

# Bedford-Stuyvesant – Chart 1.

## **SUBPRIME LENDERS – REFINANCING LENDING**

### **BROOKLYN COMMUNITY DISTRICT 3**

#### **MARKET SHARE**

(Percentage of all refinancing loans that were made by subprime lenders)

YEAR	BROOKLYN COMMUNITY DISTRICT 3	BROOKLYN	NEW YORK MSA*
1998	<b>72%</b>	<b>40%</b>	<b>25%</b>
1999	<b>60%</b>	<b>31%</b>	<b>22%</b>
2000	<b>65%</b>	<b>47%</b>	<b>36%</b>

#### **TOTAL NUMBER OF LOANS MADE**

##### **Brooklyn Community District 3**

Year	By Subprime Lenders	By All Lenders
1998	763	1,065
1999	461	768
2000	330	508

##### **Brooklyn**

Year	By Subprime Lenders	By All Lenders
1998	5,848	14,504
1999	3,396	11,052
2000	2,752	5,918

##### **New York MSA**

Year	By Subprime Lenders	By All Lenders
1998	16,681	66,910
1999	11,579	53,160
2000	9,335	25,779

\* New York Metropolitan Statistical Area (MSA) includes New York City and Rockland, Putnam and Westchester Counties.

Sources: Home Mortgage Disclosure Act (HMDA) data (1998-2000); HUD List of Subprime and Manufactured Home Lenders (1999); U.S. Census (1990)

Prepared by the Neighborhood Economic Development Advocacy Project

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## Bedford-Stuyvesant – Chart 2.

### PRIME LENDERS – REFINANCING LENDING

#### BROOKLYN COMMUNITY DISTRICT 3

#### MARKET SHARE

(Percentage of all refinancing loans that were made by prime\* lenders)

YEAR	BROOKLYN COMMUNITY DISTRICT 3	BROOKLYN	NEW YORK MSA**
1998	<b>23%</b>	<b>56%</b>	<b>72%</b>
1999	<b>33%</b>	<b>64%</b>	<b>75%</b>
2000	<b>31%</b>	<b>50%</b>	<b>61%</b>

#### TOTAL NUMBER OF LOANS MADE

##### Brooklyn Community District 3

Year	By Prime Lenders	By All Lenders
1998	240	1,065
1999	250	768
2000	158	508

##### Brooklyn

Year	By Prime Lenders	By All Lenders
1998	8,044	14,504
1999	7,093	11,052
2000	2,970	5,918

##### New York MSA

Year	By Prime Lenders	By All Lenders
1998	47,966	66,910
1999	39,619	53,160
2000	15,710	25,779

\* Prime conventional refinance loans only.

\*\* New York Metropolitan Statistical Area (MSA) includes New York City and Rockland, Putnam and Westchester Counties.

Sources: Home Mortgage Disclosure Act (HMDA) data (1998-2000); HUD List of Subprime and Manufactured Home Lenders (1999); U.S. Census (1990)

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## Bedford-Stuyvesant – Chart 3.

### **SUBPRIME LENDERS – HOME PURCHASE LENDING**

#### **BROOKLYN COMMUNITY DISTRICT 3**

#### **MARKET SHARE**

(Percentage of all home purchase loans that were made by subprime lenders)

YEAR	BROOKLYN COMMUNITY DISTRICT 3	BROOKLYN	NEW YORK MSA*
1998	30%	15%	9%
1999	21%	6%	4%
2000	14%	9%	5%

#### **TOTAL NUMBER OF LOANS MADE**

##### **Brooklyn Community District 3**

Year	By Subprime Lenders	By All Lenders
1998	196	664
1999	125	610
2000	96	670

##### **Brooklyn**

Year	By Subprime Lenders	By All Lenders
1998	1,749	11,716
1999	744	12,219
2000	1,022	11,960

##### **New York MSA**

Year	By Subprime Lenders	By All Lenders
1998	5,570	65,280
1999	2,667	70,508
2000	3,214	66,907

\* New York Metropolitan Statistical Area (MSA) includes New York City and Rockland, Putnam and Westchester Counties.

Sources: Home Mortgage Disclosure Act (HMDA) data (1998-2000); HUD List of Subprime and Manufactured Home Lenders (1999); U.S. Census (1990)

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## Bedford-Stuyvesant – Chart 4.

### PRIME LENDERS – HOME PURCHASE LENDING

#### BROOKLYN COMMUNITY DISTRICT 3

#### MARKET SHARE

(Percentage of all home purchase loans that were made by prime\* lenders)

YEAR	BROOKLYN COMMUNITY DISTRICT 3	BROOKLYN	NEW YORK MSA**
1998	<b>32%</b>	<b>70%</b>	<b>82%</b>
1999	<b>38%</b>	<b>77%</b>	<b>86%</b>
2000	<b>48%</b>	<b>75%</b>	<b>85%</b>

#### TOTAL NUMBER OF LOANS MADE

##### Brooklyn Community District 3

Year	By Prime Lenders	By All Lenders
1998	213	664
1999	234	610
2000	320	670

##### Brooklyn

Year	By Prime Lenders	By All Lenders
1998	8,159	11,716
1999	9,406	12,219
2000	8,960	11,960

##### New York MSA

Year	By Prime Lenders	By All Lenders
1998	53,538	65,280
1999	60,664	70,508
2000	56,986	66,907

\* Prime conventional home purchase loans only.

\*\* New York Metropolitan Statistical Area (MSA) includes New York City and Rockland, Putnam and Westchester Counties.

Sources: Home Mortgage Disclosure Act (HMDA) data (1998-2000); HUD List of Subprime and Manufactured Home Lenders (1999); U.S. Census (1990)

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## Cypress Hills – Chart 1.

# SUBPRIME LENDERS – REFINANCING LENDING

## CYPRESS HILLS, BROOKLYN

### MARKET SHARE

(Percentage of all refinancing loans that were made by subprime lenders)

YEAR	CYPRESS HILLS	BROOKLYN	NEW YORK MSA*
1998	<b>54%</b>	<b>40%</b>	<b>25%</b>
1999	<b>40%</b>	<b>31%</b>	<b>22%</b>
2000	<b>59%</b>	<b>47%</b>	<b>36%</b>

### TOTAL NUMBER OF LOANS MADE

#### Cypress Hills

Year	By Subprime Lenders	By All Lenders
1998	210	387
1999	118	294
2000	97	165

#### Brooklyn

Year	By Subprime Lenders	By All Lenders
1998	5,848	14,504
1999	3,396	11,052
2000	2,752	5,918

#### New York MSA

Year	By Subprime Lenders	By All Lenders
1998	16,681	66,910
1999	11,579	53,160
2000	9,335	25,779

\* New York Metropolitan Statistical Area (MSA) includes New York City and Rockland, Putnam and Westchester Counties.

Sources: Home Mortgage Disclosure Act (HMDA) data (1998-2000); HUD List of Subprime and Manufactured Home Lenders (1999); U.S. Census (1990)

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## Cypress Hills – Chart 2.

### PRIME LENDERS – REFINANCING LENDING

#### CYPRESS HILLS, BROOKLYN

#### MARKET SHARE

(Percentage of all refinancing loans that were made by prime\* lenders)

YEAR	CYPRESS HILLS	BROOKLYN	NEW YORK MSA**
1998	<b>36%</b>	<b>56%</b>	<b>72%</b>
1999	<b>57%</b>	<b>64%</b>	<b>75%</b>
2000	<b>39%</b>	<b>50%</b>	<b>61%</b>

#### TOTAL NUMBER OF LOANS MADE

##### Cypress Hills

Year	By Prime Lenders	By All Lenders
1998	139	387
1999	166	294
2000	65	165

##### Brooklyn

Year	By Prime Lenders	By All Lenders
1998	8,044	14,504
1999	7,093	11,052
2000	2,970	5,918

##### New York MSA

Year	By Prime Lenders	By All Lenders
1998	47,966	66,910
1999	39,619	53,160
2000	15,710	25,779

\* Prime conventional refinance loans only.

\*\* New York Metropolitan Statistical Area (MSA) includes New York City and Rockland, Putnam and Westchester Counties.

Sources: Home Mortgage Disclosure Act (HMDA) data (1998-2000); HUD List of Subprime and Manufactured Home Lenders (1999); U.S. Census (1990)

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## Cypress Hills – Chart 3.

# SUBPRIME LENDERS – HOME PURCHASE LENDING

## CYPRESS HILLS, BROOKLYN

### MARKET SHARE

(Percentage of all home purchase loans that were made by subprime lenders)

YEAR	CYPRESS HILLS	BROOKLYN	NEW YORK MSA*
1998	<b>22%</b>	<b>15%</b>	<b>9%</b>
1999	<b>10%</b>	<b>6%</b>	<b>4%</b>
2000	<b>7%</b>	<b>9%</b>	<b>5%</b>

### TOTAL NUMBER OF LOANS MADE

#### Cypress Hills

Year	By Subprime Lenders	By All Lenders
1998	69	312
1999	34	334
2000	22	309

#### Brooklyn

Year	By Subprime Lenders	By All Lenders
1998	1,749	11,716
1999	744	12,219
2000	1,022	11,960

#### New York MSA

Year	By Subprime Lenders	By All Lenders
1998	5,570	65,280
1999	2,667	70,508
2000	3,214	66,907

\* New York Metropolitan Statistical Area (MSA) includes New York City and Rockland, Putnam and Westchester Counties.

Sources: Home Mortgage Disclosure Act (HMDA) data (1998-2000); HUD List of Subprime and Manufactured Home Lenders (1999); U.S. Census (1990)

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## Cypress Hills – Chart 4.

### PRIME LENDERS – HOME PURCHASE LENDING

#### CYPRESS HILLS, BROOKLYN

#### MARKET SHARE

(Percentage of all home purchase loans that were made by prime\* lenders)

YEAR	CYPRESS HILLS	BROOKLYN	NEW YORK MSA**
1998	<b>28%</b>	<b>70%</b>	<b>82%</b>
1999	<b>45%</b>	<b>77%</b>	<b>86%</b>
2000	<b>41%</b>	<b>75%</b>	<b>85%</b>

#### TOTAL NUMBER OF LOANS MADE

##### Cypress Hills

Year	By Prime Lenders	By All Lenders
1998	88	312
1999	149	334
2000	128	309

##### Brooklyn

Year	By Prime Lenders	By All Lenders
1998	8,159	11,716
1999	9,406	12,219
2000	8,960	11,960

##### New York MSA

Year	By Prime Lenders	By All Lenders
1998	53,538	65,280
1999	60,664	70,508
2000	56,986	66,907

\*Prime conventional home purchase loans only.

\*\* New York Metropolitan Statistical Area (MSA) includes New York City and Rockland, Putnam and Westchester Counties.

Sources: Home Mortgage Disclosure Act (HMDA) data (1998-2000); HUD List of Subprime and Manufactured Home Lenders (1999); U.S. Census (1990)

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## Jamaica - Chart 1.

### **SUBPRIME LENDERS – REFINANCING LENDING**

#### **QUEENS COMMUNITY DISTRICT 12**

#### **MARKET SHARE**

(Percentage of all refinancing loans that were made by subprime lenders)

YEAR	QUEENS COMMUNITY DISTRICT 12	QUEENS	NEW YORK MSA*
1998	<b>60%</b>	<b>35%</b>	<b>25%</b>
1999	<b>49%</b>	<b>28%</b>	<b>22%</b>
2000	<b>56%</b>	<b>43%</b>	<b>36%</b>

#### **TOTAL NUMBER OF LOANS MADE**

##### **Queens Community District 12**

Year	By Subprime Lenders	By All Lenders
1998	1,515	2,546
1999	1,042	2,111
2000	754	1,336

##### **Queens**

Year	By Subprime Lenders	By All Lenders
1998	5,392	15,359
1999	3,601	12,754
2000	2,911	6,750

##### **New York MSA**

Year	By Subprime Lenders	By All Lenders
1998	16,681	66,910
1999	11,579	53,160
2000	9,335	25,779

\* New York Metropolitan Statistical Area (MSA) includes New York City and Rockland, Putnam and Westchester Counties.

Sources: Home Mortgage Disclosure Act (HMDA) data (1998-2000); HUD List of Subprime and Manufactured Home Lenders (1999); U.S. Census (1990)

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## Jamaica - Chart 2.

### PRIME LENDERS – REFINANCING LENDING

#### QUEENS COMMUNITY DISTRICT 12

#### MARKET SHARE

(Percentage of all refinancing loans that were made by prime\* lenders)

YEAR	QUEENS COMMUNITY DISTRICT 12	QUEENS	NEW YORK MSA**
1998	<b>30%</b>	<b>59%</b>	<b>72%</b>
1999	<b>40%</b>	<b>65%</b>	<b>75%</b>
2000	<b>38%</b>	<b>53%</b>	<b>61%</b>

#### TOTAL NUMBER OF LOANS MADE

##### Queens Community District 12

Year	By Prime Lenders	By All Lenders
1998	773	2,546
1999	846	2,132
2000	502	1,336

##### Queens

Year	By Prime Lenders	By All Lenders
1998	9,002	15,359
1999	8,339	12,754
2000	3,573	6,750

##### New York MSA

Year	By Prime Lenders	By All Lenders
1998	47,966	66,910
1999	39,619	53,160
2000	15,710	25,779

\* Prime conventional refinance loans only.

\*\* New York Metropolitan Statistical Area (MSA) includes New York City and Rockland, Putnam and Westchester Counties.

Sources: Home Mortgage Disclosure Act (HMDA) data (1998-2000); HUD List of Subprime and Manufactured Home Lenders (1999); U.S. Census (1990)

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## Jamaica – Chart 3.

# SUBPRIME LENDERS – HOME PURCHASE LENDING

## QUEENS COMMUNITY DISTRICT 12

### MARKET SHARE

(Percentage of all home purchase loans that were made by subprime lenders)

YEAR	QUEENS COMMUNITY DISTRICT 12	QUEENS	NEW YORK MSA*
1998	<b>19%</b>	<b>12%</b>	<b>9%</b>
1999	<b>10%</b>	<b>4%</b>	<b>4%</b>
2000	<b>7%</b>	<b>6%</b>	<b>5%</b>

### TOTAL NUMBER OF LOANS MADE

#### Queens Community District 12

Year	By Subprime Lenders	By All Lenders
1998	287	1,499
1999	148	1,547
2000	123	1,709

#### Queens

Year	By Subprime Lenders	By All Lenders
1998	1,837	15,426
1999	646	16,618
2000	906	16,547

#### New York MSA

Year	By Subprime Lenders	By All Lenders
1998	5,570	65,280
1999	2,667	70,508
2000	3,214	66,907

\* New York Metropolitan Statistical Area (MSA) includes New York City and Rockland, Putnam and Westchester Counties.

Sources: Home Mortgage Disclosure Act (HMDA) data (1998-2000); HUD List of Subprime and Manufactured Home Lenders (1999); U.S. Census (1990)

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## Jamaica – Chart 4.

### PRIME LENDERS – HOME PURCHASE LENDING

#### QUEENS COMMUNITY DISTRICT 12

#### MARKET SHARE

(Percentage of all home purchase loans that were made by prime\* lenders)

YEAR	QUEENS COMMUNITY DISTRICT 12	QUEENS	NEW YORK MSA**
1998	<b>36%</b>	<b>73%</b>	<b>82%</b>
1999	<b>46%</b>	<b>80%</b>	<b>86%</b>
2000	<b>40%</b>	<b>79%</b>	<b>85%</b>

#### TOTAL NUMBER OF LOANS MADE

##### Queens Community District 12

Year	By Prime Lenders	By All Lenders
1998	540	1,499
1999	706	1,547
2000	682	1,709

##### Queens

Year	By Prime Lenders	By All Lenders
1998	11,284	15,426
1999	13,329	16,618
2000	13,125	16,547

##### New York MSA

Year	By Prime Lenders	By All Lenders
1998	53,538	65,280
1999	60,664	70,508
2000	56,986	66,907

\* Prime conventional home purchase loans only.

\*\* New York Metropolitan Statistical Area (MSA) includes New York City and Rockland, Putnam and Westchester Counties.

Sources: Home Mortgage Disclosure Act (HMDA) data (1998-2000); HUD List of Subprime and Manufactured Home Lenders (1999); U.S. Census (1990)

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