Chapter 7. Property Tax Delinquencies

Property tax delinquencies provide another indicator of the economic health of New York City's housing stock. The data presented in this chapter are derived from the Open Balance File (OBF) and Real Property Assessment Data (RPAD), provided by the New York City Department of Finance. Statistics are presented separately for properties in tax class 1 and tax class 2. Class 1 includes primarily residential one-, two-, and three-family homes (including condominium buildings of three units or fewer). Class 2 includes all other primarily residential properties not in tax class 1, such as larger apartment buildings, condominium buildings and cooperative buildings. A property is considered delinquent if the tax payment is not received by the due date. For the purpose of this report, however, *only balances of more than $500 are counted as tax delinquencies*. Small delinquencies (i.e., those under $500) are not likely to reflect economic problems with a property. The number of these small delinquencies tends to change substantially over time, and they more likely reflect the day-to-day fluctuations of the city's collection system rather than the financial strength or weakness of residential properties.

In 2003, 4.0% of class 1 properties were tax delinquent, a decrease from the 2002 rate of 5.2%. The rate of class 1 tax delinquency was highest in 2003 in Manhattan (6.1%), followed by Brooklyn (4.8%), the Bronx (4.6%), Queens (3.5%) and Staten Island (3.1%) (Borough Table 7-1).

In 2003, 1.8% of the class 1 properties in New York City had tax delinquencies that were one year or more past due. This represents a decrease from 2002, when 2.7% of class 1 properties were one year or more past due. Class 1 tax delinquencies of one year or longer were most common in Manhattan (3.1%), followed by Brooklyn (2.3%), the Bronx (2.2%), Queens (1.5%) and Staten Island (1.3%) (Borough Table 7-1).

Borough Table 7-1 Class 1 Tax Delinquent Properties, 2002 and 2003						
	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Tax Delinquent Properties						
2002: Number	3,644	13,048	389	12,988	4,145	34,214
Percent	5.9%	6.4%	7.4%	4.7%	3.9%	5.2%
2003: Number	2,891	9,934	332	9,678	3,348	26,183
Percent	4.6%	4.8%	6.1%	3.5%	3.1%	4.0%
Tax Delinquency of 1 Year or Longer						
2002: Number	2,022	7,200	251	6,506	2,029	18,008
Percent	3.3%	3.5%	4.8%	2.4%	1.9%	2.7%
2003: Number	1,370	4,670	165	4,254	1,370	11,829
Percent	2.2%	2.3%	3.1%	1.5%	1.3%	1.8%
Tax Delinquency Greater Than 20%						
2002 Percent	4.0%	3.9%	4.5%	3.0%	2.4%	3.3%
2003 Percent	3.3%	3.0%	4.2%	2.4%	1.9%	2.6%
Tax Delinquency Greater Than 50%						
2002 Percent	2.5%	2.4%	3.3%	1.6%	1.3%	1.9%
2003 Percent	2.0%	1.8%	3.1%	1.3%	1.1%	1.5%
Median Lien Value						
2002	$85,533	$76,186	$103,021	$73,834	$58,788	$73,589
2003	$100,902	$90,514	$130,941	$98,118	$71,114	$92,010
Median Lien to Value Ratio						
2002	0.37	0.29	0.38	0.27	0.26	0.28
2003	0.41	0.31	0.51	0.33	0.27	0.32

Source: NYC Department of Finance

The community districts with the highest rates of class 1 tax delinquency of one year or longer in 2003 were Manhattan's Washington Heights/Inwood (7.5%), Central Harlem (7.2%) and Morningside Heights/Hamilton (7.2%), Brooklyn's Crown Heights (6.8%), and Highbridge/Concourse in the Bronx (6.3%). The community districts with the lowest rates of class 1 tax delinquency of one year or longer in 2003 were Bayside/Little Neck (0.7%), Flushing/Whitestone (0.8%), Rego Park/Forest Hills (0.9%) and Ridgewood/Maspeth (0.9%), all located in Queens, and Bensonhurst in Brooklyn (0.8%) (Exhibit 7-1).
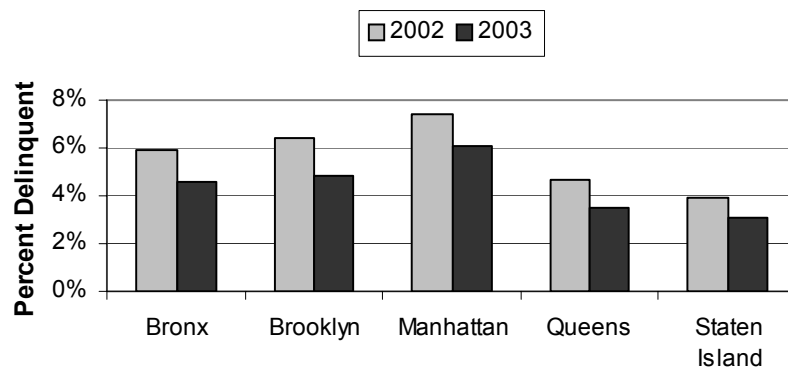
Class 1 tax delinquencies of 50% or more of the property's assessed market value also declined, from 1.9% of all class 1 properties in 2002 to 1.5% in 2003. The highest percentage of class 1 tax delinquencies of 50% or more of the property's value in 2003 was in Manhattan (3.1%), followed by the Bronx (2.0%), Brooklyn (1.8%), Queens (1.3%) and Staten Island (1.1%) (Borough Table 7-1).

While the percentage of class 1 properties that are delinquent decreased from 2002 to 2003, the dollar amount of these tax delinquencies generally increased. In 2002, the median lien value was $73,589; in 2003 it was $92,010. (Note that median lien delinquencies are calculated using only data for those properties that have tax delinquencies over $500.) The highest median lien value in 2003

Chart 7-1 Class 1 Tax Delinquent Properties

Source: NYC Department of Finance

Exhibit 7-1 Highest and Lowest Percent of Class 1 Properties with Tax Delinquency of 1 Year of Longer, 2003
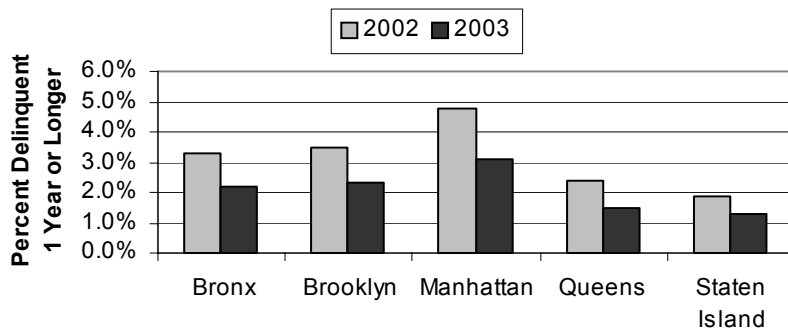
Highest:

Manhattan	Washington Heights/Inwood	7.5%
Manhattan	Central Harlem	7.2%
Manhattan	Morningside Heights/Hamilton	7.2%
Brooklyn	Crown Heights	6.8%
Bronx	Highbridge/Concourse	6.3%

Lowest:

Queens	Bayside/Little Neck	0.7%
Queens	Flushing/Whitestone	0.8%
Brooklyn	Bensonhurst	0.8%
Queens	Rego Park/Forest Hills	0.9%
Queens	Ridgewood/Maspeth	0.9%

Source: NYC Department of Finance

Chart 7-2 Class 1 Tax Delinquencies of 1 Year or Longer

Source: NYC Department of Finance

was in Manhattan ($130,941), followed by the Bronx ($100,902), Queens ($98,118), Brooklyn ($90,514) and Staten Island ($71,114) (Borough Table 7-1).

The median lien to value ratio of class 1 properties with tax delinquencies, which is simply the lien value divided by the assessed property value, also increased from 2002 to 2003, from 0.28

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to 0.32. In 2003, the highest median lien to value ratio of class 1 tax delinquent properties was in Manhattan (0.51), followed by the Bronx (0.41), Queens (0.33), Brooklyn (0.31) and Staten Island (0.27) (Borough Table 7-1). Among community districts, in 2003 the highest median lien to value ratios of class 1 tax delinquent properties were all found in Manhattan: Washington Heights/ Inwood (1.37), East Harlem (0.81), Morningside Heights/ Hamilton (0.65), Clinton/ Chelsea (0.63) and Central Harlem (0.60) (Exhibit 7-2).

Beginning in 1996, the City of New York instituted a policy of selling property tax liens as a means of compelling delinquent property owners to pay their arrears. The Commissioner of Finance is permitted to sell the tax liens of properties that have tax arrears, but are not distressed. For those properties that are distressed, in addition to possessing large tax arrears, DOF can initiate an *in rem* foreclosure proceeding that will require the owner to pay the taxes on his or her property. If the taxes are not paid the tax liens are sold to an authorized third party (the "lienholder"), who then has the authority to col-

Chart 7-3 Class 1 Tax Delinquencies Greater than 50% of Property Value

Source: NYC Department of Finance

Exhibit 7-2 Highest Lien to Value Ratios of Class 1 Tax Delinquent Properties, 2003

Highest:		
Manhattan	Washington Heights/Inwood	1.37
Manhattan	East Harlem	0.81
Manhattan	Morningside Heights/Hamilton	0.65
Manhattan	Clinton/Chelsea	0.63
Manhattan	Central Harlem	0.60

Source: New York City Department of Finance

Chart 7-4 Class 1 Tax Lien Sales

Source: NYC Department of Finance

lect the taxes that were previously owed to the City. The lien sale includes all monies owed to the City (i.e. unpaid real estate taxes, or water, sewer or other property-related charges, as well as the interest due on these taxes and charges), although in order for a lien to be sold there must be property tax arrears. If the taxpayer still does not pay the outstanding balance, the lienholder has the right to begin a formal foreclosure proceeding.

For class 1 properties, there must be a property tax delinquency of three years or more for the lien sale to take place. For class 2 properties there must be a property tax delinquency of one year or more for the lien sale to take place. Lien sales are indicative of economic problems in an area's housing stock and are potentially more serious than tax delinquencies, since the lienholder may be more likely to foreclose than the City.

In 2002, there were 192 sales of liens against class 1 properties; by 2003, this number had increased substantially to 870. In 2003, 0.13% of all class 1 properties had a tax lien sold by the City of New York. Class 1 properties in Brooklyn had the largest number of lien sales, 366 (0.18% of all class 1 properties in Brooklyn), Queens had 330 lien sales (0.12%), the Bronx had 97 lien
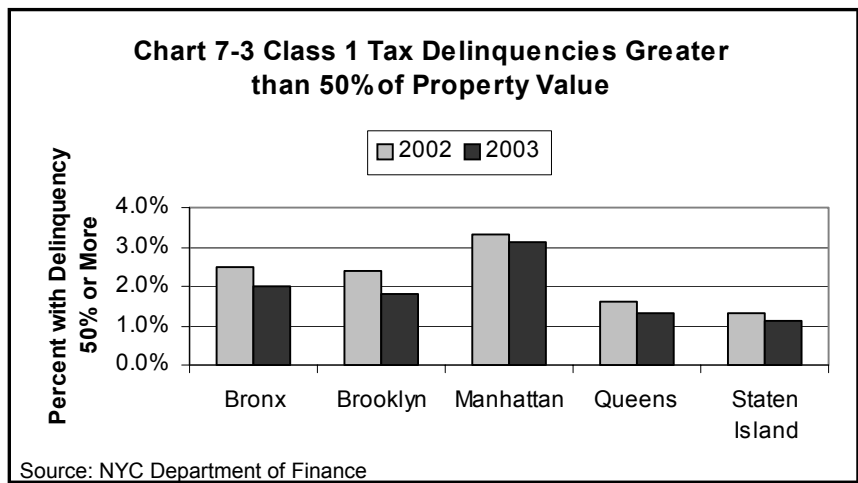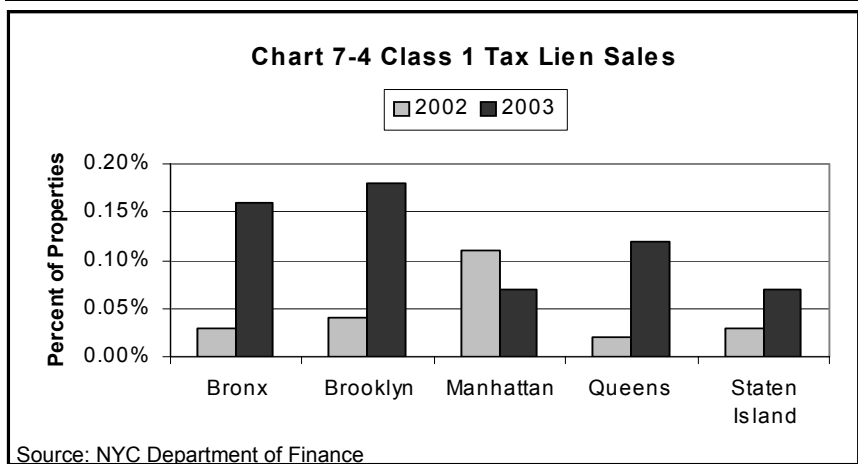
Borough Table 7-2 Class 1 Tax Lien Sales in the Five Boroughs, 2002 and 2003

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Tax Lien Sales						
2002: Number	18	88	6	60	20	192
Percent	0.03%	0.04%	0.11%	0.02%	0.02%	0.03%
2003: Number	97	366	4	330	73	870
Percent	0.16%	0.18%	0.07%	0.12%	0.07%	0.13%
Median Value of Tax Lien Sales						
2002	$5,944	$6,004	$11,269	$8,218	$8,304	$6,842
2003	$6,538	$6,700	$10,075	$6,880	$6,011	$6,637
Median Lien to Value Ratio						
2002	0.03	0.03	0.04	0.03	0.03	0.03
2003	0.03	0.02	0.03	0.03	0.03	0.03
Disposition of Lien Sales, 1996-2003						
In Collection	40.39%	41.98%	32.17%	41.86%	38.71%	41.25%
Redeemed	42.98%	40.87%	53.15%	41.47%	41.11%	41.60%
Foreclosed	16.63%	17.15%	14.69%	16.67%	20.18%	17.15%

Source: NYC Department of Finance

The number and percentage of foreclosures are significantly higher than those from previous editions of the report, due, in part, to a change in data collection. In the current edition, we include all properties that have had a foreclosure judgment, whether the foreclosure process is active (i.e., ongoing) or closed as of the end of May 2004, whereas in previous editions we included only properties with active foreclosures (as of the date the data was received).

Chart 7-5 Foreclosure of Class 1 Tax Lien Sales, 1996-2003
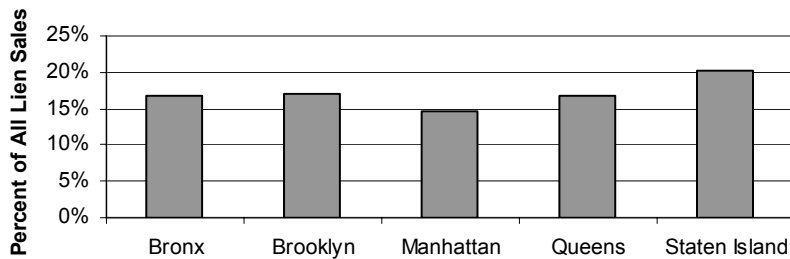
Source: NYC Department of Finance

Exhibit 7-3 Highest Foreclosure Rates of Class 1 Tax Lien Sales, 1996-2003

Highest:

Bronx	Kingsbridge Heights/Bedford	34.48%
Brooklyn	South Crown Heights/Prospect	28.09%
Staten Island	St. George/Stapleton	26.67%
Brooklyn	Brownsville	26.53%
Bronx	Highbridge/Concourse	26.19%

Source: NYC Department of Finance

sales (0.16%), Staten Island had 73 lien sales (0.07%) and Manhattan had 4 lien sales (0.07%) (Borough Table 7-2).

According to data from the lien sale management firm, of all the class 1 properties that have had liens sold by the City of New York since 1996, 41.25% are still in collection, 41.60% have been redeemed, and 17.15% have had a foreclosure judgment entered against them. The largest percentage of cumulative lien sale foreclosures has been in Staten Island (20.18%), followed by Brooklyn (17.15%), Queens (16.67%), the Bronx (16.63%) and Manhattan (14.69%) (Borough Table 7-2).

The community districts with the highest cumulative rates of foreclosure of

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Borough Table 7-3 Class 2 Tax Delinquent Properties, 2002 and 2003						
	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Tax Delinquent Properties						
2002: Number	2,502	5,738	5,878	1,664	281	16,063
Percent	10.7%	12.7%	7.4%	5.9%	7.5%	8.9%
2003: Number	1,974	5,288	5,325	1,604	400	14,591
Percent	8.4%	11.1%	6.3%	5.6%	10.3%	7.8%
Tax Delinquency of 1 Year or Longer						
2002: Number	1,544	3,184	3,040	844	135	8,747
Percent	6.6%	7.0%	3.8%	3.0%	3.6%	4.9%
2003: Number	1,113	2,536	2,559	679	118	7,005
Percent	4.7%	5.3%	3.0%	2.4%	3.0%	3.7%
Tax Delinquency Greater Than 20% of Value						
2002 Percent	6.8%	8.2%	4.0%	3.1%	5.9%	5.3%
2003 Percent	4.6%	6.7%	3.3%	2.7%	9.0%	4.3%
Tax Delinquency Greater Than 50% of Value						
2002 Percent	5.5%	6.8%	3.5%	2.5%	5.2%	4.4%
2003 Percent	3.8%	5.5%	2.8%	2.2%	8.5%	3.6%
Median Lien Value						
2002	$74,309	$96,066	$77,243	$54,108	$64,520	$78,518
2003	$74,151	$75,266	$87,174	$44,964	$24,709	$71,291
Median Lien to Value Ratio						
2002	0.58	0.63	0.35	0.26	1.25	0.50
2003	0.36	0.49	0.35	0.22	1.55	0.42

Source: NYC Department of Finance

class 1 tax lien sales are Kingsbridge Heights/Bedford in the Bronx (34.48%), South Crown Heights/Prospect in Brooklyn (28.09%), St. George/Stapleton in Staten Island (26.67%), Brooklyn's Brownsville (26.53%) and Highbridge/Concourse (26.19%) in the Bronx (Exhibit 7-3).

In 2003, 7.8% of class 2 properties (i.e., larger apartment buildings, condominium buildings and cooperative buildings) were tax delinquent. This is a slight decrease from the 2002 rate of 8.9%. The rate of class 2 tax delinquency in 2003 was highest in Brooklyn (11.1%), followed by Staten Island (10.3%), the Bronx (8.4%), Manhattan (6.3%) and Queens (5.6%) (Borough Table 7-3).

In 2003, 3.7% of the class 2 properties in New York City had tax delinquencies that were one year or more past due. This rate represents a small decrease from 2002 when 4.9% of class 2 properties were one year or more past due. Class 2 tax delinquencies of one

Chart 7-6 Class 2 Tax Delinquent Properties

Source: NYC Department of Finance
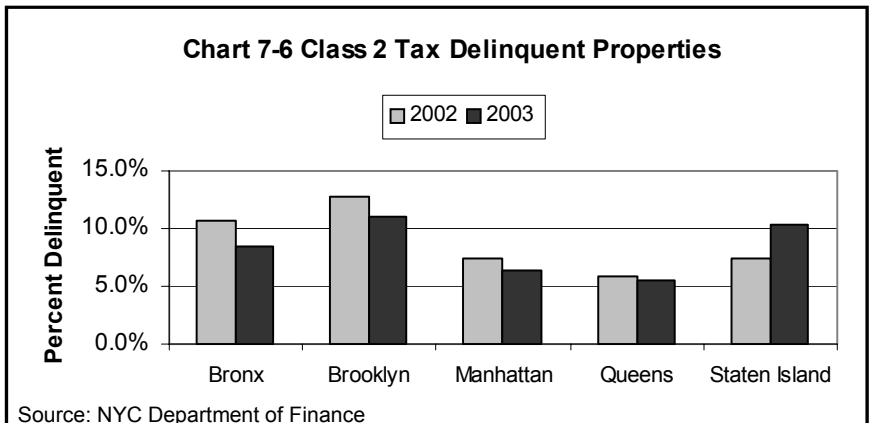
year or longer were most common in Brooklyn (5.3%), followed by the Bronx (4.7%), Staten Island (3.0%), Manhattan (3.0%) and Queens (2.4%) (Borough Table 7-3).

The community districts with the highest rates of class 2 tax delinquency of one year or longer in 2003 were Belmont/East Tremont (12.4%) in the Bronx, Manhattan's Morningside Heights/Hamilton (12.1%), and the Bronx's Hunts Point/Longwood (11.6%), Morrisania/Crotona (11.5%) and Fordham/University Heights (11.1%). The community districts with the lowest rates of class 2 tax delinquency of one year or longer in 2003 were Throgs Neck/ Co-op City in the Bronx (0.9%), Brooklyn's Bensonhurst (1.4%), Manhattan's Financial District (1.5%), and Rego Park/Forest Hills (1.5%) and S. Ozone Park/Howard Beach (1.7%) in Queens (Exhibit 7-4).

The number of class 2 tax delinquencies of 50% or more of the property's value also fell, from 4.4% of all class 2 properties in 2002 to 3.6% in 2003. The highest percentage of class 2 tax delinquencies of 50% or more of the property's value in 2003 was in Staten Island (8.5%), followed by Brooklyn (5.5%), the Bronx (3.8%), Manhattan (2.8%) and Queens (2.2%) (Borough Table 7-3).

Unlike the case with class 1 properties, the value of class 2 tax delinquencies for the city decreased from 2002 to 2003. In 2002 the median delinquent amount was $78,518; in 2003 it was $71,291. (Note that median delinquencies are calculated using only data for those properties that have a tax delinquency of $500 or more.) The highest median lien value in

Exhibit 7-4 Highest and Lowest Percent of Class 2 Properties with Tax Delinquency of 1 Year of Longer, 2003

Highest:

Bronx	Belmont/East Tremont	12.4%
Manhattan	Morningside Heights/Hamilton	12.1%
Bronx	Hunts Point/Longwood	11.6%
Bronx	Morrisania/Crotona	11.5%
Bronx	Fordham/University Heights	11.1%

Lowest:

Bronx	Throgs Neck/Co-op City	0.9%
Brooklyn	Bensonhurst	1.4%
Manhattan	Financial District	1.5%
Queens	Rego Park/Forest Hills	1.5%
Queens	S. Ozone Park/Howard Beach	1.7%

Source: NYC Department of Finance

Chart 7-7 Class 2 Tax Delinquencies of 1 Year of Longer
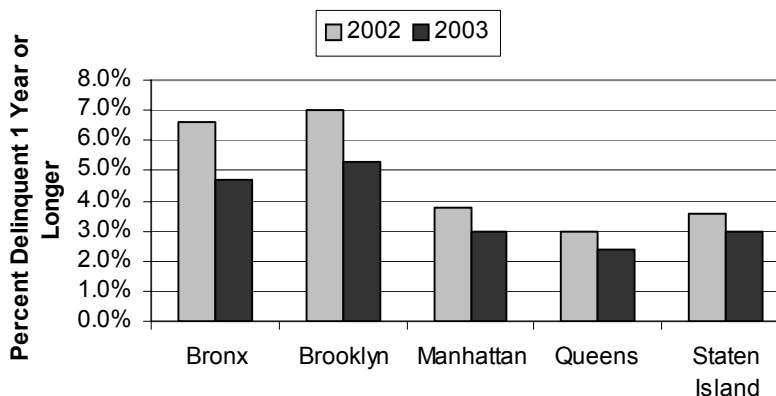
Source: NYC Department of Finance

Exhibit 7-5 Highest Lien to Value Ratios of Class 2 Tax Delinquent Properties, 2003

Highest:

Staten Island	Tottenville/Great Kills	3.38
Staten Island	St. George/Stapleton	1.55
Bronx	Parkchester/Soundview	1.47
Manhattan	Central Harlem	1.42
Staten Island	S. Beach/Willowbrook	1.26

Source: NYC Department of Finance

2003 was in Manhattan ($87,174), followed by Brooklyn ($75,266), the Bronx ($74,151), Queens ($44,964) and Staten Island ($24,709) (Borough Table 7-3).

Similarly, the median lien to value ratio of class 2 properties fell from 0.50 in 2002 to 0.42 in 2003. In 2003, the highest median lien to value ratio of class 2 tax delinquent properties was in

Chart 7-8 Class 2 Tax Lien Sales

Source: NYC Department of Finance

Staten Island (1.55), followed by Brooklyn (0.49), the Bronx (0.36), Manhattan (0.35) and Queens (0.22) (Borough Table 7-3).

Among community districts, in 2003 the highest median lien to value ratio of class 2 tax delinquent properties was found in Staten Island's Tottenville/Great Kills (3.38), followed by St. George/Stapleton (1.55), also in Staten Island, the Bronx's Parkchester/Soundview (1.47), Manhattan's Central Harlem (1.42) and Staten Island's S. Beach/Willowbrook (1.26) (Exhibit 7-5).

In 2002, there were 968 sales of liens against class 2 properties. In 2003, this number rose to 1,039. In 2003, 0.55% of all class 2 properties had a tax lien sold by the City of New York. Class 2 properties in Brooklyn had the largest number of lien sales in 2003 with 459, Staten Island had 215 lien sales, Manhattan had 170, the Bronx had 104, and Queens had 91 (Borough Table 7-4).

The community districts with the largest percentage of class 2 properties with lien sales in 2003 were Staten Island's St. George/Stapleton (10.62%), Jamaica/Hollis in Queens (2.38%),
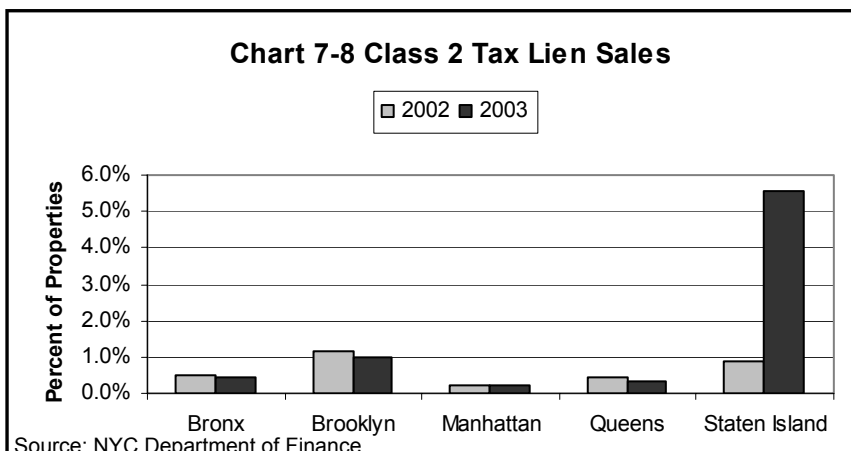
Borough Table 7-4 Class 2 Tax Lien Sales in the Five Boroughs, 2002 and 2003						
	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Tax Lien Sales						
2002: Number	115	539	157	124	33	968
Percent	0.49%	1.18%	0.20%	0.43%	0.87%	0.53%
2003: Number	104	459	170	91	215	1,039
Percent	0.44%	0.97%	0.20%	0.32%	5.55%	0.55%
Median Value of Tax Lien Sales						
2002	$7,612	$6,928	$10,507	$8,985	$5,065	$7,422
2003	$5,508	$6,591	$11,330	$10,648	$3,330	$5,656
Median Lien to Value Ratio						
2002	0.05	0.05	0.07	0.05	0.09	0.05
2003	0.07	0.05	0.08	0.05	0.24	0.07
Disposition of Lien Sales, 1996-2003						
In Collection	40.81%	40.49%	37.04%	41.46%	83.61%	42.89%
Redeemed	39.25%	42.94%	53.10%	41.46%	12.52%	42.44%
Foreclosed	19.94%	16.56%	9.86%	17.07%	3.87%	14.67%

Source: NYC Department of Finance

The number and percentage of foreclosures are significantly higher than those from previous editions of the report, due, in part, to a change in data collection. In the current edition, we include all properties that have had a foreclosure judgment, whether the foreclosure process is active (i.e., ongoing) or closed as of the end of May 2004, whereas in previous editions we included only properties with active foreclosures (as of the date the data was received).

Brooklyn's Crown Heights (2.19%) and Bedford Stuyvesant (2.06%), and Rockaway/Broad Channel in Queens (1.82%). The community districts with the smallest percentage of class 2 properties with lien sales in 2003 were Flatlands/Canarsie in the Bronx (0.00%), Manhattan's Greenwich Village/Soho (0.05%), Queens' Ridgewood/Maspeth (0.05%), Manhattan's Financial District (0.06%) and Rego Park/Forest Hills in Queens (0.08%) (Exhibit 7-6).

Of all the class 2 properties that have had liens sold by the City of New York since 1996, 42.89% are still in collection, 42.44% have been redeemed, and 14.67% have had a foreclosure judgment. The largest percentage of foreclosures has been in the Bronx (19.94% of class 2 properties with lien sales), followed by Queens (17.07%), Brooklyn (16.56%), Manhattan (9.86%) and Staten Island (3.87%) (Borough Table 7-4).

At the community district level, the highest class 2 lien sale foreclosure rate (for buildings with sold tax liens) was found in Queens Village in Queens (48.00%), the Bronx's Fordham/University Heights (39.66%), and Jamaica/Hollis (38.60%), Kew Gardens/Woodhaven (31.58%) and Hillcrest/Fresh Meadows (29.41%), all located in Queens (Exhibit 7-7).

Exhibit 7-6 Highest and Lowest Percent of Class 2 Properties with Tax Lien Sales, 2003

Highest:

Staten Island	St. George/Stapleton	10.62%
Queens	Jamaica/Hollis	2.38%
Brooklyn	Crown Heights	2.19%
Brooklyn	Bedford Stuyvesant	2.06%
Queens	Rockaway/Broad Channel	1.82%

Lowest:

Bronx	Flatlands/Canarsie	0.00%
Manhattan	Greenwich Village/Soho	0.05%
Queens	Ridgewood/Maspeth	0.05%
Manhattan	Financial District	0.06%
Queens	Rego Park/Forest Hills	0.08%

Source: NYC Department of Finance

Exhibit 7-7 Highest Foreclosure Rates of Class 2 Tax Lien Sales, 1996-2003

Highest:

Queens	Queens Village	48.00%
Bronx	Fordham/University Heights	39.66%
Queens	Jamaica/Hollis	38.60%
Queens	Kew Gardens/Woodhaven	31.58%
Queens	Hillcrest/Fresh Meadows	29.41%

Source: NYC Department of Finance

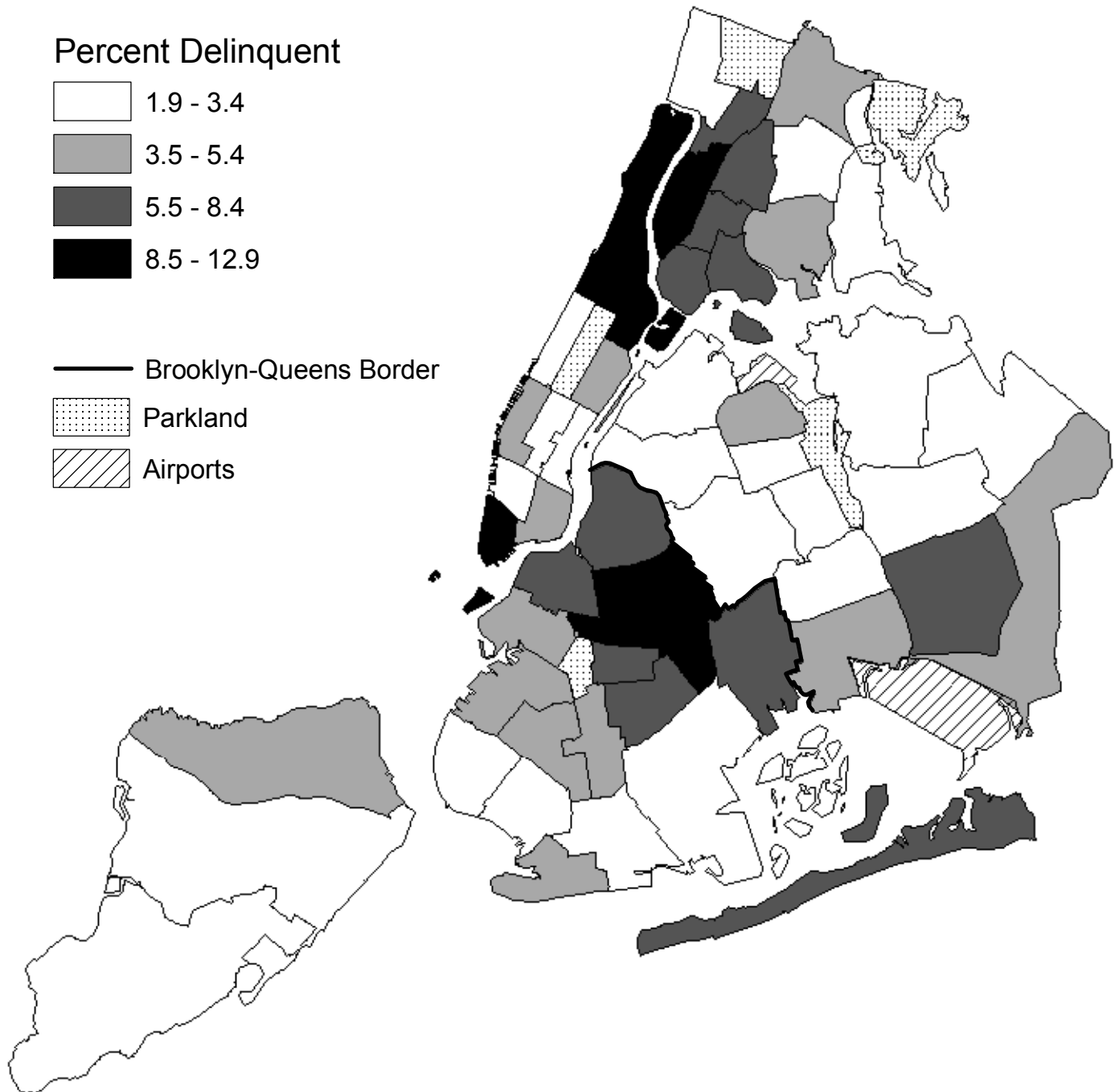Chart 7-9 Foreclosure of Class 2 Tax Lien Sales, 1996-2003
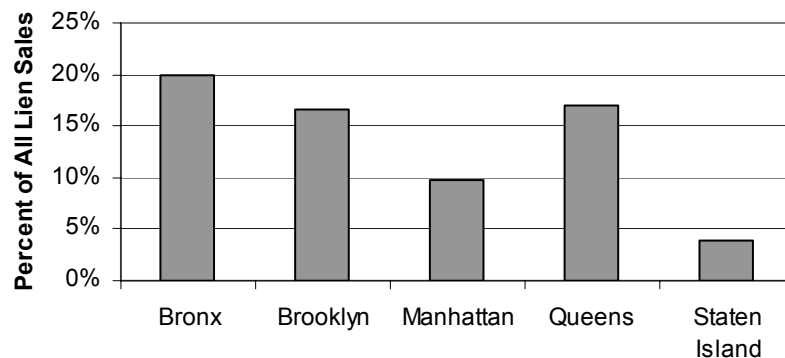
Source: NYC Department of Finance

Neighborhood Table 7-1 Class 1 Tax Delinquent Properties, New York City Community Districts, 2002 and 2003

Borough	Community District	Number 2002	Percent 2002	Number 2003	Percent 2003
Bronx	101 Mott Haven/Melrose	142	7.5%	120	6.1%
Bronx	102 Hunts Point/Longwood	78	7.1%	64	5.8%
Bronx	103 Morrisania/Crotona	179	10.0%	139	7.5%
Bronx	104 Highbridge/Concourse	166	13.8%	133	10.8%
Bronx	105 Fordham/University Heights	203	12.9%	142	9.0%
Bronx	106 Belmont/East Tremont	191	10.6%	153	8.2%
Bronx	107 Kingsbridge Hghts/Bedford	173	10.3%	122	7.3%
Bronx	108 Riverdale/Fieldston	132	4.1%	100	3.1%
Bronx	109 Parkchester/Soundview	513	6.4%	397	4.8%
Bronx	110 Throgs Neck/Co-op City	455	3.6%	348	2.8%
Bronx	111 Morris Park/Bronxdale	361	3.5%	304	2.9%
Bronx	112 Williamsbridge/Baychester	1,051	6.4%	869	5.3%
Brooklyn	201 Greenpoint/Williamsburg	428	6.6%	379	5.8%
Brooklyn	202 Fort Greene/Brooklyn Heights	289	7.7%	229	6.0%
Brooklyn	203 Bedford Stuyvesant	1,574	15.0%	1,228	11.5%
Brooklyn	204 Bushwick	736	12.6%	536	9.1%
Brooklyn	205 East New York/Starrett City	1,415	10.0%	988	6.9%
Brooklyn	206 Park Slope/Carroll Gardens	377	4.7%	296	3.7%
Brooklyn	207 Sunset Park	476	4.8%	405	4.1%
Brooklyn	208 Crown Heights	641	15.6%	466	11.2%
Brooklyn	209 South Crown Heights/Prospect	572	10.9%	414	7.8%
Brooklyn	210 Bay Ridge/Dyker Heights	434	2.9%	351	2.4%
Brooklyn	211 Bensonhurst	440	2.4%	373	2.1%
Brooklyn	212 Borough Park	776	4.9%	669	4.2%
Brooklyn	213 Coney Island	279	5.7%	209	4.3%
Brooklyn	214 Flatbush/Midwood	527	5.5%	433	4.5%
Brooklyn	215 Sheepshead Bay	781	3.7%	579	2.8%
Brooklyn	216 Brownsville	621	13.1%	471	9.7%
Brooklyn	217 East Flatbush	1,160	8.0%	889	6.2%
Brooklyn	218 Flatlands/Canarsie	1,522	4.5%	1,019	3.0%
Manhattan	301 Financial District	3	7.0%	4	9.1%
Manhattan	302 Greenwich Village/Soho	23	2.7%	25	2.9%
Manhattan	303 Lower East Side/Chinatown	13	5.8%	9	4.0%
Manhattan	304 Clinton/Chelsea	9	3.6%	9	3.6%
Manhattan	305 Midtown	2	5.6%	1	2.8%
Manhattan	306 Stuyvesant Town/Turtle Bay	14	3.7%	13	3.5%
Manhattan	307 Upper West Side	16	3.5%	15	3.3%
Manhattan	308 Upper East Side	48	3.6%	54	4.0%
Manhattan	309 Morningside Heights/Hamilton	71	16.0%	58	13.0%
Manhattan	310 Central Harlem	114	17.0%	82	11.4%
Manhattan	311 East Harlem	28	9.1%	32	8.9%
Manhattan	312 Washington Heights/Inwood	48	17.9%	30	11.2%
Queens	401 Astoria	433	3.3%	326	2.5%
Queens	402 Woodside/Sunnyside	226	3.4%	193	2.9%
Queens	403 Jackson Heights	624	5.2%	492	4.1%
Queens	404 Elmhurst/Corona	279	3.1%	223	2.5%
Queens	405 Ridgewood/Maspeth	705	2.8%	507	2.0%
Queens	406 Rego Park/Forest Hills	260	2.9%	194	2.1%
Queens	407 Flushing/Whitestone	877	2.8%	715	2.3%
Queens	408 Hillcrest/Fresh Meadows	634	3.4%	475	2.6%
Queens	409 Kew Gardens/Woodhaven	837	4.7%	535	3.0%
Queens	410 S. Ozone Park/Howard Beach	1,209	5.3%	827	3.6%
Queens	411 Bayside/Little Neck	683	2.8%	478	1.9%
Queens	412 Jamaica/Hollis	3,296	9.3%	2,535	7.1%
Queens	413 Queens Village	2,218	5.5%	1,601	4.0%
Queens	414 Rockaway/Broad Channel	707	7.0%	577	5.6%
Staten Island	501 St. George/Stapleton	1,721	5.3%	1,376	4.2%
Staten Island	502 S. Beach/Willowbrook	1,069	3.4%	844	2.6%
Staten Island	503 Tottenville/Great Kills	1,355	3.2%	1,128	2.6%
Total	**New York City**	**34,214**	**5.2%**	**26,183**	**4.0%**

Source: New York City Department Of Finance

Map 7-1
Class 1 Tax Delinquent Properties,
New York City Community Districts, 2003

Percent Delinquent

- 1.9 - 3.4
- 3.5 - 5.4
- 5.5 - 8.4
- 8.5 - 12.9

—— Brooklyn-Queens Border

Parkland

Airports

Source: NYC Department of Finance

Furman Center for Real Estate and Urban Policy, New York University

Neighborhood Table 7-2 Class 1 Properties with Tax Delinquency of 1 Year of Longer, New York City Community Districts, 2002 and 2003

Borough	Community District	Percent 2002	Percent 2003
Bronx	101 Mott Haven/Melrose	4.8%	3.2%
Bronx	102 Hunts Point/Longwood	3.8%	3.2%
Bronx	103 Morrisania/Crotona	6.2%	4.5%
Bronx	104 Highbridge/Concourse	10.0%	6.3%
Bronx	105 Fordham/University Heights	7.8%	5.1%
Bronx	106 Belmont/East Tremont	5.8%	5.1%
Bronx	107 Kingsbridge Hghts/Bedford	6.1%	3.8%
Bronx	108 Riverdale/Fieldston	2.1%	1.7%
Bronx	109 Parkchester/Soundview	3.6%	2.2%
Bronx	110 Throgs Neck/Co-op City	1.8%	1.1%
Bronx	111 Morris Park/Bronxdale	1.6%	1.1%
Bronx	112 Williamsbridge/Baychester	3.5%	2.4%
Brooklyn	201 Greenpoint/Williamsburg	3.4%	2.6%
Brooklyn	202 Fort Greene/Brooklyn Heights	4.6%	3.4%
Brooklyn	203 Bedford Stuyvesant	8.9%	6.2%
Brooklyn	204 Bushwick	7.1%	4.9%
Brooklyn	205 East New York/Starrett City	6.0%	3.5%
Brooklyn	206 Park Slope/Carroll Gardens	2.5%	1.4%
Brooklyn	207 Sunset Park	2.5%	1.9%
Brooklyn	208 Crown Heights	8.3%	6.8%
Brooklyn	209 South Crown Heights/Prospect	6.4%	4.3%
Brooklyn	210 Bay Ridge/Dyker Heights	1.5%	0.9%
Brooklyn	211 Bensonhurst	1.3%	0.8%
Brooklyn	212 Borough Park	2.4%	1.9%
Brooklyn	213 Coney Island	3.1%	1.9%
Brooklyn	214 Flatbush/Midwood	3.2%	2.0%
Brooklyn	215 Sheepshead Bay	1.7%	1.1%
Brooklyn	216 Brownsville	7.9%	4.7%
Brooklyn	217 East Flatbush	4.6%	2.7%
Brooklyn	218 Flatlands/Canarsie	2.3%	1.2%
Manhattan	301 Financial District	0.0%	4.5%
Manhattan	302 Greenwich Village/Soho	1.1%	0.9%
Manhattan	303 Lower East Side/Chinatown	1.3%	2.2%
Manhattan	304 Clinton/Chelsea	2.0%	1.6%
Manhattan	305 Midtown	0.0%	2.8%
Manhattan	306 Stuyvesant Town/Turtle Bay	2.4%	1.3%
Manhattan	307 Upper West Side	3.1%	1.5%
Manhattan	308 Upper East Side	1.5%	1.0%
Manhattan	309 Morningside Heights/Hamilton	12.4%	7.2%
Manhattan	310 Central Harlem	12.8%	7.2%
Manhattan	311 East Harlem	6.5%	4.4%
Manhattan	312 Washington Heights/Inwood	11.2%	7.5%
Queens	401 Astoria	1.7%	1.1%
Queens	402 Woodside/Sunnyside	1.7%	1.1%
Queens	403 Jackson Heights	2.5%	1.7%
Queens	404 Elmhurst/Corona	1.5%	1.0%
Queens	405 Ridgewood/Maspeth	1.3%	0.9%
Queens	406 Rego Park/Forest Hills	1.3%	0.9%
Queens	407 Flushing/Whitestone	1.3%	0.8%
Queens	408 Hillcrest/Fresh Meadows	1.5%	1.1%
Queens	409 Kew Gardens/Woodhaven	2.2%	1.3%
Queens	410 S. Ozone Park/Howard Beach	2.7%	1.7%
Queens	411 Bayside/Little Neck	1.3%	0.7%
Queens	412 Jamaica/Hollis	4.9%	3.5%
Queens	413 Queens Village	2.8%	1.6%
Queens	414 Rockaway/Broad Channel	3.7%	2.7%
Staten Island	501 St. George/Stapleton	2.7%	1.9%
Staten Island	502 S. Beach/Willowbrook	1.6%	1.0%
Staten Island	503 Tottenville/Great Kills	1.4%	1.0%
Total	**New York City**	**2.7%**	**1.8%**

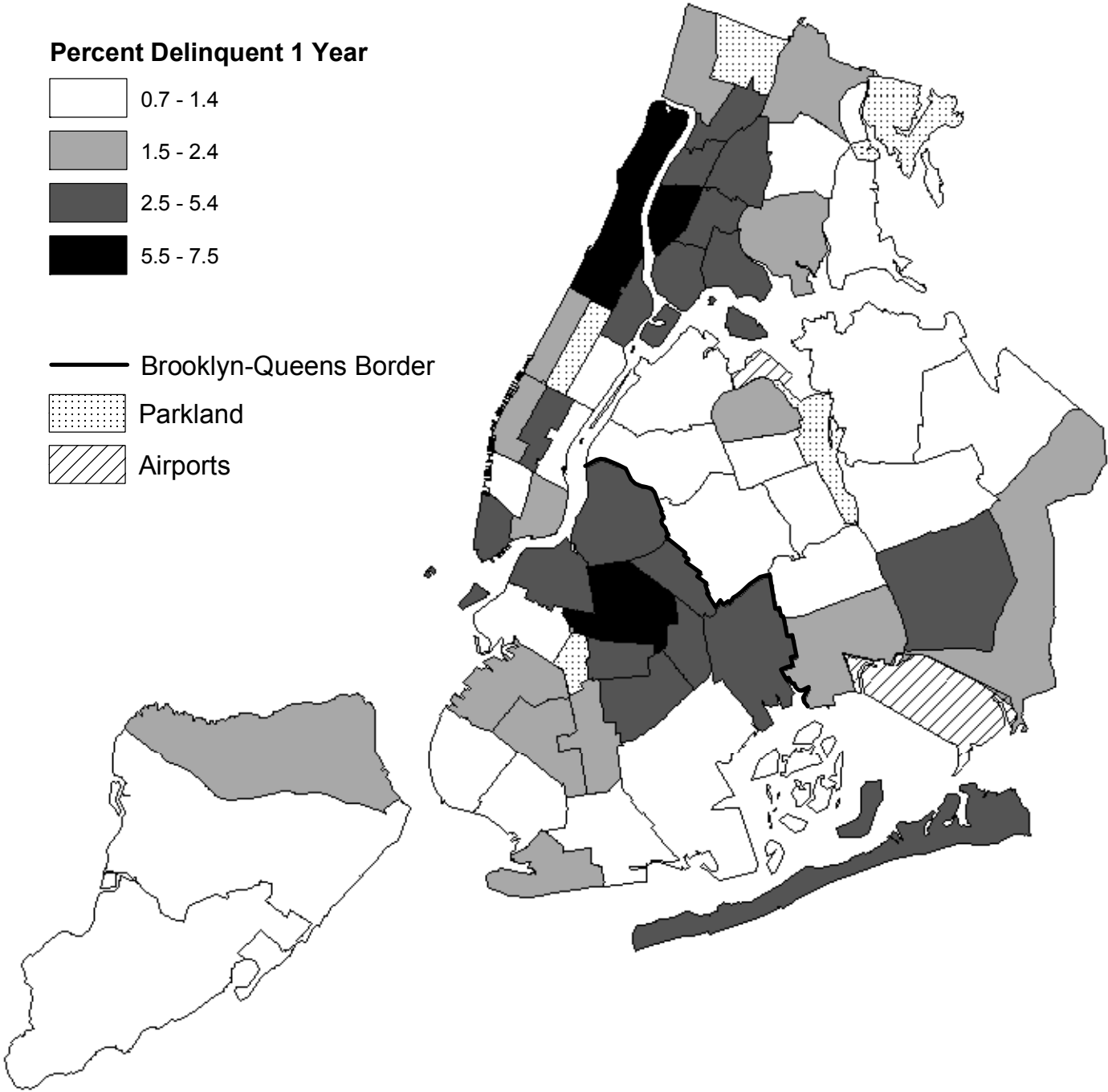Source: NYC Department of Finance

Map 7-2
Class 1 Properties with Tax Delinquency of 1 Year or Longer, New York City Community Districts, 2003

Percent Delinquent 1 Year

- 0.7 - 1.4
- 1.5 - 2.4
- 2.5 - 5.4
- 5.5 - 7.5

—— Brooklyn-Queens Border

Parkland

Airports

Source: NYC Department of Finance

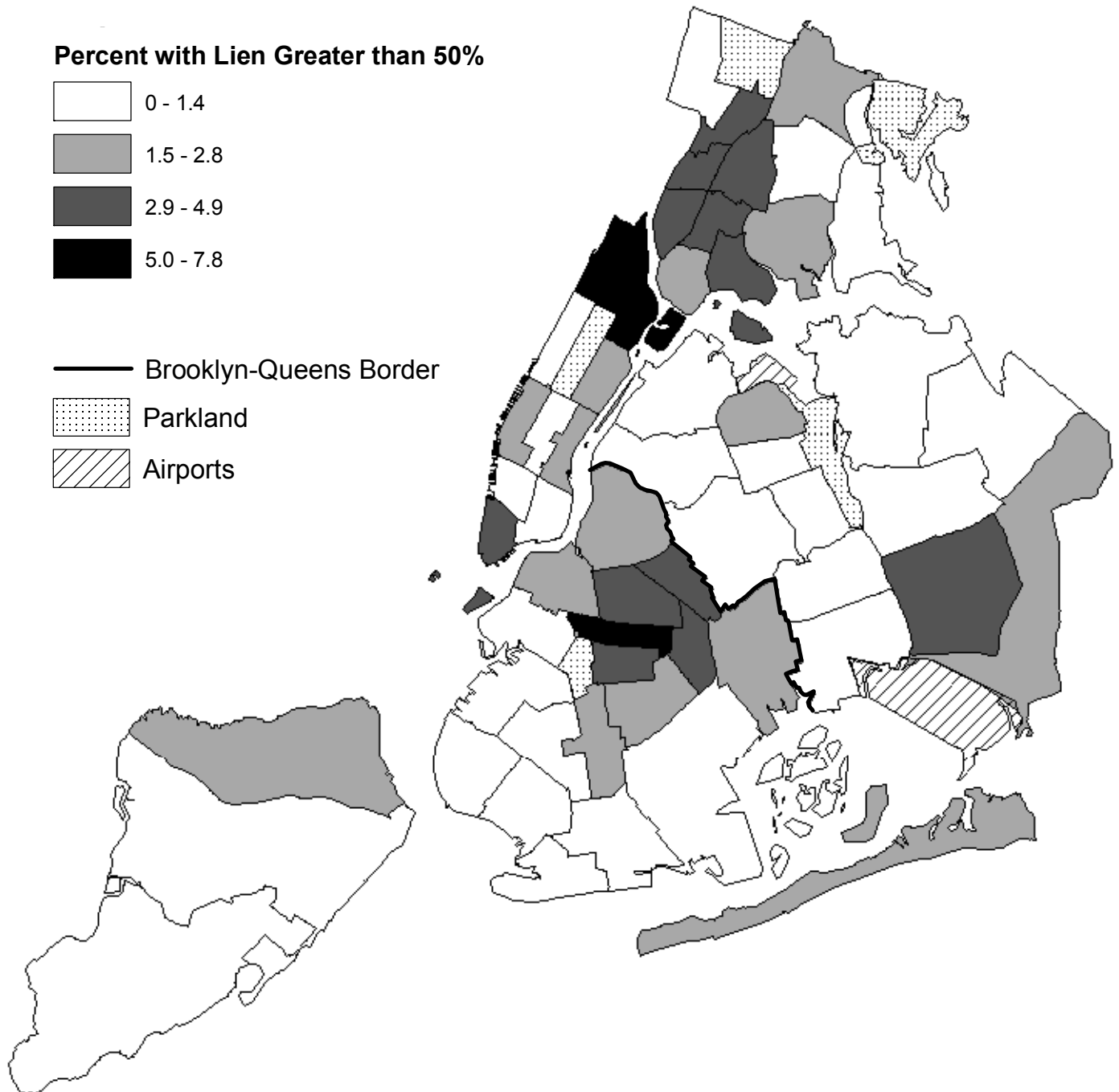**Furman Center for Real Estate and Urban Policy, New York University**

Neighborhood Table 7-3 Class 1 Properties with Tax Delinquency Amount Greater than 20% and 50% of Property Value, New York City Community Districts, 2002 and 2003

Borough	Community District	Delinquency Greater Than 20% of Value		Delinquency Greater Than 50% of Value	
		2002	2003	2002	2003
Bronx	101 Mott Haven/Melrose	5.4%	4.1%	4.3%	2.7%
Bronx	102 Hunts Point/Longwood	5.3%	4.4%	3.8%	3.1%
Bronx	103 Morrisania/Crotona	6.5%	6.1%	4.4%	4.1%
Bronx	104 Highbridge/Concourse	9.6%	6.3%	7.5%	4.2%
Bronx	105 Fordham/University Heights	8.8%	6.3%	6.5%	4.5%
Bronx	106 Belmont/East Tremont	6.5%	5.3%	4.8%	3.5%
Bronx	107 Kingsbridge Hghts/Bedford	6.4%	5.4%	4.0%	3.2%
Bronx	108 Riverdale/Fieldston	2.7%	2.2%	1.4%	1.4%
Bronx	109 Parkchester/Soundview	4.5%	3.5%	2.9%	2.1%
Bronx	110 Throgs Neck/Co-op City	2.3%	1.9%	1.3%	1.1%
Bronx	111 Morris Park/Bronxdale	2.2%	2.1%	1.1%	1.2%
Bronx	112 Williamsbridge/Baychester	4.6%	3.9%	2.8%	2.3%
Brooklyn	201 Greenpoint/Williamsburg	3.6%	3.2%	2.1%	1.7%
Brooklyn	202 Fort Greene/Brooklyn Heights	4.7%	3.8%	3.1%	2.8%
Brooklyn	203 Bedford Stuyvesant	9.6%	7.2%	6.4%	4.7%
Brooklyn	204 Bushwick	7.8%	5.6%	5.3%	3.6%
Brooklyn	205 East New York/Starrett City	6.1%	4.3%	4.0%	2.8%
Brooklyn	206 Park Slope/Carroll Gardens	2.4%	2.0%	1.5%	1.1%
Brooklyn	207 Sunset Park	2.7%	2.3%	1.6%	1.3%
Brooklyn	208 Crown Heights	10.6%	7.6%	7.0%	5.0%
Brooklyn	209 South Crown Heights/Prospect	7.3%	5.8%	5.1%	3.7%
Brooklyn	210 Bay Ridge/Dyker Heights	1.7%	1.3%	0.8%	0.7%
Brooklyn	211 Bensonhurst	1.3%	1.2%	0.7%	0.6%
Brooklyn	212 Borough Park	2.7%	2.5%	1.6%	1.4%
Brooklyn	213 Coney Island	3.3%	2.7%	1.6%	1.4%
Brooklyn	214 Flatbush/Midwood	3.5%	2.8%	2.1%	1.7%
Brooklyn	215 Sheepshead Bay	2.0%	1.6%	1.0%	0.9%
Brooklyn	216 Brownsville	7.9%	5.8%	5.5%	3.7%
Brooklyn	217 East Flatbush	5.6%	4.5%	3.5%	2.6%
Brooklyn	218 Flatlands/Canarsie	2.9%	2.1%	1.3%	1.0%
Manhattan	301 Financial District	2.3%	4.5%	2.3%	4.5%
Manhattan	302 Greenwich Village/Soho	0.8%	0.9%	0.4%	0.6%
Manhattan	303 Lower East Side/Chinatown	3.1%	2.2%	1.3%	0.4%
Manhattan	304 Clinton/Chelsea	2.0%	2.8%	2.0%	2.8%
Manhattan	305 Midtown	2.8%	0.0%	0.0%	0.0%
Manhattan	306 Stuyvesant Town/Turtle Bay	1.3%	1.9%	1.1%	1.6%
Manhattan	307 Upper West Side	1.1%	0.9%	0.7%	0.4%
Manhattan	308 Upper East Side	1.8%	2.5%	1.2%	1.8%
Manhattan	309 Morningside Heights/Hamilton	11.2%	10.3%	8.1%	7.8%
Manhattan	310 Central Harlem	10.9%	8.3%	8.8%	6.1%
Manhattan	311 East Harlem	7.1%	7.5%	5.5%	6.1%
Manhattan	312 Washington Heights/Inwood	13.1%	9.4%	9.7%	7.9%
Queens	401 Astoria	2.1%	1.6%	1.1%	0.9%
Queens	402 Woodside/Sunnyside	2.2%	1.7%	1.1%	0.8%
Queens	403 Jackson Heights	3.2%	2.7%	1.7%	1.6%
Queens	404 Elmhurst/Corona	1.8%	1.5%	0.8%	0.7%
Queens	405 Ridgewood/Maspeth	1.5%	1.2%	0.8%	0.6%
Queens	406 Rego Park/Forest Hills	1.7%	1.3%	0.8%	0.7%
Queens	407 Flushing/Whitestone	1.5%	1.4%	0.7%	0.7%
Queens	408 Hillcrest/Fresh Meadows	1.9%	1.6%	0.9%	0.8%
Queens	409 Kew Gardens/Woodhaven	2.6%	1.9%	1.2%	1.0%
Queens	410 S. Ozone Park/Howard Beach	3.3%	2.5%	1.7%	1.4%
Queens	411 Bayside/Little Neck	1.4%	1.1%	0.7%	0.6%
Queens	412 Jamaica/Hollis	6.4%	5.3%	4.1%	3.3%
Queens	413 Queens Village	3.7%	2.9%	2.1%	1.6%
Queens	414 Rockaway/Broad Channel	4.7%	3.8%	2.9%	2.1%
Staten Island	501 St. George/Stapleton	3.4%	2.7%	1.9%	1.7%
Staten Island	502 S. Beach/Willowbrook	2.0%	1.6%	1.0%	0.9%
Staten Island	503 Tottenville/Great Kills	1.9%	1.5%	1.0%	0.7%
Total	**New York City**	**3.3%**	**2.6%**	**1.9%**	**1.5%**

Source: NYC Department of Finance

Map 7-3
Class 1 Properties with Tax Delinquency
Amount Greater than 50% of Property Value,
New York City Community Districts, 2003

Percent with Lien Greater than 50%
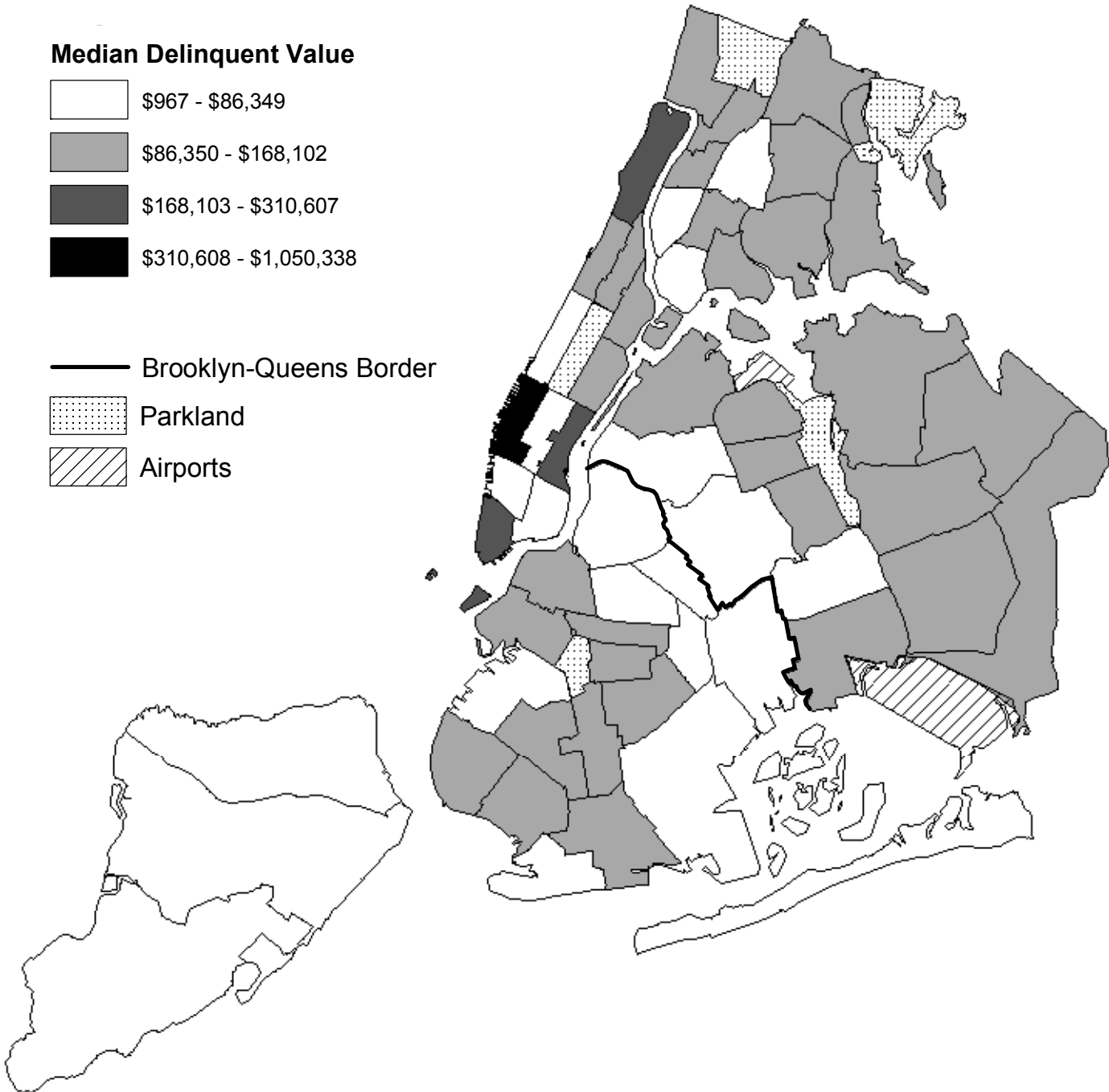
	0 - 1.4
	1.5 - 2.8
	2.9 - 4.9
	5.0 - 7.8

Brooklyn-Queens Border

Parkland

Airports

Source: NYC Department of Finance

Furman Center for Real Estate and Urban Policy, New York University

Neighborhood Table 7-4 Lien Values of Class 1 Tax Delinquent Properties, New York City Community Districts, 2002 and 2003

Borough	Community District	Median Delinquent Amount		Median Lien to Value Ratio	
		2002	2003	2002	2003
Bronx	101 Mott Haven/Melrose	$ 91,756	$ 58,664	0.61	0.40
Bronx	102 Hunts Point/Longwood	$ 84,276	$ 105,559	0.55	0.55
Bronx	103 Morrisania/Crotona	$ 52,561	$ 89,555	0.35	0.56
Bronx	104 Highbridge/Concourse	$ 110,768	$ 64,904	0.60	0.25
Bronx	105 Fordham/University Heights	$ 106,100	$ 122,806	0.50	0.49
Bronx	106 Belmont/East Tremont	$ 81,240	$ 75,515	0.39	0.37
Bronx	107 Kingsbridge Hghts/Bedford	$ 68,214	$ 106,872	0.32	0.41
Bronx	108 Riverdale/Fieldston	$ 105,235	$ 168,103	0.29	0.45
Bronx	109 Parkchester/Soundview	$ 93,791	$ 93,536	0.41	0.41
Bronx	110 Throgs Neck/Co-op City	$ 75,222	$ 101,263	0.28	0.35
Bronx	111 Morris Park/Bronxdale	$ 64,610	$ 100,731	0.24	0.37
Bronx	112 Williamsbridge/Baychester	$ 99,248	$ 113,425	0.40	0.44
Brooklyn	201 Greenpoint/Williamsburg	$ 61,728	$ 63,325	0.24	0.23
Brooklyn	202 Fort Greene/Brooklyn Heights	$ 106,387	$ 140,762	0.37	0.40
Brooklyn	203 Bedford Stuyvesant	$ 76,122	$ 86,349	0.36	0.34
Brooklyn	204 Bushwick	$ 69,424	$ 71,094	0.34	0.30
Brooklyn	205 East New York/Starrett City	$ 61,150	$ 74,510	0.31	0.34
Brooklyn	206 Park Slope/Carroll Gardens	$ 94,263	$ 100,836	0.24	0.23
Brooklyn	207 Sunset Park	$ 68,091	$ 71,332	0.25	0.23
Brooklyn	208 Crown Heights	$ 90,630	$ 111,714	0.42	0.42
Brooklyn	209 South Crown Heights/Prospect	$ 105,251	$ 116,723	0.45	0.46
Brooklyn	210 Bay Ridge/Dyker Heights	$ 86,141	$ 106,235	0.23	0.22
Brooklyn	211 Bensonhurst	$ 74,307	$ 95,781	0.21	0.24
Brooklyn	212 Borough Park	$ 82,565	$ 106,496	0.22	0.25
Brooklyn	213 Coney Island	$ 61,203	$ 82,798	0.23	0.29
Brooklyn	214 Flatbush/Midwood	$ 102,196	$ 107,794	0.30	0.28
Brooklyn	215 Sheepshead Bay	$ 69,468	$ 92,942	0.22	0.28
Brooklyn	216 Brownsville	$ 67,099	$ 66,021	0.35	0.31
Brooklyn	217 East Flatbush	$ 90,795	$ 105,151	0.39	0.40
Brooklyn	218 Flatlands/Canarsie	$ 71,210	$ 85,118	0.25	0.28
Manhattan	301 Financial District	$ 399,661	$ 310,607	0.13	0.35
Manhattan	302 Greenwich Village/Soho	$ 40,186	$ 28,631	0.02	0.01
Manhattan	303 Lower East Side/Chinatown	$ 45,665	$ 59,239	0.21	0.22
Manhattan	304 Clinton/Chelsea	$ 760,699	$1,050,338	0.57	0.63
Manhattan	305 Midtown	$ 339,288	$ 967	0.23	0.00
Manhattan	306 Stuyvesant Town/Turtle Bay	$ 79,875	$ 261,366	0.05	0.21
Manhattan	307 Upper West Side	$ 152,228	$ 31,927	0.09	0.03
Manhattan	308 Upper East Side	$ 133,958	$ 112,653	0.16	0.37
Manhattan	309 Morningside Heights/Hamilton	$ 134,794	$ 163,282	0.52	0.65
Manhattan	310 Central Harlem	$ 87,460	$ 130,184	0.53	0.60
Manhattan	311 East Harlem	$ 109,778	$ 97,514	0.76	0.81
Manhattan	312 Washington Heights/Inwood	$ 100,177	$ 226,928	0.52	1.37
Queens	401 Astoria	$ 89,522	$ 114,281	0.25	0.28
Queens	402 Woodside/Sunnyside	$ 85,713	$ 79,778	0.27	0.24
Queens	403 Jackson Heights	$ 81,203	$ 111,626	0.26	0.32
Queens	404 Elmhurst/Corona	$ 72,110	$ 92,656	0.23	0.24
Queens	405 Ridgewood/Maspeth	$ 61,266	$ 84,428	0.21	0.26
Queens	406 Rego Park/Forest Hills	$ 90,864	$ 123,078	0.23	0.25
Queens	407 Flushing/Whitestone	$ 73,120	$ 96,307	0.21	0.24
Queens	408 Hillcrest/Fresh Meadows	$ 73,697	$ 104,796	0.23	0.25
Queens	409 Kew Gardens/Woodhaven	$ 57,558	$ 82,762	0.22	0.27
Queens	410 S. Ozone Park/Howard Beach	$ 64,988	$ 92,680	0.26	0.34
Queens	411 Bayside/Little Neck	$ 73,241	$ 98,393	0.20	0.23
Queens	412 Jamaica/Hollis	$ 82,569	$ 101,991	0.39	0.43
Queens	413 Queens Village	$ 74,869	$ 103,300	0.32	0.40
Queens	414 Rockaway/Broad Channel	$ 74,845	$ 82,891	0.37	0.35
Staten Island	501 St. George/Stapleton	$ 58,044	$ 75,287	0.29	0.36
Staten Island	502 S. Beach/Willowbrook	$ 59,630	$ 70,167	0.24	0.26
Staten Island	503 Tottenville/Great Kills	$ 57,776	$ 66,860	0.24	0.23
Total	**New York City**	**$ 73,589**	**$ 92,010**	**0.28**	**0.32**

Source: NYC Department of Finance

Map 7-4
Median Lien Amount of Class 1 Tax Delinquent Properties, New York City Community Districts, 2003

Median Delinquent Value

- $967 - $86,349
- $86,350 - $168,102
- $168,103 - $310,607
- $310,608 - $1,050,338

— Brooklyn-Queens Border

Parkland

Airports

Source: NYC Department of Finance

Furman Center for Real Estate and Urban Policy, New York University

Map 7-5
Lien to Value Ratios of Class 1 Tax Delinquent Properties, New York City Community Districts, 2003

Median Lien to Value Ratio

- 0.00 - 0.02
- 0.03 - 0.37
- 0.38 - 0.80
- 0.81 - 1.37

—— Brooklyn-Queens Border

Parkland

Airports
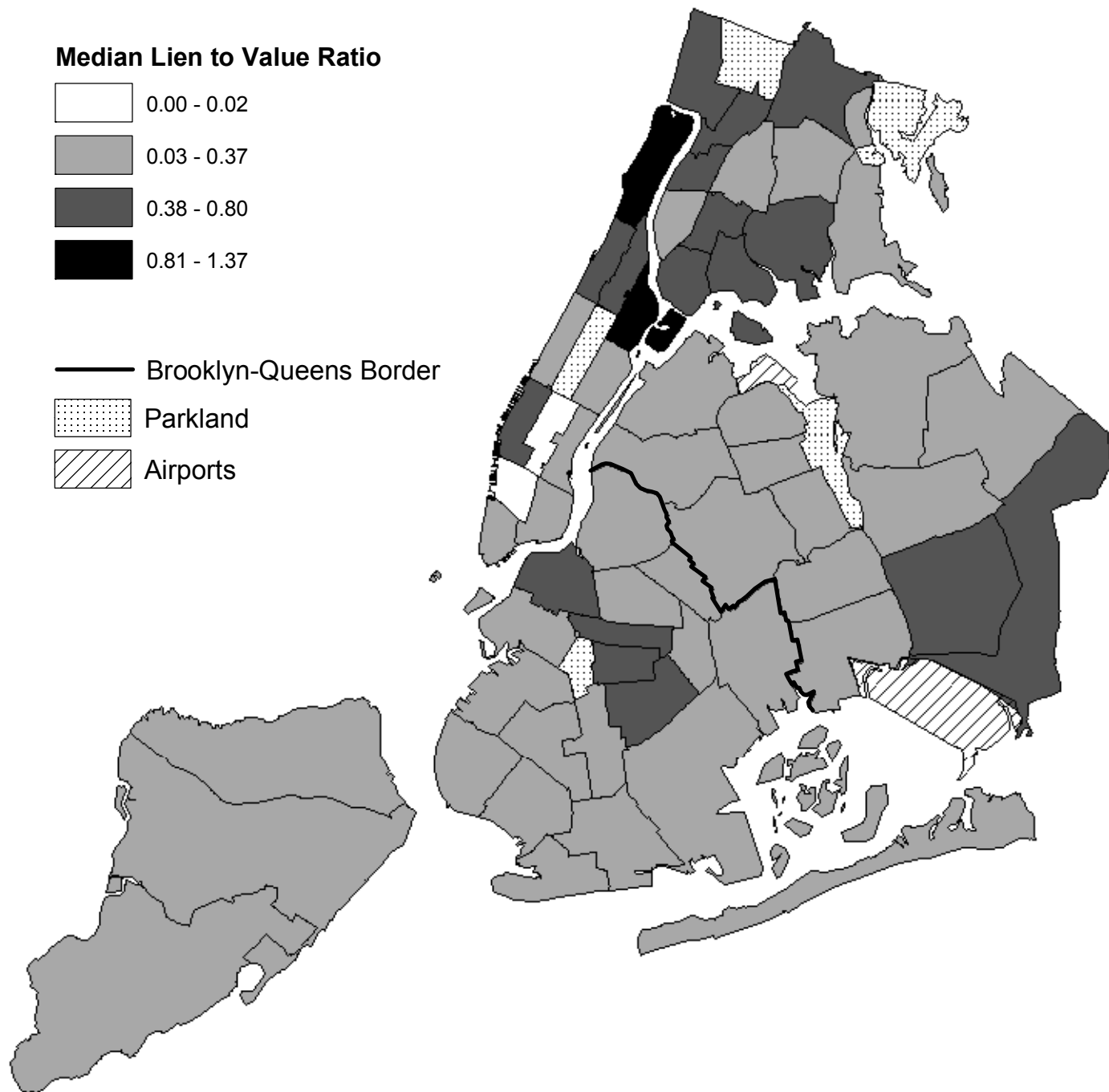
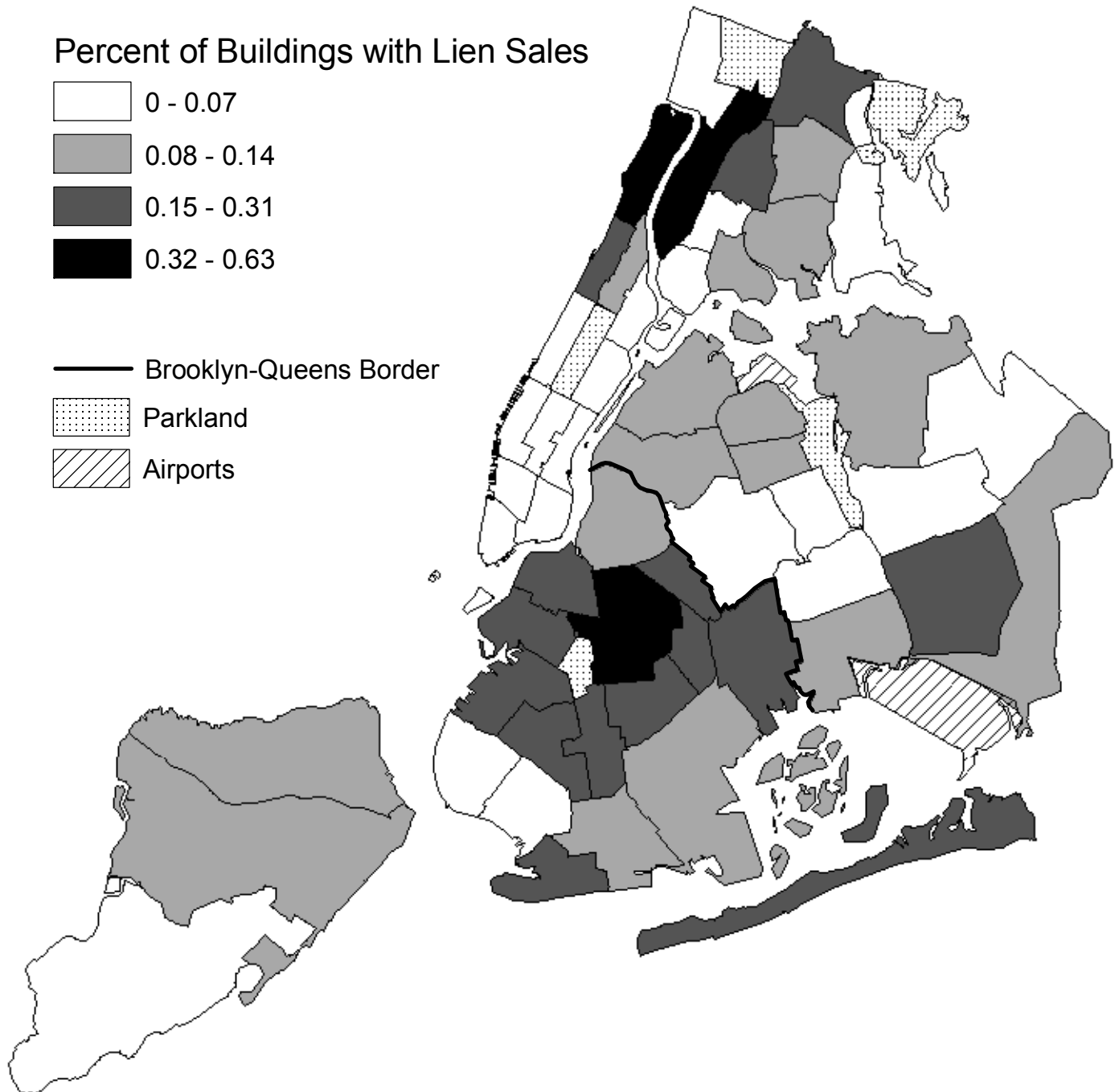*Source: NYC Department of Finance*

Neighborhood Table 7-5 Class 1 Tax Lien Sales, New York City Community Districts, 2002 and 2003

Borough	Community District	Number 2002	Percent 2002	Number 2003	Percent 2003
Bronx	101 Mott Haven/Melrose	2	0.11%	0	0.00%
Bronx	102 Hunts Point/Longwood	0	0.00%	1	0.09%
Bronx	103 Morrisania/Crotona	2	0.11%	1	0.05%
Bronx	104 Highbridge/Concourse	1	0.08%	5	0.41%
Bronx	105 Fordham/University Heights	2	0.13%	7	0.44%
Bronx	106 Belmont/East Tremont	0	0.00%	3	0.16%
Bronx	107 Kingsbridge Hghts/Bedford	2	0.12%	7	0.42%
Bronx	108 Riverdale/Fieldston	0	0.00%	2	0.06%
Bronx	109 Parkchester/Soundview	2	0.02%	10	0.12%
Bronx	110 Throgs Neck/Co-op City	1	0.01%	2	0.02%
Bronx	111 Morris Park/Bronxdale	2	0.02%	14	0.13%
Bronx	112 Williamsbridge/Baychester	4	0.02%	45	0.27%
Brooklyn	201 Greenpoint/Williamsburg	2	0.03%	8	0.12%
Brooklyn	202 Fort Greene/Brooklyn Heights	4	0.11%	6	0.16%
Brooklyn	203 Bedford Stuyvesant	18	0.17%	44	0.41%
Brooklyn	204 Bushwick	5	0.09%	16	0.27%
Brooklyn	205 East New York/Starrett City	12	0.08%	38	0.27%
Brooklyn	206 Park Slope/Carroll Gardens	3	0.04%	13	0.16%
Brooklyn	207 Sunset Park	6	0.06%	17	0.17%
Brooklyn	208 Crown Heights	5	0.12%	26	0.63%
Brooklyn	209 South Crown Heights/Prospect	5	0.09%	25	0.47%
Brooklyn	210 Bay Ridge/Dyker Heights	0	0.00%	6	0.04%
Brooklyn	211 Bensonhurst	3	0.02%	13	0.07%
Brooklyn	212 Borough Park	4	0.03%	24	0.15%
Brooklyn	213 Coney Island	4	0.08%	10	0.21%
Brooklyn	214 Flatbush/Midwood	1	0.01%	16	0.17%
Brooklyn	215 Sheepshead Bay	0	0.00%	17	0.08%
Brooklyn	216 Brownsville	7	0.15%	14	0.29%
Brooklyn	217 East Flatbush	6	0.04%	33	0.23%
Brooklyn	218 Flatlands/Canarsie	3	0.01%	40	0.12%
Manhattan	301 Financial District	0	0.00%	0	0.00%
Manhattan	302 Greenwich Village/Soho	2	0.23%	0	0.00%
Manhattan	303 Lower East Side/Chinatown	0	0.00%	0	0.00%
Manhattan	304 Clinton/Chelsea	0	0.00%	0	0.00%
Manhattan	305 Midtown	0	0.00%	0	0.00%
Manhattan	306 Stuyvesant Town/Turtle Bay	0	0.00%	0	0.00%
Manhattan	307 Upper West Side	1	0.22%	0	0.00%
Manhattan	308 Upper East Side	0	0.00%	1	0.07%
Manhattan	309 Morningside Heights/Hamilton	1	0.22%	1	0.22%
Manhattan	310 Central Harlem	1	0.15%	1	0.14%
Manhattan	311 East Harlem	0	0.00%	0	0.00%
Manhattan	312 Washington Heights/Inwood	1	0.37%	1	0.37%
Queens	401 Astoria	4	0.03%	13	0.10%
Queens	402 Woodside/Sunnyside	0	0.00%	7	0.11%
Queens	403 Jackson Heights	3	0.02%	18	0.15%
Queens	404 Elmhurst/Corona	1	0.01%	11	0.12%
Queens	405 Ridgewood/Maspeth	1	0.00%	10	0.04%
Queens	406 Rego Park/Forest Hills	2	0.02%	4	0.04%
Queens	407 Flushing/Whitestone	4	0.01%	24	0.08%
Queens	408 Hillcrest/Fresh Meadows	2	0.01%	12	0.07%
Queens	409 Kew Gardens/Woodhaven	2	0.01%	7	0.04%
Queens	410 S. Ozone Park/Howard Beach	2	0.01%	24	0.10%
Queens	411 Bayside/Little Neck	2	0.01%	13	0.05%
Queens	412 Jamaica/Hollis	26	0.07%	111	0.31%
Queens	413 Queens Village	4	0.01%	52	0.13%
Queens	414 Rockaway/Broad Channel	7	0.07%	24	0.23%
Staten Island	501 St. George/Stapleton	12	0.04%	36	0.11%
Staten Island	502 S. Beach/Willowbrook	4	0.01%	29	0.09%
Staten Island	503 Tottenville/Great Kills	4	0.01%	8	0.02%
Total	**New York City**	**192**	**0.03%**	**870**	**0.13%**

Source: NYC Department of Finance

Furman Center for Real Estate and Urban Policy, New York University

Map 7-6
Class 1 Tax Lien Sales,
New York City Community Districts, 2003

Percent of Buildings with Lien Sales

- 0 - 0.07
- 0.08 - 0.14
- 0.15 - 0.31
- 0.32 - 0.63

—— Brooklyn-Queens Border
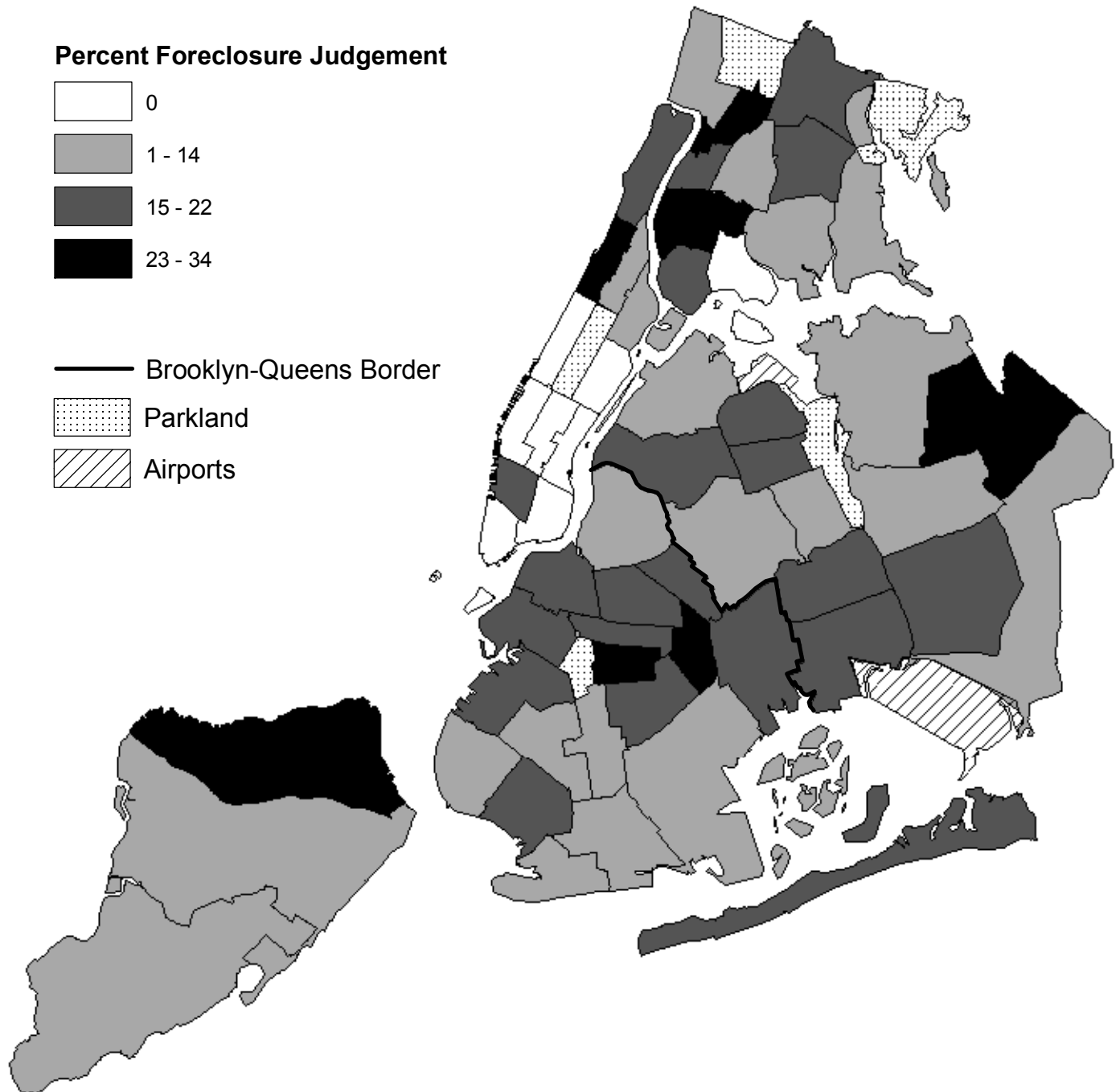
Parkland

Airports

Source: NYC Department of Finance

Neighborhood Table 7-6 Disposition of Class 1 Tax Lien Sales in New York City Community Districts, 1996-2003

Borough	Community District	In Collection	Redeemed	Foreclosed
Bronx	101 Mott Haven/Melrose	50.00%	31.25%	18.75%
Bronx	102 Hunts Point/Longwood	60.87%	39.13%	0.00%
Bronx	103 Morrisania/Crotona	32.43%	43.24%	24.32%
Bronx	104 Highbridge/Concourse	23.81%	50.00%	26.19%
Bronx	105 Fordham/University Heights	45.90%	34.43%	19.67%
Bronx	106 Belmont/East Tremont	36.11%	55.56%	8.33%
Bronx	107 Kingsbridge Hghts/Bedford	41.38%	24.14%	34.48%
Bronx	108 Riverdale/Fieldston	59.09%	27.27%	13.64%
Bronx	109 Parkchester/Soundview	46.67%	42.86%	10.48%
Bronx	110 Throgs Neck/Co-op City	48.75%	42.50%	8.75%
Bronx	111 Morris Park/Bronxdale	31.25%	48.44%	20.31%
Bronx	112 Williamsbridge/Baychester	36.30%	45.91%	17.79%
Brooklyn	201 Greenpoint/Williamsburg	46.75%	45.45%	7.79%
Brooklyn	202 Fort Greene/Brooklyn Heights	30.30%	48.48%	21.21%
Brooklyn	203 Bedford Stuyvesant	36.34%	43.17%	20.48%
Brooklyn	204 Bushwick	42.75%	41.22%	16.03%
Brooklyn	205 East New York/Starrett City	42.21%	38.41%	19.38%
Brooklyn	206 Park Slope/Carroll Gardens	35.24%	48.57%	16.19%
Brooklyn	207 Sunset Park	42.39%	36.96%	20.65%
Brooklyn	208 Crown Heights	49.13%	33.53%	17.34%
Brooklyn	209 South Crown Heights/Prospect	37.08%	34.83%	28.09%
Brooklyn	210 Bay Ridge/Dyker Heights	35.56%	50.00%	14.44%
Brooklyn	211 Bensonhurst	41.56%	42.86%	15.58%
Brooklyn	212 Borough Park	39.47%	47.37%	13.16%
Brooklyn	213 Coney Island	52.78%	33.33%	13.89%
Brooklyn	214 Flatbush/Midwood	45.79%	43.93%	10.28%
Brooklyn	215 Sheepshead Bay	47.02%	47.02%	5.96%
Brooklyn	216 Brownsville	38.78%	34.69%	26.53%
Brooklyn	217 East Flatbush	49.13%	36.09%	14.78%
Brooklyn	218 Flatlands/Canarsie	47.41%	39.84%	12.75%
Manhattan	301 Financial District	50.00%	50.00%	0.00%
Manhattan	302 Greenwich Village/Soho	50.00%	30.00%	20.00%
Manhattan	303 Lower East Side/Chinatown	20.00%	80.00%	0.00%
Manhattan	304 Clinton/Chelsea	0.00%	100.00%	0.00%
Manhattan	305 Midtown	N/A	N/A	N/A
Manhattan	306 Stuyvesant Town/Turtle Bay	0.00%	100.00%	0.00%
Manhattan	307 Upper West Side	16.67%	83.33%	0.00%
Manhattan	308 Upper East Side	50.00%	50.00%	0.00%
Manhattan	309 Morningside Heights/Hamilton	32.26%	41.94%	25.81%
Manhattan	310 Central Harlem	30.95%	54.76%	14.29%
Manhattan	311 East Harlem	50.00%	37.50%	12.50%
Manhattan	312 Washington Heights/Inwood	33.33%	44.44%	22.22%
Queens	401 Astoria	51.11%	37.78%	11.11%
Queens	402 Woodside/Sunnyside	36.21%	41.38%	22.41%
Queens	403 Jackson Heights	43.81%	39.52%	16.67%
Queens	404 Elmhurst/Corona	34.18%	45.57%	20.25%
Queens	405 Ridgewood/Maspeth	46.90%	43.36%	9.73%
Queens	406 Rego Park/Forest Hills	45.65%	45.65%	8.70%
Queens	407 Flushing/Whitestone	49.65%	40.43%	9.93%
Queens	408 Hillcrest/Fresh Meadows	47.62%	40.48%	11.90%
Queens	409 Kew Gardens/Woodhaven	38.37%	44.19%	17.44%
Queens	410 S. Ozone Park/Howard Beach	36.69%	44.38%	18.93%
Queens	411 Bayside/Little Neck	35.71%	40.48%	23.81%
Queens	412 Jamaica/Hollis	40.26%	41.30%	18.45%
Queens	413 Queens Village	41.12%	44.38%	14.50%
Queens	414 Rockaway/Broad Channel	45.50%	34.92%	19.58%
Staten Island	501 St. George/Stapleton	34.40%	38.93%	26.67%
Staten Island	502 S. Beach/Willowbrook	44.89%	40.91%	14.20%
Staten Island	503 Tottenville/Great Kills	43.22%	48.31%	8.47%
Total	**New York City**	**41.25%**	**41.60%**	**17.15%**

Source: NYC Department of Finance

Map 7-7
Foreclosure Judgments Against Class 1 Tax Lien Sales, New York City Community Districts, 1996-2003

Percent Foreclosure Judgement

- 0
- 1 - 14
- 15 - 22
- 23 - 34

—— Brooklyn-Queens Border
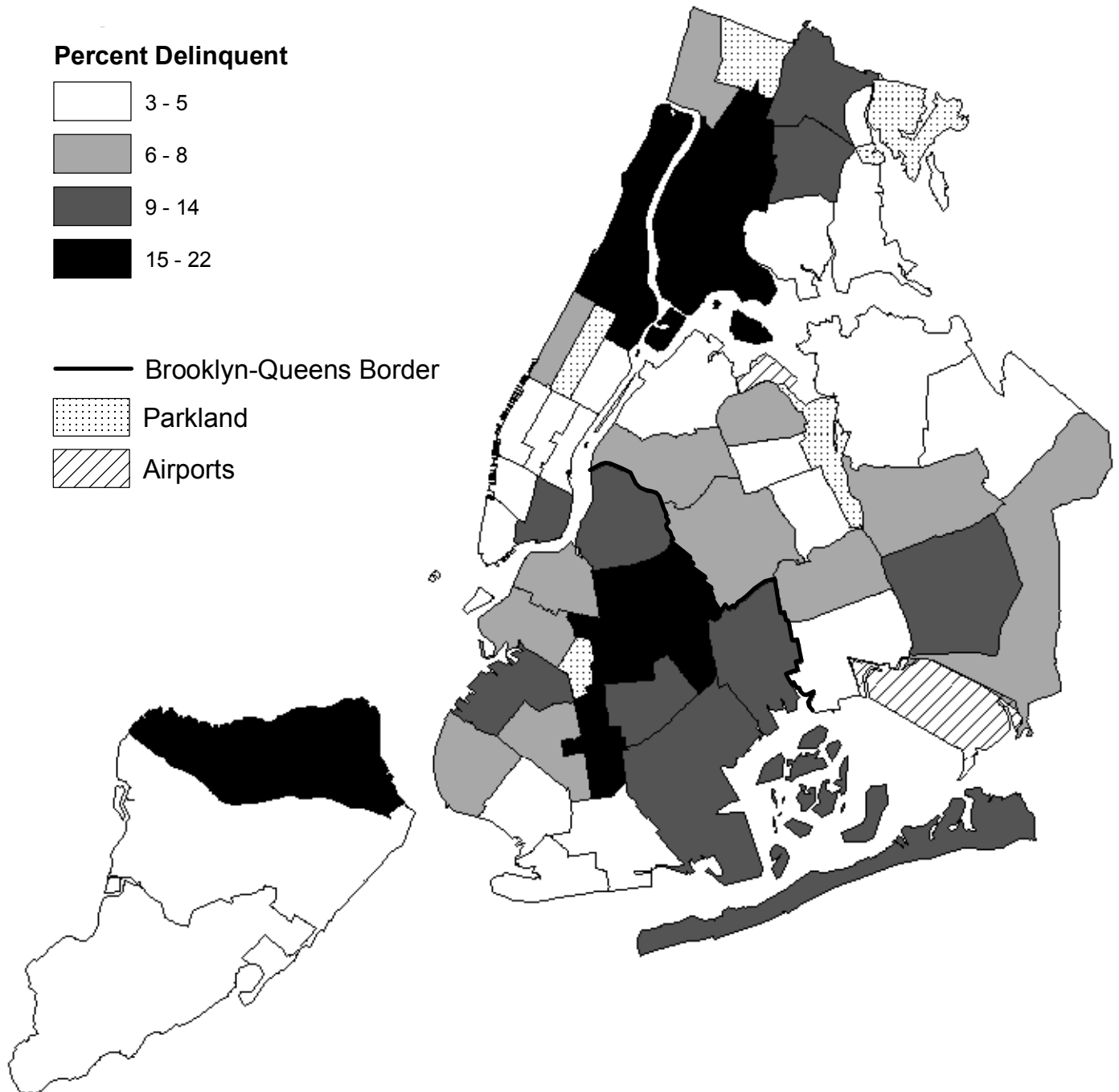
Parkland

Airports

Source: NYC Department of Finance

Neighborhood Table 7-7 Class 2 Tax Delinquent Properties in New York City Community Districts, 2002 and 2003

Borough	Community District	Number 2002	Percent 2002	Number 2003	Percent 2003
Bronx	101 Mott Haven/Melrose	116	16.1%	127	17.6%
Bronx	102 Hunts Point/Longwood	138	21.3%	144	22.4%
Bronx	103 Morrisania/Crotona	164	26.2%	134	21.4%
Bronx	104 Highbridge/Concourse	237	23.5%	201	19.7%
Bronx	105 Fordham/University Heights	234	25.6%	175	19.1%
Bronx	106 Belmont/East Tremont	186	21.9%	174	20.6%
Bronx	107 Kingsbridge Hghts/Bedford	251	21.3%	228	19.4%
Bronx	108 Riverdale/Fieldston	88	9.3%	68	7.0%
Bronx	109 Parkchester/Soundview	834	6.1%	487	3.5%
Bronx	110 Throgs Neck/Co-op City	25	3.2%	29	3.6%
Bronx	111 Morris Park/Bronxdale	98	9.7%	101	9.9%
Bronx	112 Williamsbridge/Baychester	131	13.0%	106	10.6%
Brooklyn	201 Greenpoint/Williamsburg	624	11.5%	624	10.4%
Brooklyn	202 Fort Greene/Brooklyn Heights	266	7.9%	223	6.2%
Brooklyn	203 Bedford Stuyvesant	702	19.9%	675	18.1%
Brooklyn	204 Bushwick	714	23.8%	636	21.2%
Brooklyn	205 East New York/Starrett City	338	11.8%	276	9.6%
Brooklyn	206 Park Slope/Carroll Gardens	381	7.6%	366	7.0%
Brooklyn	207 Sunset Park	276	12.3%	246	10.7%
Brooklyn	208 Crown Heights	548	19.5%	535	17.8%
Brooklyn	209 South Crown Heights/Prospect	256	18.8%	241	16.7%
Brooklyn	210 Bay Ridge/Dyker Heights	123	6.9%	111	5.9%
Brooklyn	211 Bensonhurst	132	4.8%	103	3.7%
Brooklyn	212 Borough Park	233	8.6%	210	7.0%
Brooklyn	213 Coney Island	126	6.8%	97	5.2%
Brooklyn	214 Flatbush/Midwood	259	18.6%	265	18.9%
Brooklyn	215 Sheepshead Bay	72	6.7%	64	5.4%
Brooklyn	216 Brownsville	286	20.8%	240	17.4%
Brooklyn	217 East Flatbush	366	15.6%	338	14.2%
Brooklyn	218 Flatlands/Canarsie	36	9.8%	38	10.4%
Manhattan	301 Financial District	110	2.2%	169	3.1%
Manhattan	302 Greenwich Village/Soho	333	5.6%	340	5.4%
Manhattan	303 Lower East Side/Chinatown	367	8.8%	383	8.8%
Manhattan	304 Clinton/Chelsea	372	6.2%	296	4.8%
Manhattan	305 Midtown	412	6.3%	292	4.3%
Manhattan	306 Stuyvesant Town/Turtle Bay	614	5.3%	505	4.2%
Manhattan	307 Upper West Side	918	5.8%	922	5.5%
Manhattan	308 Upper East Side	865	5.7%	736	4.3%
Manhattan	309 Morningside Heights/Hamilton	453	26.2%	377	21.4%
Manhattan	310 Central Harlem	642	17.5%	614	16.5%
Manhattan	311 East Harlem	297	15.4%	301	15.5%
Manhattan	312 Washington Heights/Inwood	495	23.9%	390	18.8%
Queens	401 Astoria	271	5.3%	246	4.8%
Queens	402 Woodside/Sunnyside	115	6.1%	137	7.2%
Queens	403 Jackson Heights	124	6.7%	127	6.7%
Queens	404 Elmhurst/Corona	152	5.4%	156	5.4%
Queens	405 Ridgewood/Maspeth	248	6.9%	213	5.9%
Queens	406 Rego Park/Forest Hills	84	3.4%	88	3.4%
Queens	407 Flushing/Whitestone	227	4.6%	250	4.9%
Queens	408 Hillcrest/Fresh Meadows	87	6.7%	86	6.6%
Queens	409 Kew Gardens/Woodhaven	84	8.2%	75	7.0%
Queens	410 S. Ozone Park/Howard Beach	58	5.4%	52	4.8%
Queens	411 Bayside/Little Neck	31	3.7%	30	3.5%
Queens	412 Jamaica/Hollis	76	15.2%	71	14.1%
Queens	413 Queens Village	20	10.7%	16	8.4%
Queens	414 Rockaway/Broad Channel	87	16.3%	57	10.4%
Staten Island	501 St. George/Stapleton	216	11.1%	340	17.1%
Staten Island	502 S. Beach/Willowbrook	51	3.5%	46	3.0%
Staten Island	503 Tottenville/Great Kills	14	4.2%	14	4.0%
Total	**New York City**	**16,063**	**8.9%**	**14,591**	**7.8%**

Source: NYC Department of Finance

Map 7-8
Class 2 Tax Delinquent Properties,
New York City Community Districts, 2003

Percent Delinquent

☐	3 - 5
▨	6 - 8
▨	9 - 14
■	15 - 22

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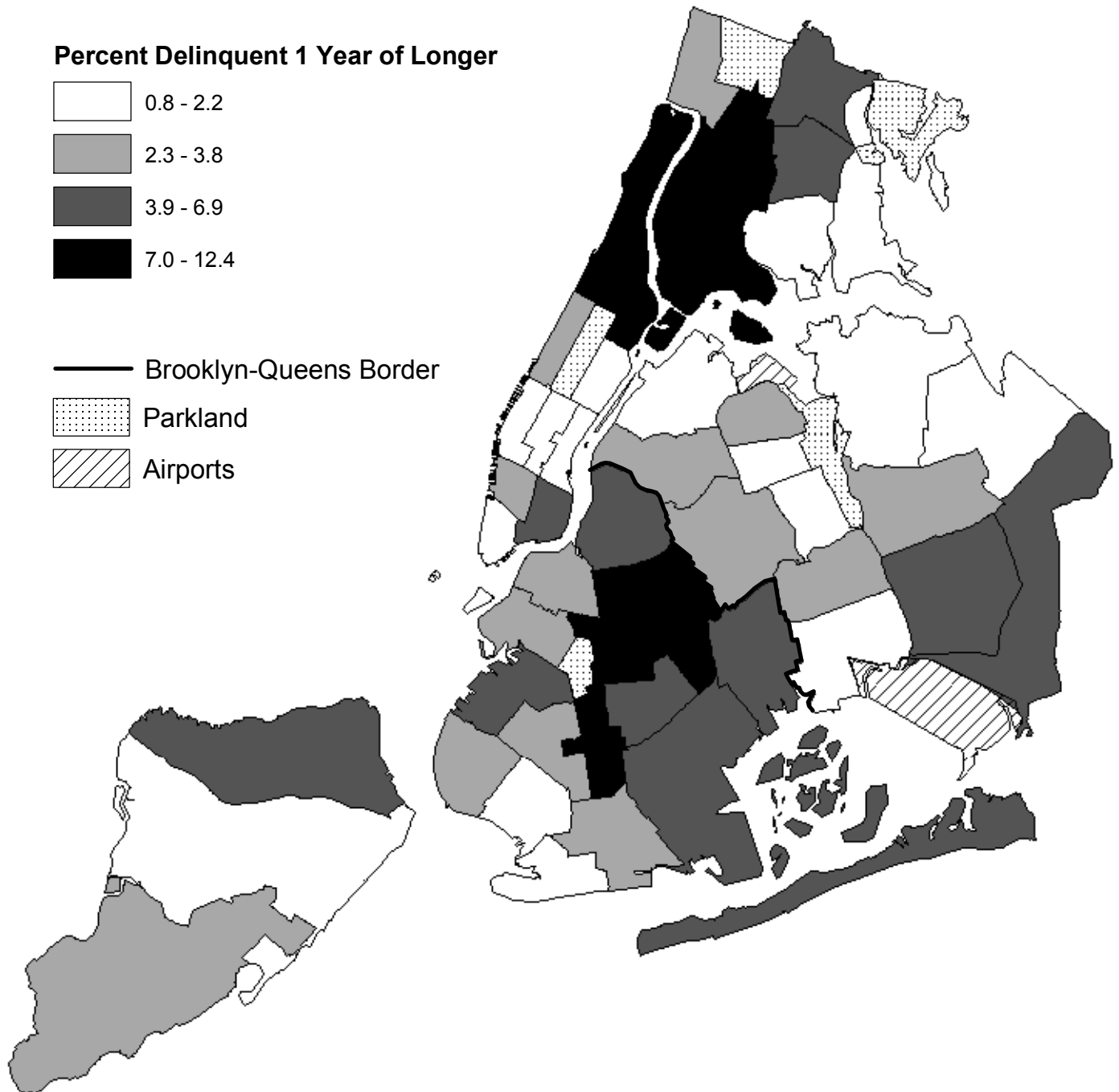
▨ Parkland

▨ Airports

Source: NYC Department of Finance

Neighborhood Table 7-8 Percent of Class 2 Properties with Tax Delinquency of 1 Year or Longer, New York City Community Districts, 2002 and 2003

Borough	Community District	2002	2003
Bronx	101 Mott Haven/Melrose	9.6%	8.7%
Bronx	102 Hunts Point/Longwood	12.3%	11.6%
Bronx	103 Morrisania/Crotona	17.0%	11.5%
Bronx	104 Highbridge/Concourse	13.7%	10.9%
Bronx	105 Fordham/University Heights	15.3%	11.1%
Bronx	106 Belmont/East Tremont	15.1%	12.4%
Bronx	107 Kingsbridge Hghts/Bedford	12.7%	11.0%
Bronx	108 Riverdale/Fieldston	4.5%	3.7%
Bronx	109 Parkchester/Soundview	4.0%	2.2%
Bronx	110 Throgs Neck/Co-op City	1.0%	0.9%
Bronx	111 Morris Park/Bronxdale	5.7%	4.7%
Bronx	112 Williamsbridge/Baychester	7.1%	5.7%
Brooklyn	201 Greenpoint/Williamsburg	5.8%	4.1%
Brooklyn	202 Fort Greene/Brooklyn Heights	3.5%	2.5%
Brooklyn	203 Bedford Stuyvesant	11.4%	9.0%
Brooklyn	204 Bushwick	13.7%	10.7%
Brooklyn	205 East New York/Starrett City	7.4%	4.9%
Brooklyn	206 Park Slope/Carroll Gardens	2.7%	3.8%
Brooklyn	207 Sunset Park	7.3%	5.5%
Brooklyn	208 Crown Heights	11.3%	8.7%
Brooklyn	209 South Crown Heights/Prospect	11.7%	8.5%
Brooklyn	210 Bay Ridge/Dyker Heights	3.9%	2.9%
Brooklyn	211 Bensonhurst	2.5%	1.4%
Brooklyn	212 Borough Park	4.3%	3.2%
Brooklyn	213 Coney Island	4.1%	1.9%
Brooklyn	214 Flatbush/Midwood	11.2%	9.3%
Brooklyn	215 Sheepshead Bay	4.0%	2.9%
Brooklyn	216 Brownsville	13.2%	8.5%
Brooklyn	217 East Flatbush	9.3%	6.9%
Brooklyn	218 Flatlands/Canarsie	5.4%	4.9%
Manhattan	301 Financial District	0.8%	1.5%
Manhattan	302 Greenwich Village/Soho	2.7%	2.5%
Manhattan	303 Lower East Side/Chinatown	5.4%	4.5%
Manhattan	304 Clinton/Chelsea	3.2%	2.0%
Manhattan	305 Midtown	3.2%	1.7%
Manhattan	306 Stuyvesant Town/Turtle Bay	2.1%	1.9%
Manhattan	307 Upper West Side	2.7%	2.5%
Manhattan	308 Upper East Side	2.6%	1.9%
Manhattan	309 Morningside Heights/Hamilton	13.9%	12.1%
Manhattan	310 Central Harlem	11.2%	9.0%
Manhattan	311 East Harlem	10.4%	7.8%
Manhattan	312 Washington Heights/Inwood	14.3%	10.5%
Queens	401 Astoria	2.8%	2.1%
Queens	402 Woodside/Sunnyside	3.1%	2.6%
Queens	403 Jackson Heights	3.5%	3.0%
Queens	404 Elmhurst/Corona	2.8%	2.0%
Queens	405 Ridgewood/Maspeth	3.1%	2.5%
Queens	406 Rego Park/Forest Hills	1.9%	1.5%
Queens	407 Flushing/Whitestone	2.3%	1.9%
Queens	408 Hillcrest/Fresh Meadows	3.9%	2.7%
Queens	409 Kew Gardens/Woodhaven	4.3%	3.4%
Queens	410 S. Ozone Park/Howard Beach	2.7%	1.7%
Queens	411 Bayside/Little Neck	1.9%	1.8%
Queens	412 Jamaica/Hollis	7.2%	6.9%
Queens	413 Queens Village	7.0%	4.2%
Queens	414 Rockaway/Broad Channel	7.3%	5.5%
Staten Island	501 St. George/Stapleton	6.1%	4.2%
Staten Island	502 S. Beach/Willowbrook	0.7%	1.7%
Staten Island	503 Tottenville/Great Kills	1.8%	2.3%
Total	**New York City**	**4.9%**	**3.7%**

Source: New York City Department of Finance

Furman Center for Real Estate and Urban Policy, New York University

Map 7-9
Class 2 Properties with Tax Delinquency of 1 Year or Longer, New York City Community Districts, 2003

Percent Delinquent 1 Year of Longer

- 0.8 - 2.2
- 2.3 - 3.8
- 3.9 - 6.9
- 7.0 - 12.4

——— Brooklyn-Queens Border

Parkland

Airports

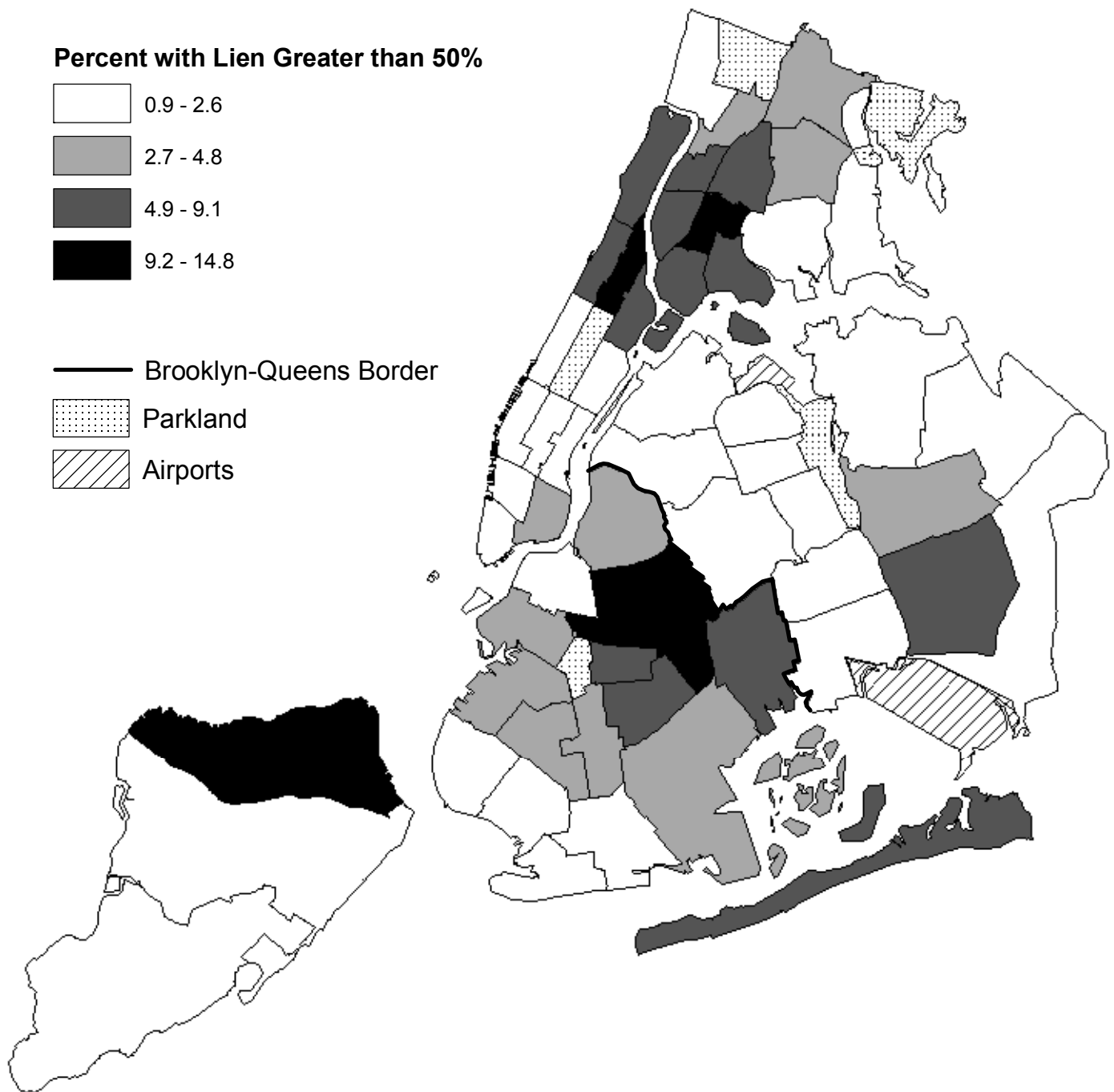

Source: NYC Department of Finance

Neighborhood Table 7-9 Class 2 Properties with Tax Delinquency Amount Greater than 20% and 50% of Property Value, New York City Community Districts, 2002 and 2003

Borough	Community District	Delinquency Greater than 20% of Value		Delinquency Greater than 50% of Value	
		2002	2003	2002	2003
Bronx	101 Mott Haven/Melrose	10.7%	9.1%	9.7%	7.8%
Bronx	102 Hunts Point/Longwood	12.5%	9.8%	10.6%	8.2%
Bronx	103 Morrisania/Crotona	15.8%	11.8%	13.8%	10.5%
Bronx	104 Highbridge/Concourse	11.9%	8.6%	9.5%	6.9%
Bronx	105 Fordham/University Heights	13.0%	9.9%	9.6%	7.8%
Bronx	106 Belmont/East Tremont	12.3%	11.0%	9.7%	8.4%
Bronx	107 Kingsbridge Hghts/Bedford	8.7%	7.4%	4.8%	4.8%
Bronx	108 Riverdale/Fieldston	3.7%	3.2%	2.1%	2.0%
Bronx	109 Parkchester/Soundview	5.4%	2.8%	4.6%	2.6%
Bronx	110 Throgs Neck/Co-op City	1.5%	1.7%	1.4%	1.4%
Bronx	111 Morris Park/Bronxdale	4.8%	5.0%	4.0%	4.0%
Bronx	112 Williamsbridge/Baychester	6.2%	4.7%	4.3%	3.2%
Brooklyn	201 Greenpoint/Williamsburg	7.4%	5.8%	6.2%	4.6%
Brooklyn	202 Fort Greene/Brooklyn Heights	4.4%	3.0%	3.6%	2.4%
Brooklyn	203 Bedford Stuyvesant	15.4%	12.5%	13.5%	11.0%
Brooklyn	204 Bushwick	18.1%	14.5%	15.6%	12.3%
Brooklyn	205 East New York/Starrett City	9.7%	6.6%	8.5%	5.8%
Brooklyn	206 Park Slope/Carroll Gardens	4.0%	4.7%	3.3%	4.1%
Brooklyn	207 Sunset Park	7.7%	6.0%	5.7%	4.4%
Brooklyn	208 Crown Heights	13.6%	11.0%	11.0%	9.2%
Brooklyn	209 South Crown Heights/Prospect	10.0%	8.5%	7.2%	6.2%
Brooklyn	210 Bay Ridge/Dyker Heights	2.8%	3.0%	2.0%	1.9%
Brooklyn	211 Bensonhurst	2.2%	1.4%	1.6%	1.0%
Brooklyn	212 Borough Park	4.8%	3.9%	4.0%	3.3%
Brooklyn	213 Coney Island	4.2%	2.8%	3.6%	2.4%
Brooklyn	214 Flatbush/Midwood	8.4%	7.5%	5.4%	4.6%
Brooklyn	215 Sheepshead Bay	2.6%	1.9%	2.4%	1.6%
Brooklyn	216 Brownsville	15.6%	13.0%	13.4%	11.4%
Brooklyn	217 East Flatbush	8.9%	8.3%	6.6%	6.1%
Brooklyn	218 Flatlands/Canarsie	5.4%	4.4%	4.3%	3.6%
Manhattan	301 Financial District	1.3%	1.3%	1.2%	1.1%
Manhattan	302 Greenwich Village/Soho	2.1%	1.8%	1.7%	1.5%
Manhattan	303 Lower East Side/Chinatown	4.7%	4.0%	3.9%	3.1%
Manhattan	304 Clinton/Chelsea	3.0%	2.1%	2.7%	2.0%
Manhattan	305 Midtown	3.6%	2.4%	3.1%	2.1%
Manhattan	306 Stuyvesant Town/Turtle Bay	2.9%	2.2%	2.7%	2.0%
Manhattan	307 Upper West Side	3.2%	2.9%	2.9%	2.5%
Manhattan	308 Upper East Side	2.7%	2.0%	2.3%	1.7%
Manhattan	309 Morningside Heights/Hamilton	14.4%	10.7%	12.2%	8.9%
Manhattan	310 Central Harlem	12.6%	12.4%	10.9%	10.7%
Manhattan	311 East Harlem	10.1%	9.6%	8.0%	7.7%
Manhattan	312 Washington Heights/Inwood	11.1%	9.2%	8.8%	7.1%
Queens	401 Astoria	2.6%	2.2%	1.9%	1.5%
Queens	402 Woodside/Sunnyside	2.2%	3.2%	1.6%	2.6%
Queens	403 Jackson Heights	3.5%	3.0%	2.6%	2.4%
Queens	404 Elmhurst/Corona	2.5%	2.5%	1.8%	1.9%
Queens	405 Ridgewood/Maspeth	4.1%	2.8%	3.1%	1.9%
Queens	406 Rego Park/Forest Hills	2.1%	2.0%	1.9%	1.9%
Queens	407 Flushing/Whitestone	2.7%	2.3%	2.4%	2.0%
Queens	408 Hillcrest/Fresh Meadows	3.5%	3.8%	3.2%	3.5%
Queens	409 Kew Gardens/Woodhaven	3.9%	3.0%	3.6%	2.3%
Queens	410 S. Ozone Park/Howard Beach	4.8%	2.8%	4.4%	2.5%
Queens	411 Bayside/Little Neck	1.4%	1.2%	1.1%	0.9%
Queens	412 Jamaica/Hollis	9.0%	8.3%	6.2%	6.9%
Queens	413 Queens Village	4.8%	4.2%	2.7%	2.6%
Queens	414 Rockaway/Broad Channel	7.3%	6.6%	6.4%	6.4%
Staten Island	501 St. George/Stapleton	8.9%	15.5%	8.0%	14.8%
Staten Island	502 S. Beach/Willowbrook	2.4%	2.0%	2.0%	1.8%
Staten Island	503 Tottenville/Great Kills	3.3%	2.8%	3.0%	2.5%
Total	**New York City**	**5.3%**	**4.3%**	**4.4%**	**3.6%**

Source: NYC Department of Finance

Map 7-10
Class 2 Properties with Tax Delinquency
Amount Greater than 50% of Property Value,
New York City Community Districts, 2003

Percent with Lien Greater than 50%

- 0.9 - 2.6
- 2.7 - 4.8
- 4.9 - 9.1
- 9.2 - 14.8

—— Brooklyn-Queens Border

Parkland

Airports
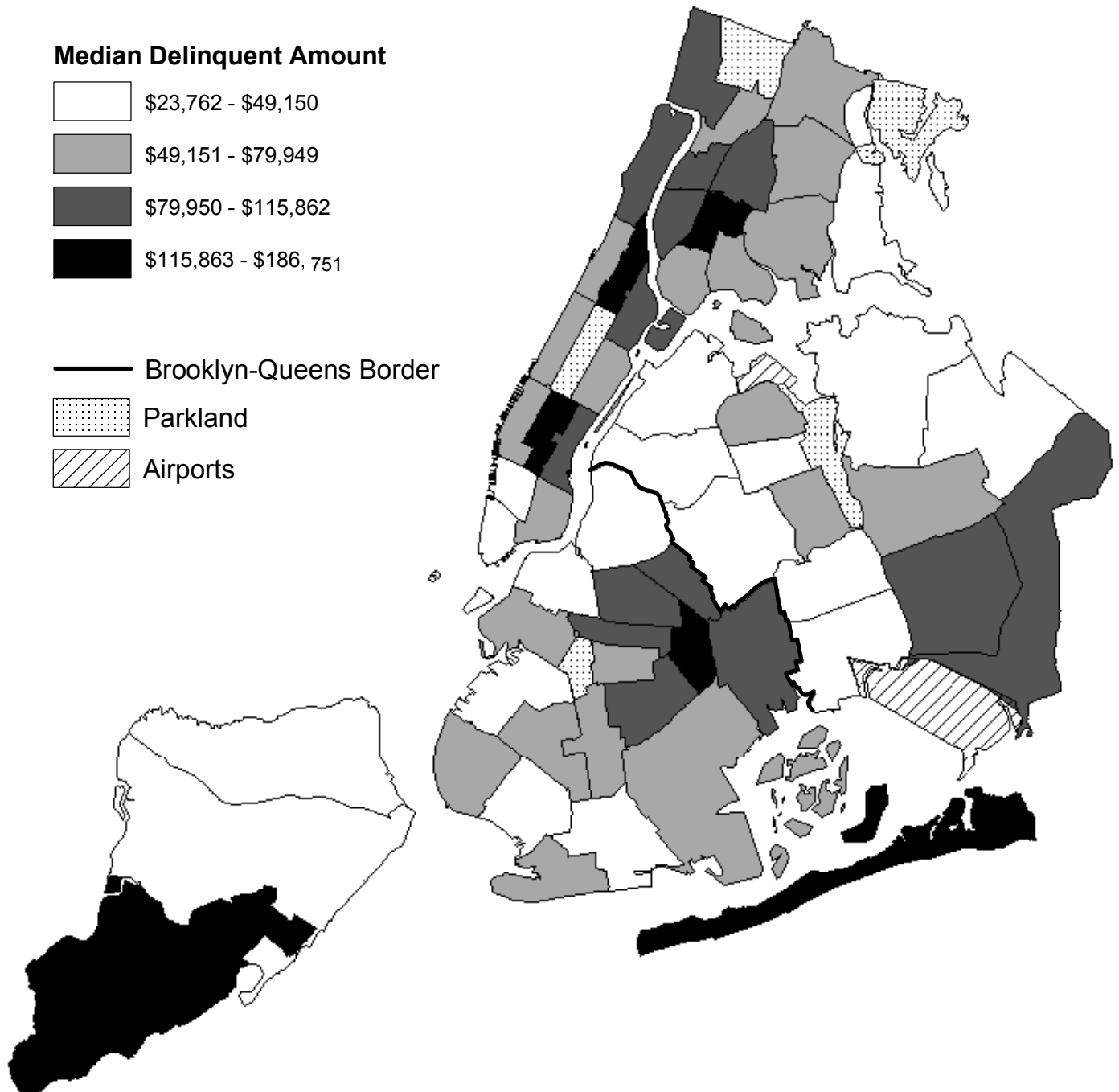
Source: NYC Department of Finance

Neighborhood Table 7-10 Lien Values of Class 2 Tax Delinquent Properties, New York City Community Districts, 2002 and 2003

Borough	Community District	Median Delinquent Amount		Median Lien To Value Ratio	
		2002	2003	2002	2003
Bronx	101 Mott Haven/Melrose	$ 183,477	$ 74,112	0.95	0.36
Bronx	102 Hunts Point/Longwood	$ 220,266	$ 61,251	0.50	0.08
Bronx	103 Morrisania/Crotona	$ 207,703	$ 129,874	0.73	0.44
Bronx	104 Highbridge/Concourse	$ 128,077	$ 94,092	0.20	0.14
Bronx	105 Fordham/University Heights	$ 155,975	$ 115,862	0.21	0.22
Bronx	106 Belmont/East Tremont	$ 128,383	$ 109,897	0.28	0.26
Bronx	107 Kingsbridge Hghts/Bedford	$ 75,557	$ 69,551	0.10	0.08
Bronx	108 Riverdale/Fieldston	$ 76,933	$ 92,780	0.07	0.12
Bronx	109 Parkchester/Soundview	$ 41,207	$ 54,934	1.45	1.47
Bronx	110 Throgs Neck/Co-op City	$ 96,059	$ 36,335	0.10	0.23
Bronx	111 Morris Park/Bronxdale	$ 58,915	$ 74,381	0.21	0.22
Bronx	112 Williamsbridge/Baychester	$ 69,352	$ 59,942	0.17	0.15
Brooklyn	201 Greenpoint/Williamsburg	$ 87,313	$ 44,853	0.63	0.36
Brooklyn	202 Fort Greene/Brooklyn Heights	$ 68,923	$ 47,403	0.37	0.18
Brooklyn	203 Bedford Stuyvesant	$ 134,597	$ 101,896	1.26	0.92
Brooklyn	204 Bushwick	$ 124,631	$ 94,010	1.26	0.83
Brooklyn	205 East New York/Starrett City	$ 110,387	$ 91,495	1.21	0.89
Brooklyn	206 Park Slope/Carroll Gardens	$ 34,249	$ 79,950	0.32	0.99
Brooklyn	207 Sunset Park	$ 68,572	$ 45,525	0.35	0.32
Brooklyn	208 Crown Heights	$ 128,280	$ 98,087	0.71	0.57
Brooklyn	209 South Crown Heights/Prospect	$ 78,105	$ 67,360	0.23	0.27
Brooklyn	210 Bay Ridge/Dyker Heights	$ 36,688	$ 55,462	0.09	0.21
Brooklyn	211 Bensonhurst	$ 37,406	$ 28,191	0.14	0.11
Brooklyn	212 Borough Park	$ 68,905	$ 72,930	0.41	0.47
Brooklyn	213 Coney Island	$ 64,667	$ 56,550	0.60	0.50
Brooklyn	214 Flatbush/Midwood	$ 81,614	$ 55,086	0.14	0.08
Brooklyn	215 Sheepshead Bay	$ 84,352	$ 42,691	0.10	0.09
Brooklyn	216 Brownsville	$ 128,046	$ 130,648	1.05	0.85
Brooklyn	217 East Flatbush	$ 95,349	$ 97,252	0.30	0.29
Brooklyn	218 Flatlands/Canarsie	$ 81,917	$ 57,957	0.28	0.12
Manhattan	301 Financial District	$ 121,761	$ 47,998	0.95	0.36
Manhattan	302 Greenwich Village/Soho	$ 30,700	$ 33,358	0.03	0.04
Manhattan	303 Lower East Side/Chinatown	$ 114,135	$ 76,647	0.29	0.17
Manhattan	304 Clinton/Chelsea	$ 62,672	$ 62,404	0.15	0.19
Manhattan	305 Midtown	$ 87,293	$ 149,085	0.50	1.15
Manhattan	306 Stuyvesant Town/Turtle Bay	$ 97,814	$ 87,661	0.71	0.42
Manhattan	307 Upper West Side	$ 37,602	$ 66,276	0.45	0.41
Manhattan	308 Upper East Side	$ 64,015	$ 75,998	0.13	0.16
Manhattan	309 Morningside Heights/Hamilton	$ 91,449	$ 73,903	0.34	0.21
Manhattan	310 Central Harlem	$ 170,179	$ 167,300	1.39	1.42
Manhattan	311 East Harlem	$ 127,082	$ 103,012	0.59	0.50
Manhattan	312 Washington Heights/Inwood	$ 86,488	$ 101,134	0.15	0.19
Queens	401 Astoria	$ 38,130	$ 35,322	0.19	0.15
Queens	402 Woodside/Sunnyside	$ 53,799	$ 29,666	0.08	0.15
Queens	403 Jackson Heights	$ 63,493	$ 52,696	0.24	0.15
Queens	404 Elmhurst/Corona	$ 27,301	$ 33,820	0.14	0.22
Queens	405 Ridgewood/Maspeth	$ 66,626	$ 26,118	0.40	0.18
Queens	406 Rego Park/Forest Hills	$ 41,868	$ 62,603	0.70	1.19
Queens	407 Flushing/Whitestone	$ 67,693	$ 48,025	0.55	0.27
Queens	408 Hillcrest/Fresh Meadows	$ 73,349	$ 71,845	0.21	0.75
Queens	409 Kew Gardens/Woodhaven	$ 41,600	$ 35,972	0.18	0.16
Queens	410 S. Ozone Park/Howard Beach	$ 78,050	$ 37,871	1.07	0.65
Queens	411 Bayside/Little Neck	$ 33,682	$ 37,956	0.11	0.12
Queens	412 Jamaica/Hollis	$ 73,428	$ 97,416	0.33	0.49
Queens	413 Queens Village	$ 72,681	$ 109,450	0.15	0.22
Queens	414 Rockaway/Broad Channel	$ 25,508	$ 139,388	0.10	0.80
Staten Island	501 St. George/Stapleton	$ 68,939	$ 23,763	1.34	1.55
Staten Island	502 S. Beach/Willowbrook	$ 22,950	$ 49,150	0.79	1.26
Staten Island	503 Tottenville/Great Kills	$ 70,301	$ 186,751	0.98	3.38
Total	**New York City**	**$78,518**	**$71,291**	**0.50**	**0.42**

Source: NYC Department of Finance

Furman Center for Real Estate and Urban Policy, New York University

Map 7-11
Median Lien Amount of Class 2 Tax Delinquent Properties, New York City Community Districts, 2003

Median Delinquent Amount

☐	$23,762 - $49,150
▨	$49,151 - $79,949
▨	$79,950 - $115,862
■	$115,863 - $186,751

— Brooklyn-Queens Border

▨ Parkland

▨ Airports

Source: NYC Department of Finance

Map 7-12
Lien to Value Ratios of Class 2 Tax Delinquent Properties,
New York City Community Districts, 2003

Median Lien to Value Ratio

	0.03- 0.43
	0.44 - 0.98
	0.99 - 1.54
	1.55 - 3.37

—— Brooklyn-Queens Border

Parkland

Airports

Source: NYC Department of Finance

**Furman Center for Real Estate and Urban Policy, New York University**
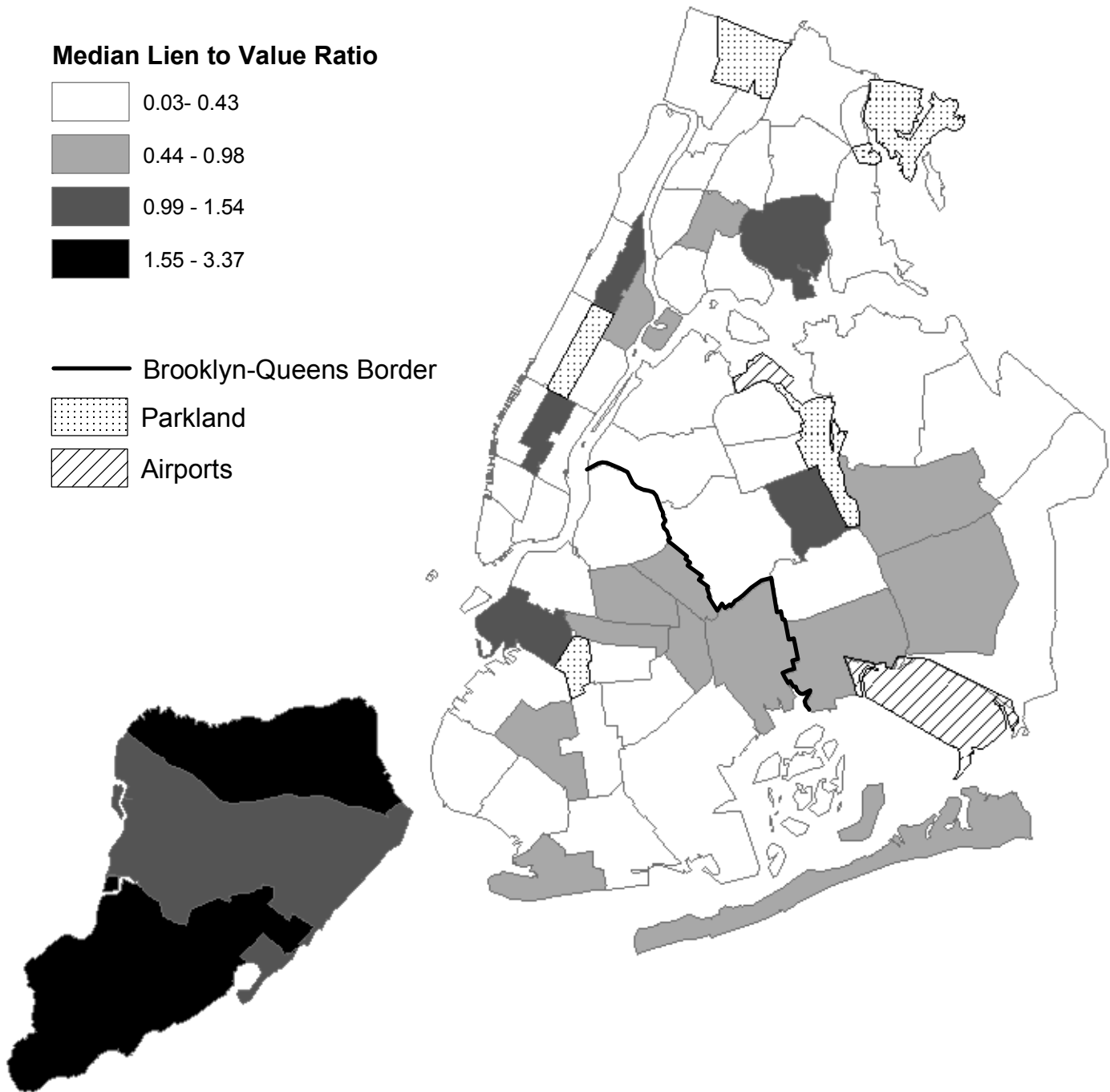
Neighborhood Table 7-11 Class 2 Tax Lien Sales, New York City Community Districts, 2002 and 2003

| Borough	Community District	Number 2002	Percent 2002	Number 2003	Percent 2003
Bronx	101 Mott Haven/Melrose	12	1.67%	8	1.11%
Bronx	102 Hunts Point/Longwood	2	0.31%	3	0.47%
Bronx	103 Morrisania/Crotona	6	0.96%	4	0.64%
Bronx	104 Highbridge/Concourse	6	0.59%	4	0.39%
Bronx	105 Fordham/University Heights	9	0.98%	4	0.44%
Bronx	106 Belmont/East Tremont	12	1.42%	8	0.95%
Bronx	107 Kingsbridge Hghts/Bedford	10	0.85%	4	0.34%
Bronx	108 Riverdale/Fieldston	2	0.21%	2	0.21%
Bronx	109 Parkchester/Soundview	23	0.17%	47	0.34%
Bronx	110 Throgs Neck/Co-op City	7	0.90%	3	0.37%
Bronx	111 Morris Park/Bronxdale	7	0.69%	8	0.78%
Bronx	112 Williamsbridge/Baychester	19	1.89%	9	0.90%
Brooklyn	201 Greenpoint/Williamsburg	35	0.65%	35	0.58%
Brooklyn	202 Fort Greene/Brooklyn Heights	38	1.13%	45	1.25%
Brooklyn	203 Bedford Stuyvesant	83	2.36%	77	2.06%
Brooklyn	204 Bushwick	41	1.37%	43	1.43%
Brooklyn	205 East New York/Starrett City	42	1.46%	37	1.28%
Brooklyn	206 Park Slope/Carroll Gardens	26	0.52%	16	0.30%
Brooklyn	207 Sunset Park	26	1.15%	19	0.83%
Brooklyn	208 Crown Heights	70	2.49%	66	2.19%
Brooklyn	209 South Crown Heights/Prospect	22	1.61%	7	0.49%
Brooklyn	210 Bay Ridge/Dyker Heights	7	0.39%	5	0.27%
Brooklyn	211 Bensonhurst	13	0.47%	5	0.18%
Brooklyn	212 Borough Park	18	0.67%	24	0.80%
Brooklyn	213 Coney Island	11	0.60%	7	0.37%
Brooklyn	214 Flatbush/Midwood	17	1.22%	9	0.64%
Brooklyn	215 Sheepshead Bay	2	0.19%	2	0.17%
Brooklyn	216 Brownsville	26	1.89%	20	1.45%
Brooklyn	217 East Flatbush	61	2.60%	42	1.77%
Brooklyn	218 Flatlands/Canarsie	1	0.27%	0	0.00%
Manhattan	301 Financial District	1	0.02%	3	0.06%
Manhattan	302 Greenwich Village/Soho	8	0.13%	3	0.05%
Manhattan	303 Lower East Side/Chinatown	8	0.19%	11	0.25%
Manhattan	304 Clinton/Chelsea	9	0.15%	12	0.19%
Manhattan	305 Midtown	1	0.02%	8	0.12%
Manhattan	306 Stuyvesant Town/Turtle Bay	6	0.05%	19	0.16%
Manhattan	307 Upper West Side	15	0.10%	27	0.16%
Manhattan	308 Upper East Side	14	0.09%	17	0.10%
Manhattan	309 Morningside Heights/Hamilton	15	0.87%	8	0.46%
Manhattan	310 Central Harlem	52	1.42%	48	1.29%
Manhattan	311 East Harlem	15	0.78%	6	0.31%
Manhattan	312 Washington Heights/Inwood	13	0.63%	8	0.39%
Queens	401 Astoria	17	0.33%	18	0.35%
Queens	402 Woodside/Sunnyside	7	0.37%	7	0.37%
Queens	403 Jackson Heights	11	0.59%	9	0.48%
Queens	404 Elmhurst/Corona	8	0.29%	6	0.21%
Queens	405 Ridgewood/Maspeth	34	0.94%	2	0.05%
Queens	406 Rego Park/Forest Hills	0	0.00%	2	0.08%
Queens	407 Flushing/Whitestone	2	0.04%	6	0.12%
Queens	408 Hillcrest/Fresh Meadows	0	0.00%	5	0.38%
Queens	409 Kew Gardens/Woodhaven	8	0.78%	4	0.37%
Queens	410 S. Ozone Park/Howard Beach	5	0.47%	6	0.55%
Queens	411 Bayside/Little Neck	3	0.36%	1	0.12%
Queens	412 Jamaica/Hollis	16	3.19%	12	2.38%
Queens	413 Queens Village	2	1.07%	3	1.58%
Queens	414 Rockaway/Broad Channel	11	2.06%	10	1.82%
Staten Island	501 St. George/Stapleton	28	1.43%	211	10.62%
Staten Island	502 S. Beach/Willowbrook	4	0.27%	3	0.20%
Staten Island	503 Tottenville/Great Kills	1	0.30%	1	0.28%
Total	New York City	968	0.53%	1,039	0.55%

Source: NYC Department of Finance

Map 7-13
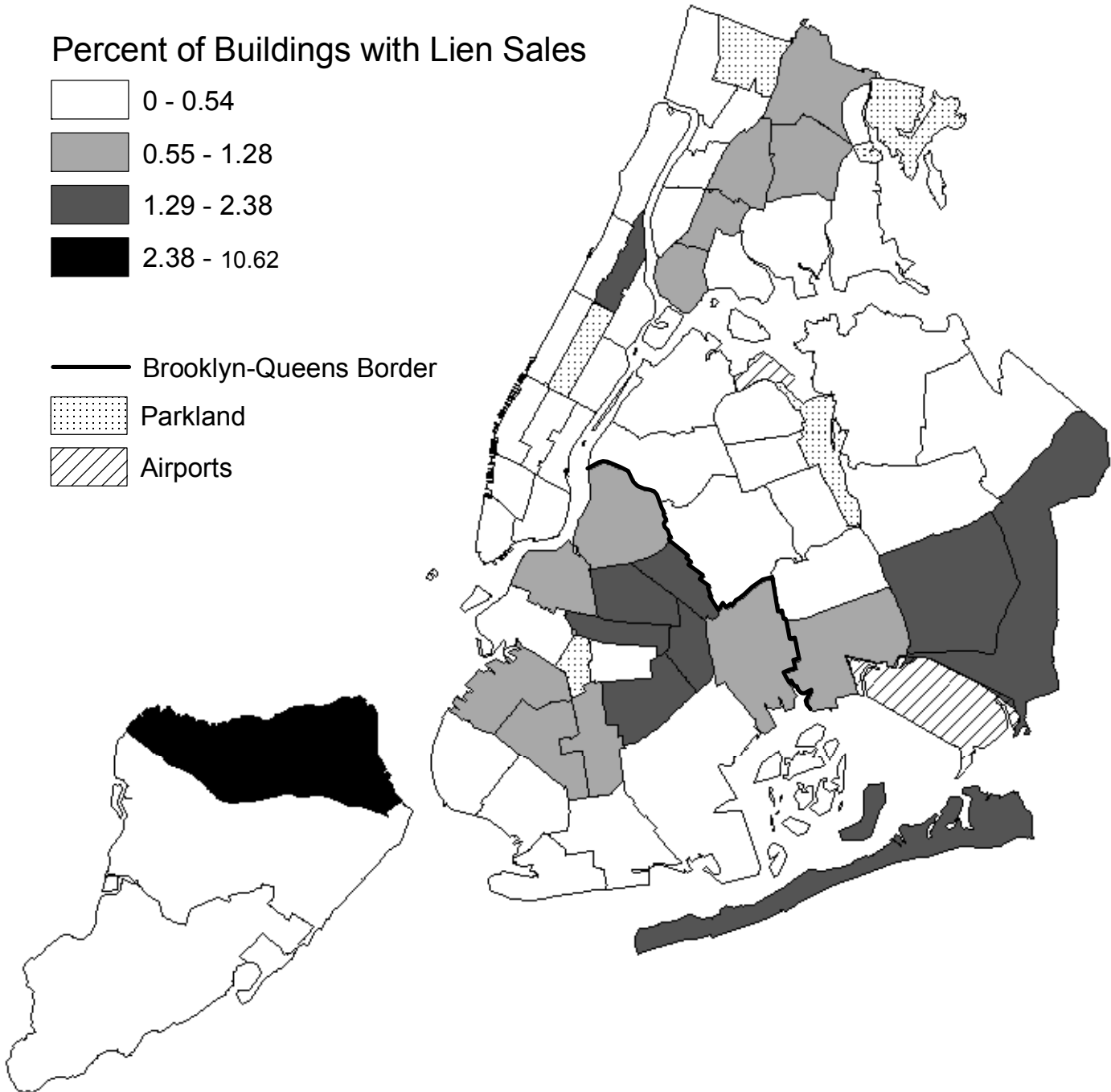## Class 2 Tax Lien Sales,
New York City Community Districts, 2003

Percent of Buildings with Lien Sales

☐	0 - 0.54
▨	0.55 - 1.28
▨	1.29 - 2.38
■	2.38 - 10.62
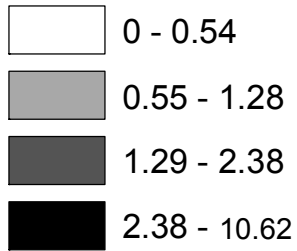
—— Brooklyn-Queens Border
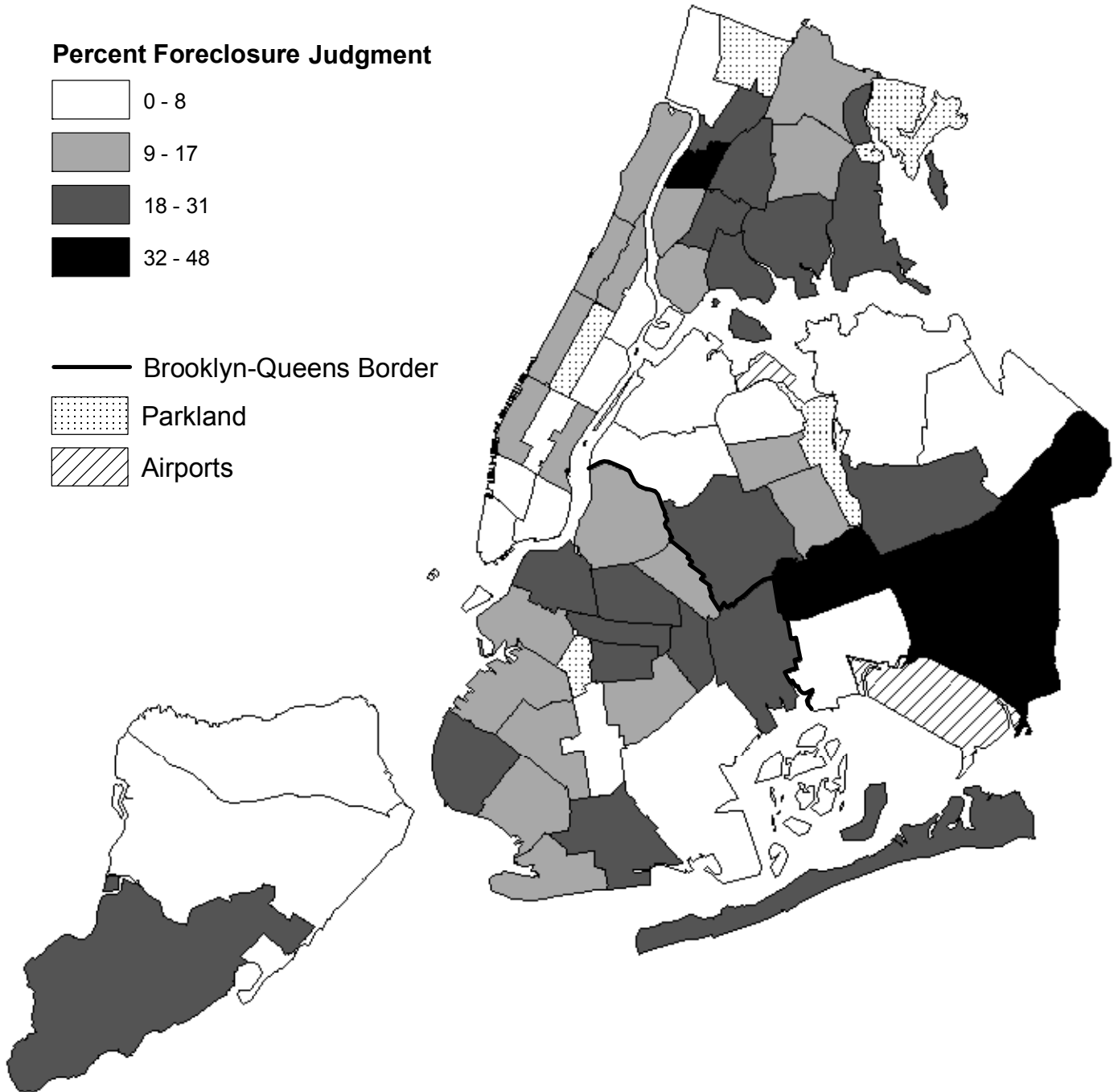
▨ Parkland

▨ Airports

Source: NYC Department of Finance

Neighborhood Table 7-12 Disposition of Class 2 Tax Lien Sales in New York City Community Districts, 1996-2003

Borough	Community District	In Collection	Redeemed	Foreclosed
Bronx	101 Mott Haven/Melrose	46.02%	42.48%	11.50%
Bronx	102 Hunts Point/Longwood	35.00%	42.50%	22.50%
Bronx	103 Morrisania/Crotona	28.30%	47.17%	24.53%
Bronx	104 Highbridge/Concourse	46.97%	39.39%	13.64%
Bronx	105 Fordham/University Heights	25.86%	34.48%	39.66%
Bronx	106 Belmont/East Tremont	41.77%	32.91%	25.32%
Bronx	107 Kingsbridge Hghts/Bedford	35.23%	45.45%	19.32%
Bronx	108 Riverdale/Fieldston	65.52%	27.59%	6.90%
Bronx	109 Parkchester/Soundview	40.48%	37.16%	22.36%
Bronx	110 Throgs Neck/Co-op City	50.00%	32.50%	17.50%
Bronx	111 Morris Park/Bronxdale	45.45%	40.91%	13.64%
Bronx	112 Williamsbridge/Baychester	40.00%	43.20%	16.80%
Brooklyn	201 Greenpoint/Williamsburg	36.68%	51.09%	12.23%
Brooklyn	202 Fort Greene/Brooklyn Heights	34.53%	41.99%	23.48%
Brooklyn	203 Bedford Stuyvesant	42.90%	37.57%	19.54%
Brooklyn	204 Bushwick	41.08%	44.47%	14.45%
Brooklyn	205 East New York/Starrett City	39.76%	38.86%	21.39%
Brooklyn	206 Park Slope/Carroll Gardens	47.37%	44.13%	8.50%
Brooklyn	207 Sunset Park	43.39%	44.97%	11.64%
Brooklyn	208 Crown Heights	40.82%	38.94%	20.24%
Brooklyn	209 South Crown Heights/Prospect	37.93%	41.38%	20.69%
Brooklyn	210 Bay Ridge/Dyker Heights	21.25%	60.00%	18.75%
Brooklyn	211 Bensonhurst	35.59%	52.54%	11.86%
Brooklyn	212 Borough Park	40.22%	47.28%	12.50%
Brooklyn	213 Coney Island	51.81%	34.94%	13.25%
Brooklyn	214 Flatbush/Midwood	45.31%	49.22%	5.47%
Brooklyn	215 Sheepshead Bay	32.14%	46.43%	21.43%
Brooklyn	216 Brownsville	38.95%	40.45%	20.60%
Brooklyn	217 East Flatbush	43.39%	44.08%	12.53%
Brooklyn	218 Flatlands/Canarsie	21.43%	78.57%	0.00%
Manhattan	301 Financial District	34.69%	61.22%	4.08%
Manhattan	302 Greenwich Village/Soho	32.31%	61.54%	6.15%
Manhattan	303 Lower East Side/Chinatown	32.08%	60.38%	7.55%
Manhattan	304 Clinton/Chelsea	41.74%	49.57%	8.70%
Manhattan	305 Midtown	39.25%	54.21%	6.54%
Manhattan	306 Stuyvesant Town/Turtle Bay	35.29%	54.90%	9.80%
Manhattan	307 Upper West Side	36.70%	54.31%	8.99%
Manhattan	308 Upper East Side	36.52%	60.11%	3.37%
Manhattan	309 Morningside Heights/Hamilton	34.88%	52.91%	12.21%
Manhattan	310 Central Harlem	42.23%	41.39%	16.39%
Manhattan	311 East Harlem	33.94%	61.21%	4.85%
Manhattan	312 Washington Heights/Inwood	33.33%	53.70%	12.96%
Queens	401 Astoria	43.48%	54.04%	2.48%
Queens	402 Woodside/Sunnyside	41.10%	56.16%	2.74%
Queens	403 Jackson Heights	58.77%	36.84%	4.39%
Queens	404 Elmhurst/Corona	48.39%	39.78%	11.83%
Queens	405 Ridgewood/Maspeth	40.00%	35.00%	25.00%
Queens	406 Rego Park/Forest Hills	28.00%	56.00%	16.00%
Queens	407 Flushing/Whitestone	35.00%	60.00%	5.00%
Queens	408 Hillcrest/Fresh Meadows	23.53%	47.06%	29.41%
Queens	409 Kew Gardens/Woodhaven	42.11%	26.32%	31.58%
Queens	410 S. Ozone Park/Howard Beach	58.14%	34.88%	6.98%
Queens	411 Bayside/Little Neck	30.77%	69.23%	0.00%
Queens	412 Jamaica/Hollis	29.82%	31.58%	38.60%
Queens	413 Queens Village	16.00%	36.00%	48.00%
Queens	414 Rockaway/Broad Channel	38.46%	32.97%	28.57%
Staten Island	501 St. George/Stapleton	86.50%	9.97%	3.54%
Staten Island	502 S. Beach/Willowbrook	44.44%	48.89%	6.67%
Staten Island	503 Tottenville/Great Kills	75.00%	0.00%	25.00%
Total	**New York City**	**42.89%**	**42.44%**	**14.67%**

Source: NYC Department of Finance

Map 7-14
Foreclosure Judgments Against Class 2 Tax Lien Sales, New York City Community Districts, 1996-2003

Percent Foreclosure Judgment

- 0 - 8
- 9 - 17
- 18 - 31
- 32 - 48

—— Brooklyn-Queens Border

Parkland

Airports

Source: NYC Department of Finance

Furman Center for Real Estate and Urban Policy, New York University