A new report shows just how striking the changes in the real estate market have been in New York in recent years. The report, by New York University’s Furman Center for Real Estate and Urban Policy, reveals that the city gained a remarkable number of new housing units, and then watched the market fall faster than at any time in recent history.

In a 140-page report released on Thursday morning, Furman Center researchers found that the city gained 170,000 new housing units from 2000 to 2008. But by 2009, the building boom ground to a halt. Building permits being issued dropped by 90 percent from 2008 to 2009. The city issued fewer permits for new housing units than any time since 1992.

“It’s striking that we have 170,000 new housing units. That’s a reasonably sized city in itself,” said Ingrid Gould Ellen, the center’s co-director who worked on the study. “The fall between 2008 and 2009, that one is particularly dramatic.”

While the era of predatory lending may have passed, the percentage of home mortgages being made has declined to such an extent that it has alarmed researchers. Dr. Ellen found that lending declined by 50 percent across neighborhoods from 2005 to 2008. In some cases, neighborhoods hurt by the foreclosure crisis are struggling even more to recover because buyers are finding it so difficult to get mortgages.

“It’s the middle-class, moderate-income neighborhoods in Brooklyn and Queens that were hit by the foreclosure crisis and now are being starved of credit,” Dr. Ellen said. “It’s now not just high-income borrowers. You have seen a particularly large decline for black and Hispanic borrowers.”

One neighborhood that has been transformed the most by the building boom has been the financial district. From 2000 to 2008, the neighborhood gained 8,382 new housing units. That means the neighborhood’s housing stock jumped by 47.6 percent from what it was before.

Still, the financial district didn’t gain the highest number of apartments. The increase is still less than the rise in neighborhoods like Clinton and Chelsea, which gained 11,086 units; and Tottenville and Great Kills on Staten Island, which added 8,626 homes.