

# State of New York City's Housing and Neighborhoods 2004

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## Preface

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

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

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

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

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## **New York City Neighborhoods: Definitions and Maps**

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

### *Borough*

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

### *Community District*

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

### *Census Tract*

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

### *Sub-borough Area*

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

### *Community School District*

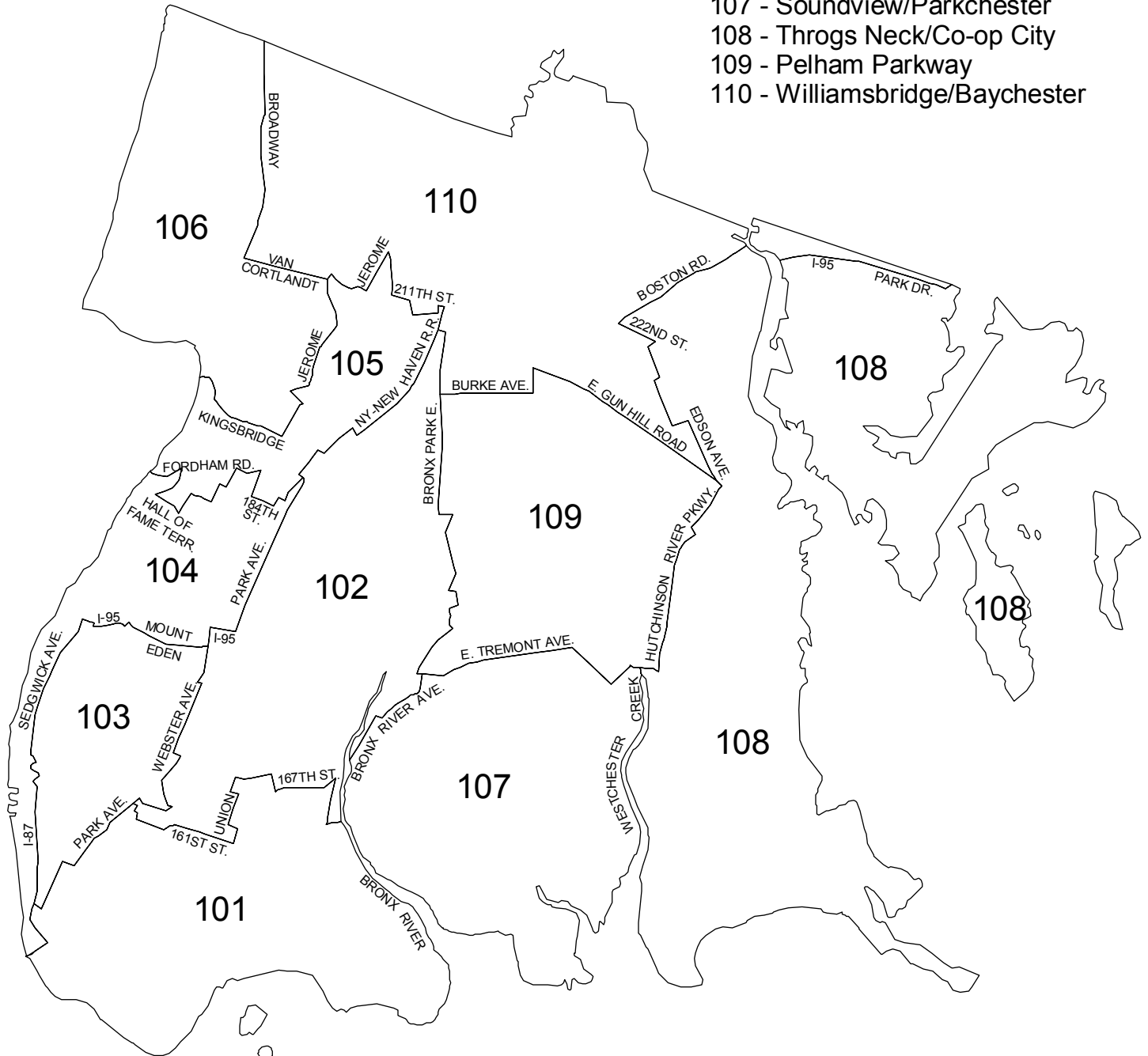
Until the massive reorganization of the New York City school system in 2003, community school districts were important administrative units that controlled public elementary and middle schools, setting policies over a wide range of educational issues, including curriculum, enrichment programs, pupil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

### *Police Precinct*

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

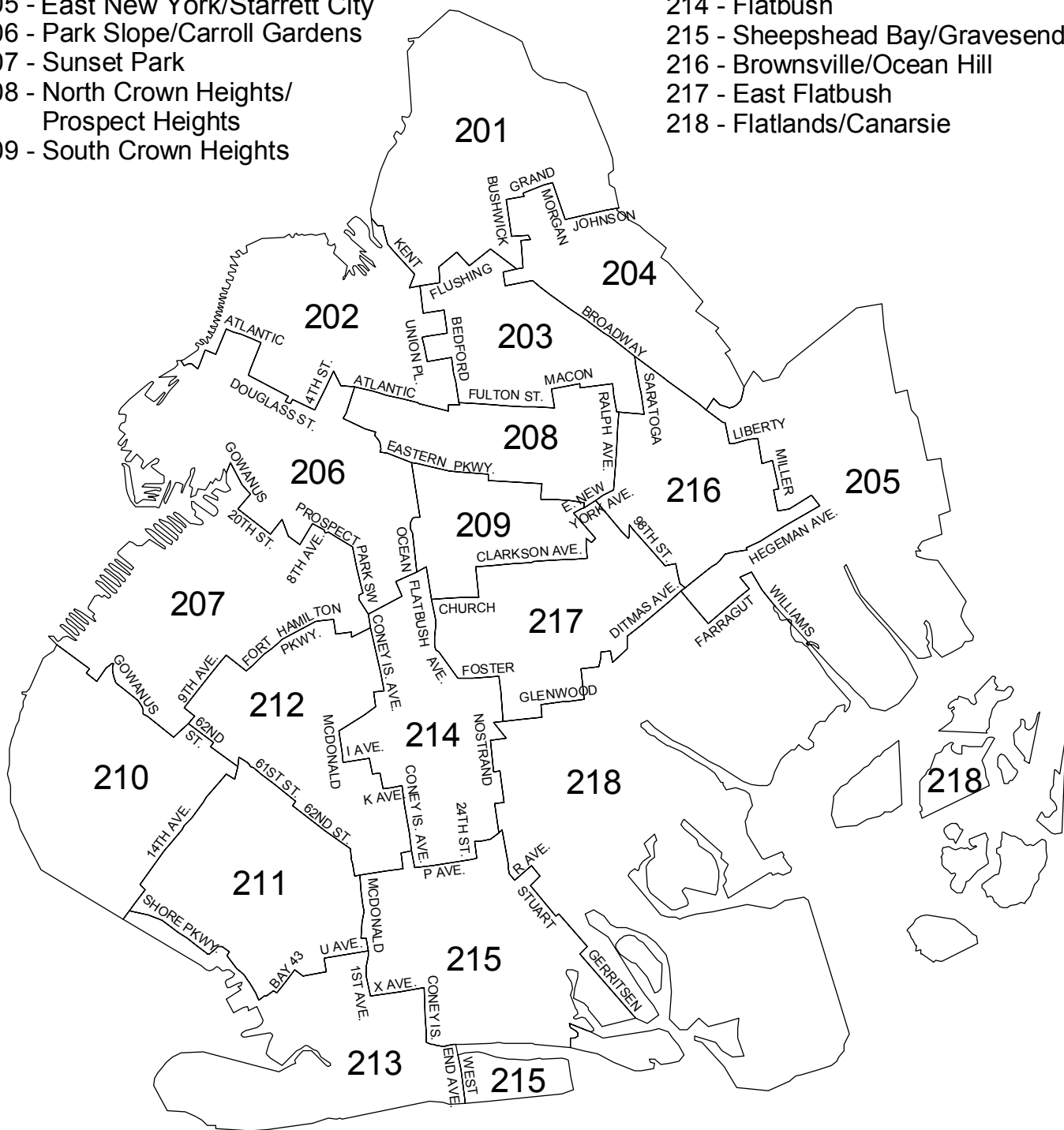
# Sub-Borough Areas in the Bronx

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



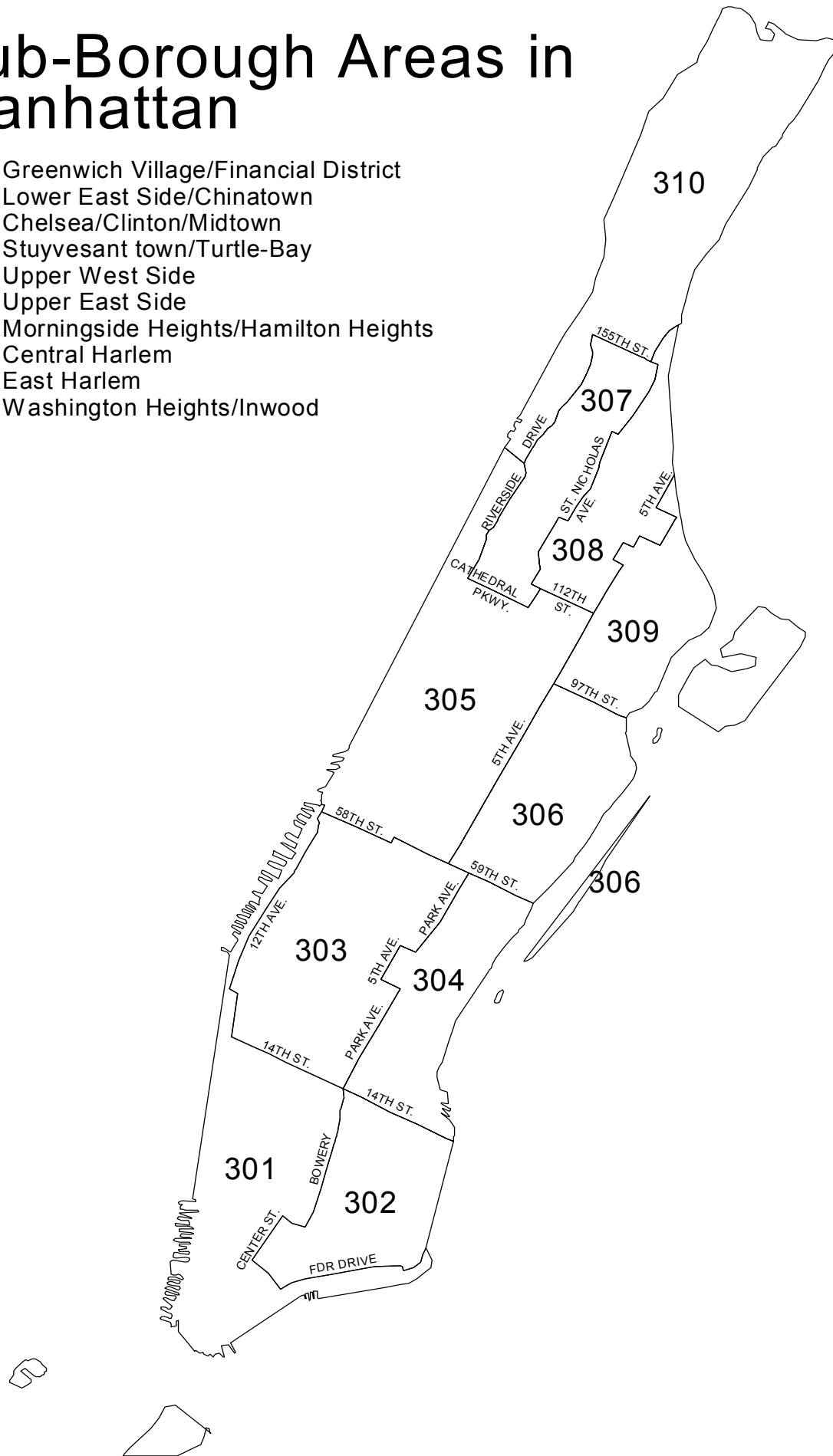
# Sub-Borough Areas in Brooklyn

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



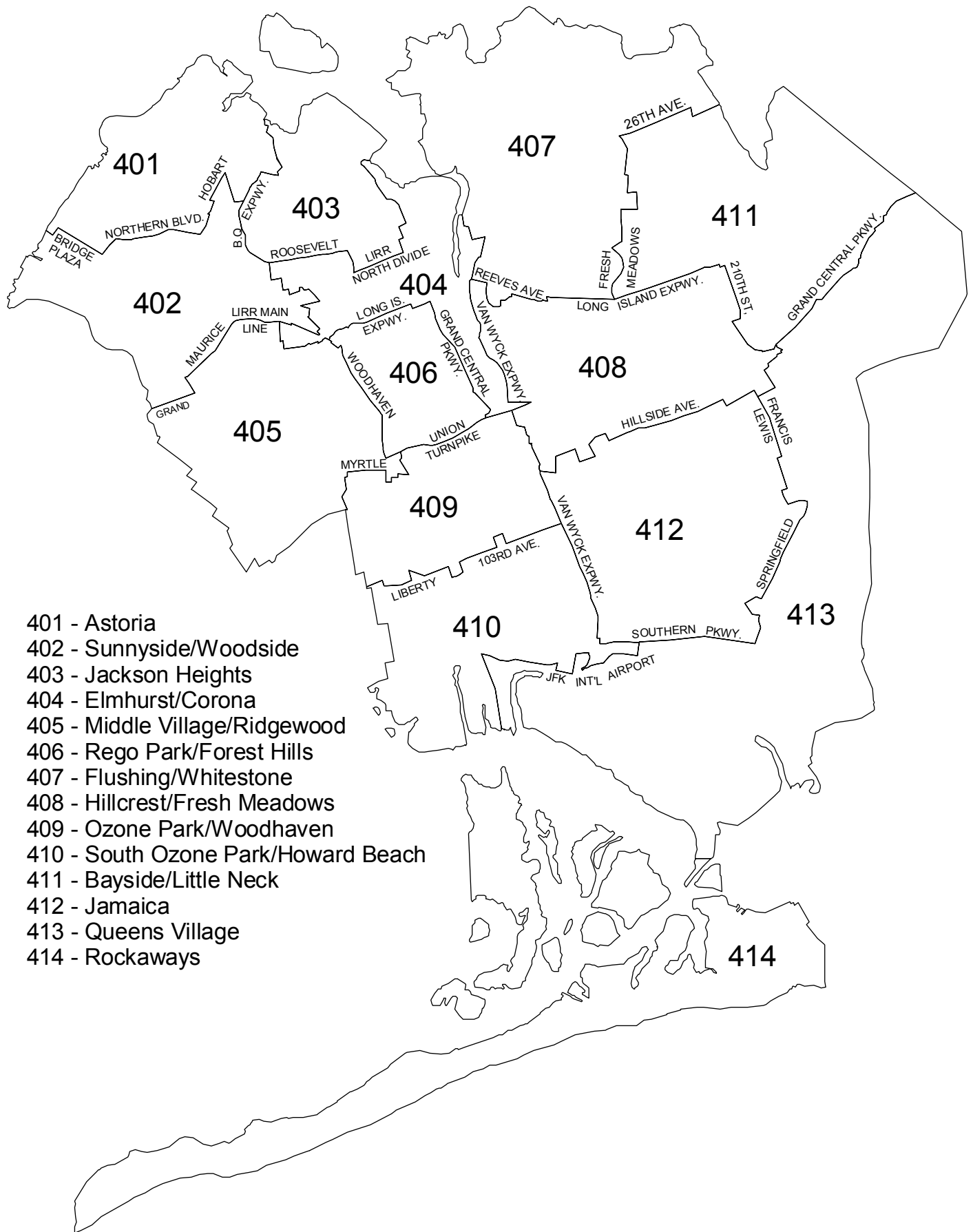
# Sub-Borough Areas in Manhattan

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



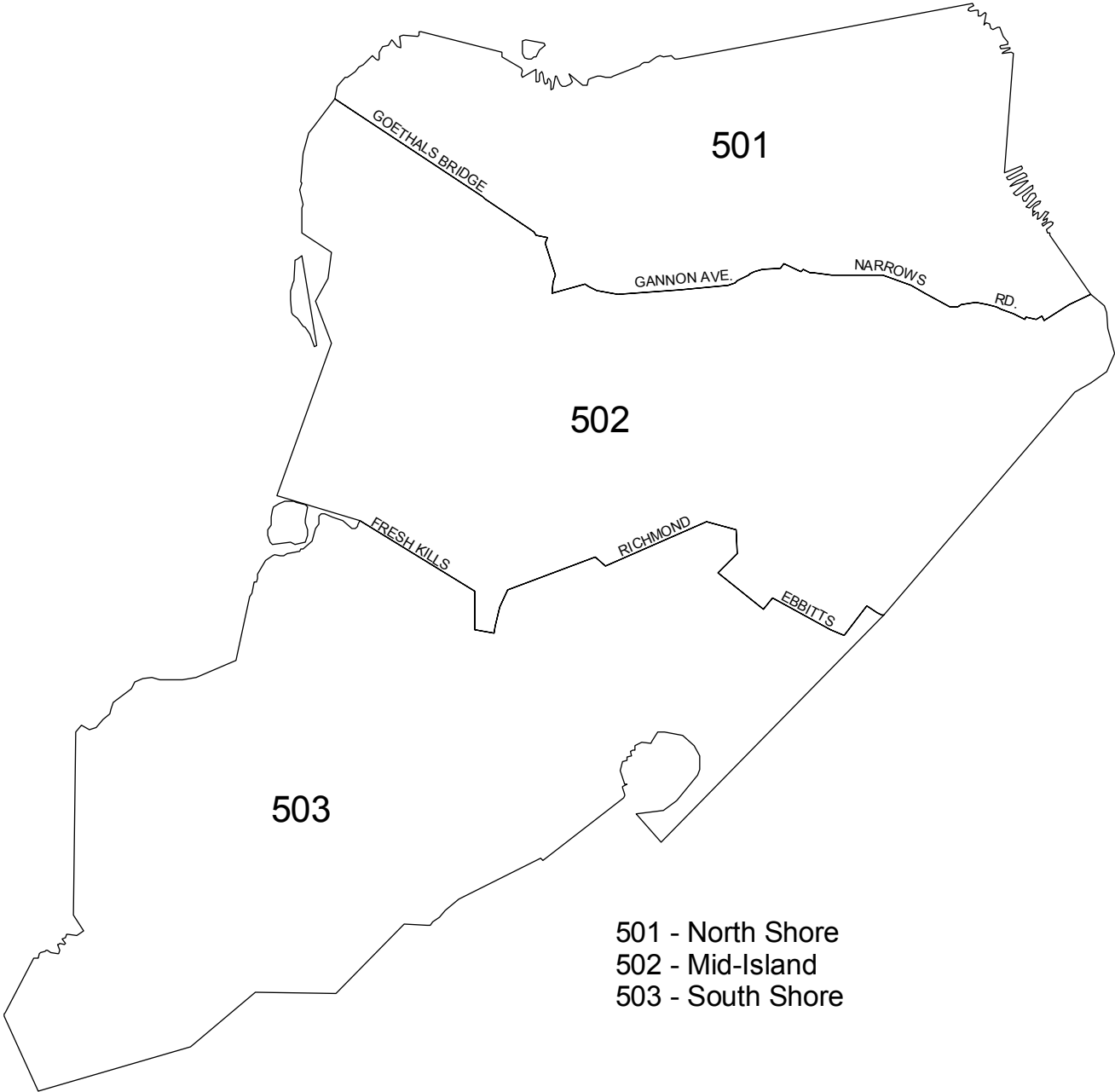


# Sub-Borough Areas in Queens



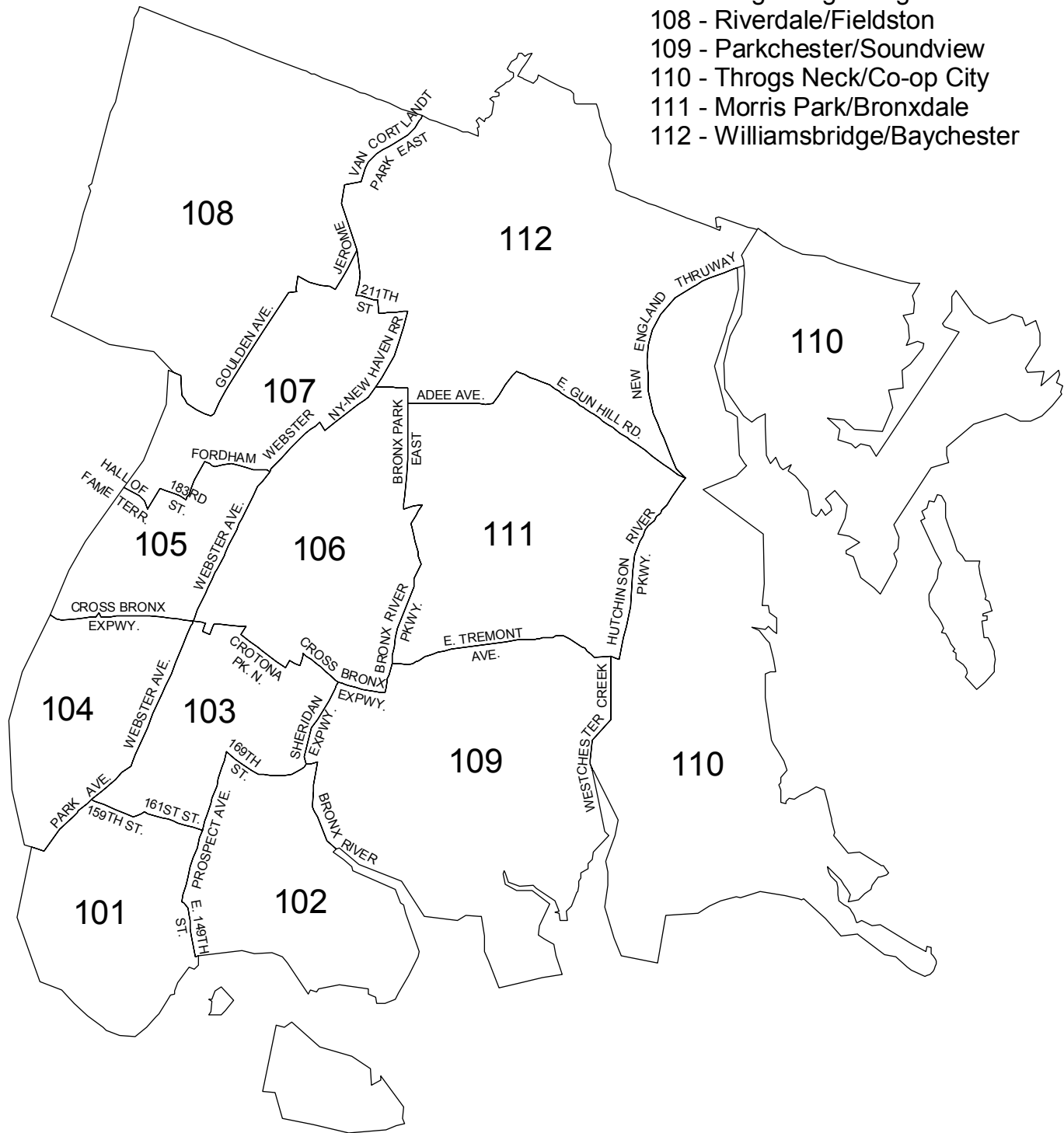
- 401 - Astoria
- 402 - Sunnyside/Woodside
- 403 - Jackson Heights
- 404 - Elmhurst/Corona
- 405 - Middle Village/Ridgewood
- 406 - Rego Park/Forest Hills
- 407 - Flushing/Whitestone
- 408 - Hillcrest/Fresh Meadows
- 409 - Ozone Park/Woodhaven
- 410 - South Ozone Park/Howard Beach
- 411 - Bayside/Little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

# Sub-Borough Areas in Staten Island



# Community Districts in the Bronx

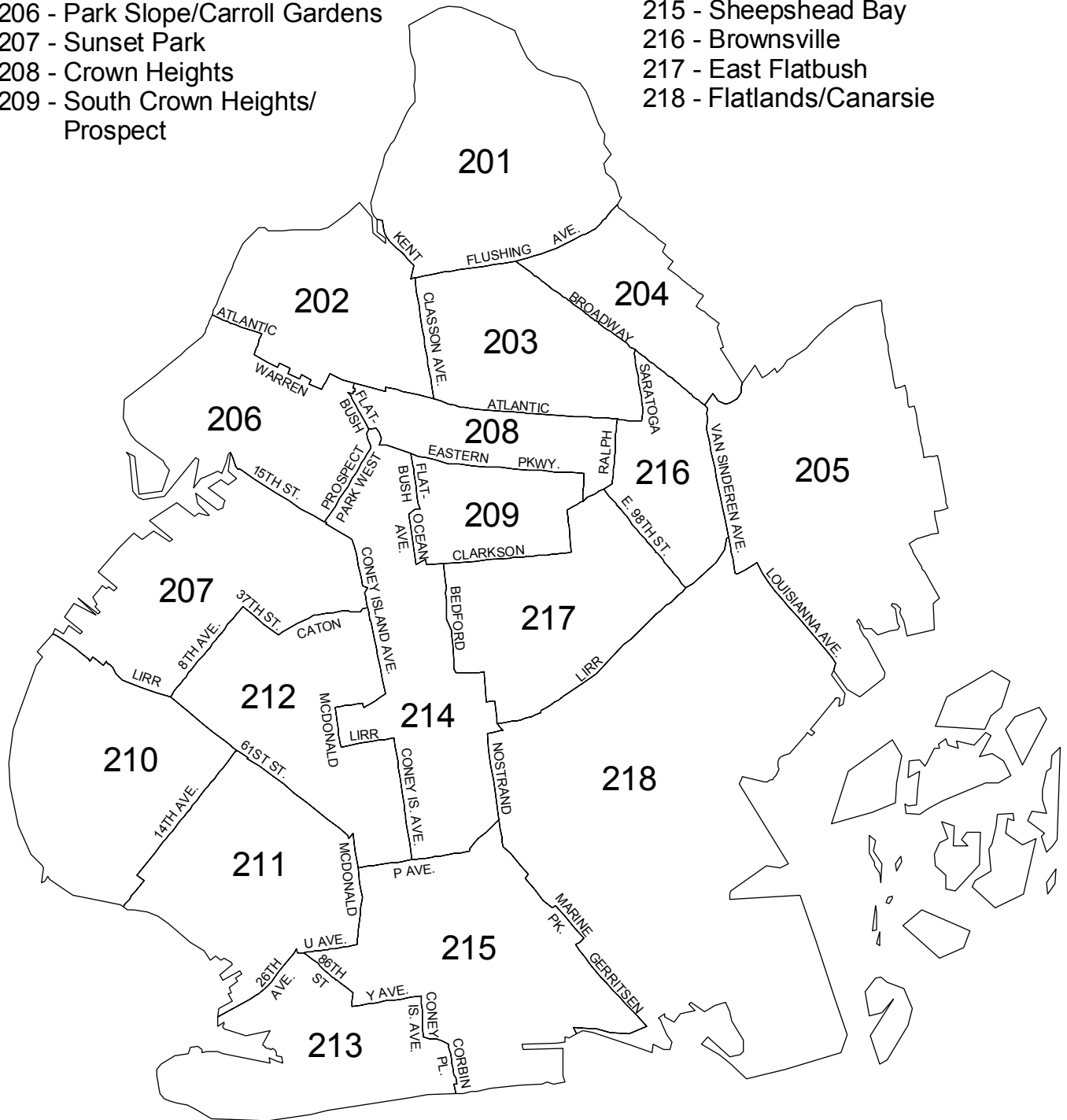
- 101 - Mott Haven/Melrose
- 102 - Hunts Point/Longwood
- 103 - Morrisania/Crotona
- 104 - Highbridge/Concourse
- 105 - Fordham/University Heights
- 106 - Belmont/East Tremont
- 107 - Kingsbridge Heights/Bedford Park
- 108 - Riverdale/Fieldston
- 109 - Parkchester/Soundview
- 110 - Throgs Neck/Co-op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



# Community Districts in Brooklyn

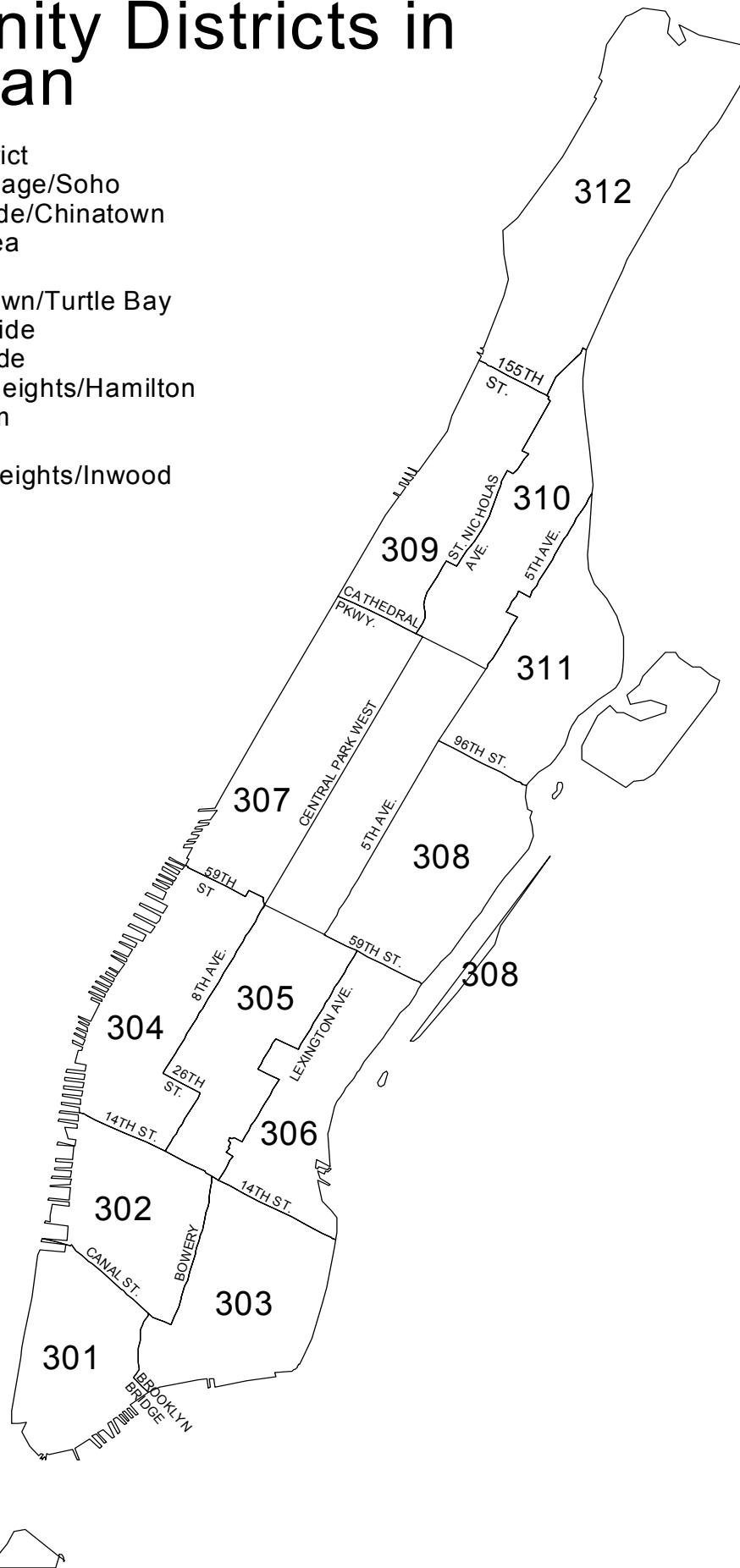
- 201 - Greenpoint/Williamsburg
- 202 - Fort Greene/Brooklyn Heights
- 203 - Bedford Stuyvesant
- 204 - Bushwick
- 205 - East New York/Starrett City
- 206 - Park Slope/Carroll Gardens
- 207 - Sunset Park
- 208 - Crown Heights
- 209 - South Crown Heights/  
Prospect

- 210 - Bay Ridge/Dyker Heights
- 211 - Bensonhurst
- 212 - Borough Park
- 213 - Coney Island
- 214 - Flatbush/Midwood
- 215 - Sheepshead Bay
- 216 - Brownsville
- 217 - East Flatbush
- 218 - Flatlands/Canarsie

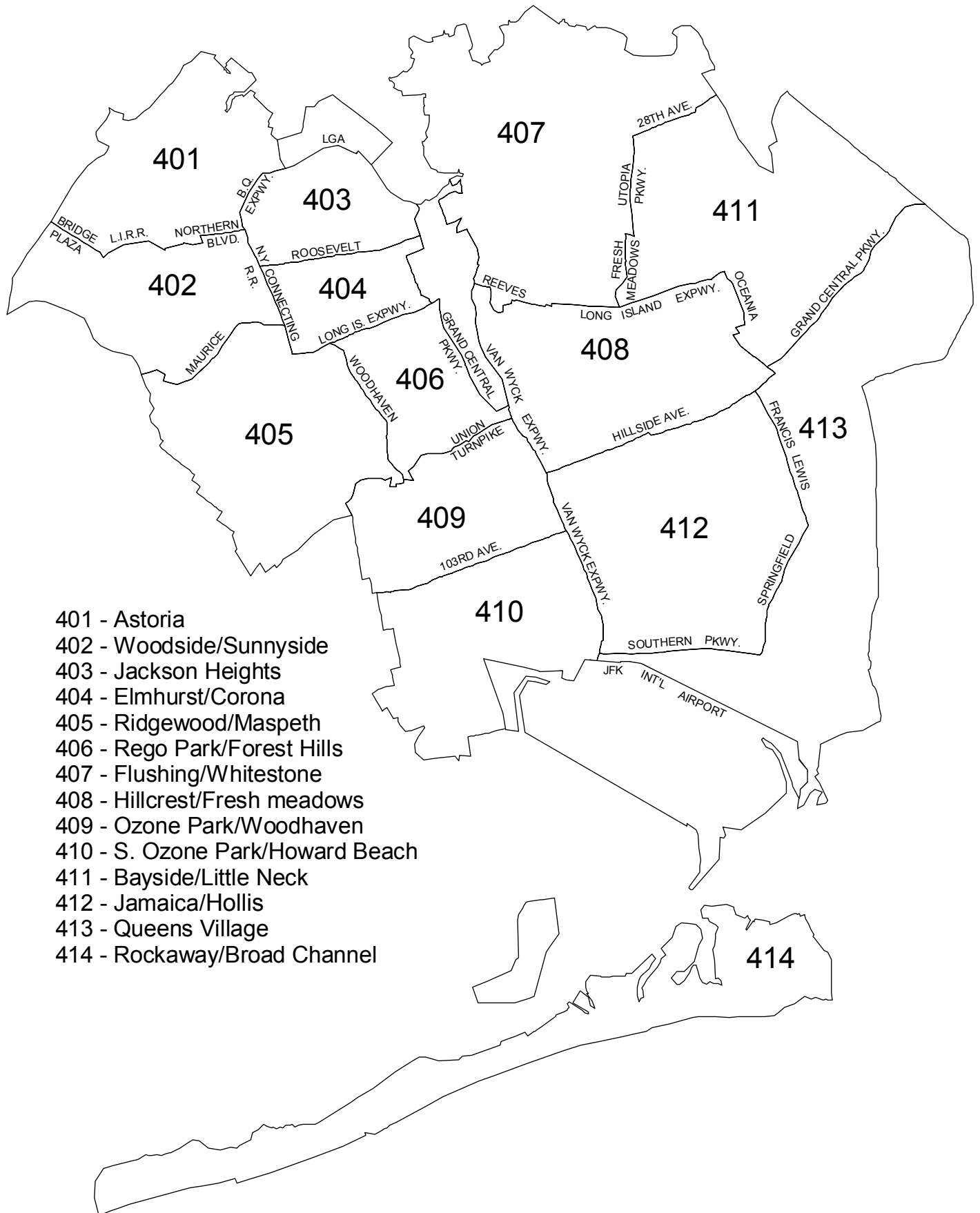


# Community Districts in Manhattan

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

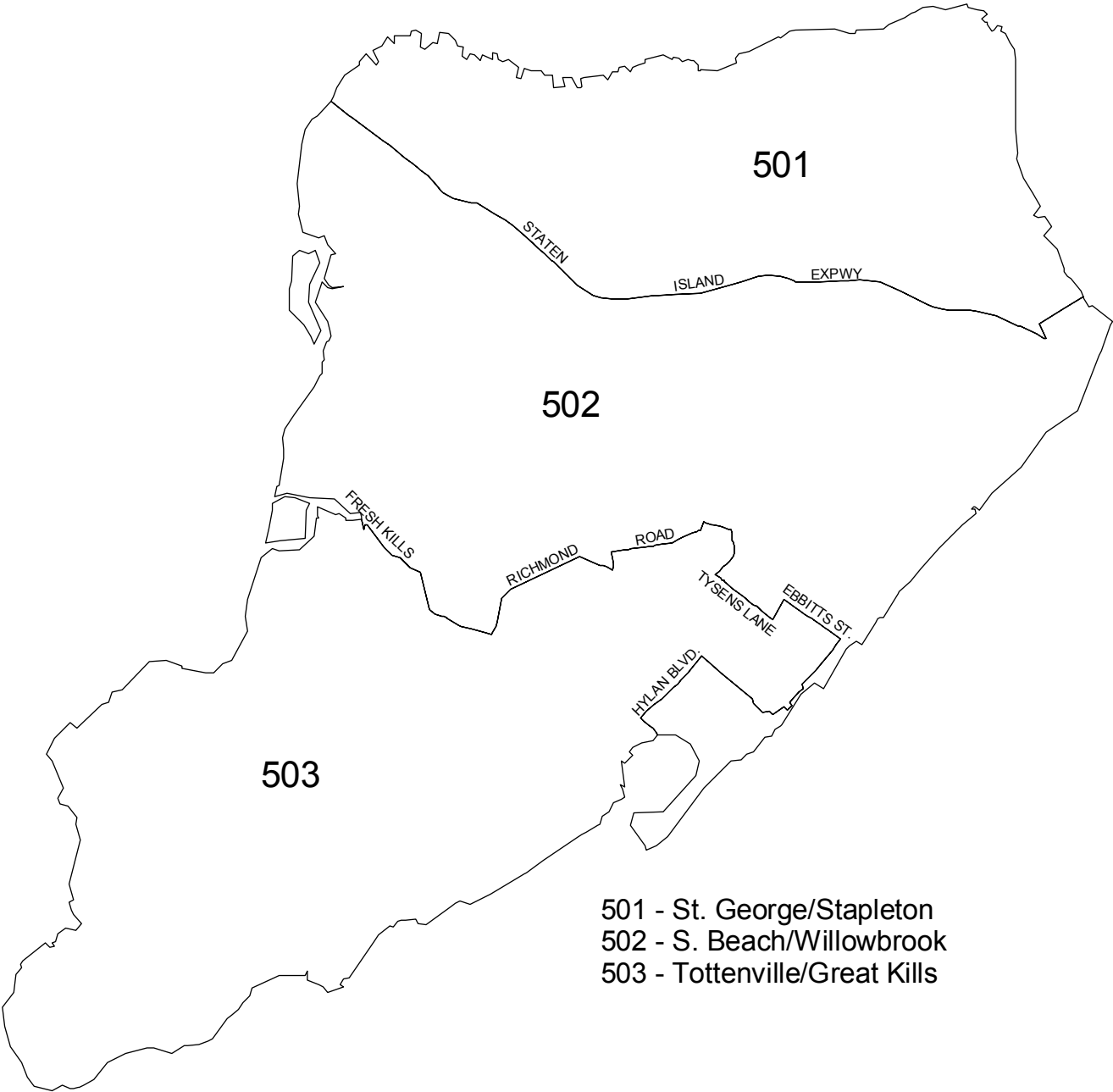


# Community Districts in Queens



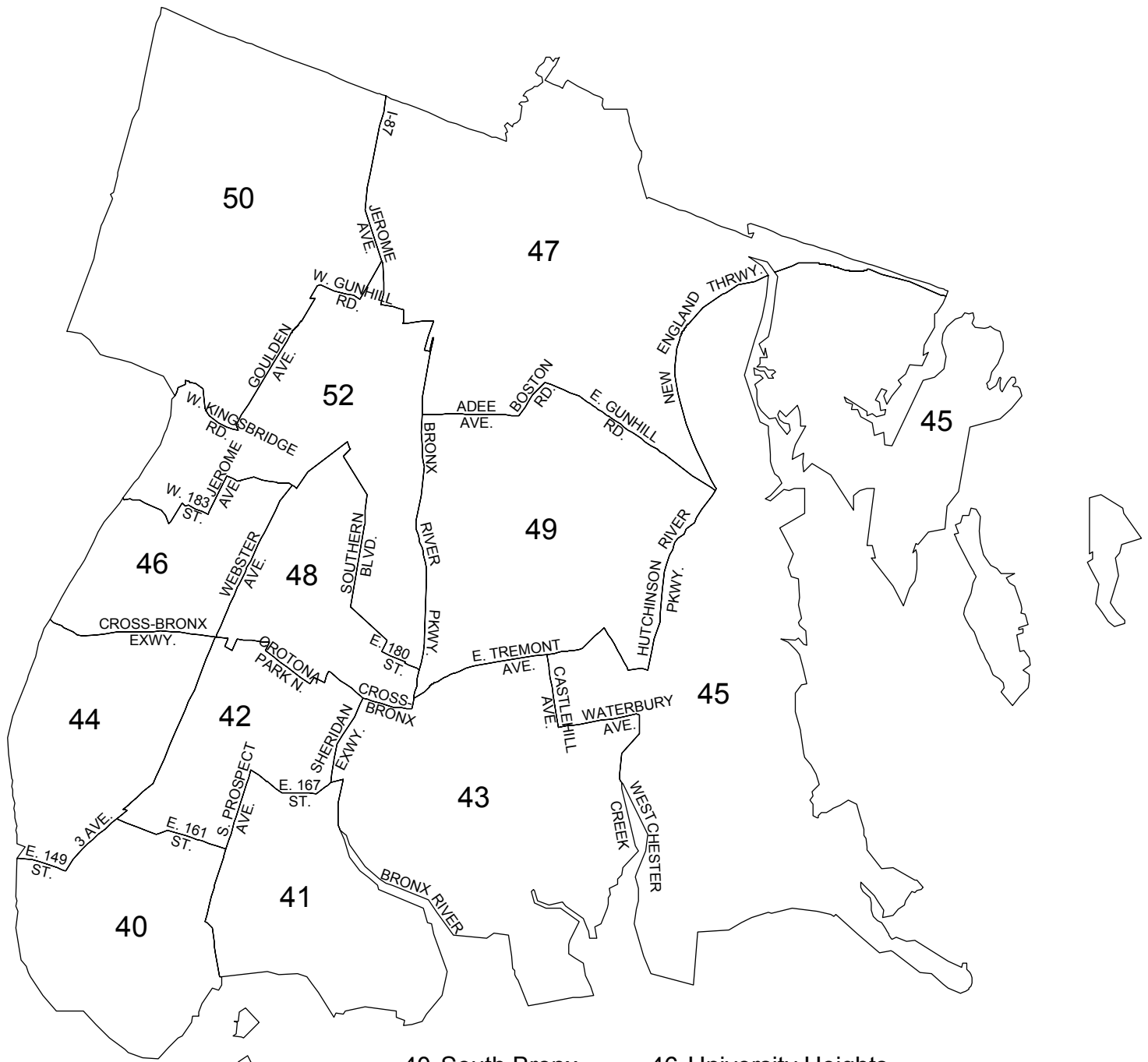
- 401 - Astoria
- 402 - Woodside/Sunnyside
- 403 - Jackson Heights
- 404 - Elmhurst/Corona
- 405 - Ridgewood/Maspeth
- 406 - Rego Park/Forest Hills
- 407 - Flushing/Whitestone
- 408 - Hillcrest/Fresh meadows
- 409 - Ozone Park/Woodhaven
- 410 - S. Ozone Park/Howard Beach
- 411 - Bayside/Little Neck
-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

# Community Districts in Staten Island



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

# Police Precincts in the Bronx



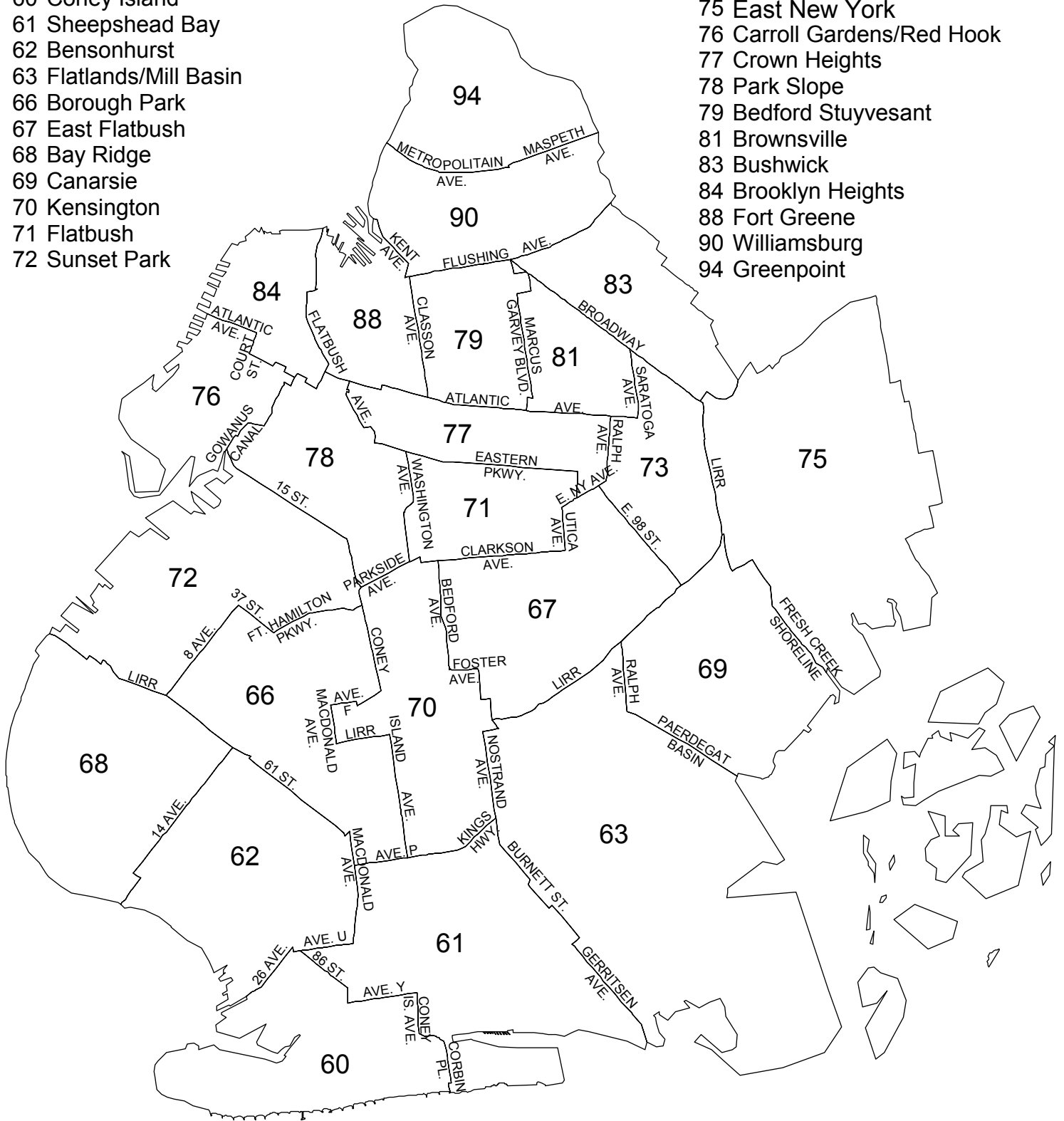
- |                   |                       |
|-------------------|-----------------------|
| 40 South Bronx    | 46 University Heights |
| 41 Hunts Point    | 47 Eastchester        |
| 42 Tremont        | 48 Fordham            |
| 43 Soundview      | 49 Baychester         |
| 44 Morris Heights | 50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



# Police Precincts in Brooklyn

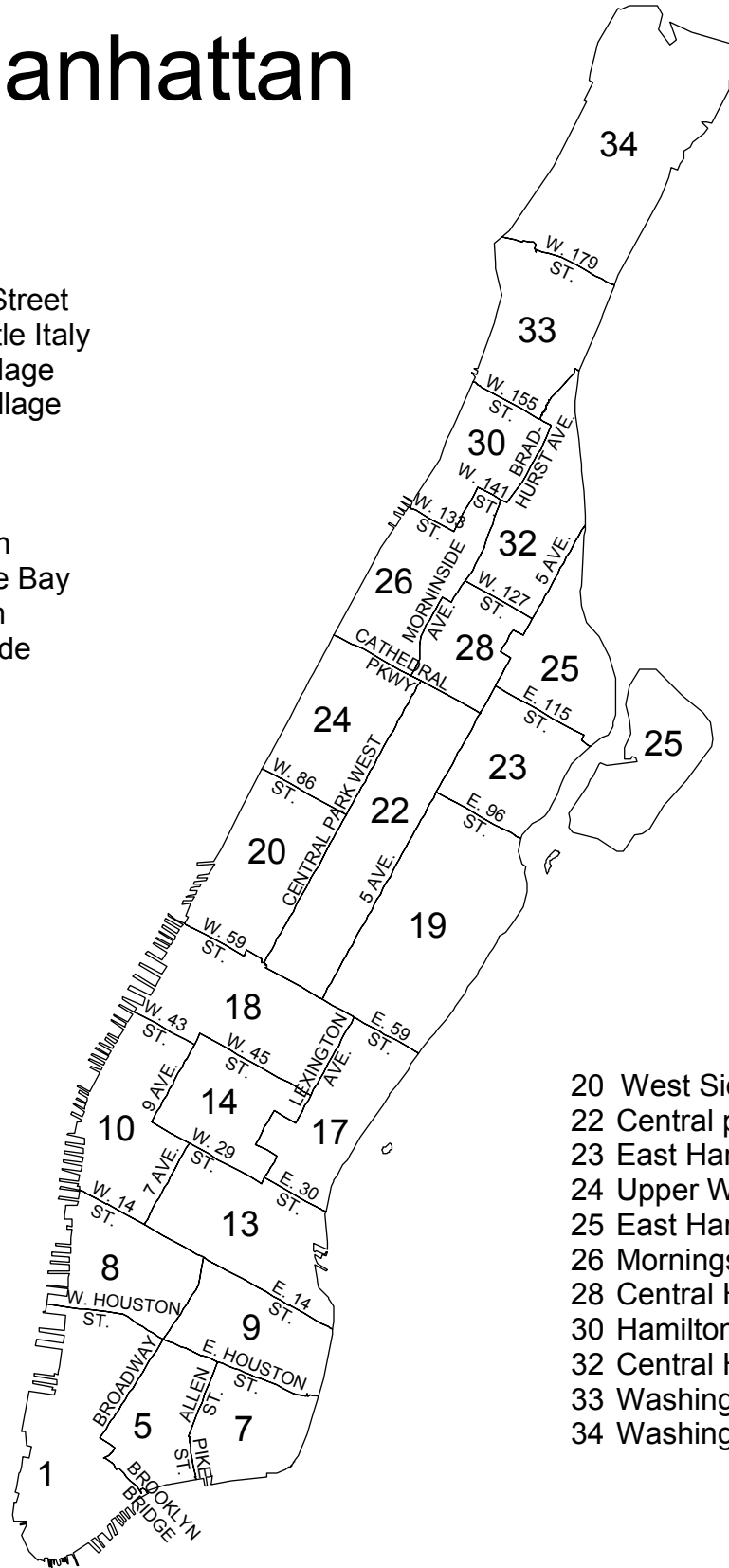
- 60 Coney Island
- 61 Sheepshead Bay
- 62 Bensonhurst
- 63 Flatlands/Mill Basin
- 66 Borough Park
- 67 East Flatbush
- 68 Bay Ridge
- 69 Canarsie
- 70 Kensington
- 71 Flatbush
- 72 Sunset Park

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



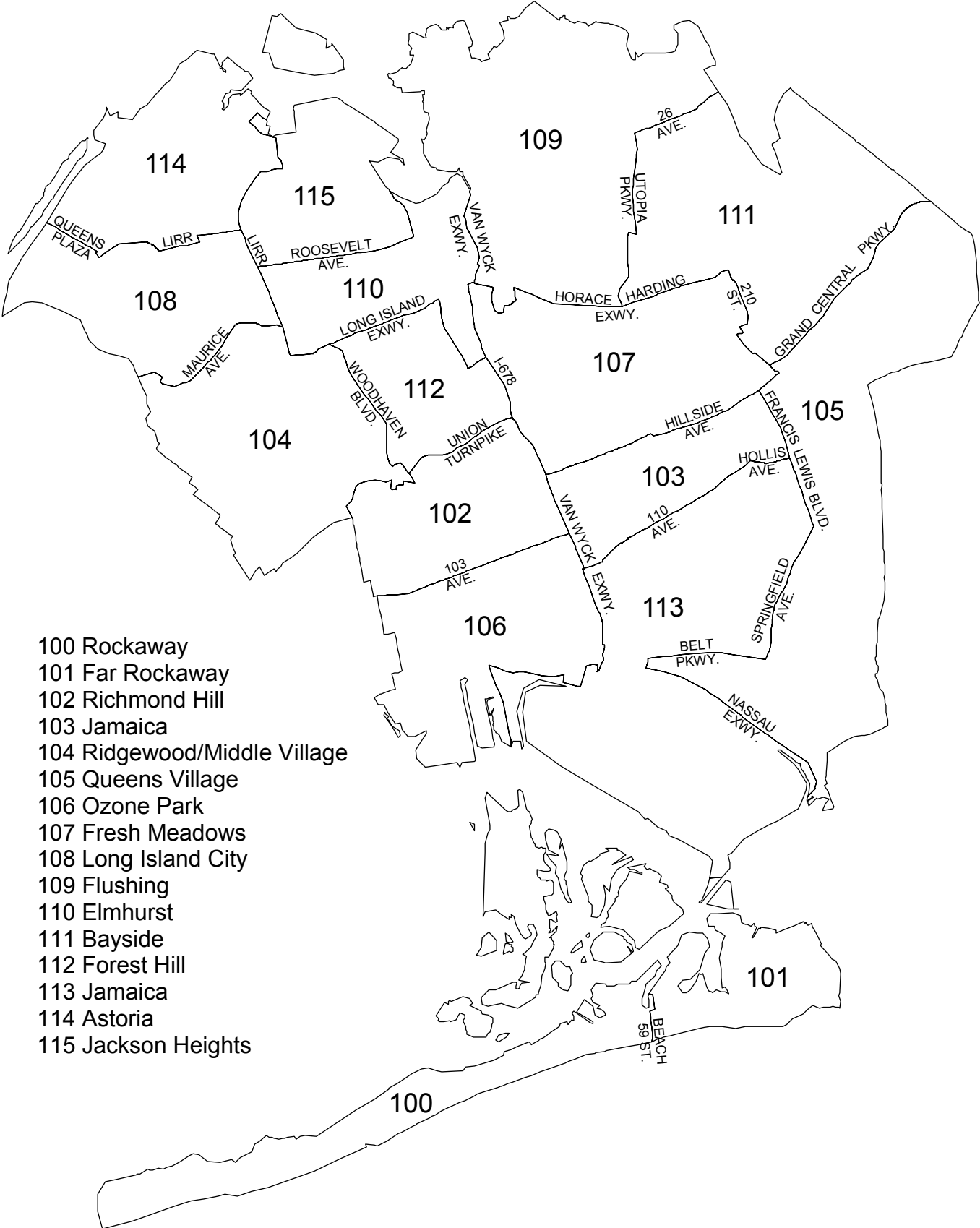
# Police Precincts in Manhattan

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



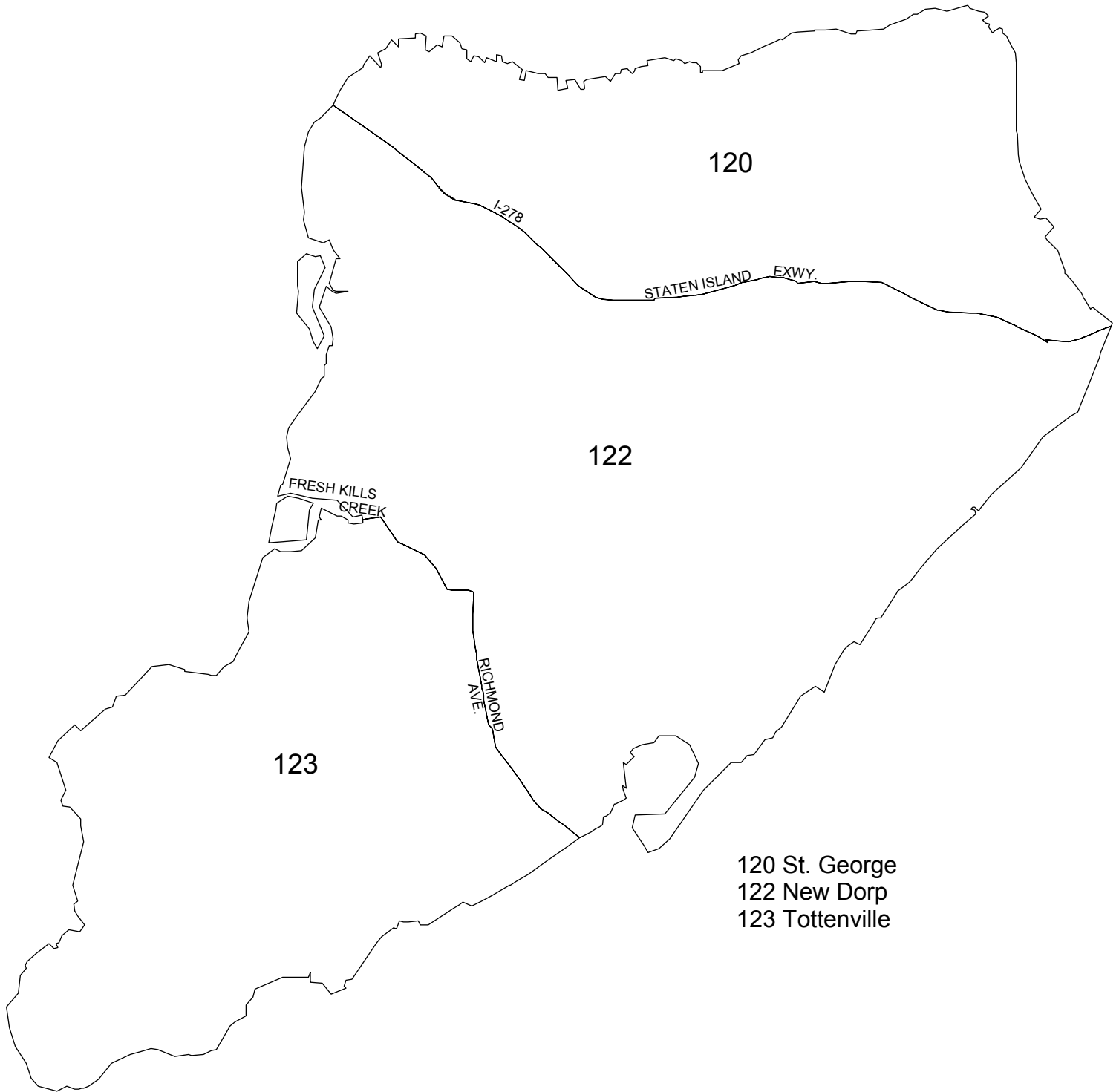
- 20 West Side
- 22 Central park
- 23 East Harlem
- 24 Upper West Side
- 25 East Harlem
- 26 Morningside Heights
- 28 Central Harlem
- 30 Hamilton Heights
- 32 Central Harlem
- 33 Washington Heights
- 34 Washington Heights/Inwood

# Police Precincts in Queens

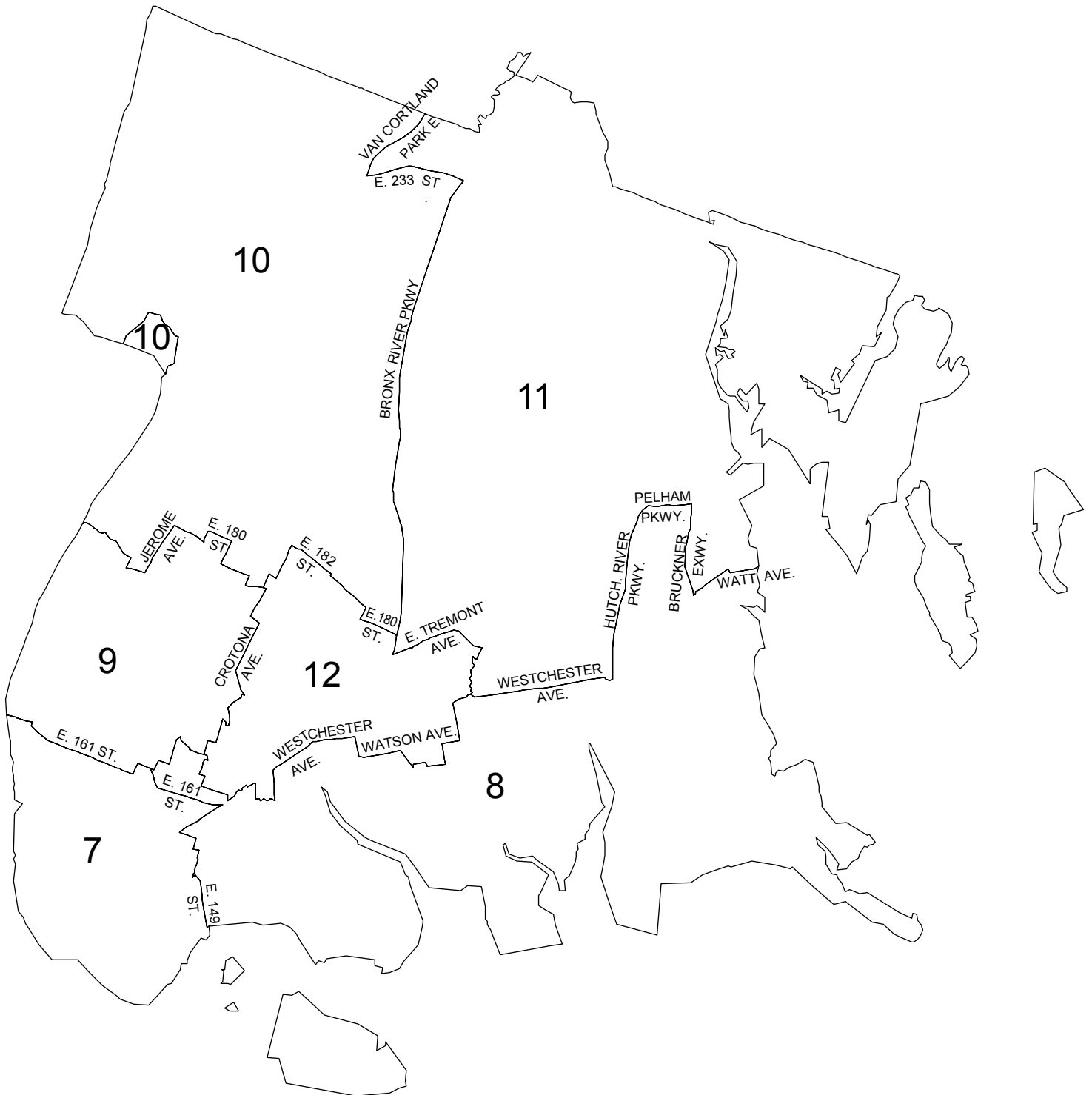


- 100 Rockaway
- 101 Far Rockaway
- 102 Richmond Hill
- 103 Jamaica
- 104 Ridgewood/Middle Village
- 105 Queens Village
- 106 Ozone Park
- 107 Fresh Meadows
- 108 Long Island City
- 109 Flushing
- 110 Elmhurst
- 111 Bayside
- 112 Forest Hill
- 113 Jamaica
- 114 Astoria
- 115 Jackson Heights

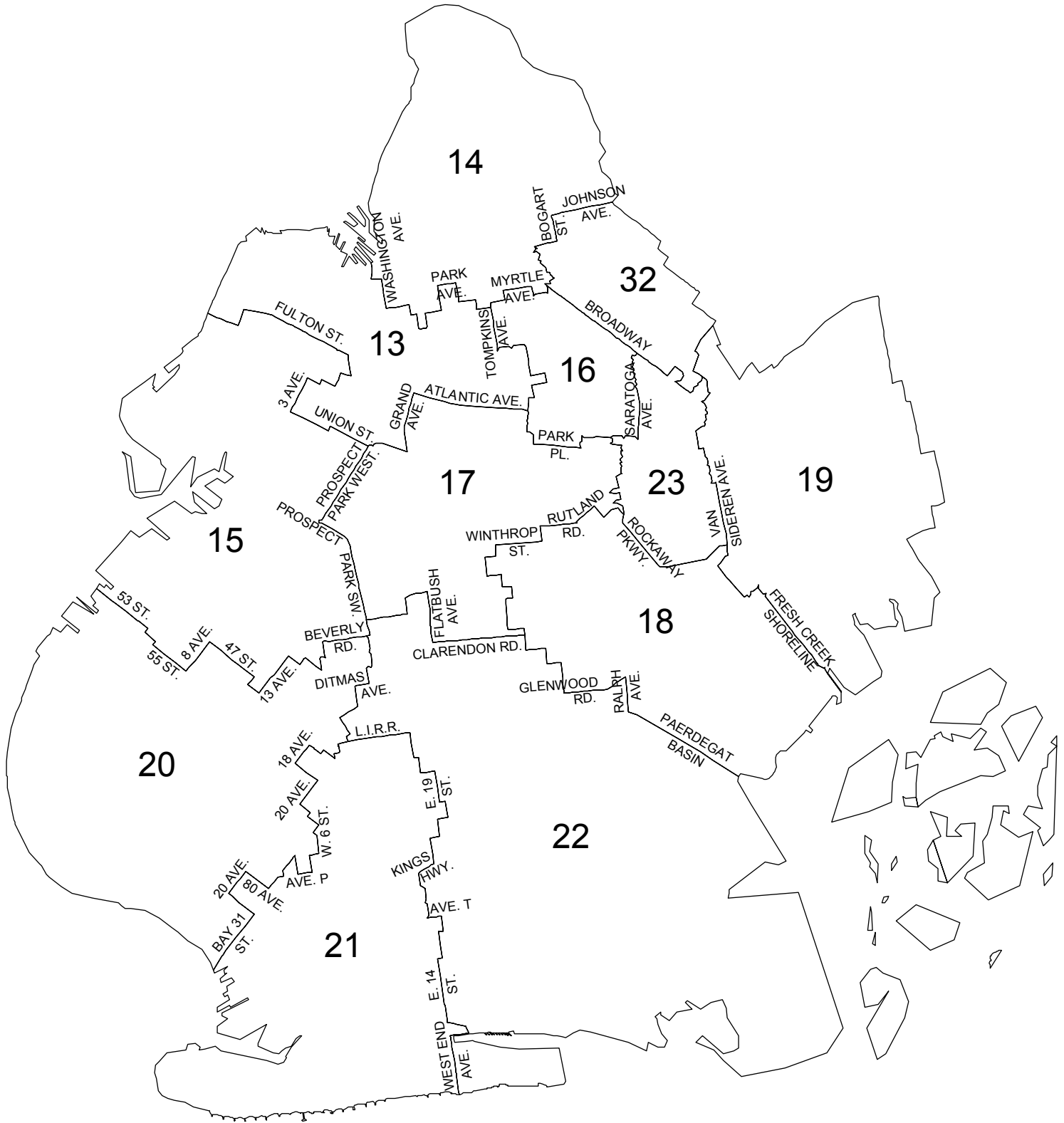
# Police Precincts in Staten Island



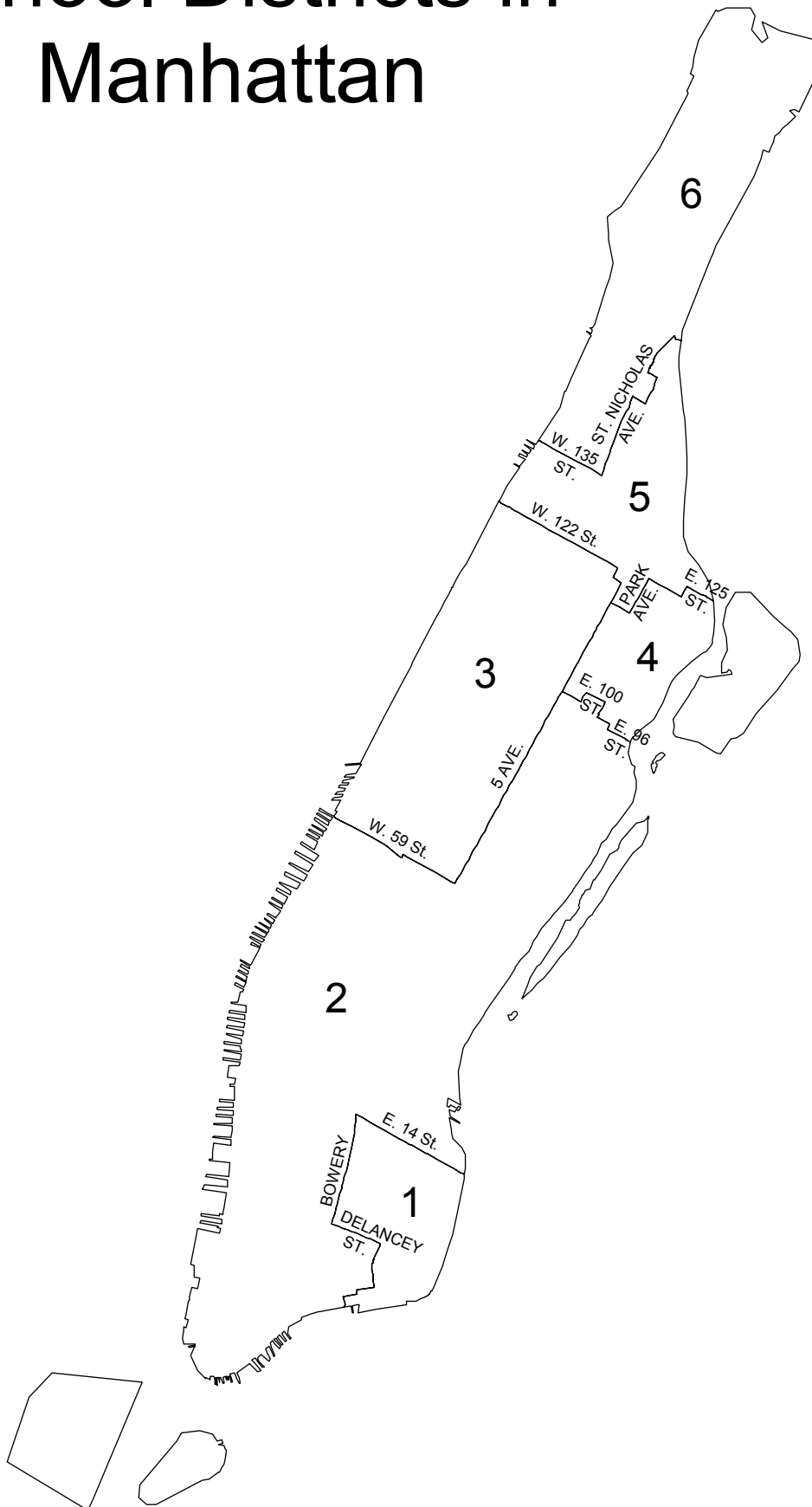
# School Districts in the Bronx



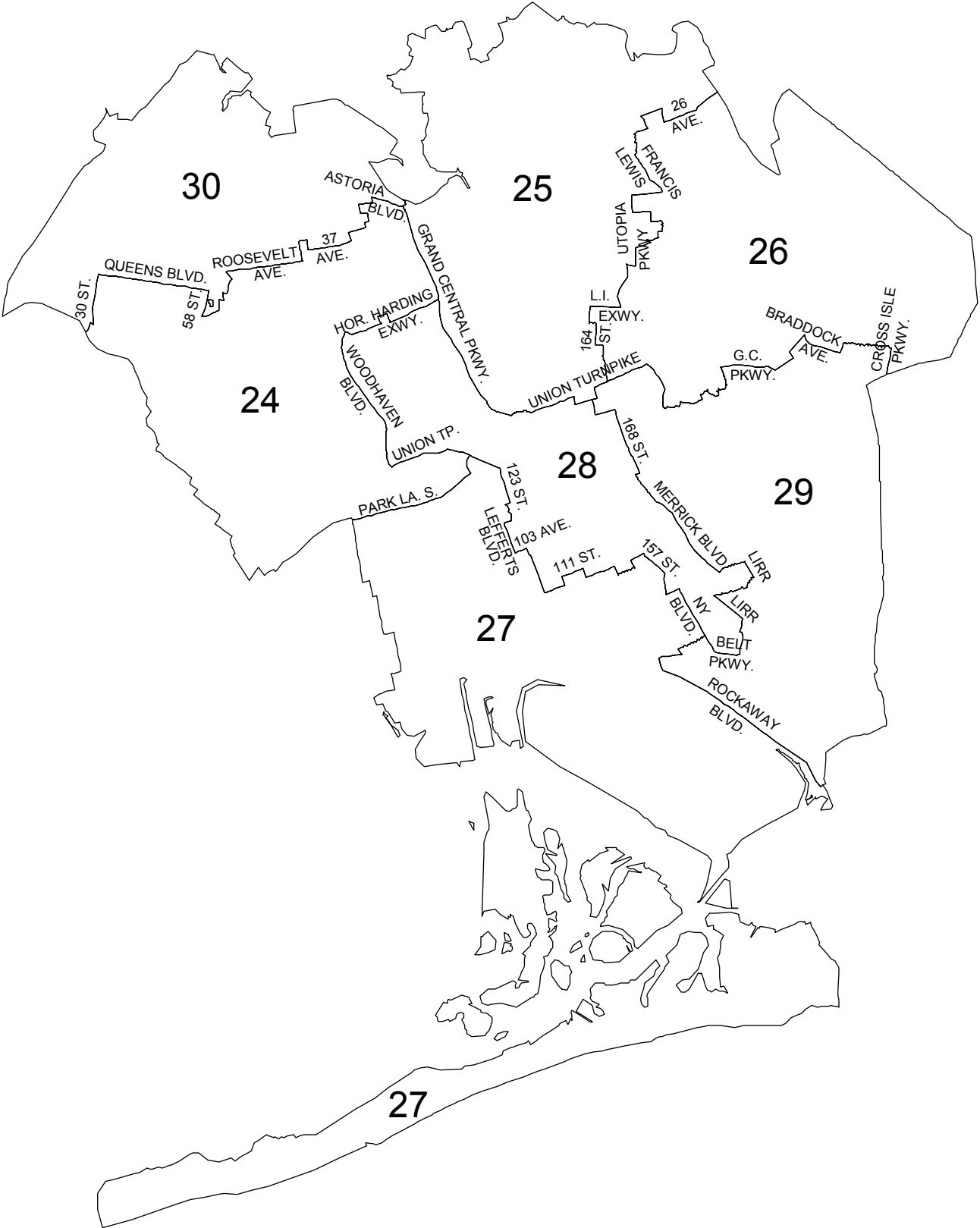
# School Districts in Brooklyn



# School Districts in Manhattan



# School Districts in Queens





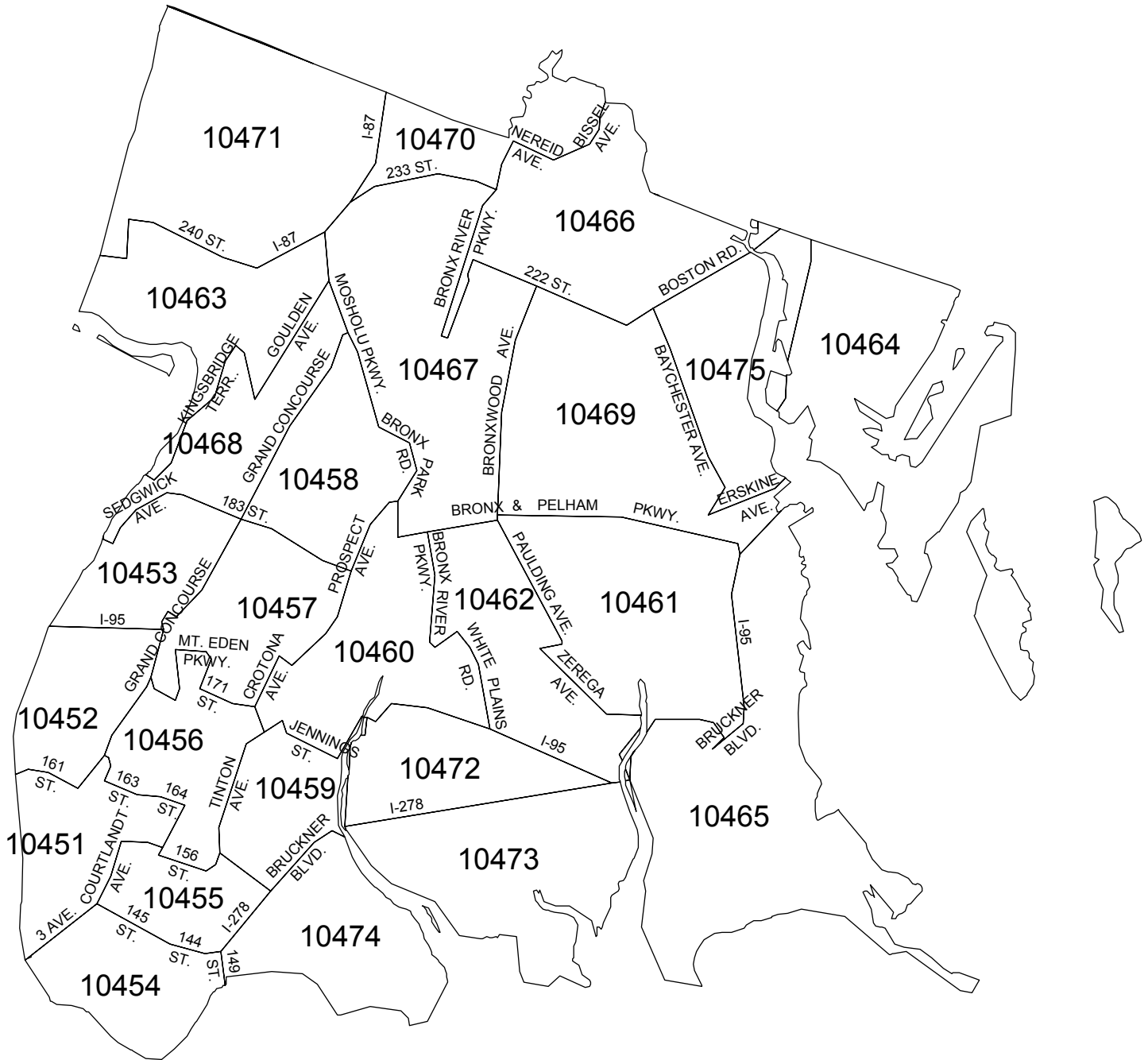
# School Districts in Staten Island



# School Regions in New York City

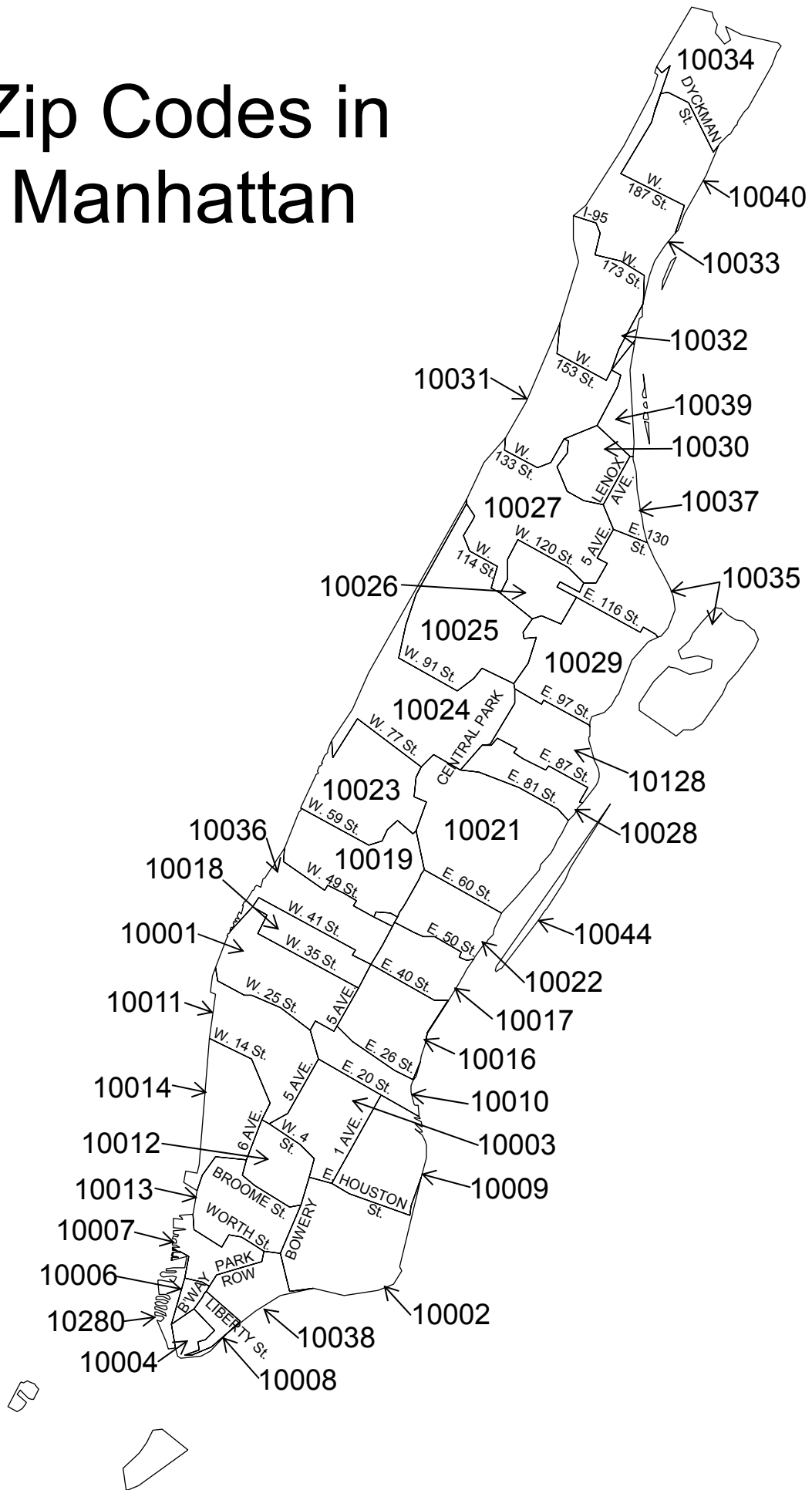


# Zip Codes in the Bronx

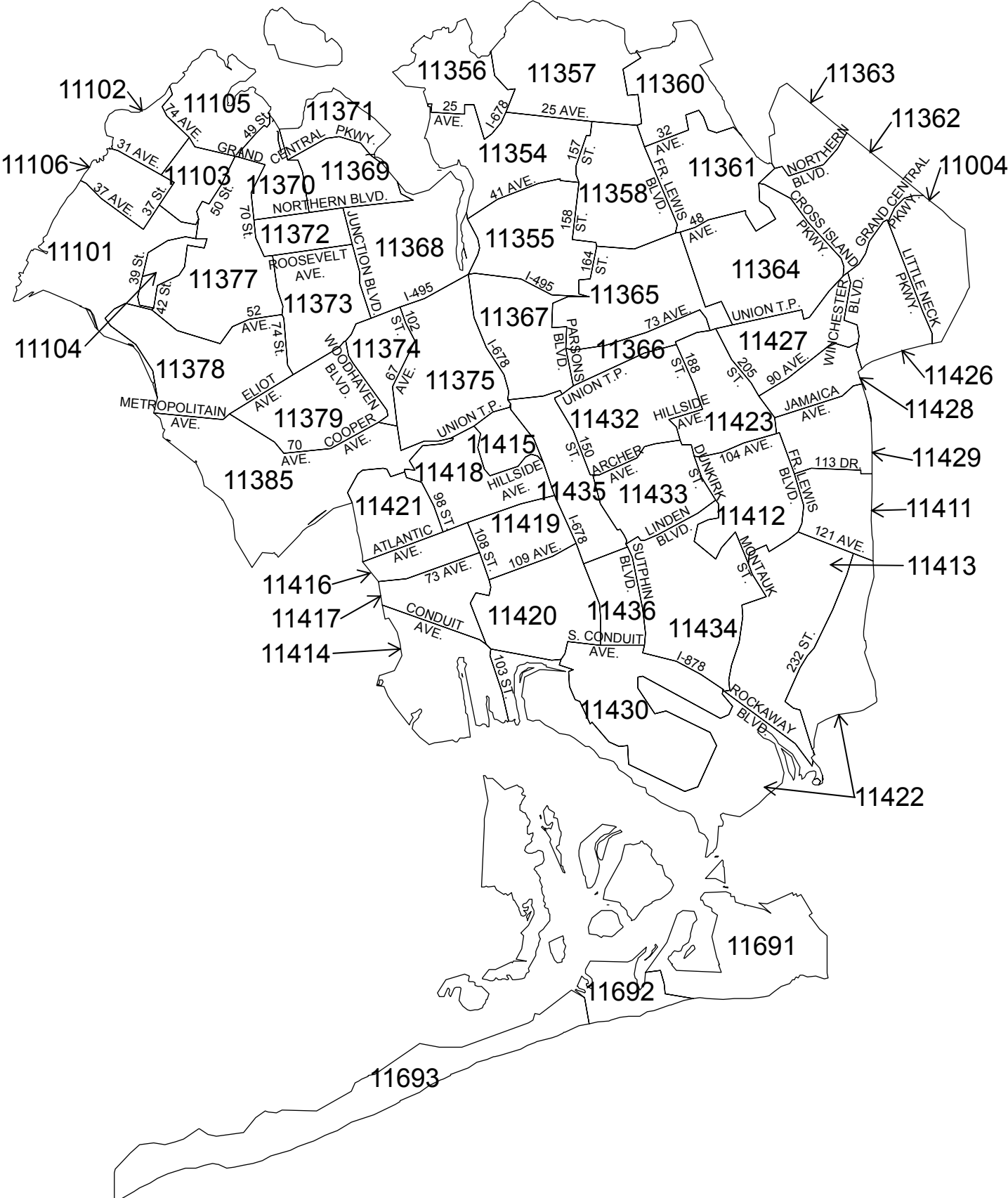




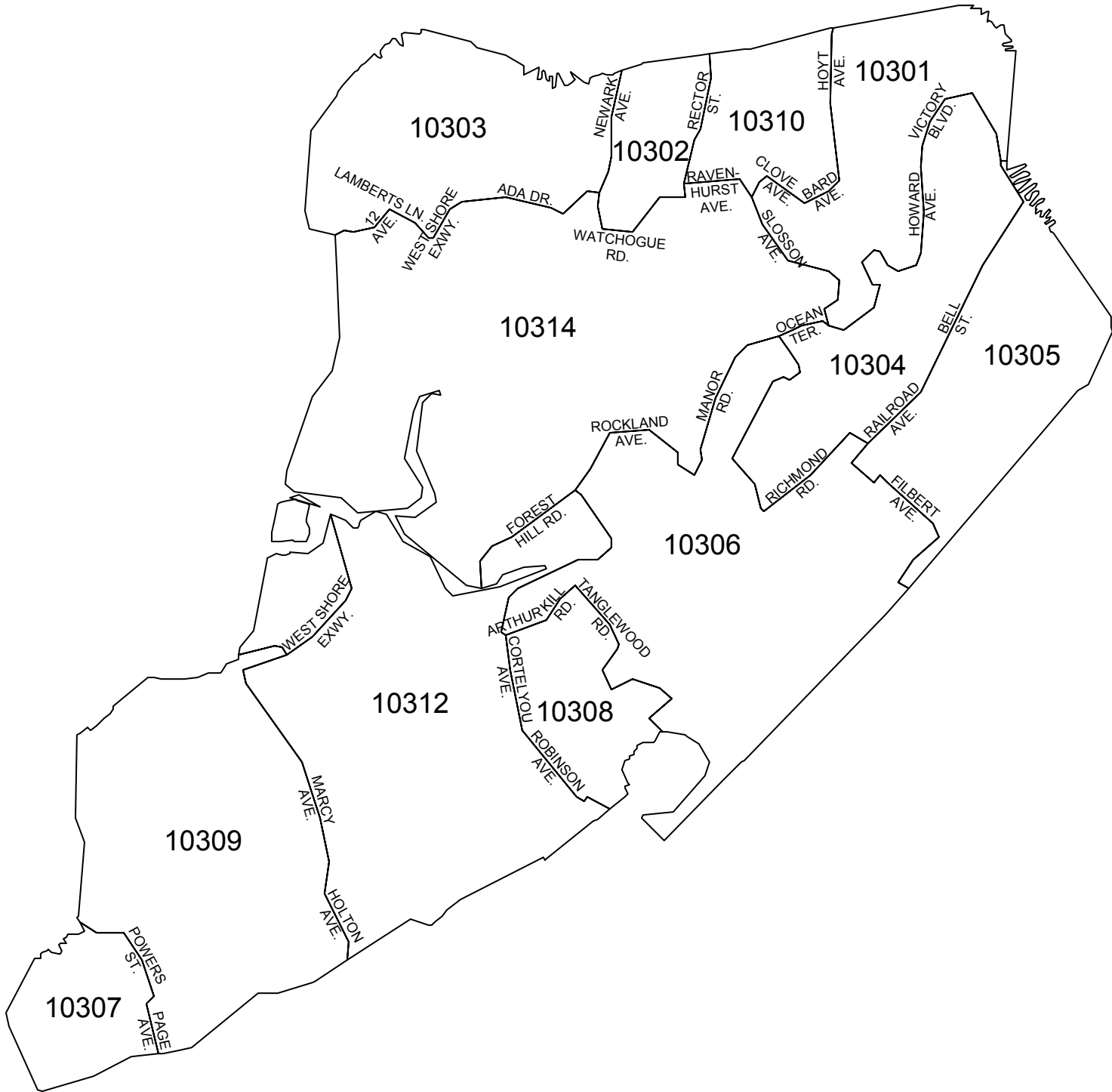
# Zip Codes in Manhattan



# Zip Codes in Queens



# Zip Codes in Staten Island



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

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

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

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

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

## **Key Findings in 2004**

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

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

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



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

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

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

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

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

## **Housing Stock**

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

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

sub-borough areas in the City.

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

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

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

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

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

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

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

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

### **Housing Values and Rents**

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

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

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

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

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

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

### **Homeownership and Finance**

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

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

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

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

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

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

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

## **Population**

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

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

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

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

## **Neighborhood Economic Conditions**

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

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

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

## **Schools**

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

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

## **Crime**

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

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