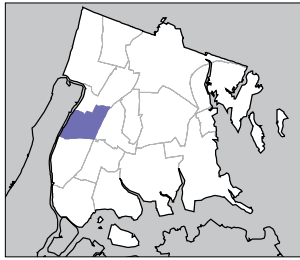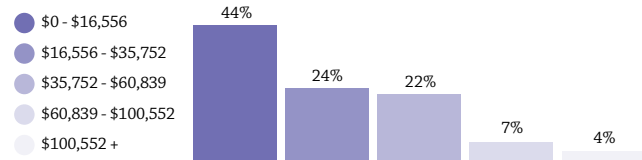# FORDHAM / UNIVERSITY HEIGHTS – CD 105[1]

Home purchase lending has increased significantly in Fordham/University Heights since 2000. It has among the highest rates of subprime lending in the City; in 2006 nearly half all home purchase loans and 41% of refinance loans were issued by subprime lenders. While the rental stock in CD 105 is among the City's least expensive and most rent-regulated, the rent burden is the highest in the City, and there is ample evidence of distress in renter households.
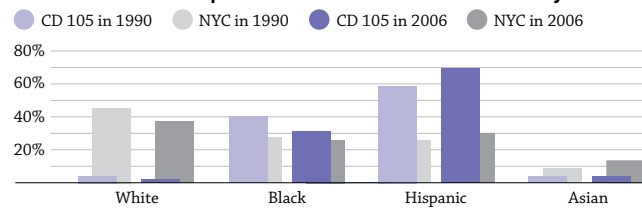
CD 105 has the highest rate of serious housing code violations of any neighborhood in the City, and the greatest percentage of severely crowded renter households in the Bronx. City-wide, CD 105 has the highest percentage of households with children, and one of the lowest percentages of seniors in its population. It also has the highest rate of unemployment in the City, and suffers one of the City's highest poverty rates.

	2006	Rank
Population	133,858	32
Population Density (1,000 persons per square mile)	75.6	7
Median Household Income	$20,367	53
Income Diversity Ratio	5.7	18
Median Rent Burden (renter households)	39.6%	1
Rental Units that are Subsidized (percentage) ('05)	14.3%	22
Rental Units that are Rent-Regulated (percentage) ('05)	81.1%	5
Median Age of Housing Stock	79	13
Acres of Open Space (per 1,000 residents) ('04)	0.4	52

Percent of Households in CD 105 in Each New York City Income Quintile

- $0 - $16,556
- $16,556 - $35,752
- $35,752 - $60,839
- $60,839 - $100,552
- $100,552 +

44% | 24% | 22% | 7% | 4%

Racial and Ethnic Composition of CD 105 versus New York City

- CD 105 in 1990
- NYC in 1990
- CD 105 in 2006
- NYC in 2006

White | Black | Hispanic | Asian

	1990	2000	2005	2006	Rank (1990)	Rank (2006)
Rental Vacancy Rate	3.6%	4.6%	5.4%	2.9%	25	34
Certificates of Occupancy	17	54	85	86	50	53
Units authorized by new building permits*	108	130	306	42	11	58
Homeownership Rate	3.5%	4.8%	5.7%	4.0%	55	55
Vacant Land Area Rate	13.2%	4.3%	3.5%	3.8%	11	24
Index of Housing Price Appreciation (2-4 family building)[2]	98.1	100.0	148.3	177.8	-	25
Median Price per Unit (2-4 family building)[2]	$85,350	$109,756	$175,696	$215,900	27	26
Median Monthly Rent	$617	$665	$702	$718	44	45
Serious Housing Code Violations (per 1,000 rental units)	42.0	104.9	190.4	190.5	9	1
Tax Delinquencies (percentage) (delinquent ≥ 1 year)	-	13.3%	3.7%	5.4%	-	2
Home Purchase Loans (per 1,000 properties)*	18.5	28.7	83.0	83.1	49	15
Purchase Loans that were Subprime (percentage)*	16.7%	15.5%	50.0%	46.4%	3	1
Refinance Loans that were Subprime (percentage)*	57.5%	62.5%	51.6%	41.4%	5	2
Notices of Foreclosure (per 1,000 1-4 family properties)*	10.6	20.6	21.8	34.3	15	9
Severe Crowding Rate (renter households)	14.0%	17.5%	5.4%	5.3%	2	7
Foreign-Born Population (percentage)	26.1%	34.8%	36.2%	38.9%	28	26
Racial Diversity Index	0.70	0.66	0.68	0.60	28	38
Households with Kids under 18 Years Old (percentage)	49.2%	48.7%	49.7%	51.9%	2	1
Population Aged 65 and Older (percentage)	4.8%	5.0%	6.2%	4.9%	55	55
Poverty Rate	-	-	-	41.6%	-	3
Unemployment Rate	17.7%	19.9%	11.0%	15.1%	5	1
Mean Travel Time to Work (minutes)	41.7	43.9	45.1	41.0	7	25
Felony Crime Rate (per 1,000 residents)	86.9	36.8	30.6	26.5	25	25
Students Performing at Grade Level in Reading (percentage)	-	22.3%	38.8%	39.9%	-	49
Students Performing at Grade Level in Math (percentage)	-	16.6%	38.6%	42.4%	-	56
Asthma Hospitalizations (per 1,000 people)*	9.0	7.2	7.9	7.8	8	4
Blood Lead Levels (per 1,000 children tested, new diagnoses)*	43.3	11.5	7.9	5.9	35	38

[1] Community district 105 matches sub-borough area 104.

[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.