Homeownership and the Foreclosure Crisis

Asian American Community Development Conference 2010
May 27, 2010

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Homeownership Rate by Race or Ethnicity (2008)

Source: 2008 American Community Survey

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Homeownership Rate in NYC Neighborhoods (2000)

Source: 2000 Census

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High Cost Home Purchase Lending (2004-2008)

Percentage of conventional, owner-occupied, first-lien home purchase loans issued that were high cost

Source: Home Mortgage Disclosure Act

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Foreclosure Rate in NYC Neighborhoods

2009 foreclosure filings per 100 1-4 family homes and condos in majority Asian (as of 2000) and all NYC census tracts

Source: Public Data Corp. and 2000 Census
Mortgage Lending in NYC Neighborhoods

Number of conventional, owner-occupied, first-lien home purchase loans issued per 1000 1-4 family homes and condos

Source: Home Mortgage Disclosure Act

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Mortgage Lending to Asian Homebuyers in NYC

Index of conventional, owner-occupied, first-lien home purchase loans issued each year after 2004

Source: Home Mortgage Disclosure Act

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Homebuyers in NYC Neighborhoods

Share of households and conventional, owner-occupied, first-lien home purchase loans issued, by racial or ethnic group.

Source: 2008 American Community Survey and Home Mortgage Disclosure Act
Where Asian Households are Buying in NYC

Number of conventional, owner-occupied, first-lien home purchase loans issued in 2008, by census tract

Source: Home Mortgage Disclosure Act