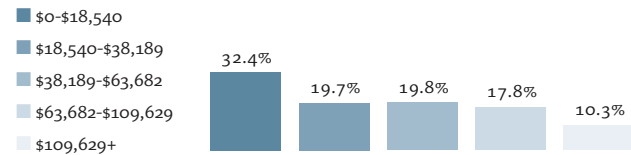




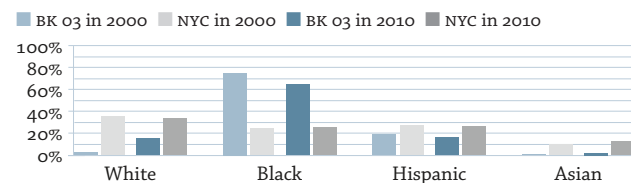
Bedford Stuyvesant – BK 03

	2010	Rank
Population	133,302	37
Population Density (1,000 persons per square mile)	58.0	12
Median Household Income	\$38,037	44
Income Diversity Ratio	7.1	6
Public and Subsidized Rental Housing Units (% of rental units)	40.9%	8
Rent-Regulated Units (% of rental units) ¹	34.2%	42
Residential Units within 1/2 Mile of a Subway/Rail Entrance	84.3%	28
Unused Capacity Rate (% of land area)	28.9%	29
Racial Diversity Index	0.53	36
Rental Vacancy Rate ²	6.2%	4

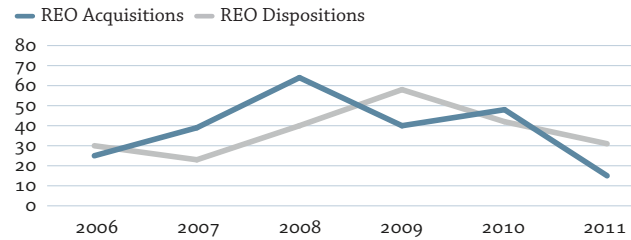
Household Income Distribution by New York City Income Quintile



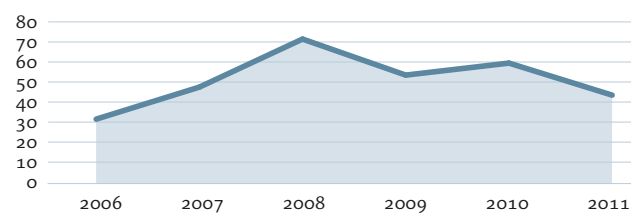
Racial and Ethnic Composition



Changes in REO Inventory



REO Stock (End of Year)



The number of properties entering REO declined to 15 in 2011, down from 48 in 2010. While the number of properties leaving bank ownership was also lower in 2011, the net effect was that the stock of REOs declined by 27 percent. There were fewer REO properties in BK 03 at the end of 2011 than in any year since 2006.

	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing							
Units Issued New Certificates of Occupancy	104	355	598	582	252	25	6
Units Authorized by New Residential Building Permits	125	744	94	96	73	33	7
Homeownership Rate	19.2%	-	20.9%	20.4%	-	40	38
Index of Housing Price Appreciation (2-4 family buildings) ³	100.0	200.8	139.1	138.3	123.0	-	28
Median Sales Price per Unit (2-4 family buildings) ³	\$135,736	\$265,925	\$194,817	\$165,324	\$164,000	20	22
Sales Volume	582	1,458	576	716	732	19	10
Median Monthly Rent (all renters)	-	\$757	\$973	\$1,008	-	-	45
Median Monthly Rent (recent movers)	-	\$1,053	\$1,151	\$1,316	-	-	26
Median Rent Burden	-	30.7%	33.6%	33.8%	-	-	20
Home Purchase Loan Rate (per 1,000 properties)	-	89.2	14.7	18.2	-	-	33
Refinance Loan Rate (per 1,000 properties)	-	111.9	17.7	13.3	-	-	37
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	-	0.6%	38.9%	65.8%	-	-	8
Notices of Foreclosure Rate (per 1,000 1-4 family properties)	35.2	34.2	62.6	58.2	42.8	5	2
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	16.4%	4.2%	7.6%	-	-	2	5
Serious Housing Code Violations (per 1,000 rental units)	-	109.5	94.6	85.1	106.2	-	12
Severe Crowding Rate (% of renter households)	-	1.7%	2.3%	4.4%	-	-	22
Property Tax Liability (\$ millions)	-	\$56.4	\$72.0	\$74.0	\$78.7	-	49
Population							
Foreign-Born Population	18.4%	-	20.5%	22.2%	-	49	49
Households with Children under 18 Years Old	45.0%	-	37.2%	36.1%	-	10	26
Share of Population Living in Integrated Tracts	0.0%	-	-	3.4%	-	45	44
Population Aged 65 and Older	8.8%	9.5%	10.1%	10.7%	-	45	34
Poverty Rate	35.9%	-	34.2%	30.7%	-	9	10
Unemployment Rate	17.9%	-	11.4%	12.9%	-	7	19
Public Transportation Rate	66.2%	-	66.1%	71.1%	-	13	10
Mean Travel Time to Work (minutes)	44.7	-	40.5	39.6	-	17	33
Serious Crime Rate (per 1,000 residents)	44.3	40.1	-	-	36.8	11	8
Students Performing at Grade Level in Reading	32.2%	-	-	33.3%	36.7%	44	42
Students Performing at Grade Level in Math	23.1%	-	-	42.2%	46.9%	46	48
Asthma Hospitalizations (per 1,000 people)	7.2	6.1	6.0	5.2	-	7	10
Elevated Blood Lead Levels (incidence per 1,000 children)	28.9	-	5.2	5.9	-	5	12
Children's Obesity Rate	-	-	21.7%	21.9%	21.2%	-	28

1. Data on rent-regulated units are from 2011. 2. Rental vacancy rate is an average rate for 2008-2010. 3. Ranked out of 14 community districts with the same predominant housing type.