## Bronx

<table>
<thead>
<tr>
<th>Neighborhood</th>
<th>CD</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mott Haven/Melrose</td>
<td>101</td>
<td>42</td>
</tr>
<tr>
<td>Hunts Point/Longwood</td>
<td>102</td>
<td>43</td>
</tr>
<tr>
<td>Morrisania/Crotona</td>
<td>103</td>
<td>44</td>
</tr>
<tr>
<td>Highbridge/Concourse</td>
<td>104</td>
<td>45</td>
</tr>
<tr>
<td>Fordham/University Heights</td>
<td>105</td>
<td>46</td>
</tr>
<tr>
<td>Belmont/East Tremont</td>
<td>106</td>
<td>47</td>
</tr>
<tr>
<td>Kingsbridge Heights/Bedford</td>
<td>107</td>
<td>48</td>
</tr>
<tr>
<td>Riverdale/Fieldston</td>
<td>108</td>
<td>49</td>
</tr>
<tr>
<td>Parkchester/Soundview</td>
<td>109</td>
<td>50</td>
</tr>
<tr>
<td>Throgs Neck/Co-op City</td>
<td>110</td>
<td>51</td>
</tr>
<tr>
<td>Morris Park/Bronxdale</td>
<td>111</td>
<td>52</td>
</tr>
<tr>
<td>Williamsbridge/Baychester</td>
<td>112</td>
<td>53</td>
</tr>
</tbody>
</table>
The Bronx has the lowest rate of homeownership in the City, but has seen a recent increase in the rate of home purchase lending. Bronx residents who are buying homes are much more likely to purchase homes with subprime loans, and the borough has the distinction of having the highest rate of foreclosures in the City. Despite having the lowest rents in the City, the borough also has the highest median rent burden—a reflection of the very low incomes that Bronx residents earn. In fact, Bronx residents have the lowest median income in the City and are the most likely to live in poverty. The Bronx also faces some serious health challenges—the five community districts in the City with the highest rates of asthma hospitalizations are all located in the Bronx.

Serious housing code violations have continued to rise in the Bronx, from 79.1 (per 1,000 rental units) in 2004 to 116.1 in 2005—twice the rate of violations citywide and the most of any borough. However, tax delinquencies have declined each year since 2002.

Despite these poor housing quality indicators, the Bronx has the lowest rental vacancy rate in the City (2.6%, compared to the City average of 3.1%), and experienced a significant increase in building permits between 2002 and 2005 (an 88% increase compared to 71% citywide). Large scale developments are abundant throughout the borough—from the new Gateway Center and Yankee Stadium in CD 104 to the Hub Retail and Office complex in CD 101. Most of these big projects are scheduled to be completed by 2009.

The Bronx has the largest concentration of Hispanics of any borough, and the smallest percent of whites (46.8% and 18.7% of the borough's population respectively).
### Housing Prices and Affordability

<table>
<thead>
<tr>
<th>Index of Housing Price Appreciation (2-4 family building)</th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
<th>Rank (2002/3)</th>
<th>Rank (2004/5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$132.9</td>
<td>151.8</td>
<td>171.5</td>
<td>191.2</td>
<td>5</td>
<td>4</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Median Monthly Rent (unsubsidized units)</th>
<th>$720</th>
<th>-</th>
<th>-</th>
<th>$775</th>
<th>5</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Price per Unit (2-4 family building)</td>
<td>$138,414</td>
<td>$156,558</td>
<td>$177,310</td>
<td>$196,667</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Median Price per Unit (single family)</td>
<td>$265,973</td>
<td>$286,741</td>
<td>$330,842</td>
<td>$359,825</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Median Rent Burden (all renter households)</td>
<td>31.0%</td>
<td>-</td>
<td>-</td>
<td>34.5%</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Median Rent Burden (unsubsidized low income renters)</td>
<td>46.0%</td>
<td>-</td>
<td>-</td>
<td>52.4%</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

### Housing Quality

<table>
<thead>
<tr>
<th>Serious Housing Code Violations (per 1,000 rental units)</th>
<th>58.0</th>
<th>63.3</th>
<th>79.1</th>
<th>116.1</th>
<th>1</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent Tax Delinquencies (delinquent ≥1 year)</td>
<td>3.3%</td>
<td>2.2%</td>
<td>1.7%</td>
<td>1.5%</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Percent Severe Crowding (all renter households)</td>
<td>3.8%</td>
<td>-</td>
<td>-</td>
<td>4.5%</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Percent Severe Crowding (unsubsidized low income renters)</td>
<td>4.9%</td>
<td>-</td>
<td>-</td>
<td>5.7%</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Median Age of Housing Stock</td>
<td>-</td>
<td>72</td>
<td>73</td>
<td>74</td>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>

### Social, Demographic and Income Indicators

<table>
<thead>
<tr>
<th>Population</th>
<th>1,358,895</th>
<th>1,363,875</th>
<th>1,362,523</th>
<th>1,364,566</th>
<th>4</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Racial Diversity Index</td>
<td>0.87</td>
<td>-</td>
<td>-</td>
<td>0.86</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Percent Immigrant Households</td>
<td>34.8%</td>
<td>-</td>
<td>-</td>
<td>32.0%</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Percent Asian Households</td>
<td>2.9%</td>
<td>-</td>
<td>-</td>
<td>2.8%</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Percent Black Households</td>
<td>32.2%</td>
<td>-</td>
<td>-</td>
<td>31.4%</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Percent Hispanic Households</td>
<td>44.9%</td>
<td>-</td>
<td>-</td>
<td>46.8%</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Percent White (non-Hispanic) Households</td>
<td>19.7%</td>
<td>-</td>
<td>-</td>
<td>18.7%</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Percent Other Race Households</td>
<td>0.4%</td>
<td>-</td>
<td>-</td>
<td>0.2%</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Median Household Income (in 2004 dollars)</td>
<td>$28,460</td>
<td>-</td>
<td>-</td>
<td>$27,500</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Income Diversity Ratio</td>
<td>6.2</td>
<td>-</td>
<td>-</td>
<td>6.4</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Poverty Rate</td>
<td>26.6%</td>
<td>-</td>
<td>-</td>
<td>28.1%</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Unemployment Rate</td>
<td>12.7%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Percent Students Performing at Grade Level - Reading</td>
<td>28.0%</td>
<td>29.0%</td>
<td>28.9%</td>
<td>39.6%</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Percent Students Performing at Grade Level - Math</td>
<td>24.0%</td>
<td>31.3%</td>
<td>35.7%</td>
<td>41.5%</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

### Health Indicators

<table>
<thead>
<tr>
<th>Asthma Hospitalizations (per 1,000 people)</th>
<th>6.3</th>
<th>6.8</th>
<th>6.3</th>
<th>6.1</th>
<th>1</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Birth Weight (per 1,000 live births)</td>
<td>92.0</td>
<td>95.1</td>
<td>100.4</td>
<td>103.4</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Infant Mortality (per 1,000 births)</td>
<td>6.5</td>
<td>8.6</td>
<td>7.1</td>
<td>6.2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Elevated Blood Lead Levels (per 1,000 children tested)</td>
<td>11.6</td>
<td>9.1</td>
<td>8.3</td>
<td>-</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

### Lending Indicators

<table>
<thead>
<tr>
<th>Home Purchase Loans (per 1,000 properties)</th>
<th>40.3</th>
<th>39.4</th>
<th>49.3</th>
<th>60.2</th>
<th>5</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of Home Purchase Loans that are Subprime</td>
<td>12.4%</td>
<td>17.7%</td>
<td>28.0%</td>
<td>34.3%</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Refinance Loan Rate (per 1,000 properties)</td>
<td>56.0</td>
<td>73.7</td>
<td>56.3</td>
<td>54.7</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Percent of Refinance Loans that are Subprime</td>
<td>24.2%</td>
<td>27.5%</td>
<td>40.9%</td>
<td>43.0%</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Notices of Foreclosure (per 1,000 1-4 family properties)</td>
<td>19.1</td>
<td>18.9</td>
<td>17.4</td>
<td>11.6</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

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 2005.
Mott Haven/Melrose is a prime example of a district that has not enjoyed the many gains the City has seen over the past decade. It has the highest poverty rate and rate of asthma hospitalizations, and the lowest proportion of students performing at grade level in math. CD 101 is one of the least racially diverse in the City. Only 2.5% of the district's residents are white—making CD 101 second only to Jamaica, Queens as the district with the smallest percent of white residents.

CD 101 is the site of two major new developments: a $57M office and retail complex; and Via Verde, an 18-story, 202-unit, affordable housing complex that won New York City's first juried design competition for affordable and sustainable housing.

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**Percent of Households in CD 101 in Each New York City Income Quintile**

<table>
<thead>
<tr>
<th>NYC Income Quintiles</th>
<th>2002/3</th>
<th>2004</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>$16,190</td>
<td>49%</td>
<td>22%</td>
<td>17%</td>
</tr>
<tr>
<td>$33,203</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$55,716</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$93,384</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Racial and Ethnic Composition in New York City and CD 101**

<table>
<thead>
<tr>
<th>Racial/Ethnic Group</th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>44.2%</td>
<td>44.2%</td>
<td>44.2%</td>
<td>44.2%</td>
</tr>
<tr>
<td>Black</td>
<td>23.0%</td>
<td>23.0%</td>
<td>23.0%</td>
<td>23.0%</td>
</tr>
<tr>
<td>Asian</td>
<td>9.5%</td>
<td>9.5%</td>
<td>9.5%</td>
<td>9.5%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>23.0%</td>
<td>23.0%</td>
<td>23.0%</td>
<td>23.0%</td>
</tr>
<tr>
<td>Other</td>
<td>0.3%</td>
<td>0.3%</td>
<td>0.3%</td>
<td>0.3%</td>
</tr>
</tbody>
</table>

---

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 32 community districts with the same predominant housing type (2-4 family buildings).
### Hunts Point/Longwood

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>Rank '02</th>
<th>Rank '05</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population (2000)</td>
<td>46,824</td>
<td>57</td>
<td>-</td>
</tr>
<tr>
<td>Population Density (2000)</td>
<td>31.4</td>
<td>39</td>
<td>-</td>
</tr>
<tr>
<td>Median Monthly Rent</td>
<td>$650</td>
<td>51</td>
<td>57</td>
</tr>
<tr>
<td>Median Price/Unit (2-4 fam.)</td>
<td>$163,930</td>
<td>29</td>
<td>31</td>
</tr>
<tr>
<td>Racial Diversity Index</td>
<td>0.49</td>
<td>44</td>
<td>48</td>
</tr>
<tr>
<td>Income Diversity Ratio</td>
<td>6.2</td>
<td>22</td>
<td>12</td>
</tr>
</tbody>
</table>

### Percent of Households in CD 102 in Each New York City Income Quintile

<table>
<thead>
<tr>
<th>NYC Income Quintiles</th>
<th>CD 102</th>
</tr>
</thead>
<tbody>
<tr>
<td>$16,190</td>
<td>49%</td>
</tr>
<tr>
<td>$33,203</td>
<td>22%</td>
</tr>
<tr>
<td>$55,716</td>
<td>17%</td>
</tr>
<tr>
<td>$93,384</td>
<td>10%</td>
</tr>
<tr>
<td>-</td>
<td>2%</td>
</tr>
</tbody>
</table>

### Racial and Ethnic Composition in New York City and CD 102

**NEW YORK CITY**
- White (44.2%)
- Black (23.0%)
- Asian (9.5%)
- Hispanic (23.0%)
- Other (0.3%)

**CD 102**
- White (2.5%)
- Black (21.1%)
- Asian (0.0%)
- Hispanic (76.4%)
- Other (0.0%)

Hunts Point/Longwood has an extremely low rate of homeownership. Those that do own their own homes have the most precarious financial situations; CD 102 has the fourth highest rate of foreclosures in the City. Between 2002 and 2005, the percentage of home purchase loans that were subprime increased by 33.8 percentage points, one of the largest increases in the City. This community district has the highest poverty rate in the City.

CD 102 was in the news in 2006 because of a controversial plan to turn a 28-acre parcel of industrial land into a new detention center, which would house up to 2,000 inmates. The proposed jail is subject to the City's Uniform Land Use Review Process, which is scheduled to begin in Spring 2007.

### Additional Data

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Household Income (in 2004 dollars)</td>
<td>$16,190</td>
<td>-</td>
<td>-</td>
<td>$15,544</td>
<td>54</td>
<td>55</td>
</tr>
<tr>
<td>Poverty Rate</td>
<td>44.6%</td>
<td>-</td>
<td>-</td>
<td>46.7%</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Percent Immigrant Households</td>
<td>27.0%</td>
<td>-</td>
<td>-</td>
<td>25.1%</td>
<td>39</td>
<td>41</td>
</tr>
<tr>
<td>Percent of Rental Units that are Subsidized</td>
<td>46.5%</td>
<td>-</td>
<td>-</td>
<td>51.6%</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Percent of Rental Units that are Rent-Regulated</td>
<td>46.3%</td>
<td>-</td>
<td>-</td>
<td>42.4%</td>
<td>29</td>
<td>32</td>
</tr>
<tr>
<td>Certificates of Occupancy</td>
<td>112</td>
<td>82</td>
<td>82</td>
<td>70</td>
<td>35</td>
<td>50</td>
</tr>
<tr>
<td>Percent Vacant Land Area</td>
<td>-</td>
<td>5.4%</td>
<td>5.3%</td>
<td>5.3%</td>
<td>20</td>
<td>18</td>
</tr>
<tr>
<td>Median Age of Housing Stock</td>
<td>-</td>
<td>80</td>
<td>80</td>
<td>81</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Homeownership Rate</td>
<td>5.6%</td>
<td>-</td>
<td>-</td>
<td>6.1%</td>
<td>54</td>
<td>54</td>
</tr>
<tr>
<td>Index of Housing Price Appreciation (2 - 4 family bldg.)</td>
<td>141.5</td>
<td>169.0</td>
<td>174.0</td>
<td>194.8</td>
<td>22</td>
<td>25^3</td>
</tr>
<tr>
<td>Home Purchase Loans (per 1,000 properties)</td>
<td>69.1</td>
<td>62.9</td>
<td>56.5</td>
<td>75.8</td>
<td>12</td>
<td>18</td>
</tr>
<tr>
<td>Percent of Home Purchase Loans that are Subprime</td>
<td>7.1%</td>
<td>19.4%</td>
<td>35.1%</td>
<td>40.9%</td>
<td>30</td>
<td>11</td>
</tr>
<tr>
<td>Percent of Refinance Loans that are Subprime</td>
<td>29.4%</td>
<td>29.8%</td>
<td>45.2%</td>
<td>42.4%</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>Notices of Foreclosure (per 1,000 1-4 family properties)</td>
<td>29.6</td>
<td>25.2</td>
<td>26.0</td>
<td>24.2</td>
<td>12</td>
<td>4</td>
</tr>
<tr>
<td>Percent Tax Delinquencies (delinquent ≥1 year)</td>
<td>3.8%</td>
<td>3.2%</td>
<td>2.4%</td>
<td>1.8%</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>Serious Housing Code Violations (per 1,000 rental units)</td>
<td>92.0</td>
<td>70.9</td>
<td>115.9</td>
<td>155.6</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Percent of Students Performing at Grade Level - Reading</td>
<td>29.3%</td>
<td>31.3%</td>
<td>29.9%</td>
<td>39.6%</td>
<td>48</td>
<td>53</td>
</tr>
<tr>
<td>Percent of Students Performing at Grade Level - Math</td>
<td>24.9%</td>
<td>34.3%</td>
<td>37.7%</td>
<td>43.6%</td>
<td>49</td>
<td>44</td>
</tr>
<tr>
<td>Felony Crime Rate (per 1,000 residents)</td>
<td>52.5</td>
<td>51.9</td>
<td>46.6</td>
<td>47.5</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Acres of Open Space (per 1,000 residents)</td>
<td>-</td>
<td>-</td>
<td>2.7</td>
<td>-</td>
<td>-</td>
<td>24</td>
</tr>
<tr>
<td>Asthma Hospitalization (per 1,000 people)</td>
<td>8.4</td>
<td>9.4</td>
<td>8.0</td>
<td>9.1</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Low Birth Weight (per 1,000 live births)</td>
<td>88</td>
<td>88</td>
<td>91</td>
<td>99</td>
<td>24</td>
<td>21</td>
</tr>
</tbody>
</table>

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 Price index should be treated with caution due to low number of observations.

3 Ranked out of 32 community districts with the same predominant housing type (2-4 family buildings).
Like much of the South Bronx, Morrisania/Crotona has among the highest poverty rates in the City. Its residents have very poor health outcomes. Unlike the rest of the City, CD 103 actually saw an increase in crime rates from 2002 to 2005. CD 103 also ranks near the top in percent of refinance and home purchase loans that are subprime.

Despite these indicators of stress, the district shows signs of real estate activity—an increase in certificates of occupancy, more home purchase mortgages and refinance loans, large decreases in foreclosures and growth in income. However, because so much of the lending is subprime, the revitalization may be precarious.

Percent of Households in CD 103 in Each New York City Income Quintile

Racial and Ethnic Composition in New York City and CD 103

<table>
<thead>
<tr>
<th>NYC Income Quintiles</th>
<th>$16,190</th>
<th>$33,203</th>
<th>$55,716</th>
<th>$93,384</th>
</tr>
</thead>
<tbody>
<tr>
<td>White (44.2%)</td>
<td>46%</td>
<td>29%</td>
<td>13%</td>
<td>10%</td>
</tr>
<tr>
<td>Asian (9.5%)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hispanic (23.0%)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (0.3%)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CD 103</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>White (8.2%)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asian (1.6%)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hispanic (55.9%)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (0.0%)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| 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. |
| Rank out of 32 community districts with the same predominant housing type (2-4 family buildings). |
While Highbridge/Concourse has followed the City’s trend of decreases in tax delinquencies over the past few years, it still has the second highest rate of any CD. Another indication of the distressed housing stock in CD 104 is the very high rate of serious housing code violations. The housing stock is among the oldest in the City and an unusually high percentage of the housing is rent-regulated. CD 104 ranks the highest in percent of refinance loans that are subprime.

From 2002 to 2005, CD 104 saw a drop in median income of 7.6%, and as of 2005, 35.2% of residents live in poverty. In 2006, CD 104 saw the groundbreakings for two major developments—Yankee Stadium and the Gateway Center, which are both scheduled to be complete by 2009.
Fordham/University Heights’s rental stock remains relatively affordable. At $680 per month, its median rent ranks among the lowest available citywide. This may be in large part due to the fact that 81.1% of its stock is rent regulated, the fifth highest percentage of rent-regulated stock in the City. Low rents also may reflect deficiencies. The district has the 3rd highest ranked housing code violations of any CD in the City.

Despite its consistently low rate of homeownership (2.3%), CD 105 has seen a dramatic increase in the rate of home purchase loans over the past few years, with half of those being subprime.
Belmont/East Tremont

<table>
<thead>
<tr>
<th>Statistic</th>
<th>2005</th>
<th>Rank '02</th>
<th>Rank '05</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population (2000)</td>
<td>75,688</td>
<td>55</td>
<td>-</td>
</tr>
<tr>
<td>Population Density (2000)</td>
<td>32.3</td>
<td>36</td>
<td>-</td>
</tr>
<tr>
<td>Median Monthly Rent</td>
<td>$750</td>
<td>54</td>
<td>50</td>
</tr>
<tr>
<td>Median Price/Unit (2-4 fam.)</td>
<td>$180,833</td>
<td>28</td>
<td>26</td>
</tr>
<tr>
<td>Racial Diversity Index</td>
<td>0.75</td>
<td>25</td>
<td>23</td>
</tr>
<tr>
<td>Income Diversity Ratio</td>
<td>4.4</td>
<td>36</td>
<td>46</td>
</tr>
</tbody>
</table>

Even with a 9.6% increase in median household income between 2002 and 2005, Belmont/East Tremont still has one of the lowest median incomes in the City ($16,800). Homeownership rates are stable, and low relative to the City as a whole, but high given the CD's median income. Property is appreciating rapidly, and the rate of home purchase lending has almost doubled, ranking CD 106 16th citywide for the rate of home purchase loans. In addition, the neighborhood is seeing steady improvements in school performance indicators.

Troublesome signs, however, include the high rate of subprime loans, and the high rate of serious housing code violations.

---

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 32 community districts with the same predominant housing type (2-4 family buildings).
KINGSBRIDGE HEIGHTS/BEDFORD

Kingsbridge Heights/Bedford has seen a milder rise in subprime home purchases than many of the surrounding communities. Indeed, the fact that even with a 18.4 percentage point increase in the rate of subprime refinance loans between 2002 and 2005, CD 107 has dropped from 8th to 22nd is indicative of just how severe the City’s reliance on subprime lending has been over the past few years.

CD 107 has the highest proportion of rent-regulated units in the City and has experienced little new construction activity—only seven certificates of occupancy were issued in 2005. In late 2006, the City released an RFP for the redevelopment of the landmark 575,000 square-foot Kingsbridge Armory into a mixed-use facility and anchor for the community.

Percent of Households in CD 107 in Each New York City Income Quintile

Racial and Ethnic Composition in New York City and CD 107

Percent of Households in CD 107 in Each New York City Income Quintile

Racial and Ethnic Composition in New York City and CD 107
With twice as many whites as Hispanic residents, Riverdale/Fieldston’s racial and ethnic composition looks far different from the rest of the borough. Even with a 10.7% drop in median income between 2002 and 2005, CD 108 remains the most affluent CD in the Bronx. With homeownership rates equal to the citywide rate, and the fewest foreclosures of any CD in the Bronx, CD 108 is one of the borough’s more stable communities. Indeed, it had no certificates of occupancy issued in 2005, so no new housing was built.

<table>
<thead>
<tr>
<th>Percent of Households in CD 108 in Each New York City Income Quintile</th>
<th>18%</th>
<th>18%</th>
<th>23%</th>
<th>19%</th>
<th>22%</th>
</tr>
</thead>
<tbody>
<tr>
<td>NYC Income Quintiles</td>
<td>$16,190</td>
<td>$33,203</td>
<td>$55,716</td>
<td>$93,384</td>
<td></td>
</tr>
</tbody>
</table>

With twice as many whites as Hispanic residents, Riverdale/Fieldston’s racial and ethnic composition looks far different from the rest of the borough. Even with a 10.7% drop in median income between 2002 and 2005, CD 108 remains the most affluent CD in the Bronx. With homeownership rates equal to the citywide rate, and the fewest foreclosures of any CD in the Bronx, CD 108 is one of the borough’s more stable communities. Indeed, it had no certificates of occupancy issued in 2005, so no new housing was built.

<table>
<thead>
<tr>
<th>Racial and Ethnic Composition in New York City and CD 108</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NEW YORK CITY</strong></td>
</tr>
<tr>
<td>White (55.6%)</td>
</tr>
<tr>
<td><strong>CD 108</strong></td>
</tr>
<tr>
<td>White (55.6%)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Median Household Income (in 2004 dollars)</strong></td>
<td>$49,257</td>
<td>-</td>
<td>-</td>
<td>$44,000</td>
<td>17</td>
</tr>
<tr>
<td><strong>Poverty Rate</strong></td>
<td>13.7%</td>
<td>-</td>
<td>-</td>
<td>16.3%</td>
<td>35</td>
</tr>
<tr>
<td><strong>Percent Immigrant Households</strong></td>
<td>36.9%</td>
<td>-</td>
<td>-</td>
<td>34.4%</td>
<td>34</td>
</tr>
<tr>
<td><strong>Percent of Rental Units that are Subsidized</strong></td>
<td>12.2%</td>
<td>-</td>
<td>-</td>
<td>6.3%</td>
<td>29</td>
</tr>
<tr>
<td><strong>Percent of Rental Units that are Rent-Regulated</strong></td>
<td>72.1%</td>
<td>-</td>
<td>-</td>
<td>78.2%</td>
<td>8</td>
</tr>
<tr>
<td><strong>Certificates of Occupancy</strong></td>
<td>6</td>
<td>27</td>
<td>129</td>
<td>0</td>
<td>58</td>
</tr>
<tr>
<td><strong>Percent Vacant Land Area</strong></td>
<td>-</td>
<td>4.8%</td>
<td>4.7%</td>
<td>5.1%</td>
<td>23</td>
</tr>
<tr>
<td><strong>Median Age of Housing Stock</strong></td>
<td>-</td>
<td>52</td>
<td>53</td>
<td>53</td>
<td>48</td>
</tr>
<tr>
<td><strong>Homeownership Rate</strong></td>
<td>32.3%</td>
<td>-</td>
<td>-</td>
<td>33.1%</td>
<td>22</td>
</tr>
<tr>
<td><strong>Index of Housing Price Appreciation (1 family building)</strong></td>
<td>130.6</td>
<td>153.6</td>
<td>162.0</td>
<td>187.1</td>
<td>14</td>
</tr>
<tr>
<td><strong>Home Purchase Loans (per 1,000 properties)</strong></td>
<td>30.8</td>
<td>34.6</td>
<td>38.7</td>
<td>44.2</td>
<td>52</td>
</tr>
<tr>
<td><strong>Percent of Home Purchase Loans that are Subprime</strong></td>
<td>1.8%</td>
<td>2.7%</td>
<td>4.5%</td>
<td>4.2%</td>
<td>47</td>
</tr>
<tr>
<td><strong>Percent of Refinance Loans that are Subprime</strong></td>
<td>7.3%</td>
<td>7.3%</td>
<td>13.9%</td>
<td>16.1%</td>
<td>46</td>
</tr>
<tr>
<td><strong>Notices of Foreclosure (per 1,000 1-4 family properties)</strong></td>
<td>6.5</td>
<td>7.7</td>
<td>7.1</td>
<td>4.9</td>
<td>33</td>
</tr>
<tr>
<td><strong>Percent Tax Delinquencies (delinquent ≥1 year)</strong></td>
<td>2.1%</td>
<td>1.7%</td>
<td>1.0%</td>
<td>0.8%</td>
<td>38</td>
</tr>
<tr>
<td><strong>Serious Housing Code Violations (per 1,000 rental units)</strong></td>
<td>24.9</td>
<td>33.9</td>
<td>44.9</td>
<td>50.0</td>
<td>32</td>
</tr>
<tr>
<td><strong>Percent of Students Performing at Grade Level - Reading</strong></td>
<td>27.8%</td>
<td>29.7%</td>
<td>30.7%</td>
<td>43.6%</td>
<td>52</td>
</tr>
<tr>
<td><strong>Percent of Students Performing at Grade Level - Math</strong></td>
<td>22.8%</td>
<td>30.3%</td>
<td>36.6%</td>
<td>43.2%</td>
<td>52</td>
</tr>
<tr>
<td><strong>Felony Crime Rate (per 1,000 residents)</strong></td>
<td>23.3</td>
<td>21.2</td>
<td>20.3</td>
<td>18.4</td>
<td>48</td>
</tr>
<tr>
<td><strong>Acres of Open Space (per 1,000 residents)</strong></td>
<td>-</td>
<td>-</td>
<td>6.1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Asthma Hospitalization (per 1,000 people)</strong></td>
<td>3.2</td>
<td>3.1</td>
<td>3.6</td>
<td>3.2</td>
<td>22</td>
</tr>
<tr>
<td><strong>Low Birth Weight (per 1,000 live births)</strong></td>
<td>68.0</td>
<td>88.0</td>
<td>87.0</td>
<td>96.0</td>
<td>47</td>
</tr>
</tbody>
</table>

\(^1\) Community district 108 matches sub-borough area 106.
\(^2\) Ranked out of 15 community districts with the same predominant housing type (single family homes).
Many of Parkchester/Soundview’s trends look more like those of the City as a whole than those of the Bronx. Crime is falling at pace with citywide trends, and the rate of homeownership is rising. Despite these trends, CD 109’s health and education outcomes diverge from those of the City as a whole. With 5.8 asthma hospitalizations per 1,000 people a year, CD 109 is ranked 11th highest citywide. In terms of students performing at grade level, CD 109 is ranked 54th for reading and 46th for math. Contrary to citywide trends, the poverty rate in CD 109 has increased by 5.2 percentage points.

### Percent of Households in CD 109 in Each New York City Income Quintile

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$16,190</td>
<td>26</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$33,203</td>
<td>25</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$55,716</td>
<td>22</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$93,384</td>
<td>19</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$104,760</td>
<td>8</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

### Racial and Ethnic Composition in New York City and CD 109

<table>
<thead>
<tr>
<th></th>
<th>NEW YORK CITY</th>
<th>CD 109</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>44.2%</td>
<td>4.4%</td>
</tr>
<tr>
<td>Black</td>
<td>23.0%</td>
<td>34.7%</td>
</tr>
<tr>
<td>Asian</td>
<td>9.5%</td>
<td>5.1%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>23.0%</td>
<td>55.8%</td>
</tr>
<tr>
<td>Other</td>
<td>0.3%</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

1 Community district 109 matches sub-borough area 107.
2 Ranked out of 32 community districts with the same predominant housing type (2-4 family buildings).
The population of Throgs Neck/Co-op City is fairly representative of the population of the City as a whole. No single racial group constitutes a majority and the income distribution is close to that of the City’s. CD 110 has by far the highest rate of homeownership of any CD in the Bronx; indeed at 65.4%, it has the 5th highest homeownership rate in the City.

With 11.1 acres of open space per 1,000 residents, CD 110 has the highest proportion of open space of any CDs in the Bronx. Other measures of the quality of the neighborhood housing stock show that CD 110 is doing relatively well: only 0.8% of its properties have been tax delinquent for a year or more and it is ranked 48th in serious housing code violations.

### Percent of Households in CD 110 in Each New York City Income Quintile

<table>
<thead>
<tr>
<th>NYC Income Quintiles</th>
<th>2005</th>
<th>Rank '02</th>
<th>Rank '05</th>
</tr>
</thead>
<tbody>
<tr>
<td>$16,190</td>
<td>17%</td>
<td>62</td>
<td>-</td>
</tr>
<tr>
<td>$33,203</td>
<td>23%</td>
<td>54</td>
<td>-</td>
</tr>
<tr>
<td>$55,716</td>
<td>16%</td>
<td>49</td>
<td>-</td>
</tr>
<tr>
<td>$93,384</td>
<td>28%</td>
<td>46</td>
<td>-</td>
</tr>
<tr>
<td>$162,286</td>
<td>15%</td>
<td>46</td>
<td>-</td>
</tr>
</tbody>
</table>

### Racial and Ethnic Composition in New York City and CD 110

<table>
<thead>
<tr>
<th></th>
<th>New York City</th>
<th>CD 110</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>46.8%</td>
<td>44.2%</td>
</tr>
<tr>
<td>Black</td>
<td>29.2%</td>
<td>23.0%</td>
</tr>
<tr>
<td>Asian</td>
<td>9.5%</td>
<td>9.5%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>22.1%</td>
<td>23.0%</td>
</tr>
<tr>
<td>Other</td>
<td>0.3%</td>
<td>0.4%</td>
</tr>
</tbody>
</table>

The population of Throgs Neck/Co-op City is fairly representative of the population of the City as a whole. No single racial group constitutes a majority and the income distribution is close to that of the City’s. CD 110 has by far the highest rate of homeownership of any CD in the Bronx; indeed at 65.4%, it has the 5th highest homeownership rate in the City.

With 11.1 acres of open space per 1,000 residents, CD 110 has the highest proportion of open space of any CDs in the Bronx. Other measures of the quality of the neighborhood housing stock show that CD 110 is doing relatively well: only 0.8% of its properties have been tax delinquent for a year or more and it is ranked 48th in serious housing code violations.
Most of Morris Park/Bronxdale's indicators regarding housing and neighborhood health quality have remained relatively stable between 2002 and 2005. The modest shifts have followed the City's general trends—a drop in median income, a slight decline in crime, and an increase in the educational attainment of its youth.

CD 111 is the site of a $27M affordable housing and retail complex being built on an old brownfield site. The development, which is being financed by the New York City Housing Development Corporation's Low-Income Affordable Marketplace Program, will create 100 housing units and is due to be completed in 2007.

### Percent of Households in CD 111 in Each New York City Income Quintile

<table>
<thead>
<tr>
<th>NYC Income Quintiles</th>
<th>Rank '02</th>
<th>Rank '05</th>
</tr>
</thead>
<tbody>
<tr>
<td>$16,190</td>
<td>18%</td>
<td>19%</td>
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<tr>
<td>$33,203</td>
<td>25%</td>
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</tr>
<tr>
<td>$55,716</td>
<td>19%</td>
<td>14%</td>
</tr>
<tr>
<td>$93,384</td>
<td>14%</td>
<td></td>
</tr>
</tbody>
</table>

### Racial and Ethnic Composition in New York City and CD 111

<table>
<thead>
<tr>
<th>NEW YORK CITY</th>
<th>CD 111</th>
</tr>
</thead>
<tbody>
<tr>
<td>White (44.2%)</td>
<td>White (37.0%)</td>
</tr>
<tr>
<td>Black (23.0%)</td>
<td>Black (18.6%)</td>
</tr>
<tr>
<td>Asian (9.5%)</td>
<td>Asian (5.6%)</td>
</tr>
<tr>
<td>Hispanic (23.0%)</td>
<td>Hispanic (38.3%)</td>
</tr>
<tr>
<td>Other (0.3%)</td>
<td>Other (0.6%)</td>
</tr>
</tbody>
</table>

### Community District 111 Matches Sub-borough Area 109.

### Ranked out of 32 Community Districts with the Same Predominant Housing Type (2-4 Family Buildings).
Even with a drop in median income of 13.1%, and an increase in poverty rates of 4.3 percentage points between 2002 and 2005, residents of Williamsbridge/Baychester are doing well compared to the rest of the Bronx. CD 112 has the highest rate of home purchase lending of any CD in the Bronx (92.3 per 1,000 properties), and enjoys homeownership rates near the City average.

However, many of the homes are financed with subprime loans. Half of the district’s home purchase loans are subprime, ranking it 4th in the City. CD 112 has the second-to-lowest percentage of rent-regulated apartments in the borough and is ranked 37th citywide for this indicator.