

AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

a. Description of Terrain. Land is high and level.

b. Favorable Influences. All city facilities as well as good schools and transportation. Neighborhood is homogeneous as to structures and type of inhabitants.

c. Detrimental Influences. None.

d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Up

2. INHABITANTS:

a. Occupation White collar, etc.; b. Estimated annual family income \$ 2000-4000

c. Foreign-born families 0 %; - predominating; d. Negro No ; - %

e. Infiltration of None ; f. Relief families None

g. Population is increasing Yes ; decreasing - ; static -

3. BUILDINGS:

	PREDOMINATING	<u>100</u> %	OTHER TYPE	<u>-</u> %	OTHER TYPE	<u>-</u> %
a. Type	<u>One family (bungalow &amp; 2 sty)</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>12</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>98</u> %					
f. Home ownership	<u>75</u> %					
g. Constructed past yr.	<u>25 at 5-7000</u>					
h. 1929 Price range	\$ <u>6500-10,000</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
i. 1935 Price range	\$ <u>4500-6500</u>	<u>66 2/3</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
j. 1938 Price range	\$ <u>4500-6500</u>	<u>66 2/3</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
k. Sales demand	\$ <u>5000</u>		\$ <u>-</u>		\$ <u>-</u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>Nominal</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
n. 1932 Rent range	\$ <u>40-60</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
o. 1938 Rent range	\$ <u>45-70</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
p. Rental demand	\$ <u>-</u>		\$ <u>-</u>		\$ <u>-</u>	
q. Activity	<u>Good</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Good ; b. Home building Good

5. CLARIFYING REMARKS:

This is an excellent section in every way on a moderate scale. Most of the higher priced houses are found on South Main Avenue to Woodlawn Avenue.

6. NAME AND LOCATION Whitchall Road Section SECURITY GRADE A AREA NO. 1



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

a. Description of Terrain. High and level land.

b. Favorable Influences. All city facilities. Good schools, churches, and transportation.

c. Detrimental Influences. None.

d. Percentage of land improved 25 %; e. Trend of desirability next 10-15 yrs. Up

2. INHABITANTS: Business executives,

a. Occupation and white collar; b. Estimated annual family income \$ 4000-10,000

c. Foreign-born families 0 %; 0 predominating; d. Negro No; 0 %

e. Infiltration of None; f. Relief families None

g. Population is increasing Yes; decreasing                     ; static                     

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>One family (bungalow &amp; 2 story)</u>					
b. Construction	<u>Frame &amp; brick veneer</u>					
c. Average Age	<u>8</u>	Years		Years		Years
d. Repair	<u>Good</u>					
e. Occupancy	<u>98</u>	%		%		%
f. Home ownership	<u>90</u>	%		%		%
g. Constructed past yr.	<u>50 at 4-15,000</u>					
h. 1929 Price range	<u>\$10,000-20,000</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
i. 1935 Price range	<u>\$6000-12,000</u>	<u>60%</u>	\$	<u>        </u> %	\$	<u>        </u> %
j. 1938 Price range	<u>\$6000-12,000</u>	<u>60%</u>	\$	<u>        </u> %	\$	<u>        </u> %
k. Sales demand	<u>\$8000-10,000</u>		\$		\$	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>\$-</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
n. 1932 Rent range	<u>\$60-100</u>	<u>        </u> %	\$	<u>        </u> %	\$	<u>        </u> %
o. 1938 Rent range	<u>\$65-110</u>	<u>        </u> %	\$	<u>        </u> %	\$	<u>        </u> %
p. Rental demand	<u>\$65-75</u>		\$		\$	
q. Activity	<u>Few rentals</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Good; b. Home building Good

5. CLARIFYING REMARKS: The section west of Slingerlands Road has recently been added to the city and new building has been quite active in this locality. Manning Boulevard is the most beautiful street in Albany and this portion of the area has a number of really fine houses.

The streets of the new addition referred to above do not show on the accompanying map.

6. NAME AND LOCATION New Scotland Avenue SECURITY GRADE A AREA NO. 2



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land is high and level.
- b. Favorable Influences. All city facilities as well as good schools, churches and transportation.
- c. Detrimental Influences. None.

d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Up

2. INHABITANTS: Business men and

- a. Occupation white collar; b. Estimated annual family income \$ 3000-15000+
- c. Foreign-born families 0 %; - predominating; d. Negro No %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing Yes; decreasing -; static -

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	10 %	OTHER TYPE	%
a. Type	<u>One family</u>		<u>Two family</u>			
b. Construction	<u>Frame &amp; brick</u>		<u>Frame</u>			
c. Average Age	<u>15</u> Years		<u>15</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>98</u> %		<u>98</u> %			
f. Home ownership	<u>90</u> %		<u>70</u> %			
g. Constructed past yr.	<u>50 at 7-10,000</u>		<u>None</u>			
h. 1929 Price range	<u>\$ 10,000-20,000</u>	<u>100</u> %	<u>\$ 14,000-18,000</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
i. 1935 Price range	<u>\$ 6000-12,000</u>	<u>60</u> %	<u>\$ 8500-10,500</u>	<u>59</u> %	<u>\$</u>	<u>-</u> %
j. 1938 Price range	<u>\$ 6000-12,000</u>	<u>60</u> %	<u>\$ 8500-10,500</u>	<u>59</u> %	<u>\$</u>	<u>-</u> %
k. Sales demand	<u>\$ 8000</u>		<u>\$ 9000</u>		<u>\$</u>	
l. Activity	<u>Good</u>		<u>Fair to poor</u>			
m. 1929 Rent range	<u>\$ 80-150</u>	<u>100</u> %	<u>\$ 75-90 per flat with garage</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
n. 1932 Rent range	<u>\$ 60-100</u>	<u>70</u> %	<u>\$ 45-55 " "</u>	<u>60</u> %	<u>\$</u>	<u>-</u> %
o. 1938 Rent range	<u>\$ 65-110</u>	<u>76</u> %	<u>\$ 50-60 " "</u>	<u>67</u> %	<u>\$</u>	<u>-</u> %
p. Rental demand	<u>\$ 65-76</u>		<u>\$ 55 " "</u>		<u>\$</u>	
q. Activity	<u>Good</u>		<u>Fair</u>			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Good on 1 family; b. Home building Good on 1 family

5. CLARIFYING REMARKS:

This is probably the most desirable section within the city limits. A considerable amount of good grade, new construction particularly in the neighborhood of Washington Avenue west of Roosevelt. Rosmont has been extended north of Washington with a new development of about 15 houses just completed or in process of construction. The tract runs north to Central and is expected to contain about 200 houses eventually.

Westland Hills - Upper Washington

6. NAME AND LOCATION Avenue SECURITY GRADE A AREA NO. 3



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. High and rolling terrain.
- b. Favorable Influences. Attractive topography with good schools and fair transportation to Albany which is less than half an hour's ride by auto. Adequately supplied with water, gas and electricity. Taxes are low.
- c. Detrimental Influences. Lack of sewers.

d. Percentage of land improved 20 %; e. Trend of desirability next 10-15 yrs. Up

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 3000-6000
- c. Foreign-born families 0 %; - predominating; d. Negro No; - %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing Yes; decreasing -; static -

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>One family</u>					
b. Construction	<u>Frame &amp; brick veneer</u>					
c. Average Age	<u>5</u> Years		<u>-</u> Years		<u>-</u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %		<u>-</u> %		<u>-</u> %	
f. Home ownership	<u>100</u> % (approx.)		<u>-</u> %		<u>-</u> %	
g. Constructed past yr.	<u>30 or more</u> at \$7-10,000					
h. 1929 Price range	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
i. Price range	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
j. Price range	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
k. Sales demand	\$ <u>7000-10,000</u>		\$ <u>-</u>		\$ <u>-</u>	
l. Activity	<u>Fair to good</u>					
m. 1929 Rent range	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
n. Rent range	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
o. Rent range	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
p. Rental demand	\$ <u>-</u>		\$ <u>-</u>		\$ <u>-</u>	
q. Activity	<u>Not a rental area</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Good; b. Home building Good

5. CLARIFYING REMARKS:

This is one of the newest developments which is very popular with a substantial class of Albany citizens.

6. NAME AND LOCATION Elsmore SECURITY GRADE A AREA NO. 4



# AREA DESCRIPTION - SECURITY MAP OF Albany, New York

## 1. AREA CHARACTERISTICS:

a. Description of Terrain. Ground is high and rolling.

b. Favorable Influences. Attractive topography. Supplied with water, gas and electricity. Schools and fair transportation to Albany which is less than half an hour's ride by auto. Taxes are low.

c. Detrimental Influences. Lack of sewers.

d. Percentage of land improved 30 %; e. Trend of desirability next 10-15 yrs. Up

## 2. INHABITANTS: Minor executives and

a. Occupation white collar; b. Estimated annual family income \$ 3000-6000c. Foreign-born families 0 %; - predominating; d. Negro No; - %e. Infiltration of No; f. Relief families Noneg. Population is increasing Yes; decreasing -; static -

## 3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	<u>-</u> %	<u>OTHER TYPE</u>	<u>-</u> %
a. Type	<u>One family</u>					
b. Construction	<u>Frame &amp; brick veneer</u>					
c. Average Age	<u>5</u> Years		<u>-</u> Years		<u>-</u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %		<u>-</u> %		<u>-</u> %	
f. Home ownership	<u>100</u> % (approx.)		<u>-</u> %		<u>-</u> %	
g. Constructed past yr.	<u>75 or more</u> at \$ <u>7-10,000+</u>					
h. 1929 Price range	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
i. Price range	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
j. Price range	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
k. Sales demand	\$ <u>7000-10,000</u>		\$ <u>-</u>		\$ <u>-</u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
n. Rent range	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
o. Rent range	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
p. Rental demand	\$ <u>-</u>		\$ <u>-</u>		\$ <u>-</u>	
q. Activity	<u>Not a rental area</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Good; b. Home building Good

## 5. CLARIFYING REMARKS:

This is one of the newest and largest developments of good type which is very popular with a substantial class of Albany's citizens.

6. NAME AND LOCATION Dolmar SECURITY GRADE A AREA NO. 5



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. High and rolling.
- b. Favorable Influences. Attractive topography and convenient to city. Deed restrictions as to one family houses.
- c. Detrimental Influences. None

d. Percentage of land improved 30 %; e. Trend of desirability next 10-15 yrs. Up

2. INHABITANTS: Executives and

- a. Occupation white collar; b. Estimated annual family income \$ 5000-50,000
- c. Foreign-born families 0 %;                      predominating; d. Negro 0 %;            %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing slowly; decreasing                     ; static

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>One family</u>					
b. Construction	<u>Frame &amp; brick</u>					
c. Average Age	<u>15</u> Years		<u>          </u> Years		<u>          </u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>98</u> %		<u>          </u> %		<u>          </u> %	
f. Home ownership	<u>90</u> %		<u>          </u> %		<u>          </u> %	
g. Constructed past yr.	<u>12 at \$12,000+</u>					
h. 1929 Price range	\$ <u>18 - 30</u>	<u>100</u> %	\$ <u>          </u>	<u>100</u> %	\$ <u>          </u>	<u>100</u> %
i. 1935 Price range	\$ <u>10 - 15</u>	<u>52</u> %	\$ <u>          </u>	<u>          </u> %	\$ <u>          </u>	<u>          </u> %
j. 1938 Price range	\$ <u>10 - 15</u>	<u>52</u> %	\$ <u>          </u>	<u>          </u> %	\$ <u>          </u>	<u>          </u> %
k. Sales demand	\$ <u>10,000</u>		\$ <u>          </u>		\$ <u>          </u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>-</u>	<u>100</u> %	\$ <u>          </u>	<u>100</u> %	\$ <u>          </u>	<u>100</u> %
n. Rent range	\$ <u>-</u>	<u>          </u> %	\$ <u>          </u>	<u>          </u> %	\$ <u>          </u>	<u>          </u> %
o. 1938 Rent range	\$ <u>100-300+ (very few)</u>	<u>          </u> %	\$ <u>          </u>	<u>          </u> %	\$ <u>          </u>	<u>          </u> %
p. Rental demand	\$ <u>100-150</u>		\$ <u>          </u>		\$ <u>          </u>	
q. Activity	<u>Fair</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Good; b. Home building Good

5. CLARIFYING REMARKS: This is Albany's No. 1 suburb where a number of the city's richest men live and where more are taking up residence. High rents are obtainable even for small residences.

6. NAME AND LOCATION Loudonville SECURITY GRADE A AREA NO. 6



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. High and level land.
- b. Favorable Influences. All city facilities as well as schools and good transportation.
- c. Detrimental Influences. Many two family homes.
- d. Percentage of land improved 90%; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation White collar, clerical; b. Estimated annual family income \$ 3000-6000
- c. Foreign-born families 0%; - predominating; d. Negro No; -%
- e. Infiltration of None; f. Relief families None
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	30 %	OTHER TYPE	%
a. Type	<u>One family</u>		<u>Two family</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>20</u> Years		<u>15</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>98</u> %		<u>98</u> %			
f. Home ownership	<u>85</u> %		<u>70</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>8000-14,000</u>	<u>100</u> %	\$ <u>11,500-16,000</u>	<u>100</u> %	\$	<u>100</u> %
i. 1935 Price range	\$ <u>5000-8,500</u>	<u>61</u> %	\$ <u>7500-9500</u>	<u>62</u> %	\$	<u>-</u> %
j. 1938 Price range	\$ <u>5000-8500</u>	<u>61</u> %	\$ <u>7500-9500</u>	<u>62</u> %	\$	<u>-</u> %
k. Sales demand	\$ <u>6000</u>		\$ <u>8500</u>		\$	
l. Activity	<u>Good</u>		<u>Fair to very poor</u>			
m. 1929 Rent range	\$ <u>60-85</u>	<u>100</u> %	\$ <u>50-70 per flat with garage</u>	<u>100</u> %	\$	<u>100</u> %
n. 1932 Rent range	\$ <u>45-60</u>	<u>72</u> %	\$ <u>40-50 " "</u>	<u>75</u> %	\$	<u>-</u> %
o. 1938 Rent range	\$ <u>50-65</u>	<u>79</u> %	\$ <u>45-55 " "</u>	<u>83</u> %	\$	<u>-</u> %
p. Rental demand	\$ <u>55-60</u>		\$ <u>50</u>		\$	
q. Activity	<u>Good</u>		<u>Good</u>			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Good; b. Home building Good

5. CLARIFYING REMARKS:

This area is still considered a desirable part of town in which to live although of fairly substantial age and mixed type of dwellings. Two family houses are good rentals but very poor sales.

6. NAME AND LOCATION New Scotland Avenue SECURITY GRADE B AREA NO. 1



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. High and level land.
- b. Favorable Influences. All city facilities as well as good schools, transportation, etc.
- c. Detrimental Influences. Many two family structures,
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation White collar & clerical; b. Estimated annual family income \$ 3000-6000
- c. Foreign-born families 0 %; - predominating; d. Negro No ; - %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:

	PREDOMINATING	55 %	OTHER TYPE	45 %	OTHER TYPE	%
a. Type	One family		Two family			
b. Construction	Frame		Frame			
c. Average Age	20 Years		20 Years			
d. Repair	Good		Good			
e. Occupancy	95 %		95 %			
f. Home ownership	75 %		60-70 %			
g. Constructed past yr.	None		None			
h. 1929 Price range	\$ 8000-16,000	100%	\$ 12,000-16,000	100%	\$	100%
i. 1935 Price range	\$ 5000-10,000	62 %	\$ 7500-9500	61 %	\$	%
j. 1938 Price range	\$ 5000-10,000	62 %	\$ 7500-9500	61 %	\$	%
k. Sales demand	\$ 7500		\$ 8000		\$	
l. Activity	Good		Fair to poor			
m. 1929 Rent range	\$ 75-100	100%	60-80 per flat with garage	100%	\$	100%
n. 1932 Rent range	\$ 55-70	71 %	45-55 " "	71 %	\$	%
o. 1938 Rent range	\$ 60-75	77 %	50-60 " "	78 %	\$	%
p. Rental demand	\$ 65		55 " "		\$	
q. Activity	Good		Good			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Good on one family b. Home building Good on one family

5. CLARIFYING REMARKS:

There is some tendency to apartments in this area. The greater number of two family houses is also a detriment to the single residences. Market is very poor on two family houses although rentals are good. This is still regarded as a desirable and convenient neighborhood.

6. NAME AND LOCATION Pine Hills SECURITY GRADE B AREA NO. 2



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:
- a. Description of Terrain. Land is high and level.
- b. Favorable Influences. All city facilities. Adequate schools, churches and transportation.
- c. Detrimental Influences. Substantial age as well as many two family structures.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static
2. INHABITANTS:
- a. Occupation White collar; b. Estimated annual family income \$ 3000-6000
- c. Foreign-born families 0 %; - predominating; d. Negro No ; - %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing - ; decreasing - ; static Yes
3. BUILDINGS:
- |                         | PREDOMINATING  | 50 %  | OTHER TYPE                                   | 50 %  | OTHER TYPE | %     |
|-------------------------|----------------|-------|--|-------|------------|-------|
| a. Type                 | One family     |       | Two family                                   |       |            |       |
| b. Construction         | Frame          |       | Frame  |       |            |       |
| c. Average Age          | 20 Years       |       | 20 Years                                     |       |            |       |
| d. Repair               | Good           |       | Good   |       |            |       |
| e. Occupancy            | 98 %           |       | 90 %   |       |            |       |
| f. Home ownership       | 85 %           |       | 70 %   |       |            |       |
| g. Constructed past yr. | None           |       | None   |       |            |       |
| h. 1929 Price range     | \$ 8000-14,000 | 100 % | \$ 11,500-14,500                             | 100 % | \$         | 100 % |
| i. 1935 Price range     | \$ 5000-7500   | 57 %  | \$ 6500-8000                                 | 56 %  | \$         | %     |
| j. 1938 Price range     | \$ 5000-7500   | 57 %  | \$ 6500-8000                                 | 56 %  | \$         | %     |
| k. Sales demand         | \$ 6000        |       | \$ 7000                                      |       | \$         |       |
| l. Activity             | Good           |       | Fair   |       |            |       |
| m. 1929 Rent range      | \$ 65-85       | 100 % | \$ 50-70 per flat usually with garage        | 100 % | \$         | 100 % |
| n. 1932 Rent range      | \$ 45-65       | 73 %  | \$ 35-45 " " 67                              | %     | \$         | %     |
| o. 1938 Rent range      | \$ 50-70       | 80 %  | \$ 37 <sup>1</sup> / <sub>2</sub> -50 " " 73 | %     | \$         | %     |
| p. Rental demand        | \$ 55-60       |       | \$ 40-45 " "                                 |       | \$         |       |
| q. Activity             | Good           |       | Good   |       |            |       |
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Fair on 1 family; b. Home building Fair on 1 family
5. CLARIFYING REMARKS: This is the poorest of the still desirable sections as to age and condition. Except for its convenience and the general type of people living there, it might not be entitled to a still desirable rating.
6. NAME AND LOCATION Pino Hills, Lower Washington Ave. SECURITY GRADE B- AREA NO. 3



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:
  - a. Description of Terrain. High and level ground.
  - b. Favorable Influences. All city facilities and convenient location. Adequate schools and good transportation.
  - c. Detrimental Influences. Many two family houses.
  - d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Static to down
2. INHABITANTS: White collar and mixed labor
  - a. Occupation mixed labor; b. Estimated annual family income \$ 2000-4000
  - c. Foreign-born families 0 %;                      predominating; d. Negro No ;        %
  - e. Infiltration of None ; f. Relief families None
  - g. Population is increasing                     ; decreasing                     ; static Yes
3. BUILDINGS:
 

	PREDOMINATING	50	%	OTHER TYPE	50	%	OTHER TYPE	%
a. Type	<u>One family</u>			<u>Two family</u>				
b. Construction	<u>Frame</u>			<u>Frame</u>				
c. Average Age	<u>20</u> Years			<u>20</u> Years				
d. Repair	<u>Fair to good</u>			<u>Fair to good</u>				
e. Occupancy	<u>95</u> %			<u>95</u> %				
f. Home ownership	<u>85</u> %			<u>75</u> %				
g. Constructed past yr.	<u>6 at 6000</u>			<u>None</u>				
h. 1929 Price range	\$ <u>7000-12,000</u>	<u>100</u> %		\$ <u>10,000-15,000</u>	<u>100</u> %		\$ <u>                    </u>	<u>100</u> %
i. 1935 Price range	\$ <u>4500-7000</u>	<u>60</u> %		\$ <u>6000-8500</u>	<u>58</u> %		\$ <u>                    </u>	<u>      </u> %
j. 1938 Price range	\$ <u>4500-7000</u>	<u>60</u> %		\$ <u>6000-8500</u>	<u>58</u> %		\$ <u>                    </u>	<u>      </u> %
k. Sales demand	\$ <u>6000</u>			\$ <u>-</u>			\$ <u>                    </u>	
l. Activity	<u>Good</u>			<u>Fair to poor</u>				
m. 1929 Rent range	\$ <u>45-75</u>	<u>100</u> %		\$ <u>40-65 per flat usually with garage</u>	<u>100</u> %		\$ <u>                    </u>	<u>100</u> %
n. 1932 Rent range	\$ <u>32½-50</u>	<u>69</u> %		\$ <u>27½-40 "</u>	<u>64</u> %		\$ <u>                    </u>	<u>      </u> %
o. 1938 Rent range	\$ <u>35-55</u>	<u>75</u> %		\$ <u>30-45 "</u>	<u>71</u> %		\$ <u>                    </u>	<u>      </u> %
p. Rental demand	\$ <u>40-45</u>			\$ <u>35-40 "</u>			\$ <u>                    </u>	
q. Activity	<u>Good</u>			<u>Good</u>				
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Fair on 1 family; b. Home building Fair on 1 family
5. CLARIFYING REMARKS: This area is bordering a very desirable section to the west. Some quite recent construction of a modest bungalow and semi-bungalow type has taken place in the southern portion. Likewise, there is present new construction on Marinello Street off Delaware Avenue. Delaware Avenue is almost solidly two family, frame houses of one type and containing two flats of six rooms each.
6. NAME AND LOCATION Delaware Ave., Second Ave. SECURITY GRADE B AREA NO. 4



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. High and rolling terrain.
- b. Favorable Influences. All city facilities except sewers. Fairly convenient to Albany as well as good type of inhabitants. There is no industry in this area.
- c. Detrimental Influences. Substantial age and lack of sewers.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 2500-5000
- c. Foreign-born families 0 %; - predominating; d. Negro No; - %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>One family</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>25</u> Years		<u>-</u> Years		<u>-</u> Years	
d. Repair	<u>Fair to good</u>					
e. Occupancy	<u>98</u> %		<u>-</u> %		<u>-</u> %	
f. Home ownership	<u>90</u> %		<u>-</u> %		<u>-</u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>5000-12,000</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
i. 1935 Price range	\$ <u>3500-6500</u>	<u>58</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
j. 1938 Price range	\$ <u>3500-6500</u>	<u>58</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
k. Sales demand	\$ <u>5000</u>		\$ <u>-</u>		\$ <u>-</u>	
l. Activity	<u>Fair to good</u>					
m. 1929 Rent range	\$ <u>50-80</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
n. 1932 Rent range	\$ <u>35-55</u>	<u>69</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
o. 1938 Rent range	\$ <u>40-60</u>	<u>77</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
p. Rental demand	\$ <u>45-55</u>		\$ <u>-</u>		\$ <u>-</u>	
q. Activity	<u>Good</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Fair; b. Home building Fair

5. CLARIFYING REMARKS:

In this area, some of the houses are of quite substantial age and would not deserve a "B" rating, but the whole area is becoming more and more popular as a desirable place in which to live. Vacancies are practically nil and available rentals are nominal

(Part of so-called "Tri-Village" area)

6. NAME AND LOCATION Elsmere SECURITY GRADE B- AREA NO. 5



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. High and rolling terrain.
- b. Favorable Influences. All city facilities except sewers. Fairly convenient to Albany as well as good type of inhabitants. There is no industry in this section.
- c. Detrimental Influences. Substantial age and lack of sewers.

d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation White collar ; b. Estimated annual family income \$ 2500-5000
- c. Foreign-born families 0 %; - predominating; d. Negro No ; - %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>One family</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>25</u> Years		<u>-</u> Years		<u>-</u> Years	
d. Repair	<u>Fair to good</u>					
e. Occupancy	<u>98</u> %		<u>-</u> %		<u>-</u> %	
f. Home ownership	<u>90</u> %		<u>-</u> %		<u>-</u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	<u>\$ 5000-12,000</u>	<u>100</u> %	<u>\$ -</u>	<u>100</u> %	<u>\$ -</u>	<u>100</u> %
i. 1935 Price range	<u>\$ 3500-6500</u>	<u>58</u> %	<u>\$ -</u>	<u>-</u> %	<u>\$ -</u>	<u>-</u> %
j. 1938 Price range	<u>\$ 3500-6500</u>	<u>58</u> %	<u>\$ -</u>	<u>-</u> %	<u>\$ -</u>	<u>-</u> %
k. Sales demand	<u>\$ 5000</u>		<u>\$ -</u>		<u>\$ -</u>	
l. Activity	<u>Fair to good</u>					
m. 1929 Rent range	<u>\$ 50-80</u>	<u>100</u> %	<u>\$ -</u>	<u>100</u> %	<u>\$ -</u>	<u>100</u> %
n. 1932 Rent range	<u>\$ 35-55</u>	<u>69</u> %	<u>\$ -</u>	<u>-</u> %	<u>\$ -</u>	<u>-</u> %
o. 1938 Rent range	<u>\$ 40-60</u>	<u>77</u> %	<u>\$ -</u>	<u>-</u> %	<u>\$ -</u>	<u>-</u> %
p. Rental demand	<u>\$ 45-55</u>		<u>\$ -</u>		<u>\$ -</u>	
q. Activity	<u>Good</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Fair ; b. Home building Fair

5. CLARIFYING REMARKS: In this area, some of the houses are of quite substantial age and would not deserve a "B" rating, but the whole area is becoming more and more popular as a desirable place in which to live. Vacancies are practically nil and available rentals are nominal.

(Part of so-called "Tri-Village" area)

6. NAME AND LOCATION Dolmar SECURITY GRADE B- AREA NO. 6



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

a. Description of Terrain. High and level land.

b. Favorable Influences. Attractive topography and all city facilities.

c. Detrimental Influences. Substantial distance from Albany.

d. Percentage of land improved 30 %; e. Trend of desirability next 10-15 yrs. Static to up

2. INHABITANTS: Mixed,

a. Occupation Skilled mechanics, etc.; b. Estimated annual family income \$ 2000-4000

c. Foreign-born families 0 %; - predominating; d. Negro No; - %

e. Infiltration of None; f. Relief families None

g. Population is increasing Slowly; decreasing -; static -

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>One family (bungalow &amp; 2 story)</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>5</u>	Years		Years		Years
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u>	%		%		%
f. Home ownership	<u>100</u>	%		%		%
g. Constructed past yr.	<u>15 at 4-6000</u>					
h. 1929 Price range	\$	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
i. Price range	\$	<u>-</u> %	\$	<u>-</u> %	\$	<u>-</u> %
j. Price range	\$	<u>-</u> %	\$	<u>-</u> %	\$	<u>-</u> %
k. Sales demand	\$	<u>-</u>	\$	<u>-</u>	\$	<u>-</u>
l. Activity	<u>-</u>					
m. 1929 Rent range	\$	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
n. Rent range	\$	<u>-</u> %	\$	<u>-</u> %	\$	<u>-</u> %
o. Rent range	\$	<u>-</u> %	\$	<u>-</u> %	\$	<u>-</u> %
p. Rental demand	\$	<u>-</u>	\$	<u>-</u>	\$	<u>-</u>
q. Activity	<u>-</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Good; b. Home building Good

5. CLARIFYING REMARKS:

This is a comparatively small settlement of recent growth. Houses are not speculatively built but have all been erected by individual purchasers of the land. They are of modest size and type. It is quite possible the area may eventually deserve a better rating.

6. NAME AND LOCATION Rensselaer (Northeast) SECURITY GRADE B+ AREA NO. 7



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. High and level ground.
- b. Favorable Influences. All city facilities as well as park. Adequate schools and transportation.
- c. Detrimental Influences. Substantial age as well as predominance of two family dwellings and presence of city dump.

d. Percentage of land improved 75 %; e. Trend of desirability next 10-15 yrs Static to down

2. INHABITANTS:

- a. Occupation White collar, clerical; b. Estimated annual family income \$ 2000-4000
- c. Foreign-born families 0 %; - predominating; d. Negro No %
- e. Infiltration of None; f. Relief families Few, if any
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	20 %	OTHER TYPE	%
a. Type	<u>Two family</u>		<u>One family</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>25</u> Years		<u>25</u> Years			
d. Repair	<u>Fair</u>		<u>Fair to good</u>			
e. Occupancy	<u>98</u> %		<u>98</u> %			
f. Home ownership	<u>65</u> %		<u>75</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>10,000-14,000</u>	<u>100</u> %	\$ <u>8000-11,500</u>	<u>100</u> %	\$	<u>100</u> %
i. 1935 Price range	\$ <u>6000-8000</u>	<u>58</u> %	\$ <u>5000-7000</u>	<u>61</u> %	\$	<u>-</u> %
j. 1938 Price range	\$ <u>6000-8000</u>	<u>58</u> %	\$ <u>5000-7000</u>	<u>61</u> %	\$	<u>-</u> %
k. Sales demand	\$ <u>6500-7000</u>		\$ <u>6000</u>		\$	
l. Activity	<u>Fair to good</u>		<u>Good</u>			
m. 1929 Rent range	\$ <u>50-80 per flat/usually with garage</u>	<u>100</u> %	\$ <u>45-75</u>	<u>100</u> %	\$	<u>100</u> %
n. 1932 Rent range	\$ <u>37<sup>1</sup>/<sub>2</sub>-55 "</u>	<u>71</u> %	\$ <u>32<sup>1</sup>/<sub>2</sub>-45</u>	<u>64</u> %	\$	<u>-</u> %
o. 1938 Rent range	\$ <u>40-60 "</u>	<u>77</u> %	\$ <u>35-50</u>	<u>71</u> %	\$	<u>-</u> %
p. Rental demand	\$ <u>45-50 "</u>		\$ <u>40</u>		\$	
q. Activity	<u>Fair</u>		<u>Fair</u>			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Fair; b. Home building Fair to poor

5. CLARIFYING REMARKS:

Chiefly a two family area of substantial age. South Lake Avenue has some larger single residences of practically obsolete type and still occupied by old families.

6. NAME AND LOCATION Pine Hills SECURITY GRADE C AREA NO. 1



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

a. Description of Terrain. Land is high and level.

b. Favorable Influences. All city facilities, convenient location, schools and good transportation as well as Washington Park.

c. Detrimental Influences. Age and obsolescence; also predominance of two family houses.

d. Percentage of land improved 85 %; e. Trend of desirability next 10-15 yrs. Static to down

2. INHABITANTS: Mixed labor and white collar

a. Occupation white collar ; b. Estimated annual family income \$ 2000-4000

c. Foreign-born families 0 %; - predominating; d. Negro No ; - %

e. Infiltration of None ; f. Relief families Few, if any

g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:

	PREDOMINATING <u>60</u> %	OTHER TYPE <u>40</u> %	OTHER TYPE <u>-</u> %
a. Type	<u>2 family (inc. 3 fam. see below)</u>	<u>1 family</u>	
b. Construction	<u>Frame</u>	<u>Frame</u>	
c. Average Age	<u>25</u> Years	<u>30</u> Years	<u>-</u> Years
d. Repair	<u>Fair</u>	<u>Fair</u>	
e. Occupancy	<u>95</u> %	<u>95</u> %	<u>-</u> %
f. Home ownership	<u>60</u> %	<u>75</u> %	<u>-</u> %
g. Constructed past yr.	<u>None</u>	<u>None</u>	
h. 1929 Price range	\$ <u>8000-11,500</u> <u>100</u> %	\$ <u>500-10,000</u> <u>100</u> %	\$ <u>-</u> <u>100</u> %
i. 1935 Price range	\$ <u>5000-7000</u> <u>61</u> %	\$ <u>4000-6000</u> <u>61</u> %	\$ <u>-</u> <u>-</u> %
j. 1938 Price range	\$ <u>5000-7000</u> <u>61</u> %	\$ <u>4000-6000</u> <u>61</u> %	\$ <u>-</u> <u>-</u> %
k. Sales demand	\$ <u>6000</u>	\$ <u>4000</u>	\$ <u>-</u>
l. Activity	<u>Fair</u>	<u>Fair</u>	
m. 1929 Rent range	\$ <u>45-65 Per flat</u> <u>100</u> %	\$ <u>50-70</u> <u>100</u> %	\$ <u>-</u> <u>100</u> %
n. 1932 Rent range	\$ <u>28-40</u> " " <u>62</u> %	\$ <u>35-50</u> <u>71</u> %	\$ <u>-</u> <u>-</u> %
o. 1938 Rent range	\$ <u>30-45</u> " " <u>68</u> %	\$ <u>40-55</u> <u>79</u> %	\$ <u>-</u> <u>-</u> %
p. Rental demand	\$ <u>40</u> " "	\$ <u>45</u>	\$ <u>-</u>
q. Activity	<u>Fair</u>	<u>Fair</u>	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Poor ; b. Home building None

5. CLARIFYING REMARKS:

Englewood Place and Thurlow Terrace are practically a part of Washington Park and contain a small number of very large private residences in spacious grounds which are beautifully kept. When the present owners die, their future will become problematical.

A certain number of two family dwellings, where the ground floor occupant also used the basement, now contains three families by the use of the basement as a separate flat.

6. NAME AND LOCATION Lower Washington Avenue SECURITY GRADE C- AREA NO. 2



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:
- a. Description of Terrain. Land is rolling and slopes upward from the east.
- b. Favorable Influences. All city facilities and close to center of city.  
Area has good transportation, schools and parks.
- c. Detrimental Influences. Age and obsolescence of highly mixed structures as well as character of dwellings. Presence of city dump.
- d. Percentage of land improved 75%; e. Trend of desirability next 10-15 yrs. Down
2. INHABITANTS:
- a. Occupation Mixed laborers, etc.; b. Estimated annual family income \$ 1500-3500
- c. Foreign-born families 0 %; - predominating; d. Negro No ; - %
- e. Infiltration of None ; f. Relief families Some
- g. Population is increasing - ; decreasing - ; static Yes
3. BUILDINGS:
- |                         | PREDOMINATING          | 50 % | OTHER TYPE        | 50 % | OTHER TYPE | %    |
|-------------------------|------------------------|------|-------------------|------|------------|------|
| a. Type                 | 1 family (2 & 3 story) |      | 2 family          |      |            |      |
| b. Construction         | Frame & some brick     |      | Frame             |      |            |      |
| c. Average Age          | 25-30 Years            |      | 25-30 Years       |      |            |      |
| d. Repair               | Fair to poor           |      | Fair to poor      |      |            |      |
| e. Occupancy            | 95 %                   |      | 95 %              |      |            |      |
| f. Home ownership       | 60 %                   |      | 50 %              |      |            |      |
| g. Constructed past yr. | 2 at \$10-12,000       |      | None              |      |            |      |
| h. 1929 Price range     | \$ 5000-8000           | 100% | \$ 5000-8000      | 100% | \$         | 100% |
| i. 1935 Price range     | \$ 3000-5000           | 71 % | \$ 3000-5000      | 71 % | \$         | %    |
| j. 1938 Price range     | \$ 3000-5000           | 71 % | \$ 3000-5000      | 71 % | \$         | %    |
| k. Sales demand         | \$ 4000                |      | \$ 4000           |      | \$         |      |
| l. Activity             | Fair                   |      | Fair              |      |            |      |
| m. 1929 Rent range      | \$ 25-55               | 100% | \$ 20-45 per flat | 100% | \$         | 100% |
| n. 1932 Rent range      | \$ 18-35               | 66 % | \$ 15-30 " "      | 69 % | \$         | %    |
| o. 1938 Rent range      | \$ 20-40               | 75 % | \$ 15-32 " "      | 72 % | \$         | %    |
| p. Rental demand        | \$ 30-35               |      | \$ 22-25 " "      |      | \$         |      |
| q. Activity             | Fair                   |      | Fair              |      |            |      |
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Very poor; b. Home building None
5. CLARIFYING REMARKS: This area is very little better than a "D" district in spite of the presence of two of the city's best parks. On Holland Avenue, which runs through a large, undeveloped area, there have been constructed very recently about 12 houses which were sold for from \$10,000 to \$12,000. Unless this vacant area should be developed in a large way along similar lines, these houses appear to be badly misplaced.
6. NAME AND LOCATION Second Ave.-Delaware Ave-Washington/ Park SECURITY GRADE C- AREA NO. 3



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. High and level land.
- b. Favorable Influences. All city facilities and good schools, transportation, etc
- c. Detrimental Influences. Pre dominance of two family houses.

d. Percentage of land improved 75 %; e. Trend of desirability next 10-15 yrs. Static  
to down

2. INHABITANTS:

- a. Occupation Mixed; b. Estimated annual family income \$ 2000-4000
- c. Foreign-born families 50 %; German Descent predominating; d. Negro No ;      %
- e. Infiltration of None; f. Relief families Few, if any
- g. Population is increasing     ; decreasing     ; static Static

3. BUILDINGS:

	PREDOMINATING	<u>70</u> %	OTHER TYPE	<u>30</u> %	OTHER TYPE	<u>    </u> %
a. Type	<u>2 family</u>		<u>1 family</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>25-30</u> Years		<u>25-30</u> Years		<u>    </u> Years	
d. Repair	<u>Fair</u>		<u>Fair</u>			
e. Occupancy	<u>95</u> %		<u>95</u> %		<u>    </u> %	
f. Home ownership	<u>60</u> %		<u>75</u> %		<u>    </u> %	
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>10-14,000</u>	<u>100</u> %	\$ <u>8-12,000</u>	<u>100</u> %	\$ <u>    </u>	<u>100</u> %
i. 1935 Price range	\$ <u>6000-8000</u>	<u>58</u> %	\$ <u>5000-7000</u>	<u>60</u> %	\$ <u>    </u>	<u>    </u> %
j. 1938 Price range	\$ <u>6000-8000</u>	<u>58</u> %	\$ <u>5000-7000</u>	<u>60</u> %	\$ <u>    </u>	<u>    </u> %
k. Sales demand	\$ <u>7000</u>		\$ <u>6500</u>		\$ <u>    </u>	
l. Activity	<u>Fair</u>		<u>Fair</u>			
m. 1929 Rent range	\$ <u>35-50 per flat</u>	<u>100</u> %	\$ <u>35-50</u>	<u>100</u> %	\$ <u>    </u>	<u>100</u> %
n. 1932 Rent range	\$ <u>22<sup>1</sup>/<sub>2</sub>-37<sup>1</sup>/<sub>2</sub> " "</u>	<u>71</u> %	\$ <u>22<sup>1</sup>/<sub>2</sub>-35</u>	<u>67</u> %	\$ <u>    </u>	<u>    </u> %
o. 1938 Rent range	\$ <u>25-40 " "</u>	<u>76</u> %	\$ <u>25-40</u>	<u>76</u> %	\$ <u>    </u>	<u>    </u> %
p. Rental demand	\$ <u>30-35 " "</u>		\$ <u>35</u>		\$ <u>    </u>	
q. Activity	<u>Fair to good</u>		<u>Fair to good</u>			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Poor; b. Home building Poor

5. CLARIFYING REMARKS:

Although of substantial age and quite modest type, it is still a fairly good neighborhood. Delaware Avenue, in particular, is almost solidly two family structures of practically uniform design.

6. NAME AND LOCATION Second Avenue-Delaware Ave. SECURITY GRADE C AREA NO. 4



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Low, level land which is close to the Hudson river.
- b. Favorable Influences. All city facilities and convenient to industry.
- c. Detrimental Influences. Smoke and dirt from railroad.
- d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: Mixed labor incl.

- a. Occupation railroad workers, etc.; b. Estimated annual family income \$ 1500-3000
- c. Foreign-born families 0 %; - predominating; d. Negro No %
- e. Infiltration of None; f. Relief families Few, if any
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	PREDOMINATING	65 %	OTHER TYPE	35 %	OTHER TYPE	%
a. Type	1 family		2 family			
b. Construction	Frame		Frame			
c. Average Age	25 Years		20 Years			
d. Repair	Fair		Fair			
e. Occupancy	95 %		95 %			
f. Home ownership	80 %		75 %			
g. Constructed past yr.	None		None			
h. 1929 Price range	\$ 5000-8500	100 %	\$ 8500-11,500	100 %	\$	100 %
i. 1935 Price range	\$ 3500-4500	59 %	\$ 4500-7500	60 %	\$	%
j. 1938 Price range	\$ 3500-4500	59 %	\$ 4500-7500	60 %	\$	%
k. Sales demand	\$ 4000		\$ 6000		\$	
l. Activity	Nominal		Nominal			
m. 1929 Rent range	\$ 40-65	100 %	\$ 32 $\frac{1}{2}$ -60 per flat	100 %	\$	100 %
n. 1932 Rent range	\$ 25-45	67 %	\$ 22 $\frac{1}{2}$ -40 " "	67 %	\$	%
o. 1938 Rent range	\$ 30-50	76 %	\$ 25-45 " "	75 %	\$	%
p. Rental demand	\$ 35-40		\$ 30-35 " "		\$	
q. Activity	Good		Good			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None

5. CLARIFYING REMARKS:

Although this area is close to the railroad and low lying and not regarded as desirable lending territory, it is a fairly good little community and desirable for workers in the local industries.

6. NAME AND LOCATION North Albany SECURITY GRADE C AREA NO. 5



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

a. Description of Terrain. High and rolling land.

b. Favorable Influences. The trend of growth is in this general direction.

c. Detrimental Influences. No sewers in most of the area. Sandy soil that blows around and makes it difficult to have successful lawns.

d. Percentage of land improved 10 %; e. Trend of desirability next 10-15 yrs. Questionable

2. INHABITANTS:

a. Occupation Mixed; b. Estimated annual family income \$ 1000-4000

c. Foreign-born families      %; Few, if any predominating; d. Negro No ;      %

e. Infiltration of None ; f. Relief families Few, if any

g. Population is increasing Very slowly ; decreasing      ; static     

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE		OTHER TYPE	
a. Type	1 family					
b. Construction	Frame					
c. Average Age	12 Years			Years		Years
d. Repair	Fair					
e. Occupancy	95 %			%		%
f. Home ownership	90 %			%		%
g. Constructed past yr.	6 at 5000 (except Magazine St.-now Tudor Road)					
h. 1929 Price range	\$ 4000-8500	100 %	\$	100 %	\$	100 %
i. 1935 Price range	\$ 2500-5000	60 %	\$		\$	
j. 1938 Price range	\$ 2500-5000	60 %	\$		\$	
k. Sales demand	\$ -		\$		\$	
l. Activity	Nominal					
m. 1929 Rent range	\$ 35-50	100 %	\$	100 %	\$	100 %
n. 1932 Rent range	\$ 22 <sup>1</sup> / <sub>2</sub> -35	67 %	\$		\$	
o. 1938 Rent range	\$ 25-40	76 %	\$		\$	
p. Rental demand	\$ 30-35		\$		\$	
q. Activity	Fair					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Very poor ; b. Home building Very poor

5. CLARIFYING REMARKS: This is a large and miscellaneous area that is developing very slowly and in spotty fashion. There are a few very small groups of new houses on and adjacent to Western Avenue including Cambridge and Oxford Roads and Magazine Street (now Tudor Road). The half dozen so far completed on the last named have been sold for from \$9000 to \$14,000. In the extreme northwest there is a small settlement of very poor character mostly inhabited by track walkers and other workers on the railroad.

6. NAME AND LOCATION Western Boundary Line SECURITY GRADE 0 AREA NO. 6



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Ground is high and level.
- b. Favorable Influences. Good transportation and schools as well as low taxes. Supplied with water, gas and electricity.
- c. Detrimental Influences. Lack of sewers and considerable distance from town.
- d. Percentage of land improved 30 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation White collar & laborers; b. Estimated annual family income \$ 1500-2500
- c. Foreign-born families 0 %; - predominating; d. Negro No %
- e. Infiltration of None; f. Relief families Few, if any
- g. Population is increasing Very slowly; decreasing -; static -

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	1 family (bungalow & 2 story)					
b. Construction	Frame					
c. Average Age	15 Years		Years		Years	
d. Repair	Fair					
e. Occupancy	98 %		%		%	
f. Home ownership	75 %		%		%	
g. Constructed past yr.	8 to 10 at 5000					
h. 1929 Price range	\$ 3500-7000	100 %	\$	100 %	\$	100 %
i. 1935 Price range	\$ 2000-4500	62 %	\$	%	\$	%
j. 1938 Price range	\$ 2000-4500	62 %	\$	%	\$	%
k. Sales demand	\$ 3500		\$		\$	
l. Activity	Good					
m. 1929 Rent range	\$ 30 - 50	100 %	\$	100 %	\$	100 %
n. 1932 Rent range	\$ 18-35	66 %	\$	%	\$	%
o. 1938 Rent range	\$ 20-40	75 %	\$	%	\$	%
p. Rental demand	\$ 30-35		\$		\$	
q. Activity	Fair					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Very poor; b. Home building Very poor

5. CLARIFYING REMARKS:

There are about six separate, small developments running along Central Avenue from the western boundary of Albany to the county line. Only Fairfield Gardens and Pine Grove Park are shown on the map. All are identical in general type and age. Construction throughout is cheap. Low values and low taxes give a certain degree of desirability to persons of moderate income.

6. NAME AND LOCATION Albany-Schenectady Road. (Central/ Avo.) Town of Colonie SECURITY GRADE 0 AREA NO. 7



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land is high and level.
- b. Favorable Influences. All city facilities; good schools and transportation; easy access to Albany.
- c. Detrimental Influences.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation Mixed; b. Estimated annual family income \$ 2000-5000
- c. Foreign-born families 0 %; - predominating; d. Negro No %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	30 %	OTHER TYPE	%
a. Type	<u>1 family</u>		<u>2 family</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>20</u> Years		<u>20</u> Years			
d. Repair	<u>Fair to good</u>		<u>Fair to good</u>			
e. Occupancy	<u>95</u> %		<u>95</u> %			
f. Home ownership	<u>85</u> %		<u>70</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>8000-20,000+</u>	<u>100</u> %	\$ <u>10,000-14,000</u>	<u>100</u> %	\$	<u>100</u> %
i. 1935 Price range	\$ <u>5000-11,000</u>	<u>57</u> %	\$ <u>6000-8500</u>	<u>60</u> %	\$	<u>-</u> %
j. 1938 Price range	\$ <u>5000-11,000</u>	<u>57</u> %	\$ <u>6000-8500</u>	<u>60</u> %	\$	<u>-</u> %
k. Sales demand	\$		\$		\$	
l. Activity	<u>Nominal</u>		<u>Nominal</u>			
m. 1929 Rent range	\$ <u>60-80</u>	<u>100</u> %	\$ <u>50-65 per flat</u>	<u>100</u> %	\$	<u>100</u> %
n. 1932 Rent range	\$ <u>40-60</u>	<u>71</u> %	\$ <u>32-45 " "</u>	<u>67</u> %	\$	<u>-</u> %
o. 1938 Rent range	\$ <u>45-65</u>	<u>78</u> %	\$ <u>35-50 " "</u>	<u>74</u> %	\$	<u>-</u> %
p. Rental demand	\$ <u>45-50</u>		\$ <u>35-50 " "</u>		\$	
q. Activity	<u>Fair to poor</u>		<u>Fair</u>			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Very poor; b. Home building Very poor

5. CLARIFYING REMARKS:

While this town, which is directly across the Hudson River from Albany and connected with it by bridges, has some industries such as Bayer Aspirin and New York Central Railroad Shops, it has practically no shopping or commercial center; being completely dependent upon Albany for these things. It does not rank as a particularly attractive place to live.



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. High and hilly terrain.
- b. Favorable Influences. Attractive topography.
- c. Detrimental Influences. Lack of sewers and poor construction.

d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Static to up

2. INHABITANTS:

- a. Occupation Mixed; b. Estimated annual family income \$ 2000-4000
- c. Foreign-born families 0 %; - predominating; d. Negro No ; - %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing slowly ; decreasing - ; static -

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>1 family (bungalow &amp; 2 story)</u>					
b. Construction	<u>frame</u>					
c. Average Age	<u>10</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>98</u> %					
f. Home ownership	<u>85</u> %					
g. Constructed past yr.	<u>15 at 4-6000</u>					
h. 1929 Price range	\$ <u>3500-9000</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1935 Price range	\$ <u>2000-5000</u>	<u>56</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ <u>2000-5000</u>	<u>56</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>-</u>		\$ _____		\$ _____	
l. Activity	<u>Practically none</u>					
m. 1929 Rent range	\$ <u>-</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1932 Rent range	\$ <u>28-40</u>	_____ %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	\$ <u>30-45</u>	_____ %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ <u>30-35</u>		\$ _____		\$ _____	
q. Activity	<u>Fair</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Fair ; b. Home building Fair

5. CLARIFYING REMARKS:

This area was originally a very small community but has been developed on a modest scale in recent years. The quality of construction appears to be such that no better than a "Third" grade rating is justified. Some properties have been foreclosed in recent years, but to date there seems to have been no resales.

6. NAME AND LOCATION Hampton Manor SECURITY GRADE C+ AREA NO. 9



AREA DESCRIPTION - SECURITY MAP OF ALBANY, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land is high and level.
- b. Favorable Influences. All city facilities; schools, good transportation, etc.
- c. Detrimental Influences. Age and obsolescence. Many flats have only stove heat.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

- a. Occupation Laborers; b. Estimated annual family income \$1,500-2,500
- c. Foreign-born families 50 %; Poles, German descent predominating; d. Negro No %;
- e. Infiltration of None; f. Relief families Some
- g. Population is increasing \_\_\_\_\_; decreasing \_\_\_\_\_; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>70</u> %	<u>OTHER TYPE</u> <u>30</u> %	<u>OTHER TYPE</u> _____ %
a. Type	<u>Two family (incl. 3 family. See below)</u>	<u>One family</u>	_____
b. Construction	<u>Frame</u>	<u>Frame</u>	_____
c. Average Age	<u>30</u> Years	<u>30</u> Years	_____ Years
d. Repair	<u>Fair to poor</u>	<u>Fair to poor</u>	_____
e. Occupancy	<u>90</u> %	<u>90</u> %	_____ %
f. Home ownership	<u>40</u> %	<u>65</u> %	_____ %
g. Constructed past yr.	<u>None</u>	<u>None</u>	_____
h. 1929 Price range	\$ <u>5,500-9,500</u> <u>100</u> %	\$ <u>3,000-7,500</u> <u>100</u> %	\$ _____ <u>100</u> %
i. 1935 Price range	\$ <u>3,500-5,500</u> <u>60</u> %	\$ <u>2,000-4,000</u> <u>57</u> %	\$ _____ %
j. 1938 Price range	\$ <u>3,500-5,500</u> <u>60</u> %	\$ <u>2,000-4,000</u> <u>57</u> %	\$ _____ %
k. Sales demand	\$ <u>4,000-4,500</u>	\$ <u>3,000-3,500</u>	\$ _____
l. Activity	<u>Fair to poor</u>	<u>Fair</u>	_____
m. 1929 Rent range	\$ <u>27<sup>1</sup>/<sub>2</sub>-60</u> per flat <u>100</u> %	\$ <u>35 - 60</u> <u>100</u> %	\$ _____ <u>100</u> %
n. 1932 Rent range	\$ <u>18 -35</u> " " <u>60</u> %	\$ <u>20 - 40</u> <u>63</u> %	\$ _____ %
o. 1938 Rent range	\$ <u>18 -40</u> " " <u>66</u> %	\$ <u>25 - 45</u> <u>73</u> %	\$ _____ %
p. Rental demand	\$ <u>22 -30</u> " "	\$ <u>30 - 35</u>	\$ _____
q. Activity	<u>Fair</u>	<u>Fair</u>	_____

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None

5. CLARIFYING REMARKS:

Many former two family houses are now used as three family units by renting the basements as separate flats. A convenient neighborhood for the New York Central Railroad shop workers. Central Avenue is supposed to be the coming business street and, in fact, is solid business out to beyond King Street. Likewise along this street are a number of residential structures which have been converted into business, rooming houses and small apartments.

6. NAME AND LOCATION WEST ALBANY - CLINTON AVENUE SECURITY GRADE D+ AREA NO. 1



AREA DESCRIPTION - SECURITY MAP OF ALBANY, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land slopes from Pearl Street, which is low, to fairly high ground in the west.
- b. Favorable Influences. All city facilities; adjacence to center of city and industry; ample schools.
- c. Detrimental Influences. Age and obsolescence as well as type of buildings and inhabitants. Many flats have stove heat only.

d. Percentage of land improved 90%; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

- a. Occupation Laborers; b. Estimated annual family income \$ 1,000-2,000
- c. Foreign-born families 10%; Mixed predominating; d. Negro Yes; ! %
- e. Infiltration of None; f. Relief families Many
- g. Population is increasing           ; decreasing           ; static Yes

3. BUILDINGS:

	PREDOMINATING	50%	OTHER TYPE	40%	OTHER TYPE	10%
a. Type	Two family		One family		Three family	
b. Construction	Frame		Frame		Frame	
c. Average Age	40+ Years		40+ Years		40+ Years	
d. Repair	Poor		Poor		Poor	
e. Occupancy	95 %		95 %		95 %	
f. Home ownership	50 %		50 %		50 %	
g. Constructed past yr.	None		None		None	
h. 1929 Price range	\$ 4,500-6,500	100%	\$ 2,500-5,000	100%	\$ 4,500-8,000	100%
i. 1935 Price range	\$ 2,500-3,500	55%	\$ 1,500-3,000	60%	\$ 2,500-4,500	56 %
j. 1938 Price range	\$ 2,500-3,500	55%	\$ 1,500-3,000	60%	\$ 2,500-4,500	56 %
k. Sales demand	\$ 3,000		\$ 2,500		\$ 3,500	
l. Activity	Nominal		Nominal		Nominal	
m. 1929 Rent range	\$ 18 - 40 per flat	100%	\$ 25 - 40	100%	\$ 18 - 40 per flat	100%
n. 1932 Rent range	\$ 12 - 28 "	" 69%	\$ 16 - 28	67%	\$ 12 - 28 "	" 69 %
o. 1938 Rent range	\$ 12 - 30 "	" 73%	\$ 18 - 30	74%	\$ 12 - 30 "	" 72 %
p. Rental demand	\$ 15 - 20 "		\$ 18 - 25		\$ 15 - 20 "	
q. Activity	Fair		Fair		Fair	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None

5. CLARIFYING REMARKS: This area contains some of the poorest streets in the city. Most of the city's Negro population reside in the northeastern portion of this section. Many of the two family houses now contain three units by use of the basement as a separate flat. Ten Broeck Street was once a very good residential street, but is now entirely given over to rooming houses and small apartments; of questionable repute.

6. NAME AND LOCATION ARBOR HILL SECURITY GRADE D AREA NO. 2



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:
- a. Description of Terrain. Low and level land.
  - b. Favorable Influences. All city facilities and convenient to industry.
  - c. Detrimental Influences. Age and obsolescence.
  - d. Percentage of land improved 75%; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:
- a. Occupation Laborers ; b. Estimated annual family income \$ 1000-2000
  - c. Foreign-born families 30 %; Italians, etc. predominating; d. Negro No ;    %
  - e. Infiltration of None ; f. Relief families Many
  - g. Population is increasing   ; decreasing   ; static Yes

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	50 %	OTHER TYPE	%
a. Type	<u>1 family</u>		<u>2 family</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>30+</u> Years		<u>30+</u> Years			
d. Repair	<u>Poor</u>		<u>Poor</u>			
e. Occupancy	<u>90</u> %		<u>90</u> %			
f. Home ownership	<u>40</u> %		<u>40</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>2500-4500</u>	<u>100%</u>	\$ <u>4000-5000</u>	<u>100%</u>	\$ <u>  </u>	<u>100%</u>
i. 1935 Price range	\$ <u>1500-2500</u>	<u>57 %</u>	\$ <u>2000-3000</u>	<u>56 %</u>	\$ <u>  </u>	<u>  </u> %
j. 1938 Price range	\$ <u>1500-2500</u>	<u>57 %</u>	\$ <u>2000-3000</u>	<u>56 %</u>	\$ <u>  </u>	<u>  </u> %
k. Sales demand	\$ <u>-</u>		\$ <u>-</u>		\$ <u>  </u>	
l. Activity	<u>None</u>		<u>None</u>			
m. 1929 Rent range	\$ <u>20-30</u>	<u>100%</u>	\$ <u>18-30 per flat</u>	<u>100%</u>	\$ <u>  </u>	<u>100%</u>
n. 1932 Rent range	\$ <u>12-22</u>	<u>62 %</u>	\$ <u>10-22 " "</u>	<u>67 %</u>	\$ <u>  </u>	<u>  </u> %
o. 1938 Rent range	\$ <u>12-22</u>	<u>62 %</u>	\$ <u>10-22 " "</u>	<u>67 %</u>	\$ <u>  </u>	<u>  </u> %
p. Rental demand	\$ <u>18</u>		\$ <u>15 " "</u>		\$ <u>  </u>	
q. Activity	<u>Poor</u>		<u>Poor</u>			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None ; b. Home building None

5. CLARIFYING REMARKS: This is a very small section of the poorest type, located at the southern end of North Albany.



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Low land which rises slightly to Pearl Street.
- b. Favorable Influences. All city facilities and adjacence to center of city and industry.
- c. Detrimental Influences. Age and obsolescence. Close to railroad and Hudson River-collars are flooded with high water. Green Street is known as the "Red Light" district.
- d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

- a. Occupation Laborers; b. Estimated annual family income \$ 1000-2000
- c. Foreign-born families 75 %; Italian & Italian descent predominating; d. Negro Yes ; 5 %
- e. Infiltration of None; f. Relief families Many
- g. Population is increasing \_\_\_\_\_; decreasing \_\_\_\_\_; static Yes

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	30 %	OTHER TYPE	%
a. Type	2 family (incl. 3 family see below)		1 family			
b. Construction	Frame & brick		Frame & brick			
c. Average Age	40+ Years		40+ Years			Years
d. Repair	Fair to very poor		Fair to very poor			
e. Occupancy	95 %		95 %			%
f. Home ownership	40 %		40 %			%
g. Constructed past yr.	None		None			
h. 1929 Price range	\$ 3000-7000	100%	\$ 2000-5000	100%	\$	100%
i. 1935 Price range	\$ 1500-4000	55 %	\$ 1000-3000	57 %	\$	%
j. 1938 Price range	\$ 1500-4000	55 %	\$ 1000-3000	57 %	\$	%
k. Sales demand	\$ -		\$ -		\$	
l. Activity	Nominal		Nominal			
m. 1929 Rent range	\$ 18-40 per flat	100%	\$ 20-40	100%	\$	100%
n. 1932 Rent range	\$ 12-25 " "	64 %	\$ 15-30	75 %	\$	%
o. 1938 Rent range	\$ 12-30 " "	73 %	\$ 15-30	75 %	\$	%
p. Rental demand	\$ 12-20 " "		\$ 20		\$	
q. Activity	Poor		Poor			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None

5. CLARIFYING REMARKS:

This area deserves to be classed as a slum neighborhood.

Many former two family houses are now used for three families by use of the basement as a separate unit.

6. NAME AND LOCATION South End - Green Street SECURITY GRADE D AREA NO. 4



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land rises from Pearl Street to the west.
- b. Favorable Influences. All city facilities and adjacence to business and center of city. Lincoln Park is one of the city's major parks.
- c. Detrimental Influences. Age and obsolescence as well as type of structures and condition. Some industry is scattered throughout this area.
- d. Percentage of land improved 95 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

- a. Occupation Laborers; b. Estimated annual family income \$ 1000-2000
- c. Foreign-born families 60 %; Italian descent predominating; d. Negro Yes; Few %
- e. Infiltration of None; f. Relief families Many
- g. Population is increasing \_\_\_\_\_; decreasing \_\_\_\_\_; static Yes

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	30 %	OTHER TYPE	%
a. Type	<u>2 family (incl. 3 family 1 family see below)</u>		<u>Frame &amp; brick</u>		<u>Frame &amp; brick</u>	
b. Construction	<u>Frame &amp; brick</u>		<u>Frame &amp; brick</u>			
c. Average Age	<u>40+</u> Years		<u>40+</u> Years			
d. Repair	<u>Fair to very poor</u>		<u>Fair to very poor</u>			
e. Occupancy	<u>95</u> %		<u>95</u> %			
f. Home ownership	<u>60</u> %		<u>60</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>3000-7500</u>	<u>100</u> %	\$ <u>2500-5500</u>	<u>100</u> %	\$ _____	<u>100</u> %
i. 1935 Price range	\$ <u>2000-4500</u>	<u>62</u> %	\$ <u>1500-3000</u>	<u>56</u> %	\$ _____	<u>  </u> %
j. 1938 Price range	\$ <u>2000-4500</u>	<u>62</u> %	\$ <u>1500-3000</u>	<u>56</u> %	\$ _____	<u>  </u> %
k. Sales demand	\$ <u>3000-4000</u>		\$ <u>2500</u>		\$ _____	
l. Activity	<u>Fair to poor</u>		<u>Fair to poor</u>			
m. 1929 Rent range	\$ <u>20-45 per flat</u>	<u>100</u> %	\$ <u>25-50</u>	<u>100</u> %	\$ _____	<u>100</u> %
n. 1932 Rent range	\$ <u>15-30</u> " "	<u>69</u> %	\$ <u>18-35</u>	<u>71</u> %	\$ _____	<u>  </u> %
o. 1938 Rent range	\$ <u>15-35</u> " "	<u>77</u> %	\$ <u>20-40</u>	<u>80</u> %	\$ _____	<u>  </u> %
p. Rental demand	\$ <u>25-30</u> " "		\$ <u>30-35</u>		\$ _____	
q. Activity	<u>Fair</u>		<u>Fair</u>			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None

5. CLARIFYING REMARKS:

Many houses in this area have been converted into rooming houses and small flats. Likewise, many former two family houses are now used for three families by use of basement as a separate unit.

Pearl Street is a major retail shopping street.

6. NAME AND LOCATION South End - Lincoln Park SECURITY GRADE D AREA NO. 5



AREA DESCRIPTION - SECURITY MAP OF Albany, New York

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Low terrain along the river, but rises abruptly in the east.
- b. Favorable Influences. All city facilities, convenient to industry as well as good schools and easy access to Albany.
- c. Detrimental Influences. Age and obsolescence as well as poor type and condition of structures.
- d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS: Railroad workers,

- a. Occupation laborers, etc.; b. Estimated annual family income \$ 1000-3000
- c. Foreign-born families 10 %; Italian predominating; d. Negro No ;      %
- e. Infiltration of None ; f. Relief families Some
- g. Population is increasing      ; decreasing      ; static Yes

3. BUILDINGS:

	PREDOMINATING	60	%	OTHER TYPE	30	%	OTHER TYPE	10	%
a. Type	<u>2 family</u>			<u>1 family</u>			<u>3 family</u>		
b. Construction	<u>Frame, few brick</u>			<u>Frame</u>			<u>Frame</u>		
c. Average Age	<u>40+</u> Years			<u>40+</u> Years			<u>40+</u> Years		
d. Repair	<u>Poor</u>			<u>Poor</u>			<u>Poor</u>		
e. Occupancy	<u>95</u> %			<u>95</u> %			<u>95</u> %		
f. Home ownership	<u>70</u> %			<u>85</u> %			<u>30</u> %		
g. Constructed past yr.	<u>None</u>			<u>None</u>			<u>None</u>		
h. 1929 Price range	\$ <u>5000-8500</u>		<u>100</u> %	\$ <u>3500-6000</u>		<u>100</u> %	\$ <u>4000-7500</u>		<u>100</u> %
i. 1935 Price range	\$ <u>3000-5500</u>		<u>63</u> %	\$ <u>2000-3500</u>		<u>58</u> %	\$ <u>2500-4000</u>		<u>56</u> %
j. 1938 Price range	\$ <u>3000-5500</u>		<u>63</u> %	\$ <u>2000-3500</u>		<u>58</u> %	\$ <u>2500-4000</u>		<u>56</u> %
k. Sales demand	\$ <u>-</u>			\$ <u>-</u>			\$ <u>-</u>		
l. Activity	<u>None</u>			<u>None</u>			<u>None</u>		
m. 1929 Rent range	\$ <u>20-40 per flat</u>		<u>100</u> %	\$ <u>25-45</u>		<u>100</u> %	\$ <u>18-28 per flat</u>		<u>100</u> %
n. 1932 Rent range	\$ <u>15-30 " "</u>		<u>75</u> %	\$ <u>18-35</u>		<u>76</u> %	\$ <u>12-20 " "</u>		<u>70</u> %
o. 1938 Rent range	\$ <u>15-30 " "</u>		<u>75</u> %	\$ <u>18-35</u>		<u>76</u> %	\$ <u>12-20 " "</u>		<u>70</u> %
p. Rental demand	\$ <u>15-20 " "</u>			\$ <u>25</u>			\$ <u>12-15 " "</u>		
q. Activity	<u>Fair</u>			<u>Fair</u>			<u>Fair</u>		

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None ; b. Home building None

5. CLARIFYING REMARKS:

This is a poor area with nothing to attract except low prices and convenience for workers in Rensselaer industries or car shops.