Banking Profile
Mott Haven, Melrose, Port Morris

Department of Consumer Affairs
Office of Financial Empowerment

Bronx, Community District 1

Demographic Information	District	Borough	New York City
Total Population	86,407	1,378,615	8,334,285
Total Households (HH)	28,334	473,641	3,098,942
Median Home Value	$214,772	$306,891	$453,289
% Homeownership	7%	20%	30%
Average HH Income	$33,197	$47,443	$71,807
Average HH Income, New Home Buyers	$103,400	$126,279	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	1%	1%	0.6%
Asian	1%	5%	14.6%
Black	21%	26%	18.4%
Hawaiian	3%	1%	0.8%
Hispanic	34%	26%	12.5%
No Race	0%	0%	0.0%
White	39%	42%	53.1%
Total Home Purchase Loans	442	14,980	177,914
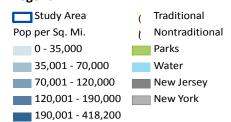
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	10	140	1,571
Count per 10,000 HH	3.5	3.0	5.1
Average Distance	0.29 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	24	206	1,026
Count per 10,000 HH	8.5	4.4	3.3
Average Distance	0.14 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.4	0.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	56%	28.7%	13.4%
# Unbanked Households	15,859	134,293	405,573
# Unbanked Persons	30,924	269,213	827,334
% of Underbanked Households	42%	53.9%	39.2%
# of Underbanked Households	11,793	252,836	1,183,213
# of Underbanked Persons	22,996	506,854	2,413,654
Average Risk Score	6.89	8.58	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

▢ Study Area	(Traditional
Pop per Sq. Mi.	(Nontraditional
▢ 0 - 35,000	🟩 Parks
▢ 35,001 - 70,000	🟦 Water
▢ 70,001 - 120,000	▢ New Jersey
▢ 120,001 - 190,000	▢ New York
▢ 190,001 - 418,200	

Banking Profile
Hunts Point, Longwood

Department of Consumer Affairs
Office of Financial Empowerment

Bronx, Community District 2

Demographic Information	District	Borough	New York City
Total Population	49,771	1,378,615	8,334,285
Total Households (HH)	15,332	473,641	3,098,942
Median Home Value	$248,825	$306,891	$453,289
% Homeownership	10%	20%	30%
Average HH Income	$35,009	$47,443	$71,807
Average HH Income, New Home Buyers	$118,602	$126,279	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	1%	1%	0.6%
Asian	0%	5%	14.6%
Black	19%	26%	18.4%
Hawaiian	2%	1%	0.8%
Hispanic	38%	26%	12.5%
No Race	0%	0%	0.0%
White	39%	42%	53.1%
Total Home Purchase Loans	345	14,980	177,914
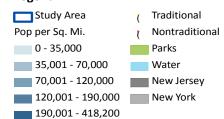
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	8	140	1,571
Count per 10,000 HH	5.2	3.0	5.1
Average Distance	0.35 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	13	206	1,026
Count per 10,000 HH	8.5	4.4	3.3
Average Distance	0.17 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.6	0.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	52%	28.7%	13.4%
# Unbanked Households	6,918	134,293	405,573
# Unbanked Persons	15,597	269,213	827,334
% of Underbanked Households	45%	53.9%	39.2%
# of Underbanked Households	6,918	252,836	1,183,213
# of Underbanked Persons	13,490	506,854	2,413,654
Average Risk Score	6.89	8.58	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area
Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Traditional
Nontraditional
Parks
Water
New Jersey
New York

Banking Profile
Melrose, Morrisania, Claremont

NYC Department of Consumer Affairs
Office of Financial Empowerment

Bronx, Community District 3

Demographic Information	District	Borough	New York City
Total Population	76,640	1,378,615	8,334,285
Total Households (HH)	24,940	473,641	3,098,942
Median Home Value	$296,879	$306,891	$453,289
% Homeownership	9%	20%	30%
Average HH Income	$42,488	$47,443	$71,807
Average HH Income, New Home Buyers	$103,993	$126,279	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	1%	1%	0.6%
Asian	2%	5%	14.6%
Black	22%	26%	18.4%
Hawaiian	4%	1%	0.8%
Hispanic	39%	26%	12.5%
No Race	0%	0%	0.0%
White	33%	42%	53.1%
Total Home Purchase Loans	726	14,980	177,914
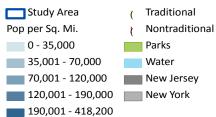
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	4	140	1,571
Count per 10,000 HH	1.6	3.0	5.1
Average Distance	0.28 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	11	206	1,026
Count per 10,000 HH	4.4	4.4	3.3
Average Distance	0.20 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.4	0.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	53%	28.7%	13.4%
# Unbanked Households	13,228	134,293	405,573
# Unbanked Persons	25,001	269,213	827,334
% of Underbanked Households	44%	53.9%	39.2%
# of Underbanked Households	11,038	252,836	1,183,213
# of Underbanked Persons	20,863	506,854	2,413,654
Average Risk Score	9.19	8.58	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- (Traditional
- Pop per Sq. Mi.
- (Nontraditional
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200
- Parks
- Water
- New Jersey
- New York

Banking Profile
Highbridge, Concourse

Department of Consumer Affairs
Office of Financial Empowerment

Bronx, Community District 4

Demographic Information	District	Borough	New York City
Total Population	144,174	1,378,615	8,334,285
Total Households (HH)	46,706	473,641	3,098,942
Median Home Value	$263,561	$306,891	$453,289
% Homeownership	7%	20%	30%
Average HH Income	$39,192	$47,443	$71,807
Average HH Income, New Home Buyers	$121,740	$126,279	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0%	1%	0.6%
Asian	5%	5%	14.6%
Black	31%	26%	18.4%
Hawaiian	1%	1%	0.8%
Hispanic	29%	26%	12.5%
No Race	0%	0%	0.0%
White	33%	42%	53.1%
Total Home Purchase Loans	783	14,980	177,914
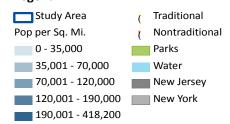
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	5	140	1,571
Count per 10,000 HH	1.1	3.0	5.1
Average Distance	0.30 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	21	206	1,026
Count per 10,000 HH	4.5	4.4	3.3
Average Distance	0.15 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.2	0.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	51%	28.7%	13.4%
# Unbanked Households	23,965	134,293	405,573
# Unbanked Persons	46,254	269,213	827,334
% of Underbanked Households	46%	53.9%	39.2%
# of Underbanked Households	20,885	252,836	1,183,213
# of Underbanked Persons	41,756	506,854	2,413,654
Average Risk Score	10.87	8.58	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Morris/University Heights, Fordham
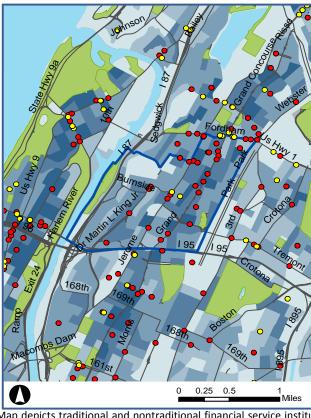
NYC Department of Consumer Affairs — Office of Financial Empowerment

Bronx, Community District 5

Demographic Information	District	Borough	New York City
Total Population	128,753	1,378,615	8,334,285
Total Households (HH)	39,985	473,641	3,098,942
Median Home Value	$273,256	$306,891	$453,289
% Homeownership	5%	20%	30%
Average HH Income	$39,901	$47,443	$71,807
Average HH Income, New Home Buyers	$117,183	$126,279	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	2%	1%	0.6%
Asian	3%	5%	14.6%
Black	31%	26%	18.4%
Hawaiian	2%	1%	0.8%
Hispanic	34%	26%	12.5%
No Race	0%	0%	0.0%
White	29%	42%	53.1%
Total Home Purchase Loans	334	14,980	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	6	140	1,571
Count per 10,000 HH	1.5	3.0	5.1
Average Distance	0.25 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	26	206	1,026
Count per 10,000 HH	6.5	4.4	3.3
Average Distance	0.12 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.2	0.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	53%	28.7%	13.4%
# Unbanked Households	18,716	134,293	405,573
# Unbanked Persons	44,539	269,213	827,334
% of Underbanked Households	45%	53.9%	39.2%
# of Underbanked Households	19,185	252,836	1,183,213
# of Underbanked Persons	37,923	506,854	2,413,654
Average Risk Score	7.55	8.58	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area	Traditional
Pop per Sq. Mi.	Nontraditional
0 - 35,000	Parks
35,001 - 70,000	Water
70,001 - 120,000	New Jersey
120,001 - 190,000	New York
190,001 - 418,200	

Banking Profile
East Tremont, Bathgate, Belmont, West Farms

Department of Consumer Affairs
Office of Financial Empowerment

Bronx, Community District 6
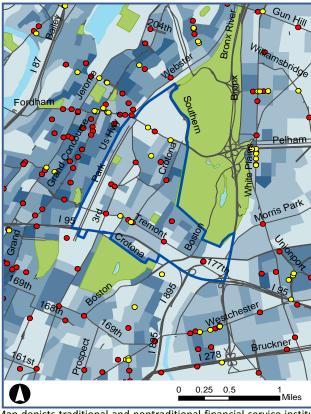
Demographic Information	District	Borough	New York City
Total Population	79,448	1,378,615	8,334,285
Total Households (HH)	25,770	473,641	3,098,942
Median Home Value	$302,546	$306,891	$453,289
% Homeownership	9%	20%	30%
Average HH Income	$32,209	$47,443	$71,807
Average HH Income, New Home Buyers	$195,644	$126,279	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	1%	1%	0.6%
Asian	5%	5%	14.6%
Black	24%	26%	18.4%
Hawaiian	1%	1%	0.8%
Hispanic	35%	26%	12.5%
No Race	0%	0%	0.0%
White	34%	42%	53.1%
Total Home Purchase Loans	605	14,980	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	5	140	1,571
Count per 10,000 HH	1.9	3.0	5.1
Average Distance	0.29 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	15	206	1,026
Count per 10,000 HH	5.8	4.4	3.3
Average Distance	0.15 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.3	0.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	44%	28.7%	13.4%
# Unbanked Households	11,310	134,293	405,573
# Unbanked Persons	21,377	269,213	827,334
% of Underbanked Households	53%	53.9%	39.2%
# of Underbanked Households	13,627	252,836	1,183,213
# of Underbanked Persons	25,755	506,854	2,413,654
Average Risk Score	8.31	8.58	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Kingsbridge Heights, Bedford Park
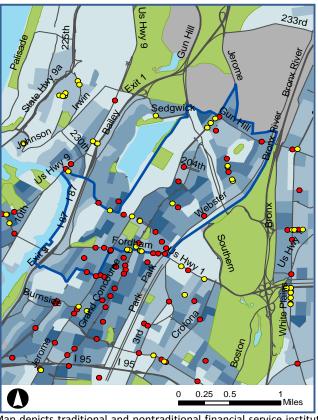
NYC Department of Consumer Affairs
Office of Financial Empowerment

Bronx, Community District 7

Demographic Information	District	Borough	New York City
Total Population	143,300	1,378,615	8,334,285
Total Households (HH)	47,763	473,641	3,098,942
Median Home Value	$282,579	$306,891	$453,289
% Homeownership	8%	20%	30%
Average HH Income	$41,803	$47,443	$71,807
Average HH Income, New Home Buyers	$112,310	$126,279	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	2%	1%	0.6%
Asian	10%	5%	14.6%
Black	17%	26%	18.4%
Hawaiian	0%	1%	0.8%
Hispanic	31%	26%	12.5%
No Race	0%	0%	0.0%
White	39%	42%	53.1%
Total Home Purchase Loans	715	14,980	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	16	140	1,571
Count per 10,000 HH	3.4	3.0	5.1
Average Distance	0.23 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	24	206	1,026
Count per 10,000 HH	5.0	4.4	3.3
Average Distance	0.14 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.7	0.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	24%	28.7%	13.4%
# Unbanked Households	10,567	134,293	405,573
# Unbanked Persons	21,181	269,213	827,334
% of Underbanked Households	67%	53.9%	39.2%
# of Underbanked Households	29,369	252,836	1,183,213
# of Underbanked Persons	58,867	506,854	2,413,654
Average Risk Score	11.70	8.58	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009: InfoUSA 2009: U.S. Census Bureau, 2000.

Legend

Study Area

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Traditional
Nontraditional
Parks
Water
New Jersey
New York

Banking Profile
Kingsbridge, Riverdale

NYC Department of Consumer Affairs
Office of Financial Empowerment

Bronx, Community District 8

Demographic Information	District	Borough	New York City
Total Population	101,345	1,378,615	8,334,285
Total Households (HH)	40,784	473,641	3,098,942
Median Home Value	$322,990	$306,891	$453,289
% Homeownership	28%	20%	30%
Average HH Income	$78,104	$47,443	$71,807
Average HH Income, New Home Buyers	$152,347	$126,279	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0%	1%	0.6%
Asian	4%	5%	14.6%
Black	10%	26%	18.4%
Hawaiian	0%	1%	0.8%
Hispanic	19%	26%	12.5%
No Race	0%	0%	0.0%
White	68%	42%	53.1%
Total Home Purchase Loans	2,314	14,980	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	16	140	1,571
Count per 10,000 HH	3.9	3.0	5.1
Average Distance	0.24 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	7	206	1,026
Count per 10,000 HH	1.7	4.4	3.3
Average Distance	0.44 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	2.3	0.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	9%	28.7%	13.4%
# Unbanked Households	3,600	134,293	405,573
# Unbanked Persons	6,786	269,213	827,334
% of Underbanked Households	36%	53.9%	39.2%
# of Underbanked Households	15,372	252,836	1,183,213
# of Underbanked Persons	28,980	506,854	2,413,654
Average Risk Score	11	8.58	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Soundview, Castle Hill, Parkchester

NYC **Department of Consumer Affairs**
Office of Financial Empowerment

Bronx, Community District 9

Demographic Information	District	Borough	New York City
Total Population	176,135	1,378,615	8,334,285
Total Households (HH)	61,464	473,641	3,098,942
Median Home Value	$333,700	$306,891	$453,289
% Homeownership	21%	20%	30%
Average HH Income	$43,057	$47,443	$71,807
Average HH Income, New Home Buyers	$122,275	$126,279	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	1%	1%	0.6%
Asian	11%	5%	14.6%
Black	19%	26%	18.4%
Hawaiian	2%	1%	0.8%
Hispanic	33%	26%	12.5%
No Race	0%	0%	0.0%
White	35%	42%	53.1%
Total Home Purchase Loans	1,830	14,980	177,914
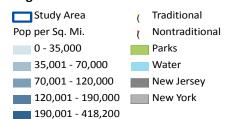
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	13	140	1,571
Count per 10,000 HH	2.1	3.0	5.1
Average Distance	0.32 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	24	206	1,026
Count per 10,000 HH	3.9	4.4	3.3
Average Distance	0.22 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.6	0.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	23%	28.7%	13.4%
# Unbanked Households	14,546	134,293	405,573
# Unbanked Persons	29,868	269,213	827,334
% of Underbanked Households	69%	53.9%	39.2%
# of Underbanked Households	43,588	252,836	1,183,213
# of Underbanked Persons	89,500	506,854	2,413,654
Average Risk Score	7.66	8.58	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Traditional
Nontraditional
Parks
Water
New Jersey
New York

Banking Profile
Throgs Neck, Pelham Bay

NYC Department of Consumer Affairs
Office of Financial Empowerment

Bronx, Community District 10

Demographic Information	District	Borough	New York City
Total Population	119,427	1,378,615	8,334,285
Total Households (HH)	49,632	473,641	3,098,942
Median Home Value	$362,845	$306,891	$453,289
% Homeownership	45%	20%	30%
Average HH Income	$65,462	$47,443	$71,807
Average HH Income, New Home Buyers	$129,668	$126,279	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	1%	1%	0.6%
Asian	5%	5%	14.6%
Black	10%	26%	18.4%
Hawaiian	0%	1%	0.8%
Hispanic	23%	26%	12.5%
No Race	0%	0%	0.0%
White	62%	42%	53.1%
Total Home Purchase Loans	3,061	14,980	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	24	140	1,571
Count per 10,000 HH	4.8	3.0	5.1
Average Distance	0.34 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	10	206	1,026
Count per 10,000 HH	2.0	4.4	3.3
Average Distance	0.58 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	2.4	0.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	4%	28.7%	13.4%
# Unbanked Households	1,654	134,293	405,573
# Unbanked Persons	3,269	269,213	827,334
% of Underbanked Households	46%	53.9%	39.2%
# of Underbanked Households	20,833	252,836	1,183,213
# of Underbanked Persons	41,179	506,854	2,413,654
Average Risk Score	6.92	8.58	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area	Traditional
Pop per Sq. Mi.	Nontraditional
0 - 35,000	Parks
35,001 - 70,000	Water
70,001 - 120,000	New Jersey
120,001 - 190,000	New York
190,001 - 418,200	

Banking Profile
Morris Park, Pelham Parkway
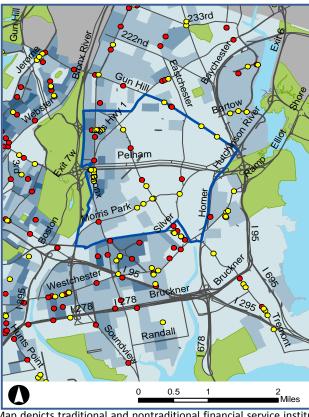
Department of Consumer Affairs
Office of Financial Empowerment

Bronx, Community District 11

Demographic Information	District	Borough	New York City
Total Population	114,589	1,378,615	8,334,285
Total Households (HH)	41,959	473,641	3,098,942
Median Home Value	$368,653	$306,891	$453,289
% Homeownership	29%	20%	30%
Average HH Income	$58,371	$47,443	$71,807
Average HH Income, New Home Buyers	$120,157	$126,279	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	1%	1%	0.6%
Asian	5%	5%	14.6%
Black	18%	26%	18.4%
Hawaiian	1%	1%	0.8%
Hispanic	27%	26%	12.5%
No Race	0%	0%	0.0%
White	47%	42%	53.1%
Total Home Purchase Loans	1,447	14,980	177,914
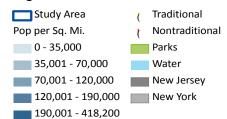
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	23	140	1,571
Count per 10,000 HH	5.5	3.0	5.1
Average Distance	0.26 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	17	206	1,026
Count per 10,000 HH	4.1	4.4	3.3
Average Distance	0.24 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.4	0.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	7%	28.7%	13.4%
# Unbanked Households	3,125	134,293	405,573
# Unbanked Persons	6,297	269,213	827,334
% of Underbanked Households	55%	53.9%	39.2%
# of Underbanked Households	24,827	252,836	1,183,213
# of Underbanked Persons	50,029	506,854	2,413,654
Average Risk Score	8.56	8.58	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

☐ Study Area	⌇ Traditional
Pop per Sq. Mi.	⌇ Nontraditional
☐ 0 - 35,000	▇ Parks
▨ 35,001 - 70,000	▇ Water
▇ 70,001 - 120,000	▇ New Jersey
▇ 120,001 - 190,000	▇ New York
▇ 190,001 - 418,200	

Banking Profile
Williamsbridge, Baychester
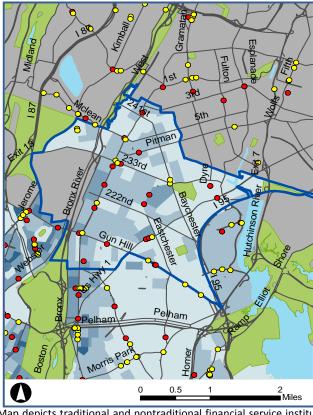
Department of Consumer Affairs
Office of Financial Empowerment

Bronx, Community District 12

Demographic Information	District	Borough	New York City
Total Population	154,856	1,378,615	8,334,285
Total Households (HH)	54,453	473,641	3,098,942
Median Home Value	$374,168	$306,891	$453,289
% Homeownership	36%	20%	30%
Average HH Income	$59,487	$47,443	$71,807
Average HH Income, New Home Buyers	$121,273	$126,279	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	1%	1%	0.6%
Asian	2%	5%	14.6%
Black	64%	26%	18.4%
Hawaiian	1%	1%	0.8%
Hispanic	13%	26%	12.5%
No Race	0%	0%	0.0%
White	19%	42%	53.1%
Total Home Purchase Loans	2,422	14,980	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	11	140	1,571
Count per 10,000 HH	2.0	3.0	5.1
Average Distance	0.30 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	19	206	1,026
Count per 10,000 HH	3.5	4.4	3.3
Average Distance	0.25 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.6	0.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	14%	28.7%	13.4%
# Unbanked Households	6,560	134,293	405,573
# Unbanked Persons	14,880	269,213	827,334
% of Underbanked Households	72%	53.9%	39.2%
# of Underbanked Households	34,241	252,836	1,183,213
# of Underbanked Persons	77,662	506,854	2,413,654
Average Risk Score	8.01	8.58	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Greenpoint, Williamsburg

Brooklyn, Community District 1

Demographic Information	District	Borough	New York City
Total Population	174,355	2,541,412	8,334,285
Total Households (HH)	59,739	898,542	3,098,942
Median Home Value	$484,661	$521,662	$453,289
% Homeownership	14%	27%	30%
Average HH Income	$48,651	$59,228	$71,807
Average HH Income, New Home Buyers	$170,820	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.5%	0.4%	0.6%
Asian	7.5%	9.8%	14.6%
Black	1.5%	29.8%	18.4%
Hawaiian	0.1%	0.6%	0.8%
Hispanic	9.5%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	80.9%	50.1%	53.1%
Total Home Purchase Loans	2,537	43,113	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	26	320	1,571
Count per 10,000 HH	4.4	3.6	5.1
Average Distance	0.25 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	25	265	1,026
Count per 10,000 HH	4.2	3.0	3.3
Average Distance	0.19 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.0	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	17%	15.7%	13.4%
# Unbanked Households	8,544	137,625	405,573
# Unbanked Persons	17,423	288,432	827,334
% of Underbanked Households	51%	46.6%	39.2%
# of Underbanked Households	26,507	408,663	1,183,213
# of Underbanked Persons	54,051	856,467	2,413,654
Average Risk Score	3.21	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Downtown Brooklyn, Fort Greene

Brooklyn, Community District 2

Demographic Information

Demographic Information	District	Borough	New York City
Total Population	104,374	2,541,412	8,334,285
Total Households (HH)	45,885	898,542	3,098,942
Median Home Value	$630,103	$521,662	$453,289
% Homeownership	28%	27%	30%
Average HH Income	$89,851	$59,228	$71,807
Average HH Income, New Home Buyers	$255,626	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.1%	0.4%	0.6%
Asian	10.2%	9.8%	14.6%
Black	11.5%	29.8%	18.4%
Hawaiian	0.4%	0.6%	0.8%
Hispanic	5.2%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	72.6%	50.1%	53.1%
Total Home Purchase Loans	6,048	43,113	177,914

Financial Services

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	37	320	1,571
Count per 10,000 HH	8.1	3.6	5.1
Average Distance	0.18 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	26	265	1,026
Count per 10,000 HH	5.7	3.0	3.3
Average Distance	0.19 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.4	1.2	1.5

Banking Penetration

Banking Penetration	District	Borough	New York City
% of Unbanked Households	7%	15.7%	13.4%
# Unbanked Households	3,448	137,625	405,573
# Unbanked Persons	6,135	288,432	827,334
% of Underbanked Households	32%	46.6%	39.2%
# of Underbanked Households	15,452	408,663	1,183,213
# of Underbanked Persons	27,494	856,467	2,413,654
Average Risk Score	4.30	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009: InfoUSA 2009: U.S. Census Bureau, 2000.

Legend

- Study Area
- Traditional
- Nontraditional

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200
- Parks
- Water
- New Jersey
- New York

Banking Profile
Bedford Stuyvesant, Tompkins Park North

NYC Department of Consumer Affairs
Office of Financial Empowerment

Brooklyn, Community District 3

Demographic Information	District	Borough	New York City
Total Population	152,962	2,541,412	8,334,285
Total Households (HH)	53,578	898,542	3,098,942
Median Home Value	$470,383	$521,662	$453,289
% Homeownership	20%	27%	30%
Average HH Income	$47,936	$59,228	$71,807
Average HH Income, New Home Buyers	$154,479	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.6%	0.4%	0.6%
Asian	4.8%	9.8%	14.6%
Black	59.0%	29.8%	18.4%
Hawaiian	0.6%	0.6%	0.8%
Hispanic	8.0%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	27.1%	50.1%	53.1%
Total Home Purchase Loans	3,397	43,113	177,914
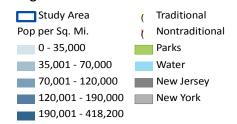
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	13	320	1,571
Count per 10,000 HH	2.4	3.6	5.1
Average Distance	0.28 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	17	265	1,026
Count per 10,000 HH	3.2	3.0	3.3
Average Distance	0.20 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.8	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	34%	15.7%	13.4%
# Unbanked Households	14,938	137,625	405,573
# Unbanked Persons	30,348	288,432	827,334
% of Underbanked Households	60%	46.6%	39.2%
# of Underbanked Households	26,323	408,663	1,183,213
# of Underbanked Persons	53,476	856,467	2,413,654
Average Risk Score	6.43	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

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Banking Profile
Bushwick

Brooklyn, Community District 4

Demographic Information	District	Borough	New York City
Total Population	109,731	2,541,412	8,334,285
Total Households (HH)	32,618	898,542	3,098,942
Median Home Value	$422,077	$521,662	$453,289
% Homeownership	16%	27%	30%
Average HH Income	$38,667	$59,228	$71,807
Average HH Income, New Home Buyers	$133,988	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.8%	0.4%	0.6%
Asian	3.1%	9.8%	14.6%
Black	24.3%	29.8%	18.4%
Hawaiian	1.0%	0.6%	0.8%
Hispanic	33.9%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	36.9%	50.1%	53.1%
Total Home Purchase Loans	1,337	43,113	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	2	320	1,571
Count per 10,000 HH	0.6	3.6	5.1
Average Distance	0.44 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	19	265	1,026
Count per 10,000 HH	5.8	3.0	3.3
Average Distance	0.16 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.1	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	47%	15.7%	13.4%
# Unbanked Households	18,055	137,625	405,573
# Unbanked Persons	39,735	288,432	827,334
% of Underbanked Households	49%	46.6%	39.2%
# of Underbanked Households	19,023	408,663	1,183,213
# of Underbanked Persons	41,867	856,467	2,413,654
Average Risk Score	7.83	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

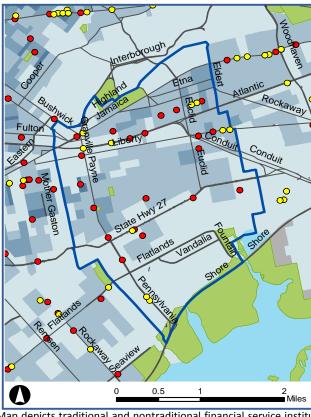Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area	Traditional
Pop per Sq. Mi.	Nontraditional
0 - 35,000	Parks
35,001 - 70,000	Water
70,001 - 120,000	New Jersey
120,001 - 190,000	New York
190,001 - 418,200	

Banking Profile
East New York, New Lots

Department of Consumer Affairs
Office of Financial Empowerment

Brooklyn, Community District 5

Demographic Information	District	Borough	New York City
Total Population	184,350	2,541,412	8,334,285
Total Households (HH)	58,589	898,542	3,098,942
Median Home Value	$382,214	$521,662	$453,289
% Homeownership	24%	27%	30%
Average HH Income	$46,818	$59,228	$71,807
Average HH Income, New Home Buyers	$124,603	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.7%	0.4%	0.6%
Asian	5.9%	9.8%	14.6%
Black	43.3%	29.8%	18.4%
Hawaiian	1.4%	0.6%	0.8%
Hispanic	22.6%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	26.1%	50.1%	53.1%
Total Home Purchase Loans	2,520	43,113	177,914
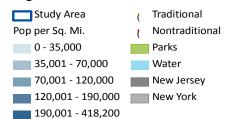
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	12	320	1,571
Count per 10,000 HH	2.0	3.6	5.1
Average Distance	0.40 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	20	265	1,026
Count per 10,000 HH	3.4	3.0	3.3
Average Distance	0.22 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.6	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	32%	15.7%	13.4%
# Unbanked Households	15,839	137,625	405,573
# Unbanked Persons	34,336	288,432	827,334
% of Underbanked Households	63%	46.6%	39.2%
# of Underbanked Households	30,675	408,663	1,183,213
# of Underbanked Persons	66,499	856,467	2,413,654
Average Risk Score	7.15	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Red Hook, Park Slope, Gowanus

NYC Department of Consumer Affairs
Office of Financial Empowerment

Brooklyn, Community District 6

Demographic Information	District	Borough	New York City
Total Population	107,643	2,541,412	8,334,285
Total Households (HH)	48,482	898,542	3,098,942
Median Home Value	$802,902	$521,662	$453,289
% Homeownership	27%	27%	30%
Average HH Income	$96,940	$59,228	$71,807
Average HH Income, New Home Buyers	$258,416	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.2%	0.4%	0.6%
Asian	6.2%	9.8%	14.6%
Black	5.1%	29.8%	18.4%
Hawaiian	0.2%	0.6%	0.8%
Hispanic	4.7%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	83.6%	50.1%	53.1%
Total Home Purchase Loans	3,924	43,113	177,914
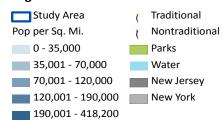
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	22	320	1,571
Count per 10,000 HH	4.5	3.6	5.1
Average Distance	0.18 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	7	265	1,026
Count per 10,000 HH	1.4	3.0	3.3
Average Distance	0.24 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	3.1	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	5%	15.7%	13.4%
# Unbanked Households	2,368	137,625	405,573
# Unbanked Persons	4,451	288,432	827,334
% of Underbanked Households	17%	46.6%	39.2%
# of Underbanked Households	8,021	408,663	1,183,213
# of Underbanked Persons	15,079	856,467	2,413,654
Average Risk Score	2.24	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009: InfoUSA 2009: U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Sunset Park, Windsor Terrace
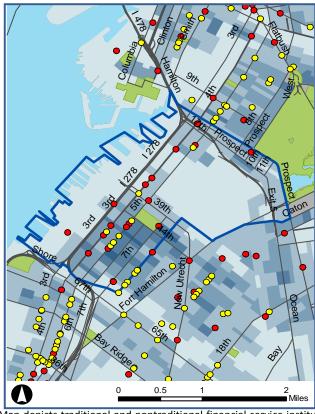
Brooklyn, Community District 7

Demographic Information	District	Borough	New York City
Total Population	127,363	2,541,412	8,334,285
Total Households (HH)	40,661	898,542	3,098,942
Median Home Value	$526,325	$521,662	$453,289
% Homeownership	27%	27%	30%
Average HH Income	$57,633	$59,228	$71,807
Average HH Income, New Home Buyers	$146,543	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.5%	0.4%	0.6%
Asian	19.1%	9.8%	14.6%
Black	4.9%	29.8%	18.4%
Hawaiian	0.6%	0.6%	0.8%
Hispanic	18.3%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	56.6%	50.1%	53.1%
Total Home Purchase Loans	2,428	43,113	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	15	320	1,571
Count per 10,000 HH	3.7	3.6	5.1
Average Distance	0.31 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	18	265	1,026
Count per 10,000 HH	4.4	3.0	3.3
Average Distance	0.19 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.8	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	7%	15.7%	13.4%
# Unbanked Households	3,342	137,625	405,573
# Unbanked Persons	8,036	288,432	827,334
% of Underbanked Households	56%	46.6%	39.2%
# of Underbanked Households	25,386	408,663	1,183,213
# of Underbanked Persons	61,044	856,467	2,413,654
Average Risk Score	2.60	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area	Traditional
Pop per Sq. Mi.	Nontraditional
0 - 35,000	Parks
35,001 - 70,000	Water
70,001 - 120,000	New Jersey
120,001 - 190,000	New York
190,001 - 418,200	

Banking Profile
Crown Heights, Prospect Heights

Brooklyn, Community District 8

Department of Consumer Affairs
Office of Financial Empowerment

Demographic Information	District	Borough	New York City
Total Population	95,363	2,541,412	8,334,285
Total Households (HH)	37,420	898,542	3,098,942
Median Home Value	$486,392	$521,662	$453,289
% Homeownership	15%	27%	30%
Average HH Income	$50,848	$59,228	$71,807
Average HH Income, New Home Buyers	$168,609	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.0%	0.4%	0.6%
Asian	4.4%	9.8%	14.6%
Black	51.7%	29.8%	18.4%
Hawaiian	0.2%	0.6%	0.8%
Hispanic	4.2%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	39.5%	50.1%	53.1%
Total Home Purchase Loans	1,499	43,113	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	9	320	1,571
Count per 10,000 HH	2.4	3.6	5.1
Average Distance	0.20 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	9	265	1,026
Count per 10,000 HH	2.4	3.0	3.3
Average Distance	0.19 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.0	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	28%	15.7%	13.4%
# Unbanked Households	13,228	137,625	405,573
# Unbanked Persons	25,552	288,432	827,334
% of Underbanked Households	54%	46.6%	39.2%
# of Underbanked Households	25,913	408,663	1,183,213
# of Underbanked Persons	50,054	856,467	2,413,654
Average Risk Score	5.27	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Crown Heights South, Prospect Lefferts Gardens
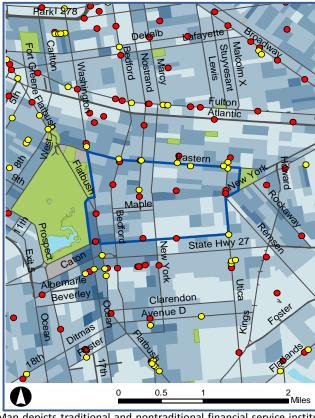
NYC **Department of Consumer Affairs**
Office of Financial Empowerment

Brooklyn, Community District 9

Demographic Information	District	Borough	New York City
Total Population	100,792	2,541,412	8,334,285
Total Households (HH)	35,894	898,542	3,098,942
Median Home Value	$484,290	$521,662	$453,289
% Homeownership	16%	27%	30%
Average HH Income	$48,757	$59,228	$71,807
Average HH Income, New Home Buyers	$154,866	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	1.3%	0.4%	0.6%
Asian	1.8%	9.8%	14.6%
Black	55.6%	29.8%	18.4%
Hawaiian	0.4%	0.6%	0.8%
Hispanic	2.6%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	38.1%	50.1%	53.1%
Total Home Purchase Loans	758	43,113	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	4	320	1,571
Count per 10,000 HH	1.1	3.6	5.1
Average Distance	0.28 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	8	265	1,026
Count per 10,000 HH	2.2	3.0	3.3
Average Distance	0.18 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.5	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	23%	15.7%	13.4%
# Unbanked Households	9,122	137,625	405,573
# Unbanked Persons	19,179	288,432	827,334
% of Underbanked Households	68%	46.6%	39.2%
# of Underbanked Households	26,451	408,663	1,183,213
# of Underbanked Persons	55,614	856,467	2,413,654
Average Risk Score	5.04	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

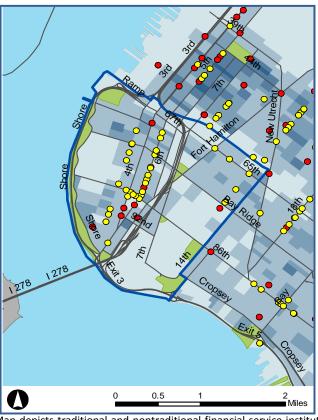Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Traditional
- Pop per Sq. Mi.
- Nontraditional
- 0 - 35,000
- Parks
- 35,001 - 70,000
- Water
- 70,001 - 120,000
- New Jersey
- 120,001 - 190,000
- New York
- 190,001 - 418,200

Banking Profile
Bay Ridge, Dyker Heights

Department of Consumer Affairs
Office of Financial Empowerment

Brooklyn, Community District 10

Demographic Information	District	Borough	New York City
Total Population	125,159	2,541,412	8,334,285
Total Households (HH)	51,534	898,542	3,098,942
Median Home Value	$579,673	$521,662	$453,289
% Homeownership	34%	27%	30%
Average HH Income	$73,700	$59,228	$71,807
Average HH Income, New Home Buyers	$156,699	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.2%	0.4%	0.6%
Asian	20.4%	9.8%	14.6%
Black	0.9%	29.8%	18.4%
Hawaiian	0.8%	0.6%	0.8%
Hispanic	6.2%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	71.4%	50.1%	53.1%
Total Home Purchase Loans	1,841	43,113	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	36	320	1,571
Count per 10,000 HH	7.0	3.6	5.1
Average Distance	.20 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	11	265	1,026
Count per 10,000 HH	2.1	3.0	3.3
Average Distance	0.28 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	3.3	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	0%	15.7%	13.4%
# Unbanked Households	148	137,625	405,573
# Unbanked Persons	301	288,432	827,334
% of Underbanked Households	16%	46.6%	39.2%
# of Underbanked Households	7,769	408,663	1,183,213
# of Underbanked Persons	15,860	856,467	2,413,654
Average Risk Score	3.16	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Legend

- Study Area
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Bensonhurst, Mapleton

Brooklyn, Community District 11

Demographic Information	District	Borough	New York City
Total Population	178,149	2,541,412	8,334,285
Total Households (HH)	64,841	898,542	3,098,942
Median Home Value	$590,549	$521,662	$453,289
% Homeownership	32%	27%	30%
Average HH Income	$57,646	$59,228	$71,807
Average HH Income, New Home Buyers	$122,758	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.3%	0.4%	0.6%
Asian	45.0%	9.8%	14.6%
Black	0.8%	29.8%	18.4%
Hawaiian	0.3%	0.6%	0.8%
Hispanic	4.5%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	49.1%	50.1%	53.1%
Total Home Purchase Loans	2,558	43,113	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	23	320	1,571
Count per 10,000 HH	3.5	3.6	5.1
Average Distance	0.27 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	9	265	1,026
Count per 10,000 HH	1.4	3.0	3.3
Average Distance	0.26 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	2.6	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	0%	15.7%	13.4%
# Unbanked Households	32	137,625	405,573
# Unbanked Persons	72	288,432	827,334
% of Underbanked Households	27%	46.6%	39.2%
# of Underbanked Households	17,281	408,663	1,183,213
# of Underbanked Persons	38,653	856,467	2,413,654
Average Risk Score	2.25	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Traditional
- Nontraditional

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

- Parks
- Water
- New Jersey
- New York

Banking Profile
Borough Park, Ocean Parkway
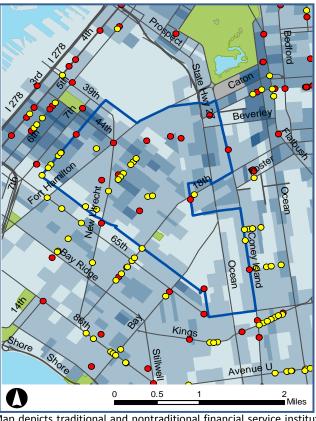
NYC **Department of Consumer Affairs**
Office of Financial Empowerment

Brooklyn, Community District 12

Demographic Information	District	Borough	New York City
Total Population	187,525	2,541,412	8,334,285
Total Households (HH)	57,009	898,542	3,098,942
Median Home Value	$664,925	$521,662	$453,289
% Homeownership	28%	27%	30%
Average HH Income	$55,240	$59,228	$71,807
Average HH Income, New Home Buyers	$197,745	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.6%	0.4%	0.6%
Asian	19.0%	9.8%	14.6%
Black	3.6%	29.8%	18.4%
Hawaiian	0.4%	0.6%	0.8%
Hispanic	5.3%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	71.2%	50.1%	53.1%
Total Home Purchase Loans	2,333	43,113	177,914
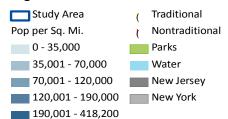
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	20	320	1,571
Count per 10,000 HH	3.5	3.6	5.1
Average Distance	0.31 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	14	265	1,026
Count per 10,000 HH	2.5	3.0	3.3
Average Distance	0.23 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.4	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	1%	15.7%	13.4%
# Unbanked Households	406	137,625	405,573
# Unbanked Persons	901	288,432	827,334
% of Underbanked Households	51%	46.6%	39.2%
# of Underbanked Households	24,194	408,663	1,183,213
# of Underbanked Persons	53,695	856,467	2,413,654
Average Risk Score	3.63	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Coney Island, Brighton Beach

Department of Consumer Affairs
Office of Financial Empowerment

Brooklyn, Community District 13

Demographic Information	District	Borough	New York City
Total Population	104,211	2,541,412	8,334,285
Total Households (HH)	41,139	898,542	3,098,942
Median Home Value	$327,194	$521,662	$453,289
% Homeownership	22%	27%	30%
Average HH Income	$42,669	$59,228	$71,807
Average HH Income, New Home Buyers	$138,684	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.0%	0.4%	0.6%
Asian	12.2%	9.8%	14.6%
Black	6.5%	29.8%	18.4%
Hawaiian	1.5%	0.6%	0.8%
Hispanic	5.9%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	73.9%	50.1%	53.1%
Total Home Purchase Loans	1,474	43,113	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	11	320	1,571
Count per 10,000 HH	2.7	3.6	5.1
Average Distance	0.28 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	7	265	1,026
Count per 10,000 HH	1.7	3.0	3.3
Average Distance	0.28 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.6	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	11%	15.7%	13.4%
# Unbanked Households	4,850	137,625	405,573
# Unbanked Persons	9,174	288,432	827,334
% of Underbanked Households	51%	46.6%	39.2%
# of Underbanked Households	23,360	408,663	1,183,213
# of Underbanked Persons	44,186	856,467	2,413,654
Average Risk Score	5.97	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009: InfoUSA 2009: U.S. Census Bureau, 2000.

Legend

Study Area		Traditional
Pop per Sq. Mi.		Nontraditional
0 - 35,000		Parks
35,001 - 70,000		Water
70,001 - 120,000		New Jersey
120,001 - 190,000		New York
190,001 - 418,200		

Banking Profile
Flatbush, Ocean Parkway, Midwood
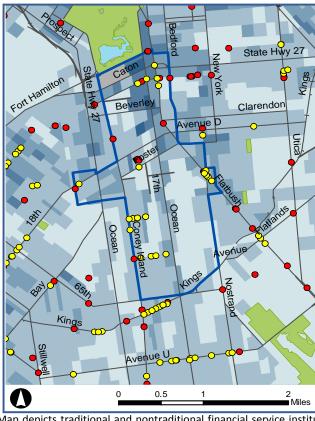
NYC Department of Consumer Affairs
Office of Financial Empowerment

Brooklyn, Community District 14

Demographic Information	District	Borough	New York City
Total Population	165,750	2,541,412	8,334,285
Total Households (HH)	55,317	898,542	3,098,942
Median Home Value	$604,396	$521,662	$453,289
% Homeownership	19%	27%	30%
Average HH Income	$60,719	$59,228	$71,807
Average HH Income, New Home Buyers	$159,527	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	1%	0%	0.6%
Asian	7%	10%	14.6%
Black	28%	30%	18.4%
Hawaiian	0%	1%	0.8%
Hispanic	6%	9%	12.5%
No Race	0%	0%	0.0%
White	58%	50%	53.1%
Total Home Purchase Loans	1,414	43,113	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	20	320	1,571
Count per 10,000 HH	3.6	3.6	5.1
Average Distance	0.25 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	12	265	1,026
Count per 10,000 HH	2.2	3.0	3.3
Average Distance	0.26 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.7	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	16%	15.7%	13.4%
# Unbanked Households	8,711	137,625	405,573
# Unbanked Persons	17,986	288,432	827,334
% of Underbanked Households	52%	46.6%	39.2%
# of Underbanked Households	28,856	408,663	1,183,213
# of Underbanked Persons	59,578	856,467	2,413,654
Average Risk Score	4.63	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Sheepshead Bay, Manhattan Beach

Department of Consumer Affairs
Office of Financial Empowerment

Brooklyn, Community District 15

Demographic Information	District	Borough	New York City
Total Population	161,319	2,541,412	8,334,285
Total Households (HH)	60,401	898,542	3,098,942
Median Home Value	$544,281	$521,662	$453,289
% Homeownership	41%	27%	30%
Average HH Income	$67,642	$59,228	$71,807
Average HH Income, New Home Buyers	$159,299	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.1%	0.4%	0.6%
Asian	11.6%	9.8%	14.6%
Black	1.7%	29.8%	18.4%
Hawaiian	0.6%	0.6%	0.8%
Hispanic	2.2%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	83.7%	50.1%	53.1%
Total Home Purchase Loans	3,057	43,113	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	39	320	1,571
Count per 10,000 HH	6.5	3.6	5.1
Average Distance	0.26 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	13	265	1,026
Count per 10,000 HH	2.2	3.0	3.3
Average Distance	0.30 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	3.0	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	1%	15.7%	13.4%
# Unbanked Households	451	137,625	405,573
# Unbanked Persons	959	288,432	827,334
% of Underbanked Households	21%	46.6%	39.2%
# of Underbanked Households	11,299	408,663	1,183,213
# of Underbanked Persons	24,014	856,467	2,413,654
Average Risk Score	4.93	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009: InfoUSA 2009: U.S. Census Bureau, 2000.

Legend

- Study Area
- Traditional
- Nontraditional
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Parks
- Water
- New Jersey
- New York

Banking Profile
Ocean Hill, Brownsville
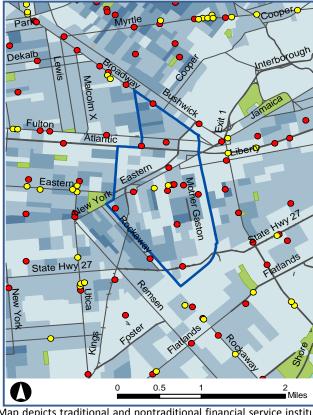
Brooklyn, Community District 16

Demographic Information	District	Borough	New York City
Total Population	89,619	2,541,412	8,334,285
Total Households (HH)	29,893	898,542	3,098,942
Median Home Value	$361,334	$521,662	$453,289
% Homeownership	16%	27%	30%
Average HH Income	$40,980	$59,228	$71,807
Average HH Income, New Home Buyers	$123,487	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.2%	0.4%	0.6%
Asian	1.5%	9.8%	14.6%
Black	75.2%	29.8%	18.4%
Hawaiian	0.5%	0.6%	0.8%
Hispanic	7.4%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	15.2%	50.1%	53.1%
Total Home Purchase Loans	1,251	43,113	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	2	320	1,571
Count per 10,000 HH	0.7	3.6	5.1
Average Distance	0.40 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	13	265	1,026
Count per 10,000 HH	4.3	3.0	3.3
Average Distance	0.19 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.2	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	47%	15.7%	13.4%
# Unbanked Households	18,642	137,625	405,573
# Unbanked Persons	35,890	288,432	827,334
% of Underbanked Households	50%	46.6%	39.2%
# of Underbanked Households	19,636	408,663	1,183,213
# of Underbanked Persons	37,804	856,467	2,413,654
Average Risk Score	6.93	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

☐	Study Area	〈	Traditional
	Pop per Sq. Mi.	〈	Nontraditional
	0 - 35,000	▮	Parks
	35,001 - 70,000	▮	Water
	70,001 - 120,000	▮	New Jersey
	120,001 - 190,000	▮	New York
	190,001 - 418,200		

Banking Profile
Flatbush, Rugby

Brooklyn, Community District 17

NYC **Department of Consumer Affairs**
Office of Financial Empowerment

Demographic Information	District	Borough	New York City
Total Population	167,187	2,541,412	8,334,285
Total Households (HH)	56,770	898,542	3,098,942
Median Home Value	$437,203	$521,662	$453,289
% Homeownership	30%	27%	30%
Average HH Income	$54,871	$59,228	$71,807
Average HH Income, New Home Buyers	$124,359	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.6%	0.4%	0.6%
Asian	1.2%	9.8%	14.6%
Black	82.9%	29.8%	18.4%
Hawaiian	0.5%	0.6%	0.8%
Hispanic	3.5%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	11.3%	50.1%	53.1%
Total Home Purchase Loans	1,727	43,113	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	11	320	1,571
Count per 10,000 HH	1.9	3.6	5.1
Average Distance	0.33 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	20	265	1,026
Count per 10,000 HH	3.5	3.0	3.3
Average Distance	0.24 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.6	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	27%	15.7%	13.4%
# Unbanked Households	12,579	137,625	405,573
# Unbanked Persons	28,535	288,432	827,334
% of Underbanked Households	68%	46.6%	39.2%
# of Underbanked Households	31,486	408,663	1,183,213
# of Underbanked Persons	71,423	856,467	2,413,654
Average Risk Score	5.31	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area
Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

(Traditional
(Nontraditional
Parks
Water
New Jersey
New York

Banking Profile
Canarsie, Flatlands

Brooklyn, Community District 18

NYC Department of Consumer Affairs
Office of Financial Empowerment

Demographic Information	District	Borough	New York City
Total Population	205,560	2,541,412	8,334,285
Total Households (HH)	68,772	898,542	3,098,942
Median Home Value	$469,511	$521,662	$453,289
% Homeownership	54%	27%	30%
Average HH Income	$75,492	$59,228	$71,807
Average HH Income, New Home Buyers	$131,010	$159,913	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.3%	0.4%	0.6%
Asian	4.2%	9.8%	14.6%
Black	55.4%	29.8%	18.4%
Hawaiian	0.9%	0.6%	0.8%
Hispanic	4.8%	9.2%	12.5%
No Race	0.0%	0.0%	0.0%
White	34.4%	50.1%	53.1%
Total Home Purchase Loans	3,010	43,113	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	18	320	1,571
Count per 10,000 HH	2.6	3.6	5.1
Average Distance	0.36 mi	0.29 mi	0.28 mi
Nontraditional Institutions			
Total Count	18	265	1,026
Count per 10,000 HH	2.6	3.0	3.3
Average Distance	0.33 mi	0.23 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.0	1.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	5%	15.7%	13.4%
# Unbanked Households	3,423	137,625	405,573
# Unbanked Persons	7,864	288,432	827,334
% of Underbanked Households	56%	46.6%	39.2%
# of Underbanked Households	36,328	408,663	1,183,213
# of Underbanked Persons	83,466	856,467	2,413,654
Average Risk Score	5.25	4.65	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009: InfoUSA 2009: U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Financial District, Tribeca

Manhattan, Community District 1

Demographic Information	District	Borough	New York City
Total Population	50,389	1,654,739	8,334,285
Total Households (HH)	23,957	778,047	3,098,942
Median Home Value	$463,867	$560,923	$453,289
% Homeownership	25%	20%	30%
Average HH Income	$129,460	$99,857	$71,807
Average HH Income, New Home Buyers	$537,840	$364,890	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.5%	0.3%	0.6%
Asian	22.6%	12.4%	14.6%
Black	1.7%	4.1%	18.4%
Hawaiian	0.0%	0.2%	0.8%
Hispanic	3.8%	4.1%	12.5%
No Race	0.0%	0.0%	0.0%
White	71.4%	78.9%	53.1%
Total Home Purchase Loans	3,479	47,757	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	67	669	1,571
Count per 10,000 HH	28.0	8.7	5.1
Average Distance	0.19 mi	0.14 mi	0.28 mi
Nontraditional Institutions			
Total Count	28	302	1,026
Count per 10,000 HH	11.7	3.9	3.3
Average Distance	0.20 mi	0.16 mi	0.28 mi
Ratio of Traditional to Nontraditional	2.4	2.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	0%	13.0%	13.4%
# Unbanked Households	91	95,306	405,573
# Unbanked Persons	147	166,414	827,334
% of Underbanked Households	4%	21.7%	39.2%
# of Underbanked Households	1,057	159,799	1,183,213
# of Underbanked Persons	1,712	279,026	2,413,654
Average Risk Score	1.40	4.94	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area

Pop per Sq. Mi.

0 - 35,000	(Traditional
35,001 - 70,000	Nontraditional
70,001 - 120,000	Parks
120,001 - 190,000	Water
190,001 - 418,200	New Jersey
	New York

Banking Profile
Greenwich Village, Soho, Little Italy

NYC Department of Consumer Affairs
Office of Financial Empowerment

Manhattan, Community District 2

Demographic Information	District	Borough	New York City
Total Population	96,057	1,654,739	8,334,285
Total Households (HH)	53,511	778,047	3,098,942
Median Home Value	$799,428	$560,923	$453,289
% Homeownership	26%	20%	30%
Average HH Income	$138,589	$99,857	$71,807
Average HH Income, New Home Buyers	$531,081	$364,890	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.2%	0.3%	0.6%
Asian	10.4%	12.4%	14.6%
Black	1.2%	4.1%	18.4%
Hawaiian	0.0%	0.2%	0.8%
Hispanic	2.4%	4.1%	12.5%
No Race	0.0%	0.0%	0.0%
White	85.8%	78.9%	53.1%
Total Home Purchase Loans	3,805	47,757	177,914
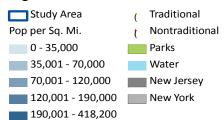
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	46	669	1,571
Count per 10,000 HH	8.7	8.7	5.1
Average Distance	0.11 mi	0.14 mi	0.28 mi
Nontraditional Institutions			
Total Count	5	302	1,026
Count per 10,000 HH	0.9	3.9	3.3
Average Distance	0.24 mi	0.16 mi	0.28 mi
Ratio of Traditional to Nontraditional	9.2	2.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	0%	13.0%	13.4%
# Unbanked Households	11	95,306	405,573
# Unbanked Persons	17	166,414	827,334
% of Underbanked Households	3%	21.7%	39.2%
# of Underbanked Households	1,504	159,799	1,183,213
# of Underbanked Persons	2,436	279,026	2,413,654
Average Risk Score	3	4.94	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area

Pop per Sq. Mi.
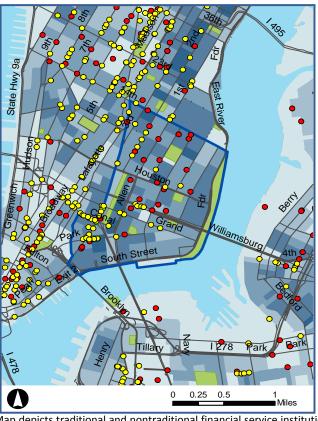- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Lower East Side, Chinatown

Manhattan, Community District 3

Department of Consumer Affairs
Office of Financial Empowerment

Demographic Information	District	Borough	New York City
Total Population	179,987	1,654,739	8,334,285
Total Households (HH)	74,710	778,047	3,098,942
Median Home Value	$476,724	$560,923	$453,289
% Homeownership	12%	20%	30%
Average HH Income	$59,829	$99,857	$71,807
Average HH Income, New Home Buyers	$209,531	$364,890	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.6%	0.3%	0.6%
Asian	17.2%	12.4%	14.6%
Black	0.9%	4.1%	18.4%
Hawaiian	0.0%	0.2%	0.8%
Hispanic	4.9%	4.1%	12.5%
No Race	0.0%	0.0%	0.0%
White	76.3%	78.9%	53.1%
Total Home Purchase Loans	1,607	47,757	177,914
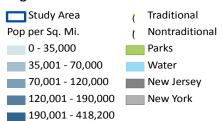
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	49	669	1,571
Count per 10,000 HH	6.8	8.7	5.1
Average Distance	0.14 mi	0.14 mi	0.28 mi
Nontraditional Institutions			
Total Count	25	302	1,026
Count per 10,000 HH	3.3	3.9	3.3
Average Distance	0.14 mi	0.16 mi	0.28 mi
Ratio of Traditional to Nontraditional	2.0	2.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	7%	13.0%	13.4%
# Unbanked Households	4,691	95,306	405,573
# Unbanked Persons	8,911	166,414	827,334
% of Underbanked Households	42%	21.7%	39.2%
# of Underbanked Households	29,530	159,799	1,183,213
# of Underbanked Persons	56,097	279,026	2,413,654
Average Risk Score	6.99	4.94	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

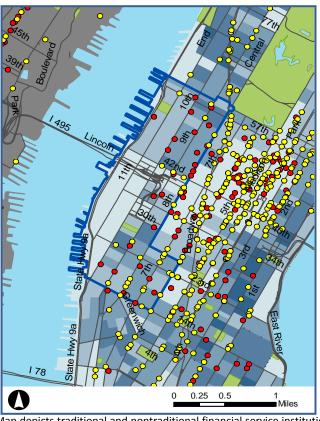Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Banking Profile
Chelsea, Clinton

Department of Consumer Affairs
Office of Financial Empowerment

Manhattan, Community District 4

Demographic Information	District	Borough	New York City
Total Population	97,484	1,654,739	8,334,285
Total Households (HH)	56,463	778,047	3,098,942
Median Home Value	$574,625	$560,923	$453,289
% Homeownership	18%	20%	30%
Average HH Income	$99,997	$99,857	$71,807
Average HH Income, New Home Buyers	$360,125	$364,890	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.3%	0.3%	0.6%
Asian	20.3%	12.4%	14.6%
Black	1.4%	4.1%	18.4%
Hawaiian	0.0%	0.2%	0.8%
Hispanic	3.0%	4.1%	12.5%
No Race	0.0%	0.0%	0.0%
White	75.0%	78.9%	53.1%
Total Home Purchase Loans	4,789	47,757	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	39	669	1,571
Count per 10,000 HH	7.2	8.7	5.1
Average Distance	0.14 mi	0.14 mi	0.28 mi
Nontraditional Institutions			
Total Count	27	302	1,026
Count per 10,000 HH	4.8	3.9	3.3
Average Distance	0.12 mi	0.16 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.5	2.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	1%	13.0%	13.4%
# Unbanked Households	525	95,306	405,573
# Unbanked Persons	819	166,414	827,334
% of Underbanked Households	15%	21.7%	39.2%
# of Underbanked Households	8,594	159,799	1,183,213
# of Underbanked Persons	13,406	279,026	2,413,654
Average Risk Score	6.16	4.94	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
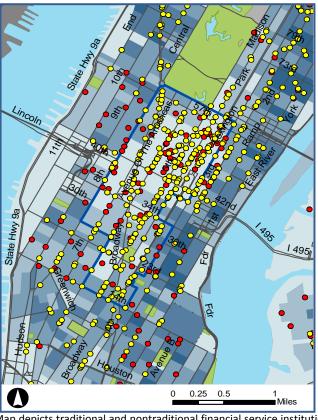- Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Midtown

Manhattan, Community District 5

Demographic Information	District	Borough	New York City
Total Population	58,850	1,654,739	8,334,285
Total Households (HH)	33,609	778,047	3,098,942
Median Home Value	$712,286	$560,923	$453,289
% Homeownership	24%	20%	30%
Average HH Income	$142,136	$99,857	$71,807
Average HH Income, New Home Buyers	$610,833	$364,890	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.1%	0.3%	0.6%
Asian	18.3%	12.4%	14.6%
Black	1.4%	4.1%	18.4%
Hawaiian	0.1%	0.2%	0.8%
Hispanic	3.9%	4.1%	12.5%
No Race	0.0%	0.0%	0.0%
White	76.2%	78.9%	53.1%
Total Home Purchase Loans	2,591	47,757	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	212	669	1,571
Count per 10,000 HH	67.4	8.7	5.1
Average Distance	0.06 mi	0.14 mi	0.28 mi
Nontraditional Institutions			
Total Count	87	302	1,026
Count per 10,000 HH	25.9	3.9	3.3
Average Distance	0.07 mi	0.16 mi	0.28 mi
Ratio of Traditional to Nontraditional	2.7	2.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	0%	13.0%	13.4%
# Unbanked Households	40	95,306	405,573
# Unbanked Persons	63	166,414	827,334
% of Underbanked Households	4%	21.7%	39.2%
# of Underbanked Households	1,314	159,799	1,183,213
# of Underbanked Persons	2,050	279,026	2,413,654
Average Risk Score	2.80	4.94	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area		Traditional	
Pop per Sq. Mi.		Nontraditional	
0 - 35,000		Parks	
35,001 - 70,000		Water	
70,001 - 120,000		New Jersey	
120,001 - 190,000		New York	
190,001 - 418,200			

Banking Profile
Murray Hill, Stuyvesant Town
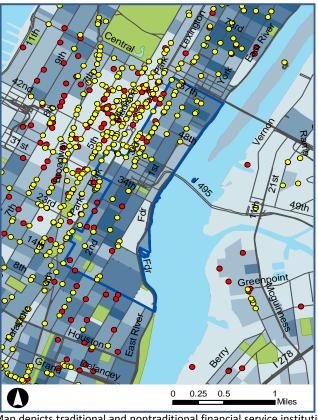
Department of Consumer Affairs
Office of Financial Empowerment

Manhattan, Community District 6

Demographic Information	District	Borough	New York City
Total Population	141,918	1,654,739	8,334,285
Total Households (HH)	84,786	778,047	3,098,942
Median Home Value	$543,289	$560,923	$453,289
% Homeownership	26%	20%	30%
Average HH Income	$134,553	$99,857	$71,807
Average HH Income, New Home Buyers	$350,196	$364,890	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.2%	0.3%	0.6%
Asian	17.1%	12.4%	14.6%
Black	1.8%	4.1%	18.4%
Hawaiian	0.2%	0.2%	0.8%
Hispanic	3.1%	4.1%	12.5%
No Race	0.0%	0.0%	0.0%
White	77.6%	78.9%	53.1%
Total Home Purchase Loans	6,438	47,757	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	75	669	1,571
Count per 10,000 HH	9.0	8.7	5.1
Average Distance	0.10 mi	0.14 mi	0.28 mi
Nontraditional Institutions			
Total Count	21	302	1,026
Count per 10,000 HH	2.5	3.9	3.3
Average Distance	0.17 mi	0.16 mi	0.28 mi
Ratio of Traditional to Nontraditional	4.2	2.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	0%	13.0%	13.4%
# Unbanked Households	66	95,306	405,573
# Unbanked Persons	101	166,414	827,334
% of Underbanked Households	3%	21.7%	39.2%
# of Underbanked Households	2,501	159,799	1,183,213
# of Underbanked Persons	3,819	279,026	2,413,654
Average Risk Score	5.59	4.94	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area
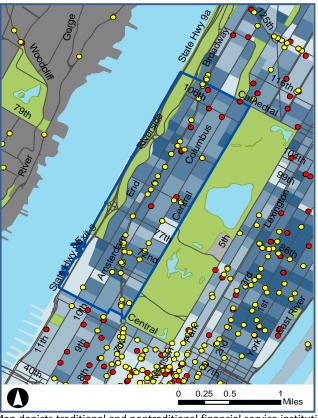Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Traditional
Nontraditional
Parks
Water
New Jersey
New York

Banking Profile
Upper West Side

Manhattan, Community District 7

Department of Consumer Affairs
Office of Financial Empowerment

Demographic Information	District	Borough	New York City
Total Population	218,912	1,654,739	8,334,285
Total Households (HH)	116,682	778,047	3,098,942
Median Home Value	$754,686	$560,923	$453,289
% Homeownership	28%	20%	30%
Average HH Income	$140,689	$99,857	$71,807
Average HH Income, New Home Buyers	$411,589	$364,890	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.2%	0.3%	0.6%
Asian	8.4%	12.4%	14.6%
Black	1.9%	4.1%	18.4%
Hawaiian	0.1%	0.2%	0.8%
Hispanic	3.9%	4.1%	12.5%
No Race	0.0%	0.0%	0.0%
White	85.6%	78.9%	53.1%
Total Home Purchase Loans	10,322	47,757	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	43	669	1,571
Count per 10,000 HH	3.7	8.7	5.1
Average Distance	0.12 mi	0.14 mi	0.28 mi
Nontraditional Institutions			
Total Count	10	302	1,026
Count per 10,000 HH	0.9	3.9	3.3
Average Distance	0.25 mi	0.16 mi	0.28 mi
Ratio of Traditional to Nontraditional	4.3	2.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	2%	13.0%	13.4%
# Unbanked Households	2,058	95,306	405,573
# Unbanked Persons	3,351	166,414	827,334
% of Underbanked Households	13%	21.7%	39.2%
# of Underbanked Households	13,575	159,799	1,183,213
# of Underbanked Persons	22,105	279,026	2,413,654
Average Risk Score	4	4.94	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Upper East Side

Manhattan, Community District 8

Demographic Information	District	Borough	New York City
Total Population	218,555	1,654,739	8,334,285
Total Households (HH)	121,160	778,047	3,098,942
Median Home Value	$763,569	$560,923	$453,289
% Homeownership	30%	20%	30%
Average HH Income	$172,397	$99,857	$71,807
Average HH Income, New Home Buyers	$674,803	$364,890	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.2%	0.3%	0.6%
Asian	8.0%	12.4%	14.6%
Black	0.7%	4.1%	18.4%
Hawaiian	0.4%	0.2%	0.8%
Hispanic	2.8%	4.1%	12.5%
No Race	0.0%	0.0%	0.0%
White	87.9%	78.9%	53.1%
Total Home Purchase Loans	8,811	47,757	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	65	669	1,571
Count per 10,000 HH	5.4	8.7	5.1
Average Distance	0.10 mi	0.14 mi	0.28 mi
Nontraditional Institutions			
Total Count	17	302	1,026
Count per 10,000 HH	1.4	3.9	3.3
Average Distance	0.17 mi	0.16 mi	0.28 mi
Ratio of Traditional to Nontraditional	3.8	2.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	0%	13.0%	13.4%
# Unbanked Households	93	95,306	405,573
# Unbanked Persons	144	166,414	827,334
% of Underbanked Households	5%	21.7%	39.2%
# of Underbanked Households	5,330	159,799	1,183,213
# of Underbanked Persons	8,259	279,026	2,413,654
Average Risk Score	3.16	4.94	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Banking Profile
West Harlem, Morningside Hts

Department of Consumer Affairs
Office of Financial Empowerment

Manhattan, Community District 9

Demographic Information	District	Borough	New York City
Total Population	116,873	1,654,739	8,334,285
Total Households (HH)	40,357	778,047	3,098,942
Median Home Value	$475,895	$560,923	$453,289
% Homeownership	9%	20%	30%
Average HH Income	$59,584	$99,857	$71,807
Average HH Income, New Home Buyers	$157,346	$364,890	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.4%	0.3%	0.6%
Asian	8.8%	12.4%	14.6%
Black	21.4%	4.1%	18.4%
Hawaiian	1.0%	0.2%	0.8%
Hispanic	7.7%	4.1%	12.5%
No Race	0.0%	0.0%	0.0%
White	60.6%	78.9%	53.1%
Total Home Purchase Loans	1,264	47,757	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	14	669	1,571
Count per 10,000 HH	3.5	8.7	5.1
Average Distance	0.15 mi	0.14 mi	0.28 mi
Nontraditional Institutions			
Total Count	20	302	1,026
Count per 10,000 HH	5.0	3.9	3.3
Average Distance	0.13 mi	0.16 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.7	2.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	38%	13.0%	13.4%
# Unbanked Households	17,427	95,306	405,573
# Unbanked Persons	34,874	166,414	827,334
% of Underbanked Households	37%	21.7%	39.2%
# of Underbanked Households	17,275	159,799	1,183,213
# of Underbanked Persons	34,568	279,026	2,413,654
Average Risk Score	7.47	4.94	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009: InfoUSA 2009: U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
  - 0 - 35,000
  - 35,001 - 70,000
  - 70,001 - 120,000
  - 120,001 - 190,000
  - 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Central Harlem

Manhattan, Community District 10

Demographic Information	District	Borough	New York City
Total Population	119,228	1,654,739	8,334,285
Total Households (HH)	50,498	778,047	3,098,942
Median Home Value	$505,416	$560,923	$453,289
% Homeownership	6%	20%	30%
Average HH Income	$49,336	$99,857	$71,807
Average HH Income, New Home Buyers	$207,165	$364,890	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.4%	0.3%	0.6%
Asian	7.8%	12.4%	14.6%
Black	33.3%	4.1%	18.4%
Hawaiian	0.8%	0.2%	0.8%
Hispanic	6.8%	4.1%	12.5%
No Race	0.0%	0.0%	0.0%
White	50.8%	78.9%	53.1%
Total Home Purchase Loans	2,145	47,757	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	24	669	1,571
Count per 10,000 HH	4.8	8.7	5.1
Average Distance	0.14 mi	0.14 mi	0.28 mi
Nontraditional Institutions			
Total Count	18	302	1,026
Count per 10,000 HH	3.6	3.9	3.3
Average Distance	0.14 mi	0.16 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.3	2.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	36%	13.0%	13.4%
# Unbanked Households	17,056	95,306	405,573
# Unbanked Persons	31,254	166,414	827,334
% of Underbanked Households	56%	21.7%	39.2%
# of Underbanked Households	26,720	159,799	1,183,213
# of Underbanked Persons	48,962	279,026	2,413,654
Average Risk Score	6.21	4.94	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area
Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Traditional
Nontraditional
Parks
Water
New Jersey
New York

Banking Profile
East Harlem

Department of Consumer Affairs
Office of Financial Empowerment

Manhattan, Community District 11

Demographic Information	District	Borough	New York City
Total Population	130,507	1,654,739	8,334,285
Total Households (HH)	47,614	778,047	3,098,942
Median Home Value	$438,143	$560,923	$453,289
% Homeownership	6%	20%	30%
Average HH Income	$46,060	$99,857	$71,807
Average HH Income, New Home Buyers	$229,110	$364,890	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.4%	0.3%	0.6%
Asian	10.9%	12.4%	14.6%
Black	16.7%	4.1%	18.4%
Hawaiian	0.3%	0.2%	0.8%
Hispanic	8.6%	4.1%	12.5%
No Race	0.0%	0.0%	0.0%
White	63.1%	78.9%	53.1%
Total Home Purchase Loans	858	47,757	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	10	669	1,571
Count per 10,000 HH	2.1	8.7	5.1
Average Distance	0.20 mi	0.14 mi	0.28 mi
Nontraditional Institutions			
Total Count	21	302	1,026
Count per 10,000 HH	4.4	3.9	3.3
Average Distance	0.15 mi	0.16 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.5	2.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	37%	13.0%	13.4%
# Unbanked Households	16,460	95,306	405,573
# Unbanked Persons	31,956	166,414	827,334
% of Underbanked Households	50%	21.7%	39.2%
# of Underbanked Households	22,171	159,799	1,183,213
# of Underbanked Persons	43,043	279,026	2,413,654
Average Risk Score	5.23	4.94	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area
Traditional
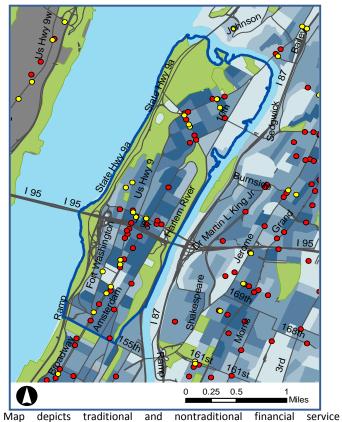Nontraditional

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Parks
Water
New Jersey
New York

Banking Profile
Washington Heights, Inwood

NYC Department of Consumer Affairs
Office of Financial Empowerment

Manhattan, Community District 12

Demographic Information	District	Borough	New York City
Total Population	216,394	1,654,739	8,334,285
Total Households (HH)	71,219	778,047	3,098,942
Median Home Value	$256,562	$560,923	$453,289
% Homeownership	7%	20%	30%
Average HH Income	$53,193	$99,857	$71,807
Average HH Income, New Home Buyers	$137,136	$364,890	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.3%	0.3%	0.6%
Asian	6.5%	12.4%	14.6%
Black	5.4%	4.1%	18.4%
Hawaiian	0.8%	0.2%	0.8%
Hispanic	11.5%	4.1%	12.5%
No Race	0.0%	0.0%	0.0%
White	75.5%	78.9%	53.1%
Total Home Purchase Loans	1,604	47,757	177,914
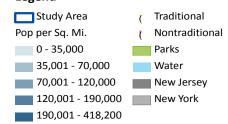
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	24	669	1,571
Count per 10,000 HH	3.4	8.7	5.1
Average Distance	0.19 mi	0.14 mi	0.28 mi
Nontraditional Institutions			
Total Count	34	302	1,026
Count per 10,000 HH	4.8	3.9	3.3
Average Distance	0.14 mi	0.16 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.7	2.2	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	46%	13.0%	13.4%
# Unbanked Households	32,804	95,306	405,573
# Unbanked Persons	76,360	166,414	827,334
% of Underbanked Households	38%	21.7%	39.2%
# of Underbanked Households	26,854	159,799	1,183,213
# of Underbanked Persons	62,511	279,026	2,413,654
Average Risk Score	7.96	4.94	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area

Pop per Sq. Mi.

- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Traditional
Nontraditional
Parks
Water
New Jersey
New York

Banking Profile
Astoria, Long Island City

Department of Consumer Affairs
Office of Financial Empowerment

Queens, Community District 1

Demographic Information	District	Borough	New York City
Total Population	213,918	2,273,956	8,334,285
Total Households (HH)	77,057	775,903	3,098,942
Median Home Value	$528,629	$452,685	$453,289
% Homeownership	21%	43%	30%
Average HH Income	$57,133	$70,293	$71,807
Average HH Income, New Home Buyers	$163,376	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.2%	0.8%	0.6%
Asian	15.2%	23.9%	14.6%
Black	1.9%	17.4%	18.4%
Hawaiian	0.8%	1.2%	0.8%
Hispanic	14.2%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	67.8%	41.8%	53.1%
Total Home Purchase Loans	1,864	60,370	177,914
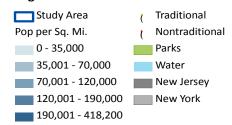
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	37	373	1,571
Count per 10,000 HH	4.8	4.8	5.1
Average Distance	0.25 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	20	216	1,026
Count per 10,000 HH	2.6	2.8	3.3
Average Distance	0.22 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.9	1.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	5%	6.2%	13.4%
# Unbanked Households	3,879	47,926	405,573
# Unbanked Persons	7,914	108,413	827,334
% of Underbanked Households	39%	43.7%	39.2%
# of Underbanked Households	28,974	338,039	1,183,213
# of Underbanked Persons	59,110	764,673	2,413,654
Average Risk Score	5.91	8.47	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

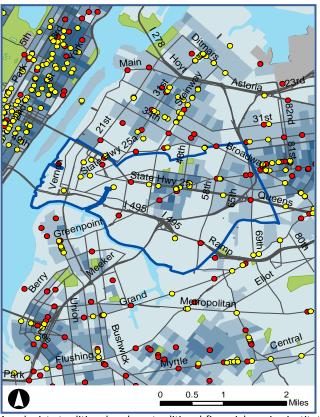Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area
Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Sunnyside, Woodside

Queens, Community District 2

Demographic Information	District	Borough	New York City
Total Population	115,244	2,273,956	8,334,285
Total Households (HH)	42,108	775,903	3,098,942
Median Home Value	$422,454	$452,685	$453,289
% Homeownership	25%	43%	30%
Average HH Income	$57,213	$70,293	$71,807
Average HH Income, New Home Buyers	$137,994	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.4%	0.8%	0.6%
Asian	29.2%	23.9%	14.6%
Black	1.3%	17.4%	18.4%
Hawaiian	1.2%	1.2%	0.8%
Hispanic	15.6%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	52.3%	41.8%	53.1%
Total Home Purchase Loans	2,897	60,370	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	24	373	1,571
Count per 10,000 HH	5.7	4.8	5.1
Average Distance	0.23 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	17	216	1,026
Count per 10,000 HH	4.0	2.8	3.3
Average Distance	0.25 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.4	1.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	1%	6.2%	13.4%
# Unbanked Households	581	47,926	405,573
# Unbanked Persons	1,262	108,413	827,334
% of Underbanked Households	41%	43.7%	39.2%
# of Underbanked Households	20,305	338,039	1,183,213
# of Underbanked Persons	44,111	764,673	2,413,654
Average Risk Score	7.08	8.47	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Traditional
- Nontraditional

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200
- Parks
- Water
- New Jersey
- New York

Banking Profile
Jackson Heights, East Elmhurst

NYC **Department of Consumer Affairs**
Office of Financial Empowerment

Queens, Community District 3

Demographic Information	District	Borough	New York City
Total Population	167,125	2,273,956	8,334,285
Total Households (HH)	50,592	775,903	3,098,942
Median Home Value	$405,731	$452,685	$453,289
% Homeownership	35%	43%	30%
Average HH Income	$60,719	$70,293	$71,807
Average HH Income, New Home Buyers	$129,678	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.5%	0.8%	0.6%
Asian	15.0%	23.9%	14.6%
Black	4.9%	17.4%	18.4%
Hawaiian	0.6%	1.2%	0.8%
Hispanic	33.2%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	45.7%	41.8%	53.1%
Total Home Purchase Loans	3,956	60,370	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	19	373	1,571
Count per 10,000 HH	3.8	4.8	5.1
Average Distance	0.25 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	23	216	1,026
Count per 10,000 HH	4.5	2.8	3.3
Average Distance	0.19 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.8	1.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	12%	6.2%	13.4%
# Unbanked Households	6,394	47,926	405,573
# Unbanked Persons	16,205	108,413	827,334
% of Underbanked Households	59%	43.7%	39.2%
# of Underbanked Households	32,802	338,039	1,183,213
# of Underbanked Persons	83,129	764,673	2,413,654
Average Risk Score	8.31	8.47	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

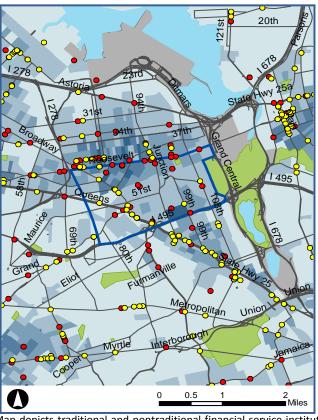Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
- (Traditional
- (Nontraditional
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200
- Parks
- Water
- New Jersey
- New York

Banking Profile
Elmhurst, Corona

Queens, Community District 4

Demographic Information	District	Borough	New York City
Total Population	169,978	2,273,956	8,334,285
Total Households (HH)	49,095	775,903	3,098,942
Median Home Value	$489,147	$452,685	$453,289
% Homeownership	22%	43%	30%
Average HH Income	$56,220	$70,293	$71,807
Average HH Income, New Home Buyers	$117,593	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.2%	0.8%	0.6%
Asian	39.2%	23.9%	14.6%
Black	1.5%	17.4%	18.4%
Hawaiian	1.0%	1.2%	0.8%
Hispanic	26.2%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	31.9%	41.8%	53.1%
Total Home Purchase Loans	2,725	60,370	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	19	373	1,571
Count per 10,000 HH	3.9	4.8	5.1
Average Distance	0.22 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	22	216	1,026
Count per 10,000 HH	4.5	2.8	3.3
Average Distance	0.17 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.9	1.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	6%	6.2%	13.4%
# Unbanked Households	2,683	47,926	405,573
# Unbanked Persons	6,725	108,413	827,334
% of Underbanked Households	64%	43.7%	39.2%
# of Underbanked Households	27,787	338,039	1,183,213
# of Underbanked Persons	69,647	764,673	2,413,654
Average Risk Score	8.25	8.47	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Traditional
- Nontraditional

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

- Parks
- Water
- New Jersey
- New York

Banking Profile
Maspeth, Middle Village, Ridgewood
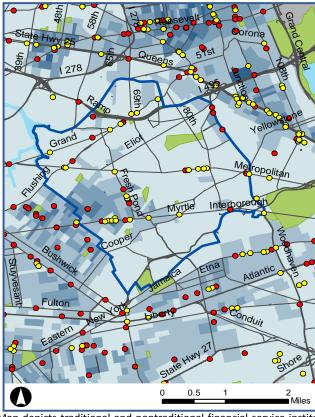
Queens, Community District 5

Demographic Information	District	Borough	New York City
Total Population	172,518	2,273,956	8,334,285
Total Households (HH)	62,406	775,903	3,098,942
Median Home Value	$476,885	$452,685	$453,289
% Homeownership	41%	43%	30%
Average HH Income	$63,498	$70,293	$71,807
Average HH Income, New Home Buyers	$133,178	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.4%	0.8%	0.6%
Asian	4.9%	23.9%	14.6%
Black	1.1%	17.4%	18.4%
Hawaiian	0.7%	1.2%	0.8%
Hispanic	24.8%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	68.0%	41.8%	53.1%
Total Home Purchase Loans	2,718	60,370	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	32	373	1,571
Count per 10,000 HH	5.1	4.8	5.1
Average Distance	0.28 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	14	216	1,026
Count per 10,000 HH	2.2	2.8	3.3
Average Distance	0.30 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	2.3	1.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	2%	6.2%	13.4%
# Unbanked Households	1,232	47,926	405,573
# Unbanked Persons	2,699	108,413	827,334
% of Underbanked Households	32%	43.7%	39.2%
# of Underbanked Households	20,056	338,039	1,183,213
# of Underbanked Persons	43,937	764,673	2,413,654
Average Risk Score	7.76	8.47	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

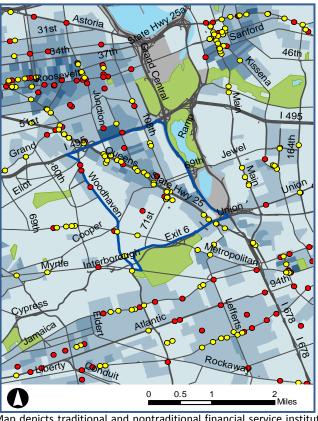Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Traditional
Nontraditional
Parks
Water
New Jersey
New York

Banking Profile
Rego Park, Forest Hills

Queens, Community District 6

Demographic Information	District	Borough	New York City
Total Population	113,744	2,273,956	8,334,285
Total Households (HH)	50,717	775,903	3,098,942
Median Home Value	$395,347	$452,685	$453,289
% Homeownership	38%	43%	30%
Average HH Income	$82,814	$70,293	$71,807
Average HH Income, New Home Buyers	$119,376	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.4%	0.8%	0.6%
Asian	31.7%	23.9%	14.6%
Black	2.0%	17.4%	18.4%
Hawaiian	0.5%	1.2%	0.8%
Hispanic	9.3%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	56.0%	41.8%	53.1%
Total Home Purchase Loans	6,326	60,370	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	34	373	1,571
Count per 10,000 HH	6.7	4.8	5.1
Average Distance	0.21 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	9	216	1,026
Count per 10,000 HH	1.8	2.8	3.3
Average Distance	0.26 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	3.8	1.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	0%	6.2%	13.4%
# Unbanked Households	26	47,926	405,573
# Unbanked Persons	48	108,413	827,334
% of Underbanked Households	11%	43.7%	39.2%
# of Underbanked Households	5,837	338,039	1,183,213
# of Underbanked Persons	10,678	764,673	2,413,654
Average Risk Score	8.31	8.47	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

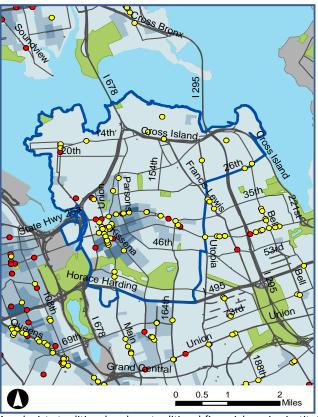Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area
Pop per Sq. Mi.
0 - 35,000
35,001 - 70,000
70,001 - 120,000
120,001 - 190,000
190,001 - 418,200

Traditional
Nontraditional
Parks
Water
New Jersey
New York

Banking Profile
Flushing, Whitestone

Department of Consumer Affairs
Office of Financial Empowerment

Queens, Community District 7

Demographic Information	District	Borough	New York City
Total Population	248,665	2,273,956	8,334,285
Total Households (HH)	88,592	775,903	3,098,942
Median Home Value	$496,260	$452,685	$453,289
% Homeownership	47%	43%	30%
Average HH Income	$72,993	$70,293	$71,807
Average HH Income, New Home Buyers	$130,971	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.3%	0.8%	0.6%
Asian	48.0%	23.9%	14.6%
Black	0.7%	17.4%	18.4%
Hawaiian	0.3%	1.2%	0.8%
Hispanic	8.1%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	42.6%	41.8%	53.1%
Total Home Purchase Loans	7,412	60,370	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	59	373	1,571
Count per 10,000 HH	6.7	4.8	5.1
Average Distance	0.31 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	13	216	1,026
Count per 10,000 HH	1.5	2.8	3.3
Average Distance	0.70 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	4.5	1.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	0%	6.2%	13.4%
# Unbanked Households	166	47,926	405,573
# Unbanked Persons	372	108,413	827,334
% of Underbanked Households	21%	43.7%	39.2%
# of Underbanked Households	18,455	338,039	1,183,213
# of Underbanked Persons	41,339	764,673	2,413,654
Average Risk Score	8.12	8.47	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

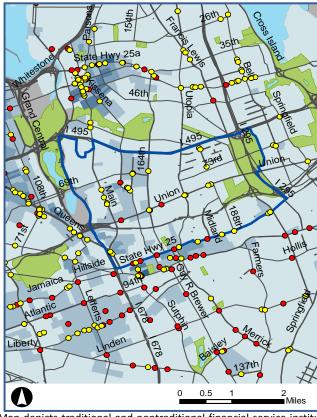Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200
- Traditional
- Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Fresh Meadows, Kew Gardens

Queens, Community District 8

Demographic Information	District	Borough	New York City
Total Population	147,810	2,273,956	8,334,285
Total Households (HH)	52,897	775,903	3,098,942
Median Home Value	$450,238	$452,685	$453,289
% Homeownership	44%	43%	30%
Average HH Income	$82,846	$70,293	$71,807
Average HH Income, New Home Buyers	$132,435	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.5%	0.8%	0.6%
Asian	32.6%	23.9%	14.6%
Black	6.3%	17.4%	18.4%
Hawaiian	1.3%	1.2%	0.8%
Hispanic	12.8%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	46.5%	41.8%	53.1%
Total Home Purchase Loans	4,917	60,370	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	26	373	1,571
Count per 10,000 HH	4.9	4.8	5.1
Average Distance	0.31 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	6	216	1,026
Count per 10,000 HH	1.1	2.8	3.3
Average Distance	0.46 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	4.3	1.7	1.5

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Banking Penetration	District	Borough	New York City
% of Unbanked Households	1%	6.2%	13.4%
# Unbanked Households	349	47,926	405,573
# Unbanked Persons	750	108,413	827,334
% of Underbanked Households	33%	43.7%	39.2%
# of Underbanked Households	17,426	338,039	1,183,213
# of Underbanked Persons	37,463	764,673	2,413,654
Average Risk Score	8.19	8.47	6.48

Legend

Study Area

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Traditional
Nontraditional
Parks
Water
New Jersey
New York

Banking Profile
Woodhaven, Richmond Hill

NYC **Department of Consumer Affairs**
Office of Financial Empowerment

Queens, Community District 9

Demographic Information	District	Borough	New York City
Total Population	146,050	2,273,956	8,334,285
Total Households (HH)	45,156	775,903	3,098,942
Median Home Value	$457,081	$452,685	$453,289
% Homeownership	42%	43%	30%
Average HH Income	$63,249	$70,293	$71,807
Average HH Income, New Home Buyers	$126,362	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	1.3%	0.8%	0.6%
Asian	17.9%	23.9%	14.6%
Black	5.9%	17.4%	18.4%
Hawaiian	2.8%	1.2%	0.8%
Hispanic	29.5%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	42.6%	41.8%	53.1%
Total Home Purchase Loans	2,601	60,370	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	19	373	1,571
Count per 10,000 HH	4.2	4.8	5.1
Average Distance	0.26 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	15	216	1,026
Count per 10,000 HH	3.3	2.8	3.3
Average Distance	0.25 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.3	1.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	2%	6.2%	13.4%
# Unbanked Households	797	47,926	405,573
# Unbanked Persons	1,926	108,413	827,334
% of Underbanked Households	62%	43.7%	39.2%
# of Underbanked Households	27,438	338,039	1,183,213
# of Underbanked Persons	66,297	764,673	2,413,654
Average Risk Score	9.79	8.47	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area
Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Traditional
Nontraditional
Parks
Water
New Jersey
New York

Banking Profile
Howard Beach, Ozone Park

NYC Department of Consumer Affairs
Office of Financial Empowerment

Demographic Information	District	Borough	New York City
Total Population	130,061	2,273,956	8,334,285
Total Households (HH)	40,606	775,903	3,098,942
Median Home Value	$458,660	$452,685	$453,289
% Homeownership	63%	43%	30%
Average HH Income	$70,520	$70,293	$71,807
Average HH Income, New Home Buyers	$134,032	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	2.4%	0.8%	0.6%
Asian	20.7%	23.9%	14.6%
Black	10.8%	17.4%	18.4%
Hawaiian	3.3%	1.2%	0.8%
Hispanic	17.4%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	45.4%	41.8%	53.1%
Total Home Purchase Loans	4,073	60,370	177,914
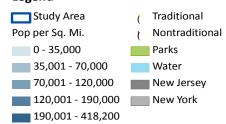
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	15	373	1,571
Count per 10,000 HH	3.7	4.8	5.1
Average Distance	0.44 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	9	216	1,026
Count per 10,000 HH	2.2	2.8	3.3
Average Distance	0.36 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.7	1.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	4%	6.2%	13.4%
# Unbanked Households	1,525	47,926	405,573
# Unbanked Persons	3,840	108,413	827,334
% of Underbanked Households	57%	43.7%	39.2%
# of Underbanked Households	21,815	338,039	1,183,213
# of Underbanked Persons	54,938	764,673	2,413,654
Average Risk Score	8.88	8.47	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Traditional
- Nontraditional

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200
- Parks
- Water
- New Jersey
- New York

Banking Profile
Bayside, Douglaston

Department of Consumer Affairs
Office of Financial Empowerment

Queens, Community District 11

Demographic Information	District	Borough	New York City
Total Population	121,934	2,273,956	8,334,285
Total Households (HH)	45,598	775,903	3,098,942
Median Home Value	$550,648	$452,685	$453,289
% Homeownership	67%	43%	30%
Average HH Income	$93,330	$70,293	$71,807
Average HH Income, New Home Buyers	$141,221	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.1%	0.8%	0.6%
Asian	40.8%	23.9%	14.6%
Black	1.7%	17.4%	18.4%
Hawaiian	0.5%	1.2%	0.8%
Hispanic	7.6%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	49.2%	41.8%	53.1%
Total Home Purchase Loans	6,311	60,370	177,914
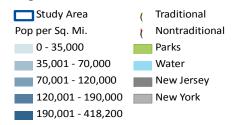
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	30	373	1,571
Count per 10,000 HH	6.6	4.8	5.1
Average Distance	0.32 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	2	216	1,026
Count per 10,000 HH	0.4	2.8	3.3
Average Distance	0.94 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	15.0	1.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	0%	6.2%	13.4%
# Unbanked Households	13	47,926	405,573
# Unbanked Persons	28	108,413	827,334
% of Underbanked Households	6%	43.7%	39.2%
# of Underbanked Households	2,741	338,039	1,183,213
# of Underbanked Persons	5,865	764,673	2,413,654
Average Risk Score	7.73	8.47	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area
Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

(Traditional
(Nontraditional
- Parks
- Water
- New Jersey
- New York

Banking Profile
Jamaica, Hollis

Department of Consumer Affairs
Office of Financial Empowerment

Queens, Community District 12

Demographic Information	District	Borough	New York City
Total Population	228,884	2,273,956	8,334,285
Total Households (HH)	71,120	775,903	3,098,942
Median Home Value	$371,895	$452,685	$453,289
% Homeownership	51%	43%	30%
Average HH Income	$63,523	$70,293	$71,807
Average HH Income, New Home Buyers	$129,794	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	1.1%	0.8%	0.6%
Asian	12.4%	23.9%	14.6%
Black	59.4%	17.4%	18.4%
Hawaiian	1.5%	1.2%	0.8%
Hispanic	8.6%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	16.9%	41.8%	53.1%
Total Home Purchase Loans	5,122	60,370	177,914
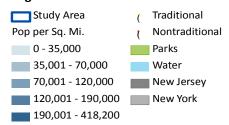
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	28	373	1,571
Count per 10,000 HH	3.9	4.8	5.1
Average Distance	0.40 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	44	216	1,026
Count per 10,000 HH	6.2	2.8	3.3
Average Distance	0.27 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	0.6	1.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	24%	6.2%	13.4%
# Unbanked Households	16,249	47,926	405,573
# Unbanked Persons	39,510	108,413	827,334
% of Underbanked Households	70%	43.7%	39.2%
# of Underbanked Households	47,162	338,039	1,183,213
# of Underbanked Persons	114,676	764,673	2,413,654
Average Risk Score	11.00	8.47	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Traditional
Nontraditional
Parks
Water
New Jersey
New York

Banking Profile
Laurelton, Cambria Heights

Queens, Community District 13

Demographic Information	District	Borough	New York City
Total Population	201,373	2,273,956	8,334,285
Total Households (HH)	62,537	775,903	3,098,942
Median Home Value	$402,640	$452,685	$453,289
% Homeownership	72%	43%	30%
Average HH Income	$83,476	$70,293	$71,807
Average HH Income, New Home Buyers	$125,510	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	1.0%	0.8%	0.6%
Asian	17.2%	23.9%	14.6%
Black	46.2%	17.4%	18.4%
Hawaiian	1.3%	1.2%	0.8%
Hispanic	8.3%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	25.9%	41.8%	53.1%
Total Home Purchase Loans	6,873	60,370	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	21	373	1,571
Count per 10,000 HH	3.4	4.8	5.1
Average Distance	0.44 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	15	216	1,026
Count per 10,000 HH	2.4	2.8	3.3
Average Distance	0.49 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.4	1.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	8%	6.2%	13.4%
# Unbanked Households	5,133	47,926	405,573
# Unbanked Persons	13,034	108,413	827,334
% of Underbanked Households	61%	43.7%	39.2%
# of Underbanked Households	38,015	338,039	1,183,213
# of Underbanked Persons	96,520	764,673	2,413,654
Average Risk Score	8.76	8.47	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Traditional
- Nontraditional

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200
- Parks
- Water
- New Jersey
- New York

Banking Profile
The Rockaways

Queens, Community District 14

Demographic Information	District	Borough	New York City
Total Population	110,007	2,273,956	8,334,285
Total Households (HH)	37,422	775,903	3,098,942
Median Home Value	$432,697	$452,685	$453,289
% Homeownership	35%	43%	30%
Average HH Income	$64,759	$70,293	$71,807
Average HH Income, New Home Buyers	$146,515	$133,413	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.2%	0.8%	0.6%
Asian	3.5%	23.9%	14.6%
Black	37.1%	17.4%	18.4%
Hawaiian	1.3%	1.2%	0.8%
Hispanic	11.2%	14.8%	12.5%
No Race	0.0%	0.0%	0.0%
White	46.7%	41.8%	53.1%
Total Home Purchase Loans	2,575	60,370	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	10	373	1,571
Count per 10,000 HH	2.7	4.8	5.1
Average Distance	0.64 mi	0.33 mi	0.28 mi
Nontraditional Institutions			
Total Count	8	216	1,026
Count per 10,000 HH	2.1	2.8	3.3
Average Distance	0.53 mi	0.40 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.3	1.7	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	15%	6.2%	13.4%
# Unbanked Households	5,696	47,926	405,573
# Unbanked Persons	11,507	108,413	827,334
% of Underbanked Households	52%	43.7%	39.2%
# of Underbanked Households	20,208	338,039	1,183,213
# of Underbanked Persons	40,825	764,673	2,413,654
Average Risk Score	9.96	8.47	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- ☐ Study Area
- Pop per Sq. Mi.
- ☐ 0 - 35,000
- ☐ 35,001 - 70,000
- ☐ 70,001 - 120,000
- ☐ 120,001 - 190,000
- ☐ 190,001 - 418,200
- Traditional
- Nontraditional
- ☐ Parks
- ☐ Water
- ☐ New Jersey
- ☐ New York

Banking Profile
North Island

Staten Island, Community District 1

Demographic Information	District	Borough	New York City
Total Population	177,315	485,563	8,334,285
Total Households (HH)	62,283	172,809	3,098,942
Median Home Value	$362,041	$424,284	$453,289
% Homeownership	52%	64%	30%
Average HH Income	$71,570	$82,214	$71,807
Average HH Income, New Home Buyers	$121,171	$126,607	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.4%	0.4%	0.6%
Asian	6.5%	5.7%	14.6%
Black	17.0%	7.3%	18.4%
Hawaiian	0.8%	0.4%	0.8%
Hispanic	16.6%	10.3%	12.5%
No Race	0.0%	0.0%	0.0%
White	58.6%	75.9%	53.1%
Total Home Purchase Loans	4,128	11,694	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	22	69	1,571
Count per 10,000 HH	3.5	4.0	5.1
Average Distance	0.40 mi	0.45 mi	0.28 mi
Nontraditional Institutions			
Total Count	19	37	1,026
Count per 10,000 HH	3.1	2.1	3.3
Average Distance	0.46 mi	0.60 mi	0.28 mi
Ratio of Traditional to Nontraditional	1.2	1.9	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	5%	1.8%	13.4%
# Unbanked Households	2,940	2,989	405,573
# Unbanked Persons	6,012	6,305	827,334
% of Underbanked Households	41%	19.7%	39.2%
# of Underbanked Households	24,871	32,666	1,183,213
# of Underbanked Persons	50,857	68,902	2,413,654
Average Risk Score	7.27	6.60	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

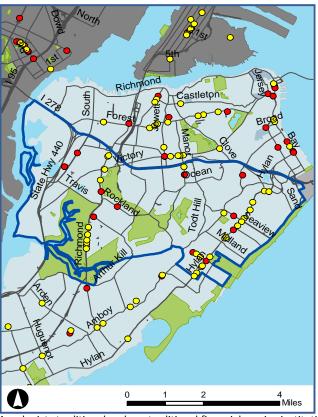Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

- Study Area
- Traditional
- Nontraditional

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200
- Parks
- Water
- New Jersey
- New York

Banking Profile
Mid Island

Staten Island, Community District 2

Department of Consumer Affairs
Office of Financial Empowerment

Demographic Information	District	Borough	New York City
Total Population	136,657	485,563	8,334,285
Total Households (HH)	49,620	172,809	3,098,942
Median Home Value	$451,700	$424,284	$453,289
% Homeownership	65%	64%	30%
Average HH Income	$86,654	$82,214	$71,807
Average HH Income, New Home Buyers	$134,361	$126,607	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.4%	0.4%	0.6%
Asian	8.9%	5.7%	14.6%
Black	1.9%	7.3%	18.4%
Hawaiian	0.3%	0.4%	0.8%
Hispanic	7.4%	10.3%	12.5%
No Race	0.0%	0.0%	0.0%
White	81.2%	75.9%	53.1%
Total Home Purchase Loans	3,294	11,694	177,914
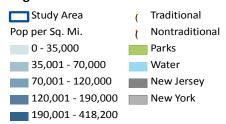
Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	28	69	1,571
Count per 10,000 HH	5.6	4.0	5.1
Average Distance	0.52 mi	0.45 mi	0.28 mi
Nontraditional Institutions			
Total Count	13	37	1,026
Count per 10,000 HH	2.6	2.1	3.3
Average Distance	0.58 mi	0.60 mi	0.28 mi
Ratio of Traditional to Nontraditional	2.2	1.9	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	0%	1.8%	13.4%
# Unbanked Households	19	2,989	405,573
# Unbanked Persons	40	6,305	827,334
% of Underbanked Households	11%	19.7%	39.2%
# of Underbanked Households	5,285	32,666	1,183,213
# of Underbanked Persons	11,043	68,902	2,413,654
Average Risk Score	5.85	6.60	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009; InfoUSA 2009; U.S. Census Bureau, 2000.

Legend

Study Area	Traditional
Pop per Sq. Mi.	Nontraditional
0 - 35,000	Parks
35,001 - 70,000	Water
70,001 - 120,000	New Jersey
120,001 - 190,000	New York
190,001 - 418,200	

Banking Profile
South Island

Department of Consumer Affairs
Office of Financial Empowerment

Staten Island, Community District 3

Demographic Information	District	Borough	New York City
Total Population	171,591	485,563	8,334,285
Total Households (HH)	60,906	172,809	3,098,942
Median Home Value	$505,270	$424,284	$453,289
% Homeownership	76%	64%	30%
Average HH Income	$96,326	$82,214	$71,807
Average HH Income, New Home Buyers	$127,810	$126,607	$182,221
Race/Ethnicity, New Home Buyers			
Alaskan	0.3%	0.4%	0.6%
Asian	2.5%	5.7%	14.6%
Black	0.7%	7.3%	18.4%
Hawaiian	0.1%	0.4%	0.8%
Hispanic	5.4%	10.3%	12.5%
No Race	0.0%	0.0%	0.0%
White	91.0%	75.9%	53.1%
Total Home Purchase Loans	4,272	11,694	177,914

Financial Services	District	Borough	New York City
Traditional Financial Institutions			
Total Count	19	69	1,571
Count per 10,000 HH	3.1	4.0	5.1
Average Distance	0.47 mi	0.45 mi	0.28 mi
Nontraditional Institutions			
Total Count	5	37	1,026
Count per 10,000 HH	0.8	2.1	3.3
Average Distance	0.86 mi	0.60 mi	0.28 mi
Ratio of Traditional to Nontraditional	3.8	1.9	1.5

Banking Penetration	District	Borough	New York City
% of Unbanked Households	0%	1.8%	13.4%
# Unbanked Households	17	2,989	405,573
# Unbanked Persons	37	6,305	827,334
% of Underbanked Households	4%	19.7%	39.2%
# of Underbanked Households	2,451	32,666	1,183,213
# of Underbanked Persons	5,381	68,902	2,413,654
Average Risk Score	6.20	6.60	6.48

Map depicts traditional and nontraditional financial service institutions both in New York City and up to two miles beyond the city boundary. Points may be overlapping.

Sources: Claritas 2009: InfoUSA 2009: U.S. Census Bureau, 2000.

Legend

Study Area

Pop per Sq. Mi.
- 0 - 35,000
- 35,001 - 70,000
- 70,001 - 120,000
- 120,001 - 190,000
- 190,001 - 418,200

Traditional
Nontraditional
Parks
Water
New Jersey
New York