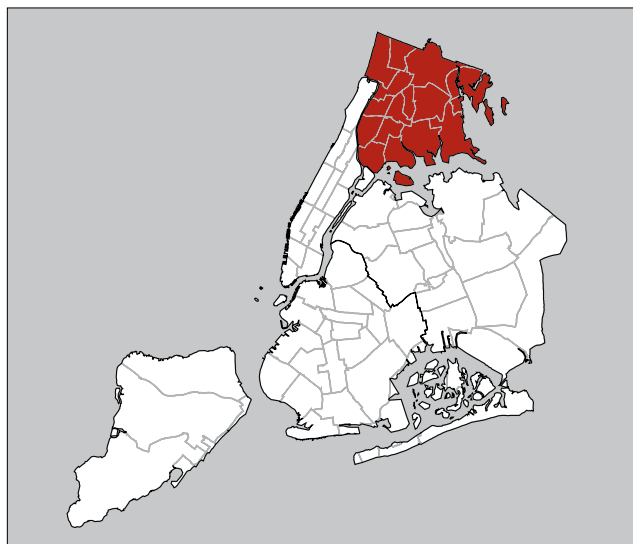


# THE BRONX



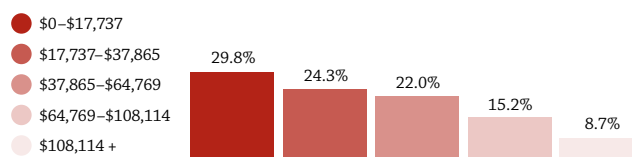
**W**hile the recession certainly has hurt Bronx residents, their exposure to the real estate downturn likely has been tempered by their relatively low homeownership rate and the fact that only a small share of them live in 1–4 family homes, the types of properties most likely to enter foreclosure. As in the other boroughs, however, housing values dropped significantly between 2008 and 2009. Single-family and 2–4 family homes in the Bronx declined in value, by an average of 12.3% and 19%, respectively, while notices of foreclosure increased by 20.5%. The Bronx also experienced the largest decrease in mortgage lending of any borough, with the first-lien home purchase loan rate dropping from 30.7 per thousand properties in 2007 to 17.5 per thousand properties in 2008.

Nearly 80% of Bronx residents are renters, the highest percentage in the City. From 2007 to 2008, the median monthly rent increased slightly, but remained the lowest of all the boroughs. Renters in the Bronx continued to endure the highest rate of serious housing code violations, which increased from 107.3 per thousand rental units in 2007 to 111.0 per thousand in 2008.

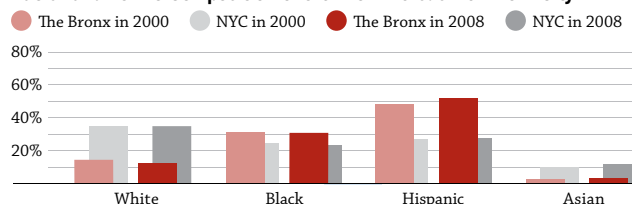
Immigration continues to be a significant source of population growth and change in the Bronx. Over 30% of the immigrants in the Bronx arrived in the past decade, the highest share in the City. Nearly half of the immigrant population in the Bronx was born in the Caribbean, compared to just over 27% citywide. The Bronx also remains the borough with the greatest share of Hispanic residents.

|                                                             |           | 2008 Rank |
|-------------------------------------------------------------|-----------|-----------|
| Population                                                  | 1,391,903 | 4         |
| Population Density (1,000 persons per square mile)          | 33.5      | 3         |
| Median Household Income                                     | \$34,908  | 5         |
| Income Diversity Ratio                                      | 6.1       | 2         |
| Subsidized Rental Units (% of rental units)                 | 20.0%     | 1         |
| Rent-Regulated Units (% of rental units)                    | 59.9%     | 2         |
| Residential Units within 1/4 Mile of a Park                 | 91.3%     | 2         |
| Residential Units within 1/2 Mile of a Subway/Rail Entrance | 70.1%     | 3         |
| Residential Units in a Historic District                    | 0.4%      | 4         |
| Unused Capacity Rate (% of land area)                       | 39.9%     | 2         |
| Land Area Upzoned (% '03–'07)                               | 2.7%      | 4         |
| Land Area Downzoned (% '03–'07)                             | 4.3%      | 2         |
| Land Area Contextual-Only Rezoned (% '03–'07)               | 11.4%     | 3         |

## Households in the Bronx in Each New York City Income Quintile (2008)



## Racial and Ethnic Composition of the Bronx versus New York City



The Bronx has a larger share of households with children than any other borough, and the health and education indicators of these children continue to trail behind those in other boroughs. The share of students performing at grade level has increased substantially in both reading and math in recent years, but it still remains the lowest among the boroughs. With respect to health indicators, the rates of asthma hospitalization, infant mortality, and low birth weight all increased slightly from 2007 to 2008.

The Bronx has been and continues to be a major focus of City-initiated rezonings. In 2008, the City rezoned much of Hunts Point to encourage industrial and commercial development. In June 2009, it adopted the Lower Concourse Rezoning, which allows mixed-use development. Despite the rezoning activity, 39.9% of the borough's land area was developed at less than half of its residential zoning capacity in 2008. For more information on recent and ongoing projects, please visit [www.plannyc.org](http://www.plannyc.org).

|                                                                     | 2000      | 2007      | 2008      | 2009      | Rank<br>(2000)('08/'09) | Rank |
|---------------------------------------------------------------------|-----------|-----------|-----------|-----------|-------------------------|------|
| <b>Housing Stock &amp; Land Use</b>                                 |           |           |           |           |                         |      |
| Housing Units                                                       | 490,659   | 508,570   | 512,209   | -         | 4                       | 4    |
| Rental Vacancy Rate                                                 | 4.2%      | 3.9%      | 3.9%      | -         | 1                       | 2    |
| Certificates of Occupancy Issued                                    | 1,245     | 4,153     | 4,157     | 2,658     | 5                       | 4    |
| Units Authorized by New Residential Building Permits                | 1,652     | 2,492     | 3,460     | 1,193     | 5                       | 1    |
| Homeownership Rate                                                  | 19.6%     | 21.4%     | 21.6%     | -         | 5                       | 5    |
| <b>Housing Prices &amp; Affordability</b>                           |           |           |           |           |                         |      |
| Index of Housing Price Appreciation (condominium)                   | 100.0     | 324.1     | 332.7     | 289.8     | -                       | 1    |
| Index of Housing Price Appreciation (1 family building)             | 100.0     | 199.8     | 184.2     | 161.6     | -                       | 2    |
| Index of Housing Price Appreciation (2-4 family building)           | 100.0     | 204.0     | 185.5     | 150.2     | -                       | 4    |
| Index of Housing Price Appreciation (5+ family building)            | 100.0     | 265.4     | 262.2     | 215.8     | -                       | 2    |
| Median Price per Unit (1 family building)                           | \$249,172 | \$429,401 | \$383,630 | \$345,000 | 5                       | 5    |
| Median Price per Unit (2-4 family building)                         | \$126,455 | \$232,808 | \$205,516 | \$186,804 | 5                       | 5    |
| Median Monthly Rent                                                 | -         | \$764     | \$803     | -         | 5                       | 5    |
| Median Rent Burden                                                  | -         | 31.9%     | 32.7%     | -         | -                       | 1    |
| <b>Lending Indicators</b>                                           |           |           |           |           |                         |      |
| Home Purchase Loan Rate (per 1,000 properties)                      | -         | 30.7      | 17.5      | -         | -                       | 5    |
| High Cost Home Purchase Loans (% of home purchase loans)            | -         | 17.4%     | 6.2%      | -         | -                       | 1    |
| Refinance Loan Rate (per 1,000 properties)                          | -         | 31.5      | 11.0      | -         | -                       | 5    |
| High Cost Refinance Loans (% of refinance loans)                    | -         | 30.2%     | 11.8%     | -         | -                       | 1    |
| Notices of Foreclosure (all residential properties)                 | 837       | 1,646     | 1,628     | 1,962     | 3                       | 3    |
| Notices of Foreclosure Rate (per 1,000 1-4 family properties)       | 11.7      | 23.5      | 22.9      | 26.7      | 2                       | 1    |
| Properties that Entered REO                                         | 118       | 109       | 158       | 120       | 3                       | 3    |
| <b>Housing Quality</b>                                              |           |           |           |           |                         |      |
| Serious Housing Code Violations (per 1,000 rental units)            | 74.2      | 107.3     | 111.0     | -         | 1                       | 1    |
| Tax Delinquencies (% of residential properties delinquent ≥ 1 year) | 6.5%      | 2.3%      | 3.1%      | -         | 2                       | 1    |
| Severe Crowding Rate (% of renter households)                       | -         | 3.8%      | 4.0%      | -         | 2                       | 3    |
| <b>Social, Demographic &amp; Income Indicators</b>                  |           |           |           |           |                         |      |
| Population                                                          | 1,333,965 | 1,385,122 | 1,391,903 | -         | 4                       | 4    |
| Population Density (1,000 persons per square mile)                  | 32.0      | 33.3      | 33.5      | -         | 3                       | 3    |
| Foreign-Born Population                                             | 29.0%     | 31.4%     | 32.7%     | -         | 4                       | 3    |
| Percent White                                                       | 14.5%     | 12.7%     | 12.5%     | -         | 5                       | 5    |
| Percent Black                                                       | 31.2%     | 30.7%     | 30.8%     | -         | 2                       | 2    |
| Percent Hispanic                                                    | 48.4%     | 51.1%     | 51.7%     | -         | 1                       | 1    |
| Percent Asian                                                       | 2.9%      | 3.4%      | 3.3%      | -         | 5                       | 5    |
| Racial Diversity Index                                              | 0.65      | 0.63      | 0.62      | -         | 4                       | 4    |
| Median Household Income                                             | \$34,399  | \$34,156  | \$34,908  | -         | 5                       | 5    |
| Income Diversity Ratio                                              | 6.9       | 5.9       | 6.1       | -         | 2                       | 2    |
| Households with Children under 18 Years Old                         | 43.8%     | 42.0%     | 40.3%     | -         | 1                       | 1    |
| Population Aged 65 and Older                                        | 10.1%     | 10.5%     | 10.6%     | -         | 5                       | 5    |
| Poverty Rate                                                        | 30.7%     | 27.1%     | 27.6%     | -         | 1                       | 1    |
| Unemployment Rate                                                   | 14.3%     | 10.0%     | 9.0%      | -         | 1                       | 1    |
| Public Transportation Rate                                          | 54.7%     | 58.1%     | 56.9%     | -         | 3                       | 3    |
| Mean Travel Time to Work (minutes)                                  | 43.0      | 41.3      | 41.2      | -         | 3                       | 4    |
| Felony Crime Rate (per 1,000 residents)                             | 37.3      | 27.2      | 25.3      | -         | 2                       | 3    |
| Adult Incarceration Rate (per 100,000 people aged 15 or older)      | 2,232.2   | 1,230.7   | 1,126.5   | -         | 2                       | 2    |
| Students Performing at Grade Level in Reading                       | 27.6%     | 39.2%     | 45.2%     | 58.1%     | 5                       | 5    |
| Students Performing at Grade Level in Math                          | 22.2%     | 53.5%     | 64.7%     | 74.6%     | 5                       | 5    |
| <b>Health &amp; Environmental Indicators</b>                        |           |           |           |           |                         |      |
| Asthma Hospitalizations (per 1,000 residents)                       | 5.7       | 6.4       | 6.6       | -         | 1                       | 1    |
| Elevated Blood Lead Levels (incidence per 1,000 children)           | 14.0      | 4.8       | 3.3       | -         | 4                       | 5    |
| Infant Mortality Rate (per 1,000 live births)                       | 7.4       | 6.1       | 6.3       | -         | 1                       | 1    |
| Low Birth Weight Rate (per 1,000 live births)                       | 93        | 99        | 101       | -         | 1                       | 1    |
| Net Waste After Recycling (pounds per capita) <sup>1</sup>          | -         | 2.6       | 2.6       | 2.5       | -                       | 2    |

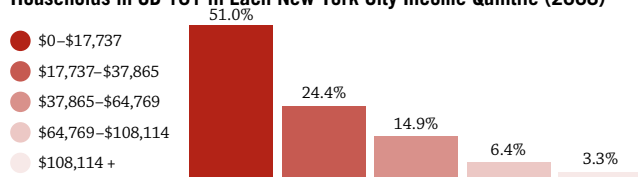
<sup>1</sup> The figures presented for each year refer to the City fiscal year beginning on July 1 of that year.



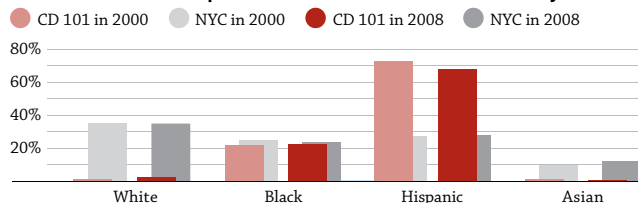
# MOTT HAVEN / MELROSE – CD 101<sup>1</sup>

|                                                             | 2008     | Rank |
|-------------------------------------------------------------|----------|------|
| Population                                                  | 152,295  | –    |
| Population Density (1,000 persons per square mile)          | 36.4     | 26   |
| Median Household Income                                     | \$19,111 | 55   |
| Income Diversity Ratio                                      | 4.8      | 36   |
| Subsidized Rental Units (% of rental units)                 | 47.6%    | 2    |
| Rent-Regulated Units (% of rental units)                    | 43.2%    | 32   |
| Residential Units within 1/4 Mile of a Park                 | 99.9%    | 10   |
| Residential Units within 1/2 Mile of a Subway/Rail Entrance | 96.0%    | 12   |
| Unused Capacity Rate (% of land area)                       | 41.6%    | 13   |

## Households in CD 101 in Each New York City Income Quintile (2008)



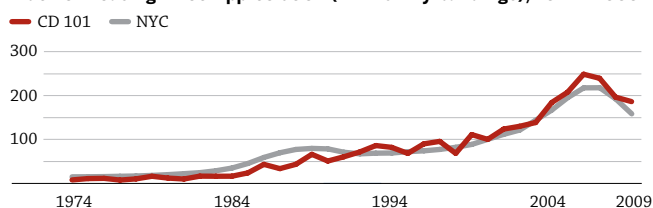
## Racial and Ethnic Composition of CD 101 versus New York City



|                                                                           | 2000     | 2007      | 2008      | 2009      | Rank ('00) | Rank ('08/'09) |
|---------------------------------------------------------------------------|----------|-----------|-----------|-----------|------------|----------------|
| Rental Vacancy Rate <sup>2</sup>                                          | 5.3%     | –         | 6.3%      | –         | 4          | 4              |
| Certificates of Occupancy Issued                                          | 96       | 347       | 230       | –         | 26         | 39             |
| Units Authorized by New Residential Building Permits                      | 240      | 165       | 449       | 97        | 19         | 8              |
| Homeownership Rate                                                        | 7.4%     | 7.9%      | 6.5%      | –         | 49         | 53             |
| Index of Housing Price Appreciation (2–4 family building) <sup>3, 4</sup> | 100.0    | 239.2     | 196.2     | 186.1     | –          | 8              |
| Median Price per Unit (2–4 family building) <sup>3</sup>                  | \$91,937 | \$227,634 | \$184,883 | \$154,102 | 32         | 30             |
| Median Monthly Rent                                                       | –        | \$569     | \$587     | –         | –          | 55             |
| Median Rent Burden                                                        | –        | 32.5%     | 33.3%     | –         | –          | 17             |
| Serious Housing Code Violations (per 1,000 rental units)                  | 37.7     | 58.4      | 68.6      | –         | 26         | 19             |
| Tax Delinquencies (% of residential properties delinquent ≥ 1 year)       | 9.3%     | 2.6%      | 3.6%      | –         | 18         | 17             |
| Home Purchase Loan Rate (per 1,000 properties)                            | –        | 28.2      | 16.5      | –         | –          | 45             |
| High Cost Home Purchase Loans (% of home purchase loans)                  | –        | 24.4%     | 7.5%      | –         | –          | 13             |
| Refinance Loan Rate (per 1,000 properties)                                | –        | 39.3      | 11.6      | –         | –          | 31             |
| High Cost Refinance Loans (% of refinance loans)                          | –        | 35.5%     | 14.3%     | –         | –          | 12             |
| Notices of Foreclosure Rate (per 1,000 1–4 family properties)             | 19.2     | 22.8      | 19.3      | 29.1      | 16         | 25             |
| Severe Crowding Rate (% of renter households)                             | –        | 3.5%      | 5.0%      | –         | –          | 18             |
| Foreign-Born Population                                                   | 23.9%    | 28.7%     | 27.8%     | –         | 41         | 37             |
| Racial Diversity Index                                                    | 0.41     | 0.41      | 0.45      | –         | 44         | 41             |
| Households with Children under 18 Years Old                               | 50.6%    | 50.8%     | 46.2%     | –         | 5          | 4              |
| Population Aged 65 and Older                                              | 7.5%     | 7.6%      | 7.9%      | –         | 50         | 50             |
| Poverty Rate                                                              | 45.5%    | 40.7%     | 44.2%     | –         | 1          | 1              |
| Unemployment Rate                                                         | 23.6%    | 13.2%     | 8.7%      | –         | 1          | 15             |
| Mean Travel Time to Work (minutes)                                        | 41.3     | 39.6      | 38.2      | –         | 30         | 40             |
| Felony Crime Rate (per 1,000 residents)                                   | 51.0     | 42.7      | –         | –         | 7          | –              |
| Students Performing at Grade Level in Reading                             | 24.7%    | 29.9%     | 37.0%     | 51.2%     | 55         | 59             |
| Students Performing at Grade Level in Math                                | 17.9%    | 44.2%     | 56.1%     | 69.2%     | 58         | 59             |
| Asthma Hospitalizations (per 1,000 residents)                             | 9.2      | 8.6       | 8.7       | –         | 2          | 1              |
| Elevated Blood Lead Levels (incidence per 1,000 residents)                | 12.9     | 2.8       | 3.1       | –         | 49         | 50             |
| Net Waste After Recycling (pounds per capita)                             | –        | 4.5       | 2.8       | 2.7       | –          | 5              |

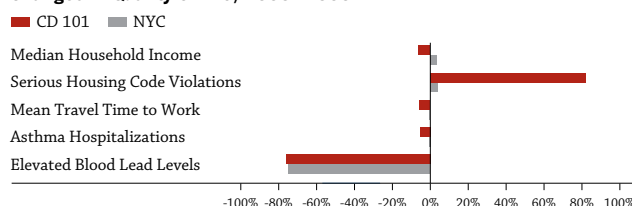
1. Community districts 101 and 102 both fall within sub-borough 101. Data at the sub-borough area level for these two CDs are identical. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building). 4. Price index should be treated with caution due to low number of observations.

## Index of Housing Price Appreciation (2–4 family buildings), 1974–2009



During the recent boom, housing prices increased more rapidly in CD 101 than in the City as a whole. By the end of 2009, prices in CD 101 had returned to 2004 levels.

## Changes in Quality of Life, 2000–2008



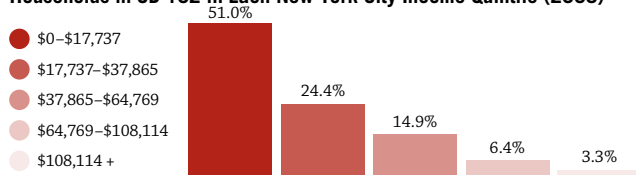
Serious housing code violations increased dramatically in CD 101 from 2000 to 2008. CD 101 now ranks 19th among all CDs on this indicator.



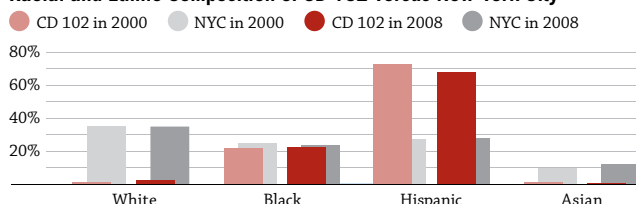
# HUNTS POINT / LONGWOOD – CD 102<sup>1</sup>

|                                                             | 2008     | Rank |
|-------------------------------------------------------------|----------|------|
| Population                                                  | 152,295  | –    |
| Population Density (1,000 persons per square mile)          | 36.4     | 26   |
| Median Household Income                                     | \$19,111 | 55   |
| Income Diversity Ratio                                      | 4.8      | 36   |
| Subsidized Rental Units (% of rental units)                 | 47.6%    | 2    |
| Rent-Regulated Units (% of rental units)                    | 43.2%    | 32   |
| Residential Units within 1/4 Mile of a Park                 | 100.0%   | 1    |
| Residential Units within 1/2 Mile of a Subway/Rail Entrance | 96.9%    | 11   |
| Unused Capacity Rate (% of land area)                       | 56.9%    | 2    |

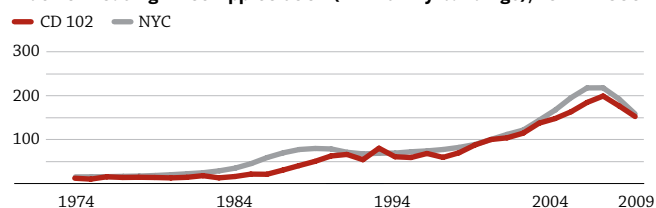
Households in CD 102 in Each New York City Income Quintile (2008)



Racial and Ethnic Composition of CD 102 versus New York City

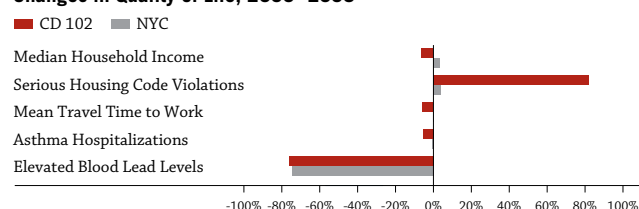


Index of Housing Price Appreciation (2–4 family buildings), 1974–2009



During the recent housing boom, prices did not rise as rapidly in CD 102 as they did in the rest of the City. CD 102 continues to rank the lowest in median housing price among CDs whose predominant housing type is 2–4 family buildings.

Changes in Quality of Life, 2000–2008



The real median income declined by 6.1% from 2000 to 2008 in CD 102 compared to a 3.4% increase citywide. CD 102 ranks lowest of all the CDs on this indicator.

|                                                                           | 2000     | 2007      | 2008      | 2009      | Rank ('00) | Rank ('08/'09) |
|---------------------------------------------------------------------------|----------|-----------|-----------|-----------|------------|----------------|
| Rental Vacancy Rate <sup>2</sup>                                          | 5.3%     | –         | 6.3%      | –         | 4          | 4              |
| Certificates of Occupancy Issued                                          | 68       | 215       | 452       | –         | 37         | 19             |
| Units Authorized by New Residential Building Permits                      | 136      | 130       | 121       | 85        | 28         | 14             |
| Homeownership Rate                                                        | 7.4%     | 7.9%      | 6.5%      | –         | 49         | 53             |
| Index of Housing Price Appreciation (2–4 family building) <sup>3, 4</sup> | 100.0    | 199.0     | 176.5     | 152.3     | –          | 23             |
| Median Price per Unit (2–4 family building) <sup>3</sup>                  | \$91,363 | \$198,318 | \$169,395 | \$116,637 | 33         | 33             |
| Median Monthly Rent                                                       | –        | \$569     | \$587     | –         | –          | 55             |
| Median Rent Burden                                                        | –        | 32.5%     | 33.3%     | –         | –          | 17             |
| Serious Housing Code Violations (per 1,000 rental units)                  | 105.9    | 157.1     | 167.3     | –         | 10         | 3              |
| Tax Delinquencies (% of residential properties delinquent ≥ 1 year)       | 9.6%     | 4.3%      | 4.5%      | –         | 16         | 6              |
| Home Purchase Loan Rate (per 1,000 properties)                            | –        | 28.2      | 16.5      | –         | –          | 45             |
| High Cost Home Purchase Loans (% of home purchase loans)                  | –        | 24.4%     | 7.5%      | –         | –          | 13             |
| Refinance Loan Rate (per 1,000 properties)                                | –        | 39.3      | 11.6      | –         | –          | 31             |
| High Cost Refinance Loans (% of refinance loans)                          | –        | 35.5%     | 14.3%     | –         | –          | 12             |
| Notices of Foreclosure Rate (per 1,000 1–4 family properties)             | 20.9     | 31.0      | 30.2      | 43.6      | 13         | 11             |
| Severe Crowding Rate (% of renter households)                             | –        | 3.5%      | 5.0%      | –         | –          | 18             |
| Foreign-Born Population                                                   | 23.9%    | 28.7%     | 27.8%     | –         | 41         | 37             |
| Racial Diversity Index                                                    | 0.41     | 0.41      | 0.45      | –         | 44         | 41             |
| Households with Children under 18 Years Old                               | 50.6%    | 50.8%     | 46.2%     | –         | 5          | 4              |
| Population Aged 65 and Older                                              | 7.5%     | 7.6%      | 7.9%      | –         | 50         | 50             |
| Poverty Rate                                                              | 45.5%    | 40.7%     | 44.2%     | –         | 1          | 1              |
| Unemployment Rate                                                         | 23.6%    | 13.2%     | 8.7%      | –         | 1          | 15             |
| Mean Travel Time to Work (minutes)                                        | 41.3     | 39.6      | 38.2      | –         | 30         | 40             |
| Felony Crime Rate (per 1,000 residents)                                   | 60.2     | 49.3      | –         | –         | 6          | –              |
| Students Performing at Grade Level in Reading                             | 27.8%    | 38.0%     | 48.0%     | 61.0%     | 49         | 48             |
| Students Performing at Grade Level in Math                                | 23.8%    | 55.1%     | 66.0%     | 74.7%     | 45         | –              |
| Asthma Hospitalizations (per 1,000 residents)                             | 9.2      | 8.6       | 8.7       | –         | 2          | 1              |
| Elevated Blood Lead Levels (incidence per 1,000 residents) <sup>5</sup>   | 22.2     | 5.0       | 2.6       | –         | 16         | 56             |
| Net Waste After Recycling (pounds per capita)                             | –        | 4.5       | 2.8       | 2.7       | –          | 5              |

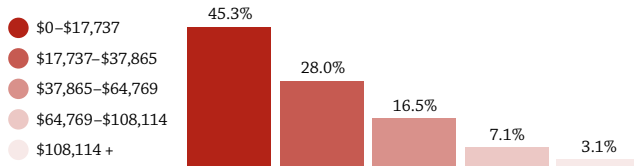
1. Community districts 101 and 102 both fall within sub-borough 101. Data at the sub-borough area level for these two CDs are identical. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building) 4. Price index should be treated with caution due to low number of observations. 5. Sample size is less than 20 newly identified cases in at least one year presented



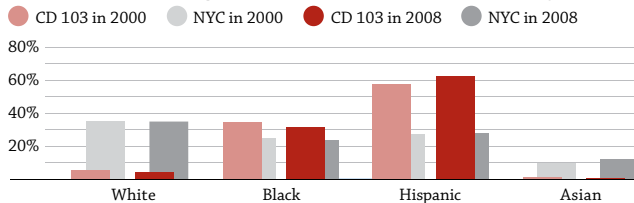
# MORRISANIA / CROTONA – CD 103<sup>1</sup>

|                                                             | 2008     | Rank |
|-------------------------------------------------------------|----------|------|
| Population                                                  | 152,922  | –    |
| Population Density (1,000 persons per square mile)          | 35.0     | 32   |
| Median Household Income                                     | \$20,962 | 54   |
| Income Diversity Ratio                                      | 5.5      | 21   |
| Subsidized Rental Units (% of rental units)                 | 30.6%    | 8    |
| Rent-Regulated Units (% of rental units)                    | 52.0%    | 18   |
| Residential Units within 1/4 Mile of a Park                 | 100.0%   | 1    |
| Residential Units within 1/2 Mile of a Subway/Rail Entrance | 54.8%    | 43   |
| Unused Capacity Rate (% of land area)                       | 46.3%    | 8    |

## Households in CD 103 in Each New York City Income Quintile (2008)



## Racial and Ethnic Composition of CD 103 versus New York City



## Properties that Entered REO, January 2008–June 2009



In CD 103, 22 1–4 family properties entered REO between January 2008 and June 2009, ranking 20th among all CDs. Each dot represents a property that entered REO during this period.

|                                                                           | 2000     | 2007      | 2008      | 2009      | Rank ('00) | Rank ('08/'09) |
|---------------------------------------------------------------------------|----------|-----------|-----------|-----------|------------|----------------|
| Rental Vacancy Rate <sup>2</sup>                                          | 5.3%     | –         | 4.9%      | –         | 4          | 15             |
| Certificates of Occupancy Issued                                          | 90       | 556       | 1,010     | –         | 27         | 2              |
| Units Authorized by New Residential Building Permits                      | 11       | 402       | 893       | 539       | 56         | 1              |
| Homeownership Rate                                                        | 8.5%     | 6.9%      | 7.8%      | –         | 48         | 51             |
| Index of Housing Price Appreciation (2–4 family building) <sup>3, 4</sup> | 100.0    | 195.2     | 174.5     | 124.0     | –          | 32             |
| Median Price per Unit (2–4 family building) <sup>3</sup>                  | \$95,516 | \$188,206 | \$176,742 | \$142,432 | 31         | 32             |
| Median Monthly Rent                                                       | –        | \$678     | \$671     | –         | –          | 51             |
| Median Rent Burden                                                        | –        | 33.9%     | 34.9%     | –         | –          | 6              |
| Serious Housing Code Violations (per 1,000 rental units)                  | 75.6     | 108.3     | 97.7      | –         | 17         | 14             |
| Tax Delinquencies (% of residential properties delinquent ≥ 1 year)       | 11.2%    | 3.4%      | 3.8%      | –         | 11         | 12             |
| Home Purchase Loan Rate (per 1,000 properties)                            | –        | 29.7      | 18.2      | –         | –          | 39             |
| High Cost Home Purchase Loans (% of home purchase loans)                  | –        | 25.9%     | 7.9%      | –         | –          | 10             |
| Refinance Loan Rate (per 1,000 properties)                                | –        | 37.2      | 9.3       | –         | –          | 47             |
| High Cost Refinance Loans (% of refinance loans)                          | –        | 41.7%     | 16.9%     | –         | –          | 7              |
| Notices of Foreclosure Rate (per 1,000 1–4 family properties)             | 17.9     | 43.6      | 32.1      | 32.7      | 17         | 19             |
| Severe Crowding Rate (% of renter households)                             | –        | 2.9%      | 2.7%      | –         | –          | 39             |
| Foreign-Born Population                                                   | 21.5%    | 25.2%     | 27.4%     | –         | 44         | 38             |
| Racial Diversity Index                                                    | 0.55     | 0.53      | 0.51      | –         | 30         | 34             |
| Households with Children under 18 Years Old                               | 50.7%    | 47.2%     | 46.5%     | –         | 4          | 3              |
| Population Aged 65 and Older                                              | 7.1%     | 8.3%      | 7.4%      | –         | 52         | 52             |
| Poverty Rate                                                              | 45.5%    | 40.9%     | 43.0%     | –         | 1          | 2              |
| Unemployment Rate                                                         | 21.2%    | 13.0%     | 12.5%     | –         | 3          | 4              |
| Mean Travel Time to Work (minutes)                                        | 45.0     | 45.0      | 41.0      | –         | 14         | 27             |
| Felony Crime Rate (per 1,000 residents)                                   | 40.8     | 41.2      | –         | –         | 18         | –              |
| Students Performing at Grade Level in Reading                             | 22.8%    | 34.8%     | 41.4%     | 54.6%     | 58         | 57             |
| Students Performing at Grade Level in Math                                | 18.5%    | 50.6%     | 62.4%     | 72.0%     | 57         | 56             |
| Asthma Hospitalizations (per 1,000 residents)                             | 8.0      | 8.8       | 8.7       | –         | 4          | 1              |
| Elevated Blood Lead Levels (incidence per 1,000 residents) <sup>5</sup>   | 13.0     | 3.6       | 3.8       | –         | 48         | 45             |
| Net Waste After Recycling (pounds per capita)                             | –        | 2.9       | 3.0       | 3.9       | –          | 1              |

1. Community districts 103 and 106 both fall within sub-borough 102. Data at the sub-borough area level for these two CDs are identical. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building). 4. Price index should be treated with caution due to low number of observations. 5. Sample size is less than 20 newly identified cases in at least one year presented.

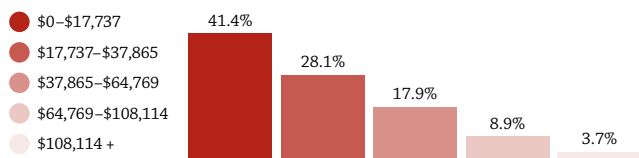




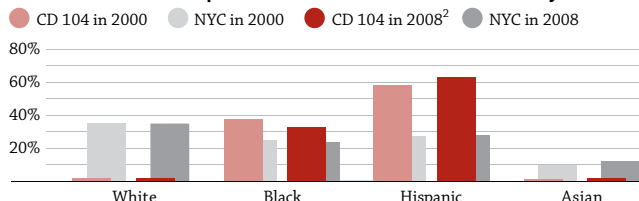
# HIGHBRIDGE / CONCOURSE – CD 104<sup>1</sup>

|                                                             | 2008     | Rank |
|-------------------------------------------------------------|----------|------|
| Population                                                  | 138,648  | –    |
| Population Density (1,000 persons per square mile)          | 75.4     | 7    |
| Median Household Income                                     | \$24,681 | 53   |
| Income Diversity Ratio                                      | 5.2      | 27   |
| Subsidized Rental Units (% of rental units)                 | 10.5%    | 27   |
| Rent-Regulated Units (% of rental units)                    | 78.7%    | 5    |
| Residential Units within 1/4 Mile of a Park                 | 98.6%    | 17   |
| Residential Units within 1/2 Mile of a Subway/Rail Entrance | 95.2%    | 14   |
| Unused Capacity Rate (% of land area)                       | 47.8%    | 6    |

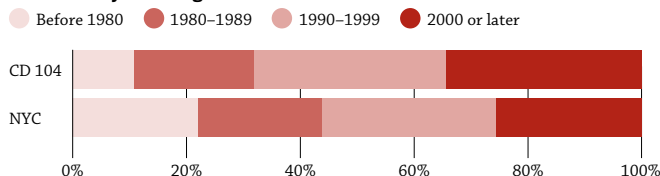
## Households in CD 104 in Each New York City Income Quintile (2008)



## Racial and Ethnic Composition of CD 104 versus New York City

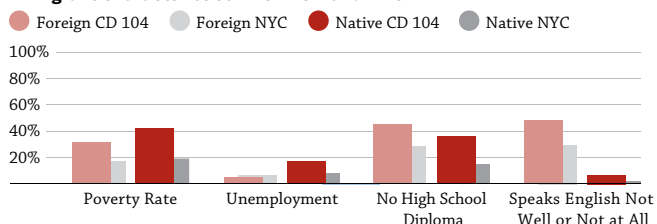


## Year of Entry of Foreign-Born Residents to the U.S.



Over 34% of the immigrants living in CD 104 arrived in the U.S. since 2000, compared with 26% citywide. Just 11% of the immigrant population of CD 104

## Immigrant Characteristics in CD 104 and NYC



Nearly half of the foreign-born population of CD 104 does not speak English well and/or does not have a high school diploma. These rates are much higher than rates in the rest of the City.

|                                                                          | 2000     | 2007      | 2008      | 2009      | Rank ('00) | Rank ('08/'09) |
|--------------------------------------------------------------------------|----------|-----------|-----------|-----------|------------|----------------|
| Rental Vacancy Rate <sup>3</sup>                                         | 3.2%     | –         | 3.6%      | –         | 26         | 28             |
| Certificates of Occupancy Issued                                         | 268      | 802       | 359       | –         | 13         | 25             |
| Units Authorized by New Residential Building Permits                     | 94       | 208       | 181       | 0         | 45         | 53             |
| Homeownership Rate                                                       | 6.9%     | 5.2%      | 5.6%      | –         | 51         | 54             |
| Index of Housing Price Appreciation (2–4 family building) <sup>4,5</sup> | 100.0    | 217.1     | 207.3     | 156.5     | –          | 20             |
| Median Price per Unit (2–4 family building) <sup>4</sup>                 | \$99,669 | \$193,144 | \$192,230 | \$146,667 | 30         | 31             |
| Median Monthly Rent                                                      | –        | \$756     | \$741     | –         | –          | 48             |
| Median Rent Burden                                                       | –        | 35.5%     | 37.7%     | –         | –          | 2              |
| Serious Housing Code Violations (per 1,000 rental units)                 | 110.6    | 148.0     | 146.3     | –         | 8          | 6              |
| Tax Delinquencies (% of residential properties delinquent ≥ 1 year)      | 14.3%    | 6.3%      | 6.6%      | –         | 6          | 2              |
| Home Purchase Loan Rate (per 1,000 properties)                           | –        | 26.4      | 15.5      | –         | –          | 49             |
| High Cost Home Purchase Loans (% of home purchase loans)                 | –        | 14.1%     | 4.7%      | –         | –          | 20             |
| Refinance Loan Rate (per 1,000 properties)                               | –        | 18.6      | 7.8       | –         | –          | 52             |
| High Cost Refinance Loans (% of refinance loans)                         | –        | 31.7%     | 14.0%     | –         | –          | 14             |
| Notices of Foreclosure Rate (per 1,000 1–4 family properties)            | 21.8     | 39.5      | 48.3      | 48.9      | 12         | 8              |
| Severe Crowding Rate (% of renter households)                            | –        | 5.6%      | 5.0%      | –         | –          | 18             |
| Foreign-Born Population                                                  | 35.0%    | 39.0%     | 40.1%     | –         | 27         | 21             |
| Racial Diversity Index                                                   | 0.53     | 0.50      | –         | –         | 32         | –              |
| Households with Children under 18 Years Old                              | 50.5%    | 45.4%     | 41.9%     | –         | 6          | 11             |
| Population Aged 65 and Older                                             | 6.9%     | 7.3%      | 6.6%      | –         | 53         | 54             |
| Poverty Rate                                                             | 40.0%    | 36.5%     | 37.5%     | –         | 5          | 3              |
| Unemployment Rate                                                        | 18.1%    | 11.2%     | 8.9%      | –         | 6          | 12             |
| Mean Travel Time to Work (minutes)                                       | 43.1     | 41.8      | 42.3      | –         | 23         | 23             |
| Felony Crime Rate (per 1,000 residents)                                  | 41.2     | 25.3      | –         | –         | 16         | –              |
| Students Performing at Grade Level in Reading                            | 21.4%    | 34.7%     | 38.4%     | 52.1%     | 59         | 58             |
| Students Performing at Grade Level in Math                               | 16.9%    | 47.5%     | 60.9%     | 71.4%     | 59         | 57             |
| Asthma Hospitalizations (per 1,000 residents)                            | 7.4      | 7.9       | 8.0       | –         | 6          | 5              |
| Elevated Blood Lead Levels (incidence per 1,000 residents)               | 16.5     | 6.2       | 4.2       | –         | 39         | 38             |
| Net Waste After Recycling (pounds per capita)                            | –        | 2.7       | 2.7       | 2.3       | –          | 24             |

1. Community district 104 matches sub-borough area 103. 2. Race and ethnicity data is unavailable in CD 105 for 2008. The figures presented in this graph are a rolling average of 2006–2008 data.

3. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 4. Ranked out of 33 community districts with the same predominant housing type (2–4 family building).

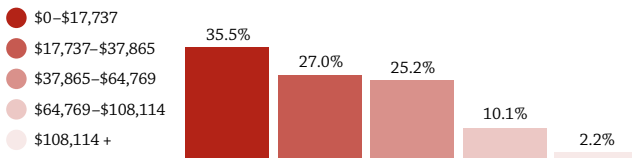
5. Price index should be treated with caution due to low number of observations.



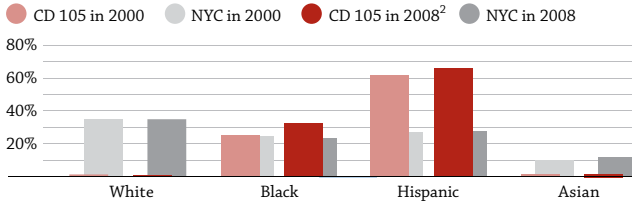
# FORDHAM / UNIVERSITY HEIGHTS – CD 105<sup>1</sup>

|                                                             | 2008     | Rank |
|-------------------------------------------------------------|----------|------|
| Population                                                  | 125,990  | –    |
| Population Density (1,000 persons per square mile)          | 71.2     | 8    |
| Median Household Income                                     | \$26,853 | 52   |
| Income Diversity Ratio                                      | 5.9      | 19   |
| Subsidized Rental Units (% of rental units)                 | 14.9%    | 23   |
| Rent-Regulated Units (% of rental units)                    | 81.8%    | 4    |
| Residential Units within 1/4 Mile of a Park                 | 96.2%    | 20   |
| Residential Units within 1/2 Mile of a Subway/Rail Entrance | 93.4%    | 15   |
| Unused Capacity Rate (% of land area)                       | 43.4%    | 10   |

## Households in CD 105 in Each New York City Income Quintile (2008)

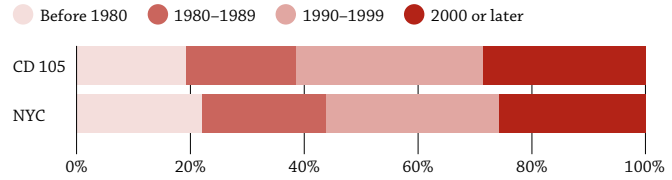


## Racial and Ethnic Composition of CD 105 versus New York City



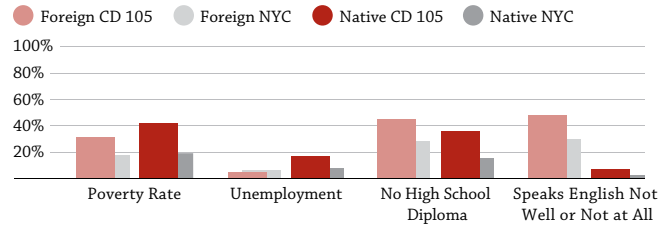
|                                                                        | 2000      | 2007      | 2008      | 2009      | Rank ('00) | Rank ('08/'09) |
|------------------------------------------------------------------------|-----------|-----------|-----------|-----------|------------|----------------|
| Rental Vacancy Rate <sup>3</sup>                                       | 4.6%      | –         | 2.9%      | –         | 9          | 37             |
| Certificates of Occupancy Issued                                       | 18        | 280       | 93        | –         | 54         | 56             |
| Units Authorized by New Residential Building Permits                   | 130       | 320       | 289       | 30        | 30         | 31             |
| Homeownership Rate                                                     | 4.8%      | 4.7%      | 3.6%      | –         | 55         | 55             |
| Index of Housing Price Appreciation (2–4 family building) <sup>4</sup> | 100.0     | 216.8     | 188.3     | 122.8     | –          | 33             |
| Median Price per Unit (2–4 family building) <sup>4</sup>               | \$109,449 | \$204,267 | \$167,402 | \$158,150 | 24         | 28             |
| Median Monthly Rent                                                    | –         | \$763     | \$770     | –         | –          | 47             |
| Median Rent Burden                                                     | –         | 37.3%     | 36.3%     | –         | –          | 5              |
| Serious Housing Code Violations (per 1,000 rental units)               | 104.9     | 187.2     | 173.2     | –         | 11         | 2              |
| Tax Delinquencies (% of residential properties delinquent ≥ 1 year)    | 13.3%     | 5.4%      | 6.0%      | –         | 8          | 4              |
| Home Purchase Loan Rate (per 1,000 properties)                         | –         | 22.4      | 13.2      | –         | –          | 53             |
| High Cost Home Purchase Loans (% of home purchase loans)               | –         | 27.7%     | 7.7%      | –         | –          | 12             |
| Refinance Loan Rate (per 1,000 properties)                             | –         | 37.2      | 10.8      | –         | –          | 38             |
| High Cost Refinance Loans (% of refinance loans)                       | –         | 32.4%     | 18.8%     | –         | –          | 3              |
| Notices of Foreclosure Rate (per 1,000 1–4 family properties)          | 20.6      | 32.1      | 38.2      | 41.2      | 15         | 12             |
| Severe Crowding Rate (% of renter households)                          | –         | 7.2%      | 6.1%      | –         | –          | 8              |
| Foreign-Born Population                                                | 34.8%     | 37.6%     | 38.9%     | –         | 29         | 23             |
| Racial Diversity Index                                                 | 0.51      | 0.49      | –         | –         | 36         | –              |
| Households with Children under 18 Years Old                            | 55.4%     | 51.5%     | 49.7%     | –         | 1          | 1              |
| Population Aged 65 and Older                                           | 5.0%      | 5.5%      | 6.1%      | –         | 55         | 55             |
| Poverty Rate                                                           | 40.6%     | 38.0%     | 34.4%     | –         | 4          | 4              |
| Unemployment Rate                                                      | 19.9%     | 16.1%     | 14.9%     | –         | 4          | 2              |
| Mean Travel Time to Work (minutes)                                     | 43.9      | 41.4      | 42.9      | –         | 19         | 15             |
| Felony Crime Rate (per 1,000 residents)                                | 36.8      | 25.6      | –         | –         | 24         | –              |
| Students Performing at Grade Level in Reading                          | 24.4%     | 39.6%     | 42.5%     | 55.8%     | 57         | 56             |
| Students Performing at Grade Level in Math                             | 19.0%     | 51.9%     | 64.2%     | 74.9%     | 56         | 51             |
| Asthma Hospitalizations (per 1,000 residents)                          | 7.2       | 8.0       | 8.7       | –         | 7          | 1              |
| Elevated Blood Lead Levels (incidence per 1,000 residents)             | 11.5      | 6.5       | 3.8       | –         | 53         | 45             |
| Net Waste After Recycling (pounds per capita)                          | –         | 2.5       | 2.6       | 1.9       | –          | 49             |

## Year of Entry of Foreign-Born Residents to the U.S.



Over 61% of the immigrants living in CD 105 arrived in the U.S. between 1990 and 2008, compared with 56% citywide. Just 19% of the immigrant population of CD 104 arrived prior to 1980.

## Immigrant Characteristics in CD 105 and NYC



The poverty and unemployment rates for foreign-born residents of CD 105 are markedly lower than for their native-born counterparts.

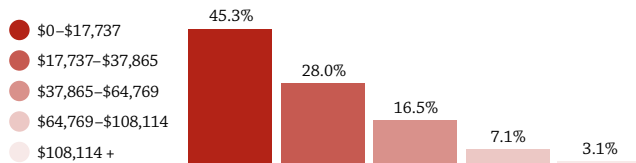
1. Community district 105 matches sub-borough area 104. 2. Race and ethnicity data is unavailable in CD 105 for 2008. The figures presented in this graph are a rolling average of 2006–2008 data. 3. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 4. Ranked out of 33 community districts with the same predominant housing type (2–4 family building)



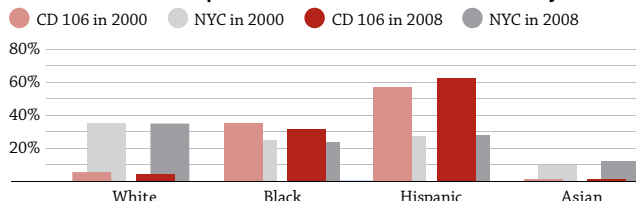
# BELMONT / EAST TREMONT – CD 106<sup>1</sup>

|                                                             | 2008     | Rank |
|-------------------------------------------------------------|----------|------|
| Population                                                  | 152,922  | –    |
| Population Density (1,000 persons per square mile)          | 35.0     | 32   |
| Median Household Income                                     | \$20,962 | 54   |
| Income Diversity Ratio                                      | 5.5      | 21   |
| Subsidized Rental Units (% of rental units)                 | 30.6%    | 8    |
| Rent-Regulated Units (% of rental units)                    | 52.0%    | 18   |
| Residential Units within 1/4 Mile of a Park                 | 100.0%   | 1    |
| Residential Units within 1/2 Mile of a Subway/Rail Entrance | 52.0%    | 46   |
| Unused Capacity Rate (% of land area)                       | 55.0%    | 3    |

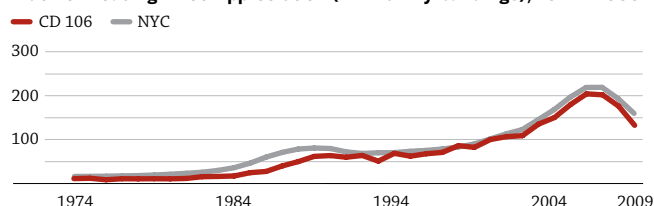
## Households in CD 106 in Each New York City Income Quintile (2008)



## Racial and Ethnic Composition of CD 106 versus New York City

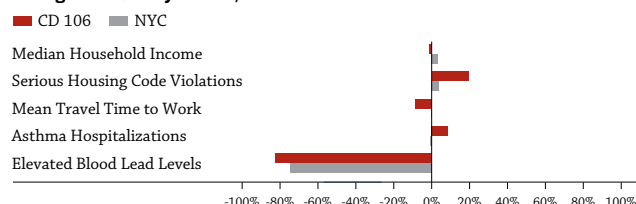


## Index of Housing Price Appreciation (2–4 family buildings), 1974–2009



By 2009, housing sale prices for 2–4 family homes in CD 106 had fallen 35% from their peak in 2006, compared to a 27% decline citywide.

## Changes in Quality of Life, 2000–2008



In CD 106, real median income fell between 2000 and 2008.

In contrast with citywide trends, asthma hospitalizations have increased in CD 106 since 2000.

|                                                                         | 2000      | 2007      | 2008      | 2009      | Rank ('00) | Rank ('08/'09) |
|-------------------------------------------------------------------------|-----------|-----------|-----------|-----------|------------|----------------|
| Rental Vacancy Rate <sup>2</sup>                                        | 5.3%      | –         | 4.9%      | –         | 4          | 15             |
| Certificates of Occupancy Issued                                        | 205       | 435       | 714       | –         | 17         | 5              |
| Units Authorized by New Residential Building Permits                    | 103       | 284       | 480       | 126       | 39         | 5              |
| Homeownership Rate                                                      | 8.5%      | 6.9%      | 7.8%      | –         | 48         | 51             |
| Index of Housing Price Appreciation (2–4 family building) <sup>3</sup>  | 100.0     | 201.8     | 175.9     | 132.3     | –          | 30             |
| Median Price per Unit (2–4 family building) <sup>3</sup>                | \$109,117 | \$224,185 | \$188,381 | \$175,000 | 27         | 27             |
| Median Monthly Rent                                                     | –         | \$678     | \$671     | –         | –          | 51             |
| Median Rent Burden                                                      | –         | 33.9%     | 34.9%     | –         | –          | 6              |
| Serious Housing Code Violations (per 1,000 rental units)                | 138.1     | 153.8     | 165.2     | –         | 2          | 4              |
| Tax Delinquencies (% of residential properties delinquent ≥ 1 year)     | 10.7%     | 3.9%      | 5.2%      | –         | 12         | 8              |
| Home Purchase Loan Rate (per 1,000 properties)                          | –         | 29.7      | 18.2      | –         | –          | 39             |
| High Cost Home Purchase Loans (% of home purchase loans)                | –         | 25.9%     | 7.9%      | –         | –          | 10             |
| Refinance Loan Rate (per 1,000 properties)                              | –         | 37.2      | 9.3       | –         | –          | 47             |
| High Cost Refinance Loans (% of refinance loans)                        | –         | 41.7%     | 16.9%     | –         | –          | 7              |
| Notices of Foreclosure Rate (per 1,000 1–4 family properties)           | 22.5      | 46.6      | 38.9      | 37.4      | 11         | 14             |
| Severe Crowding Rate (% of renter households)                           | –         | 2.9%      | 2.7%      | –         | –          | 39             |
| Foreign-Born Population                                                 | 21.5%     | 25.2%     | 27.4%     | –         | 44         | 38             |
| Racial Diversity Index                                                  | 0.55      | 0.53      | 0.51      | –         | 30         | 34             |
| Households with Children under 18 Years Old                             | 50.7%     | 47.2%     | 46.5%     | –         | 4          | 3              |
| Population Aged 65 and Older                                            | 7.1%      | 8.3%      | 7.4%      | –         | 52         | 52             |
| Poverty Rate                                                            | 45.5%     | 40.9%     | 43.0%     | –         | 1          | 2              |
| Unemployment Rate                                                       | 21.2%     | 13.0%     | 12.5%     | –         | 3          | 4              |
| Mean Travel Time to Work (minutes)                                      | 45.0      | 45.0      | 41.0      | –         | 14         | 27             |
| Felony Crime Rate (per 1,000 residents)                                 | 48.6      | 37.6      | –         | –         | 9          | –              |
| Students Performing at Grade Level in Reading                           | 24.6%     | 38.3%     | 43.6%     | 56.5%     | 56         | 55             |
| Students Performing at Grade Level in Math                              | 19.2%     | 53.7%     | 64.4%     | 74.6%     | 54         | 54             |
| Asthma Hospitalizations (per 1,000 residents)                           | 8.0       | 8.8       | 8.7       | –         | 4          | 1              |
| Elevated Blood Lead Levels (incidence per 1,000 residents) <sup>4</sup> | 17.3      | 5.3       | 3.0       | –         | 34         | 54             |
| Net Waste After Recycling (pounds per capita)                           | –         | 2.9       | 3.0       | 3.9       | –          | 1              |

1. Community districts 103 and 106 both fall within sub-borough 102. Data at the sub-borough area level for these two CDs are identical. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building). 4. Sample size is less than 20 newly identified cases in at least one year presented

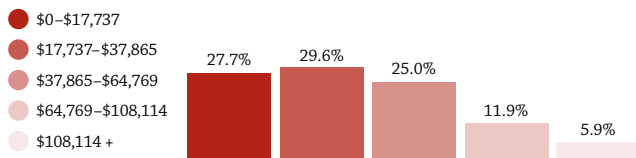




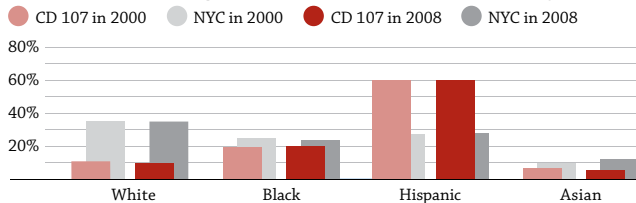
# KINGSBRIDGE HEIGHTS / BEDFORD – CD 107<sup>1</sup>

|                                                             | 2008     | Rank |
|-------------------------------------------------------------|----------|------|
| Population                                                  | 122,723  | –    |
| Population Density (1,000 persons per square mile)          | 77.7     | 6    |
| Median Household Income                                     | \$31,271 | 49   |
| Income Diversity Ratio                                      | 5.0      | 32   |
| Subsidized Rental Units (% of rental units)                 | 3.4%     | 41   |
| Rent-Regulated Units (% of rental units)                    | 88.3%    | 2    |
| Residential Units within 1/4 Mile of a Park                 | 99.9%    | 10   |
| Residential Units within 1/2 Mile of a Subway/Rail Entrance | 99.0%    | 6    |
| Unused Capacity Rate (% of land area)                       | 47.5%    | 7    |

Households in CD 107 in Each New York City Income Quintile (2008)

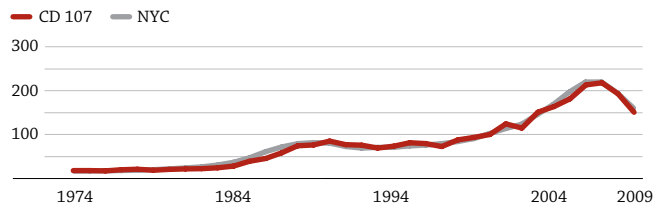


Racial and Ethnic Composition of CD 107 versus New York City



In March, 2008, the New York City Economic Development Corporation selected the Related Companies to redevelop the Kingsbridge Armory, a 575,000 square foot building in the Kingsbridge section of the Bronx that has been out of use since 1974. Related's plan drew opposition from the Bronx City Council members and the Bronx Borough President Ruben Diaz Jr. primarily because the proposal lacked a "living wage" requirement. Despite community opposition to Related's plan, Bronx Community Board 7 approved the project in July 2009. However, in December 2009, the City Council voted down the proposal, 45-1, citing traffic and parking concerns and the lack of a living wage guarantee. The future of the armory is uncertain. For more information, visit [www.plannyc.org](http://www.plannyc.org).

Index of Housing Price Appreciation (2–4 family buildings), 1974–2009



Since their peak in 2007, sale prices of 2–4 family homes in CD 107 have fallen by 31%, similar to the citywide decline of 27%.

|                                                                        | 2000      | 2007      | 2008      | 2009      | Rank ('00) | Rank ('08/'09) |
|------------------------------------------------------------------------|-----------|-----------|-----------|-----------|------------|----------------|
| Rental Vacancy Rate <sup>2</sup>                                       | 3.8%      | –         | 4.4%      | –         | 15         | 21             |
| Certificates of Occupancy Issued                                       | 0         | 178       | 96        | –         | 57         | 55             |
| Units Authorized by New Residential Building Permits                   | 3         | 56        | 515       | 142       | 57         | 4              |
| Homeownership Rate                                                     | 7.4%      | 8.9%      | 9.3%      | –         | 49         | 49             |
| Index of Housing Price Appreciation (2–4 family building) <sup>3</sup> | 100.0     | 217.7     | 192.7     | 150.7     | –          | 24             |
| Median Price per Unit (2–4 family building) <sup>3</sup>               | \$109,220 | \$230,911 | \$220,878 | \$208,333 | 25         | 15             |
| Median Monthly Rent                                                    | –         | \$823     | \$843     | –         | –          | 42             |
| Median Rent Burden                                                     | –         | 36.9%     | 37.5%     | –         | –          | 3              |
| Serious Housing Code Violations (per 1,000 rental units)               | 93.7      | 144.0     | 152.6     | –         | 13         | 5              |
| Tax Delinquencies (% of residential properties delinquent ≥ 1 year)    | 10.3%     | 3.8%      | 6.1%      | –         | 15         | 9              |
| Home Purchase Loan Rate (per 1,000 properties)                         | –         | 36.2      | 22.1      | –         | –          | 26             |
| High Cost Home Purchase Loans (% of home purchase loans)               | –         | 17.3%     | 6.1%      | –         | –          | 17             |
| Refinance Loan Rate (per 1,000 properties)                             | –         | 26.8      | 10.3      | –         | –          | 41             |
| High Cost Refinance Loans (% of refinance loans)                       | –         | 33.6%     | 15.1%     | –         | –          | 11             |
| Notices of Foreclosure Rate (per 1,000 1–4 family properties)          | 20.7      | 34.0      | 33.4      | 32.7      | 14         | 19             |
| Severe Crowding Rate (% of renter households)                          | –         | 4.9%      | 3.8%      | –         | –          | 24             |
| Foreign-Born Population                                                | 36.6%     | 36.4%     | 40.7%     | –         | 23         | 20             |
| Racial Diversity Index                                                 | 0.59      | 0.49      | 0.59      | –         | 25         | 22             |
| Households with Children under 18 Years Old                            | 47.4%     | 44.7%     | 43.6%     | –         | 8          | 7              |
| Population Aged 65 and Older                                           | 7.6%      | 8.2%      | 7.7%      | –         | 49         | 51             |
| Poverty Rate                                                           | 34.3%     | 29.5%     | 30.6%     | –         | 10         | 7              |
| Unemployment Rate                                                      | 14.9%     | 9.9%      | 9.3%      | –         | 12         | 11             |
| Mean Travel Time to Work (minutes)                                     | 41.9      | 40.4      | 42.8      | –         | 26         | 17             |
| Felony Crime Rate (per 1,000 residents)                                | 36.0      | 26.2      | –         | –         | 28         | –              |
| Students Performing at Grade Level in Reading                          | 27.6%     | 44.0%     | 46.3%     | 59.3%     | 50         | 49             |
| Students Performing at Grade Level in Math                             | 21.2%     | 55.9%     | 66.9%     | 78.2%     | 50         | 38             |
| Asthma Hospitalizations (per 1,000 residents)                          | 5.7       | 7.4       | 7.2       | –         | 11         | 6              |
| Elevated Blood Lead Levels (incidence per 1,000 residents)             | 16.7      | 5.3       | 3.1       | –         | 36         | 50             |
| Net Waste After Recycling (pounds per capita)                          | –         | 2.7       | 2.8       | 2.7       | –          | 9              |

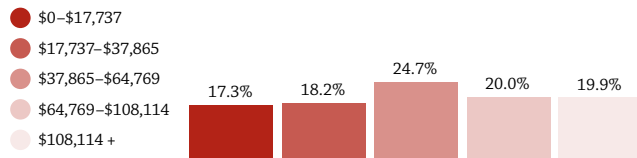
1. Community district 107 matches sub-borough area 105. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building).



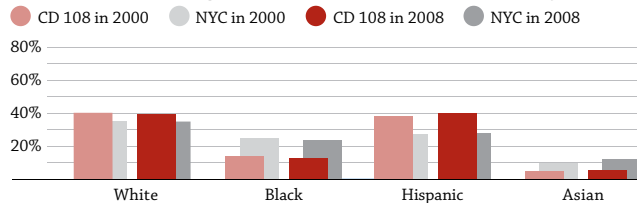
# RIVERDALE / FIELDSTON – CD 108<sup>1</sup>

|                                                             | 2008     | Rank |
|-------------------------------------------------------------|----------|------|
| Population                                                  | 123,077  | –    |
| Population Density (1,000 persons per square mile)          | 35.1     | 31   |
| Median Household Income                                     | \$56,432 | 17   |
| Income Diversity Ratio                                      | 5.4      | 23   |
| Subsidized Rental Units (% of rental units)                 | 18.1%    | 19   |
| Rent-Regulated Units (% of rental units)                    | 63.1%    | 10   |
| Residential Units within 1/4 Mile of a Park                 | 93.4%    | 26   |
| Residential Units within 1/2 Mile of a Subway/Rail Entrance | 54.4%    | 44   |
| Unused Capacity Rate (% of land area)                       | 43.6%    | 9    |

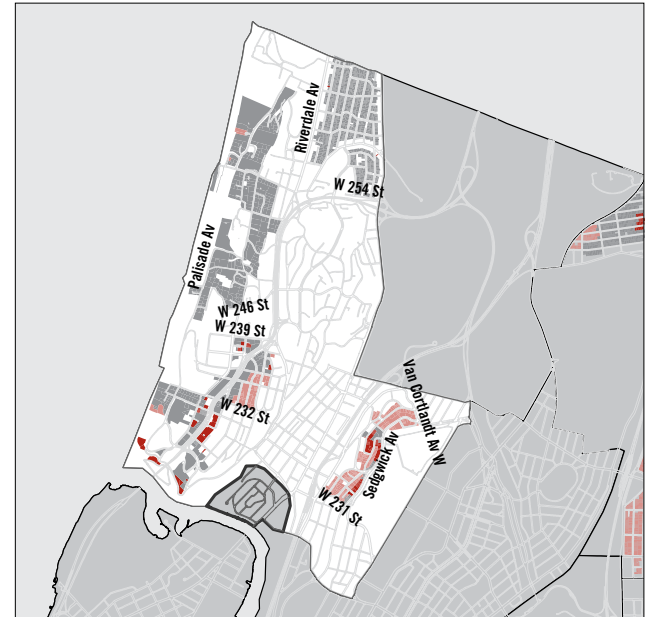
## Households in CD 108 in Each New York City Income Quintile (2008)



## Racial and Ethnic Composition of CD 108 versus New York City



## City-Initiated Rezoning, 2003–2007



■ Upzoned ■ Downzoned ■ Contextual-Only Rezoned

30.4% of land area in CD 108 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings decreased the residential capacity in CD 108 by 2.3%.

|                                                                         | 2000      | 2007      | 2008      | 2009      | Rank ('00) | Rank ('08/'09) |
|-------------------------------------------------------------------------|-----------|-----------|-----------|-----------|------------|----------------|
| Rental Vacancy Rate <sup>2</sup>                                        | 2.8%      | –         | 3.3%      | –         | 32         | 29             |
| Certificates of Occupancy Issued                                        | 68        | 98        | 322       | –         | 37         | 28             |
| Units Authorized by New Residential Building Permits                    | 97        | 139       | 48        | 1         | 43         | 52             |
| Homeownership Rate                                                      | 26.4%     | 32.4%     | 28.5%     | –         | 27         | 32             |
| Index of Housing Price Appreciation (1 family building) <sup>3</sup>    | 100.0     | 203.4     | 209.6     | 155.7     | –          | 11             |
| Median Price per Unit (1 family building) <sup>3</sup>                  | \$433,559 | \$750,158 | \$690,036 | \$805,000 | 3          | 1              |
| Median Monthly Rent                                                     | –         | \$900     | \$945     | –         | –          | 25             |
| Median Rent Burden                                                      | –         | 27.7%     | 26.2%     | –         | –          | 47             |
| Serious Housing Code Violations (per 1,000 rental units)                | 36.4      | 50.3      | 58.5      | –         | 27         | 20             |
| Tax Delinquencies (% of residential properties delinquent ≥ 1 year)     | 4.6%      | 1.2%      | 1.4%      | –         | 32         | 35             |
| Home Purchase Loan Rate (per 1,000 properties)                          | –         | 31.9      | 21.6      | –         | –          | 28             |
| High Cost Home Purchase Loans (% of home purchase loans)                | –         | 4.4%      | 2.0%      | –         | –          | 36             |
| Refinance Loan Rate (per 1,000 properties)                              | –         | 14.5      | 9.5       | –         | –          | 46             |
| High Cost Refinance Loans (% of refinance loans)                        | –         | 14.8%     | 3.0%      | –         | –          | 49             |
| Notices of Foreclosure Rate (per 1,000 1–4 family properties)           | 2.2       | 7.3       | 9.5       | 11.9      | 51         | 43             |
| Severe Crowding Rate (% of renter households)                           | –         | 4.9%      | 5.0%      | –         | –          | 18             |
| Foreign-Born Population                                                 | 31.5%     | 34.8%     | 34.0%     | –         | 34         | 32             |
| Racial Diversity Index                                                  | 0.67      | 0.64      | 0.67      | –         | 11         | 12             |
| Households with Children under 18 Years Old                             | 32.1%     | 29.5%     | 33.3%     | –         | 36         | 29             |
| Population Aged 65 and Older                                            | 16.6%     | 16.0%     | 16.7%     | –         | 7          | 7              |
| Poverty Rate                                                            | 18.7%     | 15.6%     | 15.0%     | –         | 31         | 32             |
| Unemployment Rate                                                       | 10.4%     | 7.8%      | 6.5%      | –         | 23         | 32             |
| Mean Travel Time to Work (minutes)                                      | 41.0      | 40.2      | 39.6      | –         | 33         | 34             |
| Felony Crime Rate (per 1,000 residents)                                 | 27.8      | 17.9      | –         | –         | 45         | –              |
| Students Performing at Grade Level in Reading                           | 27.6%     | 44.0%     | 46.3%     | 59.3%     | 50         | 49             |
| Students Performing at Grade Level in Math                              | 21.2%     | 55.9%     | 66.9%     | 78.2%     | 50         | 38             |
| Asthma Hospitalizations (per 1,000 residents)                           | 1.7       | 3.2       | 3.5       | –         | 41         | 19             |
| Elevated Blood Lead Levels (incidence per 1,000 residents) <sup>4</sup> | 6.6       | 3.5       | 4.1       | –         | 57         | 39             |
| Net Waste After Recycling (pounds per capita)                           | –         | 1.9       | 2.2       | 1.9       | –          | 48             |

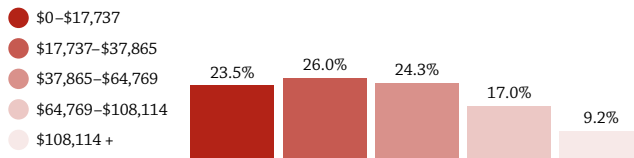
1. Community district 108 matches sub-borough area 106. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 14 community districts with the same predominant housing type (1 family building). 4. Sample size is less than 20 newly identified cases in at least one year presented.



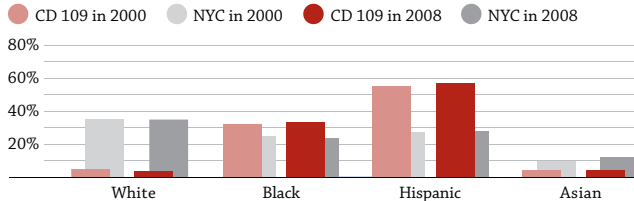
# PARKCHESTER / SOUNDVIEW – CD 109<sup>1</sup>

|                                                             | 2008     | Rank |
|-------------------------------------------------------------|----------|------|
| Population                                                  | 183,514  | –    |
| Population Density (1,000 persons per square mile)          | 43.3     | 24   |
| Median Household Income                                     | \$39,994 | 37   |
| Income Diversity Ratio                                      | 5.5      | 21   |
| Subsidized Rental Units (% of rental units)                 | 21.5%    | 13   |
| Rent-Regulated Units (% of rental units)                    | 50.1%    | 24   |
| Residential Units within 1/4 Mile of a Park                 | 91.9%    | 28   |
| Residential Units within 1/2 Mile of a Subway/Rail Entrance | 49.6%    | 47   |
| Unused Capacity Rate (% of land area)                       | 36.7%    | 19   |

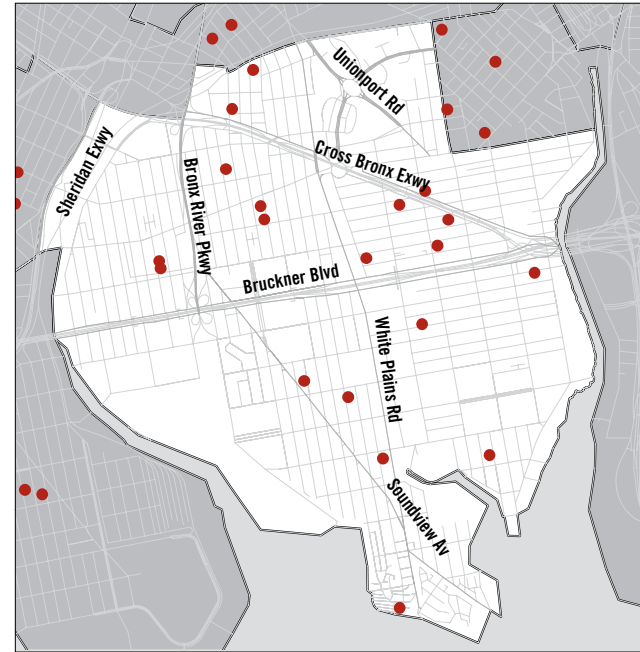
## Households in CD 109 in Each New York City Income Quintile (2008)



## Racial and Ethnic Composition of CD 109 versus New York City



## Properties that Entered REO, January 2008–June 2009



In CD 109, 19 1–4 family properties entered REO between January 2008 and June 2009, ranking 25th among all CDs. Each dot represents a property that entered REO during this period.

|                                                                        | 2000      | 2007      | 2008      | 2009      | Rank ('00) | Rank ('08/'09) |
|------------------------------------------------------------------------|-----------|-----------|-----------|-----------|------------|----------------|
| Rental Vacancy Rate <sup>2</sup>                                       | 5.3%      | –         | 3.0%      | –         | 4          | 35             |
| Certificates of Occupancy Issued                                       | 25        | 246       | 207       | –         | 52         | 42             |
| Units Authorized by New Residential Building Permits                   | 212       | 170       | 206       | 28        | 24         | 33             |
| Homeownership Rate                                                     | 20.2%     | 23.2%     | 23.7%     | –         | 37         | 38             |
| Index of Housing Price Appreciation (2–4 family building) <sup>3</sup> | 100.0     | 221.4     | 192.7     | 167.7     | –          | 15             |
| Median Price per Unit (2–4 family building) <sup>3</sup>               | \$109,198 | \$222,736 | \$199,288 | \$175,500 | 26         | 26             |
| Median Monthly Rent                                                    | –         | \$810     | \$828     | –         | –          | 43             |
| Median Rent Burden                                                     | –         | 31.2%     | 29.1%     | –         | –          | 36             |
| Serious Housing Code Violations (per 1,000 rental units)               | 65.8      | 67.7      | 85.8      | –         | 18         | 17             |
| Tax Delinquencies (% of residential properties delinquent ≥ 1 year)    | 6.8%      | 2.4%      | 3.6%      | –         | 23         | 20             |
| Home Purchase Loan Rate (per 1,000 properties)                         | –         | 33.6      | 17.8      | –         | –          | 42             |
| High Cost Home Purchase Loans (% of home purchase loans)               | –         | 18.1%     | 8.6%      | –         | –          | 7              |
| Refinance Loan Rate (per 1,000 properties)                             | –         | 31.8      | 8.7       | –         | –          | 50             |
| High Cost Refinance Loans (% of refinance loans)                       | –         | 32.6%     | 17.7%     | –         | –          | 4              |
| Notices of Foreclosure Rate (per 1,000 1–4 family properties)          | 15.0      | 28.0      | 22.4      | 29.4      | 20         | 24             |
| Severe Crowding Rate (% of renter households)                          | –         | 2.0%      | 3.3%      | –         | –          | 35             |
| Foreign-Born Population                                                | 24.6%     | 30.0%     | 28.7%     | –         | 38         | 36             |
| Racial Diversity Index                                                 | 0.59      | 0.61      | 0.56      | –         | 25         | 27             |
| Households with Children under 18 Years Old                            | 45.5%     | 39.8%     | 39.4%     | –         | 9          | 20             |
| Population Aged 65 and Older                                           | 9.1%      | 11.7%     | 11.0%     | –         | 42         | 33             |
| Poverty Rate                                                           | 28.6%     | 24.0%     | 21.4%     | –         | 15         | 20             |
| Unemployment Rate                                                      | 13.8%     | 7.5%      | 7.3%      | –         | 15         | 26             |
| Mean Travel Time to Work (minutes)                                     | 45.8      | 43.6      | 42.9      | –         | 11         | 15             |
| Felony Crime Rate (per 1,000 residents)                                | 35.0      | 25.8      | –         | –         | 31         | –              |
| Students Performing at Grade Level in Reading                          | 26.7%     | 37.0%     | 46.4%     | 59.2%     | 53         | 51             |
| Students Performing at Grade Level in Math                             | 22.5%     | 54.4%     | 65.1%     | 73.8%     | 47         | 55             |
| Asthma Hospitalizations (per 1,000 residents)                          | 5.8       | 6.4       | 6.3       | –         | 10         | 8              |
| Elevated Blood Lead Levels (incidence per 1,000 residents)             | 12.4      | 6.1       | 4.0       | –         | 52         | 41             |
| Net Waste After Recycling (pounds per capita)                          | –         | 2.4       | 2.7       | 2.4       | –          | 21             |

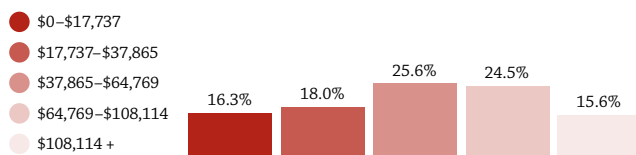
1. Community district 109 matches sub-borough area 107. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building).



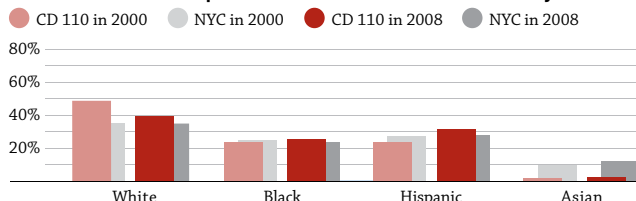
# THROGS NECK / CO-OP CITY – CD 110<sup>1</sup>

|                                                             | 2008     | Rank |
|-------------------------------------------------------------|----------|------|
| Population                                                  | 116,692  | –    |
| Population Density (1,000 persons per square mile)          | 12.3     | 51   |
| Median Household Income                                     | \$58,241 | 15   |
| Income Diversity Ratio                                      | 4.5      | 42   |
| Subsidized Rental Units (% of rental units)                 | 26.5%    | 10   |
| Rent-Regulated Units (% of rental units)                    | 29.0%    | 45   |
| Residential Units within 1/4 Mile of a Park                 | 65.8%    | 50   |
| Residential Units within 1/2 Mile of a Subway/Rail Entrance | 26.5%    | 54   |
| Unused Capacity Rate (% of land area)                       | 38.1%    | 16   |

## Households in CD 110 in Each New York City Income Quintile (2008)

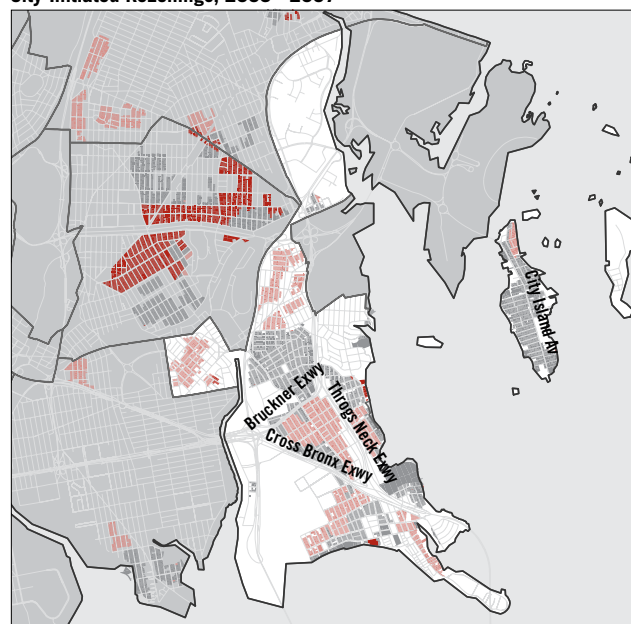


## Racial and Ethnic Composition of CD 110 versus New York City



|                                                                         | 2000      | 2007      | 2008      | 2009      | Rank ('00) | Rank ('08/'09) |
|-------------------------------------------------------------------------|-----------|-----------|-----------|-----------|------------|----------------|
| Rental Vacancy Rate <sup>2</sup>                                        | 3.6%      | –         | 2.4%      | –         | 17         | 43             |
| Certificates of Occupancy Issued                                        | 82        | 287       | 194       | –         | 33         | 46             |
| Units Authorized by New Residential Building Permits                    | 236       | 103       | 64        | 35        | 20         | 29             |
| Homeownership Rate                                                      | 45.5%     | 53.8%     | 54.2%     | –         | 10         | 8              |
| Index of Housing Price Appreciation (1 family building) <sup>3</sup>    | 100.0     | 193.5     | 187.0     | 180.2     | –          | 3              |
| Median Price per Unit (1 family building) <sup>3</sup>                  | \$274,089 | \$465,616 | \$414,769 | \$399,450 | 10         | 8              |
| Median Monthly Rent                                                     | –         | \$855     | \$902     | –         | –          | 32             |
| Median Rent Burden                                                      | –         | 23.7%     | 26.2%     | –         | –          | 47             |
| Serious Housing Code Violations (per 1,000 rental units)                | 14.2      | 15.9      | 19.2      | –         | 49         | 42             |
| Tax Delinquencies (% of residential properties delinquent ≥ 1 year)     | 3.8%      | 1.3%      | 2.4%      | –         | 41         | 32             |
| Home Purchase Loan Rate (per 1,000 properties)                          | –         | 26.0      | 16.9      | –         | –          | 44             |
| High Cost Home Purchase Loans (% of home purchase loans)                | –         | 9.7%      | 4.0%      | –         | –          | 24             |
| Refinance Loan Rate (per 1,000 properties)                              | –         | 21.6      | 9.0       | –         | –          | 49             |
| High Cost Refinance Loans (% of refinance loans)                        | –         | 22.7%     | 7.1%      | –         | –          | 33             |
| Notices of Foreclosure Rate (per 1,000 1–4 family properties)           | 4.7       | 10.4      | 13.0      | 15.2      | 35         | 35             |
| Severe Crowding Rate (% of renter households)                           | –         | 1.0%      | 0.0%      | –         | –          | 52             |
| Foreign-Born Population                                                 | 15.8%     | 16.4%     | 17.9%     | –         | 54         | 52             |
| Racial Diversity Index                                                  | 0.65      | 0.68      | 0.68      | –         | 17         | 8              |
| Households with Children under 18 Years Old                             | 29.4%     | 30.7%     | 27.4%     | –         | 43         | 43             |
| Population Aged 65 and Older                                            | 18.5%     | 18.9%     | 17.3%     | –         | 3          | 5              |
| Poverty Rate                                                            | 10.1%     | 8.2%      | 9.1%      | –         | 47         | 46             |
| Unemployment Rate                                                       | 6.4%      | –         | 7.8%      | –         | 43         | 20             |
| Mean Travel Time to Work (minutes)                                      | 41.6      | 41.0      | 39.4      | –         | 29         | 35             |
| Felony Crime Rate (per 1,000 residents)                                 | 29.3      | 21.0      | –         | –         | 40         | –              |
| Students Performing at Grade Level in Reading                           | 33.0%     | 41.9%     | 51.2%     | 63.5%     | 42         | 42             |
| Students Performing at Grade Level in Math                              | 28.5%     | 57.6%     | 68.0%     | 76.0%     | 39         | 46             |
| Asthma Hospitalizations (per 1,000 residents)                           | 3.2       | 3.1       | 3.7       | –         | 23         | 17             |
| Elevated Blood Lead Levels (incidence per 1,000 residents) <sup>4</sup> | 10.2      | 6.0       | 3.1       | –         | 55         | 50             |
| Net Waste After Recycling (pounds per capita)                           | –         | 2.1       | 2.3       | 2.3       | –          | 30             |

## City-Initiated Rezoning, 2003–2007



■ Upzoned ■ Downzoned ■ Contextual-Only Rezoned

45.7% of land area in CD 110 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings decreased the residential capacity in CD 110 by 5.5%

1. Community district 110 matches sub-borough area 108. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 14 community districts with the same predominant housing type (1 family building). 4. Sample size is less than 20 newly identified cases in at least one year presented.

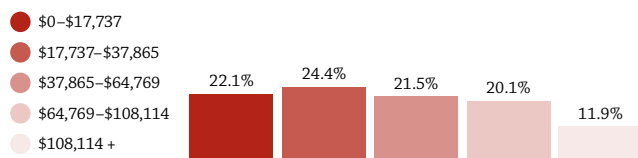




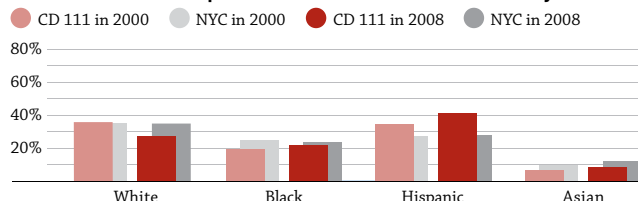
# MORRIS PARK / BRONXDALE – CD 111<sup>1</sup>

|                                                             | 2008     | Rank |
|-------------------------------------------------------------|----------|------|
| Population                                                  | 130,517  | –    |
| Population Density (1,000 persons per square mile)          | 34.0     | 33   |
| Median Household Income                                     | \$43,428 | 31   |
| Income Diversity Ratio                                      | 5.1      | 29   |
| Subsidized Rental Units (% of rental units)                 | 15.0%    | 22   |
| Rent-Regulated Units (% of rental units)                    | 51.6%    | 19   |
| Residential Units within 1/4 Mile of a Park                 | 93.8%    | 25   |
| Residential Units within 1/2 Mile of a Subway/Rail Entrance | 75.9%    | 32   |
| Unused Capacity Rate (% of land area)                       | 25.2%    | 32   |

## Households in CD 111 in Each New York City Income Quintile (2008)

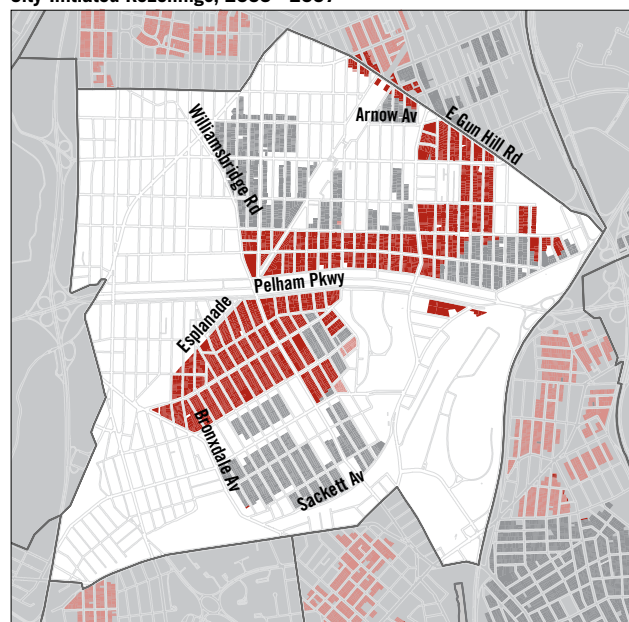


## Racial and Ethnic Composition of CD 111 versus New York City



|                                                                         | 2000      | 2007      | 2008      | 2009      | Rank ('00) | Rank ('08/'09) |
|-------------------------------------------------------------------------|-----------|-----------|-----------|-----------|------------|----------------|
| Rental Vacancy Rate <sup>2</sup>                                        | 2.9%      | –         | 2.7%      | –         | 30         | 41             |
| Certificates of Occupancy Issued                                        | 167       | 201       | 144       | –         | 20         | 50             |
| Units Authorized by New Residential Building Permits                    | 64        | 217       | 51        | 47        | 48         | 23             |
| Homeownership Rate                                                      | 27.8%     | 30.0%     | 33.4%     | –         | 26         | 24             |
| Index of Housing Price Appreciation (2–4 family building) <sup>3</sup>  | 100.0     | 206.5     | 203.8     | 167.2     | –          | 16             |
| Median Price per Unit (2–4 family building) <sup>3</sup>                | \$144,478 | \$248,328 | \$232,503 | \$205,000 | 14         | 16             |
| Median Monthly Rent                                                     | –         | \$925     | \$863     | –         | –          | 39             |
| Median Rent Burden                                                      | –         | 30.1%     | 30.3%     | –         | –          | 29             |
| Serious Housing Code Violations (per 1,000 rental units)                | 34.1      | 51.1      | 57.9      | –         | 28         | 21             |
| Tax Delinquencies (% of residential properties delinquent ≥ 1 year)     | 4.1%      | 1.2%      | 1.8%      | –         | 38         | 35             |
| Home Purchase Loan Rate (per 1,000 properties)                          | –         | 32.8      | 18.0      | –         | –          | 41             |
| High Cost Home Purchase Loans (% of home purchase loans)                | –         | 19.3%     | 7.8%      | –         | –          | 11             |
| Refinance Loan Rate (per 1,000 properties)                              | –         | 39.1      | 15.6      | –         | –          | 19             |
| High Cost Refinance Loans (% of refinance loans)                        | –         | 25.3%     | 12.0%     | –         | –          | 18             |
| Notices of Foreclosure Rate (per 1,000 1–4 family properties)           | 6.9       | 15.3      | 16.1      | 19.5      | 32         | 31             |
| Severe Crowding Rate (% of renter households)                           | –         | 1.4%      | 6.0%      | –         | –          | 9              |
| Foreign-Born Population                                                 | 30.8%     | 32.9%     | 33.8%     | –         | 35         | 33             |
| Racial Diversity Index                                                  | 0.71      | 0.71      | 0.70      | –         | 6          | 5              |
| Households with Children under 18 Years Old                             | 35.7%     | 38.8%     | 34.6%     | –         | 31         | 27             |
| Population Aged 65 and Older                                            | 15.0%     | 12.4%     | 13.9%     | –         | 10         | 17             |
| Poverty Rate                                                            | 17.5%     | 20.1%     | 20.0%     | –         | 32         | 22             |
| Unemployment Rate                                                       | 8.8%      | 8.4%      | 6.3%      | –         | 29         | 34             |
| Mean Travel Time to Work (minutes)                                      | 39.3      | 37.0      | 38.5      | –         | 39         | 39             |
| Felony Crime Rate (per 1,000 residents)                                 | 35.2      | 24.5      | –         | –         | 29         | –              |
| Students Performing at Grade Level in Reading                           | 37.3%     | 44.9%     | 52.9%     | 64.1%     | 34         | 39             |
| Students Performing at Grade Level in Math                              | 32.0%     | 59.4%     | 69.0%     | 76.4%     | 35         | 43             |
| Asthma Hospitalizations (per 1,000 residents)                           | 4.0       | 4.5       | 5.3       | –         | 14         | 12             |
| Elevated Blood Lead Levels (incidence per 1,000 residents) <sup>4</sup> | 17.5      | 3.0       | 3.2       | –         | 33         | 49             |
| Net Waste After Recycling (pounds per capita)                           | –         | 2.1       | 2.2       | 2.1       | –          | 37             |

## City-Initiated Rezoning, 2003–2007



■ Upzoned ■ Downzoned ■ Contextual-Only Rezoned

24.4% of land area in CD 111 was rezoned through City-initiated rezonings between 2003 and 2007. These rezonings increased the residential capacity in CD 111 by 6.0%.

1. Community district 111 matches sub-borough area 109. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building). 4. Sample size is less than 20 newly identified cases in at least one year presented.

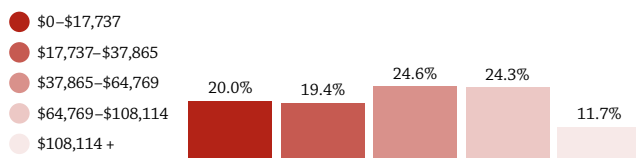




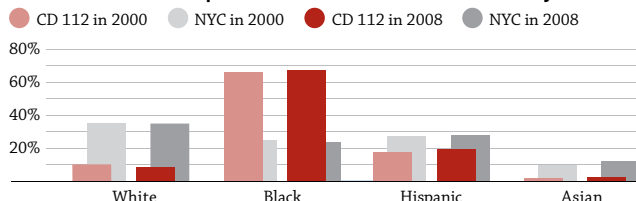
# WILLIAMSBRIDGE / BAYCHESTER – CD 112<sup>1</sup>

|                                                             | 2008     | Rank |
|-------------------------------------------------------------|----------|------|
| Population                                                  | 145,525  | –    |
| Population Density (1,000 persons per square mile)          | 21.5     | 46   |
| Median Household Income                                     | \$46,330 | 27   |
| Income Diversity Ratio                                      | 4.8      | 36   |
| Subsidized Rental Units (% of rental units)                 | 10.3%    | 29   |
| Rent-Regulated Units (% of rental units)                    | 39.1%    | 33   |
| Residential Units within 1/4 Mile of a Park                 | 73.9%    | 44   |
| Residential Units within 1/2 Mile of a Subway/Rail Entrance | 66.0%    | 39   |
| Unused Capacity Rate (% of land area)                       | 35.6%    | 20   |

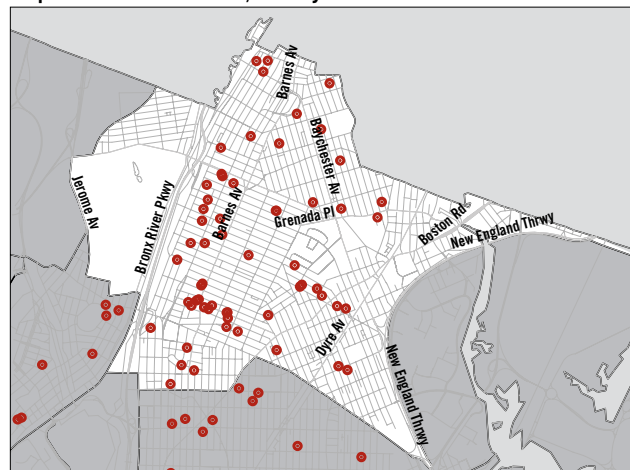
## Households in CD 112 in Each New York City Income Quintile (2008)



## Racial and Ethnic Composition of CD 112 versus New York City



## Properties that Entered REO, January 2008–June 2009



In CD 112, 60 1–4 family properties entered REO between January 2008 and June 2009, ranking 10th among all CDs. Each dot represents a property that entered REO during this period.

|                                                                        | 2000      | 2007      | 2008      | 2009      | Rank ('00) | Rank ('08/'09) |
|------------------------------------------------------------------------|-----------|-----------|-----------|-----------|------------|----------------|
| Rental Vacancy Rate <sup>2</sup>                                       | 4.0%      | –         | 5.1%      | –         | 14         | 12             |
| Certificates of Occupancy Issued                                       | 158       | 508       | 334       | –         | 21         | 26             |
| Units Authorized by New Residential Building Permits                   | 285       | 298       | 163       | 63        | 14         | 18             |
| Homeownership Rate                                                     | 35.9%     | 37.7%     | 39.0%     | –         | 16         | 18             |
| Index of Housing Price Appreciation (2–4 family building) <sup>3</sup> | 100.0     | 197.4     | 172.3     | 143.2     | –          | 27             |
| Median Price per Unit (2–4 family building) <sup>3</sup>               | \$142,651 | \$243,155 | \$209,253 | \$188,333 | 15         | 20             |
| Median Monthly Rent                                                    | –         | \$914     | \$921     | –         | –          | 30             |
| Median Rent Burden                                                     | –         | 28.2%     | 30.5%     | –         | –          | 28             |
| Serious Housing Code Violations (per 1,000 rental units)               | 56.8      | 70.4      | 70.5      | –         | 20         | 18             |
| Tax Delinquencies (% of residential properties delinquent ≥ 1 year)    | 7.3%      | 2.5%      | 3.0%      | –         | 22         | 18             |
| Home Purchase Loan Rate (per 1,000 properties)                         | –         | 33.3      | 12.3      | –         | –          | 54             |
| High Cost Home Purchase Loans (% of home purchase loans)               | –         | 34.0%     | 11.9%     | –         | –          | 4              |
| Refinance Loan Rate (per 1,000 properties)                             | –         | 60.6      | 17.0      | –         | –          | 10             |
| High Cost Refinance Loans (% of refinance loans)                       | –         | 35.1%     | 14.1%     | –         | –          | 13             |
| Notices of Foreclosure Rate (per 1,000 1–4 family properties)          | 14.3      | 30.5      | 29.5      | 33.7      | 21         | 18             |
| Severe Crowding Rate (% of renter households)                          | –         | 3.1%      | 1.9%      | –         | –          | 49             |
| Foreign-Born Population                                                | 38.2%     | 34.0%     | 39.2%     | –         | 21         | 22             |
| Racial Diversity Index                                                 | 0.52      | 0.52      | 0.50      | –         | 34         | 35             |
| Households with Children under 18 Years Old                            | 42.2%     | 43.4%     | 42.4%     | –         | 17         | 9              |
| Population Aged 65 and Older                                           | 11.2%     | 10.9%     | 13.3%     | –         | 26         | 21             |
| Poverty Rate                                                           | 19.4%     | 13.0%     | 16.8%     | –         | 27         | 29             |
| Unemployment Rate                                                      | 10.6%     | 8.8%      | 8.9%      | –         | 22         | 12             |
| Mean Travel Time to Work (minutes)                                     | 45.7      | 42.4      | 43.4      | –         | 12         | 13             |
| Felony Crime Rate (per 1,000 residents)                                | 30.1      | 18.5      | –         | –         | 37         | –              |
| Students Performing at Grade Level in Reading                          | 37.3%     | 44.9%     | 52.9%     | 64.1%     | 34         | 39             |
| Students Performing at Grade Level in Math                             | 31.9%     | 59.4%     | 69.0%     | 76.4%     | 36         | 43             |
| Asthma Hospitalizations (per 1,000 residents)                          | 3.8       | 4.6       | 5.0       | –         | 16         | 14             |
| Elevated Blood Lead Levels (incidence per 1,000 residents)             | 14.9      | 6.3       | 5.1       | –         | 42         | 27             |
| Net Waste After Recycling (pounds per capita)                          | –         | 2.2       | 2.4       | 2.5       | –          | 15             |

1. Community district 112 matches sub-borough area 110. 2. The rental vacancy rate presented for 2008 is an average rate for 2006–2008. 3. Ranked out of 33 community districts with the same predominant housing type (2–4 family building).