CD 218 includes the neighborhoods of Canarsie, Flatlands, and Bergen Beach. With a median household income of $58,000 in 2005, CD 218 has the 8th highest median income, which increased by the 2nd highest dollar amount in New York City. Only 12.0% of rental units are rent-regulated or subsidized (not including public housing), the 2nd lowest proportion in the City. Also, the rental vacancy rate is quite low. The homeownership rate in Flatlands/Canarsie is among the highest citywide, and has increased by the 2nd most percentage points of all CDs. Refinance loans, at 107.4 per 1,000 properties, were high in 2004. On other neighborhood indicators such as education, crime, and poverty, CD 218 falls in the middle of the spectrum for New York City neighborhoods.