



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.

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

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).