Home purchase lending has increased significantly in Fordham/University Heights since 2000. It has among the highest rates of subprime lending in the City; in 2006 nearly half all home purchase loans and 41% of refinance loans were issued by subprime lenders. While the rental stock in CD 105 is among the City’s least expensive and most rent-regulated, the rent burden is the highest in the City, and there is ample evidence of distress in renter households.

CD 105 has the highest rate of serious housing code violations of any neighborhood in the City, and the greatest percentage of severely crowded renter households in the Bronx. City-wide, CD 105 has the highest percentage of households with children, and one of the lowest percentages of seniors in its population. It also has the highest rate of unemployment in the City, and suffers one of the City’s highest poverty rates.