

# Indicators

In this section we define each neighborhood data indicator used in this report and provide the source of the indicator, the levels of geography for which it is available, the years for which data are available, and the five neighborhoods with the highest and lowest totals for that indicator. Rankings are provided for the most recent year data are available for each indicator. In the event of a tie, rank numbers are repeated.

Though community districts and sub-borough areas may share boundaries, they often have slightly different names. In the rankings, we use the name appropriate to the level of geography. In addition, because there are 59 community districts and 55 sub-borough areas, indicator ranks fluctuate accordingly. Refer to “Notes on the 2005 Edition” for more information on rankings and geographies.

## Certificates of Occupancy

The Department of City Planning provides data on new Certificates of Occupancy issued each year. A Certificate of Occupancy is required for all newly constructed housing units. Rehabilitated housing units generally do not require a Certificate of Occupancy, unless the rehabilitation is so significant that the floor plan of the unit is changed.

**Source:** New York City Department of City Planning

**Geography:** Community district, borough, city

**Years Available:** 2002, 2003, 2004, 2005

Highest	Boro	Lowest	Boro
1. Clinton/Chelsea	MN	55. Morningside Heights/ Hamilton	MN
2. Tottenville/Great Kills	SI	56. S. Crown Hts./Prospect Hts.	BK
3. Financial District	MN	57. Greenwich Village/Soho	MN
4. St. George/Stapleton	SI	58. Kingsbridge Hts./ Bedford Park	BX
5. Upper East Side	MN	59. Washington Hts./Inwood	MN

## Felony Crime Rate

The New York City Police Department collects data on a variety of crimes based on submitted reports. Crime statistics are tracked separately for each of the 76 police precincts in the City. The crime rate data in this report are based on the seven major felonies that the police track: burglary, larceny and motor vehicle theft, which are considered property crimes; and murder, rape, robbery, and assault, which are considered violent crimes. Rates are calculated as the number of crimes per 1,000 people residing in the area. Crime data from the New York City Police Department are received at the police precinct level. The Furman Center aggregates the data to the community district level using a population weighting formula.

**Source:** New York City Police Department

**Geography:** Community district, borough, city

**Years Available:** 2002, 2003, 2004

1. Midtown	MN	55. Queens Village	QN
2. Clinton/Chelsea	MN	56. Bensonhurst	BK
3. Financial District	MN	57. S. Beach/Willowbrook	SI
4. Greenwich Village/Soho	MN	58. Borough Park	BK
5. Fort Greene/Brooklyn Hts.	BK	59. Tottenville/Great Kills	SI

## Home Purchase Loans (per 1,000 properties)

The extent of mortgage lending provides insight into capital investment in housing in New York City. Per the federal Home Mortgage Disclosure Act (HMDA), financial institutions with assets totaling \$31 million or more are required to report information on loan applications and originations. Thus, the HMDA data capture most, but not all, residential mortgage lending activity.

**Source:** Home Mortgage Disclosure Act

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2003, 2004

1. Bushwick	BK	51. Lower E. Side/Chinatown	MN
2. Bedford Stuyvesant	BK	51. Astoria	QN
3. East NY/Starrett City	BK	53. Borough Park	BK
4. Brownsville/Ocean Hill	BK	54. East Harlem	MN
5. Ozone Park/Woodhaven	QN	55. Williamsburg/Greenpt.	BK

### Home Purchase Loan Approval Rate

Also derived from HMDA, the home purchase loan approval rate is the percentage of all home purchase loan applications that are approved. Due to space limitations, this indicator is omitted from CD pages. Refer to [www.nychanis.com](http://www.nychanis.com) for sub-borough area level data.

**Source:** Home Mortgage Disclosure Act

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2003, 2004

Highest	Boro	Lowest	Boro
1. Bayside/Little Neck	QN	51. N. Crown Hts./Prospect Hts.	BK
2. Upper West Side	MN	52. Highbridge/S. Concourse	BX
3. Upper East Side	MN	52. Soundview/Parkchester	BX
4. Rego Park/Forest Hill	QN	54. Mott Haven/Hunts Point	BX
5. Bay Ridge	BK	55. University Hts./Fordham	BX
5. Stuyvesant Tn./Turtle Bay	MN		
5. Bensonhurst	BK		

### Homeownership Rate

Homeownership rate is the number of owner-occupied units divided by the total number of occupied units. We consider the following categories to be owner-occupied: Homeowner (Conventional), which are privately owned houses; Mitchell-Lama Co-op, which are privately owned units constructed under the New York State or New York City Mitchell-Lama cooperative program; and Private Co-op/Condo, which are privately owned cooperative or condominium units not constructed under the Mitchell-Lama program.

**Source:** New York City Housing and Vacancy Survey

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2005

1. South Shore	SI	51. Morrisania/Belmont	BX
2. Bayside/Little Neck	QN	52. Highbridge/S. Concourse	BX
3. Queens Village	QN	53. Kingsbridge Heights/ Mosholu	BX
4. Mid-Island	SI	54. Mott Haven/Hunts Point	BX
5. Throgs Neck/Co-op City	BX	55. Univ. Heights/Fordham	BX

### % Immigrant Households

This number represents the percentage of all heads of household who were not born in the United States.

**Source:** New York City Housing and Vacancy Survey

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2005

1. Elmhurst/Corona	QN	51. Pk. Slope/Carroll Gd.	BK
2. Jackson Heights	QN	51. Upper East Side	MN
3. East Flatbush	BK	53. Throgs Neck/Co-op City	BX
4. Washington Hts./Inwood	MN	54. Greenwich Village/ Financial District	MN
5. Sunnyside/Woodside	QN	55. South Shore	SI

### Income Diversity Ratio

The Furman Center calculates the income diversity ratio for each sub-borough area and borough, and the City, by dividing the 80<sup>th</sup> percentile income by the 20<sup>th</sup> percentile income in each geography. For example, if the 20<sup>th</sup> percentile income is \$15,000 and the 80<sup>th</sup> percentile income is \$75,000, then the income diversity ratio is 5. A higher number indicates a broader range of incomes in a given area.

**Source:** New York City Housing and Vacancy Survey, Furman Center

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2005

1. Lower E. Side/Chinatown	MN	51. Sunnyside/Woodside	QN
2. Coney Island	BK	52. Jamaica	QN
3. Borough Park	BK	53. Jackson Heights	QN
3. Brownsville/Ocean Hill	BK	54. Hillcrest/Fresh Meadows	QN
3. Chelsea/Clinton/Midtown	MN	55. Ozone Park/ Woodhaven	QN

## Index of Housing Price Appreciation

This index, also called the repeat sales index, measures average price changes in repeat sales on the same properties. Since it is based on price changes for the same properties, this index captures quality-controlled price appreciation. Sales prices used in the repeat sales index are adjusted for inflation. The index is available for different types of properties – single family, two to four family buildings, five or more family buildings (including co-op buildings), and condominiums. The index given is for the type of housing most prevalent in each community district.

The index is set equal to 100 in 1994. The Furman Center chose the 1994 benchmark so that the index for 2004 (the latest available year) reflects cumulative price appreciation over the last 10 years, following the housing market bust of the early 1990s.

For example, a price index of 150 in 2004 indicates that quality-controlled prices rose by 50 percent between 1994 and 2004 (appreciation =  $150 - 100 / 100$ ). To use the price index, therefore, compare an area's price index for a particular year and a particular class of property (2-4 family homes, for example) to the price index for that year and that class of property in another area. The area with the higher index number had the higher appreciation. To compare rates of appreciation, compare the percentage difference between the indices for 2002 to 2004 for each area. For example, if in borough A, the price index for 2-4 family homes in 2002 is 120 and the index for 2004 is 150, quality-controlled prices rose by 25 percent ( $150 - 120 / 120$ ). In borough B, if the price

### Single Family (out of 13 community districts)

1. Flatbush/Midwood	BK	11. Throgs Neck/Co-op City	BX
2. Flushing/Whitestone	QN	12. St. George/Stapleton	SI
3. Hillcrest/Fresh Meadows	QN	13. Riverdale/Fieldston	BX

### 2-4 Family (out of 34 community districts)

1. Fort Greene/Brooklyn Hts.	BK	32. East Flatbush	BX
2. Park Slope/Carrol Gardens	BK	33. Parkchester/Soundview	BX
3. Greenpoint/Williamsburg	BK	34. Williamsbridge/Baychester	BX

### 5+ Family (out of 5 community districts)

1. East Harlem	MN	4. Washington Hts./Inwood	MN
2. Central Harlem	MN	5. Lower East Side/Chinatown	MN
3. Morningside Hts./Hamilton	MN		

### Condominium (out of 7 community districts)

1. Clinton/Chelsea	MN	5. Upper East Side	MN
2. Upper West Side	MN	6. Stuyvesant Tn./Turtle Bay	MN
3. Financial District	MN	7. Midtown	MN

index for 1-2 family homes was 110 in 2002 and the index for 2004 is 150, quality controlled prices rose by 36 percent ( $150 - 110 / 110$ ). The rate of price appreciation in borough B was therefore higher, even though the boroughs had the same price index in 2004.

**Source:** Furman Center, New York City Dept. of Finance

**Geography:** Community district, borough, city

**Years Available:** 2002, 2003, 2004

## Median Household Income

Household income is the income of all members of a household 15 years or older. Although derived from the 2005 and 2002 HVS, these figures pertain to 2004 and 2001, respectively - the most recent year for which a survey respondent could have a full year income to report. 2001 incomes have been adjusted to 2004 dollars.

**Source:** New York City Housing and Vacancy Survey

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2005

Highest	Boro	Lowest	Boro
1. Stuyvesant Tn./Turtle Bay	MN	51. Bedford Stuyvesant	BK
2. Greenwich Village/ Financial District	MN	52. University Heights/ Fordham	BX
3. Upper East Side	MN	53. Highbridge/S. Concourse	BX
4. Upper West Side	MN	54. Morrisania/Belmont	BX
5. South Shore	SI	55. Mott Haven/Hunts Point	BX

## Median Monthly Rent

The Furman Center calculates the monthly contract rent from the 2002 and 2005 HVS, but excludes subsidized renters. The monthly contract rent is the rent agreed to or specified in the lease, even if furnishings, utilities, or services are included. Rent is expressed in constant 2005 dollars to ensure comparability across years.

**Source:** New York City Housing and Vacancy Survey

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2005

1. Greenwich Village/ Financial District	MN	51. Highbridge/S. Concourse	BX
2. Upper East Side	MN	52. Morrisania/Belmont	BX
3. Chelsea/Clinton/Midtown	MN	53. University Hts./Fordham	BX
4. Stuyvesant Tn./Turtle Bay	MN	54. Mott Haven/Hunts Point	BX
5. Upper West Side	MN	55. Central Harlem	MN
5. Bayside/Litlenneck	QN		

## Median Price Per Unit

Price per unit is the sales price of single family homes. For multifamily buildings, the price per unit is calculated by dividing the sales price of a residential building by the number of units contained within the building. For condominium buildings, the sale price is available for each apartment. Building sales data are obtained from the Department of Finance. Prices are expressed in constant 2004 dollars to ensure comparability across years.

In this report, the median price per unit in a two to four family building is provided for every community district (except the Financial District and Midtown, which lack sufficient data). In addition, we provide the median price per unit for the predominant housing type in a CD, if other than two to four family building. For each housing type, CDs are ranked against all CDs with a statistically reliable number of sales (five or more) for that housing type.

**Source:** Furman Center, New York City Dept. of Finance

**Geography:** Community district, borough, city

**Years Available:** 2002, 2003, 2004

## Single Family (out of 50 community districts)

1. Upper East Side	MN	48. Fordham/University Hts.	BX
2. Greenwich Village/Soho	MN	49. Mott Haven/Melrose	BX
3. Stuyvesant Tn./Turtle Bay	MN	50. Brownsville	BK

## 2-4 Family (out of 57 community districts)

1. Upper East Side	MN	55. Morrisania/Crotona	BX
2. Greenwich Village/Soho	MN	56. Mott Haven/Melrose	BX
3. Stuyvesant Tn./Turtle Bay	MN	57. Hunts Point/Longwood	BX

## 5+ Family (out of 45 community districts)

1. Upper West Side	MN	43. S. Crown Hts./Prospect Hts.	BK
2. Stuyvesant Tn./Turtle Bay	MN	44. Mott Haven/Melrose	BX
3. Upper East Side	MN	45. Rockaway/Broad Channel	QN

## Condominium (out of 47 community districts)

1. Greenwich Village/Soho	MN	45. Morris Park/Bronxdale	BX
2. Clinton/Chelsea	MN	46. Mott Haven/Melrose	BX
3. Upper West Side	MN	47. Parkchester/Soundview	BX

## Notices of Foreclosure (per 1,000 1-4 family properties)

A notice of foreclosure, or *lis pendens*, is a legal notice filed to provide property owners who are late on mortgage payments with notice that title to the property is being contested. In many cases, the filing of a *lis pendens* does not lead to an actual mortgage foreclosure; instead the borrower and lender work out some other solution to the borrower's default or the borrower sells the property prior to foreclosure. Data on mortgage foreclosure activity provides insight into the economic vitality of New York City's housing stock. Because data on these legal filings are not available for Staten Island, only four boroughs are covered for this indicator and the community districts are ranked accordingly.

**Source:** Public Data Corporation and New York City Department of Finance (Real Property Assessment Data)

**Geography:** Community district, borough, city

**Years Available:** 2002, 2003, 2004

	Highest	Boro	Lowest	Boro
1.	Bedford Stuyvesant	BK	53. Financial District	MN
2.	Washington Hts./Inwood	MN	53. Greenwich Village/Soho	MN
3.	Brownsville	BK	53. Lower E. Side/Chinatown	MN
4.	Crown Heights	BK	53. Midtown	MN
5.	Bushwick	BK	53. St. George/Stapleton	SI
			53. S. Beach/Willowbrook	SI
			53. Tottenville/Great Kills	SI

## Number of Housing Units

A housing unit is a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other persons in the structure, and access the quarters directly from the outside of the building or through a common hall.

**Source:** New York City Housing and Vacancy Survey

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2005

1. Upper East Side	MN	51. Pelham Parkway	BX
2. Upper West Side	MN	52. South Crown Heights	BK
3. Stuyvesant Tn./Turtle Bay	MN	53. Rockaways	QN
4. Flushing/Whitestone	QN	54. S. Ozone Pk./Howard Bch.	QN
5. Chelsea/Clinton/Midtown	MN	55. Bushwick	BK

## Population

The Census defines “population” as all people, both children and adults, living in a given geographic area. Population figures for each community district are derived from the 2000 Census. Borough and City population totals for 2002 to 2005 are obtained from yearly Census estimates.

**Source:** *United States Census*

**Geography:** *Community district, borough, city*

**Years Available:** 2002, 2003, 2004, 2005

Highest		Boro	Lowest		Boro
1. Flushing/Whitestone	QN	55.	Belmont/E. Tremont	BX	
2. Jamaica/Hollis	QN	56.	Morrisania/Crotona	BX	
3. Upper East Side	MN	57.	Hunts Pt./Longwood	BX	
4. Astoria	QN	58.	Midtown	MN	
5. Washington Hts./Inwood	MN	59.	Financial District	MN	

## Poverty Rate

Poverty rate is calculated using income data from the HVS in combination with income cutoffs or “poverty thresholds” adjusted to take into account such factors as size of family unit, age of householder, and number of children. Poverty thresholds are defined by a federal interagency committee.

**Source:** *New York City Housing and Vacancy Survey*

**Geography:** *Sub-borough area, borough, city*

**Years Available:** 2002, 2005

1. Mott Haven/Hunts Point	BX	51.	Mid-Island	SI
2. Morrisania/Belmont	BX	52.	Stuyvesant Tn./Turtle Bay	MN
3. University Heights/ Fordham	BX	53.	Greenwich Village/ Financial District	MN
4. Highbridge/S. Concourse	BX	54.	Rego Park/Forest Hills	QN
5. Bedford Stuyvesant	BK	55.	Upper East Side	MN

## % Public Housing Units

This indicator is calculated by dividing the number of public housing units by the total number of units in a given geographic area. The Housing and Vacancy Survey defines public housing as any rental units in structures owned and maintained by the New York City Housing Authority.

**Source:** *New York City Housing and Vacancy Survey*

**Geography:** *Sub-borough area, borough, city*

**Years Available:** 2002, 2005

1. East Harlem	MN	<b>18 tied for the lowest ranking, with 0% public housing:</b>		
2. Brownsville/Ocean Hill	BK	Sunset Park (BK), S. Crown Heights (BK), Bay Ridge (BK), Bensonhurst (BK), Borough Park (BK), Flatbush (BK), E. Flatbush (BK), Greenwich Village/Financial District (MN), Sunnyside/Woodside (QN), Jackson Heights (QN), Elmhurst/Corona (QN), Middle Village/Ridgewood (QN), Rego Park/Forest Hills (QN), Flushing/Whitestone (QN), Ozone Park/Woodhaven (QN), S. Ozone Park/Howard Beach (QN), Bayside/Little Neck (QN), and S. Shore (SI)		
3. Mott Haven/Hunts Point	BX			
4. Lower East Side/ Chinatown	MN			
5. Bedford Stuyvesant	BK			

## Racial Diversity Index

The Furman Center calculates the racial diversity index by measuring the probability that two randomly chosen heads of households in a given neighborhood will be of a different race. Using the categories of Asian/Pacific Islander, Black (including Hispanic), Hispanic (non-Black), White (non-Hispanic), and Native American, the raw index varies from 0 (minimum diversity) to 0.75 (maximum diversity). The data are then normalized so the maximum value is 1. A higher number indicates a more racially diverse neighborhood.

Because person-level data is unavailable from the 2005 HVS, the racial diversity index and the percentage breakdowns of each race/ethnicity are calculated based on the race or ethnicity of the head of household rather than each individual in the home. Heads of household reporting more than one race are excluded from this calculation.

**Source:** *New York City Housing and Vacancy Survey, Furman Center*

**Geography:** *Sub-borough area, borough, city*

**Years Available:** 2002, 2005

1. Ozone Park/Woodhaven	QN	50.	Sheep. Bay/Gravesend	BK
2. S. Ozone Pk./Howard Bch.	QN	50.	Brownsville/Ocean Hill	BK
3. Hillcrest/Fresh Meadows	QN	52.	Greenwich Village/ Financial District	MN
4. Morningside Hts./Hamilton	MN	53.	Upper East Side	MN
5. Flatbush	BK	54.	East Flatbush	BK
		55.	South Shore	SI

**Refinance Loan Rate (per 1,000 properties)**

The refinance loan rate, calculated with data from the Home Mortgage Disclosure Act, represents the rate per 1,000 properties of refinance mortgage loan originations. For more information on HMDA, see "Home Purchase Loans" definition.

**Source:** Home Mortgage Disclosure Act

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2003, 2004

<b>Highest</b>		Boro	<b>Lowest</b>		Boro
1. Bedford Stuyvesant	BK	51. Washington Hts./Inwood	MN		
2. East Flatbush	BK	52. Riverdale/Kingsbridge	BX		
3. East NY/Starrett City	BK	53. Rego Park/Forest Hills	QN		
4. Bushwick	BK	54. Lower E. Side/Chinatown	MN		
5. Brownsville/Ocean Hill	BK	55. East Harlem	MN		

**Rent Burden**

This indicator represents the median amount of income spent on gross rent (rent plus electricity and fuel costs) by New York City households. For each borough, as well as New York City as a whole, this report lists the rent burden in 2002 and 2005 for all renter households and for unsubsidized low-income renter households. Unsubsidized low-income households are those in which the renter's income falls below the HUD-defined low-income threshold and the renter is not receiving a federal subsidy such as a section 8 voucher. Due to space limitations, this indicator is omitted from CD pages. Refer to [www.nychanis.com](http://www.nychanis.com) for sub-borough area level data.

**Source:** New York City Housing and Vacancy Survey

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2005

**All renter households**

1. Highbridge/S. Concourse	BX	51. Stuyvesant Tn./Turtle Bay	MN
2. Kingsbridge Hts./Mosholu	BX	52. Bay Ridge	BK
3. Morrisania/Belmont	BX	53. Bayside/Little Neck	QN
4. Jackson Heights	QN	54. Brooklyn Hts./Ft. Greene	BK
5. Borough Park	BK	54. Upper West Side	MN

**Low income, unsubsidized renter households**

1. Upper East Side	MN	51. Pelham Parkway	BX
2. Bayside/Little Neck	QN	52. Bushwick	BK
3. Borough Park	BK	53. Rockaways	QN
4. Stuyvesant Town/Turtle Bay	MN	54. Sunset Park	BK
5. Greenwich Village/ Financial District	MN	54. Central Harlem	MN

**Rental Vacancy Rate**

The percentage of all rental apartments that are vacant is calculated by dividing the number of vacant, habitable for-rent units by the number of renter occupied units plus vacant, habitable for-rent units. This calculation excludes housing units in group quarters, such as hospitals, jails, mental institutions, and college dormitories.

**Source:** New York City Housing and Vacancy Survey

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2005

1. North Shore	SI	51. Clinton/Chelsea/Midtown	MN
2. Greenwich Village/ Financial District	MN	51. South Shore	SI
3. Central Harlem	MN	53. Mott Haven/Hunts Point	BX
4. Upper East Side	MN	53. Mid-Island	SI
5. Mid. Village/Ridgewood	QN	55. Bensonhurst	BK

### % Rent-Regulated/Other subsidized

The percentage of all rental units that are rent-stabilized, rent-controlled, or city-owned, as well as the percentage of units for which rents are regulated because the development received some form of governmental subsidy to promote affordable housing (for example, Mitchell Lama rental units and HUD-regulated units).

Rent control laws were initially enacted during World War II. Rent-controlled apartments have dwindled to comprise only 2% of the City's rental units. Because rent-controlled apartments generally are converted to rent stabilization or become unregulated upon vacancy, most tenants in the few remaining rent-controlled apartments have occupied their apartments since 1974 or earlier.

Rent stabilization laws were first enacted in 1969 and provide for a less stringent form of rent regulation than rent control. For more information on rent regulation, see the New York City Rent Guidelines Board website at [www.housingnyc.com](http://www.housingnyc.com).

**Source:** *New York City Housing and Vacancy Survey*

**Geography:** *Sub-borough area, borough, city*

**Years Available:** 2002, 2005

Highest	Boro	Lowest	Boro
1. Washington Hts./Inwood	MN	51. North Shore	SI
2. Kingsbridge Hts./Mosholu	BX	52. S. Ozone Park/Howard Beach	QN
3. Univ. Heights/Fordham	BX	53. Bayside/Littleneck	QN
4. Highbridge/South Concourse	BX	54. Flatlands/Canarsie	BK
5. South Crown Heights	BK	55. Mid-Island	SI

### Serious Housing Code Violations

The New York City Department of Housing Preservation and Development investigates housing code complaints from tenants and issues code violations if housing inspections reveal problems. Serious code violations are class C (immediately hazardous). Data on housing violations are reported as rates – the number of violations per 1,000 rental units.

**Source:** *New York City Department of Housing Preservation and Development*

**Geography:** *Community district, borough, city*

**Years Available:** 2002, 2003, 2004

1. Bushwick	BK	55. Bayside/Little Neck	QN
2. Belmont/E. Tremont	BX	56. Tottenville/Great Kills	SI
3. Fordham/University Hts.	BX	57. Midtown	MN
4. Hunts Point/Longwood	BX	58. Stuy. Town/Turtle Bay	MN
5. Highbridge/Concourse	BX	59. Financial District	MN

### % Severely Crowded Households

Severe crowding is a commonly-used measure of housing quality. A severely crowded household is defined as one in which there are more than 1.5 persons for each room in the unit. For each borough, as well as New York City as a whole, this report lists severe crowding in 2002 and 2005 for all renter households and for unsubsidized low-income renter households. Unsubsidized low-income households are those in which the renter's income falls below the HUD-defined low-income threshold but the renter is not receiving a federal subsidy such as a section 8 voucher. Due to space limitations, this indicator is omitted from CD pages. Refer to [www.nychanis.com](http://www.nychanis.com) for sub-borough area level data.

**Source:** *New York City Housing and Vacancy Survey*

**Geography:** *Sub-borough area, borough, city*

**Years Available:** 2002, 2005

#### All renter households

1. Borough Park	BK	51. Bedford Stuyvesant	BK
2. Jamaica	QN	52. Pk. Slope/Carroll Gd.	BK
3. University Hts./Fordham	BX	53. East Harlem	MN
4. Elmhurst/Corona	QN	54. Mid. Village/Ridgewood	QN
5. Flatbush	BK	54. Queens Village	QN

#### Low income, unsubsidized renter households

1. Borough Park	BK	51. Pk. Slope/Carroll Gd.	BK
2. University Hts./Fordham	BX	51. Greenwich Vill./Fin. Dist.	MN
3. Mid-Island	SI	51. East Harlem	MN
4. Jamaica	QN	51. Mid. Village/Ridgewood	QN
5. Pelham Parkway	BX	51. Queens Village	QN

### % Students Performing at Grade Level - Reading and Math

The New York City Department of Education's Division of Assessment and Accountability (DAA) develops and administers City and state tests, compiles data, and produces educational reports for students, parents, teachers and members of the New York City public school community. These education indicators quantify the percentage of students performing at or above grade level for grades three through eight. Education data from the Department of Education is received at the school district level. The Furman Center aggregates this data to the community district level using a population weighting formula.

**Source:** New York City Department of Education

**Geography:** Community district, borough, city

**Years Available:** 2002, 2003, 2004

Highest	Boro	Lowest	Boro
<b>Reading Performance</b>			
1. Bayside/Little Neck	QN	55. Belmont/East Tremont	BX
2. Financial District	MN	56. Fordham/University Hts.	BX
2. Greenwich Village/Soho	MN	57. Morrisania/Crotona	BX
2. Midtown	MN	58. Highbridge/Concourse	BX
2. Stuyvesant Tn./Turtle Bay	MN	59. Mott Haven/Melrose	BX
2. Upper East Side	MN		
<b>Math Performance</b>			
1. Bayside/Little Neck	QN	55. Belmont/East Tremont	BX
2. Financial District	MN	56. Fordham/University Hts.	BX
2. Greenwich Village/Soho	MN	57. Morrisania/Crotona	BX
2. Clinton/Chelsea	MN	58. Highbridge/Concourse	BX
2. Midtown	MN	59. Mott Haven/Melrose	BX
2. Stuyvesant Tn./Turtle Bay	MN		
2. Upper East Side	MN		

### % Subprime Home Purchase Loans

Subprime mortgage lending allows borrowers with credit records that would not qualify them for prime rate conventional loans to gain access to financing for home purchase, refinancing, and home improvement capital. However, some subprime lending is predatory because it is priced in excess of borrower risk or includes unfair or fraudulent terms. Predatory lending has been associated with a greater risk of foreclosure.

Until recently, the HMDA data did not provide information distinguishing loans as subprime. The U.S. Department of Housing and Urban Development (HUD), however, provides a list of lenders that specialize in subprime lending, which can be matched to loan information under HMDA. The 2004 HMDA data contains new data measuring how far above the prime rate any given loan was, making more precise calculations of subprime lending statistics possible. For continuity and comparability with previous years, however, this report continues to identify subprime loans by using the HUD subprime lender list.

**Source:** Home Mortgage Disclosure Act

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2003, 2004

1. University Hts./Fordham	BX	51. Chelsea/Clinton/Midtn.	MN
2. Morrisania/Belmont	BX	51. Stuyvesant Tn./Turtle Bay	MN
3. Williamsbridge/Baychester	BX	51. Upper East Side	MN
4. East NY/Starrett City	BK	54. Upper West Side	MN
5. Brownsville/Ocean Hill	BK	55. Lower E. Side/Chinatown	MN

### % Subprime Refinance Loans

The percentage of refinance loans that are subprime is calculated with data from the Home Mortgage Disclosure Act. For more information on subprime lending, see the "% Subprime Home Purchase Loans" definition.

**Source:** Home Mortgage Disclosure Act

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002, 2003, 2004

1. University Hts./Fordham	BX	51. Stuyvesant Town/Turtle Bay	MN
2. East NY/Starrett City	BK	52. Lower E. Side/Chinatown	MN
3. Brownsville/Ocean Hill	BK	53. Upper East Side	MN
4. Jamaica	QN	54. Chelsea/Clinton/Midtn.	MN
5. Highbridge/Concourse	BX	55. Upper West Side	MN



### % Tax Delinquencies (Delinquent $\geq$ 1 year)

Like foreclosure data, information on property tax delinquencies provides an indicator of the economic health of the City's housing stock. A property is considered delinquent if the tax payment was not received by the due date. This report only includes delinquencies of more than \$500, because those under \$500 are not likely to reflect significant economic problems with the property.

**Source:** New York City Department of Finance Open Balance File and Real Property Assessment Data

**Geography:** Community district, borough, city

**Years Available:** 2002, 2003, 2004

Highest	Boro	Lowest	Boro
1. Washington Hts./Inwood	MN	55. Rego Parks/Forest Hills	QN
2. Central Harlem/E. Harlem	MN	55. Bayside/Little Neck	QN
2. East Harlem	MN	57. Greenwich Village/Soho	MN
4. Fordham/Univ. Heights	BX	58. Financial District	MN
4. Crown Heights	BK	58. Midtown	MN

### Unemployment Rate

Unemployed persons are those individuals who, during the week prior to the HVS interview, had no employment but were available for work, and (1) had engaged in any specific job seeking activity within the past 4 weeks; (2) were waiting to be called back to a job from which they had been laid off; or (3) were waiting to report to a new wage or salary job within 30 days. Person-level data for the 2005 HVS was unavailable at the time of publication so unemployment rate figures are reported for 2002 only. Due to space limitations, this indicator is omitted from CD pages. Refer to [www.nychanis.com](http://www.nychanis.com) for sub-borough area level data.

**Source:** New York City Housing and Vacancy Survey

**Geography:** Sub-borough area, borough, city

**Years Available:** 2002

1. Morrisania/Belmont	BX	50. Bay Ridge	BK
2. University Hts./Fordham	BX	50. Upper East Side	MN
3. Bushwick	BK	50. South Shore	SI
4. Brownsville/Ocean Hill	BK	53. Throgs Neck/Co-op City	BX
5. Mott Haven/Hunts Point	BX	54. Bayside/Little Neck	QN
		55. Coney Island	BK

### Units Authorized by New Residential Building Permits

This indicator is derived from the building permit statistics of the Department of Buildings. Permit renewals are not included. Not all building permits will result in actual construction, but the number of units authorized by new permits is the best available indicator of how many units are under construction.

**Source:** New York City Department of Buildings

**Geography:** Community district, borough, city

**Years Available:** 2002, 2003, 2004

1. Clinton/Chelsea	MN	55. Morningside Heights/ Hamilton	MN
2. Upper East Side	MN	56. S. Crown Hts./Prospect Hts.	BK
3. Rockaway/Brd. Channel	QN	57. East Flatbush	BK
4. Greenpoint/Williamsburg	BK	58. Rego Park/Forest Hills	QN
5. Astoria	QN	59. Washington Hts./Inwood	MN

### % Vacant Land Area

This indicator represents the percentage of total land area that is vacant in a given geographic area. These data come from the Department of Finance's Real Property Assessment Data (RPAD) file, which contains records on nearly 1 million unique tax lots. Each record provides data on geographic location, land use, building type, building size, number of units, and other information for the lot.

**Source:** Department of Finance Real Property Assessment Data File

**Geography:** Community district, borough, city

**Years Available:** 2003, 2004, 2005

1. Tottenville/Great Kills	SI	55. Financial District	MN
2. East NY/Starrett City	BK	55. Greenwich Village/Soho	MN
3. S. Beach/Willowbrook	SI	57. Stuyvesant Tn./Turtle Bay	MN
4. Coney Island	BK	58. Bay Ridge/Dyker Hts.	BK
5. St. George/Stapleton	SI	59. Upper East Side	MN