

B R O N X

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BRONX



		Rank (2002)	Rank (2004/5)
Population:	1,357,589	4	4
Racial Diversity Index:	0.86	3	3
Median Household Income:	\$27,500	5	5
Income Diversity Ratio:	6.6	3	2
Median Monthly Rent:	\$768	5	5
Median Price/Unit (2-4 fam.):	\$171,500	5	5
Median Price/Unit (5+ fam.):	\$64,146	5	4 ¹

Although crime rates have fallen and home values have risen significantly in the Bronx in recent years, the borough continues to exhibit signs of housing and neighborhood distress. At 22.1%, the homeownership rate in the Bronx is the lowest among the five boroughs. Despite having the largest stock of rent-regulated and subsidized units in the City, the median rent burden and levels of

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Housing Stock and Land Use						
Number of Housing Units	491,006	-	-	499,029	4	4
Rental Vacancy Rate	3.3%	-	-	2.6%	2	5
% Public Housing	11.7%	-	-	10.2%	1	1
% Rent-Regulated/Other subsidized	67.8%	-	-	71.6%	2	1
Certificates of Occupancy	1,220	1,465	1,755	1,434	5	5
Units Authorized by New Residential Building Permits	2,621	2,942	3,534	-	4	4
Homeownership Rate	22.5%	-	-	22.1%	5	5
% Vacant Land Area	-	4.4%	4.3%	4.9%	4	3
Housing Prices and Affordability						
Index of Housing Price Appreciation (2-4 fam. building)	132.5	152.6	172.8	-	5	5
Median Monthly Rent (unsubsidized units, 2005 dollars)	\$720	-	-	\$768	5	5
Median Price Per Unit (2-4 fam. bldg., 2004 dollars)	\$133,879	\$151,428	\$171,500	-	5	5
Median Price Per Unit (5+ fam. bldg., 2004 dollars)	\$48,126	\$55,139	\$64,146	-	5	4 ¹
Median Rent Burden - All renter households	31.0%	-	-	34.5%	1	1
Median Rent Burden - Unsubsidized low income renters	46.0%	-	-	52.4%	2	2
Housing Quality						
Serious Housing Code Violations (per 1,000 rentals)	58.0	79.1	63.3	-	1	1
% Tax Delinquencies (delinquent ≥ 1 year)	3.3%	2.2%	1.6%	-	3	2
% Severe Crowding - All renter households	3.8%	-	-	4.5%	2	2
% Severe Crowding - Unsubsidized low income renters	4.9%	-	-	5.7%	3	2

¹ Since Staten Island experienced fewer than 5 sales of 5+ family buildings in 2004, the ranking for this indicator only ranges from 1 to 4 in this year.

² Notice of foreclosure data is unavailable for Staten Island, therefore the ranking for this indicator only ranges from 1 to 4 in both 2002 and 2004.

residential crowding are high and have increased in recent years, especially among unsubsidized low income renters. This may be explained in part by the Bronx's relatively low median household income, which in 2005 was the lowest in New York City at \$27,500. Residential building permits have risen consistently since 2002, however, indicating considerable construction activity. Nonetheless, the rental vacancy rate fell significantly between 2002 and 2005, suggesting a tightening rental market.

Housing conditions in many parts of the Bronx are less than ideal – at 63.3 serious housing code violations per 1,000 rental units, the borough led New York City in 2004. Subprime home purchase and refinance loans are prevalent and rising, soaring to rates of 28% and 40.9%, respectively, in 2004. Also troubling is the large proportion of housing units receiving notices of foreclosure, which consistently has been higher than any other borough.

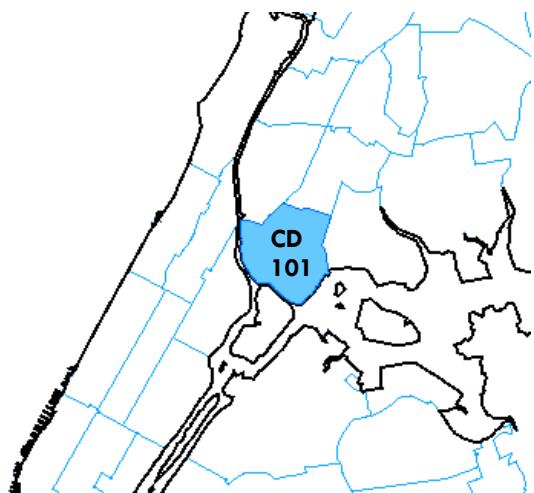
Economic and employment indicators also exhibit troubling signs. In addition to a low median household income, the Bronx also has the City's highest poverty rate (28.1%) and, in 2002, had the City's highest unemployment rate (12.7%). However, after Manhattan, the Bronx is also the second most

economically diverse borough in the City, with several affluent neighborhoods in the western and northern parts of the borough.

Various areas of the Bronx have been subject to rezoning proposals recently. Downzoning efforts in neighborhoods such as Riverdale-on-Hudson, Morris Park, Olinville, Pelham Bay, and Westchester Square have been approved by City Council.

Other recent projects in the borough include the Bronx Terminal Market and the new Yankee Stadium. The Terminal Market is a \$400 million, one million square-foot retail center, which is anticipated to create 5,000 jobs. The new Yankee Stadium, currently in the planning stage, is scheduled for completion in 2009. The project has stirred controversy in community district 104, where residents are concerned about the loss of park space and expenditure of public money.

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Social, Demographic, and Income Indicators						
Population	1,358,895	1,363,875	1,362,523	1,357,589	4	4
Racial Diversity Index	0.87	-	-	0.86	3	3
% Immigrant Households	31.3%	-	-	29.5%	3	3
% Asian (inc. Hawaiian and Pacific Islander) Households	2.9%	-	-	2.8%	5	5
% Black (including Hispanic) Households	32.2%	-	-	31.4%	2	2
% Hispanic (non-Black) Households	44.9%	-	-	46.8%	1	1
% White (non-Hispanic) Households	19.7%	-	-	18.7%	5	5
% Native American Households	0.4%	-	-	0.2%	1	2
Median Household Income (in 2004 dollars)	\$28,460	-	-	\$27,500	5	5
Income Diversity Ratio	6.1	-	-	6.6	3	2
Poverty Rate	26.6%	-	-	28.1%	1	1
Unemployment Rate	12.7%	-	-	-	1	-
% Students Performing at Grade Level - Reading	28.0%	29.0%	28.9%	-	5	5
% Students Performing at Grade Level - Math	24.0%	31.3%	35.7%	-	5	5
Felony Crime Rate (per 1,000 residents)	32.8	32.1	30.8	-	2	2
Lending Indicators						
Home Purchase Loans (per 1,000 properties)	40.3	39.4	49.3	-	5	5
% Subprime Home Purchase Loans	12.4%	17.7%	28.0%	-	1	1
Home Purchase Loan Approval Rate	75.8%	77.6%	75.0%	-	5	5
Refinance Loan Rate (per 1,000 properties)	56.0	73.7	56.3	-	5	4
% Subprime Refinance Loans	24.2%	27.5%	40.9%	-	1	1
Notices of Foreclosure (per 1,000 1-4 family properties)	19.1	18.9	17.4	-	1	1 ²



MOTT HAVEN / MELROSE¹

		Rank (2002)	Rank (2004/5)
Population (2000):	82,159	54	-
Racial Diversity Index:	0.49	44	48
Median Household Income:	\$15,544	54	55
Income Diversity Ratio:	5.9	22	19
Median Monthly Rent:	\$650	54	54
Median Price/Unit (2-4 fam.):	\$137,500	45	56

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	\$16,419	-	-	\$15,544	54	55
Poverty Rate	44.6%	-	-	46.7%	2	1
% Immigrant Households	26.9%	-	-	26.4%	38	37
Rental Vacancy Rate	2.3%	-	-	0.9%	32	53
Number of Housing Units	44,125	-	-	46,003	48	46
% Public Housing	31.1%	-	-	26.1%	2	3
% Rent-Regulated/Other subsidized	61.3%	-	-	67.9%	23	15
Certificates of Occupancy	205	185	128	243	19	25
Units Authorized by New Residential Building Permits	265	248	344	-	27	24
Homeownership Rate	5.6%	-	-	6.1%	54	54
Index of Housing Price Appreciation (2-4 family building)	162.6	146.2	192.0	-	12	24 ²
Home Purchase Loans (per 1,000 properties)	69.1	62.9	56.5	-	12	29
% Subprime Home Purchase Loans	7.1%	19.4%	35.1%	-	30	8
Refinance Loan Rate (per 1,000 properties)	44.3	76.1	69.3	-	41	21
% Subprime Refinance Loans	29.4%	29.8%	45.2%	-	13	12
Notices of Foreclosure (per 1,000 1-4 family properties)	16.0	20.4	23.7	-	21	15
% Tax Delinquencies (delinquent ≥ 1 year)	4.8%	3.2%	2.5%	-	17	15
% Vacant Land Area	-	2.9%	3.0%	2.9%	31	31
Serious Housing Code Violations (per 1,000 rental units)	25.8	29.9	50.9	-	29	20
% Students Performing at Grade Level - Reading	21.6%	22.7%	20.2%	-	59	59
% Students Performing at Grade Level - Math	16.6%	22.8%	27.1%	-	59	59
Felony Crime Rate (per 1,000 residents)	45.9	48.2	44.0	-	7	7

CD 101 has the highest poverty rate in the City (46.7%) and the lowest median household income (\$15,544). The rate of homeownership is one of the lowest in the City at 6.1%. Since 2002, the percentage of home purchase loans that are subprime has increased nearly five-fold. Contrary to citywide trends, the rate of serious housing code violations has risen substantially, and reading scores have decreased.

In March 2006, ground was broken for the new “Hub Retail and Office Center.” The area is a popular destination because four train lines and six bus lines converge there.

Due to a lack of open space in the area, some community advocates and political officials are calling for increased access to historic North Brother Island, which lies off the shore of CD 101.

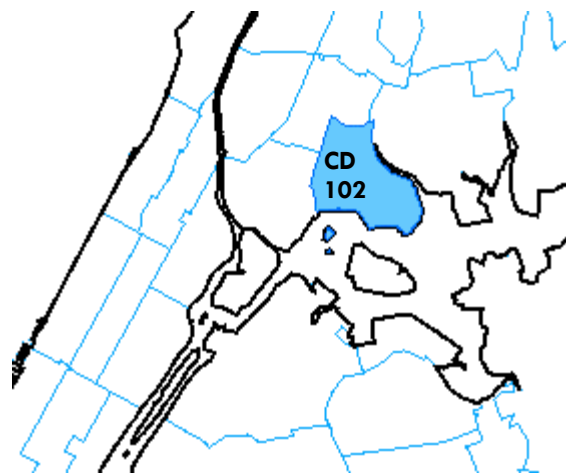
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community districts 101 and 102 both fall within sub-borough area 101. Data at the sub-borough area level for these two CDs is identical.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

HUNTS POINT / LONGWOOD¹

Population (2000):	46,824	Rank (2002)	57	Rank (2004/5)	-
Racial Diversity Index:	0.49		44		48
Median Household Income:	\$15,544		54		55
Income Diversity Ratio:	5.9		22		19
Median Monthly Rent:	\$650		54		54
Median Price/Unit (2-4 fam.):	\$127,500		53		57



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
\$16,419	-	-	\$15,544	54	55	Median Household Income (in 2004 dollars)
44.6%	-	-	46.7%	2	1	Poverty Rate
26.9%	-	-	26.4%	38	37	% Immigrant Households
2.3%	-	-	0.9%	32	53	Rental Vacancy Rate
44,125	-	-	46,003	48	46	Number of Housing Units
31.1%	-	-	26.1%	2	3	% Public Housing
61.3%	-	-	67.9%	23	15	% Rent-Regulated/Other subsidized
112	82	82	70	35	50	Certificates of Occupancy
108	187	243	-	45	32	Units Authorized by New Residential Building Permits
5.6%	-	-	6.1%	54	54	Homeownership Rate
<i>141.8</i>	<i>169.1</i>	<i>172.9</i>	-	21	29 ²	Index of Housing Price Appreciation (2-4 family building)
69.1	62.9	56.5	-	12	29	Home Purchase Loans (per 1,000 properties)
7.1%	19.4%	35.1%	-	30	8	% Subprime Home Purchase Loans
44.3	76.1	69.3	-	41	21	Refinance Loan Rate (per 1,000 properties)
29.4%	29.8%	45.2%	-	13	12	% Subprime Refinance Loans
29.6	25.2	26.0	-	12	12	Notices of Foreclosure (per 1,000 1-4 family properties)
3.8%	3.2%	2.4%	-	20	17	% Tax Delinquencies (delinquent ≥ 1 year)
-	5.4%	5.3%	5.3%	20	18	% Vacant Land Area
92.0	70.9	115.9	-	3	4	Serious Housing Code Violations (per 1,000 rental units)
29.3%	31.3%	31.4%	-	48	46	% Students Performing at Grade Level - Reading
24.9%	34.3%	38.8%	-	49	43	% Students Performing at Grade Level - Math
52.5	51.9	46.6	-	6	6	Felony Crime Rate (per 1,000 residents)

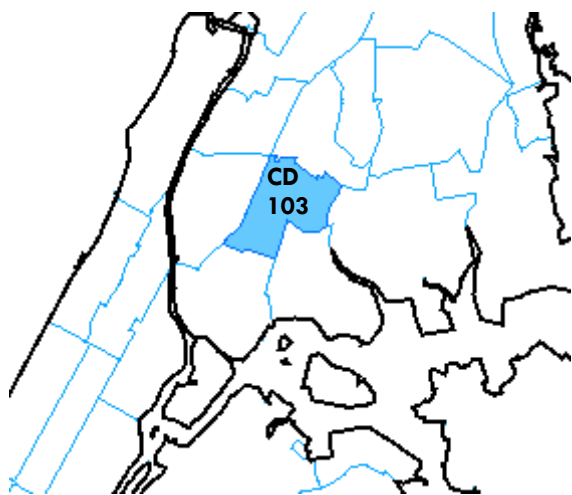
In March 2005, the City introduced the Hunts Point Vision Plan with the goals of developing new waterfront parks, improving traffic safety, upgrading street lighting, repaving streets and improving the rail freight lines serving Hunts Point. Additionally, the Vision Plan will better link workers to anticipated new jobs through collaboration with the Metropolitan Transportation Authority to provide new bus service to the Hunts Point area.

CD 102 had the 4th highest rate of serious housing code violations citywide in 2004, with 115.9 per 1,000 rental units. Housing prices have appreciated in CD 102 by 22% from 2002 to 2004, though these numbers should be treated with caution, since they are based on a small number of observations. Math scores have increased significantly since 2002, rising in percentage points more than all but two CDs in the City.

Numbers in italics are based on a small number of observations and should be treated with caution.

¹ Community districts 101 and 102 both fall within sub-borough area 101. Data at the sub-borough area level for these two CDs is identical.

² Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



MORRISANIA / CROTONA¹

		Rank (2002)	Rank (2004/5)
Population (2000):	68,574	56	-
Racial Diversity Index:	0.75	24	23
Median Household Income:	\$16,800	55	54
Income Diversity Ratio:	4.4	38	47
Median Monthly Rent:	\$731	53	52
Median Price/Unit (2-4 fam.):	\$140,000	54	55

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	\$15,324	-	-	\$16,800	55	54
Poverty Rate	45.6%	-	-	40.0%	1	2
% Immigrant Households	31.1%	-	-	28.6%	34	34
Rental Vacancy Rate	3.9%	-	-	2.1%	15	37
Number of Housing Units	49,732	-	-	52,078	34	28
% Public Housing	19.3%	-	-	18.2%	7	9
% Rent-Regulated/Other subsidized	67.2%	-	-	68.4%	18	14
Certificates of Occupancy	44	91	202	226	50	27
Units Authorized by New Residential Building Permits	362	516	326	-	19	26
Homeownership Rate	8.3%	-	-	8.3%	50	51
Index of Housing Price Appreciation (2-4 family building)	173.1	207.7	258.5	-	6	4 ²
Home Purchase Loans (per 1,000 properties)	41.5	47.5	70.2	-	39	18
% Subprime Home Purchase Loans	17.9%	24.0%	45.9%	-	2	2
Refinance Loan Rate (per 1,000 properties)	43.3	66.5	71.4	-	44	20
% Subprime Refinance Loans	32.6%	31.6%	48.7%	-	10	9
Notices of Foreclosure (per 1,000 1-4 family properties)	38.2	36.8	25.9	-	2	13
% Tax Delinquencies (delinquent ≥ 1 year)	6.2%	4.5%	3.6%	-	12	10
% Vacant Land Area	-	7.0%	6.6%	8.0%	10	9
Serious Housing Code Violations (per 1,000 rental units)	54.6	55.7	67.5	-	16	14
% Students Performing at Grade Level - Reading	25.1%	26.6%	25.2%	-	57	57
% Students Performing at Grade Level - Math	21.8%	29.8%	32.8%	-	56	57
Felony Crime Rate (per 1,000 residents)	39.2	40.1	39.6	-	12	9

CD 103 has the 2nd lowest median household income in New York City, at \$16,800, and the 2nd highest poverty rate, with 40% of the households living in poverty. Additionally, CD 103 was one of four CDs for which crime rates increased from 2002 to 2004. Despite these signs of distress, the prices of homes are appreciating rapidly, with the price index rising nearly 50% from 2002 to 2004. The number of home purchase loans has nearly doubled from 41.5 per 1,000 properties in 2002 to 70.2 in 2004. In

Morrisania/Crotona 45.9% of the home purchase loans were subprime in 2004, which makes it the community district with the 2nd highest share of subprime home purchase loans in the City. CD 103 ranks near the bottom citywide in elementary school performance, with 32.8% of students performing at or above grade level in math in 2004, but this still represents a marked improvement from a low 21.8% in 2002.

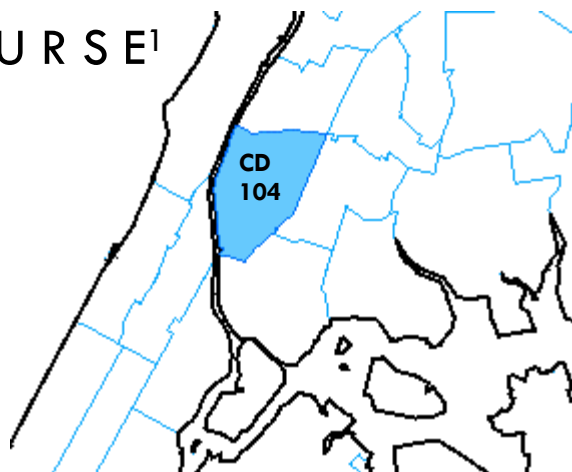
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community districts 103 and 106 both fall within sub-borough area 102. Data at the sub-borough area level for these two CDs is identical.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

HIGHBRIDGE / CONCOURSE¹

		Rank (2002)	Rank (2004/5)
Population (2000):	139,563	28	-
Racial Diversity Index:	0.72	27	28
Median Household Income:	\$21,280	51	53
Income Diversity Ratio:	5.4	28	25
Median Monthly Rent:	\$743	50	51
Median Price/Unit (2-4 fam.):	\$142,333	51	54



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
\$23,041	-	-	\$21,280	51	53	Median Household Income (in 2004 dollars)
31.9%	-	-	35.2%	7	4	Poverty Rate
40.5%	-	-	39.3%	23	19	% Immigrant Households
2.7%	-	-	3.8%	27	15	Rental Vacancy Rate
45,762	-	-	45,441	45	49	Number of Housing Units
3.5%	-	-	2.6%	31	33	% Public Housing
85.8%	-	-	88.7%	4	4	% Rent-Regulated/Other subsidized
35	249	200	192	54	30	Certificates of Occupancy
396	380	590	-	16	9	Units Authorized by New Residential Building Permits
7.5%	-	-	8.2%	52	52	Homeownership Rate
171.3	186.5	207.9	-	7	14 ²	Index of Housing Price Appreciation (2-4 family building)
28.6	23.8	37.5	-	53	48	Home Purchase Loans (per 1,000 properties)
14.5%	21.6%	31.1%	-	6	12	% Subprime Home Purchase Loans
17.7	25.3	28.9	-	55	48	Refinance Loan Rate (per 1,000 properties)
39.5%	41.9%	49.7%	-	3	5	% Subprime Refinance Loans
29.2	27.0	27.0	-	13	11	Notices of Foreclosure (per 1,000 1-4 family properties)
10.0%	6.3%	4.4%	-	4	8	% Tax Delinquencies (delinquent ≥ 1 year)
-	5.5%	4.9%	5.7%	19	16	% Vacant Land Area
84.3	87.0	109.8	-	6	5	Serious Housing Code Violations (per 1,000 rental units)
22.9%	23.9%	22.8%	-	58	58	% Students Performing at Grade Level - Reading
20.3%	27.3%	29.3%	-	58	58	% Students Performing at Grade Level - Math
32.1	31.6	28.2	-	22	28	Felony Crime Rate (per 1,000 residents)

In 2005, the Yankees announced plans for a new stadium in CD 104. Approval from the state legislature and the City Council are pending, but under the proposal, the state would contribute about \$70 million to increase parking from 7,000 spaces to 11,000. The City would replace lost parkland as part of the deal, which also includes a new commuter train station and expanded ferry terminal. Another project, the Gateway Center at Bronx Terminal Market, was approved in 2006. That plan calls for the

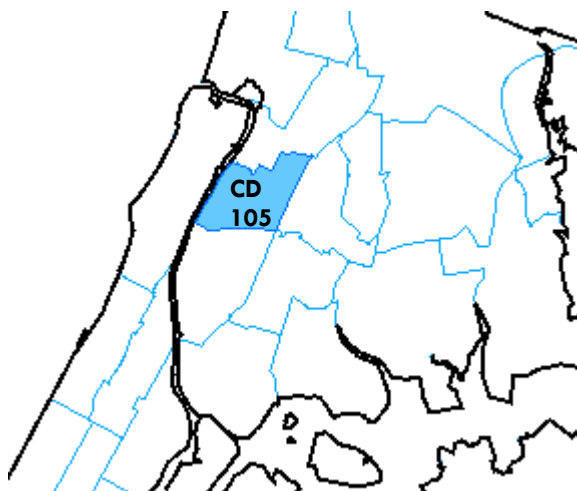
redevelopment of a portion of the current Bronx Terminal Market site, along with the Bronx House of Detention.

The percent of tax delinquencies decreased substantially from 10% in 2002 to 4.4% in 2004. On the other hand, CD 104 still had one of the highest rates of serious housing code violations citywide, with 109.8 per 1,000 rental units. The percentage of school children performing at grade level in reading and math is the 2nd lowest citywide.

Numbers in italics are based on a small number of observations and should be treated with caution.

¹ Community district 104 matches sub-borough area 103.

² Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



FORDHAM / UNIVERSITY HEIGHTS¹

		Rank (2002)	Rank (2004/5)
Population (2000):	128,313	30	-
Racial Diversity Index:	0.73	29	26
Median Household Income:	\$22,000	52	52
Income Diversity Ratio:	5.9	28	19
Median Monthly Rent:	\$665	52	53
Median Price/Unit (2-4 fam.):	\$157,500	56	51

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	\$22,768	-	-	\$22,000	52	52
Poverty Rate	35.9%	-	-	37.2%	3	3
% Immigrant Households	40.8%	-	-	37.8%	21	21
Rental Vacancy Rate	3.3%	-	-	3.7%	20	16
Number of Housing Units	44,247	-	-	45,480	47	48
% Public Housing	3.1%	-	-	3.6%	33	30
% Rent-Regulated/Other subsidized	93.2%	-	-	91.5%	2	3
Certificates of Occupancy	137	116	31	85	28	47
Units Authorized by New Residential Building Permits	102	190	109	-	47	49
Homeownership Rate	2.2%	-	-	2.3%	55	55
Index of Housing Price Appreciation (2-4 family building)	140.6	163.5	178.6	-	24	28 ²
Home Purchase Loans (per 1,000 properties)	39.7	47.5	56.0	-	42	30
% Subprime Home Purchase Loans	18.1%	20.7%	47.3%	-	1	1
Refinance Loan Rate (per 1,000 properties)	41.8	77.7	75.0	-	46	17
% Subprime Refinance Loans	37.7%	37.6%	55.2%	-	5	1
Notices of Foreclosure (per 1,000 1-4 family properties)	35.4	32.1	28.2	-	4	9
% Tax Delinquencies (delinquent ≥ 1 year)	7.8%	5.1%	4.6%	-	8	4
% Vacant Land Area	-	4.3%	4.1%	3.7%	25	27
Serious Housing Code Violations (per 1,000 rental units)	83.0	89.4	120.9	-	7	3
% Students Performing at Grade Level - Reading	25.5%	27.0%	27.0%	-	56	56
% Students Performing at Grade Level - Math	21.9%	29.2%	33.2%	-	55	56
Felony Crime Rate (per 1,000 residents)	33.9	33.4	31.7	-	17	17

Although the homeownership rate in CD 105 is the lowest in the City, and little new construction is underway, the rate of home purchase loans in CD 105 has increased between 2002 and 2004, from 39.7 to 56.0 per 1,000 properties. The percentage of home purchase loans that are subprime more than doubled from 18.1% to 47.3%. The rate of refinance lending also increased, with the rate per 1,000 properties moving from 41.8 to 75. In 2004, CD 105 ranked the highest in subprime refinance loans citywide;

55.2% of its refinance loans were subprime. The rate of notices of foreclosure also was high, at 28.2 per 1,000 one to four family homes.

CD 105 ranks low in elementary school performance, with 33.2% of students performing at or above grade level in math in 2004, and 27.0% of students performing at or above grade level in reading.

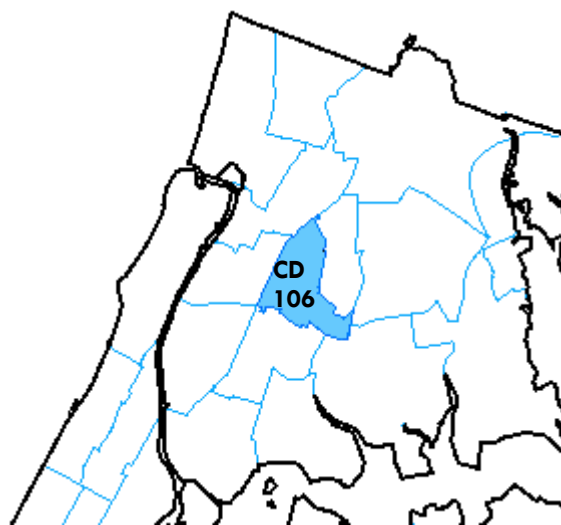
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¹ Community district 105 matches sub-borough area 104.

² Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

BELMONT / EAST TREMONT¹

		Rank (2002)	Rank (2004/5)
Population (2000):	75,688	55	-
Racial Diversity Index:	0.75	24	23
Median Household Income:	\$16,800	55	54
Income Diversity Ratio:	4.4	38	47
Median Monthly Rent:	\$731	53	52
Median Price/Unit (2-4 fam.):	\$147,500	52	53



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
\$15,324	-	-	\$16,800	55	54	Median Household Income (in 2004 dollars)
45.6%	-	-	40.0%	1	2	Poverty Rate
31.1%	-	-	28.6%	34	34	% Immigrant Households
3.9%	-	-	2.1%	15	37	Rental Vacancy Rate
49,732	-	-	52,078	34	28	Number of Housing Units
19.3%	-	-	18.2%	7	9	% Public Housing
67.2%	-	-	68.4%	18	14	% Rent-Regulated/Other subsidized
109	46	204	82	37	49	Certificates of Occupancy
251	272	385	-	28	19	Units Authorized by New Residential Building Permits
8.3%	-	-	8.3%	50	51	Homeownership Rate
153.8	193.8	219.1	-	13	10 ²	Index of Housing Price Appreciation (2-4 family building)
41.5	47.5	70.2	-	39	18	Home Purchase Loans (per 1,000 properties)
17.9%	24.0%	45.9%	-	2	2	% Subprime Home Purchase Loans
43.3	66.5	71.4	-	44	20	Refinance Loan Rate (per 1,000 properties)
32.6%	31.6%	48.7%	-	10	9	% Subprime Refinance Loans
32.6	34.3	27.1	-	8	10	Notices of Foreclosure (per 1,000 1-4 family properties)
5.8%	5.1%	3.6%	-	15	10	% Tax Delinquencies (delinquent ≥ 1 year)
-	6.1%	5.9%	5.6%	14	17	% Vacant Land Area
86.9	112.1	125.6	-	5	2	Serious Housing Code Violations (per 1,000 rental units)
26.5%	28.4%	27.5%	-	55	55	% Students Performing at Grade Level - Reading
22.2%	30.1%	34.9%	-	54	55	% Students Performing at Grade Level - Math
43.2	41.8	41.0	-	9	8	Felony Crime Rate (per 1,000 residents)

One of the poorest neighborhoods in the City, CD 106 has seen the rate of home purchase loans increase from 41.5 per 1,000 properties in 2002 to 70.2 in 2004. In both 2002 and 2004 Belmont/East Tremont had the 2nd highest percentage of home purchase loans that were subprime in the City: 45.9% in 2004, compared to 17.9% in 2002. The rate of refinance loans also surged from 43.3 in 2002 to 71.4 per 1,000 properties in 2004. 48.7% of these refinance loans were subprime. The rate of serious housing

code violations increased to 125.6 in 2004, giving CD 106 the 2nd highest rate of serious code violations in the City.

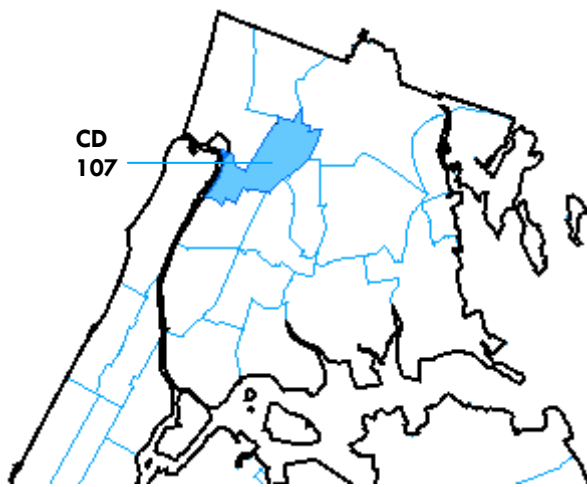
While school performance in math jumped significantly, reading scores changed little. One sign of recovery, however, is the extent of new construction: CD 106 rose to number 19 in the number of new residential building permits.

Numbers in italics are based on a small number of observations and should be treated with caution.

¹ Community districts 103 and 106 both fall within sub-borough area 102. Data at the sub-borough area level for these two CDs is identical.

² Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

KINGSBRIDGE HEIGHTS / BEDFORD PARK¹



		Rank (2002)	Rank (2004/5)
Population (2000):	141,411	27	-
Racial Diversity Index:	0.73	16	26
Median Household Income:	\$24,000	50	47
Income Diversity Ratio:	5.7	15	21
Median Monthly Rent:	\$800	43	48
Median Price/Unit (2-4 fam.):	\$150,250	47	52

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	\$23,063	-	-	\$24,000	50	47
Poverty Rate	33.7%	-	-	28.5%	4	9
% Immigrant Households	37.8%	-	-	37.7%	29	23
Rental Vacancy Rate	3.6%	-	-	3.1%	19	21
Number of Housing Units	45,984	-	-	47,036	44	44
% Public Housing	1.8%	-	-	1.8%	35	35
% Rent-Regulated/Other subsidized	89.5%	-	-	91.7%	3	2
Certificates of Occupancy	3	2	0	7	59	58
Units Authorized by New Residential Building Permits	77	4	107	-	52	51
Homeownership Rate	7.9%	-	-	6.6%	51	53
Index of Housing Price Appreciation (2-4 family building)	142.3	168.7	192.8	-	19	23 ²
Home Purchase Loans (per 1,000 properties)	43.8	41.4	48.7	-	36	36
% Subprime Home Purchase Loans	11.5%	9.0%	22.3%	-	8	21
Refinance Loan Rate (per 1,000 properties)	39.0	47.4	50.2	-	50	28
% Subprime Refinance Loans	23.9%	31.6%	41.0%	-	17	17
Notices of Foreclosure (per 1,000 1-4 family properties)	32.4	30.6	28.7	-	9	8
% Tax Delinquencies (delinquent ≥ 1 year)	6.1%	3.8%	2.8%	-	13	14
% Vacant Land Area	-	4.3%	3.8%	4.0%	25	25
Serious Housing Code Violations (per 1,000 rental units)	73.2	80.4	97.5	-	11	6
% Students Performing at Grade Level - Reading	27.8%	29.7%	30.6%	-	52	50
% Students Performing at Grade Level - Math	22.8%	30.3%	36.5%	-	52	50
Felony Crime Rate (per 1,000 residents)	33.7	33.2	32.3	-	18	16

There is little new development in CD 107—it had one of the lowest number of certificates of occupancy issued citywide, with 0 in 2004 and 7 in 2005. Despite an increase in real median income and a decrease in poverty rate, CD 107 has the 8th highest rate of foreclosures citywide, with 28.7 per 1,000 one to four family homes receiving notice of foreclosure in 2004. The rate of refinance loans per 1,000 properties surged from 39.0 in 2002 to 50.2 in 2004. 41% of these loans were subprime.

Mirroring citywide trends, elementary education performance has improved in reading and math since 2002. 30.6% of students performed at or above grade level in reading in 2004, compared with 27.8% in 2002, and in math 36.5% of students performed at grade level in 2004, compared with 22.8% in 2002, which represents the 5th highest percentage point increase in the City.

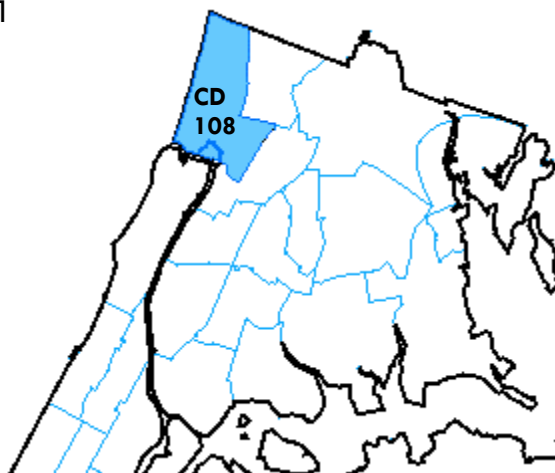
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 107 matches sub-borough area 105.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

RIVERDALE /FIELDSTON¹

		Rank (2002)	Rank (2004/5)
Population (2000):	101,332	48	-
Racial Diversity Index:	0.79	19	20
Median Household Income:	\$44,000	17	21
Income Diversity Ratio:	6.1	28	15
Median Monthly Rent:	\$863	31	31
Median Price/Unit (2-4 fam.):	\$212,500	20	30
Median Price/Unit (1 fam.):	\$630,000	8	8 ²



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
\$49,257	-	-	\$44,000	17	21	Median Household Income (in 2004 dollars)
13.7%	-	-	16.3%	35	30	Poverty Rate
29.7%	-	-	24.1%	35	40	% Immigrant Households
2.4%	-	-	2.7%	31	29	Rental Vacancy Rate
51,966	-	-	50,795	28	34	Number of Housing Units
2.4%	-	-	1.7%	34	36	% Public Housing
81.9%	-	-	81.8%	6	6	% Rent-Regulated/Other subsidized
6	27	129	0	58	59	Certificates of Occupancy
64	223	199	-	54	39	Units Authorized by New Residential Building Permits
32.3%	-	-	33.1%	22	21	Homeownership Rate
134.6	157.2	163.1	-	10	13 ³	Index of Housing Price Appreciation (1 family building)
30.8	34.6	38.7	-	52	47	Home Purchase Loans (per 1,000 properties)
1.8%	2.7%	4.5%	-	47	37	% Subprime Home Purchase Loans
33.2	50.8	24.4	-	53	52	Refinance Loan Rate (per 1,000 properties)
7.3%	7.3%	13.9%	-	46	43	% Subprime Refinance Loans
6.5	7.7	7.1	-	33	34	Notices of Foreclosure (per 1,000 1-4 family properties)
2.1%	1.7%	1.0%	-	38	38	% Tax Delinquencies (delinquent ≥ 1 year)
-	4.8%	4.7%	5.1%	23	19	% Vacant Land Area
24.9	33.9	44.9	-	32	22	Serious Housing Code Violations (per 1,000 rental units)
27.8%	29.7%	30.6%	-	52	50	% Students Performing at Grade Level - Reading
22.8%	30.3%	36.5%	-	52	50	% Students Performing at Grade Level - Math
23.3	21.2	20.3	-	48	46	Felony Crime Rate (per 1,000 residents)

On October 11, 2005, the City Council approved a downzoning in CD 108. The rezoning aims to preserve neighborhood character in the areas generally located west of Riverdale Avenue/Henry Hudson Parkway and east of the Hudson River between West 230th and West 261st streets. The predominant development in this area is single family detached houses on large lots.

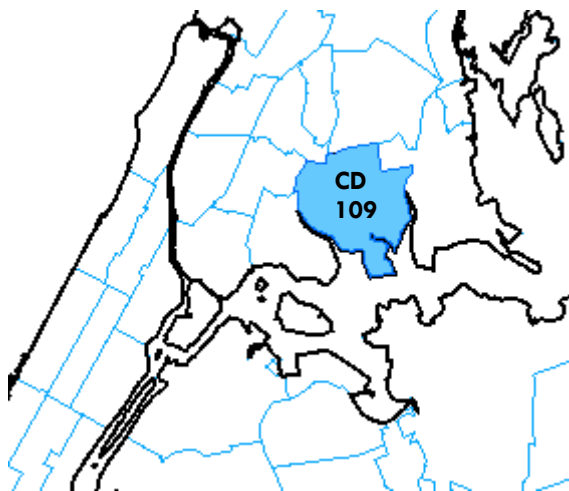
CD 108 is one of the many neighborhoods in the City in which real median household income fell. The poverty rate also increased significantly, as did the number of serious housing code violations. It remains one of the CDs with the highest percentage of rent-regulated and subsidized units (81.8%).

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 108 matches sub-borough area 106.

2 Ranked out of 50 community districts with sufficient single family home sales.

3 Ranked out of 13 community districts with the same predominant housing type (single family homes).



PARKCHESTER / SOUNDVIEW¹

		Rank (2002)	Rank (2004/5)
Population (2000):	167,859	14	-
Racial Diversity Index:	0.75	24	23
Median Household Income:	\$30,432	38	41
Income Diversity Ratio:	5.2	42	33
Median Monthly Rent:	\$775	44	46
Median Price/Unit (2-4 fam.):	\$159,650	44	49

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	\$32,838	-	-	\$30,432	38	41
Poverty Rate	20.5%	-	-	25.7%	21	14
% Immigrant Households	23.2%	-	-	25.3%	40	39
Rental Vacancy Rate	3.2%	-	-	2.5%	22	33
Number of Housing Units	65,986	-	-	66,082	14	15
% Public Housing	16.9%	-	-	15.4%	11	12
% Rent-Regulated/Other subsidized	46.5%	-	-	57.2%	35	26
Certificates of Occupancy	251	204	176	100	18	45
Units Authorized by New Residential Building Permits	312	212	201	-	21	37
Homeownership Rate	21.7%	-	-	24.3%	37	34
Index of Housing Price Appreciation (2-4 family building)	126.3	139.2	164.0	-	33	33 ²
Home Purchase Loans (per 1,000 properties)	78.7	40.4	47.2	-	6	38
% Subprime Home Purchase Loans	16.9%	19.8%	32.3%	-	3	11
Refinance Loan Rate (per 1,000 properties)	93.3	66.0	58.0	-	13	25
% Subprime Refinance Loans	29.9%	32.6%	41.6%	-	12	16
Notices of Foreclosure (per 1,000 1-4 family properties)	24.0	23.9	19.6	-	18	19
% Tax Delinquencies (delinquent ≥ 1 year)	3.6%	2.2%	1.6%	-	22	24
% Vacant Land Area	-	6.9%	7.1%	7.0%	11	11
Serious Housing Code Violations (per 1,000 rental units)	52.0	58.3	62.6	-	18	15
% Students Performing at Grade Level - Reading	29.1%	30.9%	30.3%	-	49	52
% Students Performing at Grade Level - Math	25.0%	34.0%	38.1%	-	48	45
Felony Crime Rate (per 1,000 residents)	31.9	30.6	30.2	-	24	22

CD 109 has one of the lowest median housing prices in the City for a unit in a 2-4 family building, but, like the rest of the City, prices rose significantly between 2002 and 2004. Units authorized by new residential building permits declined, as did home purchase loans and refinance lending. The percentage of new loans, both for home purchase and refinancing, that were subprime increased

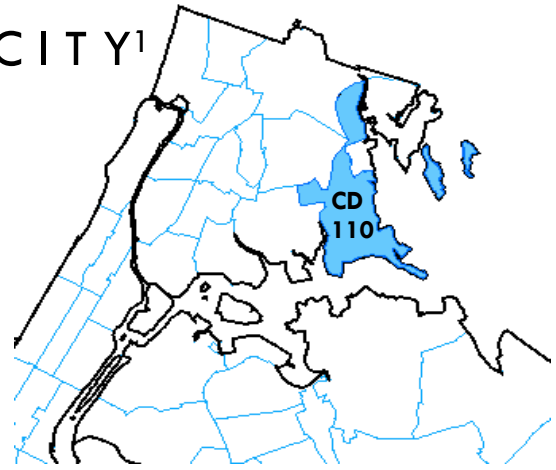
markedly, however. The percentage of tax delinquencies that were delinquent for more than a year decreased from 3.6% to 1.6%. With 7% of its land vacant, CD 109 ranks number 11 citywide.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 109 matches sub-borough area 107.

2 Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

THROGS NECK / CO-OP CITY¹



		Rank (2002)	Rank (2004/5)
Population (2000):	115,948	38	-
Racial Diversity Index:	0.86	19	14
Median Household Income:	\$40,700	28	23
Income Diversity Ratio:	5.7	19	21
Median Monthly Rent:	\$900	32	21
Median Price/Unit (2-4 fam.):	\$197,083	32	35
Median Price/Unit (1 fam.):	\$360,000	27	30 ²

2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
\$42,033	-	-	\$40,700	28	23	Median Household Income (in 2004 dollars)
11.0%	-	-	15.8%	42	32	Poverty Rate
13.8%	-	-	15.8%	52	49	% Immigrant Households
4.2%	-	-	2.6%	12	32	Rental Vacancy Rate
49,956	-	-	51,480	33	30	Number of Housing Units
10.8%	-	-	8.8%	18	22	% Public Housing
41.1%	-	-	51.4%	39	33	% Rent-Regulated/Other subsidized
137	135	165	158	28	37	Certificates of Occupancy
276	287	461	-	25	14	Units Authorized by New Residential Building Permits
68.7%	-	-	65.4%	4	5	Homeownership Rate
129.1	158.3	176.0	-	13	11 ³	Index of Housing Price Appreciation (1 family building)
27.3	28.1	35.3	-	55	50	Home Purchase Loans (per 1,000 properties)
10.2%	15.5%	20.7%	-	14	22	% Subprime Home Purchase Loans
43.4	60.7	34.9	-	43	40	Refinance Loan Rate (per 1,000 properties)
18.5%	20.7%	30.0%	-	28	24	% Subprime Refinance Loans
7.3	7.8	7.7	-	32	31	Notices of Foreclosure (per 1,000 1-4 family properties)
1.8%	1.1%	0.8%	-	40	44	% Tax Delinquencies (delinquent ≥ 1 year)
-	5.8%	5.8%	6.0%	18	15	% Vacant Land Area
11.7	13.7	11.9	-	46	48	Serious Housing Code Violations (per 1,000 rental units)
32.5%	33.9%	34.3%	-	44	41	% Students Performing at Grade Level - Reading
28.4%	37.2%	41.4%	-	42	41	% Students Performing at Grade Level - Math
26.7	27.1	28.2	-	35	29	Felony Crime Rate (per 1,000 residents)

Three rezonings have recently been approved for CD 110: the Pelham Bay rezoning, Westchester Square rezoning, and the Brush Avenue rezoning. All three efforts aim to preserve neighborhood character and scale.

CD 110 ranks 49th in percentage of immigrant households, with a percentage of only 15.8% in 2005. It ranks 5th

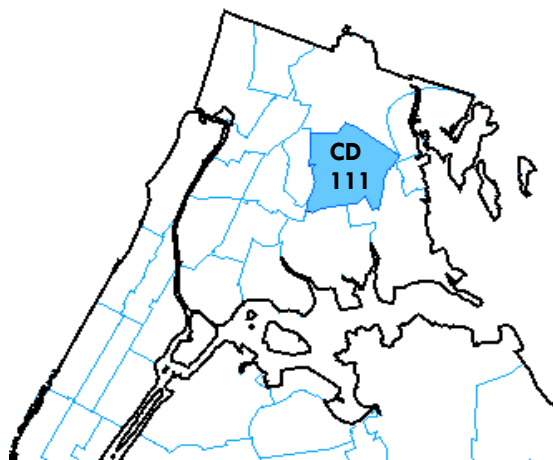
highest in homeownership rate citywide, with a rate of 65.4% in 2005. Nevertheless, the homeownership rate decreased between 2002 and 2005, and the poverty rate in CD 110 increased significantly. Additionally, the crime rate has increased in absolute numbers more than all CDs but one in the City.

Numbers in italics are based on a small number of observations and should be treated with caution.

1 Community district 110 matches sub-borough area 108.

2 Ranked out of 50 community districts with sufficient single family home sales.

3 Ranked out of 13 community districts with the same predominant housing type (single family homes).



MORRIS PARK / BRONXDALE¹

		Rank (2002)	Rank (2004/5)
Population (2000):	110,706	40	-
Racial Diversity Index:	0.91	10	6
Median Household Income:	\$34,400	32	35
Income Diversity Ratio:	5.4	16	25
Median Monthly Rent:	\$820	32	37
Median Price/Unit (2-4 fam.):	\$190,740	35	39

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
Median Household Income (in 2004 dollars)	\$38,968	-	-	\$34,400	32	35
Poverty Rate	19.7%	-	-	17.2%	22	25
% Immigrant Households	33.2%	-	-	29.5%	33	33
Rental Vacancy Rate	5.4%	-	-	1.8%	2	44
Number of Housing Units	41,283	-	-	42,830	54	51
% Public Housing	13.6%	-	-	12.8%	14	14
% Rent-Regulated/Other subsidized	58.7%	-	-	58.9%	26	21
Certificates of Occupancy	57	47	231	40	45	53
Units Authorized by New Residential Building Permits	51	59	79	-	55	53
Homeownership Rate	29.4%	-	-	28.1%	26	31
Index of Housing Price Appreciation (2-4 family building)	132.0	147.9	169.3	-	28	30 ²
Home Purchase Loans (per 1,000 properties)	40.4	43.4	63.1	-	41	24
% Subprime Home Purchase Loans	14.0%	19.5%	24.7%	-	7	17
Refinance Loan Rate (per 1,000 properties)	64.2	100.1	71.7	-	27	19
% Subprime Refinance Loans	22.0%	27.2%	39.2%	-	21	19
Notices of Foreclosure (per 1,000 1-4 family properties)	13.3	13.9	12.3	-	26	27
% Tax Delinquencies (delinquent ≥ 1 year)	1.6%	1.1%	0.9%	-	44	40
% Vacant Land Area	-	2.2%	2.2%	2.1%	36	37
Serious Housing Code Violations (per 1,000 rental units)	29.4	31.0	37.5	-	26	24
% Students Performing at Grade Level - Reading	35.1%	35.8%	35.5%	-	37	39
% Students Performing at Grade Level - Math	31.6%	39.3%	42.8%	-	38	37
Felony Crime Rate (per 1,000 residents)	29.7	28.8	29.1	-	30	26

Adopted by the City Council in October 2005, the Morris Park rezoning amends the zoning map for 12 full blocks and portions of 24 blocks in that neighborhood. The rezoning reinforces the low-density character of the neighborhood.

Despite a sizeable drop in real median household income, the area's poverty rate also decreased. Also, while homeownership rates declined, lending in CD 111 has increased in both home purchase and refinance loans. The rental vacancy rate fell significantly between 2002 and 2005, as little new development occurred.

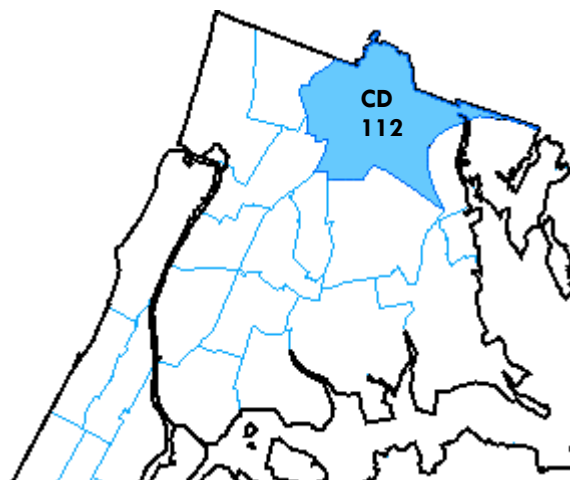
Numbers in italics are based on a small number of observations and should be treated with caution.

¹ Community district 111 matches sub-borough area 109.

² Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

WILLIAMSBRIDGE / BAYCHESTER¹

		Rank (2002)	Rank (2004/5)
Population (2000):	149,077	23	-
Racial Diversity Index:	0.69	33	32
Median Household Income:	\$31,400	35	39
Income Diversity Ratio:	6.5	39	10
Median Monthly Rent:	\$834	22	36
Median Price/Unit (2-4 fam.):	\$180,000	39	42



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
\$36,122	-	-	\$31,400	35	39	Median Household Income (in 2004 dollars)
16.7%	-	-	21.0%	27	20	Poverty Rate
41.2%	-	-	33.9%	20	29	% Immigrant Households
2.9%	-	-	2.9%	25	25	Rental Vacancy Rate
51,966	-	-	51,803	28	29	Number of Housing Units
12.9%	-	-	7.5%	15	27	% Public Housing
34.5%	-	-	42.9%	47	41	% Rent-Regulated/Other subsidized
124	281	207	251	32	26	Certificates of Occupancy
203	356	490	-	33	13	Units Authorized by New Residential Building Permits
32.5%	-	-	31.6%	20	22	Homeownership Rate
121.7	145.1	159.3	-	34	34 ²	Index of Housing Price Appreciation (2-4 family building)
42.7	54.6	70.4	-	37	17	Home Purchase Loans (per 1,000 properties)
16.2%	26.3%	38.8%	-	4	3	% Subprime Home Purchase Loans
93.6	136.3	114.1	-	12	6	Refinance Loan Rate (per 1,000 properties)
28.9%	35.0%	49.1%	-	14	8	% Subprime Refinance Loans
24.1	22.8	22.7	-	17	17	Notices of Foreclosure (per 1,000 1-4 family properties)
3.5%	2.4%	1.7%	-	23	23	% Tax Delinquencies (delinquent ≥ 1 year)
-	2.3%	2.3%	3.9%	34	26	% Vacant Land Area
47.8	52.9	58.2	-	20	19	Serious Housing Code Violations (per 1,000 rental units)
35.1%	35.8%	35.5%	-	37	39	% Students Performing at Grade Level - Reading
31.6%	39.3%	42.8%	-	38	37	% Students Performing at Grade Level - Math
24.2	22.0	21.0	-	44	44	Felony Crime Rate (per 1,000 residents)

In December 2005, the City Council rezoned 36 blocks in CD 112 to preserve the area's lower density residential character. Prior to the rezoning CD 112 had one of the highest rates of new residential building permits in the borough.

Real median household income fell significantly, and poverty rate increased significantly — moving the CD to the 20th highest poverty rate in the City. The rate of subprime home purchase loans has increased sharply from 16.2% in 2002 to 38.8% in 2004.

Numbers in italics are based on a small number of observations and should be treated with caution.

¹ Community district 112 matches sub-borough area 110.

² Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

