1.	AREA CHARACTERISTICS: a. Description of Ter	crain. Land is	s high and	d level.			
	b. Favorable Influence	transpo	rtation.	tics as well as Neighborhood nd type of inha	is homo	goncous as	
	c. Detrimental Influe	ences. Nono.					
	d. Percentage of land	improved 50	%; e. T	rend of desira	bility 1	next 10-15 yrs.	<u>Up</u>
2.	INHABITANTS: a. Occupation Whito	collar, otc.	_; b. E	estimated annua	l family	y income \$_2000	-4000
	c. Foreign-born famil	ies_0 %;	-	pre	dominat	ing; d. Negro	No ;%
	e. Infiltration of	None	_; f. H	Relief families		None	
	g. Population is incr	easing Yos	_; decre	easing	;	static	
3.	BUILDINGS:		100				~
	a. Type	PREDOMINATING One family (be			%	OTHER TYPE	%
	b. Construction	Frame					
	c. Average Age	12 Years		Years		Years	
	d. Repair	Good					
	e. Occupancy	98 %		<u>%</u>		%	
	f. Home ownership	75 %		<u> </u>		%	
	g. Constructed past	yr. 25 at 5-7000					
	h. 1929 Price range	\$ <u>6500-10,000</u>	100%	\$	100%	\$	100%
	i. 1935 Price range	\$ <u>4500-6500</u>	66 2/43	\$	%	\$	%
	j. 1938 Price range	\$ <u>4500-6500</u>	66 2/4	\$	%	\$	%
	k. Sales demand	\$5000		\$		\$	
	1. Activity	Good					
	m. 1929 Rent range	§ Nominal	100%	\$	100%	\$	100%
	1932 Rent range	\$40-60	%	\$	%	\$	%
	1938 Rent range	\$45-70	%	\$		\$	%
	p. Rental demand	\$		\$		\$	
	q. Activity	Good					
4.	AVAILABILITY OF MORTG	AGE FUNDS: 2	Home nu	rchase Good	_: b.	Home building	Good
5.	OLIDADIANO DENIADIO.	This is an or scale. Most	xcollent of the h	section in ever ligher priced he Woodlawn Avenu	ry way o	on a moderate	

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. Nonc.	
	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;	9
	e. Infiltration of None; f. Relief families None	
	g. Population is increasing Yes; decreasing ; static;	
3.	RUILDINGS:	
	a. Type One family (bungalow & 2 story) One family (bungalow & 2 story)	
	b. Construction Frame & brick vencer	
	c. Average Age 8YearsYearsYears	
	d. Repair Good	
	e. Occupancy 98 %%%	
	f. Home ownership 90 %	
	g. Constructed past yr.50 at 4-15,000	
	h. 1929 Price range \$10,000-20,000 100% \$ 100% \$	1009
	i. 1935 Price range \$6000-12,000 60% \$ % \$	
	j. 1938 Price range \$6000-12,00060% \$ % \$	
	k. Sales demand \$8000-10,000 \$ \$	
	1. Activity <u>Good</u>	
	m. 1929 Rent range \$=	100
	n. 1932 Rent range \$60-100% \$	
	o. 1938 Rent range \$65-110% \$% \$	
	p. Rental demand \$ 65-75 \$ \$	
	q. Activity <u>Few rontals</u>	
4.	AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase <u>Good</u> ; b. Home building <u>Good</u>	
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 local ity. 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 Avanuo

SECURITY GRADE ____A AREA NO. 2

10-	1-37	AREA	DESCRIPTION	- SECU	RITY MAP OF	Albary, No	ow York	
1.		A CHARACTERISTICS: Description of Te						
	b.	Favorable Influence	ces. All city and tran		ties as well as ion.	gnod scho	ools, churches	
	с.	Detrimental Influe	ences. Nonc.					
	d.	Percentage of land	d improved 80	%; e. '	Trend of desira	bility nex	ct 10-15 yrs. <u>Up</u>	
2.	INHA	white	ss mon and collar	_; b.]	Estimated annua	l family i	ncome \$ <u>3000</u> →150	000+
	c.	Foreign-born fami	lies_0 %;	244	- pre	dominating	g; d. Negro No	_;
	e.	Infiltration of	None	_; f. 1	Relief families	Nono		
	g.	Population is inc	reasing Yos	_; decr	easing	; s	static	
3.	BUI	LDINGS:	PREDOMINATING			10 %	OTHER TYPE	
	a.	Туре	One family		Two family			
	b.	Construction	Franc & brick		Framo	-		
	c.	Average Age	15 Years		15 Years	-	Years	
	d.	Repair	Good		Good			
	e.	Occupancy	98 %		98 %		%	
	f.	Home ownership	90 %		70 %	-	%	
	g.	Constructed past			Nono			
	h.	1929 Price range	\$_10,000-20,00		\$14,000-18,000	100% \$		100
	i.	1935 Price range	\$_6000-12,000	60 %	\$8500-10,500	<u>59</u> % \$		
	j.	1938 Price range	\$_6000-12,000	%	\$8500-10,500	% \$		
	k.	Sales demand	\$_8000		\$9000	\$.		
	1.	Activity	Good.		Fair to poor			
	m.	1929 Rent range	\$	100%	\$75-90 por fla	t with gas	rage —	100
	n.	1932 Rent range	\$_60-100	70 %	\$45-55 11 11	60 % \$		
	0.	1938 Rent range	\$_65-110	76 %	\$ 50-60 # #	67 % \$		
	p.	Rental demand	\$_65-76		\$_55 # #	\$.		
	q.	Activity	Good		Fair	-		
4.	AVA	ILABILITY OF MORTG	AGE FUNDS: a.	Home pu	rchase Good on	; b. Hor	me building food	on lv
5.		ARIFYING REMARKS: limits. in the ne been exteriors just comp	This is proba A considerable ighborhood of W	bly the amunt o ashingto ashingto cess of	most desirable f good grade, n n Avenue west o n with a new de construction.	section w now constr of Roosevo evolopment The tract	ithin the city uction particula lt. Resement ha of about 15 hou runs north to	rly

Westland Hills - Uppor Washington

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

AREA CHARACTERIST	TCS	8
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a.	Description	of	Terrain.	High and	rolling	terrain.
----	-------------	----	----------	----------	---------	----------

b.	Favorable	Influences.	Attractive	topography	with goo	nd schools and	fair trans-
							s ride by auto.
		Adequately low.	supplied	with water,	gas and	olectricity.	Taxes are
		20114					

c.	Detrimental	Influences.	Lack of	sowers.

Elsmore

6. NAME AND LOCATION_

	a.	Occupation White Foreign-born family						
	е.							
		Population is inc LDINGS:	reasing 10	s; aecr	easing		Static	
	DUI	LDINGS.	PREDOMINATING	100 %	OTHER TYP	<u>PE</u> 96	OTHER TYPE	9
	a.	Туре	One family					
	b.	Construction	Frame & brick	vongor				
	с.	Average Age	5 Years		Year	's	Years	
	d.	Repair	Good					
	e.	Occupancy	100 %			%		
	f.	Home ownership	100 %	(approx.))	%	%	
	g.	Constructed past	yr. 30 or more	at \$7-10	,000			
	h.	1929 Price range	\$_ -	100%	\$		\$	1009
	i.	Price range	\$	%	\$	%	\$	9
	j.	Price range	\$	%	\$	%	\$	9
	k.	Sales demand	\$_7000-10,000		\$		\$	
	1.	Activity	Fair to good	ì				
	m.	1929 Rent range	\$	100%	\$	100%	\$	1009
	n.	Rent range	\$	%	\$	%	\$	9
	0.	Rent range	\$ <u>-</u>	%	\$	%	\$	9
	p.	Rental demand	\$ <u>-</u>		\$	_	\$	
	q.	Activity	Not a rontal	l area				
4.	AVA	ILABILITY OF MORTG	AGE FUNDS: a.	Home pu	rchase Good	<u>1</u> ; b.	Home building	Good
5.	CLA	RIFYING REMARKS:	This is one of popular with					

SECURITY GRADE ___A AREA NO. 4

.0-	1-37	AREA	DESCRIPTION	- SECU	RITY MAP OF	Albany,	Now York	
	AREA	A CHARACTERISTICS: Description of Te	rrain. Ground i	s high a	nd rolling.			
		Favorable Influence	olectric which is are low.	ity. So loss th	raphy. Supplehools and fa an half an he	ir transpo	water, gas and rtation to Alba by auto. Tax	nny
			nack of	sewers.				
	d.	Percentage of land	d improved 30 9	s; e	frend of desi	rability	next 10-15 yrs.	<u>Up</u>
2.		ABITANTS: Minor ox Occupationwhi		; b. 1	Estimated ann	nual famil	y income \$ 3000.	-6000
	c.	Foreign-born famil	lies_0_%;		I	predominat	ing; d. Negro]	No;%
	e.	Infiltration of	No	; f. 1	Relief famili	es	Nono	
	g.	Population is inc	reasing Yos	_; decr	easing	;	static	
3.	BUII	LDINGS:	PREDOMINATING	100 ¢	OTHER TYPE	a a	OTHER TYPE	9
	a.	Type •	One family		OTHER TITE	<u> </u>	OTHER TITE	
	b.	Construction	Franc & brick	voncor				
	с.	Average Age	5 Years		Years	3	Years	
	d.	Repair	Good					
	e.	Occupancy	100 %		9	5	%	
	f.	Home ownership	100 % (approx.)	9	6	%	
	g.	Constructed past	yr. <u>75 or moro</u> s	t \$7-10,	+000			
	h.	1929 Price range	\$	100%	\$	100%	\$	1009
	i.	Price range	\$	%	\$	%	\$	9
	j.	Price range	\$	%	\$	%	\$	9
	k.	Sales demand	\$_7000-10,000		\$		\$	
	1.	Activity	Good					
	m.	1929 Rent range	\$	100%	\$		\$	1009
	n.	Rent range	\$	%	\$	%	\$	9
	0.	Rent range	\$	%	\$	%	\$	9
	p.	Rental demand	\$		\$		\$	
	q.	Activity	Not a rental	aroa		-		
4.	AVA	ILABILITY OF MORTG	AGE FUNDS: a.	Home pu	rchaseGood	; b.	Home building	bood
5.	CLA	RIFYING REMARKS:		nich is			elopments of bstantial class	3

6. NAME AND LOCATION ______ Dolmar SECURITY GRADE __A AREA NO. 5

1. AREA CHARACTERIST	ICS:	
----------------------	------	--

a.	id i	High a	rrain.	of	Description	a.
	id i	High a			-	

b.	Favorable Influences.	Attractive topography and convenient to city.	Dood
	Taracacca.	rostrictions as to one family houses.	

с.	Detrimental	Influences.	None
----	-------------	-------------	------

	d. Percentage of lan	d improved 30	%; e.	Trend of desirabi	ility n	next 10-15 yrs.	U p
2.	INHABITANTS: Execut: a. Occupation white	ives and collar	_; b.	Estimated annual	family	/ income \$_5000_	50,000
	c. Foreign-born fami	lies_0 %;		predo	ominati	ing; d. Negro_	<u> </u>
	e. Infiltration of_	None	_; f.	Relief families_		None	
	g. Population is inc						
3.	BUILDINGS:	PREDOMINATING				OTHER TYPE	
	a. Type	One family					
	b. Construction	Frame & brick					
	c. Average Age	15 Years		Years		Years	
	d. Repair	Good					
	e. Occupancy	98 . %				%	
	f. Home ownership	90 %		%		%	
	g. Constructed past	yr. 12 at \$12,0	00+				
	h. 1929 Price range	\$ 18 - 30	100%	\$	100%	\$	100%
	i. 1935 Price range	\$ 10 - 15	_52_%	\$	%	\$	9
	j. 1938 Price range	\$10 - 15	_52 %	\$	%	\$	9
	k. Sales demand	\$ 10,000		\$		\$	
	1. Activity	Fair					
	m. 1929 Rent range	\$	100%	\$	100%	\$	1009
	n. Rent range	\$	%	\$	%	\$	
	o. Rent range	\$ 100-300+ (ve	ry few)	\$	%	\$	9
	p. Rental demand	\$ 100-150		\$		\$	
	q. Activity	Fair					
4.	AVAILABILITY OF MORTO	GAGE FUNDS: a.	Home p	urchase Good	; b.	Home building	bod

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	Loudonvillo	SECURITY GRADE	A	AREA NO. 6	
0.	NAME, AND LUCATION		SECURITY GRADE.		ARRA NO.	

10-	1-37	DESCRIPTION	- SECU	RITY MAP OF Alberty,	Now York	
1.	AREA CHARACTERISTICS: a. Description of Ten	enain.	nd level			
	b. Favorable Influence		ty facil	lities as well as schoon.	ols and good	
	c. Detrimental Influe	nces. Many t	wo fani	ly homes.		
	d. Percentage of land	improved 90 9	ß; e.	Trend of desirability	next 10-15 yrs.	Static
2.	INHABITANTS: White	collar, clerica	1; b.	Estimated annual famil	y income \$_3000	-6000
	c. Foreign-born famil	ies_0 %;	-	predominat	ing; d. Negro	No ;%
	e. Infiltration of	None	; f.	Relief families	None	
	g. Population is incr	reasing	_; decr	easing;	static	Yos
3.	BUILDINGS:	PREDOMINATING	70 %	OTHER TYPE 30 %	OTHER TYPE	9
	a. Type	One family		Two family		
	b. Construction	Frano		Frano		
	c. Average Age	20 Years		15 Years	Years	
	d. Repair	Good		Good	A STATE OF THE PARTY OF THE PAR	
	e. Occupancy	98		98	%	
	f. Home ownership	85		70 %	%	
	g. Constructed past	None yr		Nono		
	h. 1929 Price range	\$ 8000-14,000	100%	\$11,500-16,000 100%	\$	1009
	i. 1935 Price range	\$ 5000-8,500	61 %	\$ 7500-9500 62 %	\$	
	j. Price range	\$ 5000-8500	61_%	\$7500-9500 62 %	\$	9
	k. Sales demand	\$		\$ 8500	\$	
	1. Activity	Good		Fair to very poor		
	m. 1929 Rent range	\$ 60-85	100%	\$ 50-70 per flat with	grago	1009
	n. Rent range	\$ ⁴⁵ -60	72 %	\$ 40-50 " " 75 %	\$	9
	o. Rent range	\$	79 %	\$ 45- 55 " " 83 %	\$	9
	p. Rental demand	\$ 55-60		\$	\$	
	q. Activity	Good		Good		
4.	AVAILABILITY OF MORTG	AGE FUNDS: a.	Home pu	urchase Good ; b.	Home building _	Good
5.	CLARIFYING REMARKS:	which to live	althoughngs. T	nsidored a desirable pa h of fairly substantial wo family houses are gr	l ago and mixed	

6.	NAME AND LOCATION	Now Scotland Avonue	SECURITY GRADE	B AREA NO.1

6. NAME AND LOCATION ___ Pine Hills

AREA DESCRIPTION - SECURITY MAP OF Albany, New York

		ARE	A DESCRIPTION - S	ECUR	TITY MAP UF	0 3		
1.		A CHARACTERISTICS: Description of Te		ovol	land.			
	b.	Favorable Influen	aces. All city fa	acili	tics as well as goo	ad s	chools, transp	oorta-
	с.	Detrimental Influ	nences. Many two fa	anily	structures,			
	d.	Percentage of lan	nd improved 90 %;	e. Ţ	rend of desirabilit	y n	ext 10-15 yrs.	Static
2.	INHA	ABITANTS: Occupation White	collar & clorical	. E	stimated annual fam	ily	income \$_3000	0-6000 .
	с.	Foreign-born fami	lies_0 %;	-	predomin	ati	ng; d. Negro	;%
			Nono ; f					
	g.	Population is inc	creasing; d	lecre	easing	_;	static	Yes
3.	BUI	LDINGS:			OTHER TYPE 45	_ %	OTHER TYPE	%
	a.	Туре	One family		Two family			
	b.	Construction	Franc		France			
	c.	Average Age	20 Years		20 Years		Years	
	d.	Repair	Good		Good			
	e.	Occupancy	95 %		95 %		%	
	f.	Home ownership	75 %		60-70 %		%	
	g.	Constructed past	yr. None		Nono			
	h.	1929 Price range		00%	\$_12,000-16,000 100	0%	\$	100%
	i.	1935 Price range		52%			\$	9
	j.	1938 Price range	\$_5000-10,000 6	52%	\$_7500-9500 61	-%	\$	9
	k.	Sales demand	\$		\$		\$	
	1.	Activity	Good		Fair to poor .			
	m.	1929 Rent range	\$	00%	\$ \$\frac{60-80 \text{ per flat wi}}{100}	th 1%	garage \$	1009
	n.	1932 Rent range	\$_55-70 7	71 %	\$_45-55 " " 71	%	\$	9
	0.	1938 Rent range	\$_60-75	77%	\$_50-60 " " 78	3_%	\$	9
	p.	Rental demand	\$		\$_55		\$	
	q.	Activity	Good		Good			
4.	AVA	AILABILITY OF MORT	GAGE FUNDS: a. Hom	e pu	rchase one femily b	o. H	ome buildingn	Good on
5.		ARIFYING REMARKS:	There is some tender number of two family residences. Market rentals are good. ! convenient neighborh	ncy ty hou is this	to apartments in thi uses is also a detri very poor on two fan is still regarded a	is a imen	rea. The great to the sing	ater Le ugh

__ SECURITY GRADE ______ AREA NO. ____

		AREA	DESCRIPTION	- SECU	RITY MAP OF_	Al Day,	Mem lolk	
1.		A CHARACTERISTICS: Description of Te	r oned	s high a	nd level.			
	b.	Favorable Influence	CES	ty facil	ities. Adoqua	te school	ls, churches a	nd
	с.	Detrimental Influ	ences. Substa	ential ag	e as well as m	any two	family structu	res.
	d.	Percentage of land	d improved 90	%; e. '	Frend of desira	ability r	ext 10-15 yrs.	Static
2.	INH.	ABITANTS: Whit	e collar	_; b. 1	Estimated annua	al family	income \$_3000	0-6000
	c.	Foreign-born fami	lies%;		pre	edominati	ng; d. Negro	;%
	e.	Infiltration of	None	_; f. 1	Relief families	S	None	
	g.	Population is inc	reasing	_; decr	easing	;	staticYos	
3.		LDINGS:	PREDOMINATING	50				
	a.	Туре	One family		Two family			
		Construction	Frame		Framo			
	с.	Average Age	20 Years		20 Years		Years	
	d.	Repair	Good		Good			
	e.	Occupancy	98 %		90 %		<u> </u>	
	f.	Home ownership	85 %		70 %		%	
	g.	Constructed past	yr. Nono		None			
	h.	1929 Price range	\$_8000-14,000	100%	\$_11,500-14,5	500 100%	\$	1009
	i.	1935 Price range	\$_5000-7500	%	\$_6500-8000	%	\$	9
	j.	1938 Price range	\$_5000-7500	57 %	\$_6500-8000	56 %	\$	
	k.	Sales demand	\$_6000		\$_7000		\$	
	1.	Activity	Good		Fair			
	m.	1929 Rent range	65-85	100%	\$ 50-70 per 1	flat usua	ally with garag	
	n.	1932 Rent range	\$ 45-65	73 %	\$ 35-45 #	11 67 %	\$	
	0.	1938 Rent range	50-70	80 %	\$ 372-50 "	# 73%	\$	
	D.	Rental demand	55-60		\$ 40-45 II	n	\$	
	q.	Activity	Good		Good			
4.		AILABILITY OF MORTO	GAGE FUNDS: a	Home nu	Fair o	n : h	Home building_	Fair on
4.		ARIFYING REMARKS:						
2.	CLI	ANTITING REPLAKAS:	This is the po	orest of	the still des	irablo s	ections as to a	ago

5. CLARIFYING REMARKS: This is the poorest of the still desirable sections as to ago 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 Pine Hills, Lower Washington Ave. SECURITY GRADE AREA NO. 3

1.	AREA	A CHARACTERISTICS: Description of Ter		d lovel g	round.			
		Favorable Influence	477			niont loca	ation. Adoquato	
	υ.	ravorable infinenc			transportati			
	с.	Detrimental Influe	ences. Many tw	o family	houses.			
	d.	Percentage of land	d improved 80	%; e. 1	rend of desir	ability ne	ext 10-15 yrs. Sta	tic
2.	TNIL	ABITANTS: White co	ollar and					
		Foreign-born famil						
	e.	Infiltration of					Nono	
	g.	Population is inc	reasing	_; decr	easing	;	static Yos	
3.		LDINGS:					OTHER TYPE	%
		Trees	PREDOMINATING One family		Two family		<u>0111511115</u>	-
	a. b.	Type Construction	Frame		Frame			
	с.	Average Age	20 Years		20 Years		Years	
		Repair	Fair to good		Fair to good			
	e.	Occupancy	95 %		95 . %		%	
	f.	Home ownership	85 %		75 %		%	
	g.	Constructed past	yr.6 at 6000		None			
	h.	1929 Price range	\$_7000-12,000	100%	\$_10,000-15,0	100%	\$	100%
	i.	1935 Price range	\$_4500-7000	60 %	\$_6000-8500		\$	%
	j.	1938 Price range	\$_4500-7000	60 %	\$_6000-8500	58 %	\$	%
	k.	Sales demand	\$_6000		\$		\$	
	1.	Activity	Good		Fair to poor		The mildle matterns	
	m.	1929 Rent range	\$ 45-75	100%			sy with garage	100%
	n.	Rent range	\$ 322-50	69 75	\$ 27\frac{1}{2}-40 "		\$	%
	0.	1938 Rent range	\$ 35-55 \$ 40-45	75 %	\$ 30-45 " \$ 35-40 "		\$	%
	p.	Rental demand	\$Good		\$Good		\$	
		Activity			Fair o	n ,	Fair	on
4.		AILABILITY OF MORTO						
5.	CL	has taken construct: almost sol	e recent constr place in the s ion on Marinell	outhern postreet y, frame	a modest bun portion. Like off Delaware	galow and owise, the Avenue.	tion to the west. semi-bungalow ty re is present new Delaware Avenue i containing two	ро
6.	NAI	ME AND LOCATION	olawaro Avo., S	econd Av	SECU	RITY GRAD	EB AREA NO	. 4

1.	AREA	CHARACTERISTICS:
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- 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 1	and improved 90	%; e.	Trend of desir	rability	next 10-15 yrs	.Static
2.	INH a.	ABITANTS: Occupation Wh	ite collar	_; b.	Estimated annu	ıal famil	y income \$ <u>250</u>	0-5000
	с.		milies_0_%;					
	e.	Infiltration of	None	_; f.	Relief familie	es	None	
	g.	Population is i	ncreasing	_; deci	reasing	;	static Yes	
3.	BUI	LDINGS:	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	
	a.	Туре	One family					
	b.	Construction	Frame					
	с.	Average Age	25 Years		Years		Years	
	d.	Repair	Fair to good					
	e.	Occupancy	98 %		%		%	
	f.	Home ownership	90 %		%		%	
	g.	Constructed pas	t yr. None					
	h.	1929 Price rang	e \$_5000-12,000	100%	\$	100%	\$	1009
	i.	1935 Price rang	e \$ <u>3500</u> –6500	58_%	\$	%	\$	
	j.	1938 Price rang	e \$ <u>3500-6500</u>	58_%	\$	%	\$	
	k.	Sales demand	\$_5000		\$		\$	
	1.	Activity	Fair to good	d				
	m.	1929 Rent range	\$_50-80	100%	\$	100%	\$	1009
	n.	1932 Rent range	\$_35-55	69_%	\$	%	\$	9
	0.	1938 Rent range	\$_40-60	77 %	\$	%	\$	9
	p.	Rental demand	\$_45-55		\$		\$	
	q.	Activity	Good					
4.	AVA	ILABILITY OF MOR	TGAGE FUNDS: a.	Home pu	rchase Fair	; b.	Home building_	Fair
5.	CLA	RIFYING REMARKS:	and would not coming more an live. Vacance nominal	deserve	the houses ar a "B" rating, popular as a d practically ni ri-Village" ar	but the esirable and ava	whole area is place in which	be-
6	NAM	E AND LOCATION	W smore		Qpov.	TWV CDAD	B- ADEA	NO. 5

1.	AREA	CHARACTERISTICS:		
	. 1):: C	High an	a mollin

- 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 sowers.

	a	Domoontone of law	1:1 90 0		m		C1	totto
		Percentage of land	d improved 90 9	6; e.	Trend of desir	ability	next 10-15 yrs. <u>St</u>	Jatie
2.		ABITANTS: Occupation Whi	to collar	; b.	Estimated annu	al famil	y income \$ 2500-50	000
	c.	Foreign-born famil	lies_0_%;		pr	edominat	ing; d. Negro <u>No</u>	;%
	e.	Infiltration of	None	; f.	Relief familie	s	None	
	g.	Population is inc	reasing	_; decr	easing	;	static Yos	
3.	BUI	LDINGS:						
			PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	<u> </u>
	a.	Type	One family					
	b.	Construction	Framo					
	с.	Average Age	25 Years		Years		Years	
	d.	Repair	Fair to good					
	e.	Occupancy	98 %		%		%	
	f.	Home ownership	90%		%		%	
	g.	Constructed past	yr. None					
	h.	1929 Price range	\$ 5000-12,000	100%	\$	100%	\$	100%
	i.	1935 Price range	\$.3500-6500	_58%	\$	%	\$	%
	j.	1938 Price range	\$3500-6500	_58_%	\$	%	\$	%
	k.	Sales demand	\$ 5000		\$		\$	
	1.	Activity	Fair to good					
	m.	1929 Rent range	\$ 50-80	100%	\$	100%	\$	100%
	n.	1932 Rent range	\$ 35- 55	69 %	\$	%	\$	96
	0.	1938 Rent range	\$ 40-60	77 %	\$	%	\$	%
	p.	Rental demand	\$ 45 - 55		\$		\$,
	q.	Activity	Good					
				Home	rchase Fai	r	Vana hailli Mai	77
4.	HVF	AILABILITY OF MORTG	AGE FUNDS: a.	nome pu	rchase Fai	, 0.	Home building Fai:	

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- ARE	A NO. 6

10-1	-37	AREA	DESCRI	PTION	- SECU	RITY	MAP OF_	ll bany.	New York	
1.		A CHARACTERISTICS: Description of Te					MAI 01			
	b.	Favorable Influen	ces.	Attrac	tivo top	ograph	y and all	city f	acilitios.	
	с.	Detrimental Influ	ences.	Substa	ntial di	stanco.	from Alba	any.		
	d.	Percentage of lan	d improv	ed30	%; e.	Trend (of desiral	oility	next 10-15 yrs	
2.	INH a.	ABITANTS: Mixed, Skille		nics, ot	o. b.	Estima	ted annual	l famil	v income \$ 20	to up 00-4000
		Foreign-born fami								
	e.	Infiltration of	None		_; f.	Relief	families		Nono	
	g.	Population is inc	reasing	flowly	_; decr	easing.		;	static	
3.		LDINGS:								
				The same		1	A		OTHER TYPE	<u> </u>
		Туре		TITA (DO	megrow c	2 2 500	ry)			
		Construction	Framo							
		Average Age	Good	_Years		8	_Years		Years	
		Repair	100							
	e.	Occupancy	100	% ~			%			6
	f.	nome ownerourp	10000	% a+ 4-600	00		%		9	•
	g.	Constructed past				•			•	-
	h.	1929 Price range Price range								
	i.	Price range							\$	
	k.					\$			\$	
	1.	Activity								
	m.	1929 Rent range								1009
	n.								\$	
	0.	Rent range							\$	
	p.	Rental demand	\$			\$			\$	
	q.	Activity					Good			Good
4.		AILABILITY OF MORTO								
5.	CL	purcha	sors of	the lan	d. They	are of	G STT DGG	sizo an	d typo. It is	lell

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

1.	ARE	TT: -1							
	a.	Description	of	Terrain.	High	and	TCACT	ground.	9

- 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 lan	d improved75 %;	e. 1	Trend of desira	bility 1	next 10-15 yrs	Static
2.		ARTTANTO.	collar, clorical,					
	c.	Foreign-born fami	lies_0 %;		pre	dominat	ing; d. Negro	;%
	e.	Infiltration of	None ;	f. I	Relief families		Fow, if a	any
		Population is inc					Voc	
3.	BUI	LDINGS:	PREDOMINATING 7	0 %	OTHER TYPE	20 %	OTHER TYPE	%
	a.	Туре	Two family		One family			
	b.	Construction	Framo		Framo			
	с.	Average Age	25 Years		25 Years		Years	
	d.	Repair	Fair		Fair to good			
	e.	Occupancy	98 %		98 %		%	
	f.	Home ownership	65 %		75 %		%	
	g.	Constructed past	yr. None		None			
	h.	1929 Price range	\$_10,000-14,000	100%	\$_8000-11,500	100%	\$	100%
	i.	1935 Price range	\$_6000-8000	58 %	\$_5000-7000	61 %	\$	%
	j.	1938 Price range	\$_6000 <u>_8000</u>	58_%	\$_5000-7000	61 %		%
	k.	Sales demand	\$_6500-7000		\$_ 6000		\$	
	1.	Activity	Fair to good		Good			
	m.	1929 Rent range	\$ 50-80 per flat/	usual 100%	ly with garage \$45-75	100%	\$	100%
	n.	1932 Rent range	\$	71 %	32½-45 \$	64 %	\$	%
	0.	1938 Rent range	40-60 " "	77	35-50	71 %	\$	%
	p.	Rental demand	\$		40 \$		\$,
	q.	Activity	Fair		Fair			
1.		ILABILITY OF MORTG	AGE FUNDS: a. Ho	ome pu	rchase	_; b. l	Home buildingto	Fair
	1			7		02.0	6	AND DESCRIPTION OF THE PARTY OF

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.

		Pine Hills		C	1
6.	NAME AND LOCATION	4 2000 112220	SECURITY	GRADE	AREA NO.

6. NAME AND LOCATION___

AREA DESCRIPTION - SECURITY MAP OF Albany, New York

	AREA CHARACTERISTICS: a. Description of Ter	rain. Land is high and le	evel.		
	b. Favorable Influence	es. All city facilities good transportation	, convenient location as well as Washing	on, schools and gton Park.	
	c. Detrimental Influe	Age and obsolescenc houses.	e; also predominan	ce of two family	
	d. Percentage of land	improved 85 %; e. Trend	d of desirability n	ext 10-15 yrs. Static	
2.	INHADI IANIO.	labor and collar ; b. Estim	nated annual family	income \$ 2000-4000	
	c. Foreign-born famil	ies_0 %;	predominati	ng; d. Negro <u>No</u> ;	%
	e. Infiltration of	None ; f. Relie	ef families	Few, if any	100
		reasing; decreasing			
3.	BUILDINGS:				at
		PREDOMINATING 60 % OT 2 family (inc. 3 fam. 1 fam.	THER TYPE 40 %	OTHER TYPE	%
	a. Type	see below) Frame Frame			
	b. Construction	25 70		Years	
	c. Average Age	Years Fair Fair	Years	rears	
	d. Repair	05		<u> </u>	
	e. Occupancy	95 % 95 60 % 75	%		
	f. Home ownership	<u> </u>		A	
	g. Constructed past	yr	0-10,000	\$ 100	09
	h. 1929 Price range i. 1935 Price range	<u> </u>	000-6000 61%	\$	9
	j. 1938 Price range		.000-6000 61%	\$	9
			9000	\$	
	k. Sales demand		air	0	
	1. Activity		50-70	\$	-
	m. 1929 Rent range n. 1932 Rent range		35-50 71 %	\$10	4
	1938		10-55 79 %	•	- /
		\$ <u>40</u> " " \$ <u>4</u>		\$	
	p. Rental demand	Fair Fai			-
	q. Activity	GAGE FUNDS: a. Home purcha	Poor . h	Home building None	
4.					
5.	of Washing dences in	Englewood Place and Thurl ston Park and contain a smal spacious grounds which are a, their future will become	ll number of very l beautifully kept.	arge private resi-	A STATE OF THE PARTY OF THE PAR
	use of the	A certain number of two finant also used the basement as a separate flat Lower Washington Avenue	t, now contains thr	ce families by the	
0.	NAME AND LOCATION		DECORTIT GRAD	111111111111	

0-1	-37	AREA	DESCRIPTION	N - SECU	IRITY MAP OF	Albany,	New York		
1.		A CHARACTERISTICS: Description of Ter	rrain. Länd	is rolli	ng and slopes	upward fi	rom the eas	t.	
	b.	Favorable Influence		The state of the s	lities and clo transportation				
	с.	Detrimental Influe		as chara	oscence of hig cter of dwell:				
	d.	Percentage of land	l improved'	25%; e.	Trend of desi	rability	next 10-15	yrs. Down	
2.		ABITANTS: Occupation <u>Mixed</u>	laborers, etc	2. ; b.	Estimated ann	ual famil	y income \$_	1500-3500	
	с.	Foreign-born famil	lies_ 0 _%;_		p	redominat	ing; d. Ne	egro <u>No</u>	;
	е.	Infiltration of	None	; f.	Relief famili	es	Some		
	g.	Population is inco	reasing	; decr	easing	;	static	Yes	
3.	BUII	LDINGS:							
			PREDOMINATIN	G <u>50</u> %	OTHER TYPE	%	OTHER 1	YPE	
	a.	Type	1 family (2	& 3 story) 2 family				
	b.	Construction	Framo & som	a brick	Frame				
	с.	Average Age	25-30 Year	s	25-30_Years		Y	ears	
	d.	Repair	Fair to poor	c	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		\$_5000-8000	100%	\$		100
	i.	1935 Price range	\$_3000-5000	%	\$_3000-5000	71 %	\$		
	j.	1938 Price range	\$_3000-5000	%	\$_3000-5000	71 %	\$	_	-
	k.	Sales demand	\$_4000		\$_4000		\$		
	1.	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 #	11 69 %	\$		
	0.	1938 Rent range	\$ 20-40	75 %	\$ 15-32 H	1 72 %	\$		
	p.	Rental demand	\$_30-35		\$ 22-25 "	11	\$		
	q.	Activity	Fair		Fair				
4.	AVA	ILABILITY OF MORTG	AGE FUNDS: a	. Home p	rchase Very	poor b.	Home build	ing None	

5. CLARIFYING REMARKS: This area is very little botter 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.

Park 6. NAME AND LOCATION Second Ave. - Dolaware Ave-Washington ECURITY GRADE ____ AREA NO. 3

		AREA	DESCRIPTIO	N - SECU	IRITY MAP OF_	At baily, New 1	-	
1.		A CHARACTERISTICS: Description of Te	rrain. Hìgh	and level	l land.			
	b.	Favorable Influen	ces. All	city faci	lities and good	d schools, tr	ansportation, e	tc
	с.	Detrimental Influ	ences. Prod	ominanco	of two family l	houses.		
	d.	Percentage of lan	d improved 75	_%; e.	Trend of desir	ability next	10-15 yrs.Stati	C m
2.		ABITANTS: Occupation <u>Mixod</u>		; b.	Estimated annu	al family inc		
	c.	Foreign-born fami	lies <u>50</u> %;_	German De	scont pr	edominating;	d. Negro_No_	;
	e.	Infiltration of	None	; f.	Relief familie	s Fow,	if any	
	g.	Population is inc	reasing	; decr	easing	; sta	tic_Static	
3.	BUI	LDINGS:	PREDOMINATING	<u> 70</u> %	OTHER TYPE	_ 30 _ % 0	THER TYPE	
	a.	Туре	2 family		1_family			
	b.	Construction	Frame	-	Frame			
	с.	Average Age	25-30 Years	S	25-30 Years		Years	
	d.	Repair	Fair		Fair			
	e.	Occupancy	95	8	95 %		%	
	f.	Home ownership	60	7	75 %		%	
	g.	Constructed past	yr. Nono		None			
	h.	1929 Price range	\$_10-14,000	100%	8-12,000	100% \$		100
	i.	1935 Price range	\$_6000-8000		\$5000-7000	_60 % \$		
	j.	1938 Price range	\$ 6000-8000	58_%	\$5000-7000	60 % \$		
	k.	Sales demand	\$_7000		\$_6500	\$		
	1.	Activity	Fair		Fair			
	m.	1929 Rent range	\$ 35-50 per	flat 100%	\$_35-50	100% \$		100
	n.	1932 Rent range	\$ 22 ¹ / ₂ 37 ¹ / ₂ n	" 71 %	\$ 222-35	<u>67</u> % \$		
	0.	1938 Rent range	\$ 25-40 #	" 76 %	\$_25-40	<u>76</u> % \$		
	p.	Rental demand	\$_30-35 #	n -	\$_35	\$		
	q.	Activity	Fair to goo	<u>a</u>	Fair to good			
4.	AVA	AILABILITY OF MORTO	AGE FUNDS: a	. Home pu	rchase Poor	; b. Home	building Poor	
5.		ARIFYING REMARKS:	Although of s	ubstantia	l ago and quito	modest type,	, it is	

ticular, is almost solidly two family structures of practi-cally uniform design.

SECURITY GRADE ___ AREA NO. 4 Second Avenue-Delaware Ave. 6. NAME AND LOCATION_

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 form railroad.

	4	Demonstrate of land	, :, 60	α	Trend of desirability	stat	ic
				ъ; е.	irend of desirability	next 10-15 yrs.	
2.	INH a.	ABITANTS: Mixed 1 Occupation railros	ad workers, etc	•; b.	Estimated annual famil	y income \$_1500-300	00
					predominat		
					Relief familiesF		
					easing;		
			reasing	_, deer	, casing,	500010	
3.	DUI	LDINGS:	PREDOMINATING	65 %	OTHER TYPE 35 %	OTHER TYPE	%
	a.	Type	1 family		2 family		
	b.	Construction	Framo		Frame		
	c.	Average Age	25 Years		20 Years	Years	
	d.	Repair	Fair		Fair		
	e.	Occupancy	95 %		95 %	<u> </u>	
	f.	Home ownership	80 %		75 %	%	
	g.	Constructed past	yr. None		None		
		1929 Price range	\$_5000-8500	100%	\$ 8500-11,500 <u>100</u> %	\$	100%
	i.	1935 Price range	\$_3500-4500		\$ 4500-7500 60 %	\$	%
	j.	1938 Price range	\$_3500-4500	59_%	\$ <u>4500-7500</u> 60 %	\$	%
		Sales demand	4000		\$6000	\$	
		Activity	Nominal		Nominal		
	m.		\$ 40-65	100%	\$ 32\frac{1}{2}-60 per flat 00%	\$	100%
	n.	1939	\$ 25-45	67 %		\$	96
	0.	1079	\$ 30 - 50	76 %	\$ 25-45 " " 75 %	\$	9
	р.	Rental demand	\$ 35-40	,	\$ 30-35 H H	\$	
	p.		Good		Good		
		AILABILITY OF MORTO	GAGE FUNDS: a.	Home nu	rchase None ; b.	Home building Non	0
4.	ZXV.	TENDEDILL OF HORIC	mod rembe. a.	THOME PO	, 0.	TOTAL DULLULING	

. 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
0.	WALL WALL POOUTION		SECURITI GRADE	AKEA NO.

. AREA CHARACTERISTIC	CS:	ļ
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- 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 lan	d improved 10	%; e. ?	Trend of desirab	ility	next 10-15 yrs	Ques-
	INH	ABITANTS: Occupation						
		Foreign-born fami						
	е.	Infiltration of	None	_; f. I	Relief families		Fow, if any	
		Population is inc						
	BUI	LDINGS:	PREDOMINATING	100 %	OTHER TYPE	 %	OTHER TYPE	%
	a.	Туре	1 family				-	
	b.	Construction	Framo					
	с.	Average Age	12 Years		Years		Years	
	d.	Repair	Fair					
	e.	Occupancy	95 %		%		%	
	f.	Home ownership	90 %		%		%	
	g.	Constructed past	yr. 6 at 5000 (oxcept M	lagazine Stnow	Tudor	Road)	
	h.	1929 Price range	\$_4000-8500	100%	\$	100%	\$	100%
	i.	1935 Price range	\$_2500-5000	<u>60</u> %	\$	%	\$	%
	j.	1938 Price range	\$ 2500-5000	60 %	\$	%	\$	%
	k.	Sales demand	\$		\$		\$	
	1.	Activity	Nominal				1	
	m.	1929 Rent range	\$	100%	\$	100%	\$	100%
	n.	1932 Rent range	\$ 222-35	67 %	\$	%	\$	
	0.	1938 Rent range	\$_25-40	76 %	\$	%	\$	
	p.	Rental demand	\$_30-35		\$		\$	
	q.	Activity	Fair					
4 •	AVA	AILABILITY OF MORTO	GAGE FUNDS: a.	Home pu	rchase Vory	; b.	Home building_	Very poor
5.	CLA	ARIFYING REMARKS:		THE RESERVE OF THE PARTY OF THE	iscellaneous are			ms

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

SECURITY GRADE __

AREA NO._

the railroad.

6. NAME AND LOCATION

Western Boundary Line

	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 severs and considerable distance from town.

d.	Percentage of land	d improved 30	%; e.	Trend of desira	ability	next 10-15 yrs.	Static
INH.	ABITANTS: White	collar & labor	ors b.	Estimated annua	al famil	y income \$_1500	-2500
c.	Foreign-born fami	lies%;		pre	edominat	ing; d. Negro	No ;%
e.	Infiltration of	Nono	_; f.	Relief families	Few,	, if any	
BUI	LDINGS:	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	
a.	Туре	1 family (bun	galow & 2	story)			
b.	Construction	Frane					
с.	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 %	\$	%	\$	9
j.	1938 Price range	<u>\$ 2000-4500</u>	_62_%	\$	%	\$	9
k.	Sales demand	\$_3500		\$		\$	
1.	Activity	Good					
m.	1929 Rent range	\$ 30 - 50	100%	\$	100%	\$	1009
n.	1932 Rent range	\$_18-35	66 %	\$	%	\$	9
0.	1938 Rent range	\$ 20-40	75 %	\$	%	\$	9
p.	Rental demand	\$_30-35		\$		\$	
q.	Activity	Fair					
AVA	AILABILITY OF MORTO	GAGE FUNDS: a.	Home pu	rchase Very po	or; b.	Home building	Tery
	INH a. c. e. g. BUI a. b. c. d. e. f. g. h. i. j. k. n. o. p. q.	INHABITANTS: a. Occupation	INHABITANTS: a. Occupation White collar & labor c. Foreign-born families 0 %; e. Infiltration of None g. Population is increasing Very sle BUILDINGS: PREDOMINATING 1 family (bun) 2 family (bun) 3 Type 1 family (bun) 4 Repair 6 Occupancy 7 Fair 7 Genstructed past yr. 8 to 10 at 1 1929 Price range \$ 3500-7000 1 1935 Price range \$ 2000-4500 1 1938 Price range \$ 3500 2 Constructed past yr. 8 to 10 at 1 Activity M. 1929 Rent range \$ 3500 1 Activity M. 1929 Rent range \$ 3500 1 Podd 1 Podd	INHABITANTS: a. Occupation White collar & laborors b. c. Foreign-born families 0	INHABITANTS: a. Occupation	INHABITANTS: a. Occupation White collar & laborors b. Estimated annual family c. Foreign-born families 0 %; — predominat e. Infiltration of Nono; f. Relief families Fow, g. Population is increasing Very slowly decreasing ; predominating 100 % OTHER TYPE % a. Type 1 family (bungalow & 2 story) b. Construction Frune	a. Occupation White collar & laborors, b. Estimated annual family income \$ 100.00 c. Foreign-born families 0 s;

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-Schonectady Road. (Contral/ SECURITY GRADE C AREA NO. 7

. AREA CH	ARACTERISTICS:
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a. Description of Terrain. Land is high and level.

b.	Favorable Influences.	All city facilities; good schools and transportation;
		easy access to Albany.

	n	- Committee Committee
C.	Detrimental	Influences
C .	De ci illentai	THITTHEHCES.

	d.	Percentage of land	d improved 90 %;	е.	Trend of desirability	next 10-15 yrs. Static	,
2.	INH.	ABITANTS: Occupation	Mixed ;	b.	Estimated annual famil	y income \$_2000-5000	
	c.	Foreign-born famil	lies_0_%;		- predominat	ing; d. Negro <u>No</u> ;	%
	e.	Infiltration of	None ;	f.	Relief families	None	
	g.	Population is inc	reasing;	decr	easing;	static Yes	
3.	BUI:	LDINGS:	PREDOMINATING _	70 %	OTHER TYPE 30 %	OTHER TYPE	<u> </u>
	a.	Туре	1 family		2 family	10 mm	
	b.	Construction	Franc		Frame		
	с.	Average Age	20 Years		20 Years	Years	
	d.	Repair	Fair to good		Fair to good		
	e.	Occupancy	95 %		95 %	%	
	f.	Home ownership	85 %		70 %	%	
	g.	Constructed past	yr. None		None		
	h.	1929 Price range	\$_8000-20,000+	100%	\$ <u>10,000-14,000 100</u> %	\$	100%
	i.	1935 Price range	\$_5000-11,000	57_%	\$_6000-8500 60 %	\$	%
	j.	1938 Price range	\$_5000-11,000	57 %	\$ <u>6000-8500</u> <u>60</u> %	\$	%
	k.	Sales demand	\$		\$	\$	
	1.	Activity	Nominal		Nominal		
	m.	1929 Rent range	\$ 60-80	100%	\$ 50-65 per flat100%	\$	100%
	n.	1932 Rent range	\$_40-60	71 %	\$ 32-45 " " 67 %	\$	98
	0.	1938 Rent range	\$ 45-65	78 %	\$ 35-50 tt tt 74 %	\$	%
	p.	Rental demand	\$_45-50		\$ 35-50 II	\$	
	q.	Activity	Fair to poor		Fair		
4.	AVA	AILABILITY OF MORTO	GAGE FUNDS: a.	Home pu	irchase Vory poor; b.	Home building Very	
5.	CLA	ARIFYING REMARKS:	Wh. 13 - 43 - 4	2.1.2	3 - 3 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	o Hudgon Pisson from	

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.

6. NAME AND LOCATION	Ronssolaer	SECURITY GRADE	C AREA NO. 8
b. NAME AND LUCATION	110110000000	DECORTITI ORRIDE	

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	d improved 50	%; e.	Trend of desirab	ility	next 10-15 yrs.	Static to up
2.	INHA	ABITANTS: Occupation Mix	ed	; b.	Estimated annual	famil	y income \$ 2000	-4000
		Foreign-born fami						
		Infiltration of						
		Population is inc						
			reasing	_, uec.	reasing	,	Static	
3.	BUI	LDINGS:	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
	a.	Туре	1 family (bun	galow &	2 story)			
	b.	Construction	frame				961	
	с.	Average Age	10 Years		Years		Years	
	d.	Repair	- Good					
	e.	Occupancy	98 %		%		<u> </u>	
	f.	Home ownership	* 85 %		%		%	
	g.	Constructed past	yr. 15 at 4-600	00				
	h.	1929 Price range	\$3500-9000	100%	\$	100%	\$	100%
	i.	1935 Price range	\$ 2000-5000	_56_%	\$	%	\$	%
	j.	1938 Price range	\$_2000-5000	_56_%	\$	%	\$	%
	k.	Sales demand	\$		\$		\$	
	1.	Activity	Practically	none				
	m.	1929 Rent range	\$	100%	\$	100%	\$	100%
	n.	1932 Rent range	\$_28-40	%	\$	%	\$	%
	0.	1938 Rent range	\$_30-45	%	\$	%	\$	%
	p.	Rental demand	\$_30-35		\$		\$	
	q.	Activity	Fair					
4.	AVA	AILABILITY OF MORTO	GAGE FUNDS: a.	Home p	urchase Fair	_; b.	Home building _	Fair
								The state of the s

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.

								0	
6	NAME AND LOCATION	Hampton Manor	SECURITY	GRADE	C+	AREA	NO.	9	

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

	1.	AREA	CHARACTERISTIC	CS:
--	----	------	----------------	-----

- 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 lan	d improved 90 %; e.	Trend of desirat	oility ne	xt 10-15 yrs.	Down
2.	INH.	ABITANTS: OccupationLab	orers ; b.	Estimated annual	l family	income \$1,500	-2,500
	с.	Foreign-born fami	lies 50 %; Poles, Ger	man descent pred	lominatin	g; d. Negro_	No ;
			None ; f.				
			reasing; dec			staticYe	s
3.		LDINGS:	PREDOMINATING 70 %	OTHER TYPE _	30 _%		
	a.	Туре	Two family (incl. 3	One family			
	b.	Construction	family. See below Frame	Frame			
	c.	Average Age	30_Years	30 Years		Years	
	d.	Repair	Fair to poor	Fair to poor			
	e.	Occupancy	90 %	90 %		%	
	f.	Home ownership	40 %	65%		%	
	g.	Constructed past	yr. None	None			
	h.	1929 Price range	\$_5,500-9,500100%	\$_3,000-7,500	100% \$		1009
	i.	1935 Price range	\$ 3,500-5,500 60%	\$_2,000-4,000	57% \$		
	j.	1938 Price range	\$_3,500-5,50060%	\$_2,000-4,000	57% \$		
	k.	Sales demand	\$ <u>4,000-4,500</u>	\$_3,000-3,500	\$		
	1.	Activity	Fair to poor	Fair			
	m.	1929 Rent range	\$ 27\frac{1}{2}-60 per flat100%	\$ 35 - 60	100% \$		100
	n.	1932 Rent range	\$ 18 -35 " " 60%	\$_20 - 40	63 %		
	0.	1938 Rent range	\$ 18 -40 " " 66%	\$ <u>25 - 45</u>	73 %		
	p.	Rental demand	\$ 22 -30 " "	\$ 30 - 35	\$		
	q.	Activity	Fair	_Fair			
11	ΔVA	ALLARILITY OF MORTO	GAGE FUNDS: a. Home n	urchase None	· b Ho	ome 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 - CLINTO	N AVENUE	SECURITY GRADE	D+	AREA NO.	1	

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

1.		A CHARACTERISTICS: Description of Te	rrain Land	slopes f	rom Pearl Street	, which	is low, to fai	rly
	b.	Favorable Influence	ces. All o	city faci	lities; adjacenc le schools.	e to ce	nter of city an	d
	с.	Detrimental Influe			escence as well Many flats have			nd
	d.	Percentage of land	d improved	0%; e.	Trend of desirab	ility n	ext 10-15 yrs	Down
2.	INHA	ABITANTS: OccupationLaboration	prers	_; b.	Estimated annual	family	income \$_1,000	-2,000
		Foreign-born famil						Yes ;9
		Infiltration of						
		Population is inc	reasing	; decr	easing	;	static	
3.	BUII	LDINGS:	PREDOMINATING	50%	OTHER TYPE _	40%	OTHER TYPE	10
	a.	Туре	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 %	
	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	1009
	i.	1935Price range	\$_2,500-3,500	55%	\$_1,500-3,000	60 _%	\$_2,500-4,500	56
	j.	1938Price 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	
	1.	Activity	Nominal		Nominal		Nominal	
	m.	1929 Rent range	\$ 18 - 40 per	flatoo%	\$25 - 40	100%	\$18 - 40 per	flat 100
	n.	1932Rent range	\$ 12 - 28 "	<u>" 69</u> %	<u>\$ 16 - 28 </u>	67%	\$	n 65
	0.	1938 _{Rent range}	\$_12 - 30 "	73%	\$ 18 - 30	74%	\$	11 72
	p.	Rental demand	\$_15 - 20 "		\$18 - 25		\$15 - 20 "	
	q.	Activity	Fair		Fair		Fair	
4.	AVA	ILABILITY OF MORTG	AGE FUNDS: a.	Home pu	rchase None	; b. H	fome building	None
5.	CLA	basement as	e city's Negro Many of the two s a separate fl	populati family lat. Ten entirely	houses now conta Broeck Street w given over to ro	norther in three as once	astern portion e units by use a very good re	of the siden-

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

		ANLA	DESCRIPTION	- 3500	KIII MAP UT_	AT DOM'S	IVON TOTAL		
		A CHARACTERISTICS: Description of Te	rrain. Low	and lovel	l land.				
	b.	Favorable Influence	ces. All	city fac	ilitios and con	nvoniont	to industry.		
	с.	Detrimental Influ	ences. Ago	and obso	lesconco.				
	d.	Percentage of land	d improved75	%; e. ′	Trend of desira	ability 1	next 10-15 yrs.	Down	
2.		ABITANTS: Occupation <u>Labo</u>	rers	_; b.]	Estimated annua	al famil	y income \$_1000	-2000	
	c.	Foreign-born fami	lies <u>30</u> %;	Ital:	ians, etc. pro	edominat	ing; d. Negro_	<u>No</u> ;	
	e.	Infiltration of	None	_; f. l	Relief families	s <u>M</u>	ony		
	g.	Population is inc	reasing	_; decr	easing	;	static	Yes	
3.	BUI	LDINGS:	PREDOMINATING	_50_%	OTHER TYPE	50%	OTHER TYPE		
	a.	Туре	1 family		2 family				
	b.	Construction	Frame		Frame				
	с.	Average Age	30+ Years		304_Years		Years		
	d.	Repair	Poor		Poor				
	e.	Occupancy	90 %		90 %		%		
	f.	Home ownership	40 %		40 %		%		
	g.	Constructed past	yr. None		Nono				
	h.	1929 Price range	\$ 2500-4500	100%	\$ 4000-5000	100%	\$	100	0000
	i.	1935 Price range	\$_1500-2500_	_57_%	\$_2000-3000	56_%	\$		
	j.	1938 Price range	\$_1500-2500	_57_%	\$ 2000-3000	<u>56</u> %	\$		
	k.	Sales demand	\$		\$		\$		
	1.	Activity	None		None		A SECTION AND A		
	m.	1929 Rent range	\$ 20-30	100%	\$_18-30 per f	1at,00%	\$	100)
	n.	1932 Rent range	\$_12-22	<u>62</u> %	\$ 10-22 " "	67 %	\$		1000
	0.	1938 Rent range	\$_12-22	62 %	\$_10-22 " "	67 %	\$		-
	p.	Rental demand	\$_18		\$ <u>15</u>		\$		
	q.	Activity	Poor		Poor				
4.	AVA	ALLABILITY OF MORTO	GAGE FUNDS: a.	Home pu	rchase Nono	; b.	Home building	None	
5.	CLA	ARIFYING REMARKS:		THE RESERVE TO SERVE THE PARTY OF THE PARTY	L soction of the of North Albar	THE RESERVE TO SERVE THE PARTY OF THE PARTY	st type, locate	a.	

6. NAME AND LOCATION North Albany SECURITY GRADE D AREA NO. 3

1.	AREA CHARACTERISTICS:		
	a. Description of Terrain	Low land which rises slightly to Pearl 5	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-cellars are flooded with high water, Green Street is known as the "Rod Light" district.

	d.	Percentage of land	d improved 100 %; e.	Trend of desirability	next 10-15 yrs. Down	
2.		ABITANTS: Occupation Labor	rors ; b.	Estimated annual famil	y income \$_1000-2000	
	с.	Foreign-born famil	lies _ 75 %; Italian & I	talian descoptedominat	ing; d. Negro Yes;	%
	e.	Infiltration of	None ; f.	Relief families	Mony 5%	NAME OF TAXABLE
	g.	Population is inc	reasing; decr	easing;	static Yos	
3.	BUI	LDINGS:	PREDOMINATING 70 %	OTHER TYPE 30 %	OTHER TYPE	%
	a.	Туре	2 family fincl.3 fami see below)	ly 1 family		
	b.	Construction	Frame & brick	Frame & brick		
	c.	Average Age	40+ Years	40+ Years	Years	
	d.	Repair	Fair to vory poor	Fair to vory poor		
	e.	Occupancy	95 %	95 %	<u> </u>	
	f.	Home ownership	40 %	40 %	%	
	g.	Constructed past	yr. None	None		
	h.	1929 Price range	\$ <u>3000-7000</u> 100%	\$ 2000-5000 100%	\$	2%
	i.	1935 Price range	\$ <u>1500-4000</u> <u>55</u> %	\$ <u>1900-3000</u> <u>57</u> %	\$	_%
	j.	1938 Price range	\$ <u>1500-4000</u> <u>55</u> %	\$ <u>1000-3000</u> <u>57</u> %	\$	_%
	k.	Sales demand	\$	\$_ -	\$	
	1.	Activity	Nominal	Nominal		
	m.	1929 Rent range	\$ 18-40 per flat 100%	\$_20-40	\$10	09
	n.	1932 Rent range	\$	\$_15-30%	\$	- 9
	0.	1938 Rent range	\$	\$_15-30	\$	- 9
	p.	Rental demand	\$	\$_20	\$	
	q.	Activity	Poor	Poor		
4.	AVA	AILABILITY OF MORTG	GAGE FUNDS: a. Home pu	rchase None; b.	Home building None	THE REAL PROPERTY.

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.

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

. IIII OIIIII OI DILION	1.	AREA	CHARACTERISTICS
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	The state of the s		• •								
a.	Description	of	Terrain.	Land	rises	from	Pearl	Street	to	tho	wost.

b.	Favorable Influences.	All city	facilities and	adjaconce to	business and cente	r
		of city.	Lincoln Park	is one of the	city's major parks	

с.	Detrimental	Influences.	Age and ob	solescence as	wel!	l as type	of structure	es and
			condition.	Some industry	is	scattered	throughout	this
			arca.					

	d.	Percentage of land	d improved <u>95</u> %; e.	Trend of desirab	ility :	next 10-15 yrs.	Down
2.	INH a.	ABITANTS: Occupation <u>La</u>	borers ; b.	Estimated annual	famil;	y income \$_1000-	-2000
	c.	Foreign-born famil	lies 60 %; Italian dos	scont pred	ominat	ing; d. Negro_	
	e.	Infiltration of	Mono ; f.	Relief families_		Many	Fow
	g.	Population is inc	reasing; decr	easing	;	staticYos	
3.	BUI	LDINGS:	PREDOMINATING 70 %	OTHER TYPE	30 %	OTHER TYPE	%
	a.	Type	2 family (incl.3 fami see below)	ily 1 family			
	b.	Construction	Frame & brick	Framo & brick			
	c.	Average Age	40+ Years	40+ Years		Years	
	d.	Repair	Fair to very poor	Fair to vory poor	r	The same of the sa	
	e.	Occupancy	95 %	9 <u>5</u> %		%	
	f.	Home ownership	60 %	60%		%	
	g.	Constructed past	yr. Nono	None			
	h.	1929 Price range	\$ <u>3000-7500</u> 100%	\$ 2500-5500	100%	\$	%
	i.	1935 Price range	\$_2000-450062_%	\$_1500-3000	56 %	\$	%
	j.	1938 Price range	\$ 2000-4500 62 %	\$_1500-3000	56 %	\$	%
	k.	Sales demand	\$_3000-4000_	\$ 2500		\$	
	1.	Activity	Fair to poor	Fair to poor			
	m.	1929 Rent range	\$ 20-45 per flat 100%	\$ 25-50	100%	\$	100%
	n.	1932 Rent range	\$ <u>15-30 " " 69</u> %	\$ 18-35	71 %	\$	%
	0.	1938 Rent range	\$ 15-35 " " 77%	\$_20-40	80 %	\$	%
	p.	Rental demand	\$ 25-30 n n	\$_30-35		\$	
	q.	Activity	_ Fair	Fair			
4.	AV	AILABILITY OF MORTO	GAGE FUNDS: a. Home p	urchase Nono	; b.	Home building	None
	-	Intervenia pouteva					

. 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.

Poarl Street is a major retail shopping street.

1.	AREA	CHARACTERISTICS:
	TITCHIA	OHITHUI TERLIBITED.

- 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	d improved 80 %; e.	Trend of desirability	next 10-15 yrs. Down
2. INHABITANTS: Railroad workers, a. Occupation <u>laborors, etc.</u> ; b. Estin				Estimated annual famil	ly income \$ 1000-3000
	c.	Foreign-born fami	lies_ <u>10_</u> %;	Italian predomina	ting; d. Negro_No_;9
	e.	Infiltration of N	Iono ; f.	Relief families	Somo
	g.	Population is inc	reasing; dec	reasing	; static Yes
3.	BUI	LDINGS:	PREDOMINATING 60 %	OTHER TYPE 30	OTHER TYPE 10
	a.	Туре	2 family	l_family	3 family
	b.	Construction	Frame, few brick	Frame	Frame
	c.	Average Age	40+ Years	40+ Years	40+ Years
	d.	Repair	Poor	Poor	Poor
	e.	Occupancy	95 %	95 %	95 - %
	f.	Home ownership	70 %	85 %	30%
	g.	Constructed past	yr. None	None	None
	h.	1929 Price range	\$ <u>5000</u> —8500 <u>100</u> %	\$ 3500-6000 100%	\$ 4000-7500 1009
	i.	1935 Price range	\$ 3000-5500 63 %	\$ <u>2000-3500</u> <u>58</u> %	\$ 2500-4000 56
	j.	1938 Price range	\$ <u>3000-5500</u> <u>63</u> %	\$ 2000-3500 58 %	\$ 2500-4000 56
	k.	Sales demand	\$	\$	\$
	1.	Activity	None	None	None
	m.	1929 Rent range	\$ 20-40 por flat 100%	\$ \$ 25-45	\$ 18-28 per flat
	n.	1932 Rent range	\$ 15-30 H H 75 9	\$ \$ <u>18-35</u> <u>76</u> %	\$ 12-20 " " 70
	0.	1938 Rent range	\$ 15-30 " " 75 g	\$ <u>\$ 18-35</u> <u>76</u> %	\$ 12-20 # # 70
	p.	Rental demand	\$_15-20 " "	\$_25	\$_12-15 " "
	q.	Activity	Fair	_ Fair	Fair
4.	AVA	ILABILITY OF MORTG	GAGE FUNDS: a. Home p	ourchase None; b.	Home buildingNone

5. CLARIFYING REMARKS: This is a prices and

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