

# QUEENS

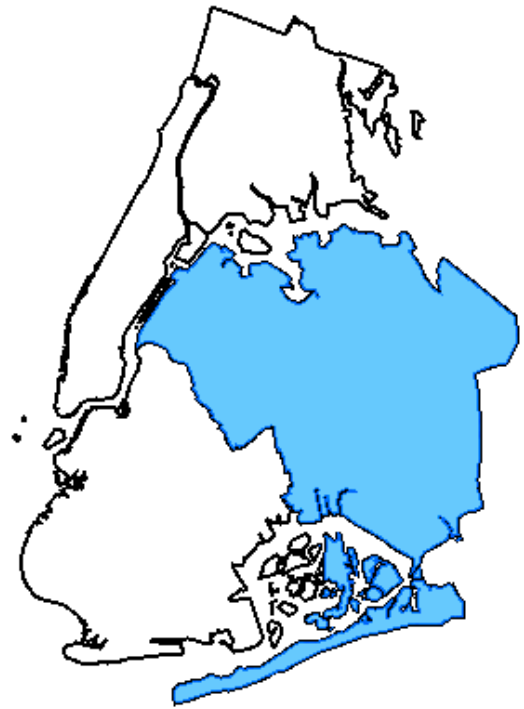
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# QUEENS

		Rank (2002)	Rank (2004/5)
<b>Population (2004):</b>	<b>2,241,600</b>	2	2
<b>Racial Diversity Index:</b>	<b>0.96</b>	1	1
<b>Median Household Income:</b>	<b>\$45,000</b>	3	3
<b>Income Diversity Ratio:</b>	<b>4.7</b>	5	5
<b>Median Monthly Rent:</b>	<b>\$950</b>	2	2
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$230,000</b>	3	2
<b>Median Price/Unit (1 fam.):</b>	<b>\$388,000</b>	3	3

The 2<sup>nd</sup> most populous borough, Queens is the most racially diverse borough in New York City, with a diversity index of 0.96 in 2005. Queens is home to the highest percentage of immigrant households in the City: according to the 2005 Housing and Vacancy Survey, 43.4% of the heads of households living in Queens in 2005 are foreign-born. At



	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
<b>Housing Stock and Land Use</b>						
Number of Housing Units	820,704	-	-	828,001	2	2
Rental Vacancy Rate	1.8%	-	-	2.8%	5	3
% Public Housing	3.8%	-	-	4.0%	5	5
% Rent-Regulated/Other subsidized	50.7%	-	-	49.8%	4	4
Certificates of Occupancy	1,899	2,438	2,935	3,566	4	3
Units Authorized by New Residential Building Permits	3,618	4,203	5,317	-	3	1
Homeownership Rate	46.0%	-	-	46.4%	2	2
% Vacant Land Area	-	4.6%	4.5%	3.8%	3	4
<b>Housing Prices and Affordability</b>						
Index of Housing Price Appreciation (1 family building)	138.7	166.7	188.3	-	3	3
Median Monthly Rent (unsubsidized units, 2005 dollars)	\$886	-	-	\$950	2	2
Median Price Per Unit (2-4 fam. bldg., 2004 dollars)	\$173,255	\$203,615	\$230,000	-	3	2
Median Price Per Unit (1 fam. bldg., 2004 dollars)	\$288,758	\$343,921	\$388,000	-	3	3
Median Rent Burden - All renter households	27.4%	-	-	31.7%	5	2
Median Rent Burden - Unsubsidized low income renters	42.9%	-	-	50.5%	4	3
<b>Housing Quality</b>						
Serious Housing Code Violations (per 1,000 rental units)	24.2	23.1	21.9	-	4	4
% Tax Delinquencies (delinquent ≥ 1 year)	2.4%	1.5%	1.1%	-	4	4
% Severe Crowding - All renter households	5.6%	-	-	4.9%	1	1
% Severe Crowding - Unsubsidized low income renters	6.7%	-	-	5.4%	1	3

1 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.

the same time, Queens has the lowest income diversity ratio among the five boroughs.

Queens has experienced a surge in new building permits in recent years. In 2004 alone, new residential building permits authorized the construction of 5,317 units of housing. Certain community districts in Queens had the greatest increases in building permits in recent years, including CD 401 (Astoria and parts of Long Island City) and CD 405 (Ridgewood/Maspeth).

Despite this considerable boom in construction and an increase in the rental vacancy rate, Queens continues to have the City's highest percentage of severely crowded renter households, although this figure has declined somewhat since 2002. The percentage of the borough's land area that is vacant has been declining steadily in recent years, and Queens now trails only Manhattan in the scarcity of vacant land.

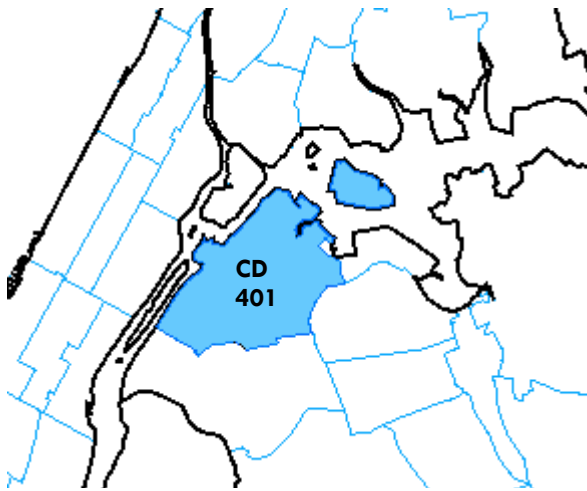
As in other boroughs, home prices have continued to rise in Queens since 2002. Renters in Queens have been particularly burdened by rising housing costs. In comparison

to renters in other boroughs, Queens renters were the least burdened by housing costs in 2002, but the borough ranks second on this indicator in 2005. In addition, a steadily increasing proportion of homeowners in Queens have turned to subprime lenders for both home purchase and refinance loans. At the same time, the rate of foreclosure notices in the borough has been edging up.

With a crime rate of 21.4 felonies per 1,000 residents, Queens is one of the safest boroughs. Along with the rest of the City, the crime rate has decreased steadily in recent years. Likewise, elementary school performance has improved, following the citywide trend.

Rezoning plans have been approved for a number of neighborhoods throughout Queens, including Middle Village/Glendale in CD 405, Whitestone in CD 407, Kew Gardens in CD 409, and Cambria Heights in CD 413. Each of these plans downzones the neighborhood in order to restrict development and preserve the low-density residential character of these areas.

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
<b>Social, Demographic, and Income Indicators</b>						
Population	2,248,293	2,244,238	2,250,718	2,241,600	2	2
Racial Diversity Index	0.94	-	-	0.96	1	1
% Immigrant Households	43.5%	-	-	43.4%	1	1
% Asian (inc. Hawaiian and Pacific Islander) Households	17.3%	-	-	18.1%	1	1
% Black (including Hispanic) Households	19.4%	-	-	19.6%	3	3
% Hispanic (non-Black) Households	20.2%	-	-	22.4%	2	2
% White (non-Hispanic) Households	42.9%	-	-	39.7%	3	4
% Native American Households	0.2%	-	-	0.2%	3	2
Median Household Income (in 2004 dollars)	\$48,162	-	-	\$45,000	3	3
Income Diversity Ratio	4.4	-	-	4.7	5	5
Poverty Rate	11.2%	-	-	11.6%	4	4
Unemployment Rate	7.4%	-	-	-	4	-
% Students Performing at Grade Level - Reading	47.6%	49.1%	49.7%	-	2	2
% Students Performing at Grade Level - Math	44.7%	49.6%	55.0%	-	2	2
Felony Crime Rate (per 1,000 residents)	25.1	22.2	21.4	-	4	4
<b>Lending Indicators</b>						
Home Purchase Loans (per 1,000 properties)	52.7	51.7	60.1	-	3	3
% Subprime Home Purchase Loans	7.1%	11.5%	17.7%	-	3	3
Home Purchase Loan Approval Rate	82.7%	82.1%	80.3%	-	3	3
Refinance Loan Rate (per 1,000 properties)	72.8	101.7	62.2	-	3	3
% Subprime Refinance Loans	20.9%	21.2%	34.2%	-	3	3
Notices of Foreclosure (per 1,000 1-4 family properties)	10.23	10.54	11.84	-	4	3 <sup>1</sup>



# ASTORIA

		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>211,220</b>	4	-
<b>Racial Diversity Index:</b>	<b>0.78</b>	16	22
<b>Median Household Income:</b>	<b>\$38,300</b>	30	28
<b>Income Diversity Ratio:</b>	<b>4.5</b>	35	46
<b>Median Monthly Rent:</b>	<b>\$950</b>	13	14
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$250,000</b>	18	22

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
<b>Median Household Income (in 2004 dollars)</b>	\$39,406	-	-	\$38,300	30	28
<b>Poverty Rate</b>	17.7%	-	-	17.2%	24	25
<b>% Immigrant Households</b>	47.8%	-	-	32.5%	10	31
<b>Rental Vacancy Rate</b>	1.9%	-	-	1.6%	37	48
<b>Number of Housing Units</b>	78,229	-	-	76,618	5	6
<b>% Public Housing</b>	12.5%	-	-	11.2%	16	15
<b>% Rent-Regulated/Other subsidized</b>	55.8%	-	-	55.9%	29	28
<b>Certificates of Occupancy</b>	201	116	77	365	20	17
<b>Units Authorized by New Residential Building Permits</b>	277	480	835	-	24	5
<b>Homeownership Rate</b>	19.2%	-	-	18.1%	40	42
<b>Index of Housing Price Appreciation (2-4 family building)</b>	147.3	180.2	198.0	-	18	21 <sup>1</sup>
<b>Home Purchase Loans (per 1,000 properties)</b>	36.8	34.0	34.9	-	46	51
<b>% Subprime Home Purchase Loans</b>	7.0%	14.1%	9.0%	-	31	31
<b>Refinance Loan Rate (per 1,000 properties)</b>	68.4	83.0	42.9	-	26	31
<b>% Subprime Refinance Loans</b>	16.8%	14.4%	22.0%	-	31	34
<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>	3.4	3.1	4.1	-	46	41
<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>	1.7%	1.1%	0.7%	-	41	46
<b>% Vacant Land Area</b>	-	2.3%	2.0%	1.8%	34	39
<b>Serious Housing Code Violations (per 1,000 rental units)</b>	15.6	15.6	16.3	-	42	42
<b>% Students Performing at Grade Level - Reading</b>	46.8%	48.4%	48.5%	-	22	22
<b>% Students Performing at Grade Level - Math</b>	47.1%	49.4%	53.3%	-	15	22
<b>Felony Crime Rate (per 1,000 residents)</b>	24.9	19.1	20.3	-	41	46

CD 401, which includes the large neighborhood of Astoria, has one of the highest populations in the City, at 211,220. CD 401 had a very low rate of home purchase loans in 2004 and ranked in the middle of all community districts for subprime lending. Home values have been on the rise in Astoria, but at a slower rate than many other neighborhoods.

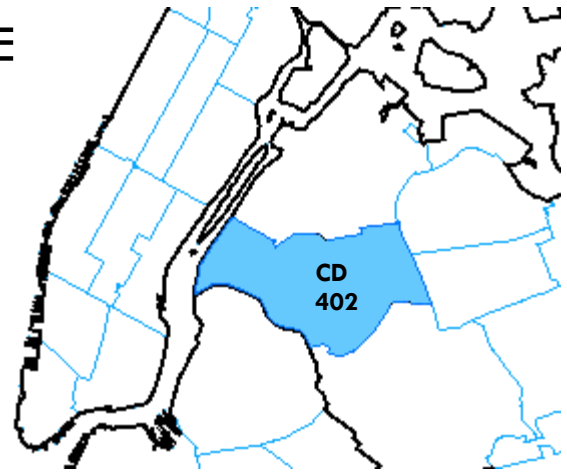
Growth is evident in CD 401: it had the 5<sup>th</sup> highest number of housing units authorized by new building permits in the City in 2004. The felony crime rate and rate of serious housing code violations were both in the bottom quartile.

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

<sup>1</sup> Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

## WOODSIDE/SUNNYSIDE

		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>109,920</b>	41	-
<b>Racial Diversity Index:</b>	<b>0.90</b>	6	7
<b>Median Household Income:</b>	<b>\$40,000</b>	25	24
<b>Income Diversity Ratio:</b>	<b>4.1</b>	35	51
<b>Median Monthly Rent:</b>	<b>\$900</b>	29	21
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$258,230</b>	13	20



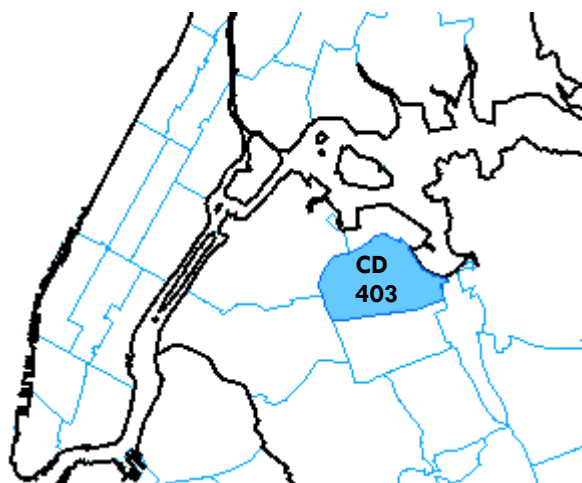
2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
\$43,644	-	-	\$40,000	25	24	<b>Median Household Income (in 2004 dollars)</b>
14.2%	-	-	12.8%	32	35	<b>Poverty Rate</b>
52.0%	-	-	48.6%	5	6	<b>% Immigrant Households</b>
2.3%	-	-	4.0%	32	14	<b>Rental Vacancy Rate</b>
50,469	-	-	51,402	31	32	<b>Number of Housing Units</b>
1.4%	-	-	0.0%	36	38	<b>% Public Housing</b>
72.7%	-	-	70.2%	12	11	<b>% Rent-Regulated/Other subsidized</b>
65	456	168	40	44	53	<b>Certificates of Occupancy</b>
110	63	237	-	44	33	<b>Units Authorized by New Residential Building Permits</b>
27.5%	-	-	24.3%	31	34	<b>Homeownership Rate</b>
175.4	195.4	217.0	-	5	11 <sup>1</sup>	<b>Index of Housing Price Appreciation (2-4 family building)</b>
54.1	47.6	47.1	-	26	39	<b>Home Purchase Loans (per 1,000 properties)</b>
5.1%	7.8%	8.0%	-	39	32	<b>% Subprime Home Purchase Loans</b>
51.7	65.4	38.5	-	35	35	<b>Refinance Loan Rate (per 1,000 properties)</b>
15.0%	11.9%	17.8%	-	33	37	<b>% Subprime Refinance Loans</b>
3.0	6.1	6.4	-	48	36	<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>
1.7%	1.1%	1.0%	-	41	38	<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>
-	6.3%	6.2%	6.3%	13	14	<b>% Vacant Land Area</b>
25.5	24.2	26.1	-	31	29	<b>Serious Housing Code Violations (per 1,000 rental units)</b>
45.4%	47.4%	47.6%	-	26	24	<b>% Students Performing at Grade Level - Reading</b>
43.5%	48.0%	52.5%	-	24	25	<b>% Students Performing at Grade Level - Math</b>
31.6	28.7	26.8	-	25	31	<b>Felony Crime Rate (per 1,000 residents)</b>

CD 402 covers the neighborhoods of Sunnyside, Woodside, and part of Long Island City. The area is 6<sup>th</sup> in the City in the percentage of immigrant households, at 48.6%. CD 402 also has a large share of rent-regulated housing. Unlike most CDs, Woodside/Sunnyside has seen a decrease in homeownership rates and in both home purchase and refinance loans, but an increase in notices of mortgage

foreclosure. Although not among the neighborhoods with the highest rates of subprime lending, CD 402 has nonetheless witnessed an increase in subprime home purchase lending since 2002. Following the citywide trend, school performance in reading and math has risen considerably in CD 402, while the crime rate has declined.

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

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



## JACKSON HEIGHTS

		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>169,083</b>	12	-
<b>Racial Diversity Index:</b>	<b>0.84</b>	6	18
<b>Median Household Income:</b>	<b>\$35,600</b>	27	29
<b>Income Diversity Ratio:</b>	<b>3.9</b>	42	53
<b>Median Monthly Rent:</b>	<b>\$962</b>	15	12
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$257,500</b>	15	21

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
<b>Median Household Income (in 2004 dollars)</b>	\$42,252	-	-	\$35,600	27	29
<b>Poverty Rate</b>	14.0%	-	-	11.6%	33	36
<b>% Immigrant Households</b>	57.2%	-	-	61.0%	3	2
<b>Rental Vacancy Rate</b>	0.9%	-	-	1.8%	48	44
<b>Number of Housing Units</b>	54,549	-	-	55,235	23	24
<b>% Public Housing</b>	0.0%	-	-	0.0%	38	38
<b>% Rent-Regulated/Other subsidized</b>	46.9%	-	-	45.7%	34	37
<b>Certificates of Occupancy</b>	179	198	186	183	24	32
<b>Units Authorized by New Residential Building Permits</b>	150	320	375	-	41	20
<b>Homeownership Rate</b>	36.0%	-	-	35.7%	18	18
<b>Index of Housing Price Appreciation (2-4 family building)</b>	164.5	195.5	224.1	-	10	9 <sup>1</sup>
<b>Home Purchase Loans (per 1,000 properties)</b>	59.3	56.7	65.5	-	19	22
<b>% Subprime Home Purchase Loans</b>	10.8%	15.8%	20.0%	-	12	23
<b>Refinance Loan Rate (per 1,000 properties)</b>	63.3	89.0	60.9	-	29	22
<b>% Subprime Refinance Loans</b>	23.1%	24.9%	33.0%	-	19	22
<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>	10.6	10.1	12.4	-	29	26
<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>	2.5%	1.7%	1.3%	-	31	30
<b>% Vacant Land Area</b>	-	1.9%	1.8%	1.5%	41	44
<b>Serious Housing Code Violations (per 1,000 rental units)</b>	35.9	29.7	31.1	-	21	27
<b>% Students Performing at Grade Level - Reading</b>	46.1%	47.8%	48.0%	-	24	23
<b>% Students Performing at Grade Level - Math</b>	45.3%	48.7%	52.9%	-	20	24
<b>Felony Crime Rate (per 1,000 residents)</b>	26.0	20.8	21.1	-	36	43

Like CDs 401 and 402, CD 403 has a high immigrant population. At 61% of households, it is ranked 2<sup>nd</sup> overall in New York City for this indicator. The area also has a very low rental vacancy rate – only 1.8% of rental apartments were vacant in 2005. Home purchase loans have risen since 2002, but this has been paired with a doubling of subprime home purchase lending. Similar to CD 402, refinance

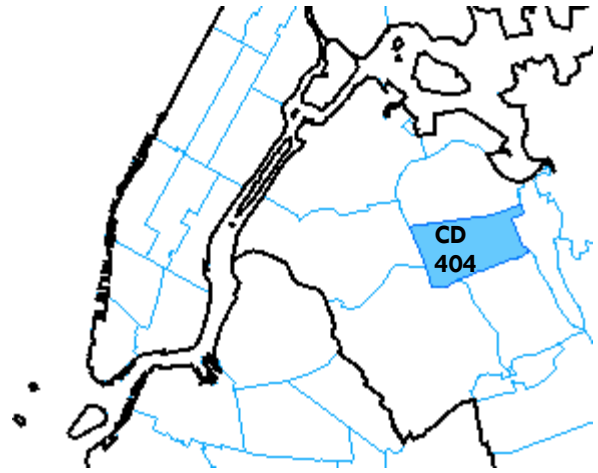
lending has decreased while the subprime share of refinance loans has gone up. CD 403 has very little vacant land and a relatively low crime rate. Although school performance in math increased in 2004, CD 403 dropped in the rankings for that indicator. CD 403 is one of the least economically diverse community districts in the City.

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

<sup>1</sup> Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

## ELMHURST / CORONA

		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>167,005</b>	15	-
<b>Racial Diversity Index:</b>	<b>0.88</b>	4	10
<b>Median Household Income:</b>	<b>\$35,000</b>	26	30
<b>Income Diversity Ratio:</b>	<b>5.4</b>	44	25
<b>Median Monthly Rent:</b>	<b>\$950</b>	15	14
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$238,333</b>	25	25



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
\$43,346	-	-	\$35,000	26	30	<b>Median Household Income (in 2004 dollars)</b>
14.0%	-	-	20.1%	33	21	<b>Poverty Rate</b>
59.3%	-	-	70.0%	2	1	<b>% Immigrant Households</b>
1.1%	-	-	3.0%	46	23	<b>Rental Vacancy Rate</b>
45,181	-	-	46,288	46	45	<b>Number of Housing Units</b>
0.0%	-	-	0.0%	38	38	<b>% Public Housing</b>
64.4%	-	-	56.4%	20	27	<b>% Rent-Regulated/Other subsidized</b>
187	220	235	251	22	24	<b>Certificates of Occupancy</b>
241	312	373	-	29	21	<b>Units Authorized by New Residential Building Permits</b>
26.0%	-	-	21.1%	34	38	<b>Homeownership Rate</b>
151.5	185.6	207.0	-	16	15 <sup>1</sup>	<b>Index of Housing Price Appreciation (2-4 family building)</b>
54.7	55.3	65.9	-	25	20	<b>Home Purchase Loans (per 1,000 properties)</b>
8.5%	14.1%	12.9%	-	23	26	<b>% Subprime Home Purchase Loans</b>
52.0	74.1	49.0	-	34	29	<b>Refinance Loan Rate (per 1,000 properties)</b>
19.8%	20.1%	29.4%	-	26	26	<b>% Subprime Refinance Loans</b>
4.8	6.3	7.7	-	37	31	<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>
1.5%	1.0%	0.6%	-	46	51	<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>
-	1.6%	1.6%	1.7%	43	41	<b>% Vacant Land Area</b>
21.4	19.9	22.0	-	36	34	<b>Serious Housing Code Violations (per 1,000 rental units)</b>
43.7%	46.2%	46.5%	-	30	26	<b>% Students Performing at Grade Level - Reading</b>
38.9%	46.3%	51.6%	-	28	26	<b>% Students Performing at Grade Level - Math</b>
23.5	22.0	22.2	-	46	39	<b>Felony Crime Rate (per 1,000 residents)</b>

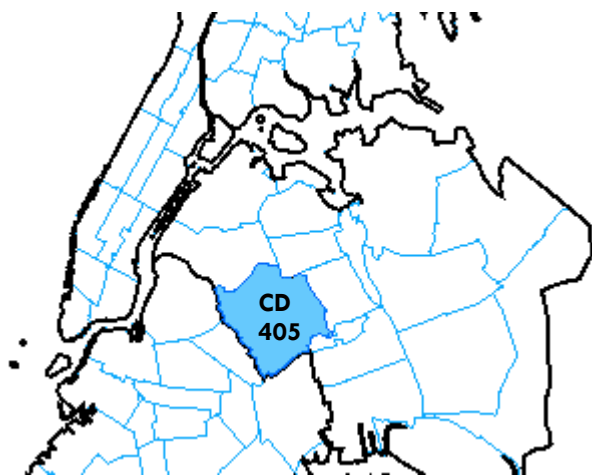
CD 404 was once the planned site for a New York Jets football stadium, to be placed in Flushing Meadows/Corona Park. The Jets, however, have abandoned this proposal.

The area, home to the largest immigrant population in New York City, saw a decrease in the homeownership rate and an increase in the home purchase loan rate, along with a

similar jump in subprime loans. Property tax delinquencies have dropped, however, and the area's school performance, particularly in math, has seen a substantial jump. CD 404 has also experienced the 5<sup>th</sup> largest dollar decrease in real median monthly income and the largest percentage point decrease in the homeownership rate citywide since 2002.

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

<sup>1</sup> Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



## RIDGEWOOD / MASPETH

		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>165,911</b>	16	-
<b>Racial Diversity Index:</b>	<b>0.61</b>	36	36
<b>Median Household Income:</b>	<b>\$47,820</b>	22	17
<b>Income Diversity Ratio:</b>	<b>4.4</b>	39	47
<b>Median Monthly Rent:</b>	<b>\$900</b>	22	21
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$243,667</b>	26	24

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
<b>Median Household Income (in 2004 dollars)</b>	\$44,879	-	-	\$47,820	22	17
<b>Poverty Rate</b>	11.6%	-	-	8.6%	40	48
<b>% Immigrant Households</b>	36.6%	-	-	37.4%	30	24
<b>Rental Vacancy Rate</b>	1.6%	-	-	4.8%	42	5
<b>Number of Housing Units</b>	67,062	-	-	67,039	11	12
<b>% Public Housing</b>	0.0%	-	-	0.0%	38	38
<b>% Rent-Regulated/Other subsidized</b>	27.5%	-	-	28.1%	49	49
<b>Certificates of Occupancy</b>	72	87	117	122	42	40
<b>Units Authorized by New Residential Building Permits</b>	117	123	757	-	42	7
<b>Homeownership Rate</b>	43.6%	-	-	44.2%	13	14
<b>Index of Housing Price Appreciation (2-4 family building)</b>	141.1	176.0	206.4	-	22	16 <sup>1</sup>
<b>Home Purchase Loans (per 1,000 properties)</b>	39.5	43.9	46.3	-	43	40
<b>% Subprime Home Purchase Loans</b>	10.1%	13.0%	13.9%	-	15	25
<b>Refinance Loan Rate (per 1,000 properties)</b>	71.6	119.5	58.9	-	24	24
<b>% Subprime Refinance Loans</b>	18.3%	16.0%	23.7%	-	30	32
<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>	4.0	4.5	5.0	-	42	37
<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>	1.3%	0.9%	0.6%	-	51	51
<b>% Vacant Land Area</b>	-	1.2%	1.2%	1.3%	49	49
<b>Serious Housing Code Violations (per 1,000 rental units)</b>	19.4	15.6	19.9	-	38	35
<b>% Students Performing at Grade Level - Reading</b>	43.4%	46.0%	46.3%	-	31	27
<b>% Students Performing at Grade Level - Math</b>	38.6%	46.0%	51.4%	-	30	28
<b>Felony Crime Rate (per 1,000 residents)</b>	24.8	21.2	19.1	-	42	52

A large portion of CD 405 – 161 blocks in the Middle Village/Glendale neighborhoods – is part of a rezoning, approved in March 2006, that addresses community concerns regarding recent residential development that is inconsistent with the established scale and character of the neighborhoods. The rezoning lowers allowable density and restricts commercial uses in the area.

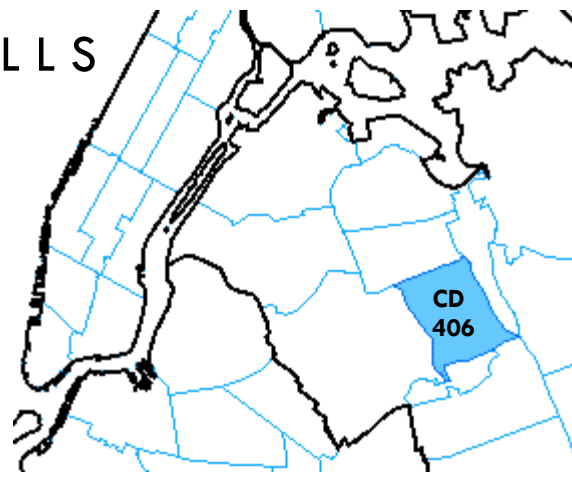
CD 405, which has one of the highest vacancy rates in the City, is enjoying considerable growth, as indicated by the large number of units authorized by new residential building permits. Real median household income has grown by the 4<sup>th</sup> highest dollar amount citywide since 2002. The area's school test scores have risen dramatically, and the crime rate has fallen to one of the lowest in New York City.

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

<sup>1</sup> Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).



# REGO PARK / FOREST HILLS



		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>115,967</b>	37	-
<b>Racial Diversity Index:</b>	<b>0.69</b>	35	32
<b>Median Household Income:</b>	<b>\$55,000</b>	9	9
<b>Income Diversity Ratio:</b>	<b>5.2</b>	20	33
<b>Median Monthly Rent:</b>	<b>\$980</b>	8	10
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$262,500</b>	12	15
<b>Median Price/Unit (1 fam.):</b>	<b>\$545,000</b>	6	11 <sup>1</sup>

2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
\$54,730	-	-	\$55,000	9	9	<b>Median Household Income (in 2004 dollars)</b>
10.3%	-	-	7.3%	47	54	<b>Poverty Rate</b>
41.9%	-	-	46.1%	17	9	<b>% Immigrant Households</b>
0.0%	-	-	1.9%	53	42	<b>Rental Vacancy Rate</b>
55,460	-	-	55,547	21	23	<b>Number of Housing Units</b>
0.0%	-	-	0.0%	38	38	<b>% Public Housing</b>
78.7%	-	-	80.8%	9	8	<b>% Rent-Regulated/Other subsidized</b>
75	30	68	22	40	55	<b>Certificates of Occupancy</b>
51	68	21	-	55	58	<b>Units Authorized by New Residential Building Permits</b>
43.8%	-	-	45.5%	12	12	<b>Homeownership Rate</b>
140.2	171.3	188.1	-	7	5 <sup>2</sup>	<b>Index of Housing Price Appreciation (1 family building)</b>
56.5	49.9	53.8	-	23	31	<b>Home Purchase Loans (per 1,000 properties)</b>
2.5%	2.3%	1.9%	-	46	47	<b>% Subprime Home Purchase Loans</b>
39.9	59.8	23.3	-	48	53	<b>Refinance Loan Rate (per 1,000 properties)</b>
5.7%	5.0%	6.7%	-	48	48	<b>% Subprime Refinance Loans</b>
2.1	2.8	2.5	-	52	50	<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>
1.3%	0.9%	0.5%	-	51	55	<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>
-	1.0%	1.0%	1.2%	51	51	<b>% Vacant Land Area</b>
12.2	10.4	10.9	-	45	52	<b>Serious Housing Code Violations (per 1,000 rental units)</b>
50.5%	51.0%	51.6%	-	16	18	<b>% Students Performing at Grade Level - Reading</b>
45.8%	52.5%	57.2%	-	19	15	<b>% Students Performing at Grade Level - Math</b>
25.3	20.7	23.0	-	39	37	<b>Felony Crime Rate (per 1,000 residents)</b>

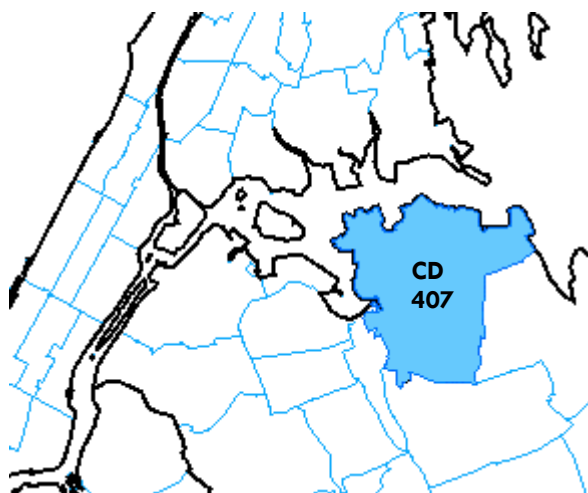
CD 406 has very little vacant land and little new housing under construction, ranking close to last citywide in certificates of occupancy issued and units authorized by new residential building permits. It also ranked near the bottom in foreclosure notices and percentage of properties that were tax delinquent for one year or longer in 2004. It also had an extremely low rate of serious housing code

violations that year. CD 406 has the 2<sup>nd</sup> lowest poverty rate and ranks in the top ten for median household income. Mortgage lending decreased slightly since 2002, though there was a slight increase in subprime refinance lending. More than half of the students performed at or above their grade levels in reading and math in 2004.

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

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

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



## FLUSHING / WHITESTONE

		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>242,952</b>	1	-
<b>Racial Diversity Index:</b>	<b>0.87</b>	15	12
<b>Median Household Income:</b>	<b>\$45,000</b>	16	18
<b>Income Diversity Ratio:</b>	<b>4.6</b>	39	45
<b>Median Monthly Rent:</b>	<b>\$1,000</b>	14	9
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$290,000</b>	10	11
<b>Median Price/Unit (1 fam.):</b>	<b>\$530,000</b>	10	12 <sup>1</sup>

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
<b>Median Household Income (in 2004 dollars)</b>	\$49,384	-	-	\$45,000	16	18
<b>Poverty Rate</b>	10.6%	-	-	9.1%	46	45
<b>% Immigrant Households</b>	41.8%	-	-	42.5%	18	15
<b>Rental Vacancy Rate</b>	3.1%	-	-	2.3%	23	35
<b>Number of Housing Units</b>	94,387	-	-	95,077	4	4
<b>% Public Housing</b>	0.0%	-	-	0.0%	38	38
<b>% Rent-Regulated/Other subsidized</b>	53.6%	-	-	52.3%	30	32
<b>Certificates of Occupancy</b>	412	327	706	469	13	14
<b>Units Authorized by New Residential Building Permits</b>	365	636	792	-	18	6
<b>Homeownership Rate</b>	49.6%	-	-	51.1%	11	11
<b>Index of Housing Price Appreciation (1 family building)</b>	147.8	177.5	198.4	-	1	2 <sup>2</sup>
<b>Home Purchase Loans (per 1,000 properties)</b>	50.2	47.1	51.2	-	30	33
<b>% Subprime Home Purchase Loans</b>	5.8%	7.3%	4.9%	-	37	36
<b>Refinance Loan Rate (per 1,000 properties)</b>	59.4	77.8	34.0	-	33	42
<b>% Subprime Refinance Loans</b>	11.4%	11.3%	20.0%	-	40	35
<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>	3.5	2.9	3.9	-	45	43
<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>	1.3%	0.8%	0.6%	-	51	51
<b>% Vacant Land Area</b>	-	3.7%	3.6%	3.6%	29	28
<b>Serious Housing Code Violations (per 1,000 rental units)</b>	17.8	13.5	16.5	-	40	41
<b>% Students Performing at Grade Level - Reading</b>	58.8%	59.6%	60.6%	-	8	8
<b>% Students Performing at Grade Level - Math</b>	58.8%	61.3%	67.6%	-	8	8
<b>Felony Crime Rate (per 1,000 residents)</b>	23.4	22.3	19.6	-	47	51

CD 407 has been the subject of multiple rezonings in Whitestone, Kissena Park and College Point. The rezonings cover a combined 512 blocks. All three efforts are aimed to preserve the single-family, low-density character of existing buildings.

CD 407 had the highest population in the City in 2000, and it also covers a much larger land area than most other districts. The neighborhood was near the top in elementary school performance in 2004, and also had one of the lowest crime rates in the City, at only 19.6 felonies per 1,000 residents. Home values in the area have increased by 34% between 2002 and 2004.

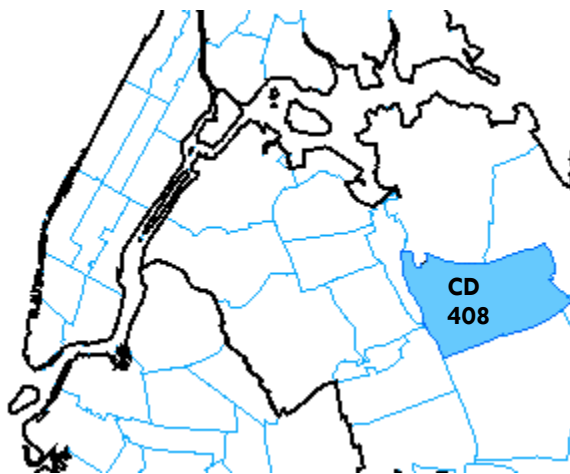
Numbers in italics are based on a small number of observations and should be treated with caution.

1 Ranked out of 50 community districts with sufficient single family homes sales.

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

# HILLCREST / FRESH MEADOWS

		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>146,594</b>	24	-
<b>Racial Diversity Index:</b>	<b>0.95</b>	3	3
<b>Median Household Income:</b>	<b>\$50,000</b>	18	13
<b>Income Diversity Ratio:</b>	<b>3.7</b>	44	54
<b>Median Monthly Rent:</b>	<b>\$960</b>	8	13
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$267,500</b>	14	13
<b>Median Price/Unit (1 fam.):</b>	<b>\$506,500</b>	13	15 <sup>1</sup>



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
\$47,068	-	-	\$50,000	18	13	<b>Median Household Income (in 2004 dollars)</b>
11.0%	-	-	10.7%	42	40	<b>Poverty Rate</b>
38.8%	-	-	35.7%	27	26	<b>% Immigrant Households</b>
3.8%	-	-	1.4%	17	49	<b>Rental Vacancy Rate</b>
59,849	-	-	60,261	18	19	<b>Number of Housing Units</b>
8.2%	-	-	9.3%	24	20	<b>% Public Housing</b>
69.8%	-	-	68.9%	16	13	<b>% Rent-Regulated/Other subsidized</b>
35	58	130	343	54	19	<b>Certificates of Occupancy</b>
417	622	102	-	14	52	<b>Units Authorized by New Residential Building Permits</b>
49.8%	-	-	52.5%	10	10	<b>Homeownership Rate</b>
145.6	172.5	194.2	-	2	3 <sup>1</sup>	<b>Index of Housing Price Appreciation (1 family building)</b>
57.3	45.3	49.2	-	22	35	<b>Home Purchase Loans (per 1,000 properties)</b>
4.5%	6.5%	7.0%	-	40	34	<b>% Subprime Home Purchase Loans</b>
61.5	74.0	37.3	-	32	37	<b>Refinance Loan Rate (per 1,000 properties)</b>
13.8%	12.0%	22.5%	-	34	33	<b>% Subprime Refinance Loans</b>
4.3	4.4	4.1	-	40	41	<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>
1.5%	1.1%	0.7%	-	46	46	<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>
-	0.9%	0.9%	1.0%	52	52	<b>% Vacant Land Area</b>
18.3	18.4	19.5	-	39	37	<b>Serious Housing Code Violations (per 1,000 rental units)</b>
56.8%	57.7%	58.0%	-	9	9	<b>% Students Performing at Grade Level - Reading</b>
54.5%	58.5%	63.5%	-	9	9	<b>% Students Performing at Grade Level - Math</b>
25.0	23.5	22.1	-	40	40	<b>Felony Crime Rate (per 1,000 residents)</b>

In an effort to preserve the low-rise, single-family character of CD 408's housing stock, the Department of City Planning recently rezoned 83 blocks in the neighborhoods of Fresh Meadows, Utopia Estates and West Cunningham Park.

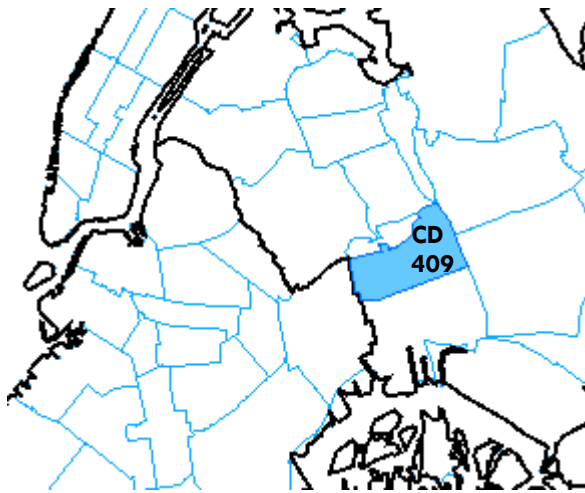
The homeownership rate in CD 408, at 52.5% in 2005, is ranked 10<sup>th</sup> citywide. Median household income has grown by the 5<sup>th</sup> highest dollar amount in the City. Elementary

education performance is strong – CD 408 is ranked 9<sup>th</sup> out of the 59 community districts for both reading and math standardized test performance. Although vacant land is scarce, the neighborhood has experienced some new construction, as indicated by the certificates of occupancy and new units authorized by building permits. CD 408 is one of the most racially diverse and least economically diverse neighborhoods in the City.

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

<sup>1</sup> Ranked out of 50 community districts with sufficient single family home sales.

<sup>2</sup> Ranked out of 13 community districts with the same predominant housing types (single family homes).



## OZONE PARK / WOODHAVEN

		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>141,608</b>	26	-
<b>Racial Diversity Index:</b>	<b>0.96</b>	2	1
<b>Median Household Income:</b>	<b>\$44,684</b>	19	20
<b>Income Diversity Ratio:</b>	<b>3.5</b>	53	55
<b>Median Monthly Rent:</b>	<b>\$900</b>	15	21
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$215,135</b>	30	29

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
<b>Median Household Income (in 2004 dollars)</b>	\$45,973	-	-	\$44,684	19	20
<b>Poverty Rate</b>	11.9%	-	-	10.3%	38	42
<b>% Immigrant Households</b>	50.8%	-	-	53.7%	6	4
<b>Rental Vacancy Rate</b>	2.3%	-	-	4.5%	32	7
<b>Number of Housing Units</b>	47,320	-	-	47,903	40	41
<b>% Public Housing</b>	0.0%	-	-	0.0%	38	38
<b>% Rent-Regulated/Other subsidized</b>	36.2%	-	-	33.3%	46	46
<b>Certificates of Occupancy</b>	55	54	113	114	46	43
<b>Units Authorized by New Residential Building Permits</b>	104	192	148	-	46	45
<b>Homeownership Rate</b>	40.7%	-	-	42.2%	16	15
<b>Index of Housing Price Appreciation (2-4 family building)</b>	152.0	173.6	198.8	-	15	20 <sup>1</sup>
<b>Home Purchase Loans (per 1,000 properties)</b>	67.5	76.7	89.3	-	15	5
<b>% Subprime Home Purchase Loans</b>	7.6%	14.3%	23.9%	-	26	18
<b>Refinance Loan Rate (per 1,000 properties)</b>	85.9	130.4	86.8	-	18	14
<b>% Subprime Refinance Loans</b>	20.0%	21.2%	33.0%	-	24	22
<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>	11.4	11.8	14.2	-	28	24
<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>	2.2%	1.3%	0.9%	-	37	40
<b>% Vacant Land Area</b>	-	1.6%	1.7%	1.5%	43	44
<b>Serious Housing Code Violations (per 1,000 rental units)</b>	29.2	27.1	24.8	-	27	33
<b>% Students Performing at Grade Level - Reading</b>	40.1%	41.2%	43.1%	-	32	32
<b>% Students Performing at Grade Level - Math</b>	36.7%	42.6%	49.6%	-	32	32
<b>Felony Crime Rate (per 1,000 residents)</b>	27.1	23.1	20.0	-	34	48

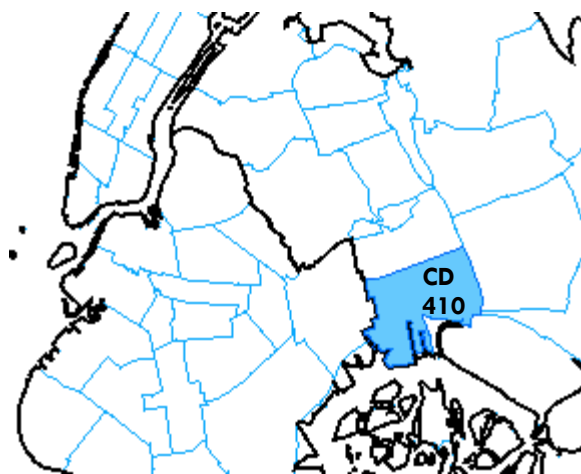
CD 409, like many other areas of the City, recently underwent a partial rezoning. The measure, covering all or part of 140 blocks in Kew Gardens and Richmond Hill, restricts building in some areas but also provides for increased development along specified commercial thoroughfares.

At 53.7% in 2005, CD 409 has the 4<sup>th</sup> highest percentage of immigrants in the City. The homeownership rate is increasing, and CD 409 had the 5<sup>th</sup> highest rate of home purchase loans in 2004. Subprime home purchase loans skyrocketed, however, from 7.6% of home loans in 2002 to 23.9% in 2004. CD 409 is the most racially diverse and the least economically diverse neighborhood in the City.

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

<sup>1</sup> Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

# SOUTH OZONE PARK / HOWARD BEACH



		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>127,274</b>	31	-
<b>Racial Diversity Index:</b>	<b>0.95</b>	1	2
<b>Median Household Income:</b>	<b>\$52,000</b>	15	12
<b>Income Diversity Ratio:</b>	<b>4.3</b>	50	50
<b>Median Monthly Rent:</b>	<b>\$975</b>	8	11
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$212,000</b>	27	32
<b>Median Price/Unit (1 fam.):</b>	<b>\$360,000</b>	30	30 <sup>1</sup>

2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
\$50,133	-	-	\$52,000	15	12	<b>Median Household Income (in 2004 dollars)</b>
8.3%	-	-	8.6%	51	48	<b>Poverty Rate</b>
44.2%	-	-	47.2%	14	8	<b>% Immigrant Households</b>
2.7%	-	-	4.4%	27	9	<b>Rental Vacancy Rate</b>
43,037	-	-	41,160	51	54	<b>Number of Housing Units</b>
0.0%	-	-	0.0%	38	38	<b>% Public Housing</b>
14.7%	-	-	14.5%	54	52	<b>% Rent-Regulated/Other subsidized</b>
87	38	151	139	39	38	<b>Certificates of Occupancy</b>
93	240	120	-	51	48	<b>Units Authorized by New Residential Building Permits</b>
62.4%	-	-	64.8%	6	6	<b>Homeownership Rate</b>
136.5	165.5	186.7	-	9	6 <sup>2</sup>	<b>Index of Housing Price Appreciation (1 family building)</b>
58.2	59.3	75.1	-	21	10	<b>Home Purchase Loans (per 1,000 properties)</b>
8.6%	13.4%	23.1%	-	22	20	<b>% Subprime Home Purchase Loans</b>
97.0	138.9	87.8	-	9	13	<b>Refinance Loan Rate (per 1,000 properties)</b>
20.5%	22.8%	36.6%	-	22	21	<b>% Subprime Refinance Loans</b>
11.6	13.1	13.9	-	27	25	<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>
2.7%	1.7%	1.2%	-	29	35	<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>
-	6.0%	6.0%	4.9%	16	20	<b>% Vacant Land Area</b>
23.4	20.5	25.1	-	33	31	<b>Serious Housing Code Violations (per 1,000 rental units)</b>
37.6%	38.7%	41.0%	-	34	33	<b>% Students Performing at Grade Level - Reading</b>
34.5%	40.2%	47.7%	-	34	33	<b>% Students Performing at Grade Level - Math</b>
22.4	19.4	20.7	-	51	45	<b>Felony Crime Rate (per 1,000 residents)</b>

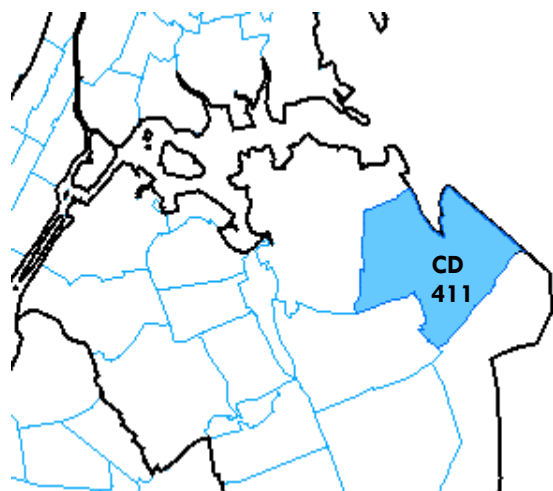
CD 410 has a relatively high homeownership rate. At 64.8%, CD 410 placed 6<sup>th</sup> overall in the City for this indicator. Poverty is at a low level, and the percentage of housing stock that is rent-regulated is among the lowest in the City, at only 14.5%. Subprime home purchase lending has seen a marked increase, jumping from 8.6% in 2002 to 23.1% in 2004. Property tax delinquencies lasting longer

than a year have decreased over time, however, and the foreclosure rate has increased only slightly. Like other parts of the City, the crime rate in CD 410 decreased from 2002 to 2004. CD 410 ranks the 2<sup>nd</sup> highest citywide in terms of the racial diversity index, but is among the lowest in the City for income diversity.

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

<sup>1</sup> Ranked out of 50 community districts with sufficient single family home sales.

<sup>2</sup> Ranked out of 13 community districts with the same predominant housing type (single family homes).



## BAYSIDE / LITTLE NECK

		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>116,404</b>	36	-
<b>Racial Diversity Index:</b>	<b>0.70</b>	30	30
<b>Median Household Income:</b>	<b>\$60,000</b>	5	7
<b>Income Diversity Ratio:</b>	<b>5.2</b>	53	33
<b>Median Monthly Rent:</b>	<b>\$1,200</b>	6	5
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$325,000</b>	7	8
<b>Median Price/Unit (1 fam.):</b>	<b>\$562,750</b>	7	9 <sup>1</sup>

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
<b>Median Household Income (in 2004 dollars)</b>	\$65,676	-	-	\$60,000	5	7
<b>Poverty Rate</b>	4.4%	-	-	9.3%	55	44
<b>% Immigrant Households</b>	38.8%	-	-	32.6%	27	30
<b>Rental Vacancy Rate</b>	0.0%	-	-	3.0%	53	23
<b>Number of Housing Units</b>	46,673	-	-	47,415	43	43
<b>% Public Housing</b>	0.0%	-	-	0.0%	38	38
<b>% Rent-Regulated/Other subsidized</b>	20.8%	-	-	13.1%	51	53
<b>Certificates of Occupancy</b>	53	53	115	116	47	42
<b>Units Authorized by New Residential Building Permits</b>	97	167	160	-	49	44
<b>Homeownership Rate</b>	71.1%	-	-	74.4%	3	2
<b>Index of Housing Price Appreciation (1 family building)</b>	143.5	166.6	190.0	-	5	4 <sup>2</sup>
<b>Home Purchase Loans (per 1,000 properties)</b>	54.8	47.3	50.2	-	24	34
<b>% Subprime Home Purchase Loans</b>	4.2%	6.2%	3.4%	-	43	41
<b>Refinance Loan Rate (per 1,000 properties)</b>	64.1	91.5	36.9	-	28	38
<b>% Subprime Refinance Loans</b>	10.6%	8.7%	13.3%	-	43	44
<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>	2.8	2.3	3.1	-	49	46
<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>	1.3%	0.7%	0.5%	-	51	55
<b>% Vacant Land Area</b>	-	6.1%	6.1%	2.2%	14	35
<b>Serious Housing Code Violations (per 1,000 rental units)</b>	8.0	7.9	7.0	-	51	55
<b>% Students Performing at Grade Level - Reading</b>	73.7%	73.8%	74.2%	-	1	1
<b>% Students Performing at Grade Level - Math</b>	73.3%	75.7%	79.5%	-	1	1
<b>Felony Crime Rate (per 1,000 residents)</b>	19.4	19.1	17.8	-	55	54

On April 12, 2005, the City Council approved the Department of City Planning's rezoning proposal for Bayside. The Bayside rezoning seeks to protect the area's established detached and semi-detached residential character.

CD 411, which includes the neighborhoods of Bayside, Little Neck, and Douglaston, had the lowest poverty rate in the City in 2002, but it has more than doubled to 9.3% in

2005. The homeownership rate in the area is among the highest in the City, while subprime lending, housing code violations, and crime rate were all extremely low in 2004. CD 411 leads the City in elementary school performance, with reading scores increasing by the 5<sup>th</sup> most percentage points citywide since 2002.

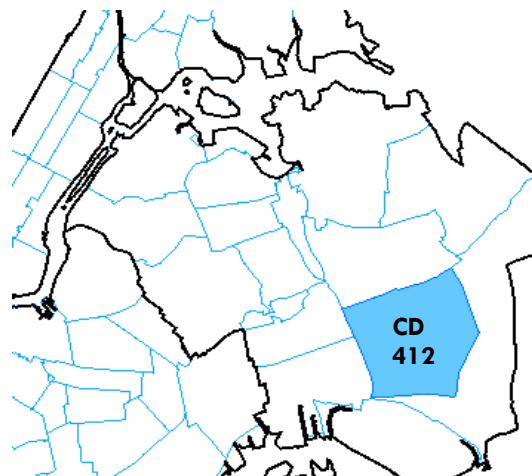
Numbers in italics are based on a small number of observations and should be treated with caution.

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

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

# JAMAICA / HOLLIS

		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>223,602</b>	2	-
<b>Racial Diversity Index:</b>	<b>0.52</b>	43	47
<b>Median Household Income:</b>	<b>\$45,000</b>	19	18
<b>Income Diversity Ratio:</b>	<b>4.0</b>	51	52
<b>Median Monthly Rent:</b>	<b>\$884</b>	32	30
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$190,000</b>	37	40
<b>Median Price/Unit (1 fam.):</b>	<b>\$299,500</b>	41	38 <sup>1</sup>



2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
\$45,973	-	-	\$45,000	19	18	<b>Median Household Income (in 2004 dollars)</b>
9.6%	-	-	10.8%	48	38	<b>Poverty Rate</b>
39.3%	-	-	40.4%	25	17	<b>% Immigrant Households</b>
1.9%	-	-	2.7%	37	29	<b>Rental Vacancy Rate</b>
73,123	-	-	73,166	9	10	<b>Number of Housing Units in 2000</b>
6.0%	-	-	10.1%	25	19	<b>% Public Housing</b>
40.9%	-	-	38.3%	40	43	<b>% Rent-Regulated/Other subsidized</b>
181	244	338	712	23	5	<b>Certificates of Occupancy</b>
562	341	363	-	10	22	<b>Units Created from New Residential Building Permits</b>
58.5%	-	-	59.0%	7	8	<b>Homeownership Rate</b>
131.5	160.1	182.3	-	12	7 <sup>2</sup>	<b>Index of Housing Price Appreciation (1 family building)</b>
51.3	54.9	77.6	-	28	8	<b>Home Purchase Loans (per 1,000 properties)</b>
9.3%	18.4%	36.7%	-	20	7	<b>% Subprime Home Purchase Loans</b>
92.5	127.4	113.8	-	14	7	<b>Refinance Loan Rate (per 1,000 properties)</b>
36.9%	39.1%	49.9%	-	6	3	<b>% Subprime Refinance Loans</b>
27.2	27.7	30.9	-	15	6	<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>
4.9%	3.5%	2.5%	-	16	15	<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>
-	3.6%	3.5%	3.6%	30	28	<b>% Vacant Land Area</b>
51.4	49.2	47.8	-	19	21	<b>Serious Housing Code Violations (per 1,000 rental units)</b>
43.8%	45.7%	45.5%	-	29	30	<b>% Students Performing at Grade Level - Reading</b>
38.7%	44.8%	49.7%	-	29	31	<b>% Students Performing at Grade Level - Math</b>
32.1	30.1	29.7	-	22	23	<b>Felony Crime Rate (per 1,000 residents)</b>

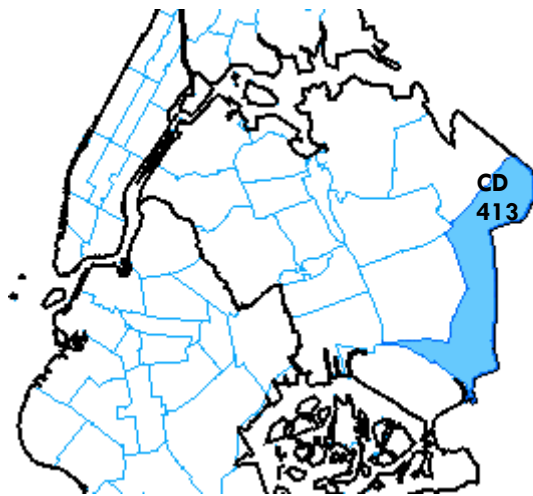
The Department of City Planning proposal to rezone all or parts of 68 blocks in the southeastern Queens neighborhood of Springfield Gardens was approved in April 2005. The rezoning is designed to protect the low-scale, residential character of the Springfield Gardens area.

CD 412, which covers Jamaica and Hollis, among other neighborhoods, has one of the highest homeownership rates. Home purchase and refinance loans increased greatly, but this was accompanied by a rise in subprime lending, making CD 412 the 3<sup>rd</sup> highest in subprime refinance lending citywide. The notice of foreclosure rate, at 30.9 per 1,000 properties, was 6<sup>th</sup> highest in the City in 2004.

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

<sup>1</sup> Ranked out of 50 community districts with sufficient single family home sales.

<sup>2</sup> Ranked out of 13 community districts with the same predominant housing type (single family homes).



# QUEENS VILLAGE

		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>196,284</b>	7	-
<b>Racial Diversity Index:</b>	<b>0.79</b>	16	20
<b>Median Household Income:</b>	<b>\$50,000</b>	7	13
<b>Income Diversity Ratio:</b>	<b>5.0</b>	55	40
<b>Median Monthly Rent:</b>	<b>\$900</b>	15	21
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$193,750</b>	29	37
<b>Median Price/Unit (1 fam.):</b>	<b>\$349,000</b>	28	34 <sup>1</sup>

	2002	2003	2004	2005	Rank (2002)	Rank (2004/5)
<b>Median Household Income (in 2004 dollars)</b>	\$59,489	-	-	\$50,000	7	13
<b>Poverty Rate</b>	5.1%	-	-	10.4%	53	41
<b>% Immigrant Households</b>	40.6%	-	-	43.2%	22	13
<b>Rental Vacancy Rate</b>	0.0%	-	-	3.4%	53	18
<b>Number of Housing Units</b>	63,808	-	-	67,515	15	11
<b>% Public Housing</b>	0.0%	-	-	2.8%	38	31
<b>% Rent-Regulated/Other subsidized</b>	22.2%	-	-	23.7%	50	50
<b>Certificates of Occupancy</b>	120	226	91	161	33	34
<b>Units Authorized by New Residential Building Permits</b>	95	93	148	-	50	45
<b>Homeownership Rate</b>	73.7%	-	-	71.9%	1	3
<b>Index of Housing Price Appreciation (1 family building)</b>	133.6	159.5	181.3	-	11	8 <sup>2</sup>
<b>Home Purchase Loans (per 1,000 properties)</b>	48.7	53.0	64.9	-	31	23
<b>% Subprime Home Purchase Loans</b>	8.4%	15.7%	27.8%	-	24	13
<b>Refinance Loan Rate (per 1,000 properties)</b>	102.7	149.9	102.8	-	6	9
<b>% Subprime Refinance Loans</b>	27.8%	29.0%	43.0%	-	15	13
<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>	15.3	15.5	16.3	-	23	22
<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>	2.8%	1.6%	1.3%	-	28	30
<b>% Vacant Land Area</b>	-	2.1%	2.1%	2.2%	38	35
<b>Serious Housing Code Violations (per 1,000 rental units)</b>	35.2	29.6	24.9	-	22	32
<b>% Students Performing at Grade Level - Reading</b>	49.1%	51.6%	50.3%	-	19	19
<b>% Students Performing at Grade Level - Math</b>	44.5%	49.2%	53.2%	-	21	23
<b>Felony Crime Rate (per 1,000 residents)</b>	20.9	19.1	17.6	-	53	55

In July 2005 the City Council approved the rezoning of the Cambria Heights neighborhood in community district 413. The rezoning, which covers almost 200 blocks, is another in a string of efforts to maintain the existing low-rise, low-density character of neighborhoods in the outer boroughs.

In 2005, CD 413 had the 3<sup>rd</sup> highest homeownership rate in the City, at 71.9%. It experienced 3<sup>rd</sup> largest decrease in real median household income citywide, decreasing from \$59,489 to \$50,000. CD 413 had one of the lowest crime rates in the City in 2004. Only 23.7% of the housing stock in the area is rent-regulated. The percentage of subprime home purchase loans has risen steadily in recent years.

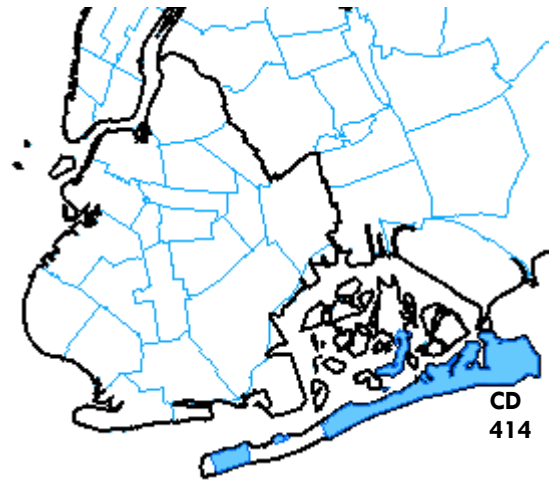
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2 Ranked out of 13 community districts with the same predominant housing type (single family homes).



# ROCKAWAY / BROAD CHANNEL



		Rank (2002)	Rank (2004/5)
<b>Population (2000):</b>	<b>106,686</b>	43	-
<b>Racial Diversity Index:</b>	<b>0.88</b>	13	10
<b>Median Household Income:</b>	<b>\$35,000</b>	19	30
<b>Income Diversity Ratio:</b>	<b>6.5</b>	51	10
<b>Median Monthly Rent:</b>	<b>\$800</b>	32	38
<b>Median Price/Unit (2-4 fam.):</b>	<b>\$172,633</b>	43	44
<b>Median Price/Unit (1 fam.):</b>	<b>\$317,500</b>	37	36

2002	2003	2004	2005	Rank (2002)	Rank (2004/5)	
\$45,973	-	-	\$35,000	19	30	<b>Median Household Income (in 2004 dollars)</b>
12.7%	-	-	17.2%	37	25	<b>Poverty Rate</b>
21.0%	-	-	26.6%	43	36	<b>% Immigrant Households</b>
0.9%	-	-	2.8%	48	28	<b>Rental Vacancy Rate</b>
41,559	-	-	41,373	53	53	<b>Number of Housing Units</b>
17.3%	-	-	19.0%	10	8	<b>% Public Housing</b>
50.9%	-	-	58.8%	31	22	<b>% Rent-regulated/Other subsidized</b>
177	331	440	529	25	10	<b>Certificates of Occupancy</b>
515	436	886	-	12	3	<b>Units Authorized by New Residential Building Permits</b>
42.0%	-	-	44.9%	15	13	<b>Homeownership Rate</b>
130.7	165.4	189.7	-	30	25 <sup>1</sup>	<b>Index of Housing Price Appreciation (2-4 family building)</b>
47.4	59.1	74.8	-	32	11	<b>Home Purchase Loans (per 1,000 properties)</b>
9.7%	12.1%	26.0%	-	18	15	<b>% Subprime Home Purchase Loans</b>
89.9	114.5	80.9	-	16	15	<b>Refinance Loan Rate (per 1,000 properties)</b>
23.9%	26.6%	42.4%	-	17	15	<b>% Subprime Refinance Loans</b>
15.3	15.3	18.8	-	23	20	<b>Notices of Foreclosure (per 1,000 1-4 family properties)</b>
3.7%	2.7%	2.1%	-	21	20	<b>% Tax Delinquencies (delinquent ≥ 1 year)</b>
-	17.0%	16.6%	8.9%	3	7	<b>% Vacant Land Area</b>
34.7	32.4	34.8	-	23	26	<b>Serious Housing Code Violations (per 1,000 rental units)</b>
36.3%	37.5%	39.9%	-	35	34	<b>% Students Performing at Grade Level - Reading</b>
33.4%	39.0%	46.8%	-	35	34	<b>% Students Performing at Grade Level - Math</b>
22.6	20.3	17.9	-	50	53	<b>Felony Crime Rate (per 1,000 residents)</b>

CD 414 has been the location of two recent rezoning efforts. The Bayswater/Far Rockaway proposal, which was approved on April 26, 2006, covers roughly 82 blocks. The Far Rockaway and Mott Creek initiative, approved in September 2005, rezoned 21 blocks. Both rezonings seek to preserve the existing, low density neighborhood character.

CD 414 has seen a drop in the percentage of vacant land from 2002 to 2005. A large number of units authorized by new residential building permits and certificates of occupancy issued make CD 414 one of the busiest neighborhoods for new residential construction in the City. The homeownership rate increased at the 4<sup>th</sup> highest rate in the City, while real median household income decreased by the 2<sup>nd</sup> highest dollar amount from 2002 to 2005.

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

<sup>1</sup> Ranked out of 34 community districts with the same predominant housing type (2-4 family buildings).

