State of New York City's Housing and Neighborhoods 2004

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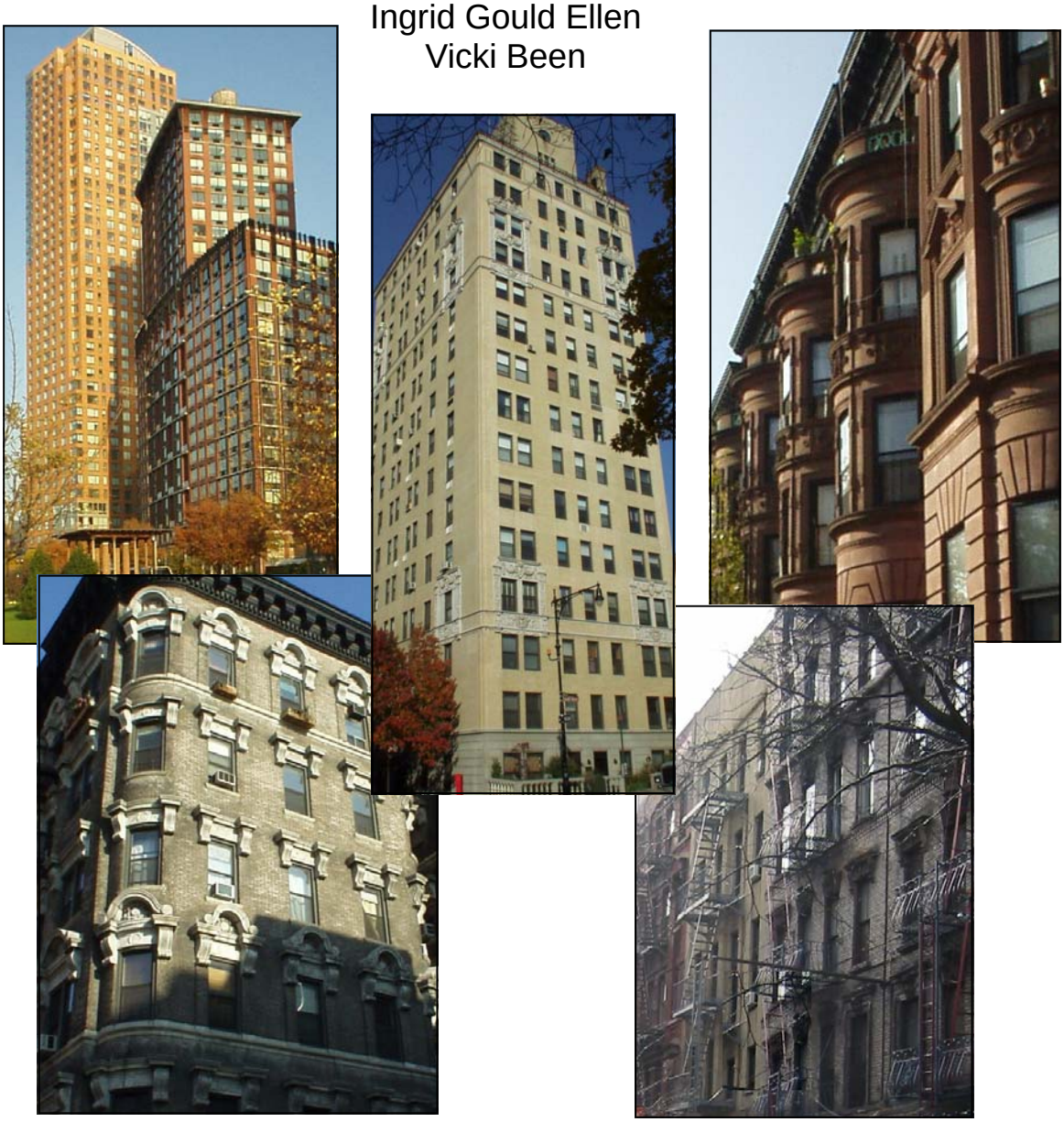

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Preface

This is the fourth annual volume of The State of New York City's Housing and Neighborhoods. In the four years since the Furman Center began these reports they have quickly become a standard reference for neighborhood and housing information for New York City. In response to the demand from our readers for more data and the capability to tailor data to particular geographies, the Furman Center, with the generous support of the United States Department of Commerce's Technology Opportunities Program (TOP), created the New York City Housing and Neighborhood Information System, which can be found at www.nychanis.com.

NYCHANIS provides local housing organizations, community development groups, and the general public, with the data they need to monitor neighborhood conditions, plan programs that will improve their housing and neighborhoods, and secure funding for these programs. With NYCHANIS, data will be easily accessible to users through a searchable, web-based database. Up-to-date data includes demographic and housing conditions ranging from housing stock and housing affordability to mortgage originations and foreclosures in New York City's neighborhoods

NYCHANIS is a joint project of the Furman Center and the New York City Department of Housing Preservation and Development. We hope that you will take the time to log-on and give us your feedback. Just as with this report, NYCHANIS will grow and evolve in response to the needs of its users.

As part of our effort to develop an information system that meets the needs of all New Yorkers, anyone with a comment or suggestion on this report is invited to send it to us at:

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New York City Neighborhoods: Definitions and Maps

Information in this report is presented for the entire City of New York, for the five boroughs, the census tract, and at one of four geographic levels that are smaller than the borough but larger than the census tract. These are the community district, sub-borough area, the community school district and the police precinct. These various levels of geography are needed because different data sets provide data using different geographic units.

Borough

A New York City borough is the equivalent of a county. Counties are legal entities, with boundaries defined by State law or some other administrative action. The Census Bureau uses boroughs as the major geographic entities in its data products. New York City consists of five boroughs—Bronx, Brooklyn, Manhattan, Queens and Staten Island.

Community District

Community districts are political boundaries unique to New York City. Each of the 59 community districts has a Community Board whose members are appointed by the Borough President; half of the board members are nominated by the City Council members who represent the district. The Community Boards review applications for zoning changes and make recommendations for budget priorities.

Census Tract

A census tract is a small statistical subdivision of counties, delineated by the Census Bureau as a relatively stable basis for tabulating decennial census data. Generally, census tracts have between 2,500 and 8,000 residents and boundaries that follow visible features. They are intended to be as homogenous as possible with respect to population characteristics, economic status and living conditions. New York City has 2,217 census tracts as per the 2000 Decennial Census.

Sub-borough Area

Sub-borough areas are geographic units created by the Census Bureau for the administration of the New York City Housing and Vacancy Survey. They are designed to approximate New York's community districts. However, since sub-borough areas are constructed from census tracts, their boundaries do not precisely coincide with community district boundaries. In addition, there are 59 community districts in New York but only 55 sub-borough areas. The (approximate) areas of four pairs of community districts were combined by the Census Bureau in creating the sub-borough areas to improve sampling and enhance the confidentiality of respondents. These pairs are Mott Haven/Melrose and Hunts Point/Longwood in the Bronx, Morrisania/Crotona and Belmont/East Tremont in the Bronx, the Financial District and Greenwich Village/Soho.

Community School District

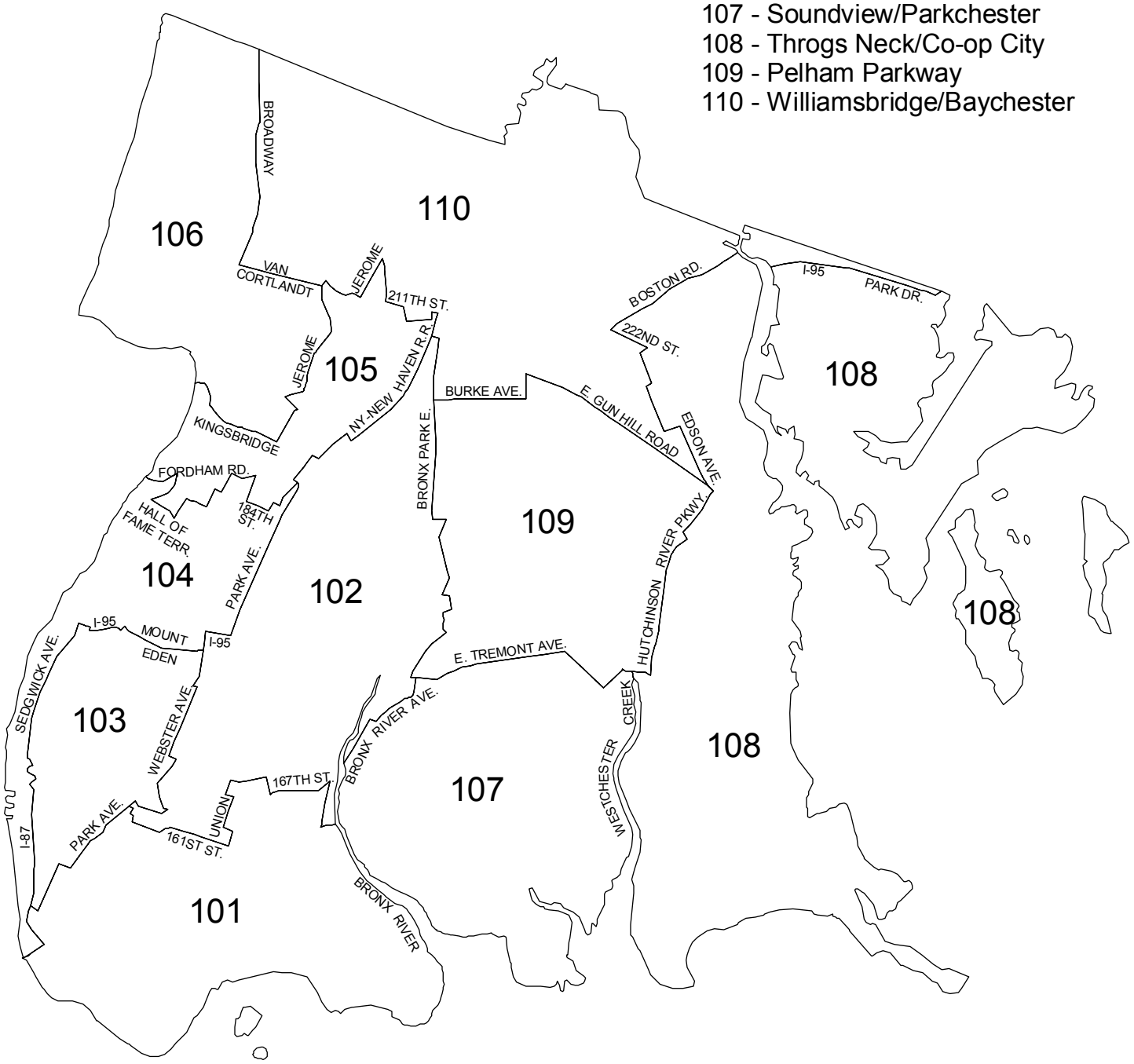
Until the massive reorganization of the New York City school system in 2003, community school districts were important administrative units that controlled public elementary and middle schools, setting policies over a wide range of educational issues, including curriculum, enrichment programs, pupil placement, and criteria for gifted programs. In 2003, the thirty-two school districts were combined into ten separate areas called regions. While zoning matters and pupil placement continue to be handled by the districts, other functions have been taken over by the regions.

Police Precinct

Police precincts are administrative units that administer law enforcement activity. In New York City, police precinct boundaries are, in general, quite similar to those of community districts. The city has seventy-six precincts.

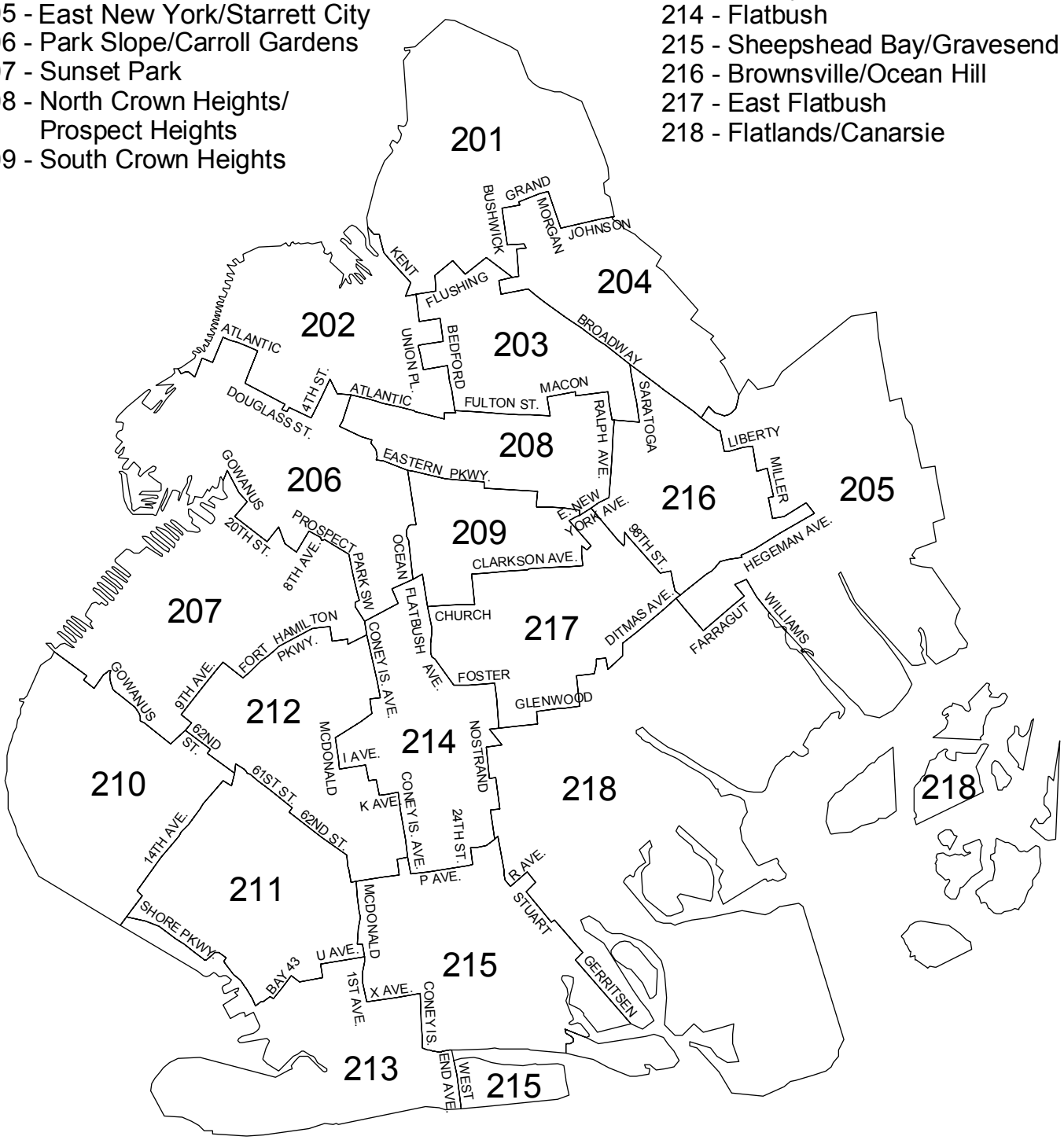
Sub-Borough Areas in the Bronx

101 - Mott Haven/Hunts Point
102 - Morrisania/Belmont
103 - Highbridge/South Concourse
104 - University Heights/Fordham
105 - Kingsbridge Heights/Mosholu
106 - Riverdale/Kingsbridge
107 - Soundview/Parkchester
108 - Throgs Neck/Co-op City
109 - Pelham Parkway
110 - Williamsbridge/Baychester



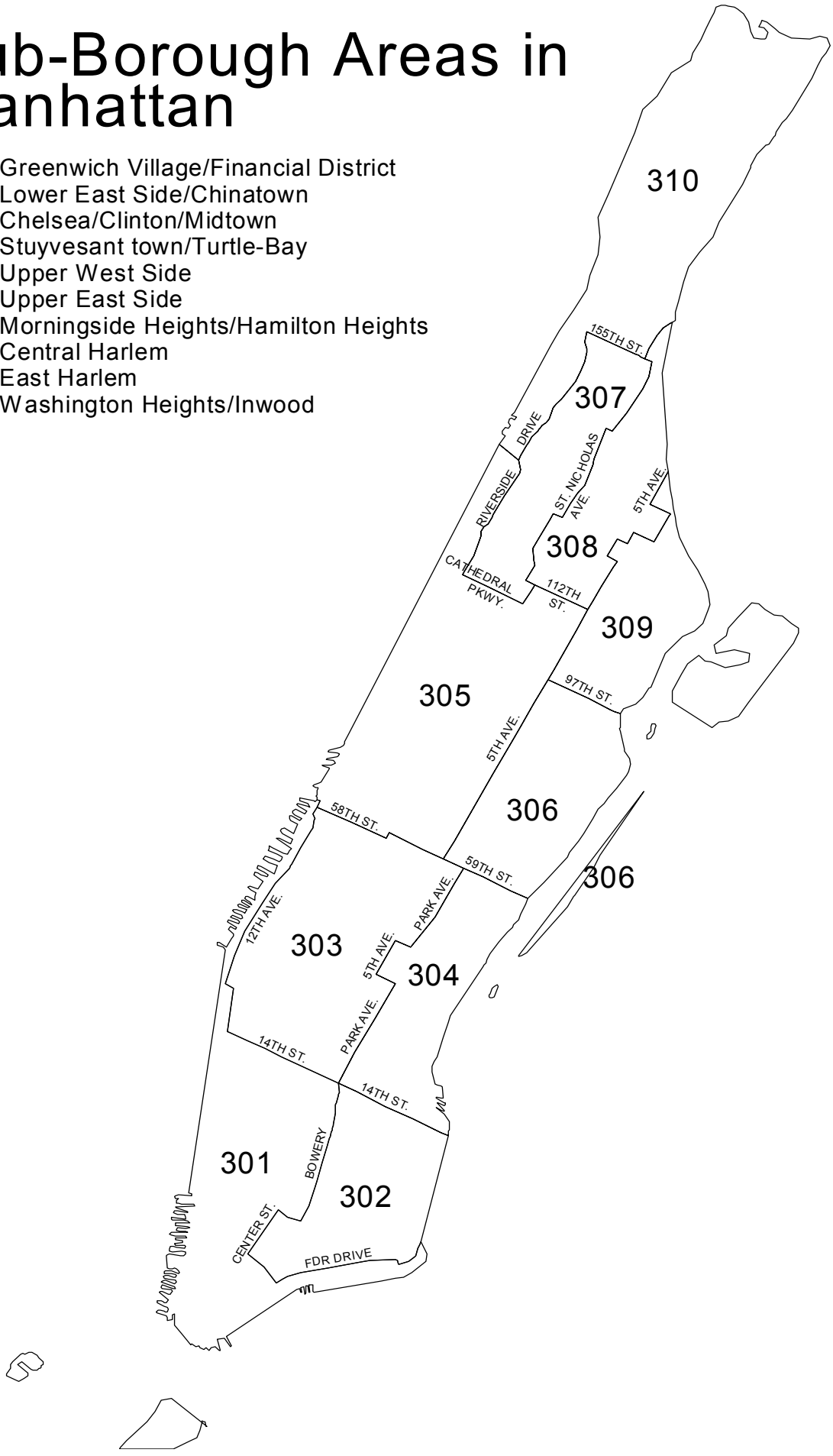
Sub-Borough Areas in Brooklyn

201 - Williamsburg/Greenpoint
202 - Brooklyn Heights/Fort Greene
203 - Bedford Stuyvesant
204 - Bushwick
205 - East New York/Starrett City
206 - Park Slope/Carroll Gardens
207 - Sunset Park
208 - North Crown Heights/ Prospect Heights
209 - South Crown Heights
210 - Bay Ridge
211 - Bensonhurst
212 - Borough Park
213 - Coney Island
214 - Flatbush
215 - Sheepshead Bay/Gravesend
216 - Brownsville/Ocean Hill
217 - East Flatbush
218 - Flatlands/Canarsie

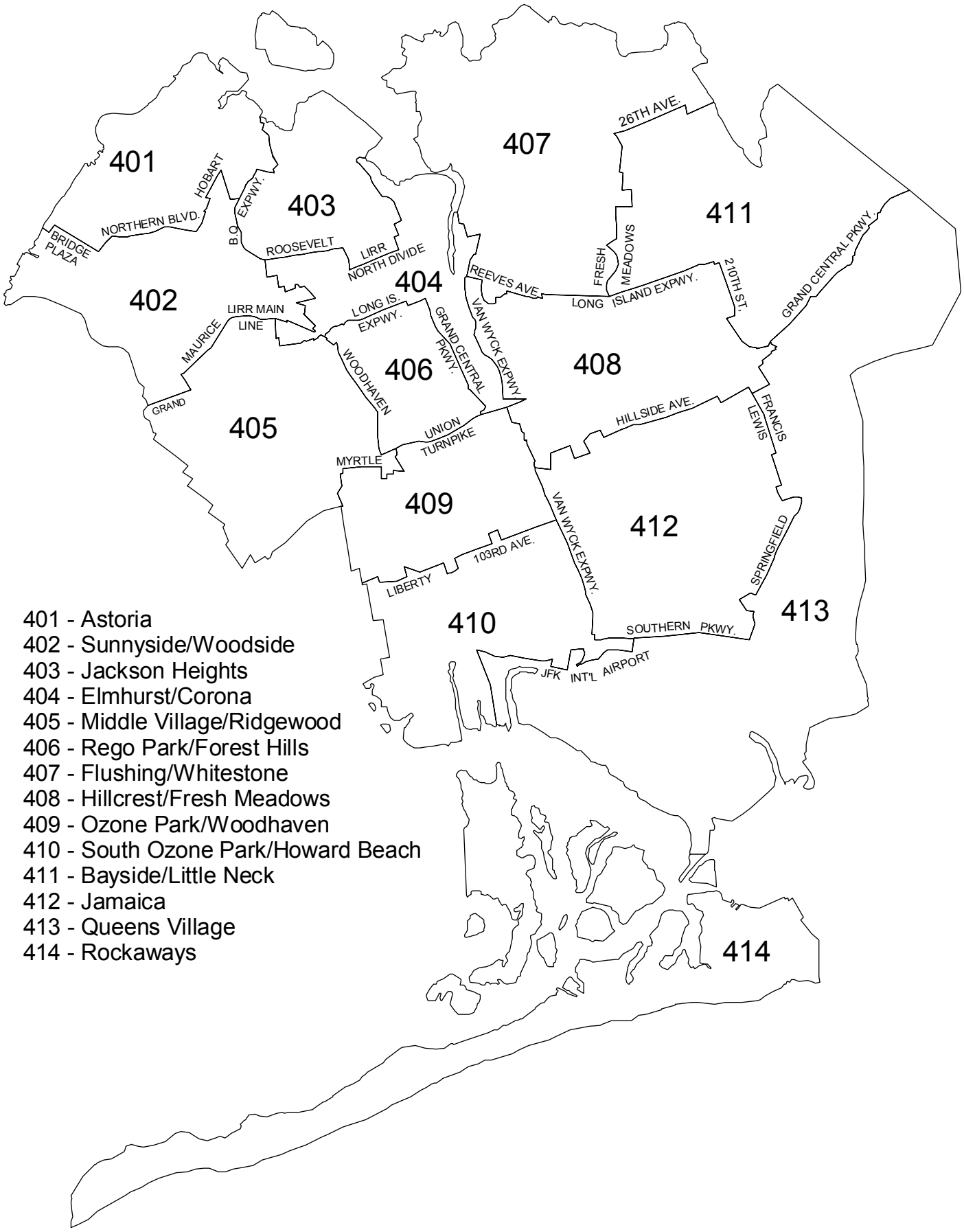


Sub-Borough Areas in Manhattan

301 - Greenwich Village/Financial District
302 - Lower East Side/Chinatown
303 - Chelsea/Clinton/Midtown
304 - Stuyvesant town/Turtle-Bay
305 - Upper West Side
306 - Upper East Side
307 - Morningside Heights/Hamilton Heights
308 - Central Harlem
309 - East Harlem
310 - Washington Heights/Inwood

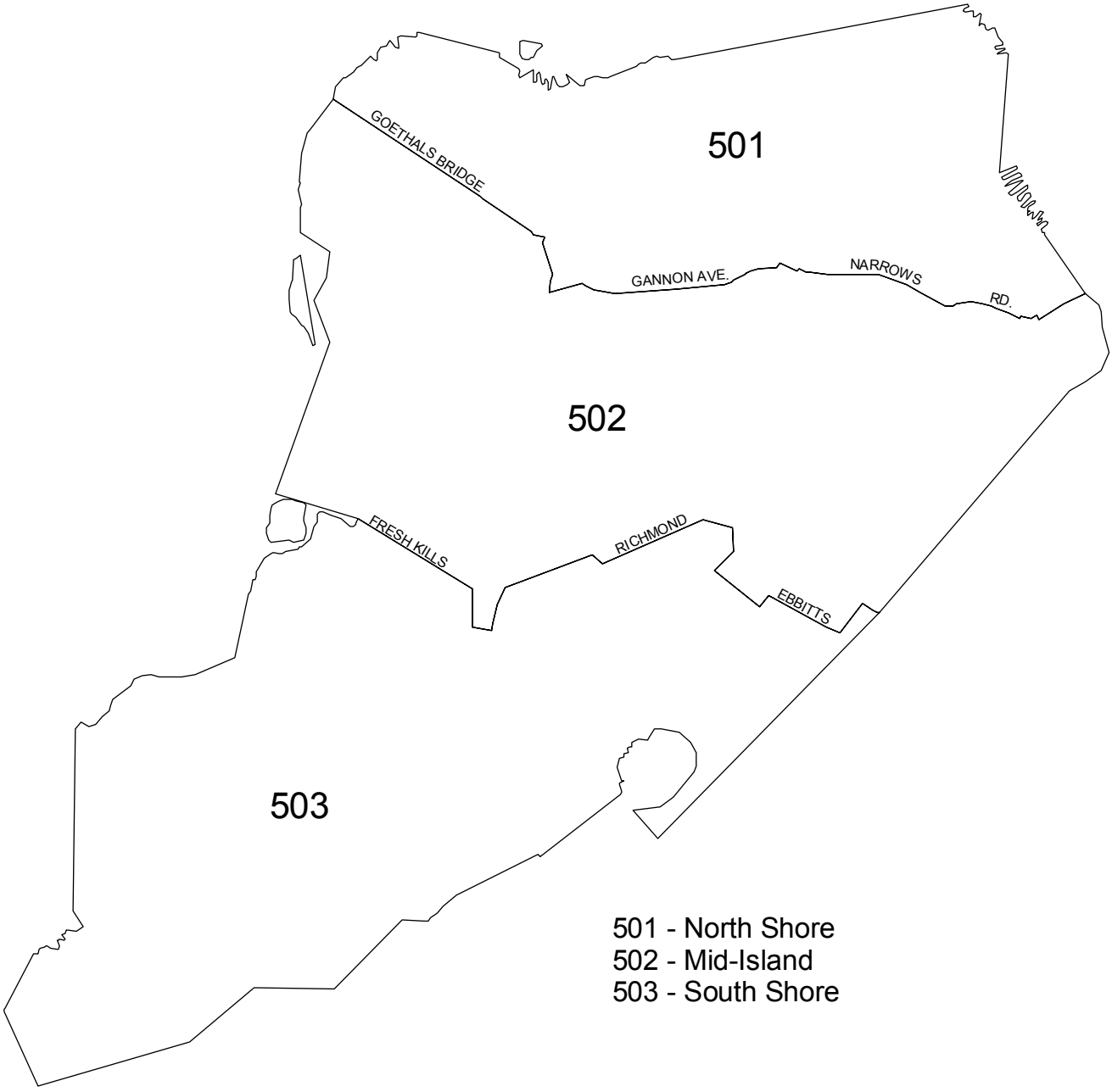


Sub-Borough Areas in Queens



401 - Astoria
402 - Sunnyside/Woodside
403 - Jackson Heights
404 - Elmhurst/Corona
405 - Middle Village/Ridgewood
406 - Rego Park/Forest Hills
407 - Flushing/Whitestone
408 - Hillcrest/Fresh Meadows
409 - Ozone Park/Woodhaven
410 - South Ozone Park/Howard Beach
411 - Bayside/Little Neck
412 - Jamaica
413 - Queens Village
414 - Rockaways

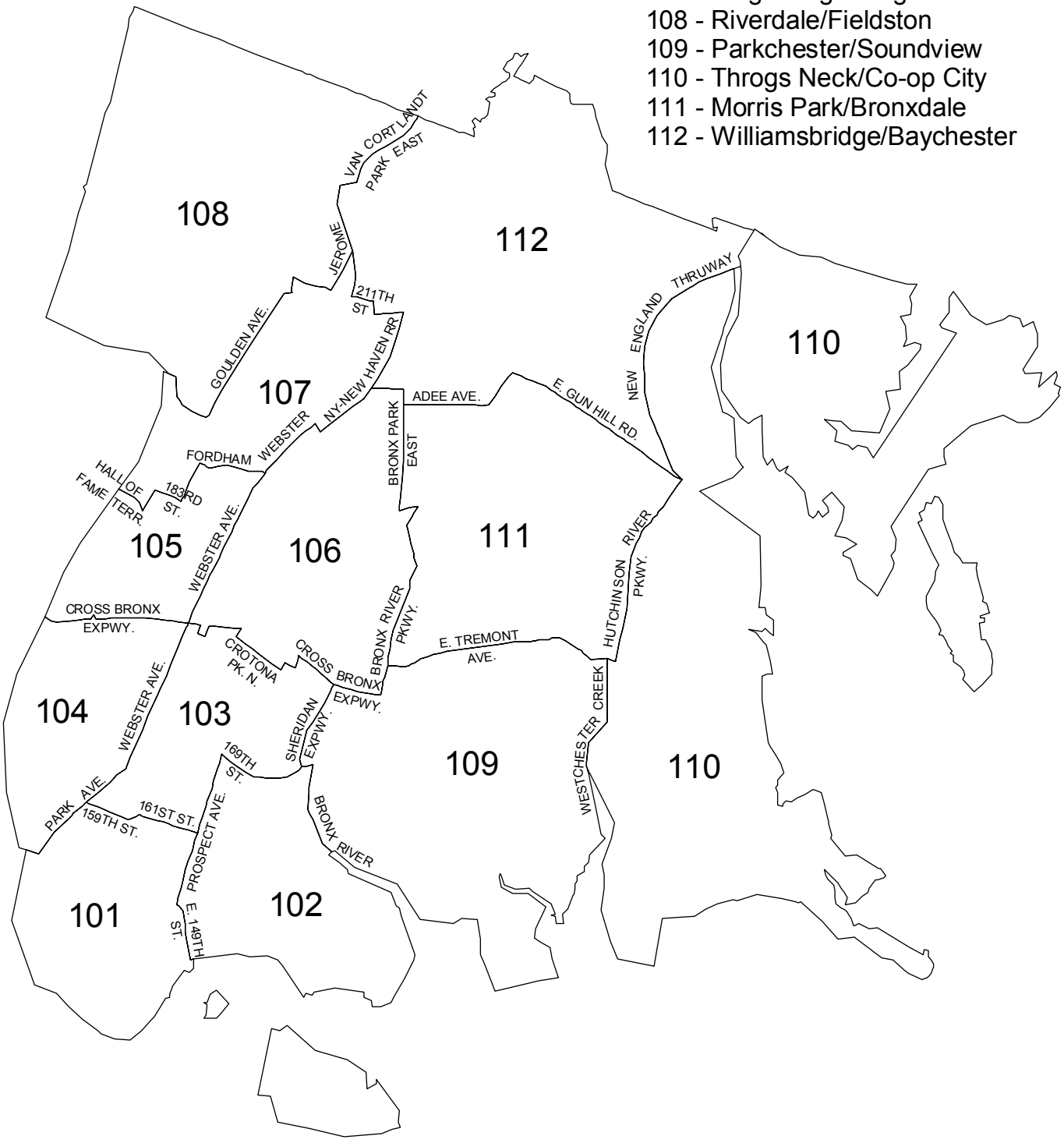
Sub-Borough Areas in Staten Island



501 - North Shore
502 - Mid-Island
503 - South Shore

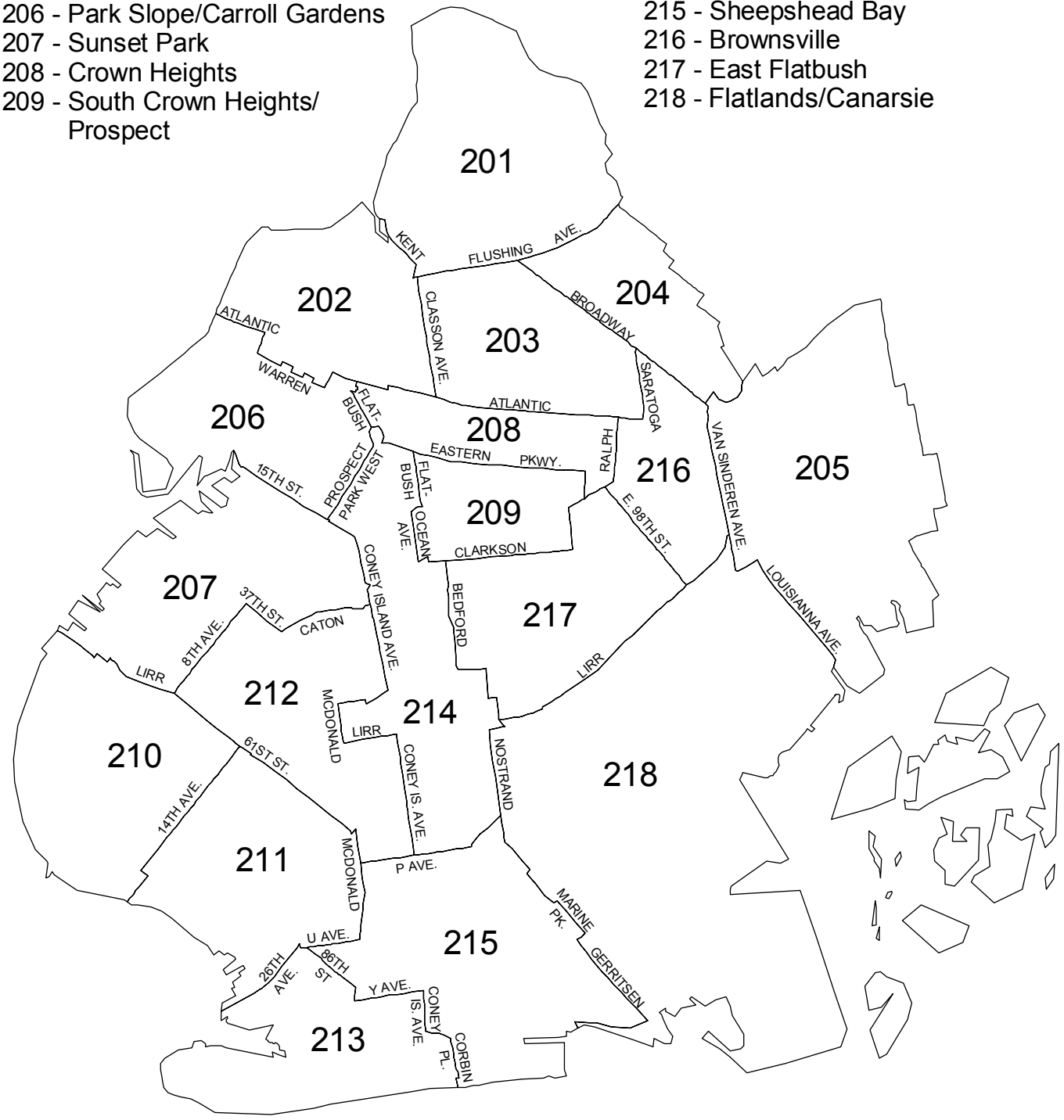
Community Districts in the Bronx

101 - Mott Haven/Melrose
102 - Hunts Point/Longwood
103 - Morrisania/Crotona
104 - Highbridge/Concourse
105 - Fordham/University Heights
106 - Belmont/East Tremont
107 - Kingsbridge Heights/Bedford Park
108 - Riverdale/Fieldston
109 - Parkchester/Soundview
110 - Throgs Neck/Co-op City
111 - Morris Park/Bronxdale
112 - Williamsbridge/Baychester



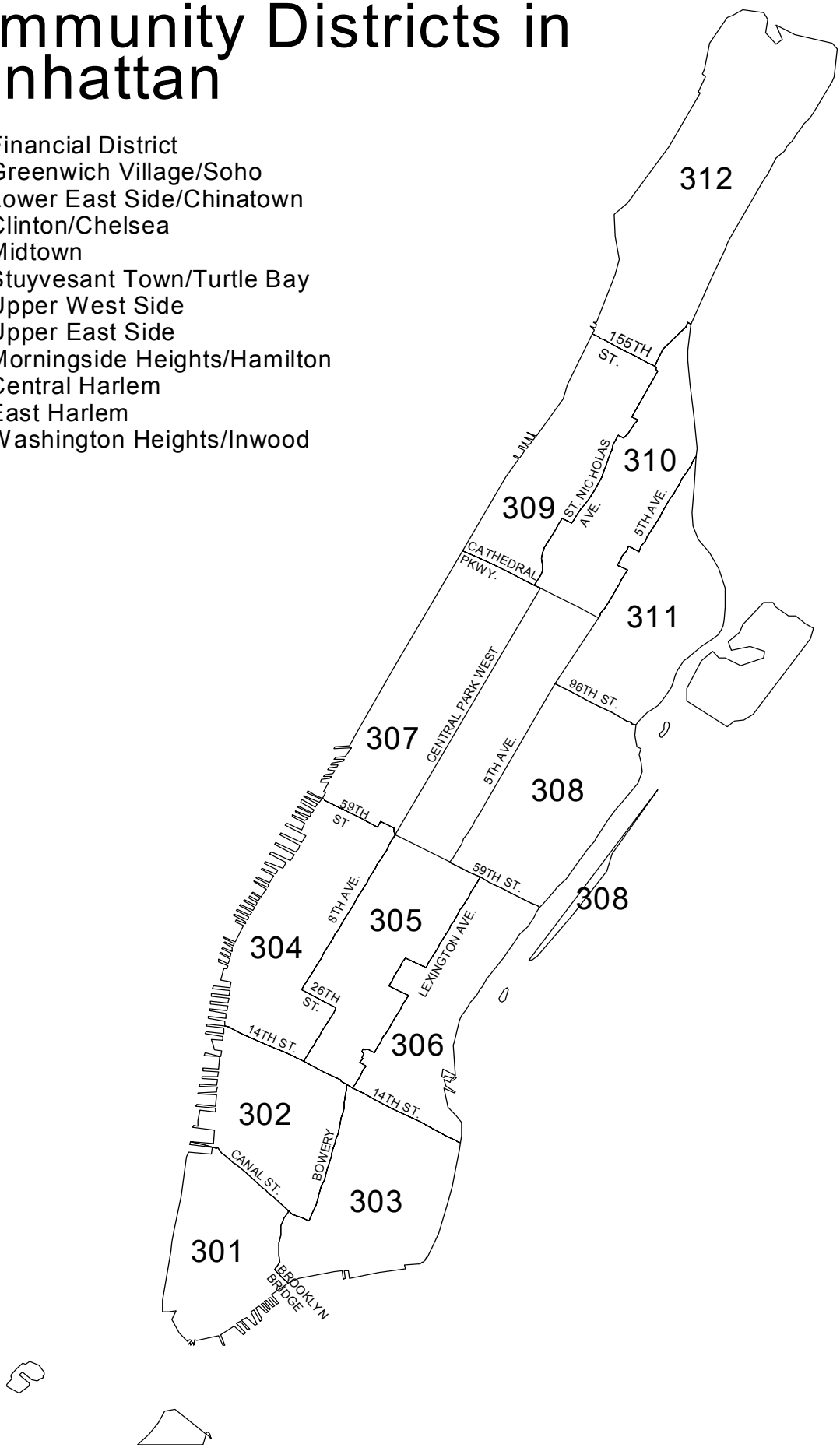
Community Districts in Brooklyn

201 - Greenpoint/Williamsburg
202 - Fort Greene/Brooklyn Heights
203 - Bedford Stuyvesant
204 - Bushwick
205 - East New York/Starrett City
206 - Park Slope/Carroll Gardens
207 - Sunset Park
208 - Crown Heights
209 - South Crown Heights/ Prospect
210 - Bay Ridge/Dyker Heights
211 - Bensonhurst
212 - Borough Park
213 - Coney Island
214 - Flatbush/Midwood
215 - Sheepshead Bay
216 - Brownsville
217 - East Flatbush
218 - Flatlands/Canarsie

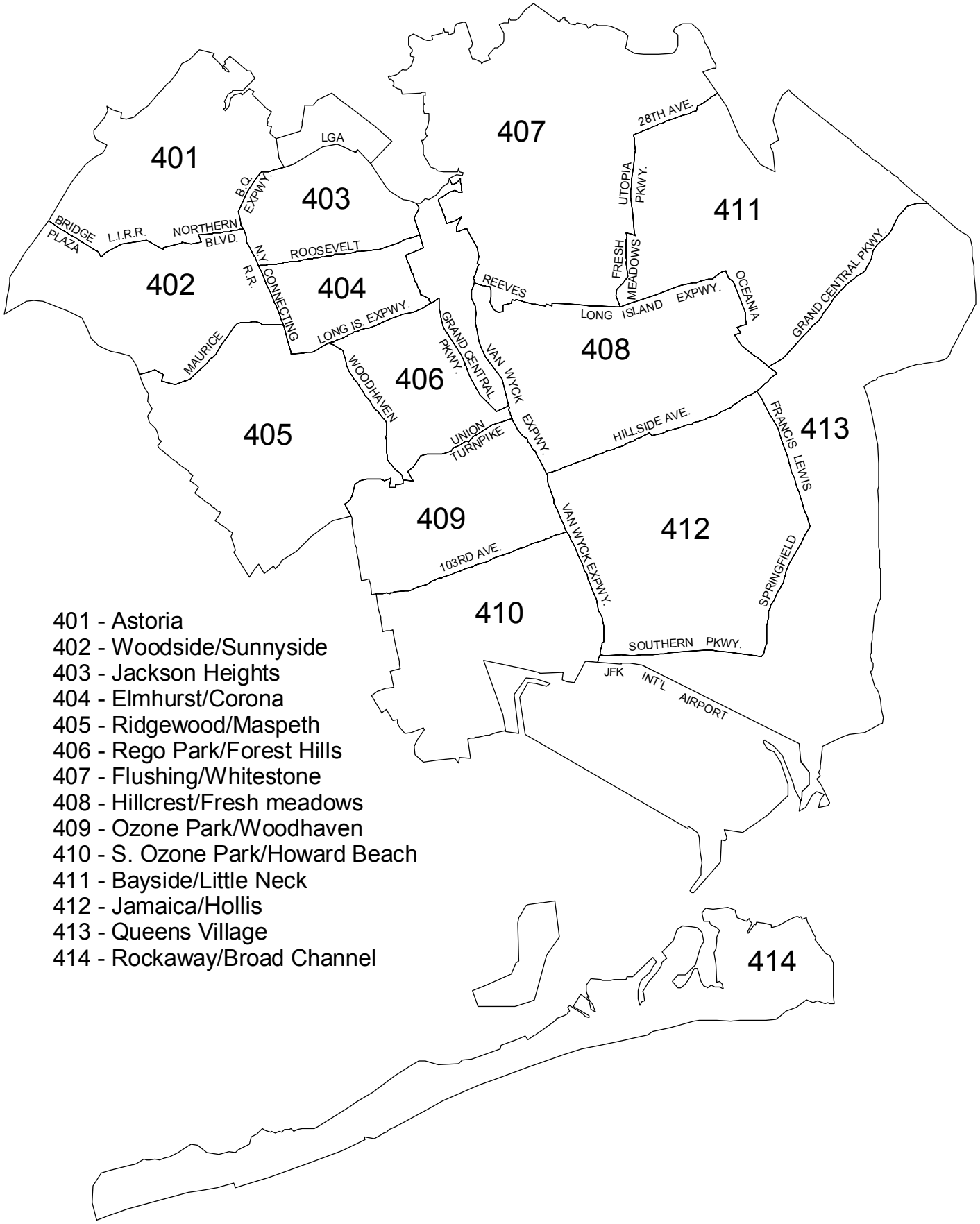


Community Districts in Manhattan

301 - Financial District
302 - Greenwich Village/Soho
303 - Lower East Side/Chinatown
304 - Clinton/Chelsea
305 - Midtown
306 - Stuyvesant Town/Turtle Bay
307 - Upper West Side
308 - Upper East Side
309 - Morningside Heights/Hamilton
310 - Central Harlem
311 - East Harlem
312 - Washington Heights/Inwood

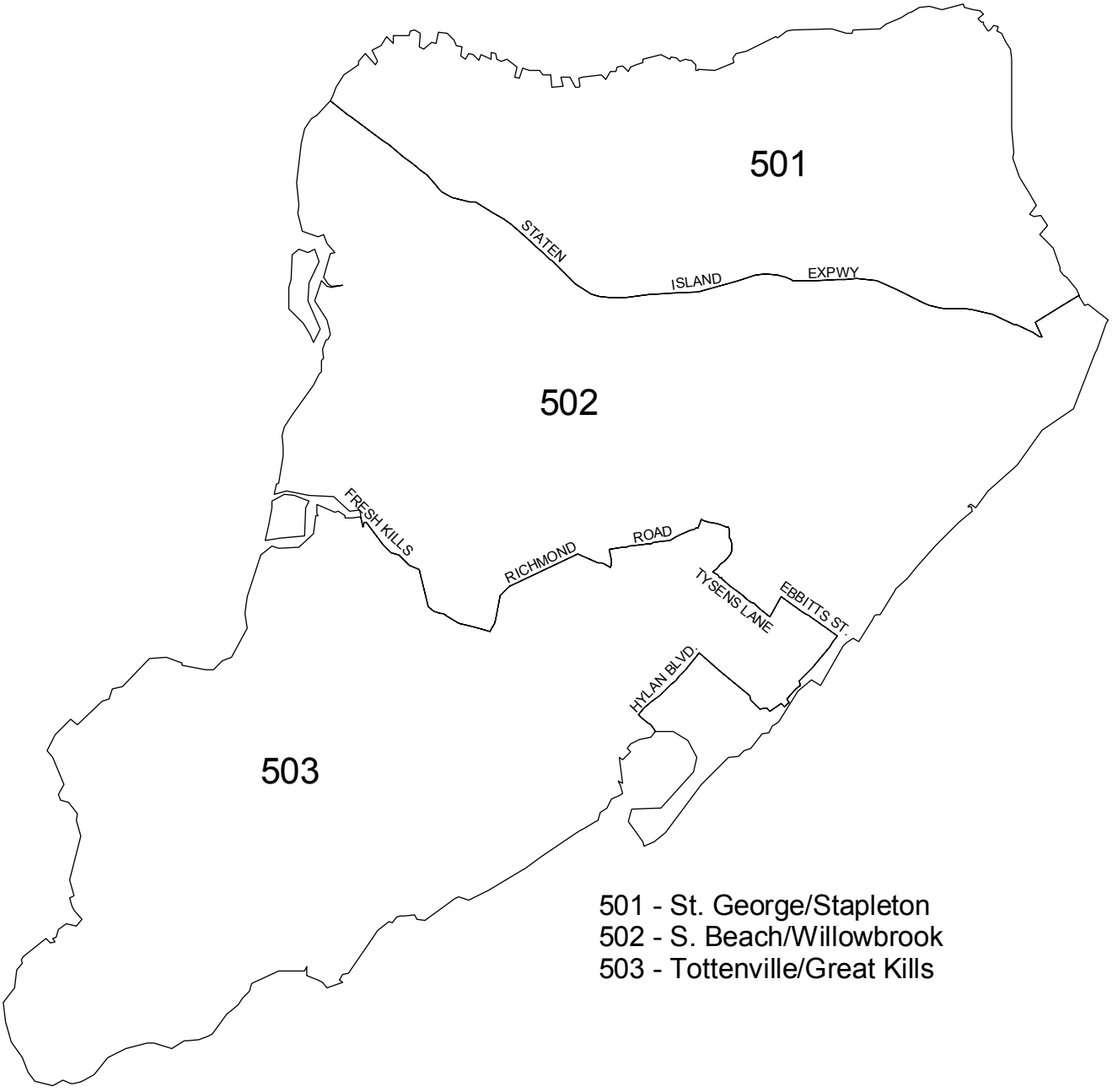


Community Districts in Queens



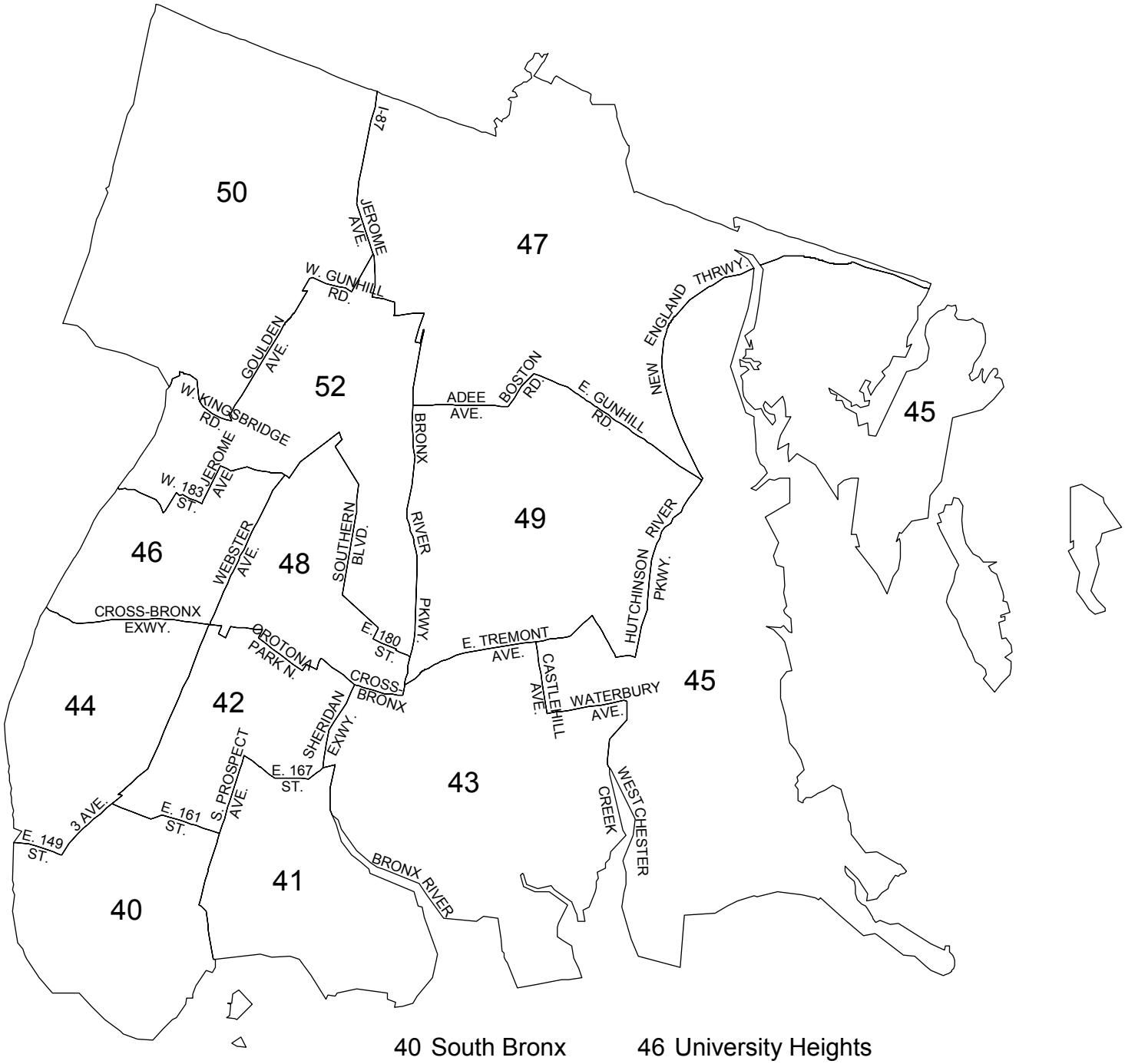
401 - Astoria
402 - Woodside/Sunnyside
403 - Jackson Heights
404 - Elmhurst/Corona
405 - Ridgewood/Maspeth
406 - Rego Park/Forest Hills
407 - Flushing/Whitestone
408 - Hillcrest/Fresh meadows
409 - Ozone Park/Woodhaven
410 - S. Ozone Park/Howard Beach
411 - Bayside/Little Neck
412 - Jamaica/Hollis
413 - Queens Village
414 - Rockaway/Broad Channel

Community Districts in Staten Island



501 - St. George/Stapleton
502 - S. Beach/Willowbrook
503 - Tottenville/Great Kills

Police Precincts in the Bronx

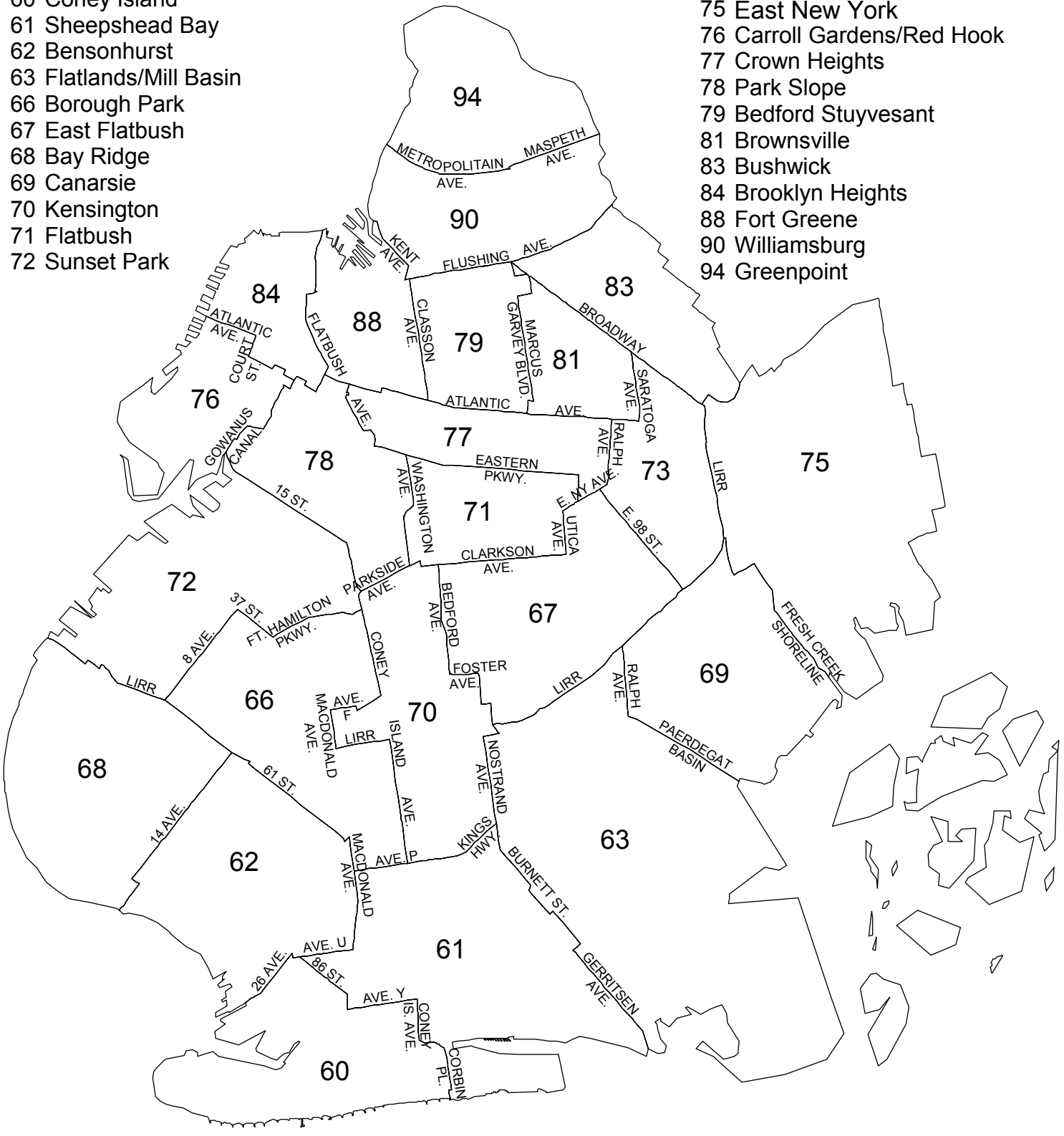


40 South Bronx
41 Hunts Point
42 Tremont
43 Soundview
44 Morris Heights
45 Schuylerville
46 University Heights
47 Eastchester
48 Fordham
49 Baychester
50 Riverdale
52 Bedford Park

Police Precincts in Brooklyn

60 Coney Island
61 Sheepshead Bay
62 Bensonhurst
63 Flatlands/Mill Basin
66 Borough Park
67 East Flatbush
68 Bay Ridge
69 Canarsie
70 Kensington
71 Flatbush
72 Sunset Park

73 Bedford Stuyvesant
75 East New York
76 Carroll Gardens/Red Hook
77 Crown Heights
78 Park Slope
79 Bedford Stuyvesant
81 Brownsville
83 Bushwick
84 Brooklyn Heights
88 Fort Greene
90 Williamsburg
94 Greenpoint

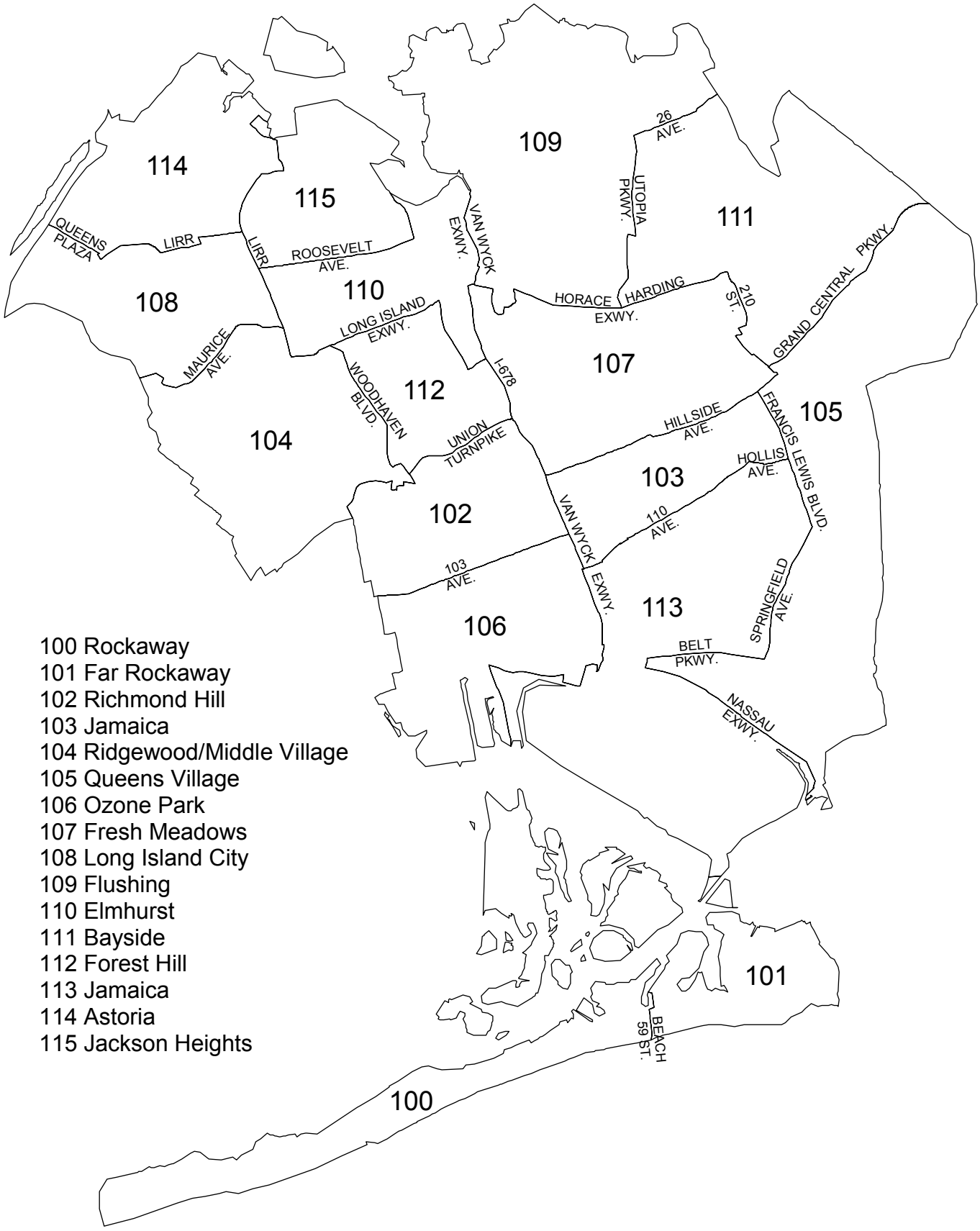


Police Precincts in Manhattan

1 Tribeca/Wall Street
5 Chinatown/Little Italy
6 Greenwich Village
7 Lower East Village
9 East Village
10 Chelsea
13 Gramercy
14 Midtown South
17 Midtown/Turtle Bay
18 Midtown North
19 Upper East Side

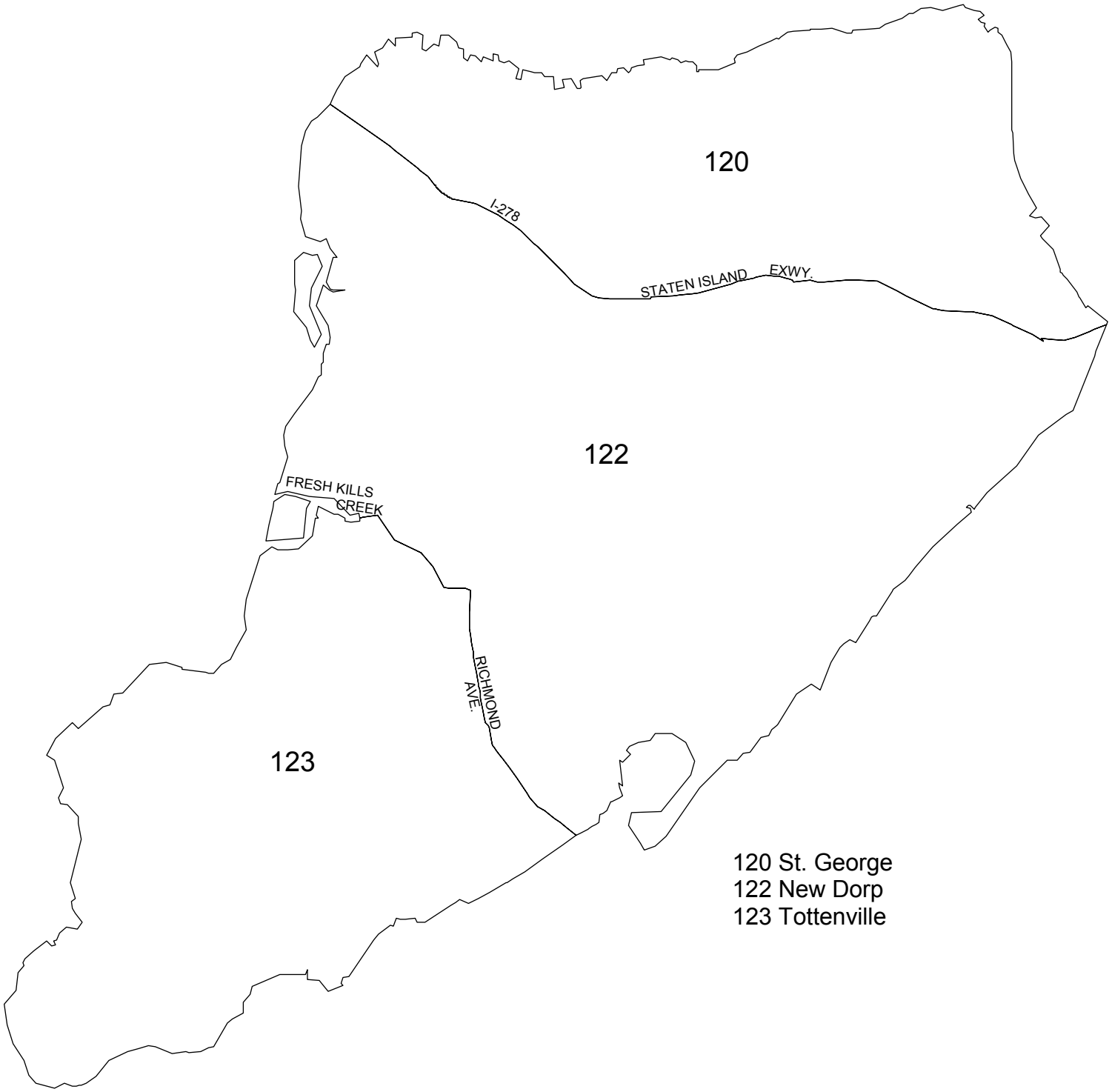
20 West Side
22 Central park
23 East Harlem
24 Upper West Side
25 East Harlem
26 Morningside Heights
28 Central Harlem
30 Hamilton Heights
32 Central Harlem
33 Washington Heights
34 Washington Heights/Inwood

Police Precincts in Queens



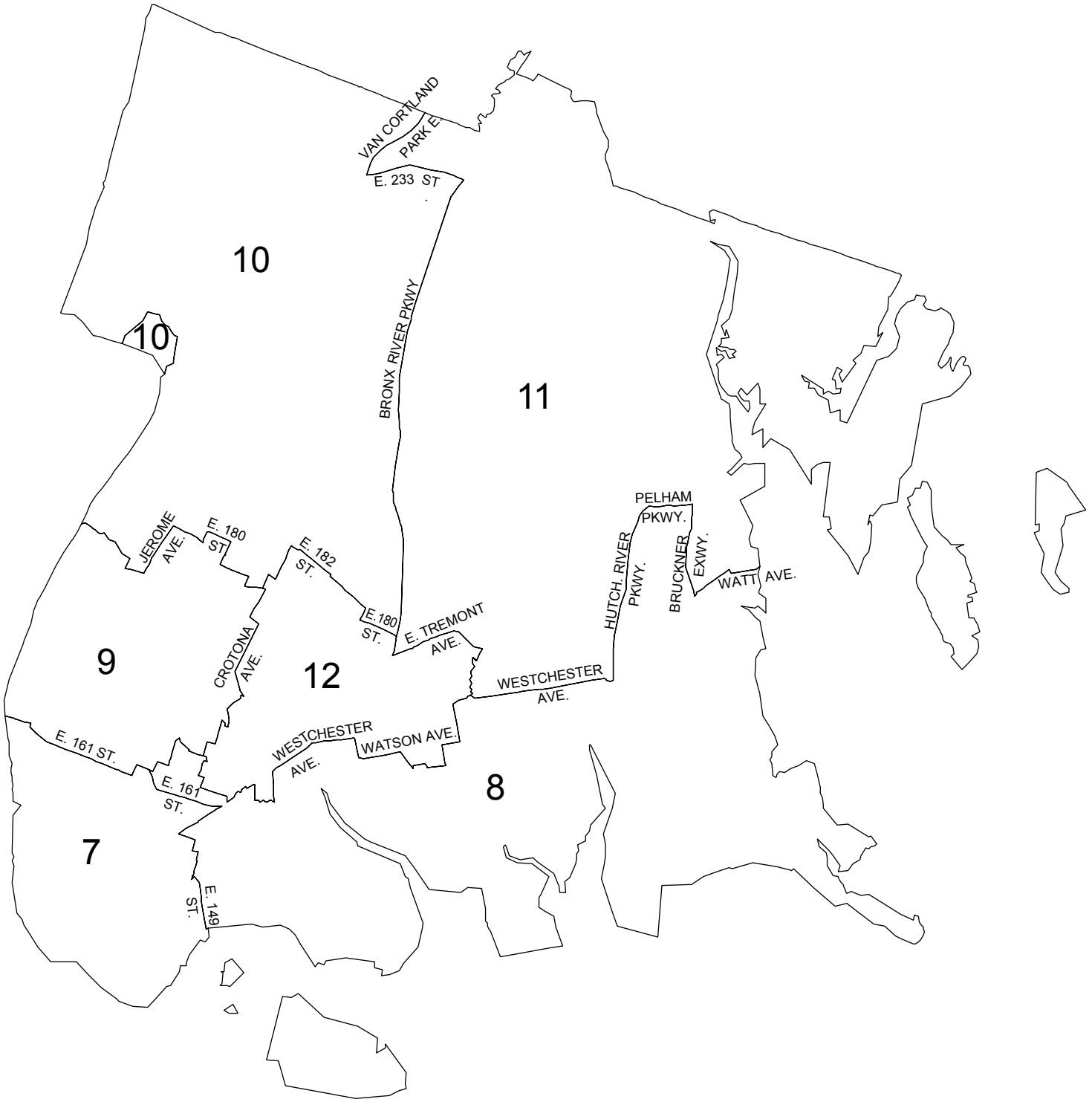
100 Rockaway
101 Far Rockaway
102 Richmond Hill
103 Jamaica
104 Ridgewood/Middle Village
105 Queens Village
106 Ozone Park
107 Fresh Meadows
108 Long Island City
109 Flushing
110 Elmhurst
111 Bayside
112 Forest Hill
113 Jamaica
114 Astoria
115 Jackson Heights

Police Precincts in Staten Island

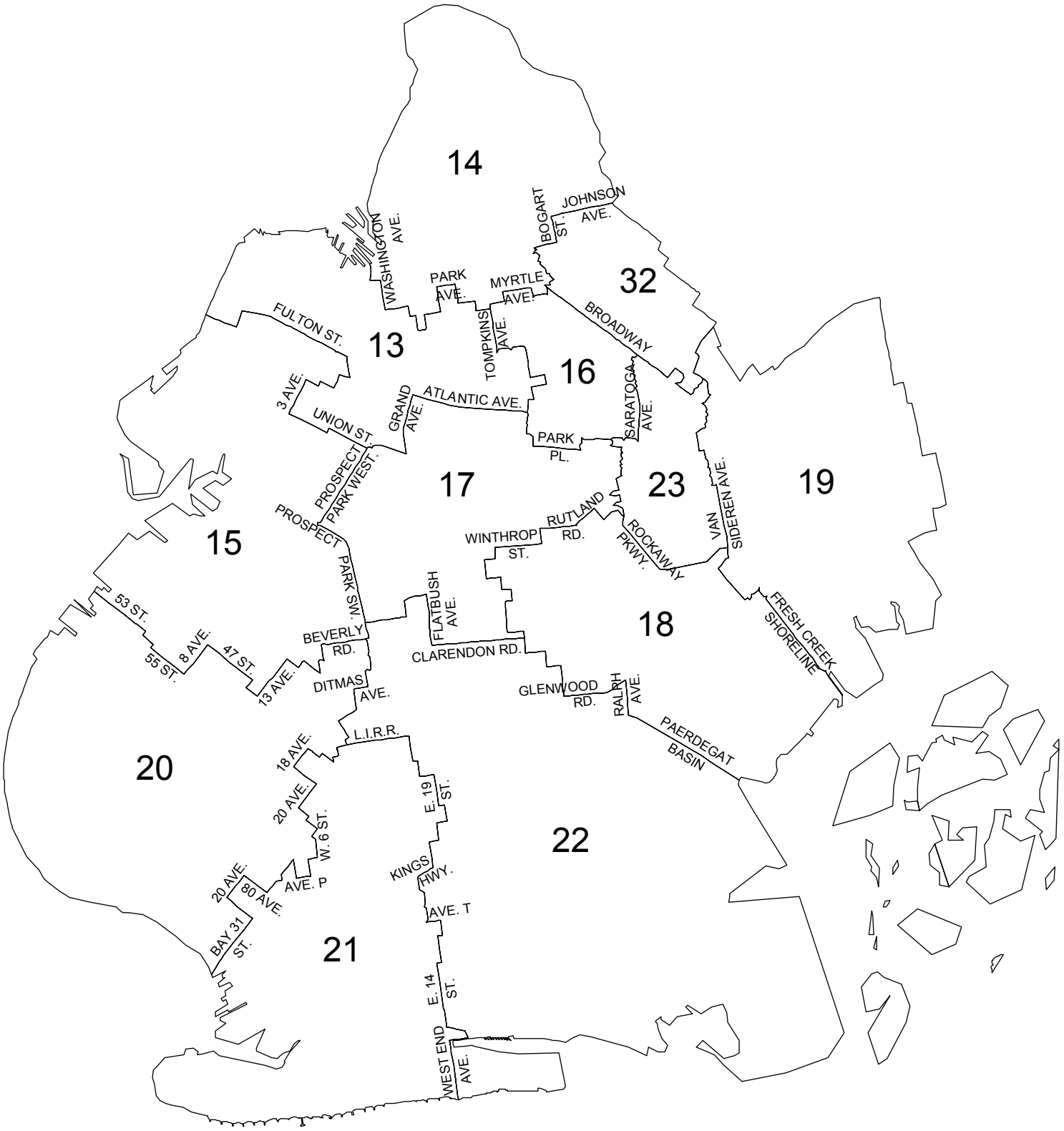


120 St. George
122 New Dorp
123 Tottenville

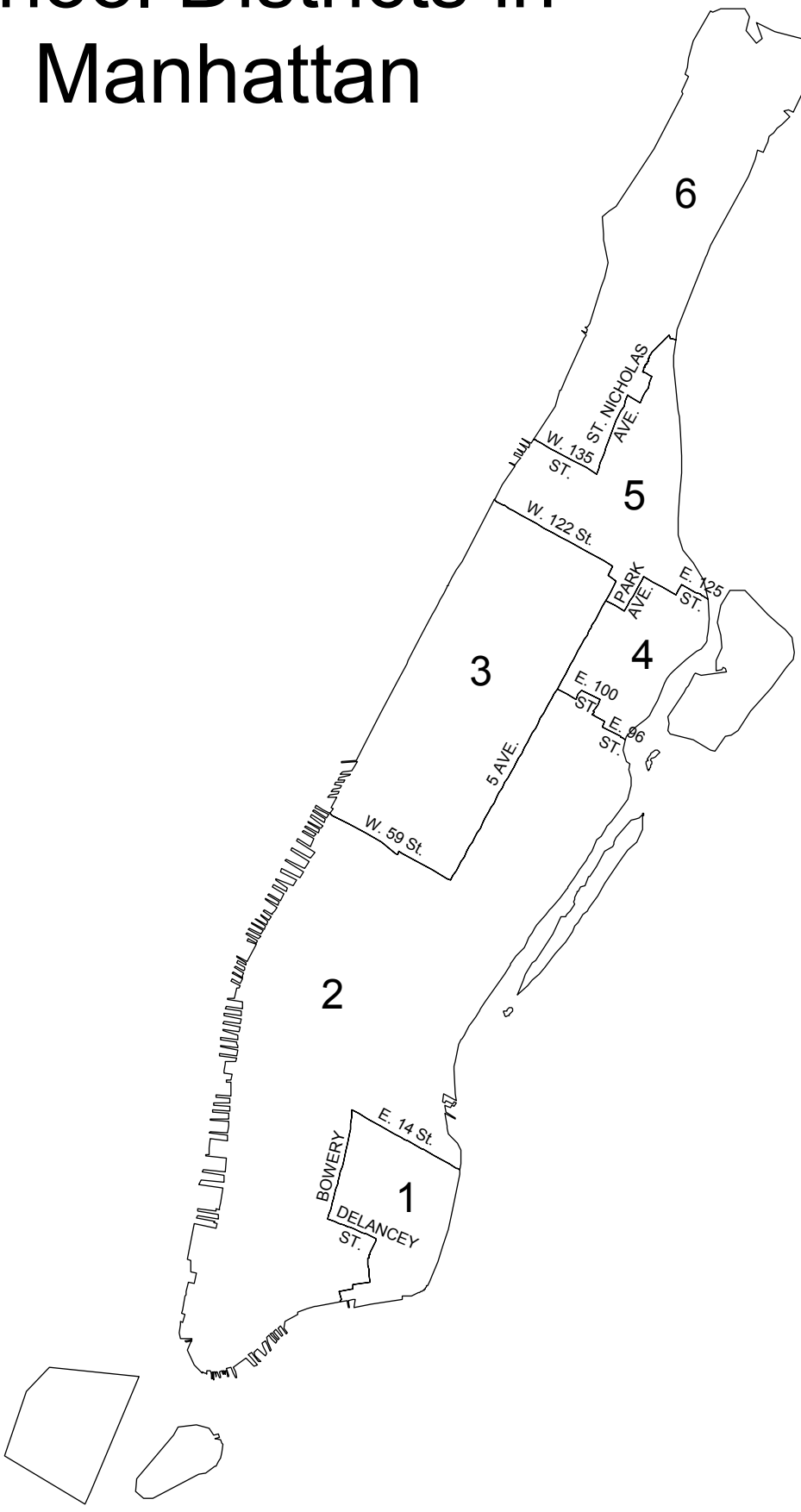
School Districts in the Bronx



School Districts in Brooklyn



School Districts in Manhattan



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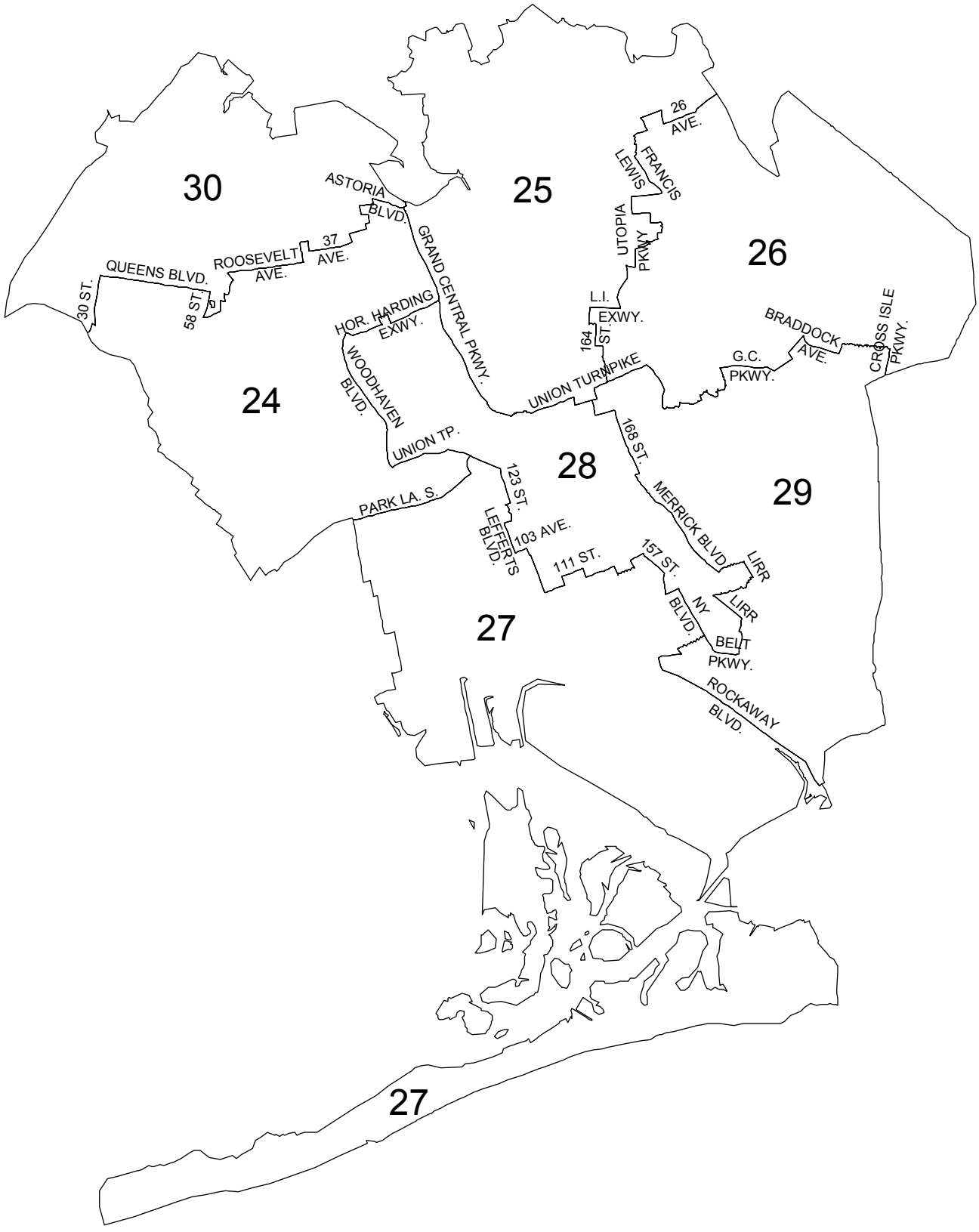
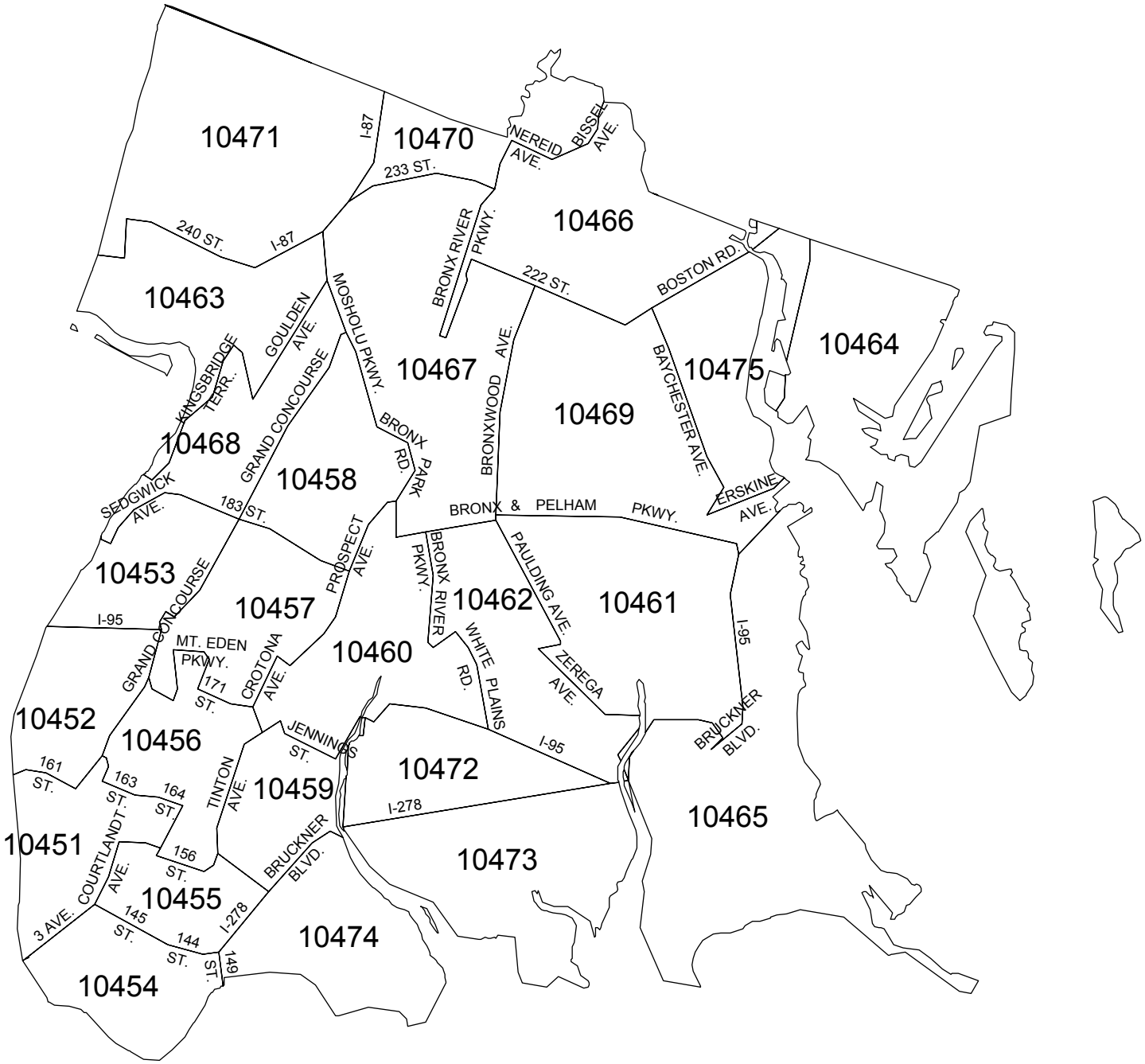


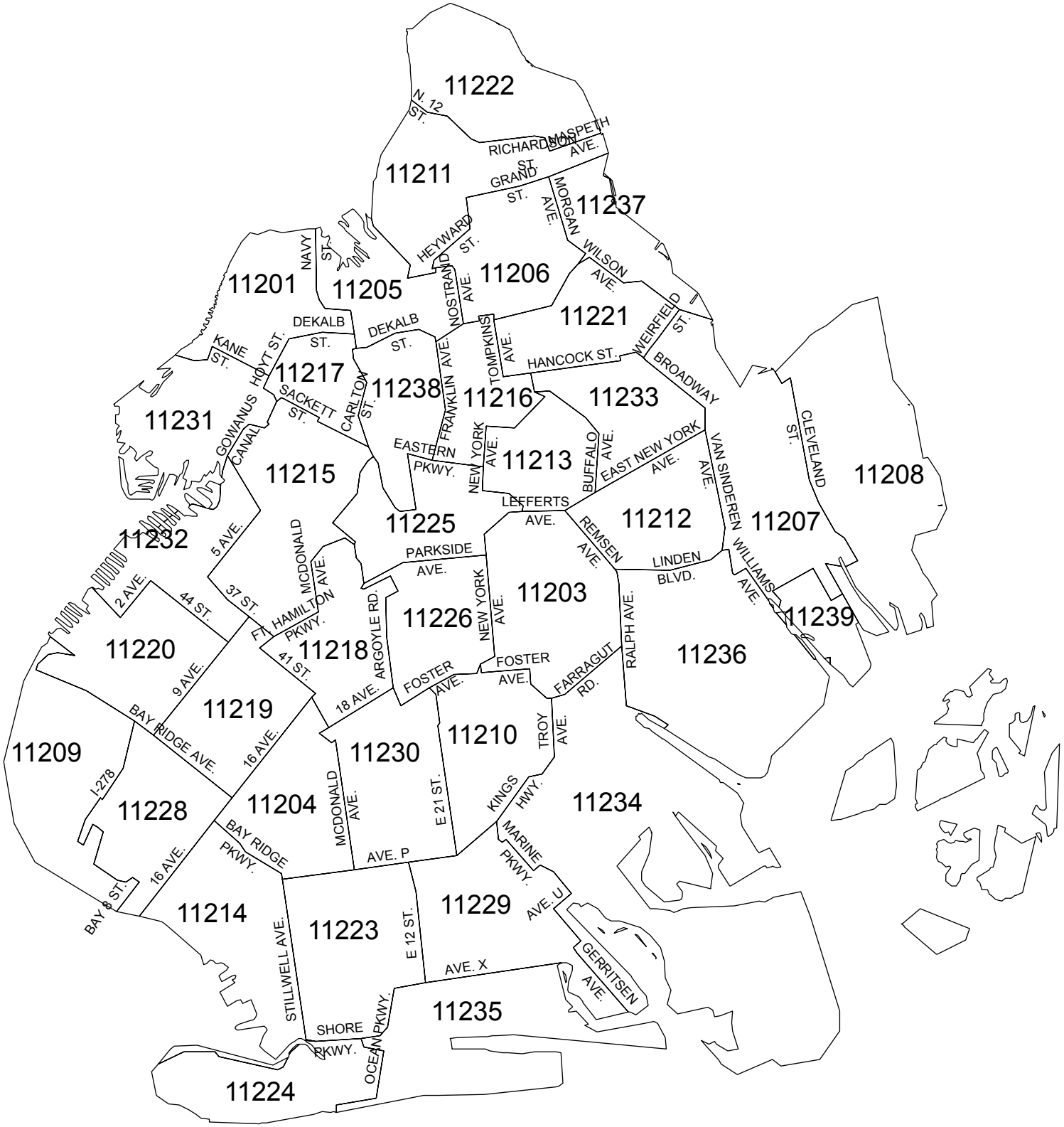
School Districts in Staten Island

School Regions in New York City

Zip Codes in the Bronx



Zip Codes in Brooklyn



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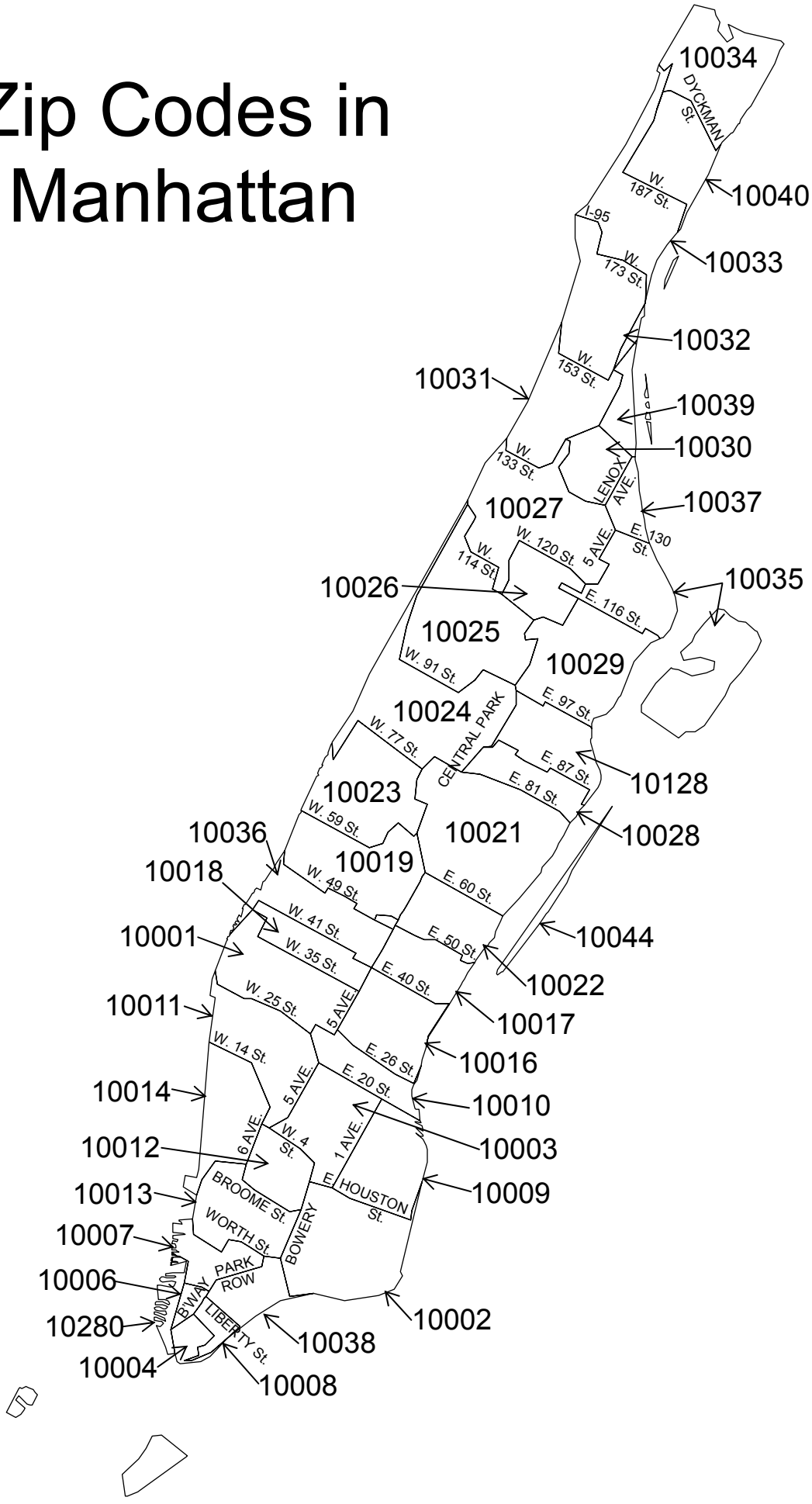

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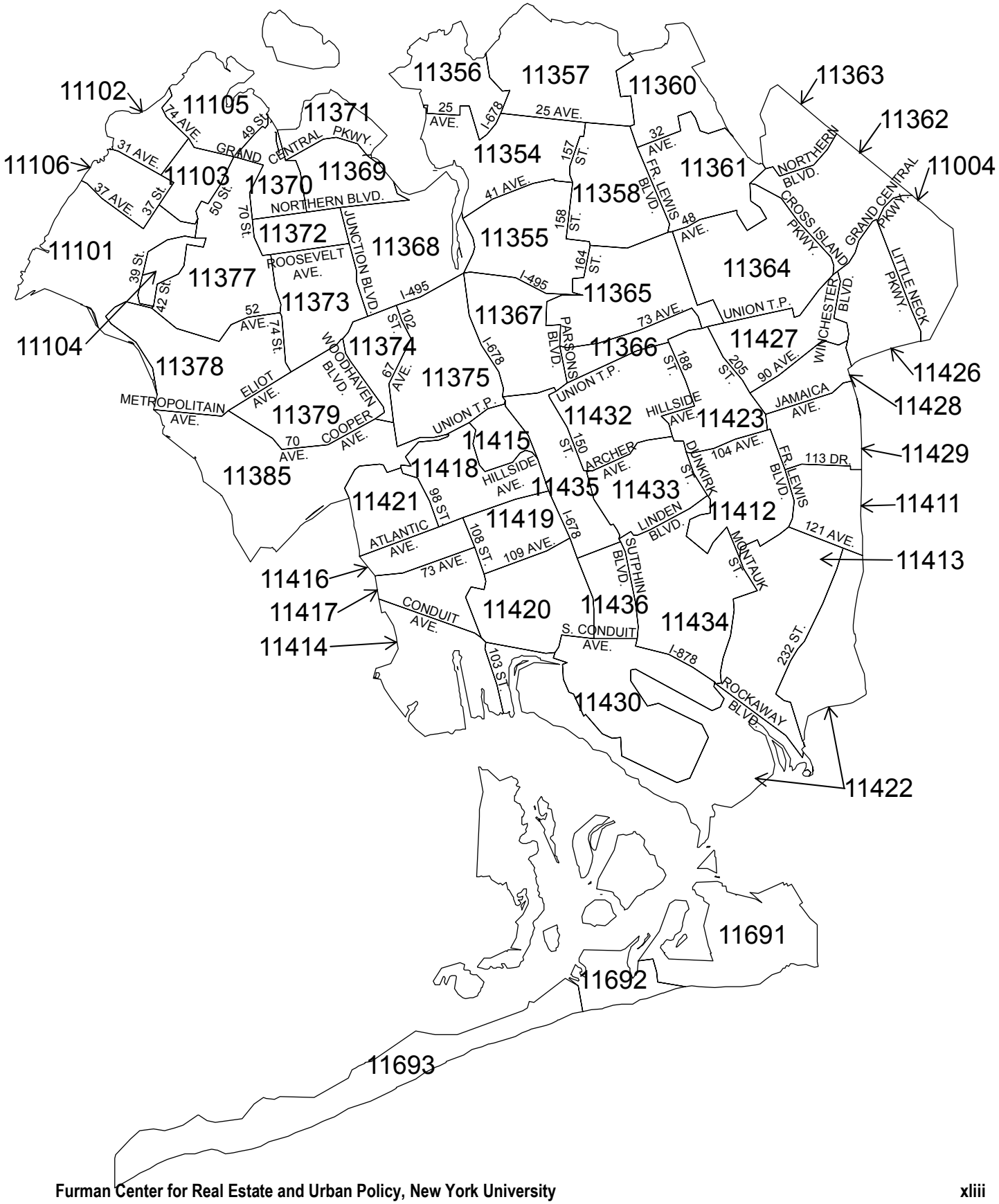

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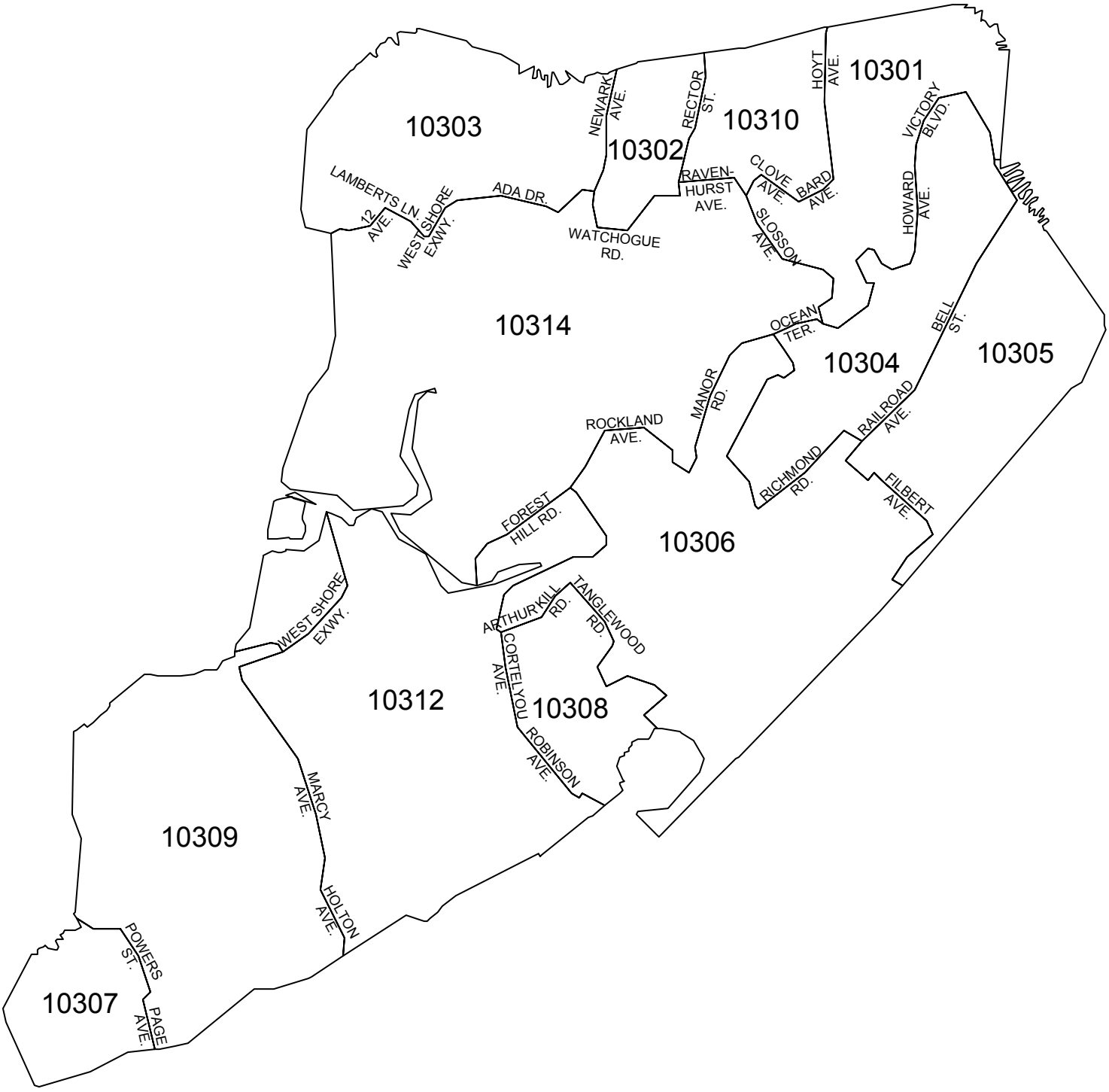


Executive Summary: State of the City's Housing and Neighborhoods Report, 2004

The State of New York City's Housing and Neighborhoods 2004 provides an overview of housing and neighborhood conditions in the City and summarizes recent developments in policy, law, and research related to housing. The report is divided into five sections. The first section, which is new to the report this year, offers a legislative review of regulatory changes over the last year. The second section then describes some of the recent accomplishments of New York City's housing community. It focuses on City agencies and a number of the City's vibrant set of financial institutions, housing intermediaries, and nonprofit and profit-motivated housing providers. The information presented in this section was compiled through conversations with major housing organizations operating in New York City.

The third section summarizes recent published research on subjects related to housing and community development in New York City. Topics include homelessness and housing stability; housing attainment, choice, and quality; community development and gentrification; and housing policy and regulation.

The fourth section, the longest in the report, documents housing and social conditions for the City as a whole, for each of the five boroughs, and for either the 59 community districts or 55 subborough areas. The section contains 16 chapters that present the latest data available regarding New York City's housing and residents. Key findings from these chapters are summarized below.

The final section briefly describes the key organizations in New York City involved in community development, affordable housing, services for homeless families, or in policy and advocacy related to housing.

Key Findings in 2004

The last few years have been relatively strong ones for New York City's housing market and economy. The sales prices of residential buildings continued their upward climb. This price increase occurred despite the second highest number of residential completions in a decade. Population in the City continued to grow during the first few years of the decade, though at slower rates than during the 1990s, confirming that the City has rebounded from the dark days of the 1970s when it suffered massive population losses. Despite these positive trends, significant housing problems remain and there is a wide variation in conditions across neighborhoods.

The paragraphs below summarize the key findings from the third section of the report, which presents detailed data on hundreds of housing and neighborhood indicators derived from various administrative data sets, the decennial census, and the New York City Housing and Vacancy Survey (HVS), a survey based on a sample of about 18,000 housing units citywide that is undertaken every two to three years. In every case, we use the most recent data available. In some cases we have access to data from 2004, but in most chapters, we have to rely on data from 2003 or 2002. The most recent New York City Housing and Vacancy Survey, which many chapters rely on, for instance, is from 2002.

We focus on changes where we can and report on recent trends. Unfortunately, however, we are limited in our ability to examine changes in the chapters that rely on HVS data. Because of changes in the sampling frames between the two most recent survey years (1999 and 2002), we

have to exercise caution in drawing any comparisons across years. For a further description of this issue see the Appendix on data and methods.

The third section includes sixteen separate chapters. Chapter 1, Housing Stock, provides information on the number of housing units, homeownership rates, forms of ownership, rental vacancies, and rent regulation. Chapter 2, Housing Creation, covers new units issued certificates of occupancy and the rehabilitation and construction of housing under New York City's Capital Programs. Chapter 3, Housing Values and Rents, presents data on monthly rents and exclusive price indexes that describe the price fluctuations of four types of housing — condominiums, single family homes, 2-4 family homes, and 5+ unit apartment buildings.

Housing Affordability is the focus of Chapter 4, which provides data on the share of household income that renters and owners spend for housing as well as data on public housing and Section 8 voucher units. Chapter 5, Mortgage Lending, provides a picture of lending activity both for home purchases and housing refinance in the City, including measures of subprime lending. Chapter 6, Mortgage Foreclosures, and Chapter 7, Property Tax Delinquencies, present indicators of economic troubles that may ultimately lead to foreclosure and abandonment of New York's housing stock.

Measures of Housing Quality are presented in Chapter 8. These include maintenance deficiencies, housing code complaints and violations, and severe crowding. Land Use in New York is addressed in Chapter 9. Chapter 10, Population, presents newly released population counts from the 2000 United States Census as well as data on household size and length of tenure. Chapter 11, Race and Ethnicity, also presents data from the 2000 Census, as well as other information on Puerto Rican households. Chapter 12 focuses on Immigration, with data on foreign-born people, and the use of foreign languages. Information on Income and Public Assistance is presented in Chapter 13, including median incomes, poverty rates, and public assistance rates. Chapter 14, Business and Employment, presents information on business establishments by sector, labor force participation, and unemployment rates. In Chapter 15, Education, data on teachers' credentials and student performance are presented, as well as educational levels of New York City's adults. Finally, Chapter 16, Crime, presents a snapshot of property and violent crime rates throughout New York City.

This summary highlights key findings from these chapters, related to housing, population, economic conditions, and local schools and crime.

Housing Stock

Our report suggests moderate growth in the City's housing stock over the past few years. The total number of housing units in the City is now approximately 3.2 million. New York City issued 13,712 certificates of occupancy in 2003. Although down somewhat from the 15,813 issued in 2002, this represents the second highest number of certificates issued over the past decade. During the mid-1990s, by contrast, the City was only issuing about 7,000 certificates of occupancy per year.

Despite this increase in construction activity, vacancy rates remain quite low in New York City. In 2002, the citywide rental vacancy rate is estimated to be 2.9 percent, well below the five percent threshold required for the continuation of rent regulation under New York State law. Rental vacancy rates fell below 2 percent in Queens and were even lower in selected neighborhoods or

sub-borough areas in the City.

While these vacancy rates are extremely low and suggest a very tight housing market (national vacancy rates for rental housing are just over 7 percent), they are not unique among other large cities. According to the 2000 Census, San Francisco and Boston both had lower rental vacancy rates than New York, and the rental vacancy rate in Los Angeles was only slightly higher.

There are differences between the housing market in New York City and that in other large cities, however. Perhaps the most striking difference is the much greater share of New York's rental housing units that are shielded from rent increases. Just over half of New York City's rental units are rent regulated (most of them governed by rent stabilization, which is a less stringent form of regulation than rent control), and another 16.6 percent are publicly owned or subsidized through a state, city, or federal program. In total, nearly 70 percent of the City's rental housing stock is shielded from rent increases through regulation or unit-based subsidies. In every one of the nine other largest cities, by contrast, the proportion is below 25%. To some extent, the figure for New York City overstates the number of subsidized housing units, since many apartments under rent stabilization have rent levels below the allowable rent ceiling. In many neighborhoods, that is, the rent levels set through rent stabilization are not binding, as they are above the market rents in the area. On the other hand, many of these properties are owned by nonprofit organizations that are committed to keeping rents at affordable levels or have received subsidies through Low Income Housing Tax Credit Program and therefore have capped rents for a period of 15 years.

Another unique aspect of New York City's housing markets is the large role that the city government has played in financing the rehabilitation and creation of affordable housing. Since the late 1980s, the City's Department of Housing Preservation and Development (HPD) has supported the creation of 83,000 units of housing and the rehabilitation of another 125,000, using a combination of City capital funds, Low Income Housing Tax Credits, and city-owned properties and land. The greatest impact has been felt in the Bronx, where 15 percent of housing units have received some form of assistance from the City since 1987. In some community districts in the Bronx, nearly 40 percent of existing housing units received assistance through city programs. Many community districts in Brooklyn and Manhattan also received significant levels of support.

After completion, units are placed under rent stabilization. Many units are also bound by rent limits in Low Income Housing Tax Credit Program, and tenants in these buildings are typically given preference for Section 8 rental assistance, which pays the difference between 30 percent of a tenant's income and a fair market rent for an apartment. In 2003, 110,000 households in New York City utilized vouchers, roughly three quarters of which were used in Brooklyn and the Bronx.

This infusion of aid has helped to boost the levels of housing quality in the City's neighborhoods. Data from the HVS suggests that the proportion of housing units with five or more maintenance deficiencies has declined from 4.5 percent in 1996 to under 3 percent in 2002. Still, housing quality varies widely across neighborhoods, and in some neighborhoods in Brooklyn and the Bronx the proportion of units with five or more maintenance deficiencies was over 7.5 percent. Even more dramatic variation is evident when we examine housing code violations, which ranged in 2003 from 193 serious violations per 1,000 rental units in the Bushwick community district to 1.5 in Manhattan's financial district. Some of the variation, and the continued quality problems in the City, are rooted in the age of the City's housing stock. Over 40 percent of the City's housing units were built

before 1930. By contrast, just 18 percent of housing units nationwide were built before 1930.

Property tax delinquencies provide an indicator of the financial health of New York City's housing stock and may predict future quality problems. Citywide, the share of Class 1 tax delinquent properties fell from 5.2 percent in 2002 to 4.0 percent in 2003, and the share of Class 2 properties that were tax delinquent fell from 8.9 percent to 7.8 percent. In certain community districts, however, rates of tax delinquency remain distressingly high. In Morningside Heights in Manhattan, for instance, 10.3 percent of Class 1 properties and 8.4 percent of Class 2 properties had a tax delinquency of one year or longer.

In the next few years, HPD will face new challenges as it tries to find new ways to support affordable housing in the City. Over the past 15 years or so, the programs used by the City have depended critically on the City's stock of properties and land that it took over as a result of *in rem* tax foreclosures. In 1979, the City owned some 60,000 units of vacant housing and another 40,000 units of occupied housing, and much vacant land. Today, the City owns just 3,500 units of housing. As for land, just 7.4 percent of the City's buildable land area is classified as vacant in 2004, down slightly from 7.8 percent in 2002.

Housing Values and Rents

Housing values continued to rise in New York City during 2003. Our estimates suggest that the value of condominiums, single-family homes, 2-4 family homes, and apartments with more than four units all rose between 2002 and 2003. Specifically, we estimate that the value of apartment buildings rose by approximately 31 percent, while the value of single-family and 2-4 family homes rose by 18 and 24 percent respectively. The estimated price rise for condominiums was a more modest, though still robust, 4 percent. Prices rose in all five boroughs, with largest increases generally taking place in Manhattan, Brooklyn, and Queens.

When examining a longer timeframe (1986 to 2003), residential property values in New York City have gone up and down but overall have appreciated considerably. The value of apartment buildings has risen the most rapidly. On average, the value of buildings with more than four housing units was 118 percent higher in 2003 than it was in 1986. In other words, the market value of apartment buildings more than doubled during this 17-year period. The value of single-family and two-to-four family homes were 45 and 47 percent higher in 2003 than in 1986, while the value of condominiums was 24 percent higher in 2003 than in 1986. With one exception (condominiums in the Bronx), increases occurred in all five boroughs, though appreciation rates were generally highest in Manhattan and lowest in Queens and Staten Island.

Such increases in housing values are of course a two-edged sword. On the one hand, New Yorkers who own their homes have enjoyed healthy rates of appreciation. On the other hand, homeownership is likely growing further out of reach for other New Yorkers. Moreover, rent increases often follow from increases in sales prices.

There is no source of annual data on rents, but the evidence suggests that rents rose slightly between 1999 and 2002, though at a far lower rate than housing values. Measures of rent burdens suggest somewhat of a decline in affordability problems, but affordability clearly remains a problem for many New Yorkers, especially those at the low end of the income spectrum. The median renter household in New York spent 26.5 percent of their income for rent in 2002, and close to one out of every four households paid over half their incomes for housing, a rent-to-income burden that seems

impossible to bear, especially for low-income households. In some sub-borough areas in the Bronx, over a third of renter households spent more than half of their income on rent.

Another indication of the City's high housing cost burdens is seen in levels of crowding. In 2002, nearly three percent of the City's households were living in severely crowded conditions (defined as more than 1.5 persons per room). Nationally, by contrast, the proportion of severely crowded households was just 0.4 percent. The incidence of crowding was highest in Queens. In three sub-borough areas in Queens, between 8 and 11 percent of households lived in severely crowded conditions in 2002.

Homeownership and Finance

Although the homeownership rate in New York City appears to have climbed very slightly in the past few years, the City's homeownership rate remains far lower than that of the U.S. as a whole. In 2002, just 32.7 percent of New Yorkers owned their home, as compared to 68 percent of U.S. residents. That said, in some neighborhoods, homeownership rates meet or exceed national levels. In Staten Island, the homeownership rate is roughly 65 percent, and in several neighborhoods in Queens and Staten Island, homeownership rates exceed 70 percent. At the other extreme, homeownership rates are under 10 percent in several neighborhoods in the Bronx and in Washington Heights in Manhattan.

Mortgage activity rose significantly between 2001 and 2002, suggesting a continued rise in housing investment, even during the year following the attacks of September 11. During 2002, over 52,000 home purchase mortgage loans were originated in New York City, up 10.6 percent over 2001. The increase in the actual dollar amount of mortgage originations was even greater, rising by 25 percent over the year before. Each borough saw significant increases, with the largest increase occurring in Manhattan, where the dollar amount of home purchase originations rose by a full 37.6 percent between 2001 and 2002.

The number and amount of refinance mortgage loan originations rose even more rapidly over the year, driven in part by the fall in interest rates during that period. There was a very slight decline, meanwhile, in the number of home improvement loan originations, which fell by 1.7 percent.

While an increase in mortgage activity is generally welcome, one potential concern is the extent to which it is driven by predatory lending. We do not have access to data on predatory lending, but we do have information on subprime lenders. Almost all predatory loans are made by subprime lenders, though of course not all subprime loans are predatory. Indeed, subprime loans often allow poor families, who would otherwise not be able to access the credit market, to obtain mortgages. Still, high levels of subprime lending should raise some concerns, as they may be a signal of predatory lending.

Between 2001 and 2002, the proportion of subprime loans increased slightly citywide. Moreover, in certain neighborhoods, the share of home purchase loans made by subprime lenders was over 16 percent. There is even more dramatic variation in the share of refinance loans that are subprime. In several neighborhoods in Brooklyn and the Bronx, more than a third of refinance loans were made by subprime lenders.

Also of concern is the growing number of properties which have foreclosure actions (*lis pendens*) filed against them. While in most cases, the filing of a *lis pendens* does not lead to an actual mortgage foreclosure, they do provide an indication of the property owner's inability to make mortgage payments. In total, 2,915 *lis pendens* were filed against single-family homes in 2003. This represents

an increase over 1999 and 2001, when the number of filings were 2,475 and 2,641 respectively. The rate of filings varied significantly across the City's community districts. In 2003, the rate of *lis pendens* filings for single-family homes ranged from 115 per 1,000 homes in Washington Heights to less than 3 per 1,000 homes in several community districts in Queens.

Population

In 2000, the population of New York City exceeded 8,000,000 for the first time in its history. After correcting for the Census Bureau's undercount of the City's 1990 population, this represents a growth rate during the 1990s of about 4 percent or 31,000 people per year. Since 2000, the population in the City has continued to increase, though rates of growth have slowed. Between 2002 and 2003, the Census estimates that New York City's population increased by about 14,000 people.

Immigration has played a large role in recent growth. During the 1990s, the Department of City Planning estimates that 1.2 million were admitted to New York City. By 2002, the Housing and Vacancy Survey estimates that 34 percent of City households were foreign-born. Over two thirds of these immigrants settled in neighborhoods in Brooklyn or Queens. In two sub-borough areas in Queens, the proportion of immigrant households in 2002 was nearly 60 percent.

In part due to these high levels of immigration, New York City's population is exceptionally diverse. In the year 2000, 44.7 percent of City residents described themselves as white, 26.4 percent as black, and 9.8 percent as Asian. Most of the respondents identifying themselves as "other races" were Hispanic. In total, 27 percent of New Yorkers described themselves as Hispanic in 2000.

Given the high levels of residential segregation in the City, individual neighborhoods boasted far less diversity than the City as a whole. In 2000, 77.7 percent of Staten Island residents were white, as compared to fewer than 30 percent of residents of Bronx. Four out of 55 sub-boroughs in the City were more than 80 percent white and another four were more than 80 percent black. Four sub-boroughs were at least 60 percent Hispanic.

Neighborhood Economic Conditions

New York City's economy continues to be concentrated in services. In 2001, there were 193,809 business establishments in the City. The three most dominant type of businesses were retail, FIRE (financial, insurance, and real estate), and other services. As for the distribution across boroughs, nearly half of all City businesses were located Manhattan in 2001. Another 20.5 percent were located in Brooklyn and 18.5 percent were in Queens.

Labor force participation rates appeared to increase in all five boroughs between 1999 and 2002. By 2002, the labor force participation rate citywide was 68 percent. Yet unemployment rates appear to have risen during this same period. At the sub-borough level, five neighborhoods in Brooklyn and the Bronx had unemployment rates of over 14 percent, roughly double the citywide rate of 7.7 percent.

Many of these sub-borough areas also exhibited low levels of educational attainment. Citywide, 28 percent of residents over the age of 25 had neither a GED nor a high school diploma. In 12 of the City's 55 sub-borough areas, the proportion of residents with less than a high school education exceeded 40 percent.

Schools

Between 2003 and 2004, the percent of students in New York City public elementary and middle schools performing at grade level or above on math tests increased from 42.4 percent to 47.1 percent. Math test scores increased at a similar rate in all five boroughs. By contrast, there was little improvement on English tests, with the proportion of students performing at grade level or above remaining steady at 41.4 percent.

There is considerable variation across community school districts in the City. District 26 in Queens boasts the highest test scores in both English and math. In that district, 75 percent of students performed at grade level or above on English tests and over 80 performed at grade level or above on math tests. By contrast, in District 7 in the South Bronx, just 20 percent of students performed at grade level or above on reading tests, while 27 percent performed at grade level or above on math tests.

Crime

Crime rates in the City continued to fall in 2002. In 2002, there were 248,450 serious crimes reported to the New York City Police Department, a rate of 31 crimes per 1,000 people. This was down from 32.9 serious crimes per 1,000 people in 2001 and over 90 crimes per 1,000 people in 1990.

Once again, there is considerable variation across the City's neighborhoods. The highest crime rates are found in two of the Manhattan's Midtown precincts (Midtown South and Midtown North). These rates are somewhat misleading however, since they are based on residential population and ignore the large numbers of non-resident people who work and visit these areas during the day. The lowest crime rates are found in two precincts in Staten Island (Tottenville and New Dorp) and Precinct 66 (Borough Park) in Brooklyn.

I. Major Changes and Proposed Changes in Laws, Regulations or Public Policies Affecting NYC Land Use and Housing

Compiled by Dallas DeLuca (Law '05)

These brief summaries of changes and proposed changes to laws and regulations affecting New York City land use and housing were compiled by searching legal databases, the websites of the City Council, the Department of City Planning, and other City and State agency websites, and the websites of various NGOs involved in land use and housing.[1] This section covers laws enacted or regulations that became effective, as well as those proposed, between September 30, 2003 (the closing date of the 2003 State of the City's Housing and Neighborhoods report) and December 31, 2004. While every effort has been made to be comprehensive, please bring anything we may have missed, or anything that should be included in next year's retrospective, to our attention at furmancenter@nyu.edu.

Affordable Housing

Conversion of Mitchell-Lama affordable units to market rate units:

February 4, 2004: The City Council introduced a proposal (Int. 0005-2004) to amend the administrative code which would require owners of Mitchell-Lama projects to provide tenants 18-month notice prior to converting the building to market rate rents. The proposed law would also require the project owner to mitigate the impacts of the conversion. The proposal has been referred to the Housing and Buildings committee.

The proposed legislation is in response to the exodus of buildings from the Mitchell-Lama program. Building owners can voluntarily leave the program after 20 years. The City lost about 17,000 of its 140,000 Mitchell-Lama apartments by year-end 2003 after 43 buildings left the program; 11 more buildings, with a total of 3,000 units, are considering joining the exodus as their contracts expire, allowing owners to rent the apartments at market rates.

Extension of tax exemptions to buildings preserving affordable housing units rather than converting to market rate units:

June 6, 2004: City Council members introduced, and referred to committee, a resolution (Res. 0388-2004) to provide a 50 year extension of real property tax exemptions for properties developed under the Private Housing Finance Law (i.e. Mitchell-Lama buildings) or the Public Housing Law. The extension would be available to owners of properties whose current tax exemption has expired, but who chose to continue renting the apartments under the prior affordability restrictions. The Committee on Housing and Buildings discussed the item at the Committee meeting of October 28, 2004.

Tax Abatements to Mitchell-Lama Buildings that Continue Affordability Restrictions:

June 28, 2004: Mayor Bloomberg announced a proposal to maintain rent protection in 80 Mitchell-Lama buildings, offering to refinance existing mortgages and to provide low-cost loans for maintenance in exchange for remaining in the Mitchell-Lama program for an additional 15 years.

1 Links to more information regarding each summary are available in the online version of this report.

The program could cost the City up to $75.5 million over 15 years, depending on how many of the buildings opted in to the program instead of converting to market rate apartments.

J-51 Tax Abatement Extension:

December 14, 2004: Mayor Bloomberg signed Local Law 45 of 2004 (Int. 0318-2004) to authorize J-51 tax exemption benefits for alterations, improvements or conversions for an expansion of cubic content to an existing building or structure. This benefit would be available only if at least 50 percent of the "floor area" of the completed building consists of the original structure. Manhattan from Chambers Street to 110th Street is excluded from this benefit, unless the building is receiving other government aid.

Right of First Refusal to Tenants of Affordable Housing Being Converted to Market Rate:

October 28, 2004: The City Council committee on Housing and Buildings discussed a bill (Int. 0186-2004) to give tenants in buildings built with affordable housing subsidies greater rights to purchase the buildings when the buildings convert from affordable housing to market rate. The bill "would give tenants in certain developments a right of first refusal and an opportunity to purchase the property where they reside in order to preserve the property as low- or moderate-income housing while simultaneously providing such a right of first refusal and an opportunity to purchase to the City via the Department of Housing and Preservation. These developments include Mitchell-Lama developments, project-based Section 8 developments, as well as certain other developments receiving government subsidies and assistance or developments where there is an existing agreement to maintain rent restrictions after the program's original expiration date." Additionally, the bill would "require that a notice [to the tenants of the housing development, to the tenant association and to the Department of Housing Preservation and Development] shall be provided at least 18 months prior to any action by an owner that will result in the conversion of assisted rental housing," among other notices.

The bill is opposed by Mayor Bloomberg and the Department of Housing Preservation on the grounds that the proposed law might violate state law and that the proposed law does not give tenants enough protection. Landlord and housing developer groups expressed reservations about the proposed law, stating it is unfair to landlords and would lead to more delays and higher housing costs. The bill was proposed due to concerns about lack of affordable housing options and protection from rent increases resulting from the expiration of rent-increase restrictions on buildings developed under New York State Mitchell-Lama and federal Section 8 housing production subsidies; 44,000 apartments have returned to market rate in the past six years and proponents of the law claim that another 55,000 to 110,000 might move to market rate over the next few years.

Health/Safety/Environment Codes

Brownfields:

October 9, 2003: Governor Pataki signed the Superfund/Brownfield Reform & Refinance Act (N.Y. Envtl. Conserv. Law 27-1403). The bill received the support of NYPIRG, the New York League of Conservation Voters and Environmental Advocates of New York, but was opposed by the Business Council of the State of New York, who opined that the stringent clean-up requirements and the bureaucratic procedures would not encourage brownfield redevelopment.

The law reduces liability for post-contamination purchasers that are otherwise not potentially responsible parties ("volunteers" as opposed to "participants," who are responsible for the contamination) who successfully remediate the site to the levels mandated in the new law. Eligible sites include inactive hazardous waste sites that have consequential amounts of hazardous waste. The cleanup standards under a Brownfields Cleanup Plan (BCP) vary with the intended uses of the property after remediation is complete. As long as a volunteer exercises "appropriate care" and follows the administrative and technical requirements of the Department of Environmental Conservation, the volunteer-developer will be released from liability under New York State law by all New York State agencies. The prior program, the Voluntary Cleanup Plans (VCP), released the developer from liability to the Department of Environmental Conservation but not to the Department of Health or to the Attorney General. Neither the new BCP nor the old VCP provides for liability protection from federal actions.

The new law also provides financial incentives for redevelopment in urban areas with large areas of contiguous brownfields. Municipalities can receive state aid for assisting in designating areas as "Brownfield Opportunities Areas", a designation that brings with it priority for the municipalities in receiving State Assistance Grants for remediation. For developers, the law provides for two tax incentives: the Brownfield Redevelopment Tax Credit, similar to the Investment Tax Credit, to reduce taxes based on expenses incurred in the cleanup process; and the Brownfield Remediation Tax Credit for Real Property Taxes, which provides a tax credit based on the number of employees working on the remediated site.

Initial implementation of the program has raised concerns that developers are using the tax incentives to develop sites that are not significantly environmentally impaired, and would have been developed anyway, and that no funds will remain for development of the intended "hard to develop" sites.

Lead Paint Hazards:

February 4, 2004: Over the veto of Mayor Bloomberg, the City Council approved a lead-paint law (Local Law 1 of 2004) that regulates the removal of lead-paint hazards, including dust, from apartments built before 1960. It also requires annual identification of all children younger than 7 living in those apartments. Housing officials estimate the law may cost $30 million.

The law, which came into effect August 2, 2004, requires apartment building owners to remediate any lead-paint hazard in any apartment where a child under age 7 resides. The investigation of lead-paint hazards and inquiries as to whether children under 7 reside in apartments must be done annually. Common areas must also be investigated and remediated. The law applies to all pre-1960 buildings and to any building built between 1960 and 1978 where the owner knows lead paint is present.

Both landlord and tenant advocacy groups filed suit in April challenging the law, claiming the City Council did not adequately address the potential environmental impacts of the law. The suit was dismissed on August 27 for lack of standing, with Justice York of the New York Supreme Court holding that "economic harm is not enough to create standing under SEQRA. And, the environmental injury petitioners assert here is based upon several levels of speculation" and that "[the City statute's] rebuttable presumption regarding presence of lead paint in certain buildings did not violate landlords' due process rights. "One of the housing group plaintiffs has already announced it will appeal the decision.

Green Buildings:

September 27, 2004: The Housing and Building Committee of the City Council considered an amendment (Int. 324-A of 2004) to the Administrative Code which would require development or significant alternation of city-owned and city-funded (at least 30% from City funds) to comply with Green Building codes. Apartments and one- and two-family residences would be exempted.

Building Code:

October 6, 2004: Department of Buildings Commissioner Lancaster announced that she will submit to the City Council revisions to the City building code based on the International Building Code (IBC). The revisions, which will adopt the IBC with modifications, are the culmination of a feasibility study begun in May, 2003. The proposals will be presented in three stages, in October 2004, March 2005 and sometime later in 2005, with the changes becoming effective, if approved by the City Council, in 2006.

Zoning and Redevelopment: City-Wide

Reforms in Board of Standards and Appeals:

August 10, 2004: Mayor Bloomberg joined the chorus of those critical of actions of the Board of Standards and Appeals (BSA). Mayor Bloomberg, responding to complaints that the Board has acted in a manner inconsistent with zoning goals, agreed that the Board "has been somewhat arbitrary." Complaints allege that the BSA has created new zones by granting a large number of variances in certain areas. Councilman Avella has proposed legislation (Int. 0171-2004) to curb the authority of the BSA by making its decisions subject to the review of the City Council, but this would require a change in the City Charter, a difficult political task. Earlier in the year, the Municipal Art Society released a study critical of the BSA and in August it recommended a study to recommend long-term changes to the BSA and proposed some immediate changes.

Restrictions on Community Facilities in Residential Neighborhoods:

September 9, 2004: The City Council approved a zoning amendment (Res. 0586-2004) impacting development of new churches and medical facilities in residential areas. The new amendment requires more off-street parking and parking lot screening while increasing FAR in some zones; FAR for medical facilities was reduced in some areas.

Zoning and Redevelopment: The Bronx

Down Zoning Proposed for Many Areas:

October 22, 2003: Department of City Planning (DCP) announced the approval of Bronx Community District 8's "197-a Plan". The plan, approved unanimously at the City Planning Commission (CPC), incorporates the community board's recommendations for preserving the district's low-density residential neighborhoods. DCP's zoning changes for these areas will lower allowable density or provide contextual controls at existing densities to guide new development so that it is appropriate to the character of each neighborhood.

City Council Okays Down Zoning & LDGM for Throgs Neck:

September 28, 2004: The City Council approved (Res. 0611-2004) down zoning ("contextual zoning") in the Throgs Neck area of The Bronx. This zoning change, originally announced Nov. 25, 2003, will require more off-street parking and will restrict height, side-yard and FAR of new developments to generally match the existing structures. It also aims to minimize obstruction of water views caused by shoreline development. The new designations attempt to closely match new developments to the existing conditions. In some of the areas, new townhouse development would be prohibited. The City Council action also made Throgs Neck the second area in the City subject to the Lower Density Growth Management (LDGM) area rules, following Staten Island, aimed at preserving one- and two-family home neighborhoods.

Down Zoning Approved for Three Bronx neighborhoods:

September 28, 2004: The City Council approved down zoning in Central Riverdale, Spuyten Duyvil and Van Cortlandt Village under the 197-a plan of The Bronx Community Board (Res. 0609-2004 to 0614-2004). This zoning change will restrict height and FAR of new developments to generally match the existing structures ("contextual zoning").

Redevelopment Zoning in Port Morris:

October 4, 2004: The DCP certified the ULURP review process to begin public review of the proposal to expand the City's mixed-use district in Port Morris. The Bronx Borough President and Community Board 1 approved the application and the City Planning Commission held a meeting on the proposal on January 5th, 2005. The rezoning proposal would extend the mixed-use zone by 11 blocks to allow for residential development in addition to retail and light manufacturing in this area of Port Morris and Bruckner Boulevard.

Down Zoning Proposal Approved for North Riverdale:

December 7, 2004: On December 7th, the City Council approved the rezoning for North Riverdale north of Mosholu Avenue to the city line (Community Board 8). The "contextual" zoning reduces the density of new developments to detached and semi-detached homes with a FAR of 0.6 and a maximum building height of 35 feet.

Zoning and Redevelopment: Brooklyn

Redevelopment and Professional Basketball for Downtown:

June 28, 2004: The City Council approved zoning changes (Res. 0449-2004) for Downtown Brooklyn. The DCP estimates that the zoning changes, through increases in FAR, allow for the creation of 4.5 million square feet of new commercial office space, 800,000 square feet of retail, 1,000 units of housing, new open space and retail amenities, as well as streetscape improvements.

On the geographical edge of the Downtown Brooklyn plan is a $2.5 billion residential and commercial development hosting a basketball arena for the New Jersey Nets, owned by the developer Bruce Ratner. The proposed development, announced Dec. 10, 2003, would be built over the Atlantic Yards, an MTA-owned rail-yard, with state and City subsidies. Both Ratner's arena and a recently announced new Brooklyn Academy of Music building would be designed by Frank Gehry, whose Bilbao Guggenheim museum has attracted worldwide praise.

Both the entire redevelopment plan and the Atlantic Rail-yards plan have drawn fierce opposition from local residents facing the prospect of eminent domain and substantial change to the

character of the neighborhood. Supporters of the Atlantic Yards plan, including Brooklyn Borough President Marty Markowitz, and opponents, including state Sen. Velmanette Montgomery and Councilwoman Letitia James, have sharply different views about numbers of lost residences (150 or 1,000) and new residences (possibly 4,500 new apartments, with possibly half slated for the elderly or low-income families), cost to the City ($500 million in tax money to pay for bonds or $812 million positive net effect on City coffers) and jobs. Opponents and supporters of the larger redevelopment and rezoning plan argue about the future character of Brooklyn. Plan supporters want high-rise business development in the outer boroughs to counter the supposed job-taking impact of development on the New Jersey side of the Hudson River. Plan opponents paint a future of Brooklyn based on small-scale artisan shops, boutiques, small businesses and walk-up brownstone residences.

Redevelopment on the Greenpoint and Williamsburg Waterfront:

October 4, 2004: The DCP certified the ULURP application and opened for public comment the rezoning plan for the Greenpoint-Williamsburg waterfront neighborhood. "The proposed actions include zoning map and zoning text changes to facilitate new housing and local commercial development, and, in conjunction with the Department of Parks and Recreation, City Map changes to establish a new, 27.8-acre waterfront park." The neighborhood, historically home to working-class communities and manufacturing, has an increasing number of luxury loft buildings. The proposed rezoning provides opportunities for the development of housing and neighborhood retail stores, for the creation of public parks and waterfront open space, and for reconnecting the waterfront to the adjacent inland communities. The draft EIS foresees between 7,400 and 8,300 new apartments and one-quarter to one-third of a million new square feet of commercial and retail space. The DCP hopes that FAR bonuses and financial incentives will result in 10% of the new housing being affordable housing. Planners are conducting an environmental impact study. The entire rezoning process is expected to be completed in late 2004 or early 2005.

The DCP zoning proposal offers a voluntary incentive program to developers that would give a floor-to-area ratio bonus to construct larger buildings in return for including affordable housing units. The percentage of affordable units would correspond with the FAR bonus, so if 10% of the building were affordable, it would translate into a 10% FAR bonus. For a developer who is allowed to build 100 market-rate units under the rezoning, the incentive would allow building 99 market-rate units and 11 affordable housing units. On December 20th, 2004, the DCP changed the rezoning proposal to allow 18% to 20% FAR bonuses for developers who provide 15% to 25% of the units as affordable housing.

The Real Estate Board of New York, a real estate industry lobby group, favors the proposal, but would like to see developers be able to put the affordable units off-site but within the boundaries of the same community board, or within one-half mile of the market-rate units. This alternative proposal would allow a developer who can build 100 market-rate units as-of-right under the rezoning to build 110 market-rate units, with an additional 11 affordable housing units built off-site.

Councilman David Yassky has offered an alternative proposal which mandates that a percentage of affordable-housing units be included in any new development in areas the city is rezoning. The amount of affordable units would be determined on a sliding scale from 10% to 40%, depending on how large a subsidy the units receive. Councilman Yassky is concerned about the estimated 2,500 people that will be displaced by the development and believes that the developers, in exchange for receiving vast increases in property value due to the City's zoning change, should provide some af-

fordable housing without a FAR bonus.

While the City Council debates rezoning this neighborhood in Greenpoint and Williamsburg, other parts of these communities are already undergoing development through variances that some opponents claim amount to ad hoc rezoning. The Municipal Arts Society and South Brooklyn Legal Services have documented extensive applications for, and granting of, zoning variances for development of residential projects in manufacturing zones in Brooklyn. One developer has begun construction of 210 market rate units and 140 affordable housing units (targeted to those at 60% of median income) on the site of the defunct Schaeffer Brewing plant. The Community Preservation Corporation and a private developer have jointly submitted a plan to the NYC Housing Development Corporation seeking $650 million in tax exempt bonds to construct 2,000 units of affordable housing at the recently closed Domino Sugar refinery; rezoning from manufacturing to residential is also required for the project to move forward.

Ikea coming to Red Hook; Cruise Boat Terminal Possible:

October 13, 2004: The City Council approved (Res. 0641-2004 to 0645-2004) a special permit for the development of a 346,000 square foot Ikea furniture store in Red Hook, Brooklyn. The Red Hook neighborhood, which experienced growth in light manufacturing and artisan businesses in the last two decades, has also begun to see the development of luxury apartment buildings, a trend which has garnered the opposition of local businesses who fear being priced out of the neighborhood.

The Port Authority, which owns the piers and subsidizes the barge traffic to the area, is also involved in the redevelopment plans. It renewed the lease on the last active port in Brooklyn for American Stevedoring for three more years while it considers alternative uses for the piers. The NYC Economic Development Corporation is involved along with the Port Authority and has proposed developing cruise boat terminals in the area, an idea rejected in 2003 by the City Council when the proposal was for building a berth for the Queen Mary 2.

Down Zoning in Bay Ridge:

October 18, 2004: DCP certified the ULURP application of and started public review for a rezoning proposal for 249 blocks in Bay Ridge, Brooklyn. The zoning aims to prevent development that does not match the existing type of building in each part of the neighborhood, predominantly limestone townhouse blocks in some areas and apartment buildings and retail in others. The director of DCP stated that "on blocks characterized by single family detached homes, the new zoning will no longer permit their demolition and replacement with multi-family buildings."

The area to be rezoned is in southwestern Brooklyn's Community District 10 and covers the area between 65th Street on the north, Shore Road and the Narrows waterway to the south and west, and Seventh Avenue and the Gowanus Expressway to the east. The proposed zoning will, among other restrictions, reduce the permitted density on over half of the neighborhood blocks and maintain existing height and bulk protections on the remainder and impose new height restrictions throughout the district. The proposed regulations lower density and create contextual districts which govern building type, FAR, lot width, lot area, height, density, side yards, curb cuts and parking, restricting development to match the current building stock.

Zoning and Redevelopment: Manhattan

Frederick Douglas Blvd. Rezoned for More Residences:

November 6, 2003: The City Council adopted (Res. 1145-2003) new zoning for Frederick Douglas Boulevard which will allow greater density for residential development but will enact some height restrictions where currently none exist. The goal is to encourage new residential development consistent with the existing building forms. The rezoned area stretches from Central Park North to West 124th Street, and from Morningside Avenue almost to Adam Clayton Powell Jr. Boulevard in Manhattan's Community Districts 9 and 10.

125th Street Rezoning Under Study:

December 2003: Deputy Mayor Doctoroff and the DCP initiated a study of the 125th Street corridor in Harlem. The 15-month study, led by an Interagency Working Group with many city agency and local leaders participants, will study streetscape, zoning, development, transportation, culture, tourism and the waterfront in order to a development framework for the area.

World Trade Center Design Unveiled:

December 19, 2003: Governor Pataki and Mayor Bloomberg unveiled the design for the Freedom Tower, the 1,776 foot tall building to be built at the World Trade Center site.

CPC Comments on World Trade Center Plans:

March 8, 2004: The CPC sent comments to the Lower Manhattan Development Corporation (LMDC) on the World Trade Center redevelopment plan. CPC called for the preservation of light and air throughout the complex and its surroundings. CPC advocated for "skylobbies" in the office towers so that the ground floors can house retail and restaurants open to the street. The goal of the CPC is to promote a revitalized "24/7" community and to ensure an active street life. These goals dovetail with recent conversion of office space to residences throughout the downtown area (prior to 1980, only 791 people lived (legally) in lower Manhattan). Two million square feet have been converted from commercial to luxury residential use since September 11, 2001.

City Okays More Sidewalk Cafés in Manhattan:

May 5, 2004: The City Council adopted new regulations (Res. 0351-2004) proposed by DCP which will allow small unenclosed sidewalk cafes in Manhattan of no more than 4.5 feet in width, as long as 8 feet of sidewalk width remain unobstructed.

Lower East Side Waterfront Redevelopment Planning Begun:

May 11, 2004: The DCP has selected a lead design team and has begun holding public meetings on the redevelopment of the East River Waterfront from Battery Park through the Lower East Side.

Massive Development Proposed for West Side's Hudson Yards:

June 21, 2004: The DCP certified its plan for the rezoning of the far West Side and the Hudson Yards Redevelopment and opened the plan to public comment. The 60-block area will be rezoned to allow for mixed use development. The City envisions development to include an extension of the number 7 subway line (estimated cost: $2 billion), a football stadium with a retractable roof built over the 150-year old Hudson Yards, and an expansion of the Jacob K. Javits Convention Center. The DCP plan envisions 28 million square feet of commercial space and 12 million square feet of residential development for 12,800 apartments, including 2,000 units of affordable housing due to FAR

bonuses for developers, to be constructed over the next 40 years. The DCP's proposal is bounded by 28th Street on the south, 43rd Street on the north, and from Eighth Avenue on the east to the Hudson River.

The state legislature on December 7th, 2004, approved the $1.4 billion expansion of the Javits Convention Center. The expansion of exhibit space by 340,000 square feet to 1.1 million square feet and meeting space by 265,000 square feet to 295,000 square feet will also include a ballroom and a 1,500 room hotel. The approval, which includes $350 million in state money, was severed from other aspects of the West Side development plan.

The proposed development and rezoning have drawn opposition from local community groups who oppose changes in the character of the neighborhood and displacement of existing residents and businesses; opponents of the existing plan also want more affordable housing added to it and are worried about environmental impacts from the changes. The City's draft environmental review estimates that at least 139 residents in 10 buildings and 4,269 employees working at 225 businesses would be directly displaced. Members of Community Board 4 objected to the stadium, the low quantity of affordable housing, and the height of the office buildings (70 to 80 stories).

The City maintains the development is needed to attract 110,000 workers over the next 30 years, preventing those jobs from being relocated to New Jersey. Some economists question the need for the additional office space on the West Side of Manhattan at the same time as 10 million square feet of office space are slated to be built in lower Manhattan, 4.5 million square feet of commercial office space may be developed in the newly rezoned Downtown Brooklyn, and 12 million square feet of office space were constructed in the last decade on the New Jersey shore of the Hudson River. The Regional Plan Association and the Citizens Union government group have opposed the stadium aspect of the plan and some of the financial aspects of the plan (specifically calling for greater public accountability for the Hudson Yards Infrastructure Corporation) while endorsing the need for development of the area. City Comptroller Thompson has raised questions about the viability of the funding for the City's $2 billion to $3 billion share of the development costs for the entire project. The City's Independent Budget Office questioned the risk to the City's budget if revenues fall short of projections.

The $1.4 billion estimated cost for the sports stadium will be paid for by the New York Jets football team ($800 million), the City of New York ($300 million) and the State of New York ($300 million). City and State officials have responded to accusations of subsidizing a private enterprise with multimillion dollar salaries with statements that the platform over the rail-yards would have to be built regardless of the stadium and that the retractable dome on the stadium will help draw non-football events to the stadium. Mayor Bloomberg has linked prompt approval for the stadium with the City's chances for being selected as the site for the 2012 summer Olympics. In addition to the construction costs, the cash-strapped M.T.A., owners of the Hudson Rail Yards, and the Jets are in negotiations for the air-rights above the rail-yards. Opponents of the stadium funded a valuation of the rail yards which opined that the fair market value of the property is greater than $1 billion due to an estimated $114 per square buildable foot valuation and a 12 FAR, if the City pays for the $300 million platform over the rail yards, and accused the M.T.A. of giving away valuable city property. Spokeswoman for Deputy Mayor Doctoroff dismissed the study as a product of "lying monopolists."

The sports stadium has drawn opposition from local neighborhood groups and from Cablevision and its chair, Jim Dolan, the owner of the nearby Madison Square Garden sports arena. The NY Jets are actively supporting the stadium component of the redevelopment and both sides are trading

harsh barbs at public speaking forums and in television commercials.

The CPC adopted the application for the proposals on November 22, 2004 and the City Council must now review and vote on the applications. The CPC-approved applications envision 13,600 residential units and 26 million square feet of commercial development.

Down Zoning in Clinton:

July 26, 2004: The DCP began public review of a proposal to limit building height to 85 feet along Ninth and Tenth Avenues in the Clinton section of Manhattan's west side. The Preservation Area of the Special Clinton District area is "bounded by on the north by 56th Street and 43rd Street to the south, roughly between Eighth and Tenth Avenues."

The Future of Governor's Island:

July 29, 2004: The Governors Island Preservation and Education Corporation held its first open meeting to discuss the future development of the island, recently returned to the City and State by the U.S. Coast Guard. Development on the 172 acres is restricted by the deed, which requires at least forty acres for parks, at least 20 acres for educational uses, and 30 acres for public benefit uses. The National Park Service controls a 22-acre National Monument park on the island.

Historic Ladies' Mile to get more residences:

August 12, 2004: The City Council approved (Res. 0544-2004 to 0546-2004) a zoning change for the Ladies' Mile Historic District in the Flat Iron District. The new zoning allows for residential development and conversions, halts new manufacturing, caps height at 185 feet, provides a 2 FAR inclusionary housing bonus and requires street walls for new developments.

Aquatic Park Concession Granted on Randall's Island:

September 8, 2004: The CPC approved a concession to a private developer for a 27-acre indoor/outdoor aquatic park on Randall's Island. The existing baseball fields on the site will be relocated and expanded. The CPC hopes the project will provide job opportunities for residents of Harlem and South Bronx.

High Line to Become a Public Space as Chelsea Rezoned:

October 6, 2004: Mayor Bloomberg and City Council Speaker Miller announced $43.25 million in capital funding to design and build a public open space on the High Line, the unused elevated 1.4 mile rail structure located between 10th and 11th Avenues from Gansevoort Street to W. 34th Street. An additional $5 million is included in the proposed federal transportation bill still pending before both houses of Congress. The Mayor and Speaker along with Friends of the High Line (FHL) also announced the selection of a design team to create the master plan for the High Line. The State joined the City in a legal filing seeking permission to transform the High Line into public space through the federal rail-banking program.

The High Line project is part of a rezoning proposed in September 2003 for the Chelsea area of Manhattan. The proposed zoning would rezone some areas from manufacturing and commercial to residential while restricting development of some areas to preserve existing art galleries. Owners of restricted properties would be able to transfer or sell their air rights. DCP certified the rezoning and

High Line proposals on December 20, 2004, which initiated the public review process leading to Community Board 4, Borough President, CPC and then City Council review and approval.

United Nations Expansion Blocked:

December 1, 2004: The New York State assembly blocked passage of legislation authorizing $600 million in bonds to back expansion of the United Nations' facilities. The United Nations wants to build a 35 story building on Robert Moses Park next to its current headquarters and then renovate its current building. The UN had previously rejected Mayor Bloomberg's offer to integrate the UN into the redevelopment of the World Trade Center site.

Zoning and Redevelopment: Queens

Down Zoning in City Island:

September 30, 2003: The City Council approved (Res. 1072-2003 to 1073-2003) rezoning in City Island, Queens. The new zoning will require new development to match the existing built context; the plan would rezone most of the existing R3-2 area on City Island to R3A, permitting only one- and two-family detached houses.

Redevelopment Zoning for Downtown Flushing and Waterfront:

November 18, 2003: The DCP and Deputy Mayor Doctoroff announced a "Framework for Development" for downtown Flushing, the Flushing River waterfront and Willets Point. The proposed plan provides for mixed-use development, transportation and transit connections with adjacent regional destinations, and enhancement of public spaces and waterfront access. It recommends studying changing traffic patterns and street design to improve pedestrian access and transit. For the waterfront, the Framework calls on City, State and Federal authorities to clean up the river and restore the tidal wetlands. A waterfront walkway, to be built in conjunction with private development and underlying zoning requirements, will help the public access the waterfront. On the Willets Point Peninsula, the Framework envisions large-scale development.

Bloomberg Proposes Down Zoning in a Dozen Neighborhoods:

June 15, 2004: Mayor Bloomberg announced that over a dozen neighborhoods in Queens have been or are being down zoned to curb development. The new zoning will require new development to match existing structures, usually one and two family houses, and will reduce multi-family residential development. The areas already rezoned are: Forest Hills/Rego Park, Holliswood and North Corona. Areas being considered for similar rezoning include: Bellerose, Brookville, Jamaica Hill, Royal Ranch, Bayside, College Point, East Flushing, portions of Jamaica, Kew Gardens, Whitestone and Richmond Hill, and portions of Woodside, Maspeth and Springfield Gardens. There is political pressure to curb development as the average annual number of new housing permits in Queens was 150% higher for 2000-2003 compared to 1995-1999.

Down Zoning in Bellerose:

July 21, 2004: The City Council approved (Res. 0494-2004) a rezoning proposal designed to restrict development in the Bellerose, Queens community. The rezoning, changing current zoning from R3-2 to R3A and R2, requires any new construction to match the mostly detached, one- and two-family houses in the area. This is the third down zoning ("contextual zoning") in Bellerose in 15 years.

Mixed-Use Zoning for Long Island City:

August 12, 2004: The City Council approved zoning changes to the Hunters Point neighborhood of Long Island City (Res. 0527-2004 to 0528-2004). The changes will allow higher residential development densities in some areas and remove restrictions to residential conversions; it also allows commercial development while continuing to allow light manufacturing and maintaining the current height restrictions.

Down Zoning in Brookville:

September 28, 2004: The City Council approved a rezoning proposal designed to preserve the neighborhood character of more than 80 blocks of Brookville (Res. 0603-2004). The zoning changes, from R3-2 to R3-1 and R4B, will halt multi-family residential construction and limit new development to one and two family detached and semi-detached houses.

Down Zoning in Jamaica Hill:

October 13, 2004: The City Council approved down zoning ("contextual zoning") in Jamaica Hill, Queens under the 197-c plan (Res. 0630-2004). New development under the new zoning would be restricted to one- and two-family detached homes with minimum lot widths of 30 and 35 feet.

Down Zoning proposal certified for Bayside:

November 1, 2004: The DCP certified for the ULURP application for down-zoning ("contextual zoning") in Bayside, Queens (community district 11). Impetus for the new restrictions stemmed from community opposition to "McMansions" and the DCP has proposed new zoning to require future developments to match the context of the existing housing stock.

New Zoning proposal certified for Kew Gardens and Richmond Hill:

November 1, 2004: The DCP certified the ULURP application for down-zoning ("contextual zoning") and mixed-used zoning for 140-blocks of Kew Gardens and Richmond Hill, Queens (community district 9). "The proposal encourages new mixed-use development along Jamaica Avenue, promotes housing production on wide streets near the express subway station, and protects interior residential blocks by adjusting zoning district boundaries and designating new zoning districts that match the existing character."

Down Zoning Proposal Certified for Kissena Park:

December 6, 2004: The DCP certified the ULURP application for down-zoning ("contextual zoning") in Kissena Park, Queens (community district 7). New developments would be restricted to one and two family detached houses, replacing zoning which allowed multi-family attached and detached housing.

Down Zoning Proposal Certified for Springfield:

December 6, 2004: The DCP certified the ULURP application for down-zoning ("contextual zoning") in Springfield, Queens (community district 12). New developments would be restricted to one and two family detached and semi-detached houses, replacing zoning which allowed multi-family attached and detached housing.

Zoning and Redevelopment: Staten Island

Planning Begun to Turn Fresh Kills Into a Park:

March 23, 2004: The DCP began public meetings for discussion of the development of the closed Fresh Kills landfill. "It is projected that some areas of Fresh Kills could begin redevelopment for public use upon completion of environmental reviews in 2007; some interim or smaller facilities may even be feasible before that date. Eventually, through construction in stages, the site will be reborn as a vast, continuous parkland made up of recreational facilities, event spaces, restaurants, unusual settings for activities, natural habitat areas, and a September 11 memorial, all served by networks of bikeways, boatways, trails, and park drives." Five public meetings discussing the development of the 2,200 acres as potential parkland (2.5 times as large as Central Park) have been held through October.

Down Zoning via Lower Density Growth Management:

August 12, 2004: The City Council adopted the Lower Density Growth Management ("LDGM") Text Amendments, initially applicable to all of Staten Island (Res. 0552-2004). The zoning changes require new developments to provide additional on-site parking and greater yard and open space areas. The changes will apply to developments on both private and public roads.

Contextual Zoning for Great Kills:

September 8, 2004: The City Council approved a "contextual zoning" change for the Great Kills area of Staten Island (Res. 0580-2004 to 0581-2004).

Down Zoning for Natural Areas:

September 20, 2004: The DCP announced plans to restrict development in Special Natural Area Districts (SNADs) by creating new performance standards for developments, removing "grandfather" exceptions granted with the original 1975 SNAD zoning and increasing restrictions on steep slopes and vegetated areas. The new proposed SNAD rules will impact parts of Staten Island, the Bronx and Queens. The goal of the SNAD rules "is to guide development to preserve unique natural features by requiring City Planning Commission review of new developments and site alteration on primarily vacant land." The community boards and borough presidents in the Bronx and Staten Island approved the proposals and the CPC is expected to vote on the proposals on January 5, 2005.

II. A Look Back at the Year in Affordable Housing, 2003

Introduction

During 2003, New York City's housing developers, financial institutions and advocacy groups participated in a wide variety of projects designed to expand affordable housing options for low- and moderate-income New Yorkers. This section of the *State of New York City's Housing and Neighborhoods* provides a brief overview of some of the activities and projects that took place during 2003. The focus here is on 2003 to coincide with our most recent data. It is a testament to the vitality of the City's housing community that this overview will only scratch the surface of the activity in this sector. Groups or organizations that would like their 2004 achievements included in next year's report should provide information to the Furman Center at furmancenter@nyu.edu.

Housing Production and Rehabilitation

A significant amount of affordable housing was produced or rehabilitated in New York City during 2003 due to the cooperative efforts of government agencies and the nonprofit and for-profit sectors. The following section reviews some of the contributions each of these sectors made to the development of affordable housing during 2003.

Government

The New York City **Department of Housing Preservation and Development** (HPD) sponsored a variety of programs to rehabilitate city-owned buildings and transfer them to private ownership in 2003.

Fiscal Year 2004 (July 2003-June 2004) marked the first full year of HPD's implementation of the *New Housing Marketplace: Creating Housing for the Next Generation*, Mayor Bloomberg's commitment of $3 billion toward the creation and preservation of 65,000 housing units over five years. In FY 2004, HPD started rehabilitation on a total of 5,033 units, and completed another 5,556. HPD also gave owners of 94,443 units tax incentives for rehabilitation work, an increase of 25 percent from last fiscal year. HPD also promotes new housing construction on private and City-owned land by providing subsidized financing, land and other benefits. In FY 2004, 3,112 new units were started in construction and 2,435 were completed using those tools.

As part of the City's overall strategy to return City-owned residential property to private owners, HPD has programs that target occupied and vacant City-owned buildings for rehabilitation and sale to community-based owners. In FY 2004, 217 buildings with 1,843 units were sold under these programs.

In 2003 the NYC **Housing Development Corporation** (HDC), a public benefit corporation that finances the creation and preservation of affordable housing in New York City, originated, committed or completed re-financings totaling $595 million. In addition, HDC financed 2,969 new housing units. HDC plays a major role in the New Housing Marketplace and in 2003 launched several program initiatives to support the Mayor's five year housing plan, including a commitment of $500 million to finance 17,000 apartments over the next five years. HDC also plays a large part in a second New York City housing initiative, the Liberty Bond Program, to support redevelopment of Lower Manhattan. During fiscal year 2003, HDC issued $245 million in Liberty Bonds to finance the new construction and office conversion for two developments, generating over 1,000 new units of hous-

ing in Lower Manhattan.

The United States **Department of Housing and Urban Development** (HUD) continued its contribution to housing developments in New York City in 2003. HUD supported the new construction of an assisted living facility in Staten Island with an FHA-insured mortgage totaling more than $11 million; the facility added seventy-five beds to the city's stock. Further, HUD provided a $45 million mortgage guarantee to rehabilitate a nursing home in the Bronx containing 608 beds. Also, HUD closed six Section 202 projects for the elderly in Manhattan, Brooklyn, and the Bronx with capital advances in excess of $60 million and 461 prospective units of housing.

In addition to new construction and rehab projects, HUD refinanced sixteen apartment buildings and insured the mortgages for over 2,300 units in those buildings. Thirty-one percent of these buildings are in the Bronx, 44 percent are in Brooklyn, 13 percent are in Queens, and 6 percent are in Manhattan and Staten Island. All of the sixteen refinanced buildings are in "underserved" areas.

In 2003 there were 115,000 individuals and families receiving Section 8 vouchers in New York City. Federal allocations for these vouchers totaled $830 million. HUD also supported housing development in the city through Low Income Housing Tax Credits, which give states the budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

In addition to the direct financing of housing, HUD also provided the **New York City Housing Authority** (NYCHA) with over $1.1 billion in 2003 for the operation, maintenance and construction of approximately 180,000 public housing units that NYCHA owns and operates throughout the five boroughs.

In 2003, NYCHA awarded 316 modernization contracts, valued at $219.8 million, for work at 184 developments consisting of 136,084 units. Types of work financed included replacement and upgrades to boilers, doors, windows, bathrooms, electrical systems and roofs. HUD's Comp Capital Fund Program funded the majority of this work. The remaining awarded contracts were funded by the Community Development Block Grant Program, New York State Modernization Program, and New York City Capital Budget.

Another government agency, the New York State **Division of Housing and Community Renewal** (DHCR), awarded $93 million in affordable housing awards to initiatives across New York State. All five boroughs received these awards. Below are a few examples of the projects in each of the boroughs that received funding.

The **Aquinas Housing Corporation** in the Bronx was awarded $867,486 in Low Income Housing Tax Credits (LIHTC) and more than $1.6 million through the Housing Trust Fund (HTF) program, which addresses the need for safe, affordable housing opportunities for seniors, families and individuals. The Housing Trust Fund, administered by the Housing Trust Fund Corporation, provides State funding to help construct new housing, to rehabilitate vacant or under-utilized residential property and to convert vacant non-residential property to residential use. The Low Income Housing Tax Credit program, administered by DHCR, provides a dollar-for-dollar reduction in federal income tax liability for project owners who develop rental housing that serves low-income households.

In Manhattan, DHCR awarded the **Emanuel Ame Development Corporation** $2.7 million through the Homes for Working Families Initiatives (HWF). HWF is a housing development program which provides Housing Trust Fund Corporation financing assistance of up to $35,000 per unit in New York City for the new construction/rehabilitation of family or senior rental projects. Under this

program, more than 50% of the project cost must be financed with tax-exempt bonds which are issued by a public authority and allocated from the New York State Private Activity Bond Volume Cap.

In Brooklyn, DHCR awarded **Riverdale Senior Housing LLC** $1.5 million through HTF and more than 1.3 million through LIHTC. In Queens, DHCR awarded $1.8 million through HTF to **Women of Faith, Inc**. and $680,000 in LIHTC. In Staten Island, DHCR awarded $25,000 to **Northfield Community Local Development Corp.** of Staten Island through the RESTORE, or Residential Emergency Services to Offer (Home) Repairs to the Elderly, program. RESTORE funds are used to pay for the cost of emergency repairs to eliminate hazardous conditions in homes owned by the elderly when the homeowners cannot afford to make the repairs in a timely fashion.

Nonprofit Organizations

New York City's nonprofit housing sector was also actively involved in the production of housing in 2003. Most of the projects described below involved rehabilitation, but several of the organizations also worked on new construction projects.

Community Development Intermediaries

The **Local Initiative Support Coalition** (LISC) and the **Enterprise Foundation**, two national community development intermediaries, helped scores of nonprofit, community-based organizations continue their efforts to produce and rehabilitate New York City housing in 2003. Through their joint syndication vehicle, the New York Equity Fund, these intermediaries have worked with over seventy community development corporations (CDCs) and financed approximately 1,000 units in New York City in 2003. On its own, LISC NYC made loan commitments totaling approximately $15.5 million, grant commitments totaling approximately $330,000, and equity commitments totaling approximately $106 million.

On its own, Enterprise New York helped build and renovate 1,737 affordable homes and invested $106 million in related equity and loans. Enterprise New York committed over $8 million in acquisition, predevelopment and construction low-interest loans to local nonprofit organizations. The Enterprise Social Investment Corporation, a subsidiary of the Enterprise Foundation, worked with 119 sponsors who managed 257 projects, 869 buildings, 13,156 units and $796 million in equity.

The **Housing Partnership Development Corporation** is one of the City's leading intermediaries for affordable homeownership development. In 2003, the New York City Housing Partnership worked closely with HPD to close construction loans for nine projects containing 466 units in Brooklyn and Queens under the New Homes/Neighborhood Builder Programs. Under the programs, for-profit developers build housing on city-owned land with additional subsidies from HPD and the New York State Affordable Housing Corporation (AHC). Households earning less than $75,000 were eligible to purchase the single, two- and three-family homes. The total development cost of the projects, which were financed by private lenders, was more than $72 million, with private sector financing totaling nearly $50 million. With assistance from AHC, the Partnership also began working with a private developer on Fountain Avenue II, a $14.3 million development of 42 two-family homes in Brooklyn. In 2003, more than 400 new homeowners moved into Housing Partnership developments. More than 3,000 homes were in predevelopment or in construction during 2003.

The **Parodneck Foundation**, in 2003, helped arrange for over $32 million in commitments for rehab work on the Banana Kelly buildings, which provide affordable rental housing for low- and moderate-income tenants, including the formerly homeless. As part of its HDFC (Housing Develop-

ment and Finance Corporation) program, the Parodneck Foundation provided extensive technical assistance with project planning and loan packaging in preparation for moderate and gut rehabilitation of Banana Kelly's twenty-three HDFC buildings in the Longwood and Hunts Point neighborhoods of the South Bronx, affecting a total of 566 units. The Banana Kelly rehab projects are financed primarily through the **Community Preservation Corporation** and HPD. This is part of an effort to rescue the Banana Kelly Community Improvement Association, which had been under investigation by the NYS Attorney General's office. The investigation forced a complete change in the board and executive leadership. For the Parodneck Foundation, this is a special project designed specifically to rescue Banana Kelly from serious financial, legal and management problems. The project was initiated at the request of the NYS Attorney General's office, which negotiated a settlement whereby Banana Kelly's prior leadership resigned and was replaced by a volunteer board that included Bronx Borough President Fernando Ferrer as chair and Parodneck Foundation President Harold DeRienzo as president. During 2003 Parodneck assumed a large part of the day-to-day responsibility for righting the troubled organization's finances and developing a plan for restoring its deteriorated buildings.

Rehabilitation and New Construction Projects

Phipps Houses, one of the nation's largest not-for-profit developers, owners and managers of affordable housing, continued its rehabilitation efforts in 2003. Phipps Houses completed construction on 334 East 96th street, a 17-unit apartment building that is part of NYC's Inclusionary Housing Program. The Inclusionary Housing Program, enacted in 1987, is a voluntary incentive program that provides floor area bonuses to developers who create affordable units in specific areas. In partnership with **BFC Construction**, Phipps rehabilitated this formerly derelict building to provide homes for eight prior occupants; the rest will be leased to moderate income families. Rehab was funded by a zoning bonus on a nearby, otherwise unrelated luxury apartment building.

In 2003, the **Urban Homesteading Assistance Board** (UHAB) had over 1,700 units in eighty-five buildings in its development pipeline. One-third of UHAB's projects are affordable to households with incomes at 40% of AMI or below, two-thirds are affordable to households with incomes between 40% and 60% of AMI. All of UHAB's development projects will result in tenant-run limited equity co-ops. UHAB also began construction on eight buildings (203 units) that will cost $40 million, financed through the City's Participation Loan Program. UHAB has ten buildings (159 units) in pre-development.

The **Abyssinian Development Corporation** rehabilitated three properties in Manhattan in 2003: 26 West 130th Street, 34 W. 130th Street, and 150 West 136th Street, affecting a total of 9 units. These projects cost $2.8 million and were financed by HPD and LISC as a part of the Neighborhood Homes Program.

Settlement Housing Fund worked on nine rehabilitation projects in New York City in 2003: two in Bedford-Stuyvesant and seven in Harlem and Washington Heights. The $34 million Bedford-Stuyvesant renovation, financed by Citigroup, involved thirteen buildings and affected a total of 468 units.

In 2003, the Parodneck Foundation's **Community Assisted Tenant Controlled Housing** (CATCH) worked on two rehabilitation projects in Central Harlem and Highbridge (South Bronx). The projects, which cost a total of $20.2 million, will create 132 units of high-quality, affordable housing. Thirty-six of the units in the Highbridge project will be fully handicap accessible. Both pro-

jects were financed through HPD's Neighborhood Redevelopment Program (NRP), which uses a blend of city capital budget money, HOME funds, and LIHTC monies.

Asian Americans for Equality completed construction in 2003 on Norfolk Apartments II, a 52-unit low-income rental housing development in the Lower East Side community. The $9.5 million project — fully occupied in 2003 — was funded by subsidies from the NYS Housing Trust Fund and by Low Income Housing Tax Credits from Enterprise Social Investment Corporation.

Through AAFE's Community Homes program in Queens, AAFE currently owns thirty-six 1-4 family homes in Queens that are being renovated and sold at 5%-20% of market value. At the end of 2003, eight of the properties were in contract or had a contract pending.

Habitat for Humanity used $1.5 million and over 5,000 volunteers to help build a ten-unit condominium in Central Harlem affordable to families earning 55% to 80% of the area median income. The project was primarily funded by private grant financing and some governmental grant assistance. Habitat for Humanity used land that the City granted at a nominal cost, then the core, shell and specialty trades of the condominium were built by a General Contractor and Habitat for Humanity volunteers, while the future homeowners complete the interiors and all finishes. Habitat for Humanity also created thirteen units of new construction – row houses in the South Bronx – at a project cost of $2.5 million.

The **Fifth Avenue Committee** was active in both housing creation and rehabilitation. The St. Augustine Senior Housing Project, a venture between FAC and **St. Augustine Roman Catholic Church**, is a $4 million senior housing project which will produce 14 units of new construction of permanent housing for very low-income seniors. Also, FAC is rehabilitating 22 affordable units in seven buildings in Park Slope, Sunset Park and Red Hook.

Housing Preservation and Anti-Abandonment

As part of the City's strategy to preserve existing housing and break the cycle of abandonment, the **Department of Housing Preservation and Development** (HPD) anti-abandonment initiative focuses on education, investment and enforcement in privately owned buildings. In Fiscal 2004 HPD assessed 7,540 properties and determined that 2,305 were at risk of abandonment. Anti-abandonment treatments commenced on seventy-three percent of the buildings identified as at risk. Another 1,709 properties not yet in poor condition were assisted in order to prevent their deterioration.

Supportive Housing

A number of organizations made significant efforts during 2003 to increase permanent, affordable supportive housing opportunities for individuals with mental and physical disabilities. In supportive housing, tenants typically pay one-third of their income on rent with the remaining rent covered by rental subsidies.

HUD, a federal agency involved in supportive housing programs, awarded New York City over $69.5 million in 2003 for 163 supportive housing projects under its Continuum of Care program. These projects run the gamut from new housing developments for the homeless to the renewal of existing projects that merit continued funding.

Much of HPD's and HUD's funding for supportive housing services was distributed to a variety of nonprofit organizations throughout the City. Many of these organizations, including Community Access and Common Ground, are members of the **Supportive Housing Network of New**

York (SHNNY), a coalition of over 160 nonprofit organizations across New York State. SHNNY member agencies provide permanent affordable housing for adults and families with limited incomes, including those who are formerly homeless, have mental or physical disabilities, are living with HIV/AIDS or are recovering from substance abuse. The organization offers resources, public education and advocacy on behalf of both the community that provides supportive housing and the 25,000 tenants currently living in supportive housing.

Rehabilitation Projects

Member agencies of the Supportive Housing Network of New York were responsible for five rehabilitation projects affecting 220 units in 2003. The total development cost of these projects was $16.5 million, which was provided by HPD, the Supportive Housing Loan Program, the Homeless Housing Assistance Program (HHAP), and federal McKinney-Vento funding from HUD.

The **Association for Rehabilitative Case Management & Housing**, a SHNNY member agency, rehabilitated the Sabra Goldman House in Queens. The Sabra Goldman House contains fifty-one housing units for persons with mental illnesses, including people from hospitals or Community Residences. The development was financed through the State Office of Mental Health. **Heritage Health & Housing** and the **South Bronx Overall Economic Development Corporation** rehabilitated Jasmine Court in the Bronx. Jasmine Court contains 115 units for persons with mental illness and HIV/AIDS, as well as ex-offenders. The development of this project was financed by LIHTC, the Federal Home Loan Bank's Affordable Housing Program, NYC HPD's Supportive Housing Loan Program, and the State Office of Mental Health. In Brooklyn, SHNNY member agency the **Institute for Community Living, Inc**., rehabilitated the Pratt Residence. This project, financed through the State Office of Mental Health, created twenty units for chronically homeless adults. Palladia and The Bridge in Manhattan were rehabilitated by member agencies **Chelsea Court** and **McKinney Supportive Housing Program**, respectively. Palladia contains eighteen units for formerly homeless and low-income adults and was financed through HPD's Supportive Housing Loan Program, LIHTC, and HUD McKinney Supportive Housing Program. The Bridge, which contains sixteen units for formerly homeless adults, was financed though the HUD McKinney Supportive Housing Program.

In January 2004, **Common Ground** opened the Chelsea Residence, which provides a total of 207 apartments: 147 units of permanent supportive housing, 20 units for the Work-Related Housing program, and 40 units for the pioneering Foyer program. The Foyer program is a housing-based career development program targeting young adults who are "aging out" of foster care. Common Ground collaborated on the project with the YMCA (the former owners), community leaders and HPD.

New Construction

Member agencies of the Supportive Housing Network of New York were responsible for six new construction projects creating a total of 296 units in 2003. The total development costs for these projects was over $30 million. Two of these projects were located in the Bronx – Archie's Place, containing units for persons with mental illness, low-income adults from the community, and long term shelter residents; and 1794 Anthony Avenue, containing twenty-eight units for adults and families with HIV/AIDS. These developments, constructed by **Geel Community Services** and **Promesa Housing**, respectively, were financed by HPD's Supportive Housing Loan Program,

LIHTC, commercial banks, and the NYS Office of Temporary and Disability Assistance Homeless Housing Assistance Program.

In Brooklyn, member agency **Institute for Community Living, Inc**. constructed 44-52 Lewis & Myrtle, creating forty-four total units for adults who have a history of mental illness and substance abuse. Development was financed through the State Office of Mental Health. Also in Brooklyn, 614-20 Marcy Avenue was constructed by **Services for the Underserved**, creating fifty total units for adults who are homeless with mental illness. This development was financed by LIHTC and the State Office of Mental Health. In Manhattan, the Ortiz Wittenberg Residence, constructed by member agency **Hope Community**, created forty-four units for homeless adults and families as well as low-income people from the surrounding area. The development was financed through LIHTC, NYC HPD and NYS HFA 85/85 Program. Also in Manhattan, **Weston United Community Renewal, Inc.** was responsible for the creation of Casa Renacer, with sixty total units for adults who are homeless, have a mental illness, or are low-income and from the surrounding community. Development was financed through NYC HPD's Supportive Housing Loan Program, Federal Home Loan Bank's Affordable Housing Program and HOME dollars from the NYS DHCR.

Financing Affordable Housing

New York City benefits from the efforts of a wide variety of intermediary organizations and financial institutions that provide capital for housing construction, rehabilitation and purchase. Many of these organizations also support development of affordable housing through charitable contributions to community-based housing organizations and through other philanthropic activities.

Intermediary Organizations

Community Preservation Corporation (CPC) is sponsored by eighty banks and insurance companies which supply construction credit lines and provide commitments to purchase long-term loans. In Fiscal Year 2003, CPC closed a total of $438 million in loans in 237 separate transactions, creating or restoring more than 5,800 housing units throughout New York City, New York State and New Jersey. In Brooklyn, CPC closed more than $78 million in new construction loans to finance homeownership projects in Williamsburg, Greenpoint and Fort Greene. In Manhattan, Barnard College is building faculty and student housing with a $26 million construction loan.

In Manhattan and the Bronx, as mentioned in a previous section, CPC helped rescue the Banana Kelly project in 2003. The City asked CPC to refinance Banana Kelly's twenty-four properties by using a mix of City and CPC funds to remediate tax arrears and pay for long-deferred repairs. Two loans have closed, two have been committeed, and CPC is in the process of underwriting loans for nineteen more buildings, for a total investment of over $50 million.

Neighborhood Housing Services of New York City (NHSNYC) is a not-for-profit citywide organization working to increase and protect investment in underserved low- and moderate- income neighborhoods, help people help themselves through education, build communities that encourage and support neighborhood self-reliance, and create, preserve and promote affordable housing in New York City neighborhoods. In 2003, NHSNYC, along with its corporate and government partners, invested over $207 million in New York City's communities. NHSNYC had twenty-two buildings in pre-development, fifty-two buildings in construction and sold twenty-two buildings to private owners. New construction in the South Bronx will provide fourteen two-family homes for low-income,

first-time homebuyers. NHSNYC facilitated $71.4 million for 338 families to receive their first mortgage for a house. NHSNYC also originated and closed $6.2 million in rehabilitation loans and grants, helping 177 residents repair their homes. New York's senior residents learned about using the equity of their homes for reverse mortgages; 334 such mortgages were facilitated, totaling more than $67.8 million.

In 2003, **Low Income Investment Fund** (LIIF) approved financing of approximately $29.6 million for the rehabilitation of structures proposed for a variety of residential and related uses. All were located within the greater New York metropolitan region, including the boroughs of Brooklyn, Manhattan, and the Bronx, as well as the City of Yonkers. Of this amount, $26 million was earmarked for the gut rehabilitation of commercial structures to create shelters with enriched social services for homeless adults. The remaining amount was approved for supportive housing residences targeted to adults leaving the criminal justice system, transitional and permanent housing for formerly homeless families, and affordable tenant-owned cooperatives. The shelter financings include 20-year loan participations with a nationwide denominational pension fund. The latter will receive operating contracts from the New York City Department of Homeless Services. Supportive housing loans were made to **Palladia, Inc**. and **Housing Works, Inc**. Transitional and permanent housing loans were provided to **Westhab, Inc**. Operating capital to support the development of tenant-owned co-ops was provided to the **Urban Homesteading Assistance Board**.

The **New York Emerging Neighborhood Fund, L.P.**, an investment fund formed to purchase, invest in, manage and improve real estate investments in the low- and moderate-income neighborhoods of New York City, continued upgrading and improving the management, physical condition, and security of the buildings that it owns. The Sponsors of the Fund completed other rehabilitation projects through an affiliated entity, **Gateway Properties, LLC**. In 2003, the second phase (with fifty-eight units in three buildings) of a two-phase gut rehabilitation of 166 units in ten buildings in Harlem was completed under the NEP program of HPD. Total development costs for both phases of the project totaled approximately $19.5 million. City capital, federal HOME and Low-Income Housing Tax Credits financed the project.

Finally, the Sponsors of the Fund, through another affiliated entity, **West 112th Street LLC**, undertook predevelopment of a city-owned vacant building and vacant lot for development into forty-one units of middle and moderate income housing under HPD's Cornerstone Program and HDC's NHOP Program. Construction began on June 24, 2004. Using bonds from HDC secured by a letter of credit from the Bank of New York, this $8.1 million project is expected to reach completion in September of 2005.

The **AFL-CIO Housing Investment Trust** (HIT) and its companion program, the **AFL-CIO Building Investment Trust** (BIT), have invested $495 million in housing construction, preservation, and single-family mortgages for union members in New York City since creating their New York City Community Investment Initiative (NYCCII) in 2002. During 2003, HIT committed $108.2 million in debt financing to preserve the affordability of four cooperative buildings built under the Mitchell-Lama program. These projects offer over 8,600 units of housing for low and moderate income residents. In the Bronx, HIT committed an additional $14.6 million to the rehabilitation of an elderly care facility.

The Building Investment Trust, a $1.6 billion equity investment vehicle, also invested $34.9 million in the Opal, a 388-unit, 12-story apartment building, of which 20% of the units will be for households earning up to 50% of the median income. The total development cost of this property,

located in the Kew Gardens section of Queens, was $109.2 million. The building received public funding in the form of 80/20 tax-exempt bond financing through the Housing Finance Agency of the State of New York, §421(A) tax abatements, and Low-Income Housing Tax Credits. Fleet Bank provided construction funds for the project.

HIT HOME, the Trust's homeownership program for union members and municipal employees, works with Countrywide Home Loans and Fannie Mae through the NYCCII. In 2003 this program assisted 746 working families in the city's five boroughs to obtain a total of $141.8 million in mortgage financing.

Commercial Banks

Individual banks in New York were very active both philanthropically and in construction and permanent financing for a wide variety of housing-related purposes in 2003.

The **Bank of New York** (Bank) provided debt facilities and equity investments totaling over $150 million for Low Income Housing Tax Credits projects that have created over 2,800 units of housing for low and moderate income individuals in 2003. The Bank also provided community development grants totaling approximately $600,000 to New York City 501(c)(3) non-profit organizations primarily involved in affordable housing and economic development. Under HPD's Third Party Transfer Program, the Bank supplied its first $2 million construction loan for the rehabilitation of two residential buildings in the South Bronx. Additionally, the Bank participated in the financing for a project that created 119 affordable housing units in a Midtown apartment building.

Citibank Community Development's (CCD) combined real estate lending, home mortgage lending, equity investments and philanthropy was approximately $300 million in 2003. CCD continued as a partner with the City and developers, providing credit enhancements for projects such as the 468-unit affordable housing rental project developed by The Settlement Housing Fund in Bedford Stuyvesant, Brooklyn and a construction loan for the 93 unit NEP cluster in East New York, Brooklyn. Citibank participated in The New Ventures Incentive Program (NewVIP), a component of Mayor Bloomberg's New Housing Marketplace initiative. NewVIP is a predevelopment loan fund that will finance land acquisition, architectural and engineering costs, surveys, phase I and II environmental surveys and environmental insurance, as well as remediation work. Approximately $60 million in new investments were also made in low-income housing tax credit equity funds. In addition, The Citigroup Foundation provided over $1 million in grants in 2003 to support the housing and shelter efforts of New York City's nonprofits.

In 2003, **Deutsche Bank** initiated new financing initiatives totaling $31.8 million in support of the creation of new affordable housing. In addition, the Deutsche Bank Americas Foundation provided grants totaling nearly $4.5 million in support of community development projects. Among these Foundation initiatives were the Working Capital program, which granted a total of $750,000 to ten CDCs, and the DB SHARE program, which committed $450,000 to supportive housing providers, all in support of the creation of affordable housing. The initiatives of the Foundation will help generate nearly 1,200 units of housing.

Fannie Mae was also extremely active in housing construction financing in 2003. Through the American Communities Fund, Fannie Mae provided $30.6 million in new construction financing. Two construction loan participations - Strivers Gardens and 1955 First Avenue - closed for a total investment of $30.5 million. In addition, ACF made a $171,000 predevelopment loan for an affordable condominium in Hastings-on-Hudson.

Fleet National Bank, which merged in 2003 with **Bank of America Company**, supplied $52.6 million in rehabilitation lending in various areas in Brooklyn, the Bronx and Harlem, leveraging a total development cost of approximately $70 million. About 5,400 units for low to moderate income families were affected by these projects. Fleet also extended approximately $157 million in new construction dollars to create over 1,125 housing units. In addition, Fleet supported intermediary lenders such as the New York Mortgage Coalition, Neighborhood Housing Services and Habitat for Humanity.

In 2003, **GreenPoint Bank** originated 4,706 loans representing over $1.3 billion in New York City. Over 27% of GreenPoint's loans in New York City were in low- and moderate- income census tracts, representing over $344 million. In 2003, GreenPoint had 262 total community development loans for $82 million throughout the New York City metropolitan area. Nearly all loans reported were multifamily affordable housing loans that were fully funded in the year that they were originated or purchased. GreenPoint's community development loans originated in 2003 also included childcare facilities that provided foster care services and commercial activities in low- and moderate- income communities.

In 2003, **JPMorgan Chase** provided $30.5 million in philanthropic support to organizations in New York City, including more than $15 million in grants in support of community development efforts. JPMC made fifty-three grants totaling $2.2 million in support of affordable housing construction, rehabilitation and neighborhood development. Examples include a $40,000 grant to the Mt. Hope Housing Company, which was founded in 1986 in the Mount Hope section of the mid-Bronx to address the disinvestment and abandonment that plagued the Bronx at that time. It currently manages 1,250 units of affordable rental housing in thirty-two buildings. JPMC also provided a $45,000 grant to the Fordham Bedford Housing Corporation, one of the largest CDCs in NYC. It currently manages seventy-five buildings with more than 1,750 residential and commercial units.

Aside from funding grants, JPMorgan Chase also originated 20,003 mortgages in the City. Of these loans, 11.2% of originations in 2003 were made in low- and moderate- income (LMI) census tracts, and 6.4% of originations in 2003 were made to LMI borrowers. JPMorgan Chase also funded $28.6 million in multifamily mortgages in LMI census tracts in 2003.

Washington Mutual provided $4.6 million in grants to nonprofit organizations in New York State in 2003, with New York City being the most significant beneficiary of this philanthropy. Of the grants, $1.7 million went towards community development and affordable housing goals. Through the State of New York Mortgage Agency's bond program, Washington Mutual also provided $5.2 million in first-mortgage funding for nineteen low and moderate income first-time homebuyers in New York City. In addition to these activities, Washington Mutual contributed to numerous rehabilitation projects in 2003, including a $15.4 million, ninety-three unit development in Central Harlem, a $2.4 million, eighteen unit rehabilitation of two vacant buildings in the Bronx, and a $6.8 million, forty-eight unit development in the East Village for moderate income families.

Education and Advocacy

Homeownership Education

New York City has a rich supply of organizations whose purpose is to educate tenants and potential homeowners about, among other things, buying a home, maintenance and improvement of property and the dangers of predatory lending.

Homeownership Training

Fannie Mae and several banks took an active role in educating the community on homeownership in 2003. **Fleet** operated education programs for first time homebuyers in conjunction with community groups such as Neighborhood Housing Services and NYMC. **Citibank** conducted eighty-one seminars in conjunction with its not-for-profit partners and affiliated developers; cumulatively these seminars reached almost 4,500 potential homeowners. Through Citibank's network of Financial Centers in the New York City area, another 150 seminars were conducted that reached out to 1,000 potential homeowners. **GreenPoint**'s support for local mortgage counseling programs included working with the New York Mortgage Coalition and NHS to educate over 5,000 individuals at seminars and housing fairs. Of those who attended the varied fairs and seminars GreenPoint supported, in excess of 1,000 individuals went on to one-on-one counseling with the ultimate goal of becoming homeowners. **Washington Mutual** played a part in providing Homebuyer Education classes - covering mortgage interest rates, down payments, home inspections, closing costs, and working with brokers and lenders - to more than 450 individuals, assisting them with understanding homeownership. Classes are taught in several languages, including Spanish and Chinese. Fannie Mae provided financial and technical support for the Harlem Community Home Buyers Fair. The home buyer fair includes credit counseling and access to lenders, realtors and developers. The **Bank of New York** supports homeownership education programs in conjunction with community based groups throughout New York City. Examples of such programs include the Neighborhood Opportunities Fund, Housing First, National Association of Affordable Housing Lenders, and the Center for Community Lending.

In 2003, more than 14,000 New York City residents throughout the five boroughs became part of the education process at **Neighborhood Housing Services** and received pre-and post-purchase homeownership education. Participants learned about getting the appropriate insurance to protect their homes, attended home maintenance training classes, attended financial fitness classes and went through landlord training. NHSNYC's financial fitness course was attended by a record number of residents.

New York Mortgage Coalition, which prepares low and moderate individuals and families for homeownership by providing financial literacy education, individual mortgage counseling and access to grants and affordable loan products, continued to educate New Yorkers in 2003. 2,640 New Yorkers benefited from individual homeownership counseling. After this counseling, 667 clients obtained affordable prime rate mortgages with a total value of $121 million.

Asian Americans for Equality, through its affiliate AAFE Community Development Fund, has developed extensive homeownership programs to assist clients in purchasing their first home and avoiding financial risks, such as predatory lending schemes. AAFE CDF secures mortgage financing, and also provides down payment and closing cost assistance loans, as well as rehabilitation loans. In 2003 they counseled 447 new clients, had 103 clients purchase homes, helped secure over $17 million in mortgage financing, and helped eight families avoid foreclosure.

Abyssinian Development Corporation's Homeownership Workshop Series focuses on the role that professionals have in the home buying process. The class focuses on several key components of homeownership, including financial and legal aspects, predatory lending, searching for a home, and protecting the investment. Once the workshop series is completed, HELP conducts individual counseling. Though targeted at Harlem residents, this program is open to all. The program received funding from Citibank, GreenPoint, Fleet and Fannie Mae.

Maintenance and Improvement

New York City's **Department of Housing Preservation and Development**, through a series of lectures, seminars and hands-on training to building owners, managers, superintendents and others in the housing field, provided information on building management and maintenance as well as cost effective measures to prevent housing deterioration. Over 7,000 students participated in the program this year, 1,500 more than expected. In addition, 2,465 individuals took advantage of the various lead education classes offered, including Environmental Protection Agency-certified courses in safe work practices and lead abatement activities.

As part of **Neighborhood Housing Services**' ongoing education efforts, 1,300 Staten Island residents learned about protecting their homes from water damage through the Water Loss Prevention Pilot Program.

Predatory Lending

Neighborhood Housing Services of New York City educated over 1,900 residents about predatory lending via seminars on foreclosure prevention and predatory lending. There were 24 families that NHSNYC assisted through prevention foreclosure mitigation agreements valued at $4.6 million.

Since 2002, **New York Mortgage Coalition** has managed the Homeownership Stabilization Initiative (HOSI), an anti-predatory lending project, for the Association for Neighborhood & Housing Development. Community organizing campaigns in three targeted neighborhoods - Bedford-Stuyvesant, Cypress Hills and Jamaica - along with outreach and education throughout NYMC's service area reach homeowners and first-time homebuyers who may be at risk of taking unnecessarily high-cost home loans. Under HOSI, anti-predatory lending education reached 5,380 people in seminars in 2003, with another 404 educated door-to-door by community organizers.

Advocacy and Policy

In 2003, the **Real Estate Board**'s advocacy efforts to secure liberty bonds to stabilize and enhance emerging residential development bore fruit: eight projects totaling over 2,900 units received Liberty Bonds that enabled them to proceed. In addition, nine projects with another 2,900 units are being planned. Following 9/11, the federal government authorized $8 billion in Liberty Bonds, which provided tax exempt financing for commercial, residential and retail development targeted primarily for Lower Manhattan. REBNY has urged the federal government to extend the December 31, 2004 Liberty Bond deadline. They argue that the extension is important for most of these approved housing developments that need time to complete the documents needed to close on this government financing.

REBNY has also been a strong advocate for streamlined operations at the Department of Buildings, greater computerization, fewer requirements in the certificate of occupancy process and specialized high-rise teams for plan examination. At REBNY's urging, the Department has instituted a Project Advocate system, a program to permit issuance of final certificates of occupancy even when alterations are in progress, and substantial improvements to the computer system.

The **Pratt Institute Center for Community and Environmental Development** (PICCED) advocated for the expanded use of inclusionary zoning, including mandatory inclusionary zoning in areas being rezoned to allow for increased residential development along with voluntary zoning incentives elsewhere, as a way to create thousands of units of affordable housing without requiring

substantial additional public subsidies. PICCED published a policy report making the case for the feasibility of inclusionary zoning, and helped to convene a citywide coalition of groups advocating for this policy. PICCED also held policy forums and published research on affordable housing in Lower Manhattan (as part of the Beyond 16 Acres project), an early stage progress report on the use of New Markets Tax Credits, and a paper on cooperative housing as a strategy for developing multifamily homeownership. PICCED also continued to run trainings for not-for-profit organizations on affordable housing development and overall organization development.

The **Association for Neighborhood and Housing Development** focused its advocacy efforts in 2003 on tax credit expiration and New Marketplace issues. The Year-15 Tax Credit Working Group has met regularly and has involved a dozen member organizations. The group has functioned as a forum for information, self-help, identification of critical issues and direct advocacy, and also helped structure a special seminar presented by LISC and Enterprise.

In 2003 **Asian Americans for Equality** began an advocacy and education effort aimed at Asian American tenants living in expiring-use buildings (project-based Section 8 and Mitchell-Lama) in Lower Manhattan. Because of language barriers or unfamiliarity with the programs, these tenants required special help in gaining information, organizing as part of the larger community, and gaining access to technical assistance. AAFE worked in collaboration with tenant coalitions and Council Member Alan Gerson's office.

In the aftermath of September 11th, AAFE and more than twenty-six community partners launched the Rebuild Chinatown Initiative, a community-planning initiative designed to help Chinatown recover from the economic impact of the tragedy and develop a comprehensive plan to guide future development. Entitled "America's Chinatown: A Community Plan," the plan includes recommendations for using zoning, incentives, and tenant organizing to both preserve and increase the affordable housing stock.

In 2003, **Housing First!** - a coalition of hundreds of community, business, civic, labor and religious organizations – worked to increase capital funding and expand and improve the city's initiatives. Housing First! made efforts to educate the City Council on the positive benefits of investing in housing and contributed to a $25 million increase in capital funding. In a report, "Affordable Housing for All New Yorkers: A Review of Mayor Bloomberg's New Housing Marketplace Plan," Housing First! examined the Mayor's plan in relation to their 10-year goal of producing and preserving 185,000 affordable homes. The report made specific recommendations for increasing funding for housing and additional steps that could be taken to improve the regulatory environment. Housing First! media efforts continued to successfully keep the affordable housing challenge in the public eye.

III. Recent Research Findings

The research and studies in this literature review represent some of the important, recent findings in New York City real estate and urban policy. In compiling this review, the Furman Center sought studies with a specific focus on affordable housing in New York City. Consequently, in some cases research from prior to 2003 is included to provide further breadth. The research in this section was compiled from academic journals, think tank studies, housing groups and other knowledgeable sources. The Furman Center invites organizations and individuals to submit reports, studies and other types of research for publication in next year's edition of the State of New York City's Housing and Neighborhoods report.

Compiled by Drew Schinzel and Allison Page (Law '05).

A Time to Build: Report of the Manhattan Borough President's Task Force on Affordable Housing. Jan. 2000.

New York City's housing supply has been unable to keep pace with demand. The problem is exacerbated by the fact that many time-limited subsidies will soon expire. Furthermore, the incomes of middle income New Yorkers make them ineligible for subsidized affordable housing, but market rate housing in Manhattan is beyond their means. This report makes recommendations and offers strategies for lowering development costs and increasing public and private funding of moderate to middle income housing. The Task Force suggests state and local legislation and changes in City policy that would help reduce housing construction costs, provide flexible low interest financing and subsidies, increase private investment in affordable housing, and preserve the existing affordable housing supply. This report can be found online at http://www.cvfieldsmbp.org/time2bld/time2b-b.html.

AIA New York Chapter Housing Task Force. Spring 2003. Ten Steps to Create More Affordable Housing in New York City.

In this report, the Housing Task Force of the AIA New York Chapter recommends steps to improve and enhance Mayor Bloomberg's plan to combat the City's housing crisis. AIA suggests allowing higher densities of development near mass transit hubs coupled with lowering parking requirements. However, parking requirements should be waived entirely for mixed-use developments. Smaller studio apartments and expanding inclusionary housing would also help increase production of affordable housing. Furthermore, AIA recommends specific modifications to the Building Code to make it more efficient and to permit construction of four story walk-up apartment buildings. In addition, current zoning laws and building codes do not address the special needs of our elderly population. Finally, the AIA encourages the New York State Energy Research and Development Authority to make changes to its programs to better coordinate with the process of designing and building housing.

Angotti, Tom and Eva Hanhardt. 2001. Problems and Prospects for Healthy Mixed-use Communities in New York City. *Planning Practice & Research*, 16(2): 145-154.

This study focuses on existing mixed-use communities in New York City and, while citing the

potential benefits of mixed-use communities, the authors emphasize the public health and quality of life problems that confront communities where industrial and residential uses are located in close proximity. The protections offered by federal legislation, environmental impact assessments, and local land use regulations offer inadequate protection for the problems confronting high density mixed-use areas. These concerns should be taken into account when determining the appropriate uses to be mixed and the scale of mixture. The authors argue that to preserve existing mixed-use communities, the focus must be on pollution prevention and control and policies that ease the burdens of rising property values that accompany development. Finally, this study discusses the development of new mixed-use communities and the introduction of mixed-use in existing single-use communities.

Bach, Victor and James DeFillippis. Jun. 2003. Section 8 Housing Vouchers: Block Grants to the State? Community Service Society Policy Brief #10.

The Bush administration is proposing to move responsibility for the Section 8 voucher program to the state level via block grants. It currently operates as a federal-local collaboration: vouchers are given by HUD to local authorities such as NYCHA and HPD in New York City. Bach and DeFillippis urge policymakers to reject this proposal because it will lessen the effectiveness of Section 8 in meeting housing assistance needs of New Yorkers. There are many reasons for this, they argue: block grants will not take rising housing costs into account, federal affordability guarantees will be weakened for new voucher holders, states will substitute the federal funding for state funding, urban areas will experience greater uncertainty about funding levels, and that the lack of federal regulation of voucher standards will drive the level of assistance down.

Bass, Richard and Cuz Potter. Jan. 2004. Special Series: Developing Sustainable Urban Communities: A Tale of Three Northern Manhattan Communities: Case Studies of Political Empowerment in the Planning and Development Process. *Fordham Urban Law Journal*, 31 (2).

Morningside Heights, Central Harlem, and East Harlem, faced with building proposals thought to be out of character and scale with their communities, each responded in different ways to try to affect the development of real estate in their neighborhoods. Using the development proposals as case studies, this article examines community participation and empowerment in the planning and development process. Developers often seek the approval of neighborhood-based community boards in developing their projects; however, variation in local politics and strategy has led to different levels of success. The Morningside Heights community lobbied against the new proposal, but failed to address the underlying problems in the area's zoning laws. Central Harlem, while effective in countering the new proposal in their area, demonstrated that they will only respond reactively to new proposals that do not fit their community. Finally, East Harlem was the most effective and proactive in making lasting changes to their land use regulations. The community board in that neighborhood lobbied for third-party funding, created a zoning committee for oversight and guidance of the rezoning proposal, and expended political capital to ensure that the rezoning proposal was adopted by the city.

Case, Karl E., Robert J. Shiller. 2003. Is There a Bubble in the Housing Market? *Brookings Papers on Economic Activity*, 2.

In this paper the authors attempt to answer many questions surrounding the contention that the current housing market is in a "bubble." They go about this in two ways: analysis of state-level data on home prices and "fundamentals" and the results of a survey conducted in 2003 of homebuyers in four cities: Los Angeles, San Francisco, Boston and Milwaukee. The authors conclude that growth in income and low interest rates explain the current housing market in many states, but that in some cities there is evidence of a speculative bubble in single family home prices. Although the bubble may not be as strong as it was in 1988, it is argued that price increases may indeed stall and prices may actually decline in some areas, which could increase the number of bankruptcies due to personal debt. However, a nationwide drop in housing prices is unlikely, according to the study, and even the drops in various cities may not be synchronous, lessening their overall impact.

DeFilippis, James. May 2003. Keeping the Doors Open: HUD-subsidized Housing in New York City. *Community Service Society, Policy Brief No. 13*.

Federal housing subsidies have directly increased the supply of housing accessible to low income households in New York City. This paper discusses threats to the continued availability of this supply from owner terminations, which end restrictions governing use and affordability, and HUD conversions of distressed, project-subsidized housing to tenant-based vouchers. Finally, the paper recommends broad policy initiatives for the federal government and state and local governments to protect tenants and preserve this vital housing resource. Recommended initiatives include: strengthening of federal incentives to owners to stay in the programs, increased technical assistance to residents, the recapture of unspent subsidies, the creation of resident safeguards, and extension of rent regulation to subsidized developments undergoing termination.

Department of Housing Preservation and Development. 2003. The New Housing Marketplace: Creating Housing for the Next Generation: Progress Report.

This report by the Department of Housing Preservation and Development outlines the new programs and successes of Mayor Bloomberg's plan to create and preserve housing over the next five years. Programs have been put in place to create new housing developments on vacant city-owned land, with a number of units set aside for low income households. Committees and panels have been formed to seek solutions and implement components of the housing plan. In addition, funding has been created to increase assistance programs for homebuyers. A dramatic increase in special needs housing has created homes for homeless single adults, homeless families, and youth aging out of foster care. Steps have been taken to rezone areas of the city to increase the land available for housing development. The City plans to adopt a model building code for New York City to simplify the regulatory process and increase construction of residential buildings. Another priority under the Mayor's plan is to preserve existing affordable housing by early identification of properties at risk of abandonment, transfer of title of delinquent properties to more responsible owners, and strict code enforcement.

Fischer, David J., Tara Colton, Neil S. Kleiman, Karen Schimke. Nov. 2004. Between Hope and Hard Times: New York's Working Families in Economic Distress. Center for an Urban Future and the Schuyler Center for Analysis and Advocacy.

This report examines the conditions, education, and employment figures of the working poor in New York state overall and New York City in particular. The authors look at the factors affecting low income families and the policy decisions that shape their lives. Four general conclusions are drawn: programs intended to assist low income working families range from exceptional to disastrous, New York helps low income workers subsist but does not push them to excel via quality opportunities, the policymaking apparatus does not respond fast enough to economic and social changes, and the state does not gather the information necessary to make the best decisions.

Freeman, Lance and Frank Braconi. Winter 2004. Gentrification and Displacement: New York City in the 1990s. *Journal of the American Planning Association*, 70(1).

Using the New York City Housing and Vacancy Survey (HVS), these researchers examine the relationship between residence in a gentrifying neighborhood and residential mobility among disadvantaged households. After controlling for housing unit characteristics likely to be associated with mobility, the study found that disadvantaged households in gentrifying neighborhoods were less likely to move than poor households residing elsewhere. These results suggest that displacement is not the principal mechanism through which gentrification changes the socioeconomic character of a neighborhood, but rather, as neighborhoods gentrify, disadvantaged residents, as well as more affluent ones, appreciate the improvements and make greater efforts to remain in their homes.

Galvez, Martha and Frank Braconi. Jun./Jul. 2003. New York's Underground Housing. *Citizens Housing and Planning Council*, 9(2).

This article documents the recent surge in illegal and informal dwellings in New York City in response to an increased housing demand that exceeds the city's capacity for housing production and enforcement of zoning and building codes. The problem appears to be greatest in Queens, where 45,000 complaints were filed between 1992 and 2002 in communities unsettled by the burdens of increased population density. Many analysts suggest that strict enforcement, although hindered by legal and bureaucratic obstacles, could displace thousands of tenants whose needs the city would be unable to meet. The authors suggest increased housing production to allow tenants in illegal units to find legitimate dwellings.

Glaeser, Edward L. and Joseph Gyourko. Nov. 2003. Why is Manhattan So Expensive? Center for Civic Innovation at the Manhattan Institute, Civic Report No. 39.

This study seeks to explain why the price of apartments in Manhattan has increased twice as fast as the rest of the nation. The authors conclude from the gap in apartment prices and construction costs that the high real estate prices are the result of regulatory restrictions that make it difficult to build new homes. This conclusion is supported by the lack of homogeneity of building heights for new construction as well as the fact that increases in housing demand were not met by changes in supply. These regulations add a "zoning tax" on housing prices which is primarily responsible for the high cost of housing in Manhattan. Furthermore, while allowing new development would entail its

own costs, the authors estimate that the gap between an efficient zoning tax and the current zoning tax is three times the social costs that would be generated by new development.

Gurian, Craig. Jan. 2004. Special Series: Developing Sustainable Urban Communities: Let Them Rent Cake: George Pataki, Market Ideology, and the Attempt to Dismantle Rent Regulation in New York. *Fordham Urban Law Journal*, 31(2).

The focus of this article is on the various players in the rent control debate directly prior to the adoption of the Rent Regulation Reform Act of 1997, and an analysis of their reliance on market forces. Tracing the timeline leading up to July 1997, the author examines and critiques the many arguments made by anti-regulation forces, highlighting the crucial agenda of shaping public opinion with regard to government regulation of the housing market. This effort was made difficult by the mobilization of some tenant groups opposed to deregulation. The article describes the legislation that resulted, concluding that the major provisions were only modest relief to landlords, whereas the extension of the legislation in 2003 will be harmful for tenants by deregulating more apartments over time.

Hoffman, Lily M. Jun. 2003. The Marketing of Diversity in the Inner City: Tourism and Regulation in Harlem. *International Journal of Urban and Regional Research*, 27(2): 286-299.

This article discusses the emergence of tourism in the disadvantaged, racially segregated community of Harlem. Characterized by flourishing cultural and ethnic diversity, Harlem has attracted a revitalized tourist interest and the support of New York's business community. Though some controversy has arisen, cultural and economic leaders have tried to utilize Harlem's unique assets in planning and developing the community. However, urban tourism incorporates a new mode of regulation, increasing political and economic inclusion, but with significant costs for small businesses, African American-owned businesses, and other Harlem residents.

Housing First!. Jul. 2003. Affordable Housing for All New Yorkers: A Review of Mayor Bloomberg's New Housing Marketplace Plan.

This article reviews the degree to which Mayor Bloomberg's New Housing Marketplace initiative has progressed in their towards the goals identified by Housing First!. While considerable progress has been made, New York is still facing an acute housing shortage. Housing First! suggests an increased investment of city funds in affordable housing coupled with specific administrative, zoning, and regulatory reforms to help move the city towards its goals of increasing production and preservation of residential homes. Identifying and securing housing development sites continues to be among the most critical barriers to expanding the city's housing stock, but this article outlines initiatives the Bloomberg administration has taken to make more land available for development.

Kling, Jeffrey, Jeffrey Liebman, Lawrence Katz, Lisa Sanbonmatsu. Aug. 2004. Moving to Opportunity and Tranquility: Neighborhood Effects on Adult Economic Self-Sufficiency and Health from a Randomized Housing Voucher Experiment. Harvard University John F. Kennedy School of Government.

This article describes a randomized housing mobility experiment in which families living in

high poverty public housing in five cities, including New York, were given vouchers to help them move to private housing units in lower poverty neighborhoods. After five years, the families lived in safer neighborhoods with significantly lower poverty rates than those of two other groups in the study. In addition, mental health benefits and significant obesity reduction were also apparent, although no effects on employment, earnings, or public assistance receipt were discernible.

Lamport, Joe. Apr. 2004. Affordable Housing in 2004. *GothamGazette.com*.

Affordable housing, according to this article, is currently facing some difficult issues. The author points to three recent developments and three long term trends that are affecting affordable housing in the city. In the short term, cutbacks in Section 8 funding, an accelerating number of housing developments "buying out" of the Mitchell-Lama program, and the continued loss of rent-regulated apartments are all adversely affecting availability of affordable housing. These recent developments worsen three already existing problems: a rise in population without a concomitant rise in available apartments, high construction costs due to various issues (high labor and materials expenses, complex rules, etc.), and a decrease in government funding for building affordable housing. As a result, the author says, more people are paying more of their income for rent, homeless families use more city resources, and existing apartments are becoming overcrowded.

Lamport, Joe. Sep. 2004. Helping Pay The Rent: Section 8 Saved; Emergency Rent Coalition Created. *GothamGazette.com*.

This article covers two subjects: the restoration of funding for Section 8 housing and the election of a board of directors for the Emergency Rent Coalition. The US Department of Housing and Urban Development had proposed cutting Section 8 funding by $125 million but relented and restored $55 million in funds. Large cuts are still expected for next year, the author says, but the reductions will come on the administrative side. The article also reports that the Emergency Rent Coalition is electing its first ever board of directors. The action is being taken in order to gather the leaders of the group, which consists of about 20 separate agencies, to discuss issues and create a more useful system.

Lander, Brad. 2003. New York Housing Coalitions at Work. Fannie Mae Foundation. *Housing Facts & Findings*, 5(4).

In the face of a worsening housing crisis, the push for affordable housing in New York City has brought together groups who historically have not worked together. The author recounts the creation of the Housing First alliance, which united a diverse array of organizations, such as activists, developers, clergy and bankers. Two factions typically at odds, trade unions and community development corporations, have also joined forces to push for affordable housing and broker compromises amongst various agencies and other interests. The author points to these promising examples as evidence of ways to find common ground to achieve satisfying solutions to housing issues.

Lee, Barrett A. and Chad R. Farrell. Oct. 2004. Metropolitan Neighborhoods with Sheltered Homeless Populations: Evidence from the 1990 and 2000 Censuses. The Brookings Institution Center on Urban and Metropolitan Policy.

Critical mass neighborhoods – defined as census tracts with sheltered homeless populations of 100 or more – are disproportionately located in large metropolitan areas and New York City dominates other metropolitan areas in number of critical mass neighborhoods. In comparison to the 1990 census, New York had an increase in critical mass neighborhoods in the 2000 census, but the sheltered homeless population in those neighborhoods fell off slightly, coinciding with a shift in shelter policy in the late 1980s. Also, the sheltered homeless in New York dispersed spatially and changed locations between 1990 and 2000. Although the sheltered homeless account for only a small, yet visible, share of critical mass neighborhood populations, this study finds that these neighborhoods tend to exhibit high levels of disadvantage generally.

Lees, Loretta. Nov. 2003. Super-gentrification: the case of Brooklyn Heights, New York City. *Urban Studies*, 40(12).

This study examines the neighborhood of Brooklyn Heights as an example of what the author refers to as super-gentrification. The author posits that certain neighborhoods in global cities like London and New York are experiencing a regentrification led by a wave of extremely wealthy persons who have benefited from the rising tide of global capital in recent years. Super-gentrification, says the author, illustrates the relationships among global economic processes, local places and communities, of which Brooklyn Heights is a prime example.

Levitan, Mark. 30 Sep. 2003. Poverty in New York, 2002: One-Fifth of the City Lives Below the Federal Poverty Line.

This short paper examines the Census data regarding poverty. According to the Current Population Survey, one in five New York City residents lives in poverty. Although the survey has a relatively small sample size and the results may not be statistically significant, the author says that the rise in the city poverty rate is minimal in comparison to the rise in poverty that accompanied the early 1990s recession. The author also points out that the difference between the poverty rate of New York City and the rest of the United States has remained consistent since the late 1970s, and that the city poverty rate is nearly double that of the nation.

McPherson, Guy. Mar. 2004. Note: It's the End of the World As We Know It (And I Feel Fine): Rent Regulation in New York City and the Unanswered Questions of Market and Society. *Fordham Law Review*, 72(4).

After presenting the historical context of the existing regulatory framework and outlining the arguments for and against rent control, the author undertakes an examination of the societal values underlying government regulation of the housing market. The author criticizes proponents of rent control for failing to recognize that the current laws do not protect the poorest tenants and the opponents of rent control for failing to support their claims that a free market regime would provide a desirable outcome for the housing market. Rather than focus on the inequities of the current laws, both sides of the debate should analyze the goals of a regulated housing market and what is the best ap-

proach for achieving those goals. The author argues that a system similar to New York City's Senior Citizens Rent Increase Exemption program would protect low income tenants while removing the disincentives to owners and increasing investing in real estate.

Montiel, Lisa M., Richard P. Nathan, and David J. Wright. Aug. 2004. An Update on Urban Hardship. The Nelson A. Rockefeller Institute of Government.

This report takes a look at factors in urban hardship, examining particular trends over the last thirty years and, via the Intercity Hardship Index, comparing the economic condition of American cities relative to one another and to themselves over time. The Index combines six factors: unemployment, dependency, education, income, crowded housing and poverty. New York City makes two noteworthy appearances in the report. New York was number eight on the list of the ten cities where the Intercity Hardship Index score worsened the most from 1970 to 2000. Also, New York was sixth in the list of top ten cities whose hardship ranking worsened the most in that same period. The city's ranking among other cities, with 1st being the city with the most hardship, rose from 28th to 10th.

Mueller, Lisa. Jan. 2003. New York City Case Study: Third Party Transfer Initiative: A Solution to Property Abandonment. Local Initiatives Support Corporation.

Through the Third Party Transfer Initiative, New York City can transfer distressed, lien encumbered properties to responsible third party owners without taking the title itself. If the City fails to transfer the property within eight months after foreclosure, the property remains in the possession of the original owner. To avoid this outcome, the Local Initiatives Support Corporation (LISC) established Neighborhood Restore, a nonprofit organization that acts as an interim owner of distressed properties to ease the transition. Neighborhood Restore assists with property improvements and provides the opportunity for properties to be stabilized before the final transfer is made. With the help of LISC and others, the Third Party Transfer Initiative has proven successful.

National Coalition for the Homeless. Aug. 2003. *Illegal to Be Homeless: The Criminalization of Homelessness in the United States*.

This report highlights the growing criminalization of homelessness across the country through passage of quality of life laws and makes recommendations to improve the lack of services for this disadvantaged group. Rather than spending funds to increase resources to combat homelessness, communities frequently divert these funds to police departments and local Business Improvement Districts, which penalize people for being homeless. This report looks at laws and practices in 147 communities across the country. In New York City, the report says, Mayor Bloomberg and Police Commissioner Raymond Kelly worked to decrease the visibility of the homeless population through enforcement of quality of life laws and, the authors argue, through harassment of the homeless by the NYPD. A law suit filed by the New York Civil Liberties Union, alleging that the NYPD's policies and practices of targeting and singling out the homeless for arrest was in violation of the Due Process Clause, eventually led to NYPD written policies against selective enforcement of the law specifically targeting homeless New Yorkers.

National Low Income Housing Coalition. 2003. *Out of Reach 2003: America's Housing Wage Climbs*.

This study of the National Low Income Housing Coalition determines that a full time worker in New York City must earn $20.63 per hour in order to afford a two bedroom unit at the area's Fair Market rent. This represents 401% of the current minimum wage. For more data on New York City and other cities visit www.nlihc.org

National Low Income Housing Coalition. 2004. *Out of Reach 2004: America's Housing Wage Climbs*.

This study of the National Low Income Housing Coalition determines that a full time worker in New York City must earn $19.58 per hour in order to afford a two bedroom unit at the area's Fair Market rent, which represents 326% of a $6.00 per hour wage. However, 2004 data can not be compared with previous years because of changes in the way HUD calculated Fair Market Rents, which is the cost of rent and most utilities for a typical apartment.

Editor's note: The above study used $6 per hour as the 2004 minimum wage in New York, but that wage did not take effect until January 1, 2005. If the actual rate of $5.15 was used, a wage of $19.58 would represent 380% of minimum wage.

Nelson, Arthur C. Top Ten State and Local Strategies to Increase Affordable Housing Supply. Fannie Mae Foundation. *Housing Facts & Findings*, 5(1).

Innovative, nonsubsidized solutions are available to help increase the supply of affordable housing, according to the author of this article, who lists ten steps that can be taken. The first five steps involve changes in local codes, zoning regulations, fees and procedures. In this area, the author recommends: streamlined permitting, accessory dwelling units, development agreements, relaxed floor-size minimums and "proportional" impact fees and waivers. The next five suggestions are policy initiatives: affordable housing trust funds, home equity assurance programs (to encourage apartment development near single family homes), inclusionary housing requirements, housing enterprise zones, and a leveraging of the low income housing tax credit.

Out of Balance: The Housing Crisis from a Regional Perspective. Apr. 2004. Citizens Housing & Planning Council Regional Plan Association.

This report analyzes the New York City metropolitan area, including the NY-NJ-CT tri-state region, in search of answers to questions on housing affordability. Using factors such as population, prices and rents, income, housing cost burden, and the affordable housing gap, the authors compare the different areas of the tri-state region to each other as well as to other metropolitan areas. The study also looks at characteristics that make an area appealing to live and work in as well as the importance of a balanced housing environment in the equation. The authors conclude that the region does not provide the balanced housing – in terms of affordability, choices, and quality – needed to support the goals of economic competitiveness, social equity and environmental sustainability.

Pollakowski, Henry O. Mar. 2003. Who Really Benefits from New York City's Rent Regulation System? Center for Civic Innovation at the Manhattan Institute.

This study challenges the conventional wisdom on rent regulation, which says that renters benefit from the system. The author concludes that rent stabilization subsidizes residents of affluent areas of Lower and Mid Manhattan while providing little benefit to those it was intended to help: residents of the outer boroughs and the lower and middle income neighborhoods of Manhattan. If the system was deregulated, Pollakowski argues, rent increases in neighborhoods outside of affluent areas of Manhattan would be negligent and in affluent areas the newly available market-rate apartments would create downward pressure on rent levels, making increases on previously rent-stabilized apartments less than expected.

Roberts, Richard T. Feb. 2003. Unleashing the Private Sector: How Government Policy Can Facilitate Private Solutions to New York City's Housing Crisis. Manhattan Institute.

New York City's reliance on subsidies to bridge housing affordability gaps is the wrong approach, argues the author. Subsidies ignore the root causes of housing problems, and, moreover, all sectors of the housing market are subsidized, from luxury to low income. The author argues instead for three different approaches New York City should use to address the housing crisis. First, the building code, currently at 2,000 pages, should be simplified and updated. Second, a specialized rehabilitation sub-code should be adopted, easing current requirements that developers must bring buildings they are rehabilitating into compliance with current new building codes. Finally, the author argues that more land should be available for housing development, which would require rezoning of obsolete and otherwise unused manufacturing sites.

Rouen, Ethan. Jul./Aug. 2003. Bootstrap Philanthropy: Housing Works proves that charity and good business sense begin at home. National Housing Institute, *Shelterforce Online*.

In this article the author takes a look at Housing Works, a housing services organization aimed at persons with HIV/AIDS, as an example of a non-profit that effectively uses an entrepreneurial approach. Non-profits may want to use this method, the author states, in order to generate revenue to support core mission activities as well as to obtain independence from unreliable public and private funding. One innovative way Housing Works achieved this independence was by widening its food services program, previously targeted at its adult day health care initiatives, to also serve private catering clients. The organization has also started a series of thrift shops to supplement its revenue. Bottom-line business models and successful for-profit ventures have helped Housing Works to expand their non-profit services.

Schwartz, Amy Ellen, Scott Susin, and Ioan Voicu. 2003. Has Falling Crime Driven New York City's Real Estate Boom? *Journal of Housing Research*, 14(1). 101-135.

In this study, the authors investigate the impact of decreasing crime levels in New York on the post-1994 boom in property values. The authors conclude that although press reports overstated the effect of the drop in crime, the decrease was nonetheless responsible for one-third of the 17.5% rise in property values from 1994 to 1998. In order to reach this conclusion, the authors isolate trends in property values using data on a variety of factors, including crime, subsidized low-income housing, and quality of public schools. They found that of the 17.5 percentage point increase in New York City

property values, 6.5% was due to crime reduction, 7% was from education quality and subsidized housing investment, and the final 4.5% could not be explained by their model.

Swanstrom, Todd, Colleen Casey, Robert Flack, and Peter Dreier. Oct. 2004. Pulling Apart: Economic Segregation among Suburbs and Central Cities in Major Metropolitan Areas. The Brookings Institution Metropolitan Policy Program.

The authors of this study analyzed census income data for cities and suburbs in the nation's fifty largest metropolitan areas between 1980 and 2000 in order to discover if economic segregation between cities and suburbs is rising. They also look at economic segregation among suburbs. The study concludes that economic segregation is rising but that trends vary widely across time and in different regions. The 1990s improved the per capita income of cities and suburbs, but the decade did not reverse or eliminate income equalities across locales that emerged during the last thirty years.

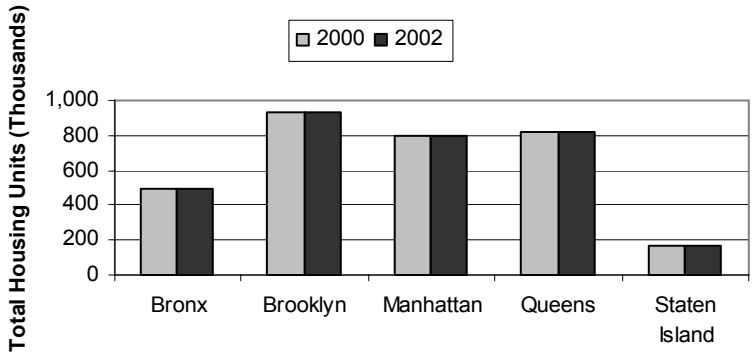
Tong, Zhong Yi. Apr. 2004. Homeownership Affordability in Urban America: Past and Future. Fannie Mae Foundation.

This study examines past (1990-2003) and projected (2004-2008) trends in the affordability of homes for median-income working Americans. The author looks at affordability ratios for first-time and repeat home buyers in the nation as a whole, eleven metropolitan areas, and for people working as schoolteachers, nurses, firefighters, and police officers. For both first-time and repeat home buyers, New York City is categorized as increasingly unaffordable for median-income individuals with an even more distressing outlook for the next five years. Even a middle class family with a double income will face affordability problems by 2007 due to insufficient income to afford a median-priced home in New York City.

IV. Data on New York City's Housing and Neighborhoods

Chapter 1. Housing Stock*

Chart 1-1 Total Housing Units in the Five Boroughs



Source: New York City Housing and Vacancy Survey and US Census

In 2002, New York City's housing stock grew to an estimated 3,208,587 units, according to the New York City Housing and Vacancy Survey (HVS).[1] The largest number of housing units are in Brooklyn (930,085), followed by Queens (820,704), Manhattan (798,859), the Bronx (491,006) and Staten Island (167,932) (Borough Table 1-1).

The rate of home ownership in New York City, as reported by the Housing and Vacancy Survey, was 32.7% in 2002 (Borough Table 1-2). Despite this modest increase, the home ownership rate in New York is still far below that for the United States as a whole, which was 67.9% in 2002, according to the US Census' Current Population Survey.

The highest home ownership rates are found in Staten Island and Queens; the lowest are in the Bronx and Manhattan. Among sub-borough areas, the highest home ownership rates are found in South- and Mid-Staten Island, in Queens Village and Bayside/Little Neck in Queens, and in Throgs

Exhibit 1-1 Highest and Lowest Home Ownership Rates, New York City Sub-borough Areas, 2002

Highest:		
Queens	Queens Village	73.7%
Staten Island	South Shore	72.5%
Queens	Bayside/Little Neck	71.1%
Bronx	Throgs Neck/Co-op City	68.7%
Staten Island	Mid-Island	63.0%
Lowest:		
Bronx	University Heights/Fordham	2.2%
Bronx	Mott Haven/Hunts Point	5.6%
Manhattan	Washington Heights/Inwood	7.3%
Bronx	Highbridge/South Concourse	7.5%
Bronx	Kingsbridge Heights/Mosholu	7.9%

Source: New York City Housing and Vacancy Survey

Borough Table 1-1 Housing Units in the Five Boroughs, 2000 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Total Housing Units, 2000	490,659	930,866	798,144	817,250	163,993	3,200,912
Total Housing Units, 2002	491,006	930,085	798,859	820,704	167,932	3,208,587

Source: The 2000 statistics are from the 2000 Decennial Census and the 2002 statistics are from the New York City Housing and Vacancy Survey

[1]All data from the HVS are estimates based on a sample and are subject to potential sampling errors, particularly for small areas and changes over time. See Data and Methods section for details.

*For the most part, this chapter does not contain any new data compared to the previous edition of the report. The only exceptions are Borough Tables 1-1 and 1-2, where the 1999 statistics from the HVS were replaced with 2000 statistics from the 2000 Decennial Census (for enhanced comparability with the 2002 statistics).

Borough Table 1-2 Home Ownership Rate, 2000 and 2002

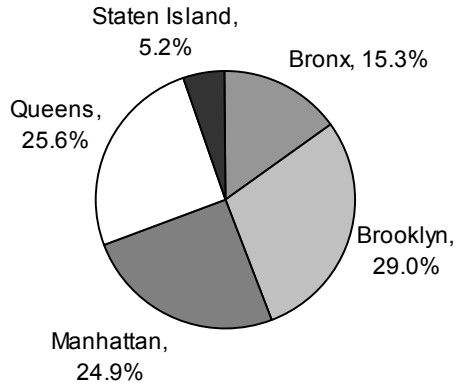
	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Home Ownership Rate, 2000	19.6%	27.1%	20.1%	42.8%	63.8%	30.2%
Home Ownership Rate, 2002	22.5%	28.7%	22.6%	46.0%	64.6%	32.7%

Source: The 2000 statistics are from the 2000 Decennial Census and the 2002 statistics are from the New York City Housing and Vacancy Survey

Neck/Co-op City in the Bronx. The lowest home ownership rates are found in four neighborhoods in the Bronx – University Heights/Fordham, Mott Haven/ Hunts Point, Highbridge/South Concourse and Kingsbridge Heights/Mosholu – and Washington Heights/Inwood in Manhattan (Exhibit 1-1).

Borough Table 1-3 demonstrates that most homeowners (64.4%) in New York City reside in conventional homes. With conventional ownership, the owner(s) hold title to the entire structure, although they may rent out part of the property to tenants.

Chart 1-2 Distribution of Housing Units in New York City, 2002



Source: New York City Housing and Vacancy Survey

The second most common form of home ownership is the cooperative apartment building (23.9%). Cooperative apartments are relatively specific to New York City. In cooperatives, homeowners do not own their individual units, but instead own shares in a corporation that holds title to the entire building. The 'homeowner' is technically a shareholder and tenant of the corporation.

In most U.S. cities, condominiums are the second most common form of home ownership. But in New York only 6.5% of owner-occupied housing units are condominiums. Condominium owners hold title to their individual units and generally share ownership of common areas of the building (Borough Table 1-3).

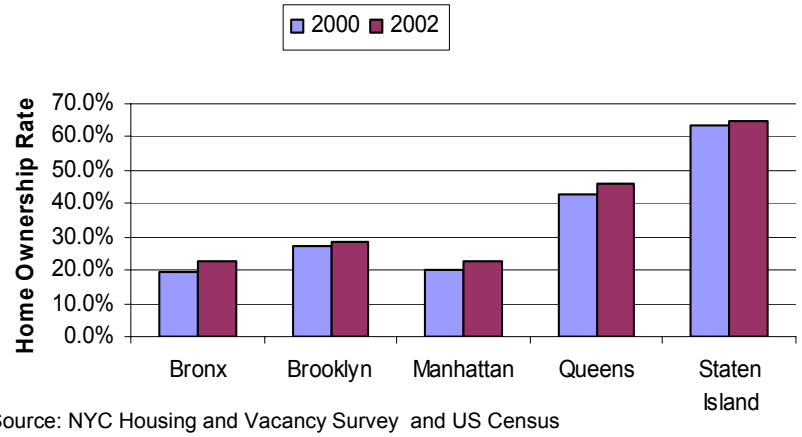
Mitchell-Lama cooperatives are unique to New York City and comprise 5.2% of the owner-occupied units. These buildings were constructed with subsidies from the State and City of New York. Owners must meet income requirements designed to ensure occupancy by middle-income households.

As shown in Borough Table 1-3, the distribution of these forms of home ownership vary across the five boroughs. The majority (61.1%) of homeowners in the Bronx own under the conventional form of ownership, but a substantial portion live in Mitchell-Lama co-ops (18.9%) and traditional co-ops (15.1%). More than three-quarters of Brooklyn homeowners own conventional homes, and another 15% live in co-ops. In Manhattan, co-ops comprise the majority (70.4%) of owner-occupied units, condominiums make up another 18.0%, and the conventional form of ownership is relatively rare (2.6%). Queens, like Brooklyn, is dominated by conventional ownership (75.7%) and co-ops (18.3%). In Staten Island, the vast majority (89.2%) of homeowners live in homes held in the conventional form.

The rental vacancy rate is calculated by dividing the number of vacant, available for-rent units (that are not dilapidated) by the number of renter occupied units plus vacant for-rent units

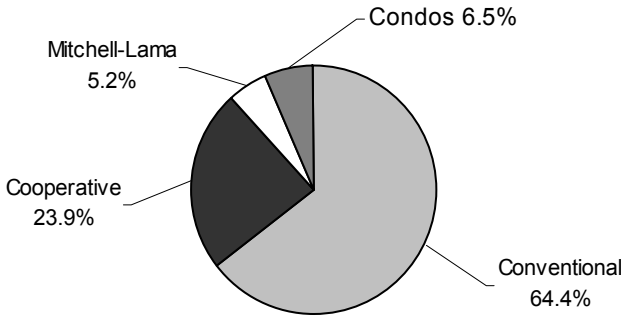
Borough Table 1-3 Forms of Ownership, 2002						
Percent of units held in:	**Bronx**	**Brooklyn**	**Manhattan**	**Queens**	**Staten Island**	**Total**
Conventional form	61.1%	79.4%	2.6%	75.7%	89.2%	64.4%
Cooperative form	15.1%	15.1%	70.4%	18.3%	*0.9%*	23.9%
Mitchell-Lama form	18.9%	2.9%	8.9%	2.6%	0.0%	5.2%
Condominium form	4.9%	2.6%	18.0%	3.4%	9.9%	6.5%
Numbers in italics should be treated with caution since they are based on a small number of observations.						
Source: New York City Housing and Vacancy Survey						

Chart 1-3 Home Ownership Rates in the Five Boroughs



Source: NYC Housing and Vacancy Survey and US Census

Chart 1-4 Forms of Ownership in New York City, 2002



Source: New York City Housing and Vacancy Survey

(that are not dilapidated). This excludes housing units from "special places," such as hospitals, jails, mental institutions, and college dormitories. By law, if the rental vacancy rate falls below 5%, the City is allowed to declare the existence of a housing emergency, which allows rent control and rent stabilization programs to continue. Therefore, the number of vacant units and rental vacancy rates are the main determinants of rent-regulation policies and programs in New York City.

According to the HVS, the rental vacancy rate was 2.9% in 2002. The highest vacancy rate was in Manhattan (3.9%), with the lowest rate in Queens (1.8%) (Borough Table 1-4).

Exhibit 1-2 shows that the highest rental vacancy rates are found in Manhattan's Chelsea/Clinton/Midtown (6.3%) and Central Harlem (5.4%), Pelham Parkway in the Bronx (5.4%), and Brooklyn's Bay Ridge (5.4%) and Bushwick (5.4%). The lowest rental vacancy rates are found in three neighborhoods in Queens — Queens Village, Bayside/Little Neck, and Rego Park/Forest Hills, all with a 0.0% vacancy rate – and in Brooklyn's Brownsville/Ocean Hill (0.1%) and Borough Park (0.5%).

Many rental units in New York City fall under one or another form of rent regulation. Rent control laws were initially enacted during World War II. Rent controlled apartments have dwindled to comprise only 2.8% 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. For more

Borough Table 1-4 Rental Vacancy Rates, 1999 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Rental Vacancy Rate, 1999	5.0%	3.3%	2.6%	2.1%	5.8%	3.2%
Rental Vacancy Rate, 2002	3.3%	2.7%	3.9%	1.8%	2.4%	2.9%

Source: New York City Housing and Vacancy Survey

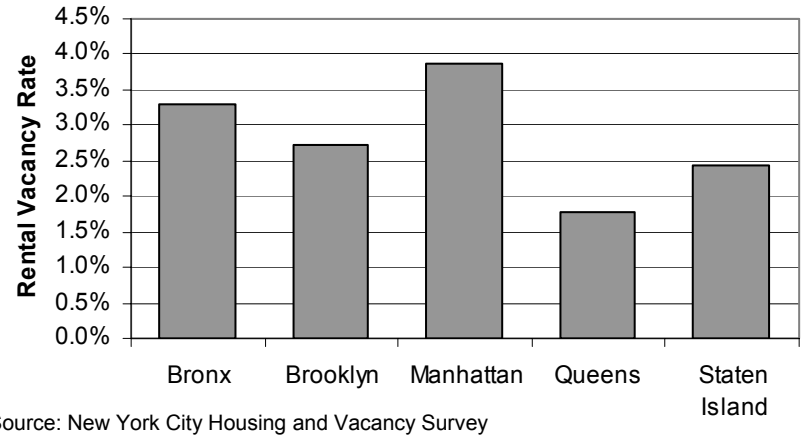
information on rent regulation, see the New York City Rent Guidelines Board website at www.housingnyc.com.

As of 2002, slightly less than half (48.6%) of the rental units in New York City were rent-stabilized. Rent stabilization laws were first enacted in 1969 and provide for a less stringent form of rent regulation than rent control. Many formerly rent-controlled units are now governed by rent stabilization.

About 16.6% of the rental units in New York fall under some other type of scheme that regulates rents. These include public housing, city-owned buildings, Section 8 units, Loft Board-regulated units, and housing units constructed under various tax abatement programs.

As of 2002, just under one-third (31.9%) of the rental units in New York were not subject to any form of rent regulation. The prevalence of rent regulation varies somewhat from borough to borough, primarily because rent control and stabilization law typically exempts smaller buildings which tend to be located in certain boroughs. Staten Island is unique in that most of its rental units (69.9%) are unregulated. The largest share of Queens' units are also unregulated (45.6%), although the percentage of rent-stabilized units in Queens is only slightly lower (42.6%). A majority of units in Manhattan (58.3%) and the Bronx (57.0%) are rent-stabilized (Borough Table 1-5).

Chart 1-5 Rental Vacancy Rates, 2002



Source: New York City Housing and Vacancy Survey

Exhibit 1-2 Highest and Lowest Rental Vacancy Rates, 2002

Highest:		
Manhattan	Chelsea/Clinton/Midtown	6.3%
Manhattan	Central Harlem	5.4%
Bronx	Pelham Parkway	5.4%
Brooklyn	Bay Ridge	5.4%
Brooklyn	Bushwick	5.4%
Lowest:		
Queens	Bayside/Little Neck	0.0%
Queens	Queens Village	0.0%
Queens	Rego Park/Forest Hills	0.0%
Brooklyn	Brownsville/Ocean Hill	0.1%
Brooklyn	Borough Park	0.5%

Source: New York City Housing and Vacancy Survey

As might be expected, vacancy rates for rent-regulated apartments are extremely low. Because rent-controlled apartments are either decontrolled or rent stabilized after the existing tenant leaves or dies, there is no vacancy rate for these apartments. Borough Table 1-6 shows that the

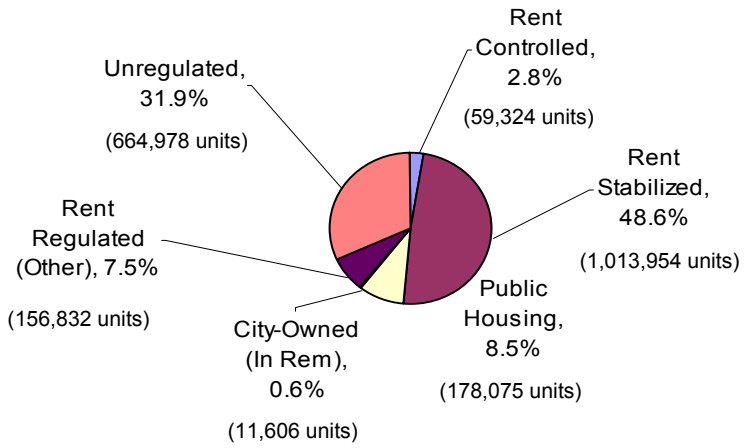
Borough Table 1-5 Distribution of Rental Housing Stock by Rent Regulation Status, 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Rent Controlled	1.5%	2.5%	4.7%	2.4%	0.0%	2.8%
Rent Stabilized	57.0%	42.2%	58.3%	42.6%	15.4%	48.6%
Public Housing	11.7%	9.2%	9.6%	3.8%	5.8%	8.5%
City-Owned (*In Rem*)	0.3%	0.3%	1.4%	*0.02%*	*0.1%*	0.6%
Rent Regulated (Other)	9.0%	6.7%	8.8%	5.6%	8.9%	7.5%
Unregulated Rental	20.5%	39.2%	17.2%	45.6%	69.9%	31.9%
Total Rental Units	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Source: New York City Housing and Vacancy Survey

Chart 1-6 Rent Regulation Status in New York City, 2002



Source: New York City Housing and Vacancy Survey

vacancy rate for rent-stabilized apartments is only 2.6%, somewhat higher than that for public housing (2.0%) and lower than the vacancy rate in the "other" rent regulated market (3.4%), which includes HUD-regulated units (Section 8 New Construction, Substantial and Moderate Rehabilitation, as well as other federally-subsidized construction and rehabilitation programs), units constructed under Article 4 of the PHFL, and Loft Board-regulated units. Unregulated rental units have the highest vacancy rates (4.0%) of the rental housing types.

Borough Table 1-6 Rental Vacancy Rates (%) by Rent Regulation Status, 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Rent Controlled	N/A	N/A	N/A	N/A	N/A	N/A
Rent Stabilized	3.2%	2.5%	2.8%	1.4%	*2.1%*	2.6%
Public Housing	*2.2%*	*2.3%*	*1.5%*	*1.3%*	*8.2%*	2.0%
City-Owned (*In Rem*)	0%	1.7%	2.0%	0%	0%	*1.8%*
Rent Regulated (Other)	*3.0%*	*3.9%*	4.2%	*0.8%*	*6.3%*	3.4%
Unregulated Rental	4.7%	3.1%	10.1%	2.4%	*1.6%*	*4.0%*

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

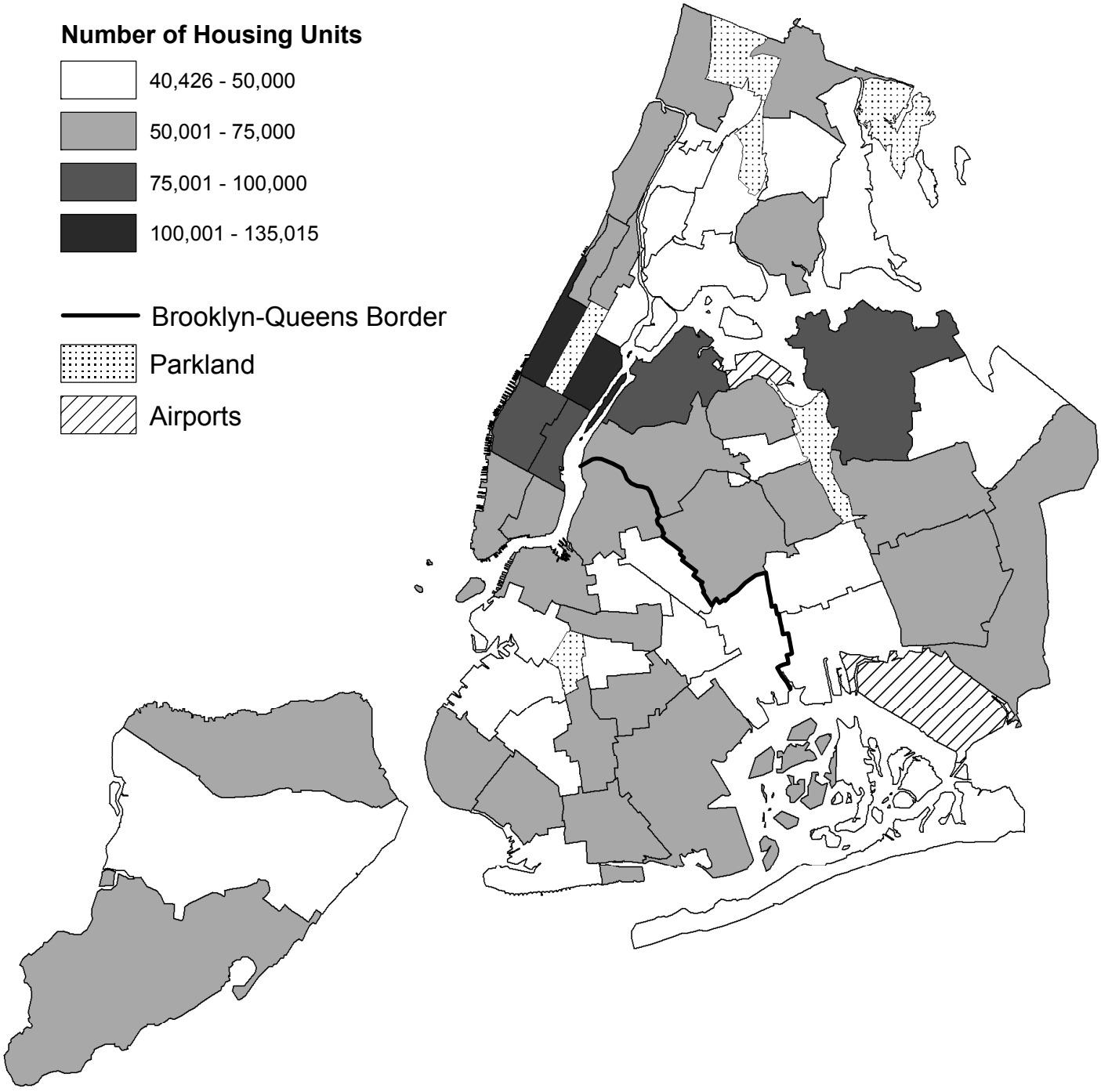
Source: New York City Housing and Vacancy Survey

Neighborhood Table 1-1
Total Housing Units in New York City Sub-borough Areas, 2002

Borough	Sub-borough Area	2002
Bronx	101 Mott Haven/Hunts Point	44,125
Bronx	102 Morrisania/Belmont	49,732
Bronx	103 Highbridge/South Concourse	45,762
Bronx	104 University Heights/Fordham	44,247
Bronx	105 Kingsbridge Heights/Mosholu	45,984
Bronx	106 Riverdale/Kingsbridge	51,966
Bronx	107 Soundview/Parkchester	65,986
Bronx	108 Throgs Neck/Co-op City	49,956
Bronx	109 Pelham Parkway	41,283
Bronx	110 Williamsbridge/Baychester	51,966
Brooklyn	201 Williamsburg/Greenpoint	55,000
Brooklyn	202 Brooklyn Heights/Fort Greene	50,252
Brooklyn	203 Bedford Stuyvesant	48,313
Brooklyn	204 Bushwick	40,426
Brooklyn	205 East New York/Starrett City	48,425
Brooklyn	206 Park Slope/Carroll Gardens	47,687
Brooklyn	207 Sunset Park	46,978
Brooklyn	208 North Crown Heights/Prospect Heights	50,894
Brooklyn	209 South Crown Heights	42,457
Brooklyn	210 Bay Ridge	53,282
Brooklyn	211 Bensonhurst	66,672
Brooklyn	212 Borough Park	49,370
Brooklyn	213 Coney Island	48,173
Brooklyn	214 Flatbush	58,410
Brooklyn	215 Sheepshead Bay/Gravesend	61,460
Brooklyn	216 Brownsville/Ocean Hill	43,169
Brooklyn	217 East Flatbush	52,101
Brooklyn	218 Flatlands/Canarsie	67,017
Manhattan	301 Greenwich Village/Financial District	72,726
Manhattan	302 Lower East Side/Chinatown	74,735
Manhattan	303 Chelsea/Clinton/Midtown	76,626
Manhattan	304 Stuyvesant Town/Turtle-Bay	95,955
Manhattan	305 Upper West Side	119,679
Manhattan	306 Upper East Side	135,015
Manhattan	307 Morningside Heights/Hamilton Heights	53,317
Manhattan	308 Central Harlem	52,663
Manhattan	309 East Harlem	43,972
Manhattan	310 Washington Heights/Inwood	74,172
Queens	401 Astoria	78,229
Queens	402 Sunnyside/Woodside	50,469
Queens	403 Jackson Heights	54,549
Queens	404 Elmhurst/Corona	45,181
Queens	405 Middle Village/Ridgewood	67,062
Queens	406 Rego Park/Forest Hills	55,460
Queens	407 Flushing/Whitestone	94,387
Queens	408 Hillcrest/Fresh Meadows	59,849
Queens	409 Kew Gardens/Woodhaven	47,320
Queens	410 South Ozone Park/Howard Beach	43,037
Queens	411 Bayside/Little Neck	46,673
Queens	412 Jamaica	73,123
Queens	413 Queens Village	63,808
Queens	414 Rockaways	41,559
Staten Island	501 North Shore	62,051
Staten Island	502 Mid-Island	46,686
Staten Island	503 South Shore	59,195
Total	**New York City**	**3,208,587**

Source: New York City Housing and Vacancy Survey

Map 1-1
Total Housing Units in New York City
Sub-borough Areas, 2002



Source: New York City Housing and Vacancy Survey

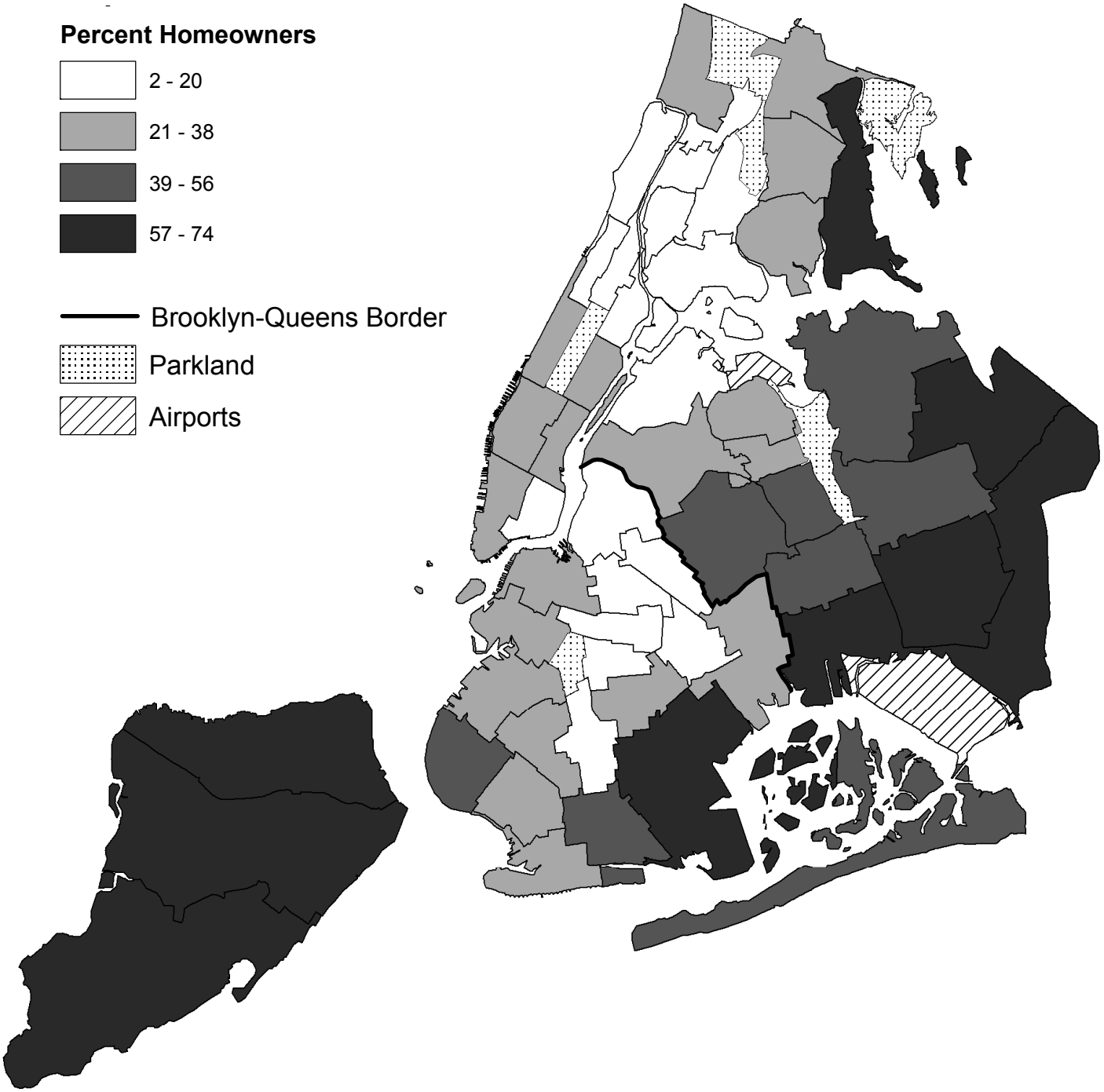
Neighborhood Table 1-2
Home Ownership Rates in New York City Sub-borough Areas, 2002

Borough	Sub-borough Area	2002
Bronx	101 Mott Haven/Hunts Point	5.6%
Bronx	102 Morrisania/Belmont	8.3%
Bronx	103 Highbridge/South Concourse	7.5%
Bronx	104 University Heights/Fordham	*2.2%*
Bronx	105 Kingsbridge Heights/Mosholu	7.9%
Bronx	106 Riverdale/Kingsbridge	32.3%
Bronx	107 Soundview/Parkchester	21.7%
Bronx	108 Throgs Neck/Co-op City	68.7%
Bronx	109 Pelham Parkway	29.4%
Bronx	110 Williamsbridge/Baychester	32.5%
Brooklyn	201 Williamsburg/Greenpoint	17.3%
Brooklyn	202 Brooklyn Heights/Fort Greene	32.2%
Brooklyn	203 Bedford Stuyvesant	18.9%
Brooklyn	204 Bushwick	13.9%
Brooklyn	205 East New York/Starrett City	23.5%
Brooklyn	206 Park Slope/Carroll Gardens	29.9%
Brooklyn	207 Sunset Park	27.3%
Brooklyn	208 North Crown Heights/Prospect Heights	18.2%
Brooklyn	209 South Crown Heights	15.3%
Brooklyn	210 Bay Ridge	39.2%
Brooklyn	211 Bensonhurst	28.7%
Brooklyn	212 Borough Park	28.6%
Brooklyn	213 Coney Island	32.4%
Brooklyn	214 Flatbush	19.9%
Brooklyn	215 Sheepshead Bay/Gravesend	42.7%
Brooklyn	216 Brownsville/Ocean Hill	19.3%
Brooklyn	217 East Flatbush	31.2%
Brooklyn	218 Flatlands/Canarsie	57.2%
Manhattan	301 Greenwich Village/Financial District	28.1%
Manhattan	302 Lower East Side/Chinatown	16.2%
Manhattan	303 Chelsea/Clinton/Midtown	24.5%
Manhattan	304 Stuyvesant Town/Turtle-Bay	27.3%
Manhattan	305 Upper West Side	29.1%
Manhattan	306 Upper East Side	33.5%
Manhattan	307 Morningside Heights/Hamilton Heights	11.3%
Manhattan	308 Central Harlem	16.1%
Manhattan	309 East Harlem	10.3%
Manhattan	310 Washington Heights/Inwood	7.3%
Queens	401 Astoria	19.2%
Queens	402 Sunnyside/Woodside	27.5%
Queens	403 Jackson Heights	36.0%
Queens	404 Elmhurst/Corona	26.0%
Queens	405 Middle Village/Ridgewood	43.6%
Queens	406 Rego Park/Forest Hills	43.8%
Queens	407 Flushing/Whitestone	49.6%
Queens	408 Hillcrest/Fresh Meadows	49.8%
Queens	409 Kew Gardens/Woodhaven	40.7%
Queens	410 South Ozone Park/Howard Beach	62.4%
Queens	411 Bayside/Little Neck	71.1%
Queens	412 Jamaica	58.5%
Queens	413 Queens Village	73.7%
Queens	414 Rockaways	42.0%
Staten Island	501 North Shore	57.9%
Staten Island	502 Mid-Island	63.0%
Staten Island	503 South Shore	72.5%
Total	**New York City**	**32.7%**

Source: New York City Housing and Vacancy Survey

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

Map 1-2
Home Ownership Rates, New York City
Sub-borough Areas, 2002



Source: New York City Housing and Vacancy Survey

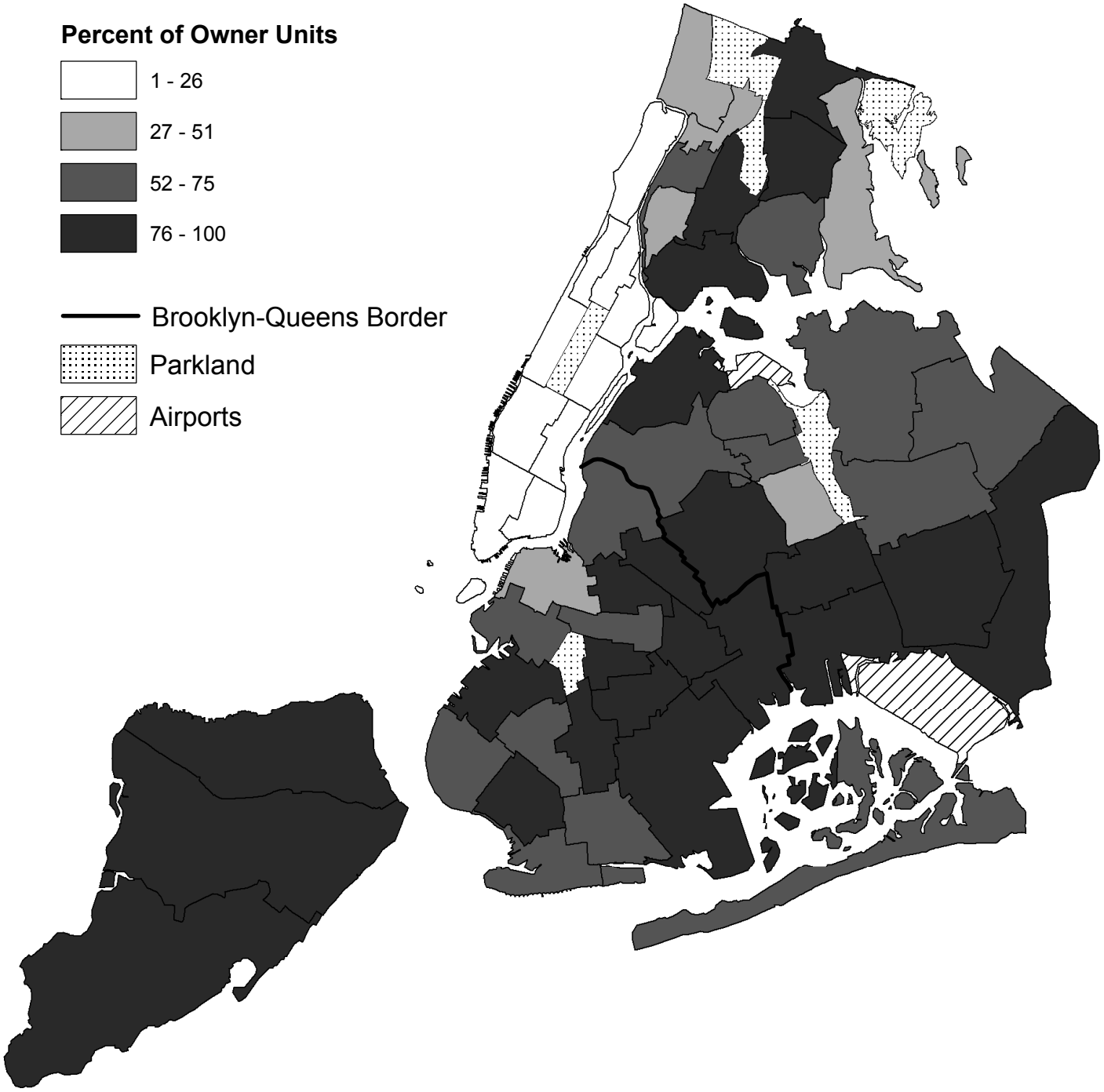
Neighborhood Table 1-3
Forms of Home Ownership in New York City Sub-borough Areas, 2002

Borough	Sub-borough Area	Conventional Homes	Cooperative Apartments	Mitchell-Lama Cooperatives	Condo-miniums
Bronx	101 Mott Haven/Hunts Point	*76.8%*	*23.2%*	*0.0%*	*0.0%*
Bronx	102 Morrisania/Belmont	80.5%	*5.4%*	*14.1%*	*0.0%*
Bronx	103 Highbridge/South Concourse	*38.8%*	*49.8%*	*0.0%*	*11.4%*
Bronx	104 University Heights/Fordham	*72.5%*	*27.5%*	*0.0%*	*0.0%*
Bronx	105 Kingsbridge Heights/Mosholu	*49.0%*	*51.0%*	*0.0%*	*0.0%*
Bronx	106 Riverdale/Kingsbridge	38.8%	48.9%	*9.7%*	*2.6%*
Bronx	107 Soundview/Parkchester	61.2%	*2.6%*	*8.5%*	27.8%
Bronx	108 Throgs Neck/Co-op City	47.7%	*4.1%*	46.6%	*1.6%*
Bronx	109 Pelham Parkway	85.5%	*8.0%*	*6.5%*	*0.0%*
Bronx	110 Williamsbridge/Baychester	94.2%	*5.8%*	*0.0%*	*0.0%*
Brooklyn	201 Williamsburg/Greenpoint	73.3%	*9.3%*	*10.7%*	*6.8%*
Brooklyn	202 Brooklyn Heights/Fort Greene	37.8%	47.8%	*12.7%*	*1.7%*
Brooklyn	203 Bedford Stuyvesant	96.3%	*0.0%*	*0.0%*	*3.7%*
Brooklyn	204 Bushwick	100.0%	*0.0%*	*0.0%*	*0.0%*
Brooklyn	205 East New York/Starrett City	100.0%	*0.0%*	*0.0%*	*0.0%*
Brooklyn	206 Park Slope/Carroll Gardens	67.3%	32.7%	*0.0%*	*0.0%*
Brooklyn	207 Sunset Park	81.6%	17.3%	*0.0%*	*1.1%*
Brooklyn	208 North Crown Heights/Prospect Heights	62.5%	31.2%	*0.0%*	*6.3%*
Brooklyn	209 South Crown Heights	90.5%	*0.0%*	*0.0%*	*9.5%*
Brooklyn	210 Bay Ridge	71.3%	23.4%	*4.4%*	*0.9%*
Brooklyn	211 Bensonhurst	99.0%	*1.0%*	*0.0%*	*0.0%*
Brooklyn	212 Borough Park	74.8%	*10.5%*	*0.0%*	14.7%
Brooklyn	213 Coney Island	52.4%	26.1%	19.3%	*2.2%*
Brooklyn	214 Flatbush	77.8%	22.2%	*0.0%*	*0.0%*
Brooklyn	215 Sheepshead Bay/Gravesend	63.9%	30.1%	*2.8%*	*3.2%*
Brooklyn	216 Brownsville/Ocean Hill	100.0%	*0.0%*	*0.0%*	*0.0%*
Brooklyn	217 East Flatbush	100.0%	*0.0%*	*0.0%*	*0.0%*
Brooklyn	218 Flatlands/Canarsie	95.9%	*1.6%*	*0.0%*	*2.5%*
Manhattan	301 Greenwich Village/Financial District	*1.3%*	66.9%	*3.2%*	28.6%
Manhattan	302 Lower East Side/Chinatown	*3.3%*	68.5%	24.6%	*3.6%*
Manhattan	303 Chelsea/Clinton/Midtown	*1.4%*	45.9%	18.7%	34.0%
Manhattan	304 Stuyvesant Town/Turtle-Bay	*1.4%*	75.7%	*4.8%*	18.0%
Manhattan	305 Upper West Side	*2.5%*	79.2%	*2.4%*	15.9%
Manhattan	306 Upper East Side	*1.8%*	76.0%	*4.6%*	17.5%
Manhattan	307 Morningside Heights/Hamilton Heights	*4.0%*	79.4%	*13.6%*	*3.1%*
Manhattan	308 Central Harlem	*10.7%*	68.4%	*0.0%*	*21.0%*
Manhattan	309 East Harlem	*8.1%*	*15.5%*	76.4%	*0.0%*
Manhattan	310 Washington Heights/Inwood	*4.7%*	82.6%	*7.4%*	*5.3%*
Queens	401 Astoria	76.2%	*8.9%*	*0.0%*	15.0%
Queens	402 Sunnyside/Woodside	72.7%	26.3%	*0.0%*	*1.1%*
Queens	403 Jackson Heights	67.1%	32.9%	*0.0%*	*0.0%*
Queens	404 Elmhurst/Corona	64.9%	26.6%	*0.0%*	*8.5%*
Queens	405 Middle Village/Ridgewood	94.9%	*0.0%*	*2.8%*	*2.3%*
Queens	406 Rego Park/Forest Hills	44.3%	54.8%	*0.0%*	*1.0%*
Queens	407 Flushing/Whitestone	63.2%	25.4%	*0.0%*	11.4%
Queens	408 Hillcrest/Fresh Meadows	62.6%	32.6%	*0.0%*	*4.8%*
Queens	409 Kew Gardens/Woodhaven	91.1%	*8.9%*	*0.0%*	*0.0%*
Queens	410 South Ozone Park/Howard Beach	90.2%	9.8%	*0.0%*	*0.0%*
Queens	411 Bayside/Little Neck	71.2%	23.8%	*0.0%*	*5.0%*
Queens	412 Jamaica	89.1%	*0.9%*	10.0%	*0.0%*
Queens	413 Queens Village	89.4%	10.6%	*0.0%*	*0.0%*
Queens	414 Rockaways	62.4%	*9.4%*	28.2%	*0.0%*
Staten Island	501 North Shore	87.4%	*2.7%*	*0.0%*	9.9%
Staten Island	502 Mid-Island	84.6%	*0.0%*	*0.0%*	15.4%
Staten Island	503 South Shore	93.8%	*0.0%*	*0.0%*	6.2%
Total	**New York City**	**64.4%**	**23.9%**	**5.2%**	**6.5%**

Source: New York City Housing and Vacancy Survey

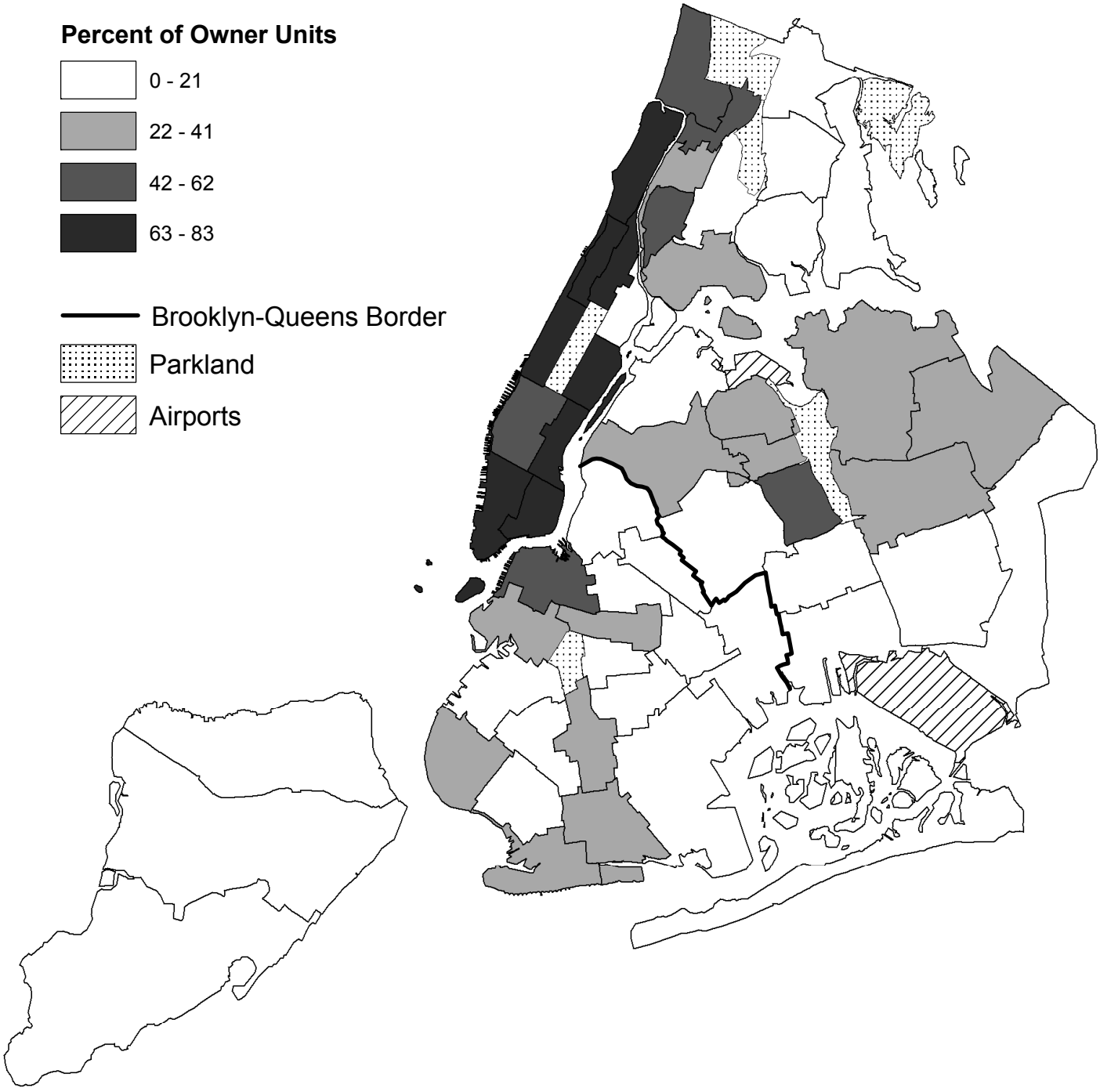
Numbers in italics should be treated with caution since they are based on a small number of observations.

Map 1-3
Owner-Occupied Conventional Housing in New York City
Sub-borough Areas, 2002



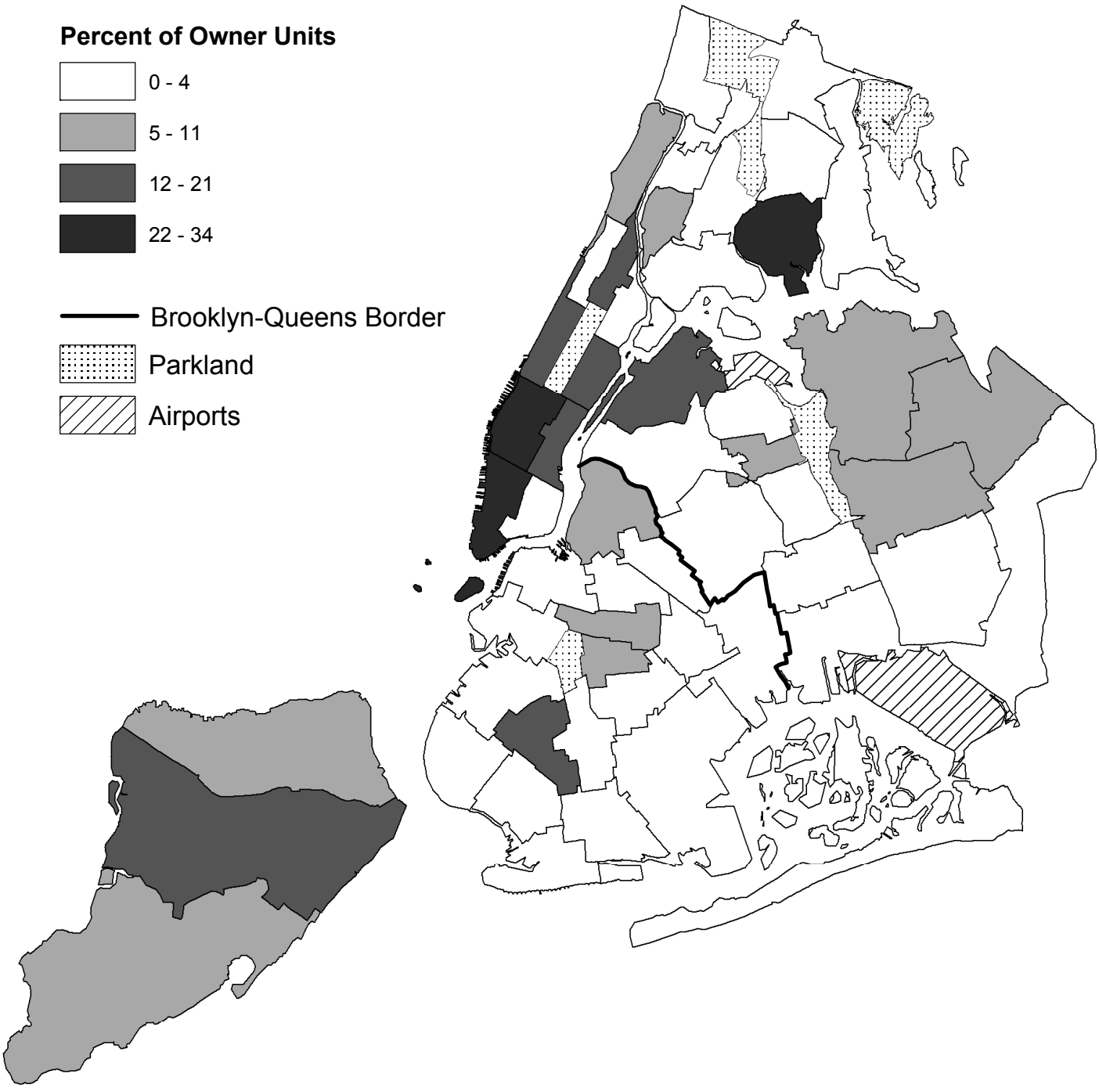
Source: New York City Housing and Vacancy Survey

Map 1-4
Owner-Occupied Cooperative Apartments in New York City Sub-borough Areas, 2002



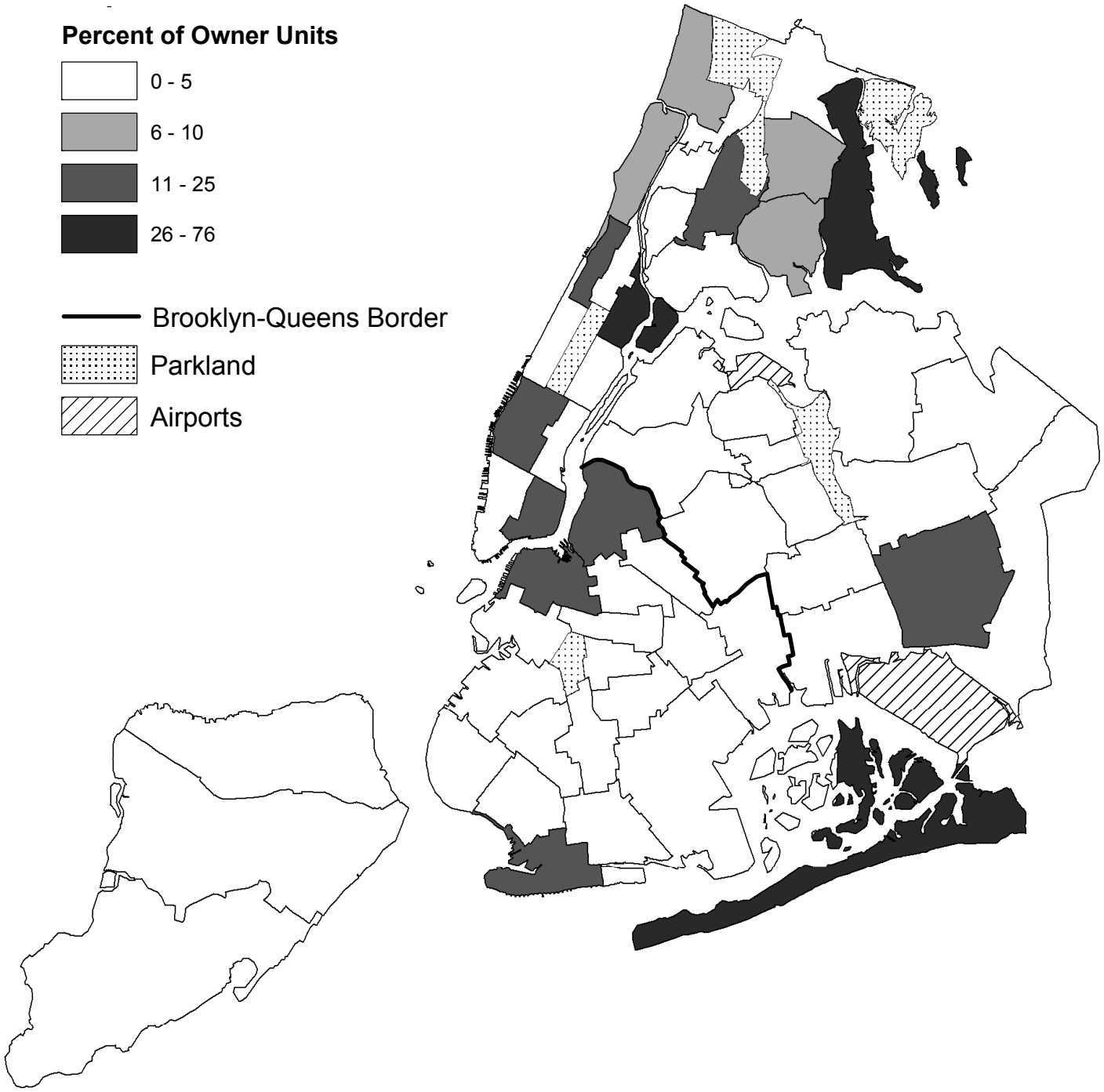
Source: New York City Housing and Vacancy Survey

Map 1-5
Owner-Occupied Condominiums
in New York City Sub-borough Areas, 2002



Source: New York City Housing and Vacancy Survey

Map 1-6
Owner-Occupied Mitchell-Lama Cooperative Apartments in New York City Sub-borough Areas, 2002



Source: New York City Housing and Vacancy Survey

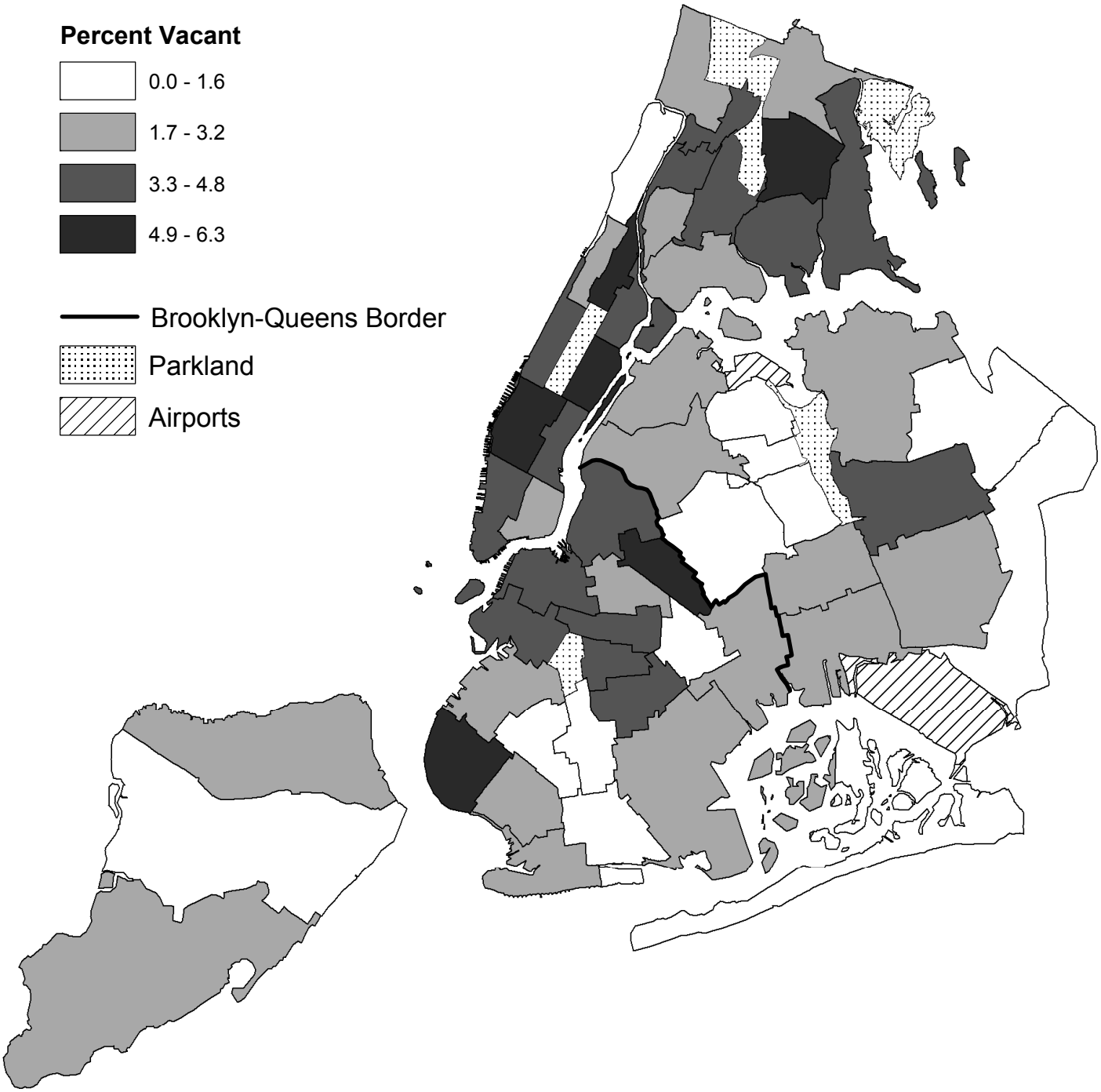
Neighborhood Table 1-4
Rental Vacancy Rates,
New York City Sub-borough Areas 2002

Borough	Sub-borough Area	2002
Bronx	101 Mott Haven/Hunts Point	*2.3%*
Bronx	102 Morrisania/Belmont	*3.9%*
Bronx	103 Highbridge/South Concourse	*2.7%*
Bronx	104 University Heights/Fordham	*3.3%*
Bronx	105 Kingsbridge Heights/Mosholu	*3.6%*
Bronx	106 Riverdale/Kingsbridge	*2.4%*
Bronx	107 Soundview/Parkchester	*3.2%*
Bronx	108 Throgs Neck/Co-op City	*4.2%*
Bronx	109 Pelham Parkway	*5.4%*
Bronx	110 Williamsbridge/Baychester	*2.9%*
Brooklyn	201 Williamsburg/Greenpoint	*3.9%*
Brooklyn	202 Brooklyn Heights/Fort Greene	*4.7%*
Brooklyn	203 Bedford Stuyvesant	*2.7%*
Brooklyn	204 Bushwick	*5.4%*
Brooklyn	205 East New York/Starrett City	*1.7%*
Brooklyn	206 Park Slope/Carroll Gardens	*4.3%*
Brooklyn	207 Sunset Park	*2.1%*
Brooklyn	208 North Crown Heights/Prospect Heights	*3.3%*
Brooklyn	209 South Crown Heights	*4.0%*
Brooklyn	210 Bay Ridge	*5.4%*
Brooklyn	211 Bensonhurst	*1.9%*
Brooklyn	212 Borough Park	*0.5%*
Brooklyn	213 Coney Island	*2.5%*
Brooklyn	214 Flatbush	*0.9%*
Brooklyn	215 Sheepshead Bay/Gravesend	*1.2%*
Brooklyn	216 Brownsville/Ocean Hill	*0.1%*
Brooklyn	217 East Flatbush	*3.7%*
Brooklyn	218 Flatlands/Canarsie	*1.6%*
Manhattan	301 Greenwich Village/Financial District	*4.1%*
Manhattan	302 Lower East Side/Chinatown	*2.1%*
Manhattan	303 Chelsea/Clinton/Midtown	*6.3%*
Manhattan	304 Stuyvesant Town/Turtle-Bay	*4.3%*
Manhattan	305 Upper West Side	4.4%
Manhattan	306 Upper East Side	4.8%
Manhattan	307 Morningside Heights/Hamilton Heights	*1.7%*
Manhattan	308 Central Harlem	5.4%
Manhattan	309 East Harlem	*4.3%*
Manhattan	310 Washington Heights/Inwood	*1.4%*
Queens	401 Astoria	*1.9%*
Queens	402 Sunnyside/Woodside	*2.3%*
Queens	403 Jackson Heights	*0.9%*
Queens	404 Elmhurst/Corona	*1.1%*
Queens	405 Middle Village/Ridgewood	*1.6%*
Queens	406 Rego Park/Forest Hills	*0.0%*
Queens	407 Flushing/Whitestone	*3.1%*
Queens	408 Hillcrest/Fresh Meadows	*3.8%*
Queens	409 Kew Gardens/Woodhaven	*2.3%*
Queens	410 South Ozone Park/Howard Beach	*2.7%*
Queens	411 Bayside/Little Neck	*0.0%*
Queens	412 Jamaica	*1.9%*
Queens	413 Queens Village	*0.0%*
Queens	414 Rockaways	*0.9%*
Staten Island	501 North Shore	*3.1%*
Staten Island	502 Mid-Island	*1.1%*
Staten Island	503 South Shore	*2.8%*
Total	**New York City**	**2.9%**

Source: New York City Housing and Vacancy Survey

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

Map 1-7
Rental Vacancy Rates, New York City
Sub-borough Areas, 2002



Source: New York City Housing and Vacancy Survey

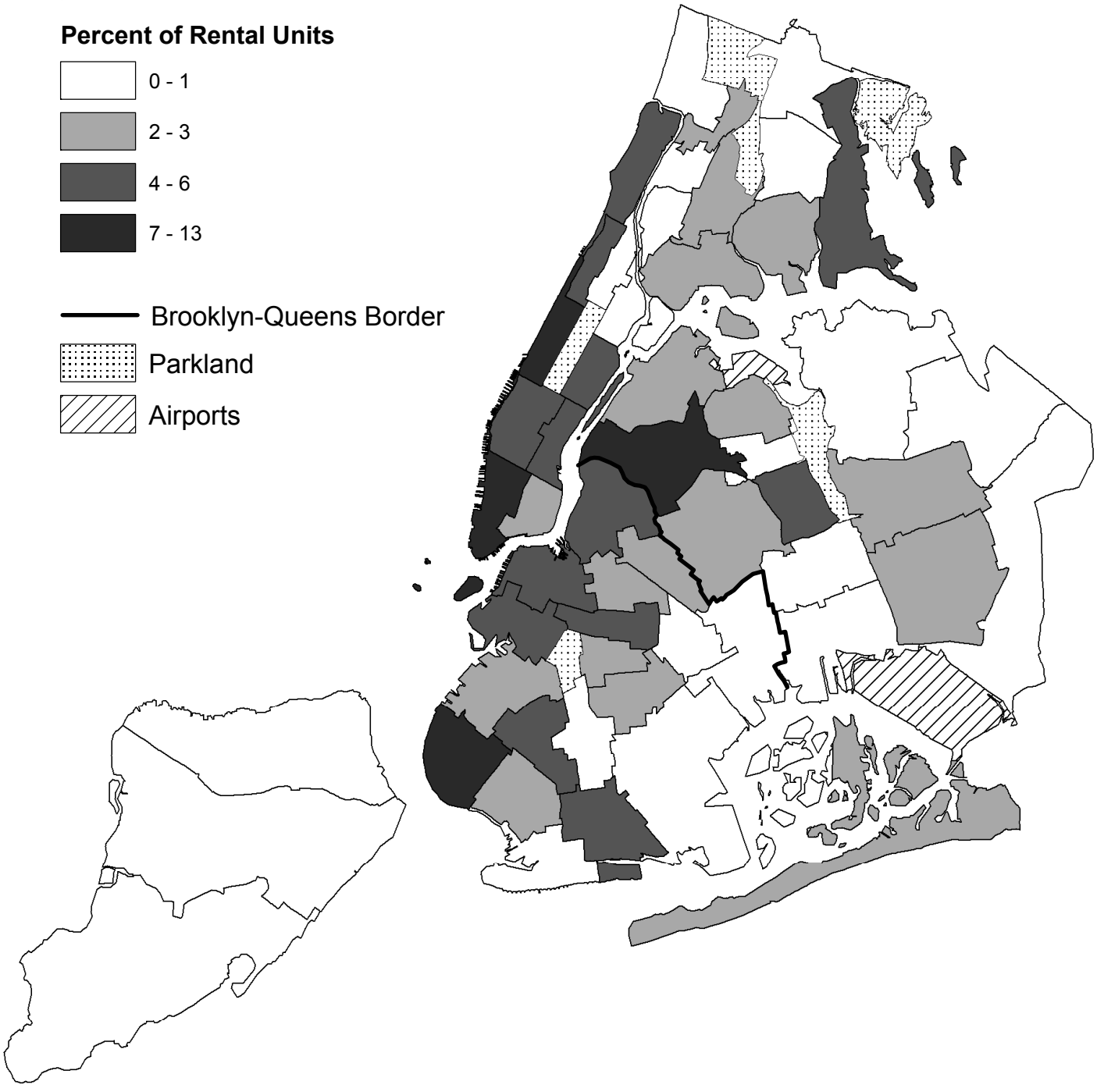
Neighborhood Table 1-5
Rent Regulation Status in New York City Sub-borough Areas, 2002

Borough	Sub-borough Area	Rent Controlled Units	Rent Stabilized Units	Rent Regulated (Other) Units	Unregulated Rental Units
Bronx	101 Mott Haven/Hunts Point	*1.5%*	45.5%	45.4%	7.6%
Bronx	102 Morrisania/Belmont	*1.4%*	51.6%	33.5%	13.5%
Bronx	103 Highbridge/South Concourse	*0.9%*	79.4%	9.0%	10.7%
Bronx	104 University Heights/Fordham	*1.0%*	82.2%	13.1%	*3.7%*
Bronx	105 Kingsbridge Heights/Mosholu	*2.0%*	85.8%	*3.5%*	8.7%
Bronx	106 Riverdale/Kingsbridge	*0.7%*	70.9%	12.7%	15.8%
Bronx	107 Soundview/Parkchester	*2.1%*	30.4%	30.8%	36.7%
Bronx	108 Throgs Neck/Co-op City	*5.7%*	22.2%	24.0%	48.1%
Bronx	109 Pelham Parkway	*0.7%*	53.6%	18.0%	27.7%
Bronx	110 Williamsbridge/Baychester	*0.9%*	29.3%	17.2%	52.6%
Brooklyn	201 Williamsburg/Greenpoint	*3.5%*	45.6%	23.5%	27.4%
Brooklyn	202 Brooklyn Heights/Fort Greene	*4.2%*	39.6%	19.3%	36.9%
Brooklyn	203 Bedford Stuyvesant	*2.5%*	20.0%	28.7%	48.8%
Brooklyn	204 Bushwick	*1.3%*	41.9%	14.8%	42.0%
Brooklyn	205 East New York/Starrett City	*1.0%*	19.3%	37.9%	41.8%
Brooklyn	206 Park Slope/Carroll Gardens	*3.5%*	31.6%	12.1%	52.8%
Brooklyn	207 Sunset Park	*2.9%*	34.7%	*2.9%*	59.5%
Brooklyn	208 North Crown Heights/Prospect Heights	*3.2%*	50.2%	21.1%	25.5%
Brooklyn	209 South Crown Heights	*1.7%*	77.5%	*2.3%*	18.4%
Brooklyn	210 Bay Ridge	7.9%	47.7%	*2.4%*	42.0%
Brooklyn	211 Bensonhurst	*2.5%*	40.0%	*3.5%*	54.0%
Brooklyn	212 Borough Park	*3.7%*	43.9%	*0.0%*	52.5%
Brooklyn	213 Coney Island	*0.5%*	41.7%	40.9%	16.9%
Brooklyn	214 Flatbush	*0.5%*	74.8%	6.8%	17.9%
Brooklyn	215 Sheepshead Bay/Gravesend	*4.0%*	52.4%	7.3%	36.3%
Brooklyn	216 Brownsville/Ocean Hill	*0.6%*	23.9%	40.7%	34.8%
Brooklyn	217 East Flatbush	*1.3%*	49.0%	6.6%	43.0%
Brooklyn	218 Flatlands/Canarsie	*0.0%*	9.3%	25.9%	64.8%
Manhattan	301 Greenwich Village/Financial District	10.9%	49.6%	8.8%	30.7%
Manhattan	302 Lower East Side/Chinatown	*1.3%*	54.7%	38.6%	5.4%
Manhattan	303 Chelsea/Clinton/Midtown	4.9%	56.9%	12.9%	25.3%
Manhattan	304 Stuyvesant Town/Turtle-Bay	4.6%	61.0%	10.2%	24.2%
Manhattan	305 Upper West Side	7.4%	54.9%	14.5%	23.2%
Manhattan	306 Upper East Side	4.4%	55.9%	15.4%	24.3%
Manhattan	307 Morningside Heights/Hamilton Heights	5.8%	64.0%	19.8%	10.4%
Manhattan	308 Central Harlem	*1.0%*	61.1%	26.2%	11.7%
Manhattan	309 East Harlem	*0.0%*	30.4%	61.3%	8.3%
Manhattan	310 Washington Heights/Inwood	4.9%	83.5%	9.7%	*1.9%*
Queens	401 Astoria	*2.5%*	50.9%	14.9%	31.7%
Queens	402 Sunnyside/Woodside	13.1%	59.5%	*1.6%*	25.9%
Queens	403 Jackson Heights	*2.6%*	41.2%	*3.1%*	53.1%
Queens	404 Elmhurst/Corona	*0.0%*	58.8%	*5.6%*	35.6%
Queens	405 Middle Village/Ridgewood	*1.4%*	26.1%	*0.0%*	72.5%
Queens	406 Rego Park/Forest Hills	*3.9%*	64.1%	10.7%	21.3%
Queens	407 Flushing/Whitestone	*1.0%*	41.3%	11.3%	46.4%
Queens	408 Hillcrest/Fresh Meadows	*1.3%*	65.7%	10.9%	22.1%
Queens	409 Kew Gardens/Woodhaven	*0.0%*	34.4%	*1.8%*	63.8%
Queens	410 South Ozone Park/Howard Beach	*0.0%*	14.7%	*0.0%*	85.3%
Queens	411 Bayside/Little Neck	*0.0%*	20.6%	*0.1%*	79.2%
Queens	412 Jamaica	*1.3%*	28.2%	17.4%	53.1%
Queens	413 Queens Village	*0.0%*	16.6%	*5.6%*	77.8%
Queens	414 Rockaways	*1.5%*	23.2%	43.5%	31.8%
Staten Island	501 North Shore	*0.0%*	23.4%	26.9%	49.6%
Staten Island	502 Mid-Island	*0.0%*	*8.0%*	*4.6%*	87.4%
Staten Island	503 South Shore	*0.0%*	*10.8%*	*6.7%*	82.5%
Total	**New York City**	**2.8%**	**48.6%**	**16.6%**	**31.9%**

Source: New York City Housing and Vacancy Survey

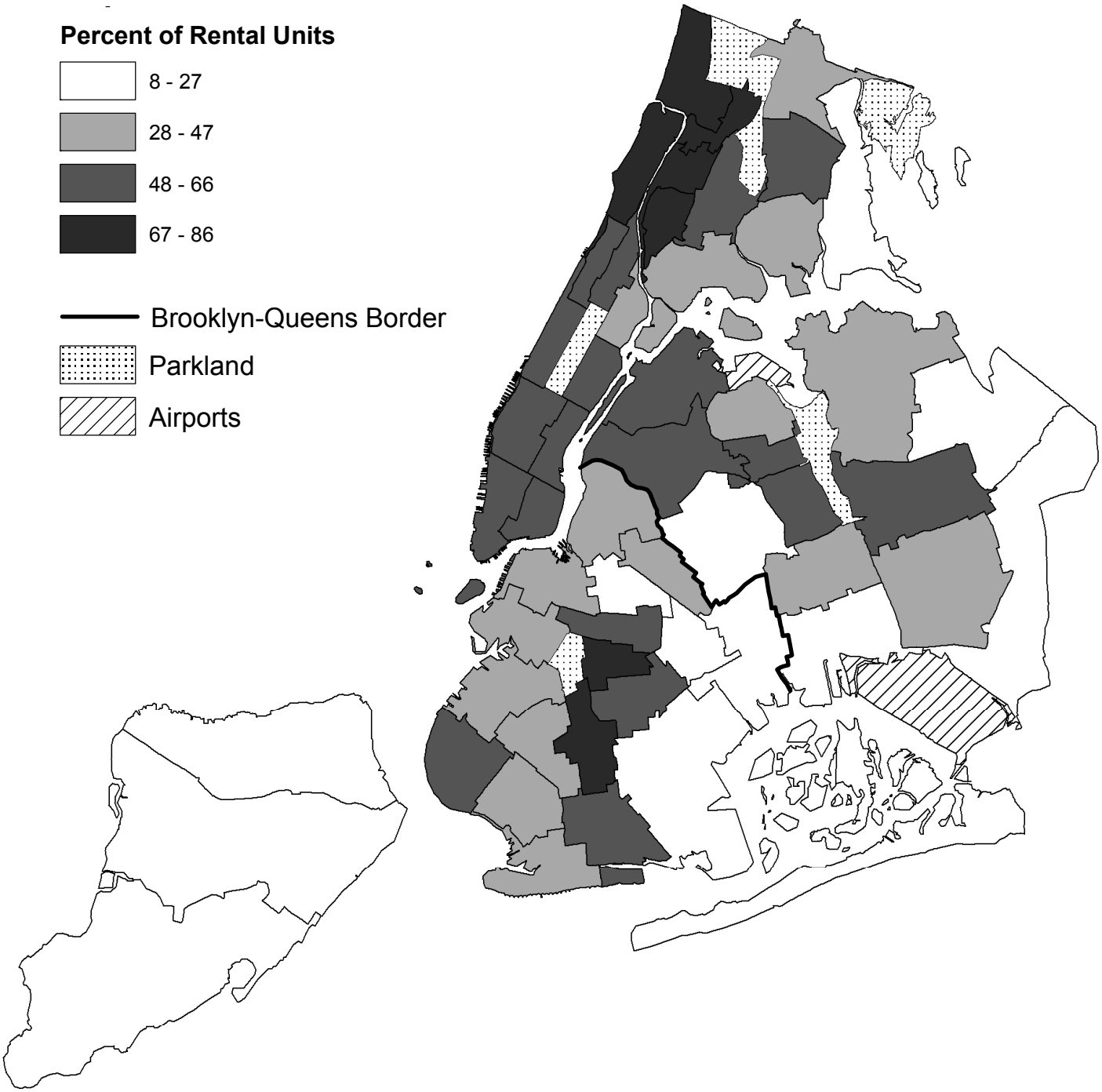
Numbers in italics should be treated with caution since they are based on a small number of observations.

Map 1-8
Rent-Controlled Housing Units in New York City
Sub-borough Areas, 2002



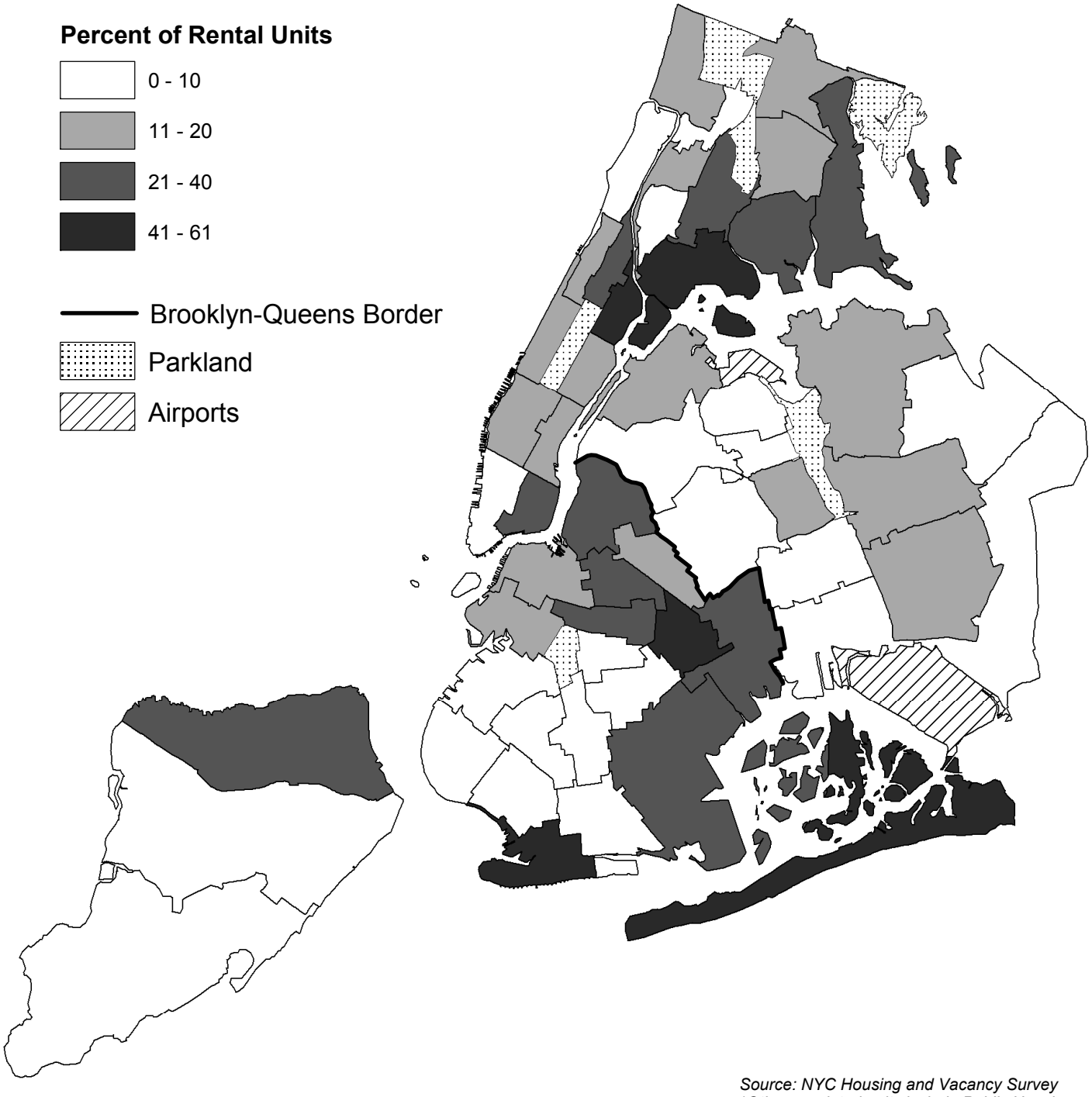
Source: New York City Housing and Vacancy Survey

Map 1-9
Rent-Stabilized Housing Units in New York City
Sub-borough Areas, 2002



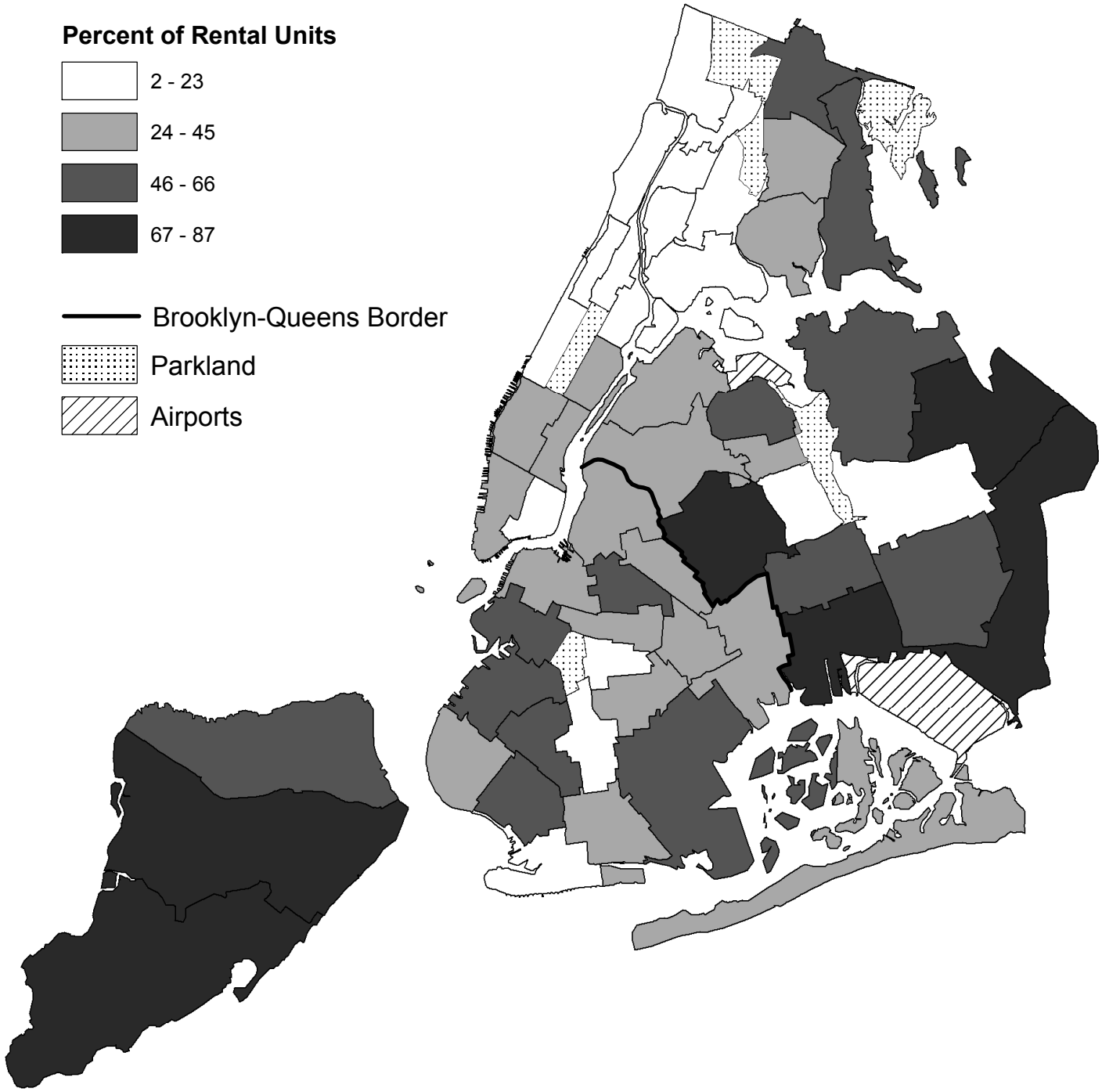
Source: New York City Housing and Vacancy Survey

Map 1-10
Other Rent-Regulated* Housing Units in New York City
Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey
**Other regulated units include Public Housing, City-owned Housing, Section 8, Loft Board regulated Units, etc.*

Map 1-11
Unregulated Rental Housing Units in New York City
Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey

Chapter 2. Housing Creation

According to data from the New York City Department of City Planning, 103,179 new housing units received final certificates of occupancy over the last ten years, 1994-2003 (Borough Table 2-1). This total is 3.4% of New York City's three million housing units as counted in the 2000 US Census. The largest number of these certificates of occupancy, 38,801, were issued for units in Manhattan. A total of 19,179 housing units were built in Staten Island, 16,826 in Brooklyn, 16,360 in Queens, and 12,013 in the Bronx.

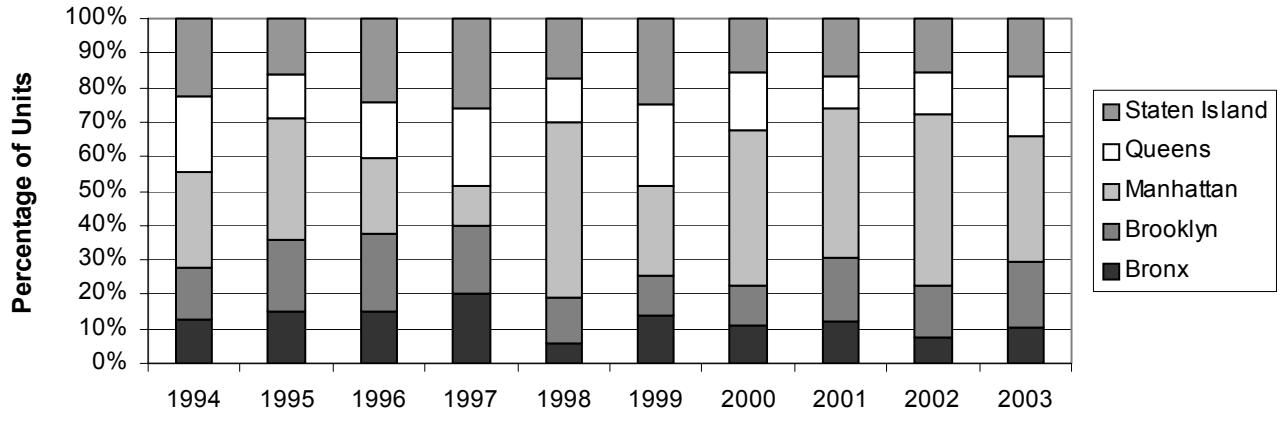
As Exhibit 2-1 illustrates, between the years 1994 and 2003, four community districts in Manhattan — Clinton/Chelsea (9,458), Upper West Side (6,663), Upper East Side (4,764) and Midtown (4,432) — were among the top five in the City in terms of new certificates of occupancy. Staten Island's Tottenville/Great Kills led the City with 9,899 new certificates of occupancy. The

Borough Table 2-1
New Certificates of Occupancy, 1994 to 2003

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Certificates of Occupancy						
1994	891	1,035	1,927	1,523	1,572	6,948
1995	1,166	1,647	2,798	1,013	1,268	7,892
1996	1,075	1,583	1,582	1,152	1,726	7,118
1997	1,391	1,369	816	1,578	1,791	6,945
1998	575	1,333	5,175	1,263	1,751	10,097
1999	1,228	1,025	2,341	2,119	2,236	8,949
2000	1,385	1,433	5,641	2,100	1,914	12,473
2001	1,617	2,449	5,693	1,275	2,198	13,232
2002	1,220	2,378	7,863	1,899	2,453	15,813
2003	1,465	2,574	4,965	2,438	2,270	13,712
Total	12,013	16,826	38,801	16,360	19,179	103,179

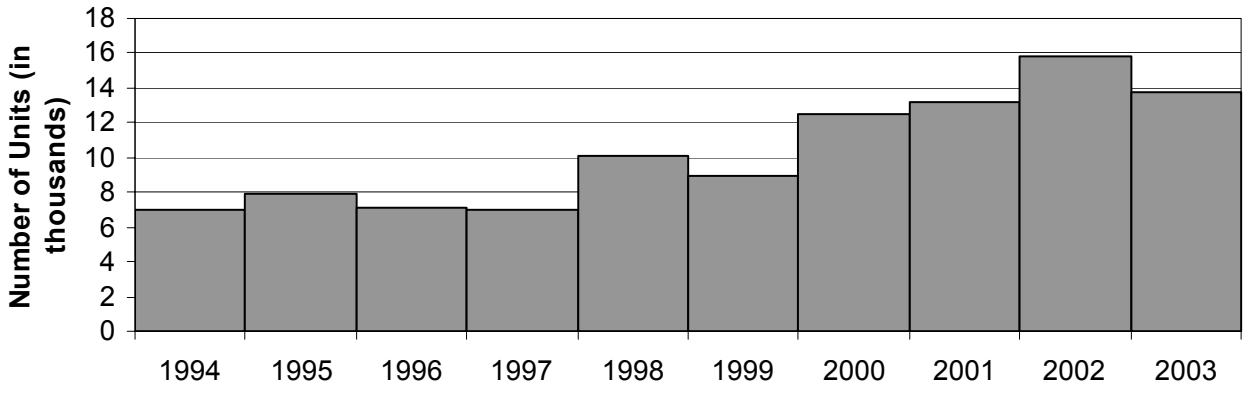
Source: New York City Department of City Planning

Chart 2-1 Borough Share of New Housing Units Issued Certificates of Occupancy, 1994-2003



Source: New York City Department of City Planning

Chart 2-2 Total Number of New Housing Units Issued Certificates of Occupancy in New York City, 1994-2003



Source: New York City Department of City Planning

Exhibit 2-1 Most and Least New Housing Units Issued Certificates of Occupancy, 1994 to 2003

Most:		
Staten Island	Tottenville/Great Kills	9,899
Manhattan	Clinton/Chelsea	9,458
Manhattan	Upper West Side	6,663
Manhattan	Upper East Side	4,764
Manhattan	Midtown	4,432
Least:		
Bronx	Kingsbridge Heights/Bedford	7
Manhattan	Washington Heights/Inwood	117
Brooklyn	South Crown Heights/Prospect	124
Bronx	Riverdale/Fieldston	214
Brooklyn	East Flatbush	221

Source: NYC Department of City Planning

Exhibit 2-2 Most and Least New Housing Units Issued Certificates of Occupancy, 2003

Most:		
Manhattan	Clinton/Chelsea	1,580
Staten Island	Tottenville/Great Kills	1,159
Manhattan	Financial District	629
Staten Island	St. George/Stapleton	614
Manhattan	Upper East Side	605
Least:		
Manhattan	Washington Heights/Inwood	0
Bronx	Kingsbridge Heights/Bedford	2
Manhattan	Greenwich Village/Soho	9
Brooklyn	South Crown Heights/Prospect	10
Brooklyn	East Flatbush	13

Source: NYC Department of City Planning

fewest new units were built in Kingsbridge Heights/Bedford in the Bronx (7), Manhattan's Washington Heights/Inwood (117), Brooklyn's South Crown Heights/Prospect (124), Riverdale/Fieldston in the Bronx (214), and Brooklyn's East Flatbush (221).

While Exhibit 2-1 shows cumulative numbers of housing units built between 1994 and 2003, Exhibit 2-2 displays the same data for only 2003. The community districts with the highest numbers of housing units issued certificates of occupancy in 2003 are split between Staten Island and Manhattan: Clinton/Chelsea (1,580), Financial District (629), and the Upper East Side (605) in Manhattan, and Tottenville/Great Kills (1,159) and St. George/ Stapleton (614) in Staten Island. Community districts with the lowest number of certificates include Manhattan's Washington Heights/Inwood (0), Kingsbridge Heights/ Bedford (2) in the Bronx, Greenwich Village/Soho (9) in Manhattan, and Brooklyn's South Crown Heights/ Prospect (10) and East Flatbush (13).

Although certificates

Borough Table 2-2 Housing Rehabilitation and Creation Through New York City Capital Programs, 1987-2003 (continued on next table)

	Rehabilitation of Occupied Housing Units				Rehabilitation of Vacant Housing Units			
	In Rem	Private	Total	% Total	In Rem	Private	Total	% Total
Bronx	18,004	28,161	46,165	36.9%	16,262	1,384	17,646	36.2%
Brooklyn	8,348	23,945	32,293	25.8%	9,716	2,166	11,882	24.3%
Manhattan	14,434	25,310	39,744	31.8%	14,069	4,947	19,016	39.0%
Queens	196	5,720	5,916	4.7%	176	1	177	0.4%
Staten Island	32	991	1,023	0.8%	51	37	99	0.2%
Total	**41,014**	**84,127**	**125,141**	**100.0%**	**40,274**	**8,535**	**48,809**	**100.0%**

Source: New York City Department of Housing Preservation and Development and US Census 2000

Borough Table 2-2 Housing Rehabilitation and Creation Through New York City Capital Programs, 1987-2003 (continued)

	New Construction of Housing Units				Total Housing Units Assisted by New York City Capital Programs	
	Owner	Rental	Total	% Total	Total Housing Units Assisted	Percent of Units Existing in 2000
Bronx	7,343	3,903	11,246	32.7%	75,057	15.3%
Brooklyn	8,619	3,775	12,394	36.0%	56,569	6.1%
Manhattan	2,370	4,950	7,320	21.3%	66,080	8.3%
Queens	1,282	703	1,985	5.8%	8,078	1.0%
Staten Island	940	498	1,438	4.2%	2,549	1.6%
Total	**20,554**	**13,829**	**34,383**	**100.0%**	**208,333**	**6.5%**

Source: New York City Department of Housing Preservation and Development and US Census 2000

of occupancy provide a good indication of the number of new housing units built in New York City, they do not capture all of the housing-related construction activity that has occurred. For example, certificates of occupancy are typically not issued for housing rehabilitation projects, even those where vacant buildings are converted to occupied homes.

Since the late 1980s, New York City, through its housing agency, the Department of Housing Preservation and Development (HPD), has supported the construction and rehabilitation of more than 200,000 housing units. Over 100 separate programs have been created, many of which used combinations of City capital funds, Federal rent subsidies, Low Income Housing Tax Credits and City-owned land.

These programs have had a significant impact on the City's housing stock. As of 2003, 6.5% of all housing units in the city had been assisted by New York City capital programs since 1987 (Borough Table 2-2). The greatest impact has been in the Bronx, where, as of 2003, 15.3% of all housing units had been assisted by these programs since 1987. Note that the cumulative number of housing units in New York City is derived from the 2000 US Census and therefore all percentages of total units are based on Census totals.

The single largest category of programs (in terms of units assisted) were those that rehabilitated occupied units (125,141 units from 1987 to 2003). These rehabilitation programs typically involved relatively modest capital subsidies, frequently under the Article 8-A loan program and the Participation Loan Program. Of these rehabilitated units, 36.9% are in the Bronx, another one quarter (25.8%) are in Brooklyn, 31.8% are in Manhattan, 4.7% in Queens and 0.8% are in Staten Is-

land (Borough Table 2-2).

The community districts in which the largest number of occupied, privately-owned buildings were rehabilitated were Central Harlem (6,121) and Washington Heights/Inwood (4,685) in Manhattan, representing 11.5% and 6.4% percent of the existing units in 2000, respectively. The next largest numbers of units affected were in Greenpoint/Williamsburg in Brooklyn (4,338), representing 7.4% of the existing units, and the Bronx's Highbridge/Concourse (4,205, 8.8%) and Fordham/University Heights (4,172, 10.0%) (Exhibit 2-3).

The second largest group of programs depicted in Borough Table 2-2 were those that rehabilitated units in vacant buildings, with a total of 48,809 units. The majority of the rehabilitated vacant units were in Manhattan (39.0%), the Bronx (36.2%), and Brooklyn (24.3%). Some of these vacant units were owned by private individuals or companies (8,535), but much higher numbers were owned by the City as a result of *in rem* tax foreclosures (40,274). The 40,274 vacant *in rem* (City-owned) units were rehabilitated through more than 40 different programs from 1987 to 2003. These buildings were owned by the City as a result of *in rem* actions to vest title on account of tax

Exhibit 2-3 Largest Number of Occupied, Privately-Owned Units Rehabilitated Through New York City Capital Programs, 1987-2003

Largest:		Number of units	Percent of existing units, 2000
Manhattan	Central Harlem	6,121	11.5%
Manhattan	Washington Heights/Inwood	4,685	6.4%
Brooklyn	Greenpoint/Williamsburg	4,338	7.4%
Bronx	Highbridge/Concourse	4,205	8.8%
Bronx	Fordham/University Heights	4,172	10.0%

Source: New York City Department of Housing Preservation and Development

Exhibit 2-4 Largest Number of Vacant, *in Rem* Units Rehabilitated Through New York City Capital Programs, 1987-2003

Largest:		Number of units	Percent of existing units, 2000
Manhattan	Central Harlem	7,045	13.2%
Bronx	Highbridge/Concourse	4,928	10.3%
Bronx	Morrisania/Crotona	3,325	13.7%
Bronx	Fordham/University Heights	2,887	6.9%
Manhattan	East Harlem	2,445	5.3%

Source: New York City Department of Housing Preservation and Development

delinquency. Because the buildings were frequently abandoned and in extremely poor condition, the capital subsidies were typically large. The rehabilitation process typically involved transfer to non-profit organizations, profit-motivated developers, or tenant cooperatives. The largest number of these units, 16,262, are located in the Bronx, with another 14,069 in Manhattan, 9,716 in Brooklyn, 176 in Queens and 51 in Staten Island.

The community district with the largest number of rehabilitated, formerly vacant *in-rem* units is Central Harlem in Manhattan with 7,045 units, or 13.2% of units in 2000, followed by

Exhibit 2-5 Largest Number of Total Housing Units Assisted by New York City Capital Programs, 1987-2003

Largest:		Number of Units	Percent of existing units, 2000
Manhattan	Central Harlem	21,632	40.6%
Bronx	Highbridge/Concourse	14,483	30.2%
Bronx	Fordham/University Heights	11,945	28.7%
Bronx	Morrisania/Crotona	9,524	39.2%
Manhattan	East Harlem	8,938	19.4%

Source: New York City Department of Housing Preservation and Development

Highbridge/Concourse with 10.3% (4,928), Morrisania/Crotona (3,325) and Fordham/University Heights (2,887) in the Bronx, 13.7% and 6.9% of existing units in 2000 respectively, and East Harlem (2,445) in Manhattan, representing 5.3% of the existing units in 2000 (Exhibit 2-4).

With respect to new construction, New York City capital programs created 20,554 new housing units slated for owner-occupancy in the period 1987-2003. Another 13,829 units intended for rental were also created during this period (Borough Table 2-2).

At the community district level, the largest number of total housing units assisted by New York City capital programs occurred in neighborhoods in Manhattan and the Bronx. Manhattan's Central Harlem had the largest number of assisted units (21,632), followed by the Bronx's Highbridge/Concourse (14,483), Fordham/University Heights (11,945) and Morrisania/Crotona (9,524), and by Manhattan's East Harlem (8,938) (Exhibit 2-5). Exhibit 2-5 also shows the percentage of existing units in 2000 that were assisted by New York City Capital Programs. A total of 40.6% of units in Central Harlem were assisted, 30.2% in Highbridge/Concourse, 28.7% in Fordham/University Heights, 39.2% in Morrisania/Crotona, and 19.4% in East Harlem.

Neighborhood Table 2-1 New Housing Units Issued Certificates of Occupancy in New York City Community Districts, Annual 1994-2003

(Continued on next page)

Borough	Community District	1994	1995	1996	1997	1998
Bronx	101 Mott Haven/Melrose	118	33	104	249	68
Bronx	102 Hunts Point/Longwood	152	154	114	0	16
Bronx	103 Morrisania/Crotona	222	208	146	229	56
Bronx	104 Highbridge/Concourse	75	150	0	179	0
Bronx	105 Fordham/University Heights	72	155	159	90	28
Bronx	106 Belmont/East Tremont	104	248	259	176	228
Bronx	107 Kingsbridge Hghts/Bedford	0	0	0	0	0
Bronx	108 Riverdale/Fieldston	6	14	0	11	2
Bronx	109 Parkchester/Soundview	94	102	64	169	24
Bronx	110 Throgs Neck/Co-op City	12	66	149	108	79
Bronx	111 Morris Park/Bronxdale	20	9	6	9	14
Bronx	112 Williamsbridge/Baychester	16	27	74	171	60
Brooklyn	201 Greenpoint/Williamsburg	13	99	301	268	302
Brooklyn	202 Fort Greene/Brooklyn Heights	0	165	0	174	34
Brooklyn	203 Bedford Stuyvesant	182	152	62	139	146
Brooklyn	204 Bushwick	96	154	0	205	46
Brooklyn	205 East New York/Starrett City	376	406	199	157	380
Brooklyn	206 Park Slope/Carroll Gardens	28	17	39	2	18
Brooklyn	207 Sunset Park	3	2	93	0	0
Brooklyn	208 Crown Heights	0	1	0	2	0
Brooklyn	209 South Crown Heights/Prospect	0	11	1	9	0
Brooklyn	210 Bay Ridge/Dyker Heights	10	22	32	12	44
Brooklyn	211 Bensonhurst	55	120	73	64	72
Brooklyn	212 Borough Park	84	82	64	83	95
Brooklyn	213 Coney Island	6	189	81	1	6
Brooklyn	214 Flatbush/Midwood	78	21	6	25	41
Brooklyn	215 Sheepshead Bay	12	38	96	26	24
Brooklyn	216 Brownsville	2	100	262	66	88
Brooklyn	217 East Flatbush	0	9	3	0	4
Brooklyn	218 Flatlands/Canarsie	90	59	271	136	33
Manhattan	301 Financial District	0	4	0	0	282
Manhattan	302 Greenwich Village/Soho	168	332	349	0	395
Manhattan	303 Lower East Side/Chinatown	0	94	58	170	105
Manhattan	304 Clinton/Chelsea	0	848	175	96	1,967
Manhattan	305 Midtown	1,007	0	0	0	550
Manhattan	306 Stuyvesant Town/Turtle Bay	118	0	4	183	761
Manhattan	307 Upper West Side	466	1,204	289	0	955
Manhattan	308 Upper East Side	86	272	707	307	133
Manhattan	309 Morningside Heights/Hamilton	0	0	0	0	0
Manhattan	310 Central Harlem	82	44	0	0	0
Manhattan	311 East Harlem	0	0	0	60	27
Manhattan	312 Washington Heights/Inwood	0	0	0	0	0
Queens	401 Astoria	39	30	122	128	70
Queens	402 Woodside/Sunnyside	59	81	37	457	29
Queens	403 Jackson Heights	75	25	29	132	33
Queens	404 Elmhurst/Corona	68	94	58	38	126
Queens	405 Ridgewood/Maspeth	61	51	37	35	60
Queens	406 Rego Park/Forest Hills	85	16	42	23	58
Queens	407 Flushing/Whitestone	157	81	64	219	174
Queens	408 Hillcrest/Fresh Meadows	194	21	24	23	71
Queens	409 Kew Gardens/Woodhaven	26	39	10	24	35
Queens	410 S. Ozone Park/Howard Beach	52	22	44	39	154
Queens	411 Bayside/Little Neck	185	22	77	107	128
Queens	412 Jamaica/Hollis	311	299	408	199	159
Queens	413 Queens Village	148	189	119	80	91
Queens	414 Rockaway/Broad Channel	63	43	81	74	75
Staten Island	501 St. George/Stapleton	463	231	457	341	281
Staten Island	502 S. Beach/Willowbrook	370	263	311	299	476
Staten Island	503 Tottenville/Great Kills	739	774	958	1,151	994
Total	**New York City**	**6,948**	**7,892**	**7,118**	**6,945**	**10,097**

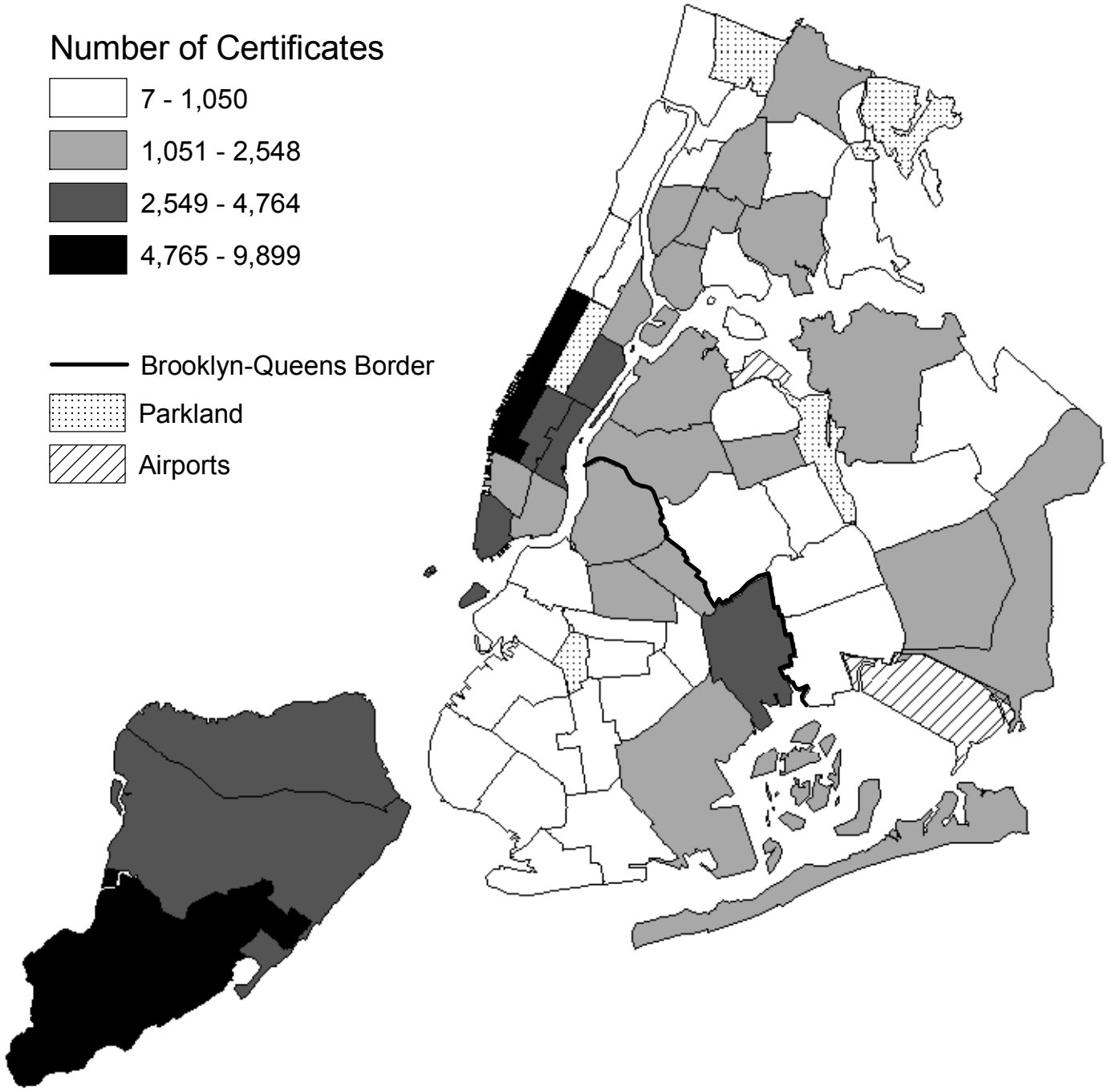
Source: NYC Department of City Planning

Neighborhood Table 2-1 New Housing Units Issued Certificates of Occupancy in New York City Community Districts, Annual 1994-2003

Borough	Community District	1999	2000	2001	2002	2003	Total 1994-2003
Bronx	101 Mott Haven/Melrose	94	154	316	205	185	1,526
Bronx	102 Hunts Point/Longwood	0	68	0	112	82	698
Bronx	103 Morrisania/Crotona	74	90	385	44	91	1,545
Bronx	104 Highbridge/Concourse	78	331	201	35	249	1,298
Bronx	105 Fordham/University Heights	77	57	0	137	116	891
Bronx	106 Belmont/East Tremont	387	202	112	109	46	1,871
Bronx	107 Kingsbridge Hghts/Bedford	0	0	2	3	2	7
Bronx	108 Riverdale/Fieldston	67	73	8	6	27	214
Bronx	109 Parkchester/Soundview	88	25	129	251	204	1,150
Bronx	110 Throgs Neck/Co-op City	116	77	171	137	135	1,050
Bronx	111 Morris Park/Bronxdale	93	165	87	57	47	507
Bronx	112 Williamsbridge/Baychester	154	143	206	124	281	1,256
Brooklyn	201 Greenpoint/Williamsburg	29	100	380	286	412	2,321
Brooklyn	202 Fort Greene/Brooklyn Heights	3	82	282	12	71	825
Brooklyn	203 Bedford Stuyvesant	0	92	155	46	277	1,258
Brooklyn	204 Bushwick	172	6	143	196	202	1,223
Brooklyn	205 East New York/Starrett City	287	401	321	377	397	3,364
Brooklyn	206 Park Slope/Carroll Gardens	4	34	62	99	94	409
Brooklyn	207 Sunset Park	17	39	104	13	95	366
Brooklyn	208 Crown Heights	7	2	89	32	61	233
Brooklyn	209 South Crown Heights/Prospect	0	38	14	41	10	124
Brooklyn	210 Bay Ridge/Dyker Heights	23	90	102	51	86	560
Brooklyn	211 Bensonhurst	89	78	74	130	97	858
Brooklyn	212 Borough Park	63	47	115	65	179	887
Brooklyn	213 Coney Island	50	35	135	134	108	745
Brooklyn	214 Flatbush/Midwood	17	21	61	37	16	329
Brooklyn	215 Sheepshead Bay	85	86	207	83	50	724
Brooklyn	216 Brownsville	48	76	11	35	315	1,013
Brooklyn	217 East Flatbush	17	82	53	15	13	221
Brooklyn	218 Flatlands/Canarsie	114	71	141	180	91	1,313
Manhattan	301 Financial District	549	702	330	452	629	2,948
Manhattan	302 Greenwich Village/Soho	64	47	81	380	9	1,825
Manhattan	303 Lower East Side/Chinatown	115	802	138	710	356	2,548
Manhattan	304 Clinton/Chelsea	249	571	1,628	2,344	1,580	9,458
Manhattan	305 Midtown	403	594	607	887	384	4,432
Manhattan	306 Stuyvesant Town/Turtle Bay	19	697	955	372	230	3,339
Manhattan	307 Upper West Side	555	921	963	772	538	6,663
Manhattan	308 Upper East Side	291	939	751	673	605	4,764
Manhattan	309 Morningside Heights/Hamilton	25	71	0	161	13	270
Manhattan	310 Central Harlem	0	87	24	405	269	911
Manhattan	311 East Harlem	71	210	216	590	352	1,526
Manhattan	312 Washington Heights/Inwood	0	0	0	117	0	117
Queens	401 Astoria	81	203	143	201	116	1,133
Queens	402 Woodside/Sunnyside	259	67	79	65	456	1,589
Queens	403 Jackson Heights	69	62	68	179	198	870
Queens	404 Elmhurst/Corona	155	135	99	187	220	1,180
Queens	405 Ridgewood/Maspeth	68	113	61	72	87	645
Queens	406 Rego Park/Forest Hills	11	163	10	75	30	513
Queens	407 Flushing/Whitestone	268	529	252	412	327	2,483
Queens	408 Hillcrest/Fresh Meadows	196	71	52	35	58	745
Queens	409 Kew Gardens/Woodhaven	168	53	27	55	54	491
Queens	410 S. Ozone Park/Howard Beach	71	40	31	87	38	578
Queens	411 Bayside/Little Neck	121	51	62	53	53	859
Queens	412 Jamaica/Hollis	206	226	132	181	244	2,365
Queens	413 Queens Village	219	55	94	120	226	1,341
Queens	414 Rockaway/Broad Channel	227	230	164	177	331	1,465
Staten Island	501 St. George/Stapleton	542	236	603	524	614	4,292
Staten Island	502 S. Beach/Willowbrook	369	211	637	619	497	4,052
Staten Island	503 Tottenville/Great Kills	1,325	531	958	1,310	1,159	9,899
Total	**New York City**	**8,949**	**12,473**	**13,232**	**15,813**	**13,712**	**103,179**

Source: NYC Department of City Planning

Map 2-1
New Housing Units Issued Certificates of Occupancy in New York City Community Districts, 1994-2003



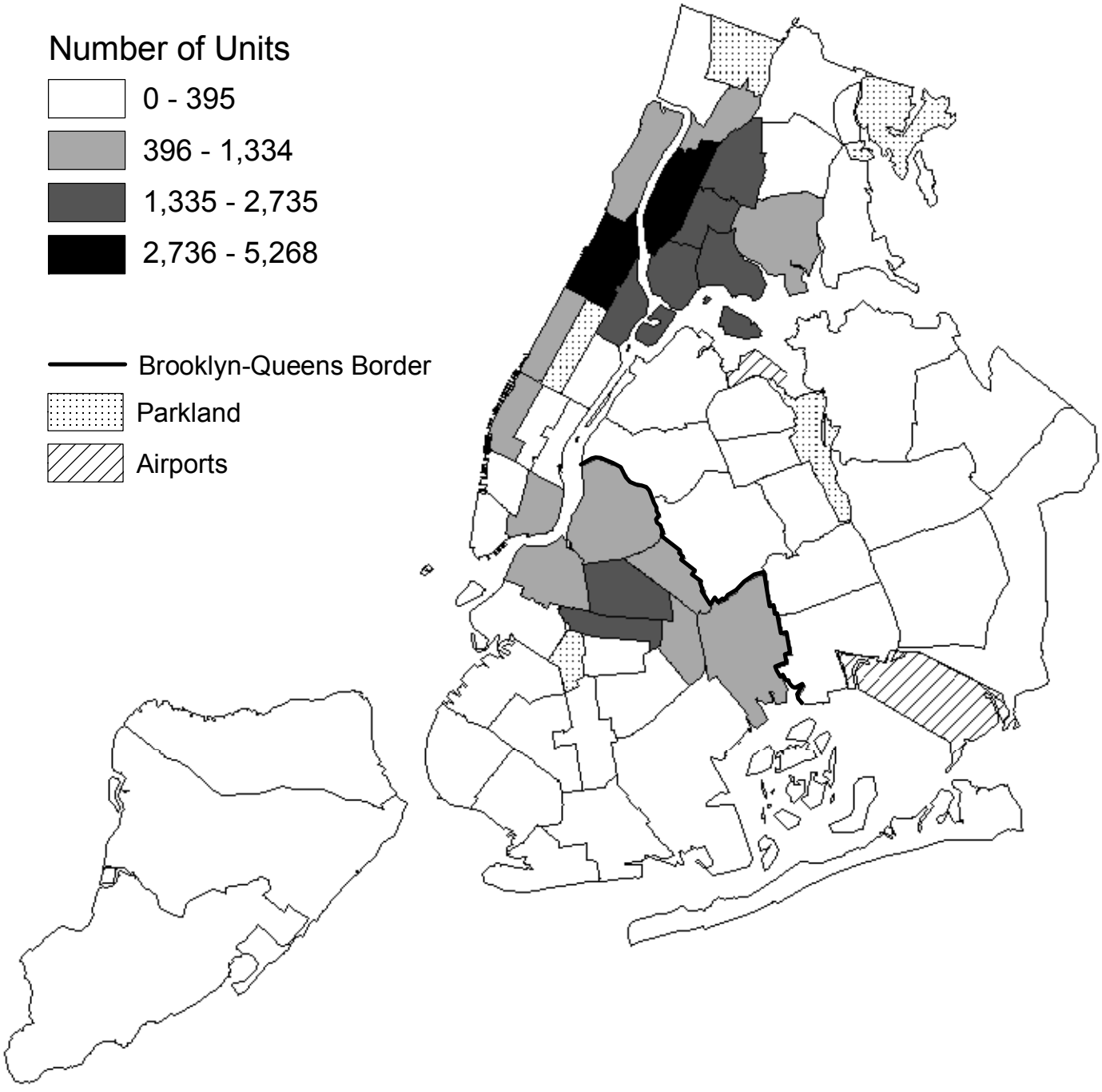
Source: NYC Department of City Planning

Neighborhood Table 2-2 Rehabilitation of Occupied *In Rem* Housing Units Through New York City Capital Programs, Community Districts, 1987-2003

Borough	Community District	Number of Units	Percent of Existing Units, 2000
Bronx	101 Mott Haven/Melrose	1,431	4.6%
Bronx	102 Hunts Point/Longwood	1,730	10.9%
Bronx	103 Morrisania/Crotona	2,669	11.0%
Bronx	104 Highbridge/Concourse	4,034	8.4%
Bronx	105 Fordham/University Heights	3,664	8.8%
Bronx	106 Belmont/East Tremont	2,735	10.3%
Bronx	107 Kingsbridge Hghts/Bedford	1,049	2.1%
Bronx	108 Riverdale/Fieldston	18	0.0%
Bronx	109 Parkchester/Soundview	563	0.8%
Bronx	110 Throgs Neck/Co-op City	0	0.0%
Bronx	111 Morris Park/Bronxdale	0	0.0%
Bronx	112 Williamsbridge/Baychester	111	0.2%
Brooklyn	201 Greenpoint/Williamsburg	983	1.7%
Brooklyn	202 Fort Greene/Brooklyn Heights	444	0.9%
Brooklyn	203 Bedford Stuyvesant	1,844	3.2%
Brooklyn	204 Bushwick	624	1.8%
Brooklyn	205 East New York/Starrett City	595	1.0%
Brooklyn	206 Park Slope/Carroll Gardens	182	0.4%
Brooklyn	207 Sunset Park	212	0.5%
Brooklyn	208 Crown Heights	1,732	4.3%
Brooklyn	209 South Crown Heights/Prospect	395	1.0%
Brooklyn	210 Bay Ridge/Dyker Heights	0	0.0%
Brooklyn	211 Bensonhurst	62	0.1%
Brooklyn	212 Borough Park	24	0.0%
Brooklyn	213 Coney Island	80	0.2%
Brooklyn	214 Flatbush/Midwood	137	0.2%
Brooklyn	215 Sheepshead Bay	0	0.0%
Brooklyn	216 Brownsville	905	3.0%
Brooklyn	217 East Flatbush	117	0.2%
Brooklyn	218 Flatlands/Canarsie	12	0.0%
Manhattan	301 Financial District	0	0.0%
Manhattan	302 Greenwich Village/Soho	117	0.2%
Manhattan	303 Lower East Side/Chinatown	1,242	1.7%
Manhattan	304 Clinton/Chelsea	509	0.9%
Manhattan	305 Midtown	0	0.0%
Manhattan	306 Stuyvesant Town/Turtle Bay	0	0.0%
Manhattan	307 Upper West Side	708	0.6%
Manhattan	308 Upper East Side	29	0.0%
Manhattan	309 Morningside Heights/Hamilton	3,375	7.9%
Manhattan	310 Central Harlem	5,268	9.9%
Manhattan	311 East Harlem	1,852	4.0%
Manhattan	312 Washington Heights/Inwood	1,334	1.8%
Queens	401 Astoria	85	0.1%
Queens	402 Woodside/Sunnyside	0	0.0%
Queens	403 Jackson Heights	12	0.0%
Queens	404 Elmhurst/Corona	0	0.0%
Queens	405 Ridgewood/Maspeth	0	0.0%
Queens	406 Rego Park/Forest Hills	0	0.0%
Queens	407 Flushing/Whitestone	0	0.0%
Queens	408 Hillcrest/Fresh Meadows	0	0.0%
Queens	409 Kew Gardens/Woodhaven	0	0.0%
Queens	410 S. Ozone Park/Howard Beach	0	0.0%
Queens	411 Bayside/Little Neck	0	0.0%
Queens	412 Jamaica/Hollis	8	0.0%
Queens	413 Queens Village	0	0.0%
Queens	414 Rockaway/Broad Channel	91	0.2%
Staten Island	501 St. George/Stapleton	32	0.1%
Staten Island	502 S. Beach/Willowbrook	0	0.0%
Staten Island	503 Tottenville/Great Kills	0	0.0%
Total	**New York City**	**41,014**	**1.3%**

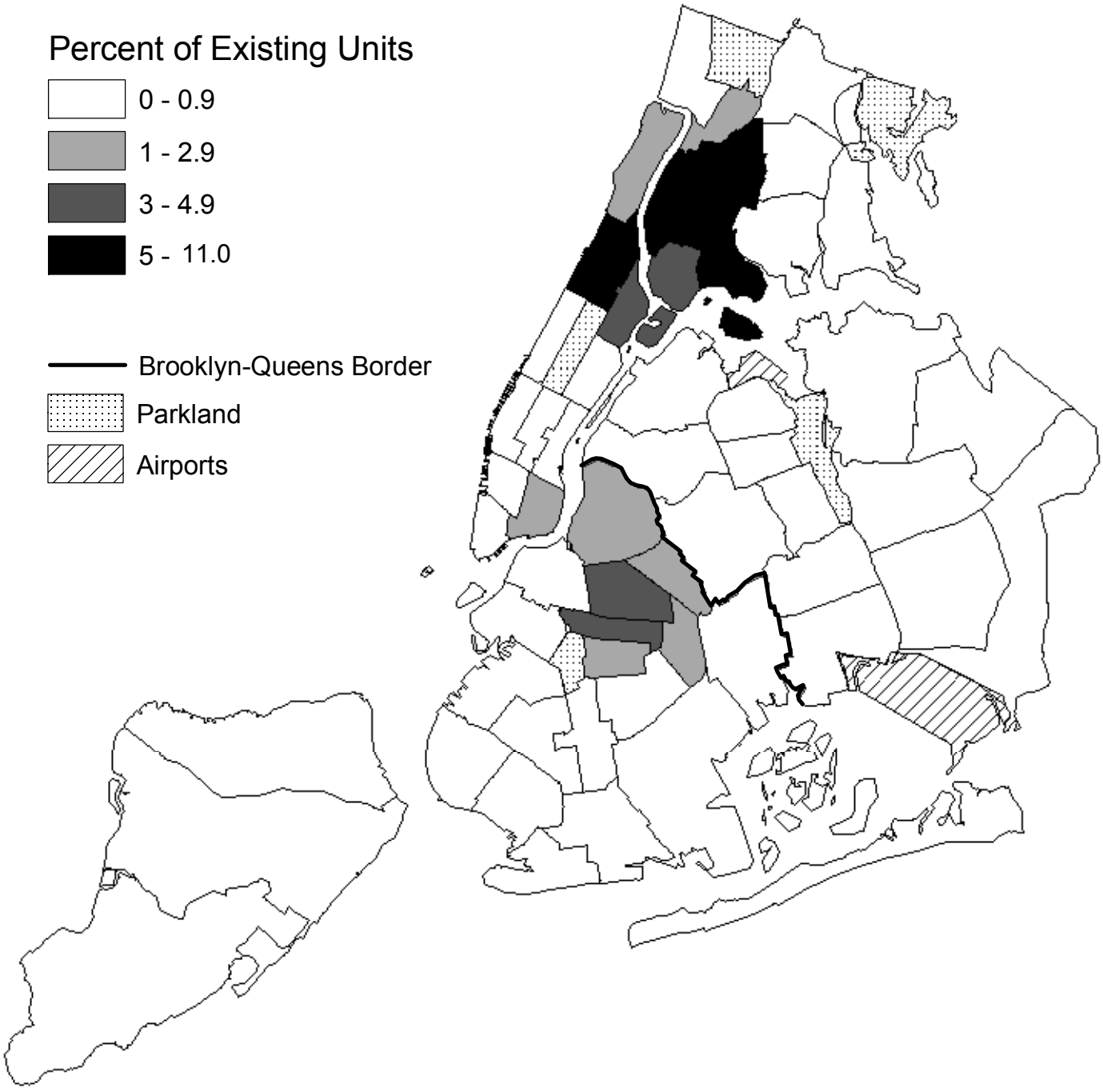
Source: NYC Department of Housing Preservation and Development and US Census 2000

Map 2-2
Rehabilitation of Occupied *In Rem* Housing Units Through New York City Capital Programs, Community Districts (Number), 1987-2003



Source: NYC Department of Housing Preservation and Development

Map 2-3
Rehabilitation of Occupied *In Rem* Housing Units Through New York City Capital Programs, Community Districts (Percent), 1987-2003



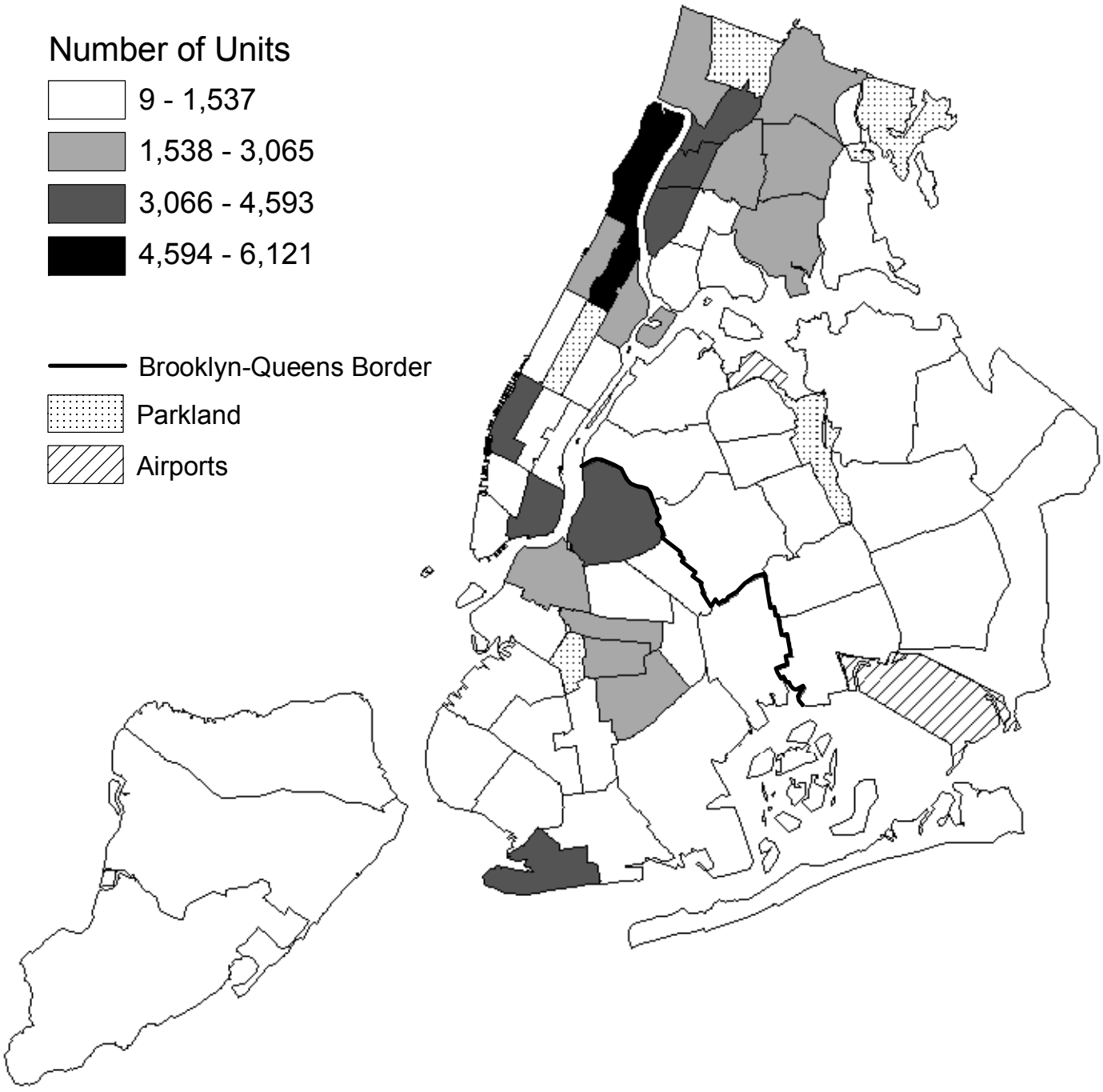
Source: NYC Department of Housing Preservation and Development and US Census 2000

Neighborhood Table 2-3 Rehabilitation of Occupied Privately Owned Housing Units Through New York City Capital Programs, Community Districts, 1987-2003

Borough	Community District	Number of Units	Percent of Existing Units, 2000
Bronx	101 Mott Haven/Melrose	997	3.2%
Bronx	102 Hunts Point/Longwood	978	6.2%
Bronx	103 Morrisania/Crotona	1,240	5.1%
Bronx	104 Highbridge/Concourse	4,205	8.8%
Bronx	105 Fordham/University Heights	4,172	10.0%
Bronx	106 Belmont/East Tremont	2,398	9.0%
Bronx	107 Kingsbridge Hghts/Bedford	3,588	7.2%
Bronx	108 Riverdale/Fieldston	2,605	6.5%
Bronx	109 Parkchester/Soundview	2,361	3.5%
Bronx	110 Throgs Neck/Co-op City	802	1.7%
Bronx	111 Morris Park/Bronxdale	2,531	5.8%
Bronx	112 Williamsbridge/Baychester	2,284	4.1%
Brooklyn	201 Greenpoint/Williamsburg	4,338	7.4%
Brooklyn	202 Fort Greene/Brooklyn Heights	1,726	3.7%
Brooklyn	203 Bedford Stuyvesant	1,239	2.2%
Brooklyn	204 Bushwick	678	2.0%
Brooklyn	205 East New York/Starrett City	732	1.2%
Brooklyn	206 Park Slope/Carroll Gardens	555	1.1%
Brooklyn	207 Sunset Park	584	1.4%
Brooklyn	208 Crown Heights	1,714	4.2%
Brooklyn	209 South Crown Heights/Prospect	2,225	5.8%
Brooklyn	210 Bay Ridge/Dyker Heights	170	0.3%
Brooklyn	211 Bensonhurst	506	0.8%
Brooklyn	212 Borough Park	989	1.7%
Brooklyn	213 Coney Island	4,076	9.3%
Brooklyn	214 Flatbush/Midwood	1,381	2.3%
Brooklyn	215 Sheepshead Bay	701	1.0%
Brooklyn	216 Brownsville	314	1.0%
Brooklyn	217 East Flatbush	1,835	3.1%
Brooklyn	218 Flatlands/Canarsie	182	0.3%
Manhattan	301 Financial District	9	0.1%
Manhattan	302 Greenwich Village/Soho	143	0.3%
Manhattan	303 Lower East Side/Chinatown	3,759	5.2%
Manhattan	304 Clinton/Chelsea	3,089	5.6%
Manhattan	305 Midtown	91	0.3%
Manhattan	306 Stuyvesant Town/Turtle Bay	345	0.4%
Manhattan	307 Upper West Side	1,481	1.2%
Manhattan	308 Upper East Side	308	0.2%
Manhattan	309 Morningside Heights/Hamilton	2,882	6.7%
Manhattan	310 Central Harlem	6,121	11.5%
Manhattan	311 East Harlem	2,397	5.2%
Manhattan	312 Washington Heights/Inwood	4,685	6.4%
Queens	401 Astoria	282	0.4%
Queens	402 Woodside/Sunnyside	881	2.1%
Queens	403 Jackson Heights	165	0.3%
Queens	404 Elmhurst/Corona	330	0.6%
Queens	405 Ridgewood/Maspeth	180	0.3%
Queens	406 Rego Park/Forest Hills	450	0.8%
Queens	407 Flushing/Whitestone	211	0.2%
Queens	408 Hillcrest/Fresh Meadows	284	0.5%
Queens	409 Kew Gardens/Woodhaven	137	0.3%
Queens	410 S. Ozone Park/Howard Beach	151	0.4%
Queens	411 Bayside/Little Neck	67	0.1%
Queens	412 Jamaica/Hollis	983	1.3%
Queens	413 Queens Village	220	0.3%
Queens	414 Rockaway/Broad Channel	1,379	3.3%
Staten Island	501 St. George/Stapleton	772	1.3%
Staten Island	502 S. Beach/Willowbrook	102	0.2%
Staten Island	503 Tottenville/Great Kills	117	0.2%
Total	**New York City**	**84,127**	**2.6%**

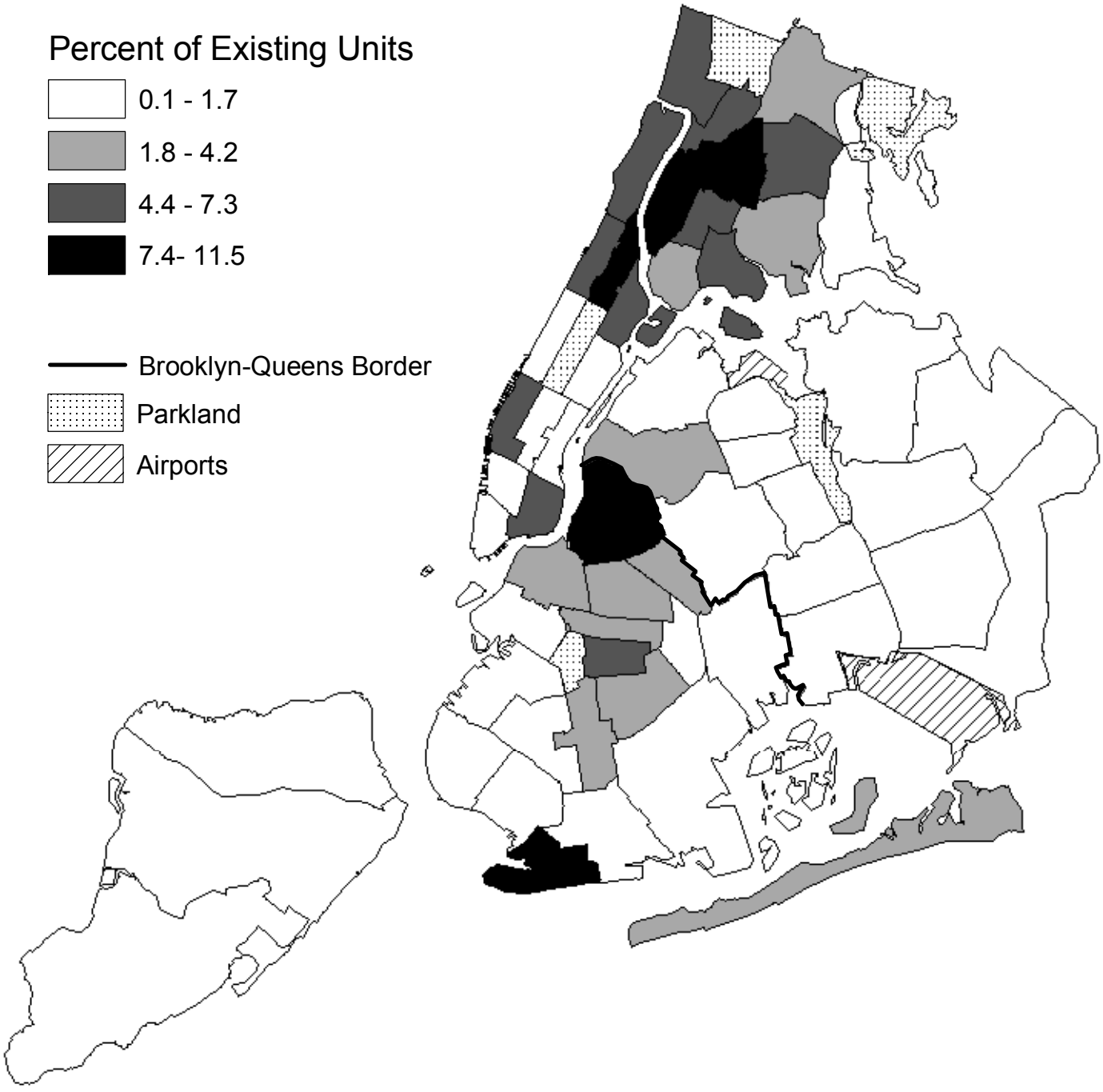
Source: NYC Department of Housing Preservation and Development and US Census 2000

Map 2-4
Rehabilitation of Occupied, Privately Owned Housing Units Through New York City Capital Programs, Community Districts (Number), 1987-2003



Source: NYC Department of Housing Preservation and Development

Map 2-5
Rehabilitation of Occupied, Privately Owned Housing Units Through New York City Capital Programs, Community Districts (Percent), 1987-2003



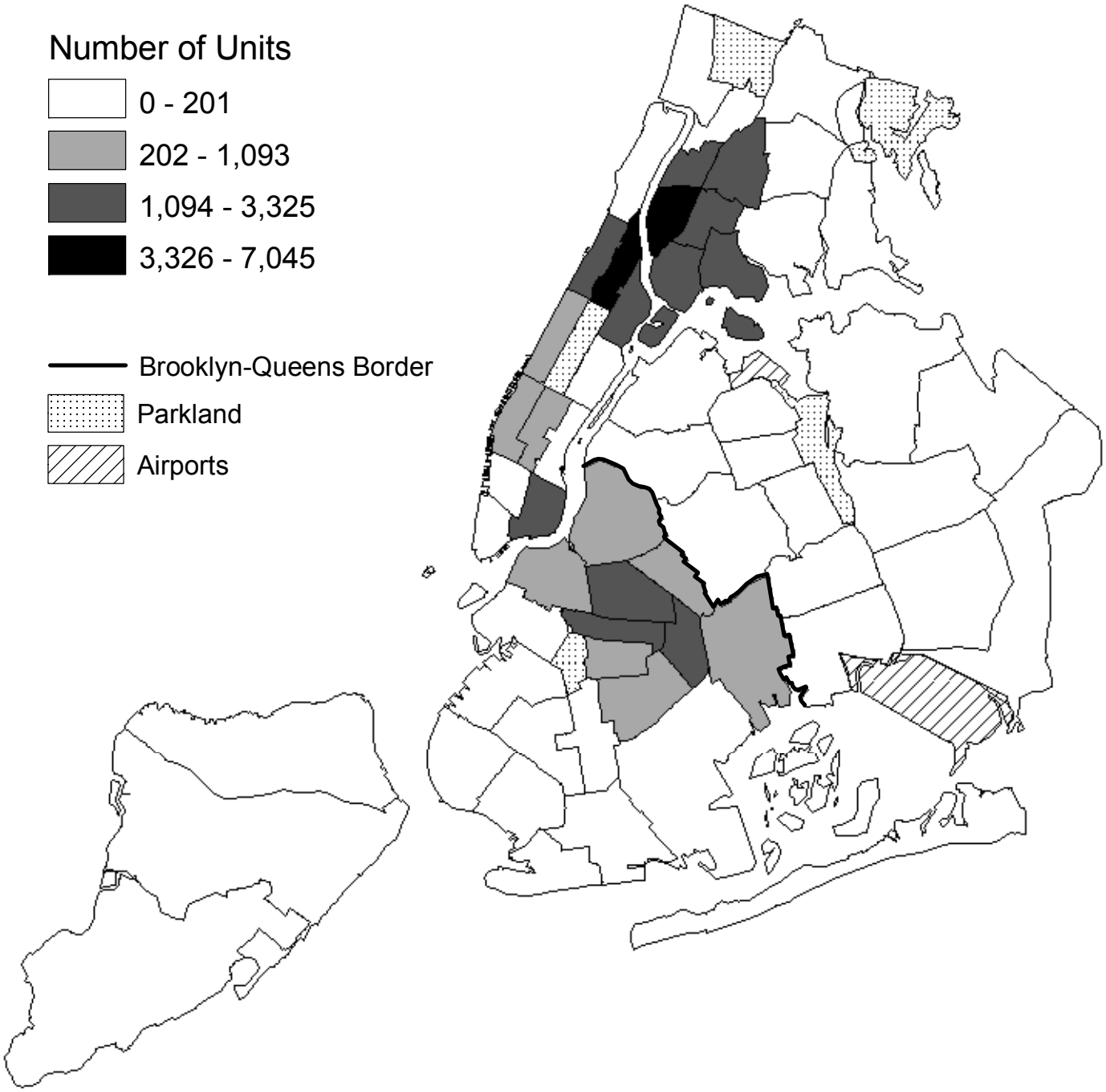
Source: NYC Department of Housing Preservation and Development and US Census 2000

Neighborhood Table 2-4 Rehabilitation of Vacant *In Rem* Housing Units Through New York City Capital Programs, Community Districts, 1987-2003

Borough	Community District	Number of Units	Percent of Existing Units, 2000
Bronx	101 Mott Haven/Melrose	1,711	5.6%
Bronx	102 Hunts Point/Longwood	1,626	10.2%
Bronx	103 Morrisania/Crotona	3,325	13.7%
Bronx	104 Highbridge/Concourse	4,928	10.3%
Bronx	105 Fordham/University Heights	2,887	6.9%
Bronx	106 Belmont/East Tremont	1,457	5.5%
Bronx	107 Kingsbridge Hghts/Bedford	125	0.2%
Bronx	108 Riverdale/Fieldston	17	0.0%
Bronx	109 Parkchester/Soundview	128	0.2%
Bronx	110 Throgs Neck/Co-op City	0	0.0%
Bronx	111 Morris Park/Bronxdale	9	0.0%
Bronx	112 Williamsbridge/Baychester	49	0.1%
Brooklyn	201 Greenpoint/Williamsburg	735	1.3%
Brooklyn	202 Fort Greene/Brooklyn Heights	399	0.8%
Brooklyn	203 Bedford Stuyvesant	2,317	4.0%
Brooklyn	204 Bushwick	605	1.8%
Brooklyn	205 East New York/Starrett City	1,093	1.8%
Brooklyn	206 Park Slope/Carroll Gardens	138	0.3%
Brooklyn	207 Sunset Park	111	0.3%
Brooklyn	208 Crown Heights	2,123	5.2%
Brooklyn	209 South Crown Heights/Prospect	281	0.7%
Brooklyn	210 Bay Ridge/Dyker Heights	0	0.0%
Brooklyn	211 Bensonhurst	0	0.0%
Brooklyn	212 Borough Park	4	0.0%
Brooklyn	213 Coney Island	7	0.0%
Brooklyn	214 Flatbush/Midwood	40	0.1%
Brooklyn	215 Sheepshead Bay	0	0.0%
Brooklyn	216 Brownsville	1,561	5.1%
Brooklyn	217 East Flatbush	302	0.5%
Brooklyn	218 Flatlands/Canarsie	0	0.0%
Manhattan	301 Financial District	0	0.0%
Manhattan	302 Greenwich Village/Soho	0	0.0%
Manhattan	303 Lower East Side/Chinatown	1,528	2.1%
Manhattan	304 Clinton/Chelsea	394	0.7%
Manhattan	305 Midtown	286	0.9%
Manhattan	306 Stuyvesant Town/Turtle Bay	0	0.0%
Manhattan	307 Upper West Side	477	0.4%
Manhattan	308 Upper East Side	52	0.0%
Manhattan	309 Morningside Heights/Hamilton	1,641	3.8%
Manhattan	310 Central Harlem	7,045	13.2%
Manhattan	311 East Harlem	2,445	5.3%
Manhattan	312 Washington Heights/Inwood	201	0.3%
Queens	401 Astoria	0	0.0%
Queens	402 Woodside/Sunnyside	2	0.0%
Queens	403 Jackson Heights	24	0.0%
Queens	404 Elmhurst/Corona	3	0.0%
Queens	405 Ridgewood/Maspeth	0	0.0%
Queens	406 Rego Park/Forest Hills	1	0.0%
Queens	407 Flushing/Whitestone	0	0.0%
Queens	408 Hillcrest/Fresh Meadows	1	0.0%
Queens	409 Kew Gardens/Woodhaven	4	0.0%
Queens	410 S. Ozone Park/Howard Beach	6	0.0%
Queens	411 Bayside/Little Neck	0	0.0%
Queens	412 Jamaica/Hollis	124	0.2%
Queens	413 Queens Village	4	0.0%
Queens	414 Rockaway/Broad Channel	7	0.0%
Staten Island	501 St. George/Stapleton	51	0.1%
Staten Island	502 S. Beach/Willowbrook	0	0.0%
Staten Island	503 Tottenville/Great Kills	0	0.0%
Total	**New York City**	**40,274**	**0.3%**

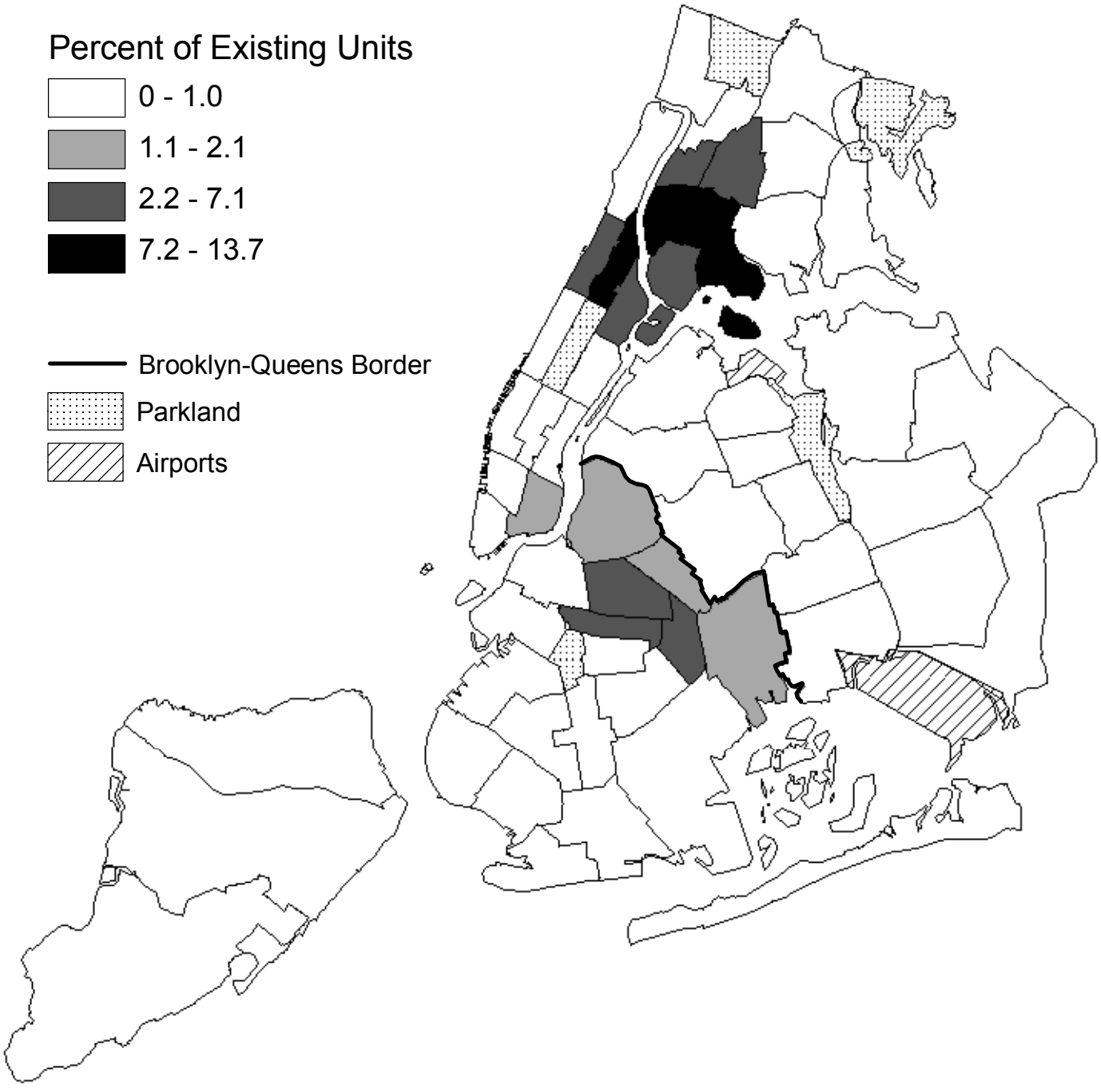
Source: NYC Department of Housing Preservation and Development and US Census 2000

Map 2-6
Rehabilitation of Vacant *In Rem* Housing Units Through New York City Capital Programs, Community Districts (Number), 1987-2003



Source: NYC Department of Housing Preservation and Development

Map 2-7
Rehabilitation of Vacant *In Rem* Housing Units Through New York City Capital Programs, Community Districts (Percent), 1987-2003



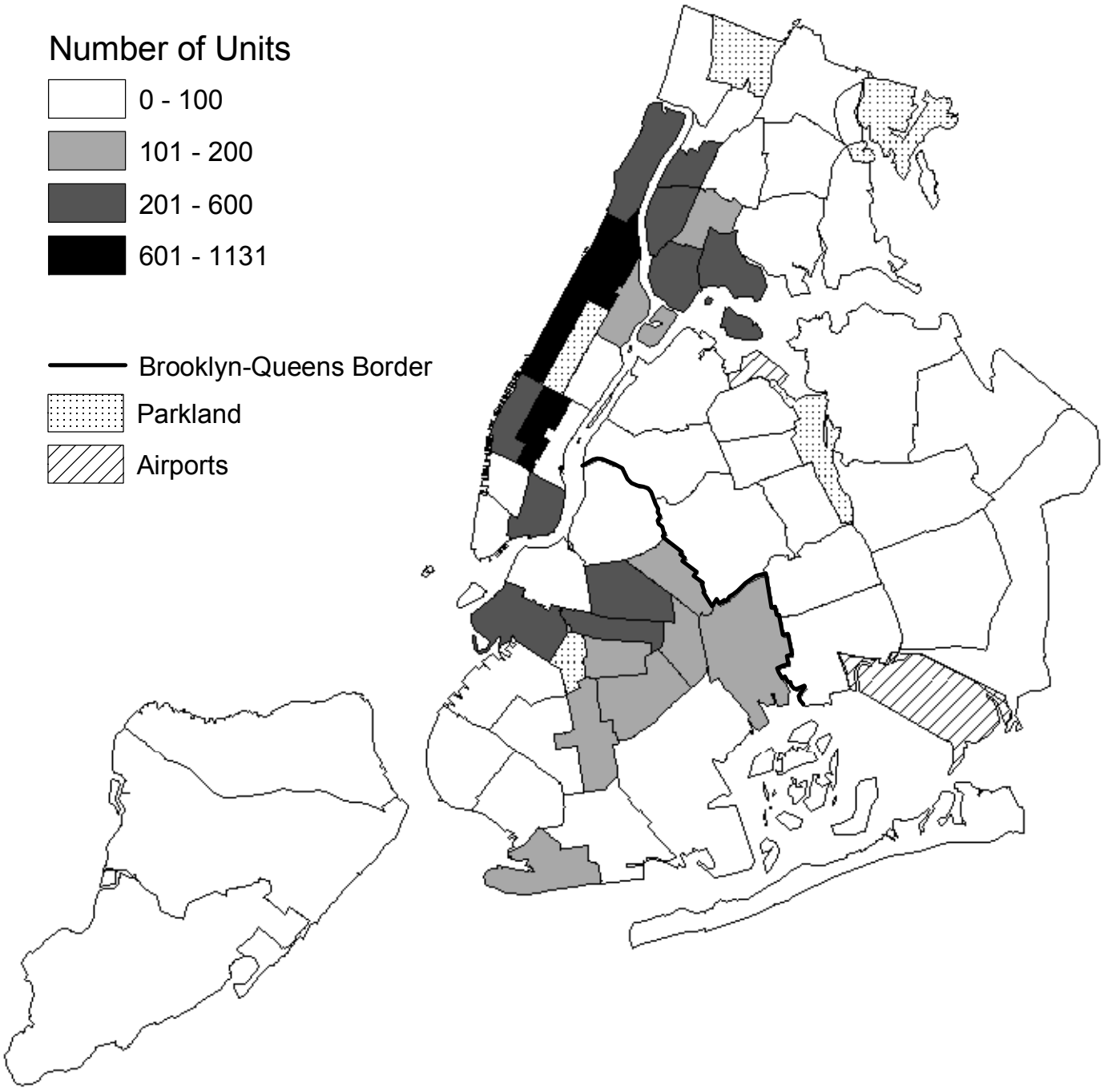
Source: NYC Department of Housing Preservation and Development and US Census 2000

Neighborhood Table 2-5 Rehabilitation of Vacant, Privately Owned Housing Units Through New York City Capital Programs, Community Districts, 1987-2003

Borough	Community District	Number of Units	Percent of Existing Units, 2000
Bronx	101 Mott Haven/Melrose	327	1.1%
Bronx	102 Hunts Point/Longwood	257	1.6%
Bronx	103 Morrisania/Crotona	112	0.5%
Bronx	104 Highbridge/Concourse	312	0.7%
Bronx	105 Fordham/University Heights	214	0.5%
Bronx	106 Belmont/East Tremont	49	0.2%
Bronx	107 Kingsbridge Hghts/Bedford	46	0.1%
Bronx	108 Riverdale/Fieldston	0	0.0%
Bronx	109 Parkchester/Soundview	67	0.1%
Bronx	110 Throgs Neck/Co-op City	0	0.0%
Bronx	111 Morris Park/Bronxdale	0	0.0%
Bronx	112 Williamsbridge/Baychester	0	0.0%
Brooklyn	201 Greenpoint/Williamsburg	25	0.0%
Brooklyn	202 Fort Greene/Brooklyn Heights	46	0.1%
Brooklyn	203 Bedford Stuyvesant	452	0.8%
Brooklyn	204 Bushwick	107	0.3%
Brooklyn	205 East New York/Starrett City	128	0.2%
Brooklyn	206 Park Slope/Carroll Gardens	259	0.5%
Brooklyn	207 Sunset Park	69	0.2%
Brooklyn	208 Crown Heights	391	1.0%
Brooklyn	209 South Crown Heights/Prospect	132	0.3%
Brooklyn	210 Bay Ridge/Dyker Heights	0	0.0%
Brooklyn	211 Bensonhurst	0	0.0%
Brooklyn	212 Borough Park	60	0.1%
Brooklyn	213 Coney Island	116	0.3%
Brooklyn	214 Flatbush/Midwood	143	0.2%
Brooklyn	215 Sheepshead Bay	0	0.0%
Brooklyn	216 Brownsville	103	0.3%
Brooklyn	217 East Flatbush	135	0.2%
Brooklyn	218 Flatlands/Canarsie	0	0.0%
Manhattan	301 Financial District	0	0.0%
Manhattan	302 Greenwich Village/Soho	0	0.0%
Manhattan	303 Lower East Side/Chinatown	311	0.4%
Manhattan	304 Clinton/Chelsea	335	0.6%
Manhattan	305 Midtown	1,131	3.7%
Manhattan	306 Stuyvesant Town/Turtle Bay	0	0.0%
Manhattan	307 Upper West Side	972	0.8%
Manhattan	308 Upper East Side	98	0.1%
Manhattan	309 Morningside Heights/Hamilton	611	1.4%
Manhattan	310 Central Harlem	1,052	2.0%
Manhattan	311 East Harlem	193	0.4%
Manhattan	312 Washington Heights/Inwood	244	0.3%
Queens	401 Astoria	0	0.0%
Queens	402 Woodside/Sunnyside	0	0.0%
Queens	403 Jackson Heights	0	0.0%
Queens	404 Elmhurst/Corona	0	0.0%
Queens	405 Ridgewood/Maspeth	0	0.0%
Queens	406 Rego Park/Forest Hills	0	0.0%
Queens	407 Flushing/Whitestone	0	0.0%
Queens	408 Hillcrest/Fresh Meadows	0	0.0%
Queens	409 Kew Gardens/Woodhaven	1	0.0%
Queens	410 S. Ozone Park/Howard Beach	0	0.0%
Queens	411 Bayside/Little Neck	0	0.0%
Queens	412 Jamaica/Hollis	0	0.0%
Queens	413 Queens Village	0	0.0%
Queens	414 Rockaway/Broad Channel	0	0.0%
Staten Island	501 St. George/Stapleton	37	0.1%
Staten Island	502 S. Beach/Willowbrook	0	0.0%
Staten Island	503 Tottenville/Great Kills	0	0.0%
Total	**New York City**	**8,535**	**1.3%**

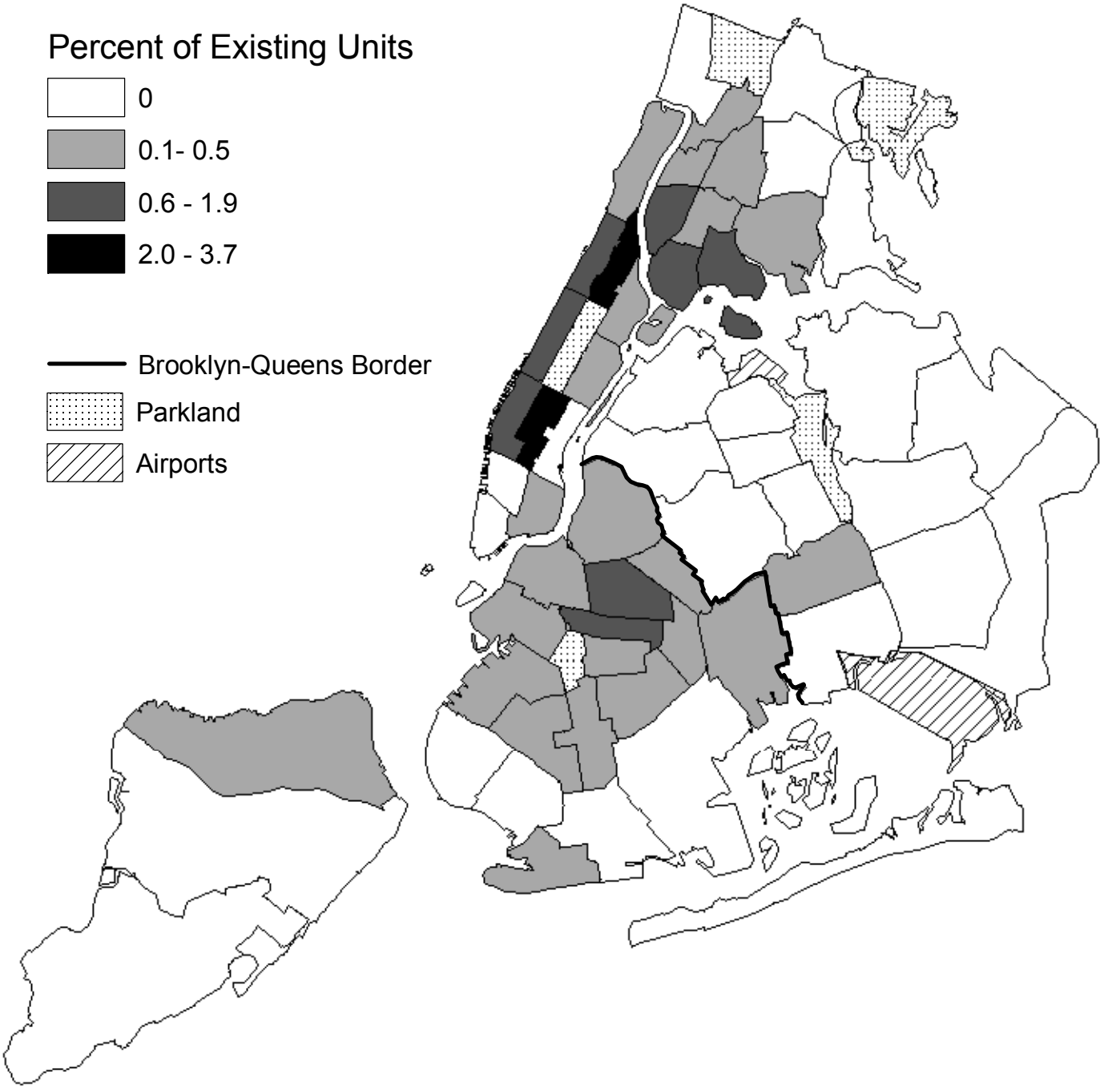
Source: NYC Department of Housing Preservation and Development and US Census 2000

Map 2-8
Rehabilitation of Vacant, Privately Owned Housing Units Through New York City Capital Programs, Community Districts (Number), 1987-2003



Source: NYC Department of Housing Preservation and Development

Map 2-9
Rehabilitation of Vacant, Privately Owned Housing Units Through New York City Capital Programs, Community Districts (Percent), 1987-2003



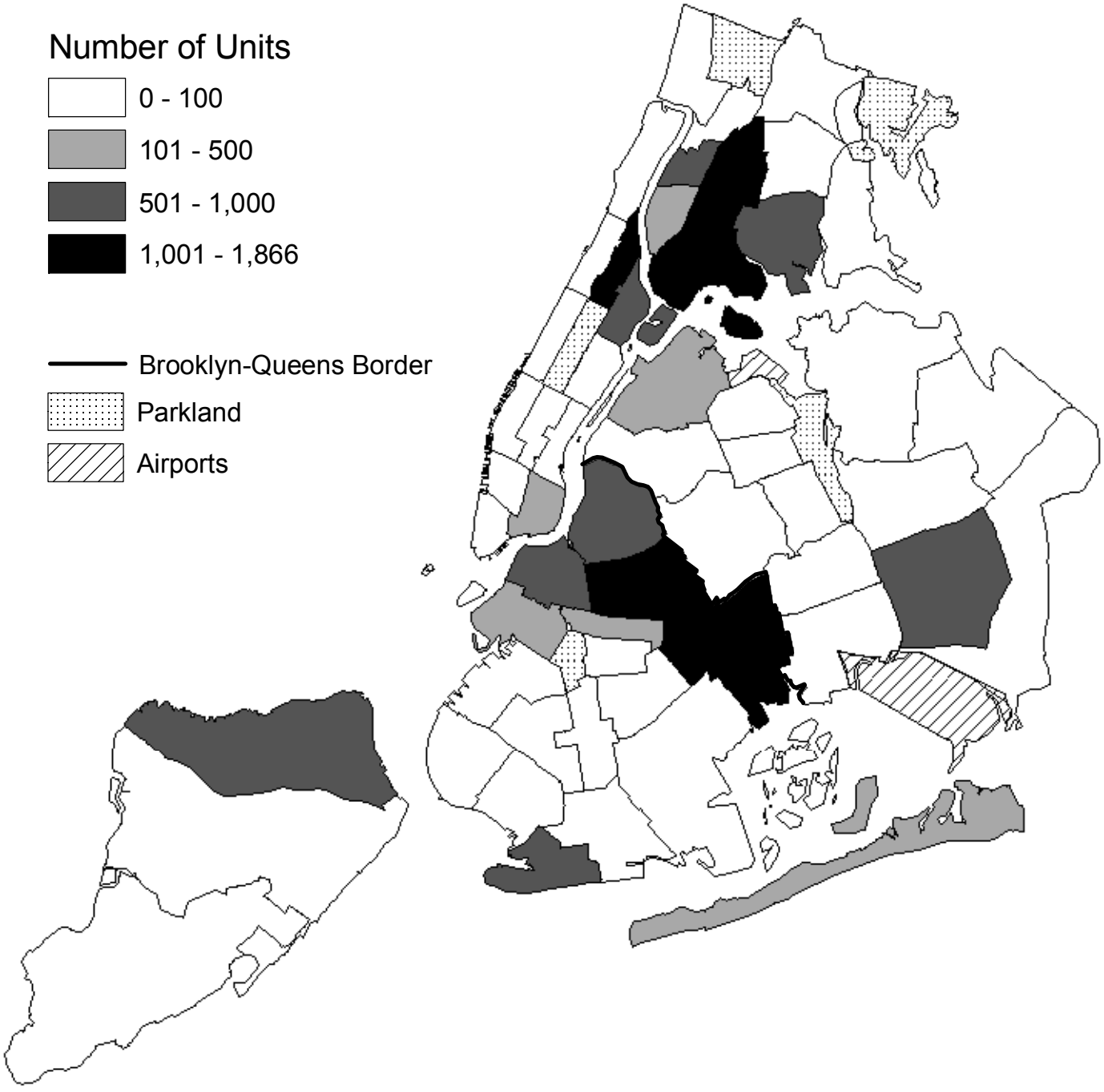
Source: NYC Department of Housing Preservation and Development and US Census 2000

Neighborhood Table 2-6 New Construction of Owner Housing Units Through New York City Capital Programs, Community Districts, 1987-2003

Borough	Community District	Number of Units	Percent of Existing Units, 2000
Bronx	101 Mott Haven/Melrose	1,866	6.1%
Bronx	102 Hunts Point/Longwood	1,008	6.3%
Bronx	103 Morrisania/Crotona	1,656	6.8%
Bronx	104 Highbridge/Concourse	261	0.5%
Bronx	105 Fordham/University Heights	630	1.5%
Bronx	106 Belmont/East Tremont	1,073	4.0%
Bronx	107 Kingsbridge Hghts/Bedford	27	0.1%
Bronx	108 Riverdale/Fieldston	12	0.0%
Bronx	109 Parkchester/Soundview	810	1.2%
Bronx	110 Throgs Neck/Co-op City	0	0.0%
Bronx	111 Morris Park/Bronxdale	0	0.0%
Bronx	112 Williamsbridge/Baychester	0	0.0%
Brooklyn	201 Greenpoint/Williamsburg	961	1.6%
Brooklyn	202 Fort Greene/Brooklyn Heights	643	1.4%
Brooklyn	203 Bedford Stuyvesant	1,425	2.5%
Brooklyn	204 Bushwick	1,178	3.5%
Brooklyn	205 East New York/Starrett City	1,856	3.1%
Brooklyn	206 Park Slope/Carroll Gardens	364	0.7%
Brooklyn	207 Sunset Park	0	0.0%
Brooklyn	208 Crown Heights	220	0.5%
Brooklyn	209 South Crown Heights/Prospect	0	0.0%
Brooklyn	210 Bay Ridge/Dyker Heights	0	0.0%
Brooklyn	211 Bensonhurst	0	0.0%
Brooklyn	212 Borough Park	57	0.1%
Brooklyn	213 Coney Island	571	1.3%
Brooklyn	214 Flatbush/Midwood	0	0.0%
Brooklyn	215 Sheepshead Bay	0	0.0%
Brooklyn	216 Brownsville	1,188	3.9%
Brooklyn	217 East Flatbush	90	0.2%
Brooklyn	218 Flatlands/Canarsie	66	0.1%
Manhattan	301 Financial District	0	0.0%
Manhattan	302 Greenwich Village/Soho	0	0.0%
Manhattan	303 Lower East Side/Chinatown	146	0.2%
Manhattan	304 Clinton/Chelsea	0	0.0%
Manhattan	305 Midtown	0	0.0%
Manhattan	306 Stuyvesant Town/Turtle Bay	0	0.0%
Manhattan	307 Upper West Side	77	0.1%
Manhattan	308 Upper East Side	0	0.0%
Manhattan	309 Morningside Heights/Hamilton	0	0.0%
Manhattan	310 Central Harlem	1,257	2.4%
Manhattan	311 East Harlem	857	1.9%
Manhattan	312 Washington Heights/Inwood	33	0.0%
Queens	401 Astoria	214	0.3%
Queens	402 Woodside/Sunnyside	9	0.0%
Queens	403 Jackson Heights	54	0.1%
Queens	404 Elmhurst/Corona	48	0.1%
Queens	405 Ridgewood/Maspeth	24	0.0%
Queens	406 Rego Park/Forest Hills	0	0.0%
Queens	407 Flushing/Whitestone	0	0.0%
Queens	408 Hillcrest/Fresh Meadows	0	0.0%
Queens	409 Kew Gardens/Woodhaven	20	0.0%
Queens	410 S. Ozone Park/Howard Beach	0	0.0%
Queens	411 Bayside/Little Neck	0	0.0%
Queens	412 Jamaica/Hollis	725	1.0%
Queens	413 Queens Village	44	0.1%
Queens	414 Rockaway/Broad Channel	144	0.3%
Staten Island	501 St. George/Stapleton	940	1.5%
Staten Island	502 S. Beach/Willowbrook	0	0.0%
Staten Island	503 Tottenville/Great Kills	0	0.0%
Total	**New York City**	**20,554**	**0.6%**

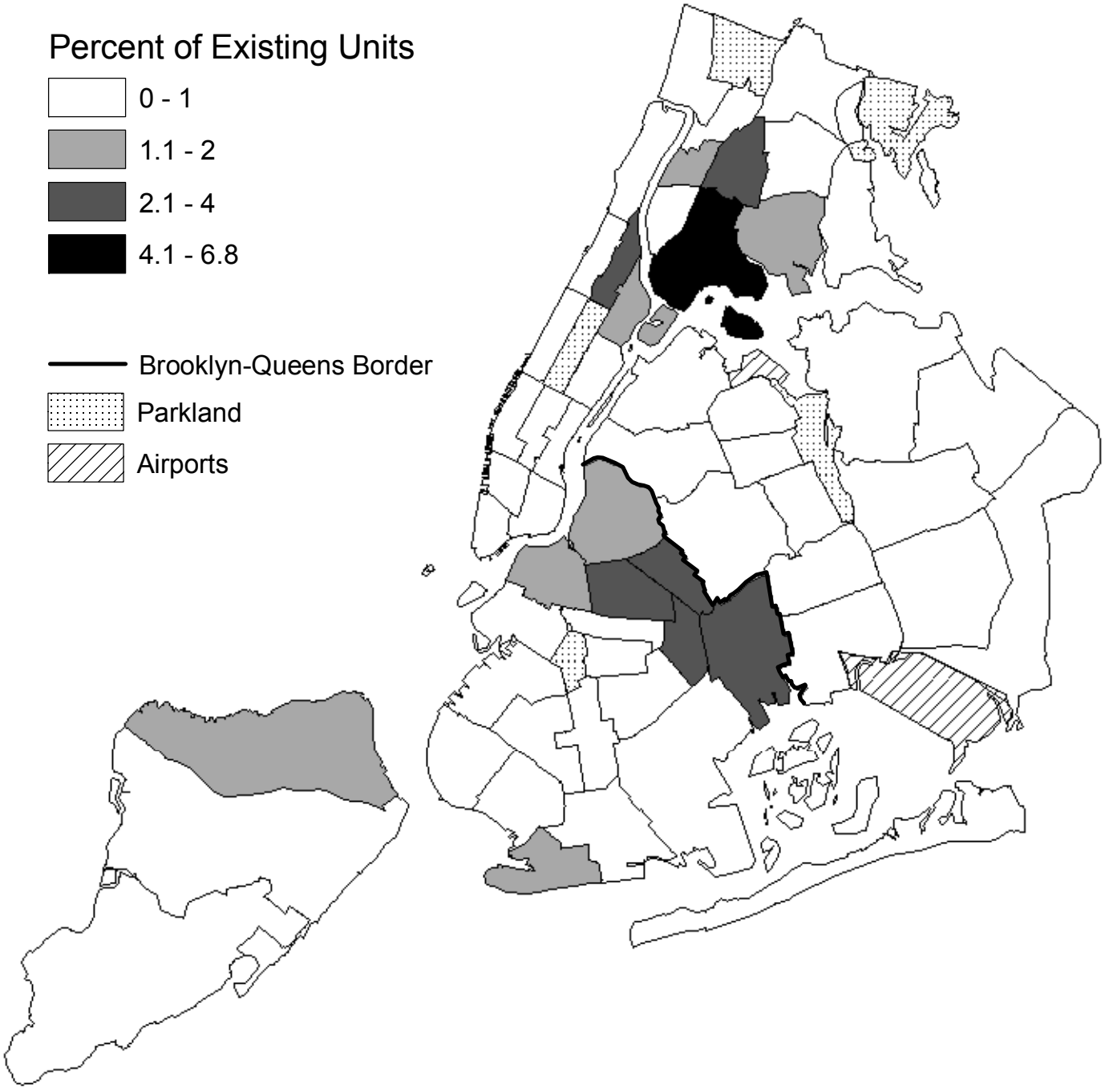
Source: NYC Department of Housing Preservation and Development and US Census 2000

Map 2-10
New Construction of Owner Housing Units Through New York City Capital Programs, Community Districts (Number), 1987-2003



Source: NYC Department of Housing Preservation and Development

Map 2-11
New Construction of Owner Housing Units Through New York City Capital Programs, Community Districts (Percent), 1987-2003



Source: NYC Department of Housing Preservation and Development and US Census 2000

Neighborhood Table 2-7 New Construction of Rental Housing Units Through New York City Capital Programs, Community Districts, 1987-2003

Borough	Community District	Number of Units	Percent of Existing Units, 2000
Bronx	101 Mott Haven/Melrose	298	1.0%
Bronx	102 Hunts Point/Longwood	398	2.5%
Bronx	103 Morrisania/Crotona	522	2.1%
Bronx	104 Highbridge/Concourse	743	1.6%
Bronx	105 Fordham/University Heights	378	0.9%
Bronx	106 Belmont/East Tremont	724	2.7%
Bronx	107 Kingsbridge Hghts/Bedford	70	0.1%
Bronx	108 Riverdale/Fieldston	118	0.3%
Bronx	109 Parkchester/Soundview	0	0.0%
Bronx	110 Throgs Neck/Co-op City	249	0.5%
Bronx	111 Morris Park/Bronxdale	403	0.9%
Bronx	112 Williamsbridge/Baychester	0	0.0%
Brooklyn	201 Greenpoint/Williamsburg	536	0.9%
Brooklyn	202 Fort Greene/Brooklyn Heights	173	0.4%
Brooklyn	203 Bedford Stuyvesant	376	0.7%
Brooklyn	204 Bushwick	720	2.1%
Brooklyn	205 East New York/Starrett City	1,396	2.3%
Brooklyn	206 Park Slope/Carroll Gardens	0	0.0%
Brooklyn	207 Sunset Park	0	0.0%
Brooklyn	208 Crown Heights	66	0.2%
Brooklyn	209 South Crown Heights/Prospect	0	0.0%
Brooklyn	210 Bay Ridge/Dyker Heights	0	0.0%
Brooklyn	211 Bensonhurst	0	0.0%
Brooklyn	212 Borough Park	113	0.2%
Brooklyn	213 Coney Island	0	0.0%
Brooklyn	214 Flatbush/Midwood	89	0.1%
Brooklyn	215 Sheepshead Bay	50	0.1%
Brooklyn	216 Brownsville	256	0.8%
Brooklyn	217 East Flatbush	0	0.0%
Brooklyn	218 Flatlands/Canarsie	0	0.0%
Manhattan	301 Financial District	88	0.5%
Manhattan	302 Greenwich Village/Soho	0	0.0%
Manhattan	303 Lower East Side/Chinatown	859	1.2%
Manhattan	304 Clinton/Chelsea	344	0.6%
Manhattan	305 Midtown	4	0.0%
Manhattan	306 Stuyvesant Town/Turtle Bay	91	0.1%
Manhattan	307 Upper West Side	501	0.4%
Manhattan	308 Upper East Side	343	0.3%
Manhattan	309 Morningside Heights/Hamilton	391	0.9%
Manhattan	310 Central Harlem	889	1.7%
Manhattan	311 East Harlem	1,194	2.6%
Manhattan	312 Washington Heights/Inwood	246	0.3%
Queens	401 Astoria	173	0.2%
Queens	402 Woodside/Sunnyside	0	0.0%
Queens	403 Jackson Heights	62	0.1%
Queens	404 Elmhurst/Corona	447	0.9%
Queens	405 Ridgewood/Maspeth	0	0.0%
Queens	406 Rego Park/Forest Hills	0	0.0%
Queens	407 Flushing/Whitestone	0	0.0%
Queens	408 Hillcrest/Fresh Meadows	0	0.0%
Queens	409 Kew Gardens/Woodhaven	0	0.0%
Queens	410 S. Ozone Park/Howard Beach	0	0.0%
Queens	411 Bayside/Little Neck	0	0.0%
Queens	412 Jamaica/Hollis	0	0.0%
Queens	413 Queens Village	0	0.0%
Queens	414 Rockaway/Broad Channel	21	0.1%
Staten Island	501 St. George/Stapleton	418	0.7%
Staten Island	502 S. Beach/Willowbrook	80	0.2%
Staten Island	503 Tottenville/Great Kills	0	0.0%
Total	**New York City**	**13,829**	**0.4%**

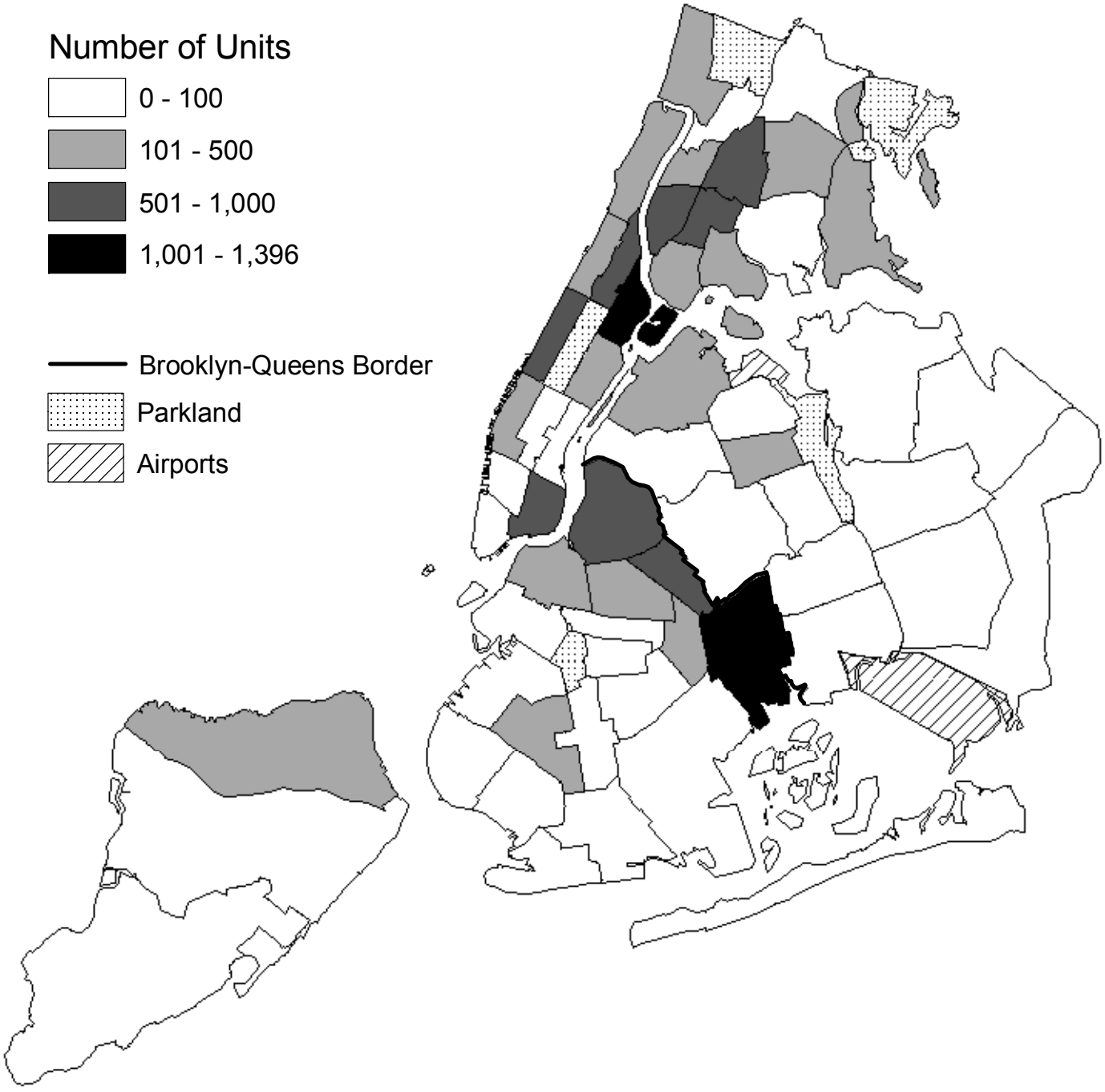
Source: NYC Department of Housing Preservation and Development and US Census 2000

Neighborhood Table 2-8
Total Housing Units Assisted Through New York City Capital Programs, Community Districts, 1987-2003

Borough	Community District	Number of Units	Percent of Existing Units, 2000
Bronx	101 Mott Haven/Melrose	6,630	21.5%
Bronx	102 Hunts Point/Longwood	5,997	37.8%
Bronx	103 Morrisania/Crotona	9,524	39.2%
Bronx	104 Highbridge/Concourse	14,483	30.2%
Bronx	105 Fordham/University Heights	11,945	28.7%
Bronx	106 Belmont/East Tremont	8,436	31.8%
Bronx	107 Kingsbridge Hghts/Bedford	4,905	9.8%
Bronx	108 Riverdale/Fieldston	2,770	6.9%
Bronx	109 Parkchester/Soundview	3,929	5.8%
Bronx	110 Throgs Neck/Co-op City	1,051	2.3%
Bronx	111 Morris Park/Bronxdale	2,943	6.8%
Bronx	112 Williamsbridge/Baychester	2,444	4.3%
Brooklyn	201 Greenpoint/Williamsburg	7,578	12.9%
Brooklyn	202 Fort Greene/Brooklyn Heights	3,431	7.3%
Brooklyn	203 Bedford Stuyvesant	7,653	13.3%
Brooklyn	204 Bushwick	3,912	11.5%
Brooklyn	205 East New York/Starrett City	5,800	9.6%
Brooklyn	206 Park Slope/Carroll Gardens	1,498	3.0%
Brooklyn	207 Sunset Park	976	2.4%
Brooklyn	208 Crown Heights	6,246	15.4%
Brooklyn	209 South Crown Heights/Prospect	3,033	7.9%
Brooklyn	210 Bay Ridge/Dyker Heights	170	0.3%
Brooklyn	211 Bensonhurst	568	0.9%
Brooklyn	212 Borough Park	1,247	2.1%
Brooklyn	213 Coney Island	4,850	11.1%
Brooklyn	214 Flatbush/Midwood	1,790	3.0%
Brooklyn	215 Sheepshead Bay	751	1.1%
Brooklyn	216 Brownsville	4,327	14.1%
Brooklyn	217 East Flatbush	2,479	4.2%
Brooklyn	218 Flatlands/Canarsie	260	0.4%
Manhattan	301 Financial District	97	0.5%
Manhattan	302 Greenwich Village/Soho	260	0.5%
Manhattan	303 Lower East Side/Chinatown	7,845	10.8%
Manhattan	304 Clinton/Chelsea	4,671	8.5%
Manhattan	305 Midtown	1,512	4.9%
Manhattan	306 Stuyvesant Town/Turtle Bay	436	0.5%
Manhattan	307 Upper West Side	4,216	3.5%
Manhattan	308 Upper East Side	830	0.6%
Manhattan	309 Morningside Heights/Hamilton	8,900	20.8%
Manhattan	310 Central Harlem	21,632	40.6%
Manhattan	311 East Harlem	8,938	19.4%
Manhattan	312 Washington Heights/Inwood	6,743	9.2%
Queens	401 Astoria	754	0.9%
Queens	402 Woodside/Sunnyside	892	2.1%
Queens	403 Jackson Heights	317	0.6%
Queens	404 Elmhurst/Corona	828	1.6%
Queens	405 Ridgewood/Maspeth	204	0.3%
Queens	406 Rego Park/Forest Hills	451	0.8%
Queens	407 Flushing/Whitestone	211	0.2%
Queens	408 Hillcrest/Fresh Meadows	285	0.5%
Queens	409 Kew Gardens/Woodhaven	162	0.3%
Queens	410 S. Ozone Park/Howard Beach	157	0.4%
Queens	411 Bayside/Little Neck	67	0.1%
Queens	412 Jamaica/Hollis	1,840	2.4%
Queens	413 Queens Village	268	0.4%
Queens	414 Rockaway/Broad Channel	1,642	3.9%
Staten Island	501 St. George/Stapleton	2,250	3.7%
Staten Island	502 S. Beach/Willowbrook	182	0.4%
Staten Island	503 Tottenville/Great Kills	117	0.2%
Total	**New York City**	**208,333**	**6.5%**

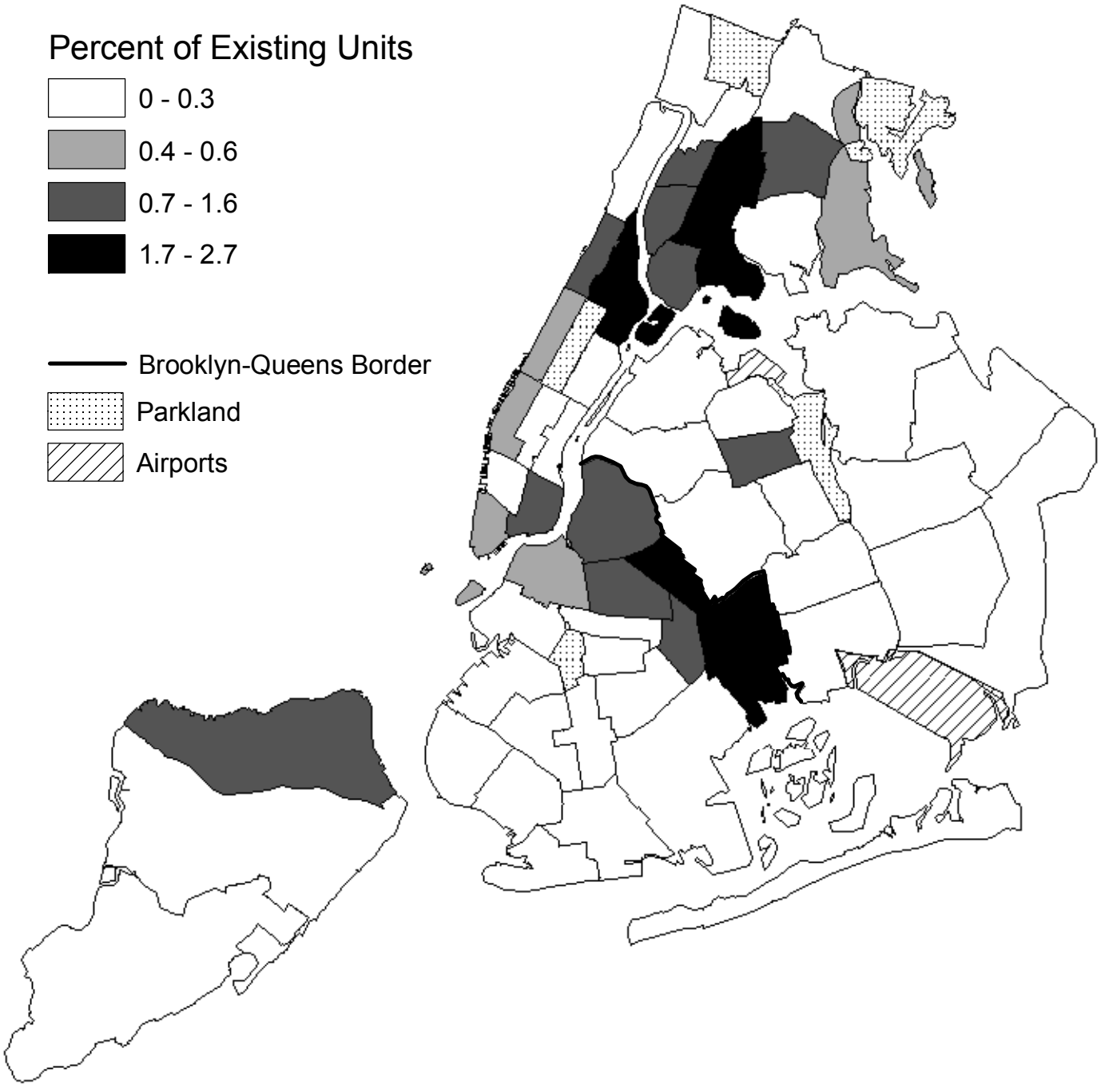
Source: NYC Department of Housing Preservation and Development and US Census 2000

Map 2-12
New Construction of Rental Housing Units Through New York City Capital Programs, Community Districts (Number), 1987-2003



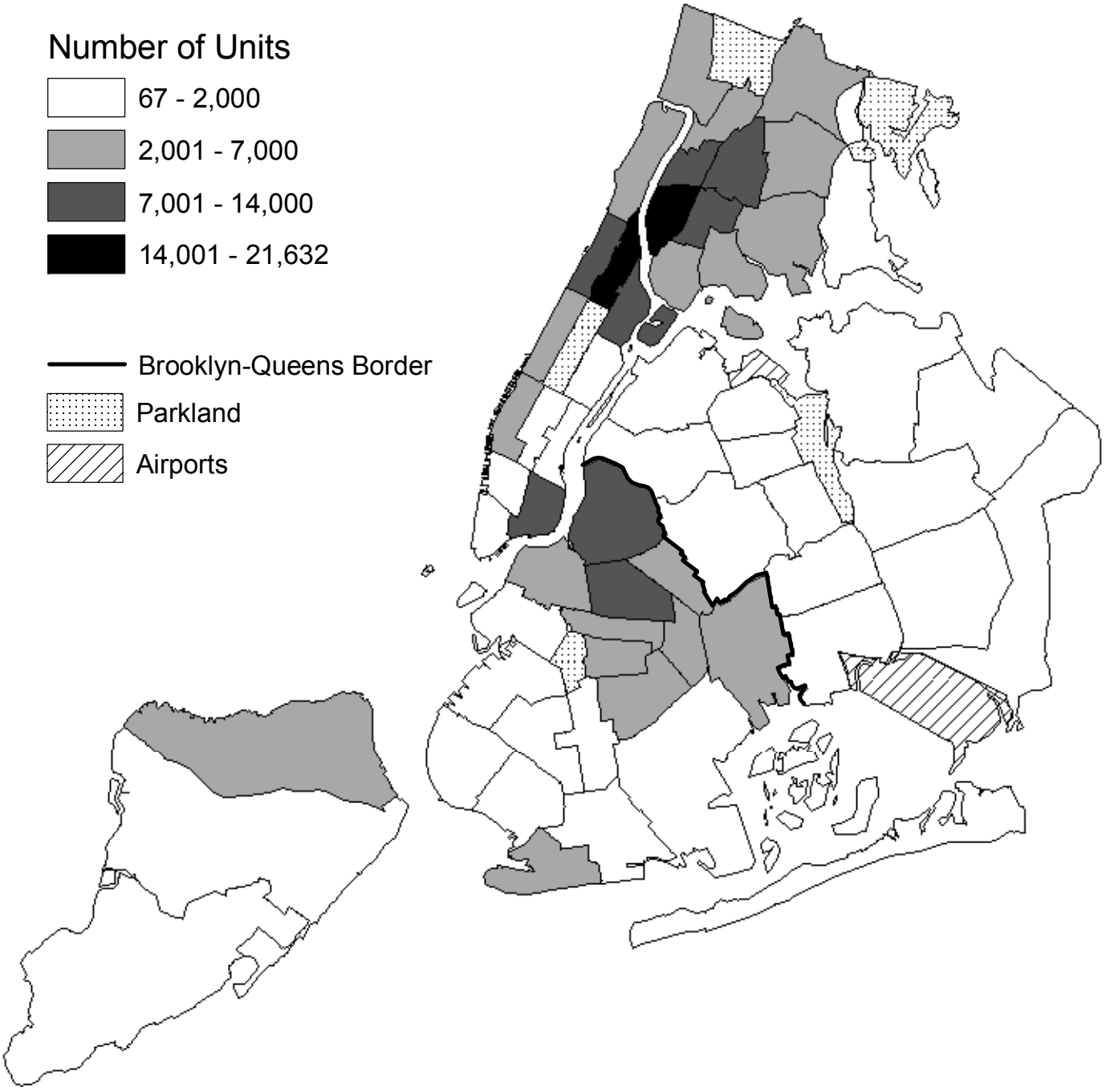
Source: NYC Department of Housing Preservation and Development

Map 2-13
New Construction of Rental Housing Units Through New York City Capital Programs, Community Districts (Percent), 1987-2003



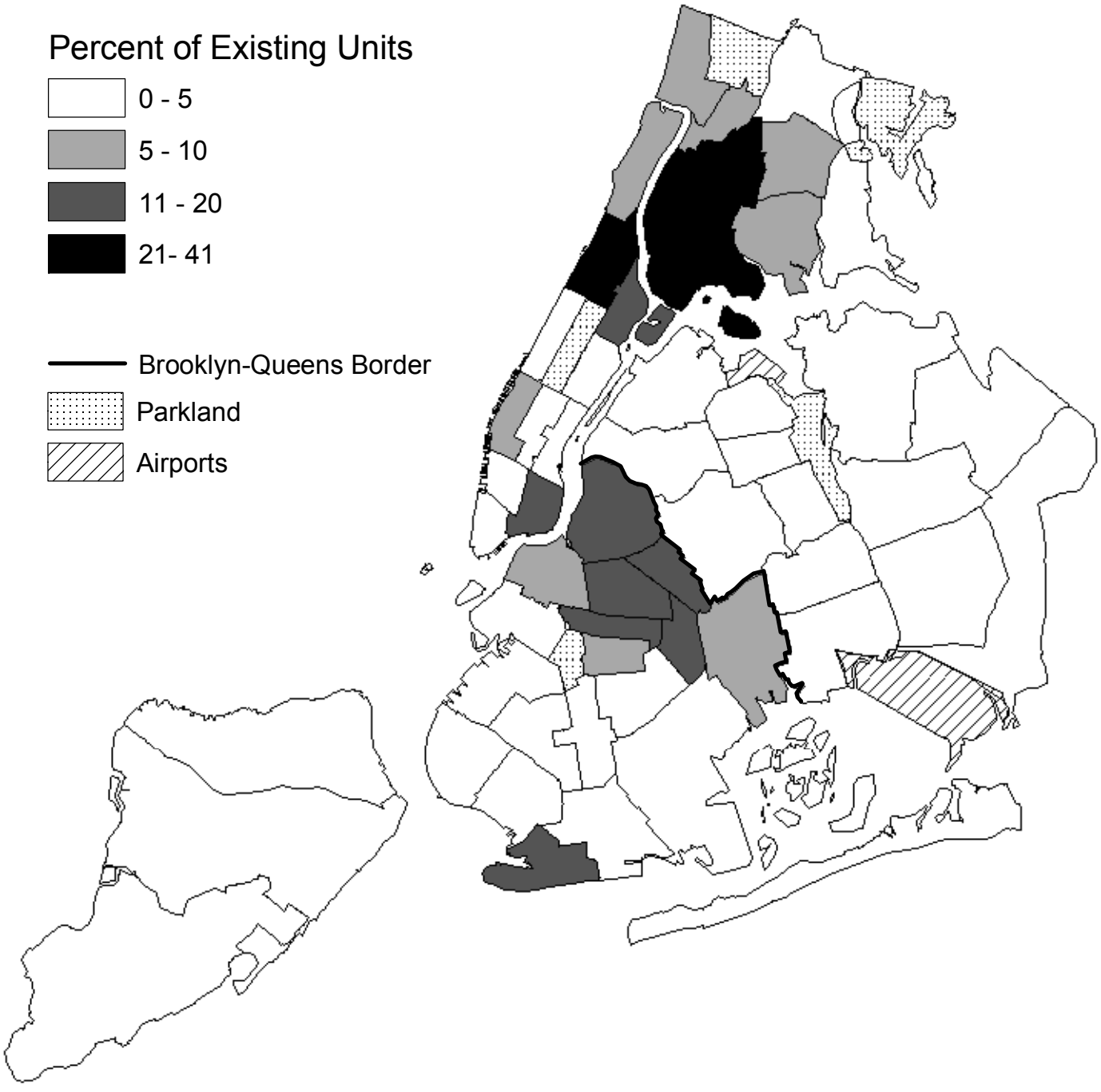
Source: NYC Department of Housing Preservation and Development and US Census 2000

Map 2-14
Total Housing Units Assisted Through New York City Capital Programs, Community Districts (Number), 1987-2003



Source: NYC Department of Housing Preservation and Development

Map 2-15
Total Housing Units Assisted Through New York City Capital Programs, Community Districts (Percent), 1987-2003



Source: NYC Department of Housing Preservation and Development and US Census 2000

Chapter 3. Housing Values and Rents

This chapter provides information on levels of and trends in housing values and rents in New York City. Information on New York City housing values in this section comes from repeat sales indices created with data from actual sales transactions. Data on sales transactions are provided by the New York City Department of Finance[1].

Repeat sales indices are constructed by applying statistical modeling techniques to data on properties that have sold more than once during the observation period. The repeat sales method is superior to other methods of calculating average changes in housing prices because it eliminates possible bias resulting from the sales of properties of different quality at different points in time[2]. A repeat sales price index is a relative measure of the market value of properties over time; housing value is expressed relative to a baseline point in time. Sales prices are adjusted for inflation and thus reflect constant dollars. In the indices presented here, market values are expressed relative to 1986, so a 2003 price index of 96 indicates that, on average, properties in 2003 were worth 96% of the value they had in 1986, indicating a slight decline in average value. A 2003 price index of 212 indicates that, on average, properties in 2003 were worth 212% of the value they had in 1986 (in constant dollars), indicating that market value more than doubled during that period.

The reference year for the repeat sales price indices is 1986, which is the earliest year for which sufficient data exists to estimate the price indices for all 59 community districts in New York City. For many community districts there is sufficient data to estimate the price indices as far back

Borough Table 3-1 Repeat Sales Indices, 2002 & 2003 (Reference Year=1986)

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Condominiums						
2002	77.8	110.1	137.9	90.3	95.6	116.6
2003	77.9	120.8	138.4	113.8	105.2	121.2
Single Family Homes						
2002	128.0	119.6	177.3	114.1	126.5	120.1
2003	148.1	149.0	224.1	143.3	129.3	142.1
2-4 Family Homes						
2002	135.9	132.7	181.8	105.5	119.7	120.6
2003	162.6	164.8	280.6	135.6	129.1	149.0
5+ Unit Residential Buildings						
2002	192.4	172.7	207.0	94.8	N/A	166.5
2003	263.8	213.0	255.3	138.4	N/A	217.9

Source: Authors' calculations based on Department of Finance data

[1] Sales of cooperative apartments are not considered to be sales of real property and, thus, are not included in the DOF's database of real estate sales transactions.

[2] See the Data and Methods section for more detailed information on the repeat sales methodology used in this report.

as 1974. Where possible, these earlier price indices are presented in the following graphs using 1986 still as a baseline.

Most of the housing price indices on the following pages show increases in price levels between 1994 and 2003. Consistent with the recent discussion of rapidly rising real estate prices in the City, the housing price indices demonstrate that as of the end of 2003, prices for the most part had regained almost all of the ground they lost since the last peak in values in the late 1980s (at least in inflation-adjusted dollars). For the City as a whole, in 2003, single family and two-to-four family homes once again reached and exceeded their 1988 peak values.

Because different neighborhoods in the City have varying types of housing stock (e.g., single family homes predominate in parts of Queens; multifamily housing is most common in Manhattan), the price index for each community district represents changes in price levels for the most prevalent housing type. Because cooperative apartment prices are not publicly recorded, the housing type selected for several community districts in Manhattan is condominium apartments.

As the graphs on the following pages show, most residential properties appreciated in value from 1994 to 2003. Residential properties of all types appreciated in the Bronx over the period 1994 to 2003. In terms of geography, residential properties of all types appreciated most in Manhattan over the period 1994 to 2003. Single family 2-4 family properties in the Bronx also increased in value, but condominiums gained very little over this period. In Brooklyn, properties with 5 units or more had a substantial rate of price appreciation, but condominiums, single family homes and 2-4 family homes exhibited a more modest price appreciation. Prices in Queens and Staten Island had relatively low appreciation rates over the five year period.

Insufficient sales made it difficult to compute precise price indices for every community district in the City. However, especially rapid run-ups in prices appear to have occurred in Morrisania/Crotona and Hunts Point/Longwood in the Bronx (2-4 family properties), Highbridge/Concourse in the Bronx (5+ unit buildings), Bedford Stuyvesant, Fort Greene/Brooklyn Heights, Bushwick and Brownsville in Brooklyn (2-4 family properties), Greenwich Village in Manhattan (condominiums), and Morningside Heights/Hamilton, Central Harlem, and East Harlem in Manhattan (5+ unit buildings).

Data on monthly rents are derived from the New York City Housing and Vacancy Survey (HVS)[3]. According to the HVS, median monthly rents averaged $700 per month per unit in New York City for 2002. Median is used as a measure of central tendency because, unlike average, it is not sensitive to abnormally high or low values. The borough with the highest median monthly rent was Manhattan ($800 per month per unit), followed by Queens ($797), Staten Island ($700), Brooklyn ($690), and the Bronx ($615) (Borough Table 3-2). Because the HVS employed a different sampling frame in 2002 from the one it used in 1999, direct comparisons of rent across years are somewhat perilous. Nevertheless, the data suggest that median rent increased slightly between 1999 and 2002. For the City as a whole, the median rent raised by 1.6%. The highest increases were recorded in Brooklyn (6.8%) and Queens (5.8%). (Note that 1999 data on median rents has been adjusted for inflation.)

Among the sub-boroughs, the highest median monthly rents were primarily found in Man-

Borough Table 3-2 Median Monthly Rent, 1999 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Median Monthly Rent for 1999*	$592	$646	$773	$753	$687	$689
Median Monthly Rent for 2002	$615	$690	$800	$797	$700	$700

Source: New York City Housing and Vacancy Survey
** 1999 data has been adjusted for inflation.*

[3] Note that all data from the HVS are estimates based on a sample and are subject to potential sampling errors, particularly for small areas and changes over time. See the Data and Methods section for more details.

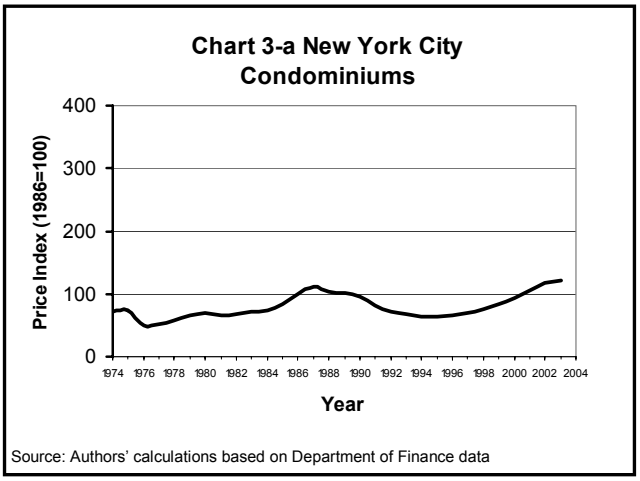
hattan's Upper East Side ($1,300 per month per unit), Greenwich Village /Financial District ($1,297), Chelsea/Clinton/Midtown ($1,200) and Stuyvesant Town/Turtle Bay ($1,187). Bayside/Little Neck in Queens also exhibited a relatively high monthly median rent at $1,000. The lowest median monthly rents spanned three boroughs. Mott Haven/Hunts Point in the Bronx demonstrated the lowest median monthly rent at $448, followed by Manhattan's East Harlem ($495) and Central Harlem ($500), Morrisania/Belmont in the Bronx ($500) and Brooklyn's Bedford/Stuyvesant ($500) (Exhibit 3-1)

Exhibit 3-1 Highest and Lowest Median Monthly Rent, 2002

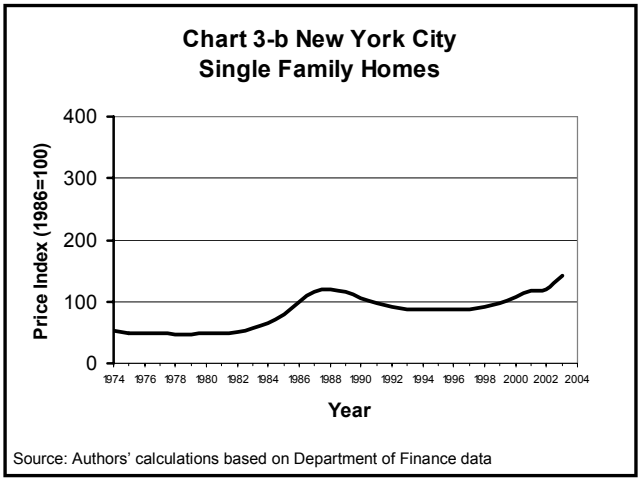
Highest:		
Manhattan	Upper East Side	$1,300
Manhattan	Greenwich Village/Financial District	$1,297
Manhattan	Chelsea/Clinton/Midtown	$1,200
Manhattan	Stuyvesant Town/Turtle-Bay	$1,187
Queens	Bayside/Little Neck	$1,000
Lowest:		
Bronx	Mott Haven/Hunts Point	$448
Manhattan	East Harlem	$495
Manhattan	Central Harlem	$500
Bronx	Morrisania/Belmont	$500
Brooklyn	Bedford Stuyvesant	$500

Source: New York City Housing and Vacancy Survey

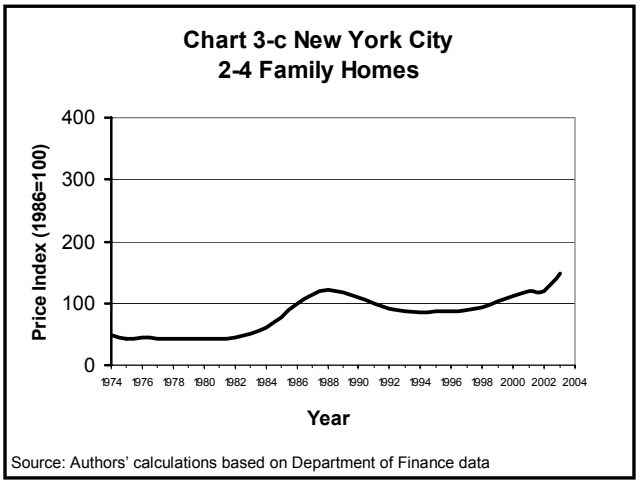
Repeat Sales Indices for Condominiums, Single Family Homes, 2-4 Family Homes and 5+ Unit Residential Buildings New York City



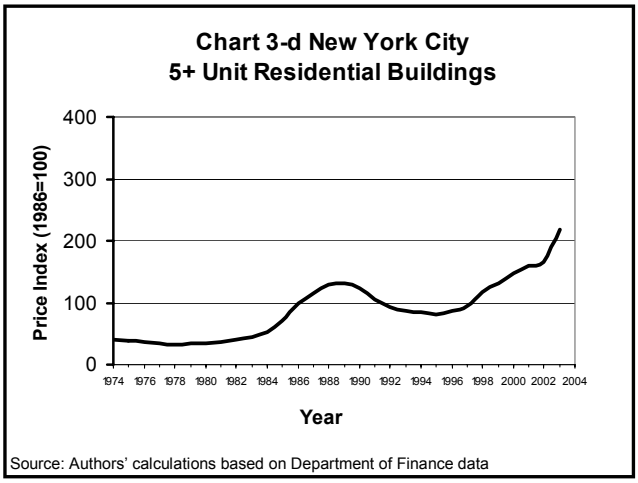
Source: Authors' calculations based on Department of Finance data



Source: Authors' calculations based on Department of Finance data



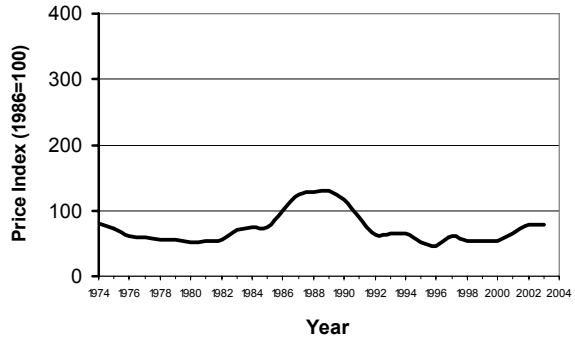
Source: Authors' calculations based on Department of Finance data



Source: Authors' calculations based on Department of Finance data

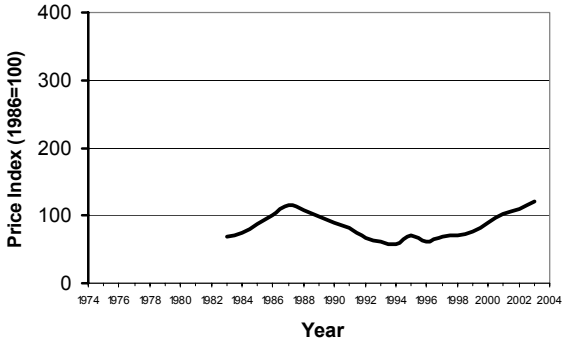
Repeat Sales Indices for Condominiums
The Five Boroughs

Chart 3-1a Bronx Condominiums



Source: Authors' calculations based on Department of Finance data

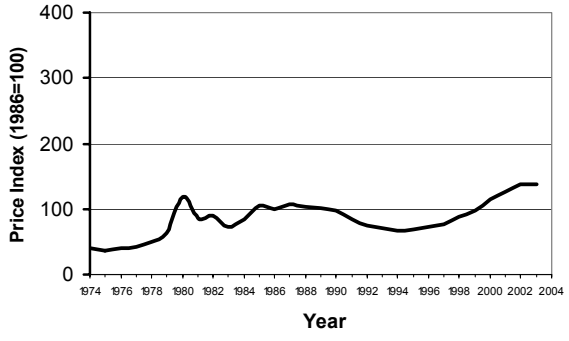
Chart 3-1b Brooklyn Condominiums



Note: There is not enough data to estimate the price index prior to 1983

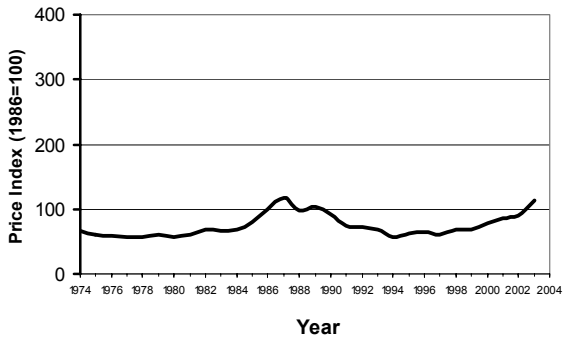
Source: Authors' calculations based on Department of Finance data

Chart 3-1c Manhattan Condominiums



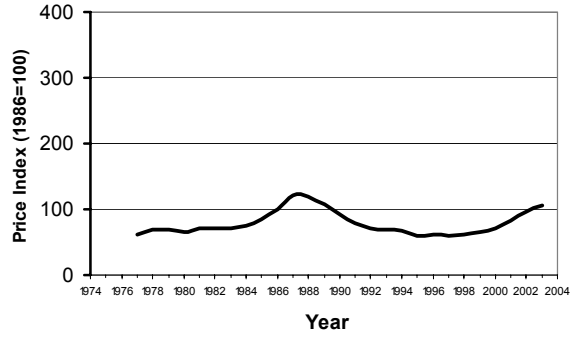
Source: Authors' calculations based on Department of Finance data

Chart 3-1d Queens Condominiums



Source: Authors' calculations based on Department of Finance data

Chart 3-1e Staten Island Condominiums

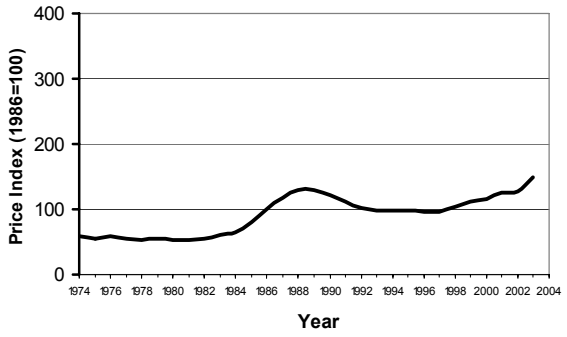


Note: There is not enough data to estimate the price index prior to 1977.

Source: Authors' calculations based on Department of Finance data

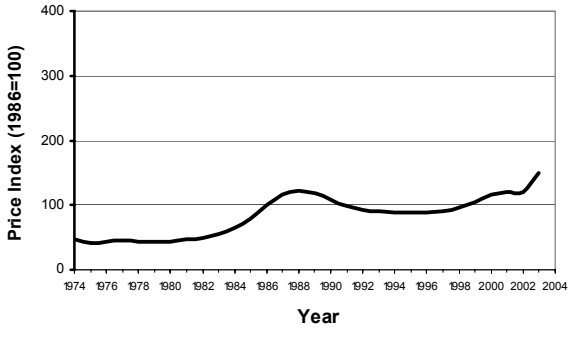
Repeat Sales Indices for Single Family Homes
The Five Boroughs

Chart 3-2a Bronx
Single Family Homes



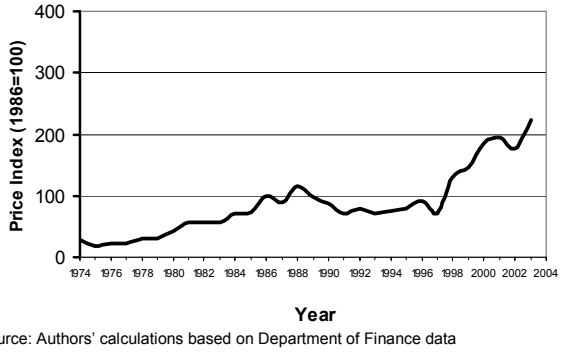
Source: Authors' calculations based on Department of Finance data

Chart 3-2b Brooklyn
Single Family Homes



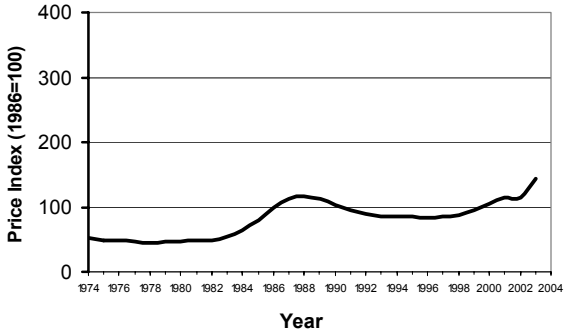
Source: Authors' calculations based on Department of Finance data

Chart 3-2c Manhattan
Single Family Homes



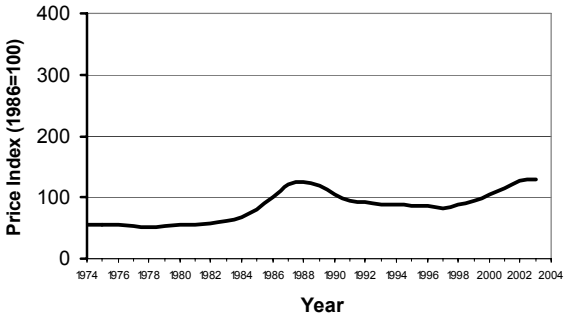
Source: Authors' calculations based on Department of Finance data

Chart 3-2d Queens
Single Family Homes



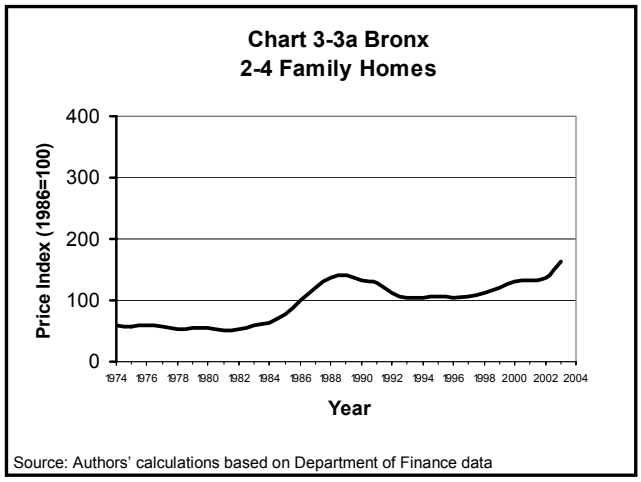
Source: Authors' calculations based on Department of Finance data

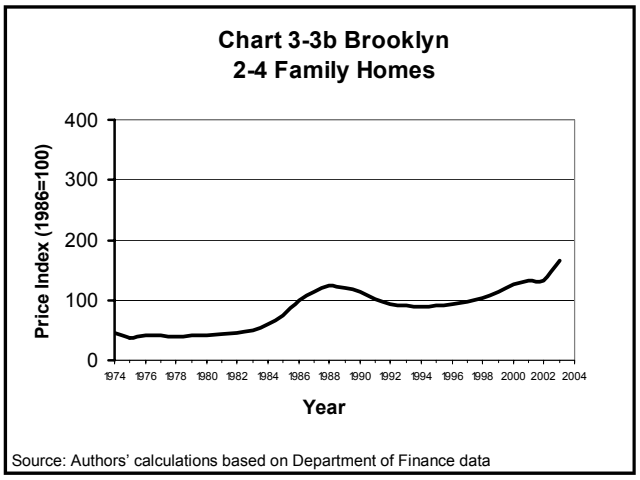
Chart 3-2e Staten Island
Single Family Homes

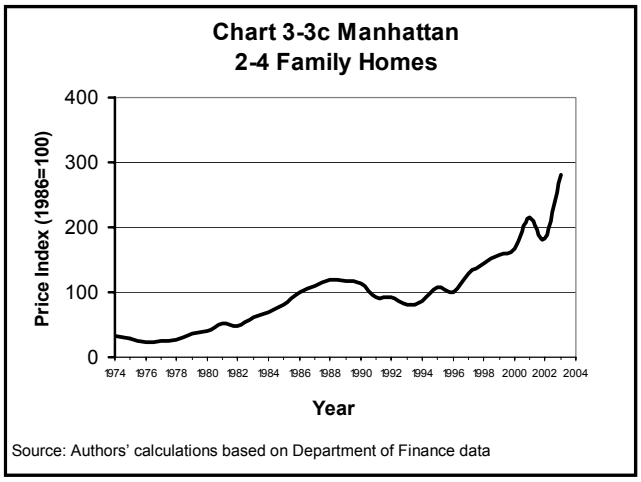


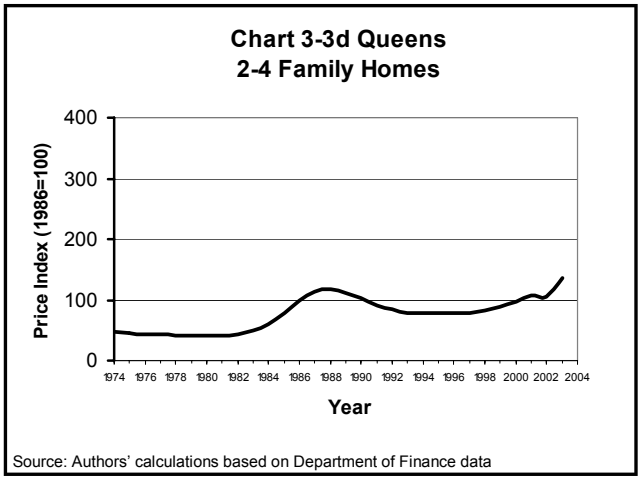
Source: Authors' calculations based on Department of Finance data

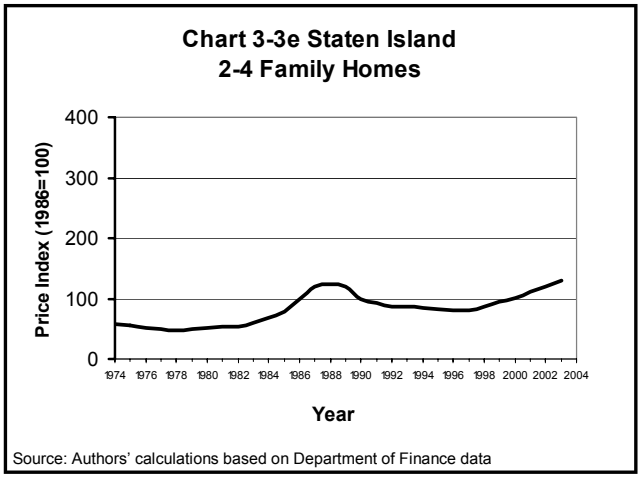
Repeat Sales Indices for 2-4 Family Homes
The Five Boroughs





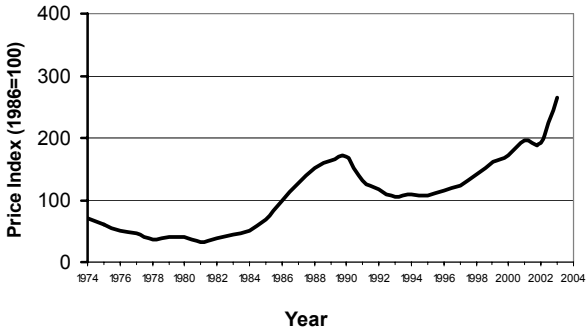






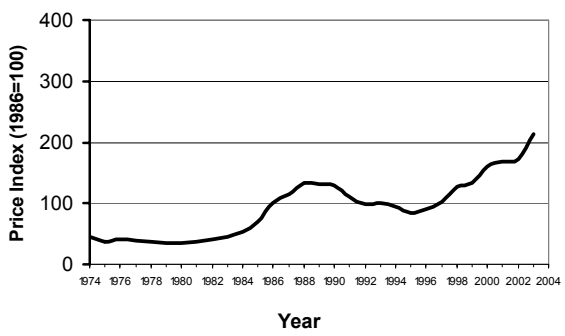
Repeat Sales Indices for 5+ Unit Residential Buildings
The Five Boroughs

Chart 3-4a Bronx
5+ Unit Residential Buildings



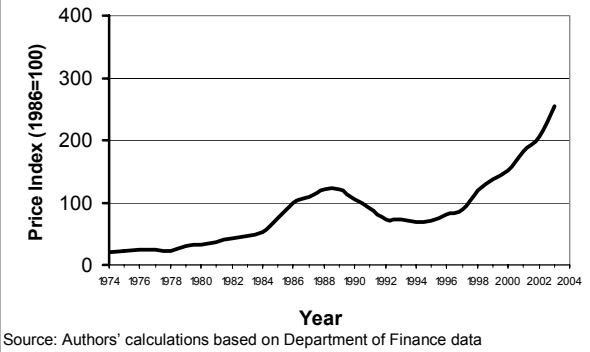
Source: Authors' calculations based on Department of Finance data

Chart 3-4b Brooklyn
5+ Unit Residential Buildings



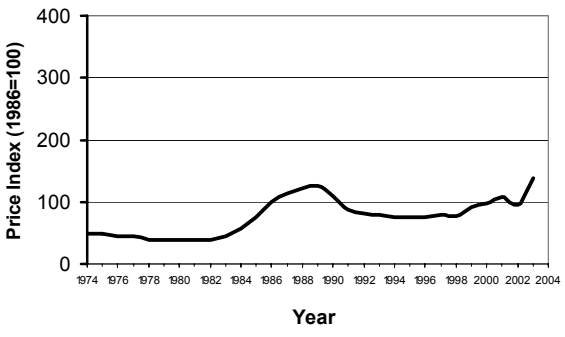
Source: Authors' calculations based on Department of Finance data

Chart 3-4c Manhattan
5+ Unit Residential Buildings



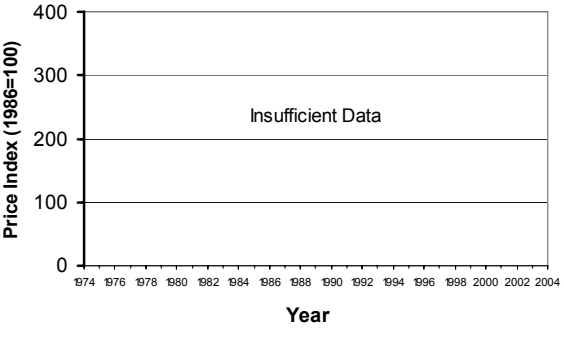
Source: Authors' calculations based on Department of Finance data

Chart 3-4d Queens
5+ Unit Residential Buildings



Source: Authors' calculations based on Department of Finance data

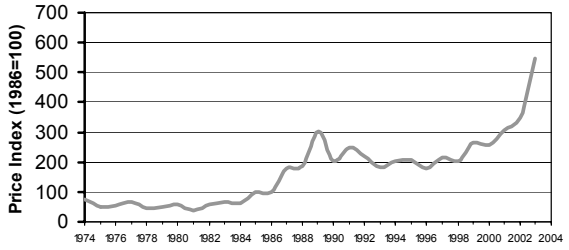
Chart 3-4e Staten Island
5+ Unit Residential Buildings



Source: Authors' calculations based on Department of Finance data

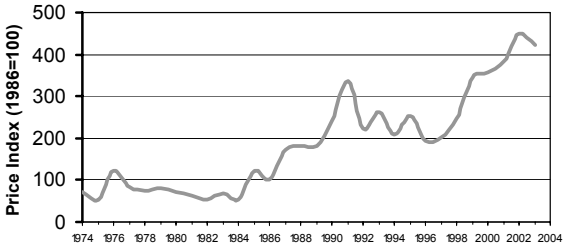
Repeat Sales Indices for Bronx Community Districts (continued on next page)

Chart 3-5a
Community District 1
(Mott Haven / Melrose)
5+ Unit Residential Buildings



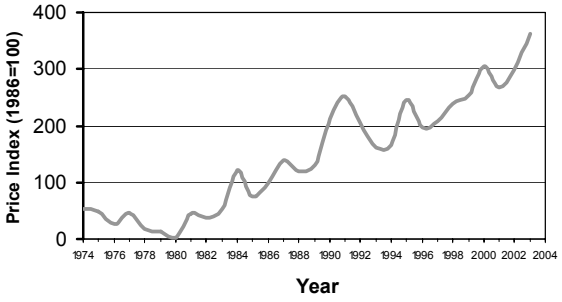
Note: Price index should be treated with caution due to low number of observations.
Source: Authors' calculations based on Department of Finance data

Chart 3-5b
Community District 2
(Hunts Point / Longwood)
2-4 Family Homes



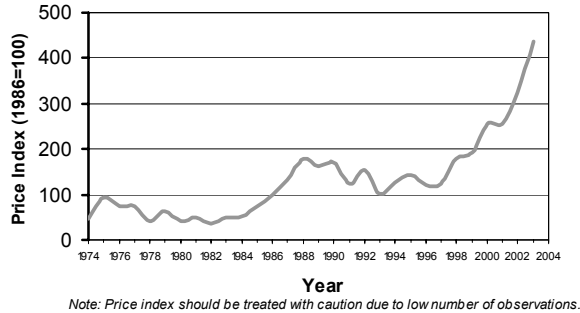
Note: Price index should be treated with caution due to low number of observations.
Source: Authors' calculations based on Department of Finance data

Chart 3-5c
Community District 3
(Morrisania / Crotona)
2-4 Family Homes



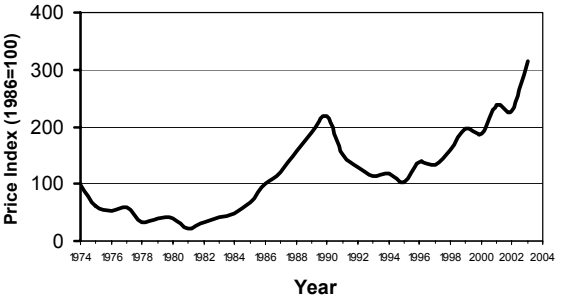
Note: Price index should be treated with caution due to low number of observations.
Source: Authors' calculations based on Department of Finance data

Chart 3-5d
Community District 4
(Highbridge / Concourse)
5+ Unit Residential Buildings



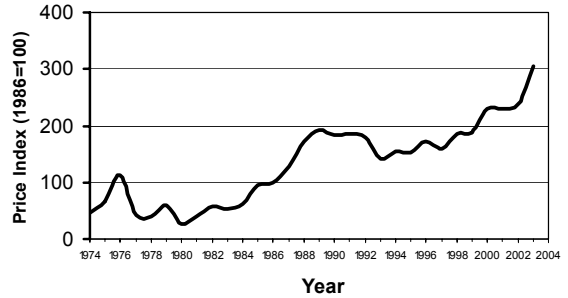
Note: Price index should be treated with caution due to low number of observations.
Source: Authors' calculations based on Department of Finance data

Chart 3-5e
Community District 5
(Fordham / University Heights)
5+ Unit Residential Buildings



Source: Authors' calculations based on Department of Finance data

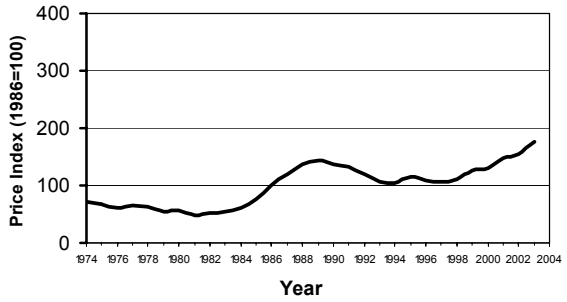
Chart 3-5f
Community District 6
(Belmont / East Tremont)
2-4 Family Homes



Source: Authors' calculations based on Department of Finance data

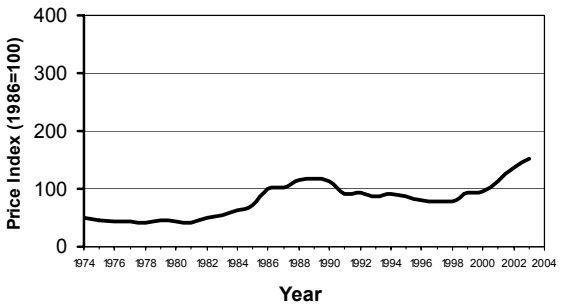
Repeat Sales Indices for Bronx Community Districts (continued)

Chart 3-5g
Community District 7
(Kingsbridge Heights / Bedford)
2-4 Family Homes



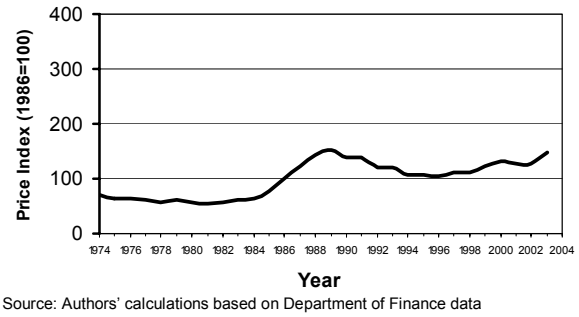
Source: Authors' calculations based on Department of Finance data

Chart 3-5h
Community District 8
(Riverdale / Fieldstone)
Single Family Homes



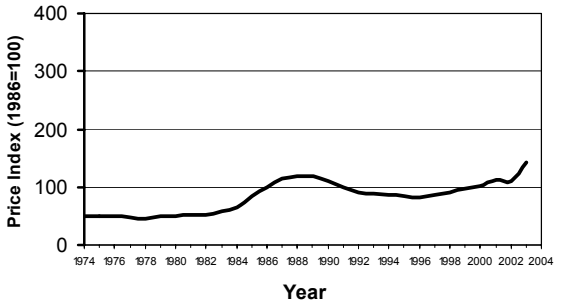
Source: Authors' calculations based on Department of Finance data

Chart 3-5i
Community District 9
(Parkchester / Soundview)
2-4 Family Homes



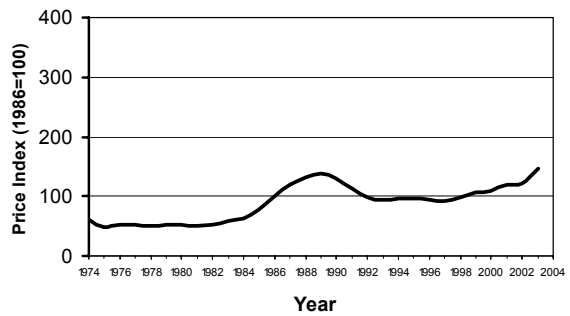
Source: Authors' calculations based on Department of Finance data

Chart 3-5j
Community District 10
(Throgs Neck / Co-op City)
Single Family Homes



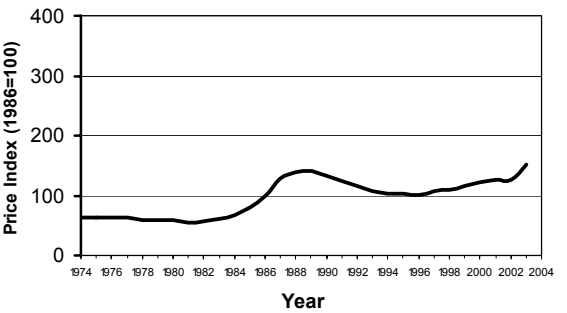
Source: Authors' calculations based on Department of Finance data

Chart 3-5k
Community District 11
(Morris Park / Bronxdale)
2-4 Family Homes



Source: Authors' calculations based on Department of Finance data

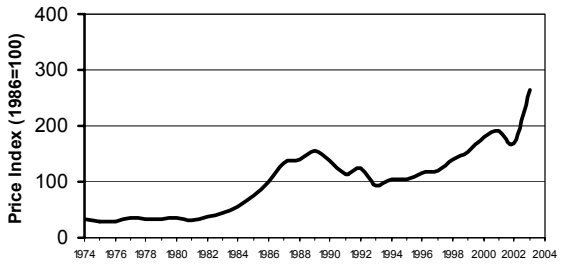
Chart 3-5l
Community District 12
(Williamsbridge / Baychester)
2-4 Family Homes



Source: Authors' calculations based on Department of Finance data

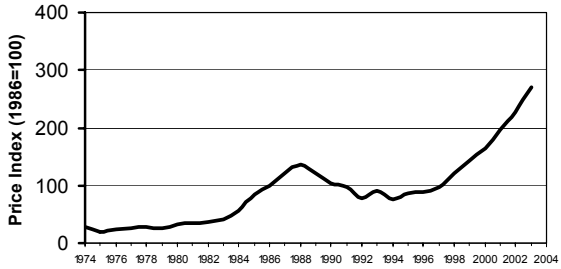
Repeat Sales Indices for Brooklyn Community Districts (continued on next page)

Chart 3-6a
Community District 1
(Greenpoint / Williamsburg)
2-4 Family Homes



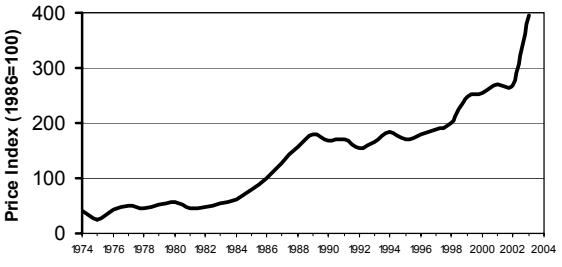
Source: Authors' calculations based on Department of Finance data

Chart 3-6b
Community District 2
(Fort Green / Brooklyn Heights)
2-4 Family Homes



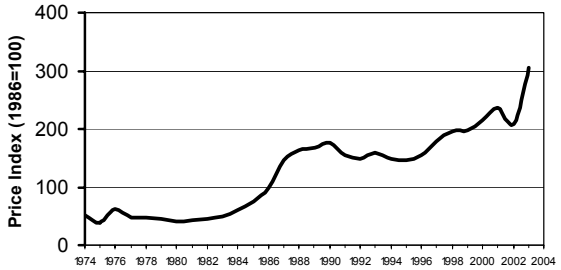
Source: Authors' calculations based on Department of Finance data

Chart 3-6c
Community District 3
(Bedford Stuyvesant)
2-4 Family Homes



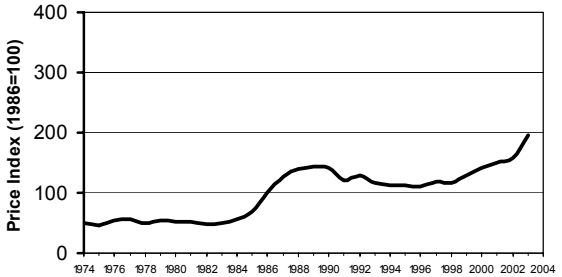
Source: Authors' calculations based on Department of Finance data

Chart 3-6d
Community District 4
(Bushwick)
2-4 Family Homes



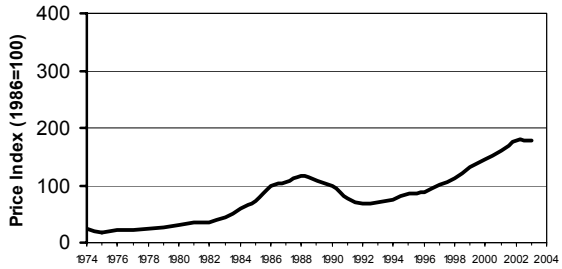
Source: Authors' calculations based on Department of Finance data

Chart 3-6e
Community District 5
(East New York / Starrett City)
2-4 Family Homes



Source: Authors' calculations based on Department of Finance data

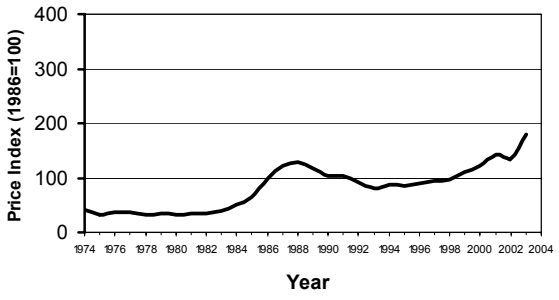
Chart 3-6f
Community District 6
(Park Slope / Carroll Gardens)
2-4 Family Homes



Source: Authors' calculations based on Department of Finance data

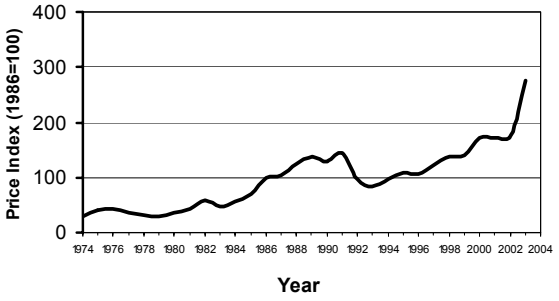
Repeat Sales Indices for Brooklyn Community Districts
(continued on next page)

Chart 3-6g
Community District 7
(Sunset Park)
2-4 Family Homes



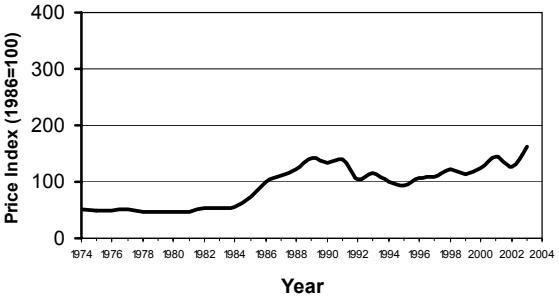
Source: Authors' calculations based on Department of Finance data

Chart 3-6h
Community District 8
(Crown Heights)
2-4 Family Homes



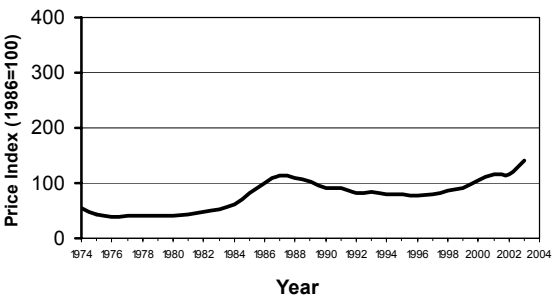
Source: Authors' calculations based on Department of Finance data

Chart 3-6i
Community District 9
(South Crown Heights / Prospect)
2-4 Family Homes



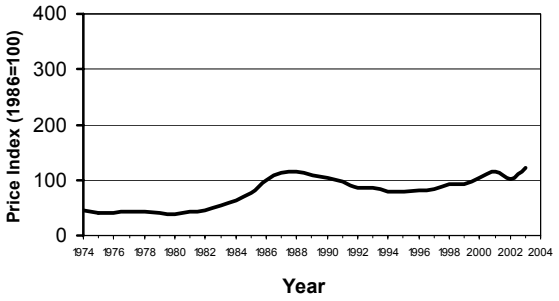
Source: Authors' calculations based on Department of Finance data

Chart 3-6j
Community District 10
(Bay Ridge / Dyker Heights)
2-4 Family Homes



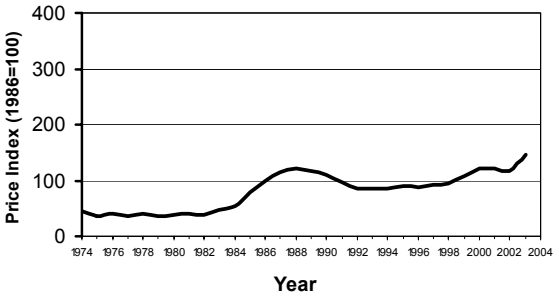
Source: Authors' calculations based on Department of Finance data

Chart 3-6k
Community District 11
(Bensonhurst)
2-4 Family Homes



Source: Authors' calculations based on Department of Finance data

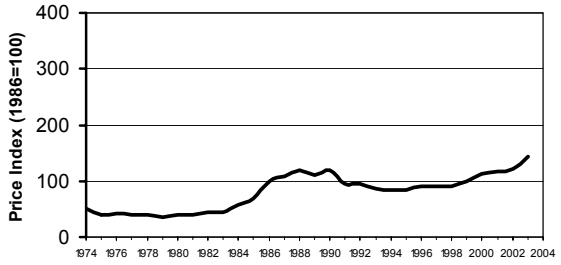
Chart 3-6l
Community District 12
(Borough Park)
2-4 Family Homes



Source: Authors' calculations based on Department of Finance data

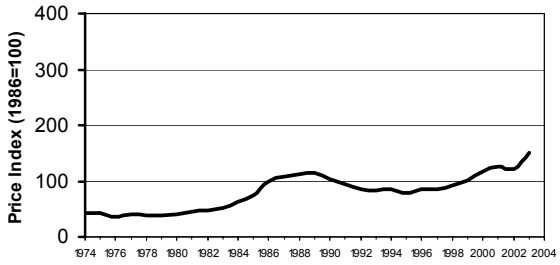
Repeat Sales Indices for Brooklyn Community Districts (continued)

Chart 3-6m
Community District 13
(Coney Island)
2-4 Family Homes



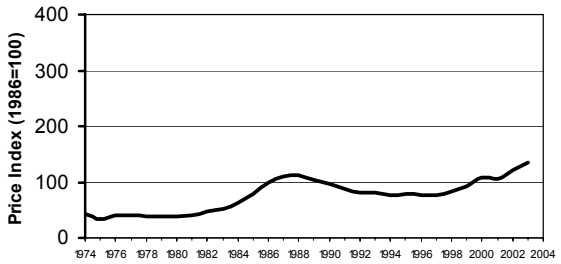
Source: Authors' calculations based on Department of Finance data

Chart 3-6n
Community District 14
(Flatbush / Midwood)
Single Family Homes



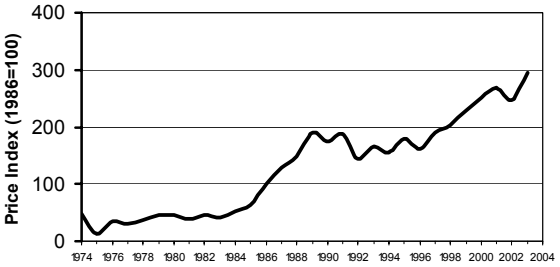
Source: Authors' calculations based on Department of Finance data

Chart 3-6o
Community District 15
(Sheepshead Bay)
2-4 Family Homes



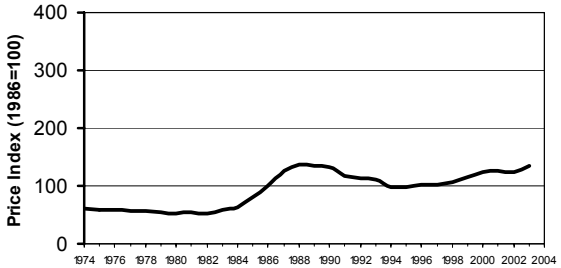
Source: Authors' calculations based on Department of Finance data

Chart 3-6p
Community District 16
(Brownsville)
2-4 Family Homes



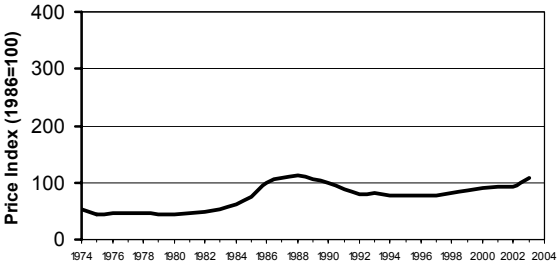
Source: Authors' calculations based on Department of Finance data

Chart 3-6q
Community District 17
(East Flatbush)
2-4 Family Homes



Source: Authors' calculations based on Department of Finance data

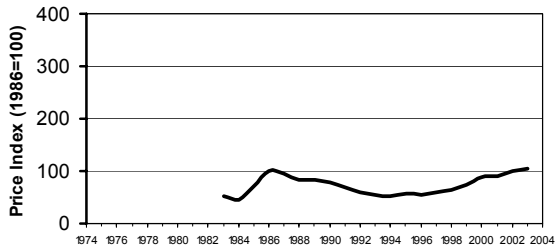
Chart 3-6r
Community District 18
(Flatlands / Canarsie)
2-4 Family Homes



Source: Authors' calculations based on Department of Finance data

Repeat Sales Indices for Manhattan Community Districts (continued on next page)

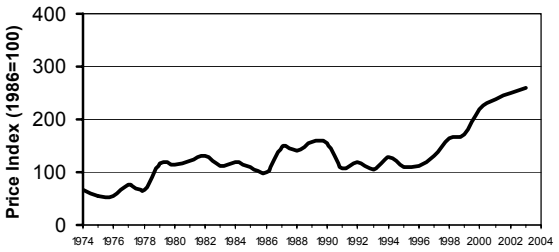
Chart 3-7a
Community District 1
(Financial District)
Condominiums



Note: Price index of 1985 has been interpolated due to low number of observations. There is not enough data to estimate the price index prior to 1983.

Source: Authors' calculations based on Department of Finance data

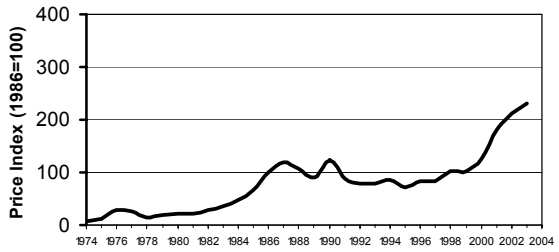
Chart 3-7b
Community District 2
(Greenwich Village / Soho)
Condominiums



Note: Price indices of 1981 and 1985 have been interpolated due to low number of observations.

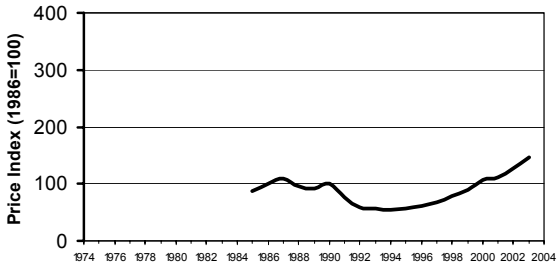
Source: Authors' calculations based on Department of Finance data

Chart 3-7c
Community District 3
(Lower East Side / Chinatown)
5+ Unit Residential Buildings



Source: Authors' calculations based on Department of Finance data

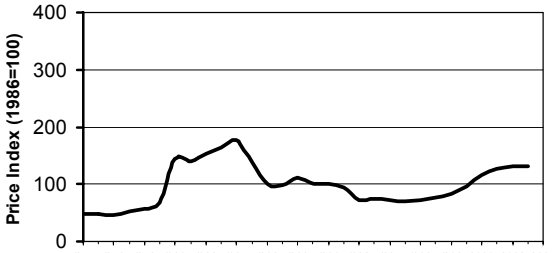
Chart 3-7d
Community District 4
(Clinton / Chelsea)
Condominiums



Note: There is not enough data to estimate the price index prior to 1985.

Source: Authors' calculations based on Department of Finance data

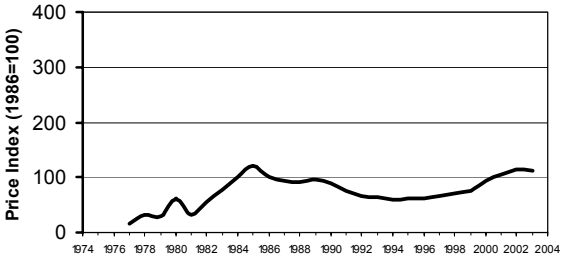
Chart 3-7e
Community District 5
(Midtown)
Condominiums



Note: Price indices of 1975, 1982, 1983, and 1985 have been interpolated due to low number of observations.

Source: Authors' calculations based on Department of Finance data

Chart 3-7f
Community District 6
(Stuyvesant Town / Turtle Bay)
Condominiums

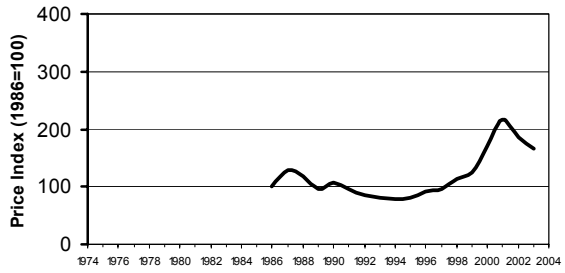


Note: Price indices of 1982 and 1983 have been interpolated due to low number of observations.There is not enough data to estimate the price index prior to 1977.

Source: Authors' calculations based on Department of Finance data

Repeat Sales Indices for Manhattan Community Districts (continued)

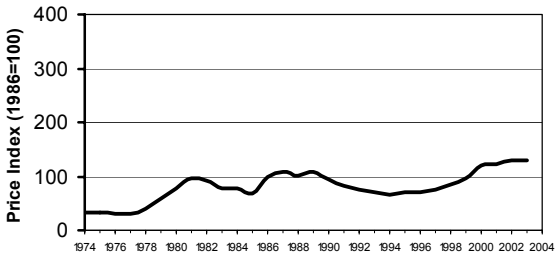
Chart 3-7g
Community District 7
(Upper West Side)
Condominiums



Note: Price index of 2000 has been interpolated due to low number of observations. There is not enough data to estimate the price index prior to 1986.

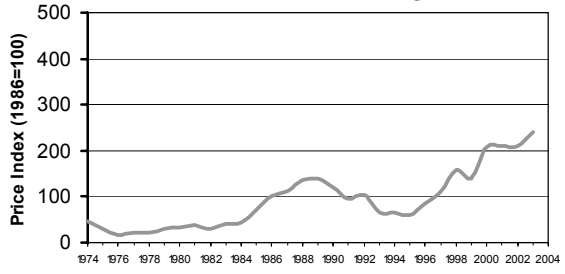
Source: Authors' calculations based on Department of Finance data

Chart 3-7h
Community District 8
(Upper East Side)
Condominiums



Source: Authors' calculations based on Department of Finance data

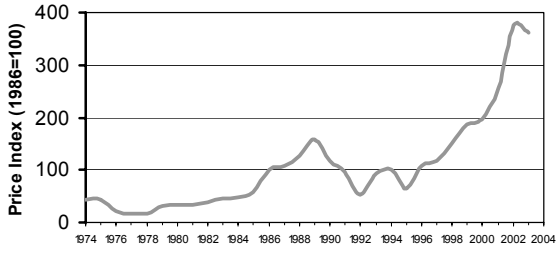
Chart 3-7i
Community District 9
(Morningside Heights / Hamilton)
5+ Unit Residential Buildings



Notes: Price index for 1975 has been interpolated due to low number of observations. Price index should be treated with caution due to low number of observations.

Source: Authors' calculations based on Department of Finance data

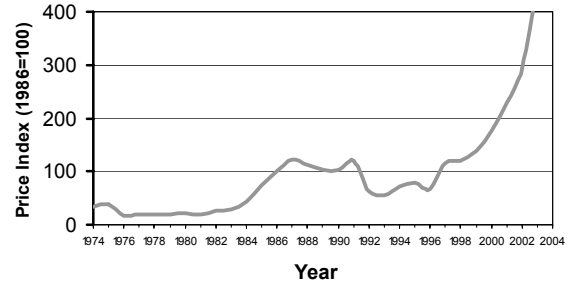
Chart 3-7j
Community District 10
(Central Harlem)
5+ Unit Residential Buildings



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

Source: Authors' calculations based on Department of Finance data

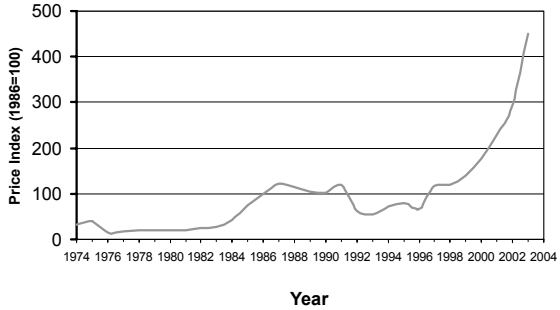
Chart 3-7k
Community District 11
(East Harlem)
5+ Unit Residential Buildings



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

Source: Authors' calculations based on Department of Finance data

Chart 3-7k
Community District 11
(East Harlem)
5+ Unit Residential Buildings

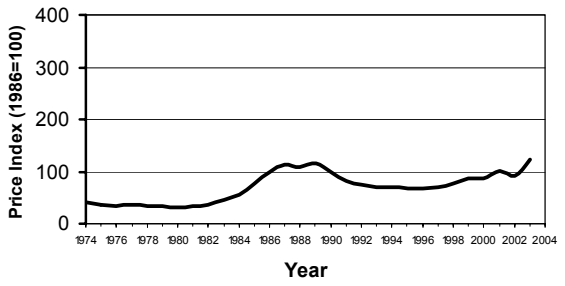


Note: Price index should be treated with caution due to low number of observations.

Source: Authors' calculations based on Department of Finance data

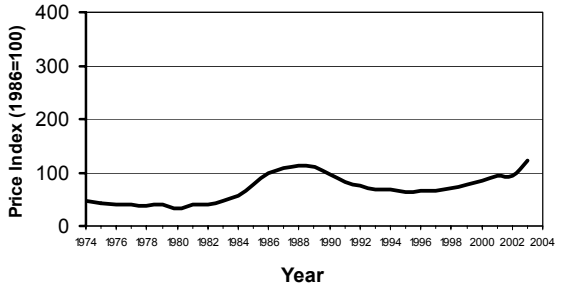
Repeat Sales Indices for Queens Community Districts
(continued on next page)

Chart 3-8a
Community District 1
(Astoria)
2-4 Family Homes



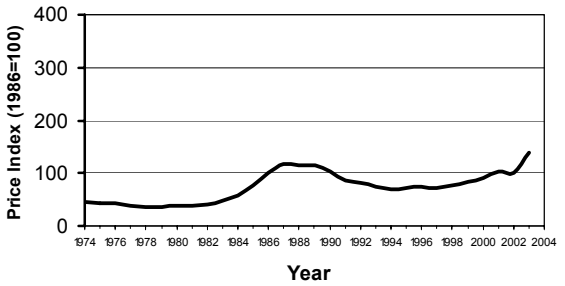
Source: Authors' calculations based on Department of Finance data

Chart 3-8b
Community District 2
(Woodside / Sunnyside)
2-4 Family Homes



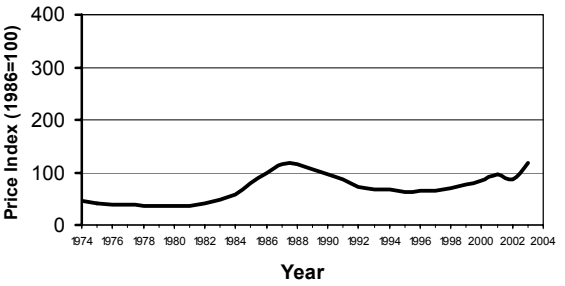
Source: Authors' calculations based on Department of Finance data

Chart 3-8c
Community District 3
(Jackson Heights)
2-4 Family Homes



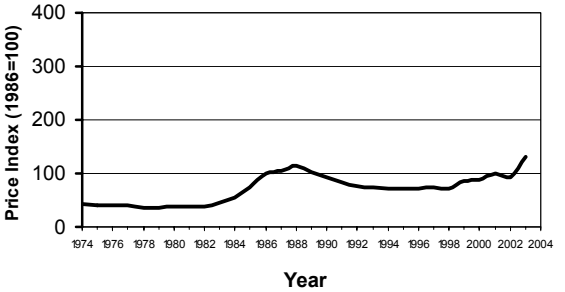
Source: Authors' calculations based on Department of Finance data

Chart 3-8d
Community District 4
(Elmhurst / Crotona)
2-4 Family Homes



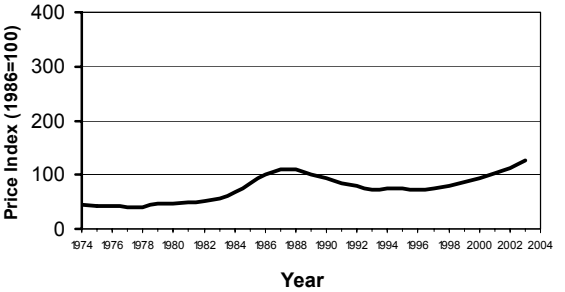
Source: Authors' calculations based on Department of Finance data

Chart 3-8e
Community District 5
(Ridgewood / Maspeth)
2-4 Family Homes



Source: Authors' calculations based on Department of Finance data

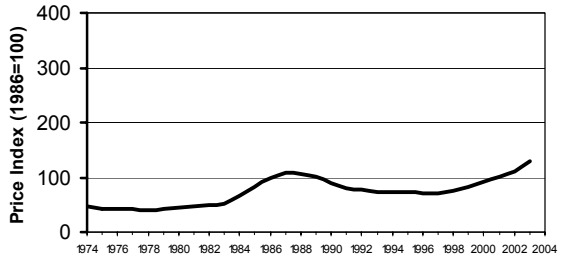
Chart 3-8f
Community District 6
(Rego Park / Forest Hills)
Single Family Homes



Source: Authors' calculations based on Department of Finance data

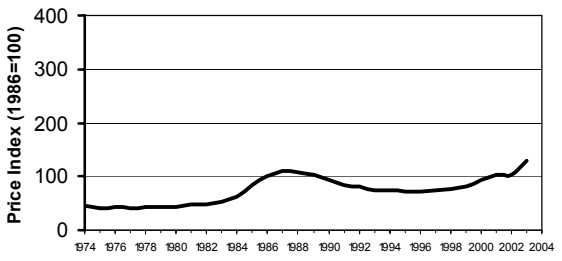
Repeat Sales Indices for Queens Community Districts (continued on next page)

Chart 3-8g
Community District 7
(Flushing / Whitestone)
Single Family Homes



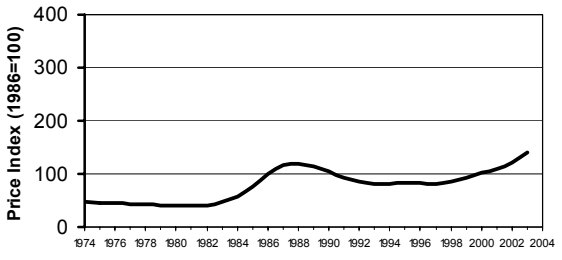
Source: Authors' calculations based on Department of Finance data

Chart 3-8h
Community District 8
(Hillcrest / Fresh Meadows)
Single Family Homes



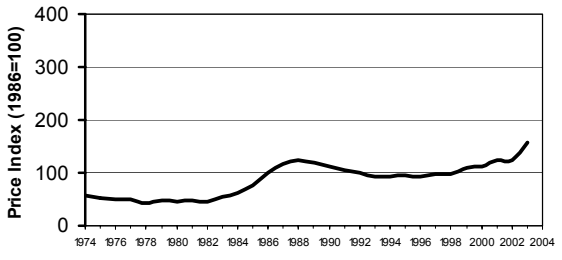
Source: Authors' calculations based on Department of Finance data

Chart 3-8i
Community District 9
(Ozone Park / Woodhaven)
2-4 Family Homes



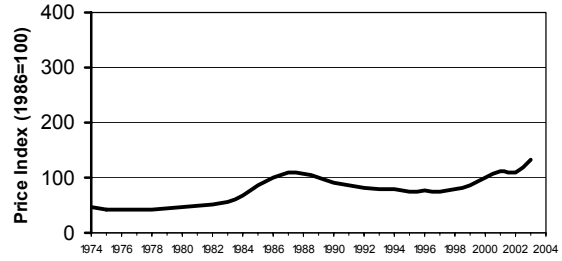
Source: Authors' calculations based on Department of Finance data

Chart 3-8j
Community District 10
(S. Ozone Park / Howard Beach)
Single Family Homes



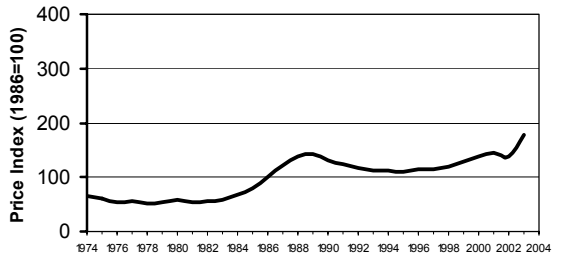
Source: Authors' calculations based on Department of Finance data

Chart 3-8k
Community District 11
(Bayside / Little Neck)
Single Family Homes



Source: Authors' calculations based on Department of Finance data

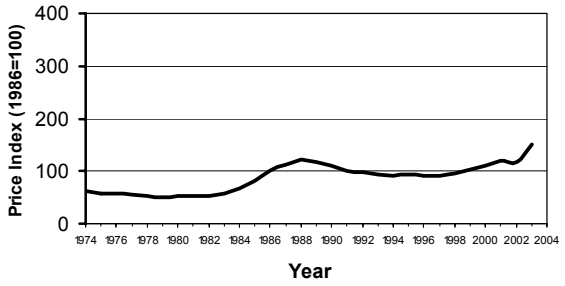
Chart 3-8l
Community District 12
(Jamaica / Hollis)
Single Family Homes



Source: Authors' calculations based on Department of Finance data

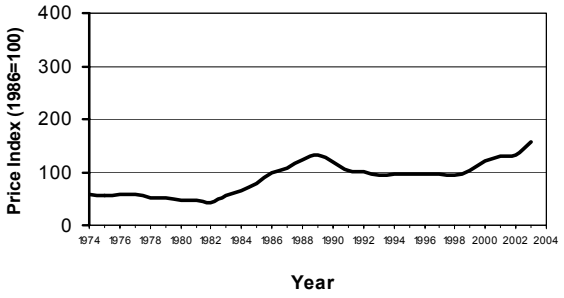
Repeat Sales Indices for Queens Community Districts (continued)

Chart 3-8m
Community District 13
(Queens Village)
Single Family Homes



Source: Authors' calculations based on Department of Finance data

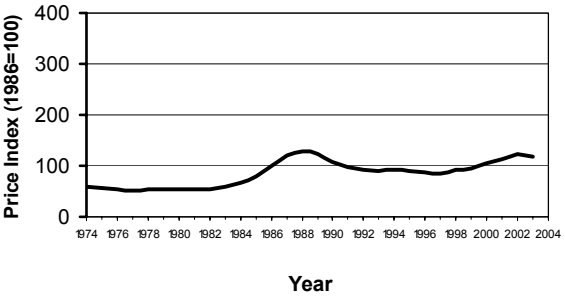
Chart 3-8n
Community District 14
(Rockaway / Broad Channel)
2-4 Family Homes



Source: Authors' calculations based on Department of Finance data

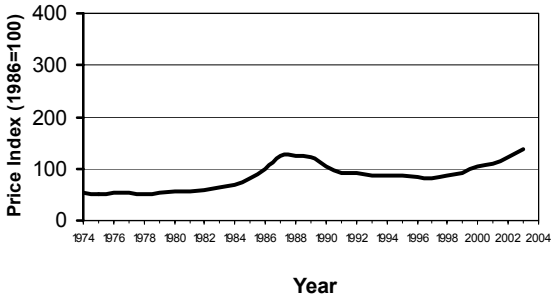
Repeat Sales Indices for Staten Island Community Districts

Chart 3-9a
Community District 1
(St. George / Stapleton)
Single Family Homes



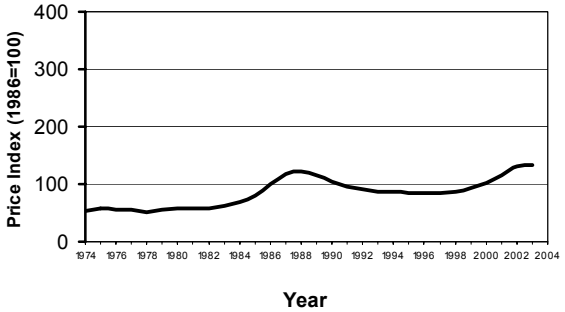
Source: Authors' calculations based on Department of Finance data

Chart 3-9b
Community District 2
(S. Beach / Willowbrook)
Single Family Homes



Source: Authors' calculations based on Department of Finance data

Chart 3-9c
Community District 3
(Tottenville / Great Kills)
Single Family Homes



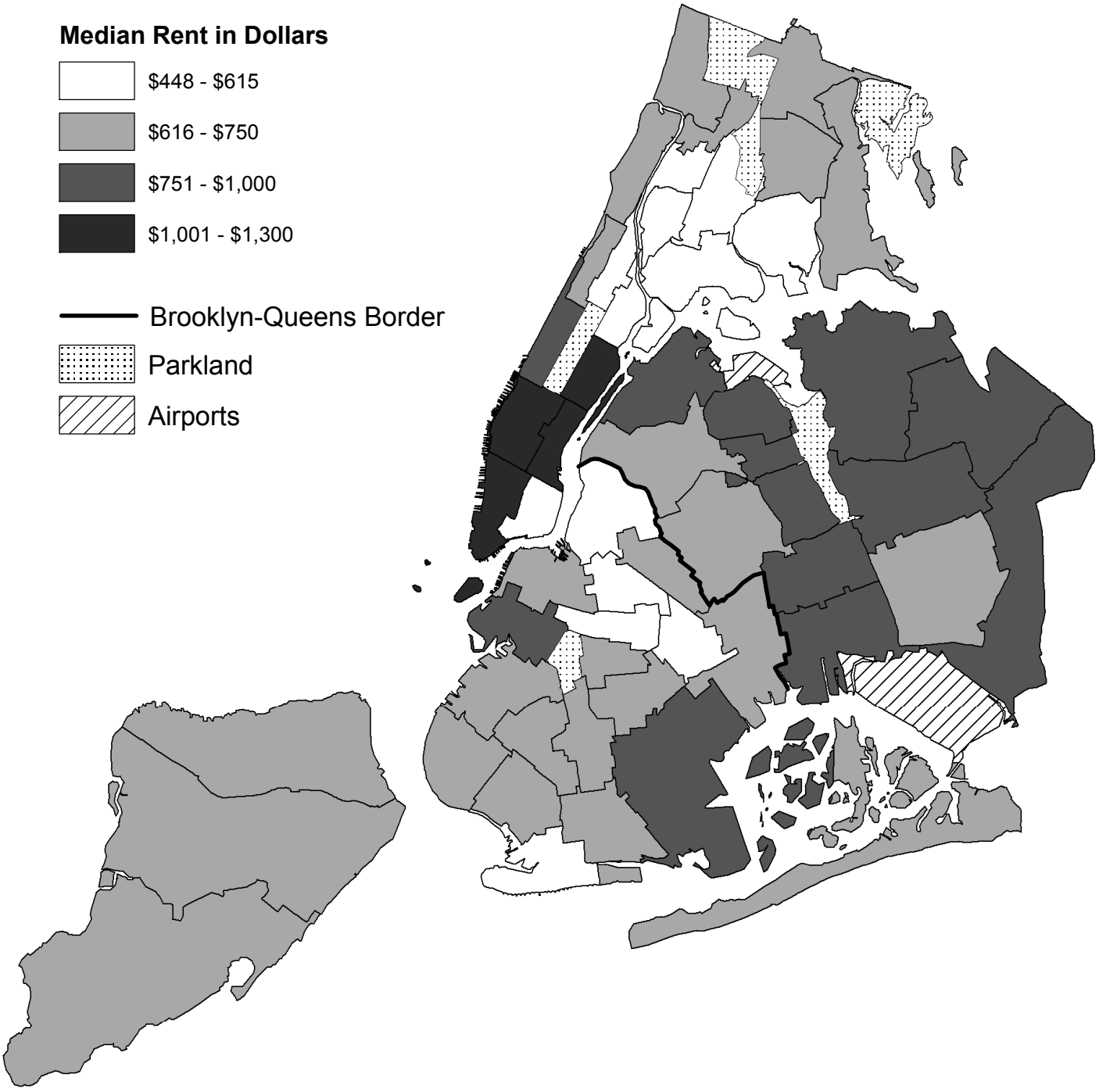
Source: Authors' calculations based on Department of Finance data

Neighborhood Table 3-1
Median Monthly Rent in New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999*	2002
Bronx	101 Mott Haven/Hunts Point	$395	$448
Bronx	102 Morrisania/Belmont	$511	$500
Bronx	103 Highbridge/South Concourse	$565	$615
Bronx	104 University Heights/Fordham	$592	$578
Bronx	105 Kingsbridge Heights/Mosholu	$603	$675
Bronx	106 Riverdale/Kingsbridge	$646	$716
Bronx	107 Soundview/Parkchester	$619	$600
Bronx	108 Throgs Neck/Co-op City	$646	$650
Bronx	109 Pelham Parkway	$610	$676
Bronx	110 Williamsbridge/Baychester	$700	$691
Brooklyn	201 Williamsburg/Greenpoint	$570	$568
Brooklyn	202 Brooklyn Heights/Fort Greene	$688	$736
Brooklyn	203 Bedford Stuyvesant	$533	$500
Brooklyn	204 Bushwick	$538	$650
Brooklyn	205 East New York/Starrett City	$646	$630
Brooklyn	206 Park Slope/Carroll Gardens	$700	$900
Brooklyn	207 Sunset Park	$700	$750
Brooklyn	208 North Crown Heights/Prospect Heights	$592	$600
Brooklyn	209 South Crown Heights	$644	$700
Brooklyn	210 Bay Ridge	$727	$750
Brooklyn	211 Bensonhurst	$721	$700
Brooklyn	212 Borough Park	$753	$725
Brooklyn	213 Coney Island	$625	$525
Brooklyn	214 Flatbush	$700	$700
Brooklyn	215 Sheepshead Bay/Gravesend	$673	$750
Brooklyn	216 Brownsville/Ocean Hill	$527	$555
Brooklyn	217 East Flatbush	$700	$700
Brooklyn	218 Flatlands/Canarsie	$753	$800
Manhattan	301 Greenwich Village/Financial District	$1,079	$1,297
Manhattan	302 Lower East Side/Chinatown	$484	$600
Manhattan	303 Chelsea/Clinton/Midtown	$1,076	$1,200
Manhattan	304 Stuyvesant Town/Turtle-Bay	$1,184	$1,187
Manhattan	305 Upper West Side	$861	$950
Manhattan	306 Upper East Side	$1,254	$1,300
Manhattan	307 Morningside Heights/Hamilton Heights	$646	$660
Manhattan	308 Central Harlem	$443	$500
Manhattan	309 East Harlem	$441	$495
Manhattan	310 Washington Heights/Inwood	$646	$625
Queens	401 Astoria	$721	$775
Queens	402 Sunnyside/Woodside	$727	$705
Queens	403 Jackson Heights	$797	$800
Queens	404 Elmhurst/Corona	$742	$800
Queens	405 Middle Village/Ridgewood	$646	$750
Queens	406 Rego Park/Forest Hills	$809	$850
Queens	407 Flushing/Whitestone	$807	$820
Queens	408 Hillcrest/Fresh Meadows	$753	$790
Queens	409 Kew Gardens/Woodhaven	$780	$800
Queens	410 South Ozone Park/Howard Beach	$807	$800
Queens	411 Bayside/Little Neck	$807	$1,000
Queens	412 Jamaica	$666	$695
Queens	413 Queens Village	$807	$800
Queens	414 Rockaways	$591	$650
Staten Island	501 North Shore	$646	$750
Staten Island	502 Mid-Island	$700	$650
Staten Island	503 South Shore	$673	$725
Total	**New York City**	**$689**	**$700**

Source: New York City Housing and Vacancy Survey
** 1999 Data has been adjusted for inflation.*

Map 3-1
Median Monthly Rent in
New York City Sub-borough Areas, 2002

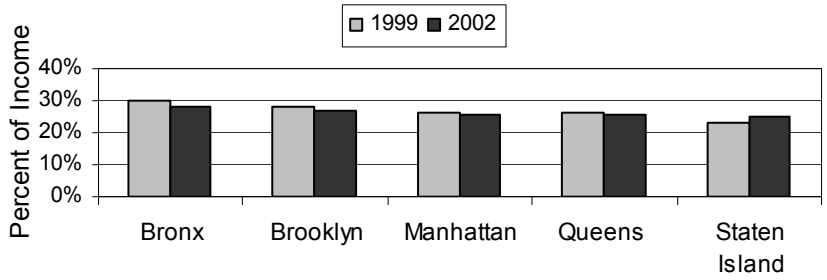


Source: NYC Housing and Vacancy Survey

Chapter 4. Housing Affordability

Affordability is a major housing problem for many New Yorkers. Several indicators of housing affordability are available from the New York City Housing and Vacancy Survey.[1] The median New York City renter spent 26.5% of his or her income on rent in 2002 (Borough Table 4-1). Renters in the Bronx spent the largest share of their income on rent (28.4%) and renters in Staten Island spent the least (24.9%). Among New York City sub-borough areas, renters spent the highest percentage of income on rent in Highbridge/ South Concourse (34.2%), Kingsbridge Heights/Mosholu (34.2%), University Heights/ Fordham (32.2%), and Morrisania/Belmont (31.4%) in the Bronx, and Staten Island's Mid-Island (30.6%). Renters spent the lowest percentages of their incomes on rent in

Chart 4-1 Median Percent of Income Spent on Rent, 1999 and 2002



Source: New York City Housing and Vacancy Survey

Exhibit 4-1 Highest and Lowest Median Percent of Income Spent on Rent, 2002

Highest:		
Bronx	Highbridge/South Concourse	34.2%
Bronx	Kingsbridge Heights/Mosholu	34.2%
Bronx	University Heights/Fordham	32.2%
Bronx	Morrisania/Belmont	31.4%
Staten Island	Mid-Island	30.6%
Lowest:		
Queens	Queens Village	22.0%
Bronx	Riverdale/Kingsbridge	22.2%
Manhattan	Upper West Side	22.2%
Staten Island	South Shore	22.3%
Brooklyn	Bay Ridge	22.7%

Source: New York City Housing and Vacancy Survey

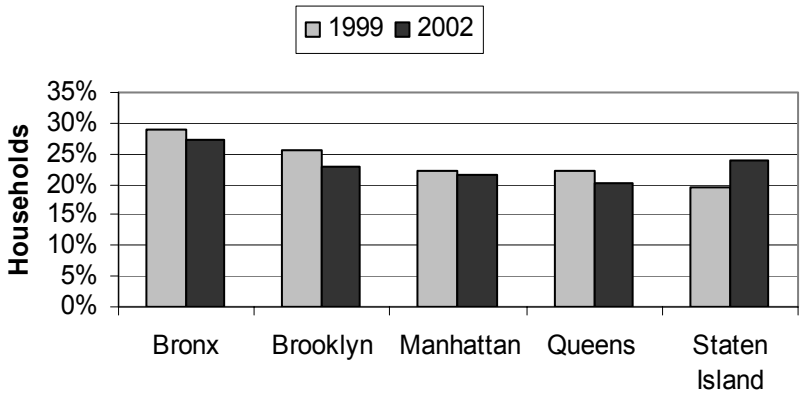
Borough Table 4-1 Indicators of Housing Affordability, 1999 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Percent of All Households with a Severe Housing Affordability or Quality Problem						
1999	26.5%	22.1%	19.6%	16.3%	9.9%	19.9%
2002	24.8%	19.0%	17.3%	13.7%	12.4%	17.8%
Percent of Households with Rent Greater than 50% of Income						
1999	29.1%	25.5%	22.2%	22.0%	19.4%	24.3%
2002	27.2%	22.9%	21.4%	20.0%	23.8%	22.7%
Percent of Owner Households with Housing Costs Greater than 60% of Income						
1999	11.3%	12.9%	12.4%	11.9%	5.6%	11.5%
2002	20.0%	15.2%	12.3%	14.8%	10.0%	14.3%
Median Percent of Household Income Spent on Rent						
1999	30.2%	28.2%	26.1%	26.2%	23.0%	27.4%
2002	28.4%	27.0%	25.7%	25.4%	24.9%	26.5%

Source: New York City Housing and Vacancy Survey

[1]Note that all data from the HVS are estimates based on a sample and are subject to potential sampling errors, particularly for small areas and for changes over time. See Data and Methods Section for details.

Chart 4-2 Percent of Households with Rent Greater than 50% of Income, 1999 and 2002



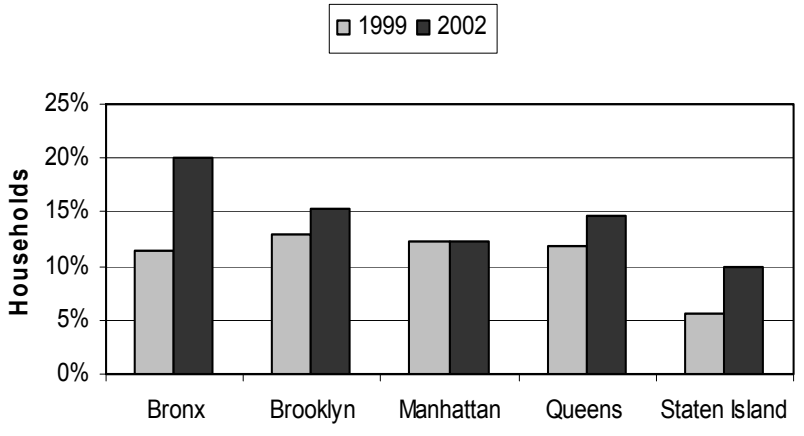
Source: New York City Housing and Vacancy Survey

Exhibit 4-2 Highest and Lowest Percent of Households with Rent Greater than 50% of Income, 2002

Highest:		
Bronx	Kingsbridge Heights/Mosholu	35.4%
Bronx	University Heights/Fordham	34.7%
Bronx	Highbridge/South Concourse	33.4%
Brooklyn	Bensonhurst	31.7%
Brooklyn	Flatbush	30.1%
Lowest:		
Queens	Queens Village	13.3%
Queens	Jamaica	15.1%
Queens	Rockaways	15.1%
Manhattan	Upper East Side	15.3%
Queens	Astoria	16.6%

Source: New York City Housing and Vacancy Survey

Chart 4-3 Percent of Homeowners with Housing Costs Greater than 60% of Income, 1999 and 2002

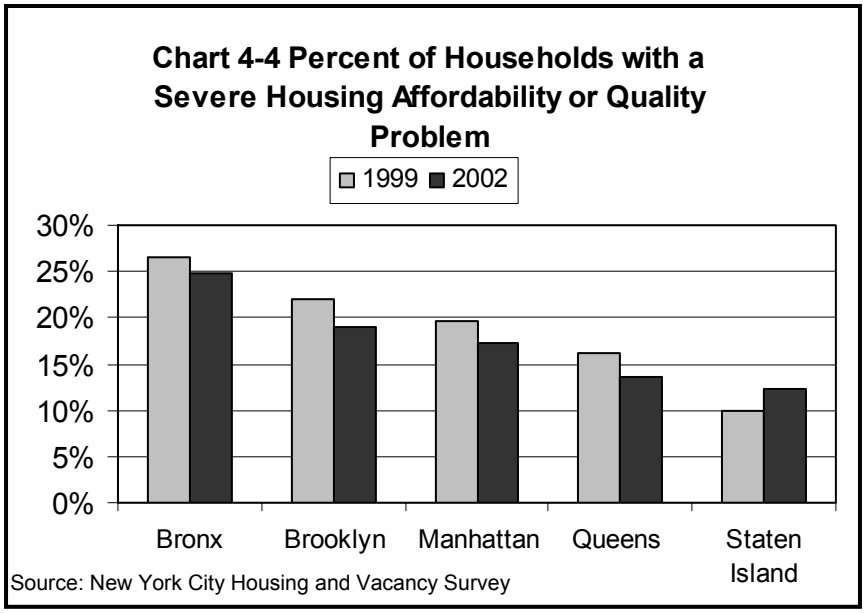


Source: New York City Housing and Vacancy Survey

Queens Village in Queens (22.0%), Riverdale/ Kingsbridge in the Bronx (22.2%), Manhattan's Upper West Side (22.2%), Staten Island's South Shore (22.3%) and Bay Ridge in Brooklyn (22.7%) (Exhibit 4-1).

According to the HVS, in 2002 about 18% of New York City households had a severe housing problem of some kind, either housing affordability or housing quality (Borough Table 4-1). For renters, a severe housing affordability problem is defined as spending 50% or more of household income for rent. For homeowners, a severe housing affordability problem is defined as spending 60% or more of household income on housing costs. A severe housing quality problem is defined either as living in dilapidated housing or living in housing with five or more maintenance problems. (The HVS measures seven possible maintenance problems — heating equipment breakdowns; additional heat required; rodent infestation; cracks/holes in walls, ceilings or floors; broken plaster or peeling paint larger than 8 ½ x 11 inches; toilet breakdowns; or water leaking from outside the unit.) For all boroughs except Staten Island, this percentage declined since 1999. The Bronx has the highest percentage of households with a severe housing problem, 24.8%, while Staten Island has the lowest, 12.4%. Otherwise, the percentages of households with a severe housing problem range from 13.7% to 19.0% for Queens, Manhattan and Brooklyn.

The sub-borough areas with the highest percent-



age of renters spending 50% or more of income for rent are Kingsbridge Heights/Mosholu, University Heights/Fordham and Highbridge/South Concourse in the Bronx, and Bensonhurst and Flatbush in Brooklyn (Exhibit 4-2). Roughly one third of renters in these areas pay half or more of their income for rent. At the other end of the spectrum, the sub-borough areas with the lowest percent of renters paying 50% of income or more for rent are Queens Village, Jamaica, the Rockaways, and Astoria in Queens, and Manhattan's Upper East Side. Only about one in seven renters in these areas has a severe rent burden.

In 2002, 22.7% of New York renter households had a severe rent burden (Borough Table 4-1). The Bronx had the largest percentage of renters with severe rent-to-income burdens (27.2%) while Queens had the smallest (20.0%). Staten Island, Brooklyn, and Manhattan fell in the middle with respect to the percentage of renters with severe rent burdens (23.8%, 22.9% and 21.4%, respectively).

Borough Table 4-2 Households Spending 50% or More of Income for Rent by Housing Type, 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Rent Controlled	24.7%	38.4%	19.8%	31.0%	N/A	27.3%
Rent Stabilized	30.6%	24.3%	20.9%	19.4%	23.8%	23.6%
Public Housing	11.1%	15.3%	16.9%	17.9%	24.5%	15.1%
City Owned (*In-Rem*)	11.9%	22.2%	13.3%	0.0%	0.0%	14.7%
Rent Regulated (Other)	27.8%	30.7%	25.4%	25.2%	48.0%	28.0%
Unregulated	27.8%	20.9%	26.0%	19.6%	20.8%	21.9%

Source: New York City Housing and Vacancy Survey

Borough Table 4-3 Homeowners Spending 60% or More of Income for Housing by Housing Type, 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Conventional Ownership	22.0%	17.3%	31.4%	15.6%	10.6%	15.9%
Cooperative Apartments	16.4%	4.5%	11.9%	4.9%	0.0%	9.0%
Mitchell-Lama Cooperatives	0.0%	0.0%	0.0%	N/A	N/A	0.0%
Condominiums	18.0%	4.4%	13.1%	30.3%	5.0%	15.0%

Source: New York City Housing and Vacancy Survey

Among sub-borough areas, the highest percentages of owners with severe housing affordability problems are found in three Bronx neighborhoods — Mott Haven/Hunts Point, University Heights/Fordham, and Kingsbridge Heights/ Mosholu — and two Brooklyn neighborhoods – Bushwick and Bedford Stuyvesant. The lowest percentages of severe housing problems are found in Brooklyn's Williamsburg/ Greenpoint and Sheepshead Bay/Gravesend, Manhattan's East Harlem, and the Rockaways and Bayside/Little Neck in Queens (Exhibit 4-3).

Despite being protected by rent regulation, tenants of rent regulated apartments have the highest rent burdens in the City (Borough Table 4-2). Just under one in four rent stabilized tenants pays more than half of his or her income in rent; the proportions for rent controlled and other regulated tenants (27.3% and 28.0%, respectively) are even higher. The lowest incidence of severe rent burdens are experienced by public housing tenants (15.1%) followed by tenants in the unregulated rental market (21.9%).

In contrast, a smaller percentage of households who own their homes pay more than 60% percent of their income for housing costs —14.3% — in 2002. (Housing costs include mortgage payments, condominium fees, property taxes, and utilities.) The Bronx has the largest percentage of such homeowners, 20.0%, and Staten Island has the smallest, 10.0%. The other boroughs lie in the middle: Brooklyn has a 15.2% rate of homeowners with housing costs greater than 60% of their income, Queens has a 14.8% rate, and Manhattan has a 12.3% rate (Borough Table 4-1).

Compared to renters, a relatively small proportion of homeowners allocate extremely large shares of their income for housing costs (Borough Table 4-3). Reflecting the subsidized nature of the developments, a negligible portion of Mitchell-Lama cooperative owners pay more than 60% of

Exhibit 4-3 Highest and Lowest Percent of Owner Households Spending 60% or More of Income for Housing, 2002

Highest:		
Bronx	Mott Haven/Hunts Point	51.3%
Bronx	University Heights/Fordham	48.9%
Brooklyn	Bushwick	37.8%
Brooklyn	Bedford Stuyvesant	37.4%
Bronx	Kingsbridge Heights/Mosholu	34.0%
Lowest:		
Brooklyn	Williamsburg/Greenpoint	0.0%
Manhattan	East Harlem	0.0%
Brooklyn	Sheepshead Bay/Gravesend	2.3%
Queens	Rockaways	3.2%
Queens	Bayside/Little Neck	3.2%

Source: New York City Housing and Vacancy Survey

Exhibit 4-4 Highest and Lowest Percent of Households with a Severe Housing Affordability or Quality Problem, 2002

Highest:		
Bronx	University Heights/Fordham	39.8%
Bronx	Kingsbridge Heights/Mosholu	35.7%
Bronx	Highbridge/South Concourse	35.5%
Bronx	Morrisania/Belmont	30.3%
Bronx	Mott Haven/Hunts Point	27.9%
Lowest:		
Queens	Bayside/Little Neck	7.2%
Staten Island	South Shore	9.2%
Queens	Queens Village	9.3%
Bronx	Throgs Neck/Co-op City	9.4%
Manhattan	Upper East Side	9.8%

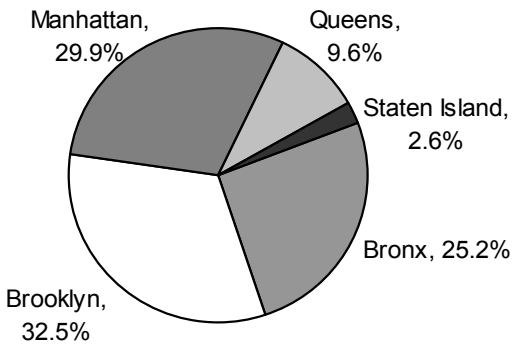
Sources: New York City Housing and Vacancy Survey

Borough Table 4-4 Assisted Housing in the Five Boroughs

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Public Housing Units, 2004	45,787	58,969	54,410	17,393	4,834	181,393
% of Housing Units	9.3%	6.3%	6.8%	2.1%	2.9%	5.7%
Section 8 Voucher Units, 2003	45,267	38,253	16,701	8,563	1,666	110,450
% of Housing Units	9.2%	4.1%	2.1%	1.0%	1.0%	3.4%

Sources: New York City Housing Authority , US Census 2000

Chart 4-5 Public Housing Units in the Five Boroughs, 2004



Source: New York City Housing Authority

Exhibit 4-5 Largest Number of Assisted Housing Units

Public Housing (2004):		
Manhattan	East Harlem	15,746
Manhattan	Lower East Side/Chinatown	14,634
Bronx	Mott Haven/Melrose	12,055
Brooklyn	Brownsville	9,064
Manhattan	Central Harlem	8,980
Section 8 Voucher Units (2003):		
Bronx	Fordham/University Heights	7,923
Bronx	Kingsbridge Heights/Bedford	7,682
Bronx	Highbridge/Concourse	6,867
Manhattan	Washington Heights/Inwood	5,180
Bronx	Parkchester/Soundview	5,090

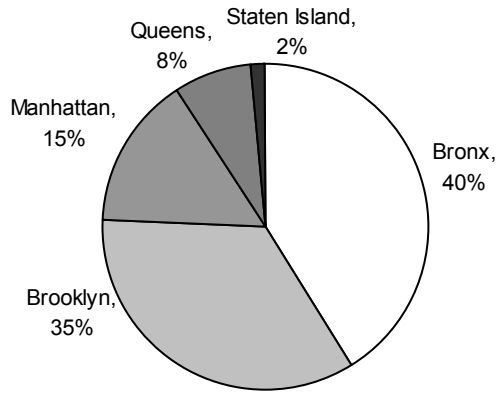
Sources: New York City Housing Authority

their income for housing. The incidence of severe housing cost burden ranges from 9% to 16% for the remaining three terms of ownership, conventional, cooperative and condominium.

Housing assistance programs help to ease the housing affordability problem in New York City. Two of the largest assisted housing programs are Public Housing and the Section 8 Voucher Program. According to the New York City Housing Authority, in 2004 there were 181,393 public housing units in the City, which is 5.7% of citywide units (Borough Table 4-4). Brooklyn contained the largest number of these units (58,969, or 6.3% of Brooklyn units), followed by Manhattan (54,410, 6.8%), the Bronx (45,787, 9.3%), Queens (17,393, 2.1%) and Staten Island (4,834, 2.9%).

Public housing units are fairly concentrated in a few Community Districts (Exhibit 4-5). Manhattan's East Harlem contains the most units, 15,746. The Lower East Side/Chinatown District contains 14,634 public housing units, followed by Mott Haven/Melrose in the Bronx with 12,055, Brownsville in Brooklyn with 9,064, and Central Harlem in Manhattan with 8,980.

Chart 4-6 Section 8 Voucher Units in the Five Boroughs, 2003



Source: US Department of Housing and Urban Development

Exhibit 4-6 Highest Share of Assisted Housing Units as Percent of the Total Housing Stock

Public Housing (2004):		
Bronx	Mott Haven/Melrose	39.1%
Manhattan	East Harlem	34.3%
Bronx	Morrisania/Crotona	32.2%
Brooklyn	Brownsville	29.6%
Manhattan	Lower East Side/Chinatown	20.1%
Section 8 Voucher Units (2003):		
Bronx	Fordham/University Heights	19.1%
Bronx	Belmont/East Tremont	18.3%
Bronx	Kingsbridge Heights/Bedford	15.3%
Bronx	Highbridge/Concourse	14.3%
Bronx	Hunts Point/Longwood	12.7%

Sources: New York City Housing Authority, HUD, US Census 2000

Public housing comprises a large share of the housing stock in these neighborhoods as well (Exhibit 4-6). (2004 data on the total number of units in Community Districts are obtained from the New York City Housing Authority and the U.S. Department of Housing and Urban Development, or HUD). Nearly two fifths of all housing units in Mott Haven/Melrose are public housing units. More than one third of all housing units in Manhattan's East Harlem and in Morrisania/Crotona in the Bronx are public housing units. In addition, about 30% of the housing units in Brownsville are public housing units, as are 20% of the units in Manhattan's Lower East Side/ Chinatown.

Section 8 Vouchers allow those who qualify to apply government housing assistance to units in the private housing market. These units must be inspected and approved before the tenant can utilize the voucher. According to data from the New York City Housing Authority, in 2003 there were 110,450 Section 8 Voucher units in New York City, or 3.4% of the citywide total (Borough Table 4-4). 45,267 of these units were in the Bronx (9.2% of Bronx units), 38,253 in Brooklyn (4.1%), 16,701 in Manhattan (2.1%), 8,563 in Queens (1.0%), and 1,666 in Staten Island (1.0%).

Section 8 Voucher units are not as geographically concentrated as public housing units (Exhibit 4-5). The largest number of Section 8 units are found in the Bronx: Fordham/University Heights (7,923 units), Kingsbridge Heights/Bedford (7,682) and Highbridge/Concourse (6,867). Washington Heights/Inwood in Manhattan also contains a large share of Section 8 Voucher units, at 5,180. The Bronx's Parkchester/Soundview (5,090) has the fifth most units.

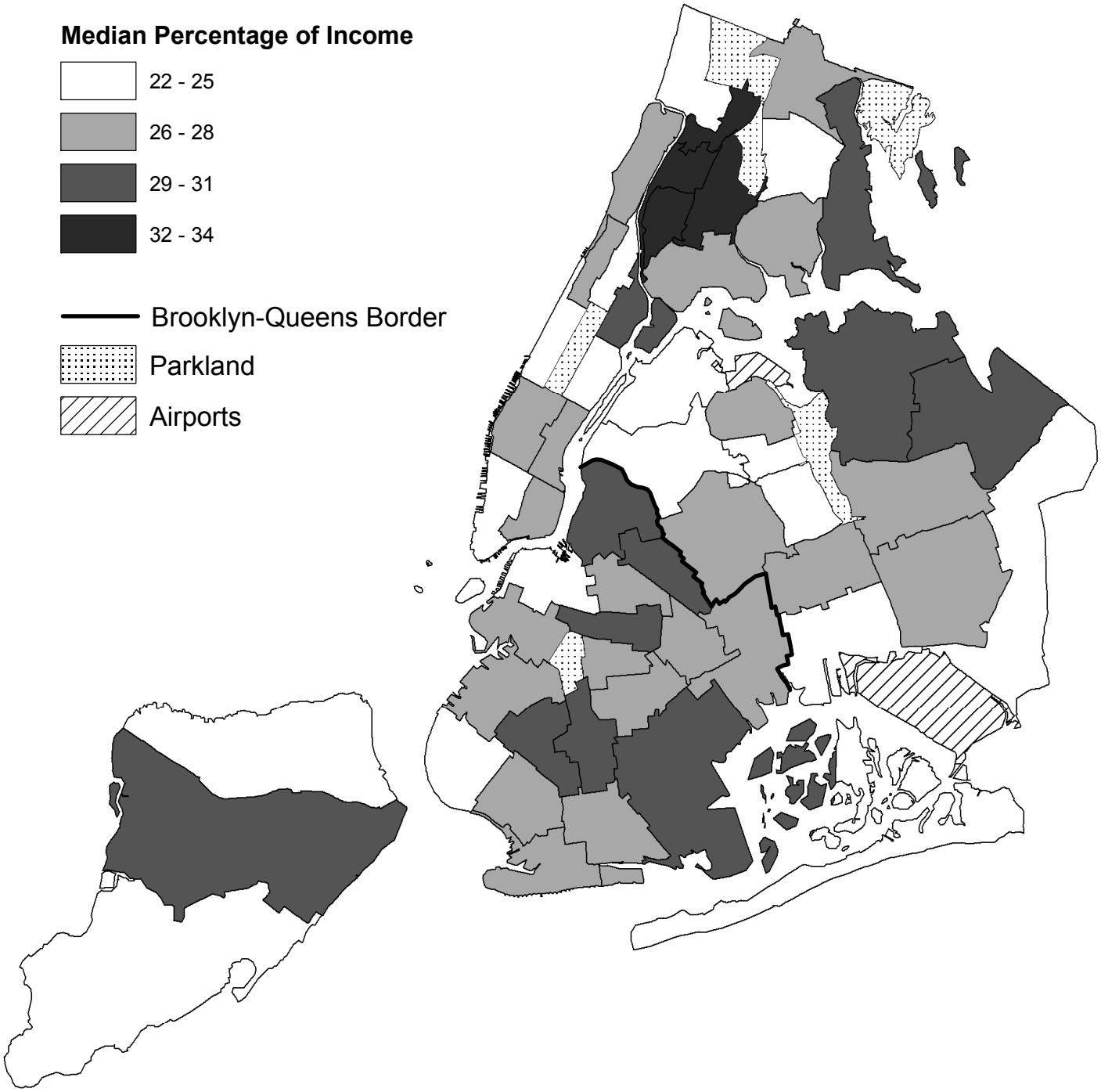
Similarly, Section 8 Voucher units do not dominate the housing stock of particular neighborhoods to the extent that public housing units do (Exhibit 4-6). All five neighborhoods with the highest percentage of Section 8 units relative to the total number of housing units were in the Bronx: Fordham/University Heights (19.1%), Belmont/East Tremont (18.3%), Kingsbridge Heights/Bedford (15.3%), Highbridge/Concourse (14.3%) and Hunts Point/Longwood (12.7%) (Exhibit 4-6).

Neighborhood Table 4-1
Median Percent of Household Income Spent on Rent, New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	31.0%	27.6%
Bronx	102 Morrisania/Belmont	30.7%	31.4%
Bronx	103 Highbridge/South Concourse	32.3%	34.2%
Bronx	104 University Heights/Fordham	34.8%	32.2%
Bronx	105 Kingsbridge Heights/Mosholu	29.9%	34.2%
Bronx	106 Riverdale/Kingsbridge	28.2%	22.2%
Bronx	107 Soundview/Parkchester	32.3%	26.2%
Bronx	108 Throgs Neck/Co-op City	23.2%	29.1%
Bronx	109 Pelham Parkway	27.3%	24.0%
Bronx	110 Williamsbridge/Baychester	30.0%	26.5%
Brooklyn	201 Williamsburg/Greenpoint	28.0%	28.5%
Brooklyn	202 Brooklyn Heights/Fort Greene	26.6%	24.0%
Brooklyn	203 Bedford Stuyvesant	32.9%	25.3%
Brooklyn	204 Bushwick	30.9%	29.8%
Brooklyn	205 East New York/Starrett City	32.3%	27.2%
Brooklyn	206 Park Slope/Carroll Gardens	22.5%	27.5%
Brooklyn	207 Sunset Park	31.2%	25.2%
Brooklyn	208 North Crown Heights/Prospect Heights	28.5%	28.4%
Brooklyn	209 South Crown Heights	25.4%	27.0%
Brooklyn	210 Bay Ridge	26.1%	22.7%
Brooklyn	211 Bensonhurst	27.3%	27.2%
Brooklyn	212 Borough Park	29.7%	29.5%
Brooklyn	213 Coney Island	36.5%	27.6%
Brooklyn	214 Flatbush	28.8%	29.3%
Brooklyn	215 Sheepshead Bay/Gravesend	32.2%	27.2%
Brooklyn	216 Brownsville/Ocean Hill	28.0%	25.6%
Brooklyn	217 East Flatbush	27.6%	26.2%
Brooklyn	218 Flatlands/Canarsie	25.6%	28.6%
Manhattan	301 Greenwich Village/Financial District	23.8%	25.0%
Manhattan	302 Lower East Side/Chinatown	27.8%	27.1%
Manhattan	303 Chelsea/Clinton/Midtown	26.1%	26.0%
Manhattan	304 Stuyvesant Town/Turtle-Bay	27.0%	26.0%
Manhattan	305 Upper West Side	22.7%	22.2%
Manhattan	306 Upper East Side	25.2%	24.3%
Manhattan	307 Morningside Heights/Hamilton Heights	28.9%	27.1%
Manhattan	308 Central Harlem	25.0%	23.5%
Manhattan	309 East Harlem	30.0%	29.0%
Manhattan	310 Washington Heights/Inwood	27.6%	26.5%
Queens	401 Astoria	23.7%	24.1%
Queens	402 Sunnyside/Woodside	30.5%	24.3%
Queens	403 Jackson Heights	29.2%	26.8%
Queens	404 Elmhurst/Corona	27.1%	24.4%
Queens	405 Middle Village/Ridgewood	23.2%	26.7%
Queens	406 Rego Park/Forest Hills	26.6%	24.0%
Queens	407 Flushing/Whitestone	28.0%	28.5%
Queens	408 Hillcrest/Fresh Meadows	26.4%	25.9%
Queens	409 Kew Gardens/Woodhaven	29.1%	26.2%
Queens	410 South Ozone Park/Howard Beach	28.1%	23.8%
Queens	411 Bayside/Little Neck	25.0%	28.3%
Queens	412 Jamaica	27.1%	25.2%
Queens	413 Queens Village	21.6%	22.0%
Queens	414 Rockaways	28.3%	23.0%
Staten Island	501 North Shore	22.6%	23.1%
Staten Island	502 Mid-Island	21.9%	30.6%
Staten Island	503 South Shore	25.7%	22.3%
Total	**New York City**	**27.4%**	**26.5%**

Source: New York City Housing and Vacancy Survey

Map 4-1
Median Percent of Household Income Spent On Rent in New York City Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey

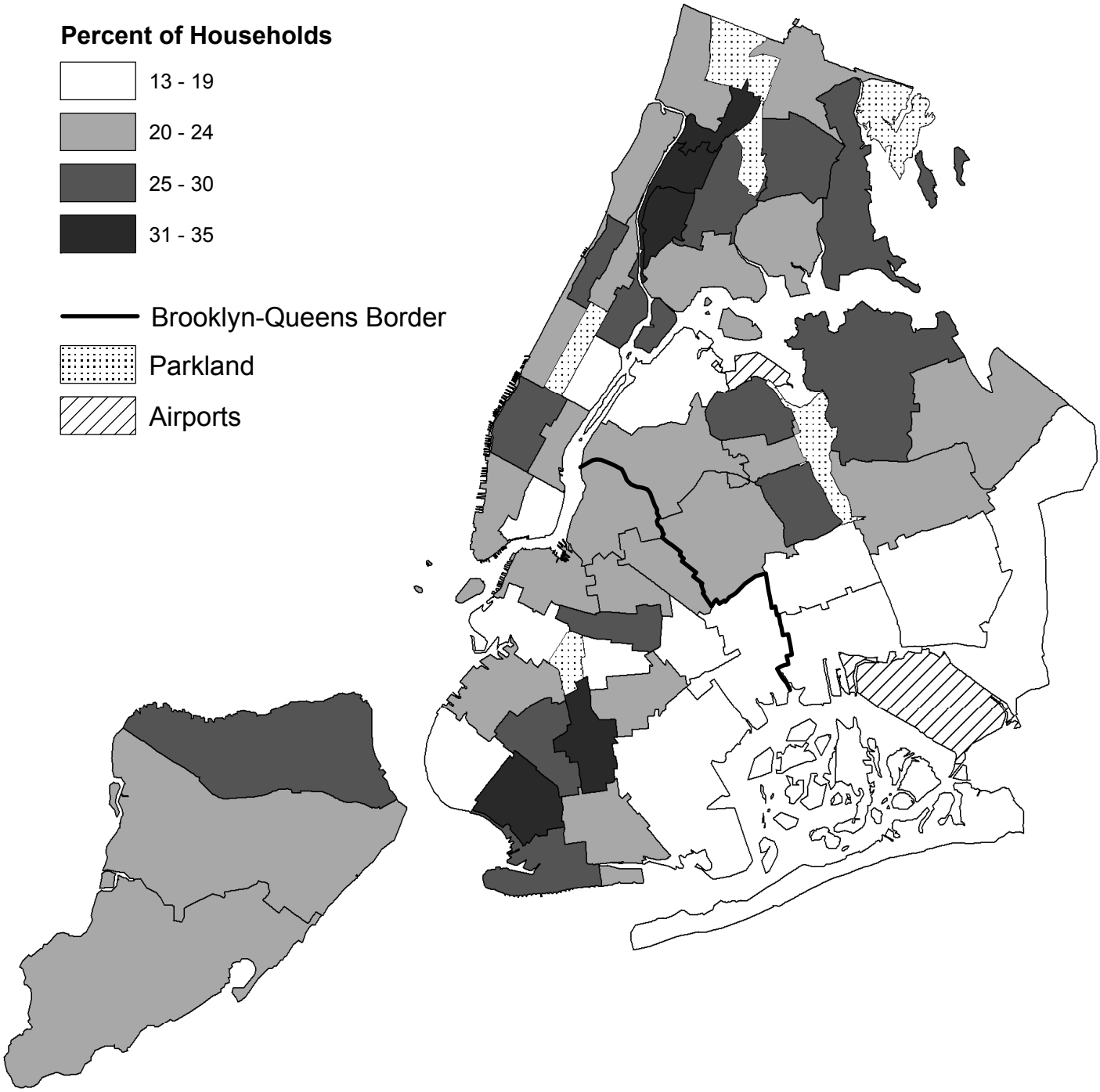
Neighborhood Table 4-2
Households with Rent Greater than 50% of Income, New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	26.4%	23.5%
Bronx	102 Morrisania/Belmont	32.3%	29.7%
Bronx	103 Highbridge/South Concourse	31.8%	33.4%
Bronx	104 University Heights/Fordham	31.1%	34.7%
Bronx	105 Kingsbridge Heights/Mosholu	29.8%	35.4%
Bronx	106 Riverdale/Kingsbridge	21.8%	20.7%
Bronx	107 Soundview/Parkchester	32.1%	20.4%
Bronx	108 Throgs Neck/Co-op City	29.0%	26.2%
Bronx	109 Pelham Parkway	25.0%	25.2%
Bronx	110 Williamsbridge/Baychester	29.3%	21.0%
Brooklyn	201 Williamsburg/Greenpoint	23.8%	20.6%
Brooklyn	202 Brooklyn Heights/Fort Greene	23.8%	19.7%
Brooklyn	203 Bedford Stuyvesant	27.0%	22.6%
Brooklyn	204 Bushwick	27.8%	23.5%
Brooklyn	205 East New York/Starrett City	28.2%	17.9%
Brooklyn	206 Park Slope/Carroll Gardens	18.0%	18.4%
Brooklyn	207 Sunset Park	33.1%	20.3%
Brooklyn	208 North Crown Heights/Prospect Heights	23.5%	24.4%
Brooklyn	209 South Crown Heights	17.6%	18.8%
Brooklyn	210 Bay Ridge	21.6%	18.4%
Brooklyn	211 Bensonhurst	26.2%	31.7%
Brooklyn	212 Borough Park	32.8%	29.5%
Brooklyn	213 Coney Island	36.6%	28.2%
Brooklyn	214 Flatbush	25.7%	30.1%
Brooklyn	215 Sheepshead Bay/Gravesend	33.1%	23.8%
Brooklyn	216 Brownsville/Ocean Hill	28.1%	18.6%
Brooklyn	217 East Flatbush	20.5%	22.8%
Brooklyn	218 Flatlands/Canarsie	13.8%	16.8%
Manhattan	301 Greenwich Village/Financial District	21.8%	22.6%
Manhattan	302 Lower East Side/Chinatown	15.2%	18.2%
Manhattan	303 Chelsea/Clinton/Midtown	20.8%	25.3%
Manhattan	304 Stuyvesant Town/Turtle-Bay	23.9%	19.7%
Manhattan	305 Upper West Side	21.8%	20.4%
Manhattan	306 Upper East Side	16.9%	15.3%
Manhattan	307 Morningside Heights/Hamilton Heights	27.2%	27.3%
Manhattan	308 Central Harlem	20.1%	22.1%
Manhattan	309 East Harlem	28.9%	25.8%
Manhattan	310 Washington Heights/Inwood	28.3%	23.5%
Queens	401 Astoria	16.4%	16.6%
Queens	402 Sunnyside/Woodside	26.7%	18.9%
Queens	403 Jackson Heights	23.2%	26.4%
Queens	404 Elmhurst/Corona	15.8%	19.5%
Queens	405 Middle Village/Ridgewood	16.6%	21.7%
Queens	406 Rego Park/Forest Hills	29.0%	25.6%
Queens	407 Flushing/Whitestone	26.0%	25.2%
Queens	408 Hillcrest/Fresh Meadows	19.2%	19.2%
Queens	409 Kew Gardens/Woodhaven	29.0%	18.7%
Queens	410 South Ozone Park/Howard Beach	25.4%	16.6%
Queens	411 Bayside/Little Neck	*12.5%*	24.0%
Queens	412 Jamaica	22.9%	15.1%
Queens	413 Queens Village	*11.1%*	13.3%
Queens	414 Rockaways	34.8%	15.1%
Staten Island	501 North Shore	19.4%	25.4%
Staten Island	502 Mid-Island	19.1%	23.1%
Staten Island	503 South Shore	19.7%	22.1%
Total	**New York City**	**24.3%**	**22.7%**

Source: New York City Housing and Vacancy Survey

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

Map 4-2
Percent of Households With Rent Greater than 50% of Income in New York City Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey

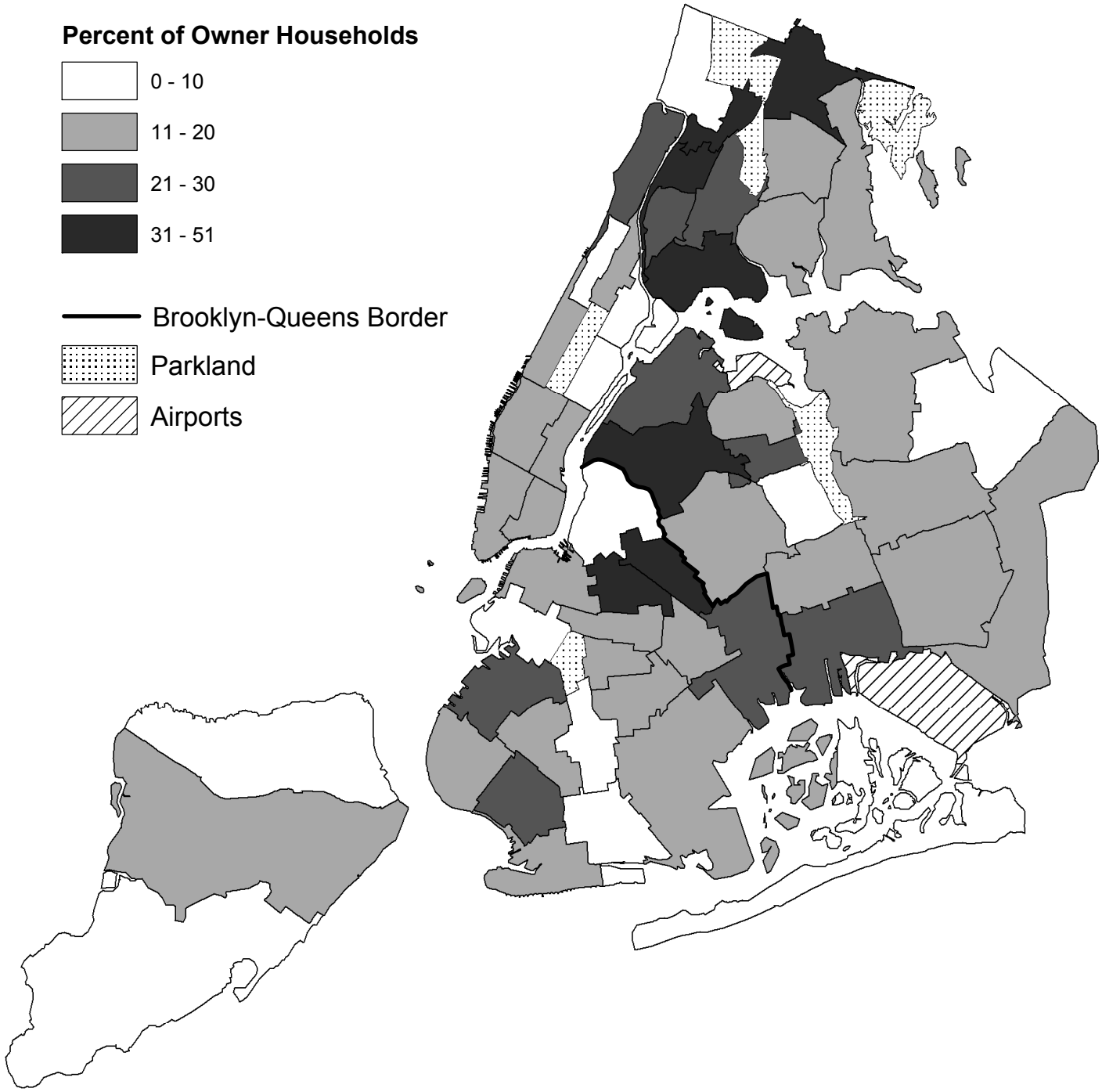
Neighborhood Table 4-3
Percent of Owner Households with Housing Costs Greater than 60% of Income, New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	11.3%	*51.3%*
Bronx	102 Morrisania/Belmont	*35.7%*	*25.5%*
Bronx	103 Highbridge/South Concourse	*7.8%*	*24.7%*
Bronx	104 University Heights/Fordham	*26.2%*	*48.9%*
Bronx	105 Kingsbridge Heights/Mosholu	0.0%	34.0%
Bronx	106 Riverdale/Kingsbridge	14.2%	6.2%
Bronx	107 Soundview/Parkchester	10.9%	14.3%
Bronx	108 Throgs Neck/Co-op City	6.0%	10.2%
Bronx	109 Pelham Parkway	21.1%	13.8%
Bronx	110 Williamsbridge/Baychester	10.2%	31.9%
Brooklyn	201 Williamsburg/Greenpoint	14.9%	*0.0%*
Brooklyn	202 Brooklyn Heights/Fort Greene	9.1%	10.3%
Brooklyn	203 Bedford Stuyvesant	17.0%	37.4%
Brooklyn	204 Bushwick	17.9%	37.8%
Brooklyn	205 East New York/Starrett City	13.0%	22.0%
Brooklyn	206 Park Slope/Carroll Gardens	13.6%	4.0%
Brooklyn	207 Sunset Park	20.6%	29.7%
Brooklyn	208 North Crown Heights/Prospect Heights	20.3%	12.4%
Brooklyn	209 South Crown Heights	14.4%	*11.9%*
Brooklyn	210 Bay Ridge	11.8%	10.9%
Brooklyn	211 Bensonhurst	17.1%	20.3%
Brooklyn	212 Borough Park	18.3%	12.9%
Brooklyn	213 Coney Island	13.8%	10.9%
Brooklyn	214 Flatbush	9.4%	7.7%
Brooklyn	215 Sheepshead Bay/Gravesend	7.3%	2.3%
Brooklyn	216 Brownsville/Ocean Hill	14.6%	18.3%
Brooklyn	217 East Flatbush	9.8%	13.9%
Brooklyn	218 Flatlands/Canarsie	7.5%	15.5%
Manhattan	301 Greenwich Village/Financial District	9.2%	11.0%
Manhattan	302 Lower East Side/Chinatown	3.1%	20.0%
Manhattan	303 Chelsea/Clinton/Midtown	16.9%	12.0%
Manhattan	304 Stuyvesant Town/Turtle-Bay	7.9%	10.2%
Manhattan	305 Upper West Side	13.1%	19.4%
Manhattan	306 Upper East Side	15.4%	7.2%
Manhattan	307 Morningside Heights/Hamilton Heights	13.8%	7.8%
Manhattan	308 Central Harlem	*11.4%*	12.4%
Manhattan	309 East Harlem	14.6%	0.0%
Manhattan	310 Washington Heights/Inwood	20.8%	29.2%
Queens	401 Astoria	17.2%	23.0%
Queens	402 Sunnyside/Woodside	6.0%	30.8%
Queens	403 Jackson Heights	22.5%	17.6%
Queens	404 Elmhurst/Corona	26.7%	26.1%
Queens	405 Middle Village/Ridgewood	7.8%	13.2%
Queens	406 Rego Park/Forest Hills	8.9%	5.7%
Queens	407 Flushing/Whitestone	10.9%	12.5%
Queens	408 Hillcrest/Fresh Meadows	11.8%	15.2%
Queens	409 Kew Gardens/Woodhaven	11.9%	16.5%
Queens	410 South Ozone Park/Howard Beach	17.5%	22.4%
Queens	411 Bayside/Little Neck	6.0%	3.2%
Queens	412 Jamaica	8.4%	14.3%
Queens	413 Queens Village	11.2%	15.9%
Queens	414 Rockaways	13.8%	3.2%
Staten Island	501 North Shore	4.9%	8.3%
Staten Island	502 Mid-Island	9.3%	12.2%
Staten Island	503 South Shore	3.6%	9.8%
Total	**New York City**	**11.5%**	**14.3%**

Source: New York City Housing and Vacancy Survey

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

Map 4-3
Percent of Owner Households with Housing Costs Greater than 60% of Income in New York City Sub-borough Areas, 2002



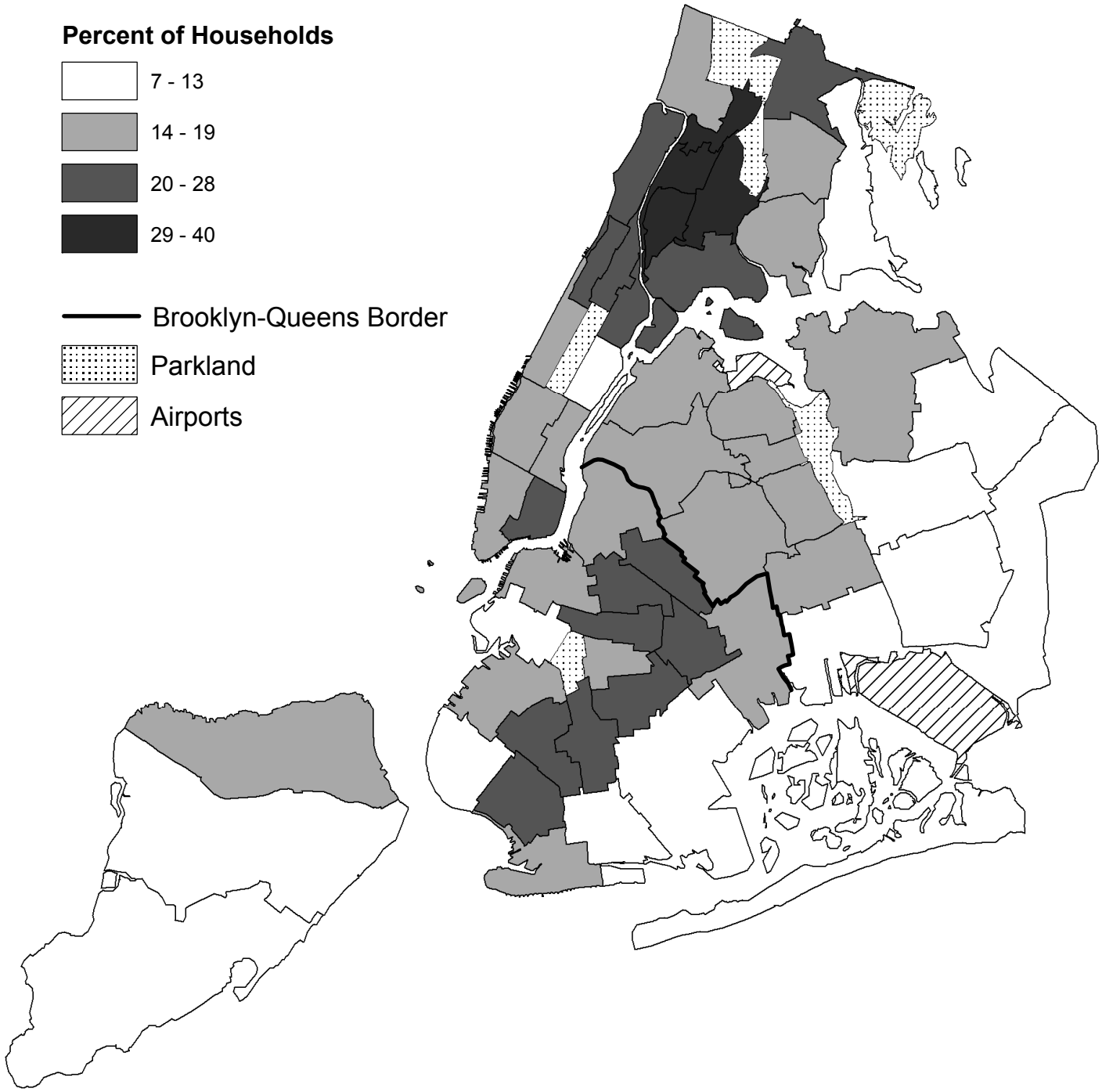
Source: NYC Housing and Vacancy Survey

Neighborhood Table 4-4
Percent of Households with a Severe Housing Affordability or Quality Problem, New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	29.5%	27.9%
Bronx	102 Morrisania/Belmont	31.7%	30.3%
Bronx	103 Highbridge/South Concourse	32.1%	35.5%
Bronx	104 University Heights/Fordham	32.0%	39.8%
Bronx	105 Kingsbridge Heights/Mosholu	27.8%	35.7%
Bronx	106 Riverdale/Kingsbridge	18.4%	15.1%
Bronx	107 Soundview/Parkchester	34.4%	18.9%
Bronx	108 Throgs Neck/Co-op City	13.1%	9.4%
Bronx	109 Pelham Parkway	22.7%	19.3%
Bronx	110 Williamsbridge/Baychester	23.7%	22.4%
Brooklyn	201 Williamsburg/Greenpoint	22.8%	17.2%
Brooklyn	202 Brooklyn Heights/Fort Greene	18.7%	16.2%
Brooklyn	203 Bedford Stuyvesant	28.1%	22.9%
Brooklyn	204 Bushwick	27.9%	26.2%
Brooklyn	205 East New York/Starrett City	25.8%	17.9%
Brooklyn	206 Park Slope/Carroll Gardens	16.7%	13.5%
Brooklyn	207 Sunset Park	29.8%	18.1%
Brooklyn	208 North Crown Heights/Prospect Heights	25.9%	24.0%
Brooklyn	209 South Crown Heights	18.6%	18.6%
Brooklyn	210 Bay Ridge	16.4%	12.9%
Brooklyn	211 Bensonhurst	21.9%	22.8%
Brooklyn	212 Borough Park	25.2%	23.2%
Brooklyn	213 Coney Island	27.8%	19.0%
Brooklyn	214 Flatbush	22.0%	26.4%
Brooklyn	215 Sheepshead Bay/Gravesend	21.3%	13.3%
Brooklyn	216 Brownsville/Ocean Hill	28.2%	20.4%
Brooklyn	217 East Flatbush	19.6%	22.1%
Brooklyn	218 Flatlands/Canarsie	9.8%	11.6%
Manhattan	301 Greenwich Village/Financial District	18.7%	17.3%
Manhattan	302 Lower East Side/Chinatown	18.4%	20.6%
Manhattan	303 Chelsea/Clinton/Midtown	19.0%	17.5%
Manhattan	304 Stuyvesant Town/Turtle-Bay	16.1%	14.5%
Manhattan	305 Upper West Side	16.4%	14.8%
Manhattan	306 Upper East Side	12.3%	9.8%
Manhattan	307 Morningside Heights/Hamilton Heights	26.2%	23.9%
Manhattan	308 Central Harlem	29.8%	21.2%
Manhattan	309 East Harlem	31.2%	23.8%
Manhattan	310 Washington Heights/Inwood	27.9%	22.7%
Queens	401 Astoria	17.2%	15.5%
Queens	402 Sunnyside/Woodside	19.4%	16.4%
Queens	403 Jackson Heights	21.1%	19.2%
Queens	404 Elmhurst/Corona	18.0%	17.3%
Queens	405 Middle Village/Ridgewood	11.6%	14.7%
Queens	406 Rego Park/Forest Hills	19.7%	14.7%
Queens	407 Flushing/Whitestone	16.5%	15.0%
Queens	408 Hillcrest/Fresh Meadows	15.8%	12.3%
Queens	409 Kew Gardens/Woodhaven	20.5%	15.8%
Queens	410 South Ozone Park/Howard Beach	15.7%	12.8%
Queens	411 Bayside/Little Neck	7.9%	7.2%
Queens	412 Jamaica	13.3%	10.0%
Queens	413 Queens Village	9.1%	9.3%
Queens	414 Rockaways	26.4%	10.4%
Staten Island	501 North Shore	11.4%	15.4%
Staten Island	502 Mid-Island	10.6%	12.7%
Staten Island	503 South Shore	7.4%	9.2%
Total	**New York City**	**19.9%**	**17.8%**

Source: New York City Housing and Vacancy Survey

Map 4-4
Percent of Households With a Severe Housing Affordability or Quality Problem in New York City Sub-borough Areas, 2002



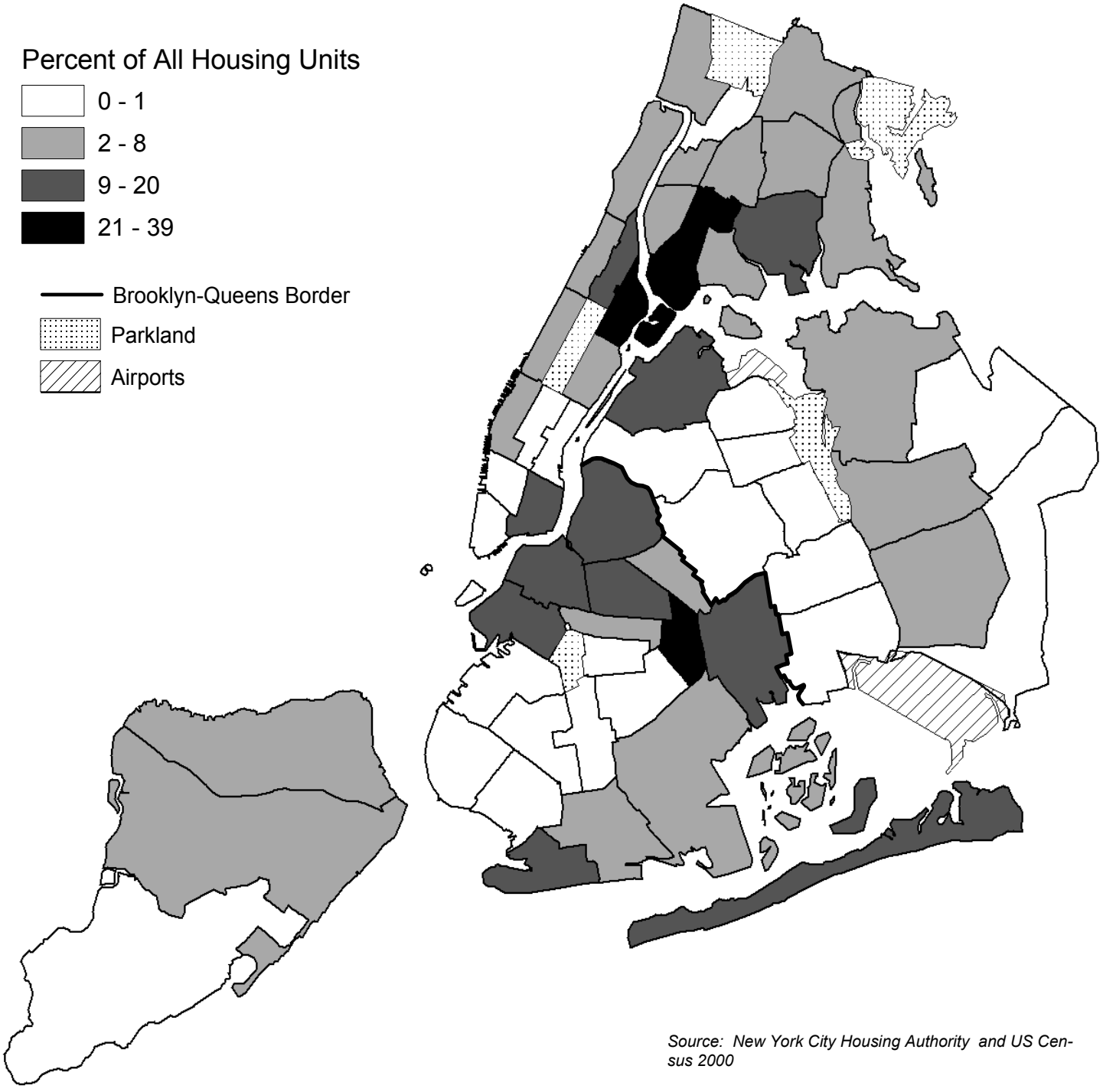
Source: NYC Housing and Vacancy Survey

Neighborhood Table 4-5
Public Housing Units, New York City Community Districts, 2004

Borough	Community District	TOTAL	% of All Units
Bronx	101 Mott Haven/Melrose	12,055	39.1%
Bronx	102 Hunts Point/Longwood	557	3.5%
Bronx	103 Morrisania/Crotona	7,825	32.2%
Bronx	104 Highbridge/Concourse	2,299	4.8%
Bronx	105 Fordham/University Heights	2,412	5.8%
Bronx	106 Belmont/East Tremont	1,002	3.8%
Bronx	107 Kingsbridge Hghts/Bedford	233	0.5%
Bronx	108 Riverdale/Fieldston	2,026	5.1%
Bronx	109 Parkchester/Soundview	8,345	12.3%
Bronx	110 Throgs Neck/Co-op City	2,034	4.4%
Bronx	111 Morris Park/Bronxdale	3,252	7.5%
Bronx	112 Williamsbridge/Baychester	3,747	6.7%
Brooklyn	201 Greenpoint/Williamsburg	6,678	11.4%
Brooklyn	202 Fort Greene/Brooklyn Heights	5,147	10.9%
Brooklyn	203 Bedford Stuyvesant	8,224	14.3%
Brooklyn	204 Bushwick	1,315	3.9%
Brooklyn	205 East New York/Starrett City	7,851	13.1%
Brooklyn	206 Park Slope/Carroll Gardens	4,738	9.6%
Brooklyn	207 Sunset Park	0	0.0%
Brooklyn	208 Crown Heights	3,176	7.8%
Brooklyn	209 South Crown Heights/Prospect	266	0.7%
Brooklyn	210 Bay Ridge/Dyker Heights	0	0.0%
Brooklyn	211 Bensonhurst	0	0.0%
Brooklyn	212 Borough Park	0	0.0%
Brooklyn	213 Coney Island	5,861	13.4%
Brooklyn	214 Flatbush/Midwood	0	0.0%
Brooklyn	215 Sheepshead Bay	2,204	3.3%
Brooklyn	216 Brownsville	9,064	29.6%
Brooklyn	217 East Flatbush	140	0.2%
Brooklyn	218 Flatlands/Canarsie	4,305	6.2%
Manhattan	301 Financial District	0	0.0%
Manhattan	302 Greenwich Village/SoHo	0	0.0%
Manhattan	303 Lower East Side/Chinatown	14,634	20.1%
Manhattan	304 Clinton/Chelsea	2451	4.5%
Manhattan	305 Midtown	0	0.0%
Manhattan	306 Stuyvesant Town/Turtle Bay	492	0.5%
Manhattan	307 Upper West Side	5,125	4.2%
Manhattan	308 Upper East Side	1,322	1.0%
Manhattan	309 Morningside Heights/Hamilton	3,488	8.2%
Manhattan	310 Central Harlem	8,980	16.9%
Manhattan	311 East Harlem	15,746	34.3%
Manhattan	312 Washington Heights/Inwood	2,172	3.0%
Queens	401 Astoria	7,748	9.6%
Queens	402 Woodside/Sunnyside	0	0.0%
Queens	403 Jackson Heights	1	0.0%
Queens	404 Elmhurst/Corona	0	0.0%
Queens	405 Ridgewood/Maspeth	0	0.0%
Queens	406 Rego Park/Forest Hills	430	0.8%
Queens	407 Flushing/Whitestone	920	1.0%
Queens	408 Hillcrest/Fresh Meadows	2,071	3.8%
Queens	409 Kew Gardens/Woodhaven	2	0.0%
Queens	410 S. Ozone Park/Howard Beach	24	0.1%
Queens	411 Bayside/Little Neck	0	0.0%
Queens	412 Jamaica/Hollis	2,108	2.8%
Queens	413 Queens Village	68	0.1%
Queens	414 Rockaway/Broad Channel	4,021	9.7%
Staten Island	501 St. George/Stapleton	3,404	5.6%
Staten Island	502 S. Beach/Willowbrook	1,430	3.0%
Staten Island	503 Tottenville/Great Kills	0	0.0%
Total	**New York City**	**181,393**	**5.7%**

Source: New York City Housing Authority and US Census 2000

Map 4-5
Percent of Public Housing Units in New York City Community Districts, 2004



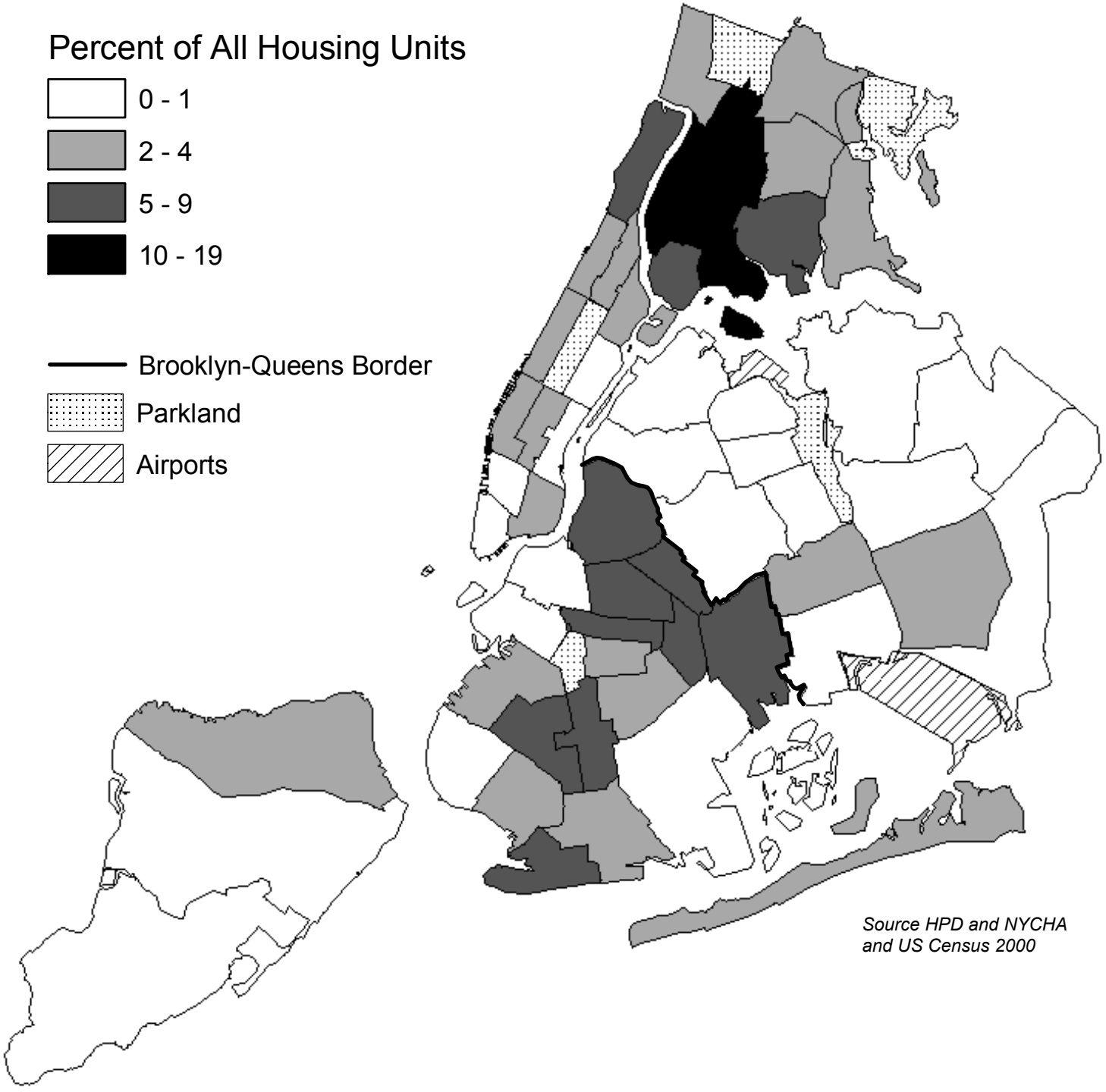
Source: New York City Housing Authority and US Census 2000

Neighborhood Table 4-6
Section 8 Voucher Units in
New York City Community Districts, 2003

Borough	Community District	NYCHA	HPD	TOTAL	% of All Units
Bronx	101 Mott Haven/Melrose	1,005	652	1,657	5.4%
Bronx	102 Hunts Point/Longwood	1,282	732	2,014	12.7%
Bronx	103 Morrisania/Crotona	1,582	768	2,350	9.7%
Bronx	104 Highbridge/Concourse	5,175	1692	6,867	14.3%
Bronx	105 Fordham/University Heights	5,981	1942	7,923	19.1%
Bronx	106 Belmont/East Tremont	3,930	918	4,848	18.3%
Bronx	107 Kingsbridge Hghts/Bedford	6,831	851	7,682	15.3%
Bronx	108 Riverdale/Fieldston	1,471	222	1,693	4.2%
Bronx	109 Parkchester/Soundview	4,424	666	5,090	7.5%
Bronx	110 Throgs Neck/Co-op City	758	54	812	1.8%
Bronx	111 Morris Park/Bronxdale	1,628	241	1,869	4.3%
Bronx	112 Williamsbridge/Baychester	2,217	245	2,462	4.4%
Brooklyn	201 Greenpoint/Williamsburg	3,079	1251	4,330	7.4%
Brooklyn	202 Fort Greene/Brooklyn Heights	137	188	325	0.7%
Brooklyn	203 Bedford Stuyvesant	3,105	890	3,995	6.9%
Brooklyn	204 Bushwick	1,937	324	2,261	6.7%
Brooklyn	205 East New York/Starrett City	3,413	537	3,950	6.6%
Brooklyn	206 Park Slope/Carroll Gardens	137	117	254	0.5%
Brooklyn	207 Sunset Park	752	233	985	2.4%
Brooklyn	208 Crown Heights	1,580	569	2,149	5.3%
Brooklyn	209 South Crown Heights/Prospect	1,205	255	1,460	3.8%
Brooklyn	210 Bay Ridge/Dyker Heights	420	33	453	0.8%
Brooklyn	211 Bensonhurst	1,850	60	1,910	2.9%
Brooklyn	212 Borough Park	3,167	68	3,235	5.4%
Brooklyn	213 Coney Island	3,090	235	3,325	7.6%
Brooklyn	214 Flatbush/Midwood	2,704	487	3,191	5.3%
Brooklyn	215 Sheepshead Bay	1,459	37	1,496	2.2%
Brooklyn	216 Brownsville	1,737	329	2,066	6.7%
Brooklyn	217 East Flatbush	1,807	324	2,131	3.6%
Brooklyn	218 Flatlands/Canarsie	627	110	737	1.1%
Manhattan	301 Financial District	14	6	20	0.1%
Manhattan	302 Greenwich Village/SoHo	11	11	22	0.0%
Manhattan	303 Lower East Side/Chinatown	371	756	1,127	1.5%
Manhattan	304 Clinton/Chelsea	137	694	831	1.5%
Manhattan	305 Midtown	170	618	788	2.6%
Manhattan	306 Stuyvesant Town/Turtle Bay	24	1116	1,140	1.2%
Manhattan	307 Upper West Side	707	1162	1,869	1.5%
Manhattan	308 Upper East Side	112	49	161	0.1%
Manhattan	309 Morningside Heights/Hamilton	1,087	545	1,632	3.8%
Manhattan	310 Central Harlem	1,389	721	2,110	4.0%
Manhattan	311 East Harlem	1,106	715	1,821	4.0%
Manhattan	312 Washington Heights/Inwood	3,990	1190	5,180	7.1%
Queens	401 Astoria	248	213	461	0.6%
Queens	402 Woodside/Sunnyside	128	336	464	1.1%
Queens	403 Jackson Heights	557	61	618	1.1%
Queens	404 Elmhurst/Corona	572	11	583	1.1%
Queens	405 Ridgewood/Maspeth	715	61	776	1.2%
Queens	406 Rego Park/Forest Hills	345	4	349	0.6%
Queens	407 Flushing/Whitestone	352	15	367	0.4%
Queens	408 Hillcrest/Fresh Meadows	241	34	275	0.5%
Queens	409 Kew Gardens/Woodhaven	787	41	828	1.7%
Queens	410 S. Ozone Park/Howard Beach	325	31	356	0.8%
Queens	411 Bayside/Little Neck	36	2	38	0.1%
Queens	412 Jamaica/Hollis	1,320	101	1,421	1.9%
Queens	413 Queens Village	285	26	311	0.5%
Queens	414 Rockaway/Broad Channel	1,497	219	1,716	4.1%
Staten Island	501 St. George/Stapleton	1,249	139	1,388	2.3%
Staten Island	502 S. Beach/Willowbrook	124	15	139	0.3%
Staten Island	503 Tottenville/Great Kills	135	4	139	0.3%
Total	**New York City**	**86,524**	**23,926**	**110,450**	**3.5%**

Source: New York City Housing Authority and New York City Department of Housing Preservation and Development and US Census 2000

Map 4-6
Percent Section 8 Voucher Housing Units in New York City Community Districts, 2003



Source HPD and NYCHA and US Census 2000

Chapter 5. Mortgage Lending

The extent of mortgage lending provides insight into capital investment in housing in New York City. The data in this chapter are collected under the Federal Home Mortgage Disclosure Act (HMDA). Financial institutions with assets totaling $29 million or more are required to report information on loan applications and originations. Thus the HMDA data capture most, but not all, residential mortgage lending activity. Data are reported for residential properties of 1-4 units which, according to HMDA reporting guidelines, also include individual condominium and cooperative units, even if the unit is located in a structure that houses five or more families.[1]

Borough Table 5-1 displays the HMDA data on home purchase mortgage loan originations, highlighting the number and dollar amount of loan originations, as well as the approval rate of loan applicants. According to the data, 52,091 home purchase mortgage loans were originated in New York City in 2002. This number represents an increase of 10.6% compared to the previous year. All

Borough Table 5-1
Home Purchase Mortgage Loan Originations, 2001 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Number of Loan Originations						
2001	3,986	12,208	9,120	17,466	4,302	47,082
2002	4,281	13,310	11,624	18,279	4,597	52,091
Change	295	1,102	2,504	813	295	5,009
% Change	7.4%	9.0%	27.5%	4.7%	6.9%	10.6%
Rate of Loan Originations (per 1,000 Owner Properties)						
2001	37.5	43.1	52.0	48.6	46.6	46.3
2002	40.3	47.9	67.4	52.7	70.9	53.8
Change	2.8	4.9	15.4	4.1	24.3	7.5
% Change	7.4%	11.3%	29.6%	8.4%	52.0%	16.2%
Dollar Amount (in millions) of Loan Originations						
2001	$716.5	$2,765.2	$3,481.2	$3,422.3	$854.6	$11,239.9
2002	$827.1	$3,468.1	$4,790.2	$3,923.6	$1,067.6	$14,076.8
Change	$110.6	$702.9	$1,309.0	$501.4	$213.0	$2,836.9
% Change	15.4%	25.4%	37.6%	14.6%	24.9%	25.2%
Median Dollar Amount (in thousands)						
2001	$191.0	$222.5	$272.0	$200.0	$191.0	$213.0
2002	$210.0	$241.0	$300.0	$216.0	$208.0	$234.0
Change	$19	$18.5	$28.0	$16.0	$17.0	$21.0
% Change	9.9%	8.3%	10.3%	8.0%	8.9%	9.9%
Approval Rate of Loan Applications						
2001	76.3%	78.5%	86.2%	83.1%	87.2%	82.2%
2002	75.8%	80.9%	87.9%	82.7%	87.1%	83.0%
Change	-0.5%	2.4%	1.7%	-0.5%	-0.2%	0.9%

Source: Home Mortgage Disclosure Act and NYC Department of Finance

[1]HMDA also includes information on mortgage lending related to multifamily (5 or more families) dwellings. For these dwellings, home purchase, refinancing and improvement loans are lumped together. The report does not present statistics on loan activity for multifamily dwellings, however, this information is available on NYCHANIS.

five boroughs experienced some increase in home purchase loans over this period, with the most dramatic increase occurring in Manhattan: 2,504 more loans (27.5% increase from 2001). Brooklyn (9.0%), the Bronx (7.4%), Staten Island (6.9%) and Queens (4.7%) all experienced a modest increase in loans.

Exhibit 5-1 highlights that among sub-borough areas, the most home purchase loans originated in the Upper East Side (2,770) of Manhattan, followed by the Upper West Side (2,293), Flushing/Whitestone (2,069) in Queens, North Shore in Staten Island (1,977) and Stuyvesant Town/Turtle-Bay in Manhattan (1,925). The fewest home purchase loans were made in the Bronx's University Heights/Fordham (116), Highbridge/South Concourse (131) and Kingsbridge Heights/Mosholu (183), and Manhattan's Central Harlem (207) and East Harlem (210).

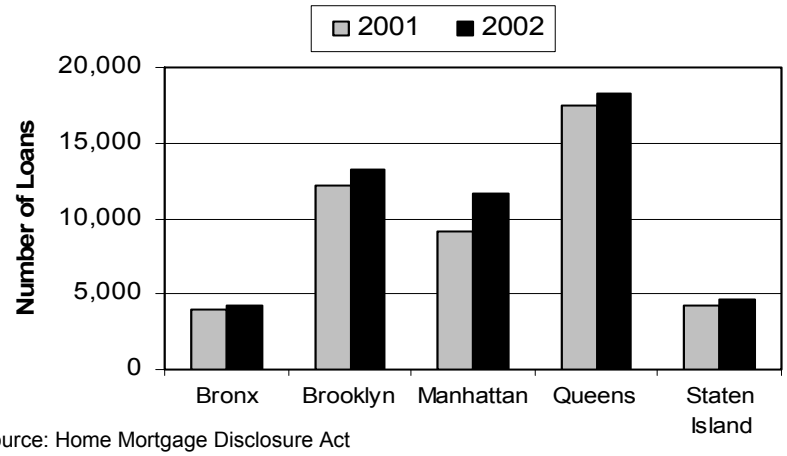
The highest rate of home purchase loan originations (in terms of loans per 1,000 properties) was in Staten Island (70.9), followed by Manhattan (67.4), Queens (52.7), Brooklyn (47.9) and the Bronx (40.3) (Borough Table 5-1).

Exhibit 5-1 Highest and Lowest Number of Home Purchase Mortgage Loan Originations, 2002

Highest:		
Manhattan	Upper East Side	2,770
Manhattan	Upper West Side	2,293
Queens	Flushing/Whitestone	2,069
Staten Island	North Shore	1,977
Manhattan	Stuyvesant Town/Turtle-Bay	1,925
Lowest:		
Bronx	University Heights/Fordham	116
Bronx	Highbridge/South Concourse	131
Bronx	Kingsbridge Heights/Mosholu	183
Manhattan	Central Harlem	207
Manhattan	East Harlem	210

Source: Home Mortgage Disclosure Act

Chart 5-1 Home Purchase Loan Originations



Source: Home Mortgage Disclosure Act

In 2002, the total dollar value of all home purchase loans originated in New York City was over $14 billion, a 25.2% increase from 2001 loan dollars. The greatest volume of home purchase loans in 2002 was made in Manhattan ($4.7 billion), followed by Queens ($3.9 billion), Brooklyn ($3.4 billion), Staten Island ($1.0 billion) and the Bronx ($827 million).

The median home purchase loan amount in New York City rose from $213,000 in 2001 to $234,000 in 2002, a change of 9.9%. It should be noted that the median loan amount is not the same as a median purchase price, since down payment percentages can vary widely. Also, costs such as mortgage insurance are sometimes included in mortgage loans. In 2002, median loan amounts were highest in Manhattan ($300,000), followed by Brooklyn ($241,000), then by Queens ($216,000), the Bronx ($210,000) and Staten Island ($208,000) (Borough Table 5-1).

The sub-borough areas with the highest median home purchase loan amounts were all in Manhattan: Greenwich Village/ Financial District ($367,000), Upper West Side ($342,000), Central Harlem ($336,000), Chelsea/Clinton/Midtown ($301,000), and Upper East Side ($300,000). The smallest median home purchase loans were made in Kingsbridge Heights/Mosholu in the Bronx ($79,000), Rego Park/Forest Hills in Queens ($109,000), Riverdale/Kingsbridge ($115,000) in the Bronx, Sunnyside/Woodside in Queens ($126,000) and Washington Heights/Inwood in Manhattan

($147,000) (Exhibit 5-2).

While all five boroughs increased in the number of home purchase loan originations, only three of the five boroughs experienced an increase in approval rates. Overall approval rates grew slightly from 82.2% in 2001 to 83.0% in 2002. Approval rates in 2002 were highest in Manhattan (87.9%), followed by Staten Island (87.1%), then Queens (82.7%), Brooklyn (80.9%) and the Bronx (75.8%) (Borough Table 5-1).

The sub-borough areas with the highest approval rates were Bayside/Little Neck in Queens (91.0%), Manhattan's Upper West Side (90.6%), Staten Island's South Shore (89.7%), and Manhattan's Upper East Side (89.3%) and Stuyvesant Town/Turtle-Bay (89.1%). The lowest approval rates were all found in the Bronx: Morrisania/Belmont (68.7%), University Heights/Fordham (70.1%), Soundview/Parkchester (70.3%), Highbridge/South Concourse (72.6%) and Mott Haven/Hunts Point (74.0%) (Exhibit 5-3).

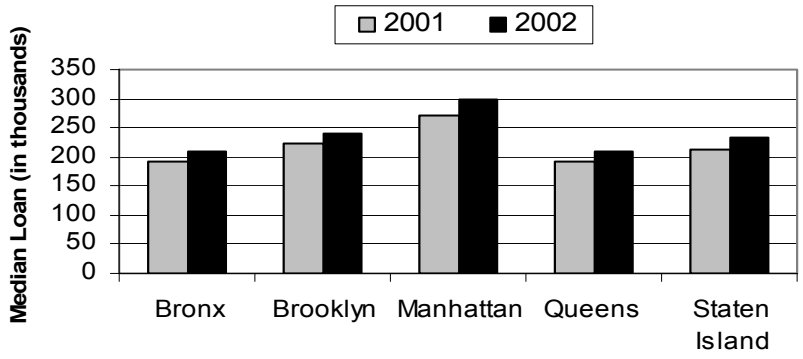
Borough Table 5-2 displays the number and dollar amount of refinance mortgage loan originations and approval rate of loan applications. The number of home mortgage refinance loan originations increased by more than half in New York City in the period from 2001 to 2002. In 2001, 47,139 refinance loans were made compared to 71,778 loans in 2002, representing an increase of 52.3%. The largest number of refinance loans originated in 2002 was in Queens (25,252), followed by Brooklyn (18,608), Manhattan (14,464), Staten

Exhibit 5-2 Highest and Lowest Median Home Purchase Loan Amounts (thousands), 2002

Highest:		
Manhattan	Greenwich Village/Financial District	$367
Manhattan	Upper West Side	$342
Manhattan	Central Harlem	$336
Manhattan	Chelsea/Clinton/Midtown	$301
Manhattan	Upper East Side	$300
Lowest:		
Bronx	Kingsbridge Heights/Mosholu	$79
Queens	Rego Park/Forest Hills	$109
Bronx	Riverdale/Kingsbridge	$115
Queens	Sunnyside/Woodside	$126
Manhattan	Washington Heights/Inwood	$147

Source: Home Mortgage Disclosure Act

Chart 5-2 Median Dollar Amount of Home Purchase Loan Originations



Source: Home Mortgage Disclosure Act

Exhibit 5-3 Highest and Lowest Average Approval Rates for Home Purchase Loans, 2002

Highest:		
Queens	Bayside/Little Neck	91.0%
Manhattan	Upper West Side	90.6%
Staten Island	South Shore	89.7%
Manhattan	Upper East Side	89.3%
Manhattan	Stuyvesant Town/Turtle-Bay	89.1%
Lowest:		
Bronx	Morrisania/Belmont	68.7%
Bronx	University Heights/Fordham	70.1%
Bronx	Soundview/Parkchester	70.3%
Bronx	Highbridge/South Concourse	72.6%
Bronx	Mott Haven/Hunts Point	74.0%

Source: Home Mortgage Disclosure Act

Island (7,500) and the Bronx (5,954).

Exhibit 5-4 shows that among sub-borough areas, the largest number of refinance loans originated in Queens Village in Queens (4,028), followed by Manhattan's Upper West Side (3,830) and Upper East Side (3,695), Brooklyn's Flatlands/Canarsie (3,520), and Jamaica in Queens (3,330). The smallest number of refinance loans were made in the Bronx's Highbridge/South Concourse (81) and Manhattan's East Harlem (97), followed by University Heights/Fordham (122), Mott Haven/Hunts Point (163), and Kingsbridge Heights/Mosholu (163), all located in the Bronx.

The rate of refinance loan origination (loans per 1,000 units) increased significantly from 2001 to 2002, by 59.9%. When the rate of this lending is compared across boroughs, Staten Island

Borough Table 5-2
Refinance Mortgage Loan Originations in the Five Boroughs, 2001 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Number of Loan Originations						
2001	3,996	12,996	7,705	17,418	5,024	47,139
2002	5,954	18,608	14,464	25,252	7,500	71,778
Change	1,958	5,612	6,759	7,834	2,476	24,639
% Change	49.0%	43.2%	87.7%	45.0%	49.3%	52.3%
Rate of Loan Originations (per 1,000 Owner Properties)						
2001	37.6	45.8	43.9	48.5	54.4	46.4
2002	56.0	67.0	83.8	72.8	115.6	74.1
Change	18.4	21.2	39.9	24.3	61.2	27.8
% Change	49.0%	46.2%	90.9%	50.1%	112.4%	59.9%
Dollar Amount (millions) of Loan Originations						
2001	$643.4	$2,498.8	$2,723.9	$2,972.4	$817.9	$9,656.3
2002	$1,063.3	$3,915.7	$5,341.9	$4,798.2	$1,389.6	$16,508.6
Change	$419.9	$1,416.9	$2,617.9	$1,825.8	$571.8	$6,852.3
% Change	65.3%	56.7%	96.1%	61.4%	69.9%	71.0%
Median Dollar Amount (thousands) of Loan Originations						
2001	$166.0	$184.0	$245.0	$169.0	$158.0	$179.0
2002	$180.0	$198.0	$258.5	$180.0	$173.0	$193.0
Change	$14.0	$14.0	$13.5	$11.0	$15.0	$14.0
% Change	8.4%	7.6%	5.5%	6.5%	9.5%	7.8%
Approval Rate of Loan Applications						
2001	58.2%	65.0%	81.3%	66.4%	70.6%	67.3%
2002	65.4%	71.7%	85.3%	72.7%	77.4%	74.2%
Change	7.2%	6.7%	4.1%	6.3%	6.8%	6.9%

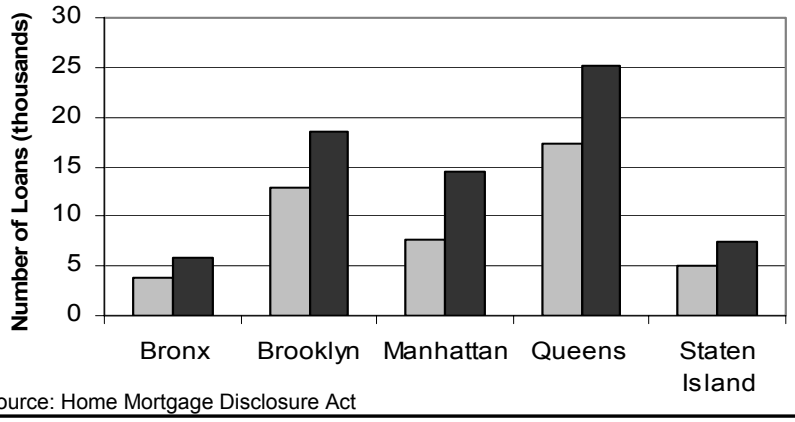
Source: Home Mortgage Disclosure Act and NYC Department of Finance

Exhibit 5-4 Highest and Lowest Number of Refinance Loan Originations, 2002

Highest:		
Queens	Queens Village	4,028
Manhattan	Upper West Side	3,830
Manhattan	Upper East Side	3,695
Brooklyn	Flatlands/Canarsie	3,520
Queens	Jamaica	3,330
Lowest:		
Bronx	Highbridge/South Concourse	81
Manhattan	East Harlem	97
Bronx	University Heights/Fordham	122
Bronx	Mott Haven/Hunts Point	163
Bronx	Kingsbridge Heights/Mosholu	163

Source: Home Mortgage Disclosure Act

Chart 5-3
Refinance Loan Originations



Source: Home Mortgage Disclosure Act

Exhibit 5-5 Highest and Lowest Median Refinance Loan Amounts (thousands), 2002

Highest:		
Manhattan	Greenwich Village/Financial District	$291
Manhattan	Upper East Side	$285
Manhattan	Upper West Side	$275
Manhattan	Central Harlem	$260
Manhattan	Chelsea/Clinton/Midtown	$254.5
Lowest:		
Manhattan	Washington Heights/Inwood	$130
Queens	Rego Park/Forest Hills	$135
Bronx	Mott Haven/Hunts Point	$140
Bronx	Riverdale/Kingsbridge	$150.5
Staten Island	North Shore	$163

Source: Home Mortgage Disclosure Act

and Manhattan had the largest increases in refinance lending in 2002 (112.4% and 90.9% rise in loans per 1,000 owner properties, respectively). Queens, the Bronx and Brooklyn also experienced smaller increases, at 50.1%, 49.0% and 46.2% surges in loans per 1,000 properties, respectively (Borough Table 5-2).

The total dollar value of all refinance loans originated in 2002 was $16.5 billion, a 71.0% increase from $9.65 billion in 2001. The most dollars were lent in Manhattan ($5.34 billion), followed by Queens ($4.79 billion), Brooklyn ($3.91 billion), Staten Island ($1.38 billion) and the Bronx ($1.06 billion) (Borough Table 5-2).

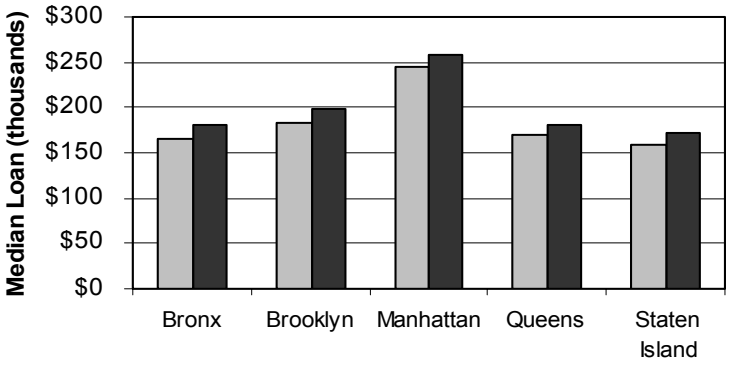
The median dollar amount of refinance loans was $193,000 in 2002, a 7.8% increase from 2001. In 2002, the median refinance loan amount was highest in Manhattan ($258,500), followed by Brooklyn ($198,000), the Bronx ($180,000), Queens ($180,000), and Staten Island ($173,000) (Borough Table 5-2).

Exhibit 5-5 shows that among sub-borough areas, the highest median refinance loan amounts were in Manhattan's Greenwich Village/Financial District ($291,000), Upper East Side ($285,000), Upper West Side ($275,000), Central Harlem ($260,000) and Chelsea /Clinton/Midtown ($254,500). The sub-borough areas with the lowest median refinance loan amounts were Manhattan's Washington Heights/Inwood ($130,000), Rego Park/Forest Hills in Queens ($135,000),

the Bronx's Mott Haven/Hunts Point ($140,000) and Riverdale/Kingsbridge ($150,500), and North Shore in Staten Island ($163,000).

As shown in Borough Table 5-2, approval rates for refinance loans increased by 6.9 percentage points from 2001 to 2002, from 67.3% to 74.2%. In 2002, approval rates were highest in Manhattan (85.3%), followed by Staten Island (77.4%), Queens (72.7%), Brooklyn (71.7%), and the Bronx (65.4%). Among neighborhoods, the highest approval rates for refinance loans were found in Manhattan: the Upper West Side (88.5%), the Upper East Side (88.1%), Stuyvesant Town/Turtle-Bay (85.2%), Chelsea/Clinton/Midtown (85.0%), and Greenwich Village/Financial District (84.0%). The lowest approval rates were concentrated in the Bronx: Highbridge/South Concourse (54.8%), Morrisania/Belmont (55.1%), Mott Haven/Hunts Point (55.9%), University Heights/Fordham (57.8%), and Soundview/Parkchester (59.8%) (Exhibit 5-6).

Chart 5-4
Median Dollar Amount of Refinance Loan Originations



Source: Home Mortgage Disclosure Act

Exhibit 5-6 Highest and Lowest Average Approval Rates for Refinance Loans, 2002

Highest:		
Manhattan	Upper West Side	88.5%
Manhattan	Upper East Side	88.1%
Manhattan	Stuyvesant Town/Turtle-Bay	85.2%
Manhattan	Chelsea/Clinton/Midtown	85.0%
Manhattan	Greenwich Village/Financial District	84.0%
Lowest:		
Bronx	Highbridge/South Concourse	54.8%
Bronx	Morrisania/Belmont	55.1%
Bronx	Mott Haven/Hunts Point	55.9%
Bronx	University Heights/Fordham	57.8%
Bronx	Soundview/Parkchester	59.8%

Source: Home Mortgage Disclosure Act

Data on home improvement loan originations, such as the number and dollar amount of the loans, as well as the approval rate of the loan applications, are displayed in Borough Table 5-3. In New York City from 2001 to 2002, the number of home improvement loan originations decreased slightly, by 1.7%. In 2001, 5,557 home improvement loans were made as compared to 5,461 loans in 2002. The largest number of home improvement loans in 2002 were originated in Queens (2,079), followed by Brooklyn (1,855), Staten Island (669), the Bronx (594) and Manhattan (264). Among sub-borough areas, the largest numbers of home improvement loans were originated in Queens Village (381), followed by Jamaica in Queens (360), Flatlands/Canarsie in Brooklyn (345), and North Shore (242) and Mid-Island in Staten Island (225). The smallest number of home improvement loans were made in Manhattan's East Harlem (11), Central Harlem (13), Washington Heights/Inwood (15), and Lower East Side/Chinatown (16), and the Bronx's Highbridge/South Concourse (19) (Exhibit 5-7).

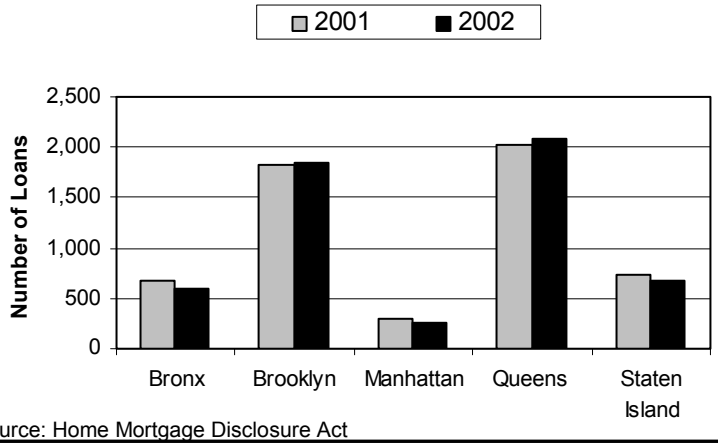
The rate of home improvement loan origination (loans per 1,000 properties) increased slightly from 2001 to 2002, by 3.2%. Among boroughs, Staten Island had the highest rate of home improvement lending in 2002 (10.3 loans per 1,000 properties), followed by Brooklyn (6.7), Queens (6.0), the Bronx (5.6), and Manhattan (1.5) (Borough Table 5-3).

Exhibit 5-7 Highest and Lowest Number of Home Improvement Loan Originations, 2002

Highest:		
Queens	Queens Village	381
Queens	Jamaica	360
Brooklyn	Flatlands/Canarsie	345
Staten Island	North Shore	242
Staten Island	Mid-Island	225
Lowest:		
Manhattan	East Harlem	11
Manhattan	Central Harlem	13
Manhattan	Washington Heights/Inwood	15
Manhattan	Lower East Side/Chinatown	16
Bronx	Highbridge/South Concourse	19

Source: Home Mortgage Disclosure Act

Chart 5-5
Home Improvement Loan Originations



Source: Home Mortgage Disclosure Act

Exhibit 5-8 Highest and Lowest Median Home Improvement Loan Amounts (thousands), 2002

Highest:		
Brooklyn	Borough Park	$100
Queens	Rego Park/Forest Hills	$81.5
Manhattan	Upper East Side	$75
Manhattan	Stuyvesant Town/Turtle-Bay	$75
Brooklyn	Park Slope/Carroll Gardens	$75
Lowest:		
Manhattan	Lower East Side/Chinatown	$5
Bronx	Highbridge/South Concourse	$6
Manhattan	East Harlem	$6
Manhattan	Washington Heights/Inwood	$7
Bronx	University Heights/Fordham	$8

Source: Home Mortgage Disclosure Act

The total dollar value of all home improvement loans originated in 2002 was $307.6 million, a 2.2% increase from $301.2 million in 2001. The most dollars were lent in Queens ($115.2 million), followed by Brooklyn ($107.7 million), Staten Island ($38.7 million), the Bronx ($23.9 million) and Manhattan ($22.3 million) (Borough Table 5-3).

The median home improvement loan increased from 2001 ($25,000) to 2002 ($30,000). In 2002 the median home improvement loan amount was highest in Staten Island ($40,000), followed by Queens ($30,000), Brooklyn ($30,000), Manhattan ($25,000) and the Bronx ($22,000) (Borough Table 5-3).

Exhibit 5-8 illustrates that among sub-borough areas, the highest median loan amounts for home improvement loans were in Brooklyn's Borough Park ($100,000), Rego Park/Forest Hills in Queens ($81,500), Upper East Side ($75,000) and Stuyvesant Town/Turtle-Bay ($75,000) in Manhattan, and Brooklyn's Park Slope/Carroll Gardens ($75,000). The lowest median loan amounts were in Manhattan's Lower East Side/Chinatown ($5,000), Highbridge/South Concourse ($6,000) in the Bronx, Manhattan's East Harlem ($6,000) and Washington Heights/Inwood ($7,000), and University Heights/Fordham in the Bronx ($8,000).

Approval rates for home improvement loans rose by 6.2 percentage points from 2001 to 2002, from 42.8% to 49.0%. In 2002, approval rates were highest in

Staten Island (58.2%), followed by Queens (50.4%), Brooklyn (49.3%), the Bronx (40.4%) and Manhattan (39.5%) (Borough Table 5-3).

Among neighborhoods, the highest approval rates for home improvement loans were found in Staten Island's South Shore (71.3%), Bayside/Little Neck in Queens (66.8%), Bay Ridge (65.1%) and Sheepshead Bay/Gravesend (64.3%) in Brooklyn, and Flushing/Whitestone in Queens (61.0%). The lowest approval rates were in Central Harlem (23.2%), East Harlem (27.6%) and the Lower East Side/Chinatown (31.5%) in Manhattan, Brooklyn's Bedford Stuyvesant (32.6%), and

Borough Table 5-3
Home Improvement Loan Originations in the Five Boroughs, 2001 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Number of Loan Originations						
2001	682	1,831	298	2,019	727	5,557
2002	594	1,855	264	2,079	669	5,461
Change	-88	24	-34	60	-58	-96
% Change	-12.9%	1.3%	-11.4%	3.0%	-8.0%	-1.7%
Rate of Loan Originations (per 1,000 Owner Properties)						
2001	6.4	6.5	1.7	5.6	7.9	5.5
2002	5.6	6.7	1.5	6.0	10.3	5.6
Change	-0.8	0.2	-0.2	0.4	2.4	0.2
% Change	-12.9%	3.4%	-9.9%	6.6%	30.9%	3.2%
Dollar Amount (millions) of Loan Originations						
2001	$24.1	$97.7	$36.0	$105.7	$37.7	$301.2
2002	$23.9	$107.7	$22.3	$115.2	$38.7	$307.6
Change	-$0.2	$10.1	-$13.7	$9.5	$1.0	$6.7
% Change	-0.9%	10.3%	-38.1%	9.0%	2.7%	2.2%
Median Dollar Amount (thousands) of Loan Originations						
2001	$15.0	$25.0	$25.0	$26.0	$35.0	$25.0
2002	$22.0	$30.0	$25.0	$30.0	$40.0	$30.0
Change	$7.0	$5.0	$0.0	$4.0	$5.0	$5.0
Approval Rate of Loan Applications						
2001	38.1%	41.8%	42.0%	41.8%	56.4%	42.8%
2002	40.4%	49.3%	39.5%	50.4%	58.2%	49.0%
Change	2.3%	7.5%	-2.5%	8.6%	1.8%	6.2%

Source: Home Mortgage Disclosure Act and NYC Department of Finance

Washington Heights/Inwood in Manhattan (33.3%) (Exhibit 5-9).

Subprime mortgage lending allows borrowers with credit records that wouldn't qualify them for market rate loans to gain access to financing for home purchase, refinancing, and home improvement capital. However, subprime lending also raises concerns because it is sometimes predatory. Predatory lending can cause homeowners to pay more than they can realistically afford in interest, fees and mortgage insurance, exposing them to greater risk of foreclosure. The HMDA data does not provide information on which loans are subprime. Instead, the U.S. Department of Housing and Urban Development (HUD) provides a list of lenders that specialize in subprime lending, although they may also originate prime loans as well. The list of subprime lenders is currently the only means of identifying subprime lending activity. Borough Table 5-4 identifies the loan originations and loan volume for both home purchases and refinances made by these lenders.

In 2002, subprime lenders originated 6.5% of all home purchase loans in New York City, a small increase from 5.8% in 2001. The Bronx and Brooklyn had the highest percentage of home purchase loans originated by subprime lenders in 2002, (12.4% and 8.4%, respectively), followed by 7.1% in Queens, 6.7% in Staten Island, and 1.3% in Manhattan (Borough Table 5-4).

Among sub-borough areas, University Heights/Fordham in the Bronx had the highest share of home purchase loans originated by subprime lenders (18.1%), followed by Morrisania/Belmont (17.9%), Soundview/Parkchester (16.9%), and Williamsbridge/Baychester (16.2%), also all in the Bronx, and Brooklyn's Bedford Stuyvesant (16.1%). The sub-borough areas with the lowest share of subprime loans were all in Manhattan: Washington Heights/Inwood (0.5%), the Lower East Side/Chinatown (0.8%), the Upper West Side (0.9%), East Harlem (1.0%) and the Upper East Side (1.0%) (Exhibit 5-10).

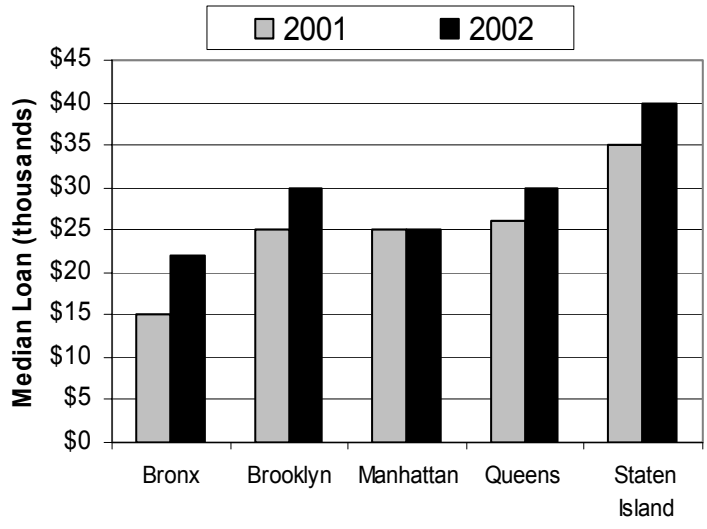
The share of total dol-

Exhibit 5-9 Highest and Lowest Average Approval Rates for Home Improvement Loans, 2002

Highest:		
Staten Island	South Shore	71.3%
Queens	Bayside/Little Neck	66.8%
Brooklyn	Bay Ridge	65.1%
Brooklyn	Sheepshead Bay/Gravesend	64.3%
Queens	Flushing/Whitestone	61.0%
Lowest:		
Manhattan	Central Harlem	23.2%
Manhattan	East Harlem	27.6%
Manhattan	Lower East Side/Chinatown	31.5%
Brooklyn	Bedford Stuyvesant	32.6%
Manhattan	Washington Heights/Inwood	33.3%

Source: Home Mortgage Disclosure Act

Chart 5-6 Median Dollar Amount of Home Improvement Loans



Source: Home Mortgage Disclosure Act

lars lent for home purchases by subprime lenders was 6.2% in 2002, slightly less than the share of all home purchase loans originated by subprime lenders (6.5%). The largest share of dollars loaned by subprime lenders in 2002 was found in the Bronx (13.2%), followed by Queens (8.8%), Brooklyn (8.4%), Staten Island (6.2%) and Manhattan (1.2%) (Borough Table 5-4).

The percentage of refinance loans that were originated by subprime lenders increased

Borough Table 5-4
Subprime Mortgage Lending
in the Five Boroughs, 2001 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
HOME PURCHASE						
Percent of Loan Originations that are Subprime						
2001	8.0%	7.6%	1.3%	6.4%	5.7%	5.8%
2002	12.4%	8.4%	1.3%	7.1%	6.7%	6.5%
Change	4.4%	0.8%	0.0%	0.7%	1.0%	0.7%
Percent of Loan Dollars that are Subprime						
2001	8.0%	7.7%	0.9%	7.6%	5.7%	5.4%
2002	13.2%	8.4%	1.2%	8.8%	6.2%	6.2%
Change	5.2%	0.7%	0.3%	1.1%	0.4%	0.7%
REFINANCE						
Percent of Loan Originations that are Subprime						
2001	21.0%	21.7%	2.3%	17.9%	14.3%	16.2%
2002	24.2%	22.2%	1.7%	20.9%	15.9%	17.1%
Change	3.2%	0.6%	-0.6%	3.0%	1.5%	0.9%
Percent of Loan Dollars that are Subprime						
2001	21.1%	20.2%	1.6%	17.1%	13.8%	13.5%
2002	26.5%	22.4%	1.5%	21.8%	15.9%	15.2%
Change	5.4%	2.2%	-0.1%	4.7%	2.1%	1.6%
HOME IMPROVEMENT						
Percent of Loan Originations that are Subprime						
2001	51.3%	40.8%	33.9%	34.5%	22.8%	37.1%
2002	53.9%	37.3%	27.3%	30.2%	28.4%	34.8%
Change	2.6%	-3.5%	-6.6%	-4.3%	5.6%	-2.3%

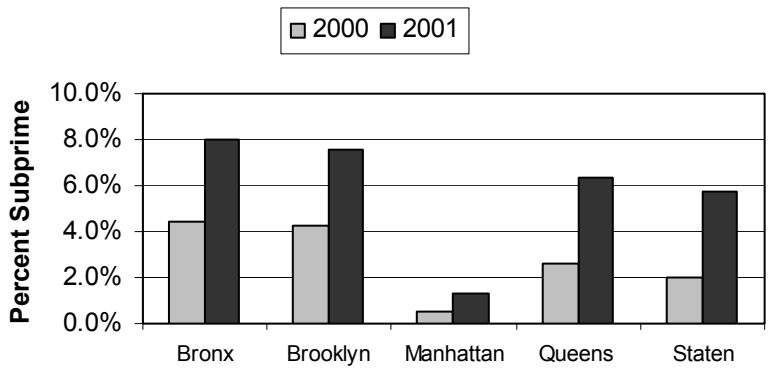
Source: Home Mortgage Disclosure Act (Authors' calculations based on HMDA data and HUD list of subprime lenders)

slightly from 16.2% in 2001 to 17.1% in 2002. As with home purchase loans, Manhattan had a very small share of refinance loans originated by subprime lenders: only 1.7% in 2002. The other boroughs had much higher percentages: 24.2% of refinance loans made in the Bronx were subprime, while 22.2% of refinance loans made in Brooklyn, 20.9% of refinance loans in Queens, and 15.9% of refinance loans in Staten Island were subprime (Borough Table 5-4).

Among sub-borough areas, the highest percentages of refinance loans that are subprime were in Brooklyn and the Bronx. Brownsville/Ocean Hill in Brooklyn was the highest with 41.6%, followed by Brooklyn's Bushwick (40.1%), Highbridge/ South Concourse in the Bronx (39.5%), Bedford Stuyvesant in Brooklyn (38.0%), and the Bronx's University Heights/Fordham (37.7%). The neighborhoods with the lowest percentages of refinance loans originated by subprime lenders are all in Manhattan: the Upper West Side (0.8%), Upper East Side (0.8%), Chelsea/Clinton/Midtown (1.2%), Greenwich Village/Financial District (1.5%) and Stuyvesant Town/Turtle-Bay (1.6%) (Exhibit 5-11).

The share of home improvement loans that were originated by subprime lenders decreased by 2.3 percentage points from 37.1% in 2001 to 34.8% in 2002. Manhattan saw the largest decrease in the share of home improvement loans originated by subprime lenders: from 33.9% in 2001 to 27.3% in 2002. More than half of loans in the Bronx (53.9%), 37.3%

Chart 5-7
Percent Subprime Home Purchase Loans



Source: Authors' calculations based on HMDA data and HUD list of subprime lenders

Exhibit 5-10 Highest and Lowest Percent of Home Purchase Loans that are Subprime, 2002

Highest:		
Bronx	University Heights/Fordham	18.1%
Bronx	Morrisania/Belmont	17.9%
Bronx	Soundview/Parkchester	16.9%
Bronx	Williamsbidge/Baychester	16.2%
Brooklyn	Bedford Stuyvesant	16.1%
Lowest:		
Manhattan	Washington Heights/Inwood	0.5%
Manhattan	Lower East Side/Chinatown	0.8%
Manhattan	Upper West Side	0.9%
Manhattan	East Harlem	1.0%
Manhattan	Upper East Side	1.0%

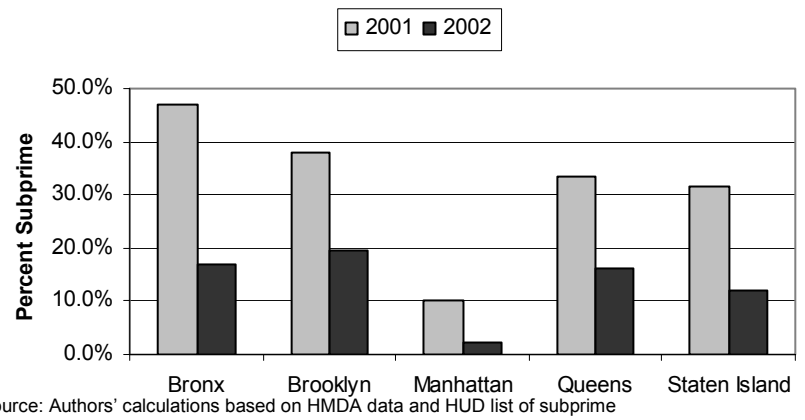
Source: Authors' calculations based on HMDA data and HUD list of subprime lenders

Exhibit 5-11 Highest and Lowest Percent of Refinance Loans that are Subprime, 2002

Highest:		
Brooklyn	Brownsville/Ocean Hill	41.6%
Brooklyn	Bushwick	40.1%
Bronx	Highbridge/South Concourse	39.5%
Brooklyn	Bedford Stuyvesant	38.0%
Bronx	University Heights/Fordham	37.7%
Lowest:		
Manhattan	Upper West Side	0.8%
Manhattan	Upper East Side	0.8%
Manhattan	Chelsea/Clinton/Midtown	1.2%
Manhattan	Greenwich Village/Financial District	1.5%
Manhattan	Stuyvesant Town/Turtle-Bay	1.6%

Source: Authors' calculations based on HMDA data and HUD list of subprime lenders

Chart 5-8 Percent Subprime Refinance Loans



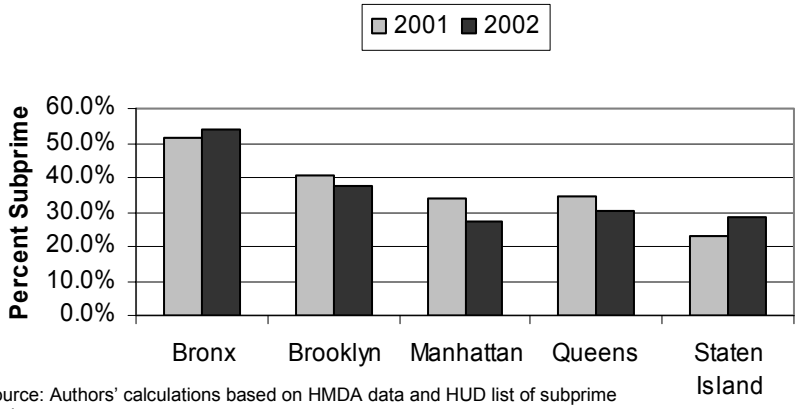
Source: Authors' calculations based on HMDA data and HUD list of subprime lenders

Exhibit 5-12 Highest and Lowest Percent of Home Improvement Loans that are Subprime, 2002

Highest:		
Bronx	Highbridge/South Concourse	100.0%
Bronx	University Heights/Fordham	73.7%
Bronx	Morrisania/Belmont	73.2%
Manhattan	East Harlem	72.7%
Brooklyn	Brownsville/Ocean Hill	68.9%
Lowest:		
Brooklyn	Borough Park	7.1%
Queens	Rego Park/Forest Hills	7.7%
Brooklyn	Sheepshead Bay/Gravesend	10.7%
Brooklyn	Bay Ridge	12.2%
Manhattan	Greenwich Village/Financial District	12.9%

Source: Authors' calculations based on HMDA data and HUD list of subprime lenders

Chart 5-9 Percent Subprime Home Improvement Loans



Source: Authors' calculations based on HMDA data and HUD list of subprime lenders

of home improvement loans made in Brooklyn, and 30.2% of home improvement loans made in Queens were subprime. Among sub-borough areas, 100% of the home improvement loans in the Bronx's Highbridge/South Concourse were subprime, followed by University Heights/Fordham (73.7%) and Morrisania/Belmont (73.2%), also in the Bronx, Manhattan's East Harlem (72.7%), and Brownsville/Ocean Hill in Brooklyn (68.9%). The neighborhoods with the lowest percentages of home improvement loans originated by subprime lenders were in Brooklyn's Borough Park (7.1%), Rego Park/Forest Hills in Queens (7.7%), Brooklyn's Sheepshead Bay/Gravesend (10.7%) and Bay Ridge (12.2%) and Manhattan's Greenwich Village/Financial District (12.9%) (Exhibit 5-12).

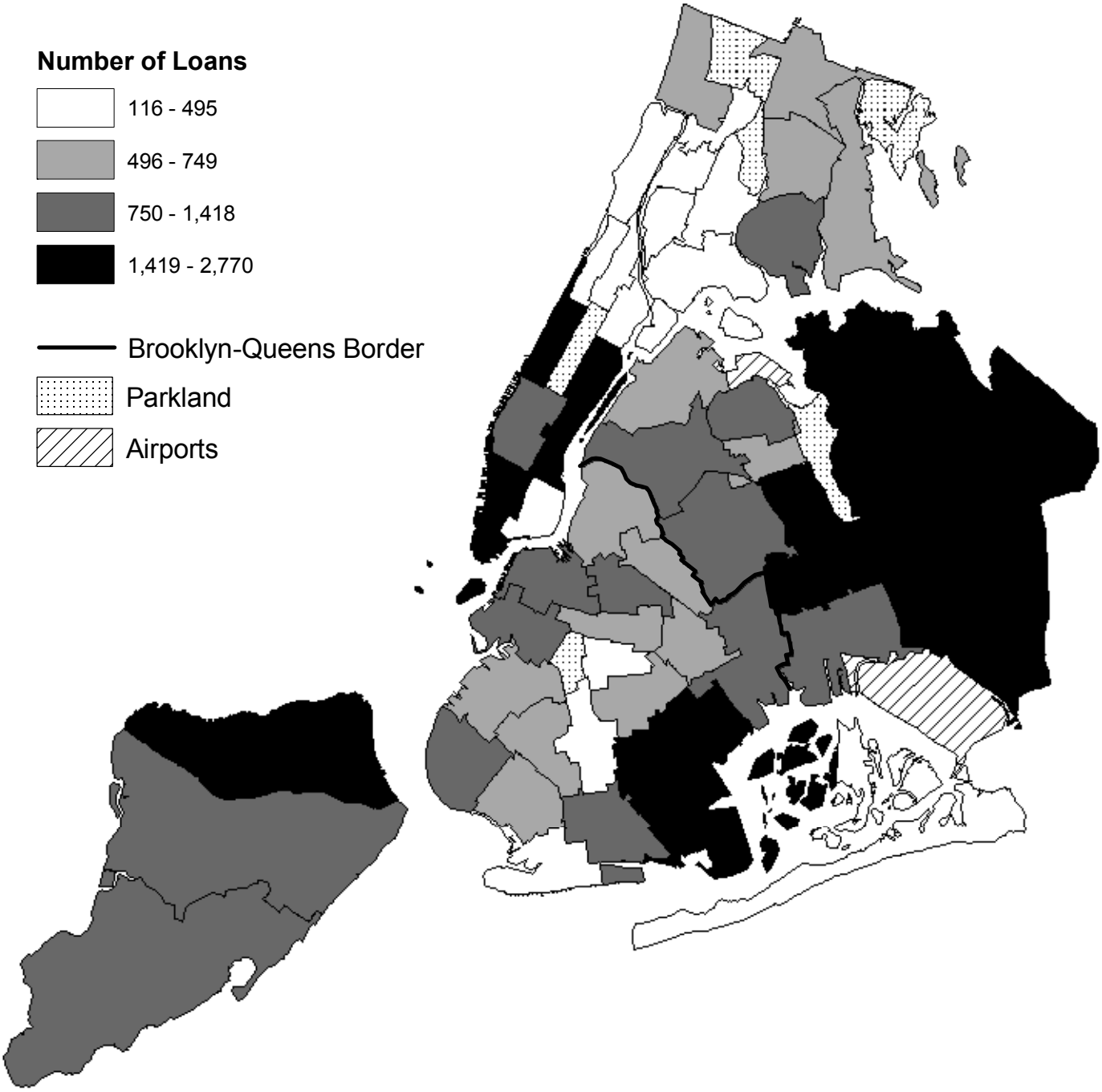
When looking at each type of mortgage, the percentage of loans that are originated by subprime lenders is highest for home improvement (34.8%). However, refinance loan originations represent the majority of all subprime loans (69.1%), suggesting a high concentration of subprime lending in the refinance market. Home purchase loans meanwhile represent 19.1% of all subprime originations, while home improvement loans represent just 10.7%

Neighborhood Table 5-1
Number of Home Purchase Mortgage Loan Originations in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	% Change
Bronx	101 Mott Haven/Hunts Point	201	254	53	26.4%
Bronx	102 Morrisania/Belmont	226	212	-14	-6.2%
Bronx	103 Highbridge/South Concourse	116	131	15	12.9%
Bronx	104 University Heights/Fordham	83	116	33	39.8%
Bronx	105 Kingsbridge Heights/Mosholu	208	183	-25	-12.0%
Bronx	106 Riverdale/Kingsbridge	635	600	-35	-5.5%
Bronx	107 Soundview/Parkchester	585	794	209	35.7%
Bronx	108 Throgs Neck/Co-op City	697	655	-42	-6.0%
Bronx	109 Pelham Parkway	548	594	46	8.4%
Bronx	110 Williamsbridge/Baychester	695	749	54	7.8%
Brooklyn	201 Williamsburg/Greenpoint	282	504	222	78.7%
Brooklyn	202 Brooklyn Heights/Fort Greene	946	1,069	123	13.0%
Brooklyn	203 Bedford Stuyvesant	742	757	15	2.0%
Brooklyn	204 Bushwick	415	584	169	40.7%
Brooklyn	205 East New York/Starrett City	753	822	69	9.2%
Brooklyn	206 Park Slope/Carroll Gardens	868	990	122	14.1%
Brooklyn	207 Sunset Park	650	589	-61	-9.4%
Brooklyn	208 North Crown Heights/Prospect Heights	457	700	243	53.2%
Brooklyn	209 South Crown Heights	212	253	41	19.3%
Brooklyn	210 Bay Ridge	826	867	41	5.0%
Brooklyn	211 Bensonhurst	724	743	19	2.6%
Brooklyn	212 Borough Park	580	598	18	3.1%
Brooklyn	213 Coney Island	555	473	-82	-14.8%
Brooklyn	214 Flatbush	429	475	46	10.7%
Brooklyn	215 Sheepshead Bay/Gravesend	908	842	-66	-7.3%
Brooklyn	216 Brownsville/Ocean Hill	375	681	306	81.6%
Brooklyn	217 East Flatbush	635	615	-20	-3.1%
Brooklyn	218 Flatlands/Canarsie	1,851	1,748	-103	-5.6%
Manhattan	301 Greenwich Village/Financial District	1,130	1,624	494	43.7%
Manhattan	302 Lower East Side/Chinatown	376	495	119	31.6%
Manhattan	303 Chelsea/Clinton/Midtown	1,118	1,400	282	25.2%
Manhattan	304 Stuyvesant Town/Turtle-Bay	1,517	1,925	408	26.9%
Manhattan	305 Upper West Side	1,873	2,293	420	22.4%
Manhattan	306 Upper East Side	2,243	2,770	527	23.5%
Manhattan	307 Morningside Heights/Hamilton Heights	208	272	64	30.8%
Manhattan	308 Central Harlem	166	207	41	24.7%
Manhattan	309 East Harlem	95	210	115	121.1%
Manhattan	310 Washington Heights/Inwood	386	421	35	9.1%
Queens	401 Astoria	577	517	-60	-10.4%
Queens	402 Sunnyside/Woodside	733	767	34	4.6%
Queens	403 Jackson Heights	1,175	1,399	224	19.1%
Queens	404 Elmhurst/Corona	638	694	56	8.8%
Queens	405 Middle Village/Ridgewood	1,121	1,073	-48	-4.3%
Queens	406 Rego Park/Forest Hills	1,422	1,595	173	12.2%
Queens	407 Flushing/Whitestone	1,897	2,069	172	9.1%
Queens	408 Hillcrest/Fresh Meadows	1,413	1,444	31	2.2%
Queens	409 Kew Gardens/Woodhaven	1,445	1,484	39	2.7%
Queens	410 South Ozone Park/Howard Beach	1,326	1,376	50	3.8%
Queens	411 Bayside/Little Neck	1,546	1,651	105	6.8%
Queens	412 Jamaica	1,887	1,845	-42	-2.2%
Queens	413 Queens Village	1,804	1,910	106	5.9%
Queens	414 Rockaways	482	455	-27	-5.6%
Staten Island	501 North Shore	1,674	1,977	303	18.1%
Staten Island	502 Mid-Island	1,518	1,418	-100	-6.6%
Staten Island	503 South Shore	1,110	1,202	92	8.3%
Total	**New York City**	**47,082**	**52,091**	**5,009**	**10.6%**

Source: Home Mortgage Disclosure Act

Map 5-1
Number of Home Purchase Mortgage Loan Originations in New York City Sub-borough Areas, 2002



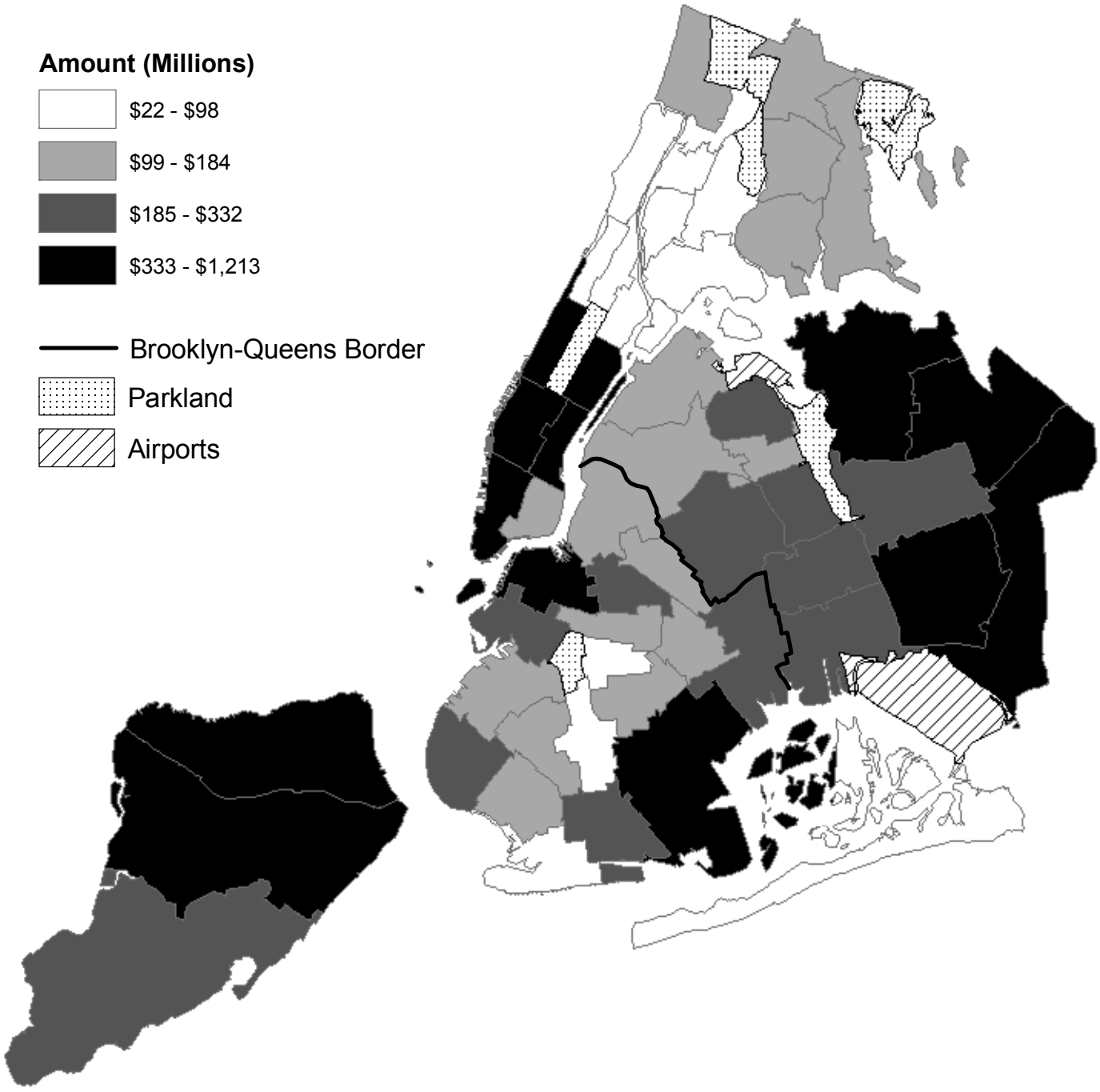
Source: Home Mortgage Disclosure Act

Neighborhood Table 5-2
Total Dollar Amount (millions) of Home Purchase Mortgage Loans in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	% Change
Bronx	101 Mott Haven/Hunts Point	$36.1	$50.4	$14.3	39.7%
Bronx	102 Morrisania/Belmont	$47.3	$46.5	-$0.8	-1.7%
Bronx	103 Highbridge/South Concourse	$16.5	$22.6	$6.2	37.3%
Bronx	104 University Heights/Fordham	$17.1	$24.0	$6.9	40.2%
Bronx	105 Kingsbridge Heights/Mosholu	$24.8	$24.8	$0.1	0.3%
Bronx	106 Riverdale/Kingsbridge	$96.0	$98.9	$3.0	3.1%
Bronx	107 Soundview/Parkchester	$106.6	$148.0	$41.5	38.9%
Bronx	108 Throgs Neck/Co-op City	$128.2	$131.4	$3.3	2.5%
Bronx	109 Pelham Parkway	$108.0	$120.3	$12.3	11.4%
Bronx	110 Williamsbridge/Baychester	$137.7	$161.6	$24.0	17.4%
Brooklyn	201 Williamsburg/Greenpoint	$63.5	$124.4	$60.9	95.9%
Brooklyn	202 Brooklyn Heights/Fort Greene	$225.2	$338.4	$113.3	50.3%
Brooklyn	203 Bedford Stuyvesant	$176.4	$185.5	$9.1	5.2%
Brooklyn	204 Bushwick	$94.5	$134.9	$40.5	42.8%
Brooklyn	205 East New York/Starrett City	$152.6	$279.4	$126.8	83.1%
Brooklyn	206 Park Slope/Carroll Gardens	$260.9	$332.0	$71.2	27.3%
Brooklyn	207 Sunset Park	$142.6	$147.5	$4.9	3.4%
Brooklyn	208 North Crown Heights/Prospect Heights	$112.7	$184.4	$71.7	63.6%
Brooklyn	209 South Crown Heights	$46.9	$63.9	$17.0	36.3%
Brooklyn	210 Bay Ridge	$162.0	$228.9	$66.9	41.3%
Brooklyn	211 Bensonhurst	$168.9	$183.8	$14.9	8.8%
Brooklyn	212 Borough Park	$136.1	$150.4	$14.3	10.5%
Brooklyn	213 Coney Island	$102.3	$97.4	-$4.8	-4.7%
Brooklyn	214 Flatbush	$86.1	$98.0	$11.9	13.8%
Brooklyn	215 Sheepshead Bay/Gravesend	$199.1	$185.7	-$13.3	-6.7%
Brooklyn	216 Brownsville/Ocean Hill	$75.2	$183.9	$108.7	144.5%
Brooklyn	217 East Flatbush	$141.1	$137.6	-$3.5	-2.5%
Brooklyn	218 Flatlands/Canarsie	$418.8	$411.1	-$7.6	-1.8%
Manhattan	301 Greenwich Village/Financial District	$563.2	$934.0	$370.9	65.8%
Manhattan	302 Lower East Side/Chinatown	$93.9	$136.7	$42.8	45.6%
Manhattan	303 Chelsea/Clinton/Midtown	$420.6	$588.0	$167.5	39.8%
Manhattan	304 Stuyvesant Town/Turtle-Bay	$487.1	$613.9	$126.8	26.0%
Manhattan	305 Upper West Side	$789.2	$1,028.1	$238.9	30.3%
Manhattan	306 Upper East Side	$953.0	$1,212.7	$259.7	27.3%
Manhattan	307 Morningside Heights/Hamilton Heights	$51.6	$77.5	$26.0	50.4%
Manhattan	308 Central Harlem	$42.9	$74.2	$31.3	72.9%
Manhattan	309 East Harlem	$25.8	$49.3	$23.5	91.2%
Manhattan	310 Washington Heights/Inwood	$52.0	$73.5	$21.5	41.4%
Queens	401 Astoria	$123.8	$115.1	-$8.7	-7.0%
Queens	402 Sunnyside/Woodside	$136.2	$141.0	$4.9	3.6%
Queens	403 Jackson Heights	$237.0	$293.0	$56.0	23.6%
Queens	404 Elmhurst/Corona	$139.0	$156.9	$18.0	12.9%
Queens	405 Middle Village/Ridgewood	$251.2	$269.2	$18.0	7.2%
Queens	406 Rego Park/Forest Hills	$204.3	$250.8	$46.6	22.8%
Queens	407 Flushing/Whitestone	$399.2	$466.9	$67.7	17.0%
Queens	408 Hillcrest/Fresh Meadows	$243.1	$264.4	$21.4	8.8%
Queens	409 Kew Gardens/Woodhaven	$290.7	$318.9	$28.2	9.7%
Queens	410 South Ozone Park/Howard Beach	$266.2	$319.2	$53.1	19.9%
Queens	411 Bayside/Little Neck	$302.9	$402.2	$99.3	32.8%
Queens	412 Jamaica	$367.5	$405.9	$38.4	10.4%
Queens	413 Queens Village	$358.5	$421.4	$63.0	17.6%
Queens	414 Rockaways	$102.6	$98.1	-$4.4	-4.3%
Staten Island	501 North Shore	$292.2	$420.8	$128.6	44.0%
Staten Island	502 Mid-Island	$303.4	$346.6	$43.3	14.3%
Staten Island	503 South Shore	$259.0	$300.1	$41.1	15.9%
Total	**New York City**	**$11,239.9**	**$14,076.8**	**$2,836.9**	**25.2%**

Source: Home Mortgage Disclosure Act

Map 5-2
Total Dollar Amount of Home Purchase Mortgage Loans in New York City Sub-borough Areas, 2002



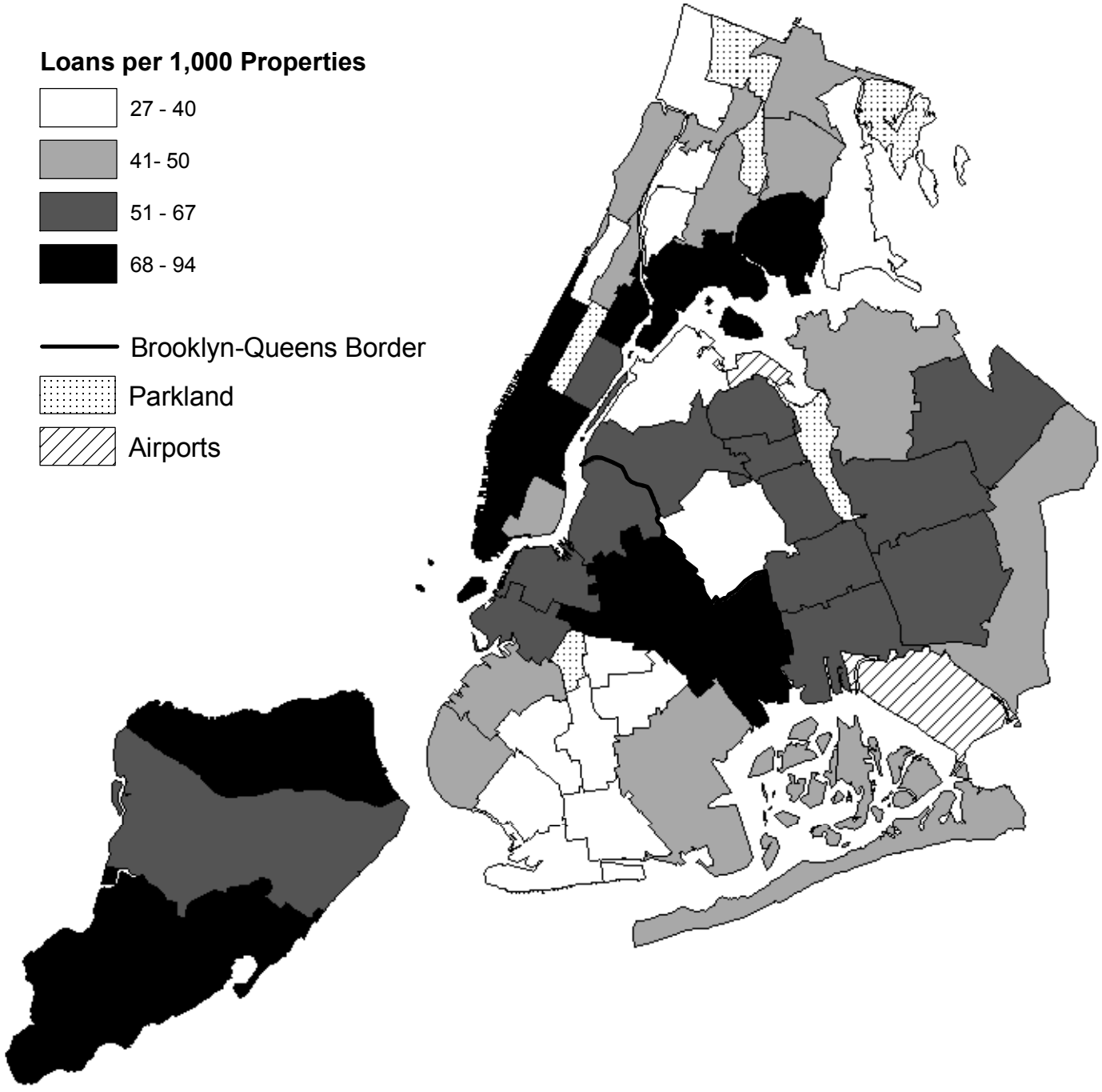
Source: Home Mortgage Disclosure Act

Neighborhood Table 5-3
Number of Home Purchase Mortgage Loan Originations Per 1,000 Owner Properties in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	% Change
Bronx	101 Mott Haven/Hunts Point	54.8	69.1	14.2	26.0%
Bronx	102 Morrisania/Belmont	41.8	41.5	-0.3	-0.7%
Bronx	103 Highbridge/South Concourse	27.2	28.6	1.4	5.0%
Bronx	104 University Heights/Fordham	28.4	39.7	11.3	39.8%
Bronx	105 Kingsbridge Heights/Mosholu	49.8	43.8	-5.9	-11.9%
Bronx	106 Riverdale/Kingsbridge	32.6	30.8	-1.8	-5.5%
Bronx	107 Soundview/Parkchester	57.9	78.7	20.7	35.7%
Bronx	108 Throgs Neck/Co-op City	29.0	27.3	-1.7	-6.0%
Bronx	109 Pelham Parkway	37.2	40.4	3.2	8.5%
Bronx	110 Williamsbridge/Baychester	39.6	42.7	3.1	7.8%
Brooklyn	201 Williamsburg/Greenpoint	29.1	52.0	22.9	78.8%
Brooklyn	202 Brooklyn Heights/Fort Greene	53.6	60.6	6.9	13.0%
Brooklyn	203 Bedford Stuyvesant	73.9	75.5	1.6	2.1%
Brooklyn	204 Bushwick	61.6	86.4	24.8	40.3%
Brooklyn	205 East New York/Starrett City	60.2	67.8	7.6	12.5%
Brooklyn	206 Park Slope/Carroll Gardens	56.2	64.0	7.8	13.8%
Brooklyn	207 Sunset Park	47.1	42.7	-4.4	-9.4%
Brooklyn	208 North Crown Heights/Prospect Heights	46.1	70.5	24.4	53.0%
Brooklyn	209 South Crown Heights	27.8	33.1	5.4	19.3%
Brooklyn	210 Bay Ridge	38.5	40.6	2.1	5.5%
Brooklyn	211 Bensonhurst	33.7	34.6	0.9	2.7%
Brooklyn	212 Borough Park	30.2	31.2	1.0	3.2%
Brooklyn	213 Coney Island	40.8	37.0	-3.7	-9.1%
Brooklyn	214 Flatbush	24.8	28.2	3.4	13.8%
Brooklyn	215 Sheepshead Bay/Gravesend	31.9	34.5	2.6	8.2%
Brooklyn	216 Brownsville/Ocean Hill	47.4	85.2	37.8	79.8%
Brooklyn	217 East Flatbush	39.9	38.7	-1.3	-3.2%
Brooklyn	218 Flatlands/Canarsie	53.2	50.4	-2.8	-5.3%
Manhattan	301 Greenwich Village/Financial District	65.0	93.3	28.3	43.6%
Manhattan	302 Lower East Side/Chinatown	35.8	47.1	11.3	31.5%
Manhattan	303 Chelsea/Clinton/Midtown	74.9	93.6	18.7	25.0%
Manhattan	304 Stuyvesant Town/Turtle-Bay	51.7	72.9	21.2	41.0%
Manhattan	305 Upper West Side	59.7	73.1	13.5	22.6%
Manhattan	306 Upper East Side	47.2	58.3	11.1	23.5%
Manhattan	307 Morningside Heights/Hamilton Heights	25.6	35.0	9.4	36.6%
Manhattan	308 Central Harlem	37.6	44.5	6.8	18.1%
Manhattan	309 East Harlem	31.9	69.2	37.3	116.8%
Manhattan	310 Washington Heights/Inwood	43.4	47.1	3.8	8.7%
Queens	401 Astoria	41.1	36.8	-4.2	-10.3%
Queens	402 Sunnyside/Woodside	51.5	54.1	2.6	5.1%
Queens	403 Jackson Heights	49.8	59.3	9.5	19.0%
Queens	404 Elmhurst/Corona	50.3	54.7	4.5	8.9%
Queens	405 Middle Village/Ridgewood	40.5	39.5	-1.0	-2.4%
Queens	406 Rego Park/Forest Hills	47.9	56.5	8.6	17.9%
Queens	407 Flushing/Whitestone	43.9	50.2	6.3	14.3%
Queens	408 Hillcrest/Fresh Meadows	54.3	57.3	3.0	5.6%
Queens	409 Kew Gardens/Woodhaven	64.6	67.5	3.0	4.6%
Queens	410 South Ozone Park/Howard Beach	55.7	58.2	2.5	4.4%
Queens	411 Bayside/Little Neck	51.3	54.8	3.5	6.8%
Queens	412 Jamaica	52.2	51.3	-0.9	-1.8%
Queens	413 Queens Village	41.5	48.7	7.2	17.4%
Queens	414 Rockaways	39.9	47.4	7.5	18.7%
Staten Island	501 North Shore	54.5	68.8	14.3	26.2%
Staten Island	502 Mid-Island	57.3	67.5	10.3	17.9%
Staten Island	503 South Shore	31.7	79.6	47.9	151.3%
Total	**New York City**	**46.3**	**53.8**	**7.5**	**16.2%**

Source: Home Mortgage Disclosure Act and NYC Department of Finance (Real Property Assessment Data)

Map 5-3
Number of Home Purchase Mortgage Loan Originations per 1,000 Owner Properties in New York City Sub-borough Areas, 2002



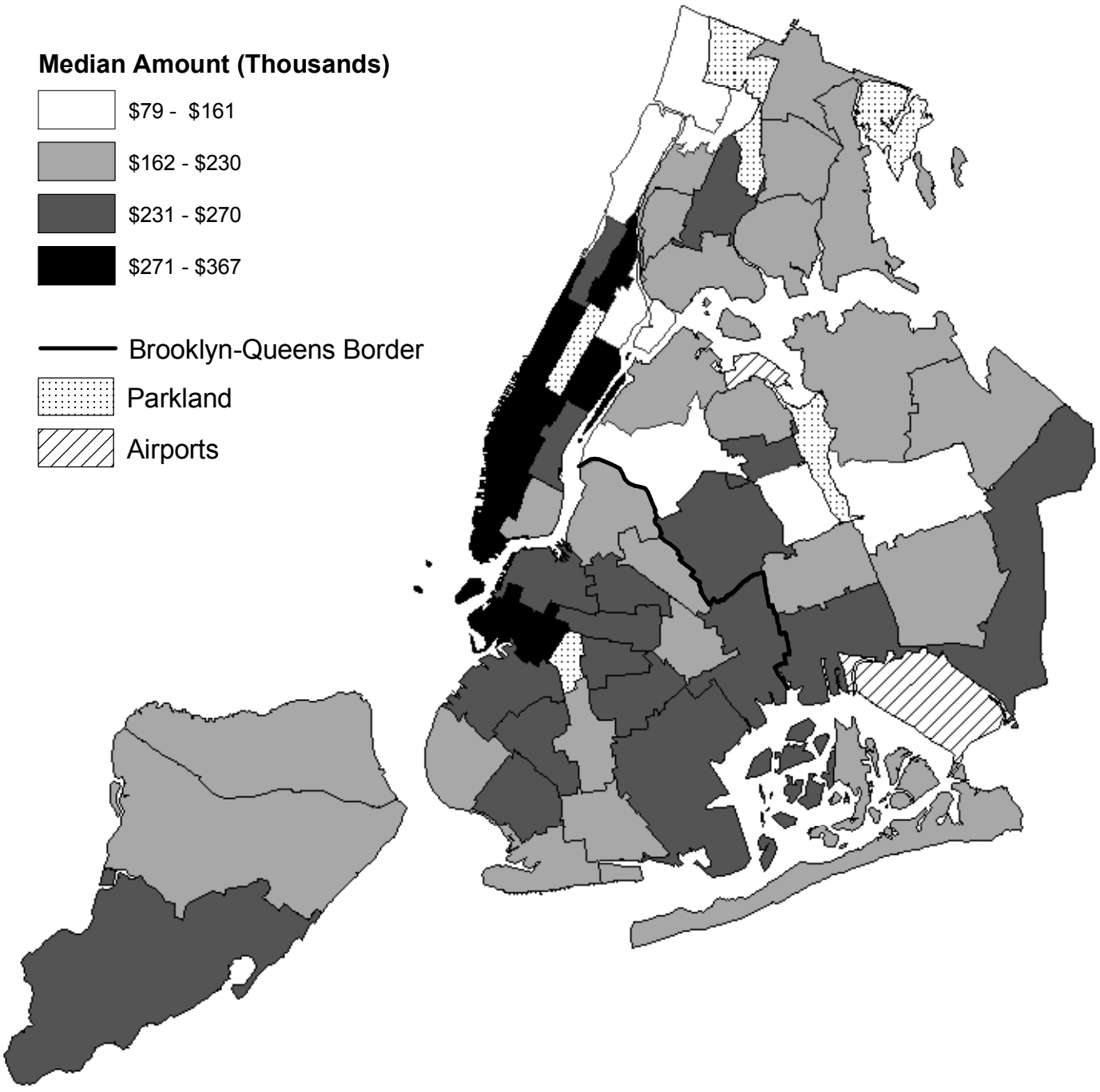
Source: Home Mortgage Disclosure Act and NYC Department of Finance (Real Property Assessment Data)

Neighborhood Table 5-4
Median Dollar Amount (thousands) of Home Purchase Mortgage Loans In New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	%Change
Bronx	101 Mott Haven/Hunts Point	$162	$198	$36	22.2%
Bronx	102 Morrisania/Belmont	$224	$234	$11	4.7%
Bronx	103 Highbridge/South Concourse	$158	$212	$54	34.2%
Bronx	104 University Heights/Fordham	$221	$224	$3	1.4%
Bronx	105 Kingsbridge Heights/Mosholu	$59	$79	$20	33.9%
Bronx	106 Riverdale/Kingsbridge	$100	$115	$15	15.0%
Bronx	107 Soundview/Parkchester	$206	$216	$10	4.9%
Bronx	108 Throgs Neck/Co-op City	$197	$222	$25	12.7%
Bronx	109 Pelham Parkway	$213	$222	$10	4.5%
Bronx	110 Williamsbridge/Baychester	$204	$226	$22	10.8%
Brooklyn	201 Williamsburg/Greenpoint	$191	$220	$29	15.2%
Brooklyn	202 Brooklyn Heights/Fort Greene	$180	$239	$59	32.8%
Brooklyn	203 Bedford Stuyvesant	$238	$260	$22	9.2%
Brooklyn	204 Bushwick	$233	$221	-$12	-5.2%
Brooklyn	205 East New York/Starrett City	$207	$233	$26	12.6%
Brooklyn	206 Park Slope/Carroll Gardens	$252	$299	$47	18.7%
Brooklyn	207 Sunset Park	$223	$260	$37	16.6%
Brooklyn	208 North Crown Heights/Prospect Heights	$231	$258	$27	11.7%
Brooklyn	209 South Crown Heights	$227	$256	$30	13.0%
Brooklyn	210 Bay Ridge	$195	$220	$25	12.8%
Brooklyn	211 Bensonhurst	$240	$259	$19	7.9%
Brooklyn	212 Borough Park	$244	$270	$26	10.7%
Brooklyn	213 Coney Island	$182	$201	$19	10.4%
Brooklyn	214 Flatbush	$200	$185	-$15	-7.5%
Brooklyn	215 Sheepshead Bay/Gravesend	$203	$217	$14	6.9%
Brooklyn	216 Brownsville/Ocean Hill	$207	$207	$0	0.0%
Brooklyn	217 East Flatbush	$223	$234	$11	4.9%
Brooklyn	218 Flatlands/Canarsie	$231	$243	$12	5.2%
Manhattan	301 Greenwich Village/Financial District	$356	$367	$11	3.1%
Manhattan	302 Lower East Side/Chinatown	$200	$204	$4	2.0%
Manhattan	303 Chelsea/Clinton/Midtown	$275	$301	$26	9.5%
Manhattan	304 Stuyvesant Town/Turtle-Bay	$242	$260	$18	7.4%
Manhattan	305 Upper West Side	$300	$342	$42	14.0%
Manhattan	306 Upper East Side	$280	$300	$20	7.1%
Manhattan	307 Morningside Heights/Hamilton Heights	$192	$232	$41	21.1%
Manhattan	308 Central Harlem	$277	$336	$60	21.5%
Manhattan	309 East Harlem	$237	$150	-$87	-36.7%
Manhattan	310 Washington Heights/Inwood	$116	$147	$31	26.7%
Queens	401 Astoria	$223	$225	$2	0.9%
Queens	402 Sunnyside/Woodside	$176	$126	-$50	-28.4%
Queens	403 Jackson Heights	$225	$210	-$15	-6.7%
Queens	404 Elmhurst/Corona	$240	$234	-$6	-2.5%
Queens	405 Middle Village/Ridgewood	$231	$265	$34	14.7%
Queens	406 Rego Park/Forest Hills	$100	$109	$10	9.5%
Queens	407 Flushing/Whitestone	$219	$220	$1	0.5%
Queens	408 Hillcrest/Fresh Meadows	$175	$161	-$14	-8.0%
Queens	409 Kew Gardens/Woodhaven	$209	$230	$21	10.0%
Queens	410 South Ozone Park/Howard Beach	$200	$238	$38	19.0%
Queens	411 Bayside/Little Neck	$200	$215	$15	7.5%
Queens	412 Jamaica	$194	$216	$22	11.3%
Queens	413 Queens Village	$208	$233	$25	12.0%
Queens	414 Rockaways	$214	$209	-$5	-2.3%
Staten Island	501 North Shore	$176	$192	$16	9.1%
Staten Island	502 Mid-Island	$195	$215	$20	10.3%
Staten Island	503 South Shore	$223	$244	$21	9.4%
Total	**New York City**	**$213**	**$234**	**$21**	**9.9%**

Source: Home Mortgage Disclosure Act

Map 5-4
Median Dollar Amount of Home Purchase Mortgage Loans in New York City Sub-borough Areas, 2002



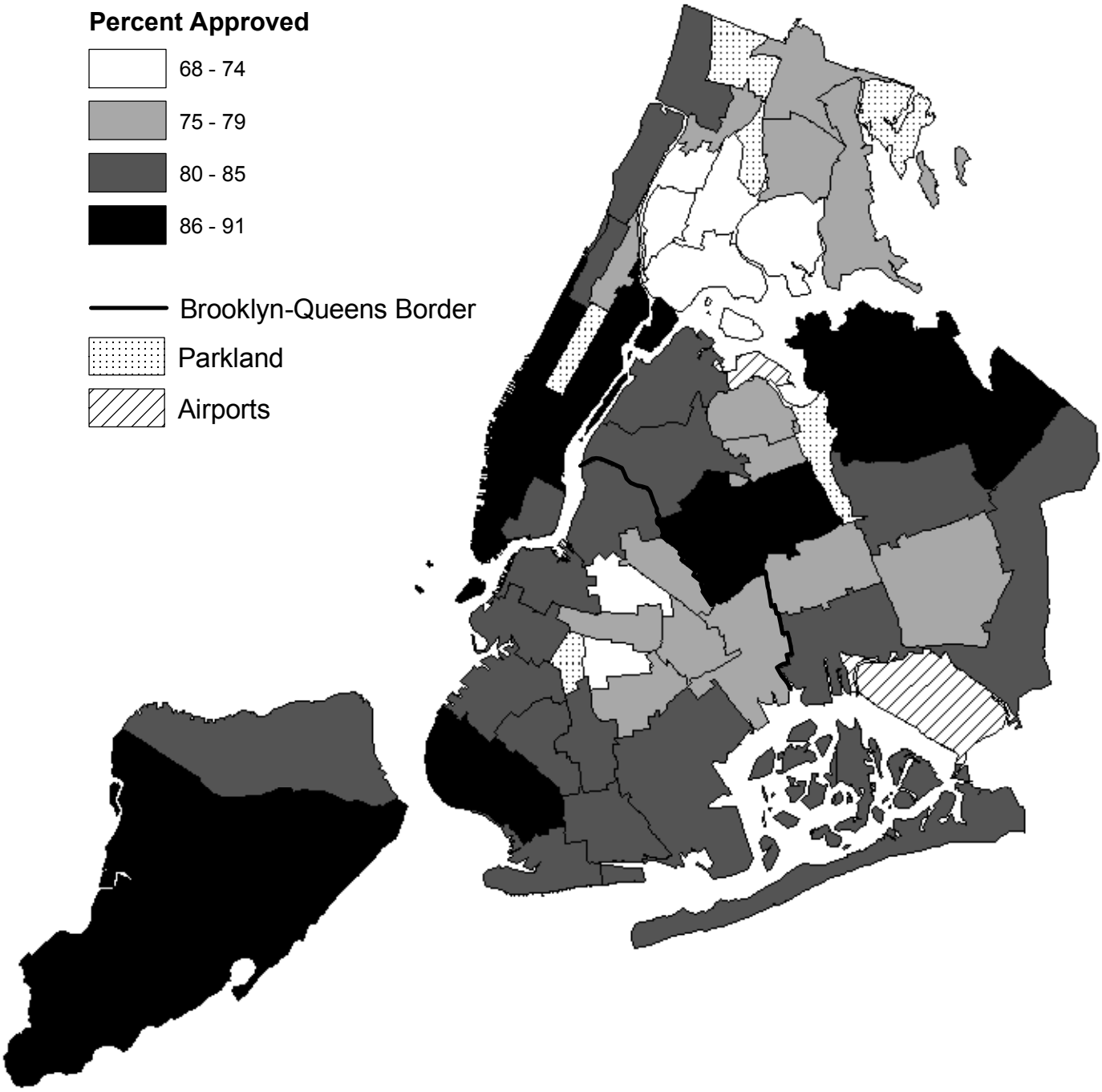
Source: Home Mortgage Disclosure Act

Neighborhood Table 5-5
Approval Rate for Home Purchase Mortgage Loans
In New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	%Change
Bronx	101 Mott Haven/Hunts Point	74.2%	74.0%	-0.2%	-0.3%
Bronx	102 Morrisania/Belmont	70.9%	68.7%	-2.2%	-3.1%
Bronx	103 Highbridge/South Concourse	65.6%	72.6%	7.0%	10.7%
Bronx	104 University Heights/Fordham	65.6%	70.1%	4.5%	6.8%
Bronx	105 Kingsbridge Heights/Mosholu	82.8%	76.4%	-6.4%	-7.8%
Bronx	106 Riverdale/Kingsbridge	85.7%	83.3%	-2.4%	-2.8%
Bronx	107 Soundview/Parkchester	68.9%	70.3%	1.3%	1.9%
Bronx	108 Throgs Neck/Co-op City	81.0%	79.2%	-1.8%	-2.2%
Bronx	109 Pelham Parkway	79.8%	78.9%	-0.8%	-1.0%
Bronx	110 Williamsbridge/Baychester	74.0%	76.5%	2.5%	3.4%
Brooklyn	201 Williamsburg/Greenpoint	76.5%	80.9%	4.3%	5.6%
Brooklyn	202 Brooklyn Heights/Fort Greene	78.1%	81.7%	3.6%	4.7%
Brooklyn	203 Bedford Stuyvesant	70.4%	74.1%	3.8%	5.4%
Brooklyn	204 Bushwick	67.6%	78.8%	11.2%	16.6%
Brooklyn	205 East New York/Starrett City	75.3%	76.2%	0.9%	1.2%
Brooklyn	206 Park Slope/Carroll Gardens	83.4%	84.6%	1.2%	1.5%
Brooklyn	207 Sunset Park	81.1%	82.2%	1.2%	1.4%
Brooklyn	208 North Crown Heights/Prospect Heights	69.1%	79.0%	9.9%	14.3%
Brooklyn	209 South Crown Heights	71.6%	74.5%	2.9%	4.0%
Brooklyn	210 Bay Ridge	86.7%	86.2%	-0.5%	-0.6%
Brooklyn	211 Bensonhurst	86.4%	88.8%	2.4%	2.7%
Brooklyn	212 Borough Park	80.7%	82.6%	1.9%	2.4%
Brooklyn	213 Coney Island	79.6%	81.2%	1.6%	2.0%
Brooklyn	214 Flatbush	79.6%	80.5%	0.9%	1.1%
Brooklyn	215 Sheepshead Bay/Gravesend	85.3%	83.6%	-1.7%	-2.0%
Brooklyn	216 Brownsville/Ocean Hill	70.5%	78.0%	7.5%	10.7%
Brooklyn	217 East Flatbush	76.5%	75.6%	-1.0%	-1.2%
Brooklyn	218 Flatlands/Canarsie	80.3%	82.3%	2.0%	2.5%
Manhattan	301 Greenwich Village/Financial District	84.6%	86.3%	1.7%	2.1%
Manhattan	302 Lower East Side/Chinatown	84.8%	84.7%	-0.1%	-0.1%
Manhattan	303 Chelsea/Clinton/Midtown	85.5%	87.4%	1.9%	2.2%
Manhattan	304 Stuyvesant Town/Turtle-Bay	86.5%	89.1%	2.6%	3.0%
Manhattan	305 Upper West Side	88.5%	90.6%	2.1%	2.4%
Manhattan	306 Upper East Side	89.3%	89.3%	0.0%	0.0%
Manhattan	307 Morningside Heights/Hamilton Heights	78.2%	82.2%	4.0%	5.2%
Manhattan	308 Central Harlem	67.8%	75.5%	7.8%	11.4%
Manhattan	309 East Harlem	76.4%	86.1%	9.7%	12.7%
Manhattan	310 Washington Heights/Inwood	84.1%	84.2%	0.1%	0.1%
Queens	401 Astoria	82.4%	80.0%	-2.4%	-2.9%
Queens	402 Sunnyside/Woodside	82.5%	81.5%	-0.9%	-1.1%
Queens	403 Jackson Heights	75.7%	78.8%	3.1%	4.1%
Queens	404 Elmhurst/Corona	77.2%	75.4%	-1.8%	-2.4%
Queens	405 Middle Village/Ridgewood	85.1%	86.0%	0.9%	1.0%
Queens	406 Rego Park/Forest Hills	87.2%	88.0%	0.8%	1.0%
Queens	407 Flushing/Whitestone	86.7%	86.6%	-0.1%	-0.1%
Queens	408 Hillcrest/Fresh Meadows	83.2%	83.0%	-0.2%	-0.2%
Queens	409 Kew Gardens/Woodhaven	82.0%	79.0%	-2.9%	-3.6%
Queens	410 South Ozone Park/Howard Beach	82.9%	80.6%	-2.3%	-2.8%
Queens	411 Bayside/Little Neck	89.6%	91.0%	1.3%	1.5%
Queens	412 Jamaica	80.4%	78.0%	-2.4%	-3.0%
Queens	413 Queens Village	82.8%	83.6%	0.9%	1.1%
Queens	414 Rockaways	83.3%	79.6%	-3.6%	-4.4%
Staten Island	501 North Shore	84.2%	85.2%	1.0%	1.2%
Staten Island	502 Mid-Island	88.8%	87.5%	-1.2%	-1.4%
Staten Island	503 South Shore	90.0%	89.7%	-0.4%	-0.4%
Total	**New York City**	**82.2%**	**83.0%**	**0.9%**	**1.1%**

Source: Home Mortgage Disclosure Act

Map 5-5
Approval Rate for Home Purchase Mortgage Loan Applications in New York City Sub-borough Areas, 2002



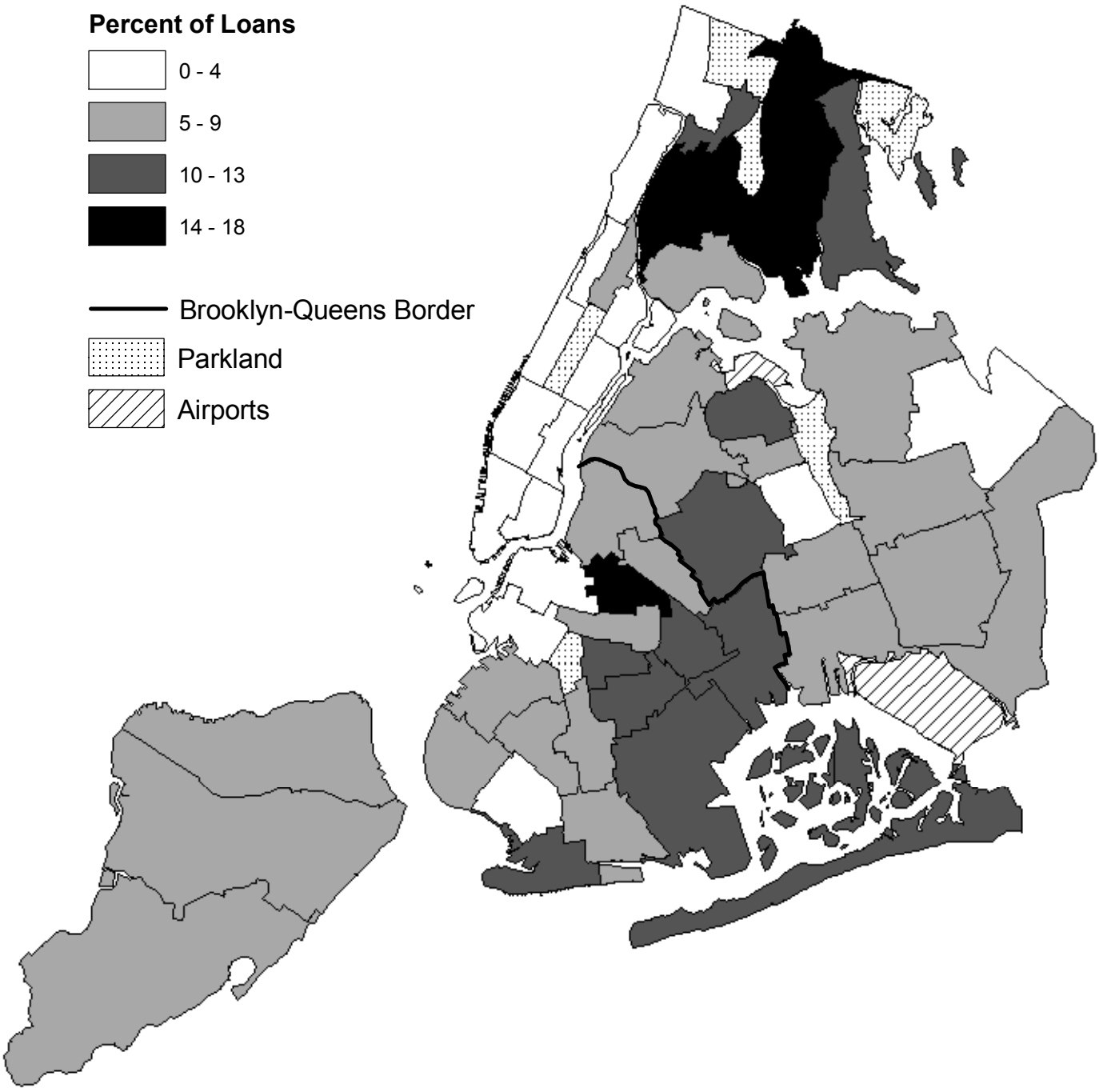
Source: Home Mortgage Disclosure Act

Neighborhood Table 5-6
Percent Subprime Home Purchase Mortgage Loan Originations in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	%Change
Bronx	101 Mott Haven/Hunts Point	7.0%	7.1%	0.1%	1.7%
Bronx	102 Morrisania/Belmont	7.1%	17.9%	10.8%	153.2%
Bronx	103 Highbridge/South Concourse	20.7%	14.5%	-6.2%	-29.9%
Bronx	104 University Heights/Fordham	10.8%	18.1%	7.3%	67.0%
Bronx	105 Kingsbridge Heights/Mosholu	8.7%	11.5%	2.8%	32.6%
Bronx	106 Riverdale/Kingsbridge	1.9%	1.8%	-0.1%	-3.0%
Bronx	107 Soundview/Parkchester	10.9%	16.9%	5.9%	54.3%
Bronx	108 Throgs Neck/Co-op City	6.5%	10.2%	3.8%	58.4%
Bronx	109 Pelham Parkway	8.8%	14.0%	5.2%	59.5%
Bronx	110 Williamsbridge/Baychester	10.4%	16.2%	5.8%	55.9%
Brooklyn	201 Williamsburg/Greenpoint	5.3%	8.1%	2.8%	52.9%
Brooklyn	202 Brooklyn Heights/Fort Greene	3.7%	4.5%	0.8%	21.4%
Brooklyn	203 Bedford Stuyvesant	14.3%	16.1%	1.8%	12.8%
Brooklyn	204 Bushwick	14.9%	9.4%	-5.5%	-37.0%
Brooklyn	205 East New York/Starrett City	12.2%	10.5%	-1.8%	-14.4%
Brooklyn	206 Park Slope/Carroll Gardens	3.0%	3.2%	0.2%	7.9%
Brooklyn	207 Sunset Park	6.9%	7.3%	0.4%	5.5%
Brooklyn	208 North Crown Heights/Prospect Heights	8.8%	7.0%	-1.8%	-20.0%
Brooklyn	209 South Crown Heights	9.9%	9.9%	0.0%	-0.2%
Brooklyn	210 Bay Ridge	5.4%	6.3%	0.9%	16.4%
Brooklyn	211 Bensonhurst	2.8%	4.4%	1.7%	60.8%
Brooklyn	212 Borough Park	6.6%	6.2%	-0.4%	-5.6%
Brooklyn	213 Coney Island	6.7%	9.9%	3.3%	49.0%
Brooklyn	214 Flatbush	4.2%	9.1%	4.9%	115.8%
Brooklyn	215 Sheepshead Bay/Gravesend	6.1%	6.8%	0.7%	11.8%
Brooklyn	216 Brownsville/Ocean Hill	12.0%	10.9%	-1.1%	-9.4%
Brooklyn	217 East Flatbush	11.0%	11.1%	0.0%	0.3%
Brooklyn	218 Flatlands/Canarsie	8.5%	11.3%	2.8%	32.9%
Manhattan	301 Greenwich Village/Financial District	1.1%	1.5%	0.4%	39.2%
Manhattan	302 Lower East Side/Chinatown	0.5%	0.8%	0.3%	51.9%
Manhattan	303 Chelsea/Clinton/Midtown	1.4%	1.6%	0.2%	14.8%
Manhattan	304 Stuyvesant Town/Turtle-Bay	1.8%	1.1%	-0.7%	-38.1%
Manhattan	305 Upper West Side	0.8%	0.9%	0.1%	14.4%
Manhattan	306 Upper East Side	0.8%	1.0%	0.3%	38.1%
Manhattan	307 Morningside Heights/Hamilton Heights	1.9%	3.7%	1.8%	91.2%
Manhattan	308 Central Harlem	7.2%	7.2%	0.0%	0.2%
Manhattan	309 East Harlem	11.6%	1.0%	-10.6%	-91.8%
Manhattan	310 Washington Heights/Inwood	0.3%	0.5%	0.2%	83.4%
Queens	401 Astoria	11.4%	7.0%	-4.5%	-39.1%
Queens	402 Sunnyside/Woodside	4.8%	5.1%	0.3%	6.5%
Queens	403 Jackson Heights	10.4%	10.8%	0.4%	4.0%
Queens	404 Elmhurst/Corona	6.7%	8.5%	1.8%	26.1%
Queens	405 Middle Village/Ridgewood	8.0%	10.1%	2.0%	25.4%
Queens	406 Rego Park/Forest Hills	1.8%	2.5%	0.7%	37.2%
Queens	407 Flushing/Whitestone	4.7%	5.8%	1.1%	23.3%
Queens	408 Hillcrest/Fresh Meadows	4.2%	4.5%	0.3%	6.0%
Queens	409 Kew Gardens/Woodhaven	5.4%	7.6%	2.2%	41.1%
Queens	410 South Ozone Park/Howard Beach	5.5%	8.6%	3.1%	55.8%
Queens	411 Bayside/Little Neck	3.5%	4.2%	0.7%	19.7%
Queens	412 Jamaica	8.5%	9.3%	0.8%	9.3%
Queens	413 Queens Village	9.8%	8.4%	-1.3%	-13.6%
Queens	414 Rockaways	7.5%	9.7%	2.2%	29.5%
Staten Island	501 North Shore	5.5%	7.2%	1.7%	30.7%
Staten Island	502 Mid-Island	6.1%	6.9%	0.9%	14.0%
Staten Island	503 South Shore	5.6%	5.7%	0.2%	2.8%
Total	**New York City**	**5.8%**	**6.5%**	**0.7%**	**12.9%**

Source: Authors' calculations based on HMDA data and HUD list of subprime lenders

Map 5-6
Percent Subprime Home Purchase Mortgage Loan Originations in New York City Sub-borough Areas, 2002



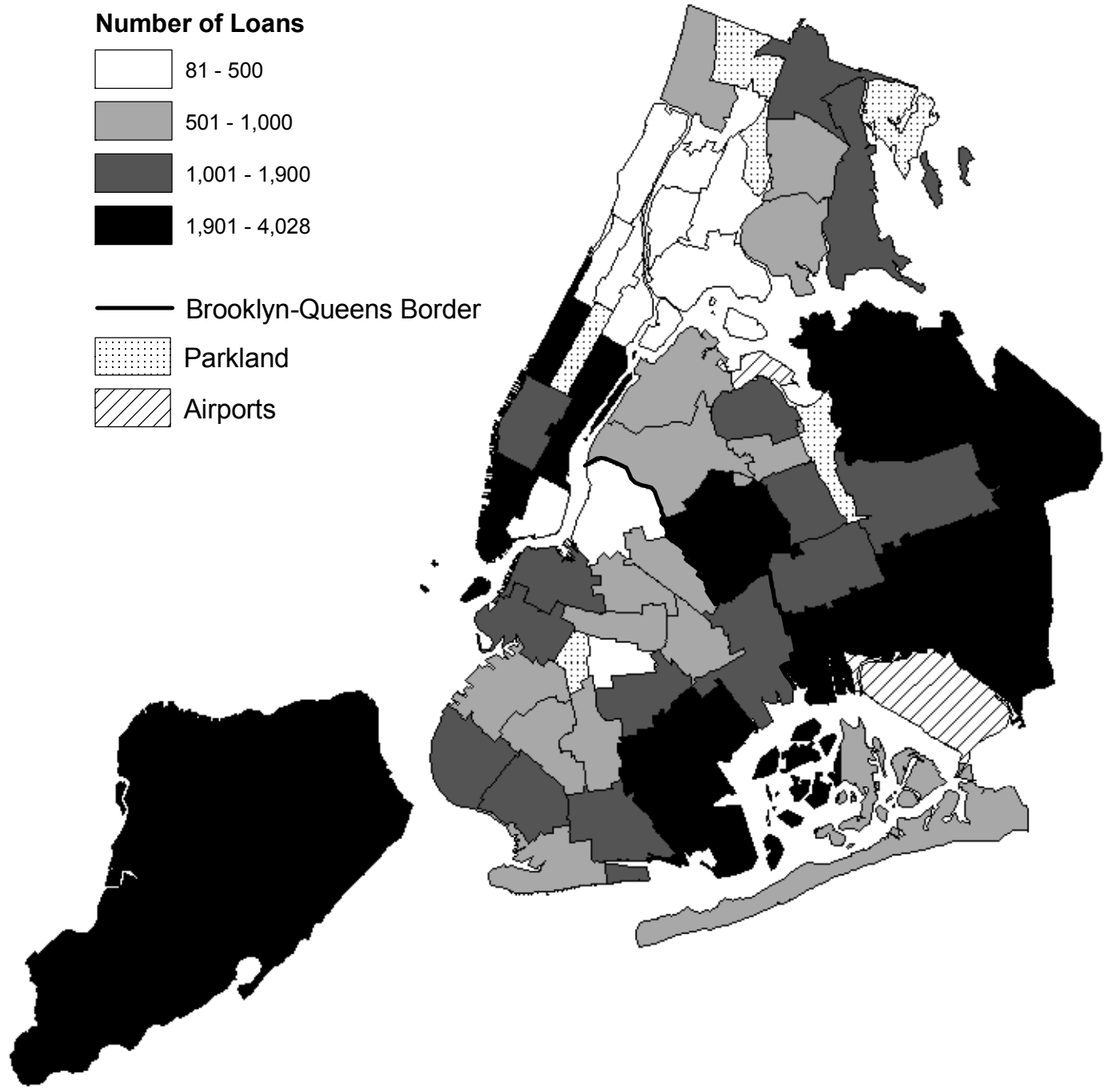
Source: Authors' calculations based on HMDA data and HUD list of subprime lenders

Neighborhood Table 5-7
Number of Refinance Mortgage Loan Originations in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	%Change
Bronx	101 Mott Haven/Hunts Point	100	163	63	63.0%
Bronx	102 Morrisania/Belmont	158	221	63	39.9%
Bronx	103 Highbridge/South Concourse	66	81	15	22.7%
Bronx	104 University Heights/Fordham	105	122	17	16.2%
Bronx	105 Kingsbridge Heights/Mosholu	118	163	45	38.1%
Bronx	106 Riverdale/Kingsbridge	364	646	282	77.5%
Bronx	107 Soundview/Parkchester	642	942	300	46.7%
Bronx	108 Throgs Neck/Co-op City	790	1,042	252	31.9%
Bronx	109 Pelham Parkway	649	945	296	45.6%
Bronx	110 Williamsbridge/Baychester	1,011	1,642	631	62.4%
Brooklyn	201 Williamsburg/Greenpoint	315	490	175	55.6%
Brooklyn	202 Brooklyn Heights/Fort Greene	776	1,257	481	62.0%
Brooklyn	203 Bedford Stuyvesant	620	868	248	40.0%
Brooklyn	204 Bushwick	388	511	123	31.7%
Brooklyn	205 East New York/Starrett City	733	1,108	375	51.2%
Brooklyn	206 Park Slope/Carroll Gardens	961	1,490	529	55.0%
Brooklyn	207 Sunset Park	600	859	259	43.2%
Brooklyn	208 North Crown Heights/Prospect Heights	528	730	202	38.3%
Brooklyn	209 South Crown Heights	349	480	131	37.5%
Brooklyn	210 Bay Ridge	695	1,004	309	44.5%
Brooklyn	211 Bensonhurst	735	1,009	274	37.3%
Brooklyn	212 Borough Park	624	901	277	44.4%
Brooklyn	213 Coney Island	361	510	149	41.3%
Brooklyn	214 Flatbush	518	701	183	35.3%
Brooklyn	215 Sheepshead Bay/Gravesend	747	1,067	320	42.8%
Brooklyn	216 Brownsville/Ocean Hill	454	611	157	34.6%
Brooklyn	217 East Flatbush	1,072	1,492	420	39.2%
Brooklyn	218 Flatlands/Canarsie	2,520	3,520	1,000	39.7%
Manhattan	301 Greenwich Village/Financial District	1,055	1,946	891	84.5%
Manhattan	302 Lower East Side/Chinatown	223	372	149	66.8%
Manhattan	303 Chelsea/Clinton/Midtown	965	1,626	661	68.5%
Manhattan	304 Stuyvesant Town/Turtle-Bay	1,044	1,973	929	89.0%
Manhattan	305 Upper West Side	1,872	3,830	1,958	104.6%
Manhattan	306 Upper East Side	1,910	3,695	1,785	93.5%
Manhattan	307 Morningside Heights/Hamilton Heights	204	370	166	81.4%
Manhattan	308 Central Harlem	141	197	56	39.7%
Manhattan	309 East Harlem	74	97	23	31.1%
Manhattan	310 Washington Heights/Inwood	210	345	135	64.3%
Queens	401 Astoria	629	961	332	52.8%
Queens	402 Sunnyside/Woodside	494	732	238	48.2%
Queens	403 Jackson Heights	961	1,495	534	55.6%
Queens	404 Elmhurst/Corona	454	660	206	45.4%
Queens	405 Middle Village/Ridgewood	1,306	1,945	639	48.9%
Queens	406 Rego Park/Forest Hills	592	1,126	534	90.2%
Queens	407 Flushing/Whitestone	1,698	2,449	751	44.2%
Queens	408 Hillcrest/Fresh Meadows	1,037	1,549	512	49.4%
Queens	409 Kew Gardens/Woodhaven	1,357	1,888	531	39.1%
Queens	410 South Ozone Park/Howard Beach	1,674	2,294	620	37.0%
Queens	411 Bayside/Little Neck	1,249	1,932	683	54.7%
Queens	412 Jamaica	2,447	3,330	883	36.1%
Queens	413 Queens Village	2,959	4,028	1,069	36.1%
Queens	414 Rockaways	561	863	302	53.8%
Staten Island	501 North Shore	1,869	2,859	990	53.0%
Staten Island	502 Mid-Island	1,702	2,434	732	43.0%
Staten Island	503 South Shore	1,453	2,207	754	51.9%
Total	**New York City**	**47,139**	**71,778**	**24,639**	**52.3%**

Source: Home Mortgage Disclosure Act

Map 5-7
Number of Refinance Mortgage Loan Originations in New York City Sub-borough Areas, 2002



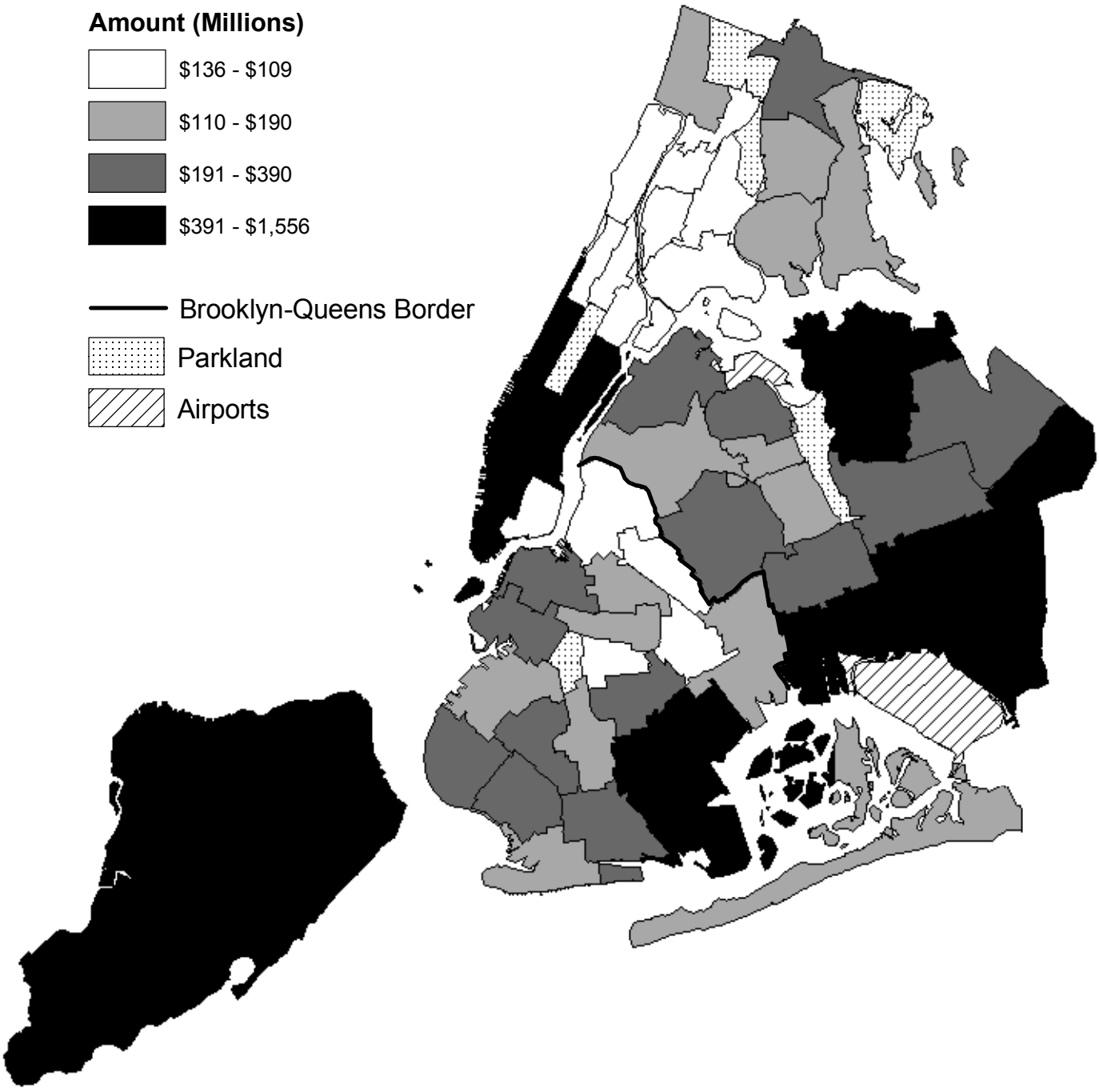
Source: Home Mortgage Disclosure Act

Neighborhood Table 5-8
Total Dollar Amount (millions) of Refinance Mortgage Loans in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	%Change
Bronx	101 Mott Haven/Hunts Point	$14.0	$23.4	$9.4	67.0%
Bronx	102 Morrisania/Belmont	$22.0	$35.9	$14.0	63.5%
Bronx	103 Highbridge/South Concourse	$9.5	$13.6	$4.1	43.4%
Bronx	104 University Heights/Fordham	$15.0	$21.5	$6.5	43.6%
Bronx	105 Kingsbridge Heights/Mosholu	$19.0	$26.4	$7.4	38.8%
Bronx	106 Riverdale/Kingsbridge	$59.9	$124.1	$64.3	107.3%
Bronx	107 Soundview/Parkchester	$102.0	$155.4	$53.4	52.3%
Bronx	108 Throgs Neck/Co-op City	$123.3	$186.6	$63.3	51.4%
Bronx	109 Pelham Parkway	$110.3	$176.7	$66.4	60.2%
Bronx	110 Williamsbridge/Baychester	$169.5	$302.3	$132.8	78.3%
Brooklyn	201 Williamsburg/Greenpoint	$62.8	$108.4	$45.6	72.7%
Brooklyn	202 Brooklyn Heights/Fort Greene	$194.7	$336.7	$141.9	72.9%
Brooklyn	203 Bedford Stuyvesant	$106.5	$179.6	$73.1	68.7%
Brooklyn	204 Bushwick	$59.8	$90.9	$31.1	52.0%
Brooklyn	205 East New York/Starrett City	$114.9	$189.4	$74.5	64.9%
Brooklyn	206 Park Slope/Carroll Gardens	$243.9	$389.4	$145.5	59.6%
Brooklyn	207 Sunset Park	$113.5	$168.2	$54.7	48.2%
Brooklyn	208 North Crown Heights/Prospect Heights	$103.5	$155.8	$52.3	50.5%
Brooklyn	209 South Crown Heights	$60.5	$95.5	$35.0	57.7%
Brooklyn	210 Bay Ridge	$134.7	$205.0	$70.3	52.2%
Brooklyn	211 Bensonhurst	$136.1	$204.7	$68.6	50.4%
Brooklyn	212 Borough Park	$136.1	$206.9	$70.9	52.1%
Brooklyn	213 Coney Island	$59.7	$116.7	$57.0	95.4%
Brooklyn	214 Flatbush	$111.0	$167.5	$56.4	50.8%
Brooklyn	215 Sheepshead Bay/Gravesend	$149.6	$219.2	$69.6	46.5%
Brooklyn	216 Brownsville/Ocean Hill	$68.4	$103.3	$34.9	51.1%
Brooklyn	217 East Flatbush	$174.7	$264.5	$89.8	51.4%
Brooklyn	218 Flatlands/Canarsie	$468.2	$714.0	$245.8	52.5%
Manhattan	301 Greenwich Village/Financial District	$415.9	$784.7	$368.8	88.7%
Manhattan	302 Lower East Side/Chinatown	$47.2	$90.7	$43.5	92.2%
Manhattan	303 Chelsea/Clinton/Midtown	$338.2	$638.2	$300.0	88.7%
Manhattan	304 Stuyvesant Town/Turtle-Bay	$274.8	$542.5	$267.7	97.4%
Manhattan	305 Upper West Side	$687.2	$1,495.9	$808.7	117.7%
Manhattan	306 Upper East Side	$819.2	$1,555.6	$736.5	89.9%
Manhattan	307 Morningside Heights/Hamilton Heights	$47.6	$91.7	$44.0	92.4%
Manhattan	308 Central Harlem	$36.7	$55.4	$18.7	51.0%
Manhattan	309 East Harlem	$26.0	$31.8	$5.9	22.6%
Manhattan	310 Washington Heights/Inwood	$30.1	$52.6	$22.5	74.9%
Queens	401 Astoria	$125.4	$202.7	$77.4	61.7%
Queens	402 Sunnyside/Woodside	$92.6	$146.9	$54.4	58.7%
Queens	403 Jackson Heights	$189.4	$313.0	$123.6	65.2%
Queens	404 Elmhurst/Corona	$91.5	$150.8	$59.2	64.7%
Queens	405 Middle Village/Ridgewood	$229.6	$371.8	$142.1	61.9%
Queens	406 Rego Park/Forest Hills	$98.7	$189.5	$90.7	91.9%
Queens	407 Flushing/Whitestone	$317.1	$570.7	$253.6	80.0%
Queens	408 Hillcrest/Fresh Meadows	$190.7	$308.1	$117.4	61.5%
Queens	409 Kew Gardens/Woodhaven	$230.1	$373.7	$143.6	62.4%
Queens	410 South Ozone Park/Howard Beach	$268.9	$405.5	$136.6	50.8%
Queens	411 Bayside/Little Neck	$236.0	$378.3	$142.4	60.3%
Queens	412 Jamaica	$351.4	$547.1	$195.7	55.7%
Queens	413 Queens Village	$457.1	$679.7	$222.6	48.7%
Queens	414 Rockaways	$93.8	$160.4	$66.6	71.0%
Staten Island	501 North Shore	$276.3	$491.2	$214.8	77.7%
Staten Island	502 Mid-Island	$281.8	$460.2	$178.4	63.3%
Staten Island	503 South Shore	$259.7	$438.3	$178.6	68.8%
Total	**New York City**	**$9,656.3**	**$16,508.6**	**$6,852.3**	**71.0%**

Source: Home Mortgage Disclosure Act

Map 5-8
Total Dollar Amount of Refinance Mortgage Loans in New York City Sub-borough Areas, 2002



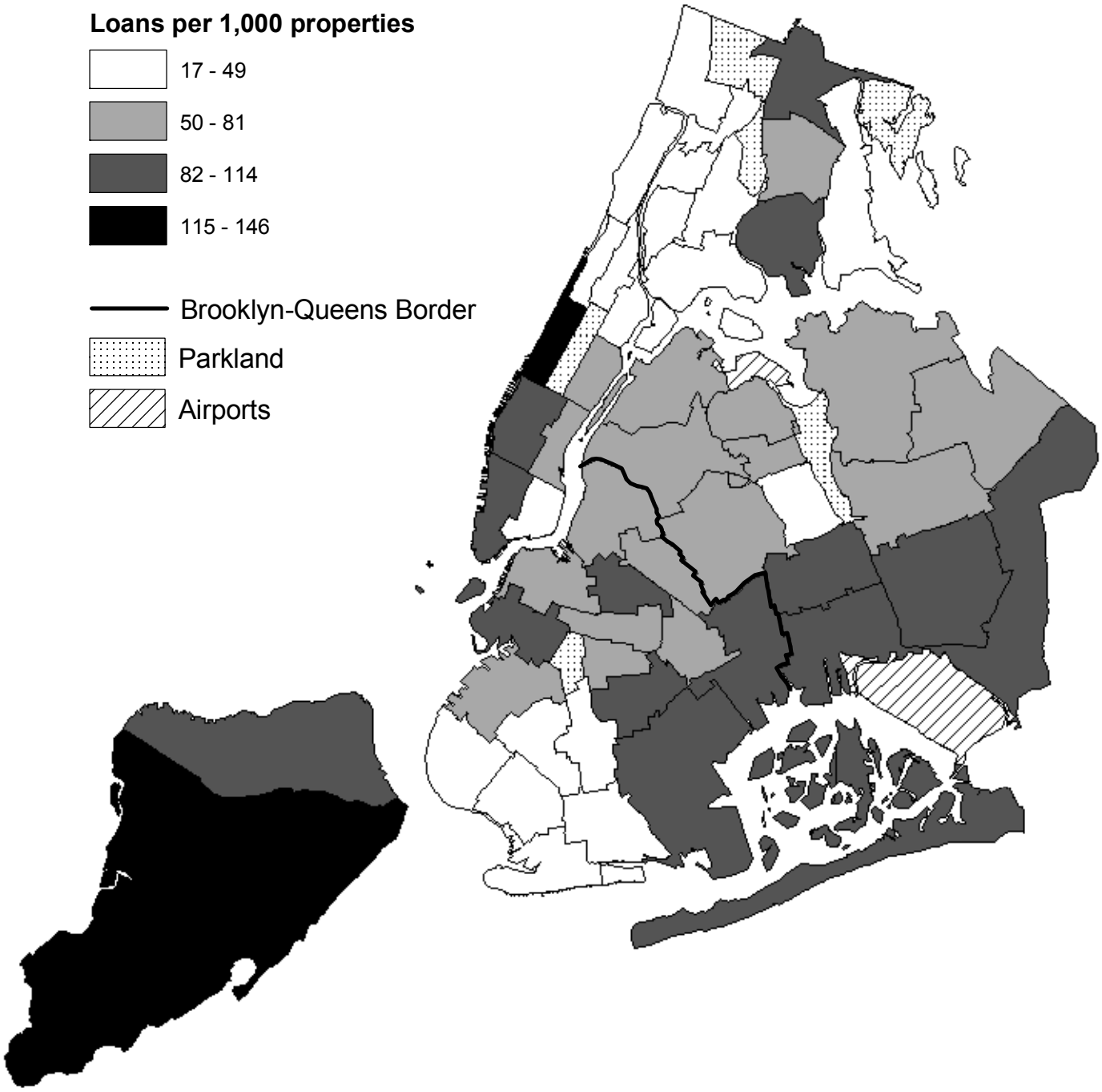
Source: Home Mortgage Disclosure Act

Neighborhood Table 5-9
Number of Refinance Mortgage Loan Originations per 1,000 Owner Properties in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	%Change
Bronx	101 Mott Haven/Hunts Point	27.3	44.3	17.0	62.5%
Bronx	102 Morrisania/Belmont	29.2	43.3	14.1	48.1%
Bronx	103 Highbridge/South Concourse	15.5	17.7	2.2	14.1%
Bronx	104 University Heights/Fordham	35.9	41.8	5.8	16.2%
Bronx	105 Kingsbridge Heights/Mosholu	28.2	39.0	10.8	38.3%
Bronx	106 Riverdale/Kingsbridge	18.7	33.2	14.5	77.5%
Bronx	107 Soundview/Parkchester	63.6	93.3	29.7	46.7%
Bronx	108 Throgs Neck/Co-op City	32.9	43.4	10.5	31.9%
Bronx	109 Pelham Parkway	44.1	64.2	20.2	45.7%
Bronx	110 Williamsbridge/Baychester	57.6	93.6	36.0	62.4%
Brooklyn	201 Williamsburg/Greenpoint	32.5	50.6	18.1	55.6%
Brooklyn	202 Brooklyn Heights/Fort Greene	44.0	71.2	27.2	61.9%
Brooklyn	203 Bedford Stuyvesant	61.8	86.6	24.8	40.2%
Brooklyn	204 Bushwick	57.6	75.6	18.0	31.3%
Brooklyn	205 East New York/Starrett City	58.6	91.4	32.7	55.8%
Brooklyn	206 Park Slope/Carroll Gardens	62.2	96.3	34.1	54.8%
Brooklyn	207 Sunset Park	43.5	62.3	18.8	43.1%
Brooklyn	208 North Crown Heights/Prospect Heights	53.2	73.5	20.3	38.1%
Brooklyn	209 South Crown Heights	45.7	62.8	17.1	37.5%
Brooklyn	210 Bay Ridge	32.4	47.0	14.6	45.2%
Brooklyn	211 Bensonhurst	34.2	47.0	12.8	37.4%
Brooklyn	212 Borough Park	32.5	47.0	14.5	44.5%
Brooklyn	213 Coney Island	26.5	39.9	13.4	50.6%
Brooklyn	214 Flatbush	29.9	41.6	11.7	39.1%
Brooklyn	215 Sheepshead Bay/Gravesend	26.2	43.7	17.5	66.6%
Brooklyn	216 Brownsville/Ocean Hill	57.4	76.5	19.1	33.2%
Brooklyn	217 East Flatbush	67.4	93.8	26.4	39.1%
Brooklyn	218 Flatlands/Canarsie	72.4	101.4	29.0	40.0%
Manhattan	301 Greenwich Village/Financial District	60.7	111.8	51.2	84.3%
Manhattan	302 Lower East Side/Chinatown	21.2	35.4	14.1	66.7%
Manhattan	303 Chelsea/Clinton/Midtown	64.7	108.7	44.1	68.2%
Manhattan	304 Stuyvesant Town/Turtle-Bay	35.6	74.7	39.1	110.0%
Manhattan	305 Upper West Side	59.7	122.2	62.5	104.8%
Manhattan	306 Upper East Side	40.2	77.7	37.5	93.4%
Manhattan	307 Morningside Heights/Hamilton Heights	25.1	47.6	22.5	89.5%
Manhattan	308 Central Harlem	32.0	42.3	10.3	32.4%
Manhattan	309 East Harlem	24.9	32.0	7.1	28.6%
Manhattan	310 Washington Heights/Inwood	23.6	38.6	15.0	63.7%
Queens	401 Astoria	44.8	68.4	23.7	52.9%
Queens	402 Sunnyside/Woodside	34.7	51.7	16.9	48.8%
Queens	403 Jackson Heights	40.7	63.3	22.6	55.5%
Queens	404 Elmhurst/Corona	35.8	52.0	16.3	45.5%
Queens	405 Middle Village/Ridgewood	47.2	71.6	24.4	51.8%
Queens	406 Rego Park/Forest Hills	19.9	39.9	19.9	100.0%
Queens	407 Flushing/Whitestone	39.3	59.4	20.1	51.2%
Queens	408 Hillcrest/Fresh Meadows	39.8	61.5	21.7	54.4%
Queens	409 Kew Gardens/Woodhaven	60.6	85.9	25.3	41.7%
Queens	410 South Ozone Park/Howard Beach	70.3	97.0	26.6	37.9%
Queens	411 Bayside/Little Neck	41.5	64.1	22.7	54.7%
Queens	412 Jamaica	67.7	92.5	24.9	36.7%
Queens	413 Queens Village	68.0	102.7	34.7	51.0%
Queens	414 Rockaways	46.5	89.9	43.4	93.4%
Staten Island	501 North Shore	60.9	99.4	38.6	63.4%
Staten Island	502 Mid-Island	64.2	115.9	51.7	80.5%
Staten Island	503 South Shore	41.4	146.1	104.6	252.4%
Total	**New York City**	**46.4**	**74.1**	**27.8**	**59.9%**

Source: Home Mortgage Disclosure Act and NYC Department of Finance (Real Property Assessment Data)

Map 5-9
Number of Refinance Mortgage Loan Originations per 1,000 Owner Properties in New York City Sub-borough Areas, 2002



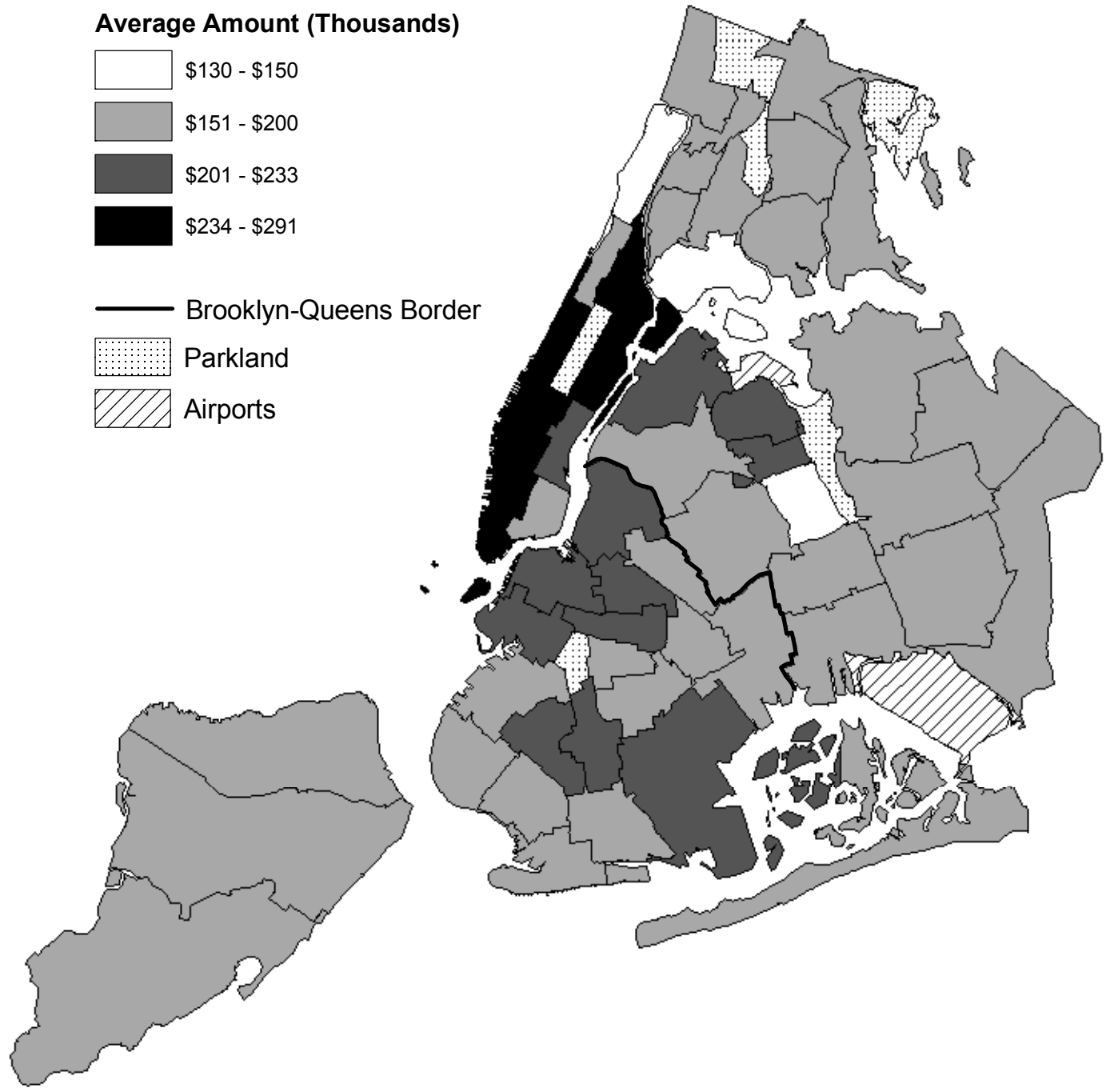
Source: Home Mortgage Disclosure Act and NYC Department of Finance (Real Property Assessment Data)

Neighborhood Table 5-10
Median Dollar Amount (thousands) of Refinance Mortgage Loans in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	%Change
Bronx	101 Mott Haven/Hunts Point	$145	$140	-$5	-3.4%
Bronx	102 Morrisania/Belmont	$145	$168	$23	15.9%
Bronx	103 Highbridge/South Concourse	$156	$173	$18	11.3%
Bronx	104 University Heights/Fordham	$149	$185	$36	23.8%
Bronx	105 Kingsbridge Heights/Mosholu	$164	$178	$15	8.9%
Bronx	106 Riverdale/Kingsbridge	$136	$151	$15	10.7%
Bronx	107 Soundview/Parkchester	$171	$175	$5	2.6%
Bronx	108 Throgs Neck/Co-op City	$165	$180	$15	9.1%
Bronx	109 Pelham Parkway	$178	$190	$12	6.7%
Bronx	110 Williamsbridge/Baychester	$174	$188	$14	7.8%
Brooklyn	201 Williamsburg/Greenpoint	$200	$207	$7	3.5%
Brooklyn	202 Brooklyn Heights/Fort Greene	$215	$223	$8	3.7%
Brooklyn	203 Bedford Stuyvesant	$176	$209	$33	18.5%
Brooklyn	204 Bushwick	$158	$180	$22	13.9%
Brooklyn	205 East New York/Starrett City	$164	$175	$11	6.7%
Brooklyn	206 Park Slope/Carroll Gardens	$225	$220	-$5	-2.2%
Brooklyn	207 Sunset Park	$193	$190	-$3	-1.6%
Brooklyn	208 North Crown Heights/Prospect Heights	$189	$206	$17	9.0%
Brooklyn	209 South Crown Heights	$176	$200	$24	13.6%
Brooklyn	210 Bay Ridge	$190	$185	-$5	-2.6%
Brooklyn	211 Bensonhurst	$185	$198	$13	7.0%
Brooklyn	212 Borough Park	$200	$208	$8	4.0%
Brooklyn	213 Coney Island	$150	$169	$19	12.3%
Brooklyn	214 Flatbush	$206	$218	$13	6.1%
Brooklyn	215 Sheepshead Bay/Gravesend	$188	$182	-$6	-3.2%
Brooklyn	216 Brownsville/Ocean Hill	$154	$170	$16	10.4%
Brooklyn	217 East Flatbush	$171	$180	$9	5.3%
Brooklyn	218 Flatlands/Canarsie	$191	$204	$14	7.1%
Manhattan	301 Greenwich Village/Financial District	$275	$291	$16	5.8%
Manhattan	302 Lower East Side/Chinatown	$171	$170	-$1	-0.6%
Manhattan	303 Chelsea/Clinton/Midtown	$228	$255	$27	11.6%
Manhattan	304 Stuyvesant Town/Turtle-Bay	$200	$210	$10	5.0%
Manhattan	305 Upper West Side	$265	$275	$10	3.8%
Manhattan	306 Upper East Side	$275	$285	$10	3.6%
Manhattan	307 Morningside Heights/Hamilton Heights	$200	$192	-$8	-4.0%
Manhattan	308 Central Harlem	$255	$260	$5	2.0%
Manhattan	309 East Harlem	$259	$250	-$9	-3.3%
Manhattan	310 Washington Heights/Inwood	$130	$130	$0	0.0%
Queens	401 Astoria	$207	$209	$2	1.0%
Queens	402 Sunnyside/Woodside	$192	$200	$8	4.2%
Queens	403 Jackson Heights	$204	$210	$6	2.9%
Queens	404 Elmhurst/Corona	$200	$233	$33	16.5%
Queens	405 Middle Village/Ridgewood	$183	$195	$12	6.6%
Queens	406 Rego Park/Forest Hills	$146	$135	-$11	-7.5%
Queens	407 Flushing/Whitestone	$185	$190	$5	2.7%
Queens	408 Hillcrest/Fresh Meadows	$184	$195	$11	6.0%
Queens	409 Kew Gardens/Woodhaven	$175	$191	$16	9.1%
Queens	410 South Ozone Park/Howard Beach	$163	$173	$11	6.5%
Queens	411 Bayside/Little Neck	$186	$187	$1	0.3%
Queens	412 Jamaica	$149	$168	$19	12.8%
Queens	413 Queens Village	$160	$172	$12	7.5%
Queens	414 Rockaways	$164	$180	$16	9.8%
Staten Island	501 North Shore	$150	$163	$13	8.7%
Staten Island	502 Mid-Island	$157	$175	$18	11.5%
Staten Island	503 South Shore	$175	$190	$15	8.6%
Total	**New York City**	**$179**	**$193**	**$14**	**7.8%**

Source: Home Mortgage Disclosure Act

Map 5-10
Average Dollar Amount of Refinance Mortgage Loans in New York City Sub-borough Areas, 2002



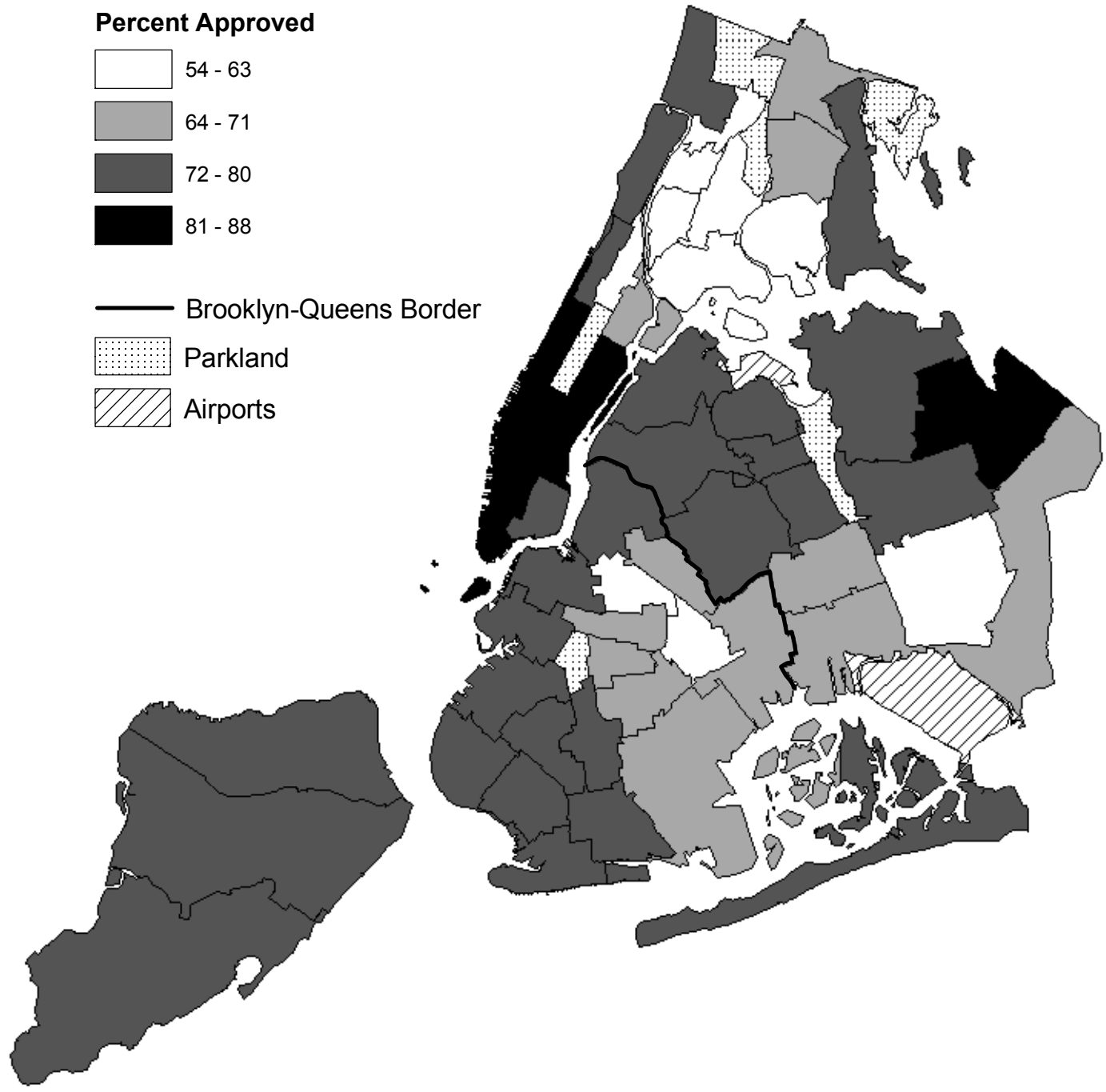
Source: Home Mortgage Disclosure Act

Neighborhood Table 5-11
Approval Rate for Refinance Mortgage Loan Applications in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	%Change
Bronx	101 Mott Haven/Hunts Point	46.9%	55.9%	9.0%	19.2%
Bronx	102 Morrisania/Belmont	47.5%	55.1%	7.5%	15.8%
Bronx	103 Highbridge/South Concourse	49.1%	54.8%	5.7%	11.6%
Bronx	104 University Heights/Fordham	52.9%	57.8%	4.9%	9.3%
Bronx	105 Kingsbridge Heights/Mosholu	54.4%	62.3%	7.9%	14.6%
Bronx	106 Riverdale/Kingsbridge	70.1%	80.2%	10.1%	14.4%
Bronx	107 Soundview/Parkchester	55.6%	59.8%	4.1%	7.5%
Bronx	108 Throgs Neck/Co-op City	66.9%	71.6%	4.6%	6.9%
Bronx	109 Pelham Parkway	62.5%	68.6%	6.1%	9.8%
Bronx	110 Williamsbridge/Baychester	55.2%	64.6%	9.4%	17.0%
Brooklyn	201 Williamsburg/Greenpoint	69.7%	73.7%	4.1%	5.8%
Brooklyn	202 Brooklyn Heights/Fort Greene	71.2%	76.0%	4.8%	6.8%
Brooklyn	203 Bedford Stuyvesant	57.0%	61.9%	4.9%	8.5%
Brooklyn	204 Bushwick	58.2%	64.5%	6.3%	10.9%
Brooklyn	205 East New York/Starrett City	56.3%	64.1%	7.8%	13.9%
Brooklyn	206 Park Slope/Carroll Gardens	75.0%	79.8%	4.8%	6.4%
Brooklyn	207 Sunset Park	70.7%	76.3%	5.5%	7.8%
Brooklyn	208 North Crown Heights/Prospect Heights	60.0%	66.2%	6.2%	10.3%
Brooklyn	209 South Crown Heights	60.7%	65.9%	5.2%	8.5%
Brooklyn	210 Bay Ridge	73.9%	79.6%	5.6%	7.6%
Brooklyn	211 Bensonhurst	74.6%	80.1%	5.5%	7.3%
Brooklyn	212 Borough Park	75.7%	77.6%	1.8%	2.4%
Brooklyn	213 Coney Island	66.0%	71.6%	5.6%	8.6%
Brooklyn	214 Flatbush	68.9%	73.1%	4.1%	6.0%
Brooklyn	215 Sheepshead Bay/Gravesend	74.1%	78.4%	4.3%	5.8%
Brooklyn	216 Brownsville/Ocean Hill	55.3%	61.2%	6.0%	10.8%
Brooklyn	217 East Flatbush	59.6%	68.9%	9.3%	15.5%
Brooklyn	218 Flatlands/Canarsie	63.6%	71.1%	7.5%	11.8%
Manhattan	301 Greenwich Village/Financial District	79.6%	84.0%	4.3%	5.4%
Manhattan	302 Lower East Side/Chinatown	79.1%	80.0%	0.9%	1.2%
Manhattan	303 Chelsea/Clinton/Midtown	80.4%	85.0%	4.6%	5.7%
Manhattan	304 Stuyvesant Town/Turtle-Bay	82.7%	85.2%	2.4%	2.9%
Manhattan	305 Upper West Side	85.6%	88.5%	2.9%	3.4%
Manhattan	306 Upper East Side	85.4%	88.1%	2.7%	3.1%
Manhattan	307 Morningside Heights/Hamilton Heights	69.9%	79.4%	9.5%	13.5%
Manhattan	308 Central Harlem	55.5%	59.9%	4.4%	7.9%
Manhattan	309 East Harlem	66.9%	69.6%	2.7%	4.0%
Manhattan	310 Washington Heights/Inwood	71.4%	79.8%	8.4%	11.8%
Queens	401 Astoria	67.8%	75.5%	7.7%	11.3%
Queens	402 Sunnyside/Woodside	67.2%	74.5%	7.3%	10.8%
Queens	403 Jackson Heights	64.9%	71.9%	7.1%	10.9%
Queens	404 Elmhurst/Corona	63.2%	72.4%	9.2%	14.6%
Queens	405 Middle Village/Ridgewood	72.6%	77.3%	4.7%	6.5%
Queens	406 Rego Park/Forest Hills	74.2%	80.3%	6.2%	8.3%
Queens	407 Flushing/Whitestone	73.3%	79.6%	6.3%	8.7%
Queens	408 Hillcrest/Fresh Meadows	68.3%	76.2%	7.9%	11.6%
Queens	409 Kew Gardens/Woodhaven	64.2%	70.5%	6.3%	9.8%
Queens	410 South Ozone Park/Howard Beach	66.0%	71.3%	5.3%	8.1%
Queens	411 Bayside/Little Neck	75.4%	82.6%	7.1%	9.5%
Queens	412 Jamaica	58.9%	63.2%	4.4%	7.4%
Queens	413 Queens Village	65.5%	70.9%	5.4%	8.2%
Queens	414 Rockaways	66.1%	72.2%	6.0%	9.1%
Staten Island	501 North Shore	65.2%	74.3%	9.1%	13.9%
Staten Island	502 Mid-Island	73.4%	79.3%	5.9%	8.1%
Staten Island	503 South Shore	75.5%	79.8%	4.3%	5.7%
Total	**New York City**	**67.3%**	**74.2%**	**6.9%**	**10.3%**

Source: Home Mortgage Disclosure Act

Map 5-11
Approval Rate for Refinance Mortgage Loan Applications in New York City Sub-borough Areas, 2002



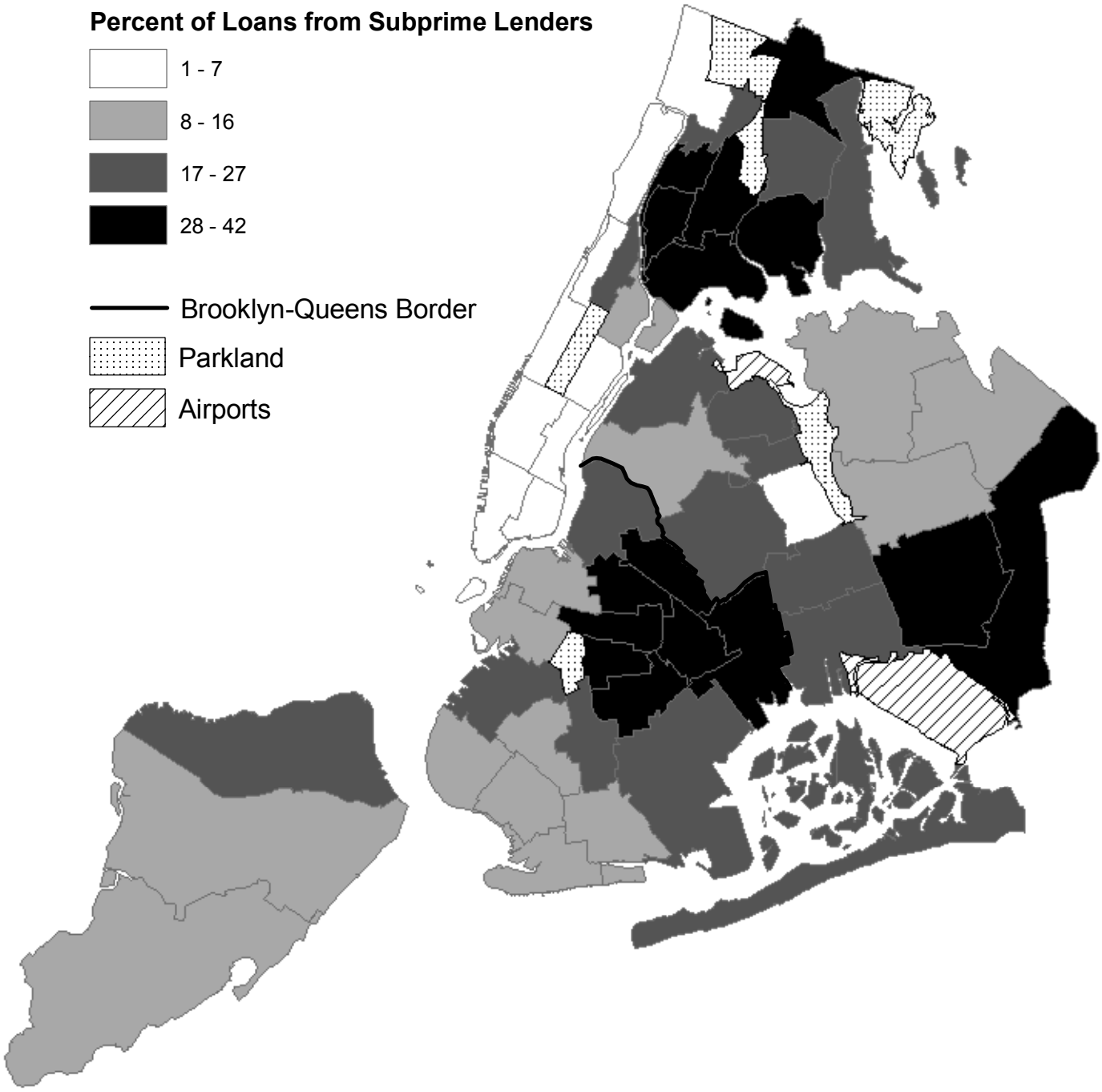
Source: Home Mortgage Disclosure Act

Neighborhood Table 5-12
Percent Subprime Refinance Loan Originations
in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	%Change
Bronx	101 Mott Haven/Hunts Point	24.0%	29.4%	5.4%	22.7%
Bronx	102 Morrisania/Belmont	31.0%	32.6%	1.6%	5.1%
Bronx	103 Highbridge/South Concourse	33.3%	39.5%	6.2%	18.5%
Bronx	104 University Heights/Fordham	42.9%	37.7%	-5.2%	-12.0%
Bronx	105 Kingsbridge Heights/Mosholu	22.0%	23.9%	1.9%	8.6%
Bronx	106 Riverdale/Kingsbridge	7.1%	7.3%	0.1%	1.9%
Bronx	107 Soundview/Parkchester	25.2%	29.9%	4.7%	18.6%
Bronx	108 Throgs Neck/Co-op City	12.8%	18.5%	5.7%	44.9%
Bronx	109 Pelham Parkway	15.7%	22.0%	6.3%	40.0%
Bronx	110 Williamsbridge/Baychester	27.9%	28.9%	1.0%	3.7%
Brooklyn	201 Williamsburg/Greenpoint	17.1%	20.0%	2.9%	16.7%
Brooklyn	202 Brooklyn Heights/Fort Greene	12.8%	11.2%	-1.5%	-12.1%
Brooklyn	203 Bedford Stuyvesant	39.8%	38.0%	-1.8%	-4.6%
Brooklyn	204 Bushwick	39.9%	40.1%	0.2%	0.4%
Brooklyn	205 East New York/Starrett City	31.1%	35.9%	4.8%	15.5%
Brooklyn	206 Park Slope/Carroll Gardens	9.7%	10.9%	1.2%	12.3%
Brooklyn	207 Sunset Park	17.3%	19.7%	2.3%	13.5%
Brooklyn	208 North Crown Heights/Prospect Heights	32.0%	32.1%	0.0%	0.1%
Brooklyn	209 South Crown Heights	26.6%	33.8%	7.1%	26.7%
Brooklyn	210 Bay Ridge	11.8%	10.2%	-1.6%	-13.9%
Brooklyn	211 Bensonhurst	14.8%	15.3%	0.4%	2.9%
Brooklyn	212 Borough Park	12.0%	13.1%	1.1%	9.0%
Brooklyn	213 Coney Island	16.9%	12.4%	-4.5%	-26.9%
Brooklyn	214 Flatbush	15.6%	18.5%	2.9%	18.6%
Brooklyn	215 Sheepshead Bay/Gravesend	10.3%	11.9%	1.6%	15.5%
Brooklyn	216 Brownsville/Ocean Hill	44.7%	41.6%	-3.1%	-7.0%
Brooklyn	217 East Flatbush	35.0%	33.9%	-1.1%	-3.1%
Brooklyn	218 Flatlands/Canarsie	20.2%	22.2%	2.0%	10.0%
Manhattan	301 Greenwich Village/Financial District	1.6%	1.5%	-0.1%	-7.5%
Manhattan	302 Lower East Side/Chinatown	1.8%	3.2%	1.4%	79.8%
Manhattan	303 Chelsea/Clinton/Midtown	2.2%	1.2%	-0.9%	-43.5%
Manhattan	304 Stuyvesant Town/Turtle-Bay	1.4%	1.6%	0.2%	12.9%
Manhattan	305 Upper West Side	1.5%	0.8%	-0.8%	-49.4%
Manhattan	306 Upper East Side	1.3%	0.8%	-0.4%	-33.2%
Manhattan	307 Morningside Heights/Hamilton Heights	7.8%	5.9%	-1.9%	-24.2%
Manhattan	308 Central Harlem	21.3%	26.4%	5.1%	24.1%
Manhattan	309 East Harlem	14.9%	8.2%	-6.6%	-44.5%
Manhattan	310 Washington Heights/Inwood	4.8%	3.5%	-1.3%	-27.0%
Queens	401 Astoria	12.2%	16.8%	4.5%	36.9%
Queens	402 Sunnyside/Woodside	9.9%	15.0%	5.1%	51.5%
Queens	403 Jackson Heights	18.2%	23.1%	4.9%	27.1%
Queens	404 Elmhurst/Corona	12.1%	19.8%	7.7%	63.8%
Queens	405 Middle Village/Ridgewood	12.8%	18.3%	5.5%	42.7%
Queens	406 Rego Park/Forest Hills	5.6%	5.7%	0.1%	2.0%
Queens	407 Flushing/Whitestone	10.8%	11.4%	0.7%	6.1%
Queens	408 Hillcrest/Fresh Meadows	12.9%	13.8%	0.9%	6.9%
Queens	409 Kew Gardens/Woodhaven	15.3%	20.0%	4.6%	30.3%
Queens	410 South Ozone Park/Howard Beach	17.1%	20.5%	3.4%	20.2%
Queens	411 Bayside/Little Neck	8.6%	10.6%	1.9%	22.1%
Queens	412 Jamaica	32.1%	36.9%	4.8%	15.0%
Queens	413 Queens Village	24.8%	27.8%	3.0%	12.0%
Queens	414 Rockaways	20.7%	23.9%	3.2%	15.4%
Staten Island	501 North Shore	19.3%	20.3%	1.0%	5.2%
Staten Island	502 Mid-Island	11.8%	13.8%	2.1%	17.8%
Staten Island	503 South Shore	10.9%	12.3%	1.3%	12.2%
Total	**New York City**	**16.2%**	**17.1%**	**0.9%**	**5.3%**

Source: Authors' calculations based on HMDA data and HUD list of subprime lenders

Map 5-12
Percent Subprime Refinance Loan Originations in New York City Sub-borough Areas, 2002



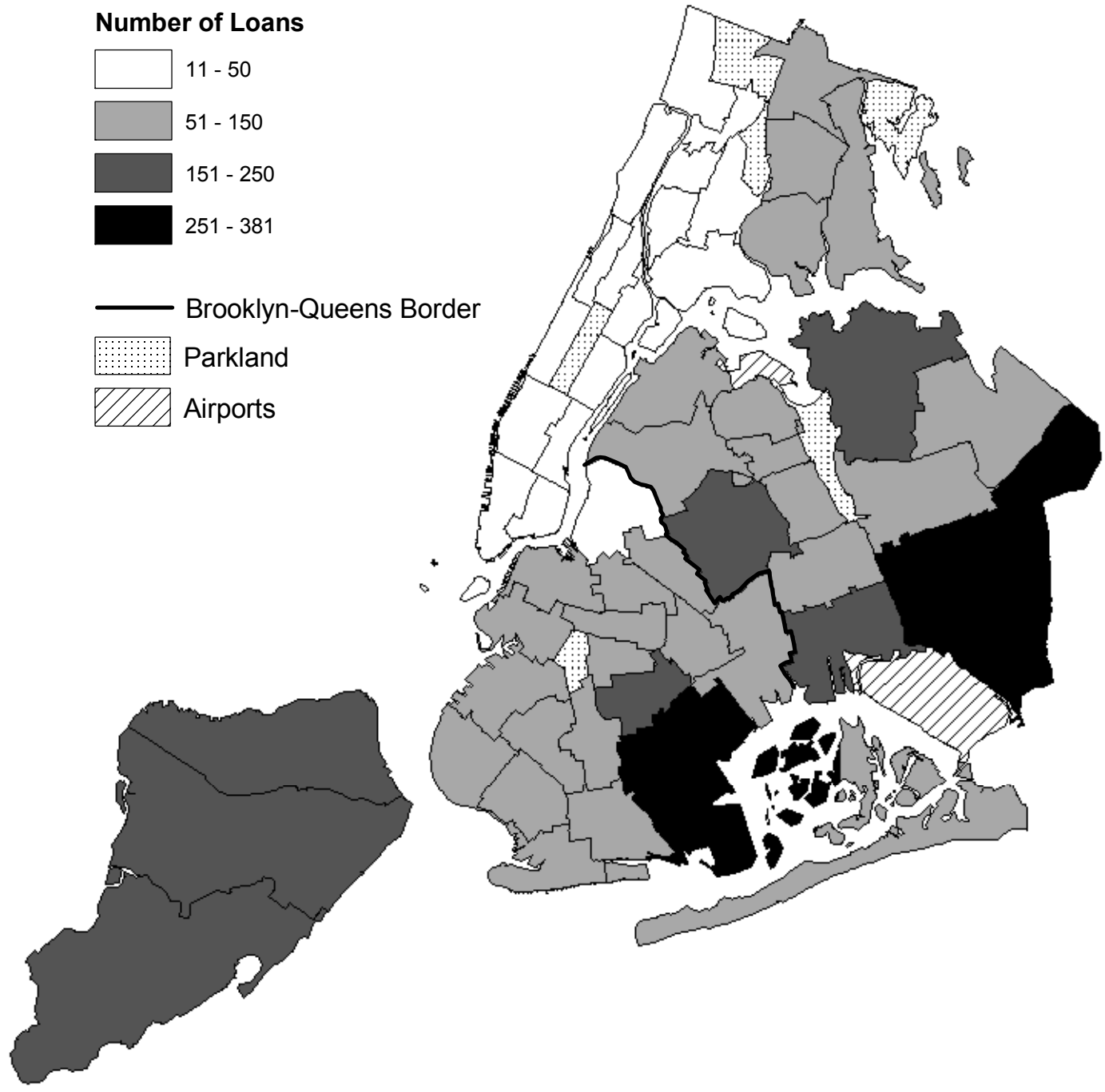
Source: Authors' calculations based on HMDA data and HUD list of subprime lenders

Neighborhood Table 5-13
Number of Home Improvement Loan Originations in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	% Change
Bronx	101 Mott Haven/Hunts Point	19	41	22	115.8%
Bronx	102 Morrisania/Belmont	49	41	-8	-16.3%
Bronx	103 Highbridge/South Concourse	17	19	2	11.8%
Bronx	104 University Heights/Fordham	32	19	-13	-40.6%
Bronx	105 Kingsbridge Heights/Mosholu	29	31	2	6.9%
Bronx	106 Riverdale/Kingsbridge	34	36	2	5.9%
Bronx	107 Soundview/Parkchester	119	97	-22	-18.5%
Bronx	108 Throgs Neck/Co-op City	102	106	4	3.9%
Bronx	109 Pelham Parkway	98	75	-23	-23.5%
Bronx	110 Williamsbridge/Baychester	185	131	-54	-29.2%
Brooklyn	201 Williamsburg/Greenpoint	47	43	-4	-8.5%
Brooklyn	202 Brooklyn Heights/Fort Greene	58	63	5	8.6%
Brooklyn	203 Bedford Stuyvesant	97	71	-26	-26.8%
Brooklyn	204 Bushwick	89	54	-35	-39.3%
Brooklyn	205 East New York/Starrett City	131	95	-36	-27.5%
Brooklyn	206 Park Slope/Carroll Gardens	54	93	39	72.2%
Brooklyn	207 Sunset Park	92	80	-12	-13.0%
Brooklyn	208 North Crown Heights/Prospect Heights	71	70	-1	-1.4%
Brooklyn	209 South Crown Heights	76	79	3	3.9%
Brooklyn	210 Bay Ridge	89	115	26	29.2%
Brooklyn	211 Bensonhurst	99	94	-5	-5.1%
Brooklyn	212 Borough Park	87	98	11	12.6%
Brooklyn	213 Coney Island	33	61	28	84.8%
Brooklyn	214 Flatbush	86	116	30	34.9%
Brooklyn	215 Sheepshead Bay/Gravesend	90	112	22	24.4%
Brooklyn	216 Brownsville/Ocean Hill	75	61	-14	-18.7%
Brooklyn	217 East Flatbush	205	205	0	0.0%
Brooklyn	218 Flatlands/Canarsie	352	345	-7	-2.0%
Manhattan	301 Greenwich Village/Financial District	33	31	-2	-6.1%
Manhattan	302 Lower East Side/Chinatown	16	16	0	0.0%
Manhattan	303 Chelsea/Clinton/Midtown	40	40	0	0.0%
Manhattan	304 Stuyvesant Town/Turtle-Bay	45	35	-10	-22.2%
Manhattan	305 Upper West Side	36	39	3	8.3%
Manhattan	306 Upper East Side	56	41	-15	-26.8%
Manhattan	307 Morningside Heights/Hamilton Heights	14	21	7	50.0%
Manhattan	308 Central Harlem	23	13	-10	-43.5%
Manhattan	309 East Harlem	11	11	0	0.0%
Manhattan	310 Washington Heights/Inwood	22	15	-7	-31.8%
Queens	401 Astoria	85	102	17	20.0%
Queens	402 Sunnyside/Woodside	51	61	10	19.6%
Queens	403 Jackson Heights	102	86	-16	-15.7%
Queens	404 Elmhurst/Corona	67	57	-10	-14.9%
Queens	405 Middle Village/Ridgewood	193	167	-26	-13.5%
Queens	406 Rego Park/Forest Hills	57	52	-5	-8.8%
Queens	407 Flushing/Whitestone	132	175	43	32.6%
Queens	408 Hillcrest/Fresh Meadows	112	108	-4	-3.6%
Queens	409 Kew Gardens/Woodhaven	137	134	-3	-2.2%
Queens	410 South Ozone Park/Howard Beach	186	185	-1	-0.5%
Queens	411 Bayside/Little Neck	107	149	42	39.3%
Queens	412 Jamaica	366	360	-6	-1.6%
Queens	413 Queens Village	361	381	20	5.5%
Queens	414 Rockaways	63	62	-1	-1.6%
Staten Island	501 North Shore	273	242	-31	-11.4%
Staten Island	502 Mid-Island	244	225	-19	-7.8%
Staten Island	503 South Shore	210	202	-8	-3.8%
Total	**New York City**	**5,557**	**5,461**	**-96**	**-1.7%**

Source: Home Mortgage Disclosure Act

Map 5-13
Number of Home Improvement Loan Originations in New York City Sub-borough Areas, 2002



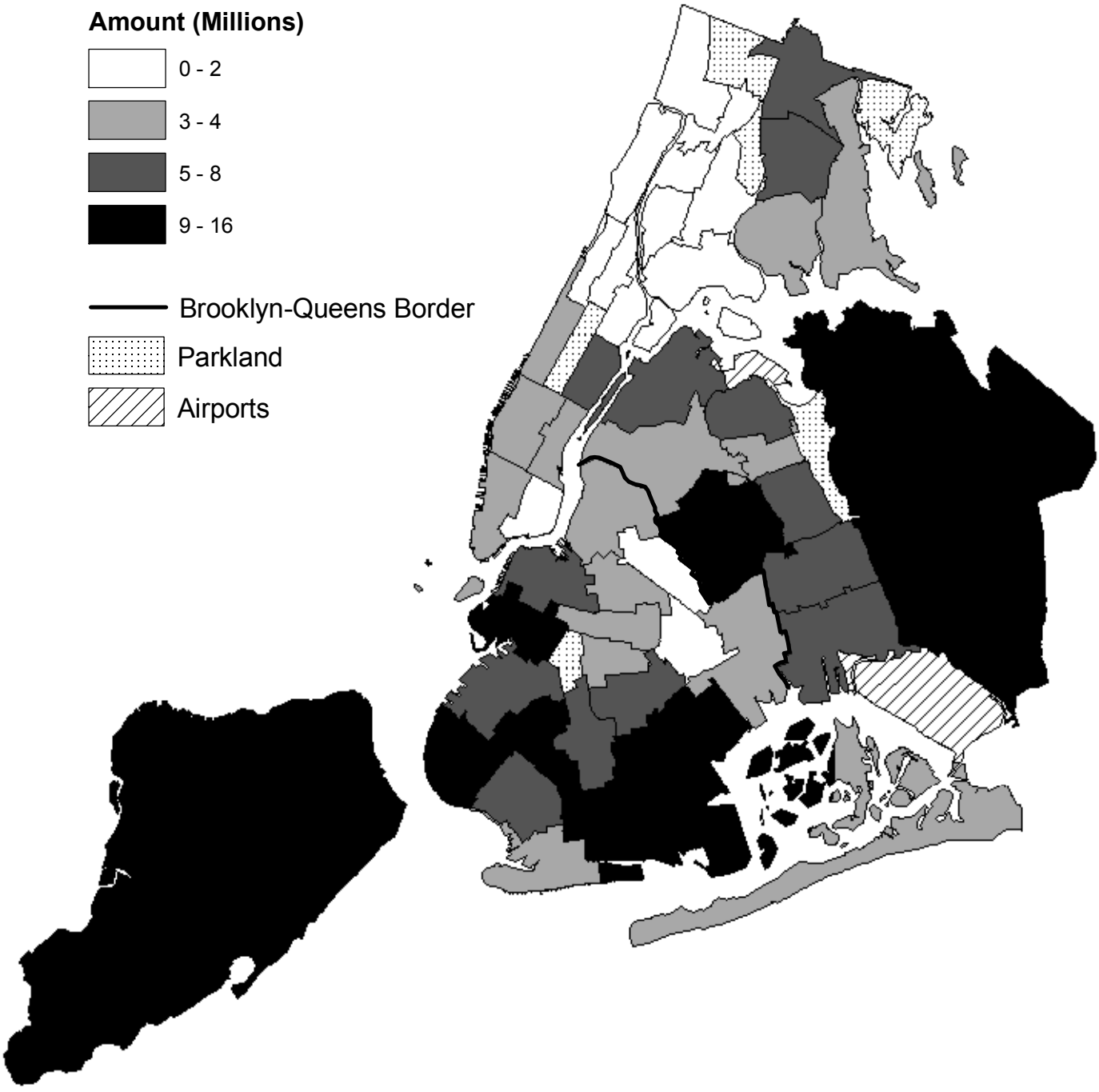
Source: Home Mortgage Disclosure Act

Neighborhood Table 5-14
Total Dollar Amount (millions) of Home Improvement Loans in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	% Change
Bronx	101 Mott Haven/Hunts Point	$0.3	$1.2	$0.9	306.7%
Bronx	102 Morrisania/Belmont	$1.3	$1.2	-$0.1	-5.0%
Bronx	103 Highbridge/South Concourse	$0.4	$0.2	-$0.2	-55.6%
Bronx	104 University Heights/Fordham	$0.9	$0.5	-$0.4	-47.1%
Bronx	105 Kingsbridge Heights/Mosholu	$0.6	$0.6	$0.0	-1.5%
Bronx	106 Riverdale/Kingsbridge	$1.1	$2.0	$0.9	88.7%
Bronx	107 Soundview/Parkchester	$4.5	$3.1	-$1.4	-30.7%
Bronx	108 Throgs Neck/Co-op City	$4.3	$4.0	-$0.3	-7.6%
Bronx	109 Pelham Parkway	$3.5	$6.4	$2.8	79.1%
Bronx	110 Williamsbridge/Baychester	$7.4	$4.8	-$2.6	-35.4%
Brooklyn	201 Williamsburg/Greenpoint	$2.1	$3.0	$0.9	41.8%
Brooklyn	202 Brooklyn Heights/Fort Greene	$3.6	$5.0	$1.4	37.2%
Brooklyn	203 Bedford Stuyvesant	$3.8	$3.0	-$0.8	-21.5%
Brooklyn	204 Bushwick	$3.1	$2.0	-$1.1	-36.2%
Brooklyn	205 East New York/Starrett City	$3.9	$3.4	-$0.4	-11.5%
Brooklyn	206 Park Slope/Carroll Gardens	$3.7	$9.5	$5.8	157.2%
Brooklyn	207 Sunset Park	$5.1	$6.0	$1.0	19.0%
Brooklyn	208 North Crown Heights/Prospect Heights	$2.5	$3.8	$1.3	52.9%
Brooklyn	209 South Crown Heights	$3.1	$3.6	$0.5	15.3%
Brooklyn	210 Bay Ridge	$6.1	$9.5	$3.5	56.7%
Brooklyn	211 Bensonhurst	$5.0	$4.9	-$0.1	-2.3%
Brooklyn	212 Borough Park	$7.6	$11.3	$3.8	49.5%
Brooklyn	213 Coney Island	$2.2	$3.8	$1.7	78.7%
Brooklyn	214 Flatbush	$5.4	$6.9	$1.5	27.6%
Brooklyn	215 Sheepshead Bay/Gravesend	$7.9	$10.1	$2.2	27.7%
Brooklyn	216 Brownsville/Ocean Hill	$3.3	$2.1	-$1.2	-35.9%
Brooklyn	217 East Flatbush	$9.7	$5.1	-$4.6	-47.3%
Brooklyn	218 Flatlands/Canarsie	$19.8	$14.7	-$5.1	-25.7%
Manhattan	301 Greenwich Village/Financial District	$4.9	$3.7	-$1.2	-24.6%
Manhattan	302 Lower East Side/Chinatown	$0.4	$0.4	$0.0	5.0%
Manhattan	303 Chelsea/Clinton/Midtown	$2.0	$2.6	$0.6	31.9%
Manhattan	304 Stuyvesant Town/Turtle-Bay	$3.9	$3.2	-$0.7	-18.1%
Manhattan	305 Upper West Side	$5.6	$3.7	-$1.9	-34.7%
Manhattan	306 Upper East Side	$16.8	$6.6	-$10.2	-60.8%
Manhattan	307 Morningside Heights/Hamilton Heights	$0.2	$1.2	$1.0	431.4%
Manhattan	308 Central Harlem	$0.8	$0.5	-$0.4	-43.1%
Manhattan	309 East Harlem	$0.8	$0.3	-$0.5	-67.2%
Manhattan	310 Washington Heights/Inwood	$0.4	$0.2	-$0.2	-50.8%
Queens	401 Astoria	$4.5	$7.8	$3.4	75.1%
Queens	402 Sunnyside/Woodside	$2.7	$3.2	$0.5	19.3%
Queens	403 Jackson Heights	$6.6	$5.2	-$1.3	-20.3%
Queens	404 Elmhurst/Corona	$3.1	$4.5	$1.4	44.4%
Queens	405 Middle Village/Ridgewood	$7.6	$9.2	$1.5	20.3%
Queens	406 Rego Park/Forest Hills	$3.3	$5.0	$1.7	50.0%
Queens	407 Flushing/Whitestone	$8.2	$13.8	$5.6	68.3%
Queens	408 Hillcrest/Fresh Meadows	$9.1	$9.2	$0.2	1.8%
Queens	409 Kew Gardens/Woodhaven	$6.8	$5.6	-$1.2	-17.8%
Queens	410 South Ozone Park/Howard Beach	$9.6	$8.5	-$1.1	-11.2%
Queens	411 Bayside/Little Neck	$7.9	$12.6	$4.7	59.0%
Queens	412 Jamaica	$15.4	$11.0	-$4.4	-28.4%
Queens	413 Queens Village	$17.7	$16.9	-$0.8	-4.5%
Queens	414 Rockaways	$3.3	$2.8	-$0.6	-17.3%
Staten Island	501 North Shore	$11.0	$10.9	-$0.2	-1.6%
Staten Island	502 Mid-Island	$14.5	$15.0	$0.5	3.6%
Staten Island	503 South Shore	$12.2	$12.9	$0.7	5.5%
Total	**New York City**	**$301.2**	**$307.8**	**$6.7**	**2.2%**

Source: Home Mortgage Disclosure Act

Map 5-14
Total Dollar Amount of Home Improvement Loans in New York City Sub-borough Areas, 2002



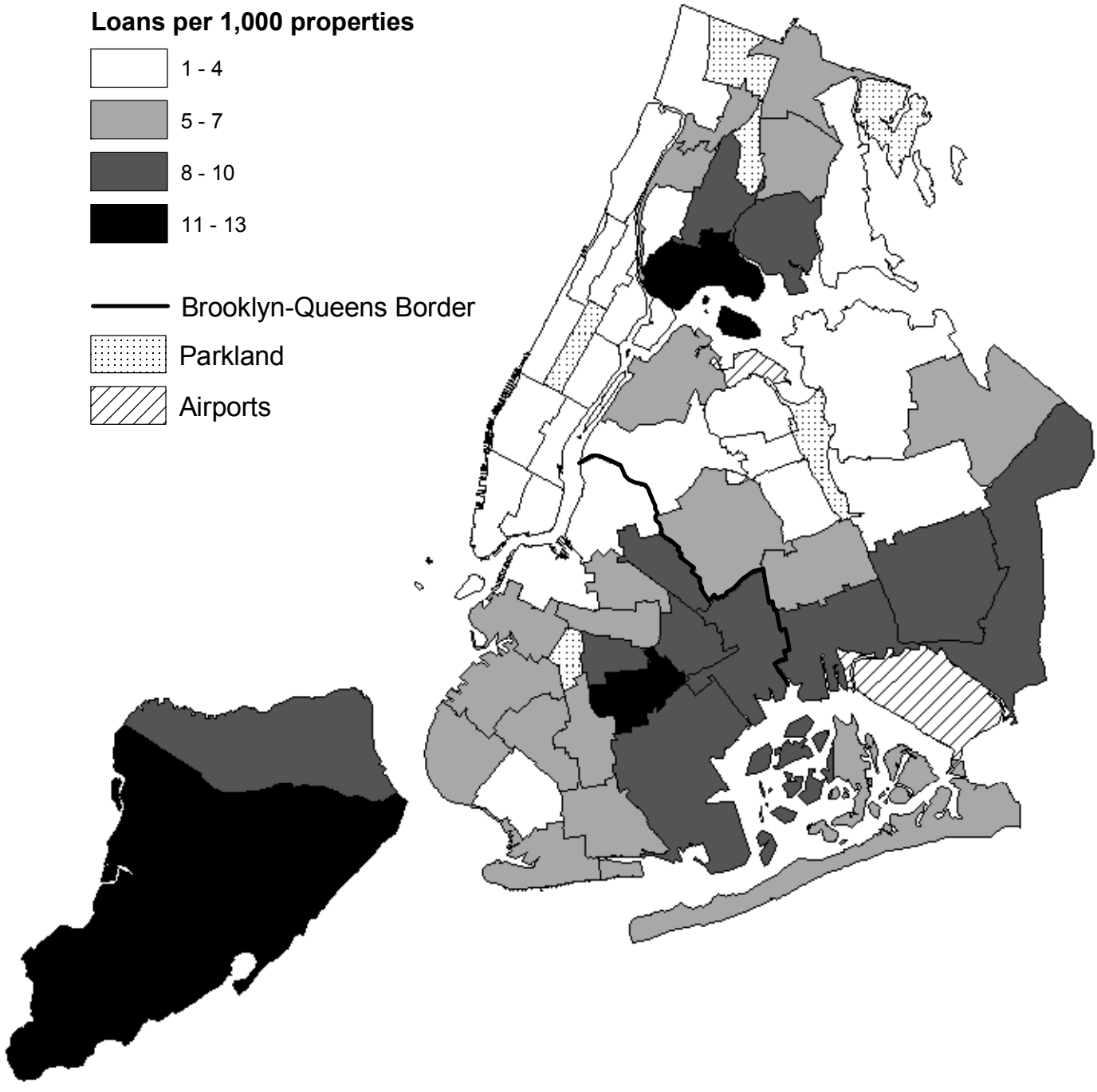
Source: Home Mortgage Disclosure Act

Neighborhood Table 5-15
Number of Home Improvement Loan Originations per 1,000 Owner Properties in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	% Change
Bronx	101 Mott Haven/Hunts Point	5.2	11.1	6.0	115.1%
Bronx	102 Morrisania/Belmont	9.1	8.0	-1.0	-11.4%
Bronx	103 Highbridge/South Concourse	4.0	4.1	0.2	3.9%
Bronx	104 University Heights/Fordham	10.9	6.5	-4.4	-40.6%
Bronx	105 Kingsbridge Heights/Mosholu	6.9	7.4	0.5	7.0%
Bronx	106 Riverdale/Kingsbridge	1.7	1.8	0.1	5.9%
Bronx	107 Soundview/Parkchester	11.8	9.6	-2.2	-18.5%
Bronx	108 Throgs Neck/Co-op City	4.3	4.4	0.2	3.9%
Bronx	109 Pelham Parkway	6.7	5.1	-1.6	-23.4%
Bronx	110 Williamsbridge/Baychester	10.5	7.5	-3.1	-29.2%
Brooklyn	201 Williamsburg/Greenpoint	4.8	4.4	-0.4	-8.5%
Brooklyn	202 Brooklyn Heights/Fort Greene	3.3	3.6	0.3	8.6%
Brooklyn	203 Bedford Stuyvesant	9.7	7.1	-2.6	-26.7%
Brooklyn	204 Bushwick	13.2	8.0	-5.2	-39.5%
Brooklyn	205 East New York/Starrett City	10.5	7.8	-2.6	-25.2%
Brooklyn	206 Park Slope/Carroll Gardens	3.5	6.0	2.5	71.9%
Brooklyn	207 Sunset Park	6.7	5.8	-0.9	-13.1%
Brooklyn	208 North Crown Heights/Prospect Heights	7.2	7.0	-0.1	-1.5%
Brooklyn	209 South Crown Heights	10.0	10.3	0.4	3.9%
Brooklyn	210 Bay Ridge	4.1	5.4	1.2	29.9%
Brooklyn	211 Bensonhurst	4.6	4.4	-0.2	-5.0%
Brooklyn	212 Borough Park	4.5	5.1	0.6	12.7%
Brooklyn	213 Coney Island	2.4	4.8	2.4	97.1%
Brooklyn	214 Flatbush	5.0	6.9	1.9	38.6%
Brooklyn	215 Sheepshead Bay/Gravesend	3.2	4.6	1.4	45.2%
Brooklyn	216 Brownsville/Ocean Hill	9.5	7.6	-1.8	-19.5%
Brooklyn	217 East Flatbush	12.9	12.9	0.0	0.0%
Brooklyn	218 Flatlands/Canarsie	10.1	9.9	-0.2	-1.7%
Manhattan	301 Greenwich Village/Financial District	1.9	1.8	-0.1	-6.1%
Manhattan	302 Lower East Side/Chinatown	1.5	1.5	0.0	-0.1%
Manhattan	303 Chelsea/Clinton/Midtown	2.7	2.7	0.0	-0.2%
Manhattan	304 Stuyvesant Town/Turtle-Bay	1.5	1.3	-0.2	-13.6%
Manhattan	305 Upper West Side	1.1	1.2	0.1	8.4%
Manhattan	306 Upper East Side	1.2	0.9	-0.3	-26.8%
Manhattan	307 Morningside Heights/Hamilton Heights	1.7	2.7	1.0	56.7%
Manhattan	308 Central Harlem	5.2	2.8	-2.4	-46.5%
Manhattan	309 East Harlem	3.7	3.6	-0.1	-1.9%
Manhattan	310 Washington Heights/Inwood	2.5	1.7	-0.8	-32.1%
Queens	401 Astoria	6.0	7.3	1.2	20.1%
Queens	402 Sunnyside/Woodside	3.6	4.3	0.7	20.1%
Queens	403 Jackson Heights	4.3	3.6	-0.7	-15.7%
Queens	404 Elmhurst/Corona	5.3	4.5	-0.8	-14.9%
Queens	405 Middle Village/Ridgewood	7.0	6.1	-0.8	-11.8%
Queens	406 Rego Park/Forest Hills	1.9	1.8	-0.1	-4.1%
Queens	407 Flushing/Whitestone	3.1	4.2	1.2	39.0%
Queens	408 Hillcrest/Fresh Meadows	4.3	4.3	0.0	-0.4%
Queens	409 Kew Gardens/Woodhaven	6.1	6.1	0.0	-0.4%
Queens	410 South Ozone Park/Howard Beach	7.8	7.8	0.0	0.1%
Queens	411 Bayside/Little Neck	3.6	4.9	1.4	39.2%
Queens	412 Jamaica	10.1	10.0	-0.1	-1.2%
Queens	413 Queens Village	8.3	9.7	1.4	17.1%
Queens	414 Rockaways	5.2	6.5	1.2	23.7%
Staten Island	501 North Shore	8.9	8.4	-0.5	-5.3%
Staten Island	502 Mid-Island	9.2	10.7	1.5	16.4%
Staten Island	503 South Shore	6.0	13.4	7.4	123.2%
Total	**New York City**	**5.5**	**5.6**	**0.2**	**3.2%**

Source: Home Mortgage Disclosure Act and NYC Department of Finance (Real Property Assessment Data)

Map 5-15
Number of Home Improvement Loan Originations per 1,000 Owner Properties in New York City Sub-borough Areas, 2002



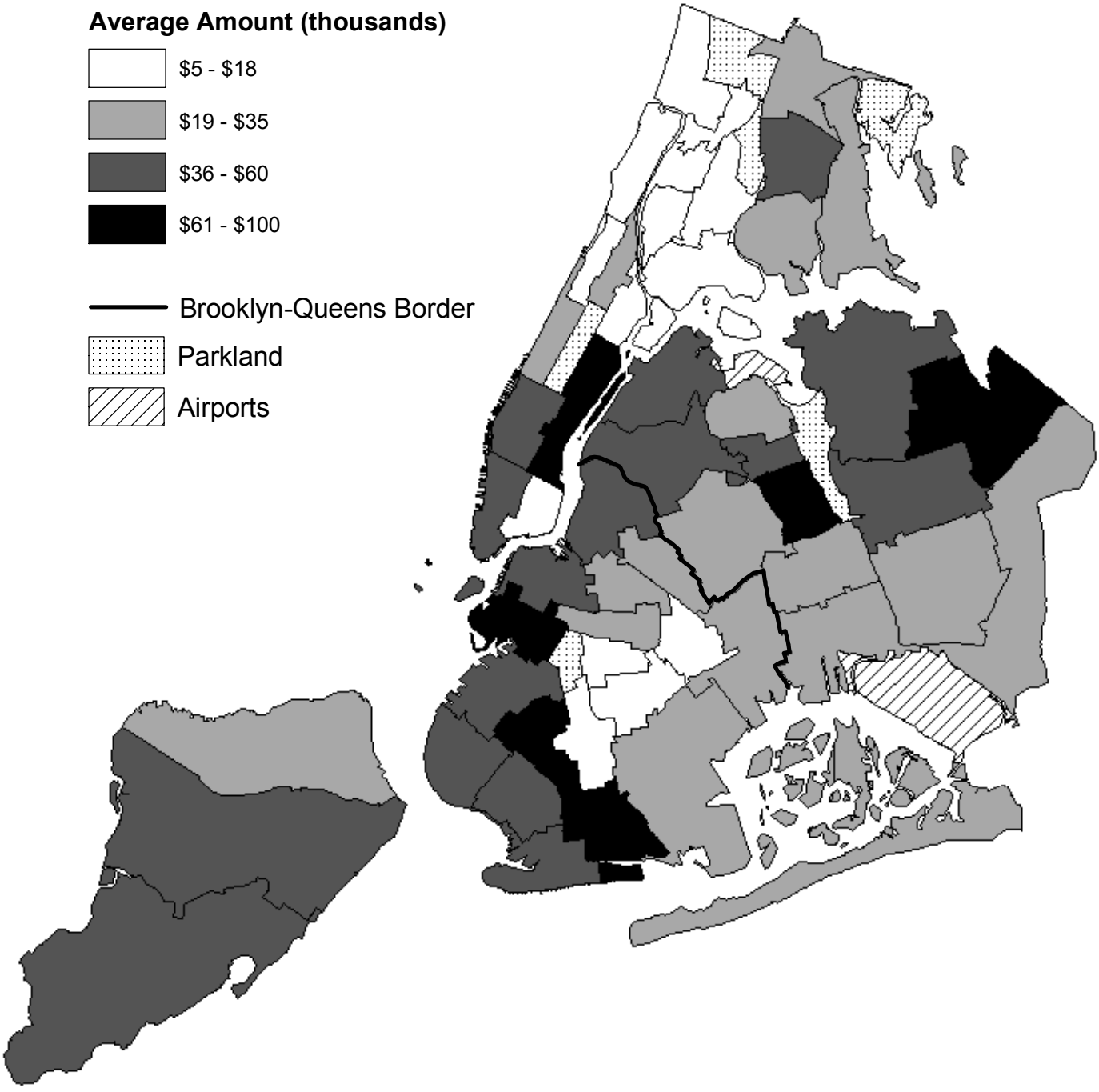
Source: Home Mortgage Disclosure Act and NYC Department of Finance (Real Property Assessment Data)

Neighborhood Table 5-16
Median Dollar Amount (thousands) of Home Improvement Loans in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change
Bronx	101 Mott Haven/Hunts Point	$8	$17	$9
Bronx	102 Morrisania/Belmont	$9	$18	$9
Bronx	103 Highbridge/South Concourse	$8	$6	-$2
Bronx	104 University Heights/Fordham	$9	$8	-$1
Bronx	105 Kingsbridge Heights/Mosholu	$12	$10	-$2
Bronx	106 Riverdale/Kingsbridge	$16	$14	-$3
Bronx	107 Soundview/Parkchester	$21	$20	-$1
Bronx	108 Throgs Neck/Co-op City	$19	$25	$7
Bronx	109 Pelham Parkway	$19	$38	$19
Bronx	110 Williamsbridge/Baychester	$17	$25	$8
Brooklyn	201 Williamsburg/Greenpoint	$28	$50	$22
Brooklyn	202 Brooklyn Heights/Fort Greene	$44	$50	$7
Brooklyn	203 Bedford Stuyvesant	$20	$26	$6
Brooklyn	204 Bushwick	$16	$20	$4
Brooklyn	205 East New York/Starrett City	$18	$25	$7
Brooklyn	206 Park Slope/Carroll Gardens	$58	$75	$17
Brooklyn	207 Sunset Park	$25	$50	$25
Brooklyn	208 North Crown Heights/Prospect Heights	$23	$34	$11
Brooklyn	209 South Crown Heights	$10	$16	$6
Brooklyn	210 Bay Ridge	$48	$50	$2
Brooklyn	211 Bensonhurst	$30	$37	$7
Brooklyn	212 Borough Park	$43	$100	$57
Brooklyn	213 Coney Island	$50	$45	-$5
Brooklyn	214 Flatbush	$23	$15	-$8
Brooklyn	215 Sheepshead Bay/Gravesend	$50	$68	$18
Brooklyn	216 Brownsville/Ocean Hill	$17	$15	-$2
Brooklyn	217 East Flatbush	$22	$12	-$10
Brooklyn	218 Flatlands/Canarsie	$27	$26	-$1
Manhattan	301 Greenwich Village/Financial District	$25	$50	$25
Manhattan	302 Lower East Side/Chinatown	$10	$5	-$5
Manhattan	303 Chelsea/Clinton/Midtown	$20	$38	$18
Manhattan	304 Stuyvesant Town/Turtle-Bay	$25	$75	$50
Manhattan	305 Upper West Side	$30	$25	-$5
Manhattan	306 Upper East Side	$45	$75	$30
Manhattan	307 Morningside Heights/Hamilton Heights	$9	$17	$8
Manhattan	308 Central Harlem	$8	$20	$12
Manhattan	309 East Harlem	$29	$6	-$23
Manhattan	310 Washington Heights/Inwood	$7	$7	$1
Queens	401 Astoria	$28	$50	$22
Queens	402 Sunnyside/Woodside	$40	$40	$0
Queens	403 Jackson Heights	$36	$25	-$11
Queens	404 Elmhurst/Corona	$19	$40	$21
Queens	405 Middle Village/Ridgewood	$25	$35	$10
Queens	406 Rego Park/Forest Hills	$35	$82	$47
Queens	407 Flushing/Whitestone	$47	$60	$14
Queens	408 Hillcrest/Fresh Meadows	$38	$52	$14
Queens	409 Kew Gardens/Woodhaven	$26	$26	-$1
Queens	410 South Ozone Park/Howard Beach	$25	$26	$1
Queens	411 Bayside/Little Neck	$50	$70	$20
Queens	412 Jamaica	$19	$20	$1
Queens	413 Queens Village	$25	$29	$4
Queens	414 Rockaways	$25	$26	$1
Staten Island	501 North Shore	$29	$30	$1
Staten Island	502 Mid-Island	$40	$44	$4
Staten Island	503 South Shore	$40	$50	$10
Total	**New York City**	**$25**	**$30**	**$5**

Source: Home Mortgage Disclosure Act

Map 5-16
Median Dollar Amount of Home Improvement Loans in New York City Sub-borough Areas, 2002



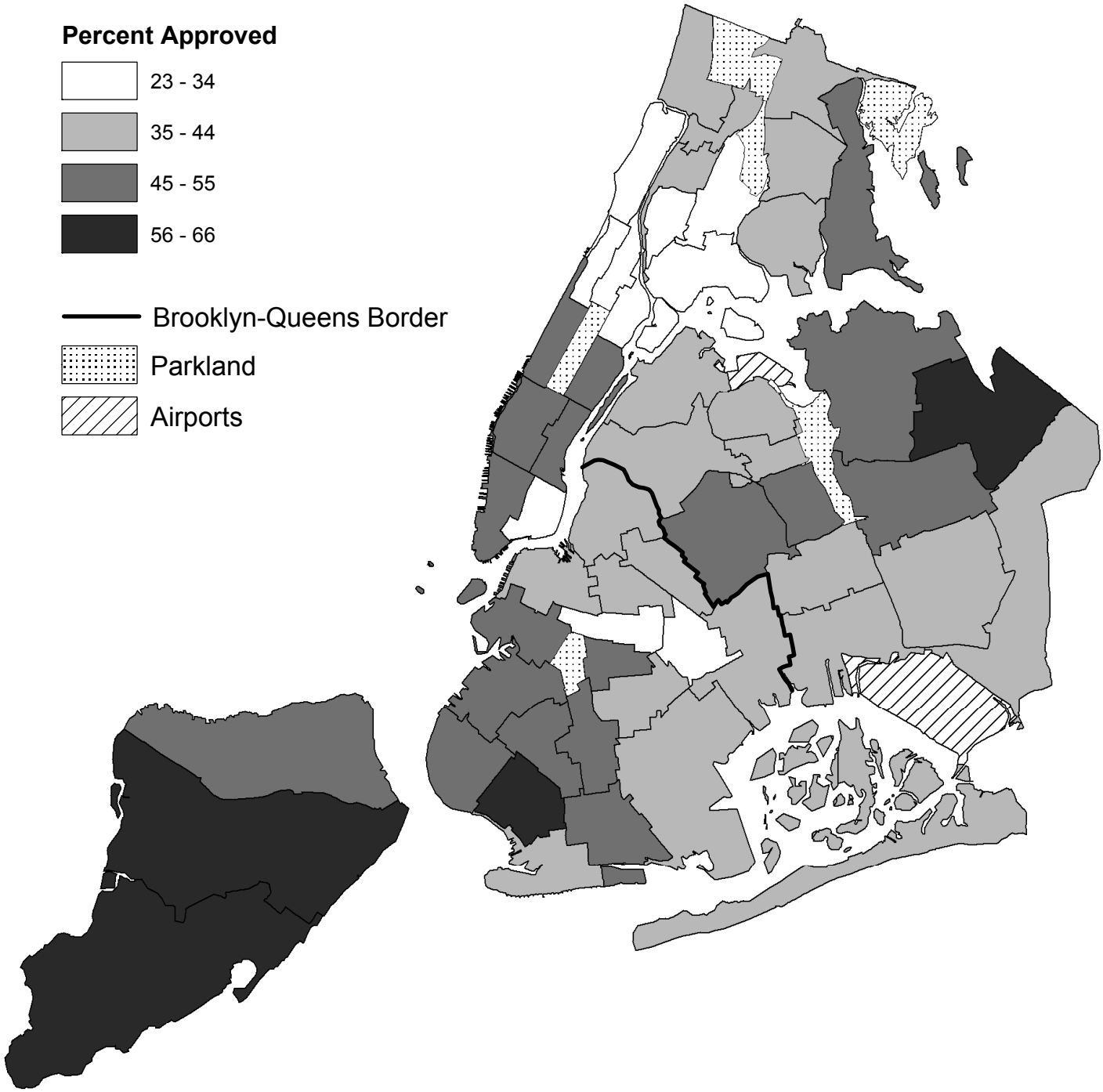
Source: Home Mortgage Disclosure Act

Neighborhood Table 5-17
Approval Rate for Home Improvement Loan Applications in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	%Change
Bronx	101 Mott Haven/Hunts Point	26.5%	41.5%	15.1%	56.9%
Bronx	102 Morrisania/Belmont	33.2%	35.9%	2.8%	8.3%
Bronx	103 Highbridge/South Concourse	26.8%	34.2%	7.4%	27.8%
Bronx	104 University Heights/Fordham	36.1%	35.4%	-0.7%	-1.9%
Bronx	105 Kingsbridge Heights/Mosholu	35.0%	43.0%	8.0%	22.9%
Bronx	106 Riverdale/Kingsbridge	39.3%	49.5%	10.2%	26.0%
Bronx	107 Soundview/Parkchester	37.2%	36.9%	-0.3%	-0.7%
Bronx	108 Throgs Neck/Co-op City	49.1%	50.4%	1.3%	2.6%
Bronx	109 Pelham Parkway	43.2%	44.4%	1.2%	2.9%
Bronx	110 Williamsbridge/Baychester	37.6%	36.5%	-1.1%	-3.0%
Brooklyn	201 Williamsburg/Greenpoint	43.7%	46.0%	2.3%	5.3%
Brooklyn	202 Brooklyn Heights/Fort Greene	43.3%	46.1%	2.8%	6.5%
Brooklyn	203 Bedford Stuyvesant	37.9%	32.6%	-5.4%	-14.2%
Brooklyn	204 Bushwick	36.4%	34.7%	-1.6%	-4.5%
Brooklyn	205 East New York/Starrett City	34.2%	37.5%	3.4%	9.9%
Brooklyn	206 Park Slope/Carroll Gardens	50.8%	60.6%	9.8%	19.4%
Brooklyn	207 Sunset Park	46.8%	53.4%	6.6%	14.0%
Brooklyn	208 North Crown Heights/Prospect Heights	33.4%	45.5%	12.0%	36.0%
Brooklyn	209 South Crown Heights	44.9%	47.4%	2.6%	5.7%
Brooklyn	210 Bay Ridge	52.9%	65.1%	12.2%	23.0%
Brooklyn	211 Bensonhurst	57.1%	57.5%	0.3%	0.5%
Brooklyn	212 Borough Park	53.2%	57.4%	4.3%	8.0%
Brooklyn	213 Coney Island	35.3%	55.9%	20.7%	58.7%
Brooklyn	214 Flatbush	49.6%	54.6%	5.0%	10.1%
Brooklyn	215 Sheepshead Bay/Gravesend	50.8%	64.3%	13.6%	26.7%
Brooklyn	216 Brownsville/Ocean Hill	31.0%	39.8%	8.8%	28.3%
Brooklyn	217 East Flatbush	38.1%	47.8%	9.7%	25.5%
Brooklyn	218 Flatlands/Canarsie	41.7%	51.1%	9.4%	22.5%
Manhattan	301 Greenwich Village/Financial District	52.3%	50.0%	-2.3%	-4.5%
Manhattan	302 Lower East Side/Chinatown	30.4%	31.5%	1.0%	3.4%
Manhattan	303 Chelsea/Clinton/Midtown	45.9%	51.1%	5.2%	11.4%
Manhattan	304 Stuyvesant Town/Turtle-Bay	54.9%	44.7%	-10.2%	-18.6%
Manhattan	305 Upper West Side	44.4%	41.1%	-3.4%	-7.6%
Manhattan	306 Upper East Side	53.7%	46.1%	-7.6%	-14.2%
Manhattan	307 Morningside Heights/Hamilton Heights	26.7%	38.2%	11.6%	43.4%
Manhattan	308 Central Harlem	33.0%	23.2%	-9.8%	-29.8%
Manhattan	309 East Harlem	22.8%	27.6%	4.8%	21.0%
Manhattan	310 Washington Heights/Inwood	28.6%	33.3%	4.8%	16.7%
Queens	401 Astoria	41.4%	53.0%	11.5%	27.9%
Queens	402 Sunnyside/Woodside	40.5%	54.5%	14.0%	34.7%
Queens	403 Jackson Heights	34.3%	42.6%	8.3%	24.1%
Queens	404 Elmhurst/Corona	39.5%	44.8%	5.3%	13.4%
Queens	405 Middle Village/Ridgewood	53.5%	54.9%	1.4%	2.6%
Queens	406 Rego Park/Forest Hills	46.5%	59.5%	13.0%	28.0%
Queens	407 Flushing/Whitestone	50.9%	61.0%	10.1%	19.8%
Queens	408 Hillcrest/Fresh Meadows	49.4%	55.4%	6.0%	12.2%
Queens	409 Kew Gardens/Woodhaven	34.1%	42.2%	8.1%	23.8%
Queens	410 South Ozone Park/Howard Beach	40.6%	47.6%	7.0%	17.2%
Queens	411 Bayside/Little Neck	61.1%	66.8%	5.7%	9.4%
Queens	412 Jamaica	37.3%	43.7%	6.4%	17.2%
Queens	413 Queens Village	41.7%	52.6%	10.9%	26.3%
Queens	414 Rockaways	35.1%	48.2%	13.1%	37.2%
Staten Island	501 North Shore	46.4%	49.4%	3.0%	6.5%
Staten Island	502 Mid-Island	64.8%	60.2%	-4.6%	-7.1%
Staten Island	503 South Shore	66.0%	71.3%	5.3%	8.0%
Total	**New York City**	**42.8%**	**49.0%**	**6.2%**	**14.5%**

Source: Home Mortgage Disclosure Act

Map 5-17
Approval Rate for Home Improvement Loan Applications in New York City Sub-borough Areas, 2002



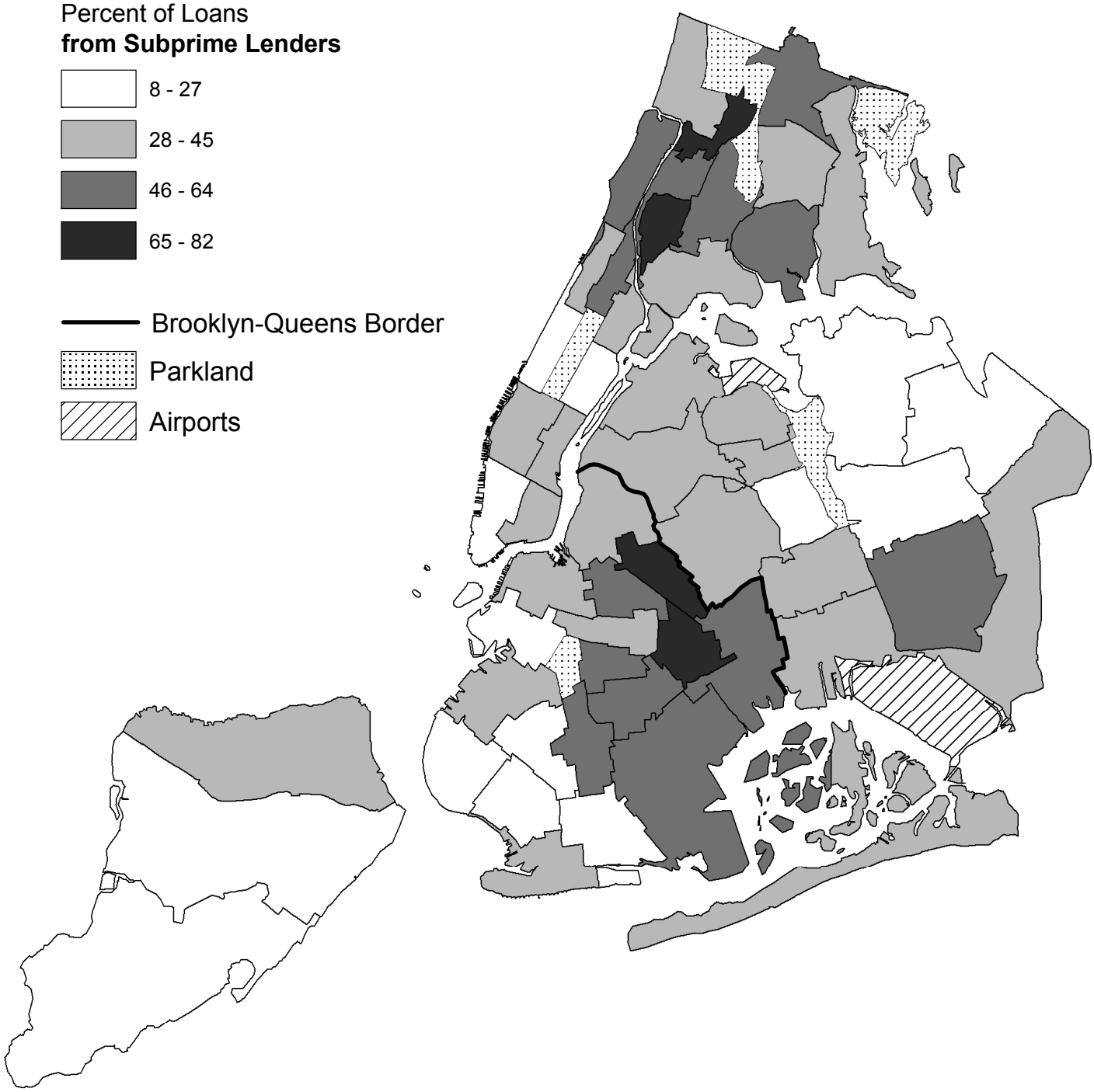
Source: Home Mortgage Disclosure Act

Neighborhood Table 5-18
Percent Subprime Home Improvement Loan Originations in New York City Sub-borough Areas, 2001 and 2002

Borough	Sub-borough Area	2001	2002	Change	% Change
Bronx	101 Mott Haven/Hunts Point	42.1%	51.2%	9.1%	21.6%
Bronx	102 Morrisania/Belmont	57.1%	73.2%	16.0%	28.0%
Bronx	103 Highbridge/South Concourse	82.4%	100.0%	17.6%	21.4%
Bronx	104 University Heights/Fordham	59.4%	73.7%	14.3%	24.1%
Bronx	105 Kingsbridge Heights/Mosholu	72.4%	64.5%	-7.9%	-10.9%
Bronx	106 Riverdale/Kingsbridge	35.3%	44.4%	9.2%	25.9%
Bronx	107 Soundview/Parkchester	57.1%	58.8%	1.6%	2.8%
Bronx	108 Throgs Neck/Co-op City	44.1%	43.4%	-0.7%	-1.6%
Bronx	109 Pelham Parkway	39.8%	42.7%	2.9%	7.2%
Bronx	110 Williamsbridge/Baychester	52.4%	51.1%	-1.3%	-2.5%
Brooklyn	201 Williamsburg/Greenpoint	42.6%	20.9%	-21.6%	-50.8%
Brooklyn	202 Brooklyn Heights/Fort Greene	29.3%	25.4%	-3.9%	-13.4%
Brooklyn	203 Bedford Stuyvesant	48.5%	56.3%	7.9%	16.3%
Brooklyn	204 Bushwick	65.2%	53.7%	-11.5%	-17.6%
Brooklyn	205 East New York/Starrett City	56.5%	51.6%	-4.9%	-8.7%
Brooklyn	206 Park Slope/Carroll Gardens	18.5%	24.7%	6.2%	33.5%
Brooklyn	207 Sunset Park	29.3%	31.3%	1.9%	6.5%
Brooklyn	208 North Crown Heights/Prospect Heights	40.8%	40.0%	-0.8%	-2.1%
Brooklyn	209 South Crown Heights	61.8%	48.1%	-13.7%	-22.2%
Brooklyn	210 Bay Ridge	11.2%	12.2%	0.9%	8.3%
Brooklyn	211 Bensonhurst	11.1%	13.8%	2.7%	24.5%
Brooklyn	212 Borough Park	8.0%	7.1%	-0.9%	-11.2%
Brooklyn	213 Coney Island	30.3%	34.4%	4.1%	13.6%
Brooklyn	214 Flatbush	45.3%	49.1%	3.8%	8.4%
Brooklyn	215 Sheepshead Bay/Gravesend	8.9%	10.7%	1.8%	20.5%
Brooklyn	216 Brownsville/Ocean Hill	69.3%	68.9%	-0.5%	-0.7%
Brooklyn	217 East Flatbush	59.0%	61.0%	2.0%	3.3%
Brooklyn	218 Flatlands/Canarsie	45.5%	41.7%	-3.7%	-8.2%
Manhattan	301 Greenwich Village/Financial District	9.1%	12.9%	3.8%	41.9%
Manhattan	302 Lower East Side/Chinatown	43.8%	31.3%	-12.5%	-28.6%
Manhattan	303 Chelsea/Clinton/Midtown	35.0%	17.5%	-17.5%	-50.0%
Manhattan	304 Stuyvesant Town/Turtle-Bay	44.4%	17.1%	-27.3%	-61.4%
Manhattan	305 Upper West Side	22.2%	33.3%	11.1%	50.0%
Manhattan	306 Upper East Side	23.2%	14.6%	-8.6%	-37.0%
Manhattan	307 Morningside Heights/Hamilton Heights	42.9%	33.3%	-9.5%	-22.2%
Manhattan	308 Central Harlem	52.2%	53.8%	1.7%	3.2%
Manhattan	309 East Harlem	36.4%	72.7%	36.4%	100.0%
Manhattan	310 Washington Heights/Inwood	59.1%	46.7%	-12.4%	-21.0%
Queens	401 Astoria	30.6%	16.7%	-13.9%	-45.5%
Queens	402 Sunnyside/Woodside	29.4%	24.6%	-4.8%	-16.4%
Queens	403 Jackson Heights	39.2%	38.4%	-0.8%	-2.2%
Queens	404 Elmhurst/Corona	26.9%	28.1%	1.2%	4.5%
Queens	405 Middle Village/Ridgewood	31.6%	24.6%	-7.1%	-22.3%
Queens	406 Rego Park/Forest Hills	17.5%	7.7%	-9.9%	-56.2%
Queens	407 Flushing/Whitestone	14.4%	13.7%	-0.7%	-4.7%
Queens	408 Hillcrest/Fresh Meadows	21.4%	15.7%	-5.7%	-26.5%
Queens	409 Kew Gardens/Woodhaven	37.2%	48.5%	11.3%	30.3%
Queens	410 South Ozone Park/Howard Beach	38.7%	37.8%	-0.9%	-2.3%
Queens	411 Bayside/Little Neck	12.1%	16.1%	4.0%	32.6%
Queens	412 Jamaica	50.5%	38.3%	-12.2%	-24.2%
Queens	413 Queens Village	39.9%	36.0%	-3.9%	-9.9%
Queens	414 Rockaways	30.2%	43.5%	13.4%	44.4%
Staten Island	501 North Shore	28.2%	35.1%	6.9%	24.5%
Staten Island	502 Mid-Island	20.9%	24.0%	3.1%	14.8%
Staten Island	503 South Shore	18.1%	25.2%	7.2%	39.5%
Total	**New York City**	**37.1%**	**34.8%**	**-2.3%**	**-6.1%**

Source: Authors' calculations based on HMDA data and HUD list of subprime lenders

Map 5-18
Percent Subprime Home Improvement Loan Originations in New York City Sub-borough Areas, 2002



Source: Authors' calculations based on HMDA data and HUD list of subprime lenders

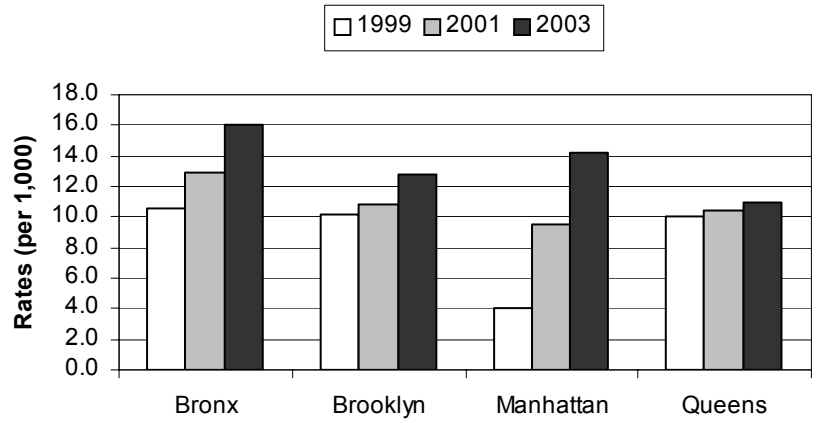
Chapter 6. Mortgage Foreclosures

Data on mortgage foreclosure activity provides insight into the economic vitality of New York City's housing stock. The statistics in this chapter are derived from data on legal filings provided by Public Data Corporation, a private firm serving New York City's real estate industry. Because data on these legal filings are not available for Staten Island, only four boroughs are covered in this chapter.

A *lis pendens* is a legal notice filed to provide property owners who are late on mortgage payments with notice that title to the property is being contested. Typically, a mortgagee will file a *lis pendens* before commencing a mortgage foreclosure. In most cases, the filing of a *lis pendens* does not lead to an actual mortgage foreclosure. More often, the property owner either makes the required mortgage payments, transfers the property to the mortgagee in lieu of foreclosure, or sells the property. But *lis pendens* filings do provide a measure of property owners' financial stress and failure to make their mortgage payments.

In total, 2,915 *lis pendens* concerning mortgage foreclosure were filed against single family homes in 2003. This represents a rate of 11.9 *lis pendens* per 1,000 single family homes. The number and rate of *lis pendens* have increased since 1999, when the number of *lis pendens* filings was 2,475, and the rate was 10.1

Chart 6-1 Notices of Foreclosure Actions (*Lis Pendens*) Against Single Family Homes



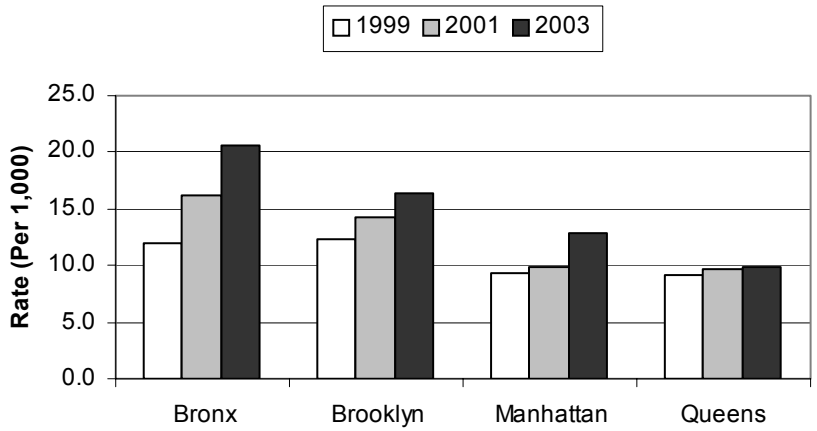
Source: Public Data Corporation and NYC Department of Finance (Real Property Assessment Data)

Exhibit 6-1 Highest Rates of *Lis Pendens* Filings Against Single Family Homes (per 1,000 properties), 2003

Highest:		
Manhattan	Washington Heights/Inwood	114.8
Bronx	Fordham/University Heights	51.4
Brooklyn	Bedford Stuyvesant	51.4
Brooklyn	Bushwick	50.7
Brooklyn	Crown Heights	45.6

Source: Public Data Corporation and NYC Department of Finance (Real Property Assessment Data)

Chart 6-2 Notices of Foreclosure Action (*Lis Pendens*) Against 2-4 Family Homes



Source: Public Data Corporation and NYC Department of Finance (Real Property Assessment Data)

lis pendens per 1,000 single family homes. In 2003, the highest rate of *lis pendens* filings against single family homes was in the Bronx (16.0 per 1,000), followed by Manhattan (14.2), Brooklyn (12.7) and Queens (11.0) (Borough Table 6-1).

Among community districts, in 2003 the highest rates of *lis pendens* filings against single family homes were found in the Manhattan's Washington Heights/Inwood (114.8), the Bronx's Fordham/University Heights (51.4), and Brooklyn's Bedford Stuyvesant (51.4), Bushwick (50.7) and Crown Heights (45.6) (Exhibit 6-1).

Borough Table 6-1 Notice of Foreclosure Action (*Lis Pendens*) in the Five Boroughs, 1999, 2001, 2003

		Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Single Family Homes							
Number:	**1999**	239	613	6	1,617	N/A	2,475
	2001	293	658	14	1,676	N/A	2,641
	2003	362	771	21	1,761	N/A	2,915
Rate (per 1,000):	**1999**	10.6	10.1	4.1	10.1	N/A	10.1
	2001	12.9	10.9	9.6	10.4	N/A	10.8
	2003	16.0	12.7	14.2	11.0	N/A	11.9
2-4 Family Homes							
Number:	**1999**	458	1,703	38	976	N/A	3,175
	2001	622	1,971	40	1,032	N/A	3,665
	2003	800	2,264	54	1,068	N/A	4,186
Rate (per 1,000):	**1999**	11.9	12.4	9.3	9.1	N/A	11.1
	2001	16.2	14.3	9.8	9.6	N/A	12.8
	2003	20.5	16.4	12.9	9.9	N/A	14.5
5+ Unit Apartment Buildings							
Number:	**1999**	39	269	94	40	N/A	443
	2001	36	304	90	28	N/A	458
	2003	30	286	91	27	N/A	434
Rate (per 1,000):	**1999**	5.2	13.2	4.7	4.5	N/A	7.8
	2001	4.8	14.9	4.4	3.1	N/A	8.0
	2003	4.0	14.0	4.5	3.0	N/A	7.6
Mixed Use Apartment Buildings							
Number:	**1999**	22	250	13	92	N/A	377
	2001	33	238	11	88	N/A	370
	2003	31	242	22	61	N/A	356
Rate (per 1,000):	**1999**	11.1	12.8	.4.4	9.9	N/A	11.2
	2001	16.6	12.2	3.8	9.5	N/A	11.0
	2003	15.6	12.3	7.5	6.5	N/A	10.5

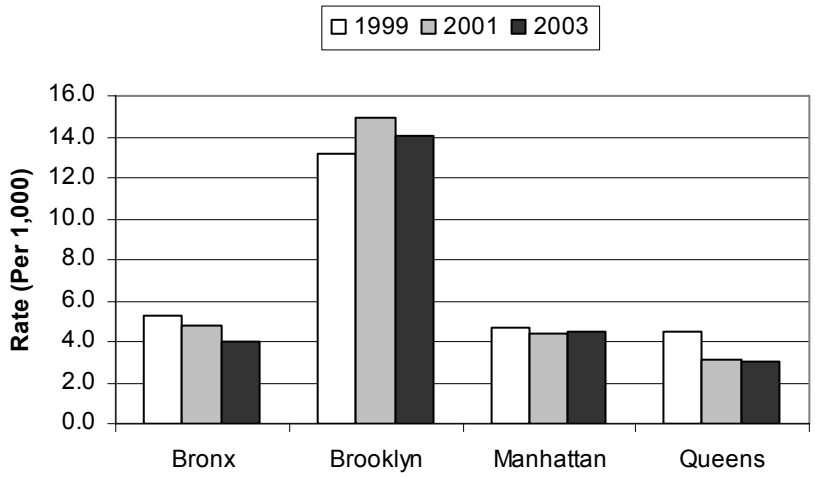
Source: Public Data Corporation and New York City Department of Finance (Real Property Assessment Data)

Exhibit 6-2 Highest Rate of *Lis Pendens* Filings Against 2-4 Family Homes (per 1,000 properties), 2003

Highest:		
Brooklyn	Bedford Stuyvesant	45.8
Bronx	Morrisania/Crotona	40.6
Brooklyn	Brownsville	40.5
Brooklyn	East New York/Starrett City	38.9
Bronx	Belmont/East Tremont	37.6

Source: Public Data Corporation and NYC Department of Finance (Real Property Assessment Data)

Chart 6-3 Notices of Foreclosure Action (*Lis Pendens*) Against 5+ Unit Apartment Buildings



Source: Public Data Corporation and NYC Department of Finance (Real Property Assessment Data)

Exhibit 6-3 Highest Rate of *Lis Pendens* Filings Against 5+ Unit Apartment Buildings (per 1,000 properties), 2003

Highest:		
Brooklyn	Bushwick	41.0
Brooklyn	Brownsville	39.0
Brooklyn	Bedford Stuyvesant	30.0
Brooklyn	East New York/Starrett City	24.6
Bronx	Williamsbridge/Baychester	19.4

Source: Public Data Corporation and NYC Department of Finance (Real Property Assessment Data)

For 2-4 family homes, there were 4,186 *lis pendens* filings concerning mortgage foreclosure in the year 2003, representing a rate of 14.5 filings per 1,000 2-4 family homes. The number and rate of *lis pendens* filings has substantially increased since 1999 and 2001. In 2003, the highest rate of *lis pendens* filings against 2-4 family homes was in the Bronx (20.5 per 1,000), followed by Brooklyn (16.4), Manhattan (12.9) and Queens (9.9) (Borough Table 6-1).

At the community district level, in 2003 the highest rates of *lis pendens* filings against 2-4 family homes were found in Brooklyn and the Bronx. Brooklyn's Bedford Stuyvesant (45.8 per 1,000) was the leader, followed by Morrisania/Crotona in the Bronx (40.6), Brownsville (40.5) and East New York/Starrett City (38.9) in Brooklyn, and Belmont/East Tremont in the Bronx (37.6) (Exhibit 6-2).

For 5+ unit apartment buildings, 434 *lis pendens* were filed concerning mortgage foreclosure in 2003—a rate of 7.6 per 1,000 buildings. This rate falls below the 1999 and 2001 rates of 7.8 and 8.0 (respectively), although the rate varied significantly across the boroughs. The highest rate of *lis pendens* filings was in Brooklyn (14.0), followed by Manhattan (4.5), the Bronx (4.0) and Queens (3.0) (Borough Table 6-1).

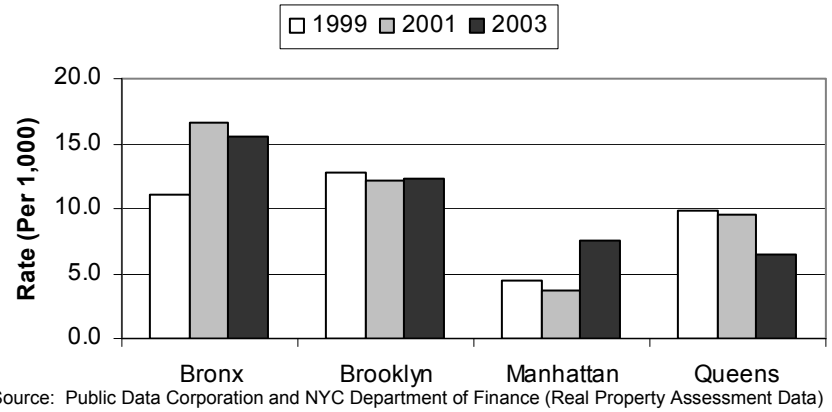
Among community districts in 2003, the highest rates of *lis pendens* filing against 5+ unit apartment buildings were mostly in

Exhibit 6-4 Highest Rate of *Lis Pendens* Filings Against Mixed Use Apartment Buildings (per 1,000 properties), 2003

Highest:		
Manhattan	Central Harlem	58.4
Brooklyn	Brownsville	44.9
Manhattan	Morningside Heights/Hamilton	44.1
Bronx	Fordham/University Heights	41.7
Bronx	Hunts Point/Longwood	39.2

Source: Public Data Corporation and NYC Department of Finance (Real Property Assessment Data)

Chart 6-4 Notices of Foreclosure Action (*Lis Pendens*) Against Mixed Use Apartment Buildings



Source: Public Data Corporation and NYC Department of Finance (Real Property Assessment Data)

Brooklyn: Bushwick (41.0 per 1,000); Brownsville (39.0); Bedford Stuyvesant (30.0); and East New York/Starrett City (24.6). Williamsbridge/ Baychester in the Bronx (19.4) rounds off the list (Exhibit 6-3).

For mixed-use apartment buildings, there were 356 *lis pendens* filings in 2003, a rate of 10.5 per 1,000 buildings. This rate has decreased slightly since 1999. The Bronx (15.6) and Brooklyn (12.3) both had high rates relative to Manhattan (7.3) and Queens (6.5) (Borough Table 6-1).

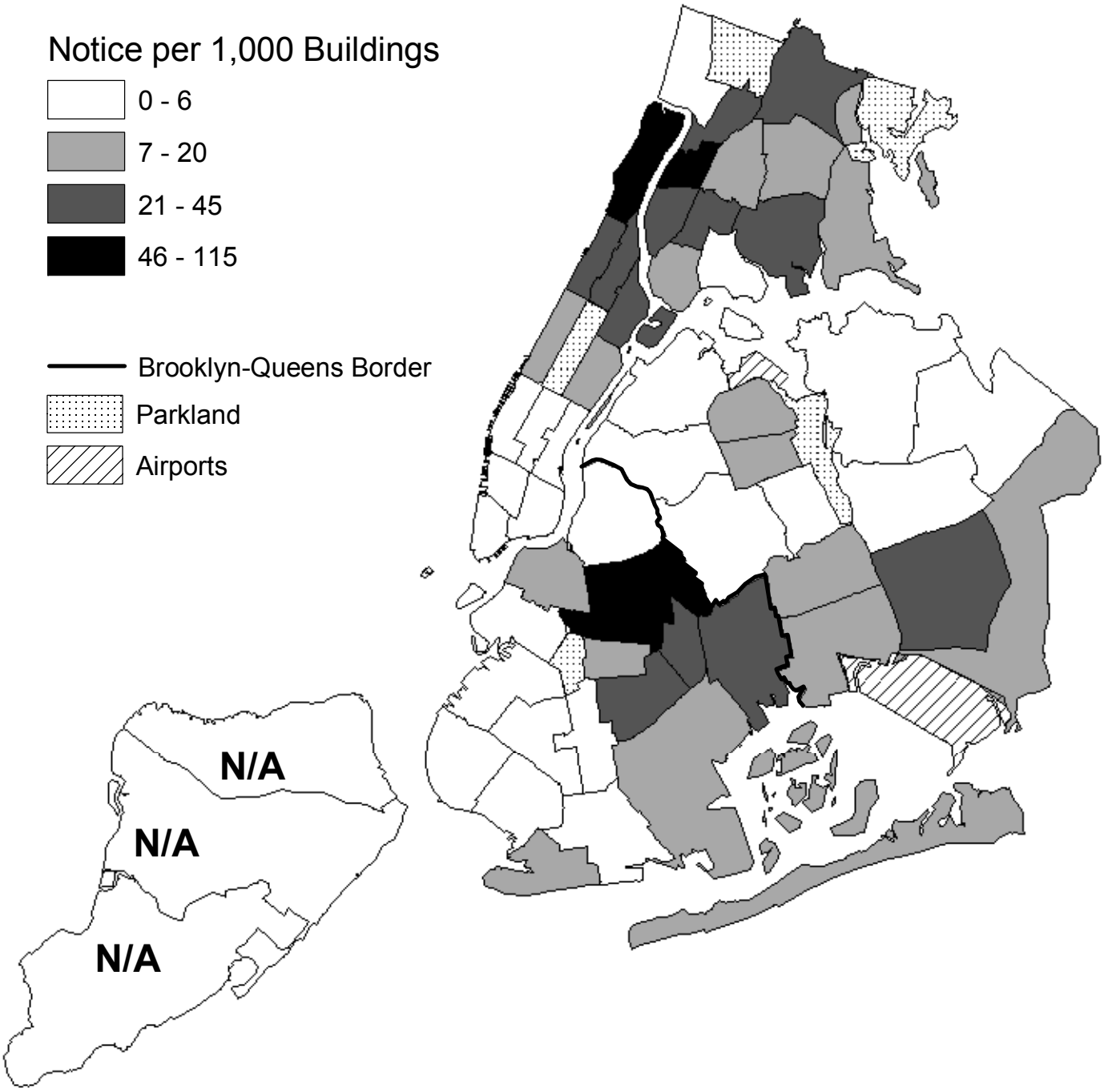
The community districts with the highest rates of *lis pendens* filings against mixed-use apartment buildings in 2003 were Central Harlem (58.4) in Manhattan, Brooklyn's Brownsville (44.9), Manhattan's Morningside Heights /Hamilton (44.1), and Fordham/ University Heights (41.7) and Hunts Point/ Longwood (39.2) in the Bronx (Exhibit 6-4).

Neighborhood Table 6-1 Notice of Foreclosure Action (*Lis Pendens*) Against Single Family Homes in New York City Community Districts, 1999, 2001, and 2003

		Number			Rate (per 1,000)		
Borough	**Community District**	**1999**	**2001**	**2003**	**1999**	**2001**	**2003**
Bronx	101 Mott Haven/Melrose	2	8	5	3.9	15.4	9.6
Bronx	102 Hunts Point/Longwood	3	2	1	16.7	11.1	5.6
Bronx	103 Morrisania/Crotona	4	6	11	9.3	14.0	25.8
Bronx	104 Highbridge/Concourse	6	10	7	35.3	58.8	41.2
Bronx	105 Fordham/University Heights	14	6	15	47.6	20.4	51.4
Bronx	106 Belmont/East Tremont	5	11	7	14.6	32.1	20.4
Bronx	107 Kingsbridge Hghts/Bedford	9	17	17	17.1	32.3	32.3
Bronx	108 Riverdale/Fieldston	3	9	12	1.6	4.7	6.2
Bronx	109 Parkchester/Soundview	34	44	45	17.2	22.3	22.8
Bronx	110 Throgs Neck/Co-op City	37	28	49	6.1	4.6	8.1
Bronx	111 Morris Park/Bronxdale	20	38	53	5.0	9.4	13.2
Bronx	112 Williamsbridge/Baychester	102	114	140	16.6	18.6	22.8
Brooklyn	201 Greenpoint/Williamsburg	1	2	1	2.3	4.6	2.3
Brooklyn	202 Fort Greene/Brooklyn Heights	1	6	9	2.0	11.9	17.7
Brooklyn	203 Bedford Stuyvesant	32	33	43	38.6	39.9	51.4
Brooklyn	204 Bushwick	9	18	17	26.6	53.3	50.7
Brooklyn	205 East New York/Starrett City	79	98	99	20.7	25.7	26.1
Brooklyn	206 Park Slope/Carroll Gardens	4	5	2	5.3	6.7	2.7
Brooklyn	207 Sunset Park	6	4	3	5.9	3.9	3.0
Brooklyn	208 Crown Heights	8	15	20	18.1	33.9	45.6
Brooklyn	209 South Crown Heights/Prospect	28	33	29	14.9	17.5	15.4
Brooklyn	210 Bay Ridge/Dyker Heights	11	16	19	2.0	2.9	3.4
Brooklyn	211 Bensonhurst	8	4	6	2.5	1.3	1.9
Brooklyn	212 Borough Park	27	20	20	8.0	5.9	5.9
Brooklyn	213 Coney Island	18	5	19	10.0	2.8	10.7
Brooklyn	214 Flatbush/Midwood	27	30	33	5.2	5.8	6.3
Brooklyn	215 Sheepshead Bay	60	38	51	6.4	4.0	5.4
Brooklyn	216 Brownsville	22	33	39	14.8	22.1	26.2
Brooklyn	217 East Flatbush	99	130	137	18.3	24.0	25.5
Brooklyn	218 Flatlands/Canarsie	173	168	224	11.4	11.1	14.8
Manhattan	301 Financial District	0	1	0	0.0	55.6	0.0
Manhattan	302 Greenwich Village/Soho	0	0	0	0.0	0.0	0.0
Manhattan	303 Lower East Side/Chinatown	0	0	0	0.0	0.0	0.0
Manhattan	304 Clinton/Chelsea	0	0	0	0.0	0.0	0.0
Manhattan	305 Midtown	1	0	0	166.7	0.0	0.0
Manhattan	306 Stuyvesant Town/Turtle Bay	0	0	0	0.0	0.0	0.0
Manhattan	307 Upper West Side	0	1	2	0.0	8.5	17.1
Manhattan	308 Upper East Side	2	3	5	3.1	4.7	7.8
Manhattan	309 Morningside Heights/Hamilton	2	5	3	19.6	49.0	29.4
Manhattan	310 Central Harlem	1	2	3	8.6	17.2	24.0
Manhattan	311 East Harlem	0	0	1	0.0	0.0	23.3
Manhattan	312 Washington Heights/Inwood	0	2	7	0.0	31.7	114.8
Queens	401 Astoria	6	7	8	2.2	2.6	3.0
Queens	402 Woodside/Sunnyside	5	9	11	2.6	4.7	5.8
Queens	403 Jackson Heights	49	43	41	11.8	10.4	10.0
Queens	404 Elmhurst/Corona	15	16	20	6.9	7.4	9.2
Queens	405 Ridgewood/Maspeth	32	33	40	3.3	3.4	4.2
Queens	406 Rego Park/Forest Hills	18	13	15	2.7	2.0	2.3
Queens	407 Flushing/Whitestone	59	62	57	3.2	3.4	3.1
Queens	408 Hillcrest/Fresh Meadows	49	45	60	3.5	3.2	4.3
Queens	409 Kew Gardens/Woodhaven	82	84	88	11.2	11.4	12.0
Queens	410 S. Ozone Park/Howard Beach	153	165	168	11.5	12.4	12.7
Queens	411 Bayside/Little Neck	49	49	42	2.6	2.6	2.2
Queens	412 Jamaica/Hollis	592	631	677	24.6	26.2	28.2
Queens	413 Queens Village	429	451	463	13.5	14.2	14.5
Queens	414 Rockaway/Broad Channel	79	68	71	15.0	12.9	13.3
Staten Island	501 St. George/Stapleton	N/A	N/A	N/A	N/A	N/A	N/A
Staten Island	502 S. Beach/Willowbrook	N/A	N/A	N/A	N/A	N/A	N/A
Staten Island	503 Tottenville/Great Kills	N/A	N/A	N/A	N/A	N/A	N/A
Total	**New York City**	2,475	2,461	2,915	10.1	10.8	11.9

Source: Public Data Corporation and New York City Department of Finance (Real Property Assessment Data)

Map 6-1
Notice of Foreclosure Action (*Lis Pendens*) Against Single Family Homes in New York City Community Districts, 2003



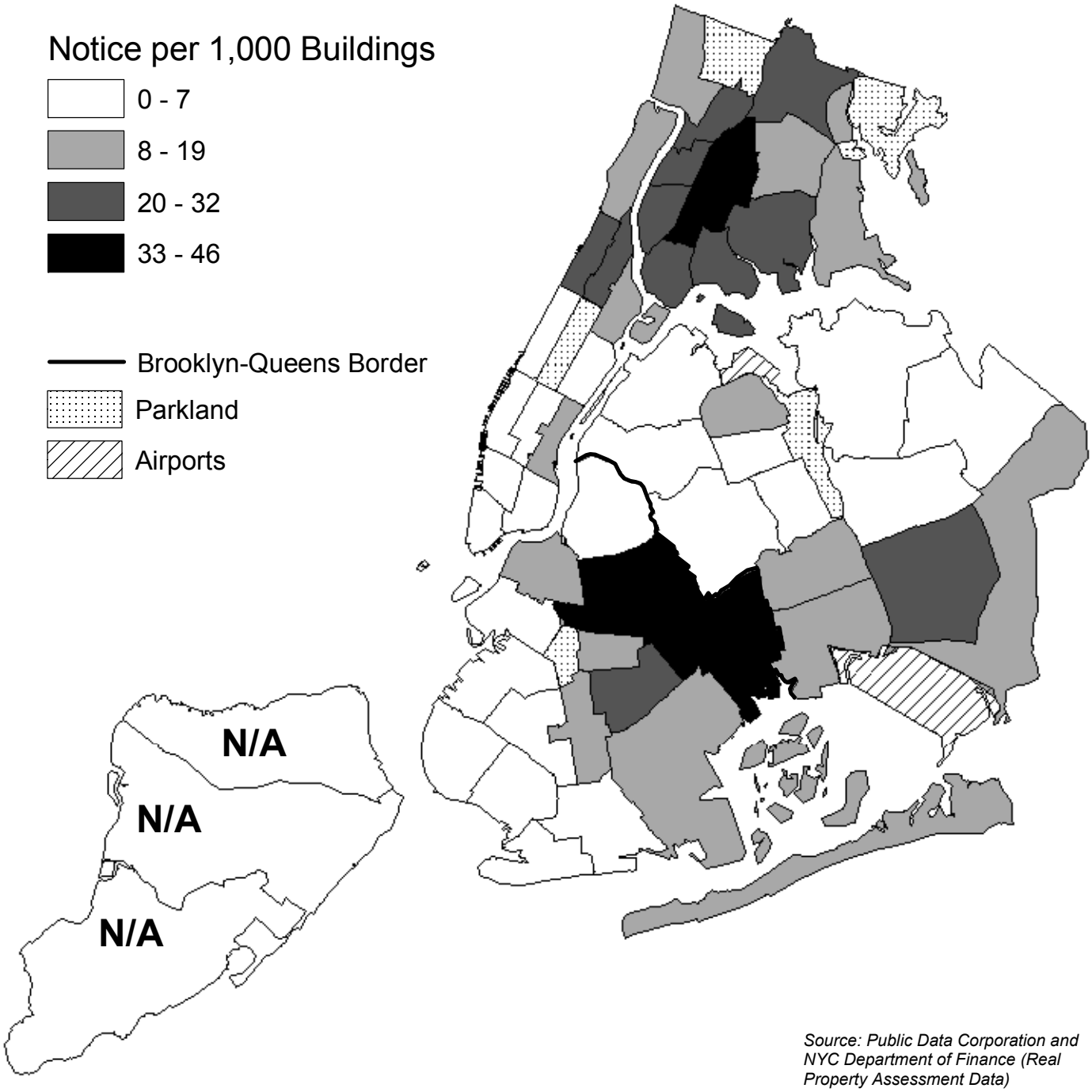
Source: Public Data Corporation and New York City Department of Finance (Real Property Assessment Data)

Neighborhood Table 6-2 Notice of Foreclosure Action (*Lis Pendens*) Against 2-4 Family Homes in New York City Community Districts, 1999, 2001, and 2003

		Number			Rate (per 1,000)		
Borough	**Community District**	**1999**	**2001**	**2003**	**1999**	**2001**	**2003**
Bronx	101 Mott Haven/Melrose	12	13	26	13.0	14.1	26.1
Bronx	102 Hunts Point/Longwood	9	29	28	9.3	30.0	28.8
Bronx	103 Morrisania/Crotona	18	35	50	15.4	30.0	40.6
Bronx	104 Highbridge/Concourse	21	31	26	20.4	30.1	24.7
Bronx	105 Fordham/University Heights	30	41	35	23.8	32.5	27.6
Bronx	106 Belmont/East Tremont	37	32	55	26.3	22.8	37.6
Bronx	107 Kingsbridge Hghts/Bedford	21	32	33	18.9	28.9	29.7
Bronx	108 Riverdale/Fieldston	10	8	13	7.7	6.2	10.0
Bronx	109 Parkchester/Soundview	77	120	158	12.0	18.7	24.3
Bronx	110 Throgs Neck/Co-op City	29	32	47	4.7	5.2	7.5
Bronx	111 Morris Park/Bronxdale	41	60	92	6.4	9.4	14.4
Bronx	112 Williamsbridge/Baychester	153	189	237	14.9	18.3	22.8
Brooklyn	201 Greenpoint/Williamsburg	30	25	24	5.6	4.7	4.5
Brooklyn	202 Fort Greene/Brooklyn Heights	41	32	51	11.6	9.0	14.2
Brooklyn	203 Bedford Stuyvesant	321	365	457	32.7	37.2	45.8
Brooklyn	204 Bushwick	161	193	174	30.3	36.4	32.5
Brooklyn	205 East New York/Starrett City	255	336	403	24.8	32.7	38.9
Brooklyn	206 Park Slope/Carroll Gardens	41	25	31	5.3	3.3	4.0
Brooklyn	207 Sunset Park	53	59	51	6.5	7.3	6.3
Brooklyn	208 Crown Heights	95	110	135	26.6	30.8	37.1
Brooklyn	209 South Crown Heights/Prospect	41	57	60	13.3	18.5	19.4
Brooklyn	210 Bay Ridge/Dyker Heights	24	19	23	3.0	2.4	2.9
Brooklyn	211 Bensonhurst	33	36	34	2.2	2.4	2.3
Brooklyn	212 Borough Park	46	40	44	4.1	3.5	3.9
Brooklyn	213 Coney Island	26	24	18	8.6	8.0	5.9
Brooklyn	214 Flatbush/Midwood	29	42	28	8.2	11.9	7.9
Brooklyn	215 Sheepshead Bay	24	35	44	2.3	3.3	4.2
Brooklyn	216 Brownsville	92	130	140	27.8	39.2	40.5
Brooklyn	217 East Flatbush	172	193	238	18.4	20.6	25.3
Brooklyn	218 Flatlands/Canarsie	219	250	309	13.0	14.8	18.3
Manhattan	301 Financial District	0	0	0	0.0	0.0	0.0
Manhattan	302 Greenwich Village/Soho	1	1	1	1.6	1.6	1.6
Manhattan	303 Lower East Side/Chinatown	0	1	0	0.0	7.1	0.0
Manhattan	304 Clinton/Chelsea	0	0	0	0.0	0.0	0.0
Manhattan	305 Midtown	0	0	0	0.0	0.0	0.0
Manhattan	306 Stuyvesant Town/Turtle Bay	1	0	2	5.0	0.0	10.0
Manhattan	307 Upper West Side	0	2	1	0.0	5.0	2.5
Manhattan	308 Upper East Side	1	1	3	1.8	1.8	5.4
Manhattan	309 Morningside Heights/Hamilton	13	8	12	32.3	19.9	29.3
Manhattan	310 Central Harlem	15	15	27	17.8	17.8	30.8
Manhattan	311 East Harlem	4	6	5	9.1	13.6	10.1
Manhattan	312 Washington Heights/Inwood	3	6	3	13.3	26.7	13.3
Queens	401 Astoria	26	24	31	2.6	2.4	3.1
Queens	402 Woodside/Sunnyside	19	20	28	4.2	4.5	6.2
Queens	403 Jackson Heights	88	68	79	11.4	8.8	10.2
Queens	404 Elmhurst/Corona	55	37	36	8.2	5.5	5.3
Queens	405 Ridgewood/Maspeth	54	76	73	3.4	4.8	4.6
Queens	406 Rego Park/Forest Hills	5	4	10	2.2	1.7	4.4
Queens	407 Flushing/Whitestone	34	36	27	3.2	3.3	2.5
Queens	408 Hillcrest/Fresh Meadows	22	23	18	5.8	6.0	4.7
Queens	409 Kew Gardens/Woodhaven	113	122	115	11.6	12.5	11.7
Queens	410 S. Ozone Park/Howard Beach	96	93	119	11.3	10.9	13.9
Queens	411 Bayside/Little Neck	13	8	11	3.0	1.8	2.5
Queens	412 Jamaica/Hollis	220	281	281	21.1	26.9	26.4
Queens	413 Queens Village	132	142	156	16.3	17.6	19.1
Queens	414 Rockaway/Broad Channel	99	98	84	21.2	21.0	17.4
Staten Island	501 St. George/Stapleton	N/A	N/A	N/A	N/A	N/A	N/A
Staten Island	502 S. Beach/Willowbrook	N/A	N/A	N/A	N/A	N/A	N/A
Staten Island	503 Tottenville/Great Kills	N/A	N/A	N/A	N/A	N/A	N/A
Total	**New York City**	**3,175**	**3,665**	**4,186**	**11.1**	**12.8**	**14.5**

Source: Public Data Corporation and New York City Department of Finance (Real Property Assessment Data)

Map 6-2
Notice of Foreclosure Action (*Lis Pendens*) Against 2-4 Family Homes in New York City Community Districts, 2003



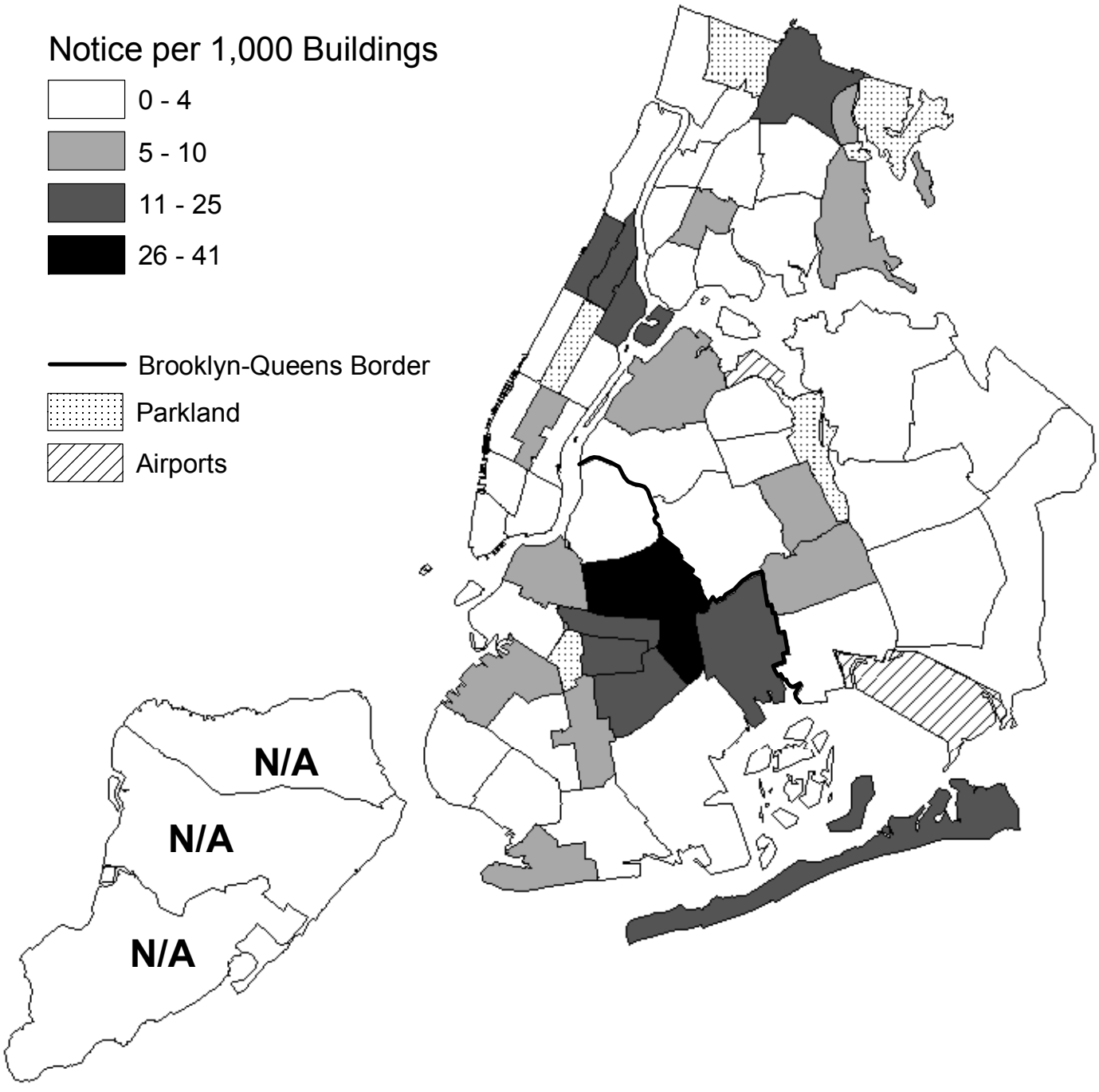
Source: Public Data Corporation and NYC Department of Finance (Real Property Assessment Data)

Neighborhood Table 6-3 Notice of Foreclosure Action (*Lis Pendens*) Against 5+ Unit Apartment Buildings in New York City Community Districts, 1999, 2001, and 2003

		Number			Rate (per 1,000)		
Borough	**Community District**	**1999**	**2001**	**2003**	**1999**	**2001**	**2003**
Bronx	101 Mott Haven/Melrose	2	1	2	3.3	1.6	3.3
Bronx	102 Hunts Point/Longwood	5	3	0	11.0	6.6	0.0
Bronx	103 Morrisania/Crotona	2	11	3	3.7	20.3	5.6
Bronx	104 Highbridge/Concourse	2	5	1	2.1	5.3	1.0
Bronx	105 Fordham/University Heights	6	5	3	7.0	5.8	3.5
Bronx	106 Belmont/East Tremont	5	0	1	6.8	0.0	1.4
Bronx	107 Kingsbridge Hghts/Bedford	7	5	3	6.5	4.7	2.8
Bronx	108 Riverdale/Fieldston	0	0	1	0.0	0.0	2.3
Bronx	109 Parkchester/Soundview	1	2	2	2.1	4.2	4.2
Bronx	110 Throgs Neck/Co-op City	1	1	2	3.4	3.4	6.8
Bronx	111 Morris Park/Bronxdale	1	1	0	2.4	2.4	0.0
Bronx	112 Williamsbridge/Baychester	7	2	12	11.3	3.2	19.4
Brooklyn	201 Greenpoint/Williamsburg	13	12	5	5.0	4.6	1.9
Brooklyn	202 Fort Greene/Brooklyn Heights	11	11	12	8.3	8.3	9.0
Brooklyn	203 Bedford Stuyvesant	41	63	54	23.5	36.2	30.0
Brooklyn	204 Bushwick	54	87	91	24.3	39.1	41.0
Brooklyn	205 East New York/Starrett City	17	12	18	23.3	16.4	24.6
Brooklyn	206 Park Slope/Carroll Gardens	8	5	6	4.9	3.0	3.7
Brooklyn	207 Sunset Park	8	10	8	6.1	7.6	6.0
Brooklyn	208 Crown Heights	48	37	29	29.0	22.3	17.5
Brooklyn	209 South Crown Heights/Prospect	13	4	12	17.9	5.5	16.6
Brooklyn	210 Bay Ridge/Dyker Heights	3	2	0	3.0	2.0	0.0
Brooklyn	211 Bensonhurst	2	0	1	2.1	0.0	1.1
Brooklyn	212 Borough Park	2	5	4	2.2	5.5	4.4
Brooklyn	213 Coney Island	6	2	4	14.8	4.9	9.9
Brooklyn	214 Flatbush/Midwood	12	5	5	11.5	4.8	4.8
Brooklyn	215 Sheepshead Bay	0	1	0	0.0	2.0	0.0
Brooklyn	216 Brownsville	15	25	24	24.4	40.6	39.0
Brooklyn	217 East Flatbush	16	23	13	18.5	26.5	15.0
Brooklyn	218 Flatlands/Canarsie	0	0	0	0.0	0.0	0.0
Manhattan	301 Financial District	0	0	0	0.0	0.0	0.0
Manhattan	302 Greenwich Village/Soho	1	4	3	0.6	2.3	1.8
Manhattan	303 Lower East Side/Chinatown	13	1	3	5.8	0.4	1.3
Manhattan	304 Clinton/Chelsea	2	3	0	1.3	2.0	0.0
Manhattan	305 Midtown	1	1	2	2.4	2.4	4.9
Manhattan	306 Stuyvesant Town/Turtle Bay	5	0	1	4.0	0.0	0.8
Manhattan	307 Upper West Side	8	7	4	2.5	2.2	1.3
Manhattan	308 Upper East Side	6	1	3	2.0	0.3	1.0
Manhattan	309 Morningside Heights/Hamilton	13	26	17	9.3	18.5	12.1
Manhattan	310 Central Harlem	27	35	40	10.8	14.1	16.3
Manhattan	311 East Harlem	8	6	12	7.0	5.2	10.5
Manhattan	312 Washington Heights/Inwood	11	6	6	6.3	3.5	3.5
Queens	401 Astoria	2	6	12	0.8	2.5	5.1
Queens	402 Woodside/Sunnyside	4	2	1	3.6	1.8	0.9
Queens	403 Jackson Heights	5	0	1	7.8	0.0	1.6
Queens	404 Elmhurst/Corona	6	3	0	8.0	4.0	0.0
Queens	405 Ridgewood/Maspeth	8	5	3	5.3	3.3	2.0
Queens	406 Rego Park/Forest Hills	0	1	2	0.0	2.4	4.7
Queens	407 Flushing/Whitestone	2	2	0	3.3	3.3	0.0
Queens	408 Hillcrest/Fresh Meadows	2	0	0	7.7	0.0	0.0
Queens	409 Kew Gardens/Woodhaven	2	3	3	6.3	9.5	9.4
Queens	410 S. Ozone Park/Howard Beach	1	0	0	6.3	0.0	0.0
Queens	411 Bayside/Little Neck	0	0	0	0.0	0.0	0.0
Queens	412 Jamaica/Hollis	5	3	0	18.8	11.3	0.0
Queens	413 Queens Village	0	0	0	0.0	0.0	0.0
Queens	414 Rockaway/Broad Channel	3	3	5	9.7	9.7	16.3
Staten Island	501 St. George/Stapleton	N/A	N/A	N/A	N/A	N/A	N/A
Staten Island	502 S. Beach/Willowbrook	N/A	N/A	N/A	N/A	N/A	N/A
Staten Island	503 Tottenville/Great Kills	N/A	N/A	N/A	N/A	N/A	N/A
Total	**New York City**	**443**	**458**	**434**	**7.8**	**8.0**	**7.6**

Source: Public Data Corporation and New York City Department of Finance (Real Property Assessment Data)

Map 6-3
Notice of Foreclosure Action (*Lis Pendens*) Against 5+ Unit Apartment Buildings in New York City Community Districts, 2003



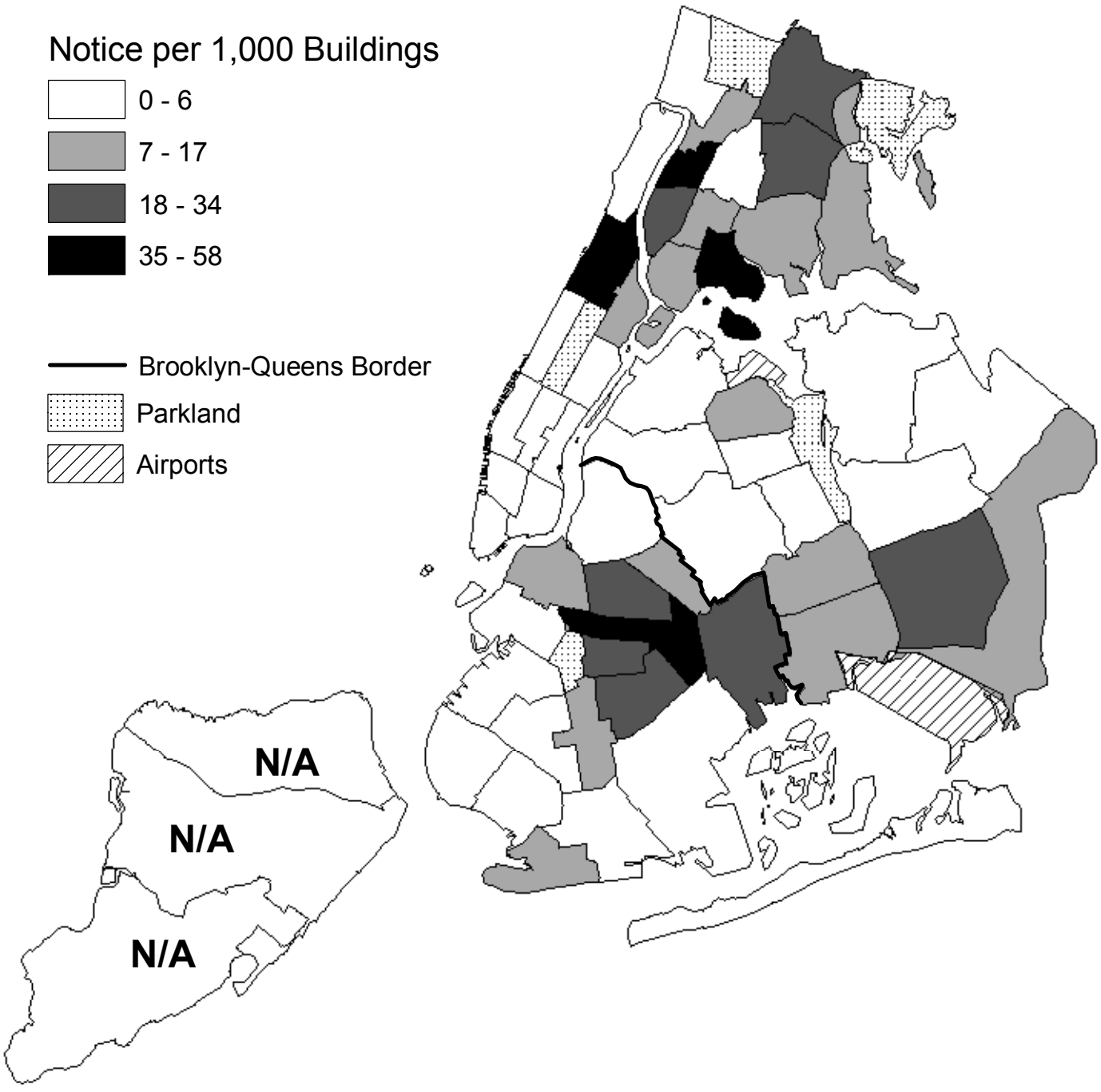
Source: Public Data Corporation and NYC Department of Finance (Real Property Assessment Data)

Neighborhood Table 6-4 Notice of Foreclosure Action (*Lis Pendens*) Against Mixed Use Apt. Buildings in New York City Community Districts, 1999, 2001, and 2003

		Number			Rate (per 1,000)		
Borough	**Community District**	**1999**	**2001**	**2003**	**1999**	**2001**	**2003**
Bronx	101 Mott Haven/Melrose	1	0	2	6.5	0.0	12.7
Bronx	102 Hunts Point/Longwood	2	5	2	39.2	98.0	39.2
Bronx	103 Morrisania/Crotona	3	5	2	24.6	41.0	16.4
Bronx	104 Highbridge/Concourse	0	2	2	0.0	29.0	29.0
Bronx	105 Fordham/University Heights	2	5	3	27.8	69.4	41.7
Bronx	106 Belmont/East Tremont	1	2	0	6.1	12.2	0.0
Bronx	107 Kingsbridge Hghts/Bedford	0	0	1	0.0	0.0	8.7
Bronx	108 Riverdale/Fieldston	1	0	0	15.6	0.0	0.0
Bronx	109 Parkchester/Soundview	2	4	2	9.4	18.9	9.5
Bronx	110 Throgs Neck/Co-op City	1	0	2	3.6	0.0	7.2
Bronx	111 Morris Park/Bronxdale	3	3	7	9.7	9.7	22.8
Bronx	112 Williamsbridge/Baychester	6	7	8	16.1	18.8	21.4
Brooklyn	201 Greenpoint/Williamsburg	12	13	7	6.1	6.6	3.6
Brooklyn	202 Fort Greene/Brooklyn Heights	7	7	10	8.3	8.3	11.9
Brooklyn	203 Bedford Stuyvesant	50	45	36	36.4	32.8	26.5
Brooklyn	204 Bushwick	15	14	11	15.4	14.4	11.3
Brooklyn	205 East New York/Starrett City	30	31	30	28.8	29.8	28.9
Brooklyn	206 Park Slope/Carroll Gardens	8	6	7	5.6	4.2	4.9
Brooklyn	207 Sunset Park	9	5	6	7.7	4.3	5.1
Brooklyn	208 Crown Heights	24	25	31	26.9	28.0	34.7
Brooklyn	209 South Crown Heights/Prospect	14	12	17	21.8	18.7	26.6
Brooklyn	210 Bay Ridge/Dyker Heights	8	6	1	5.3	4.0	0.7
Brooklyn	211 Bensonhurst	4	3	1	2.7	2.0	0.7
Brooklyn	212 Borough Park	7	7	6	4.2	4.2	3.6
Brooklyn	213 Coney Island	1	1	2	3.5	3.5	6.8
Brooklyn	214 Flatbush/Midwood	12	11	16	12.0	11.0	16.0
Brooklyn	215 Sheepshead Bay	2	0	0	2.0	0.0	0.0
Brooklyn	216 Brownsville	15	21	24	28.1	39.3	44.9
Brooklyn	217 East Flatbush	26	25	32	26.4	25.4	32.4
Brooklyn	218 Flatlands/Canarsie	6	6	5	7.4	7.4	6.2
Manhattan	301 Financial District	0	0	0	0.0	0.0	0.0
Manhattan	302 Greenwich Village/Soho	2	2	3	3.4	3.4	5.1
Manhattan	303 Lower East Side/Chinatown	3	0	0	8.3	0.0	0.0
Manhattan	304 Clinton/Chelsea	2	0	1	7.3	0.0	3.7
Manhattan	305 Midtown	0	0	0	0.0	0.0	0.0
Manhattan	306 Stuyvesant Town/Turtle Bay	1	1	2	3.0	3.0	6.0
Manhattan	307 Upper West Side	0	0	0	0.0	0.0	0.0
Manhattan	308 Upper East Side	1	0	2	2.0	0.0	4.0
Manhattan	309 Morningside Heights/Hamilton	2	4	3	29.4	58.8	44.1
Manhattan	310 Central Harlem	1	1	8	7.2	7.2	58.4
Manhattan	311 East Harlem	1	3	3	3.5	10.6	10.7
Manhattan	312 Washington Heights/Inwood	0	0	0	0.0	0.0	0.0
Queens	401 Astoria	5	1	3	4.1	0.8	2.4
Queens	402 Woodside/Sunnyside	4	1	2	8.6	2.2	4.3
Queens	403 Jackson Heights	8	3	6	15.2	5.7	11.3
Queens	404 Elmhurst/Corona	1	4	2	2.0	7.8	3.8
Queens	405 Ridgewood/Maspeth	7	3	1	4.4	1.9	0.6
Queens	406 Rego Park/Forest Hills	1	2	0	5.3	10.6	0.0
Queens	407 Flushing/Whitestone	5	1	1	7.3	1.5	1.4
Queens	408 Hillcrest/Fresh Meadows	1	0	1	4.2	0.0	4.2
Queens	409 Kew Gardens/Woodhaven	11	12	8	10.5	11.4	7.6
Queens	410 S. Ozone Park/Howard Beach	6	16	7	8.8	23.6	10.2
Queens	411 Bayside/Little Neck	1	1	0	3.4	3.4	0.0
Queens	412 Jamaica/Hollis	36	35	21	30.4	29.5	17.6
Queens	413 Queens Village	5	7	8	9.6	13.5	15.3
Queens	414 Rockaway/Broad Channel	1	2	1	6.1	12.2	6.1
Staten Island	501 St. George/Stapleton	N/A	N/A	N/A	N/A	N/A	N/A
Staten Island	502 S. Beach/Willowbrook	N/A	N/A	N/A	N/A	N/A	N/A
Staten Island	503 Tottenville/Great Kills	N/A	N/A	N/A	N/A	N/A	N/A
Total	**New York City**	377	370	356	11.2	11.0	10.5

Source: Public Data Corporation and New York City Department of Finance (Real Property Assessment Data)

Map 6-4
Notice of Foreclosure Action (*Lis Pendens*) Against Mixed Use Apartment Buildings in New York City Community Districts, 2003



Source: Public Data Corporation and NYC Department of Finance (Real Property Assessment Data)

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

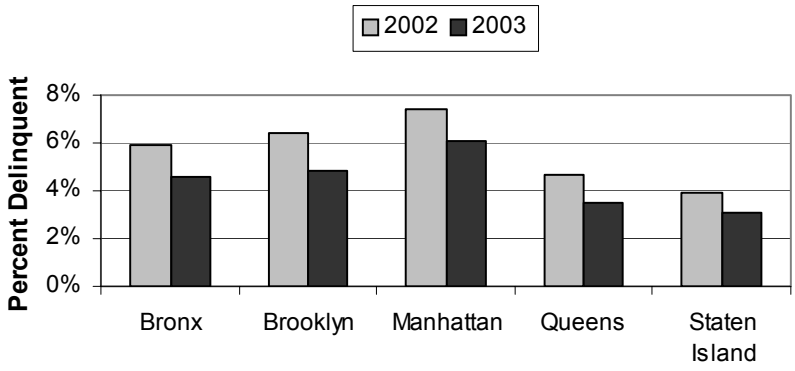
Source: NYC Department of Finance

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 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).

Chart 7-1 Class 1 Tax Delinquent Properties



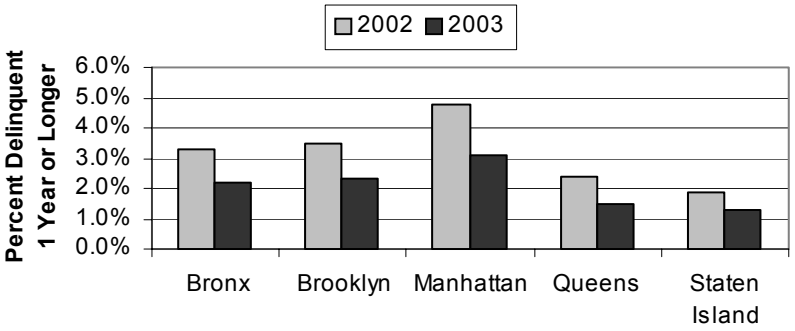
Source: NYC Department of Finance

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

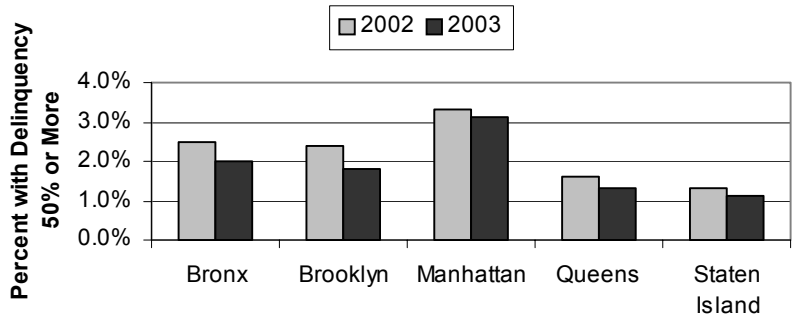


Source: NYC Department of Finance

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

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).

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



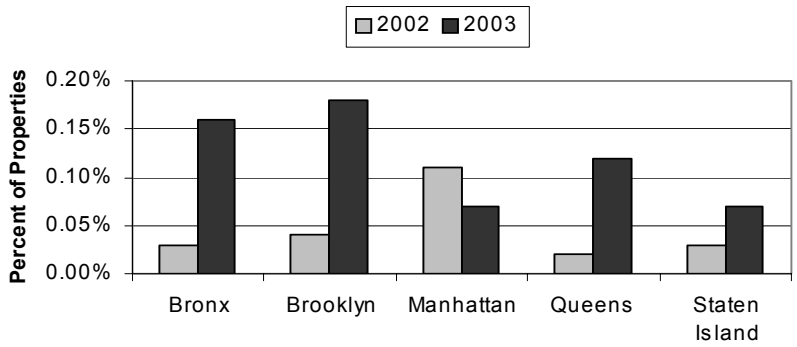
Source: NYC Department of Finance

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

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 collect 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

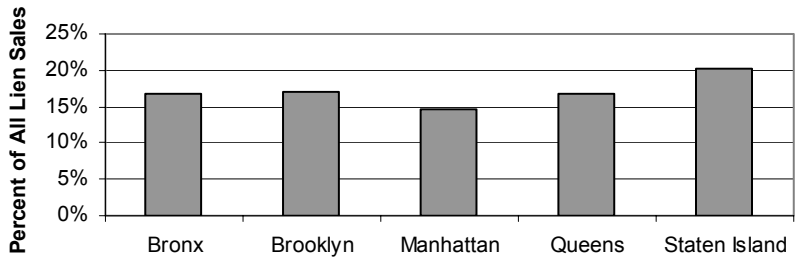
Borough Table 7-2 Class 1 Tax Lien Sales in the Five Boroughs, 2002 and 2003

		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

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

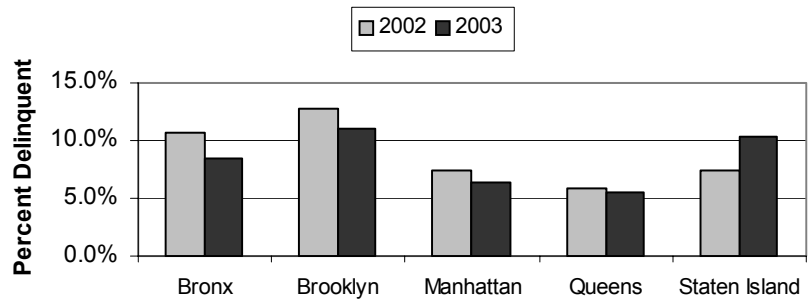
Source: NYC Department of Finance

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).

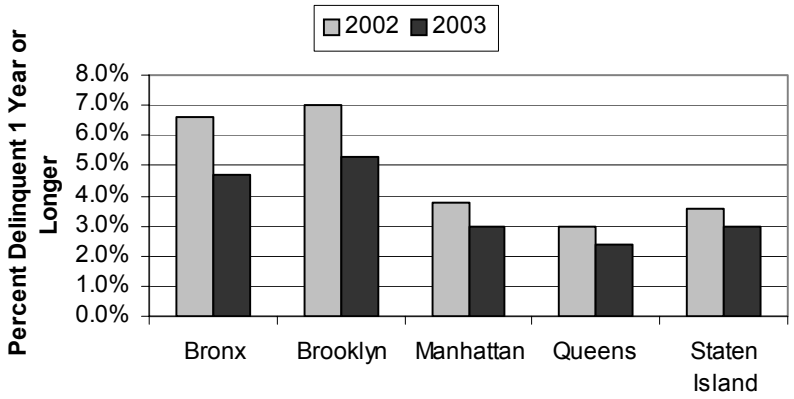
Unlike the case with class 1 properties, the value of class 2 tax delinquencies for the city decreased from 2002 to 2003. In 2002 the median delinquent amount was $78,518; in 2003 it was $71,291. (Note that median delinquencies are calculated using only data for those properties that have a tax delinquency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

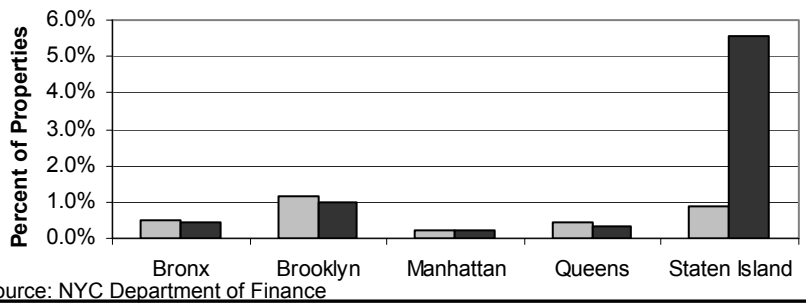
Highest:		
Staten Island	Tottenville/Great Kills	3.38
Staten Island	St. George/Stapleton	1.55
Bronx	Parkchester/Soundview	1.47
Manhattan	Central Harlem	1.42
Staten Island	S. Beach/Willowbrook	1.26

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

Chart 7-8 Class 2 Tax Lien Sales



Source: NYC Department of Finance

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%

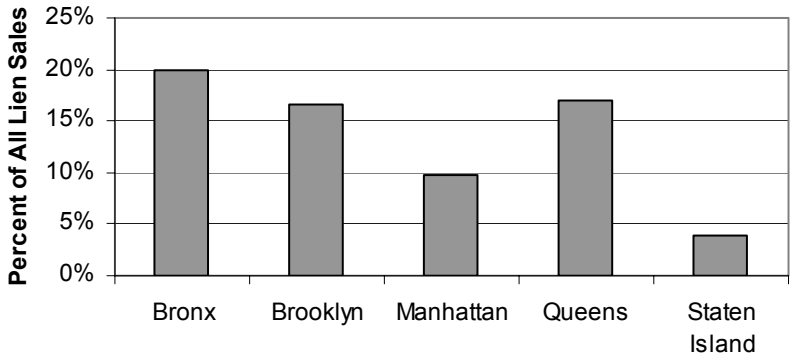
Source: NYC Department of Finance

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



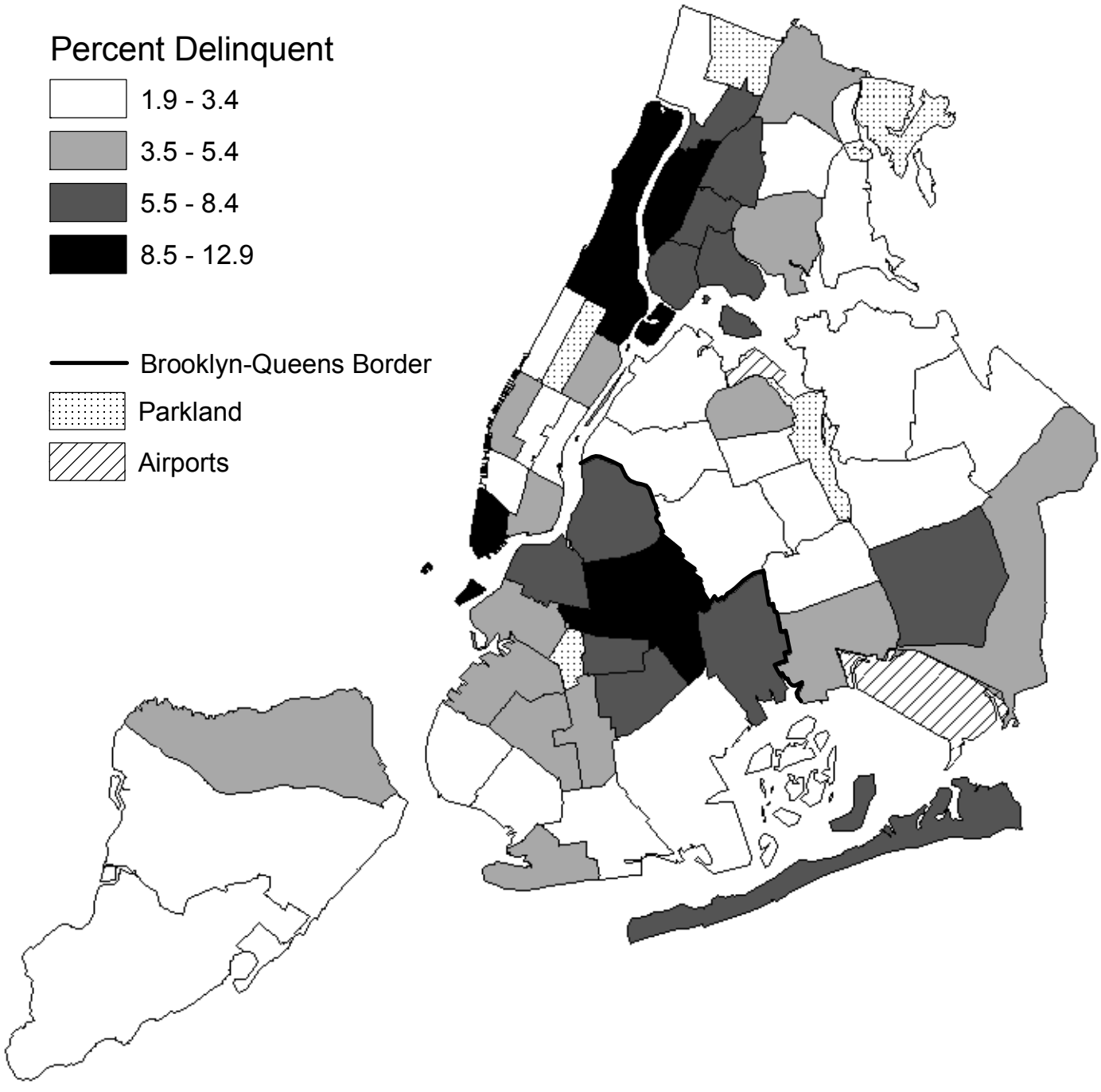
Source: NYC Department of Finance

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



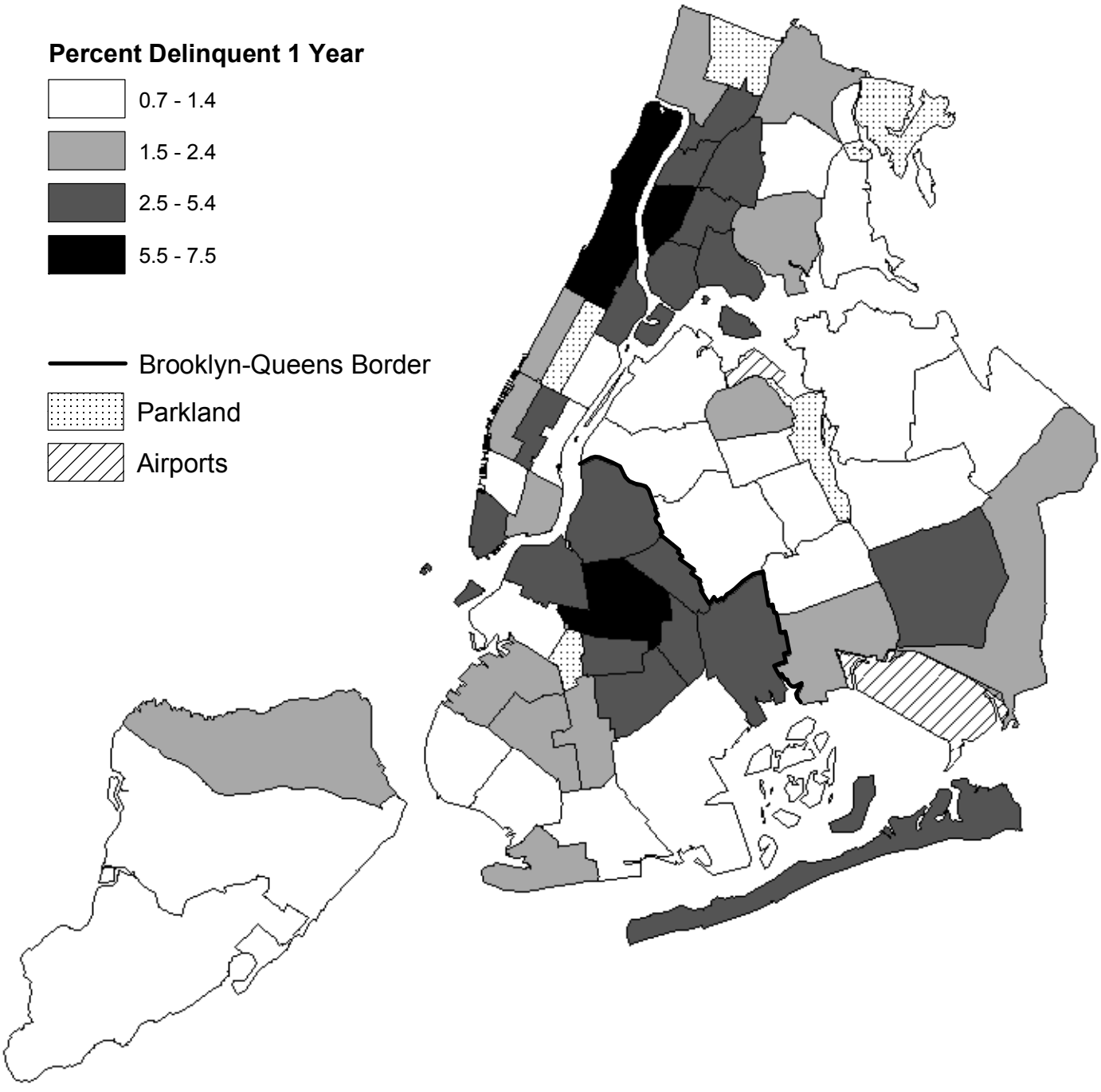
Source: NYC Department of Finance

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



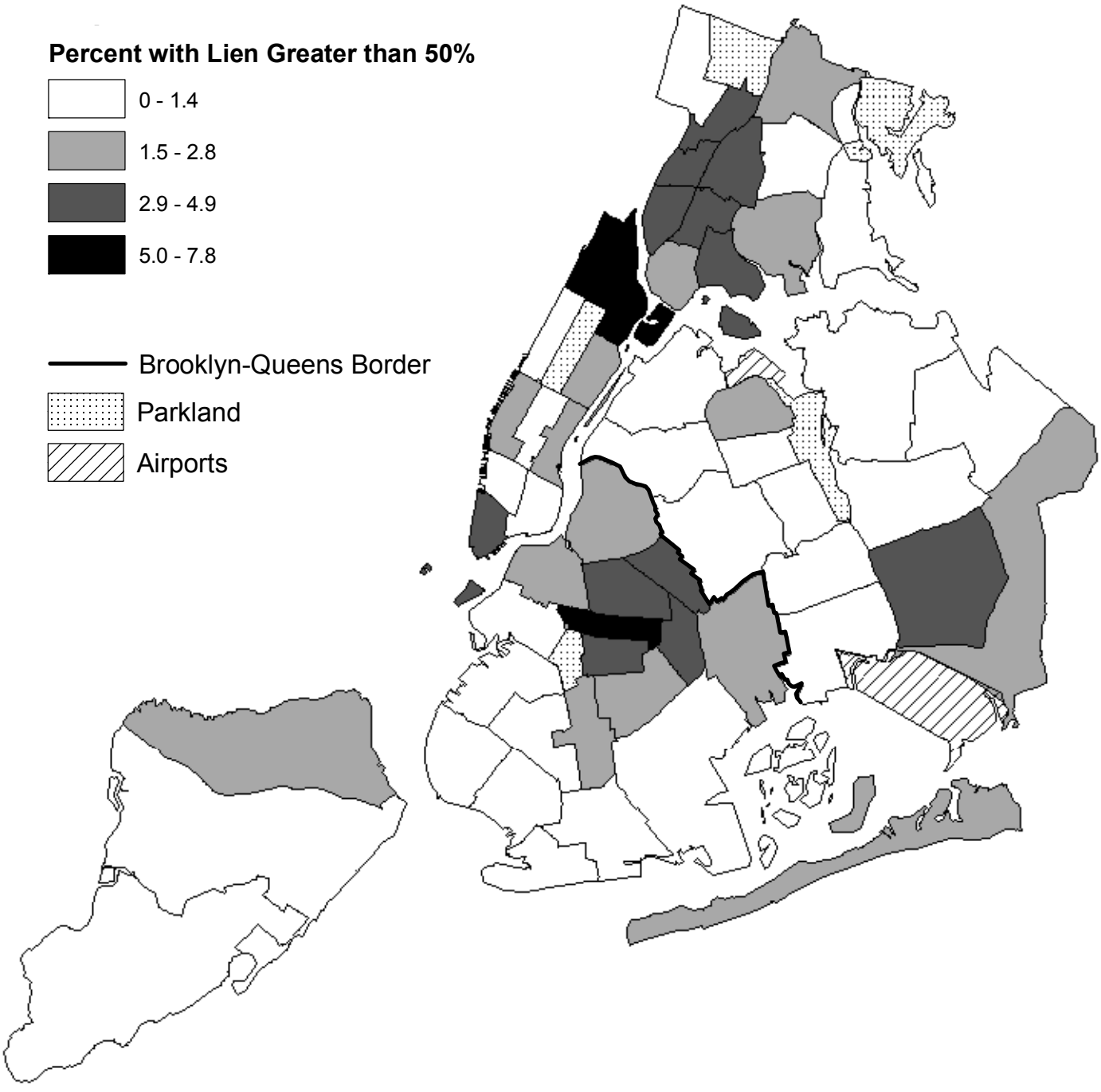
Source: NYC Department of Finance

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



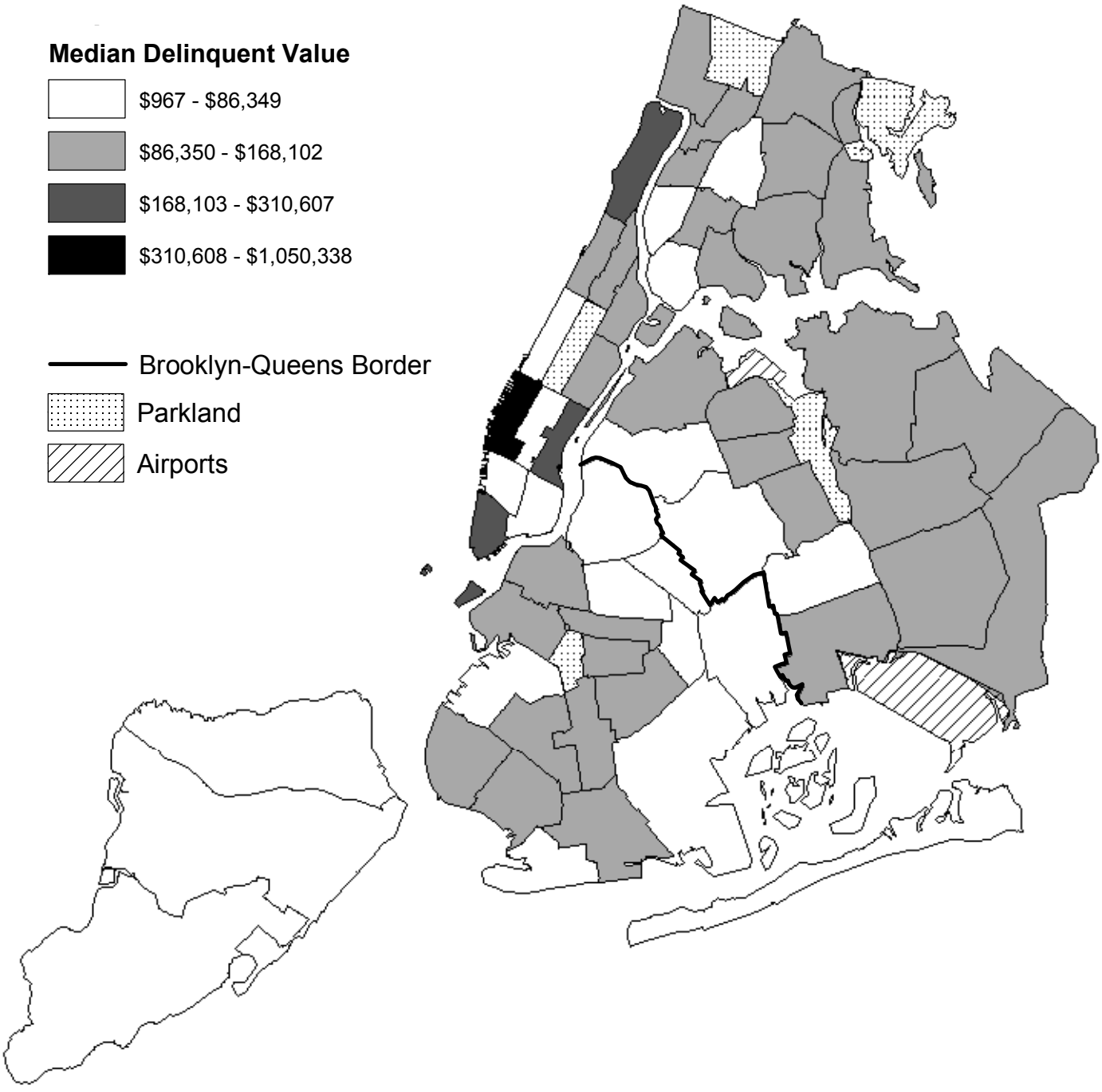
Source: NYC Department of Finance

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 2002	Median Delinquent Amount 2003	Median Lien to Value Ratio 2002	Median Lien to Value Ratio 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**

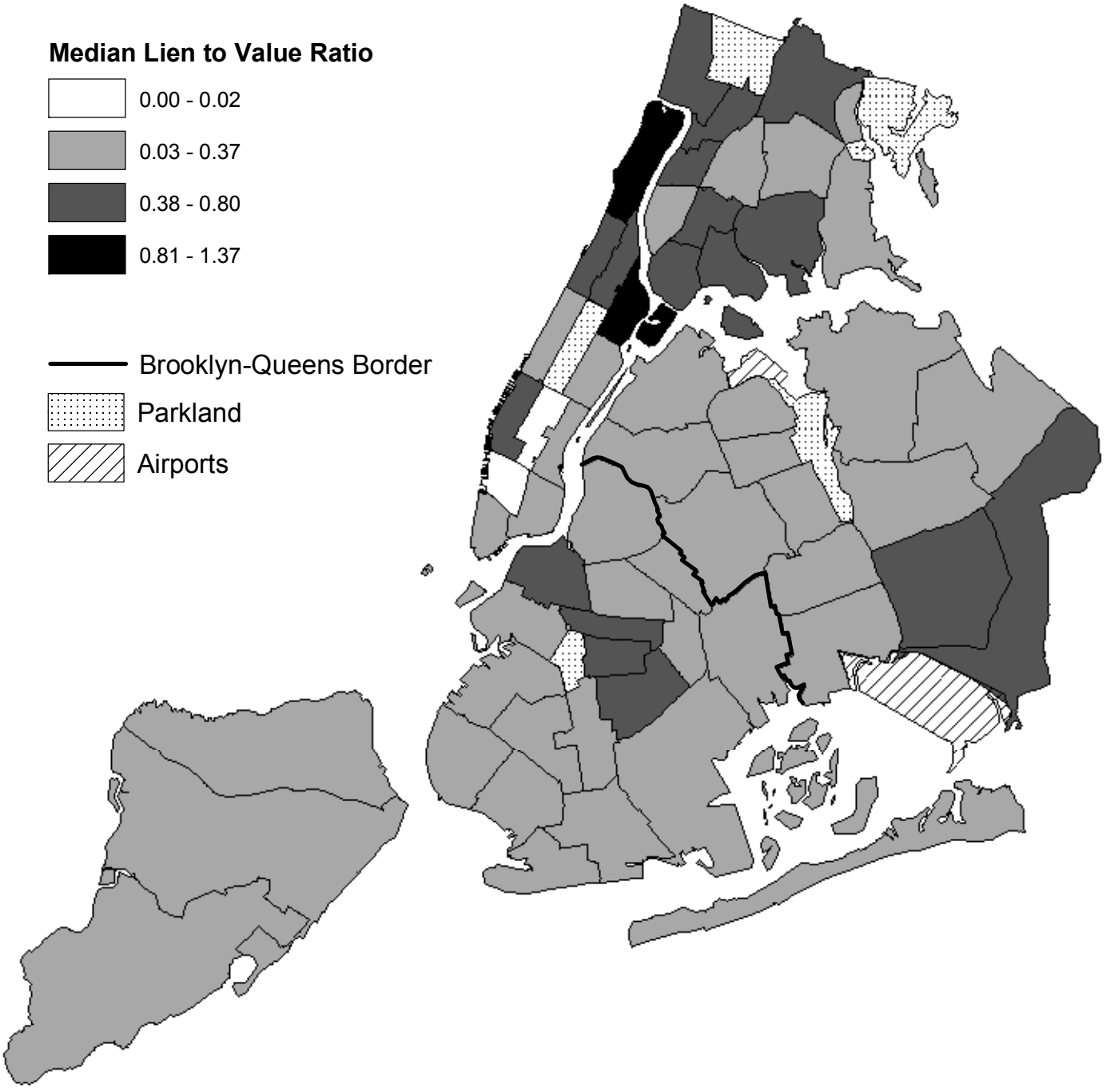
Source: NYC Department of Finance

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



Source: NYC Department of Finance

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



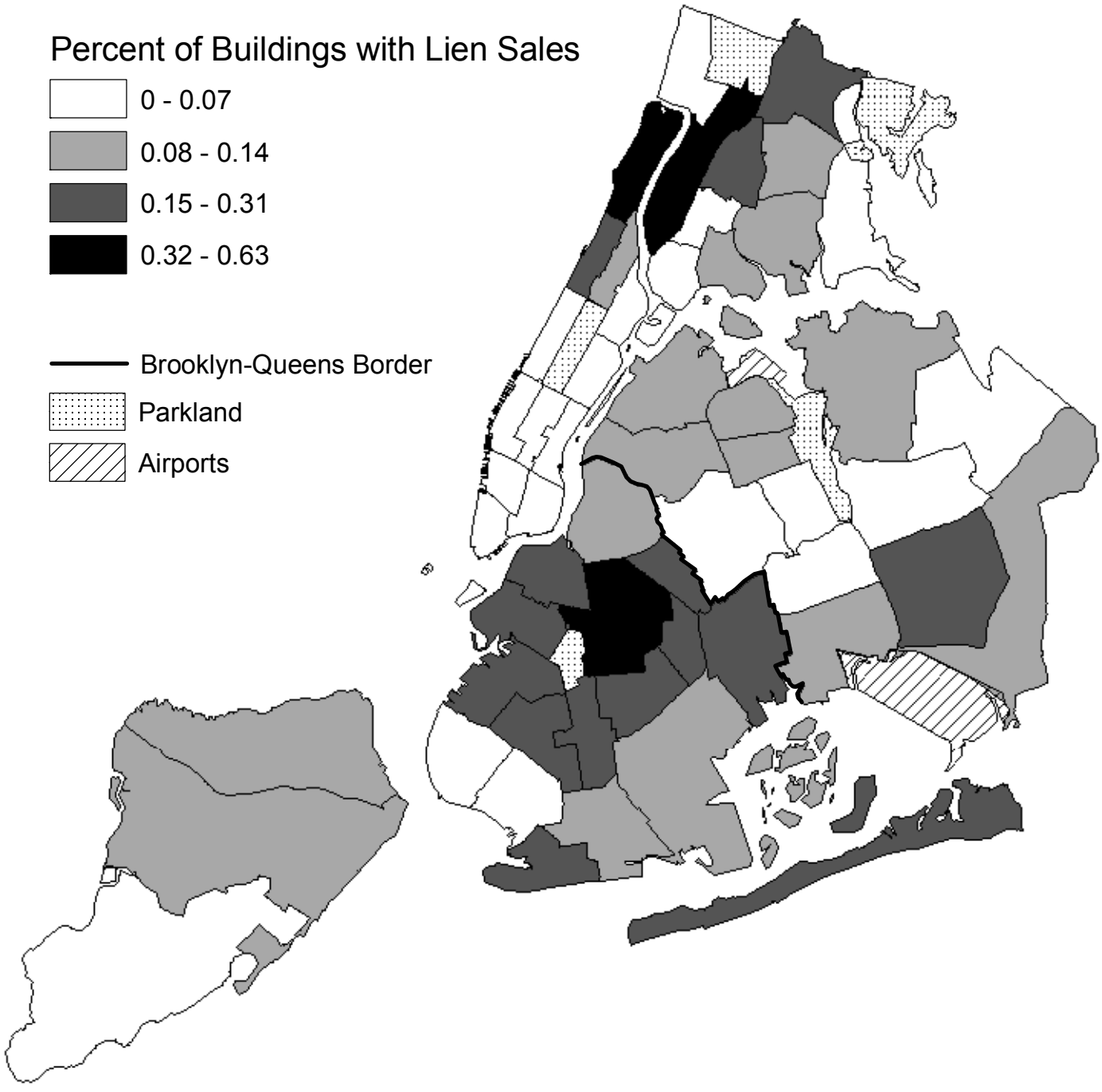
Source: NYC Department of Finance

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

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



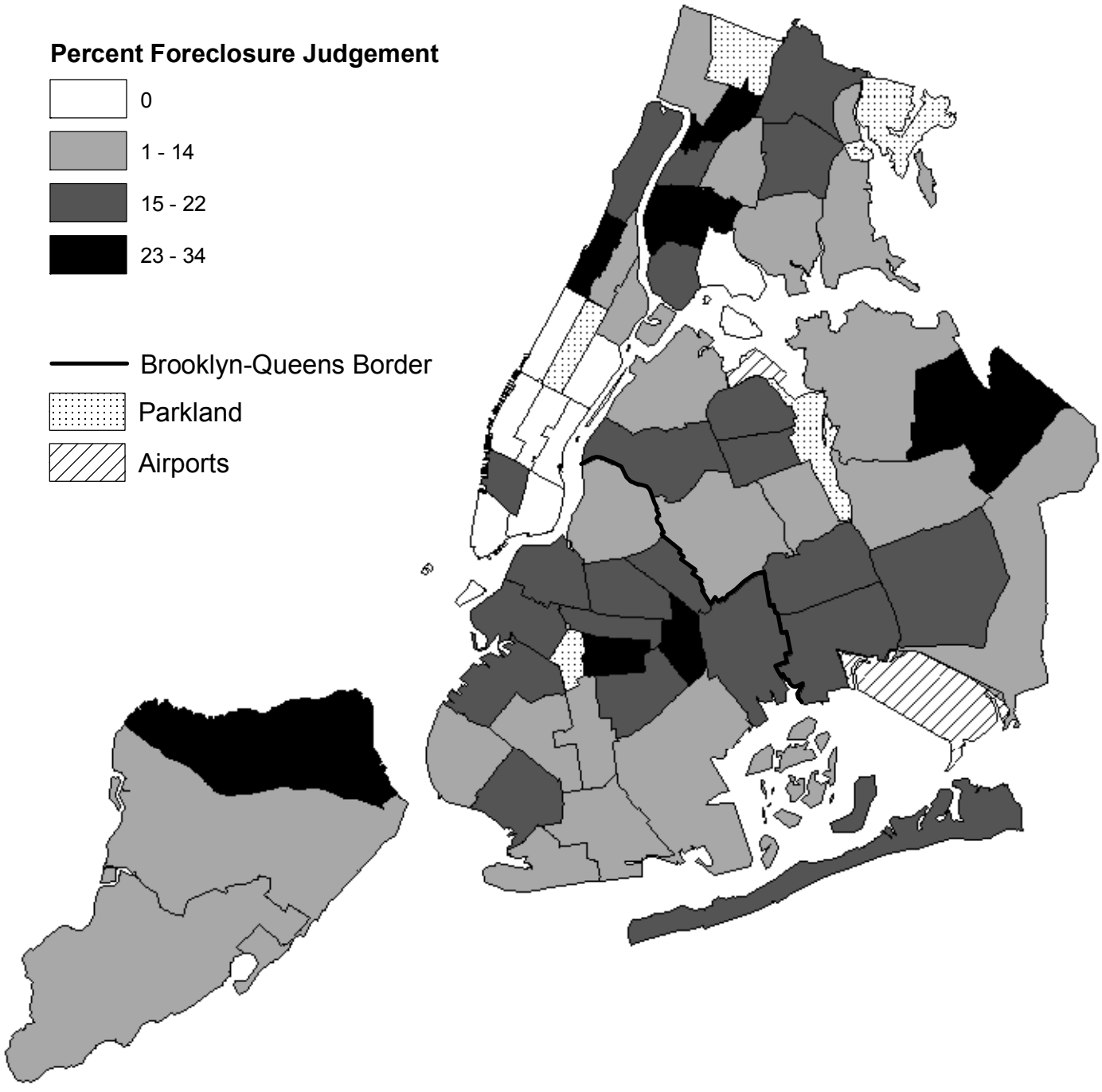
Source: NYC Department of Finance

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



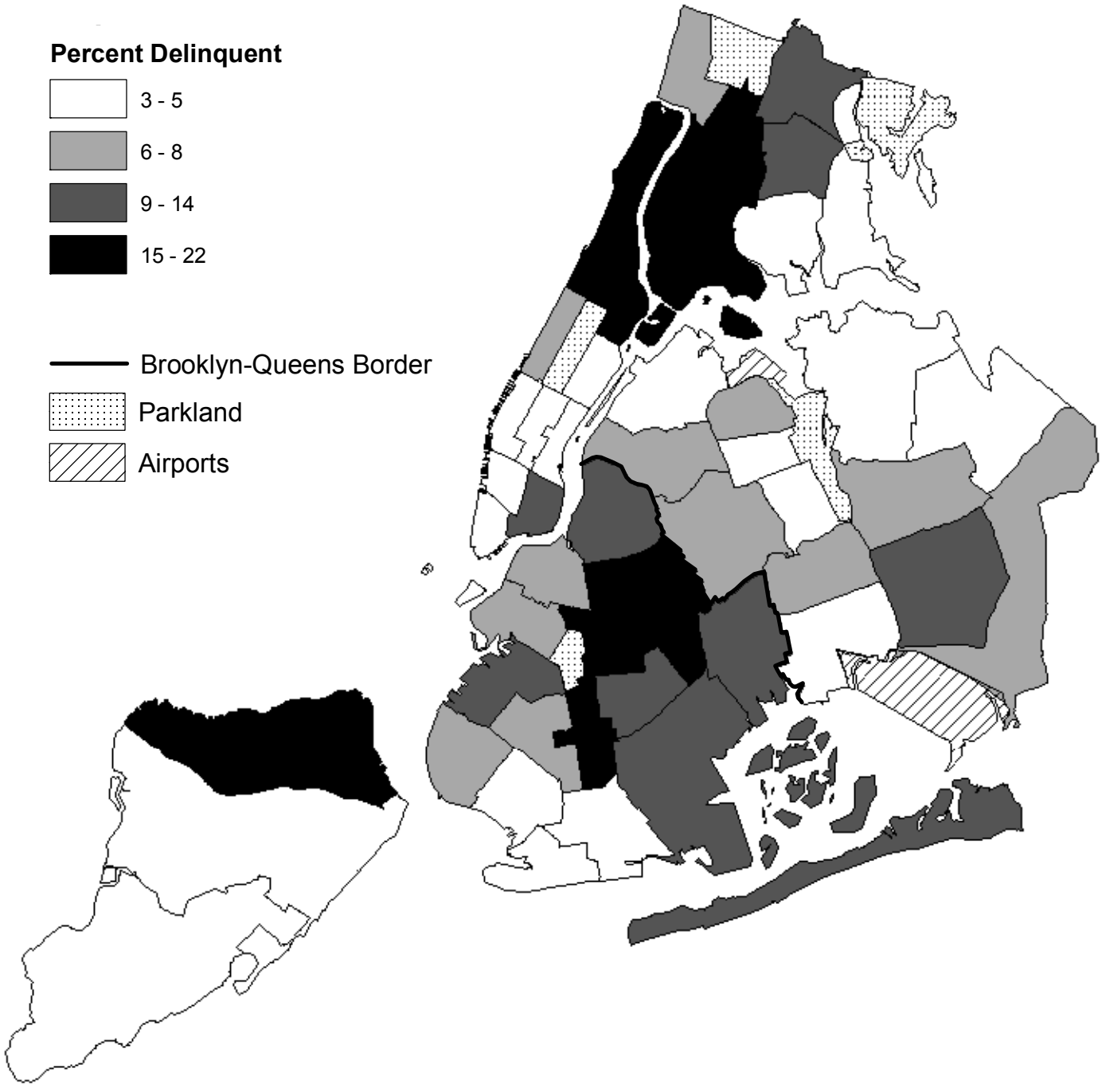
Source: NYC Department of Finance

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



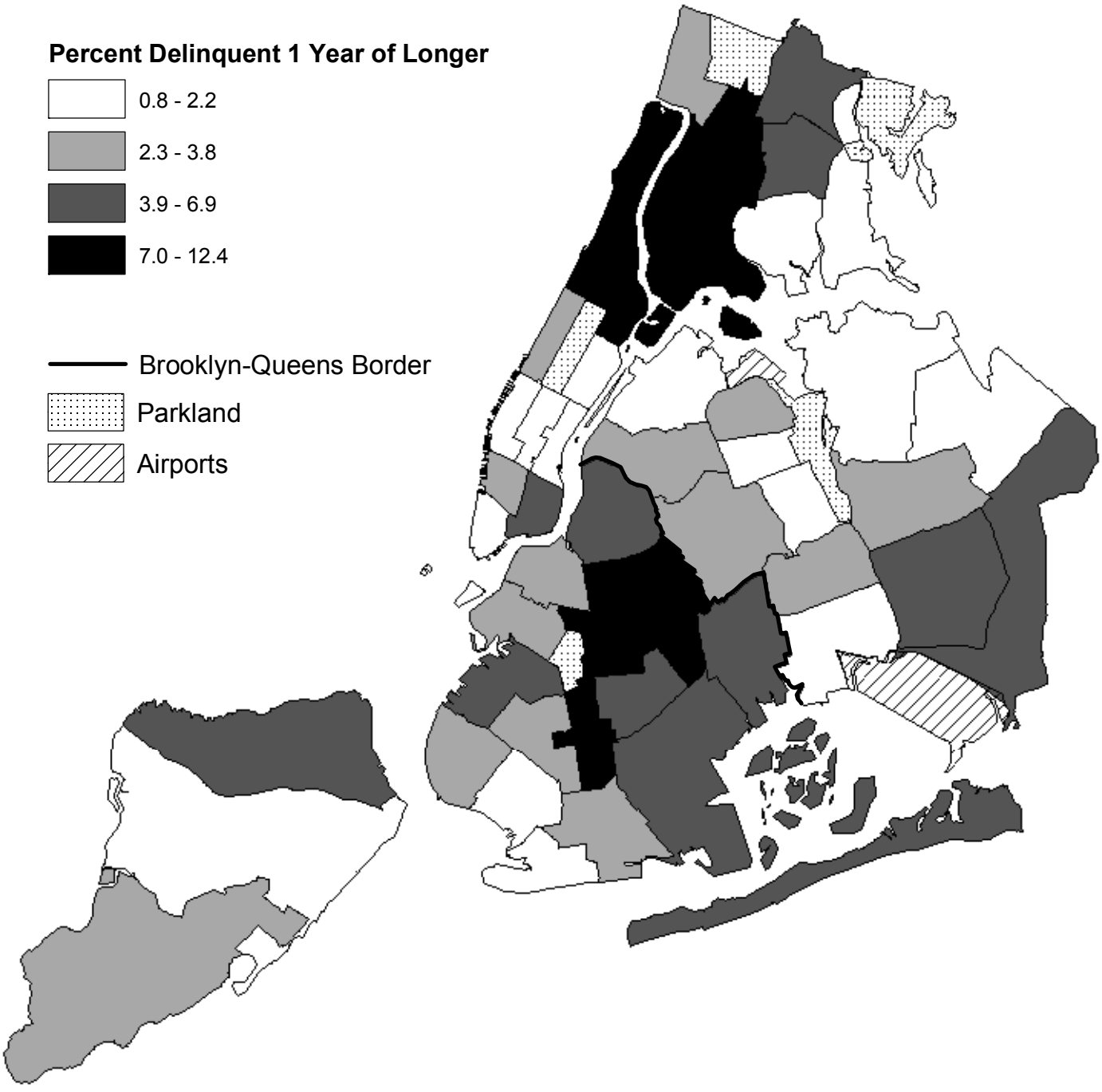
Source: NYC Department of Finance

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

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



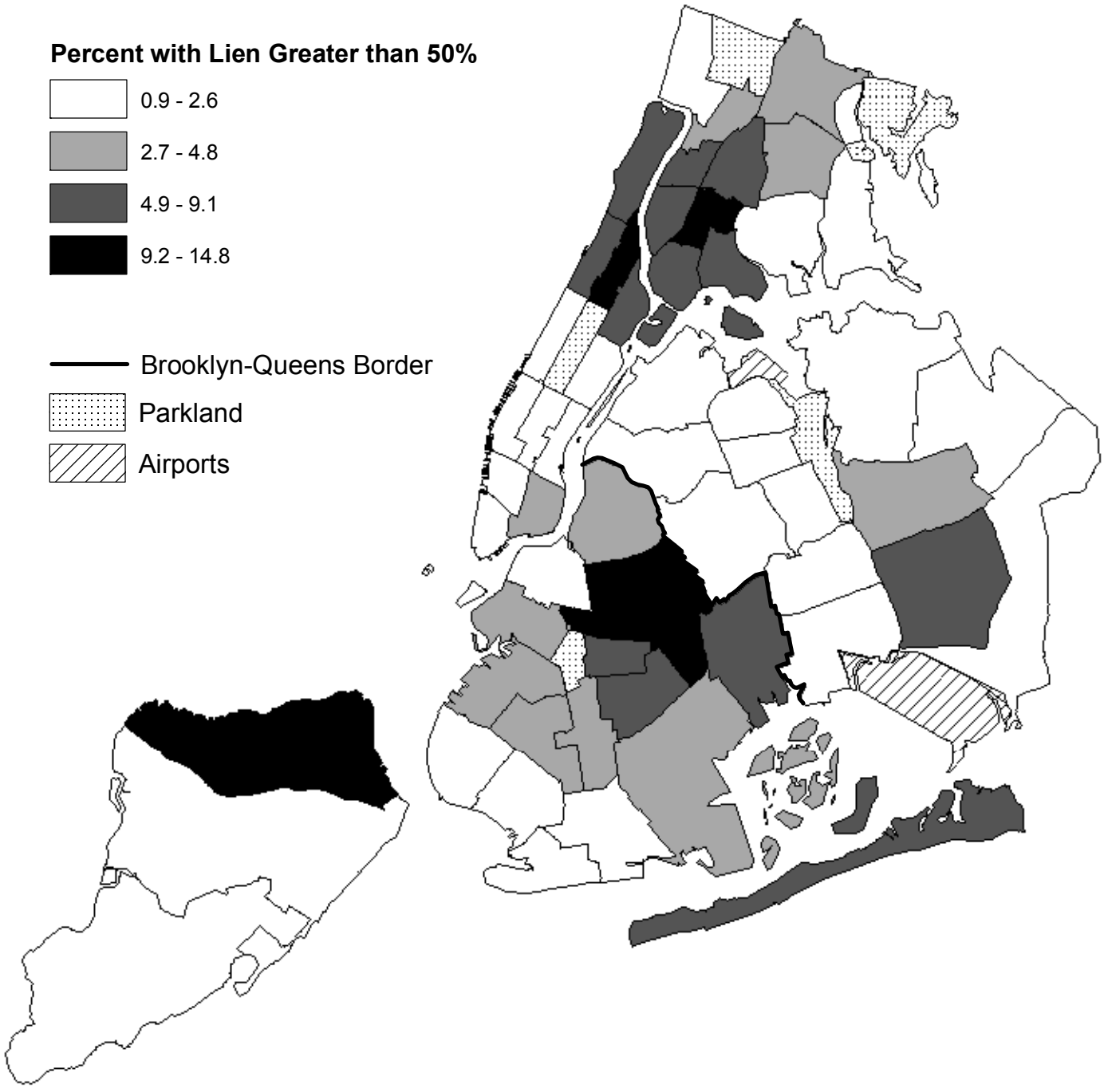
Source: NYC Department of Finance

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



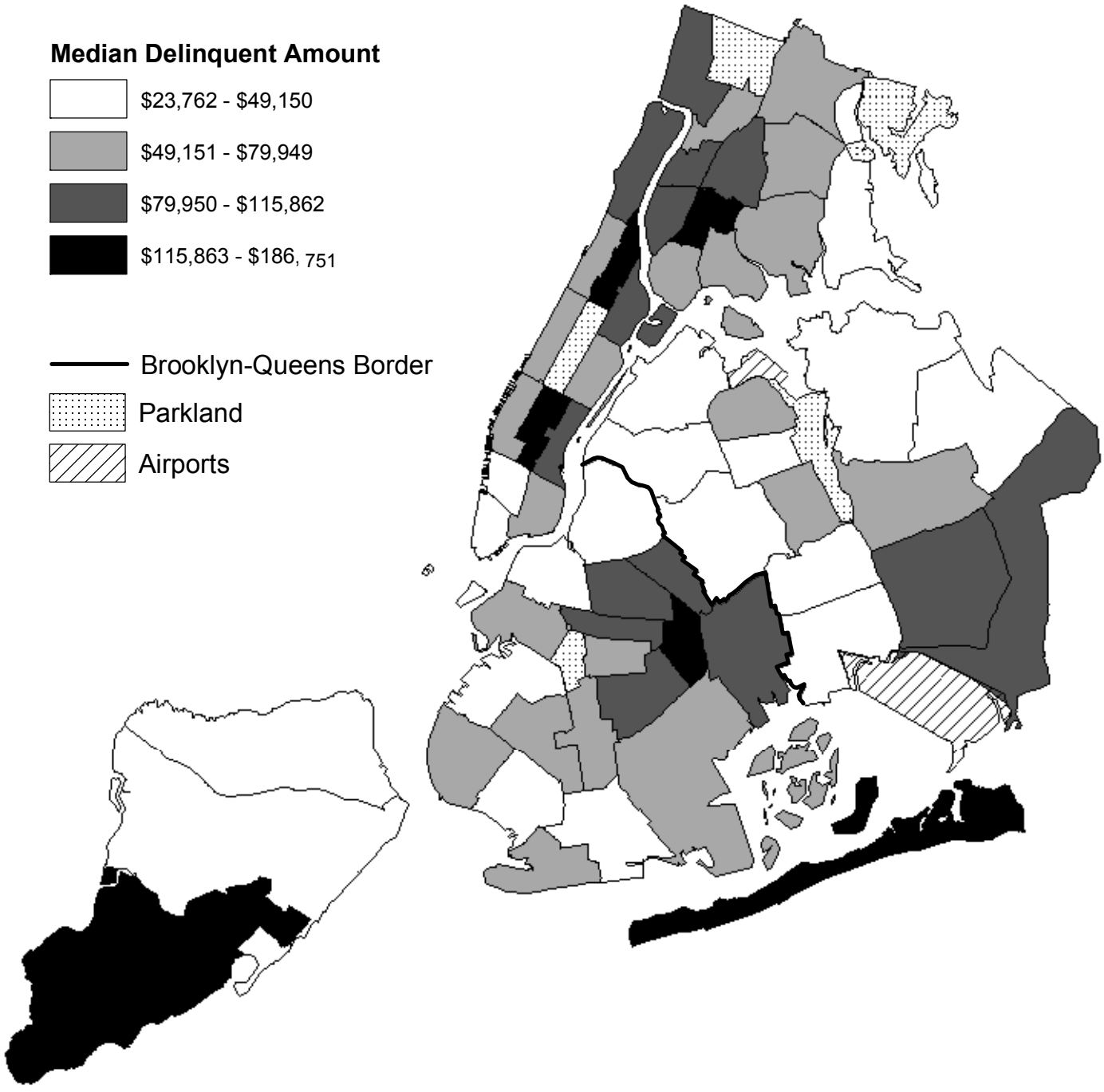
Source: NYC Department of Finance

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 2002	Median Delinquent Amount 2003	Median Lien To Value Ratio 2002	Median Lien To Value Ratio 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**

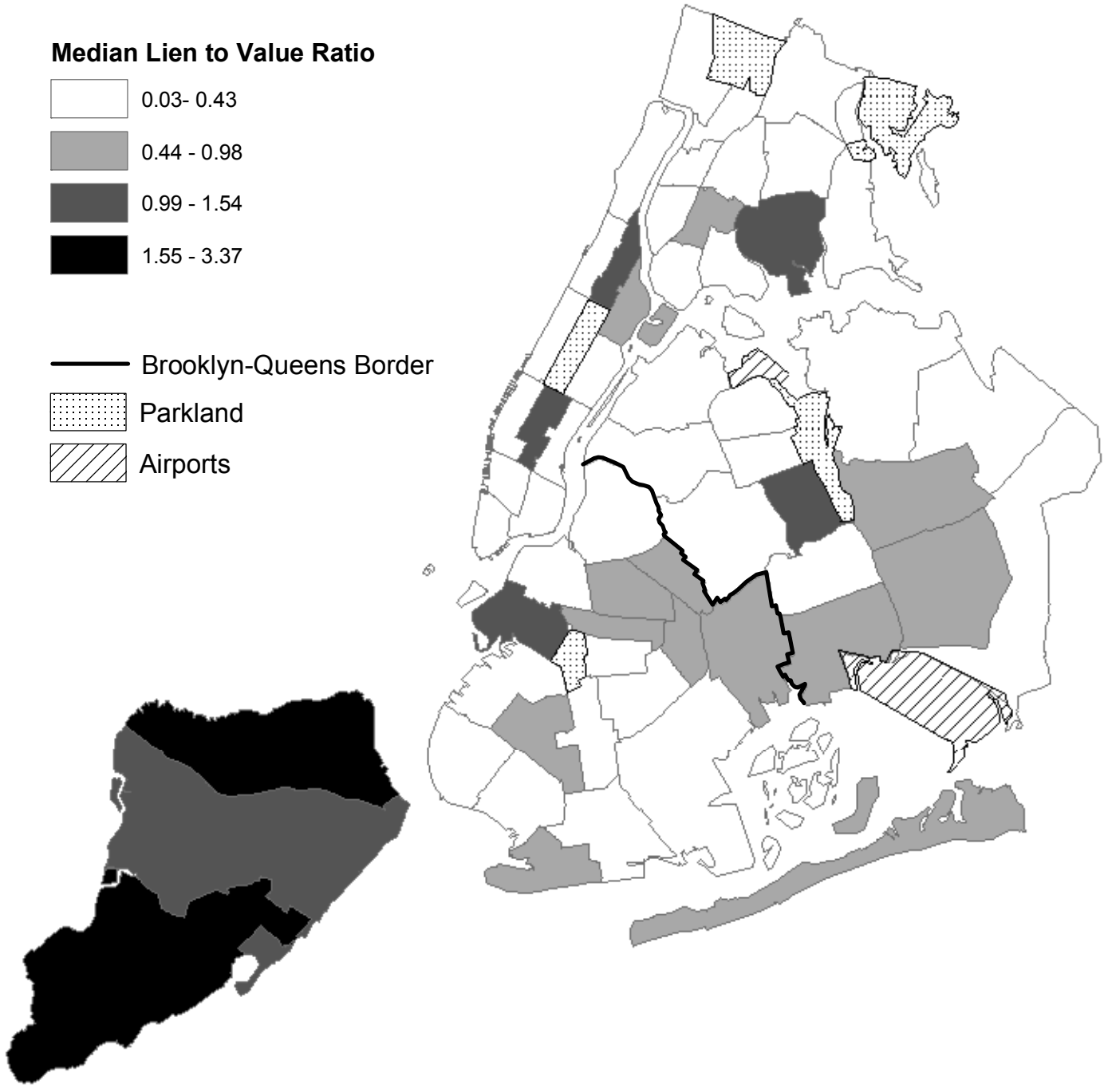
Source: NYC Department of Finance

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



Source: NYC Department of Finance

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



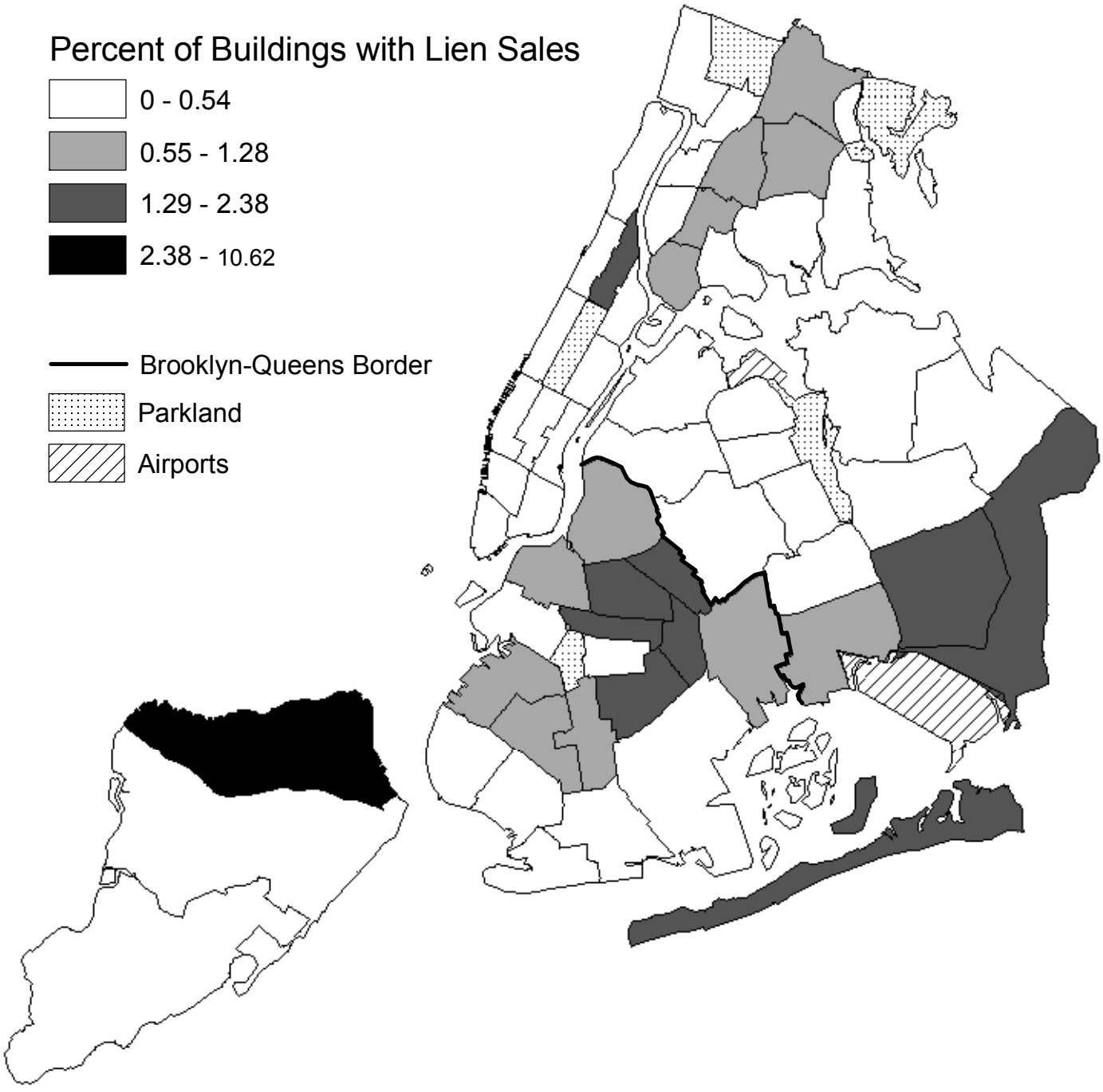
Source: NYC Department of Finance

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



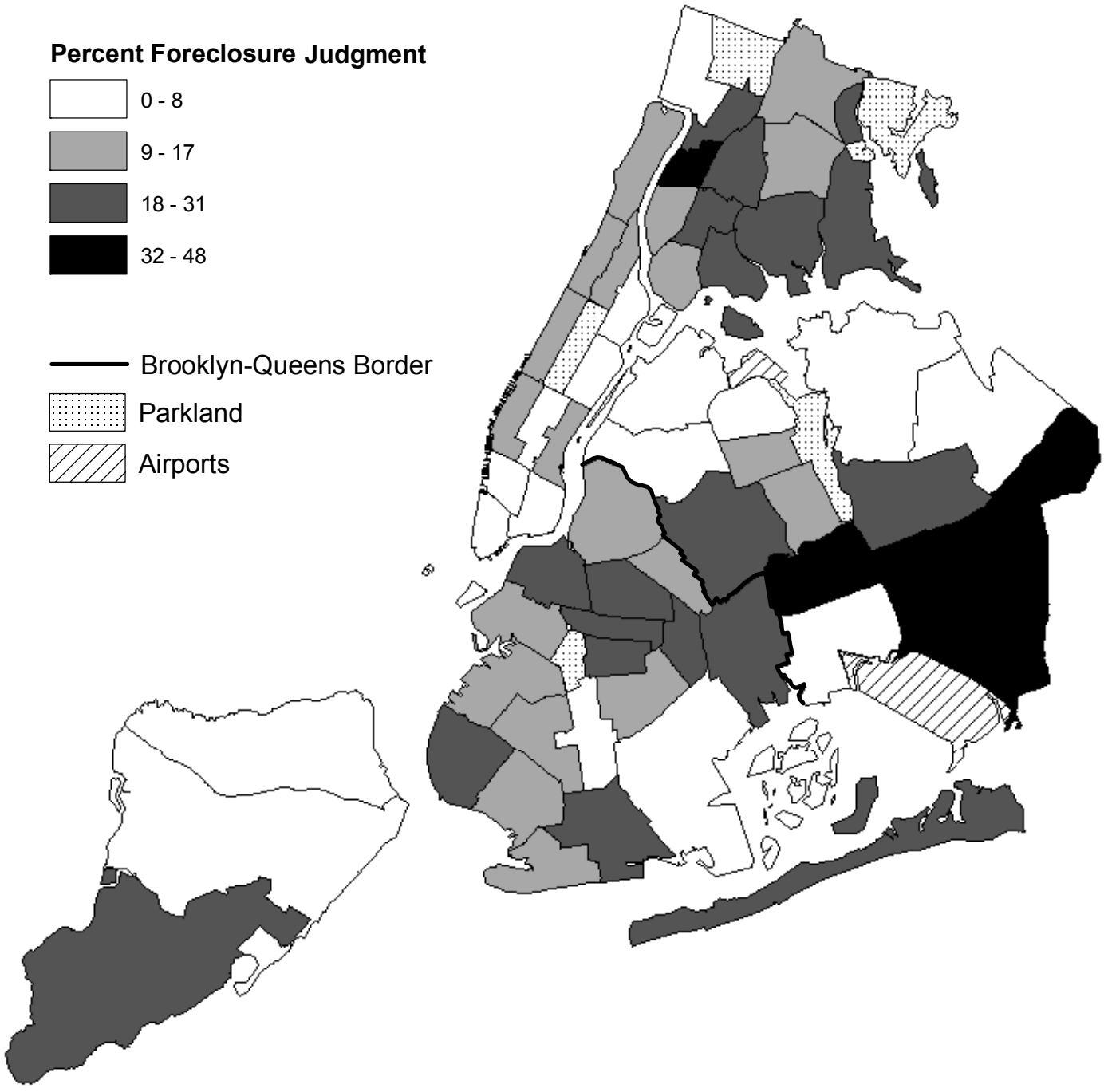
Source: NYC Department of Finance

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



Source: NYC Department of Finance

Chapter 8. Housing Quality

Information on the quality of New York City's housing stock presented in this chapter is derived from two sources. First, data on the age of the housing stock, housing maintenance deficiencies and crowding are derived from the New York City Housing and Vacancy Survey (HVS).[1] Second, data on housing code complaints and violations are derived from information provided by the New York City Department of Housing Preservation and Development (HPD).

As housing ages, it deteriorates and demands greater attention and investment to maintain its quality. On the whole, New York City's housing stock is one of the oldest in the nation. According to data from the HVS, in 2002 41.4% of the housing units in New York City were constructed before 1930. Manhattan has the largest percentage of housing units built before 1930 (52.2%), followed by Brooklyn (45.4%), the Bronx (45.1%), Queens (29.7%) and Staten Island (16.5%) (Borough Table 8-1).

Among sub-borough areas, in 2002 the largest percentage of housing units built before 1930 was found in Morningside Heights/ Hamilton Heights in Manhattan (74.6%), Park Slope/Carroll Gardens (74.0%) and Sunset Park (72.2%) in Brooklyn, Washington Heights/I nwood in Manhattan (71.7%) and Highbridge/South Concourse in the Bronx (71.4%). The lowest percentage of housing units built before 1930 was found in Staten Island's South Shore (3.0%), Rego Park/Forest Hills in Queens (6.5%), Staten Island's Mid-Island (8.4%), and Queens' Hillcrest/Fresh Meadows (9.8%) and Bayside/Little Neck (13.5%) (Exhibit 8-1).

Borough Table 8-1 Housing Units Built Before 1930, 1999 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Housing Units Built Before 1930, 1999	47.2%	48.5%	53.2%	23.8%	6.1%	40.8%
Housing Units Built Before 1930, 2002	45.1%	45.4%	52.2%	29.7%	16.5%	41.4%

Source: New York City Housing and Vacancy Survey

Exhibit 8-1 Highest and Lowest Percent of Housing Units Built Before 1930, 2002

Highest:		
Manhattan	Morningside Heights/Hamilton Heights	74.6%
Brooklyn	Park Slope/Carroll Gardens	74.0%
Brooklyn	Sunset Park	72.2%
Manhattan	Washington Heights/Inwood	71.7%
Bronx	Highbridge/South Concourse	71.4%
Lowest:		
Staten Island	South Shore	3.0%
Queens	Rego Park/Forest Hills	6.5%
Staten Island	Mid-Island	8.4%
Queens	Hillcrest/Fresh Meadows	9.8%
Queens	Bayside/Little Neck	13.5%

Source: New York City Housing and Vacancy Survey

The 2002 HVS survey measured seven possible maintenance deficiencies in housing units: heating equipment breakdowns; additional heat required; rodent infestation; cracks/holes in walls, ceilings or floors; broken plaster or peeling paint larger than 8 ½ x 11 inches; toilet breakdowns; or water leaking from outside the unit. Borough Table 8-2 shows that in 2002, the average New York City housing unit had 0.9 maintenance deficiencies.

Average maintenance

[1]Note that all data from the HVS are estimates based on a sample and are subject to potential sampling errors, particularly for small areas and for changes over time. See Data and Methods Section for details.

Borough Table 8-2 Housing Maintenance Deficiencies, 1999 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Average Number of Housing Units Maintenance Deficiencies						
1999	1.3	1.1	1.1	0.6	0.5	1.0
2002	1.4	1.0	1.0	0.6	0.5	0.9
Percent of Housing Units with 5 or More Maintenance Deficiencies						
1999	5.3%	3.9%	3.6%	1.3%	0.6%	3.1%
2002	5.8%	3.5%	2.6%	0.9%	0.9%	2.8%

Source: New York City Housing and Vacancy Survey

Exhibit 8-2 Highest and Lowest Average Number of Maintenance Deficiencies per Unit, 2002

Highest:		
Bronx	University Heights/Fordham	2.3
Bronx	Highbridge/South Concourse	1.9
Bronx	Kingsbridge Heights/Mosholu	1.8
Brooklyn	North Crown Heights/Prospect Heights	1.7
Bronx	Morrisania/Belmont	1.7
Lowest:		
Staten Island	South Shore	0.2
Staten Island	Mid-Island	0.3
Queens	South Ozone Park/Howard Beach	0.3
Brooklyn	Williamsburg/Greenpoint	0.4
Queens	Bayside/Little Neck	0.4
Queens	Queens Village	0.4

Source: New York City Housing and Vacancy Survey

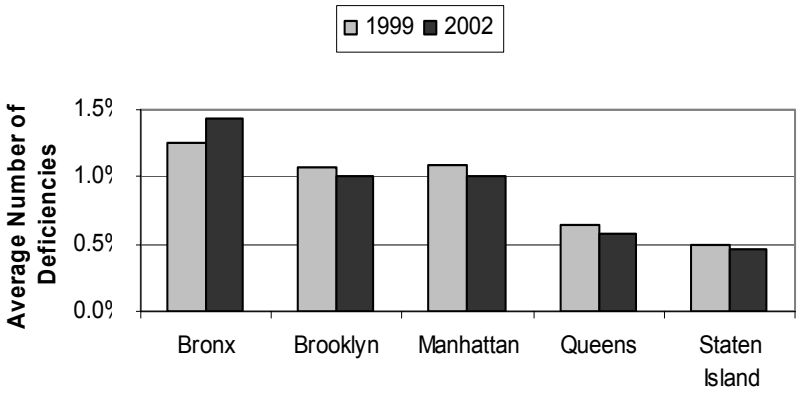
deficiencies varied by borough. In 2002, the Bronx had the highest average, at 1.4 maintenance deficiencies per unit. Brooklyn and Manhattan each had an average of 1.0 maintenance deficiencies per unit, Queens had 0.6, and Staten Island had 0.5 (Borough Table 8-2).

Among sub-borough areas, in 2002 the highest average number of maintenance deficiencies per unit was in three neighborhoods in the Bronx - University Heights/Fordham (2.3), Highbridge/South Concourse (1.9) and Kingsbridge Heights/Mosholu (1.8) - followed by North Crown Heights/Prospect Heights in Brooklyn (1.7), and Morrisania/Belmont in the Bronx (1.7). The lowest average number of maintenance deficiencies per unit was in Staten Island's South Shore (0.2) and Mid-Island (0.3), followed by Queens' South Ozone Park/Howard Beach (0.3), Brooklyn's Williamsburg/Greenpoint (0.4), and Bayside/Little Neck (0.4) and Queens Village in Queens (0.4) (Exhibit 8-2).

Housing units with five or more of the seven maintenance deficiencies measured by the HVS are considered to have a severe quality problem. In 2002, 2.8% of all housing units in New York City had five or more maintenance deficiencies. In 2002, the Bronx had the highest percent of housing units with five or more maintenance deficiencies, at 5.8%. Brooklyn followed with 3.5%, then Manhattan with 2.6%, Queens with 0.9% and Staten Island with 0.9% (Borough Table 8-2).

At the sub-borough area level, the highest percent of housing units with five or more maintenance deficiencies in 2002 was found in University Heights/Fordham in the Bronx (9.9%), followed by North Crown Heights/Prospect Heights (8.6%) and East Flatbush (8.3%) in Brooklyn, and Morrisania/Belmont (7.8%) and Kingsbridge Heights/Mosholu (7.7%) in the Bronx. The following sub-borough areas did not have any housing units with 5 or more maintenance deficiencies (at

Chart 8-1 Average Number of Housing Unit Maintenance Deficiencies



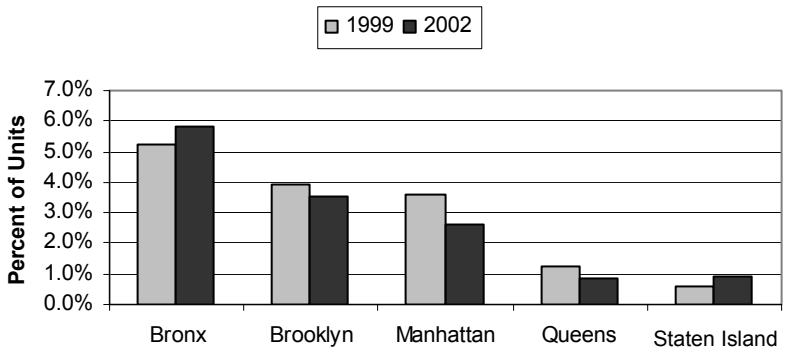
Source: New York City Housing and Vacancy Survey

Exhibit 8-3 Highest and Lowest Percent of Housing Units with 5 or More Maintenance Deficiencies, 2002

Highest:		
Bronx	University Heights/Fordham	9.9%
Brooklyn	North Crown Heights/Prospect Heights	8.6%
Brooklyn	East Flatbush	8.3%
Bronx	Morrisania/Belmont	7.8%
Bronx	Kingsbridge Heights/Mosholu	7.7%
Lowest:		
Brooklyn	Coney Island	0.0%
Queens	Queens Village	0.0%
Queens	Rego Park/Forest Hills	0.0%
Queens	South Ozone Park/Howard Beach	0.0%
Staten Island	Mid-Island	0.0%
Staten Island	South Shore	0.0%

Source: New York City Housing and Vacancy Survey

Chart 8-2 Percent of Housing Units With 5 or More Maintenance Deficiencies



Source: New York City Housing and Vacancy Survey

least as reflected in the HVS): Coney Island in Brooklyn, Queens Village, Rego Park/Forest Hills and South Ozone Park/Howard Beach in Queens, and Staten Island's Mid-Island and South Shore (Exhibit 8-3).

When looking separately at quality of different types of housing, the highest incidence of severe quality problems is found in rent stabilized housing, where 5.2% of the units have more than five maintenance deficiencies. The lowest incidence of severe quality problems among the rental subtenures is found in the un-regulated sector, where only 2.2% of all units have five or more maintenance deficiencies, no doubt reflecting the fact that much of the housing in this category is relatively new and that its owners have greater incentives to maintain the units. Severe housing quality problems in owner occupied stock are rare; in none of the subtenures is the incidence close to one percent (Borough Table 8-3).

The New York City Department of Housing Preservation and Development (HPD) receives housing code complaints made by tenants and issues code violations after housing inspections. It is important to note that these figures may include multiple complaints or violations regarding a particular housing unit. Data on housing complaints and violations are presented in the form of rates—the number of complaints or violations per 1,000 rental units.

In 2003, there were 323.6 complaints made to HPD for every 1,000 rental

Borough Table 8-3 Housing Units with 5 or More Maintenance Deficiencies by Housing Type, 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Renters:						
Rent Controlled	*3.7%*	*3.3%*	*4.1%*	*1.9%*	N/A	*3.5%*
Rent Stabilized	8.4%	6.6%	3.6%	2.6%	0.0%	5.2%
Rent Regulated (Other)*	7.4%	4.4%	2.6%	*1.7%*	*5.0%*	4.2%
Unregulated	4.1%	2.9%	*2.3%*	*0.7%*	*1.2%*	2.2%
Owners:						
Conventional Homes	0.0%	*0.2%*	0.0%	*0.1%*	*0.2%*	*0.1%*
Cooperative Apartments	*1.8%*	*2.1%*	*0.5%*	0.0%	0.0%	*0.6%*
Mitchell-Lama Cooperatives	0.0%	0.0%	*1.5%*	0.0%	N/A	*0.4%*
Condominiums	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

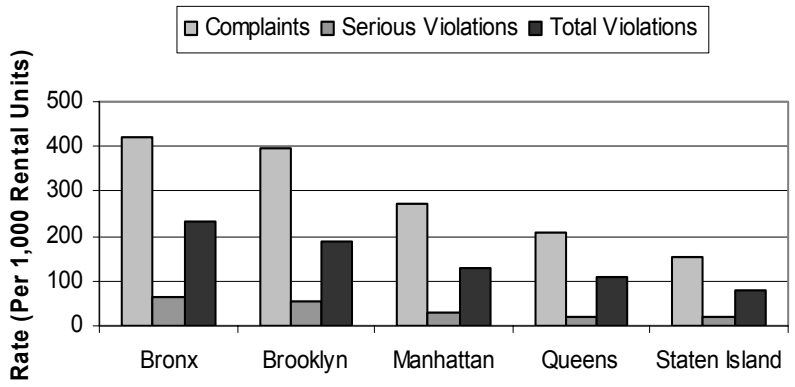
Source: New York City Housing and Vacancy Survey
Note: Numbers in italics indicate that the data finding may be unreliable and numbers should be treated with caution since they are based on a small number of observations.
*Note: The "Rent Regulated (Other)" category includes Public Housing units, city-owned (in-rem) units, HUD-regulated units (Section 8 New Construction, Substantial and Moderate Rehabilitation, as well as other federally-subsidized construction and rehabilitation programs), units constructed under Article 4 of the PHFL, and Loft Board-regulated units.

units in the City. This is a substantial increase from 2002's rate of 266.6. However, this increase may be due to larger outreach, rather than any decline in absolute quality of the housing stock. The increased outreach was facilitated by the introduction of the non-emergency 311 service in March 2003[1]. The rate of complaints was highest in the Bronx (420.5 complaints per 1,000 rental units), followed by Brooklyn (397.9), Manhattan (271.8), Queens (205.5) and Staten Island (152.6) (Borough Table 8-4).

In the same year, HPD inspectors issued 41.1 serious violations for every 1,000 rental units in New York City. This rate reflects an increase of 3.0 percentage points from the 2002 rate of 38.1. A serious violation is one considered to present an immediately hazardous condition. The rate of serious violations was highest in the Bronx (63.3 serious violations per 1,000 rental units), followed by Brooklyn (52.9), Manhattan (28.5), Queens (21.9) and Staten Island (17.9). Queens was the only borough to see a decrease in serious violations from 2002 to 2003, whereas the Bronx experienced the largest increase in serious violations (Borough Table 8-4).

At the community district level, the highest rate of serious violations in 2003 by far was found in Brooklyn's Bushwick (193.0 serious violations per 1,000 rental units). Other incidences of relatively high rates of serious violations also occurred in the

Chart 8-3 Rate of Housing Complaints and Violations, 2003



Source: New York City Department of Housing Preservation and Development

[1]311 provides a single point of contact for all non-emergency City services, and is available to all City residents, businesses, and visitors. Since its inception, 311 has received over 13 million calls.

Borough Table 8-4 Complaints and Violations in the Five Boroughs, 2002 and 2003

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Housing Complaints (per 1,000 Rental Units)						
2002	343.8	331.8	217.6	181.0	123.1	266.6
2003	420.5	397.9	271.8	205.5	152.6	323.6
Change	76.7	66.1	54.2	24.5	29.5	56.0
Serious Violations (per 1,000 Rental Units)						
2002	58.0	50.3	24.6	24.2	12.7	38.1
2003	63.3	52.9	28.5	21.9	17.9	41.1
Change	5.3	2.6	3.9	-2.3	5.2	3.0
Total Violations (per 1,000 Rental Units)						
2002	229.5	196.3	118.7	125.5	67.7	162.4
2003	231.5	186.4	126.7	107.5	81.0	159.9
Change	2.0	-9.9	8.0	-18.0	13.3	-2.5

Source: NYC Department of Housing Preservation and Development

Bronx's Belmont/East Tremont (112.1), Crown Heights (96.1) and Bedford Stuyvesant (93.9) in Brooklyn, and Fordham/University Heights in the Bronx (89.4). The lowest rate of serious violations in 2003 was found in Manhattan's Financial District (1.5 serious violations per 1,000 rental units), followed by Stuyvesant Town/Turtle Bay (6.0), Midtown (6.2) and the Upper East Side (7.1), and Bayside/Little Neck in Queens (7.9) (Exhibit 8-4).

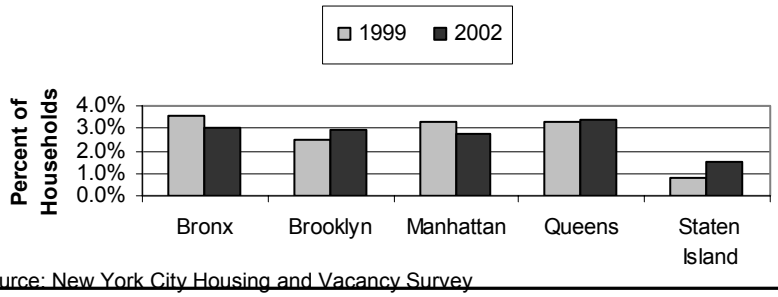
Another commonly-used measure of housing quality is the degree of crowding. According to data from the HVS, the percent of severely crowded households (defined as more than 1.5 persons per room) in New York City was 3.0% of all households in 2002. Queens had the highest percent of severely crowded households in 2002 (3.4%), followed by Brooklyn and the Bronx (both with 3.0%), Manhattan (2.8%) and Staten Is-

Exhibit 8-4 Highest and Lowest Rate of Serious Housing Violations per 1,000 Rental Units, 2003

Highest:		
Brooklyn	Bushwick	193.0
Bronx	Belmont/East Tremont	112.1
Brooklyn	Crown Heights	96.1
Brooklyn	Bedford Stuyvesant	93.9
Bronx	Fordham/University Heights	89.4
Lowest:		
Manhattan	Financial District	1.5
Manhattan	Stuyvesant Town/Turtle Bay	6.0
Manhattan	Midtown	6.2
Manhattan	Upper East Side	7.1
Queens	Bayside/Little Neck	7.9

Source: NYC Department of Housing Preservation and Development

Chart 8-4 Percent Severely Crowded Households (More than 1.5 Persons per Room), 1999 and 2002



Source: New York City Housing and Vacancy Survey

Borough Table 8-5 Percent of Severely Crowded Households (More Than 1.5 Persons per Room), 1999 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Percent Crowded, 1999	3.5%	2.5%	3.3%	3.3%	*0.8%*	3.0%
Percent Crowded, 2002	3.0%	3.0%	2.8%	3.4%	1.5%	3.0%

Source: New York City Housing and Vacancy Survey
Note: Numbers in italics indicate that the data finding may be unreliable and numbers should be treated with caution since they are based on a small number of observations.

Exhibit 8-5 Highest Percent of Severely Crowded Households (More Than 1.5 Persons per Room), 2002

Highest:		
Queens	Jackson Heights	10.5%
Queens	Elmhurst/Corona	9.0%
Queens	Sunnyside/Woodside	8.5%
Brooklyn	East Flatbush	7.5%
Manhattan	Lower East Side/Chinatown	6.5%

Source: New York City Housing and Vacancy Survey

land (1.5%) (Borough Table 8-5).

Among sub-borough areas, the highest percent of severely crowded households in 2002 was found in Jackson Heights (10.5%), Elmhurst/Corona (9.0%) and Sunnyside/Woodside (8.5%) in Queens, followed by East Flatbush in Brooklyn (7.5%), and the Lower East Side/Chinatown in Manhattan (6.5%) (Exhibit 8-5).

Among rental sub-tenures, rent-stabilized units had the highest percent of severe crowding (5.3%). Unregulated rental units (3.1%) also had more crowding than other sub-tenure types. Owner units, on the other hand, did not demonstrate high incidences of severe crowding (Borough Table 8-6).

Borough Table 8-6 Severe Crowding (More Than 1.5 Persons per Room) by Housing Type, 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Renters						
Rent Controlled	*3.8%*	0.0%	*1.3%*	*3.4%*	N/A	*1.6%*
Rent Stabilized	5.5%	5.2%	4.1%	7.5%	*6.5%*	5.3%
Rent Regulated (Other)*	*1.4%*	*1.5%*	*1.3%*	*4.2%*	*5.7%*	1.8%
Unregulated	*1.5%*	3.1%	2.5%	4.2%	*2.4%*	3.1%
Owners						
Conventional Homes	*0.3%*	*0.8%*	0.0%	0.8%	*0.4%*	0.7%
Cooperative Apartments	0.0%	*2.7%*	2.0%	*0.7%*	0.0%	1.6%
Mitchell-Lama Cooperatives	0.0%	*2.3%*	0.0%	0.0%	N/A	*0.3%*
Condominiums	*5.7%*	*6.5%*	*0.6%*	0.0%	0.0%	*1.4%*

Source: New York City Housing and Vacancy Survey
Note: Numbers in italics indicate that the data finding may be unreliable and numbers should be treated with caution since they are based on a small number of observations.
Note: The "Rent Regulated (Other)" category includes Public Housing units, city-owned (in-rem) units, HUD-regulated units (Section 8 New Construction, Substantial and Moderate Rehabilitation, as well as other federally-subsidized construction and rehabilitation programs), units constructed under Article 4 of the PHFL, and Loft Board-regulated units."

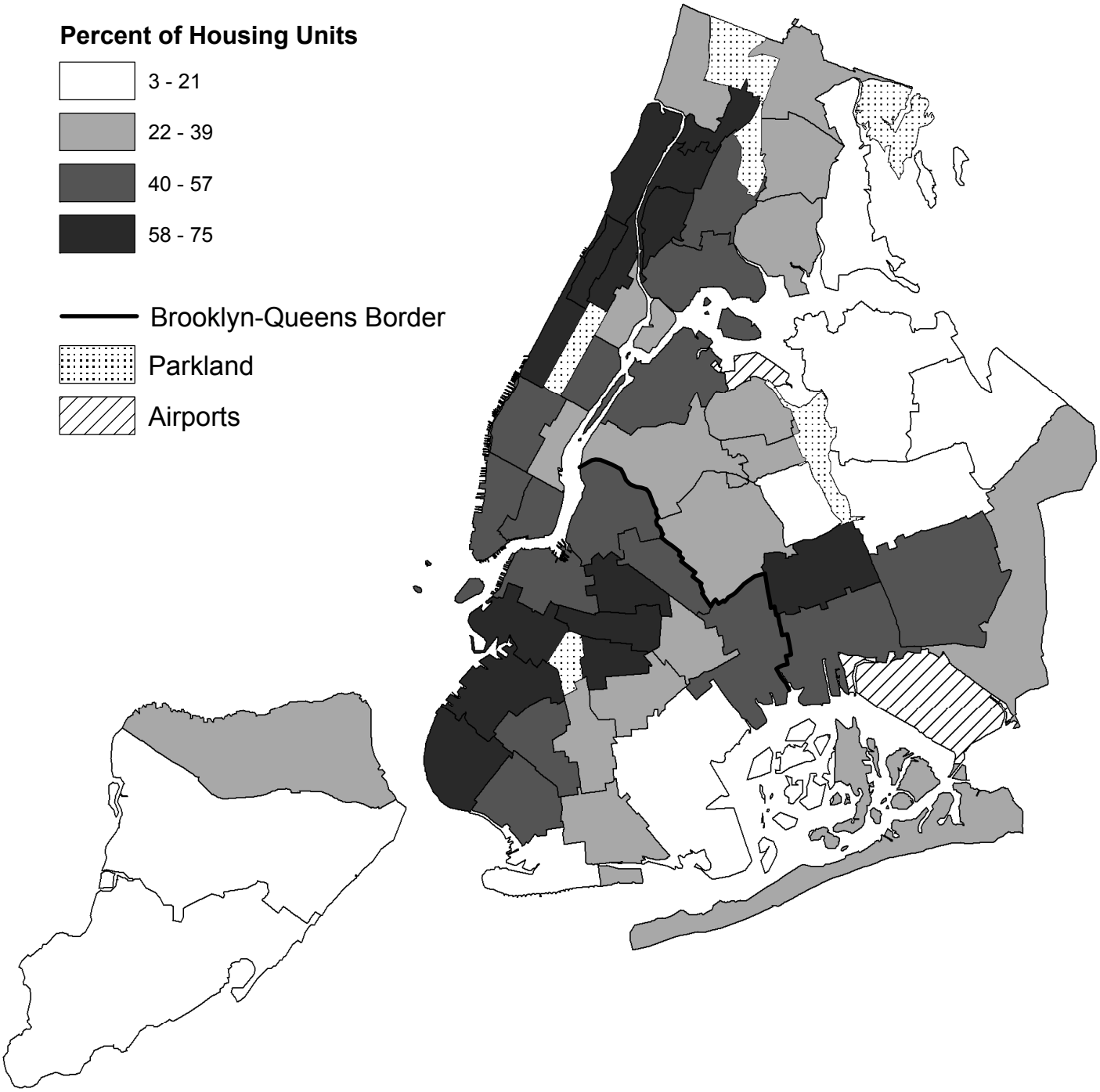
Neighborhood Table 8-1
Percent of Housing Units Built Before 1930, New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	51.2%	53.7%
Bronx	102 Morrisania/Belmont	58.9%	49.8%
Bronx	103 Highbridge/South Concourse	65.6%	71.4%
Bronx	104 University Heights/Fordham	55.1%	66.9%
Bronx	105 Kingsbridge Heights/Mosholu	72.2%	61.6%
Bronx	106 Riverdale/Kingsbridge	38.1%	33.5%
Bronx	107 Soundview/Parkchester	42.2%	34.6%
Bronx	108 Throgs Neck/Co-op City	22.1%	20.6%
Bronx	109 Pelham Parkway	34.1%	34.0%
Bronx	110 Williamsbridge/Baychester	39.7%	35.8%
Brooklyn	201 Williamsburg/Greenpoint	63.0%	53.0%
Brooklyn	202 Brooklyn Heights/Fort Greene	52.4%	56.0%
Brooklyn	203 Bedford Stuyvesant	54.2%	65.2%
Brooklyn	204 Bushwick	33.2%	50.4%
Brooklyn	205 East New York/Starrett City	45.4%	44.0%
Brooklyn	206 Park Slope/Carroll Gardens	83.2%	74.0%
Brooklyn	207 Sunset Park	80.4%	72.2%
Brooklyn	208 North Crown Heights/Prospect Heights	65.1%	59.2%
Brooklyn	209 South Crown Heights	61.2%	61.3%
Brooklyn	210 Bay Ridge	52.5%	61.2%
Brooklyn	211 Bensonhurst	42.9%	42.6%
Brooklyn	212 Borough Park	56.7%	47.2%
Brooklyn	213 Coney Island	17.6%	18.8%
Brooklyn	214 Flatbush	48.0%	38.3%
Brooklyn	215 Sheepshead Bay/Gravesend	21.9%	22.7%
Brooklyn	216 Brownsville/Ocean Hill	29.4%	31.8%
Brooklyn	217 East Flatbush	48.7%	23.6%
Brooklyn	218 Flatlands/Canarsie	26.2%	19.5%
Manhattan	301 Greenwich Village/Financial District	60.5%	53.0%
Manhattan	302 Lower East Side/Chinatown	54.8%	51.2%
Manhattan	303 Chelsea/Clinton/Midtown	51.7%	51.1%
Manhattan	304 Stuyvesant Town/Turtle-Bay	26.6%	33.4%
Manhattan	305 Upper West Side	59.5%	59.8%
Manhattan	306 Upper East Side	42.5%	42.7%
Manhattan	307 Morningside Heights/Hamilton Heights	80.6%	74.6%
Manhattan	308 Central Harlem	62.2%	60.8%
Manhattan	309 East Harlem	33.2%	28.3%
Manhattan	310 Washington Heights/Inwood	77.3%	71.7%
Queens	401 Astoria	45.4%	47.1%
Queens	402 Sunnyside/Woodside	27.5%	38.1%
Queens	403 Jackson Heights	32.1%	26.4%
Queens	404 Elmhurst/Corona	17.4%	21.8%
Queens	405 Middle Village/Ridgewood	42.7%	37.7%
Queens	406 Rego Park/Forest Hills	3.1%	6.5%
Queens	407 Flushing/Whitestone	7.3%	19.5%
Queens	408 Hillcrest/Fresh Meadows	4.3%	9.8%
Queens	409 Kew Gardens/Woodhaven	61.0%	63.9%
Queens	410 South Ozone Park/Howard Beach	38.6%	39.7%
Queens	411 Bayside/Little Neck	7.1%	13.5%
Queens	412 Jamaica	34.2%	42.0%
Queens	413 Queens Village	13.3%	23.7%
Queens	414 Rockaways	10.8%	26.9%
Staten Island	501 North Shore	6.1%	36.5%
Staten Island	502 Mid-Island	7.9%	8.4%
Staten Island	503 South Shore	4.7%	*3.0%*
Total	**New York City**	**40.8%**	**41.4%**

Source: New York City Housing and Vacancy Survey

Note: Numbers in italics indicate that the data finding may be unreliable and numbers should be treated with caution since they are based on a small number of observations.

Map 8-1
Percent of Housing Units Built Before 1930, New York City Sub-borough Areas, 2002



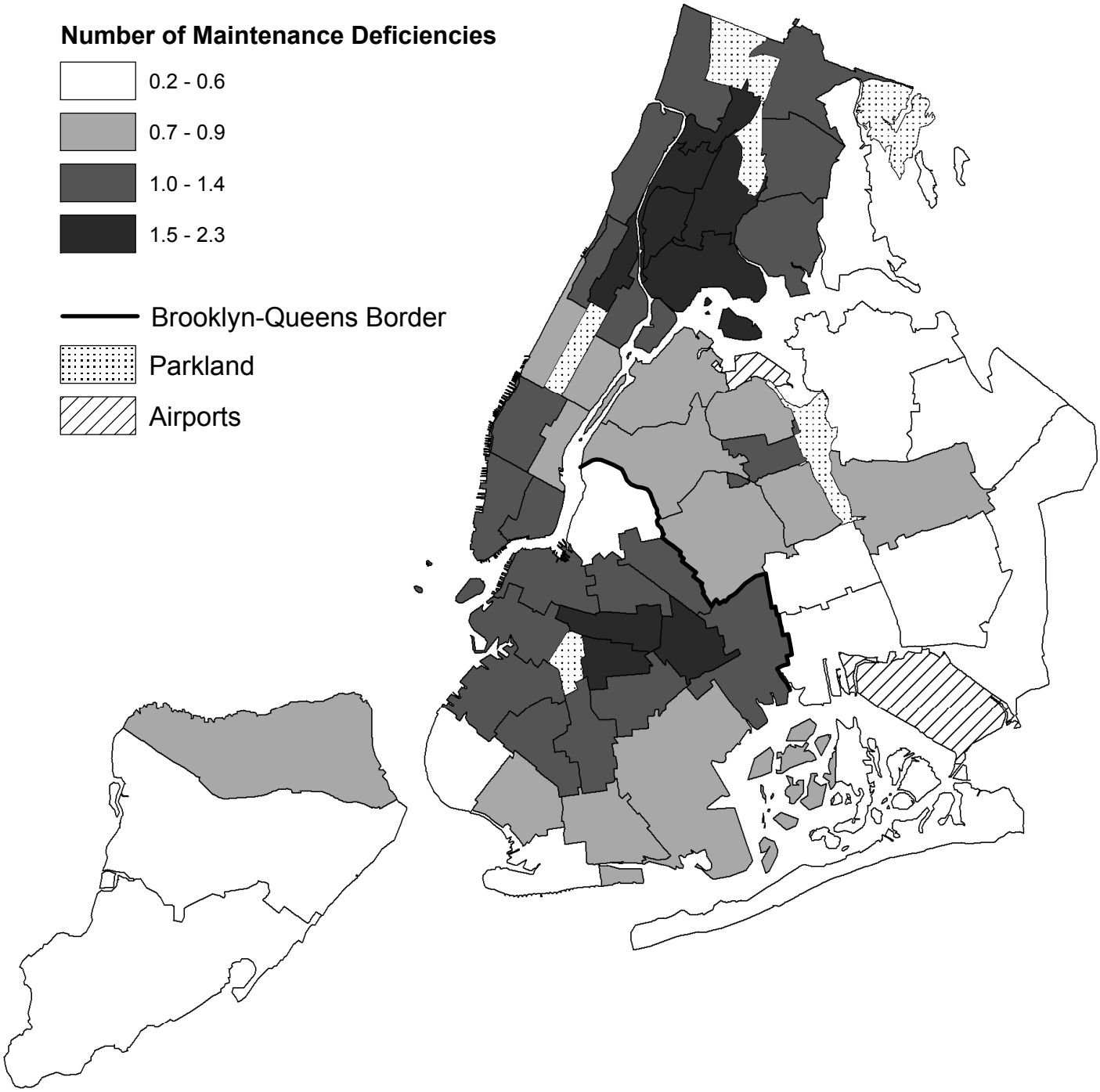
Source: NYC Housing and Vacancy Survey

Neighborhood Table 8-2
Average Number of Housing Unit Maintenance Deficiencies, New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	1.6	1.6
Bronx	102 Morrisania/Belmont	1.4	1.7
Bronx	103 Highbridge/South Concourse	1.7	1.9
Bronx	104 University Heights/Fordham	1.8	2.3
Bronx	105 Kingsbridge Heights/Mosholu	1.3	1.8
Bronx	106 Riverdale/Kingsbridge	1.1	1.2
Bronx	107 Soundview/Parkchester	1.6	1.2
Bronx	108 Throgs Neck/Co-op City	0.4	0.5
Bronx	109 Pelham Parkway	0.9	1.0
Bronx	110 Williamsbridge/Baychester	0.7	1.3
Brooklyn	201 Williamsburg/Greenpoint	0.9	0.4
Brooklyn	202 Brooklyn Heights/Fort Greene	1.1	1.0
Brooklyn	203 Bedford Stuyvesant	1.7	1.3
Brooklyn	204 Bushwick	1.3	1.4
Brooklyn	205 East New York/Starrett City	1.2	1.1
Brooklyn	206 Park Slope/Carroll Gardens	1.1	1.1
Brooklyn	207 Sunset Park	1.3	0.9
Brooklyn	208 North Crown Heights/Prospect Heights	1.6	1.7
Brooklyn	209 South Crown Heights	1.7	1.5
Brooklyn	210 Bay Ridge	0.4	0.5
Brooklyn	211 Bensonhurst	0.7	0.6
Brooklyn	212 Borough Park	0.9	1.0
Brooklyn	213 Coney Island	0.9	0.5
Brooklyn	214 Flatbush	1.5	1.3
Brooklyn	215 Sheepshead Bay/Gravesend	0.6	0.6
Brooklyn	216 Brownsville/Ocean Hill	1.4	1.6
Brooklyn	217 East Flatbush	1.4	1.3
Brooklyn	218 Flatlands/Canarsie	0.6	0.6
Manhattan	301 Greenwich Village/Financial District	1.1	1.0
Manhattan	302 Lower East Side/Chinatown	1.4	1.4
Manhattan	303 Chelsea/Clinton/Midtown	1.1	0.9
Manhattan	304 Stuyvesant Town/Turtle-Bay	0.7	0.6
Manhattan	305 Upper West Side	0.7	0.8
Manhattan	306 Upper East Side	0.6	0.7
Manhattan	307 Morningside Heights/Hamilton Heights	1.1	1.3
Manhattan	308 Central Harlem	1.9	1.6
Manhattan	309 East Harlem	1.8	1.2
Manhattan	310 Washington Heights/Inwood	1.7	1.4
Queens	401 Astoria	0.9	0.6
Queens	402 Sunnyside/Woodside	0.9	0.7
Queens	403 Jackson Heights	0.9	0.9
Queens	404 Elmhurst/Corona	0.7	0.9
Queens	405 Middle Village/Ridgewood	0.5	0.6
Queens	406 Rego Park/Forest Hills	0.5	0.6
Queens	407 Flushing/Whitestone	0.4	0.5
Queens	408 Hillcrest/Fresh Meadows	0.7	0.7
Queens	409 Kew Gardens/Woodhaven	0.5	0.6
Queens	410 South Ozone Park/Howard Beach	0.2	0.3
Queens	411 Bayside/Little Neck	0.5	0.4
Queens	412 Jamaica	0.8	0.5
Queens	413 Queens Village	0.5	0.4
Queens	414 Rockaways	0.9	0.5
Staten Island	501 North Shore	0.7	0.9
Staten Island	502 Mid-Island	0.5	0.3
Staten Island	503 South Shore	0.3	0.2
Total	**New York City**	**1.0**	**0.9**

Source: New York City Housing and Vacancy Survey

Map 8-2
Average Number of Housing Unit Maintenance Deficiencies in New York City Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey

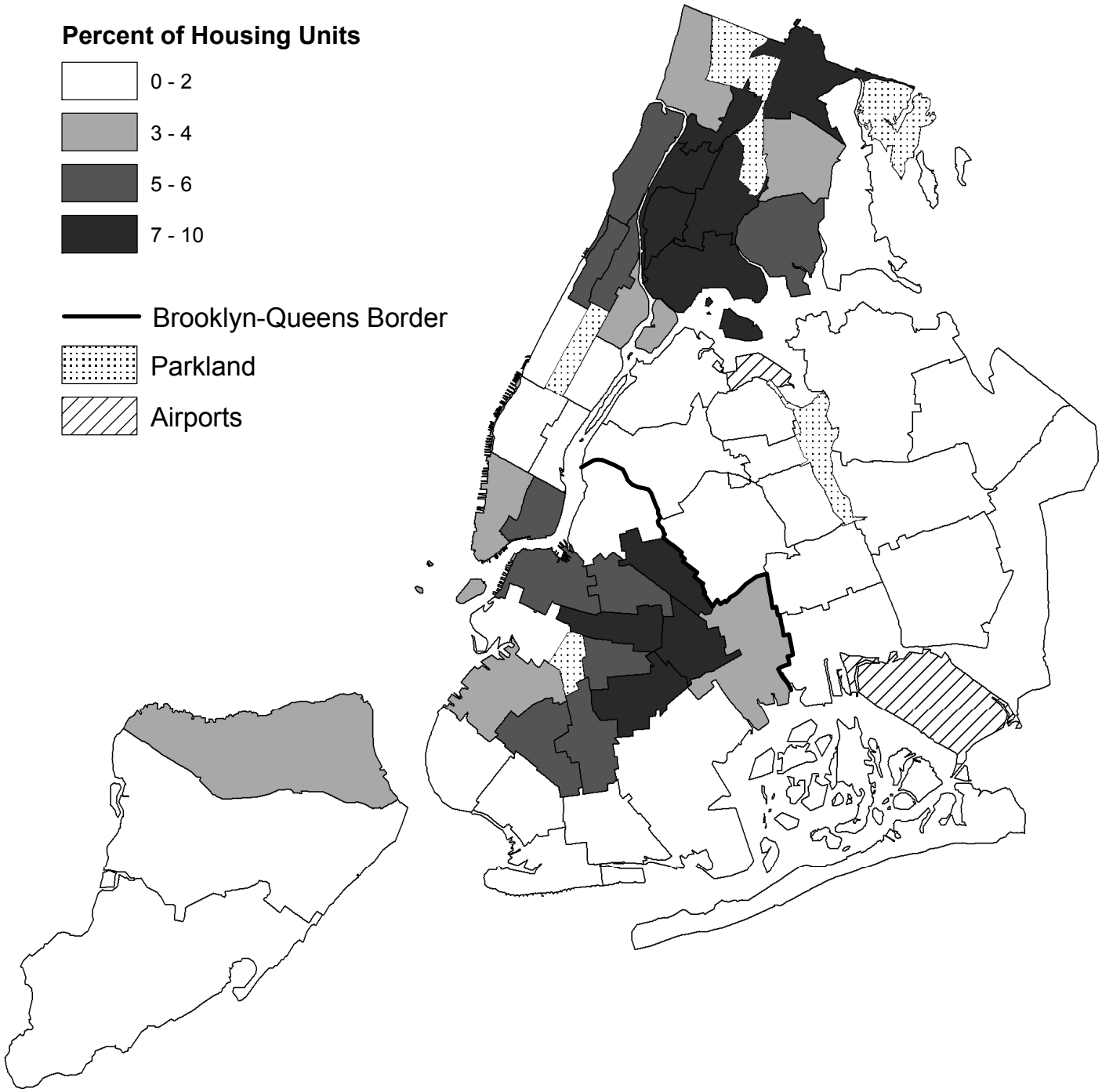
Neighborhood Table 8-3
Percent of Housing Units with 5 or More Maintenance Deficiencies, New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	8.3%	6.8%
Bronx	102 Morrisania/Belmont	5.3%	7.8%
Bronx	103 Highbridge/South Concourse	5.4%	7.4%
Bronx	104 University Heights/Fordham	10.4%	9.9%
Bronx	105 Kingsbridge Heights/Mosholu	3.4%	7.7%
Bronx	106 Riverdale/Kingsbridge	1.8%	*3.7%*
Bronx	107 Soundview/Parkchester	8.8%	4.3%
Bronx	108 Throgs Neck/Co-op City	1.0%	*0.6%*
Bronx	109 Pelham Parkway	1.6%	*2.9%*
Bronx	110 Williamsbridge/Baychester	6.0%	7.6%
Brooklyn	201 Williamsburg/Greenpoint	2.0%	*0.5%*
Brooklyn	202 Brooklyn Heights/Fort Greene	3.6%	*4.5%*
Brooklyn	203 Bedford Stuyvesant	10.0%	*4.9%*
Brooklyn	204 Bushwick	6.5%	6.5%
Brooklyn	205 East New York/Starrett City	6.6%	*2.8%*
Brooklyn	206 Park Slope/Carroll Gardens	3.8%	*1.8%*
Brooklyn	207 Sunset Park	4.8%	*2.6%*
Brooklyn	208 North Crown Heights/Prospect Heights	7.5%	8.6%
Brooklyn	209 South Crown Heights	6.0%	6.0%
Brooklyn	210 Bay Ridge	0.9%	*0.4%*
Brooklyn	211 Bensonhurst	0.3%	*1.4%*
Brooklyn	212 Borough Park	3.0%	*4.3%*
Brooklyn	213 Coney Island	3.2%	*0.0%*
Brooklyn	214 Flatbush	4.5%	4.7%
Brooklyn	215 Sheepshead Bay/Gravesend	0.5%	*1.0%*
Brooklyn	216 Brownsville/Ocean Hill	5.9%	6.6%
Brooklyn	217 East Flatbush	6.9%	8.3%
Brooklyn	218 Flatlands/Canarsie	1.2%	*1.2%*
Manhattan	301 Greenwich Village/Financial District	2.2%	*3.4%*
Manhattan	302 Lower East Side/Chinatown	4.0%	4.2%
Manhattan	303 Chelsea/Clinton/Midtown	4.2%	*0.8%*
Manhattan	304 Stuyvesant Town/Turtle-Bay	0.7%	*2.0%*
Manhattan	305 Upper West Side	0.9%	*1.0%*
Manhattan	306 Upper East Side	1.1%	*0.6%*
Manhattan	307 Morningside Heights/Hamilton Heights	3.4%	*4.2%*
Manhattan	308 Central Harlem	12.8%	*4.9%*
Manhattan	309 East Harlem	11.1%	*3.4%*
Manhattan	310 Washington Heights/Inwood	5.3%	5.2%
Queens	401 Astoria	3.4%	*0.9%*
Queens	402 Sunnyside/Woodside	2.3%	*1.0%*
Queens	403 Jackson Heights	1.5%	*1.5%*
Queens	404 Elmhurst/Corona	1.7%	*1.1%*
Queens	405 Middle Village/Ridgewood	0.3%	*1.2%*
Queens	406 Rego Park/Forest Hills	0.9%	*0.0%*
Queens	407 Flushing/Whitestone	0.3%	*1.3%*
Queens	408 Hillcrest/Fresh Meadows	0.8%	*0.3%*
Queens	409 Kew Gardens/Woodhaven	0.6%	*1.7%*
Queens	410 South Ozone Park/Howard Beach	0.0%	*0.0%*
Queens	411 Bayside/Little Neck	1.0%	*0.5%*
Queens	412 Jamaica	1.7%	*0.8%*
Queens	413 Queens Village	0.7%	*0.0%*
Queens	414 Rockaways	2.2%	*1.9%*
Staten Island	501 North Shore	1.5%	*2.5%*
Staten Island	502 Mid-Island	0.0%	*0.0%*
Staten Island	503 South Shore	0.0%	*0.0%*
Total	**New York City**	**3.1%**	**2.8%**

Source: New York City Housing and Vacancy Survey

Note: Numbers in italics indicate that the data finding may be unreliable and numbers should be treated with caution since they are based on a small number of observations.

Map 8-3
Percent of Housing Units With 5 or More Maintenance Deficiencies, New York City Sub-borough Areas, 2002



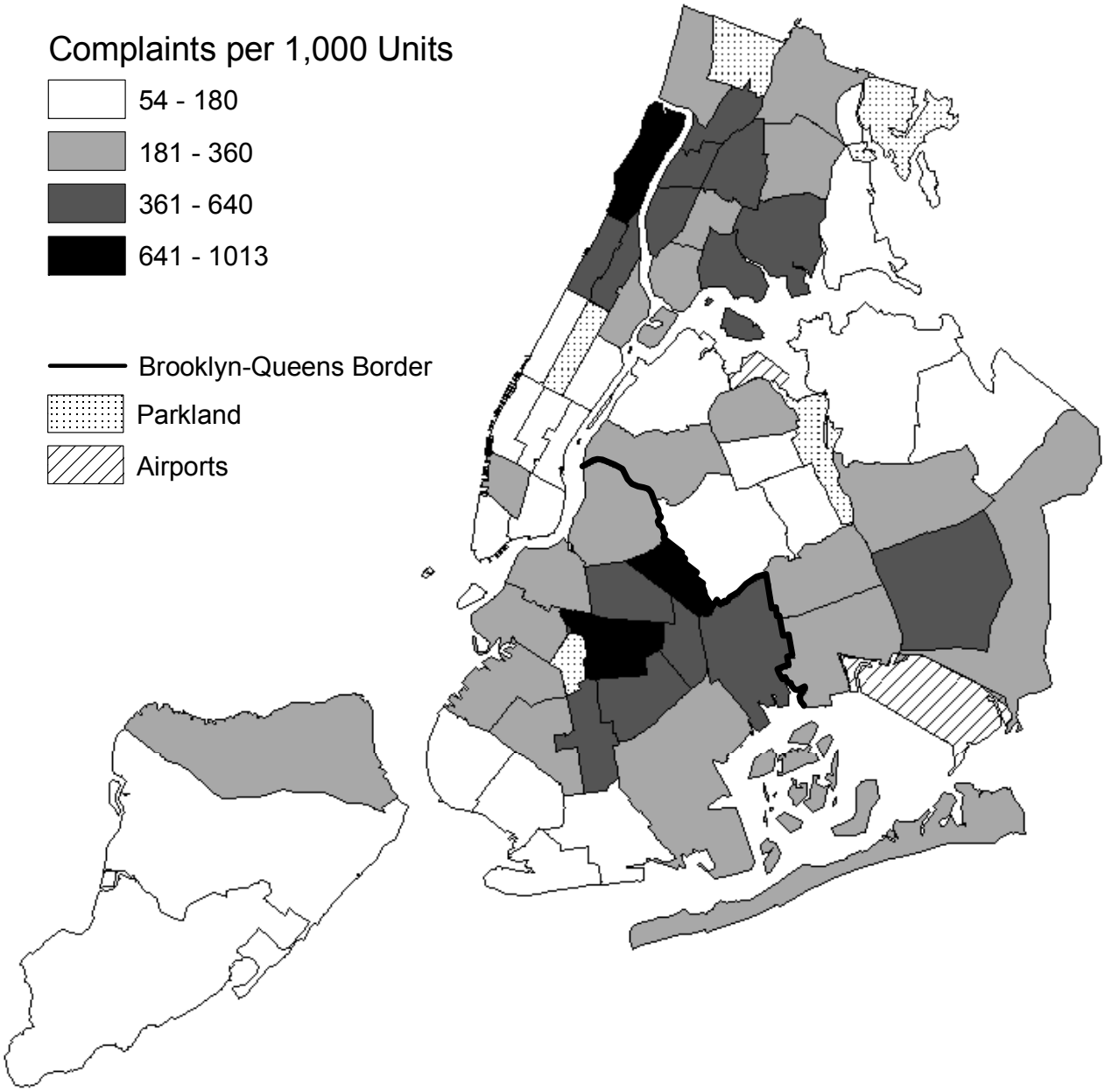
Source: NYC Housing and Vacancy Survey

Neighborhood Table 8-4
Complaints per 1,000 Rental Housing Units, New York City Community Districts, 2002 and 2003

Borough	Community District	2002	2003	Change
Bronx	101 Mott Haven/Melrose	132.7	191.1	58.4
Bronx	102 Hunts Point/Longwood	460.0	479.8	19.8
Bronx	103 Morrisania/Crotona	257.9	303.5	45.5
Bronx	104 Highbridge/Concourse	480.4	594.2	113.8
Bronx	105 Fordham/University Heights	456.2	539.4	83.2
Bronx	106 Belmont/East Tremont	466.9	538.0	71.1
Bronx	107 Kingsbridge Hghts/Bedford	470.5	578.5	107.9
Bronx	108 Riverdale/Fieldston	194.5	273.6	79.1
Bronx	109 Parkchester/Soundview	321.4	427.0	105.6
Bronx	110 Throgs Neck/Co-op City	116.0	155.1	39.1
Bronx	111 Morris Park/Bronxdale	250.4	281.8	31.4
Bronx	112 Williamsbridge/Baychester	302.7	360.2	57.5
Brooklyn	201 Greenpoint/Williamsburg	191.6	202.5	10.9
Brooklyn	202 Fort Greene/Brooklyn Heights	241.1	238.6	-2.5
Brooklyn	203 Bedford Stuyvesant	523.8	566.3	42.5
Brooklyn	204 Bushwick	874.2	1013.8	139.5
Brooklyn	205 East New York/Starrett City	354.2	417.4	63.2
Brooklyn	206 Park Slope/Carroll Gardens	192.9	207.4	14.5
Brooklyn	207 Sunset Park	257.6	295.3	37.6
Brooklyn	208 Crown Heights	566.6	699.9	133.3
Brooklyn	209 South Crown Heights/Prospect	535.2	729.2	194.0
Brooklyn	210 Bay Ridge/Dyker Heights	119.1	166.6	47.5
Brooklyn	211 Bensonhurst	143.5	168.7	25.2
Brooklyn	212 Borough Park	151.1	206.6	55.5
Brooklyn	213 Coney Island	129.2	143.9	14.7
Brooklyn	214 Flatbush/Midwood	460.6	576.4	115.7
Brooklyn	215 Sheepshead Bay	130.0	175.8	45.9
Brooklyn	216 Brownsville	407.0	510.3	103.3
Brooklyn	217 East Flatbush	495.6	640.5	144.9
Brooklyn	218 Flatlands/Canarsie	171.1	194.5	23.3
Manhattan	301 Financial District	60.1	54.3	-5.8
Manhattan	302 Greenwich Village/Soho	157.1	201.9	44.8
Manhattan	303 Lower East Side/Chinatown	73.4	161.3	87.8
Manhattan	304 Clinton/Chelsea	111.3	143.5	32.1
Manhattan	305 Midtown	104.6	112.5	7.8
Manhattan	306 Stuyvesant Town/Turtle Bay	91.8	98.7	6.9
Manhattan	307 Upper West Side	162.2	176.1	13.9
Manhattan	308 Upper East Side	83.4	100.9	17.5
Manhattan	309 Morningside Heights/Hamilton	521.4	610.4	89.0
Manhattan	310 Central Harlem	367.6	440.3	72.7
Manhattan	311 East Harlem	219.1	331.7	112.7
Manhattan	312 Washington Heights/Inwood	667.3	687.9	20.6
Queens	401 Astoria	131.7	158.4	26.8
Queens	402 Woodside/Sunnyside	184.5	218.1	33.6
Queens	403 Jackson Heights	257.7	260.2	2.6
Queens	404 Elmhurst/Corona	150.3	180.1	29.8
Queens	405 Ridgewood/Maspeth	147.6	137.6	-10.0
Queens	406 Rego Park/Forest Hills	149.7	179.6	29.9
Queens	407 Flushing/Whitestone	123.5	143.8	20.3
Queens	408 Hillcrest/Fresh Meadows	164.2	204.6	40.4
Queens	409 Kew Gardens/Woodhaven	250.9	267.4	16.5
Queens	410 S. Ozone Park/Howard Beach	234.8	220.1	-14.7
Queens	411 Bayside/Little Neck	83.9	116.2	32.3
Queens	412 Jamaica/Hollis	343.7	427.2	83.5
Queens	413 Queens Village	246.0	227.0	-19.0
Queens	414 Rockaway/Broad Channel	175.0	228.5	53.4
Staten Island	501 St. George/Stapleton	183.6	225.2	41.6
Staten Island	502 S. Beach/Willowbrook	78.5	89.8	11.3
Staten Island	503 Tottenville/Great Kills	46.3	71.6	25.3
Total	**New York City**	**266.6**	**323.6**	**56.9**

Source: Department of Housing Preservation and Development

Map 8-4
Complaints per 1,000 Rental Units, New York City Community Districts, 2003



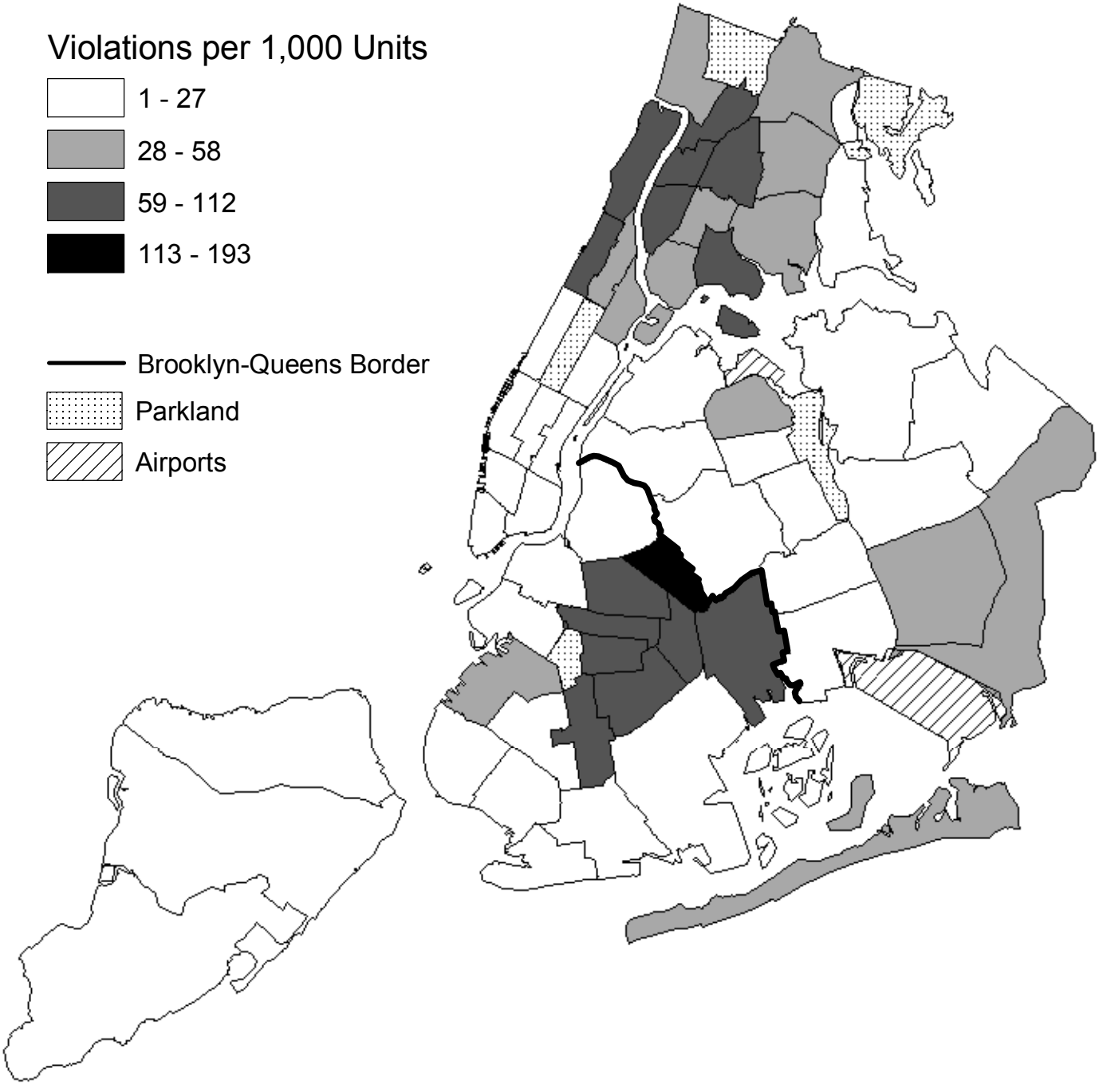
Source: Department of Housing Preservation and Development

Neighborhood Table 8-5
Serious Violations per 1,000 Rental Housing Units, New York City Community Districts, 2002 and 2003

Borough	Community District	2002	2003	Change
Bronx	101 Mott Haven/Melrose	25.8	29.9	4.1
Bronx	102 Hunts Point/Longwood	92.0	70.9	-21.1
Bronx	103 Morrisania/Crotona	54.6	55.7	1.1
Bronx	104 Highbridge/Concourse	84.3	87.0	2.7
Bronx	105 Fordham/University Heights	83.0	89.4	6.4
Bronx	106 Belmont/East Tremont	86.9	112.1	25.2
Bronx	107 Kingsbridge Hghts/Bedford	73.2	80.4	7.2
Bronx	108 Riverdale/Fieldston	24.9	33.9	8.9
Bronx	109 Parkchester/Soundview	52.0	58.3	6.3
Bronx	110 Throgs Neck/Co-op City	11.7	13.7	2.1
Bronx	111 Morris Park/Bronxdale	29.4	31.0	1.6
Bronx	112 Williamsbridge/Baychester	47.8	52.9	5.1
Brooklyn	201 Greenpoint/Williamsburg	26.8	22.5	-4.3
Brooklyn	202 Fort Greene/Brooklyn Heights	25.8	21.3	-4.6
Brooklyn	203 Bedford Stuyvesant	100.3	93.9	-6.4
Brooklyn	204 Bushwick	175.8	193.0	17.2
Brooklyn	205 East New York/Starrett City	58.0	63.5	5.5
Brooklyn	206 Park Slope/Carroll Gardens	21.9	16.4	-5.5
Brooklyn	207 Sunset Park	32.2	32.6	0.4
Brooklyn	208 Crown Heights	89.6	96.1	6.5
Brooklyn	209 South Crown Heights/Prospect	66.8	84.0	17.2
Brooklyn	210 Bay Ridge/Dyker Heights	8.6	12.4	3.7
Brooklyn	211 Bensonhurst	13.0	12.0	-1.0
Brooklyn	212 Borough Park	17.0	21.9	4.9
Brooklyn	213 Coney Island	13.2	15.7	2.5
Brooklyn	214 Flatbush/Midwood	58.2	72.4	14.2
Brooklyn	215 Sheepshead Bay	10.0	11.7	1.8
Brooklyn	216 Brownsville	82.4	81.4	-1.1
Brooklyn	217 East Flatbush	78.1	86.4	8.3
Brooklyn	218 Flatlands/Canarsie	22.3	14.2	-8.1
Manhattan	301 Financial District	4.9	1.5	-3.3
Manhattan	302 Greenwich Village/Soho	10.9	12.3	1.4
Manhattan	303 Lower East Side/Chinatown	7.2	16.8	9.6
Manhattan	304 Clinton/Chelsea	7.9	10.7	2.9
Manhattan	305 Midtown	7.1	6.2	-0.9
Manhattan	306 Stuyvesant Town/Turtle Bay	4.2	6.0	1.7
Manhattan	307 Upper West Side	10.5	12.9	2.4
Manhattan	308 Upper East Side	6.5	7.1	0.5
Manhattan	309 Morningside Heights/Hamilton	69.4	72.8	3.4
Manhattan	310 Central Harlem	54.3	53.6	-0.7
Manhattan	311 East Harlem	30.2	46.3	16.0
Manhattan	312 Washington Heights/Inwood	83.0	77.3	-5.7
Queens	401 Astoria	15.6	15.6	0.0
Queens	402 Woodside/Sunnyside	25.5	24.2	-1.3
Queens	403 Jackson Heights	35.9	29.7	-6.2
Queens	404 Elmhurst/Corona	21.4	19.9	-1.5
Queens	405 Ridgewood/Maspeth	19.4	15.6	-3.9
Queens	406 Rego Park/Forest Hills	12.2	10.4	-1.8
Queens	407 Flushing/Whitestone	17.8	13.5	-4.2
Queens	408 Hillcrest/Fresh Meadows	18.3	18.4	0.1
Queens	409 Kew Gardens/Woodhaven	29.2	27.1	-2.1
Queens	410 S. Ozone Park/Howard Beach	23.4	20.5	-2.8
Queens	411 Bayside/Little Neck	8.0	7.9	-0.1
Queens	412 Jamaica/Hollis	51.4	49.2	-2.2
Queens	413 Queens Village	35.2	29.6	-5.6
Queens	414 Rockaway/Broad Channel	34.7	32.4	-2.3
Staten Island	501 St. George/Stapleton	19.9	26.4	6.5
Staten Island	502 S. Beach/Willowbrook	6.7	9.0	2.3
Staten Island	503 Tottenville/Great Kills	4.1	10.2	6.1
Total	**New York City**	**38.1**	**41.1**	**2.9**

Source: Department of Housing Preservation and Development

Map 8-5
Serious Violations per 1,000 Rental Units, New York City Community Districts, 2003



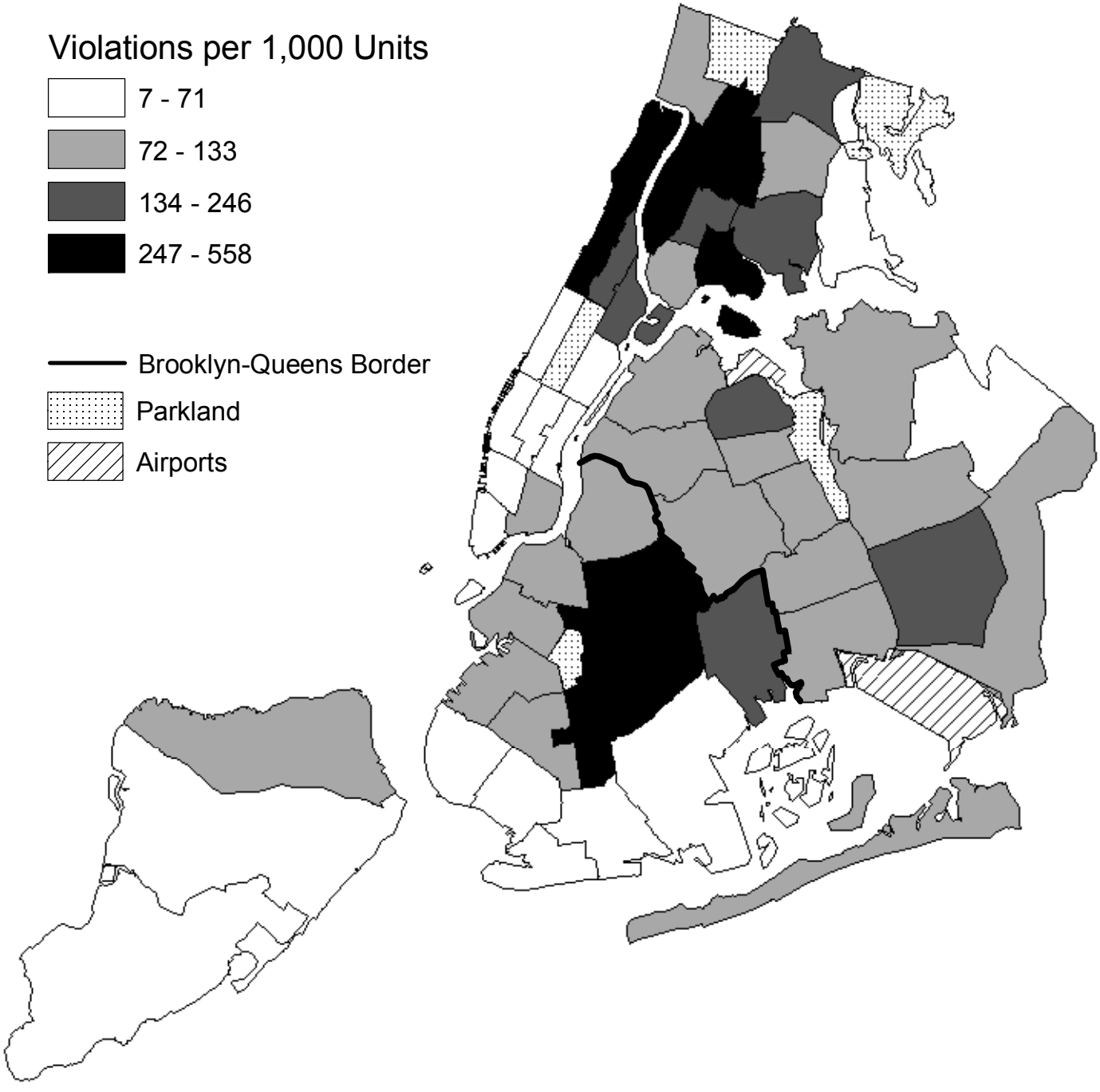
Source: Department of Housing Preservation and Development

Neighborhood Table 8-6
Total Violations per 1,000 Rental Housing Units, New York City Community Districts, 2002 and 2003

Borough	Community District	2002	2003	Change
Bronx	101 Mott Haven/Melrose	92.2	106.3	14.1
Bronx	102 Hunts Point/Longwood	358.3	282.2	-76.1
Bronx	103 Morrisania/Crotona	193.0	179.4	-13.6
Bronx	104 Highbridge/Concourse	348.1	342.7	-5.4
Bronx	105 Fordham/University Heights	346.7	345.7	-1.0
Bronx	106 Belmont/East Tremont	328.3	380.7	52.4
Bronx	107 Kingsbridge Hghts/Bedford	300.5	282.9	-17.6
Bronx	108 Riverdale/Fieldston	116.1	125.1	9.0
Bronx	109 Parkchester/Soundview	188.3	231.9	43.6
Bronx	110 Throgs Neck/Co-op City	46.5	48.6	2.1
Bronx	111 Morris Park/Bronxdale	112.2	95.6	-16.6
Bronx	112 Williamsbridge/Baychester	181.9	173.8	-8.1
Brooklyn	201 Greenpoint/Williamsburg	114.5	88.1	-26.3
Brooklyn	202 Fort Greene/Brooklyn Heights	139.6	95.8	-43.7
Brooklyn	203 Bedford Stuyvesant	333.3	283.0	-50.3
Brooklyn	204 Bushwick	567.6	558.9	-8.7
Brooklyn	205 East New York/Starrett City	200.7	184.8	-15.9
Brooklyn	206 Park Slope/Carroll Gardens	109.8	89.7	-20.1
Brooklyn	207 Sunset Park	152.5	133.4	-19.0
Brooklyn	208 Crown Heights	346.4	361.5	15.0
Brooklyn	209 South Crown Heights/Prospect	299.3	339.0	39.7
Brooklyn	210 Bay Ridge/Dyker Heights	58.2	57.5	-0.7
Brooklyn	211 Bensonhurst	64.6	55.5	-9.0
Brooklyn	212 Borough Park	80.9	86.9	6.0
Brooklyn	213 Coney Island	65.4	53.4	-12.0
Brooklyn	214 Flatbush/Midwood	294.6	295.5	0.9
Brooklyn	215 Sheepshead Bay	58.8	55.7	-3.1
Brooklyn	216 Brownsville	261.9	246.8	-15.1
Brooklyn	217 East Flatbush	290.0	304.2	14.2
Brooklyn	218 Flatlands/Canarsie	73.7	60.3	-13.4
Manhattan	301 Financial District	28.1	7.6	-20.4
Manhattan	302 Greenwich Village/Soho	61.1	60.0	-1.1
Manhattan	303 Lower East Side/Chinatown	33.3	71.9	38.6
Manhattan	304 Clinton/Chelsea	54.3	56.0	1.7
Manhattan	305 Midtown	44.5	28.8	-15.7
Manhattan	306 Stuyvesant Town/Turtle Bay	30.2	26.5	-3.7
Manhattan	307 Upper West Side	67.8	66.2	-1.6
Manhattan	308 Upper East Side	34.3	29.7	-4.6
Manhattan	309 Morningside Heights/Hamilton	306.8	312.2	5.3
Manhattan	310 Central Harlem	226.8	216.5	-10.3
Manhattan	311 East Harlem	125.2	176.3	51.1
Manhattan	312 Washington Heights/Inwood	412.8	377.4	-35.4
Queens	401 Astoria	87.3	84.2	-3.1
Queens	402 Woodside/Sunnyside	140.8	115.7	-25.1
Queens	403 Jackson Heights	195.4	152.8	-42.6
Queens	404 Elmhurst/Corona	128.5	114.0	-14.4
Queens	405 Ridgewood/Maspeth	113.5	79.2	-34.4
Queens	406 Rego Park/Forest Hills	80.4	75.3	-5.1
Queens	407 Flushing/Whitestone	93.5	85.3	-8.2
Queens	408 Hillcrest/Fresh Meadows	110.7	99.2	-11.5
Queens	409 Kew Gardens/Woodhaven	150.8	111.4	-39.4
Queens	410 S. Ozone Park/Howard Beach	101.5	96.0	-5.5
Queens	411 Bayside/Little Neck	41.2	45.8	4.6
Queens	412 Jamaica/Hollis	232.7	217.8	-14.9
Queens	413 Queens Village	141.6	95.4	-46.2
Queens	414 Rockaway/Broad Channel	136.9	124.4	-12.5
Staten Island	501 St. George/Stapleton	104.0	126.7	22.7
Staten Island	502 S. Beach/Willowbrook	41.0	34.8	-6.2
Staten Island	503 Tottenville/Great Kills	21.6	36.7	15.1
Total	**New York City**	**162.4**	**159.9**	**-2.5**

Source: Department of Housing Preservation and Development

Map 8-6
Total Violations per 1,000 Rental Units, New York City Community Districts, 2003



Source: Department of Housing Preservation and Development

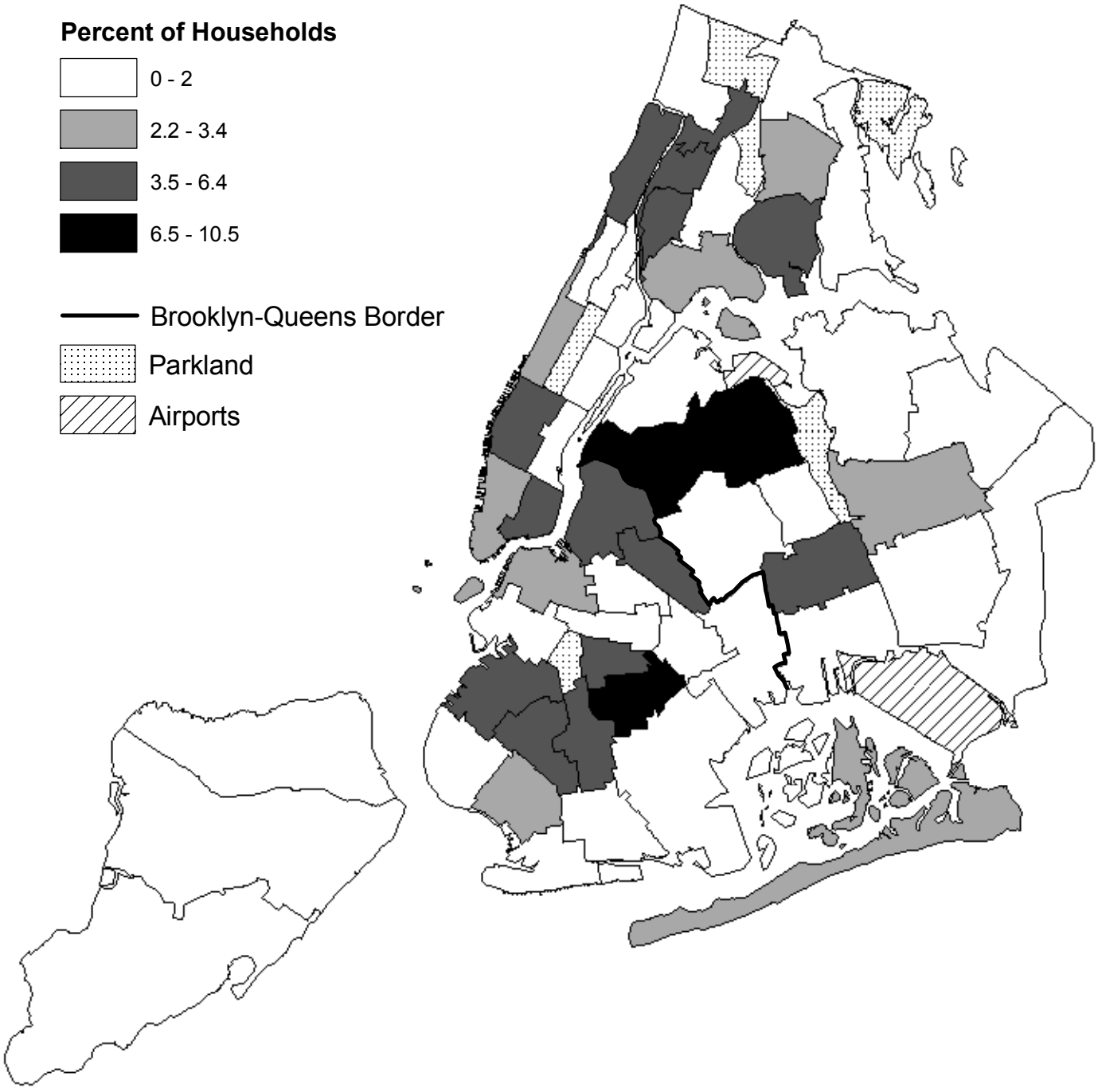
Neighborhood Table 8-7
Percent of Severely Crowded Households (More Than 1.5 Persons per Room), New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	*1.6%*	*3.4%*
Bronx	102 Morrisania/Belmont	*3.9%*	*1.9%*
Bronx	103 Highbridge/South Concourse	8.4%	5.0%
Bronx	104 University Heights/Fordham	*4.1%*	5.3%
Bronx	105 Kingsbridge Heights/Mosholu	5.5%	5.8%
Bronx	106 Riverdale/Kingsbridge	*2.0%*	*1.5%*
Bronx	107 Soundview/Parkchester	3.7%	4.5%
Bronx	108 Throgs Neck/Co-op City	*1.4%*	0.0%
Bronx	109 Pelham Parkway	*4.0%*	*2.7%*
Bronx	110 Williamsbridge/Baychester	*1.4%*	*0.7%*
Brooklyn	201 Williamsburg/Greenpoint	*2.4%*	4.4%
Brooklyn	202 Brooklyn Heights/Fort Greene	*1.8%*	*2.3%*
Brooklyn	203 Bedford Stuyvesant	*2.1%*	*1.4%*
Brooklyn	204 Bushwick	*1.3%*	*3.5%*
Brooklyn	205 East New York/Starrett City	*1.8%*	*1.9%*
Brooklyn	206 Park Slope/Carroll Gardens	*1.7%*	*1.3%*
Brooklyn	207 Sunset Park	5.4%	*3.6%*
Brooklyn	208 North Crown Heights/Prospect Heights	*2.4%*	*0.9%*
Brooklyn	209 South Crown Heights	*4.8%*	*4.5%*
Brooklyn	210 Bay Ridge	*0.4%*	*2.0%*
Brooklyn	211 Bensonhurst	*1.7%*	3.3%
Brooklyn	212 Borough Park	*3.8%*	5.8%
Brooklyn	213 Coney Island	*2.0%*	*1.4%*
Brooklyn	214 Flatbush	4.8%	6.0%
Brooklyn	215 Sheepshead Bay/Gravesend	*1.1%*	*1.8%*
Brooklyn	216 Brownsville/Ocean Hill	*2.3%*	*1.9%*
Brooklyn	217 East Flatbush	*3.6%*	7.5%
Brooklyn	218 Flatlands/Canarsie	*1.4%*	*0.2%*
Manhattan	301 Greenwich Village/Financial District	4.3%	3.3%
Manhattan	302 Lower East Side/Chinatown	5.7%	6.5%
Manhattan	303 Chelsea/Clinton/Midtown	3.3%	5.1%
Manhattan	304 Stuyvesant Town/Turtle-Bay	3.8%	*1.3%*
Manhattan	305 Upper West Side	3.4%	2.8%
Manhattan	306 Upper East Side	1.9%	*1.1%*
Manhattan	307 Morningside Heights/Hamilton Heights	*1.5%*	*1.8%*
Manhattan	308 Central Harlem	*0.2%*	*1.0%*
Manhattan	309 East Harlem	*2.3%*	*1.0%*
Manhattan	310 Washington Heights/Inwood	5.6%	3.7%
Queens	401 Astoria	3.6%	*2.0%*
Queens	402 Sunnyside/Woodside	5.8%	8.5%
Queens	403 Jackson Heights	4.6%	10.5%
Queens	404 Elmhurst/Corona	8.4%	9.0%
Queens	405 Middle Village/Ridgewood	*0.6%*	*1.0%*
Queens	406 Rego Park/Forest Hills	3.6%	*1.3%*
Queens	407 Flushing/Whitestone	2.8%	*2.2%*
Queens	408 Hillcrest/Fresh Meadows	6.1%	*2.5%*
Queens	409 Kew Gardens/Woodhaven	*4.3%*	4.6%
Queens	410 South Ozone Park/Howard Beach	*0.5%*	*2.0%*
Queens	411 Bayside/Little Neck	*1.4%*	*1.1%*
Queens	412 Jamaica	*1.7%*	*1.8%*
Queens	413 Queens Village	*0.8%*	*1.3%*
Queens	414 Rockaways	*3.9%*	*3.1%*
Staten Island	501 North Shore	*1.0%*	*1.6%*
Staten Island	502 Mid-Island	*1.0%*	*1.7%*
Staten Island	503 South Shore	*0.4%*	*1.1%*
Total	**New York City**	**3.0%**	**3.0%**

Source: New York City Housing and Vacancy Survey

Note: Numbers in italics indicate that the data finding may be unreliable and numbers should be treated with caution since they are based on a small number of observations.

Map 8-7
Percent Severely Crowded Households (More Than 1.5 Persons Per Room) in New York City Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey

Chapter 9. Land Use

This chapter presents data on land and lot usage in New York City's community districts. This information is derived from New York City's 2004 Real Property Assessment Data file. Not all of the land area in New York is contained within lots: large parks, airports, streets, sidewalks, and bodies of water are excluded. A small percentage of lots are not assigned to any of New York's 59 community districts; these lots are excluded.

There are approximately 5.6 billion square feet of lot area in New York City's community districts. Queens has the largest share of this lot area, 32.7%. Brooklyn has another 23.5% of total lot area, followed by Staten Island with 21.8%, the Bronx with 14.4%, and Manhattan with 7.6% (Borough Table 9-1).

Lots in New York City are assigned to one of three basic zoning districts: residential, com-

Borough Table 9-1 Land Use Zoning of Lots in the Five Boroughs, 2003 and 2004

		Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Buildable Land Area (millions of square feet)							
Residential:	**2003**	652.6	1,072.2	278.6	1,636.8	948.8	4,589.0
	2004	654.0	1,072.4	279.3	1,638.1	948.4	4,592.1
Commercial:	**2003**	58.8	42.0	91.3	41.0	29.5	262.7
	2004	58.6	40.7	92.0	40.6	29.1	261.0
Manufacturing:	**2003**	95.5	200.8	49.9	157.2	250.2	753.6
	2004	95.2	200.6	49.7	157.2	249.1	751.8
Total:	**2003**	808.2	1,322.3	425.5	1,842.0	1,229.9	5,627.8
	2004	809.1	1,321.5	427.2	1,843.0	1,227.9	5,628.7
Percent of Total Land:	**2003**	14.4%	23.5%	7.6%	32.7%	21.9%	100.0%
	2004	14.4%	23.5%	7.6%	32.7%	21.8%	100.0%
Buildable Land Area (percent)							
Residential:	**2003**	80.9%	81.5%	66.4%	89.2%	77.2%	81.9%
	2004	81.0%	81.6%	66.3%	89.2%	77.3%	81.9%
Commercial:	**2003**	7.3%	3.2%	21.8%	2.2%	2.4%	4.7%
	2004	7.2%	3.1%	21.9%	2.2%	2.4%	4.7%
Manufacturing:	**2003**	11.8%	15.3%	11.9%	8.6%	20.4%	13.4%
	2004	11.8%	15.3%	11.8%	8.6%	20.3%	13.4%

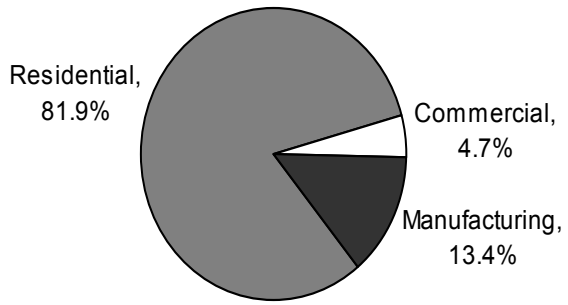
Source: Real Property Assessment Data

Borough Table 9-2 Vacant Lot Area in the Five Boroughs, 2003 and 2004

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Buildable Land Area (millions of square feet)						
2003	35.2	66.8	10.2	84.0	221.5	417.7
2004	34.8	65.3	10.0	82.5	219.9	412.4
Buildable Land Area (percent)						
2003	4.4%	5.1%	2.4%	4.6%	18.0%	7.5%
2004	4.3%	5.0%	2.4%	4.5%	17.9%	7.4%

Source: Real Property Assessment Data

Chart 9-1 Land Use Zoning of Lots in New York City, 2004



Source: Real Property Assessment Data

mercial, or manufacturing. Each of these categories is further subdivided according to intensity of use, allowable building bulk, residential density, and/or other characteristics. Only the basic classification is provided here. The majority of New York's lots, 81.9%, are in residential districts, another 13.4% are zoned for manufacturing, and 4.7% of lots are zoned for commercial use. This mix varies somewhat by borough. Queens is overwhelmingly residential, with only 2.2% of lot area zoned commercial and 8.6% zoned for manufacturing. Staten Island has the largest share of lot area zoned for manufacturing, 20.3%. Not surprisingly, the largest share of lot area zoned for commerce is found in Manhattan (21.9%) (Borough Table 9-1). These percentages have changed only slightly since 2003.

The Real Property Assessment Data file also provides information on vacant lots. In 2004, 7.4% of the lot area in New York City was classified as vacant. This area amounts to over 412 million square feet of space. By far, Staten Island has the largest share of vacant lots, 17.9%, as well as the greatest area of vacant lot space, 219.9 million square feet. Brooklyn has 5.0% vacant lot area, Queens has 4.5%, and the Bronx has 4.3% vacant lot area. Manhattan has the least vacant lot area, only 2.4% (Borough Table 9-2). The percent of vacant lot area has decreased slightly, by 0.1% since 2003.

Among community districts, Tottenville/Great Kills in southern Staten Island has the most vacant lot area—105.9 million square feet—accounting for almost half the vacant lot area in Staten Island. The South Beach/Willowbrook section of Staten Island has another 76.7 million square feet, and St. George/Stapleton in northern Staten Island has 37.4 million square feet. Sizable vacant lot area is also found in the Rockaway/Broad Channel community district in Queens (31.9 mil-

lion sq. ft.) and in East New York/Starrett City in Brooklyn (20.0 million sq. ft.).

The five community districts with the lowest proportion of vacant land are all located in Manhattan. Together, these five districts include less than half a million square feet of vacant land. These areas are Stuyvesant Town/Turtle Bay, the Upper East Side, Midtown, the Financial District and Greenwich Village/Soho (Exhibit 9-1).

Exhibit 9-1 Highest and Lowest Vacant Lot Area (millions of square feet), 2004

Highest:		
Staten Island	Tottenville/Great Kills	105.9
Staten Island	South Beach/Willowbrook	76.6
Staten Island	St. George/Stapleton	37.4
Queens	Rockaway/Broad Channel	31.9
Brooklyn	East New York/Starrett City	20.0
Lowest:		
Manhattan	Stuyvesant Town/Turtle Bay	0.1
Manhattan	Upper East Side	0.1
Manhattan	Midtown	0.1
Manhattan	Financial District	0.2
Manhattan	Greenwich Village/Soho	0.2

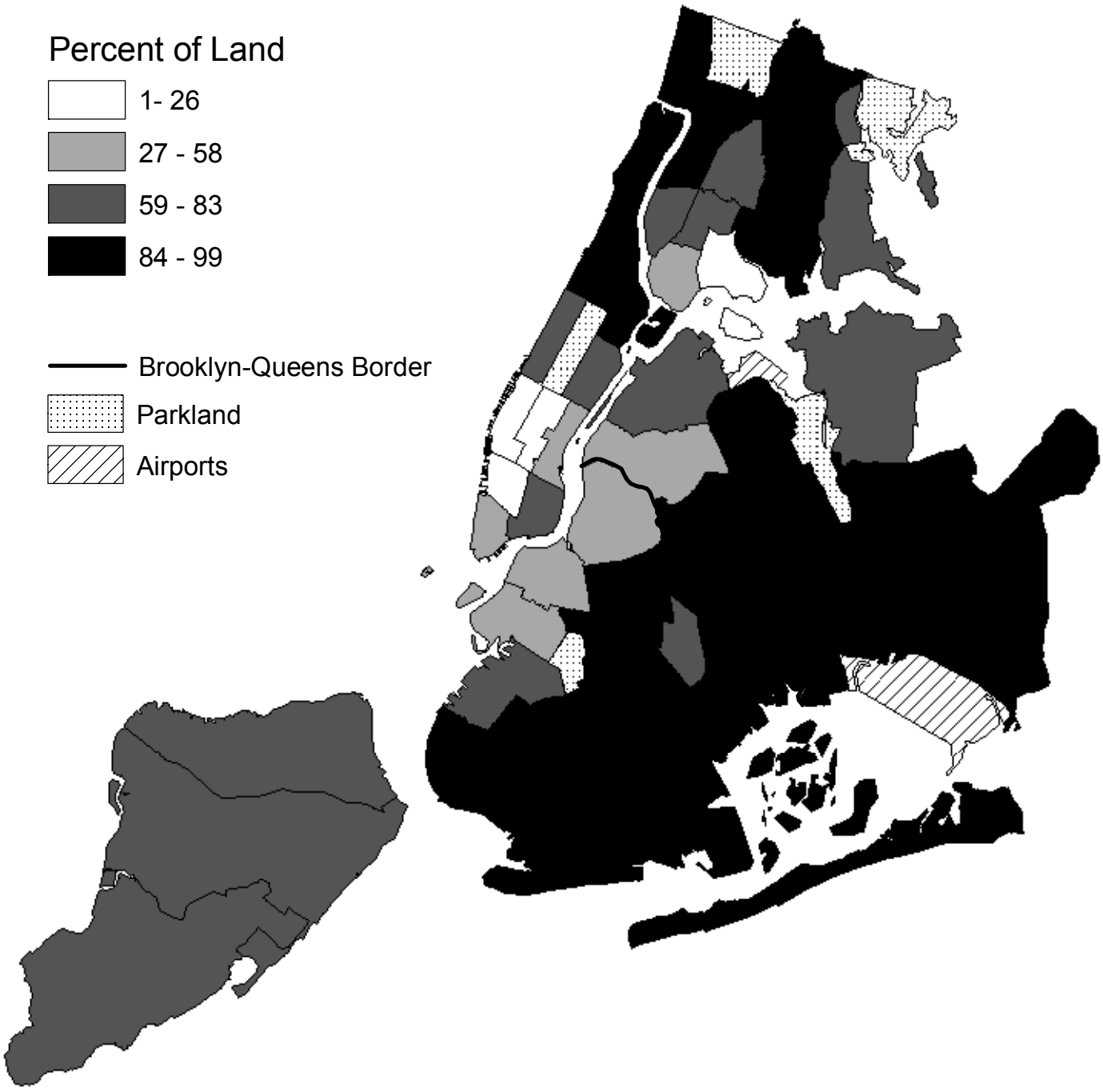
Source: Real Property Assessment Data

Neighborhood Table 9-1
Lots Zoned Residential in New York City
Community Districts, 2004

Borough	Community District	Buildable Land Area (millions of sq. ft.)	Percent of Land
Bronx	101 Mott Haven/Melrose	21.1	37.0%
Bronx	102 Hunts Point/Longwood	11.9	23.6%
Bronx	103 Morrisania/Crotona	24.5	79.9%
Bronx	104 Highbridge/Concourse	27.7	79.7%
Bronx	105 Fordham/University Heights	21.1	86.6%
Bronx	106 Belmont/East Tremont	22.1	82.5%
Bronx	107 Kingsbridge Hghts/Bedford	30.3	93.4%
Bronx	108 Riverdale/Fieldston	73.6	98.1%
Bronx	109 Parkchester/Soundview	72.9	86.3%
Bronx	110 Throgs Neck/Co-op City	104.2	79.1%
Bronx	111 Morris Park/Bronxdale	55.3	89.8%
Bronx	112 Williamsbridge/Baychester	189.4	95.4%
Brooklyn	201 Greenpoint/Williamsburg	36.6	41.4%
Brooklyn	202 Fort Greene/Brooklyn Heights	31.8	54.5%
Brooklyn	203 Bedford Stuyvesant	48.5	89.8%
Brooklyn	204 Bushwick	36.3	87.7%
Brooklyn	205 East New York/Starrett City	109.1	87.9%
Brooklyn	206 Park Slope/Carroll Gardens	33.7	50.9%
Brooklyn	207 Sunset Park	49.6	58.6%
Brooklyn	208 Crown Heights	27.5	90.1%
Brooklyn	209 South Crown Heights/Prospect	31.5	96.5%
Brooklyn	210 Bay Ridge/Dyker Heights	81.6	96.9%
Brooklyn	211 Bensonhurst	61.1	88.4%
Brooklyn	212 Borough Park	59.4	90.7%
Brooklyn	213 Coney Island	64.6	89.6%
Brooklyn	214 Flatbush/Midwood	50.5	92.8%
Brooklyn	215 Sheepshead Bay	83.8	94.0%
Brooklyn	216 Brownsville	27.8	83.2%
Brooklyn	217 East Flatbush	54.8	90.7%
Brooklyn	218 Flatlands/Canarsie	184.0	89.8%
Manhattan	301 Financial District	11.4	38.0%
Manhattan	302 Greenwich Village/Soho	7.2	26.4%
Manhattan	303 Lower East Side/Chinatown	23.6	70.5%
Manhattan	304 Clinton/Chelsea	9.0	24.6%
Manhattan	305 Midtown	0.4	1.5%
Manhattan	306 Stuyvesant Town/Turtle Bay	14.1	57.0%
Manhattan	307 Upper West Side	32.1	82.9%
Manhattan	308 Upper East Side	29.9	76.1%
Manhattan	309 Morningside Heights/Hamilton	24.2	90.7%
Manhattan	310 Central Harlem	24.6	92.8%
Manhattan	311 East Harlem	49.3	93.5%
Manhattan	312 Washington Heights/Inwood	53.4	92.1%
Queens	401 Astoria	64.9	74.1%
Queens	402 Woodside/Sunnyside	40.3	47.7%
Queens	403 Jackson Heights	48.4	92.6%
Queens	404 Elmhurst/Corona	37.8	92.9%
Queens	405 Ridgewood/Maspeth	141.1	86.0%
Queens	406 Rego Park/Forest Hills	47.5	93.1%
Queens	407 Flushing/Whitestone	194.1	82.8%
Queens	408 Hillcrest/Fresh Meadows	135.3	99.0%
Queens	409 Ozone Park/Woodhaven	74.7	92.1%
Queens	410 S. Ozone Park/Howard Beach	107.4	90.0%
Queens	411 Bayside/Little Neck	177.8	99.4%
Queens	412 Jamaica/Hollis	160.3	90.7%
Queens	413 Queens Village	224.7	95.5%
Queens	414 Rockaway/Broad Channel	183.7	95.0%
Staten Island	501 St. George/Stapleton	225.0	74.2%
Staten Island	502 S. Beach/Willowbrook	356.3	78.7%
Staten Island	503 Tottenville/Great Kills	367.0	78.1%
Total	**New York City**	**4,592.1**	**81.9%**

Source: Real Property Assessment Data

Map 9-1
Percent of Lot Area Zoned Residential in New York City Community Districts, 2004



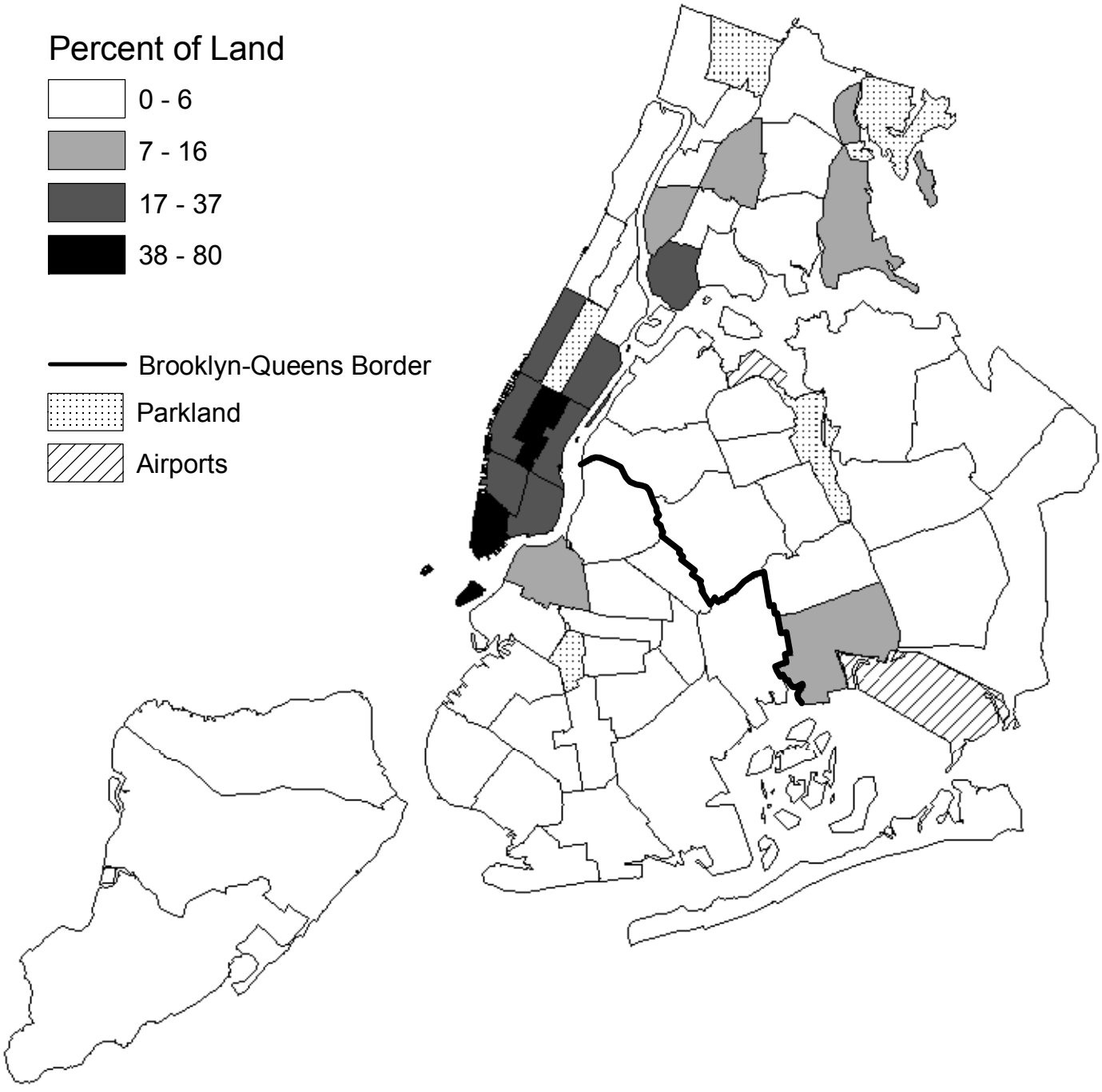
Source: Real Property Assessment Data

Neighborhood Table 9-2
Lots Zoned Commercial in New York City
Community Districts, 2004

Borough	Community District	Buildable Land Area (millions of sq. ft.)	Percent of Land
Bronx	101 Mott Haven/Melrose	19.5	34.2%
Bronx	102 Hunts Point/Longwood	2.0	4.0%
Bronx	103 Morrisania/Crotona	1.3	4.2%
Bronx	104 Highbridge/Concourse	3.1	9.0%
Bronx	105 Fordham/University Heights	1.5	6.2%
Bronx	106 Belmont/East Tremont	2.3	8.5%
Bronx	107 Kingsbridge Hghts/Bedford	1.7	5.3%
Bronx	108 Riverdale/Fieldston	0.3	0.4%
Bronx	109 Parkchester/Soundview	4.1	4.8%
Bronx	110 Throgs Neck/Co-op City	19.4	14.7%
Bronx	111 Morris Park/Bronxdale	1.6	2.6%
Bronx	112 Williamsbridge/Baychester	1.7	0.9%
Brooklyn	201 Greenpoint/Williamsburg	3.8	4.2%
Brooklyn	202 Fort Greene/Brooklyn Heights	5.8	9.9%
Brooklyn	203 Bedford Stuyvesant	1.0	1.9%
Brooklyn	204 Bushwick	1.1	2.6%
Brooklyn	205 East New York/Starrett City	2.8	2.2%
Brooklyn	206 Park Slope/Carroll Gardens	0.5	0.8%
Brooklyn	207 Sunset Park	0.7	0.9%
Brooklyn	208 Crown Heights	0.7	2.3%
Brooklyn	209 South Crown Heights/Prospect	0.8	2.4%
Brooklyn	210 Bay Ridge/Dyker Heights	0.8	1.0%
Brooklyn	211 Bensonhurst	1.9	2.7%
Brooklyn	212 Borough Park	1.6	2.4%
Brooklyn	213 Coney Island	4.5	6.2%
Brooklyn	214 Flatbush/Midwood	2.7	5.0%
Brooklyn	215 Sheepshead Bay	4.7	5.2%
Brooklyn	216 Brownsville	1.6	4.8%
Brooklyn	217 East Flatbush	2.0	3.2%
Brooklyn	218 Flatlands/Canarsie	3.8	1.8%
Manhattan	301 Financial District	15.3	50.8%
Manhattan	302 Greenwich Village/Soho	7.4	27.2%
Manhattan	303 Lower East Side/Chinatown	9.5	28.5%
Manhattan	304 Clinton/Chelsea	7.8	21.4%
Manhattan	305 Midtown	21.5	79.9%
Manhattan	306 Stuyvesant Town/Turtle Bay	9.3	37.4%
Manhattan	307 Upper West Side	6.4	16.6%
Manhattan	308 Upper East Side	8.6	22.0%
Manhattan	309 Morningside Heights/Hamilton	0.2	0.6%
Manhattan	310 Central Harlem	1.7	6.4%
Manhattan	311 East Harlem	1.4	2.6%
Manhattan	312 Washington Heights/Inwood	2.9	5.0%
Queens	401 Astoria	1.2	1.4%
Queens	402 Woodside/Sunnyside	1.1	1.3%
Queens	403 Jackson Heights	1.8	3.4%
Queens	404 Elmhurst/Corona	1.3	3.1%
Queens	405 Ridgewood/Maspeth	1.2	0.7%
Queens	406 Rego Park/Forest Hills	2.2	4.4%
Queens	407 Flushing/Whitestone	5.2	2.2%
Queens	408 Hillcrest/Fresh Meadows	1.4	1.0%
Queens	409 Ozone Park/Woodhaven	1.6	2.0%
Queens	410 S. Ozone Park/Howard Beach	10.2	8.5%
Queens	411 Bayside/Little Neck	0.7	0.4%
Queens	412 Jamaica/Hollis	6.1	3.4%
Queens	413 Queens Village	2.4	1.0%
Queens	414 Rockaway/Broad Channel	4.3	2.2%
Staten Island	501 St. George/Stapleton	10.3	3.4%
Staten Island	502 S. Beach/Willowbrook	12.0	2.7%
Staten Island	503 Tottenville/Great Kills	6.8	1.4%
Total	**New York City**	**261.0**	**4.7%**

Source: Real Property Assessment Data

Map 9-2
Percent of Lot Area Zoned Commercial in New York City Community Districts, 2004



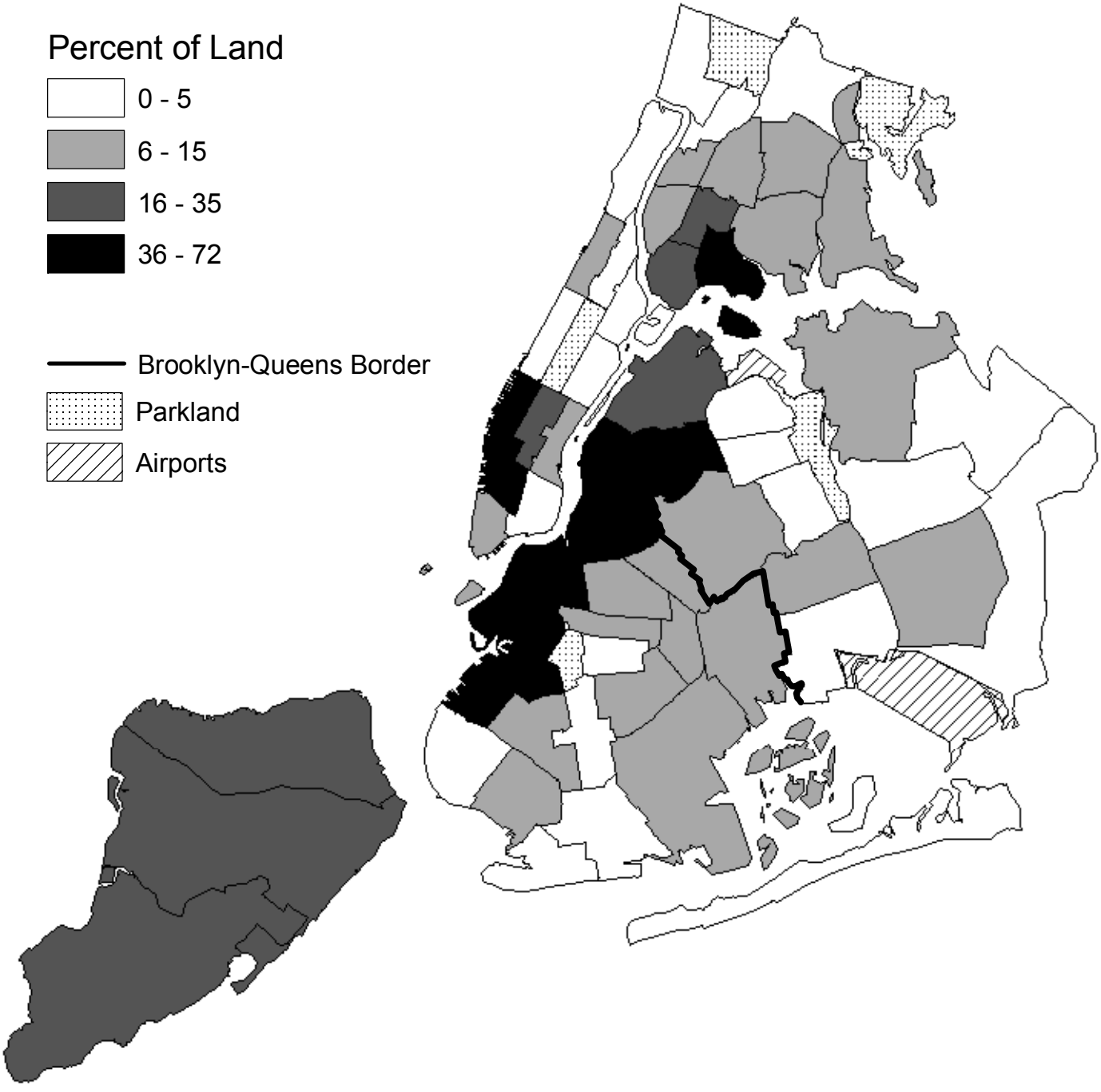
Source: Real Property Assessment Data

Neighborhood Table 9-3
Lots Zoned Manufacturing in New York City
Community Districts, 2004

Borough	Community District	Buildable Land Area (millions of sq. ft.)	Percent of Land
Bronx	101 Mott Haven/Melrose	16.5	28.8%
Bronx	102 Hunts Point/Longwood	36.5	72.4%
Bronx	103 Morrisania/Crotona	4.9	15.9%
Bronx	104 Highbridge/Concourse	3.9	11.3%
Bronx	105 Fordham/University Heights	1.8	7.2%
Bronx	106 Belmont/East Tremont	2.4	9.0%
Bronx	107 Kingsbridge Hghts/Bedford	0.4	1.3%
Bronx	108 Riverdale/Fieldston	1.1	1.5%
Bronx	109 Parkchester/Soundview	7.5	8.9%
Bronx	110 Throgs Neck/Co-op City	8.1	6.2%
Bronx	111 Morris Park/Bronxdale	4.7	7.6%
Bronx	112 Williamsbridge/Baychester	7.5	3.8%
Brooklyn	201 Greenpoint/Williamsburg	48.1	54.4%
Brooklyn	202 Fort Greene/Brooklyn Heights	20.7	35.5%
Brooklyn	203 Bedford Stuyvesant	4.4	8.2%
Brooklyn	204 Bushwick	4.0	9.7%
Brooklyn	205 East New York/Starrett City	12.2	9.8%
Brooklyn	206 Park Slope/Carroll Gardens	31.9	48.3%
Brooklyn	207 Sunset Park	34.3	40.5%
Brooklyn	208 Crown Heights	2.3	7.6%
Brooklyn	209 South Crown Heights/Prospect	0.3	1.1%
Brooklyn	210 Bay Ridge/Dyker Heights	1.8	2.1%
Brooklyn	211 Bensonhurst	6.1	8.8%
Brooklyn	212 Borough Park	4.5	6.9%
Brooklyn	213 Coney Island	3.0	4.2%
Brooklyn	214 Flatbush/Midwood	1.2	2.2%
Brooklyn	215 Sheepshead Bay	0.7	0.7%
Brooklyn	216 Brownsville	4.0	12.0%
Brooklyn	217 East Flatbush	3.7	6.1%
Brooklyn	218 Flatlands/Canarsie	17.2	8.4%
Manhattan	301 Financial District	3.4	11.2%
Manhattan	302 Greenwich Village/Soho	12.7	46.3%
Manhattan	303 Lower East Side/Chinatown	0.3	1.0%
Manhattan	304 Clinton/Chelsea	19.7	53.9%
Manhattan	305 Midtown	5.0	18.6%
Manhattan	306 Stuyvesant Town/Turtle Bay	1.4	5.6%
Manhattan	307 Upper West Side	0.2	0.5%
Manhattan	308 Upper East Side	0.8	1.9%
Manhattan	309 Morningside Heights/Hamilton	2.3	8.7%
Manhattan	310 Central Harlem	0.2	0.8%
Manhattan	311 East Harlem	2.1	3.9%
Manhattan	312 Washington Heights/Inwood	1.7	2.9%
Queens	401 Astoria	21.5	24.5%
Queens	402 Woodside/Sunnyside	43.1	51.0%
Queens	403 Jackson Heights	2.1	4.0%
Queens	404 Elmhurst/Corona	1.6	4.0%
Queens	405 Ridgewood/Maspeth	21.8	13.3%
Queens	406 Rego Park/Forest Hills	1.3	2.5%
Queens	407 Flushing/Whitestone	35.1	15.0%
Queens	408 Hillcrest/Fresh Meadows	0.0	0.0%
Queens	409 Ozone Park/Woodhaven	4.8	5.9%
Queens	410 S. Ozone Park/Howard Beach	1.7	1.4%
Queens	411 Bayside/Little Neck	0.3	0.2%
Queens	412 Jamaica/Hollis	10.5	5.9%
Queens	413 Queens Village	8.1	3.5%
Queens	414 Rockaway/Broad Channel	5.3	2.8%
Staten Island	501 St. George/Stapleton	68.1	22.5%
Staten Island	502 S. Beach/Willowbrook	84.6	18.7%
Staten Island	503 Tottenville/Great Kills	96.4	20.5%
Total	**New York City**	**751.8**	**13.4%**

Source: Real Property Assessment Data

Map 9-3
Percent of Lot Area Zoned Manufacturing in New York City Community Districts, 2004



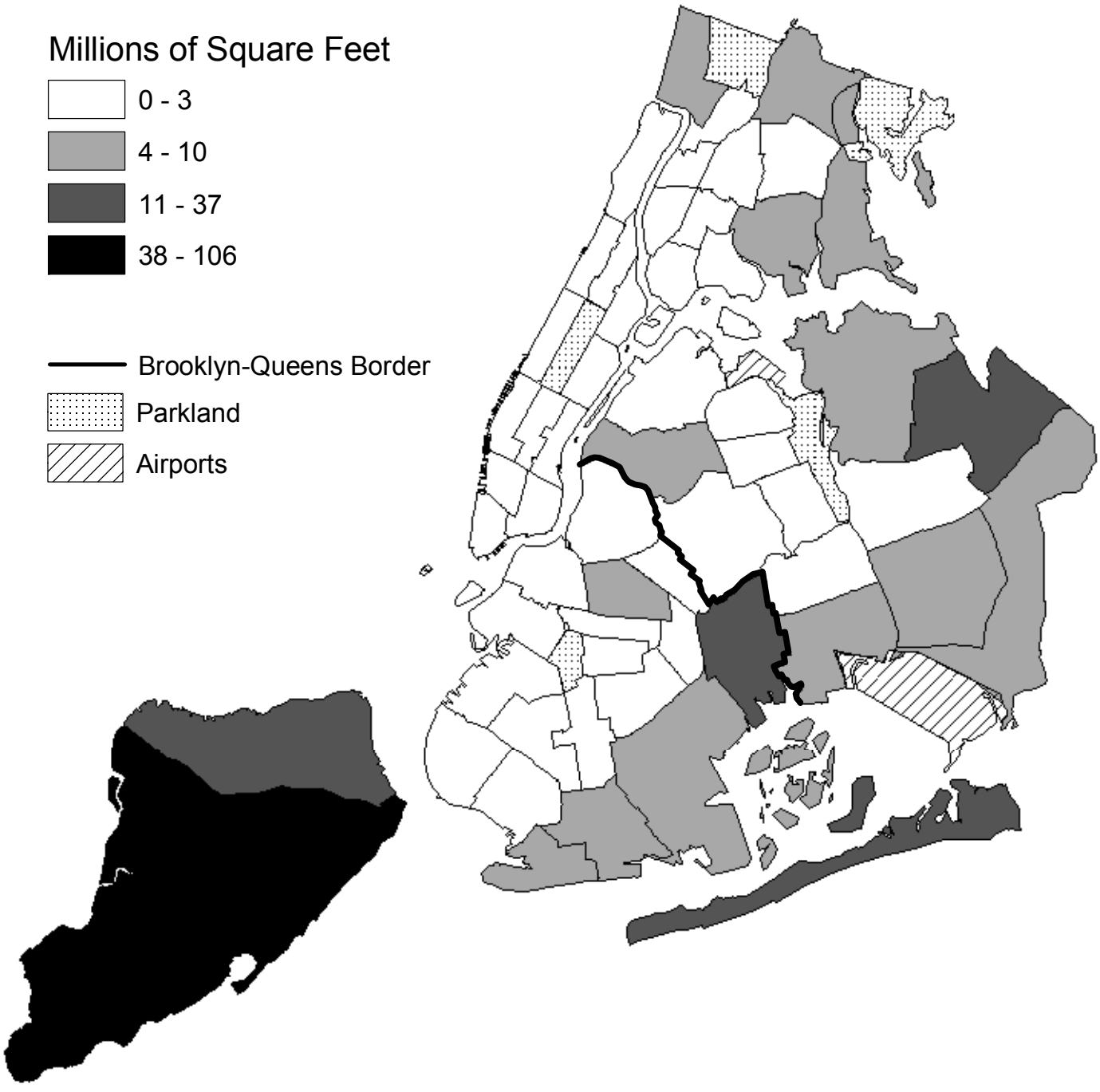
Source: Real Property Assessment Data

Neighborhood Table 9-4
Vacant Lots in New York City
Community Districts, 2004

Borough	Community District	Buildable Land Area (millions of sq. ft.)	Percent of Land
Bronx	101 Mott Haven/Melrose	1.7	3.0%
Bronx	102 Hunts Point/Longwood	2.7	5.3%
Bronx	103 Morrisania/Crotona	2.0	6.6%
Bronx	104 Highbridge/Concourse	1.7	4.8%
Bronx	105 Fordham/University Heights	1.0	4.1%
Bronx	106 Belmont/East Tremont	1.6	5.9%
Bronx	107 Kingsbridge Hghts/Bedford	1.2	3.8%
Bronx	108 Riverdale/Fieldston	3.5	4.7%
Bronx	109 Parkchester/Soundview	6.0	7.1%
Bronx	110 Throgs Neck/Co-op City	7.6	5.7%
Bronx	111 Morris Park/Bronxdale	1.3	2.1%
Bronx	112 Williamsbridge/Baychester	4.5	2.3%
Brooklyn	201 Greenpoint/Williamsburg	3.5	4.0%
Brooklyn	202 Fort Greene/Brooklyn Heights	1.3	2.1%
Brooklyn	203 Bedford Stuyvesant	4.8	9.0%
Brooklyn	204 Bushwick	2.9	7.0%
Brooklyn	205 East New York/Starrett City	20.0	16.1%
Brooklyn	206 Park Slope/Carroll Gardens	1.2	1.8%
Brooklyn	207 Sunset Park	0.7	0.8%
Brooklyn	208 Crown Heights	1.4	4.6%
Brooklyn	209 South Crown Heights/Prospect	0.5	1.6%
Brooklyn	210 Bay Ridge/Dyker Heights	0.2	0.3%
Brooklyn	211 Bensonhurst	1.0	1.4%
Brooklyn	212 Borough Park	0.8	1.3%
Brooklyn	213 Coney Island	8.2	11.3%
Brooklyn	214 Flatbush/Midwood	0.7	1.3%
Brooklyn	215 Sheepshead Bay	5.7	6.4%
Brooklyn	216 Brownsville	3.1	9.2%
Brooklyn	217 East Flatbush	1.1	1.8%
Brooklyn	218 Flatlands/Canarsie	8.2	4.0%
Manhattan	301 Financial District	0.2	0.5%
Manhattan	302 Greenwich Village/Soho	0.2	0.7%
Manhattan	303 Lower East Side/Chinatown	0.4	1.1%
Manhattan	304 Clinton/Chelsea	0.9	2.3%
Manhattan	305 Midtown	0.1	0.5%
Manhattan	306 Stuyvesant Town/Turtle Bay	0.1	0.5%
Manhattan	307 Upper West Side	2.2	5.7%
Manhattan	308 Upper East Side	0.1	0.3%
Manhattan	309 Morningside Heights/Hamilton	0.5	2.0%
Manhattan	310 Central Harlem	1.2	4.7%
Manhattan	311 East Harlem	1.5	2.9%
Manhattan	312 Washington Heights/Inwood	2.6	4.4%
Queens	401 Astoria	1.7	2.0%
Queens	402 Woodside/Sunnyside	5.2	6.1%
Queens	403 Jackson Heights	0.9	1.8%
Queens	404 Elmhurst/Corona	0.7	1.6%
Queens	405 Ridgewood/Maspeth	1.9	1.2%
Queens	406 Rego Park/Forest Hills	0.5	1.0%
Queens	407 Flushing/Whitestone	8.2	3.5%
Queens	408 Hillcrest/Fresh Meadows	1.2	0.9%
Queens	409 Ozone Park/Woodhaven	1.4	1.7%
Queens	410 S. Ozone Park/Howard Beach	7.1	6.0%
Queens	411 Bayside/Little Neck	10.8	6.1%
Queens	412 Jamaica/Hollis	6.0	3.4%
Queens	413 Queens Village	4.9	2.1%
Queens	414 Rockaway/Broad Channel	31.9	16.5%
Staten Island	501 St. George/Stapleton	37.4	12.3%
Staten Island	502 S. Beach/Willowbrook	76.6	16.9%
Staten Island	503 Tottenville/Great Kills	105.9	22.5%
Total	**New York City**	**412.4**	**7.5%**

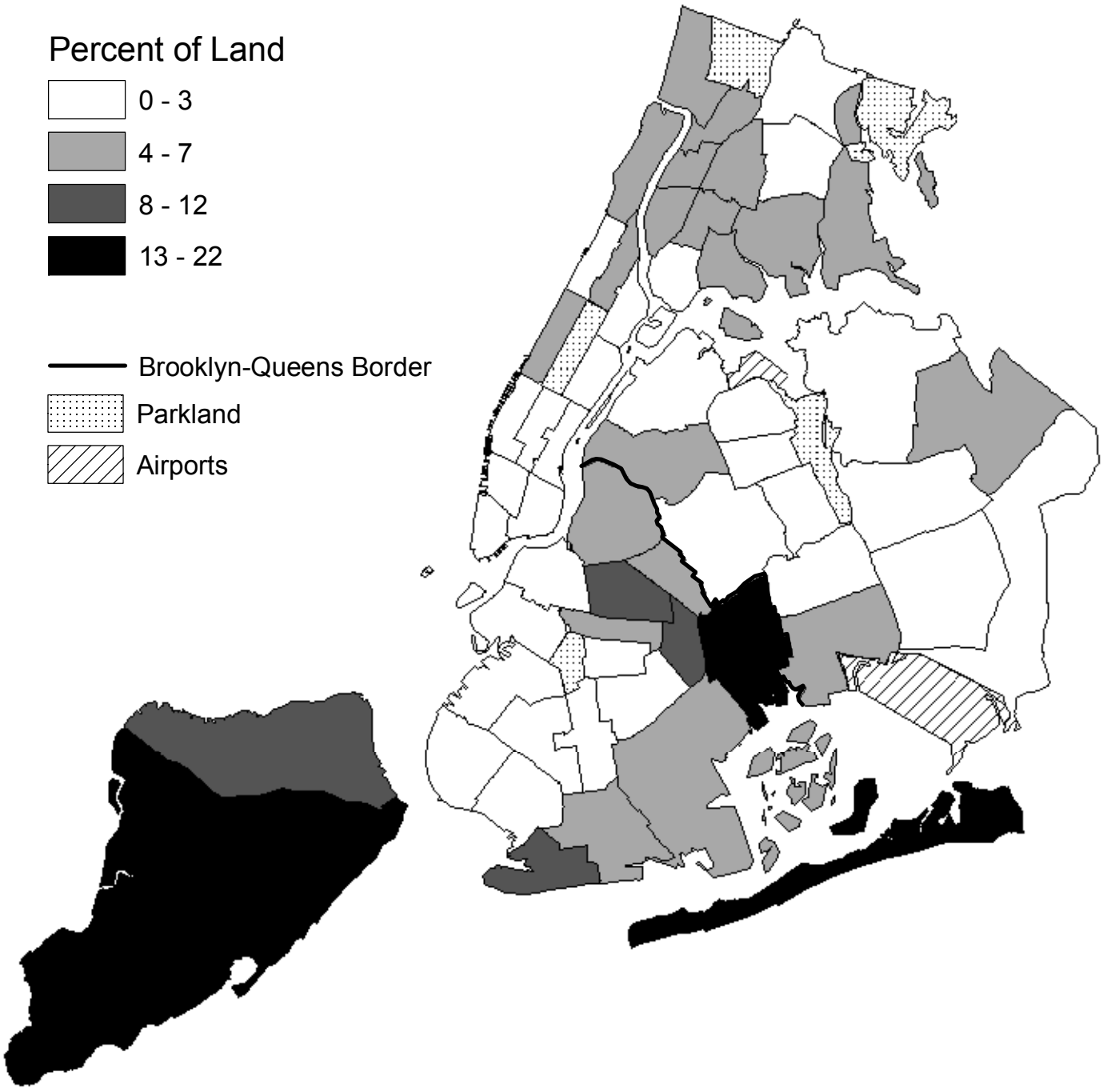
Source: Real Property Assessment Data

Map 9-4
Vacant Lot Area
in New York City Community Districts, 2004



Source: Real Property Assessment Data

Map 9-5
Vacant Lots in New York City Community Districts, 2004



Source: Real Property Assessment Data

Chapter 10. Population*

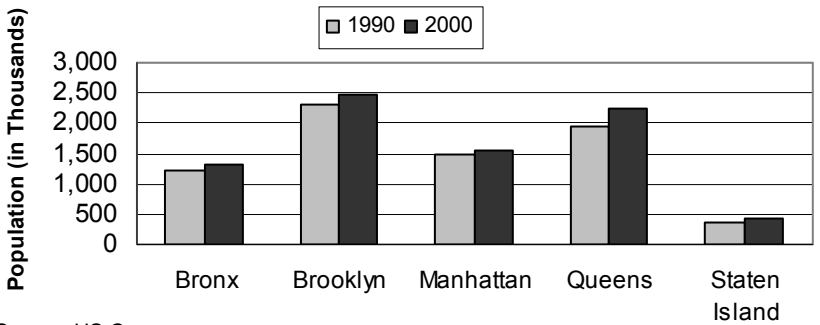
In 2000, New York City's population exceeded 8 million people for the first time in its history, according to data from the United States Census. Using unadjusted Census counts, this represents an increase of 685,714 people, or 9.4%, since 1990 (Borough Table 10-1). This high growth rate is a result of both a real increase in the city's population, as well as improved census coverage. While the Census population count in 1990 was 7,322,564, city planners estimated that the city's actual population at the time was closer to 7.7 million. In an effort to reduce the undercount, the City of New York provided the Census Bureau with updated address information for use in the 2000 Census.[1] Using the adjusted 1990 population count (7.7 million), yields a smaller but still substantial population growth of approximately 4 percent. Factors that contributed to this real population increase over the decade include migration from outside and inside the U.S., retention of existing population, and natural population growth (births minus deaths).

Chart 10-2 illustrates that Brooklyn has the greatest share of New York City's population — nearly 2.5 million people, or 30%. Queens has another 2.2 million people, or 28%. Manhattan has 1.5 million residents (19%), the Bronx has 1.3 million (17%), and Staten Island has 0.4 million people (6%).

In percentage terms, Staten Island's population grew the most — 17.1% from 1990 to 2000, adding 64,751 people. In terms of absolute numbers, Queens experienced the greatest growth — 276,258 people (14.1%). The Bronx grew by 130,512 people (10.9%), Brooklyn by 164,662 people (7.2%), and Manhattan grew by 49,531 people (3.3%) from 1990 to 2000 (Borough Table 10-1).

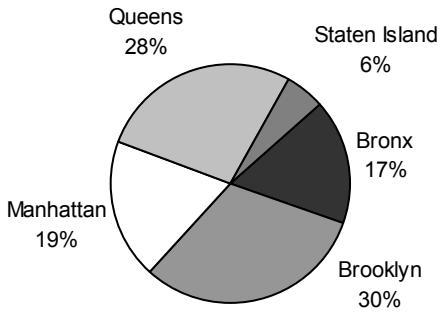
The New York City

Chart 10-1 Population in the Five Boroughs, 1990 and 2000



Source: US Census

Chart 10-2 Population in the Five Boroughs, 2000



Source: US Census

Borough Table 10-1 Total Population, 1990 and 2000

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Total Population						
1990	1,197,178	2,300,664	1,479,844	1,965,901	378,977	7,322,564
2000	1,327,690	2,465,326	1,529,375	2,242,159	443,728	8,008,278
Change	130,512	164,662	49,531	276,258	64,751	685,714
Percent Change	10.9%	7.2%	3.3%	14.1%	17.1%	9.4%
Avg. Annual % Change	1.0%	0.7%	0.3%	1.3%	1.6%	0.9%

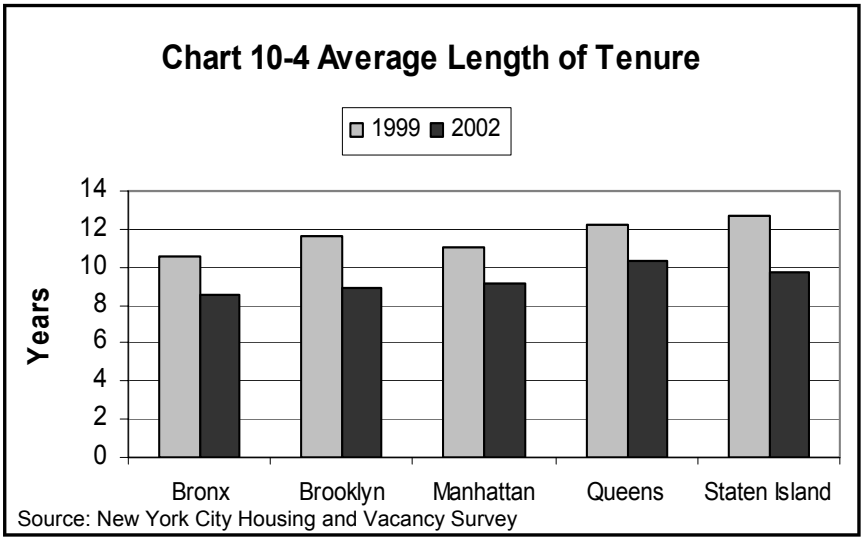
Source: US Census

**This chapter does not contain any new data compared to the previous edition of the report.*

[1]This updated information includes over 370,000 addresses that were missed during or added after the 1990 Census was completed.

Borough Table 10-2 Number of Households, 1999 and 2002						
	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Number of Households						
1999	419,040	821,293	727,437	755,737	144,907	2,868,415
2002	462,878	879,557	720,071	783,735	159,078	3,005,318

Source: New York City Housing and Vacancy Survey



Source: New York City Housing and Vacancy Survey

Housing and Vacancy Survey (HVS)[2] provides information on households. The HVS defines a household as a person or group of persons who occupy a housing unit. A housing unit, in turn, is a house, apartment, mobile home, group of rooms, or single room occupied as separate living quarters. Borough Table 10-2 reports that the number of households in New York City was over 3 million in 2002. Brooklyn possessed the greatest number of households in 2002 (879,557), followed by Queens (783,735), Manhattan (720,071), the Bronx (462,878), and Staten Island (159,078).

Overall average household size in New York City was 2.45 persons in 2002. There is some significant geographic variation in household size, however. In 2002, households in Manhattan tended to be much smaller (1.84 persons on average) than those in the other four boroughs (all around 2.6 persons). Because the HVS employed a different sampling frame in 2002 from the one it used in 1999, caution should be used when making direct comparisons of household size across years. Nevertheless, the data suggest that the average household sized changed very little between 1999 and 2002. (Borough Table 10-3).

At the sub-borough area level there is even greater variation in household size. Exhibit 10-1 shows that the largest average household sizes are found in Brooklyn's Borough Park (3.09), Queens' South Ozone Park/Howard Beach (3.08) and Kew Gardens/Woodhaven (3.00), Brooklyn's Bushwick (2.97), and Queens' Jackson Heights (2.91). Several of the neighborhoods averaging the most people per household also tend to be comprised of larger numbers of recent immigrants. At

Borough Table 10-3 Household Characteristics, 1999 and 2002						
	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Average Household Size						
1999	2.56	2.60	1.94	2.69	2.75	2.46
2002	2.58	2.64	1.84	2.68	2.65	2.45
Average Length of Tenure						
1999	10.6	11.7	11.0	12.2	12.7	11.6
2002	8.5	8.8	9.2	10.4	9.7	9.3

Source: New York City Housing and Vacancy Survey

[2]Note that all data from the HVS are estimates based on a sample and are subject to potential sampling errors, particularly for small areas and for changes over time. See Data and Methods Section for details.

the other end of the spectrum, the sub-borough areas with the smallest average household size are all found in Manhattan. These areas are Stuyvesant Town/Turtle-Bay (1.53), Chelsea/ Clinton/ Midtown (1.57), Greenwich Village/Financial District (1.65), the Upper East Side (1.68) and the Upper West Side (1.72).

Data on length of tenure (years in current housing unit) also come from the HVS. Average length of tenure in New York City was 9.3 years in 2002. Length of tenure varies somewhat across the five boroughs, and is longest in Queens (10.4 years) and shortest in the Bronx (8.5). With the cautionary remark about the limited comparability of the HVS data across years in mind, the average length of tenure appears to have declined between 1999 and 2002. For the city as a whole, the tenure declined by more than two years. Across boroughs, the tenure declined most (by about three years) in Brooklyn and Staten Island (Borough Table 10-3).

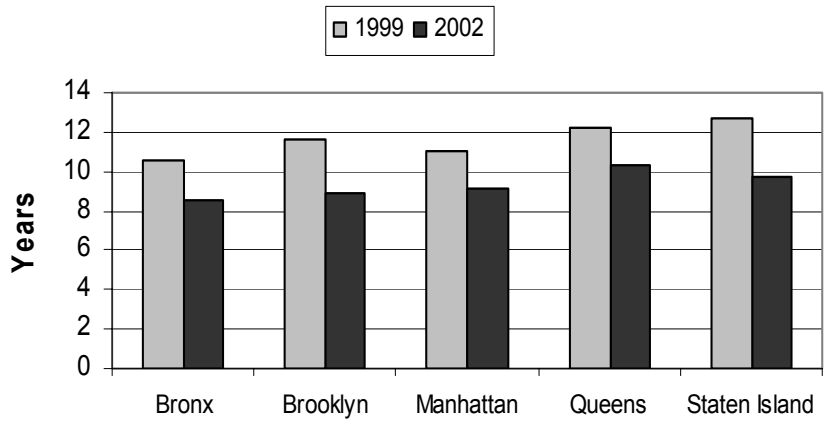
Exhibit 10-2 shows that among sub-borough areas, households tend to have the longest tenure in Throgs Neck/Co-op City in the Bronx (13.1 years on average), Sunnyside/Woodside in Queens (12.4), Staten Island's Mid-Island (12.2), Manhattan's East Harlem (12.0) and Queens Village in Queens (11.9). Length of tenure tends to be shortest in various areas in the Bronx, such as Kingsbridge Heights/ Mosholu (5.2 years on average), University Heights/ Fordham (6.7), and Highbridge/ South Concourse (6.7), and in Brooklyn's Bushwick (6.1). Queens' Kew Gardens/Woodhaven also has a somewhat shorter length of tenure, averaging 6.7 years.

Exhibit 10-1 Highest and Lowest Average Household Size, 2002

Highest:		
Brooklyn	Borough Park	3.09
Queens	South Ozone Park/Howard Beach	3.08
Queens	Kew Gardens/Woodhaven	3.00
Brooklyn	Bushwick	2.97
Queens	Jackson Heights	2.91
Lowest:		
Manhattan	Stuyvesant Town/Turtle-Bay	1.53
Manhattan	Chelsea/Clinton/Midtown	1.57
Manhattan	Greenwich Village/Financial District	1.65
Manhattan	Upper East Side	1.68
Manhattan	Upper West Side	1.72

Source: New York City Housing and Vacancy Survey

Chart 10-4 Average Length of Tenure



Source: New York City Housing and Vacancy Survey

Exhibit 10-2 Highest and Lowest Average Length of Tenure, 2002

Highest:		
Bronx	Throgs Neck/Co-op City	13.1
Queens	Sunnyside/Woodside	12.4
Staten Island	Mid-Island	12.2
Manhattan	East Harlem	12.0
Queens	Queens Village	11.9
Lowest:		
Bronx	Kingsbridge Heights/Mosholu	5.2
Brooklyn	Bushwick	6.1
Bronx	University Heights/Fordham	6.7
Bronx	Highbridge/South Concourse	6.7
Queens	Kew Gardens/Woodhaven	6.7

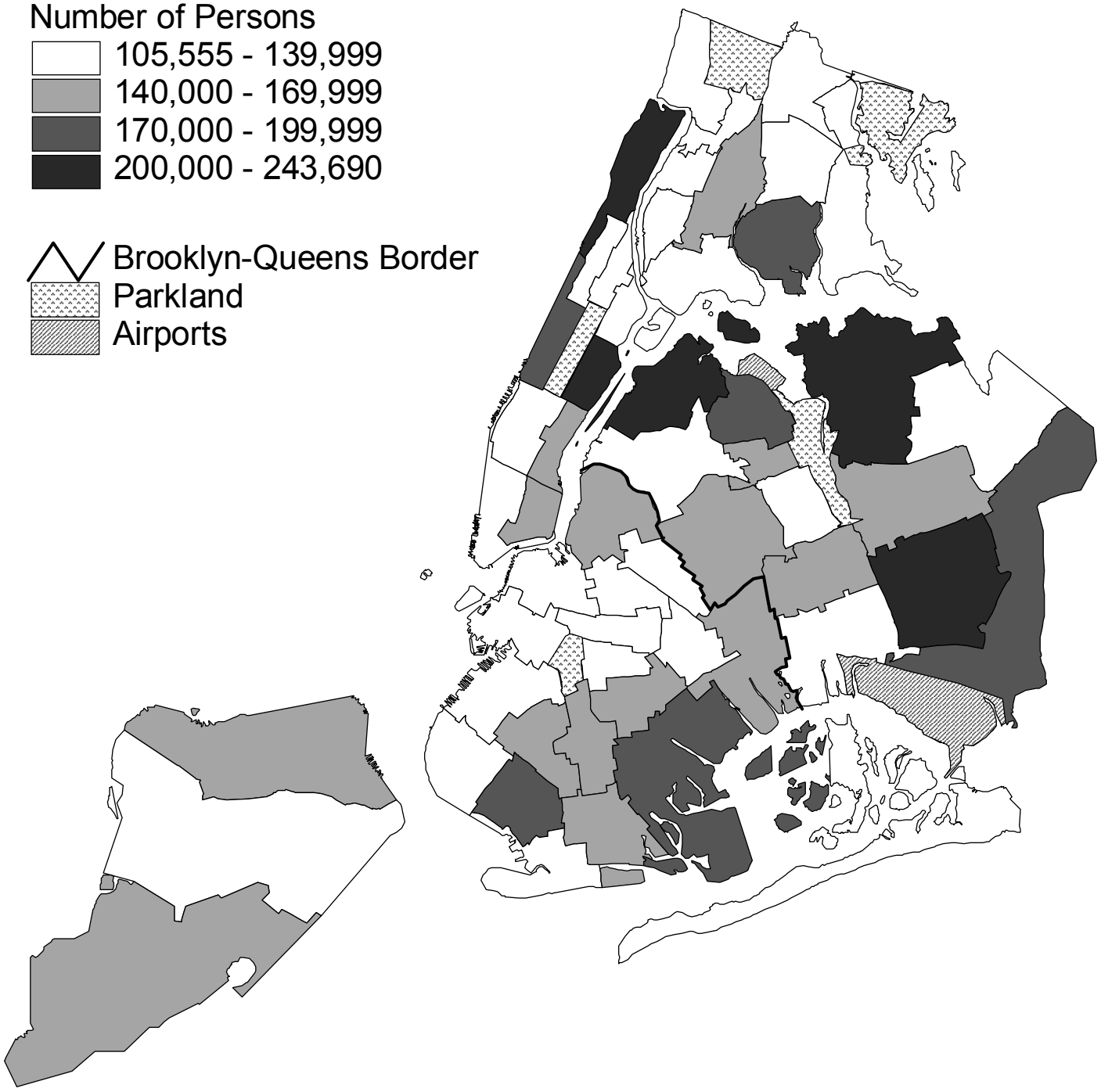
Source: New York City Housing and Vacancy Survey

Neighborhood Table 10-1
Total Population in New York City Sub-borough Areas, 1990 and 2000

Borough	Sub-borough Area	1990 Total Population	2000 Total Population	Change	Percent Change
Bronx	101 Mott Haven/Hunts Point	118,081	130,448	12,367	10.5%
Bronx	102 Morrisania/Belmont	121,928	141,685	19,757	16.2%
Bronx	103 Highbridge/South Concourse	113,713	132,445	18,732	16.5%
Bronx	104 University Heights/Fordham	122,671	133,890	11,219	9.1%
Bronx	105 Kingsbridge Heights/Mosholu	121,080	132,672	11,592	9.6%
Bronx	106 Riverdale/Kingsbridge	107,297	113,003	5,578	5.3%
Bronx	107 Soundview/Parkchester	162,991	175,432	12,441	7.6%
Bronx	108 Throgs Neck/Co-op City	103,136	111,661	8,525	8.3%
Bronx	109 Pelham Parkway	105,991	119,960	13,969	13.2%
Bronx	110 Williamsbridge/Baychester	120,290	136,494	16,204	13.5%
Brooklyn	201 Williamsburg/Greenpoint	134,291	142,098	7,862	5.8%
Brooklyn	202 Brooklyn Heights/Fort Greene	110,980	115,106	4,126	3.7%
Brooklyn	203 Bedford Stuyvesant	113,900	121,054	7,154	6.3%
Brooklyn	204 Bushwick	121,318	120,710	-608	-0.5%
Brooklyn	205 East New York/Starrett City	136,753	146,857	12,020	7.4%
Brooklyn	206 Park Slope/Carroll Gardens	102,478	105,555	3,077	3.0%
Brooklyn	207 Sunset Park	118,694	139,269	20,575	17.3%
Brooklyn	208 North Crown Heights/Prospect Heights	126,696	123,117	-3,579	-2.8%
Brooklyn	209 South Crown Heights	119,868	112,670	-7,198	-6.0%
Brooklyn	210 Bay Ridge	107,726	119,871	12,145	11.3%
Brooklyn	211 Bensonhurst	149,468	171,778	22,310	14.9%
Brooklyn	212 Borough Park	137,257	158,548	21,291	15.5%
Brooklyn	213 Coney Island	110,970	116,138	5,168	4.7%
Brooklyn	214 Flatbush	157,775	166,315	8,540	5.4%
Brooklyn	215 Sheepshead Bay/Gravesend	134,424	149,351	22,564	11.1%
Brooklyn	216 Brownsville/Ocean Hill	114,693	116,790	2,097	1.8%
Brooklyn	217 East Flatbush	140,614	145,263	4,649	3.3%
Brooklyn	218 Flatlands/Canarsie	162,759	194,836	32,077	19.7%
Manhattan	301 Greenwich Village/Financial District	117,862	125,567	7,705	6.5%
Manhattan	302 Lower East Side/Chinatown	163,345	166,379	3,034	1.9%
Manhattan	303 Chelsea/Clinton/Midtown	120,836	122,241	1,405	1.2%
Manhattan	304 Stuyvesant Town/Turtle-Bay	139,915	143,441	10,860	2.5%
Manhattan	305 Upper West Side	194,981	192,213	-2,768	-1.4%
Manhattan	306 Upper East Side	210,970	217,063	6,093	2.9%
Manhattan	307 Morningside Heights/Hamilton Heights	124,430	129,533	5,103	4.1%
Manhattan	308 Central Harlem	100,692	109,091	8,399	8.3%
Manhattan	309 East Harlem	108,654	115,433	6,779	6.2%
Manhattan	310 Washington Heights/Inwood	198,159	208,414	10,383	5.2%
Queens	401 Astoria	183,994	205,469	22,998	11.7%
Queens	402 Sunnyside/Woodside	112,961	130,166	17,205	15.2%
Queens	403 Jackson Heights	136,514	181,370	44,856	32.9%
Queens	404 Elmhurst/Corona	116,362	142,022	25,660	22.1%
Queens	405 Middle Village/Ridgewood	148,800	167,201	15,669	12.4%
Queens	406 Rego Park/Forest Hills	105,261	113,422	8,161	7.8%
Queens	407 Flushing/Whitestone	221,261	243,690	22,429	10.1%
Queens	408 Hillcrest/Fresh Meadows	134,023	148,712	14,689	11.0%
Queens	409 Kew Gardens/Woodhaven	112,488	143,120	32,719	27.2%
Queens	410 South Ozone Park/Howard Beach	107,681	128,079	20,398	18.9%
Queens	411 Bayside/Little Neck	108,482	116,749	8,267	7.6%
Queens	412 Jamaica	198,193	218,993	20,800	10.5%
Queens	413 Queens Village	179,171	196,428	17,257	9.6%
Queens	414 Rockaways	100,710	106,738	6,028	6.0%
Staten Island	501 North Shore	137,973	162,609	24,636	17.9%
Staten Island	502 Mid-Island	114,140	128,177	14,037	12.3%
Staten Island	503 South Shore	126,864	152,942	29,460	20.6%
Total	**New York City**	**7,322,564**	**8,008,278**	**685,714**	**9.4%**

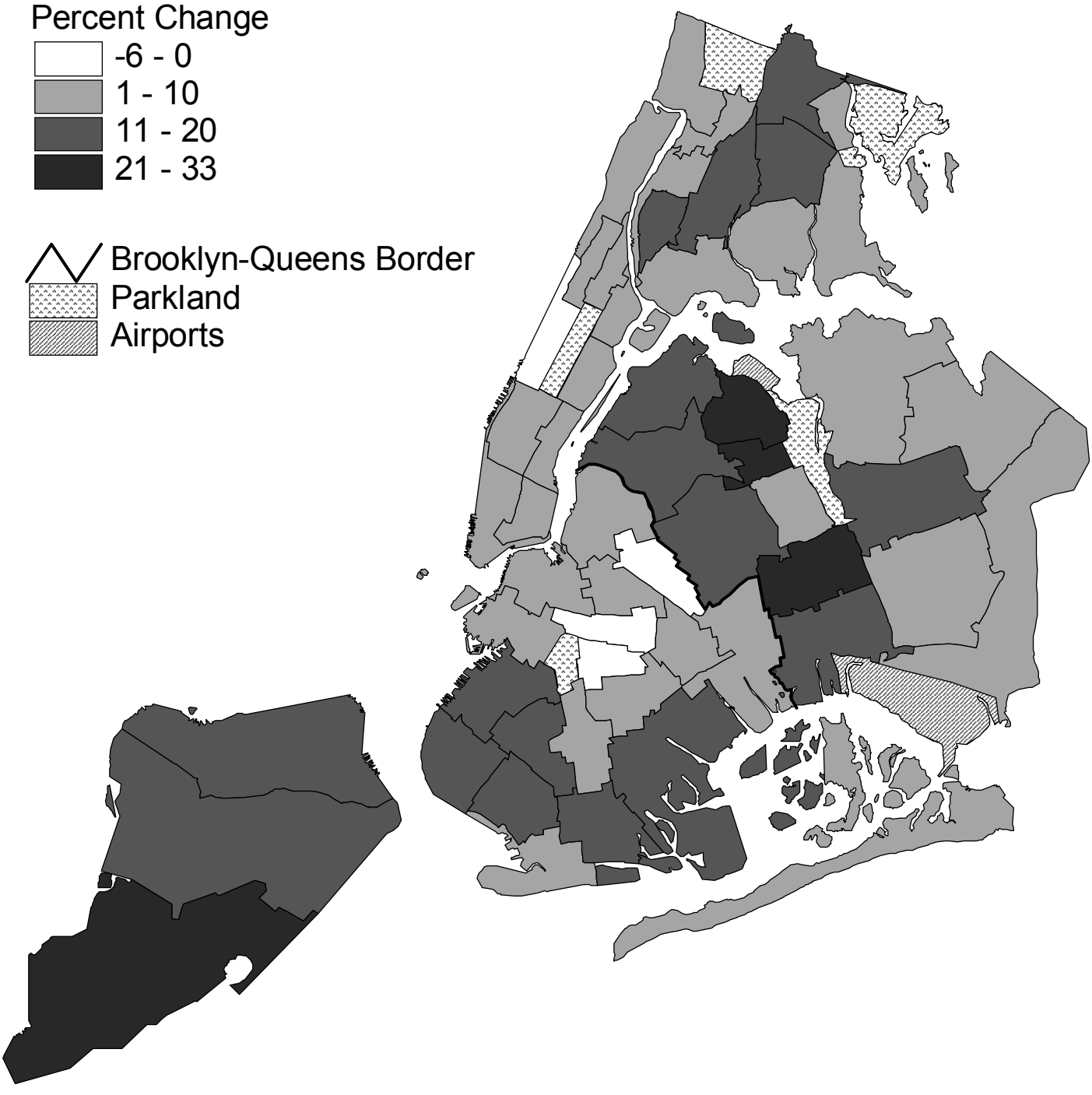
Source: US Census

Map 10-1
Total Population of New York City
Sub-borough Areas, 2000



Source: US Census

Map 10-2
Population Change (Percent) in New York City
Sub-borough Areas, 1990-2000



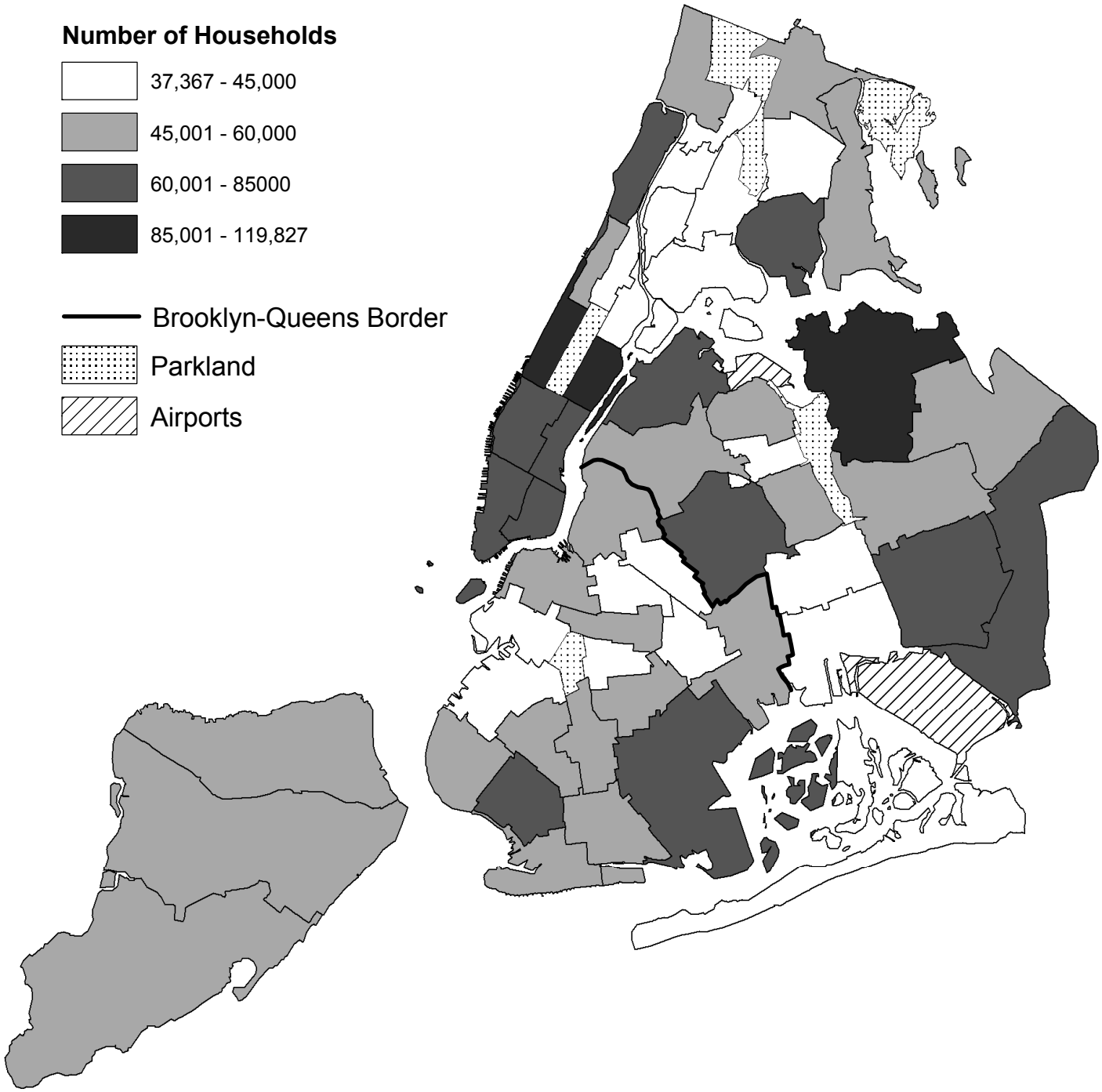
Source: US Census

Neighborhood Table 10-2
Number of Households, New York City
Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	37,603	41,714
Bronx	102 Morrisania/Belmont	38,920	44,489
Bronx	103 Highbridge/South Concourse	34,437	42,784
Bronx	104 University Heights/Fordham	36,791	41,959
Bronx	105 Kingsbridge Heights/Mosholu	42,670	43,408
Bronx	106 Riverdale/Kingsbridge	45,477	49,580
Bronx	107 Soundview/Parkchester	56,815	63,259
Bronx	108 Throgs Neck/Co-op City	41,312	48,867
Bronx	109 Pelham Parkway	41,859	37,917
Bronx	110 Williamsbridge/Baychester	43,156	48,900
Brooklyn	201 Williamsburg/Greenpoint	49,500	51,449
Brooklyn	202 Brooklyn Heights/Fort Greene	43,766	47,131
Brooklyn	203 Bedford Stuyvesant	37,667	44,709
Brooklyn	204 Bushwick	34,924	37,367
Brooklyn	205 East New York/Starrett City	40,993	47,055
Brooklyn	206 Park Slope/Carroll Gardens	43,992	43,908
Brooklyn	207 Sunset Park	43,424	43,308
Brooklyn	208 North Crown Heights/Prospect Heights	40,972	45,659
Brooklyn	209 South Crown Heights	39,681	40,283
Brooklyn	210 Bay Ridge	51,337	49,802
Brooklyn	211 Bensonhurst	59,100	63,857
Brooklyn	212 Borough Park	45,088	48,312
Brooklyn	213 Coney Island	44,744	46,171
Brooklyn	214 Flatbush	54,321	54,955
Brooklyn	215 Sheepshead Bay/Gravesend	53,927	59,843
Brooklyn	216 Brownsville/Ocean Hill	34,750	41,391
Brooklyn	217 East Flatbush	43,842	49,010
Brooklyn	218 Flatlands/Canarsie	59,264	65,347
Manhattan	301 Greenwich Village/Financial District	63,624	65,097
Manhattan	302 Lower East Side/Chinatown	53,591	70,021
Manhattan	303 Chelsea/Clinton/Midtown	66,282	66,549
Manhattan	304 Stuyvesant Town/Turtle-Bay	85,404	82,127
Manhattan	305 Upper West Side	117,287	108,870
Manhattan	306 Upper East Side	137,823	119,827
Manhattan	307 Morningside Heights/Hamilton Heights	44,941	50,335
Manhattan	308 Central Harlem	39,836	44,005
Manhattan	309 East Harlem	42,711	41,282
Manhattan	310 Washington Heights/Inwood	75,937	71,957
Queens	401 Astoria	70,499	74,040
Queens	402 Sunnyside/Woodside	43,947	47,675
Queens	403 Jackson Heights	50,572	53,239
Queens	404 Elmhurst/Corona	43,422	43,090
Queens	405 Middle Village/Ridgewood	60,388	63,706
Queens	406 Rego Park/Forest Hills	57,606	52,997
Queens	407 Flushing/Whitestone	91,674	90,448
Queens	408 Hillcrest/Fresh Meadows	57,729	57,549
Queens	409 Kew Gardens/Woodhaven	39,324	44,884
Queens	410 South Ozone Park/Howard Beach	38,289	41,277
Queens	411 Bayside/Little Neck	44,139	45,198
Queens	412 Jamaica	64,364	71,036
Queens	413 Queens Village	56,530	60,635
Queens	414 Rockaways	37,254	37,960
Staten Island	501 North Shore	55,442	56,907
Staten Island	502 Mid-Island	41,116	45,002
Staten Island	503 South Shore	48,350	57,168
Total	**New York City**	**2,868,415**	**3,005,318**

Source: New York City Housing and Vacancy Survey

Map 10-3
Number of Households, New York City
Sub-borough Areas, 2002



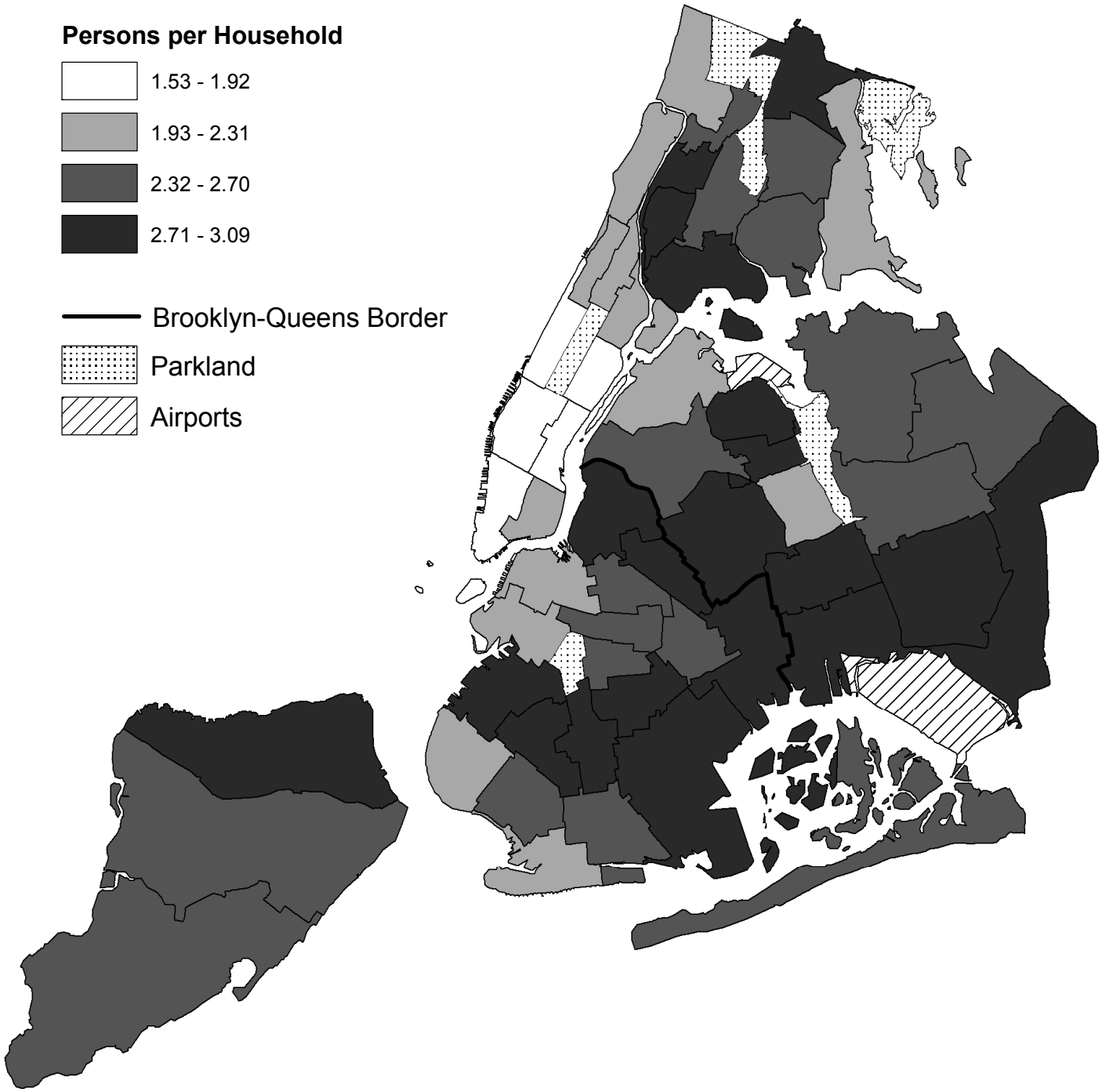
Source: NYC Housing and Vacancy Survey

Neighborhood Table 10-3
Average Household Size, New York City
Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	2.65	2.73
Bronx	102 Morrisania/Belmont	2.80	2.47
Bronx	103 Highbridge/South Concourse	2.59	2.75
Bronx	104 University Heights/Fordham	2.95	2.88
Bronx	105 Kingsbridge Heights/Mosholu	2.73	2.55
Bronx	106 Riverdale/Kingsbridge	2.30	2.24
Bronx	107 Soundview/Parkchester	2.62	2.62
Bronx	108 Throgs Neck/Co-op City	2.23	2.20
Bronx	109 Pelham Parkway	2.32	2.70
Bronx	110 Williamsbridge/Baychester	2.52	2.76
Brooklyn	201 Williamsburg/Greenpoint	2.61	2.87
Brooklyn	202 Brooklyn Heights/Fort Greene	2.01	2.03
Brooklyn	203 Bedford Stuyvesant	2.61	2.48
Brooklyn	204 Bushwick	3.07	2.97
Brooklyn	205 East New York/Starrett City	2.95	2.89
Brooklyn	206 Park Slope/Carroll Gardens	2.12	2.23
Brooklyn	207 Sunset Park	2.85	2.81
Brooklyn	208 North Crown Heights/Prospect Heights	2.28	2.51
Brooklyn	209 South Crown Heights	2.60	2.65
Brooklyn	210 Bay Ridge	2.13	2.31
Brooklyn	211 Bensonhurst	2.44	2.60
Brooklyn	212 Borough Park	2.98	3.09
Brooklyn	213 Coney Island	2.47	2.20
Brooklyn	214 Flatbush	2.76	2.81
Brooklyn	215 Sheepshead Bay/Gravesend	2.62	2.54
Brooklyn	216 Brownsville/Ocean Hill	2.63	2.65
Brooklyn	217 East Flatbush	2.95	2.87
Brooklyn	218 Flatlands/Canarsie	2.79	2.85
Manhattan	301 Greenwich Village/Financial District	1.61	1.65
Manhattan	302 Lower East Side/Chinatown	2.08	2.16
Manhattan	303 Chelsea/Clinton/Midtown	1.55	1.57
Manhattan	304 Stuyvesant Town/Turtle-Bay	1.56	1.53
Manhattan	305 Upper West Side	1.74	1.72
Manhattan	306 Upper East Side	1.80	1.68
Manhattan	307 Morningside Heights/Hamilton Heights	2.42	2.20
Manhattan	308 Central Harlem	2.26	2.01
Manhattan	309 East Harlem	2.44	2.13
Manhattan	310 Washington Heights/Inwood	2.74	2.24
Queens	401 Astoria	2.32	2.30
Queens	402 Sunnyside/Woodside	2.55	2.53
Queens	403 Jackson Heights	3.08	2.91
Queens	404 Elmhurst/Corona	2.87	2.87
Queens	405 Middle Village/Ridgewood	2.47	2.75
Queens	406 Rego Park/Forest Hills	2.14	2.15
Queens	407 Flushing/Whitestone	2.59	2.54
Queens	408 Hillcrest/Fresh Meadows	2.65	2.57
Queens	409 Kew Gardens/Woodhaven	2.84	3.00
Queens	410 South Ozone Park/Howard Beach	2.91	3.08
Queens	411 Bayside/Little Neck	2.55	2.67
Queens	412 Jamaica	3.08	2.89
Queens	413 Queens Village	3.08	2.89
Queens	414 Rockaways	2.78	2.54
Staten Island	501 North Shore	2.58	2.74
Staten Island	502 Mid-Island	2.78	2.54
Staten Island	503 South Shore	2.91	2.65
Total	**New York City**	**2.46**	**2.45**

Source: New York City Housing and Vacancy Survey

Map 10-4
Average Household Size in New York City
Sub-borough Areas, 2002



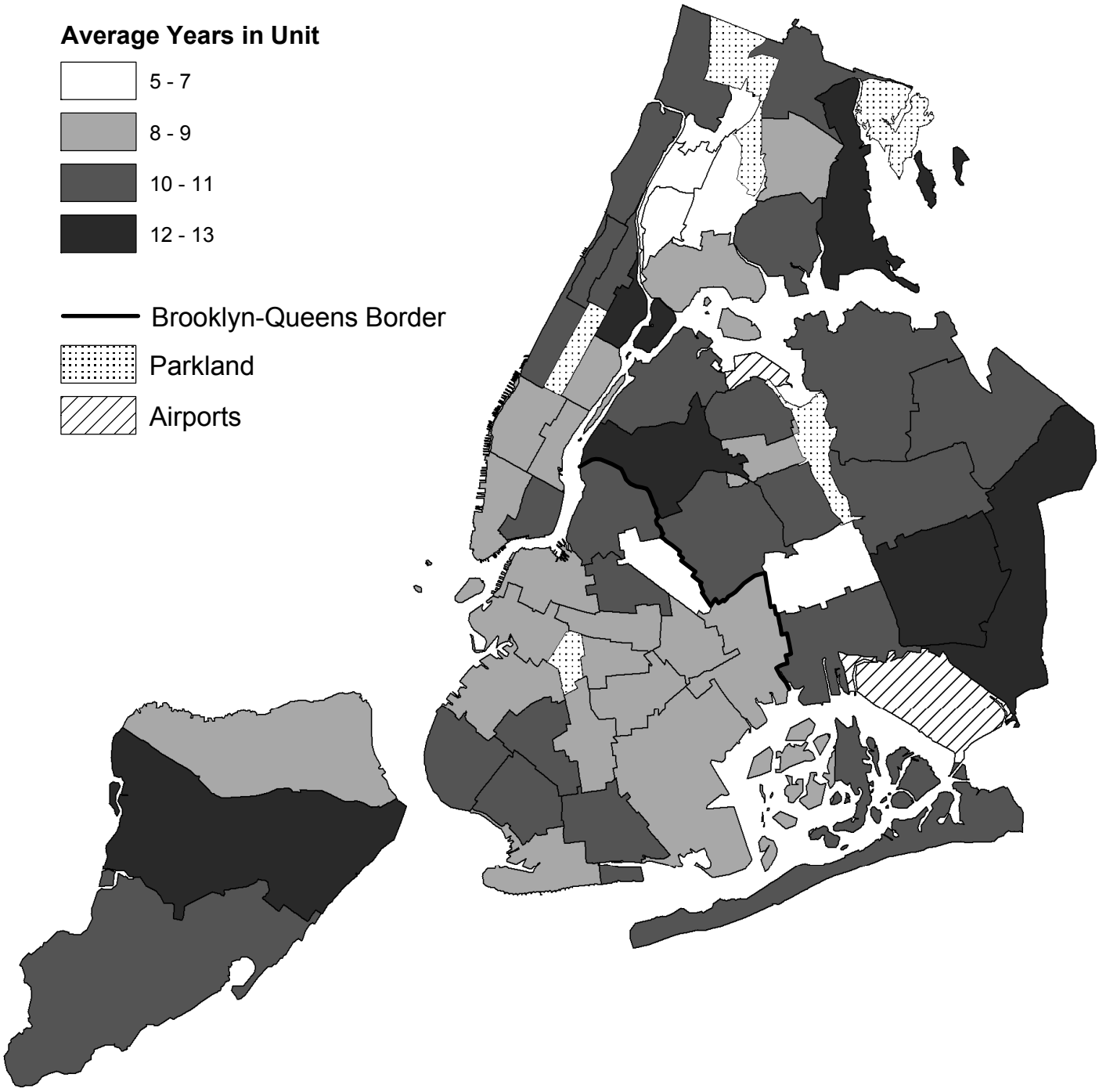
Source: NYC Housing and Vacancy Survey

Neighborhood Table 10-4
Average length of Tenure (Years in Current Unit) of Households, New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	11.0	8.0
Bronx	102 Morrisania/Belmont	8.9	7.1
Bronx	103 Highbridge/South Concourse	9.2	6.7
Bronx	104 University Heights/Fordham	8.5	6.7
Bronx	105 Kingsbridge Heights/Mosholu	8.2	5.2
Bronx	106 Riverdale/Kingsbridge	12.6	10.0
Bronx	107 Soundview/Parkchester	10.7	9.4
Bronx	108 Throgs Neck/Co-op City	12.1	13.1
Bronx	109 Pelham Parkway	12.3	7.4
Bronx	110 Williamsbridge/Baychester	12.0	9.6
Brooklyn	201 Williamsburg/Greenpoint	12.5	9.4
Brooklyn	202 Brooklyn Heights/Fort Greene	11.3	8.6
Brooklyn	203 Bedford Stuyvesant	12.7	9.3
Brooklyn	204 Bushwick	11.8	6.1
Brooklyn	205 East New York/Starrett City	10.8	7.3
Brooklyn	206 Park Slope/Carroll Gardens	10.6	8.8
Brooklyn	207 Sunset Park	10.9	8.5
Brooklyn	208 North Crown Heights/Prospect Heights	10.3	8.8
Brooklyn	209 South Crown Heights	10.8	8.6
Brooklyn	210 Bay Ridge	11.9	10.1
Brooklyn	211 Bensonhurst	12.7	9.8
Brooklyn	212 Borough Park	14.1	9.9
Brooklyn	213 Coney Island	11.8	8.9
Brooklyn	214 Flatbush	10.0	8.0
Brooklyn	215 Sheepshead Bay/Gravesend	11.2	9.8
Brooklyn	216 Brownsville/Ocean Hill	10.4	8.7
Brooklyn	217 East Flatbush	12.7	8.3
Brooklyn	218 Flatlands/Canarsie	12.8	9.1
Manhattan	301 Greenwich Village/Financial District	10.5	7.7
Manhattan	302 Lower East Side/Chinatown	13.0	9.8
Manhattan	303 Chelsea/Clinton/Midtown	10.0	8.3
Manhattan	304 Stuyvesant Town/Turtle-Bay	10.5	8.3
Manhattan	305 Upper West Side	11.5	9.3
Manhattan	306 Upper East Side	9.2	7.6
Manhattan	307 Morningside Heights/Hamilton Heights	12.1	10.8
Manhattan	308 Central Harlem	13.5	10.2
Manhattan	309 East Harlem	12.8	12.0
Manhattan	310 Washington Heights/Inwood	11.3	10.5
Queens	401 Astoria	13.5	9.8
Queens	402 Sunnyside/Woodside	11.2	12.4
Queens	403 Jackson Heights	9.8	9.6
Queens	404 Elmhurst/Corona	10.8	8.6
Queens	405 Middle Village/Ridgewood	14.8	10.5
Queens	406 Rego Park/Forest Hills	11.5	10.4
Queens	407 Flushing/Whitestone	12.6	11.0
Queens	408 Hillcrest/Fresh Meadows	11.0	10.9
Queens	409 Kew Gardens/Woodhaven	9.6	6.7
Queens	410 South Ozone Park/Howard Beach	13.7	9.8
Queens	411 Bayside/Little Neck	14.7	10.4
Queens	412 Jamaica	12.8	11.4
Queens	413 Queens Village	13.0	11.9
Queens	414 Rockaways	10.3	9.6
Staten Island	501 North Shore	13.4	7.8
Staten Island	502 Mid-Island	12.2	12.2
Staten Island	503 South Shore	12.4	9.7
Total	**New York City**	**11.6**	**9.3**

Source: New York City Housing and Vacancy Survey

Map 10-5
Average Length of Tenure (Years in Current Unit) of Households in New York City Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey

Chapter 11. Race and Ethnicity*

Most of the data in this chapter on race and ethnicity are derived from the 2000 United States Census. The U.S. Census Bureau changed its method of measuring race for the 2000 census, making comparisons to earlier census data difficult. For the first time, Americans were able to choose more than one race when responding to the census. In all previous censuses respondents had to choose only one race. In 2000, respondents could check up to six racial categories offered on the census form. The race data presented in this chapter exclude respondents who chose two or more races (only about 5% of New Yorkers indicated multiple races). As a result, the sum of the number of persons in the six race categories is smaller than the total population of New York City. Race percentages are computed out of the total population that chose one race only, and thus they add up to 100%.

As Borough Table 11-1 illustrates, New York City's population reflects tremendous racial and ethnic diversity. According to data from the United States Census, in 2000 less than half of New Yorkers (44.7%) identified themselves as White, while nationally, 77.1% of Americans identify themselves as White. Blacks comprise 26.4% of New York's residents, 0.5% of residents identify themselves as Native American, 9.8% are Asian, 0.1% are Pacific Islander, and 18.5% are of 'other' race. It is important to note that a vast majority (94.5%) of the people who choose 'other' race are Hispanic or Latino.

The five boroughs have different racial compositions. The Bronx has the smallest representation of both Whites (29.9%) and Asians (2.9%), and the largest representation of residents of 'other' race (30.8%) and Native Americans (0.8%). The Bronx and Brooklyn both have large Black populations, about 36% of all people living in those boroughs.

Brooklyn has a larger share of both Whites (41.2%) and Asians (7.5%) than does the Bronx, and has fewer residents of 'other' race (14.6%). More than half (54.3%) of Manhattan's residents identify themselves as White, less than one-fifth (17.3%) say they are Black, 18.5% identify themselves as 'other' race, and 9.4% are Asian. Queens has the largest proportion of Asians in the five boroughs, 17.7%. Nearly half (44.1%) of Queens residents identify themselves as White, about one-fifth (19.8%) are Black, and 17.9% are of 'other' race. Staten Island is predominantly White (77.7%), with 9.6% Black residents, 5.5% Asian, and 6.9% of 'other' race.

Borough Table 11-1 Population by Race, 2000

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Number						
White	398,530	1,015,886	835,298	982,585	344,753	3,577,052
Black	473,407	893,000	265,682	441,601	42,689	2,116,379
Native American	10,429	8,533	6,904	9,925	866	36,657
Asian	39,076	185,814	144,368	394,314	24,538	788,110
Pacific Islander	1,099	1,549	612	1,394	216	4,870
Other	410,109	360,544	284,331	399,560	30,666	1,485,210
Percent						
White	29.9%	41.2%	54.3%	44.1%	77.7%	44.7%
Black	35.5%	36.2%	17.3%	19.8%	9.6%	26.4%
Native American	0.8%	0.3%	0.4%	0.4%	0.2%	0.5%
Asian	2.9%	7.5%	9.4%	17.7%	5.5%	9.8%
Pacific Islander	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%
Other	30.8%	14.6%	18.5%	17.9%	6.9%	18.5%

Source: US Census

Note: The sum of race counts is smaller than the total population because it excludes respondents who chose multiple races. Percentages are computed out of the total population that chose one race only, and thus they add up to 100%."

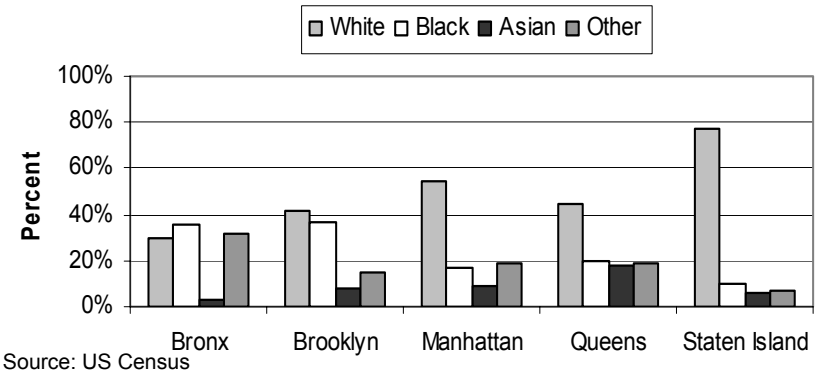
**This chapter does not contain any new data compared to the previous edition of the report.*

Among the sub-borough areas, the neighborhoods with the greatest proportion of Whites are Staten Island's South Shore (93.4%), the Upper East Side of Manhattan (86.6%), Mid-Island in Staten Island (83.6%), Stuyvesant Town/ Turtle-Bay in Manhattan (80.7%) and Brooklyn's Sheepshead Bay/Gravesend (79.2%). The areas with the least White presence are Brooklyn's East Flatbush (2.4%) and Brownsville/ Ocean Hill (5.2%), Central Harlem in Manhattan (5.8%), Jamaica in Queens (6.2%) and Bedford Stuyvesant in Brooklyn (7.4%) (Exhibit 11-1).

The highest proportion of Black residents can be found in sub-borough areas in Brooklyn and Manhattan: East Flatbush (90.2%), South Crown Heights (81.7%), North Crown Heights/Prospect Heights (81.2%), Central Harlem (80.9%), and Brownsville/Ocean Hill (79.6%). The areas with the smallest percentage of Blacks are Bensonhurst in Brooklyn (0.5%), Staten Island's South Shore (1.1%), Bay Ridge in Brooklyn (1.3%), Middle Village/ Ridgewood in Queens (1.4%) and Bayside/Little Neck in Queens (1.8%) (Exhibit 11-2).

The highest concentration of Asians in sub-borough areas is found in Flushing/Whitestone in Queens (36.1%), followed by Manhattan's Lower East Side/Chinatown (34.9%), and three other Queens neighborhoods: Sunnyside/Woodside (29.7%), Elmhurst/Corona (28.6%) and Bayside/Little Neck (26.8%). The lowest concentration of Asians is found in Mott Haven/Hunts Point in the Bronx (0.7%), followed by Brooklyn's Brownsville/Ocean Hill (0.8%), Bedford Stuyvesant in Brooklyn (0.8%), South Crown Heights in Brooklyn (0.9%), Central Harlem in Man-

Chart 11-1 Racial Composition, 2000



Source: US Census

Exhibit 11-1 Highest and Lowest Percent White Population, 2000

Highest:		
Staten Island	South Shore	93.4%
Manhattan	Upper East Side	86.6%
Staten Island	Mid-Island	83.6%
Manhattan	Stuyvesant Town/Turtle-Bay	80.7%
Brooklyn	Sheepshead Bay/Gravesend	79.2%
Lowest:		
Brooklyn	East Flatbush	2.4%
Brooklyn	Brownsville/Ocean Hill	5.2%
Manhattan	Central Harlem	5.8%
Queens	Jamaica	6.2%
Brooklyn	Bedford Stuyvesant	7.4%

Source: US Census

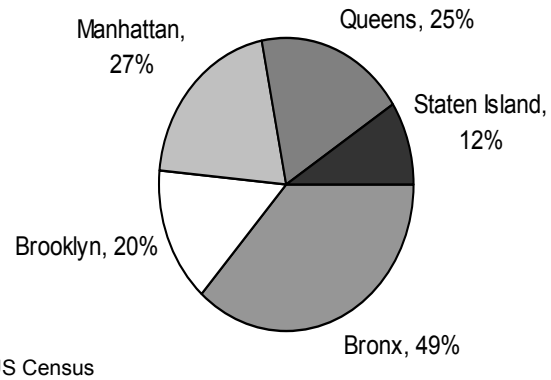
Exhibit 11-2 Highest and Lowest Percent Black Population, 2000

Highest:		
Brooklyn	East Flatbush	90.2%
Brooklyn	South Crown Heights	81.7%
Brooklyn	North Crown Heights/Prospect	81.2%
Manhattan	Central Harlem	80.9%
Brooklyn	Brownsville/Ocean Hill	79.6%
Lowest:		
Brooklyn	Bensonhurst	0.5%
Staten Island	South Shore	1.1%
Brooklyn	Bay Ridge	1.3%
Queens	Middle Village/Ridgewood	1.4%
Queens	Bayside/Little Neck	1.8%

Source: US Census

Exhibit 11-3 Highest and Lowest Percent Asian Population, 2000		
Highest:		
Queens	Flushing/Whitestone	36.1%
Manhattan	Lower East Side/Chinatown	34.9%
Queens	Sunnyside/Woodside	29.7%
Queens	Elmhurst/Corona	28.6%
Queens	Bayside/Little Neck	26.8%
Lowest:		
Bronx	Mott Haven/Hunts Point	0.7%
Brooklyn	Brownsville/Ocean Hill	0.8%
Brooklyn	Bedford Stuyvesant	0.8%
Brooklyn	South Crown Heights	0.9%
Manhattan	Central Harlem	0.9%
Bronx	Morrisania/Belmont	0.9%
Source: US Census		

Chart 11-2 Hispanic Population, 2000



Source: US Census

hattan (0.9%) and Morrisania/Belmont in the Bronx (0.9%) (Exhibit 11-3).

According to the 2000 United States census, there are over 2 million people of Hispanic ethnicity in the City of New York, comprising 27.0% of the City's population (Borough Table 11-2). As Borough Table 11-2 illustrates, the Bronx is nearly one-half Hispanic (48.7%) and is home to the greatest number of Hispanics in the five boroughs. Queens, Brooklyn, and Manhattan also have substantial Hispanic populations. Staten Island has the fewest number of Hispanics, at 53,550, as well as the lowest percent of Hispanics, at 12.1%.

Among sub-borough areas, the highest concentration of Hispanics is found in Washington Heights/Inwood in Manhattan (74.1%), followed by Mott Haven/Hunts Point in the Bronx (72.5%), Bushwick in Brooklyn (67.8%), University Heights/Fordham in the Bronx (61.7%) and Kingsbridge Heights/Mosholu (59.7%). The lowest concentrations of Hispanics are found in East Flatbush in Brooklyn (5.4%), Staten Island's South Shore (5.9%), Manhattan's Greenwich Village/Financial District (5.9%) and Upper East Side (6.0%), and Sheepshead Bay/Gravesend in Brooklyn (6.3%) (Exhibit 11-4).

Data on Puerto Ricans, one of the largest Hispanic subgroups in New York, are derived from the New York City Housing and Vacancy Survey (HVS).[1] According to the HVS, Puerto Ri-

Borough Table 11-2 Hispanic Population, 2000						
	Bronx	**Brooklyn**	**Manhattan**	**Queens**	**Staten Island**	**Total**
Hispanic Population						
Number	646,304	487,878	412,774	560,048	53,550	2,160,554
Percent	48.7%	19.8%	27.0%	25.0%	12.1%	27.0%
Source: US Census						

[1]All data from the HVS are estimates based on a sample and are subject to potential sampling errors, particularly for small areas and changes over time. See Data and Methods section for details.

cans comprised 8.9% of the New York City population in 2002. The greatest concentration of Puerto Ricans in 2002 was in the Bronx, where just under one-quarter (23.4%) of residents are of Puerto Rican ethnicity. Less than one-tenth (8.1%) of Brooklyn residents are Puerto Rican, as are 6.8% of Manhattan residents, 4.0% of Queens', and 5.7% of Staten Island's population (Borough Table 11-3).

At the sub-borough area level, in 2002 the greatest concentrations of Puerto Ricans were found in four Bronx neighborhoods: Mott Haven/Hunts Point (52.1%), Soundview/ Parkchester (41.3%), Morrisania/Belmont (32.8%), Kingsbridge Heights/ Mosholu (30.8%), and in Brooklyn's Bushwick (28.4%). The lowest concentration of Puerto Ricans was found in Jamaica (0.8%) and Bayside/Little Neck (1.5%) in Queens, Manhattan's Upper East Side (1.5%) and Stuyvesant Town/Turtle Bay (1.5%), and Staten Island's South Shore (1.7%) (Exhibit 11-5).

Exhibit 11-4 Highest and Lowest Percent Hispanic Population, 2000

Highest:		
Manhattan	Washington Heights/Inwood	74.1%
Bronx	Mott Haven/Hunts Point	72.5%
Brooklyn	Bushwick	67.8%
Bronx	University Heights/Fordham	61.7%
Bronx	Kingsbridge Heights/Mosholu	59.7%
Lowest:		
Brooklyn	East Flatbush	5.4%
Staten Island	South Shore	5.9%
Manhattan	Greenwich Village/Financial District	5.9%
Manhattan	Upper East Side	6.0%
Brooklyn	Sheepshead Bay/Gravesend	6.3%

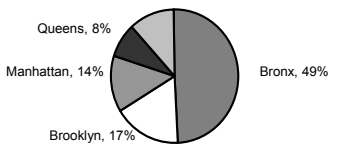
Source: US Census

Exhibit 11-5 Highest and Lowest Percent Puerto Rican Households, 2002

Highest:		
Bronx	Mott Haven/Hunts Point	52.1%
Bronx	Soundview/Parkchester	41.3%
Bronx	Morrisania/Belmont	32.8%
Bronx	Kingsbridge Heights/Mosholu	30.8%
Brooklyn	Bushwick	28.4%
Lowest:		
Queens	Jamaica	0.8%
Queens	Bayside/Little Neck	1.5%
Manhattan	Upper East Side	1.5%
Manhattan	Stuyvesant Town/Turtle-Bay	1.5%
Staten Island	South Shore	1.7%

Source: New York City Housing and Vacancy Survey

Chart 11-3 Puerto Rican Households, 2002



Source: New York City Housing and Vacancy Survey

Borough Table 11-3 Puerto Rican Households, 1999 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Puerto Rican Households						
Percent 1999	26.9%	9.3%	6.6%	4.8%	4.3%	9.8%
Percent 2002	23.4%	8.1%	6.8%	4.0%	5.7%	8.9%

Source: New York City Housing and Vacancy Survey

Neighborhood Table 11-1
Population By Race, New York City Sub-borough Areas, 2000

(Continued on next page)

Borough	Sub-borough Area	White Population	Percent White	Black Population	Percent Black
Bronx	101 Mott Haven/Hunts Point	31,260	23.8%	40,223	30.7%
Bronx	102 Morrisania/Belmont	31,221	22.1%	56,042	39.7%
Bronx	103 Highbridge/South Concourse	21,502	16.2%	54,726	41.3%
Bronx	104 University Heights/Fordham	21,735	16.3%	50,669	37.9%
Bronx	105 Kingsbridge Heights/Mosholu	37,871	28.6%	31,297	23.6%
Bronx	106 Riverdale/Kingsbridge	60,283	53.3%	19,494	17.2%
Bronx	107 Soundview/Parkchester	44,425	25.4%	65,721	37.5%
Bronx	108 Throgs Neck/Co-op City	67,629	60.7%	28,878	25.9%
Bronx	109 Pelham Parkway	60,620	50.5%	26,202	21.8%
Bronx	110 Williamsbridge/Baychester	22,244	16.2%	94,721	69.2%
Brooklyn	201 Williamsburg/Greenpoint	91,153	64.2%	7,501	5.3%
Brooklyn	202 Brooklyn Heights/Fort Greene	44,143	38.2%	50,242	43.4%
Brooklyn	203 Bedford Stuyvesant	8,936	7.4%	93,835	77.6%
Brooklyn	204 Bushwick	25,400	21.1%	32,787	27.2%
Brooklyn	205 East New York/Starrett City	23,786	16.2%	73,449	50.0%
Brooklyn	206 Park Slope/Carroll Gardens	70,129	66.6%	13,039	12.4%
Brooklyn	207 Sunset Park	57,006	40.9%	6,174	4.4%
Brooklyn	208 North Crown Heights/Prospect Heights	11,162	9.1%	99,744	81.2%
Brooklyn	209 South Crown Heights	11,153	9.9%	91,937	81.7%
Brooklyn	210 Bay Ridge	89,353	74.7%	1,603	1.3%
Brooklyn	211 Bensonhurst	118,589	69.2%	913	0.5%
Brooklyn	212 Borough Park	120,179	75.5%	5,233	3.3%
Brooklyn	213 Coney Island	73,722	63.6%	18,331	15.8%
Brooklyn	214 Flatbush	69,512	41.8%	65,741	39.5%
Brooklyn	215 Sheepshead Bay/Gravesend	118,259	79.2%	5,533	3.7%
Brooklyn	216 Brownsville/Ocean Hill	6,080	5.2%	93,157	79.6%
Brooklyn	217 East Flatbush	3,528	2.4%	131,045	90.2%
Brooklyn	218 Flatlands/Canarsie	73,796	37.8%	102,736	52.7%
Manhattan	301 Greenwich Village/Financial District	96,854	77.2%	3,931	3.1%
Manhattan	302 Lower East Side/Chinatown	64,021	38.5%	15,314	9.2%
Manhattan	303 Chelsea/Clinton/Midtown	88,793	72.7%	8,947	7.3%
Manhattan	304 Stuyvesant Town/Turtle-Bay	115,650	80.7%	5,783	4.0%
Manhattan	305 Upper West Side	145,635	75.9%	18,654	9.7%
Manhattan	306 Upper East Side	188,074	86.6%	7,321	3.4%
Manhattan	307 Morningside Heights/Hamilton Heights	39,311	30.4%	41,773	32.3%
Manhattan	308 Central Harlem	6,323	5.8%	88,589	80.9%
Manhattan	309 East Harlem	29,088	25.2%	46,560	40.4%
Manhattan	310 Washington Heights/Inwood	59,705	28.6%	26,390	12.7%
Queens	401 Astoria	111,724	54.5%	22,521	11.0%
Queens	402 Sunnyside/Woodside	59,874	46.0%	3,715	2.9%
Queens	403 Jackson Heights	76,369	42.2%	20,211	11.2%
Queens	404 Elmhurst/Corona	46,429	32.7%	13,241	9.3%
Queens	405 Middle Village/Ridgewood	122,475	73.3%	2,414	1.4%
Queens	406 Rego Park/Forest Hills	78,708	69.4%	2,522	2.2%
Queens	407 Flushing/Whitestone	121,963	50.0%	7,727	3.2%
Queens	408 Hillcrest/Fresh Meadows	69,515	46.7%	22,593	15.2%
Queens	409 Ozone Park/Woodhaven	62,047	43.2%	11,351	7.9%
Queens	410 South Ozone Park/Howard Beach	54,650	42.7%	22,280	17.4%
Queens	411 Bayside/Little Neck	75,928	65.1%	2,123	1.8%
Queens	412 Jamaica	13,579	6.2%	163,101	74.4%
Queens	413 Queens Village	44,088	22.4%	111,707	56.7%
Queens	414 Rockaways	46,820	43.9%	43,949	41.2%
Staten Island	501 North Shore	94,476	58.2%	37,666	23.2%
Staten Island	502 Mid-Island	107,378	83.6%	3,376	2.6%
Staten Island	503 South Shore	142,899	93.4%	1,647	1.1%
Total	**New York City**	**3,577,052**	**44.7%**	**2,116,379**	**26.4%**

Source: US Census

Neighborhood Table 11-1
Population By Race, New York City Sub-borough Areas, 2000
(Continued on next page)

Borough	Sub-borough Area	Native American Population	Percent Native American	Asian Population	Percent Asian
Bronx	101 Mott Haven/Hunts Point	1,619	1.2%	954	0.7%
Bronx	102 Morrisania/Belmont	1,542	1.1%	1,316	0.9%
Bronx	103 Highbridge/South Concourse	1,941	1.5%	1,756	1.3%
Bronx	104 University Heights/Fordham	1,181	0.9%	2,137	1.6%
Bronx	105 Kingsbridge Heights/Mosholu	897	0.7%	8,947	6.7%
Bronx	106 Riverdale/Kingsbridge	401	0.4%	5,360	4.7%
Bronx	107 Soundview/Parkchester	1,134	0.6%	6,766	3.9%
Bronx	108 Throgs Neck/Co-op City	515	0.5%	1,506	1.4%
Bronx	109 Pelham Parkway	603	0.5%	7,706	6.4%
Bronx	110 Williamsbridge/Baychester	672	0.5%	2,744	2.0%
Brooklyn	201 Williamsburg/Greenpoint	519	0.4%	5,343	3.8%
Brooklyn	202 Brooklyn Heights/Fort Greene	419	0.4%	5,235	4.5%
Brooklyn	203 Bedford Stuyvesant	375	0.3%	1,025	0.8%
Brooklyn	204 Bushwick	866	0.7%	3,619	3.0%
Brooklyn	205 East New York/Starrett City	770	0.5%	6,162	4.2%
Brooklyn	206 Park Slope/Carroll Gardens	721	0.7%	4,688	4.5%
Brooklyn	207 Sunset Park	795	0.6%	30,615	21.9%
Brooklyn	208 North Crown Heights/Prospect Heights	244	0.2%	1,980	1.6%
Brooklyn	209 South Crown Heights	277	0.2%	1,001	0.9%
Brooklyn	210 Bay Ridge	192	0.2%	16,331	13.6%
Brooklyn	211 Bensonhurst	713	0.4%	40,204	23.5%
Brooklyn	212 Borough Park	451	0.3%	17,891	11.2%
Brooklyn	213 Coney Island	219	0.2%	10,778	9.3%
Brooklyn	214 Flatbush	358	0.2%	13,286	8.0%
Brooklyn	215 Sheepshead Bay/Gravesend	340	0.2%	18,274	12.2%
Brooklyn	216 Brownsville/Ocean Hill	411	0.4%	960	0.8%
Brooklyn	217 East Flatbush	543	0.4%	1,598	1.1%
Brooklyn	218 Flatlands/Canarsie	320	0.2%	6,824	3.5%
Manhattan	301 Greenwich Village/Financial District	201	0.2%	18,127	14.4%
Manhattan	302 Lower East Side/Chinatown	724	0.4%	58,013	34.9%
Manhattan	303 Chelsea/Clinton/Midtown	447	0.4%	11,826	9.7%
Manhattan	304 Stuyvesant Town/Turtle-Bay	201	0.1%	15,279	10.7%
Manhattan	305 Upper West Side	416	0.2%	10,750	5.6%
Manhattan	306 Upper East Side	218	0.1%	14,164	6.5%
Manhattan	307 Morningside Heights/Hamilton Heights	1,134	0.9%	7,103	5.5%
Manhattan	308 Central Harlem	438	0.4%	977	0.9%
Manhattan	309 East Harlem	971	0.8%	3,166	2.7%
Manhattan	310 Washington Heights/Inwood	2,078	1.0%	4,742	2.3%
Queens	401 Astoria	1,413	0.7%	26,091	12.7%
Queens	402 Sunnyside/Woodside	972	0.7%	38,629	29.7%
Queens	403 Jackson Heights	1,015	0.6%	24,911	13.8%
Queens	404 Elmhurst/Corona	696	0.5%	40,523	28.6%
Queens	405 Middle Village/Ridgewood	276	0.2%	10,891	6.5%
Queens	406 Rego Park/Forest Hills	185	0.2%	24,550	21.7%
Queens	407 Flushing/Whitestone	588	0.2%	87,927	36.1%
Queens	408 Hillcrest/Fresh Meadows	381	0.3%	35,529	23.9%
Queens	409 Ozone Park/Woodhaven	1,017	0.7%	24,100	16.8%
Queens	410 South Ozone Park/Howard Beach	871	0.7%	16,583	13.0%
Queens	411 Bayside/Little Neck	201	0.2%	31,236	26.8%
Queens	412 Jamaica	1,337	0.6%	10,984	5.0%
Queens	413 Queens Village	637	0.3%	20,529	10.4%
Queens	414 Rockaways	336	0.3%	1,936	1.8%
Staten Island	501 North Shore	335	0.2%	8,277	5.1%
Staten Island	502 Mid-Island	303	0.2%	11,329	8.8%
Staten Island	503 South Shore	228	0.1%	4,932	3.2%
Total	**New York City**	**36,657**	**0.5%**	**788,110**	**9.8%**

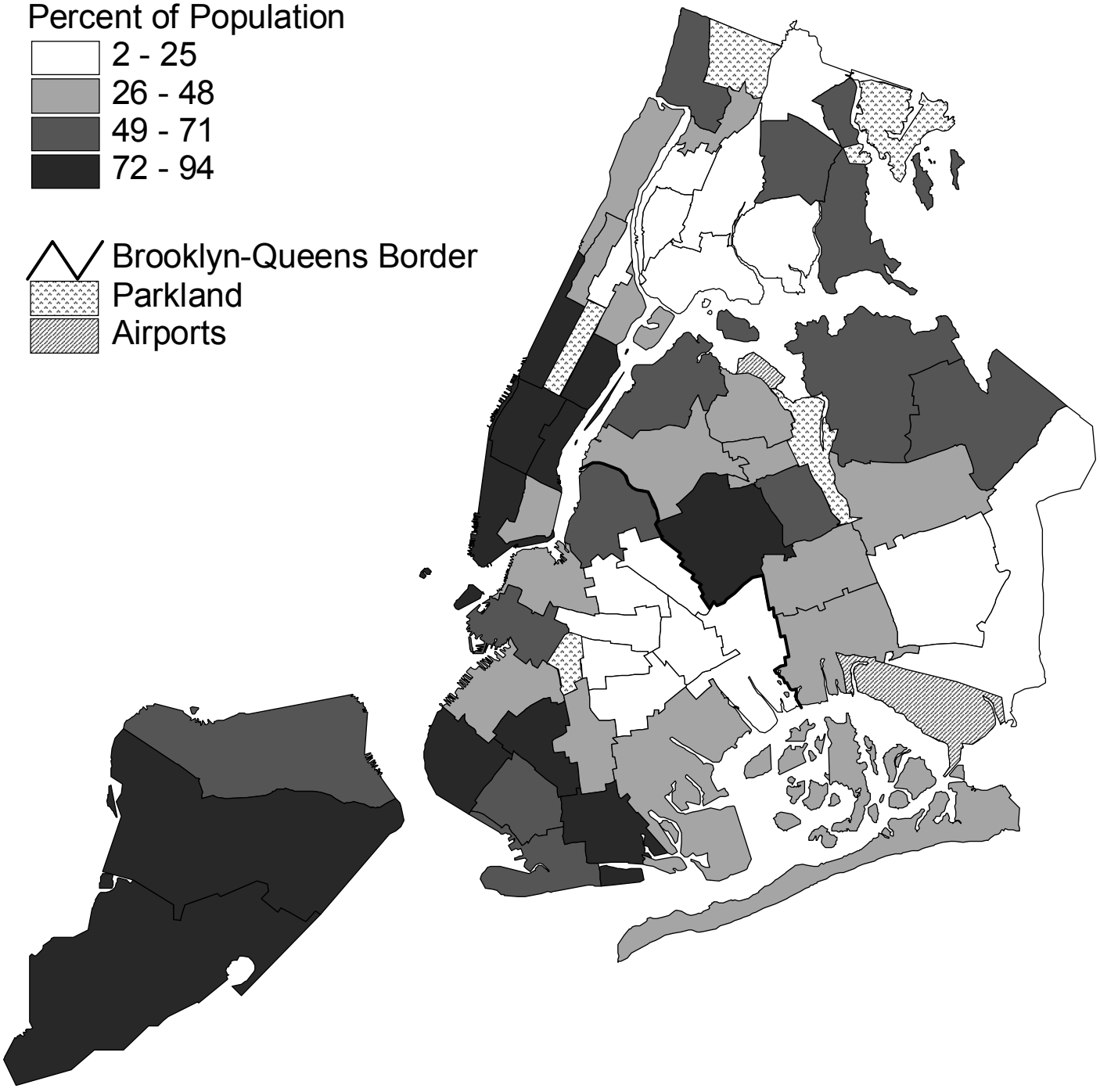
Source: US Census

Neighborhood Table 11-1
Population By Race, New York City Sub-borough Areas, 2000
(Continued)

Borough	Sub-borough Area	Pacific Islander Population	Percent Pacific Islander	Other Race Population	Percent Other Race
Bronx	101 Mott Haven/Hunts Point	226	0.2%	56,812	43.3%
Bronx	102 Morrisania/Belmont	94	0.1%	51,090	36.2%
Bronx	103 Highbridge/South Concourse	150	0.1%	52,301	39.5%
Bronx	104 University Heights/Fordham	157	0.1%	57,803	43.2%
Bronx	105 Kingsbridge Heights/Mosholu	96	0.1%	53,505	40.3%
Bronx	106 Riverdale/Kingsbridge	44	0.0%	27,520	24.3%
Bronx	107 Soundview/Parkchester	215	0.1%	56,794	32.4%
Bronx	108 Throgs Neck/Co-op City	34	0.0%	12,771	11.5%
Bronx	109 Pelham Parkway	75	0.1%	24,952	20.8%
Bronx	110 Williamsbridge/Baychester	35	0.0%	16,556	12.1%
Brooklyn	201 Williamsburg/Greenpoint	191	0.1%	37,323	26.3%
Brooklyn	202 Brooklyn Heights/Fort Greene	0	0.0%	15,648	13.5%
Brooklyn	203 Bedford Stuyvesant	96	0.1%	16,701	13.8%
Brooklyn	204 Bushwick	203	0.2%	57,499	47.8%
Brooklyn	205 East New York/Starrett City	15	0.0%	42,765	29.1%
Brooklyn	206 Park Slope/Carroll Gardens	50	0.0%	16,701	15.9%
Brooklyn	207 Sunset Park	79	0.1%	44,879	32.2%
Brooklyn	208 North Crown Heights/Prospect Heights	57	0.0%	9,676	7.9%
Brooklyn	209 South Crown Heights	65	0.1%	8,072	7.2%
Brooklyn	210 Bay Ridge	85	0.1%	12,123	10.1%
Brooklyn	211 Bensonhurst	29	0.0%	10,909	6.4%
Brooklyn	212 Borough Park	128	0.1%	15,217	9.6%
Brooklyn	213 Coney Island	39	0.0%	12,737	11.0%
Brooklyn	214 Flatbush	73	0.0%	17,481	10.5%
Brooklyn	215 Sheepshead Bay/Gravesend	179	0.1%	6,696	4.5%
Brooklyn	216 Brownsville/Ocean Hill	75	0.1%	16,332	14.0%
Brooklyn	217 East Flatbush	80	0.1%	8,525	5.9%
Brooklyn	218 Flatlands/Canarsie	105	0.1%	11,260	5.8%
Manhattan	301 Greenwich Village/Financial District	74	0.1%	6,345	5.1%
Manhattan	302 Lower East Side/Chinatown	38	0.0%	28,347	17.0%
Manhattan	303 Chelsea/Clinton/Midtown	156	0.1%	11,989	9.8%
Manhattan	304 Stuyvesant Town/Turtle-Bay	20	0.0%	6,402	4.5%
Manhattan	305 Upper West Side	13	0.0%	16,515	8.6%
Manhattan	306 Upper East Side	22	0.0%	7,411	3.4%
Manhattan	307 Morningside Heights/Hamilton Heights	59	0.0%	40,004	30.9%
Manhattan	308 Central Harlem	48	0.0%	13,159	12.0%
Manhattan	309 East Harlem	50	0.0%	35,514	30.8%
Manhattan	310 Washington Heights/Inwood	105	0.1%	115,413	55.4%
Queens	401 Astoria	127	0.1%	43,058	21.0%
Queens	402 Sunnyside/Woodside	99	0.1%	26,878	20.6%
Queens	403 Jackson Heights	253	0.1%	58,090	32.1%
Queens	404 Elmhurst/Corona	60	0.0%	40,977	28.9%
Queens	405 Middle Village/Ridgewood	48	0.0%	31,033	18.6%
Queens	406 Rego Park/Forest Hills	52	0.0%	7,352	6.5%
Queens	407 Flushing/Whitestone	199	0.1%	25,284	10.4%
Queens	408 Hillcrest/Fresh Meadows	124	0.1%	20,691	13.9%
Queens	409 Ozone Park/Woodhaven	155	0.1%	45,074	31.4%
Queens	410 South Ozone Park/Howard Beach	34	0.0%	33,552	26.2%
Queens	411 Bayside/Little Neck	37	0.0%	7,180	6.2%
Queens	412 Jamaica	120	0.1%	30,112	13.7%
Queens	413 Queens Village	75	0.0%	19,857	10.1%
Queens	414 Rockaways	11	0.0%	13,659	12.8%
Staten Island	501 North Shore	119	0.1%	21,400	13.2%
Staten Island	502 Mid-Island	45	0.0%	5,951	4.6%
Staten Island	503 South Shore	52	0.0%	3,315	2.2%
Total	**New York City**	**4,870**	**0.1%**	**1,485,210**	**18.5%**

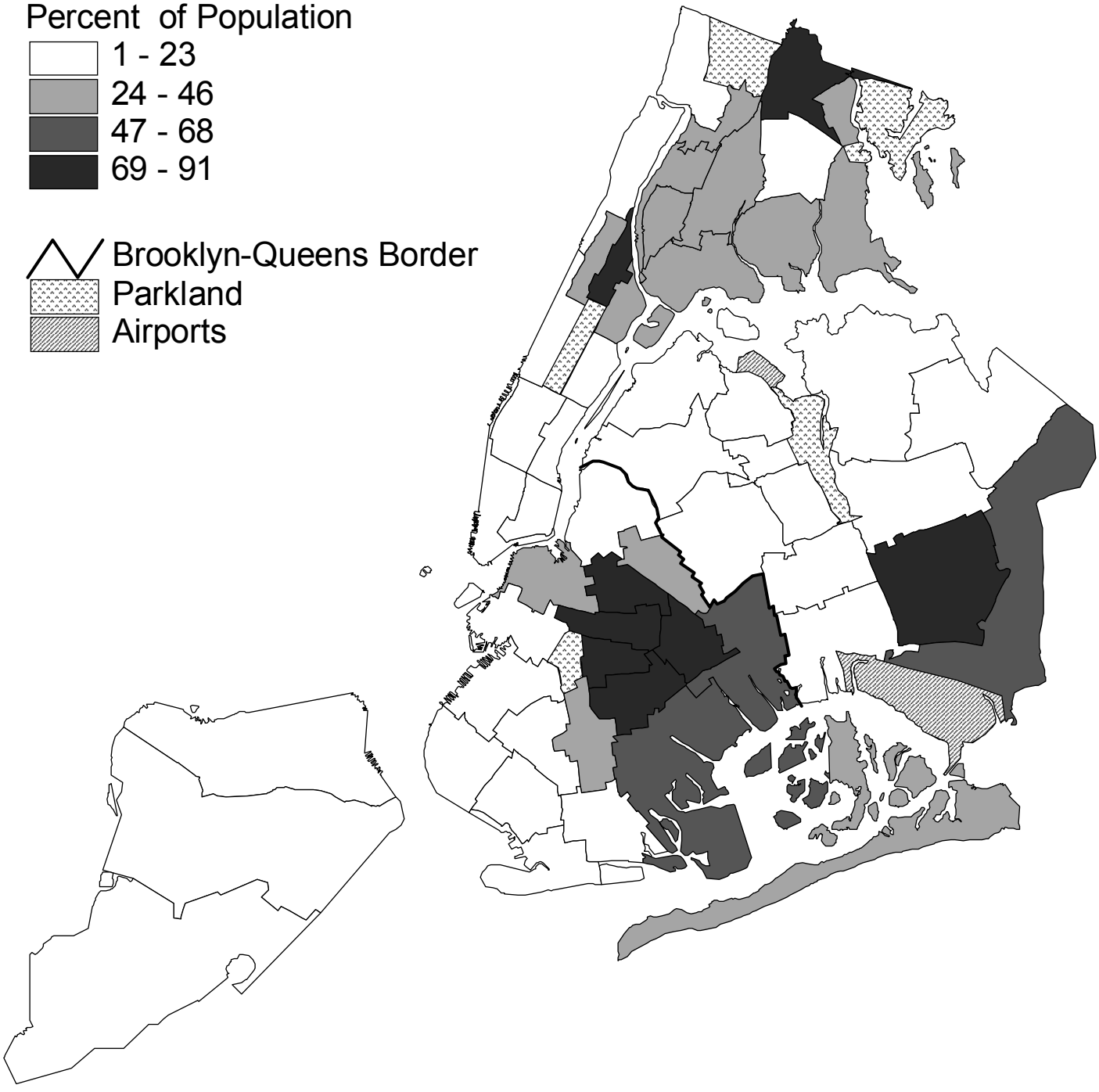
Source: US Census

Map 11-1
Percent White Population in New York City
Sub-borough Areas, 2000



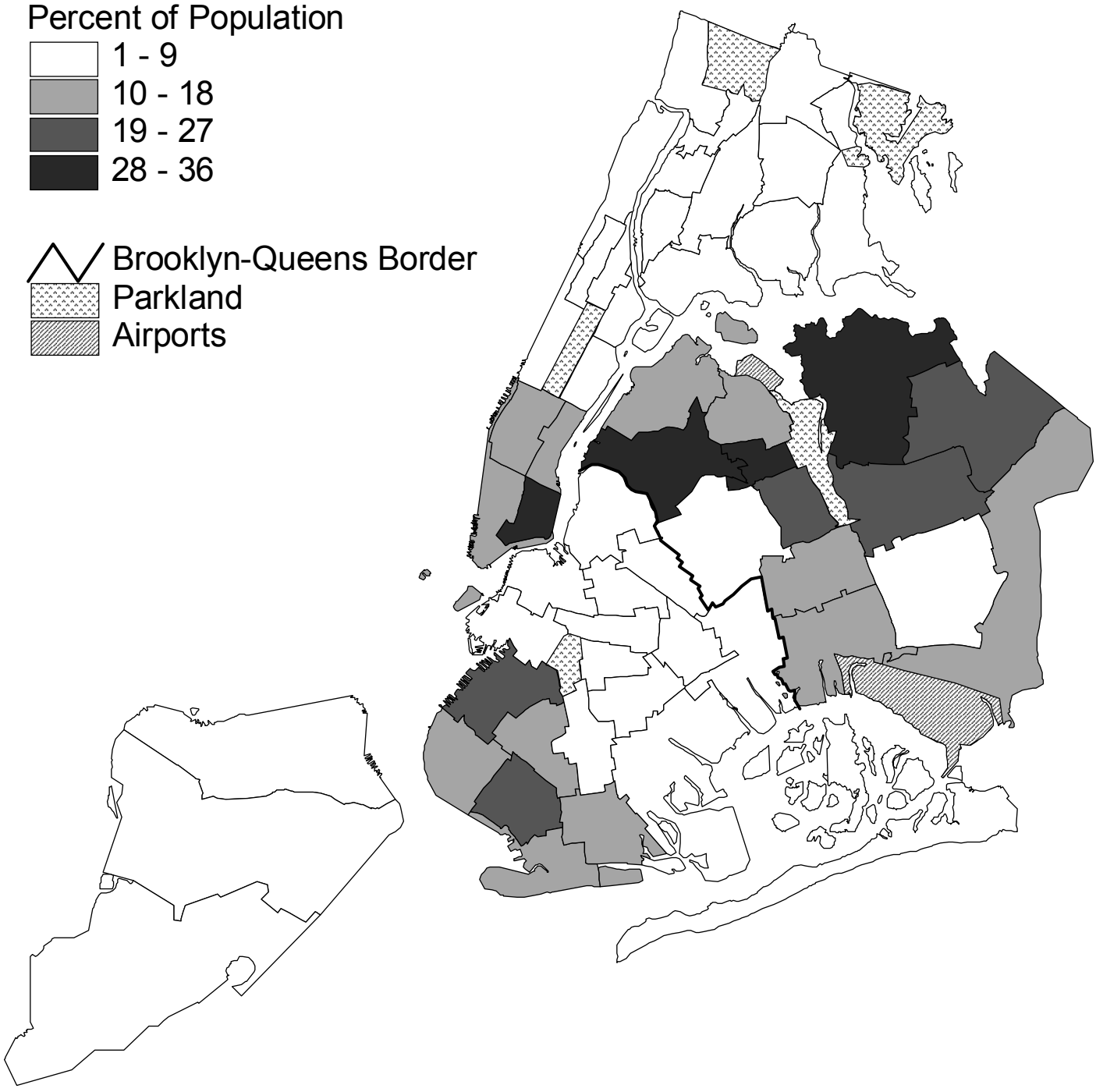
Source: US Census

Map 11-2
Percent Black Population in New York City
Sub-borough Areas, 2000



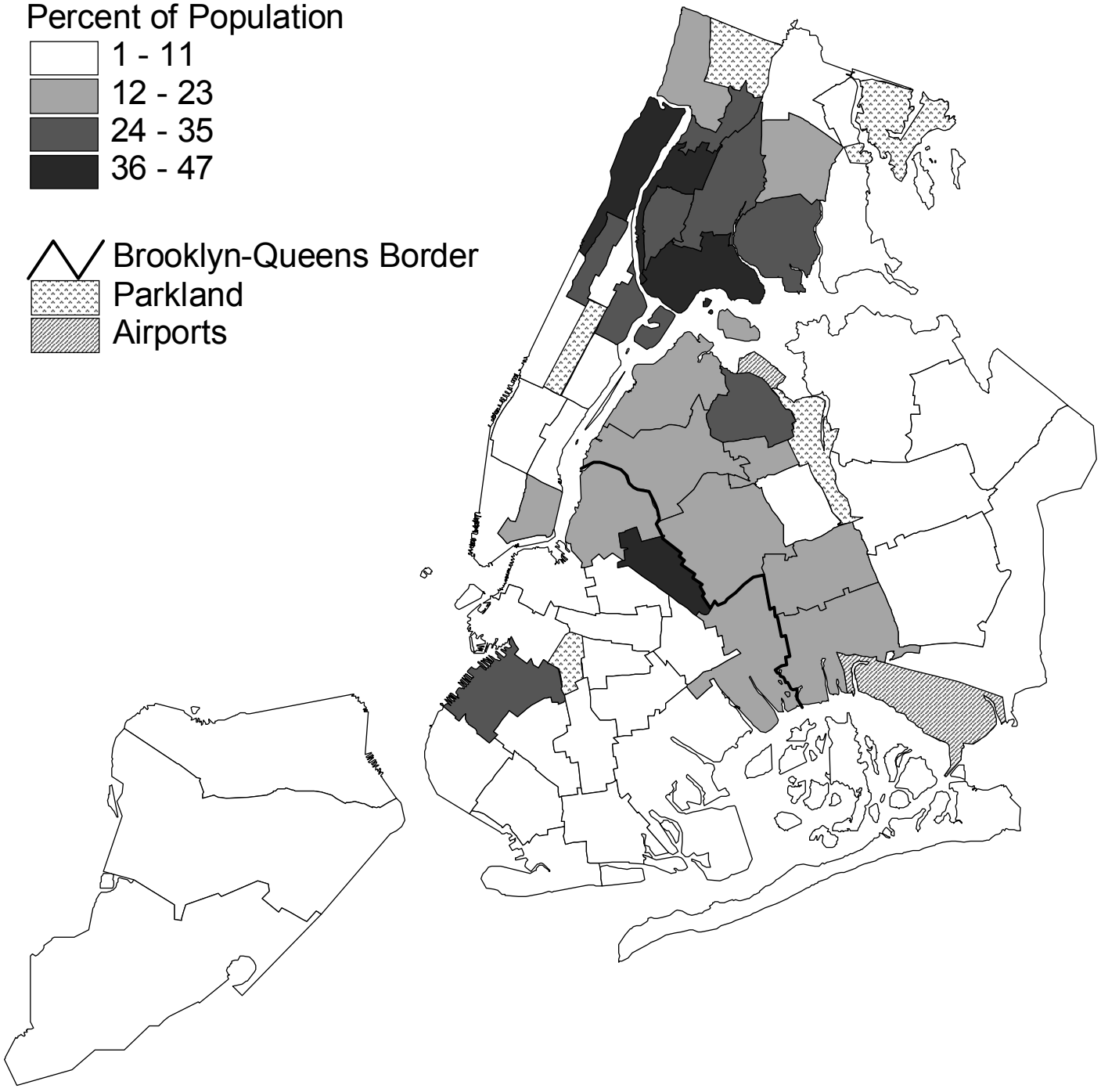
Source: US Census

Map 11-3
Percent Asian Population in New York City
Sub-borough Areas, 2000



Source: US Census

Map 11-4
Percent Other Race Population in New York City Sub-borough Areas, 2000



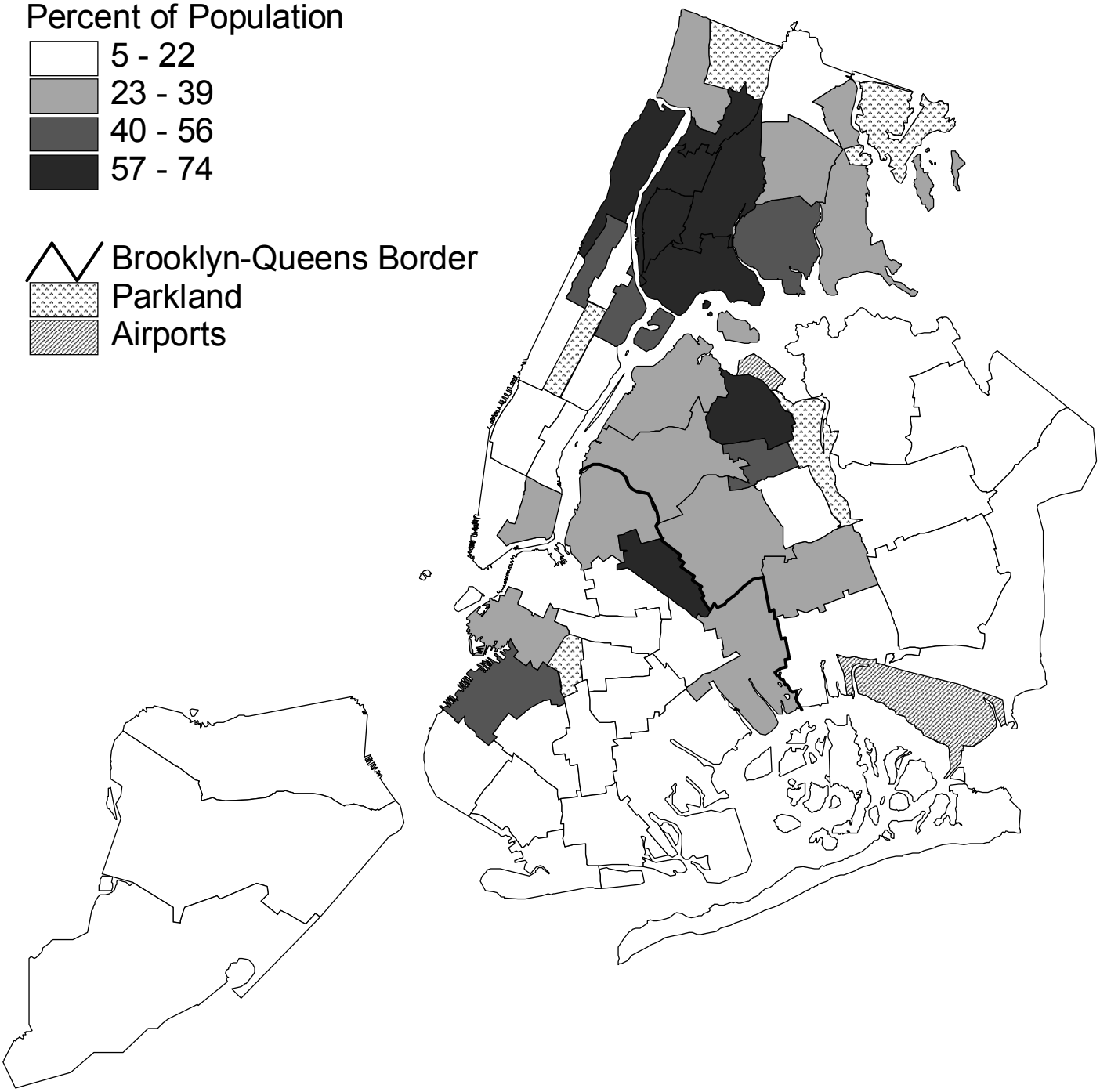
Source: US Census

Neighborhood Table 11-2
Hispanic Population in
New York City Sub-borough Areas, 2000

Borough	Sub-borough Area	Hispanic Population	Percent Hispanic
Bronx	101 Mott Haven/Hunts Point	94,524	72.5%
Bronx	102 Morrisania/Belmont	81,190	57.3%
Bronx	103 Highbridge/South Concourse	77,019	58.2%
Bronx	104 University Heights/Fordham	82,547	61.7%
Bronx	105 Kingsbridge Heights/Mosholu	79,238	59.7%
Bronx	106 Riverdale/Kingsbridge	43,216	38.2%
Bronx	107 Soundview/Parkchester	96,852	55.2%
Bronx	108 Throgs Neck/Co-op City	26,138	23.4%
Bronx	109 Pelham Parkway	41,600	34.7%
Bronx	110 Williamsbridge/Baychester	23,980	17.6%
Brooklyn	201 Williamsburg/Greenpoint	48,458	34.1%
Brooklyn	202 Brooklyn Heights/Fort Greene	22,158	19.3%
Brooklyn	203 Bedford Stuyvesant	22,948	19.0%
Brooklyn	204 Bushwick	81,849	67.8%
Brooklyn	205 East New York/Starrett City	57,418	39.1%
Brooklyn	206 Park Slope/Carroll Gardens	25,522	24.2%
Brooklyn	207 Sunset Park	66,719	47.9%
Brooklyn	208 North Crown Heights/Prospect Heights	12,087	9.8%
Brooklyn	209 South Crown Heights	9,281	8.2%
Brooklyn	210 Bay Ridge	13,004	10.8%
Brooklyn	211 Bensonhurst	15,054	8.8%
Brooklyn	212 Borough Park	17,000	10.7%
Brooklyn	213 Coney Island	18,123	15.6%
Brooklyn	214 Flatbush	21,500	12.9%
Brooklyn	215 Sheepshead Bay/Gravesend	9,414	6.3%
Brooklyn	216 Brownsville/Ocean Hill	23,783	20.4%
Brooklyn	217 East Flatbush	7,824	5.4%
Brooklyn	218 Flatlands/Canarsie	15,736	8.1%
Manhattan	301 Greenwich Village/Financial District	7,348	5.9%
Manhattan	302 Lower East Side/Chinatown	44,911	27.0%
Manhattan	303 Chelsea/Clinton/Midtown	20,572	16.8%
Manhattan	304 Stuyvesant Town/Turtle-Bay	9,976	7.0%
Manhattan	305 Upper West Side	27,930	14.5%
Manhattan	306 Upper East Side	13,026	6.0%
Manhattan	307 Morningside Heights/Hamilton Heights	55,251	42.7%
Manhattan	308 Central Harlem	18,351	16.8%
Manhattan	309 East Harlem	60,995	52.8%
Manhattan	310 Washington Heights/Inwood	154,414	74.1%
Queens	401 Astoria	56,440	27.5%
Queens	402 Sunnyside/Woodside	44,960	34.5%
Queens	403 Jackson Heights	107,032	59.0%
Queens	404 Elmhurst/Corona	69,811	49.2%
Queens	405 Middle Village/Ridgewood	46,950	28.1%
Queens	406 Rego Park/Forest Hills	12,811	11.3%
Queens	407 Flushing/Whitestone	41,036	16.8%
Queens	408 Hillcrest/Fresh Meadows	24,203	16.3%
Queens	409 Ozone Park/Woodhaven	50,897	35.6%
Queens	410 South Ozone Park/Howard Beach	26,573	20.7%
Queens	411 Bayside/Little Neck	10,443	8.9%
Queens	412 Jamaica	29,817	13.6%
Queens	413 Queens Village	20,234	10.3%
Queens	414 Rockaways	18,841	17.7%
Staten Island	501 North Shore	32,192	19.8%
Staten Island	502 Mid-Island	12,406	9.7%
Staten Island	503 South Shore	8,952	5.9%
Total	**New York City**	**2,160,554**	**27.0%**

Source: US Census

Map 11-5
Percent Hispanic Population in New York City Sub-borough Areas, 2000



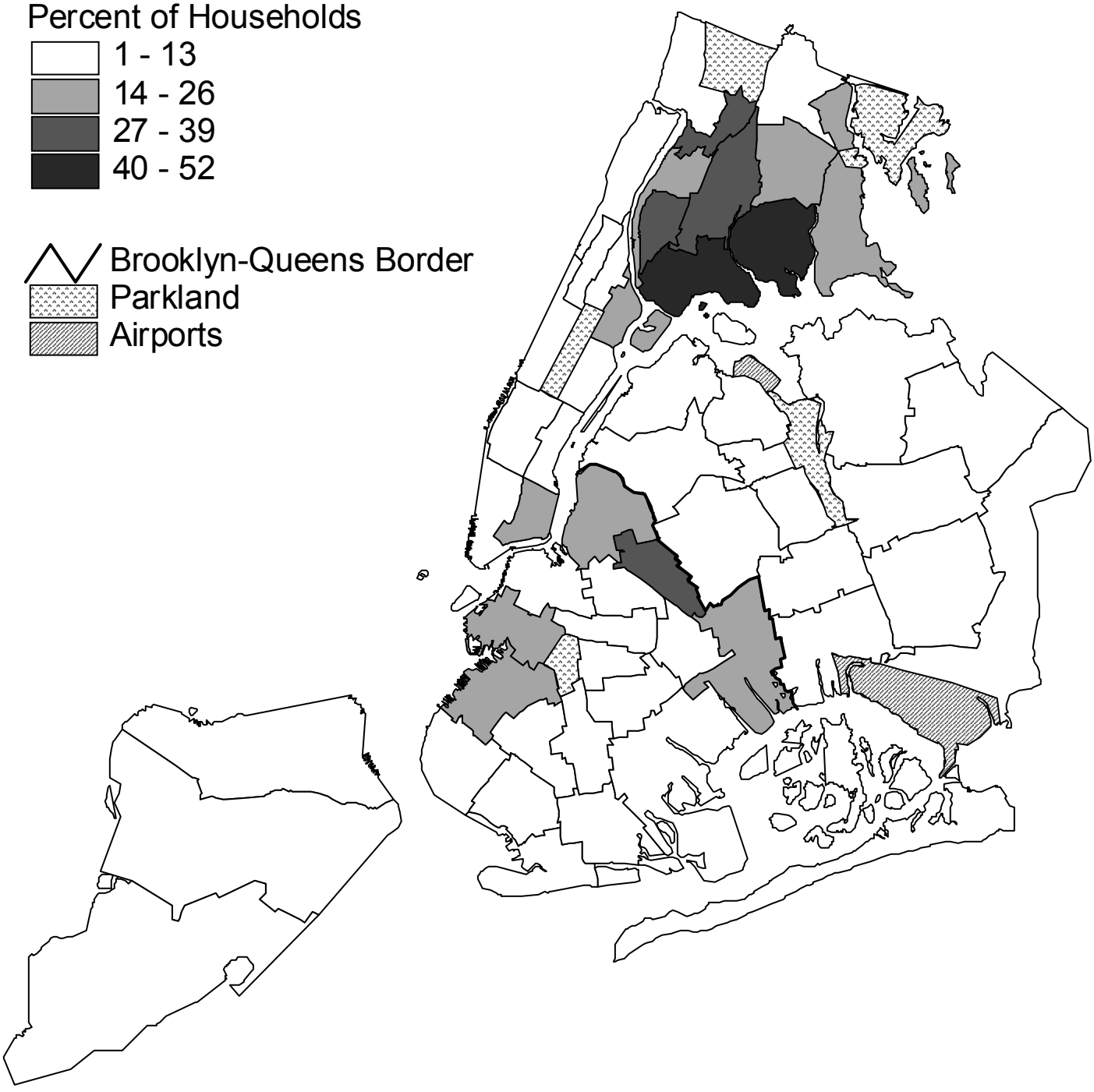
Source: US Census

Neighborhood Table 11-3
Percent of Households that are Puerto Rican, New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	52.1%	48.5%
Bronx	102 Morrisania/Belmont	32.8%	29.2%
Bronx	103 Highbridge/South Concourse	26.9%	22.2%
Bronx	104 University Heights/Fordham	25.6%	24.8%
Bronx	105 Kingsbridge Heights/Mosholu	30.8%	27.5%
Bronx	106 Riverdale/Kingsbridge	11.2%	8.8%
Bronx	107 Soundview/Parkchester	41.3%	30.5%
Bronx	108 Throgs Neck/Co-op City	16.0%	12.9%
Bronx	109 Pelham Parkway	20.3%	19.6%
Bronx	110 Williamsbridge/Baychester	11.7%	11.5%
Brooklyn	201 Williamsburg/Greenpoint	21.4%	15.0%
Brooklyn	202 Brooklyn Heights/Fort Greene	9.5%	5.7%
Brooklyn	203 Bedford Stuyvesant	13.4%	13.3%
Brooklyn	204 Bushwick	28.4%	28.6%
Brooklyn	205 East New York/Starrett City	20.0%	21.1%
Brooklyn	206 Park Slope/Carroll Gardens	14.8%	7.9%
Brooklyn	207 Sunset Park	25.9%	15.5%
Brooklyn	208 North Crown Heights/Prospect Heights	6.1%	2.1%
Brooklyn	209 South Crown Heights	1.3%	3.5%
Brooklyn	210 Bay Ridge	4.3%	1.9%
Brooklyn	211 Bensonhurst	4.2%	3.0%
Brooklyn	212 Borough Park	5.0%	4.5%
Brooklyn	213 Coney Island	7.9%	6.4%
Brooklyn	214 Flatbush	2.7%	5.7%
Brooklyn	215 Sheepshead Bay/Gravesend	2.6%	3.4%
Brooklyn	216 Brownsville/Ocean Hill	8.7%	9.2%
Brooklyn	217 East Flatbush	0.8%	2.1%
Brooklyn	218 Flatlands/Canarsie	2.3%	5.2%
Manhattan	301 Greenwich Village/Financial District	1.6%	2.2%
Manhattan	302 Lower East Side/Chinatown	20.6%	20.9%
Manhattan	303 Chelsea/Clinton/Midtown	6.4%	4.2%
Manhattan	304 Stuyvesant Town/Turtle-Bay	2.7%	1.5%
Manhattan	305 Upper West Side	4.4%	2.7%
Manhattan	306 Upper East Side	1.8%	1.5%
Manhattan	307 Morningside Heights/Hamilton Heights	5.4%	6.5%
Manhattan	308 Central Harlem	2.8%	4.6%
Manhattan	309 East Harlem	26.3%	31.6%
Manhattan	310 Washington Heights/Inwood	9.1%	8.0%
Queens	401 Astoria	6.3%	3.9%
Queens	402 Sunnyside/Woodside	4.3%	2.6%
Queens	403 Jackson Heights	3.1%	3.5%
Queens	404 Elmhurst/Corona	3.9%	6.3%
Queens	405 Middle Village/Ridgewood	10.1%	7.3%
Queens	406 Rego Park/Forest Hills	1.2%	3.6%
Queens	407 Flushing/Whitestone	3.1%	2.4%
Queens	408 Hillcrest/Fresh Meadows	5.0%	1.9%
Queens	409 Ozone Park/Woodhaven	11.4%	6.7%
Queens	410 South Ozone Park/Howard Beach	6.3%	8.1%
Queens	411 Bayside/Little Neck	2.3%	1.5%
Queens	412 Jamaica	3.4%	0.8%
Queens	413 Queens Village	2.3%	3.7%
Queens	414 Rockaways	7.9%	7.3%
Staten Island	501 North Shore	4.9%	10.2%
Staten Island	502 Mid-Island	3.6%	5.1%
Staten Island	503 South Shore	4.1%	1.7%
Total	**New York City**	**9.8%**	**8.9%**

Source: New York City Housing and Vacancy Survey

Map 11-6
Percent Puerto Rican Households in New York City Sub-borough Areas, 2002



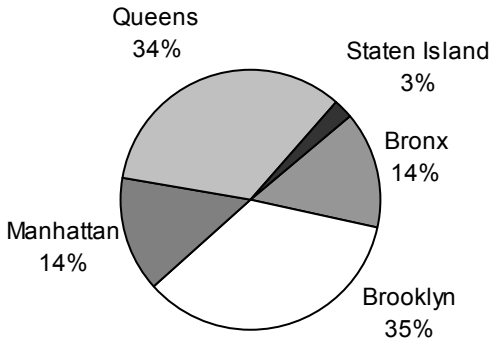
Source: NYC Housing and Vacancy Survey

Chapter 12. Immigration*

New York City has long been one of the primary destinations for immigrants entering the United States. As displayed in Borough Table 12-1 and according to the New York City Housing and Vacancy Survey (HVS)[1], New York City contained 1,010,324 foreign-born households in 2002 (33.6% of the City's total households)[2]. The highest percentages of immigrant households were in Queens (43.5%) and Brooklyn (40.2%), followed by the Bronx (31.3%), Manhattan (20.3%) and Staten Island (15.9%) (Borough Table 12-1).

Three out of the five sub-borough areas with the highest number of foreign-born households were in Queens: Flushing/Whitestone (37,851), Astoria (35,407) and Jackson Heights (30,462); Manhattan's Washington Heights/Hamilton Heights (34,381) and Brooklyn's Bensonhurst (31,896) also had two of the highest numbers of immigrant households. Sub-borough areas with the lowest number of immigrant households spanned

Chart 12-1 Place of Residence of the Foreign-born Population, 2002



Source: New York City Housing and Vacancy Survey

Exhibit 12-1 Highest and Lowest Number of Immigrant Households, 2002

Highest:		
Queens	Flushing/Whitestone	37,851
Queens	Astoria	35,407
Manhattan	Washington Heights/Hamilton Heights	34,381
Brooklyn	Bensonhurst	31,896
Queens	Jackson Heights	30,462
Lowest:		
Bronx	Throgs Neck/Co-op City	6,745
Manhattan	Greenwich Village/Financial District	7,107
Brooklyn	Park Slope/Carroll Gardens	7,323
Staten Island	Mid-Island	7,338
Staten Island	South Shore	7,515

Source: New York City Housing and Vacancy Survey

Borough Table 12-1 Number Of Immigrant Households, 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Number of Immigrant Households	144,781	353,453	145,880	340,928	25,283	1,010,324
Percent of Households that are Immigrants	31.3%	40.2%	20.3%	43.5%	15.9%	33.6%

Source: New York City Housing and Vacancy Survey

**This chapter does not contain any new data compared to the previous edition of the report.*

[1]All data from the HVS are estimates based on a sample and are subject to potential sampling errors, particularly for small areas and changes over time. See Data and Methods section for details.

[2]In this report, a household is considered "foreign-born" or "immigrant" if the head of household is not born in the USA.

four of the five boroughs, including Throgs Neck/Co-op City in the Bronx (6,745), Greenwich Village/Financial District in Manhattan (7,107), Park Slope/Carroll Gardens in Brooklyn (7,323), and Mid-Island (7,338) and South Shore (7,515) in Staten Island (Exhibit 12-1).

Looking at the percentage of immigrants in total population across sub-borough areas, a slightly different picture emerges. Immigrant percentages are, like immigrant numbers, highest in Brooklyn and Queens sub-borough areas, however, most of the five areas with the highest percentages - East

Exhibit 12-2 Highest and Lowest Percentage of Immigrant Households, 2002

Highest:		
Brooklyn	East Flatbush	60.9%
Queens	Elmhurst/Corona	59.3%
Queens	Jackson Heights	57.2%
Brooklyn	Coney Island	55.9%
Queens	Sunnyside/Woodside	52.0%
Lowest:		
Manhattan	Stuyvesant Town/Turtle-Bay	13.9%
Bronx	Throgs Neck/Co-op City	13.8%
Staten Island	South Shore	13.1%
Manhattan	Upper East Side	12.2%
Manhattan	Greenwich Village/Financial District	10.9%

Source: New York City Housing and Vacancy Survey

Borough Table 12-2
Number of Immigrant Households by Country/Region of Origin, 2002
(continued on next page)

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Caribbean (other than Puerto Rico and the Dominican Republic)						
Number	24,769	104,026	10,464	57,284	1,835	198,378
Percent	5.4%	11.8%	1.5%	7.3%	1.2%	6.6%
Europe						
Number	15,411	52,239	24,312	57,727	7,267	156,957
Percent	3.3%	5.9%	3.4%	7.4%	4.6%	5.2%
Central and South America						
Number	21,364	35,219	11,951	81,197	3,396	153,127
Percent	4.6%	4.0%	1.7%	10.4%	2.1%	5.1%
Dominican Republic						
Number	44,933	22,191	38,771	13,492	583	119,971
Percent	9.7%	2.5%	5.4%	1.7%	0.4%	4.0%
Russia/Successor States to the Soviet Union						
Number	2,919	53,700	3,400	13,842	2,187	76,047
Percent	0.6%	6.1%	0.5%	1.8%	1.4%	2.5%

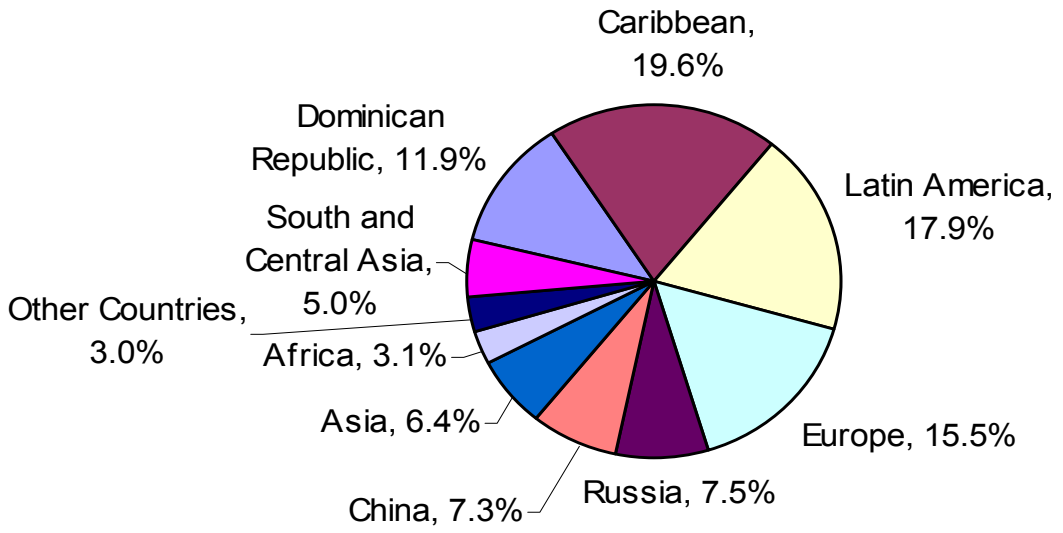
Source: New York City Housing and Vacancy Survey

Borough Table 12-2
Number of Immigrant Households by Country/Region of Origin, 2002
(continued)

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
China, Hong Kong and Taiwan						
Number	1,055	24,824	20,626	26,130	1,171	73,807
Percent	0.2%	2.8%	2.9%	3.3%	0.7%	2.5%
Africa						
Number	9,589	5,937	5,507	7,987	2,284	31,304
Percent	2.1%	0.7%	0.8%	1.0%	1.4%	1.0%
Pakistan and Bangladesh						
Number	2,876	8,593	928	16,196	956	29,549
Percent	0.6%	1.0%	0.1%	2.1%	0.6%	1.0%
Mexico						
Number	5,705	9,036	4,336	7,343	824	27,245
Percent	1.2%	1.0%	0.6%	0.9%	0.5%	0.9%
Korea						
Number	741	1,024	2,759	16,523	369	21,416
Percent	0.2%	2.8%	2.9%	3.3%	0.7%	2.5%
India						
Number	1,659	2,471	1,873	14,294	820	21,118
Percent	0.4%	0.3%	0.3%	1.8%	0.5%	0.7%
Other Asia						
Number	1,071	5,633	6,109	6,734	193	19,740
Percent	0.2%	0.6%	0.8%	0.9%	0.1%	0.7%
Philippines						
Number	357	2,150	2,224	8,012	1,184	13,926
Percent	0.1%	0.2%	0.3%	1.0%	0.7%	0.5%
Southeast Asia (Burma, Cambodia, Laos, Malaysia, Singapore, Thailand, and Vietnam)						
Number	1,516	3,154	748	4,416	193	10,026
Percent	0.3%	0.4%	0.1%	0.6%	0.1%	0.3%
All Other Countries						
Number	3,998	12,467	6,620	6,310	1,351	30,745
Percent	0.9%	1.4%	0.9%	0.8%	0.8%	1.0%

Source: New York City Housing and Vacancy Survey

Chart 12-2 Country/Region of Origin for the Foreign-born Population, 2002



Source: New York City Housing and Vacancy Survey

Exhibit 12-3 Highest Number of Immigrant Households from the Dominican Republic, 2002

Highest:		
Manhattan	Washington Heights/Inwood	24,822
Bronx	University Heights/Fordham	8,731
Bronx	Highbridge/South Concourse	8,666
Manhattan	Morningside Heights/Hamilton	6,860
Bronx	Kingsbridge Heights/Mosholu	6,732

Source: New York City Housing and Vacancy Survey

Exhibit 12-4 Highest Number of Immigrant Households from the Caribbean, 2002

Highest:		
Brooklyn	East Flatbush	25,588
Queens	Queens Village	17,016
Brooklyn	Flatlands/Canarsie	15,781
Queens	Jamaica	15,360
Brooklyn	South Crown Heights	14,148

Source: New York City Housing and Vacancy Survey

Flatbush (60.9%) and Coney Island (55.9%) in Brooklyn, and Elmhurst/Corona (59.3%) and Sunnyside/Woodside (52.0%) in Queens - are not among the five sub-boroughs with the highest numbers. And, the sub-borough areas with the lowest immigrant percentages are less dispersed across boroughs than the areas with the lowest numbers. Three of the sub-boroughs with the lowest immigrant percentages are in Manhattan: Stuyvesant Town/Turtle-Bay (13.9%), Upper East Side (12.2%), and Greenwich Village/Financial District (10.9%) (Exhibit 12-2).

Among all foreign-born households residing in New York City in 2002, the largest number came from the Caribbean (not including Puerto Rico and the Dominican Republic) (198,378 people, 6.6%). Other areas contributing large numbers of immigrant households include

Exhibit 12-5 Highest Number of Immigrant Households from Mexico, 2002		
Highest:		
Brooklyn	Sunset Park	2,310
Queens	Elmhurst/Corona	1,781
Brooklyn	Bushwick	1,726
Queens	Jackson Heights	1,510
Bronx	Morrisania/Belmont	1,323
Source: New York City Housing and Vacancy Survey		

Exhibit 12-6 Highest Number of Immigrant Households from Europe, 2002		
Highest:		
Queens	Astoria	12,389
Queens	Middle Village/Ridgewood	11,962
Brooklyn	Williamsburg/Greenpoint	10,737
Brooklyn	Bensonhurst	8,811
Brooklyn	Borough Park	6,325
Source: New York City Housing and Vacancy Survey		

Exhibit 12-7 Highest Number of Immigrant Households from Russia/Successor States to Soviet Union, 2002		
Highest:		
Brooklyn	Coney Island	16,607
Brooklyn	Sheepshead Bay/Gravesend	12,654
Brooklyn	Bensonhurst	8,612
Queens	Rego Park/Forest Hills	5,897
Brooklyn	Borough Park	5,212
Source: New York City Housing and Vacancy Survey		

Exhibit 12-8 Highest Number of Immigrant Households from China, Hong Kong, and Taiwan, 2002		
Highest:		
Manhattan	Lower East Side/Chinatown	13,798
Queens	Flushing/Whitestone	8,683
Brooklyn	Bensonhurst	8,039
Brooklyn	Sunset Park	6,681
Queens	Bayside/Little Neck	3,806
Source: New York City Housing and Vacancy Survey		

Europe (156,957, 5.2%), Central and South America (153,127, 5.1%), the Dominican Republic (119,971, 4.0%), Russia/Successor States to the Soviet Union (76,047, 2.5%), China, Hong Kong and Taiwan (73,807, 2.5%), Africa (31,304, 1.0%), Pakistan and Bangladesh (29,549, 1.0%), and Mexico (27,245, 0.9%) (Borough Table 12-2).

The boroughs demonstrated a range of immigrant household populations, with the most diversity occurring in Queens and the least in Staten Island. Queens had a substantial percentage of foreign-born households from Central and South America (10.4%), Europe (7.4%), the Caribbean (7.3%), China, Hong Kong and Taiwan (3.3%), Korea (2.1%), and Pakistan and Bangladesh (2.1%). Brooklyn also housed a number of immigrant households, such as those from the Caribbean (11.8%), Russia/Successor States to the Soviet Union (6.1%), Europe (5.9%), and China, Hong Kong and Taiwan (2.8%). The Bronx exhibited the highest percentage of immigrant households from the Dominican Republic (9.7%), as well as notably sized group of foreign-born households from Mexico (1.2%) and Africa (2.1%). Manhattan had a slightly larger number of immigrant households from China, Hong Kong and Taiwan (2.9%) than the Bronx, but a lower percentage of foreign-born households from the Dominican Republic (5.4%) (Borough Table 12-2).

Among sub-borough areas, foreign-born households from the Dominican Re-

Exhibit 12-9 Highest Number of Immigrant Households from Korea, 2002

Highest:		
Queens	Flushing/Whitestone	5,771
Queens	Sunnyside/Woodside	3,603
Queens	Bayside/Little Neck	3,556
Queens	Elmhurst/Corona	1,143
Queens	Middle Village/Ridgewood	1,076

Source: New York City Housing and Vacancy Survey

Exhibit 12-10 Highest Number of Immigrant Households from India, 2002

Highest:		
Queens	Ozone Park/Woodhaven	2,339
Queens	Flushing/Whitestone	2,193
Queens	Queens Village	1,670
Queens	Rego Park/Forest Hills	1,381
Queens	Hillcrest/Fresh Meadows	1,218

Source: New York City Housing and Vacancy Survey

Exhibit 12-11 Highest Number of Immigrant Households from the Philippines, 2002

Highest:		
Queens	Hillcrest/Fresh Meadows	1,567
Queens	Sunnyside/Woodside	1,030
Queens	Elmhurst/Corona	972
Queens	Flushing/Whitestone	933
Queens	Astoria	891

Source: New York City Housing and Vacancy Survey

Exhibit 12-12 Highest Number of Immigrant Households from Southeast Asia, 2002

Highest:		
Queens	Jackson Heights	818
Queens	Flushing/Whitestone	723
Queens	Elmhurst/Corona	580
Bronx	Pelham Parkway	576
Queens	Rego Park/Forest Hills	567

Source: New York City Housing and Vacancy Survey

public most often settled in Manhattan and the Bronx: Washington Heights/Inwood (24,822) and Morningside Heights/Hamilton (6,860) in Manhattan, and University Heights/Fordham (8,731), Highbridge/South Concourse (8,666) and Kingsbridge Heights/Mosholu (6,732) in the Bronx (Exhibit 12-3).

Neighborhoods with the highest number of foreign-born households from the Caribbean were in East Flatbush (25,588), Flatlands/Canarsie (15,781) and South Crown Heights (14,148) in Brooklyn, and Queens Village (17,016) and Jamaica (15,360) in Queens (Exhibit 12-4).

Similarly, neighborhoods with the highest number of foreign-born households from Mexico were mostly situated in Brooklyn and Queens: Sunset Park (2,310) and Bushwick (1,726) in Brooklyn, and Elmhurst/ Corona (1,781) and Jackson Heights (1,510) in Queens. Morrisania/ Belmont in the Bronx also had one of the highest representations of immigrants from Mexico (1,323) (Exhibit 12-5).

Foreign-born households from Europe also settled in Queens, mainly in the neighborhoods of Astoria (12,389) and Middle Village/Ridgewood (11,962). Europeans also moved to neighborhoods in Brooklyn: Williamsburg/Greenpoint (10,737), Bensonhurst (8,811), and Borough Park (6,325) had some of the highest numbers of Europeans (Exhibit 12-6).

Four of the five neighborhoods with the highest number of foreign-born households from Russia/Successor States to the Soviet Union

Exhibit 12-13 Highest Number of Immigrant Households from Other Asian Countries, 2002

Highest:		
Queens	Rego Park/Forest Hills	1,568
Manhattan	Upper West Side	1,428
Queens	Astoria	1,285
Manhattan	Chelsea/Clinton/Midtown	1,155
Manhattan	Upper East Side	1,154

Source: New York City Housing and Vacancy Survey

Exhibit 12-14 Highest Number of Immigrant Households from Africa, 2002

Highest:		
Bronx	University Heights/Fordham	2,696
Queens	Jamaica	2,189
Bronx	Soundview/Parkchester	2,108
Staten Island	North Shore	2,060
Manhattan	Central Harlem	1,938

Source: New York City Housing and Vacancy Survey

Exhibit 12-15 Highest Number of Immigrant Households from Central and South America, 2002

Highest:		
Queens	Jackson Heights	14,064
Queens	Astoria	8,664
Queens	Elmhurst/Corona	8,515
Queens	Jamaica	7,384
Queens	Ozone Park/Woodhaven	7,264

Source: New York City Housing and Vacancy Survey

Exhibit 12-16 Highest Number of Immigrant Households from Pakistan and Bangladesh, 2002

Highest:		
Queens	Astoria	5,156
Brooklyn	Borough Park	2,872
Brooklyn	Flatbush	2,387
Queens	Sunnyside/Woodside	2,105
Queens	Jackson Heights	2,065

Source: New York City Housing and Vacancy Survey

were in Brooklyn, with the greatest number in Coney Island (16,607), followed by Sheepshead Bay/ Gravesend (12,654), Bensonhurst (8,612) and Borough Park (5,212). Rego Park/Forest Hills in Queens also housed a large number of these immigrant households (5,897) (Exhibit 12-7).

The highest number of foreign-born households from China, Hong Kong and Taiwan live in Manhattan's Lower East Side/Chinatown (13,798), followed by Flushing/Whitestone in Queens (8,683), Bensonhurst (8,039) and Sunset Park (6,681) in Brooklyn, and Bayside/Little Neck in Queens (3,806) (Exhibit 12-8).

When examining sub-borough areas for the foreign-born households from Korea, India and the Philippines, neighborhoods in Queens had the highest representation. For immigrant households from Korea, these neighborhoods included Flushing/ Whitestone (5,771), Sunnyside/Woodside (3,603), Bayside/Littleneck (3,556), Elmhurst/Corona (1,143), and Middle Village/Ridgewood (1,076) (Exhibit 12-9). For foreign-born households from India, the most densely populated neighborhoods were: Ozone Park/Woodhaven (2,339), Flushing/Whitestone (2,193), Queens Village (1,670), Rego Park/Forest Hills (1,381), and Hillcrest/ Fresh Meadows (1,218) (Exhibit 12-10). For the Philippines, the most foreign-born households were found in Hillcrest/Fresh Meadows (1,567), Sunnyside/Woodside (1,030), Elmhurst/Corona (972), Flushing/Whitestone

(933) and Astoria (891) (Exhibit 12-11).

Neighborhoods with the highest number of foreign-born households from Southeast Asia and other Asian countries were in three of the five boroughs. For immigrant households from Southeast Asia, the largest numbers were found in Jackson Heights (818), Flushing/Whitestone (723), Elmhurst/Corona (580) and Rego Park/Forest Hills (567) in Queens, and Pelham Parkway in the Bronx (576) (Exhibit 12-12). For those from other Asian countries, the households were concentrated in Queens – Rego Park/Forest Hills (1,568) and Astoria (1,285) – and Manhattan – the Upper West Side (1,428), Chelsea/Clinton/ Midtown (1,155) and the Upper East Side (1,154) (Exhibit (12-13).

Neighborhoods with the highest number of foreign-born households from Africa were University Heights/Fordham in the Bronx (2,696), followed by Jamaica in Queens (2,189), Soundview/Parkchester in the Bronx (2,108), North Shore in Staten Island (2,060) and Central Harlem in Manhattan (1,938) (Exhibit 12-14).

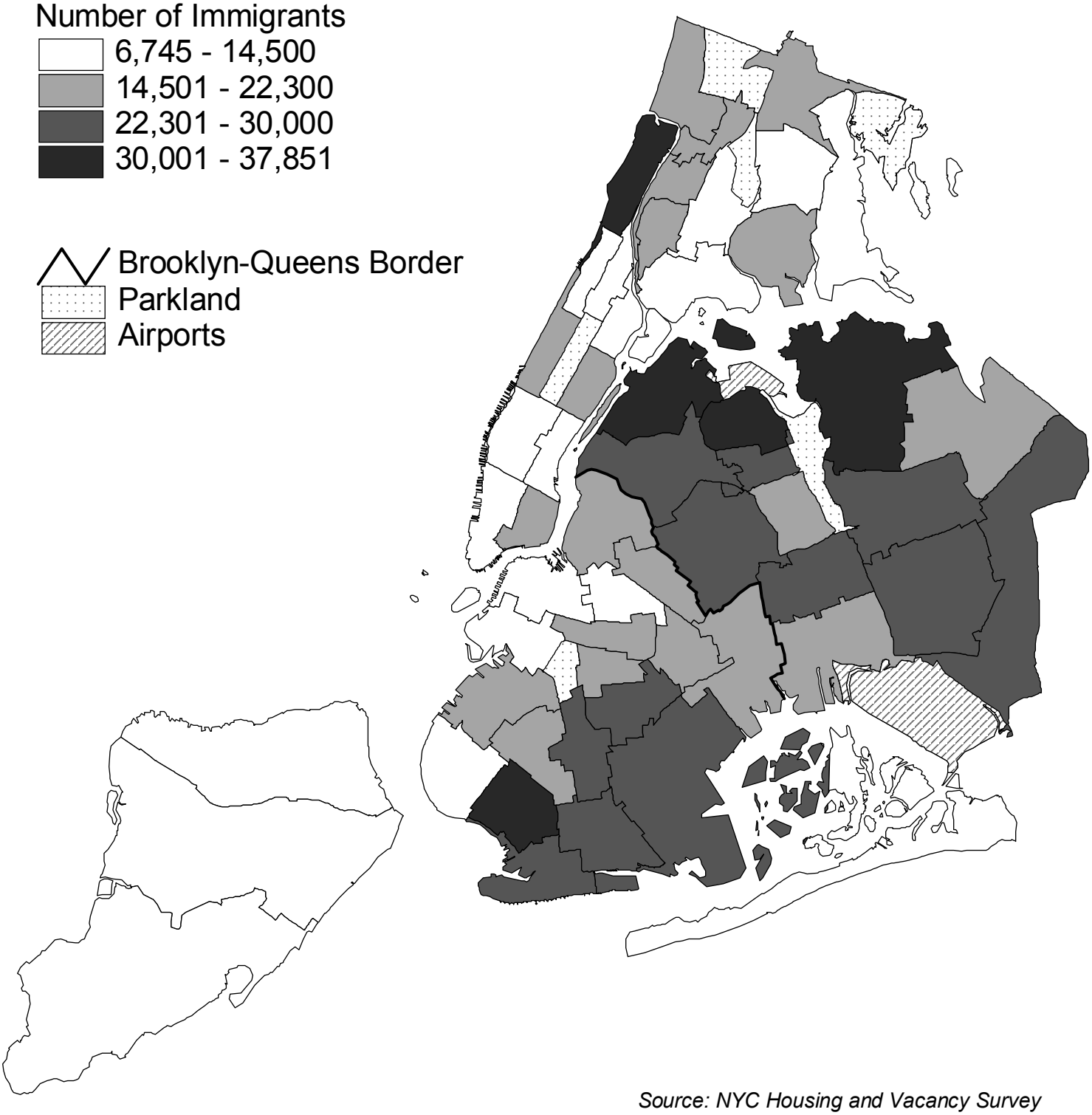
The largest number of foreign-born households from Central and South America resided in Queens: Jackson Heights (14,064), Astoria (8,664), Elmhurst/Corona (8,515), Jamaica (7,384) and Ozone Park/Woodhaven (7,264) (Exhibit 12-15). The highest number of immigrant households from Pakistan and Bangladesh were also found in Queens – Astoria (5,156), Sunnyside/Woodside (2,105) and Jackson Heights (2,065) - and in Brooklyn as well: Borough Park (2,872) and Flatbush (2,387) (Exhibit 12-16).

Neighborhood Table 12-1
Immigrants Households in
New York City Sub-borough Areas, 2002

Borough	Sub-borough Area	Number	Percent
Bronx	101 Mott Haven/Hunts Point	11,205	26.9%
Bronx	102 Morrisania/Belmont	13,818	31.1%
Bronx	103 Highbridge/South Concourse	17,322	40.5%
Bronx	104 University Heights/Fordham	17,140	40.8%
Bronx	105 Kingsbridge Heights/Mosholu	16,427	37.8%
Bronx	106 Riverdale/Kingsbridge	14,724	29.7%
Bronx	107 Soundview/Parkchester	14,691	23.2%
Bronx	108 Throgs Neck/Co-op City	6,745	13.8%
Bronx	109 Pelham Parkway	12,577	33.2%
Bronx	110 Williamsbridge/Baychester	20,132	41.2%
Brooklyn	201 Williamsburg/Greenpoint	20,230	39.3%
Brooklyn	202 Brooklyn Heights/Fort Greene	7,725	16.4%
Brooklyn	203 Bedford Stuyvesant	10,027	22.4%
Brooklyn	204 Bushwick	14,856	39.8%
Brooklyn	205 East New York/Starrett City	19,999	42.5%
Brooklyn	206 Park Slope/Carroll Gardens	7,323	16.7%
Brooklyn	207 Sunset Park	21,442	49.5%
Brooklyn	208 North Crown Heights/Prospect Heights	16,125	35.3%
Brooklyn	209 South Crown Heights	20,248	50.3%
Brooklyn	210 Bay Ridge	14,181	28.5%
Brooklyn	211 Bensonhurst	31,896	49.9%
Brooklyn	212 Borough Park	21,435	44.4%
Brooklyn	213 Coney Island	25,829	55.9%
Brooklyn	214 Flatbush	24,383	44.4%
Brooklyn	215 Sheepshead Bay/Gravesend	25,721	43.0%
Brooklyn	216 Brownsville/Ocean Hill	15,142	36.6%
Brooklyn	217 East Flatbush	29,850	60.9%
Brooklyn	218 Flatlands/Canarsie	27,042	41.4%
Manhattan	301 Greenwich Village/Financial District	7,107	10.9%
Manhattan	302 Lower East Side/Chinatown	20,571	29.4%
Manhattan	303 Chelsea/Clinton/Midtown	10,435	15.7%
Manhattan	304 Stuyvesant Town/Turtle-Bay	11,426	13.9%
Manhattan	305 Upper West Side	17,666	16.2%
Manhattan	306 Upper East Side	14,619	12.2%
Manhattan	307 Morningside Heights/Hamilton Heights	12,575	25.0%
Manhattan	308 Central Harlem	8,292	18.8%
Manhattan	309 East Harlem	8,808	21.3%
Manhattan	310 Washington Heights/Inwood	34,381	47.8%
Queens	401 Astoria	35,407	47.8%
Queens	402 Sunnyside/Woodside	24,784	52.0%
Queens	403 Jackson Heights	30,462	57.2%
Queens	404 Elmhurst/Corona	25,555	59.3%
Queens	405 Middle Village/Ridgewood	23,297	36.6%
Queens	406 Rego Park/Forest Hills	22,184	41.9%
Queens	407 Flushing/Whitestone	37,851	41.8%
Queens	408 Hillcrest/Fresh Meadows	22,323	38.8%
Queens	409 Ozone Park/Woodhaven	22,795	50.8%
Queens	410 South Ozone Park/Howard Beach	18,252	44.2%
Queens	411 Bayside/Little Neck	17,520	38.8%
Queens	412 Jamaica	27,931	39.3%
Queens	413 Queens Village	24,603	40.6%
Queens	414 Rockaways	7,963	21.0%
Staten Island	501 North Shore	10,430	18.3%
Staten Island	502 Mid-Island	7,338	16.3%
Staten Island	503 South Shore	7,515	13.1%
Total	**New York City**	**1,010,324**	**33.6%**

Source: New York City Housing and Vacancy Survey

Map 12-1
Number of Immigrant Households in New York City Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey

Neighborhood Table 12-2
Immigrant Households by Country/Region of Origin in New York City Sub-borough Areas, 2002

(continued on next page)

Borough	Sub-borough Area	Dominican Republic	Percent	Caribbean	Percent
Bronx	101 Mott Haven/Hunts Point	6,336	15.2%	*716*	*1.7%*
Bronx	102 Morrisania/Belmont	4,887	11.0%	*1,156*	*2.6%*
Bronx	103 Highbridge/South Concourse	8,666	20.3%	*2,146*	*5.0%*
Bronx	104 University Heights/Fordham	8,731	20.8%	*1,275*	*3.0%*
Bronx	105 Kingsbridge Heights/Mosholu	6,732	15.5%	*1,488*	*3.4%*
Bronx	106 Riverdale/Kingsbridge	4,592	9.3%	*792*	*1.6%*
Bronx	107 Soundview/Parkchester	*1,986*	*3.1%*	*1,505*	*2.4%*
Bronx	108 Throgs Neck/Co-op City	*0*	*0.0%*	*959*	*2.0%*
Bronx	109 Pelham Parkway	*1,373*	*3.6%*	*1,314*	*3.5%*
Bronx	110 Williamsbridge/Baychester	*1,629*	*3.3%*	13,417	27.4%
Brooklyn	201 Williamsburg/Greenpoint	3,145	6.1%	*196*	*0.4%*
Brooklyn	202 Brooklyn Heights/Fort Greene	*1,275*	*2.7%*	*1,575*	*3.3%*
Brooklyn	203 Bedford Stuyvesant	*892*	*2.0%*	4,992	11.2%
Brooklyn	204 Bushwick	4,605	12.3%	2,136	5.7%
Brooklyn	205 East New York/Starrett City	4,457	9.5%	6,833	14.5%
Brooklyn	206 Park Slope/Carroll Gardens	*876*	*2.0%*	*859*	*2.0%*
Brooklyn	207 Sunset Park	*1,238*	*2.9%*	*583*	*1.3%*
Brooklyn	208 North Crown Heights/Prospect Heights	*902*	*2.0%*	10,559	23.1%
Brooklyn	209 South Crown Heights	*519*	*1.3%*	14,148	35.1%
Brooklyn	210 Bay Ridge	*459*	*0.9%*	*0*	*0.0%*
Brooklyn	211 Bensonhurst	*140*	*0.2%*	*322*	*0.5%*
Brooklyn	212 Borough Park	*179*	*0.4%*	*231*	*0.5%*
Brooklyn	213 Coney Island	*470*	*1.0%*	*419*	*0.9%*
Brooklyn	214 Flatbush	*282*	*0.5%*	7,998	14.6%
Brooklyn	215 Sheepshead Bay/Gravesend	*0*	*0.0%*	*1,182*	*2.0%*
Brooklyn	216 Brownsville/Ocean Hill	*621*	*1.5%*	10,625	25.7%
Brooklyn	217 East Flatbush	*1,400*	*2.9%*	25,588	52.2%
Brooklyn	218 Flatlands/Canarsie	*731*	*1.1%*	15,781	24.2%
Manhattan	301 Greenwich Village/Financial District	*198*	*0.3%*	*161*	*0.2%*
Manhattan	302 Lower East Side/Chinatown	*1,190*	*1.7%*	*581*	*0.8%*
Manhattan	303 Chelsea/Clinton/Midtown	*338*	*0.5%*	*545*	*0.8%*
Manhattan	304 Stuyvesant Town/Turtle-Bay	*198*	*0.2%*	*959*	*1.2%*
Manhattan	305 Upper West Side	2,034	1.9%	2,257	2.1%
Manhattan	306 Upper East Side	*188*	*0.2%*	*197*	*0.2%*
Manhattan	307 Morningside Heights/Hamilton Heights	6,860	13.6%	*1,099*	*2.2%*
Manhattan	308 Central Harlem	*1,395*	*3.2%*	*1,788*	*4.1%*
Manhattan	309 East Harlem	*1,547*	*3.7%*	*902*	*2.2%*
Manhattan	310 Washington Heights/Inwood	24,822	34.5%	*1,976*	*2.7%*
Queens	401 Astoria	*607*	*0.8%*	*849*	*1.1%*
Queens	402 Sunnyside/Woodside	*1,207*	*2.5%*	*1,696*	*3.6%*
Queens	403 Jackson Heights	2,158	4.1%	2,113	4.0%
Queens	404 Elmhurst/Corona	2,861	6.6%	2,728	6.3%
Queens	405 Middle Village/Ridgewood	*1,184*	*1.9%*	*1,790*	*2.8%*
Queens	406 Rego Park/Forest Hills	*165*	*0.3%*	*378*	*0.7%*
Queens	407 Flushing/Whitestone	*400*	*0.4%*	*1,489*	*1.6%*
Queens	408 Hillcrest/Fresh Meadows	*776*	*1.3%*	2,300	4.0%
Queens	409 Ozone Park/Woodhaven	*1,539*	*3.4%*	4,850	10.8%
Queens	410 South Ozone Park/Howard Beach	*405*	*1.0%*	4,273	10.4%
Queens	411 Bayside/Little Neck	*183*	*0.4%*	*266*	*0.6%*
Queens	412 Jamaica	*707*	*1.0%*	15,360	21.6%
Queens	413 Queens Village	*674*	*1.1%*	17,016	28.1%
Queens	414 Rockaways	*625*	*1.6%*	2,173	5.7%
Staten Island	501 North Shore	*583*	*1.0%*	*1,497*	*2.6%*
Staten Island	502 Mid-Island	*0*	*0.0%*	*158*	*0.4%*
Staten Island	503 South Shore	*0*	*0.0%*	*179*	*0.3%*
Total	**New York City**	**119,971**	**4.0%**	**198,378**	**6.6%**

Source: New York City Housing and Vacancy Survey

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

Neighborhood Table 12-2
Immigrant Households by Country/Region of Origin in New York City Sub-borough Areas, 2002

(continued on next page)

Borough	Sub-borough Area	Mexico	Percent	Europe	Percent
Bronx	101 Mott Haven/Hunts Point	*629*	*1.5%*	*0*	*0.0%*
Bronx	102 Morrisania/Belmont	*1,323*	*3.0%*	*379*	*0.9%*
Bronx	103 Highbridge/South Concourse	*558*	*1.3%*	*0*	*0.0%*
Bronx	104 University Heights/Fordham	*432*	*1.0%*	*0*	*0.0%*
Bronx	105 Kingsbridge Heights/Mosholu	*597*	*1.4%*	*1,208*	*2.8%*
Bronx	106 Riverdale/Kingsbridge	*0*	*0.0%*	4,351	8.8%
Bronx	107 Soundview/Parkchester	*1,158*	*1.8%*	*1,186*	*1.9%*
Bronx	108 Throgs Neck/Co-op City	*0*	*0.0%*	2,994	6.1%
Bronx	109 Pelham Parkway	*1,007*	*2.7%*	3,223	8.5%
Bronx	110 Williamsbridge/Baychester	*0*	*0.0%*	2,070	4.2%
Brooklyn	201 Williamsburg/Greenpoint	*272*	*0.5%*	10,737	20.9%
Brooklyn	202 Brooklyn Heights/Fort Greene	*427*	*0.9%*	*1,027*	*2.2%*
Brooklyn	203 Bedford Stuyvesant	*229*	*0.5%*	*0*	*0.0%*
Brooklyn	204 Bushwick	*1,726*	*4.6%*	*898*	*2.4%*
Brooklyn	205 East New York/Starrett City	*0*	*0.0%*	*376*	*0.8%*
Brooklyn	206 Park Slope/Carroll Gardens	*140*	*0.3%*	2,249	5.1%
Brooklyn	207 Sunset Park	2,310	5.3%	3,563	8.2%
Brooklyn	208 North Crown Heights/Prospect Heights	*290*	*0.6%*	*348*	*0.8%*
Brooklyn	209 South Crown Heights	*197*	*0.5%*	*898*	*2.2%*
Brooklyn	210 Bay Ridge	*368*	*0.7%*	4,508	9.1%
Brooklyn	211 Bensonhurst	*912*	*1.4%*	8,811	13.8%
Brooklyn	212 Borough Park	*601*	*1.2%*	6,325	13.1%
Brooklyn	213 Coney Island	*0*	*0.0%*	3,531	7.6%
Brooklyn	214 Flatbush	*880*	*1.6%*	2,571	4.7%
Brooklyn	215 Sheepshead Bay/Gravesend	*189*	*0.3%*	3,958	6.6%
Brooklyn	216 Brownsville/Ocean Hill	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	217 East Flatbush	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	218 Flatlands/Canarsie	*495*	*0.8%*	2,438	3.7%
Manhattan	301 Greenwich Village/Financial District	*0*	*0.0%*	2,221	3.4%
Manhattan	302 Lower East Side/Chinatown	*555*	*0.8%*	*1,197*	*1.7%*
Manhattan	303 Chelsea/Clinton/Midtown	*187*	*0.3%*	3,212	4.8%
Manhattan	304 Stuyvesant Town/Turtle-Bay	*155*	*0.2%*	3,112	3.8%
Manhattan	305 Upper West Side	*637*	*0.6%*	5,083	4.7%
Manhattan	306 Upper East Side	*167*	*0.1%*	6,222	5.2%
Manhattan	307 Morningside Heights/Hamilton Heights	*393*	*0.8%*	*1,096*	*2.2%*
Manhattan	308 Central Harlem	*571*	*1.3%*	*0*	*0.0%*
Manhattan	309 East Harlem	*1,072*	*2.6%*	*501*	*1.2%*
Manhattan	310 Washington Heights/Inwood	*599*	*0.8%*	*1,669*	*2.3%*
Queens	401 Astoria	*1,244*	*1.7%*	12,389	16.7%
Queens	402 Sunnyside/Woodside	*786*	*1.6%*	4,592	9.6%
Queens	403 Jackson Heights	*1,510*	*2.8%*	2,494	4.7%
Queens	404 Elmhurst/Corona	*1,781*	*4.1%*	*817*	*1.9%*
Queens	405 Middle Village/Ridgewood	*789*	*1.2%*	11,962	18.8%
Queens	406 Rego Park/Forest Hills	*0*	*0.0%*	5,542	10.5%
Queens	407 Flushing/Whitestone	*0*	*0.0%*	6,071	6.7%
Queens	408 Hillcrest/Fresh Meadows	*0*	*0.0%*	2,101	3.7%
Queens	409 Ozone Park/Woodhaven	*828*	*1.8%*	2,131	4.7%
Queens	410 South Ozone Park/Howard Beach	*0*	*0.0%*	*1,778*	*4.3%*
Queens	411 Bayside/Little Neck	*0*	*0.0%*	4,900	10.8%
Queens	412 Jamaica	*405*	*0.6%*	*0*	*0.0%*
Queens	413 Queens Village	*0*	*0.0%*	*1,086*	*1.8%*
Queens	414 Rockaways	*0*	*0.0%*	*1,865*	*4.9%*
Staten Island	501 North Shore	*193*	*0.3%*	*1,409*	*2.5%*
Staten Island	502 Mid-Island	*631*	*1.4%*	2,581	5.7%
Staten Island	503 South Shore	*0*	*0.0%*	3,277	5.7%
Total	**New York City**	**27,245**	**0.9%**	**156,957**	**5.2%**

Source: New York City Housing and Vacancy Survey

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

Neighborhood Table 12-2
Immigrant Households by Country/Region of Origin in New York City Sub-borough Areas, 2002

(continued on next page)

Borough	Sub-borough Area	Russia/ Successor States to Soviet Union	Percent	China, Hong Kong, and Taiwan	Percent
Bronx	101 Mott Haven/Hunts Point	*0*	*0.0%*	*0*	*0.0%*
Bronx	102 Morrisania/Belmont	*0*	*0.0%*	*0*	*0.0%*
Bronx	103 Highbridge/South Concourse	*0*	*0.0%*	*0*	*0.0%*
Bronx	104 University Heights/Fordham	*0*	*0.0%*	*242*	*0.6%*
Bronx	105 Kingsbridge Heights/Mosholu	*199*	*0.5%*	*0*	*0.0%*
Bronx	106 Riverdale/Kingsbridge	*1,316*	*2.7%*	*601*	*1.2%*
Bronx	107 Soundview/Parkchester	*0*	*0.0%*	*0*	*0.0%*
Bronx	108 Throgs Neck/Co-op City	*514*	*1.1%*	*0*	*0.0%*
Bronx	109 Pelham Parkway	*890*	*2.3%*	*212*	*0.6%*
Bronx	110 Williamsbridge/Baychester	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	201 Williamsburg/Greenpoint	*0*	*0.0%*	*421*	*0.8%*
Brooklyn	202 Brooklyn Heights/Fort Greene	*234*	*0.5%*	*414*	*0.9%*
Brooklyn	203 Bedford Stuyvesant	*150*	*0.3%*	*0*	*0.0%*
Brooklyn	204 Bushwick	*200*	*0.5%*	*401*	*1.1%*
Brooklyn	205 East New York/Starrett City	*1,272*	*2.7%*	*578*	*1.2%*
Brooklyn	206 Park Slope/Carroll Gardens	*199*	*0.5%*	*663*	*1.5%*
Brooklyn	207 Sunset Park	*588*	*1.4%*	6,681	15.4%
Brooklyn	208 North Crown Heights/Prospect Heights	*0*	*0.0%*	*459*	*1.0%*
Brooklyn	209 South Crown Heights	*357*	*0.9%*	*0*	*0.0%*
Brooklyn	210 Bay Ridge	2,218	4.5%	*1,313*	*2.6%*
Brooklyn	211 Bensonhurst	8,612	13.5%	8,039	12.6%
Brooklyn	212 Borough Park	5,212	10.8%	*1,252*	*2.6%*
Brooklyn	213 Coney Island	16,607	36.0%	*956*	*2.1%*
Brooklyn	214 Flatbush	3,971	7.2%	*144*	*0.3%*
Brooklyn	215 Sheepshead Bay/Gravesend	12,654	21.1%	2,298	3.8%
Brooklyn	216 Brownsville/Ocean Hill	*0*	*0.0%*	*481*	*1.2%*
Brooklyn	217 East Flatbush	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	218 Flatlands/Canarsie	*1,426*	*2.2%*	*725*	*1.1%*
Manhattan	301 Greenwich Village/Financial District	*198*	*0.3%*	2,108	3.2%
Manhattan	302 Lower East Side/Chinatown	*549*	*0.8%*	13,798	19.7%
Manhattan	303 Chelsea/Clinton/Midtown	*0*	*0.0%*	*934*	*1.4%*
Manhattan	304 Stuyvesant Town/Turtle-Bay	*344*	*0.4%*	2,271	2.8%
Manhattan	305 Upper West Side	*379*	*0.3%*	*781*	*0.7%*
Manhattan	306 Upper East Side	*929*	*0.8%*	*360*	*0.3%*
Manhattan	307 Morningside Heights/Hamilton Heights	*0*	*0.0%*	*212*	*0.4%*
Manhattan	308 Central Harlem	*167*	*0.4%*	*0*	*0.0%*
Manhattan	309 East Harlem	*0*	*0.0%*	*0*	*0.0%*
Manhattan	310 Washington Heights/Inwood	*834*	*1.2%*	*163*	*0.2%*
Queens	401 Astoria	*548*	*0.7%*	*807*	*1.1%*
Queens	402 Sunnyside/Woodside	*0*	*0.0%*	*1,395*	*2.9%*
Queens	403 Jackson Heights	*341*	*0.6%*	2,627	4.9%
Queens	404 Elmhurst/Corona	*422*	*1.0%*	2,828	6.6%
Queens	405 Middle Village/Ridgewood	*782*	*1.2%*	*0*	*0.0%*
Queens	406 Rego Park/Forest Hills	5,897	11.1%	2,185	4.1%
Queens	407 Flushing/Whitestone	*1,997*	*2.2%*	8,683	9.6%
Queens	408 Hillcrest/Fresh Meadows	2,562	4.5%	2,882	5.0%
Queens	409 Ozone Park/Woodhaven	*614*	*1.4%*	*752*	*1.7%*
Queens	410 South Ozone Park/Howard Beach	*142*	*0.3%*	*0*	*0.0%*
Queens	411 Bayside/Little Neck	*0*	*0.0%*	3,806	8.4%
Queens	412 Jamaica	*0*	*0.0%*	*0*	*0.0%*
Queens	413 Queens Village	*226*	*0.4%*	*165*	*0.3%*
Queens	414 Rockaways	*311*	*0.8%*	*0*	*0.0%*
Staten Island	501 North Shore	*165*	*0.3%*	*610*	*1.1%*
Staten Island	502 Mid-Island	*766*	*1.7%*	*158*	*0.4%*
Staten Island	503 South Shore	*1,256*	*2.2%*	*403*	*0.7%*
Total	**New York City**	**76,047**	**2.5%**	**73,807**	**2.5%**

Source: New York City Housing and Vacancy Survey

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

Neighborhood Table 12-2
Immigrant Households by Country/Region of Origin in New York City Sub-borough Areas, 2002

(continued on next page)

Borough	Sub-borough Area	Korea	Percent	India	Percent
Bronx	101 Mott Haven/Hunts Point	*0*	*0.0%*	*0*	*0.0%*
Bronx	102 Morrisania/Belmont	*0*	*0.0%*	*0*	*0.0%*
Bronx	103 Highbridge/South Concourse	*0*	*0.0%*	*0*	*0.0%*
Bronx	104 University Heights/Fordham	*0*	*0.0%*	*0*	*0.0%*
Bronx	105 Kingsbridge Heights/Mosholu	*325*	*0.7%*	*136*	*0.3%*
Bronx	106 Riverdale/Kingsbridge	*416*	*0.8%*	*170*	*0.3%*
Bronx	107 Soundview/Parkchester	*0*	*0.0%*	*668*	*1.1%*
Bronx	108 Throgs Neck/Co-op City	*0*	*0.0%*	*0*	*0.0%*
Bronx	109 Pelham Parkway	*0*	*0.0%*	*685*	*1.8%*
Bronx	110 Williamsbridge/Baychester	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	201 Williamsburg/Greenpoint	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	202 Brooklyn Heights/Fort Greene	*140*	*0.3%*	*0*	*0.0%*
Brooklyn	203 Bedford Stuyvesant	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	204 Bushwick	*350*	*0.9%*	*200*	*0.5%*
Brooklyn	205 East New York/Starrett City	*165*	*0.4%*	*0*	*0.0%*
Brooklyn	206 Park Slope/Carroll Gardens	*0*	*0.0%*	*140*	*0.3%*
Brooklyn	207 Sunset Park	*0*	*0.0%*	*329*	*0.8%*
Brooklyn	208 North Crown Heights/Prospect Heights	*197*	*0.4%*	*196*	*0.4%*
Brooklyn	209 South Crown Heights	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	210 Bay Ridge	*173*	*0.3%*	*569*	*1.1%*
Brooklyn	211 Bensonhurst	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	212 Borough Park	*0*	*0.0%*	*358*	*0.7%*
Brooklyn	213 Coney Island	*0*	*0.0%*	*284*	*0.6%*
Brooklyn	214 Flatbush	*0*	*0.0%*	*141*	*0.3%*
Brooklyn	215 Sheepshead Bay/Gravesend	*0*	*0.0%*	*255*	*0.4%*
Brooklyn	216 Brownsville/Ocean Hill	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	217 East Flatbush	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	218 Flatlands/Canarsie	*0*	*0.0%*	*0*	*0.0%*
Manhattan	301 Greenwich Village/Financial District	*161*	*0.2%*	*0*	*0.0%*
Manhattan	302 Lower East Side/Chinatown	*590*	*0.8%*	*0*	*0.0%*
Manhattan	303 Chelsea/Clinton/Midtown	*688*	*1.0%*	*643*	*1.0%*
Manhattan	304 Stuyvesant Town/Turtle-Bay	*397*	*0.5%*	*229*	*0.3%*
Manhattan	305 Upper West Side	*0*	*0.0%*	*425*	*0.4%*
Manhattan	306 Upper East Side	*761*	*0.6%*	*576*	*0.5%*
Manhattan	307 Morningside Heights/Hamilton Heights	*0*	*0.0%*	*0*	*0.0%*
Manhattan	308 Central Harlem	*0*	*0.0%*	*0*	*0.0%*
Manhattan	309 East Harlem	*0*	*0.0%*	*0*	*0.0%*
Manhattan	310 Washington Heights/Inwood	*163*	*0.2%*	*0*	*0.0%*
Queens	401 Astoria	*0*	*0.0%*	*366*	*0.5%*
Queens	402 Sunnyside/Woodside	3,603	7.6%	*997*	*2.1%*
Queens	403 Jackson Heights	*0*	*0.0%*	*826*	*1.6%*
Queens	404 Elmhurst/Corona	*1,143*	*2.7%*	*850*	*2.0%*
Queens	405 Middle Village/Ridgewood	*1,076*	*1.7%*	*0*	*0.0%*
Queens	406 Rego Park/Forest Hills	*0*	*0.0%*	*1,381*	*2.6%*
Queens	407 Flushing/Whitestone	5,771	6.4%	2,193	2.4%
Queens	408 Hillcrest/Fresh Meadows	*924*	*1.6%*	*1,218*	*2.1%*
Queens	409 Ozone Park/Woodhaven	*269*	*0.6%*	2,339	5.2%
Queens	410 South Ozone Park/Howard Beach	*180*	*0.4%*	*1,053*	*2.6%*
Queens	411 Bayside/Little Neck	3,556	7.9%	*411*	*0.9%*
Queens	412 Jamaica	*0*	*0.0%*	*808*	*1.1%*
Queens	413 Queens Village	*0*	*0.0%*	*1,670*	*2.8%*
Queens	414 Rockaways	*0*	*0.0%*	*183*	*0.5%*
Staten Island	501 North Shore	*181*	*0.3%*	*231*	*0.4%*
Staten Island	502 Mid-Island	*0*	*0.0%*	*230*	*0.5%*
Staten Island	503 South Shore	*188*	*0.3%*	*359*	*0.6%*
Total	**New York City**	**21,416**	**0.7%**	**21,118**	**0.7%**

Source: New York City Housing and Vacancy Survey

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

Neighborhood Table 12-2
Immigrant Households by Country/Region of Origin in New York City Sub-borough Areas, 2002

(continued on next page)

Borough	Sub-borough Area	Philippines	Percent	Southeast Asia	Percent
Bronx	101 Mott Haven/Hunts Point	*0*	*0.0%*	*0*	*0.0%*
Bronx	102 Morrisania/Belmont	*0*	*0.0%*	*0*	*0.0%*
Bronx	103 Highbridge/South Concourse	*0*	*0.0%*	*0*	*0.0%*
Bronx	104 University Heights/Fordham	*0*	*0.0%*	*0*	*0.0%*
Bronx	105 Kingsbridge Heights/Mosholu	*357*	*0.8%*	*514*	*1.2%*
Bronx	106 Riverdale/Kingsbridge	*0*	*0.0%*	*0*	*0.0%*
Bronx	107 Soundview/Parkchester	*0*	*0.0%*	*425*	*0.7%*
Bronx	108 Throgs Neck/Co-op City	*0*	*0.0%*	*0*	*0.0%*
Bronx	109 Pelham Parkway	*0*	*0.0%*	*576*	*1.5%*
Bronx	110 Williamsbridge/Baychester	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	201 Williamsburg/Greenpoint	*272*	*0.5%*	*0*	*0.0%*
Brooklyn	202 Brooklyn Heights/Fort Greene	*182*	*0.4%*	*0*	*0.0%*
Brooklyn	203 Bedford Stuyvesant	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	204 Bushwick	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	205 East New York/Starrett City	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	206 Park Slope/Carroll Gardens	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	207 Sunset Park	*296*	*0.7%*	*431*	*1.0%*
Brooklyn	208 North Crown Heights/Prospect Heights	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	209 South Crown Heights	*0*	*0.0%*	*182*	*0.5%*
Brooklyn	210 Bay Ridge	*616*	*1.2%*	*0*	*0.0%*
Brooklyn	211 Bensonhurst	*0*	*0.0%*	*526*	*0.8%*
Brooklyn	212 Borough Park	*0*	*0.0%*	*510*	*1.1%*
Brooklyn	213 Coney Island	*169*	*0.4%*	*527*	*1.1%*
Brooklyn	214 Flatbush	*184*	*0.3%*	*414*	*0.8%*
Brooklyn	215 Sheepshead Bay/Gravesend	*0*	*0.0%*	*563*	*0.9%*
Brooklyn	216 Brownsville/Ocean Hill	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	217 East Flatbush	*0*	*0.0%*	*0*	*0.0%*
Brooklyn	218 Flatlands/Canarsie	*430*	*0.7%*	*0*	*0.0%*
Manhattan	301 Greenwich Village/Financial District	*0*	*0.0%*	*198*	*0.3%*
Manhattan	302 Lower East Side/Chinatown	*203*	*0.3%*	*0*	*0.0%*
Manhattan	303 Chelsea/Clinton/Midtown	*463*	*0.7%*	*0*	*0.0%*
Manhattan	304 Stuyvesant Town/Turtle-Bay	*395*	*0.5%*	*175*	*0.2%*
Manhattan	305 Upper West Side	*610*	*0.6%*	*197*	*0.2%*
Manhattan	306 Upper East Side	*0*	*0.0%*	*0*	*0.0%*
Manhattan	307 Morningside Heights/Hamilton Heights	*0*	*0.0%*	*179*	*0.4%*
Manhattan	308 Central Harlem	*0*	*0.0%*	*0*	*0.0%*
Manhattan	309 East Harlem	*390*	*0.9%*	*0*	*0.0%*
Manhattan	310 Washington Heights/Inwood	*163*	*0.2%*	*0*	*0.0%*
Queens	401 Astoria	*891*	*1.2%*	*195*	*0.3%*
Queens	402 Sunnyside/Woodside	*1,030*	*2.2%*	*164*	*0.3%*
Queens	403 Jackson Heights	*345*	*0.6%*	*818*	*1.5%*
Queens	404 Elmhurst/Corona	*972*	*2.3%*	*580*	*1.3%*
Queens	405 Middle Village/Ridgewood	*0*	*0.0%*	*246*	*0.4%*
Queens	406 Rego Park/Forest Hills	*724*	*1.4%*	*567*	*1.1%*
Queens	407 Flushing/Whitestone	*933*	*1.0%*	*723*	*0.8%*
Queens	408 Hillcrest/Fresh Meadows	*1,567*	*2.7%*	*195*	*0.3%*
Queens	409 Ozone Park/Woodhaven	*479*	*1.1%*	*342*	*0.8%*
Queens	410 South Ozone Park/Howard Beach	*201*	*0.5%*	*201*	*0.5%*
Queens	411 Bayside/Little Neck	*416*	*0.9%*	*0*	*0.0%*
Queens	412 Jamaica	*228*	*0.3%*	*0*	*0.0%*
Queens	413 Queens Village	*226*	*0.4%*	*226*	*0.4%*
Queens	414 Rockaways	*0*	*0.0%*	*160*	*0.4%*
Staten Island	501 North Shore	*420*	*0.7%*	*193*	*0.3%*
Staten Island	502 Mid-Island	*764*	*1.7%*	*0*	*0.0%*
Staten Island	503 South Shore	*0*	*0.0%*	*0*	*0.0%*
Total	**New York City**	**13,926**	**0.5%**	**10,026**	**0.3%**

Source: New York City Housing and Vacancy Survey

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

Neighborhood Table 12-2
Immigrant Households by Country/Region of Origin in New York City Sub-borough Areas, 2002

(continued on next page)

Borough	Sub-borough Area	Other Asia	Percent	Africa	Percent
Bronx	101 Mott Haven/Hunts Point	*0*	*0.0%*	*422*	*1.0%*
Bronx	102 Morrisania/Belmont	*0*	*0.0%*	*973*	*2.2%*
Bronx	103 Highbridge/South Concourse	*242*	*0.6%*	*1,475*	*3.4%*
Bronx	104 University Heights/Fordham	*0*	*0.0%*	2,696	6.4%
Bronx	105 Kingsbridge Heights/Mosholu	*0*	*0.0%*	*413*	*1.0%*
Bronx	106 Riverdale/Kingsbridge	*178*	*0.4%*	*178*	*0.4%*
Bronx	107 Soundview/Parkchester	*0*	*0.0%*	2,108	3.3%
Bronx	108 Throgs Neck/Co-op City	*0*	*0.0%*	*557*	*1.1%*
Bronx	109 Pelham Parkway	*652*	*1.7%*	*203*	*0.5%*
Bronx	110 Williamsbridge/Baychester	*0*	*0.0%*	*564*	*1.2%*
Brooklyn	201 Williamsburg/Greenpoint	*259*	*0.5%*	*0*	*0.0%*
Brooklyn	202 Brooklyn Heights/Fort Greene	*396*	*0.8%*	*210*	*0.4%*
Brooklyn	203 Bedford Stuyvesant	*0*	*0.0%*	*470*	*1.1%*
Brooklyn	204 Bushwick	*173*	*0.5%*	*0*	*0.0%*
Brooklyn	205 East New York/Starrett City	*0*	*0.0%*	*149*	*0.3%*
Brooklyn	206 Park Slope/Carroll Gardens	*808*	*1.8%*	*199*	*0.5%*
Brooklyn	207 Sunset Park	*855*	*2.0%*	*0*	*0.0%*
Brooklyn	208 North Crown Heights/Prospect Heights	*0*	*0.0%*	*987*	*2.2%*
Brooklyn	209 South Crown Heights	*0*	*0.0%*	*528*	*1.3%*
Brooklyn	210 Bay Ridge	*560*	*1.1%*	*0*	*0.0%*
Brooklyn	211 Bensonhurst	*207*	*0.3%*	*611*	*1.0%*
Brooklyn	212 Borough Park	*671*	*1.4%*	*617*	*1.3%*
Brooklyn	213 Coney Island	*429*	*0.9%*	*0*	*0.0%*
Brooklyn	214 Flatbush	*194*	*0.4%*	*319*	*0.6%*
Brooklyn	215 Sheepshead Bay/Gravesend	*1,081*	*1.8%*	*189*	*0.3%*
Brooklyn	216 Brownsville/Ocean Hill	*0*	*0.0%*	*558*	*1.3%*
Brooklyn	217 East Flatbush	*0*	*0.0%*	*612*	*1.2%*
Brooklyn	218 Flatlands/Canarsie	*0*	*0.0%*	*490*	*0.7%*
Manhattan	301 Greenwich Village/Financial District	*411*	*0.6%*	*321*	*0.5%*
Manhattan	302 Lower East Side/Chinatown	*578*	*0.8%*	*145*	*0.2%*
Manhattan	303 Chelsea/Clinton/Midtown	*1,155*	*1.7%*	*340*	*0.5%*
Manhattan	304 Stuyvesant Town/Turtle-Bay	*529*	*0.6%*	*384*	*0.5%*
Manhattan	305 Upper West Side	*1,428*	*1.3%*	*558*	*0.5%*
Manhattan	306 Upper East Side	*1,154*	*1.0%*	*540*	*0.5%*
Manhattan	307 Morningside Heights/Hamilton Heights	*345*	*0.7%*	*634*	*1.3%*
Manhattan	308 Central Harlem	*191*	*0.4%*	*1,938*	*4.4%*
Manhattan	309 East Harlem	*0*	*0.0%*	*646*	*1.6%*
Manhattan	310 Washington Heights/Inwood	*318*	*0.4%*	*0*	*0.0%*
Queens	401 Astoria	*1,285*	*1.7%*	*1,541*	*2.1%*
Queens	402 Sunnyside/Woodside	*737*	*1.5%*	*0*	*0.0%*
Queens	403 Jackson Heights	*396*	*0.7%*	*398*	*0.7%*
Queens	404 Elmhurst/Corona	*0*	*0.0%*	*725*	*1.7%*
Queens	405 Middle Village/Ridgewood	*363*	*0.6%*	*363*	*0.6%*
Queens	406 Rego Park/Forest Hills	*1,568*	*3.0%*	*745*	*1.4%*
Queens	407 Flushing/Whitestone	*395*	*0.4%*	*842*	*0.9%*
Queens	408 Hillcrest/Fresh Meadows	*391*	*0.7%*	*212*	*0.4%*
Queens	409 Ozone Park/Woodhaven	*0*	*0.0%*	*0*	*0.0%*
Queens	410 South Ozone Park/Howard Beach	*201*	*0.5%*	*195*	*0.5%*
Queens	411 Bayside/Little Neck	*652*	*1.4%*	*0*	*0.0%*
Queens	412 Jamaica	*350*	*0.5%*	2,189	3.1%
Queens	413 Queens Village	*396*	*0.7%*	*584*	*1.0%*
Queens	414 Rockaways	*0*	*0.0%*	*195*	*0.5%*
Staten Island	501 North Shore	*193*	*0.3%*	2,060	3.6%
Staten Island	502 Mid-Island	*0*	*0.0%*	*0*	*0.0%*
Staten Island	503 South Shore	*0*	*0.0%*	*224*	*0.4%*
Total	**New York City**	**19,740**	**0.7%**	**31,304**	**1.0%**

Source: New York City Housing and Vacancy Survey

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

Neighborhood Table 12-2
Immigrant Households by Country/Region of Origin in New York City Sub-borough Areas, 2002

(continued on next page)

Borough	Sub-borough Area	Central and South America	Percent	Pakistan and Bangladesh	Percent
Bronx	101 Mott Haven/Hunts Point	2,318	5.6%	*0*	*0.0%*
Bronx	102 Morrisania/Belmont	2,549	5.7%	*303*	*0.7%*
Bronx	103 Highbridge/South Concourse	3,457	8.1%	*186*	*0.4%*
Bronx	104 University Heights/Fordham	2,831	6.7%	*172*	*0.4%*
Bronx	105 Kingsbridge Heights/Mosholu	*1,294*	*3.0%*	*1,091*	*2.5%*
Bronx	106 Riverdale/Kingsbridge	*1,041*	*2.1%*	*232*	*0.5%*
Bronx	107 Soundview/Parkchester	4,462	7.1%	*0*	*0.0%*
Bronx	108 Throgs Neck/Co-op City	*814*	*1.7%*	*0*	*0.0%*
Bronx	109 Pelham Parkway	*1,068*	*2.8%*	*544*	*1.4%*
Bronx	110 Williamsbridge/Baychester	*1,530*	*3.1%*	*349*	*0.7%*
Brooklyn	201 Williamsburg/Greenpoint	2,319	4.5%	*158*	*0.3%*
Brooklyn	202 Brooklyn Heights/Fort Greene	*782*	*1.7%*	*0*	*0.0%*
Brooklyn	203 Bedford Stuyvesant	2,693	6.0%	*0*	*0.0%*
Brooklyn	204 Bushwick	3,159	8.5%	*200*	*0.5%*
Brooklyn	205 East New York/Starrett City	3,481	7.4%	*195*	*0.4%*
Brooklyn	206 Park Slope/Carroll Gardens	*637*	*1.5%*	*128*	*0.3%*
Brooklyn	207 Sunset Park	2,052	4.7%	*0*	*0.0%*
Brooklyn	208 North Crown Heights/Prospect Heights	*1,764*	*3.9%*	*214*	*0.5%*
Brooklyn	209 South Crown Heights	*1,881*	*4.7%*	*0*	*0.0%*
Brooklyn	210 Bay Ridge	*1,298*	*2.6%*	*963*	*1.9%*
Brooklyn	211 Bensonhurst	*1,912*	*3.0%*	*388*	*0.6%*
Brooklyn	212 Borough Park	*1,671*	*3.5%*	2,872	5.9%
Brooklyn	213 Coney Island	*1,015*	*2.2%*	*446*	*1.0%*
Brooklyn	214 Flatbush	2,538	4.6%	2,387	4.3%
Brooklyn	215 Sheepshead Bay/Gravesend	*1,508*	*2.5%*	*189*	*0.3%*
Brooklyn	216 Brownsville/Ocean Hill	2,657	6.4%	*0*	*0.0%*
Brooklyn	217 East Flatbush	*1,362*	*2.8%*	*0*	*0.0%*
Brooklyn	218 Flatlands/Canarsie	2,489	3.8%	*453*	*0.7%*
Manhattan	301 Greenwich Village/Financial District	*198*	*0.3%*	*0*	*0.0%*
Manhattan	302 Lower East Side/Chinatown	*592*	*0.8%*	*0*	*0.0%*
Manhattan	303 Chelsea/Clinton/Midtown	*856*	*1.3%*	*0*	*0.0%*
Manhattan	304 Stuyvesant Town/Turtle-Bay	*1,333*	*1.6%*	*371*	*0.5%*
Manhattan	305 Upper West Side	*1,525*	*1.4%*	*0*	*0.0%*
Manhattan	306 Upper East Side	*1,641*	*1.4%*	*0*	*0.0%*
Manhattan	307 Morningside Heights/Hamilton Heights	*864*	*1.7%*	*166*	*0.3%*
Manhattan	308 Central Harlem	*1,389*	*3.2%*	*0*	*0.0%*
Manhattan	309 East Harlem	*1,288*	*3.1%*	*0*	*0.0%*
Manhattan	310 Washington Heights/Inwood	2,264	3.1%	*391*	*0.5%*
Queens	401 Astoria	8,664	11.7%	5,156	7.0%
Queens	402 Sunnyside/Woodside	6,215	13.0%	2,105	4.4%
Queens	403 Jackson Heights	14,064	26.4%	2,065	3.9%
Queens	404 Elmhurst/Corona	8,515	19.8%	*172*	*0.4%*
Queens	405 Middle Village/Ridgewood	4,568	7.2%	*0*	*0.0%*
Queens	406 Rego Park/Forest Hills	*1,857*	*3.5%*	*406*	*0.8%*
Queens	407 Flushing/Whitestone	5,798	6.4%	*1,955*	*2.2%*
Queens	408 Hillcrest/Fresh Meadows	4,123	7.2%	*1,801*	*3.1%*
Queens	409 Ozone Park/Woodhaven	7,264	16.2%	*421*	*0.9%*
Queens	410 South Ozone Park/Howard Beach	6,636	16.1%	*1,523*	*3.7%*
Queens	411 Bayside/Little Neck	2,070	4.6%	*439*	*1.0%*
Queens	412 Jamaica	7,384	10.4%	*153*	*0.2%*
Queens	413 Queens Village	2,108	3.5%	*0*	*0.0%*
Queens	414 Rockaways	*1,932*	*5.1%*	*0*	*0.0%*
Staten Island	501 North Shore	*1,514*	*2.7%*	*0*	*0.0%*
Staten Island	502 Mid-Island	*1,456*	*3.2%*	*217*	*0.5%*
Staten Island	503 South Shore	*426*	*0.7%*	*739*	*1.3%*
Total	**New York City**	**153,127**	**5.1%**	**29,549**	**1.0%**

Source: New York City Housing and Vacancy Survey

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

Neighborhood Table 12-2
Immigrant Households by Country/Region of Origin in New York City Sub-borough Areas, 2002

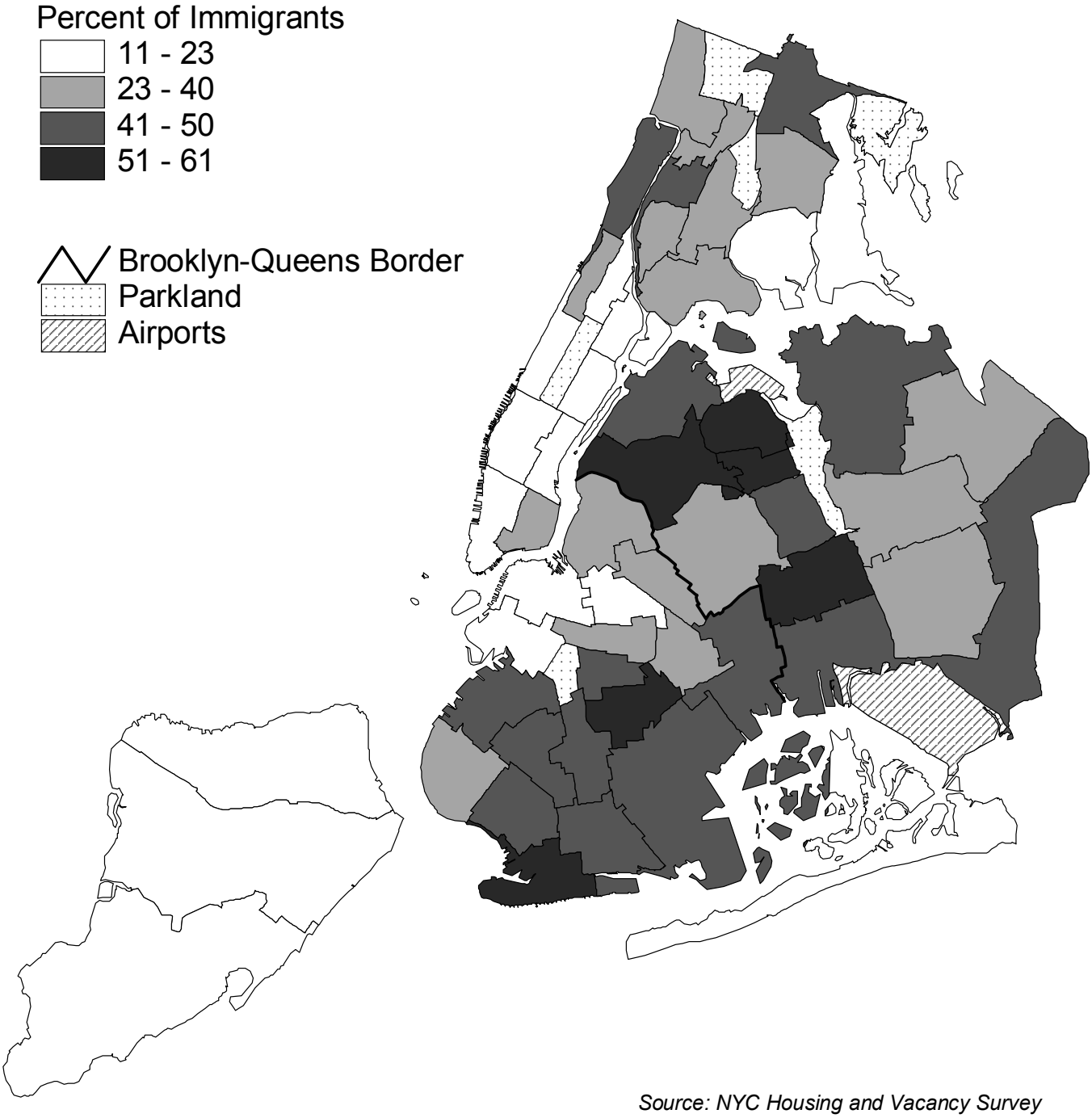
(continued on next page)

Borough	Sub-borough Area	All Other Countries	Percent
Bronx	101 Mott Haven/Hunts Point	*179*	*0.4%*
Bronx	102 Morrisania/Belmont	*16*	*0.0%*
Bronx	103 Highbridge/South Concourse	*428*	*1.0%*
Bronx	104 University Heights/Fordham	*337*	*0.8%*
Bronx	105 Kingsbridge Heights/Mosholu	*712*	*1.6%*
Bronx	106 Riverdale/Kingsbridge	*672*	*1.4%*
Bronx	107 Soundview/Parkchester	*551*	*0.9%*
Bronx	108 Throgs Neck/Co-op City	*513*	*1.0%*
Bronx	109 Pelham Parkway	*414*	*1.1%*
Bronx	110 Williamsbridge/Baychester	*176*	*0.4%*
Brooklyn	201 Williamsburg/Greenpoint	*201*	*0.4%*
Brooklyn	202 Brooklyn Heights/Fort Greene	*557*	*1.2%*
Brooklyn	203 Bedford Stuyvesant	*0*	*0.0%*
Brooklyn	204 Bushwick	*0*	*0.0%*
Brooklyn	205 East New York/Starrett City	*0*	*0.0%*
Brooklyn	206 Park Slope/Carroll Gardens	*427*	*1.0%*
Brooklyn	207 Sunset Park	*1,196*	*2.8%*
Brooklyn	208 North Crown Heights/Prospect Heights	*0*	*0.0%*
Brooklyn	209 South Crown Heights	*1,133*	*2.8%*
Brooklyn	210 Bay Ridge	*1,136*	*2.3%*
Brooklyn	211 Bensonhurst	*1,205*	*1.9%*
Brooklyn	212 Borough Park	*793*	*1.6%*
Brooklyn	213 Coney Island	*0*	*0.0%*
Brooklyn	214 Flatbush	*1,815*	*3.3%*
Brooklyn	215 Sheepshead Bay/Gravesend	*1,654*	*2.8%*
Brooklyn	216 Brownsville/Ocean Hill	*181*	*0.4%*
Brooklyn	217 East Flatbush	*718*	*1.5%*
Brooklyn	218 Flatlands/Canarsie	*1,450*	*2.2%*
Manhattan	301 Greenwich Village/Financial District	*774*	*1.2%*
Manhattan	302 Lower East Side/Chinatown	*372*	*0.5%*
Manhattan	303 Chelsea/Clinton/Midtown	*897*	*1.3%*
Manhattan	304 Stuyvesant Town/Turtle-Bay	*575*	*0.7%*
Manhattan	305 Upper West Side	*759*	*0.7%*
Manhattan	306 Upper East Side	*890*	*0.7%*
Manhattan	307 Morningside Heights/Hamilton Heights	*694*	*1.4%*
Manhattan	308 Central Harlem	*670*	*1.5%*
Manhattan	309 East Harlem	*423*	*1.0%*
Manhattan	310 Washington Heights/Inwood	*566*	*0.8%*
Queens	401 Astoria	*634*	*0.9%*
Queens	402 Sunnyside/Woodside	*258*	*0.5%*
Queens	403 Jackson Heights	*307*	*0.6%*
Queens	404 Elmhurst/Corona	*638*	*1.5%*
Queens	405 Middle Village/Ridgewood	*173*	*0.3%*
Queens	406 Rego Park/Forest Hills	*398*	*0.8%*
Queens	407 Flushing/Whitestone	*171*	*0.2%*
Queens	408 Hillcrest/Fresh Meadows	*1,270*	*2.2%*
Queens	409 Ozone Park/Woodhaven	*434*	*1.0%*
Queens	410 South Ozone Park/Howard Beach	*472*	*1.1%*
Queens	411 Bayside/Little Neck	*822*	*1.8%*
Queens	412 Jamaica	*348*	*0.5%*
Queens	413 Queens Village	*226*	*0.4%*
Queens	414 Rockaways	*160*	*0.4%*
Staten Island	501 North Shore	*887*	*1.6%*
Staten Island	502 Mid-Island	*0*	*0.0%*
Staten Island	503 South Shore	*464*	*0.8%*
Total	**New York City**	**30,745**	**1.0%**

Source: New York City Housing and Vacancy Survey

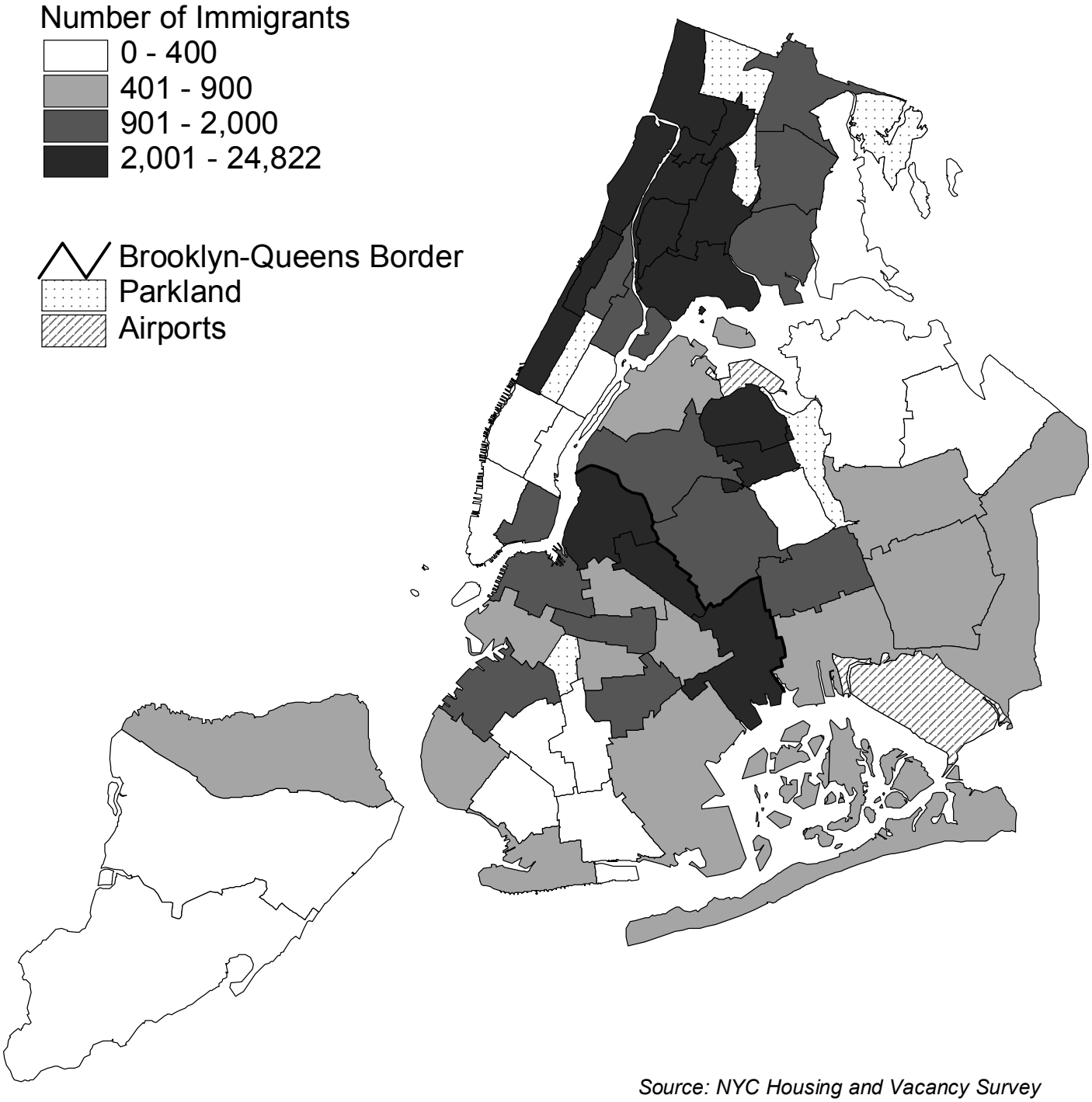
Numbers in italics should be treated with caution since they are based on a small number of observations.

Map 12-2
Percent of Immigrant Households in New York City Sub-borough Areas, 2002



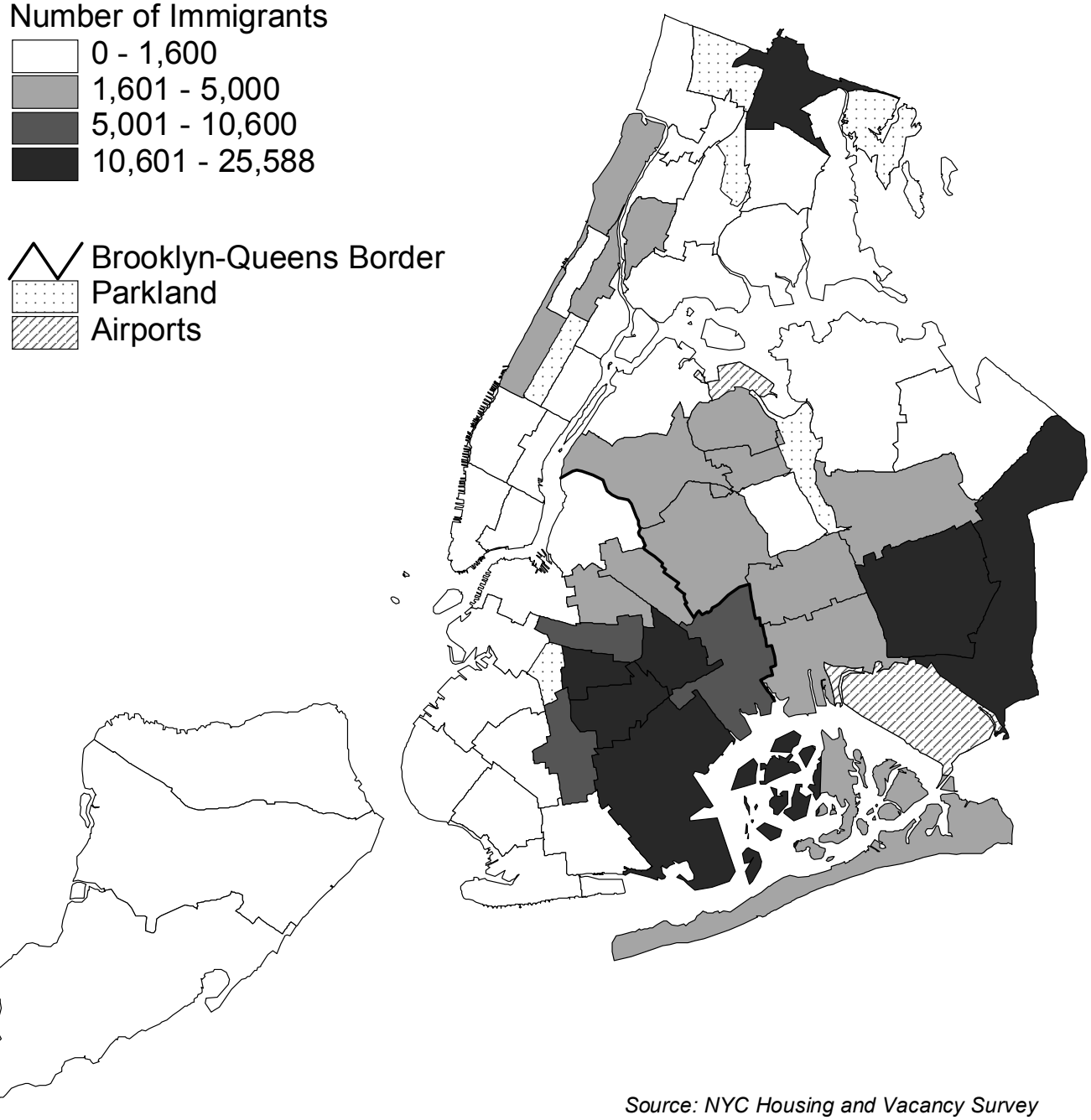
Source: NYC Housing and Vacancy Survey

Map 12-3
Number of Immigrant Households from the Dominican Republic in New York City Sub-borough Areas, 2002



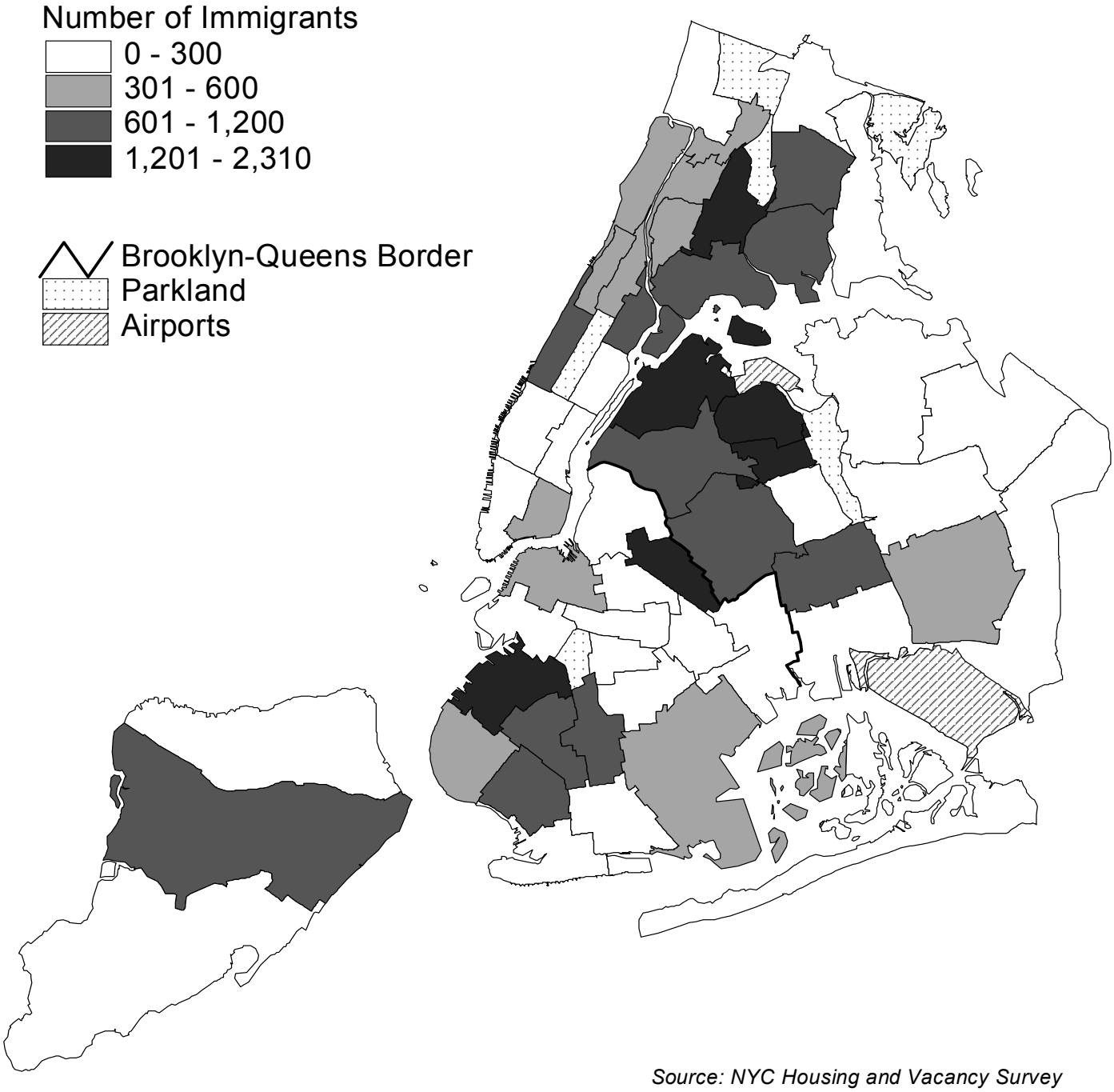
Source: NYC Housing and Vacancy Survey

Map 12-4
Number of Immigrant Households from the Caribbean in New York City Sub-borough Areas, 2002



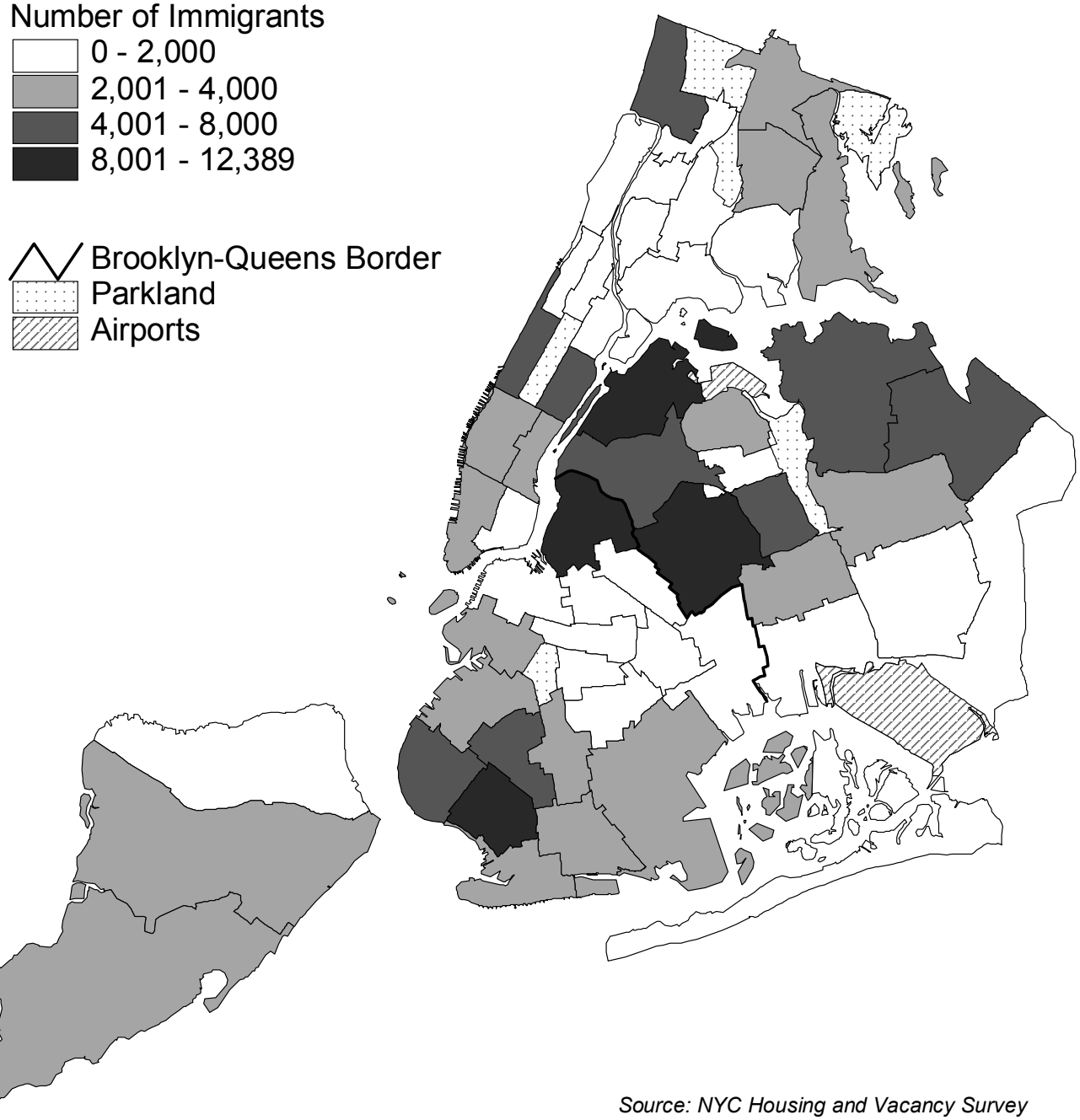
Source: NYC Housing and Vacancy Survey

Map 12-5
Number of Immigrant Households from Mexico in New York City Sub-borough Areas, 2002



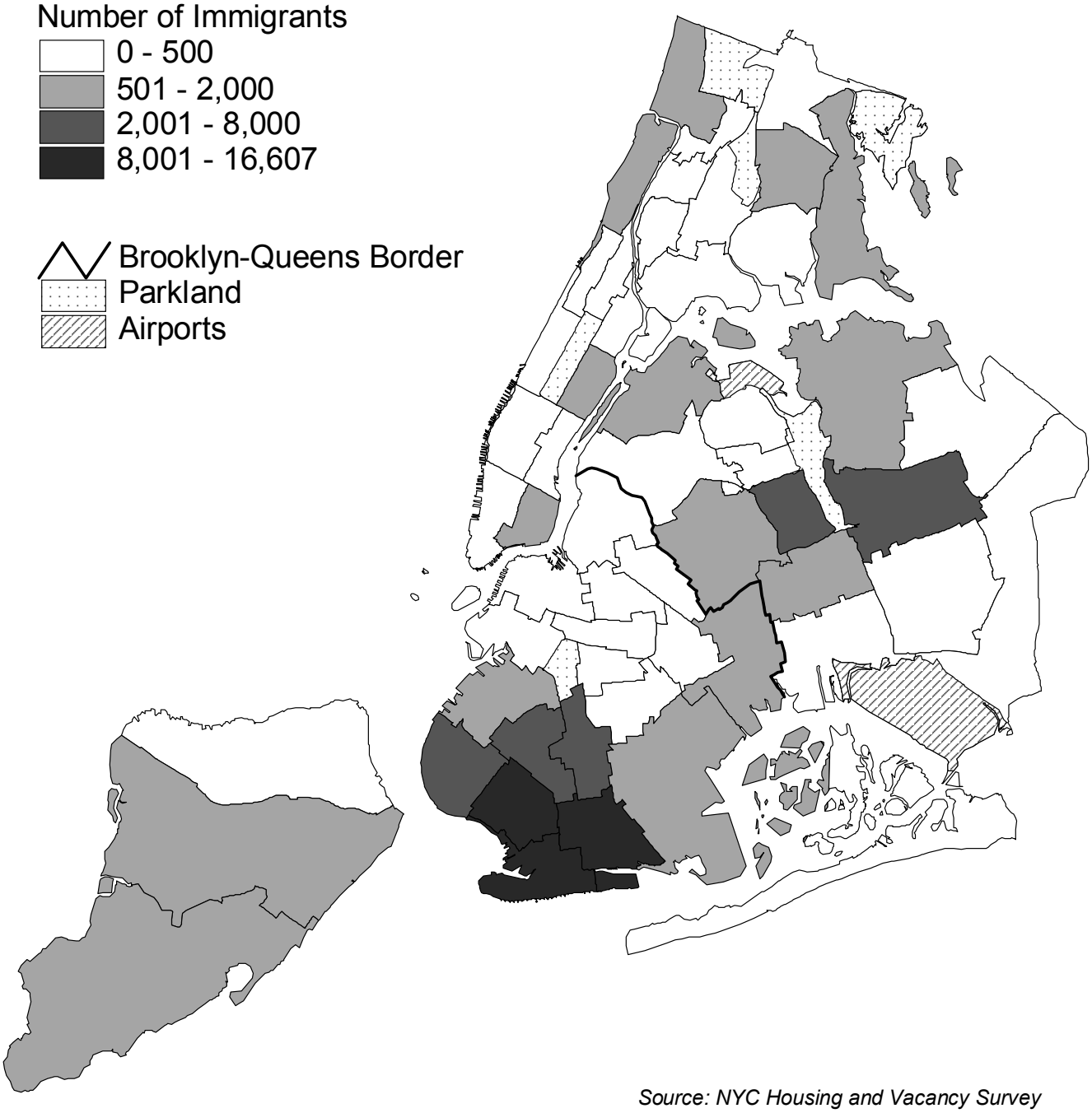
Source: NYC Housing and Vacancy Survey

Map 12-6
Number of Immigrant Households from Europe in New York City Sub-borough Areas, 2002



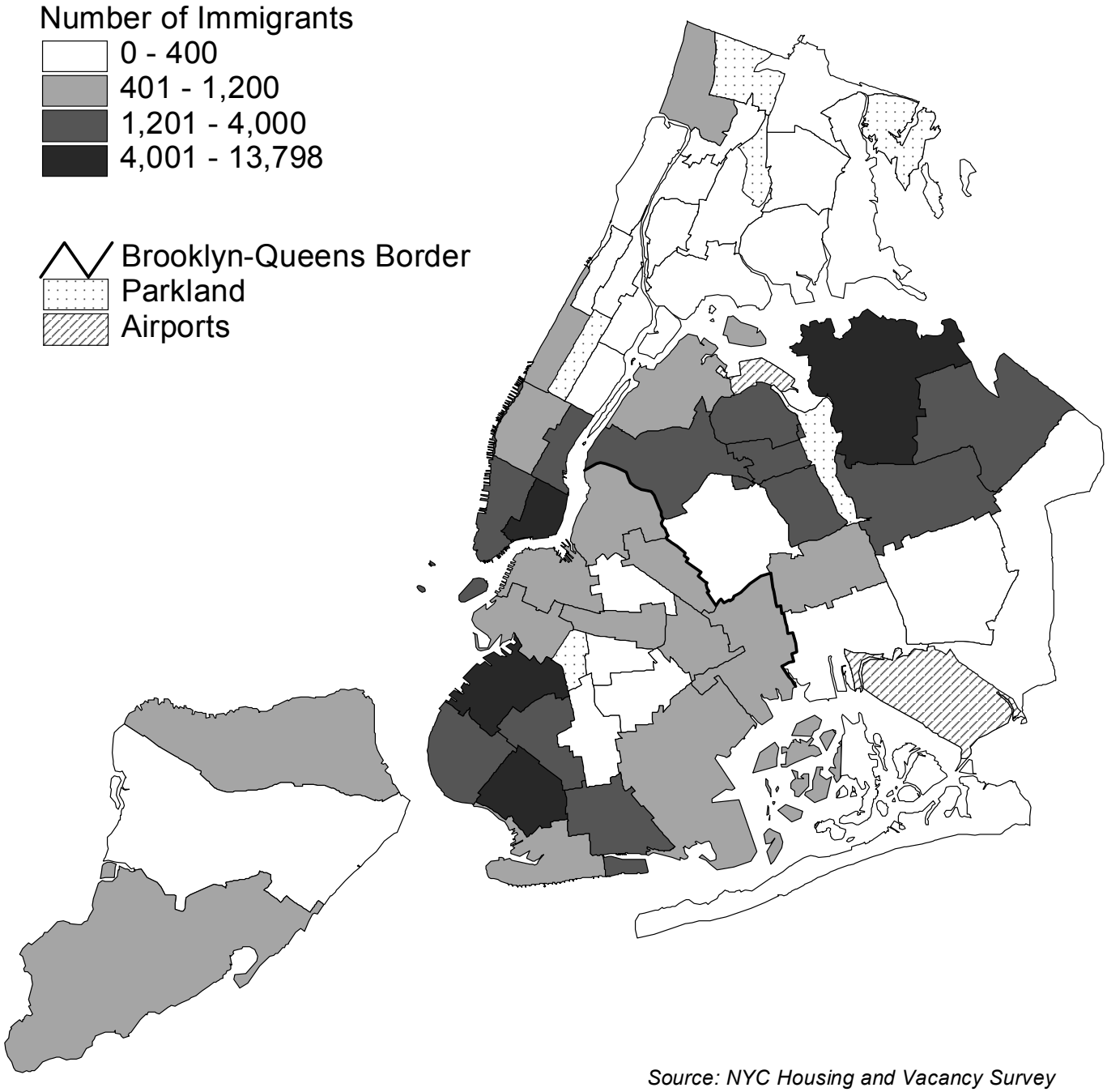
Source: NYC Housing and Vacancy Survey

Map 12-7
Number of Immigrant Households from Russia/Successor States to Soviet Union in New York City Sub-borough Areas, 2002



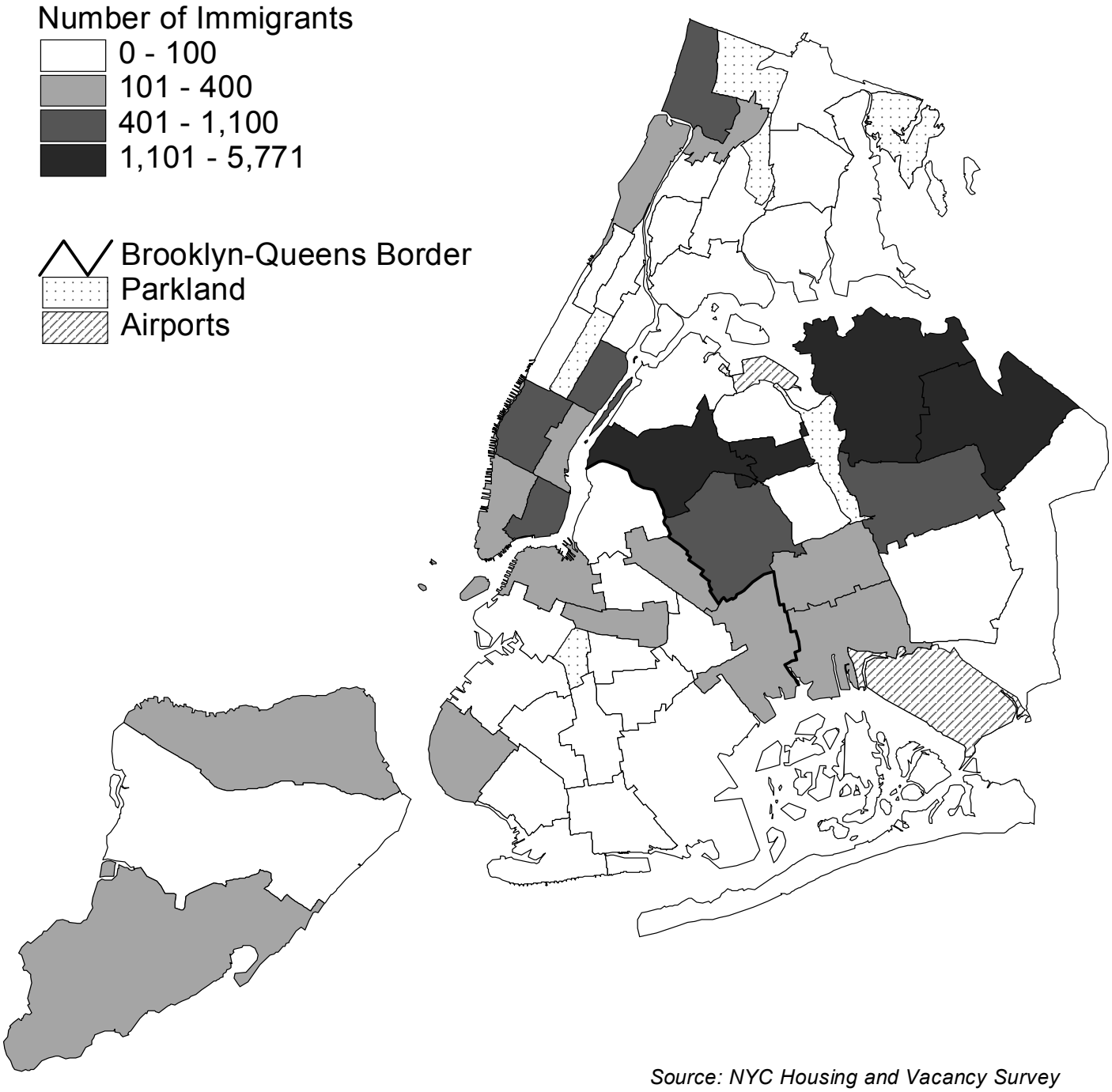
Source: NYC Housing and Vacancy Survey

Map 12-8
Number of Immigrant Households from China, Hong Kong and Taiwan in New York City Sub-borough Areas, 2002



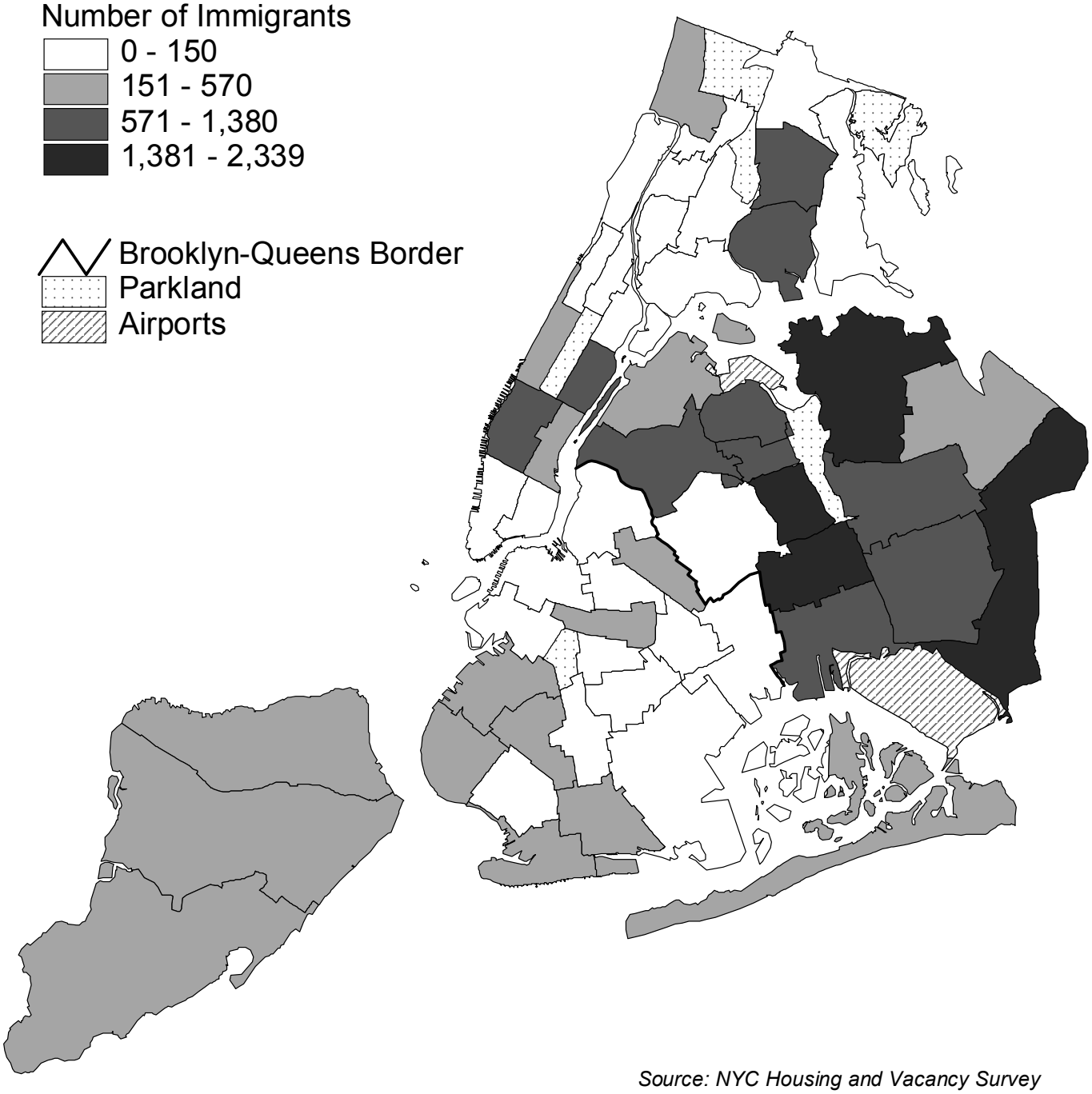
Source: NYC Housing and Vacancy Survey

Map 12-9
Number of Immigrant Households from Korea in New York City Sub-borough Areas, 2002



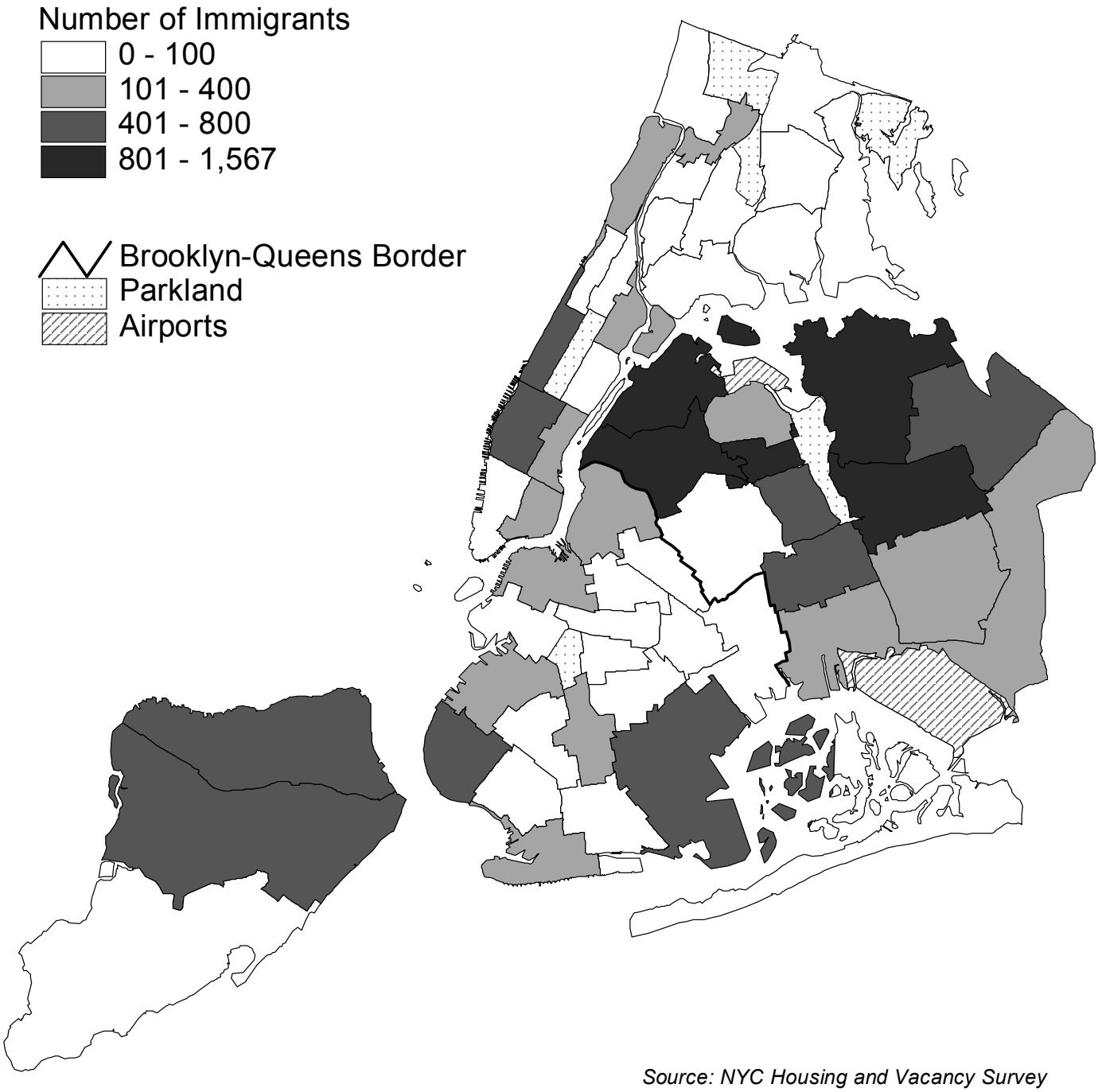
Source: NYC Housing and Vacancy Survey

Map 12-10
Number of Immigrant Households from India in New York City Sub-borough Areas, 2002



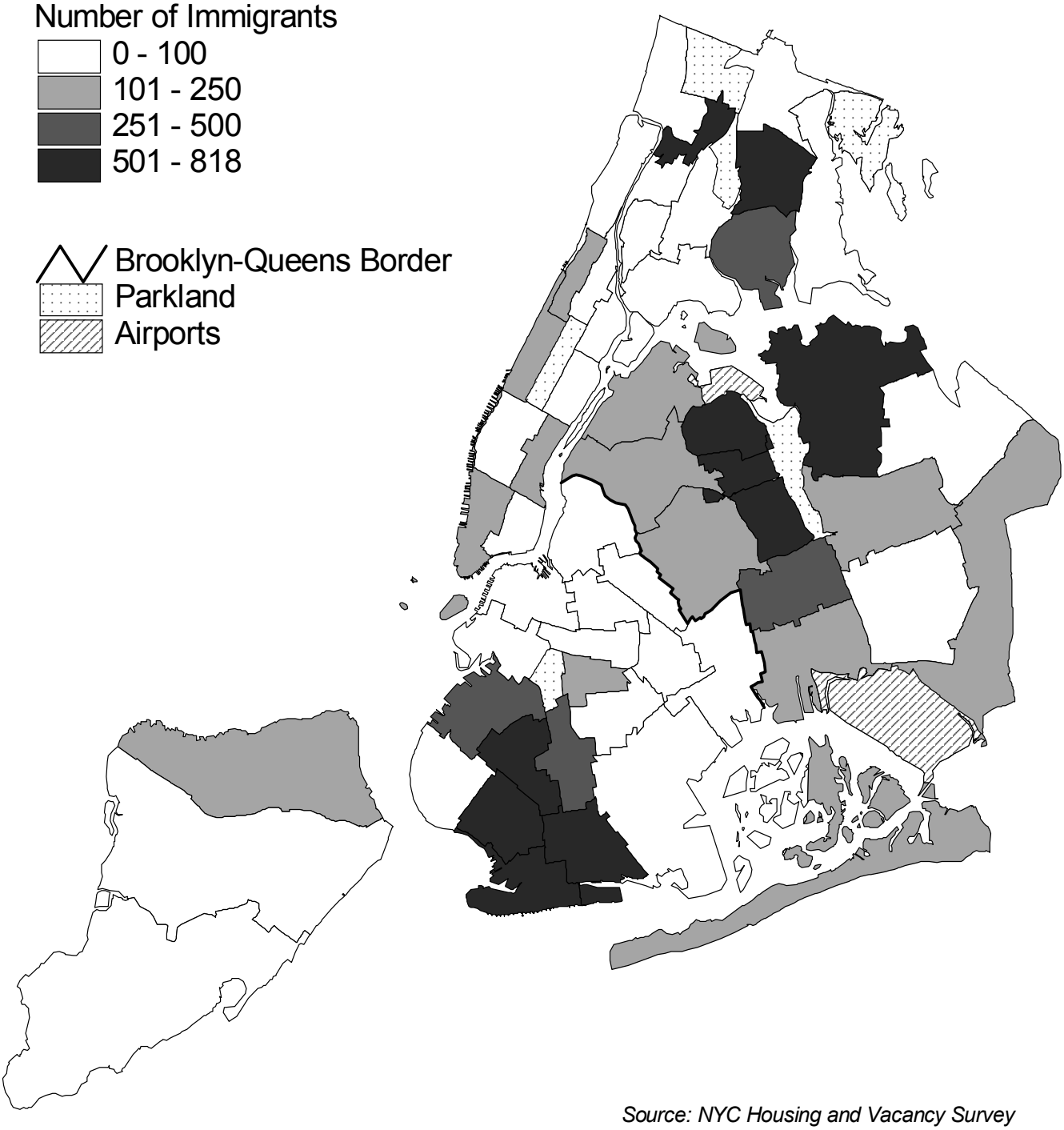
Source: NYC Housing and Vacancy Survey

Map 12-11
Number of Immigrant Households from the Philippines in New York City Sub-borough Areas, 2002



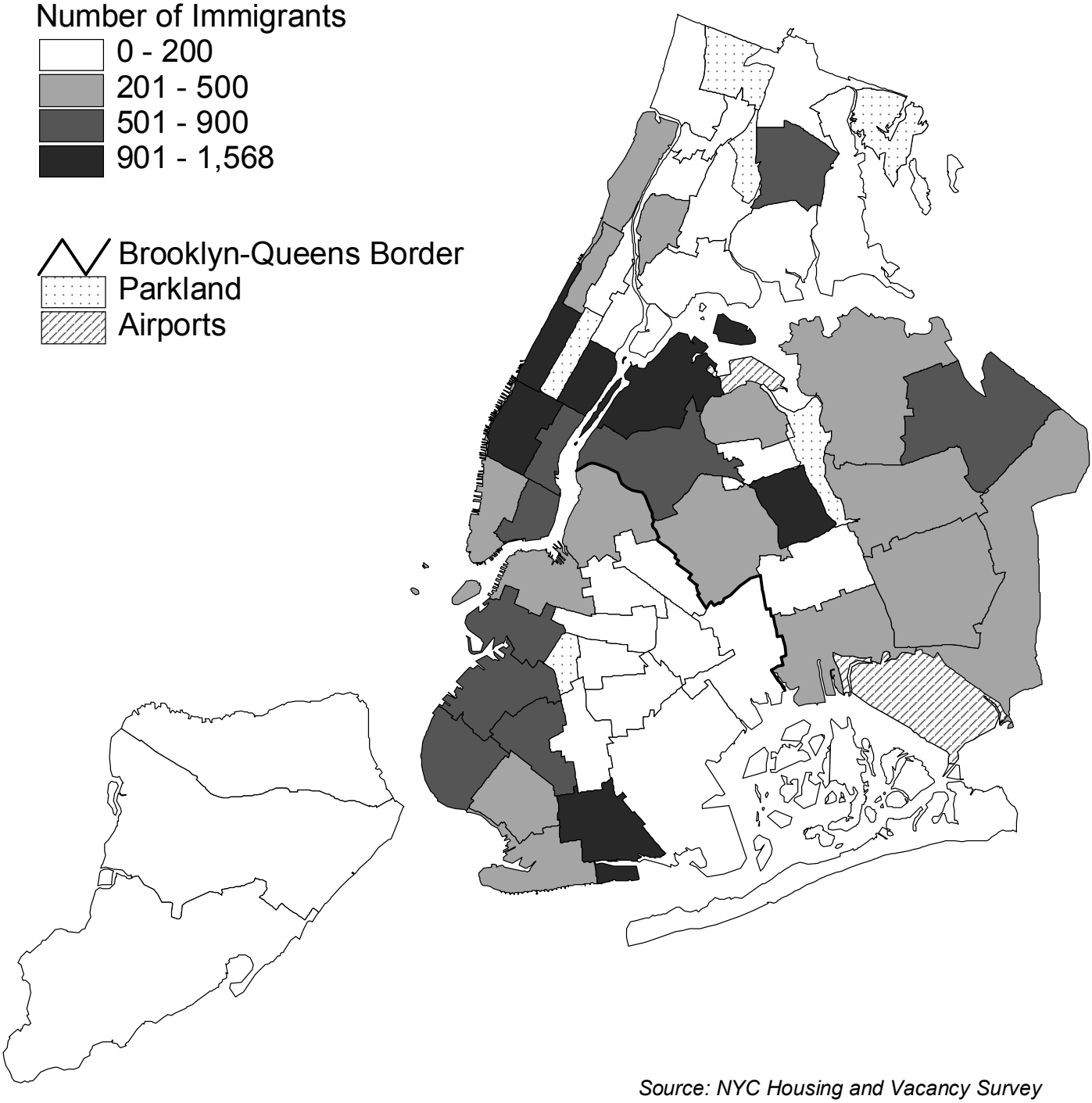
Source: NYC Housing and Vacancy Survey

Map 12-12
Number of Immigrant Households from Southeast Asia in New York City Sub-borough Areas, 2002



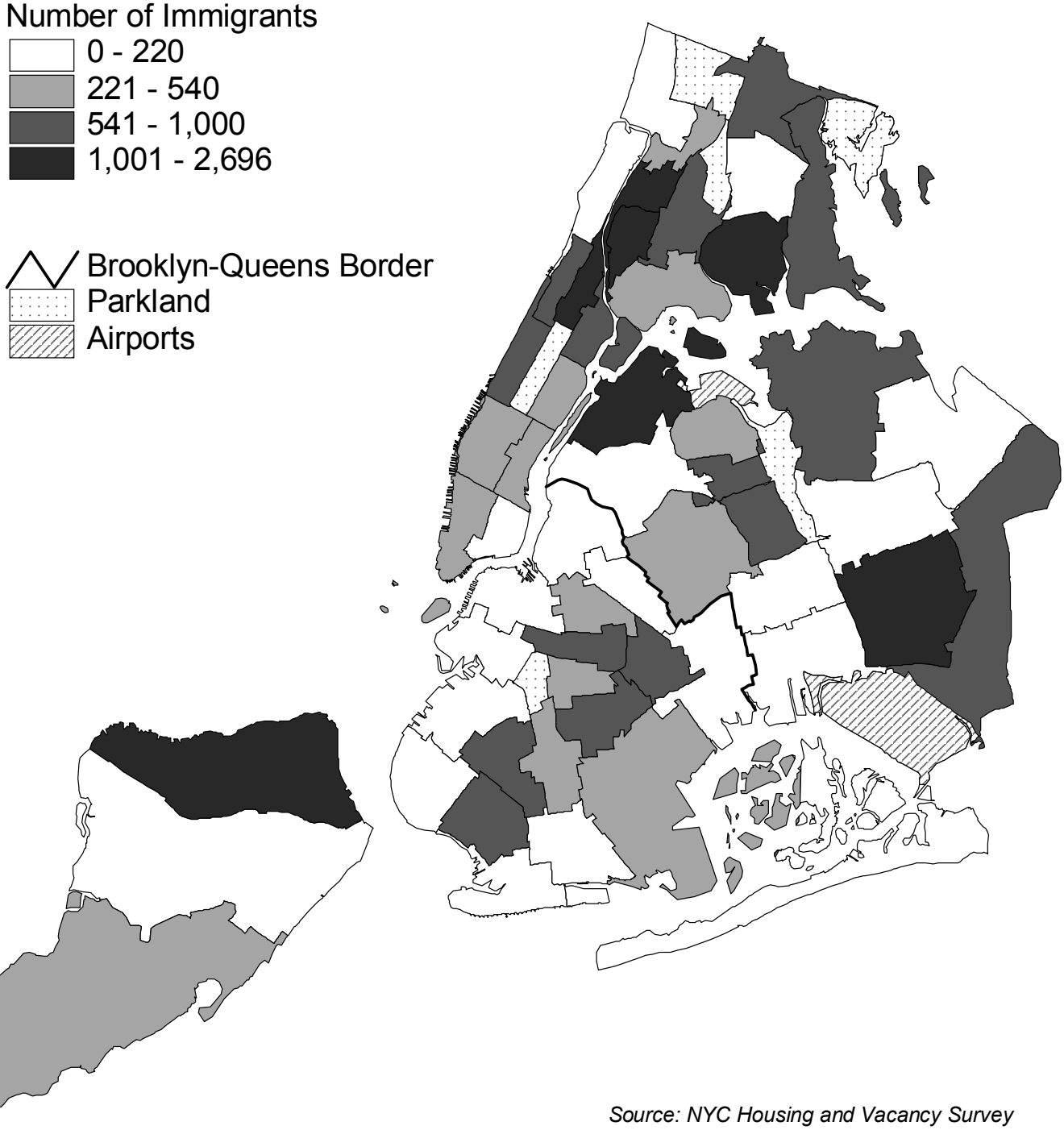
Source: NYC Housing and Vacancy Survey

Map 12-13
Number of Immigrant Households from Other Asia in New York City Sub-borough Areas, 2002



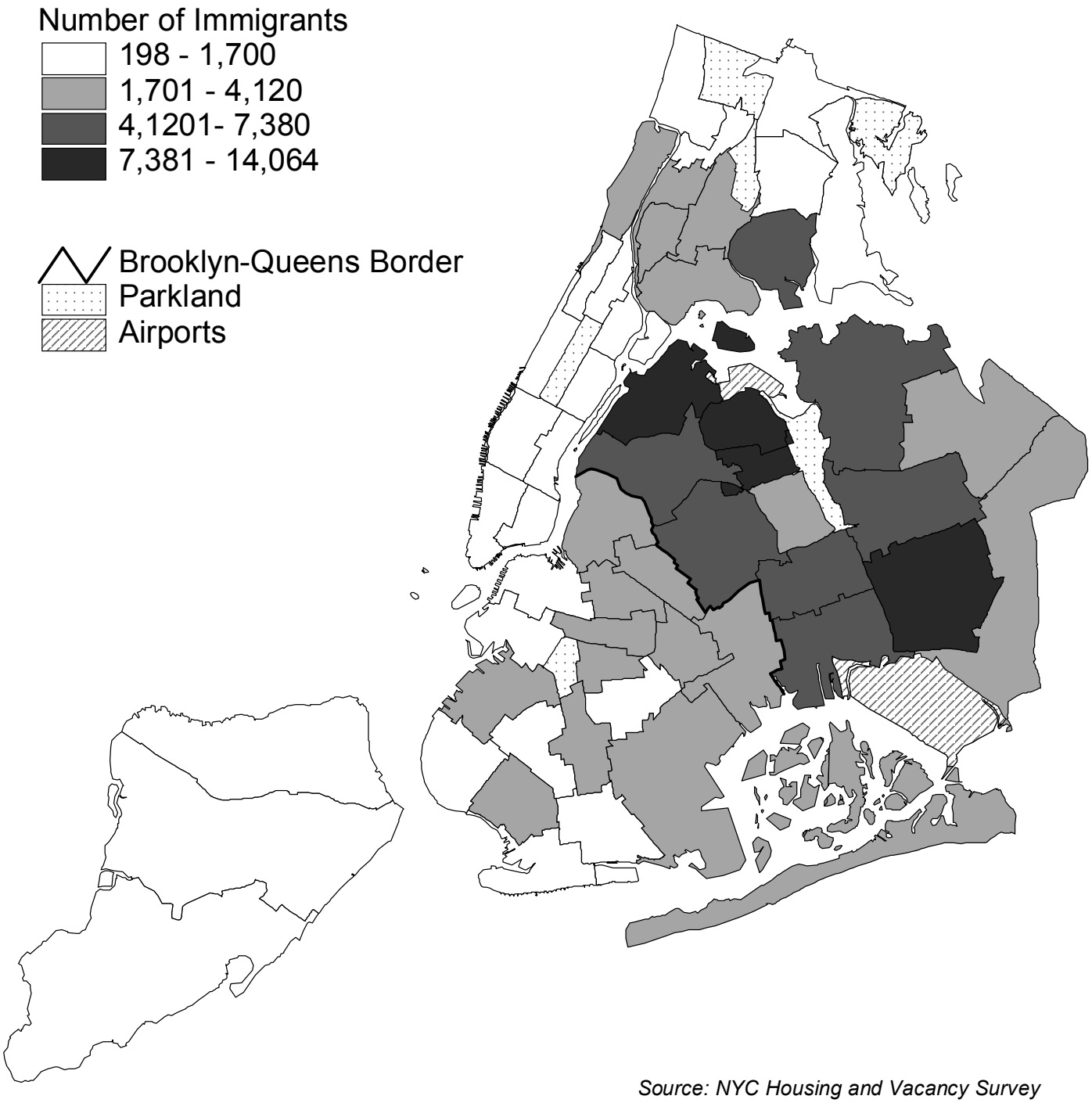
Source: NYC Housing and Vacancy Survey

Map 12-14
Number of Immigrant Households from Africa in New York City Sub-borough Areas, 2002



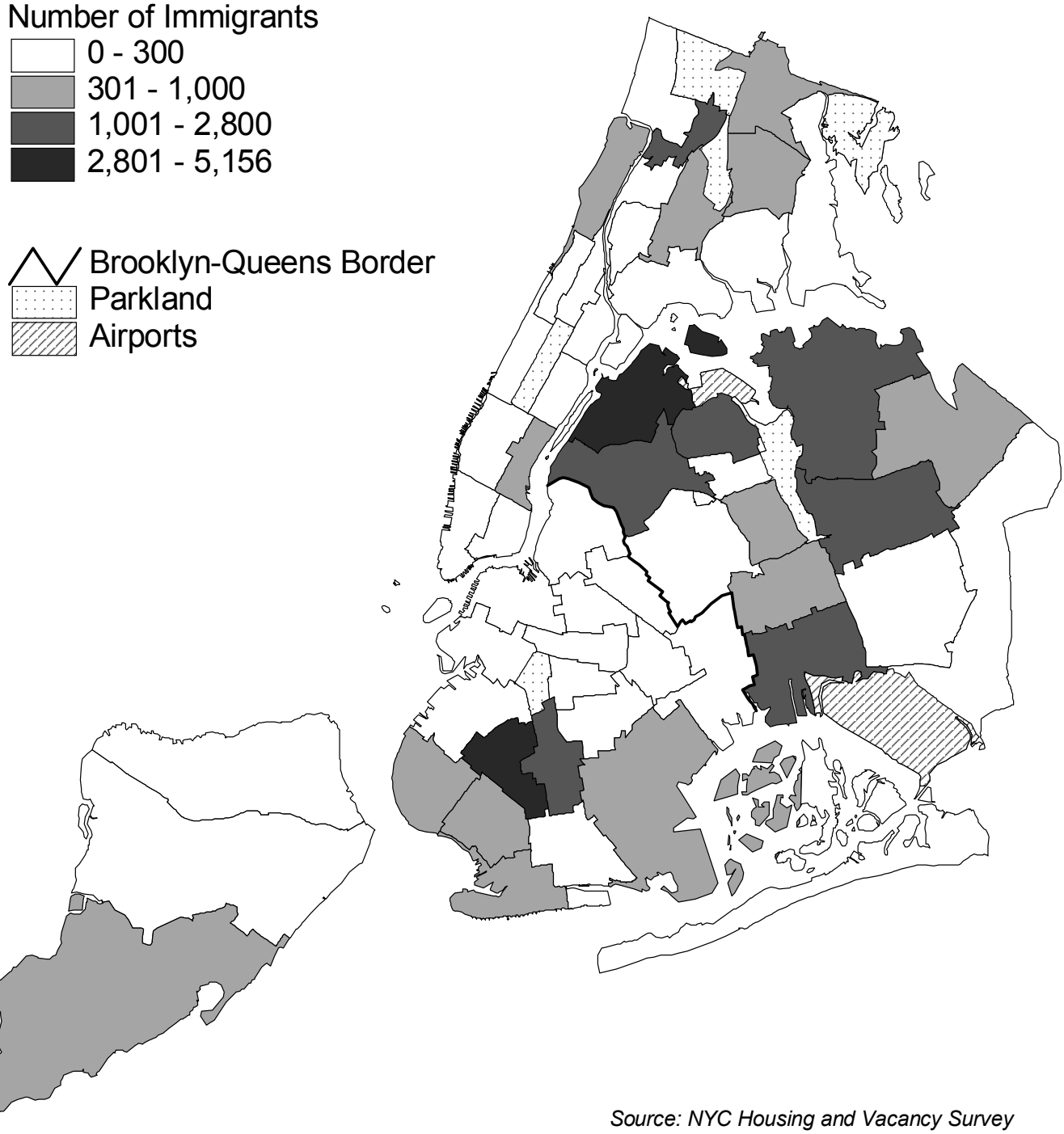
Source: NYC Housing and Vacancy Survey

Map 12-15
Number of Immigrant Households from Central and South America in New York City Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey

Map 12-16
Number of Immigrant Households from Pakistan and Bangladesh in New York City Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey

Chapter 13. Income, Public Assistance and Educational Attainment

The median annual income of New York City households averaged $39,000 per year in 2002, according to data from the New York City Housing and Vacancy Survey (HVS)[1] (Borough Table 13-1).

Borough Table 13-1 shows the different median household incomes for each borough in 2002. While median household income in the Bronx and Brooklyn was relatively low ($26,000 and $33,800, respectively), income was relatively high in Manhattan, Queens and Staten Island ($48,400, $44,000 and $53,000, respectively). It is important to note that the 1999 income data have been adjusted for inflation, and thus the change is expressed in real dollars. Because the HVS employed a different sampling frame in 2002 from the one it used in 1999, caution should be used when comparing income across years. Nevertheless, the data suggest that, for the city as a whole, median income increased by about 9.8% between 1999 and 2002. Looking at changes in median income across boroughs, income increased in all boroughs, except for Staten Island where income decreased slightly (by 1.5%). The highest income increase was in Manhattan (12.4%). (Note that 1999 income has been adjusted for inflation.)

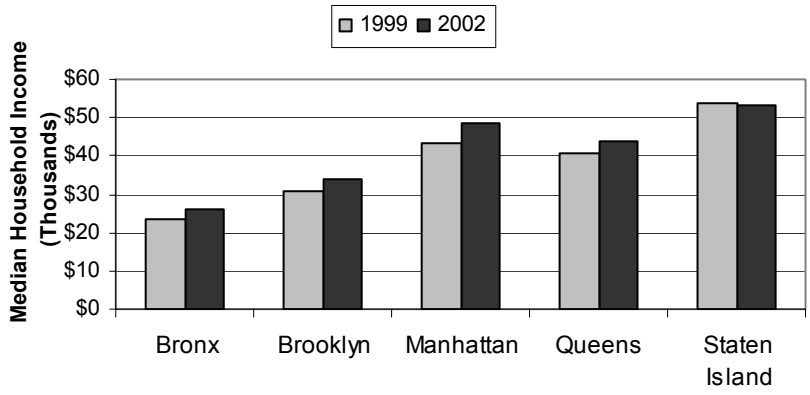
According to the 2002 HVS, the highest household incomes occurred mainly in Manhattan: Upper East Side ($79,700), Greenwich Village/ Financial District ($77,000), Stuyvesant Town/Turtle Bay ($72,000), and Upper West Side ($71,200). Although relatively lower, Queens' Bay-

Borough Table 13-1 Median Household Income, 1999 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten	Total
Median Income						
1999*	$23,681	$31,001	$43,057	$40,904	$53,821	$35,522
2002	$26,000	$33,800	$48,400	$44,000	$53,000	$39,000

Source: New York City Housing and Vacancy Survey
** 1999 values are adjusted for inflation*

Chart 13-1 Median Household Income



Source: New York City Housing and Vacancy Survey

Exhibit 13-1 Highest and Lowest Median Household Income, 2002

Highest:		
Manhattan	Upper East Side	$79,700
Manhattan	Greenwich Village/Financial District	$77,000
Manhattan	Stuyvesant Town/Turtle-Bay	$72,000
Manhattan	Upper West Side	$71,200
Queens	Bayside/Little Neck	$60,000
Staten Island	South Shore	$60,000
Lowest:		
Bronx	Morrisania/Belmont	$14,000
Bronx	Mott Haven/Hunts Point	$15,000
Manhattan	East Harlem	$18,000
Bronx	University Heights/Fordham	$20,800
Bronx	Highbridge/South Concourse	$21,050

Source: New York City Housing and Vacancy Survey

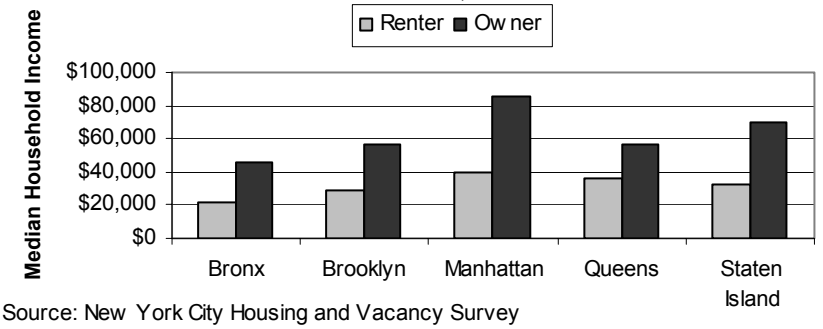
[1]Note that all data from the HVS are estimates based on a sample and are subject to potential sampling errors, particularly for small areas and for changes over time. See Data and Methods Section for details.

Borough Table 13-2 Median Household Income By Renter/Owner Status, 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Median Income						
Renter	$22,000	$29,000	$40,000	$35,650	$32,000	$31,000
Owner	$45,500	$56,700	$86,000	$57,000	$69,700	$60,000

Source: New York City Housing and Vacancy Survey

Chart 13-2 Median Household Income By Renter/Owner Status, 2002



Source: New York City Housing and Vacancy Survey

Exhibit 13-2 Highest and Lowest Household Poverty Rate (Percent), 2002

Highest:		
Bronx	Morrisania/Belmont	45.6%
Bronx	Mott Haven/Hunts Point	44.6%
Bronx	University Heights/Fordham	35.9%
Bronx	Kingsbridge Heights/Mosholu	33.7%
Brooklyn	Bushwick	33.6%
Lowest:		
Queens	Bayside/Little Neck	4.4%
Manhattan	Upper East Side	5.1%
Queens	Queens Village	5.1%
Staten Island	South Shore	7.2%
Queens	South Ozone Park/Howard Beach	8.3%

Source: New York City Housing and Vacancy Survey

side/Little Neck and Staten Island's South Shore both demonstrated some of the highest household incomes ($60,000 each). At the other end of the spectrum, the lowest median household incomes occurred mainly in the Bronx: Morrisania/Belmont ($14,000), Mott Haven/Hunts Point ($15,000), University Heights/Fordham ($20,800), and Highbridge/South Concourse ($21,050). East Harlem in Manhattan also had a relatively low median household income ($18,000). (Ex-hibit 13-1).

Looking at renter versus owner median household income across the boroughs, the owner median household income is consistently higher than the renter income. In total, the owner median household income is $60,000 per year, where as the renter median household income is $31,000. The Bronx exhibits the lowest renter and owner median household incomes ($22,000 and $45,500, respectively). While Manhattan's renter median household income is the highest among the boroughs ($40,000), it is similar to the owner median income in the Bronx. Manhattan's owner median household income ($86,000) is also the highest among the owner households in the boroughs (Borough Table 13-2).

In addition to income, the HVS also provides data on poverty in New York City. The HVS

Borough Table 13-3 Household Poverty, 1999 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Percent in Poverty						
1999	30.6%	21.4%	16.1%	13.3%	10.5%	18.7%
2002	26.6%	20.5%	16.2%	11.2%	11.0%	17.5%

Source: New York City Housing and Vacancy Survey

Borough Table 13-4 Households Receiving Public Assistance, 1999 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Households Receiving Public Assistance						
1999	26.1%	16.9%	9.9%	7.6%	5.1%	13.4%
2002	21.3%	14.6%	8.3%	7.2%	6.4%	11.8%

Source: New York City Housing and Vacancy Survey

data indicate that 17.5 percent of households in New York City were poor in 2002. The poverty rate was highest in the Bronx (26.6%), followed by Brooklyn (20.5%), Manhattan (16.2%), Queens (11.2%), and Staten Island (11.0%) (Borough Table 13-3).

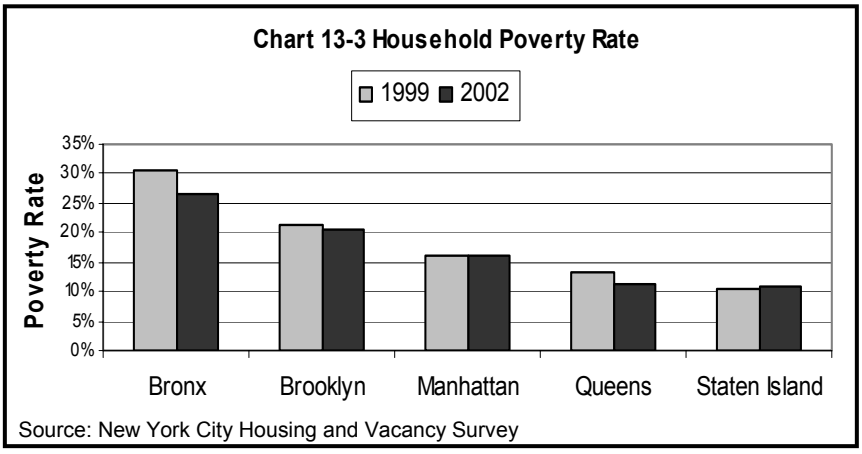
Poverty rates vary even more widely across sub-borough areas. As shown in Exhibit 13-2, the Bronx has the most neighborhoods with the highest percentage of households below the poverty line: Morrisana/Belmont (45.6% live below the poverty line), Mott Haven/Hunts Point (44.6%), University Heights/ Fordham (35.9%), and Kingsbridge Heights/Mosholu (33.7%). Brooklyn's Bushwick also exhibits extremely high levels of poverty (33.6%). Very low poverty rates are observed in Bayside/Little Neck in Queens (4.4%), the Upper East Side in Manhattan (5.1%), Queens Village in Queens (5.1%), South Shore in Staten Island (7.2%), and South Ozone Park/Howard Beach in Queens (8.3%).

In 2002, 11.8% of households in New York City received some form of public assistance. The Bronx exhibits the highest public assistance rate (21.3%) and Staten Island has the lowest rate (6.4%). Brooklyn, Manhattan, and Queens demonstrated mid-range public assistance rates, with 14.6%, 8.3%, and

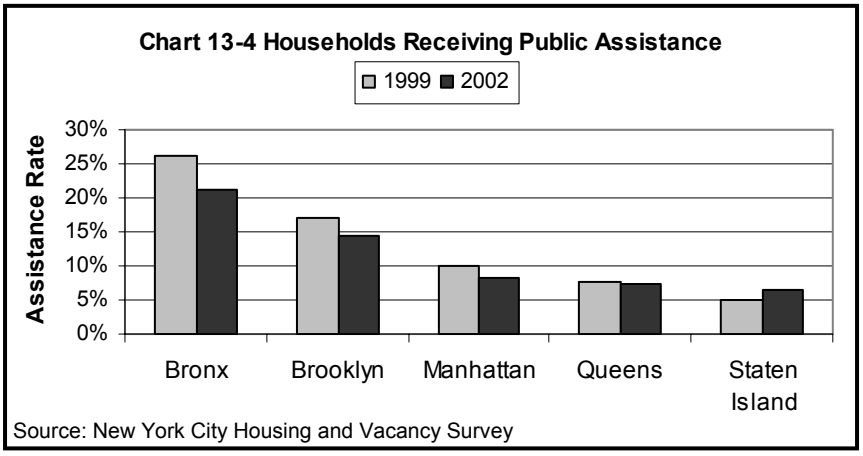
Exhibit 13-3 Highest and Lowest Percentage of Households Receiving Public Assistance, 2002

Highest:		
Bronx	Mott Haven/Hunts Point	36.7%
Bronx	Morrisania/Belmont	36.5%
Bronx	University Heights/Fordham	35.0%
Bronx	Highbridge/South Concourse	29.5%
Manhattan	East Harlem	26.8%
Lowest:		
Manhattan	Upper East Side	2.0%
Manhattan	Greenwich Village/Financial District	2.6%
Manhattan	Stuyvesant Town/Turtle-Bay	3.5%
Queens	Bayside/Little Neck	3.7%
Staten Island	South Shore	3.7%

Source: New York City Housing and Vacancy Survey



Source: New York City Housing and Vacancy Survey



Source: New York City Housing and Vacancy Survey

Exhibit 13-4 Highest and Lowest Percent of Whites with Less Than a High School Diploma, 2000

Highest:		
Bronx	Mott Haven/Hunts Point	61.1%
Brooklyn	Bushwick	59.2%
Bronx	Highbridge/South Concourse	57.4%
Bronx	Morrisania/Belmont	56.9%
Brooklyn	Brownsville/Ocean Hill	54.0%
Lowest:		
Manhattan	Stuyvesant Town/Turtle-Bay	3.4%
Manhattan	Upper East Side	3.8%
Manhattan	Greenwich Village/Financial District	4.0%
Manhattan	Upper West Side	5.2%
Manhattan	Chelsea/Clinton/Midtown	7.6%

Source: US Census

Exhibit 13-5 Highest and Lowest Percent of Blacks with Less Than a High School Diploma, 2000

Highest:		
Bronx	Mott Haven/Hunts Point	44.7%
Staten Island	South Shore	43.3%
Queens	Astoria	42.9%
Brooklyn	Bushwick	39.7%
Bronx	Morrisania/Belmont	39.2%
Lowest:		
Manhattan	Greenwich Village/Financial District	11.4%
Queens	Bayside/Little Neck	12.0%
Brooklyn	Bay Ridge	14.6%
Queens	Hillcrest/Fresh Meadows	14.8%
Queens	Rego Park/Forest Hills	15.4%

Source: US Census

Exhibit 13-6 Highest and Lowest Percent of Asians with Less Than a High School Diploma, 2000

Highest:		
Manhattan	Lower East Side/Chinatown	64.7%
Brooklyn	Sunset Park	57.3%
Bronx	Mott Haven/Hunts Point	50.0%
Brooklyn	Bensonhurst	48.6%
Brooklyn	Bedford Stuyvesant	48.4%
Lowest:		
Manhattan	Stuyvesant Town/Turtle-Bay	5.3%
Manhattan	Upper West Side	5.3%
Manhattan	Upper East Side	6.3%
Manhattan	Chelsea/Clinton/Midtown	11.8%
Staten Island	South Shore	12.5%

Source: US Census

7.2%, respectively (Borough Table 13-4).

Exhibit 13-3 shows that among sub-borough areas, in 2002 the highest public assistance rates were observed in the Bronx: Mott Haven/Hunts Point (36.7%), Morrisania /Belmont (36.5%), University Heights /Fordham (35.0%), and Highbridge/ South Concourse (29.5%). Manhattan's East Harlem also had a high rate of public assistance, at 26.8%. The lowest rates of public assistance were found in Manhattan's Upper East Side (2.0%), Greenwich Village/Financial District (2.6%), and Stuyvesant Town/Turtle Bay (3.5%), Bayside/Little Neck in Queens (3.7%), and Staten Island's South Shore (3.7%).

Turning to educational attainment, in 2000, 27.7% of all people over the age of 25 in New York City had not obtained a high school diploma. The highest proportion of adults over 25 without a high school diploma lived in the Bronx (37.7%). Brooklyn had the next highest percentage at 31.2%, followed by Queens (25.6%), Manhattan (21.3%), and Staten Island (17.4%) (Borough Table 13-5).

The highest and lowest percentage of people over the age of 25 with less than a high school diploma can be categorized by race and sub-borough area. In 2000, the highest percentages of Whites with less than a high school diploma were present in neighborhoods in the Bronx and Brooklyn, and the lowest percentages were found in Manhattan sub-borough areas (Exhibit 13-4). As for Blacks with less than a high school diploma, the highest percent-

Borough Table 13-5 Highest Level of Education Attainment for People Over 25 By Race, 2000

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Total Population						
Less than High School	37.7%	31.2%	21.3%	25.6%	17.4%	27.7%
High School/GED	25.8%	26.7%	13.5%	27.7%	33.6%	24.4%
Some College	21.8%	20.2%	15.8%	22.3%	25.8%	20.4%
College Degree	8.8%	13.0%	26.0%	15.1%	14.1%	15.8%
Grad Degree	5.9%	8.8%	23.4%	9.2%	9.1%	11.6%
White						
Less than High School	34.9%	24.4%	9.3%	23.0%	16.1%	20.4%
High School/GED	28.0%	26.2%	9.6%	29.8%	35.6%	24.0%
Some College	18.9%	18.9%	14.2%	21.5%	25.6%	19.0%
College Degree	9.6%	17.1%	34.4%	14.7%	13.5%	19.8%
Grad Degree	8.6%	13.4%	32.5%	11.0%	9.2%	16.8%
Black						
Less than High School	31.6%	30.8%	32.6%	23.7%	24.1%	29.6%
High School/GED	27.5%	29.7%	25.3%	28.8%	26.2%	28.3%
Some College	26.8%	25.1%	23.2%	29.7%	30.9%	26.3%
College Degree	9.5%	9.4%	11.4%	11.7%	12.7%	10.2%
Grad Degree	4.6%	5.0%	7.6%	6.1%	6.0%	5.5%
Asian						
Less than High School	31.0%	42.9%	34.1%	24.4%	15.7%	30.6%
High School/GED	18.4%	20.8%	11.1%	20.7%	17.7%	18.6%
Some College	14.5%	12.8%	9.5%	17.3%	19.7%	14.7%
College Degree	20.9%	15.6%	24.9%	25.6%	30.9%	23.1%
Grad Degree	15.2%	7.9%	20.4%	12.0%	16.1%	13.0%
Other						
Less than High School	49.5%	48.7%	48.9%	37.1%	28.0%	45.2%
High School/GED	22.0%	24.1%	18.3%	28.1%	32.2%	23.7%
Some College	20.0%	16.7%	17.9%	21.8%	26.6%	19.4%
College Degree	5.5%	6.7%	8.9%	8.9%	9.0%	7.5%
Grad Degree	3.0%	3.8%	6.1%	4.2%	4.2%	4.2%

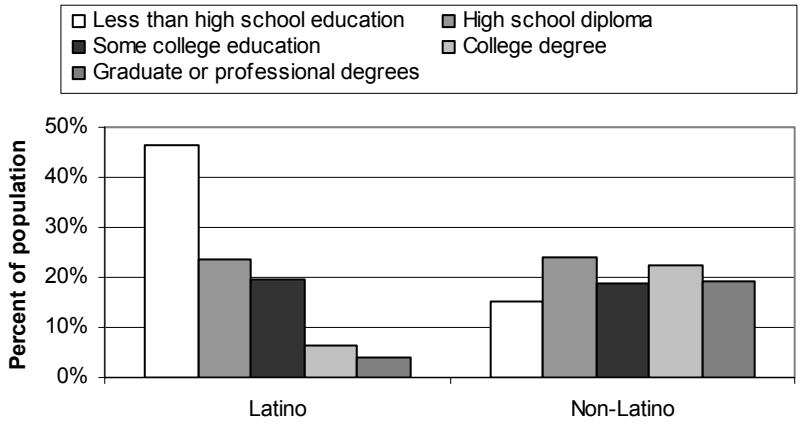
Source: US Census

Exhibit 13-7 Highest and Lowest Percent of Latinos with Less Than a High School Diploma, 2000

Highest:		
Bronx	Mott Haven/Hunts Point	61.5%
Brooklyn	Bushwick	61.1%
Brooklyn	Bedford Stuyvesant	59.9%
Bronx	Highbridge/South Concourse	57.9%
Bronx	Morrisania/Belmont	57.7%
Lowest:		
Staten Island	South Shore	18.1%
Queens	Bayside/Little Neck	18.9%
Queens	Rego Park/Forest Hills	19.0%
Manhattan	Stuyvesant Town/Turtle-Bay	19.2%
Manhattan	Upper East Side	19.9%

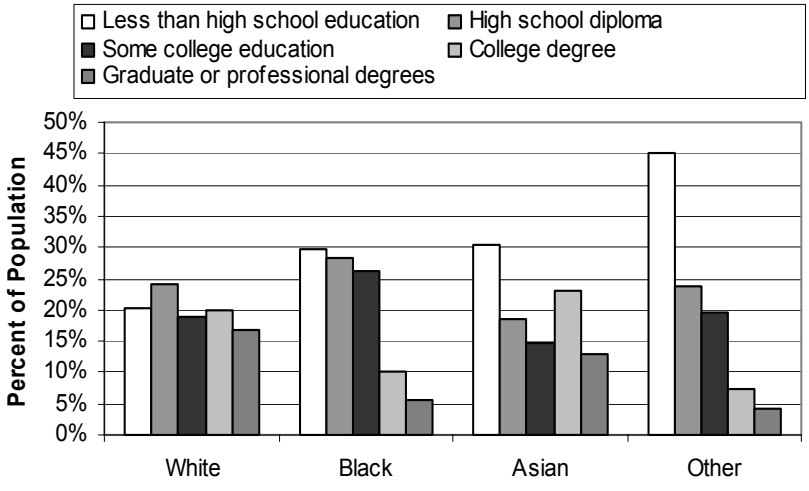
Source: US Census

Chart 13-5 Highest Level of Educational Attainment for People over 25 by Latino Origin in New York City, 2000



Source: US Census

Chart 13-6 Highest Level of Educational Attainment for People Over 25 by Race in New York City, 2000



Source: US Census

ages were scattered among the Bronx, Staten Island, Queens and Brooklyn. The lowest percentages of Blacks with less than a high school diploma were also found in sub-boroughs of Queens and Brooklyn, as well as Manhattan (Exhibit 13-5). The highest percentages of Asians with less than a high school education were in sub-boroughs of Manhattan, Brooklyn and the Bronx. The lowest percentage of Asians with less than a high school diploma predominantly occurred in Manhattan sub-boroughs, with one low percentage rate in a Staten Island sub-borough area (Exhibit 13-6). Similar to Whites, Latinos exhibited the highest percentages of people with less than a high school diploma in Bronx and Brooklyn sub-borough areas. The lowest percentages of Latinos with less than a high school diploma were in neighborhoods in Staten Island, Queens and Manhattan (Exhibit 13-7).

In 2000, 24.4% of residents over 25 years of age in New York City attained, as their highest level of education, a high school diploma or GED. The percentage of people with some college or an associate's degree was 20.4%. College degrees were obtained at a rate of 15.8%. Finally, the percentage of people over 25 with a graduate degree was 11.6% in 2000. The highest proportion of all adults with graduate degrees was in Manhattan (23.4%) and the lowest proportion was in the Bronx (5.9%) (Borough Table 13-5).

Borough Table 13-6 Highest Level of Education Attainment for People Over 25 By Latino Origin, 2000

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Latinos						
Less than High School	49.6%	51.3%	49.6%	38.9%	28.6%	46.6%
High School/GED	22.1%	23.4%	19.2%	27.4%	31.7%	23.4%
Some College	20.0%	16.8%	17.2%	22.1%	26.7%	19.5%
College Degree	5.3%	5.4%	8.1%	7.1%	8.5%	6.5%
Grad Degree	3.0%	3.1%	5.9%	4.5%	4.5%	4.1%
Non-Latinos						
Less than High School	23.7%	20.3%	4.1%	19.1%	15.4%	15.3%
High School/GED	32.0%	26.7%	8.0%	30.3%	35.9%	23.9%
Some College	18.3%	19.2%	13.9%	21.5%	25.5%	19.0%
College Degree	13.1%	18.9%	38.0%	16.7%	13.7%	22.6%
Grad Degree	12.9%	14.9%	35.9%	12.5%	9.5%	19.3%

Source: US Census

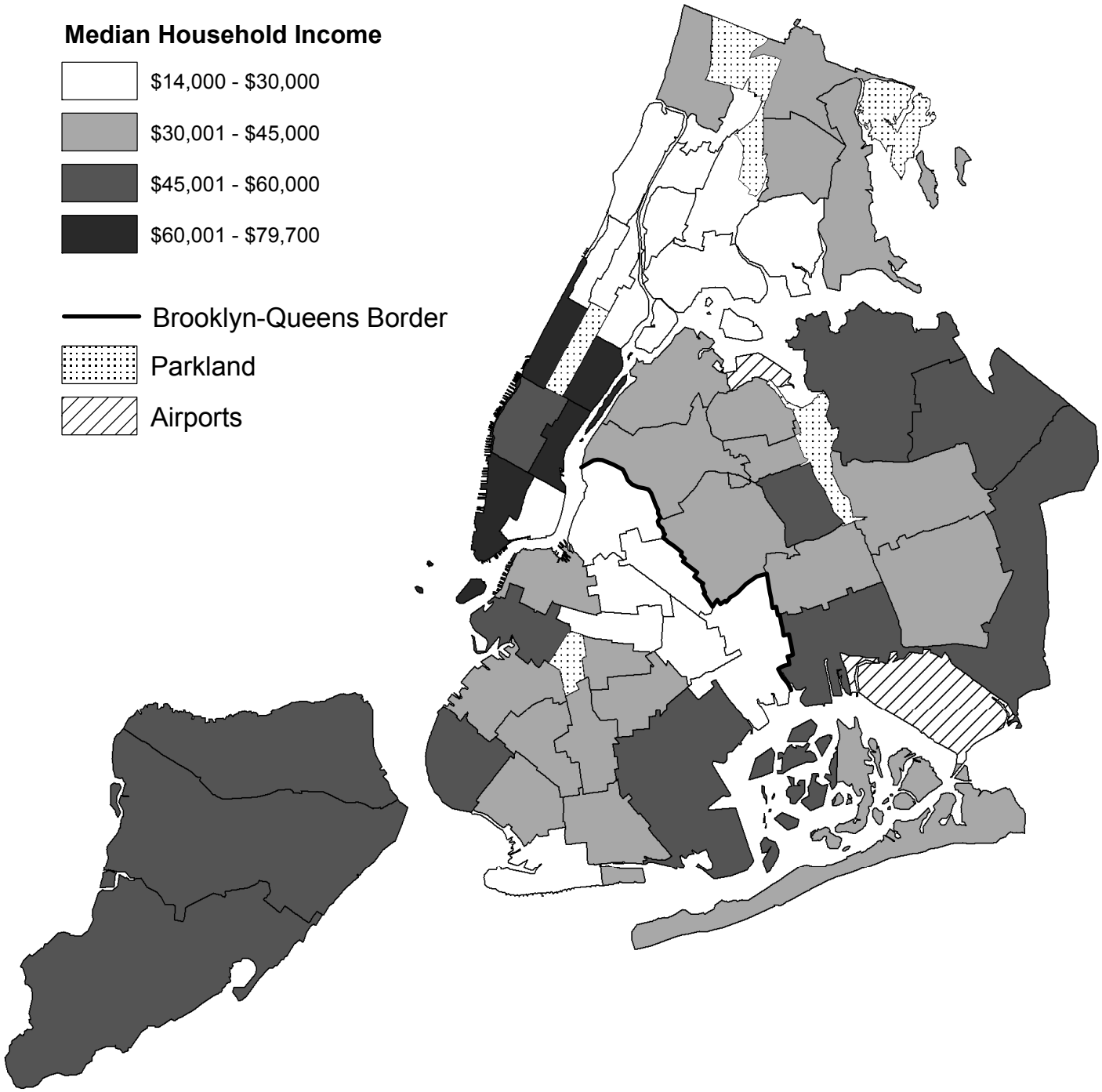
Neighborhood Table 13-1
Median Household Income,
New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999*	2002
Bronx	101 Mott Haven/Hunts Point	$12,917	$15,000
Bronx	102 Morrisania/Belmont	$13,757	$14,000
Bronx	103 Highbridge/South Concourse	$16,577	$21,050
Bronx	104 University Heights/Fordham	$16,146	$20,800
Bronx	105 Kingsbridge Heights/Mosholu	$25,834	$21,070
Bronx	106 Riverdale/Kingsbridge	$30,062	$45,000
Bronx	107 Soundview/Parkchester	$21,528	$30,000
Bronx	108 Throgs Neck/Co-op City	$42,927	$38,400
Bronx	109 Pelham Parkway	$30,140	$35,600
Bronx	110 Williamsbridge/Baychester	$32,292	$33,000
Brooklyn	201 Williamsburg/Greenpoint	$26,910	$30,000
Brooklyn	202 Brooklyn Heights/Fort Greene	$32,292	$41,000
Brooklyn	203 Bedford Stuyvesant	$18,299	$24,840
Brooklyn	204 Bushwick	$20,237	$24,800
Brooklyn	205 East New York/Starrett City	$26,000	$30,000
Brooklyn	206 Park Slope/Carroll Gardens	$43,057	$47,000
Brooklyn	207 Sunset Park	$26,910	$36,000
Brooklyn	208 North Crown Heights/Prospect Heights	$23,871	$26,724
Brooklyn	209 South Crown Heights	$30,140	$32,000
Brooklyn	210 Bay Ridge	$37,674	$52,000
Brooklyn	211 Bensonhurst	$33,369	$34,560
Brooklyn	212 Borough Park	$33,369	$35,000
Brooklyn	213 Coney Island	$21,528	$25,000
Brooklyn	214 Flatbush	$31,754	$30,950
Brooklyn	215 Sheepshead Bay/Gravesend	$35,522	$40,000
Brooklyn	216 Brownsville/Ocean Hill	$21,555	$27,000
Brooklyn	217 East Flatbush	$35,436	$36,600
Brooklyn	218 Flatlands/Canarsie	$41,980	$47,000
Manhattan	301 Greenwich Village/Financial District	$64,585	$77,000
Manhattan	302 Lower East Side/Chinatown	$23,681	$30,000
Manhattan	303 Chelsea/Clinton/Midtown	$46,286	$50,000
Manhattan	304 Stuyvesant Town/Turtle-Bay	$69,967	$72,000
Manhattan	305 Upper West Side	$48,439	$71,200
Manhattan	306 Upper East Side	$67,814	$79,700
Manhattan	307 Morningside Heights/Hamilton Heights	$24,758	$30,000
Manhattan	308 Central Harlem	$18,514	$24,000
Manhattan	309 East Harlem	$16,498	$18,000
Manhattan	310 Washington Heights/Inwood	$24,714	$27,000
Queens	401 Astoria	$32,292	$36,000
Queens	402 Sunnyside/Woodside	$35,737	$39,872
Queens	403 Jackson Heights	$34,876	$38,600
Queens	404 Elmhurst/Corona	$35,522	$39,600
Queens	405 Middle Village/Ridgewood	$36,060	$41,000
Queens	406 Rego Park/Forest Hills	$37,674	$50,000
Queens	407 Flushing/Whitestone	$41,980	$45,116
Queens	408 Hillcrest/Fresh Meadows	$44,994	$43,000
Queens	409 Kew Gardens/Woodhaven	$41,980	$42,000
Queens	410 South Ozone Park/Howard Beach	$43,057	$45,800
Queens	411 Bayside/Little Neck	$53,476	$60,000
Queens	412 Jamaica	$44,133	$42,000
Queens	413 Queens Village	$56,566	$54,348
Queens	414 Rockaways	$29,278	$42,000
Staten Island	501 North Shore	$43,057	$50,000
Staten Island	502 Mid-Island	$53,821	$47,000
Staten Island	503 South Shore	$62,820	$60,000
Total	**New York City**	**$35,522**	**$39,000**

Source: New York City Housing and Vacancy Survey

* *1999 dollars have been adjusted for inflation*

Map 13-1
Median Household Income in New York City Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey

Neighborhood Table 13-2
Median Household Income By Renter/Owner Status, New York City Sub-borough Areas, 2002

Borough	Sub-borough Area	Renter	Owner
Bronx	101 Mott Haven/Hunts Point	$14,000	$50,000
Bronx	102 Morrisania/Belmont	$13,416	$33,000
Bronx	103 Highbridge/South Concourse	$20,000	$37,000
Bronx	104 University Heights/Fordham	$20,325	*$45,000*
Bronx	105 Kingsbridge Heights/Mosholu	$20,000	$62,000
Bronx	106 Riverdale/Kingsbridge	$40,000	$50,000
Bronx	107 Soundview/Parkchester	$27,000	$40,000
Bronx	108 Throgs Neck/Co-op City	$29,000	$44,000
Bronx	109 Pelham Parkway	$31,000	$68,800
Bronx	110 Williamsbridge/Baychester	$30,000	$40,000
Brooklyn	201 Williamsburg/Greenpoint	$27,000	$35,000
Brooklyn	202 Brooklyn Heights/Fort Greene	$33,000	$68,000
Brooklyn	203 Bedford Stuyvesant	$19,000	$34,301
Brooklyn	204 Bushwick	$23,400	$31,200
Brooklyn	205 East New York/Starrett City	$25,500	$54,000
Brooklyn	206 Park Slope/Carroll Gardens	$39,500	$90,000
Brooklyn	207 Sunset Park	$35,000	$40,000
Brooklyn	208 North Crown Heights/Prospect Heights	$24,000	$50,600
Brooklyn	209 South Crown Heights	$30,000	$74,904
Brooklyn	210 Bay Ridge	$42,000	$66,462
Brooklyn	211 Bensonhurst	$30,000	$54,000
Brooklyn	212 Borough Park	$26,200	$60,000
Brooklyn	213 Coney Island	$20,000	$50,000
Brooklyn	214 Flatbush	$29,000	$60,000
Brooklyn	215 Sheepshead Bay/Gravesend	$31,000	$60,000
Brooklyn	216 Brownsville/Ocean Hill	$24,960	$45,000
Brooklyn	217 East Flatbush	$31,200	$52,800
Brooklyn	218 Flatlands/Canarsie	$28,000	$64,000
Manhattan	301 Greenwich Village/Financial District	$60,863	$112,000
Manhattan	302 Lower East Side/Chinatown	$28,000	$47,000
Manhattan	303 Chelsea/Clinton/Midtown	$46,000	$78,000
Manhattan	304 Stuyvesant Town/Turtle-Bay	$60,000	$105,000
Manhattan	305 Upper West Side	$56,000	$105,096
Manhattan	306 Upper East Side	$70,000	$123,000
Manhattan	307 Morningside Heights/Hamilton Heights	$25,640	$64,400
Manhattan	308 Central Harlem	$23,000	$31,000
Manhattan	309 East Harlem	$16,072	$36,000
Manhattan	310 Washington Heights/Inwood	$25,000	$40,300
Queens	401 Astoria	$35,000	$39,416
Queens	402 Sunnyside/Woodside	$35,000	$51,000
Queens	403 Jackson Heights	$36,000	$48,320
Queens	404 Elmhurst/Corona	$36,500	$46,800
Queens	405 Middle Village/Ridgewood	$35,000	$58,000
Queens	406 Rego Park/Forest Hills	$43,672	$68,800
Queens	407 Flushing/Whitestone	$35,000	$58,101
Queens	408 Hillcrest/Fresh Meadows	$35,650	$50,000
Queens	409 Kew Gardens/Woodhaven	$35,000	$61,000
Queens	410 South Ozone Park/Howard Beach	$35,000	$57,650
Queens	411 Bayside/Little Neck	$50,000	$70,000
Queens	412 Jamaica	$33,000	$54,000
Queens	413 Queens Village	$40,000	$60,000
Queens	414 Rockaways	$30,910	$57,000
Staten Island	501 North Shore	$30,000	$66,960
Staten Island	502 Mid-Island	$29,000	$69,000
Staten Island	503 South Shore	$36,000	$74,200
Total	**New York City**	**$31,000**	**$60,000**

Source: New York City Housing and Vacancy Survey

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

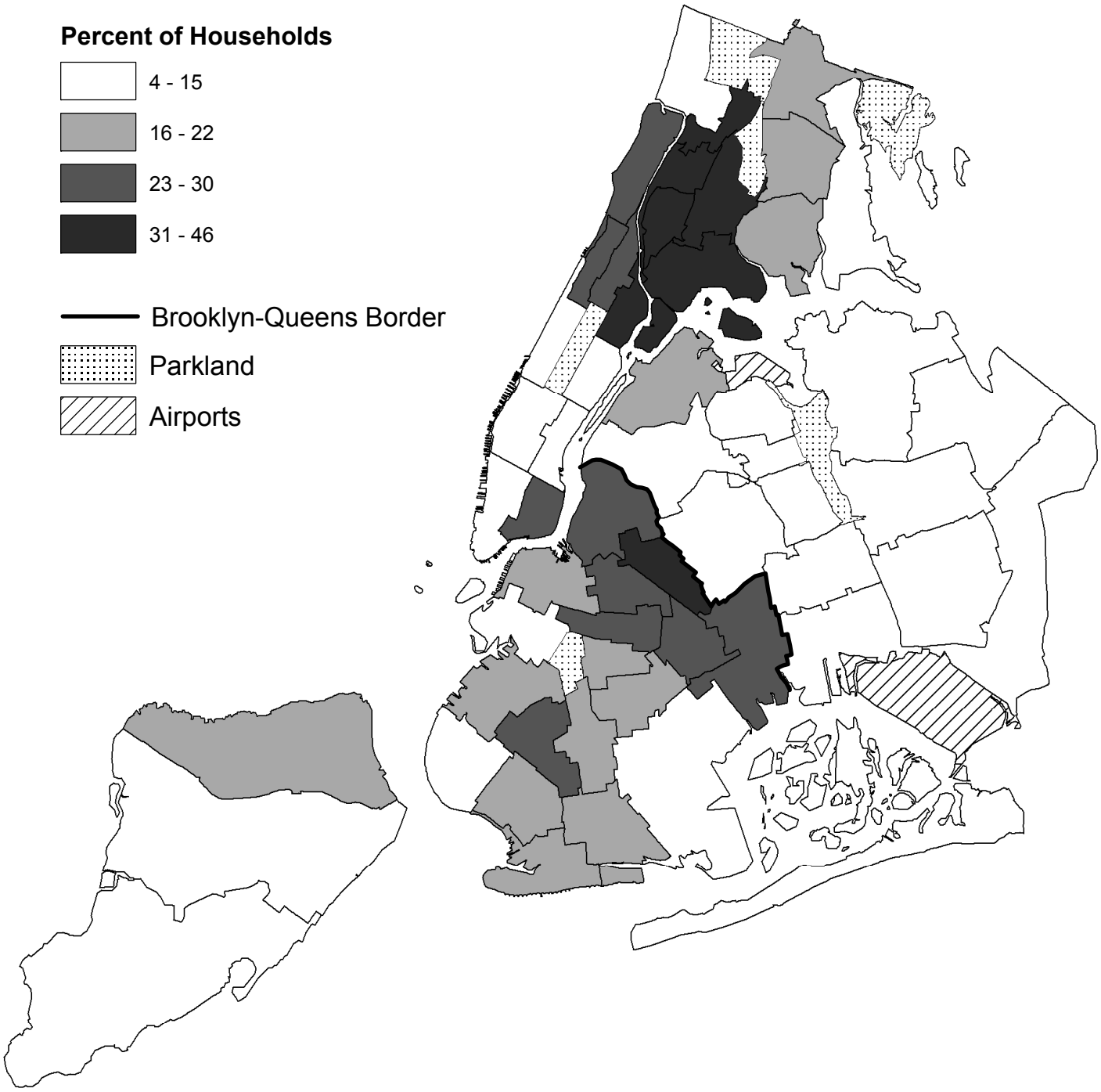
Neighborhood Table 13-3
Household Poverty Rates,
New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	49.1%	44.6%
Bronx	102 Morrisania/Belmont	47.9%	45.6%
Bronx	103 Highbridge/South Concourse	36.1%	31.9%
Bronx	104 University Heights/Fordham	43.5%	35.9%
Bronx	105 Kingsbridge Heights/Mosholu	33.2%	33.7%
Bronx	106 Riverdale/Kingsbridge	16.3%	13.7%
Bronx	107 Soundview/Parkchester	34.4%	20.5%
Bronx	108 Throgs Neck/Co-op City	9.6%	11.0%
Bronx	109 Pelham Parkway	22.0%	19.7%
Bronx	110 Williamsbridge/Baychester	19.4%	16.7%
Brooklyn	201 Williamsburg/Greenpoint	28.1%	24.2%
Brooklyn	202 Brooklyn Heights/Fort Greene	21.5%	17.7%
Brooklyn	203 Bedford Stuyvesant	38.1%	29.8%
Brooklyn	204 Bushwick	34.8%	33.6%
Brooklyn	205 East New York/Starrett City	32.6%	22.2%
Brooklyn	206 Park Slope/Carroll Gardens	15.9%	13.6%
Brooklyn	207 Sunset Park	23.9%	18.2%
Brooklyn	208 North Crown Heights/Prospect Heights	25.5%	26.6%
Brooklyn	209 South Crown Heights	16.8%	17.6%
Brooklyn	210 Bay Ridge	11.2%	11.1%
Brooklyn	211 Bensonhurst	15.0%	21.4%
Brooklyn	212 Borough Park	19.8%	23.2%
Brooklyn	213 Coney Island	33.0%	21.6%
Brooklyn	214 Flatbush	17.1%	21.3%
Brooklyn	215 Sheepshead Bay/Gravesend	16.7%	16.4%
Brooklyn	216 Brownsville/Ocean Hill	33.3%	28.6%
Brooklyn	217 East Flatbush	11.0%	14.9%
Brooklyn	218 Flatlands/Canarsie	8.5%	14.5%
Manhattan	301 Greenwich Village/Financial District	8.2%	9.5%
Manhattan	302 Lower East Side/Chinatown	26.8%	25.7%
Manhattan	303 Chelsea/Clinton/Midtown	11.9%	10.9%
Manhattan	304 Stuyvesant Town/Turtle-Bay	5.5%	8.5%
Manhattan	305 Upper West Side	11.2%	11.9%
Manhattan	306 Upper East Side	5.2%	5.1%
Manhattan	307 Morningside Heights/Hamilton Heights	29.2%	25.5%
Manhattan	308 Central Harlem	33.2%	25.7%
Manhattan	309 East Harlem	39.6%	33.5%
Manhattan	310 Washington Heights/Inwood	27.7%	29.3%
Queens	401 Astoria	22.7%	17.7%
Queens	402 Sunnyside/Woodside	15.3%	14.2%
Queens	403 Jackson Heights	12.1%	14.0%
Queens	404 Elmhurst/Corona	13.0%	14.0%
Queens	405 Middle Village/Ridgewood	11.4%	11.6%
Queens	406 Rego Park/Forest Hills	15.0%	10.3%
Queens	407 Flushing/Whitestone	12.3%	10.6%
Queens	408 Hillcrest/Fresh Meadows	10.9%	11.0%
Queens	409 Kew Gardens/Woodhaven	12.5%	11.9%
Queens	410 South Ozone Park/Howard Beach	11.4%	8.3%
Queens	411 Bayside/Little Neck	5.9%	*4.4%*
Queens	412 Jamaica	12.1%	9.6%
Queens	413 Queens Village	5.6%	5.1%
Queens	414 Rockaways	27.3%	12.7%
Staten Island	501 North Shore	11.0%	14.8%
Staten Island	502 Mid-Island	11.8%	11.0%
Staten Island	503 South Shore	8.7%	7.2%
Total	**New York City**	**18.7%**	**17.5%**

Source: New York City Housing and Vacancy Survey

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

Map 13-2
Household Poverty Rates in New York City Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey

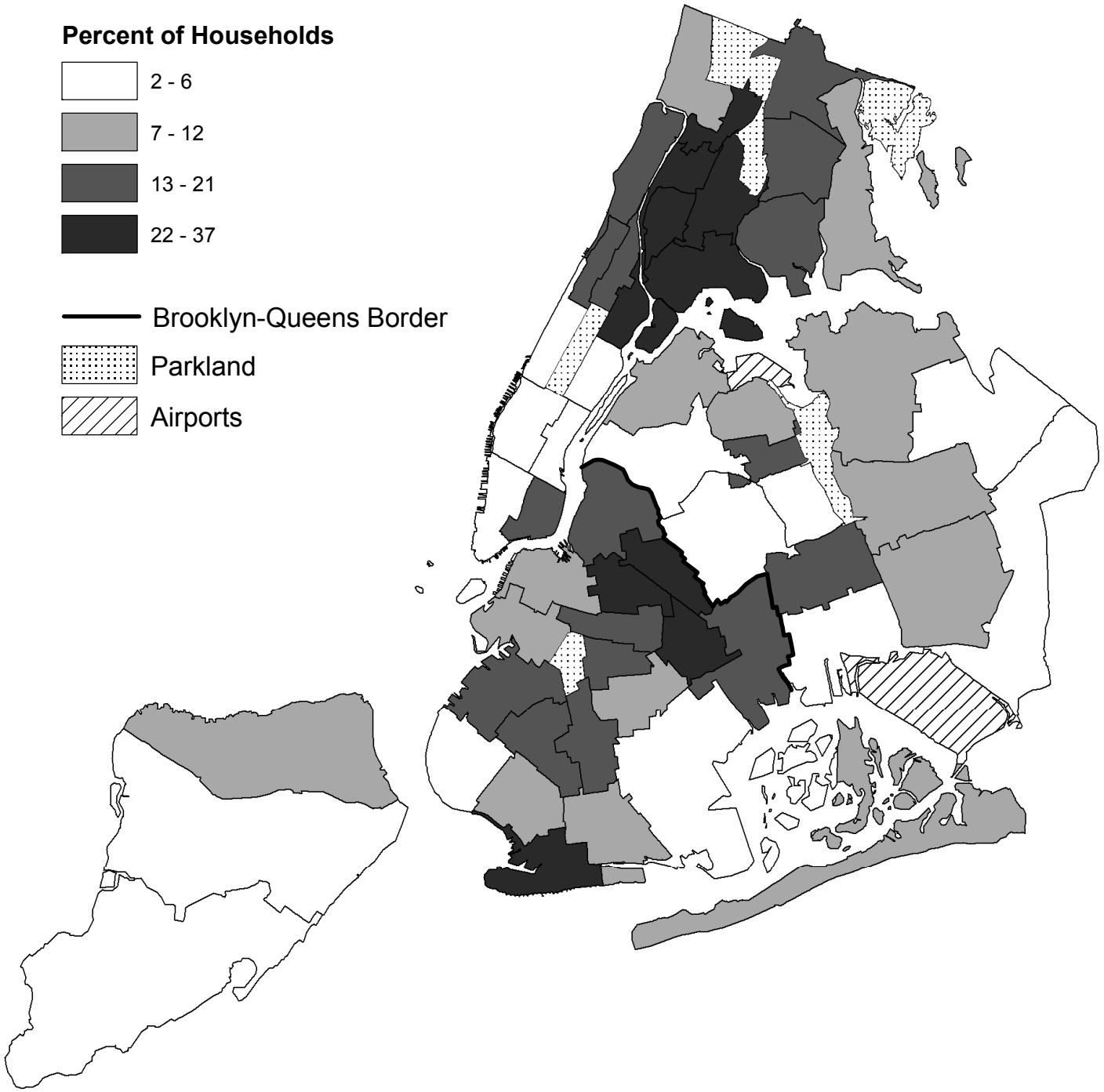
Neighborhood Table 13-4
Households Receiving Public Assistance, New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	42.8%	36.7%
Bronx	102 Morrisania/Belmont	42.6%	36.5%
Bronx	103 Highbridge/South Concourse	35.6%	29.5%
Bronx	104 University Heights/Fordham	38.5%	35.0%
Bronx	105 Kingsbridge Heights/Mosholu	28.4%	23.3%
Bronx	106 Riverdale/Kingsbridge	11.7%	8.9%
Bronx	107 Soundview/Parkchester	30.9%	14.7%
Bronx	108 Throgs Neck/Co-op City	4.0%	8.4%
Bronx	109 Pelham Parkway	16.8%	13.5%
Bronx	110 Williamsbridge/Baychester	15.4%	13.7%
Brooklyn	201 Williamsburg/Greenpoint	17.0%	14.7%
Brooklyn	202 Brooklyn Heights/Fort Greene	16.3%	10.1%
Brooklyn	203 Bedford Stuyvesant	28.8%	23.6%
Brooklyn	204 Bushwick	30.7%	26.6%
Brooklyn	205 East New York/Starrett City	26.6%	21.1%
Brooklyn	206 Park Slope/Carroll Gardens	10.3%	9.0%
Brooklyn	207 Sunset Park	19.7%	12.9%
Brooklyn	208 North Crown Heights/Prospect Heights	18.9%	16.6%
Brooklyn	209 South Crown Heights	16.7%	12.3%
Brooklyn	210 Bay Ridge	7.6%	4.4%
Brooklyn	211 Bensonhurst	11.9%	11.7%
Brooklyn	212 Borough Park	13.7%	16.1%
Brooklyn	213 Coney Island	26.2%	22.3%
Brooklyn	214 Flatbush	12.9%	19.8%
Brooklyn	215 Sheepshead Bay/Gravesend	13.4%	10.0%
Brooklyn	216 Brownsville/Ocean Hill	27.5%	23.0%
Brooklyn	217 East Flatbush	13.0%	9.9%
Brooklyn	218 Flatlands/Canarsie	8.9%	6.5%
Manhattan	301 Greenwich Village/Financial District	2.0%	*2.6%*
Manhattan	302 Lower East Side/Chinatown	18.0%	14.1%
Manhattan	303 Chelsea/Clinton/Midtown	4.5%	4.0%
Manhattan	304 Stuyvesant Town/Turtle-Bay	0.8%	3.5%
Manhattan	305 Upper West Side	5.7%	4.5%
Manhattan	306 Upper East Side	1.5%	2.0%
Manhattan	307 Morningside Heights/Hamilton Heights	21.2%	14.7%
Manhattan	308 Central Harlem	22.0%	14.0%
Manhattan	309 East Harlem	29.9%	26.8%
Manhattan	310 Washington Heights/Inwood	23.2%	15.1%
Queens	401 Astoria	10.4%	6.9%
Queens	402 Sunnyside/Woodside	4.5%	5.4%
Queens	403 Jackson Heights	9.5%	11.2%
Queens	404 Elmhurst/Corona	12.9%	12.8%
Queens	405 Middle Village/Ridgewood	4.1%	4.9%
Queens	406 Rego Park/Forest Hills	9.2%	4.8%
Queens	407 Flushing/Whitestone	4.4%	7.2%
Queens	408 Hillcrest/Fresh Meadows	5.9%	8.5%
Queens	409 Kew Gardens/Woodhaven	8.8%	12.4%
Queens	410 South Ozone Park/Howard Beach	1.9%	*4.3%*
Queens	411 Bayside/Little Neck	1.8%	*3.7%*
Queens	412 Jamaica	12.4%	7.7%
Queens	413 Queens Village	2.3%	5.0%
Queens	414 Rockaways	23.0%	7.9%
Staten Island	501 North Shore	6.9%	9.6%
Staten Island	502 Mid-Island	6.6%	5.7%
Staten Island	503 South Shore	1.9%	3.7%
Total	**New York City**	**13.4%**	**11.8%**

Source: New York City Housing and Vacancy Survey

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

Map 13-3
Households Receiving Public Assistance in New York City Sub-borough Areas, 2002



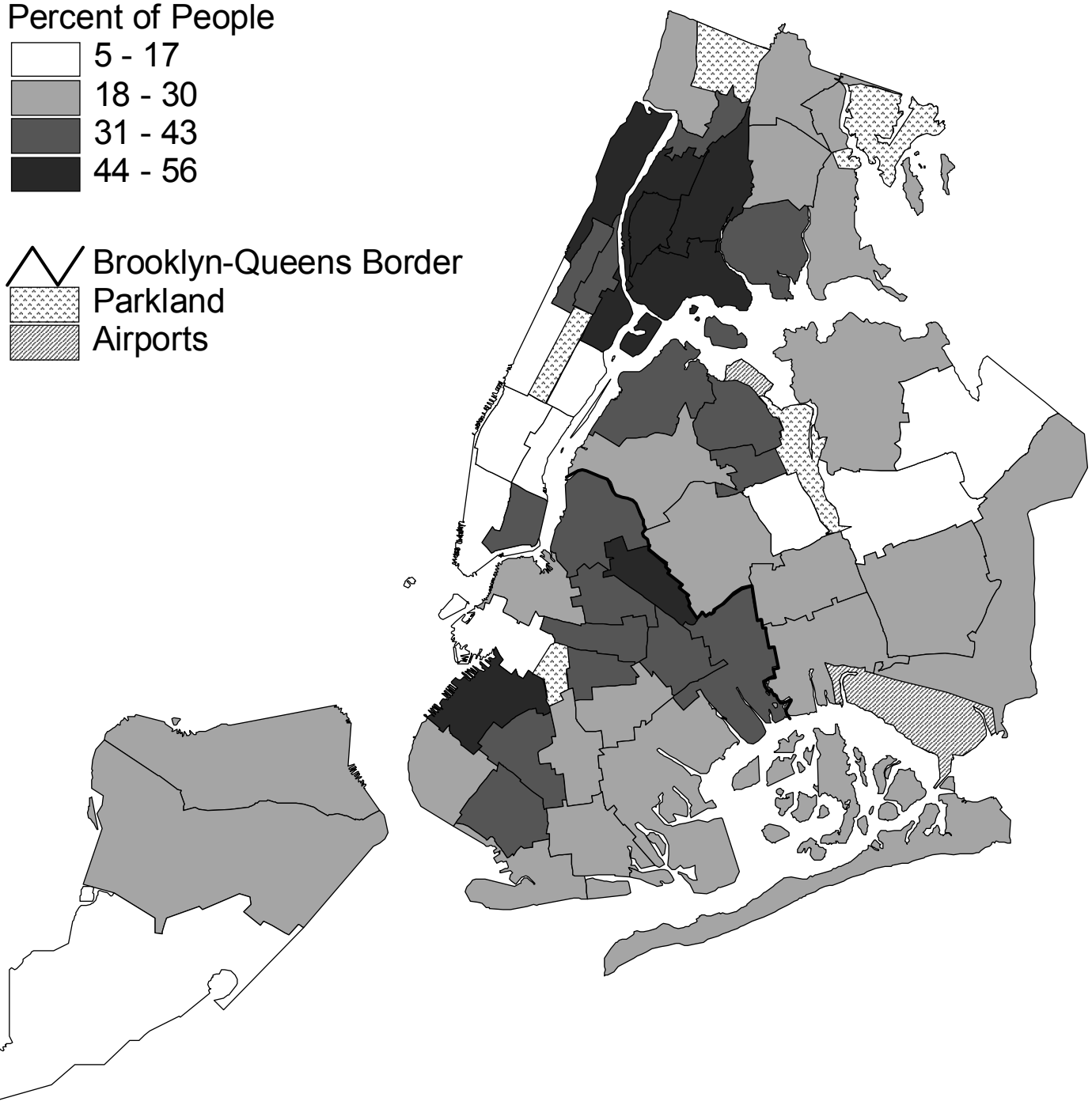
Source: NYC Housing and Vacancy Survey

Neighborhood Table 13-5
Highest Level of Educational Attainment for All People Over 25, New York City Sub-borough Areas, 2000

Borough	Sub-borough Area	Less than High School	High School Diploma	Some College	Bachelor's Degree	Graduate Degree
Bronx	101 Mott Haven/Hunts Point	56.2%	21.8%	16.5%	3.9%	1.6%
Bronx	102 Morrisania/Belmont	49.4%	23.8%	19.2%	5.2%	2.5%
Bronx	103 Highbridge/South Concourse	47.6%	23.3%	21.3%	5.2%	2.6%
Bronx	104 University Heights/Fordham	48.2%	23.2%	20.8%	5.0%	2.7%
Bronx	105 Kingsbridge Heights/Mosholu	39.0%	24.5%	21.9%	9.0%	5.6%
Bronx	106 Riverdale/Kingsbridge	23.4%	21.4%	21.6%	15.7%	17.9%
Bronx	107 Soundview/Parkchester	36.6%	27.8%	23.4%	8.4%	3.9%
Bronx	108 Throgs Neck/Co-op City	22.5%	32.9%	25.6%	11.9%	7.2%
Bronx	109 Pelham Parkway	29.3%	28.1%	21.7%	12.1%	8.8%
Bronx	110 Williamsbridge/Baychester	29.0%	28.2%	25.7%	11.1%	6.0%
Brooklyn	201 Williamsburg/Greenpoint	40.8%	25.5%	15.2%	11.7%	6.7%
Brooklyn	202 Brooklyn Heights/Fort Greene	20.9%	17.9%	18.6%	21.9%	20.7%
Brooklyn	203 Bedford Stuyvesant	39.1%	29.5%	20.7%	6.9%	3.7%
Brooklyn	204 Bushwick	54.0%	23.5%	15.7%	4.5%	2.4%
Brooklyn	205 East New York/Starrett City	40.9%	29.0%	20.4%	6.5%	3.2%
Brooklyn	206 Park Slope/Carroll Gardens	17.5%	13.6%	15.6%	27.4%	26.0%
Brooklyn	207 Sunset Park	44.4%	23.6%	15.5%	10.1%	6.3%
Brooklyn	208 North Crown Hghts./Prospect Hghts.	31.9%	27.5%	22.3%	10.8%	7.5%
Brooklyn	209 South Crown Heights	30.8%	29.8%	25.1%	8.8%	5.5%
Brooklyn	210 Bay Ridge	22.0%	26.9%	20.5%	18.8%	11.8%
Brooklyn	211 Bensonhurst	32.5%	29.5%	17.5%	13.4%	7.1%
Brooklyn	212 Borough Park	31.7%	29.4%	18.1%	12.0%	8.8%
Brooklyn	213 Coney Island	28.7%	27.9%	20.1%	15.0%	8.2%
Brooklyn	214 Flatbush	26.8%	26.4%	22.0%	13.9%	10.8%
Brooklyn	215 Sheepshead Bay/Gravesend	21.5%	28.0%	21.6%	17.4%	11.6%
Brooklyn	216 Brownsville/Ocean Hill	40.7%	31.1%	20.6%	5.5%	2.1%
Brooklyn	217 East Flatbush	29.8%	29.8%	25.4%	10.0%	5.0%
Brooklyn	218 Flatlands/Canarsie	21.8%	29.2%	26.7%	13.8%	8.6%
Manhattan	301 Greenwich Village/Financial District	8.7%	8.2%	13.9%	36.4%	32.7%
Manhattan	302 Lower East Side/Chinatown	41.8%	16.0%	14.3%	17.8%	10.1%
Manhattan	303 Chelsea/Clinton/Midtown	11.1%	11.8%	16.6%	35.6%	25.0%
Manhattan	304 Stuyvesant Town/Turtle-Bay	4.6%	9.2%	16.1%	38.5%	31.6%
Manhattan	305 Upper West Side	9.2%	8.7%	13.2%	32.0%	36.9%
Manhattan	306 Upper East Side	4.9%	7.8%	12.8%	37.6%	36.8%
Manhattan	307 Morningside Hghts./Hamilton Hghts.	33.3%	17.7%	17.7%	14.1%	17.2%
Manhattan	308 Central Harlem	35.6%	27.1%	22.6%	9.5%	5.1%
Manhattan	309 East Harlem	44.3%	22.5%	18.9%	7.7%	6.6%
Manhattan	310 Washington Heights/Inwood	44.3%	18.7%	17.7%	10.4%	9.0%
Queens	401 Astoria	31.1%	26.9%	19.1%	15.3%	7.6%
Queens	402 Sunnyside/Woodside	27.0%	27.2%	20.0%	16.7%	9.0%
Queens	403 Jackson Heights	36.4%	25.1%	20.9%	10.7%	6.9%
Queens	404 Elmhurst/Corona	34.0%	26.8%	19.4%	13.3%	6.5%
Queens	405 Middle Village/Ridgewood	28.7%	33.9%	21.2%	10.4%	5.8%
Queens	406 Rego Park/Forest Hills	12.9%	20.5%	20.6%	26.3%	19.7%
Queens	407 Flushing/Whitestone	22.8%	27.5%	21.5%	17.7%	10.5%
Queens	408 Hillcrest/Fresh Meadows	17.1%	23.2%	23.9%	20.7%	15.2%
Queens	409 Kew Gardens/Woodhaven	29.5%	29.9%	21.0%	12.5%	7.1%
Queens	410 South Ozone Park/Howard Beach	29.2%	35.3%	21.7%	9.5%	4.3%
Queens	411 Bayside/Little Neck	14.6%	25.1%	22.9%	22.1%	15.4%
Queens	412 Jamaica	28.9%	29.5%	26.8%	9.7%	5.1%
Queens	413 Queens Village	19.2%	28.3%	28.6%	15.2%	8.8%
Queens	414 Rockaways	28.0%	29.3%	22.4%	11.7%	8.6%
Staten Island	501 North Shore	20.8%	31.2%	25.2%	13.8%	9.0%
Staten Island	502 Mid-Island	18.4%	32.9%	24.1%	14.6%	9.9%
Staten Island	503 South Shore	13.1%	36.8%	27.7%	14.0%	8.3%
Total	**New York City**	**27.7%**	**24.4%**	**20.4%**	**15.8%**	**11.6%**

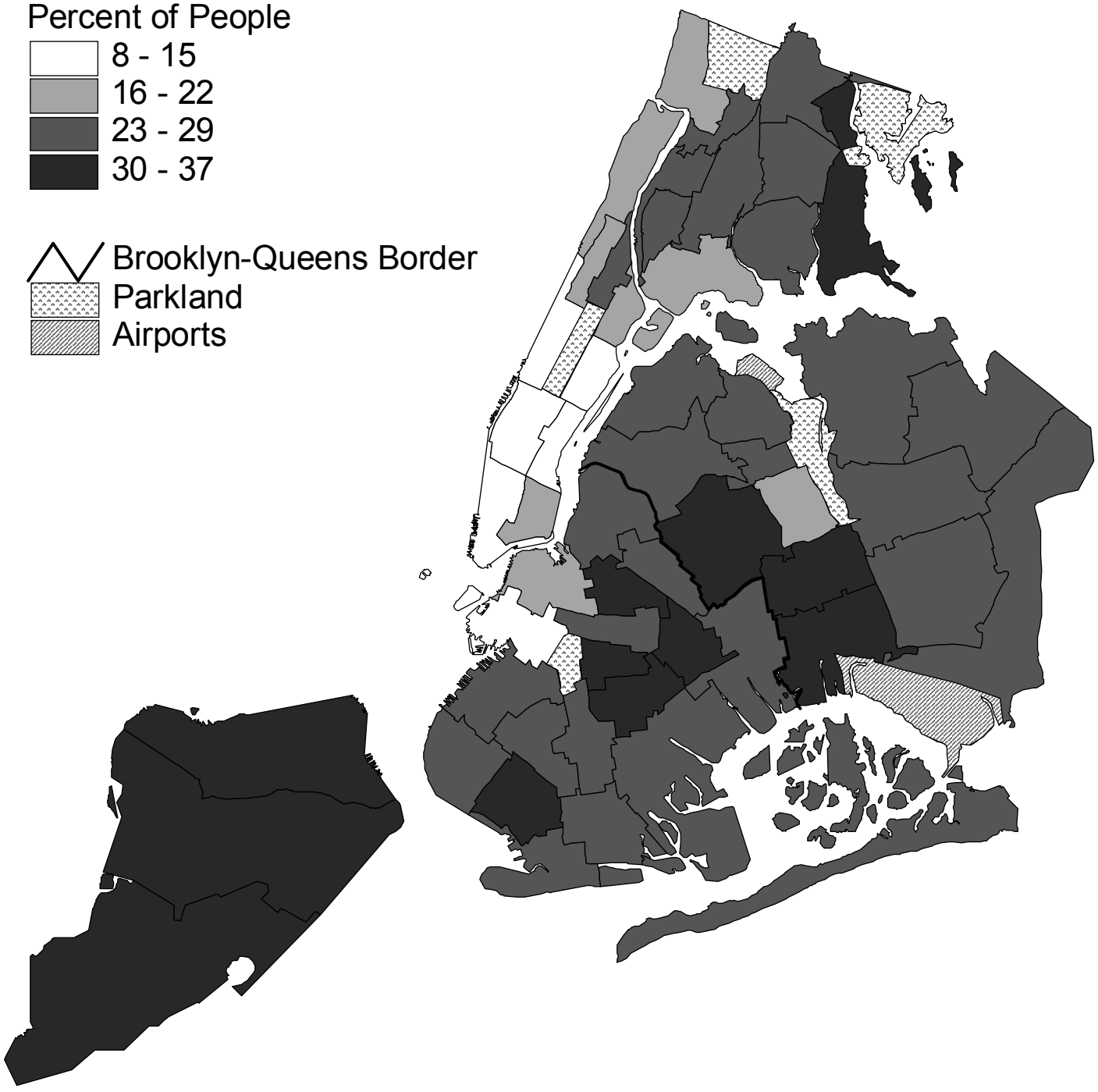
Source: US Census

Map 13-4
Percent of People Over 25 with Less than a High School Education, New York City Sub-borough Areas, 2000



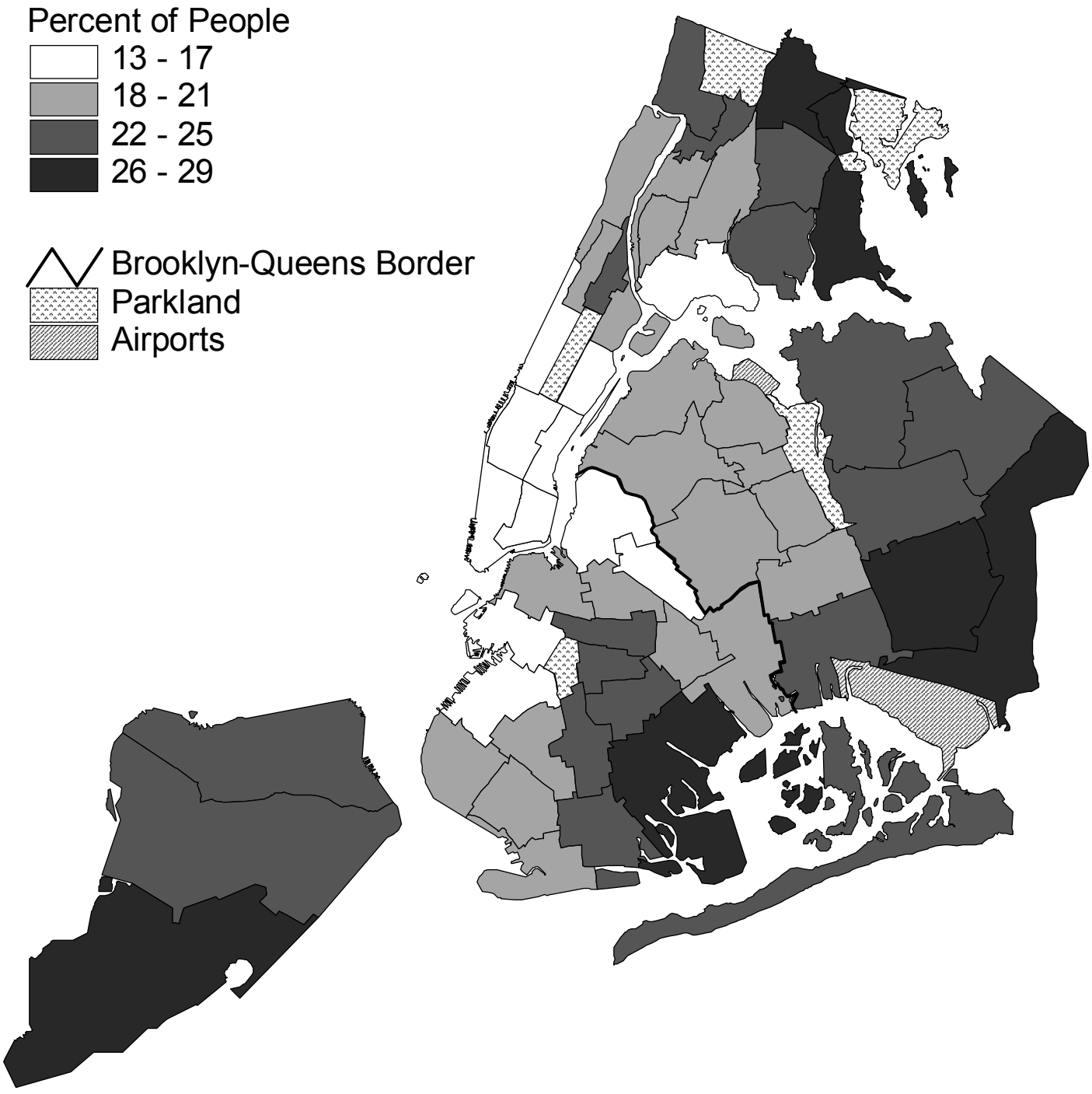
Source: US Census

Map 13-5
Percent of People Over 25 with a High School Diploma or GED as their Highest Level of Education, New York City Sub-borough Areas, 2000



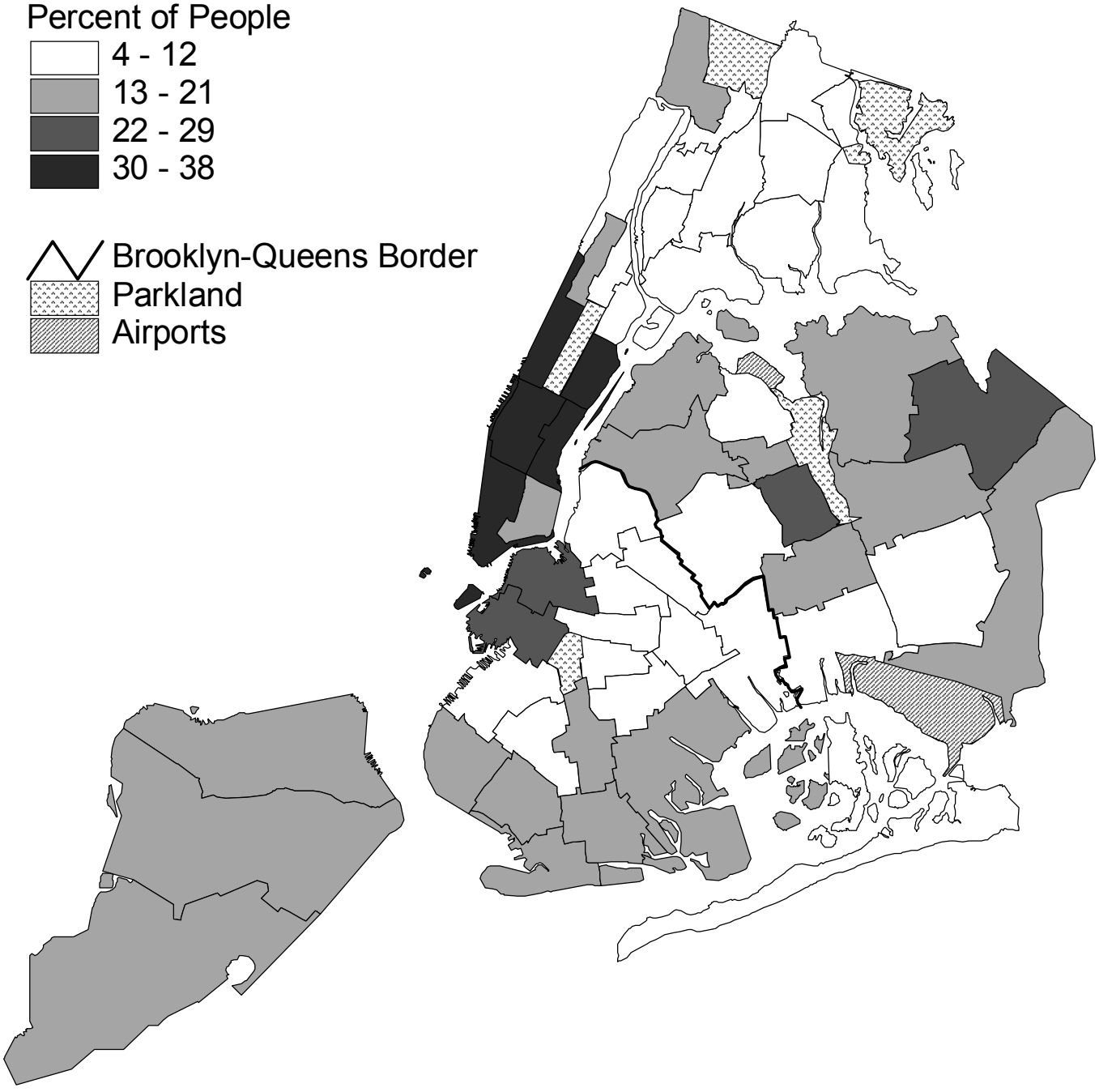
Source: US Census

Map 13-6
Percent of People Over 25 with Some College or an Associate's Degree as their Highest Level of Education, New York City Sub-borough Areas, 2000



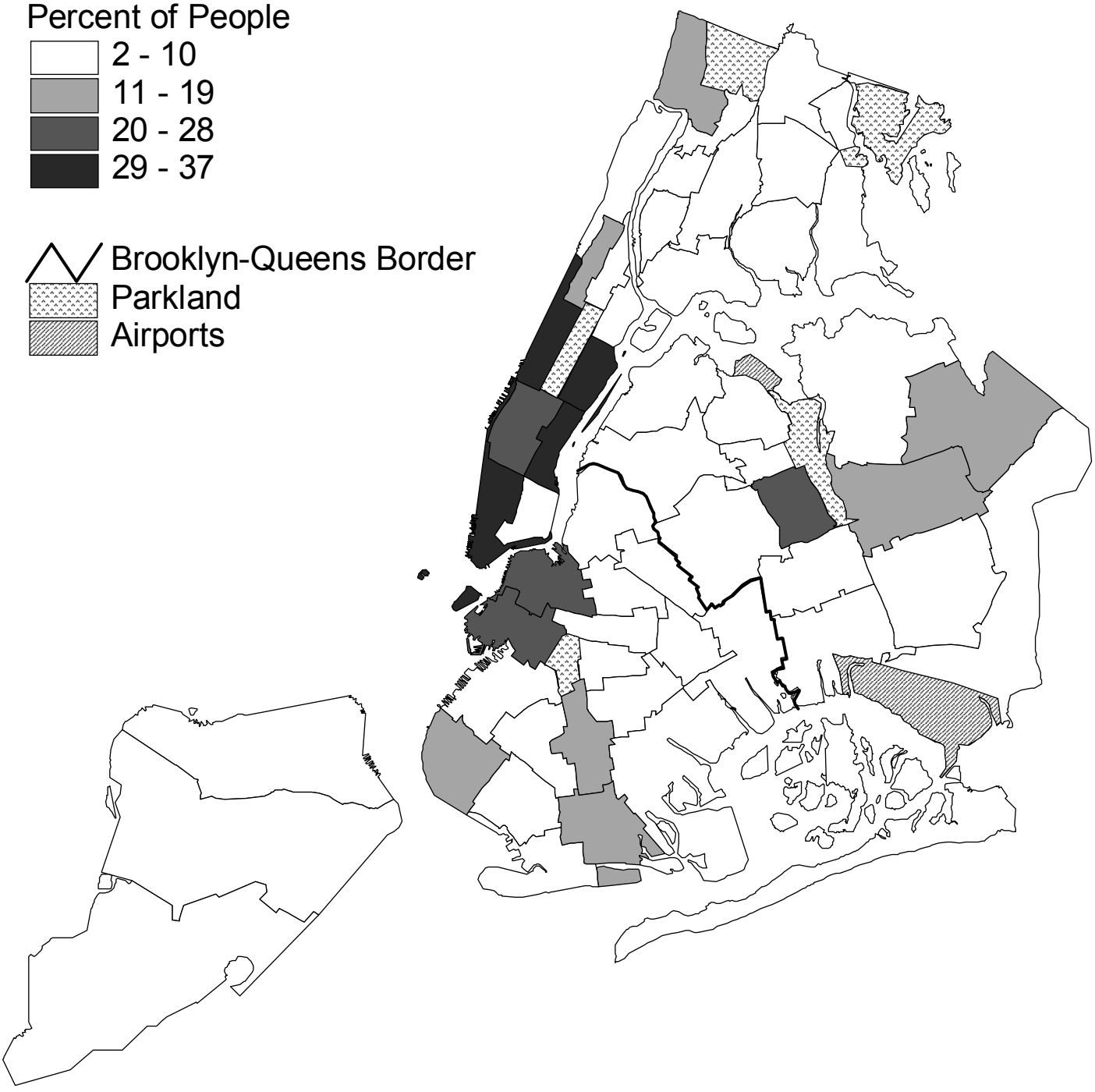
Source: US Census

Map 13-7
Percent of People Over 25 with a Bachelor's Degree as their Highest Level of Education, New York City Sub-borough Areas, 2000



Source: US Census

Map 13-8
Percent of People Over 25 with a Graduate or Professional Degree as their Highest Level of Education, New York City Sub-borough Areas, 2000



Source: US Census

Neighborhood Table 13-6
Highest Level of Educational Attainment for White People Over 25, New York City Sub-borough Areas, 2000

Borough	Sub-borough Area	Less than High School	High School Diploma	Some College	Bachelor's Degree	Graduate Degree
Bronx	101 Mott Haven/Hunts Point	61.1%	21.1%	13.1%	2.9%	1.9%
Bronx	102 Morrisania/Belmont	56.9%	21.6%	14.6%	3.5%	3.4%
Bronx	103 Highbridge/South Concourse	57.4%	18.9%	17.9%	3.7%	2.2%
Bronx	104 University Heights/Fordham	53.9%	21.7%	17.9%	4.1%	2.5%
Bronx	105 Kingsbridge Heights/Mosholu	39.1%	27.8%	18.8%	7.4%	6.9%
Bronx	106 Riverdale/Kingsbridge	17.8%	22.1%	19.6%	17.4%	23.1%
Bronx	107 Soundview/Parkchester	40.4%	29.4%	19.7%	6.6%	3.9%
Bronx	108 Throgs Neck/Co-op City	24.3%	36.9%	21.1%	11.0%	6.7%
Bronx	109 Pelham Parkway	29.0%	31.6%	18.3%	11.8%	9.3%
Bronx	110 Williamsbridge/Baychester	31.5%	32.0%	20.5%	10.1%	5.8%
Brooklyn	201 Williamsburg/Greenpoint	35.5%	27.4%	14.9%	13.9%	8.3%
Brooklyn	202 Brooklyn Heights/Fort Greene	11.6%	10.8%	13.3%	31.1%	33.3%
Brooklyn	203 Bedford Stuyvesant	53.2%	22.2%	15.8%	5.0%	3.7%
Brooklyn	204 Bushwick	59.2%	19.9%	13.8%	4.2%	2.9%
Brooklyn	205 East New York/Starrett City	45.8%	26.0%	17.1%	6.5%	4.6%
Brooklyn	206 Park Slope/Carroll Gardens	11.8%	11.7%	13.3%	31.8%	31.4%
Brooklyn	207 Sunset Park	34.4%	25.4%	17.6%	13.1%	9.5%
Brooklyn	208 North Crown Heights/Prospect Heights	16.1%	11.8%	13.9%	31.9%	26.2%
Brooklyn	209 South Crown Heights	23.7%	19.7%	24.3%	19.5%	12.9%
Brooklyn	210 Bay Ridge	18.9%	28.4%	21.4%	18.6%	12.6%
Brooklyn	211 Bensonhurst	27.4%	31.8%	18.8%	13.9%	8.1%
Brooklyn	212 Borough Park	28.5%	31.5%	18.4%	12.0%	9.5%
Brooklyn	213 Coney Island	23.8%	28.4%	20.5%	17.4%	9.9%
Brooklyn	214 Flatbush	18.1%	23.1%	21.6%	18.8%	18.5%
Brooklyn	215 Sheepshead Bay/Gravesend	18.2%	28.5%	22.4%	18.1%	12.8%
Brooklyn	216 Brownsville/Ocean Hill	54.0%	27.2%	15.2%	2.8%	0.8%
Brooklyn	217 East Flatbush	31.6%	29.5%	18.4%	8.6%	11.9%
Brooklyn	218 Flatlands/Canarsie	19.6%	33.3%	23.9%	12.7%	10.5%
Manhattan	301 Greenwich Village/Financial District	4.0%	7.4%	14.1%	38.8%	35.8%
Manhattan	302 Lower East Side/Chinatown	20.6%	14.9%	17.1%	29.5%	17.9%
Manhattan	303 Chelsea/Clinton/Midtown	7.6%	10.2%	16.0%	38.2%	28.0%
Manhattan	304 Stuyvesant Town/Turtle-Bay	3.4%	8.8%	16.3%	38.9%	32.6%
Manhattan	305 Upper West Side	5.2%	6.7%	11.7%	35.1%	41.3%
Manhattan	306 Upper East Side	3.8%	7.3%	12.7%	38.6%	37.6%
Manhattan	307 Morningside Heights/Hamilton Heights	17.8%	10.0%	12.8%	23.8%	35.6%
Manhattan	308 Central Harlem	38.6%	17.6%	13.8%	15.4%	14.6%
Manhattan	309 East Harlem	42.0%	20.6%	14.3%	10.9%	12.2%
Manhattan	310 Washington Heights/Inwood	31.5%	17.9%	16.8%	16.9%	17.0%
Queens	401 Astoria	28.2%	26.2%	19.3%	16.6%	9.6%
Queens	402 Sunnyside/Woodside	24.0%	29.6%	21.4%	15.2%	9.7%
Queens	403 Jackson Heights	36.3%	25.6%	19.9%	10.4%	7.7%
Queens	404 Elmhurst/Corona	34.7%	31.1%	18.9%	8.9%	6.5%
Queens	405 Middle Village/Ridgewood	26.9%	36.0%	20.7%	10.2%	6.1%
Queens	406 Rego Park/Forest Hills	11.9%	22.1%	21.7%	24.0%	20.3%
Queens	407 Flushing/Whitestone	19.8%	31.3%	23.2%	14.5%	11.3%
Queens	408 Hillcrest/Fresh Meadows	14.7%	26.5%	23.4%	18.3%	17.0%
Queens	409 Kew Gardens/Woodhaven	24.3%	31.6%	21.6%	13.2%	9.3%
Queens	410 South Ozone Park/Howard Beach	25.5%	38.4%	21.7%	9.3%	5.2%
Queens	411 Bayside/Little Neck	13.7%	26.9%	24.0%	19.2%	16.3%
Queens	412 Jamaica	46.3%	28.3%	16.4%	5.1%	3.9%
Queens	413 Queens Village	17.8%	34.6%	24.5%	13.2%	10.0%
Queens	414 Rockaways	20.7%	29.7%	21.4%	15.4%	12.8%
Staten Island	501 North Shore	18.6%	33.8%	23.7%	13.7%	10.1%
Staten Island	502 Mid-Island	18.5%	34.5%	24.3%	13.2%	9.7%
Staten Island	503 South Shore	12.6%	37.7%	28.0%	13.6%	8.2%
Total	**New York City**	**20.4%**	**24.0%**	**19.0%**	**19.8%**	**16.8%**

Source: NYC Board of Education

Neighborhood Table 13-7
Highest Level of Educational Attainment for Black People Over 25, New York City Sub-borough Areas, 2000

Borough	Sub-borough Area	Less than High School	High School Diploma	Some College	Bachelor's Degree	Graduate Degree
Bronx	101 Mott Haven/Hunts Point	44.7%	26.4%	22.2%	5.1%	1.6%
Bronx	102 Morrisania/Belmont	39.2%	28.6%	23.4%	6.7%	2.1%
Bronx	103 Highbridge/South Concourse	35.6%	28.2%	25.8%	7.3%	3.0%
Bronx	104 University Heights/Fordham	37.7%	27.5%	25.9%	6.0%	2.9%
Bronx	105 Kingsbridge Heights/Mosholu	30.0%	24.4%	28.3%	11.3%	6.1%
Bronx	106 Riverdale/Kingsbridge	24.6%	21.8%	29.0%	14.1%	10.5%
Bronx	107 Soundview/Parkchester	27.5%	29.2%	28.2%	10.5%	4.6%
Bronx	108 Throgs Neck/Co-op City	17.3%	26.3%	35.2%	13.7%	7.5%
Bronx	109 Pelham Parkway	26.0%	25.8%	29.4%	13.0%	5.8%
Bronx	110 Williamsbridge/Baychester	26.7%	27.3%	28.2%	11.8%	6.0%
Brooklyn	201 Williamsburg/Greenpoint	38.0%	24.8%	24.9%	8.9%	3.3%
Brooklyn	202 Brooklyn Heights/Fort Greene	24.4%	25.5%	24.0%	14.9%	11.1%
Brooklyn	203 Bedford Stuyvesant	35.1%	31.1%	22.4%	7.3%	4.1%
Brooklyn	204 Bushwick	39.7%	31.9%	21.1%	5.0%	2.3%
Brooklyn	205 East New York/Starrett City	32.2%	32.4%	24.9%	7.2%	3.4%
Brooklyn	206 Park Slope/Carroll Gardens	26.0%	20.5%	26.6%	15.6%	11.3%
Brooklyn	207 Sunset Park	27.3%	26.5%	24.6%	14.3%	7.4%
Brooklyn	208 North Crown Heights/Prospect Heights	33.1%	30.2%	23.4%	8.3%	5.1%
Brooklyn	209 South Crown Heights	30.4%	31.1%	25.9%	7.9%	4.7%
Brooklyn	210 Bay Ridge	14.6%	20.2%	32.9%	24.6%	7.7%
Brooklyn	211 Bensonhurst	34.7%	29.8%	20.7%	11.5%	3.4%
Brooklyn	212 Borough Park	21.1%	21.1%	31.3%	16.5%	10.1%
Brooklyn	213 Coney Island	34.8%	30.8%	25.1%	6.9%	2.4%
Brooklyn	214 Flatbush	30.3%	30.1%	26.1%	9.3%	4.2%
Brooklyn	215 Sheepshead Bay/Gravesend	27.9%	28.8%	30.7%	8.5%	4.2%
Brooklyn	216 Brownsville/Ocean Hill	37.7%	32.1%	22.2%	6.0%	2.0%
Brooklyn	217 East Flatbush	29.0%	30.0%	26.2%	10.1%	4.7%
Brooklyn	218 Flatlands/Canarsie	22.3%	26.1%	30.1%	14.4%	7.2%
Manhattan	301 Greenwich Village/Financial District	11.4%	10.0%	24.4%	28.9%	25.2%
Manhattan	302 Lower East Side/Chinatown	36.5%	24.5%	22.8%	10.9%	5.3%
Manhattan	303 Chelsea/Clinton/Midtown	25.6%	21.5%	21.4%	20.0%	11.5%
Manhattan	304 Stuyvesant Town/Turtle-Bay	15.9%	15.1%	22.4%	24.9%	21.7%
Manhattan	305 Upper West Side	25.6%	21.2%	22.0%	16.0%	15.2%
Manhattan	306 Upper East Side	20.5%	20.2%	19.5%	22.2%	17.5%
Manhattan	307 Morningside Heights/Hamilton Heights	31.9%	26.1%	24.2%	10.3%	7.6%
Manhattan	308 Central Harlem	33.7%	28.8%	23.8%	9.3%	4.4%
Manhattan	309 East Harlem	39.0%	26.6%	23.8%	6.6%	4.2%
Manhattan	310 Washington Heights/Inwood	37.1%	22.3%	21.4%	11.5%	7.8%
Queens	401 Astoria	42.9%	36.2%	14.7%	4.7%	1.6%
Queens	402 Sunnyside/Woodside	34.1%	22.3%	26.2%	12.1%	5.2%
Queens	403 Jackson Heights	27.5%	29.4%	27.4%	10.5%	5.2%
Queens	404 Elmhurst/Corona	19.8%	27.2%	33.4%	14.2%	5.4%
Queens	405 Middle Village/Ridgewood	27.2%	26.9%	24.4%	13.0%	8.5%
Queens	406 Rego Park/Forest Hills	15.4%	21.9%	21.5%	23.4%	17.9%
Queens	407 Flushing/Whitestone	21.5%	30.9%	30.7%	11.6%	5.3%
Queens	408 Hillcrest/Fresh Meadows	14.8%	22.0%	33.2%	18.6%	11.4%
Queens	409 Kew Gardens/Woodhaven	27.0%	27.2%	28.7%	11.7%	5.4%
Queens	410 South Ozone Park/Howard Beach	27.0%	33.1%	27.3%	9.6%	2.9%
Queens	411 Bayside/Little Neck	12.0%	27.6%	30.9%	14.0%	15.4%
Queens	412 Jamaica	25.1%	30.3%	29.5%	9.8%	5.3%
Queens	413 Queens Village	18.8%	26.9%	32.4%	14.3%	7.7%
Queens	414 Rockaways	31.5%	30.3%	25.9%	8.2%	4.1%
Staten Island	501 North Shore	23.3%	26.7%	31.3%	12.6%	6.1%
Staten Island	502 Mid-Island	20.2%	24.2%	32.9%	15.3%	7.3%
Staten Island	503 South Shore	43.3%	21.6%	22.1%	9.9%	3.1%
Total	**New York City**	**29.6%**	**28.3%**	**26.3%**	**10.2%**	**5.5%**

Source: NYC Board of Education

Neighborhood Table 13-8
Highest Level of Educational Attainment for Asian People Over 25, New York City Sub-borough Areas, 2000

Borough	Sub-borough Area	Less than High School	High School Diploma	Some College	Bachelor's Degree	Graduate Degree
Bronx	101 Mott Haven/Hunts Point	50.0%	20.5%	9.7%	15.5%	4.3%
Bronx	102 Morrisania/Belmont	26.0%	20.2%	18.2%	22.3%	13.3%
Bronx	103 Highbridge/South Concourse	39.4%	31.9%	14.9%	6.7%	7.1%
Bronx	104 University Heights/Fordham	37.6%	23.7%	15.4%	12.4%	10.9%
Bronx	105 Kingsbridge Heights/Mosholu	32.8%	19.4%	13.5%	23.7%	10.6%
Bronx	106 Riverdale/Kingsbridge	23.2%	14.3%	11.8%	26.0%	24.7%
Bronx	107 Soundview/Parkchester	40.2%	18.8%	15.5%	19.5%	6.0%
Bronx	108 Throgs Neck/Co-op City	19.3%	18.0%	14.2%	21.4%	27.0%
Bronx	109 Pelham Parkway	24.4%	13.4%	14.0%	23.0%	25.2%
Bronx	110 Williamsbridge/Baychester	34.0%	20.7%	21.1%	14.8%	9.4%
Brooklyn	201 Williamsburg/Greenpoint	43.2%	18.8%	10.2%	18.8%	9.1%
Brooklyn	202 Brooklyn Heights/Fort Greene	19.9%	9.5%	14.8%	27.5%	28.3%
Brooklyn	203 Bedford Stuyvesant	48.4%	22.8%	14.4%	12.9%	1.5%
Brooklyn	204 Bushwick	45.0%	18.1%	13.3%	15.1%	8.4%
Brooklyn	205 East New York/Starrett City	43.3%	23.9%	16.4%	12.6%	3.8%
Brooklyn	206 Park Slope/Carroll Gardens	14.0%	8.9%	12.7%	34.1%	30.2%
Brooklyn	207 Sunset Park	57.3%	19.9%	9.0%	9.7%	4.2%
Brooklyn	208 North Crown Heights/Prospect Heights	23.6%	15.4%	13.5%	22.7%	24.8%
Brooklyn	209 South Crown Heights	34.7%	26.5%	9.2%	16.3%	13.3%
Brooklyn	210 Bay Ridge	37.1%	18.9%	13.6%	20.5%	10.0%
Brooklyn	211 Bensonhurst	48.6%	21.6%	12.9%	12.7%	4.4%
Brooklyn	212 Borough Park	43.8%	22.5%	13.4%	13.9%	6.4%
Brooklyn	213 Coney Island	38.3%	24.9%	14.8%	15.2%	6.9%
Brooklyn	214 Flatbush	42.8%	24.5%	10.6%	13.9%	8.2%
Brooklyn	215 Sheepshead Bay/Gravesend	39.0%	23.7%	14.6%	16.5%	6.2%
Brooklyn	216 Brownsville/Ocean Hill	35.8%	19.5%	14.8%	18.2%	11.6%
Brooklyn	217 East Flatbush	38.5%	14.1%	11.9%	23.2%	12.3%
Brooklyn	218 Flatlands/Canarsie	26.9%	20.2%	18.4%	25.0%	9.4%
Manhattan	301 Greenwich Village/Financial District	34.4%	10.9%	9.8%	26.0%	18.9%
Manhattan	302 Lower East Side/Chinatown	64.7%	14.4%	7.6%	9.2%	4.1%
Manhattan	303 Chelsea/Clinton/Midtown	11.8%	10.5%	14.3%	41.6%	21.9%
Manhattan	304 Stuyvesant Town/Turtle-Bay	5.3%	7.0%	10.9%	44.8%	32.1%
Manhattan	305 Upper West Side	5.3%	6.6%	9.6%	37.5%	40.9%
Manhattan	306 Upper East Side	6.3%	5.6%	8.6%	36.3%	43.1%
Manhattan	307 Morningside Heights/Hamilton Heights	13.5%	9.1%	10.2%	27.5%	39.7%
Manhattan	308 Central Harlem	29.9%	19.3%	10.9%	23.1%	16.8%
Manhattan	309 East Harlem	27.0%	12.8%	13.0%	23.0%	24.1%
Manhattan	310 Washington Heights/Inwood	22.9%	16.3%	13.3%	22.5%	25.0%
Queens	401 Astoria	25.6%	20.1%	18.2%	26.9%	9.2%
Queens	402 Sunnyside/Woodside	24.9%	23.8%	16.7%	24.0%	10.6%
Queens	403 Jackson Heights	27.2%	21.0%	18.1%	22.4%	11.3%
Queens	404 Elmhurst/Corona	30.1%	21.2%	16.1%	23.0%	9.8%
Queens	405 Middle Village/Ridgewood	30.1%	21.5%	19.4%	21.5%	7.6%
Queens	406 Rego Park/Forest Hills	14.6%	14.1%	15.4%	35.2%	20.7%
Queens	407 Flushing/Whitestone	24.8%	22.2%	17.5%	24.5%	11.1%
Queens	408 Hillcrest/Fresh Meadows	18.7%	14.9%	17.5%	30.8%	18.1%
Queens	409 Kew Gardens/Woodhaven	32.5%	24.0%	15.5%	19.9%	8.1%
Queens	410 South Ozone Park/Howard Beach	31.9%	29.3%	18.0%	14.2%	6.6%
Queens	411 Bayside/Little Neck	16.0%	18.8%	18.3%	32.1%	14.8%
Queens	412 Jamaica	29.7%	23.4%	17.2%	22.3%	7.4%
Queens	413 Queens Village	19.1%	15.6%	20.4%	30.4%	14.6%
Queens	414 Rockaways	28.0%	24.2%	15.7%	18.4%	13.7%
Staten Island	501 North Shore	18.7%	16.2%	18.7%	29.0%	17.5%
Staten Island	502 Mid-Island	14.7%	18.0%	19.7%	32.1%	15.6%
Staten Island	503 South Shore	12.5%	19.6%	21.4%	31.7%	14.8%
Total	**New York City**	**30.6%**	**18.6%**	**14.7%**	**23.1%**	**13.0%**

Source: US Census

Neighborhood Table 13-9
Highest Level of Educational Attainment for People of Other Races Over 25, New York City Sub-borough Areas, 2000

Borough	Sub-borough Area	Less than High School	High School Diploma	Some College	Bachelor's Degree	Graduate Degree
Bronx	101 Mott Haven/Hunts Point	61.3%	19.1%	14.9%	3.4%	1.3%
Bronx	102 Morrisania/Belmont	57.0%	19.7%	17.2%	4.1%	2.0%
Bronx	103 Highbridge/South Concourse	57.5%	19.2%	17.7%	3.5%	2.0%
Bronx	104 University Heights/Fordham	56.0%	19.9%	17.7%	4.2%	2.2%
Bronx	105 Kingsbridge Heights/Mosholu	46.2%	22.8%	22.0%	5.9%	3.1%
Bronx	106 Riverdale/Kingsbridge	38.7%	20.8%	23.8%	9.6%	7.1%
Bronx	107 Soundview/Parkchester	43.6%	25.7%	21.8%	6.1%	2.8%
Bronx	108 Throgs Neck/Co-op City	24.8%	24.9%	31.9%	11.4%	6.9%
Bronx	109 Pelham Parkway	35.5%	25.0%	26.2%	8.4%	4.8%
Bronx	110 Williamsbridge/Baychester	36.8%	28.8%	20.8%	8.1%	5.6%
Brooklyn	201 Williamsburg/Greenpoint	55.3%	22.0%	14.6%	5.3%	2.8%
Brooklyn	202 Brooklyn Heights/Fort Greene	42.9%	20.0%	19.6%	10.8%	6.7%
Brooklyn	203 Bedford Stuyvesant	56.1%	24.0%	13.1%	4.7%	2.0%
Brooklyn	204 Bushwick	60.8%	20.6%	13.5%	3.4%	1.7%
Brooklyn	205 East New York/Starrett City	52.6%	25.7%	15.3%	4.4%	1.9%
Brooklyn	206 Park Slope/Carroll Gardens	40.4%	19.4%	19.5%	11.9%	8.8%
Brooklyn	207 Sunset Park	52.4%	23.5%	16.1%	5.2%	2.8%
Brooklyn	208 North Crown Heights/Prospect Heights	41.5%	22.3%	23.1%	7.9%	5.1%
Brooklyn	209 South Crown Heights	42.3%	25.9%	18.9%	7.4%	5.6%
Brooklyn	210 Bay Ridge	28.8%	25.8%	21.1%	16.4%	7.8%
Brooklyn	211 Bensonhurst	35.5%	30.8%	19.3%	9.1%	5.3%
Brooklyn	212 Borough Park	44.0%	25.4%	17.1%	7.4%	6.1%
Brooklyn	213 Coney Island	51.9%	22.8%	15.4%	6.2%	3.7%
Brooklyn	214 Flatbush	40.0%	29.2%	17.3%	9.7%	3.7%
Brooklyn	215 Sheepshead Bay/Gravesend	34.5%	29.5%	19.1%	9.7%	7.2%
Brooklyn	216 Brownsville/Ocean Hill	53.1%	27.8%	13.9%	2.8%	2.4%
Brooklyn	217 East Flatbush	38.2%	29.8%	20.4%	6.9%	4.6%
Brooklyn	218 Flatlands/Canarsie	31.5%	28.9%	23.7%	10.4%	5.5%
Manhattan	301 Greenwich Village/Financial District	16.9%	14.3%	16.4%	30.0%	22.3%
Manhattan	302 Lower East Side/Chinatown	52.0%	18.3%	17.2%	8.2%	4.3%
Manhattan	303 Chelsea/Clinton/Midtown	29.8%	18.8%	20.5%	18.4%	12.5%
Manhattan	304 Stuyvesant Town/Turtle-Bay	17.1%	17.8%	18.8%	26.2%	20.2%
Manhattan	305 Upper West Side	35.0%	17.0%	20.8%	14.5%	12.8%
Manhattan	306 Upper East Side	18.2%	15.0%	18.6%	29.1%	19.1%
Manhattan	307 Morningside Heights/Hamilton Heights	55.4%	17.9%	16.6%	5.6%	4.5%
Manhattan	308 Central Harlem	49.3%	20.4%	19.2%	6.8%	4.3%
Manhattan	309 East Harlem	56.3%	19.4%	17.0%	4.4%	2.8%
Manhattan	310 Washington Heights/Inwood	55.1%	18.4%	17.5%	5.4%	3.5%
Queens	401 Astoria	37.4%	28.5%	21.0%	9.5%	3.6%
Queens	402 Sunnyside/Woodside	36.9%	26.8%	20.5%	10.5%	5.3%
Queens	403 Jackson Heights	44.6%	24.6%	21.2%	5.6%	4.1%
Queens	404 Elmhurst/Corona	42.7%	27.4%	19.1%	7.6%	3.2%
Queens	405 Middle Village/Ridgewood	37.2%	29.0%	24.1%	6.2%	3.5%
Queens	406 Rego Park/Forest Hills	18.4%	22.2%	25.3%	24.2%	9.9%
Queens	407 Flushing/Whitestone	33.4%	25.1%	24.5%	12.0%	5.0%
Queens	408 Hillcrest/Fresh Meadows	26.5%	26.8%	26.5%	13.4%	6.8%
Queens	409 Kew Gardens/Woodhaven	36.9%	31.2%	21.2%	7.4%	3.3%
Queens	410 South Ozone Park/Howard Beach	36.5%	33.5%	20.1%	7.7%	2.3%
Queens	411 Bayside/Little Neck	21.3%	29.1%	25.7%	16.9%	7.1%
Queens	412 Jamaica	40.6%	28.1%	20.9%	6.7%	3.8%
Queens	413 Queens Village	25.5%	32.1%	26.6%	10.4%	5.3%
Queens	414 Rockaways	48.1%	24.9%	16.8%	6.2%	4.0%
Staten Island	501 North Shore	30.6%	31.3%	26.1%	8.6%	3.5%
Staten Island	502 Mid-Island	23.1%	36.2%	26.1%	9.1%	5.6%
Staten Island	503 South Shore	22.5%	30.2%	30.7%	11.2%	5.4%
Total	**New York City**	**45.2%**	**23.7%**	**19.4%**	**7.5%**	**4.2%**

Source: US Census

Neighborhood Table 13-10
Highest Level of Educational Attainment for Latinos Over 25, New York City Sub-borough Areas, 2000

Borough	Sub-borough Area	Less than High School	High School Diploma	Some College	Bachelor's Degree	Graduate Degree
Bronx	101 Mott Haven/Hunts Point	61.5%	19.6%	14.6%	3.1%	1.2%
Bronx	102 Morrisania/Belmont	57.7%	20.1%	17.1%	3.6%	1.6%
Bronx	103 Highbridge/South Concourse	57.9%	19.2%	17.7%	3.3%	2.0%
Bronx	104 University Heights/Fordham	56.2%	20.1%	17.8%	3.9%	2.1%
Bronx	105 Kingsbridge Heights/Mosholu	47.2%	22.3%	21.4%	5.8%	3.3%
Bronx	106 Riverdale/Kingsbridge	39.1%	21.1%	23.8%	9.0%	7.1%
Bronx	107 Soundview/Parkchester	43.8%	26.0%	21.5%	5.8%	2.8%
Bronx	108 Throgs Neck/Co-op City	26.9%	25.8%	28.7%	11.6%	6.9%
Bronx	109 Pelham Parkway	34.0%	25.8%	26.9%	8.6%	4.6%
Bronx	110 Williamsbridge/Baychester	41.3%	25.2%	23.4%	6.5%	3.7%
Brooklyn	201 Williamsburg/Greenpoint	57.6%	20.8%	14.6%	4.4%	2.6%
Brooklyn	202 Brooklyn Heights/Fort Greene	48.3%	20.8%	16.7%	8.3%	5.8%
Brooklyn	203 Bedford Stuyvesant	59.9%	22.2%	13.4%	2.9%	1.6%
Brooklyn	204 Bushwick	61.1%	20.5%	13.5%	3.4%	1.5%
Brooklyn	205 East New York/Starrett City	53.3%	25.6%	15.3%	4.1%	1.7%
Brooklyn	206 Park Slope/Carroll Gardens	42.1%	20.8%	18.6%	10.5%	8.0%
Brooklyn	207 Sunset Park	53.5%	23.1%	16.0%	4.6%	2.7%
Brooklyn	208 North Crown Heights/Prospect Heights	45.7%	22.1%	20.0%	7.1%	5.0%
Brooklyn	209 South Crown Heights	45.5%	26.1%	20.8%	4.9%	2.7%
Brooklyn	210 Bay Ridge	27.9%	25.3%	27.6%	12.0%	7.3%
Brooklyn	211 Bensonhurst	38.1%	30.9%	20.9%	7.4%	2.7%
Brooklyn	212 Borough Park	48.6%	22.7%	16.9%	7.1%	4.6%
Brooklyn	213 Coney Island	55.3%	24.5%	15.7%	3.9%	0.7%
Brooklyn	214 Flatbush	45.2%	26.4%	19.6%	5.9%	2.9%
Brooklyn	215 Sheepshead Bay/Gravesend	37.8%	26.5%	23.3%	7.7%	4.7%
Brooklyn	216 Brownsville/Ocean Hill	53.3%	26.3%	15.2%	3.5%	1.7%
Brooklyn	217 East Flatbush	41.6%	25.0%	20.8%	8.4%	4.3%
Brooklyn	218 Flatlands/Canarsie	35.0%	27.3%	25.3%	6.6%	5.8%
Manhattan	301 Greenwich Village/Financial District	20.8%	14.3%	18.6%	25.4%	20.8%
Manhattan	302 Lower East Side/Chinatown	54.6%	20.1%	16.4%	5.9%	3.0%
Manhattan	303 Chelsea/Clinton/Midtown	36.4%	20.8%	18.8%	13.8%	10.3%
Manhattan	304 Stuyvesant Town/Turtle-Bay	19.2%	16.1%	22.3%	24.1%	18.3%
Manhattan	305 Upper West Side	38.4%	19.9%	17.2%	12.5%	12.0%
Manhattan	306 Upper East Side	19.9%	16.0%	18.2%	23.2%	22.7%
Manhattan	307 Morningside Heights/Hamilton Heights	54.9%	18.5%	16.5%	6.1%	4.0%
Manhattan	308 Central Harlem	55.4%	20.2%	17.0%	4.8%	2.6%
Manhattan	309 East Harlem	57.0%	21.0%	15.6%	3.9%	2.6%
Manhattan	310 Washington Heights/Inwood	54.8%	18.7%	17.4%	5.5%	3.6%
Queens	401 Astoria	41.0%	27.1%	21.0%	6.8%	4.1%
Queens	402 Sunnyside/Woodside	38.6%	28.3%	21.1%	7.6%	4.4%
Queens	403 Jackson Heights	46.9%	24.5%	19.3%	5.1%	4.2%
Queens	404 Elmhurst/Corona	44.2%	28.0%	18.3%	6.1%	3.5%
Queens	405 Middle Village/Ridgewood	36.3%	29.2%	25.0%	5.7%	3.7%
Queens	406 Rego Park/Forest Hills	19.0%	24.7%	30.3%	15.7%	10.3%
Queens	407 Flushing/Whitestone	31.9%	28.3%	25.1%	9.1%	5.5%
Queens	408 Hillcrest/Fresh Meadows	25.6%	28.6%	27.4%	11.2%	7.2%
Queens	409 Kew Gardens/Woodhaven	35.3%	30.1%	23.8%	7.3%	3.5%
Queens	410 South Ozone Park/Howard Beach	34.7%	31.0%	24.1%	6.9%	3.3%
Queens	411 Bayside/Little Neck	18.9%	26.8%	33.0%	13.1%	8.2%
Queens	412 Jamaica	49.0%	24.9%	19.4%	3.5%	3.1%
Queens	413 Queens Village	28.1%	27.9%	26.3%	11.3%	6.4%
Queens	414 Rockaways	50.3%	26.3%	15.5%	4.4%	3.5%
Staten Island	501 North Shore	33.8%	30.8%	24.4%	7.1%	3.9%
Staten Island	502 Mid-Island	24.3%	34.8%	26.3%	10.2%	4.3%
Staten Island	503 South Shore	18.1%	30.4%	34.3%	10.7%	6.5%
Total	**New York City**	**46.6%**	**23.4%**	**19.5%**	**6.5%**	**4.1%**

Source: US Census

Neighborhood Table 13-11
Highest Level of Educational Attainment for Non-Latinos Over 25, New York City Sub-borough Areas, 2000

Borough	Sub-borough Area	Less than High School	High School Diploma	Some College	Bachelor's Degree	Graduate Degree
Bronx	101 Mott Haven/Hunts Point	37.8%	31.7%	11.8%	7.2%	11.4%
Bronx	102 Morrisania/Belmont	42.1%	28.1%	11.5%	6.7%	11.6%
Bronx	103 Highbridge/South Concourse	39.7%	24.3%	22.0%	9.6%	4.5%
Bronx	104 University Heights/Fordham	30.8%	32.3%	20.6%	9.0%	7.3%
Bronx	105 Kingsbridge Heights/Mosholu	28.9%	32.7%	18.2%	9.5%	10.7%
Bronx	106 Riverdale/Kingsbridge	13.0%	22.1%	18.6%	19.5%	26.7%
Bronx	107 Soundview/Parkchester	29.6%	37.9%	17.4%	8.6%	6.5%
Bronx	108 Throgs Neck/Co-op City	23.3%	39.2%	19.9%	10.9%	6.8%
Bronx	109 Pelham Parkway	27.6%	32.8%	16.0%	12.9%	10.8%
Bronx	110 Williamsbridge/Baychester	25.9%	35.1%	19.2%	12.6%	7.2%
Brooklyn	201 Williamsburg/Greenpoint	30.7%	28.8%	15.2%	15.9%	9.4%
Brooklyn	202 Brooklyn Heights/Fort Greene	5.2%	9.1%	13.5%	34.6%	37.6%
Brooklyn	203 Bedford Stuyvesant	32.4%	27.4%	17.8%	14.4%	8.1%
Brooklyn	204 Bushwick	45.3%	20.2%	14.9%	9.0%	10.6%
Brooklyn	205 East New York/Starrett City	34.5%	29.2%	19.2%	9.2%	7.9%
Brooklyn	206 Park Slope/Carroll Gardens	7.9%	10.4%	12.3%	34.8%	34.6%
Brooklyn	207 Sunset Park	23.4%	26.5%	18.3%	18.3%	13.6%
Brooklyn	208 North Crown Heights/Prospect Heights	7.4%	8.6%	14.8%	37.8%	31.4%
Brooklyn	209 South Crown Heights	17.8%	19.4%	26.0%	21.8%	15.0%
Brooklyn	210 Bay Ridge	18.3%	28.9%	21.0%	19.0%	12.8%
Brooklyn	211 Bensonhurst	27.0%	31.8%	18.7%	14.2%	8.4%
Brooklyn	212 Borough Park	27.3%	32.0%	18.6%	12.2%	9.9%
Brooklyn	213 Coney Island	21.7%	28.3%	20.9%	18.5%	10.6%
Brooklyn	214 Flatbush	15.2%	23.0%	21.8%	20.1%	19.9%
Brooklyn	215 Sheepshead Bay/Gravesend	17.4%	28.6%	22.4%	18.5%	13.1%
Brooklyn	216 Brownsville/Ocean Hill	34.0%	34.5%	19.4%	6.9%	5.1%
Brooklyn	217 East Flatbush	21.0%	36.9%	16.3%	10.9%	14.8%
Brooklyn	218 Flatlands/Canarsie	18.2%	33.6%	23.9%	13.3%	10.9%
Manhattan	301 Greenwich Village/Financial District	3.3%	7.3%	13.8%	39.2%	36.4%
Manhattan	302 Lower East Side/Chinatown	10.2%	13.2%	17.8%	36.5%	22.3%
Manhattan	303 Chelsea/Clinton/Midtown	4.2%	8.9%	15.9%	41.0%	30.0%
Manhattan	304 Stuyvesant Town/Turtle-Bay	2.7%	8.6%	15.9%	39.6%	33.2%
Manhattan	305 Upper West Side	2.6%	5.5%	11.4%	36.9%	43.6%
Manhattan	306 Upper East Side	3.3%	7.0%	12.5%	39.3%	38.0%
Manhattan	307 Morningside Heights/Hamilton Heights	3.7%	5.2%	11.6%	30.7%	48.8%
Manhattan	308 Central Harlem	12.8%	17.7%	13.3%	28.7%	27.5%
Manhattan	309 East Harlem	11.7%	14.8%	17.6%	25.9%	30.1%
Manhattan	310 Washington Heights/Inwood	12.3%	16.0%	16.4%	26.7%	28.6%
Queens	401 Astoria	25.4%	26.1%	19.1%	18.7%	10.7%
Queens	402 Sunnyside/Woodside	18.6%	29.3%	21.4%	18.8%	12.0%
Queens	403 Jackson Heights	20.3%	27.2%	22.3%	18.0%	12.2%
Queens	404 Elmhurst/Corona	23.0%	33.7%	20.2%	13.1%	9.9%
Queens	405 Middle Village/Ridgewood	26.1%	36.7%	20.1%	10.8%	6.3%
Queens	406 Rego Park/Forest Hills	11.1%	21.9%	20.7%	25.0%	21.3%
Queens	407 Flushing/Whitestone	18.1%	31.4%	23.0%	15.5%	12.1%
Queens	408 Hillcrest/Fresh Meadows	13.2%	26.1%	22.8%	19.6%	18.3%
Queens	409 Kew Gardens/Woodhaven	20.3%	31.6%	21.2%	15.5%	11.4%
Queens	410 South Ozone Park/Howard Beach	23.9%	39.9%	21.2%	9.8%	5.3%
Queens	411 Bayside/Little Neck	13.3%	27.0%	23.3%	19.6%	16.7%
Queens	412 Jamaica	33.3%	31.9%	20.3%	8.4%	6.1%
Queens	413 Queens Village	16.2%	36.0%	24.2%	13.1%	10.5%
Queens	414 Rockaways	17.0%	30.2%	21.8%	16.9%	14.1%
Staten Island	501 North Shore	16.9%	34.3%	23.7%	14.4%	10.8%
Staten Island	502 Mid-Island	18.0%	34.4%	24.3%	13.3%	10.0%
Staten Island	503 South Shore	12.4%	38.1%	27.6%	13.6%	8.3%
Total	**New York City**	**15.3%**	**23.9%**	**19.0%**	**22.6%**	**19.3%**

Source: US Census

Chapter 14. Business & Employment

Data presented on business establishments are derived from the 2001 Zip Code Business Patterns database created by the U.S. Census Bureau. Zip Code Business Patterns does not include data on government employment or self-employment.

Borough Table 14-1 (Continued below)
Number of Business Establishments in New York City, 2001

	Bronx		Brooklyn		Manhattan		Queens	
	No.	%	No.	%	No.	%	No.	%
All Business Establishments	16,362	100%	39,64	100%	95,903	100%	35,915	100%
Construction	1,105	6.8%	2,917	7.4%	1,838	1.9%	3,652	10.2%
Manufacturing	482	2.9%	2,388	6.0%	3,831	4.0%	1,694	4.7%
Wholesale	809	4.9%	3,176	8.0%	10,356	10.8%	2,672	7.4%
Retail	3,742	22.9%	7,470	18.8%	11,095	11.6%	6,156	17.1%
Information Service	172	1.1%	453	1.1%	4,094	4.3%	422	1.2%
Finance, Insurance and Real Estate	2,635	16.1%	4,610	11.6%	14,249	14.9%	3,411	9.5%
Professional Service	672	4.1%	2,707	6.8%	14,966	15.6%	2,222	6.2%
Other Service	2,791	17.1%	6,289	15.9%	14,038	14.6%	6,161	17.2%
Health Service	1,932	11.8%	4,600	11.6%	6,329	6.6%	3,741	10.4%
Entertainment	146	0.9%	378	1.0%	3,010	3.1%	294	0.8%
Hotel and Food	1,176	7.2%	2,446	6.2%	8,201	8.6%	2,772	7.7%
Other Industry	700	4.3%	2,215	5.6%	3,896	4.1%	2,718	7.6%

Source: Zip Code Business Patterns

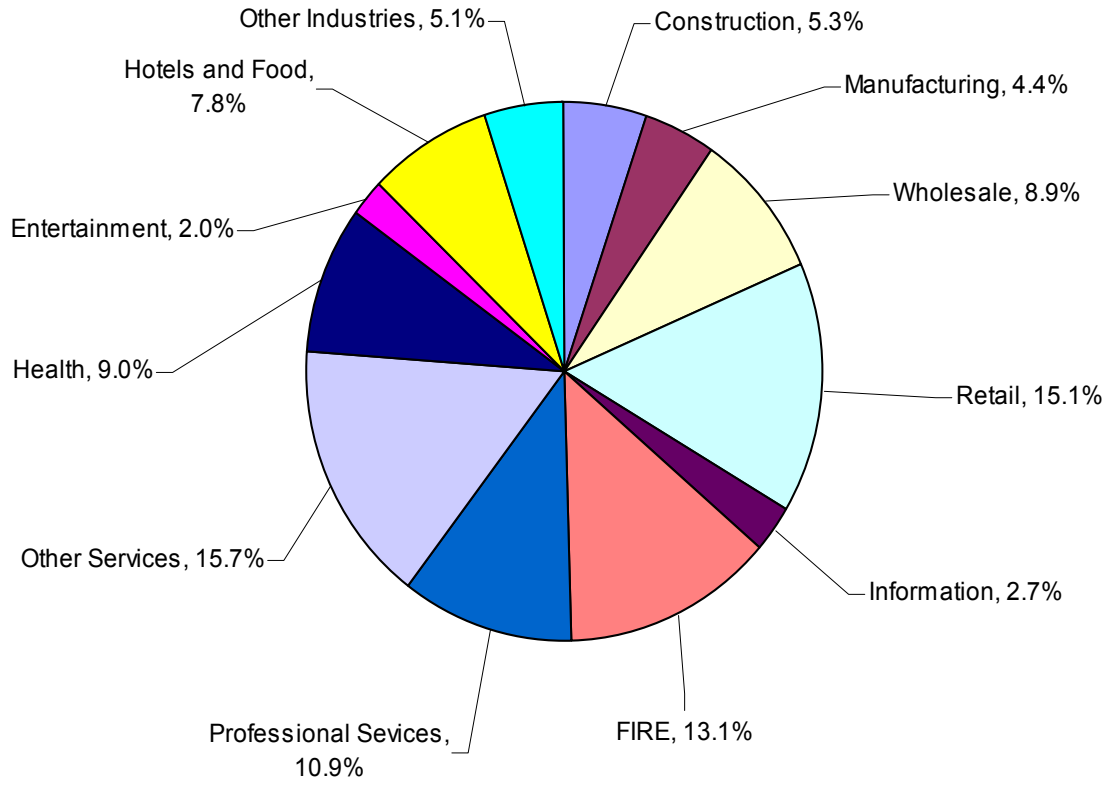
Borough Table 14-1 (Continued)
Number of Business Establishments in New York City, 2001

	Staten Island		New York City	
	No.	%	No.	%
All Business Establishments	5,980	100%	193,809	100.0%
Construction	789	13.2%	10,301	5.3%
Manufacturing	149	2.5%	8,544	4.4%
Wholesale	271	4.5%	17,284	8.9%
Retail	885	14.8%	29,348	15.1%
Information Service	75	1.3%	5,216	2.7%
Finance, Insurance and Real Estate	440	7.4%	25,345	13.1%
Professional Service	654	10.9%	21,221	10.9%
Other Service	1,097	18.3%	30,376	15.7%
Health Service	778	13.0%	17,380	9.0%
Entertainment	81	1.4%	3,909	2.0%
Hotel and Food	442	7.4%	15,037	7.8%
Other Industry	319	5.3%	9,848	5.1%

Source: Zip Code Business Patterns

In 2001, there were 193,809 business establishments in New York City. The greatest share of these were establishments in the 'other' services category, with 15.7%, followed by retail with 15.1%, FIRE (financial, insurance, real estate) with 13.1%, and professional services with 10.9%. Another 9.0% were in health, 8.9% in wholesale, 7.8% in hotels and food, 5.3% in construction, 5.1% in 'other' industries, which includes agriculture, forestry, mining, and miscellaneous industries, 4.4% in manufacturing, 2.7% in information, and 2.0% in entertainment (Borough Table 14-1 and Chart 14-1). With a few variations, each of the five boroughs generally followed this pattern. Queens and Staten Island had some-

Chart 14-1 Business Establishments in New York City, 2001

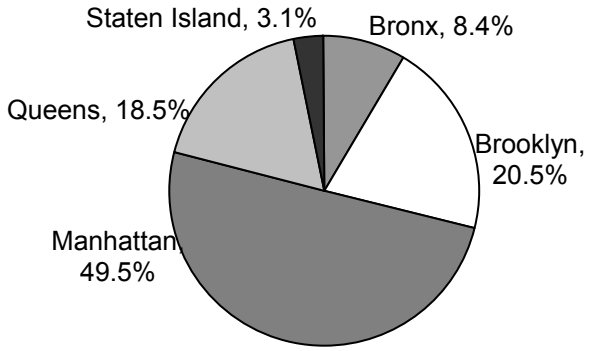


Source: Zip Code Business Patterns

what higher percentages of construction establishments and 'other' services. The Bronx had higher shares of retail and FIRE, but lower shares of professional services. Brooklyn had higher shares of manufacturing, and while Manhattan had larger shares of professional and information services, it had smaller shares of health and retail establishments (Borough Table 14-1).

Chart 14-2 shows that, in terms of the number of business establishments in each borough, Manhattan has nearly half (49.5%) of all businesses in New York City. This number is in sharp contrast to the 19% of New York City's population residing in Manhattan (see Chapter 10). Brooklyn and Queens each house roughly one-fifth of all business establishments (20.5% and 18.5%, respectively), while the Bronx and Staten Island have the fewest number of businesses (8.4% and 3.1%, respectively).

Chart 14-2 Total Business Establishments in the Five Boroughs, 2001



Source: Zip Code Business Patterns

The New York City Housing and Vacancy Survey (HVS) provides data on the employment status of New Yorkers.[1] The labor force consists of all persons who are currently employed, in the armed forces, or unemployed and actively looking for work. In 2002, 68.3% of New Yorkers aged 16 or older were in the labor force. Manhattan exhibited the greatest labor

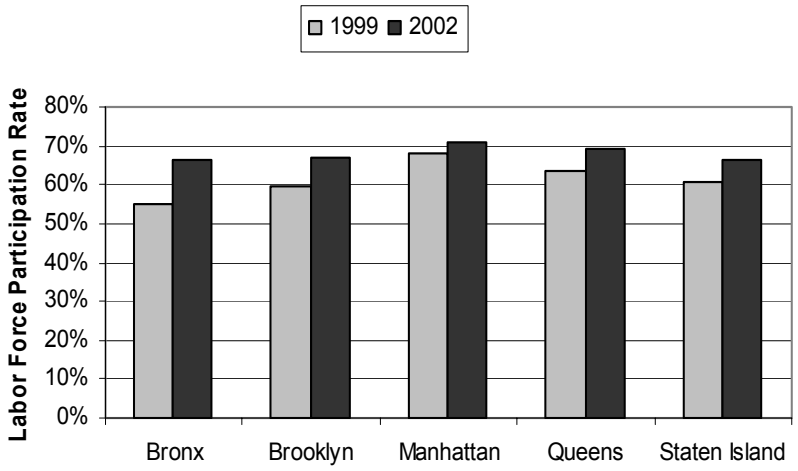
[1]Note that all data from the HVS are estimates based on a sample and subject to potential sampling errors, particularly for small areas and changes over time. See Data and Methods section for details.

Borough Table 14-2 Labor Force Participation Rate, 1999 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Percent of Adults in Labor Force						
1999	55.1%	59.6%	67.9%	63.3%	60.6%	61.9%
2002	66.1%	66.9%	71.1%	69.1%	66.4%	68.3%

Source: New York City Housing and Vacancy Survey

Chart 14-3 Labor Force Participation Rate



Source: New York City Housing and Vacancy Survey

Exhibit 14-1 Highest and Lowest Labor Force Participation Rate, 2002

Highest:		
Manhattan	Greenwich Village/Financial District	79.4%
Manhattan	Upper East Side	79.1%
Queens	Kew Gardens/Woodhaven	77.4%
Brooklyn	Park Slope/Carroll Gardens	76.7%
Manhattan	Stuyvesant Town/Turtle-Bay	75.9%
Lowest:		
Brooklyn	Coney Island	49.8%
Manhattan	East Harlem	52.0%
Bronx	Mott Haven/Hunts Point	56.9%
Bronx	Morrisania/Belmont	57.4%
Bronx	Throgs Neck/Co-op City	58.7%

Source: New York City Housing and Vacancy Survey

force participation, with a rate of 71.1% in 2002. Queens followed, with a labor force participation rate of 69.1%, and then Brooklyn, with a rate of 66.9%. The two lowest labor force participation rates were still substantial: Staten Island had a rate of 66.4%, and the Bronx exhibited a rate of 66.1% in 2002 (Borough Table 14-2).

Among sub-borough areas, the highest labor force participation rate in 2002 was found in Greenwich Village/Financial District in Manhattan (79.4%), followed by the Upper East Side in Manhattan (79.1%), Kew Gardens/Woodhaven in Queens (77.4%), Park Slope/Carroll Gardens in Brooklyn (76.7%), and Stuyvesant Town/Turtle-Bay in Manhattan (75.9%). The lowest labor force participation rates were found in Brooklyn's Coney Island (49.8%), Manhattan's East Harlem (52.0%), and Mott Haven/Hunts Point (56.9%), Morrisania/Belmont (57.4%), and Throgs Neck/Co-op City (58.7%), all located in the Bronx (Exhibit 14-1).

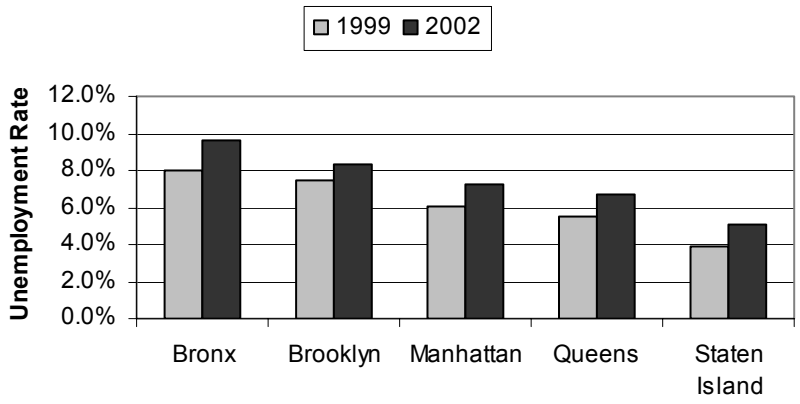
The unemployment rate is calculated as the percent of persons in the labor force who are actively looking for work. According to the HVS, New York City's unem-

Borough Table 14-3 Unemployment Rate, 1999 and 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Unemployment Rate						
1999	8.0%	7.5%	6.1%	5.6%	3.9%	6.5%
2002	9.6%	8.3%	7.2%	6.8%	5.1%	7.7%

Source: New York City Housing and Vacancy Survey

Chart 14-4 Unemployment Rate



Source: New York City Housing and Vacancy Survey

Exhibit 14-2 Highest and Lowest Unemployment Rate, 2002

Highest:		
Bronx	Morrisania/Belmont	15.7%
Bronx	Mott Haven/Hunts Point	15.1%
Bronx	University Heights/Fordham	14.6%
Brooklyn	Bedford Stuyvesant	14.5%
Brooklyn	Brownsville/Ocean Hill	14.1%
Lowest:		
Queens	Rockaways	3.0%
Staten Island	Mid-Island	3.0%
Staten Island	South Shore	4.3%
Bronx	Throgs Neck/Co-op City	4.3%
Brooklyn	Bay Ridge	4.7%
Bronx	Riverdale/Kingsbridge	4.7%

Source: New York City Housing and Vacancy Survey

ployment rate was reported to be 7.7% in 2002. All five boroughs experienced an unemployment rate below 10.0%. The highest unemployment rate occurred in the Bronx (9.6%), followed by Brooklyn (8.3%), Manhattan (7.2%), Queens (6.8%) and Staten Island (5.1%) (Borough Table 14-3).

At the sub-borough area level, in 2002 the highest unemployment rates were observed in Morrisania/Belmont (15.7%), Mott Haven/ Hunts Point (15.1%) and University Heights/Fordham (14.6%) in the Bronx, and Brooklyn's Bedford Stuyvesant (14.5%) and Brownsville/Ocean Hill (14.1%). The lowest unemployment rates were observed in the Rockaways in Queens (3.0%), Staten Island's Mid-Island (3.0%) and South Shore (4.3%), Throgs Neck/Co-op City in the Bronx (4.3%), Brooklyn's Bay Ridge (4.7%), and Riverdale/ Kingsbridge in the Bronx (4.7%) (Exhibit 14-3).

Neighborhood Table 14-1
Business Establishments, New York City, by Zip Codes, 2001

(continued on next page)

Borough	Zipcode	Total Establish-ments	Percent Construction	Percent Manufact-uring	Percent Whole-sale	Percent Retail	Percent Information	Percent FIRE
Bronx	10033	864	2.0%	0.6%	1.7%	32.8%	1.5%	189
Bronx	10314	1,615	10.0%	1.0%	5.1%	22.2%	1.5%	147
Bronx	10451	653	5.7%	6.7%	6.3%	16.5%	0.5%	98
Bronx	10452	543	1.8%	1.3%	2.0%	28.4%	0.7%	100
Bronx	10453	501	3.2%	0.2%	2.8%	28.9%	0.8%	99
Bronx	10454	503	12.1%	12.9%	8.3%	19.5%	0.6%	51
Bronx	10455	526	3.6%	2.9%	5.9%	30.8%	0.8%	70
Bronx	10456	439	4.3%	2.5%	5.2%	26.9%	0.9%	69
Bronx	10457	629	4.9%	3.7%	6.5%	21.8%	0.8%	116
Bronx	10458	960	4.1%	2.2%	2.4%	27.3%	0.7%	227
Bronx	10459	480	2.5%	2.3%	3.1%	32.9%	0.6%	92
Bronx	10460	387	7.0%	4.4%	3.9%	28.7%	0.3%	74
Bronx	10461	1,129	11.6%	4.0%	3.2%	16.6%	1.3%	154
Bronx	10462	942	8.4%	2.9%	3.8%	24.4%	0.5%	156
Bronx	10463	934	4.6%	1.4%	2.9%	16.3%	1.6%	168
Bronx	10464	152	16.4%	2.0%	2.6%	11.2%	0.7%	14
Bronx	10465	438	12.1%	2.3%	3.9%	18.3%	2.1%	38
Bronx	10466	576	9.4%	4.7%	5.2%	21.0%	1.2%	73
Bronx	10467	930	5.7%	1.8%	1.9%	22.7%	0.5%	243
Bronx	10468	667	2.5%	0.9%	1.9%	28.6%	1.6%	146
Bronx	10469	566	10.1%	2.3%	2.8%	21.6%	0.5%	59
Bronx	10470	271	22.1%	4.8%	3.0%	14.4%	1.5%	49
Bronx	10471	368	4.3%	0.5%	4.1%	8.7%	2.2%	62
Bronx	10472	432	3.9%	1.9%	3.5%	31.9%	0.9%	54
Bronx	10473	306	5.9%	1.0%	5.2%	26.1%	2.6%	55
Bronx	10474	551	5.8%	10.7%	37.0%	8.5%	0.4%	32
Staten Island	10280	136	0.7%	0.7%	3.7%	8.8%	2.2%	21.3%
Staten Island	10301	612	6.9%	1.6%	2.6%	11.8%	1.1%	9.8%
Staten Island	10302	351	9.1%	3.1%	5.1%	24.8%	1.4%	6.0%
Staten Island	10303	317	16.1%	6.3%	11.0%	17.0%	1.3%	3.8%
Staten Island	10304	543	13.3%	1.7%	4.2%	13.8%	1.5%	9.9%
Staten Island	10305	710	14.2%	2.8%	4.4%	13.5%	1.7%	5.5%
Staten Island	10306	970	12.1%	1.3%	3.3%	18.7%	1.2%	6.7%
Staten Island	10307	195	22.1%	3.1%	3.6%	11.3%	0.5%	9.2%
Staten Island	10308	356	16.3%	1.1%	3.9%	14.6%	1.4%	5.1%
Staten Island	10309	533	22.1%	2.8%	5.3%	12.0%	1.1%	8.1%
Staten Island	10310	437	8.5%	4.1%	5.0%	13.0%	0.5%	6.4%
Staten Island	10312	820	14.3%	2.7%	4.9%	13.8%	1.2%	6.5%
Total	**New York City**	**193,809**	**5.3%**	**4.4%**	**8.9%**	**15.1%**	**2.7%**	**13.1%**

Source: Zip Code Business Patterns

Neighborhood Table 14-1
Business Establishments, New York City, by Zip Codes, 2001

(continued on next page)

Borough	Zipcode	Total Establish-ments	Percent Professional Services	Percent Other Services	Percent Health	Percent Entertain-ment	Percent Hotels and Food Services	Percent Other
Bronx	10033	864	4.3%	14.6%	11.1%	0.7%	5.6%	3.4%
Bronx	10314	1,615	9.1%	17.9%	11.5%	0.7%	7.3%	4.5%
Bronx	10451	653	10.3%	13.8%	10.0%	0.8%	7.8%	6.7%
Bronx	10452	543	3.3%	20.6%	10.7%	0.4%	7.2%	5.2%
Bronx	10453	501	1.2%	17.6%	13.8%	0.2%	7.0%	4.6%
Bronx	10454	503	1.6%	12.7%	9.3%	0.2%	4.8%	7.8%
Bronx	10455	526	2.5%	17.1%	12.7%	0.4%	6.1%	4.0%
Bronx	10456	439	1.1%	17.8%	13.7%	0.9%	6.2%	4.8%
Bronx	10457	629	1.1%	16.9%	13.5%	0.0%	7.5%	4.9%
Bronx	10458	960	2.3%	13.9%	11.8%	1.1%	8.1%	2.5%
Bronx	10459	480	1.3%	16.3%	10.6%	0.2%	5.8%	5.2%
Bronx	10460	387	0.8%	17.1%	9.6%	0.5%	4.9%	3.9%
Bronx	10461	1,129	4.9%	17.1%	17.3%	0.6%	6.6%	3.3%
Bronx	10462	942	2.9%	15.9%	12.7%	0.8%	8.0%	3.1%
Bronx	10463	934	5.9%	21.8%	15.1%	1.5%	7.8%	3.1%
Bronx	10464	152	8.6%	13.2%	3.9%	12.5%	17.1%	2.6%
Bronx	10465	438	3.7%	18.3%	13.2%	2.1%	11.2%	4.3%
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Bronx	10467	930	2.6%	16.1%	11.1%	0.9%	7.4%	3.1%
Bronx	10468	667	3.1%	17.7%	11.2%	0.6%	7.0%	2.7%
Bronx	10469	566	5.7%	20.7%	13.3%	1.4%	7.4%	3.9%
Bronx	10470	271	3.0%	16.2%	5.9%	0.7%	8.1%	2.2%
Bronx	10471	368	8.7%	23.6%	16.0%	3.3%	8.7%	3.0%
Bronx	10472	432	2.5%	17.1%	9.5%	0.7%	11.1%	4.4%
Bronx	10473	306	3.9%	16.3%	9.8%	1.0%	3.9%	6.2%
Bronx	10474	551	1.6%	13.6%	2.2%	0.2%	3.3%	10.9%
Staten Island	10280	136	24.3%	25.0%	2.9%	1.5%	4.4%	4.4%
Staten Island	10301	612	15.5%	15.0%	22.2%	2.5%	6.2%	4.7%
Staten Island	10302	351	8.0%	17.4%	8.5%	0.9%	9.1%	6.6%
Staten Island	10303	317	3.5%	18.6%	6.0%	0.6%	6.6%	9.1%
Staten Island	10304	543	11.0%	16.6%	19.7%	0.4%	5.0%	2.9%
Staten Island	10305	710	11.4%	18.5%	12.3%	0.8%	8.9%	6.1%
Staten Island	10306	970	11.3%	17.9%	13.6%	1.8%	7.9%	4.1%
Staten Island	10307	195	10.3%	20.0%	2.6%	4.1%	7.2%	6.2%
Staten Island	10308	356	9.8%	19.9%	12.1%	1.4%	9.0%	5.3%
Staten Island	10309	533	6.8%	19.5%	6.6%	1.7%	7.9%	6.2%
Staten Island	10310	437	13.7%	22.2%	14.2%	0.9%	7.1%	4.3%
Staten Island	10312	820	10.4%	17.7%	14.4%	1.0%	7.2%	6.1%
Total	**New York City**	**193,809**	**10.9%**	**15.7%**	**9.0%**	**2.0%**	**7.8%**	**5.1%**

Source: Zip Code Business Patterns

Neighborhood Table 14-1
Business Establishments, New York City, by Zip Codes, 2001

(continued on next page)

Borough	Zipcode	Total Establish-ments	Percent Construction	Percent Manufact-uring	Percent Whole-sale	Percent Retail	Percent Information	Percent FIRE
Brooklyn	11106	893	17.6%	6.7%	8.2%	12.9%	1.1%	11.3%
Brooklyn	11201	2,148	2.4%	3.5%	3.3%	17.8%	2.5%	12.9%
Brooklyn	11203	661	5.3%	4.2%	5.3%	21.0%	0.5%	8.3%
Brooklyn	11204	1,686	7.5%	4.2%	8.9%	18.9%	1.0%	16.3%
Brooklyn	11205	725	7.9%	16.3%	16.8%	13.0%	0.6%	5.8%
Brooklyn	11206	806	6.2%	14.1%	11.8%	24.2%	0.9%	8.3%
Brooklyn	11207	715	4.2%	10.1%	8.1%	23.4%	0.7%	7.8%
Brooklyn	11208	607	6.1%	7.9%	10.5%	28.2%	0.7%	5.6%
Brooklyn	11209	1,733	7.0%	1.5%	3.2%	17.4%	0.9%	14.5%
Brooklyn	11210	816	7.2%	3.2%	8.0%	15.2%	1.8%	17.8%
Brooklyn	11211	1,977	8.1%	12.1%	14.2%	17.7%	1.0%	11.3%
Brooklyn	11212	527	4.0%	3.2%	4.0%	40.2%	0.6%	6.8%
Brooklyn	11213	493	4.3%	2.4%	4.1%	23.7%	1.2%	16.2%
Brooklyn	11214	1,300	8.3%	2.6%	6.7%	21.6%	1.2%	8.1%
Brooklyn	11215	1,453	7.9%	7.0%	7.2%	16.8%	2.5%	8.3%
Brooklyn	11216	463	5.0%	2.2%	1.7%	26.8%	0.4%	10.4%
Brooklyn	11217	770	5.7%	4.0%	5.7%	19.2%	1.7%	9.6%
Brooklyn	11218	1,180	8.5%	5.8%	11.2%	15.3%	0.8%	13.6%
Brooklyn	11219	2,153	7.5%	5.6%	9.6%	16.4%	0.8%	23.0%
Brooklyn	11220	1,476	7.5%	10.6%	10.2%	22.8%	0.9%	9.2%
Brooklyn	11221	374	5.1%	3.2%	4.8%	27.3%	1.1%	11.0%
Brooklyn	11222	1,211	16.7%	11.6%	14.8%	17.0%	0.9%	6.1%
Brooklyn	11223	1,551	7.7%	4.8%	7.4%	21.8%	1.0%	7.9%
Brooklyn	11224	482	5.8%	2.9%	5.4%	14.5%	0.2%	9.1%
Brooklyn	11225	422	4.3%	2.6%	3.8%	20.4%	1.4%	19.2%
Brooklyn	11226	884	2.6%	2.1%	1.7%	35.7%	0.7%	16.6%
Brooklyn	11228	684	15.4%	4.5%	5.6%	12.4%	0.6%	8.8%
Brooklyn	11229	1,615	7.1%	2.4%	4.1%	18.9%	0.9%	9.4%
Brooklyn	11230	1,807	4.8%	2.5%	6.7%	14.3%	1.2%	21.0%
Brooklyn	11231	762	15.1%	7.7%	10.0%	14.0%	2.1%	5.0%
Brooklyn	11232	1,024	10.2%	25.0%	22.4%	10.7%	1.1%	5.5%
Brooklyn	11233	266	7.1%	3.8%	2.6%	21.8%	0.8%	14.7%
Brooklyn	11234	1,537	9.2%	1.7%	5.2%	21.4%	1.5%	12.2%
Brooklyn	11235	1,853	4.2%	1.7%	5.8%	16.8%	1.2%	8.3%
Brooklyn	11236	879	8.1%	2.7%	10.2%	18.2%	0.7%	8.4%
Brooklyn	11237	719	6.5%	19.2%	15.2%	20.7%	0.7%	5.8%
Brooklyn	11238	558	4.3%	4.8%	4.1%	12.5%	1.6%	12.0%
Brooklyn	11239	58	0.0%	0.0%	3.4%	19.0%	0.0%	17.2%
Brooklyn	11415	381	2.9%	0.8%	3.9%	11.5%	1.3%	15.5%
Total	**New York City**	**193,809**	**5.3%**	**4.4%**	**8.9%**	**15.1%**	**2.7%**	**13.1%**

Source: Zip Code Business Patterns

Neighborhood Table 14-1
Business Establishments, New York City, by Zip Codes, 2001

(continued on next page)

Borough	Zipcode	Total Establish-ments	Percent Professional Services	Percent Other Services	Percent Health	Percent Entertain-ment	Percent Hotels and Food Services	Percent Other
Brooklyn	11106	893	5.3%	15.2%	6.2%	0.4%	10.3%	4.8%
Brooklyn	11201	2,148	14.8%	16.6%	12.4%	1.7%	8.9%	3.2%
Brooklyn	11203	661	2.6%	22.1%	15.0%	1.1%	5.3%	9.4%
Brooklyn	11204	1,686	9.8%	15.8%	7.8%	0.4%	3.9%	5.6%
Brooklyn	11205	725	2.5%	13.5%	6.1%	0.7%	7.0%	9.9%
Brooklyn	11206	806	1.9%	13.3%	8.1%	0.5%	5.1%	5.7%
Brooklyn	11207	715	1.5%	20.6%	10.8%	0.1%	6.6%	6.2%
Brooklyn	11208	607	1.8%	17.5%	9.9%	0.2%	5.4%	6.3%
Brooklyn	11209	1,733	8.1%	14.6%	19.6%	0.6%	10.3%	2.2%
Brooklyn	11210	816	8.0%	18.4%	13.1%	0.6%	3.2%	3.6%
Brooklyn	11211	1,977	4.1%	13.3%	5.1%	0.6%	6.2%	6.2%
Brooklyn	11212	527	1.3%	15.0%	14.2%	1.5%	5.5%	3.6%
Brooklyn	11213	493	2.2%	19.3%	15.0%	1.6%	4.3%	5.7%
Brooklyn	11214	1,300	9.5%	18.5%	11.2%	1.1%	6.5%	4.7%
Brooklyn	11215	1,453	8.8%	14.8%	9.4%	2.3%	9.4%	5.6%
Brooklyn	11216	463	3.5%	21.6%	14.0%	1.1%	8.6%	4.8%
Brooklyn	11217	770	7.5%	16.9%	13.6%	3.5%	8.7%	3.8%
Brooklyn	11218	1,180	3.5%	18.6%	12.4%	0.6%	3.7%	5.9%
Brooklyn	11219	2,153	5.2%	14.4%	8.3%	0.4%	2.6%	6.2%
Brooklyn	11220	1,476	3.9%	14.1%	7.9%	0.3%	8.1%	4.5%
Brooklyn	11221	374	0.3%	15.2%	23.0%	0.8%	3.5%	4.8%
Brooklyn	11222	1,211	3.6%	11.7%	3.2%	0.4%	5.7%	8.2%
Brooklyn	11223	1,551	10.2%	17.3%	9.7%	0.7%	5.0%	6.4%
Brooklyn	11224	482	11.0%	17.0%	12.4%	3.9%	7.3%	10.4%
Brooklyn	11225	422	3.6%	16.4%	14.5%	1.4%	7.8%	4.7%
Brooklyn	11226	884	2.5%	15.6%	13.3%	0.7%	5.8%	2.6%
Brooklyn	11228	684	8.9%	17.0%	15.1%	0.6%	7.0%	4.2%
Brooklyn	11229	1,615	9.8%	16.7%	20.4%	0.6%	5.2%	4.5%
Brooklyn	11230	1,807	9.3%	15.2%	12.7%	0.7%	5.2%	6.5%
Brooklyn	11231	762	7.3%	13.6%	6.2%	2.5%	6.4%	10.0%
Brooklyn	11232	1,024	2.5%	12.1%	1.7%	0.4%	3.3%	5.2%
Brooklyn	11233	266	1.9%	26.3%	12.8%	0.8%	3.0%	4.5%
Brooklyn	11234	1,537	6.8%	15.8%	14.1%	1.5%	5.9%	4.7%
Brooklyn	11235	1,853	11.9%	15.0%	19.6%	1.1%	6.2%	8.1%
Brooklyn	11236	879	5.3%	18.7%	14.9%	0.8%	6.3%	5.7%
Brooklyn	11237	719	1.4%	9.7%	9.6%	0.0%	6.5%	4.6%
Brooklyn	11238	558	6.5%	22.8%	16.3%	2.3%	5.2%	7.5%
Brooklyn	11239	58	1.7%	10.3%	25.9%	1.7%	6.9%	13.8%
Brooklyn	11415	381	19.9%	16.3%	13.6%	1.0%	7.6%	5.5%
Total	**New York City**	**193,809**	**10.9%**	**15.7%**	**9.0%**	**2.0%**	**7.8%**	**5.1%**

Source: Zip Code Business Patterns

Neighborhood Table 14-1
Business Establishments, New York City, by Zip Codes, 2001

(continued on next page)

Borough	Zipcode	Total Establish-ments	Percent Construction	Percent Manufact-uring	Percent Whole-sale	Percent Retail	Percent Information	Percent FIRE
Manhattan	10001	7,188	3.0%	8.0%	25.5%	10.1%	4.0%	9.3%
Manhattan	10002	2,543	4.4%	5.4%	11.0%	16.8%	1.0%	11.6%
Manhattan	10003	3,602	1.8%	1.6%	4.6%	14.6%	4.4%	10.7%
Manhattan	10004	1,247	0.6%	0.9%	3.2%	7.6%	6.0%	30.4%
Manhattan	10005	1,249	1.5%	0.3%	2.0%	3.4%	4.8%	40.9%
Manhattan	10006	1,026	0.7%	1.0%	4.0%	3.0%	4.1%	41.7%
Manhattan	10007	1,233	1.1%	1.2%	3.2%	10.4%	4.0%	9.6%
Manhattan	10008	24	4.2%	0.0%	4.2%	8.3%	4.2%	16.7%
Manhattan	10009	869	3.9%	1.4%	2.6%	15.9%	3.1%	14.7%
Manhattan	10010	3,178	2.7%	4.1%	10.0%	8.2%	8.2%	8.5%
Manhattan	10011	3,592	2.7%	3.4%	5.3%	14.1%	7.2%	9.9%
Manhattan	10012	2,858	2.0%	4.2%	7.1%	19.8%	6.4%	9.5%
Manhattan	10013	6,648	2.2%	7.2%	7.6%	12.5%	3.1%	16.5%
Manhattan	10014	2,197	1.9%	4.1%	5.6%	13.2%	4.6%	15.7%
Manhattan	10016	6,071	2.2%	2.3%	12.7%	7.3%	5.3%	11.9%
Manhattan	10017	5,583	1.0%	1.3%	7.8%	6.3%	5.5%	20.9%
Manhattan	10018	6,230	1.8%	16.0%	35.5%	7.8%	2.9%	6.1%
Manhattan	10019	5,163	1.3%	1.6%	5.8%	9.2%	7.3%	16.4%
Manhattan	10020	756	1.3%	1.5%	15.3%	8.1%	4.4%	25.4%
Manhattan	10021	5,436	1.2%	1.2%	3.9%	16.3%	1.7%	12.9%
Manhattan	10022	6,907	1.0%	1.2%	5.7%	10.2%	3.7%	25.5%
Manhattan	10023	2,236	1.7%	1.3%	3.0%	10.9%	4.6%	15.7%
Manhattan	10024	1,895	2.0%	0.6%	2.4%	13.5%	3.9%	15.5%
Manhattan	10025	1,739	2.0%	1.0%	1.9%	13.7%	4.4%	14.7%
Manhattan	10026	207	2.4%	0.5%	0.0%	12.1%	1.9%	26.1%
Manhattan	10027	707	3.7%	1.3%	2.3%	19.7%	2.8%	12.7%
Manhattan	10028	1,861	2.1%	1.0%	2.8%	15.8%	2.3%	14.0%
Manhattan	10029	685	3.1%	1.2%	2.9%	27.3%	1.5%	11.2%
Manhattan	10030	211	2.8%	0.9%	0.0%	11.8%	0.9%	20.4%
Manhattan	10031	507	1.4%	1.2%	2.4%	23.1%	1.8%	21.7%
Manhattan	10032	628	1.1%	1.1%	1.6%	26.4%	1.1%	19.6%
Manhattan	10034	491	1.8%	0.8%	1.6%	24.0%	1.6%	20.2%
Manhattan	10035	405	5.4%	3.2%	3.2%	24.0%	0.7%	13.1%
Manhattan	10036	6,228	1.3%	7.1%	26.8%	9.5%	5.0%	10.5%
Manhattan	10037	137	2.2%	2.2%	1.5%	19.7%	1.5%	13.1%
Manhattan	10038	2,123	1.3%	1.5%	5.7%	11.1%	3.5%	20.1%
Manhattan	10039	94	2.1%	0.0%	0.0%	21.3%	1.1%	24.5%
Manhattan	10040	474	2.7%	0.8%	1.3%	27.2%	0.6%	21.5%
Manhattan	10044	66	0.0%	0.0%	1.5%	7.6%	6.1%	10.6%
Manhattan	10128	1,609	2.5%	1.2%	3.0%	12.2%	2.2%	11.2%
Total	**New York City**	**193,809**	**5.3%**	**4.4%**	**8.9%**	**15.1%**	**2.7%**	**13.1%**

Source: Zip Code Business Patterns

Neighborhood Table 14-1
Business Establishments, New York City, by Zip Codes, 2001

(continued on next page)

Borough	Zipcode	Total Establish-ments	Percent Professional Services	Percent Other Services	Percent Health	Percent Entertain-ment	Percent Hotels and Food Services	Percent Other
Manhattan	10001	7,188	16.5%	11.9%	2.1%	1.9%	3.8%	3.9%
Manhattan	10002	2,543	4.4%	10.2%	5.2%	0.6%	24.9%	4.4%
Manhattan	10003	3,602	17.8%	15.9%	8.6%	4.1%	12.4%	3.5%
Manhattan	10004	1,247	24.2%	10.8%	1.8%	1.4%	6.8%	6.2%
Manhattan	10005	1,249	24.6%	12.3%	2.4%	0.6%	3.2%	3.9%
Manhattan	10006	1,026	21.3%	9.5%	2.5%	0.2%	5.4%	6.6%
Manhattan	10007	1,233	41.3%	12.9%	2.5%	1.4%	6.8%	5.7%
Manhattan	10008	24	4.2%	33.3%	4.2%	0.0%	12.5%	8.3%
Manhattan	10009	869	9.1%	15.4%	7.8%	2.1%	19.1%	4.8%
Manhattan	10010	3,178	24.5%	16.0%	4.8%	4.2%	5.4%	3.4%
Manhattan	10011	3,592	18.2%	15.5%	7.3%	5.0%	8.4%	3.0%
Manhattan	10012	2,858	19.3%	11.4%	2.7%	4.7%	10.4%	2.6%
Manhattan	10013	6,648	11.6%	9.1%	3.6%	1.8%	21.5%	3.2%
Manhattan	10014	2,197	14.6%	13.8%	3.6%	3.8%	14.7%	4.4%
Manhattan	10016	6,071	22.3%	16.8%	8.7%	1.6%	5.4%	3.6%
Manhattan	10017	5,583	24.4%	17.3%	2.7%	2.7%	5.1%	5.1%
Manhattan	10018	6,230	12.2%	8.4%	1.1%	1.2%	2.8%	4.4%
Manhattan	10019	5,163	13.9%	14.9%	7.4%	8.0%	8.8%	5.2%
Manhattan	10020	756	13.1%	9.7%	2.9%	2.0%	9.8%	6.6%
Manhattan	10021	5,436	9.9%	20.1%	21.0%	1.9%	7.2%	2.9%
Manhattan	10022	6,907	19.2%	14.6%	5.3%	3.0%	5.6%	5.0%
Manhattan	10023	2,236	15.7%	18.8%	10.0%	7.6%	7.7%	3.0%
Manhattan	10024	1,895	12.8%	19.3%	12.3%	5.4%	9.3%	3.0%
Manhattan	10025	1,739	12.4%	23.4%	9.7%	5.5%	8.3%	2.9%
Manhattan	10026	207	4.8%	30.0%	11.1%	0.0%	3.4%	7.7%
Manhattan	10027	707	2.4%	25.5%	11.6%	2.1%	9.9%	6.1%
Manhattan	10028	1,861	8.5%	20.8%	18.3%	2.2%	9.4%	2.8%
Manhattan	10029	685	2.2%	20.6%	15.0%	1.8%	9.3%	3.9%
Manhattan	10030	211	4.7%	25.1%	14.2%	1.4%	8.1%	9.5%
Manhattan	10031	507	2.2%	19.5%	9.1%	2.2%	8.9%	6.7%
Manhattan	10032	628	3.7%	14.0%	17.0%	0.8%	9.1%	4.5%
Manhattan	10034	491	4.5%	23.8%	8.6%	0.8%	7.5%	4.7%
Manhattan	10035	405	3.7%	17.3%	16.0%	1.2%	7.2%	4.9%
Manhattan	10036	6,228	10.1%	11.5%	1.6%	6.6%	6.4%	3.7%
Manhattan	10037	137	3.6%	16.1%	21.9%	0.7%	11.7%	5.8%
Manhattan	10038	2,123	21.0%	13.8%	5.0%	0.9%	10.7%	5.4%
Manhattan	10039	94	1.1%	23.4%	9.6%	0.0%	10.6%	6.4%
Manhattan	10040	474	5.3%	18.8%	9.7%	0.8%	8.0%	3.2%
Manhattan	10044	66	24.2%	16.7%	13.6%	4.5%	4.5%	10.6%
Manhattan	10128	1,609	10.6%	23.2%	20.6%	2.7%	7.5%	3.3%
Total	**New York City**	**193,809**	**10.9%**	**15.7%**	**9.0%**	**2.0%**	**7.8%**	**5.1%**

Source: Zip Code Business Patterns

Neighborhood Table 14-1
Business Establishments, New York City, by Zip Codes, 2001

(continued on next page)

Borough	Zipcode	Total Establish-ments	Percent Construction	Percent Manufact-uring	Percent Whole-sale	Percent Retail	Percent Information	Percent FIRE
Queens	10475	291	5.5%	2.1%	5.2%	32.0%	1.4%	5.5%
Queens	11004	204	6.9%	2.5%	3.4%	15.7%	1.0%	17.2%
Queens	11101	2,564	15.9%	17.5%	15.6%	9.1%	1.7%	7.6%
Queens	11102	605	17.4%	4.3%	5.8%	14.5%	0.8%	13.6%
Queens	11103	991	15.3%	4.0%	3.9%	25.7%	0.8%	10.6%
Queens	11104	457	8.5%	4.4%	4.4%	19.7%	1.1%	12.7%
Queens	11105	784	20.8%	5.6%	6.5%	15.7%	0.4%	8.7%
Queens	11251	1	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%
Queens	11354	2,064	5.3%	4.0%	10.1%	17.6%	1.7%	10.9%
Queens	11355	1,287	7.8%	1.6%	9.0%	13.8%	1.9%	9.7%
Queens	11356	586	21.8%	10.1%	13.8%	11.6%	1.0%	5.8%
Queens	11357	847	21.0%	2.0%	7.4%	11.7%	1.9%	9.8%
Queens	11358	894	11.6%	2.6%	9.1%	14.9%	0.8%	11.4%
Queens	11360	322	7.1%	1.6%	4.7%	11.5%	0.6%	17.4%
Queens	11361	873	11.3%	1.4%	5.3%	13.7%	1.6%	14.7%
Queens	11362	373	11.3%	1.3%	9.7%	13.4%	0.8%	9.7%
Queens	11363	175	11.4%	0.0%	8.0%	12.0%	1.1%	18.9%
Queens	11364	471	10.6%	1.3%	13.2%	10.8%	1.3%	9.3%
Queens	11365	574	12.7%	1.0%	8.7%	16.7%	2.3%	11.3%
Queens	11366	369	7.3%	2.2%	8.4%	21.7%	0.3%	10.8%
Queens	11367	514	5.8%	1.6%	5.6%	17.9%	1.0%	8.0%
Queens	11368	1,046	8.4%	6.2%	8.2%	23.5%	1.5%	5.8%
Queens	11369	201	16.9%	3.0%	4.5%	13.4%	1.0%	7.5%
Queens	11370	242	21.1%	2.9%	7.9%	12.8%	1.7%	9.1%
Queens	11371	83	1.2%	0.0%	0.0%	19.3%	0.0%	7.2%
Queens	11372	1,408	3.4%	1.6%	3.6%	25.7%	1.6%	12.4%
Queens	11373	1,259	6.2%	3.3%	4.9%	22.6%	1.4%	10.4%
Queens	11374	936	3.4%	2.1%	5.7%	13.5%	1.2%	13.1%
Queens	11375	1,964	3.0%	1.8%	4.3%	13.7%	1.9%	13.8%
Queens	11377	1,433	12.7%	6.1%	9.8%	16.7%	1.1%	9.7%
Queens	11378	977	23.1%	8.0%	18.8%	12.4%	0.4%	5.3%
Queens	11379	441	15.0%	4.8%	3.4%	22.0%	0.7%	7.9%
Queens	11385	1,441	10.8%	13.6%	8.0%	21.0%	0.6%	6.8%
Queens	11411	111	11.7%	0.9%	1.8%	12.6%	0.9%	6.3%
Queens	11412	194	7.7%	3.1%	4.6%	14.9%	0.0%	5.2%
Queens	11413	356	8.1%	1.4%	2.8%	12.9%	0.8%	3.1%
Queens	11414	467	13.9%	1.7%	3.0%	16.3%	0.2%	8.6%
Queens	11416	372	13.2%	5.1%	7.0%	15.3%	1.1%	7.0%
Queens	11417	319	11.9%	6.0%	7.2%	23.8%	1.3%	6.9%
Queens	11418	604	14.4%	5.6%	9.4%	14.9%	0.7%	6.3%
Queens	11419	502	9.4%	3.8%	4.4%	28.5%	0.0%	9.0%
Queens	11420	277	9.0%	3.6%	2.9%	22.4%	0.4%	4.7%
Queens	11421	380	11.1%	4.7%	5.3%	19.2%	0.3%	7.4%
Queens	11422	268	7.1%	2.2%	2.2%	22.0%	1.1%	9.7%
Queens	11423	309	6.5%	6.8%	6.8%	15.5%	1.9%	11.0%
Queens	11426	217	12.9%	1.4%	5.5%	17.5%	0.9%	8.8%
Queens	11427	186	8.6%	1.6%	5.4%	11.3%	0.5%	8.1%
Queens	11428	263	10.6%	2.7%	1.9%	17.9%	0.0%	12.5%
Queens	11429	178	13.5%	3.4%	5.6%	15.7%	0.6%	9.6%
Queens	11430	334	0.6%	0.0%	1.8%	11.1%	0.6%	8.7%
Queens	11432	1,147	2.7%	0.9%	3.6%	30.0%	1.7%	9.1%
Queens	11433	269	8.6%	8.6%	17.1%	19.3%	1.1%	2.6%
Queens	11434	853	2.9%	1.4%	4.7%	11.0%	0.5%	3.2%
Queens	11435	656	8.2%	3.5%	5.0%	19.2%	0.5%	11.3%
Queens	11436	57	7.0%	3.5%	3.5%	22.8%	0.0%	3.5%
Queens	11691	394	2.5%	1.5%	2.5%	18.8%	1.5%	10.2%
Queens	11692	71	9.9%	4.2%	5.6%	15.5%	1.4%	4.2%
Queens	11693	89	9.0%	2.2%	3.4%	21.3%	3.4%	3.4%
Queens	11694	301	11.3%	2.3%	3.0%	14.6%	1.0%	11.0%
Queens	11696	24	0.0%	0.0%	20.8%	8.3%	4.2%	16.7%
Queens	11697	40	20.0%	0.0%	2.5%	17.5%	0.0%	7.5%
Total	**New York City**	**193,809**	**5.3%**	**4.4%**	**8.9%**	**15.1%**	**2.7%**	**13.1%**

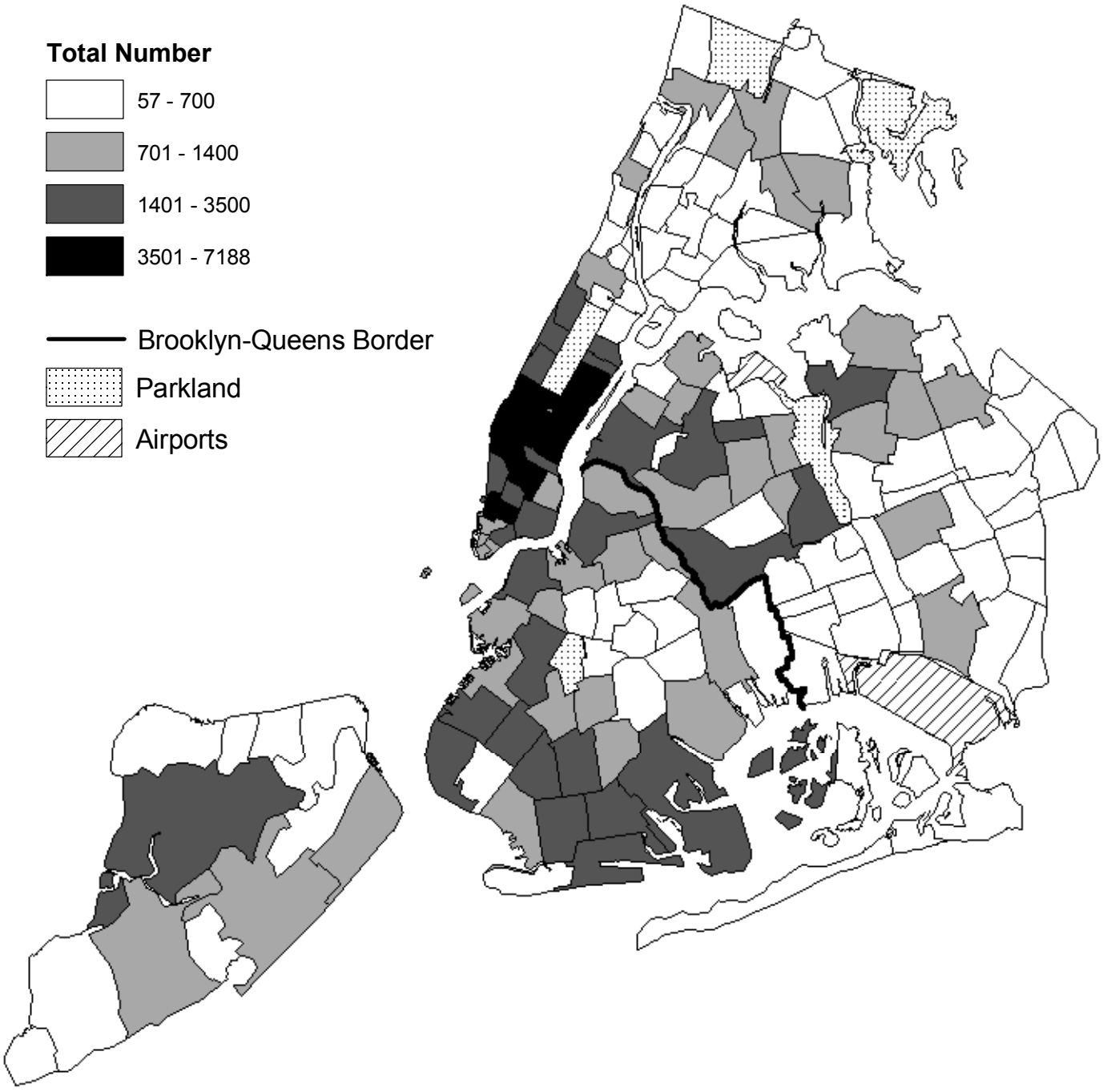
Source: Zip Code Business Patterns

Neighborhood Table 14-1
Business Establishments, New York City, by Zip Codes, 2001

Borough	Zipcode	Total Establish-ments	Percent Professional Services	Percent Other Services	Percent Health	Percent Entertain-ment	Percent Hotels and Food Services	Percent Other
Queens	10475	291	4.8%	15.8%	12.0%	0.7%	10.7%	4.5%
Queens	11004	204	6.9%	18.1%	16.2%	3.4%	5.9%	2.9%
Queens	11101	2,564	4.6%	13.6%	2.0%	1.0%	4.4%	7.0%
Queens	11102	605	6.1%	15.2%	9.3%	0.5%	7.3%	5.3%
Queens	11103	991	4.8%	12.1%	9.2%	0.3%	9.0%	4.1%
Queens	11104	457	4.6%	18.4%	6.1%	1.1%	14.7%	4.4%
Queens	11105	784	5.5%	14.9%	5.7%	0.6%	9.3%	6.3%
Queens	11251	1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Queens	11354	2,064	7.2%	19.5%	8.3%	0.9%	9.2%	5.2%
Queens	11355	1,287	6.1%	17.1%	20.9%	0.3%	7.2%	4.7%
Queens	11356	586	5.6%	15.5%	4.4%	1.0%	4.9%	4.3%
Queens	11357	847	8.1%	17.5%	6.8%	0.7%	6.4%	6.6%
Queens	11358	894	9.5%	18.1%	8.6%	1.0%	7.6%	4.8%
Queens	11360	322	9.3%	15.2%	20.2%	4.7%	4.0%	3.7%
Queens	11361	873	10.0%	18.6%	10.8%	0.9%	8.9%	2.9%
Queens	11362	373	7.8%	18.5%	11.5%	1.6%	10.7%	3.8%
Queens	11363	175	12.0%	15.4%	6.9%	2.9%	5.7%	5.7%
Queens	11364	471	7.6%	20.0%	11.9%	0.6%	7.9%	5.5%
Queens	11365	574	9.8%	15.7%	8.9%	1.9%	5.9%	5.1%
Queens	11366	369	6.2%	14.9%	12.2%	0.3%	10.3%	5.4%
Queens	11367	514	8.8%	19.1%	16.1%	0.6%	7.6%	8.0%
Queens	11368	1,046	2.4%	20.1%	6.2%	1.0%	9.5%	7.2%
Queens	11369	201	2.5%	21.4%	8.0%	0.5%	9.5%	11.9%
Queens	11370	242	4.5%	18.2%	5.8%	0.0%	6.6%	9.5%
Queens	11371	83	2.4%	12.0%	2.4%	0.0%	24.1%	31.3%
Queens	11372	1,408	6.0%	18.3%	11.4%	0.8%	11.6%	3.6%
Queens	11373	1,259	5.6%	18.4%	13.6%	0.3%	9.1%	4.1%
Queens	11374	936	9.6%	18.4%	17.7%	1.1%	7.2%	7.1%
Queens	11375	1,964	13.1%	17.9%	18.4%	1.0%	6.5%	4.6%
Queens	11377	1,433	4.0%	19.5%	5.1%	0.4%	8.5%	6.2%
Queens	11378	977	3.1%	11.9%	4.1%	0.6%	5.2%	7.1%
Queens	11379	441	7.9%	18.6%	8.8%	0.5%	6.8%	3.6%
Queens	11385	1,441	4.2%	15.4%	8.5%	0.8%	6.0%	4.2%
Queens	11411	111	7.2%	21.6%	25.2%	0.0%	6.3%	5.4%
Queens	11412	194	5.2%	22.2%	22.2%	0.5%	7.7%	6.7%
Queens	11413	356	3.1%	12.9%	11.8%	0.6%	2.2%	40.2%
Queens	11414	467	5.8%	18.2%	14.6%	1.1%	11.3%	5.4%
Queens	11416	372	4.3%	23.4%	8.3%	1.1%	5.9%	8.3%
Queens	11417	319	5.3%	17.2%	5.0%	2.2%	7.2%	6.0%
Queens	11418	604	6.1%	18.4%	10.6%	1.0%	7.1%	5.5%
Queens	11419	502	5.6%	16.3%	11.6%	0.4%	6.8%	4.4%
Queens	11420	277	3.2%	20.2%	13.0%	0.4%	9.0%	11.2%
Queens	11421	380	6.6%	20.3%	11.1%	1.1%	6.8%	6.3%
Queens	11422	268	4.9%	13.8%	11.6%	1.9%	6.0%	17.5%
Queens	11423	309	6.5%	17.8%	15.9%	0.6%	4.9%	5.8%
Queens	11426	217	9.7%	20.3%	10.1%	2.3%	6.9%	3.7%
Queens	11427	186	9.1%	12.4%	20.4%	1.1%	7.5%	14.0%
Queens	11428	263	4.9%	24.3%	14.4%	0.4%	6.5%	3.8%
Queens	11429	178	2.8%	24.2%	12.9%	0.0%	5.1%	6.7%
Queens	11430	334	1.2%	7.8%	0.9%	0.0%	9.9%	57.5%
Queens	11432	1,147	5.6%	16.1%	12.1%	0.3%	12.6%	5.3%
Queens	11433	269	1.1%	22.3%	8.9%	0.7%	2.2%	7.4%
Queens	11434	853	2.6%	11.3%	7.5%	0.0%	4.5%	50.5%
Queens	11435	656	6.7%	20.6%	10.4%	0.5%	8.8%	5.3%
Queens	11436	57	3.5%	22.8%	12.3%	0.0%	12.3%	8.8%
Queens	11691	394	2.8%	21.6%	26.4%	0.0%	6.6%	5.6%
Queens	11692	71	0.0%	19.7%	23.9%	2.8%	5.6%	7.0%
Queens	11693	89	3.4%	22.5%	13.5%	1.1%	11.2%	5.6%
Queens	11694	301	7.3%	18.6%	15.3%	0.7%	10.0%	5.0%
Queens	11696	24	0.0%	0.0%	12.5%	8.3%	4.2%	25.0%
Queens	11697	40	5.0%	15.0%	5.0%	12.5%	10.0%	5.0%
Total	**New York City**	**193,809**	**10.9%**	**15.7%**	**9.0%**	**2.0%**	**7.8%**	**5.1%**

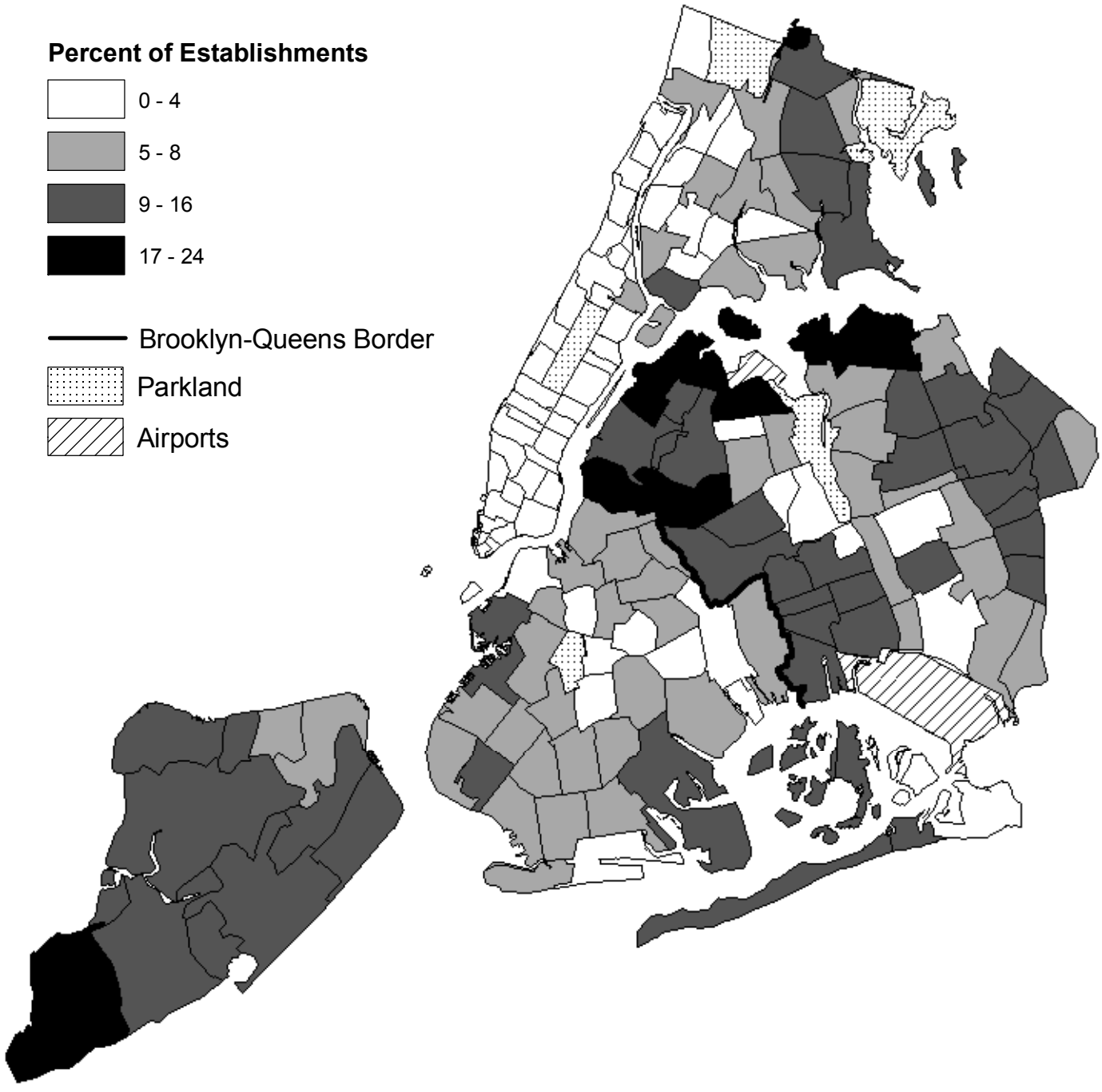
Source: Zip Code Business Patterns

Map 14-1
Number of Business Establishments in New York City Zip Codes, 2001



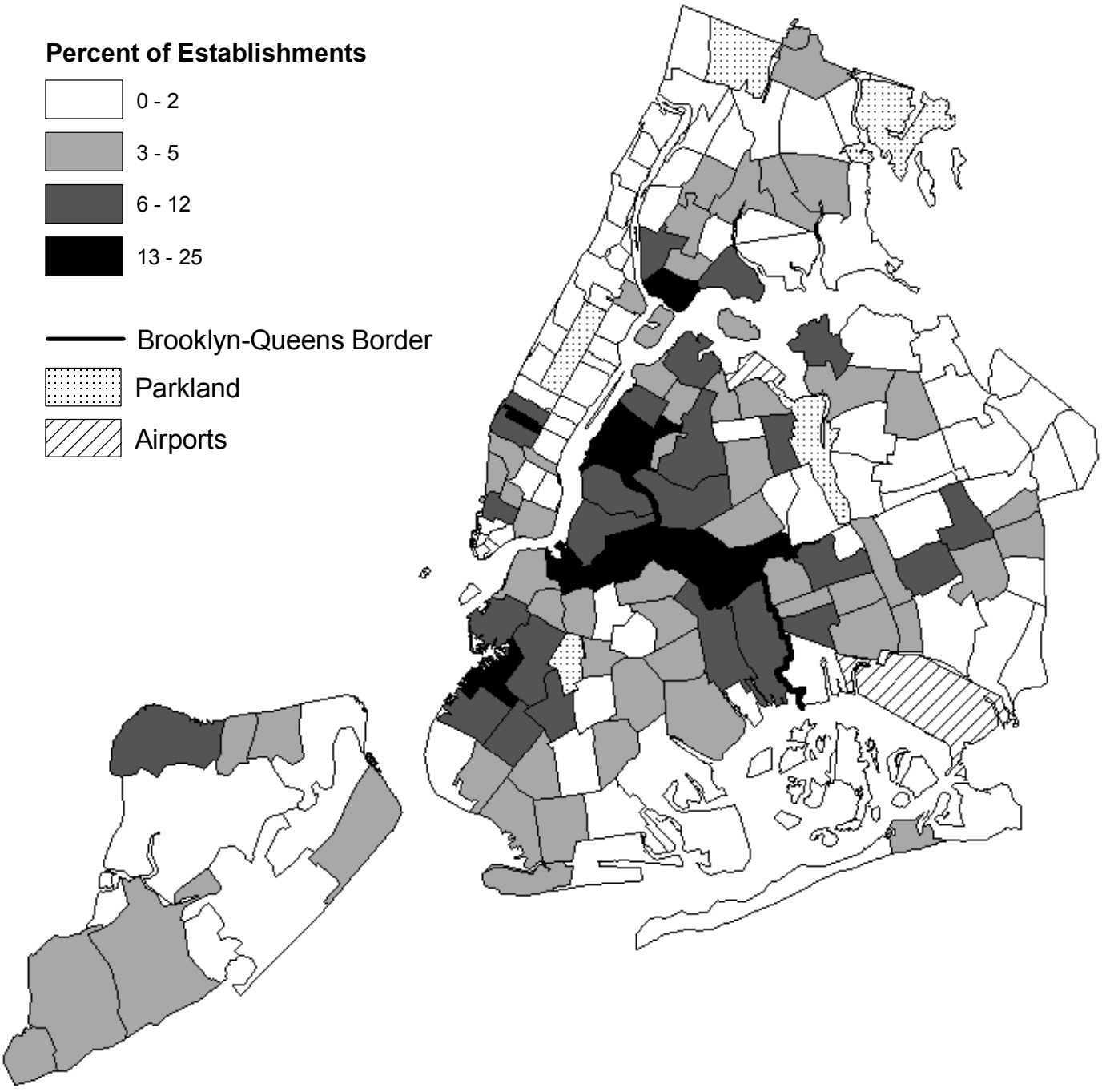
Source: Zip Code Business Patterns

Map 14-2
Percent of Business Establishments in Construction in New York City Zip Codes, 2001



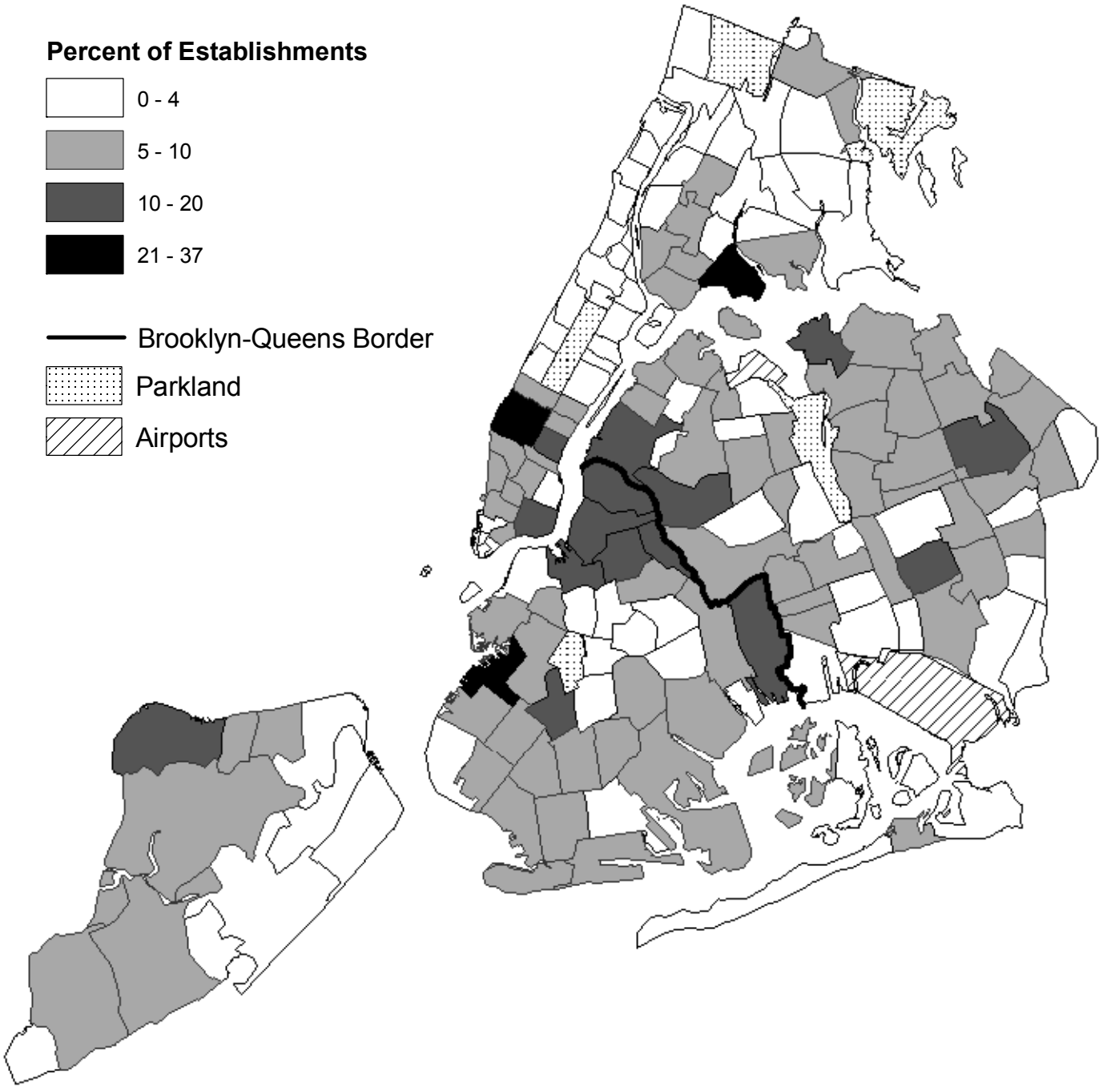
Source: Zip Code Business Patterns

Map 14-3
Percent of Business Establishments in Manufacturing in New York City Zip Codes, 2001



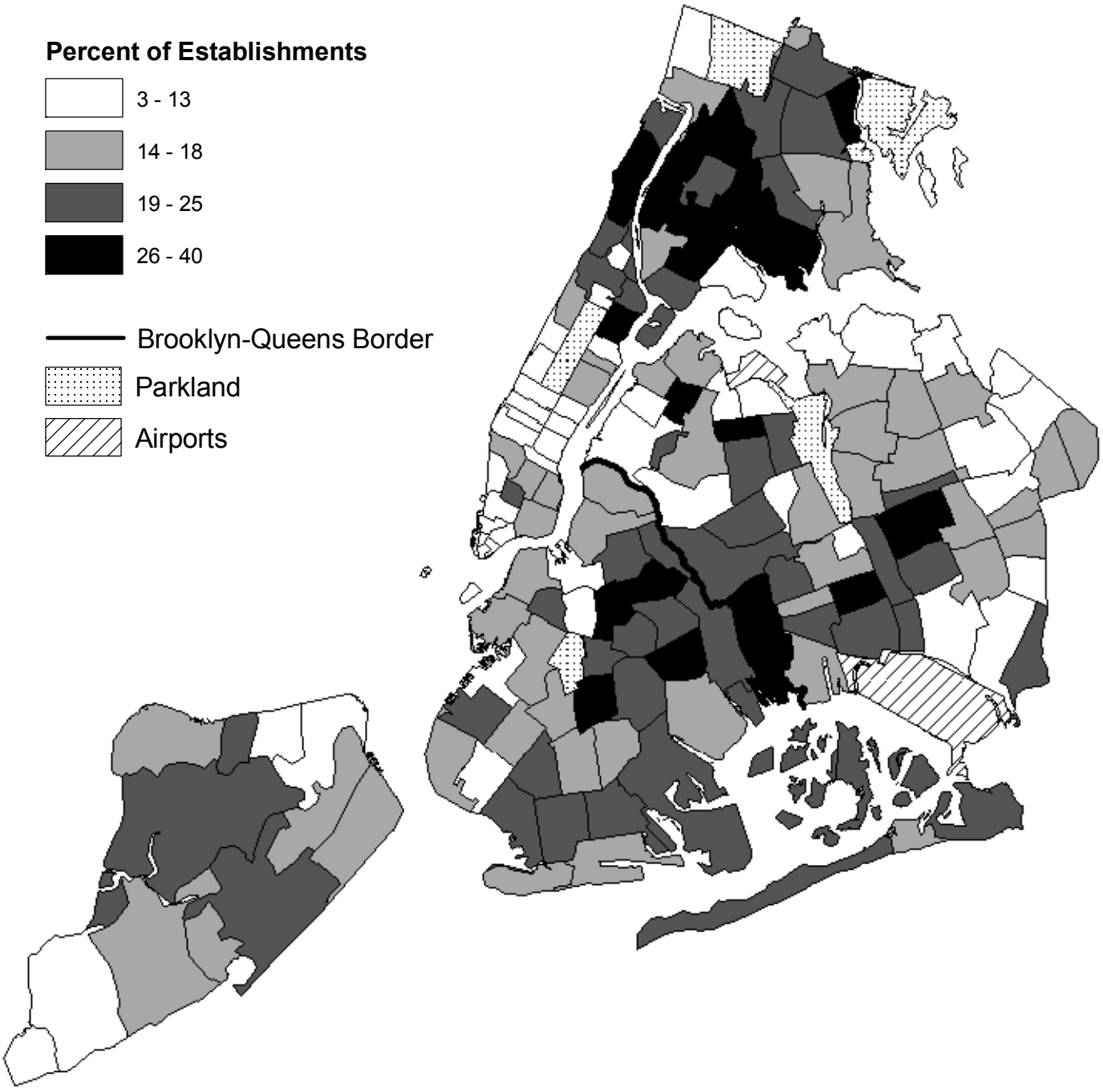
Source: Zip Code Business Patterns

Map 14-4
Percent of Business Establishments in Wholesale in New York City Zip Codes, 2001



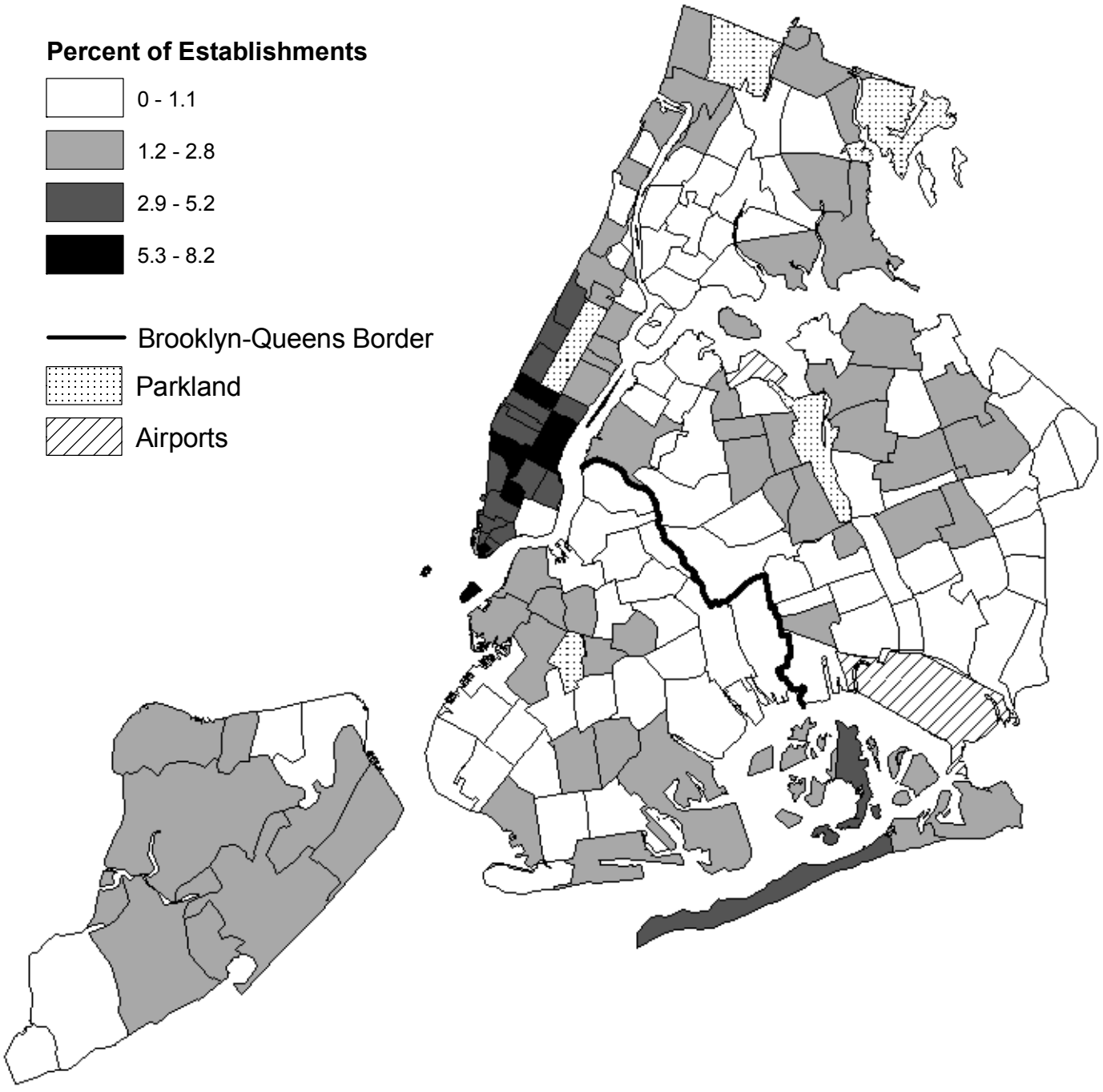
Source: Zip Code Business Patterns

Map 14-5
Percent of Business Establishments in Retail in New York City Zip Codes, 2001



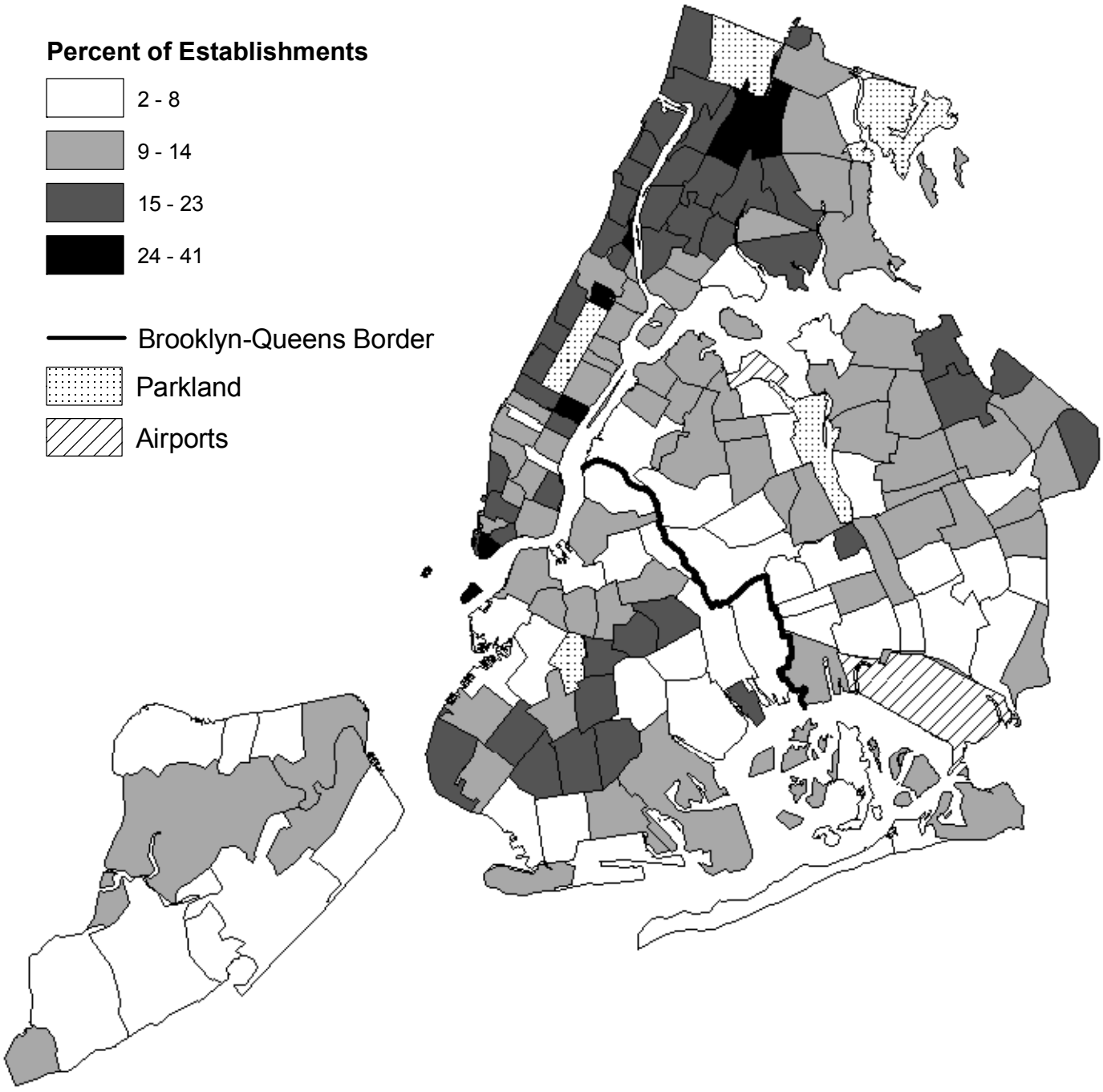
Source: Zip Code Business Patterns

Map 14-6
Percent of Business Establishments in Information Services in New York City Zip Codes, 2001



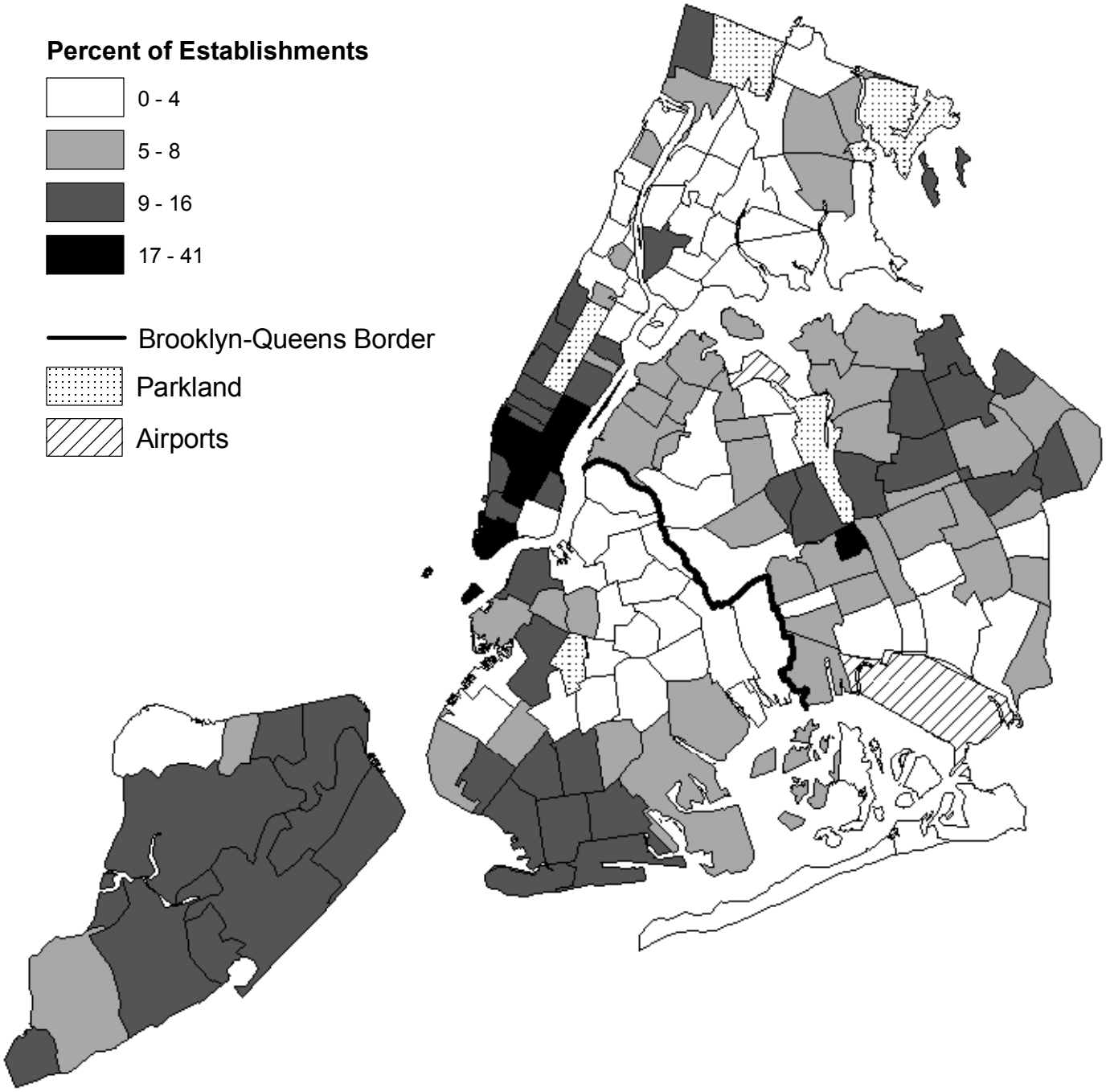
Source: Zip Code Business Patterns

Map 14-7
Percent of Business Establishments in FIRE in New York City Zip Codes, 2001



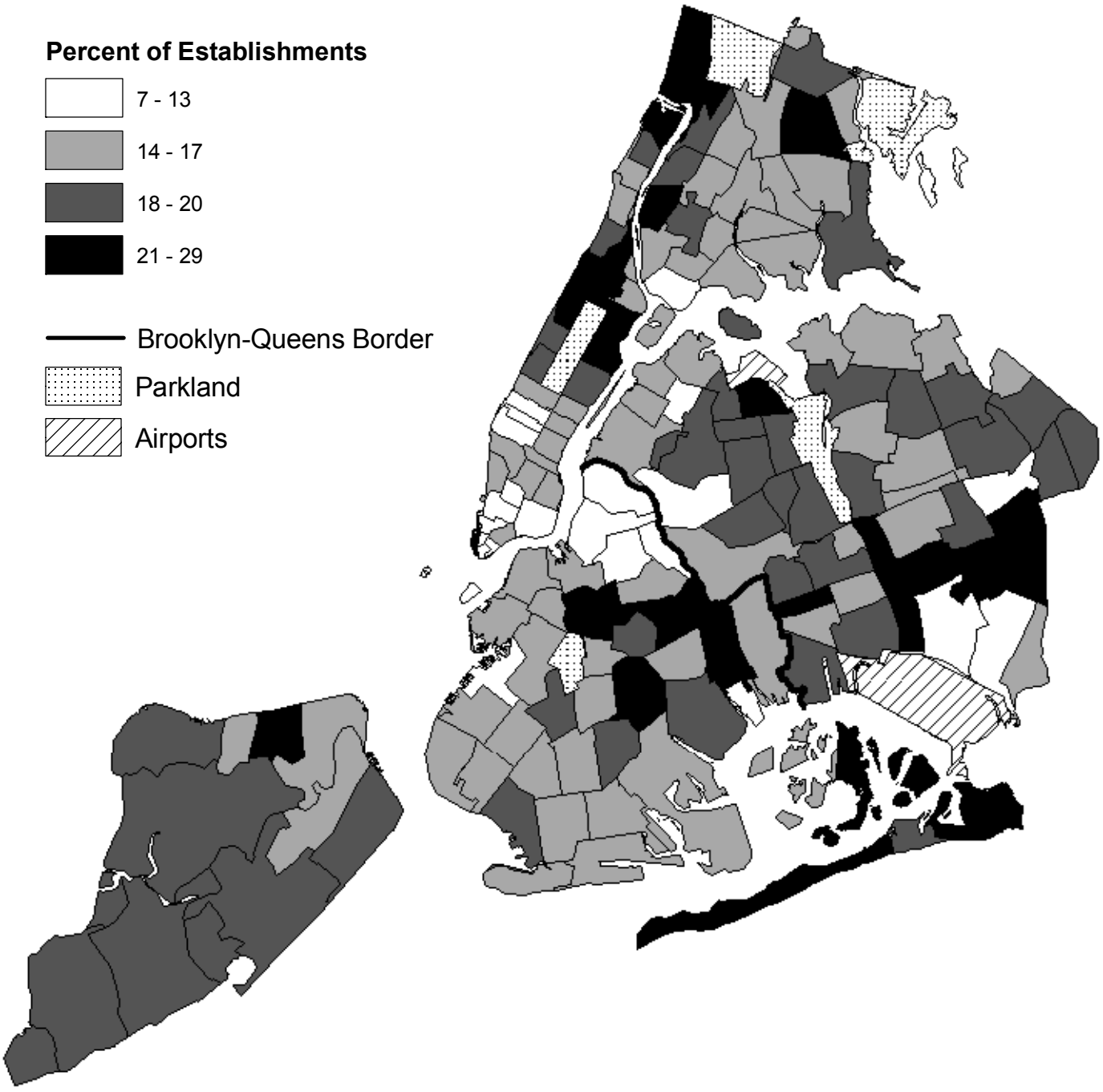
Source: Zip Code Business Patterns

Map 14-8
Percent of Business Establishments in Professional Services in New York City Zip Codes, 2001



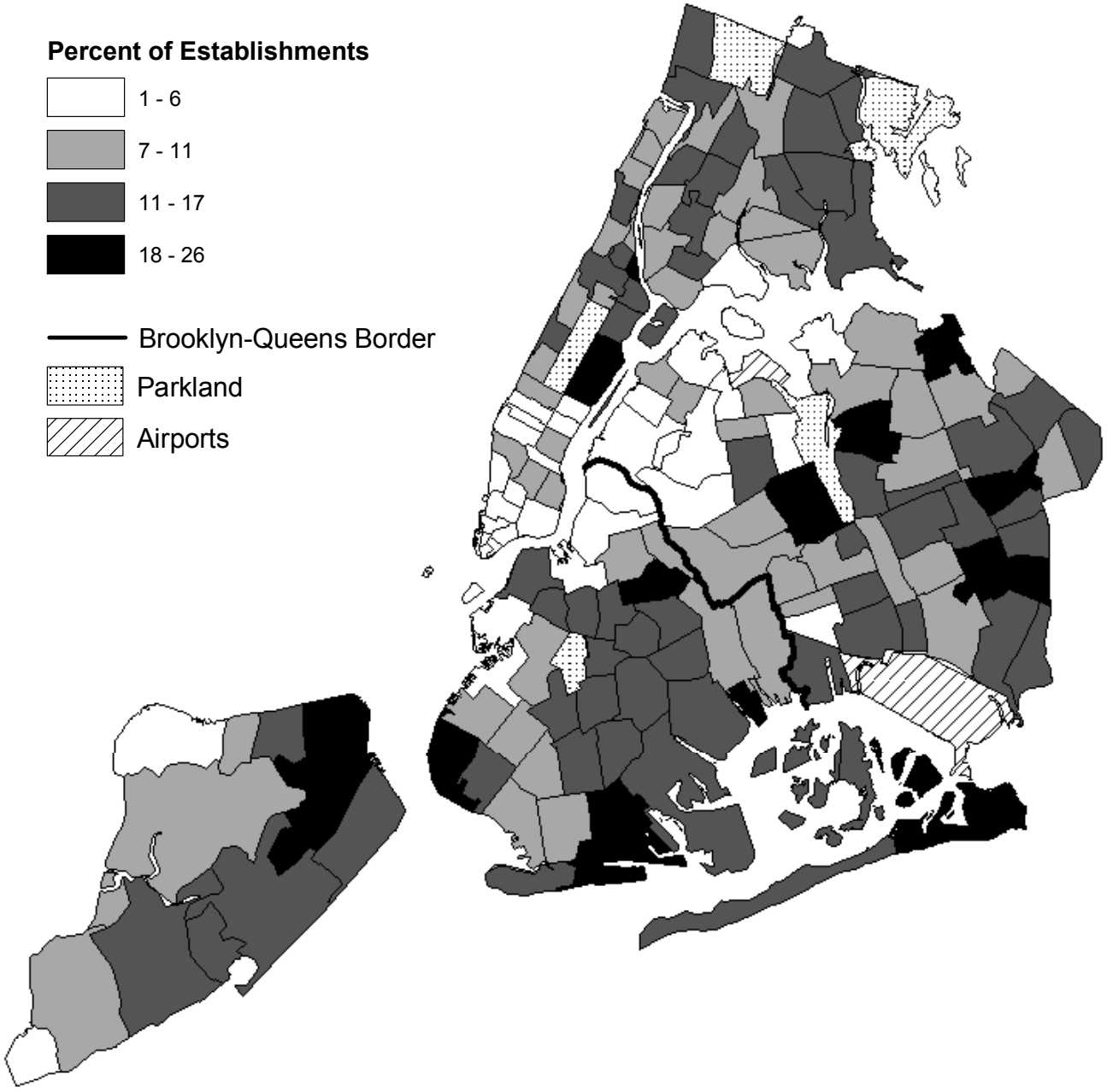
Source: Zip Code Business Patterns

Map 14-9
Percent of Business Establishments in Other Services in New York City Zip Codes, 2001



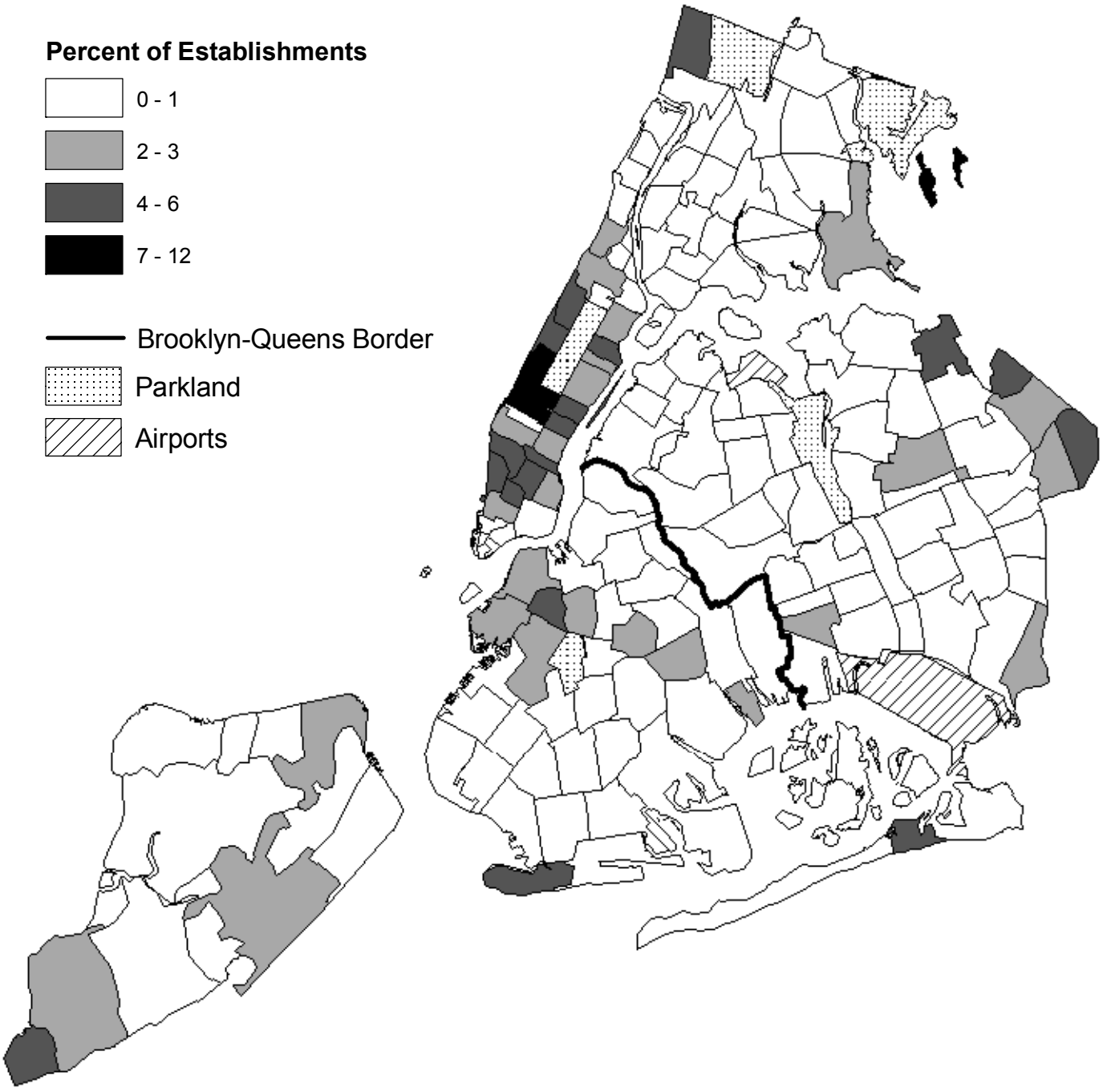
Source: Zip Code Business Patterns

Map 14-10
Percent of Business Establishments in Health Services in New York City Zip Codes, 2001



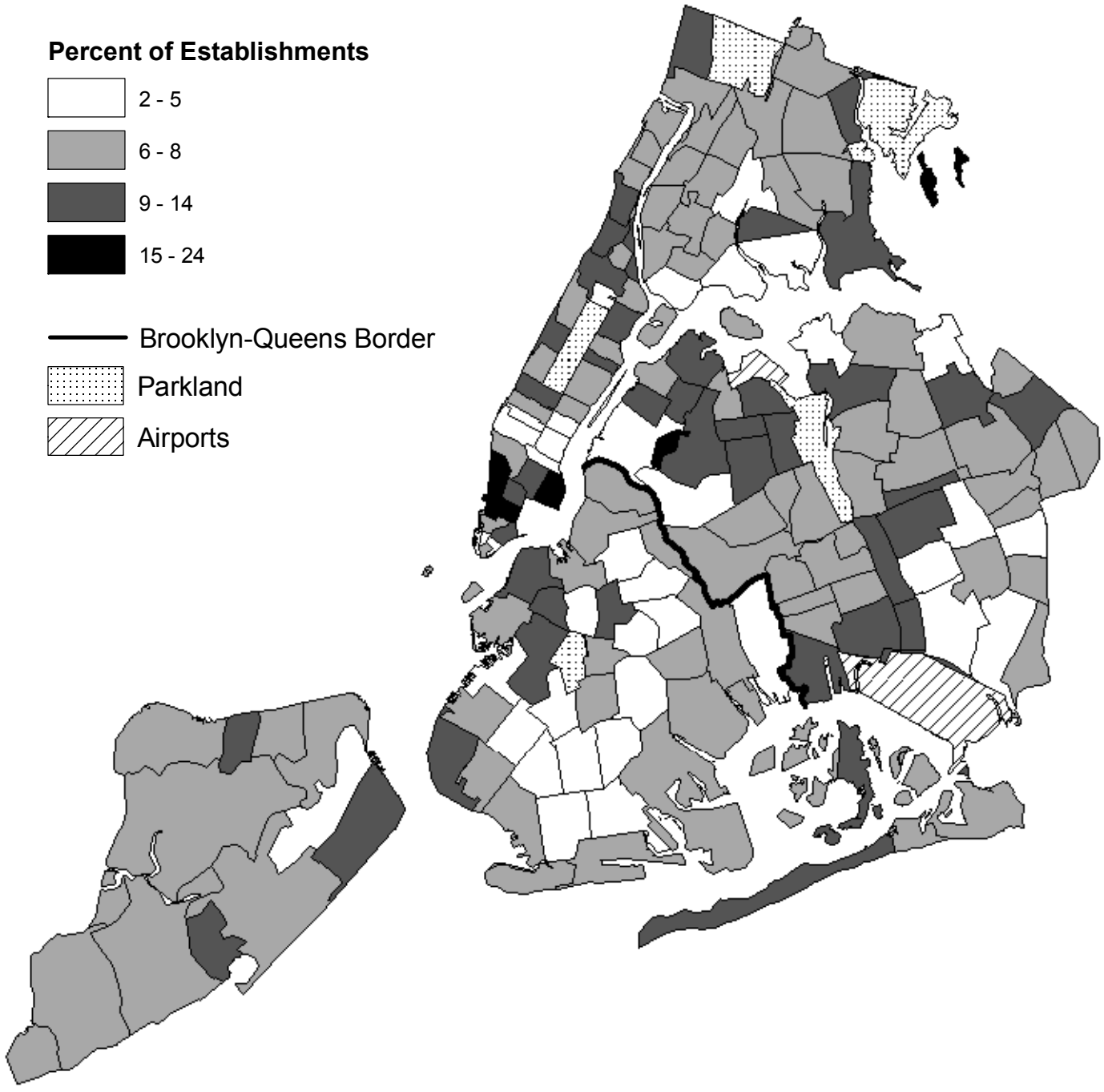
Source: Zip Code Business Patterns

Map 14-11
Percent of Business Establishments in Entertainment in New York City Zip Codes, 2001



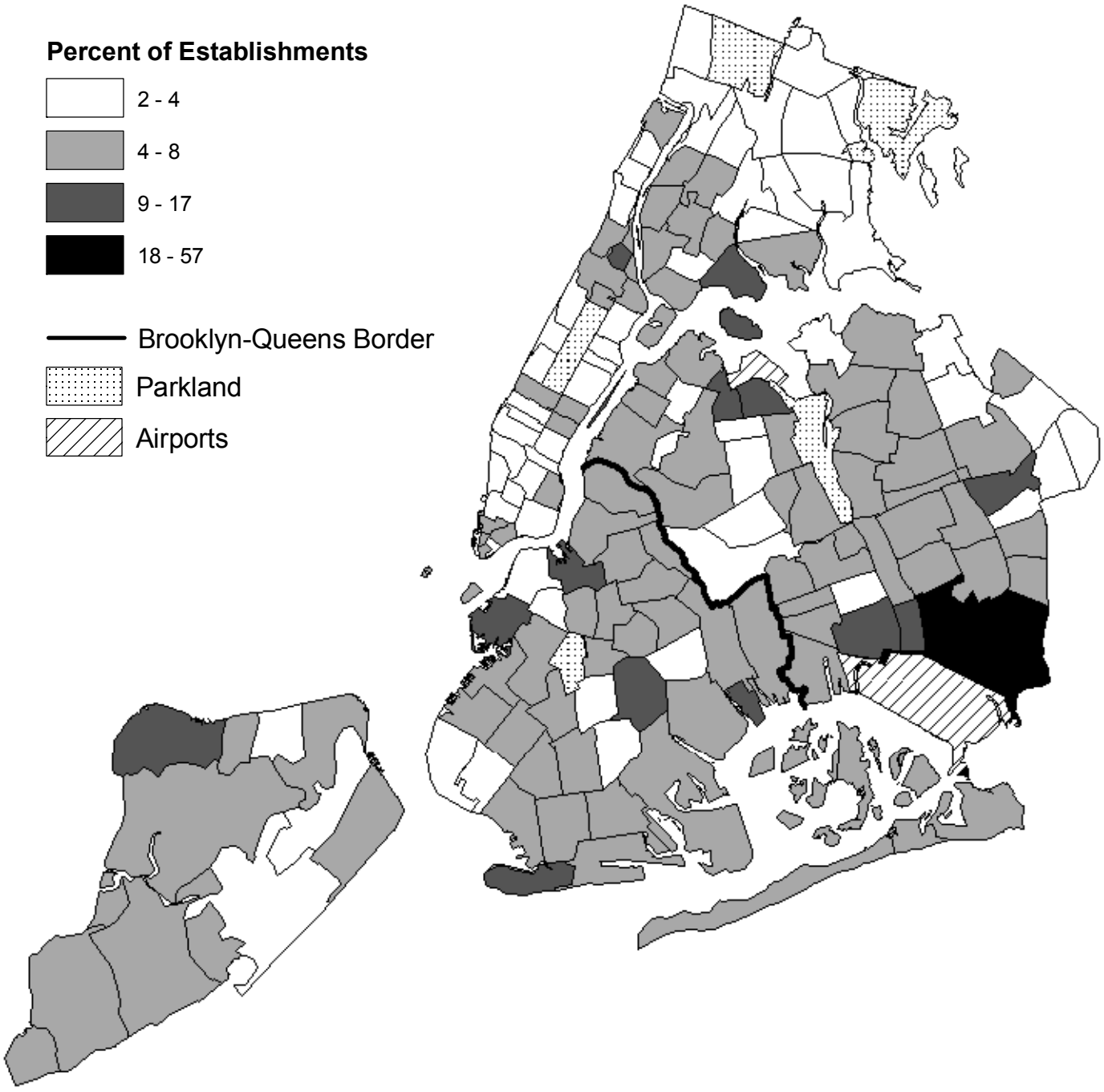
Source: Zip Code Business Patterns

Map 14-12
Percent of Business Establishments in Hotel and Food Services in New York City Zip Codes, 2001



Source: Zip Code Business Patterns

Map 14-13
Percent of Business Establishments in Other Industries in New York City Zip Codes, 2001



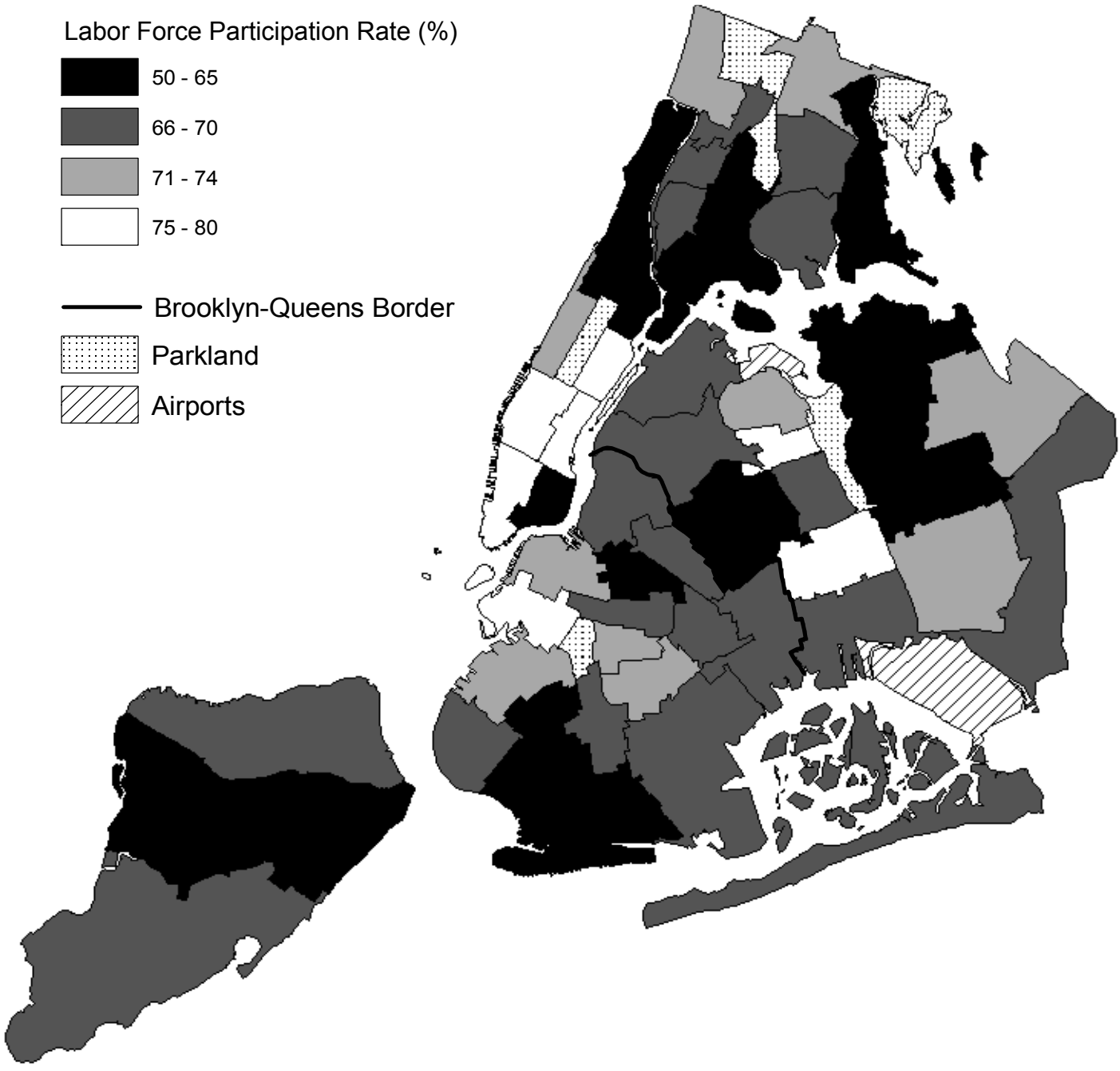
Source: Zip Code Business Patterns

Neighborhood Table 14-2
Labor Force Participation in New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	41.1%	56.9%
Bronx	102 Morrisania/Belmont	47.1%	57.4%
Bronx	103 Highbridge/South Concourse	58.7%	67.8%
Bronx	104 University Heights/Fordham	50.1%	69.8%
Bronx	105 Kingsbridge Heights/Mosholu	58.4%	69.4%
Bronx	106 Riverdale/Kingsbridge	59.8%	71.5%
Bronx	107 Soundview/Parkchester	57.3%	67.7%
Bronx	108 Throgs Neck/Co-op City	61.9%	58.7%
Bronx	109 Pelham Parkway	50.5%	68.6%
Bronx	110 Williamsbridge/Baychester	61.1%	72.3%
Brooklyn	201 Williamsburg/Greenpoint	56.0%	68.2%
Brooklyn	202 Brooklyn Heights/Fort Greene	65.7%	72.6%
Brooklyn	203 Bedford Stuyvesant	49.6%	61.1%
Brooklyn	204 Bushwick	58.6%	69.7%
Brooklyn	205 East New York/Starrett City	57.4%	67.7%
Brooklyn	206 Park Slope/Carroll Gardens	73.4%	76.7%
Brooklyn	207 Sunset Park	59.1%	73.6%
Brooklyn	208 North Crown Heights/Prospect Heights	62.4%	66.5%
Brooklyn	209 South Crown Heights	64.4%	71.7%
Brooklyn	210 Bay Ridge	58.3%	66.3%
Brooklyn	211 Bensonhurst	57.5%	62.2%
Brooklyn	212 Borough Park	51.5%	63.5%
Brooklyn	213 Coney Island	45.5%	49.8%
Brooklyn	214 Flatbush	65.3%	68.8%
Brooklyn	215 Sheepshead Bay/Gravesend	57.5%	62.0%
Brooklyn	216 Brownsville/Ocean Hill	55.4%	66.4%
Brooklyn	217 East Flatbush	70.9%	73.8%
Brooklyn	218 Flatlands/Canarsie	61.9%	67.9%
Manhattan	301 Greenwich Village/Financial District	77.8%	79.4%
Manhattan	302 Lower East Side/Chinatown	59.7%	64.2%
Manhattan	303 Chelsea/Clinton/Midtown	72.5%	74.6%
Manhattan	304 Stuyvesant Town/Turtle-Bay	76.9%	75.9%
Manhattan	305 Upper West Side	71.3%	74.0%
Manhattan	306 Upper East Side	77.1%	79.1%
Manhattan	307 Morningside Heights/Hamilton Heights	56.3%	64.4%
Manhattan	308 Central Harlem	50.0%	62.4%
Manhattan	309 East Harlem	56.3%	52.0%
Manhattan	310 Washington Heights/Inwood	63.0%	64.9%
Queens	401 Astoria	65.7%	69.1%
Queens	402 Sunnyside/Woodside	69.0%	67.2%
Queens	403 Jackson Heights	68.3%	71.3%
Queens	404 Elmhurst/Corona	67.5%	75.1%
Queens	405 Middle Village/Ridgewood	58.7%	65.3%
Queens	406 Rego Park/Forest Hills	59.8%	68.8%
Queens	407 Flushing/Whitestone	59.8%	63.6%
Queens	408 Hillcrest/Fresh Meadows	59.6%	64.8%
Queens	409 Kew Gardens/Woodhaven	66.7%	77.4%
Queens	410 South Ozone Park/Howard Beach	59.1%	68.9%
Queens	411 Bayside/Little Neck	62.7%	74.5%
Queens	412 Jamaica	66.1%	71.3%
Queens	413 Queens Village	66.0%	68.2%
Queens	414 Rockaways	56.9%	69.7%
Staten Island	501 North Shore	60.7%	70.3%
Staten Island	502 Mid-Island	60.4%	61.5%
Staten Island	503 South Shore	60.6%	66.3%
Total	**New York City**	**61.9%**	**68.3%**

Source: New York City Housing and Vacancy Survey

Map 14-14
Labor Force Participation in New York City
Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey

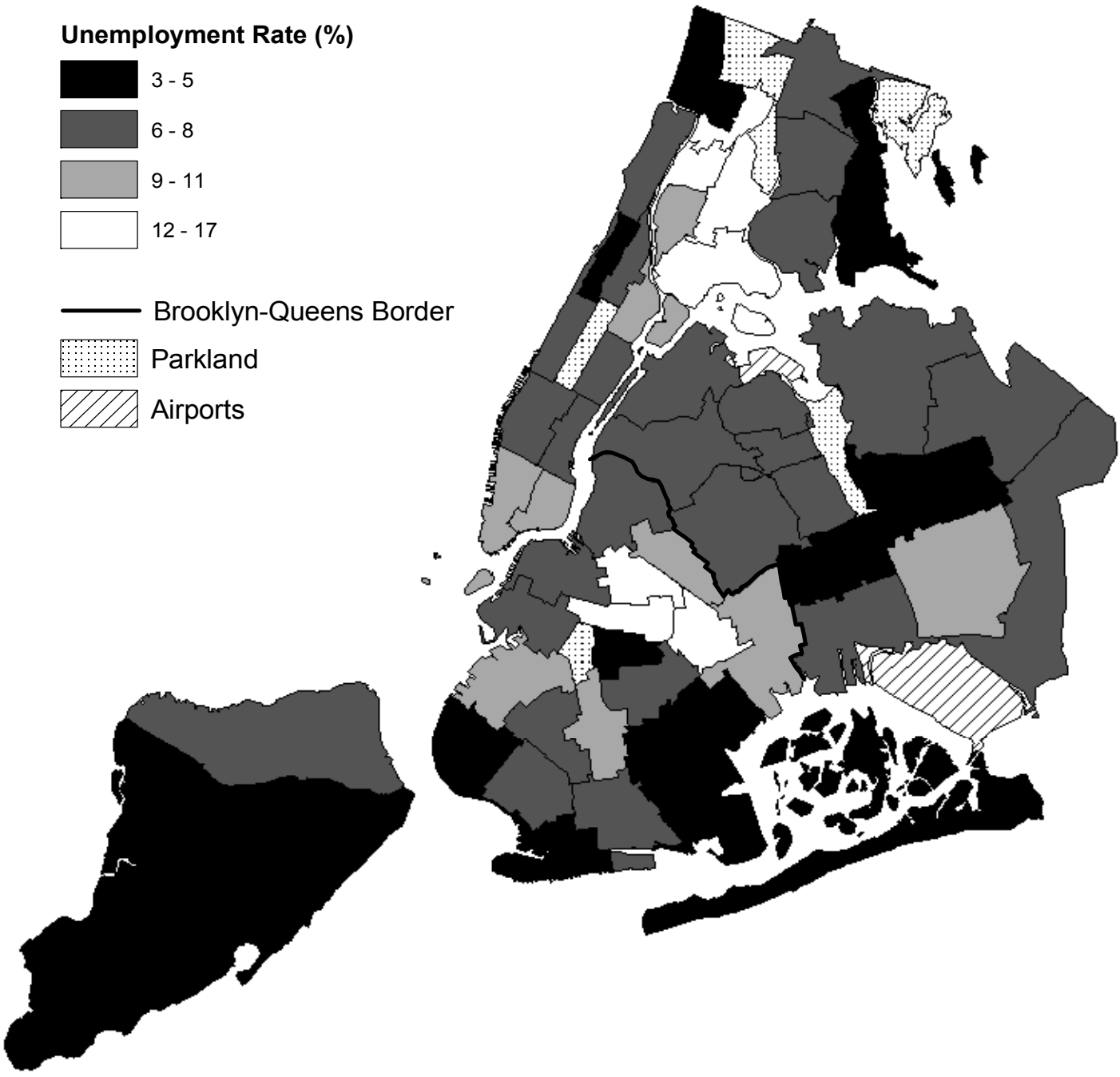
Neighborhood Table 14-3
Unemployment in New York City Sub-borough Areas, 1999 and 2002

Borough	Sub-borough Area	1999	2002
Bronx	101 Mott Haven/Hunts Point	*10.6%*	15.1%
Bronx	102 Morrisania/Belmont	*11.3%*	15.7%
Bronx	103 Highbridge/South Concourse	*12.4%*	9.5%
Bronx	104 University Heights/Fordham	*9.1%*	14.6%
Bronx	105 Kingsbridge Heights/Mosholu	*6.9%*	11.6%
Bronx	106 Riverdale/Kingsbridge	*5.3%*	*4.7%*
Bronx	107 Soundview/Parkchester	*11.7%*	8.2%
Bronx	108 Throgs Neck/Co-op City	*0.7%*	*4.3%*
Bronx	109 Pelham Parkway	*8.1%*	*6.9%*
Bronx	110 Williamsbridge/Baychester	*6.0%*	8.4%
Brooklyn	201 Williamsburg/Greenpoint	*5.4%*	6.4%
Brooklyn	202 Brooklyn Heights/Fort Greene	*5.2%*	8.0%
Brooklyn	203 Bedford Stuyvesant	*11.7%*	14.5%
Brooklyn	204 Bushwick	13.1%	11.0%
Brooklyn	205 East New York/Starrett City	*7.6%*	10.1%
Brooklyn	206 Park Slope/Carroll Gardens	*5.7%*	8.4%
Brooklyn	207 Sunset Park	*9.1%*	10.0%
Brooklyn	208 North Crown Heights/Prospect Heights	*5.2%*	12.6%
Brooklyn	209 South Crown Heights	*7.7%*	*5.3%*
Brooklyn	210 Bay Ridge	*6.6%*	*4.7%*
Brooklyn	211 Bensonhurst	8.8%	7.2%
Brooklyn	212 Borough Park	*8.1%*	6.5%
Brooklyn	213 Coney Island	*9.1%*	*5.4%*
Brooklyn	214 Flatbush	*6.8%*	9.0%
Brooklyn	215 Sheepshead Bay/Gravesend	*4.7%*	7.3%
Brooklyn	216 Brownsville/Ocean Hill	*7.9%*	14.1%
Brooklyn	217 East Flatbush	9.4%	7.1%
Brooklyn	218 Flatlands/Canarsie	*6.0%*	5.5%
Manhattan	301 Greenwich Village/Financial District	*4.5%*	9.7%
Manhattan	302 Lower East Side/Chinatown	8.7%	10.7%
Manhattan	303 Chelsea/Clinton/Midtown	*3.9%*	8.0%
Manhattan	304 Stuyvesant Town/Turtle-Bay	*5.6%*	5.8%
Manhattan	305 Upper West Side	*3.8%*	6.9%
Manhattan	306 Upper East Side	*2.9%*	5.9%
Manhattan	307 Morningside Heights/Hamilton Heights	*9.7%*	*5.3%*
Manhattan	308 Central Harlem	*12.4%*	*6.0%*
Manhattan	309 East Harlem	14.0%	10.7%
Manhattan	310 Washington Heights/Inwood	7.8%	6.0%
Queens	401 Astoria	7.4%	7.4%
Queens	402 Sunnyside/Woodside	*5.1%*	*6.2%*
Queens	403 Jackson Heights	8.6%	5.9%
Queens	404 Elmhurst/Corona	*3.8%*	8.3%
Queens	405 Middle Village/Ridgewood	*6.9%*	7.8%
Queens	406 Rego Park/Forest Hills	*2.6%*	6.8%
Queens	407 Flushing/Whitestone	*2.8%*	6.6%
Queens	408 Hillcrest/Fresh Meadows	*4.8%*	5.5%
Queens	409 Kew Gardens/Woodhaven	*7.1%*	*5.4%*
Queens	410 South Ozone Park/Howard Beach	*3.8%*	8.4%
Queens	411 Bayside/Little Neck	*2.3%*	6.6%
Queens	412 Jamaica	8.7%	9.2%
Queens	413 Queens Village	*5.0%*	5.8%
Queens	414 Rockaways	*8.7%*	*3.0%*
Staten Island	501 North Shore	*4.7%*	7.4%
Staten Island	502 Mid-Island	*2.9%*	*3.0%*
Staten Island	503 South Shore	*3.9%*	*4.3%*
Total	**New York City**	**6.5%**	**7.7%**

Source: New York City Housing and Vacancy Survey

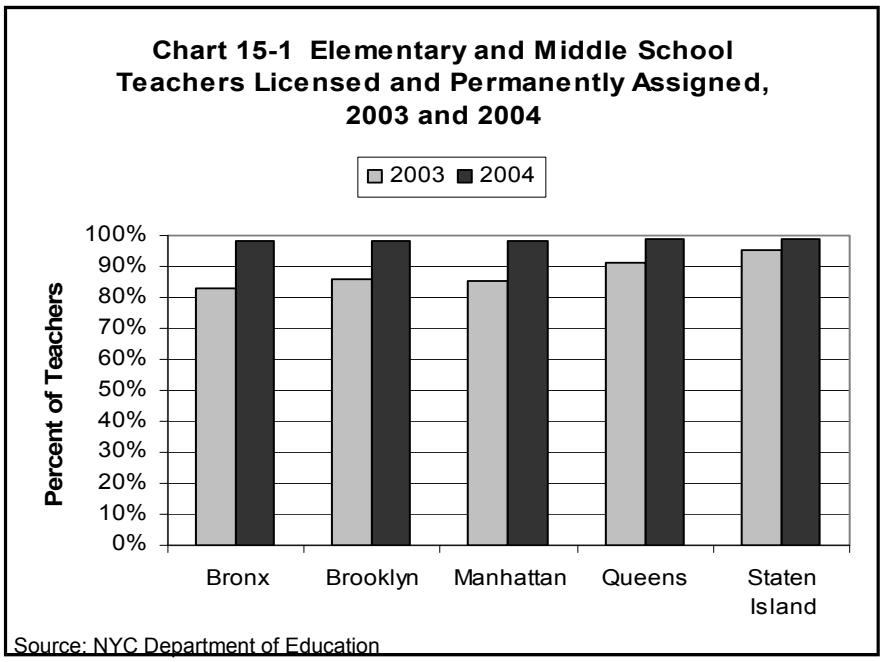
Numbers in italics should be treated with caution since they are based on a small number of observations.

Map 14-15
Unemployment in New York City
Sub-borough Areas, 2002



Source: NYC Housing and Vacancy Survey

Chapter 15. Education



Source: NYC Department of Education

Education data in this chapter come from the New York City Department of Education. The Department of Education compiles a variety of data regarding the public school system, such as elementary and middle school student performance and teachers' credentials. As in the previous editions, this chapter presents the education data for each community school district as well as cumulative data for the five boroughs and New York City. Additionally, we also present these data for the ten school regions which were created in 2003 and which took over some of the administrative functions of the districts (see New York City Neighborhoods - Definitions and Maps section for definitions of community school districts and school regions).

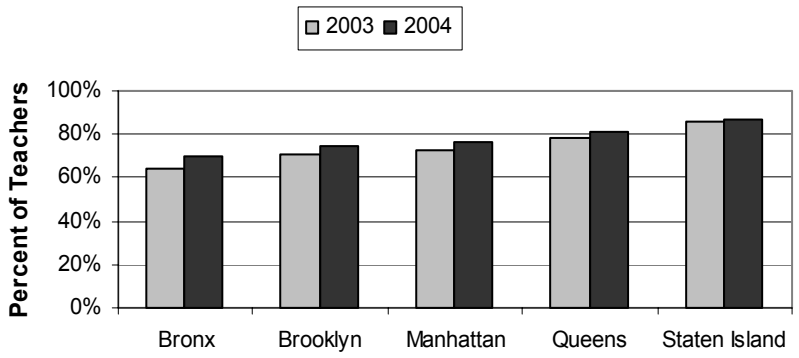
According to 2004 data from the New York City Department of Education, 98.5% of teachers in public elementary and middle schools were licensed and permanently assigned. This represents an increase of 11.5 percentage points compared to 2003 This substantial increase is due in large part to efforts to meet requirements set by the State Board of Regents. In 1999 the Regents set a 2003 deadline for 100% certification of New York teachers, a deadline which was extended to 2005.

Borough Table 15-1
Elementary and Middle School Teachers' Credentials, 2003 and 2004

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Percent of Teachers Licensed and Permanently Assigned						
2003	82.9%	85.8%	85.5%	91.2%	95.6%	87.0%
2004	98.4%	98.4%	98.5%	98.9%	99.0%	98.5%
Percentage point change	15.5	12.5	12.9	7.7	3.4	11.5
Percent of Teachers with Master's Degrees						
2003	64.6%	70.4%	72.3%	78.6%	85.5%	72.2%
2004	69.5%	74.3%	76.3%	81.2%	87.0%	76.0%
Percentage point change	4.8	3.9	4.0	2.6	1.5	3.8

Source: NYC Department of Education

Chart 15-2 Elementary and Middle School Teachers with Master's Degrees, 2003 and 2004



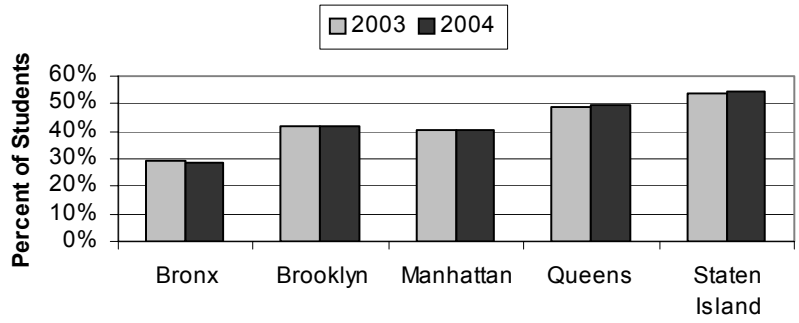
Source: NYC Department of Education

Exhibit 15-1 Highest and Lowest Percent of Teachers with Master's Degrees, 2004

Highest:		
Queens	District 26 (Bayside/Little Neck)	87.0%
Staten Island	District 31 (Staten Island*)	87.0%
Queens	District 25 (Flushing/Whitestone)	86.1%
Manhattan	District 2 (Greenwich Village; Chelsea/Clinton/Midtown; Stuyvesant Town/Turtle-Bay; Upper East Side)	84.4%
Manhattan	District 1 (Lower East Side/Chinatown)	83.4%
Lowest:		
Brooklyn	District 23 (Brownsville/Ocean Hill)	63.1%
Bronx	District 7 (Mott Haven/Hunts Point; Highbridge/South Concourse)	66.6%
Bronx	District 9 (Highbridge/South Concourse; University Heights/Fordham)	66.8%
Brooklyn	District 32 (Bushwick)	67.6%
Bronx	District 10 (Riverdale/Kingsbridge; Williamsbridge/ Baychester; Kingsbridge Heights/Mosholu)	68.0%

Source: NYC Department of Education *District 31 encompasses all of Staten Island

Chart 15-3 Elementary and Middle School Students Meeting State and City English Standards, 2003 and 2004



Source: NYC Department of Education

At the borough level, 98.4% of teachers in both Brooklyn and the Bronx were licensed and permanently assigned, as were 98.5% in Manhattan, 98.9% in Queens and 99.0% in Staten Island (Borough Table 15-1). There was also little variation in the rate of licensed and permanently assigned teachers across school districts, running only from 97.1% to 99.6%.

Another measure of educational quality is the educational attainment of teachers. In 2004, 76.0% of the teachers in New York City public elementary and middle schools had Master's degrees. Among boroughs, the percentage of teachers with Master's degrees was highest in Staten Island (87.0%) and lowest in the Bronx (69.5%) (Borough Table 15-1).

At the School District level, the greatest percentage of teachers with Master's degrees was in District 26 in Queens and District 31 in Staten Island, both with 87.0%, District 25 in Queens (86.1%), and Districts 2 and 1 in Manhattan (84.4% and 83.4%, respectively). The lowest percentages were in School District 23 in Brooklyn (63.1%), Districts 7 and 9 in the Bronx (66.6% and 66.8%, respectively), District 32 in Brooklyn (67.6%), and District 10 in the Bronx (68.0%) (Exhibit 15-1). The sub-borough areas that closely correspond to the school district are indicated in parentheses.

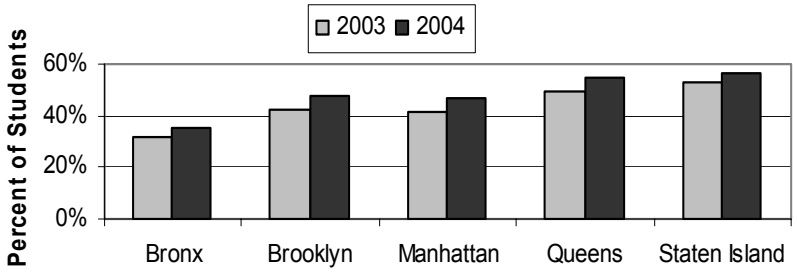
In 2004, just over two-fifths of public school students in New York City were performing at or above grade level in English (41.4%), while nearly half did so in math

Borough Table 15-2
Elementary and Middle School Students' Performance, 2003-2004

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Percent of Students Meeting State and City English Standards						
2003	29.0%	42.0%	40.5%	49.1%	54.1%	41.4%
2004	28.5%	41.9%	40.4%	49.7%	54.1%	41.4%
Change	-0.4%	-0.1%	0.0%	0.6%	0.1%	0.0%
Percent of Students Meeting State and City Math Standards						
2003	31.3%	42.6%	41.8%	49.6%	53.0%	42.4%
2004	35.4%	47.2%	47.1%	55.0%	56.7%	47.1%
Change	4.1%	4.6%	5.4%	5.4%	3.7%	4.8%

Source: NYC Department of Education

Chart 15-4 Percent of Elementary and Middle School Students Meeting State and City Math Standards, 2003 and 2004



Source: NYC Department of Education

Exhibit 15-2 Highest and Lowest Percent of Students Meeting State and City English Standards, 2004

Highest:		
Queens	District 26 (Bayside/Little Neck)	75.1%
Manhattan	District 2 (Greenwich Village; Chelsea/Clinton/Midtown; Stuyvesant Town/Turtle-Bay; Upper East Side)	69.7%
Queens	District 25 (Flushing/Whitestone)	60.5%
Brooklyn	District 21 (Coney Island; Sheepshead Bay/Gravesend)	56.2%
Brooklyn	District 31 (Staten Island)	54.1%
Lowest:		
Bronx	District 7 (Mott Haven/Hunts Point; Highbridge/South Concourse)	19.8%
Bronx	District 9 (Highbridge/South Concourse; University Heights/ Fordham)	23.3%
Manhattan	District 5 (Morningside Heights/Hamilton Heights; Central Harlem)	24.3%
Bronx	District 12 (Morrisania/Belmont)	24.4%
Brooklyn	District 19 (East New York/Starrett City)	28.4%

Source: NYC Department of Education

(47.1%). The highest performance rate was found in Staten Island, where 54.1% of the students performed at or above grade level in English and 56.7% in math. Similarly, about half of students in Queens performed at or above grade level in English (49.7%) and in math (55.0%). However, Manhattan, Brooklyn, and the Bronx all had fewer than half of their students performing at or above grade level in the two subjects. Just over 40% of the students in Brooklyn and Manhattan performed at or above grade level in English, while slightly less than half did so in math (47.2% and 47.1%, respectively). Meanwhile, less than one-third of the students in the Bronx performed at or above grade level in English (28.5%), and just over one-third did so in math (35.4%) (Borough Table 15-2).

At the School District level, the districts with the best performing students in English were by and large also the districts with the best performing students in math. Districts 26 and 25 in Queens

Exhibit 15-3 Highest and Lowest Percent of Students Meeting State and City Math Standards, 2004

Highest:		
Queens	District 26 (Bayside/Little Neck)	80.2%
Manhattan	District 2 (Greenwich Village; Chelsea/Clinton/Midtown; Stuyvesant Town/Turtle-Bay; Upper East Side)	74.7%
Queens	District 25 (Flushing/Whitestone)	67.6%
Brooklyn	District 21 (Coney Island; Sheepshead Bay/Gravesend)	61.0%
Brooklyn	District 20 (Bay Ridge; Bensonhurst; Borough Park)	60.3%
Lowest:		
Bronx	District 7 (Mott Haven/Hunts Point; Highbridge/South Concourse)	26.7%
Bronx	District 9 (Highbridge/South Concourse; University Heights/ Fordham)	29.7%
Manhattan	District 5 (Morningside Heights/Hamilton Heights; Central Harlem)	31.7%
Bronx	District 12 (Morrisania/Belmont)	33.3%
Brooklyn	District 16 (Bedford Stuyvesant)	34.4%

Source: NYC Department of Education

had some of the highest percentages of students performing at or above grade level in English and math. Manhattan's District 2 and Brooklyn's District 21 also fell into the top five performing sub-borough areas for both subjects. These four school districts had between 56.2% and 75.1% of students performing at or above grade level in English, and between 61.0% and 80.2% performing at or above grade level in math. Staten Island's District 31 was another high performing school district for English (54.1% of students), while Brooklyn's District 20 was high performing in math (60.3% of students) (Exhibits 15-2 and 15-3).

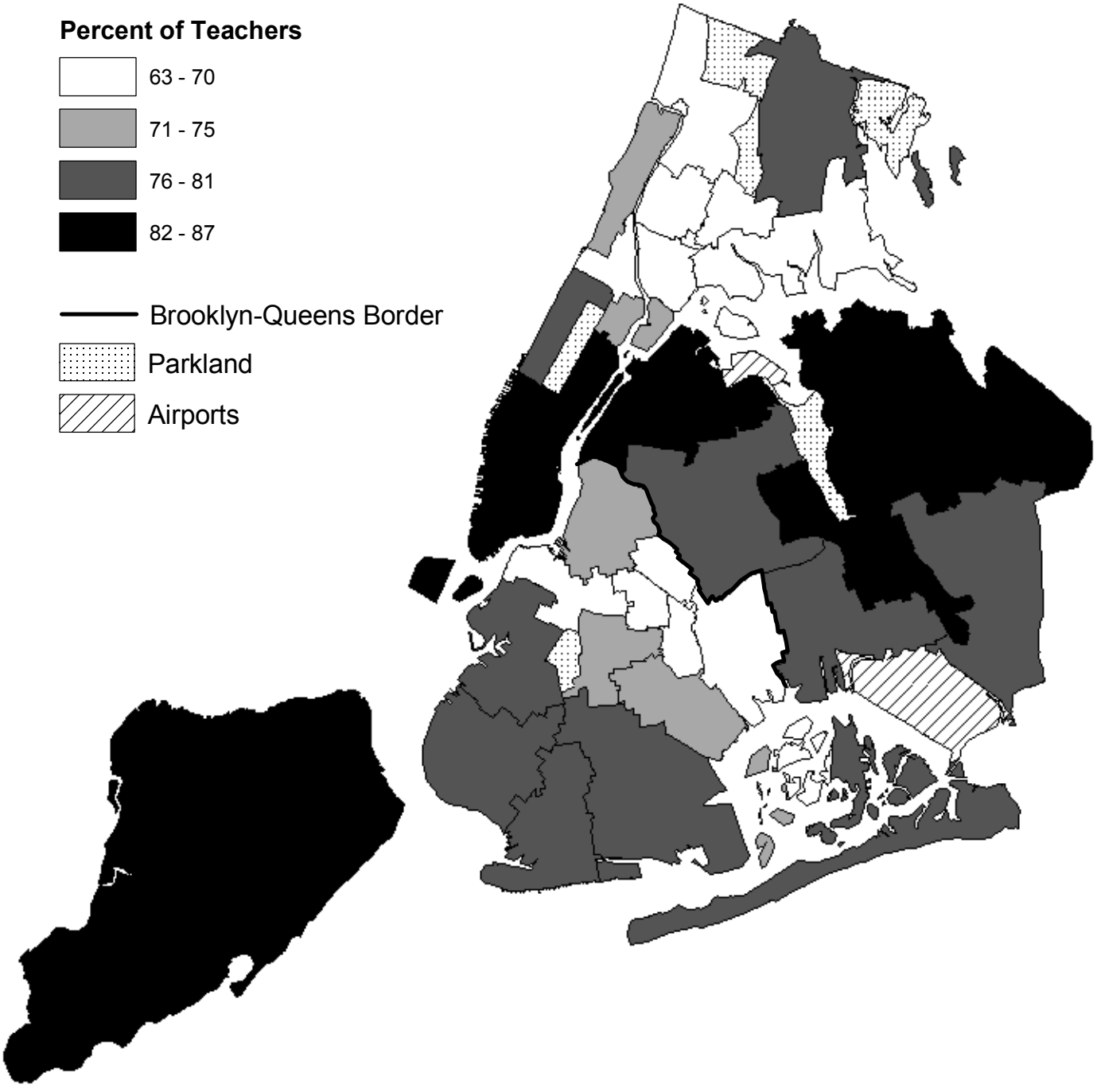
Similarly, at the other end of the spectrum, for the most part the school districts with the lowest student performance in English were also the districts with the lowest student performance in math. School Districts 7, 9 and 12 in the Bronx, as well as Manhattan's District 5, all had the lowest percentages of students performing at or above grade level in both English and math. The percentage of students performing at or above grade level in English ranged from 19.8% to 24.4% for these four districts, while the percentage of students performing at or above grade level in math ranged from 26.7% to 33.3% (Exhibits 15-2 and 15-3). Brooklyn's districts 19 and 16 rounded out the lists, with 28.4% in English and 34.4% in math, respectively.

Neighborhood Table 15-1
Percent of Elementary and Middle School Teachers' Credentials, New York City School Districts and Regions, 2004

Borough	School District	Teachers Licensed and Permanently Assigned	Teachers with Master's Degrees
Bronx	7	98.2%	66.6%
Bronx	8	98.0%	69.4%
Bronx	9	98.4%	66.8%
Bronx	10	98.4%	68.0%
Bronx	11	98.8%	75.7%
Bronx	12	97.9%	69.0%
Brooklyn	13	97.1%	70.1%
Brooklyn	14	99.3%	74.4%
Brooklyn	15	98.6%	78.8%
Brooklyn	16	97.4%	68.1%
Brooklyn	17	97.6%	74.1%
Brooklyn	18	97.7%	75.2%
Brooklyn	19	98.9%	70.3%
Brooklyn	20	99.0%	78.7%
Brooklyn	21	98.7%	81.3%
Brooklyn	22	98.2%	78.0%
Brooklyn	23	97.9%	63.1%
Brooklyn	32	98.6%	67.6%
Manhattan	1	99.5%	83.4%
Manhattan	2	98.9%	84.4%
Manhattan	3	99.0%	80.6%
Manhattan	4	98.7%	71.8%
Manhattan	5	98.3%	69.0%
Manhattan	6	97.5%	71.0%
Queens	24	99.1%	77.3%
Queens	25	99.0%	86.1%
Queens	26	99.6%	87.0%
Queens	27	98.7%	77.8%
Queens	28	98.7%	82.6%
Queens	29	98.5%	79.9%
Queens	30	98.9%	83.4%
Staten Island	31	99.0%	87.0%
	Region		
	1	98.4%	67.5%
	2	98.3%	72.2%
	3	98.9%	83.5%
	4	98.9%	77.3%
	5	98.6%	72.5%
	6	97.8%	76.1%
	7	98.9%	82.8%
	8	98.3%	73.7%
	9	98.7%	76.5%
	10	98.1%	73.3%
Total	**New York City**	**98.5%**	**76.0%**

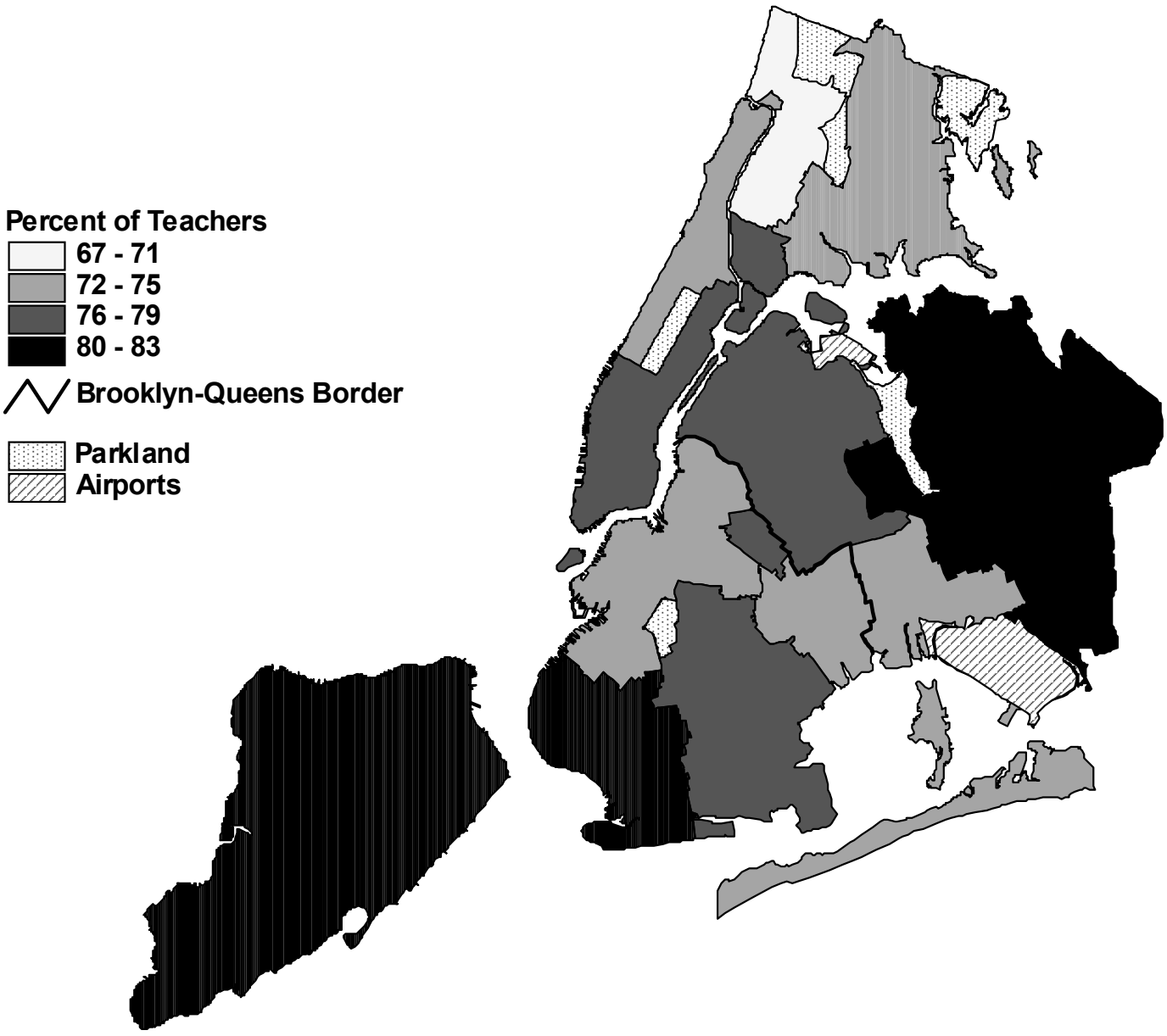
Source: NYC Department of Education

Map 15-1
Percent of Elementary and Middle School Teachers with Master's Degrees, New York City School Districts, 2004



NYC Department of Education

Map 15-2
Percent of Elementary and Middle School Teachers with Master's Degrees, New York City Regions, 2004



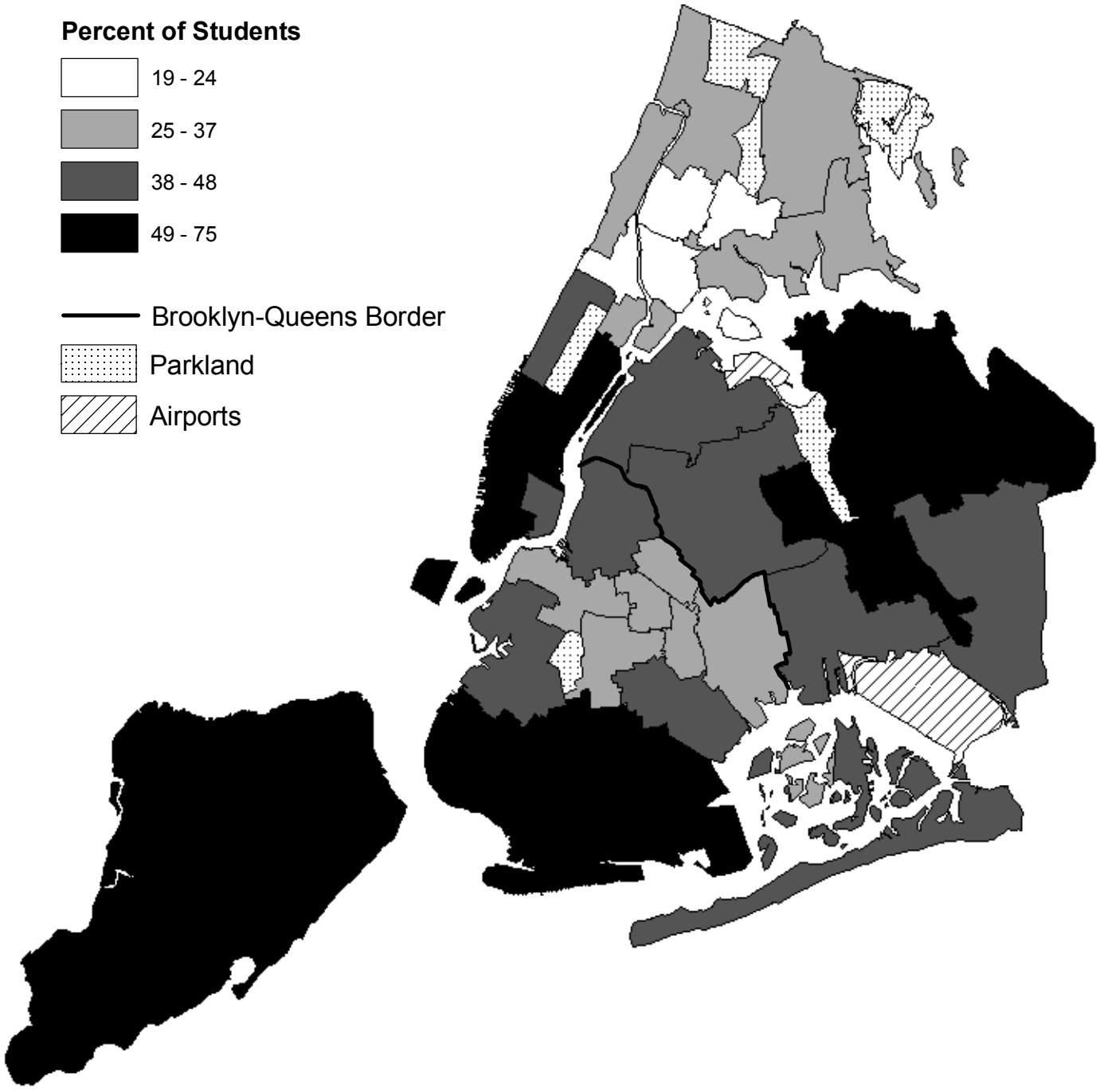
Source: NYC Department of Education

Neighborhood Table 15-2
Percent of Elementary and Middle School Student Performance, New York City School Districts and Regions, 2004

Borough	School District	Percent of Students Meeting State and City English Standards	Percent of Students Meeting State and City Math Standards
Bronx	7	19.8%	26.7%
Bronx	8	31.1%	38.6%
Bronx	9	23.3%	29.7%
Bronx	10	30.6%	36.5%
Bronx	11	35.5%	42.8%
Bronx	12	24.4%	33.3%
Brooklyn	13	35.4%	39.8%
Brooklyn	14	39.7%	45.9%
Brooklyn	15	47.5%	52.2%
Brooklyn	16	30.0%	34.4%
Brooklyn	17	32.9%	34.7%
Brooklyn	18	39.6%	43.2%
Brooklyn	19	28.4%	36.1%
Brooklyn	20	54.1%	60.3%
Brooklyn	21	56.2%	61.0%
Brooklyn	22	51.9%	57.2%
Brooklyn	23	31.1%	37.9%
Brooklyn	32	37.0%	41.8%
Manhattan	1	38.9%	49.1%
Manhattan	2	69.7%	74.7%
Manhattan	3	45.0%	51.4%
Manhattan	4	31.6%	39.0%
Manhattan	5	24.3%	31.7%
Manhattan	6	28.9%	36.8%
Queens	24	46.3%	51.4%
Queens	25	60.5%	67.6%
Queens	26	75.1%	80.2%
Queens	27	39.9%	46.8%
Queens	28	51.7%	57.3%
Queens	29	40.9%	42.9%
Queens	30	48.5%	53.3%
Staten Island	31	54.1%	56.7%
	Region		
	1	27.5%	33.6%
	2	31.4%	39.1%
	3	55.1%	60.2%
	4	45.0%	50.1%
	5	34.5%	41.7%
	6	42.0%	45.7%
	7	54.6%	58.9%
	8	39.1%	44.3%
	9	43.1%	49.1%
	10	32.1%	39.2%
Total	**New York City**	**41.4%**	**47.1%**

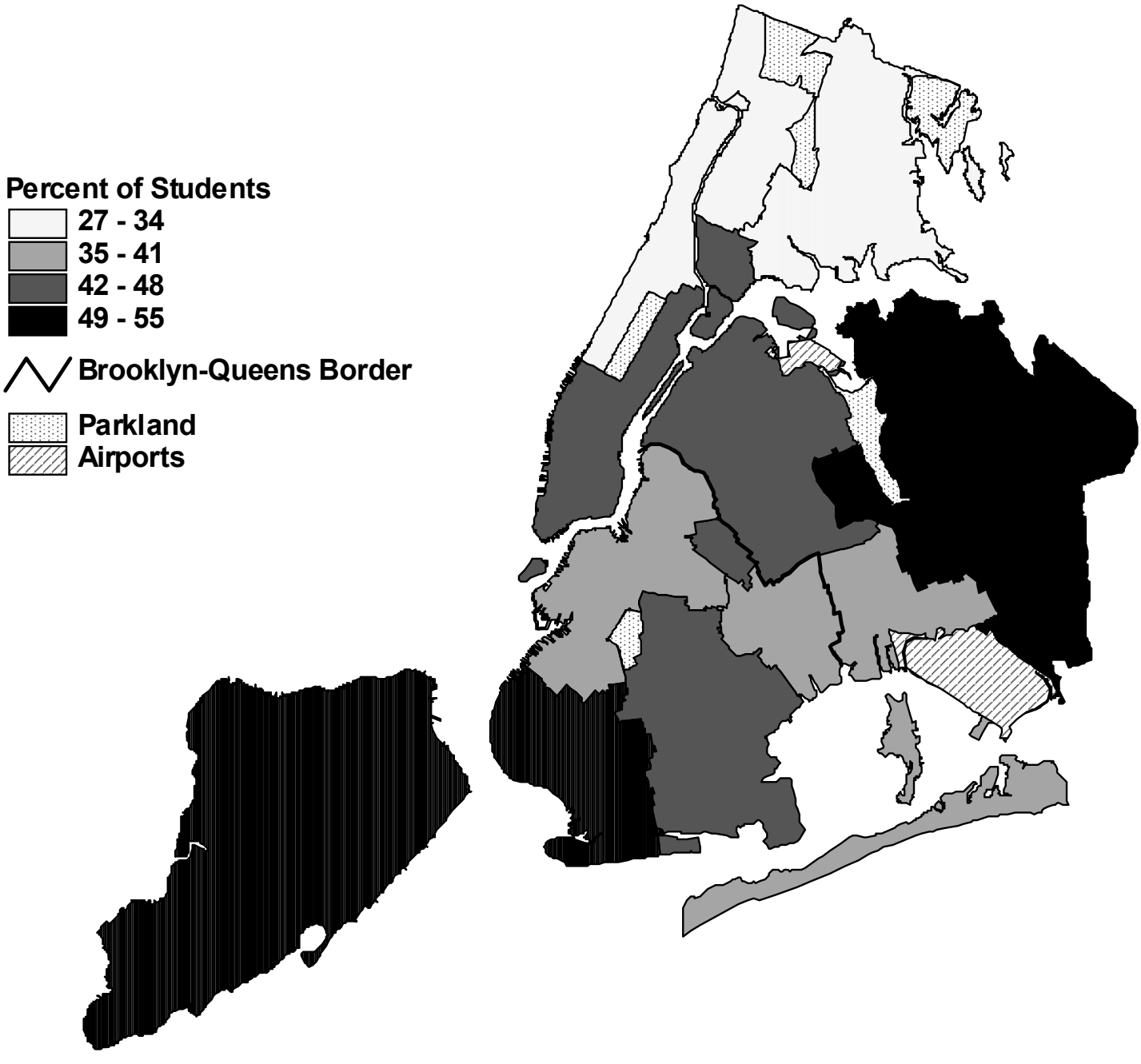
Source: NYC Department of Education

Map 15-3
Percent of Elementary and Middle School Students Meeting State and City English Standards, New York City School Districts, 2004



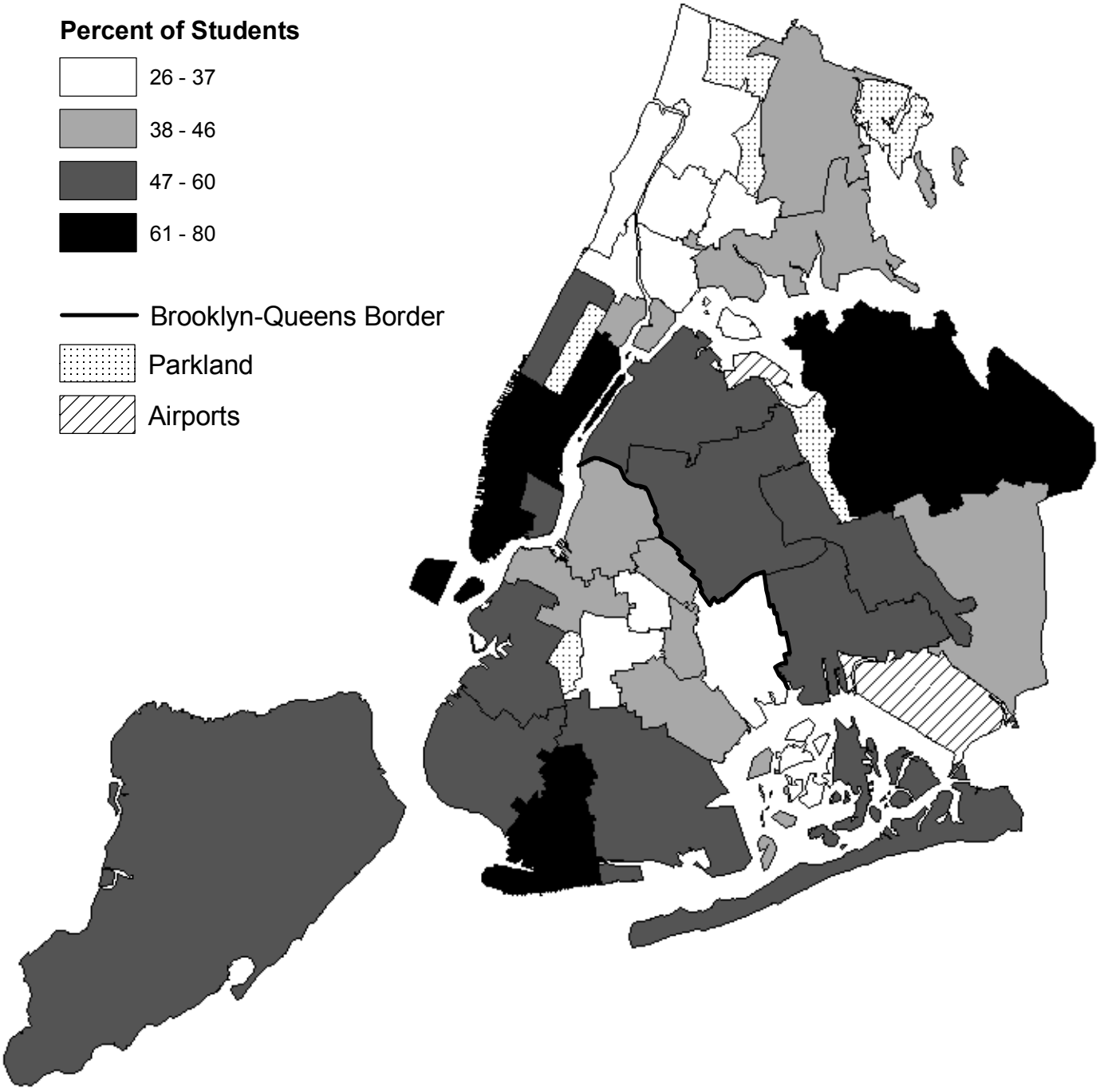
NYC Department of Education

Map 15-4
Percent of Elementary and Middle School Students Meeting State and City English Standards, New York City Regions, 2004



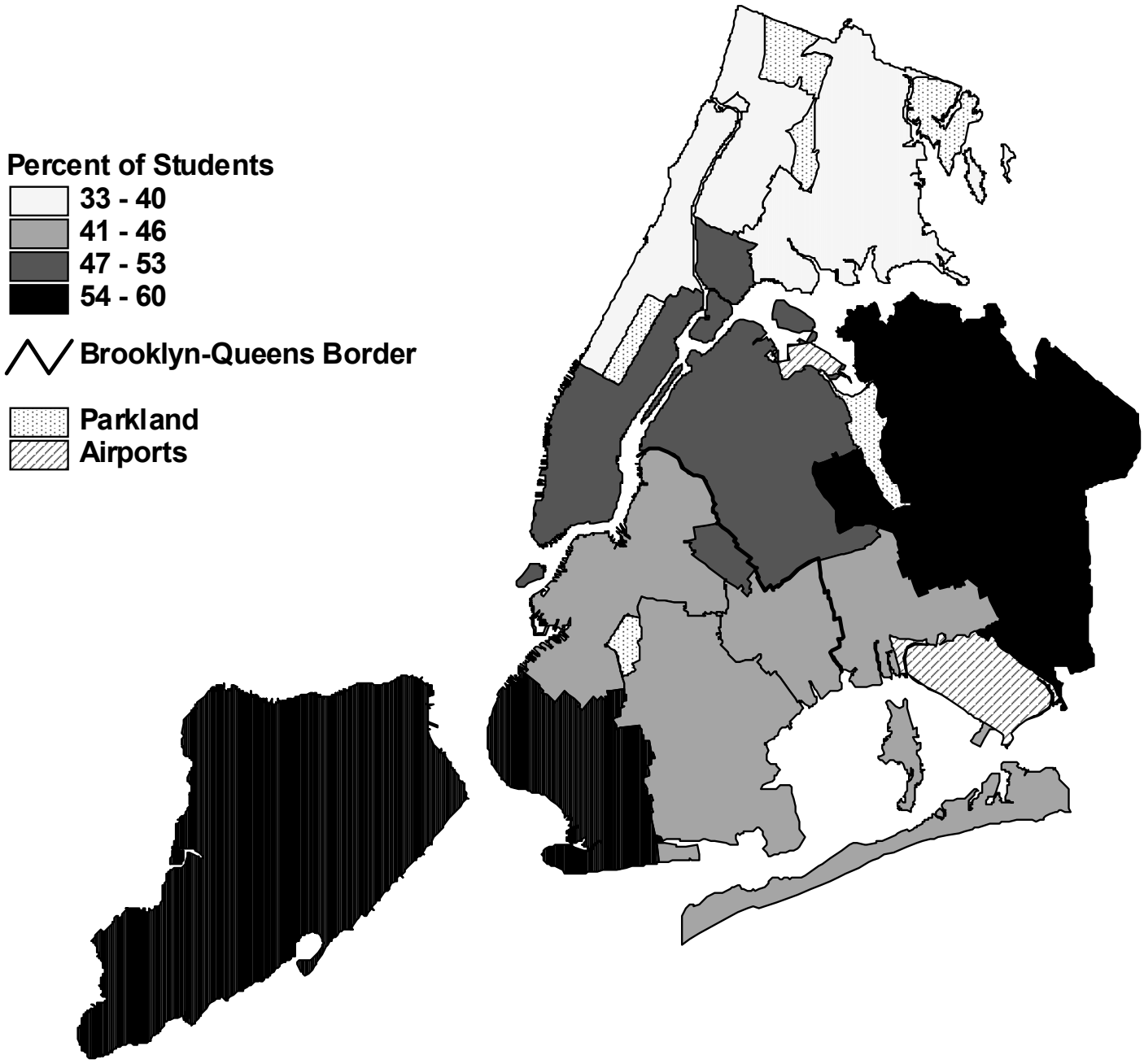
NYC Department of Education

Map 15-5
Percent of Elementary and Middle School Students Meeting State and City Math Standards, New York City School Districts, 2004



NYC Department of Education

Map 15-6
Percent of Elementary and Middle School Students Meeting State and City Math Standards, New York City Regions, 2004



Source: NYC Department of Education

Chapter 16. Crime

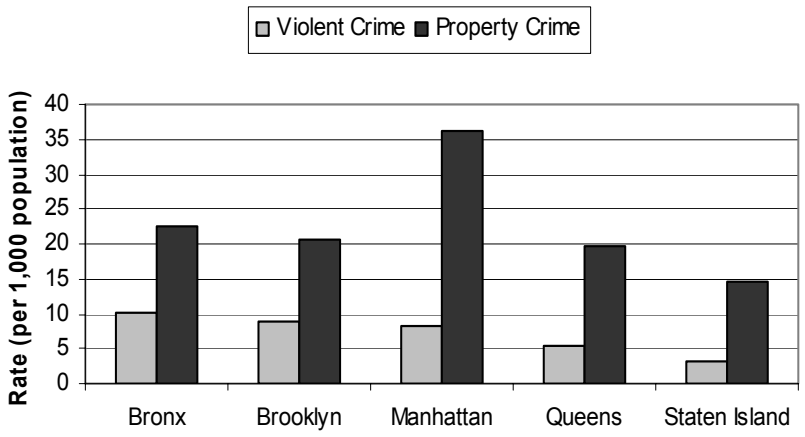
The New York City Police Department, from which the data in this chapter were directly obtained, collects data on a variety of crimes based on submitted reports. New York City is divided into 76 police precincts; crime statistics are tracked separately for each precinct. This chapter presents data on property crime and violent crime for each precinct as well as cumulative data for the five boroughs and New York City as a whole.

Property crime is defined as the theft or destruction of property. The property crimes reported here include burglary, larceny and motor vehicle theft. Violent crime is defined as an act in which an assailant threatens or uses violent force against the victim, whether as the objective (such as in murder) or the means (robbery). The violent crimes covered in this chapter include murder, rape, robbery, and assault. The total crime rate includes all seven types of serious crimes. Rates are calculated as the number of crimes per 1,000 people residing in the area. Ideally, the crime rate would be calculated using the daytime population of an area, however, some neighborhoods, such as Midtown Manhattan, are visited each day by thousands of people who commute to work or visit as tourists, which greatly skews the actual crime rate. If we could determine the daytime population of these areas, we could provide a much better reflection of the likelihood of victimization in these areas.

Borough Table 16-1 illustrates that in 2002, the latest year for which crime data was available from the NYPD, there were a total of 248,450 serious crimes reported to the New York City Police Department, a rate of 31.0 crimes per 1,000 population. This total crime rate was composed of 23.3 property crimes per 1,000 population and 7.7 violent crimes per 1,000 population. The property crime rate was highest in Manhattan (36.2), followed by the Bronx (22.5), Brooklyn (20.8), Queens (19.7) and Staten Island (14.5). The violent crime rate was highest in the Bronx (10.2), followed by Brooklyn (8.8), Manhattan (8.4), Queens (5.4) and Staten Island (3.1).

At the precinct level, Exhibit 16-1 highlights that the highest property crimes

Chart 16-1 Crime Rate, 2002



Source: New York City Police Department

Borough Table 16-1 Property and Violent Crime, 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Number						
Property Crime	29,923	51,241	54,941	44,264	6,422	186,791
Violent Crime	13,583	21,731	12,779	12,205	1,361	61,659
Violent and Property Crime	43,506	72,972	67,720	56,469	7,783	248,450
Rate (per 1,000 population)						
Property Crime	22.5	20.8	36.2	19.7	14.5	23.3
Violent Crime	10.2	8.8	8.4	5.4	3.1	7.7
Violent and Property Crime	32.8	29.6	44.6	25.1	17.5	31.0

Source: New York City Police Department

Exhibit 16-1 Highest and Lowest Property Crime Rates (per 1,000 population), 2002

Highest:		
Manhattan	Precinct 14 (Chelsea/Clinton/Midtown)	549.8
Manhattan	Precinct 18 (Chelsea/Clinton/Midtown)	112.2
Manhattan	Precinct 1 (Greenwich Village/Financial District)	98.4
Manhattan	Precinct 13 (Stuyvesant Town/Turtle-Bay)	55.4
Brooklyn	Precinct 84 (Brooklyn Heights/Fort Greene)	51.9
Lowest:		
Staten Island	Precinct 123 (South Shore)	9.2
Queens	Precinct 100 (Rockaways)	12.7
Brooklyn	Precinct 66 (Borough Park)	13.4
Manhattan	Precinct 33 (Washington Heights/Inwood)	13.7
Staten Island	Precinct 122 (Mid-Island)	14.7

Source: New York City Police Department

Exhibit 16-2 Highest and Lowest Violent Crime Rates (per 1,000 population), 2002

Highest:		
Manhattan	Precinct 14 (Chelsea/Clinton/Midtown)	59.2
Bronx	Precinct 41 (Mott Haven/Hunts Point)	18.4
Brooklyn	Precinct 73 (Brownsville/Ocean Hill)	18.4
Brooklyn	Precinct 79 (Bedford Stuyvesant)	17.1
Manhattan	Precinct 25 (East Harlem)	16.9
Lowest:		
Staten Island	Precinct 123 (South Shore)	1.3
Staten Island	Precinct 122 (Mid-Island)	1.9
Queens	Precinct 111 (Bayside/Little Neck)	2.0
Manhattan	Precinct 19 (Upper East Side)	2.6
Queens	Precinct 112 (Rego Park/Forest Hills)	2.7

Source: New York City Police Department

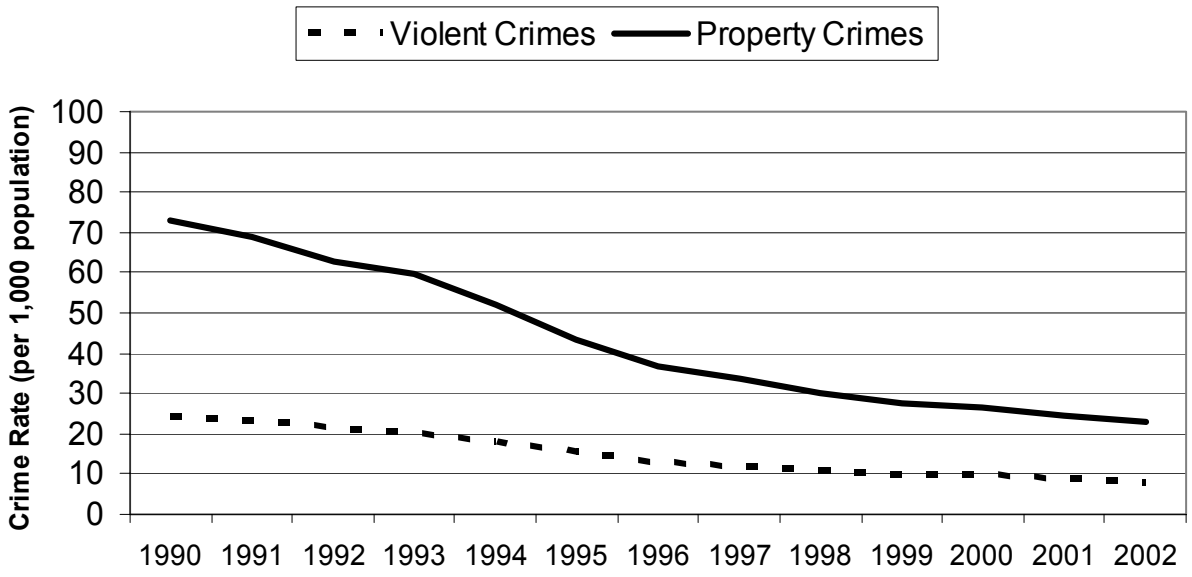
rates per 1,000 population were found in Manhattan: precinct 14 (549.8), precinct 18 (112.2), precinct 1 (98.4), and precinct 13 (55.4). Brooklyn's precinct 84 also demonstrated a relatively high crime rate, at 51.9. As previously mentioned, the unusually high crime rates in Midtown (precinct 14) and the Financial District (precinct 1) are skewed because of the large crowds of nonresidents working in or visiting those areas during the day and their relatively small resident populations.

Exhibit 16-1 also highlights the lowest property crime rates in 2002. In Staten Island's precinct 123, only 9.2 property crimes for every 1,000 population occurred. Low property crime rates were also evident in Queens' precinct 100 (12.7), Brooklyn's precinct 66 (13.4), Manhattan's precinct 33 (13.7) and precinct 122 in Staten Island (14.7). The subborough areas that closely correspond to the police precinct are indicated in parentheses.

The highest and lowest violent crime rates within police precincts are displayed in Exhibit 16-2. Manhattan's precinct 14 topped the list again with a violent crime rate of 59.2. This police precinct is followed by precinct 41 in the Bronx (18.4), Brooklyn's precincts 73 (18.4) and 79 (17.1), and Manhattan's precinct 25 (16.9). The lowest violent crime rates occurred in precincts 123 (1.3) and 122 (1.9) in Staten Island, precinct 111 in Queens (2.0), precinct 19 in Manhattan (2.6) and precinct 112 in Queens (2.7).

While examining

Chart 16-2 Violent and Property Crime Rates in New York City, 1990-2002



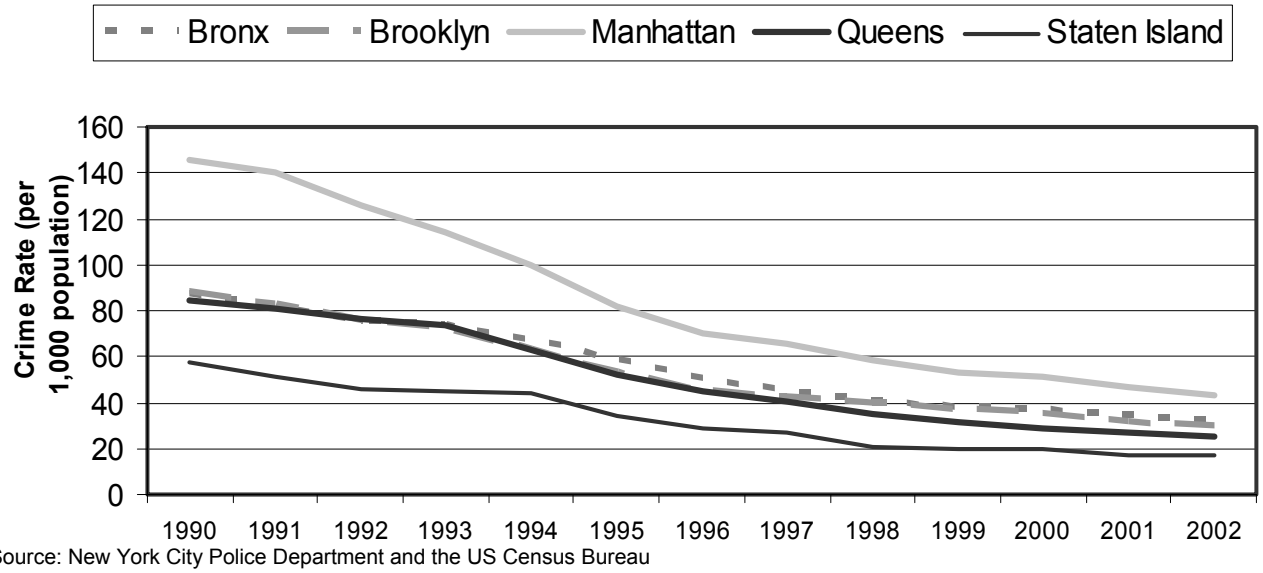
Source: New York City Police Department and the US Census Bureau

crime rates at one point in time can reveal a great deal of information, examining rates over time can provide a more complete picture of public safety. Chart 16-2 depicts the violent and property crime rates for the entire city The chart reveals that, especially for property crimes, the rates were quite high in the early 1990s, and declined significantly throughout that decade.

Chart 16-3 depicts another rate trend since 1990, but this time showing the total crime rates for each borough. Manhattan and Brooklyn exhibited the highest total crime rates in the early 1990s. The rates in Queens and the Bronx were also high in the early 1990s, but significantly less than Manhattan and Brooklyn. These four boroughs all demonstrated declining rates in the 1990s, so that by 2002 the four boroughs had similar rates of total reported felonies. Finally, Staten Island's crime rate was and continues to be quite low compared to the other four boroughs.

Borough Table 16-2 examines the crime numbers and rates in more detail, breaking down

Chart 16-3 Total Crime Rate in the Five Boroughs, 1990-2002



Source: New York City Police Department and the US Census Bureau
Note: Total crime rate is the sum of violent and property crime rates.

the two categories of violent and property crimes into the following seven specific crimes: murders, rapes, robberies, assaults, burglaries, larcenies, and motor vehicle thefts. The first two violent crimes, murders and rapes, both had relatively few occurrences in all five boroughs. Accordingly, the rates for both kinds of violent crimes were also low, with the highest rate for either crime being 0.33 per 1,000 population in any of the boroughs.

The other two violent crimes, robberies and assaults, occurred more frequently. While Brooklyn had the highest occurrences of robberies and assaults (9,980 and 10,894, respectively), Staten Island had the lowest occurrences of the two crimes (375 and 935, respectively). The rates per 1,000 persons generally reflect the variation in robbery and assault occurences among the boroughs. Brooklyn still had the highest crime rate for robberies at 4.05, and the rates for the Bronx and Manhattan were somewhat lower at 3.93 and 3.92, respectively. The Queens robbery rate was considerably lower at 2.53, and the Staten Island rate was the lowest at 0.85. While Brooklyn had the highest absolute number of assaults by far, Brooklyn's assault rate of 4.42 was lower than the assault rate for the Bronx, at 5.84. Manhattan's assault rate came in third at 4.24, followed by Queens' rate of 2.72 and Staten Island's rate of 2.11.

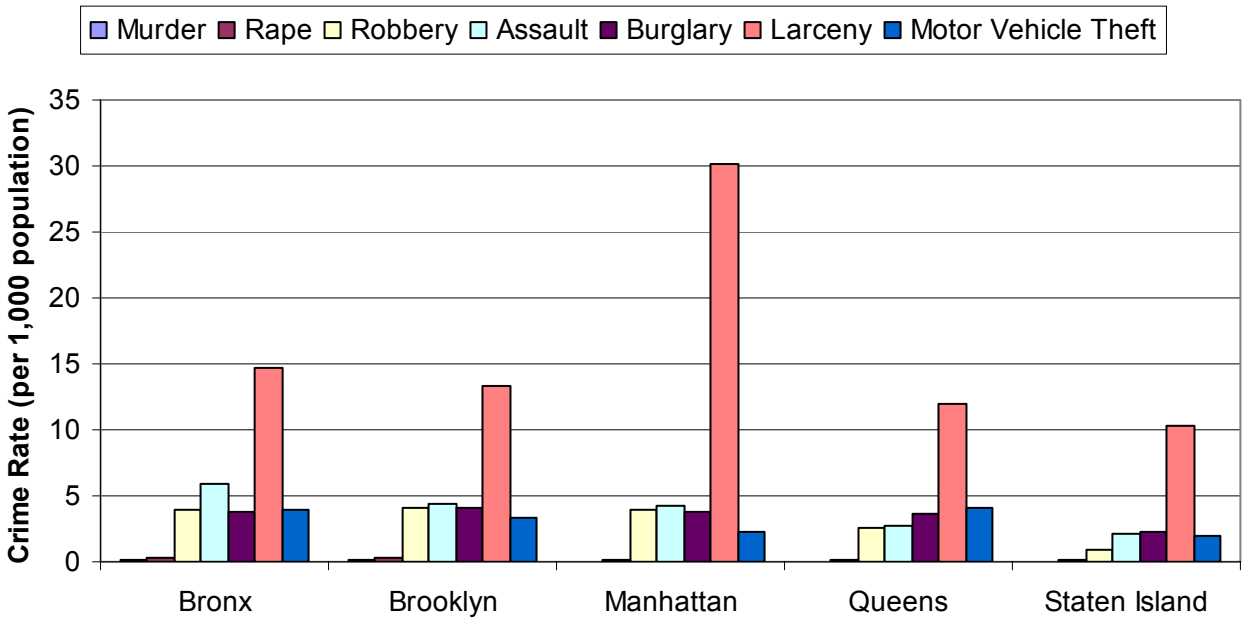
The three property crimes include burglaries, larcenies, and motor vehicle thefts. Burglaries occur when a perpetrator breaks into a property to steal goods, whereas larcenies occur when goods are stolen without the use of force, such as a thief taking a person's backpack after the person left it on the ground and turned his or her back. The most striking detail in Borough Table 16-2 is the number of larceny crimes in Manhattan. At 45,801, this number is far more than the next highest borough, which is Brooklyn at 32,728. After Brooklyn, the number of larcenies occurring Queens is 26,986, followed by the Bronx (19,585) and Staten Island (4,555). The larceny rates

Borough Table 16-2 Specific Crimes, 2002

	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Total
Number						
Murders	171	221	85	98	12	587
Rapes	443	636	290	281	39	1,689
Robberies	5,215	9,980	5,965	5,694	375	27,229
Assaults	7,754	10,894	6,439	6,132	935	32,154
Burglaries	5,057	10,139	5,771	8,125	1,010	30,102
Larceny	19,585	32,728	45,801	26,986	4,555	129,655
Motor Vehicle Theft	5,281	8,374	3,369	9,153	857	27,034
Rate (per 1,000 population)						
Murders	0.13	0.09	0.06	0.04	0.03	0.07
Rapes	0.33	0.26	0.19	0.12	0.09	0.21
Robberies	3.93	4.05	3.92	2.53	0.85	3.40
Assaults	5.84	4.42	4.24	2.72	2.11	4.02
Burglaries	3.81	4.11	3.80	3.61	2.28	3.76
Larceny	14.75	13.28	30.13	11.98	10.27	16.19
Motor Vehicle Theft	3.98	3.40	2.22	4.06	1.93	3.38

Source: New York City Police Department

Chart 16-4 Specific Crime Rates, 2002



Source: New York City Police Department

Exhibit 16-3 Highest Murder Rate (per 1,000 population), 2002

Highest:		
Manhattan	Precinct 14 (Chelsea/Clinton/Midtown)	0.49
Bronx	Precinct 42 (Morrisania/Belmont)	0.26
Brooklyn	Precinct 81 (Bedford/Stuyvesant)	0.21
Manhattan	Precinct 32 (Central Harlem)	0.21
Brooklyn	Precinct 79 (Bedford Stuyvesant)	0.20

Source: New York City Police Department

Exhibit 16-4 Highest Rape Rate (per 1,000 population), 2002

Highest:		
Manhattan	Precinct 14 (Chelsea/Clinton/Midtown)	0.74
Brooklyn	Precinct 81 (Bedford/Stuyvesant)	0.53
Brooklyn	Precinct 75 (East New York/Starrett City)	0.51
Brooklyn	Precinct 79 (Bedford Stuyvesant)	0.51
Bronx	Precinct 42 (Morrisania/Belmont)	0.50

Source: New York City Police Department

follow the same pattern as the numbers, with Manhattan's rate being the highest at 30.13, and Staten Island's rate being the lowest at 10.27.

For burglaries and motor vehicle thefts, the general trend is that more burglaries occurred than motor vehicle thefts in Brooklyn, Manhattan and Staten Island, whereas more motor vehicle thefts occurred than burglaries in Queens and the Bronx. The highest rate of burglaries occurred in Brooklyn (4.11), followed by the Bronx (3.81), Manhattan (3.80), Queens (3.61) and Staten Island (2.28). The highest rate of motor vehicle thefts occurred in Queens (4.06), followed by the Bronx (3.98), Brooklyn (3.40), Manhattan (2.22), and Staten Island (1.93).

Exhibits 16-3 through 16-9 highlight the highest crime rates within police precincts for the previously mentioned seven crimes. In

Exhibit 16-5 Highest Robbery Rate (per 1,000 population), 2002

Highest:		
Manhattan	Precinct 14 (Chelsea/Clinton/Midtown)	28.93
Brooklyn	Precinct 73 (Brownsville/Ocean Hill)	7.70
Brooklyn	Precinct 79 (Bedford Stuyvesant)	7.19
Bronx	Precinct 40 (Mott Haven/Hunts Point)	7.12
Manhattan	Precinct 25 (East Harlem)	7.06

Source: New York City Police Department

Exhibit 16-6 Highest Assault Rates (per 1,000 population), 2002

Highest:		
Manhattan	Precinct 14 (Chelsea/Clinton/Midtown)	28.99
Bronx	Precinct 41 (Mott Haven/Hunts Point)	12.75
Brooklyn	Precinct 73 (Brownsville/Ocean Hill)	10.23
Manhattan	Precinct 32 (Central Harlem)	9.46
Manhattan	Precinct 25 (East Harlem)	9.41

Source: New York City Police Department

Exhibit 16-7 Highest Burglary Rates (per 1,000 population), 2002

Highest:		
Manhattan	Precinct 14 (Chelsea/Clinton/Midtown)	38.26
Manhattan	Precinct 18 (Chelsea/Clinton/Midtown)	7.90
Manhattan	Precinct 1 (Greenwich Village/Financial District)	6.87
Manhattan	Precinct 13 (Stuyvesant Town/Turtle-Bay)	6.86
Brooklyn	Precinct 81 (Bedford/Stuyvesant)	6.25

Source: New York City Police Department

2002, the highest murder rates were present in precinct 14 in Manhattan (0.49), the Bronx's precinct 42 (0.42), precinct 81 in Brooklyn (0.21), Manhattan's Precinct 32 (0.21), and precinct 79 in Brooklyn (0.20). As shown in Exhibit 16-4, the highest incidences of rape occurred in precinct 14 in Manhattan (0.74), precincts 81 (0.53), 75 (0.51) and 79 (0.51) in Brooklyn, and precinct 42 in the Bronx (0.50).

Exhibits 16-5 and 16-6 highlight the second two violent crimes, robberies and assaults. The highest robbery rates occurred in police precincts in Manhattan, Brooklyn and the Bronx – precinct 14 (28.93) in Manhattan, precincts 73 (7.70) and 79 (7.19) in Brooklyn, precinct 40 in the Bronx, and precinct 25 in Manhattan. The highest assault rates were present in precinct 14 in Manhattan (28.99), the Bronx's precinct 41 (12.75), Brooklyn's precinct 73 (10.23), and precincts 32 (9.46) and 25 (9.41) in Manhattan.

The highest property crime rates within police precincts are displayed in Exhibites 16-7 through 16-9. Exhibit 16-7 shows that the highest burglary rates occurred mostly in Manhattan – precinct 14 (38.26), precinct 18 (7.90), precinct 1 (6.87) and precinct 13 (6.86) are all in that borough; precinct 81 is in Brooklyn (6.25). Similarly, the highest larceny rates within police precincts occurred largely in Manhattan, as shown in Exhibit 16-8 – precinct 14 (505.66), precinct 18 (100.41), precinct 1 (87.64), and precinct 13 (46.53) led the list, followed by precinct

84 in Brooklyn (42.86). Finally, the highest motor vehicle thefts were spread out among Manhattan, Queens, Brooklyn and the Bronx. Queens' precinct 102 exhibited the highest rate of motor vehicle thefts, at 6.08. This police precinct was followed by precinct 14 (6.45) in Manhattan, precincts 94 (5.40) and 69 (5.34) in Brooklyn, and the Bronx's precinct 41 (5.19).

Exhibit 16-8 Highest Larceny Rates (per 1,000 population), 2002

Highest:		
Manhattan	Precinct 14 (Chelsea/Clinton/Midtown)	505.66
Manhattan	Precinct 18 (Chelsea/Clinton/Midtown)	100.41
Manhattan	Precinct 1 (Greenwich Village/Financial District)	87.64
Manhattan	Precinct 13 (Stuyvesant Town/Turtle-Bay)	46.53
Brooklyn	Precinct 84 (Brooklyn Heights/Fort Greene)	42.86

Source: New York City Police Department

Exhibit 16-9 Highest Motor Vehicle Theft Rates (per 1,000 population), 2002

Highest:		
Queens	Precinct 102 (Ozone Park/Woodhaven)	6.08
Manhattan	Precinct 14 (Chelsea/Clinton/Midtown)	5.87
Brooklyn	Precinct 94 (Williamsburg/Greenpoint)	5.40
Brooklyn	Precinct 69 (Flatlands/Canarsie)	5.34
Bronx	Precinct 41 (Mott Haven/Hunts Point)	5.19

Source: New York City Police Department

Neighborhood Table 16-1
Total Property and Violent Crime Rates (per 1,000 population) in New York City Police Precincts, 2001 and 2002

(continued on next page)

Borough	Police Precinct	2001	2002	Change	% Change
Manhattan	1	129.8	109.5	-20.3	-15.7%
Manhattan	5	41.1	37.2	-3.9	-9.5%
Manhattan	6	57.3	53.4	-4.0	-6.9%
Manhattan	7	25.8	27.1	1.3	5.1%
Manhattan	9	42.6	46.5	4.0	9.3%
Manhattan	10	46.0	47.5	1.4	3.1%
Manhattan	13	61.8	63.0	1.2	1.9%
Manhattan	14	659.0	608.9	-50.1	-7.6%
Manhattan	17	40.5	34.1	-6.4	-15.8%
Manhattan	18	153.3	125.1	-28.2	-18.4%
Manhattan	19	29.2	25.8	-3.4	-11.7%
Manhattan	20	28.1	27.3	-0.8	-2.8%
Manhattan	*22**	*14,277.8*	*14,166.7*	*-111.1*	*-0.8%*
Manhattan	23	30.7	27.6	-3.1	-10.0%
Manhattan	24	23.5	23.3	-0.2	-0.7%
Manhattan	25	41.5	41.0	-0.5	-1.2%
Manhattan	26	32.1	31.6	-0.5	-1.7%
Manhattan	28	44.4	41.6	-2.8	-6.2%
Manhattan	30	28.1	27.1	-1.0	-3.7%
Manhattan	32	39.5	34.7	-4.9	-12.3%
Manhattan	33	23.7	23.4	-0.3	-1.3%
Manhattan	34	21.3	23.8	2.5	11.8%
Bronx	40	49.3	45.9	-3.4	-6.9%
Bronx	41	54.0	52.5	-1.6	-2.9%
Bronx	42	39.7	39.2	-0.5	-1.2%
Bronx	43	35.6	31.9	-3.6	-10.2%
Bronx	44	35.1	32.1	-2.9	-8.4%
Bronx	45	30.3	26.7	-3.5	-11.7%
Bronx	46	36.5	33.9	-2.6	-7.1%
Bronx	47	25.4	24.2	-1.1	-4.4%
Bronx	48	45.5	43.2	-2.3	-5.1%
Bronx	49	32.3	29.7	-2.6	-8.0%
Bronx	50	24.5	23.3	-1.2	-4.8%
Bronx	52	33.5	33.7	0.2	0.5%
Brooklyn	60	31.2	31.0	-0.1	-0.4%
Brooklyn	61	25.1	24.4	-0.6	-2.4%
Brooklyn	62	18.1	18.5	0.4	2.4%
Brooklyn	63	28.1	26.6	-1.4	-5.1%
Brooklyn	66	16.5	16.2	-0.3	-1.6%
Brooklyn	67	31.6	28.0	-3.6	-11.4%
Brooklyn	68	20.7	20.2	-0.5	-2.6%
Brooklyn	69	32.9	29.6	-3.3	-10.0%
Brooklyn	70	32.0	29.9	-2.0	-6.4%
Brooklyn	71	38.1	35.6	-2.5	-6.6%
Brooklyn	72	25.8	23.3	-2.5	-9.8%
Brooklyn	73	44.6	42.6	-1.9	-4.3%
Brooklyn	75	38.7	33.4	-5.2	-13.5%
Brooklyn	76	30.9	30.0	-1.0	-3.1%
Brooklyn	77	38.9	34.4	-4.5	-11.7%
Brooklyn	78	35.3	34.1	-1.2	-3.3%
Brooklyn	79	44.1	40.5	-3.6	-8.1%
Brooklyn	81	40.3	39.4	-1.0	-2.4%
Brooklyn	83	33.3	31.2	-2.1	-6.3%
Brooklyn	84	74.0	64.5	-9.5	-12.8%
Brooklyn	88	52.9	48.4	-4.5	-8.5%
Brooklyn	90	30.0	31.2	1.2	3.9%
Brooklyn	94	29.7	28.8	-0.9	-3.0%

Source: New York City Police Department

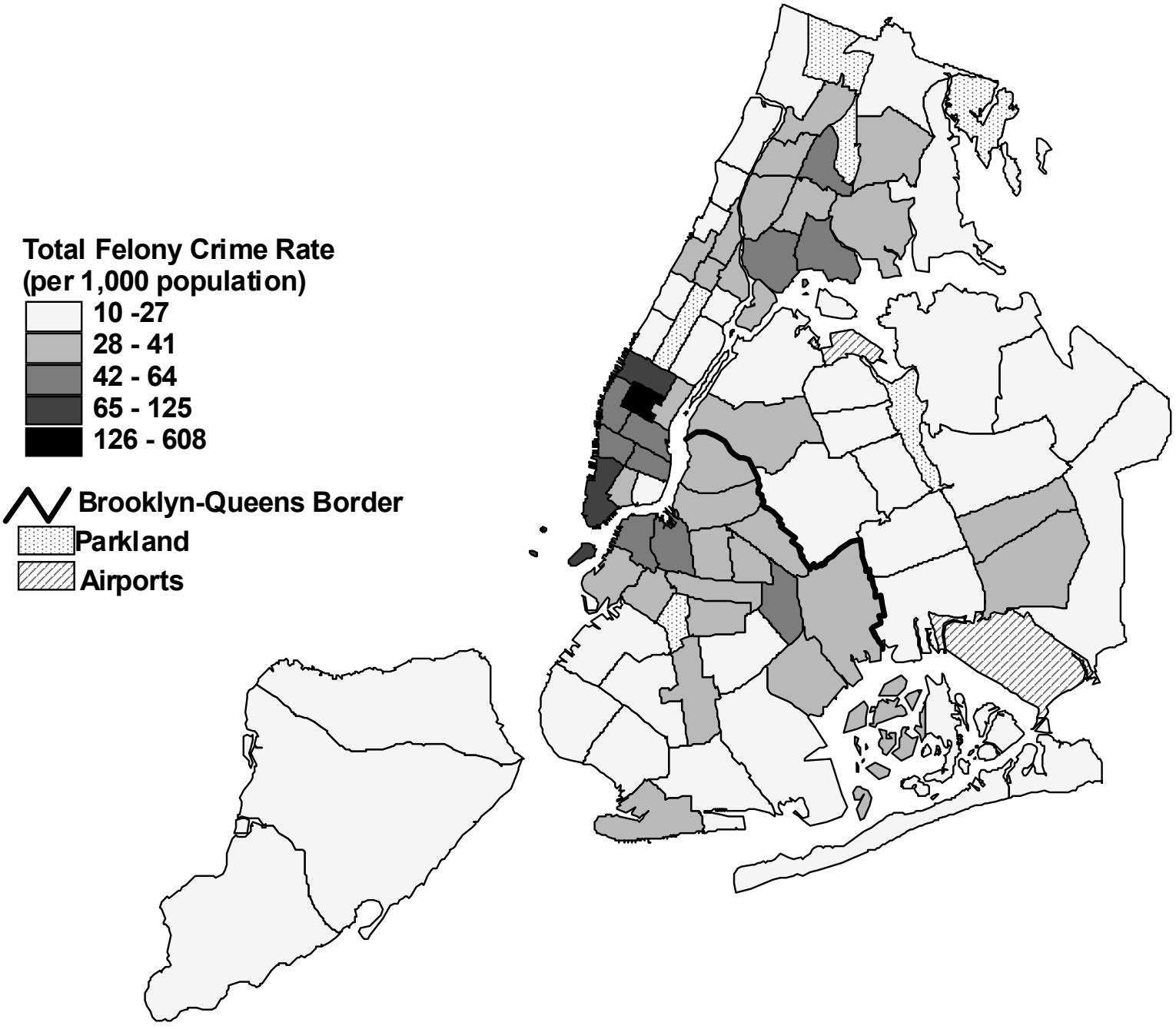
**Crime rates for Precinct 22, which encompasses Central Park, are out of proportion due to the low resident population of the park (18 persons) compared to the number of crimes that occur there. Crime rates do not take into account non-resident populations.*

Neighborhood Table 16-1
Total Property and Violent Crime Rates (per 1,000 population) in New York City Police Precincts, 2001 and 2002

Borough	Police Precinct	2001	2002	Change	% Change
Queens	100	19.8	18.1	-1.7	-8.4%
Queens	101	32.0	26.6	-5.4	-17.0%
Queens	102	28.2	27.1	-1.1	-4.0%
Queens	103	40.1	35.7	-4.4	-10.9%
Queens	104	25.0	24.8	-0.2	-0.7%
Queens	105	21.6	20.9	-0.7	-3.4%
Queens	106	26.1	22.4	-3.7	-14.2%
Queens	107	25.2	25.0	-0.2	-0.6%
Queens	108	31.6	31.6	0.0	-0.1%
Queens	109	23.6	23.4	-0.2	-0.9%
Queens	110	23.0	23.5	0.5	2.2%
Queens	111	20.0	19.4	-0.6	-3.0%
Queens	112	27.6	25.3	-2.3	-8.2%
Queens	113	34.9	29.2	-5.7	-16.3%
Queens	114	25.4	24.9	-0.5	-2.1%
Queens	115	26.5	26.0	-0.5	-1.8%
Staten Island	120	21.8	22.4	0.7	3.0%
Staten Island	122	16.6	16.7	0.1	0.4%
Staten Island	123	10.8	10.5	-0.3	-2.4%
Total	**New York City**	**32.9**	**31.0**	**-1.9**	**-5.8%**

Source: New York City Police Department

Map 16-1
Total Property and Violent Crime Rates in New York City Police Precincts, 2002



Source: New York City Police Department

Neighborhood Table 16-2
Property Crime Rates (per 1,000 population) in New York City Police Precincts, 2001 and 2002

(continued on next page)

Borough	Police Precinct	2001	2002	Change	% Change
Manhattan	1	119.4	98.4	-21.0	-17.6%
Manhattan	5	32.3	30.9	-1.4	-4.4%
Manhattan	6	49.1	46.0	-3.1	-6.3%
Manhattan	7	18.8	20.3	1.6	8.4%
Manhattan	9	34.5	38.3	3.8	10.9%
Manhattan	10	38.9	40.4	1.5	3.9%
Manhattan	13	54.6	55.4	0.8	1.5%
Manhattan	14	596.3	549.8	-46.5	-7.8%
Manhattan	17	36.4	30.7	-5.7	-15.7%
Manhattan	18	138.2	112.2	-26.0	-18.8%
Manhattan	19	26.3	23.2	-3.1	-11.8%
Manhattan	20	24.4	23.7	-0.7	-3.0%
Manhattan	*22**	*10,833.3*	*10,222.2*	*-611.1*	*-5.6%*
Manhattan	23	17.0	15.4	-1.6	-9.5%
Manhattan	24	17.5	18.1	0.6	3.3%
Manhattan	25	24.1	24.1	0.0	0.1%
Manhattan	26	23.1	21.8	-1.3	-5.6%
Manhattan	28	25.9	26.4	0.5	1.8%
Manhattan	30	14.5	14.7	0.2	1.3%
Manhattan	32	21.5	19.1	-2.4	-11.0%
Manhattan	33	14.3	13.7	-0.7	-4.7%
Manhattan	34	14.6	17.3	2.7	18.4%
Bronx	40	31.3	29.2	-2.1	-6.8%
Bronx	41	32.3	34.0	1.7	5.4%
Bronx	42	23.4	24.8	1.4	6.1%
Bronx	43	25.5	21.9	-3.6	-14.0%
Bronx	44	21.3	19.8	-1.5	-6.8%
Bronx	45	25.4	22.6	-2.8	-10.9%
Bronx	46	22.5	20.4	-2.1	-9.2%
Bronx	47	16.9	16.8	-0.1	-0.3%
Bronx	48	30.0	28.3	-1.6	-5.5%
Bronx	49	25.8	24.2	-1.6	-6.0%
Bronx	50	19.6	18.9	-0.7	-3.5%
Bronx	52	22.5	23.3	0.8	3.6%
Brooklyn	60	21.7	22.8	1.0	4.7%
Brooklyn	61	20.8	20.3	-0.5	-2.2%
Brooklyn	62	14.6	15.4	0.9	6.0%
Brooklyn	63	22.7	22.1	-0.6	-2.5%
Brooklyn	66	13.0	13.4	0.3	2.5%
Brooklyn	67	19.3	17.4	-1.8	-9.5%
Brooklyn	68	16.9	17.1	0.3	1.7%
Brooklyn	69	21.4	20.0	-1.3	-6.2%
Brooklyn	70	21.3	20.6	-0.7	-3.4%
Brooklyn	71	24.0	23.8	-0.2	-1.0%
Brooklyn	72	18.3	17.3	-1.0	-5.5%
Brooklyn	73	24.4	24.2	-0.2	-0.8%
Brooklyn	75	21.7	19.1	-2.6	-12.0%
Brooklyn	76	23.1	22.4	-0.7	-3.1%
Brooklyn	77	23.6	21.0	-2.6	-10.9%
Brooklyn	78	28.0	27.9	-0.1	-0.2%
Brooklyn	79	24.1	23.4	-0.7	-3.1%
Brooklyn	81	21.6	23.3	1.8	8.3%
Brooklyn	83	19.4	19.4	0.0	0.1%
Brooklyn	84	59.9	52.0	-8.0	-13.3%
Brooklyn	88	37.0	35.6	-1.4	-3.7%
Brooklyn	90	20.2	22.3	2.1	10.4%
Brooklyn	94	22.9	23.0	0.1	0.6%

Source: New York City Police Department

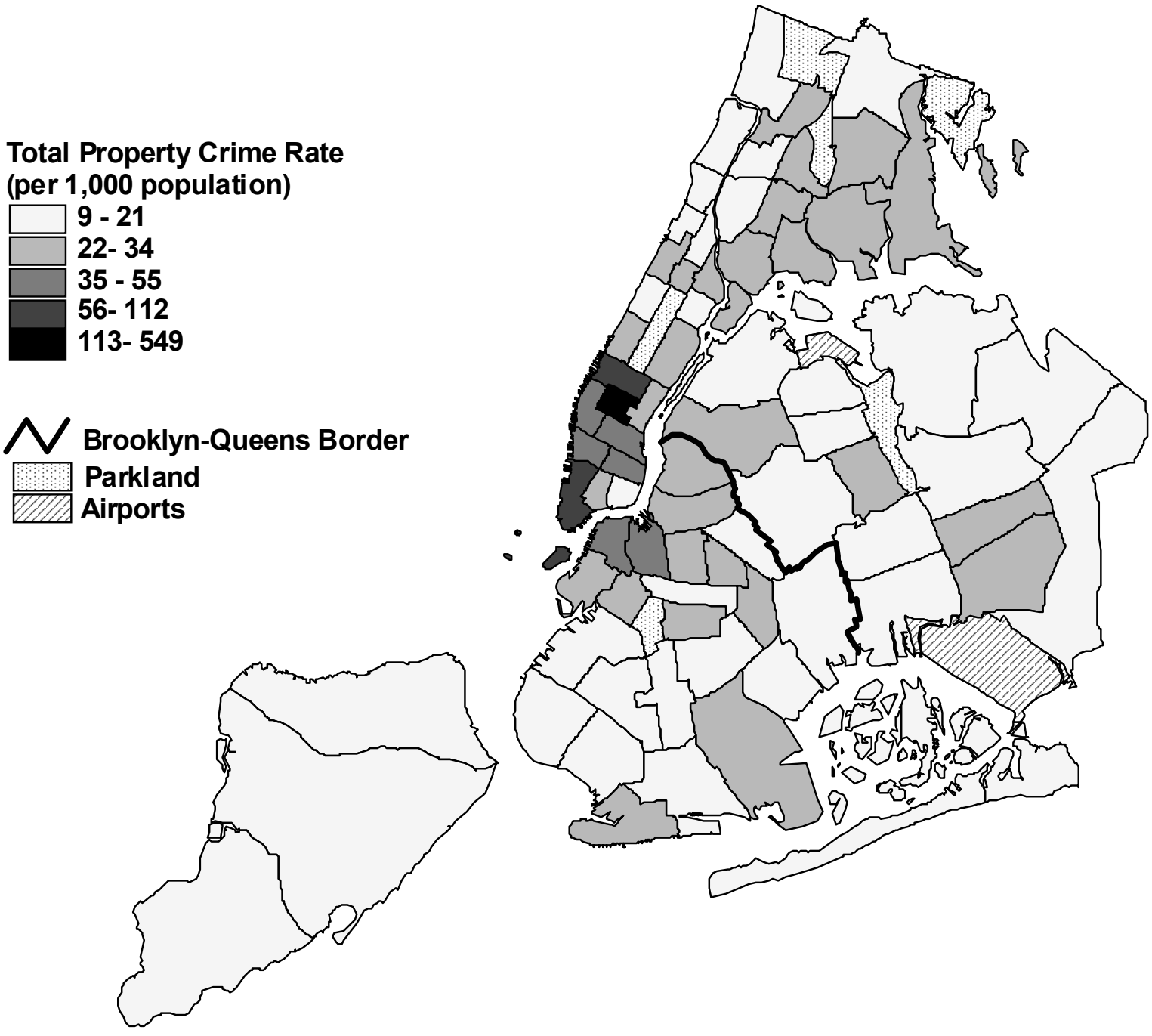
**Crime rates for Precinct 22, which encompasses Central Park, are out of proportion due to the low resident population of the park (18 persons) compared to the number of crimes that occur there. Crime rates do not take into account non-resident populations.*

Neighborhood Table 16-2
Property Crime Rates (per 1,000 population) in New York City Police Precincts, 2001 and 2002

Borough	Police Precinct	2001	2002	Change	% Change
Queens	100	14.5	12.7	-1.9	-12.9%
Queens	101	19.7	17.6	-2.0	-10.4%
Queens	102	21.2	20.4	-0.8	-3.6%
Queens	103	28.5	24.4	-4.1	-14.4%
Queens	104	20.3	20.2	-0.1	-0.7%
Queens	105	16.3	15.7	-0.6	-3.5%
Queens	106	19.8	17.4	-2.4	-12.3%
Queens	107	20.7	20.6	-0.2	-0.9%
Queens	108	26.4	25.6	-0.8	-3.1%
Queens	109	20.1	19.9	-0.2	-1.0%
Queens	110	16.2	17.2	1.0	6.1%
Queens	111	17.4	17.4	0.0	-0.2%
Queens	112	24.4	22.6	-1.8	-7.2%
Queens	113	26.1	21.6	-4.5	-17.3%
Queens	114	19.9	19.6	-0.3	-1.3%
Queens	115	20.8	20.0	-0.8	-3.8%
Staten Island	120	15.8	17.1	1.3	8.3%
Staten Island	122	14.7	14.7	0.0	-0.1%
Staten Island	123	9.2	9.2	0.0	-0.1%
Total	**New York City**	**24.4**	**23.3**	**-1.1**	**-4.5%**

Source: New York City Police Department

Map 16-2
Property Crime Rates in New York City Police Precincts, 2002



Source: New York City Police Department

Neighborhood Table 16-3
Violent Crime Rates (per 1,000 population) in New York City Police Precincts, 2001 and 2002

(continued on next page)

Borough	Police Precinct	2001	2002	Change	% Change
Manhattan	1	10.4	11.1	0.7	6.4%
Manhattan	5	8.7	6.2	-2.5	-28.6%
Manhattan	6	8.2	7.3	-0.9	-10.6%
Manhattan	7	7.0	6.8	-0.3	-3.7%
Manhattan	9	8.1	8.3	0.2	2.3%
Manhattan	10	7.1	7.0	-0.1	-1.0%
Manhattan	13	7.2	7.6	0.3	4.4%
Manhattan	14	62.7	59.2	-3.5	-5.6%
Manhattan	17	4.1	3.4	-0.7	-17.3%
Manhattan	18	15.1	12.9	-2.2	-14.7%
Manhattan	19	2.9	2.6	-0.3	-10.6%
Manhattan	20	3.7	3.6	-0.1	-1.6%
Manhattan	*22**	*3,444.4*	*3,944.4*	*500.0*	*14.5%*
Manhattan	23	13.7	12.2	-1.5	-10.7%
Manhattan	24	5.9	5.2	-0.8	-12.8%
Manhattan	25	17.4	16.9	-0.5	-2.9%
Manhattan	26	9.0	9.8	0.7	8.3%
Manhattan	28	18.4	15.2	-3.2	-17.6%
Manhattan	30	13.6	12.4	-1.2	-9.0%
Manhattan	32	18.0	15.5	-2.5	-13.8%
Manhattan	33	9.4	9.8	0.4	3.9%
Manhattan	34	6.7	6.5	-0.2	-2.7%
Bronx	40	18.0	16.8	-1.2	-6.9%
Bronx	41	21.7	18.4	-3.3	-15.1%
Bronx	42	16.3	14.4	-1.9	-11.8%
Bronx	43	10.1	10.0	-0.1	-0.8%
Bronx	44	13.8	12.3	-1.5	-10.8%
Bronx	45	4.9	4.1	-0.8	-15.5%
Bronx	46	14.0	13.4	-0.5	-3.7%
Bronx	47	8.5	7.4	-1.1	-12.7%
Bronx	48	15.5	14.8	-0.7	-4.4%
Bronx	49	6.5	5.5	-1.0	-15.7%
Bronx	50	4.9	4.4	-0.5	-10.1%
Bronx	52	11.1	10.4	-0.6	-5.8%
Brooklyn	60	9.4	8.3	-1.1	-12.1%
Brooklyn	61	4.3	4.1	-0.1	-3.4%
Brooklyn	62	3.5	3.0	-0.4	-12.7%
Brooklyn	63	5.4	4.6	-0.9	-15.8%
Brooklyn	66	3.4	2.8	-0.6	-17.6%
Brooklyn	67	12.3	10.5	-1.8	-14.4%
Brooklyn	68	3.9	3.1	-0.8	-21.1%
Brooklyn	69	11.5	9.6	-2.0	-17.1%
Brooklyn	70	10.7	9.4	-1.3	-12.3%
Brooklyn	71	14.1	11.8	-2.3	-16.1%
Brooklyn	72	7.5	6.0	-1.5	-20.3%
Brooklyn	73	20.2	18.4	-1.7	-8.7%
Brooklyn	75	16.9	14.3	-2.6	-15.4%
Brooklyn	76	7.8	7.6	-0.3	-3.2%
Brooklyn	77	15.4	13.4	-2.0	-12.8%
Brooklyn	78	7.3	6.2	-1.1	-15.1%
Brooklyn	79	19.9	17.1	-2.8	-14.1%
Brooklyn	81	18.8	16.0	-2.8	-14.7%
Brooklyn	83	13.6	11.8	-1.8	-13.1%
Brooklyn	84	14.1	12.6	-1.5	-10.7%
Brooklyn	88	15.9	12.7	-3.1	-19.7%
Brooklyn	90	9.9	8.9	-1.0	-10.4%
Brooklyn	94	6.8	5.8	-1.0	-14.8%

Source: New York City Police Department

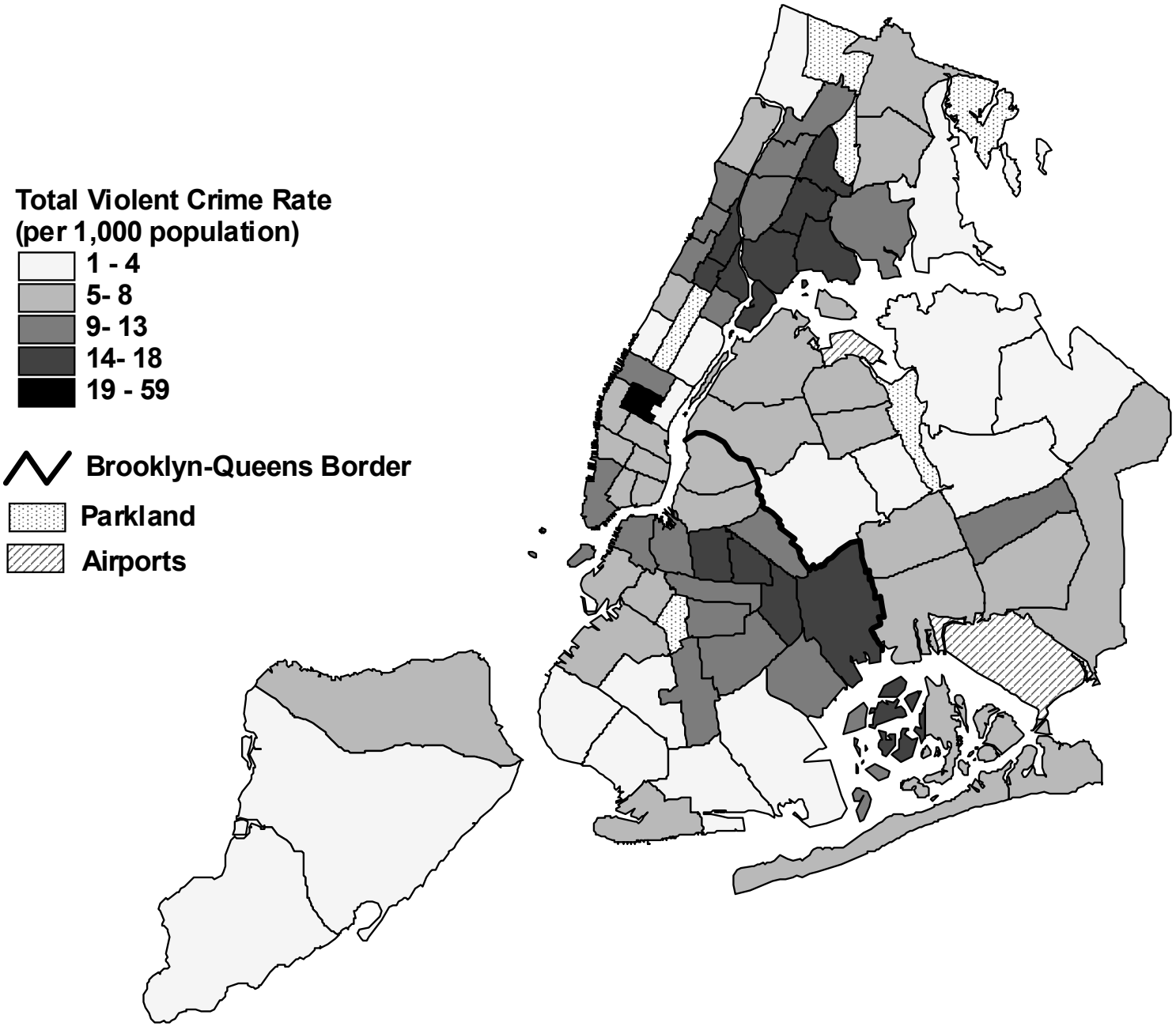
**Crime rates for Precinct 22, which encompasses Central Park, are out of proportion due to the low resident population of the park (18 persons) compared to the number of crimes that occur there. Crime rates do not take into account non-resident populations.*

Neighborhood Table 16-3
Violent Crime Rates (per 1,000 population)
in New York City Police Precincts, 2001 and 2002

Borough	Police Precinct	2001	2002	Change	% Change
Queens	100	5.2	5.4	0.2	4.4%
Queens	101	12.4	9.0	-3.4	-27.5%
Queens	102	7.0	6.7	-0.4	-5.2%
Queens	103	12.1	11.4	-0.7	-6.1%
Queens	104	4.7	4.7	0.0	-0.5%
Queens	105	5.3	5.2	-0.2	-3.1%
Queens	106	6.3	5.0	-1.3	-20.0%
Queens	107	4.4	4.4	0.0	0.6%
Queens	108	5.2	6.0	0.8	15.3%
Queens	109	3.5	3.5	0.0	-0.7%
Queens	110	6.8	6.3	-0.5	-7.0%
Queens	111	2.6	2.0	-0.6	-22.1%
Queens	112	3.2	2.7	-0.5	-15.4%
Queens	113	8.8	7.6	-1.2	-13.3%
Queens	114	5.5	5.2	-0.3	-4.7%
Queens	115	5.7	6.0	0.3	5.7%
Staten Island	120	5.9	5.3	-0.7	-11.0%
Staten Island	122	1.9	2.0	0.1	5.0%
Staten Island	123	1.6	1.3	-0.2	-15.6%
Total	**New York City**	**8.5**	**7.7**	**-0.8**	**-9.7%**

Source: New York City Police Department

Map 16-3
Violent Crime Rates in New York City Police Precincts, 2002



Source: New York City Police Department

Neighborhood Table 16-4
Specific Crimes in New York City Police Precincts, 2002

(continued on next page)

Borough	Police Precinct	Number of Murders	Murder Rate*	Number of Rapes	Rape Rate*	Number of Robberies	Robbery Rate*
Manhattan	1	2	0.05	10	0.25	210	5.19
Manhattan	5	0	0.00	6	0.10	196	3.43
Manhattan	6	0	0.00	7	0.11	313	4.86
Manhattan	7	5	0.09	5	0.09	190	3.25
Manhattan	9	1	0.01	13	0.18	263	3.68
Manhattan	10	2	0.05	2	0.05	156	3.69
Manhattan	13	2	0.02	22	0.26	332	3.95
Manhattan	14	8	0.49	12	0.74	468	28.93
Manhattan	17	1	0.01	14	0.19	129	1.72
Manhattan	18	2	0.04	13	0.26	325	6.50
Manhattan	19	3	0.01	11	0.05	349	1.68
Manhattan	20	1	0.01	7	0.07	187	1.90
Manhattan	*22***	*1*	*55.56*	*4*	*222.22*	*38*	*2,111.11*
Manhattan	23	8	0.11	23	0.32	401	5.52
Manhattan	24	2	0.02	14	0.13	315	2.89
Manhattan	25	7	0.16	13	0.29	319	7.06
Manhattan	26	2	0.04	8	0.17	232	4.82
Manhattan	28	3	0.07	17	0.42	246	6.08
Manhattan	30	9	0.14	14	0.22	310	4.85
Manhattan	32	14	0.21	26	0.39	362	5.46
Manhattan	33	5	0.06	24	0.28	290	3.40
Manhattan	34	7	0.06	25	0.20	334	2.71
Bronx	40	16	0.19	31	0.38	585	7.12
Bronx	41	7	0.15	13	0.28	246	5.25
Bronx	42	18	0.26	34	0.50	387	5.68
Bronx	43	28	0.17	63	0.4	609	3.63
Bronx	44	26	0.19	68	0.49	669	4.78
Bronx	45	3	0.03	15	0.13	200	1.73
Bronx	46	16	0.12	55	0.43	661	5.13
Bronx	47	24	0.16	53	0.36	381	2.55
Bronx	48	7	0.09	33	0.44	418	5.54
Bronx	49	5	0.04	21	0.19	245	2.20
Bronx	50	5	0.05	18	0.18	204	2.01
Bronx	52	16	0.11	39	0.28	610	4.33
Brooklyn	60	5	0.05	23	0.22	431	4.05
Brooklyn	61	9	0.06	19	0.12	356	2.23
Brooklyn	62	1	0.01	13	0.08	284	1.65
Brooklyn	63	3	0.03	12	0.11	248	2.29
Brooklyn	66	6	0.03	16	0.09	266	1.44
Brooklyn	67	25	0.15	52	0.31	676	4.08
Brooklyn	68	2	0.02	11	0.09	155	1.27
Brooklyn	69	9	0.11	34	0.40	401	4.68
Brooklyn	70	19	0.11	37	0.22	861	5.10
Brooklyn	71	11	0.11	38	0.37	501	4.82
Brooklyn	72	7	0.06	22	0.18	338	2.81
Brooklyn	73	16	0.19	25	0.29	657	7.70
Brooklyn	75	25	0.14	88	0.51	1,099	6.32
Brooklyn	76	2	0.05	9	0.21	135	3.10
Brooklyn	77	15	0.16	44	0.46	529	5.51
Brooklyn	78	4	0.07	13	0.22	233	3.85
Brooklyn	79	17	0.20	42	0.51	596	7.19
Brooklyn	81	13	0.21	32	0.53	409	6.71
Brooklyn	83	13	0.12	33	0.32	519	4.97
Brooklyn	84	3	0.07	18	0.41	287	6.54
Brooklyn	88	6	0.11	24	0.44	339	6.19
Brooklyn	90	7	0.07	25	0.24	488	4.66
Brooklyn	94	3	0.05	6	0.11	172	3.10

Source: New York City Police Department

**Rates are calculated as the number of crimes for every 1,000 population*
***Crime rates for Precinct 22, which encompasses Central Park, are out of proportion due to the low resident population of the park (18 persons) compared to the number of crimes that occur there. Crime rates do not take into account non-resident populations.*

Neighborhood Table 16-4
Specific Crimes in New York City Police Precincts, 2002

(continued on next page)

Borough	Police Precinct	Number of Murders	Murder Rate*	Number of Rapes	Rape Rate*	Number of Robberies	Robbery Rate*
Queens	100	2	0.05	9	0.21	72	1.65
Queens	101	6	0.10	14	0.22	172	2.72
Queens	102	5	0.04	19	0.13	448	3.16
Queens	103	13	0.13	28	0.28	569	5.60
Queens	104	3	0.02	14	0.08	406	2.43
Queens	105	14	0.07	27	0.14	382	1.95
Queens	106	7	0.05	7	0.05	283	2.22
Queens	107	1	0.01	9	0.06	388	2.65
Queens	108	8	0.07	7	0.06	351	3.19
Queens	109	6	0.02	12	0.05	386	1.59
Queens	110	4	0.02	30	0.18	574	3.43
Queens	111	0	0.00	5	0.04	101	0.87
Queens	112	1	0.01	4	0.03	174	1.50
Queens	113	14	0.11	39	0.32	334	2.74
Queens	114	5	0.02	33	0.15	535	2.42
Queens	115	9	0.05	24	0.14	519	3.07
Staten Island	120	9	0.06	21	0.13	265	1.63
Staten Island	122	3	0.02	15	0.08	81	0.42
Staten Island	123	0	0.00	3	0.03	29	0.32
Total	**New York City**	**587**	**0.07**	**1,689**	**0.21**	**27,729**	**3.40**

Source: New York City Police Department

**Rates are calculated as the number of crimes for every 1,000 population*

Neighborhood Table 16-4
Specific Crimes in New York City Police Precincts, 2002

(continued on next page)

Borough	Police Precinct	Number of Assaults	Assault Rate*	Number of Burglaries	Burglary Rate*
Manhattan	1	227	5.61	278	6.87
Manhattan	5	155	2.71	206	3.60
Manhattan	6	153	2.38	283	4.40
Manhattan	7	195	3.34	161	2.76
Manhattan	9	313	4.38	334	4.67
Manhattan	10	138	3.26	136	3.21
Manhattan	13	280	3.33	577	6.86
Manhattan	14	469	28.99	619	38.26
Manhattan	17	110	1.47	224	2.98
Manhattan	18	305	6.10	395	7.90
Manhattan	19	177	0.85	682	3.29
Manhattan	20	164	1.66	227	2.30
Manhattan	*22***	*28*	*1,555.56*	*3*	*166.67*
Manhattan	23	455	6.27	143	1.97
Manhattan	24	233	2.14	226	2.07
Manhattan	25	425	9.41	112	2.48
Manhattan	26	229	4.75	89	1.85
Manhattan	28	349	8.62	136	3.36
Manhattan	30	460	7.20	178	2.79
Manhattan	32	627	9.46	228	3.44
Manhattan	33	514	6.02	164	1.92
Manhattan	34	433	3.52	370	3.01
Bronx	40	745	9.07	269	3.27
Bronx	41	597	12.75	219	4.68
Bronx	42	544	7.98	338	4.96
Bronx	43	979	5.84	610	3.64
Bronx	44	962	6.87	483	3.45
Bronx	45	260	2.24	293	2.53
Bronx	46	1,001	7.77	519	4.03
Bronx	47	645	4.32	431	2.89
Bronx	48	660	8.74	365	4.83
Bronx	49	340	3.06	494	4.45
Bronx	50	219	2.16	277	2.73
Bronx	52	802	5.69	759	5.39
Brooklyn	60	422	3.97	280	2.63
Brooklyn	61	275	1.72	619	3.87
Brooklyn	62	226	1.31	618	3.59
Brooklyn	63	232	2.14	283	2.61
Brooklyn	66	232	1.25	524	2.83
Brooklyn	67	993	5.99	708	4.27
Brooklyn	68	206	1.68	530	4.33
Brooklyn	69	375	4.38	242	2.83
Brooklyn	70	664	3.93	868	5.14
Brooklyn	71	679	6.53	605	5.82
Brooklyn	72	350	2.91	423	3.52
Brooklyn	73	873	10.23	446	5.23
Brooklyn	75	1,277	7.35	474	2.73
Brooklyn	76	185	4.24	189	4.33
Brooklyn	77	699	7.28	470	4.89
Brooklyn	78	126	2.08	300	4.96
Brooklyn	79	764	9.21	311	3.75
Brooklyn	81	522	8.57	381	6.25
Brooklyn	83	671	6.42	599	5.73
Brooklyn	84	244	5.56	256	5.84
Brooklyn	88	329	6.01	226	4.13
Brooklyn	90	408	3.89	540	5.15
Brooklyn	94	142	2.56	247	4.45

Source: New York City Police Department

**Rates are calculated as the number of crimes for every 1,000 population*
***Crime rates for Precinct 22, which encompasses Central Park, are out of proportion due to the low resident population of the park (18 persons) compared to the number of crimes that occur there. Crime rates do not take into account non-resident populations.*

Neighborhood Table 16-4
Specific Crimes in New York City Police Precincts, 2002

(continued on next page)

Borough	Police Precinct	Number of Assaults	Assault Rate*	Number of Burglaries	Burglary Rate*
Queens	100	154	3.53	80	1.84
Queens	101	374	5.92	162	2.57
Queens	102	473	3.34	462	3.26
Queens	103	543	5.35	364	3.58
Queens	104	358	2.14	740	4.43
Queens	105	591	3.01	588	3.00
Queens	106	345	2.71	247	1.94
Queens	107	253	1.73	742	5.07
Queens	108	291	2.65	580	5.28
Queens	109	450	1.85	1,060	4.36
Queens	110	446	2.67	616	3.69
Queens	111	127	1.09	472	4.05
Queens	112	135	1.16	368	3.17
Queens	113	543	4.45	374	3.06
Queens	114	584	2.65	723	3.28
Queens	115	465	2.75	547	3.24
Staten Island	120	566	3.48	557	3.42
Staten Island	122	282	1.48	305	1.60
Staten Island	123	87	0.97	148	1.65
Total	**New York City**	**32,154**	**4.02**	**30,102**	**3.76**

Source: New York City Police Department

**Rates are calculated as the number of crimes for every 1,000 population*

Neighborhood Table 16-4
Specific Crimes in New York City Police Precincts, 2002

(continued on next page)

Borough	Police Precinct	Number of Larcenies	Larceny Rate*	Number of Motor Vehicle Thefts	Motor Vehicle Theft Rate
Manhattan	1	3,545	87.64	156	3.86
Manhattan	5	1,467	25.65	96	1.68
Manhattan	6	2,492	38.72	186	2.89
Manhattan	7	859	14.70	168	2.87
Manhattan	9	2,228	31.16	176	2.46
Manhattan	10	1,442	34.08	133	3.14
Manhattan	13	3,914	46.53	173	2.06
Manhattan	14	8,181	505.66	95	5.87
Manhattan	17	1,984	26.43	94	1.25
Manhattan	18	5,019	100.41	195	3.90
Manhattan	19	3,824	18.43	301	1.45
Manhattan	20	1,946	19.73	161	1.63
Manhattan	*22***	*180*	*10,000.00*	*1*	*55.56*
Manhattan	23	853	11.75	122	1.68
Manhattan	24	1,591	14.59	159	1.46
Manhattan	25	838	18.56	138	3.06
Manhattan	26	851	17.67	111	2.30
Manhattan	28	838	20.70	95	2.35
Manhattan	30	660	10.33	100	1.57
Manhattan	32	905	13.65	135	2.04
Manhattan	33	809	9.47	194	2.27
Manhattan	34	1,375	11.17	380	3.09
Bronx	40	1,845	22.46	283	3.44
Bronx	41	1,132	24.18	243	5.19
Bronx	42	1,088	15.96	266	3.90
Bronx	43	2,344	13.98	719	4.29
Bronx	44	1,806	12.90	482	3.44
Bronx	45	1,749	15.09	580	5.00
Bronx	46	1,704	13.22	410	3.18
Bronx	47	1,567	10.50	515	3.45
Bronx	48	1,459	19.32	316	4.19
Bronx	49	1,644	14.80	553	4.98
Bronx	50	1,232	12.16	409	4.04
Bronx	52	2,015	14.30	505	3.58
Brooklyn	60	1,861	17.49	280	2.63
Brooklyn	61	2,033	12.71	599	3.75
Brooklyn	62	1,592	9.25	449	2.61
Brooklyn	63	1,646	15.18	466	4.30
Brooklyn	66	1,573	8.50	379	2.05
Brooklyn	67	1,589	9.59	595	3.59
Brooklyn	68	1,205	9.85	361	2.95
Brooklyn	69	1,017	11.87	457	5.34
Brooklyn	70	2,069	12.26	534	3.16
Brooklyn	71	1,521	14.62	347	3.34
Brooklyn	72	1,254	10.43	404	3.36
Brooklyn	73	1,353	15.85	269	3.15
Brooklyn	75	2,134	12.28	715	4.11
Brooklyn	76	691	15.84	96	2.20
Brooklyn	77	1,279	13.31	269	2.80
Brooklyn	78	1,180	19.52	206	3.41
Brooklyn	79	1,330	16.03	300	3.62
Brooklyn	81	851	13.97	190	3.12
Brooklyn	83	1,112	10.64	318	3.04
Brooklyn	84	1,880	42.86	143	3.26
Brooklyn	88	1,454	26.55	271	4.95
Brooklyn	90	1,374	13.11	426	4.07
Brooklyn	94	730	13.14	300	5.40

Source: New York City Police Department

**Rates are calculated as the number of crimes for every 1,000 population*

***Crime rates for Precinct 22, which encompasses Central Park, are out of proportion due to the low resident population of the park (18 persons) compared to the number of crimes that occur there. Crime rates do not take into account non-resident populations.*

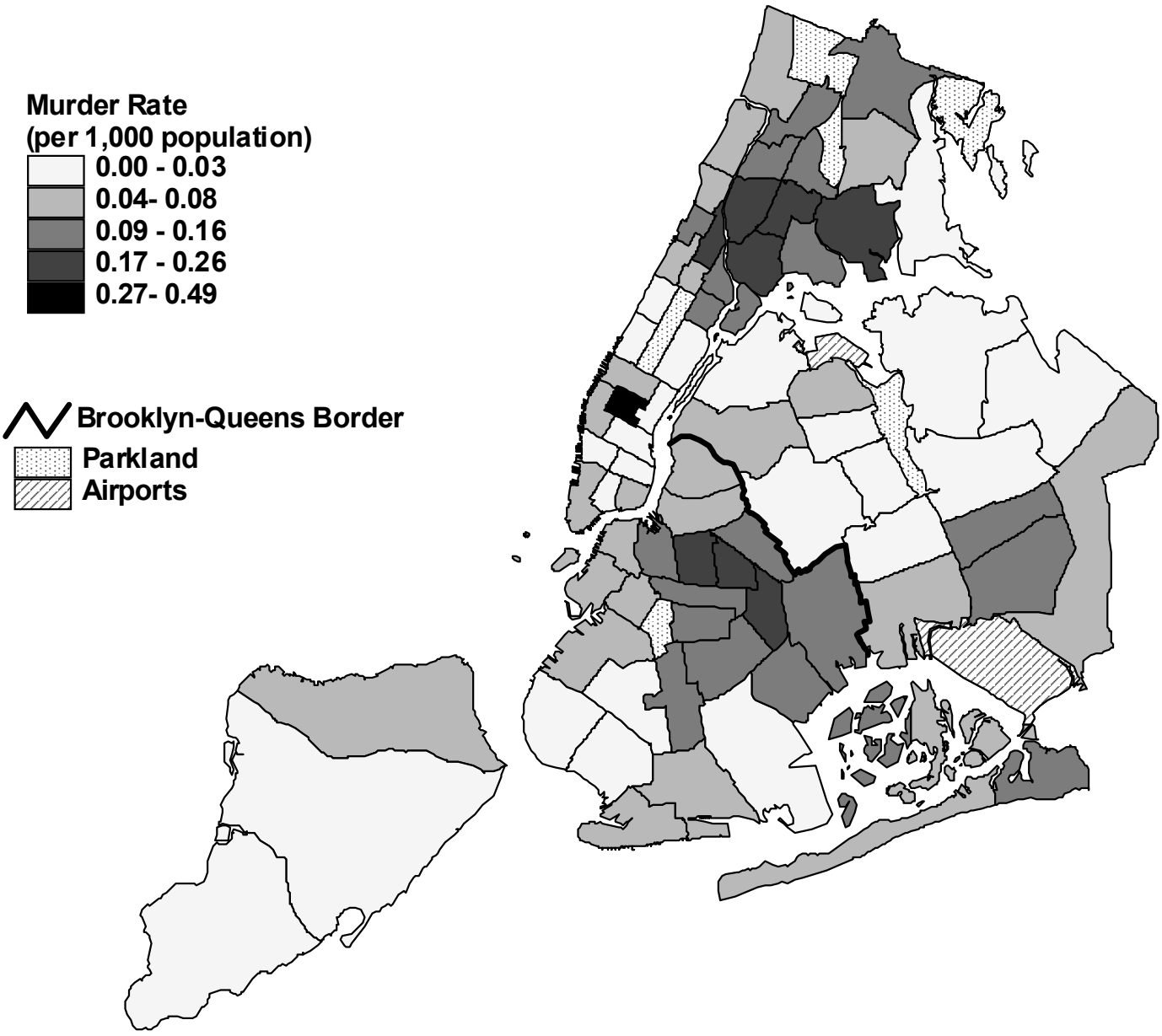
Neighborhood Table 16-4
Specific Crimes in New York City Police Precincts, 2002

Borough	Police Precinct	Number of Larcenies	Larceny Rate*	Number of Motor Vehicle Thefts	Motor Vehicle Theft Rate
Queens	100	401	9.20	71	1.63
Queens	101	789	12.49	163	2.58
Queens	102	1,574	11.10	862	6.08
Queens	103	1,697	16.71	416	4.10
Queens	104	1,971	11.79	659	3.94
Queens	105	1,741	8.87	760	3.87
Queens	106	1,339	10.52	629	4.94
Queens	107	1,632	11.15	636	4.34
Queens	108	1,692	15.39	546	4.97
Queens	109	2,785	11.45	994	4.09
Queens	110	1,788	10.70	476	2.85
Queens	111	1,072	9.21	479	4.11
Queens	112	1,774	15.30	481	4.15
Queens	113	1,707	13.98	557	4.56
Queens	114	2,759	12.50	852	3.86
Queens	115	2,265	13.40	572	3.38
Staten Island	120	1,910	11.73	323	1.98
Staten Island	122	2,108	11.03	391	2.05
Staten Island	123	537	5.98	143	1.59
Total	**New York City**	**129,655**	**16.19**	**27,034**	**3.38**

Source: New York City Police Department

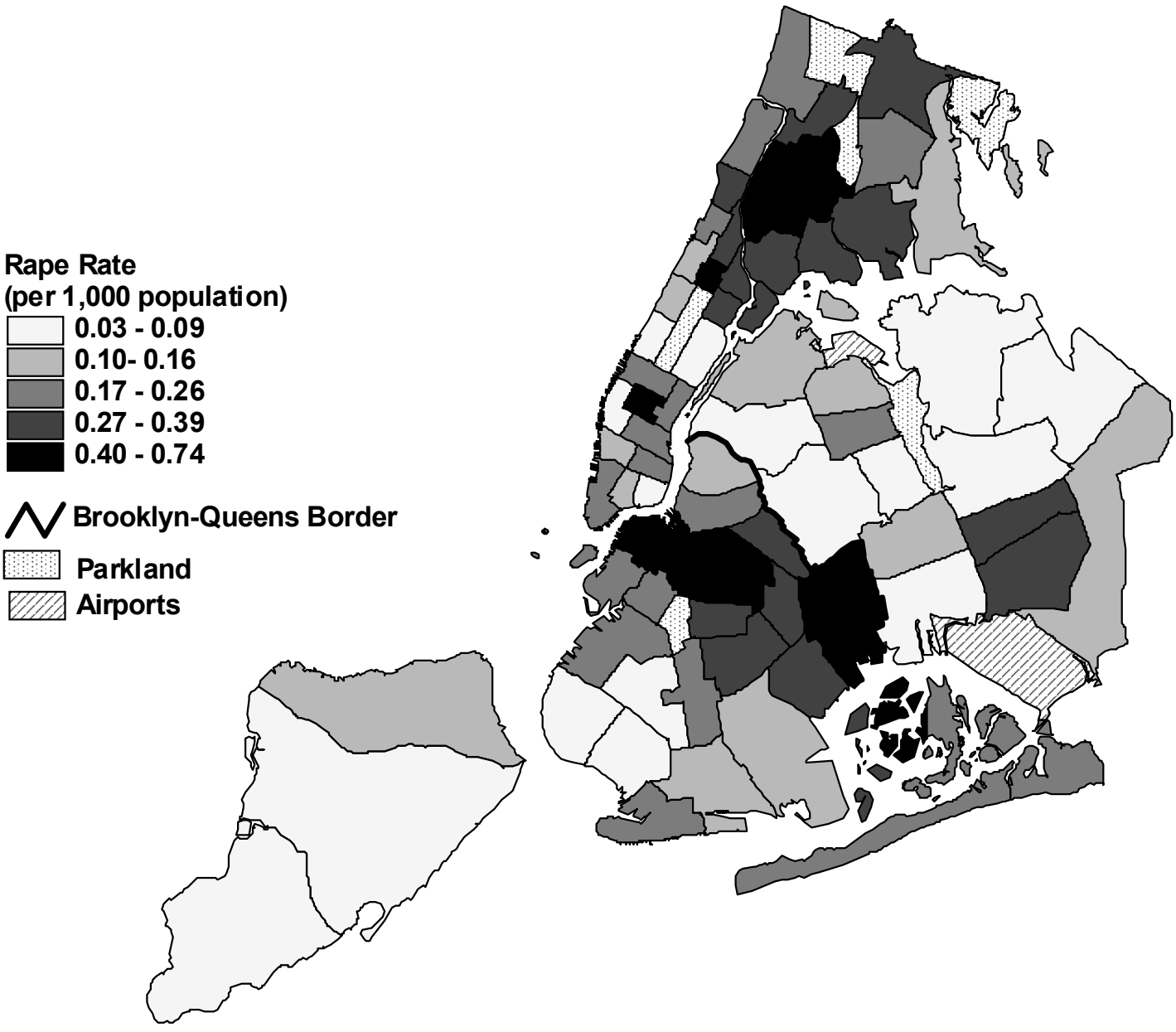
**Rates are calculated as the number of crimes for every 1,000 population*

Map 16-4
Murder Rates in New York City Police Precincts, 2002



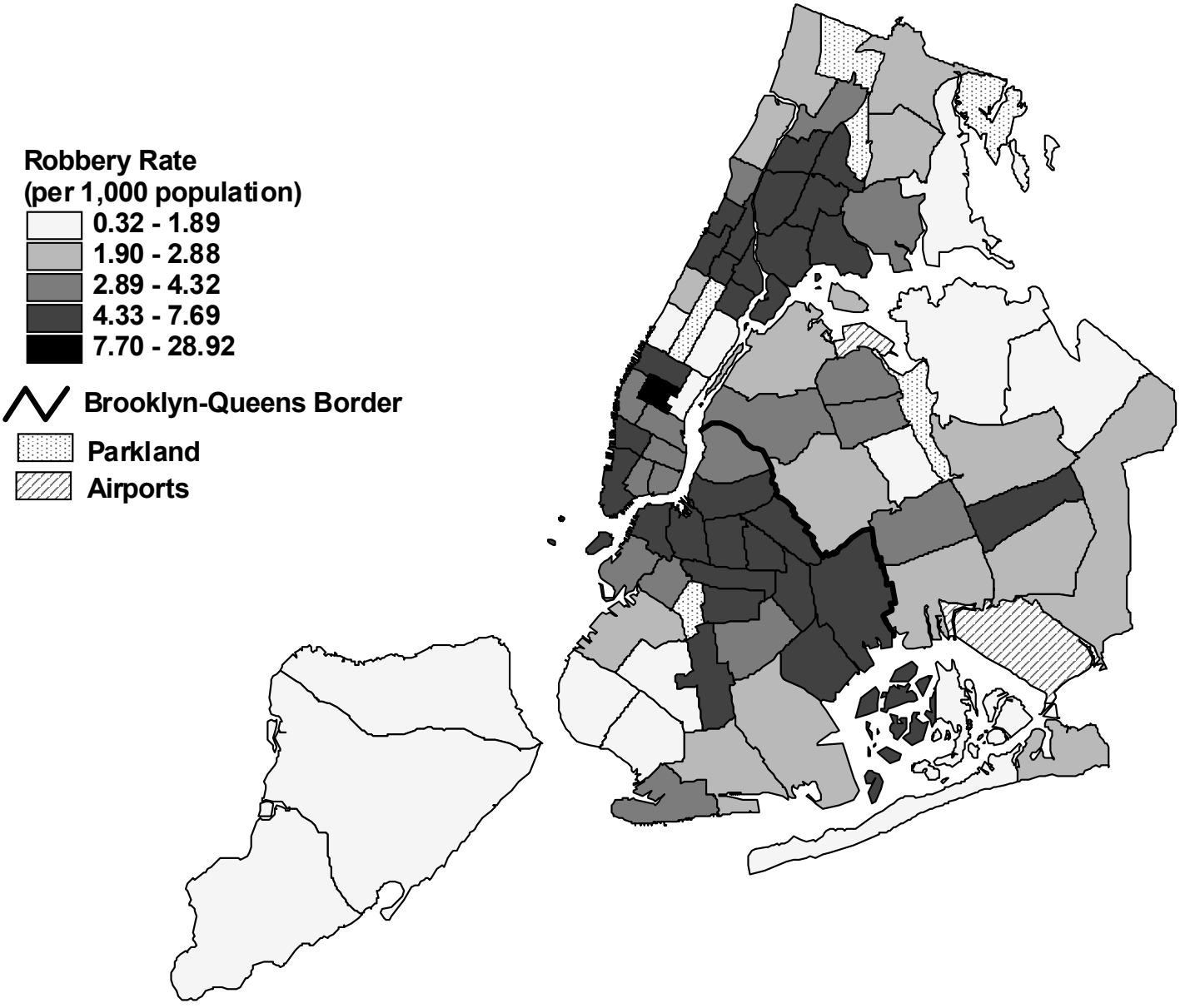
Source: New York City Police Department

Map 16-5
Rape Rates in New York City Police Precincts, 2002



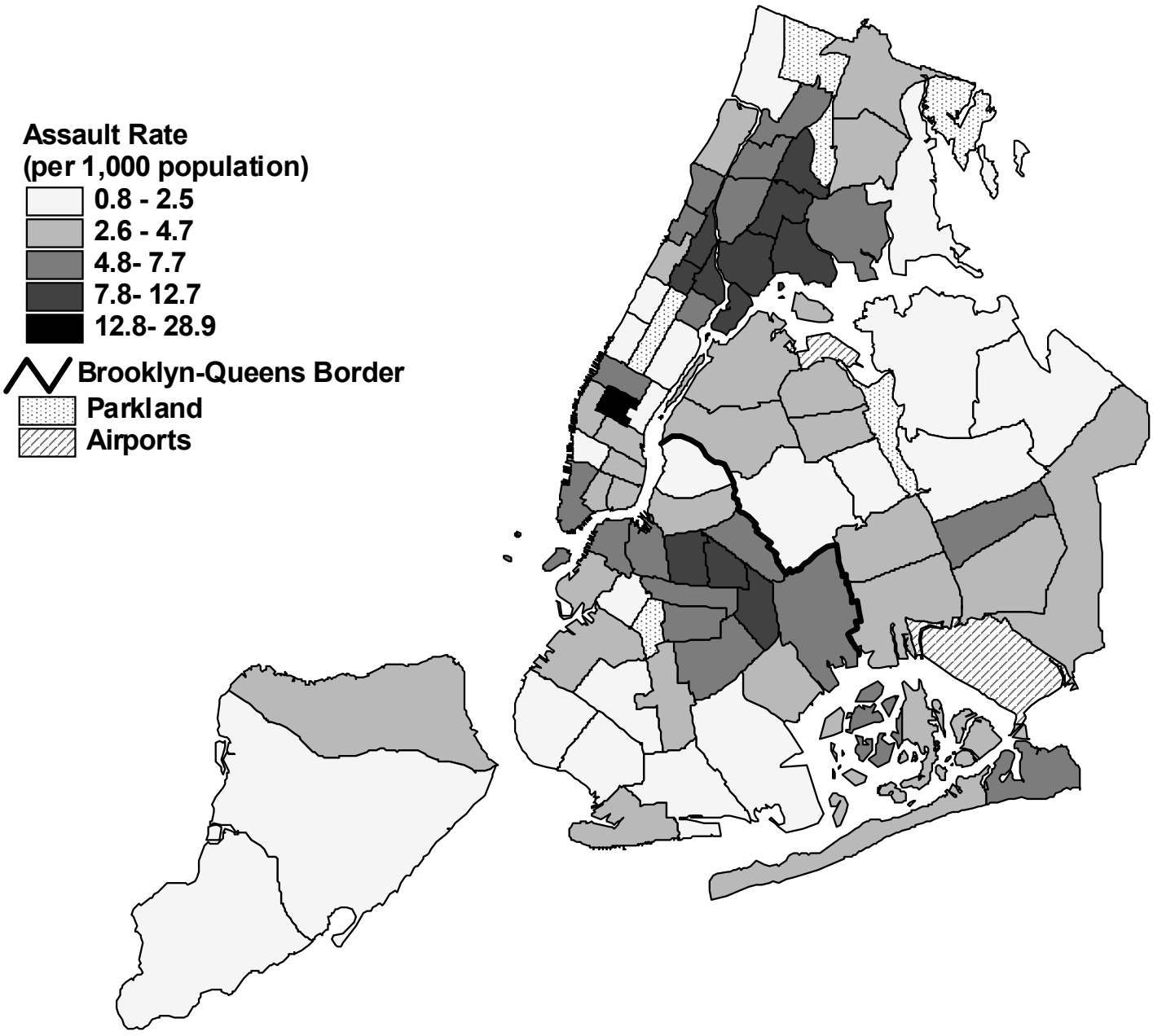
Source: New York City Police Department

Map 16-6
Robbery Rates in New York City
Police Precincts, 2002



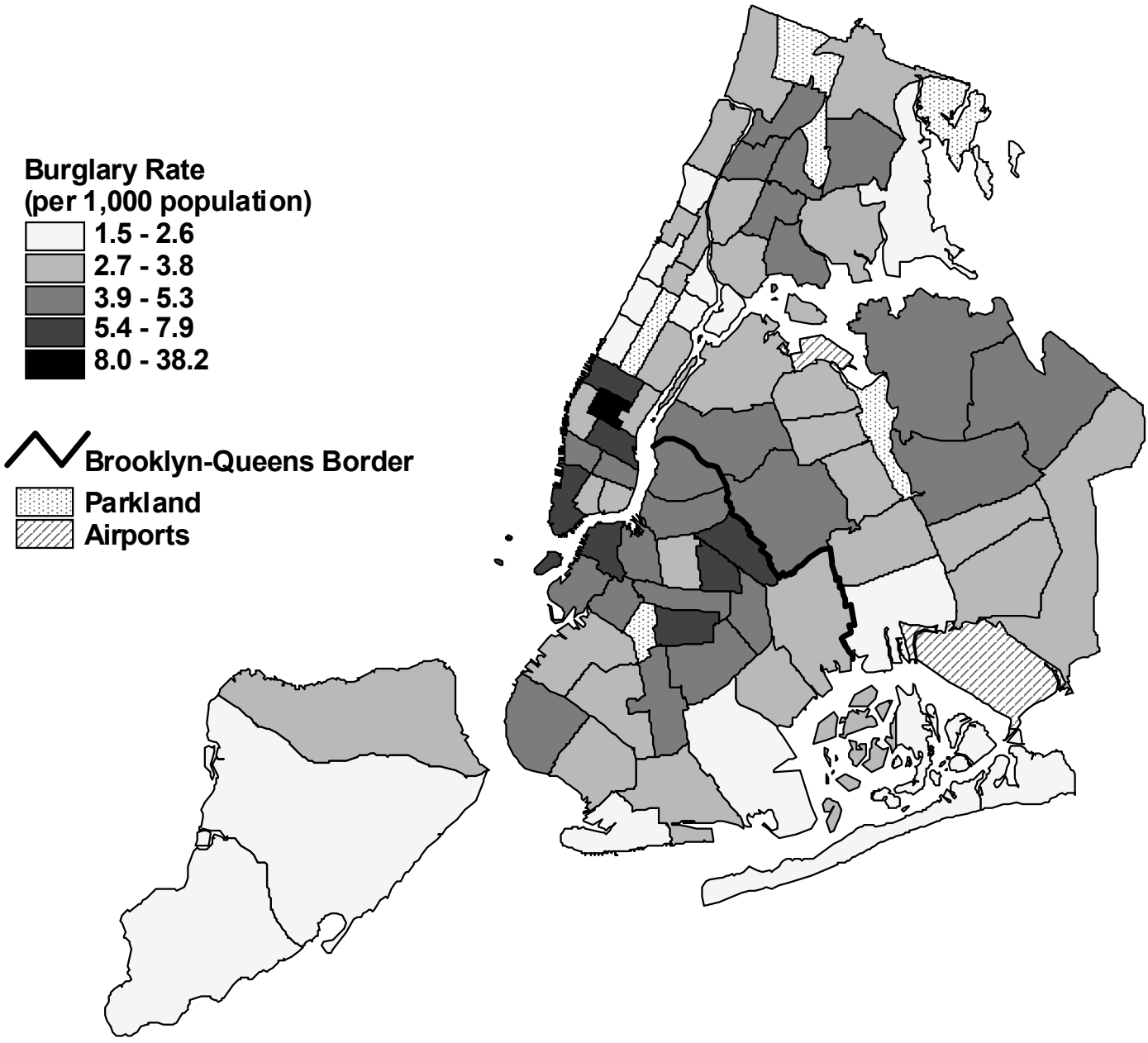
Source: New York City Police Department

Map 16-7
Assault Rates in New York City
Police Precincts, 2002



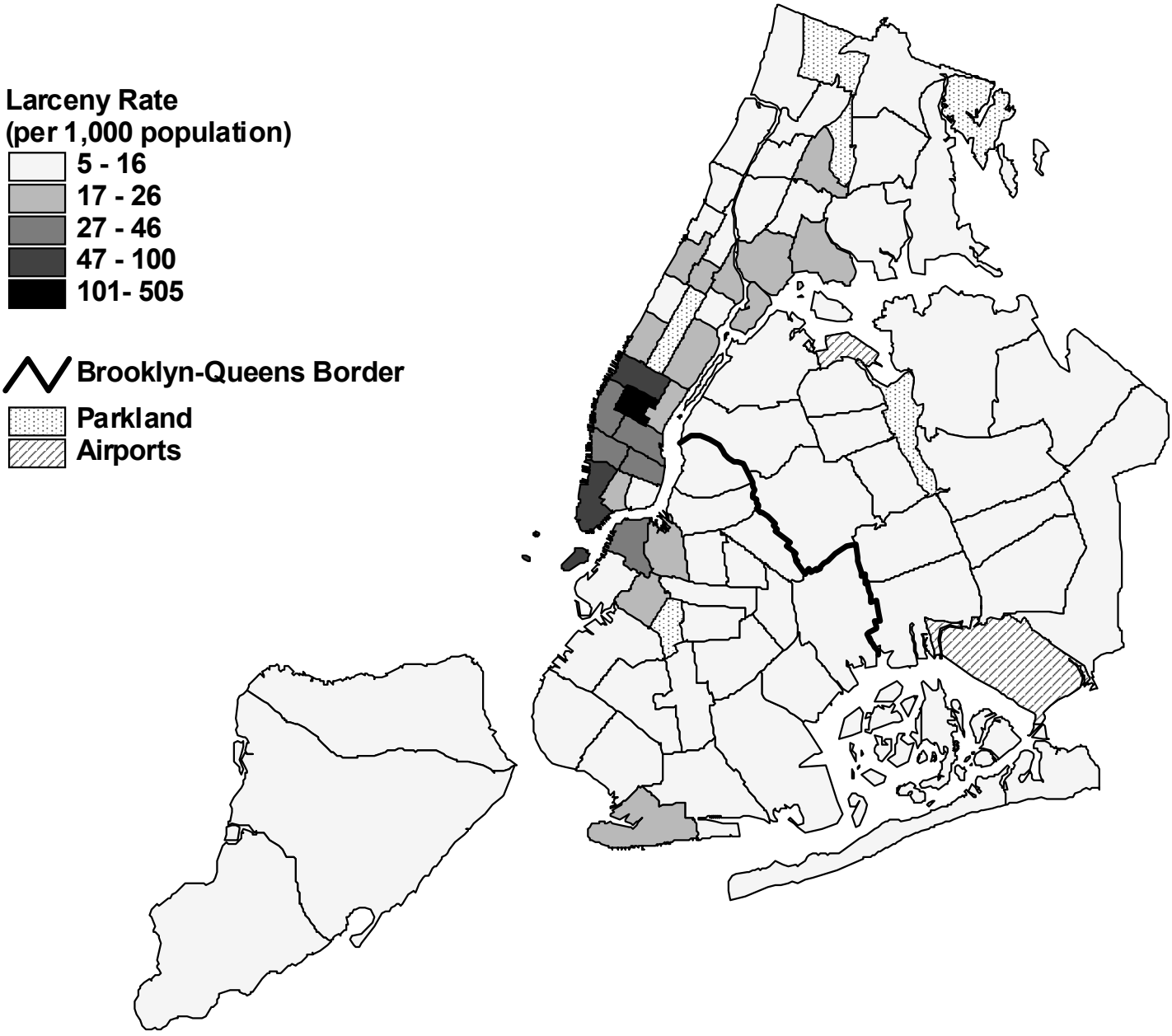
Source: New York City Police Department

Map 16-8
Burglary Rates in New York City
Police Precincts, 2002



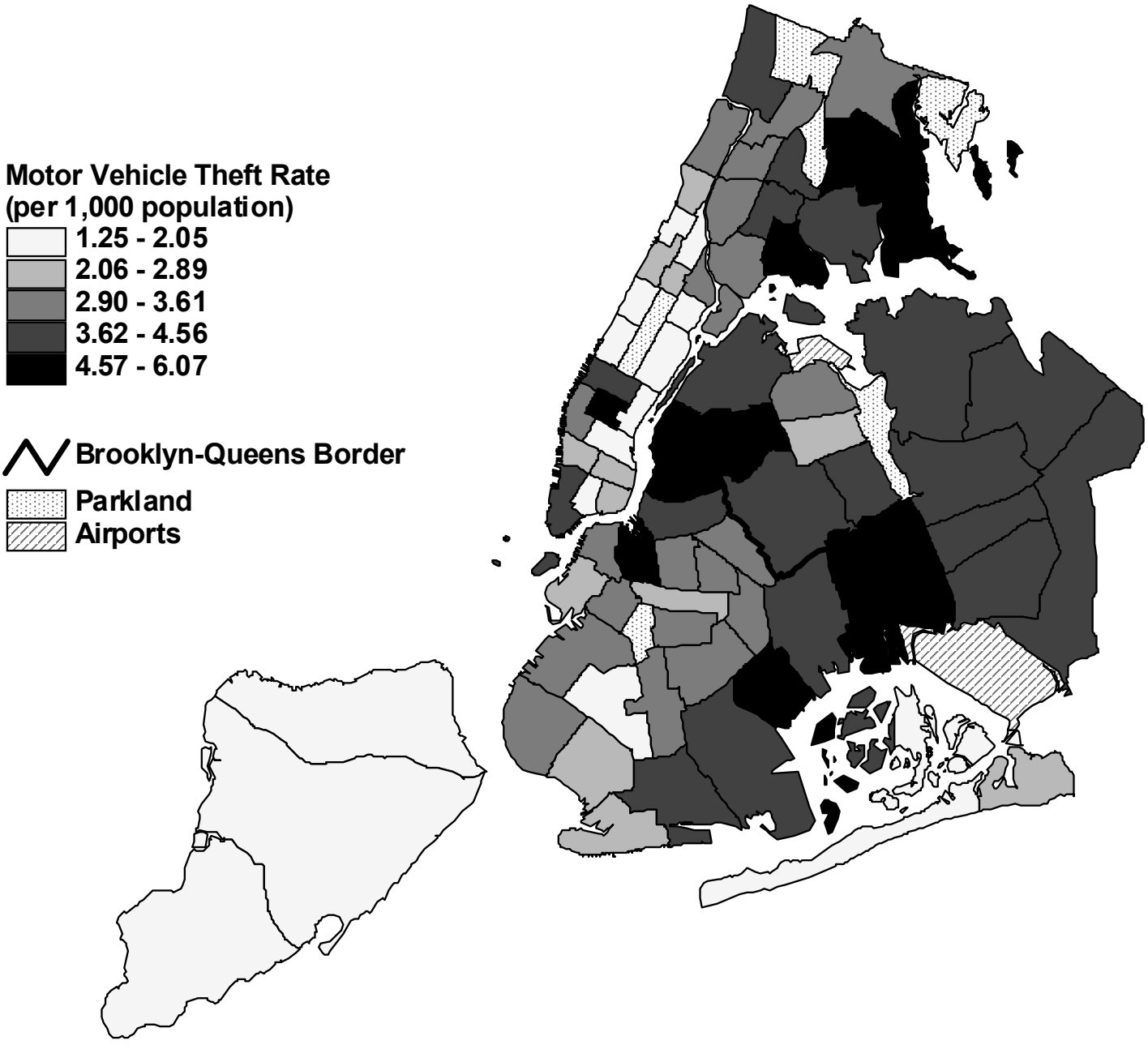
Source: New York City Police Department

Map 16-9
Larceny Rates in New York City
Police Precincts, 2002



Source: New York City Police Department

Map 16-10
Motor Vehicle Theft Rates in New York City Police Precincts, 2002



Source: New York City Police Department

V. Affordable Housing Organizations in New York City

This section is meant to be a thorough, though not exhaustive, guide to affordable housing organizations in New York City. Groups were divided into five categories: Advocacy and Policy; Housing and Community Development; Government; Homelessness Prevention, Supportive Housing and Social Services; and Legal Services. To be included in next year's report, please submit organization information to the Furman Center by emailing furmancenter@nyu.edu.

Compiled by Karen Spiegel (Law '05).

Advocacy and Policy

Association for Neighborhood and Housing Development
50 Broad Street, Suite 1125
New York, NY 10004-2376
Phone: (212) 747-1117
Fax: (212) 747-1114
Internet: www.anhd.org

The Association for Neighborhood and Housing Development (ANHD) is a membership organization of New York City non-profit neighborhood housing groups, with a mission of ensuring flourishing neighborhoods and decent, affordable housing for all New Yorkers. ANHD helps support and advance the programs sponsored by its members. ANHD members have developed and rehabilitated over 30,000 units of low- and moderate-income housing.

Citizens Housing and Planning Council
50 East 42nd Street, Suite 407
New York, NY 10017
Phone: (212) 286-9211
Fax: (212) 286-9214
Internet: www.chpcny.org

The Citizens Housing and Planning Council (CHPC) is a non-profit policy research organization dedicated to improving housing and neighborhood conditions through cooperative efforts of the public and private sectors. The organization's activities include formulating policy recommendations for financing affordable housing and community revitalization, developing zoning and land use proposals to facilitate economic growth and neighborhood cohesiveness, and exploring methods of improving the environmental context of urban communities. CHPC sponsors forums and seminars and publishes a quarterly policy newsletter, The Urban Prospect, as well as periodic working papers and studies.

City-Wide Task Force on Housing Court
Phone: (212) 962-4266
Fax: (212) 962-4799
Email: info@cwtfhc.org
Internet: www.cwtfhc.org

The City-Wide Task Force on Housing Court is a non-profit, citywide coalition that provides advocacy and assistance to litigants in housing court. The Task Force works with community groups, legal service providers, and elected officials to abate homelessness in New York City. Its programs include information tables at Housing Courts in the five boroughs which offer information and legal assistance referrals to tenants, a tenant-issues telephone hotline and workshops for preparing for Housing Court proceedings.

Housing First!
111 East 14th Street, Suite 119
New York, NY 10003
Phone: (718) 388-1478
Fax: (646) 349-5108
E-mail: info@housingfirst.net
Internet: www.housingfirst.net

Housing First! is an alliance of nonprofit organizations, banks, businesses, landlords, religious leaders and other New Yorkers committed to a major new investment in New York City's housing infrastructure. Housing First! focuses on elevating the issue of affordable housing to the top of the civic agenda and has advanced a detailed plan for a 10-year program of public and private investment to develop and preserve all types of affordable housing for New Yorkers.

Mothers on the Move
928 Intervale Avenue
Bronx, NY 10459
Phone: (718) 842-2224
Fax: (718) 842-2665
Internet: www.mothersonthemove.org

Bronx Mothers on the Move (MOM) is a social justice community organization, dedicated to environmental justice, educational equity, quality housing and safe streets. One of its major goals is to achieve well-maintained, affordable housing for neighborhood residents, through organizing and advocacy.

Neighborhood Economic Development Advocacy Project
73 Spring Street, Suite 506
New York, NY 10012
Phone: (212) 680-5100
Fax: (212) 680-5104
Internet: www.nedap.org

The Neighborhood Economic Development Advocacy Project provides community groups with legal, technical, and information resources needed to organize and advocate for economic justice in low income communities and communities of color in New York City. Programs include the Fair Lending Outreach Project, the Community Equity Protection Project, and the Community Reinvestment Workshop Series.

New York City AIDS Housing Network
80a Fourth Avenue
Brooklyn, NY 11217
Phone: (718) 802-9540
Fax: (718) 802-9741
E-mail: Flynn@nycahn.org
Internet: www.nycahn.org

The New York City AIDS Housing Network is a membership organization comprised of and led by low-income people living with HIV/AIDS. Its programs to advocate for more and better housing for New Yorkers living with HIV/AIDS include tenant organizing and the House Every One! campaign.

New York Housing Conference
1780 Broadway, 6th Floor

New York, NY 10019
Phone: 212.265.6530
Internet: www.thenyhc.org

The New York Housing Conference (NYHC) is a broad-based coalition of the major citywide not-for-profit and private developers, owners and managers of affordable housing in New York City. NYHC was established in 1973. In 1975, NYHC became affiliated with the National Housing Conference in Washington, D.C. NYHC was established to develop and advocate for affordable housing policies and programs in the city and state of New York. Since its inception, NYHC has been as an important source of information, education, collaboration, and advocacy for the affordable housing community.

New York State Association for Affordable Housing
5925 Broadway
Bronx, NY 10463
Phone: (718) 432-2100
Fax: (718) 432-2400
Internet: www.nysafah.org

The New York State Association for Affordable Housing is a trade association for private sector organizations throughout New York State that are involved in affordable housing. Its goal is to increase affordable housing programs and subsidies, to become a voice for professionals in the field, and to inform members of new opportunities and developments. Its membership includes developers, general contractors, attorneys, lenders and others in the field of affordable housing development.

Tenants & Neighbors
105 Washington Street, 2nd Floor
New York, NY 10006-1815
Phone: (212) 608-4320
Fax: (212) 619-7476
Internet: www.tandn.org

Tenants & Neighbors is a membership organization of tenants, tenant associations, and other organizations advocating for tenants' rights and affordable housing. Its campaigns involve rent-regulation, Section 8, the Tenant Empowerment Act, and preservation of the affordability of subsidized housing.

United Neighborhood Houses of New York
70 West 36th Street, 5th Floor
New York, NY 10018-8007
Phone: (212) 967-0322
Fax: (212) 967-0792
E-mail: unh322@unhny.org
Internet: www.unhny.org

United Neighborhood Houses of New York (UNH) is the umbrella organization for settlement houses throughout New York City. UNH works for progressive change in social and public policies and to strengthen community resources. UNH and its member settlements address critical issues facing New Yorkers, such as unemployment, hunger, racism, and domestic and community violence and help provide access to child care, youth development services, care for seniors, and English as a Second Language (ESL) and literacy programs.

Housing and Community Development

Abyssinian Development Corporation
4-14 West 125th Street
New York, NY 10027
Phone: (212) 368-4471
Fax: (646) 422-6598
Internet: www.adcorp.org

The Abyssinian Development Corporation (ADC), a non-profit community development corporation, develops rental housing and homeownership opportunities for the residents of Central Harlem. ADC has created affordable housing for very low-income, low-income, and moderate-income families and has provided housing for the homeless and senior citizens.

ACORN Housing Corporation
88 Third Avenue
Brooklyn, NY 11217
Phone: (718) 246-8080
Fax: (718) 246-7939
Internet: www.acornhousing.org

The ACORN Housing Corporation (AHC), established by the Association of Community Organizations for Reform Now, works to provide homeownership opportunities in low- and very low-income neighborhoods, including Flatbush and East New York in Brooklyn. AHC builds and rehabilitates housing units.

Allen AME Preservation & Development Corporation
114-02 Guy R. Brewer Boulevard
Jamaica, New York 11434
Phone: (718) 658-6660
Fax: (718) 658-0457
Internet: http://www.allenhousing.org/index.html

The mission of Allen AME Neighborhood Preservation & Development Corp. is to improve the quality of human life, individually and collectively, by promoting housing and commercial development, rehabilitation and revitalization. Allen AME Neighborhood Preservation and Development services residents of Community Board 12, Queens living in the area of Hillside Avenue (North), The Van Wyck Expressway (West), Conduit Boulevard (South), Merrick Boulevard (East).

Asian Americans for Equality
277 Grand Street, 3rd Floor
New York, NY 10002
Phone: (212) 680-1374
Fax: (212) 680-1815
Internet: http://www.aafe.org

Asian Americans for Equality (AAFE) is a non-profit organization with a mission of empowering Asian Americans and others in need. In addition to developing housing for low-income residents, AAFE provides social services including legal services, community education, and homeownership counseling. Its programs are available in English and various Asian languages.

Astella Development Corporation
1618 Mermaid Avenue

Brooklyn, NY 11224
Phone: (718) 266-4653
Fax: (718) 996-8759
Internet: www.astelladevelopment.org/housing.htm

Astella Development Corporation is a not-for-profit community based organization that focuses on affordable housing, commercial revitalization, and improving the quality of life in the Coney Island community. In addition to housing development and rehabilitation, Astella offers tenant counseling, social service referrals, preparation for housing court, and educational workshops.

Audubon Partnership for Economic Development
513 West 207th Street
New York, NY 10034-6245
Phone: (212) 544-2400
Fax: (212) 544-0248
Internet: www.audubonpartnership.org

Audubon Partnership is a not-for-profit local development corporation serving the Washington Heights and Inwood neighborhoods of Manhattan. The Inwood Housing Preservation Program, a program of Audubon Partnership, seeks to prevent deterioration of the housing stock in Inwood and Washington Heights, by assisting building tenants and owners in maintaining distressed properties.

BEC New Communities HDFC, Inc.
67 Hanson Place
Brooklyn, N.Y. 11217
Phone: (718) 858-8803
Fax: (718) 852-5997
Internet: http://www.becnewcommunities.org
Email: info@BECNewCommunities.org

BECNC develops, markets and manages affordable condominium and rental housing for Brooklyn families in the low- to moderate-income range as well as homeless and public assistance families. It has successfully developed and marketed over 500 units and currently manages over 400, including the 81 condominiums it developed.

Bedford Stuyvesant Restoration Corporation
1368 Fulton Street
Brooklyn, NY 11216
Phone: (718) 636-6930
Fax: (718) 636-0511
E-mail: info@restorationplaza.org
Internet: www.restorationplaza.org

Bedford Stuyvesant Restoration Corporation is a community development corporation that works to improve the quality of life for residents of the Bedford Stuyvesant area of Brooklyn, by strengthening the local economy, family life and culture through a wide variety of programs and services in business development, the arts, youth education, housing and computer training.

Belmont Arthur Avenue LDC
660 East 183rd Street
Bronx, New York 10458
Phone:(718) 295-2882
Fax: (718) 295-0021
Internet: http://www.belmontarthurldc.com

Email: info@belmontarthur.com

The Belmont Arthur Avenue Local Development Corporation (BAALDC) and the New York City Department of Housing Preservation and Development (HPD) have been working together on a comprehensive initiative to prevent the deterioration, blight and abandonment of at-risk housing stock in the Belmont neighborhood community. BAALDC was founded in 1981 as the official commercial and economic development agency for the Belmont community. Their involvement with housing and neighborhood enhancement programs has resulted in the procurement of over $1 million in loans and grants for landlords and merchants and over 20 different capital improvement projects.

Bridge Street Development Corporation
Phone: (718) 573-6893
Internet: http://www.bsdcorp.org/
Email: info@bsdcorp.org

The BSDC's mission is to help residents of the Bedford Stuyvesant section of Brooklyn acquire appreciating assets including real estate, businesses, and education.

Bronx Shepherds Restoration Corporation
1932 Washington Avenue
Bronx, New York 10457
Phone: (718) 299-0500
Fax (718) 299-1512
Internet: www.bronxshepherds.org

Since its incorporation in 1980, the Bronx Shepherds Restoration (BSR) has brought services to the residents of the Bronx. BSR upgrades existing housing either through gut or moderate rehabilitation, offers services such as weatherization, and, with the support of HPD, works with landlords and tenants to prevent abandonment. Bronx Shepherds Restoration is made up of 40 member churches.

Clinton Housing Development Company
403 West 40th Street
New York NY 10018
Phone: (212) 967-1644
Fax: (212) 967-1649
Email: info@clintonhousing.org
Internet: www.clintonhousing.org

Clinton Housing Development Company (CHDC) is a non-profit housing organization committed to developing the Clinton community and surrounding neighborhoods through the provision of permanent affordable housing. CHDC provides comprehensive housing services, from renovation to management to social services.

Community Assisted Tenant Controlled Housing
121 Sixth Avenue, Suite 501
New York, NY 10013
Phone: (212) 431-9700
Fax: (212) 431-9783
Internet: www.catchnyc.org

Community Assisted Tenant Controlled Housing, Inc. (CATCH) is a not-for profit organization that works to transform distressed buildings across New York City into decent, affordable, resident-controlled housing.

Community Preservation Corporation
28 East 28th Street, 9th Floor
New York, New York 10016-7943
Phone: (212) 869-5300
Fax: (212) 683-0694
Internet: http://www.communityp.com

Community Preservation Corporation (CPC) is a private mortgage lender specializing in financing low-, moderate- and middle-income housing throughout New York and New Jersey. It lends for large and small apartment buildings, occupied or vacant, and for new construction developments. Sponsored by 94 banks and insurance companies, CPC has, since 1974, financed more than 92,000 affordable housing units, representing an investment of more than $3.2 billion. The mission of CPC is to stabilize, strengthen, and sustain low- and mixed-income communities.

Cypress Hills Local Development Corporation
625 Jamaica Avenue
Brooklyn, NY 11208
Phone: (718) 647-2800
Fax: (718) 647-2805
Internet: http://cypresshills.org

The Cypress Hills Local Development Corporation (CHLDC) was formed in May 1983 by a group of activist residents and merchants. CHLDC is a not-for-profit community organization, serving 8,000 residents a year through a comprehensive array of community service programs and neighborhood development projects.

East New York Urban Youth Corps
539 Alabama Avenue
Brooklyn, NY 11207
Phone: (718) 922-2229
Fax: (718) 922-1171
Internet: www.enyuyc.org

The East New York Urban Youth Corps (ENYUYC) is a neighborhood-based, non-profit community development organization serving East New York, Brooklyn. ENYUYC's mission is to promote and facilitate neighborhood-controlled revitalization, growth and development. ENYUYC has designed and implemented programs that address affordable housing development and creation of open space and gardens, and it provides social services such as youth development, case management and referrals, supportive housing and community organizing. ENYUYC has produced over 600 affordable rental apartments through rehabilitation of dilapidated buildings and the creation of several new-construction housing and also offers specialized supportive housing.

Ecumenical Community Development Organization
443 West 125th Street
New York, NY 10027
Phone: (212) 678-0037
Fax: (212) 678-0889
Email: contact@ecdo.org
Internet: www.ecdo.org

Ecumenical Community Development Organization (ECDO) is a not for profit organization dedicated to improving the housing, social, and economic conditions of low and moderate income residents and businesses of the West and Central Harlem communities. ECDO focuses on housing development and housing management, as well as social and tenant services.

Enterprise New York
80 Fifth Avenue Seventh Floor
New York, NY 10011
Phone: (212) 262-9575
Fax: (212) 262-9635
Internet: www.enterprisefoundation.org/citiesWhereWeWork/new_york/index.asp

The Enterprise Foundation in New York City builds supportive housing for seniors, the mentally ill, and people living with HIV/AIDS; renovates crumbling apartments into homes for individuals and families; and converts abandoned houses into livable homes.

Fifth Avenue Committee
141 Fifth Avenue
Brooklyn NY 11217
Phone: (718) 857-2990
Fax: (718) 857-4322
E-mail: fac@fifthave.org
Internet: www.fifthave.org

The Fifth Avenue Committee, Inc. (FAC) is a not-for-profit, community-based organization that develops and manages affordable housing, creates employment opportunities, organizes residents and workers, provides adult-centered education opportunities, and combats displacement caused by gentrification.

Fordham Bedford Housing Corporation
2751 Grand Concourse
Bronx, NY 10468
Phone: (718) 367-3200
Fax: (718) 562-0131
Internet: www.fordham-bedford.org

The Fordham Bedford Housing Corporation, established to stop the spread of housing deterioration in the Fordham Bedford neighborhood of the Bronx, now provides management and oversight for more than 70 tenant- and community-controlled apartment buildings containing 1750 affordable units. It works to rehabilitate deteriorated buildings to prevent abandonment, while preserving affordability for low and moderate income households.

Habitat for Humanity – New York City
334 Furman Street
Brooklyn, NY 11201
Phone: (718) 246-5656
Fax: (718) 246-2787
Internet: www.habitatnyc.org

Habitat-NYC, an independent affiliate of Habitat for Humanity International, helps provide New York City with affordable housing by building houses in the Bronx, Brooklyn, Manhattan and Queens. Habitat-NYC completes about 25 houses a year, working with family partner homeowners, professional contractors, and volunteers. Habitat-NYC is also an advocate for affordable housing.

Harlem Congregations for Community Improvement, Inc.
2854 Frederick Douglass Boulevard
New York, NY 10039
Phone: (212) 281-4887
Fax: (212) 281-8102
Internet: www.hcci.org

Harlem Congregations for Community Improvement (HCCI) is an interfaith consortium of more than 90 congregations that works towards revitalizing the physical, economic, cultural, and spiritual conditions of Harlem, through community economic development and empowerment.

Harlem Restoration Project Inc.
1980 Adam Clayton Powell Blvd.
New York, NY 10026
Phone: (212) 662-8186
Fax: (212) 222-9671

Harlem Restoration Project (HRP) is a non-profit organization that currently manages 23 buildings, with a total of 540 units. Almost all are occupied by low-income tenants. In the course of managing these buildings HRP has supervised repairs and essential services, as well as completed total renovations.

Hope Community, Inc.
174 East 104th Street
New York, NY 10029
Phone: (212) 860-8821
Fax: (212) 722-1479
Internet: www.hopeci.org

Hope Community works in East Harlem to sponsor, construct, and operate affordable rental housing and homeownership opportunities. Hope develops permanent new housing and retail spaces and manages affordable apartments in buildings throughout the community.

Housing & Services, Inc.
461 Park Avenue South, 6th floor
New York, NY 10016
Phone: (212) 252-9377
Fax: (212) 252-9319
E-mail: info@hsi-ny.org
Internet: www.hsi-ny.org

Housing & Services, Inc. is a nonprofit housing development organization that has developed over 1500 units of affordable housing in New York City and currently manages over 500 units of housing.

Local Initiatives Support Corporation – New York City
501 Seventh Avenue, 7th Floor
New York, NY 10018
Phone: (212) 455-9800
Fax: (212) 682-5929
Internet: www.lisc.org/new_york/

Local Initiatives Support Corporation (LISC) is a national community development organization, supporting the creation of affordable housing, commercial and community facilities, and businesses. LISC New York City raises grants, loans and equity for strategic investments in community development organizations. In New York City, LISC and its affiliates have invested over $1 billion in nonprofit and local developers resulting in the creation of new homes and apartments and commercial, industrial, and retail space.

Los Sures Community Development Fund Corporation - Southside United Housing Development Fund Corporation

213 South 4th Street
Brooklyn, NY 11211
Phone: (718) 387-3600
Fax: (718) 387-4683
E-mail: information@lossures.org
Internet: www.lossures.org

Los Sures Community Development Fund constructs, rehabilitates and manages housing for low- and moderate-income families. Its Housing Resource Unit also assists Southside Williamsburg residents in preserving and improving their housing conditions through organizing, education, advocacy and direct assistance.

Lower East Side People's Mutual Housing Association, Inc.
209 East Third Street
New York City, NY 10009
Phone: (212) 473-5940
Fax: (212) 473-6232
Internet: www.lespmha.org

The Lower East Side People's Mutual Housing Association (LESPMHA) is a nonprofit membership organization created to rehabilitate vacant multifamily buildings owned by the City of New York, as well as to construct new multi-family buildings in the Lower East Side of Manhattan. LESPMHA provides long term affordable housing for the residents of New York City and offers social services for its resident members.

Manhattan Valley Development Corporation
73 West 108th Street
New York, NY 10025
Phone: (212) 678-4410
Fax: (212) 749-4466
E-mail: info@mvdc.org
Internet: www.mvdc.org

Manhattan Valley Development Corporation is a community-based not-for-profit housing developer and management organization, focusing on housing rehabilitation and construction, neighborhood based social services, and coordination of neighborhood economic development activities.

MBD Community Housing Corporation
1762 Boston Road, Bronx, NY 10460
Phone: (718) 842-0256
Fax: (718) 542-7694
Internet: http://www.mbdhousing.org

MBD, or Mid Bronx Desperadoes, has successfully sponsored, constructed, and renovated over 2,300 units of housing. Projects included sponsorship, development, and sales agent for one and two family homes, and multifamily housing with aggregate development cost over $200 million. The organization is based in a 52 square block community known as Crotona Park East in the Bronx.

Mount Hope Housing Co., Inc.
2003-05 Walton Avenue
Bronx, NY 10453
Phone: (718) 583-7017
Fax: (718) 583-6557
Internet: www.mounthopehousing.org

Mount Hope Housing Co. is a community development organization that provides affordable housing as well as youth services, employment and job training, real estate development, and family asset-building programs. Mount Hope develops affordable rental and privately owned housing by acquiring new properties and managing the construction and rehabilitation of buildings for lease or sale.

New Destiny Housing Corporation
1140 Broadway, Suite 1002
New York, NY 10001
Phone: (646) 472-0262
Fax: (646) 472-0266
Internet: www.newdestinyhousing.org

New Destiny Housing Corporation is a citywide not-for-profit housing developer and service provider helping low-income abused women and other individuals at risk of homelessness create more stable and secure lives for themselves and their children. New Destiny develops, owns and manages affordable and supportive housing, provides technical assistance to other not-for-profits interested in developing housing for their clients, operates programs and services that address the needs of low-income abused women, and advocates for increased housing resources for domestic violence survivors.

Northeast Brooklyn Housing Development Corp.
132 Ralph Avenue
Brooklyn, NY 11233
Phone: (718) 453-9490
Fax: (718) 453-2503
Internet: www.nebhdco.org

Northeast Brooklyn Housing Development Corporation (NEBHDCo) works on preservation, development and management of affordable rental housing and homeownership opportunities as well as on community and economic development initiatives and human services in the Brooklyn and Bushwick communities. NEBHDCo has developed and managed 1000 units of affordable rental housing and is currently participating in a homeownership pilot program.

Phipps Houses Group
76 Wadsworth Avenue
New York, NY 10033
Phone: (212) 822-8300
Fax: (212) 928-4180
Internet: www.phippsny.org

Phipps Houses is a not-for-profit developer and owner of affordable housing, involved in the development, finance, construction and asset management of new and rehabilitated multi-family housing for low to middle income New Yorkers. Through its subsidiaries and affiliates, it manages residential and commercial property and provides human services to its development communities.

Pratt Area Community Council
Internet: www.prattarea.org

Fort Greene Office
201 DeKalb Avenue
Brooklyn, NY 11205
Phone: (718) 522-2613
Fax: (718) 522-2604

Bedford-Stuyvesant Office
1224 Bedford Avenue

Brooklyn, NY 11216
Phone: (718) 783-3549
Fax: (718) 783-3289

The Pratt Area Community Council (PACC) is a neighborhood organization committed to improving the quality of life for all residents of Fort Greene, Clinton Hill and Bedford Stuyvesant. With a major goal of preserving and developing affordable housing, PACC has rehabilitated permanent low- and moderate-income rental housing, converted distressed properties to tenant owned buildings, and provided tenant counseling and supportive services to over 12,000 tenants.

Promesa Housing Development Fund Corporation, Inc.
1776 Clay Avenue
Bronx, NY 10457
Phone: (718) 299-1100
Fax: (718) 716-7822
E-mail: info@promesa.org
Internet: www.promesa.org

Promesa is a community builder of affordable housing, with a goal of providing quality, safe, affordable and self-sustaining housing for low and moderate income households, combined with social service programs, youth and family support services and neighborhood improvement activities. Promesa provides affordable low- and moderate-income apartments, tenant assistance with rental subsidies, and access to Promesa services, including primary health care and substance abuse services.

Settlement Housing Fund, Inc.
1780 Broadway, Suite 600
New York, NY 10019
Phone: (212) 265-6530
Fax: (212) 757-0571

Settlement Housing Fund (SHF) was established in 1969 by United Neighborhood Houses, a federation of 35 settlement houses in New York City. SHF has completed over 8,300 units of low and moderate income housing, ranging from moderate rehabilitation to new construction and has served as a consultant in programs involving low income families and individuals, including the elderly, the handicapped and the homeless.

St. Nicholas Neighborhood Preservation Corporation
11 Catherine Street
Brooklyn, NY 11211
Phone: (718) 388-5454
Fax: (718) 486-5982
Internet: www.stnicksnpc.org

St. Nicholas Neighborhood Preservation Corporation (St. Nick's) helps to preserve and rebuild the Williamsburg-Greenpoint neighborhood to the benefit of its low- and moderate-income residents. St. Nick's identifies opportunities to create, finance and build affordable housing units, as well as manages properties, provides services, and helps the community empower itself in the housing development process. St. Nick's also provides tenant support services and landlord and homeowner support.

University Neighborhood Housing Program
2751 Grand Concourse
Bronx, NY 10468
Phone: (718) 933-3101
Fax: (718) 933-3624
E-mail: mail@unhp.org

Internet: www.unhp.org

University Neighborhood Housing Program (UNHP) is a nonprofit organization working to create, preserve, and finance affordable housing in the Northwest Bronx. UNHP issues loans from its market rate and low interest loan funds, provides technical assistance to not-for-profit housing companies, community controlled buildings, tenant groups and community groups, and organizes around issues that impact housing affordability.

The Urban Homesteading Assistance Board
120 Wall Street, 20th Floor
New York, NY 10005
Phone: (212) 479-3300
E-mail: info@uhab.org
Internet: www.uhab.org

The Urban Homesteading Assistance Board (UHAB) supports self-help housing and community building in low-income neighborhoods by training, organizing, developing, and assisting resident-controlled limited-equity housing co-operatives. UHAB helps residents take control of distressed, neglected or abandoned buildings, enabling residents to become co-operative home owners.

Women's Housing and Economic Development Corporation
50 East 168th Street
Bronx, NY 10452
Phone: (718) 839-1100
Fax: (718) 839-1170
Internet: www.whedco.org

The Women's Housing and Economic Development Corporation (WHEDCO) is dedicated to the economic advancement of low-income women, men and children, through education, social services, job creation, housing, and job training and placement. WHEDCO has created the Urban Horizons Residence, a low-income apartment complex, and its newest project, The House for Elder Artists, will bring affordable housing and social services to the elderly.

Government

New York City Department of Housing Preservation and Development
100 Gold Street
New York, NY 10038
Phone: (212) 863-6300
Internet: www.nyc.gov/html/hpd

The New York City Department of Housing Preservation and Development (HPD) is the largest municipal developer of affordable housing in the nation. HPD strives to improve the availability, affordability, and quality of housing in New York City. HPD's website contains affordable apartment listings, information about Mitchell-Lama Housing, and other information for tenants, apartment seekers, homebuyers, and homeowners.

New York City Housing Authority
250 Broadway
New York, NY 10007
Phone: (212) 306-3000
Fax: (212) 306-8888

Internet: www.nyc.gov/html/nycha

The New York City Housing Authority provides decent and affordable housing in a safe and secure living environment for low- and moderate-income residents throughout the five boroughs and provides community, educational, recreational, and job training programs.

New York City Housing Development Corporation
110 William Street, 10th Floor
New York, NY 10038
Phone: (212) 227-5500
Fax: (212) 227-6865
Internet: www.nychdc.com

New York City Housing Development Corporation (HDC) is a public benefit corporation that provides financing for the construction and rehabilitation of affordable multi-family housing projects in New York City. HDC is a mortgage lender that works directly with housing developers and other mortgage lenders to structure low-cost mortgage loans for many different types of affordable housing.

New York City Rent Guidelines Board
51 Chambers Street, Suite 202
New York, NY 10007
Phone: (212) 385-2934
Fax: (212) 385-2554
E-mail: Ask@HousingNYC.com
Internet: www.housingnyc.com
- Housing Resources: www.housingnyc.com/resources/resources.html
- Affordable Housing links: www.housingnyc.com/resources/faq/affordable.html

The New York City Rent Guidelines Board (RGB) establishes rent adjustments for the nearly one million dwelling units subject to the Rent Stabilization Law in New York City. RGB's website provides housing resources, including a guide to renting an apartment and information on rent-regulated housing.

New York State Division of Housing and Community Renewal
25 Beaver Street, 6th Floor
New York, NY 10004
Phone: (212) 480-6700
Internet: www.dhcr.state.ny.us/ohm/ohm.htm

The New York State Division of Housing and Community Renewal is responsible for the supervision, maintenance and development of affordable low- and moderate-income housing in New York State. The Division is involved in oversight of housing operations of the State's public housing and in community development and rent administration for rent-regulated apartments. Its website includes an affordable housing directory of available rental housing throughout New York State.

New York State Housing Finance Agency
641 Lexington Avenue
New York, NY 10022
Phone: (212) 688-4000
Internet: www.nyhomes.org/hfa/hfa.html

The New York State Housing Finance Agency (HFA) provides low cost, flexible financing for the creation and preservation of high quality, affordable multi-family housing. HFA meets this goal by lending the proceeds of federally tax-exempt private activity bonds, taxable bonds, or tax-exempt 501(c)(3) bonds to provide low-cost mortgages to private and not-for-profit developers.

US Department of Housing and Urban Development
New York City Regional Office
Jacob K. Javits Federal Building
26 Federal Plaza Room 3541
New York, New York 10278-0068
Phone: (212) 264-8000
Fax: (212) 264-2780
Internet: www.hud.gov/
HUD is the nation's housing agency committed to increasing homeownership, particularly among minorities; creating affordable housing opportunities for low-income Americans; and supporting the homeless, elderly, people with disabilities and people living with AIDS. The Department also promotes economic and community development as well as enforces the nation's fair housing laws. HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination.

Homelessness Prevention, Supportive Housing and Social Services

Bailey House, Inc.
275 Seventh Avenue, 12th Floor
New York, NY 10001
Phone: (212) 633-2500
Fax: (212) 633-2932
E-mail: info@baileyhouse.org
Internet: www.baileyhouse.org

Bailey House provides housing and comprehensive services to people living with HIV/AIDS. All of Bailey House's residential clients are referred to Bailey House through the New York City HIV/AIDS Service Administration (HASA).

Brooklyn Community Housing and Services, Inc.
105 Carlton Ave.
Brooklyn NY 11205
Phone: (718) 625-4545
Fax: (718) 625-0635
Internet: www.bchands.org

Brooklyn Community Housing and Services (BCHS) provides housing and supportive social services to New York City's formerly homeless population. BCHS is a multi-program agency, offering transitional and permanent housing to over 300 residents, as well as mental health support services.

Center for Urban Community Services
120 Wall Street, 25th Floor
New York, NY 10005
Phone: (212) 801-3300
Fax: (212) 635-2191
E-mail: cucsinfo@cucs.org
Internet: www.cucs.org

The Center for Urban Community Services (CUCS) provides comprehensive, effective housing and service programs for homeless and low-income people, particularly those suffering from serious mental illness, HIV/AIDS, and other disabling conditions. CUCS also works to improve public policy affect-

ing the homeless and dispossessed. CUCS currently sponsors seven supportive housing facilities, two transitional living communities, an outreach program and drop-in center, a job training and employment program, and a training, consultation, and housing information services department.

Centro Hispano "Cuzcatlan"
148-13 Hillside Avenue
Jamaica, NY 11435
Phone: (718) 298-5083
Fax: (718) 298-6946

Centro Hispano “Cuzcatlan” is a Queens-based organization that assists immigrants from Central and South America in a variety of areas, including housing and landlord-tenant issues.

Coalition for the Homeless
129 Fulton Street
New York, NY 10038
Phone: (212) 776-2000
Fax: (212) 964-1303
Email: info@cfthomeless.org
Internet: www.coalitionforthehomeless.org

Coalition for the Homeless is an advocacy and direct service organization helping homeless men, women, and children. Its Rental Assistance Program helps single adults and families who are homeless or at risk of becoming homeless bridge the gap between their incomes and the cost of affordable apartments, by providing temporary monthly rental stipends. The Coalition also manages housing programs that provide permanent housing and support services to women, men and families, including the Scattered Site Housing Program, which provides supportive housing to homeless individuals and families living with HIV/AIDS.

Common Ground Community
505 8th Avenue, 15th Floor
New York, NY 10018
Phone: (212) 389-9300
Fax: (212) 389-9311
E-mail: info@commonground.org
Internet: http://www.commonground.org/

Common Ground Community is a non-profit housing and community development organization whose mission is to solve homelessness. Common Ground provides comprehensive support services, including access to medical and mental health care and job training and placement, designed to help people regain lives of stability and independence.

Community Access
666 Broadway, Third Floor
New York, NY 10012
Phone: (212) 780-1400
Fax: (212) 780-1412
Internet: www.communityaccess.org

Community Access is a not-for-profit agency that helps people with psychiatric disabilities make the transition from shelters and hospitals to independent living. Community Access provides safe, affordable housing and support services.

Community Service Society of New York
105 East 22nd Street

New York, NY 10010
Phone: (212) 254-8900
Email: info@cssny.org
Internet: www.cssny.org

The Community Service Society of New York is an independent, nonprofit organization that for more than 150 years has helped New Yorkers in need to defeat the problems of poverty and strengthen community life for all. Programs include the Tenant Advocacy Project, a new venture to address New York's affordable housing crisis, with the specific objectives of helping more people benefit from available federal housing programs, resolving tenant problems, and preventing eviction and homelessness.

Cooper Square Committee
61 East 4th Street
New York, NY 10003
Phone: (212) 228-8210
Fax: (646) 602-2260
E-mail: CoopersquareComm@aol.com
Internet: www.coopersquare.org

The Cooper Square Committee provides free housing services to area residents, including eviction prevention counseling, housing organizing assistance, tenant issues advice, and assistance in applying for New York City low- and moderate-income housing programs.

Corporation for Supportive Housing
50 Broadway, 17th Floor
New York, NY 10004
Phone: (212) 986-2966
Fax: (212) 986-6552
E-mail: ny@csh.org
Internet: www.csh.org

Corporation for Supportive Housing (CSH) is a national organization that helps communities create permanent housing with services to prevent and end homelessness. CSH works towards its goal of making supportive housing understood, available, and effective by providing high-quality advice and development expertise, by making loans and grants to supportive housing sponsors, by strengthening the supportive housing industry, and by reforming public policy to make it easier to create and operate supportive housing.

The Doe Fund
232 East 84th Street
New York, NY 10028
Phone: (212) 628-5207
Fax: (212) 249-5589
Internet: www.doe.org

The Doe Fund is a New York based non-profit organization whose mission is to help formerly homeless men achieve lives of independence and self-sufficiency. The Doe Fund provides transitional and permanent housing opportunities through a variety of programs including the Scatter Site Housing Program, A Better Place, and the Peter Jay Sharp Residence.

DOROT
171 West 85th Street
New York, NY 10024
Phone: (212) 769-2850
E-mail: info@dorotusa.org

Internet: www.dorotusa.org

DOROT is a not-for-profit, multi-service agency that provides support to homebound and homeless elders. DOROT's Homelessness Prevention Program provides homeless elders with transitional housing in a friendly and supportive environment. Residents receive assistance in obtaining benefits and entitlements and in relocating to affordable, permanent housing. Residents also receive life skills training and counseling aimed at maintaining a stable existence following a return to the community.

Eviction Intervention Services
150 East 62nd Street
New York, NY 10021
Phone: (212) 308-2210
Fax: (212) 888-7140
E-mail: eisny@aol.com
Internet: www.eisny.org

Eviction Intervention Services prevents homelessness by keeping residents in their communities, preserving existing affordable housing, and promoting and supporting the construction of affordable housing for low income families. Programs and services include legal aid/elder advocacy, legal clinics with housing attorneys, tenant workshop trainings, and social services assistance.

Forest Hills Community House
108-25 62nd Drive
Forest Hills, NY 11375
Phone: (718) 592-5757
Fax: (718) 592-2933
Internet: www.fhch.org/housing.htm

The Forest Hills Community House is a settlement house founded to assist, strengthen, and help improve the quality of life of individuals, families, and communities. The Forest Hills Community House works in fourteen program areas, including housing and homelessness prevention. This program provides assistance to tenants and property owners with housing-related problems, conducts educational workshops, and assists tenants facing eviction.

Friends House in Rosehill
130 East 25th Street
New York, NY 10010
Phone: (212) 995-5000
Fax: (212) 995-5317
Internet: www.rosehill.org

Friends House in Rosehill is a Quaker-sponsored, supportive residence for people living with AIDS. Friends House in Rosehill provides its residents with cost-effective, affordable and permanent housing and with support services, including meals, nutritional counseling, clinical supervision, individual case management, substance abuse counseling, and home health care.

Goddard-Riverside Community Center
593 Columbus Avenue
New York, NY 10024
Phone: (212) 873-6600
Fax: (212) 595-6498
Internet: www.goddard.org

Goddard Riverside Community Center is one of New York City's leading human service organizations, with 22 programs at 16 sites on the Upper West Side and in West Harlem. Program areas include:

children, youth and families; homeless people; older adults; and advocacy and tenant assistance. Goddard Riverside also develops and manages affordable housing, and provides social services to homeless people, with a focus on adults with severe and persistent mental illness, including mentally ill chemically addicted individuals.

Good Old Lower East Side
17 Avenue B
New York, NY 10009
Phone: (212) 533-2541
Fax: (212) 533-8126

Good Old Lower East Side, Inc. (GOLES) serves residents of the East Side of Manhattan from 14th Street to Delancey Street. GOLES staff provides free assistance to neighborhood residents in the areas of eviction prevention, tenant organizing, assistance with housing court, and dissemination of information on housing and entitlement services.

HANAC Inc.
49 West 45th Street, 4th Floor
New York, NY 10036
Phone: (212) 840-8005
Fax: (212) 840-8384
E-mail: info@hanac.org
Internet: www.hanac.org

HANAC Inc., is a non-profit multi-funded, citywide organization that services local community residents. Through Northwest Queens Housing, it provides tenant assistance, housing rehabilitation and development, and homeownership counseling. The Archbishop Iakovos Senior Residence provides supportive housing for seniors.

HELP USA
5 Hanover Square, 17th Floor
New York, NY 10004
Phone: (212) 400-7000
Fax: (212) 400-7005
Internet: www.helpusa.org

HELP USA is a national non-profit organization whose mission is to help those who are homeless and others in need become and remain self-reliant. HELP USA is the nation's largest non-profit builder, developer and operator of transitional housing with comprehensive, on-site human services for the homeless and low-income individuals. HELP USA operates fourteen housing facilities in the New York metropolitan area.

Housing Conservation Coordinators, Inc.
500 West 52nd Street, 4th Floor
New York, NY 10019
Phone: (212) 541-5996
Fax: (212) 541-5966
Internet: www.hcc-nyc.org

Housing Conservation Coordinators is a tax-exempt not-for-profit organization based in the Hell's Kitchen/Clinton neighborhood of Manhattan, focused on preserving safe, decent, and affordable housing. Services include legal representation in Housing Court, organizing tenants to improve living conditions, installing energy efficient systems, and teaching training courses.

Housing Options and Geriatric Association Resources, Inc.

751 Dawson Street
Bronx, NY 10455
Phone: (718) 742-7669
Fax: (718) 742-7672
Internet: www.hogar-inc.org

Housing Options and Geriatric Association Resources (H.O.G.A.R.) was incorporated to assist the elderly, seriously mentally ill adults, the homeless, people living with ADIS and the physically challenged by promoting and providing quality housing and services in a rehabilitative environment. The organization's goal is to restore an individual's ability for independent living.

Housing Works, Inc.
320 West 13th Street
New York, NY 10014
Phone: (212) 645-8111
Fax: (212) 645-9750
Internet: www.housingworks.org

Housing Works is a minority-controlled, community-based, not-for-profit corporation providing housing, health care, advocacy, job training, and vital supportive services to homeless New Yorkers living with HIV and AIDS. Its mission is to reach the most vulnerable and under served among those affected by the AIDS epidemic in New York City and provide them with a comprehensive range of services designed to help them gain stability, independence, and dignity, and improve their overall health. Housing Works has housed over 2,500 individuals and provided one-time or ongoing services for an additional 5,000.

Margert Community Corporation
325 Beach 37th Street
Far Rockaway, NY 11691-1510
Phone: (718) 471-3724
Fax: (718) 471-5342
Internet: www.margert.org

Margert Community Corporation is a nonprofit, community-based housing organization that provides assistance to low- and moderate-income tenants and homeowners, the elderly, and persons with disabilities. Programs include affordable housing development, tenant and homeowner counseling, and homebuyer education.

Metropolitan Council on Housing
339 Lafayette Street
New York, NY 10012
Phone: (212) 979-0611
Internet: www.tenant.net/Tengroup/Metcounc/index.html

Metropolitan Council on Housing (Met Council) is a city-wide membership tenant organization. Met Council's monthly newspaper, Tenant/Inquilino, covers issues of interest to tenants. Met Council also provides telephone advice to tenants.

Metropolitan Council on Jewish Poverty
80 Maiden Lane, 21st Floor
New York, NY 10038
Phone: 212-453-9500
Fax: 212-453-9600
http://metcouncil.brinkster.net/index2.html
Met Council represents and coordinates the efforts of grass roots Jewish Community Councils and

citywide and national Jewish organizations. It advocates for the needs of poor Jews, mainly the isolated Jewish poor and elderly, and increasing public recognition of the extent and nature of poverty among Jews through legislative and social advocacy. Met Council is dedicated to the alleviation of social, economic, housing, and related problems of the Jewish poor, working poor, elderly and recent immigrants in the New York City area, Met Council delivers needed services to thousands every day.

Nazareth Housing
519 East 11th Street
New York, NY 10009
Phone: (212) 777-1010
Fax: (212) 777-1867
Internet: www.nazarethhousing.com

Nazareth Housing serves homeless families and those at risk of homelessness by providing temporary shelter and support services. Nazareth helps families to find or keep permanent housing and to establish economic independence.

Neighborhood Housing Services of New York City, Inc. - Citywide Office
307 West 36th Street, 12th Floor
New York, NY 10018
Phone: (212) 519-2500
Fax: (212) 727-8171
Internet: www.nhsnyc.org

Neighborhood Housing Services of New York City (NHS) is a not-for-profit citywide organization working to create, preserve, and promote affordable housing in New York City neighborhoods. NHS rehabilitates housing and mixed-use properties, constructs new affordable housing, provides homeowner education, and creates neighborhood revitalization projects. NHS has offices and programs throughout the five boroughs that provide housing services.

Neighborhood Housing Services of East Flatbush
2806 Church Avenue
Brooklyn, NY 11226
Phone: (718) 469-4679
Fax: (718) 469-4743
Internet: www.nhsnyc.org/eastflatbush

Neighborhood Housing Services of Jamaica
89-70 162nd Street
Jamaica, NY 11432
Phone: (718) 291-7400
Fax: (718) 298-6505
Internet: www.nhsjamaica.org

Neighborhood Housing Services of North Bronx
1178 East Gun Hill Road
Bronx, NY 10469
Phone: (718) 881-1180
Fax: (718) 881-1190

Neighborhood Housing Services of Northern Queens
60-20 Woodside Avenue, 2nd Floor
Queens, NY 11377
Phone: (718) 457-1017
Fax: (718) 457-1247

Internet: www.nhsnorthernqueens.org

Neighborhood Housing Services of South Bronx
200 East 161st Street
Bronx, NY 10451
Phone: (718) 992-5979
Fax: (718) 992-6056

Neighborhood Housing Services of Staten Island
1205 Castleton Avenue
Staten Island, NY 10310
Phone: (718) 442-8080
Fax: (718) 442-8245
Internet: www.nhsofstatenisland.org

Neighborhood Initiatives Development Corporation
2523 Olinville Avenue
Bronx, New York 10467
Phone: (718) 231-9800
Fax: (718) 231-9898
Internet: www.nidcny.org

Neighborhood Initiatives Development Corporation (NIDC) is a nonprofit organization serving the residents, property owners and businesses of Community Board 11 in the northeast Bronx. Its programs include housing preservation and stabilization efforts, crime prevention initiatives, commercial revitalization activities, and education and job training. NIDC works with both tenants and building owners to address a broad variety of housing issues. Its programs include tenant counseling services, assistance and representation in Housing Court cases, tenants' rights education, and building owner information and assistance.

Neighbors Helping Neighbors
443 39th Street, Room 202
Brooklyn, NY 11232
Phone: (718) 686-7946
Fax: (718) 686-7948
Email: info@nhnhome.org
Internet: www.nhnhome.org

Neighbors Helping Neighbors Inc. (NHN) is a Sunset Park-based organization serving tenants, homebuyers, and owners of small properties and small businesses. NHN's mission is to enable low- and moderate-income people to build assets for their families and Brooklyn communities by securing, improving and owning their homes and businesses. NHN's programs help low-income tenants retain and improve their homes and provide assistance with purchasing affordable first homes and with home repairs.

Northern Manhattan Improvement Corporation
76 Wadsworth Avenue
New York, NY 10033
Phone: (212) 822-8300
Fax: (212) 928-4180
Internet: www.nmic.org

The Northern Manhattan Improvement Corporation provides housing programs aimed at minimizing evictions and maximizing improvements to the housing stock, as well as employment and social services to residents. Programs include community organizing and housing development, such as the

renovation of buildings and the creation of the Lead-Safe House, a temporary residence where families with children poisoned by peeling lead paint can live while their own apartments are being renovated.

Palladia, Inc.
10 Astor Place, 7th Floor
New York, NY 10003
Phone: (212) 979-8800
Fax: (212) 979-0100
E-mail: info@palladiainc.org
Internet: www.palladiainc.org

Palladia is one of the largest not-for-profit, multi-service agencies in New York, helping individuals and families whose problems stem from substance abuse, homelessness, HIV, mental illness, and domestic violence. Palladia services include residential treatment, shelter services, permanent housing, and outpatient and transitional treatment.

The Partnership for the Homeless
305 Seventh Avenue, 13th Floor
New York, NY 10001-6008
Phone: (212) 645-3444
Fax: (212) 477-4663
E-mail: pfth@pfth.org
Internet: www.partnershipforthehomeless.org

The mission of The Partnership for the Homeless is to partner with the faith community, neighborhood-based organizations, business, and government to attack the root causes of homelessness and empower homeless people to secure permanent housing and reach the highest level of independence possible. Programs include a Family Resource Center, providing services to families leaving the city's shelter system; the Workforce Development program, helping homeless and formerly homeless adults prepare for living-wage jobs; and the Education Rights Project, providing support and educational advocacy for newly homeless families with school-age children.

Project FIND
160 West 71st Street, Suite 2F
New York, NY 10023
Phone: (212) 874-0300
Fax: (212) 724-4163
Internet: http://www.projectfind.org/

Project FIND, established in 1967 by the National Council on Aging, focuses on providing low- and moderate- income and homeless older adults on Manhattan's West Side with the basic support and services they need to enrich the quality of their lives and live independently.

Project Hospitality
100 Park Avenue
Staten Island, NY 10302
Phone: (718) 448-1544
Fax: (718) 720-5476
E-mail: info@projecthospitality.org
Internet: www.projecthospitality.org

Project Hospitality, a private not-for-profit organization based in Staten Island provides comprehensive services for hungry, homeless, and inadequately housed people, especially those who are living with multiple diagnoses such as HIV, substance use, and/or mental illness. As the only comprehensive

homeless service provider in the borough of Staten Island, Project Hospitality serves more than 5,000 Staten Island residents each year.

The Ridgewood Bushwick Senior Citizens Council, Inc.
217 Wyckoff Avenue
Brooklyn, NY 11237
Phone: (718) 821-0254
Fax: (718) 417-9056
E-mail: rbscc@rbscc.org
Internet: www.rbscc.org

The Ridgewood Bushwick Senior Citizens Council, Inc. (RBSCC) is a non-profit senior service provider in the Ridgewood and Bushwick communities that provides an array of social services to residents of all ages within the Bushwick, Williamsburg, Greenpoint, Ridgewood, Glendale, and surrounding communities. RBSCC has also developed and constructed affordable housing for the elderly featuring social services.

Services for the Underserved
305 Seventh Avenue, 10th Floor
New York, NY 10001
Phone: (212) 633-6900
Fax: (212) 633-8371
E-mail: Info@susnyc.org
Internet: www.susnyc.org

Services for the Underserved (SUS) provides residential and support services to individuals with special needs in New York City. SUS operates residence facilities and scattered-site apartments and provides social services.

Strycker's Bay Neighborhood Council, Inc.
63 West 87th Street, Lower Level
New York, NY 10024
Phone: (212) 874-7272
Fax: (212) 874-2730
E-mail: info@stryckersbay.org
Internet: www.stryckersbay.org

Strycker's Bay Neighborhood Council assists low-income residents of the Upper West Side by preventing homelessness through eviction prevention; educating tenants about their rights and about HUD Fair Housing practices; securing and preserving affordable housing for low-income families and individuals; ensuring that eligible households secure the entitlements they need; and assisting youth in becoming better learners.

Supportive Housing Network of New York
475 Riverside Drive, Suite 250
New York, NY 10115
Phone: (212) 870-3303
Fax: (212) 870-3334
Internet: www.shnny.org

The Supportive Housing Network of New York (the Network) represents the statewide supportive housing community of over 160 non-profit organizations that have developed and operate over 26,000 units of safe, affordable housing with on-site services. The Network provides advocacy, resources, public education, technical assistance and the promotion of effective practices to strengthen and expand supportive housing statewide.

Urban Pathways, Inc.
575 Eighth Avenue, 9th Floor
New York, NY 10018
Phone: (212) 736-7385
Fax: (212) 736-1388
Internet: www.urbanpathways.org/housing.html

Urban Pathways provides food, shelter and support services to 8,800 homeless women and men each year, through outreach, drop-in centers and transitional and permanent supportive housing programs. Its residences provide supportive housing for mentally ill, formerly homeless individuals.

West Harlem Group Assistance
1652 Amsterdam Avenue
New York, NY 10031
Phone: (212) 862-1399
Fax: (212) 862-3281
Internet: http://www.whgainc.org/
West Harlem Group Assistance is made up of several organizations including West Harlem Group, Harlem's oldest and largest community development organization, the Harriet Tubman Family Living Center (HTFLC), a one hundred unit transitional housing facility providing temporary housing for homeless families displaced by fires, building condemnations, disasters, or evictions, and the Convent Avenue Family Living Center, a transitional housing facility for homeless families sponsored by HPD and NYC Dept. of Homeless Services.

Legal Services

The Association of the Bar of the City of New York
42 West 44th Street
New York, NY 10036
Phone: (212) 382-6600
Internet: www.abcny.org/colpmain.html

The Association of the Bar of the City of New York's Community Outreach Law Program provides free legal assistance to the homeless through its Legal Clinic for the Homeless. The Housing Court Public Awareness Project provides education and information about housing court, including a tenant's guide to housing court and an informational video on housing court.

HIV Law Project Inc.
15 Maiden Lane, 18th Floor
New York, NY 10038
Phone: (212) 577-3001
Fax: (212) 577-3192
Internet: www.hivlawproject.org

The HIV Law Project provides free legal services and advocacy to low-income people living with HIV/ AIDS. Its Housing and Eviction Prevention program includes representation of clients in housing court and at New York City Housing Authority hearings, as well as other advocacy.

Lawyers Alliance for New York
330 Seventh Avenue, 19th Floor
New York, NY 10001

Phone: (212) 219-1800
Fax: (212) 941-7458
Internet: www.lany.org

Lawyers Alliance is a provider of transactional law services to community-based organizations working to construct and rehabilitate residential properties for low-income tenants and for special needs populations such as domestic violence victims, the elderly, and the disabled. Over the past 30 years, Lawyers Alliance has assisted in the creation of thousands of units of affordable housing.

Legal Aid Society
Community Law Offices
230 East 106th Street
New York, NY 10029
Phone: (212) 426-3000
Fax: (212) 876-5365
Internet: www.legal-aid.org

Manhattan Housing Court Project
111 Centre Street, Room 106
New York, NY 10013
Phone: (212) 766-2450
Fax: (212) 374-9236

Homeless Rights Project
199 Water Street
New York, NY 10038
Phone: (212) 577-3300
Fax: (212) 509-8761

The Legal Aid Society provides legal services to individual clients and groups of clients in many areas, including housing. The Legal Aid Society offers representation and advice to tenant groups and community housing organizations, as well as assistance to individuals with eviction cases, repairs, rent assistance, public housing issues, and Senior Citizen Rent Increase Exemption (SCRIE). Additionally, the Manhattan Housing Court Project provides housing court representation and assistance.

Urban Justice Center
666 Broadway, 10th Floor
New York, NY 10012
Phone: (646) 602-5600
Fax: (212) 533-4598
E-mail: info@urbanjustice.org
Internet: www.urbanjustice.org

The Urban Justice Center is a non-profit organization that provides legal representation and advocacy to poor and homeless New Yorkers. Its Homeless Outreach and Prevention Project holds walk-in legal clinics at soup kitchens and shelters which assist clients with legal problems relating to government benefits, housing, and disability. The Community Development Project provides legal and technical assistance to grassroots community groups working for positive social change in low-income communities in New York City, including the area of affordable housing and tenant organizing.

Appendix: Data and Methods

New York City Housing and Vacancy Survey (HVS)

The HVS is conducted every two to three years by the U.S. Census Bureau under contract with the City of New York. The New York City Department of Housing Preservation and Development (HPD) sponsors and supervises the HVS. The primary purpose of the HVS is to satisfy the City's statutory requirement to measure the rental vacancy rate in order to determine if rent regulations should be continued. A wealth of other information about housing and households in New York is collected during the administration of this survey, and this information is used extensively throughout this report. In addition to the housing unit and household information, a limited set of data is also collected regarding each person in the household. This person-level data is used to calculate employment statistics such as labor force participation rate.

Because the HVS is a sample survey, not a census, all data derived from the HVS are estimates, not exact counts. These estimates are subject to statistical sampling error, which can be substantial, particularly for small areas. The sample for the HVS is designed primarily to achieve acceptable reliability in estimating the 'vacant available for rent' rate for the entire city, so estimates for smaller geographic units, such as sub-borough areas, are subject to potentially large sampling errors. In technical reports, estimates derived from samples are often presented in conjunction with standard errors, confidence intervals, or other indicators of statistical reliability. In order to keep this data readable, however, this type of technical information has been omitted. Instead, cautionary notes have been provided whenever an estimate is based on a small number of observations. This report uses the convention established by HPD in cautioning the reader about any estimates that are based on 2,000 or fewer weighted observations. Readers should treat these estimates with some skepticism and be aware that the true value may differ significantly from the reported estimate.

Since the 1999 and 2002 surveys were derived from separate samples (the 1990 census and the 2000 census, respectively), it is very difficult to compare the two sets of data in a reliable manner for various reasons. First, the 2000 census included over 370,000 housing unit addresses that were missed during or added after the 1990 census was completed. Second, the weighting for the 1999 HVS was based on the 1990 Census, while the weighting for the 2002 HVS was based on the 2000 Census. Therefore, none of the 370,000 extra units were reflected in the 1999 HVS. As a result of this difference, the number of residential housing units in the 2002 HVS is substantially more than the number of units in the 1999 HVS, an increase which does not truly reflect the actual 3-year increase in units. In order to make these 2 datasets comparable, the 1999 HVS needs to be reweighted applying the weights used for the 2002 HVS. While this data is not available at this time, the Census Bureau is in the process of reweighting the data, which should be available in 2005. *Un-*

til the reweighted data is available, the State of New York City's Housing and Neighborhoods report and NYCHANIS are using the original 1999 HVS data. Treat differences between the two data sets with caution.

Another area of caution when comparing the 2002 and 1999 HVS data is that statistical tests have not been performed on these differences. Differences between two sample estimates are even more subject to sampling error than are single point estimates. Users should therefore be especially cautious when interpreting these changes over time. In particular, apparently small changes may in fact reflect no change at all. In this report, cautions have been provided whenever the difference is calculated from one or two estimates that are based on 2,000 or fewer weighted observations.

Readers who wish to learn more about the sampling errors associated with the HVS, to calculate confidence intervals associated with the estimates published in this report, or to calculate statistical test for changes over time can consult the "Sample Design, Estimation Procedure and Accuracy Statement" published by the U.S. Census Bureau for the 1999 or 2002 HVS. These documents contain information on the construction of the sampling frame for the HVS and formulas for calculating confidence intervals, and are available from the Census Bureau at http://www.census.gov/hhes/www/nychvs.html.

The sampling unit in the HVS is the housing unit, not the household or person. Both occupied and vacant housing units are included in the sample. For occupied units, information is collected from the household member that owns or rents the housing unit. For vacant units, respondents can include building superintendents, building managers, realtors, and knowledgeable neighbors.

Data from the 1999 and 2002 HVS are available throughout this report. For 1999, the HVS sample included roughly 18,000 housing units. The sample was selected from four sampling frames: 1) housing units included in the 1990 census; 2) housing units constructed since the 1990 census; 3) housing units that were converted to residential use since the 1990 census; and 4) housing units in buildings owned by the City of New York (*in rem*). Updated information on the last three sampling frames was provided by the City to the Census Bureau prior to each survey administration. The 2002 HVS, based on the 2000 census, was selected from three sampling frames: 1) housing units included in the 2000 census; 2) housing units constructed since the 2000 census; 3) housing units that were converted to residential use since the 2000 census; and 4) housing units in buildings owned by the City of New York (*in rem*).

The HVS sample is designed to be representative of the entire City of New York. Housing units are sampled throughout the City, although the exact location of each housing unit is kept confidential by the Census Bureau. The most detailed information released about the location of each unit is the sub-borough area in which it is located. Sub-borough areas are geographic units created by the Census Bureau. They are designed to approximate New York's community districts. How-

ever, since sub-borough areas are constructed from census tracts, their boundaries do not precisely coincide with community district boundaries. In addition, there are 59 community districts in New York but only 55 sub-borough areas. The (approximate) areas of four pairs of community districts were combined by the Census Bureau in creating the sub-borough areas to improve sampling and enhance the confidentiality of respondents. These pairs are Mott Haven/Melrose and Hunts Point/Longwood in the Bronx, Morrisania/Crotona and Belmont/East Tremont in the Bronx, the Financial District and Greenwich Village/Soho in Manhattan, and Clinton/Chelsea and Midtown in Manhattan.

For purposes of rent and income, 1999 dollar values from the HVS have been inflated to 2002 dollars, so that change is expressed in real dollars. To calculate the inflated value, we multiplied the 1999 value by (178.9/166.2).

Additional information about the HVS can be obtained from the Census Bureau through their HVS web site: http://www.census.gov/hhes/www/nychvs.html. HPD posts summary tables of information from the HVS on their web site: http://www.ci.nyc.ny.us/html/hpd/home.html. HPD also publishes a printed report summarizing findings from the HVS, entitled *Housing New York City*. The most recent report currently available is for the 1999 HVS.

New York City Department of City Planning

The Department of City Planning provided data on new Certificates of Occupancy issued each year from 1990 to the present. A Certificate of Occupancy is required for all newly constructed housing units. Rehabilitated housing units generally do not require a Certificate of Occupancy, unless the rehabilitation is so significant that the floor plan of the unit is changed. These data originate in the New York City Department of Buildings.

New York City Department of Housing Preservation and Development (HPD)

HPD provided two sets of data for this database that are not generally available to the public. The first data set provides information on housing rehabilitation and new construction from 1987 to the present through New York City's Capital Programs (also known as the Ten-Year Plan). These data cover over 100 separate programs that subsidize the rehabilitation and construction of affordable housing. This data covers a wide variety of housing programs, including those that assist the rehabilitation of occupied, privately owned units (most notably the Article 8-A loan program); rehabilitate vacant buildings (including *in rem* buildings) either for rental- or owner- occupancy; and construction of new affordable housing units, primarily under the Nehemiah Plan and the New York City Housing Partnership New Homes Program.

HPD also provided data on housing code complaints and violations from their internal database. The data are counts of new complaints received from the public and violations issued by HPD

housing inspectors. Any particular building or housing unit may have received multiple complaints or been issued multiple violations for any year available in this database.

Repeat Sales Indices

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

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

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

In the hedonic regression approach, the house sales price is regressed on a set of house characteristics (e.g., number of rooms, square footage, number of bathrooms, quality of construction, condition, number of apartments - a multi-family building characteristic, etc.), and a constant term for each time period. These intercepts – essentially the coefficients on a set of time dummy variables – reflect the movement in prices over time controlling for house characteristics. The hedonic approach requires a large quantity of data on each individual house sold. If, as usually is the case, there are variables that cannot be included, either because they are unmeasured or because data are unavailable, the coefficients on the included variables may be biased – including both the coefficients on the other house characteristics and the estimated price indices. The extent of the bias will depend upon the extent to which the omitted variables are correlated with the included variables.

The repeat-sales methodology controls for hedonic characteristics by using data on properties that have sold more than once. An attractive feature of this method is that, unlike the hedonic approach, it does not require the measurement of house quality; it only requires time invariance of the quality of individual houses in the sample. The most important drawback of the repeat-sales method is that it fails to use the full information available in the data. In most data sets, only a small proportion of the housing stock is sold more than once, and none of the data on single sales can be

used. Moreover, properties that transact more than once may not be representative of all properties in the market, raising concerns about sample selection bias. As the index period lengthens, more houses fit the multiple sales category. This attenuates sample selection bias but exacerbates a heteroskedasticity problem; Case and Schiller (1989) show evidence that price change variability is positively related to the interval of time between sales.

This report uses the repeat-sales method to estimate price indices. Most of the problems associated with this method are overcome in this report. Specifically, the data set used here is quite large, so that we lose little precision by eliminating observations. Moreover, the time period–27 years–is long enough that we capture a fairly large proportion of the housing stock. Finally, we use the three-step procedure suggested by Case and Schiller (1989) and modified by Quigley and Van Order (1995) to account for the possibility of time-dependent error variances.

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

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

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

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

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

New York City Department of Finance (DOF)

The DOF generously provided several important data sets regarding housing In New York City. One of these is the data set of real estate transactions used to create the repeat sales price indices.

Another important data set provided by the DOF is the Real Property Assessment Data (RPAD). Although this data set is publicly available, it can be difficult to use. Each year of RPAD contains nearly 1 million records. Each record represents a unique tax lot, and provides data on geographic location, land use, building type, building size, number of residential units, property tax as-

sessment, and estimated market value, among other information. RPAD is used in this report for information on the land use of lots, and was used in conjunction with other DOF data sets to create various indicators.

The DOF also supplied data from their Open Balance File (OBF). The OBF is a continuously updated database of information concerning outstanding property taxes and other monies owed to the City related to properties (e.g., sewer charges, fines for violations, etc.). New data is added to the OBF every day, as old charges are paid and new charges are added. Different 'snapshots' from the OBF were used to create the information on property tax delinquencies. Each year of OBF data that is available in this database was obtained through an extract of OBF records at the end of the year to provide updated tax delinquency information. Each of these data sets contains information on every tax lot in the city that has delinquent property taxes, including the amounts and dates due.

Data on tax lien sales were also provided by DOF. This data was derived from a specially created data file containing information on the tax lot, amount sold, and date of sale for every tax lien sold by the city since 1996.

New York City Housing Authority (NYCHA)

NYCHA provided current counts of public housing units and section 8 vouchers. The public housing unit counts include Federal-, State-, and City- funded units.

Home Mortgage Disclosure Act (HMDA)

This annual, national data set of information on home mortgage loan applications and originations is collected by the Federal Financial Institutions Examination Council (FFIEC) under the authority of the Federal Home Mortgage Disclosure Act (HMDA). The requirements of HMDA have been amended several times over the years; currently, financial institutions with assets totaling $29 million or more are required to report data on all loan applications they process. Information contained in the data set includes lender identification, the location of the property (census tract), loan type, loan purpose, loan amount, owner-occupancy, action taken (e.g., denial of loan, origination of loan, etc.), applicant's race, applicant's sex, reason for denial, as well as demographic data regarding the property's census tract taken from the U.S. census. Because not all mortgage lenders are required to report HMDA data, the data set covers most, but not all, mortgage loan applications and originations. HMDA data is available to the public for a fee from the FFIEC. More information can be found on the FFIEC web site at http://www.ffiec.gov/hmda/default.htm.

For this report, HMDA records for census tracts were extracted from the national data. To calculate rates of mortgage lending (loans per 1,000 properties), the HMDA data were merged with estimates of the numbers of properties obtained from the RPAD data.

In order to identify loans made by subprime lenders, the HMDA data were matched to a list

of subprime lenders published by the U.S. Department of Housing and Urban Development (HUD). (This list also include lenders that specialize in manufactured homes, an area of mortgage lending that is not particularly relevant to the New York City housing market.) HUD compiled the list by examining the lending practices of lenders. Most lenders identify themselves as primarily a prime or subprime lender. For those that offer both prime and subprime loans, HUD classified the lender as a subprime lender if at least 50% of the conventional originations were subprime loans or manufactured home loans. It is not possible to identify specific subprime loans in the HMDA data, since terms of the loans are not disclosed. More information on the HUD subprime lender list can be found on the HUD web site at http://www.huduser.org/datasets/manu.html.

Public Data Corporation (PDC)

PDC is a private firm that provides searchable access to real estate legal filings in New York City (legal records from Staten Island are not available). PDC's services are most often used by real estate professionals and attorneys. Under contract with the Furman Center for Real Estate and Urban Policy, PDC conducted specialized searches of these filings in order to create several data sets for this project. *Lis pendens* filings since 1996 were extracted and matched to RPAD records (see Department of Finance information) to create the indicators of mortgage foreclosure. Information about PDC's services can be found on their web site: http://www.pdcny.com.

Lepercq, Inc.

Lepercq, Inc. is a private firm that manages tax liens sold by the City on behalf of the trust that holds the liens. Lepercq generously agreed to provide data that is not available to the public so that aggregated information about the disposition of lien sales could be included in this database.

United States Census

Census data were derived from the summary files produced by the U.S. Census Bureau from the 2000 and 1990 censuses of the United States population. Data presented in this report are 100% percent count data unadjusted for undercounting. Census data for the five boroughs were extracted from Summary File 3 (SF3, known as STF3 for the 1990 census), which presents detailed population and housing data collected from a 1-in-6 sample and weighted to represent the total population. Census data are widely available to the public in a number of formats. For more information see the Census Bureau web site at http://www.census.gov.

New York City Department of Education (DOE)

The education data related to elementary and middle school students and teachers was obtained from the DOE. This information is presented at the school district and borough levels. The

data is freely available to the public at the DOE's website: http://www.nycenet.edu.

Zip Code Business Patterns

The department of commerce provides data on business establishments at the zip code level. This data is available to the public for a fee from the United States Department of Commerce.

Tax Classes

For the purposes of this report, tax class 1 and tax class 2 may not correspond precisely with the City's definitions of class 1 and class 2 properties, in part because they do not include vacant land parcels. Using the building codes from the New York City Department of Finance, we derived the following classifications.

Class 1 buildings comprise the following building types: all single family dwellings; all 2 family dwellings; walk-up apartments with only 3 families; residential units in 1-3 story buildings that were originally built as condominiums; residential units of a 1-3 unit condominium that were originally in tax class 1; commercial units of a 1-3 unit condominium that were originally in tax class 1; primarily 1 family dwellings with two stores or offices; primarily 1 family dwellings with one store or offices; and primarily 2 family dwellings with one store or office.

Class 2 buildings comprise the following building types: all walk up apartments except those with 3 families; all elevator apartments; residential condominiums of 2-10 units that are primarily residential condominiums; residential condominiums in walk-up buildings; residential condominiums in elevator apartment buildings; commercial units of a 2-10 unit, primarily residential condominium; coops; primarily 3 family dwellings with one store or office; primarily 4 family dwellings with one store or office; primarily 5-6 family dwellings with one store or office; and primarily 1-6 family dwellings with stores or offices.

Treatment of Dollar Values

Unless specifically mentioned, the dollar values in this report are expressed in current year dollars.