	1
Median Price Per Unit (2-4 fam. bldg., 2004 dollars)	$192,505	$261,363	$432,917	-	1	1
Median Price Per Unit (condominium, 2004 dollars)	$609,016	$489,878[1]	$695,000	-	1	1
Median Rent Burden - All renter households	27.5%	-	-	29.1%	4	4
Median Rent Burden - Unsubsidized low income renters	50.0%	-	-	53.3%	1	1
Housing Quality						
Serious Housing Code Violations (per 1,000 rentals)	24.6	31.8	28.5	-	3	3
% Tax Delinquencies (delinquent ≥ 1 year)	4.8%	3.1%	2.2%	-	1	1
Severe Crowding - All renter households	3.1%	-	-	2.6%	5	5
Severe Crowding - Unsubsidized low income renters	4.7%	-	-	3.1%	4	5

1 The median condominium price in Manhattan dropped in 2003 due to the conversion of approximately 800 units sold at below-market prices in Ruppert Yorkville Towers, a former Mitchell Lama development in the Upper East Side. Excluding these units would result in a Manhattan median condominium price of $580,046 in 2003.

2 Notice of foreclosure data is unavailable for Staten Island, therefore the ranking for this indicator only ranges from 1 to 4 in both 2002 and 2004.

Overall, Manhattan is the City's most economically diverse borough and is home to the community district with the highest income diversity ratio, the Lower East Side/Chinatown.

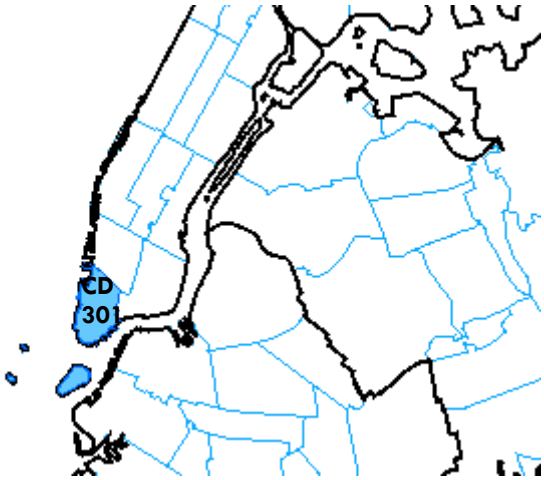
Renters in Manhattan pay more for housing than those in other parts of the City, but they also have access to the second-largest stock of rent-regulated units in the City. Prices to purchase an apartment in Manhattan have been on an upward trend for many years. Despite the elevated cost of apartments, median rent burdens and levels of severe crowding are not as high as those in other boroughs, likely because of Manhattan's greater number of affluent renters and rent-regulated units. That said, rent burdens for unsubsidized low-income renters are the highest in the City, and the share of the borough's rental stock that is rent-regulated appears to be falling.

Housing construction activity has not risen as quickly in recent years in Manhattan as it has in other boroughs. In 2002, 30% of the City's total number of housing units authorized by new residential building permits were located in Manhattan. By 2004, Manhattan's share of housing units authorized by new building permits fell to 24%, and the borough slipped from the top-ranked borough for new permits to 3rd in this category. Manhattan continues to have the lowest proportion of vacant land area in the City.

The mortgage lending market remains strong in Manhattan. The borough's rate of home purchase loan originations has declined somewhat from 2002, but this rate remains the 2nd highest in the City. Loan approval rates of 84.4% topped the citywide rankings. Manhattan has the lowest rate of subprime lending in the City by a significant margin, with subprime loans representing only 0.6% of home purchase loans and 3% of refinance loans in 2004.

Large-scale development projects and proposals are numerous in Manhattan, foremost among them is the lower Manhattan redevelopment effort. Other proposals, such as the extension of the number 7 subway line and the redevelopment of the East River waterfront, are currently awaiting further approval. Although Manhattan has not seen as many rezonings as the other boroughs, several rezonings have taken place or are underway in such downtown neighborhoods as the West Village and Tribeca.

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Social, Demographic, and Income Indicators						
Population	1,565,190	1,578,386	1,590,911	1,593,200	3	3
Racial Diversity Index	0.79	-	-	0.78	4	4
% Immigrant Households	20.3%	-	-	18.2%	4	4
% Asian (inc. Hawaiian and Pacific Islander) Households	7.6%	-	-	8.2%	2	2
% Black (including Hispanic) Households	13.9%	-	-	13.2%	4	4
% Hispanic (non-Black) Households	19.3%	-	-	18.1%	3	3
% White (non-Hispanic) Households	59.0%	-	-	60.2%	2	2
% Native American Households	0.1%	-	-	0.4%	4	1
Median Household Income (in 2004 dollars)	$52,979	-	-	$50,000	2	2
Income Diversity Ratio	9.7	-	-	7.8	1	1
Poverty Rate	16.2%	-	-	14.6%	3	3
Unemployment Rate	7.6%	-	-	-	3	-
% Students Performing at Grade Level - Reading	40.7%	40.5%	40.6%	-	3	4
% Students Performing at Grade Level - Math	36.4%	41.8%	47.4%	-	4	3
Felony Crime Rate (per 1,000 residents)	44.6	42.2	41.3	-	1	1
Lending Indicators						
Home Purchase Loans (per 1,000 properties)	67.4	56.5	60.5	-	2	2
% Subprime Home Purchase Loans	1.3%	1.8%	0.6%	-	5	5
Home Purchase Loan Approval Rate	87.9%	86.1%	84.4%	-	1	1
Refinance Loan Rate (per 1,000 properties)	83.8	99.3	32.6	-	2	5
% Subprime Refinance Loans	1.7%	1.6%	3.0%	-	5	5
Notices of Foreclosure (per 1,000 1-4 family properties)	12.1	13.2	10.4	-	3	4[2]



FINANCIAL DISTRICT[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	**34,420**	59	-
Racial Diversity Index:	**0.38**	52	52
Median Household Income:	**$75,000**	2	2
Income Diversity Ratio:	**5.2**	7	33
Median Monthly Rent:	**$1,640**	2	1
Median Price/Unit (2-4 fam.):	**N/A**	-	-
Median Price/Unit (condo.):	**$720,412**	9[2]	5[3]

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$84,284	-	-	$75,000	2	2
Poverty Rate	9.5%	-	-	7.9%	49	53
% Immigrant Households	10.9%	-	-	7.5%	55	55
Rental Vacancy Rate	*4.1%*	-	-	6.3%	13	2
Number of Housing Units	72,726	-	-	73,530	10	9
% Public Housing	0.0%	-	-	0.0%	38	38
% Rent-Regulated/Other subsidized	69.3%	-	-	57.3%	17	25
Certificates of Occupancy	452	629	759	955	10	1
Units Authorized by New Residential Building Permits	321	696	525	-	20	11
Homeownership Rate	28.1%	-	-	30.3%	30	24
Index of Housing Price Appreciation (condominium)	186.9	197.1	238.2	-	5	3[4]
Home Purchase Loans (per 1,000 properties)	93.3	62.1	78.0	-	2	7
% Subprime Home Purchase Loans	1.5%	1.8%	0.6%	-	49	50
Refinance Loan Rate (per 1,000 properties)	111.8	122.7	43.1	-	4	30
% Subprime Refinance Loans	1.5%	1.4%	2.1%	-	52	50
Notices of Foreclosure (per 1,000 1-4 family properties)	20.0	0.0	0.0	-	19	53
% Tax Delinquencies (delinquent ≥ 1 year)	0.0%	4.5%	0.0%	-	58	58
% Vacant Land Area	-	0.7%	0.5%	0.7%	54	55
Serious Housing Code Violations (per 1,000 rental units)	4.9	1.5	2.1	-	57	59
% Students Performing at Grade Level - Reading	67.9%	67.6%	69.2%	-	2	2
% Students Performing at Grade Level - Math	63.1%	68.9%	74.0%	-	2	2
Felony Crime Rate (per 1,000 residents)	106.4	101.6	96.9	-	3	3

Since the events of September 11, 2001, the government has attempted to revitalize the area through several economic incentives and targeted development. Much of this activity is channeled through the Lower Manhattan Development Corporation (LMDC), created by Governor Pataki and then-Mayor Giuliani. In addition to economic development, LMDC is in charge of building the memorial at the World Trade Center site.

In the Financial District, real median income has fallen by the 4th highest dollar amount in the City, but poverty rates also have declined. CD 301 has the lowest rate of serious housing code violations in the City. It also has the highest median monthly rent, which increased since 2002 by the highest dollar amount in the City. In 2005, CD 301 had the 2nd highest rental vacancy rate in the City.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community districts 301 and 302 both fall within sub-borough area 301. Data at the sub-borough area level for these two CDs will be identical.

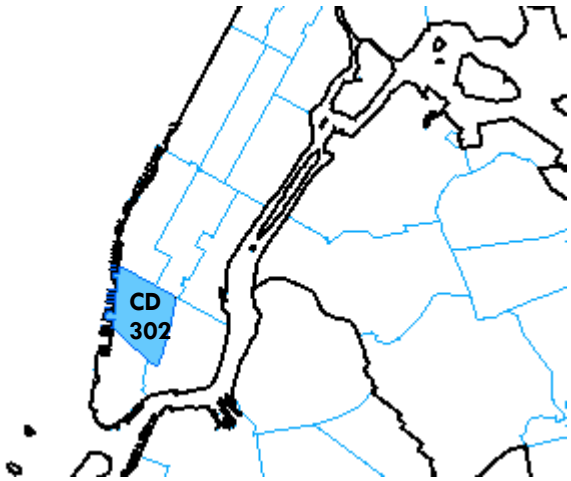
2 Ranked out of 44 community districts with sufficient condominium sales.

3 Ranked out of 47 community districts with sufficient condominium sales.

4 Ranked out of 7 community districts with the same predominant housing type (condominiums).

GREENWICH VILLAGE/ SOHO[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	93,119	51	-
Racial Diversity Index:	0.38	52	52
Median Household Income:	$75,000	2	2
Income Diversity Ratio:	5.2	7	33
Median Monthly Rent:	$1,640	2	1
Median Price/Unit (2-4 fam.):	$1,555,035	2	2
Median Price/Unit (condo.):	$1,318,634	3[2]	1[3]



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$84,284	-	-	$75,000	2	2	**Median Household Income (in 2004 dollars)**
9.5%	-	-	7.9%	49	53	**Poverty Rate**
10.9%	-	-	7.5%	55	55	**% Immigrant Households**
4.1%	-	-	6.3%	13	2	**Rental Vacancy Rate**
72,726	-	-	73,530	10	9	**Number of Housing Units**
0.0%	-	-	0.0%	38	38	**% Public Housing**
69.3%	-	-	57.3%	17	25	**% Rent-Regulated/Other subsidized**
380	9	287	190	15	31	**Certificates of Occupancy**
388	192	458	-	17	15	**Units Authorized by New Residential Building Permits**
28.1%	-	-	30.3%	30	24	**Homeownership Rate**
192.9	206.3	235.0	-	4	4[4]	**Index of Housing Price Appreciation (condominium)**
93.3	62.1	78.0	-	2	7	**Home Purchase Loans (per 1,000 properties)**
1.5%	1.8%	0.6%	-	49	50	**% Subprime Home Purchase Loans**
111.8	122.7	43.1	-	4	30	**Refinance Loan Rate (per 1,000 properties)**
1.5%	1.4%	2.1%	-	52	50	**% Subprime Refinance Loans**
1.3	1.3	0	-	53	53	**Notices of Foreclosure (per 1,000 1-4 family properties)**
1.1%	0.9%	0.2%	-	57	57	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	0.7%	0.7%	0.7%	54	55	**% Vacant Land Area**
10.9	12.3	11.3	-	47	51	**Serious Housing Code Violations (per 1,000 rental units)**
67.9%	67.6%	69.2%	-	2	2	**% Students Performing at Grade Level - Reading**
63.1%	68.9%	74.0%	-	2	2	**% Students Performing at Grade Level - Math**
56.9	52.4	54.2	-	4	4	**Felony Crime Rate (per 1,000 residents)**

The City Council approved a rezoning in the Far West Village in 2005. The rezoning restricts high-rise development throughout a 14-block area.

Along with CD 301, CD 302 has the 2nd highest median household income and the highest median monthly rent in the City. It also has the 2nd highest reading and math performance scores. The CD has seen a sharp decline in the rate of refinance loans, from 111.8 per 1,000 properties in 2002 to just 43.1 in 2004. It remains one of the community districts with the lowest percentage of tax delinquencies and foreclosures. In 2004, CD 302 had the highest rate of housing price appreciation since 2002 for condominiums and the median price per condo was the highest in the City at over $1.3 million.

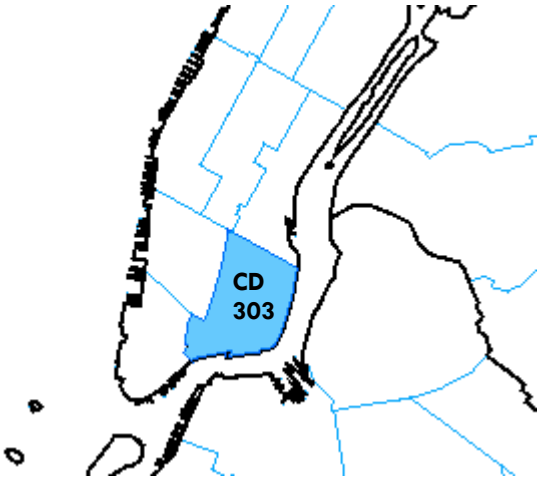
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community districts 301 and 302 both fall within sub-borough area 301. Data at the sub-borough area level for these two CDs will be identical.

2 Ranked out of 44 community districts with sufficient condominium sales.

3 Ranked out of 47 community districts with sufficient condominium sales.

4 Ranked out of 7 community districts with the same predominant housing type (condominiums).



LOWER EAST SIDE/ CHINATOWN[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	164,407	18	-
Racial Diversity Index:	0.90	6	7
Median Household Income:	$33,000	38	36
Income Diversity Ratio:	8.3	2	1
Median Monthly Rent:	$1,056	8	8
Median Price/Unit (2-4 fam.):	$733,333	N/A	5
Median Price/Unit (5+ fam.):	$154,167	8[2]	6[3]

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$32,838	-	-	$33,000	38	36
Poverty Rate	25.7%	-	-	24.5%	12	15
% Immigrant Households	29.4%	-	-	21.1%	36	43
Rental Vacancy Rate	*2.1%*	-	-	*2.0%*	35	39
Number of Housing Units	*74,735*	-	-	*77,366*	*7*	*7*
% Public Housing	28.2%	-	-	25.4%	4	4
% Rent-Regulated/Other subsidized	66.3%	-	-	58.0%	19	23
Certificates of Occupancy	710	356	177	538	*5*	9
Units Authorized by New Residential Building Permits	216	630	395	-	32	18
Homeownership Rate	16.2%	-	-	17.4%	44	43
Index of Housing Price Appreciation (5+ family building)	197.1	249.4	266.6	-	*5*	*5*[4]
Home Purchase Loans (per 1,000 properties)	47.1	37.8	34.9	-	33	51
% Subprime Home Purchase Loans	0.8%	1.1%	0.0%	-	*54*	*55*
Refinance Loan Rate (per 1,000 properties)	35.4	49.1	20.6	-	52	54
% Subprime Refinance Loans	3.2%	2.5%	1.7%	-	50	52
Notices of Foreclosure (per 1,000 1-4 family properties)	0.0	0.0	0.0	-	*54*	53
% Tax Delinquencies (delinquent ≥ 1 year)	1.3%	2.2%	0.9%	-	51	40
% Vacant Land Area	-	1.4%	1.1%	1.3%	45	49
Serious Housing Code Violations (per 1,000 rental units)	7.2	16.8	19.3	-	53	38
% Students Performing at Grade Level - Reading	44.0%	44.7%	45.7%	-	28	28
% Students Performing at Grade Level - Math	41.0%	50.0%	54.7%	-	26	19
Felony Crime Rate (per 1,000 residents)	38.5	37.6	37.4	-	13	13

In 2003, the Mayor's Office of Lower Manhattan Development, the Department of City Planning, and the New York City Economic Development Corporation, began the East River Waterfront project, which aims to link the Financial District, the South Street Seaport, Chinatown and the Lower East Side with green space.

25.4% of the housing stock in CD 303 is public housing—the 4th highest proportion in the City. The percentage of rent-regulated units decreased by 8 percentage points between 2002 and 2005. Residents of Chinatown and the Lower East Side have a wide range of income levels: in 2005 the area had the highest income diversity ratio in the City. Additionally, math scores have increased since 2002 by the 4th highest number of percentage points in the City.

Numbers in italics are based on a small number of observations and should be treated with caution.

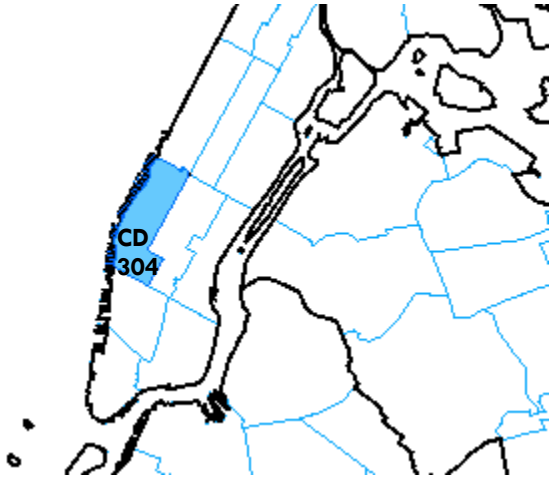
1 Community district 303 matches sub-borough area 302.

2 Ranked out of 47 community districts with sufficient sales of buildings with five or more units.

3 Ranked out of 45 community districts with sufficient sales of buildings with five or more units.

CLINTON/CHELSEA[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	87,479	52	-
Racial Diversity Index:	0.55	40	41
Median Household Income:	$54,752	9	10
Income Diversity Ratio:	7.4	3	3
Median Monthly Rent:	$1,475	3	3
Median Price/Unit (2-4 fam.):	$728,333	5	6
Median Price/Unit (condo.):	$865,000	3[2]	2[3]



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$54,730	-	-	$54,752	9	10	**Median Household Income (in 2004 dollars)**
10.9%	-	-	9.9%	45	43	**Poverty Rate**
15.7%	-	-	14.3%	50	51	**% Immigrant Households**
6.3%	-	-	*1.2%*	1	51	**Rental Vacancy Rate**
76,626	-	-	81,627	6	*5*	**Number of Housing Units**
4.1%	-	-	3.7%	29	29	**% Public Housing**
70.6%	-	-	65.5%	15	16	**% Rent-Regulated/Other subsidized**
2,344	1,580	693	269	1	22	**Certificates of Occupancy**
892	1,220	1,158	-	*5*	1	**Units Authorized by New Residential Building Permits**
24.5%	-	-	24.4%	35	33	**Homeownership Rate**
250.6	273.4	303.2	-	1	1[4]	**Index of Housing Price Appreciation (condominium)**
93.6	70.2	65.6	-	1	21	**Home Purchase Loans (per 1,000 properties)**
1.6%	2.3%	0.5%	-	48	51	**% Subprime Home Purchase Loans**
108.7	103.6	34.9	-	*5*	40	**Refinance Loan Rate (per 1,000 properties)**
1.2%	1.6%	1.0%	-	53	54	**% Subprime Refinance Loans**
0.0	0.0	3.9	-	54	43	**Notices of Foreclosure (per 1,000 1-4 family properties)**
2.0%	1.6%	1.2%	-	39	35	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	2.4%	2.3%	2.4%	33	33	**% Vacant Land Area**
7.9	10.7	12.0	-	52	47	**Serious Housing Code Violations (per 1,000 rental units)**
67.8%	67.5%	69.1%	-	7	7	**% Students Performing at Grade Level - Reading**
63.0%	68.8%	74.0%	-	7	2	**% Students Performing at Grade Level - Math**
124.9	119.0	114.8	-	2	2	**Felony Crime Rate (per 1,000 residents)**

CD 304 is home to many large developments either proposed or underway, including the development of Moynihan Station to replace Penn Station, the movement of Madison Square Garden to 9th Avenue, the expansion of the Javits Center, and the extension of the number 7 subway line. Also, in 2005 the City Council approved rezonings for both Hudson Yards and West Chelsea, which includes the High Line project.

Although crime in CD 304 has declined sharply since 2002, the area still has the 2nd highest crime rate in the City. Clinton/Chelsea is experiencing incredible growth, with the most units authorized by new residential building permits in the City in 2004 and the highest number of certificates of occupancy in 2002. CD 304 has experienced the 2nd highest dollar increase in real median monthly rents citywide since 2002.

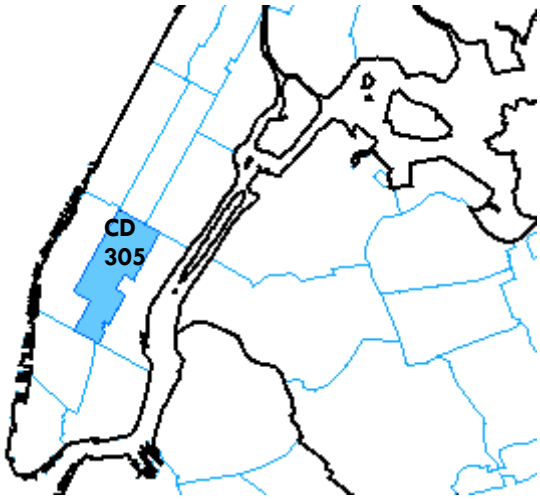
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community districts 304 and 305 both fall within sub-borough area 303. Data at the sub-borough area level for these two CDs will be identical.

2 Ranked out of 44 community districts with sufficient condominium sales.

3 Ranked out of 47 community districts with sufficient condominium sales.

4 Ranked out of 7 community districts with the same predominant housing type (condominiums).



MIDTOWN[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	**44,028**	58	-
Racial Diversity Index:	**0.55**	40	41
Median Household Income:	**$54,752**	9	10
Income Diversity Ratio:	**7.4**	3	3
Median Monthly Rent:	**$1,475**	3	3
Median Price/Unit (2-4 fam.):	**N/A**	-	-
Median Price/Unit (condo.):	**$725,000**	6[2]	4[3]

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$54,730	-	-	$54,752	9	10
Poverty Rate	10.9%	-	-	9.9%	45	43
% Immigrant Households	15.7%	-	-	14.3%	50	51
Rental Vacancy Rate	*6.3%*	-	-	*1.2%*	1	51
Number of Housing Units	76,626	-	-	81,627	6	5
% Public Housing	4.1%	-	-	3.7%	29	29
% Rent-Regulated/Other subsidized	70.6%	-	-	65.5%	15	16
Certificates of Occupancy	887	384	679	594	3	6
Units Authorized by New Residential Building Permits	1,025	331	334	-	2	25
Homeownership Rate	24.5%	-	-	24.4%	35	33
Index of Housing Price Appreciation (condominium)	184.0	189.1	220.2	-	*7*	*7*[4]
Home Purchase Loans (per 1,000 properties)	93.6	70.2	65.6	-	1	21
% Subprime Home Purchase Loans	1.6%	2.3%	0.5%	-	48	51
Refinance Loan Rate (per 1,000 properties)	108.7	103.6	34.9	-	5	40
% Subprime Refinance Loans	1.2%	1.6%	1.0%	-	53	54
Notices of Foreclosure (per 1,000 1-4 family properties)	0	0	0	-	54	53
% Tax Delinquencies (delinquent ≥ 1 year)	0.0%	2.8%	0.0%	-	58	58
% Vacant Land Area	-	0.5%	0.5%	1.0%	56	52
Serious Housing Code Violations (per 1,000 rental units)	7.1	6.2	6.5	-	54	57
% Students Performing at Grade Level - Reading	67.9%	67.6%	69.2%	-	2	2
% Students Performing at Grade Level - Math	63.1%	68.9%	74.0%	-	2	2
Felony Crime Rate (per 1,000 residents)	226.9	207.8	199.6	-	1	1

CD 305 is the site of the East Side Access (ESA) project, which will connect the Long Island Rail Road's (LIRR) Main and Port Washington lines in Queens to a new LIRR terminal beneath Grand Central Station in Manhattan. When completed in 2012, the ESA project will be the largest construction project ever undertaken by the Metropolitan Transit Authority.

Midtown has the highest crime rate in the City, though it also has experienced the largest decrease in crime rate (in raw numbers) since 2002. This high rate is partially because crime rates are calculated using the resident population, not including tourists or workers. Midtown has seen a sharp decrease in units authorized by new residential building permits, and its rental vacancy rate has fallen in recent years.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community districts 304 and 305 both fall within sub-borough area 303. Data at the sub-borough area level for these two CDs will be identical.

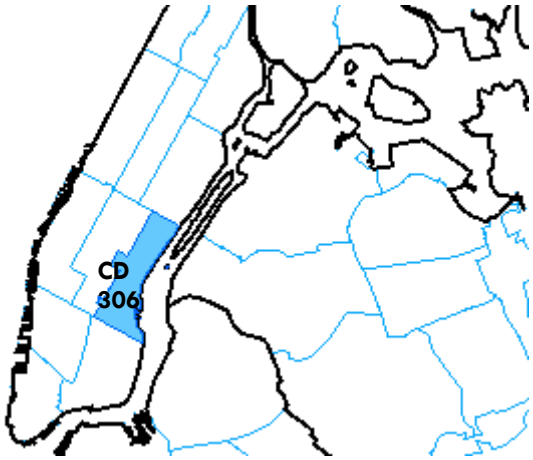
2 Ranked out of 44 community districts with sufficient condominium sales.

3 Ranked out of 47 community districts with sufficient condominium sales.

4 Ranked out of 7 community districts with the same predominant housing type (condominiums).

STUYVESANT TOWN/ TURTLE BAY[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	**136,152**	29	-
Racial Diversity Index:	**0.48**	50	49
Median Household Income:	**$76,010**	3	1
Income Diversity Ratio:	**5.6**	27	24
Median Monthly Rent:	**$1,472**	4	4
Median Price/Unit (2-4 fam.):	***$1,497,500***	3	3
Median Price/Unit (condo.):	**$565,000**	*7*[2]	*7*[3]



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$78,811	-	-	$76,010	3	1	**Median Household Income (in 2004 dollars)**
8.5%	-	-	8.0%	50	52	**Poverty Rate**
13.9%	-	-	11.5%	51	54	**% Immigrant Households**
4.3%	-	-	*2.9%*	9	25	**Rental Vacancy Rate**
95,955	-	-	97,143	3	3	**Number of Housing Units**
1.2%	-	-	1.3%	37	37	**% Public Housing**
74.6%	-	-	63.9%	11	18	**% Rent-Regulated/Other subsidized**
372	230	728	83	16	48	**Certificates of Occupancy**
612	146	109	-	7	49	**Units Authorized by New Residential Building Permits**
27.3%	-	-	29.8%	32	28	**Homeownership Rate**
184.6	188.6	220.7	-	6	6[4]	**Index of Housing Price Appreciation (condominium)**
72.9	55.3	70.8	-	9	16	**Home Purchase Loans (per 1,000 properties)**
1.1%	1.5%	0.5%	-	50	51	**% Subprime Home Purchase Loans**
74.7	89.7	28.6	-	22	49	**Refinance Loan Rate (per 1,000 properties)**
1.6%	1.1%	2.0%	-	51	51	**% Subprime Refinance Loans**
3.1	6.1	3.0	-	47	47	**Notices of Foreclosure (per 1,000 1-4 family properties)**
2.4%	1.3%	1.3%	-	34	30	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	0.5%	0.5%	0.5%	56	57	**% Vacant Land Area**
4.2	6.0	6.4	-	58	58	**Serious Housing Code Violations (per 1,000 rental units)**
67.9%	67.6%	69.2%	-	2	2	**% Students Performing at Grade Level - Reading**
63.1%	68.9%	74.0%	-	2	2	**% Students Performing at Grade Level - Math**
45.3	41.6	38.2	-	8	12	**Felony Crime Rate (per 1,000 residents)**

Con Edison's old Waterside Plant is the site of a controversial new development project. If completed, a total of 6 million square feet of residential, commercial and retail space will run between 34th and 41st Streets along the East River.

Over the past few years, Stuyvesant Town/Turtle Bay has had the 2nd lowest rate of serious housing code violations in the City. Sharing a school district with CDs 301, 302 and 304, CD 305 ranks the 2nd best in elementary performance for both reading and math. Construction has slowed, and rental vacancy rates have dropped. CD 306 has also experienced the 3rd highest dollar increase in real median monthly rent citywide.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 306 matches sub-borough area 304.

2 Ranked out of 44 community districts with sufficient condominium sales.

3 Ranked out of 47 community districts with sufficient condominium sales.

4 Ranked out of 7 community districts with the same predominant housing type (condominiums).

UPPER WEST SIDE[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	207,699	6	-
Racial Diversity Index:	0.58	38	38
Median Household Income:	$70,000	4	4
Income Diversity Ratio:	7.3	6	6
Median Monthly Rent:	$1,200	5	5
Median Price/Unit (2-4 fam.):	$1,445,833	4	4
Median Price/Unit (condo.):	$770,000	*4*[2]	*3*[3]

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$77,936	-	-	$70,000	4	4
Poverty Rate	11.9%	-	-	9.1%	38	45
% Immigrant Households	16.2%	-	-	14.8%	49	50
Rental Vacancy Rate	4.4%	-	-	4.3%	8	12
Number of Housing Units	119,679	-	-	119,220	2	2
% Public Housing	5.8%	-	-	7.9%	26	25
% Rent-Regulated/Other subsidized	71.0%	-	-	69.8%	14	12
Certificates of Occupancy	*772*	*538*	*597*	*482*	4	11
Units Authorized by New Residential Building Permits	174	315	163	-	37	43
Homeownership Rate	29.1%	-	-	30.2%	27	25
Index of Housing Price Appreciation (condominium)	220.4	211.9	263.4	-	2	*2*[4]
Home Purchase Loans (per 1,000 properties)	73.1	66.1	61.2	-	8	25
% Subprime Home Purchase Loans	0.9%	1.6%	0.2%	-	53	54
Refinance Loan Rate (per 1,000 properties)	122.2	142.5	40.6	-	2	33
% Subprime Refinance Loans	0.8%	0.6%	0.9%	-	54	55
Notices of Foreclosure (per 1,000 1-4 family properties)	3.8	5.8	1.9	-	43	52
% Tax Delinquencies (delinquent ≥ 1 year)	3.1%	1.5%	0.7%	-	26	46
% Vacant Land Area	-	5.9%	5.7%	7.2%	17	10
Serious Housing Code Violations (per 1,000 rental units)	10.5	12.9	16.3	-	48	42
% Students Performing at Grade Level - Reading	46.5%	44.9%	45.0%	-	23	31
% Students Performing at Grade Level - Math	38.4%	44.4%	51.4%	-	31	28
Felony Crime Rate (per 1,000 residents)	25.4	24.7	24.3	-	38	35

The homeownership rate in CD 307 has increased slightly since 2002, but the rate of home purchase loans dropped to 61.2 per 1,000 properties in 2004. The Upper West Side has a low subprime rate for both home purchase loans and refinance loans. Additionally, CD 307 had a very low rate of foreclosure and tax delinquency in 2004.

While school performance in math improved significantly, as it did across the City, CD 307 was one of four neighborhoods in which school performance in reading dropped since 2002. CD 307 has one of the highest median incomes citywide.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 307 matches sub-borough area 305.

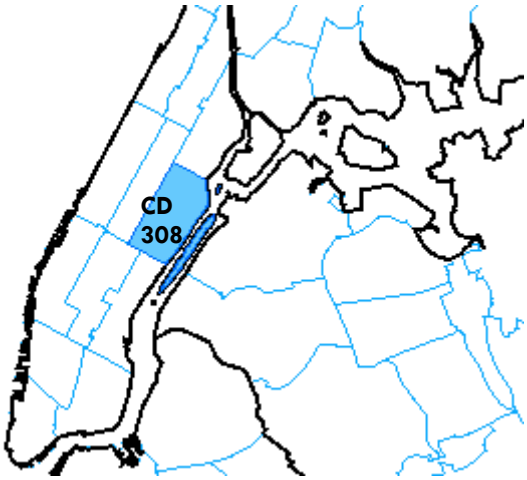
2 Ranked out of 44 community districts with sufficient condominium sales.

3 Ranked out of 47 community districts with sufficient condominium sales.

4 Ranked out of 7 community districts with the same predominant housing type (condominiums).

UPPER EAST SIDE[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	217,063	3	-
Racial Diversity Index:	0.36	52	53
Median Household Income:	$74,700	1	3
Income Diversity Ratio:	5.2	26	33
Median Monthly Rent:	$1,600	1	2
Median Price/Unit (2-4 fam.):	$2,137,500	1	1
Median Price/Unit (condo):	$717,500	*5*[2]	*6*[3]



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$87,240	-	-	$74,700	1	3	**Median Household Income (in 2004 dollars)**
5.1%	-	-	6.5%	53	*55*	**Poverty Rate**
12.2%	-	-	11.7%	54	53	**% Immigrant Households**
4.8%	-	-	6.0%	6	4	**Rental Vacancy Rate**
135,015	-	-	136,583	1	1	**Number of Housing Units**
3.6%	-	-	2.8%	30	31	**% Public Housing**
72.1%	-	-	60.1%	13	20	**% Rent-Regulated/Other subsidized**
673	605	585	*752*	6	4	**Certificates of Occupancy**
457	119	1,042	-	13	2	**Units Authorized by New Residential Building Permits**
33.5%	-	-	34.9%	19	19	**Homeownership Rate**
193.6	193.1	225.7	-	3	*5*[4]	**Index of Housing Price Appreciation (condominium)**
58.3	58.8	*57.3*	-	20	28	**Home Purchase Loans (per 1,000 properties)**
1.0%	1.4%	0.5%	-	51	51	**% Subprime Home Purchase Loans**
77.7	101.7	30.3	-	19	46	**Refinance Loan Rate (per 1,000 properties)**
0.8%	1.0%	1.3%	-	54	53	**% Subprime Refinance Loans**
4.2	6.7	4.2	-	41	40	**Notices of Foreclosure (per 1,000 1-4 family properties)**
1.5%	1.0%	1.4%	-	46	26	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	0.2%	0.3%	0.3%	59	59	**% Vacant Land Area**
6.5	7.1	9.7	-	56	53	**Serious Housing Code Violations (per 1,000 rental units)**
67.9%	67.6%	69.2%	-	2	2	**% Students Performing at Grade Level - Reading**
63.1%	68.9%	74.0%	-	2	2	**% Students Performing at Grade Level - Math**
25.7	23.6	24.5	-	37	33	**Felony Crime Rate (per 1,000 residents)**

In November 2005, voters approved the Transportation Bond Act, which will provide funding for the Second Avenue Subway project. Shovels will break ground in 2006 on the new subway line's first phase, which will run down Second Avenue from 96th Street to 63rd Street. Ultimately, the Second Avenue Subway will run north to 125th Street and south to Hanover Square in the Financial District.

CD 308 has the City's 3rd highest median income but experienced the largest dollar decrease in household income citywide since 2002. At over $2.1 million, the Upper East Side was the most expensive place to purchase a unit in a 2 to 4 family building in 2004. It has one of the lowest rates of poverty, and ranks near the bottom citywide in racial diversity.

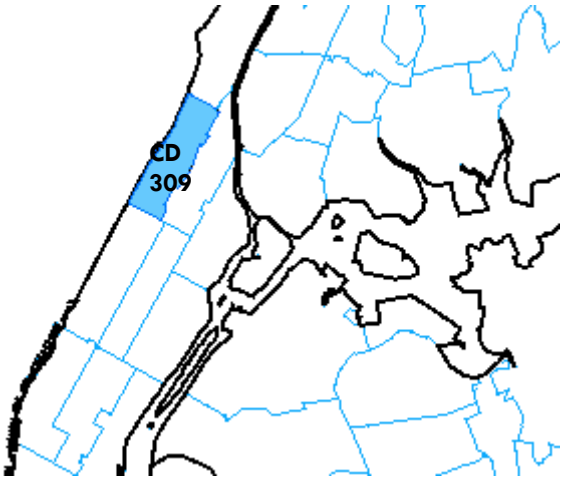
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 308 matches sub-borough area 306.

2 Ranked out of 44 community districts with sufficient condominium sales.

3 Ranked out of 47 community districts with sufficient condominium sales.

4 Ranked out of 7 community districts with the same predominant housing type (condominiums).



MORNINGSIDE HTS. / HAMILTON[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	**111,724**	39	-
Racial Diversity Index:	**0.94**	4	4
Median Household Income:	**$32,918**	38	37
Income Diversity Ratio:	**6.2**	1	12
Median Monthly Rent:	**$922**	27	19
Median Price/Unit (2-4 fam.):	**$222,735**	31	28
Median Price/Unit (5+ fam.):	**$82,185**	25[2]	19[3]

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$32,838	-	-	$32,918	38	37
Poverty Rate	25.5%	-	-	22.4%	14	19
% Immigrant Households	25.0%	-	-	28.1%	39	35
Rental Vacancy Rate	*1.7%*	-	-	*4.4%*	40	9
Number of Housing Units	53,317	-	-	53,178	24	27
% Public Housing	9.3%	-	-	8.8%	23	22
% Rent-Regulated/Other subsidized	80.3%	-	-	79.1%	8	9
Certificates of Occupancy	161	13	*77*	12	26	56
Units Authorized by New Residential Building Permits	170	0	58	-	38	*55*
Homeownership Rate	11.3%	-	-	12.5%	48	48
Index of Housing Price Appreciation (5+ family building)	289.6	436.6	582.0	-	3	3[4]
Home Purchase Loans (per 1,000 properties)	35.0	28.2	45.3	-	47	41
% Subprime Home Purchase Loans	3.7%	3.5%	0.9%	-	44	48
Refinance Loan Rate (per 1,000 properties)	47.6	67.1	29.0	-	37	47
% Subprime Refinance Loans	5.9%	5.7%	11.7%	-	47	46
Notices of Foreclosure (per 1,000 1-4 family properties)	29.8	29.4	25.4	-	11	14
% Tax Delinquencies (delinquent ≥ 1 year)	12.4%	7.2%	4.5%	-	2	6
% Vacant Land Area	-	1.9%	2.0%	2.7%	41	32
Serious Housing Code Violations (per 1,000 rental units)	69.4	72.8	76.0	-	12	11
% Students Performing at Grade Level - Reading	30.2%	32.9%	30.8%	-	46	48
% Students Performing at Grade Level - Math	25.8%	33.5%	38.5%	-	46	44
Felony Crime Rate (per 1,000 residents)	29.1	29.4	29.5	-	31	24

Over the next fifteen to twenty years, Columbia University plans to develop about 17 additional acres near its 36-acre campus. The plans have stirred community opposition.

CD 309 has seen a rise in its housing prices in recent years, with the appreciation index for 5+ family buildings increasing more than 100% from 2002 to 2004. The community has one of the lowest homeownership rates in the City, similar to adjacent neighborhoods in northern Manhattan. The percentage of rent-regulated units has declined somewhat since 2002. Contrary to citywide trends, the crime rate increased in this neighborhood. CD 309, which in 2002 was the most economically diverse district in the City, now ranks 12th.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 309 matches sub-borough area 307.

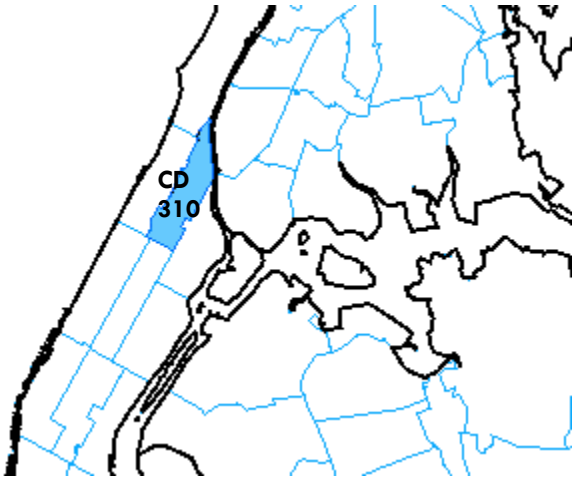
2 Ranked out of 47 community districts with sufficient sales of buildings with five or more units.

3 Ranked out of 45 community districts with sufficient sales of buildings with five or more units.

4 Ranked out of 5 community districts with the same predominant housing type (5+ family buildings).

CENTRAL HARLEM[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	107,109	42	-
Racial Diversity Index:	0.54	48	44
Median Household Income:	$26,000	49	46
Income Diversity Ratio:	6.0	11	16
Median Monthly Rent:	$600	55	55
Median Price/Unit (2-4 fam.):	$259,167	33	17
Median Price/Unit (5+ fam.):	$75,000	36[2]	23[3]



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$26,270	-	-	$26,000	49	46	**Median Household Income (in 2004 dollars)**
25.7%	-	-	24.0%	12	18	**Poverty Rate**
18.8%	-	-	19.7%	44	45	**% Immigrant Households**
5.4%	-	-	6.2%	2	3	**Rental Vacancy Rate**
52,663	-	-	55,642	26	22	**Number of Housing Units**
10.0%	-	-	10.8%	21	17	**% Public Housing**
78.2%	-	-	75.3%	10	10	**% Rent-Regulated/Other subsidized**
405	269	504	560	14	7	**Certificates of Occupancy**
235	627	300	-	30	28	**Units Authorized by New Residential Building Permits**
16.1%	-	-	13.8%	45	46	**Homeownership Rate**
399.1	477.4	591.8	-	1	2[4]	**Index of Housing Price Appreciation (5+ family building)**
44.5	44.9	76.4	-	35	9	**Home Purchase Loans (per 1,000 properties)**
7.2%	5.6%	3.3%	-	28	42	**% Subprime Home Purchase Loans**
42.3	49.7	42.1	-	45	32	**Refinance Loan Rate (per 1,000 properties)**
26.4%	22.6%	29.6%	-	16	25	**% Subprime Refinance Loans**
32.4	29.9	20.0	-	9	18	**Notices of Foreclosure (per 1,000 1-4 family properties)**
12.8%	7.2%	4.7%	-	1	2	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	5.3%	4.9%	4.8%	21	21	**% Vacant Land Area**
54.3	53.6	58.4	-	17	18	**Serious Housing Code Violations (per 1,000 rental units)**
29.1%	32.0%	30.7%	-	49	49	**% Students Performing at Grade Level - Reading**
24.3%	33.2%	37.8%	-	50	48	**% Students Performing at Grade Level - Math**
37.3	36.3	36.3	-	14	15	**Felony Crime Rate (per 1,000 residents)**

In response to recent and anticipated development activity in Harlem, the Department of City Planning has initiated the 125th Street/River-to-River study to generate a development framework for the entire 125th Street corridor between the Harlem and Hudson Rivers.

Despite having the lowest median rent in the City in 2005, home prices have surged in Central Harlem since 2002. The index of housing price appreciation increased 48% from 2002 to 2004. Home construction has increased as well, as indicated by the rise in units created from new residential building permits.

In CD 310, the rate of home purchase loans per 1,000 properties was 76.4 in 2004, up from 44.5 in 2002. The percentage of home purchase loans that are subprime decreased significantly in that time period.

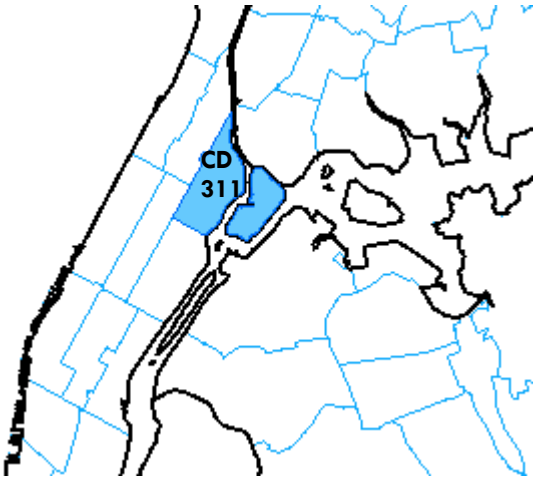
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 310 matches sub-borough area 308.

2 Ranked out of 47 community districts with sufficient sales of buildings with five or more units.

3 Ranked out of 45 community districts with sufficient sales of buildings with five or more units.

4 Ranked out of 5 community districts with the same predominant housing type (5+ family buildings).



EAST HARLEM[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	117,743	35	-
Racial Diversity Index:	0.86	19	14
Median Household Income:	$23,000	53	48
Income Diversity Ratio:	6.2	11	12
Median Monthly Rent:	$931	32	17
Median Price/Unit (2-4 fam.):	$180,324	34	41
Median Price/Unit (5+ fam.):	$99,375	*43*[2]	*14*[3]

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$19,703	-	-	$23,000	53	48
Poverty Rate	33.5%	-	-	27.1%	6	11
% Immigrant Households	21.3%	-	-	19.1%	42	46
Rental Vacancy Rate	*4.3%*	-	-	*2.9%*	9	25
Number of Housing Units	43,972	-	-	45,932	49	47
% Public Housing	45.6%	-	-	38.4%	1	1
% Rent-Regulated/Other subsidized	46.1%	-	-	50.4%	36	35
Certificates of Occupancy	590	352	1,012	380	8	1
Units Authorized by New Residential Building Permits	1,128	289	200	-	1	38
Homeownership Rate	10.3%	-	-	8.6%	49	50
Index of Housing Price Appreciation (5+ family building)	361.0	619.9	609.2	-	2	1[4]
Home Purchase Loans (per 1,000 properties)	69.2	32.8	30.4	-	11	54
% Subprime Home Purchase Loans	1.0%	3.4%	2.8%	-	51	45
Refinance Loan Rate (per 1,000 properties)	32.0	23.2	11.0	-	54	55
% Subprime Refinance Loans	8.2%	6.6%	10.1%	-	45	47
Notices of Foreclosure (per 1,000 1-4 family properties)	6.2	11.2	11.2	-	34	28
% Tax Delinquencies (delinquent ≥ 1 year)	6.5%	4.4%	4.7%	-	10	2
% Vacant Land Area	-	2.8%	3.0%	3.6%	32	28
Serious Housing Code Violations (per 1,000 rental units)	30.2	46.3	43.5	-	25	23
% Students Performing at Grade Level - Reading	32.5%	34.8%	33.8%	-	44	42
% Students Performing at Grade Level - Math	29.3%	37.2%	41.0%	-	41	42
Felony Crime Rate (per 1,000 residents)	32.8	33.0	30.4	-	20	21

East Harlem ranks 48th citywide in median household income, with a 2005 median income of $23,000, but it has experienced the 3rd highest dollar increase in real income citywide since 2002. The poverty rate in CD 311 fell to 27.1% in 2005. Housing prices in East Harlem have increased by 69% since 2002. The rate of home purchase loans decreased by more than half, and the rate of refinance loans dropped sharply as well. Elementary math performance improved considerably between 2002 and 2004, with an increase from 29.3% to 41.0% of students performing at or above their grade level in math. East Harlem is one of the most racially diverse neighborhoods. It also has one of the lowest percentages of immigrant households.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 311 matches sub-borough area 309.

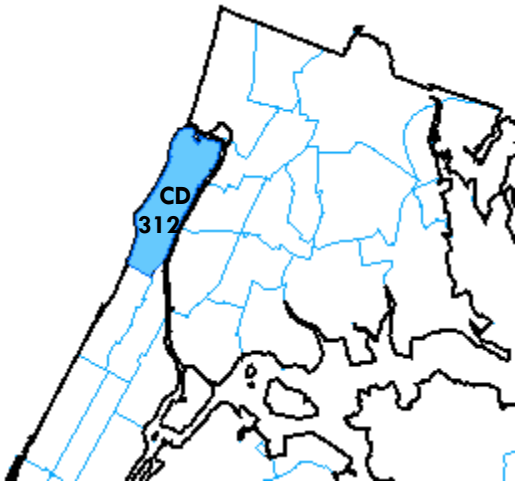
2 Ranked out of 47 community districts with sufficient sales of buildings with five or more units.

3 Ranked out of 45 community districts with sufficient sales of buildings with five or more units.

4 Ranked out of 5 community districts with the same predominant housing type (5+ family buildings).

WASHINGTON HTS./ INWOOD[1]

		Rank (2002)	Rank (2004/5)
Population (2000):	208,414	5	-
Racial Diversity Index:	0.71	28	29
Median Household Income:	$30,000	43	42
Income Diversity Ratio:	6.6	8	8
Median Monthly Rent:	$770	44	47
Median Price/Unit (2-4 fam.):	*$158,667*	23	50
Median Price/Unit (5+ fam.):	$78,000	45[2]	21[3]



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$29,554	-	-	$30,000	43	42	**Median Household Income (in 2004 dollars)**
29.3%	-	-	26.2%	9	12	**Poverty Rate**
47.8%	-	-	46.0%	10	10	**% Immigrant Households**
1.4%	-	-	*1.8%*	44	44	**Rental Vacancy Rate**
74,172	-	-	75,044	8	8	**Number of Housing Units**
3.5%	-	-	2.5%	31	34	**% Public Housing**
94.6%	-	-	94.7%	1	1	**% Rent-Regulated/Other subsidized**
117	0	13	9	34	*5*	**Certificates of Occupancy**
0	64	0	-	*59*	*59*	**Units Authorized by New Residential Building Permits**
7.3%	-	-	9.5%	53	49	**Homeownership Rate**
252.0	357.0	422.8	-	4	4[4]	**Index of Housing Price Appreciation (5+ family building)**
47.1	40.1	41.8	-	33	44	**Home Purchase Loans (per 1,000 properties)**
0.5%	0.5%	0.7%	-	*55*	49	**% Subprime Home Purchase Loans**
38.6	64.7	25.9	-	51	51	**Refinance Loan Rate (per 1,000 properties)**
3.5%	2.5%	3.9%	-	49	49	**% Subprime Refinance Loans**
27.8	34.8	41.8	-	14	2	**Notices of Foreclosure (per 1,000 1-4 family properties)**
11.2%	7.5%	4.9%	-	3	1	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	4.4%	4.4%	1.6%	24	43	**% Vacant Land Area**
83.0	*77.3*	92.9	-	*7*	9	**Serious Housing Code Violations (per 1,000 rental units)**
29.8%	32.7%	29.5%	-	*47*	*53*	**% Students Performing at Grade Level - Reading**
26.2%	32.8%	38.1%	-	44	45	**% Students Performing at Grade Level - Math**
23.6	21.3	21.4	-	45	42	**Felony Crime Rate (per 1,000 residents)**

CD 312 has witnessed a tremendous increase in foreclosure activity since 2002, with the rate per 1,000 one to four family properties rising from 27.8 to 41.8 in 2004. Indeed, Washington Heights/Inwood had the 2nd highest ranking for foreclosures in 2004, compared to the 14th highest in 2002. The rate of refinance loans rose to 25.9 per 1,000 properties in 2004, but the percentage of those loans that are subprime was quite low, with a rate of 3.9%. CD 312's crime rate remained fairly stable, with a rate of 21.4 per 1,000 residents in 2004 and a rate of 23.6 in 2002. Washington Heights has also experienced a decrease in reading test scores, contrary to citywide trends.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 312 matches sub-borough area 310.

2 Ranked out of 47 community districts with sufficient sales of buildings with five or more units.

3 Ranked out of 45 community districts with sufficient sales of buildings with five or more units.

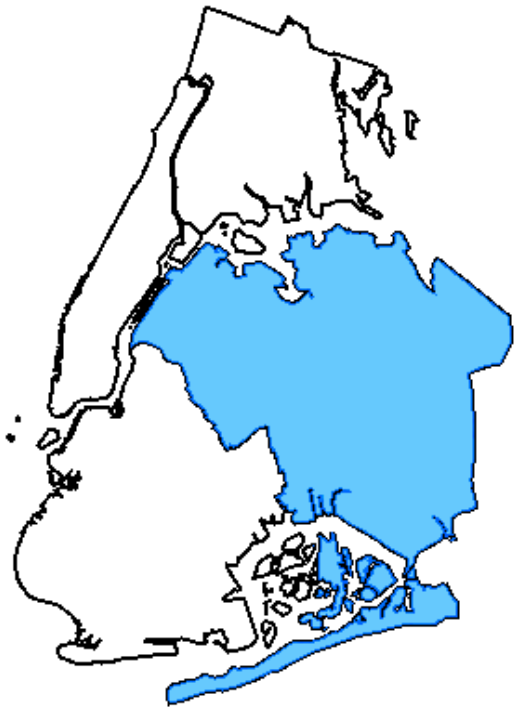
4 Ranked out of 5 community districts with the same predominant housing type (5+ family buildings).

QUEENS

	CD	Page
Astoria	401	88
Woodside/Sunnyside	402	89
Jackson Heights	403	90
Elmhurst/Corona	404	91
Ridgewood/Maspeth	405	92
Rego Park/Forest Hills	406	93
Flushing/Whitestone	407	94
Hillcrest/Fresh Meadows	408	95
Ozone Park/Woodhaven	409	96
S. Ozone Park/Howard Beach	410	97
Bayside/Little Neck	411	98
Jamaica/Hollis	412	99
Queens Village	413	100
Rockaway/Broad Channel	414	101

QUEENS

		Rank (2002)	Rank (2004/5)
Population (2004):	**2,241,600**	2	2
Racial Diversity Index:	**0.96**	1	1
Median Household Income:	**$45,000**	3	3
Income Diversity Ratio:	**4.7**	5	5
Median Monthly Rent:	**$950**	2	2
Median Price/Unit (2-4 fam.):	**$230,000**	3	2
Median Price/Unit (1 fam.):	**$388,000**	3	3



The 2nd most populous borough, Queens is the most racially diverse borough in New York City, with a diversity index of 0.96 in 2005. Queens is home to the highest percentage of immigrant households in the City: according to the 2005 Housing and Vacancy Survey, 43.4% of the heads of households living in Queens in 2005 are foreign-born. At

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Housing Stock and Land Use						
Number of Housing Units	820,704	-	-	828,001	2	2
Rental Vacancy Rate	1.8%	-	-	2.8%	5	3
% Public Housing	3.8%	-	-	4.0%	5	5
% Rent-Regulated/Other subsidized	50.7%	-	-	49.8%	4	4
Certificates of Occupancy	1,899	2,438	2,935	3,566	4	3
Units Authorized by New Residential Building Permits	3,618	4,203	5,317	-	3	1
Homeownership Rate	46.0%	-	-	46.4%	2	2
% Vacant Land Area	-	4.6%	4.5%	3.8%	3	4
Housing Prices and Affordability						
Index of Housing Price Appreciation (1 family building)	138.7	166.7	188.3	-	3	3
Median Monthly Rent (unsubsidized units, 2005 dollars)	$886	-	-	$950	2	2
Median Price Per Unit (2-4 fam. bldg., 2004 dollars)	$173,255	$203,615	$230,000	-	3	2
Median Price Per Unit (1 fam. bldg., 2004 dollars)	$288,758	$343,921	$388,000	-	3	3
Median Rent Burden - All renter households	27.4%	-	-	31.7%	5	2
Median Rent Burden - Unsubsidized low income renters	42.9%	-	-	50.5%	4	3
Housing Quality						
Serious Housing Code Violations (per 1,000 rental units)	24.2	23.1	21.9	-	4	4
% Tax Delinquencies (delinquent ≥ 1 year)	2.4%	1.5%	1.1%	-	4	4
% Severe Crowding - All renter households	5.6%	-	-	4.9%	1	1
% Severe Crowding - Unsubsidized low income renters	6.7%	-	-	5.4%	1	3

1 Notice of foreclosure data is unavailable for Staten Island, therefore the ranking for this indicator only ranges from 1 to 4 in both 2002 and 2004.

the same time, Queens has the lowest income diversity ratio among the five boroughs.

Queens has experienced a surge in new building permits in recent years. In 2004 alone, new residential building permits authorized the construction of 5,317 units of housing. Certain community districts in Queens had the greatest increases in building permits in recent years, including CD 401 (Astoria and parts of Long Island City) and CD 405 (Ridgewood/Maspeth).

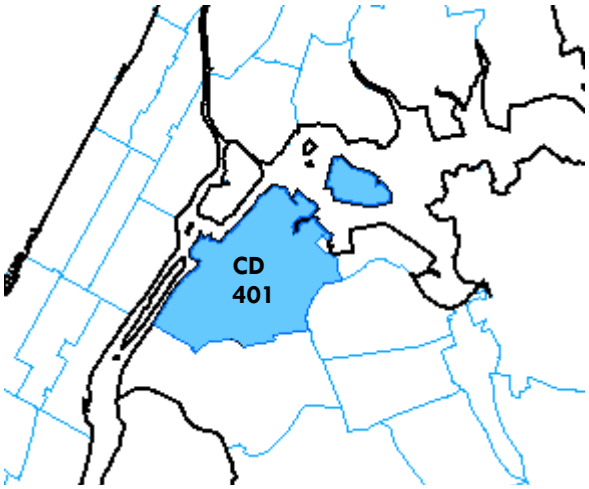
Despite this considerable boom in construction and an increase in the rental vacancy rate, Queens continues to have the City's highest percentage of severely crowded renter households, although this figure has declined somewhat since 2002. The percentage of the borough's land area that is vacant has been declining steadily in recent years, and Queens now trails only Manhattan in the scarcity of vacant land.

As in other boroughs, home prices have continued to rise in Queens since 2002. Renters in Queens have been particularly burdened by rising housing costs. In comparison to renters in other boroughs, Queens renters were the least burdened by housing costs in 2002, but the borough ranks second on this indicator in 2005. In addition, a steadily increasing proportion of homeowners in Queens have turned to subprime lenders for both home purchase and refinance loans. At the same time, the rate of foreclosure notices in the borough has been edging up.

With a crime rate of 21.4 felonies per 1,000 residents, Queens is one of the safest boroughs. Along with the rest of the City, the crime rate has decreased steadily in recent years. Likewise, elementary school performance has improved, following the citywide trend.

Rezonings have been approved for a number of neighborhoods throughout Queens, including Middle Village/Glendale in CD 405, Whitestone in CD 407, Kew Gardens in CD 409, and Cambria Heights in CD 413. Each of these plans downzones the neighborhood in order to restrict development and preserve the low-density residential character of these areas.

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Social, Demographic, and Income Indicators						
Population	2,248,293	2,244,238	2,250,718	2,241,600	2	2
Racial Diversity Index	0.94	-	-	0.96	1	1
% Immigrant Households	43.5%	-	-	43.4%	1	1
% Asian (inc. Hawaiian and Pacific Islander) Households	17.3%	-	-	18.1%	1	1
% Black (including Hispanic) Households	19.4%	-	-	19.6%	3	3
% Hispanic (non-Black) Households	20.2%	-	-	22.4%	2	2
% White (non-Hispanic) Households	42.9%	-	-	39.7%	3	4
% Native American Households	0.2%	-	-	0.2%	3	2
Median Household Income (in 2004 dollars)	$48,162	-	-	$45,000	3	3
Income Diversity Ratio	4.4	-	-	4.7	5	5
Poverty Rate	11.2%	-	-	11.6%	4	4
Unemployment Rate	7.4%	-	-	-	4	-
% Students Performing at Grade Level - Reading	47.6%	49.1%	49.7%	-	2	2
% Students Performing at Grade Level - Math	44.7%	49.6%	55.0%	-	2	2
Felony Crime Rate (per 1,000 residents)	25.1	22.2	21.4	-	4	4
Lending Indicators						
Home Purchase Loans (per 1,000 properties)	52.7	51.7	60.1	-	3	3
% Subprime Home Purchase Loans	7.1%	11.5%	17.7%	-	3	3
Home Purchase Loan Approval Rate	82.7%	82.1%	80.3%	-	3	3
Refinance Loan Rate (per 1,000 properties)	72.8	101.7	62.2	-	3	3
% Subprime Refinance Loans	20.9%	21.2%	34.2%	-	3	3
Notices of Foreclosure (per 1,000 1-4 family properties)	10.23	10.54	11.84	-	4	3[1]



ASTORIA

		Rank (2002)	Rank (2004/5)
Population (2000):	211,220	4	-
Racial Diversity Index:	0.78	16	22
Median Household Income:	$38,300	30	28
Income Diversity Ratio:	4.5	35	46
Median Monthly Rent:	$950	13	14
Median Price/Unit (2-4 fam.):	$250,000	18	22

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$39,406	-	-	$38,300	30	28
Poverty Rate	17.7%	-	-	17.2%	24	25
% Immigrant Households	47.8%	-	-	32.5%	10	31
Rental Vacancy Rate	*1.9%*	-	-	*1.6%*	37	48
Number of Housing Units	78,229	-	-	76,618	*5*	6
% Public Housing	12.5%	-	-	11.2%	16	15
% Rent-Regulated/Other subsidized	55.8%	-	-	55.9%	29	28
Certificates of Occupancy	201	116	*77*	365	20	17
Units Authorized by New Residential Building Permits	*277*	480	835	-	24	*5*
Homeownership Rate	19.2%	-	-	18.1%	40	42
Index of Housing Price Appreciation (2-4 family building)	147.3	180.2	198.0	-	18	21[1]
Home Purchase Loans (per 1,000 properties)	36.8	34.0	34.9	-	46	51
% Subprime Home Purchase Loans	7.0%	14.1%	9.0%	-	31	31
Refinance Loan Rate (per 1,000 properties)	68.4	83.0	42.9	-	26	31
% Subprime Refinance Loans	16.8%	14.4%	22.0%	-	31	34
Notices of Foreclosure (per 1,000 1-4 family properties)	3.4	3.1	4.1	-	46	41
% Tax Delinquencies (delinquent ≥ 1 year)	1.7%	1.1%	0.7%	-	41	46
% Vacant Land Area	-	2.3%	2.0%	1.8%	34	39
Serious Housing Code Violations (per 1,000 rental units)	15.6	15.6	16.3	-	42	42
% Students Performing at Grade Level - Reading	46.8%	48.4%	48.5%	-	22	22
% Students Performing at Grade Level - Math	47.1%	49.4%	53.3%	-	15	22
Felony Crime Rate (per 1,000 residents)	24.9	19.1	20.3	-	41	46

CD 401, which includes the large neighborhood of Astoria, has one of the highest populations in the City, at 211,220. CD 401 had a very low rate of home purchase loans in 2004 and ranked in the middle of all community districts for subprime lending. Home values have been on the rise in Astoria, but at a slower rate than many other neighborhoods.

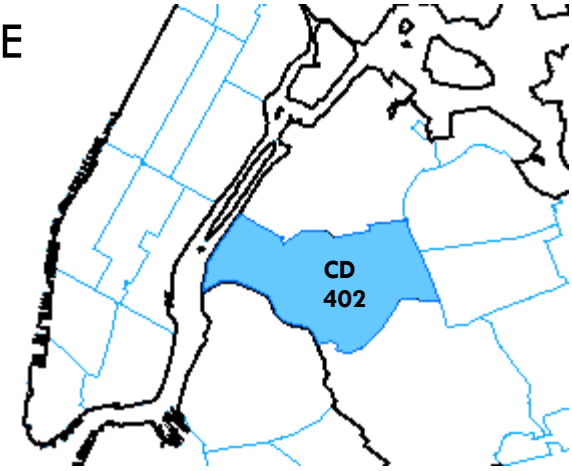
Growth is evident in CD 401: it had the 5th highest number of housing units authorized by new building permits in the City in 2004. The felony crime rate and rate of serious housing code violations were both in the bottom quartile.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

WOODSIDE/SUNNYSIDE

		Rank (2002)	Rank (2004/5)
Population (2000):	**109,920**	41	-
Racial Diversity Index:	**0.90**	6	7
Median Household Income:	**$40,000**	25	24
Income Diversity Ratio:	**4.1**	35	51
Median Monthly Rent:	**$900**	29	21
Median Price/Unit (2-4 fam.):	**$258,230**	13	20



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$43,644	-	-	$40,000	25	24	**Median Household Income (in 2004 dollars)**
14.2%	-	-	12.8%	32	35	**Poverty Rate**
52.0%	-	-	48.6%	*5*	6	**% Immigrant Households**
2.3%	-	-	*4.0%*	32	14	**Rental Vacancy Rate**
50,469	-	-	51,402	31	32	**Number of Housing Units**
1.4%	-	-	0.0%	36	38	**% Public Housing**
72.7%	-	-	70.2%	12	11	**% Rent-Regulated/Other subsidized**
65	456	168	40	44	53	**Certificates of Occupancy**
110	63	237	-	44	33	**Units Authorized by New Residential Building Permits**
27.5%	-	-	24.3%	31	34	**Homeownership Rate**
175.4	195.4	217.0	-	*5*	11[1]	**Index of Housing Price Appreciation (2-4 family building)**
54.1	47.6	47.1	-	26	39	**Home Purchase Loans (per 1,000 properties)**
5.1%	7.8%	8.0%	-	39	32	**% Subprime Home Purchase Loans**
51.7	65.4	38.5	-	35	35	**Refinance Loan Rate (per 1,000 properties)**
15.0%	11.9%	17.8%	-	33	37	**% Subprime Refinance Loans**
3.0	6.1	6.4	-	48	36	**Notices of Foreclosure (per 1,000 1-4 family properties)**
1.7%	1.1%	1.0%	-	41	38	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	6.3%	6.2%	6.3%	13	14	**% Vacant Land Area**
25.5	24.2	26.1	-	31	29	**Serious Housing Code Violations (per 1,000 rental units)**
45.4%	47.4%	47.6%	-	26	24	**% Students Performing at Grade Level - Reading**
43.5%	48.0%	52.5%	-	24	25	**% Students Performing at Grade Level - Math**
31.6	28.7	26.8	-	25	31	**Felony Crime Rate (per 1,000 residents)**

CD 402 covers the neighborhoods of Sunnyside, Woodside, and part of Long Island City. The area is 6th in the City in the percentage of immigrant households, at 48.6%. CD 402 also has a large share of rent-regulated housing. Unlike most CDs, Woodside/Sunnyside has seen a decrease in homeownership rates and in both home purchase and refinance loans, but an increase in notices of mortgage foreclosure. Although not among the neighborhoods with the highest rates of subprime lending, CD 402 has nonetheless witnessed an increase in subprime home purchase lending since 2002. Following the citywide trend, school performance in reading and math has risen considerably in CD 402, while the crime rate has declined.

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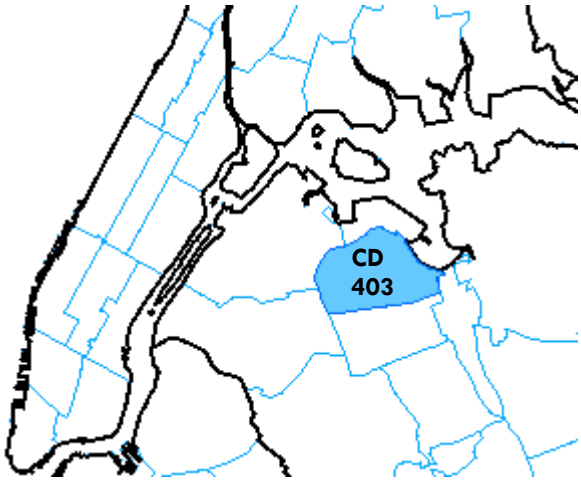
1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



JACKSON HEIGHTS

		Rank (2002)	Rank (2004/5)
Population (2000):	169,083	12	-
Racial Diversity Index:	0.84	6	18
Median Household Income:	$35,600	27	29
Income Diversity Ratio:	3.9	42	53
Median Monthly Rent:	$962	15	12
Median Price/Unit (2-4 fam.):	$257,500	15	21

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$42,252	-	-	$35,600	27	29
Poverty Rate	14.0%	-	-	11.6%	33	36
% Immigrant Households	57.2%	-	-	61.0%	3	2
Rental Vacancy Rate	*0.9%*	-	-	*1.8%*	48	44
Number of Housing Units	54,549	-	-	55,235	23	24
% Public Housing	0.0%	-	-	0.0%	38	38
% Rent-Regulated/Other subsidized	46.9%	-	-	45.7%	34	37
Certificates of Occupancy	179	198	186	183	24	32
Units Authorized by New Residential Building Permits	150	320	375	-	41	20
Homeownership Rate	36.0%	-	-	35.7%	18	18
Index of Housing Price Appreciation (2-4 family building)	164.5	195.5	224.1	-	10	9[1]
Home Purchase Loans (per 1,000 properties)	59.3	56.7	65.5	-	19	22
% Subprime Home Purchase Loans	10.8%	15.8%	20.0%	-	12	23
Refinance Loan Rate (per 1,000 properties)	63.3	89.0	60.9	-	29	22
% Subprime Refinance Loans	23.1%	24.9%	33.0%	-	19	22
Notices of Foreclosure (per 1,000 1-4 family properties)	10.6	10.1	12.4	-	29	26
% Tax Delinquencies (delinquent ≥ 1 year)	2.5%	1.7%	1.3%	-	31	30
% Vacant Land Area	-	1.9%	1.8%	1.5%	41	44
Serious Housing Code Violations (per 1,000 rental units)	35.9	29.7	31.1	-	21	27
% Students Performing at Grade Level - Reading	46.1%	47.8%	48.0%	-	24	23
% Students Performing at Grade Level - Math	45.3%	48.7%	52.9%	-	20	24
Felony Crime Rate (per 1,000 residents)	26.0	20.8	21.1	-	36	43

Like CDs 401 and 402, CD 403 has a high immigrant population. At 61% of households, it is ranked 2nd overall in New York City for this indicator. The area also has a very low rental vacancy rate – only 1.8% of rental apartments were vacant in 2005. Home purchase loans have risen since 2002, but this has been paired with a doubling of subprime home purchase lending. Similar to CD 402, refinance lending has decreased while the subprime share of refinance loans has gone up. CD 403 has very little vacant land and a relatively low crime rate. Although school performance in math increased in 2004, CD 403 dropped in the rankings for that indicator. CD 403 is one of the least economically diverse community districts in the City.

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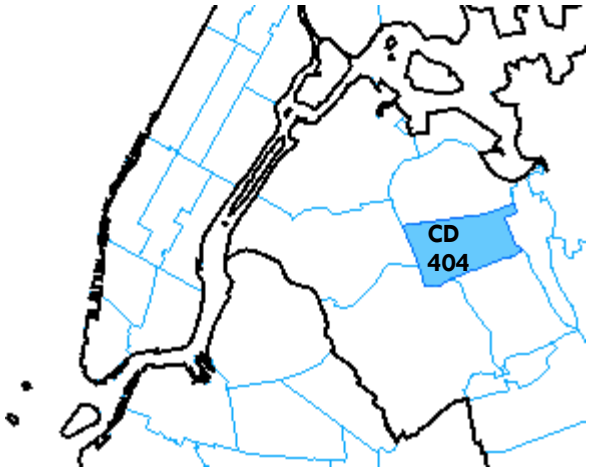
1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

ELMHURST/CORONA



		Rank (2002)	Rank (2004/5)
Population (2000):	**167,005**	15	-
Racial Diversity Index:	**0.88**	4	10
Median Household Income:	**$35,000**	26	30
Income Diversity Ratio:	**5.4**	44	25
Median Monthly Rent:	**$950**	15	14
Median Price/Unit (2-4 fam.):	**$238,333**	25	25

2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$43,346	-	-	$35,000	26	30	**Median Household Income (in 2004 dollars)**
14.0%	-	-	20.1%	33	21	**Poverty Rate**
59.3%	-	-	70.0%	2	1	**% Immigrant Households**
1.1%	-	-	*3.0%*	46	23	**Rental Vacancy Rate**
45,181	-	-	46,288	46	45	**Number of Housing Units**
0.0%	-	-	0.0%	38	38	**% Public Housing**
64.4%	-	-	56.4%	20	27	**% Rent-Regulated/Other subsidized**
187	220	235	251	22	24	**Certificates of Occupancy**
241	312	373	-	29	21	**Units Authorized by New Residential Building Permits**
26.0%	-	-	21.1%	34	38	**Homeownership Rate**
151.5	185.6	207.0	-	16	15[1]	**Index of Housing Price Appreciation (2-4 family building)**
54.7	55.3	65.9	-	25	20	**Home Purchase Loans (per 1,000 properties)**
8.5%	14.1%	12.9%	-	23	26	**% Subprime Home Purchase Loans**
52.0	74.1	49.0	-	34	29	**Refinance Loan Rate (per 1,000 properties)**
19.8%	20.1%	29.4%	-	26	26	**% Subprime Refinance Loans**
4.8	6.3	7.7	-	37	31	**Notices of Foreclosure (per 1,000 1-4 family properties)**
1.5%	1.0%	0.6%	-	46	51	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	1.6%	1.6%	1.7%	43	41	**% Vacant Land Area**
21.4	19.9	22.0	-	36	34	**Serious Housing Code Violations (per 1,000 rental units)**
43.7%	46.2%	46.5%	-	30	26	**% Students Performing at Grade Level - Reading**
38.9%	46.3%	51.6%	-	28	26	**% Students Performing at Grade Level - Math**
23.5	22.0	22.2	-	46	39	**Felony Crime Rate (per 1,000 residents)**

CD 404 was once the planned site for a New York Jets football stadium, to be placed in Flushing Meadows/Corona Park. The Jets, however, have abandoned this proposal.

The area, home to the largest immigrant population in New York City, saw a decrease in the homeownership rate and an increase in the home purchase loan rate, along with a similar jump in subprime loans. Property tax delinquencies have dropped, however, and the area's school performance, particularly in math, has seen a substantial jump. CD 404 has also experienced the 5th largest dollar decrease in real median monthly income and the largest percentage point decrease in the homeownership rate citywide since 2002.

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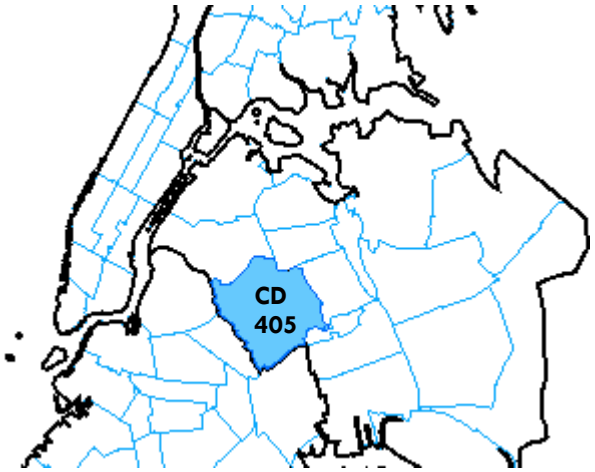
1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



RIDGEWOOD / MASPETH

		Rank (2002)	Rank (2004/5)
Population (2000):	165,911	16	-
Racial Diversity Index:	0.61	36	36
Median Household Income:	$47,820	22	17
Income Diversity Ratio:	4.4	39	47
Median Monthly Rent:	$900	22	21
Median Price/Unit (2-4 fam.):	$243,667	26	24

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$44,879	-	-	$47,820	22	17
Poverty Rate	11.6%	-	-	8.6%	40	48
% Immigrant Households	36.6%	-	-	37.4%	30	24
Rental Vacancy Rate	*1.6%*	-	-	*4.8%*	42	*5*
Number of Housing Units	67,062	-	-	67,039	11	12
% Public Housing	0.0%	-	-	0.0%	38	38
% Rent-Regulated/Other subsidized	27.5%	-	-	28.1%	49	49
Certificates of Occupancy	*72*	*87*	*117*	*122*	42	40
Units Authorized by New Residential Building Permits	*117*	*123*	*757*	-	42	*7*
Homeownership Rate	43.6%	-	-	44.2%	13	14
Index of Housing Price Appreciation (2-4 family building)	141.1	176.0	206.4	-	22	16[1]
Home Purchase Loans (per 1,000 properties)	39.5	43.9	46.3	-	43	40
% Subprime Home Purchase Loans	10.1%	13.0%	13.9%	-	15	25
Refinance Loan Rate (per 1,000 properties)	*71.6*	*119.5*	*58.9*	-	24	24
% Subprime Refinance Loans	18.3%	16.0%	23.7%	-	30	32
Notices of Foreclosure (per 1,000 1-4 family properties)	4.0	4.5	5.0	-	42	37
% Tax Delinquencies (delinquent ≥ 1 year)	1.3%	0.9%	0.6%	-	51	51
% Vacant Land Area	-	1.2%	1.2%	1.3%	49	49
Serious Housing Code Violations (per 1,000 rental units)	19.4	15.6	19.9	-	38	35
% Students Performing at Grade Level - Reading	43.4%	46.0%	46.3%	-	31	27
% Students Performing at Grade Level - Math	38.6%	46.0%	51.4%	-	30	28
Felony Crime Rate (per 1,000 residents)	24.8	21.2	19.1	-	42	52

A large portion of CD 405 – 161 blocks in the Middle Village/Glendale neighborhoods – is part of a rezoning, approved in March 2006, that addresses community concerns regarding recent residential development that is inconsistent with the established scale and character of the neighborhoods. The rezoning lowers allowable density and restricts commercial uses in the area.

CD 405, which has one of the highest vacancy rates in the City, is enjoying considerable growth, as indicated by the large number of units authorized by new residential building permits. Real median household income has grown by the 4th highest dollar amount citywide since 2002. The area's school test scores have risen dramatically, and the crime rate has fallen to one of the lowest in New York City.

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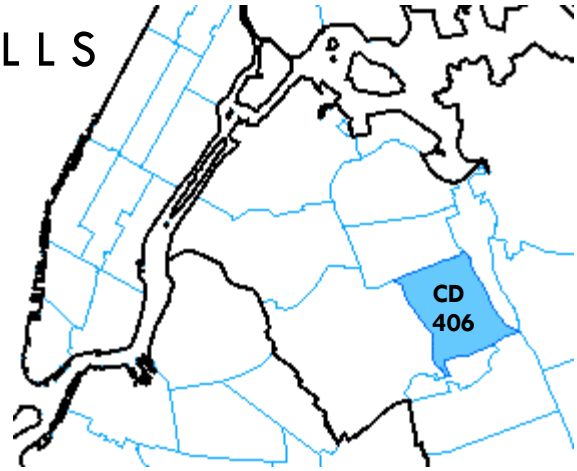
1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

REGO PARK/FOREST HILLS

		Rank (2002)	Rank (2004/5)
Population (2000):	115,967	37	-
Racial Diversity Index:	0.69	35	32
Median Household Income:	$55,000	9	9
Income Diversity Ratio:	5.2	20	33
Median Monthly Rent:	$980	8	10
Median Price/Unit (2-4 fam.):	$262,500	12	15
Median Price/Unit (1 fam.):	$545,000	6	11[1]



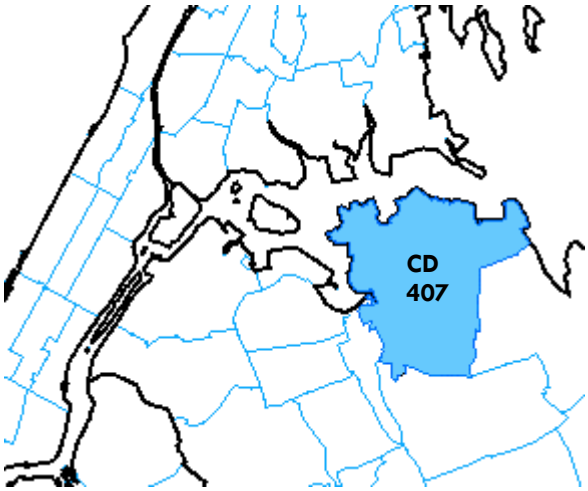
2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$54,730	-	-	$55,000	9	9	**Median Household Income (in 2004 dollars)**
10.3%	-	-	7.3%	47	54	**Poverty Rate**
41.9%	-	-	46.1%	17	9	**% Immigrant Households**
0.0%	-	-	*1.9%*	53	42	**Rental Vacancy Rate**
55,460	-	-	55,547	21	23	**Number of Housing Units**
0.0%	-	-	0.0%	38	38	**% Public Housing**
78.7%	-	-	80.8%	9	8	**% Rent-Regulated/Other subsidized**
75	30	68	22	40	*55*	**Certificates of Occupancy**
51	68	21	-	*55*	58	**Units Authorized by New Residential Building Permits**
43.8%	-	-	45.5%	12	12	**Homeownership Rate**
140.2	171.3	188.1	-	*7*	*5*[2]	**Index of Housing Price Appreciation (1 family building)**
56.5	49.9	53.8	-	23	31	**Home Purchase Loans (per 1,000 properties)**
2.5%	2.3%	1.9%	-	46	47	**% Subprime Home Purchase Loans**
39.9	59.8	23.3	-	48	53	**Refinance Loan Rate (per 1,000 properties)**
5.7%	5.0%	6.7%	-	48	48	**% Subprime Refinance Loans**
2.1	2.8	2.5	-	52	50	**Notices of Foreclosure (per 1,000 1-4 family properties)**
1.3%	0.9%	0.5%	-	51	*55*	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	1.0%	1.0%	1.2%	51	51	**% Vacant Land Area**
12.2	10.4	10.9	-	45	52	**Serious Housing Code Violations (per 1,000 rental units)**
50.5%	51.0%	51.6%	-	16	18	**% Students Performing at Grade Level - Reading**
45.8%	52.5%	57.2%	-	19	15	**% Students Performing at Grade Level - Math**
25.3	20.7	23.0	-	39	37	**Felony Crime Rate (per 1,000 residents)**

CD 406 has very little vacant land and little new housing under construction, ranking close to last citywide in certificates of occupancy issued and units authorized by new residential building permits. It also ranked near the bottom in foreclosure notices and percentage of properties that were tax delinquent for one year or longer in 2004. It also had an extremely low rate of serious housing code violations that year. CD 406 has the 2nd lowest poverty rate and ranks in the top ten for median household income. Mortgage lending decreased slightly since 2002, though there was a slight increase in subprime refinance lending. More than half of the students performed at or above their grade levels in reading and math in 2004.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 50 community districts with sufficient single family home sales.

2 Ranked out of 13 community districts with the same predominant housing type (single family homes).



FLUSHING / WHITESTONE

		Rank (2002)	Rank (2004/5)
Population (2000):	242,952	1	-
Racial Diversity Index:	0.87	15	12
Median Household Income:	$45,000	16	18
Income Diversity Ratio:	4.6	39	45
Median Monthly Rent:	$1,000	14	9
Median Price/Unit (2-4 fam.):	$290,000	10	11
Median Price/Unit (1 fam.):	$530,000	10	12[1]

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$49,384	-	-	$45,000	16	18
Poverty Rate	10.6%	-	-	9.1%	46	45
% Immigrant Households	41.8%	-	-	42.5%	18	15
Rental Vacancy Rate	*3.1%*	-	-	*2.3%*	23	35
Number of Housing Units	94,387	-	-	95,077	4	4
% Public Housing	0.0%	-	-	0.0%	38	38
% Rent-Regulated/Other subsidized	53.6%	-	-	52.3%	30	32
Certificates of Occupancy	412	327	706	469	13	14
Units Authorized by New Residential Building Permits	365	636	792	-	18	6
Homeownership Rate	49.6%	-	-	51.1%	11	11
Index of Housing Price Appreciation (1 family building)	147.8	177.5	198.4	-	1	2[2]
Home Purchase Loans (per 1,000 properties)	50.2	47.1	51.2	-	30	33
% Subprime Home Purchase Loans	5.8%	7.3%	4.9%	-	37	36
Refinance Loan Rate (per 1,000 properties)	59.4	77.8	34.0	-	33	42
% Subprime Refinance Loans	11.4%	11.3%	20.0%	-	40	35
Notices of Foreclosure (per 1,000 1-4 family properties)	3.5	2.9	3.9	-	45	43
% Tax Delinquencies (delinquent ≥ 1 year)	1.3%	0.8%	0.6%	-	51	51
% Vacant Land Area	-	3.7%	3.6%	3.6%	29	28
Serious Housing Code Violations (per 1,000 rental units)	17.8	13.5	16.5	-	40	41
% Students Performing at Grade Level - Reading	58.8%	59.6%	60.6%	-	8	8
% Students Performing at Grade Level - Math	58.8%	61.3%	67.6%	-	8	8
Felony Crime Rate (per 1,000 residents)	23.4	22.3	19.6	-	47	51

CD 407 has been the subject of multiple rezonings in Whitestone, Kissena Park and College Point. The rezonings cover a combined 512 blocks. All three efforts are aimed to preserve the single-family, low-density character of existing buildings.

CD 407 had the highest population in the City in 2000, and it also covers a much larger land area than most other districts. The neighborhood was near the top in elementary school performance in 2004, and also had one of the lowest crime rates in the City, at only 19.6 felonies per 1,000 residents. Home values in the area have increased by 34% between 2002 and 2004.

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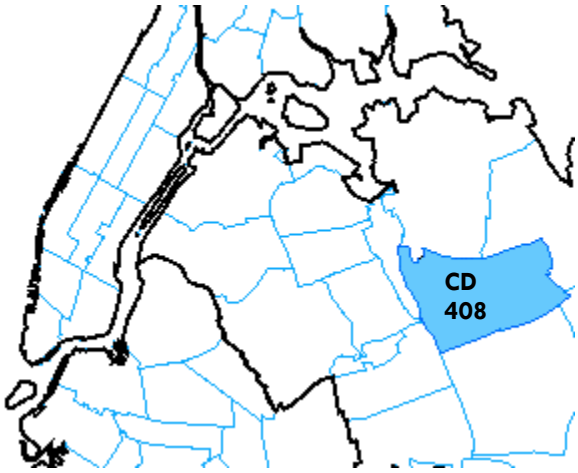
1 Ranked out of 50 community districts with sufficient single family homes sales.

2 Ranked out of 13 community districts with the same predominant housing type (single family homes).

HILLCREST/ FRESH MEADOWS

		Rank (2002)	Rank (2004/5)
Population (2000):	146,594	24	-
Racial Diversity Index:	0.95	3	3
Median Household Income:	$50,000	18	13
Income Diversity Ratio:	3.7	44	54
Median Monthly Rent:	$960	8	13
Median Price/Unit (2-4 fam.):	$267,500	14	13
Median Price/Unit (1 fam.):	$506,500	13	15[1]

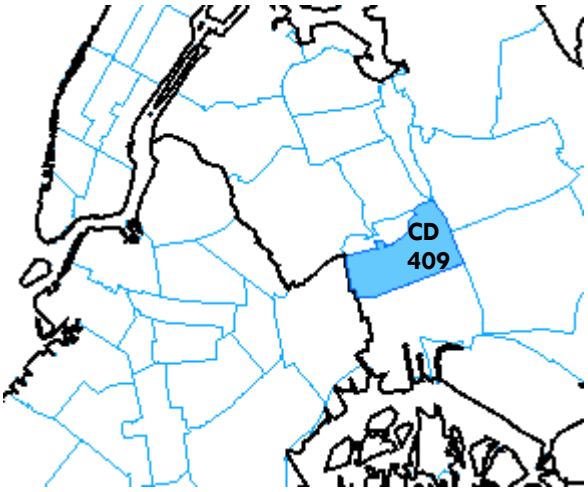


2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$47,068	-	-	$50,000	18	13	**Median Household Income (in 2004 dollars)**
11.0%	-	-	10.7%	42	40	**Poverty Rate**
38.8%	-	-	35.7%	27	26	**% Immigrant Households**
3.8%	-	-	*1.4%*	17	49	**Rental Vacancy Rate**
59,849	-	-	60,261	18	19	**Number of Housing Units**
8.2%	-	-	9.3%	24	20	**% Public Housing**
69.8%	-	-	68.9%	16	13	**% Rent-Regulated/Other subsidized**
35	58	130	343	54	19	**Certificates of Occupancy**
417	622	102	-	14	52	**Units Authorized by New Residential Building Permits**
49.8%	-	-	52.5%	10	10	**Homeownership Rate**
145.6	172.5	194.2	-	2	3[1]	**Index of Housing Price Appreciation (1 family building)**
57.3	45.3	49.2	-	22	35	**Home Purchase Loans (per 1,000 properties)**
4.5%	6.5%	7.0%	-	40	34	**% Subprime Home Purchase Loans**
61.5	74.0	37.3	-	32	37	**Refinance Loan Rate (per 1,000 properties)**
13.8%	12.0%	22.5%	-	34	33	**% Subprime Refinance Loans**
4.3	4.4	4.1	-	40	41	**Notices of Foreclosure (per 1,000 1-4 family properties)**
1.5%	1.1%	0.7%	-	46	46	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	0.9%	0.9%	1.0%	52	52	**% Vacant Land Area**
18.3	18.4	19.5	-	39	37	**Serious Housing Code Violations (per 1,000 rental units)**
56.8%	57.7%	58.0%	-	9	9	**% Students Performing at Grade Level - Reading**
54.5%	58.5%	63.5%	-	9	9	**% Students Performing at Grade Level - Math**
25.0	23.5	22.1	-	40	40	**Felony Crime Rate (per 1,000 residents)**

In an effort to preserve the low-rise, single-family character of CD 408's housing stock, the Department of City Planning recently rezoned 83 blocks in the neighborhoods of Fresh Meadows, Utopia Estates and West Cunningham Park.

The homeownership rate in CD 408, at 52.5% in 2005, is ranked 10th citywide. Median household income has grown by the 5th highest dollar amount in the City. Elementary education performance is strong – CD 408 is ranked 9th out of the 59 community districts for both reading and math standardized test performance. Although vacant land is scarce, the neighborhood has experienced some new construction, as indicated by the certificates of occupancy and new units authorized by building permits. CD 408 is one of the most racially diverse and least economically diverse neighborhoods in the City.

Numbers in italics are based on a small number of observations and should be treated with caution.
1 Ranked out of 50 community districts with sufficient single family home sales.
2 Ranked out of 13 community districts with the same predominant housing types (single family homes).



OZONE PARK/ WOODHAVEN

		Rank (2002)	Rank (2004/5)
Population (2000):	141,608	26	-
Racial Diversity Index:	0.96	2	1
Median Household Income:	$44,684	19	20
Income Diversity Ratio:	3.5	53	55
Median Monthly Rent:	$900	15	21
Median Price/Unit (2-4 fam.):	$215,135	30	29

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$45,973	-	-	$44,684	19	20
Poverty Rate	11.9%	-	-	10.3%	38	42
% Immigrant Households	50.8%	-	-	53.7%	6	4
Rental Vacancy Rate	*2.3%*	-	-	*4.5%*	32	7
Number of Housing Units	47,320	-	-	47,903	40	41
% Public Housing	0.0%	-	-	0.0%	38	38
% Rent-Regulated/Other subsidized	36.2%	-	-	33.3%	46	46
Certificates of Occupancy	55	54	113	114	46	43
Units Authorized by New Residential Building Permits	104	192	148	-	46	45
Homeownership Rate	40.7%	-	-	42.2%	16	15
Index of Housing Price Appreciation (2-4 family building)	152.0	173.6	198.8	-	15	20[1]
Home Purchase Loans (per 1,000 properties)	67.5	76.7	89.3	-	15	5
% Subprime Home Purchase Loans	7.6%	14.3%	23.9%	-	26	18
Refinance Loan Rate (per 1,000 properties)	85.9	130.4	86.8	-	18	14
% Subprime Refinance Loans	20.0%	21.2%	33.0%	-	24	22
Notices of Foreclosure (per 1,000 1-4 family properties)	11.4	11.8	14.2	-	28	24
% Tax Delinquencies (delinquent ≥ 1 year)	2.2%	1.3%	0.9%	-	37	40
% Vacant Land Area	-	1.6%	1.7%	1.5%	43	44
Serious Housing Code Violations (per 1,000 rental units)	29.2	27.1	24.8	-	27	33
% Students Performing at Grade Level - Reading	40.1%	41.2%	43.1%	-	32	32
% Students Performing at Grade Level - Math	36.7%	42.6%	49.6%	-	32	32
Felony Crime Rate (per 1,000 residents)	27.1	23.1	20.0	-	34	48

CD 409, like many other areas of the City, recently underwent a partial rezoning. The measure, covering all or part of 140 blocks in Kew Gardens and Richmond Hill, restricts building in some areas but also provides for increased development along specified commercial thoroughfares.

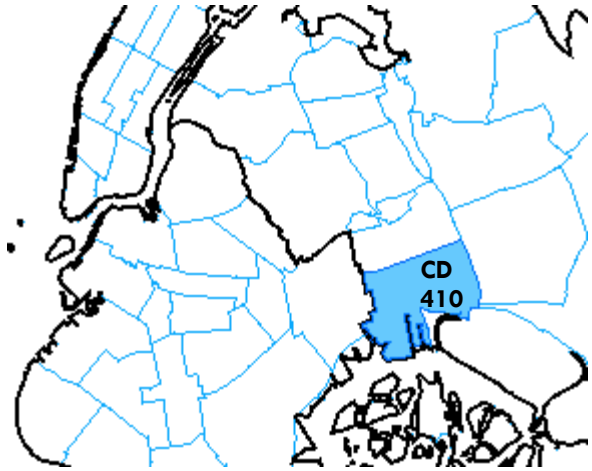
At 53.7% in 2005, CD 409 has the 4th highest percentage of immigrants in the City. The homeownership rate is increasing, and CD 409 had the 5th highest rate of home purchase loans in 2004. Subprime home purchase loans skyrocketed, however, from 7.6% of home loans in 2002 to 23.9% in 2004. CD 409 is the most racially diverse and the least economically diverse neighborhood in the City.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

SOUTH OZONE PARK/ HOWARD BEACH

		Rank (2002)	Rank (2004/5)
Population (2000):	127,274	31	-
Racial Diversity Index:	0.95	1	2
Median Household Income:	$52,000	15	12
Income Diversity Ratio:	4.3	50	50
Median Monthly Rent:	$975	8	11
Median Price/Unit (2-4 fam.):	$212,000	27	32
Median Price/Unit (1 fam.):	$360,000	30	30[1]



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$50,133	-	-	$52,000	15	12	**Median Household Income (in 2004 dollars)**
8.3%	-	-	8.6%	51	48	**Poverty Rate**
44.2%	-	-	47.2%	14	8	**% Immigrant Households**
2.7%	-	-	*4.4%*	27	9	**Rental Vacancy Rate**
43,037	-	-	41,160	51	54	**Number of Housing Units**
0.0%	-	-	0.0%	38	38	**% Public Housing**
14.7%	-	-	14.5%	54	52	**% Rent-Regulated/Other subsidized**
87	38	151	139	39	38	**Certificates of Occupancy**
93	240	120	-	51	48	**Units Authorized by New Residential Building Permits**
62.4%	-	-	64.8%	6	6	**Homeownership Rate**
136.5	165.5	186.7	-	9	6[2]	**Index of Housing Price Appreciation (1 family building)**
58.2	59.3	75.1	-	21	10	**Home Purchase Loans (per 1,000 properties)**
8.6%	13.4%	23.1%	-	22	20	**% Subprime Home Purchase Loans**
97.0	138.9	87.8	-	9	13	**Refinance Loan Rate (per 1,000 properties)**
20.5%	22.8%	36.6%	-	22	21	**% Subprime Refinance Loans**
11.6	13.1	13.9	-	27	25	**Notices of Foreclosure (per 1,000 1-4 family properties)**
2.7%	1.7%	1.2%	-	29	35	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	6.0%	6.0%	4.9%	16	20	**% Vacant Land Area**
23.4	20.5	25.1	-	33	31	**Serious Housing Code Violations (per 1,000 rental units)**
37.6%	38.7%	41.0%	-	34	33	**% Students Performing at Grade Level - Reading**
34.5%	40.2%	47.7%	-	34	33	**% Students Performing at Grade Level - Math**
22.4	19.4	20.7	-	51	45	**Felony Crime Rate (per 1,000 residents)**

CD 410 has a relatively high homeownership rate. At 64.8%, CD 410 placed 6th overall in the City for this indicator. Poverty is at a low level, and the percentage of housing stock that is rent-regulated is among the lowest in the City, at only 14.5%. Subprime home purchase lending has seen a marked increase, jumping from 8.6% in 2002 to 23.1% in 2004. Property tax delinquencies lasting longer than a year have decreased over time, however, and the foreclosure rate has increased only slightly. Like other parts of the City, the crime rate in CD 410 decreased from 2002 to 2004. CD 410 ranks the 2nd highest citywide in terms of the racial diversity index, but is among the lowest in the City for income diversity.

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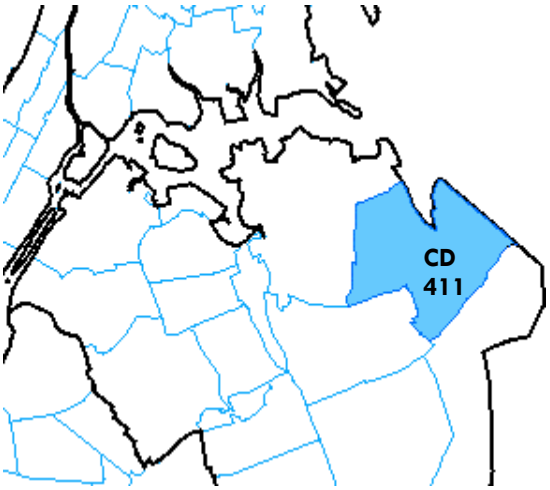
1 Ranked out of 50 community districts with sufficient single family home sales.

2 Ranked out of 13 community districts with the same predominant housing type (single family homes).



BAYSIDE/LITTLE NECK

		Rank (2002)	Rank (2004/5)
Population (2000):	116,404	36	-
Racial Diversity Index:	0.70	30	30
Median Household Income:	$60,000	5	7
Income Diversity Ratio:	5.2	53	33
Median Monthly Rent:	$1,200	6	5
Median Price/Unit (2-4 fam.):	$325,000	7	8
Median Price/Unit (1 fam.):	$562,750	7	9[1]

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$65,676	-	-	$60,000	5	7
Poverty Rate	4.4%	-	-	9.3%	55	44
% Immigrant Households	38.8%	-	-	32.6%	27	30
Rental Vacancy Rate	*0.0%*	-	-	*3.0%*	53	23
Number of Housing Units	46,673	-	-	47,415	43	43
% Public Housing	0.0%	-	-	0.0%	38	38
% Rent-Regulated/Other subsidized	20.8%	-	-	13.1%	51	53
Certificates of Occupancy	53	53	115	116	47	42
Units Authorized by New Residential Building Permits	97	167	160	-	49	44
Homeownership Rate	71.1%	-	-	74.4%	3	2
Index of Housing Price Appreciation (1 family building)	143.5	166.6	190.0	-	5	4[2]
Home Purchase Loans (per 1,000 properties)	54.8	47.3	50.2	-	24	34
% Subprime Home Purchase Loans	4.2%	6.2%	3.4%	-	43	41
Refinance Loan Rate (per 1,000 properties)	64.1	91.5	36.9	-	28	38
% Subprime Refinance Loans	10.6%	8.7%	13.3%	-	43	44
Notices of Foreclosure (per 1,000 1-4 family properties)	2.8	2.3	3.1	-	49	46
% Tax Delinquencies (delinquent ≥ 1 year)	1.3%	0.7%	0.5%	-	51	55
% Vacant Land Area	-	6.1%	6.1%	2.2%	14	35
Serious Housing Code Violations (per 1,000 rental units)	8.0	7.9	7.0	-	51	55
% Students Performing at Grade Level - Reading	73.7%	73.8%	74.2%	-	1	1
% Students Performing at Grade Level - Math	73.3%	75.7%	79.5%	-	1	1
Felony Crime Rate (per 1,000 residents)	19.4	19.1	17.8	-	55	54

On April 12, 2005, the City Council approved the Department of City Planning's rezoning proposal for Bayside. The Bayside rezoning seeks to protect the area's established detached and semi-detached residential character.

CD 411, which includes the neighborhoods of Bayside, Little Neck, and Douglaston, had the lowest poverty rate in the City in 2002, but it has more than doubled to 9.3% in 2005. The homeownership rate in the area is among the highest in the City, while subprime lending, housing code violations, and crime rate were all extremely low in 2004. CD 411 leads the City in elementary school performance, with reading scores increasing by the 5th most percentage points citywide since 2002.

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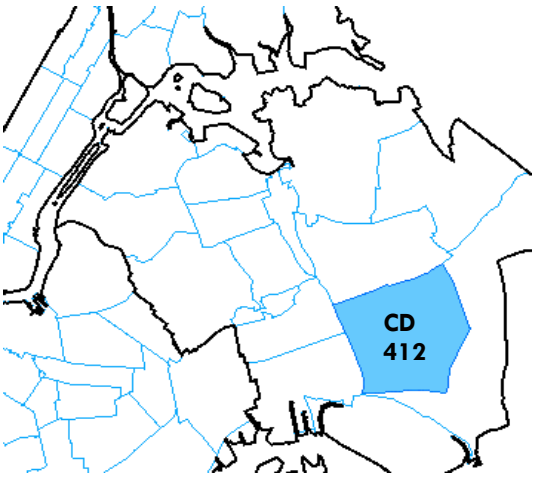
2 Ranked out of 13 community districts with the same predominant housing type (single family homes).

JAMAICA/HOLLIS

		Rank (2002)	Rank (2004/5)
Population (2000):	**223,602**	2	-
Racial Diversity Index:	**0.52**	43	47
Median Household Income:	**$45,000**	19	18
Income Diversity Ratio:	**4.0**	51	52
Median Monthly Rent:	**$884**	32	30
Median Price/Unit (2-4 fam.):	**$190,000**	37	40
Median Price/Unit (1 fam.):	**$299,500**	41	38[1]



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$45,973	-	-	$45,000	19	18	**Median Household Income (in 2004 dollars)**
9.6%	-	-	10.8%	48	38	**Poverty Rate**
39.3%	-	-	40.4%	25	17	**% Immigrant Households**
1.9%	-	-	*2.7%*	37	29	**Rental Vacancy Rate**
73,123	-	-	73,166	9	10	**Number of Housing Units in 2000**
6.0%	-	-	10.1%	25	19	**% Public Housing**
40.9%	-	-	38.3%	40	43	**% Rent-Regulated/Other subsidized**
181	244	338	712	23	5	**Certificates of Occupancy**
562	341	363	-	10	22	**Units Created from New Residential Building Permits**
58.5%	-	-	59.0%	7	8	**Homeownership Rate**
131.5	160.1	182.3	-	12	7[2]	**Index of Housing Price Appreciation (1 family building)**
51.3	54.9	77.6	-	28	8	**Home Purchase Loans (per 1,000 properties)**
9.3%	18.4%	36.7%	-	20	7	**% Subprime Home Purchase Loans**
92.5	127.4	113.8	-	14	7	**Refinance Loan Rate (per 1,000 properties)**
36.9%	39.1%	49.9%	-	6	3	**% Subprime Refinance Loans**
27.2	27.7	30.9	-	15	6	**Notices of Foreclosure (per 1,000 1-4 family properties)**
4.9%	3.5%	2.5%	-	16	15	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	3.6%	3.5%	3.6%	30	28	**% Vacant Land Area**
51.4	49.2	47.8	-	19	21	**Serious Housing Code Violations (per 1,000 rental units)**
43.8%	45.7%	45.5%	-	29	30	**% Students Performing at Grade Level - Reading**
38.7%	44.8%	49.7%	-	29	31	**% Students Performing at Grade Level - Math**
32.1	30.1	29.7	-	22	23	**Felony Crime Rate (per 1,000 residents)**

The Department of City Planning proposal to rezone all or parts of 68 blocks in the southeastern Queens neighborhood of Springfield Gardens was approved in April 2005. The rezoning is designed to protect the low-scale, residential character of the Springfield Gardens area.

CD 412, which covers Jamaica and Hollis, among other neighborhoods, has one of the highest homeownership rates. Home purchase and refinance loans increased greatly, but this was accompanied by a rise in subprime lending, making CD 412 the 3rd highest in subprime refinance lending citywide. The notice of foreclosure rate, at 30.9 per 1,000 properties, was 6th highest in the City in 2004.

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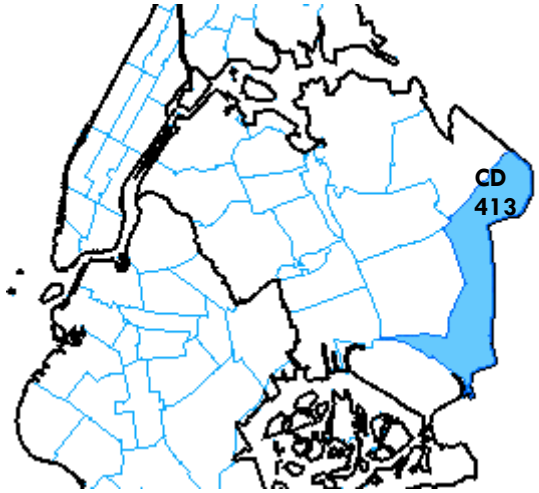

QUEENS VILLAGE

		Rank (2002)	Rank (2004/5)
Population (2000):	196,284	7	-
Racial Diversity Index:	0.79	16	20
Median Household Income:	$50,000	7	13
Income Diversity Ratio:	5.0	55	40
Median Monthly Rent:	$900	15	21
Median Price/Unit (2-4 fam.):	$193,750	29	37
Median Price/Unit (1 fam.):	$349,000	28	34[1]

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$59,489	-	-	$50,000	7	13
Poverty Rate	5.1%	-	-	10.4%	53	41
% Immigrant Households	40.6%	-	-	43.2%	22	13
Rental Vacancy Rate	*0.0%*	-	-	*3.4%*	53	18
Number of Housing Units	63,808	-	-	67,515	15	11
% Public Housing	0.0%	-	-	2.8%	38	31
% Rent-Regulated/Other subsidized	22.2%	-	-	23.7%	50	50
Certificates of Occupancy	120	226	91	161	33	34
Units Authorized by New Residential Building Permits	95	93	148	-	50	45
Homeownership Rate	73.7%	-	-	71.9%	1	3
Index of Housing Price Appreciation (1 family building)	133.6	159.5	181.3	-	11	8[2]
Home Purchase Loans (per 1,000 properties)	48.7	53.0	64.9	-	31	23
% Subprime Home Purchase Loans	8.4%	15.7%	27.8%	-	24	13
Refinance Loan Rate (per 1,000 properties)	102.7	149.9	102.8	-	6	9
% Subprime Refinance Loans	27.8%	29.0%	43.0%	-	15	13
Notices of Foreclosure (per 1,000 1-4 family properties)	15.3	15.5	16.3	-	23	22
% Tax Delinquencies (delinquent ≥ 1 year)	2.8%	1.6%	1.3%	-	28	30
% Vacant Land Area	-	2.1%	2.1%	2.2%	38	35
Serious Housing Code Violations (per 1,000 rental units)	35.2	29.6	24.9	-	22	32
% Students Performing at Grade Level - Reading	49.1%	51.6%	50.3%	-	19	19
% Students Performing at Grade Level - Math	44.5%	49.2%	53.2%	-	21	23
Felony Crime Rate (per 1,000 residents)	20.9	19.1	17.6	-	53	55

In July 2005 the City Council approved the rezoning of the Cambria Heights neighborhood in community district 413. The rezoning, which covers almost 200 blocks, is another in a string of efforts to maintain the existing low-rise, low-density character of neighborhoods in the outer boroughs.

In 2005, CD 413 had the 3rd highest homeownership rate in the City, at 71.9%. It experienced 3rd largest decrease in real median household income citywide, decreasing from $59,489 to $50,000. CD 413 had one of the lowest crime rates in the City in 2004. Only 23.7% of the housing stock in the area is rent-regulated. The percentage of subprime home purchase loans has risen steadily in recent years.

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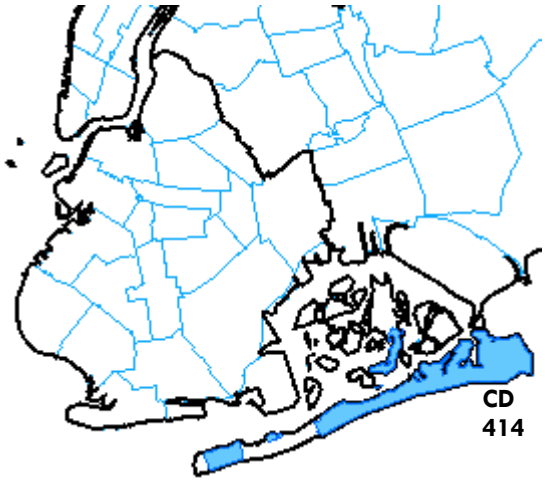
1 Ranked out of 50 community districts with sufficient single family home sales.

2 Ranked out of 13 community districts with the same predominant housing type (single family homes).

ROCKAWAY / BROAD CHANNEL

		Rank (2002)	Rank (2004/5)
Population (2000):	**106,686**	43	-
Racial Diversity Index:	**0.88**	13	10
Median Household Income:	**$35,000**	19	30
Income Diversity Ratio:	**6.5**	51	10
Median Monthly Rent:	**$800**	32	38
Median Price/Unit (2-4 fam.):	**$172,633**	43	44
Median Price/Unit (1 fam.):	**$317,500**	37	36



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$45,973	-	-	$35,000	19	30	**Median Household Income (in 2004 dollars)**
12.7%	-	-	17.2%	37	25	**Poverty Rate**
21.0%	-	-	26.6%	43	36	**% Immigrant Households**
0.9%	-	-	*2.8%*	48	28	**Rental Vacancy Rate**
41,559	-	-	41,373	53	53	**Number of Housing Units**
17.3%	-	-	19.0%	10	8	**% Public Housing**
50.9%	-	-	58.8%	31	22	**% Rent-regulated/Other subsidized**
177	331	440	529	25	10	**Certificates of Occupancy**
515	436	886	-	12	3	**Units Authorized by New Residential Building Permits**
42.0%	-	-	44.9%	15	13	**Homeownership Rate**
130.7	165.4	189.7	-	30	25[1]	**Index of Housing Price Appreciation (2-4 family building)**
47.4	59.1	74.8	-	32	11	**Home Purchase Loans (per 1,000 properties)**
9.7%	12.1%	26.0%	-	18	15	**% Subprime Home Purchase Loans**
89.9	114.5	80.9	-	16	15	**Refinance Loan Rate (per 1,000 properties)**
23.9%	26.6%	42.4%	-	17	15	**% Subprime Refinance Loans**
15.3	15.3	18.8	-	23	20	**Notices of Foreclosure (per 1,000 1-4 family properties)**
3.7%	2.7%	2.1%	-	21	20	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	17.0%	16.6%	8.9%	3	*7*	**% Vacant Land Area**
34.7	32.4	34.8	-	23	26	**Serious Housing Code Violations (per 1,000 rental units)**
36.3%	37.5%	39.9%	-	35	34	**% Students Performing at Grade Level - Reading**
33.4%	39.0%	46.8%	-	35	34	**% Students Performing at Grade Level - Math**
22.6	20.3	17.9	-	50	53	**Felony Crime Rate (per 1,000 residents)**

CD 414 has been the location of two recent rezoning efforts. The Bayswater/Far Rockaway proposal, which was approved on April 26, 2006, covers roughly 82 blocks. The Far Rockaway and Mott Creek initiative, approved in September 2005, rezoned 21 blocks. Both rezonings seek to preserve the existing, low density neighborhood character.

CD 414 has seen a drop in the percentage of vacant land from 2002 to 2005. A large number of units authorized by new residential building permits and certificates of occupancy issued make CD 414 one of the busiest neighborhoods for new residential construction in the City. The homeownership rate increased at the 4th highest rate in the City, while real median household income decreased by the 2nd highest dollar amount from 2002 to 2005.

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1 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

STATEN ISLAND

	CD	Page
St. George/Stapleton	501	106
South Beach/Willowbrook	502	107
Tottenville/Great Kills	503	108

STATEN ISLAND

		Rank (2002)	Rank (2004/5)
Population:	**464,573**	5	5
Racial Diversity Index:	**0.59**	5	5
Median Household Income:	**$60,000**	1	1
Income Diversity Ratio:	**4.9**	4	4
Median Monthly Rent:	**$850**	3	3
Median Price/Unit (2-4 fam.):	**$202,500**	2	4
Median Price/Unit (1 fam.):	**$339,690**	2	4

Staten Island, the least populous of the five boroughs, leads the City in a variety of housing and neighborhood indicators. Homeownership in Staten Island far outstrips the rest of the City; 67.7% of its housing units are owner-occupied. Similarly, the borough consistently leads the City in mortgage lending activity. Although Staten Island has lower rates of subprime lending than all other boroughs except Manhattan, its rates of subprime lending for

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Housing Stock and Land Use						
Number of Housing Units	167,932	-	-	173,830	5	5
Rental Vacancy Rate	2.4%	-	-	4.7%	4	1
% Public Housing	5.8%	-	-	4.9%	4	4
% Rent-Regulated/Other subsidized	24.3%	-	-	23.1%	5	5
Certificates of Occupancy	2,453	2,270	3,333	2,259	2	4
Units Authorized by New Residential Building Permits	1,762	2,506	1,597	-	5	5
Homeownership Rate	64.6%	-	-	67.7%	1	1
% Vacant Land Area	-	18.1%	18.0%	16.6%	1	1
Housing Prices and Affordability						
Index of Housing Price Appreciation (1 family building)	142.1	150.1	178.2	-	2	4
Median Monthly Rent (unsubsidized units, 2005 dollars)	$803	-	-	$850	3	3
Median Price Per Unit (2-4 fam. bldg., 2004 dollars)	$186,327	$161,951	$202,500	-	2	4
Median Price Per Unit (1 fam. bldg., 2004 dollars)	$290,858	$292,590	$339,690	-	2	4
Median Rent Burden - All renter households	27.7%	-	-	28.8%	3	5
Median Rent Burden - Unsubsidized low income renters	45.0%	-	-	48.8%	3	4
Housing Quality						
Serious Housing Code Violations (per 1,000 rental units)	12.7	22.2	17.9	-	5	5
% Tax Delinquencies (delinquent ≥ 1 year)	1.9%	1.3%	0.9%	-	5	5
% Severe Crowding - All renter households	3.5%	-	-	3.7%	4	3
% Severe Crowding - Unsubsidized low income renters	4.3%	-	-	5.8%	5	1

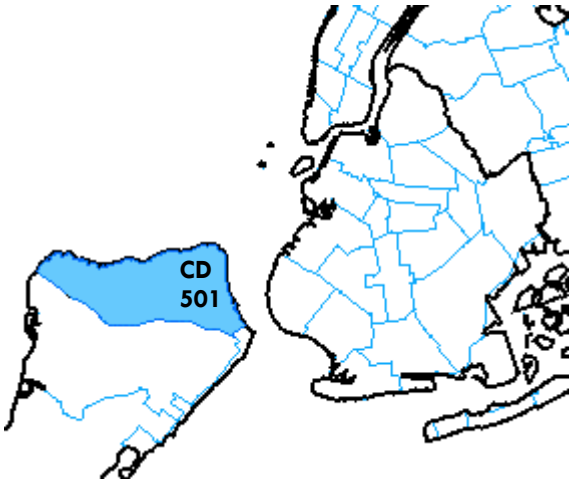
both home purchase and refinance nearly doubled between 2002 and 2004. Housing prices in Staten Island generally have increased in recent years, but at a lower rate than other boroughs. In 2004, Staten Island was ranked 4th citywide in the index of housing price appreciation for single-family homes, and median prices for single family homes were fourth of the five boroughs. The most recent New York City Housing and Vacancy Survey paints a mixed picture for Staten Island renters – although the borough has the City's lowest average rent burden, low-income renters in unsubsidized units have a higher rate of severe crowding than in any other borough.

Serious housing code violations are scarce in Staten Island, with only 17.9 violations per 1,000 rental units, the lowest rate in New York City. Staten Island also has the City's lowest rate of tax delinquencies. Despite having the highest percentage of vacant land in the City by a significant margin, new construction appears to be relatively rare in Staten Island. The number of units authorized by new residential building permits in Staten Island in 2005 was 1,597, only 8% of the citywide total and less than half the number of such units authorized in the Bronx, the next lowest ranked borough in this category.

In recent years, Staten Island consistently has had the City's highest median household income and lowest poverty rate. Elementary school performance in 2004 was ranked first in both reading and math, with over 50% of children performing at or above grade level. At 16 felonies per 1,000 residents, Staten Island has the lowest incidence of crime in the City. The borough is probably the City's most homogenous. With a racial diversity index of 0.59, Staten Island is the City's least racially diverse borough, and it is nearly the least economically diverse as well – second only to Queens.

Much of Staten Island has been rezoned in recent years in order to prevent higher density development. In 2004, the City designated the entire borough a Lower Density Growth Management Area, and since then the Staten Island Growth Management Task Force has worked to expand regulations affecting residential and commercial development. A proposed NASCAR racetrack has stirred considerable disagreement. Also on the drawing board is a proposal to redevelop the former Fresh Kills landfill into a 2,200 acre public park.

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Social, Demographic, and Income Indicators						
Population	455,712	460,333	462,695	464,573	5	5
Racial Diversity Index	0.56	-	-	0.59	5	5
% Immigrant Households	15.9%	-	-	17.7%	5	5
% Asian (inc. Hawaiian and Pacific Islander) Households	5.2%	-	-	5.6%	4	4
% Black (including Hispanic) Households	7.5%	-	-	7.6%	5	5
% Hispanic (non-Black) Households	12.1%	-	-	14.2%	5	5
% White (non-Hispanic) Households	74.8%	-	-	72.5%	1	1
% Native American Households	0.4%	-	-	0.0%	1	5
Median Household Income (in 2004 dollars)	$58,014	-	-	$60,000	1	1
Income Diversity Ratio	5.1	-	-	4.9	4	4
Poverty Rate	11.0%	-	-	8.4%	5	5
Unemployment Rate	6.8%	-	-	-	5	-
% Students Performing at Grade Level - Reading	53.3%	54.1%	54.1%	-	1	1
% Students Performing at Grade Level - Math	46.7%	53.0%	56.7%	-	1	1
Felony Crime Rate (per 1,000 residents)	17.5	15.6	16.0	-	5	5
Lending Indicators						
Home Purchase Loans (per 1,000 properties)	70.9	67.9	76.4	-	1	1
% Subprime Home Purchase Loans	6.7%	10.7%	13.8%	-	4	4
Home Purchase Loan Approval Rate	87.1%	85.7%	82.2%	-	2	2
Refinance Loan Rate (per 1,000 properties)	115.6	176.4	88.4	-	1	1
% Subprime Refinance Loans	15.9%	16.2%	30.0%	-	4	4
Notices of Foreclosure (per 1,000 1-4 family properties)	N/A	N/A	N/A	-	N/A	N/A



ST. GEORGE/ STAPLETON

		Rank (2002)	Rank (2004/5)
Population (2000):	**162,609**	19	-
Racial Diversity Index:	**0.87**	13	12
Median Household Income:	**$52,500**	9	11
Income Diversity Ratio:	**4.9**	28	41
Median Monthly Rent:	**$900**	20	21
Median Price/Unit (2-4 fam.):	**$174,975**	41	43
Median Price/Unit (1 fam.):	**$283,460**	34	42[1]

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$54,730	-	-	$52,500	9	11
Poverty Rate	14.8%	-	-	8.8%	30	*47*
% Immigrant Households	18.3%	-	-	20.3%	45	44
Rental Vacancy Rate	*3.1%*	-	-	8.8%	23	1
Number of Housing Units	62,051	-	-	60,467	16	18
% Public Housing	10.4%	-	-	8.1%	19	24
% Rent-Regulated/Other subsidized	40.0%	-	-	35.4%	42	44
Certificates of Occupancy	524	614	1,212	918	9	2
Units Authorized by New Residential Building Permits	582	1,117	531	-	9	10
Homeownership Rate	*57.9%*	-	-	58.1%	8	9
Index of Housing Price Appreciation (1 family building)	137.9	140.7	173.7	-	8	*12*[2]
Home Purchase Loans (per 1,000 properties)	68.8	70.6	85.6	-	13	6
% Subprime Home Purchase Loans	7.2%	12.3%	19.6%	-	28	24
Refinance Loan Rate (per 1,000 properties)	99.4	159.2	97.3	-	8	10
% Subprime Refinance Loans	20.3%	21.1%	37.0%	-	23	20
Notices of Foreclosure (per 1,000 1-4 family properties)	N/A	N/A	N/A	-	N/A	N/A
% Tax Delinquencies (delinquent ≥ 1 year)	2.7%	1.9%	1.3%	-	29	30
% Vacant Land Area	-	12.6%	12.4%	9.5%	*5*	*5*
Serious Housing Code Violations (per 1,000 rental units)	19.9	26.4	36.8	-	37	25
% Students Performing at Grade Level - Reading	53.3%	54.1%	54.1%	-	11	12
% Students Performing at Grade Level - Math	46.7%	53.0%	56.7%	-	16	16
Felony Crime Rate (per 1,000 residents)	22.4	19.3	19.7	-	51	50

A NASCAR racetrack has been proposed for a former oil tank facility in Bloomfield, Staten Island. The proposal, which has stirred controversy over its scale and potential impact on traffic and quality of life, includes not only the racetrack but also thousands of housing units and a large retail complex.

St. George/Stapleton had one of the highest rates of home purchase loans in the five boroughs in 2004, with 85.6 per 1,000 properties. The percent of home purchase loans that are subprime more than doubled since 2002. The rental vacancy rate has almost tripled since 2002, as certificates of occupancy increase significantly. CD 501 had one of the lowest crime rates in the City in 2004, with 19.7 felonies per 1,000 residents.

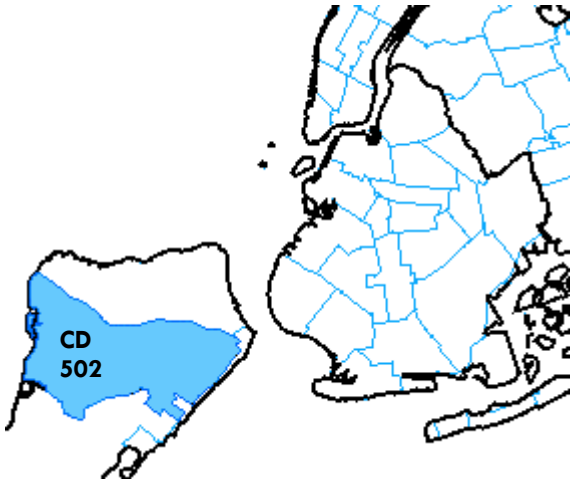
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 50 community districts with sufficient single family home sales.

2 Ranked out of 13 community districts with the same predominant housing type (single family homes).

SOUTH BEACH/ WILLOWBROOK

		Rank (2002)	Rank (2004/5)
Population (2000):	127,071	32	-
Racial Diversity Index:	0.53	45	45
Median Household Income:	$63,000	12	6
Income Diversity Ratio:	5.1	28	38
Median Monthly Rent:	$800	44	38
Median Price/Unit (2-4 fam.):	$231,218	19	26
Median Price/Unit (1 fam.):	$365,040	24	29[1]



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
$51,446	-	-	$63,000	12	6	**Median Household Income (in 2004 dollars)**
11.0%	-	-	8.2%	42	51	**Poverty Rate**
16.3%	-	-	21.5%	48	42	**% Immigrant Households**
1.1%	-	-	*0.9%*	46	53	**Rental Vacancy Rate**
46,686	-	-	49,572	42	37	**Number of Housing Units**
4.6%	-	-	4.2%	27	28	**% Public Housing**
8.0%	-	-	6.3%	*55*	*55*	**% Rent-Regulated/Other subsidized**
619	497	893	472	*7*	13	**Certificates of Occupancy**
521	707	412	-	11	17	**Units Authorized by New Residential Building Permits**
63.0%	-	-	69.4%	5	4	**Homeownership Rate**
141.8	161.6	179.2	-	6	10[2]	**Index of Housing Price Appreciation (1 family building)**
67.5	62.1	72.5	-	15	12	**Home Purchase Loans (per 1,000 properties)**
6.9%	8.8%	10.9%	-	33	27	**% Subprime Home Purchase Loans**
115.9	166.5	76.7	-	3	16	**Refinance Loan Rate (per 1,000 properties)**
13.8%	14.0%	26.1%	-	34	28	**% Subprime Refinance Loans**
N/A	N/A	N/A	-	N/A	N/A	**Notices of Foreclosure (per 1,000 1-4 family properties)**
1.6%	1.0%	0.7%	-	44	46	**% Tax Delinquencies (delinquent ≥ 1 year)**
-	17.1%	16.9%	17.6%	2	3	**% Vacant Land Area**
6.7	9.0	8.9	-	*55*	*54*	**Serious Housing Code Violations (per 1,000 rental units)**
53.3%	54.1%	54.1%	-	11	12	**% Students Performing at Grade Level - Reading**
46.7%	53.0%	56.7%	-	16	16	**% Students Performing at Grade Level - Math**
16.7	14.8	15.7	-	*57*	*57*	**Felony Crime Rate (per 1,000 residents)**

CD 502 in Staten Island ranks 3rd in vacant land in New York City, with 17.6% of the land area vacant. The homeownership rate is high in South Beach/Willowbrook, at 69.4% in 2005, giving it the 4th highest percentage and growing by the highest number of percentage points in the City. Real median household income has increased by the largest dollar amount citywide. The number of certificates of occupancy was also quite high, with 472 in 2004. Consistently, CD 502 has had low serious housing code violations, with 6.7 per 1,000 rental units in 2002 and 8.9 per 1,000 rental units in 2004. Crime is very low in this community district, with 15.7 felonies per 1,000 residents. More than half of elementary school children performed at or above grade level in reading and math.

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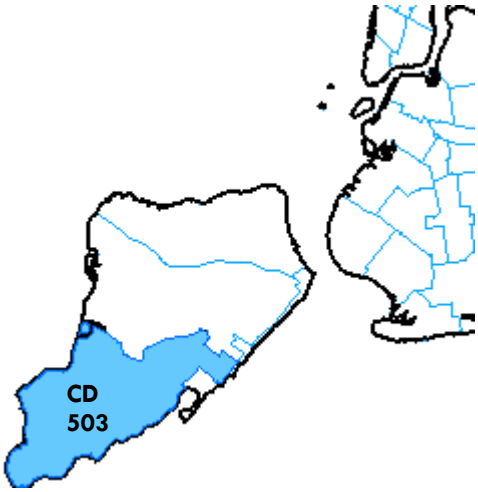

TOTTENVILLE/ GREAT KILLS

		Rank (2002)	Rank (2004/5)
Population (2000):	152,908	22	-
Racial Diversity Index:	0.26	54	55
Median Household Income:	$60,000	5	5
Income Diversity Ratio:	4.9	46	42
Median Monthly Rent:	$750	22	48
Median Price/Unit (2-4 fam.):	$262,500	11	15
Median Price/Unit (1 fam.):	$385,000	23	26[1]

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	$65,676	-	-	$65,000	*5*	*5*
Poverty Rate	7.2%	-	-	8.3%	52	50
% Immigrant Households	13.1%	-	-	12.3%	53	52
Rental Vacancy Rate	*2.8%*	-	-	*1.2%*	26	51
Number of Housing Units	59,195	-	-	63,791	19	17
% Public Housing	0.0%	-	-	0.0%	38	38
% Rent-Regulated/Other subsidized	17.5%	-	-	18.2%	52	51
Certificates of Occupancy	1,310	1,159	1,228	869	2	3
Units Authorized by New Residential Building Permits	*592*	635	654	-	8	8
Homeownership Rate	*72.5%*	-	-	*75.2%*	2	1
Index of Housing Price Appreciation (1 family building)	144.6	165.6	180.5	-	3	9[2]
Home Purchase Loans (per 1,000 properties)	*79.6*	*70.4*	*71.5*	-	*5*	15
% Subprime Home Purchase Loans	*5.7%*	10.6%	9.9%	-	38	28
Refinance Loan Rate (per 1,000 properties)	146.1	200.0	90.0	-	1	12
% Subprime Refinance Loans	12.3%	14.2%	25.8%	-	38	29
Notices of Foreclosure (per 1,000 1-4 family properties)	N/A	N/A	N/A	-	N/A	N/A
% Tax Delinquencies (delinquent ≥ 1 year)	1.4%	1.0%	1.6%	-	50	24
% Vacant Land Area	-	22.6%	22.6%	20.4%	1	1
Serious Housing Code Violations (per 1,000 rental units)	4.1	10.2	6.7	-	59	56
% Students Performing at Grade Level - Reading	53.3%	54.1%	54.1%	-	11	12
% Students Performing at Grade Level - Math	46.7%	53.0%	56.7%	-	16	16
Felony Crime Rate (per 1,000 residents)	13.1	12.2	12.3	-	59	59

The City is developing a master plan for the Fresh Kills area of CD 503, which will address new uses for the former landfill over time.

CD 503 has the 3rd most certificates of occupancy issued citywide. The homeownership rate is 75.2%, the highest among all community districts. It also ranks the highest in vacant land, with 20.4% of the land area vacant. Although the rate of housing code violations rose slightly from 4.1 to 6.7 per 1,000 rental units, it ranks 56th citywide for housing violations.

This CD ranks the lowest in racial diversity and is among the lowest in percentage of immigrant households. The poverty rate is also one of the lowest in the City, and the median household income is among the top five citywide.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 50 community districts with sufficient single family home sales.

2 Ranked out of 13 community districts with the same predominant housing type (single family homes).

APPENDIX

Methods

New York City Housing and Vacancy Survey (HVS)
The HVS is conducted every two to three years by the U.S. Census Bureau under contract with the City of New York. The New York City Department of Housing Preservation and Development (HPD) sponsors and supervises the HVS. The primary purpose of the HVS is to satisfy the City's statutory requirement to measure the rental vacancy rate in order to determine if rent regulations should be continued. In addition to the housing unit and household information, a limited set of data is also collected regarding each person in the household.

Because the HVS is a sample survey, not a Census, all data derived from the HVS are estimates, not exact counts. The sample for the HVS is designed primarily to achieve acceptable reliability in estimating the 'vacant available for rent' rate for the entire City, so estimates for smaller geographic units, such as sub-borough areas, are subject to potentially large sampling errors. This report uses the convention established by HPD in cautioning the reader about any estimates that are based on 2,000 or fewer weighted observations. Readers should treat these estimates with some skepticism and be aware that the true value may differ significantly from the reported estimate.

When reporting median income, all dollar amounts are adjusted to 2004 dollars, the most recent year for which income data exists from the Housing and Vacancy Survey. When reporting median rent, all dollars amounts are adjusted to 2005 dollars. This allows for more consistent comparisons across years for individual indicators.

Indices of Housing Price Appreciation
These indices, also called the repeat sales indices, are a relative measure of changes in property values over time. The indices have been constructed for four different property types (condominiums, single-family homes, 2 to 4 family homes, and 5+ unit apartment buildings) for New York City as a whole and for each borough. Due to insufficient data, the price indices have been created only for the most representative building type at the community district level. Estimating price indices separately for different types of properties allows for different market valuations and fluctuations within each property type.

The primary data set used to construct the price index was obtained under an exclusive arrangement with the New York City Department of Finance. This data set contains information on address, price, and date of sale for all transactions involving sales of apartment buildings, condominium apartments and single family homes in New York City between 1974 and 2004. A total of roughly 200,000 pairs of sales were used in the estimation.

The repeat sales price indices are created using statistical regression techniques. There are two basic approaches that are used by economists to estimate housing price indices: the hedonic regression and the repeat sales method. Both of these approaches estimate the temporal price movement controlling for the variation in the types of homes sold over time. Each method has its own strengths and weaknesses.

The repeat-sales methodology controls for hedonic characteristics by using data on properties that have sold more than once. An attractive feature of this method is that, unlike the hedonic approach, it does not require the measurement of house quality; it only requires time invariance of the quality of individual houses in the sample. The most important drawback of the repeat sales method is that it fails to use the full information available in the data. In most data sets, only a small proportion of the housing stock is sold more than once, and none of the data on single sales can be used. Moreover, properties that transact more than once may not be representative of all properties in the market, raising concerns about sample selection bias. As the index period lengthens, more houses fit the multiple sales category. This attenuates sample selection bias but exacerbates a heteroskedasticity problem; Case and Schiller (1989) show evidence that price change variability is positively related to the interval of time between sales.

This report uses the repeat sales method to estimate price indices. Most of the problems associated with this method are overcome in this report. Specifically, the data set used here is quite large, so that we lose little precision by eliminating observations (properties that sold only once). Moreover, the time period of 30 years is long enough that we capture a fairly large proportion of the housing stock. Finally, we use the three-step procedure suggested by Case and Schiller (1989) and modified by Quigley and Van Order (1995) to account for the possibility of time-dependent error variances.

In the first stage, the log price per unit of the second sale minus the log price per unit of the first sale is regressed on a set of dummy variables, one for each time period (year, in this case) in the sample except for the first. The dummy variables have values of +1 for the year of the second sale, -1 for the year of the first sale, and zeros otherwise.

In the second stage, the squared residuals from the first stage are regressed on a constant term, the time interval between sales, and the time interval squared. The fitted value in the stage-two regression is a consistent estimate of the error variance in the stage-one regression. In the third stage, the stage-one regression is re-estimated by generalized least squares, using as weights the inverse of the square root of the fitted values in the stage-two regression.

Case, K.E. and R.J. Schiller, 1989. "The Efficiency of the Market for Single Family Homes." *American Economic Review*, 79, p.125-37.

Goodman, A.C. and J.L. Goodman, Jr., 1997. "The Co-op Discount." *Journal of Real Estate Finance and Economics*, 14(1-2), p.223-33.

Quigley, J.M. and R. Van Order, 1995. "Explicit Tests of Contingent Claims Models of Mortgage Default." *Journal of Real Estate Finance and Economics*, 11(2), p.99-117.

Racial Diversity Index

The Furman Center calculates the racial diversity index by measuring the probability that two randomly chosen heads of households in a given neighborhood will be of a different race. Using the categories of Asian/Pacific Islander, Black (including Hispanic), Hispanic (non-Black), White (non-Hispanic), and Native American, the raw index varies from 0 (minimum diversity) to 0.75 (maximum diversity). The data are then normalized so the maximum value is 1. A higher number indicates a more racially diverse neighborhood.

Because person-level data is unavailable from the 2005 HVS, the racial diversity index and the percentage breakdowns of each race/ethnicity are calculated based on the race or ethnicity of the head of household rather than each individual in the home. Heads of household reporting more than one race are excluded from this calculation.

$$P_{\text{Asian (inc. Hawaiian and Pacific Islander)}}^2 + P_{\text{Black (inc. Hispanic)}}^2 + P_{\text{Hispanic}}^2 + P_{\text{Nat. Am.}}^2 + P_{\text{White}}^2 = P_{\text{same race}}$$

$$1 - P_{\text{same race}} = P_{\text{different races}}$$

Income Diversity Ratio

The Furman Center calculates the income diversity ratio for each sub-borough area and borough, as well as the City, by dividing the 80th percentile income by the 20th percentile income in each geographic area. For example, if the 20th percentile income is $15,000 and the 80th percentile income is $75,000, then the income diversity ratio is 5. A higher number indicates a broader range of incomes in a given area.

Crime and Education Data Weighting

Utilizing tax lots and residential unit counts from the City's PLUTO dataset, the Furman Center calculates the relative weight of each school district and police precinct by community district. This allows for easier comparison of data through a common geography.

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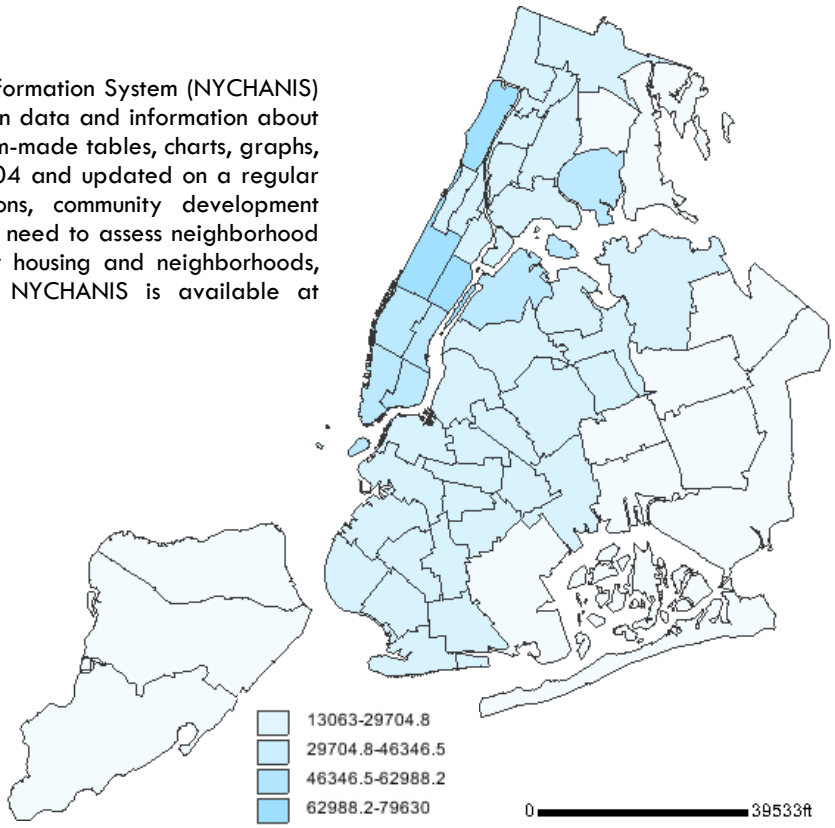
ABOUT NYCHANIS

www.NYCHANIS.com

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-made tables, charts, graphs, 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.

create maps

right: Number of Rental Housing Units, 2002

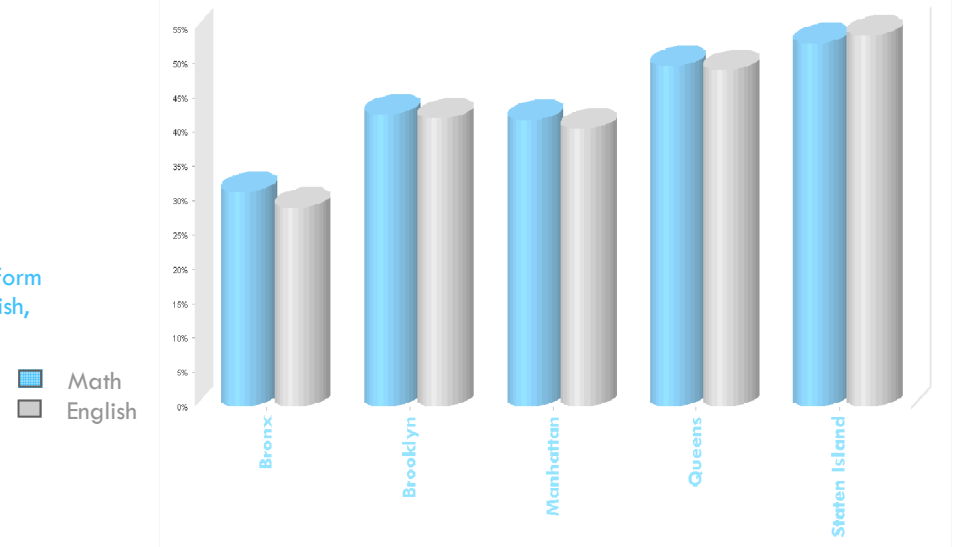


Some features of NYCHANIS include:

- Data on over 1,800 characteristics of New York City housing and neighborhoods
- The most up-to-date information available on New York City's housing stock, neighborhood conditions, and residential population
- Easily accessible and searchable, web-based interface
- 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

create tables & charts

right: Percentage of students who perform at or above grade level in Math/English, 2004



A free and easy-to-use tool — visit www.nychanis.com today.

For more information about NYCHANIS, or to request a free training for your group, call 212-998-6699 or email furmancenter@nyu.edu

ABOUT PlanNYC

www.PlanNYC.org

PlanNYC, located at www.plannyc.org, is a web-based tool that gives citizens and organizations interested in housing and development in New York City easy access to facts, news, and events related to major urban planning projects and development proposals. Unlike traditional media websites, PlanNYC is organized by both project and neighborhood. Unlike the websites of many government agencies and advocacy organizations, PlanNYC takes care to feature perspectives on all sides of each issue.

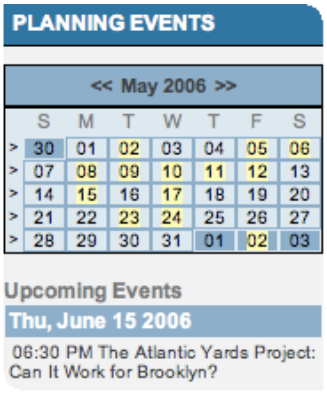
read

news articles, government documents and perspectives from all sides on development projects and issues

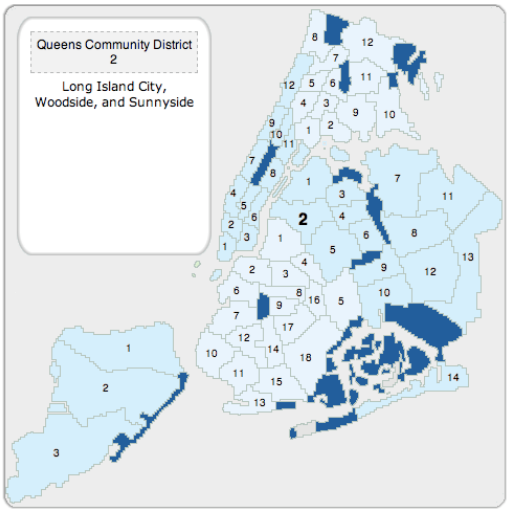
A complete urban planning web portal, PlanNYC features news summaries and links to development-related articles, official documents such as environmental impact statements, and a calendar of upcoming planning events that includes local community board meetings as well as citywide panels and hearings. PlanNYC brings together information from advocacy organizations, government agencies, academic institutions, neighborhood groups, and media organizations—all in one location.

search

for planning issues and projects



Calendar
View local meetings and planning events



Community Districts
View planning projects in your CD by clicking on the interactive map

PlanNYC was developed by Jordan Anderson as part of his Master of Urban Planning capstone project at NYU's Wagner School of Public Service.

ABOUT THE FURMAN CENTER

Since its founding in 1994, the Furman Center for Real Estate and Urban Policy has become the leading academic research center in New York City devoted to the public policy aspects of land use, real estate development and housing.

The Furman Center is dedicated to the following three missions:

Providing objective academic and empirical research on the legal and public policy issues involving land use, real estate, housing and urban affairs in the United States, with a particular focus on New York City. At present, our research focuses particularly on measuring the impacts public and private investments such as housing, schools, amenities and changes in services have on neighborhood property values and other measures of neighborhood quality;

Promoting frank and productive discussions among elected and appointed officials, leaders of the real estate industry, leaders of non-profit housing and community development organizations, scholars, faculty and students about critical issues in land use, real estate and urban policy;

Presenting essential data and analysis about the state of New York City's housing and neighborhoods to all those involved in land use, real estate development, community economic development, housing, urban economics and urban policy.

For more information, please contact us at:

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