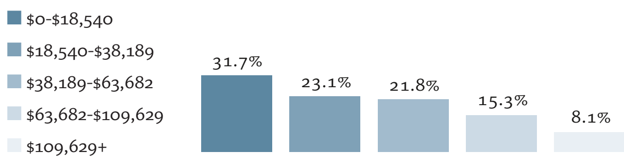
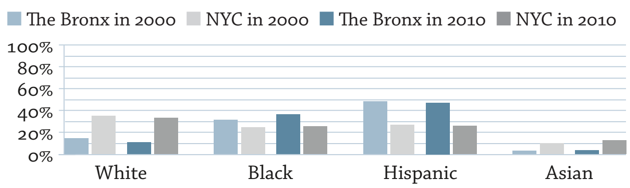
The Bronx

	2010	Rank
Population	1,385,108	4
Population Density (1,000 persons per square mile)	32.9	3
Median Household Income	$33,495	5
Income Diversity Ratio	5.8	2
Public and Subsidized Rental Housing Units (% of rental units)	24.0%	1
Rent-Regulated Units (% of rental units)[1]	59.7%	1
Residential Units within 1/2 Mile of a Subway/Rail Entrance	69.4%	3
Unused Capacity Rate (% of land area)	41.6%	2
Racial Diversity Index	0.61	4
Rental Vacancy Rate	3.7%	4

Household Income Distribution by New York City Income Quintile



Racial and Ethnic Composition



The Bronx is the city's second smallest borough in terms of overall number of residents. The share of Hispanic residents is the highest in the city, at about 54 percent, and roughly 30 percent of the population is black, the second highest share in the city. While the population is diverse, the different racial and ethnic groups are extremely polarized in their residential locations. Less than 11 percent of the population lives in an integrated census tract, the lowest of any borough in the city.

Households in the Bronx are more likely to have children than households in the other four boroughs, with about 41 percent of households having at least one child under 18 years old, more than 4 percentage points higher than any other borough. These children lag behind those in other boroughs on key health indicators. Ninety-eight out of 1,000 children are born with a low birth weight, the highest rate in the city, although that number has declined since 2005. The share of K-8 grade children in the Bronx who are obese also remains the highest among the boroughs, at 23.3 percent. Finally, Bronx students rank last in the share of students performing at grade level for both reading and math.

Unemployment continues to be elevated in the Bronx: at 15.8 percent in 2010, the borough has the highest share of its labor force out of work citywide. Among the five boroughs, Bronx residents also have the highest poverty rate (30%) and the lowest median household income ($33,495). The borough houses many high income households as well, however; the income diversity ratio is the second highest among all the boroughs. The household at the 80th percentile earns 5.8 times what the household at the 20th percentile earns.

The Bronx has the lowest share of homeowners in the city, at 18.8 percent. For the large number of households that do not own their units, monthly rents have increased but still remain the lowest in the city. While many parts of the city have seen a large and increasing gap between the rents paid by renters who recently moved into their units and all renters, this gap has remained modest in the Bronx. Despite the relatively lower rents, the median rent burden in the Bronx is still the highest citywide due to the low incomes of the borough's renters: the median renter household spends 34 percent of its income on rent. Bronx renters also face the highest rate of severe crowding.

The rate of home purchase loan origination was relatively unchanged between 2009 and 2010, with slightly fewer than 15 loans per 1,000 properties in both years. Mortgages guaranteed by the federal government may have helped to keep the rate stable. Bronx residents increasingly financed the purchase of their homes through the FHA and VA programs over the past five years. The share of home purchase loans financed through these programs rose by 8.6 percentage points between 2009 and 2010 alone.

As has been the case citywide, the foreclosure crisis has slowed in the Bronx. The foreclosure rate in the Bronx fell significantly in 2011 to 21.2 notices per 1,000 1–4 family properties compared to 26.9 the year before. Even so, the Bronx had the highest foreclosure rate in New York City for the second year in a row. The number of properties that entered REO status dropped substantially all over the city and the Bronx is no exception. Only 36 properties became REO in 2011, a significant decrease from 139 in 2010.

The Department of Buildings issued 1,501 certificates of occupancy in 2011, compared to 2,877 in 2010. Construction is likely to lag at least into the near future as the Bronx had the lowest number of units among the boroughs authorized by new building permits (185 in 2011).

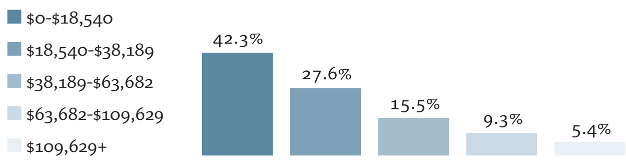
1. Data on rent-regulated units are from 2011.

	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing: Stock							
Housing Units	490,659	–	–	511,896	–	4	4
Units Issued New Certificates of Occupancy	1,245	1,434	2,658	2,877	1,501	5	2
Units Authorized by New Residential Building Permits	1,652	4,440	1,188	127	185	5	5
Homeownership Rate	19.6%	–	20.7%	18.8%	–	5	5
Property Tax Liability ($ millions)	–	$816.7	$951.2	$895.2	$931.6	–	4
Housing: Market							
Index of Housing Price Appreciation (2–4 family buildings)	100.0	178.6	159.5	146.2	131.1	–	4
Index of Housing Price Appreciation (1 family buildings)	100.0	200.6	170.2	166.5	155.1	–	4
Median Sales Price per Unit (2–4 family buildings)	$149,309	$229,045	$201,354	$188,550	$174,870	4	4
Median Sales Price per Unit (1 family buildings)	$271,472	$419,269	$358,321	$359,960	$333,161	4	4
Sales Volume (2–4 family buildings)	1,433	2,843	1,101	1,094	1,016	3	3
Sales Volume (1 family buildings)	754	1,284	522	578	520	4	4
Median Monthly Rent (all renters)	–	$908	$962	$1,008	–	–	5
Median Monthly Rent (recent movers)	–	$1,013	$1,077	$1,111	–	–	5
Median Rent Burden	–	33.6%	33.0%	34.2%	–	–	1
Housing: Finance							
Home Purchase Loan Rate (per 1,000 properties)	–	42.5	14.3	14.9	–	–	5
High Cost Home Purchase Loans (% of home purchase loans)	–	29.9%	5.5%	1.0%	–	–	2
Refinance Loan Rate (per 1,000 properties)	–	49.3	15.2	11.5	–	–	5
High Cost Refinance Loans (% of refinance loans)	–	38.0%	4.8%	3.1%	–	–	1
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	1.5%	31.8%	40.4%	–	–	1
Notices of Foreclosure (all residential properties)	837	833	1,962	1,974	1,617	3	3
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	11.7	11.7	26.7	26.9	21.2	2	1
Properties that Entered REO	121	39	154	139	36	3	3
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	6.5%	1.5%	3.6%	–	–	2	–
Housing: Quality and Crowding							
Serious Housing Code Violations (per 1,000 rental units)	–	116.1	110.0	103.2	94.1	–	1
Severe Crowding Rate (% of renter households)	–	4.1%	4.0%	5.1%	–	–	1
Population: Demographics							
Population	1,332,650	–	–	1,385,108	–	4	4
Population Density (1,000 persons per square mile)	31.7	–	–	32.9	–	3	3
Foreign-Born Population	29.0%	–	32.0%	34.0%	–	4	3
Percent White	15.0%	–	–	10.9%	–	5	5
Percent Black	32.2%	–	–	30.1%	–	2	2
Percent Hispanic	49.8%	–	–	53.5%	–	1	1
Percent Asian	3.0%	–	–	3.4%	–	5	5
Households with Children under 18 Years Old	43.8%	–	40.0%	41.3%	–	1	1
Population Aged 65 and Older	10.1%	–	10.5%	10.6%	–	5	5
Median Household Income	$37,478	$34,040	$34,406	$33,495	–	5	5
Income Diversity Ratio	6.9	6.7	5.8	5.8	–	2	2
Share of Population Living in Integrated Tracts	12.0%	–	–	10.9%	–	5	5
Population: Income, Education and Employment							
Poverty Rate	30.7%	–	28.5%	30.2%	–	1	1
Unemployment Rate	14.3%	–	13.3%	15.8%	–	1	1
Public Transportation Rate	54.7%	–	59.7%	61.3%	–	3	3
Mean Travel Time to Work (minutes)	43.0	–	42.2	42.9	–	3	1
Serious Crime Rate (per 1,000 residents)	37.3	29.4	24.2	24.6	–	2	2
Adult Incarceration Rate (per 100,000 people aged 15 or older)	2,239.5	–	1,329.8	1,004.2	–	2	3
Students Performing at Grade Level in Reading	27.6%	–	–	30.1%	30.8%	5	5
Students Performing at Grade Level in Math	22.2%	–	–	45.1%	44.3%	5	5
Population: Health							
Asthma Hospitalizations (per 1,000 people)	5.7	6.2	6.6	5.9	–	1	1
Low Birth Weight Rate (per 1,000 live births)	93	104	100	98	–	1	1
Elevated Blood Lead Levels (incidence per 1,000 children)	14.0	7.4	3.3	4.0	–	4	3
Children's Obesity Rate	–	–	22.8%	23.2%	23.3%	–	1

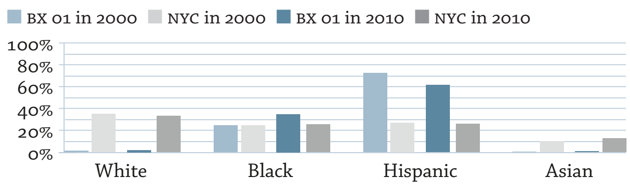
Mott Haven / Melrose – BX 01[1]

	2010	Rank
Population	156,790	19
Population Density (1,000 persons per square mile)	32.5	33
Median Household Income	$21,437	54
Income Diversity Ratio	5.3	23
Public and Subsidized Rental Housing Units (% of rental units)	61.7%	1
Rent-Regulated Units (% of rental units)[2]	41.7%	33
Residential Units within 1/2 Mile of a Subway/Rail Entrance	95.4%	9
Unused Capacity Rate (% of land area)	41.9%	12
Racial Diversity Index	0.50	41
Rental Vacancy Rate[3]	5.6%	11

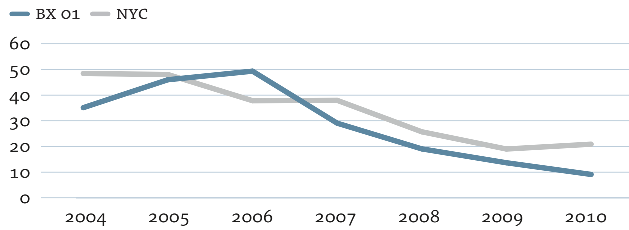
Household Income Distribution by New York City Income Quintile



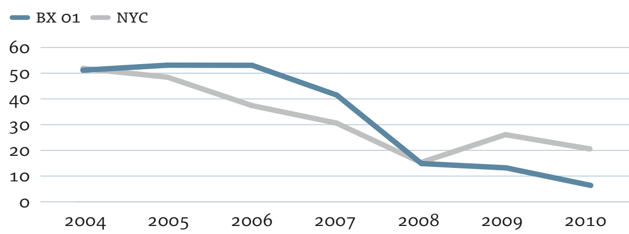
Racial and Ethnic Composition



Home Purchase Loan Rate (per 1,000 properties)



Refinance Loan Rate (per 1,000 properties)



Between 2006 and 2010, the home purchase loan rate in BX 01 fell by 81 percent and the refinance loan rate fell by 88 percent (including a decline of 64 percent between 2007 and 2008). Taking both home purchase loans and refinance loans into account, there was less lending activity in BX 01 than in any other community district in the city, with 15.5 loans per 1,000 properties.

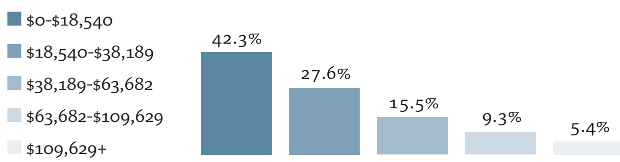
	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing							
Units Issued New Certificates of Occupancy	96	243	219	188	6	26	53
Units Authorized by New Residential Building Permits	240	349	131	15	2	19	42
Homeownership Rate	7.4%	–	6.1%	7.6%	–	49	50
Index of Housing Price Appreciation (2–4 family buildings)[4]	100.0	221.4	200.2	135.4	200.0	–	7
Median Sales Price per Unit (2–4 family buildings)[4]	$101,361	$171,784	$165,523	$125,776	$180,851	33	19
Sales Volume	66	153	67	58	42	55	58
Median Monthly Rent (all renters)	–	$629	$732	$771	–	–	55
Median Monthly Rent (recent movers)	–	$699	$973	$926	–	–	55
Median Rent Burden	–	34.9%	32.6%	34.3%	–	–	17
Home Purchase Loan Rate (per 1,000 properties)	–	46.2	13.8	9.3	–	–	55
Refinance Loan Rate (per 1,000 properties)	–	52.9	13.0	6.2	–	–	54
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	5.7%	35.8%	68.9%	–	–	7
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	19.2	10.3	29.1	33.7	17.4	16	26
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	9.3%	2.0%	4.4%	–	–	18	16
Serious Housing Code Violations (per 1,000 rental units)	–	71.3	66.2	51.2	50.7	–	24
Severe Crowding Rate (% of renter households)	–	3.1%	3.8%	4.7%	–	–	20
Property Tax Liability ($ millions)	–	$42.5	$50.4	$49.8	$55.3	–	54
Population							
Foreign-Born Population	23.9%	–	24.0%	27.7%	–	41	39
Households with Children under 18 Years Old	50.6%	–	45.7%	50.1%	–	5	1
Share of Population Living in Integrated Tracts	0.0%	–	–	0.0%	–	45	47
Population Aged 65 and Older	7.5%	7.6%	7.4%	8.1%	–	50	51
Poverty Rate	45.5%	–	41.6%	41.1%	–	1	2
Unemployment Rate	23.6%	–	18.8%	19.1%	–	1	3
Public Transportation Rate	60.9%	–	72.8%	68.2%	–	21	17
Mean Travel Time to Work (minutes)	41.3	–	39.7	43.0	–	30	15
Serious Crime Rate (per 1,000 residents)	51.0	44.8	–	–	38.4	7	7
Students Performing at Grade Level in Reading	24.7%	–	–	23.2%	23.8%	55	59
Students Performing at Grade Level in Math	17.9%	–	–	35.1%	36.7%	58	59
Asthma Hospitalizations (per 1,000 people)	9.2	8.8	8.7	7.4	–	2	3
Elevated Blood Lead Levels (incidence per 1,000 children)[5]	12.9	–	3.2	3.9	–	49	28
Children's Obesity Rate	–	–	24.8%	23.9%	23.7%	–	8

1. Community districts BX 01 and BX 02 both fall within sub-borough area 101. Data reported at the sub-borough area for these community districts are identical. 2. Data on rent-regulated units are from 2011. 3. Rental vacancy rate is an average rate for 2008–2010. 4. Ranked out of 33 community districts with the same predominant housing type. 5. For at least one of the years for which data are presented, the sample size was less than 20 newly identified cases.

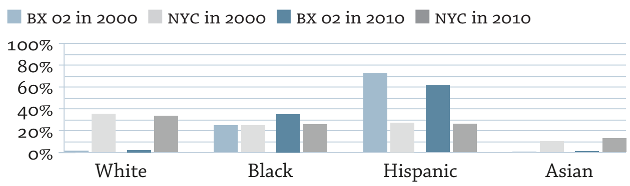
Hunts Point / Longwood – BX 02[1]

	2010	Rank
Population	156,790	19
Population Density (1,000 persons per square mile)	32.5	33
Median Household Income	$21,437	54
Income Diversity Ratio	5.3	23
Public and Subsidized Rental Housing Units (% of rental units)	35.6%	9
Rent-Regulated Units (% of rental units)[2]	41.7%	33
Residential Units within 1/2 Mile of a Subway/Rail Entrance	94.9%	11
Unused Capacity Rate (% of land area)	55.6%	4
Racial Diversity Index	0.50	41
Rental Vacancy Rate[3]	5.6%	11

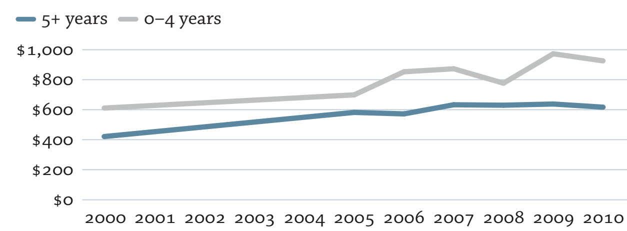
Household Income Distribution by New York City Income Quintile



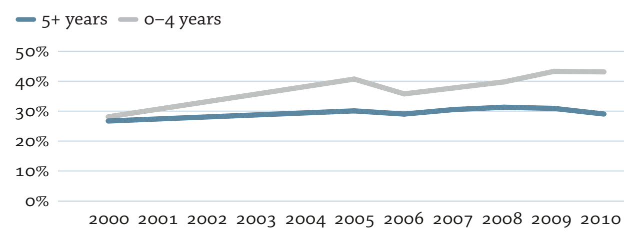
Racial and Ethnic Composition



Median Monthly Rent by Length of Residence (2000–2010)



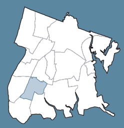
Median Rent Burden by Length of Residence (2000–2010)



Rents in BX 02 are the lowest in New York City for both recent movers and households who have lived in their units for five years or more. Nonetheless, the median renter household in the city pays 32 percent of its income on rent while the median renter household in BX 02 pays 34 percent.

	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing							
Units Issued New Certificates of Occupancy	68	70	282	162	171	26	13
Units Authorized by New Residential Building Permits	136	249	139	0	0	28	44
Homeownership Rate	7.4%	–	6.1%	7.6%	–	49	50
Index of Housing Price Appreciation (2–4 family buildings)[4]	100.0	174.7	156.4	133.2	147.6	–	16
Median Sales Price per Unit (2–4 family buildings)[4]	$106,326	$190,919	$151,669	$136,666	$166,667	32	22
Sales Volume	56	139	59	49	33	56	59
Median Monthly Rent (all renters)	–	$629	$732	$771	–	–	55
Median Monthly Rent (recent movers)	–	$699	$973	$926	–	–	55
Median Rent Burden	–	34.9%	32.6%	34.3%	–	–	17
Home Purchase Loan Rate (per 1,000 properties)	–	46.2	13.8	9.3	–	–	55
Refinance Loan Rate (per 1,000 properties)	–	52.9	13.0	6.2	–	–	54
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	5.7%	35.8%	68.9%	–	–	7
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	20.9	24.2	43.6	29.9	24.0	13	16
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	9.6%	1.8%	6.6%	–	–	18	7
Serious Housing Code Violations (per 1,000 rental units)	–	155.6	163.2	114.9	108.5	–	10
Severe Crowding Rate (% of renter households)	–	3.1%	3.8%	4.7%	–	–	20
Property Tax Liability ($ millions)	–	$39.7	$41.8	$42.8	$43.3	–	57
Population							
Foreign-Born Population	23.9%	–	24.0%	27.7%	–	41	39
Households with Children under 18 Years Old	50.6%	–	45.7%	50.1%	–	5	1
Share of Population Living in Integrated Tracts	0.0%	–	–	0.0%	–	45	47
Population Aged 65 and Older	7.5%	7.6%	7.4%	8.1%	–	50	51
Poverty Rate	45.5%	–	41.6%	41.1%	–	1	2
Unemployment Rate	23.6%	–	18.8%	19.1%	–	1	3
Public Transportation Rate	60.9%	–	72.8%	68.2%	–	21	17
Mean Travel Time to Work (minutes)	41.3	–	39.7	43.0	–	30	15
Serious Crime Rate (per 1,000 residents)	60.2	47.5	–	–	44.2	6	6
Students Performing at Grade Level in Reading	27.8%	–	–	31.3%	31.7%	55	59
Students Performing at Grade Level in Math	23.8%	–	–	43.3%	45.7%	58	59
Asthma Hospitalizations (per 1,000 people)	9.2	8.8	8.7	7.4	–	2	3
Elevated Blood Lead Levels (incidence per 1,000 children)[5]	22.2	–	3.1	3.8	–	16	32
Children's Obesity Rate	–	–	23.3%	23.8%	23.4%	–	8

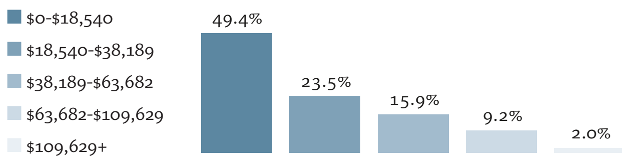
1. Community districts BX 01 and BX 02 both fall within sub-borough area 101. Data reported at the sub-borough area for these community districts are identical. 2. Data on rent-regulated units are from 2011. 3. Rental vacancy rate is an average rate for 2008–2010. 4. Ranked out of 33 community districts with the same predominant housing type. 5. For at least one of the years for which data are presented, the sample size was less than 20 newly identified cases.



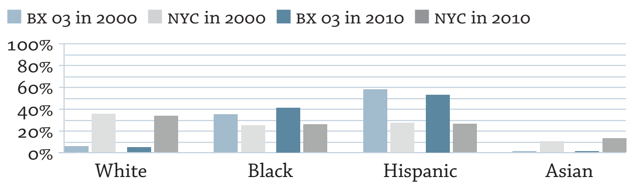
Morrisania / Crotona – BX 03[1]

	2010	Rank
Population	160,651	17
Population Density (1,000 persons per square mile)	36.8	27
Median Household Income	$21,162	55
Income Diversity Ratio	5.3	23
Public and Subsidized Rental Housing Units (% of rental units)	54.0%	3
Rent-Regulated Units (% of rental units)[2]	48.1%	22
Residential Units within 1/2 Mile of a Subway/Rail Entrance	54.8%	43
Unused Capacity Rate (% of land area)	45.2%	11
Racial Diversity Index	0.56	30
Rental Vacancy Rate[3]	4.4%	19

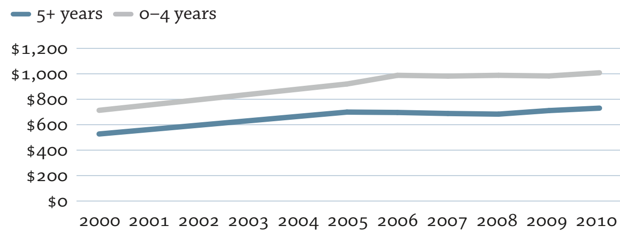
Household Income Distribution by New York City Income Quintile



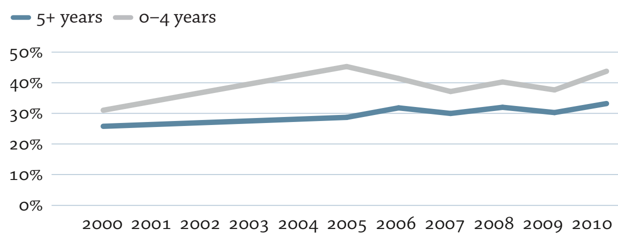
Racial and Ethnic Composition



Median Monthly Rent by Length of Residence (2000–2010)



Median Rent Burden by Length of Residence (2000–2010)



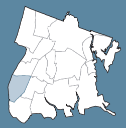
The median rent paid by renters who lived in their unit for four or fewer years rose by 41 percent between 2000 and 2010, which was similar to the 38 percent increase for renters who had been in their units longer. However, in 2010, longer tenured residents paid about the same rent as recent movers paid in 2000.

	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing							
Units Issued New Certificates of Occupancy	90	226	287	661	323	27	3
Units Authorized by New Residential Building Permits	11	574	326	2	106	56	5
Homeownership Rate	8.5%	–	7.6%	7.4%	–	48	51
Index of Housing Price Appreciation (2–4 family buildings)[4]	100.0	166.4	132.8	103.8	125.7	–	25
Median Sales Price per Unit (2–4 family buildings)[4]	$107,231	$193,910	$145,184	$167,981	$160,433	31	25
Sales Volume	101	170	123	79	75	50	54
Median Monthly Rent (all renters)	–	$769	$837	$823	–	–	52
Median Monthly Rent (recent movers)	–	$920	$983	$1,008	–	–	52
Median Rent Burden	–	35.4%	37.1%	35.4%	–	–	11
Home Purchase Loan Rate (per 1,000 properties)	–	47.5	14.1	11.0	–	–	52
Refinance Loan Rate (per 1,000 properties)	–	61.3	8.9	7.5	–	–	52
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	7.0%	28.0%	78.2%	–	–	5
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	17.9	19.4	32.7	46.9	34.8	17	6
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	11.2%	3.1%	5.0%	–	–	11	13
Serious Housing Code Violations (per 1,000 rental units)	–	110.1	97.5	100.5	77.5	–	16
Severe Crowding Rate (% of renter households)	–	3.3%	2.7%	5.3%	–	–	16
Property Tax Liability ($ millions)	–	$24.3	$29.0	$28.4	$34.3	–	59
Population							
Foreign-Born Population	21.5%	–	31.7%	29.5%	–	44	37
Households with Children under 18 Years Old	50.7%	–	45.3%	47.4%	–	4	3
Share of Population Living in Integrated Tracts	6.0%	–	–	5.6%	–	38	40
Population Aged 65 and Older	7.1%	7.4%	7.5%	7.2%	–	52	53
Poverty Rate	45.5%	–	38.9%	43.5%	–	1	1
Unemployment Rate	21.2%	–	13.3%	17.1%	–	3	5
Public Transportation Rate	60.5%	–	66.4%	63.2%	–	24	28
Mean Travel Time to Work (minutes)	45.0	–	44.8	40.7	–	14	27
Serious Crime Rate (per 1,000 residents)	40.8	42.0	–	–	35.2	18	10
Students Performing at Grade Level in Reading	22.8%	–	–	27.1%	27.1%	58	57
Students Performing at Grade Level in Math	18.5%	–	–	38.0%	41.1%	57	56
Asthma Hospitalizations (per 1,000 people)	8.0	8.5	9.0	7.5	–	4	1
Elevated Blood Lead Levels (incidence per 1,000 children)[5]	13.0	–	5.0	4.0	–	48	26
Children's Obesity Rate	–	–	22.9%	24.0%	23.7%	–	8

1. Community districts BX 03 and BX 06 both fall within sub-borough area 102. Data reported at the sub-borough area for these community districts are identical.

2. Data on rent-regulated units are from 2011. 3. Rental vacancy rate is an average rate for 2008–2010. 4. Ranked out of 33 community districts with the same predominant housing type.

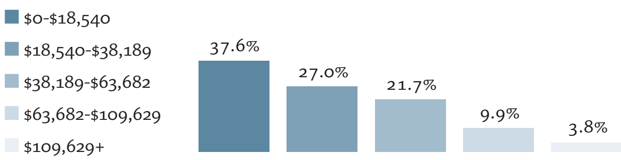
5. For at least one of the years for which data are presented, the sample size was less than 20 newly identified cases.



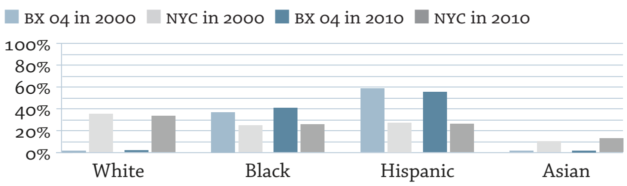
Highbridge / Concourse – BX 04[1]

	2010	Rank
Population	146,624	20
Population Density (1,000 persons per square mile)	81.8	6
Median Household Income	$27,492	51
Income Diversity Ratio	5.1	27
Public and Subsidized Rental Housing Units (% of rental units)	19.9%	18
Rent-Regulated Units (% of rental units)[2]	83.0%	3
Residential Units within 1/2 Mile of a Subway/Rail Entrance	91.7%	17
Unused Capacity Rate (% of land area)	47.4%	8
Racial Diversity Index	0.53	36
Rental Vacancy Rate[3]	2.8%	44

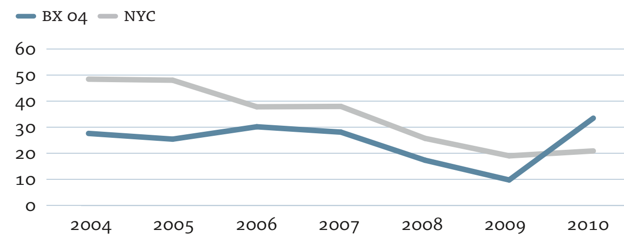
Household Income Distribution by New York City Income Quintile



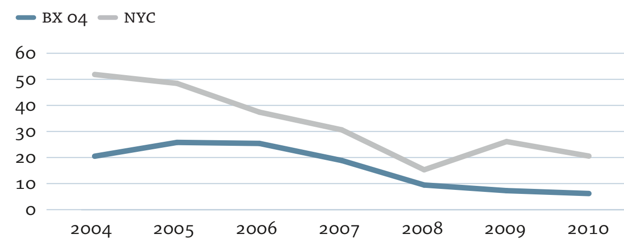
Racial and Ethnic Composition



Home Purchase Loan Rate (per 1,000 properties)



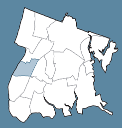
Refinance Loan Rate (per 1,000 properties)



The home purchase loan rate in BX 04 was below the city average until 2010, but the rate rose from 9.7 home purchase loan originations per 1,000 properties in 2009 to 33.4 in 2010. The citywide rate in 2010 was 20.9.

	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing							
Units Issued New Certificates of Occupancy	268	192	59	335	230	13	9
Units Authorized by New Residential Building Permits	94	914	0	6	12	45	25
Homeownership Rate	6.9%	–	7.8%	6.9%	–	51	52
Index of Housing Price Appreciation (2–4 family buildings)[4]	100.0	189.3	163.7	201.0	129.7	–	23
Median Sales Price per Unit (2–4 family buildings)[4]	$114,697	$193,621	$151,669	$189,750	$153,333	30	28
Sales Volume	80	159	53	89	65	53	56
Median Monthly Rent (all renters)	–	$873	$931	$987	–	–	47
Median Monthly Rent (recent movers)	–	$943	$994	$1,080	–	–	47
Median Rent Burden	–	37.2%	32.9%	37.7%	–	–	6
Home Purchase Loan Rate (per 1,000 properties)	–	25.4	9.7	33.5	–	–	5
Refinance Loan Rate (per 1,000 properties)	–	25.7	7.2	6.1	–	–	55
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	3.7%	27.8%	8.6%	–	–	36
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	21.8	20.6	48.9	42.9	40.7	12	4
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	14.3%	4.3%	9.9%	–	–	6	1
Serious Housing Code Violations (per 1,000 rental units)	–	179.6	144.4	142.3	133.0	–	4
Severe Crowding Rate (% of renter households)	–	6.0%	6.4%	7.7%	–	–	5
Property Tax Liability ($ millions)	–	$63.6	$135.1	$66.5	$69.2	–	52
Population							
Foreign-Born Population	35.0%	–	39.4%	41.9%	–	27	21
Households with Children under 18 Years Old	50.5%	–	42.6%	42.4%	–	6	10
Share of Population Living in Integrated Tracts	0.0%	–	–	0.0%	–	45	47
Population Aged 65 and Older	6.9%	7.2%	8.6%	9.6%	–	53	41
Poverty Rate	40.0%	–	31.4%	35.0%	–	5	6
Unemployment Rate	18.1%	–	14.5%	15.8%	–	6	8
Public Transportation Rate	65.4%	–	72.8%	66.7%	–	14	21
Mean Travel Time to Work (minutes)	43.1	–	44.0	41.1	–	23	26
Serious Crime Rate (per 1,000 residents)	41.2	29.8	–	–	24.3	16	26
Students Performing at Grade Level in Reading	21.4%	–	–	25.1%	25.3%	59	58
Students Performing at Grade Level in Math	16.9%	–	–	36.3%	39.5%	59	57
Asthma Hospitalizations (per 1,000 people)	7.4	8.3	8.4	6.7	–	6	5
Elevated Blood Lead Levels (incidence per 1,000 children)	16.5	–	5.5	4.7	–	39	20
Children's Obesity Rate	–	–	22.6%	23.9%	23.6%	–	10

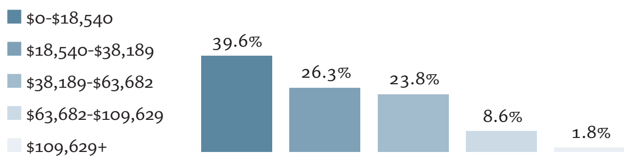
1. Community district BX 04 falls within sub-borough area 103. 2. Data on rent-regulated units are from 2011. 3. Rental vacancy rate is an average rate for 2008–2010.
4. Ranked out of 33 community districts with the same predominant housing type.



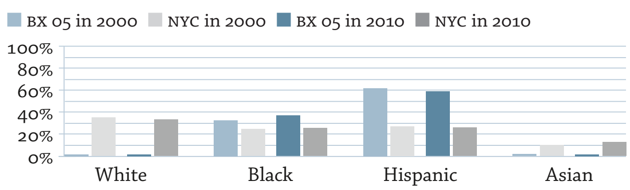
Fordham / University Heights – BX 05[1]

	2010	Rank
Population	135,266	34
Population Density (1,000 persons per square mile)	77.7	8
Median Household Income	$26,382	53
Income Diversity Ratio	5.0	30
Public and Subsidized Rental Housing Units (% of rental units)	23.4%	15
Rent-Regulated Units (% of rental units)[2]	75.7%	5
Residential Units within 1/2 Mile of a Subway/Rail Entrance	93.2%	14
Unused Capacity Rate (% of land area)	47.2%	9
Racial Diversity Index	0.52	39
Rental Vacancy Rate[3]	4.2%	21

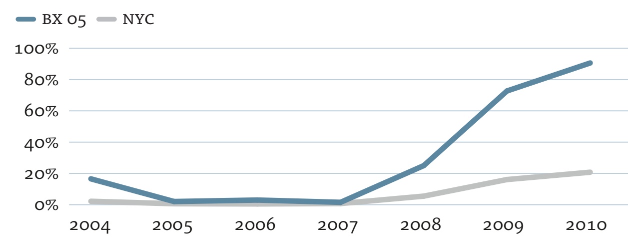
Household Income Distribution by New York City Income Quintile



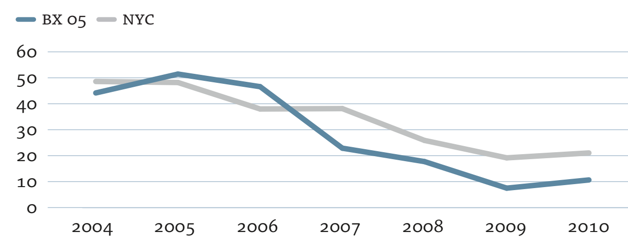
Racial and Ethnic Composition



FHA/VA-Backed Home Purchase Loans (% of home purchase loans)



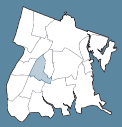
Home Purchase Loan Rate (per 1,000 properties)



The share of home purchase loans originated that were FHA/VA-backed in BX 05 exceeded the citywide share. In 2007, the citywide share was 0.7 percent and the share in BX 05 was 1.5 percent. In 2010, they were 20.7 and 90.6 percent respectively.

	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing							
Units Issued New Certificates of Occupancy	18	85	425	64	48	54	38
Units Authorized by New Residential Building Permits	130	329	24	0	0	30	44
Homeownership Rate	4.8%	–	4.7%	3.1%	–	55	55
Index of Housing Price Appreciation (2–4 family buildings)[4]	100.0	186.5	137.2	144.2	153.1	–	14
Median Sales Price per Unit (2–4 family buildings)[4]	$125,556	$205,267	$130,749	$177,409	$160,000	26	26
Sales Volume	87	199	68	81	53	52	57
Median Monthly Rent (all renters)	–	$908	$962	$1,028	–	–	43
Median Monthly Rent (recent movers)	–	$920	$1,036	$1,121	–	–	44
Median Rent Burden	–	39.2%	38.8%	38.0%	–	–	5
Home Purchase Loan Rate (per 1,000 properties)	–	51.3	7.3	10.5	–	–	53
Refinance Loan Rate (per 1,000 properties)	–	67.9	11.7	7.9	–	–	51
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	2.0%	72.7%	90.6%	–	–	1
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	20.6	20.8	41.2	39.9	27.6	15	12
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	13.3%	3.7%	8.4%	–	–	8	2
Serious Housing Code Violations (per 1,000 rental units)	–	190.4	173.0	150.8	137.3	–	3
Severe Crowding Rate (% of renter households)	–	5.4%	5.8%	8.3%	–	–	4
Property Tax Liability ($ millions)	–	$56.7	$66.0	$67.7	$68.4	–	53
Population							
Foreign-Born Population	34.8%	–	40.5%	38.8%	–	29	26
Households with Children under 18 Years Old	55.4%	–	48.1%	50.1%	–	1	1
Share of Population Living in Integrated Tracts	0.0%	–	–	0.0%	–	45	47
Population Aged 65 and Older	5.0%	6.2%	5.3%	5.1%	–	55	55
Poverty Rate	40.6%	–	40.9%	40.0%	–	4	3
Unemployment Rate	19.9%	–	19.4%	23.6%	–	4	1
Public Transportation Rate	67.2%	–	61.6%	69.6%	–	9	14
Mean Travel Time to Work (minutes)	43.9	–	39.7	41.5	–	19	23
Serious Crime Rate (per 1,000 residents)	36.8	30.6	–	–	25.8	24	21
Students Performing at Grade Level in Reading	24.4%	–	–	29.1%	28.4%	57	56
Students Performing at Grade Level in Math	19.0%	–	–	40.8%	42.9%	56	54
Asthma Hospitalizations (per 1,000 people)	7.2	7.9	6.9	6.8	–	7	4
Elevated Blood Lead Levels (incidence per 1,000 children)	11.5	–	3.3	4.0	–	53	26
Children's Obesity Rate	–	–	22.4%	23.4%	23.8%	–	7

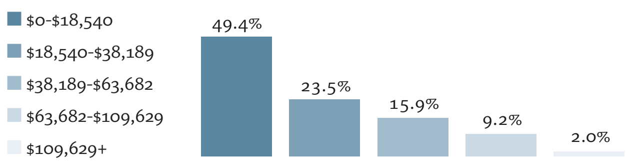
1. Community district BX 05 falls within sub-borough area 104. 2. Data on rent-regulated units are from 2011. 3. Rental vacancy rate is an average rate for 2008–2010.
4. Ranked out of 33 community districts with the same predominant housing type.



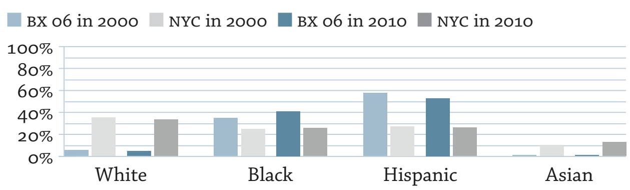
Belmont / East Tremont – BX 06[1]

	2010	Rank
Population	160,651	17
Population Density (1,000 persons per square mile)	36.8	27
Median Household Income	$21,162	55
Income Diversity Ratio	5.3	23
Public and Subsidized Rental Housing Units (% of rental units)	27.0%	13
Rent-Regulated Units (% of rental units)[2]	48.1%	22
Residential Units within 1/2 Mile of a Subway/Rail Entrance	54.8%	46
Unused Capacity Rate (% of land area)	61.7%	1
Racial Diversity Index	0.56	30
Rental Vacancy Rate[3]	4.4%	19

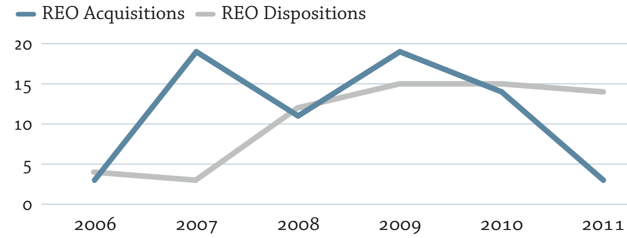
Household Income Distribution by New York City Income Quintile



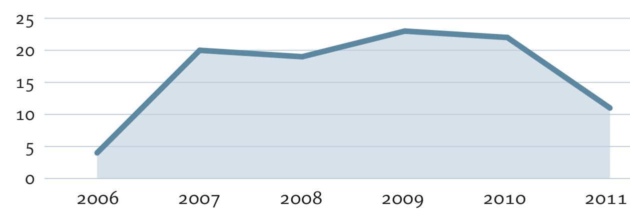
Racial and Ethnic Composition



Changes in REO Inventory



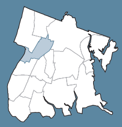
REO Stock (End of Year)



The stock of REO properties fell significantly in 2011 in BX 06. While the number of properties leaving REO status has been relatively consistent since 2008, the number of properties that became REO fell from 14 in 2010 to three in 2011.

	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing							
Units Issued New Certificates of Occupancy	205	82	276	96	76	27	32
Units Authorized by New Residential Building Permits	103	614	186	4	0	39	44
Homeownership Rate	8.5%	–	7.6%	7.4%	–	48	51
Index of Housing Price Appreciation (2–4 family buildings)[4]	100.0	180.4	138.0	137.9	99.8	–	33
Median Sales Price per Unit (2–4 family buildings)[4]	$125,556	$200,026	$177,950	$163,039	$146,667	26	30
Sales Volume	90	232	88	108	100	51	51
Median Monthly Rent (all renters)	–	$769	$837	$823	–	–	52
Median Monthly Rent (recent movers)	–	$920	$983	$1,008	–	–	52
Median Rent Burden	–	35.4%	37.1%	35.4%	–	–	11
Home Purchase Loan Rate (per 1,000 properties)	–	47.5	14.1	11.0	–	–	52
Refinance Loan Rate (per 1,000 properties)	–	61.3	8.9	7.5	–	–	52
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	7.0%	28.0%	78.2%	–	–	5
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	22.5	16.1	37.4	41.5	30.0	11	9
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	10.7%	2.3%	7.0%	–	–	11	6
Serious Housing Code Violations (per 1,000 rental units)	–	192.5	164.9	134.3	133.0	–	4
Severe Crowding Rate (% of renter households)	–	3.3%	2.7%	5.3%	–	–	16
Property Tax Liability ($ millions)	–	$34.1	$42.9	$47.6	$48.1	–	56
Population							
Foreign-Born Population	21.5%	–	31.7%	29.5%	–	44	37
Households with Children under 18 Years Old	50.7%	–	45.3%	47.4%	–	4	3
Share of Population Living in Integrated Tracts	6.0%	–	–	5.6%	–	38	40
Population Aged 65 and Older	7.1%	7.4%	7.5%	7.2%	–	52	53
Poverty Rate	45.5%	–	38.9%	43.5%	–	1	1
Unemployment Rate	21.2%	–	13.3%	17.1%	–	3	5
Public Transportation Rate	60.5%	–	66.4%	63.2%	–	24	28
Mean Travel Time to Work (minutes)	45.0	–	44.8	40.7	–	14	27
Serious Crime Rate (per 1,000 residents)	48.6	36.3	–	–	34.1	9	12
Students Performing at Grade Level in Reading	24.6%	–	–	29.9%	29.8%	58	57
Students Performing at Grade Level in Math	19.2%	–	–	41.1%	44.1%	57	56
Asthma Hospitalizations (per 1,000 people)	8.0	8.5	9.0	7.5	–	4	1
Elevated Blood Lead Levels (incidence per 1,000 children)	17.3	–	6.0	6.5	–	34	7
Children's Obesity Rate	–	–	22.7%	23.5%	24.0%	–	8

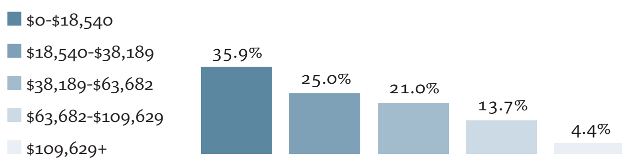
1. Community districts BX 03 and BX 06 both fall within sub-borough area 102. Data reported at the sub-borough area for these community districts are identical. 2. Data on rent-regulated units are from 2011. 3. Rental vacancy rate is an average rate for 2008–2010. 4. Ranked out of 33 community districts with the same predominant housing type. 3. Rental vacancy rate is an average rate for 2008–2010. 4. Ranked out of 33 community districts with the same predominant housing type.



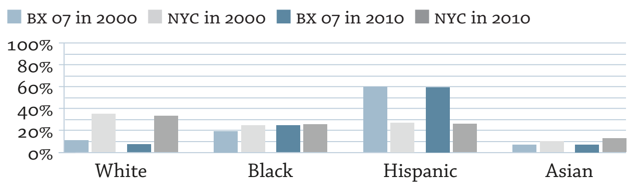
Kingsbridge Heights / Bedford – BX 07[1]

	2010	Rank
Population	124,826	43
Population Density (1,000 persons per square mile)	80.4	7
Median Household Income	$27,989	50
Income Diversity Ratio	5.3	23
Public and Subsidized Rental Housing Units (% of rental units)	7.0%	36
Rent-Regulated Units (% of rental units)[2]	91.5%	1
Residential Units within 1/2 Mile of a Subway/Rail Entrance	98.8%	4
Unused Capacity Rate (% of land area)	51.9%	5
Racial Diversity Index	0.58	26
Rental Vacancy Rate[3]	3.0%	39

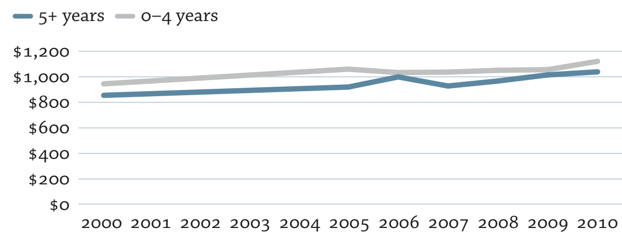
Household Income Distribution by New York City Income Quintile



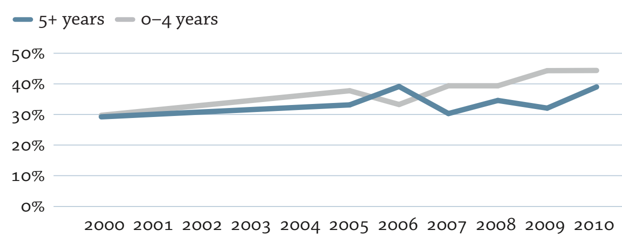
Racial and Ethnic Composition



Median Monthly Rent by Length of Residence (2000–2010)



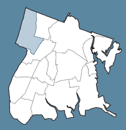
Median Rent Burden by Length of Residence (2000–2010)



The median rent burden for residents in BX 07 is the second highest in the city despite the neighborhood's relatively low rents. Even among rental households who have lived in their units for five years, the median rent burden was 39 percent.

	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing							
Units Issued New Certificates of Occupancy	0	7	148	90	160	57	15
Units Authorized by New Residential Building Permits	3	78	134	1	0	57	44
Homeownership Rate	7.4%	–	8.3%	6.3%	–	49	54
Index of Housing Price Appreciation (2–4 family buildings)[4]	100.0	179.5	155.6	148.0	114.9	–	30
Median Sales Price per Unit (2–4 family buildings)[4]	$128,243	$223,222	$214,429	$193,350	$164,603	25	21
Sales Volume	109	190	86	82	79	48	53
Median Monthly Rent (all renters)	–	$990	$1,036	$1,059	–	–	38
Median Monthly Rent (recent movers)	–	$1,060	$1,056	$1,121	–	–	44
Median Rent Burden	–	33.4%	36.1%	41.7%	–	–	2
Home Purchase Loan Rate (per 1,000 properties)	–	50.8	15.1	12.8	–	–	49
Refinance Loan Rate (per 1,000 properties)	–	43.8	11.2	9.7	–	–	46
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	1.2%	6.4%	33.3%	–	–	21
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	20.7	16.3	32.7	30.8	34.4	14	7
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	10.3%	1.8%	7.8%	–	–	15	4
Serious Housing Code Violations (per 1,000 rental units)	–	165.0	151.0	148.8	132.6	–	6
Severe Crowding Rate (% of renter households)	–	7.2%	5.2%	7.2%	–	–	8
Property Tax Liability ($ millions)	–	$89.2	$91.5	$89.3	$91.3	–	44
Population							
Foreign-Born Population	36.6%	–	39.2%	40.7%	–	23	23
Households with Children under 18 Years Old	47.4%	–	43.5%	44.1%	–	8	8
Share of Population Living in Integrated Tracts	16.1%	–	–	0.0%	–	33	47
Population Aged 65 and Older	7.6%	5.7%	7.5%	8.6%	–	49	48
Poverty Rate	34.3%	–	35.0%	32.7%	–	10	7
Unemployment Rate	14.9%	–	12.7%	17.6%	–	12	4
Public Transportation Rate	62.1%	–	67.4%	69.1%	–	19	16
Mean Travel Time to Work (minutes)	41.9	–	42.8	43.1	–	26	13
Serious Crime Rate (per 1,000 residents)	36.0	29.7	–	–	26.5	28	20
Students Performing at Grade Level in Reading	27.6%	–	–	32.8%	32.9%	50	48
Students Performing at Grade Level in Math	21.2%	–	–	45.1%	47.8%	50	41
Asthma Hospitalizations (per 1,000 people)	5.7	6.0	7.1	6.0	–	11	6
Elevated Blood Lead Levels (incidence per 1,000 children)	16.7	–	4.3	4.4	–	36	24
Children's Obesity Rate	–	–	22.3%	22.7%	24.1%	–	4

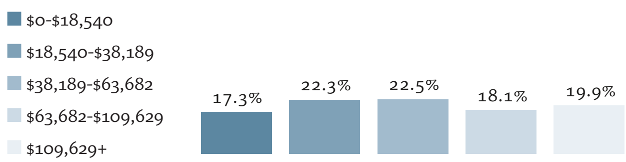
1. Community district BX 07 falls within sub-borough area 105. 2. Data on rent-regulated units are from 2011. 3. Rental vacancy rate is an average rate for 2008–2010.
4. Ranked out of 33 community districts with the same predominant housing type.



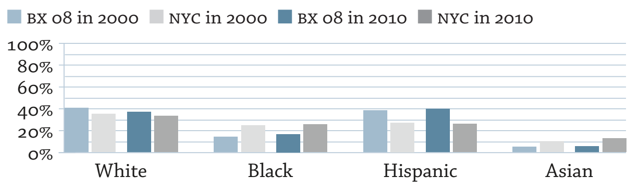
Riverdale / Fieldston – BX 08[1]

	2010	Rank
Population	109,153	53
Population Density (1,000 persons per square mile)	31.8	35
Median Household Income	$51,466	21
Income Diversity Ratio	5.4	22
Public and Subsidized Rental Housing Units (% of rental units)	5.8%	40
Rent-Regulated Units (% of rental units)[2]	69.1%	8
Residential Units within 1/2 Mile of a Subway/Rail Entrance	54.4%	44
Unused Capacity Rate (% of land area)	46.1%	10
Racial Diversity Index	0.68	13
Rental Vacancy Rate[3]	3.7%	30

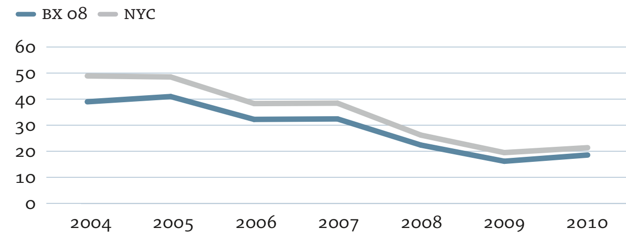
Household Income Distribution by New York City Income Quintile



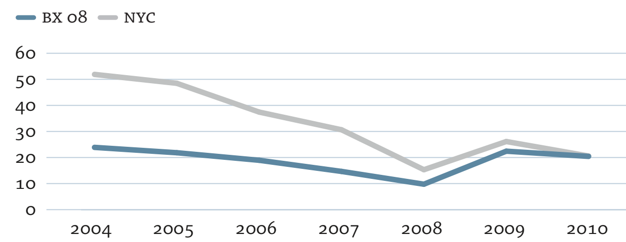
Racial and Ethnic Composition



Home Purchase Loan Rate (per 1,000 properties)



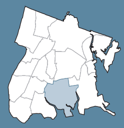
Refinance Loan Rate (per 1,000 properties)



Lending activity in BX 08 has been lower than in the city as a whole but has followed a similar trend. In 2004, there were more than twice as many refinance loans originated per 1,000 properties in the city than in BX 08. In 2010, the refinance rates were essentially the same.

	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing							
Units Issued New Certificates of Occupancy	68	0	136	87	81	37	30
Units Authorized by New Residential Building Permits	97	141	6	3	1	43	43
Homeownership Rate	26.4%	–	33.8%	30.1%	–	27	29
Index of Housing Price Appreciation (1 family buildings)[4]	100.0	182.2	158.2	207.7	172.3	–	7
Median Sales Price per Unit (1 family buildings)[4]	$472,361	$844,361	$865,562	$642,785	$800,000	3	1
Sales Volume	112	176	86	136	104	47	50
Median Monthly Rent (all renters)	–	$1,037	$1,081	$1,142	–	–	24
Median Monthly Rent (recent movers)	–	$1,269	$1,172	$1,244	–	–	36
Median Rent Burden	–	28.2%	27.8%	30.3%	–	–	41
Home Purchase Loan Rate (per 1,000 properties)	–	40.5	15.7	18.1	–	–	34
Refinance Loan Rate (per 1,000 properties)	–	21.7	22.3	20.3	–	–	17
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	0.5%	4.6%	5.8%	–	–	41
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	2.2	5.2	11.9	9.7	9.7	51	36
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	4.6%	0.8%	1.7%	–	–	32	36
Serious Housing Code Violations (per 1,000 rental units)	–	50.0	58.4	80.5	68.1	–	19
Severe Crowding Rate (% of renter households)	–	4.5%	2.5%	3.1%	–	–	33
Property Tax Liability ($ millions)	–	$106.5	$107.6	$103.3	$107.9	–	37
Population							
Foreign-Born Population	31.5%	–	27.9%	32.6%	–	34	33
Households with Children under 18 Years Old	32.1%	–	29.0%	28.3%	–	36	38
Share of Population Living in Integrated Tracts	24.3%	–	–	31.8%	–	23	17
Population Aged 65 and Older	16.6%	14.1%	17.2%	14.8%	–	7	12
Poverty Rate	18.7%	–	13.4%	18.5%	–	31	30
Unemployment Rate	10.4%	–	9.3%	14.0%	–	23	14
Public Transportation Rate	49.4%	–	54.0%	59.9%	–	40	31
Mean Travel Time to Work (minutes)	41.0	–	42.5	44.6	–	33	7
Serious Crime Rate (per 1,000 residents)	27.8	18.4	–	–	17.8	45	43
Students Performing at Grade Level in Reading	27.6%	–	–	32.8%	32.9%	50	48
Students Performing at Grade Level in Math	21.2%	–	–	45.1%	47.8%	50	41
Asthma Hospitalizations (per 1,000 people)	1.7	3.6	4.0	3.3	–	41	19
Elevated Blood Lead Levels (incidence per 1,000 children)[5]	6.6	–	3.2	1.6	–	57	56
Children's Obesity Rate	–	–	22.3%	22.7%	24.1%	–	4

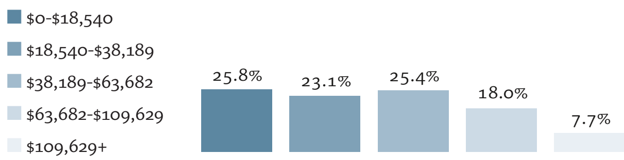
1. Community district BX 08 falls within sub-borough area 106. 2. Data on rent-regulated units are from 2011. 3. Rental vacancy rate is an average rate for 2008–2010.
4. Ranked out of 14 community districts with the same predominant housing type. 5. For at least one of the years for which data are presented, the sample size was less than 20 newly identified cases.



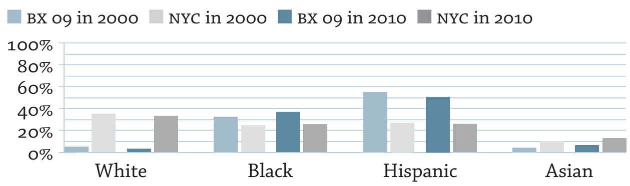
Parkchester / Soundview – BX 09[1]

	2010	Rank
Population	182,977	8
Population Density (1,000 persons per square mile)	42.6	23
Median Household Income	$40,407	38
Income Diversity Ratio	4.7	38
Public and Subsidized Rental Housing Units (% of rental units)	23.2%	16
Rent-Regulated Units (% of rental units)[2]	46.6%	24
Residential Units within 1/2 Mile of a Subway/Rail Entrance	49.5%	47
Unused Capacity Rate (% of land area)	38.4%	17
Racial Diversity Index	0.60	24
Rental Vacancy Rate[3]	2.4%	50

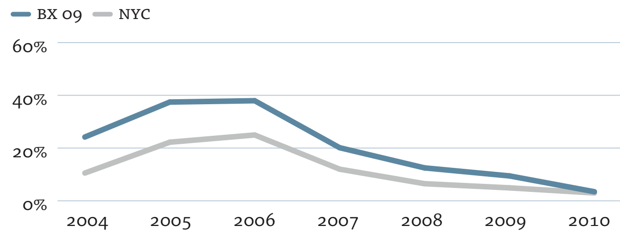
Household Income Distribution by New York City Income Quintile



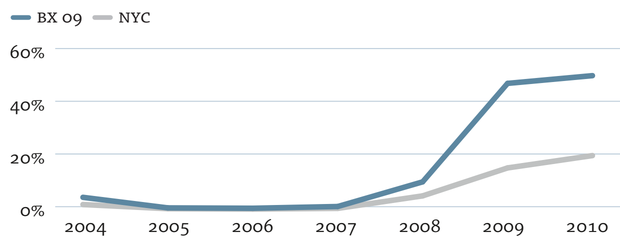
Racial and Ethnic Composition



High Cost Home Purchase Loans (% of home purchase loans)



FHA/VA-Backed Home Purchase Loans (% of home purchase loans)



Since 2004,the share of home purchase loans that were high cost loans has been higher in BX 09 than in the city as a whole, though the share has fallen for both since 2006, and converged in 2010. FHA/VA-backed loans have replaced high cost loans in much of the city, but in BX 09, they made up an especially large share—more than half of all loans—in 2010.

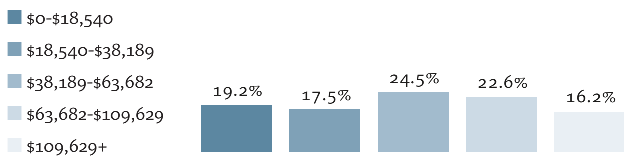
	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing							
Units Issued New Certificates of Occupancy	25	100	329	555	82	52	29
Units Authorized by New Residential Building Permits	212	228	42	17	5	24	37
Homeownership Rate	20.2%	–	18.8%	19.0%	–	37	40
Index of Housing Price Appreciation (2–4 family buildings)[4]	100.0	181.1	167.5	152.5	139.8	–	19
Median Sales Price per Unit (2–4 family buildings)[4]	$132,116	$212,546	$191,408	$179,980	$160,000	22	26
Sales Volume	581	1,271	456	473	399	20	31
Median Monthly Rent (all renters)	–	$920	$962	$998	–	–	46
Median Monthly Rent (recent movers)	–	$1,037	$1,067	$1,080	–	–	47
Median Rent Burden	–	30.9%	31.5%	31.2%	–	–	37
Home Purchase Loan Rate (per 1,000 properties)	–	40.4	13.5	13.8	–	–	45
Refinance Loan Rate (per 1,000 properties)	–	47.3	10.5	6.8	–	–	53
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	0.9%	48.2%	51.1%	–	–	12
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	15.0	11.9	29.4	31.4	24.3	20	15
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	6.8%	1.8%	4.1%	–	–	23	17
Serious Housing Code Violations (per 1,000 rental units)	–	66.1	85.7	70.9	68.3	–	18
Severe Crowding Rate (% of renter households)	–	3.9%	2.8%	2.4%	–	–	42
Property Tax Liability ($ millions)	–	$82.6	$91.2	$93.9	$98.4	–	40
Population							
Foreign-Born Population	24.6%	–	26.3%	32.3%	–	38	35
Households with Children under 18 Years Old	45.5%	–	41.5%	44.7%	–	9	7
Share of Population Living in Integrated Tracts	1.0%	–	–	0.0%	–	42	47
Population Aged 65 and Older	9.1%	9.5%	10.7%	10.1%	–	42	38
Poverty Rate	28.6%	–	27.9%	25.4%	–	15	19
Unemployment Rate	13.8%	–	11.9%	11.2%	–	15	25
Public Transportation Rate	57.1%	–	64.4%	65.3%	–	29	24
Mean Travel Time to Work (minutes)	45.8	–	44.4	46.6	–	11	3
Serious Crime Rate (per 1,000 residents)	35.0	28.1	–	–	25.1	31	23
Students Performing at Grade Level in Reading	26.7%	–	–	30.3%	30.0%	53	54
Students Performing at Grade Level in Math	22.5%	–	–	41.6%	43.7%	47	53
Asthma Hospitalizations (per 1,000 people)	5.8	5.6	6.3	5.9	–	10	7
Elevated Blood Lead Levels (incidence per 1,000 children)	12.4	–	2.8	3.6	–	52	34
Children's Obesity Rate	–	–	23.2%	23.9%	23.5%	–	12

1. Community district BX 09 falls within sub-borough area 107. 2. Data on rent-regulated units are from 2011. 3. Rental vacancy rate is an average rate for 2008–2010.
4. Ranked out of 33 community districts with the same predominant housing type.

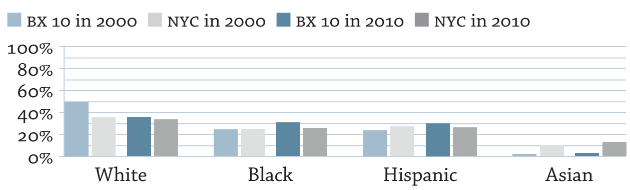
Throgs Neck / Co-op City – BX 10[1]

	2010	Rank
Population	109,482	52
Population Density (1,000 persons per square mile)	11.5	51
Median Household Income	$48,572	25
Income Diversity Ratio	4.8	33
Public and Subsidized Rental Housing Units (% of rental units)	11.7%	31
Rent-Regulated Units (% of rental units)[2]	36.5%	37
Residential Units within 1/2 Mile of a Subway/Rail Entrance	26.7%	54
Unused Capacity Rate (% of land area)	40.0%	15
Racial Diversity Index	0.69	9
Rental Vacancy Rate[3]	1.0%	55

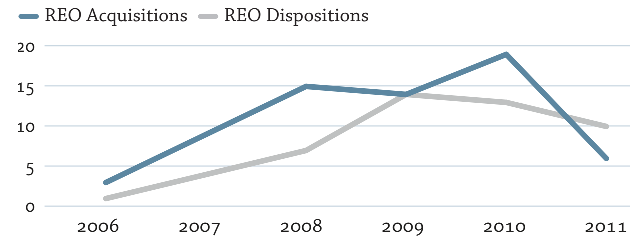
Household Income Distribution by New York City Income Quintile



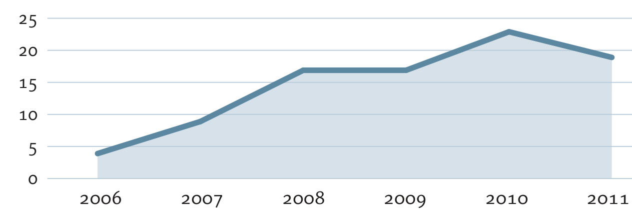
Racial and Ethnic Composition



Changes in REO Inventory



REO Stock (End of Year)



From 2006 to 2010, more properties were acquired by banks as REO than the banks were able to sell out of their portfolios. By the end of 2010, there were 23 properties in REO in BX 10. In 2011, the number fell largely because fewer properties were acquired.

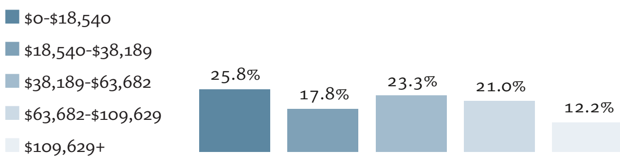
	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing							
Units Issued New Certificates of Occupancy	82	158	183	80	55	33	36
Units Authorized by New Residential Building Permits	236	360	37	25	7	20	32
Homeownership Rate	45.5%	–	50.2%	41.5%	–	10	14
Index of Housing Price Appreciation (1 family buildings)[4]	100.0	192.9	184.4	179.1	163.6	–	9
Median Sales Price per Unit (1 family buildings)[4]	$298,619	$475,375	$413,168	$390,813	$367,021	10	10
Sales Volume	392	768	338	334	321	35	38
Median Monthly Rent (all renters)	–	$908	$1,046	$1,090	–	–	30
Median Monthly Rent (recent movers)	–	$1,060	$1,381	$1,162	–	–	40
Median Rent Burden	–	30.0%	28.6%	27.2%	–	–	50
Home Purchase Loan Rate (per 1,000 properties)	–	31.6	14.4	13.0	–	–	47
Refinance Loan Rate (per 1,000 properties)	–	29.1	11.4	9.4	–	–	48
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	0.1%	18.6%	34.2%	–	–	19
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	4.7	5.3	15.2	17.2	10.7	35	35
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	3.8%	0.8%	2.6%	–	–	41	24
Serious Housing Code Violations (per 1,000 rental units)	–	14.8	19.1	23.7	22.2	–	37
Severe Crowding Rate (% of renter households)	–	0.7%	2.3%	2.0%	–	–	45
Property Tax Liability ($ millions)	–	$82.9	$91.4	$95.2	$100.2	–	39
Population							
Foreign-Born Population	15.8%	–	19.9%	20.8%	–	54	51
Households with Children under 18 Years Old	29.4%	–	28.8%	24.9%	–	43	44
Share of Population Living in Integrated Tracts	33.1%	–	–	40.9%	–	15	11
Population Aged 65 and Older	18.5%	19.7%	19.1%	21.3%	–	3	2
Poverty Rate	10.1%	–	13.6%	16.4%	–	47	34
Unemployment Rate	6.4%	–	10.4%	10.8%	–	43	27
Public Transportation Rate	38.3%	–	39.1%	41.5%	–	49	48
Mean Travel Time to Work (minutes)	41.6	–	43.1	41.4	–	29	24
Serious Crime Rate (per 1,000 residents)	29.3	23.8	–	–	20.2	40	36
Students Performing at Grade Level in Reading	33.0%	–	–	33.2%	34.7%	42	46
Students Performing at Grade Level in Math	28.5%	–	–	44.5%	47.4%	39	46
Asthma Hospitalizations (per 1,000 people)	3.2	3.4	4.0	3.7	–	23	16
Elevated Blood Lead Levels (incidence per 1,000 children)[5]	10.2	–	2.5	4.3	–	55	25
Children's Obesity Rate	–	–	22.8%	22.7%	22.5%	–	17

1. Community district BX 10 falls within sub-borough area 108. 2. Data on rent-regulated units are from 2011. 3. Rental vacancy rate is an average rate for 2008–2010.
4. Ranked out of 14 community districts with the same predominant housing type. 5. For at least one of the years for which data are presented, the sample size was less than 20 newly identified cases.

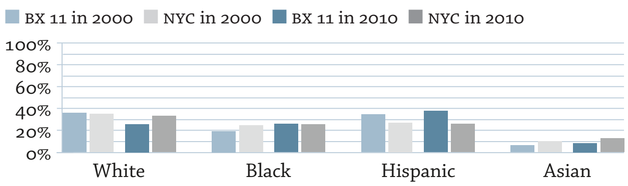
Morris Park / Bronxdale – BX 11[1]

	2010	Rank
Population	123,655	45
Population Density (1,000 persons per square mile)	32.5	33
Median Household Income	$44,855	30
Income Diversity Ratio	5.8	17
Public and Subsidized Rental Housing Units (% of rental units)	17.3%	25
Rent-Regulated Units (% of rental units)[2]	49.8%	19
Residential Units within 1/2 Mile of a Subway/Rail Entrance	76.0%	32
Unused Capacity Rate (% of land area)	30.4%	26
Racial Diversity Index	0.72	4
Rental Vacancy Rate[3]	3.1%	37

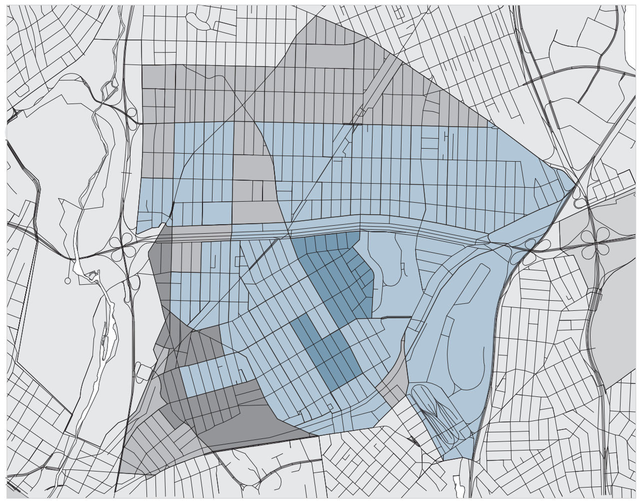
Household Income Distribution by New York City Income Quintile



Racial and Ethnic Composition



Census Tracts by Neighborhood Race/Ethnicity



Majority White   Majority Hispanic   Integrated   Mixed-Minority

Almost 41 percent of residents in BX 11 live in integrated neighborhoods, the highest share for any community district in the Bronx. About 12 percent of the population lives in either majority white *or* majority black *neighborhoods; the rest live in* mixed-minority *neighborhoods.*

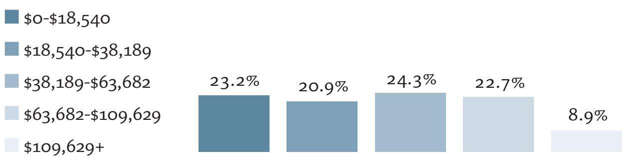
	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing							
Units Issued New Certificates of Occupancy	167	40	215	228	108	20	25
Units Authorized by New Residential Building Permits	64	248	64	18	7	48	32
Homeownership Rate	27.8%	–	31.8%	31.9%	–	26	25
Index of Housing Price Appreciation (2–4 family buildings)[4]	100.0	184.0	180.9	154.2	142.3	–	17
Median Sales Price per Unit (2–4 family buildings)[4]	$162,204	$250,397	$216,173	$195,407	$193,250	14	17
Sales Volume	447	646	275	283	271	28	43
Median Monthly Rent (all renters)	–	$1,002	$1,056	$1,080	–	–	33
Median Monthly Rent (recent movers)	–	$1,118	$1,151	$1,183	–	–	39
Median Rent Burden	–	30.5%	29.0%	31.5%	–	–	35
Home Purchase Loan Rate (per 1,000 properties)	–	51.3	14.2	15.7	–	–	41
Refinance Loan Rate (per 1,000 properties)	–	60.7	22.3	15.1	–	–	31
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	1.1%	40.8%	44.2%	–	–	15
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	6.9	9.1	19.5	18.8	15.7	32	28
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	4.1%	0.7%	1.9%	–	–	38	32
Serious Housing Code Violations (per 1,000 rental units)	–	44.1	57.8	60.1	52.8	–	22
Severe Crowding Rate (% of renter households)	–	2.6%	5.0%	4.4%	–	–	22
Property Tax Liability ($ millions)	–	$90.2	$92.1	$95.4	$97.6	–	41
Population							
Foreign-Born Population	30.8%	–	31.7%	38.5%	–	35	27
Households with Children under 18 Years Old	35.7%	–	34.3%	37.1%	–	31	22
Share of Population Living in Integrated Tracts	53.3%	–	–	49.0%	–	7	8
Population Aged 65 and Older	15.0%	12.9%	15.4%	13.6%	–	10	16
Poverty Rate	17.5%	–	17.4%	21.1%	–	32	25
Unemployment Rate	8.8%	–	8.6%	13.9%	–	29	15
Public Transportation Rate	45.4%	–	49.8%	53.3%	–	43	39
Mean Travel Time to Work (minutes)	39.3	–	37.5	39.0	–	39	35
Serious Crime Rate (per 1,000 residents)	35.2	26.3	–	–	23.8	29	28
Students Performing at Grade Level in Reading	37.3%	–	–	34.1%	36.6%	34	43
Students Performing at Grade Level in Math	32.0%	–	–	44.0%	47.7%	35	43
Asthma Hospitalizations (per 1,000 people)	4.0	4.5	5.3	5.0	–	14	12
Elevated Blood Lead Levels (incidence per 1,000 children)[5]	17.5	–	2.2	3.2	–	33	41
Children's Obesity Rate	–	–	22.3%	21.7%	21.6%	–	24

1. Community district BX 11 falls within sub-borough area 109. 2. Data on rent-regulated units are from 2011. 3. Rental vacancy rate is an average rate for 2008–2010.
4. Ranked out of 33 community districts with the same predominant housing type. 5. For at least one of the years for which data are presented, the sample size was less than 20 newly identified cases.

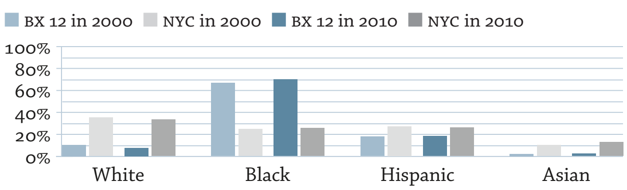
Williamsbridge / Baychester – BX 12[1]

	2010	Rank
Population	137,233	31
Population Density (1,000 persons per square mile)	20.3	46
Median Household Income	$45,225	29
Income Diversity Ratio	4.6	42
Public and Subsidized Rental Housing Units (% of rental units)	14.2%	29
Rent-Regulated Units (% of rental units)[2]	42.2%	32
Residential Units within 1/2 Mile of a Subway/Rail Entrance	66.0%	39
Unused Capacity Rate (% of land area)	33.9%	23
Racial Diversity Index	0.48	44
Rental Vacancy Rate[3]	5.9%	7

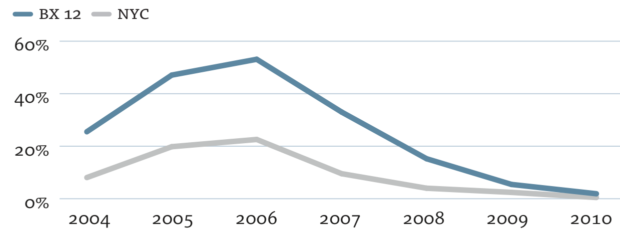
Household Income Distribution by New York City Income Quintile



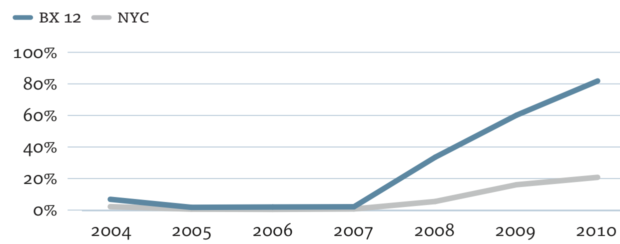
Racial and Ethnic Composition



High Cost Home Purchase Loans (% of home purchase loans)



FHA/VA-Backed Home Purchase Loans (% of home purchase loans)



BX 12 has seen a dramatic increase in the share of home purchase loans that are FHA/VA-backed. In 2007, two percent of home purchase loans were FHA/VA-backed while 82 percent were in 2010. This increase has been mirrored by a decline in the share of home purchase loans which were considered high cost, which fell from 53 percent in 2006 to 2.3 percent in 2010.

	2000	2005	2009	2010	2011	Rank ('00)	Rank ('10/'11)
Housing							
Units Issued New Certificates of Occupancy	158	231	405	331	161	21	14
Units Authorized by New Residential Building Permits	285	356	99	36	45	14	11
Homeownership Rate	35.9%	–	39.7%	35.4%	–	16	21
Index of Housing Price Appreciation (2–4 family buildings)[4]	100.0	172.8	157.5	134.2	127.9	–	24
Median Sales Price per Unit (2–4 family buildings)[4]	$159,490	$244,573	$209,199	$185,122	$174,117	15	20
Sales Volume	555	1,185	460	479	461	23	26
Median Monthly Rent (all renters)	–	$1,002	$1,067	$1,049	–	–	40
Median Monthly Rent (recent movers)	–	$1,025	$1,255	$1,121	–	–	44
Median Rent Burden	–	33.4%	31.8%	33.8%	–	–	20
Home Purchase Loan Rate (per 1,000 properties)	–	57.2	15.8	14.0	–	–	44
Refinance Loan Rate (per 1,000 properties)	–	107.7	21.2	14.6	–	–	33
FHA/VA-Backed Home Purchase Loans (% of home purchase loans)	–	1.7%	60.1%	81.9%	–	–	4
Notices of Foreclosure Rate (per 1,000 1–4 family properties)	14.3	15.0	33.7	32.3	27.0	21	14
Tax Delinquencies (% of residential properties delinquent ≥ 1 year)	7.3%	1.8%	3.4%	–	–	22	19
Serious Housing Code Violations (per 1,000 rental units)	–	65.2	70.0	84.6	75.2	–	17
Severe Crowding Rate (% of renter households)	–	1.8%	2.4%	4.5%	–	–	21
Property Tax Liability ($ millions)	–	$104.4	$112.4	$115.3	$117.6	–	35
Population							
Foreign-Born Population	38.2%	–	37.6%	40.2%	–	21	24
Households with Children under 18 Years Old	42.2%	–	39.0%	40.9%	–	17	12
Share of Population Living in Integrated Tracts	0.6%	–	–	0.0%	–	44	47
Population Aged 65 and Older	11.2%	10.7%	11.0%	11.8%	–	26	25
Poverty Rate	19.4%	–	16.7%	21.2%	–	27	24
Unemployment Rate	10.6%	–	13.8%	15.9%	–	22	6
Public Transportation Rate	50.9%	–	50.9%	55.6%	–	37	36
Mean Travel Time to Work (minutes)	45.7	–	42.5	45.8	–	12	5
Serious Crime Rate (per 1,000 residents)	30.1	19.8	–	–	18.1	37	42
Students Performing at Grade Level in Reading	37.3%	–	–	34.1%	36.6%	34	43
Students Performing at Grade Level in Math	31.9%	–	–	44.0%	47.7%	36	43
Asthma Hospitalizations (per 1,000 people)	3.8	4.5	5.0	4.8	–	16	14
Elevated Blood Lead Levels (incidence per 1,000 children)	14.9	–	3.3	3.4	–	42	38
Children's Obesity Rate	–	–	22.3%	21.7%	21.6%	–	24

1. Community district BX 12 falls within sub-borough area 110. 2. Data on rent-regulated units are from 2011. 3. Rental vacancy rate is an average rate for 2008–2010.
4. Ranked out of 33 community districts with the same predominant housing type.