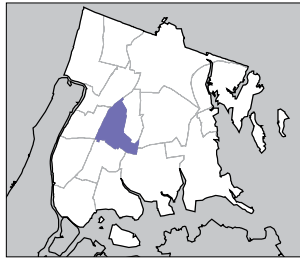


BELMONT / EAST TREMONT – CD 106¹

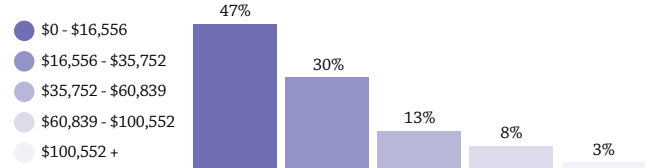


Belmont/East Tremont has the highest poverty rate in the City at 44%, and almost half of all residents fall into the City's lowest income quintile. Since the '90s, there has been steady

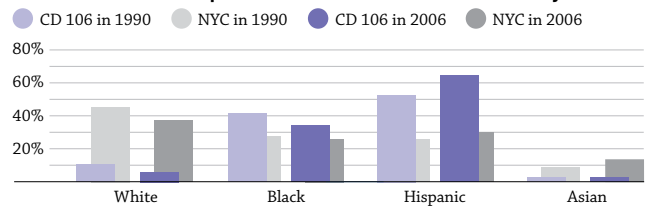
and strong growth in housing prices and home purchase lending in CD 106. In 2005, however, subprime lending was seventh highest city-wide for home purchase loans and second for refinance loans. In 2006, CD 106 ranked 4th in the City for notices of foreclosure. There are significant signs of new development: housing stock has increased by 36% between 1990 and 2006 and the area's vacant land has decreased by nearly 13 percentage points, from 18% to 5% during that same time period. New building might have contributed to less crowding in CD 106; the percent of renters that are severely crowded dropped by almost 10 percentage points from a high of 12% in 2000 to under 3% in 2006.

	2006	Rank
Population	156,950	18
Population Density (1,000 persons per square mile)	35.9	27
Median Household Income	\$18,448	54
Income Diversity Ratio	4.8	32
Median Rent Burden (renter households)	36.6%	6
Rental Units that are Subsidized (percentage) ('05)	36.2%	8
Rental Units that are Rent-Regulated (percentage) ('05)	51.0%	27
Median Age of Housing Stock	78	17
Acres of Open Space (per 1,000 residents) ('04)	5.4	8

Percent of Households in CD 106 in Each New York City Income Quintile



Racial and Ethnic Composition of CD 106 versus New York City



	1990	2000	2005	2006	Rank (1990)	Rank (2006)
Rental Vacancy Rate	3.5%	5.3%	3.9%	3.9%	27	28
Certificates of Occupancy	128	208	114	291	20	25
Units authorized by new building permits*	96	103	638	536	12	21
Homeownership Rate	6.0%	8.5%	8.1%	8.0%	50	51
Vacant Land Area Rate	17.8%	5.8%	5.1%	5.0%	6	16
Index of Housing Price Appreciation (2-4 family building) ²	80.2	100.0	153.6	180.6	-	21
Median Price per Unit (2-4 family building) ²	\$97,561	\$108,615	\$186,667	\$216,022	25	25
Median Monthly Rent	\$497	\$556	\$582	\$611	52	51
Serious Housing Code Violations (per 1,000 rental units)	43.7	138.1	192.5	176.8	8	2
Tax Delinquencies (percentage) (delinquent ≥ 1 year)	-	10.7%	2.4%	2.6%	-	14
Home Purchase Loans (per 1,000 properties)*	33.1	26.8	76.5	91.9	22	12
Purchase Loans that were Subprime (percentage)*	3.5%	11.0%	48.1%	36.8%	46	8
Refinance Loans that were Subprime (percentage)*	38.7%	52.0%	52.2%	35.9%	13	7
Notices of Foreclosure (per 1,000 1-4 family properties)*	4.9	19.1	16.2	38.2	38	4
Severe Crowding Rate (renter households)	8.4%	12.2%	3.3%	2.6%	15	36
Foreign-Born Population (percentage)	14.5%	21.5%	22.9%	27.6%	46	39
Racial Diversity Index	0.76	0.69	0.65	0.67	22	33
Households with Kids under 18 Years Old (percentage)	43.2%	44.0%	50.8%	50.2%	6	2
Population Aged 65 and Older (percentage)	7.4%	7.1%	7.4%	6.2%	49	54
Poverty Rate	-	-	-	43.5%	-	1
Unemployment Rate	19.1%	21.2%	16.5%	13.1%	3	6
Mean Travel Time to Work (minutes)	37.6	45.0	42.3	38.2	31	36
Felony Crime Rate (per 1,000 residents)	87.2	48.6	36.3	37.4	24	10
Students Performing at Grade Level in Reading (percentage)	-	22.4%	39.1%	39.3%	-	51
Students Performing at Grade Level in Math (percentage)	-	17.1%	41.3%	45.9%	-	51
Asthma Hospitalizations (per 1,000 people)*	10.3	8.0	8.5	8.0	5	3
Blood Lead Levels (per 1,000 children tested, new diagnoses)*	47.4	17.3	11.0	6.3	25	33

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

² Ranked out of 32 community districts with the same predominant housing type (2-4 family buildings).

* Not all data in the earliest column are from 1990. Please see Notes on page 17.