In this section we define each neighborhood data indicator used in this report and provide the source of the indicator, the level of geography for which it is available, the years for which data are available, and the five neighborhoods with the highest and lowest totals for that indicator. Rankings are provided for the most recent year data are available for each indicator. In the event of a tie, rank numbers are repeated. Though community districts and sub-borough areas may share boundaries, they often have slightly different names. In the rankings, we use the name appropriate to the level of geography for which data are available. In addition, because there are 59 community districts and 55 sub-borough areas, indicator ranks fluctuate accordingly. Refer to “Notes on the 2006 Edition” for more information on rankings and geographies.

**Acres of Open Space (per 1,000 residents)**
In 2004, a graduate student in City Planning at Hunter College, Sara Hodges, compiled a database of open space in NYC, using data from the NYC Department of Parks and Recreation, the Council on the Environment of NYC, Board of Education, the CARSI Lab and Community Cartography. The database includes local, regional, state and national parks; beaches; sitting areas; Greenstreets; playgrounds; community gardens; as well as outdoor sports facilities maintained by the Department of Parks and Recreation and the Board of Education. The acreage of regional parks that fall within more than one community district is distributed among the various community districts in which it falls proportional to the relative lengths of the district-park boundaries.

*Source: New York City Open Accessible Space Information System (OASIS)*
*Geography: Community district, borough, city*
*Years available: 2004*

**Asthma Hospitalizations (per 1,000 people)**
The indicator measures the number of hospital admissions per 1,000 residents for Chronic Obstructive Pulmonary Disease and is reported by the residence of the admitted patient. The Furman Center aggregates this data to the sub-borough area level using a population weighting formula.

*Source: Infoshare, New York State Department of Health*
*Geography: Sub-borough area, borough, city*

**Certificates of Occupancy**
The NYC Department of Buildings requires a certificate of occupancy (C of O) before any newly constructed housing unit can be occupied. Rehabilitated housing units generally do not require a C of O, unless the rehabilitation is so significant that the floor plan of the unit is changed. This indicator measures the total number of C of Os approved by the Department of Buildings each year.

*Source: New York City Department of City Planning*
*Geography: Community district, borough, city*
**Elevated Blood Lead Levels**  
*(per 1,000 children tested)*  
This indicator measures the rate at which children under the age of 18 who were tested were found to have elevated blood lead levels. The Center for Disease Control has defined elevated blood lead levels as a blood level of 10 µg/dL (microgram per deciliter).  
*Source: NYC Department of Health and Mental Hygiene*  
*Geography: Borough, city*  
*Years Available: 2002, 2003, 2004*

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**Felony Crime Rate (per 1,000 residents)**  
The NYC Police Department collects data on a variety of reported crimes based for each of the 76 police precincts in the City. Felony Crime Rates refers to the seven major felonies that the police track: burglary, larceny, motor vehicle theft, murder, rape, robbery, and assault. Rates are calculated as the number of crimes per 1,000 people residing in the area. The NYC Police Department provides data at the police precinct level. The Furman Center aggregates the data to the community district level using a population weighting formula.  
*Source: New York City Police Department*  
*Geography: Community district, borough, city*  

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**Home Purchase Loans (per 1,000 properties)**  
The extent of mortgage lending provides insight into capital investment in New York City. The Federal Home Mortgage Disclosure Act (HMDA) requires financial institutions with assets totaling $31 million or more to report information on loan applications and originations. Thus, the HMDA data capture most, but not all, residential mortgage lending activity. The report presents statistics on loan activity for residential properties of 1-4 units which, according to HMDA reporting guidelines, also include condominium and cooperative units, even if that unit is located in a structure that houses five or more families.  
*Source: Home Mortgage Disclosure Act*  
*Geography: Sub-borough area, borough, city*  

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**Homeownership Rate**  
The homeownership rate is the number of owner-occupied units divided by the total number of occupied units. We consider the following categories to be owner-occupied: “homeowner (conventional),” which is privately owned one and two to four family houses; “Mitchell-Lama Co-op,” which are privately owned units constructed under the New York State or New York City Mitchell-Lama cooperative program; and “private co-op/condo,” which are privately owned cooperative or condominium units not constructed under the Mitchell-Lama program.  
*Source: New York City Housing and Vacancy Survey*  
*Geography: Sub-borough area, borough, city*  
*Years available: 2002, 2005*

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This data is not available at the community district level, so rankings are not provided for this indicator.
Index of Housing Price Appreciation

This index, also called the repeat sales index, measures average price changes in repeated sales of the same properties. Because it is based on price changes for the same properties, this index captures price appreciation while controlling for changes in the quality of the housing. Sales prices used in the repeat sales index are adjusted for inflation. The index is available for different types of properties – single family, two to four family buildings, five or more family buildings (including co-op buildings), and condominiums. The index given is for the type of housing most prevalent (i.e., with most sales) in each community district or borough. The index is set equal to 100 in 1994. The index for 2005 reflects cumulative price appreciation of the last 11 years, following the housing market bust of the early 1990s.

For example, a price index of 150 in 2005 indicates that quality-controlled prices rose by 50 percent between 1994 and 2005 (appreciation = 150-100/100). To use the price index, therefore, compare an area’s price index for a particular year to the price index for that year and the same class of property in another area. The area with the higher index number experienced greater appreciation.

To compare rates of appreciation, compare the percentage difference between the indices for 2002 and 2005 for each area. For example, if in borough A, the price index for 2-4 family homes in 2002 is 120 and the index for 2005 is 150, quality controlled prices rose by 25 percent (150-120/120). In borough B, if the index for 1-2 family homes was 110 in 2002 and the index for 2005 is 150, quality controlled prices rose by 36 percent (150-110/110). The rate of price appreciation in borough B was therefore higher, even though the boroughs had the same price index in 2005.

Source: New York City Department of Finance, Furman Center
Geography: Community district, borough, city

Income Diversity Ratio

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

Each CD and Borough page includes a graph of income data which shows the percentage of households in a given community district that fall into each of the income quintiles for New York City. The percentages in the charts may not add up to 100% because of rounding.

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

Five Highest
1. Lower East Side/Chinatown
2. Coney Island
3. Borough Park
4. Upper West Side
5. Brownsville

Five Lowest
51. Woodside/Sunnyside
52. Jamaica/Hollis
53. Hillcrest/Fresh Meadows
54. Jackson Heights
55. Ozone Park/Woodhaven

Single Family (Out of 15 CDs)
Three Highest
1. Flatbush/Midwood
2. Sheepshead Bay
3. Rego Park/Forest Hills

Three Lowest
13. St. George Stapleton
14. Throgs Neck/Co-op City
15. Riverdale/Fieldston

2-4 Family (Out of 32 CDs)
Three Highest
1. Fort Greene/Brooklyn Heights
2. Park Slope/Carroll Gardens
3. Greenpoint/Williamsburg

Three Lowest
30. Morris Park/Bronxdale
31. Williamsbridge/Baychester
32. Parkchester/Soundview

5+ Family (Out of 5 CDs)
Three Highest
1. Morningside Heights/Hamilton
2. Central Harlem
3. East Harlem

Two Lowest
4. Washington Heights/Inwood
5. Lower East Side/Chinatown

Condominium (out of 7 CDs)
Three Highest
1. Clinton/Chelsea
2. Upper West Side
3. Greenwich Village/Soho

Three Lowest
5. Financial District
6. Stuyvesant Town/Turtle Bay
7. Midtown
### Infant Mortality Rate (per 1,000 births)
New York City’s Department of Vital Statistics collects data on infant mortality reported by community district. We report the number per 1,000 live births.

*Source: New York City Dept of Health and Mental Hygiene “Summary of Vital Statistics” Report*

<table>
<thead>
<tr>
<th>Borough, city</th>
<th>Year(s) Available</th>
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</table>

### Low Birth Weight (per 1,000 live births)
This indicator keeps track of the number of babies who were born weighing less than 2,500 grams (5.5 pounds). We report the number per 1,000 live births.

*Source: New York City Department of Health and Mental Hygiene*

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<thead>
<tr>
<th>Borough, city</th>
<th>Year(s) Available</th>
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</table>

### Median Age of Housing Stock
This indicator measures the median age of housing units. Age is calculated as the number of years since a building’s construction and each building record is weighted by the number of units in the building to produce the median housing unit age. These data come from the Department of Finance’s Real Property Assessment Data (RPAD) file, which contains records on nearly 1 million unique tax lots.

*Source: Department of Finance Real Property Assessment Data File, Furman Center*

<table>
<thead>
<tr>
<th>Borough, city</th>
<th>Year(s) Available</th>
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</thead>
<tbody>
<tr>
<td>Sunset Park BK</td>
<td>2003, 2004, 2005</td>
</tr>
<tr>
<td>Greenpoint/Williamsburg BK</td>
<td>2003, 2004, 2005</td>
</tr>
<tr>
<td>Flushing/Whitestone QN</td>
<td>2003, 2004, 2005</td>
</tr>
</tbody>
</table>

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

*Source: New York City Housing and Vacancy Survey*

<table>
<thead>
<tr>
<th>Borough, city</th>
<th>Year(s) Available</th>
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</thead>
<tbody>
<tr>
<td>Stuyvesant Town/Turtle Bay MN</td>
<td>2002, 2005</td>
</tr>
<tr>
<td>Greenwich Vill./Financial Dist. MN</td>
<td>2002, 2005</td>
</tr>
<tr>
<td>Upper East Side MN</td>
<td>2002, 2005</td>
</tr>
<tr>
<td>Upper West MN</td>
<td>2002, 2005</td>
</tr>
<tr>
<td>South Shore SI</td>
<td>2002, 2005</td>
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<table>
<thead>
<tr>
<th>Borough, city</th>
<th>Year(s) Available</th>
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</thead>
<tbody>
<tr>
<td>Bedford Stuyvesant BK</td>
<td>2002, 2005</td>
</tr>
<tr>
<td>University Heights/Fordham BX</td>
<td>2002, 2005</td>
</tr>
<tr>
<td>Highbridge/S. Concourse BX</td>
<td>2002, 2005</td>
</tr>
<tr>
<td>Morrisania/Belmont BX</td>
<td>2002, 2005</td>
</tr>
<tr>
<td>Mott Haven/Hunts Point BX</td>
<td>2002, 2005</td>
</tr>
</tbody>
</table>
**Median Monthly Rent**
The Furman Center calculates the monthly contract rent from the 2002 and 2005 Housing and Vacancy Survey, excluding rent of renters receiving city, state or federal subsidies and renters with zero rent (but including rent in rent regulated and rent controlled apartments). The monthly contract rent is the rent agreed to or specified in the lease, even if furnishings, utilities, or services are included. Rent is expressed in constant 2005 dollars to ensure comparability across years.

*Source: New York City Housing and Vacancy Survey, Furman Center*

*Geography: Sub-borough area, borough, city*

*Years Available: 2002, 2005*

**Five Highest**
1. Financial Dist./Greenwich Vil. MN
2. Upper East Side MN
3. Stuyvesant Town/Turtle Bay MN
4. Chelsea/Clinton/Midtown MN
5. Upper West Side MN

**Five Lowest**
51. 4 tied: Morrisania/Belmont (BX), Crown Heights/Prospect Hts. (BK), Rockaways (QN), South Shore (SI)
52. Highbridge/S. Concourse BX
53. University Heights/Fordham BX
54. Mott Haven/Hunts Point BX
55. Central Harlem MN

**Median Price per Unit**
For single family homes, price per unit is the sales price of the home. For multifamily buildings, the price per unit is calculated by dividing the sales price of a residential building by the number of units contained within the building. For condominium buildings, the sale price is available for each apartment. Building sales data are obtained from the Department of Finance. Prices are expressed in constant 2005 dollars to ensure comparability across years. In this report we provide the median price per unit for the predominant housing type at the community district level. For each housing type, CDs are ranked against all CDs with the same predominant housing type.

*Source: New York City Department of Finance, Furman Center*

*Geography: Community district, borough, city*


**Single Family (Out of 15 CDs)**
Three Highest
1. Flatbush/Midwood BK
2. Riverdale/Fieldston BX
3. Bayside/Little Neck QN

Three Lowest
13. Rockaway/Broad Channel QN
14. St. George/Stapleton SI
15. Jamaica/Hollis QN

**2-4 Family (Out of 32 CDs)**
Three Highest
1. Park Slope/Carroll Gardens BK
2. Fort Greene/Brooklyn Heights BK
3. Bay Ridge/Dyker Heights BK

Three Lowest
30. Morrisania/Crotona BX
31. Hunts Point/Longwood BX
32. Mott Haven/Melrose BX

**5+ Family (Out of 5 CDs)**
Two Highest
1. Lower East Side/Chinatown MN
2. East Harlem MN

Two Lowest
4. Central Harlem MN
5. Washington Heights/Inwood MN

**Condominium (Out of 7 CDs)**
Three Highest
1. Greenwich Village/Soho MN
2. Midtown MN
3. Upper West Side MN

Three Lowest
5. Financial District MN
6. Stuyvesant Town/Turtle Bay MN
7. Clinton/Chelsea MN
**Median Rent Burden**
This indicator represents the median percentage of income spent on gross rent (rent plus electricity and fuel costs) by New York City households. For each borough, as well as New York City as a whole, this report lists the rent burden in 2002 and 2005 for all renter households and for unsubsidized low-income renter households. Unsubsidized low-income households are those in which the renter’s income falls below the HUD-defined low income threshold but the renter is not receiving a federal subsidy such as a Section 8 voucher. Due to space limitations, this indicator is omitted from CD pages. Refer to www.nychanis.com for sub-borough area level data.
Source: New York City Housing and Vacancy Survey, Furman Center
Geography: Borough, city
Years Available: 2002, 2005

### All renter households
#### Five Highest
1. Highbridge/S. Concourse BX
2. Kingsbridge Hts./Mosholu BX
3. Morrissania/Belmont BX
4. Jackson Heights QN
5. Borough Park BK

#### Five Lowest
51. Stuyvesant Tn./Turtle Bay MN
52. Bay Ridge/ Dyker Heights BK
53. Bayside/Little Neck QN
54. Brooklyn Hts./Ft. Greene BK
55. Upper West Side MN

### Low income, unsubsidized renter households
#### Five Highest
1. upper East Side MN
2. Bayside/Little Neck QN
3. Borough Park BK
4. Stuyvesant Town/Turtle Bay MN
5. Financial Dist./Greenwich Vil. MN

#### Five Lowest
51. Pelham Parkway BX
52. Bushwick BK
53. Rockaways QN
54. Sunset Park BK
55. Central Harlem MN

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**Notices of Foreclosure**
(per 1,000 1-4 family properties)
A notice of foreclosure, called a *lis pendens*, is a legal notice filed to provide property owners who are late on mortgage payments with notice that the holder of the mortgage is claiming title to the property. In many cases, the filing of a *lis pendens* does not lead to an actual mortgage foreclosure; instead the borrower and lender work out some other solution to the borrower’s default or the borrower sells the property prior to foreclosure. Data on notices of mortgage foreclosure activity provides insight into the health of New York City’s housing market and the precariousness of the financial situation of the City’s homeowners. Because data on these legal filings are not available for Staten Island, only four boroughs are covered for this indicator and the community districts are ranked accordingly.
Source: Public Data Corporation and New York City, Department of Finance (Real Property Assessment Data)
Geography: Community district, borough, city

#### Five Highest
1. Bedford Stuyvesant BK
2. Brownsville BK
3. Bushwick BK
4. Hunts Point/Longwood BX
5. Jamaica/Hollis QN

#### Five Lowest
52. Upper East Side MN
53. Clinton/Chelsea MN
53. Financial District MN
53. Lower East Side/Chinatown MN
53. Midtown MN

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**Number of Housing Units**
A housing unit is a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other persons in the structure, and access the quarters directly from the outside of the building or through a common hall.
Source: New York City Housing and Vacancy Survey
Geography: Sub-borough area, borough, city
Years Available: 2002, 2005

#### Five Highest
1. Upper East Side MN
2. Upper West Side MN
3. Stuyvesant Town/Turtle Bay MN
4. Flushing/Whitestone QN
5. Chelsea/Clinton/Midtown MN

#### Five Lowest
51. Pelham Parkway BX
52. South Crown Heights BK
53. Rockaways QN
54. S. Ozone Park/Howard Beach QN
55. Bushwick BK
Percent of Home Purchase Loans that are Subprime
Subprime mortgage lending allows borrowers with credit records that would not qualify them for prime rate conventional loans to gain access to financing for home purchase, refinancing, and home improvement capital. However, some subprime lending is predatory because it is priced in excess of borrower risk or includes unfair or fraudulent terms. Predatory lending has been associated with a greater risk of foreclosure. The U.S. Department of Housing and Urban Development (HUD) provides a list of lenders that specialize in subprime lending, which the Furman Center matches to loan information under HMDA.
Source: Home Mortgage Disclosure Act
Geography: Sub-borough area, borough, city

Percent Immigrant Households
This number represents the percentage of all heads of household who were not born in the United States or Puerto Rico.
Source: New York City Housing and Vacancy Survey
Geography: Sub-borough area, borough, city
Years available: 2002, 2005

Percent of Refinance Loans that are Subprime
The percentage of refinance loans that are subprime is calculated with data from HMDA. For more information on subprime lending, see the “Percent Subprime Home Purchase Loans” definition.
Source: Home Mortgage Disclosure Act
Geography: Sub-borough area, borough, city
Percent Severely Crowded Households
A severely crowded household is defined as one in which there are more than 1.5 persons for each room in the unit. For each borough, as well as New York City as a whole, this report lists severe crowding in 2002 and 2005 for all renter households and for unsubsidized low-income renter households. Unsubsidized low-income households are those in which the renter’s income falls below the HUD defined low-income cutoff but the renter is not receiving a federal subsidy such as a Section 8 voucher. Due to space limitations, this indicator is omitted from CD pages. Refer to www.nychanis.com for sub-borough area level data.

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

Percent of Students Performing at Grade Level in Reading and Math
The NYC Department of Education’s Division of Assessment and Accountability develops and administers City and state tests, and compiles data on students’ performance on those tests. These education indicators report the percentage of students performing at or above grade level for grades three through eight. The Department of Education provides this data at the school district level. The Furman Center aggregates this data to the community district level using a population weighting formula.

Source: New York City Department of Education, Furman Center
Geography: Community district, borough, city
### Percent Tax Delinquencies (Delinquent ≥ 1 year)
Information on property tax delinquencies provides insight into the health of the City’s housing market and the precariousness of homeowners’ financial situation. A property is considered delinquent for one year or more if the tax payment was not received within one year of the due date. This report only includes delinquencies of more than $500, because those under $500 are not likely to indicate that the homeowner is having significant economic problems.

**Source:** New York City Department of Finance Open Balance File and Real Property Assessment Data

**Geography:** Community district, borough, city

**Years Available:** 2002, 2003, 2004, 2005

<table>
<thead>
<tr>
<th>Five Highest</th>
<th>Five Lowest</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Highbridge/S. Concourse BX</td>
<td>56. Flushing/Whitestone QN</td>
</tr>
<tr>
<td>3. Bedford Stuyvesant BK</td>
<td>57. Bayside/Little Neck QN</td>
</tr>
<tr>
<td>5. Morningside Heights/ Hamilton MN</td>
<td>59. Financial District MN</td>
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</table>

### Percent of Rental Units that are Rent-Regulated
This indicator measures the percentage of all rental units that are rent stabilized, rent-controlled or loft board regulated. Rent control laws were initially enacted during World War II and have dwindled to compose 2% of the City’s rental units. Because rent-controlled apartments generally are converted to rent stabilization or become unregulated upon vacancy, most tenants in the few remaining rent controlled apartments have occupied their apartments since 1974 or earlier. Rent stabilization laws were first enacted in 1969 and provide for a less stringent form of rent regulation than rent control. For more information on rent regulation, see the New York City Rent Guidelines Board website at www.housingnyc.com.

**Source:** New York City Housing and Vacancy Survey

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2005

<table>
<thead>
<tr>
<th>Five Highest</th>
<th>Five Lowest</th>
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<tbody>
<tr>
<td>1. Kingsbridge Heights/Bedford BX</td>
<td>51. East New York/Starrett City BK</td>
</tr>
<tr>
<td>2. Washington Heights/Inwood MN</td>
<td>52. S. Ozone Park/Howard Beach QN</td>
</tr>
<tr>
<td>4. Rego Park/Forest Hills QN</td>
<td>54. Flatlands/Canarsie BK</td>
</tr>
<tr>
<td>5. University Heights/Fordham BX</td>
<td>55. Mid-Island SI</td>
</tr>
</tbody>
</table>

### Percent of Rental Units that are Subsidized
This indicator includes the percentage of the City’s total housing stock that is public housing (any rental units in structures owned and maintained by the New York City Housing Authority), units that are city-owned, or units for which rents are regulated because the development received some form of governmental subsidy to promote affordable housing (for example, Mitchell Lama rental units and HUD regulated units).

**Source:** New York City Housing and Vacancy Survey

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2005

<table>
<thead>
<tr>
<th>Five Highest</th>
<th>Five Lowest</th>
</tr>
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<tbody>
<tr>
<td>1. East Harlem MN</td>
<td>51. Bay Ridge/Dyker Heights BK</td>
</tr>
<tr>
<td>2. Mott Haven/Hunts Point BX</td>
<td>52. Flushing/Whitestone QN</td>
</tr>
<tr>
<td>3. Coney Island BK</td>
<td>53. Woodside/Sunnyside QN</td>
</tr>
<tr>
<td>4. Brownsville BK</td>
<td>54. South Shore SI</td>
</tr>
<tr>
<td>5. East New York/Starrett City BK</td>
<td>55. Ozone Park/Woodhaven (QN), S. Ozone Park/Howard Beach (QN), Ridgewood/Maspeth (QN), Rego Park/Forest Hills (QN), Bayside/Little Neck (QN), Bensonhurst (BK)</td>
</tr>
</tbody>
</table>

### Percent Vacant Land Area
This indicator represents the percentage of total land area comprised of vacant lots in a given geographic area. These data come from the Department of Finance’s Real Property Assessment Data (RPAD) file.

**Source:** Department of Finance Real Property Assessment Data File

**Geography:** Community district, borough, city

**Years Available:** 2003, 2004, 2005

<table>
<thead>
<tr>
<th>Five Highest</th>
<th>Five Lowest</th>
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<tbody>
<tr>
<td>1. South Shore SI</td>
<td>55. Financial District MN</td>
</tr>
<tr>
<td>2. Rockaway/Broad Channel QN</td>
<td>56. Greenwich Village/Soho MN</td>
</tr>
<tr>
<td>3. East New York/Starrett City BK</td>
<td>57. Stuyvesant Town/Turtle Bay MN</td>
</tr>
<tr>
<td>5. Coney Island BK</td>
<td>59. Upper East Side MN</td>
</tr>
</tbody>
</table>
Population
The Census defines “population” as all people, both children and adults, living in a given geographic area. Population figures for each community district are derived from the 2000 Census. Borough and City population totals for 2002 to 2005 are obtained from yearly Census estimates.
Source: United States Census
Geography: Community district, borough, city

Population Density
(1,000 persons per square mile)
Population density is calculated by dividing a geographic unit’s population (as defined in this section) by its land area and is reported as 1,000 persons per square mile.
Source: Neighborhood Change Database, 2000 Census
Geography: Sub-borough area, borough, city
Years Available: 2000

Poverty Rate
Poverty rate is calculated using income data from the Housing and Vacancy Survey in combination with income cutoffs or “poverty thresholds” adjusted to take into account such factors as size of family unit, age of householder, and number of children. Poverty thresholds are defined by a federal interagency committee.
Source: New York City Housing and Vacancy Survey
Geography: Sub-borough area, borough, city
Years Available: 2002, 2005

Racial Diversity Index
The Furman Center calculates the racial diversity index by measuring the probability that two randomly chosen heads of households in a given neighborhood will be of a different race. Using the categories of Asian/Pacific Islander (non-Hispanic), black (including Hispanic and non-Hispanic), Hispanic (excluding black), white (non-Hispanic), and Native American (non-Hispanic), the raw index varies from 0 (minimum diversity) to 0.75 (maximum diversity). The data are then normalized so the maximum value is 1. A higher number indicates a more racially diverse neighborhood. Because person-level data is unavailable from the 2005 Housing Vacancy Survey, the racial diversity index and the percentage breakdowns of each race/ethnicity are calculated based on the race or ethnicity of the head of household rather than each individual in the home. Heads of household reporting more than one race are excluded from this calculation.
Note that the race categories used to calculate the racial diversity index are not identical to the race categories used for reporting racial composition on the City and borough pages. For the purpose of the racial diversity index, black Hispanics are classified not as Hispanics, but as blacks. However, for the City and borough snapshots, black Hispanics are considered to be Hispanic, not Black.
Source: New York City Housing and Vacancy Survey, Furman Center
Geography: Sub-borough area, borough, city
Years Available: 2002, 2005
### Refinance Loan Rate

The rate of loan refinance originations is measured using Home Mortgage Disclosure Act (HMDA) data. For more information on HMDA data, see the “Home Purchase Loans” definition. Due to space limitations, this indicator is omitted from CD pages. Refer to www.nychanis.com for sub-borough area level data.

**Source:** Home Mortgage Disclosure Act  
**Geography:** Borough, city  
**Years Available:** 2002, 2003, 2004, 2005

### Rental Vacancy Rate

The percentage of all rental apartments that are vacant is calculated by dividing the number of vacant, habitable for-rent units by the number of renter occupied units plus vacant, habitable for-rent units. This calculation excludes housing units in group quarters, such as hospitals, jails, mental institutions, and college dormitories. Due to space limitations, this indicator is omitted from CD pages. Refer to www.nychanis.com for sub-borough area level data.

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

### Serious Housing Code Violations

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

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

### Unemployment Rate

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

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

### Units Authorized by New Residential Building Permits

This indicator is derived from the New Residential Construction Survey conducted by the U.S. Census Bureau. Permit renewals are not included. Not all building permits will result in actual construction, but the number of units authorized by new permits is the best available indicator of how many units are under construction.

**Source:** New Residential Construction Survey, U.S. Census Bureau  
**Geography:** Borough, city  
**Years Available:** 2002, 2003, 2004, 2005

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<table>
<thead>
<tr>
<th>Five Highest</th>
<th>Five Lowest</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Bedford Stuyvesant</td>
<td>51. Upper East Side</td>
</tr>
<tr>
<td>2. East New York/Starrett City</td>
<td>52. Morningside Heights/Hamilton</td>
</tr>
<tr>
<td>3. East Flatbush</td>
<td>53. Lower East Side/Chinatown</td>
</tr>
<tr>
<td>4. Brownsville</td>
<td>54. Rego Park/Forest Hills</td>
</tr>
<tr>
<td>5. Bushwick</td>
<td>55. East Harlem</td>
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<thead>
<tr>
<th>Five Highest</th>
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</thead>
<tbody>
<tr>
<td>1. North Shore</td>
<td>51. Clinton/Chelsea/Midtown</td>
</tr>
<tr>
<td>2. Financial Dist./Greenwich Vil.</td>
<td>51. South Shore</td>
</tr>
<tr>
<td>3. Central Harlem</td>
<td>53. Mott Haven/Hunts Point</td>
</tr>
<tr>
<td>4. Upper East Side</td>
<td>53. Mid-Island</td>
</tr>
<tr>
<td>5. Mid. Village/Ridgewood</td>
<td>55. Bensonhurst</td>
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<tbody>
<tr>
<td>1. Bushwick</td>
<td>55. Midtown</td>
</tr>
<tr>
<td>2. Belmont/East Tremont</td>
<td>56. Bayside/Little Neck</td>
</tr>
<tr>
<td>3. University Heights/Fordham</td>
<td>57. Stuyvesant Town/Turtle Bay</td>
</tr>
<tr>
<td>4. Highbridge/S. Concourse</td>
<td>58. South Shore</td>
</tr>
<tr>
<td>5. Kingsbridge Heights/Bedford</td>
<td>59. Financial District</td>
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</tbody>
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<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>1. Morrisania/Crotona</td>
<td>50. Bay Ridge/Dyker Heights</td>
</tr>
<tr>
<td>2. University Hts./Fordham</td>
<td>50. Upper East Side</td>
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<tr>
<td>3. Bushwick</td>
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<tr>
<td>5. Mott Haven/Hunts Point</td>
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</tr>
<tr>
<td>5. Coney Island</td>
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