BORHOODS HOUSING AND NEIGHBOF SIT V

FURMAN CENTER FOR REAL ESTATE AND URBAN POLICY-NEW YORK UNIVERSITY



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STATE OF NEW YORK **CITY'S** HOUSING NEIGHBORHO 200

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Executive Summary

n 2009, the national recession and housing crisis continued to destabilize households and neighborhoods, with both unemployment and foreclosure filings reaching record highs. While the national downturn hit New York City later than it did in other parts of the country, by 2008 and 2009 there were undeniable signs of building and neighborhood distress throughout the City—the number of serious housing code violations and severely crowded households rose, while housing prices continued to fall and foreclosure filings soared. The real estate boom that had fueled staggering increases in housing prices and a condo-building frenzy was over; by 2009, debt-laden properties, stalled construction, and widespread foreclosures came to define real estate in New York City.

Last year, the *State of New York City's Housing and Neighborhoods (State of the City)*, examined 30 years of data on real estate booms and busts in New York—analyzing how far property values rose, and fell, and how different kinds of neighborhoods fared in the upturns and in the downturns. This year, as the City finds itself in the midst of a new bust, we examine the most recent boom in more detail, analyzing the characteristics of the development that took place throughout the beginning of this decade.

THE ANATOMY OF THE BUILDING BOOM

This year's chapter, *Causes and Consequences of New York City's Residential Building Boom*, beginning on page 9, looks specifically at trends in building activity (measured by the number of new certificates of occupancy issued) between 2000 and 2008 in New York City. Between 2000 and 2003, building activity grew by approximately 7% annually; and by nearly 17% annually between 2003 and 2006. In 2007, the number of new units completed in the City peaked at 25,659—the most in the past 20 years. Even with this impressive growth, New York City's boom was more modest than metropolitan areas with more available land and fewer regulations on new development.

Building activity was widespread throughout the City: between 2000 and 2008, Staten Island experienced the largest percentage increase in its housing stock (over 12%), followed by Manhattan (at almost 7%), while the other boroughs saw increases of between 4% and 5%. Strong building in Manhattan and Staten Island resulted in new construction making up a significant share of sales. Specifically, between 2000 and 2008, nearly 20% of units sold in Manhattan and 14% of units sold in Staten Island were built during the same time period.

While much development occurred in areas with more traditional demand, such as the Upper East Side and Midtown, the City also experienced significant new construction in areas with typically less demand, including Greenpoint/Williamsburg, Central Harlem, and the Bedford-Stuyvesant neighborhood of Brooklyn. Indeed, in 2007 (the height of building activity outside of Manhattan), Greenpoint/Williamsburg, Flushing/ Whitestone, and Bedford-Stuyvesant were among the top 10 neighborhoods citywide in the number of new units completed.

On average, we find that neighborhoods with better amenities or infrastructure and higher housing values received more development. Another neighborhood characteristic that proved important to new development was the amount of unused zoning capacity. In Brooklyn, the Bronx, and Queens, nearly three-quarters of the units built between 2004 and 2008 were built on sites that had substantial unused capacity, which we define as being built to less than 50% of what the current zoning would allow.

This building frenzy came to a halt in 2009. Between 2008 and 2009, building permits fell by 90%, a much steeper decline than the City experienced in the last bust (between 1987 and 1991). In 2009, the number of units permitted was lower than at any time since 1992.

As prices have fallen and credit has became more difficult to secure (for homeowners and developers alike), the City has begun to see the implications of the bust: completed developments remain vacant and unsold, while unfinished buildings and stalled construction sites are visible in several neighborhoods. Accordingly, the City, developers, and community stakeholders now face a critical challenge to find ways to restart stalled projects and prevent vacant properties from triggering neighborhood decline.

THE STATE OF MORTGAGE LENDING

The generous amount of credit made available to homebuyers (often in the form of high-cost, or more risky, loans) for the better part of the decade helped to fuel this building boom. The Furman Center has written extensively on the rise and fall of high cost lending, the communities affected, and the consequences for neighborhoods now facing high rates of foreclosures. In October 2008, the Furman Center released Declining Credit and Growing Disparities: Key Findings from HMDA 2007, which highlighted the steep decline in access to credit in 2007, pointing specifically to the drop off in loans (even prime loans) made to borrowers of color. In this year's State of the City, beginning on page 22, we update this analysis, looking at the continuing decline in credit availability that took place between 2007 and 2008, in New York City and around the country.

During this time period, first-lien home purchase loans declined by a third across the City, and mortgage refinancing saw an even bigger drop, falling by more than 50%. By 2008, high-cost and piggyback home purchase lending had virtually disappeared. After making up almost a quarter of all first-lien, conventional home purchase loans in 2006, the number of high-cost loans originated in New York City dropped by more than 90% over the following two years.

The decline in credit hit black and Hispanic borrowers especially hard, leading to a further shift in the racial and ethnic composition of home purchasers in the City in 2008 (a trend we first documented in *Declining Credit* and Growing Disparities). We find that, while Asians make up about 11% of New York City households, they were responsible for 27% of the first-lien loan originations in 2008. Blacks, on the other hand, make up about 23% of New York City households, but were responsible for only 11% of home purchase loan originations.

REZONING THE CITY

Coinciding with the building boom was an unprecedented number of City-initiated rezonings. In *The State of New York City's Capacity to Grow*, on page 25, we highlight a series of Furman Center research projects that investigate development patterns in New York City and the impact the City's land use policies have on those patterns.

Our analysis shows that between 2003 and 2007, City-initiated rezonings affected about 188,000 lots citywide, or about 18% of the City's total land area. These rezonings resulted in a net gain of about 100 million square feet of residential development capacity, equal to a 1.7% increase citywide. To highlight the changes, we report new indicators—*Percentage of Land Area Upzoned, Percentage of Land Area Downzoned* and *Percentage of Land Area Contextual-Only Rezoned*—at the borough level, and describe how much of the land area in each borough was rezoned as part of a City-initiated rezoning between 2003 and 2007.

We also add a new indicator, the Unused Capacity Rate, which measures the percentage of residentially zoned land area that is built out at less than half the residential development capacity allowed by the City's zoning code. Based on our research, lots built at less than half their zoned capacity present the greatest opportunity for new development, and are therefore important for the City and community groups to track. In 2008, the Unused Capacity Rate for the City was about 30% (we also report this figure for the City, boroughs and community districts). To learn more about the Furman Center's research on rezonings, visit http:// furmancenter.org/files/publications/Rezonings_Furman_Center_Policy_Brief_March_2010.pdf.

STATE OF IMMIGRANT NEW YORK

This year we add a new section to the report that profiles the City's immigrant population (see page 29). In 2008, 36% of the New York City population was born outside the U.S. Nearly half of the residents of Queens are foreign born, and even Staten Island—the borough with the smallest share of immigrants—boasts a population that is 21% foreign born, far above the national rate of 12%.

We find that the socioeconomic characteristics of immigrant New Yorkers are somewhat mixed. On the one hand, they have a higher participation in the labor force and are less likely to be in poverty than native-born residents. On the other hand, they are less educated and have lower homeownership rates than native-born residents do (though, it is worth noting that these disparities are smaller in New York City than they are nationwide).

To get a better understanding of what predominantly immigrant neighborhoods look like, and how they compare to other neighborhoods in New York, we look at the neighborhood characteristics of the eight community districts where a majority of residents are foreign-born. We find that majority immigrant neighborhoods tend to be more stable than many other neighborhoods in the City: they have experienced lower rates of foreclosure, crime, tax delinquencies and poverty.

SIGNS OF DISTRESS AND SIGNS OF HOPE

New residential building permits fell off of a cliff in 2009—down to 3,275 from 30,947 in 2008. Certificates of occupancy have seen a more gradual, but still sizable decline, falling from 22,650 in 2008 to 18,928 in 2009. Despite upbeat newspaper articles on widespread deals in the rental market, the downturn has yet to translate into real gains in affordability. Citywide, there was a slight increase in the rental vacancy rate between 2007 and 2008, but the median monthly rent and the percentage of New Yorkers who are rent burdened continued to rise. As large multi-family buildings fall into financial distress, their residents face deteriorating propertiesa trend we notice as serious housing code violations have risen. Smaller, 1-4 family properties also are more distressed than in the recent past, as evidenced by increases in foreclosures and tax delinquencies.

Of course, New York City is a dynamic, resilient place and there are also signs of hope. Despite these hard times, crime rates have continued to fall, and students' test scores have continued to climb. The poverty rate remained stable through 2008, and the unemployment rate was still lower than it had been in 2000, indicating that the social fabric of the City has remained strong. Progress in those areas, despite the economy, is good news indeed. But preventing the kind of distress and decay the City experienced in previous downturns will require still more investment in the City's neighborhoods, along with unprecedented levels of commitment, cooperation and creativity from the public, nonprofit, and private sectors.

Causes and Consequences of New York City's Residential Building Boom

uring the middle years of the last decade, the residential real estate and financial services sectors grew rapidly, helping to fuel a national economic expansion. As the nation's financial hub and the focal point of its most populous metropolitan area, New York City was a key center of this economic activity, and experienced a significant increase in residential building activity

during this period. The boom in residential construction changed the face of many of the City's neighborhoods, and will have a lasting impact on New York City's housing stock. This chapter provides an overview of the boom and the changes it wrought.

The discussion begins by describing patterns of residential building activity between 2000 and 2008 in the City and its boroughs. It then describes factors that may contribute to cyclical patterns—periods of rapid growth and high levels of activity followed by periods of less activity—in the City's residential real estate construction, and compares the current cycle in New York City to patterns of building activity in other cities and in New York City's recent past.

The analysis continues by looking at the relationships between certain neighborhood characteristics such as housing values, the presence of green space, and public transit options—and development activity during the boom. This extends the analysis in last year's *State of the City*, which explored how different neighborhoods



Source: New York City Department of City Planning

fared during upturns and downturns in housing prices. Building on our ongoing research—highlighted in *The State of New York City's Capacity to Grow* on page 25 the chapter also examines the relationship between unused zoning building capacity and building activity.

The chapter concludes by briefly considering the long-term consequences of the current building bust. As demand for new residential housing slows and the rate of building declines, developers, City officials, and community organizations are debating the fates of stalled construction sites, half-finished developments, and unoccupied buildings. While the preponderance of such properties is currently a problem, they will be a source of much-needed housing in New York City when the bust is over.

BUILDING ACTIVITY IN NEW YORK CITY, 2000–2008

A real estate cycle is defined by the number of units built, by how rapidly this number grows as the expansion progresses, and by how rapidly activity contracts as the boom deflates. Figure 1 displays the number of residential units completed in the City between 2000 and 2008, by year of completion and borough.¹ Building activity in the City grew by 6.5% annually, on average, between 2000 and 2003, and grew more quickly (around 16.5% annually)

¹ We compile information on completed buildings using data on certificates of occupancy issued by the New York City Department of Buildings. Other groups, such as the Census Bureau, use information on new construction authorized by building permits to measure building activity. However, this alternate measure may overstate the number of new units that are actually built, and there is a lag of unspecified length between the time that a building permit is issued and the building's completion.

Year Si	ngle-family	2–4 family	5-plus family	Condo	Coop	Mixed-use	Total Units
2000	2,324	3,585	6,524	630	7	83	13,153
2001	1,720	4,322	5,069	2,510	13	46	13,680
2002	1,236	4,088	6,707	2,169	410	95	14,705
2003	1,945	5,493	6,101	2,141	107	116	15,903
2004	1,649	5,554	8,700	3,030	4	113	19,050
2005	1,273	7,058	8,459	3,671	0	122	20,583
2006	1,184	8,470	10,945	3,800	595	181	25,175
2007	1,055	7,826	12,352	4,055	124	247	25,659
2008	758	6,422	13,475	1,685	89	221	22,650
Total New Units:	13,144	52,818	78,332	23,691	1,349	1,224	170,558
as % of New Units Citywi	de 7.7%	31.0%	45.9%	13.9%	0.8%	0.7%	
as % of 2000 Stock*	10.3%	23.2%	45.2%	4.0%	14.5%	2.8%	
Table 2: Residential Units Con	npleted in NYC	C, 2000–2008, by	/ borough				
		Bronx	Brooklyn	Manhattan	Queens	Staten Island	NYC
Total Units		23,652	39,178	55,706	32,913	19,109	170,558
	011-)*	5.0%	4.4%	6.9%	4.3%	12.3%	5.5%
Total Units (as % of 2000	Stock)^	01070	4.470	0.070			
Total Units (as % of 2000 Table 3: Share of Residential	Sales that are	from New Constru	uction, 2000–2008	B, by borough			
Total Units (as % of 2000 Table 3: Share of Residential	Stock)^	from New Constru Bronx	uction, 2000–2008 Brooklyn	3, by borough Manhattan	Queens	Staten Island	NYC

Source: New York City Department of City Planning, New York City Department of Finance.

*2000 housing stock is calculated using the Department of Finance's Real Property Assessment Database.

between 2003 and 2006, with the number of units completed peaking in 2007 at 25,659 units and falling to 22,650 units in 2008. Manhattan gained the most units during these years, followed by Brooklyn and Queens. Manhattan and Staten Island added the majority of their new units towards the middle of the time period, while building activity in Brooklyn and the Bronx peaked in 2007 and 2008, respectively.

New York City's highly diverse housing stock includes single-family homes (which may be occupied by owners or renters), small multi-family buildings of 2 to 4 units, larger multi-family rental buildings, condominiums, and co-ops. New construction during the building boom reflected this diversity. Table 1 estimates the total number of residential units completed between 2000 and 2008 citywide, by building type. It also reports the percentage of existing units in each building type, for existing buildings built prior to 2000.

The largest share of new residential units completed in the City between 2000 and 2008, about 46%, were apartments in 5-plus multifamily buildings. This represents about the same share of the City's units that were in large, multi-family rental buildings as of 2000. Development of condo units, however, did not track the existing housing stock; 14% of new units were condominiums, more than three times the share of condominium units in existing buildings in 2000. In contrast, very few units were constructed during the recent boom in co-op or mixed-use buildings, even though these building types accounted for about 17% of the City's existing units as of 2000. Development patterns for these various building types followed slightly different time trends during our period of study. Completions of 5-plus unit buildings grew steadily during this period, peaking in 2008, while development of condominiums peaked in 2007, and development of single-family homes began a slow decline as early as 2004.²

² These trends may be influenced by buildings which were intended to be condominiums, but were then occupied as rentals because of marketing problems during construction. However, as the developer's initial intended use is not recorded on the building's C of O, it is difficult to estimate the extent of this pattern.

Comparing the magnitude of new construction activity to the size of the existing housing stock helps to put the construction figures in context. Thus, Table 2 reports the number of residential units completed between 2000 and 2008 as a percentage of the number of units existing in the year 2000. Although Staten Island gained the fewest new units in absolute terms, the borough experienced the largest percentage increase in its housing stock (over 12%) during this time period. Manhattan experienced the second largest increase in percentage terms (almost 7%), with the housing stock in the remaining boroughs increasing between 4% and 5%.

Another way to gauge the extent of new development is to examine the share of residential units sold that were units in newly completed buildings. Table 3 reports these percentages for each borough between 2000 and 2008. Nearly one in five units sold in Manhattan during this time period were newly completed a significant share of the housing market, and quite a surprising number considering the scarcity of land on which new projects can be built in Manhattan. In Staten Island, 14 percent of residential sales during this time period were sales of new buildings and units. New buildings and units represented a smaller share of housing market activity in Brooklyn, Queens, and the Bronx. Certificates of occupancy should generally provide an accurate estimate of the number of new units completed, but they do not indicate whether the construction of a new building requires the demolition of an existing building. Unfortunately, building demolition permits currently do not report the number of units in the demolished structure. Thus, it is important to note that we are reporting and analyzing the number of new units constructed during the recent building boom, not the net increase in units.

THE ANATOMY OF A BOOM: COMPARING THE CURRENT CYCLE IN NEW YORK CITY TO OTHER BUILDING BOOMS AND BUSTS

How does New York City's building boom and bust both the amount of new residential housing built, and the rate of growth and decline in residential construction—compare to activity in other cities and to previous real estate cycles in New York? In theory, there are a number of reasons why patterns of development might differ between New York and other cities.

Compared to other cities, a far larger share of the residential housing stock in New York City is in multi-family buildings, which require a larger capital investment, take longer to complete, and are sold less frequently

Economic Factors Contributing to Cyclicality in Real Estate Development

Cyclicality is defined as a pattern of periods of rapid growth and high levels of activity, or "booms", followed by periods of little activity, or "busts". One explanation for boom-and-bust patterns in residential real estate construction is that demand for housing is closely tied to household incomes and overall economic growth, which also follow cyclical patterns. However, construction activity is far more volatile than household income and housing expenditures. Another simple explanation, that developers do not anticipate future declines in real estate prices when making the decision to build at the height of a boom, is unsatisfying from an economic perspective because it relies on developers making financially unsound decisions repeatedly, from cycle to cycle. In a theoretical analysis of the determinants of real estate cycles, Steven Grenadier identifies two additional factors that affect patterns of building activity.¹ First, because it takes time to build, new units continue to enter the market even as market conditions deteriorate. Second, the (virtual) irreversibility of construction encourages developers to take a "wait and see" attitude, delaying construction even as market conditions begin to recover. Once conditions have substantially improved, the developers who were waiting to build rush into the market all at once, which results in a rapid acceleration of building activity. Due to these factors, real estate development tends to be more cyclical than investment in other assets.

1 See Grenadier (1995) for a complete analysis.

than single-family homes. The larger capital commitment and increased difficulty of selling large buildings increase potential losses for developers. This additional risk likely encourages developers to delay investment longer, until prices have reached a relatively higher level, than they would if they were developing smaller projects. This longer delay may then contribute to a more rapid acceleration in building activity in the growth stage of the boom.

Geographic and regulatory constraints on development, as well as high construction costs, may lead developers to build less at the height of a boom in New York than in cities with more available land and fewer regulations on what can be built and where building can take place.³ These factors are likely to shrink the gap between construction activity before a real estate boom and construction activity at the height of the boom.⁴

Figure 2 graphs the annual net percentage change in the housing stock between 2001 and 2008 for the New York City metropolitan area and for 9 other metropolitan areas (which together comprise the 10 city sample for the Case-Shiller national metropolitan house price index), using Census data.⁵ All of these metropolitan areas experienced growth during this period. As expected, areas with a greater proportion of multifamily buildings, less vacant land available for development, and higher construction costs, such as New York City, San Francisco and Boston, saw the smallest year-to-year percentage increases in the housing stock.



Source: U.S. Census Bureau

In contrast, metropolitan areas such as the Washington DC metro area (which includes rural counties in Maryland and Virginia), Miami, and Las Vegas saw more rapid growth during the boom. They also experienced a larger decline in annual growth towards the end of the decade than the more supply-constrained metropolitan areas. The number of new units built in Staten Island between 2000 and 2008 as a share of the existing housing stock (around 14%) was similar to the percentage change in the housing stock for Washington DC (14%) and Denver (11.5%), but was higher than in the other boroughs, probably because Staten Island's residential housing stock is more similar to housing in these cities (with more single-family homes and lower density) than the other boroughs are similar to these cities.

To explore differences between New York City's previous real estate cycle, which occurred between 1982 and 1992, and its most recent boom and bust, we have to turn to state-level data, because city-level data on building activity are not readily available prior to the

³ In their 1999 analysis of the costs of new housing construction in New York City, Salama et. al. identify a number of factors which contribute to higher development costs in the City relative to other cities, including: the supply of vacant land, environmental and zoning regulations, the City building code and permit approval process, and the cost of construction labor. An update to this study published in 2005 reported that housing construction prices in the City rose faster than the national average, and these costs remained the highest among all metropolitan areas.

⁴ In their critique of current housing policy, Glaeser and Gyourko (2008) provide a review of the evidence documenting the empirical relationship between the extent of local building regulation, higher construction costs, and reduced building activity.

⁵ Data on the number of residential units in metropolitan areas is available from the Census Bureau. Because annual data on the stock of housing is not available for cities, Figure 2 presents data for Metropolitan Statistical Areas (MSAs), which encompass the cities' suburban counties. Data for Las Vegas is not shown on Figure 2 because values exceed the scale of the graph; the average annual percentage change in housing stock in Las Vegas was 4.3%. Information on the sample of MSAs used in the Case-Shiller indices is available at: http://www.standardandpoors.com/indices/main/en/us/. The statistics presented in Figure 2 are changes net of removals from the housing stock.



Source: U.S. Census Bureau; New York City Department of Buildings

1990s.⁶ Figure 3 graphs the number of units authorized by residential building permits issued in New York State between 1980 and 2009. It also shows the number of units permitted in New York City between 1992 and 2009. The increase in building activity between 1982 and 1987 in New York State was more rapid and dramatic than the increase between 1995 and 2005. If we accept trends in building activity in New York State as a rough proxy for trends in building activity in New York City, the same was likely true in the City.

It appears that the decline in building activity during the current bust has been more precipitous than the decline between 1987 and 1991. During the previous bust, it took four years for state-level building activity to fall off to pre-boom levels, and the total number of new units authorized by building permits in 1991 was still slightly higher than in 1982. In contrast, after rebounding slightly between 2007 and 2008, the number of units permitted in the City in the current bust fell by almost 90% in a single year (between 2008 and 2009), to a level lower than the number permitted in 1992; and the number of units permitted in New York State in 2009 fell to its lowest level in the last 30 years.

In both episodes, growth in employment and incomes in the financial and legal services industries fueled demand for residential housing in the City, reductions in interest rates lowered carrying costs for developers, and changes in the structure of mortgage markets expanded credit access for buyers, all of which contributed to a boom in residential development.⁷ City housing policies – the introduction of the Ten-Year Plan in the prior bust, and current changes to the 421-a property tax abatement program—may have contributed to differences in the pattern of decline between the two busts.

The 421-a tax abatement program was created in 1971 during a period of shrinking population and falling property values in New York City to provide longterm tax abatements for a large share of City developments. The program was curtailed in late 2006 (with the modifications taking effect in June, 2008), restricting the geographic scope of the as-of-right program to exclude all of Manhattan and selected neighborhoods in other boroughs, and setting a limit on the amount of assessed value exempt from taxation.

⁶ Here, we shift our analysis from certificates of occupancy to building permits because building permit data is more readily accessible historically. State building permit data may serve as a proxy for trends in City building permits if the City is not growing much more rapidly than the state. This was the case between 2000 and 2009, when the City's share of total state population increased only slightly, from 42.2% to 42.9%.

⁷ See Glaeser and Gyourko (2008) for an empirical analysis of the relationship between the volatility of household income and the cyclicality of residential construction between 1980 and 2005, and Chomsisengphet and Pennington-Cross (2006) for a discussion of regulatory changes and innovations in the mortgage market during the 1980s.





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City Planning, MapPLUTO, New York City Department of Finance, Furman Center



An unintended consequence of this regulatory change may have been a rush by developers to take advantage of the expiring tax provisions, contributing to the rebound in citywide permitting activity between 2007 and 2008 and the steep decline during the following year. Because the City Department of Finance does not identify units participating in the 421-a program until they are completed, we report 421-a participation for newly completed units.

Participation in the tax abatement programs in the Bronx fell by 18 percentage points between 2007 and 2008, from 39% of units to 21%. In contrast, the share of new units receiving tax abatements in Brooklyn and Queens remained relatively constant, as developers moved to initiate projects before the new regulations took effect in areas that would no longer be included in the program.⁸ This building activity moderated the citywide downward trend in this category of development, and resulted in a flood of new units being completed in concentrated geographic areas just as demand for new residential housing softened.

While there was more rapid growth in construction activity during the previous boom, the subsequent bust was more gradual and development in the City stabilized at pre-boom levels. As the 1980s boom waned, then-Mayor Koch initiated the Ten-Year Plan, a broad publicprivate partnership to encourage residential development, and the City's capital expenditures on housing increased steadily during the bust, possibly cushioning the fall in

⁸ The New York Magazine article "The Billysburg Bust" suggests that this may have been the case in Greenpoint/Williamsburg, for example.

Table 4: Access to Parks and Transit, by Borough									
	Share of Units v	within 1/4 Mile of a Park	Share of Units within 1/2 Mile of	a Subway/Rail Entrance					
	New Construction (2000–2008)	Existing Units (2000)	New Construction (2000–2008)	Existing Units (2000)					
Bronx	95.9%	91.1%	69.5%	69.9%					
Brooklyn	91.2%	82.4%	78.8%	77.8%					
Manhattan	70.2%	93.7%	89.5%	90.8%					
Queens	75.6%	74.9%	46.7%	49.6%					
Staten Island	63.1%	64.5%	19.9%	19.2%					

Source: New York City Department of City Planning, MapPLUTO, New York City Department of Parks and Recreation, New York City Department of Transportation, Furman Center

market-rate development.⁹ Comparing trends in building activity during New York City's recent boom and bust to patterns in other cities and previous eras underscores the fact that every boom is different, and one experience cannot predict outcomes in a different time and place.

THE LOGIC OF A BOOM: BUILDING ACTIVITY ACROSS NEW YORK CITY NEIGHBORHOODS

As discussed earlier, building activity during the boom period affected all corners of the City. Staten Island experienced the largest percentage increase in its housing stock (over 12%), followed by Manhattan (at almost 7%), while the other boroughs saw increases of between 4 and 5 percent. Figure 4 displays the geographic distribution of new units completed between 2000 and 2008 across the City. While much development occurred in traditionally robust areas such as the Upper East Side, Midtown, and Clinton/Chelsea neighborhoods, the map highlights the large amount of new construction that also took place in Central Harlem, Greenpoint/Williamsburg and Bedford Stuyvesant. Indeed, Greenpoint/Williamsburg and Flushing/Whitestone were ranked among the top 15 community districts in numbers of new residential units completed between 2000 and 2008.

This dispersed building activity may be due in part to the shortage of developable land in areas which grew during the previous boom. But the development patterns also may be related to various characteristics of the City's neighborhoods. To better understand those relationships, we examined the correlation between the number of units built in a community district between 2000 and 2008, and selected housing market and socioeconomic characteristics of the district.¹⁰

The amount of development in a community district is positively correlated with housing values at the beginning of the decade and with growth in housing prices between 1996 and 2004, both of which are rough measures of demand for housing in the neighborhood. In addition, the number of units built is positively correlated with the neighborhood's median household income in 2000 and with student test scores in the neighborhood's schools. Development activity is negatively correlated with the percentage of neighborhood residents who were nonwhite in 2000.

Finally, new development, like much of the City's existing housing stock, was located in areas with good access to public transportation and green space. Table 4 reports that the share of new development that was located within a half-mile of rail transit was consistent with the share of existing housing units located within a half-mile of rail transit: this ranges from 20% of units in Staten Island to 90% in Manhattan. In Brooklyn, Queens, and the Bronx, new construction was more likely than existing buildings to be located near parks, and in Brooklyn and Staten Island, new construction was more likely to be located near rail transit.

These results indicate that, on average, neighborhoods with better amenities or infrastructure and higher housing values received new development, while neighborhoods with less developed amenities and with higher shares of nonwhite residents received less.

⁹ Figure 1 of Schill et. al. (2002) graphs annual total City capital expenditures for housing between 1987 and 2000, and provides details on then-Mayor Koch's Ten Year Plan, which committed \$4.4 billion to build or renovate over 100,000 housing units.

¹⁰ See Appendix Tables 1 and 2 for details on the results of this analysis.

Table 5: New Construction on Sites with Substantial Unused Capacity									
	Bronx	Brooklyn	Manhattan	Queens	Staten Island	NYC			
Share of New Units (2004–2008) that were Built on Sites with									
Substantial Unused Capacity in 200)3 78.9%	74.2%	65.7%	74.9%	59.1%	72.7%			
Share of All Lots with Substantial Unused Capacity in 2003*	39.2%	27.9%	25.9%	19.3%	29.7%	25.9%			

Source: New York City Department of City Planning, New York City Department of Finance, Furman Center. *This rate differs slightly from the Unused Capcity Rate featured throughout the rest of this book. In this section, the rate refers to the share of LOTS with substatial unused capacity. Throughout the remainder of the book, the Unused Capacity Rate refers to the generative of LAND AREA with substantial unused capacity.

Another important factor shaping where building occurs is the availability of sites that are relatively easy to develop. All else being equal, we would expect lots with the greatest capacity for new development (or the largest gaps between what is actually built and what zoning allows to be built) to be the most attractive development sites. For these lots, the regulatory costs of changing the current use are small compared to the benefits of developing the lot to its full zoning capacity. For several years, the Furman Center has been tracking such lots to better understand their role in development and to understand why many remained developed at levels below their zoned capacity in the face of market pressures. As part of that research, we have identified all of the residentially zoned lots in the City that in 2003 were built to less than half of the total square footage permitted by New York City's zoning code. Based on that work, we introduce in this year's State of the City a new indicator, the "Unused Capacity Rate," which is equal to the percentage of residentially zoned land area in a borough or community district made up of lots with substantial unused capacity. This new indicator, and our related research, are described in greater detail in The State of New York City's Capacity to Grow on page 25.

To explore the relationship between the presence of unused building capacity and development activity, we examined the correlation between the number of units built in a community district and the district's unused capacity rate. As we would expect, community districts with higher unused capacity rates were more likely to add a larger number of units than areas with less room to grow.

We can see even more clearly the extent to which lots with significant unused zoning capacity played a central role in determining where building took place during the boom by looking at parcel level data. Table 5 reports the percentage of units completed between 2004 and 2008 that were built on sites that had substantial unused capacity in 2003. In Brooklyn, the Bronx, and Queens, nearly three-quarters of the units built between 2004 and 2008 were built on sites that had substantial unused capacity. While a quarter of the new units in the City were built on sites that did not have substantial unused capacity, the availability of land not yet developed to its fullest zoning potential is an important factor among the many that determined where development occurred during the building boom.

An additional factor affecting the amount of development activity across neighborhoods was homebuyers' access to credit. As in the rest of the country, New York City experienced significant growth in the incidence of mortgage lending to individual borrowers whose financial circumstances, such as poor credit histories or undocumented sources of income, previously would have prevented them from obtaining mortgage credit. The map shown in Figure 5 documents the relationship between the construction of 1–4 family homes in an area between 2000 and 2008 and the share of mortgage loans issued in 2005 that were "high cost."¹¹ In general, we see that areas where a greater proportion of loans were high cost experienced a greater increase in new 1–4 family properties.

This pattern partly reflects the distribution of lowerdensity neighborhoods across the City, and the more stringent lending requirements for condos than for 1and 2-family homes, so it should not be interpreted as a causal relationship. However, the number of new units

¹¹ Ideally, we would like to measure the correlation between growth in highcost lending between the early years of the boom and the height of the boom, and subsequent construction of owner-occupied properties. Since loans reported under HMDA were not classified as "high cost" prior to 2004, we focus on data from 2005, the height of high cost lending in the City, as a proxy for growth in high cost lending across areas.

Figure 5: Building Activity in New York City and High Cost Lending by Sub-borough Area

 New 1–4 Family Properties, 2000–2008 Percentage of Home Purchase Loans that were High Cost, 2005

- 0.6%-7.2%
- 0 7.2%-15.2%
- 15.2%-27.6%
- 27.6%-42.0%
- 42.0%-57.2%
- Parks and Airports

Source: Department of City Planning, MapPLUTO, Home Mortgage Disclosure Act



tionship between the expansion of mortgage credit and building activity has been documented in other cities.¹² The virtual disappearance of high cost lending in 2008, documented in The State of New York City's Mortgage Lending, on page 22, may have an effect on the development of owner-occupied properties in the near future. 12 Mayer and Pence (2008) find that across the country, "...high-cost loans are

THE BOOM'S REVENGE: EFFECTS OF THE **BUILDING BUST IN NEW YORK CITY**

As in 1987, the popular press is currently awash in articles lamenting the end of New York City's building boom. Titles such as "The Billyburg Bust" and "Fighting Eyesores Before They Start" suggest that boom and bust patterns of residential development can have negative consequences not just for developers' solvency, but also for neighborhoods with concentrations of affected properties. To assess the impact of the collapse of residential housing construction on the City's housing market, we need improved measures of the extent of the building bust, including improved counts of the stock of unsold properties, unoccupied buildings, and stalled building sites.

prevalent in areas with large amounts of new construction, consistent with a link between construction and the expansion of credit."

added in central Brooklyn and southern Queens was

larger than in northern Queens and southern Brooklyn,

areas where 1- and 2-family homes are also common, but

where high cost lending was lower. Moreover, the rela-

There are several possible outcomes for developments in the current bust: some developments are *unsold*, meaning that the units were intended for owneroccupancy but were not able to fetch a buyer on the market; others are *unoccupied*, meaning that the units were recently issued a C of O but are currently vacant; and still others are *unfinished* or *stalled*, meaning that construction on the property was started but stopped before the issuance of a C of O.¹³

Unsold units will tend to have a negative effect on the sales prices of other properties by increasing the supply of units on the market. Even if they are not currently for sale, unoccupied buildings may also have a negative effect on the values of surrounding properties, through their effect on streetscapes, vermin, and crime. For a number of reasons related to the documentation of completions and sales in New York City, it is difficult to estimate precisely the numbers of newly built unsold units and unoccupied buildings, and this remains an area of future work.¹⁴

Buildings that were started but never completed are also likely to have a negative impact on housing values, and can pose a threat to local safety. The problem of stalled construction sites has become of such concern in the City that the Department of Buildings created a task force in February 2009 to address the issue. The task force stepped up inspection of at-risk projects to better identify stalled sites and developed a system that allows neighborhood residents to report unsafe conditions at these sites. To encourage developers to report stalled sites themselves, and to remove delays to restarting stalled construction, the City Council passed legislation in October 2009 to provide four-year building permit extensions to developers who provide comprehensive site safety plans and agree to ongoing inspections.¹⁵

	Number of sites
Bronx	23
Brooklyn	244
Manhattan	82
Queens	143
Staten Island	36
NYC	528
Table 7: Community Districts with the Most Stalled	I Sites Number of sites
Table 7: Community Districts with the Most Stalled Greenpoint/Williamsburg (CD 201)	I Sites Number of sites 75
Table 7: Community Districts with the Most Stalled Greenpoint/Williamsburg (CD 201) Jamaica/Hollis (CD 412)	Sites Number of sites 75 26 26
Table 7: Community Districts with the Most Stalled Greenpoint/Williamsburg (CD 201) Jamaica/Hollis (CD 412) Borough Park (CD 212)	Sites Number of sites 75 26 24
Table 7: Community Districts with the Most Stalled Greenpoint/Williamsburg (CD 201) Jamaica/Hollis (CD 412) Borough Park (CD 212) Flushing/Whitestone (CD 407)	Sites Number of sites 75 26 24 21

Source: New York City Department of Buildings

Table 6 shows the DOB's estimates of the number of stalled sites in each borough as of December 2009, and Table 7 highlights the 5 community districts with the largest numbers of identified sites.¹⁶ he DOB does not claim to have identified every stalled site in the City, but even this complaint-driven system identified 528 stalled sites across the City. Although these sites may not be representative of the full set of stalled sites around the City, the problem of stalled construction sites seems to be worst in Brooklyn and Queens. Greenpoint/Williamsburg, Jamaica/Hollis, and Fort Greene/Brooklyn Heights—areas which experienced rapid growth during the building boom—are among the five neighborhoods with the most stalled sites.

As more properties are identified by and reported to the Department of Buildings, the number of stalled sites on this list is likely to grow in the short term. These efforts to track the number of stalled sites, if matched by efforts to provide more comprehensive estimates of unsold units and unoccupied buildings, will help us to better assess the consequences of the building bust.

¹³ Identifying unsold condo units which are currently occupied as rentals remains an area for future work.

¹⁴ Right to the City-NYC, a coalition of affordable housing advocates, conducted a field survey of 9 community districts in the fall of 2009 and identified 601 vacant condominium buildings. The results of Right to the City's survey are summarized at: http://www.righttothecity.org/new-research-601buildings-with-vacant-condos-found-in-9-nyc-community-districts.html

¹⁵ Builders who obtained permits before recent changes to the City building code would not have to re-file their plans to resume construction activity (see http://legistar.council.nyc.gov/Legislation.aspx for details on Local Law 1015-A, the "stalled sites" legislation).

¹⁶ Since the DOB does not distinguish between residential and commercial stalled construction, these figures include both residential and commercial sites.

CONCLUSION

The recent building boom in New York City will have a lasting impact on the residential housing stock. In Staten Island, the sheer volume of new units built (over 12% of the existing housing stock) will affect the physical landscape of its neighborhoods. In other boroughs, recent construction is tilting the housing stock towards condominiums. Over 14% of new units built were condominiums, three times the existing share of condo units.

In comparison to many other large cities, New York City experienced a relatively modest construction boom during the 2000s. Cities with lower-density housing stock, more room to grow, and lower construction costs added a larger percentage of residential units to the housing stock, but also experienced steeper declines in building activity during the latter half of the decade. This is not to suggest that the City is in the clear, as it is experiencing far more dramatic declines in building activity than it did in the boom-and-bust the City experienced in the 1980s.

Much of the building activity during the boom took place in neighborhoods such as Greenpoint/Williamsburg, Flushing/Whitestone, and Bedford Stuyvesant, which experienced less development during the boom of the 1980s. The availability of sites with unused zoning capacity was a particularly important predictor of development, as nearly three-quarters of new units built after 2003 were built on sites with substantial unused capacity in 2003.

At present, there are hundreds of stalled construction sites scattered across the City, and many more vacant buildings and unsold condo units. While a handful of stalled developments are being restarted as smaller projects, and some vacant condo buildings and unsold condo units will be converted to rentals, it is difficult to estimate the number of developments that remain stalled or unoccupied.¹⁷ It is even more difficult to assess the impact of these properties on the housing market going forward. Stalled sites, unoccupied buildings, and unsold units—currently reminders of the decade's wild ride—could represent the potential for the City's future growth if they are properly managed. While there is much debate among developers, lenders, and City officials over the fate of these properties, there is a consensus that lower expectations—of numbers of units completed, developers' and lenders' profits, construction wages, tax revenues, and other benefits that accompany development—will be the norm during the next few years to come.

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¹⁷ In the article "Stalled Projects Come Back From Dead", real estate blog *The Real Deal* identified 8 stalled construction projects that are currently being converted to smaller scale, non-residential development, such as parking lots and single-story retail.

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DATA SOURCES AND METHODOLOGY

We compile information on building completions using data on temporary and final certificates of occupancy issued by the New York City Department of Buildings and provided to us by the Department of City Planning. After the Department of Buildings completes an inspection of a building to ensure that the construction complies with building codes and standards of habitability, the Department issues a certificate of occupancy. We use information from the first certificate issued for each property.

This data is also available through the Department's Building Information System, at: http://www.nyc.gov/ html/dob/html/bis/bis.shtml. We obtain additional information on new buildings by linking certificates of occupancy to property records from the New York City Department of Finance's Real Property Assessment Database (RPAD), available at: http://www.nyc.gov/html/dof/html/property/property_val_valuation.shtml. RPAD is also the source for the number of existing housing units in 2000.

Properties in both the Certificates of Occupancy and RPAD datasets are identified by the borough, block, and lot numbers (the "BBL" numbers), which together provide a unique identifier for each property in New York City. Condominium units are assigned their own BBL numbers, and the entire condo building is assigned a BBL number which links buildings to units.

In general, this identifier is consistent over time, even if the building on the lot changes. However, there are some situations where the BBL number for a given property can change, and the BBL number recorded on the certificate of occupancy is different from the BBL number recorded in the tax assessment database. The most common situations where this occurs are:

- Tax lots are merged, split, or altered, and the resulting lots are assigned new BBL numbers;
- New construction is issued a certificate of occupancy before a final BBL number is assigned;
- A new condominium building is associated with the previous BBL number, or assigned a new BBL number, on its certificate of occupancy. When the condo units are assessed for taxation, each unit is assigned its own unique BBL.

In our sample of 38,270 certificates of occupancy, 2,510 observations (approximately 6.5% of the sample) do not match to a record in the tax assessment database using BBL numbers. In these cases, we match buildings with new certificates of occupancy to buildings with tax assessment records located in the same borough and block and with the same number of units (plus or minus one unit).

Data on property sales are from the New York City Automated City Register Information System (ACRIS), available at: http://www.nyc.gov/html/dof/html/jump/ acris.shtml Cross-city building statistics are measured at the Metropolitan Statistical Area (MSA) level using data on annual estimates of housing units, by county, from the Census Bureau, available at: http://www.census. gov/popest/housing/HU-EST2008-4.html. The statistics presented in Figure 2 are changes net of removals from the housing stock. Data on residential building permits authorized in the State of New York are from the Census Bureau, Division of Mining, Manufacturing, and Construction Statistics, Series C40, available at: http://www.census.gov/const/www/C40/annualhistorybystate.pdf.

Data on residential building permits issued in New York City are provided by the Department of Buildings. Data on City properties receiving 421-a tax abatements are available from the New York City Department of Finance at http://www.nyc.gov/html/dof/html/property/property_tax_reduc_421_a.shtml.

Community district-level information on housing values, household income, racial composition, school performance, and the location of parks and rail transit stations are compiled from a range of sources (including the Census, ACRIS, the New York City Department of Education, and Geographic Information Systems analysis), and are available from the Furman Center for Real Estate and Urban Policy's New York City Housing and Neighborhood Information System, available at: http:// www.nychanis.com.

In the correlations analysis, the number of units built in each community district is adjusted for the number of units in the district in 1999, to account for the fact that some districts are geographically larger than others. Student test scores are the percent of students in neighborhood schools performing at or above grade level on statewide math examinations in 2000.

Appendix Table 1: Correlations of CD-Level Housing Market Characteristics with Number of Units Built, 2000–2008							
	Median price of housing unit, 2000	Percent change in prices 96–04	Unused capacity rate, 2003				
% change in units, 2000–2008	0.03354	0.05443	0.49473				
Notes: Analysis is at the c	ommunity district lev	el. N=59. Number o	of units built				

normalized by number of existing units in 2000.

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

	Median household income, 2000	Percent nonwhite 2000	Percent students at grade level (math), 2000
% change in units,			
2000-2008	0.19336	-0.18222	0.22742

Source: New York City Department of City Planning, U.S. Census Bureau, New York City Department of Education, Furman Center

Information on lot-level zoning is based on Furman Center research currently in progress.

Data on the percentage of home purchase loans that are high cost is reported under the Home Mortgage Disclosure Act. Details on constructing the high-cost loan indicator are located in the "Indicator Definitions and Rankings" section of this volume, beginning on page 36.

The New York City Department of Building's list of stalled construction sites is available at: http://www.nyc.gov/html/dob/html/guides/snapshot_report.shtml.

The State of New York City's Mortgage Lending

he 2007 edition of the *State of the City* included an in-depth analysis of mortgage lending in New York City between 1996 and 2006. Based on data reported by mortgage lenders under the Home Mortgage Disclosure Act (HMDA), the analysis reviewed the overall volume of conventional home purchase and refinance mortgages originated each year during this period for owner-occupied, 1–4 family homes, condos and co-ops. The analysis also examined the rapid growth of subprime and piggyback loans—a harbinger of the current foreclosure crisis—and differences in mortgage borrowing trends across New York City's different neighborhoods and racial and ethnic groups.

In an October, 2008 report,¹ we analyzed 2007 HMDA data and observed a 60% drop-off in high-cost, firstlien home purchase mortgage originations in New York City compared to the previous year, as well as a number of other declines and shifts in mortgage lending in the City and the country as a whole. In this year's State of the City, we analyze 2008 HMDA data, the first full year of data since the onset of the financial crisis in late 2007. These 2008 data, the source of some of our indicators on the citywide and individual borough and community district pages, provide a fuller picture of the dramatic declines in mortgage lending that have taken place in the past three years. Below, we offer some additional analysis of these data that is not available on the borough and community district pages, and compare changes in lending patterns in New York City to the country as a whole.

HOME PURCHASE LENDING CONTINUED TO DECLINE

As Table 1 shows, the number of first-lien, conventional home purchase loans originated in New York City in 2008 dropped by a third from 2007, the largest of three consecutive year-over-year declines.² Even Manhattan,



which seemed immune to the slowdown in lending in 2007, saw a 28% drop in first-lien, conventional home purchase mortgages issued. This overall drop is evident in the decline in our Home Purchase Loan Rate indicator in every one of the City's community districts. The decline in the country as a whole in 2008 was even more severe than in New York City. Nationally, the number of first-lien, conventional home purchase mortgages issued fell by 47%.

As Table 2 shows, high-cost and piggyback³ home purchase lending virtually disappeared in 2008 as the

¹ Furman Center, Declining Credit & Growing Disparities: Key Findings from HMDA 2007. (October, 2008). Available at http://furmancenter.org/files/publications/KeyFindingsfromHMDA2007FurmanCenterReport.pdf.

² Unless otherwise noted, all HMDA data reported in this section are for conventional mortgages issued for owner-occupied, 1–4 family homes, condos and co-ops. "Conventional" mortgages are those issued by private lenders without backing from the Federal Housing Administration, Veterans Administration or Farmers Home Administration.

³ High-cost first-lien loans are those with an APR at least 3 percentage points higher than the interest rate of treasury bonds with a comparable maturity issued at the time the mortgage was originated. "Piggyback loans" are junior-lien loans that homebuyers take out in addition to their first mortgage to help fund their home purchase.

Table 1: First-Lien Conventional Home Purchase Originations									
	2004	2005	2006	2007	2008	% '07–'08			
Bronx	5,060	5,537	5,431	4,079	2,355	-42.3%			
Brooklyn	14,040	14,948	13,911	11,363	7,881	-30.6%			
Manhattan	12,449	10,611	10,398	11,599	8,337	-28.1%			
Queens	20,313	21,512	19,967	15,671	10,195	-34.9%			
Staten Island	6,493	6,202	4,885	4,087	2,374	-41.9%			
NYC	58,355	58,810	54,592	46,799	31,142	-33.5%			
U.S.	4,102,543	4,418,408	3,906,321	2,931,195	1,566,837	-46.5%			

Table 2: Junior-Lien and High-Cost, First-Lien Conventional Home Purchase Loan Originations									
	2004	2005	2006	2007	2008	% '07–'08			
Junior-Lien									
NYC	5,196	12,271	15,482	7,308	864	-88.2%			
U.S.	733,969	1,220,104	1,263,821	548,985	90,947	-83.4%			
High-Cost, First-Lien									
NYC	4,973	11,886	12,517	4,593	1,021	-77.8%			
U.S.	451,184	1,082,956	985,762	411,438	113,874	-72.3%			

Table 3: First-Lien FHA Home Purchase Loan Originations									
	2004	2005	2006	2007	2008	% '07–'08			
Number									
NYC	1,300	344	251	335	1,775	429.9%			
U.S.	409,678	281,313	252,477	258,256	743,860	188.0%			
% of all First-Lien Home Purchase Loans									
NYC	2.2%	0.6%	0.5%	0.7%	5.4%	4.7 points			
U.S.	8.8%	5.8%	5.9%	7.8%	29.6%	21.9 points			

real estate market slumped, subprime lenders went out of business, and surviving lenders tightened underwriting standards. After making up almost a quarter of all first-lien, conventional home purchase loans in 2006, the number of high-cost loans originated in New York City dropped by more than 90% over the following two years. Similarly, the number of piggyback loans issued in New York City plummeted from more than 15,000 in 2006 to fewer than 900 in 2008. These trends were also evident for the country as a whole.

As conventional lending (including high-cost lending) declined, more borrowers in New York City and around the country looked to loans backed by the Federal Housing Administration (FHA) to purchase homes. As Table 3 shows, the number of first-lien FHA home purchase loans issued in New York City jumped significantly between 2007 and 2008, from only about 300 to almost 1,800. Even with this jump, however, FHA loans still made up only about 5% of all first-lien home purchase loans in New York City in 2008, compared to about 30% in the country as a whole.

THE DECLINE IN HOME PURCHASE LENDING WAS GREATER FOR BLACKS AND HISPANICS

While the number of first-lien, conventional home purchase loans issued to borrowers of each race declined in New York City in 2008, the decline was particularly steep (more than 50%) for black and Hispanic borrowers. Even with the increase in FHA-backed home purchase loans, which are disproportionately used by black and Hispanic homebuyers, the disparity in the decline in home purchase loans indicated a further shift in the racial composition of home purchasers in the City in 2008. As shown in Table 4, Asians make up about 11% of New York City households, but were responsible for 27% of the first-lien loan originations (conventional and FHA) in 2008. Blacks, on the other hand, make up about 23% of New York City households but were responsible for only 11.1% of home purchase loan originations.

Nationally, there was a similar pattern in the changes from 2007 to 2008. Because of particularly steep declines in first-lien home purchase loans issued to black and Hispanic borrowers, the shares of all first-lien home purchase loans issued to blacks and Hispanics declined significantly in the country as a whole. As Table 4 shows, the percentage of all first-lien home purchase loans issued to black borrowers in the U.S., for example, declined from 7.5% to only 4%. Making up these differences were large increases in the shares of first-lien home purchase loans issued to white and Asian borrowers nationally.

REFINANCING ACTIVITY DECLINED EVEN MORE THAN HOME PURCHASE

Mortgage refinancing in New York City declined in 2008 at an *even* faster rate than home purchase lending.

As Table 5 shows, the number of conventional mortgage refinancings in New York City dropped by more than 50%, a much greater decline than in the country as a whole. Manhattan was the only borough to see an increase in refinancing activity between 2007 and 2008, likely because the price declines of the current real estate downturn arrived later in Manhattan than in the other boroughs. As a result, homeowners in Manhattan were able to take advantage of historically low interest rates. While there was a drop in the number of refinance loans issued to borrowers of every race in New York City in 2008, the declines in refinance loans issued to black and Hispanic homeowners were particularly steep, at over 60%.

As was the case for home purchase loans, high-cost refinancing declined dramatically in 2008, by more than 80% in both New York City and the country as a whole. Even with this decline, however, as shown in Table 5, high-cost loans still made up more than 8% of all conventional refinancing mortgages in 2008 in New York City, and about 11% nationally.

Table 4: Share of all First-Lien Conventional and FHA Home Purchase Loan Originations, by Race and Ethnicity								
Share of		Share	Share of all First-Lien Conventional and FHA Home Purchase Loan Originations					
	Households*	2004	2005	2006	2007	2008		
IYC								
White	44.6%	50.3%	46.8%	43.8%	49.6%	51.6%		
Black	23.2%	16.9%	17.5%	19.9%	13.3%	11.1%		
Hispanic	24.1%	13.3%	15.1%	16.4%	12.7%	10.0%		
Asian	10.7%	19.0%	20.1%	19.5%	24.1%	27.0%		
Other	0.7%	0.6%	0.5%	0.4%	0.4%	0.3%		
I.S.								
White	71.1%	73.8%	70.8%	69.1%	74.4%	79.5%		
Black	12.1%	6.9%	7.9%	9.1%	7.5%	4.0%		
Hispanic	11.4%	12.3%	14.3%	15.5%	11.6%	8.1%		
Asian	3.8%	6.6%	6.6%	6.0%	6.1%	8.0%		
Other	1.6%	0.4%	0.4%	0.4%	0.4%	0.3%		

*From 2008 Housing and Vacancy Survey for NYC and 2008 American Housing Survey for U.S.

Table 5: Conventional Refinance Mortgage Originations									
	2004	2005	2006	2007	2008	% '07–'08			
NYC	62,703	59,125	53,516	37,136	17,424	-53.1%			
% High-Cost	15.6%	30.2%	32.9%	23.3%	8.4%				
U.S.	6,565,185	6,259,120	5,289,707	4,033,823	2,545,052	-36.9%			
% High-Cost	16.0%	26.2%	30.4%	21.3%	10.9%				

The State of New York City's Capacity to Grow

n this year's *State of the City*, we have added several new indicators concerning the City's capacity to accommodate future residential growth. PlaNYC 2030, the City's long-term sustainability plan released in 2007, predicted that the City will have gained one million new residents between 2000 and 2030 and will need 265,000 new housing units. While the current recession and unforeseen future events make it impossible to know if the City will realize this growth, the City has not yet publicly revised its projections. We add these new indicators to illuminate where room for growth exists under the current land use regulations.

Our new indicators come out of a family of research projects the Furman Center has underway to investigate development patterns in New York City and the impact the City's land use policies have on those patterns. The first indicator is the Unused Capacity Rate. This new measure is equal to the percentage of a community district or borough's residentially zoned land area that is built out at less than half the residential development capacity allowed by the City's zoning code. The other new indicators are the Percentage of Land Area Upzoned, Percentage of Land Area Downzoned and Percentage of Land Area Contextual-Only Rezoned. These describe how much of the land area in the City or in a particular borough was rezoned as part of a City-initiated rezoning between 2003 and 2007. We describe these new indicators, and preview some of our recent research findings, in greater detail below.

UNUSED CAPACITY RATE

Because New York City no longer contains much easyto-develop open land, efficient reuse of the City's existing lots is crucial to its continued growth. Many lots remain developed much less intensively than the City's zoning code allows (as surface parking lots or single story buildings, for example). How much development capacity do these lots represent? Is the redevelopment of these lots held back by lack of demand, regulatory barriers or market failures? Prompted by these questions, the Furman Center has been researching lots with unused development capacity to better understand why their owners have not used the capacity. By exploring these issues now, we will be able to help policymakers unlock the development potential of these sites when the City's real estate market rebounds.

As a first step towards answering these questions, we identified all of the residentially zoned lots in the City that were developed at less than half of their residential zoning capacity in 2003. To identify unused capacity, we estimated the maximum buildable residential floor area of each lot (based on the floor area ratio (FAR) assigned by the "Zoning Resolution," the City's current zoning code¹) and compared it to the amount of building area actually built on the lot at that time. Our analysis revealed that in 2003, of the nearly 800,000 residentially zoned lots, approximately 25% were using less than 50% of their development capacity. Because these lots tended to be larger than more fully developed lots, they made up about 35% of the City's total residentially zoned land area. Almost 70% of these lots were occupied by 1-4 family homes and only about 16% were vacant land, so the lots with substantial unused capacity were generally not a product of blight and past demolition. Those 1-4 family homes may be built at less than half their zoning capacity for several reasons. Many were built at a time when the market demand resulted in smaller homes than zoning permitted, or were built before 1961, when the City adopted the Zoning Resolution. Others may be in areas where subsequent changes to the Zoning Resolution now permit larger buildings than were allowed when the current homes were built.

¹ FAR represents the ratio of the building area on a lot to the size of the lot. For example, if a 10,000 square foot lot has a maximum FAR of 2.5, a developer may build no more than 25,000 square feet of building area on that lot.



In this year's *State of the City*, we incorporate some of this research by adding a new indicator at the City, borough and CD level: the Unused Capacity Rate. The Unused Capacity Rate for a given area is equal to (i) the aggregate land area of all of the residentially zoned lots in that area that are built out at less than 50% of their residential zoning capacity, divided by (ii) the aggregate land area of all residentially zoned lots in that area.

For the City as a whole, the Unused Capacity Rate was about 30% in 2008. Across the City, however, there is wide variation from borough to borough and neighborhood to neighborhood. In the Bronx, for example, about 40% of the residentially zoned land area in 2008 was built out at less then half of its zoning capacity (see Map 1). In Queens, on the other hand, the Unused Capacity Rate was only about 22%. At the community district level, the variation was even more dramatic. In Brownsville, Hunts Point/Longwood and Belmont/East Tremont (CDs 216, 102 and 106), three of the City's poorest neighborhoods, a majority of the residentially zoned land area was built out at less than half its zoning capacity. At the other extreme, Greenwich Village/SoHo (CD 302) had the lowest Unused Capacity Rate, at only 7%, meaning that very little of the neighborhood was available for additional development under the current zoning.

PERCENTAGE OF LAND AREA UPZONED, DOWNZONED AND CONTEXTUAL-ONLY REZONED

The zoned development capacity of a lot is not fixed. Individual property owners often apply for variances from or changes to zoning restrictions so they can build larger buildings or buildings with otherwise impermissible

Figure 2: City-Initiated Rezonings, 2003–2007

Land Area Upzoned

Land Area Downzoned
Land Area Contextual-Only Rezoned

Source: New York City Department of Finance Real Property Assessment Database, New York City Department of City Planning MapPLUTO, Furman Center



uses. The City can also initiate neighborhood rezonings to encourage or discourage new development activity. In the past half-century (since the enactment of the current zoning code) the Department of City Planning (DCP) used this power relatively infrequently. Since 2002, however, when Mayor Bloomberg took office, the DCP has initiated more than 100 neighborhood-level rezoning actions (as of January 2010).

Despite this unprecedented level of land use changes, no previous comprehensive analysis has looked at the overall impact of these rezonings on the City's development capacity, or where new development capacity was added and where it was lost. In 2007, the Furman Center launched an in-depth investigation of the Cityinitiated rezonings to estimate their net impact on residential development capacity and to better understand their distributional implications and the factors that determine which lots are rezoned and how they are rezoned. The City's rezonings affected lots in three possible ways: upzonings, where new development capacity was added; downzonings, where existing development capacity was reduced; and contextual-only rezonings, where the capacity itself changed very little, if at all, but new restrictions were added on what kind of development could take place. Map 2 shows the areas affected by the nearly 80 City-initiated rezonings that occurred between 2003 and 2007, the period we analyzed.

Our analysis shows that between 2003 and 2007, City-initiated rezonings affected about 188,000 lots citywide, or about 18% of the City's total land area (an aggregate land area larger than all of Newark, New Jersey). Almost 58% of the lots that were rezoned were contextual-only rezoned. Almost 63% of the lots that were rezoned were contextual-only rezoned. About 23% of the affected lots were downzoned and about 14% were upzoned, often dramatically. Most neighborhood rezoning projects were, in fact, a combination of upzonings, downzonings and contextual-only rezonings, the result of a long process of planning by DCP at a block by block level, with input from the local community and officials. A rezoning project in Jamaica, Queens enacted in September, 2003, for example (see page 123), upzoned multiple lots, but reduced capacity or added contextual zoning requirements to many others.

Citywide, these rezonings resulted in the addition of about 210 million square feet of new residential development capacity and the elimination of about 110 million square feet of existing capacity. Together these actions resulted in a net gain of about 100 million square feet of residential development capacity between 2003 and 2007, equal to a 1.7% net increase. The greatest net gains in residential development capacity were in Queens and Manhattan, both of which gained more than 30 million square feet of capacity. Rezonings in the Bronx, in contrast, resulted in a net increase of only about 300,000 square feet of residential development capacity. The Furman Center is engaged in a variety of research projects that explore in greater detail where the City's new capacity is located—particularly whether it is located in neighborhoods with sufficient infrastructure to support new development—and the likelihood that this new capacity will actually result in new residential development. For more information about that on-going research, visit www.furmancenter.org.

In this year's *State of the City*, we report for the City and for each borough the percentage of total land area that was upzoned, downzoned or contextual-only rezoned between 2003 and 2007. These three new indicators demonstrate the wide geographic reach of DCP's rezonings during this period. In Staten Island, for example, about 20% of the borough was subject to contextual-only rezonings, which means development in these areas will be subject to new restrictions, even if the total square footage of development capacity was not explicitly reduced. Less than 1% of Staten Island, in contrast, was upzoned. In Manhattan and Queens, which saw the largest net gains in capacity, close to 3% of land area was upzoned.

DATA SOURCES AND METHODOLOGY

In order to identify lots with more than 50% unused zoning capacity in 2008, we estimate for each lot the maximum amount of permitted residential development, for which we use (i) the Department of Finance's Real Property Assessment Data (RPAD) to determine the lot's size and zoning designation, (ii) our own analysis of the Zoning Resolution to determine the default applicable maximum floor area ratio (FAR), and (iii) geographical information systems (GIS) to determine if the lot is subject to any additional rules that, per the Zoning Resolution, would change the default FAR. If the actual size of the building on the lot in 2008, as reported by RPAD, was less than half of our estimate of permitted residential development, we flag the lot as having substantial unused capacity. Our reliance on FAR as the sole determinant of allowable development size ignores many constraints on development included in the Zoning Resolution (such as yard requirements and height limits), but we believe it provides a reasonable estimate of total lot capacity.

For our rezoning analysis, we use RPAD to determine the aggregate land area of all of the lots in the City or borough as of 2003 that, we identify as experiencing a City-initiated rezoning change (upzoning, downzoning or contextual-only rezoning). We then divide these amounts by the aggregate land area of all of the lots in the City or borough, as of 2003.

To identify lots affected by each type of zoning change, we begin with GIS boundaries of the initial study areas for each of the nearly 80 City-initiated rezonings enacted between 2003 and 2007. The City enacted more than 20 additional rezonings from 2008 through the end of 2009, but at the time of this publication, our analysis of these additional rezonings is not complete. Using RPAD, we compare the 2003 and 2007 zoning designations of the lots within these boundaries to identify which have been rezoned. Finally, for each rezoned lot, we estimate the residential zoning capacity in each year and calculate the change. We define the various effects of a rezoning as follows: If a lot's permitted residential zoning capacity increased by more than 10%, we describe it as having been upzoned. If this amount decreased by more than 10%, the lot was downzoned. If this amount did not materially change (less than +/- 10%), the lot was contextual-only rezoned.

The State of Immigrant New York



ew York City is a city of immigrants: nearly half of Queens residents (47%) are foreign born, and even Staten Island—the borough with the smallest share of immigrants boasts a population that is 21% foreign born. Given the size of New York City's foreign-born population, and its significance for the economic success and cultural vitality of the City, this year's *State of the City* takes a deeper look at this population.

We ask three questions in particular:

- How has the size and composition of the City's immigrant population changed over the last century?
- How do the socioeconomic characteristics of foreignborn New Yorkers compare to those of native-born households in New York? How do they compare to the characteristics of immigrants in other large cities and around the country?
- Where do immigrants tend to settle in the City, and what are the characteristics of those neighborhoods?

TRENDS IN NEW YORK CITY IMMIGRATION

In 2008, 36% of the New York City population was born outside the U.S. This is almost exactly the same share of the population that was foreign born in 1900. Over the past century, the share of immigrants has fluctuated a great deal, dropping to 18% in 1970 before climbing back to the current level (see Figure 1).

Immigrants make up a much larger share of New York City's population than they do of the national population (12%), but other cities have larger immigrant





Source: U.S. Census, American Community Survey (2008)

shares (see Table 1).¹ For example, 58% of Miami's population and 39% of Los Angeles's population are foreign born. Unlike the immigrant populations in other cities, however, New York City's more than 3 million immigrants come from all over the globe: 24% are from Central² and South America; 27% are from the Caribbean; 26% are from Asia; about 17% are from Europe; and

1 To compare New York City to other cities, we selected the ten cities that had the greatest number of foreign-born residents in 2008.

2 The Census includes Mexico in Central America.

Table 1: New York Compared to Other U.S. Cities with Large Foreign-born Populations							
	Population	Foreign-born Share	Poverty Rate (native-born)	Poverty Rate (foreign-born)	Educational Attainment: No High School Diploma (native-born)	Educational Attainment: No High School Diploma (foreign-born)	
Chicago	2,741,455	21.4%	21.4%	17.7%	15.3%	37.8%	
Dallas	1,227,082	26.6%	21.4%	25.8%	14.1%	62.0%	
Houston	2,023,601	28.4%	19.0%	20.9%	13.9%	47.9%	
Los Angeles	3,803,383	39.4%	18.3%	21.0%	9.8%	42.9%	
Miami	343,142	57.5%	24.3%	26.5%	19.7%	39.0%	
New York	8,363,710	36.4%	18.8%	17.3%	14.4%	30.0%	
Phoenix	1,525,257	23.3%	16.3%	27.5%	10.6%	52.2%	
San Diego	1,266,963	25.2%	14.0%	15.7%	6.4%	30.7%	
San Francisco	808,976	35.0%	10.7%	11.6%	5.1%	31.1%	
San Jose	916,715	38.1%	8.6%	9.4%	9.5%	27.9%	
United States	304,059,728	12.5%	12.8%	16.0%	11.7%	32.5%	

Source: American Community Survey (2008)

about 4% are from Africa. Figure 2, which compares the composition of the immigrant population in New York City to that of the immigrant population nationwide, shows that New York City's foreign-born population draws much more heavily from the Caribbean and South America, and much less from Central America than for the nation as a whole.

SOCIOECONOMIC CHARACTERISTICS OF IMMIGRANT HOUSEHOLDS

In 2008, the median income for a foreign-born New York household³ was \$40,000, while the median income for a native-born household in New York was \$52,000. As Table 2 shows, this gap is similar to the gap between median household income for foreign-born and native-born households in the country as a whole (\$41,300 and \$51,000, respectively). This gap narrows significantly in some of the boroughs, and actually reverses in the Bronx, where the foreign-born population has a higher median income than the native-born population (\$33,000 and \$31,000, respectively). Manhattan is the borough with the widest income gap between foreign-born and native-born residents (\$45,000 and \$75,000, respectively).



*Includes Mexico. Source: American Community Survey (2008)

There is also an education gap between foreign-born and native-born residents of New York: foreign-born New Yorkers are twice as likely to lack a high school diploma as native-born residents. But this gap is less prominent in New York City than it is around the country. Nationwide, foreign-born residents are three times as likely to lack a high school diploma as native-born residents.

Despite having lower incomes and lower educational attainment, foreign-born New Yorkers have lower unemployment and poverty rates than their nativeborn counterparts. In 2008, foreign-born New Yorkers had an unemployment rate of 6.2%, compared to 8.1% among the native born. In 2008, 17.3% of foreign-born New Yorkers lived below the poverty line, compared to 18.8% of native-born residents. In both cases, this is the inverse of the national pattern, where the foreign-born population has a higher poverty rate (16%) than the

Table 2: Characteristics of Foreign-born and Native-born Residents								
	NYC Foreign-born	NYC Native-born	U.S. Foreign-born	U.S. Native-born				
Median Household Income	\$40,000	\$52,000	\$41,300	\$51,000				
Unemployment Rate	6.2%	8.1%	6.5%	5.8%				
Poverty Rate	17.3%	18.8%	16.0%	12.8%				
Educational Attainment: No High School Diploma	30.0%	14.4%	32.5%	11.7%				
Educational Attainment: Bachelor's Degree or Higher	26.6%	38.0%	27.1%	27.8%				
Average Household Size	2.7	2.1	3.0	2.4				
Crowding Rate	13.8%	3.8%	11.8%	1.8%				
Severe Crowding Rate	5.8%	1.8%	4.2%	0.7%				
Share Rent Burdened	49.2%	40.4%	45.2%	36.7%				
Share Severely Rent Burdened	26.5%	21.3%	21.8%	18.1%				
Privately Insured for Medical Costs	41.4%	58.1%	**	**				
Insured through Medicare	15.4%	15.6%	**	**				
Insured through Medicaid	17.5%	12.1%	**	**				
Uninsured	21.4%	10.0%	**	**				

Source: American Community Survey (2008), New York City Community Health Survey. ** Not Available

³ In this analysis, we defined foreign-born households as those households where all the adults are foreign born. For comparison, we defined native-born households as those households where all adults are native-born. We excluded from this analysis any households that had both foreign-born and native-born adults. Under our definition, in 2008, 53% of New York City households were native born, 35% were foreign born and the remaining 12% were mixed.

Figure 3: Country of Origin for Foreign-Born New York City Residents



native-born population (12.8%), and the foreign-born population has a higher unemployment rate (6.5%) than the native-born population (5.8%). It's also the inverse of patterns in most other large cities with large immigrant populations. In fact, in only one of our ten comparison cities (Chicago) did foreign-born residents have a lower poverty rate than native-born residents.

In 2008, there was a 20 percentage point nativity gap in homeownership rates nationally, with 68.6% of native-born households owning their homes, compared to 48.6% of foreign-born households. The gap is much smaller in New York City: 34.4% among native-born households and 27.9% among foreign-born households.

Among renters, foreign-born New Yorkers are much more likely to live in crowded households (defined as more than 1 person for each room in the unit): 13.8% of foreign-born households are crowded, compared to 3.8% of native-born households in New York. Similarly, the foreign born are more likely to live in severely crowded households (those where there are more than 1.5 persons for each room in the unit): 5.8% of foreignborn households live in such conditions, compared to 1.8% of native-born residents. Foreign-born New Yorkers are also more likely to pay a higher percentage of their incomes toward housing costs than native-born residents. In New York City, about half of foreign-born households are rent burdened (i.e. pay more than 30% of their income on rent) compared to 40% of nativeborn households, and 26% are severely rent burdened (i.e. pay more than 50% of their income on rent) compared to 21% of native-born households.

Finally, foreign-born New Yorkers are much less likely to have private health insurance than native-born residents (42% compared to 59%, respectively), though they are more likely to be Medicaid recipients (18% compared to 13% of native-born residents).

In sum, the socioeconomic characteristics of immigrant New Yorkers are somewhat mixed, though they appear to be faring better than their counterparts around the country. They are less likely to be unemployed and less likely to be in poverty than native-born residents in New York City. And while they have lower education attainment and homeownership rates than the native born, those gaps are substantially smaller in New York City than they are nationwide. On the other hand, foreign-born households tend to be larger than native-born households, and foreign-born renters are significantly more likely to live in crowded living conditions and face burdensome rental costs than nativeborn renters.

IMMIGRANT NEIGHBORHOODS

While nearly all New York City neighborhoods have a higher share of immigrants than the national average, there are some areas that are majority foreign-born. To get a better understanding of what predominantly

	404	403	402	217	409	407	211	406	
E	lmhurst/	Jackson	Woodside/	East	Kew Gardens/	Flushing/	Bensonhurst	Rego Park/	
Corona (QN)		Heights (QN)	Sunnyside (QN)	Flatbush (BK)	Woodhaven (QN)	Whitestone (QN)	(BK)	Forest Hills (QN)	NYC
Foreign-born Population	67.6%	62.6%	60.6%	53.2%	52.7%	52.2%	50.4%	50.1%	36.4%
Share of Foreign-born Residents that have Arrived Since 2000	33.8%	25.3%	30.1%	22.9%	26.0%	23.1%	29.0%	15.7%	25.8%
Homeownership Rate	24.9%	36.5%	30.9%	31.2%	46.3%	50.5%	35.5%	48.4%	33.8%
Rank	34	19	28	27	13	9	22	10	
Home Purchase Loan Rate (per 1,000 properties)	32.6	29.3	32.2	10.9	23.2	32.7	32.0	32.5	24.3
Rank	9	16	11	55	23	8	12	10	
High Cost Home Purchase Lo (% of home purchase loans)	500000 4.4%	3.0%	1.4%	11.2%	5.9%	2.2%	2.4%	1.9%	3.3%
Rank	21	26	45	5	19	35	31	37	
Units Authorized by New Building Permits	520	195	2,221	141	125	799	139	129	30,947
Rank	17	33	4	39	43	14	40	42	
Certificates of Occupancy Issued 318		404	559	202	261	714	331	140	22,650
Rank	29	22	14	44	34	5	27	51	
Felony Crime Rate (2007)	20.9	17.8	21.4	20.7	17.9	16.2	15.4	17.1	25.0
Rank	34	45	31	35	43	53	55	48	
Notices of Foreclosure Rate (per 1,000 1-4 family properties) (2009)	25.1	49.7	19.0	37.9	46.6	9.2	6.0	7.9	26.7
Rank	27	7	32	13	9	47	52	49	
Tax Delinquencies (% of residential properties	1 407	1.007	1.007	רס <i>י</i>	1 507	0.07	0.907	0.907	1.007
Rank	1.4%	1.9%	1.0%	2.5%	1.5%	0.9%	0.8%	0.8%	1.9%
Poverty Rate	17.9%	18.0%	40 11 40	13.007	11 07.	40	16.9%	6 707.	18.00
Pank	17.3%	10.0%	11.4%	13.9%	11.9%	12.0%	10.9%	0.7%	18.2%
παιικ	27	26	42	34	40	36	28	51	

Source: American Community Survey, HMDA, New York City Department of Buildings, New York City Department of City Planning, New York City Police Department, Public Data Corporation, New York City Department of Finance

immigrant neighborhoods look like, and how they compare to other neighborhoods in New York, we looked at neighborhood characteristics as of 2008 for the eight community districts where more than 50% of the population is foreign born (see Table 3). Six of the eight are located in Queens with the remaining two in Brooklyn. Although many of these neighborhoods have wellestablished immigrant communities, they continue to attract new immigrants as well. In all but one of these community districts, more than 20% of current foreignborn residents have arrived in the U.S. since 2000.

These majority immigrant neighborhoods have higher overall rates of home purchase lending, but fewer of those loans are high cost than in the remainder of the City's neighborhoods. Despite this demand for homeownership, there is relatively little new building activity in these neighborhoods. With the exception of Flushing/Whitestone, these CDs rank in the bottom half of CDs for new building permits issued and new certificates of occupancy authorized.

A recent study by the Pew Hispanic Center, "Through Boom and Bust: Minorities, Immigrants and Homeownership," found that nationwide, counties with higher shares of immigrant residents had elevated rates of foreclosure.⁴ However, in New York City, this does not appear to be the case. None of the majority immigrant neighborhoods in the City are among the ten neighborhoods

⁴ Specifically: "The analysis finds that counties with higher shares of immigrant residents had elevated rates of foreclosure. It is estimated that of two counties with similar economic and demographic characteristics, the one whose immigrant share of the population is 10 percentage points higher than the other has a foreclosure rate that is 0.6 percentage points higher." See http://pewhispanic.org/reports/report.php?ReportID=109

with the highest rates of foreclosure, and half of the immigrant neighborhoods rank in the bottom half of community districts by foreclosure rate. Given the wide range of countries of origin in our majority immigrant CDs,⁵ it is noteworthy that communities with large shares of immigrants, regardless of where their residents hail from, have below average foreclosure rates.

Strong demand for homes and low rates of foreclosure signal that majority immigrant neighborhoods may be more stable than many other neighborhoods in the City. This also appears to be the case when considering traditional measures of neighborhood distress such as crime, tax delinquencies and poverty. Across the City, immigrant neighborhoods have exceptionally low rates of felony crime—all well below the citywide rate. The same is true of tax delinquencies. With the exception of East Flatbush and Jackson Heights, all majority immigrant neighborhoods have lower tax delinquency rates than the City average, with four of the eight neighborhoods ranking at the very bottom of all CDs. Finally, the majority immigrant CDs have relatively low rates of poverty, which is not surprising given the earlier finding that foreign-born New Yorkers have lower rates of poverty than native-born residents.

DATA SOURCES AND METHODOLOGY

The data for this section of the report regarding immigrants, immigrant households, and immigrant neighborhoods comes from the 2008 U.S. Census Bureau's American Community Survey (ACS) and the Public Use Microdata Sample from that survey. The Census Bureau defines the foreign-born population in the following way:

The foreign-born population includes anyone who was not a U.S. citizen or a U.S. national at birth. This includes respondents who indicated they were a U.S. citizen by naturalization or not a U.S. citizen. The American Community Survey questionnaires do not ask about immigration status. The population surveyed includes all people who indicated that the United States was their usual place of residence on the survey date. The foreign-born population includes naturalized U.S. citizens, Lawful Permanent Residents (immigrants), temporary migrants (e.g., foreign students), humanitarian migrants (e.g., refugees), and unauthorized migrants (people illegally present in the United States).⁶

The data for this section of the report defining nativity and health insurance coverage comes from the New York City Department of Health's 2008 Community Health Survey. Both the Department of Health and the ACS include all U.S. territories and Puerto Rico in the native-born population.

This analysis makes no distinction between documented or undocumented immigrants. Nationwide, the ACS had a 97.9% response rate in 2008 with a 96% response rate in New York State. Of all the completed surveys, 2.5% were missing data for the question about citizenship while 7% were missing data for the question about place of birth. The missing data rates were slightly higher in New York State, at 3.2% and 9% respectively. When this or other data was missing, the ACS used "statistical procedures, such as within-household or nearest neighbor matrices populated by donors, to impute for missing values."⁷

All of the data in the ACS are self-reported which may introduce some reporting bias on sensitive questions. Although the Census and ACS data are collected separately and are not shared with other government agencies (such as the IRS, Immigrant and Customs Enforcement or the FBI), certain groups, notably undocumented immigrants, may still be reluctant to answer the survey for fear of attracting the attention of immigration authorities. There is speculation that when these groups do answer the survey, they may answer untruthfully to some sensitive questions, such as ones about unemployment or household crowding. Similar skepticism of authority may also cause immigrants to report crimes and housing code violations at lower rates than native-born residents.

Even given these imperfections in data collection, we think that the ACS provides a valuable glimpse into the immigrant community in New York City.

⁵ For many of these CDs, the country of origin information is highlighted on the tops of the individual CD pages.

⁶ http://www.census.gov/acs/www/Downloads/2008/usedata/2008%20 ACS%20Subject%20Definitions.pdf

⁷ http://www.census.gov/acs/www/UseData/sse/ita/ita_def.htm

How to use the State of the City

GEOGRAPHIC DEFINITIONS

This report presents information for the entire City of New York, for the five boroughs, and for the "neighborhoods" within each borough. The City divides the boroughs into a total of 59 community districts; the United States Census Bureau, however, divides the boroughs into 55 sub-borough areas. We have included reference maps for community districts and sub-borough areas beginning on page 132. This report provides data for community districts where available but uses data at the sub-borough level for indicators not available for community districts. We often use the term neighborhood to refer to both community districts and subborough areas.

BOROUGH

New York City consists of five boroughs—the Bronx, Brooklyn, Manhattan, Queens and Staten Island. Each New York City borough is also a county. Counties are legal entities with boundaries defined by state law. The Census Bureau uses boroughs as the major geographic entities in its data products for New York City.

COMMUNITY DISTRICT

Community districts are political units unique to New York City. Each of the 59 community districts has a Community Board whose members are appointed by the Borough President of that district; half of the members are nominated by the City Council members who represent the district. The Community Boards review applications for zoning changes and other land use proposals, and make non-binding recommendations about those proposals. They also recommend budget priorities.

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. These same areas are also defined by the Census Bureau as Public Use Microdata Areas (PUMAs) of at least 100,000 people. In New York City, these PUMAs are co-terminus with the sub-borough areas, so we are able to use the two interchangeably. Because sub-borough areas are constructed from census tracts, their boundaries do not coincide precisely with community district boundaries. There are 59 community districts in New York City but only 55 sub-borough areas. The Census Bureau combined four pairs of community districts in creating the sub-borough areas to improve sampling and protect the confidentiality of respondents. These pairs are Mott Haven/Melrose (CD 101) and Hunts Point/Longwood (CD 102) in the Bronx, Morrisania/Crotona (CD 103) and Belmont/East Tremont (CD 106) in the Bronx, the Financial District (CD 301) and Greenwich Village/Soho (CD 302) in Manhattan, and Clinton/Chelsea (CD 304) and Midtown (CD 305) in Manhattan.

RANKINGS

The 2009 edition of this report includes rankings of the five boroughs and all 59 community districts or 55 subborough areas for each indicator. The neighborhood ranked first has the highest number or percentage for the measure at issue, even if the measure is for a quality that one might think is "best" if lower. However, because data for several indicators-including all indicators drawn from United States Census Sources-are only available at the sub-borough level, these indicators are ranked out of 55 total neighborhoods. In addition, a few indicators were not available for all neighborhoods and therefore are ranked out of a subset of neighborhoods. For instance, the Furman Center only calculates the index of housing price appreciation and the median price per housing unit at the community district level for the predominant housing type in that district. Therefore the rankings for housing price appreciation for a given housing type are out of a substantially reduced subset of the community districts. We note where this is the case.
INFLATION ADJUSTMENTS

When reporting dollar-based indicators, we adjust amounts for all years to 2009 dollars. This allows for more consistent comparisons across years for individual indicators. The inflation-adjusted values include median monthly rent, median rent burden, median household income, home sales prices for median price per unit.

MARGIN OF ERROR

Many of the numbers presented throughout the State of the City are estimates based on surveys of the population. The data presented from these surveys are estimates of what the actual figures would have been if the entire population had been surveyed. As such, the estimates are subject to a margin of error.

For instance, the estimate of the poverty rate in CD 201 in 2007 is 25.1% with a margin of error of \pm 3.2%. This means that there is a 90% probability that the interval from 21.9% to 28.3% covers the true poverty rate of the area. The estimate of the poverty rate in CD 201 in 2008 is 30.8% with a margin of error of 4.4% meaning that there is a 90% probability that the interval from 26.4% to 35.2% covers the true poverty rate. Thus, while there appears to have been a small increase in the poverty rate in CD 201 from 2007 to 2008, it is also possible that the poverty rate stayed constant around 27% over the two years and the apparent difference is entirely due to sampling differences.

Due to space constraints, we have not published the margins of error for the data in this book. Small yearto-year changes in sample estimates may be a result of sampling error and should be used with caution. We encourage readers to pay more attention to trends over several years than minor year-to-year changes.

METHODOLOGICAL CHANGES

We have revised the methodology we use to derive several indicators in this edition of the *State of the City* as compared to past editions.

We do not adjust the repeat sales index for inflation, to be more consistent with the widely-used Case-Shiller Home Price Index. This change will make all of the sales price appreciation numbers reported in this year's edition of the *State of the City* different from those reported in prior editions. However, we will continue to use the revised method in upcoming reports.

As we gained a more thorough understanding of the data and research questions involved, we have refined our method for calculating the number of certificates of occupancy issued. We now include some temporary certificates of occupancy in the "Certificates of Occupancy Issued" indicator. For more information about how this is calculated, please see the Data Sources and Methodology section of the *Causes and Consequences of New York City's Residential Building Boom* chapter on page 20. The new method more accurately reflects when units become available for occupancy.

We have enhanced our transit indicator "Residential Units Within 1/4 Mile of a Subway/Rail Entrance" to include all rail lines, not just subway lines. Similarly, we have enhanced our park indicator "Residential Units Within 1/2 Mile of a Park" to use a walking distance buffer instead of an absolute distance.

Indicator Definitions and Rankings

n the following pages, we define each data indicator used in this report and provide the source of the data, the level of geography for which it is available and the years for which data are reported, and the five neighborhoods with the highest or lowest totals for that indicator. Rankings are provided for the most recent year data are available for each indicator. In the event of a tie, rank numbers are repeated. Although community districts and sub-borough areas may share some boundaries, they often have slightly different names. In the rankings, we use the name applicable to the level of geography for which data are available. In addition, because there are 59 community districts and 55 sub-borough areas, indicator ranks fluctuate accordingly.

Adult Incarceration Rate (per 100,000 people aged 15 or older)

This indicator measures the number of people incarcerated as a result of crimes committed in the City or borough. Incarcerations include state prison, county jail and jail plus probation sentences. In New York State, people who are 16 years or older at the time of arrest serve their sentence in the adult criminal justice system, but data about the entire population is broken into age groups that require us to compare the number of those 16 and older who are incarcerated to the total population of people 15 and older. Thus, the incarceration rate is somewhat understated.

This indicator is disaggregated by race in the State of New Yorkers section.

Source: New York State Division of Criminal Justice Services, Computerized Criminal History System (2000, 2007, 2008); United States Census (2000); American Community Survey (2007, 2008)

Geography: City, Borough Years Reported: 2000, 2007, 2008

Asthma Hospitalizations (per 1,000 people)

This indicator measures the number of asthma-related hospital admissions per 1,000 residents. The data are aggregated from the zip code to the sub-borough area using a population weighting formula. For more information on our population-weighting method, please refer to the Methods chapter of this book.

This indicator is disaggregated by race in the State of New Yorkers section.

Source: Infoshare, New York State Department of Health, Furman Center Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Five Highest

- 3 tied: Mott Haven/Hunts Point (BX), Morrisania/Belmont (BX), University Heights/Fordham (BX),
- 4. East Harlem (MN)
- 5. Highbridge/South Concourse (BX)

Five Lowest

- 49. *4 tied*: Bay Ridge (BK), Bensonhurst (BK), Borough Park (BK), Bayside/ Little Neck (QN)
- 53. South Shore (SI)
- 54. Greenwich Village/ Financial District (MN)
- 55. Upper East Side (MN)

Born in New York State

This indicator measures the percentage of all residents who were born in New York State.

Refer to www.nychanis.com for borough and sub-borough area level data.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City Years Reported: 2000, 2007, 2008

Five Highest

- 1. South Shore (SI)
- 2. Throgs Neck/Co-op City (BX)
- 3. Rockaways (QN)
- 4. Mid-Island (SI)
- 5. North Shore (SI)

- 51. Chelsea/Clinton/Midtown (MN)
- 52. Washington Heights/Inwood (MN)
- 53. Jackson Heights (QN)
- 54. Sunnyside/Woodside (QN)
- 55. Elmhurst/Corona (QN)

Certificates of Occupancy Issued

This indicator measures certificates of occupancy (C of Os) approved by the Department of Buildings each year. The New York City Department of Buildings requires a C of O before any newly constructed housing unit can be occupied. Rehabilitated housing units generally do not require a C of O unless the rehabilitation is so significant that the floor plan of the unit is changed. To avoid counting a building twice, if a building has received multiple C of Os since 2000 (e.g. a temporary and a final C of O) only the first C of O is counted.

Source: New York City Department of City Planning Geography: City, Borough, Community District Years Reported: 2000, 2007, 2008, 2009

Five Highest

- 1. Greenpoint/Williamsburg (BK)
- 2. Morrisania/Crotona (BX)
- 3. Clinton/Chelsea (MN)
- 4. Financial District (MN)
- 5. Belmont/East Tremont (BX)

Five Lowest

- 55. 2 tied: Fordham/University Heights (BX), Kingsbridge Heights/ Bedford (BX)
- 57. Lower East Side/Chinatown (MN)
- 58. Bay Ridge/Dyker Heights (BK)
- 59. Washington Heights/Inwood (MN)

Disabled Population

This indicator measures the percentage of the civilian noninstitutionalized population aged 16 through 64 that has disabilities that impair hearing, vision, ambulation, cognition, self-care or independent living. Beginning with the 2008 ACS, substantial changes were made to the questions about disabilities so 2008 cannot be compared to earlier years.

Refer to www.nychanis.com for borough and sub-borough area level data. This indicator is disaggregated by race in the State of New Yorkers section.

Source: American Community Survey Geography: City Year Reported: 2008

Five Highest

- 1. Mott Haven/Hunts Point (BX)
- 2. East Harlem (MN)
- 3. Morrisania/Belmont (BX)
- 4. Kingsbridge Heights/Mosholu (BX)
- 5. Highbridge/South Concourse (BX)

Five Lowest

- 51. Flushing/Whitestone (QN)
- 52. Sunset Park (BK)
- 53. Upper East Side (MN)
- 54. Greenwich Village/ Financial District (MN)
- 55. Stuyvesant Town/Turtle Bay (MN)

Educational Attainment: Bachelor's Degree and Higher

This indicator measures the percentage of the population aged 25 and older with a bachelor's degree or higher, including master's, professional, and doctorate degrees.

Refer to www.nychanis.com for borough and sub-borough area level data. This indicator is disaggregated by race in the State of New Yorkers section.

Source: United States Census (2000), American Community Survey (2005, 2006, 2007) Geography: City

Years Reported: 2000, 2007, 2008

Five Highest

- 1. Greenwich Village/ Financial District (MN)
- 2. Upper East Side (MN)
- 3. Stuyvesant Town/Turtle Bay (MN)
- 4. Upper West Side (MN)
- 5. Chelsea/Clinton/Midtown (MN)

- 51. Brownsville/Ocean Hill (BK)
- 52. University Heights/Fordham (BX)
- 53. Morrisania/Belmont (BX)
- 54. Highbridge/South Concourse (BX)
- 55. Mott Haven/Hunts Point (BX)

Educational Attainment: No High School Diploma

This indicator measures the percentage of the population aged 25 and older with less than a high school diploma or GED.

Refer to www.nychanis.com for borough and sub-borough area level data. This indicator is disaggregated by race in the State of New Yorkers section.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City Years Reported: 2000, 2007, 2008

Five Highest

- 1. Mott Haven/Hunts Point (BX)
- 2. University Heights/Fordham (BX)
- 3. Morrisania/Belmont (BX)
- 4. Bushwick (BK)
- 5. Sunset Park (BK)

Five Lowest

- 51. Rego Park/Forest Hills (QN)
- 52. Greenwich Village/ Financial District (MN)
- 53. Upper West Side (MN)
- 54. Upper East Side (MN)
- 55. Stuyvesant Town/Turtle Bay (MN)

Elevated Blood Lead Levels (incidence per 1,000 children)

This indicator measures the rate of new diagnoses of elevated blood lead levels among tested children under the age of 18. The Center for Disease Control and Prevention has defined elevated blood lead levels as a blood level of 10_g/ dL (micrograms per deciliter) or above. Calculated rates by community district may be higher than actual rates because a significant number of negative test records were missing community district identifiers and accordingly, could not be assigned to a CD. For 2000, 9% of test records were not assigned, and for 2007 and 2008 16% of test records were not assigned.

We report the share of elevated blood lead levels by race in our State of New Yorkers section. Source: New York City Department of Health and Mental Hygiene Geography: City, Borough, Community District Years Reported: 2000, 2007, 2008

Five Highest

- 1. Financial District (MN)
- 2. Borough Park (BK)
- 3. Midtown (MN)
- 4. Greenpoint/Williamsburg (BK)
- 5. 2 *tied*: Greenwich Village/Soho (MN) Clinton/Chelsea (MN)

Five Lowest

- 54. 2 *tied*: Belmont/East Tremont (BX) Bayside/Little Neck (QN)
- 56. 2 tied: Hunts Point/Longwood (BX) Brownsville (BK)
- 58. South Beach/Willowbrook (SI)
- 59. Tottenville/Great Kills (SI)

Felony Crime Rate (per 1,000 residents)

The New York City Police Department (NYPD) collects data on reported crimes for the City's 76 police precincts. The felony crime rate refers to the seven major felonies that the police track: assault, burglary, larceny, motor vehicle theft, murder, rape, and robbery. Rates are calculated as the number of crimes committed in a precinct per 1,000 people residing in the precinct in 2000. Because we use the residential population to calculate rates (as opposed to the number of people working in or visiting an area), the crime rate may be skewed in neighborhoods that have a large number of people passing through them each day (such as Midtown Manhattan). The NYPD provides precinct level population data from the Census. The Furman Center aggregates the rates to the community district level using a population-weighting formula. For more information on our population-weighting method, please refer to the Methods chapter of this book.

Source: New York City Police Department, United States Census (2000), Furman Center Geography: City, Borough, Community District Years Reported: 2000, 2007, 2008

Five Highest (2007)

- 1. Midtown (MN)
- 2. Clinton/Chelsea (MN)
- 3. Financial District (MN)
- 4. Fort Greene/Brooklyn Heights (BK)
- 5. Greenwich Village/Soho (MN)

Five Lowest (2007)

- 55. Bensonhurst (BK)
- 56. South Beach/Willowbrook (QN)
- 57. Bayside/Little Neck (SI)
- 58. Tottenville/Great Kills (SI)
- 59. Borough Park (BK)

Foreign-Born Population

This indicator measures the percentage of the total population not born in the United States or Puerto Rico (P.R.). Foreign-born includes all those born outside the U.S. or P.R., regardless of whether they currently are U.S. citizens, with the exception of children born abroad to American parents.

This indicator is disaggregated by race in the State of New Yorkers section.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Five Highest

- 1. Elmhurst/Corona (QN)
- 2. Jackson Heights (QN)
- 3. Sunnyside/Woodside (QN)
- 4. East Flatbush (BK)
- 5. Ozone Park/Woodhaven (QN)

Five Lowest

- 51. Bedford Stuyvesant (BK)
- 52. Throgs Neck/Co-op City (BX)
- 53. Brooklyn Heights/Fort Greene (BK)
- 54. Park Slope/Carroll Gardens (BK)
- 55. South Shore (SI)

High Cost Home Purchase Loans (% of home purchase loans)

This indicator measures the percentage of all conventional first-lien home purchase loans that were reported as high cost under the Home Mortgage Disclosure Act (HMDA). HMDA requires lenders to report when the spread between the annual percentage rate (APR) of a loan and the rate of Treasury securities of comparable maturity is greater than three percentage points for first-lien loans. In this report, all home purchase loans with APRs above this threshold are referred to as high-cost loans. For more information on HMDA data, please refer to the Methods chapter of this book.

This indicator is disaggregated by race in the State of New Yorkers section.

Source: Home Mortgage Disclosure Act, Furman Center Geography: City, Borough, Sub-borough Area Years Reported: 2007, 2008

Five Highest

- 1. Brownsville/Ocean Hill (BK)
- 2. Jamaica (QN)
- 3. East New York/Starrett City (BK)
- 4. Williamsbridge/Baychester (BX)
- 5. East Flatbush (BK)

Five Lowest

- 51. Bay Ridge (BK)
- 52. Upper East Side (MN)
- 53. Brooklyn Heights/Fort Greene (BK)
- 54. Upper West Side (MN)
- 55. Park Slope/Carroll Gardens (BK)

High Cost Refinance Loans (% of refinance loans)

This indicator measures the percentage of all conventional refinance loans that were reported as high cost under HMDA. HMDA requires lenders to report when the spread between the annual percentage rate (APR) of a loan and the rate of Treasury securities of comparable maturity is greater than three percentage points for first-lien refinance loans and five percentage points for junior-lien refinance loans. In this report, all refinance loans with APRs above this threshold are referred to as high-cost loans. For more information on HMDA data, please refer to the Methods chapter of this book.

This indicator is disaggregated by race in the State of New Yorkers section.

Source: Home Mortgage Disclosure Act, Furman Center Geography: City, Borough, Sub-borough Area Years Reported: 2007, 2008

Five Highest

- 1. Brownsville/Ocean Hill (BK)
- 2. Bedford Stuyvesant (BK)
- 3. University Heights/Fordham (BX)
- 4. Soundview/Parkchester (BX)
- 5. East Flatbush (BK)

- 51. Stuyvesant Town/Turtle Bay (MN)
- 52. Upper East Side (MN)
- 53. Lower East Side/Chinatown (MN)
- 54. Chelsea/Clinton/Midtown (MN)
- 55. Upper West Side (MN)

Home Purchase Loan Rate (per 1,000 properties)

The rate of home purchase lending is measured using HMDA data. The Furman Center calculates the home purchase loan rate by dividing the number of first-lien home purchase loans for 1–4 family buildings, condos or co-ops by the total number of 1–4 family buildings, condos or co-ops in the given geography and then multiplying by 1,000 to establish a rate per 1,000 properties. For more information on HMDA data, please refer to the Methods chapter of this book.

We report the share of home purchase loans by race in our State of New Yorkers section.

of New Yorkers section.

Source: Home Mortgage Disclosure Act, Department of Finance Real Property Assessment Data, Furman Center

Geography: City, Borough, Sub-borough Area Years Reported: 2007, 2008

Five Highest

- 1. Central Harlem (MN)
- Greenwich Village/ Financial District (MN)
- 3. Brooklyn Heights/Fort Greene (BK)
- 4. Park Slope/Carroll Gardens (BK)
- 5. Chelsea/Clinton/Midtown (MN)

Five Lowest

- 51. Brownsville/Ocean Hill (BK)
- 52. Jamaica (QN)
- 53. University Heights/Fordham (BX)
- 54. Williamsbridge/Baychester (BX)
- 55. East Flatbush (BK)

Homeownership Rate

This indicator measures the number of owner-occupied units divided by the total number of currently occupied units. We are not able to distinguish between types of owner-occupied housing (e.g., single-family homes, condominiums, or cooperatives) using the Census and American Community Survey data.

This indicator is disaggregated by race in the State of New Yorkers section.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Five Highest

- 1. South Shore (SI)
- 2. Queens Village (QN)
- 3. Bayside/Little Neck (QN)
- 4. Mid-Island (SI)
- 5. South Ozone Park/ Howard Beach (QN)

Five Lowest

- 51. Morrisania/Belmont (BX)
- 52. East Harlem (MN)
- 53. Mott Haven/Hunts Point (BX)
- 54. Highbridge/South Concourse (BX)
- 55. University Heights/Fordham (BX)

Households with Children under 18 Years Old

This indicator measures the percentage of households that include children under 18 years old. Households are counted if they include any children under 18, regardless of the child's relation-

ship to the householder.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Five Highest

- 1. University Heights/Fordham (BX)
- 2. Brownsville/Ocean Hill (BK)
- 3. Morrisania/Belmont (BX)
- 4. Mott Haven/Hunts Point (BX)
- 5. East New York/Starrett City (BK)

- 51. Upper West Side (MN)
- 52. Upper East Side (MN)
- 53. Lower East Side/Chinatown (MN)
- 54. Stuyvesant Town/Turtle Bay (MN)
- 55. Chelsea/Clinton/Midtown (MN)

Housing Units

The Census Bureau defines a housing unit as a house, apartment, mobile home, group of rooms, or single room that is occupied (or, if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and that have direct access from outside the building or through a common hall. They do not include dormitories or other group quarters.

Refer to www.nychanis.com for sub-borough area level data.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough Years Reported: 2000, 2007, 2008

Five Highest

- 1. Upper East Side (MN)
- 2. Upper West Side (MN)
- 3. Stuyvesant Town/Turtle Bay (MN)
- 4. Flushing/Whitestone (QN)
- 5. Chelsea/Clinton/Midtown (MN)

Five Lowest

- 51. University Heights/Fordham (BX)
- 52. Bushwick (BK)
- 53. South Ozone Park/ Howard Beach (QN)
- 54. Brownsville/Ocean Hill (BK)
- 55. South Crown Heights (BK)

Income Diversity Ratio

The Furman Center calculates the income diversity ratio for each borough and the City by dividing the income earned by the 80th percentile household by the income earned by the 20th percentile household. For example if the 80th percentile income is \$75,000 and the 20th percentile income is \$15,000, then the income diversity ratio is 5. A higher ratio indicates a broader spread of incomes in a given area, not necessarily a uniform distribution. Each page also includes a chart showing the percentage of households in a given geographic area that fall into each of the income quintiles for New York City. The percentages in the charts may not add up to

100% because of rounding.

Source: United States Census iPUMA Micro Data (2000), American Community Survey PUMS Micro Data (2007, 2008), Furman Center Geography: City, Borough, Sub-borough Area

Years Reported: 2000, 2007, 2008

Five Highest

- 1. Lower East Side/Chinatown (MN)
- 2. Brownsville/Ocean Hill (BK)
- 3. Chelsea/Clinton/Midtown (MN)
- 4. Brooklyn Heights/Fort Greene (BK)
- 5. Central Harlem (MN)

Five Lowest

- 51. Jackson Heights (QN)
- 52. Bayside/Little Neck (QN)
- 53. Mid-Island (SI)
- 54. Queens Village (QN)
- 55. South Shore (SI)

Understanding the Income Diversity Ratio

The income diversity ratio should always be considered along with the median income to get a sense of the true income distribution in an area. Places can have similar income diversity ratios, but very different median incomes, indicating that the extent of the range of incomes is similar but that the entire range is lower (or higher) in one of the places.

For example, Riverdale/ Fieldston (CD 108) and Washington Heights/Inwood (CD 312) have the same Income Diversity Ratio—5.4. However, the distribution of incomes in these CDs is actually quite different. The median income in CD 108 is \$56,432 while the median income in CD 312 is \$37,744. So, while both CDs share a similar range of incomes, the households in CD 108 generally have higher incomes that in CD 312.

On the other hand, both Flatbush/Midwood (CD 214) and Elmhurst/Corona (CD 404) have median incomes of about \$41,000 but CD 214 has a much higher income diversity ratio, 6.2 compared to 4.3. This means that there are more households with incomes close to the median income in CD 404 than in CD 214. CD 214 has a larger number of households earning both very low incomes and very high incomes.

Index of Housing Price Appreciation

This indicator, also called the repeat sales index, measures average price changes in repeated sales of the same properties. Because it is based on price changes for the same properties, the index captures price appreciation while controlling for variations in the quality of the housing sold in each period. The index is available for different types of properties: single-family homes, 2-4 family buildings, five or more family rental apartment buildings, and condominiums. The index shown in each community district is the index for the type of housing that is most prevalent in that community district. The index is set to 100 in 2000.

The rate of appreciation (or depreciation) between any two years can be calculated as the percentage change in the index between the two years. For example, if the price index in 2005 is 150 and the index for 2006 is 165, this suggests that quality-controlled prices rose, on average, by 10 percent {(165-150) (150) between the two years. To compare appreciation between two different areas or housing types, first determine the time range of interest and calculate the percent changes between the start and end years for each. Comparisons should only be made between the percent changes in index values between two years.

Sales data for 2009 only include sales recorded as of the end of 2009. This encompasses the vast majority of sales in 2009, but due to recording delays this number may be revised slightly when complete data are available.

Rankings for 2009 are relative to other community districts with the same predominant housing type and compare appreciation since 2000. Rankings describe changes and thus require comparison to a prior year, so 2000 rankings are omitted.

Source: New York City Department of Finance, Furman Center

Geography: City, Borough, Community District Years Reported: 2000, 2007, 2008, 2009

Single Family (Out of 14 CDs) Three Highest

- 1. Rego Park/Forest Hills (QN)
- 2. Flushing/Whitestone (QN)
- 3. Throgs Neck/Co-op City (BX) Three Lowest
- 12. Tottenville/Great Kills (SI)
- 13. St. George/Stapleton (SI)
- 14. Jamaica/Hollis (QN)

2-4 Family (Out of 33 CDs)

Three Highest

- 1. Park Slope/Carroll Gardens (BK)
- 2. Sunset Park(BK)
- 3. Fort Greene/Brooklyn Heights (BK)

Three Lowest

- 31. Bushwick (BK)
- 32. Morrisania/Crotona (BX)
- 33. Fordham/University Heights (BX)

5+ Family (Out of 5 CDs)

Three Highest

- 1. East Harlem (MN)
- 2. Lower East Side/Chinatown (MN)
- 3. Central Harlem (MN)

Two Lowest

- 4. Morningside Heights/Hamilton Heights (MN)
- 5. Washington Heights/Inwood (MN)

Condominium (Out of 7 CDs)

Three Highest

- 1. Clinton/Chelsea (MN)
- 2. Upper West Side (MN)
- 3. Midtown (MN)

Three Lowest

- 5. Stuyvesant Town/Turtle Bay (MN)
- 6. Financial District (MN)
- 7. Upper East Side (MN)

Infant Mortality Rate (per 1,000 live births)

New York City's Department of Health and Mental Hygiene collects data on infant mortality reported by the community district of residence of the mother. We report the number of infant deaths per 1,000 live births.

Refer to www.nychanis.com for community district level data. This indicator is disaggregated by race in the State of New Yorkers section.

Source: New York City Department of

Health and Mental Hygiene Geography: City, Borough Years Reported: 2000, 2007, 2008

Five Highest

- 1. Brownsville (BK)
- 2. Morningside Heights/Hamilton (MN)
- 3. East New York/Starrett City (BK)
- 4. Mott Haven/Melrose (BX)
- 5. Morrisania/Crotona (BX)

- 55. Stuyvesant Town/Turtle Bay (MN)
- 56. 2 *tied:* Borough Park (BK) Clinton/Chelsea (MN)
- 58. South Beach/Willowbrook (SI)
- 59. Financial District (MN)

Land Area Upzoned, Downzoned or Contextual-Only Rezoned (% '03-'07)

These indicators are equal to the percentage of total lot area that was "upzoned," "downzoned" or "contextual-only rezoned" as part of the 80 City-initiated rezonings enacted between 2003 and 2007. A lot is categorized as upzoned if its residential zoning capacity increased by more than 10% during this period as a result of a City-initiated rezoning; downzoned if its residential zoning capacity decreased by more than 10%; and contextual-only rezoned if the lot was rezoned, but its residential zoning capacity changed by less than 10%. We assume that a lot was rezoned as a result of a City-initiated rezoning if its zoning designation changed between 2003 and 2007 and it was within a Department of City Planning rezoning study area. We calculate a lot's residential zoning capacity by estimating the maximum floor area ratio under New York City's zoning code and multiplying it by the lot's land area.

Source: New York City Department of Finance Real Property Assessment Data, New York City Department of City Planning MapPLUTO, Furman Center Geography: City, Borough Year Reported: 2007

Three Highest: Land Area Upzoned

- 1. Bedford Stuyvesant (BK)
- 2. Bay Ridge/Dyker Heights (BK)
- 3. Greenpoint/Williamsburg (BK)

Three Highest: Land Area Downzoned

- 1. Bay Ridge/Dyker Heights (BK)
- 2. Bedford Stuyvesant (BK)
- 3. Fort Greene/Brooklyn Heights (BK)

Three Highest: Contextual-Only Rezoned

- 1. Bay Ridge/Dyker Heights (BK)
- 2. South Beach/Willowbrook (SI)
- 3. Bayside/Little Neck (QN)

Low Birth Weight Rate (per 1,000 live births)

This indicator measures the number of babies who were born weighing less than 2,500 grams (5.5 pounds) per 1,000 live births. The geography reported refers to the residence of the mother.

Refer to www.nychanis.com for community district level data. This indicator is disaggregated by race in the State of New Yorkers section.

Source: New York City Department of Health and Mental Hygiene Geography: City, Borough Years Reported: 2000, 2007, 2008

Five Highest

- 1. Brownsville (BK)
- 2 *tied*: Williamsbridge/Baychester (BX) East Flatbush (BK)
- 4. Central Harlem (MN)
- 5. East New York/Starrett City (BK)

Five Lowest

- 55. Ridgewood/Maspeth (QN)
- 56. Sunset Park (BK)
- 57. Greenpoint/Williamsburg (BK)
- 58. Bayside/Little Neck (QN)
- 59. Borough Park (BK)

Mean Travel Time to Work (minutes)

This indicator measures the mean commute time in minutes for commuters residing in the City, borough or community district. The mean is calculated by dividing the aggregate commute time in minutes for each area by the number of workers 16 years old and older who do not work from home.

Refer to www.nychanis.com for sub-borough area level data. This indicator is disaggregated by race in the State of New Yorkers section.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Five Highest

- 1. East Flatbush (BK)
- 2. Brownsville/Ocean Hill (BK)
- 3. Queens Village (QN)
- 4. Jamaica (QN)
- 5. East New York/Starrett City (BK)

- 51. *2 tied*: Upper West Side (MN) Upper East Side (MN)
- 53. Stuyvesant Town/Turtle Bay (MN)
- 54. Greenwich Village/ Financial District (MN)
- 55. Chelsea/Clinton/Midtown (MN)

Median Household Income

Household income is the income of all members of a household aged 15 years or older. The Census Bureau advises against comparisons of income data between the Census and the ACS due to differences in question construction and sampling. Because of these comparability concerns, we present median household income only for 2008 at the sub-borough area level. The median household income for the boroughs and the City are presented for all years, and all figures have been adjusted to 2009 dollars. Even at these larger geographic levels, the Census Bureau advises that Census years (2000) and ACS years (2007 and 2008) should be compared with caution. For more information on comparisons across years, please refer to the Methods chapter of this book.

Refer to www.nychanis.com for historic sub-borough area level data. This indicator is disaggregated by race in the State of New Yorkers section.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Five Highest

- 1. Upper East Side (MN)
- 2. Stuyvesant Town/Turtle Bay (MN)
- Greenwich Village/ Financial District (MN)
- 4. Upper West Side (MN)
- 5. South Shore (SI)

Five Lowest

- 51. Brownsville/Ocean Hill (BK)
- 52. University Heights/Fordham (BX)
- 53. Highbridge/South Concourse (BX)
- 54. Morrisania/Belmont (BX)
- 55. Mott Haven/Hunts Point (BX)

Median Life Span by Gender (Years)

This indicator measures the median age at death of men and women in New York City. This includes all deaths occurring in New York City, regardless of the residence of the decedent.

This indicator is disaggregated by race in the State of New Yorkers section.

Source: New York City Dept of Health and Mental Hygiene Geography: City Years Reported: 2008

Median Monthly Rent

The monthly contract rent is the rent agreed to or specified in the lease, even if furnishings, utilities, or services are included or if the unit is subject to rent regulation. Rent is expressed in constant 2009 dollars. Compilation of this data was significantly different in Census 2000 compared to ACS years, therefore, we do not include 2000 for this indicator. For more information on comparisons across years, please refer to the Methods chapter of this book.

Source: American Community Survey Geography: City, Borough, Sub-borough Area Years Reported: 2007, 2008

Five Highest

- Greenwich Village/ Financial District (MN)
- 2. Stuyvesant Town/Turtle Bay (MN)
- 3. Upper East Side (MN)
- 4. Chelsea/Clinton/Midtown (MN)
- 5. Upper West Side (MN)

- 51. Morrisania/Belmont (BX)
- 52. Central Harlem (MN)
- 53. Brownsville/Ocean Hill (QN)
- 54. East Harlem (MN)
- 55. Mott Haven/Hunts Point (BX)

Median Price per Unit

For single family homes, price per unit is the sale price of the home. For multifamily buildings, the price per unit is calculated by dividing the sale price of a residential building by the number of units contained within the building. For condominium buildings, the sale price is available for each apartment. Prices are expressed in constant 2009 dollars. In this report we provide the median price per unit for the predominant housing type at the community district level. For each housing type, CDs are ranked against all CDs with the same predominant housing type. The median price should be used to compare sale prices for a given year across geographies. The Index of Housing Price Appreciation is a better measure of housing price changes over time.

Median Price per Unit data for 2009 only includes sales recorded as of the end of 2009. This encompasses the vast majority of sales in 2009, but due to recording delays this number may be revised slightly when complete data is available.

Source: New York City Department of Finance, Furman Center

Geography: City, Borough, Community District Years Reported: 2000, 2007, 2008, 2009

Single Family (Out of 14 CDS) Three Highest

- 1. Riverdale/Fieldston (BX)
- 2. Rego Park/Forest Hills (QN)
- 3. Flatbush/Midwood (BK)

Three Lowest

- 12. South Ozone Park/Howard Beach (QN)
- 13. St. George/Stapleton (SI)
- 14. Jamaica/Hollis (QN)

2–4 Family (Out of 33 CDS)

Three Highest

- 1. Park Slope/Carroll Gardens (BK)
- 2. Fort Greene/Brooklyn Heights (BK)
- 3. Bay Ridge/Dyker Heights (BK) Three Lowest
- 31. Highbridge/Concourse (BX)
- 32. Morrisania/Crotona (BX)
- 33. Hunts Point/Longwood (BX)

5+ Family (Out of 5 CDS)

Three Highest

- 1. Lower East Side/Chinatown (MN)
- 2. East Harlem (MN)
- 3. Morningside Heights/Hamilton (MN)

Two Lowest

- 4. Central Harlem (MN)
- 5. Washington Heights/Inwood (MN)

Condominium (Out of 7 CDS) Three Highest

- 1. Greenwich Village/Soho (MN)
- 2. Midtown (MN)
- 3. Upper East Side (MN)

Three Lowest

- 5. Clinton/Chelsea (MN)
- 6. Financial District (MN)
- 7. Stuyvesant Town/Turtle Bay (MN)

Median Rent Burden

This indicator measures the median percentage of income spent on gross rent (rent plus electricity and heating fuel costs) by New York City renter households. Compilation of this data was significantly different in Census 2000 compared to ACS years; therefore, we do not include 2000 for this indicator. For more information on comparisons across years, please refer to the Methods chapter of this book.

This indicator is disaggregated by race in the State of New Yorkers section.

Source: American Community Survey Geography: City, Borough, Sub-borough Area Years Reported: 2007, 2008

Five Highest

- 1. Borough Park (BK)
- 2. Highbridge/South Concourse (BX)
- 3. Kingsbridge Heights/Mosholu (BX)
- 4. South Crown Heights (BK)
- 5. University Heights/Fordham (BX)

- 51. 2 *tied*: Brooklyn Heights/Fort Greene (BK), Stuyvesant Town/Turtle Bay (MN)
- 53. Greenwich Village/ Financial District (MN)
- 54. Upper East Side (MN)
- 55. Upper West Side (MN)

Net Waste After Recycling (pounds per capita)

This indicator measures the total pounds of residential waste per person that is sent daily to transfer stations for disposal. The Department of Sanitation (DSNY) reports the amount of recycling in tons collected from City residences, public schools, and institutions daily and the percentage of the residential waste stream diverted to recycling (recycling diversion rate). We apply the recycling diversion rate to the amount of recycling collected daily to derive the tons of total residential waste collected per day. We then subtract the tons of recycled material from the total waste. We aggregate the total residential waste collected by CDs up to SBAs and divide by the ACS population estimates to get the per capita figures reported. Waste data is reported by the DSNY on a fiscal year basis, 2009 refers to the fiscal year running from July 1, 2008 -June 30, 2009.

Source: New York City Department of Sanitation, American Community Survey, Furman Center Geography: City, Borough, Sub-borough Area Years Reported: 2007, 2008, 2009

Five Highest

- 1. Morrisania/Belmont (BX)
- 2 tied: North Shore (SI), South Shore (SI)
- 4. Mid-Island (SI)
- 5. Mott Haven/Hunts Point (BX)

Five Lowest

- 51. 2 *tied*: Park Slope/Carroll Gardens (BK), Brownsville/Ocean Hill (BK)
- 53. North Crown Heights/ Prospect Heights (BK)
- 54. Sunset Park (BK)
- 55. Sunnyside/Woodside (QN)

Notices of Foreclosure (all residential properties)

This indicator measures the total number of properties in New York City (single and multi-family buildings and condominium and co-op units) on which mortgage foreclosure actions were filed. In order to initiate a mortgage foreclosure, the foreclosing party must file a legal document, called a lis pendens, in county court. In many cases, the filing of a *lis pen*dens does not lead to a completed foreclosure; instead, the borrower and lender work out some other solution to the borrower's default or the borrower sells the property prior to foreclosure. If a property received multiple *lis* pendens within the same year, that property is only counted once in this indicator. For a more detailed description of our *lis pendens* methodology, please refer to the Methods chapter of this book.

Refer to www.nychanis.com for community district level data.

Source: Public Data Corporation, New York City Department of Finance Real Property Assessment Data, Furman Center Geography: City, Borough Years Reported: 2000, 2007, 2008, 2009

Five Highest

- 1. Jamaica/Hollis (QN)
- 2. Queens Village (QN)
- 3. Flatlands/Canarsie (QN)
- 4. St. George/Stapleton (SI)
- 5. East New York/Starrett City (BK)

Five Lowest

- 55. Riverdale/Fieldston (BX)
- 56. Greenwich Village/Soho (MN)
- 57. Washington Heights/Inwood (MN)
- Morningside Heights/ Hamilton Heights (MN)
- 59. Lower East Side/Chinatown (MN)

Notices of Foreclosure Rate (per 1,000 1–4 family properties)

This indicator measures the rate of mortgage foreclosure actions filed in New York City per 1,000 1–4 family properties. For this indicator, we report the number of 1-4 family properties that have had a mortgage-related *lis pendens* filed in the given calendar year per 1,000 1-4 family properties. Condos and co-ops are not included in this rate. If a property received multiple *lis pendens* within the same year, that property is only counted once in this rate. For a more detailed description of our lis pendens methodology, please refer to the Methods chapter of this book.

This indicator is ranked out of 57 community districts. CDs 301 and 305 have fewer than 50 1–4 family properties, so they are not included.

Source: Public Data Corporation, New York City Department of Finance Real Property Assessment Data, Furman Center

Geography: City, Borough, Community District Years Reported: 2000, 2007, 2008, 2009

Five Highest

- 1. Bushwick (BK)
- 2. Bedford Stuyvesant (BK)
- 3. East New York/Starrett City (BK)
- 4. Jamaica/Hollis (QN)
- 5. Brownsville (BK)

- 52. 2 *tied*: Bensonhurst (BK) Stuyvesant Town/Turtle Bay (MN)
- 54. Upper East Side (MN)
- 55. Greenwich Village/Soho (MN)
- 56. Clinton/Chelsea (MN)
- 57. Upper West Side (MN)

The Census defines "population" as all people, both children and adults, living in a given geographic area. Population estimates for the City and boroughs for 2000-2008 are obtained from the Census Bureau's Annual Estimates of the Population for Counties of New York released May 14, 2009. Because these official estimates are not available at the sub-borough area level, we use the ACS for this geography and only report 2008. The Census Bureau advises that ACS population estimates across years should be compared with caution. For more information on comparisons across years, please refer to the Methods chapter of this book.

This indicator is disaggregated by race in the State of New Yorkers section. We do not present rankings for this indicator because subborough areas were designed to have roughly similar populations. *Source: United States Census Annual Estimates of*

the Population for Counties of New York, American Community Survey (2008)

Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Population Aged 65 and Older

This indicator measures the percentage of residents who are aged 65 years or older.

This indicator is disaggregated by race in the State of New Yorkers section.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Five Highest

- 1. Coney Island (BK)
- 2. Sheepshead Bay/Gravesend (BK)
- 3. Bay Ridge (BK)
- 4. Rego Park/Forest Hills (QN)
- 5. Throgs Neck/Co-op City (BX)

Five Lowest

- 51. Kingsbridge Heights/Mosholu (BX)
- 52. Morrisania/Belmont (BX)
- 53. Bushwick (BK)
- 54. Highbridge/South Concourse (BX)
- 55. University Heights/Fordham (BX)

Population Density (1,000 persons per square mile)

Population density is calculated by dividing a geographic area's population (as defined in this section) by its land area and is reported in thousands of persons per square mile. At the sub-borough area level, we present the population density for 2008 only. The Census Bureau advises that ACS population estimates across years should be compared with caution. For more information on comparisons across years, please refer to the

Methods chapter of this book.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Five Highest

- 1. Upper East Side (MN)
- 2. Lower East Side/Chinatown (MN)
- Morningside Heights/Hamilton Heights (MN)
- 4. Stuyvesant Town/Turtle Bay (MN)
- 5. Central Harlem (MN)

Five Lowest

- 51. Throgs Neck/Co-op City (BX)
- 52. Queens Village (QN)
- 53. Rockaways (QN)
- 54. South Shore (SI)
- 55. Mid-Island (SI)

Population Estimates

Every ten years, the U.S. Constitution requires a count of the population. In March 2010, the U.S. Census Bureau sent a questionnaire to every household in the United States and Puerto Rico. The results of the Census will determine how Congressional districts are redrawn and how federal funds are distributed to hospitals, schools and public works projects. During the interim years, the Census Bureau estimates population changes on a county level by analyzing births, deaths, domestic migration and international migration. In New York City, the Department of City Planning (DCP) produces an alternate estimate using certificates of occupancy, vacancy rates, and average household size. The DCP's estimates traditionally have been higher than the Census Bureau's estimates and for the past five years, the Census Bureau has accepted the DCP's numbers and revised their estimates accordingly. DCP's 2008 estimates were within one-tenth of a percentage point of the Census Bureau's initial estimates, so DCP did not challenge the 2008 numbers. In this book, we use the most current population estimates available at the time of publication: the 2008 Intercensal Population Estimates released by the Census Bureau on March 19, 2009.

Poverty Rate

This indicator measures the number of households below the poverty threshold divided by the number of households for whom poverty status was determined. The poverty threshold is determined by income, number of family members, age of family members and household composition as compared to the federal poverty rate guidelines at the time of the survey. Due to concerns about comparability, the poverty rate is only presented for 2008 at the sub-borough area level. At the borough and City level, the poverty rate is presented for 2000, 2007and 2008. The Census Bureau advises that ACS poverty data across years should be compared with caution. For more information on comparisons across years, please refer to the Methods chapter of this book.

This indicator is disaggregated by race in the State of New Yorkers section.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Five Highest

- 1. Mott Haven/Hunts Point (BX)
- 2. Morrisania/Belmont (BX)
- 3. Highbridge/South Concourse (BX)
- 4. University Heights/Fordham (BX)
- 5. Brownsville/Ocean Hill (BK)

Five Lowest

- 51. Rego Park/Forest Hills (QN)
- 52. Bayside/Little Neck (QN)
- 53. Stuyvesant Town/Turtle Bay (MN)
- 54. Upper East Side (MN)
- 55. South Shore (SI)

Poverty Rate by Age (Population 65 and Older, Population Under 18)

The poverty rate for the population aged 65 years and older is the number of people aged 65 years and older living below the poverty line divided by the total population 65 years old and older for whom poverty status was determined. The poverty rate for the population under 18 years old is the number of people under 18 living below the poverty line divided by the total population under 18 years old for whom poverty status was determined. The Census Bureau advises that ACS poverty estimates across years should be compared with caution. For more information on comparisons across years, please refer to the Methods chapter of this book.

Refer to www.nychanis.com for borough and sub-borough area level data. These indicators are disaggregated by race in the State of New Yorkers section.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City Years Reported: 2000, 2007, 2008

Poverty: Under 18

Five Highest

- 1. Morrisania/Belmont (BX)
- 2. Mott Haven/Hunts Point (BX)
- 3. Highbridge/South Concourse (BX)
- 4. University Heights/Fordham (BX)
- 5. Williamsburg/Greenpoint (BK)

Five Lowest

- 51. Greenwich Village/ Financial District (MN)
- 52. Rego Park/Forest Hills (QN)
- 53. Stuyvesant Town/Turtle Bay (MN)
- 54. Upper East Side (MN)
- 55. South Shore (SI)

Poverty: Over 65

Five Highest

- 1. Mott Haven/Hunts Point (BX)
- 2. Lower East Side/Chinatown (MN)
- 3. Morrisania/Belmont (BX)
- 4. Bushwick (BK)
- 5. Brownsville/Ocean Hill (BK)

- 51. Bayside/Little Neck (QN)
- 52. Greenwich Village/
- Financial District (MN)
- 53. Queens Village (QN)54. Mid-Island (SI)
- 54. Iviid-Island (51)
- 55. South Shore (SI)

Properties that Entered REO

This indicator measures the total number of 1–4 family buildings in New York City that completed the foreclosure process and were acquired by the foreclosing lender. Such properties are commonly called REO properties. This number represents the number of properties that entered REO each year. Becoming REO is just one of the possible outcomes for a property after it enters foreclosure. In other cases, properties that begin the foreclosure process are sold by their owners prior to completion of the process or are sold at auction to a third party investor or homebuyer. Some owners of properties that enter foreclosure are able to stop the process by modifying or refinancing their mortgage or otherwise becoming current with their payments. For more information about the various outcomes of foreclosure and REO properties in New York City, see the Furman Center report:

"Foreclosed Properties in NYC: A Look at the Last 15 Years" http://furmancenter.org/files/publications/Furman_Center_Fact_ Sheet_on_REO_Properties.pdf

The 2009 figure only includes transfers into REO recorded as of the end of 2009. Because of a sometimes lengthy delay in recording REO transfers, we expect these numbers to increase when more data has been recorded. For more information about how this figure was derived, please refer to the Methods chapter of this book. Only the five highest ranked community districts are presented here. There are 14 community districts that had no properties enter REO in 2009

Source: Public Data Corporation, New York City Department of Finance, Furman Center Geography: City, Borough Years Reported: 2000, 2007, 2008, 2009

Five Highest Only

- 1. Jamaica/Hollis (QN)
- 2. Queens Village (QN)
- 3. St. George/Stapleton (SI)
- 4. Kew Gardens/Woodhaven (QN)
- 5. Rockaway/Broad Channel (QN)

What is an REO?

When a foreclosed property fails to sell at a foreclosure auction because there are no bids that meet the foreclosing lender's minimum price (typically the amount of the outstanding mortgage balance), the foreclosing lender will acquire the property itself. Once a home is owned by a lender, the property is an REO property. "REO" stands for "Real Estate Owned," a shortening of the "Other Real Estate Owned" category of assets that appears on the financial statements of mortgage lenders. Most lenders will evict any homeowners or tenants who are still in the home in order to make the property more marketable. A property that sells out of REO may be bought by a new homeowner who will occupy the house, or may be bought by investors who will rent the building, warehouse it for future sale, or quickly resell it. In New York City, the median time that REO properties spent in bank ownership in recent years is 9 months.

Public Transportation Rate

This indicator measures the percentage of workers over the age of 16 who do not work at home and who commute using public transportation. The types of transportation included as "public transportation" are bus, subway, railroad, and ferry boat. Taxi cabs are not included.

Refer to www.nychanis.com for sub-borough area level data. This indicator is disaggregated by race in the State of New Yorkers section.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough Years Reported: 2000, 2007, 2008

Five Highest

- 1. Central Harlem (MN)
- 2. East Harlem (MN)
- 3. Park Slope/Carroll Gardens (BK)
- 4. Washington Heights/Inwood (MN)
- 5. Sunnyside/Woodside (QN)

Five Lowest

- 51. Queens Village (QN)
- 52. North Shore (SI)
- 53. Mid-Island (SI)
- 54. Bayside/Little Neck (QN)
- 55. South Shore (SI)

REO properties are just a subset of the many properties left vacant as a result of the foreclosure crisis; many properties are likely vacant well before they complete the foreclosure process and become bank-owned, because the owners or tenants have moved out of the property in anticipation of eviction or because of utility shut-offs or lack of maintenance.

Racial Diversity Index

The Racial Diversity Index (RDI) measures the probability that two randomly chosen people in a given neighborhood will be of a different race. The Furman Center uses the categories of Asian (non-Hispanic), black (non-Hispanic), Hispanic, and white (non-Hispanic) to calculate the index. These groups make up 97.7% of New York City's population. People identifying as American Indian and Alaskan Native, some other race or reporting more than one race are excluded from this calculation.

$RDI = 1 - (P_{asian}^2 + P_{black}^2 + P_{hispanic}^2 + P_{white}^2)$

A higher number indicates a more racially diverse neighborhood. For instance, if a neighborhood is made up entirely of just one racial/ ethnic group, the RDI would be 0.0. If the population of a neighborhood is evenly distributed among the four groups (25% of residents are Asian, 25% black, 25% Hispanic and 25% white), the maximum RDI would be 0.75. In practice, in neighborhoods with a large share of residents who do not fall into any of the four groups, the RDI may be slightly greater than 0.75.

This indicator is ranked out of 51 sub-borough areas because race data were not reported in CDs 104, 105, 215 and 405 in 2008.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Five Highest

- 1. South Ozone Park/Howard Beach (QN)
- 2. Ozone Park/Woodhaven (QN)
- 2 tied: Lower East Side/Chinatown (MN), Hillcrest/Fresh Meadows (QN)
- 5. 2 *tied*: Pelham Parkway (BX), North Shore (SI)

Five Lowest

- 2 tied: South Crown Heights (BK), Greenwich Village/Financial District (MN)
- 48. Stuyvesant Town/Turtle Bay (MN)
- 49. Upper East Side (MN)
- 50. South Shore (SI)
- 51. East Flatbush (BK)

Racial/Ethnic Share

(White, Black, Hispanic, Asian) This indicator measures the percentage of the total population made up of each of the following racial/ethnic groups: Asian (non-Hispanic), black (non-Hispanic), Hispanic (of any race) and white (non-Hispanic). On the community district profile pages, you can find this data in the "Racial and Ethnic Composition" charts. The percentages of the four groups may not add up to 100% because people of other races or two or more races are not included.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Refinance Loan Rate (per 1,000 properties)

The rate of loan refinance originations is measured using Home Mortgage Disclosure Act (HMDA) data. The Furman Center calculates the refinance loan rate by dividing the number of conventional refinance loans for 1–4 family buildings or condos by the total number of 1–4 family buildings or condos in the given geography and then multiplying by 1,000 to establish a rate per 1,000 properties. For more information on HMDA data, see the Methods chapter of this book.

Refer to www.nychanis.com for sub-borough area level data. We report the share of refinance loans by race in our State of New Yorkers section.

Source: Home Mortgage Disclosure Act, Department of Finance Real Property Assessment Data, Furman Center Geography: City, Borough, Sub-borough Area Years Reported: 2007, 2008

Five Highest

- 1. East Flatbush (BK)
- 2 *tied*: Park Slope/Carroll Gardens (BK), Queens Village (QN)
- 4. 2 tied: South Ozone Park/ Howard Beach (QN), South Shore (SI)

- 51. Borough Park (BK)
- 52. Highbridge/South Concourse (BX)
- 53. Coney Island (BK)
- 54. Williamsburg/Greenpoint (BK)
- 55. East Harlem (MN)

Rental Vacancy Rate

The percentage of all rental apartments that are vacant is calculated by dividing the number of vacant, habitable for-rent units by the number of renter-occupied units plus vacant, habitable for-rent units. This calculation excludes housing units in group quarters, such as hospitals, jails, mental institutions, and college dormitories as well as units that are rented but not occupied. Because of data limitations, on the community district pages we report an average rental vacancy rate for 2006–2008 rather than separate data for each year. For more information on this three-year average, please refer to the Methods chapter of this book.

The New York City Housing and Vacancy Survey (NYC HVS) is the City and State mandated official source for the rental vacancy rate. In 2008, the rental vacancy rate reported by the NYC HVS was 2.91%, well below the 5% thresh-

old to define a rental emergency. Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Five Highest

- 1. South Shore (SI)
- 2. North Shore (SI)
- 3. Brownsville/Ocean Hill (BK)
- 4. Mott Haven/Hunts Point (BX)
- 5. Rockaways (QN)

Five Lowest

- 50. 2 tied: Sunset Park (BK), Sunnyside/Woodside (BK)
- 52. Hillcrest/Fresh Meadows (QN)
- 53. Rego Park/Forest Hills (QN)
- 54. East Harlem (MN)
- 55. Washington Heights/Inwood (MN)

Rent-Regulated Units (% of rental units)

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

Source: New York City Housing and Vacancy Survey Geography: City, Borough, Sub-borough Area Year Reported: 2008

Five Highest

- 1. Washington Heights/Inwood (MN)
- 2. Kingsbridge Heights/Mosholu (BX)
- 3. Flatbush (BK)
- 4. University Heights/Fordham (BX)
- 5. Highbridge/South Concourse (BX)

Five Lowest

- 51. East New York/Starrett City (BK)
- 52. South Ozone Park/ Howard Beach (QN)
- 53. Bayside/Little Neck (QN)
- 54. Flatlands/Canarsie (BK)
- 55. Mid-Island (SI)

Residential Units in a Historic District

This indicator measures the percentage of residential units in the given geography that are located within a historic district. Since the inception of the New York City Landmarks Law in 1965, the Landmarks Preservation Commission has had the ability to designate new historic districts. Once designated, a property owner is obligated to keep the site in good repair and apply for a permit prior to making alterations, reconstructions, demolitions, or improvements to the structure.

Refer to www.nychanis.com for community district level data. Only the five highest ranked community districts are presented here. There are 28 community districts that have no units located within historic districts.

Source: New York City Department of City Planning MapPLUTO, Furman Center Geography: City, Borough Year Reported: 2008

Five Highest

- 1. Greenwhich Village/Soho (MN)
- 2. Fort Greene/Brooklyn Heights (BK)
- 3. Upper West Side (MN)
- 4. Park Slope/Carroll Gardens (BK)
- 5. Jackson Heights (QN)

Residential Units within 1/4 Mile of a Park

This indicator measures the total share of residential units in the given geography that are within a quarter mile of a park that is larger than one quarter of an acre (including parks in the "Greenstreets" program). As part of PlaNYC 2030, the City has a goal of having 99% of residents within a half mile of a park and 85% of residents within a quarter mile of a park by 2030. For a more detailed description of how this indicator was calculated, please refer to the Methods chapter of this book.

Source: New York City Department of Parks and Recreation, New York City Department of City Planning MapPLUTO, Furman Center Geography: City, Borough, Community District Year Reported: 2008

Five Highest

 9 tied: Hunts Point/Longwood (BX), Morrisania/Crotona (BX), Belmont/East Tremont (BX), Bedford Stuyvesant (BK), Park Slope/Carroll Gardens (BK), Crown Heights/Prospect Heights (BK), Morningside Heights/Hamilton (MN), East Harlem (MN), Washington Heights/Inwood (MN)

Five Lowest

- 55. South Beach/Willowbrook (SI)
- 56. Flatbush/Midwood (BK)
- 57. Bensonhurst (BK)
- 58. East Flatbush (BK)
- 59. South Ozone Park/ Howard Beach (QN)

Residential Units within 1/2 Mile of a Subway/Rail Entrance

This indicator measures the percentage of residential units in the given geography that are within a half-mile walk of a New York City Subway, Staten Island Railway, Long Island Railroad, Metro-North Railroad, or Amtrak station entrance. For the average able-bodied adult, a half mile represents about a ten-minute walk. For a more detailed description of how this indicator was calculated, please refer to the Methods chapter of this book.

Source: New York City Department of Transportation, New York City Department of City Planning MapPLUTO, Furman Center

Geography: City, Borough, Community District Years Reported:2008

Five Highest

- 3 tied: Midtown (MN), Morningside Heights/Hamilton (MN), Washington Heights/Inwood (MN)
- 4. Greenwich Village/Soho (MN)
- 5. Financial District (MN)

Five Lowest

- 55. South Beach/Willowbrook (SI)
- 56. Bayside/Little Neck (QN)
- 57. Flatlands/Canarsie (BK)
- 58. Queens Village (QN)
- 59. St. George/Stapleton (SI)

Serious Housing Code Violations (per 1,000 rental units)

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

per 1,000 rental units.

Source: New York City Department of Housing Preservation and Development, Department of Finance Real Property Assessment Data Geography: City, Borough, Community District Years Reported: 2000, 2007, 2008

Five Highest

- 1. Bushwick (BK)
- 2. Fordham/University Heights (BX)
- 3. Hunts Point/Longwood (BX)
- 4. Belmont/East Tremont (BX)
- 5. Kingsbridge Heights/Bedford (BX)

- 55. Midtown (MN)
- 56. Bayside/Little Neck (QN)
- 57. Stuyvesant Town/Turtle Bay (MN)
- 58. Tottenville/Great Kills (SI)
- 59. Financial District (MN)

Severe Crowding Rate (% of renter households)

A severely crowded household is defined as one in which there are more than 1.5 persons for each room in the unit. We report the rate of severely crowded households as a percentage of all renter households. The wording of the question about crowding in the ACS was changed in 2008. Because of this change, the crowding rates for some community districts appeared to rise dramatically. Please use caution when comparing 2008 to earlier years. We have provided footnotes on community district pages where the apparent change is especially dramatic.

This indicator is ranked out of 52 sub-borough areas because severe crowding data were not reported or were deemed unreliable in CDs 201, 502, and 503 in 2008.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Five Highest

- 1. Elmhurst/Corona (QN)
- 2. Jackson Heights (QN)
- 3. Rockaways (QN)
- 4. Sunset Park (BK)
- 5. Bushwick (BK)

Five Lowest

- 48. Middle Village/Ridgewood (QN)
- 49. Williamsbridge/Baychester (BX)
- 50. Queens Village (QN)
- 51. Park Slope/Carroll Gardens (BK)
- 52. Throgs Neck/Co-op City (BX)

Students Performing at Grade Level in Reading and Math

The New York City Department of Education's Division of Assessment and Accountability develops and administers city and state tests and compiles data on students' performance on those tests. These education indicators report the percentage of students performing at or above grade level for grades three through eight. The Department of Education provides these data at the school district level. The Furman Center aggregates these data to the community district level using a population-weighting formula. For more information on our population-weighting method, please refer to the Methods chapter of this book. For this indicator, the year 2009 refers to the school year 2008-2009.

This indicator is disaggregated by race in the State of New Yorkers section.

Source: New York City Department of Education, Furman Center

Geography: City, Borough, Community District Years Reported: 2000, 2007, 2008, 2009

Math

Five Highest

- 1. Bayside/Little Neck (QN)
- 2. Flushing/Whitestone (QN)
- 6 tied: Financial District (MN), Greenwich Village/Soho (MN), Clinton/Chelsea (MN), Midtown (MN), Stuyvesant Town/Turtle Bay (MN), Upper East Side (MN)

Five Lowest

- 55. Fordham/University Heights (BX)
- 56. Brownsville (BK)
- 57. Morrisania/Crotona (BX)
- 58. Highbridge/Concourse (BX)
- 59. Mott Haven/Melrose (BX)

Reading

- Five Highest
- 1. Bayside/Little Neck (QN)
- 6 tied: Financial District (MN) Greenwich Village/Soho (MN) Clinton/Chelsea (MN) Midtown (MN) Stuyvesant Town/Turtle Bay (MN) Upper East Side (MN)

- 55. Washington Heights/Inwood (MN)
- 56. Fordham/University Heights (BX)
- 57. Morrisania/Crotona (BX)
- 58. Highbridge/Concourse (BX)
- 59. Mott Haven/Melrose (BX)

Subsidized Rental Units (% of rental units)

This indicator measures the percentage of the City's total housing units that are either owned by the City, in public housing developments maintained by the New York City Housing Authority or are in developments receiving some form of governmental subsidy to promote affordable housing (for example, Mitchell Lama rental units and HUD-regulated units).

Source: New York City Housing and Vacancy Survey Geography: City, Borough, Sub-borough Area Year Reported: 2008

Five Highest

- 1. East Harlem (MN)
- 2. Mott Haven/Hunts Point (BX)
- 3. Lower East Side/Chinatown (MN)
- 4. Coney Island (BK)
- 5. East New York/Starrett City (BK)

Five Lowest

50. 6 tied: Bensonhurst (BK), Rego Park/Forest Hills (QN), Ozone Park/Woodhaven (QN), South Ozone Park/Howard Beach (QN), Bayside/Little Neck (QN), Queens Village (QN)

Tax Delinquencies (% of residential properties delinquent \geq 1 year)

A property is considered delinquent for one year or more if the tax payment for the property was not received within one year of the due date. This report only includes delinquencies of more than \$500. The percentage is calculated by dividing the number of delinquent properties by the total number of properties.

Source: New York City Department of Finance Open Balance File and Real Property Assessment Data Geography: City, Borough, Community District Years Reported: 2000, 2007, 2008

Five Highest

- 1. Washington Heights/Inwood (MN)
- 2. Highbridge/Concourse (BX)
- 3. Bedford Stuyvesant (BK)
- 4. Kingsbridge Heights/Bedford (BX)
- 5. Fordham/University Heights (BX)

Five Lowest

- 55. Stuyvesant Town/Turtle Bay (MN)
- 56. Greenwich Village/Soho (MN)
- 57. Clinton/Chelsea (MN)
- 58. Financial District (MN)
- 59. Midtown (MN)

Unemployment Rate

This indicator measures the number of people aged 16 years and older in the civilian labor force who are unemployed, divided by the total number of people aged 16 years and older in the civilian labor force. People are considered to be "unemployed" if they meet the following criteria: they have not worked during the week of the survey; they have been looking for a job during the previous four weeks; and they were available to begin work. The Census Bureau advises using caution when comparing the 2000 Census unemployment rate to the ACS figures because of differences in question construction and sampling.

This indicator is disaggregated by race in the State of New Yorkers section. This indicator is ranked out of 53 sub-borough areas because unemployment data were not reported in CDs 204 or 206 in 2008.

Source: United States Census (2000), American Community Survey (2007, 2008) Geography: City, Borough, Sub-borough Area Years Reported: 2000, 2007, 2008

Five Highest

- 1. Brownsville/Ocean Hill (BK)
- 2. University Heights/Fordham (BX)
- 3. East Harlem (MN)
- 4. Morrisania/Belmont (BX)
- 5. Washington Heights/Inwood (MN)

- 49. 2 *tied*: Stuyvesant Town/ Turtle Bay (MN),
 - Upper West Side (MN)
- 51. Williamsburg/Greenpoint (BK)
- 52. Greenwich Village/Financial District (MN)
- 53. Upper East Side (MN)

A Note About Unemployment

The unemployment rates usually discussed in the media come from the Bureau of Labor Statistics Current Population Survey (CPS) or Local Area Unemployment Statistics (LAUS). Unemployment estimates are also available from the Census Bureau's American Community Survey (ACS). However, the unemployment rates reported by the ACS may differ from the rates reported by the CPS and LAUS because of differences in the job search questions, the timing and mode of data collection, and the population controls used in each survey.

Although the CPS and LAUS estimates are timelier than the ones available from the American Community Survey (ACS), they are not available at the small, neighborhood level of geography that we use throughout this publication. The CPS is a national survey and the smallest level of geography available for New York City from the LAUS is the borough. To be consistent throughout the book, we use ACS estimates. For a more up to date look at unemployment in the entire City or specific borough, please visit http://www.bls.gov/ data/#unemployment.

Units Authorized by New Residential Building Permits

The number of units authorized by new residential building permits is derived from the building permit statistics of the New York City Department of Buildings. Permit renewals are not included. Not all building permits will result in actual construction, but the number of units authorized by new permits is the best available indicator of how many units are under construction. Comparisons between the years prior to 2005 and the more recent years should be made with caution due to improvements in the recently available data that facilitates more accurate estimates of the number of new units attached to each building permit. The figures for 2000 may be an underestimate. Source: New York City Department of Buildings Geography: City, Borough, Community District

Five Highest

1. Morrisania/Crotona (BX)

Years Reported: 2000, 2007, 2008, 2009

- 2. Upper East Side (MN)
- 3. Flushing/Whitestone (QN)
- 4. Kingsbridge Heights/Bedford (BX)
- 5. Belmont/East Tremont (BX)

Five Lowest

53. 5 tied: Highbridge/Concourse (BX), Brownsville (BK), Upper West Side (MN), Morningside Heights/Hamilton (MN), Washington Heights/ Inwood (MN)

Unused Capacity Rate (% of land area)

This indicator is equal to the percentage of all residentially zoned lot area that is made up of lots built out at less than 50% of their zoning capacity. We calculate a lot's residential zoning capacity by estimating the maximum floor area ratio under New York City zoning code, based on a Furman Center analysis, and multiplying it by the lot's land area. We do not calculate this indicator for the Financial District (CD 301) or Midtown (CD 305) because very few lots in these community districts are residentially zoned. Source: New York City Department of Finance, Real Property Assessment Database, Furman Center Geography: City, Borough, Community District Year Reported: 2008

Five Highest

- 1. Brownsville (BK)
- 2. Hunts Point/Longwood (BX)
- 3. Belmont/East Tremont (BX)
- 4. Tottenville/Great Kills (SI)
- 5. Rockaway/Broad Channel (QN)

- 53. Ridgewood/Maspeth (QN)
- 54. Bensonhurst (BK)
- 55. Rego Park/Forest Hills (QN)
- 56. Bay Ridge/Dyker Heights (BK)
- 57. Greenwich Village/Soho (MN)

NEW YORK CITY



Ithough the recession, and the accompanying real estate bust, arrived later in New York City than in most of the country, both have severely affected the City. After a prolonged boom, building activity in New York City dropped sharply in 2009. From 2008 to 2009, the number of certificates of occupancy issued declined 16.4%, and the number of units authorized by building permits fell by 89.4%. Now that the real estate boom has ended, this year's *State of the City* includes a broad, in-depth analysis of its impacts on the City in *Causes and Consequences of New York City's Residential*

	2008
Population	8,363,710
Population Density (1,000 persons per square mile)	27.6
Median Household Income	\$50,934
Income Diversity Ratio	6.1
Subsidized Rental Units (% of rental units)	14.6%
Rent-Regulated Units (% of rental units)	49.8%
Residential Units within 1/4 Mile of a Park	83.8%
Residential Units within 1/2 Mile of a Subway/Rail Entrance	70.3%
Residential Units in a Historic District	4.7%
Unused Capacity Rate (% of land area)	30.2%
Land Area Upzoned (% '03–'07)	2.7%
Land Area Downzoned (% '03–'07)	3.5%
Land Area Contextual-Only Rezoned (% '03–'07)	11.5%

Building Boom on page 9.

Housing prices began falling in 2007 in most of the City and continued to fall through 2008 and 2009. The declines over the past few years have brought prices down to 2004 levels, on average. Accompanying the price declines was an increasingly lethargic housing market: the volume of sales recorded in 2009 was the lowest quantity in 15 years and less than half the volume of sales in 2006. With falling prices, fewer home sales and turmoil in the mortgage industry, the rate of mortgage lending plummeted. The rate of home purchase lending decreased by 35.5% between 2007 and 2008. Refinance lending fell off even more steeply, declining by 54.5% between 2007 and 2008. We explore recent changes in mortgage lending more closely in *The State of New York City's Mortgage Lending* on page 22.

	2000	2007	2008	2009
Housing Stock & Land Use				
Housing Units	3,200,912	3,325,902	3,350,926	-
Rental Vacancy Rate	3.2%	3.4%	3.7%	-
Certificates of Occupancy Issued	13,153	25,659	22,650	18,928
Units Authorized by New Residential Building Permits	15,544	25,189	30,947	3,275
Homeownership Rate	30.2%	33.6%	33.8%	-
Housing Prices & Affordability				
Index of Housing Price Appreciation (condominium)	100.0	232.1	241.8	210.9
Index of Housing Price Appreciation (1 family building)	100.0	204.8	184.0	164.2
Index of Housing Price Appreciation (2–4 family building)	100.0	217.5	191.9	158.1
Index of Housing Price Appreciation (5+ family building)	100.0	260.6	254.7	217.5
Median Price per Unit (condominium)	\$335,136	\$708,929	\$722,421	\$650,000
Median Price per Unit (1 family building)	\$274,089	\$486,310	\$438,435	\$413,400
Median Price per Unit (2–4 family building)	\$148,741	\$279,111	\$249,110	\$222,500
Median Price per Unit (5+ family building)	\$49,066	\$105,312	\$99,644	\$72,727
Median Monthly Rent	-	\$898	\$935	-
Median Rent Burden	-	29.9%	30.1%	-

In addition to enduring falling home values, property owners in the City also fared poorly over the past two years in other ways. Tax delinquencies increased and foreclosure filings rose to the highest level yet seen in the current mortgage crisis. In 2009, 20,102 homes in New York City went into foreclosure, an increase of 35.6% since 2008. The City also saw a significant increase in the number of foreclosures for condos and multi-family

	2000	2007	2008	2009
Lending Indicators				
Home Purchase Loan Rate (per 1,000 properties)	-	37.7	24.3	-
High Cost Home Purchase Loans (% of home purchase loans)	-	9.8%	3.3%	-
Refinance Loan Rate (per 1,000 properties)	-	29.9	13.6	-
High Cost Refinance Loans (% of refinance loans)	_	23.3%	8.4%	_
Notices of Foreclosure (all residential properties)	7,353	14,529	14,821	20,102
Notices of Foreclosure Rate (per 1,000 1-4 family properties)	10.0	20.3	20.4	26.7
Properties that Entered REO (1-4 family properties)	806	915	1,770	1,048
Housing Quality				
Serious Housing Code Violations (per 1,000 rental units)	51.8	52.5	53.8	-
Tax Delinquencies (% of residential properties delinquent \ge 1 year)	5.4%	1.7%	1.9%	-
Severe Crowding Rate (% of renter households)	-	3.2%	4.7%	-
Social, Demographic & Income Indicators				
Population	8,017,506	8,310,212	8,363,710	-
Population Density (1,000 persons per square mile)	26.4	27.4	27.6	-
Foreign-Born Population	35.9%	36.8%	36.4%	-
Born in New York State	49.5%	49.4%	49.6%	-
Percent White	35.0%	35.1%	35.0%	-
Percent Black	24.5%	23.5%	23.3%	-
Percent Hispanic	27.0%	27.4%	27.7%	-
Percent Asian	9.7%	11.7%	11.8%	-
Racial Diversity Index	0.74	0.73	0.73	-
Median Household Income	\$47,708	\$48,631	\$50,934	-
Income Diversity Ratio	5.7	5.7	6.1	-
Households with Children under 18 Years Old	34.0%	32.2%	31.6%	-
Population Aged 65 and Older	11.7%	12.2%	12.4%	-
Disabled Population	-	-	8.4%	-
Poverty Rate	21.2%	18.5%	18.2%	-
Poverty Rate: Population 65 and Older	17.8%	18.4%	18.6%	-
Poverty Rate: Population Under 18	30.3%	27.3%	26.5%	-
Unemployment Rate	9.6%	7.0%	7.2%	-
Public Transportation Rate	54.4%	56.7%	57.0%	-
Mean Travel Time to Work (minutes)	40.0	39.8	39.4	-
Felony Crime Rate (per 1,000 residents)	36.0	25.0	23.7	-
Adult Incarceration Rate (per 100,000 people aged 15 or older)	1,341.6	1,008.9	990.8	-
Students Performing at Grade Level in Reading	39.8%	50.8%	57.6%	68.8%
Students Performing at Grade Level in Math	33.7%	65.1%	74.3%	81.8%
Educational Attainment: No High School Diploma	27.7%	21.1%	21.7%	-
Educational Attainment: Bachelor's Degree and Higher	27.4%	32.9%	32.7%	-
Health & Environmental Indicators				
Asthma Hospitalizations (per 1,000 residents)	3.3	3.1	3.2	-
Elevated Blood Lead Levels (incidence per 1,000 children)	17.8	5.7	4.5	-
Infant Mortality Rate (per 1,000 live births)	6.7	5.4	5.5	-
Low Birth Weight Rate (per 1,000 live births)	83	86	89	-
Median Life Span (years): Males	-	-	71	-
Median Life Span (years): Females	-	-	80	-
Net Waste After Recycling (pounds per capita)	_	2.4	2.4	2.3

Figure 1: New York City Compared to the Principal Cities of the 10 Largest Metropolitan Areas								
	Population, 2008	Population Change, 2000–2008	Median Household Income, 2008	Change in Median Income 2007–2008	Poverty Rate, 2008	Unemployment Rate, Oct. 2009 (LAUS)	Homeownership Rate, 2008	
Atlanta	453,038	8.8%	\$48,691	6.6%	22.4%	11.1	49.3%	
Boston	613,411	4.1%	\$51,504	2.2%	18.7%	8.2	36.8%	
Chicago	2,741,455	-5.3%	\$46,744	1.6%	20.6%	11.6	48.0%	
Dallas	1,227,082	3.2%	\$40,651	-2.1%	22.6%	8.7	46.2%	
Houston	2,023,601	3.6%	\$44,157	5.9%	19.5%	8	46.7%	
Los Angeles	3,803,383	2.9%	\$48,708	1.7%	19.4%	13.9	38.6%	
Miami	343,142	-5.3%	\$28,232	-2.6%	25.6%	12.5	38.4%	
New York City	8,363,710	4.3%	\$50,934	1.2%	18.2%	10.3	33.8%	
Philadelphia	1,447,395	-4.6%	\$36,844	2.4%	24.1%	11.1	56.2%	
Washington D.C.	591,833	3.5%	\$57,730	6.9%	17.2%	12.1	43.4%	
United States	8.0%	\$51,844	-1.3%	13.2%	10.2	66.6%		

Source: U.S. Census (2000), American Community Survey (2008), Bureau of Labor Statistics

buildings in 2009. While 1–4 family homes still made up an overwhelming share of properties that enter foreclosure (84.9%), condos and large multi-family rental buildings (with at least 5 units) made up 12.3% of foreclosure filings in 2009, up from 7.3% in 2008. Foreclosure filings in the City remain highly concentrated, with the hardesthit neighborhoods located in Southeast Queens, Central Brooklyn and the North Shore of Staten Island.

In contrast to the drop in sale prices, rents in the City rose slightly in 2008. While we do not yet have citywide data on 2009 rents, and we expect rental activity to vary by borough, figures provided by Miller Samuel Inc. show that rents in Manhattan (the only borough they surveyed) declined between 2008 and 2009.1 Even so, two-thirds of New York City's households are renters, and New York remains unaffordable to many of them. Indeed, more households were considered rent burdened (paying more than 30% of their income on rent) in 2008 than in 2007. The problem is exacerbated by the fact that the City lost 24,000 units of rent regulated housing between 2005 and 2008. There also is some modest evidence that renters may be witnessing reductions in quality, as financially stressed landlords cut back on maintenance. The rate of serious housing code violations increased slightly from 52.5 per 1,000 rental units in 2007 to 53.8 per 1,000 in 2008, the first increase in violations since 2005. Further, we see evidence that families may be doubling up with

relatives in order to get by: the rate of severe crowding in occupied rental housing increased from 3.2% in 2007 to 4.7% in 2008.

To help offer relief to renters and homeowners in New York City, the City continues to make progress in achieving the goals of its New Housing Marketplace Plan. The plan, announced in 2003, aims to increase the stock of affordable housing by preserving or constructing 165,000 affordable units. As of early-2010, according to the City's Department of Housing Preservation and Development, the plan had financed the production or preservation of nearly 100,000 units of affordable housing. That leaves approximately 65,000 additional units to be completed by of the program's target date of 2014.

Changes in socioeconomic indicators between 2007 and 2008 revealed a mixed picture for the City's residents. The median income for New Yorkers was \$50,934 in 2008, a 1.2% increase from the previous year, after adjusting for inflation. While this was a more modest increase than enjoyed in recent years, it compared favorably to the 1.3% *decrease* in national median income over the same period (again, after adjusting for inflation). The share of households living below the poverty line declined slightly in the City from 2007 to 2008. Nonetheless, a startling 26.5% of the population under 18 still live in poverty.

As for labor market conditions, the American Community Survey reports a slight rise in the unemployment rate. More recent unemployment reports, based on the Local Area Unemployment Statistics, indicate that the

¹ http://www.millersamuel.com/reports/pdf-reports/MRMO4Q09.pdf

unemployment rate in New York City was 10.3% as of October 2009, which is in line with the national average and lower than the rate in six of the nine other cities to which we compared New York City indicators.²

In 2008, New Yorkers continued to see improvements in various quality of life measures. Crime in New York City continued a decline begun in the 1990s, reaching historic lows. In 2008, the City recorded 23.7 felony crimes per 1,000 residents, down from a rate of 88.7 per 1,000 residents in 1990. The adult incarceration rate has decreased dramatically in recent years, from a rate of 1341.6 per 100,000 people in 2000 to a rate of 990.8 per 100,000 people in 2008. Children's performance in school, another critical measure of quality of life, also showed significant improvement during this period. The share of public school children

performing at grade level in reading nearly doubled, and in math more than doubled between 2000 and 2008.

New York City's population continued to grow, in contrast with some other large cities across the nation. As Figure 1 shows, since 2000 New York City's population grew by 4.3%, which was smaller than Atlanta's 8.8% increase, but was robust compared to Chicago, Miami and Philadelphia, all of which lost residents. New York City's growing population remains highly diverse (see *State of New Yorkers* for further discussion). The share of residents that are foreign born grew to 36.4% in 2008. We take a closer look at the foreign-born population in *The State of Immigrant New York* on page 29. The population also became more educated: from 2000 to 2008, the percentage of New Yorkers with no high school diploma



Figure 2: Properties that Entered Foreclosure, 2009

Notice of Foreclosure
 Community District Borders



declined by 6.0 percentage points and the percentage of residents with a bachelor's degree or higher grew by 5.3 percentage points.

In sum, while the effects of the recession are still unfolding, the news thus far is mixed. Housing prices have declined, but relative to income, still remain very high for many residents. Prices could fall further, as many new units are coming on line or are waiting to be sold. Meanwhile, the tightening of credit markets makes it more difficult for potential buyers to obtain mortgages. On the other hand, demand for living in the City still appears to be strong. The City's population is growing at a time when other large cities are losing population and the City continues to be home to a thriving immigrant population.

State of New Yorkers

hile the *State of the City* traditionally reports on variation in demographic, housing, health and education data at the neighborhood level, sharp disparities exist between individuals that correlate with characteristics such as age, gender, and racial and ethnic backgrounds. This section highlights racial and ethnic disparities in housing and socioeconomic indicators.

The ethnic and racial composition of New Yorkers continues to change. A rapidly growing Asian population and a slowly but steadily decreasing black population have changed the racial makeup of New York City considerably since 2000. The City has gained over 205,000 Asian residents since 2000, an increase of 26.4%. The increase in the Asian population is far greater than that of any other group during this same time period: the white population of New York grew by 4.5% since 2000 and the Hispanic population increased by 7.1%. Meanwhile, the black population fell by 0.6% since 2000.

These four racial groups have experienced different economic trajectories since 2000. While the median income for whites, blacks, and Asians grew over the past eight years, the Hispanic population's median income fell between 2000 and 2008, when adjusted for inflation. The median household income for whites grew 12.6% to \$71,148, while the median income for blacks grew 5.2% to \$40,717. The median income for Asians also increased 5.8% to \$54,186, while the Hispanic population's median income fell 0.4% to \$34,450. Encouragingly, the rates of poverty fell for all groups. Blacks and Hispanics experienced the largest decrease: the rates of poverty for both groups fell over 4 percentage points since 2000. Further, while the unemployment rate for all groups fell between 2000 and 2008, the black population's unemployment rate remained twice as high as the white unemployment rate in 2008.

Examining the homeownership and mortgage lending trends between 2000 and 2008 reveals clear differences between groups. Overall, total homeownership rates for all groups still significantly lag behind the national figures, despite the increase in the rate of homeownership for all groups since 2000. The percentage change in homeownership for black and white New Yorkers outpaced the rest of the nation between 2000 and 2008, while Hispanic and Asian homeownership grew in proportion with national figures. Across the country, the white homeownership rate increased from 72.4% to 73.4% in that time period, and black homeownership rate decreased from 46.3% to 45.6%. In New York City, by contrast, the white homeownership rate increased by 8 percentage points and the black homeownership rate increased by 2.5 percentage points between 2000 and 2008. The disparity in the homeownership rate among racial groups is not likely to close anytime soon, because black borrowers received just 9.1% of the home purchase loans originated in the City in 2008, while the white population received 53% of those loans. In 2008, black and Hispanic borrowers were much more likely to receive high-cost loans than white and Asian borrowers.

Troubling differences persist between racial groups in quality of life indicators, such as health. The incidence of low birth weight and infant mortality remain higher for black mothers than for other racial groups. While rates of low birth weight and infant mortality fell for whites between 2000 and 2008, these rates actually grew for blacks during the same time period. Median life span also varies widely by race: the median life expectancy is 65 for black men and 74 for black women compared with 77 for white men and 84 for white women.

On a more hopeful note, the City's population is growing more educated and at least of some of the racial gaps in educations are shrinking. For all groups, the share of adults without a high school diploma fell, while the share of adults completing a bachelor's degree rose since 2000. Blacks and Hispanics attained the largest drop in the share of the population without a high school diploma. At the other end of the spectrum, the white population achieved the greatest increase in the share of population with a bachelor's degree or higher—7.5 percentage points.

New York City Data by Race and Ethnicity, 2008	White Non-Hispanic	Black	Hispanic	Asian
Population				
Population	2,927,037	1,950,808	2,313,400	985,939
Percentage change since 2000	4.5%	-0.6%	7.1%	26.4%
Share of the New York City Population ¹	35.0%	23.3%	27.7%	11.8%
Percentage point change since 2000	0.0	-1.2	0.7	2.0
Population Aged Under 18*	17.5%	25.8%	27.8%	21.4%
Percentage point change since 2000	-1.2	-3.5	-2.8	-0.3
Population Aged 65 and Older*	17.8%	10.8%	8.4%	9.5%
Percentage point change since 2000	0.9	2.2	2.0	5.3
Foreign-Born Population*	23.4%	32.3%	40.8%	72.4%
Percentage point change since 2000	0.2	3.3	-0.4	-5.2
Housing & Affordability				
Homeownership Rate*	44.5%	27.1%	16.9%	40.6%
Percentage point change since 2000	8.0	2.5	3.0	6.0
Share of Home Purchase Loans	53.2%	9.1%	9.2%	28.2%
High Cost Home Purchase Loans (% of home purchase loans)	2.1%	10.9%	5.7%	2.9%
Share of Refinance Loans	55.4%	19.3%	12.3%	12.8%
High Cost Refinance Loans (% of refinance loans)	5.7%	18.4%	10.3%	4.3%
Median Rent Burden	28.9%	32.1%	34.1%	33.4%
Percentage point change since 2002	2.3	4.2	3.1	2.2
Severe Crowding Rate (% of renter households)	2.1%	3.2%	5.4%	6.1%
Poverty, Education, Employment & Disability Status				
Median Household Income*	\$71,148	\$40,717	\$34,450	\$54,186
Percentage change since 2000	12.6%	5.2%	-0.4%	5.8%
Poverty Rate*	11.1%	21.2%	26.0%	17.3%
Percentage point change since 2000	-0.5	-4.4	-4.8	-2.3
Poverty Rate: Population Under 18*	16.2%	29.7%	35.4%	22.9%
Percentage point change since 2000	5.3	-2.6	-3.3	-0.7
Poverty Rate: Population 65 and Older*	13.0%	20.0%	29.4%	24.7%
Percentage point change since 2000	3.0	-3.9	0.3	1.0
Students Performing at Grade Level in Reading	84.8%	62.9%	62.0%	84.5%
Students Performing at Grade Level in Math	92.2%	75.0%	78.5%	94.9%
Educational Attainment: No High School Diploma*	9.9%	21.5%	38.4%	26.8%
Percentage point change since 2000	-5.3	-8.0	-8.2	-3.7
Educational Attainment: Bachelor's Degree and Higher*	49.4%	19.6%	14.5%	39.8%
Percentage point change since 2000	7.5	3.8	4.0	3.6
Unemployment Rate*	5.2%	10.4%	8.7%	5.9%
Percentage point change since 2000	-0.1	-3.7	-5.0	-0.4
Public Transportation Rate*	50.1%	61.9%	62.9%	56.2%
Percentage point change since 2000	2.6	2.2	6.5	4.6
Mean Travel Time to Work (minutes)*	34.7	44.7	40.6	41.1
Disabled Population*	6.7%	10.2%	10.8%	4.4%
Adult Incarceration Rate (per 100,000 people aged 15 or older)	283.2	2,769.4	1,382.3	42.9 ²
Health Indicators				
Low Birth Weight Rate (per 1,000 live births)*	73.0	129.1	80.8	77.6
Percentage point change since 2000	1.4	20.4	-	_
Infant Mortality Rate (per 1,000 live births)	3.3	10.2	4.8	3.2
Percentage point change since 2000	-2.4	1.0	-1.1	-0.7
Elevated Blood Lead Levels (share of all new cases by race)	12.9%	27.8%	34.1%	23.1%
Asthma Hospitalizations (per 1,000 people)	1.1	5.3	3.9	0.8
Median Life Span: Males (years)	77	65	64	72
Median Life Span: Females (years)	84	74	75	79

1. The share of the New York City population identifying as "mixed race" or "more than one race" decreased from 3.8% to 2.2% from 2000 to 2008. This is probably due to the sampling of the data not an actual trend. 2. For this indicator, "Asian" also includes all other races.

*It is not possible to disaggregate the data for blacks and Asians by Hispanic ethnicity, therefore some double counting may occur.

THE BRONX



hile the recession certainly has hurt Bronx residents, their exposure to the real estate downturn likely has been tempered by their relatively low homeownership rate and the fact that only a small share of them live in 1–4 family homes, the types of properties most likely to enter foreclosure. As in the other boroughs, however, housing values dropped significantly between 2008 and 2009. Single-family and 2–4 family homes in the Bronx declined in value, by an average of 12.3% and 19%, respectively, while notices of foreclosure increased by 20.5%. The Bronx also experienced the largest decrease in mortgage lending of any borough, with the first-lien home purchase loan rate dropping from 30.7 per thousand properties in 2007 to 17.5 per thousand properties in 2008.

Nearly 80% of Bronx residents are renters, the highest percentage in the City. From 2007 to 2008, the median monthly rent increased slightly, but remained the lowest of all the boroughs. Renters in the Bronx continued to endure the highest rate of serious housing code violations, which increased from 107.3 per thousand rental units in 2007 to 111.0 per thousand in 2008.

Immigration continues to be a significant source of population growth and change in the Bronx. Over 30% of the immigrants in the Bronx arrived in the past decade, the highest share in the City. Nearly half of the immigrant population in the Bronx was born in the Caribbean, compared to just over 27% citywide. The Bronx also remains the borough with the greatest share of Hispanic residents.

	2008	Rank
Population	1,391,903	4
Population Density (1,000 persons per square mile)	33.5	3
Median Household Income	\$34,908	5
Income Diversity Ratio	6.1	2
Subsidized Rental Units (% of rental units)	20.0%	1
Rent-Regulated Units (% of rental units)	59.9%	2
Residential Units within 1/4 Mile of a Park	91.3%	2
Residential Units within 1/2 Mile of a Subway/Rail Ent	rance 70.1%	3
Residential Units in a Historic District	0.4%	4
Unused Capacity Rate (% of land area)	39.9%	2
Land Area Upzoned (% '03–'07)	2.7%	4
Land Area Downzoned (% '03–'07)	4.3%	2
Land Area Contextual-Only Rezoned (% '03-'07)	11.4%	3

Households in the Bronx in Each New York City Income Quintile (2008)





The Bronx has a larger share of households with children than any other borough, and the health and education indicators of these children continue to trail behind those in other boroughs. The share of students performing at grade level has increased substantially in both reading and math in recent years, but it still remains the lowest among the boroughs. With respect to health indicators, the rates of asthma hospitalization, infant mortality, and low birth weight all increased slightly from 2007 to 2008.

The Bronx has been and continues to be a major focus of City-initiated rezonings. In 2008, the City rezoned much of Hunts Point to encourage industrial and commercial development. In June 2009, it adopted the Lower Concourse Rezoning, which allows mixeduse development. Despite the rezoning activity, 39.9% of the borough's land area was developed at less than half of its residential zoning capacity in 2008. For more information on recent and ongoing projects, please visit www.plannyc.org.

	2000	2007	2008	2009	Rank (2000) ('(Rank 08/'09)
Housing Stock & Land Use						
Housing Units	490,659	508,570	512,209	-	4	4
Rental Vacancy Rate	4.2%	3.9%	3.9%	-	1	2
Certificates of Occupancy Issued	1,245	4,153	4,157	2,658	5	4
Units Authorized by New Residential Building Permits	1,652	2,492	3,460	1,193	5	1
Homeownership Rate	19.6%	21.4%	21.6%	-	5	5
Housing Prices & Affordability						
Index of Housing Price Appreciation (condominium)	100.0	324.1	332.7	780 8		1
Index of Housing Price Appreciation (Condominant)	100.0	199.8	184.2	161.6	_	2
Index of Housing Price Appreciation (2–4 family building)	100.0	204.0	185.5	150.2		2 4
Index of Housing Price Appreciation (5+ family building)	100.0	265.4	262.2	215.8	-	2
Median Price ner Unit (1 family building)	\$249 172	\$429 401	\$383.630	\$345,000	5	5
Median Price per Unit (2–4 family building)	\$126 455	\$232,401	\$205,556	\$186 804	5	5
Median Monthly Rent	÷120,+00	\$764	\$803	+100,004	5	5
Median Rent Burden	-	31.9%	32.7%	-	-	1
Lending Indicators		00 7	400			
High Cost Home Durchase Loans (% of home nurshade loans)	-	30.7	17.5	-	-	5
Refinance Loan Pate (nor 1 000 properties)	-	17.4%	6.2%	-	-	1
Neimande Luan Rale (per 1,000 properties)	-	31.5	11.0	-	-	5
Netices of Ferendegure (all residential properties)	-	30.2%	11.8%	-	-	1
Notices of Foreologue (an residential properties)	837	1,646	1,628	1,962	3	3
Nullees of Foreclosure Rate (per 1,000 1-4 family properties)	11.7	23.5	22.9	26.7	2	1
	118	109	158	120	3	3
Housing Quality						
Serious Housing Code Violations (per 1,000 rental units)	74.2	107.3	111.0	-	1	1
Tax Delinquencies (% of residential properties delinquent \geq 1 year)	6.5%	2.3%	3.1%	-	2	1
Severe Crowding Rate (% of renter households)	-	3.8%	4.0%	-	2	3
Social Demographic & Income Indicators						
Population	1.333.965	1.385.122	1.391.903	-	4	4
Population Density (1.000 persons per square mile)	32.0	33.3	33.5	-	3	3
Foreign-Born Population	29.0%	31.4%	32.7%	-	4	3
Percent White	14.5%	12.7%	12.5%	-	5	5
Percent Black	31.2%	30.7%	30.8%	-	2	2
Percent Hispanic	48.4%	51.1%	51.7%	-	1	1
Percent Asian	2.9%	3.4%	3.3%	-	5	5
Racial Diversity Index	0.65	0.63	0.62	-	4	4
Median Household Income	\$34,399	\$34,156	\$34,908	-	5	5
Income Diversity Ratio	6.9	5.9	6.1	-	2	2
Households with Children under 18 Years Old	43.8%	42.0%	40.3%	-	1	1
Population Aged 65 and Older	10.1%	10.5%	10.6%	-	5	5
Poverty Rate	30.7%	27.1%	27.6%	-	1	1
Unemployment Rate	14.3%	10.0%	9.0%	-	1	1
Public Transportation Rate	54.7%	58.1%	56.9%	-	3	3
Mean Travel Time to Work (minutes)	43.0	41.3	41.2	-	3	4
Felony Crime Rate (per 1,000 residents)	37.3	27.2	25.3	-	2	3
Adult Incarceration Rate (per 100,000 people aged 15 or older)	2,232.2	1,230.7	1,126.5	-	2	2
Students Performing at Grade Level in Reading	27.6%	39.2%	45.2%	58.1%	5	5
Students Performing at Grade Level in Math	22.2%	53.5%	64.7%	74.6%	5	5
Health & Environmental Indicators						
Asthma Hospitalizations (ner 1 000 residents)	57	G A	6.6		1	1
Flevated Blood Lead Levels (incidence ner 1 000 children)	5.7	0.4	0.0	-	1	L
Infant Mortality Rate (ner 1 000 live hirths)	14.0	4.8 C 1	3.3	-	4	5 1
Low Birth Weight Rate (ner 1.000 live hirths)	7.4 Q2	00	0.0	-	1	1
	55	55	101		1	T

 1 The figures presented for each year refer to the City fiscal year beginning on July 1 of that year.

COMMUNITY DISTRICT PROFILES: THE BRONX



	2008	Rank
Population	152,295	-
Population Density (1,000 persons per square mile)	36.4	26
Median Household Income	\$19,111	55
Income Diversity Ratio	4.8	36
Subsidized Rental Units (% of rental units)	47.6%	2
Rent-Regulated Units (% of rental units)	43.2%	32
Residential Units within 1/4 Mile of a Park	99.9%	10
Residential Units within 1/2 Mile of a Subway/Rail Entrance	96.0%	12
Unused Capacity Rate (% of land area)	41.6%	13









Index of Housing Price Appreciation (2–4 family buildings), 1974–2009 — CD 101 — NYC



During the recent boom, housing prices increased more rapidly in CD 101 than in the City as a whole. By the end of 2009, prices in CD 101 had returned to 2004 levels.



Serious housing code violations increased dramatically in CD 101 from 2000 to 2008. CD 101 now ranks 19th among all CDs on this indicator.

White	Black	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ²				5.3%	-	6.3%	-	4	4
Certificates of Occupan	Certificates of Occupancy Issued					230	-	26	39
Units Authorized by New	w Residential	Building Permits		240	165	449	97	19	8
Homeownership Rate				7.4%	7.9%	6.5%	-	49	53
Index of Housing Price	Appreciation	(2-4 family buildin	g) ^{3, 4}	100.0	239.2	196.2	186.1	-	8
Median Price per Unit	(2–4 family b	uilding) ³		\$91,937	\$227,634	\$184,883	\$154,102	32	30
Median Monthly Rent				-	\$569	\$587	-	-	55
Median Rent Burden				-	32.5%	33.3%	-	-	17
Serious Housing Code	Violations (pe	r 1,000 rental units)	37.7	58.4	68.6	-	26	19
Tax Delinquencies (% o	of residential	properties delinque	nt≥1 year)	9.3%	2.6%	3.6%	-	18	17
Home Purchase Loan R	ate (per 1,00	O properties)		-	28.2	16.5	-	-	45
High Cost Home Purcha	ase Loans (%	of home purchase l	oans)	-	24.4%	7.5%	-	-	13
Refinance Loan Rate (p	er 1,000 prop	perties)		-	39.3	11.6	-	-	31
High Cost Refinance Lo	ans (% of ref	inance loans)		-	35.5%	14.3%	-	-	12
Notices of Foreclosure	Rate (per 1,0	00 1–4 family prop	erties)	19.2	22.8	19.3	29.1	16	25
Severe Crowding Rate	(% of renter h	ouseholds)		-	3.5%	5.0%	-	-	18
Foreign-Born Populatio	n			23.9%	28.7%	27.8%	-	41	37
Racial Diversity Index				0.41	0.41	0.45	-	44	41
Households with Childr	en under 18 \	fears Old		50.6%	50.8%	46.2%	-	5	4
Population Aged 65 and	d Older			7.5%	7.6%	7.9%	-	50	50
Poverty Rate				45.5%	40.7%	44.2%	-	1	1
Unemployment Rate				23.6%	13.2%	8.7%	-	1	15
Mean Travel Time to W	ork (minutes)			41.3	39.6	38.2	-	30	40
Felony Crime Rate (per	1,000 reside	nts)		51.0	42.7	-	-	7	-
Students Performing at	Grade Level i	n Reading		24.7%	29.9%	37.0%	51.2%	55	59
Students Performing at	Grade Level i	n Math		17.9%	44.2%	56.1%	69.2%	58	59
Asthma Hospitalization	s (per 1,000 i	residents)		9.2	8.6	8.7	-	2	1
Elevated Blood Lead Le	vels (inciden	ce per 1,000 reside	nts)	12.9	2.8	3.1	_	49	50
Net Waste After Recycl	ing (pounds p	er capita)		-	4.5	2.8	2.7	-	5

1. Community districts 101 and 102 both fall within sub-borough 101. Data at the sub-borough area level for these two CDs are identical. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building)

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



	2008	Rank
Population	152,295	-
Population Density (1,000 persons per square mile)	36.4	26
Median Household Income	\$19,111	55
Income Diversity Ratio	4.8	36
Subsidized Rental Units (% of rental units)	47.6%	2
Rent-Regulated Units (% of rental units)	43.2%	32
Residential Units within 1/4 Mile of a Park	100.0%	1
Residential Units within 1/2 Mile of a Subway/Rail Entrance	96.9%	11
Unused Capacity Rate (% of land area)	56.9%	2

Households in CD 102 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 102 versus New York City



Index of Housing Price Appreciation (2–4 family buildings), 1974–2009 — CD 102 — NYC



During the recent housing boom, prices did not rise as rapidly in CD 102 as they did in the rest of the City. CD 102 continues to rank the lowest in median housing price among CDs whose predominant housing type is 2–4 family buildings.



-100% -80% -60% -40% -20% 0% 20% 40% 60% 80% 100%

The real median income declined by 6.1% from 2000 to 2008 in CD 102 compared to a 3.4% increase citywide. CD 102 ranks lowest of all the CDs on this indicator.

White Black Hispanic Asian	2000	2007	2008	2000	Rank	Rank
Pontel Vecency Date?	2000	2007	2006	2009	(00)	(00/09)
Remai vacancy Rate	5.3%	-	6.3%	-	4	4
Units Authorized by New Desidential Building Dermits	68	215	452	-	37	19
Units Authorized by New Residential Building Permits	136	130	121	85	28	14
Homeownership Rate	7.4%	7.9%	6.5%	-	49	53
Index of Housing Price Appreciation (2–4 family building) ^{5, 2}	100.0	199.0	176.5	152.3	-	23
Median Price per Unit (2-4 family building) ^o	\$91,363	\$198,318	\$169,395	\$116,637	33	33
	-	\$569	\$587	-	-	55
Median Rent Burden	-	32.5%	33.3%	-	-	17
Serious Housing Code Violations (per 1,000 rental units)	105.9	157.1	167.3	-	10	3
Tax Delinquencies (% of residential properties delinquent \geq 1 year)	9.6%	4.3%	4.5%	-	16	6
Home Purchase Loan Rate (per 1,000 properties)	-	28.2	16.5	-	-	45
High Cost Home Purchase Loans (% of home purchase loans)	-	24.4%	7.5%	-	-	13
Refinance Loan Rate (per 1,000 properties)	-	39.3	11.6	-	-	31
High Cost Refinance Loans (% of refinance loans)	-	35.5%	14.3%	-	-	12
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	20.9	31.0	30.2	43.6	13	11
Severe Crowding Rate (% of renter households)	-	3.5%	5.0%	-	-	18
Foreign-Born Population	23.9%	28.7%	27.8%	-	41	37
Racial Diversity Index	0.41	0.41	0.45	-	44	41
Households with Children under 18 Years Old	50.6%	50.8%	46.2%	-	5	4
Population Aged 65 and Older	7.5%	7.6%	7.9%	-	50	50
Poverty Rate	45.5%	40.7%	44.2%	-	1	1
Unemployment Rate	23.6%	13.2%	8.7%	-	1	15
Mean Travel Time to Work (minutes)	41.3	39.6	38.2	-	30	40
Felony Crime Rate (per 1,000 residents)	60.2	49.3	-	-	6	-
Students Performing at Grade Level in Reading	27.8%	38.0%	48.0%	61.0%	49	48
Students Performing at Grade Level in Math	23.8%	55.1%	66.0%	74.7%	45	-
Asthma Hospitalizations (per 1,000 residents)	9.2	8.6	8.7	_	2	1
Elevated Blood Lead Levels (incidence per 1,000 residents) ⁵	22.2	5.0	2.6	_	16	56
Net Waste After Recycling (pounds per capita)	-	4.5	2.8	2.7	_	5

1. Community districts 101 and 102 both fall within sub-borough 101. Data at the sub-borough area level for these two CDs are identical. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building) 4. Price index should be treated with caution due to low number of observations. 5. Sample size is less than 20 newly identified cases in at least one year presented



MORRISANIA / CROTONA – CD 103'

	2008	Rank
Population	152,922	-
Population Density (1,000 persons per square mile)	35.0	32
Median Household Income	\$20,962	54
Income Diversity Ratio	5.5	21
Subsidized Rental Units (% of rental units)	30.6%	8
Rent-Regulated Units (% of rental units)	52.0%	18
Residential Units within 1/4 Mile of a Park	100.0%	1
Residential Units within 1/2 Mile of a Subway/Rail Entra	nce 54.8%	43
Unused Capacity Rate (% of land area)	46.3%	8









Properties that Entered REO, January 2008–June 2009



In CD 103, 22 1–4 family properties entered REO between January 2008 and June 2009, ranking 20th among all CDs. Each dot represents a property that entered REO during this period.

White	Black	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ²				5.3%	-	4.9%	-	4	15
Certificates of Occupanc	y Issued			90	556	1,010	-	27	2
Units Authorized by New	Residential I	Building Permits		11	402	893	539	56	1
Homeownership Rate				8.5%	6.9%	7.8%	-	48	51
Index of Housing Price A	ppreciation (2–4 family building	g) ^{3, 4}	100.0	195.2	174.5	124.0	-	32
Median Price per Unit (2	–4 family bu	ilding) ³		\$95,516	\$188,206	\$176,742	\$142,432	31	32
Median Monthly Rent				-	\$678	\$671	-	-	51
Median Rent Burden				-	33.9%	34.9%	-	-	6
Serious Housing Code Vi	olations (per	1,000 rental units)		75.6	108.3	97.7	-	17	14
Tax Delinquencies (% of	residential p	roperties delinquen	it ≥ 1 year)	11.2%	3.4%	3.8%	-	11	12
Home Purchase Loan Ra	te (per 1,000	properties)		-	29.7	18.2	-	-	39
High Cost Home Purchas	e Loans (% o	of home purchase lo	oans)	-	25.9%	7.9%	-	-	10
Refinance Loan Rate (pe	r 1,000 prope	erties)		-	37.2	9.3	-	-	47
High Cost Refinance Loa	ns (% of refin	ance loans)		-	41.7%	16.9%	-	-	7
Notices of Foreclosure R	ate (per 1,00	0 1–4 family prope	erties)	17.9	43.6	32.1	32.7	17	19
Severe Crowding Rate (%	6 of renter ho	useholds)		-	2.9%	2.7%	-	-	39
Foreign-Born Population				21.5%	25.2%	27.4%	-	44	38
Racial Diversity Index				0.55	0.53	0.51	-	30	34
Households with Childre	n under 18 Ye	ears Old		50.7%	47.2%	46.5%	-	4	3
Population Aged 65 and	Older			7.1%	8.3%	7.4%	-	52	52
Poverty Rate				45.5%	40.9%	43.0%	-	1	2
Unemployment Rate				21.2%	13.0%	12.5%	-	3	4
Mean Travel Time to Wo	k (minutes)			45.0	45.0	41.0	-	14	27
Felony Crime Rate (per 1	,000 residen	ts)		40.8	41.2	-	-	18	-
Students Performing at G	rade Level in	Reading		22.8%	34.8%	41.4%	54.6%	58	57
Students Performing at G	rade Level in	Math		18.5%	50.6%	62.4%	72.0%	57	56
Asthma Hospitalizations	(per 1,000 re	esidents)		8.0	8.8	8.7	-	4	1
Elevated Blood Lead Lev	els (incidenc	e per 1,000 resider	nts) ⁵	13.0	3.6	3.8	_	48	45
Net Waste After Recyclin	g (pounds pe	er capita)		-	2.9	3.0	3.9	-	1

1. Community districts 103 and 106 both fall within sub-borough 102. Data at the sub-borough area level for these two CDs are identical. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building) 4. Price index should be treated with caution due to low number of observations. 5. Sample size is less than 20 newly identified cases in at least one year presented



HIGHBRIDGE / CONCOURSE – CD 104'

	2008	Rank
Population	138,648	-
Population Density (1,000 persons per square mile)	75.4	7
Median Household Income	\$24,681	53
Income Diversity Ratio	5.2	27
Subsidized Rental Units (% of rental units)	10.5%	27
Rent-Regulated Units (% of rental units)	78.7%	5
Residential Units within 1/4 Mile of a Park	98.6%	17
Residential Units within 1/2 Mile of a Subway/Rail Entran	ce 95.2%	14
Unused Capacity Rate (% of land area)	47.8%	6

Households in CD 104 in Each New York City Income Quintile (2008)



 CD 104 in 2000
 NYC in 2000
 CD 104 in 2008²
 NYC in 2008





Over 34% of the immigrants living in CD 104 arrived in the U.S. since 2000, compared with 26% citywide. Just 11% of the immigrant population of CD 104



Nearly half of the foreign-born population of CD 104 does not speak English well and/or does not have a high school diploma. These rates are much higher than rates in the rest of the City.

	White	Black	Hispanic	Asian	2000	2007	2008	2009	Rank ('00)	Rank ('08/'09)
Rental Va	acancy Rate ³				3.2%		3.6%		26	28
Certificat	es of Occupat	ncy Issued			268	802	359	_	13	25
Units Aut	horized by Ne	w Residential	Building Permits		94	208	181	0	45	53
Homeowi	nership Rate		<u> </u>		6.9%	5.2%	5.6%	_	51	54
Index of	Housing Price	Appreciation	2–4 family building) ^{4,5}	100.0	217.1	207.3	156.5	-	20
Median F	Price per Unit	(2–4 family bu	ilding) ⁴		\$99,669	\$193,144	\$192,230	\$146,667	30	31
Median M	Monthly Rent				-	\$756	\$741	-	-	48
Median F	Rent Burden				-	35.5%	37.7%	-	-	2
Serious H	Housing Code	Violations (per	1,000 rental units)		110.6	148.0	146.3	-	8	6
Tax Delin	quencies (%	of residential p	roperties delinquen	t≥1 year)	14.3%	6.3%	6.6%	-	6	2
Home Pu	rchase Loan F	Rate (per 1,000) properties)		-	26.4	15.5	-	-	49
High Cos	t Home Purch	ase Loans (% (of home purchase lo	ans)	-	14.1%	4.7%	-	-	20
Refinance	e Loan Rate (p	per 1,000 prop	erties)		-	18.6	7.8	-	-	52
High Cos	t Refinance Lo	oans (% of refi	nance loans)		-	31.7%	14.0%	-	-	14
Notices of	of Foreclosure	Rate (per 1,00	00 1–4 family prope	rties)	21.8	39.5	48.3	48.9	12	8
Severe C	rowding Rate	(% of renter h	ouseholds)		-	5.6%	5.0%	-	-	18
Foreign-E	Born Populatio	on			35.0%	39.0%	40.1%	-	27	21
Racial Di	versity Index				0.53	0.50	-	-	32	-
Househo	lds with Child	ren under 18 Y	ears Old		50.5%	45.4%	41.9%	-	6	11
Populatio	on Aged 65 an	nd Older			6.9%	7.3%	6.6%	-	53	54
Poverty F	Rate				40.0%	36.5%	37.5%	-	5	3
Unemplo	yment Rate				18.1%	11.2%	8.9%	-	6	12
Mean Tra	avel Time to W	lork (minutes)			43.1	41.8	42.3	-	23	23
Felony Ci	rime Rate (per	r 1,000 resider	its)		41.2	25.3	-	-	16	-
Students	Performing at	t Grade Level in	Reading		21.4%	34.7%	38.4%	52.1%	59	58
Students	Performing at	t Grade Level in	n Math		16.9%	47.5%	60.9%	71.4%	59	57
Asthma H	lospitalization	is (per 1,000 r	esidents)		7.4	7.9	8.0	-	6	5
Elevated	Blood Lead Le	evels (incidenc	e per 1,000 resider	its)	16.5	6.2	4.2	-	39	38
Net Wast	e After Recyc	ling (pounds po	er capita)		-	2.7	2.7	2.3	-	24

1. Community district 104 matches sub-borough area 103. 2. Race and ethnicity data is unavailable in CD 105 for 2008. The figures presented in this graph are a rolling average of 2006–2008 data.

3. The rental vacancy rate presented for 2008 is an average rate for 2006 -2008. 4. Ranked out of 33 community districts with the same predominant housing type (2 -4 family building)

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



	2008	Rank
Population	125,990	-
Population Density (1,000 persons per square mile)	71.2	8
Median Household Income	\$26,853	52
Income Diversity Ratio	5.9	19
Subsidized Rental Units (% of rental units)	14.9%	23
Rent-Regulated Units (% of rental units)	81.8%	4
Residential Units within 1/4 Mile of a Park	96.2%	20
Residential Units within 1/2 Mile of a Subway/Rail Entran	ICE 93.4%	15
Unused Capacity Rate (% of land area)	43.4%	10

Households in CD 105 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 105 versus New York City



Year of Entry of Foreign-Born Residents to the U.S. Before 1980 1980-1989 1990-1999 2000 or later



Over 61% of the immigrants living in CD 105 arrived in the U.S. between 1990 and 2008, compared with 56% citywide. Just 19% of the immigrant population of CD 104 arrived prior to 1980.



The poverty and unemployment rates for foreign-born residents of CD 105 are markedly lower than for their native-born counterparts.

White	Black	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ³				4.6%	-	2.9%	-	9	37
Certificates of Occupancy	y Issued			18	280	93	-	54	56
Units Authorized by New	Residential	Building Permits		130	320	289	30	30	31
Homeownership Rate				4.8%	4.7%	3.6%	-	55	55
Index of Housing Price A	ppreciation (2–4 family buildin	g) ⁴	100.0	216.8	188.3	122.8	-	33
Median Price per Unit (2	–4 family bu	ilding) ⁴		\$109,449	\$204,267	\$167,402	\$158,150	24	28
Median Monthly Rent				-	\$763	\$770	-	-	47
Median Rent Burden				-	37.3%	36.3%	-	-	5
Serious Housing Code Vi	olations (per	1,000 rental units	5)	104.9	187.2	173.2	-	11	2
Tax Delinquencies (% of	residential p	roperties delinque	nt≥1 year)	13.3%	5.4%	6.0%	-	8	4
Home Purchase Loan Rat	te (per 1,000) properties)		-	22.4	13.2	-	-	53
High Cost Home Purchas	e Loans (% o	of home purchase	oans)	-	27.7%	7.7%	-	-	12
Refinance Loan Rate (per	r 1,000 prop	erties)		-	37.2	10.8	-	-	38
High Cost Refinance Loan	ns (% of refi	nance loans)		-	32.4%	18.8%	-	-	3
Notices of Foreclosure R	ate (per 1,00	00 1–4 family prop	erties)	20.6	32.1	38.2	41.2	15	12
Severe Crowding Rate (%	6 of renter h	ouseholds)		-	7.2%	6.1%	-	-	8
Foreign-Born Population				34.8%	37.6%	38.9%	-	29	23
Racial Diversity Index				0.51	0.49	_	-	36	-
Households with Children	n under 18 Y	ears Old		55.4%	51.5%	49.7%	-	1	1
Population Aged 65 and	Older			5.0%	5.5%	6.1%	-	55	55
Poverty Rate				40.6%	38.0%	34.4%	-	4	4
Unemployment Rate				19.9%	16.1%	14.9%	-	4	2
Mean Travel Time to Wor	k (minutes)			43.9	41.4	42.9	-	19	15
Felony Crime Rate (per 1	,000 resider	its)		36.8	25.6	-	-	24	-
Students Performing at G	rade Level in	n Reading		24.4%	39.6%	42.5%	55.8%	57	56
Students Performing at G	rade Level in	n Math		19.0%	51.9%	64.2%	74.9%	56	51
Asthma Hospitalizations	(per 1,000 r	esidents)		7.2	8.0	8.7	-	7	1
Elevated Blood Lead Leve	els (incidenc	e per 1,000 reside	ents)	11.5	6.5	3.8	-	53	45
Net Waste After Recyclin	g (pounds po	er capita)		-	2.5	2.6	1.9	-	49

1. Community district 105 matches sub-borough area 104. 2. Race and ethnicity data is unavailable in CD 105 for 2008. The figures presented in this graph are a rolling average of 2006–2008 data. 3. The rental vacancy rate presented for 2008 is an average rate for 2006 -2008. 4. Ranked out of 33 community districts with the same predominant housing type (2–4 family building)



	2008	Rank
Population	152,922	-
Population Density (1,000 persons per square mile)	35.0	32
Median Household Income	\$20,962	54
Income Diversity Ratio	5.5	21
Subsidized Rental Units (% of rental units)	30.6%	8
Rent-Regulated Units (% of rental units)	52.0%	18
Residential Units within 1/4 Mile of a Park	100.0%	1
Residential Units within 1/2 Mile of a Subway/Rail Entra	ance 52.0%	46
Unused Capacity Rate (% of land area)	55.0%	3

Households in CD 106 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 106 versus New York City



Index of Housing Price Appreciation (2–4 family buildings), 1974–2009



By 2009, housing sale prices for 2–4 family homes in CD 106 had fallen 35% from their peak in 2006, compared to a 27% decline citywide.



In CD 106, real median income fell between 2000 and 2008. In contrast with citywide trends, asthma hospitalizations have increased in CD 106 since 2000.

	White	Black	Hispanic	Asian	2000	2007	2008	2009	Rank ('00)	Rank ('08/'09)
Rer	ntal Vacancy Rate ²				5.3%	-	4.9%	-	4	15
Cer	tificates of Occupa	ncy Issued			205	435	714	-	17	5
Uni	ts Authorized by Ne	w Residential	Building Permits		103	284	480	126	39	5
Hor	neownership Rate				8.5%	6.9%	7.8%	-	48	51
Ind	ex of Housing Price	Appreciation	(2–4 family building) ³	100.0	201.8	175.9	132.3	-	30
Ме	dian Price per Unit	(2–4 family bu	iilding) ³		\$109,117	\$224,185	\$188,381	\$175,000	27	27
Me	dian Monthly Rent				-	\$678	\$671	-	-	51
Ме	dian Rent Burden				-	33.9%	34.9%	-	-	6
Ser	ious Housing Code	Violations (per	1,000 rental units)		138.1	153.8	165.2	-	2	4
Тах	Delinquencies (%	of residential p	properties delinquen	t≥1 year)	10.7%	3.9%	5.2%	-	12	8
Hor	ne Purchase Loan F	Rate (per 1,000) properties)		-	29.7	18.2	-	-	39
Hig	h Cost Home Purch	ase Loans (%	of home purchase lo	ans)	-	25.9%	7.9%	-	-	10
Ref	inance Loan Rate (p	per 1,000 prop	erties)		-	37.2	9.3	-	-	47
Hig	h Cost Refinance Lo	oans (% of refi	nance loans)		-	41.7%	16.9%	-	-	7
Not	ices of Foreclosure	Rate (per 1,00	00 1–4 family prope	rties)	22.5	46.6	38.9	37.4	11	14
Sev	vere Crowding Rate	(% of renter h	ouseholds)		-	2.9%	2.7%	-	-	39
For	eign-Born Populatio	on			21.5%	25.2%	27.4%	-	44	38
Rac	cial Diversity Index				0.55	0.53	0.51	-	30	34
Ηοι	useholds with Child	ren under 18 Y	ears Old		50.7%	47.2%	46.5%	-	4	3
Pop	oulation Aged 65 an	nd Older			7.1%	8.3%	7.4%	-	52	52
Pov	verty Rate				45.5%	40.9%	43.0%	-	1	2
Une	employment Rate				21.2%	13.0%	12.5%	-	3	4
Me	an Travel Time to W	/ork (minutes)			45.0	45.0	41.0	-	14	27
Fel	ony Crime Rate (per	r 1,000 resider	nts)		48.6	37.6	-	-	9	-
Stu	dents Performing at	t Grade Level in	n Reading		24.6%	38.3%	43.6%	56.5%	56	55
Stu	dents Performing at	t Grade Level in	n Math		19.2%	53.7%	64.4%	74.6%	54	54
Ast	hma Hospitalization	ıs (per 1,000 r	esidents)		8.0	8.8	8.7	_	4	1
Ele	vated Blood Lead Le	evels (incidenc	e per 1,000 resider	its) ⁴	17.3	5.3	3.0	-	34	54
Net	Waste After Recvc	ling (pounds p	er capita)		-	2.9	3.0	3.9	_	1

1. Community districts 103 and 106 both fall within sub-borough 102. Data at the sub-borough area level for these two CDs are identical. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building). 4. Sample size is less than 20 newly identified cases in at least one year presented



KINGSBRIDGE HEIGHTS / BEDFORD – CD 107¹

20	80	Rank
Population 122,7	23	_
Population Density (1,000 persons per square mile) 77	7.7	6
Median Household Income \$31,2	71	49
Income Diversity Ratio 5	5.0	32
Subsidized Rental Units (% of rental units) 3.4	1%	41
Rent-Regulated Units (% of rental units) 88.3	8%	2
Residential Units within 1/4 Mile of a Park 99.9	9%	10
Residential Units within 1/2 Mile of a Subway/Rail Entrance 99.0)%	6
Unused Capacity Rate (% of land area) 47.5	5%	7

Households in CD 107 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 107 versus New York City



In March, 2008, the New York City Economic Development Corporation selected the Related Companies to redevelop the Kingsbridge Armory, a 575,000 square foot building in the Kingsbridge section of the Bronx that has been out of use since 1974. Related's plan drew opposition from the Bronx City Council members and the Bronx Borough President Ruben Diaz Jr. primarily because the proposal lacked a "living wage" requirement. Despite community opposition to Related's plan, Bronx Community Board 7 approved the project in July 2009. However, in December 2009, the City Council voted down the proposal, 45-1, citing traffic and parking concerns and the lack of a living wage guarantee. The future of the armory is uncertain. For more information, visit www.plannyc.org.



Since their peak in 2007, sale prices of 2-4 family homes in CD 107 have fallen by 31%, similar to the citywide decline of 27%.

white	DIACK	riispanie	Asian	2000	2007	2008	2009	Rank	Rank
Rental Vacancy Rate ²				3.8%		4 4%	2005	15	21
Certificates of Occupancy	/ Issued			0	178	96	-	57	55
Units Authorized by New	Residential Bui	Iding Permits		3	56	515	142	57	4
Homeownership Rate				7.4%	8.9%	9.3%	-	49	49
Index of Housing Price A	ppreciation (2-	4 family building	3	100.0	217.7	192.7	150.7	_	24
Median Price per Unit (2-	–4 family buildi	ing) ³		\$109,220	\$230,911	\$220,878	\$208,333	25	15
Median Monthly Rent				-	\$823	\$843	-	-	42
Median Rent Burden				-	36.9%	37.5%	-	-	3
Serious Housing Code Vie	plations (per 1,0	000 rental units)		93.7	144.0	152.6	-	13	5
Tax Delinquencies (% of	residential prop	perties delinquent	i≥1 year)	10.3%	3.8%	6.1%	-	15	9
Home Purchase Loan Rat	e (per 1,000 pr	operties)		-	36.2	22.1	-	-	26
High Cost Home Purchase	e Loans (% of h	ome purchase lo	ans)	-	17.3%	6.1%	-	-	17
Refinance Loan Rate (per	1,000 properti	es)		-	26.8	10.3	-	-	41
High Cost Refinance Loar	is (% of refinan	ce loans)		-	33.6%	15.1%	-	-	11
Notices of Foreclosure Ra	ate (per 1,000 1	1–4 family prope	rties)	20.7	34.0	33.4	32.7	14	19
Severe Crowding Rate (%	of renter hous	eholds)		-	4.9%	3.8%	-	-	24
Foreign-Born Population				36.6%	36.4%	40.7%	-	23	20
Racial Diversity Index				0.59	0.49	0.59	-	25	22
Households with Children	under 18 Year	s Old		47.4%	44.7%	43.6%	-	8	7
Population Aged 65 and	Older			7.6%	8.2%	7.7%	-	49	51
Poverty Rate				34.3%	29.5%	30.6%	-	10	7
Unemployment Rate				14.9%	9.9%	9.3%	-	12	11
Mean Travel Time to Wor	k (minutes)			41.9	40.4	42.8	-	26	17
Felony Crime Rate (per 1	,000 residents)			36.0	26.2	-	-	28	-
Students Performing at G	rade Level in Re	eading		27.6%	44.0%	46.3%	59.3%	50	49
Students Performing at G	rade Level in M	ath		21.2%	55.9%	66.9%	78.2%	50	38
Asthma Hospitalizations	(per 1,000 resid	dents)		5.7	7.4	7.2	-	11	6
Elevated Blood Lead Leve	els (incidence p	er 1,000 residen	ts)	16.7	5.3	3.1	-	36	50
Net Waste After Recyclin	g (pounds per c	apita)		-	2.7	2.8	2.7	-	9

1. Community district 107 matches sub-borough area 105. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building).


Population123,077Population Density (1,000 persons per square mile)35.135Median Household Income\$56,43235Income Diversity Ratio5.435Subsidized Rental Units (% of rental units)18.1%35Rent-Regulated Units (% of rental units)63.1%35Residential Units within 1/4 Mile of a Park93.4%35Residential Units within 1/2 Mile of a Subway/Rail Entrance54.4%43.6%		2008	Rank
Population Density (1,000 persons per square mile)35.1 <th>Population 1</th> <td>23,077</td> <td>-</td>	Population 1	23,077	-
Median Household Income\$56,4321Income Diversity Ratio5.42Subsidized Rental Units (% of rental units)18.1%1Rent-Regulated Units (% of rental units)63.1%1Residential Units within 1/4 Mile of a Park93.4%2Residential Units within 1/2 Mile of a Subway/Rail Entrance54.4%4Unused Capacity Rate (% of land area)43.6%	Population Density (1,000 persons per square mile)	35.1	31
Income Diversity Ratio5.42Subsidized Rental Units (% of rental units)18.1%1Rent-Regulated Units (% of rental units)63.1%1Residential Units within 1/4 Mile of a Park93.4%2Residential Units within 1/2 Mile of a Subway/Rail Entrance54.4%4Unused Capacity Rate (% of land area)43.6%	Median Household Income	56,432	17
Subsidized Rental Units (% of rental units)18.1%1Rent-Regulated Units (% of rental units)63.1%1Residential Units within 1/4 Mile of a Park93.4%2Residential Units within 1/2 Mile of a Subway/Rail Entrance54.4%4Unused Capacity Rate (% of land area)43.6%	Income Diversity Ratio	5.4	23
Rent-Regulated Units (% of rental units)63.1%1Residential Units within 1/4 Mile of a Park93.4%2Residential Units within 1/2 Mile of a Subway/Rail Entrance54.4%4Unused Capacity Rate (% of land area)43.6%	Subsidized Rental Units (% of rental units)	18.1%	19
Residential Units within 1/4 Mile of a Park93.4%2Residential Units within 1/2 Mile of a Subway/Rail Entrance54.4%4Unused Capacity Rate (% of land area)43.6%	Rent-Regulated Units (% of rental units)	63.1%	10
Residential Units within 1/2 Mile of a Subway/Rail Entrance 54.4%4Unused Capacity Rate (% of land area)43.6%	Residential Units within 1/4 Mile of a Park	93.4%	26
Unused Capacity Rate (% of land area) 43.6%	Residential Units within 1/2 Mile of a Subway/Rail Entrance	5 4.4%	44
	Unused Capacity Rate (% of land area)	43.6%	9

Households in CD 108 in Each New York City Income Quintile (2008)









City-Initiated Rezonings, 2003-2007

Upzoned Downzoned Contextual-Only Rezoned

30.4% of land area in CD 108 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings decreased the residential capacity in CD 108 by 2.3%.

Wille Diack	mspanic	ASIdII					Rank	Rank
			2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ²			2.8%	-	3.3%	-	32	29
Certificates of Occupancy Issued			68	98	322	-	37	28
Units Authorized by New Residential Build	ing Permits		97	139	48	1	43	52
Homeownership Rate			26.4%	32.4%	28.5%	-	27	32
Index of Housing Price Appreciation (1 fai	nily building) ³		100.0	203.4	209.6	155.7	-	11
Median Price per Unit (1 family building) ³	3		\$433,559	\$750,158	\$690,036	\$805,000	3	1
Median Monthly Rent			-	\$900	\$945	-	-	25
Median Rent Burden			-	27.7%	26.2%	-	-	47
Serious Housing Code Violations (per 1,00	00 rental units)		36.4	50.3	58.5	-	27	20
Tax Delinquencies (% of residential prope	rties delinquent 2	21 year)	4.6%	1.2%	1.4%	-	32	35
Home Purchase Loan Rate (per 1,000 pro	perties)		-	31.9	21.6	-	_	28
High Cost Home Purchase Loans (% of ho	me purchase loar	ıs)	-	4.4%	2.0%	-	-	36
Refinance Loan Rate (per 1,000 properties	5)		-	14.5	9.5	-	_	46
High Cost Refinance Loans (% of refinance	e loans)		-	14.8%	3.0%	-	-	49
Notices of Foreclosure Rate (per 1,000 1-	4 family propert	es)	2.2	7.3	9.5	11.9	51	43
Severe Crowding Rate (% of renter house	10lds)		-	4.9%	5.0%	-	-	18
Foreign-Born Population			31.5%	34.8%	34.0%	-	34	32
Racial Diversity Index			0.67	0.64	0.67	-	11	12
Households with Children under 18 Years	Old		32.1%	29.5%	33.3%	-	36	29
Population Aged 65 and Older			16.6%	16.0%	16.7%	-	7	7
Poverty Rate			18.7%	15.6%	15.0%	-	31	32
Unemployment Rate			10.4%	7.8%	6.5%	-	23	32
Mean Travel Time to Work (minutes)			41.0	40.2	39.6	-	33	34
Felony Crime Rate (per 1,000 residents)			27.8	17.9	-	-	45	-
Students Performing at Grade Level in Rea	ding		27.6%	44.0%	46.3%	59.3%	50	49
Students Performing at Grade Level in Mat	h		21.2%	55.9%	66.9%	78.2%	50	38
Asthma Hospitalizations (per 1,000 reside	ents)		1.7	3.2	3.5	-	41	19
Elevated Blood Lead Levels (incidence pe	r 1,000 residents)4	6.6	3.5	4.1	_	57	39
Net Waste After Recycling (pounds per ca	pita)		_	1.9	2.2	1.9	_	48

1. Community district 108 matches sub-borough area 106. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 14 community districts with the same predominant housing type (1 family building). 4. Sample size is less than 20 newly identified cases in at least one year presented.



PARKCHESTER / SOUNDVIEW – CD 109¹

	2008	Rank
Population	183,514	-
Population Density (1,000 persons per square mile)	43.3	24
Median Household Income	\$39,994	37
Income Diversity Ratio	5.5	21
Subsidized Rental Units (% of rental units)	21.5%	13
Rent-Regulated Units (% of rental units)	50.1%	24
Residential Units within 1/4 Mile of a Park	91.9%	28
Residential Units within 1/2 Mile of a Subway/Rail Entran	ce 49.6%	47
Unused Capacity Rate (% of land area)	36.7%	19





Racial and Ethnic Composition of CD 109 versus New York City







In CD 109, 19 1–4 family properties entered REO between January 2008 and June 2009, ranking 25th among all CDs. Each dot represents a property that entered REO during this period.

·····	2000	2007	2008	2009	('00)	Rank ('08/'09)
Rental Vacancy Rate ²	5.3%	-	3.0%	-	4	35
Certificates of Occupancy Issued	25	246	207	-	52	42
Units Authorized by New Residential Building Permits	212	170	206	28	24	33
Homeownership Rate	20.2%	23.2%	23.7%	-	37	38
Index of Housing Price Appreciation (2–4 family building) 3	100.0	221.4	192.7	167.7	-	15
Median Price per Unit (2–4 family building) 3	\$109,198	\$222,736	\$199,288	\$175,500	26	26
Median Monthly Rent	-	\$810	\$828	-	-	43
Median Rent Burden	-	31.2%	29.1%	-	-	36
Serious Housing Code Violations (per 1,000 rental units)	65.8	67.7	85.8	-	18	17
Tax Delinquencies (% of residential properties delinquent \geq 1 year)	6.8%	2.4%	3.6%	-	23	20
Home Purchase Loan Rate (per 1,000 properties)	-	33.6	17.8	-	-	42
High Cost Home Purchase Loans (% of home purchase loans)	-	18.1%	8.6%	-	-	7
Refinance Loan Rate (per 1,000 properties)	-	31.8	8.7	-	-	50
High Cost Refinance Loans (% of refinance loans)	-	32.6%	17.7%	-	-	4
Notices of Foreclosure Rate (per 1,000 1-4 family properties)	15.0	28.0	22.4	29.4	20	24
Severe Crowding Rate (% of renter households)	-	2.0%	3.3%	-	-	35
Foreign-Born Population	24.6%	30.0%	28.7%	-	38	36
Racial Diversity Index	0.59	0.61	0.56	-	25	27
Households with Children under 18 Years Old	45.5%	39.8%	39.4%	-	9	20
Population Aged 65 and Older	9.1%	11.7%	11.0%	-	42	33
Poverty Rate	28.6%	24.0%	21.4%	-	15	20
Unemployment Rate	13.8%	7.5%	7.3%	-	15	26
Mean Iravel lime to work (minutes)	45.8	43.6	42.9	-	11	15
Felony Crime Rate (per 1,000 residents)	35.0	25.8	-	-	31	-
Students Performing at Grade Level in Reading	26.7%	37.0%	46.4%	59.2%	53	51
Students Performing at Grade Level in Math	22.5%	54.4%	65.1%	73.8%	47	55
Asthma Hospitalizations (per 1,000 residents)	5.8	6.4	6.3	-	10	8
Lievated Blood Lead Levels (incidence per 1,000 residents)	12.4	6.1	4.0	-	52	41
Net Waste After Recycling (pounds per capita)	-	2.4	2.7	2.4	-	21

1. Community district 109 matches sub-borough area 107. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building).



	2008	Rank
Population 1	16,692	-
Population Density (1,000 persons per square mile)	12.3	51
Median Household Income	58,241	15
Income Diversity Ratio	4.5	42
Subsidized Rental Units (% of rental units)	26.5%	10
Rent-Regulated Units (% of rental units)	29.0%	45
Residential Units within 1/4 Mile of a Park	65.8%	50
Residential Units within 1/2 Mile of a Subway/Rail Entrance	26.5%	54
Unused Capacity Rate (% of land area)	38.1%	16

Households in CD 110 in Each New York City Income Quintile (2008)







Huter Barn Envy

Upzoned Downzoned Contextual-Only Rezoned

City-Initiated Rezonings, 2003-2007

45.7% of land area in CD 110 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings decreased the residential capacity in CD 110 by 5.5%

	2000	2007	2008	2009		Kank ('08/'09)
Rental Vacancy Rate ²	3.6%		2 4%		17	43
Certificates of Occupancy Issued	82	287	194	-	33	46
Units Authorized by New Residential Building Permits	236	103	64	35	20	29
Homeownership Rate	45.5%	53.8%	54.2%	_	10	8
Index of Housing Price Appreciation (1 family building) ³	100.0	193.5	187.0	180.2	_	3
Median Price per Unit (1 family building) ³	\$274,089	\$465,616	\$414,769	\$399,450	10	8
Median Monthly Rent	-	\$855	\$902	-	_	32
Median Rent Burden	-	23.7%	26.2%	-	-	47
Serious Housing Code Violations (per 1,000 rental units)	14.2	15.9	19.2	-	49	42
Tax Delinquencies (% of residential properties delinquent \geq 1 year)	3.8%	1.3%	2.4%	-	41	32
Home Purchase Loan Rate (per 1,000 properties)	-	26.0	16.9	-	-	44
High Cost Home Purchase Loans (% of home purchase loans)	-	9.7%	4.0%	-	-	24
Refinance Loan Rate (per 1,000 properties)	-	21.6	9.0	-	-	49
High Cost Refinance Loans (% of refinance loans)	-	22.7%	7.1%	-	-	33
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	4.7	10.4	13.0	15.2	35	35
Severe Crowding Rate (% of renter households)	-	1.0%	0.0%	-	-	52
Foreign-Born Population	15.8%	16.4%	17.9%	-	54	52
Racial Diversity Index	0.65	0.68	0.68	-	17	8
Households with Children under 18 Years Old	29.4%	30.7%	27.4%	-	43	43
Population Aged 65 and Older	18.5%	18.9%	17.3%	-	3	5
Poverty Rate	10.1%	8.2%	9.1%	-	47	46
Unemployment Rate	6.4%	-	7.8%	-	43	20
Mean Travel Time to Work (minutes)	41.6	41.0	39.4	-	29	35
Felony Crime Rate (per 1,000 residents)	29.3	21.0	-	-	40	-
Students Performing at Grade Level in Reading	33.0%	41.9%	51.2%	63.5%	42	42
Students Performing at Grade Level in Math	28.5%	57.6%	68.0%	76.0%	39	46
Asthma Hospitalizations (per 1,000 residents)	3.2	3.1	3.7	-	23	17
Elevated Blood Lead Levels (incidence per 1,000 residents) ⁴	10.2	6.0	3.1	-	55	50
Net Waste After Recycling (pounds per capita)	-	2.1	2.3	2.3	-	30

1. Community district 110 matches sub-borough area 108. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 14 community districts with the same predominant housing type (1 family building). 4. Sample size is less than 20 newly identified cases in at least one year presented.

MORRIS PARK / BRONXDALE – CD 111 1

	2008	Rank
Population	130,517	-
Population Density (1,000 persons per square mile)	34.0	33
Median Household Income	\$43,428	31
Income Diversity Ratio	5.1	29
Subsidized Rental Units (% of rental units)	15.0%	22
Rent-Regulated Units (% of rental units)	51.6%	19
Residential Units within 1/4 Mile of a Park	93.8%	25
Residential Units within 1/2 Mile of a Subway/Rail Entranc	e 75.9%	32
Unused Capacity Rate (% of land area)	25.2%	32





Racial and Ethnic Composition of CD 111 versus New York City







■ Upzoned ■ Downzoned ■ Contextual-Only Rezoned

24.4% of land area in CD 111 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings increased the residential capacity in CD 111 by 6.0%.

	2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ²	2.9%		2.7%		30	41
Certificates of Occupancy Issued	167	201	144	-	20	50
Units Authorized by New Residential Building Permits	64	217	51	47	48	23
Homeownership Rate	27.8%	30.0%	33.4%	-	26	24
Index of Housing Price Appreciation (2–4 family building) 3	100.0	206.5	203.8	167.2	-	16
Median Price per Unit (2–4 family building) 3	\$144,478	\$248,328	\$232,503	\$205,000	14	16
Median Monthly Rent	-	\$925	\$863	-	-	39
Median Rent Burden	-	30.1%	30.3%	-	-	29
Serious Housing Code Violations (per 1,000 rental units)	34.1	51.1	57.9	-	28	21
Tax Delinquencies (% of residential properties delinquent \geq 1 year)	4.1%	1.2%	1.8%	-	38	35
Home Purchase Loan Rate (per 1,000 properties)	-	32.8	18.0	-	-	41
High Cost Home Purchase Loans (% of home purchase loans)	-	19.3%	7.8%	-	-	11
Refinance Loan Rate (per 1,000 properties)	-	39.1	15.6	-	-	19
High Cost Refinance Loans (% of refinance loans)	-	25.3%	12.0%	-	-	18
Notices of Foreclosure Rate (per 1,000 1-4 family properties)	6.9	15.3	16.1	19.5	32	31
Severe Crowding Rate (% of renter households)	-	1.4%	6.0%	-	-	9
Foreign-Born Population	30.8%	32.9%	33.8%	-	35	33
Racial Diversity Index	0.71	0.71	0.70	-	6	5
Households with Children under 18 Years Old	35.7%	38.8%	34.6%	-	31	27
Population Aged 65 and Older	15.0%	12.4%	13.9%	-	10	17
Poverty Rate	17.5%	20.1%	20.0%	-	32	22
Unemployment Rate	8.8%	8.4%	6.3%	-	29	34
Mean Travel Time to Work (minutes)	39.3	37.0	38.5	-	39	39
Felony Crime Rate (per 1,000 residents)	35.2	24.5	-	-	29	-
Students Performing at Grade Level in Reading	37.3%	44.9%	52.9%	64.1%	34	39
Students Performing at Grade Level in Math	32.0%	59.4%	69.0%	76.4%	35	43
Asthma Hospitalizations (per 1,000 residents)	4.0	4.5	5.3	-	14	12
Lievated Blood Lead Levels (incidence per 1,UUU residents)*	17.5	3.0	3.2	-	33	49
Net waste Atter Recycling (pounds per capita)	-	2.1	2.2	2.1	-	37

1. Community district 111 matches sub-borough area 109. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building). 4. Sample size is less than 20 newly identified cases in at least one year presented.



WILLIAMSBRIDGE / BAYCHESTER – CD 112'

Population145,525Population Density (1,000 persons per square mile)21.54Median Household Income\$46,3302Income Diversity Ratio4.83Subsidized Rental Units (% of rental units)10.3%2Rent-Regulated Units (% of rental units)39.1%3Residential Units within 1/4 Mile of a Park73.9%4Residential Units within 1/2 Mile of a Subway/Rail Entrance66.0%3Unused Capacity Rate (% of land area)35.6%2		2008	Rank
Population Density (1,000 persons per square mile)21.54Median Household Income\$46,3302Income Diversity Ratio4.83Subsidized Rental Units (% of rental units)10.3%2Rent-Regulated Units (% of rental units)39.1%3Residential Units within 1/4 Mile of a Park73.9%4Residential Units within 1/2 Mile of a Subway/Rail Entrance66.0%3Unused Capacity Rate (% of land area)35.6%2	Population	145,525	-
Median Household Income\$46,3302Income Diversity Ratio4.83Subsidized Rental Units (% of rental units)10.3%2Rent-Regulated Units (% of rental units)39.1%3Residential Units within 1/4 Mile of a Park73.9%4Residential Units within 1/2 Mile of a Subway/Rail Entrance66.0%3Unused Capacity Rate (% of land area)35.6%2	Population Density (1,000 persons per square mile)	21.5	46
Income Diversity Ratio4.83Subsidized Rental Units (% of rental units)10.3%2Rent-Regulated Units (% of rental units)39.1%3Residential Units within 1/4 Mile of a Park73.9%4Residential Units within 1/2 Mile of a Subway/Rail Entrance66.0%3Unused Capacity Rate (% of land area)35.6%2	Median Household Income	\$46,330	27
Subsidized Rental Units (% of rental units)10.3%2Rent-Regulated Units (% of rental units)39.1%3Residential Units within 1/4 Mile of a Park73.9%4Residential Units within 1/2 Mile of a Subway/Rail Entrance66.0%3Unused Capacity Rate (% of land area)35.6%2	Income Diversity Ratio	4.8	36
Rent-Regulated Units (% of rental units)39.1%3Residential Units within 1/4 Mile of a Park73.9%4Residential Units within 1/2 Mile of a Subway/Rail Entrance66.0%3Unused Capacity Rate (% of land area)35.6%2	Subsidized Rental Units (% of rental units)	10.3%	29
Residential Units within 1/4 Mile of a Park73.9%4Residential Units within 1/2 Mile of a Subway/Rail Entrance66.0%3Unused Capacity Rate (% of land area)35.6%2	Rent-Regulated Units (% of rental units)	39.1%	33
Residential Units within 1/2 Mile of a Subway/Rail Entrance 66.0%3Unused Capacity Rate (% of land area)35.6%2	Residential Units within 1/4 Mile of a Park	73.9%	44
Unused Capacity Rate (% of land area) 35.6% 2	Residential Units within 1/2 Mile of a Subway/Rail Entranc	e 66.0%	39
	Unused Capacity Rate (% of land area)	35.6%	20

Households in CD 112 in Each New York City Income Quintile (2008)



CD 112 in 2000 NYC in 2000 CD 112 in 2008 NYC in 2008



Properties that Entered REO, January 2008–June 2009



In CD 112, 60 1–4 family properties entered REO between January 2008 and June 2009, ranking 10th among all CDs. Each dot represents a property that entered REO during this period.

White	Black	Hispanic	Asian	2000	2007	2008	2009	Rank ('00)	Rank ('08/'09)
Rental Vacancy Rate ²	2			4 0%		5.1%		14	12
Certificates of Occupa	ancy Issued			158	508	334	_	21	26
Units Authorized by N	lew Residential	Building Permits		285	298	163	63	14	18
Homeownership Rate		<u> </u>		35.9%	37.7%	39.0%	_	16	18
Index of Housing Pric	e Appreciation ((2–4 family buildin	g) ³	100.0	197.4	172.3	143.2	-	27
Median Price per Uni	t (2–4 family bu	ilding) ³		\$142,651	\$243,155	\$209,253	\$188,333	15	20
Median Monthly Rent				-	\$914	\$921	-	-	30
Median Rent Burden				-	28.2%	30.5%	-	-	28
Serious Housing Code	e Violations (per	1,000 rental units)	56.8	70.4	70.5	-	20	18
Tax Delinquencies (%	of residential p	properties delinque	nt≥1 year)	7.3%	2.5%	3.0%	-	22	18
Home Purchase Loan	Rate (per 1,000) properties)		_	33.3	12.3	-	-	54
High Cost Home Purc	hase Loans (% d	of home purchase l	oans)	_	34.0%	11.9%	-	-	4
Refinance Loan Rate	(per 1,000 prop	erties)		-	60.6	17.0	-	-	10
High Cost Refinance I	Loans (% of refi	nance loans)		-	35.1%	14.1%	-	-	13
Notices of Foreclosur	e Rate (per 1,00	00 1–4 family prop	erties)	14.3	30.5	29.5	33.7	21	18
Severe Crowding Rate	e (% of renter ho	ouseholds)		-	3.1%	1.9%	-	-	49
Foreign-Born Populat	ion			38.2%	34.0%	39.2%	-	21	22
Racial Diversity Index	(0.52	0.52	0.50	-	34	35
Households with Chil	dren under 18 Y	ears Old		42.2%	43.4%	42.4%	-	17	9
Population Aged 65 a	nd Older			11.2%	10.9%	13.3%	-	26	21
Poverty Rate				19.4%	13.0%	16.8%	-	27	29
Unemployment Rate				10.6%	8.8%	8.9%	-	22	12
Mean Travel Time to	Work (minutes)			45.7	42.4	43.4	-	12	13
Felony Crime Rate (pe	er 1,000 resider	nts)		30.1	18.5	-	-	37	-
Students Performing a	at Grade Level in	n Reading		37.3%	44.9%	52.9%	64.1%	34	39
Students Performing a	at Grade Level ir	n Math		31.9%	59.4%	69.0%	76.4%	36	43
Asthma Hospitalizatio	ons (per 1,000 r	esidents)		3.8	4.6	5.0	-	16	14
Elevated Blood Lead	Levels (incidenc	e per 1,000 reside	nts)	14.9	6.3	5.1	-	42	27
Net Waste After Recy	cling (pounds pe	er capita)		-	2.2	2.4	2.5	_	15

1. Community district 112 matches sub-borough area 110. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building).

BROOKLYN



he economic indicators for Brooklyn reveal some progress since 2000. While the unemployment rate increased from 6.7% in 2007 to 7.2% in 2008, it remains below the 2000 rate of 10.7%. Similarly, the poverty rate (21.1%), and the median household income (\$43,224) in 2008 both were improvements over the 2000 levels. However, both the poverty rate and the unemployment rate were the second highest in the City in 2008.

Housing sale prices peaked later in Brooklyn than in three of the other boroughs, but by 2009, price declines from their peak were comparable to the City as a whole. Home purchase and refinance mortgage borrowing rates decreased from 2007 to 2008. Foreclosure filings have increased dramatically since 2007, with nearly 7,000 notices of foreclosure filed in 2009.

The real estate downturn and economic recession also have impacted Brooklyn's housing stock. Serious housing code violations, while still lower than their 2000 levels, increased at a faster clip than in the City overall, rising from 61.4 per 1,000 rental units in 2007 to 64.1 per 1,000 units in 2008. Brooklyn also has the highest percentage of severely crowded households in the City, a rate which grew from 3.1% in 2007 to 5.9% in 2008,

Almost 37% of Brooklyn is foreign born, a share that has remained relatively constant since 2000. The borough continues to have the largest black population in the City, with 33% of residents identifying as black. Brooklyn was one of only two boroughs to see an increase in its white population since 2000.

	2008	Rank
Population	2,556,598	1
Population Density (1,000 persons per square mile)	36.3	2
Median Household Income	\$43,224	4
Income Diversity Ratio	6.2	3
Subsidized Rental Units (% of rental units)	15.3%	2
Rent-Regulated Units (% of rental units)	43.6%	4
Residential Units within 1/4 Mile of a Park	82.6%	3
Residential Units within 1/2 Mile of a Subway/Rail Ent	rance 77.8%	2
Residential Units in a Historic District	4.1%	2
Unused Capacity Rate (% of land area)	27.1%	3
Land Area Upzoned (% '03–'07)	4.3%	1
Land Area Downzoned (% '03–'07)	4.8%	1
Land Area Contextual-Only Rezoned (% '03-'07)	4.8%	4

Households in Brooklyn in Each New York City Income Quintile (2008)





Looking at quality of life indicators, Brooklyn has more residents who use public transportation to commute to work than any of the other boroughs. Brooklyn continues to have the highest incidence of elevated blood lead levels in the City, but all five boroughs have seen a significant decrease since 2000. Brooklyn's housing stock is tied with Manhattan's as the oldest in the City, which may contribute to the high blood lead levels. Brooklyn's infant mortality rate also ranks second highest among the City's five boroughs.

One of the most significant City planning projects underway in Brooklyn is the Sunset Park Waterfront Vision Plan, the City's strategy for redeveloping 2.5 miles of Brooklyn's waterfront for commercial development. The close proximity of the Sunset Park waterfront to the Gowanus Expressway and the freight rail network will allow goods to be efficiently transported throughout the City and the Northeast. For more information on this project and other Brooklyn projects, please visit www.plannyc.org.

	2000	2007	2008	2009	Rank (2000) ('(Rank 18/'09)
Housing Stock & Land Use						
Housing Units	930,866	959,465	967,751	-	1	1
Rental Vacancy Rate	3.1%	3.4%	3.6%	-	4	3
Certificates of Occupancy Issued	1,473	6,764	7,154	6,223	4	1
Units Authorized by New Residential Building Permits	3,045	8,170	10,707	531	3	4
Homeownership Rate	27.1%	30.6%	30.8%	-	3	3
Housing Prices & Affordability						
Index of Housing Price Appreciation (condominium)	100.0	236.8	244.2	204.2		n
Index of Housing Price Appreciation (Condominant)	100.0	230.8	195 /	180.9	_	2 1
Index of Housing Price Appreciation (2–4 family building)	100.0	214.7	199.0	166.2	_	2
Index of Housing Price Appreciation (5+ family building)	100.0	222.0	230.3	209.0	_	2
Median Price per Unit (1 family building)	\$280.318	\$529,767	\$498,221	\$459,500	2	2
Median Price per Unit (2–4 family building)	\$141.197	\$275.920	\$255.468	\$232,500	4	2
Median Monthly Rent		\$856	\$892	+202,000	4	4
Median Rent Burden	-	31.6%	31.8%	-	-	3
Londing Indicators						
Home Purchase Loan Rate (ner 1 000 properties)		27 0	010			n
High Cost Home Purchase Loans (% of home nurchase loans)	-	57.2 11.607	24.8	-	_	2
Refinance Loan Rate (ner 1 000 properties)	-	24.7	3.3%	-	-	4 0
High Cost Refinance Loans (% of refinance loans)	_	34.7 75.50	10.5%	_	_	2 2
Notices of Foreclosure (all residential properties)	2 785	5 329	5.067	6 984	-	2
Notices of Foreclosure Rate (ner 1 000 1–4 family properties)	2,785	2,323	21.6	28.5	3	2
Pronerties that Entered REO	338	195	21.0	131	1	
		100	200			
Housing Quality						
Serious Housing Code Violations (per 1,000 rental units)	66.4	61.4	64.1	-	2	2
Tax Delinquencies (% of residential properties delinquent \geq 1 year)	6.4%	2.0%	2.3%	-	3	2
Severe Crowding Rate (% of renter households)		3.1%	5.9%		3	1
Social, Demographic & Income Indicators						
Population	2,466,340	2,539,206	2,556,598	-	1	1
Population Density (1,000 persons per square mile)	35.0	36.0	36.3	-	2	2
Foreign-Born Population	37.8%	37.3%	36.7%	-	2	2
Percent White	34.7%	36.4%	36.4%	-	3	3
Percent Black	34.4%	33.4%	33.0%	-	1	1
Percent Hispanic	19.8%	19.5%	19.7%	-	4	4
Percent Asian	7.5%	8.9%	9.2%	-	3	3
Racial Diversity Index	0.72	0.71	0.71	-	2	2
Median Household Income	\$40,036	\$41,406	\$43,224	-	4	4
Income Diversity Ratio	6.2	5.8	6.2	-	3	3
Households with Children under 18 Years Old	38.2%	34.4%	34.0%	-	3	3
Population Aged 65 and Older	11.5%	12.2%	12.3%	-	4	3
Poverty Rate	25.1%	21.9%	21.1%	-	2	2
Unemployment Rate	10.7%	6.7%	7.2%	-	2	2
Public Transportation Rate	58.8%	62.8%	63.1%	-	2	1
Mean Travel Time to Work (Minutes)	43.2	44.2	41.4	-	2	3
reluity unime wate (per 1,000 residents)	34.9	24.0	23.3	-	3	2
Auult incarceration kate (per 100,000 people aged 15 or older)	853.8	975.6	965.2	-	3	3
Students Performing at Grade Level in Math	40.1%	50.1%	57.8% 72.00	68.4%	4	4
Suuches Fellolining at Glaue Level III Midtil	33.5%	64.6%	73.9%	ŏ⊥.3%	3	4
Health & Environmental Indicators						
Asthma Hospitalizations (per 1,000 residents)	3.5	2.9	3.1	-	2	2
Elevated Blood Lead Levels (incidence per 1,000 children)	21.4	7.1	5.4	-	1	1
Infant Mortality Rate (per 1,000 live births)	6.9	5.4	5.3	-	2	2
Low Birth Weight Rate (per 1,000 live births)	83	84	86	-	3	3
Net Waste After Recycling (pounds per capita) ¹	-	2.4	2.4	2.3	-	3

 $\frac{1}{1}$ The figures presented for each year refer to the City fiscal year beginning on July 1 of that year.



GREENPOINT / WILLIAMSBURG - CD 201

	2008	Rank
Population	L49,665	-
Population Density (1,000 persons per square mile)	36.0	28
Median Household Income	\$41,101	35
Income Diversity Ratio	7.1	9
Subsidized Rental Units (% of rental units)	21.4%	14
Rent-Regulated Units (% of rental units)	49.2%	28
Residential Units within 1/4 Mile of a Park	99.5%	14
Residential Units within 1/2 Mile of a Subway/Rail Entrance	92.0%	18
Unused Capacity Rate (% of land area)	43.0%	12









City-Initiated Rezonings, 2003 – 2007



Upzoned Downzoned Contextual-Only Rezoned

18.6% of land area in CD 201 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings increased the residential capacity in CD 201 by 35.0%.

	2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ¹	3.0%		2.9%		28	37
Certificates of Occupancy Issued	88	815	1,593	-	28	1
Units Authorized by New Residential Building Permits	757	2,875	3,233	112	6	7
Homeownership Rate	14.5%	20.5%	17.6%	-	44	44
Index of Housing Price Appreciation (2–4 family building) 2	100.0	280.4	267.0	197.4	-	4
Median Price per Unit (2–4 family building) 2	\$124,586	\$301,788	\$298,933	\$275,000	17	8
Median Monthly Rent	-	\$913	\$867	-	-	38
Median Rent Burden	-	30.7%	30.3%	-	-	29
Serious Housing Code Violations (per 1,000 rental units)	33.9	22.5	24.2	-	29	34
Tax Delinquencies (% of residential properties delinquent \geq 1 year)	5.9%	1.9%	2.1%	-	24	23
Home Purchase Loan Rate (per 1,000 properties)	-	46.3	40.1	-	-	6
High Cost Home Purchase Loans (% of home purchase loans)	-	3.6%	1.3%	-	-	47
Refinance Loan Rate (per 1,000 properties)	-	18.6	6.8	-	-	54
High Cost Refinance Loans (% of refinance loans)	-	12.1%	10.9%	-	-	20
Notices of Foreclosure Rate (per 1,000 1-4 family properties)	4.4	3.3	7.7	11.6	38	44
Severe Crowding Rate (% of renter households)	-	2.7%	-	-	-	-
Foreign-Born Population	33.5%	29.8%	24.5%	-	32	43
Racial Diversity Index	0.61	0.54	0.53	-	21	33
Households with Children under 18 Years Old	35.0%	25.8%	28.2%	-	32	39
Population Aged 65 and Older	9.9%	9.5%	8.7%	-	35	45
Poverty Rate	33.8%	25.1%	30.8%	-	11	6
Unemployment Rate	9.8%	5.1%	4.2%	-	26	51
Mean Travel Time to Work (minutes)	35.3	32.9	32.6	-	48	49
Felony Crime Rate (per 1,000 residents)	29.7	25.8	-	-	39	-
Students Performing at Grade Level in Reading	34.8%	47.6%	53.9%	65.5%	38	38
Students Performing at Grade Level in Math	29.1%	60.9%	70.9%	79.1%	38	36
Asthma Hospitalizations (per 1,000 residents)	3.4	2.4	2.5	-	22	28
Elevated Blood Lead Levels (incidence per 1,000 residents)	24.6	16.5	11.0	-	10	4
Net Waste After Recycling (pounds per capita)	-	2.7	2.9	2.7	-	7



FORT GREENE / BROOKLYN HEIGHTS – CD 202

	2008	Rank
Population 1	16,528	-
Population Density (1,000 persons per square mile)	35.9	29
Median Household Income \$	61,960	13
Income Diversity Ratio	9.3	1
Subsidized Rental Units (% of rental units)	20.4%	15
Rent-Regulated Units (% of rental units)	36.0%	37
Residential Units within 1/4 Mile of a Park	99.9%	10
Residential Units within 1/2 Mile of a Subway/Rail Entrance	95.3%	13
Unused Capacity Rate (% of land area)	28.6%	29

Households in CD 202 in Each New York City Income Quintile (2008)







In 2009, the Atlantic Yards mixed-use development project planned by Forest City Ratner Companies (FCRC) continued to face ups and downs. In early June, FCRC announced that renowned architect Frank Gehry would be dropped from the project. In late November, a Court of Appeals ruled 6 to 1 that the state could exercise eminent domain in claiming private property for economic development projects such as Atlantic Yards. FCRC hopes to break ground by March 11, 2010. For more information on this project, visit www.plannyc.org.





During the most recent economic boom, housing prices increased more rapidly in CD 202 than in the City as a whole. Though prices have fallen somewhat in the past two years, CD 202 has still sustained the third highest level of appreciation since 2000 for 2–4 family buildings.

White	Black	Hispanic	Asian	2000	2007	2008	2009	Rank ('00)	Rank ('08/'09)
Rental Vacancy Ra	te ¹			3.3%		4.5%	_	25	18
Certificates of Occ	upancy Issued			84	1,139	594	_	31	11
Units Authorized b	New Residential	Building Permits		151	1.228	2.998	2	27	50
Homeownership Ra	ate			26.3%	33.1%	30.4%	_	28	29
Index of Housing P	rice Appreciation (2–4 family building	() ²	100.0	275.7	251.9	215.3	-	3
Median Price per l	Jnit (2–4 family bu	ilding) ²		\$199,338	\$479,412	\$418,506	\$400,000	3	2
Median Monthly Re	ent			-	\$1,042	\$992	-	-	20
Median Rent Burde	en			-	24.9%	25.5%	-	-	51
Serious Housing C	ode Violations (per	1,000 rental units)		38.7	11.9	10.1	-	23	51
Tax Delinquencies	(% of residential p	roperties delinquen	t≥1 year)	8.4%	2.4%	2.7%	-	19	20
Home Purchase Lo	an Rate (per 1,000) properties)		-	74.8	41.7	-	-	3
High Cost Home Pu	irchase Loans (% o	of home purchase lo	ans)	-	2.5%	1.0%	-	-	53
Refinance Loan Ra	te (per 1,000 prop	erties)		-	23.4	16.5	-	-	14
High Cost Refinance	e Loans (% of refi	nance loans)		-	15.9%	5.7%	-	-	40
Notices of Foreclos	sure Rate (per 1,00	00 1–4 family prope	erties)	14.1	16.1	17.9	17.8	22	33
Severe Crowding R	ate (% of renter h	ouseholds)		-	2.3%	3.8%	-	-	24
Foreign-Born Popu	lation			16.9%	18.8%	17.7%	-	53	53
Racial Diversity In	dex			0.69	0.70	0.68	-	9	8
Households with C	hildren under 18 Y	ears Old		24.7%	25.4%	20.7%	-	48	49
Population Aged 6	5 and Older			9.8%	9.5%	11.1%	-	37	32
Poverty Rate				24.5%	22.0%	20.6%	-	21	21
Unemployment Rat	e			10.7%	6.6%	7.6%	-	20	22
Mean Travel Time	to Work (minutes)			35.7	34.2	33.5	-	46	47
Felony Crime Rate	(per 1,000 resider	its)		70.0	51.5	-	-	4	-
Students Performin	ig at Grade Level ir	n Reading		34.3%	47.3%	55.6%	66.4%	39	36
Students Performin	ig at Grade Level ir	n Math		26.5%	58.9%	72.1%	77.6%	42	40
Asthma Hospitaliza	ations (per 1,000 r	esidents)	0	3.8	3.5	3.7	-	16	17
Elevated Blood Lea	d Levels (incidenc	e per 1,000 resider	its) ³	23.7	8.9	6.2	-	11	21
Net Waste After Re	cycling (pounds pe	er capita)		-	2.1	2.3	2.3	-	31

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 33 community districts with the same predominant housing type (2–4 family building).

3. Sample size is less than 20 newly identified cases in at least one year presented



BEDFORD STUYVESANT – CD 203

	2008	Rank
Population	141,064	-
Population Density (1,000 persons per square mile)	61.3	12
Median Household Income	\$38,462	40
Income Diversity Ratio	6.1	16
Subsidized Rental Units (% of rental units)	24.8%	11
Rent-Regulated Units (% of rental units)	22.1%	48
Residential Units within 1/4 Mile of a Park	100.0%	1
Residential Units within 1/2 Mile of a Subway/Rail Entra	nce 86.0%	27
Unused Capacity Rate (% of land area)	29.1%	26

Households in CD 203 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 203 versus New York City



City-Initiated Rezonings, 2003-2007



Upzoned Downzoned Contextual-Only Rezoned

50.8% of land area in CD 203 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings increased the residential capacity in CD 203 by 2.6%

White	Black	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate 1				6.6%	-	5.9%	-	2	6
Certificates of Occupanc	y Issued			104	852	590	-	25	13
Units Authorized by New	Residential	Building Permits		125	632	537	88	33	12
Homeownership Rate				19.2%	21.3%	23.5%	-	40	39
Index of Housing Price A	ppreciation	(2-4 family building	g) ²	100.0	232.8	188.5	137.7	-	28
Median Price per Unit (2	2–4 family b	uilding) ²		\$114,982	\$253,502	\$216,485	\$183,333	21	22
Median Monthly Rent				-	\$756	\$795	-	-	46
Median Rent Burden				-	31.6%	31.4%	-	-	25
Serious Housing Code V	iolations (pe	r 1,000 rental units)	130.3	107.1	90.5	-	4	16
Tax Delinquencies (% of	residential	properties delinque	nt≥1 year)	16.4%	6.0%	6.6%	-	2	3
Home Purchase Loan Ra	te (per 1,00	O properties)		-	46.2	22.9	-	-	24
High Cost Home Purchas	se Loans (%	of home purchase l	oans)	-	28.8%	9.0%	-	-	6
Refinance Loan Rate (pe	r 1,000 proj	perties)		-	61.7	17.5	-	-	8
High Cost Refinance Loa	ns (% of ref	inance loans)		-	35.0%	19.2%	-	-	2
Notices of Foreclosure R	ate (per 1,0	00 1–4 family prop	erties)	35.2	66.0	55.2	62.6	5	2
Severe Crowding Rate (9	% of renter h	iouseholds)		-	2.0%	6.0%	-	-	9
Foreign-Born Population				18.4%	20.7%	19.2%	-	49	51
Racial Diversity Index				0.40	0.49	0.55	-	46	30
Households with Childre	n under 18 '	Years Old		45.0%	35.1%	40.7%	-	10	14
Population Aged 65 and	Older			8.8%	9.4%	8.4%	-	45	49
Poverty Rate				35.9%	36.9%	28.2%	-	9	8
Unemployment Rate				17.9%	8.8%	8.2%	-	7	18
Mean Travel Time to Wo	rk (minutes)			44.7	45.9	41.9	-	17	25
Felony Crime Rate (per 1	,000 reside	nts)		44.3	39.1	-	-	11	-
Students Performing at 0	Grade Level i	n Reading		32.2%	41.0%	50.3%	62.5%	44	44
Students Performing at 0	Grade Level i	n Math		23.1%	53.7%	66.8%	75.7%	46	48
Asthma Hospitalizations	(per 1,000	residents)		7.2	6.1	5.9	-	7	10
Elevated Blood Lead Lev	els (inciden	ce per 1,000 reside	nts)	28.9	8.0	6.8	-	5	16
Net Waste After Recyclin	ng (pounds p	er capita)		-	3.1	3.1	2.7	_	6

BUSHWICK – CD 204

	2008	Rank
Population 1	27,496	-
Population Density (1,000 persons per square mile)	51.0	18
Median Household Income \$	35,916	45
Income Diversity Ratio	7.2	8
Subsidized Rental Units (% of rental units)	15.8%	21
Rent-Regulated Units (% of rental units)	36.2%	36
Residential Units within 1/4 Mile of a Park	88.7%	31
Residential Units within 1/2 Mile of a Subway/Rail Entrance	97.0%	10
Unused Capacity Rate (% of land area)	37.5%	18

Households in CD 204 in Each New York City Income Quintile (2008)



 CD 204 in 2000
 NYC in 2000
 CD 204 in 2008
 NYC in 2008



Properties that Entered REO, January 2008–June 2009



In CD 204, 24 1–4 family properties entered REO between January 2008 and June 2009, ranking 19th among all CDs. Each dot represents a property that entered REO during this period.

White	Black	Hispanic	Asian	2000	2007	2008	2009	Rank ('00)	Rank
Rental Vacancy Rate ¹				4 4%		4 2%		11	22
Certificates of Occupant	cv Issued			4	470	470	_	56	18
Units Authorized by Nev	v Residential	Building Permits		225	343	824	36	22	28
Homeownership Rate				13.7%	18.7%	15.5%	-	45	45
Index of Housing Price	Appreciation	(2–4 family building	g) ²	100.0	230.9	180.8	126.7	-	31
Median Price per Unit (2–4 family bu	ilding) ²	-	\$103,822	\$241,861	\$205,931	\$155,375	29	29
Median Monthly Rent				-	\$823	\$873	-	-	36
Median Rent Burden				-	32.4%	34.7%	-	-	8
Serious Housing Code V	/iolations (pe	1,000 rental units)	226.1	193.2	195.8	-	1	1
Tax Delinquencies (% o	f residential p	properties delinque	ıt≥1 year)	11.5%	4.6%	5.6%	_	10	5
Home Purchase Loan Ra	ate (per 1,000) properties)		-	40.3	25.3	-	-	19
High Cost Home Purcha	se Loans (%	of home purchase l	oans)	_	34.8%	8.3%	-	-	8
Refinance Loan Rate (pe	er 1,000 prop	erties)		-	65.5	17.4	-	-	9
High Cost Refinance Loa	ans (% of refi	nance loans)		-	31.9%	15.3%	-	-	10
Notices of Foreclosure I	Rate (per 1,00	00 1–4 family prop	erties)	23.5	60.5	52.6	64.3	8	1
Severe Crowding Rate (% of renter h	ouseholds)		-	4.0%	7.1%	-	-	6
Foreign-Born Population	1			33.2%	38.9%	37.9%	-	33	26
Racial Diversity Index				0.48	0.50	0.50	-	39	35
Households with Childre	en under 18 Y	ears Old		53.6%	42.5%	43.8%	-	2	6
Population Aged 65 and	l Older			6.7%	7.1%	7.3%	-	54	53
Poverty Rate				38.2%	32.0%	26.9%	-	6	15
Unemployment Rate				17.2%	8.0%	-	-	8	-
Mean Travel Time to Wo	ork (minutes)			39.8	53.3	39.4	-	37	35
Felony Crime Rate (per	1,000 reside	nts)		36.2	25.2	-	-	25	-
Students Performing at	Grade Level i	n Reading		33.8%	40.3%	49.7%	62.5%	40	44
Students Performing at	Grade Level i	n Math		26.8%	58.2%	69.7%	78.5%	41	37
Asthma Hospitalizations	s (per 1,000 r	esidents)		8.7	5.8	6.8	-	3	7
Elevated Blood Lead Lev	vels (incidend	e per 1,000 reside	nts)	26.5	6.7	4.9	-	7	29
Net Waste After Recycli	ng (pounds p	er capita)		-	2.9	2.2	2.1	-	40



EAST NEW YORK / STARRETT CITY - CD 205

	2008	Rank
Population 1	156,855	-
Population Density (1,000 persons per square mile)	27.1	40
Median Household Income	\$35,854	46
Income Diversity Ratio	6.8	12
Subsidized Rental Units (% of rental units)	37.9%	5
Rent-Regulated Units (% of rental units)	20.4%	51
Residential Units within 1/4 Mile of a Park	85.7%	33
Residential Units within 1/2 Mile of a Subway/Rail Entrance	7 0.0%	38
Unused Capacity Rate (% of land area)	34.1%	22





Racial and Ethnic Composition of CD 205 versus New York City



Properties that Entered REO, January 2008–June 2009



In CD 205, 76 1–4 family properties entered REO between January 2008 and June 2009, ranking 7th among all CDs. Each dot represents a property that entered REO during this period.

	2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ¹	4.2%		3.0%		13	35
Certificates of Occupancy Issued	404	729	514	-	11	15
Units Authorized by New Residential Building Permits	392	203	103	24	12	34
Homeownership Rate	23.4%	23.6%	24.7%	-	33	35
Index of Housing Price Appreciation (2–4 family building) 2	100.0	243.3	203.2	155.0	-	22
Median Price per Unit (2–4 family building) 2	\$105,836	\$241,430	\$195,967	\$177,000	28	24
Median Monthly Rent	-	\$868	\$880	-	-	35
Median Rent Burden	-	34.0%	33.6%	-	-	11
Serious Housing Code Violations (per 1,000 rental units)	77.2	83.9	101.1	-	16	13
Tax Delinquencies (% of residential properties delinquent \geq 1 year)	10.5%	3.1%	3.4%	-	14	13
Home Purchase Loan Rate (per 1,000 properties)	-	41.5	23.4	-	-	22
High Cost Home Purchase Loans (% of home purchase loans)	-	38.0%	12.3%	-	-	3
Refinance Loan Rate (per 1,000 properties)	-	67.6	16.6	-	-	13
High Cost Refinance Loans (% of refinance loans)	-	35.8%	14.0%	-	-	14
Notices of Foreclosure Rate (per 1,000 1-4 family properties)	26.1	56.2	52.9	60.2	7	3
Severe Crowding Rate (% of renter households) 3	-	0.8%	6.3%	-	-	7
Foreign-Born Population	33.8%	34.5%	35.5%	-	31	29
Racial Diversity Index	0.63	0.61	0.61	-	19	19
Households with Children under 18 Years Old	50.3%	45.5%	44.5%	-	7	5
Population Aged 65 and Older	8.3%	9.9%	8.5%	-	48	47
Poverty Rate	31.3%	27.5%	27.8%	-	12	10
Unemployment Rate	15.2%	6.2%	8.2%	-	11	18
Mean Travel Time to Work (minutes)	48.2	63.3	46.0	-	3	5
Felony Crime Rate (per 1,000 residents)	40.6	29.6	-	-	19	-
Students Performing at Grade Level in Reading	26.1%	39.9%	46.8%	58.9%	54	53
Students Performing at Grade Level in Math	19.2%	59.3%	66.2%	74.8%	54	52
Asthma Hospitalizations (per 1,000 residents)	4.7	4.3	4.8	-	13	15
Elevated Blood Lead Levels (incidence per 1,000 residents)	17.8	5.2	4.3	-	32	34
Net Waste After Recycling (pounds per capita)	-	2.6	2.8	2.7	-	7

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 33 community districts with the same predominant housing type (2–4 family building). 3. The wording of the question about crowding in the American Community Survey was changed in 2008. The large increase from 2007 to 2008 may be partly due to this change in wording. Please use caution when comparing 2008 to earlier years.



PARK SLOPE / CARROLL GARDENS - CD 206

	2008	Ran
Population	118,144	-
Population Density (1,000 persons per square mile)	29.5	39
Median Household Income	\$81,035	(
Income Diversity Ratio	4.9	33
Subsidized Rental Units (% of rental units)	11.7%	26
Rent-Regulated Units (% of rental units)	34.5%	40
Residential Units within 1/4 Mile of a Park	100.0%	-
Residential Units within 1/2 Mile of a Subway/Rail Entra	ance 85.9%	28
Unused Capacity Rate (% of land area)	21.7%	39

Households in CD 206 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 206 versus New York City



With Park Slope developed to near capacity, neighboring Gowanus is seeing a significant increase in development. In February 2007, the City announced a new plan to rezone the Gowanus area to allow for new housing and retail development in what was a traditionally industrial area. Residents, however, expressed concern that the proposed plan did not involve a cleanup of the polluted Gowanus Canal. In March 2010, the EPA announced its decision to designate the Gowanus Canal as a Superfund site. The federal government will spend \$300- \$500 million to clean the 1.8 mile stretch of canal. The clean up is expected to take 10-12 years to complete. This new designation has put the future of the rezoning and area development into question. For more information on this project, visit www.plannyc.org.



During the recent housing boom, prices rose more rapidly in CD 206 than in the rest of the City. Prices took a slight dip in 2009, but still experienced the highest rate of appreciation since 2000.

Willte Black	nispanic	Asian	2000	2007	2000	2000	Rank	Rank
			2000	2007	2008	2009	(100)	(18/19)
Rental Vacancy Rate*			2.4%	-	2.0%	-	-	49
Certificates of Occupancy Issued			34	72	497	-	50	17
Units Authorized by New Residential Be	uilding Permits		101	126	711	15	40	43
Homeownership Rate			28.7%	39.6%	36.2%	-	25	20
Index of Housing Price Appreciation (2	2-4 family building)	2	100.0	247.7	257.8	246.2	-	1
Median Price per Unit (2–4 family buil	ding) ²		\$224,255	\$487,344	\$498,188	\$499,550	1	1
Median Monthly Rent			-	\$1,231	\$1,366	-	-	6
Median Rent Burden			-	26.1%	27.2%	-	-	45
Serious Housing Code Violations (per 1	1,000 rental units)		27.1	21.5	20.5	-	32	40
Tax Delinquencies (% of residential pro	operties delinquent	≥1 year)	4.9%	1.2%	1.3%	-	30	35
Home Purchase Loan Rate (per 1,000)	properties)		-	50.8	41.2	-	-	4
High Cost Home Purchase Loans (% of	home purchase loa	ns)	-	2.0%	0.8%	-	-	55
Refinance Loan Rate (per 1,000 proper	rties)		-	24.3	19.1	-	-	2
High Cost Refinance Loans (% of refina	ance loans)		-	12.7%	5.5%	-	-	42
Notices of Foreclosure Rate (per 1,000) 1–4 family proper	ties)	3.5	5.8	5.5	7.2	43	51
Severe Crowding Rate (% of renter hou	ıseholds)		-	1.2%	0.5%	-	-	51
Foreign-Born Population			17.4%	17.7%	15.1%	-	52	54
Racial Diversity Index			0.61	0.56	0.54	-	21	32
Households with Children under 18 Yea	ars Old		25.1%	27.8%	25.0%	-	47	44
Population Aged 65 and Older			8.6%	9.9%	10.3%	-	46	39
Poverty Rate			14.4%	11.5%	10.9%	-	38	44
Unemployment Rate			5.5%	-	-	-	47	-
Mean Travel Time to Work (minutes)			37.9	37.1	36.7	-	41	43
Felony Crime Rate (per 1,000 residents	s)		39.9	25.9	-	-	20	-
Students Performing at Grade Level in	Reading		40.7%	57.0%	62.2%	72.6%	32	32
Students Performing at Grade Level in	Math		35.1%	68.2%	77.1%	84.3%	30	31
Asthma Hospitalizations (per 1,000 res	sidents)		3.1	2.3	2.4	_	24	29
Elevated Blood Lead Levels (incidence	per 1,000 resident	s)	23.4	8.3	7.0	_	12	15
Net Waste After Recycling (pounds per	capita)		-	2.1	2.0	1.8	-	51



SUNSET PARK – CD 207

	2008	Rank
Population 1	L47,678	-
Population Density (1,000 persons per square mile)	35.6	30
Median Household Income	\$43,750	30
Income Diversity Ratio	6.4	14
Subsidized Rental Units (% of rental units)	2.4%	43
Rent-Regulated Units (% of rental units)	33.0%	43
Residential Units within 1/4 Mile of a Park	75.3%	43
Residential Units within 1/2 Mile of a Subway/Rail Entrance	9 3.1%	16
Unused Capacity Rate (% of land area)	28.7%	28

Households in CD 207 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 207 versus New York City



Year of Entry of Foreign-Born Residents to the U.S. Before 1980 1980-1989 2000 or later CD 207 1990-1999 2000 or later NYC 0% 20% 40% 60% 80% 100%

Over 34% of the immigrants living in CD 207 arrived in the U.S. since 2000, compared with 26% citywide. Just 12.2% of the immigrant population of CD 207 arrived prior to 1980.



In CD 207, more than half of the foreign-born population does not speak Engilsh well and/or does not have a high school diploma. These rates are much higher than rates in the rest of the City.

white	Diack	mapanic	Asiaii	0000	0007	0000	0000	Rank	Rank
D · · · V D · 1				2000	2007	2008	2009	(100)	('08/'09)
Rental Vacancy Rate				2.2%	-	1.9%	-	41	50
Certificates of Occupancy	Issued			52	263	499	-	43	16
Units Authorized by New F	Residential Buil	ding Permits		81	306	311	11	46	45
Homeownership Rate				25.2%	27.4%	28.3%	-	31	33
Index of Housing Price Ap	preciation (2-4	4 family building	g) ²	100.0	239.9	241.8	219.0	-	2
Median Price per Unit (2-	4 family buildi	ng) ²		\$148,257	\$323,517	\$307,901	\$307,667	12	4
Median Monthly Rent				-	\$917	\$949	-	-	24
Median Rent Burden				-	35.2%	31.9%	-	-	23
Serious Housing Code Vio	lations (per 1,0	000 rental units)	1	37.8	58.1	56.3	-	25	22
Tax Delinquencies (% of r	esidential prop	erties delinquen	it ≥ 1 year)	4.5%	1.2%	1.5%	-	35	35
Home Purchase Loan Rate	e (per 1,000 pr	operties)		-	56.2	36.6	-	-	7
High Cost Home Purchase	Loans (% of h	ome purchase lo	oans)	-	3.3%	2.5%	-	-	29
Refinance Loan Rate (per	1,000 properti	es)		_	32.7	15.9	_	-	18
High Cost Refinance Loans	s (% of refinan	ce loans)		_	21.3%	5.3%	-	-	43
Notices of Foreclosure Ra	te (per 1,000 1	-4 family prope	erties)	6.1	8.3	9.0	12.2	33	42
Severe Crowding Rate (%	of renter house	eholds)		_	8.3%	9.4%	_	_	4
Foreign-Born Population				46.4%	45.3%	44.5%	_	13	14
Racial Diversity Index				0.67	0.68	0.67	-	11	12
Households with Children	under 18 Years	s Old		42.4%	40.2%	41.6%	-	16	12
Population Aged 65 and 0	llder			9.1%	10.4%	10.9%	_	42	35
Poverty Rate				26.3%	24.3%	22.8%	-	20	18
Unemployment Rate				8.3%	5.4%	5.5%	_	30	41
Mean Travel Time to Work	(minutes)			40.6	48.2	42.8	-	34	17
Felony Crime Rate (per 1,	000 residents)			28.6	16.9	_	-	42	-
Students Performing at Gra	ade Level in Re	ading		43.9%	59.0%	64.2%	74.2%	26	27
Students Performing at Gra	ade Level in Ma	ath		39.4%	71.8%	79.5%	86.3%	25	20
Asthma Hospitalizations (per 1,000 resid	lents)		2.7	1.9	2.2	-	28	33
Elevated Blood Lead Leve	ls (incidence p	er 1,000 resider	nts)	21.2	8.0	3.7	-	18	48
Net Waste After Recycling	(pounds per c	apita)		-	1.8	1.9	1.7	-	54



CROWN HTS / PROSPECT HTS - CD 208

	2008	Rank
Population	122,392	-
Population Density (1,000 persons per square mile)	55.9	14
Median Household Income	\$38,919	38
Income Diversity Ratio	7.0	10
Subsidized Rental Units (% of rental units)	21.6%	12
Rent-Regulated Units (% of rental units)	48.4%	29
Residential Units within 1/4 Mile of a Park	100.0%	1
Residential Units within 1/2 Mile of a Subway/Rail Entra	nce 97.5%	8
Unused Capacity Rate (% of land area)	33.8%	23

Households in CD 208 in Each New York City Income Quintile (2008)



 CD 208 in 2000
 NYC in 2000
 CD 208 in 2008
 NYC in 2008



Properties that Entered REO, January 2008–June 2009



In CD 208, 21 1–4 family properties entered REO between January 2008 and June 2009, ranking 21st among all CDs. Each dot represents a property that entered REO during this period.

White	Black	Hispanic	Asian					Donk	Donk
		-		2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ¹				4.5%	-	5.6%	-	10	8
Certificates of Occupa	ncy Issued			17	221	401	-	55	23
Units Authorized by N	ew Residential	Building Permits		152	595	297	40	26	26
Homeownership Rate				16.0%	19.5%	20.3%	_	42	41
Index of Housing Price	e Appreciation (2–4 family buildi	ng) ²	100.0	246.9	192.9	188.3	-	7
Median Price per Unit	: (2–4 family bu	iilding) ²		\$112,127	\$275,920	\$245,197	\$200,000	22	17
Median Monthly Rent				-	\$807	\$855	-	-	41
Median Rent Burden				-	32.4%	33.3%	-	-	17
Serious Housing Code	Violations (per	1,000 rental unit	s)	137.7	109.6	108.5	-	3	9
Tax Delinquencies (%	of residential p	roperties delinqu	ent ≥ 1 year)	14.8%	4.2%	4.7%	-	3	7
Home Purchase Loan	Rate (per 1,000) properties)		-	46.1	31.1	-	-	13
High Cost Home Purch	nase Loans (% o	of home purchase	loans)	-	14.2%	6.3%	-	-	16
Refinance Loan Rate (per 1,000 prop	erties)		-	45.3	17.6	-	-	7
High Cost Refinance L	oans (% of refi	nance loans)		-	29.1%	16.8%	-	-	8
Notices of Foreclosure	e Rate (per 1,00	00 1–4 family pro	perties)	29.7	45.7	36.7	53.0	6	6
Severe Crowding Rate	(% of renter h	ouseholds)		-	2.0%	2.1%	-	-	46
Foreign-Born Populati	on			30.7%	32.7%	31.9%	-	36	35
Racial Diversity Index				0.37	0.46	0.50	-	50	35
Households with Child	lren under 18 Y	ears Old		38.2%	35.2%	28.2%	-	28	39
Population Aged 65 a	nd Older			9.6%	10.5%	11.5%	-	40	27
Poverty Rate				28.2%	26.4%	26.2%	-	19	16
Unemployment Rate				14.7%	9.4%	8.4%	-	13	16
Mean Travel Time to V	Vork (minutes)			45.0	43.4	38.8	-	14	37
Felony Crime Rate (pe	er 1,000 resider	nts)		41.2	26.9	-	-	16	-
Students Performing a	t Grade Level in	1 Reading		31.1%	41.7%	51.5%	62.7%	46	43
Students Performing a	it Grade Level in	n Math		22.3%	53.0%	66.0%	75.2%	48	49
Asthma Hospitalizatio	ns (per 1,000 r	esidents)		4.9	5.0	5.3	-	12	12
Elevated Blood Lead L	evels (incidenc	e per 1,000 resid	ents)	25.2	6.5	4.1	_	9	39
Net Waste After Recyc	ling (pounds po	er capita)		-	2.0	1.8	1.8	_	53



	2008	Rank
Population	111,833	_
Population Density (1,000 persons per square mile)	65.4	10
Median Household Income	\$37,202	43
Income Diversity Ratio	6.1	16
Subsidized Rental Units (% of rental units)	4.4%	38
Rent-Regulated Units (% of rental units)	74.9%	7
Residential Units within 1/4 Mile of a Park	92.3%	27
Residential Units within 1/2 Mile of a Subway/Rail Entra	nce 89.7%	20
Unused Capacity Rate (% of land area)	39.9%	15

Households in CD 209 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 209 versus New York City



Index of Housing Price Appreciation (2–4 family buildings), 1974–2009 — CD 209 — NYC



In contrast to City trends, housing prices continued to rise in 2007 in CD 209. However, prices have since declined and are now in line with citywide trends.



Between 2000 and 2008, real median income increased in CD 209 while the mean travel time to work decreased. Each of these measures improved at a rate greater than the City as a whole.

white	DIACK	mspanic	Asiali					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ¹				2.9%	-	2.4%	-	30	43
Certificates of Occupancy	y Issued			40	69	97	-	48	54
Units Authorized by New	Residential Bu	ilding Permits		24	180	157	8	55	48
Homeownership Rate				15.0%	16.9%	17.8%	-	43	43
Index of Housing Price A	ppreciation (2-	–4 family building	g) ²	100.0	246.2	227.0	185.5	-	9
Median Price per Unit (2	-4 family build	ding) ²		\$122,094	\$275,920	\$249,111	\$183,333	19	22
Median Monthly Rent				-	\$851	\$856	-	-	40
Median Rent Burden				-	29.6%	36.8%	-	-	4
Serious Housing Code Vi	olations (per 1	,000 rental units		102.4	104.1	108.3	-	12	10
Tax Delinquencies (% of	residential pro	perties delinquer	it≥1 year)	10.6%	3.1%	3.7%	-	13	13
Home Purchase Loan Rat	te (per 1,000 p	properties)		-	24.8	16.0	-	-	46
High Cost Home Purchas	e Loans (% of	home purchase lo	oans)	-	18.5%	3.2%	-	-	25
Refinance Loan Rate (per	r 1,000 proper	ties)		-	39.8	14.6	-	-	23
High Cost Refinance Loan	ns (% of refina	nce loans)		-	29.7%	15.8%	-	-	9
Notices of Foreclosure R	ate (per 1,000	1-4 family prope	erties)	12.3	23.5	19.9	31.1	24	23
Severe Crowding Rate (%	6 of renter hou	seholds)		-	3.0%	5.9%	-	-	11
Foreign-Born Population				47.9%	45.5%	44.8%	-	11	13
Racial Diversity Index				0.36	0.36	0.39	-	52	46
Households with Children	n under 18 Yea	nrs Old		42.2%	35.4%	32.7%	-	17	31
Population Aged 65 and	Older			9.7%	12.9%	10.2%	-	39	40
Poverty Rate				24.0%	20.9%	18.8%	-	22	24
Unemployment Rate				13.6%	10.5%	10.8%	-	16	6
Mean Travel Time to Wor	k (minutes)			46.4	41.2	42.4	-	7	21
Felony Crime Rate (per 1	,000 residents	;)		44.2	26.2	-	-	12	-
Students Performing at G	rade Level in F	Reading		30.7%	41.5%	51.4%	62.4%	47	46
Students Performing at G	rade Level in N	Math		21.9%	52.4%	65.0%	75.0%	49	50
Asthma Hospitalizations	(per 1,000 res	idents)		3.7	3.6	3.4	-	19	22
Elevated Blood Lead Leve	els (incidence	per 1,000 reside	nts)	22.9	6.0	5.0	-	14	28
Net Waste After Recyclin	g (pounds per	capita)		-	2.5	2.5	2.5	-	15



BAY RIDGE / DYKER HEIGHTS – CD 210

	2008	Rank
Population	121,390	-
Population Density (1,000 persons per square mile)	31.0	37
Median Household Income	\$54,644	20
Income Diversity Ratio	4.7	39
Subsidized Rental Units (% of rental units)	4.9%	36
Rent-Regulated Units (% of rental units)	49.4%	27
Residential Units within 1/4 Mile of a Park	65.1%	51
Residential Units within 1/2 Mile of a Subway/Rail Entran	ce 70.7%	36
Unused Capacity Rate (% of land area)	9.6%	56

Households in CD 210 in Each New York City Income Quintile (2008)



 CD 210 in 2000
 NYC in 2000
 CD 210 in 2008
 NYC in 2008







Upzoned Downzoned Contextual-Only Rezoned

83.5% of land area in CD 210 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings decreased the residential capacity in CD 210 by 18.8%

white black hispanie	1151411					Rank	Rank
		2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ¹		2.0%	-	4.0%	-	47	26
Certificates of Occupancy Issued		87	84	62	-	29	58
Units Authorized by New Residential Building Permits		99	41	55	1	42	52
Homeownership Rate		33.6%	40.4%	39.6%	-	18	16
Index of Housing Price Appreciation (2–4 family building) ²		100.0	186.1	177.7	171.6	-	14
Median Price per Unit (2–4 family building) 2		\$205,567	\$336,278	\$331,317	\$325,000	2	3
Median Monthly Rent		-	\$983	\$983	-	-	21
Median Rent Burden		-	29.9%	28.6%	-	-	39
Serious Housing Code Violations (per 1,000 rental units)		11.9	18.1	19.7	-	52	41
Tax Delinquencies (% of residential properties delinquent 2	21 year)	2.6%	1.0%	1.0%	-	54	44
Home Purchase Loan Rate (per 1,000 properties)		-	31.1	23.5	-	-	21
High Cost Home Purchase Loans (% of home purchase loan	ıs)	-	2.8%	1.2%	-	-	51
Refinance Loan Rate (per 1,000 properties)		-	18.7	13.5	-	-	25
High Cost Refinance Loans (% of refinance loans)		-	15.3%	3.4%	-	-	47
Notices of Foreclosure Rate (per 1,000 1-4 family properti	es)	1.8	3.4	5.0	7.5	55	50
Severe Crowding Rate (% of renter households)		-	0.9%	2.6%	-	-	42
Foreign-Born Population		36.5%	35.3%	36.3%	-	24	27
Racial Diversity Index		0.49	0.52	0.48	-	37	39
Households with Children under 18 Years Old		26.3%	27.8%	22.3%	-	46	47
Population Aged 65 and Older		16.2%	17.9%	18.2%	-	8	3
Poverty Rate		13.9%	14.1%	12.1%	-	40	39
Unemployment Rate		6.1%	4.7%	5.0%	-	45	46
Mean Travel Time to Work (minutes)		41.2	41.5	42.0	-	32	24
Felony Crime Rate (per 1,000 residents)		23.4	17.7	-	-	53	-
Students Performing at Grade Level in Reading		50.6%	59.0%	66.3%	75.0%	17	19
Students Performing at Grade Level in Math		48.6%	77.7%	84.2%	88.6%	13	12
Asthma Hospitalizations (per 1,000 residents)		1.3	0.9	1.0	-	48	49
Elevated Blood Lead Levels (incidence per 1,000 residents)	18.1	3.9	4.3	_	29	34
Net Waste After Recycling (pounds per capita)		-	2.1	2.2	2.2	-	34



BENSONHURST – CD 211

	2008	Rank
Population	183,083	-
Population Density (1,000 persons per square mile)	53.4	16
Median Household Income	\$38,518	39
Income Diversity Ratio	4.4	44
Subsidized Rental Units (% of rental units)	0.0%	50
Rent-Regulated Units (% of rental units)	45.9%	31
Residential Units within 1/4 Mile of a Park	55.8%	57
Residential Units within 1/2 Mile of a Subway/Rail Entran	ce 84.8%	29
Unused Capacity Rate (% of land area)	13.3%	54

Households in CD 211 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 211 versus New York City



Index of Housing Price Appreciation (2–4 family buildings), 1974–2009 — CD 211 — NYC



Although prices did not rise as rapidly during the recent boom in CD 211 as they did citywide, they also have not fallen as quickly during the recent bust. This has left CD 211 with a healthy 90% increase in prices since 2000 compared with a 58% increase citywide.



-100% -80% -60% -40% -20% 0% 20% 40% 60% 80% 100%

From 2000 to 2008, real median income fell by 12% in CD 211 compared to a 3% gain citywide. In CD 211, serious housing code violations increased by a rate far greater than in the City as a whole.

white	DIACK	mspanic	Asiali		0007			Rank	Rank
.				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ¹				1.7%	-	3.3%	-	51	29
Certificates of Occupancy	Issued			81	273	331	-	36	27
Units Authorized by New F	Residential Buil	ding Permits		97	131	139	53	43	21
Homeownership Rate				31.2%	37.5%	35.5%	-	21	22
Index of Housing Price Ap	preciation (2–4	4 family building) ²	100.0	194.8	203.4	189.8	-	5
Median Price per Unit (2-	4 family buildi	ng) ²		\$171,306	\$292,389	\$293,950	\$290,000	6	5
Median Monthly Rent				-	\$916	\$881	-	-	34
Median Rent Burden				-	34.9%	33.6%	-	-	11
Serious Housing Code Vio	lations (per 1,0	000 rental units)		14.5	19.9	22.6	-	48	36
Tax Delinquencies (% of r	esidential prop	erties delinquen	t≥1 year)	2.6%	0.8%	0.8%	-	54	50
Home Purchase Loan Rate	(per 1,000 pr	operties)		_	39.5	32.0	-	-	12
High Cost Home Purchase	Loans (% of h	ome purchase lo	ans)	-	3.0%	2.4%	-	-	31
Refinance Loan Rate (per	1,000 propertio	es)		-	19.4	11.1	-	-	35
High Cost Refinance Loans	s (% of refinan	ce loans)		-	14.5%	5.7%	-	_	40
Notices of Foreclosure Ra	te (per 1,000 1	-4 family prope	rties)	2.4	4.8	3.9	6.0	50	52
Severe Crowding Rate (%	of renter house	eholds)		_	3.5%	3.5%	_	_	31
Foreign-Born Population				50.7%	50.9%	50.4%	-	7	7
Racial Diversity Index				0.52	0.59	0.59	-	34	22
Households with Children	under 18 Years	s Old		31.9%	30.4%	32.6%	-	37	32
Population Aged 65 and 0	lder			17.0%	19.2%	15.8%	_	6	11
Poverty Rate				19.7%	14.5%	16.9%	-	26	28
Unemployment Rate				7.1%	5.2%	7.5%	_	40	24
Mean Travel Time to Work	(minutes)			44.9	46.6	43.3	-	16	14
Felony Crime Rate (per 1,0	000 residents)			21.3	15.4	_	-	55	-
Students Performing at Gra	ade Level in Re	ading		52.9%	59.4%	66.6%	75.7%	15	12
Students Performing at Gra	ade Level in Ma	ath		50.1%	76.9%	83.7%	88.7%	11	11
Asthma Hospitalizations (per 1,000 resid	lents)		1.2	1.0	1.0	-	49	49
Elevated Blood Lead Level	s (incidence p	er 1,000 residen	ts)	18.9	8.4	7.7	_	27	13
Net Waste After Recycling	(pounds per c	apita)		-	2.1	2.1	2.1	-	43



BOROUGH PARK – CD 212

	2008	Rank
Population 1	70,292	-
Population Density (1,000 persons per square mile)	53.4	16
Median Household Income	39,995	36
Income Diversity Ratio	6.0	18
Subsidized Rental Units (% of rental units)	1.8%	45
Rent-Regulated Units (% of rental units)	50.2%	23
Residential Units within 1/4 Mile of a Park	65.0%	52
Residential Units within 1/2 Mile of a Subway/Rail Entrance	89.2%	22
Unused Capacity Rate (% of land area)	28.8%	27

Households in CD 212 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 212 versus New York City



Top Five Countries of Origin for Foreign-Born Residents in CD 212

Country of Origin	CD 212	NYC	U.S.
China	10.9%	10.2%	5.0%
Bangladesh	8.7%	1.9%	0.4%
Russia	7.7%	2.6%	1.1%
Israel	7.2%	0.9%	0.4%
Poland	6.8%	2.1%	1.3%

10.9% of immigrants living in CD 212 were born in China. CD 212 is also home to large populations from Bangledesh, Russia and Israel.

Immigrant Characteristics in CD 212 and NYC



The poverty rate for foreign-born residents of CD 212 is markedly lower than for their native-born counterparts.

v	Vhite	Black	Hispanic	Asian						
					2000	2007	2008	2009	('00)	Rank ('08/'09)
Rental Vaca	ancy Rate ¹				2.1%	-	3.1%	-	42	32
Certificates	of Occupa	ancy Issued			47	161	203	-	44	43
Units Autho	rized by N	lew Residential I	Building Permits		122	274	221	53	34	21
Homeowne	rship Rate				29.3%	32.1%	34.8%	-	23	23
Index of Ho	using Pric	e Appreciation (2–4 family buildir	lg) ²	100.0	209.2	198.2	172.5	-	13
Median Pri	ce per Uni	t (2–4 family bu	ilding) ²		\$177,535	\$341,451	\$305,576	\$286,667	5	6
Median Mo	nthly Rent				-	\$917	\$976	-	-	22
Median Rer	nt Burden				-	37.0%	39.5%	-	-	1
Serious Ho	using Code	e Violations (per	1,000 rental units	5)	26.5	34.7	39.1	-	34	26
Tax Delinqu	encies (%	of residential p	roperties delinque	nt ≥ 1 year)	4.5%	1.7%	2.0%	-	35	27
Home Purc	hase Loan	Rate (per 1,000	properties)		-	23.3	16.0	-	-	46
High Cost H	lome Purc	hase Loans (% c	of home purchase	oans)	-	5.2%	1.3%	-	-	47
Refinance L	oan Rate	(per 1,000 prop	erties)		-	20.2	8.6	-	-	51
High Cost R	Refinance I	oans (% of refir	iance loans)		-	9.6%	10.6%	-	-	21
Notices of I	Foreclosur	e Rate (per 1,00	0 1–4 family prop	erties)	4.5	6.9	8.7	21.4	37	29
Severe Cro	wding Rate	e (% of renter ho	ouseholds)		-	8.5%	5.1%	-	-	16
Foreign-Bo	rn Populat	ion			39.8%	33.7%	34.7%	-	18	31
Racial Dive	rsity Index	(0.47	0.42	0.41	-	40	45
Households	with Chil	dren under 18 Y	ears Old		41.1%	40.8%	40.4%	-	23	16
Population	Aged 65 a	ind Older			13.2%	11.6%	11.4%	-	19	30
Poverty Rat	e				28.5%	27.2%	28.2%	-	16	8
Unemploym	ient Rate				7.4%	6.7%	7.6%	-	35	22
Mean Trave	el Time to	Work (minutes)			37.3	36.8	36.0	-	42	45
Felony Crim	ne Rate (pe	er 1,000 residen	ts)		18.1	11.7	-	-	58	-
Students Pe	erforming a	at Grade Level in	Reading		49.6%	59.2%	65.8%	75.1%	18	17
Students Pe	erforming a	at Grade Level in	Math		46.4%	75.3%	82.4%	87.8%	17	13
Asthma Hos	spitalizatio	ons (per 1,000 re	esidents)		1.5	0.9	1.0	-	45	49
Elevated Bl	ood Lead I	Levels (incidenc	e per 1,000 reside	ents)	26.3	12.5	11.6	-	8	2
Net Waste	After Recv	cling (pounds pe	er capita)		-	2.6	2.6	2.7	-	11



CONEY ISLAND - CD 213

	2008	Rank
Population	104,974	-
Population Density (1,000 persons per square mile)	29.7	38
Median Household Income	\$32,377	48
Income Diversity Ratio	5.1	29
Subsidized Rental Units (% of rental units)	38.1%	4
Rent-Regulated Units (% of rental units)	38.4%	34
Residential Units within 1/4 Mile of a Park	95.3%	22
Residential Units within 1/2 Mile of a Subway/Rail Entrance	e 70.4%	37
Unused Capacity Rate (% of land area)	34.7%	21

Households in CD 213 in Each New York City Income Quintile (2008)







The future of Coney Island's historic amusement park has been intensely debated in recent years. In July 2009, the City Council approved the City's proposed rezoning of a 17 block area that creates a special Coney Island district. The plan includes a 27-acre amusement district that will increase the types of rides and attractions a developer can bring to the area. Outside the amusement district, the plan will encourage retail and residential development. In December of 2009, the Bloomberg Administration purchased seven acres of prime space from Thor Equities, owner of a large chunk of property in the area, for \$95.6 million. The City hopes to have a new amusement park operator and 19 new rides operating by Memorial Day 2010. For more information on this project, visit www.plannyc.org.





In CD 213, housing prices rose remarkably quickly during 2005 and 2006. However, prices have fallen rapidly since then and are now in line with citywide trends.

	White	Black	Hispanic	Asian					Rank	Rank
					2000	2007	2008	2009	('00)	('08/'09)
Rental Va	icancy Rate ¹				1.6%	-	2.7%	-	52	41
Certificat	es of Occupancy	Issued			35	394	195	-	49	45
Units Aut	horized by New F	Residential B	uilding Permits		250	192	180	24	16	34
Homeown	iership Rate				23.3%	22.6%	29.0%	-	34	31
Index of H	Housing Price Ap	preciation (2	-4 family building) ²	100.0	237.3	230.3	174.9	-	12
Median P	rice per Unit (2-	4 family buil	ding) ²		\$124,586	\$261,971	\$240,807	\$233,333	17	14
Median N	Ionthly Rent				-	\$732	\$696	-	-	50
Median R	lent Burden				-	31.5%	31.2%	-	-	26
Serious H	lousing Code Vio	lations (per 1	,000 rental units)		22.5	22.8	24.7	-	39	33
Tax Delin	quencies (% of r	esidential pro	operties delinquen	t≥1 year)	4.6%	1.8%	2.0%	-	32	25
Home Pu	rchase Loan Rate	e (per 1,000 j	properties)		-	22.3	19.6	-	-	34
High Cost	t Home Purchase	Loans (% of	home purchase lo	ans)	-	6.9%	1.6%	-	-	41
Refinance	e Loan Rate (per	1,000 proper	rties)		-	13.5	6.9	-	-	53
High Cost	t Refinance Loan	s (% of refina	ance loans)		-	16.6%	10.0%	-	-	24
Notices o	f Foreclosure Ra	te (per 1,000) 1–4 family prope	rties)	8.2	12.2	9.5	20.0	30	30
Severe C	rowding Rate (%	of renter hou	ıseholds)		-	2.4%	3.2%	-	-	36
Foreign-B	Sorn Population				47.6%	51.7%	49.4%	-	12	9
Racial Div	versity Index				0.62	0.56	0.57	-	20	24
Househol	ds with Children	under 18 Yea	ars Old		29.3%	23.0%	22.6%	-	44	46
Populatio	on Aged 65 and 0	lder			20.7%	25.9%	29.1%	-	1	1
Poverty R	late				28.5%	23.8%	19.0%	-	16	23
Unemploy	yment Rate				10.4%	6.1%	8.3%	-	23	17
Mean Tra	vel Time to Work	(minutes)			46.3	45.7	44.9	-	8	9
Felony Cr	ime Rate (per 1,	000 residents	s)		37.3	24.1	-	-	21	-
Students	Performing at Gr	ade Level in I	Reading		56.6%	60.1%	67.1%	76.8%	9	10
Students	Performing at Gr	ade Level in	Math		52.6%	75.7%	83.0%	88.8%	9	10
Asthma H	ospitalizations (per 1,000 res	sidents)		2.8	2.6	2.7	-	27	26
Elevated	Blood Lead Leve	ls (incidence	per 1,000 resider	its)	22.5	10.7	8.1	_	15	9
Net Wast	e After Recycling	(pounds per	capita)		-	2.4	2.1	2.1	-	38



FLATBUSH / MIDWOOD – CD 214

	2008	Ran
Population	172,592	-
Population Density (1,000 persons per square mile)	60.1	13
Median Household Income	\$41,255	34
Income Diversity Ratio	6.2	15
Subsidized Rental Units (% of rental units)	3.9%	40
Rent-Regulated Units (% of rental units)	82.5%	3
Residential Units within 1/4 Mile of a Park	57.0%	56
Residential Units within 1/2 Mile of a Subway/Rail Entrance	e 92.3%	17
Unused Capacity Rate (% of land area)	19.7%	46

Households in CD 214 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 214 versus New York City



Top Five Countries of Origin for Foreign-Born Residents in CD 214

Country of Origin	CD 214	NYC	U.S.
Haiti	14.7%	3.0%	1.4%
Trinidad and Tobago	7.4%	3.2%	0.6%
Jamaica	6.6%	5.8%	1.7%
Russia	6.0%	2.6%	1.1%
Pakistan	5.8%	1.3%	0.7%

Nearly 15% of immigrants in CD 214 were born in Haiti, compared with just 3% citywide. The next two largest immigrant groups in CD 214 also come from Caribbean countries: Trinidad and Tobago and Jamaica.

Immigrant Characteristics in CD 214 and NYC



In CD 214, nearly a quarter of foreign-born residents do not have a high school diploma and/or do not speak English well. These are lower rates than the rates for the City as a whole.

	White	Black	Hispanic	Asian	2000	2007	2008	2009	Rank ('00)	Rank ('08/'09)
Rent	tal Vacancy Rate ¹	L			2.0%	-	2.1%	-	47	46
Cert	ificates of Occupa	ancy Issued			21	64	182	-	53	47
Unit	s Authorized by N	lew Residential	Building Permits		0	395	118	1	59	52
Hom	eownership Rate				20.4%	22.8%	24.1%	-	36	37
Inde	x of Housing Pric	e Appreciation ((1 family building) ²		100.0	220.1	207.1	157.8	-	10
Med	ian Price per Uni	t (1 family build	ing) ²		\$464,083	\$766,714	\$782,856	\$640,000	1	3
Med	ian Monthly Rent				-	\$907	\$916	-	-	31
Med	ian Rent Burden				-	33.1%	32.8%	-	-	19
Seri	ous Housing Code	e Violations (per	1,000 rental units)		86.4	92.0	96.7	-	15	15
Tax I	Delinquencies (%	of residential p	properties delinquent	≥1 year)	5.4%	1.9%	2.0%	-	28	23
Hom	e Purchase Loan	Rate (per 1,000) properties)		-	27.1	20.6	-	-	31
High	Cost Home Purc	hase Loans (% o	of home purchase lo	ans)	-	6.3%	1.7%	-	-	39
Refi	nance Loan Rate	(per 1,000 prop	erties)		-	22.1	10.7	-	-	39
High	Cost Refinance I	Loans (% of refi	nance loans)		-	15.5%	7.0%	-	-	34
Noti	ces of Foreclosur	e Rate (per 1,00	00 1–4 family prope	rties)	7.4	12.7	11.1	22.1	31	28
Seve	ere Crowding Rate	e (% of renter h	ouseholds)		-	4.9%	5.4%	-	-	14
Fore	ign-Born Populat	ion			49.4%	43.6%	44.4%	-	9	15
Raci	ial Diversity Index	ĸ			0.70	0.68	0.68	-	7	8
Hous	seholds with Chil	dren under 18 Y	ears Old		41.8%	37.5%	33.9%	-	19	28
Рорі	ulation Aged 65 a	and Older			10.8%	10.0%	11.6%	-	31	25
Pove	erty Rate				22.8%	21.0%	21.6%	-	23	19
Une	mployment Rate				10.7%	4.9%	5.6%	-	20	40
Mea	n Travel Time to	Work (minutes)			46.0	42.1	40.4	-	10	31
Felo	ny Crime Rate (pe	er 1,000 resider	nts)		37.1	21.7	-	-	22	-
Stud	lents Performing a	at Grade Level in	1 Reading		49.2%	57.0%	64.1%	73.7%	19	29
Stud	lents Performing a	at Grade Level in	n Math		43.2%	68.8%	78.2%	84.6%	18	29
Asth	ma Hospitalizatio	ons (per 1,000 r	esidents)		2.5	2.2	2.1	-	29	34
Elev	ated Blood Lead	Levels (incidenc	e per 1,000 residen	ts)	30.1	13.4	7.8	-	4	12
Net	Waste After Recy	cling (pounds po	er capita)		-	2.5	2.5	2.3	-	27



SHEEPSHEAD BAY - CD 215

	2008	Rank
Population	145,146	-
Population Density (1,000 persons per square mile)	33.4	34
Median Household Income	\$46,234	28
Income Diversity Ratio	5.1	29
Subsidized Rental Units (% of rental units)	10.0%	30
Rent-Regulated Units (% of rental units)	52.9%	16
Residential Units within 1/4 Mile of a Park	85.2%	34
Residential Units within 1/2 Mile of a Subway/Rail Entranc	e 56.1%	41
Unused Capacity Rate (% of land area)	19.0%	48

Households in CD 215 in Each New York City Income Quintile (2008)





Racial and Ethnic Composition of CD 215 versus New York City



City-Initiated Rezonings, 2003 – 2007



■ Upzoned ■ Downzoned ■ Contextual-Only Rezoned

7.6% of land area in CD 215 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings decreased the residential capacity in CD 215 by 0.2%.

White	BIACK	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ²				2.1%	-	3.2%	-	42	31
Certificates of Occupance	y Issued			85	313	300	-	30	30
Units Authorized by New	Residential I	Building Permits		134	135	362	43	29	24
Homeownership Rate				41.6%	41.9%	46.2%	-	12	14
Index of Housing Price A	Appreciation (1 family building) ³	3	100.0	209.8	181.7	170.9	-	4
Median Price per Unit (1	l family build	ing) ³		\$335,136	\$538,045	\$523,132	\$487,500	7	7
Median Monthly Rent				-	\$904	\$873	-	-	36
Median Rent Burden				-	34.4%	32.2%	-	-	22
Serious Housing Code V	iolations (per	1,000 rental units)	11.7	18.1	20.6	-	53	39
Tax Delinquencies (% of	residential p	roperties delinque	nt ≥ 1 year)	3.5%	1.3%	1.4%	-	43	32
Home Purchase Loan Ra	te (per 1,000	properties)		-	28.0	20.5	-	_	32
High Cost Home Purchas	se Loans (% o	of home purchase l	oans)	-	4.3%	2.6%	-	-	28
Refinance Loan Rate (pe	r 1,000 prope	erties)		-	16.3	10.2	-	_	42
High Cost Refinance Loa	ns (% of refin	ance loans)		-	15.1%	3.5%	-	-	46
Notices of Foreclosure R	late (per 1,00	0 1–4 family prop	erties)	3.9	8.4	8.3	13.7	41	39
Severe Crowding Rate (S	% of renter ho	useholds)		-	3.6%	5.8%	-	-	13
Foreign-Born Population				44.8%	44.2%	45.2%	-	15	12
Racial Diversity Index				0.41	-	-	-	44	-
Households with Childre	n under 18 Ye	ears Old		31.0%	27.3%	28.1%	-	39	41
Population Aged 65 and	Older			17.9%	15.7%	20.5%	-	4	2
Poverty Rate				16.8%	17.1%	12.3%	-	34	38
Unemployment Rate				6.6%	5.6%	4.9%	-	42	47
Mean Travel Time to Wo	rk (minutes)			43.5	42.3	41.8	-	20	26
Felony Crime Rate (per 1	l,000 residen	ts)		30.7	18.3	-	-	35	-
Students Performing at (Grade Level in	Reading		53.9%	60.1%	66.7%	76.2%	14	11
Students Performing at (Grade Level in	Math		48.7%	72.9%	81.3%	87.0%	12	19
Asthma Hospitalizations	(per 1,000 re	esidents)		1.5	1.5	1.4	-	45	43
Elevated Blood Lead Lev	els (incidenc	e per 1,000 reside	nts)	16.1	5.7	6.2	_	41	21
Net Waste After Recyclin	ng (pounds pe	er capita)		-	2.6	2.7	2.6	-	14

1. Race and ethnicity data is unavailable in CD 105 for 2008. The figures presented in this graph are a rolling average of 2006–2008 data. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 14 community districts with the same predominant housing type (1 family building)



BROWNSVILLE - CD 216

	2008	Rank
Population	113,502	-
Population Density (1,000 persons per square mile)	44.7	23
Median Household Income	\$27,248	51
Income Diversity Ratio	8.1	3
Subsidized Rental Units (% of rental units)	37.1%	6
Rent-Regulated Units (% of rental units)	26.3%	47
Residential Units within 1/4 Mile of a Park	96.4%	19
Residential Units within 1/2 Mile of a Subway/Rail Entrance	8 6.6%	26
Unused Capacity Rate (% of land area)	57.4%	1

Households in CD 216 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 216 versus New York City







During the recent housing boom, prices did not rise as rapidly in CD 216 as they did in the rest of the City. In 2008 and 2009, CD 216 experienced a more severe drop in prices than the City as a whole.



In CD 216, serious housing code violations have declined slightly since 2000, in contrast to citywide trends.

White	Black	Hispanic	Asian	2000	2007	2008	2009	Rank ('00)	Rank ('08/'09)
Rental Vacancy Rate ¹				4.8%	-	6.9%	-	7	3
Certificates of Occupant	cy Issued			82	338	260	-	33	35
Units Authorized by New	/ Residentia	Building Permits		34	313	249	0	52	53
Homeownership Rate				16.8%	20.8%	19.7%	_	41	42
Index of Housing Price A	Appreciation	(2–4 family building	() ²	100.0	199.4	169.6	137.6	-	29
Median Price per Unit (2	2–4 family b	uilding) ²		\$112,127	\$225,124	\$203,606	\$189,576	22	19
Median Monthly Rent				-	\$630	\$645	-	-	53
Median Rent Burden				-	31.9%	33.5%	-	-	13
Serious Housing Code V	iolations (pe	er 1,000 rental units)		117.2	96.7	111.2	-	5	8
Tax Delinquencies (% of	f residential	properties delinquen	t≥1 year)	14.5%	3.8%	5.1%	-	5	9
Home Purchase Loan Ra	ite (per 1,00	10 properties)		-	30.0	13.9	-	-	51
High Cost Home Purchas	se Loans (%	of home purchase lo	ans)	-	40.4%	19.7%	-	-	1
Refinance Loan Rate (pe	er 1,000 pro	perties)		-	64.8	15.2	-	-	21
High Cost Refinance Loa	ins (% of re	finance loans)		-	37.1%	21.4%	-	-	1
Notices of Foreclosure F	Rate (per 1,0	000 1–4 family prope	erties)	22.9	60.3	53.4	56.3	10	5
Severe Crowding Rate (S	% of renter l	nouseholds)		-	2.3%	3.4%	-	-	33
Foreign-Born Population	l			23.6%	26.7%	25.2%	-	42	40
Racial Diversity Index				0.38	0.40	0.42	-	49	44
Households with Childre	en under 18	Years Old		51.7%	46.3%	47.9%	-	3	2
Population Aged 65 and	Older			7.2%	8.8%	8.6%	-	51	46
Poverty Rate				42.6%	35.5%	32.6%	-	3	5
Unemployment Rate				22.3%	11.6%	15.9%	-	2	1
Mean Travel Time to Wo	rk (minutes)			48.1	52.9	47.4	-	4	2
Felony Crime Rate (per	1,000 reside	ents)		45.0	35.7	-	-	10	-
Students Performing at (Grade Level	in Reading		26.8%	40.6%	48.4%	59.1%	52	52
Students Performing at (Grade Level	in Math		20.2%	56.2%	62.3%	70.5%	53	58
Asthma Hospitalizations	(per 1,000	residents)	- 2	6.2	5.5	6.1	-	9	9
Elevated Blood Lead Lev	els (inciden	ice per 1,000 resider	its) ³	18.1	5.7	2.6	-	29	56
Net Waste After Recyclin	ng (pounds j	per capita)		-	2.1	1.8	1.8	-	51

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 33 community districts with the same predominant housing type (2–4 family building).

3. Sample size is less than 20 newly identified cases in at least one year presented



EAST FLATBUSH - CD 217

	2008	Rank
Population	147,017	-
Population Density (1,000 persons per square mile)	48.7	20
Median Household Income	\$43,427	32
Income Diversity Ratio	4.3	45
Subsidized Rental Units (% of rental units)	5.0%	35
Rent-Regulated Units (% of rental units)	49.6%	26
Residential Units within 1/4 Mile of a Park	54.5%	58
Residential Units within 1/2 Mile of a Subway/Rail Entranc	e 55.7%	42
Unused Capacity Rate (% of land area)	30.5%	24





Racial and Ethnic Composition of CD 217 versus New York City



Properties that Entered REO, January 2008–June 2009



In CD 217, 39 1–4 family properties entered REO between January 2008 and June 2009, ranking 14th among all CDs. Each dot represents a property that entered REO during this period.

White	Black	Hispanic	Asian					Rank	Rank
1				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ¹				3.6%	-	5.0%	-	17	13
Certificates of Occupancy	y Issued			82	328	202	-	33	44
Units Authorized by New	Residential B	uilding Permits		26	138	141	2	54	50
Homeownership Rate				32.1%	30.8%	31.2%	-	20	27
Index of Housing Price A	ppreciation (2	2–4 family building	() ²	100.0	208.1	190.2	159.0	-	19
Median Price per Unit (2	–4 family bui	lding) ²		\$115,242	\$231,083	\$205,931	\$185,000	20	21
Median Monthly Rent				-	\$894	\$927	-	-	27
Median Rent Burden				-	32.8%	33.5%	-	-	13
Serious Housing Code Vi	olations (per	1,000 rental units)		111.1	94.7	107.2	-	7	11
Tax Delinquencies (% of	residential pr	operties delinquen	t ≥ 1 year)	8.2%	2.3%	2.5%	-	20	22
Home Purchase Loan Rat	e (per 1,000	properties)		-	26.8	10.9	-	-	55
High Cost Home Purchas	e Loans (% o	f home purchase lo	ans)	-	31.1%	11.2%	-	-	5
Refinance Loan Rate (per	[.] 1,000 prope	rties)		-	71.0	22.0	-	-	1
High Cost Refinance Loan	ns (% of refin	ance loans)		-	32.7%	17.6%	-	-	5
Notices of Foreclosure R	ate (per 1,00	0 1–4 family prope	erties)	16.3	33.5	31.3	37.9	19	13
Severe Crowding Rate (%	6 of renter ho	useholds)		-	2.2%	4.3%	-	-	22
Foreign-Born Population				54.5%	52.2%	53.2%	-	4	4
Racial Diversity Index				0.21	0.22	0.23	-	54	51
Households with Children	1 under 18 Ye	ars Old		45.0%	36.7%	39.5%	-	10	19
Population Aged 65 and	Older			9.1%	10.3%	11.0%	-	42	33
Poverty Rate				19.4%	13.4%	13.9%	-	27	34
Unemployment Rate				12.5%	9.8%	7.7%	-	18	21
Mean Travel Time to Wor	k (minutes)			50.1	46.3	48.0	-	1	1
Felony Crime Rate (per 1	,000 resident	ts)		33.4	20.7	-	-	32	-
Students Performing at G	rade Level in	Reading		41.2%	48.8%	57.2%	67.1%	30	35
Students Performing at G	rade Level in	Math		32.1%	60.6%	71.0%	79.8%	34	35
Asthma Hospitalizations	(per 1,000 re	sidents)		3.8	3.5	3.3	-	16	23
Elevated Blood Lead Leve	els (incidence	e per 1,000 resider	ıts)	19.0	6.9	5.3	_	25	25
Net Waste After Recyclin	g (pounds pe	r capita)		-	2.7	2.7	2.4	-	18



FLATLANDS / CANARSIE – CD 218

	2008	Rank
Population 2	206,947	-
Population Density (1,000 persons per square mile)	15.3	48
Median Household Income	62,202	12
Income Diversity Ratio	4.6	40
Subsidized Rental Units (% of rental units)	19.8%	16
Rent-Regulated Units (% of rental units)	13.1%	54
Residential Units within 1/4 Mile of a Park	81.5%	36
Residential Units within 1/2 Mile of a Subway/Rail Entrance	10.1%	57
Unused Capacity Rate (% of land area)	20.2%	45

Households in CD 218 in Each New York City Income Quintile (2008)







Properties that Entered REO, January 2008–June 2009

In CD 218, 44 1–4 family properties entered REO between January 2008 and June 2009, ranking 13th among all CDs. Each dot represents a property that entered REO during this period.

white black hispanic A	Sidii					Rank	Rank
		2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ¹		3.1%	-	4.8%	-	27	16
Certificates of Occupancy Issued		125	179	137	-	23	52
Units Authorized by New Residential Building Permits		129	63	71	18	31	39
Homeownership Rate		54.7%	61.6%	61.2%	-	6	6
Index of Housing Price Appreciation (2–4 family building) 2		100.0	201.8	171.1	155.6	-	21
Median Price per Unit (2–4 family building) 2		\$155,421	\$292,303	\$256,584	\$241,673	9	11
Median Monthly Rent		-	\$1,035	\$1,000	-	-	19
Median Rent Burden		-	29.5%	28.9%	-	-	38
Serious Housing Code Violations (per 1,000 rental units)		21.3	18.3	22.6	-	40	36
Tax Delinquencies (% of residential properties delinquent \geq 1 y	ear)	4.8%	1.2%	1.4%	-	31	35
Home Purchase Loan Rate (per 1,000 properties)		-	31.5	14.9	-	-	50
High Cost Home Purchase Loans (% of home purchase loans)		-	20.9%	6.0%	-	-	18
Refinance Loan Rate (per 1,000 properties)		-	57.3	18.1	-	-	6
High Cost Refinance Loans (% of refinance loans)		-	27.3%	13.0%	-	-	16
Notices of Foreclosure Rate (per 1,000 1-4 family properties)		11.0	22.7	22.9	32.2	27	21
Severe Crowding Rate (% of renter households)		-	1.1%	5.1%	-	-	16
Foreign-Born Population		37.3%	38.4%	38.9%	-	22	23
Racial Diversity Index		0.61	0.54	0.56	-	21	27
Households with Children under 18 Years Old		43.0%	39.6%	42.8%	-	14	8
Population Aged 65 and Older		11.2%	11.4%	11.3%	-	26	31
Poverty Rate		12.2%	9.1%	12.8%	-	43	35
Unemployment Rate		8.0%	4.0%	7.1%	-	33	27
Mean Travel Time to Work (minutes)		46.7	44.4	45.5	-	6	6
Felony Crime Rate (per 1,000 residents)		35.1	21.3	-	-	30	-
Students Performing at Grade Level in Reading		48.0%	54.9%	62.1%	71.5%	20	34
Students Performing at Grade Level in Math		40.0%	66.7%	76.1%	83.3%	23	33
Asthma Hospitalizations (per 1,000 residents)		2.2	1.9	2.1	-	35	34
Elevated Blood Lead Levels (incidence per 1,000 residents)		12.9	5.1	3.8	_	49	45
Net Waste After Recycling (pounds per capita)		-	2.3	2.4	2.3	-	24

MANHATTAN



ntil recently, Manhattan seemed immune to the current real estate downturn. While housing prices were flat or declining in the rest of the City in 2007 and 2008, the market in Manhattan stayed relatively strong. Since then, however, the downturn has caught up with the borough: condominium prices fell 14.3% from 2008 to 2009, while prices of large multifamily rental buildings dropped 20%. By the end of 2009, prices of these properties had fallen to levels not seen since 2006.

Most of Manhattan's residents—over 75%—are renters. The median rent in Manhattan is the highest of the five boroughs. However, Manhattan has the smallest percentage of rent-burdened residents of the five boroughs, perhaps as a result of Manhattan's relatively high incomes and high rates of regulated and subsidized rental units.

Manhattan has the highest income diversity ratio of the boroughs. This is the result of a highly skewed distribution of earnings: 33% of Manhattan households are in the highest New York City income quintile while 19% are in the lowest. Manhattan has a much smaller middle class than the other boroughs.

In addition to being economically diverse, Manhattan also is quite racially and ethnically diverse. Between 2000 and 2008, however, the share of white and Asian residents in Manhattan increased, while the percentage of black and Hispanic residents decreased.

Manhattan has the smallest percentage of households with children of the five boroughs. The perfor-

	2008	Rank
Population	1,634,795	3
Population Density (1,000 persons per square mile)	71.3	1
Median Household Income	\$68,771	2
Income Diversity Ratio	9.0	1
Subsidized Rental Units (% of rental units)	16.0%	3
Rent-Regulated Units (% of rental units)	54.5%	1
Residential Units within 1/4 Mile of a Park	92.6%	1
Residential Units within 1/2 Mile of a Subway/Rail Entr	ance 90.7%	1
Residential Units in a Historic District	11.7%	1
Unused Capacity Rate (% of land area)	26.4%	4
Land Area Upzoned (% '03–'07)	3.1%	2
Land Area Downzoned (% '03–'07)	1.0%	5
Land Area Contextual-Only Rezoned (% '03–'07)	1.1%	5

Households in Manhattan in Each New York City Income Quintile (2008)





mance of its public school students steadily increased in reading and math in the last decade. Despite this progress, Manhattan public school children still trail behind students in Queens and Staten Island in reading and math scores.

Only about 5% of Manhattan's land area was subject to City-initiated rezonings between 2003 to 2007, the smallest percentage of any of the boroughs. However, in 2008, the City accelerated its rezoning efforts in Manhattan, making significant changes to the zoning along 125th Street in Harlem and in the East Village/Lower East Side. Projects underway in Manhattan also include efforts to improve the pedestrian environment. The success of Summer Streets, a program to temporarily close streets in Manhattan, and "Green Light for Midtown," a specific initiative to create pedestrian plazas and restrict vehicular traffic in Midtown, led to the indefinite pedestrianization of Broadway between 33rd Streets and 47th Streets. For more information on this and other ongoing Manhattan projects, please visit www.plannyc.org.

	2000	2007	2008	2009	Rank (2000) ('(Rank 08/'09)
Housing Stock & Land Use						
Housing Units	798,144	844,349	850,942	_	3	2
Rental Vacancy Rate	3.4%	2.9%	3.4%	-	3	5
Certificates of Occupancy Issued	5,131	7,456	4,793	5,139	1	2
Units Authorized by New Residential Building Permits	4,980	8,875	9,735	556	1	3
Homeownership Rate	20.1%	23.1%	23.7%	-	4	4
Housing Prices & Affordability						
Index of Housing Price Appreciation (condominium)	100.0	220.8	235.4	201.8	-	4
Index of Housing Price Appreciation (1 family building)	100.0	193.5	200.0	162.1	-	5
Index of Housing Price Appreciation (2–4 family building)	100.0	262.5	251.7	207.9	-	1
Index of Housing Price Appreciation (5+ family building)	100.0	339.4	320.6	254.0	-	1
Median Price per Unit (condominium)	\$627,912	\$1,015,042	\$1,081,140	\$987,702	1	1
Median Price per Unit (5+ family building)	\$60,405	\$206,940	\$104,626	\$81,522	3	3
Median Monthly Rent	-	\$1,055	\$1,108	-	1	1
Median Rent Burden		26.4%	27.1%	-	-	5
Lending Indicators						
Home Purchase Loan Rate (per 1,000 properties)	-	42.3	28.5	-	-	1
High Cost Home Purchase Loans (% of home purchase loans)	-	2.2%	1.4%	-	-	5
Refinance Loan Rate (per 1,000 properties)	-	12.9	13.2	-	-	4
High Cost Refinance Loans (% of refinance loans)	-	7.7%	2.6%	_	-	5
Notices of Foreclosure (all residential properties)	356	259	334	724	5	5
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	31.3	7.5	11.6	13.4	1	5
Properties that Entered REO	7	1	3	6	4	5
Housing Quality						
Serious Housing Code Violations (per 1,000 rental units)	43.1	31.5	30.8	-	3	3
Tax Delinquencies (% of residential properties delinquent \geq 1 year)	6.6%	1.7%	1.9%	-	1	3
Severe Crowding Rate (% of renter households)		2.4%	3.2%	_	4	5
Social, Demographic & Income Indicators						
Population	1,540,934	1,625,251	1,634,795	-	3	3
Population Density (1,000 persons per square mile)	67.1	70.9	71.3	-	1	1
Foreign-Born Population	29.4%	29.1%	28.1%	-	3	4
Percent White	45.8%	48.8%	49.2%	-	2	2
Percent Black	15.3%	13.7%	13.4%	-	4	4
Percent Hispanic	27.2%	24.7%	24.5%	-	2	3
Percent Asian	9.3%	10.7%	10.6%	-	2	2
Racial Diversity Index	0.68	0.67	0.67	-	3	3
Median Household Income	\$58,593	\$64,217	\$68,771	-	2	2
Income Diversity Ratio	7.8	8.4	9.0	-	1	1
Households with Children under 18 Years Old	19.7%	19.5%	19.7%	-	5	5
Population Aged 65 and Older	12.2%	12.6%	12.9%	-	2	2
Poverty Rate	20.0%	17.6%	16.9%	-	3	3
Unemployment Rate	8.5%	6.7%	6.7%	-	3	4
Public Transportation Rate	63.3%	61.2%	61.8%	-	1	2
mean travel time to work (minutes)	30.5	30.3	30.4	-	5	5
reiony Grime Rate (per 1,000 residents)	52.2	36.3	33.5	-	1	1
Adult Incarceration Kate (per 100,000 people aged 15 or older)	2,742.3	1,775.1	1,786.4	-	1	1
Students remorning at Grade Level in Reading	40.3%	49.9%	57.4%	69.7%	3	3
Students Performing at Grade Level in Math	33.5%	63.5%	73.3%	81.7%	4	3
Health & Environmental Indicators		_	_		_	
Astrima Hospitalizations (per 1,000 residents)	3.1	2.4	2.6	-	3	3
Lievated Blood Lead Levels (incidence per 1,000 children)	17.9	5.4	4.9	-	2	2
Intant wortality kate (per 1,000 live births)	5.1	3.7	4.6	-	5	5
LUW DITHI WEIGHT RATE (per 1,000 HVE DITHS)	78	82	87	-	4	4
wei wasie Aller Recycling (pounds per capita)	-	2.3	2.3	2.2	-	5

 $\overline{\ }^{1}$ The figures presented for each year refer to the City fiscal year beginning on July 1 of that year.

COMMUNITY DISTRICT PROFILES: MANHATTAN

FINANCIAL DISTRICT - CD 301

	2008	Rank
Population	152,633	-
Population Density (1,000 persons per square mile)	47.7	21
Median Household Income \$	105,336	3
Income Diversity Ratio	7.3	7
Subsidized Rental Units (% of rental units)	2.3%	44
Rent-Regulated Units (% of rental units)	50.5%	23
Residential Units within 1/4 Mile of a Park	95.2%	23
Residential Units within 1/2 Mile of a Subway/Rail Entrance	99.4%	5
Unused Capacity Rate (% of land area)	-	-

Households in CD 301 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 301 versus New York City



Top Five Countries of Origin for Foreign-Born Residents in CD 301

Country of Origin	CD 301	NYC	U.S.
China	25.9%	10.2%	5.0%
United Kingdom	7.3%	1.1%	1.8%
Canada	5.8%	0.7%	2.2%
Japan	4.7%	0.7%	0.9%
India	4.3%	2.5%	4.3%

The immigrant make-up of CD 301 looks quite different from the City as a whole. It includes much larger shares of immigrants born in China, the United Kingdom, Canada, and Japan than the rest of the City.

Immigrant Characteristics in CD 301 and NYC



In CD 301, 17% of the foreign-born population does not speak English well and/or does not have a high school diploma. These rates are much lower than in the rest of the City.

White	BIACK	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ²				2.6%	-	4.2%	-	34	22
Certificates of Occupant	y Issued			586	695	857	-	8	4
Units Authorized by New	Residential E	Building Permits		491	1,486	1,206	29	10	32
Homeownership Rate				25.9%	27.2%	29.3%	-	30	30
Index of Housing Price	Appreciation (condominium) ³		100.0	211.3	231.2	192.1	-	6
Median Price per Unit (condominium)	3		\$753,745	\$969,298	\$1,200,554	\$977,500	4	6
Median Monthly Rent				-	\$1,870	\$1,869	-	-	1
Median Rent Burden				-	25.4%	24.6%	-	-	53
Serious Housing Code V	iolations (per	1,000 rental units)		5.6	1.0	1.4	-	58	59
Tax Delinquencies (% of	residential p	roperties delinquen	t≥1 year)	2.4%	0.0%	0.0%	-	58	58
Home Purchase Loan Ra	te (per 1,000	properties)		-	67.2	41.8	-	-	2
High Cost Home Purchas	se Loans (% o	of home purchase lo	ans)	-	3.3%	1.7%	-	-	39
Refinance Loan Rate (pe	er 1,000 prope	erties)		-	17.5	15.6	-	-	19
High Cost Refinance Loa	ns (% of refin	ance loans)		-	6.4%	3.4%	-	-	47
Notices of Foreclosure F	Rate (per 1,00	0 1–4 family prope	erties)	-	-	-	-	-	-
Severe Crowding Rate (% of renter ho	useholds)		-	2.5%	3.7%	-	-	27
Foreign-Born Population				23.3%	24.3%	23.2%	-	43	45
Racial Diversity Index				0.43	0.45	0.39	-	42	46
Households with Childre	n under 18 Ye	ears Old		11.4%	14.2%	18.2%	-	53	50
Population Aged 65 and	Older			10.5%	8.7%	8.5%	-	32	47
Poverty Rate				9.9%	8.6%	8.8%	-	49	47
Unemployment Rate				5.8%	3.3%	3.2%	-	46	52
Mean Travel Time to Wo	rk (minutes)			24.4	25.3	24.9	-	55	54
Felony Crime Rate (per	1,000 residen	ts)		144.7	87.1	-	-	3	-
Students Performing at	Grade Level in	Reading		66.2%	75.6%	79.2%	85.8%	2	2
Students Performing at	Grade Level in	Math		61.0%	82.7%	88.5%	92.6%	2	3
Asthma Hospitalizations	(per 1,000 re	esidents)		0.9	0.7	0.8	-	53	54
Elevated Blood Lead Lev	els (incidenc	e per 1,000 resider	ıts) ⁴	12.8	2.3	11.7	_	51	1
Net Waste After Recycli	ng (pounds pe	er capita)		-	2.1	2.3	1.9	_	46

1. Community districts 301 and 302 both fall within sub-borough 301. Data at the sub-borough area level for these two CDs are identical. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 7 community districts with the same predominant housing type (condominium). 4. Sample size is less than 20 newly identified cases in at least one year presented.

GREENWICH VILLAGE / SOHO – CD 302

	2008	Rank
Population	152,633	-
Population Density (1,000 persons per square mile)	47.7	21
Median Household Income	\$105,336	3
Income Diversity Ratio	7.3	7
Subsidized Rental Units (% of rental units)	2.3%	44
Rent-Regulated Units (% of rental units)	50.5%	21
Residential Units within 1/4 Mile of a Park	99.2%	15
Residential Units within 1/2 Mile of a Subway/Rail Entrance	e 99.9%	4
Unused Capacity Rate (% of land area)	7.0%	57

Households in CD 302 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 302 versus New York City



Index of Housing Price Appreciation (condominiums), 1974–2009 — CD 302 — NYC



During the recent housing boom, condominium prices shot up 138% in CD 302 from 2000 to 2008. Although prices fell in 2009, CD 302 still boasts the most expensive condos in the City.



CD 302 was one of the only community districts to see a marked increase in median household income from 2000 to 2008. Median income increased by 22.6% in the CD, compared with a 3% increase citywide.

white	Diack	mapanic	Asiali					Rank	Rank
0				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ²				2.6%	-	4.2%	-	34	22
Certificates of Occupant	y Issued			28	242	280	-	51	33
Units Authorized by New	Residential	Building Permits		31	231	360	9	53	46
Homeownership Rate				25.9%	27.2%	29.3%	-	30	30
Index of Housing Price	Appreciation	(condominium) ³		100.0	213.4	237.5	201.4	-	4
Median Price per Unit (condominium) ³		\$840,955	\$1,773,972	\$1,569,397	\$1,650,000	1	1
Median Monthly Rent				-	\$1,870	\$1,869	-	-	1
Median Rent Burden				-	25.4%	24.6%	-	-	53
Serious Housing Code V	iolations (per	1,000 rental units	;)	18.1	15.4	15.0	-	43	44
Tax Delinquencies (% of	residential p	properties delinque	nt≥1 year)	2.6%	0.3%	0.4%	-	54	57
Home Purchase Loan Ra	te (per 1,000) properties)		-	67.2	41.8	-	-	2
High Cost Home Purchas	se Loans (%	of home purchase I	oans)	-	3.3%	1.7%	-	-	39
Refinance Loan Rate (pe	r 1,000 prop	erties)		-	17.5	15.6	-	-	19
High Cost Refinance Loa	ns (% of refi	nance loans)		-	6.4%	3.4%	-	-	47
Notices of Foreclosure F	late (per 1,00	00 1–4 family prop	erties)	2.6	0.0	0.0	5.1	47	55
Severe Crowding Rate (% of renter h	ouseholds)		-	2.5%	3.7%	-	-	27
Foreign-Born Population				23.3%	24.3%	23.2%	-	43	45
Racial Diversity Index				0.43	0.45	0.39	-	42	46
Households with Childre	n under 18 Y	ears Old		11.4%	14.2%	18.2%	-	53	50
Population Aged 65 and	Older			10.5%	8.7%	8.5%	-	32	47
Poverty Rate				9.9%	8.6%	8.8%	-	49	47
Unemployment Rate				5.8%	3.3%	3.2%	-	46	52
Mean Travel Time to Wo	rk (minutes)			24.4	25.3	24.9	-	55	54
Felony Crime Rate (per	l,000 resideı	ıts)		69.5	51.2	-	-	5	-
Students Performing at 0	Grade Level in	n Reading		66.2%	75.6%	79.2%	85.8%	2	2
Students Performing at (Grade Level in	n Math		61.0%	82.7%	88.5%	92.6%	2	3
Asthma Hospitalizations	(per 1,000 r	esidents)		0.9	0.7	0.8	-	53	54
Elevated Blood Lead Lev	els (incidend	e per 1,000 reside	ents) ⁴	54.9	21.0	10.4	-	1	5
Net Waste After Recycli	ng (pounds po	er capita)		-	2.1	2.3	1.9	-	46

1. Community districts 301 and 302 both fall within sub-borough 301. Data at the sub-borough area level for these two CDs are identical. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 7 community districts with the same predominant housing type (condominium). 4. Sample size is less than 20 newly identified cases in at least one year presented.

LOWER EAST SIDE / CHINATOWN - CD 303¹

	2008	Rank
Population	168,794	-
Population Density (1,000 persons per square mile)	97.0	2
Median Household Income	\$36,408	44
Income Diversity Ratio	8.8	2
Subsidized Rental Units (% of rental units)	39.2%	3
Rent-Regulated Units (% of rental units)	37.9%	35
Residential Units within 1/4 Mile of a Park	99.1%	16
Residential Units within 1/2 Mile of a Subway/Rail Entranc	e 80.8%	30
Unused Capacity Rate (% of land area)	21.0%	43

Households in CD 303 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 303 versus New York City



In November of 2008, the City rezoned more than 100 blocks of the Lower East Side, allowing buildings up to 12 stories high along East Houston, Delancey, and Chrystie Streets, and stretches of Second Avenue and Avenue D, while capping building heights at 80 feet on smaller streets. Neighborhood opponents raised fears that the plan would increase traffic, displace residents, and change the neighborhood character. In February 2009, a coalition of community groups sued the City, contending environmental impact assessment requirements were not met during the approval process; the court ruled in favor of the City. The rezoning also prompted residents in areas not covered under the neighborhood rezoning plan to form The Coalition to Protect Chinatown and Lower East Side. For more information, please visit www.plannyc.org.



Serious housing code violations decreased in CD 303, in contrast to the citywide increase.

White	Black	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Ra	ate ²			2.1%	-	2.4%	-	42	43
Certificates of Occ	cupancy Issued			711	717	87	-	6	57
Units Authorized b	by New Residential	Building Permits		229	239	222	12	21	44
Homeownership R	ate			12.0%	12.6%	14.0%	-	46	47
Index of Housing I	Price Appreciation ((5+ family building) ³	100.0	354.3	375.1	291.5	-	2
Median Price per	Unit (5+ family bui	lding) ³		\$51,214	\$274,196	\$267,047	\$203,540	1	1
Median Monthly R	lent			-	\$706	\$713	-	-	49
Median Rent Burd	en			-	28.9%	30.1%	-	-	31
Serious Housing C	Code Violations (per	1,000 rental units)	25.7	20.9	14.4	-	35	45
Tax Delinquencies	s (% of residential p	properties delinque	nt≥1 year)	3.2%	0.9%	0.9%	-	45	48
Home Purchase Lo	oan Rate (per 1,000) properties)		-	26.0	19.2	-	-	36
High Cost Home P	urchase Loans (% o	of home purchase I	oans)	-	2.1%	1.4%	-	-	45
Refinance Loan Ra	ate (per 1,000 prop	erties)		-	9.1	11.4	-	-	32
High Cost Refinan	ce Loans (% of refi	nance loans)		-	8.3%	1.9%	-	-	53
Notices of Foreclo	osure Rate (per 1,00	00 1–4 family prop	erties)	0.0	0.0	0.0	13.1	56	40
Severe Crowding	Rate (% of renter h	ouseholds)		-	4.8%	4.2%	-	-	23
Foreign-Born Popu	ulation			40.3%	40.5%	35.2%	-	17	30
Racial Diversity In	ıdex			0.72	0.70	0.72	-	4	3
Households with (Children under 18 Y	ears Old		22.1%	17.3%	17.1%	-	49	53
Population Aged 6	65 and Older			13.4%	15.4%	16.1%	-	17	10
Poverty Rate				28.4%	27.3%	27.7%	-	18	12
Unemployment Ra	te			9.4%	8.4%	10.1%	-	27	7
Mean Travel Time	to Work (minutes)			30.9	29.6	30.3	-	50	50
Felony Crime Rate	e (per 1,000 resider	nts)		43.1	35.0	-	-	14	-
Students Performi	ng at Grade Level in	n Reading		41.0%	58.5%	63.7%	74.4%	31	22
Students Performi	ng at Grade Level in	n Math		36.9%	69.7%	78.4%	84.6%	26	29
Asthma Hospitaliz	ations (per 1,000 r	esidents)		2.9	2.6	2.8	-	26	25
Elevated Blood Le	ad Levels (incidenc	e per 1,000 reside	nts)	32.0	4.6	4.8	-	2	30
Net Waste After R	ecycling (pounds pe	er capita)		-	2.0	2.2	2.1	-	38

1. Community district 303 matches sub-borough area 302. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 5 community districts with the same predominant housing type (5+ family building)

CLINTON / CHELSEA – CD 304¹

	2008	Rank
Population 1	45,155	-
Population Density (1,000 persons per square mile)	50.1	19
Median Household Income	579,051	7
Income Diversity Ratio	7.9	4
Subsidized Rental Units (% of rental units)	10.5%	27
Rent-Regulated Units (% of rental units)	50.9%	20
Residential Units within 1/4 Mile of a Park	75.9%	42
Residential Units within 1/2 Mile of a Subway/Rail Entrance	87.2%	25
Unused Capacity Rate (% of land area)	17.5%	52

Households in CD 304 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 304 versus New York City



City-Initiated Rezonings, 2003-2007



Upzoned Downzoned Contextual-Only Rezoned

11.8% of land area in CD 304 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings increased the residential capacity in CD 304 by 26.2%.

white black hispanic histan					Rank	Rank
2	2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ²	3.7%	-	4.0%	-	16	26
Certificates of Occupancy Issued	1,021	983	945	-	2	3
Units Authorized by New Residential Building Permits	1,151	2,945	2,896	125	3	6
Homeownership Rate	20.2%	24.9%	24.2%	-	37	36
Index of Housing Price Appreciation (condominium) ³	100.0	236.6	258.1	209.4	-	1
Median Price per Unit (condominium) ³	\$780,187	\$982,966	\$1,126,236	\$997,943	3	5
Median Monthly Rent	-	\$1,407	\$1,452	-	-	4
Median Rent Burden	-	25.2%	25.9%	-	-	50
Serious Housing Code Violations (per 1,000 rental units)	16.6	13.2	12.7	-	46	46
Tax Delinquencies (% of residential properties delinquent \geq 1 year)	2.4%	1.1%	0.4%	-	58	40
Home Purchase Loan Rate (per 1,000 properties)	-	59.3	40.2	-	-	5
High Cost Home Purchase Loans (% of home purchase loans)	-	3.5%	1.6%	-	-	41
Refinance Loan Rate (per 1,000 properties)	-	13.0	13.3	-	-	27
High Cost Refinance Loans (% of refinance loans)	-	5.6%	1.3%	-	-	54
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	4.0	3.9	3.9	3.9	40	56
Severe Crowding Rate (% of renter households)	-	2.1%	2.4%	-	-	43
Foreign-Born Population	25.3%	24.1%	22.6%	-	37	48
Racial Diversity Index	0.55	0.49	0.57	-	30	24
Households with Children under 18 Years Old	8.4%	8.1%	8.0%	-	54	55
Population Aged 65 and Older	11.4%	11.5%	9.9%	-	23	43
Poverty Rate	14.4%	14.7%	14.2%	-	38	33
Unemployment Rate	7.3%	5.3%	6.8%	-	37	28
Mean Travel Time to Work (minutes)	24.8	25.5	24.7	-	54	55
Felony Crime Rate (per 1,000 residents)	152.8	92.2	-	-	2	-
Students Performing at Grade Level in Reading	66.2%	75.6%	79.2%	85.8%	2	2
Students Performing at Grade Level in Math	61.0%	82.7%	88.5%	92.6%	2	3
Asthma Hospitalizations (per 1,000 residents)	2.0	1.7	1.6	-	36	41
Elevated Blood Lead Levels (incidence per 1,000 residents) 4	27.8	7.3	10.4	_	6	5
Net Waste After Recycling (pounds per capita)	_	3.2	2.6	2.2	-	33

1. Community districts 304 and 305 both fall within sub-borough 303. Data at the sub-borough area level for these two CDs are identical. 2. The rental vacancy rate presented for 2008 is an average rate for 2006-2008. 3. Ranked out of 7 community districts with the same predominant housing type (condominium). 4. Sample size is less than 20 newly identified cases in at least one year presented

MIDTOWN – CD 305'

	2008	Rank
Population	145,155	-
Population Density (1,000 persons per square mile)	50.1	19
Median Household Income	\$79,051	7
Income Diversity Ratio	7.9	4
Subsidized Rental Units (% of rental units)	10.5%	27
Rent-Regulated Units (% of rental units)	50.9%	20
Residential Units within 1/4 Mile of a Park	94.7%	24
Residential Units within 1/2 Mile of a Subway/Rail Entran	ce 100.0%	1
Unused Capacity Rate (% of land area)	-	-

Households in CD 305 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 305 versus New York City



On May 24, 2009, the City began a new project titled "Green Light for Midtown." The plan created new pedestrian malls in Times Square and Herald Square, closing portions of Broadway to vehicle traffic. The project aims to improve pedestrian safety and facilitate traffic flow. In August 2009, the City's Department of Transportation announced it had completed the initial construction phase of this project and would begin to analyze its impact on mobility, safety and public life. In early 2010, Mayor Bloomberg made the project a permanent fixture. For more information on this project, please visit www.plannyc.org.

Changes in Quality of Life, 2000–2008



-100% -80% -60% -40% -20% 0% 20% 40% 60% 80% 100%

From 2000 to 2008, serious housing code violations decreased in CD 305, in contrast to the citywide increase during this time period. CD 305 now has one of the lowest rates of code violations among all the CDs in the City.

White	Black	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ²				3.7%	-	4.0%	-	16	26
Certificates of Occupanc	y Issued			730	1,998	592	-	5	12
Units Authorized by New	Residentia	al Building Permits		1,174	337	952	18	2	39
Homeownership Rate				20.2%	24.9%	24.2%	-	37	36
Index of Housing Price A	Appreciation	n (condominium) ³		100.0	219.5	247.2	205.4	-	3
Median Price per Unit (c	condominiu	m) ³		\$580,780	\$1,327,516	\$1,496,575	\$1,190,549	6	2
Median Monthly Rent				-	\$1,407	\$1,452	-	-	4
Median Rent Burden				-	25.2%	25.9%	-	-	50
Serious Housing Code V	iolations (p	er 1,000 rental units)	12.1	6.7	6.0	-	51	55
Tax Delinquencies (% of	residentia	l properties delinque	nt≥1 year)	3.0%	0.0%	0.0%	-	48	58
Home Purchase Loan Ra	te (per 1,0	00 properties)		-	59.3	40.2	-	-	5
High Cost Home Purchas	se Loans (%	6 of home purchase I	oans)	-	3.5%	1.6%	-	-	41
Refinance Loan Rate (pe	r 1,000 pro	operties)		-	13.0	13.3	-	-	27
High Cost Refinance Loa	ns (% of re	finance loans)		-	5.6%	1.3%	-	-	54
Notices of Foreclosure R	late (per 1,	000 1–4 family prop	erties)	-	-	-	-	-	-
Severe Crowding Rate (9	% of renter	households)		-	2.1%	2.4%	-	-	43
Foreign-Born Population				25.3%	24.1%	22.6%	-	37	48
Racial Diversity Index				0.55	0.49	0.57	-	30	24
Households with Childre	n under 18	Years Old		8.4%	8.1%	8.0%	-	54	55
Population Aged 65 and	Older			11.4%	11.5%	9.9%	-	23	43
Poverty Rate				14.4%	14.7%	14.2%	-	38	33
Unemployment Rate				7.3%	5.3%	6.8%	-	37	28
Mean Travel Time to Wo	rk (minutes	;)		24.8	25.5	24.7	-	54	55
Felony Crime Rate (per 1	l,000 resid	ents)		271.6	161.3	-	-	1	-
Students Performing at 0	Grade Level	in Reading		66.2%	75.6%	79.2%	85.8%	2	2
Students Performing at 0	Grade Level	in Math		61.0%	82.7%	88.5%	92.6%	2	3
Asthma Hospitalizations	(per 1,000	residents)		2.0	1.7	1.6	-	36	41
Elevated Blood Lead Lev	els (incide	nce per 1,000 reside	nts) ⁴	30.2	12.6	11.3	-	3	3
Net Waste After Recyclin	ng (pounds	per capita)		-	3.2	2.6	2.2	_	33

1. Community districts 304 and 305 both fall within sub-borough 303. Data at the sub-borough area level for these two CDs are identical. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 7 community districts with the same predominant housing type (condominium). 4. Sample size is less than 20 newly identified cases in at least one year presented.

STUYVESANT TOWN / TURTLE BAY - CD 306

	2008	Ranl
Population	149,132	-
Population Density (1,000 persons per square mile)	90.9	4
Median Household Income \$	107,449	2
Income Diversity Ratio	4.9	33
Subsidized Rental Units (% of rental units)	2.6%	42
Rent-Regulated Units (% of rental units)	48.2%	30
Residential Units within 1/4 Mile of a Park	95.4%	21
Residential Units within 1/2 Mile of a Subway/Rail Entrance	e 91.0%	19
Unused Capacity Rate (% of land area)	22.2%	37

Households in CD 306 in Each New York City Income Quintile (2008)







On October 17, 2006, Tishman Speyer Properties and BlackRock Investment Bank signed the largest real estate deal in American history, purchasing Stuyvesant Town and Peter Cooper Village for \$5.4 billion. The immense complex of 110 apartment buildings consists of 11,232 units on 40 acres of land. Residents feared the sale would mean that their rent-stabilized units would be deregulated to market rates.

On March 5, 2009 the Appellate Division of the State Supreme Court ruled it was illegal for Tishman Speyer and other property owners to deregulate apartments while also receiving tax breaks from the City; the decision was upheld by the New York Court of Appeals.

In December 2009, Tishman Speyer Properties and Black-Rock Realty agreed to reduce rents on the wrongly deregulated buildings, which affected about 4,000 units.

Adding to the development's troubles, Fannie Mae and Freddie Mac made clear they would not be able to provide assistance if the owners defaulted on loans. In January 2010, Tishman Speyer and BlackRock Realty announced that it would return the complex to its lenders after defaulting on \$16 million loan payment. Its creditors have assumed ownership of the apartment complex and are seeking a new manager. Fore more information on this project, visit www.plannyc.org.

WIIIte Black	THSPAIRC	ASIAII					Rank	Rank
			2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ²			2.5%	-	3.1%	-	35	32
Certificates of Occupancy Issued			281	584	234	-	12	38
Units Authorized by New Residential	Building Permits		495	284	902	18	9	39
Homeownership Rate			26.3%	29.8%	31.9%	-	28	26
Index of Housing Price Appreciation	(condominium) ³		100.0	215.8	217.5	199.0	-	5
Median Price per Unit (condominium) ³		\$471,211	\$930,255	\$847,213	\$775,000	7	7
Median Monthly Rent			-	\$1,743	\$1,737	-	-	2
Median Rent Burden			-	24.0%	25.5%	-	-	51
Serious Housing Code Violations (per	1,000 rental units)		7.7	4.3	4.1	-	57	57
Tax Delinquencies (% of residential p	properties delinquent	≥1 year)	4.6%	1.0%	0.5%	-	32	44
Home Purchase Loan Rate (per 1,000) properties)		-	38.2	27.2	_	-	17
High Cost Home Purchase Loans (%	of home purchase loa	ins)	-	1.4%	1.3%	-	-	47
Refinance Loan Rate (per 1,000 prop	erties)		-	11.4	13.5	_	-	25
High Cost Refinance Loans (% of refi	nance loans)		-	6.4%	2.2%	-	-	51
Notices of Foreclosure Rate (per 1,00	00 1–4 family proper	ties)	0.0	0.0	3.0	6.0	56	52
Severe Crowding Rate (% of renter h	ouseholds)		-	1.5%	3.4%	-	-	33
Foreign-Born Population			24.0%	25.4%	22.7%	-	40	47
Racial Diversity Index			0.40	0.44	0.37	-	46	48
Households with Children under 18 Y	ears Old		8.4%	11.4%	10.2%	-	54	54
Population Aged 65 and Older			14.6%	14.5%	14.6%	-	11	14
Poverty Rate			7.9%	9.7%	6.3%	-	51	53
Unemployment Rate			4.2%	4.4%	4.4%	-	52	49
Mean Travel Time to Work (minutes)			25.6	24.9	26.8	-	53	53
Felony Crime Rate (per 1,000 resider	nts)		50.0	33.1	-	-	8	-
Students Performing at Grade Level in	n Reading		66.2%	75.6%	79.2%	85.8%	2	2
Students Performing at Grade Level in	n Math		61.0%	82.7%	88.5%	92.6%	2	3
Asthma Hospitalizations (per 1,000 r	esidents)		1.2	1.3	1.3	-	49	46
Elevated Blood Lead Levels (incidend	e per 1,000 resident	(s) ⁴	16.6	6.4	5.3	-	38	25
Net Waste After Recycling (pounds po	er capita)		-	2.9	2.0	1.9	-	50

1. Community district 306 matches sub-borough area 304. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 7 community districts with the same predominant housing type (condominium). 4. Sample size is less than 20 newly identified cases in at least one year presented.

UPPER WEST SIDE - CD 307¹

	2008	Rank
Population	207,754	-
Population Density (1,000 persons per square mile)	63.9	11
Median Household Income	\$102,640	4
Income Diversity Ratio	7.8	5
Subsidized Rental Units (% of rental units)	9.2%	32
Rent-Regulated Units (% of rental units)	58.7%	11
Residential Units within 1/4 Mile of a Park	99.8%	13
Residential Units within 1/2 Mile of a Subway/Rail Entra	nce 99.0%	6
Unused Capacity Rate (% of land area)	21.5%	40

Households in CD 307 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 307 versus New York City



City-Initiated Rezonings, 2003 – 2007



Upzoned Downzoned Contextual-Only Rezoned

12.7% of land area in CD 307 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings decreased the residential development capacity in CD 307 by 0.6%. Rezonings also included stricter height limits along Broadway, which may have the practical effect of reducing development capacity even more.

winte	DIACK	парапіс	Asiali					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ²				3.5%	-	4.2%	-	21	22
Certificates of Occupancy	Issued			921	1,031	230	-	3	39
Units Authorized by New	Residential B	uilding Permits		441	1,198	1,095	0	11	53
Homeownership Rate				29.2%	31.6%	32.4%	-	24	25
Index of Housing Price A	opreciation (c	ondominium) ³		100.0	219.7	225.2	208.3	-	2
Median Price per Unit (c	ondominium) ³			\$700,796	\$1,084,138	\$1,105,943	\$1,050,000	5	4
Median Monthly Rent				-	\$1,435	\$1,398	-	-	5
Median Rent Burden				-	24.4%	23.4%	-	-	55
Serious Housing Code Vie	plations (per 1	,000 rental units)		17.3	13.2	11.4	-	45	49
Tax Delinquencies (% of	residential pro	operties delinquen	t≥1 year)	2.7%	0.9%	0.9%	-	51	48
Home Purchase Loan Rat	e (per 1,000 j	properties)		-	42.5	30.4	-	-	14
High Cost Home Purchase	e Loans (% of	home purchase lo	ans)	-	1.5%	0.9%	-	-	54
Refinance Loan Rate (per	1,000 proper	ties)		-	14.3	16.4	-	-	15
High Cost Refinance Loar	is (% of refina	ince loans)		-	4.7%	0.6%	-	-	55
Notices of Foreclosure Ra	ate (per 1,000	1-4 family prope	rties)	1.9	0.0	0.0	1.7	53	57
Severe Crowding Rate (%	of renter hou	iseholds)		-	2.1%	2.7%	-	-	39
Foreign-Born Population				21.3%	20.5%	21.8%	-	46	49
Racial Diversity Index				0.49	0.42	0.45	-	37	41
Households with Children	under 18 Yea	ars Old		14.6%	19.3%	17.9%	-	51	51
Population Aged 65 and	Dider			13.4%	13.4%	13.9%	-	17	17
Poverty Rate				10.0%	9.9%	9.9%	-	48	45
Unemployment Rate				4.8%	4.3%	4.4%	-	51	49
Mean Travel Time to Wor	k (minutes)			30.3	30.2	29.8	-	52	51
Felony Crime Rate (per 1	,000 residents	s)		28.8	20.1	-	-	41	-
Students Performing at G	rade Level in l	Reading		43.1%	57.1%	62.3%	75.4%	27	15
Students Performing at G	rade Level in l	Math		34.5%	69.9%	76.1%	84.7%	31	28
Asthma Hospitalizations	per 1,000 res	idents)		1.7	1.3	1.4	-	41	43
Elevated Blood Lead Leve	els (incidence	per 1,000 residen	its)	19.0	8.9	8.6	-	25	7
Net Waste After Recyclin	g (pounds per	capita)		-	2.1	2.3	2.2	-	35

1. Community district 307 matches sub-borough area 305. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 7 community districts with the same predominant housing type (condominium)

UPPER EAST SIDE - CD 308'

	2008	Rank
Population	232,241	-
Population Density (1,000 persons per square mile)	112.7	1
Median Household Income	\$109,792	1
Income Diversity Ratio	5.3	26
Subsidized Rental Units (% of rental units)	6.4%	33
Rent-Regulated Units (% of rental units)	50.3%	22
Residential Units within 1/4 Mile of a Park	76.1%	41
Residential Units within 1/2 Mile of a Subway/Rail Entran	ce 73.4%	33
Unused Capacity Rate (% of land area)	22.9%	35

Households in CD 308 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 308 versus New York City



Index of Housing Price Appreciation (condominiums), 1974–2009 — CD 308 — NYC



During the recent housing boom, condominium prices did not rise as rapidly in CD 308 as they did in the rest of the City. After a 17% drop in 2009, prices are now lower than they were in 2005.



Real median income fell slightly from 2000 to 2008 in CD 308. Asthma hospitalizations continued to decline from their already low rates and remain the lowest in the City.

White black	riispanic	Asian	2000	2007	2000	2000	Rank	Rank
Pontol Vecency Poto ²			2000	2007	2006	2009	(00)	(00/09)
Contification of Occurrency locued			2.8%	-	4.1%	-	32	25
Unite Authorized by New Decidential Pui	Iding Dormito		559	455	408	-	10	21
Units Authorized by New Residential But	iung Permits		241	1,000	162	210	18	2
Homeownership Rate	ndaminium)3		30.7%	36.0%	35.8%	-	22	21
Index of Housing Price Appreciation (con	ndominium) ^o		100.0	200.0	209.0	172.8	-	7
Median Price per Unit (condominium) ^o			\$821,644	\$1,059,710	\$1,220,642	\$1,080,000	2	3
Median Monthly Rent			-	\$1,724	\$1,718	-	-	3
Median Rent Burden			-	23.6%	24.4%	-	-	54
Serious Housing Code Violations (per 1,	UOU rental units		9.7	10.4	8.7	-	54	52
Tax Delinquencies (% of residential prop	ierties delinquer	it ≥ 1 year)	3.1%	0.7%	1.1%	-	46	53
Home Purchase Loan Rate (per 1,000 pr	operties)		-	28.6	17.7	-	-	43
High Cost Home Purchase Loans (% of h	ome purchase lo	oans)	-	1.1%	1.2%	-	-	51
Refinance Loan Rate (per 1,000 properti	es)		-	10.2	11.3	-	-	33
High Cost Refinance Loans (% of refinan	ce loans)		-	5.2%	2.1%	-	-	52
Notices of Foreclosure Rate (per 1,000 1	1–4 family prope	erties)	2.5	1.6	3.2	5.6	49	54
Severe Crowding Rate (% of renter hous	eholds)		-	1.5%	2.2%	-	-	45
Foreign-Born Population			21.5%	19.8%	23.1%	-	44	46
Racial Diversity Index			0.31	0.32	0.33	-	53	49
Households with Children under 18 Year	s Old		13.3%	16.9%	17.8%	-	52	52
Population Aged 65 and Older			14.2%	14.9%	16.5%	-	12	8
Poverty Rate			6.5%	4.7%	5.4%	-	53	54
Unemployment Rate			3.7%	3.4%	3.1%	-	55	53
Mean Travel Time to Work (minutes)			30.7	29.0	29.8	-	51	51
Felony Crime Rate (per 1,000 residents)			29.9	20.5	-	-	38	-
Students Performing at Grade Level in Re	eading		66.2%	75.6%	79.2%	85.8%	2	2
Students Performing at Grade Level in M	ath		61.0%	82.7%	88.5%	92.6%	2	3
Asthma Hospitalizations (per 1,000 resid	dents)		0.8	0.7	0.6	-	55	55
Elevated Blood Lead Levels (incidence p	er 1,000 reside	nts) ⁴	13.6	4.9	4.3	-	46	34
Net Waste After Recycling (pounds per c	apita)		-	2.2	2.4	2.1	-	41

1. Community district 308 matches sub-borough area 306. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 7 community districts with the same predominant housing type (condominium). 4. Sample size is less than 20 newly identified cases in at least one year presented.



	2008	Rank
Population	123,363	_
Population Density (1,000 persons per square mile)	93.5	3
Median Household Income	\$37,439	42
Income Diversity Ratio	6.9	11
Subsidized Rental Units (% of rental units)	19.2%	17
Rent-Regulated Units (% of rental units)	64.5%	9
Residential Units within 1/4 Mile of a Park	100.0%	1
Residential Units within 1/2 Mile of a Subway/Rail Entrar	ice 100.0%	1
Unused Capacity Rate (% of land area)	28.0%	30

Households in CD 309 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 309 versus New York City



Top Five Countries of Origin for Foreign-Born Residents in CD 309

Country of Origin	CD 309	NYC	U.S.
Dominican Republic	41.3%	12.1%	2.0%
Mexico	7.3%	5.9%	30.1%
China	4.6%	10.2%	5.0%
Ecuador	4.2%	4.5%	1.1%
Other Caribbean	3.4%	2.9%	0.6%

Over 40% of immigrants in CD 309 were born in the Dominican Republic compared to 12% of New York City's immigrants and 2% of all U.S. immigrants.



The poverty rate for foreign-born residents of CD 309 is markedly higher than the citywide average. 37% of immigrants in CD 309 do not have a high school diploma compared to 28% of immigrants citywide.

······	2000	2007	2008	2009	('00)	Rank ('08/'09)
Rental Vacancy Rate ²	4.3%	_	2.9%	_	12	37
Certificates of Occupancy Issued	0	94	295	-	57	31
Units Authorized by New Residential Building Permits	2	27	136	0	58	53
Homeownership Rate	10.9%	15.3%	14.1%	-	47	46
Index of Housing Price Appreciation (5+ family building) 3	100.0	427.2	364.4	266.4	-	4
Median Price per Unit (5+ family building) ³	\$43,239	\$172,450	\$127,323	\$114,286	4	3
Median Monthly Rent	-	\$845	\$895	-	-	33
Median Rent Burden	-	28.0%	32.5%	-	-	20
Serious Housing Code Violations (per 1,000 rental units)	109.8	100.9	103.9	-	9	12
Tax Delinquencies (% of residential properties delinquent \ge 1 year)	13.9%	3.8%	4.3%	-	7	9
Home Purchase Loan Rate (per 1,000 properties)	-	36.9	19.9	-	-	33
High Cost Home Purchase Loans (% of home purchase loans)	-	2.6%	1.8%	-	-	38
Refinance Loan Rate (per 1,000 properties)	-	18.2	14.2	-	-	24
High Cost Refinance Loans (% of refinance loans)	-	12.5%	8.3%	-	-	31
Notices of Foreclosure Rate (per 1,000 1-4 family properties)	66.7	14.3	33.9	13.9	2	38
Severe Crowding Rate (% of renter households)	-	1.6%	3.6%	-	-	29
Foreign-Born Population	35.0%	34.1%	33.7%	-	27	34
Racial Diversity Index	0.69	0.71	0.69	-	9	7
Households with Children under 18 Years Old	30.9%	26.7%	27.6%	-	40	42
Population Aged 65 and Older	10.0%	10.8%	11.6%	-	34	25
Poverty Rate	30.1%	24.0%	27.4%	-	13	13
Unemployment Rate	16.5%	6.9%	5.3%	-	10	42
Mean Travel Time to Work (minutes)	33.8	35.2	32.8	-	49	48
Felony Crime Rate (per 1,000 residents)	36.2	24.4	-	-	25	-
Students Performing at Grade Level in Reading	31.8%	39.3%	47.6%	61.6%	45	47
Students Performing at Grade Level in Math	24.7%	56.2%	66.5%	76.6%	44	42
Asthma Hospitalizations (per 1,000 residents)	3.9	3.4	3.5	-	15	19
Elevated Blood Lead Levels (incidence per 1,000 residents)	18.7	5.0	5.8	-	28	23
Net Waste After Recycling (pounds per capita)	-	2.0	2.3	2.3	-	31

1. Community district 309 matches sub-borough area 307. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008.

3. Ranked out of 5 community districts with the same predominant housing type (5+ family building)
CENTRAL HARLEM – CD 310¹

	2008	Ranl
Population	125,875	-
Population Density (1,000 persons per square mile)	86.8	ļ
Median Household Income	\$33,039	47
Income Diversity Ratio	7.6	(
Subsidized Rental Units (% of rental units)	28.7%	Ś
Rent-Regulated Units (% of rental units)	55.3%	14
Residential Units within 1/4 Mile of a Park	97.0%	18
Residential Units within 1/2 Mile of a Subway/Rail Entrance	97.3%	ç
Unused Capacity Rate (% of land area)	30.0%	25

Households in CD 310 in Each New York City Income Quintile (2008)



In April, 2008, the City Planning Commission and the City Council approved a major rezoning of 125th Street in Harlem. The plan faced vocal opposition from community members who feared new development allowed by the rezoning would change the neighborhood's distinctive character and potentially displace existing residents and small businesses. The final rezoning included some compromises responding to the community's concerns, including limited building height, assurances that a large portion of all new housing will be moderately-priced, and financial aid for approximately 70 displaced businesses.

At the time of the rezoning, several plans for new development were in the works, including two hotels, two shopping malls, and a 21-story commercial and residential tower at 125th Street and Park Avenue called Harlem Park. The 380 foot tall, mixed-use Harlem Park tower was to be the tallest structure in the area and connect East Harlem and West Harlem.

The project was officially called off in December 2008 because the owner could not secure financing to build the tower. Today, the site remains vacant. The lack of development on this site may have also contributed to failed plans to build projects on two adjacent lots. For more information about this project, visit www.plannyc.org.

	White	Black	Hispanic	Asian					Rank	Rank
-					2000	2007	2008	2009	('00)	('08/'09)
Re	ntal Vacancy Rate ²				8.0%	-	4.5%	-	1	18
Ce	rtificates of Occupa	ancy Issued			84	430	676	-	31	8
Un	its Authorized by N	ew Residential	Building Permits		261	567	357	96	15	9
Но	meownership Rate				6.6%	12.2%	13.0%	-	52	48
Ind	lex of Housing Pric	e Appreciation	(5+ family building)	3, 4	100.0	388.1	378.5	279.5	-	3
Ме	dian Price per Unit	t (5+ family bui	lding) ³		\$31,802	\$128,213	\$72,700	\$86,207	5	4
Me	dian Monthly Rent				-	\$666	\$660	-	-	52
Ме	dian Rent Burden				-	29.7%	29.6%	-	-	34
Se	rious Housing Code	e Violations (per	r 1,000 rental units)	93.1	46.4	43.5	-	14	25
Тах	Delinquencies (%	of residential p	properties delinque	ıt ≥ 1 year)	14.8%	3.1%	3.6%	-	3	13
Но	me Purchase Loan	Rate (per 1,000) properties)		-	91.7	53.1	-	-	1
Hig	gh Cost Home Purcl	hase Loans (%	of home purchase l	oans)	-	2.6%	1.6%	-	-	41
Re	finance Loan Rate ((per 1,000 prop	erties)		-	22.9	10.0	-	-	44
Hig	gh Cost Refinance L	oans (% of refi	nance loans)		-	24.9%	10.6%	-	-	21
No	tices of Foreclosur	e Rate (per 1,00	00 1–4 family prop	erties)	98.0	15.0	20.5	31.2	1	22
Se	vere Crowding Rate	e (% of renter h	ouseholds)		_	2.3%	2.7%	_	-	39
For	eign-Born Populati	on			17.8%	22.2%	20.5%	_	51	50
Ra	cial Diversity Index	[0.37	0.51	0.57	_	50	24
Но	useholds with Child	dren under 18 Y	ears Old		34.0%	30.0%	31.6%	-	35	33
Po	pulation Aged 65 a	nd Older			11.3%	11.0%	11.5%	_	24	27
Po	verty Rate				36.4%	29.7%	27.8%	-	8	10
Un	employment Rate				18.6%	12.8%	8.9%	-	5	12
Me	an Travel Time to V	Nork (minutes)			37.3	33.5	36.1	-	42	44
Fel	ony Crime Rate (pe	er 1,000 resider	nts)		42.9	32.8	-	-	15	-
Stu	dents Performing a	at Grade Level in	n Reading		28.6%	42.5%	50.5%	64.1%	48	39
Stu	dents Performing a	at Grade Level i	n Math		20.9%	57.4%	66.5%	75.9%	52	47
Ast	hma Hospitalizatio	ns (per 1,000 r	esidents)		7.5	5.5	5.9	_	5	10
Ele	vated Blood Lead L	evels (incidend	e per 1,000 reside	nts)	23.3	8.3	4.4	_	13	32
Ne	t Waste After Recy	cling (pounds po	er capita)		-	2.2	2.5	2.4	_	23

1. Community district 310 matches sub-borough area 308. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 5 community districts with the same predominant housing type (5+ family building). 4. Price index should be treated with caution due to low number of observations.

EAST HARLEM – CD 311¹

	2008	капк
Population	126,609	-
Population Density (1,000 persons per square mile)	53.9	15
Median Household Income	\$30,226	50
Income Diversity Ratio	6.8	12
Subsidized Rental Units (% of rental units)	53.8%	1
Rent-Regulated Units (% of rental units)	34.0%	42
Residential Units within 1/4 Mile of a Park	100.0%	1
Residential Units within 1/2 Mile of a Subway/Rail Entra	nce 88.7%	23
Unused Capacity Rate (% of land area)	43.4%	10





Racial and Ethnic Composition of CD 311 versus New York City





■ Upzoned ■ Downzoned ■ Contextual-Only Rezoned

City-Initiated Rezonings, 2003-2007

19.6% of land area in CD 311 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings increased the residential capacity in CD 311 by 2.9%.

white	DIACK	Thispanic	Asiali					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ²				3.5%	-	1.4%	-	21	54
Certificates of Occupanc	y Issued			210	119	164	-	16	49
Units Authorized by New	Residential	Building Permits		334	517	1,239	39	13	27
Homeownership Rate				6.3%	7.6%	6.6%	-	54	52
Index of Housing Price A	ppreciation (5+ family building	() ^{3, 4}	100.0	542.5	330.7	338.0	-	1
Median Price per Unit (5	+ family buil	ding) ³		\$44,495	\$210,174	\$122,291	\$132,609	3	2
Median Monthly Rent				-	\$573	\$602	-	-	54
Median Rent Burden				-	26.3%	27.0%	-	-	46
Serious Housing Code Vi	olations (per	1,000 rental units	5)	59.9	32.4	25.3	-	19	32
Tax Delinquencies (% of	residential p	roperties delinque	nt ≥ 1 year)	11.9%	1.3%	1.5%	-	9	32
Home Purchase Loan Ra	te (per 1,000	properties)		-	22.9	22.0	-	-	27
High Cost Home Purchas	e Loans (% d	of home purchase	loans)	-	1.9%	2.4%	-	-	31
Refinance Loan Rate (pe	r 1,000 prop	erties)		-	9.2	5.1	-	-	55
High Cost Refinance Loa	ns (% of refir	iance loans)		-	18.5%	2.6%	-	-	50
Notices of Foreclosure R	ate (per 1,00	0 1–4 family prop	erties)	49.3	7.1	14.1	10.7	3	45
Severe Crowding Rate (%	6 of renter ho	ouseholds)		-	4.0%	3.7%	-	-	27
Foreign-Born Population				21.1%	25.5%	24.9%	-	47	41
Racial Diversity Index				0.59	0.63	0.64	-	25	16
Households with Childre	n under 18 Y	ears Old		38.1%	32.0%	36.1%	-	29	25
Population Aged 65 and	Older			11.5%	11.9%	10.0%	-	22	41
Poverty Rate				37.1%	27.2%	27.1%	-	7	14
Unemployment Rate				16.8%	12.9%	12.9%	-	9	3
Mean Travel Time to Wo	k (minutes)			35.5	32.9	35.7	-	47	46
Felony Crime Rate (per 1	,000 residen	ts)		37.1	31.3	-	-	22	-
Students Performing at G	rade Level ir	Reading		32.5%	43.0%	52.3%	65.6%	43	37
Students Performing at G	rade Level ir	Math		25.3%	56.4%	68.3%	77.3%	43	41
Asthma Hospitalizations	(per 1,000 r	esidents)		10.5	7.9	8.2	-	1	4
Elevated Blood Lead Lev	els (incidenc	e per 1,000 reside	ents)	19.9	5.2	5.4	-	21	24
Net Waste After Recyclin	g (pounds pe	er capita)		-	2.0	2.6	2.4	_	22

1. Community district 311 matches sub-borough area 309. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 5 community districts with the same predominant housing type (5+ family building). 4. Price index should be treated with caution due to low number of observations.

	2008	Rank
Population	203,239	-
Population Density (1,000 persons per square mile)	67.5	ç
Median Household Income	\$37,744	41
Income Diversity Ratio	5.4	23
Subsidized Rental Units (% of rental units)	6.4%	33
Rent-Regulated Units (% of rental units)	89.5%	1
Residential Units within 1/4 Mile of a Park	100.0%	1
Residential Units within 1/2 Mile of a Subway/Rail Entran	ice 100.0%	1
Unused Capacity Rate (% of land area)	23.2%	34

Households in CD 312 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 312 versus New York City



Top Five Countries of Origin for Foreign-Born Residents in CD 312

Country of Origin	CD 312	NYC	U.S.
Dominican Republic	64.6%	12.1%	2.0%
Mexico	6.6%	5.9%	30.1%
Ecuador	4.1%	4.5%	1.1%
Cuba	3.3%	0.7%	2.6%
Other Caribbean	1.5%	2.9%	0.6%

Over 64% of immigrants in CD 312 hail from the Dominican Republic, the largest concentration of Dominicans in the City.

Immigrant Characteristics in CD 312 and NYC



In CD 312, more than half of foreign-born residents do not speak English well. Citywide, this share is less than 30%.

White	Black	Hispanic	Asian	2000	2007	2008	2009	Rank	Rank
Rental Vacancy Rate ²				2 4 %		0.8%		37	55
Certificates of Occupa	ancy Issued			0	108	25	-	57	59
Units Authorized by N	ew Residential	Building Permits		127	44	208	0	32	53
Homeownership Rate		5		6.5%	8.3%	8.6%	_	53	50
Index of Housing Pric	e Appreciation	(5+ family building	g) ³	100.0	358.6	322.5	163.2	_	5
Median Price per Unit	t (5+ family bui	lding) ³		\$48,838	\$129,990	\$124,421	\$68,627	2	5
Median Monthly Rent				-	\$815	\$821	-	_	45
Median Rent Burden				-	31.0%	31.1%	-	-	27
Serious Housing Code	e Violations (per	1,000 rental unit	s)	113.7	104.8	120.7	-	6	7
Tax Delinquencies (%	of residential p	properties delinque	ent ≥ 1 year)	17.9%	7.8%	7.3%	_	1	1
Home Purchase Loan	Rate (per 1,000) properties)		-	38.9	26.7	-	-	18
High Cost Home Purc	hase Loans (%	of home purchase	loans)	-	2.0%	1.3%	-	-	47
Refinance Loan Rate	(per 1,000 prop	erties)		-	13.1	12.5	-	_	28
High Cost Refinance L	oans (% of refi	nance loans)		-	12.7%	6.9%	-	-	38
Notices of Foreclosur	e Rate (per 1,00	00 1–4 family pro	perties)	45.1	25.2	32.4	35.8	4	16
Severe Crowding Rate	e (% of renter h	ouseholds)		-	2.5%	3.6%	-	-	29
Foreign-Born Populati	ion			53.3%	49.2%	49.0%	-	5	10
Racial Diversity Index	(0.43	0.46	0.46	-	42	40
Households with Child	dren under 18 Y	ears Old		40.8%	33.1%	30.5%	-	24	36
Population Aged 65 a	nd Older			9.9%	11.3%	12.5%	-	35	23
Poverty Rate				29.8%	27.2%	24.2%	-	14	17
Unemployment Rate				14.5%	12.1%	11.9%	-	14	5
Mean Travel Time to \	Work (minutes)			40.4	40.3	38.7	-	36	38
Felony Crime Rate (pe	er 1,000 resider	nts)		24.4	16.9	-	-	49	-
Students Performing a	at Grade Level in	n Reading		33.8%	33.9%	42.8%	57.4%	40	54
Students Performing a	at Grade Level i	n Math		27.4%	53.2%	65.4%	76.3%	40	45
Asthma Hospitalizatio	ons (per 1,000 r	esidents)		3.1	2.4	2.9	-	24	24
Elevated Blood Lead I	Levels (incidend	e per 1,000 resid	ents)	11.1	3.5	3.9	-	54	42
Net Waste After Recv	cling (pounds p	er capita)		_	21	21	2.3	_	27

1. Community district 312 matches sub-borough area 310. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 5 community districts with the same predominant housing type (5+ family building)

QUEENS



y many measures, the recession in New York City has most profoundly impacted Queens. Prices for single-family and 2–4 family buildings dropped between 2008 and 2009 by 12.1% and 18.3%, respectively—the largest declines in the five boroughs. Between 2008 and 2009, the number of foreclosure filings in the borough increased by 33%. In 2009, 41.3% of all foreclosures in the City occurred in Queens.

Renters in Queens also have been adversely affected by the recession. In 2008, 5.7% of renter households were severely overcrowded, a larger share than for the City as a whole and a 1.9 percentage point increase from 2007. The rate of serious housing code violations, however, declined over the past several years and was the lowest of any borough in 2008.

Queens continues to be New York City's most racially and ethnically diverse borough, with growing Hispanic and Asian communities making up 26.7% and 21.5% of the population, respectively, in 2008. The share of the borough's population that is foreign born—47.4% in 2008—was well above the City average of 36.4%. Over one-third of the immigrants in Queens are from Asia, primarily from China, Korea, and India.

The share of the population of Queens that is aged 65 or older—13.3% in 2009—is the highest in the City. The share of households in Queens with children under age 18 (33.5%), is the second smallest in the City. Public school children outperformed their peers in other boroughs in 2008, with 76.0% and 87.1% performing at grade level in reading and math, respectively.

	2008	Rank
Population	2,293,007	2
Population Density (1,000 persons per square mile)	20.9	4
Median Household Income	\$55,835	3
Income Diversity Ratio	4.6	4
Subsidized Rental Units (% of rental units)	7.5%	5
Rent-Regulated Units (% of rental units)	48.3%	3
Residential Units within 1/4 Mile of a Park	74.9%	4
Residential Units within 1/2 Mile of a Subway/Rail Entr	rance 49.5%	4
Residential Units in a Historic District	1.3%	3
Initial Units (% of rental units) 7.5% ent-Regulated Units (% of rental units) 48.3% esidential Units within 1/4 Mile of a Park 74.9% esidential Units within 1/2 Mile of a Subway/Rail Entrance 49.5% esidential Units in a Historic District 1.3% nused Capacity Rate (% of land area) 22.3% nd Area Upzoned (% '03-'07) 2.8%		5
Land Area Upzoned (% '03–'07)	2.8%	3
Land Area Downzoned (% '03–'07)	3.1%	3
Land Area Contextual-Only Rezoned (% '03–'07)	13.5%	2

Households in Queens in Each New York City Income Quintile (2008)





Just under half (49.5%) of Queens' housing units are located more than a half-mile from a subway or rail entrance, leaving some areas of Queens isolated from public transportation. As a result, a smaller share of Queens residents use public transportation to commute than any borough other than Staten Island.

Despite its relatively low density, the share of land in Queens with significant unused zoning capacity (22.3% as of 2008) is the lowest of the five boroughs. Between 2003 and 2007, City-initiated rezonings led to 2.7% of land in Queens being upzoned, 3.3% of land being downzoned, and 12.8% of land being contextualonly rezoned. A comprehensive rezoning of Jamaica enacted in 2007 aims to increase housing density near the neighborhood's major transportation hubs. For more information on projects in Queens, please visit www.plannyc.org.

	2000	2007	2008	2009	Rank (2000) ('0	Rank 8/'09)
Housing Stock & Land Use						
Housing Units	817,250	835,538	840,834	-	2	3
Rental Vacancy Rate	2.3%	3.3%	3.5%	-	5	4
Certificates of Occupancy Issued	2,033	5,848	5,529	4,051	3	3
Units Authorized by New Residential Building Permits	3,207	5,166	6,071	739	2	2
Homeownership Rate	42.8%	46.4%	46.3%	-	2	2
Housing Prices & Affordability						
Index of Housing Price Appreciation (condominium)	100.0	236.6	232.6	213.0	_	5
Index of Housing Price Appreciation (1 family building)	100.0	210.4	186.5	163.9	_	3
Index of Housing Price Appreciation (2–4 family building)	100.0	220.1	190.6	155.7	_	3
Index of Housing Price Appreciation (5+ family building)	100.0	245.0	253.7	202.6	_	4
Median Price per Unit (1 family building)	\$280.318	\$516.316	\$458,363	\$419.000	2	3
Median Price per Unit (2–4 family building)	\$156.355	\$302.133	\$263,530	\$225,750	3	3
Median Monthly Rent	_	\$1.007	\$1.052	_	2	2
Median Rent Burden	-	31.1%	30.3%	-	_	4
Lending Indicators						
Home Purchase Loan Rate (per 1,000 properties)	_	38.1	24.4	_	_	3
High Cost Home Purchase Loans (% of home purchase loans)	_	12.1%	3.9%	-	_	2
Refinance Loan Rate (per 1,000 properties)	_	33.6	13.4	_	_	3
High Cost Refinance Loans (% of refinance loans)	-	24.1%	9.7%	_	_	3
Notices of Foreclosure (all residential properties)	2.632	6.033	6.235	8.294	2	1
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	9.3	21.4	21.8	28.7	4	2
Properties that Entered REO	338	535	1,086	729	1	1
Housing Auglity						
Serious Housing Code Violations (per 1 000 rental units)	25.4	22.0	21.4		4	5
Tax Delinguencies (% of residential properties delinguent > 1 year)	23.4	1 507	21.4 1.607	-	4	3
Severe Crowding Rate (% of renter households)	4.0%	1.3%	1.0% 5.7%	_	4	4
		0.070	0.170			2
Social, Demographic & Income Indicators						
Population	2,230,847	2,277,779	2,293,007	-	2	2
Population Density (1,000 persons per square mile)	20.3	20.7	20.9	-	4	4
Foreign-Born Population	46.1%	48.4%	47.4%	-	1	1
Percent White	32.9%	30.7%	30.3%	-	4	4
Percent Black	19.0%	18.2%	18.1%	-	3	3
Percent Asian	25.0%	26.4%	26.7%	-	3	2
Feldelii Asidii Pacial Diversity Index	17.5%	21.3%	21.5%	-	1	1
Nacian University Illues Madian Hausahald Income	0.76	0.76	0.76	-	1	1
Income Diversity Patio	\$52,873	\$JJ,1/1	¢55,835	-	3	3
Households with Children under 18 Vears Old	4.1 25.00	4.Z	4.0 22 E07	-	4	4
Ponulation Aged 65 and Older	33.3%	54.1% 12.007	33.3% 12.207	-	4	4
Poverty Rate	1/67	10.2%	10.0%	-	1	1
Linemployment Rate	14.0% 7.707	LZ.0 %	12.1% 7.0%	-	4	4
Public Transportation Rate	1.1%	0.0% 51.207	7.U% 50.Q07	-	4	3
Mean Travel Time to Work (minutes)	40.2%	/1.2%	J2.0%	-	4	4
Felony Crime Rate (ner 1 000 residents)	42.2 78 8	41.3 1 Q Q	42.7 12.0	_	4 1	1
Adult Incarceration Rate (ner 100 000 neonle aged 15 or older)	510 /	10.9	10.0	-	4	4
Students Performing at Grade Level in Reading	×17.00	400.1 50.502	449.J 65.10	- 76 በሚ	4 0	1
Students Performing at Grade Level in Math	41.4%	74.5%	81.6%	87.1%	2	1
	11.170	. 1.0 /0	51.070	0111/0	~	-
Health & Environmental Indicators		2.2				
Astrinia mospitalizations (per 1,000 residents)	2.1	2.0	2.0	-	4	4
Lievaled Blood Lead Levels (Incidence per 1,000 Children)	16.8	5.2	4.4	_	3	3
Initalit Mortality Kate (per 1,000 live births)	5.8	5	4.8	_	4	3
Net Waste After Recycling (nounds ner canita) ¹	76	82	82	-	5	4
not maste Aiter Recycling (poulus per capita)	-	2.3	2.3	2.3	-	4

 1 The figures presented for each year refer to the City fiscal year beginning on July 1 of that year.



ASTORIA – CD 401

	2008	Rank
Population	178,480	-
Population Density (1,000 persons per square mile)	31.4	36
Median Household Income	\$51,880	25
Income Diversity Ratio	4.6	40
Subsidized Rental Units (% of rental units)	15.9%	20
Rent-Regulated Units (% of rental units)	50.0%	25
Residential Units within 1/4 Mile of a Park	66.8%	47
Residential Units within 1/2 Mile of a Subway/Rail Entrance	7 0.8%	35
Unused Capacity Rate (% of land area)	22.8%	36

Households in CD 401 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 401 versus New York City







During the recent boom, housing prices increased more rapidly in CD 401 than in the City as a whole. However, by the end of 2009, prices had nearly returned to 2004 levels.



Real median income increased significantly from 2000 to 2008 in CD 401 compared to the City as a whole. Serious housing code violations decreased in CD 401 while violations increased citywide.

White	Black	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ¹				1.0%	-	2.1%	-	55	46
Certificates of Occupant	cy Issued			178	445	653	-	18	9
Units Authorized by New	Residentia	Building Permits		242	698	1,237	23	17	36
Homeownership Rate				20.0%	23.2%	23.0%	-	39	40
Index of Housing Price	Appreciation	(2-4 family building	() ²	100.0	227.5	230.5	182.4	-	11
Median Price per Unit (2	2–4 family b	uilding) ²		\$168,191	\$336,278	\$298,933	\$256,667	7	10
Median Monthly Rent				-	\$993	\$1,052	-	-	16
Median Rent Burden				-	28.8%	27.8%	-	-	43
Serious Housing Code V	iolations (pe	er 1,000 rental units)		17.4	14.9	11.1	-	44	50
Tax Delinquencies (% of	f residential	properties delinquen	t≥1 year)	3.0%	1.1%	1.1%	-	48	40
Home Purchase Loan Ra	ite (per 1,00	0 properties)		-	33.0	22.9	-	-	24
High Cost Home Purcha	se Loans (%	of home purchase lo	ans)	-	6.6%	2.4%	-	-	31
Refinance Loan Rate (pe	er 1,000 pro	perties)		-	24.5	10.9	-	-	37
High Cost Refinance Loa	ins (% of ref	inance loans)		-	15.3%	11.9%	-	-	19
Notices of Foreclosure I	Rate (per 1,C	100 1–4 family prope	erties)	2.7	7.0	6.7	9.7	46	46
Severe Crowding Rate (% of renter l	nouseholds)		-	3.5%	3.1%	-	-	37
Foreign-Born Population	l			46.0%	47.5%	42.3%	-	14	17
Racial Diversity Index				0.72	0.67	0.64	-	4	16
Households with Childre	en under 18	Years Old		28.5%	24.9%	22.0%	-	45	48
Population Aged 65 and	Older			10.9%	13.3%	12.4%	-	30	24
Poverty Rate				20.3%	16.7%	16.4%	-	25	30
Unemployment Rate				7.8%	6.4%	6.4%	-	34	33
Mean Travel Time to Wo	rk (minutes)	1		36.2	37.1	37.3	-	45	42
Felony Crime Rate (per	1,000 reside	ents)		26.5	18.6	-	-	48	-
Students Performing at	Grade Level	in Reading		46.6%	57.3%	63.2%	74.9%	22	20
Students Performing at	Grade Level	in Math		42.5%	73.4%	81.1%	87.2%	19	18
Asthma Hospitalizations	(per 1,000	residents)		2.0	1.9	1.8	-	36	37
Elevated Blood Lead Lev	els (inciden	ce per 1,000 resider	nts)	21.6	7.7	8.4	-	17	8
Net Waste After Recycli	ng (pounds p	per capita)		-	2.3	2.7	2.5	-	15

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 33 community districts with the same predominant housing type (2–4 family building).



WOODSIDE / SUNNYSIDE – CD 402

	2008	Rank
Population	132,863	_
Population Density (1,000 persons per square mile)	22.3	43
Median Household Income	\$54,125	21
Income Diversity Ratio	4.8	36
Subsidized Rental Units (% of rental units)	0.1%	48
Rent-Regulated Units (% of rental units)	71.6%	8
Residential Units within 1/4 Mile of a Park	89.0%	29
Residential Units within 1/2 Mile of a Subway/Rail Entrance	8 9.3%	21
Unused Capacity Rate (% of land area)	26.2%	31

Households in CD 402 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 402 versus New York City



Top Five Countries of Origin for Foreign-Born Residents in CD 402

Country of Origin	CD 402	NYC	U.S.
Ecuador	11.5%	4.5%	1.1%
China	10.9%	10.2%	5.0%
Colombia	8.0%	2.4%	1.6%
Mexico	7.7%	5.9%	30.1%
Bangladesh	7.0%	1.9%	0.4%

CD 402 is home to a diverse group of immigrants with large populations from Ecuador, China, Colombia, Mexico and Bangladesh.

Immigrant Characteristics in CD 402 and NYC



In many ways, immigrants in CD 402 are very similar to immigrants throughout the City. However, in CD 402, 34.5% of foreign-born residents do not speak English well, greater than the citywide share.

White	Black	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ¹				2.1%	-	1.9%	-	42	50
Certificates of Occupa	ancy Issued			64	1,384	559	-	41	14
Units Authorized by N	ew Residential E	Building Permits		116	515	2,221	20	35	38
Homeownership Rate				25.2%	25.7%	30.9%	-	31	28
Index of Housing Pric	e Appreciation (2–4 family buildin	g) ²	100.0	234.7	184.2	189.8	-	5
Median Price per Unit	t (2–4 family bui	ilding) ²		\$182,861	\$323,430	\$282,325	\$279,500	4	7
Median Monthly Rent				-	\$1,107	\$1,052	-	-	16
Median Rent Burden				-	28.3%	28.6%	-	-	39
Serious Housing Code	e Violations (per	1,000 rental units	;)	26.7	29.4	21.3	-	33	38
Tax Delinquencies (%	of residential p	roperties delinque	nt≥1 year)	4.0%	0.7%	1.0%	-	39	53
Home Purchase Loan	Rate (per 1,000	properties)		-	51.1	32.2	-	-	11
High Cost Home Purcl	hase Loans (% o	f home purchase l	oans)	-	3.6%	1.4%	-	-	45
Refinance Loan Rate ((per 1,000 prope	erties)		-	18.2	10.2	-	-	42
High Cost Refinance L	oans (% of refin.	ance loans)		-	16.7%	4.0%	-	-	45
Notices of Foreclosure	e Rate (per 1,00	0 1–4 family prop	erties)	2.1	10.9	11.4	19.0	52	32
Severe Crowding Rate	e (% of renter ho	useholds)		-	4.4%	8.3%	-	-	5
Foreign-Born Populati	on			61.0%	60.2%	60.6%	-	3	3
Racial Diversity Index	[0.70	0.69	0.68	-	7	8
Households with Child	dren under 18 Ye	ears Old		29.9%	26.4%	29.9%	-	42	38
Population Aged 65 a	nd Older			11.0%	12.9%	12.7%	-	29	22
Poverty Rate				16.4%	13.2%	11.4%	-	35	42
Unemployment Rate				7.4%	5.3%	6.0%	-	35	37
Mean Travel Time to V	Work (minutes)			37.2	38.7	40.8	-	44	28
Felony Crime Rate (pe	er 1,000 residen	ts)		36.2	21.4	-	-	25	-
Students Performing a	at Grade Level in	Reading		44.8%	55.6%	62.3%	74.1%	24	28
Students Performing a	at Grade Level in	Math		39.9%	73.0%	81.4%	87.4%	24	16
Asthma Hospitalizatio	ns (per 1,000 re	esidents)		1.6	1.2	1.4	-	44	43
Elevated Blood Lead L	evels (incidence	e per 1,000 reside	ents)	17.1	8.7	6.8	-	35	16
Net Waste After Recyc	cling (pounds pe	r capita)		-	2.2	1.9	1.7	-	55

1. The rental vacancy rate presented for 2008 is an average rate for 2006-2008. 2. Ranked out of 33 community districts with the same predominant housing type (2-4 family building)



JACKSON HEIGHTS - CD 403

	2008	Rank
Population	190,173	-
Population Density (1,000 persons per square mile)	46.2	22
Median Household Income	\$47,805	26
Income Diversity Ratio	4.2	48
Subsidized Rental Units (% of rental units)	4.2%	39
Rent-Regulated Units (% of rental units)	52.7%	17
Residential Units within 1/4 Mile of a Park	87.8%	32
Residential Units within 1/2 Mile of a Subway/Rail Entran	ce 53.6%	45
Unused Capacity Rate (% of land area)	22.1%	38

Households in CD 403 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 403 versus New York City



Top Five Countries of Origin for Foreign-Born Residents in CD 403

Country of Origin	CD 403	NYC	U.S.
Ecuador	21.7%	4.5%	1.1%
Mexico	12.4%	5.9%	30.1%
Dominican Republic	11.3%	12.1%	2.0%
Colombia	9.8%	2.4%	1.6%
China	5.5%	10.2%	5.0%

CD 403 is home to a much greater share of immigrants from Ecuador, Mexico and Colombia than the City as a whole.



In CD 403, nearly half of the foreign-born residents do not speak English well, and 35% do not have a high school diploma. These rates are significantly greater than citywide averages.

white	Diack	mapanie	Asiali					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate 1				1.3%	-	2.1%	-	54	46
Certificates of Occupancy	y Issued			67	328	404	-	39	22
Units Authorized by New	Residential Bu	uilding Permits		114	199	195	87	36	13
Homeownership Rate				33.1%	41.1%	36.5%	-	19	19
Index of Housing Price A	ppreciation (2	–4 family building	() ²	100.0	234.2	182.8	161.3	-	18
Median Price per Unit (2	-4 family buil	ding) ²		\$165,699	\$313,859	\$270,700	\$240,000	8	12
Median Monthly Rent				-	\$1,073	\$1,056	-	-	15
Median Rent Burden				-	34.7%	34.2%	-	-	10
Serious Housing Code Vi	olations (per 1	,000 rental units)		38.0	35.1	33.6	-	24	27
Tax Delinquencies (% of	residential pro	operties delinquen	t≥1 year)	5.8%	1.8%	1.9%	-	26	25
Home Purchase Loan Rat	e (per 1,000 p	properties)		-	40.2	29.3	-	-	16
High Cost Home Purchas	e Loans (% of	home purchase lo	ans)	-	10.3%	3.0%	-	-	26
Refinance Loan Rate (per	1,000 proper	ties)		-	30.8	11.9	-	-	29
High Cost Refinance Loar	is (% of refina	nce loans)		-	22.1%	7.0%	-	-	34
Notices of Foreclosure R	ate (per 1,000	1-4 family prope	erties)	10.6	28.6	33.7	49.7	28	7
Severe Crowding Rate (%	6 of renter hou	seholds)		-	9.3%	12.5%	-	-	2
Foreign-Born Population				62.2%	63.9%	62.6%	-	2	2
Racial Diversity Index				0.60	0.58	0.55	-	24	30
Households with Children	1 under 18 Yea	ars Old		41.6%	37.4%	39.4%	-	22	20
Population Aged 65 and	Older			9.8%	13.3%	9.1%	-	37	44
Poverty Rate				19.3%	15.5%	18.0%	-	29	26
Unemployment Rate				9.9%	5.8%	6.6%	-	25	29
Mean Travel Time to Wor	k (minutes)			41.3	41.5	44.4	-	30	11
Felony Crime Rate (per 1	,000 residents	5)		28.5	17.8	-	-	43	-
Students Performing at G	rade Level in I	Reading		45.5%	56.3%	62.7%	74.4%	23	22
Students Performing at G	rade Level in l	Vath		41.0%	73.2%	81.3%	87.3%	22	17
Asthma Hospitalizations	(per 1,000 res	idents)		1.9	1.7	1.7	-	39	39
Elevated Blood Lead Leve	els (incidence	per 1,000 resider	its)	20.2	7.4	7.9	-	20	10
Net Waste After Recyclin	g (pounds per	capita)		-	2.1	2.0	1.9	-	46

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 33 community districts with the same predominant housing type (2–4 family building)



ELMHURST / CORONA – CD 404

	2008	Ranl
Population	143,406	-
Population Density (1,000 persons per square mile)	36.2	27
Median Household Income	\$41,711	33
Income Diversity Ratio	4.3	45
Subsidized Rental Units (% of rental units)	4.6%	37
Rent-Regulated Units (% of rental units)	57.6%	12
Residential Units within 1/4 Mile of a Park	76.7%	40
Residential Units within 1/2 Mile of a Subway/Rail Entrand	ce 71.4%	34
Unused Capacity Rate (% of land area)	21.0%	43

Households in CD 404 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 404 versus New York City CD 404 in 2000 NYC in 2000 CD 404 in 2008 NYC in 2008



Top Five Countries of Origin for Foreign-Born Residents in CD 404

Country of Origin	CD 404	NYC	U.S.
China	14.8%	10.2%	5.0%
Ecuador	14.2%	4.5%	1.1%
Mexico	12.9%	5.9%	30.1%
Colombia	10.6%	2.4%	1.6%
Dominican Republic	8.4%	12.1%	2.0%

CD 404 is home to the largest share of immigrants of all the CDs in New York City. It has a very diverse immigrant population, with half of its immigrants hailing from China, Ecuador, Mexico or Colombia.

Immigrant Characteristics in CD 404 and NYC



In CD 404, 45% of the foreign-born residents do not speak English well, and 36% do not have a high school diploma. These rates are significantly greater than citywide averages.

White	Black	Hispanic	Asian		0007			Rank	Rank
1				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate				1.6%	-	2.9%	-	52	37
Certificates of Occupa	ancy Issued			136	319	318	-	22	29
Units Authorized by N	lew Residential B	Building Permits		210	206	520	75	25	17
Homeownership Rate			2	21.8%	25.2%	24.9%	-	35	34
Index of Housing Pric	e Appreciation (2	2–4 family buildin	g) ²	100.0	219.7	200.2	161.4	-	17
Median Price per Uni	t (2–4 family bui	lding) ²		\$151,580	\$310,410	\$275,682	\$258,333	10	9
Median Monthly Rent				-	\$1,030	\$1,059	-	-	14
Median Rent Burden				-	33.0%	34.6%	-	-	9
Serious Housing Code	e Violations (per	1,000 rental units)	24.0	15.9	16.1	-	37	43
Tax Delinquencies (%	of residential p	roperties delinque	nt≥1 year)	3.3%	1.1%	1.4%	-	44	40
Home Purchase Loan	Rate (per 1,000	properties)		-	55.0	32.6	-	-	9
High Cost Home Purc	hase Loans (% o	f home purchase l	oans)	-	6.4%	4.4%	-	-	21
Refinance Loan Rate	(per 1,000 prope	erties)		-	25.9	10.7	-	-	39
High Cost Refinance I	oans (% of refin	ance loans)		-	19.2%	9.7%	-	-	26
Notices of Foreclosur	e Rate (per 1,00	0 1–4 family prop	erties)	4.3	15.2	20.5	25.1	39	27
Severe Crowding Rate	e (% of renter ho	useholds) ³		-	7.4%	13.2%	-	-	1
Foreign-Born Populat	ion			66.8%	66.2%	67.6%	-	1	1
Racial Diversity Index	(0.66	0.59	0.63	-	15	18
Households with Child	dren under 18 Ye	ears Old		41.8%	44.1%	37.3%	-	19	23
Population Aged 65 a	nd Older			8.6%	8.4%	10.0%	-	46	41
Poverty Rate				19.2%	14.3%	17.9%	-	30	27
Unemployment Rate				9.3%	5.5%	6.3%	-	28	34
Mean Travel Time to	Work (minutes)			41.7	42.5	42.8	-	27	17
Felony Crime Rate (pe	er 1,000 resident	ts)		24.2	20.9	_	-	52	-
Students Performing a	at Grade Level in	Reading		42.1%	53.2%	61.0%	73.0%	28	30
Students Performing a	at Grade Level in	Math		35.9%	72.4%	81.8%	87.6%	27	15
Asthma Hospitalizatio	ons (per 1,000 re	sidents)		1.8	1.6	1.5	-	40	42
Elevated Blood Lead	Levels (incidence	e per 1,000 reside	nts)	19.7	7.8	7.1	-	22	14
Net Waste After Recy	cling (pounds pe	r capita)		-	2.4	2.6	2.4	-	19

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 33 community districts with the same predominant housing type (2–4 family building). 3. The wording of the question about crowding in the American Community Survey was changed in 2008. The large increase from 2007 to 2008 may be partly due to this change in wording. Please use caution when comparing 2008 to earlier years.



RIDGEWOOD / MASPETH - CD 405

22.1%

15.2%

	2008	Rank
Population	167,834	-
Population Density (1,000 persons per square mile)	23.1	42
Median Household Income	\$53,632	22
Income Diversity Ratio	4.2	48
Subsidized Rental Units (% of rental units)	0.7%	47
Rent-Regulated Units (% of rental units)	34.8%	39
Residential Units within 1/4 Mile of a Park	64.9%	53
Residential Units within 1/2 Mile of a Subway/Rail Entrance	e 38.0%	49
Unused Capacity Rate (% of land area)	14.5%	53









City-Initiated Rezonings, 2003 – 2007



Upzoned Downzoned Contextual-Only Rezoned

19.1% of land area in CD 405 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings decreased the residential capacity in CD 405 by 4.4%.

White	Black	Hispanic	Asian	0000	0007	0000	0000	Rank	Rank
Dentel Verenew Dete?				2000	2007	2008	2009	('00)	('08/'09)
Rental vacancy Rate ²				3.0%	-	4.5%	-	28	18
Certificates of Uccupanc	y Issued			109	217	229	-	24	41
Units Authorized by New	Residentia	Building Permits		101	110	46	34	40	30
Homeownership Rate			• 2	40.5%	42.5%	44.9%	-	14	15
Index of Housing Price A	ppreciation	(2–4 family building	() ³	100.0	209.0	199.4	182.9	-	10
Median Price per Unit (2	2–4 family b	uilding) ³		\$146,388	\$279,369	\$251,602	\$237,500	13	13
Median Monthly Rent				-	\$1,027	\$1,018	-	-	18
Median Rent Burden				-	30.4%	28.5%	-	-	41
Serious Housing Code Vi	olations (pe	er 1,000 rental units)	1	19.8	18.7	22.8	-	41	35
Tax Delinquencies (% of	residential	properties delinquer	t≥1 year)	2.7%	0.8%	0.9%	-	51	50
Home Purchase Loan Ra	te (per 1,00	0 properties)		-	30.5	19.2	-	-	36
High Cost Home Purchas	e Loans (%	of home purchase lo	ans)	-	8.7%	2.3%	-	-	34
Refinance Loan Rate (pe	r 1,000 pro	perties)		-	29.9	15.0	-	-	22
High Cost Refinance Loa	ns (% of ref	inance loans)		-	15.0%	7.0%	-	-	34
Notices of Foreclosure R	ate (per 1,C	100 1–4 family prope	erties)	3.2	6.6	9.0	13.1	44	40
Severe Crowding Rate (%	% of renter l	nouseholds)		-	1.0%	2.0%	-	-	48
Foreign-Born Population				35.9%	36.9%	36.0%	-	25	28
Racial Diversity Index				0.53	0.54	_	-	32	-
Households with Childre	n under 18	Years Old		35.0%	37.6%	30.9%	-	32	35
Population Aged 65 and	Older			13.8%	12.8%	14.4%	-	15	15
Poverty Rate				13.8%	11.6%	11.4%	-	41	42
Unemployment Rate				7.3%	6.3%	4.5%	-	37	48
Mean Travel Time to Wo	rk (minutes)	1		38.4	39.5	40.5	-	40	30
Felony Crime Rate (per 1	,000 reside	ents)		27.6	16.6	_	-	46	-
Students Performing at G	irade Level	in Reading		41.9%	53.0%	60.8%	72.9%	29	31
Students Performing at G	irade Level	in Math		35.7%	72.3%	81.8%	87.7%	29	14
Asthma Hospitalizations	(per 1,000	residents)		2.3	1.8	2.3	-	34	30
Elevated Blood Lead Lev	els (inciden	ce per 1,000 resider	its)	13.7	5.8	3.9	_	44	42
Net Waste After Recyclin	ng (pounds p	per capita)		-	2.1	2.0	2.3	-	26

1. Race and ethnicity data is unavailable in CD 105 for 2008. The figures presented in this graph are a rolling average of 2006–2008 data. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 33 community districts with the same predominant housing type (2–4 family building).



REGO PARK / FOREST HILLS – CD 406

	2008	Rank
Population	116,831	-
Population Density (1,000 persons per square mile)	40.9	25
Median Household Income	\$66,260	11
Income Diversity Ratio	4.9	33
Subsidized Rental Units (% of rental units)	0.0%	50
Rent-Regulated Units (% of rental units)	77.6%	6
Residential Units within 1/4 Mile of a Park	77.9%	38
Residential Units within 1/2 Mile of a Subway/Rail Entranc	e 77.4%	31
Unused Capacity Rate (% of land area)	12.6%	55

Households in CD 406 in Each New York City Income Quintile (2008)





Racial and Ethnic Composition of CD 406 versus New York City



Rank Rank 2000 2007 2008 2009 ('00) ('08/'09) Rental Vacancy Rate¹ 2.0% 47 1.5% 53 **Certificates of Occupancy Issued** 172 140 19 51 11 Units Authorized by New Residential Building Permits 81 289 129 46 3 49 **Homeownership Rate** 38.3% 45.5% 48.4% 15 10 Index of Housing Price Appreciation (1 family building)² 100.0 205.4 195.8 192.3 1 _ Median Price per Unit (1 family building)² \$423,592 \$667,382 \$657,652 \$660,000 2 4 Median Monthly Rent 8 \$1,179 \$1,177 _ Median Rent Burden 29.7% 27.7% 44 Serious Housing Code Violations (per 1,000 rental units) 50 13.1 8.6 7.7 54 _ Tax Delinquencies (% of residential properties delinquent \geq 1 year) 2.9% 0.7% 0.8% 50 53 _ Home Purchase Loan Rate (per 1,000 properties) 41.8 32.5 _ _ 10 High Cost Home Purchase Loans (% of home purchase loans) 1.5% 37 1.9%Refinance Loan Rate (per 1,000 properties) 11.9 10.0 44 _ _ High Cost Refinance Loans (% of refinance loans) 11.1% 6.6% 39 Notices of Foreclosure Rate (per 1,000 1-4 family properties) 1.9 4.5 4.5 7.9 53 49 Severe Crowding Rate (% of renter households) 1.0% 2.3% 44 **Foreign-Born Population** 52.1% 52.9% 50.1% 6 8 **Racial Diversity Index** 0.56 0.59 0 56 28 27 _ Households with Children under 18 Years Old 50 21.9% 23.8% 24.8% 45 Population Aged 65 and Older 18.8% 16.8% 17.4% 2 4 **Poverty Rate** 11.2% 6.1% 6.7% 45 51 _ **Unemployment Rate** 5.2% 5.1% 6.2% 49 36 Mean Travel Time to Work (minutes) 25 42.3 40.6 42.8 _ 17 Felony Crime Rate (per 1,000 residents) 28.3 17.1 44 Students Performing at Grade Level in Reading 48.0% 59.0% 65.7% 74.6% 20 21 Students Performing at Grade Level in Math 80.4% 85.0% 20 42.0% 73.1% 27 Asthma Hospitalizations (per 1,000 residents) 1.2 1.2 1.2 49 47 Elevated Blood Lead Levels (incidence per 1,000 residents)³ 14.0 3.8 4.3 43 34 Net Waste After Recycling (pounds per capita) 1.9 2.3 2.1 41 _

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 14 community districts with the same predominant housing type (1 family building).

3. Sample size is less than 20 newly identified cases in at least one year presented





Since their peak in 2007, prices of single family homes in CD 406 have retained their value remarkably well compared to the City as a whole. In the past two years, prices have fallen only 6% compared with a 20% decline citywide.



-100% -80% -60% -40% -20% 0% 20% 40% 60% 80% 100%

In contrast to citywide trends, serious housing code violations decreased in CD 406 from 2000 to 2008. It now has one of the lowest violation rates in the City.



FLUSHING / WHITESTONE - CD 407

20.4%

	2008	Rank
Population	254,571	-
Population Density (1,000 persons per square mile)	22.2	44
Median Household Income	\$56,008	18
Income Diversity Ratio	5.4	23
Subsidized Rental Units (% of rental units)	1.6%	46
Rent-Regulated Units (% of rental units)	54.1%	15
Residential Units within 1/4 Mile of a Park	77.9%	38
Residential Units within 1/2 Mile of a Subway/Rail Entran	ce 33.1%	51
Unused Capacity Rate (% of land area)	19.0%	48

Households in CD 407 in Each New York City Income Quintile (2008)









Top Five Countries of Origin for Foreign-Born Residents in CD 407

Country of Origin	CD 407	NYC	U.S.
China	35.8%	10.2%	5.0%
Korea	16.1%	2.2%	2.7%
Colombia	4.9%	2.4%	1.6%
India	4.5%	2.5%	4.3%
Italy	3.4%	2.2%	1.0%

Over half of the immigrants in CD 407 come from China or Korea. These groups make up only 12% of foreign-born residents citywide.



In CD 407, 42% of the foreign-born residents do not speak English well, significantly greater than the rate citywide.

White	Black	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate 1				1.9%	-	3.1%	-	50	32
Certificates of Occupar	ncy Issued			557	683	714	-	10	5
Units Authorized by Ne	w Residential I	Building Permits		529	1,018	799	207	7	3
Homeownership Rate				47.3%	50.5%	50.5%	-	9	9
Index of Housing Price	Appreciation (1 family building) ²		100.0	200.0	197.8	191.6	-	2
Median Price per Unit	(1 family build	ing) ²		\$373,758	\$625,994	\$582,919	\$575,000	6	5
Median Monthly Rent				-	\$1,129	\$1,130	-	-	9
Median Rent Burden				-	33.3%	34.9%	-	-	6
Serious Housing Code	Violations (per	1,000 rental units)		16.2	9.6	11.8	-	47	47
Tax Delinquencies (%	of residential p	roperties delinquen	t≥1 year)	2.7%	0.8%	0.9%	-	51	50
Home Purchase Loan R	Rate (per 1,000	properties)		-	42.5	32.7	-	-	8
High Cost Home Purch	ase Loans (% c	of home purchase lo	ans)	-	2.5%	2.2%	-	-	35
Refinance Loan Rate (p	oer 1,000 prop	erties)		-	19.0	11.3	-	-	33
High Cost Refinance Lo	oans (% of refir	iance loans)		-	13.9%	7.0%	-	-	34
Notices of Foreclosure	Rate (per 1,00	0 1–4 family prope	rties)	3.1	7.1	6.5	9.2	45	47
Severe Crowding Rate	(% of renter ho	ouseholds)		-	4.1%	4.8%	-	-	21
Foreign-Born Populatio	on			50.3%	54.6%	52.2%	-	8	6
Racial Diversity Index				0.67	0.66	0.66	-	11	14
Households with Child	ren under 18 Y	ears Old		31.5%	28.2%	31.1%	-	38	34
Population Aged 65 an	ld Older			15.8%	17.2%	16.8%	-	9	6
Poverty Rate				13.2%	11.4%	12.6%	-	42	36
Unemployment Rate				5.5%	8.4%	6.6%	-	47	29
Mean Travel Time to W	/ork (minutes)			40.5	40.9	40.2	-	35	32
Felony Crime Rate (per	r 1,000 residen	ts)		24.4	16.2	-	-	49	-
Students Performing at	t Grade Level in	Reading		56.7%	70.4%	73.2%	82.9%	8	8
Students Performing at	t Grade Level in	Math		55.0%	84.6%	89.1%	93.3%	8	2
Asthma Hospitalization	is (per 1,000 re	esidents)		1.5	1.4	1.1	-	45	48
Elevated Blood Lead Le	evels (incidenc	e per 1,000 resider	its)	13.1	3.6	3.9	_	47	42
Net Waste After Recyc	ling (pounds pe	er capita)		-	2.5	2.1	2.1	-	45

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 14 community districts with the same predominant housing type (1 family building).



HILLCREST / FRESH MEADOWS - CD 408

	2008	Ranl
Population 1	43,686	-
Population Density (1,000 persons per square mile)	18.9	47
Median Household Income \$	60,291	14
Income Diversity Ratio	4.5	42
Subsidized Rental Units (% of rental units)	12.2%	25
Rent-Regulated Units (% of rental units)	57.5%	13
Residential Units within 1/4 Mile of a Park	83.3%	35
Residential Units within 1/2 Mile of a Subway/Rail Entrance	27.7%	52
Unused Capacity Rate (% of land area)	21.2%	41

Households in CD 408 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 408 versus New York City



Top Five Countries of Origin for Foreign-Born Residents in CD 408

Country of Origin	CD 408	NYC	U.S.
China	14.3%	10.2%	5.0%
Guyana	6.3%	4.8%	0.7%
Philippines	6.2%	1.8%	4.4%
Bangladesh	6.2%	1.9%	0.4%
India	5.9%	2.5%	4.3%

CD 408 is home to a diverse group of immigrants with large populations from China, Guyana, the Philippines, Bangladesh and India. Each of these countries represents a greater share of immigrants in CD 408 than in New York City as a whole or in the U.S.

Immigrant Characteristics in CD 408 and NYC



In CD 408, 22% of the foreign-born population does not speak English well, and 18% does not have a high school diploma. These rates are lower than citywide averages.

White	Black	Hispanic	Asian		0007			Rank	Rank
.				2000	2007	2008	2009	(100)	('08/'09)
Rental Vacancy Rate ¹				2.3%	-	1.7%	-	40	52
Certificates of Occupant	cy Issued			67	234	375	_	39	24
Units Authorized by New	Residential	Building Permits		53	193	419	21	50	37
Homeownership Rate				43.8%	48.1%	47.7%	-	11	11
Index of Housing Price I	Appreciation	(1 family building) ²		100.0	196.2	179.7	164.2	-	7
Median Price per Unit (1 family buil	ding) ²		\$383,413	\$622,010	\$572,954	\$522,000	5	6
Median Monthly Rent				-	\$1,011	\$1,062	-	-	13
Median Rent Burden				-	29.0%	29.3%	-	-	35
Serious Housing Code V	iolations (pe	er 1,000 rental units)		23.6	13.7	11.6	-	38	48
Tax Delinquencies (% of	f residential	properties delinquen	t≥1 year)	3.1%	1.1%	1.1%	-	46	40
Home Purchase Loan Ra	nte (per 1,00	O properties)		-	34.3	24.2	-	-	20
High Cost Home Purchas	se Loans (%	of home purchase lo	ans)	-	4.8%	2.7%	-	-	27
Refinance Loan Rate (pe	er 1,000 proj	perties)		-	19.0	9.3	-	-	47
High Cost Refinance Loa	ns (% of ref	inance loans)		-	18.1%	9.3%	-	-	29
Notices of Foreclosure F	Rate (per 1,0	00 1–4 family prope	erties)	3.9	9.2	10.1	15.9	41	34
Severe Crowding Rate (% of renter h	iouseholds)		-	6.5%	3.8%	-	-	24
Foreign-Born Population	1			44.8%	47.0%	43.9%	-	15	16
Racial Diversity Index				0.74	0.71	0.72	-	3	3
Households with Childre	en under 18 '	Years Old		34.4%	34.5%	30.0%	-	34	37
Population Aged 65 and	Older			14.1%	12.7%	13.8%	-	14	19
Poverty Rate				10.6%	12.4%	8.0%	-	46	48
Unemployment Rate				6.3%	7.3%	6.6%	-	44	29
Mean Travel Time to Wo	ork (minutes)			43.2	42.3	42.4	_	22	21
Felony Crime Rate (per	1,000 reside	nts)		26.9	17.5	_	-	47	-
Students Performing at (Grade Level i	in Reading		55.8%	67.1%	71.2%	80.2%	10	9
Students Performing at (Grade Level i	in Math		50.9%	79.6%	85.1%	89.5%	10	9
Asthma Hospitalizations	(per 1,000	residents)		2.4	2.2	2.3	-	30	30
Elevated Blood Lead Lev	els (inciden/	ce per 1,000 resider	its)	19.6	5.8	4.7	-	23	31
Net Waste After Recycli	ng (pounds p	er capita)		-	2.2	2.5	2.6	_	12

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 14 community districts with the same predominant housing type (1 family building)



KEW GARDENS / WOODHAVEN - CD 409

	2008	Rank
Population	155,865	-
Population Density (1,000 persons per square mile)	32.4	35
Median Household Income	\$52,002	24
Income Diversity Ratio	4.1	51
Subsidized Rental Units (% of rental units)	0.0%	50
Rent-Regulated Units (% of rental units)	35.1%	38
Residential Units within 1/4 Mile of a Park	66.1%	48
Residential Units within 1/2 Mile of a Subway/Rail Entrance	e 88.3%	24
Unused Capacity Rate (% of land area)	21.1%	42

Households in CD 409 in Each New York City Income Quintile (2008)

\$0-\$17,737



Racial and Ethnic Composition of CD 409 versus New York City



Properties that Entered REO, January 2008–June 2009



In CD 409, 166 1–4 family properties entered REO between January 2008 and June 2009, ranking 4th among all CDs. Each dot represents a property that entered REO during this period.

	2000	2007	2008	2009	('00)	Rank ('08/'09)
Rental Vacancy Rate ¹	2.5%	-	4.8%	-	35	16
Certificates of Occupancy Issued	46	194	261	-	46	34
Units Authorized by New Residential Building Permits	64	200	125	57	48	19
Homeownership Rate	41.6%	46.9%	46.3%	-	12	13
Index of Housing Price Appreciation (2–4 family building) 2	100.0	234.2	189.3	150.1	-	25
Median Price per Unit (2–4 family building) 2	\$149,503	\$289,716	\$234,552	\$191,667	11	18
Median Monthly Rent	-	\$1,068	\$1,067	-	-	12
Median Rent Burden	-	31.8%	33.5%	-	-	13
Serious Housing Code Violations (per 1,000 rental units)	25.6	24.1	26.5	-	36	31
Tax Delinquencies (% of residential properties delinquent \geq 1 year)	4.4%	1.5%	1.5%	-	37	30
Home Purchase Loan Rate (per 1,000 properties)	-	40.1	23.2	-	-	23
High Cost Home Purchase Loans (% of home purchase loans)	-	19.8%	5.9%	-	-	19
Refinance Loan Rate (per 1,000 properties)	-	48.1	17.0	-	-	10
High Cost Refinance Loans (% of refinance loans)	-	25.5%	9.7%	-	-	26
Notices of Foreclosure Rate (per 1,000 1-4 family properties)	11.9	30.6	32.4	46.6	25	9
Severe Crowding Rate (% of renter households)	-	2.7%	2.9%	-	-	38
Foreign-Born Population	48.7%	52.8%	52.7%	-	10	5
Racial Diversity Index	0.76	0.73	0.73	-	2	2
Households with Children under 18 Years Old	43.1%	40.1%	40.8%	-	13	13
Population Aged 65 and Older	9.4%	10.3%	10.4%	-	41	38
Poverty Rate	14.7%	11.9%	11.9%	-	37	40
Unemployment Rate	8.2%	7.8%	9.4%	-	31	10
Mean Travel Time to Work (minutes)	44.4	41.2	44.4	-	18	11
Felony Crime Rate (per 1,000 residents)	32.7	17.9	-	-	33	-
Students Performing at Grade Level in Reading	38.6%	55.9%	63.1%	74.4%	33	22
Students Performing at Grade Level in Math	34.2%	72.0%	79.1%	85.2%	32	24
Asthma Hospitalizations (per 1,000 residents)	2.4	1.9	2.3	-	30	30
Elevated Blood Lead Levels (incidence per 1,000 residents)	19.4	7.8	6.3	-	24	18
Net Waste After Recycling (pounds per capita)	-	2.2	2.2	2.1	-	43

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 33 community districts with the same predominant housing type (2–4 family building).



S. OZONE PARK / HOWARD BEACH - CD 410

	2008	Rank
Population	140,123	-
Population Density (1,000 persons per square mile)	21.8	45
Median Household Income	\$57,655	16
Income Diversity Ratio	4.3	45
Subsidized Rental Units (% of rental units)	0.0%	50
Rent-Regulated Units (% of rental units)	16.6%	52
Residential Units within 1/4 Mile of a Park	50.0%	59
Residential Units within 1/2 Mile of a Subway/Rail Entrand	ce 38.7%	48
Unused Capacity Rate (% of land area)	19.4%	47

Households in CD 410 in Each New York City Income Quintile (2008)







Properties that Entered REO, January 2008–June 2009



In CD 410, 150 1–4 family properties entered REO between January 2008 and June 2009, ranking 6th among all CDs. Each dot represents a property that entered REO during this period.

White	Black	Hispanic	Asian	2000	2007	2008	2009	Rank ('00)	Rank ('08/'09)
Rental Vacancy R	late ¹			2.4%		5.6%		37	8
Certificates of Oc	cupancy Issued			42	131	130	-	47	53
Units Authorized	by New Residential	Building Permits		107	120	31	9	38	46
Homeownership I	Rate			63.0%	68.8%	65.1%	-	5	5
Index of Housing	Price Appreciation ((1 family building) 2		100.0	220.8	178.8	159.7	-	8
Median Price per	[.] Unit (1 family build	ling) ²		\$247,926	\$476,480	\$398,577	\$355,750	12	12
Median Monthly	Rent			-	\$1,089	\$1,096	-	-	11
Median Rent Burg	den			-	34.5%	30.1%	-	-	31
Serious Housing	Code Violations (per	1,000 rental units)		19.7	32.6	33.6	-	42	27
Tax Delinquencie	s (% of residential p	oroperties delinquent ≥	: 1 year)	5.5%	1.4%	1.5%	-	27	31
Home Purchase L	.oan Rate (per 1,000) properties)		-	34.5	19.1	-	-	38
High Cost Home I	Purchase Loans (% o	of home purchase loar	s)	-	23.6%	6.5%	-	-	14
Refinance Loan R	ate (per 1,000 prop	erties)		-	52.9	18.6	-	-	4
High Cost Refinar	ice Loans (% of refi	nance loans)		-	26.6%	9.7%	-	-	26
Notices of Forecl	osure Rate (per 1,00	00 1–4 family properti	es)	10.6	25.6	27.2	36.1	28	15
Severe Crowding	Rate (% of renter ho	ouseholds)		-	2.3%	3.5%	-	-	31
Foreign-Born Pop	oulation			39.4%	46.1%	45.8%	-	19	11
Racial Diversity I	ndex			0.80	0.82	0.79	-	1	1
Households with	Children under 18 Y	ears Old		41.7%	45.9%	37.8%	-	21	22
Population Aged	65 and Older			11.8%	10.7%	14.0%	-	21	16
Poverty Rate				11.5%	10.4%	11.8%	-	44	41
Unemployment Ra	ate			7.0%	5.8%	9.8%	-	41	9
Mean Travel Time	e to Work (minutes)			42.9	40.0	45.5	-	24	6
Felony Crime Rat	e (per 1,000 resider	nts)		31.8	20.2	-	-	34	-
Students Perform	ing at Grade Level ir	n Reading		36.5%	55.3%	62.6%	74.4%	36	22
Students Perform	ing at Grade Level ir	n Math		32.5%	71.7%	78.8%	85.2%	33	24
Asthma Hospitali	zations (per 1,000 r	esidents)		2.0	1.9	1.8	-	36	37
Elevated Blood Le	ead Levels (incidenc	e per 1,000 residents)3	13.7	5.0	3.1	-	44	50
Net Waste After F	Recycling (pounds pe	er capita)		-	2.2	2.3	2.2	-	36

1. The rental vacancy rate presented for 2008 is an average rate for 2006-2008. 2. Ranked out of 14 community districts with the same predominant housing type (1 family building).

3. Sample size is less than 20 newly identified cases in at least one year presented.



BAYSIDE / LITTLE NECK – CD 411

	2008	Rank
Population	124,989	-
Population Density (1,000 persons per square mile)	13.6	49
Median Household Income	\$73,735	10
Income Diversity Ratio	3.9	53
Subsidized Rental Units (% of rental units)	0.0%	50
Rent-Regulated Units (% of rental units)	15.5%	53
Residential Units within 1/4 Mile of a Park	88.8%	30
Residential Units within 1/2 Mile of a Subway/Rail Entranc	e 21.6%	56
Unused Capacity Rate (% of land area)	19.0%	48







Racial and Ethnic Composition of CD 411 versus New York City



City-Initiated Rezonings, 2003-2007



Upzoned Downzoned Contextual-Only Rezoned

32.0% of land area in CD 411 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings decreased the residential capacity in CD 411 by 0.3%.

willte	DIACK	nispanic	Asian					Rank	Rank
1				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate [⊥]				2.1%	-	5.7%	-	42	7
Certificates of Occupancy	y Issued			47	219	168	-	44	48
Units Authorized by New	Residential B	uilding Permits		51	134	90	89	51	11
Homeownership Rate				67.3%	67.9%	74.3%	-	3	3
Index of Housing Price A	ppreciation (1	family building) ²		100.0	185.0	186.6	167.5	-	5
Median Price per Unit (1	family buildin	ng) ²		\$437,297	\$676,177	\$654,663	\$614,000	2	4
Median Monthly Rent				-	\$1,197	\$1,214	-	-	7
Median Rent Burden				-	27.0%	32.4%	-	-	21
Serious Housing Code Vi	olations (per	1,000 rental units)	9.1	5.1	6.0	-	55	55
Tax Delinquencies (% of	residential pr	operties delinque	nt≥1 year)	2.5%	0.7%	0.7%	-	57	53
Home Purchase Loan Rat	te (per 1,000	properties)		-	41.3	29.4	-	-	15
High Cost Home Purchas	e Loans (% of	f home purchase l	oans)	-	2.2%	1.5%	-	-	44
Refinance Loan Rate (per	r 1,000 prope	rties)		-	19.9	11.1	-	-	35
High Cost Refinance Loa	ns (% of refina	ance loans)		-	12.1%	4.6%	-	-	44
Notices of Foreclosure R	ate (per 1,000	0 1–4 family prop	erties)	2.6	4.7	5.7	8.0	47	48
Severe Crowding Rate (%	6 of renter hou	useholds)		-	0.9%	2.1%	-	-	46
Foreign-Born Population				35.9%	38.0%	38.4%	-	25	25
Racial Diversity Index				0.56	0.60	0.61	-	28	19
Households with Children	n under 18 Ye	ars Old		30.7%	27.4%	33.0%	-	41	30
Population Aged 65 and	Older			17.2%	17.1%	16.5%	-	5	8
Poverty Rate				6.5%	5.4%	6.5%	-	53	52
Unemployment Rate				4.1%	4.2%	5.1%	-	54	44
Mean Travel Time to Wor	k (minutes)			39.8	38.4	37.5	-	37	41
Felony Crime Rate (per 1	,000 resident	s)		20.0	14.1	-	-	56	-
Students Performing at G	rade Level in	Reading		73.6%	81.9%	84.3%	90.8%	1	1
Students Performing at G	rade Level in	Math		70.1%	90.9%	94.1%	96.4%	1	1
Asthma Hospitalizations	(per 1,000 re:	sidents)		0.9	1.0	1.0	-	53	49
Elevated Blood Lead Leve	els (incidence	e per 1,000 reside	nts) ³	5.3	2.7	3.0	_	58	54
Net Waste After Recyclin	g (pounds per	r capita)		-	2.3	2.3	2.3	-	27

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 14 community districts with the same predominant housing type (1 family building). 3. Sample size is less than 20 newly identified cases in at least one year presented.



JAMAICA / HOLLIS – CD 412

	2008	Rank
Population 2	222,807	-
Population Density (1,000 persons per square mile)	24.1	41
Median Household Income	52,106	23
Income Diversity Ratio	4.2	48
Subsidized Rental Units (% of rental units)	19.0%	18
Rent-Regulated Units (% of rental units)	33.0%	43
Residential Units within 1/4 Mile of a Park	72.2%	45
Residential Units within 1/2 Mile of a Subway/Rail Entrance	33.8%	50
Unused Capacity Rate (% of land area)	24.2%	33

Households in CD 412 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 412 versus New York City



City-Initiated Rezonings, 2003-2007



Upzoned Downzoned Contextual-Only Rezoned

38.8% of land area in CD 412 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings increased the residential capacity in CD 412 by 17.2%.

Whit	e Black	Hispanic	Asian	2000	2007	2008	2009	Rank ('00)	Rank ('08/'09)
Rental Vacanc	y Rate ¹			3.6%	-	5.3%	-	17	10
Certificates of	Occupancy Issued			242	654	644	_	14	10
Units Authorize	ed by New Residential	Building Permits		218	910	80	54	23	20
Homeownershi	p Rate			50.6%	50.4%	47.6%	_	8	12
Index of Housi	ng Price Appreciation	(1 family building) 2		100.0	208.1	176.8	141.8	-	14
Median Price	per Unit (1 family build	ling) ²		\$224,255	\$422,262	\$358,719	\$304,025	13	14
Median Month	ly Rent			-	\$904	\$924	-	-	29
Median Rent B	urden			-	34.1%	29.9%	-	-	33
Serious Housin	ng Code Violations (pe	r 1,000 rental units)		53.0	57.8	51.3	-	21	23
Tax Delinquend	ies (% of residential _l	properties delinquent	≥1 year)	9.6%	3.0%	3.2%	-	16	16
Home Purchas	e Loan Rate (per 1,000) properties)		-	33.7	13.3	-	-	52
High Cost Hom	e Purchase Loans (%	of home purchase loa	ins)	-	40.3%	14.9%	-	-	2
Refinance Loan	n Rate (per 1,000 prop	erties)		-	66.4	16.2	-	-	16
High Cost Refi	nance Loans (% of refi	nance loans)		-	33.6%	17.2%	-	-	6
Notices of Fore	eclosure Rate (per 1,0	00 1–4 family proper	ties)	23.2	52.8	49.5	57.8	9	4
Severe Crowdi	ng Rate (% of renter h	ouseholds)		-	3.7%	5.2%	-	-	15
Foreign-Born P	opulation			34.2%	39.3%	42.2%	-	30	18
Racial Diversit	y Index			0.45	0.50	0.50	-	41	35
Households wi	th Children under 18 Y	'ears Old		44.9%	39.6%	42.0%	-	12	10
Population Age	ed 65 and Older			11.3%	12.3%	11.5%	-	24	27
Poverty Rate				17.0%	15.8%	12.5%	-	33	37
Unemployment	Rate			10.9%	9.9%	10.1%	-	19	7
Mean Travel Ti	me to Work (minutes)			49.3	47.3	46.8	-	2	4
Felony Crime R	ate (per 1,000 reside	nts)		43.8	30.2	-	-	13	-
Students Perfo	rming at Grade Level i	n Reading		44.1%	55.9%	62.1%	72.2%	25	33
Students Perfo	rming at Grade Level i	n Math		35.9%	68.9%	76.5%	82.5%	27	34
Asthma Hospita	alizations (per 1,000 r	esidents)		3.7	3.5	3.5	-	19	19
Elevated Blood	Lead Levels (incidend	ce per 1,000 resident	s)	18.0	4.8	6.3	-	31	18
Net Waste Afte	r Recycling (pounds p	er capita)		-	2.5	2.8	2.7	-	10

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 14 community districts with the same predominant housing type (1 family building).



QUEENS VILLAGE - CD 413

	2008	Rank
Population	203,425	_
Population Density (1,000 persons per square mile)	10.4	52
Median Household Income	\$74,632	9
Income Diversity Ratio	3.6	54
Subsidized Rental Units (% of rental units)	0.0%	50
Rent-Regulated Units (% of rental units)	27.8%	46
Residential Units within 1/4 Mile of a Park	69.0%	46
Residential Units within 1/2 Mile of a Subway/Rail Entran	ce 10.1%	57
Unused Capacity Rate (% of land area)	18.8%	51

Households in CD 413 in Each New York City Income Quintile (2008)





Racial and Ethnic Composition of CD 413 versus New York City



Top Five Countries of Origin for Foreign-Born Residents in CD 413

Country of Origin	CD 413	NYC	U.S.
Jamaica	23.9%	5.8%	1.7%
Haiti	14.0%	3.0%	1.4%
Guyana	11.5%	4.8%	0.7%
India	10.7%	2.5%	4.3%
Trinidad and Tobago	5.7%	3.2%	0.6%

Nearly a quarter of immigrants in CD 413 were born in Jamaica, with an additional quarter from Haiti and Guyana. These groups make up only 14% of the immigrant population citywide.

Immigrant Characteristics in CD 413 and NYC



In CD 413, 22% of the foreign-born population does not speak English well and 17% do not have a high school diploma. These rates are much lower than the rates in the rest of the City.

White	Black	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ¹				3.4%	-	5.0%	-	23	13
Certificates of Occupanc	y Issued			62	186	250	-	42	37
Units Authorized by New	Residential	Building Permits		112	153	107	43	37	24
Homeownership Rate				72.3%	78.6%	75.5%	-	2	2
Index of Housing Price A	ppreciation	(1 family building) ²		100.0	215.8	187.4	167.2	-	6
Median Price per Unit (1	family build	ling) ²		\$255,401	\$475,963	\$412,726	\$375,000	11	11
Median Monthly Rent				-	\$1,183	\$1,118	-	-	10
Median Rent Burden				-	27.1%	28.2%	-	-	42
Serious Housing Code Vi	olations (per	1,000 rental units)		31.4	23.8	28.9	-	30	29
Tax Delinquencies (% of	residential p	properties delinquent	≥1 year)	5.9%	1.7%	2.0%	-	24	27
Home Purchase Loan Ra	te (per 1,000) properties)		-	31.0	15.7	-	-	48
High Cost Home Purchas	e Loans (%	of home purchase loa	ans)	-	24.5%	6.5%	-	-	14
Refinance Loan Rate (pe	r 1,000 prop	erties)		-	55.2	19.1	-	-	2
High Cost Refinance Loa	ns (% of refi	nance loans)		-	28.7%	12.3%	-	-	17
Notices of Foreclosure R	ate (per 1,00	00 1–4 family prope	ties)	13.8	26.3	26.8	35.0	23	17
Severe Crowding Rate (%	% of renter h	ouseholds)		-	1.2%	1.0%	-	-	50
Foreign-Born Population				38.3%	44.2%	40.8%	-	20	19
Racial Diversity Index				0.64	0.61	0.61	-	18	19
Households with Childre	n under 18 Y	ears Old		42.5%	39.9%	40.2%	-	15	17
Population Aged 65 and	Older			12.2%	12.3%	13.7%	-	20	20
Poverty Rate				7.2%	4.9%	7.0%	-	52	50
Unemployment Rate				7.3%	6.4%	7.5%	-	37	24
Mean Travel Time to Wo	rk (minutes)			47.8	43.8	47.3	-	5	3
Felony Crime Rate (per 1	,000 resider	nts)		21.4	15.8	-	-	54	-
Students Performing at G	irade Level i	n Reading		51.5%	61.1%	65.6%	75.1%	16	17
Students Performing at G	irade Level i	n Math		41.9%	71.3%	78.1%	83.9%	21	32
Asthma Hospitalizations	(per 1,000 r	esidents)		2.4	2.0	2.1	-	30	34
Elevated Blood Lead Lev	els (incidenc	e per 1,000 residen	ts)	16.7	4.1	6.3	-	36	18
Net Waste After Recyclin	ng (pounds p	er capita)		-	2.2	2.5	2.4	-	19

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 14 community districts with the same predominant housing type (1 family building).



ROCKAWAY / BROAD CHANNEL - CD 414

	2008	Rank
Population 1	17,954	-
Population Density (1,000 persons per square mile)	10.1	53
Median Household Income \$	46,001	29
Income Diversity Ratio	5.9	19
Subsidized Rental Units (% of rental units)	35.5%	7
Rent-Regulated Units (% of rental units)	34.1%	41
Residential Units within 1/4 Mile of a Park	80.4%	37
Residential Units within 1/2 Mile of a Subway/Rail Entrance	62.4%	40
Unused Capacity Rate (% of land area)	48.0%	5

Households in CD 414 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 414 versus New York City







Since their peak in 2006, prices for 2–4 family homes in CD 414 have declined 38%. Over the same time period, prices throughout the City declined by 27%.

Changes in Quality of Li	fe, 2000 [.]	-200)8							
CD 414 NYC										
Median Household Income										
Serious Housing Code Violati	ons									
Mean Travel Time to Work										
Asthma Hospitalizations										
Elevated Blood Lead Levels	1									
	1007 007	1	1	1			107		0.077	1007
	-100% -80%	-60%	-40%	-20%	0%	20%	40%	60%	80%	100%

In contrast to citywide trends, serious housing code violations have declined in CD 414 since 2000. However, asthma hospitalizations increased and CD 414 now ranks 16th on this measure.

	White	Black	Hispanic	Asian	2000	2007	2008	2009	Rank ('00)	Rank ('08/'09)
Rent	tal Vacancy Rate 1				5.4%	-	6.1%	-	3	5
Cert	ificates of Occupa	ncy Issued			235	838	683	-	15	7
Unit	s Authorized by No	ew Residential	Building Permits		1,070	421	72	17	4	42
Hom	eownership Rate				35.1%	38.4%	39.4%	-	17	17
Inde	x of Housing Price	e Appreciation (2–4 family building) ²	100.0	221.0	192.9	144.9	-	26
Med	ian Price per Unit	(2–4 family bu	ilding) ²		\$127,302	\$238,671	\$214,235	\$175,755	16	25
Med	ian Monthly Rent				-	\$780	\$827	-	-	44
Med	ian Rent Burden				-	31.5%	29.0%	-	-	37
Seri	ous Housing Code	Violations (per	1,000 rental units)		39.6	22.9	28.9	-	22	29
Tax I	Delinquencies (%	of residential p	roperties delinquen	t≥1 year)	7.5%	2.5%	2.5%	-	21	18
Hom	e Purchase Loan	Rate (per 1,000	properties)		-	36.1	19.5	-	_	35
High	I Cost Home Purch	nase Loans (% d	of home purchase lo	ans)	-	18.2%	8.1%	-	-	9
Refi	nance Loan Rate (per 1,000 prop	erties)		-	32.3	11.8	-	-	30
High	I Cost Refinance L	oans (% of refi	nance loans)		-	24.9%	10.3%	-	-	23
Noti	ces of Foreclosure	e Rate (per 1,00	10 1–4 family prope	rties)	17.2	39.6	36.4	45.9	18	10
Seve	ere Crowding Rate	(% of renter ho	ouseholds) ³		-	1.0%	9.8%	-	-	3
Fore	ign-Born Populati	on			24.4%	24.7%	23.9%	-	39	44
Raci	ial Diversity Index				0.67	0.67	0.65	-	11	15
Hous	seholds with Child	lren under 18 Y	ears Old		40.1%	37.0%	34.7%	-	25	26
Рорі	ulation Aged 65 a	nd Older			14.2%	14.1%	15.5%	-	12	13
Pove	erty Rate				22.4%	17.3%	15.2%	-	24	31
Une	mployment Rate				12.8%	4.7%	5.8%	-	17	39
Mea	n Travel Time to V	Vork (minutes)			45.6	43.0	44.5	-	13	10
Felo	ny Crime Rate (pe	r 1,000 resider	its)		30.3	16.7	-	-	36	-
Stud	lents Performing a	t Grade Level ir	Reading		35.4%	54.9%	62.3%	74.4%	37	22
Stud	lents Performing a	t Grade Level ir	n Math		31.6%	71.6%	78.6%	85.2%	37	24
Asth	ma Hospitalizatio	ns (per 1,000 r	esidents)		3.5	3.6	4.0	-	21	16
Elev	ated Blood Lead L	evels (incidenc	e per 1,000 resider	its) ⁴	16.5	4.4	4.4	_	39	32
Net	Waste After Recyc	ling (pounds pe	er capita)		_	2.6	2.7	2.6	_	13

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 33 community districts with the same predominant housing type (2–4 family building). 3. The wording of the question about crowding in the American Community Survey was changed in 2008. The large increase from 2007 to 2008 may be partly due to this change in wording. Please use caution when comparing 2008 to earlier years. 4. Sample size is less than 20 newly identified cases in at least one year presented.

STATEN ISLAND



y many economic and housing measures, Staten Island compares favorably to New York City's other boroughs. Staten Island's unemployment rate stood at just 5.4% in 2008, compared to the City's overall rate of 7.2% (though both rates have since risen as a result of the recession). The borough continued to rank first in median household income in 2008 and boasted the highest homeownership rate (70.9%) in the City.

Despite these favorable economic indicators, Staten Island was the first borough to experience a decrease in housing prices in the recent downturn, with prices of single-family and 2–4 family homes starting to fall in 2007. By 2009, prices of single-family and 2–4 family homes had declined by 19.5% and 23.6%, respectively, from their peak. The number of foreclosure filings in Staten Island has increased during the same period, consistent with the Citywide trend, climbing from fewer than 1,300 in 2007 to more than 2,100 in 2009.

Staten Island is the most racially and ethnically homogenous borough, with 66% of its residents identifying as white in 2008. However, its population has grown more diverse over the past several years. It is the only borough in which the share of black residents has increased since 2000 (by 0.5 percentage points). Additionally, its share of Hispanic residents grew by 3.6 percentage points between 2000 and 2008, the largest increase in the City. Staten Island continues to have the smallest proportion of foreign-born residents in the City, with just 21% of residents in 2008 born outside the U.S. However, Staten Island still has a large share of

	2008	Rank
Population	487,407	5
Population Density (1,000 persons per square mile)	8.3	5
Median Household Income	\$73,619	1
Income Diversity Ratio	4.1	5
Subsidized Rental Units (% of rental units)	9.5%	4
Rent-Regulated Units (% of rental units)	15.7%	5
Residential Units within 1/4 Mile of a Park	64.3%	5
Residential Units within 1/2 Mile of a Subway/Rail Entra	ance 19.3%	5
Residential Units in a Historic District	0.2%	5
Unused Capacity Rate (% of land area)	44.2%	1
Land Area Upzoned (% '03–'07)	0.5%	5
Land Area Downzoned (% '03–'07)	2.8%	4
Land Area Contextual-Only Rezoned (% '03-'07)	19.6%	1

Households in Staten Island in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of Staten Island versus New York City



immigrants relative to the country as whole.

Staten Island ranks second in the City in its share of households with children, and our indicators suggest that its children fare relatively well. Students in Staten Island have long outperformed their peers in other boroughs in both reading and math, but Staten Island lost the top ranking to Queens in 2009. The asthma hospitalization and poverty rates in Staten Island, however, continued to be lower in Staten Island than in any other borough.

Between 2003 and 2007, almost 20% of the borough's land area was subject to City-initiated, contextual-only zoning changes, a higher percentage than in any other borough. More recently, the City approved a new special district in St. George/Stapleton near the ferry terminal in 2008. The new designation is intended to promote increased pedestrian-oriented retail development and residential redevelopment surrounding the borough's largest transportation hub. For more information about this and other projects on Staten Island, visit www.plannyc.org.

	2000	2007	2008	2009	Rank (2000) ('(Rank 08/'09)
Housing Stock & Land Use						
Housing Units	163,993	177,980	179,190	_	5	5
Rental Vacancy Rate	4.1%	7.4%	7.4%	-	2	1
Certificates of Occupancy Issued	3,271	1,438	1,017	857	2	5
Units Authorized by New Residential Building Permits	2,660	486	974	256	4	5
Homeownership Rate	63.8%	71.2%	70.9%	-	1	1
Housing Prices & Affordability						
Index of Housing Price Appreciation (condominium)	100.0	225.0	214.9	203.6	_	3
Index of Housing Price Appreciation (1 family building)	100.0	187.9	172.5	151.9	_	4
Index of Housing Price Appreciation (2–4 family building)	100.0	189.5	170.9	151.9	_	5
Index of Housing Price Appreciation (5+ family building)	-	-		-	_	-
Median Price per Unit (1 family building)	\$261,705	\$429,401	\$394.053	\$359,900	4	4
Median Price per Unit (2–4 family building)	\$167,490	\$258.675	\$236,738	\$214,823	2	4
Median Monthly Rent	-	\$928	\$934	-	3	3
Median Rent Burden	-	32.1%	32.0%	_	-	2
Londing Indicators						
Home Purchase Loan Rate (per 1,000 properties)		2/ 0	20 1	_	_	Л
High Cost Home Purchase Loans (% of home nurchase loans)	_	10.2%	20.1	_	_	4
Refinance Loan Rate (ner 1 000 properties)	_	10.2 /8	173	_	_	1
High Cost Refinance Loans (% of refinance loans)	_	42.4 01.9%	17.3 8.7匹	_	-	1
Notices of Foreclosure (all residential properties)	7/2	1 262	1 528	- 2 1 2 8	-	4
Notices of Foreclosure (an residential properties)	69	1,202	12.6	2,130	4	4
Pronerties that Entered REO	0.9	11.1	13.0	10.4	5	4 0
		75	243	02		2
Housing Quality						
Serious Housing Code Violations (per 1,000 rental units)	16.8	20.8	25.5	-	5	4
Tax Delinquencies (% of residential properties delinquent \geq 1 year)	4.3%	1.2%	1.5%	-	5	5
Severe Crowding Rate (% of renter households)		1.7%	3.4%		5	4
Social, Demographic & Income Indicators						
Population	445,420	482,854	487,407	_	5	5
Population Density (1,000 persons per square mile)	7.6	8.3	8.3	-	5	5
Foreign-Born Population	16.4%	21.8%	21.0%	-	5	5
Percent White	71.3%	66.8%	66.0%	-	1	1
Percent Black	8.9%	9.7%	9.4%	-	5	5
Percent Hispanic	12.1%	15.2%	15.6%	-	5	5
Percent Asian	5.6%	7.6%	7.6%	-	4	4
Racial Diversity Index	0.47	0.52	0.53	-	5	5
Median Household Income	\$68,571	\$66,985	\$73,619	-	1	1
Income Diversity Ratio	3.8	4.7	4.1	-	5	5
Households with Children under 18 Years Old	38.5%	40.0%	39.3%	-	2	2
Population Aged 65 and Older	11.6%	11.9%	12.1%	-	3	4
Poverty Rate	10.0%	9.8%	10.0%	-	5	5
Unemployment Rate	5.9%	4.6%	5.4%	-	5	5
Public Transportation Rate	28.8%	33.0%	30.9%	-	5	5
Mean Travel Time to Work (minutes)	43.9	43.3	42.1	-	1	2
Felony Crime Rate (per 1,000 residents)	19.6	15.4	15.4	-	5	5
Adult Incarceration Rate (per 100,000 people aged 15 or older)	472.8	561.2	609.3	-	5	4
Students Performing at Grade Level in Reading	55.1%	61.7%	66.9%	75.5%	1	2
Students Performing at Grade Level in Math	48.5%	73.1%	80.5%	85.9%	1	2
Health & Environmental Indicators						
Asthma Hospitalizations (per 1,000 residents)	1.8	1.6	1.8	_	5	5
Elevated Blood Lead Levels (incidence per 1,000 children)	12.7	4.0	4.1	_	5	4
Infant Mortality Rate (per 1,000 live births)	6.1	3.9	3.0	_	3	4
Low Birth Weight Rate (per 1,000 live births)	86	87	83	-	2	2
Net Waste After Recycling (pounds per capita) ¹	-	2.9	2.9	2.9	-	1

 1 The figures presented for each year refer to the City fiscal year beginning on July 1 of that year.

ST. GEORGE / STAPLETON – CD 501

	2008	Rank
Population 1	79,225	_
Population Density (1,000 persons per square mile)	13.0	50
Median Household Income \$	55,415	19
Income Diversity Ratio	5.2	27
Subsidized Rental Units (% of rental units)	14.6%	24
Rent-Regulated Units (% of rental units)	21.1%	50
Residential Units within 1/4 Mile of a Park	66.1%	48
Residential Units within 1/2 Mile of a Subway/Rail Entrance	9.2%	59
Unused Capacity Rate (% of land area)	37.6%	17



\$0-\$17,737



Racial and Ethnic Composition of CD 501 versus New York City



Properties that Entered REO, January 2008–June 2009



In CD 501, 184 1–4 family properties entered REO between January 2008 and June 2009; only two CDs in New York had more 1–4 family properties enter REO during the same period. Each dot represents a property that entered REO during this period.

White	Black	Hispanic	Asian					Rank	Rank
1				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ¹				4.8%	-	8.7%	-	7	2
Certificates of Occupancy	y Issued			819	405	288	-	4	32
Units Authorized by New	Residential E	Building Permits		522	125	834	82	8	15
Homeownership Rate				51.9%	60.1%	56.3%	-	7	7
Index of Housing Price A	ppreciation (1 family building) ²		100.0	195.6	174.2	148.4	-	13
Median Price per Unit (1	family buildi	ing) ²		\$224,130	\$385,426	\$349,596	\$314,670	14	13
Median Monthly Rent				-	\$941	\$929	-	-	26
Median Rent Burden				-	31.5%	33.5%	-	-	13
Serious Housing Code Vi	olations (per	1,000 rental units)		28.8	35.8	46.0	-	31	24
Tax Delinquencies (% of	residential p	roperties delinquent	:≥1 year)	5.3%	1.7%	2.0%	-	29	25
Home Purchase Loan Rat	e (per 1,000	properties)		-	35.6	18.1	-	-	40
High Cost Home Purchas	e Loans (% o	of home purchase lo	ans)	-	17.5%	4.3%	-	-	22
Refinance Loan Rate (per	[.] 1,000 prope	erties)		-	47.2	16.7	-	-	12
High Cost Refinance Loan	ns (% of refin	ance loans)		-	26.7%	9.0%	-	-	30
Notices of Foreclosure R	ate (per 1,00	0 1–4 family prope	rties)	11.2	17.4	21.7	27.3	26	26
Severe Crowding Rate (%	6 of renter ho	useholds)		-	2.7%	5.9%	-	-	11
Foreign-Born Population				19.1%	25.5%	24.9%	-	48	41
Racial Diversity Index				0.66	0.70	0.70	-	15	5
Households with Children	n under 18 Ye	ears Old		39.3%	41.5%	39.8%	-	27	18
Population Aged 65 and	Older			11.1%	10.8%	10.5%	-	28	37
Poverty Rate				15.7%	16.2%	18.8%	-	36	24
Unemployment Rate				8.2%	6.9%	5.9%	-	31	38
Mean Travel Time to Wor	k (minutes)			43.3	41.0	40.8	-	21	28
Felony Crime Rate (per 1	,000 residen	ts)		24.3	19.1	-	-	51	-
Students Performing at G	rade Level in	Reading		55.1%	61.7%	66.9%	75.5%	11	13
Students Performing at G	rade Level in	Math		48.5%	73.1%	80.5%	85.9%	14	21
Asthma Hospitalizations	(per 1,000 re	esidents)		2.4	2.4	2.7	-	30	26
Elevated Blood Lead Leve	els (incidenc	e per 1,000 residen	ts)	21.2	7.1	7.9	-	18	10
Net Waste After Recyclin	g (pounds pe	er capita)		-	2.9	2.8	2.9	-	2

1. The rental vacancy rate presented for 2008 is an average rate for 2006-2008. 2. Ranked out of 14 community districts with the same predominant housing type (1 family building).



	2008	Rank
Population 1	42,188	-
Population Density (1,000 persons per square mile)	6.5	55
Median Household Income	575,171	8
Income Diversity Ratio	4.0	52
Subsidized Rental Units (% of rental units)	9.3%	31
Rent-Regulated Units (% of rental units)	0.9%	55
Residential Units within 1/4 Mile of a Park	63.1%	55
Residential Units within 1/2 Mile of a Subway/Rail Entrance	22.8%	55
Unused Capacity Rate (% of land area)	40.0%	14

Households in CD 502 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 502 versus New York City



CD 502 is home to what once was the Fresh Kills landfill. At the height of its operation, Fresh Kills was the largest landfill in the world, handling 29,000 tons of solid waste daily. For years the landfill was a magnet for lawsuits related to health hazards and complaints from Staten Island residents. In 1996, Governor George Pataki issued an emergency order that mandated the landfill cease operations by the end of 2001.

In April 2006, Mayor Bloomberg and City Planning Commissioner Amanda Burden released a draft master plan for Fresh Kills Park, that envisioned development in three phases, each expected to last 10 years. In February 2009, construction on the first phase of Fresh Kills began. Originally estimated to cost \$6 million, the first project is now expected to cost \$15 million and be completed in mid-2010. The City aims to complete the whole park by 2036.

For more information on this project, visit www.plannyc.org.

White	Black	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate ¹				3.4%	_	5.3%	-	23	10
Certificates of Occupancy Issued			682	387	252	-	7	36	
Units Authorized by N	ew Residential I	Building Permits		784	145	54	78	5	16
Homeownership Rate				64.5%	72.7%	74.1%	-	4	4
Index of Housing Pric	e Appreciation (1 family building) ²		100.0	190.0	179.1	159.5	-	9
Median Price per Unit	t (1 family buildi	ng) ²		\$279,073	\$450,095	\$410,534	\$386,250	9	9
Median Monthly Rent				-	\$973	\$926	-	-	28
Median Rent Burden				-	32.3%	31.5%	-	-	24
Serious Housing Code	Violations (per	1,000 rental units		8.9	8.4	8.3	-	56	53
Tax Delinquencies (%	of residential p	roperties delinquer	it≥1 year)	3.6%	1.0%	1.3%	-	42	40
Home Purchase Loan	Rate (per 1,000	properties)		-	34.5	21.3	-	-	29
High Cost Home Purcl	hase Loans (% o	f home purchase lo	oans)	-	7.3%	4.3%	-	-	22
Refinance Loan Rate (per 1,000 prope	erties)		-	35.1	16.2	-	-	16
High Cost Refinance L	oans (% of refin	ance loans)		-	19.8%	10.0%	-	-	24
Notices of Foreclosure	e Rate (per 1,00	0 1–4 family prope	erties)	5.4	8.1	10.6	14.9	34	36
Severe Crowding Rate	e (% of renter ho	useholds)		-	1.2%	-	-	-	-
Foreign-Born Populati	on			18.4%	23.9%	26.9%	-	49	39
Racial Diversity Index				0.39	0.36	0.44	-	48	43
Households with Child	lren under 18 Ye	ears Old		36.2%	37.7%	37.2%	-	30	24
Population Aged 65 a	nd Older			13.5%	14.4%	15.7%	-	16	12
Poverty Rate				9.1%	7.6%	8.0%	-	50	48
Unemployment Rate				5.1%	3.9%	5.2%	-	50	43
Mean Travel Time to V	Nork (minutes)			41.7	43.7	39.8	-	27	33
Felony Crime Rate (pe	er 1,000 residen	ts)		18.8	14.7	-	-	57	-
Students Performing a	nt Grade Level in	Reading		55.1%	61.7%	66.9%	75.5%	11	13
Students Performing a	nt Grade Level in	Math		48.5%	73.1%	80.5%	85.9%	14	21
Asthma Hospitalizatio	ns (per 1,000 re	esidents)		1.7	1.4	1.7	-	41	39
Elevated Blood Lead L	evels (incidenc	e per 1,000 reside	nts) ³	8.1	1.5	1.0	_	56	58
Net Waste After Recyc	cling (pounds pe	r capita)		_	2.9	3.0	2.8	_	4

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 14 community districts with the same predominant housing type (1 family building).

3. Sample size is less than 20 newly identified cases in at least one year presented.

TOTTENVILLE / GREAT KILLS - CD 503

	2008	Rank
Population	165,994	-
Population Density (1,000 persons per square mile)	7.2	54
Median Household Income	\$90,464	5
Income Diversity Ratio	2.8	55
Subsidized Rental Units (% of rental units)	0.1%	48
Rent-Regulated Units (% of rental units)	21.2%	49
Residential Units within 1/4 Mile of a Park	63.5%	54
Residential Units within 1/2 Mile of a Subway/Rail Entran	ce 27.3%	53
Unused Capacity Rate (% of land area)	48.3%	4

Households in CD 503 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 503 versus New York City



City-Initiated Rezonings, 2003 – 2007



Upzoned Downzoned Contextual-Only Rezoned

19.1% of land area in CD 503 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings decreased the residential capacity in CD 503 by 0.9%.

White	Black	Hispanic	Asian					Rank	Rank
				2000	2007	2008	2009	('00)	('08/'09)
Rental Vacancy Rate [⊥]				3.6%	-	8.9%	-	17	1
Certificates of Occupanc	y Issued			1,767	626	425	-	1	20
Units Authorized by New	Residentia	I Building Permits		1,291	216	86	96	1	9
Homeownership Rate				75.9%	81.6%	84.3%	-	1	1
Index of Housing Price A	ppreciation	ı (1 family building) ²		100.0	181.5	168.7	151.3	-	12
Median Price per Unit (1	family buil	lding) ²		\$284,243	\$445,904	\$416,264	\$376,609	8	10
Median Monthly Rent				-	\$981	\$954	-	-	23
Median Rent Burden				-	33.1%	26.0%	-	-	49
Serious Housing Code Vi	iolations (pe	er 1,000 rental units		4.8	3.9	3.0	-	59	58
Tax Delinquencies (% of	residential	properties delinque	it ≥ 1 year)	4.0%	1.0%	1.2%	-	39	42
Home Purchase Loan Ra	te (per 1,00)O properties)		-	34.5	20.7	-	-	30
High Cost Home Purchas	e Loans (%	of home purchase l	oans)	-	6.2%	2.5%	-	-	29
Refinance Loan Rate (pe	r 1,000 pro	perties)		-	44.2	18.6	-	-	4
High Cost Refinance Loa	ns (% of re	finance loans)		-	18.8%	7.7%	-	-	32
Notices of Foreclosure R	ate (per 1,0	000 1–4 family prop	erties)	4.6	8.4	9.6	14.2	36	37
Severe Crowding Rate (%	% of renter	households)		-	-	-	-	-	-
Foreign-Born Population				11.7%	16.0%	11.6%	-	55	55
Racial Diversity Index				0.20	0.29	0.27	-	55	50
Households with Childre	n under 18	Years Old		39.7%	40.4%	40.5%	-	26	15
Population Aged 65 and	Older			10.5%	11.3%	10.8%	-	32	36
Poverty Rate				4.9%	4.6%	2.2%	-	55	55
Unemployment Rate				4.2%	2.7%	5.1%	-	52	44
Mean Travel Time to Wo	rk (minutes))		46.1	45.3	45.4	-	9	8
Felony Crime Rate (per 1	,000 reside	ents)		15.2	12.0	-	-	59	-
Students Performing at G	Grade Level	in Reading		55.0%	61.6%	66.8%	75.3%	13	16
Students Performing at G	Grade Level	in Math		48.4%	73.0%	80.4%	85.8%	16	23
Asthma Hospitalizations	(per 1,000	residents)		1.1	0.9	0.9	-	52	53
Elevated Blood Lead Lev	els (incider	nce per 1,000 reside	nts) ³	4.9	1.1	0.9	_	59	59
Net Waste After Recyclin	ng (pounds	per capita)		-	2.8	3.0	2.9	-	2

1. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 2. Ranked out of 14 community districts with the same predominant housing type (1 family building). 3. Sample size is less than 20 newly identified cases in at least one year presented.

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New York City Community Districts



Source: New York City Planning Department, 2007

New York City Sub-borough Areas



Source: U.S. Census Bureau, Furman Center

Methods

UNITED STATES CENSUS SOURCES

A number of the indicators presented in the *State of New York City's Housing and Neighborhoods* are derived from four data sources collected by the United States Census Bureau. These sources are described below along with a discussion of issues of comparability across sources.

Decennial Census (Census)

In recent decades, the Census has consisted of two parts: the 100% "short form" that collects information from every person and about every housing unit in the country, and the "long form" of additional questions asked of a sample of people and households. The "short form" collects information on age, race, Hispanic or Latino origin, household relationship, sex, tenure, and vacancy status. The "long form" provides more in-depth information about personal and housing characteristics such as income, employment status, and housing costs. In this edition of the State of the City, we use data from the 2000 Census short and long forms to derive demographic, economic, and housing measures for the year 2000. To create most of these indicators, we use summary census data reported at the City, borough and sub-borough area levels.

American Community Survey (ACS)

The American Community Survey is a relatively new annual survey that collects data similar to that collected by the Census "long form" described above. As with the long form, the ACS covers only a sample of individuals and housing units. However, the ACS uses a smaller sample: the Census "long form" covered 1-in-6 housing unit addresses while the ACS only covers 1-in-40 housing unit addresses each year. The Census Bureau began to work on developing the ACS in 1996, but reliable annual estimates for geographic areas with a population of 65,000 or more only became available in 2005. In December 2008, the Census Bureau began releasing 3-year rolling estimates for all geographic areas with populations of 20,000 or more. We use ACS data to generate the same statistics we obtained from the 2000 Census, but for the years 2007 and 2008. Going forward, the ACS is intended to replace the Census "long form," providing annual data that were previously available

only at ten-year intervals. Most of the indicators in this edition are derived from summary-level data reported by the Census for Public Use Microdata Areas (PUMAs). A PUMA contains at least 100,000 people, and the geographic boundaries of PUMAs are almost identical to those of New York City's sub-borough areas. Summarylevel data is also reported at the borough and City levels. Because each PUMA in New York City has at least 100,000 residents, reliable annual estimates are available for each PUMA from the ACS. In this edition of the State of the City we use annual estimates for almost all of the data we get from the ACS. One exception is the rental vacancy rate, for which we use a 3-year estimate (see the section below for more details). We also use a 3-year estimate to describe the racial composition in CDs 104, 105, 215, and 405 because 2008 data was not available for those areas.

Census and American Community Survey Microdata

In order to calculate our income diversity ratios and several indicators in our State of New Yorkers section, we determine the quintile distribution of incomes for the various geographies in New York City; to do this we use microdata (data reported at the individual- and household-level). The smallest level of geography reported in the microdata is the PUMA.

New York City Housing and Vacancy Survey (HVS)

The Housing and Vacancy Survey (HVS) is conducted every 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. In addition to the housing unit information, a limited set of data also is collected about the household and the individual answering the questionnaire, presumably the head of the household. In this edition of the *State of the City*, we use HVS data to construct two indicators that are specific to New York City and therefore not captured in the ACS—the percentage of rental units that are subsidized and the percentage of rental units that are rent-regulated.

Notes on Sampling

Because both the ACS and HVS are sample surveys, not censuses, all data derived from the surveys are estimates, not exact counts. The ACS sample includes approximately 3 million housing unit addresses nationwide including about 66,000 in New York City; 18,000 housing unit addresses are sampled for the HVS. 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. This report uses the convention established by HPD in cautioning the reader about any estimates that are based on 3,000 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.

Comparisons between the Decennial Census and American Community Survey Years

The U.S. Census Bureau makes continual adjustments to the Decennial Census and the American Community Survey to improve the coverage of the surveys and accuracy of the results. These adjustments often make cross-year comparisons difficult. Below is a discussion of the key areas where changes in sampling, question construction, or other methodology might affect the comparability of indicators that we report in the *State of the City* over time.

Income

The question construction and data collection for income information differs between the Decennial Census and the ACS. The 2000 Census asked for the respondent's 1999 income; thus incomes reported in 2000 are all for one fixed period of time (calendar year 1999). The ACS, by contrast, asks for the respondent's income over the "past 12 months" and this information is collected on an on-going monthly basis. Therefore these figures are not directly comparable. The Census Bureau notes that a comparison study of the 2000 Census income data and the 2000 ACS data found that incomes reported in the Census were about 4% higher than the incomes reported in the ACS.

Because of these data collection methods, adjacent years of ACS data may have reference months in common; thus comparisons of income data between ACS years (2007 and 2008) should not be interpreted as precise comparisons of economic conditions in those years.

Indicators affected by the income methodology issues are: Income Diversity Ratio, Median Household Income, Poverty Rate, and Poverty Rate by Age.

Note that for comparison purposes, we adjust all dollar amounts reported in this book to 2009 dollars using the Consumer Price Index for All Urban Consumers (Current Series) from the Bureau of Labor Statistics for all major expenditure classes.

Rental Vacancy Rate

Nearly two-thirds of the sub-borough areas in New York City lacked enough sample observations to calculate a rental vacancy rate for at least one year of ACS data. However, all but two of the SBAs had sufficient observations to calculate a 3-year average of the rental vacancy rate. Thus, on the community district pages, for the rental vacancy rate only, we report a 3-year average rental vacancy rate for 2006–2008. We are still reporting annual rental vacancy rates on the borough and City pages, however, the 2006–2008 average for community districts cannot be directly compared to any one year of borough or City data.

More information about comparability between U.S. Census data sources is available at: http://www.census. gov/acs/www/UseData/compACS.htm.

HOUSING PRICE APPRECIATION INDICES

The index of housing price appreciation, also called the repeat sales index, is a measure of relative change in property values over time. We construct housing price appreciation indices 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. Estimating price indices separately for different types of properties allows for different market valuations and fluctuations within each property type. Due to insufficient data, we report the price indices only for the most representative building type at the community district level.

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 singleand multi-family homes in New York City between 1974 and 2009. We used roughly 239,000 pairs of sales in the estimation.

The repeat sales price indices are created using statistical regression techniques. Economists use two basic approaches to estimate housing price indices: the hedonic regression and the repeat sales methods. Both of these approaches estimate temporal price movement controlling for the variation in the types of homes sold from period to period. Each method has its own strengths and weaknesses.

The repeat-sales methodology controls for housing 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 that the quality of individual houses in the sample not vary over time. 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; the data on single sales cannot 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. However, as the index period lengthens, more properties have changed hands more than once. This reduces sample selection bias but exacerbates a heteroskedasticity problem; Case and Shiller (1989) show evidence that price change variability is positively related to the interval of time between sales.

Most of the problems associated with the repeat sales method are overcome in this report. Specifically, the data set used here is quite large so we lose little precision by eliminating properties that sold only once. Moreover, the time period of 35 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 Shiller¹ (1989) and modified by Quigley and Van Order² (1995) to account for the possibility of time-dependent error variances.

In the first stage, the difference between the log price of the second sale and the log price of the first sale is regressed on a set of dummy variables, one for each time period in the sample (a year, in this case) 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 generalized least squares, using the inverses of the square root of the fitted values from the stage-two regression as weights.

HMDA

The Federal Home Mortgage Disclosure Act (HMDA) requires financial institutions with assets totaling \$31 million or more to report information on loan applications and originations. Thus, the HMDA data capture most, but not all, residential mortgage lending activity.

¹ Case, K.E. and R.J. Shiller. 1989. "The Efficiency of the Market for Single Family Homes." American Economic Review, 79, p.125-37.

² 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.

All figures in our analysis are based on conventional, owner-occupied, 1–4 family, non business-related loans. We exclude from our analysis any government sponsored loans (such as FHA insured or VA guaranteed), any loans for properties that the owner acknowledged he or she did not occupy as a principle dwelling, any loans for manufactured or multifamily housing (5 or more families), and any loans deemed to be business related (classified as those loans for which a lender reports an applicant's ethnicity, race and sex all as "not applicable"). Conventional, owner occupied, 1–4 family, and non business-related loans constituted more than 89% of all loan applications in New York City in 2008.

HMDA requires lenders to report when the spread between the annual percentage rate (APR) of a loan and the rate of Treasury securities of comparable maturity is greater than three percentage points for first lien loans and five percentage points for junior lien loans. In this report, all loans with APRs above this threshold were referred to as high-cost loans.

Loan applicants are assigned to a racial/ethnic group for purposes of our research based on the first reported race of the primary applicant. However, if the applicant reported his or her ethnicity as "Hispanic" the applicant is classified as Hispanic, regardless of the applicant's reported race. If an applicant provided information to the lender via mail, internet or telephone and did not provide information on their race we assign those loans to the "not reported" racial category. These loans are included in our national, City, and borough level analyses, but are not included in our calculation of the racial share of new home purchase borrowers for the *State of New York City's Mortgage Lending* chapter or the *State of New Yorkers* section.

LIS PENDENS DATA (NOTICES OF FORECLOSURE)

The Furman Center collects data on *lis pendens* filings from a private vendor, Public Data Corporation (PDC). A *lis pendens* may be filed for a host of reasons unrelated to a mortgage foreclosure. The Furman Center uses a variety of screening techniques to identify only those *lis pendens* related to a mortgage. Further, if the same property received any additional *lis pendens* within 90 days of the initial *lis pendens*, the additional *lis pendens* are not included in our rate to avoid double-counting the same foreclosure.

PROPERTIES THAT ENTERED REO

The data for this indicator came from three sources—lis pendens from PDC, residential sales data from the New York City Department of Finance (DOF) and the Real Property Assessment Data (RPAD) from DOF. Each of these datasets identifies properties using a unique borough, block and lot number (BBL). Starting with the set of all lis pendens, we use BBLs to match each lis pendens (LP) issued since 1993 with the most recent sale of that property prior to the LP (if the sale happened in 1974 or later). We then match the LP to any sales that occurred within three years after the LP, and assume that the first such sale was undertaken in response to the foreclosure filing. Finally to identify transfers into REO, we search the grantee name field of the first sale after the LP for the word "bank" or the name of any large bank or subsidiary. Further, we check if the name of the grantee matches the name of the LP servicer, and if so, we classify the sale as a transfer into REO. All such transfers are included in the calculation of this indicator.

POPULATION WEIGHTING FORMULA

Several indicators included in this book are provided to us at geographic levels other than the community district level, such as police precincts or school districts. In order to make comparisons at the community district level, the Furman Center uses a population weighting formula.

For instance, when aggregating the felony crime rate from the 76 police precincts to the 59 community districts, we first calculate the rate for each of the 76 police precincts. If a community district only contains one police precinct then that rate is directly used for the community district. If a community district contains more than one police precinct, we weight the rates for each precinct based on the number of housing units within the community district that are in each precinct.

For example, if community district 1 contains three precincts A, B, and C and of the 100 housing units in community district 1, 50 are in precinct A, 30 and in

precinct B, and 20 are in precinct C the resulting formula would be:

rate(CD1) = rate(A) * .5 + rate(B) * .3 + rate(C) * .2

Since police precincts and community districts are not co-terminus, it is possible that the same precinct would be included in the calculation of two or more community districts. However, it would be weighted accordingly each time.

CALCULATING DISTANCE TO AMENITIES

This book presents several indicators that show the percentage of housing units within a given walking distance to amenities, such as parks and subway stations.

To determine walking distances to amenities, we use the NYC Deptartment of City Planning's LION shapefile to create a network walking buffer of streets with pedestrian right-of-ways. This method is an improvement on traditional "as the crow flies" buffers because it accounts for actual walking distance down streets and around corners. Then, for each subway entrance or park perimeter, we create a network walking buffer of every possible combination of routes emanating from each amenity. Finally, we select all lots that fall within one half-mile walking distance of any amenity. Subway/Rail Entrances: For calculating walking distance to a subway or rail entrance, we use a database of entrances to MTA subway stations in the Bronx, Brooklyn, Manhattan, and Queens from the NYC Department of Transportation (DOT). While DOT has already geocoded most of these entrances, we supplement their work by assigning geographies for non-geocoded entrances. For the Staten Island Railway, Long Island Rail Road, Metro-North Railroad, and Amtrak, we interpolate station entrances using a variety of GIS techniques, including current satellite imagery.

Parks: Because our data on parks do not contain information on their entrances, we calculate walking distances from points along their perimeters. For parks with areas of 2.5 acres or less, we base our analysis on perimeter points of each park, generally the corners of the park. For parks larger than 2.5 acres, perimeter points (corners) are generally too far apart. Instead, we use the intersections of pedestrian right-of-ways within 150 feet to approximate their perimeters. These generally include all of the street intersections bordering the park.

About the Preservation Data Project

BACKGROUND

To promote the creation of affordable housing in New York City, the federal, city and state governments sponsored a number of programs, including Mitchell-Lama, Low Income Housing Tax Credits, and HUD-assisted programs, which provide public subsidies to private developers for a fixed time. Thanks to these three programs, many hundreds of thousands of units of subsidized housing were built in the City over the past 60 years. Approximately 250,000 of these units remain, and are a critical source of housing for low and moderateincome New Yorkers. However, many of these buildings have passed, or are close to, the end of their subsidy term, when owners have the choice of converting them to market rate housing. Other buildings are at risk of failing out of the programs because of poor physical or financial conditions—a threat that is increasingly likely given the recent softening of the real estate market. Efforts to identify these at-risk buildings and develop policies that will effectively keep them affordable have been hampered by a lack of complete and accurate data about the history, finances or physical condition of this housing stock.

What is the Preservation Data Project?

The Preservation Data Project (PDP) is a new initiative by NYU's Furman Center for Real Estate and Urban Policy that brings together multiple data sources to track at-risk subsidized housing units and to identify new opportunities for preserving affordability. The Preservation Data Project has three main components:

- a database of Mitchell-Lama, Low Income Housing Tax Credit, and HUD-assisted properties in New York City, including detailed information on each property's financial and physical condition;
- 2) an "early warning" system designed to predict the probability that a property will opt out of the affordability program because of strong market demand, or fail out because of financial or physical distress, based on characteristics of the property, its owner, and the market for such properties; and

 new analytic tools for assessing the potential to preserve the properties as affordable housing or incentivize owners to opt into affordability programs.

Who are the project partners?

The three-year project is generously funded by the Mac-Arthur Foundation, and is being carried out with close cooperation from the New York City Department of Housing Preservation and Development (HPD). Four other public agencies are providing data and guidance: the New York State Division of Housing and Community Renewal (DHCR), the New York City Housing Development Corporation (HDC), the New York State Housing Finance Agency (HFA) and the U.S. Department of Housing and Urban Development (HUD). In addition, the Furman Center is consulting with tenant advocates, community groups, non-profit and for-profit developers and other key members of the affordable housing community.

How & when will I be able to use the system?

We expect the database to be used by a wide range of users interested in tracking affordable units, including public agencies, community groups and tenant associations. In order to make the database as accessible and meaningful as possible, the Furman Center will integrate the database with our New York City Housing and Neighborhood Information System (www.nychanis.com). This will allow users to put the preservation data in context by linking it with data on demographics, neighborhood conditions, the availability of other housing and other aspects of the local real estate market. The Furman Center began work on the PDP in spring of 2009. We expect to launch the initial database by September 2010.



Since its founding in 1995, the Furman Center for Real Estate and Urban Policy has been dedicated to three missions:

- Providing objective academic and empirical research on the legal and public policy issues involving land use, real estate, housing and urban affairs in the United States, with a particular focus on New York City;
- Promoting frank and productive discussions among elected and appointed officials, leaders of the real estate industry, leaders of non-profit housing and community development organizations, scholars, faculty and students about critical issues in land use, real estate and urban policy;
- Presenting essential data and analysis about the state of New York City's housing and neighborhoods to all those involved in land use, real estate development, community economic development, housing, urban economics and urban policy. The Furman Center has created several innovative tools that help disseminate information on New York City's housing and neighborhoods to the public:
 - PlanNYC is a comprehensive urban planning website, with news summaries and links to development-related articles, official documents such as environmental impact statements, and a citywide calendar of upcoming planning events, including local community board meetings and public hearings. (www.plannyc.org)
 - The New York City Housing and Neighborhood Information System (NYCHANIS) is an interactive website that allows users to obtain data and information about New York City neighborhoods and create custom-made tables, charts, graphs, and maps. (www.nychanis.com)
 - The Preservation Data Project (PDP) is a new initiative that brings together multiple data sources to track at-risk subsidized housing units and to identify new opportunities for preserving affordability.

In February 2010, the Furman Center launched a new Institute for Affordable Housing Policy to improve the effectiveness of affordable housing policies and programs. The Institute is not partisan or ideologically predictable. The Institute harnesses the incredible talent of the New York University community and the experts that make up the Furman Center by providing housing practitioners and policymakers with information about what's working and what isn't, and about promising new ideas and innovative practices.

The Furman Center is a joint research center of the New York University School of Law and the New York University Robert F. Wagner School of Public Service. The Center is named in honor of NYU Law alumnus Jay Furman, class of '71, who is a member of both the NYU School of Law Foundation Board of Trustees and the NYU Board of Trustees. Mr. Furman, an international real estate investor and developer, provided generous financial support to endow the Center, and is a constant source of support.

Vicki Been, the Boxer Family Professor of Law, is the Center's faculty director. Ingrid Gould Ellen, Professor of Public Policy and Urban Planning, is the faculty co-director. Sarah Gerecke, Adjunct Assistant Professor of Planning, is the executive director. The Center regularly collaborates with faculty from the Law School, the Wagner School, and NYU's Faculty of Arts and Sciences are involved in the Center's work.

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