

# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
- b. Class and Occupation White collar class - some commuters to New York
- c. Foreign Families 0% Nationalities  d. Negro 0%
- e. Shifting or Infiltration None

2. BUILDINGS: 

	PREDOMINATING	100 %	OTHER TYPE	%
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- a. Type and Size Singles 5-7 rms
- b. Construction Brick (few frame)
- c. Average Age Nearly all 1 to 3 yrs.
- d. Repair Excellent
- e. Occupancy 100%
- f. Owner-occupied 85%
- g. 1935 Price Bracket \$ 6800-9500 % change  \$  % change
- h. 1937 Price Bracket \$ 6800-9500 0 %  \$  %
- i. 1939 Price Bracket \$ 6560-9000 -5 %  \$  %
- j. Sales Demand Fair
- k. Predicted Price Trend (next 6-12 months) Firm
- l. 1935 Rent Bracket \$ 55 - 65 % change  \$  % change
- m. 1937 Rent Bracket \$ 55 - 65 - %  \$  %
- n. 1939 Rent Bracket \$ 55 - 65 - %  \$  %
- o. Rental Demand Good
- p. Predicted Rent Trend (next 6-12 months) Firm

3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price Singles \$7500 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC 0 b. Institutions 5

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 2

6. MORTGAGE FUNDS: Ample (FHA) 7. TOTAL TAX RATE PER \$1000 (1939) \$ 38.80

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The area is level and wooded, being about 40% built up. It is bordered on the west by Franklin Turnpike which has become a traffic hazard since it is necessary for school children to cross this highway on the way to and from school. Shopping center bordering the area on the west. Grammar school convenient but nearest high school is in Ridgewood about 4 miles distant. Bus service along Franklin Turnpike to Paterson but no through service to New York City. Railroad station 5 minutes walk from center of area. About one hour and twenty minutes to downtown New York City. The residents of this area are estimated to earn from \$2000 to \$3500 annually and are a good class of people, all American born white. Because of its well-planned layout, new homes, attractive appearance and good demand, this area is first grade.



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Moderately Decreasing Static
- b. Class and Occupation Business men - commuters
- c. Foreign Families 0 % Nationalities - d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS:
- |  | PREDOMINATING         | %               | OTHER TYPE | %               |
|--|-----------------------|-----------------|------------|-----------------|
| a. Type and Size                               | <u>6-rm singles</u>   |                 |            |                 |
| b. Construction                                | <u>Frame</u>          |                 |            |                 |
| c. Average Age                                 | <u>3 yrs.</u>         |                 |            |                 |
| d. Repair                                      | <u>Excellent</u>      |                 |            |                 |
| e. Occupancy                                   | <u>90%</u>            |                 |            |                 |
| f. Owner-occupied                              | <u>85%</u>            |                 |            |                 |
| g. 1935 Price Bracket                          | <u>\$ 6000-7900</u>   | <u>% change</u> | <u>\$</u>  | <u>% change</u> |
| h. 1937 Price Bracket                          | <u>\$ 6000-7900</u>   | <u>- %</u>      | <u>\$</u>  | <u>%</u>        |
| i. 1939 Price Bracket                          | <u>\$ 6000-7900</u>   | <u>- %</u>      | <u>\$</u>  | <u>%</u>        |
| j. Sales Demand                                | <u>Fair</u>           |                 |            |                 |
| k. Predicted Price Trend<br>(next 6-12 months) | <u>Static</u>         |                 |            |                 |
| l. 1935 Rent Bracket                           | <u>\$ None</u>        | <u>% change</u> | <u>\$</u>  | <u>% change</u> |
| m. 1937 Rent Bracket                           | <u>\$ are</u>         | <u>%</u>        | <u>\$</u>  | <u>%</u>        |
| n. Rent Bracket                                | <u>\$ rented</u>      | <u>%</u>        | <u>\$</u>  | <u>%</u>        |
| o. Rental Demand                               | <u>None available</u> |                 |            |                 |
| p. Predicted Rent Trend<br>(next 6-12 months)  |                       |                 |            |                 |

3. NEW CONSTRUCTION (past yr.) No. 50 Type & Price Singles \$7000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC 0 b. Institutions 3

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 0 b. Institutions 0

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 66.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and level with good view of surrounding country. The area is about 30% built up at present. It lies adjacent to and on the west of Route 2, one of the state's principal express highways. This normally constitutes a traffic hazard due to constant and high speed traffic. However, it seems not to have obstructed sales here. No sewers are in, and the streets and sidewalks could be improved. This development was built by Hebrews, however, they will not sell to a Hebrew. Rail service is available at Waldwick Station, ten minutes walk from the center of the area. One hour and fifteen minutes is required to downtown New York. Grammar school near but high school is 3 miles distant in Ridgewood. Shopping center in Waldwick, ten minutes walk. Because this is a new development of well built homes occupied by a stable class of dwellers whose incomes are from \$2000-4000 average it is first grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Moderately Decreasing Static
- b. Class and Occupation Executives and professional - commuters
- c. Foreign Families 0 % Nationalities - d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS:
- |   | PREDOMINATING            | %        | OTHER TYPE | %        |
|---|--------------------------|----------|------------|----------|
| a. Type and Size                            | 6-9 rm singles (2 baths) |          |            |          |
| b. Construction                             | Frame (some brick)       |          |            |          |
| c. Average Age                              | 5 yrs.                   |          |            |          |
| d. Repair                                   | Excellent                |          |            |          |
| e. Occupancy                                | 100%                     |          |            |          |
| f. Owner-occupied                           | 90%                      |          |            |          |
| g. 1935 Price Bracket                       | \$ 7500-25,000           | % change | \$         | % change |
| h. 1937 Price Bracket                       | \$ 7500-25,000           | - %      | \$         | %        |
| i. 1939 Price Bracket                       | \$ 7500-25,000           | - %      | \$         | %        |
| j. Sales Demand                             | Good                     |          |            |          |
| k. Predicted Price Trend (next 6-12 months) | Firm                     |          |            |          |
| l. 1935 Rent Bracket                        | \$ None                  | % change | \$         | % change |
| m. 1937 Rent Bracket                        | \$ are                   | %        | \$         | %        |
| n. Rent Bracket                             | \$ rented                | %        | \$         | %        |
| o. Rental Demand                            |                          |          |            |          |
| p. Predicted Rent Trend (next 6-12 months)  |                          |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 30 Type & Price Singles \$10,000 How Selling Readily

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 1 b. Institutions 3

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 1

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (193.9.) \$ 35.00

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The area is flat and somewhat wooded. Building lots are good sized and houses are well set back with trees and shrubbery. It was developed by H. W. Cheel, a builder of splendid reputation who has sold many of the homes in this area before completion. West of Sheridan Ave. the prices generally range from \$12,000 to \$25,000 while on the east of Sheridan Ave. the prices are from \$7500 to \$12,000. About 105 houses have been built here in the past 5 years. Grade school, churches and shops are convenient in Hohokus - ten minutes walk. Railroad station is ten min. walk from the center of the area. About one hour and ten min. is required to New York City (downtown). Nearest high school is 2 miles distant in Ridgewood. Buses run along Franklin Ave. which is the west boundary of the area. Heavy traffic on Route 2 and on Franklin which are boundaries of the area at east and west respectively. One of the best sections in Bergen County and unquestionably first grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing \_\_\_\_\_ Static \_\_\_\_\_  
 b. Class and Occupation Business and professional men, all commuters  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro - %  
 e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	6-9 rms singles			
b. Construction	Frame			
c. Average Age	6 yrs.			
d. Repair	Very good			
e. Occupancy	100%			
f. Owner-occupied	95%			
g. 1935 Price Bracket	\$7000-9500	% change	\$	% change
h. 1937 Price Bracket	\$7500-10,000	+6 %	\$	%
i. 1939 Price Bracket	\$7500-10,000	- %	\$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ Only one	% change	\$	% change
m. 1937 Rent Bracket	\$ or two	%	\$	%
n. 1939 Rent Bracket	\$ rented	%	\$	%
o. Rental Demand	Good but practically none available			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price Singles \$8000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 3

5. SALE OF HOME PROPERTIES (.2.yr.) a. HOLC. 0 b. Institutions 0

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 57.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slightly rolling, wooded. Curving drives through area. Laid out like a park. West end fronts on a small lake, part of Oradell Reservoir System. Very attractive throughout - distinctly rural in appearance - about 40% of lots improved. Large plots - trees on lawns. No sewers, no high school. Grammar school nearby. Shopping facilities inadequate. Nearest shopping center 3 miles distant in Westwood. R.R. station 5 minutes walk, about 1 hour and 10 minutes to downtown New York City. Bus service to New York, uptown via Geo. Washington Bridge - about 40 minutes. R.R. monthly commutation rate \$9.71. This area is not a development but a gradual growth of owner built homes. Estimated incomes of residents average from \$4500 to \$5000 annually. Only the lack of some conveniences keeps this from a straight first grade classification.



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
- b. Class and Occupation Business executives, professional, commuters
- c. Foreign Families 0 % Nationalities - d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS:
- |   | PREDOMINATING       | %        | OTHER TYPE | %        |
|---|---------------------|----------|------------|----------|
| a. Type and Size                            | 7-10 rm singles     |          |            |          |
| b. Construction                             | Frame, brick, stone |          |            |          |
| c. Average Age                              | 10 yrs.             |          |            |          |
| d. Repair                                   | Excellent           |          |            |          |
| e. Occupancy                                | 100%                |          |            |          |
| f. Owner-occupied                           | 100%                |          |            |          |
| g. 1935 Price Bracket                       | \$ 13,000-26,000    | % change | \$         | % change |
| h. 1937 Price Bracket                       | \$ 13,000-26,000    | - %      | \$         | %        |
| i. 1939 Price Bracket                       | \$ 12,000-25,000    | -5 %     | \$         | %        |
| j. Sales Demand                             | Fair                |          |            |          |
| k. Predicted Price Trend (next 6-12 months) | Firm                |          |            |          |
| l. 1935 Rent Bracket                        | \$ None             | % change | \$         | % change |
| m. 1937 Rent Bracket                        | \$ are              | %        | \$         | %        |
| n. Rent Bracket                             | \$ rented           | %        | \$         | %        |
| o. Rental Demand                            | -                   |          |            |          |
| p. Predicted Rent Trend (next 6-12 months)  | -                   |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 15 Type & Price Singles \$15,000 How Selling Readily

4. OVERHANG OF HOME PROPERTIES: a. HOLC 0 b. Institutions 5

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 1

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 37.20

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The terrain is very high with oak and birch trees, and landscaping in evidence about the homes. Plots are large and houses well set back. The area is zoned exclusively for one-family residences. One of the best and most desirable sections in Bergen County. Grammar schools and high school in Ridgewood. Bus and rail service to New York City. About one hour to downtown New York. This area is about 75% built up but there is room for some development and a few excellent home sites are available. Ridgewood is known as a community which excludes Jews from buying residences and this policy is strongly enforced. Incomes of the inhabitants of this area are estimated at from \$5000 to \$20,000 annually. About the only detrimental feature is the distance (3/4 mile) from the shopping center, railroad station and high school. However, it is unquestionably one of the best first grade areas.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
- b. Class and Occupation Business executives, commuters
- c. Foreign Families 0 % Nationalities - d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS:
- |   | PREDOMINATING        | %        | OTHER TYPE | %        |
|---|----------------------|----------|------------|----------|
| a. Type and Size                            | 7-12 rm singlos      |          |            |          |
| b. Construction                             | Frame, brick, stucco |          |            |          |
| c. Average Age                              | 10 yrs.              |          |            |          |
| d. Repair                                   | Excellent            |          |            |          |
| e. Occupancy                                | 100%                 |          |            |          |
| f. Owner-occupied                           | 100%                 |          |            |          |
| g. 1935 Price Bracket                       | \$ 14,200-37,000     | % change | \$         | % change |
| h. 1937 Price Bracket                       | \$ 14,200-37,000     | - %      | \$         | %        |
| i. 1939 Price Bracket                       | \$ 13,500-35,000     | -5 %     | \$         | %        |
| j. Sales Demand                             | Good                 |          |            |          |
| k. Predicted Price Trend (next 6-12 months) | Firm                 |          |            |          |
| l. 1935 Rent Bracket                        | \$ None              | % change | \$         | % change |
| m. 1937 Rent Bracket                        | \$ are               | %        | \$         | %        |
| n. Rent Bracket                             | \$ rented            | %        | \$         | %        |
| o. Rental Demand                            | -                    |          |            |          |
| p. Predicted Rent Trend (next 6-12 months)  | -                    |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 18 Type & Price Singles \$15,000 How Selling Well

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 1 b. Institutions 9

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 0 b. Institutions 0

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 37.20

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slightly rolling with large trees, well kept lawns landscaped with shrubbery. Highest priced homes are toward the east portion of the area. Half mile to shops and railroad station. Grammar schools and churches convenient. High school  $1\frac{1}{2}$  miles distant. Area adjacent on west is third grade, but separated by town line and no direct streets lead from the third grade area through this area (A-6). Being in Ridgewood, it is protected from Jewish encroachment. Zoned for one-family dwellings exclusively. In some parts of this area are no sidewalks. Estimated annual income of the inhabitants is from \$6000 upward. This area is characterized by the best demand (with A-5) of any section of Ridgewood. Because of its charm, restrictions, and stability of population, unquestionably one of the best first grade areas.

9. LOCATION Ridgewood SECURITY GRADE 1st AREA NO. A-6 DATE 2-1-35  
B 164 ("Beechmont Park")



# Security Map of Bergen County, New Jersey

e. Shifting or Infiltration.....None

p. Predicted Rent Trend (next 6-12 months)	-	Singles	Built for
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### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High, rolling and wooded. Homes generally set back on fine lawns, tree shaded and landscaped. Area is about one mile from railroad station and shops in Ridgewood but five minutes walk from the Midland Park station of the New York Central and W. R.R. One hour to downtown New York City. Through bus service to New York along Lincoln Ave. Being in Ridgewood, the area is not liable to encroachment by Jewish buyers who are definitely restricted from owning homes here. Between Gardner and Manor Roads the area is controlled by a developer who has insisted upon the most rigid restrictions as to price and architecture. Otherwise the area is possibly subject to encroachment of inferior developments to the west in Midland Park which has few restrictions. Residents of this area are estimated to have an average annual income of \$10,000 and up. Unquestionably first grade.

9. LOCATION Ridgewood SECURITY GRADE 1st AREA NO. A-7 DATE 2-1-39  
B 165 "Manor Ridge"



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing \_\_\_\_\_ Static \_\_\_\_\_  
 b. Class and Occupation Business men, executives, professional, commuters  
 c. Foreign Families 0% Nationalities \_\_\_\_\_ d. Negro 0%  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>6-14 rm singles</u>			
b. Construction	<u>Brick and frame</u>			
c. Average Age	<u>7 yrs.</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>80%</u>			
g. 1935 Price Bracket	<u>\$ 7500-15,000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 8000-18,000</u>	<u>+16%</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 8000-18,000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Good</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1935 Rent Bracket	<u>\$ 50 - 100</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 55 - 110</u>	<u>+10%</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 55 - 110</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price Singles \$9000 Built on \_\_\_\_\_  
 4. OVERHANG OF HOME PROPERTIES: a. HOLC. 2 b. Institutions 29  
 5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 9  
 6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 55.30

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Rolling and wooded, for the most part high. Stream passes through area, enhancing its appeal. Very convenient to schools, shopping center and to transportation. R.R. station 5 minutes walk from center of area. 50 minutes by rail to downtown New York City. Monthly commuter's rate \$11.70. Bus transportation via Geo. Washington Bridge to uptown New York 35 minutes. The land within the area limits is about 50% improved and residents are estimated to earn from \$4500-5500 annually. At the south of this area lies open country and small farms. Prospect Ave. is somewhat below the general run of values in the area, being a cheaper development. This is the best section of Westwood. Good construction, stability of population, conveniences and charm make this a first grade area.



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
- b. Class and Occupation \_\_\_\_\_ Executives, capitalists, industrial
- c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ No

2. BUILDINGS:
- |  | PREDOMINATING            | %               | OTHER TYPE | %               |
|--|--------------------------|-----------------|------------|-----------------|
| a. Type and Size                               | <u>10-15 rm singles</u>  |                 |            |                 |
| b. Construction                                | <u>Frame and masonry</u> |                 |            |                 |
| c. Average Age                                 | <u>10-20 yrs.</u>        |                 |            |                 |
| d. Repair                                      | <u>Excellent</u>         |                 |            |                 |
| e. Occupancy                                   | <u>97%</u>               |                 |            |                 |
| f. Owner-occupied                              | <u>90%</u>               |                 |            |                 |
| g. 1935 Price Bracket                          | <u>\$20000 up</u>        | <u>% change</u> | <u>\$</u>  | <u>% change</u> |
| h. 1937 Price Bracket                          | <u>\$20000 up</u>        | <u>0 %</u>      | <u>\$</u>  | <u>%</u>        |
| i. 1939 Price Bracket                          | <u>\$20000 up</u>        | <u>0 %</u>      | <u>\$</u>  | <u>%</u>        |
| j. Sales Demand                                | <u>Slight</u>            |                 |            |                 |
| k. Predicted Price Trend<br>(next 6-12 months) | <u>Firm</u>              |                 |            |                 |
| l. 1935 Rent Bracket                           | <u>\$ 125 - 500</u>      | <u>% change</u> | <u>\$</u>  | <u>% change</u> |
| m. 1937 Rent Bracket                           | <u>\$ 125 - 500</u>      | <u>0 %</u>      | <u>\$</u>  | <u>%</u>        |
| n. 1939 Rent Bracket                           | <u>\$ 125 - 500</u>      | <u>0 %</u>      | <u>\$</u>  | <u>%</u>        |
| o. Rental Demand                               | <u>Slight</u>            |                 |            |                 |
| p. Predicted Rent Trend<br>(next 6-12 months)  | <u>Firm</u>              |                 |            |                 |

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price Singles \$10,000 Built on \_\_\_\_\_  
How Selling contract

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 0
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 0 b. Institutions 0

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 45.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Hilly, ascending to eastward. Very high at east. Wooded - large old trees. Fine planning. Best type of architecture and construction. Highly restricted. Landscaping and large lawns and gardens apparent. Plots generally at least one acre and many larger - up to 30 acres (Dwight Morrow estate). Private sewer system. Very few sidewalks. Steep slopes difficult in bad weather. Churches, shops, schools remote (not a handicap to this class of dweller, however) Institutions will not lend sufficiently large amounts to apply here. Estimated incomes \$10,000 upward. Undoubtedly the highest grade residential spot in Bergen County.



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing \_\_\_\_\_ Static \_\_\_\_\_
- b. Class and Occupation Professional, executives, business men
- c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %
- e. Shifting or Infiltration Hobrow - slowly

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>6-7 rm singles</u>			
b. Construction	<u>Frame, brick trim</u>			
c. Average Age	<u>8 yrs.</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>75%</u>			
g. 1935 Price Bracket	<u>\$5500-11,000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$6000-12,000</u>	<u>+9 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$6000-12,000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Fair</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1935 Rent Bracket	<u>\$ 50 - 75</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 55 - 80</u>	<u>+8 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 55 - 80</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 25 Type & Price Singles \$6000-9000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 1 b. Institutions 2

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 0

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 45.70

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat and wooded. High school adjoining area on south. Hudson Ave. R.R. station 5 minutes walk. 50 minutes to downtown New York City by rail. Few small stores in vicinity of R.R. station. Englewood shopping center one mile distant. Churches in area or near. Good quality homogeneous dwellings. Knickerbocker Road, bordering area on east is a main thoroughfare. Heavy traffic here. Small stream running through area. Dwight Morrow Park in south portion. Country Club adjacent on north. Small gully at Knickerbocker and Biltmore. Uniformity, quality of construction, new homes going in make this first grade although not so desirable as higher land east of R.R.



# Security Map of Bergen County, New Jersey

b. Class and Occupation..... Business men - commuters

c. Foreign Families 0 % Nationalities - d. Negro 0 %

e. Shifting or Infiltration.....None

a. Type and Size 6-8 rm singlos

b. Construction	Frame (some masonry)
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c. Average Age 20 yrs.

d. Repair Fair to good

e. Occupancy	95%
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f. Owner-occupied	85%
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g. 1935 Price Bracket	\$ 8900-11,000	%change	\$	%change
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h. 1937 Price Bracket	\$ 8900-11,000	-	%	\$	%
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i.	1939	Price Bracket	\$ 8500-10,500	-5 %	\$	%
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j. Sales Demand	Fair
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k. Predicted Price Trend (next 6-12 months) Firm

	1935	1936	% change	1935	% change
I. 1935 Rent Bracket	\$ 60 - 75				

m. 1937 Rent Bracket	\$ 60 - 75	- %	\$	%
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n.	1939	Rent Bracket	\$ 60 - 75	-- %	\$	%
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o. Rental Demand Slight

p. Predicted Rent Trend (next 6-12 months) Firm

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 0 b. Institutions 3

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 1

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 35.90

Much of the area is hillside. The houses are well set back on good sized plots and shade trees abound. A steep gully lies west of Knollwood Drive. Hohokus Creek runs through this gully. A little way west of the creek lies the Erie R.R. Station is in the area and about one hour and ten minutes is required to reach New York City (downtown). The best portion of the area is along the hilltop at its eastern extremity. Bus service is available along Franklin Turnpike, the eastern boundary, which also constitutes a traffic hazard. This area is about 100% built up and is populated by residents whose annual income is around \$4000. Despite the steep slope and proximity of the railroad this area may be considered second grade because of the uniformity and quality of construction and stability of inhabitants.

9. LOCATION "Knowlwood" SECURITY GRADE 2nd AREA NO. B-1 DATE 1-1-39  
B 112 Hohokus



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
  - b. Class and Occupation White collar - commuters
  - c. Foreign Families 0 % Nationalities - d. Negro 0 %
  - e. Shifting or Infiltration None
2. BUILDINGS:
 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	6-8 rm singlos			
b. Construction	Frame			
c. Average Age	18 yrs.			
d. Repair	Good			
e. Occupancy	95%			
f. Owner-occupied	70%			
g. 1935 Price Bracket	\$ 6300-9000	% change	\$	% change
h. 1937 Price Bracket	\$ 6300-9000	- %	\$	%
i. 1939 Price Bracket	\$ 6000-8500	-5 %	\$	%
j. Sales Demand	Slight			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 40 - 50	% change	\$	% change
m. 1937 Rent Bracket	\$ 40 - 50	- %	\$	%
n. 1939 Rent Bracket	\$ 40 - 45	-6 %	\$	%
o. Rental Demand	Poor			
p. Predicted Rent Trend (next 6-12 months)	Static			
3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price Singlos \$6500 How Selling Slowly
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 1 b. Institutions 7
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 3
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 35.00

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is low but not meadow or marsh land and is generally level. On the north it is bordered by one of the best residential sections in the county and on the south by the small shopping area of Hohokus. Route 2 cuts the area in its eastern portion, affording excellent motor transportation to New York, but at the same time constituting a traffic hazard. Shops and grade schools are convenient, as are churches. But the nearest high school is 2 miles distant in Ridgewood. Rail transportation is available, the Hohokus station being but a few minutes walk from the center of the area. The houses in this area are well kept and attractive with small trees and shrubbery and good sized plots. Sanitary system includes cess pools and septic tanks. There are no sewers. Residents are estimated to earn from \$2500 to \$3000 and are a stable class of American born white. Because of age and lack of intensive demand is grade second class.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes

b. Class and Occupation White collar, clerks

c. Foreign Families 0 % Nationalities - d. Negro 0 %

e. Shifting or Infiltration No

2. BUILDINGS: PREDOMINATING \_\_\_\_\_ % OTHER TYPE \_\_\_\_\_ %

a. Type and Size 5-7 rm singlos and bungalows

b. Construction Frame

c. Average Age 10 yrs.

d. Repair Good

e. Occupancy 95%

f. Owner-occupied 70%

g. 1935 Price Bracket \$ 5500-6200 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_

h. 1937 Price Bracket \$ 6000-7000 +11 % \$ \_\_\_\_\_ %

i. 1939 Price Bracket \$ 6000-7000 - % \$ \_\_\_\_\_ %

j. Sales Demand Fair

k. Predicted Price Trend (next 6-12 months) Firm

l. 1935 Rent Bracket \$ 30 - 45 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_

m. 1937 Rent Bracket \$ 35 - 50 +13 % \$ \_\_\_\_\_ %

n. 1939 Rent Bracket \$ 35 - 50 0 % \$ \_\_\_\_\_ %

o. Rental Demand Good

p. Predicted Rent Trend (next 6-12 months) Firm (few available)

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 3 b. Institutions 19

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 8

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Hilly and wooded. Slope downward to the west. Land about 60% built up. Good surroundings, good view, zoned residential. Erie R.R. station in area - one hour and twenty minutes to downtown New York City. Bus service to uptown New York City - 40 minutes. Small shops in Montvale, 5 minutes walk. Grammar school in area but high school distant 1 mile - Park Ridge. No sewers, no sidewalks or curbing in area. This was not a "development". Too far out to interest lending institutions and possibility of resale not very good. However the trend of desirability is slowly upward as the residential movement is northward in Bergen County. Estimated average annual incomes here range around \$2400. On its good appearance and pride of ownership, pleasant surroundings, this area is second grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
- b. Class and Occupation Business men and clerks - commuters
- c. Foreign Families 0 % Nationalities - d. Negro 0 %
- e. Shifting or Infiltration No

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	4-8 rm singlos & bungalows			
b. Construction	Frame			
c. Average Age	15 yrs.			
d. Repair	Good			
e. Occupancy	95%			
f. Owner-occupied	85%			
g. 1935 Price Bracket	\$ 6000-8000	% change	\$	% change
h. 1937 Price Bracket	\$ 5500-7500	-7 %	\$	%
i. 1939 Price Bracket	\$ 5500-7500	- %	\$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 35 - 50	% change	\$	% change
m. 1937 Rent Bracket	\$ 35 - 50	- %	\$	%
n. 1939 Rent Bracket	\$ 35 - 50	- %	\$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 15 Type & Price Singlos \$6500 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC 10 b. Institutions 20

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 30

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 14.80

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Rolling and hilly at north end. Stream bounds area on south. R.R. passes through western end. Station and shops at western end of area. Southernmost tip of area borders shopping center of Westwood. Land about 80% improved with no sewer in most parts. School convenient but high school one mile distant in Westwood. Bus transportation convenient. 35 minutes to uptown New York City. In 1935 there was a threat of curtailment of rail service, causing B & L associations to drop their prices and dump properties in this area. Individual owners hold on, and to date the rail service has not been suspended. Values are lower toward the eastern portion because of distance from shops, schools, rail and bus. Estimated incomes around \$2500 annually. A poor second grade area because of insufficient conveniences and utilities.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation White collar - all commuters  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING _____ %	OTHER TYPE _____ %
a. Type and Size	<u>5-7 rm singles &amp; bungalows</u>	
b. Construction	<u>Frame</u>	
c. Average Age	<u>10 yrs.</u>	
d. Repair	<u>Good</u>	
e. Occupancy	<u>95%</u>	
f. Owner-occupied	<u>70%</u>	
g. 1935 Price Bracket	<u>\$ 5000-5500</u> % change _____	<u>\$</u> % change _____
h. 1937 Price Bracket	<u>\$ 5000-6000</u> +6 %	<u>\$</u> %
i. 1939 Price Bracket	<u>\$ 5000-6000</u> - %	<u>\$</u> %
j. Sales Demand	<u>Poor</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>	
l. 1935 Rent Bracket	<u>\$ 32 - 45</u> % change _____	<u>\$</u> % change _____
m. 1937 Rent Bracket	<u>\$ 35 - 48</u> +8 %	<u>\$</u> %
n. 1939 Rent Bracket	<u>\$ 35 - 48</u> - %	<u>\$</u> %
o. Rental Demand	<u>Good</u>	
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>	

3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price Singles \$6000 How Selling Sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 3 b. Institutions 16

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 4

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 57.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Nearly level, open, not many trees. Railroad cuts area in eastern part. Harriot Ave. principal thoroughfare through area. Stream bounds area on west and partially on south. Shopping facilities very limited in Harrington Park. Westwood shopping center about 3 miles distant. Bus service along Tappan Rd. at eastern end of area. R.R. service good - N.Y. Central, one hour and ten minutes to downtown New York City. Monthly commutation R.R. ticket \$9.71. Bus to uptown New York via Geo. Washington Bridge requires about 40 minutes. No sewers in area. Nearest high school in Westwood. Grammar school convenient in area. Estimated average annual incomes approximate \$2500. Throughout this area the land is only about 35% improved. Good maintenance, uniformity, stability of inhabitants, attractive surroundings make this a second grade area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static \_\_\_\_\_ Yes \_\_\_\_\_  
 b. Class and Occupation \_\_\_\_\_ Business executives - commuters \_\_\_\_\_  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ - \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_
2. BUILDINGS:
 

	PREDOMINATING _____ %	OTHER TYPE _____ %
a. Type and Size	7-10 rm singles _____	_____
b. Construction	Frame and brick _____	_____
c. Average Age	12 yrs. _____	_____
d. Repair	Good _____	_____
e. Occupancy	100% _____	_____
f. Owner-occupied	80% _____	_____
g. 1935 Price Bracket	\$ 8900-14,700 % change _____	\$ _____ % change _____
h. 1937 Price Bracket	\$ 8900-14,700 - % _____	\$ _____ % _____
i. 1939 Price Bracket	\$ 8500-14,000 -5 % _____	\$ _____ % _____
j. Sales Demand	Poor _____	_____
k. Predicted Price Trend (next 6-12 months)	Firm _____	_____
l. 1935 Rent Bracket	\$ 75 -90 % change _____	\$ _____ % change _____
m. 1937 Rent Bracket	\$ 75 -90 - % _____	\$ _____ % _____
n. 1939 Rent Bracket	\$ 70 -85 -6 % _____	\$ _____ % _____
o. Rental Demand	Good _____	_____
p. Predicted Rent Trend (next 6-12 months)	Firm _____	_____
3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price \$8000 How Selling Moderately
4. OVERHANG OF HOME PROPERTIES: a. HOLC 1 b. Institutions 16
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 0 b. Institutions 4
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 37.20
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The terrain is hillside and rolling. (There was some speculative construction of indifferent quality at the north end of this area, some of which was acquired by the mortgagee institution. However, this was only a small part of the area.) Homes are attractive and well maintained, good set-back on large lots with trees and shrubbery. Church and grade school in area. High school  $1\frac{1}{2}$  miles from center of area. Railroad station, Ridgewood, about one mile from center of area. Rail and bus service to New York. About 65 minutes to downtown New York. Shopping facilities are about one mile distant in the center of Ridgewood. The railroad borders the area on the east and Hohokus station is about 10 minutes walk from the center of area. Small shopping center in Hohokus near railroad station. Because of stability of population, estimated incomes of which are \$5000 to \$10,000 and uniformity and quality of homes, this is a good second class area. (Ridgewood Village discourages purchase of homes within its confines by Hebrews.)



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes

b. Class and Occupation Business and white collar - commuters

c. Foreign Families 0 % Nationalities - d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS: PREDOMINATING % OTHER TYPE %

a. Type and Size 7-10 rm singles

b. Construction Frame - some brick

c. Average Age 15-25 yrs.

d. Repair Good

e. Occupancy 100%

f. Owner-occupied 100%

g. 1935 Price Bracket \$ 8900-26,000 % change \$ % change

h. 1937 Price Bracket \$ 8900-26,000 - % \$ %

i. 1939 Price Bracket \$ 8500-25,000 -4 % \$ %

j. Sales Demand Slight

k. Predicted Price Trend (next 6-12 months) Firm

l. 1935 Rent Bracket \$ None % change \$ % change

m. 1937 Rent Bracket \$ ara % \$ %

n. Rent Bracket \$ rented % \$ %

o. Rental Demand -

p. Predicted Rent Trend (next 6-12 months) -

3. NEW CONSTRUCTION (past yr.) No. 3 Type & Price Singlos \$10,000 How Selling Built for owners

4. OVERHANG OF HOME PROPERTIES: a. HOLC 2 b. Institutions 15

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 5

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (193.9.) \$ 37.20

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Level and high. Rolling in northern part. Houses generally built on large plots with lawns and shrubbery. Ridgewood Village is very strongly a "Christian" community and it is nearly impossible for a Jew to buy residential property within its confines. Part of this area borders the railroad at the eastern extremity. Schools and shopping center are convenient. Rail transportation to downtown New York requires about one hour. Bus transportation is also available. R.R. station is about five minutes walk from center of area. Along North Monroe Street and Godwin Ave. is heavy traffic. West Ridgewood Ave. between Monroe St. and the railroad presents a strong case of obsolescence. Newest and most desirable section is in Maynard Court. A somewhat old but well maintained and restricted area deserving of second grade.

9. LOCATION Ridgewood SECURITY GRADE 2nd AREA NO. B-7 DATE 2-1-39  
B 167



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_  
 b. Class and Occupation White collar workers, small business men, commuters  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ Nono \_\_\_\_\_
2. BUILDINGS:
 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>6-8 rm singlos</u>			
b. Construction	<u>Frame (few brick &amp; stucco)</u>			
c. Average Age	<u>12-25 yrs.</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>100%</u>			
f. Owner-occupied	<u>90%</u>			
g. 1935 Price Bracket	<u>\$ 8400-12,500</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 8400-12,500</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 8000-12,000</u>	<u>-4 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Fair</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1935 Rent Bracket	<u>\$ 55 - 90</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 55 - 90</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 50 - 85</u>	<u>-7 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Fair</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_
4. OVERHANG OF HOME PROPERTIES: a. HOLC 10 b. Institutions 53
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 8
6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (193.9.) \$ 37.20
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slightly rolling. Lowest in center from north to south along course of Hohokus Creek. Municipal Park borders area on west and this is the most popular spot in town in summer. Swimming pool in park, well maintained. High school in center of area on East Ridgewood Ave. Grammar school and churches in area. Shopping center very convenient and railroad station about one mile from the most remote part of area. No bus lines in area. East Ridgewood Ave. constitutes a traffic hazard for small children. Area is somewhat less desirable at its southern extremity bordering Glen Rock. At north it borders a large estate which may be subdivided at some future time. The area is about 85% built up, with the portion along Hohokus Creek remaining somewhat undeveloped. Incomes of inhabitants are estimated from \$2500 to \$5000 annually. Ridgewood is one hour by rail from downtown New York. (It is unique in excluding Jews from home ownership.) This area while not outstanding in any way is good second grade. In the northern part of the area, that portion bordered by Linwood Ave., Glen Ave., Northern Parkway and Van Dion is of better value than elsewhere in the area, with sales values of \$9000 to \$14,000, and rents from \$75 to \$125 although very few houses are rented. The demand has increased during the past four years but there have not in general been price increases.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_

b. Class and Occupation \_\_\_\_\_ Business executives, some clerks and commuters \_\_\_\_\_

c. Foreign Families 0 % Nationalities \_\_\_\_\_ - \_\_\_\_\_ d. Negro 0 %

e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS: PREDOMINATING \_\_\_\_\_ % OTHER TYPE \_\_\_\_\_ %

a. Type and Size \_\_\_\_\_ 7-10 rm singles \_\_\_\_\_

b. Construction \_\_\_\_\_ Frame \_\_\_\_\_

c. Average Age \_\_\_\_\_ 25 yrs. \_\_\_\_\_

d. Repair \_\_\_\_\_ Good \_\_\_\_\_

e. Occupancy \_\_\_\_\_ 100% \_\_\_\_\_

f. Owner-occupied \_\_\_\_\_ 90% \_\_\_\_\_

g. 1935 Price Bracket \$ 8900-31,000 % change \$ % change

h. 1937 Price Bracket \$ 8900-31,000 - % \$ %

i. 1939 Price Bracket \$ 8500-28,500 -7 % \$ %

j. Sales Demand \_\_\_\_\_ Fair - for new houses only \_\_\_\_\_

k. Predicted Price Trend \_\_\_\_\_ Firm \_\_\_\_\_  
(next 6-12 months)

l. 1935 Rent Bracket \$ 53 - 80 % change \$ % change

m. 1937 Rent Bracket \$ 53 - 80 - % \$ %

n. 1939 Rent Bracket \$ 50 -75 -6 % \$ %

o. Rental Demand \_\_\_\_\_ Slight \_\_\_\_\_

p. Predicted Rent Trend \_\_\_\_\_ Firm \_\_\_\_\_  
(next 6-12 months)

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price \_\_\_\_\_ Singles \_\_\_\_\_ Built for  
\$18,000 How Selling owners

4. OVERHANG OF HOME PROPERTIES: a. HOLC 6 b. Institutions 19

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 4

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 37.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

About same level as business district and slightly rolling. Scattered large old houses on large plots with lawns. Some new construction on Ivy Place and Carlyle Terrace. Churches in area. Grade school near. High school ten minutes walk. Shopping center bordering area on north. Railroad station 5 minutes walk. Bus and rail service convenient. About one hour by rail to downtown New York City. Values in this area are widely divergent with large expensive homes fronting on the adjacent fourth grade area to the west, with small poor houses across Highwood, Boyce and Woodside Aves. The possibility of an "in between" third grade area arises but such would be so small as to be impracticable and the fact is a sharp distinction is apparent from one side of these boundary streets to the other. Inhabitants earn probably from \$4000 to \$8000 annually. Despite its age, too good for a third grade area. Maple Ave. is undesirable because of traffic conditions and also because the houses are outstandingly obsolete and large. Small stores at corner of Maple and Prospect about the center of the area.

9. LOCATION Ridgewood SECURITY GRADE 2nd AREA NO. B-9 DATE 2-1-39  
B 169 "Carlyle Terrace" - "Woodside Park"



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Clerks and small business men  
 c. Foreign Families 0 % Nationalities - d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ Nono \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>6-8 rm singles</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>25-30 yrs.</u>			
d. Repair	<u>Fair to good</u>			
e. Occupancy	<u>98%</u>			
f. Owner-occupied	<u>80%</u>			
g. 1935 Price Bracket	<u>\$ 5800-8900</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 5800-8900</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 5500-8500</u>	<u>-5 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Slight</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1935 Rent Bracket	<u>\$ 45 - 55</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 45 - 55</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 42 - 52</u>	<u>-6 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Slight</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm (due to shortage)</u>			

3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price Singles \$7000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 1 b. Institutions 10

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 0 b. Institutions 1

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 37.20

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slightly rolling with gradual downward slope to the east. Old houses on lots 50 x 100 feet. Schools, churches convenient. Shopping center five minutes walk. Ackerman Ave. principal thoroughfare - heavy traffic. Local bus on Ackerman Ave. R.R. station 10 minutes walk. 55 minutes to downtown New York City. Average annual incomes from \$2500-3000. Town pumping and gas plants in area. Colored church in area. Part of area low - Ackerman Ave. near Spencer. Best values north of Godwin Ave.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static  
 b. Class and Occupation Business men and clerks - commuters  
 c. Foreign Families 0 % Nationalities - d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	5-8 rm singles & bungalows			
b. Construction	Frame			
c. Average Age	10-15 yrs.			
d. Repair	Good			
e. Occupancy	95%			
f. Owner-occupied	75%			
g. 1935 Price Bracket	\$ 6400-7600	% change	\$	% change
h. 1937 Price Bracket	\$ 7000-8000	+7 %	\$	%
i. 1939 Price Bracket	\$ 7000-8000	- %	\$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 42 - 52	% change	\$	% change
m. 1937 Rent Bracket	\$ 45 - 55	+6 %	\$	%
n. 1939 Rent Bracket	\$ 45 - 55	- %	\$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price Singles \$6500 How Selling Sold  
 4. OVERHANG OF HOME PROPERTIES: a. HOLC 11 b. Institutions 23  
 5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 6  
 6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 55.30

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slightly rolling, about 85% of the land improved. Pride of ownership evident. Area well planned. Residential appeal with well kept lawns and good set-back. Houses well built, population homogeneous. Estimated annual family income ranges around \$3000. Grade school in area. Two parks in area. Shops convenient. Good transportation facilities. Railroad station ten minutes walk. 50 minutes by rail to downtown New York City. Bus line along Kinderkamack Road in center of area. 35 minutes by bus to uptown New York City. South part of area most desirable residentially and the trend is probably upward during the next few years. Population characteristics and conveniences available, and quality of construction make this a second grade area.



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
  - b. Class and Occupation Business and clerical
  - c. Foreign Families 0 % Nationalities - d. Negro 0 %
  - e. Shifting or Infiltration No
2. BUILDINGS:
 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>5-8 rm singles &amp; bungalows</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>15 yrs.</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>90%</u>			
f. Owner-occupied	<u>75%</u>			
g. 1935 Price Bracket	<u>\$ 4700-5700</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 5000-6000</u>	<u>+6 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 5000-6000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Fair</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1935 Rent Bracket	<u>\$ 30 - 45</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 35 - 50</u>	<u>+13 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 35 - 50</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Fair</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			
3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price Singles \$6000 How Selling Sold
4. OVERHANG OF HOME PROPERTIES: a. HOLC 12 b. Institutions 47
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 13
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 55.30

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Generally flat and open with few trees along sidewalks. Parochial, grammar and high schools in area. Rail and bus transportation convenient. 50 minutes to downtown New York City. \$11.70 monthly R.R. commutation rate to New York. Shopping center 10 minutes walk - from center of area. North and south extremities of area (south of Ash St.) not sowed, also north of Washington Ave. on Fitzgerald Ave. 4th Ave. very much less desirable than balance of area. Many cheap building lots available here (50 x 150) \$500 to \$1500 - owned by Prudential Life Insurance Co. via collapse of a "development". Maple and Lake Sts. from Kinderkamack Rd. to Brookside are inferior values. Annual incomes estimated about \$2500. A few "sour" spots make this a poor second grade area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
- b. Class and Occupation White collar workers, small business men
- c. Foreign Families 0 % Nationalities - d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	6-8 rm singlos			
b. Construction	Frame, brick, some old stucco			
c. Average Age	Up to 25 yrs.			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	90%			
g. 1935 Price Bracket	\$ 6300-18,500	% change	\$	% change
h. 1937 Price Bracket	\$ 6300-18,500	- %	\$	%
i. 1939 Price Bracket	\$ 6000-18,000	-3 %	\$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 47 - 90	% change	\$	% change
m. 1937 Rent Bracket	\$ 47 - 90	- %	\$	%
n. 1939 Rent Bracket	\$ 45 -85	-5 %	\$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 26 Type & Price Singles \$7000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC 4 b. Institutions 39

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 5

6. MORTGAGE FUNDS: Ample (FHA) 7. TOTAL TAX RATE PER \$1000 (1939) \$ 49.90

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Generally slightly rolling with occasional flat portions. Not many trees. Convenient to shops in Glen Rock. Grade school and Junior High School near. High school 2 miles distant in Ridgewood. Values are better west of the railroad which passes through the area from northeast to southwest. Cumberland St. is built up with good new houses. Forndale has some new cheaper homes. Boulevard is the best street in the area. Lawns are good with shrubbery and good set-back. Taxes have been higher here than in Ridgewood and buyers are conscious of this fact. The entire town was built within the past 25 years and some obligations have not been retired. The southeast portion of this area is very sparsely built up, and the land south of the area is open country. Maple St. is the principal thoroughfare and is a traffic hazard. Good appearance and demand make this a second grade area.



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Moderately Decreasing Static
- b. Class and Occupation Small business men, white collar workers
- c. Foreign Families 0 % Nationalities - d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	6-8 rm singles			
b. Construction	Frame and stucco			
c. Average Age	Up to 25 yrs.			
d. Repair	Good, some excellent			
e. Occupancy	98%			
f. Owner-occupied	90%			
g. 1935 Price Bracket	\$ 5800-12,600	% change	\$	% change
h. 1937 Price Bracket	\$ 5800-12,600	- %	\$	%
i. 1939 Price Bracket	\$ 5500-12,000	-5 %	\$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 42 - 78	% change	\$	% change
m. 1937 Rent Bracket	\$ 42 - 78	- %	\$	%
n. 1939 Rent Bracket	\$ 40 - 75	-4 %	\$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 22 Type & Price Singles \$6000-11,000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 10 b. Institutions. 30

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions. 5

6. MORTGAGE FUNDS: Ample (FHA) 7. TOTAL TAX RATE PER \$1000 (1939) \$ 19.90

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The land is generally flat with few trees. The older houses are of the small, box type of architecture and are not attractive. In this area, however, are several new developments. On Ridge Road, south of Rock Road, about 20 houses, \$6500-7500, on good sized plots. At the north end of Central Avenue about 20 new houses \$9500-11,000; Rock Road west of Prospect St. 14 new houses, \$6000-8000. Some of these scattered developments are cheaply built but the majority are sound. A disposal plant borders the area at the east (see map). Abington Terrace also has been built up within five years - about twelve houses here. The only rented properties are along Prospect Street and Ackerman Ave. Bus line along Maple Ave. Shopping center adjoining on west. Schools and churches convenient. R.R. station one mile. One hour by rail to downtown New York City. Family annual incomes estimated \$2000 upward. Because of now construction and probable further development (70% built up) a second grade area. Southern tip bounded by Ackerman, Prospect, and Grammercy Place is not so desirable as balance of area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
  - b. Class and Occupation White collar, commuters, minor executives
  - c. Foreign Families 0 % Nationalities - d. Negro 0 %
  - e. Shifting or Infiltration No
2. BUILDINGS:
 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	7-10 rm singles			
b. Construction	Frame, few brick			
c. Average Age	15-20 yrs.			
d. Repair	Good			
e. Occupancy	97%			
f. Owner-occupied	70%			
g. 1935 Price Bracket	\$ 7500-16,000	% change	\$	% change
h. 1937 Price Bracket	\$ 7000-15,000	-6 %	\$	%
i. 1939 Price Bracket	\$ 7000-15,000	- %	\$	%
j. Sales Demand	Slight			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1935 Rent Bracket	\$ 60 - 70	% change	\$	% change
m. 1937 Rent Bracket	\$ 60 - 70	- %	\$	%
n. 1939 Rent Bracket	\$ 60 - 70	- %	\$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 2 b. Institutions 10
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 0 b. Institutions 8
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 14.40
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and rolling with houses well set back on good sized plots. Trees and lawns indicate pride of ownership. School on Summit Ave., Jr. High School in Oradell Borough nearby. Nearest high school 3 miles in Dumont. R.R. station 5 minutes walk. About one hour by rail to downtown New York City. Bus service to Hackensack, 20 minutes. Churches and shopping center convenient. Bus line along Kinderkamack Road which is the main thoroughfare. Heavy traffic on this street. Summit Ave. is most desirable, being high and scenic. This street is about 20% built up, with no sidewalks and no curbing. Very high class tea room on this street - probably the best in Bergen County. As a whole the area is about 50% improved and incomes are estimated from \$2500-6000. East of Prospect Ave. is somewhat less desirable. Charm, layout, high class homes and stable population, make this a good second-grade area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
- b. Class and Occupation White collar, clerks, minor executives
- c. Foreign Families 0 % Nationalities - d. Negro 0 %
- e. Shifting or Infiltration No

2. BUILDINGS:	PREDOMINATING	90 %	OTHER TYPE	10 %
a. Type and Size	6-7 rm singles		10-14 rm singles	
b. Construction	Frame, few brick		Frame	
c. Average Age	10-15 yrs.		35-40 yrs.	
d. Repair	Good		Good	
e. Occupancy	97%		100%	
f. Owner-occupied	70%		100%	
g. 1935 Price Bracket	\$5500-7000	% change	\$ 8000-25,000	% change
h. 1937 Price Bracket	\$6000-7500	+8 %	\$ 10,000-30,000	+21 %
i. 1939 Price Bracket	\$6000-7500	- %	\$ 10,000-30,000	- %
j. Sales Demand	Slight		Nominal, no sales	
k. Predicted Price Trend (next 6-12 months)	Firm		Weak	
l. 1935 Rent Bracket	\$ 45 - 70	% change	\$ None	% change
m. 1937 Rent Bracket	\$ 50 - 75	+9 %	\$ are	%
n. 1939 Rent Bracket	\$ 50 - 75	- %	\$ rented	%
o. Rental Demand	Very good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 1 b. Institutions 6

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 2

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 144.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat, bordering stream, with distinctive and attractive layout. Fine old trees along streets and in yards. Some homes with large yards, all with good set-back. Erie R.R. station (Oradell) 5 minutes walk. 40 minutes by rail to downtown New York City. Bus line and stores convenient on Kinderkamack Road at west of area. There is a somewhat cheaper development along Elm St. south of Oradell Ave., houses priced around \$5000. Grade school convenient. High school 2 miles distant in Dumont. Churches, convenient in Oradell. Taxes in Oradell are reasonably low. Hackensack water company pays 35% of the Borough taxes. Oradell taxes are about 20% lower than in surrounding communities due to this circumstance. Streets are 95% paved. Sewer system all paid for. Land is about 80% improved and incomes are estimated around \$2000-5000. Charm and layout make this a second class area. North of Oradell Ave. and from 1st St. to Grant Ave. there are restrictions to 75 foot plots. This area is 90% owner occupied - all single homes at \$6000-12,000. The few which are rented bring \$50-85. South of Oradell Ave. is a development on 40 ft. lots. The town and mortgagees took back a large number of plots and houses. These run from \$5000 to \$6000. They rent from \$45 - 55. From 1st St. west to the railroad are old homes, individually built on 75 ft. plots and larger. These are 85% owner occupied and are in the \$5500-10,000 class.

9. LOCATION Oradell SECURITY GRADE 2nd AREA NO. B-16 DATE 1-1-39  
B 149



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Rapidly Decreasing Static  
 b. Class and Occupation White collar commuters  
 c. Foreign Families 0% Nationalities - d. Negro 0%  
 e. Shifting or Infiltration No

2. BUILDINGS: 

	<u>PREDOMINATING</u>	<u>90%</u>	<u>OTHER TYPE</u>	<u>10%</u>
a. Type and Size	<u>5-7 rm singles</u>		<u>7-9 rm singles (Summit Ave.)</u>	
b. Construction	<u>Frame</u>		<u>Frame</u>	
c. Average Age	<u>Up to 40 yrs.</u>		<u>20 yrs.</u>	
d. Repair	<u>Good</u>		<u>Good</u>	
e. Occupancy	<u>97%</u>		<u>98%</u>	
f. Owner-occupied	<u>80%</u>		<u>95%</u>	
g. 1935 Price Bracket	<u>\$ 4500-7000</u>	<u>% change</u>	<u>\$ 8000-14,000</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 4000-6500</u>	<u>-9%</u>	<u>\$ 7000-12,000</u>	<u>-14%</u>
i. 1939 Price Bracket	<u>\$ 4000-6500</u>	<u>-%</u>	<u>\$ 7000-12,000</u>	<u>-%</u>
j. Sales Demand	<u>Fair</u>		<u>Poor</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>		<u>Weak</u>	
l. 1935 Rent Bracket	<u>\$ 40 - 65</u>	<u>% change</u>	<u>\$ None</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 40 - 65</u>	<u>-%</u>	<u>\$ none</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 40 - 65</u>	<u>-%</u>	<u>\$ rented</u>	<u>%</u>
o. Rental Demand	<u>Fair</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 120 Type & Price Singles \$4000-5500 How Selling Well

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 17 b. Institutions 16

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 8

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.70

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and scenic along Summit Ave., sloping downward to east and west from there. Western portion nearly flat from Magnolia Ave. westward. Good trees in higher portion. Small shopping center about middle of area. Grade school in area. R.R. station 10 minutes walk. 40 minutes by rail to downtown New York City. Bus line along Kinderkamack Ave., the main thoroughfare. Heavy traffic along this route.  $2\frac{1}{2}$  miles to nearest high school - Dumont. Churches in River Edge. Poor paving on some streets. Best values about center of area along Summit Ave. At northwest extremity is a new cheap development on a flat treeless area.  $1\frac{1}{2}$  and 2 story 5-6 rm houses. Asbestos shingle siding, box type, \$3990 to \$4990. Built on very cheap land, plots 60 x 100. No sewers in part of this section. This development extends west to Spring Valley Road. 85 more are to be built this Spring. They are selling well with 10% or less down payment and FHA financing. East of Kinderkamack Road the area is not so desirable, old and sloping down to the railroad.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
- b. Class and Occupation Business men and executives.
- c. Foreign Families 0 % Nationalities - d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ None

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	6-8 rm singles			
b. Construction	Frame & brick			
c. Average Age	10-15 yrs.			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	85%			
g. 1935 Price Bracket	\$ 5700-14,500	% change	\$	% change
h. 1937 Price Bracket	\$ 6000-15,000	+4 %	\$	%
i. 1939 Price Bracket	\$ 6000-15,000	- %	\$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1935 Rent Bracket	\$ 40 - 60	% change	\$	% change
m. 1937 Rent Bracket	\$ 45 - 65	+10%	\$	%
n. 1939 Rent Bracket	\$ 45 - 65	- %	\$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm (no vacancies)			

3. NEW CONSTRUCTION (past yr.) No. 7 Type & Price Singles \$6500 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC 2 b. Institutions 15

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 0 b. Institutions 5

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 51.20

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slightly rolling, low in center. R.R. station at east end of area and few stores surrounding station. Good rail service to downtown New York City, about 45 min. required. Monthly commutation rate \$9.18. Bus transportation inadequate - inconvenient. Area surrounded by open country on north and south and bounded on west by White Booches Golf Club. Haworth Ave. is best portion - parking and grass plots along center of roadway, very attractive. Grammar school convenient but nearest high school is in Dumont  $1\frac{1}{2}$  miles from center of area. There is a clay blanket 3 to 5 feet below the surface of the ground making drainage very difficult. There are no sewers. Easy to rent property here because of the overflow from Dumont. Municipal government not the best. Estimated incomes \$3000 and up. Pride of ownership and attractive layout make this a second grade area.



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Yos Decreasing Static
- b. Class and Occupation Commuters - clorks and minor executives
- c. Foreign Families 0 % Nationalities 0 d. Negro 0 %
- e. Shifting or Infiltration 0

2. BUILDINGS:
- |  | PREDOMINATING                | 100 %    | OTHER TYPE | %        |
|--|------------------------------|----------|------------|----------|
| a. Type and Size                               | 1-family<br>6-7 rms - houses |          |            |          |
| b. Construction                                | Frame                        |          |            |          |
| c. Average Age                                 | 8 yrs.                       |          |            |          |
| d. Repair                                      | Good                         |          |            |          |
| e. Occupancy                                   | 95%                          |          |            |          |
| f. Owner-occupied                              | 80%                          |          |            |          |
| g. 1935 Price Bracket                          | \$ 7500-12,000               | % change | \$         | % change |
| h. 1937 Price Bracket                          | \$ 7500-12,000               | - %      | \$         | %        |
| i. 1939 Price Bracket                          | \$ 7500-12,000               | - %      | \$         | %        |
| j. Sales Demand                                | Fair \$10,000                |          |            |          |
| k. Predicted Price Trend<br>(next 6-12 months) | Down                         |          |            |          |
| l. 1935 Rent Bracket                           | \$ 60 - 75                   | % change | \$         | % change |
| m. 1937 Rent Bracket                           | \$ 60 - 75                   | - %      | \$         | %        |
| n. 1939 Rent Bracket                           | \$ 60 - 90                   | - %      | \$         | %        |
| o. Rental Demand                               | Fair \$75                    |          |            |          |
| p. Predicted Rent Trend<br>(next 6-12 months)  | Static                       |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 12 Type & Price 1-family 7 rm houses \$7500-12,000 How Selling Fairly well

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 1 b. Institutions 6

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 4

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 42.20

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and rolling except South Hardenbury Ave. and north of Central Avenue which portion is low. Terrain is wooded. No sewers. Macadam streets, some sidewalks not in. Bus transportation along Piermont Rd. to New York (uptown) via Geo. Washington Bridge - 35 minutes. Rail transportation via Jersey City and Hudson Tubes to downtown New York - 50 minutes. Cost \$11.00 a month. This is the only attractive section of Demarest and is likely to develop slowly along the present lines. Small neighborhood stores in Demarest but better shopping center in Closter one mile distant. Grammar school in adjacent area. High school 4 miles distant in Tenafly. Main thoroughfares Anderson Ave. and Piermont Road (county road) Heavy traffic along these highways.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Some white collar, some skilled mechanics  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration None

2. BUILDINGS:
- |  | PREDOMINATING       | %        | OTHER TYPE | %        |
|--|---------------------|----------|------------|----------|
| a. Type and Size                               | 6-8 rm singles      |          |            |          |
| b. Construction                                | Brick and frame     |          |            |          |
| c. Average Age                                 | 8 yrs.              |          |            |          |
| d. Repair                                      | Good                |          |            |          |
| e. Occupancy                                   | 98%                 |          |            |          |
| f. Owner-occupied                              | 60%                 |          |            |          |
| g. 1935 Price Bracket                          | \$ 5250-8400        | % change | \$         | % change |
| h. 1937 Price Bracket                          | \$ 5250-8400        | - %      | \$         | %        |
| i. 1939 Price Bracket                          | \$ 5000-8000        | -5 %     | \$         | %        |
| j. Sales Demand                                | Poor                |          |            |          |
| k. Predicted Price Trend<br>(next 6-12 months) | Weak                |          |            |          |
| l. 1935 Rent Bracket                           | \$ 38 - 50          | % change | \$         | % change |
| m. 1937 Rent Bracket                           | \$ 42 - 53          | +8 %     | \$         | %        |
| n. 1939 Rent Bracket                           | \$ 40 - 50          | -5 %     | \$         | %        |
| o. Rental Demand                               | Fair (all occupied) |          |            |          |
| p. Predicted Rent Trend<br>(next 6-12 months)  | Firm                |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC 5 b. Institutions 5

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 2

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 47.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The area is nearly flat, and practically treeless. It lies along an express highway - Route 4 which constitutes a traffic hazard. Just across this highway is a country club and restaurant. Warren Point railroad station is about 5 minutes walk from the center of the area. By rail 40 minutes to downtown New York City. Bus transportation convenient along Route 4. Neighborhood stores 5 minutes walk in adjacent area. No sewers but cess pools and septic tanks. Schools and churches are not conveniently near. High school about 3 miles distant in Garfield. Homes are well kept and pride of ownership apparent. Area is surrounded by open country on north and east but is about 50% built up within its boundaries. Family incomes are estimated from \$2000-3000 annually. General appearance warrants a second class rating.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation White collar, small business men, commuters  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ - d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
	6-7 rm singles			
a. Type and Size	(South of Fairlawn Ave., brick row houses)			
b. Construction	Brick and frame			
c. Average Age	5 yrs.			
d. Repair	Good			
e. Occupancy	95%			
f. Owner-occupied	75%			
g. 1935 Price Bracket	\$ 6300-10,500	% change	\$	% change
h. 1937 Price Bracket	\$ 6300-10,500	0 %	\$	%
i. 1939 Price Bracket	\$ 6000-10,000	-5 %	\$	%
j. Sales Demand	Slight			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 57 - 65	% change	\$	% change
m. 1937 Rent Bracket	\$ 57 - 65	0 %	\$	%
n. 1939 Rent Bracket	\$ 50 - 60	-10 %	\$	%
o. Rental Demand	Slight			
p. Predicted Rent Trend (next 6-12 months)	Firm (due to shortage)			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ - How Selling \_\_\_\_\_ -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 10

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 0 b. Institutions 4

6. MORTGAGE FUNDS: Ample (FHA) 7. TOTAL TAX RATE PER \$1000 (1939) \$ 47.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is somewhat isolated development - flat - nearly treeless, entirely surrounded by flat open country. Within the boundaries of the area it is about 80% built up. It is restricted and has convenient rail and bus service to New York City - about 50 minutes away. Houses are close together on small lots - some row houses, and in some streets there are no sidewalks, grass plots coming right to the gutterless paving. One large brick apartment is near the railroad station and near it also are a few small stores. The development is attractive and rather well planned and shows pride of ownership. However, due to sales resistance it was probably never a first grade proposition. Occupants are estimated to earn from \$2000 to \$4000 annually. Schools and churches remote. No high school nearer than 4 miles.

Radburn Corporation, developers, only institution owning property in here.



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
- b. Class and Occupation White collar, clerks, small business men
- c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	5-7 rm singles			
b. Construction	Frame			
c. Average Age	10-15 yrs.			
d. Repair	Fair to good			
e. Occupancy	100%			
f. Owner-occupied	55%			
g. 1935 Price Bracket	\$ 4500-6500	% change	\$	% change
h. 1937 Price Bracket	\$ 4500-6500	- %	\$	%
i. 1939 Price Bracket	\$ 4500-6500	%	\$	%
j. Sales Demand	Poor			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 35 - 65	% change	\$	% change
m. 1937 Rent Bracket	\$ 35 - 65	- %	\$	%
n. 1939 Rent Bracket	\$ 35 - 65	- %	\$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC 7 b. Institutions 45

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 16

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 59.40

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The area is level and about 50 above the level of the Passaic which bounds it on the west. Very few trees. Two main highways, Route 4 and River Road. Bus line along Route 4. Railroad station half a mile distant. Small stores in area, along Route 4. Golf club across Route 4 from area. This will probably be developed at some future time. Macadam streets - old and rough. No school or church in area. Nearest high school in Garfield 3 miles distant. Majority of inhabitants work in Paterson - 10 minutes by bus - estimated annual incomes range from \$2000-3500. Pride of ownership evident and on its appearance and because of the stability of its middle class population, a second grade area. About 65% built up.



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static  
 b. Class and Occupation Business and executive - principally commuters  
 c. Foreign Families 0 % Nationalities - d. Negro 0 %  
 e. Shifting or Infiltration -

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	6-8 rm singles			
b. Construction	Frame & brick			
c. Average Age	Up to 35 yrs.			
d. Repair	Very good			
e. Occupancy	98%			
f. Owner-occupied	80%			
g. 1935 Price Bracket	\$ 8200-16,500	% change	\$	% change
h. 1937 Price Bracket	\$ 7500-15,000	-9 %	\$	%
i. 1939 Price Bracket	\$ 7500-15,000	- %	\$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 55 - 80	% change	\$	% change
m. 1937 Rent Bracket	\$ 50 - 75	-7 %	\$	%
n. 1939 Rent Bracket	\$ 50 - 75	- %	\$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 14 Type & Price Singles \$7500-9000 How Selling Slowly

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 3 b. Institutions 10

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 4

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 54.10

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Open and slightly rolling. Very few trees. Oldest portion along Maywood Ave. Fairway best of area. \$8500 homes, good architecture, good set-back. Byron Place and Magnolia Ave. also very good. Values \$7500-8500. Shrubbery and good sized plots. Built by Frank Leers, Contractor found it necessary to raise prices 10% between 1935 and 1937 due to material price rise. Land for this development sold for \$1000 an acre. R.R. station quarter mile from area. 45 minutes by rate to downtown New York City. Bus line bordering area. Small stores near. Better shopping center in Hackensack. 5 minutes by bus. Fare 5¢. Grammar school in area. High school one mile in Hackensack. Bus terminal in area. Also 2 chemical plants near area. Odors emanate from those. Very good property and pride of ownership rate this a good second grade. Churches in area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation White collar commuters, clerks, minor executives  
 c. Foreign Families 10 % Nationalities German d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	5-6 rm 2-story singlos			
b. Construction	Frame and brick trim			
c. Average Age	20 yrs.			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	70%			
g. 1935 Price Bracket	\$ 5000-10,000	% change	\$	% change
h. 1937 Price Bracket	\$ 4700- 9,500	-5 %	\$	%
i. 1939 Price Bracket	\$ 4500- 9,000	-5 %	\$	%
j. Sales Demand	Slight			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1935 Rent Bracket	\$ 45 - 70	% change	\$	% change
m. 1937 Rent Bracket	\$ 40 - 65	-9 %	\$	%
n. 1939 Rent Bracket	\$ 40 - 65	- %	\$	%
o. Rental Demand	Slight			
p. Predicted Rent Trend (next 6-12 months)	Firm (very little available)			

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price Singles \$4500 How Selling Built on contract

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 11 b. Institutions 8

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 9

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 54.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High. Part slightly rolling. Part level, some slope upward to west. Small trees. Bus line to New York along Passaic St. Grade school in adjacent area half mile distant. Nearest high school Hackensack  $1\frac{1}{2}$  miles distant. R.R. station  $\frac{3}{4}$  mile from center of area. Maywood Ave. is best part of area. Good set-back, some oak trees in yards along this street. This section is the newest development in the Borough of Maywood. Bordered by undeveloped areas on north and west. The land is about 70% improved and estimated annual family incomes range from \$1800 to \$3600. Shopping center about half mile distant. Few churches. Ten minutes by bus to Hackensack shopping center. Clean appearance and apparent stability, freedom from encroachment of any kind make this a second grade area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Very slowly Decreasing Static
- b. Class and Occupation Professional, executive, capitalist
- c. Foreign Families 0 % Nationalities - d. Negro 0 %
- e. Shifting or Infiltration No

2. BUILDINGS:
 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	8-10 rm singlos			
b. Construction	Frame and brick			
c. Average Age	Up to 40 yrs.			
d. Repair	Excellent			
e. Occupancy	95%			
f. Owner-occupied	95%			
g. 1935 Price Bracket	\$ 8000-25,000+	% change	\$	% change
h. 1937 Price Bracket	\$ 8000-25,000+	0 %	\$	%
i. 1939 Price Bracket	\$ 8000-25,000+	0 %	\$	%
j. Sales Demand	Slight			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 55 - 90	% change	\$	% change
m. 1937 Rent Bracket	\$ 60 - 100	+10 %	\$	%
n. 1939 Rent Bracket	\$ 60 - 100	- %	\$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price Singles \$25,000+ How Selling Built on contract
4. OVERHANG OF HOME PROPERTIES: a. HOLC 6 b. Institutions 10
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 7
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 52.60

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Very high, along a ridge from north to south. Fine trees and lawns. Large plots, fine maintenance. Fine architecture and construction. Highly restricted. Adjacent to negro concentration on east but divided from this low grade area by a very steep bank. Unlikely to affect possible buyers or owners. No school in area. 3 brick apartments in area. Area more desirable to the north. R.R. station at south end - 10 minutes walk. 45 minutes to downtown New York City. Bus line along Passaic St., uptown New York City via Geo. Washington Bridge, 25-30 minutes. Land is about 75% improved and estimated annual incomes range between \$3600 and \$20,000. High taxes are a detriment. Assessed valuations run from 45% to 65% of present market. This area is about one-half mile from Hackensack shopping center. Not new enough for first grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Business men and clerks  
 c. Foreign Families 0 % Nationalities - d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>6-9 family singlos</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>15-40 yrs.</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>98%</u>			
f. Owner-occupied	<u>80%</u>			
g. 1935 Price Bracket	<u>\$ 4500-11,000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 4000-10,000</u>	<u>-10 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 4000-10,000</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Fair</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1935 Rent Bracket	<u>\$ 32 - 60</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 35 - 65</u>	<u>+9 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 35 - 65</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Fair</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price \$7000 How Selling Slowly  
 4. OVERHANG OF HOME PROPERTIES: a. HOLC 7 b. Institutions 7  
 5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 5  
 6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 52.60  
 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High. Sloping upward from Linden St. to the western boundary. Streets running north and south are level. Near railroad station. 45 minutes to downtown New York City. Two bus lines traverse area. Heavy traffic along Passaic St. and Grand Ave., the principal thoroughfares. Schools and churches convenient. High school ten minutes walk. Shopping center quarter mile distant. Across Passaic St. at the south of the area, along Stanley Place in the adjacent area are negroes. However, the wide thoroughfare serves as a buffer between the two sections. The area improves in value toward the northwest. Bus lines take commuters across Geo. Washington Bridge to subway entrances on New York side in 25 minutes. Estimated annual incomes in the area range from \$2000-6000. Convenience and stability are outstanding characteristics - 2nd class.



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
- b. Class and Occupation White collar commuters, executives and clerks
- c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:
- |  | PREDOMINATING           | %               | OTHER TYPE | %               |
|--|-------------------------|-----------------|------------|-----------------|
| a. Type and Size                               | <u>6-10 rm singlos</u>  |                 |            |                 |
| b. Construction                                | <u>Frame and stucco</u> |                 |            |                 |
| c. Average Age                                 | <u>15-35 yrs.</u>       |                 |            |                 |
| d. Repair                                      | <u>Good</u>             |                 |            |                 |
| e. Occupancy                                   | <u>98%</u>              |                 |            |                 |
| f. Owner-occupied                              | <u>85%</u>              |                 |            |                 |
| g. 1935 Price Bracket                          | <u>\$ 6500-15,000</u>   | <u>% change</u> | <u>\$</u>  | <u>% change</u> |
| h. 1937 Price Bracket                          | <u>\$ 6500-15,000</u>   | <u>- %</u>      | <u>\$</u>  | <u>%</u>        |
| i. 1939 Price Bracket                          | <u>\$ 6500-15,000</u>   | <u>- %</u>      | <u>\$</u>  | <u>%</u>        |
| j. Sales Demand                                | <u>Slight</u>           |                 |            |                 |
| k. Predicted Price Trend<br>(next 6-12 months) | <u>Firm</u>             |                 |            |                 |
| l. 1935 Rent Bracket                           | <u>\$ 40 - 85</u>       | <u>% change</u> | <u>\$</u>  | <u>% change</u> |
| m. 1937 Rent Bracket                           | <u>\$ 50 - 100</u>      | <u>+20 %</u>    | <u>\$</u>  | <u>%</u>        |
| n. 1939 Rent Bracket                           | <u>\$ 50 - 100</u>      | <u>- %</u>      | <u>\$</u>  | <u>%</u>        |
| o. Rental Demand                               | <u>Good</u>             |                 |            |                 |
| p. Predicted Rent Trend<br>(next 6-12 months)  | <u>Firm</u>             |                 |            |                 |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC 9 b. Institutions 16

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 8

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 52.60

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Very high, a ridge running from northeast to southwest. Good scenic advantages. Shade trees. Hospital on Essex Street at Hospital Ave. Essex St. R.R. station (Erie R.R.) 10 minutes walk. 40 minutes by rail to downtown New York City. Bus line along Summit Ave. (Grandview Boulevard). R.R. cut with overpass at north-end of area. Grade school in area. No churches in area. High school near at hand. Houses are well built on 75-ft lots. Good maintenance and pride of ownership apparent. Land is about 90% improved. Estimated annual incomes range from \$2400 to \$4000. Small neighborhood stores in adjacent area to east. Main shopping center half a mile distant. Steep slope downward to northwest. High taxes in Hackensack. Heavy relief load. City debt incurred by former administration now being paid. Assessments now 45% to 65% of sales values. High grade homes, good layout make this 2nd grade. Corner stores at Essex and Prospect. 4 brick apartments in area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing \_\_\_\_\_ Static \_\_\_\_\_  
 b. Class and Occupation White collar, some executives, N. Y. commuters  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	85 %	OTHER TYPE	15 %
a. Type and Size	1-family 6-8 rms		1-family 10-12 rms	
b. Construction	Frame and brick veneer		Frame	
c. Average Age	10-15 yrs.		25 and upward yrs.	
d. Repair	Good		Good	
e. Occupancy	95%		100%	
f. Owner-occupied	95%		100%	
g. 1935 Price Bracket	\$ 5500-8000	% change	\$ 10% below 1939	% change
h. 1937 Price Bracket	\$ 6000-9000	+11 %	\$ 12,000-15,000	%
i. 1939 Price Bracket	\$ 6000-9000	- %	\$ 12,000-15,000	%
j. Sales Demand	Fair \$9000		Poor demand	
k. Predicted Price Trend (next 6-12 months)	Up		Static	
l. 1935 Rent Bracket	\$ 50 - 60	% change	\$	% change
m. 1937 Rent Bracket	\$ 50 - 70	+9 %	\$	%
n. 1939 Rent Bracket	\$ 50 - 70	- %	\$	%
o. Rental Demand	Good - up to \$60			
p. Predicted Rent Trend (next 6-12 months)	Up slowly			

3. NEW CONSTRUCTION (past yr.) No. 35 Type & Price 1-family 6 rms \$5500 How Selling Well

4. OVERHANG OF HOME PROPERTIES: a. HOLC 7 b. Institutions 21

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 3 b. Institutions 11

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 47.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Good transportation, northern branch of Erie, about 40 minutes to New York side of Hudson River - downtown. Commutation rate about \$9.00 a month. Knickerbocker Rd. higher than the east portion of area. Bus transportation via Geo. Washington Bridge - 50 minutes to downtown New York. Bus costs about same as railroad. Land high and dry. Restricted to one-family homes. High school in Tenafly - 10 minutes walk from center of area. Grammar school near high school. New school contemplated in area. Country Club adjacent at lower end; has high type membership. Shopping center about 10 minutes walk from center of area. Northern end not so desirable as remainder of area. Restricted to one-family homes.

9. LOCATION Tenafly SECURITY GRADE 2nd AREA NO. B-28 DATE 2-1-39  
 B 206 West of R.R.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing \_\_\_\_\_ Static \_\_\_\_\_  
 b. Class and Occupation Business executives, professional, mostly commuters  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	1-family 7-10 rms, houses			
b. Construction	Frame (some masonry)			
c. Average Age	2-10 yrs.			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	90%			
g. 1935 Price Bracket	\$ 10,000-20,000	% change	\$	% change
h. 1937 Price Bracket	\$ 8,500-19,000	- 8 %	\$	%
i. 1939 Price Bracket	\$ 8,500-19,000	- %	\$	%
j. Sales Demand	Fair \$10,000			
k. Predicted Price Trend (next 6-12 months)	No movement anticipated			
l. 1935 Rent Bracket	\$ 75 - 125	% change	\$	% change
m. 1937 Rent Bracket	\$ 75 - 125	- %	\$	%
n. 1939 Rent Bracket	\$ 75 - 125	- %	\$	%
o. Rental Demand	Fair \$100			
p. Predicted Rent Trend (next 6-12 months)	Static			

3. NEW CONSTRUCTION (past yr.) No. 15 Type & Price 1-family 7 rms \$10,000 All built How Selling under contract for owners

4. OVERHANG OF HOME PROPERTIES: a. HOLC 2 b. Institutions 6

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 0 b. Institutions 2

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 47.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Land is wooded and rises eastward. There was a development begun along Woodland Park Drive in south part of area about 5 years ago, also along Creston Ave. as a result of a large estate being sold off. Many of the lots have been reclaimed by the Borough for unpaid taxes. Another high grade development is "Cotswold" in vicinity of Sherwood and Engle Street, a former large estate subdivided. About 30 houses built here in past 2 years selling from \$6840 to \$19,000. These sold readily. The cheaper homes have been built since 1935. No churches in this area. No schools. Rail transportation via Erie to downtown New York, 40 minutes. Station 15 minutes walk from center of area. Majority of commuters in this section use automobiles for transportation. Bus line along Engle St. to New York via Geo. Washington Bridge connecting with 8th Ave. Subway on New York side. 50 minutes to downtown New York. Area is restricted to single-family homes.

9. LOCATION Tenafly (Eastern portion) SECURITY GRADE 2nd AREA NO. B-29 DATE 2-1-39  
 B 207



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_
- b. Class and Occupation \_\_\_\_\_ Executives and professional \_\_\_\_\_
- c. Foreign Families 0 % Nationalities \_\_\_\_\_ - \_\_\_\_\_ d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING _____ %	OTHER TYPE _____ %
a. Type and Size	1-family 6-7 rms houses	
b. Construction	Brick veneer, first floor, Frame, above	
c. Average Age	5 yrs.	
d. Repair	Excellent	
e. Occupancy	97%	
f. Owner-occupied	85%	
g. 1935 Price Bracket	\$ 10,000-14,000 % change	\$ % change
h. 1937 Price Bracket	\$ 10,000-14,000 - %	\$ %
i. 1939 Price Bracket	\$ 10,000-14,000 - %	\$ %
j. Sales Demand	Good \$12,000	
k. Predicted Price Trend (next 6-12 months)	Static for some time to come	
l. 1935 Rent Bracket	\$ 65 - 90 % change	\$ % change
m. 1937 Rent Bracket	\$ 75 - 100 +13%	\$ %
n. 1939 Rent Bracket	\$ 75 - 100 - %	\$ %
o. Rental Demand	Good \$100	
p. Predicted Rent Trend (next 6-12 months)	Possibly slightly upward	

3. NEW CONSTRUCTION (past yr.) No. 3 Type & Price 1-family \$12,000 Were built on \_\_\_\_\_ How Selling contract for owners

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 5 b. Institutions 16

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 13

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 51.00

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Gently rolling. Slopes down toward railroad on east and down toward river on west. Highest about center line running north and south. Grade school about center of area. High school 3/4 mile from center of area. No churches, shopping center 1/2 mile across railroad to the east - few small shops only. West Shore Railroad skirts area on east. Station 10 minutes walk from center of area. 40 minutes by rail to New York side of Hudson River, downtown, via 42nd St. Ferry. Bus 55 minutes downtown New York via Geo. Washington Bridge. This bus line runs through the center of area. Route 4, express highway, is south boundary of this area, heavy traffic, but all overhead crossings for local traffic. About 12 homes ranging in price from \$20,000 to \$40,000 on Winthrop Road west of Sussex Road. Zoned for 2 1/2 story single dwellings only.



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation \_\_\_\_\_ Minor executives - clerks  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ - d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ None
2. BUILDINGS:
 

	PREDOMINATING	100 %	OTHER TYPE	%
a. Type and Size	<u>1-family 5-7 rm</u> <u>houses 2½ story</u>			
b. Construction	<u>Frame (some brick)</u>			
c. Average Age	<u>12-14 yrs.</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>98%</u>			
f. Owner-occupied	<u>85%</u>			
g. 1935 Price Bracket	<u>\$ 7000-9000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 8000-10,000</u>	<u>+13 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 8000-10,000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Fair - up to \$8000</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Static 5-6 yrs.</u>			
l. 1935 Rent Bracket	<u>\$ 45 - 65</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 50 - 70</u>	<u>+9 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 50 - 70</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good - up to \$60</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Upward</u>			
3. NEW CONSTRUCTION (past yr.) No. 40 Type & Price 1-family 6 rms \$8000 How Selling Well
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 6 b. Institutions 16
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 2 b. Institutions 6
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 51.00
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and slightly rolling. Some shade trees. Zoned for 1-family houses. Restricted to 50 ft. minimum frontage. Route 4 is northern boundary. Bus transportation via Geo. Washington Bridge to New York City. 15 minutes to uptown New York (179th St.) Grade school in area. High school half mile distant. Churches in area. Shopping facilities bordering area on south. Good planning - well landscaped. Pride of ownership in evidence. R. R. transportation. Station in center of area, N.Y. Central R.R. 55 minutes to downtown New York. \$7.61 monthly commutation rate. Best portion of area is vicinity south of Cedar Lane and east of Palisado Avenue to Vandolinda Ave. Heavy traffic along Cedar Lane - main shopping street.



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Yes Decreasing \_\_\_\_\_ Static \_\_\_\_\_  
 b. Class and Occupation Jr. executives and white collar class  
 c. Foreign Families 0 % Nationalities - d. Negro 0 %  
 e. Shifting or Infiltration None

2. BUILDINGS: PREDOMINATING 1-family 6-7 rms % OTHER TYPE \_\_\_\_\_ %  
 a. Type and Size Houses only  
 b. Construction Brick and frame  
 c. Average Age 0-12 yrs.  
 d. Repair Good  
 e. Occupancy 98%  
 f. Owner-occupied 85%  
 g. 1935 Price Bracket \$ 6000-9000 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_  
 h. 1937 Price Bracket \$ 7000-10,000 +13% \_\_\_\_\_ \$ \_\_\_\_\_ %  
 i. 1939 Price Bracket \$ 7000-10,000 - % \_\_\_\_\_ \$ \_\_\_\_\_ %  
 j. Sales Demand \$8000 Good \_\_\_\_\_  
 k. Predicted Price Trend (next 6-12 months) Static  
 l. 1935 Rent Bracket \$ 50 - 60 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_  
 m. 1937 Rent Bracket \$ 55 - 70 +14 % \_\_\_\_\_ \$ \_\_\_\_\_ %  
 n. 1939 Rent Bracket \$ 55 - 70 - % \_\_\_\_\_ \$ \_\_\_\_\_ %  
 o. Rental Demand \$60 Good \_\_\_\_\_  
 p. Predicted Rent Trend (next 6-12 months) Static 1-family 6-7 rms

3. NEW CONSTRUCTION (past yr.) No. 85\* Type & Price \$7000-8500 How Selling Well

4. OVERHANG OF HOME PROPERTIES: a. HOLC 0 b. Institutions 10

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 0 b. Institutions 4

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 51.00

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and rolling - treeless. Restricted to single family houses - 2 $\frac{1}{2}$  story. Bordered on north by Route 4 - main highway to New York City. Bus service available over this route to uptown New York (179th St.) Bordered on south by Phelps Manor Golf Course (public). Cedar Lane is main artery but has little traffic at this point. One mile to R.R. station. Shopping center about half mile distant. Grade school one mile distant. High school 5 minutes walk. Plots are 50 ft. in width. North portion along Route 4 is of better value than balance of area. Most streets are dead end at golf course. Area well planned - pride of ownership evident.

\*40 new houses on Salem and Hartwell Sts. south of Cedar Lane.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing..... Decreasing..... Static Yes  
 b. Class and Occupation Executive, business, mostly commuters  
 c. Foreign Families 0 % Nationalities - d. Negro 0 %  
 e. Shifting or Infiltration 0

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>1-family 6-8 rm houses</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>15-18 yrs.</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>80%</u>			
g. 1935 Price Bracket	<u>\$ 8000-11,000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 10,000-12,000</u>	<u>+11 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 10,000-12,000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>None</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>			
l. 1935 Rent Bracket	<u>\$ 55 - 65</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 65 - 70</u>	<u>+13 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 65 - 70</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Fair \$65</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Static</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 2 b. Institutions 13

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 1 b. Institutions 11

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 51.00

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slopes upward to the west. Level with railroad at eastern extremity. Houses on 80 x 120 ft. plots. Shade trees, maple, oak, pine. Grade school in area. R.R. station in area (West Shore R.R. - N.Y. Central) 40 minutes by train to New York side of Hudson River via 42nd St. Ferry. Bus to New York along West Englewood Ave., via Geo. Washington Bridge and 8th Ave. Subway, 55 minutes to downtown New York. Prices about same as R.R., i.e. \$6.71 commutation. No church in area. Shopping center across railroad (by underpass) one block distant. This was not a speculative development - but built to order homes. Large shrubbery. Large percentage of original owners still occupy. Homes well maintained. Zoned for 2 1/2 story single dwellings.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Clerks, minor executives - commuters to New York  
 c. Foreign Families 25 % Nationalities \_\_\_\_\_ Mixed \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_
2. BUILDINGS:
 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	1-family			
	5-7 rms, houses			
b. Construction	Frame			
c. Average Age	12-14 yrs.			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	80%			
g. 1935 Price Bracket	\$ 5000-7000	% change	\$	% change
h. 1937 Price Bracket	\$ 5000-7000	- %	\$	%
i. 1939 Price Bracket	\$ 5000-7000	- %	\$	%
j. Sales Demand	Fair \$5800			
k. Predicted Price Trend (next 6-12 months)	Static for 5 yrs.			
l. 1935 Rent Bracket	\$ 40 - 50	% change	\$	% change
m. 1937 Rent Bracket	\$ 45 - 55	+11 %	\$	%
n. 1939 Rent Bracket	\$ 45 - 55	- %	\$	%
o. Rental Demand	Very good \$55			
p. Predicted Rent Trend (next 6-12 months)	Static			
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 5 b. Institutions 21
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 0 b. Institutions 13
6. MORTGAGE FUNDS: Can get a 65% loan 7. TOTAL TAX RATE PER \$1000 (1939) \$ 51.00
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A section which is predominantly influenced by Catholic Church and school bordering the area. This circumstance has favorably affected sales and rents. The area slopes upward to the west. Homes uniform - pride of ownership - well maintained. No shade trees but attractive lawns and shrubbery. Zoned for 2½ story single houses. Railroad station 15 minutes from center of area (N.Y. Central R.R.) 40 minutes to downtown New York via 42nd St. Ferry. Bus line along Route 4 which is 5 minutes walk from center of area. 55 minutes to downtown New York via Geo. Washington Bridge and 18th Ave. Subway. Commutation costs \$7.50 a month. Shopping center 5 minutes walk from center of area. This area originally a speculative development. Institutions have been selling at materially lower prices than has HOLC.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static <sup>Yes</sup> \_\_\_\_\_
- b. Class and Occupation Clerks, artisans, skilled mechanics
- c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %
- e. Shifting or Infiltration 0

2. BUILDINGS:
- |   | PREDOMINATING   | %        | OTHER TYPE | %        |
|---|---|----------|------------|----------|
| a. Type and Size                            | 1-family 5-7 rm houses and bungalows                  |          |            |          |
| b. Construction                             | Frame   |          |            |          |
| c. Average Age                              | 12-15 yrs.  |          |            |          |
| d. Repair                                   | Fair  |          |            |          |
| e. Occupancy                                | 95%   |          |            |          |
| f. Owner-occupied                           | 75%   |          |            |          |
| g. 1935 Price Bracket                       | \$ 3800-5500  | % change | \$         | % change |
| h. 1937 Price Bracket                       | \$ 4000-6000  | +8 %     | \$         | %        |
| i. 1939 Price Bracket                       | \$ 4000-6000  | 0 %      | \$         | %        |
| j. Sales Demand                             | Fair \$5000   |          |            |          |
| k. Predicted Price Trend (next 6-12 months) | Static up to 5 yrs.                                   |          |            |          |
| l. 1935 Rent Bracket                        | \$ 35 - 45  | % change | \$         | % change |
| m. 1937 Rent Bracket                        | \$ 40 - 50  | +13 %    | \$         | %        |
| n. 1939 Rent Bracket                        | \$ 40 - 50  | 0 %      | \$         | %        |
| o. Rental Demand                            | Fair \$40-45<br>At the top now -<br>probably downward |          |            |          |
| p. Predicted Rent Trend (next 6-12 months)  |   |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC 8 b. Institutions 43

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 6

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 51.00

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Zoned Class B: one and two family houses and bungalows. There are a few scattered 2-family structures and some one-family conversions to two-family. Area slopes easily upward from west to east. Treeless. Grade school in area. Main business street (Cedar Lane) traverses area - considerable traffic on this street. No churches in area. High school one mile from center of area. Railroad station (N.Y. Central) 10 minute walk from center of area. 40 minutes by train to New York side of Hudson River via 42nd St. Ferry. Bus line along Cedar Lane to New York via Geo. Washington Bridge and 8th Avenue subway. 55 minutes to downtown New York via bus, etc. Commutation (monthly) \$7.50. Shopping center in Hackensack 10 minute walk. Sharp rent rise here due to elimination of the "doubling-up" period and the heavy demand for cheaper type of rentals in this area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing \_\_\_\_\_ Static \_\_\_\_\_  
 b. Class and Occupation Working class - clerks  
 c. Foreign Families 0 % Nationalities - d. Negro 0 %  
 e. Shifting or Infiltration None

2. BUILDINGS: 

	<u>PREDOMINATING</u>	<u>100 %</u>	<u>OTHER TYPE</u>	<u>%</u>
a. Type and Size	<u>1-family 5-7 rms</u>			
	<u>Houses &amp; bungalows</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>18 yrs.</u>			
d. Repair	<u>Fair</u>			
e. Occupancy	<u>98%</u>			
f. Owner-occupied	<u>70%</u>			
g. 1935 Price Bracket	<u>\$ 3000-4000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 3500-5000</u>	<u>+22 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 3900-5900</u>	<u>+15 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Good \$5900 (new houses)</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1935 Rent Bracket	<u>\$ 35 - 45</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 40 - 50</u>	<u>+13 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 40 - 50</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Up to \$45</u>	<u>Good</u>		
p. Predicted Rent Trend (next 6-12 months)	<u>Static</u>			

3. NEW CONSTRUCTION (past yr.) No. 105 Type & Price 1-family 6 rms \$5900 How Selling Well

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 3 b. Institutions 16  
 5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 0 b. Institutions 8

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 51.00

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and nearly level - overlooking Overpock Creek and marshes on east. Zoned for 1 and 2 family houses and bungalows. Principal thoroughfares Ft. Lee Road and Teaneck Road. Bus service along Ft. Lee Road via Geo. Washington Bridge to New York City - 20 minutes required. Bus service along Teaneck Rd. to Jersey City, 40 minutes. R.R. station half mile distant, N.Y. Central R.R. Commutation rate \$6.40 per month. 55 minutes via Cortlandt St. Ferry to downtown New York City. No grade school. Church 1/4 mile distant. High school 1 1/2 miles distant. Grade school is 3/4 mile distant. Area fairly well maintained - built on 40 x 100 ft. plots. Heavy traffic on Ft. Lee Road and Teaneck Road. Gas station at northeast corner of area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
  - b. Class and Occupation Executive, professional and business men
  - c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %
  - e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_
2. BUILDINGS:
 

	PREDOMINATING _____ %	OTHER TYPE _____ %
a. Type and Size	<u>10-20 rm singles</u>	
b. Construction	<u>Frame and stucco</u>	
c. Average Age	<u>25 yrs.</u>	
d. Repair	<u>Good</u>	
e. Occupancy	<u>95%</u>	
f. Owner-occupied	<u>90%</u>	
g. 1935 Price Bracket	<u>\$ 20,000+ Nominal % change</u>	<u>\$ % change</u>
h. 1937 Price Bracket	<u>\$ 20,000+ " - %</u>	<u>\$ %</u>
i. 1939 Price Bracket	<u>\$ 20,000+ " - %</u>	<u>\$ %</u>
j. Sales Demand	<u>Poor</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Static next 6 months</u>	
l. 1935 Rent Bracket	<u>\$ 125 - 350 % change</u>	<u>\$ % change</u>
m. 1937 Rent Bracket	<u>\$ 125 - 350 - %</u>	<u>\$ %</u>
n. 1939 Rent Bracket	<u>\$ 125 - 350 - %</u>	<u>\$ %</u>
o. Rental Demand	<u>Poor</u>	
p. Predicted Rent Trend (next 6-12 months)	<u>Weak</u>	
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_
4. OVERHANG OF HOME PROPERTIES: a. HOLC 0 b. Institutions 2
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 0
6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 15.70
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is an old area composed of large expensive homes well maintained and occupied in most cases by original owners. Terrain slopes upward to east and is very high and scenic at eastern extremity. Also heavily wooded in parts where not built up. Schools, churches and shops walking distance. Transportation not particularly good except bus line along Palisade Ave. just north of area. This does not affect the occupants who are nearly all "two or three car" families. Incomes are estimated from \$8000 upward. Very good pride of ownership is apparent and the area is well laid out. No encroachments of any kind and no heavy traffic in the area. Likely to remain stable for a long time despite its age.



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing \_\_\_\_\_ Static \_\_\_\_\_  
 b. Class and Occupation White collar, business and professional  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_
2. BUILDINGS:
 

	PREDOMINATING	100 %	OTHER TYPE	%
a. Type and Size	<u>1-family 6-8 rm houses</u>			
b. Construction	<u>Brick and frame</u>			
c. Average Age	<u>10 yrs.</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>80%</u>			
g. 1935 Price Bracket	<u>\$ 7500-15,000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 7500-15,000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 5500-15,000</u>	<u>-9 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>(some cheaper houses built)</u>			
	<u>Good \$10,000</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Static</u>			
l. 1935 Rent Bracket	<u>\$ 60 - 100</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 60 - 100</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 60 - 100</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good \$80</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Static</u>			
3. NEW CONSTRUCTION (past yr.) No. 20 Type & Price 1-family 7 rms \$5500-10,000 How Selling Fairly well
4. OVERHANG OF HOME PROPERTIES: a. HOLC 5 b. Institutions 8
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 2
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1932) \$ 45.70
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Above meadow level but lower than the land to east and west. Slightly rolling. Private sewer system which is an expense above the tax rate. High school and grade school adjoin area. Bus transportation to New York along Tenafly Road and along Knickerbocker Road to uptown New York City via Geo. Washington Bridge, 15 minutes to uptown New York. Rail service to downtown New York City, 35 minutes. R.R. commutation cost \$8.90 monthly. Shopping center of Englewood 10 minutes walk. Some neighborhood stores along Hudson Ave. A few sidewalks are not completed. This area has a fair appeal but is subject to some Jewish infiltration and is definitely inferior to other 2nd grade areas in Englewood, being on the west side of railroad. Heavy traffic on Knickerbocker Rd.



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing \_\_\_\_\_ Static \_\_\_\_\_  
 b. Class and Occupation Executive, professional, business men  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:
- |  | PREDOMINATING              | %               | OTHER TYPE | %               |
|--|----------------------------|-----------------|------------|-----------------|
| a. Type and Size                               | <u>6-12 rm singlos</u>     |                 |            |                 |
| b. Construction                                | <u>Frame, some brick</u>   |                 |            |                 |
| c. Average Age                                 | <u>15-25 yrs.</u>          |                 |            |                 |
| d. Repair                                      | <u>Good</u>                |                 |            |                 |
| e. Occupancy                                   | <u>95%</u>                 |                 |            |                 |
| f. Owner-occupied                              | <u>75%</u>                 |                 |            |                 |
| g. 1935 Price Bracket                          | <u>\$ 5000-25,000</u>      | <u>% change</u> | <u>\$</u>  | <u>% change</u> |
| h. 1937 Price Bracket                          | <u>\$ 5000-25,000</u>      | <u>0</u> %      | <u>\$</u>  | <u>%</u>        |
| i. 1939 Price Bracket                          | <u>\$ 5000-25,000</u>      | <u>0</u> %      | <u>\$</u>  | <u>%</u>        |
| j. Sales Demand                                | <u>Good up to \$10,000</u> |                 |            |                 |
| k. Predicted Price Trend<br>(next 6-12 months) | <u>Firm</u>                |                 |            |                 |
| l. 1935 Rent Bracket                           | <u>\$ 65 - 150</u>         | <u>% change</u> | <u>\$</u>  | <u>% change</u> |
| m. 1937 Rent Bracket                           | <u>\$ 65 - 150</u>         | <u>0</u> %      | <u>\$</u>  | <u>%</u>        |
| n. 1939 Rent Bracket                           | <u>\$ 65 - 150</u>         | <u>0</u> %      | <u>\$</u>  | <u>%</u>        |
| o. Rental Demand                               | <u>Fair</u>                |                 |            |                 |
| p. Predicted Rent Trend<br>(next 6-12 months)  | <u>Weak</u>                |                 |            |                 |

3. NEW CONSTRUCTION (past yr.) No. 17 Type & Price Singlos \$7000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 2 b. Institutions 3

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 1  
 Limited (Ample for \_\_\_\_\_)

6. MORTGAGE FUNDS: new construct. 7. TOTAL TAX RATE PER \$1000 (1939) \$ 45.70

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Hillside, rising toward east, very high at east. Lowest along Grand Ave. which is the main thoroughfare and travelled by heavy traffic. Good view from higher portion at east. Churches, schools, library in area. Englewood Golf Club adjacent on south. Good bus transportation - 10 minutes to uptown New York City via George Washington Bridge. R.R. station somewhat distant from most of area. Large new brick apartment, corner Lydcker and Palisade Ave. Palisade Ave. is a principal thoroughfare which is going into apartments. Heavy traffic along here. Dwight private school, Riding Academy also on this Street. Property values along here hurt by apartment construction. Mostly large old expensive houses for which there is little market today. Apartments rent from \$110-120. Newer and attractive section between Hugonot and Madison, Grand and Broad Aves. \$9000-18,000 values here. Less desirable south of Van Nostrand; small cheaper houses. New development in extreme south portion - 17 singlos at \$7000-8000, selling moderately well.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
- b. Class and Occupation Executives, professional
- c. Foreign Families 0 % Nationalities - d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS:
- |   | PREDOMINATING                    | 100 %    | OTHER TYPE | %        |
|---|----------------------------------|----------|------------|----------|
| a. Type and Size                            | 1-family 7-12 rms, houses        |          |            |          |
| b. Construction                             | Frame                            |          |            |          |
| c. Average Age                              | 1-5 yrs.                         |          |            |          |
| d. Repair                                   | Excellent                        |          |            |          |
| e. Occupancy                                | 100%                             |          |            |          |
| f. Owner-occupied                           | 100%                             |          |            |          |
| g. 1935 Price Bracket                       | \$ 7000-12,000                   | % change | \$         | % change |
| h. 1937 Price Bracket                       | \$ 7000-12,000                   | - %      | \$         | %        |
| i. 1939 Price Bracket                       | \$ 7000-12,000                   | - %      | \$         | %        |
| j. Sales Demand                             | None (owners buy land and build) |          |            |          |
| k. Predicted Price Trend (next 6-12 months) | Slowly up                        |          |            |          |
| l. 1935 Rent Bracket                        | \$ None                          | % change | \$         | % change |
| m. 1937 Rent Bracket                        | \$ "                             | %        | \$         | %        |
| n. 1939 Rent Bracket                        | \$ "                             | %        | \$         | %        |
| o. Rental Demand                            | "                                |          |            |          |
| p. Predicted Rent Trend (next 6-12 months)  | -                                |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price 1-family 7-10 rms \$9500 How Selling Owner built

4. OVERHANG OF HOME PROPERTIES: a. HOLC 0 b. Institutions 0

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 0

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 25.70

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High land, wooded. Homes built on quarter acre plots. Shade trees. A new section. Sowers now being built. There is at present a separate private sewer company but this is inadequate. Very few sidewalks. Macadam streets, rather rough. Bus line to bridge (Geo. Washington) along Sylvan Blvd. and along Palisade Ave. 15 minutes to New York side of Bridge. 5 minutes by bus to shopping center of Englewood - 2 miles distant. No stores, no churches, no schools. Grade school one mile south. Ft. Leo High School 1½ miles, Englewood High School 3 miles distant. School buses provided by town for grade school pupils. No railroad transportation. This section is adjacent to the exclusive hill section of Englewood - most aristocratic neighborhood in Bergen County. Bord to build 4 new single houses to sell at \$7500 in spring of 1939. Blasting necessary for cellar construction. Rocky.

9. LOCATION Englewood Cliffs SECURITY GRADE 2nd + AREA NO. B-40 DATE 2-1-39



# Security Map of Bergen County, New Jersey

b. Class and Occupation Working class - white collar - 50% commuters New York

c. Foreign Families 20 % Nationalities Italian d. Negro 0 %

e. Shifting or Infiltration ..... None

2. BUILDINGS:                      PREDOMINATING    85   %                      OTHER TYPE                      15   %

a. Type and Size	1-family 5-7 rms, houses 2½ story	2-family 5 rm units 2½ story
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b. Construction	Frame	Frame

c. Average Age	10-30 yrs.	15-30 yrs.
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d. Repair	Fair	Fair
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e. Occupancy	98%	98%
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f. Owner-occupied 60% 90%

g. 1935 Price Bracket	\$ 1,000-10,000	% change	\$ 5000-12,000	% change
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h. 1937 Price Bracket	\$ 1,000-10,000	- %	\$ 5,000-12,000	- %
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i.	1939	Price Bracket	\$ 1,000-10,000	- %	\$ 5000-12,000	- %
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j. Sales Demand	None for old houses	None
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k. Predicted Price Trend (next 6-12 months) Up very slowly up very slowly due to rental shortage

L. 1935 Rent Bracket	\$ 30 - 50	% change	\$ 30 - 50	% change
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m. 1937 Rent Bracket \$ 30 - 50 - % \$ 30 - 50 - %

n.	Year	Rent Bracket	\$	%	\$	%
	1939		30 - 50		30 - 50	

a. Rental Demand

p. Predicted Rent Trend (next 6-12 months)	Static	Static
	1-family	

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price 1-family 6 rms \$8500 How Selling Fair

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 1 b. Institutions 6

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC.....0 b. Institutions.....3

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 25.70

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Transportation by bus to and across the Geo. Washington Bridge. 15¢ fare one way to New York side. High and level terrain - wooded. An old section, built up of mixed types. No rail transportation. Lumber yard and saw mill on corner of Van Nostrand and Sylvan Ave. and Hudson Terrace are main highways - heavy traffic on both. Grade school in center of area. High school half mile distant in Fort Lee Borough. Volunteer Fire Dept. Small retail shopping center 2 blocks south. Main shopping center - Englewood, 3 miles distant. Churches in Ft. Lee 3 blocks south. East of Hudson Terrace, along Cliffs is a state park. St. Joseph Orphanage at north end of Borough on cliffs. Negro night club near orphanage.

9. LOCATION Englewood Cliffs SECURITY GRADE 2nd AREA NO. B-41 DATE 2-1-39  
B 56 (Bayview Ave. Section)



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing \_\_\_\_\_ Static \_\_\_\_\_  
 b. Class and Occupation Skilled mechanics, salesmen, white collar workers.  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>5-7 rm singles &amp; bungalows</u>			
b. Construction	<u>Frame (few brick and stucco)</u>			
c. Average Age	<u>20-35 yrs.</u>			
d. Repair	<u>Fair to good</u>			
e. Occupancy	<u>98%</u>			
f. Owner-occupied	<u>70%</u>			
g. 1935 Price Bracket	<u>\$ 4000-8560</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 4500-9000</u>	<u>+8 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 4500-9000</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Fair</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1935 Rent Bracket	<u>\$ 40 - 60</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 40 - 60</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 40 - 65</u>	<u>+5 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 40 Type & Price Singles \$7000 How Selling Well

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 30 b. Institutions 165

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 1 b. Institutions 27

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 57.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High along a ridge running north and south (nearly). Good view to the southeast. Trees along streets. Restrictions as to use but not as to price. Schools and shops convenient. High school one mile distant in Woodridge. Bus transportation to New York City (uptown) and to Jersey City. Roosevelt Ave. from Woodside Ave. to Summit Ave. has some new single houses \$6000-8000. There is a new development \$7000-9000 brick veneer and frame singles along Madison Ave. and Central Ave. east of Oak Grove Ave. Some bungalows and new Spanish type houses on Pasadena Ave. The Spanish houses are not finding a ready market. North of Route 6 are a few new bungalows which are cheaply built, remaining unsold but rented. R.R. station is half mile from center of area. 35 minutes to downtown New York City. Some dilapidated old barns and houses from large estates scattered through the area. About 90% of the land is improved. Annual incomes estimated from \$1500 to \$3000. About 18 apartment buildings in area. Two-family houses number about 80. Employees of Bendix Co. are potential future buyers and renters here.

9. LOCATION Hasbrouck Heights SECURITY GRADE 2nd -AREA NO. B-42 DATE 2-1-39  
 B 100



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Small business, clerks, factory workers  
 c. Foreign Families 30 % Nationalities German, Italian d. Negro 0 %  
 e. Shifting or Infiltration None
2. BUILDINGS:
 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	1-family 5-7 rms Houses & bungalows			
b. Construction	Frame and stucco			
c. Average Age	15-20 yrs.			
d. Repair	Fair			
e. Occupancy	95%			
f. Owner-occupied	80%			
g. 1935 Price Bracket	\$ 3500-5000	% change	\$	% change
h. 1937 Price Bracket	\$ 4000-5500	+12 %	\$	%
i. 1939 Price Bracket	\$ 4000-5500	- %	\$	%
j. Sales Demand	\$4500	Fair		
k. Predicted Price Trend (next 6-12 months)	Static			
l. 1935 Rent Bracket	\$ 35 - 45	% change	\$	% change
m. 1937 Rent Bracket	\$ 40 - 50	+13 %	\$	%
n. 1939 Rent Bracket	\$ 40 - 50	- %	\$	%
o. Rental Demand	\$45	Good		
p. Predicted Rent Trend (next 6-12 months)	Static			
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 24 b. Institutions 32
5. SALE OF HOME PROPERTIES (.2\_yr.) a. HOLC. 4 b. Institutions 9
6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 56.90
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Somewhat high and rolling. Palisade Ave. highest street - downward slope east and west from Palisade. High school, grade school and churches in area. R.R. station (N.Y. Central) in center of area. 55 minutes to downtown New York City via Cortlandt St. Ferry. Bus transportation along Fort Lee Road, the main artery through the center of area. 20 minutes to uptown New York (179th St.) via Geo. Washington Bridge. R.R. commutation rate \$7.31 monthly. Bus fare 20¢ to New York one way. Area bordered by Hackensack River on west. Two paper mills in southwest extremity of area. R.R. also borders area at west. Shopping facilities in center of area along Ft. Lee Road. Town uniformly built up - architecture consistent. Plots of same size. 4 brick apartments.



# AREA DESCRIPTION

Security Map of Bergen County

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Business men, some artisans and mechanics  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	5-7 rm singles			
b. Construction	Frame (few stucco)			
c. Average Age	6-12 yrs.			
d. Repair	Good			
e. Occupancy	95%			
f. Owner-occupied	75%			
g. 1935 Price Bracket	\$ 7200-8500	% change	\$	% change
h. 1937 Price Bracket	\$ 7500-9000	+5 %	\$	%
i. 1939 Price Bracket	\$ 7500-9000	- %	\$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 55 - 80	% change	\$	% change
m. 1937 Rent Bracket	\$ 60 - 85	+7 %	\$	%
n. 1939 Rent Bracket	\$ 60 - 85	- %	\$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 1 Type & Price Single \$7000 How Selling Sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 4 b. Institutions 16

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 5

None on old houses,

6. MORTGAGE FUNDS: limited on new 7. TOTAL TAX RATE PER \$1000 (1939) \$ 49.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Land drops sharply from Hillcrest Ave. west to Grand Ave. Scattered trees throughout area. Schools and shops convenient. High school in area. Bus transportation along Grand Ave. and Broad Ave. 10 minutes by bus to uptown New York City. Private golf club bordering area. Two disposal plants in meadow land to west of area. Heavy traffic along Grand and Broad Aves. Values best along Overlook Ave. Area restricted to one-family dwellings. R.R. station 7 min. walk from center of area. 35 min. to downtown New York City. Estimated family incomes range from \$2000 to \$3000. Good construction, pride of ownership evident, logically a 2nd grade area.



# Security Map of Bergen County, New Jersey

b. Class and Occupation Business men and minor executives

e. Shifting or Infiltration.....No

a. Type and Size 6-9 rm singles & bungalows

b. Construction	Frame, few brick & stucco
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c. Average Age 10-20 yrs.

d. Repair Good

e. Occupancy 95%

f. Owner-occupied 75%

g. 1935 Price Bracket	\$ 6800-11,500	% change	\$	% change
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h. 1937 Price Bracket	\$ 7000-12,000	+4 %	\$	%
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i.	1939	Price Bracket	\$ 7000-12,000	- %	\$	%
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j. Sales Demand Fair

k. Predicted Price Trend (next 6-12 months) Firm

1. 1935 Rent Bracket	\$ 55 - 85	% change	\$	% change
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m. 1937 Rent Bracket	\$ 60 - 90	+7 %	\$	%
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n.	1939	Rent Bracket	\$ 60 - 90	0 %	\$	%
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o. Rental Demand Fair

p. Predicted Rent Trend (next 6-12 months) Firm \_\_\_\_\_ Bungalows \_\_\_\_\_

3. NEW CONSTRUCTION (past yr.) No. 20 Type & Price Bungalows \$6000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 5 b. Institutions 32

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 5  
Ample on new

6. MORTGAGE FUNDS: Limited on old 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 49.20

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The best section of Leonia. Steep slope upward from west end of area to Reldyes Ave. at east. The area is somewhat wooded. Good view. Very easily accessible to uptown New York City via Geo. Washington Bridge by bus. Bus line along Central Ave. Shopping facilities good. Schools convenient. High school half mile in Leonia. Steep slopes and poor rail facilities (station 3/4 mile) are drawbacks. Some new development in upper part of area. About 18 brick bungalows, 4-6 rms in vicinity of Central Ave. at northeast corner of area. Best values along Paulin Blvd. Equitable and Prudential are active here and have acquired some property by foreclosure. Route 8 skirts the area on the east. Heavy traffic here. Incomes are estimated from \$2500 to \$3500 annually. Good uniformity and appearance, stable population, make this 2nd grade.

9. LOCATION Leonia SECURITY GRADE 2nd AREA NO. B-45 DATE 3-1-39  
B 116



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static  
 b. Class and Occupation Executives, professional, business, New York commuters  
 c. Foreign Families 0 % Nationalities - d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	100 %	OTHER TYPE	%
a. Type and Size	1-family 6-8 rms houses 2½ story			
b. Construction	Brick			
c. Average Age	3-15 yrs.			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	90%			
g. 1935 Price Bracket	\$ 10,000-25,000	% change	\$	% change
h. 1937 Price Bracket	\$ 10,000-25,000	- %	\$	%
i. 1939 Price Bracket	\$ 10,000-25,000	- %	\$	%
j. Sales Demand	Slow \$10,000			
k. Predicted Price Trend (next 6-12 months)	Down (high taxes)			
l. 1935 Rent Bracket	\$ 60 - 100	% change	\$	% change
m. 1937 Rent Bracket	\$ 60 - 100	- %	\$	%
n. 1939 Rent Bracket	\$ 60 - 100	- %	\$	%
o. Rental Demand	Good - up to \$75			
p. Predicted Rent Trend (next 6-12 months)	Static			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 1 b. Institutions 10

5. SALE OF HOME PROPERTIES (.2.yr.) a. HOLC. 0 b. Institutions 1

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 56.00

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is an exclusive, one family residential district, high and wooded, restricted by deed and by zoning ordinance. Some old macadam streets. Easternmost streets command a fine view of the Hudson River and New York City. Area is at top of Hudson Palisades, 350 feet above river level. Buses along Palisade Ave. and along State Highway Route 5 to 125th St. Ferry to New York and to 42nd St. Ferry to New York (No rail transportation) No direct bus line over Geo. Washington Bridge. 20 minutes to New York City via 125th St. Ferry. Cost 10¢ one way. Area shows pride of ownership and good maintenance of homes and yards. 75 ft. lots, some even wider. One grade school 10 minutes walk from center of area. Ft. Leo High School 1½ miles distant. Retail stores 6 blocks distant. Non-denominational Community Church. No Catholic Church in area. Ft. Leo Borough is bankrupt (See C-57)

9. LOCATION Ft. Leo SECURITY GRADE 2nd + AREA NO. B-46 DATE 3-1-39  
B 67 (East Palisado)



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_  
 b. Class and Occupation \_\_\_\_\_ Business men, New York commuters \_\_\_\_\_  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING	100 %	OTHER TYPE	%
a. Type and Size	2 1/2 story			
	1-family 6-8 rms			
b. Construction	Frame			
c. Average Age	10-25 yrs.			
d. Repair	Good			
e. Occupancy	90%			
f. Owner-occupied	75%			
g. 1935 Price Bracket	\$ 7000-12,000	% change	\$	% change
h. 1937 Price Bracket	\$ 7000-12,000	- %	\$	%
i. 1939 Price Bracket	\$ 7000-12,000	- %	\$	%
j. Sales Demand	Slow - up to \$7000			
k. Predicted Price Trend (next 6-12 months)	Static			
l. 1935 Rent Bracket	\$ 50 - 75	% change	\$	% change
m. 1937 Rent Bracket	\$ 50 - 75	- %	\$	%
n. 1939 Rent Bracket	\$ 50 - 75	- %	\$	%
o. Rental Demand	Good - up to \$75			
p. Predicted Rent Trend (next 6-12 months)	Static			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 8 b. Institutions 6

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 2

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 56.00

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and wooded, at top of Hudson Palisades 350 ft. above river level. Bus transportation available. High school one mile distant, in Ft. Lee. One grade school in area. 125th St. Ferry to New York City 5 minutes by bus. No rail transportation. Pride of ownership apparent. Houses and yards well kept but older than in adjacent B+ area. Retail shopping facilities 6 blocks distant. Ft. Lee Borough is bankrupt (See C-57). The land is rocky and construction, municipal and private, is accordingly expensive. Palisade Ave. is the main thoroughfare nearest this area. Bus line runs along this highway, also heavy traffic.



# Security Map of Bergen County, New Jersey

b. Class and Occupation..... White collar commuters, salesmen, clerks

c. Foreign Families 5 % Nationalities Gorman d. Negro - %

e. Shifting or Infiltration.....No

a. Type and Size 5-6 rm singlos & bungalows

b. Construction Frame, brick trim

c. Average Age 12-20 yrs.

d. Repair Good

e. Occupancy 98%

f. Owner-occupied	80%
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g. 1935 Price Bracket	\$ 4200-5500	% change	\$	% change
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h. 1937 Price Bracket	\$ 4500-6000	+8 %	\$	%
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i. 1939.....Price Bracket \$ 4500-6000 - % \$ %

j. Sales Demand	Fair
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k. Predicted Price Trend (next 6-12 months) Firm

1. 1935 Rent Bracket	\$ 42 - 50	% change	\$	% change
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m. 1937 Rent Bracket	\$ 45 - 55	+9 %	\$	%
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n.	1939	Rent Bracket	\$ 45 - 55	- %	\$	%
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o. Rental Demand Good

p. Predicted Rent Trend (next 6-12 months) Firm Singles Profits

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price \$6000 How Selling contract

4. OVERHANG OF HOME PROPERTIES:    a. HOLC.....30    b. Institutions.....43

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC.....2 b. Institutions.....13

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 56.60

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Hillside and hilltop ridge. All high land, the highest spot in South Bergen County. Some hardwood trees along streets and on lawns and yards. Grammar school, also now high school. Area restricted. Churches and shop convenient. Bus line along Hackensack St. and Valley Blvd. R.R. station about half mile distant. 35 minutes to downtown New York City. Commutation rate \$9.50 monthly. Part of the area between Highland Ave. and Sussex was a speculative development built about 1926 and selling then from \$7000 to \$8000. Now selling at \$5000 to \$6000. Some business along Valley and Windsor Sts. South part of area is older. West of 10th St. is thinly settled. Parochial school. Low effective tax rate. Valuations for tax purposes are low - about 25%. Good administration. Area about 85% improved. Annual incomes estimated \$1500-3500. Possible upward trend.

9. LOCATION Woodridge SECURITY GRADE 2nd - AREA NO. B-48 DATE 4-1-39



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing \_\_\_\_\_ Static \_\_\_\_\_
- b. Class and Occupation White collar, some executives, N.Y. commuters
- c. Foreign Families 5 % Nationalities Italian d. Negro 0 %
- e. Shifting or Infiltration None
2. BUILDINGS:
 

	PREDOMINATING	80 %	OTHER TYPE	20 %
a. Type and Size	2-family 5-6 rm units 2-story		1-family 6-7 rms - houses	
b. Construction	Frame		Frame	
c. Average Age	5-15 yrs.		5-15 yrs.	
d. Repair	Good		Good	
e. Occupancy	95%		95%	
f. Owner-occupied	70%		80%	
g. 1935 Price Bracket	\$ 7000-12,000	% change	\$ 5000-9000	% change
h. 1937 Price Bracket	\$ 7000-12,000	- %	\$ 5000-9000	- %
i. 1939 Price Bracket	\$ 7000-12,000	- %	\$ 5000-9000	- %
j. Sales Demand	Fair \$9000		Fair \$6000	
k. Predicted Price Trend (next 6-12 months)	Down		Down	
l. 1935 Rent Bracket	\$ 45 - 65	% change	\$ 40 - 60	% change
m. 1937 Rent Bracket	\$ 45 - 65	- %	\$ 40 - 60	- %
n. 1939 Rent Bracket	\$ 45 - 65	- %	\$ 40 - 60	- %
o. Rental Demand	Good \$55		Good \$50	
p. Predicted Rent Trend (next 6-12 months)	Static		Static	
3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price 1-family 6 rms \$ 8000 How Selling Well
4. OVERHANG OF HOME PROPERTIES: a. HOLC 10 b. Institutions 30
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 2 b. Institutions 3
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 56.30
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High, level, treeless, rocky. Well paved streets. Grade school in area. Large public playground. No churches. High school half mile distant. Buses along Anderson Ave. and Bergen Blvd. to 42nd St. Ferry - 25 minutes; 20 minutes to New York (179th St.) via Geo. Washington Bridge. Shopping center along Anderson Ave. 3 blocks distant. Construction expensive because of rock outcrops. Heavy traffic along Bergen Blvd. and Anderson Ave. This is the newest development in Cliffside Park - zoned for 2-family houses. For the most part, these 2-family houses are undistinguishable from single family houses in exterior.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
- b. Class and Occupation Executives and white collar - New York commuters
- c. Foreign Families 10 % Nationalities Italian d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING	95 %	OTHER TYPE	5 %
a. Type and Size	1-family 6-7 rms. houses		2-family 5-5 rms 2-story	
b. Construction	Frame		Frame	
c. Average Age	10-25 yrs.		10-25 yrs.	
d. Repair	Good		Good	
e. Occupancy	95%		80%	
f. Owner-occupied	70%		60%	
g. 1935 Price Bracket	\$ 5000-12,000	% change	\$ 5000-12,000	% change
h. 1937 Price Bracket	\$ 5000-12,000	- %	\$ 5000-12,000	- %
i. 1939 Price Bracket	\$ 5000-12,000	- %	\$ 5000-12,000	- %
j. Sales Demand	Fair \$7000		Fair \$8000	
k. Predicted Price Trend (next 6-12 months)	Static		Down	
l. 1935 Rent Bracket	\$ 40 - 70	% change	\$ 40 - 60	% change
m. 1937 Rent Bracket	\$ 40 - 70	- %	\$ 40 - 60	- %
n. 1939 Rent Bracket	\$ 40 - 70	- %	\$ 40 - 60	- %
o. Rental Demand	Good Up to \$50		Good \$60	
p. Predicted Rent Trend (next 6-12 months)	Static		Static	

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price 1-family 6 rms \$8000 How Selling Well

4. OVERHANG OF HOME PROPERTIES: a. HOLC 17 b. Institutions 30

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 2

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 56.30

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High, fairly level, at top of cliff overlooking Hudson River and New York City. Some trees. Subject to smoke nuisance from industries at foot of cliff. Macadam streets, rough paving. Northern end affected by noise and crowds at Amusement Park in summer season. No grade school in area. High school in area. Episcopal and Christian Science Churches in area. New Post Office in area. Bus transportation available along Palisade Ave. to 42nd St. Ferry - time required 25 minutes. Soil is rocky and construction expensive accordingly. No rail transportation. Shopping center 4 blocks distant. Heavy traffic along Palisade Ave.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Executives and business men

c. Foreign Families 0 % Nationalities - d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
--	---------------	---	------------	---

a. Type and Size 7-10 rm singlos

b. Construction Frame and brick veneer

c. Average Age 12 yrs.

d. Repair Good

e. Occupancy 100%

f. Owner-occupied 80%

g. 1935 Price Bracket \$ 10,500-15,000 % change  \$  % change

h. 1937 Price Bracket \$ 9,000-12,000 -18 % \$  %

i. 1939 Price Bracket \$ 9,000-12,000 - % \$  %

j. Sales Demand Good

k. Predicted Price Trend (next 6-12 months) Firm

l. 1935 Rent Bracket \$ 65 - 85 % change  \$  % change

m. 1937 Rent Bracket \$ 65 - 85 - % \$  %

n. 1939 Rent Bracket \$ 65 - 85 - % \$  %

o. Rental Demand Good

p. Predicted Rent Trend (next 6-12 months) Firm

3. NEW CONSTRUCTION (past yr.) No. 15 Type & Price Singles \$10,000+ Built on How Selling contract

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 3 b. Institutions 5

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 1 b. Institutions 4

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 54.70

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and nearly level. Houses with shrubbery and trees in yards. Good maintenance and good set-back. Pride of ownership very apparent. Grade and high school convenient. Shops convenient. Most of Rutherford churches in this area. Entire area 7 to 12 minutes from R.R. station. 35 minutes to downtown New York City by rail (Eric R.R.) Same time by buses. This is the best section of Rutherford. Developed by 4 builders about 12 years ago. Houses then sold for about \$15,000. Lots are principally 50 x 100. "Could be larger" - often criticised on this point. Institutional sales in area are reducing values, though most buyers ask for this section. Land is about 90% improved and incomes of residents are estimated from \$3000 to \$7000 annually. Excellent appearance, demand, uniformity make this a good second grade area.

9. LOCATION Rutherford SECURITY GRADE 2nd + AREA NO. B-51 DATE 4-1-39  
B 186 "Kip Farm Section"



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static \_\_\_\_\_ Yes \_\_\_\_\_
- b. Class and Occupation \_\_\_\_\_ White collar - commuters \_\_\_\_\_
- c. Foreign Families \_\_\_\_\_ 0 % \_\_\_\_\_ Nationalities \_\_\_\_\_ - \_\_\_\_\_ d. Negro \_\_\_\_\_ 0 % \_\_\_\_\_
- e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS: PREDOMINATING 75 % OTHER TYPE 25 %
- |  |                            |                       |
|--|----------------------------|-----------------------|
| a. Type and Size                               | 5-8 rm singles & bungalows | 2-family 5-6 rm units |
| b. Construction                                | Frame                      | Frame and stucco      |
| c. Average Age                                 | 20 yrs.                    | 15 yrs.               |
| d. Repair                                      | Good                       | Good                  |
| e. Occupancy                                   | 95%                        | 95%                   |
| f. Owner-occupied                              | 80%                        | 30%                   |
| g. 1935 Price Bracket                          | \$ 5500-9500 % change      | \$ 8000-9000 % change |
| h. 1937 Price Bracket                          | \$ 5000-9000 -7 %          | \$ 7500-8000 -9 %     |
| i. 1939 Price Bracket                          | \$ 5000-9000 - %           | \$ 7500-8000 - %      |
| j. Sales Demand                                | Fair                       | Poor                  |
| k. Predicted Price Trend<br>(next 6-12 months) | Firm                       | Weak                  |
| l. 1935 Rent Bracket                           | \$ 40 - 50 % change        | \$ 40 - 45 % change   |
| m. 1937 Rent Bracket                           | \$ 45 - 60 +17 %           | \$ 40 - 50 +6 %       |
| n. 1939 Rent Bracket                           | \$ 45 - 60 - %             | \$ 40 - 50 - %        |
| o. Rental Demand                               | Good                       | Good                  |
| p. Predicted Rent Trend<br>(next 6-12 months)  | Firm                       | Firm                  |

3. NEW CONSTRUCTION (past yr.) No. 7 Type & Price \_\_\_\_\_ Singles \_\_\_\_\_ Built on \_\_\_\_\_  
How Selling \_\_\_\_\_ contract \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 60 b. Institutions 143

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 3 b. Institutions 52

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 54.70

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Rolling with sharp upward slope from Jackson to Raymond Ave. West of Jackson is flat and sandy with good shade trees. R.R. station half mile from center of area. About 30 minutes by rail to downtown New York City. Bus transportation also available along Park Ave., the principal thoroughfare. Heavy traffic along this street. There is a playground in the area, also schools, good shopping center and a junior high school. Best values are on Monona and Vanderburg Sts. Some comparatively new homes on Carlton Terrace priced around \$10,000-12,000. Raymond Ave. also desirable. Two-family houses on Yohara St. near R.R. station rent readily from \$40-50. The area is about 85% built up and incomes are estimated between \$2500 and \$6000 annually. B & L offerings since 1935 have lowered values to a certain extent. Good appearance and fair demand make this 2nd grade. Many share transactions in property sales here.



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation White collar workers - commuters  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration None

2. BUILDINGS: 

	PREDOMINATING	100 %	OTHER TYPE	%
a. Type and Size	<u>6-7 rm singles</u>			
b. Construction	<u>Frame, some brick veneer</u>			
c. Average Age	<u>25-40 yrs.</u>			
d. Repair	<u>Fair to good</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>60%</u>			
g. 1935 Price Bracket	<u>\$ 5000-10,000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 5000-10,000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 5000-10,000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Nominal</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Slowly downward</u>			
l. 1935 Rent Bracket	<u>\$ 35 - 65</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 35 - 65</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 35 - 60</u>	<u>-5 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Slight</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Static</u>			

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price Singles \$6000 How Selling Slowly

4. OVERHANG OF HOME PROPERTIES: a. HOLC 5 b. Institutions 15

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 7

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 38.80

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The area is generally flat and wooded. Small water courses traverse it from north to south at the western portion. There are scattered very good small houses but the predominant structures are old and have little appeal for buyers. There are very few rental properties available and generally this is not a rental section. Best demand for sales and rents is on the west of the railroad, although many people will rent on the east side who would not consider buying property there. Bus service along Franklin Turnpike to Paterson. Rail service to downtown New York - time required about one hour and twenty minutes. A small shopping section is nearby and public grammar school is available but no high school nearer than Rutherford. Due to age, distance from New York, lack of demand, this is a third grade area. About 40% built up.



Security Map of Bergen County, New Jersey

- | 2. BUILDINGS:                                  | PREDOMINATING  |          | OTHER TYPE |          |
|--|----------------|----------|------------|----------|
|  |                | %        |            | %        |
| a. Type and Size                               | 6-7 rm singles |          |            |          |
| b. Construction                                | Frame          |          |            |          |
| c. Average Age                                 | 25-40 yrs.     |          |            |          |
| d. Repair                                      | Fair           |          |            |          |
| e. Occupancy                                   | 90%            |          |            |          |
| f. Owner-occupied                              | 70%            |          |            |          |
| g. 1935 Price Bracket                          | \$ 3200-5400   | % change | \$         | % change |
| h. 1937 Price Bracket                          | \$ 3700-6300   | +16 %    | \$         | %        |
| i. 1939 Price Bracket                          | \$ 3500-6000   | -5 %     | \$         | %        |
| j. Sales Demand                                | Poor           |          |            |          |
| k. Predicted Price Trend<br>(next 6-12 months) | Weak           |          |            |          |
| l. 1935 Rent Bracket                           | \$ 27 - 42     | % change | \$         | % change |
| m. 1937 Rent Bracket                           | \$ 32 - 47     | +15 %    | \$         | %        |
| n. 1939 Rent Bracket                           | \$ 30 - 45     | -5 %     | \$         | %        |
| o. Rental Demand                               | Fair           |          |            |          |
| p. Predicted Rent Trend<br>(next 6-12 months)  | Static         |          |            |          |

- ## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

9. LOCATION Waldwick SECURITY GRADE 3rd AREA NO. C-2 DATE 1-1-39  
B 211



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes

b. Class and Occupation Clerical, small business men

c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %

e. Shifting or Infiltration \_\_\_\_\_ None

2. BUILDINGS: 

	PREDOMINATING _____ %	OTHER TYPE _____ %
--	-----------------------	--------------------

a. Type and Size 6-8 rm singles

b. Construction Frame

c. Average Age 15-20 yrs.

d. Repair Fair

e. Occupancy 85%

f. Owner-occupied 90%

g. 1935 Price Bracket \$ 3000-8000 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_

h. 1937 Price Bracket \$ 3500-8500 +9 % \_\_\_\_\_ \$ \_\_\_\_\_ %

i. 1939 \_\_\_\_\_ Price Bracket \$ 3500-8500 - % \_\_\_\_\_ \$ \_\_\_\_\_ %

j. Sales Demand Poor

k. Predicted Price Trend (next 6-12 months) Weak

l. 1935 Rent Bracket \$ 20 - 35 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_

m. 1937 Rent Bracket \$ 25 - 40 +18 % \_\_\_\_\_ \$ \_\_\_\_\_ %

n. 1939 \_\_\_\_\_ Rent Bracket \$ 25 - 40 - % \_\_\_\_\_ \$ \_\_\_\_\_ %

o. Rental Demand Poor

p. Predicted Rent Trend (next 6-12 months) Weak

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC 1 b. Institutions 6

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 0

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Level and open country - area is less than 20% built up. Small shopping center about middle of area. R.R. station convenient - one hour and fifteen minutes to downtown New York City. R.R. cuts area from north to south. Main highway, Magnolia Ave., traffic hazard for small children. Houses are old-fashioned and on large lots. No sewers in area. Grammar school but no high school. Nearest high school in Park Ridge, 1 mile distant. Bus service direct to New York City. About 45 minutes to uptown New York. Probably will not improve in next few years. Due to poor demand, sparse settlement, distance from Manhattan and old houses, a third grade area. Estimated annual family incomes approximate \$2000.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing..... Decreasing..... Static Yes
- b. Class and Occupation..... Clerks, mechanics, mill workers
- c. Foreign Families 40% Nationalities..... Italian..... d. Negro 0%
- e. Shifting or Infiltration..... None
2. BUILDINGS:
 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	4-8 rm singles & bungalows			
b. Construction	Frame			
c. Average Age	20-25 yrs.			
d. Repair	Fair			
e. Occupancy	90%			
f. Owner-occupied	70%			
g. 1935 Price Bracket	\$ 2500-7000	% change	\$	% change
h. 1937 Price Bracket	\$ 3000-7500	+11%	\$	%
i. 1939 Price Bracket	\$ 3000-7500	- %	\$	%
j. Sales Demand	Slight			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 25 - 40	% change	\$	% change
m. 1937 Rent Bracket	\$ 30 - 45	+15 %	\$	%
n. 1939 Rent Bracket	\$ 30 - 45	- %	\$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm (no vacancies in rentals)			
	Singles			
3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price \$6000 How Selling Moderately
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 6 b. Institutions 15
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 15
6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 46.70
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Rolling and hilly with few trees. Stream runs through area. Some small shops near center of area. Railroad cuts area from north to south with Italian about center. About 1 hour 15 minutes to downtown New York City. Bus transportation convenient from center of area. Some small industry affording employment to about one-half the town's working population. High school and grade school in area. No theatres, no sewers. Institutions generally not interested in lending here - too remote, sales slow, very little new building. A static neighborhood. Estimated annual family incomes range around \$1500. Within the boundaries of the area the land is about 55% improved. Too remote and not enough appeal residentially - also racial concentration. A good third grade area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Laborers, mill hands, mechanics, clerks  
 c. Foreign Families 60 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>5-7 rm singles &amp; bungalows</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>22 yrs.</u>			
d. Repair	<u>Fair</u>			
e. Occupancy	<u>90%</u>			
f. Owner-occupied	<u>60%</u>			
g. 1935 Price Bracket	<u>\$ 3000-7000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 3000-7000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 3000-7000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Poor</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 22 - 30</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 25 - 35</u>	<u>+9 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 25 - 35</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Poor</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Weak</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ - How Selling \_\_\_\_\_ -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 4 b. Institutions 6

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 1

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 14.80

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and wooded, sloping upward to the east. Land within the area is about 50% improved. To north, east and west is open country. Woodcliff Lake near area at west. Railroad borders area at west, cutting through small section. R.R. station 3/4 mile distant in Hillsdale (Some trains do not stop at the station within this area). About one hour to downtown New York City. Bus lines along Kinderkarmack Rd. 4 blocks east of the area. 35 minutes by bus to uptown New York City. One mile to shopping district and school. Nearest high school 1 1/2 miles - Park Ridge or Westwood. Lending institutions not favoring this area, sales difficult. No sewers, some streets have no gas or city water. There was a high pressure lot-selling campaign here years ago. No industries. All residents are commuters. Incomes estimated around \$1500. Age, lack of demand, insufficient utilities make this third grade.

9. LOCATION Hillsdale SECURITY GRADE 3rd AREA NO. C-5 DATE 1-1-39  
 B 108 "Hillsdale Manor"



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation White collar, clerks, commuters  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 5 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>4-7 rm singles &amp; bungalows</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>17 yrs.</u>			
d. Repair	<u>Fair</u>			
e. Occupancy	<u>90%</u>			
f. Owner-occupied	<u>70%</u>			
g. 1935 Price Bracket	<u>\$ 4500-6000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 4500-6000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 4500-6000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Fair</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 22 - 40</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 25 - 45</u>	<u>+13 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 25 - 45</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Fair</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price Singles \$5000 How Selling Sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC 6 b. Institutions 10

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 1 b. Institutions 10

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 14.80

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Rolling and rather open - few trees - low at center of area. Shopping center convenient. Good transportation facilities, rail and bus. 50 minutes to downtown New York City. Commutation rate - \$11.70 a month on railroad, or \$12.50 via bus across Geo. Washington Bridge. School near area. High school in Westwood, 1 mile distant. Churches convenient. There are no sewers in this area, and no sidewalks or curb in parts. Colored population concentrated on Lawrence St. at eastern end of area. Due to low land in center of area, drainage is poor and trouble is experienced with cess pools overflowing. The northwest portion of the area from Hillsdale Ave. to Fernwood Ave. between Beech St. and Pascack Rd. is more desirable but cheap construction has slowed up sales. In the western section some have sold as high as \$10,000, but 3 were sold on Oak St. Sept. 1938 at \$2500 each. Incomes estimated about \$2000 annually. Mixed population, poor development and cheap construction in parts combine to make this a third grade area.

9. LOCATION Hillsdale SECURITY GRADE 3rd AREA NO. C-6 DATE 1-1-39



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Mill workers, some white collar - few commuters  
 c. Foreign Families 60% Nationalities Dutch d. Negro 0 %  
 e. Shifting or Infiltration None

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>6-7 rm singlos</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>20 yrs.</u>			
d. Repair	<u>Fair</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>65%</u>			
g. 1935 Price Bracket	<u>\$ 4500-8000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 4500-8000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 4200-7500</u>	<u>-6 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Poor</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 30 - 40</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 30 - 40</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 35 - 45</u>	<u>+14 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price Singles \$6000 How Selling Slowly

4. OVERHANG OF HOME PROPERTIES: a. HOLC 11 b. Institutions 19

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 0 b. Institutions 5

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 42.20

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slightly rolling with downward slope toward business section. A few small industries are located in Midland Park, among them a linen mill, but the borough is principally a residential community. Grammar schools and a junior high school are conveniently near but the nearest high school is about  $2\frac{1}{2}$  miles distant in Ridgewood. Shops are located near the center of the area but a better shopping district is found in Ridgewood, 2 miles distant. Railroad and bus transportation are available, one hour being the time required to reach downtown New York City. Very few rental properties are available and one broker reported receiving 4 to 6 inquiries every day. Houses are not particularly attractive and transportation facilities could be better. Godwin Ave. is the main thoroughfare and a traffic hazard. Incomes are estimated from \$1500 to \$2400 annually. On general appearance a good third grade. No sanitary sewers.



# Security Map of Borgen County, New Jersey

e. Shifting or Infiltration.....None

p. Predicted Rent Trend (next 6-12 months) Static

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slightly rolling. Distant from shops and schools. High school 2 miles. No sanitary sewers in area. Bus and rail transportation facilities poor. Houses not particularly attractive. Area lacks charm and good maintenance despite proximity to first grade section at north. Very sharp difference noticeable as this area bears similarity to Midland Park and was in fact at one time a part of this lower grade community to the westward. Incomes are estimated from \$1500-2400 annually. Lack of conveniences and somewhat poor appearance determines this 3rd grade.

9. LOCATION Ridgewood SECURITY GRADE 3rd + AREA NO. C-8 DATE 2-1-39  
B 171



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Mechanics and white collar workers  
 c. Foreign Families 0 % Nationalities - d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>6-10 rm singles</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>20-35 yrs.</u>			
d. Repair	<u>Fair to good</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>90%</u>			
g. 1935 Price Bracket	<u>\$ 4200-12,500</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 4200-12,500</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 4000-12,000</u>	<u>-4 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>None</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 38 - 75</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 38 - 75</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 35 - 70</u>	<u>-7 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Slight</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 10

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 1

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 37.20  
 (FHA only)

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The area is level and practically treeless. It is bordered on the west by the railroad and on the south by the business area of Ridgewood. Business encroachment is marked and at the west end a coal yard extends north of Franklin along Chestnut St. Very old houses predominate and there is no residential appeal. East end is considerably better in value due to park and the distance from the railroad. Houses are old-style architecture. Advantages are proximity to shopping center, railroad station and churches. High school about one-quarter mile. Land is about 90% built up. An estate bounds the area at the north and this will probably be developed at some future time along better lines. The village discourages home ownership by Hebrews and has been able to make this policy stick 100%. New York (downtown) is one hour distant by rail. Bus transportation also available. Because of age and encroachment a third grade area.



## Security Map of Bergen County, New Jersey

Security Map of Bergen County, New Jersey

- | 2. BUILDINGS: |   | PREDOMINATING  | %        | OTHER TYPE | %        |
|---------------|---|----------------|----------|------------|----------|
| a.            | Type and Size                               | 6-7 rm singlos |          |            |          |
| b.            | Construction                                | Framo          |          |            |          |
| c.            | Average Age                                 | 25-35 yrs.     |          |            |          |
| d.            | Repair                                      | Fair           |          |            |          |
| e.            | Occupancy                                   | 95%            |          |            |          |
| f.            | Owner-occupied                              | 80%            |          |            |          |
| g.            | 1935 Price Bracket                          | \$ 3500-5500   | % change | \$         | % change |
| h.            | 1937 Price Bracket                          | \$ 3500-5500   | - %      | \$         | %        |
| i.            | 1939 Price Bracket                          | \$ 3500-5500   | - %      | \$         | %        |
| j.            | Sales Demand                                | None           |          |            |          |
| k.            | Predicted Price Trend<br>(next 6-12 months) | Weak           |          |            |          |
| l.            | 1935 Rent Bracket                           | \$ 40 - 55     | % change | \$         | % change |
| m.            | 1937 Rent Bracket                           | \$ 40 - 55     | - %      | \$         | %        |
| n.            | 1939 Rent Bracket                           | \$ 40 - 55     | - %      | \$         | %        |
| o.            | Rental Demand                               | Fair           |          |            |          |
| p.            | Predicted Rent Trend<br>(next 6-12 months)  | Firm           |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC.....0..... b. Institutions.....6.....

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 1

6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 37.20

- ### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Gradual downward slope west from railroad. Shade trees. 5 minutes walk from churches, schools and shops. High school 10 minutes walk. R.R. is a detriment - bordering area. R.R. station 5 minutes from center of area. 55 minutes by rail to downtown New York City. A very unpopular section. Sales are difficult here. Decadent by reason of age.

9. LOCATION Ridgewood SECURITY GRADE 3rd AREA NO. C-10 DATE 2-1-39  
B 173



# AREA DESCRIPTION

Security Map of Borgon County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Workmen - laborers  
 c. Foreign Families No % Nationalities - d. Negro 2 %  
 e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	5-7 rm singlos			
b. Construction	Frame			
c. Average Age	25-50 yrs.			
d. Repair	Poor (some fair)			
e. Occupancy	100%			
f. Owner-occupied	90%			
g. 1935 Price Bracket	\$ 2300-6300	% change	\$	% change
h. 1937 Price Bracket	\$ 2300-6300	- %	\$	%
i. 1939 Price Bracket	\$ 2200-6000	-5 %	\$	%
j. Sales Demand	None			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1935 Rent Bracket	\$ 25 - 40	% change	\$	% change
m. 1937 Rent Bracket	\$ 25 - 40	- %	\$	%
n. 1939 Rent Bracket	\$ 25 - 35	-8 %	\$	%
o. Rental Demand	Poor			
p. Predicted Rent Trend (next 6-12 months)	Weak			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 7

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 2

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 37.20

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

For the most part a plateau. Treeless except along Hohokus Creek which cuts the area from north to south. Some small business along East Glen Ave. at Van Buren St. Railroad borders area on the west but station is one mile distant. The best properties and values are along the fringe at the eastern extremity. High school nearly a mile distant. Small shopping center bordering area on the north in Hohokus. Ridgewood shopping center about one mile south. Pumping station in southwestern part along Hohokus Creek. About 75% of the area is built up. Probable trend is downward as this is the least desirable of all third grade areas in Ridgewood. The village is one hour by rail from downtown New York City and is unique in the exclusion of Jewish home owners. Bus line along Maple Ave. in the west part of the area - also a traffic hazard. Due to age and poor demand this is third grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slightly Decreasing Static  
 b. Class and Occupation Mechanics and some white collar workers  
 c. Foreign Families 0 % Nationalities - d. Negro 0 %  
 e. Shifting or Infiltration None
2. BUILDINGS:
 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	6-7 rm singles			
b. Construction	Frame			
c. Average Age	0 to 30 yrs. (Half are less than 15 yrs.)			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	95%			
g. 1935 Price Bracket	\$ 5300-7800	% change	\$	% change
h. 1937 Price Bracket	\$ 5300-7800	- %	\$	%
i. 1939 Price Bracket	\$ 5000-7000 (On old houses)	-8 %	\$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 37 - 52	% change	\$	% change
m. 1937 Rent Bracket	\$ 37 - 52	- %	\$	%
n. 1939 Rent Bracket	\$ 35 - 50	-5 %	\$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			
3. NEW CONSTRUCTION (past yr.) No. 30 Type & Price Singles \$7000 How Selling Well
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 6
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 0
6. MORTGAGE FUNDS: Ample (FHA) 7. TOTAL TAX RATE PER \$1000 (1939) \$ 37.20
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is a plateau, nearly level, without many trees, at the northeastern end of the town with open sparsely settled country on the north, east, and southeast. A large cemetery is about in the center of the area, and from this point it is about 2 miles to shops, railroad station, and a mile to schools and high school. Route 2, an express highway, cuts the area about in half as does also Saddle River. It is sparsely built up, being about 30% developed. "Glen Acres" (north of Glen Ave. at intersection of Fairfield Ave.) is a development of about 25 new homes \$6500-8000 which have sold readily prior to completion. Only the older houses are being rented and the trend in this area may be upward though it is not a well planned nor particularly high grade development. Jews are excluded as in all of Ridgewood. Small farms are in the northeast portion of the area and incomes are \$1500 to \$3500 annually. Third grade on nearly all points.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

Except for  
Static one  
spot\*

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_  
b. Class and Occupation White collar, small business men, few executives  
c. Foreign Families 0 % Nationalities - d. Negro 0 %  
e. Shifting or Infiltration None

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	6-8 rm singles			
b. Construction	Frame			
c. Average Age	30 yrs. and up			
d. Repair	Fair to good			
e. Occupancy	95%			
f. Owner-occupied	90%			
g. 1935 Price Bracket	\$ 3700-14,700	% change	\$	% change
h. 1937 Price Bracket	\$ 3700-14,700	- %	\$	%
i. 1939 Price Bracket	\$ 3500-14,000	-5 %	\$	%
j. Sales Demand	None (except for now)			
k. Predicted Price Trend (next 6-12 months)	Downward			
l. 1935 Rent Bracket	\$ 37 - 85	% change	\$	% change
m. 1937 Rent Bracket	\$ 37 - 85	- %	\$	%
n. 1939 Rent Bracket	\$ 35 - 80	-6 %	\$	%
o. Rental Demand	Slight			
p. Predicted Rent Trend (next 6-12 months)	Weak			

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price Singles \$8000-13,000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 2 b. Institutions 37

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 4

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 37.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Level and slightly rolling. This area is characterized by large old houses with the exception of one small portion at Van Dien Ave. and East Ridgewood Ave. where \* 20 new houses have been built on a 5 acre tract bounded by the above streets and Reynon Court. This is virtually a small first grade area within a third grade area. These homes are about 3 years old and cost from \$11,000 to \$16,000. Some new construction on Walthery Ave. where a few singles have been built costing around \$8000. This area has the advantages of being centrally located, near schools and high school, near shopping center. Ten minutes walk from R.R. station. Rail and bus service to New York City - about one hour to downtown Manhattan. East Ridgewood Ave. a traffic hazard. Jews are excluded from owning homes in Ridgewood. At east of area is flat open country, gravel pits and an ice plant. Green house at Van Dien and Wyndemore. Less desirable at south and eastern extremities. About 85% built up. Incomes range from \$1500 to \$10,000. Fair demand for new homes, none for old. Due to age of most properties, a third grade area.

9. LOCATION Ridgewood SECURITY GRADE 3rd AREA NO. C-13 DATE 2-1-39  
B 176



Security Map of Bergen County, New Jersey

b. Class and Occupation Laborers, millmen, mill workers, auto mechanics

e. Shifting or Infiltration.....None

a. Type and Size 4-7 rm singles & bungalows

b. Construction Frame

c. Average Age 10 yrs.

d. Repair Fair

e. Occupancy 85%

f. Owner-occupied	60%
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g. 1935 Price Bracket	\$ 1500-3000	% change	\$	% change

h. 1937 Price Bracket	\$1500-3800	+18 %	\$	%
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i. 1939 Price Bracket \$1500-3800 - % \$ %

j. Sales Demand	None
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k. Predicted Price Trend (next 6-12 months) Weak

	1935	1936	% change	1937	% change
I. 1935 Rent Bracket	\$ 15 - 35				

m. 1937 Rent Bracket	\$ 15 - 40	+10 %	\$	%
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n.	Year	Rent Bracket	\$	%	\$	%
1	1939		15	-	40	

o. Rental Demand Poor

p. Predicted Rent Trend (next 6-12 months)

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC.....2 b. Institutions.....8

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 5

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 31.10

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat, treeless, partly low and somewhat swampy. This area as a whole is less than 20% built up. No sewers, no paving on some streets, sidewalks on Chestnut St. only. Used car lot at corner of Pascack Road and Jefferson Ave. About one mile distant from shops, schools, and transportation. In the south portion, Picadilly Park is a cheap development. On Chestnut St. in the south portion is a development, about 10 years old, of very cheap, jerry-built houses, many of which were taken back by the mortgagee and later resold with as low as \$100 down payments. Estimated annual incomes range from \$1500-1800. Area borders open farm country on east, west and south. Poor construction and development make this distinctly third grade.

9. LOCATION Washington Township SECURITY GRADE 3rd AREA NO. C-14 DATE 1-1-39  
B 215



# Security Map of Bergen County, New Jersey

- | 2. BUILDINGS: |   | PREDOMINATING              |          | OTHER TYPE |          |
|---------------|---|----------------------------|----------|------------|----------|
|               |   |                            | %        |            | %        |
| a.            | Type and Size                               | 4-9 rm singlos & bungalows |          |            |          |
| b.            | Construction                                | Frame                      |          |            |          |
| c.            | Average Age                                 | 15 yrs.                    |          |            |          |
| d.            | Repair                                      | Fair                       |          |            |          |
| e.            | Occupancy                                   | 95%                        |          |            |          |
| f.            | Owner-occupied                              | 75%                        |          |            |          |
| g.            | 1935 Price Bracket                          | \$ 2500-6500               | % change | \$         | % change |
| h.            | 1937 Price Bracket                          | \$ 2500-7000               | +6 %     | \$         | %        |
| i.            | 1939 Price Bracket                          | \$ 2500-7000               | - %      | \$         | %        |
| j.            | Sales Demand                                | Fair                       |          |            |          |
| k.            | Predicted Price Trend<br>(next 6-12 months) | Firm                       |          |            |          |
| l.            | 1935 Rent Bracket                           | \$ 22 - 45                 | % change | \$         | % change |
| m.            | 1937 Rent Bracket                           | \$ 25 - 50                 | +12 %    | \$         | %        |
| n.            | 1939 Rent Bracket                           | \$ 25 - 50                 | - %      | \$         | %        |
| o.            | Rental Demand                               | Good                       |          |            |          |
| p.            | Predicted Rent Trend<br>(next 6-12 months)  | Firm                       |          |            |          |

- ### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Rolling and partly wooded with low swampy portion in north section, about 45% built up within the boundaries of the area. About 10 minutes walk to shopping center. Near Parochial, grade and high schools. Rail and bus transportation about 10 minutes walk. By rail to downtown New York about 50 minutes. By bus to uptown New York City via Geo. Washington Bridge about 35 minutes. Commutation rates on R.R. \$11.70 a month. By bus, \$12.50. A portion of this area was formerly the dumping ground of Westwood Borough but is no longer thus used. A stream borders the area at the northeast corner. General appearance, age and mixture of types and, to some extent, of population, make this a third grade area. Estimated annual income \$1200-2500.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Artisans, laborers, few clerks  
 c. Foreign Families 80 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:
- |   | PREDOMINATING              | %        | OTHER TYPE | %        |
|---|----------------------------|----------|------------|----------|
| a. Type and Size                            | 5-7 rm singles & bungalows |          |            |          |
| b. Construction                             | Frame                      |          |            |          |
| c. Average Age                              | 15 yrs.                    |          |            |          |
| d. Repair                                   | Fair                       |          |            |          |
| e. Occupancy                                | 90%                        |          |            |          |
| f. Owner-occupied                           | 70%                        |          |            |          |
| g. 1935 Price Bracket                       | \$ 3500-3700               | % change | \$         | % change |
| h. 1937 Price Bracket                       | \$ 3500-4000               | +4 %     | \$         | %        |
| i. 1939 Price Bracket                       | \$ 3500-4000               | - %      | \$         | %        |
| j. Sales Demand                             | Poor                       |          |            |          |
| k. Predicted Price Trend (next 6-12 months) | Weak                       |          |            |          |
| l. 1935 Rent Bracket                        | \$ 20 - 30                 | % change | \$         | % change |
| m. 1937 Rent Bracket                        | \$ 20 - 35                 | +10 %    | \$         | %        |
| n. 1939 Rent Bracket                        | \$ 20 - 35                 | - %      | \$         | %        |
| o. Rental Demand                            | Fair                       |          |            |          |
| p. Predicted Rent Trend (next 6-12 months)  | Weak                       |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price Singles \$5500 How Selling Sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 21 b. Institutions 25

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 2 b. Institutions 11

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 19.00

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Sloping downward to east. Rolling. Few trees. The area is sparsely built up. Comprising fewer than 400 residential structures. There are no sanitary sewers. Two apartment buildings and about a dozen two-family structures are included. There is a small shopping center and railroad station in the center of the area but few trains stop here, the nearest stop for express service being at Westwood, about a mile north. Grade school and church but nearest high school in Westwood. Wide variation in type and value of structures. HOLC took over a good many, from the Mayor's house right on down. A golf club borders the area on the southwest and a cemetery is adjacent at the north. Otherwise it is surrounded by open country. Estimated annual family incomes range from \$1500 to \$2000. Variation of architecture, foreign population, insufficient utilities combine to make this a poor third grade area.



# AREA DESCRIPTION

Security Map of Borgon County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
- b. Class and Occupation White collar - Commuters (few laboring class)
- c. Foreign Families 20 % Nationalities Italian d. Negro 2 %
- e. Shifting or Infiltration No
2. BUILDINGS:
 

	<u>PREDOMINATING</u>	<u>%</u>	<u>OTHER TYPE</u>	<u>%</u>
a. Type and Size	<u>5-7 rms - singlos</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>15-18 yrs.</u>			
d. Repair	<u>Fair</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>65%</u>			
g. 1935 Price Bracket	<u>\$ 4500-10,000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 4500-10,000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 4500-10,000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Fair</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1935 Rent Bracket	<u>\$ 25 - 50</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 25 - 50</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 25 - 55</u>	<u>+6 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			
3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price Singlos \$5800 How Selling Moderately
4. OVERHANG OF HOME PROPERTIES: a. HOLC 7 b. Institutions 12
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 8
6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 53.40
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Rather low with gradual slope up to the west to Knickerbocker Road, a main thoroughfare. Except in the center the area is sparsely built up. Probably not exceeding 40% of the land is improved. Rail transportation to downtown New York City (R.R. station about center of area) time required about one hour. Bus transportation (through area) to uptown New York City via Geo. Washington bridge - 35 minutes - cost 25¢ one way. Two small industries in area. Grade school and high school in area. No sewers. Cedar Lane and Harvey St. less desirable. (Negro families vicinity of First and Maple Sts. at east end of area). Small stores near R.R. station. Along Piermont Rd. are gas stations, "hot dog" stands, etc. The Fidelity Mtg. & Guaranty Co. loaned here but local institutions are inclined to be conservative. Not much charm, too far out; not good development; third grade. Few Italians at north end.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Mechanics and white collar workers  
 c. Foreign Families 10 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	6-7 rm singlos			
b. Construction	Frame and stucco			
c. Average Age	20-30 yrs.			
d. Repair	Fair			
e. Occupancy	100%			
f. Owner-occupied	100%			
g. 1935 Price Bracket	\$ 4200-8400	% change	\$	% change
h. 1937 Price Bracket	\$ 4200-8400	- %	\$	%
i. 1939 Price Bracket	\$ 4000-8000	-5 %	\$	%
j. Sales Demand	None			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ None	% change	\$	% change
m. 1937 Rent Bracket	\$ are	%	\$	%
n. Rent Bracket	\$ rented	%	\$	%
o. Rental Demand	None available			
p. Predicted Rent Trend (next 6-12 months)	-			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 6

5. SALE OF HOME PROPERTIES (.2.yr.) a. HOLC. 0 b. Institutions 1

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 149.90

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Nearly level with slight downward slope to westward. Old style houses with medium sized plots and well kept lawns. Pride of ownership apparent in some cases but not all. Small stores one block from area but main shopping center of Ridgewood ten minutes walk. High school (Ridgewood)  $\frac{1}{2}$  mile distant. R.R. station (Ridgewood) half mile distant. One hour by rail to New York (downtown). Churches convenient. Area subject to possible encroachment by lower grade population in 4th grade area to west. However, on all other sides it is surrounded by higher grade property. Occupants are principally original families who built homes when this was a desirable section. Expiring restrictions and age and lack of demand make this a third class area. Present prices and fair degree of stability raise it half a grade to C\*.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation White collar - clerks  
 c. Foreign Families 10 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>6-rm singles</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>20 yrs.</u>			
d. Repair	<u>Fair</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>70%</u>			
g. 1935 Price Bracket	<u>\$ 5000-8000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 5000-8000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 5000-8000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Poor</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 45 - 65</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 45 - 65</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 45 - 65</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Fair - up to \$50</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 1 b. Institutions 13

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 4

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 19.90

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat, along the railroad. Some trees. Churches, schools, shops 5-10 minutes walk. Local bus line along Doremus Ave. to Paterson. Rail service good. 55 minutes to downtown New York City. Bus service to uptown New York City. Average incomes around \$2500-3000. The area is affected by proximity to a fourth grade neighborhood across the tracks, and the possibility of infiltration by colored population from that neighborhood. A railroad station is situated within this area. Noise of trains starting up a slight grade is objectionable from a residential viewpoint.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Clerks, white collar workers  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>6-8 rm singlos</u>		<u>1926-1937 development</u>	
b. Construction	<u>Frame</u>		<u>On Windsor Road and</u>	
c. Average Age	<u>35-40 yrs.</u>		<u>vicinity by Reis</u>	
d. Repair	<u>Fair to good</u>		<u>12 yrs.</u>	
e. Occupancy	<u>97%</u>		<u>Fair</u>	
f. Owner-occupied	<u>80%</u>		<u>85%</u>	
g. 1935 Price Bracket	<u>\$ 4200-6300</u>	<u>% change</u>	<u>\$ 4500-6000</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 4000-6000</u>	<u>-5 %</u>	<u>\$ 4000-5500</u>	<u>-10 %</u>
i. 1939 Price Bracket	<u>\$ 4000-6000</u>	<u>- %</u>	<u>\$ 3500-5000</u>	<u>-10 %</u>
j. Sales Demand	<u>None</u>		<u>None</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>		<u>Weak</u>	
l. 1935 Rent Bracket	<u>\$ 36 - 50</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 40 - 55</u>	<u>+10 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 40 - 55</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price Singlos \$6000 How Selling Sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 6 b. Institutions 65

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 13

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (193.9.) \$ 44.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slightly rolling and slopes upward west of railroad. Rail transportation convenient - 40 minutes to downtown New York City. Bus line along Kinderkamack Rd., the main thoroughfare. Heavy traffic on this street, also community business and stores at north end of area on Kinderkamack. Churches and school nearby. High school 2 miles distant in Dumont. Better values west of Kinderkamack Road. Cheap development in 1926-27 along Beverly Road and Windsor Road at east of area. Poor location, near railroad. Cheaply built houses. Prudential foreclosed 50 and still have 40. Very difficult to sell, even fully reconditioned at \$3500-\$5000. The area is about 85% improved and incomes are estimated between \$1800 and \$3000. Taxes are reasonably low. The Hackensack Water Company pays 35% of the Borough taxes. Oradell taxes are about 20% lower than in surrounding communities due to this circumstance. No sewer debt. Streets 95% paved. Poor demand and unattractive houses make this area 3rd class.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_  
 b. Class and Occupation \_\_\_\_\_ White collar - clerks \_\_\_\_\_  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ - \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	5-6 rm singlos			
b. Construction	Frame			
c. Average Age	35 yrs.			
d. Repair	Fair			
e. Occupancy	95%			
f. Owner-occupied	70%			
g. 1935 Price Bracket	\$ 3600-5500	% change	\$	% change
h. 1937 Price Bracket	\$ 3600-5500	- %	\$	%
i. 1939 Price Bracket	\$ 4000-6000	+10 %	\$	%
j. Sales Demand	Slight			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 28 - 40	% change	\$	% change
m. 1937 Rent Bracket	\$ 28 - 40	- %	\$	%
n. 1939 Rent Bracket	\$ 30 - 45	+10 %	\$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price \$5000 Singles How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC 2 b. Institutions 10

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 2

6. MORTGAGE FUNDS: Limited except FHA 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.70

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat - few trees. Rolling country to the north. Schools and shops inconvenient. No high school within two miles. R.R. station adjacent. 45 minutes to downtown New York City. Route 4 and Kinderkamack Road are principal thoroughfares. Route 4 has very heavy traffic. Best values and newer portion along Route 4. Section has very little appeal residentially now but has good likelihood of future development. Some good land along Route 4 adjacent to this area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes

b. Class and Occupation Artisans, Clerks, Tradesmen

c. Foreign Families 80 % Nationalities German d. Negro 0 %

e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING _____ %	OTHER TYPE _____ %
a. Type and Size	<u>6-10 rm singles and bungalows</u>	_____
b. Construction	<u>Frame</u>	_____
c. Average Age	<u>12-40 yrs.</u>	_____
d. Repair	<u>Fair</u>	_____
e. Occupancy	<u>92%</u>	_____
f. Owner-occupied	<u>65%</u>	_____
g. 1935 Price Bracket	<u>\$ 4500-5500</u> % change _____	<u>\$</u> _____ % change _____
h. 1937 Price Bracket	<u>\$ 4000-5000</u> -10 %	<u>\$</u> _____ %
i. 1939 Price Bracket	<u>\$ 4000-5000</u> - %	<u>\$</u> _____ %
j. Sales Demand	<u>None</u>	_____
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>	_____
l. 1935 Rent Bracket	<u>\$ 40 - 55</u> % change _____	<u>\$</u> _____ % change _____
m. 1937 Rent Bracket	<u>\$ 40 - 55</u> - %	<u>\$</u> _____ %
n. 1939 Rent Bracket	<u>\$ 35 - 50</u> -10 %	<u>\$</u> _____ %
o. Rental Demand	<u>Slight</u>	_____
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>	_____

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC 17 b. Institutions 15

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 2 b. Institutions 13

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 71.70

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Generally level and low. Occasional gullies and surface water courses. New grammar school in area. Poor transportation facilities. R.R. station 15 minutes walk. 40 minutes by rail to New York City, downtown. Very mixed types of houses throughout. Few small farms scattered throughout. Some roads unpaved. Some open fields. Very few trees. Poor layout. Few houses are on large plots. New sewer assessments. Institutions seeking to reduce their inventories have lowered prices in this area due to poor returns on properties. Land is about 70% improved and incomes are estimated from \$1500 to \$2700 annually. Poor demand, inconveniences, lack of appeal, contribute to make this a 3rd class area. Nearest high school 2 miles distant in Dumont. Poor shopping facilities, business scattered about area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_
- b. Class and Occupation Clerks, white collar, commuters
- c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS:
- |  | PREDOMINATING  | %        | OTHER TYPE | %        |
|--|----------------|----------|------------|----------|
| a. Type and Size                               | 5-6 rm singlos |          |            |          |
| b. Construction                                | Frame          |          |            |          |
| c. Average Age                                 | 17 yrs.        |          |            |          |
| d. Repair                                      | Fair           |          |            |          |
| e. Occupancy                                   | 95%            |          |            |          |
| f. Owner-occupied                              | 70%            |          |            |          |
| g. 1935 Price Bracket                          | \$ 3500-5000   | % change | \$         | % change |
| h. 1937 Price Bracket                          | \$ 3500-5500   | +6 %     | \$         | %        |
| i. 1939 Price Bracket                          | \$ 3500-5500   | - %      | \$         | %        |
| j. Sales Demand                                | Slight         |          |            |          |
| k. Predicted Price Trend<br>(next 6-12 months) | Weak           |          |            |          |
| l. 1935 Rent Bracket                           | \$ 32 - 40     | % change | \$         | % change |
| m. 1937 Rent Bracket                           | \$ 35 - 45     | +11 %    | \$         | %        |
| n. 1939 Rent Bracket                           | \$ 35 - 45     | - %      | \$         | %        |
| o. Rental Demand                               | Good           |          |            |          |
| p. Predicted Rent Trend<br>(next 6-12 months)  | Firm           |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 30

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 0

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 51.20

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and somewhat rolling, with upward slope from west to east. Less than 20% built up. Haworth Ave. location of lost values as this portion is somewhat more developed than the balance of the area. R.R. station at boundary of area to the west - few small stores also located here. Good rail service to downtown New York City - about 45 minutes required. Monthly commutation rate \$9.18. Bus lines touch borders of area but do not traverse it. Churches and grammar school convenient but nearest high school is in Dumont about 1½ miles distant. Sowers not in. There is a clay blanket about 3 to 5 feet below the surface of the ground making drainage very difficult. Weak municipal government. Estimated average annual incomes are from \$1200-2000. An old area, not particularly attractive, not much to recommend it - third grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
  - b. Class and Occupation Artisans, white collar clerks - few commuters
  - c. Foreign Families 0 % Nationalities 0 d. Negro 0 %
  - e. Shifting or Infiltration 0
2. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%
a. Type and Size	1-family 6-rooms 2-story			
b. Construction	Frame			
c. Average Age	20-25 yrs.			
d. Repair	Fair			
e. Occupancy	90%			
f. Owner-occupied	55%			
g. 1935 Price Bracket	\$ 4500-5000	% change	\$	% change
h. 1937 Price Bracket	\$ 4500-5000	- %	\$	%
i. 1939 Price Bracket	\$ 4500-5000	- %	\$	%
j. Sales Demand	None			
k. Predicted Price Trend (next 6-12 months)	Static			
l. 1935 Rent Bracket	\$ 40 - 50	% change	\$	% change
m. 1937 Rent Bracket	\$ 40 - 50	- %	\$	%
n. 1939 Rent Bracket	\$ 40 - 50	- %	\$	%
o. Rental Demand	Fair \$50			
p. Predicted Rent Trend (next 6-12 months)	Static			
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -
4. OVERHANG OF HOME PROPERTIES: a. HOLC 2 b. Institutions 8
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 4
6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 12.20  
(Valuations about 50% of market)
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and slightly rolling. Lots about 40 ft. in width. Houses uniform but old type architecture. Bus along Piermont Rd. via Geo. Washington Bridge to uptown New York. 35 minutes to New York side of bridge. Rail transportation to New York via Jersey City and Hudson Tubes (downtown New York City) 50 minutes required. Cost about \$11 monthly commutation. 40¢ each way - bus and subway. Heavy traffic along Piermont Road (county road) and Knickerbocker Road. Small stores in Demarest but better shopping facilities in Closter - one mile distant. Grammar school in area. High school in Tonawly - 4 miles distant. No sewers in area. Sparsely built up and not likely to develop further in near future. Has little appeal residientially.



# Security Map of Bergen County, New Jersey

## Security Map of Bergen County, New Jersey

- | 2. BUILDINGS:                                  |  | PREDOMINATING                 |          | % | OTHER TYPE |          | % |
|--|--|-------------------------------|----------|---|------------|----------|---|
| a. Type and Size                               |  | 1-family                      |          |   |            |          |   |
|  |  | 5-7 rms. houses and bungalows |          |   |            |          |   |
| b. Construction                                |  | Frame (some stucco)           |          |   |            |          |   |
| c. Average Age                                 |  | 15-20 yrs.                    |          |   |            |          |   |
| d. Repair                                      |  | Fair                          |          |   |            |          |   |
| e. Occupancy                                   |  | 95%                           |          |   |            |          |   |
| f. Owner-occupied                              |  | 70%                           |          |   |            |          |   |
| g. 1935 Price Bracket                          |  | \$ 4000-5000                  | % change |   | \$         | % change |   |
| h. 1937 Price Bracket                          |  | \$ 4500-5500                  | +11 %    |   | \$         | %        |   |
| i. 1939 Price Bracket                          |  | \$ 4500-5500                  | - %      |   | \$         | %        |   |
| j. Sales Demand                                |  | Poor \$4500                   |          |   |            |          |   |
| k. Predicted Price Trend<br>(next 6-12 months) |  | Static                        |          |   |            |          |   |
| l. 1935 Rent Bracket                           |  | \$ 35 - 45                    | % change |   | \$         | % change |   |
| m. 1937 Rent Bracket                           |  | \$ 40 - 50                    | +13 %    |   | \$         | %        |   |
| n. 1939 Rent Bracket                           |  | \$ 40 - 50                    | - %      |   | \$         | %        |   |
| o. Rental Demand                               |  | Good \$45                     |          |   |            |          |   |
| p. Predicted Rent Trend<br>(next 6-12 months)  |  | Upward                        |          |   |            |          |   |

3. NEW CONSTRUCTION (past yr.) No. 100 Type & Price \$4200 How Selling Well

4. OVERHANG OF HOME PROPERTIES: a. HOLC.....21 b. Institutions.....120

5. SALE OF HOME PROPERTIES (2 yr.)      a. HOLC.....3      b. Institutions.....31

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 64.60

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Land is high and slightly rolling. Lots are generally 40 ft. in width. Area is generally uniform. Considerable building activity here today. Transportation good. R.R. station (N. Y. Central) in area. 40 minutes to New York side of Hudson River. Commutation costs about \$8.00 per month. Bus line along Washington Ave. direct to New York via Geo. Washington Bridge and 8th Ave. subway. Time, 55 minutes. Costs approximate R.R. cost. Bus line along Washington Ave. to Jersey City - time required to Jersey City, about 55 minutes. High school and grade school in area. Small shopping center. No large stores. Entire borough, excepting business areas, restricted to single-family houses. This community was not a speculative development but homes are of cheap type, architecturally inferior.

9. LOCATION Dumont SECURITY GRADE 3rd AREA NO. C-25 DATE 2-1-39  
B 29



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_
- b. Class and Occupation \_\_\_\_\_ Small business men, clerks, artisans \_\_\_\_\_
- c. Foreign Families \_\_\_\_\_ 0 % Nationalities \_\_\_\_\_ d. Negro \_\_\_\_\_ 0 %
- e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	5-7 rm singlos			
b. Construction	Frame ( few brick)			
c. Average Age	23 yrs.			
d. Repair	Fair to good			
e. Occupancy	93%			
f. Owner-occupied	65%			
g. 1935 Price Bracket	\$ 3000-7500	% change	\$	% change
h. 1937 Price Bracket	\$ 3000-7000	-5 %	\$	%
i. 1939 Price Bracket	\$ 3000-7000	0 %	\$	%
j. Sales Demand	Slight			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 27 - 60	% change	\$	% change
m. 1937 Rent Bracket	\$ 30 - 65	-9 %	\$	%
n. 1939 Rent Bracket	\$ 30 - 65	- %	\$	%
o. Rental Demand	Slight			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price Singlos \$5300 How Selling Sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 7 b. Institutions 75

5. SALE OF HOME PROPERTIES ( 2 yr.) a. HOLC. 1 b. Institutions 20

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939 ) \$ 49.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Low in center along railroad with ascending slopes from center to east and west. Railroad station and small stores about center of area. About one hour by rail to downtown New York City. 30 minutes by bus to uptown New York City, fare 20¢ one way. Grammar school but no high school nearer than Dumont 1½ miles from center of area. No sewers. Poor shops. Has been rezoned recently; lots were permitted to be 20 feet wide, now must be 60 feet. Some of the mortgage companies owning property here have reduced prices drastically since 1935 in the attempt to cut their inventories. Along Park Ave. nearly every house is institutionally owned. This is a cheap town and has drawn a few people from Tenafly because of cheaper rents. Average incomes here range from \$1200 to \$2500. Not much appeal, unattractive - typical 3rd grade appearance and characteristics.

9. LOCATION Crosskill SECURITY GRADE 3rd AREA NO. C-26 DATE 2-1-39  
B 24



# AREA DESCRIPTION

Security Map of Borgon County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Mill workers, skilled mechanics  
 c. Foreign Families 35 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>5-7 rm singles, bungalows</u>			
b. Construction	<u>Frame (cheap)</u>			
c. Average Age	<u>20-25 yrs.</u>			
d. Repair	<u>Fair</u>			
e. Occupancy	<u>90%</u>			
f. Owner-occupied	<u>60%</u>			
g. 1935 Price Bracket	<u>\$ 2550-3800</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 2650-4200</u>	<u>+8 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 2500-4000</u>	<u>-5 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>None for old houses</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 22 - 47</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 22 - 47</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 20 - 45</u>	<u>-6 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Fair</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 22 b. Institutions 19

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 5

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 47.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Level, along Passaic River, very few trees, Values have suffered in this area due to a decline in manufacturing in Paterson where many of the residents of Fairlawn were employed. A sprinkling of houses 50 years old and upward is found throughout the area. There are no sanitary sewers. Best values are in the extreme south portion between River Road and the railroad. Bus service along Maple Ave. in the northern end. Railroad station half mile from center of the area. About fifty minutes to downtown New York City. Heavy traffic along Maple Ave. and River Road. New main highway to skirt area on east. Manufacturing in northern part of area. Grade school but no high school nearer than Ridgewood, four miles distant. Annual incomes of residents estimated from \$1000 to \$1500 today. Due to age and lack of demand and poor employment facilities for residents, a third grade area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Yes Decreasing Static

b. Class and Occupation Mill workers and mechanics, clerks

c. Foreign Families 25 % Nationalities Mixed d. Negro 0 %

e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
--	---------------	---	------------	---

a. Type and Size 5-6 rm singles - bungalows

b. Construction Frame - brick veneer

c. Average Age 25 yrs.

d. Repair Fair

e. Occupancy 95%

f. Owner-occupied 95%

g. 1935 Price Bracket \$ 4200-5600 % change  \$  % change

h. 1937 Price Bracket \$ 4700-6200 +11 %  \$  %

i. 1939 Price Bracket \$ 4500-6000 -4 %  \$  %

j. Sales Demand Poor (for old houses)  
Fair (for new houses only)

k. Predicted Price Trend (next 6-12 months) Firm

l. 1935 Rent Bracket \$ None % change  \$  % change

m. 1937 Rent Bracket \$ ara %  \$  %

n. 1939 Rent Bracket \$ rented %  \$  %

o. Rental Demand -

p. Predicted Rent Trend (next 6-12 months) -

Bungalows

3. NEW CONSTRUCTION (past yr.) No. 100 Type & Price \$4500 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC 3 b. Institutions 10

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 2 b. Institutions 4

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 47.10

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The area is flat and practically treeless and about 50% built up within its boundaries. It is surrounded on all sides by more sparsely developed territory and some small farms. Route 4 cuts in half from east to west and constitutes a traffic hazard. No sewers are in at the present time and it is very doubtful when this improvement will come. Bus and rail transportation are convenient but stores, churches, and schools are lacking and the nearest high school is about 3 miles (Garfield). A new development of 100 small brick veneer bungalows, cheaply constructed has gone in south of Broadway. They are selling on \$500 down-payments - FHA financing. This appears to be the one live spot in the area which from almost any approach is third grade.

9. LOCATION Fairlawn SECURITY GRADE 3rd AREA NO. C-28 DATE 2-1-39



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes

b. Class and Occupation Mill workers

c. Foreign Families 50 % Nationalities Mixed d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS: PREDOMINATING \_\_\_\_\_ % OTHER TYPE \_\_\_\_\_ %

a. Type and Size 6-8 rm singles

b. Construction Frame

c. Average Age 15 yrs. and up

d. Repair Fair

e. Occupancy 100%

f. Owner-occupied 45%

g. 1935 Price Bracket \$ 1500-3000 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_

h. 1937 Price Bracket \$ 1500-3000 - % \_\_\_\_\_ \$ \_\_\_\_\_ %

i. 1939 Price Bracket \$ 1500-3000 - % \_\_\_\_\_ \$ \_\_\_\_\_ %

j. Sales Demand Poor

k. Predicted Price Trend (next 6-12 months) Weak

l. 1935 Rent Bracket \$ 22 - 35 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_

m. 1937 Rent Bracket \$ 22 - 35 - % \_\_\_\_\_ \$ \_\_\_\_\_ %

n. 1939 Rent Bracket \$ 20 - 30 -11 % \_\_\_\_\_ \$ \_\_\_\_\_ %

o. Rental Demand Poor

p. Predicted Rent Trend (next 6-12 months) Weak

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 1 b. Institutions 9

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 5

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 59.40

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Level and about fifty feet above the Passaic River, Very few trees. This is an unattractive development - old - rough roads throughout - rough grading; few city improvements. No gas or electricity in part of area and no sewers in part. Inhabitants for the most part work in the Paterson mills. Grade school in area but no high school nearer than Paterson, two miles distant. Golf club in center of area which is its best feature. Bus service along Route 4, the northern boundary. Also a traffic hazard. R.R. station half mile from center. No churches. Neighborhood stores at northern boundary on Route 4. Many lots have been foreclosed for taxes and are for sale by the municipality. Area is sparsely built up, about 20% improved. Annual family income averages about \$1000. Not a slum but nothing to raise it above third grade.

9. LOCATION East Paterson SECURITY GRADE 3rd AREA NO. C-29 DATE 3-1-39



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation \_\_\_\_\_ Mill workers and laborers \_\_\_\_\_  
 c. Foreign Families 60 % Nationalities Italian \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ Not at present \_\_\_\_\_
2. BUILDINGS:
 

	PREDOMINATING _____ %	OTHER TYPE _____ %
a. Type and Size	<u>5-6 rm houses and bungalows</u>	_____
b. Construction	<u>Frame</u>	_____
c. Average Age	<u>20-30 yrs.</u>	_____
d. Repair	<u>Fair</u>	_____
e. Occupancy	<u>95%</u>	_____
f. Owner-occupied	<u>65%</u>	_____
g. 1935 Price Bracket	<u>\$ 1000-2500</u> % change _____	<u>\$</u> _____ % change _____
h. 1937 Price Bracket	<u>\$ 1000-2500</u> - % _____	<u>\$</u> _____ % _____
i. 1939 Price Bracket	<u>\$ 1000-2500</u> - % _____	<u>\$</u> _____ % _____
j. Sales Demand	<u>None</u>	_____
k. Predicted Price Trend (next 6-12 months)	<u>Static</u>	_____
l. 1935 Rent Bracket	<u>\$ 15 - 30</u> % change _____	<u>\$</u> _____ % change _____
m. 1937 Rent Bracket	<u>\$ 15 - 30</u> - % _____	<u>\$</u> _____ % _____
n. 1939 Rent Bracket	<u>\$ 15 - 30</u> - % _____	<u>\$</u> _____ % _____
o. Rental Demand	<u>Fair</u>	_____
p. Predicted Rent Trend (next 6-12 months)	<u>Weak</u>	_____
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ - How Selling \_\_\_\_\_ -
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 3 b. Institutions 19
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 0 b. Institutions 8
6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 59.40
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

In general this is a sparsely built up area, about 25% of the land being improved. It is gently rolling, treeless and fairly high at the southeastern extremity. There is some waste dry meadow land about the center - also some small farming and chicken raising in spots. A dump borders the area on the east. Main highway Route 6 cuts it from east to west. Some small business is found along Market St. A dye works lies just across the narrow Passaic River and the large structures of the Forstmann Woolen Company are adjacent on the southeast. Two grade schools but no high school. A railroad crosses the area. There are some poor roadways, few sidewalks, sewers not all in, no curbs or gutters. Kipp Ave. is the best street, being paved and with improvements. Many inhabitants work at Forstmann's in the lower grades and incomes probably range from \$800 to \$1400. Not quite a slum area but certainly not better than a poor third grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Mill workers and laborers  
 c. Foreign Families 65% Nationalities Italian d. Negro 0%  
 e. Shifting or Infiltration Not at present

2. BUILDINGS:	PREDOMINATING % (Bungalows and cottages)	OTHER TYPE %
a. Type and Size	<u>5-6 rm singlos</u>	
b. Construction	<u>Frame, stucco</u>	
c. Average Age	<u>25 yrs.</u>	
d. Repair	<u>Fair</u>	
e. Occupancy	<u>97%</u>	
f. Owner-occupied	<u>45%</u>	
g. 1935 Price Bracket	<u>\$ 1500-3000</u> % change	<u>\$</u> % change
h. 1937 Price Bracket	<u>\$ 1500-3000</u> - %	<u>\$</u> %
i. 1939 Price Bracket	<u>\$ 1500-3000</u> - %	<u>\$</u> %
j. Sales Demand	<u>None</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>	
l. 1935 Rent Bracket	<u>\$ 15 - 30</u> % change	<u>\$</u> % change
m. 1937 Rent Bracket	<u>\$ 17 - 32</u> +9 %	<u>\$</u> %
n. 1939 Rent Bracket	<u>\$ 15 - 30</u> -8 %	<u>\$</u> %
o. Rental Demand	<u>Fair (none available)</u>	
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 6 b. Institutions 38

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 12

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (193.9.) \$ 59.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Very slightly rolling. About 30 feet above level of Passaic River which is the western boundary. Parts are flat and low in the center. Streets are notable for poor paving and few sidewalks. Railroad bounds area at east. Small home gardens and vineyards and an occasional goat tethered on vacant ground mark this as an Italian stronghold. Parts are sparsely settled but there are three or four two-family houses - owner occupied. As a whole the area would be no more than 35% built up. Grade school in area but no high school nearer than Paterson. Some stores and small industry along the railroad which bounds the area on the south. Open country and small farms to the east. Large dye works adjacent to area at west. Family incomes probably range from \$800 to \$1800. Just one degree removed from a slum area - third grade minus.

9. LOCATION East Paterson SECURITY GRADE 3rd - AREA NO. C-31 DATE 3-1-39



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
  - b. Class and Occupation \_\_\_\_\_ Artisans, laborers, a few commuters
  - c. Foreign Families ? % Nationalities \_\_\_\_\_ Some 2nd generation German d. Negro 0 %
  - e. Shifting or Infiltration \_\_\_\_\_ -
2. BUILDINGS:
 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	4-7 rm singlos & bungalows			
b. Construction	Frame			
c. Average Age	Up to 40 yrs.			
d. Repair	Fair to good			
e. Occupancy	96%			
f. Owner-occupied	80%			
g. 1935 Price Bracket	\$ 2500-6000	% change	\$	% change
h. 1937 Price Bracket	\$ 2500-6000	- %	\$	%
i. 1939 Price Bracket	\$ 2500-6000	- %	\$	%
j. Sales Demand	None			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1935 Rent Bracket	\$ 22 - 40	% change	\$	% change
m. 1937 Rent Bracket	\$ 25 - 45	+13 %	\$	%
n. 1939 Rent Bracket	\$ 25 - 45	- %	\$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			
3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price Singlos \$5690 How Selling Moderately
4. OVERHANG OF HOME PROPERTIES: a. HOLC 11 b. Institutions 10
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 3 b. Institutions 6
6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 54.00
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Nearly level, very slightly rolling in parts. Few trees. Sparsely built up. Land about 40% improved. 2 grade schools in area. Churches. No bus service within half a mile of northern part of area. R.R. station bordering area at east. 50 minutes to New York City (downtown) by rail. Limited shopping facilities. Market St. main thoroughfare - bus line along here. Railroad cuts area. More desirable north of Rochelle Parkway. About 50 new homes 3 years old in this section. Saddle River bounds area at southeast. Moderately heavy traffic along Saddle River Road at east end of area. Area is nearly surrounded by sparsely built up open country and farms. Inconveniences, poor demand and lack of development and uniformity classify this as third grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static  
 b. Class and Occupation White collar workers - commuters  
 c. Foreign Families 0 % Nationalities - d. Negro 0 %  
 e. Shifting or Infiltration None
2. BUILDINGS:
 

	PREDOMINATING	100 %	OTHER TYPE	%
a. Type and Size	<u>5-6 rm singles - 2 story</u>			
b. Construction	<u>Frame &amp; brick veneer</u>			
c. Average Age	<u>All built since 1935</u>			
d. Repair	<u>Excellent</u>			
e. Occupancy	<u>98%</u>			
f. Owner-occupied	<u>85%</u>			
g. 1935 Price Bracket	<u>\$ None built</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 6000-6500</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 6000-6500</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Fair</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1935 Rent Bracket	<u>\$ None are</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ rented</u>	<u>%</u>	<u>\$</u>	<u>%</u>
n. Rent Bracket	<u>\$ Practically</u>	<u>%</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>none are</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>rented</u>			
3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price \$6500 How Selling Moderately
4. OVERHANG OF HOME PROPERTIES: a. HOLC 0 b. Institutions 10
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 0
6. MORTGAGE FUNDS: Ample (FHA) 7. TOTAL TAX RATE PER \$1000 (193<sup>9</sup>) \$ 54.40
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is a new development. Built by the Riverview Lawns Corporation which went into bankruptcy before the completion of the project. Nearly all of the mortgages in this area are held by the Ninth Federal Savings and Loan Association (New York City). Terrain is flat and treeless with Macadam streets and somewhat isolated. No shops convenient. Schools 3/4 mile distant and high school 1.5 miles distant in Hackensack. There is heavy traffic along Passaic Street and good bus service to New York, 20 minutes to uptown Manhattan, 40 minutes downtown. Nearest railroad station is one mile distant. There are no building restrictions. About 50 houses in the area. A poorly handled development with little appeal, due to isolation. Graded high "C" only because it is new and houses are in good condition.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
- b. Class and Occupation Clerks, artisans
- c. Foreign Families 5 % Nationalities German d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS: PREDOMINATING 85 % OTHER TYPE 15 %
- a. Type and Size 5-7 rm singlos & cottages 2-family 4-6 rm units
- b. Construction Frame Frame
- c. Average Age 10-30 yrs. 20 yrs. and up
- d. Repair Fair Fair
- e. Occupancy 95% 95%
- f. Owner-occupied 65% 50%
- g. 1935 Price Bracket \$ 4500-6500 % change \$ 6000-7000 % change
- h. 1937 Price Bracket \$ 4200-6300 -5 % \$ 6000-7000 - %
- i. 1939 Price Bracket \$ 4000-6000 -5 % \$ 6000-7000 - %
- j. Sales Demand None None
- k. Predicted Price Trend (next 6-12 months) Static Weak
- l. 1935 Rent Bracket \$ 30 - 45 % change \$ 30 - 40 % change
- m. 1937 Rent Bracket \$ 35 - 50 +13 % \$ 35 - 45 +7 %
- n. 1939 Rent Bracket \$ 35 - 50 - % \$ 35 - 45 - %
- o. Rental Demand Fair Fair
- p. Predicted Rent Trend (next 6-12 months) Firm Firm

3. NEW CONSTRUCTION (past yr.) No. 35 Type & Price Singles \$5500 How Selling Well

4. OVERHANG OF HOME PROPERTIES: a. HOLC 6 b. Institutions 6

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 3 b. Institutions 2

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 54.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat and low. Bordered by Saddle River at west. R.R. station in area. 50 min. by rail to New York City (downtown). Bus line along Passaic St., the northern boundary. Route 2 traverses area at east. Heavy high speed traffic here. Small stores about center of area. Grade school near. Nearest high school 2 miles in Hackensack. Mixture of architectural types. Poor streets. Possible future street assessment. 25 new houses on Becker Ave. east of Rochelle Ave. 16 on Madison St. Priced \$4500-5800 - bungalows. Selling well. 50 comparatively new houses a little way northwest of main area. Land flat and treeless. A badly handled development, remote from facilities excepting bus line which runs on Passaic Street. A disposal plant is located at Central Ave. and Rochelle Ave. in the area. Parochial school about center of area. Assessments are about 40% of present market. The town was "dead" until 1936. Since then has been going well. Poor uniformity places this area in third grade.

9. LOCATION Rochelle Park SECURITY GRADE 3rd. AREA NO. C-34 DATE 3-1-39



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_
- b. Class and Occupation Clerks, white collar, skilled laborers, chemists
- c. Foreign Families \_\_\_\_\_ % Nationalities Few 2nd generation German d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:
- |   | PREDOMINATING                         | %               | OTHER TYPE | %               |
|---|---------------------------------------|-----------------|------------|-----------------|
| a. Type and Size                            | <u>5-8 rm singles &amp; bungalows</u> |                 |            |                 |
| b. Construction                             | <u>Frame, brick, stucco</u>           |                 |            |                 |
| c. Average Age                              | <u>10-30 yrs.</u>                     |                 |            |                 |
| d. Repair                                   | <u>Fair to good</u>                   |                 |            |                 |
| e. Occupancy                                | <u>96%</u>                            |                 |            |                 |
| f. Owner-occupied                           | <u>70%</u>                            |                 |            |                 |
| g. 1935 Price Bracket                       | <u>\$ 4400-8800</u>                   | <u>% change</u> | <u>\$</u>  | <u>% change</u> |
| h. 1937 Price Bracket                       | <u>\$ 4200-8400</u>                   | <u>-5 %</u>     | <u>\$</u>  | <u>%</u>        |
| i. 1939 Price Bracket                       | <u>\$ 4000-8000</u>                   | <u>-5 %</u>     | <u>\$</u>  | <u>%</u>        |
| j. Sales Demand                             | <u>Poor</u>                           |                 |            |                 |
| k. Predicted Price Trend (next 6-12 months) | <u>Weak</u>                           |                 |            |                 |
| l. 1935 Rent Bracket                        | <u>\$ 30 - 50</u>                     | <u>% change</u> | <u>\$</u>  | <u>% change</u> |
| m. 1937 Rent Bracket                        | <u>\$ 35 - 55</u>                     | <u>-13%</u>     | <u>\$</u>  | <u>%</u>        |
| n. 1939 Rent Bracket                        | <u>\$ 35 - 55</u>                     | <u>- %</u>      | <u>\$</u>  | <u>%</u>        |
| o. Rental Demand                            | <u>Fair</u>                           |                 |            |                 |
| p. Predicted Rent Trend (next 6-12 months)  | <u>Static</u>                         |                 |            |                 |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC 11 b. Institutions 10

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 10

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 54.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Nearly level, with some shade trees. 10 minute walk to railroad station. 45 minutes to downtown New York City. Bus line on Passaic St., the north boundary of area. Schools and churches in adjacent area C-36. High school one mile distant in Hackensack. R.R. traverses area. Small shopping center about middle of area. Good shopping facilities in Hackensack 10 minutes distant by bus (fare 5¢) Two chemical plants in area, along railroad, which employ 150. Objectionable odors emanating from these plants. Land about 75% improved. Annual estimated incomes range from \$2000-3600. Route 2 traverses the area. Very heavy high speed traffic along here. General appearance justifies 3rd grade. North of R.R. is preferable.

9. LOCATION Maywood SECURITY GRADE 3rd + AREA NO. C-35 DATE 3-1-39



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation \_\_\_\_\_ Clerks and artisans \_\_\_\_\_  
 c. Foreign Families 15 % Nationalities Americanized German d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	5-6 rm singlos and bungalows			
b. Construction	Frame			
c. Average Age	20-35 yrs.			
d. Repair	Fair			
e. Occupancy	95%			
f. Owner-occupied	65%			
g. 1935 Price Bracket	\$ 3300-5500	% change	\$	% change
h. 1937 Price Bracket	\$ 3150-5250	-6 %	\$	%
i. 1939 Price Bracket	\$ 3000-5000	-5 %	\$	%
j. Sales Demand	Slight			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1935 Rent Bracket	\$ 44 - 70	% change	\$	% change
m. 1937 Rent Bracket	\$ 40 - 65	-8 %	\$	%
n. 1939 Rent Bracket	\$ 40 - 65	- %	\$	%
o. Rental Demand	Slight			
p. Predicted Rent Trend (next 6-12 months)	Firm (very little available)			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 11 b. Institutions 9

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 10

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 54.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Gentle slope downward toward the east. Area borders on a creek at east end. Some demand for "water front" property. Stream stocked for fishing. Bus terminal adjacent to area. Bus line along Passaic St., south border of area. R.R. station 3/4 mile distant. 45 minutes by rail to downtown New York City. Grammar school and junior high school in Borough but nearest high school in Hackensack, one mile distant. Shopping center about half mile from center of area in Maywood. Better facilities in Hackensack 10 minutes by bus - fare 5¢. Streets are rough in this area. Institutions seeking to dispose of their property holdings, have steadily reduced prices, affecting values adversely in the area. Land is about 90% improved and estimated annual incomes reach \$1500-2500. Old properties and poor demand, lack of appeal - a third class area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Clerks, white collar workers, minor executives  
 c. Foreign Families 0 % Nationalities - d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>7-8 rm singlos</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>20-40 yrs</u>			
d. Repair	<u>Fair to good</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>75%</u>			
g. 1935 Price Bracket	<u>\$ 5000-7700</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 4500-7000</u>	<u>-8 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 4500-7000</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>None</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1935 Rent Bracket	<u>\$ 35 - 55</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 40 - 60</u>	<u>+11 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 40 - 60</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 6 b. Institutions 10

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 5

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (193. 9) \$ 52.60

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Generally flat - level with business section. About 30 ft. above meadow (marsh) level. Convenient to shops, churches, schools. Convenient to rail and bus transportation. 45 minutes by rail from downtown New York City. Parochial school in area. This area is going through a transition from residential to business. A good apartment zone. 5 brick apartments in vicinity of Union and Anderson. Sears Roebuck Company one block from area. Quite a few large old houses used as rooming houses. One apartment house has one and two-room suites. This one had a waiting list all through the depression. Heavy traffic on Main St. and on Union St. Area about 100% built up. Incomes estimated from \$2000 to \$5000. Encroachment and transition makes it a third grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static
- b. Class and Occupation Clerks and minor executives
- c. Foreign Families 0 % Nationalities - d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>5-6 rm singlos and bungalows</u>			
b. Construction	<u>Framo</u>			
c. Average Age	<u>up to 25 yrs.</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>98%</u>			
f. Owner-occupied	<u>50%</u>			
g. 1935 Price Bracket	<u>\$ 3800-6600</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 3500-6000</u>	<u>-9 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 3500-6000</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Fair</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1935 Rent Bracket	<u>\$ 33 - 55</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 30 - 50</u>	<u>-9 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 30 - 50</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Fair</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 18 Type & Price Singlos \$5500 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC 14 b. Institutions 32

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 2 b. Institutions 32  
Limited, except for

6. MORTGAGE FUNDS: now construct. 7. TOTAL TAX RATE PER \$1000 (1939) \$ 52.60

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Nearly level, rising slightly to westward. 10 minutes walk from Fairmont Ave. R.R. station (Erie) 45 minutes to downtown New York City. School and churches in area. Ten minutes walk to Hackensack shopping center. Local bus lines along Main Ave. and Grand Ave. New York bus along Route 4, bordering the area on the north. The northern portion of this area is built up of cheaply constructed homes - which grades the area third grade instead of second grade. A railroad line runs along the eastern boundary and a cemetery is adjacent thereto. Heavy traffic along Main St. and Grand Ave. Hackensack shopping center extends into the south portion of this area. About the only spot in Hackensack where there is room for development at moderate cost. Estimated annual income between \$1800 and \$3600.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
  - b. Class and Occupation Laborers, artisans, some commuters, mixed
  - c. Foreign Families 5 % Nationalities Italian d. Negro 3 %
  - e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_
2. BUILDINGS:

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>5-6 rm singlos &amp; bungalows</u>			
b. Construction	<u>Frame and brick</u>			
c. Average Age	<u>10-30 yrs.</u>			
d. Repair	<u>Fair and good</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>45%</u>			
g. 1935 Price Bracket	<u>\$ 4400-8000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 4000-7500</u>	<u>-7 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 4000-7500</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>None</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 30 - 45</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 35 - 50</u>	<u>+13 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 35 - 50</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Slight</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Weak</u>			
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 5 b. Institutions 9
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 4
6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 52.60

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Sloping upward toward the west. Very high along Longview Ave. Good scenic advantage here. Convenient to transportation. Essex St. R.R. station 5 minutes walk. 40 minutes by rail to downtown New York City. Bus transportation along Polifly Rd. and Market St. Also heavy traffic on these thoroughfares. High school in area. Convenient to shopping facilities. Public service building in south part of area, also few small scattered industries. Few negroes in north portion. Best values on 2nd St. and from there to the west boundary of the area. Two large cheap rent apartments on Newman St. This is a very mixed area, probably on the down grade. Poor demand and encroachment of scattered business make this third class.

Athletic field in northeast extremity of area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Laborers, artisans, commuters  
 c. Foreign Families 5 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration Italian from D+ 4, slowly

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>6-10 rm singles</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>25-60 years</u>			
d. Repair	<u>Poor</u>			
e. Occupancy	<u>98%</u>			
f. Owner-occupied	<u>55%</u>			
g. 1935 Price Bracket	<u>\$ 3500-6500</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 3000-6000</u>	<u>-10 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 3000-6000</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Poor</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$22 - 40</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$25 - 45</u>	<u>+13 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$25 - 45</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Fair</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Weak</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ - How Selling \_\_\_\_\_ -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 6 b. Institutions 23

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 14

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 52.60

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat, Business along Main Street. Heavy traffic Main Street and Union Street. Park adjacent to area on east along Hackensack River. Heavy traffic along River St. also. Convenient rail transportation. 45 minutes to downtown New York City. Bus lines along Main St. and Union St., also on River St. and Court St. (south boundary). Some single houses in this area have been converted to 2-family. Many are owned by institutions. They rent from \$25 to \$50 per unit with heat. Sales values on those 2-family houses vary between \$4000 and \$8000. This section is about 100% built up. Incomes are estimated from \$1000 to \$2500. A shade better as to property values and population than the adjacent D+ area at the south; hence C-, a poor third grade.



# AREA DESCRIPTION

Security Map of Berg County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Clerks, laborers, mixed population  
 c. Foreign Families 50% Nationalities \_\_\_\_\_ Mixed \_\_\_\_\_ d. Negro 1%  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS: 

	<u>PREDOMINATING</u>	<u>%</u>	<u>OTHER TYPE</u>	<u>%</u>
a. Type and Size	<u>5-7 rm singlos</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>20-40 yrs.</u>			
d. Repair	<u>Fair</u>			
e. Occupancy	<u>98%</u>			
f. Owner-occupied	<u>60%</u>			
g. 1935 Price Bracket	<u>\$ 2000-5000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 2000-5000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 2000-5000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>None</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 22 - 32</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 25 - 35</u>	<u>+11%</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 25 - 35</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Poor</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Weak</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ - How Selling \_\_\_\_\_ -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 3 b. Institutions 16

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 16

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 52.60

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Low and flat. A few feet above the marsh level. Treeless. Cat tails and marsh grass on vacant lots. Proximity to marshes is a detriment. Also business encroachment. Heavy traffic along River St. A very few negro families reside in the northern portion. Schools, shops, transportation convenient. This is a narrow residential strip between the business area and the river and marshes. Eventually will probably go into business 100%. Two large stores in the area - Sears Roebuck, Packard Bamberger. Small scattering of industries are coming in along River St. There have been sales here but only at sacrifice prices. A park is adjacent to the area along the river at the east. High taxes are a deterrent to property ownership. Estimated annual incomes vary between \$1000 and \$2000. Not quite a slum area, third grade minus.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Clerks, mechanics, small business men  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>1-family 5-7 rms, houses &amp; bungalows</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>15-20 yrs.</u>			
d. Repair	<u>Fair to good</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>85%</u>			
g. 1935 Price Bracket	<u>\$ 4000-4500</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 4500-5500</u>	<u>+18 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 4500-5500</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Poor \$4500 if any</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Static</u>			
l. 1935 Rent Bracket	<u>\$ 35 - 40</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 35 - 45</u>	<u>+7 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 35 - 45</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Fair \$40</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Upward (due to general shortage)</u>			

3. NEW CONSTRUCTION (past yr.) No. 60 Type & Price 1-family 5-6 rms \$6000 FHA financing How Selling Actively

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 45 b. Institutions 72

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 5 b. Institutions 53

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$. 53.60

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and slightly rolling. High school in area. Grade school in area. That portion east of the railroad tracks is more desirable than on the west side. Scattering of old and larger houses through area. Good transportation via West Shore railroad (N.Y. Central) to New York City via ferry from Weehawken to 42nd St., New York. Time required about 40 minutes. Commutation rate about \$7 a month. Bus line along Washington Ave. via Goo. Washington Bridge and 8th Ave. Subway (on New York side of Hudson River) to downtown New York. Time required about 55 minutes. Cost about same as R.R. (R.R. service is better on West Shore R.R. than on Erie R.R.) This area grew gradually and was not a speculative project. It never was a high type of community. Rather commonplace with little to recommend it to a discriminating buyer.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Some executives, business and white collar (few Italian laborers in northwest portion)  
 c. Foreign Families 40 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS:
- |   | PREDOMINATING  | %        | OTHER TYPE | %        |
|---|--|----------|------------|----------|
| a. Type and Size                            | 1-family<br>6-8 rms, houses  |          |            |          |
| b. Construction                             | Frame  |          |            |          |
| c. Average Age                              | 25 yrs. and over   |          |            |          |
| d. Repair                                   | Fair (some good)   |          |            |          |
| e. Occupancy                                | 95%  |          |            |          |
| f. Owner-occupied                           | 95%  |          |            |          |
| g. 1935 Price Bracket                       | \$ 6000-9000   | % change | \$         | % change |
| h. 1937 Price Bracket                       | \$ 6000-9000   | - %      | \$         | %        |
| i. 1939 Price Bracket                       | \$ 6000-9000   | - %      | \$         | %        |
| j. Sales Demand                             | Fair \$8500  |          |            |          |
| k. Predicted Price Trend (next 6-12 months) | Static   |          |            |          |
| l. 1935 Rent Bracket                        | \$ 50 - 75   | % change | \$         | % change |
| m. 1937 Rent Bracket                        | \$ 50 - 75   | - %      | \$         | %        |
| n. 1939 Rent Bracket                        | \$ 50 - 75   | - %      | \$         | %        |
| o. Rental Demand                            | Fair - up to \$75  |          |            |          |
| p. Predicted Rent Trend (next 6-12 months)  | Slowly up due to scarcity of rental properties<br>1-family 6-7 rms |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 15 Type & Price \$7000 How Selling Well

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 2 b. Institutions 8

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 3  
 (No loans made on homes facing on R.R.)

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 47.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

About 15 new houses (2 yrs. old) vicinity of Clinton Ave. and Serpentine Road. Seven and eight room selling \$8500-9000. Developers failed before completion of development. No further activity. Not many foreclosures here. Very few houses built in here during inflationary period. Properties generally not "over loaned". Has been very little speculative construction in here in recent years. Area improves to the eastward as the ground becomes higher. Good trees throughout. Grammar school and high school in area. R.R. station in area. 40 minutes by rail to downtown New York. Bus transportation to New York via Geo. Washington Bridge - 50 minutes via bus and subway to downtown New York. Lumber yard at River Edge Road and Railroad Ave. Incinerator and sewage disposal plant on west side of R.R. tracks about opposite Hudson Ave. Some scattered light industry vicinity of Hudson Ave. west of County Road. Land is low and a little swampy in northwest portion of area. No restriction.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
- b. Class and Occupation Middle class - white collar workers
- c. Foreign Families 0 % Nationalities - d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ None

2. BUILDINGS:
- |  | PREDOMINATING                            | 100 %    | OTHER TYPE | %        |
|--|--|----------|------------|----------|
| a. Type and Size                               | 1-family 5-7 rms<br>Houses and bungalows |          |            |          |
| b. Construction                                | Frame & stucco                           |          |            |          |
| c. Average Age                                 | 14-20 yrs.                               |          |            |          |
| d. Repair                                      | Good                                     |          |            |          |
| e. Occupancy                                   | 98%                                      |          |            |          |
| f. Owner-occupied                              | 75%                                      |          |            |          |
| g. 1935 Price Bracket                          | \$ 3500-5500                             | % change | \$         | % change |
| h. 1937 Price Bracket                          | \$ 4000-6500                             | +17 %    | \$         | %        |
| i. 1939 Price Bracket                          | \$ 4000-6500                             | - %      | \$         | %        |
| j. Sales Demand                                | \$5000                                   | Fair     |            |          |
| k. Predicted Price Trend<br>(next 6-12 months) | Firm                                     |          |            |          |
| l. 1935 Rent Bracket                           | \$ 35 -50                                | % change | \$         | % change |
| m. 1937 Rent Bracket                           | \$ 40 -55                                | +12 %    | \$         | %        |
| n. 1939 Rent Bracket                           | \$ 40 -55                                | - %      | \$         | %        |
| o. Rental Demand                               | Up to \$45                               | Good     |            |          |
| p. Predicted Rent Trend<br>(next 6-12 months)  | Static                                   |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 0 \* Type & Price \_\_\_\_\_ - How Selling \_\_\_\_\_ -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 10 b. Institutions 27

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 6

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 51.00

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Low, flat and treeless. Grade school in area. High school half mile distant from center of area. Shopping center 5 minutes walk from center of area. Route 4 is south boundary. Bus service to New York City (179th St.) along this highway. 15 minutes time required. R.R. station one mile from center of area. Churches in area. 2 large brick apartments (40 families), one on State St. and one on West Englewood Ave. Some bungalows and cheaper houses in northern portion. South section 2½ story properties in greater demand both for rent and sale. This is one of the older areas of Teaneck. It was not a speculative development. National Guard Armory in area.

\*Comparatively new development at north end of area - \$4800 houses.



Security Map of Borgon County, New Jersey

b. Class and Occupation..... Laborers - clerks

e. Shifting or Infiltration.....None

a. Type and Size	Houses and bungalows
------------------	----------------------

b. Construction	Frame & stucco
-----------------	----------------

c. Average Age 12-20 years

d. Repair	Poor	
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e. Occupancy 98%

f. Owner-occupied	85%
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g. 1935 Price Bracket	\$ 3000-4500	% change	\$	% change
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h. 1937 Price Bracket	\$ 3500-5000	+13 %	\$	%
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i.	1939	Price Bracket	\$ 3500-5000	-	%	\$	%
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j. Sales Demand	Poor
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k. Predicted Price Trend (next 6-12 months) Weak

1. 1935 Rent Bracket	\$ 25 - 35	% change	\$	% change
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m. 1937 Rent Bracket	\$ 25 - 40	+8 %	\$	%
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n.	Year	Rent Bracket	\$	%	\$	%
1939			25 - 40	-		

o. Rental Demand	\$35	Fair
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p. Predicted Rent Trend (next 6-12 months) Static

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC.....4..... b. Institutions.....11.....

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 4

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 51.00

Low and flat - treeless. Bordering Overpock Creek marshes. Grade school in area. High school one mile distant. Half mile to shopping center. No churches in area. Half mile to church. Half mile from center of area to bus line along Cedar Lane. Thence via bus over Geo. Washington Bridge to uptown (179th St.) New York City. One mile from R.R. station. Incinerating plant in area. Plots irregular in size. Poor maintenance. Houses mixed as to type, Unattractive layout. Some unfinished and dead-end streets. No future predicted for this portion of the borough. Access to section is principally by two thoroughfares only, Glenwood Ave. and Fyeke Lane. It is one of the oldest sections in Teaneck.

9. LOCATION Teaneck SECURITY GRADE 3rd AREA NO. C-45 DATE 1-1-59  
B 204



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Clerks, white collar class  
 c. Foreign Families 5 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration None
2. BUILDINGS:
 

	PREDOMINATING	80 %	OTHER TYPE	20 %
a. Type and Size	1-family 8-10 rm houses		Converted 2-family 4-6 rm units, side by side.	
b. Construction	Frame		Frame	
c. Average Age	30 yrs.		30 yrs.	
d. Repair	Fair to good		Good	
e. Occupancy	90%		95%	
f. Owner-occupied	70%		70%	
g. 1935 Price Bracket	\$ 4500-10,000	% change	\$ 4500-8500	% change
h. 1937 Price Bracket	\$ 4500-10,000	- %	\$ 4500-8500	- %
i. 1939 Price Bracket	\$ 4500-10,000	- %	\$ 4500-8500	%
j. Sales Demand	None		None	
k. Predicted Price Trend (next 6-12 months)	Down		Down	
l. 1935 Rent Bracket	\$ 35 - 70	% change	\$ 50 - 75	% change
m. 1937 Rent Bracket	\$ 35 - 70	0 %	\$ 50 - 70	- %
n. 1939 Rent Bracket	\$ 35 - 70	0 %	\$ 50 - 70	- %
o. Rental Demand	Slight \$50		Good \$60 (with heat)	
p. Predicted Rent Trend (next 6-12 months)	Static		Static	
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -
4. OVERHANG OF HOME PROPERTIES: a. HOLC 4 b. Institutions 6
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 3
6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 45.70  
 (Assessment 50% of market value)
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Rolling, low along railroad. Sloping upward east and west. Best values along Engle Street due to business encroachment here. 2 brick apartments on Engle Street. 3 garages on Engle St. 6 service stations in area. Hospital and Country Club at north end. One large cemetery. 4 churches and a Jewish Tabernacle. Also Catholic Convent School. 2 grade schools in area. High school  $\frac{1}{2}$  mile distant. Many large old houses on 1 acre plots. 1 brick apartment on Tenafly Road. Bus transportation along Engle St. and Tenafly Rd. to New York (uptown) via Geo. Washington Bridge, 15 minutes. Rail transportation downtown New York, 35 minutes. Commutation ticket \$8.90 a month. Shopping center conveniently near along Palisade Ave. Private sewer company and additional charge over and above taxes. Average cost \$20 a year.



# Security Map of Bergen County, New Jersey

b. Class and Occupation Laborers, domestics, mill workers, clerks

c. Foreign Families 30 % Nationalities Italian d. Negro 10 %

e. Shifting or Infiltration.....No

a. Type and Size 5-6 rms singles

b. Construction	Frame	

c. Average Age 20-25 yrs.

d. Repair Fair

e. Occupancy 90%

f. Owner-occupied 60%

g. 1935 Price Bracket	\$ 2000-5000	% change	\$	% change

h. 1937 Price Bracket \$ 2000-5000 - % \$ %

i.	Year	Price Bracket	\$	%	\$	%
1.	1939		\$ 2000-5000	-	%	

j. Sales Demand	Poor		
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k. Predicted Price Trend (next 6-12 months) Firm

	1935	1936	% change
1. 1935 Rent Bracket	\$ 20 - 35		

m. 1937 Rent Bracket \$ 20 - 35 - % \$ %

n.	1939	Rent Bracket	\$ 20 - 35	- %	\$	%

o. Rental Demand Fair

p. Predicted Rent Trend (next 6-12 months) Firm

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - - - - - How Selling - - - - -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 4 b. Institutions 5

5. SALE OF HOME PROPERTIES (2 yr.)    a. HOLC 1    b. Institutions 3

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 45.70

Nearly level, some parts low. Convenient to business and shopping center. Ten minutes walk to railroad station. 50 minutes by rail to downtown New York City. Schools and churches convenient. High school near area. Bus transportation to New York (uptown) 15 minutes. Two small brick apartments. Scattered stores through area. Gas stations. Palisades Ave. principal thoroughfare. Some unpaved side streets and some sidewalks not in. Mixed population with estimated incomes up to \$2000. Proximity to business, mixed population determine a 3rd class area. Moderately heavy traffic. Lafayette Ave. also main thoroughfare.

9. LOCATION Englewood SECURITY GRADE 3rd AREA NO. C47 DATE 2-1-39



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
- b. Class and Occupation Small business, laborers and mill workers
- c. Foreign Families 85 % Nationalities Hungarian, Polish, Slav d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ Not at present \_\_\_\_\_

2. BUILDINGS: PREDOMINATING 60 % OTHER TYPE 40 %
- |   |                           |                       |
|---|---------------------------|-----------------------|
| a. Type and Size                            | 5-5 rm 2-family - 2 decks | 5-6 rm singlos        |
| b. Construction                             | Frame                     | Frame                 |
| c. Average Age                              | 25 yrs.                   | 25 yrs.               |
| d. Repair                                   | Fair                      | Fair                  |
| e. Occupancy                                | 95%                       | 95%                   |
| f. Owner-occupied                           | 55%                       | 60%                   |
| g. 1935 Price Bracket                       | \$ 2500-4000 % change     | \$ 2000-3500 % change |
| h. 1937 Price Bracket                       | \$ 2500-4000 0 %          | \$ 2000-3500 0 %      |
| i. 1939 Price Bracket                       | \$ 2500-4000 0 %          | \$ 2000-3500 0 %      |
| j. Sales Demand                             | None                      | None                  |
| k. Predicted Price Trend (next 6-12 months) | Weak                      | Weak                  |
| l. 1935 Rent Bracket                        | \$ 20 - 25 % change       | \$ 20 - 30 % change   |
| m. 1937 Rent Bracket                        | \$ 20 - 25 0 %            | \$ 20 - 30 0 %        |
| n. 1939 Rent Bracket                        | \$ 20 - 25 0 %            | \$ 20 - 30 0 %        |
| o. Rental Demand                            | Slight                    | Slight                |
| p. Predicted Rent Trend (next 6-12 months)  | Weak                      | Weak                  |

3. NEW CONSTRUCTION (past yr.) No. 8 Type & Price Singles \$5000 How Selling Slowly

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 12 b. Institutions 79

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 13

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 53.40

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Moderately high and slightly rolling with few trees. Railroad station quarter mile from center of area. Built up around the Forstmann Woolen Company which furnishes employment for many of the residents. This company owns 20-30 houses in the northwest corner of the area which are rented to employees. Route 6 highway cuts the northeast corner of the area and near this point (Boulevard and Herman Sts.) about 10 new singles have been built at a cost of \$5000 each. Throughout the area are many unpaved roads and few sidewalks. At east, west and south the boundaries are small industry and business. Buses run along Outwater Lane to Paterson and Clifton and along Market St., 4 blocks north of the area, to New York via Geo. Washington Bridge. About 45 minutes to downtown New York. This is an unattractive locality proximate to industry and with little residential appeal for any but factory workers who might find employment in the vicinity.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Mill hands, mechanics  
 c. Foreign Families 40 % Nationalities German d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS: PREDOMINATING 60 % OTHER TYPE 40 %  
 a. Type and Size 2-family, 2 dockers, 5 rm units 5-6 rm singlos  
 b. Construction Frame Frame (very few brick)  
 c. Average Age 20-35 yrs. 30-40 yrs.  
 d. Repair Fair to good Fair to good  
 e. Occupancy 97% 97%  
 f. Owner-occupied 80% 75%  
 g. 1935 Price Bracket \$ 3500-5000 %change \$ 1200-3700 %change  
 h. 1937 Price Bracket \$ 3500-5000 0 % \$ 1200-3700 0 %  
 i. 1939 Price Bracket \$ 3500-5000 0 % \$ 1000-3500 -8 %  
 j. Sales Demand None Poor  
 k. Predicted Price Trend (next 6-12 months) Weak Weak  
 l. 1935 Rent Bracket \$ 20 - 30 %change \$ 25 - 35 %change  
 m. 1937 Rent Bracket \$ 20 - 30 0 % \$ 25 - 35 0 %  
 n. 1939 Rent Bracket \$ 20 - 30 0 % \$ 25 - 35 0 %  
 o. Rental Demand Fair Fair  
 p. Predicted Rent Trend (next 6-12 months) Firm Firm

3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price Singles \$4500 How Selling Slowly

4. OVERHANG OF HOME PROPERTIES: a. HOLC 10 b. Institutions 64

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 11

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 53.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Area is hilly and very high at north central part, and very little built up at that part. It consists of 4 sections separated by industrial and business areas. Bounded on the west by a railroad, industry and the Passaic River, and on the east by a railroad and business and industry. Main highways are Passaic St., River Road, and Outwater Lane - all at or near edges of area. Two schools in area. Very mixed house types and of various desirability. Life Insurance companies generally will not lend in Garfield except on new houses in the best blocks. Bus transportation available at boundaries of area and along Passaic St. in south part. R.R. station in area. Very little to recommend this territory except for those who are employed nearby in factories, etc. Because of unattractive appearance, age and poor demand, a third grade area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing..... Decreasing..... Static Yes  
 b. Class and Occupation..... Laborers and mill hands  
 c. Foreign Families 85 % Nationalities..... Mixed d. Negro 0 %  
 e. Shifting or Infiltration..... No

2. BUILDINGS: PREDOMINATING 60 % OTHER TYPE 40 %  
 a. Type and Size 2-family, 2 dockor 4,5,6 rm singlos  
5 rm units  
 b. Construction Frame Frame  
 c. Average Age 30 yrs. 30 yrs.  
 d. Repair Fair Fair  
 e. Occupancy 95% 95%  
 f. Owner-occupied 70% 65%  
 g. 1935 Price Bracket \$ 2500-4000 %change \$ 1500-3000 %change  
 h. 1937 Price Bracket \$ 2750-4300 +9 % \$ 1700-3300 +10 %  
 i. 1939 Price Bracket \$ 2500-4000 -8 % \$ 1500-3000 -9 %  
 j. Sales Demand None None  
 k. Predicted Price Trend (next 6-12 months) Weak Weak  
 l. 1935 Rent Bracket \$ 20 - 28 %change \$ 15 - 30 %change  
 m. 1937 Rent Bracket \$ 22 - 30 +8 % \$ 15 - 30 0 %  
 n. 1939 Rent Bracket \$ 20 - 28 -8 % \$ 15 - 30 0 %  
 o. Rental Demand Fair Fair  
 p. Predicted Rent Trend (next 6-12 months) Firm Firm

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 9 b. Institutions 55

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 9

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (193.9.) \$ 53.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The land is low and flat with few trees. Houses are close together on small lots with no set-back. About 80% of the lots are occupied by structures. Bounded on the west by the Passaic River, a narrow stream with industry on the opposite bank, and by industrial or business areas on north, south and east, this area has no appeal residentially. There are some small neighborhood stores on Jewell St. The Ackerman Woolen Mills are in the area, affording some employment to residents. Franklin St. is the sore spot, being a row of shacks and shanties in very poor condition. Shopping facilities are ample in Garfield and in Paterson. Railroad station not convenient. Bus line along Outwater Lane at South boundary of area. Schools and churches accessible. High school in Garfield - 15 minutes walk. Not quite a slum area but a poor third from all aspects.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static \_\_\_\_\_ Yes \_\_\_\_\_

b. Class and Occupation \_\_\_\_\_ Mechanics, clerks, gardeners \_\_\_\_\_

c. Foreign Families 50 % Nationalities \_\_\_\_\_ Italian \_\_\_\_\_ d. Negro 0 %

e. Shifting or Infiltration \_\_\_\_\_

2. BUILDINGS: \_\_\_\_\_

PREDOMINATING \_\_\_\_\_ % OTHER TYPE \_\_\_\_\_ %

a. Type and Size \_\_\_\_\_ 5-7 rm singles & bungalows \_\_\_\_\_

b. Construction \_\_\_\_\_ Frame \_\_\_\_\_

c. Average Age \_\_\_\_\_ 15-30 yrs \_\_\_\_\_

d. Repair \_\_\_\_\_ Fair \_\_\_\_\_

e. Occupancy \_\_\_\_\_ 95% \_\_\_\_\_

f. Owner-occupied \_\_\_\_\_ 85% \_\_\_\_\_

g. 1935 Price Bracket \$ 3500-6000 % change \$ % change

h. 1937 Price Bracket \$ 3500-6000 - % \$ %

i. 1939 Price Bracket \$ 3500-6000 - % \$ %

j. Sales Demand \_\_\_\_\_ Poor \_\_\_\_\_

k. Predicted Price Trend (next 6-12 months) \_\_\_\_\_ Weak \_\_\_\_\_

l. 1935 Rent Bracket \$ 25 - 35 % change \$ % change

m. 1937 Rent Bracket \$ 25 - 35 - % \$ %

n. 1939 Rent Bracket \$ 25 - 35 - % \$ %

o. Rental Demand \_\_\_\_\_ Slight \_\_\_\_\_

p. Predicted Rent Trend (next 6-12 months) \_\_\_\_\_ Firm \_\_\_\_\_

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 8 b. Institutions 51

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 2 b. Institutions 11

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 65.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Sloping downward toward the northwest. Very sparsely built up - land about 15%-20% improved. Part of Lodi Borough and subject to high tax rates occasioned by failure of local industry. (Lodi is a "one industry" town, piece dye works) Bus transportation along Union St. Shops in Hasbrouck Heights, 3 blocks southeast. R.R. station (branch line) half mile distant from center of area. 45 minutes to New York City. Area not expected to develop much because of high tax rate and distance from facilities.

9. LOCATION \_\_\_\_\_ Lodi \_\_\_\_\_ SECURITY GRADE 3rd AREA NO. C-51 DATE 3-1-39



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Laborers, milk truck drivers, seasonal workers  
 c. Foreign Families 50 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>4-7 rm singles &amp; bungalows</u>			
b. Construction	<u>Frame and stucco</u>			
c. Average Age	<u>15-20 yrs.</u>			
d. Repair	<u>Fair to poor</u>			
e. Occupancy	<u>90%</u>			
f. Owner-occupied	<u>80%</u>			
g. 1935 Price Bracket	<u>\$ 1500-3000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 1500-3000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 1500-3000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>None</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 15 - 22</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 15 - 25</u>	<u>+8 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 15 - 25</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>None</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Weak</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC 0 b. Institutions 8

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 0

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 50.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Sloping upward to the northwest. Only a little higher than the meadows (marshes) at east end. No trees. Adjacent to meadow land and marshes. Hasbrouck Heights R.R. station half mile. 35 minutes to New York City (downtown). Commuting rate \$9.50 a month. Heavy traffic on north and east boundary highways. No churches in area. No schools. Many unpaved streets and few sidewalks. Poor planning, poor layout, parts not sowed. Land about 30% improved. Estimated annual incomes \$1000 to \$1500. Bus transportation convenient. Shopping facilities 5 minutes walk to Grand Ave. Nearest high school one mile distant in Woodridge. Industry (Bendix Corp.) adjacent on east. A number of families in this area are recipients of relief. Only the freedom from congestion, moderate age, and family incomes take this out of the 4th grade.

9. LOCATION Hasbrouck Heights SECURITY GRADE 3rd - AREA NO. C-52 DATE 3-1-39  
B 101 (Smoky Hollow)



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static  
 b. Class and Occupation Clerks, factory workers, commuters, white collar  
 c. Foreign Families 10 % Nationalities Italian and Polish d. Negro 0 %  
 e. Shifting or Infiltration None

2. BUILDINGS: PREDOMINATING 5-7 rm singles & bungalows % OTHER TYPE Frame %  
 a. Type and Size 5-7 rm singles & bungalows  
 b. Construction Frame  
 c. Average Age 20-30 yrs.  
 d. Repair Fair to good  
 e. Occupancy 95%  
 f. Owner-occupied 80%  
 g. 1935 Price Bracket \$ 4000-6000 % change \$ % change \$  
 h. 1937 Price Bracket \$ 4000-6000 - % \$ %  
 i. 1939 Price Bracket \$ 4000-6000 - % \$ %  
 j. Sales Demand None for old houses  
 k. Predicted Price Trend (next 6-12 months) Weak  
 l. 1935 Rent Bracket \$ 32 - 45 % change \$ % change \$  
 m. 1937 Rent Bracket \$ 32 - 45 - % \$ %  
 n. 1939 Rent Bracket \$ 30 - 45 -3 % \$ %  
 o. Rental Demand Fair  
 p. Predicted Rent Trend (next 6-12 months) Firm Singles

3. NEW CONSTRUCTION (past yr.) No. 12 Type & Price \$6000-8000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC 52 b. Institutions 64

5. SALE OF HOME PROPERTIES (yr.) a. HOLC 52 b. Institutions 64

6. MORTGAGE FUNDS: Very limited TOTAL TAX RATE PER \$1000 (1939) \$ 61.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and nearly level in middle, sloping downward east and west to marshland and meadows. Shade trees on most streets. 2 grade schools and high school in area. Churches convenient. Good transportation by rail and bus. R.R. station just west of center of area. 30 minutes to downtown New York City. \$8.00 a month commutation rate. Five brick apartment buildings in area. Lack of zoning restrictions. Some scattered large old houses. Values drop off rapidly west of Teaneck Road. Ten new houses being completed in northeast portion of area and 10 more projected. All 6 rm singles around \$6000, in vicinity of Union Place and Teaneck Rd. FHA mortgages. The only available mortgage money for the purchase of old houses in this area is that furnished by the vendors. Estimated average annual incomes range from \$1500 to \$2000. Rents were affected slightly by the large number of institutional and HOLC offerings. Heavy traffic along Main St. and along Teaneck Rd.

9. LOCATION Ridgefield Park SECURITY GRADE 3rd + AREA NO. C-53 DATE 3-1-39  
 B 160



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Clerks and factory workers  
 c. Foreign Families 15% Nationalities Italian and Polish d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>5-6 rm singlos &amp; cottages</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>25-35 yrs.</u>			
d. Repair	<u>Fair</u>			
e. Occupancy	<u>92%</u>			
f. Owner-occupied	<u>55%</u>			
g. 1935 Price Bracket	<u>\$ 2500-4000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 2500-4000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 2500-4000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>None</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 20 - 35</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 20 - 35</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 20 - 35</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Fair</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Static</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 5 b. Institutions 27

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 0 b. Institutions 5

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 61.20

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slight down slope south from Route 6 - otherwise generally low and flat at south end. No trees. Grade school in area. High school half mile north in same borough. Good transportation facilities. R.R. station in area. 30 minutes by rail to downtown New York City. Bus line along Route 6, the northern boundary. (Heavy traffic here.) Also bus lines along Teaneck Rd. and Bergen Turnpike. Moderately heavy traffic on these thoroughfares. Area borders marshes at about same level in southern extremity. Unrestricted and lack of zoning. One concrete block apartment in area. 30 ft. building lots. Some poor paving. Overpass at Teaneck Road along Route 6. Southeast corner least desirable. R.R. along western boundary. Small stores at south end. Estimated incomes from \$1200 to \$1600 annually. Location and surroundings make this a poor 3rd grade.

9. LOCATION Ridgefield Park SECURITY GRADE 3rd AREA NO. C-54 DATE 3-1-39  
 B 161



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Clerks, mechanics, artisans  
 c. Foreign Families 6 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	5-7 rm singles			
b. Construction	Frame			
c. Average Age	Up to 30 yrs.			
d. Repair	Fair			
e. Occupancy	90%			
f. Owner-occupied	70%			
g. 1935 Price Bracket	\$ 4800-9000	% change	\$	% change
h. 1937 Price Bracket	\$ 5000-10,000	+9 %	\$	%
i. 1939 Price Bracket	\$ 5000-10,000	0 %	\$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 37 - 62	% change	\$	% change
m. 1937 Rent Bracket	\$ 40 - 65	+6 %	\$	%
n. 1939 Rent Bracket	\$ 40 - 65	- %	\$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price Singles \$6000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC 16 b. Institutions 39

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 0 b. Institutions 13

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 49.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Broad Ave. is the backbone with land sloping upward to east and downward to west from this main thoroughfare. Scattered trees throughout the area. R.R. transportation convenient. 35 min. to downtown New York City. Churches, school, high school all within quarter of mile. Shops convenient along Broad St. Adversely affected by proximity to meadows on west. Also by railroad at west and a low grade population in adjacent area to west. Somewhat less desirable at southern portion near Palisades Park line. Scattering of dilapidated old houses. 8 brick apartments vicinity of Broad and Central Aves. Very good occupancy. Steady increase in rents in these for last 3 years. No increases during 1938. Heavy traffic Grand Ave. & Central Ave. Estimated annual incomes \$1500-2200. Not uniform enough for 2nd grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_
- b. Class and Occupation \_\_\_\_\_ Small business men and clerks, N. Y. commuters \_\_\_\_\_
- c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	100 %	OTHER TYPE	%
a. Type and Size	1-family 6-8 rms. houses			
b. Construction	Frame			
c. Average Age	10-25 yrs.			
d. Repair	Good			
e. Occupancy	90%			
f. Owner-occupied	70%			
g. 1935 Price Bracket	\$7000-10,000	% change	\$	% change
h. 1937 Price Bracket	\$7000-10,000	- %	\$	%
i. 1939 Price Bracket	\$7000-10,000	- %	\$	%
j. Sales Demand	Slow - up to \$7000			
k. Predicted Price Trend (next 6-12 months)	Static			
l. 1935 Rent Bracket	\$ 50 - 65	% change	\$	% change
m. 1937 Rent Bracket	\$ 50 - 65	- %	\$	%
n. 1939 Rent Bracket	\$ 50 - 65	- %	\$	%
o. Rental Demand	Good - up to \$65			
p. Predicted Rent Trend (next 6-12 months)	Static			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 6

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 3

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 56.00

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Somewhat lower than adjacent areas in Ft. Lee Borough, level, wooded, rocky terrain. Buses along Columbia Ave. and along Anderson Ave. traversing area to New York ferry. Grade school 6 blocks distant, shopping center 8 blocks. High school 2 miles distant (Ft. Lee) The Borough of Ft. Lee has been bankrupt for the past 6 years and is at present operating under a municipal finance commission appointed by the state. This situation was brought about by overdevelopment of streets and sewers in anticipation of a boom with the opening of the Geo. Washington Bridge. Expectations were not realized and the high cost of construction, due to rocky outcrops, bankrupted the Borough.

9. LOCATION Ft. Lee SECURITY GRADE 3rd + AREA NO. C-56 DATE 3-1-39



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Working class, laborers and clerks  
 c. Foreign Families 30 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	85 %	OTHER TYPE	15 %
a. Type and Size	1-family 5-6 rms 2 $\frac{1}{2}$ story houses		2-family 5-6 rm houses	
b. Construction	Frame		Frame	
c. Average Age	10-40 yrs.		10-40 yrs.	
d. Repair	Fair		Fair	
e. Occupancy	98%		98%	
f. Owner-occupied	80%		70%	
g. 1935 Price Bracket	\$ 3500-8500 % change		\$ 5000-12,000 % change	
h. 1937 Price Bracket	\$ 3500-8500 - %		\$ 5000-12,000 - %	
i. 1939 Price Bracket	\$ 3500-8500 - %		\$ 5000-12,000 - %	
j. Sales Demand	Slight \$5000		Slight up to \$8000	
k. Predicted Price Trend (next 6-12 months)	Down (because of ago)		Static	
l. 1935 Rent Bracket	\$ 30 - 50 % change		\$ 30 - 50 % change	
m. 1937 Rent Bracket	\$ 30 - 50 - %		\$ 30 - 50 - %	
n. 1939 Rent Bracket	\$ 30 - 50 - %		(with heat) \$ 30 - 50 - %	
o. Rental Demand	Good - up to \$50		Good - up to \$50	
p. Predicted Rent Trend (next 6-12 months)	Static		Static	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 27 b. Institutions 48

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 2 b. Institutions 12

6. MORTGAGE FUNDS: Hard to get 7. TOTAL TAX RATE PER \$1000 (1939) \$ 56.00

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The Borough of Ft. Lee has been bankrupt for 6 years and is operating under a municipal finance commission appointed by the state. This situation brought about by over-development of sewers and streets. Cost of improvements was enormous because of rocky outcrops. This area is an old section broken up by business and by trunk highways. Houses are of mixed type and a bygone taste architecturally. New Jersey end of Goo. Washington Bridge lies in this area. Heavy traffic on all trunk highways. Overpasses and underpasses on principal highways. Easy transportation to New York City (uptown section - 179th Street) by bus. Good grade schools. High school in area. Churches in area. Volunteer motorized fire department. No rail transportation. Bridge has not helped Ft. Lee although great expectations were evident at the time of its construction. Several Motion Picture Laboratories in area. Class A Catholic Girls School in area.

9. LOCATION Ft. Lee SECURITY GRADE 3rd AREA NO. C-57 DATE 3-1-39



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Laborers, good many commuters  
 c. Foreign Families 60 % Nationalities Italian d. Negro %  
 e. Shifting or Infiltration no

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>5-7 rm singles</u>			
b. Construction	<u>Frame and stucco</u>			
c. Average Age	<u>25 yrs.</u>			
d. Repair	<u>Fair</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>80%</u>			
g. 1935 Price Bracket	<u>\$ 3600-5000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 4000-5500</u>	<u>+10 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 4000-5500</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Poor</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 25 - 45</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 30 - 50</u>	<u>+14 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 30 - 50</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 6 b. Institutions 47

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 7

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$56.60

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Hillside sloping upward to the northwest. Treeless. Adjoining meadow land - some mosquitoes in summer months. Values diminish approaching railroad which skirts area at east. Best section is farthest westward. Route 2 at eastern extremity very heavily travelled, high speed traffic. This is an old neighborhood containing a wide variation of architectural types. Slopes difficult in icy weather. Bus line along Terrace Ave., western boundary of area, also some small stores but no adequate shopping center nearer than 2 miles in Rutherford. Railroad station adjacent to area on east. 30 minutes to downtown New York City. Commutation rate is \$9.10 monthly. Bus fare is 20¢ one way. Average estimated annual incomes here approximate from \$1200 to \$1500. Age and poor residential appeal determine a third grade area. High school convenient in Woodridge. Grammar schools also.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Clerks, laborers, artisans  
 c. Foreign Families 50 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	5-6 rm singles & cottages			
b. Construction	Frame, brick & stucco			
c. Average Age	10-25 yrs.			
d. Repair	Fair			
e. Occupancy	92%			
f. Owner-occupied	60%			
g. 1935 Price Bracket	\$ 4000-6000	% change	\$	% change
h. 1937 Price Bracket	\$ 3700-5800	-5 %	\$	%
i. 1939 Price Bracket	\$ 3500-5500	-5 %	\$	%
j. Sales Demand	None			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1935 Rent Bracket	\$ 18 - 36	% change	\$	% change
m. 1937 Rent Bracket	\$ 20 - 40	+11%	\$	%
n. 1939 Rent Bracket	\$ 20 - 40	- %	\$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 3 Type & Price Singles \$4000 How Selling Sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 13 b. Institutions 32

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 8

6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 76.50

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat, about on meadow level. Few trees. Very few houses with cellars, due to proximity of underground water and floods. The Borough has a very high tax rate, no scenic advantages, lies nearly surrounded by meadow and marsh land and consequently has little residential appeal. Rail transportation poor. Route 6 traverses area. Bus line and high speed traffic along here. Business spotted through area. Grade school but no high school nearer than 2 miles in Ridgely Park. Cheap construction. Many institutionally owned houses along Woodland Ave. Bendix Industrial area one mile to the northwest along Route 6. Only the moderately good appearance of the homes through here keeps this from a fourth grade classification.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Clerks and mechanics  
 c. Foreign Families 12 % Nationalities Italian and Jewish d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>5-6 rm singles &amp; bungalows</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>15-20 yrs.</u>			
d. Repair	<u>Fair</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>70%</u>			
g. 1935 Price Bracket	<u>\$ 4700-6200</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 5000-6500</u>	<u>+6%</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 5000-6500</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Very slight</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 35 - 50</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 40 - 55</u>	<u>+12 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 40 - 55</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price Singlos \$5000 How Selling Slowly

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 25 b. Institutions 56

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 2 b. Institutions 11

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 57.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High at east along Route 6, from there sloping gradually downward to marshes along Overpeck Creek at the west. Grand Ave. is about 20 ft. above meadow level. Good bus service to New York uptown via Geo. Washington Bridge. R.R. station at western extremity of area. 35 minutes to downtown New York City. Shopping center convenient along Broad Ave. in center of area. Grade schools. High school one mile distant in Leonia. Area is easily accessible to industrial center of Edgewater where many residents find employment. 22 brick apartments in area, all well rented. Three apartments sold in past three months at 6½-7 times the annual rental. Apartments rent \$35-45. Many are 3 room units. Best values are between Broad and Grand Aves. Best street is Edsall Blvd. Sales here \$8500-\$9500 in past 2 years. A little lacking in uniformity of structures and population hence 3rd grade.

9. LOCATION Palisades Park SECURITY GRADE 3rd AREA NO. C-60 DATE 3-1-39  
 B 152



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Very slowly Decreasing Static
- b. Class and Occupation Clerks, small business men
- c. Foreign Families % Nationalities  d. Negro 0 %
- e. Shifting or Infiltration

2. BUILDINGS:	PREDOMINATING	88 %	OTHER TYPE	12 %
a. Type and Size	6-7 rm singles		10-14 rm singles	
b. Construction	Frame (few brick & stucco)		Frame	
c. Average Age	15 yrs.		30-50 yrs.	
d. Repair	Good		Fair	
e. Occupancy	94%		90%	
f. Owner-occupied	70%		80%	
g. 1935 Price Bracket	\$ 4300-5500	% change	\$ 5800-7500	% change
h. 1937 Price Bracket	\$ 4500-6000	+7 %	\$ 6000-8000	+5 %
i. 1939 Price Bracket	\$ 4500-6000	- %	\$ 6000-8000	- %
j. Sales Demand	Slight		None	
k. Predicted Price Trend (next 6-12 months)	Firm		Weak	
l. 1935 Rent Bracket	\$ 35 - 48	% change	\$ 40 - 60	% change
m. 1937 Rent Bracket	\$ 37 - 50	+5 %	\$ 40 - 60	- %
n. 1939 Rent Bracket	\$ 35 - 50	-2 %	\$ 40 - 60	- %
o. Rental Demand	Fair to good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price Singles \$6000-7000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 18 b. Institutions 39

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 3 b. Institutions 7

6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 52.30

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A ridge running from northeast to southwest. Highest along Prospect, Abbott and Banta Sts., descending north from Banta. Broad Ave. is about 30 ft. above marsh level. Good scenic advantages from high portion. Good transportation via rail and bus. 35 minutes to downtown New York City by rail. Bus line along Broad Ave. Also business concentration and heavy traffic. Grade school in area. High school one mile distant in Cliffside Park. Paving is poor on some streets. There is a scattering of obsolete old large frame houses. Municipal affairs are not in good state and the town has been in arrears on relief voucher payments. One good brick apartment is located in this area. Best values along Abbott and Prospect near Banta. This is a "spotty" town. Institutions never favored lending here and accordingly have few properties in the area. Sparsely built up in vicinity of Abbott and Virgil Sts. Incomes estimated from \$1600-2000. Lack of uniformity, proximity to industry make it 3rd grade.



# AREA DESCRIPTION

Security Map of Borgon County

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation \_\_\_\_\_ Clerks and factory workers  
 c. Foreign Families 10 % Nationalities \_\_\_\_\_ Gorman d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No

2. BUILDINGS:
- |   | PREDOMINATING                    | %        | OTHER TYPE | %        |
|---|----------------------------------|----------|------------|----------|
| a. Type and Size                            | 4-6 rm singlos, cottages, shacks |          |            |          |
| b. Construction                             | Frame                            |          |            |          |
| c. Average Age                              | 15-30 yrs.                       |          |            |          |
| d. Repair                                   | From poor to good                |          |            |          |
| e. Occupancy                                | 95%                              |          |            |          |
| f. Owner-occupied                           | 70%                              |          |            |          |
| g. 1935 Price Bracket                       | \$ 3000-5000                     | % change | \$         | % change |
| h. 1937 Price Bracket                       | \$ 3000-5000                     | - %      | \$         | %        |
| i. 1939 Price Bracket                       | \$ 3000-5000                     | - %      | \$         | %        |
| j. Sales Demand                             | Very slight                      |          |            |          |
| k. Predicted Price Trend (next 6-12 months) | Woonk                            |          |            |          |
| l. 1935 Rent Bracket                        | \$ 37 - 45                       | % change | \$         | % change |
| m. 1937 Rent Bracket                        | \$ 40 - 50                       | +10 %    | \$         | %        |
| n. 1939 Rent Bracket                        | \$ 40 - 50                       | - %      | \$         | %        |
| o. Rental Demand                            | Fair                             |          |            |          |
| p. Predicted Rent Trend (next 6-12 months)  | Firm                             |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price Singlos \$5000-6000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 10 b. Institutions 43

5. SALE OF HOME PROPERTIES (2 yr.) Only FHA a. HOLC. 0 b. Institutions 4

6. MORTGAGE FUNDS: Now construct 7. TOTAL TAX RATE PER \$1000 (1939) \$ 52.30

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Low along Shaler Blvd. at west extremity of area. Land covered with brush and scrub here where not built up. Thence steep brush covered slope upward to the eastern extremity - Borgon Ave. High and level along Borgon Ave. - good scenic advantages. Transportation facilities only mediocre. Half mile to R.R. station. Buses run along Borgon Blvd. Heavy traffic here as this is an approach to Geo. Washington Bridge. High school convenient, also grade school. Poor shopping facilities. Area characterized by poor layout, cheap construction in part, poor architecture. Poor street paving. Few sidewalks. Terrain is rocky and construction difficult. Far better values along Borgon Blvd. and to the east of there. A few converted two-family dwellings are scattered throughout. Incomes are estimated at \$1500-2000. Mixture and poor layout, cheap unattractive construction make it poor third grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing Static  
 b. Class and Occupation Some executives, some white collar - commuters  
 c. Foreign Families 15 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING	75 %	OTHER TYPE	25 %
a. Type and Size	2-family 5-5 rms, 2-story		1-family 6-7 rms, houses	
b. Construction	Frame		Frame	
c. Average Age	10-25 yrs.		10-25 yrs.	
d. Repair	Good		Good	
e. Occupancy	80%		80%	
f. Owner-occupied	60%		70%	
g. 1935 Price Bracket	\$ 6000-12,000	% change	\$ 5000-8000	% change
h. 1937 Price Bracket	\$ 6000-12,000	- %	\$ 5000-8000	- %
i. 1939 Price Bracket	\$ 6000-12,000	- %	\$ 5000-8000	- %
j. Sales Demand	Fair \$8000		Fair \$6000	
k. Predicted Price Trend (next 6-12 months)	Down		Down	
l. 1935 Rent Bracket	\$ 40 - 60	% change	\$ 40 - 60	% change
m. 1937 Rent Bracket	\$ 40 - 60	- %	\$ 40 - 60	- %
n. 1939 Rent Bracket	\$ 40 - 60	- %	\$ 40 - 60	- %
o. Rental Demand	Good \$50		Good \$50	
p. Predicted Rent Trend (next 6-12 months)	Static		Static	

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price 1-family \$7000 How Selling Well

4. OVERHANG OF HOME PROPERTIES: a. HOLC 16 b. Institutions 20

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 3

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 56.30

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Rolling west of Anderson; flat east of Anderson. High, wooded, rocky. Building construction accordingly expensive. 3 main arteries traversing area. Palisado and Anderson, Bergen Blvd. Heavy traffic on all three. Two abandoned trolley lines on unnamed rights of way. One parochial school and one grade school in area. High school one mile distant. 4 churches in area. Bus transportation to New York City along 3 main arteries above mentioned. 30 minutes to 42nd St. Ferry, 20 minutes across Geo. Washington Bridge (179th St. New York City) 20 / one way to 42nd St., 15 / one way across Geo. Washington Bridge. West portion of area is a "near gully" - although built up with homes, 10 brick apartment houses in area. Retail stores along Anderson Ave. 2-family houses resemble single homes as to exterior.

9. LOCATION Cliffside Park SECURITY GRADE 3rd + AREA NO. C-63 DATE 4-1-39



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Clerks, white collar class, mostly commuters  
 c. Foreign Families 35 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS:	PREDOMINATING	50 %	OTHER TYPE	50 %
a. Type and Size	1-family 6-7 rms, houses		2-family 5-5 rms, 2-story	
b. Construction	Frame		Frame	
c. Average Age	15-30 yrs.		15-30 yrs.	
d. Repair	Fair		Fair	
e. Occupancy	95%		95%	
f. Owner-occupied	70%		75%	
g. 1935 Price Bracket	\$ 4000-7500	% change	\$ 5000-10,000	% change
h. 1937 Price Bracket	\$ 4000-7500	- %	\$ 5000-10,000	- %
i. 1939 Price Bracket	\$ 4000-7500	- %	\$ 5000-10,000	- %
j. Sales Demand	None		None	
k. Predicted Price Trend (next 6-12 months)	Down		Down	
l. 1935 Rent Bracket	\$ 35 - 45	% change	\$ 30 - 45	% change
m. 1937 Rent Bracket	\$ 35 - 45	- %	\$ 30 - 45	- %
n. 1939 Rent Bracket	\$ 35 - 45	- %	\$ 30 - 45	- %
o. Rental Demand	Good - Up to \$35		Good - up to \$45 (with heat)	
p. Predicted Rent Trend (next 6-12 months)	Static		Static	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 1 b. Institutions 20

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 0

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 56.30

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and level. Treeless and rocky. This is an old section - zoned for one and two-family houses. Grade school center of area. High school one mile distant. Bus transportation along Palisade Ave. to 42nd St. Ferry - 20 minutes required. Main bus junction at intersection of Anderson and Fairview Ave - 3 blocks west of this area. Buses can be had to all points from here. No rail transportation. No churches in area. Shopping center 2 blocks distant. Heavy traffic along Palisade Ave. Motorized and paid Police and Fire Departments. (Many boroughs have volunteer fire department). Occasional smoke nuisance emanating from industries at foot of cliff to east. (In Edgewater Borough)



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
- b. Class and Occupation Clerks, working class - New York commuters
- c. Foreign Families 20 % Nationalities Italian d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	1-family 6-7 rms, houses			
b. Construction	Frame			
c. Average Age	10-25 yrs.			
d. Repair	Good			
e. Occupancy	95%			
f. Owner-occupied	80%			
g. 1935 Price Bracket	\$ 5000-8000	% change	\$	% change
h. 1937 Price Bracket	\$ 5000-8000	- %	\$	%
i. 1939 Price Bracket	\$ 5000-8000	- %	\$	%
j. Sales Demand	Fair - up to \$6000			
k. Predicted Price Trend (next 6-12 months)	Static			
l. 1935 Rent Bracket	\$ 35 - 50	% change	\$	% change
m. 1937 Rent Bracket	\$ 35 - 50	- %	\$	%
n. 1939 Rent Bracket	\$ 35 - 50	- %	\$	%
o. Rental Demand	Good - up to \$45			
p. Predicted Rent Trend (next 6-12 months)	Static			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 5 b. Institutions 20

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 1

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 56.30

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slightly rolling, lying between 2 main arteries, Anderson & Palisade Ave. Rough Macadam streets. Abandoned trolley line along Commercial Ave. Grade school in area. High school 4 blocks distant. Bus to New York via 42nd St. Ferry passes along Anderson and Palisade Aves. 20 minutes to Ferry. Ground is rocky and construction expensive. No rail transportation. Retail business section along Anderson Ave. in area. Houses on plots averaging 50 x 100 ft. Few shade trees along streets. One Italian Congregational Church in area.

9. LOCATION Cliffside Park SECURITY GRADE 3rd + AREA NO. C-65 DATE 4-1-39  
B 17 (Park Ave. Section)



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_
- b. Class and Occupation \_\_\_\_\_ Laboring - and some white collar \_\_\_\_\_
- c. Foreign Families 90 % Nationalities \_\_\_\_\_ Italian \_\_\_\_\_ d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_

2. BUILDINGS:
 

	PREDOMINATING _____ %	OTHER TYPE _____ %
a. Type and Size	1-family 6-7 rms - houses	
b. Construction	Frame	
c. Average Age	10-20 yrs.	
d. Repair	Fair	
e. Occupancy	90%	
f. Owner-occupied	70%	
g. 1935 Price Bracket	\$ 5000-9000 % change	\$ % change
h. 1937 Price Bracket	\$ 5000-9000 - %	\$ %
i. 1939 Price Bracket	\$ 5000-9000 - %	\$ %
j. Sales Demand	Fair \$5000	
k. Predicted Price Trend (next 6-12 months)	Down	
l. 1935 Rent Bracket	\$ 35 - 50 % change	\$ % change
m. 1937 Rent Bracket	\$ 35 - 50 - %	\$ %
n. 1939 Rent Bracket	\$ 35 - 50 - %	\$ %
o. Rental Demand	Good \$40	
p. Predicted Rent Trend (next 6-12 months)	Static	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 2 b. Institutions 12

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 1

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 56.30

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Rolling - high, treeless, rocky. Bounded by Anderson and Palisade Aves. which are built up with stores, garages and gas stations. Several tenement houses at northeast end of area. Solid foreign (Italian) neighborhood at northeast part of area. Abandoned trolley line along private right-of-way, not paved. Houses in this area are of mixed size, type and architecture. Poor planning. No schools or churches. Shopping facilities in area. This is a neglected section and zoning restrictions are of doubtful efficacy. Business encroachment imminent.



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_
- b. Class and Occupation White collar, executives, public servants, some squatters  
in northeast portion
- c. Foreign Families 75 % Nationalities Italian, Polish d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ None \_\_\_\_\_
2. BUILDINGS:
 

	PREDOMINATING	60 %	OTHER TYPE	30 %
a. Type and Size	1-family		2-family	
	6-7 rm houses		5-5 rm houses	
b. Construction	Frame		Frame (with heat)	
c. Average Age	20-25 yrs.		15 - 20 yrs.	
d. Repair	Good		Good	
e. Occupancy	98%		100%	
f. Owner-occupied	70%		60%	
g. 1935 Price Bracket	\$ 6500-8000	% change	\$ 7500-9500	% change
h. 1937 Price Bracket	\$ 6500-8000	- %	\$ 7000-9000	-6 %
i. 1939 Price Bracket	\$ 6500-8000	- %	\$ 7000-9000	- %
j. Sales Demand	Fair \$6000		Only at sacrifice prices	
k. Predicted Price Trend (next 6-12 months)	Static		Static	
l. 1935 Rent Bracket	\$ 45 - 55	% change	\$ 45 - 55	% change
m. 1937 Rent Bracket	\$ 40 - 50	-10 %	\$ 40 - 50	-9 %
n. 1939 Rent Bracket	\$ 40 - 50	- %	\$ 40 - 50	- %
o. Rental Demand (Very few available)	\$40	Good	\$50	Good
p. Predicted Rent Trend (next 6-12 months)	Static		Static	
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 3 b. Institutions 0
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 0
6. MORTGAGE FUNDS: Difficult 7. TOTAL TAX RATE PER \$1000 (1939) \$ 36.90
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A comparatively narrow strip of land between the foot of a cliff and the Hudson River. Comparatively treeless except for a very small portion at northeast end along river known as Hartnett's Camps. Has practically no residential appeal despite the fact that existing homes are in relatively good condition. Appearance of water front is an adverse factor. Some dwellers in shanty-boats and barges along river front, and many small shacks and cottages occupied by a floating population at northeast portion of area. This group of 240 voters cost the Borough \$37,000 in relief during 1938. Property values in this area are considerably higher in the south portion and away from the river. A school and 2 churches are in the area. Easy transportation to New York via 125th St. Ferry. No high school in Borough, nearest being a mile distant in Ft. Lee. Very difficult to secure a loan on residential real estate in Edgewater. Proximity of amusement park and encroaching industry are unfavorable factors. No sewers in northeast portion.



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
- b. Class and Occupation Laborers, mechanics
- c. Foreign Families 50 % Nationalities Italian, Polish d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>1-family 6-rm houses</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>25-30 yrs.</u>			
d. Repair	<u>Fair</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>45%</u>			
g. 1935 Price Bracket	<u>\$4500-6000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$4500-6000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$4500-6000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>None</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Static</u>			
l. 1935 Rent Bracket	<u>\$ Practically</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ none</u>	<u>%</u>	<u>\$</u>	<u>%</u>
n. Rent Bracket	<u>\$ available</u>	<u>%</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Fair from \$35 -40</u>			
	<u>if any available</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Static</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 0

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 0

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 36.90

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Narrow strip of land bordering industries along river front and sloping upward to the foot of a cliff. Values are highest in north portion, bordering area C- 67. Ferry landing in area. No high school, no grade school nearer than  $\frac{1}{2}$  mile. No rail transportation. Poor shopping facilities in all of borough. Proximity of heavy industry constitutes a blight on residential desirability. No schools built in 20 years, yet Edgewater has the highest per capita cost of education (\$241 for 1938) of any community in Bergen County. Tax rate low due to concentration of industries. Good employment opportunity for laborers and mechanics residing in this area. Easy transportation to New York via 125th St. Ferry. Bus transportation from Ferry slip to all points inland. Heavy traffic along River Road. Amusement Park adverse influence in summer due to noise and traffic. Some old frame apartments in area.



## Security Map of Bergen County, New Jersey

e. Shifting or Infiltration..... No

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Hillside above meadows and marshes. Part of area is level at west. Some upward slope to west. Very few trees. Good transportation by rail and bus convenient. 35 minutes to downtown New York City. Grade school at Sylvan Street and Highland Cross. Shopping center near area. No churches in area. R.R. borders area on northeast. Potential buyers prejudiced against that portion of area east of Orient Way - too near meadows. Eastern Way between Passaic and Highland 100% colored. Orient Way best now but will go into business and apartments. Is a 100 ft. concrete street with 2 bus lines and heavy traffic. Bus terminal and 2 apartments in area. Institutional sales have brought values down since 1935. Area about 90% built up and incomes range from \$1200-2000 annually (estimated). Location and poor demand determine this a 3rd grade area.

9. LOCATION Rutherford SECURITY GRADE 3rd AREA NO. C-69 DATE 2-1-39  
B 188



# AREA DESCRIPTION

Security Map of Bergen Co nty, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Clerks, small business men, commuters  
 c. Foreign Families 0 % Nationalities - d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	5-6 rm singles & bungalows			
b. Construction	Frame			
c. Average Age	10-15 yrs.			
d. Repair	Fair			
e. Occupancy	90%			
f. Owner-occupied	50%			
g. 1935 Price Bracket	\$ 4000-6060	% change	\$	% change
h. 1937 Price Bracket	\$ 4000-6000	- %	\$	%
i. 1939 Price Bracket	\$ 3500-5000	-15 %	\$	%
j. Sales Demand	Poor			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1935 Rent Bracket	\$ 35 - 40	% change	\$	% change
m. 1937 Rent Bracket	\$ 35 - 40	- %	\$	%
n. 1939 Rent Bracket	\$ 40 - 45	+13 %	\$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price Singles \$6000 How Selling Built on contract

4. OVERHANG OF HOME PROPERTIES: a. HOLC 4 b. Institutions 23

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 5

6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 54.70

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat except from Donaldson Square to Pierpont which is a slope upward to the east. Some portions are wooded and there is a lot of undergrowth in the lower section. From Pierpont Ave. south to Rutherford Ave. is a lot of filled ground. Preble Place and Riverside Terrace are unpaved and unimproved, with only 2 houses on these streets. Woodward Ave. is a little better than average. A small park with river frontage is in the area. Grade school is convenient. Shops are 5 minutes walk. A lumber yard is located at Donaldson and River Road. Third rate yacht club in area on river. Area is zoned irregularly. Some very old large houses along River Road. Transportation facilities not convenient and area is hard to sell for this reason. 35 minutes by rail to New York City, but R.R. station is half a mile walk. 50% built up. Incomes \$1500-1800. Poor layout and inconveniences make it 3rd grade minus.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Tradesmen, artisans, mechanics  
 c. Foreign Families 90 % Nationalities German d. Negro 0 %  
 e. Shifting or Infiltration No
2. BUILDINGS:
 

	PREDOMINATING	65 %	OTHER TYPE	25 %
a. Type and Size	<u>5-6 rm singles</u>		<u>2-family</u>	
b. Construction	<u>Frame</u>		<u>Frame</u>	
c. Average Age	<u>30 yrs.</u>		<u>30 yrs.</u>	
d. Repair	<u>Fair</u>		<u>Fair</u>	
e. Occupancy	<u>95%</u>		<u>95%</u>	
f. Owner-occupied	<u>60%</u>		<u>50%</u>	
g. 1935 Price Bracket	<u>\$ 2700-4500</u>	<u>% change</u>	<u>\$ 3000-5000</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 3000-5000</u>	<u>+11 %</u>	<u>\$ 3200-5500</u>	<u>+9 %</u>
i. 1939 Price Bracket	<u>\$ 3000-5000</u>	<u>- %</u>	<u>\$ 3200-5500</u>	<u>- %</u>
j. Sales Demand	<u>Slight</u>		<u>Poor</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>		<u>Weak</u>	
l. 1935 Rent Bracket	<u>\$ 25 - 40</u>	<u>% change</u>	<u>\$ 25 - 35</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 28 - 45</u>	<u>+12 %</u>	<u>\$ 25 - 35</u>	<u>- %</u>
n. 1939 Rent Bracket	<u>\$ 28 - 45</u>	<u>- %</u>	<u>\$ 25 - 35</u>	<u>- %</u>
o. Rental Demand	<u>Good</u>		<u>Good</u>	
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>		<u>Firm</u>	
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -
4. OVERHANG OF HOME PROPERTIES: a. HOLC 10 b. Institutions 64
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 0 b. Institutions 13
6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (193.9.) \$ 59.40
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A hill; highest portion along 2nd St. from which it slopes downward east and westward. Few shade trees along streets. South of Division St. is older and less desirable. Small industries scattered throughout the area. Some Italians rest of Jefferson St. Practically unrestricted as to factories and business. Houses are old style and hard to sell. Best portion is in vicinity of Madison St. along 1st, 2nd and 3rd Sts. Building and Loan Associations foreclosed on many properties in this area and still have many in possession which they are offering at cheap prices and easy terms. Land is about 95% improved. Estimated annual family incomes range from \$1200 to \$1500. R.R. station half mile from center of area. Commutation fare to New York \$8.40 a month. 30 minutes to downtown New York City. Bus line through center of area. Poor restrictions and old property make this a 3rd class area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_
- b. Class and Occupation Manual labor 80%, white collar 20% \_\_\_\_\_
- c. Foreign Families 80 % Nationalities \_\_\_\_\_ Gorman \_\_\_\_\_ d. Negro 0 % \_\_\_\_\_
- e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	70 %	OTHER TYPE	30 %
a. Type and Size	5-6 rm singlos and bungalows		2-family	
b. Construction	Frame		Frame	
c. Average Age	30 yrs.		35 yrs.	
d. Repair	Fair		Fair	
e. Occupancy	95%		95%	
f. Owner-occupied	60%		50%	
g. 1935 Price Bracket	\$ 2800-3500	% change	\$	% change
h. 1937 Price Bracket	\$ 3000-4000	+11%	\$	%
i. 1939 Price Bracket	\$ 3000-4000	-%	\$	%
j. Sales Demand	Poor		Poor	
k. Predicted Price Trend (next 6-12 months)	Weak		Weak	
l. 1935 Rent Bracket	\$ 20 - 30	% change	\$ 20 - 30	% change
m. 1937 Rent Bracket	\$ 22 - 35	+14 %	\$ 20 - 30	- %
n. 1939 Rent Bracket	\$ 22 - 35	- %	\$ 20 - 30	- %
o. Rental Demand	Fair		Fair	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 8 b. Institutions. 96

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions. 8

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 59.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Land slopes upward to the northwest. Few trees. Comotery at corner of 7th and Berry Sts. Industrial area adjacent across railroad to the west. Coal yards adjacent on east. Few small factories scattered through the area. Heavy and high speed traffic along Route 2 at east end of area. Grammar school and small shops convenient. High school near in East Rutherford. Along 8th and 9th Sts. is a speculative development, of which many houses were foreclosed by Building and Loan Associations about 10 years ago. Houses along the railroad are in poorest demand whereas those in the development mentioned are best in this area. Some unimproved streets in eastern part, and throughout the area streets are in poor condition. R.R. station half mile distant. Commutation fare to New York City \$8.40 a month. Bus line along Hackensack Ave. at west extremity of area. Land about 50% improved. Estimated annual family incomes \$1200-1500. Old section, poor demand, little appeal residentially making this 3rd grade.

9. LOCATION Carlstadt SECURITY GRADE 3rd - AREA NO. C-72 DATE 4-1-39



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yos
- b. Class and Occupation \_\_\_\_\_ Clerks and small business men
- c. Foreign Families 5 % Nationalities Better class Italian d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ No

2. BUILDINGS:
- |  | PREDOMINATING         | %               | OTHER TYPE | %               |
|--|-----------------------|-----------------|------------|-----------------|
| a. Type and Size                               | <u>6-7 rm singlos</u> |                 |            |                 |
| b. Construction                                | <u>Framo</u>          |                 |            |                 |
| c. Average Age                                 | <u>12-20 yrs.</u>     |                 |            |                 |
| d. Repair                                      | <u>Good</u>           |                 |            |                 |
| e. Occupancy                                   | <u>95%</u>            |                 |            |                 |
| f. Owner-occupied                              | <u>50%</u>            |                 |            |                 |
| g. 1935 Price Bracket                          | <u>\$ 4000-6000</u>   | <u>% change</u> | <u>\$</u>  | <u>% change</u> |
| h. 1937 Price Bracket                          | <u>\$ 4000-6000</u>   | <u>- %</u>      | <u>\$</u>  | <u>%</u>        |
| i. 1939 Price Bracket                          | <u>\$ 4000-6000</u>   | <u>- %</u>      | <u>\$</u>  | <u>%</u>        |
| j. Sales Demand                                | <u>Fair</u>           |                 |            |                 |
| k. Predicted Price Trend<br>(next 6-12 months) | <u>Firm</u>           |                 |            |                 |
| l. 1935 Rent Bracket                           | <u>\$ 40 - 45</u>     | <u>% change</u> | <u>\$</u>  | <u>% change</u> |
| m. 1937 Rent Bracket                           | <u>\$ 40 - 50</u>     | <u>+6 %</u>     | <u>\$</u>  | <u>%</u>        |
| n. 1939 Rent Bracket                           | <u>\$ 40 - 50</u>     | <u>- %</u>      | <u>\$</u>  | <u>%</u>        |
| o. Rental Demand                               | <u>Fair</u>           |                 |            |                 |
| p. Predicted Rent Trend<br>(next 6-12 months)  | <u>Firm</u>           |                 |            |                 |

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price Singlos \$5000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 79 b. Institutions 235

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 3 b. Institutions 33

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939) \$ 57.50

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Rolling and high in center along Stuyvesant Ave. 3 grade schools and high school in area. Near business center and shops. Near Lyndhurst R.R. station of D.L. & W. R.R. There is a small cemetery at New York Ave. and Ridge Road. Some scattered small business throughout the area. Ridge Road is principal thoroughfare - heavy traffic. Some business encroachment along Stuyvesant Ave. bordering the Italian concentration on Kingsland Ave. 2 brick apartments in area. 10 or 12 years ago there was a speculative development on Fern, Post, Forest and Page Sts. Houses sold up to \$8500 and many were foreclosed and 2nd mortgages wiped out. There have been many institutional sales in here and share transactions by B & L associations. Area is about 95% improved and incomes are estimated at about \$2000 annually. Location and age make it 3rd grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slowly Decreasing \_\_\_\_\_ Static \_\_\_\_\_  
 b. Class and Occupation White collar, minor executives, and business men  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ - \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>5-6 rm singlos</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>Up to 6 yrs.</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>98%</u>			
f. Owner-occupied	<u>75%</u>			
g. 1935 Price Bracket	<u>\$4200-7000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$4200-7000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$4200-7000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Fair</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Firm</u>			
l. 1935 Rent Bracket	<u>\$ 40 - 45</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 40 - 45</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 40 - 45</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good, practically none available</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm or upward</u>			

3. NEW CONSTRUCTION (past yr.) No. 16 Type & Price Singlos \$5000 How Selling Moderately

4. OVERHANG OF HOME PROPERTIES: a. HOLC 1 b. Institutions 6

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 3

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939.) \$ \_\_\_\_\_

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High in center, rising from east and west. Good view from eastern portion where new houses are being built along Canterbury Ave. east of Ridge Road. Bus line to Newark along Ridge Road which is the main thoroughfare, 25 minutes by bus. No rail transportation. Schools in adjacent area. High school, N. Arlington, half mile distant. This is a new section and some of the better class from Lyndhurst have bought in here because of newer type construction. Most construction is speculative and nearly all is sold. There are some new singlos along Bergen Ave. east of River Road at \$7000. About 100-150 additional homes in the \$5000-7000 class are projected for this Spring. Incomes of residents are estimated from \$2000 to \$3500 annually. Area bordered on south by permanent right of way for power lines. Rather poor location and indifferant planning keeps this in the 3rd grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_  
 b. Class and Occupation \_\_\_\_\_ White collar, clerks, commuters to Newark \_\_\_\_\_  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ Scattering few Italians \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING 80 %	OTHER TYPE 20 %
a. Type and Size	6-7 rm singlos 2 story	5-6 rm units 2-family 2 dookors
b. Construction	Frame	Frame and brick
c. Average Age	15 yrs.	20 yrs.
d. Repair	Good	Good
e. Occupancy	95%	95%
f. Owner-occupied	50%	50%
g. 1935 Price Bracket	\$ 4000-7000 % change	\$ 5000-6500 % change
h. 1937 Price Bracket	\$ 4000-7000 - %	\$ 5000-6500 - %
i. 1939 Price Bracket	\$ 4000-7000 - %	\$ 5000-6500 - %
j. Sales Demand	Slight	None
k. Predicted Price Trend (next 6-12 months)	Firm	Weak
l. 1935 Rent Bracket	\$ 35 - 45 % change	\$ 35 - 40 % change
m. 1937 Rent Bracket	\$ 35 - 50 +6 %	\$ 35 - 40 - %
n. 1939 Rent Bracket	\$ 35 - 50 - %	\$ 35 - 40 - %
o. Rental Demand	Slight	Slight
p. Predicted Rent Trend (next 6-12 months)	Firm	Firm

3. NEW CONSTRUCTION (past yr.) No. 8 Type & Price Singlos \$6500 Built on contract  
 How Selling

4. OVERHANG OF HOME PROPERTIES: a. HOLC 27 b. Institutions 95

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 5 b. Institutions 27

6. MORTGAGE FUNDS: Practically all FHA 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 65.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Eastorn and western extromities low, rising to a high point along Ridge Rd. Good view from center of area. Schools, high school and churches convenient. Cemetery borders area at northeast. Rail transportation distant and inconvenient. Bus line along Ridge Rd, the main thoroughfare. Heavy traffic and shops along Ridge Rd. About 8 brick apartments, scattered through the area which is definitely less desirable east of Ridge Road. Bus transportation to Newark required 15-20 min. Heavy traffic along Bollville Turnpike bordering area at south end. Land is expensive which is a deterrent to new construction. Two-family units have separate heating plants. FHA will not lend on this type of structure which is concentrated in the eastern part of the area. Area is about 90% built up. Age and surroundings make it third class.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yos  
 b. Class and Occupation \_\_\_\_\_ Laborers \_\_\_\_\_  
 c. Foreign Families 20 % Nationalities \_\_\_\_\_ Italian \_\_\_\_\_ d. Negro 45 %  
 e. Shifting or Infiltration \_\_\_\_\_ Some negroes coming in \_\_\_\_\_
2. BUILDINGS:
 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	5-7 rm singlos			
b. Construction	Framo			
c. Average Age	30 yrs.			
d. Repair	Poor (some fair)			
e. Occupancy	95%			
f. Owner-occupied	50%			
g. 1935 Price Bracket	\$ 2600-3200	% change	\$	% change
h. 1937 Price Bracket	\$ 2600-3200	- %	\$	%
i. 1939 Price Bracket	\$ 2500-3000	-5 %	\$	%
j. Sales Demand	None			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1935 Rent Bracket	\$ 22 - 38	% change	\$	% change
m. 1937 Rent Bracket	\$ 22 - 38	- %	\$	%
n. 1939 Rent Bracket	\$ 20 - 35	-8 %	\$	%
o. Rental Demand	Poor			
p. Predicted Rent Trend (next 6-12 months)	Weak			
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 9
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 0
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 37.20
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The area is low and nearly flat. It is bounded on the north by the business section of Ridgewood and on the west by the right of way of the Erie Railroad. About 95% of the land is improved, structures being obsolete and unattractive. Being in Ridgewood this area is better than many fourth grade areas in the large industrial centers, nevertheless it is by all means the worst of Ridgewood and no future is predicted for it. In about the center of the area on Brainard Place are three brick "3 deckers". Highwood Ave. though predominantly "white" is threatened by negro invasion. Schools and high school are accessible, transportation is good and shops are convenient. These people are estimated to earn from \$750 to \$1000 annually. Because of colored population and old poorly maintained structures, no better than 4th grade.



# AREA DESCRIPTION

Security Map of Borgon County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Servants, laborers, gardeners  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ - d. Negro 95 %  
 e. Shifting or Infiltration \_\_\_\_\_ No

2. BUILDINGS:
- |  | PREDOMINATING                       | %        | OTHER TYPE | %        |
|--|-------------------------------------|----------|------------|----------|
| a. Type and Size                               | Cottages & shacks<br>3-6 rm singlos |          |            |          |
| b. Construction                                | Frame                               |          |            |          |
| c. Average Age                                 | 10 yrs.                             |          |            |          |
| d. Repair                                      | Poor                                |          |            |          |
| e. Occupancy                                   | 95%                                 |          |            |          |
| f. Owner-occupied                              | 65%                                 |          |            |          |
| g. 1935 Price Bracket                          | \$ 1500-1750                        | % change | \$         | % change |
| h. 1937 Price Bracket                          | \$ 1750-2000                        | +15 %    | \$         | %        |
| i. 1939 Price Bracket                          | \$ 1750-2000                        | - %      | \$         | %        |
| j. Sales Demand                                | None                                |          |            |          |
| k. Predicted Price Trend<br>(next 6-12 months) | Weak                                |          |            |          |
| l. 1935 Rent Bracket                           | \$ 10 - 18                          | % change | \$         | % change |
| m. 1937 Rent Bracket                           | \$ 10 - 20                          | +7 %     | \$         | %        |
| n. 1939 Rent Bracket                           | \$ 10 - 20                          | - %      | \$         | %        |
| o. Rental Demand                               | Fair                                |          |            |          |
| p. Predicted Rent Trend<br>(next 6-12 months)  | Weak                                |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ - How Selling \_\_\_\_\_ -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 5

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 1

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 55.30

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is a sparsely built up area, rolling and open with few trees. In places low. It borders on Westwood sewage disposal plant and all wells in the area have been condemned for typhoid. The area was developed by N. T. Hegoman, a negro development concern and it has certainly hit rock bottom in point of desirability and/or appeal. There are no sewers, no schools, and no transportation - all of which are at least a mile distant. City water and gas are available only in parts of area. A cemetery adjoins it on the south and a steam laundry affords some employment, being situated in the southwest corner. The area is less than 20% built up and has no future. It is isolated by water courses at north and west and by open country at east and south.

9. LOCATION Westwood SECURITY GRADE 4th AREA NO. D-2 DATE 1-1-39  
B 221 "Hegoman Park"



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing Slightly Decreasing Static
- b. Class and Occupation Laborers
- c. Foreign Families 20 % Nationalities Italian d. Negro 45 %
- e. Shifting or Infiltration Negroes

2. BUILDINGS:
- |   | PREDOMINATING  | %        | OTHER TYPE | %        |
|---|----------------|----------|------------|----------|
| a. Type and Size                            | 5-7 rm singles |          |            |          |
| b. Construction                             | Frame          |          |            |          |
| c. Average Age                              | 30 yrs.        |          |            |          |
| d. Repair                                   | Poor           |          |            |          |
| e. Occupancy                                | 95%            |          |            |          |
| f. Owner-occupied                           | 50%            |          |            |          |
| g. 1935 Price Bracket                       | \$ 2600-3200   | % change | \$         | % change |
| h. 1937 Price Bracket                       | \$ 2600-3200   | - %      | \$         | %        |
| i. 1939 Price Bracket                       | \$ 2500-3000   | -5 %     | \$         | %        |
| j. Sales Demand                             | None           |          |            |          |
| k. Predicted Price Trend (next 6-12 months) | Weak           |          |            |          |
| l. 1935 Rent Bracket                        | \$ 22 - 38     | % change | \$         | % change |
| m. 1937 Rent Bracket                        | \$ 22 - 38     | - %      | \$         | %        |
| n. 1939 Rent Bracket                        | \$ 20 - 35     | -8 %     | \$         | %        |
| o. Rental Demand                            | Fair           |          |            |          |
| p. Predicted Rent Trend (next 6-12 months)  | Weak           |          |            |          |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 0 b. Institutions 6

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 3

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (193.9.) \$ 49.90

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A narrow strip of rather low land lying along the east side of the railroad. Nearly level. Marked by obsolescence, antiquated architecture, poor maintenance and a low grade population. There is said to be some influx of negroes who are "doubling up". A railroad station is situated within the area and on the south it is bounded by the shopping center of Glen Rock, near the Glen Rock R.R. station. However, most trains do not stop at these stations, Ridgewood being the first stop after Paterson coming out of New York. Schools are convenient. A junior high school is located in Glen Rock, but the nearest high school is at Ridgewood about a mile distant. The area is bordered by better sections on both east and west and is of comparatively small extent and will probably not decline much. It is considerably better than many 4th grade areas in industrial centers. No restrictions apply here. However, due to unattractive appearance and population emphatically 4th grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes

b. Class and Occupation Laborers

c. Foreign Families 95 % Nationalities Italian d. Negro 5 %

e. Shifting or Infiltration Negroes - slowly

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
--	---------------	---	------------	---

a. Type and Size 4-5 rm singles

b. Construction Frame

c. Average Age 20-35 yrs.

d. Repair Fair to poor

e. Occupancy 95%

f. Owner-occupied 40%

g. 1935 Price Bracket \$ 1600-5500 %change \_\_\_\_\_ \$ \_\_\_\_\_ %change \_\_\_\_\_

h. 1937 Price Bracket \$ 1600-5200 -4 % \$ \_\_\_\_\_ %

i. 1939 Price Bracket \$ 1500-5000 -4 % \$ \_\_\_\_\_ %

j. Sales Demand Slight

k. Predicted Price Trend (next 6-12 months) Firm

l. 1935 Rent Bracket \$ 15 - 35 %change \_\_\_\_\_ \$ \_\_\_\_\_ %change \_\_\_\_\_

m. 1937 Rent Bracket \$ 15 - 40 +10 % \$ \_\_\_\_\_ %

n. 1939 Rent Bracket \$ 15 - 40 0 % \$ \_\_\_\_\_ %

o. Rental Demand Fair

p. Predicted Rent Trend (next 6-12 months) Firm

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 17 b. Institutions 63

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 4 b. Institutions 32

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 52.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat, low land bordering Hackensack River at the east. Small park at eastern end of area. Convenient to railroad station about center of area. Shopping center and schools, churches convenient. Bergen Turnpike and River St. main thoroughfares, heavy traffic along these streets. Residentially the area is characterized by poor planning, unattractive appearance, old houses and mixed population. Land is about 85% improved and incomes are estimated to range between \$750 and \$1500 annually. Cemetery adjacent to area at south. Somewhat better than Hackensack's worst, accordingly graded half a grade above the poorest.

9. LOCATION Hackensack SECURITY GRADE 4th + AREA NO. D-4 DATE 3-1-39  
B 94



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Laborers  
 c. Foreign Families 0 % Nationalities \_\_\_\_\_ d. Negro 95 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_
2. BUILDINGS:
 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	4-7 rm singlos			
b. Construction	Frame			
c. Average Age	20-40 yrs.			
d. Repair	Poor			
e. Occupancy	100%			
f. Owner-occupied	50%			
g. 1935 Price Bracket	\$2000-4000	% change	\$	% change
h. 1937 Price Bracket	\$2200-4500	+12 %	\$	%
i. 1939 Price Bracket	\$2500-5000	+12 %	\$	%
j. Sales Demand	None			
k. Predicted Price Trend (next 6-12 months)	Static			
l. 1935 Rent Bracket	\$ 18 - 32	% change	\$	% change
m. 1937 Rent Bracket	\$ 20 - 35	+10 %	\$	%
n. 1939 Rent Bracket	\$ 20 - 35	0 %	\$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 5 b. Institutions 70
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 20
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 52.60
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat, low, treeless. Almost entirely negro population. Nearly all single houses shelter two families. A few 2 and 4-family frame dwellings are scattered about the area. These are valued at \$4000 to \$6000. They rent readily. By agreement of property owners the sales are made to negroes north of Stanley Rd. Elevated railroad tracks serve as a barrier at the south. At the west a very steep embankment and very deep lots on Prospect Ave. set this area apart. The area is convenient to schools, churches, shops and transportation. The Erie Railroad station lies in the southeastern part. Hackensack is burdened by high taxes which are discouraging to property owners in this section, many of whom are on relief. Prominently a 4th class area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
- b. Class and Occupation \_\_\_\_\_ Servants, laborers, mill workers
- c. Foreign Families 15 % Nationalities \_\_\_\_\_ Italian d. Negro 85 %
- e. Shifting or Infiltration \_\_\_\_\_ No

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	4-6 rm houses & cottages			
b. Construction	Frame			
c. Average Age	20-30 yrs.			
d. Repair	Poor - some fair			
e. Occupancy	85%			
f. Owner-occupied	50%			
g. 1935 Price Bracket	\$ 500-2500	% change	\$	% change
h. 1937 Price Bracket	\$ 500-2500	- %	\$	%
i. 1939 Price Bracket	\$ 500-2500	- %	\$	%
j. Sales Demand	None			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1935 Rent Bracket	\$ 10 - 30	% change	\$	% change
m. 1937 Rent Bracket	\$ 10 - 30	- %	\$	%
n. 1939 Rent Bracket	\$ 10 - 30	- %	\$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 3 b. Institutions 3

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 2 b. Institutions 2

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 45.70

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Low and flat, a little above the level of the meadows. Englewood shopping center is near at hand. Churches, schools convenient. Small park in area. A private sewer system constitutes a detriment to property values since frequent overflowing makes living conditions unsanitary. Further than that, sewers have been cut off in some cases for non-payment of assessments thereon. 2 apartments in area appear to be well rented. Parts of area zoned for business. Express highway number 4 traverses area at south, above grade. Very heavy and high speed traffic along here. Sparsely built up near this highway. Estimated incomes up to \$1200 annually.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes

b. Class and Occupation Laborers, mill hands, needle workers

c. Foreign Families 95 % Nationalities Italian d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
--	---------------	---	------------	---

a. Type and Size 5-6 rm singlos

b. Construction Frame and brick

c. Average Age 15-40 yrs.

d. Repair Fair to poor

e. Occupancy 90%

f. Owner-occupied 70%

g. 1935 Price Bracket \$1000-5000 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_

h. 1937 Price Bracket \$1000-5000 - % \_\_\_\_\_ \$ \_\_\_\_\_ % \_\_\_\_\_

i. 1939 Price Bracket \$1000-5000 - % \_\_\_\_\_ \$ \_\_\_\_\_ % \_\_\_\_\_

j. Sales Demand None

k. Predicted Price Trend (next 6-12 months) Weak

l. 1935 Rent Bracket \$ 15 - 40 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_

m. 1937 Rent Bracket \$ 15 - 40 - % \_\_\_\_\_ \$ \_\_\_\_\_ % \_\_\_\_\_

n. 1939 Rent Bracket \$ 15 - 40 - % \_\_\_\_\_ \$ \_\_\_\_\_ % \_\_\_\_\_

o. Rental Demand Fair

p. Predicted Rent Trend (next 6-12 months) Weak

Single

3. NEW CONSTRUCTION (past yr.) No. 1 Type & Price \$3800 How Selling \_\_\_\_\_ Sold \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 25 b. Institutions 132

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 2 b. Institutions 15

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 53.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and rolling - a ridge sloping downward to west and south. Houses poor architecturally and with no set-back. Streets not paved in some parts. About the middle of the area is a gully. Very sparsely built up with sheds, chicken coops and goats in evidence. Streets very bad in this part. Clay top soil. Houses represent a wide range of construction - mostly poor. Bounded by railroad and industrial and business area at east and by another 4th grade area at west. Bus line along Passaic St. at south extremity. R.R. station 5 minutes walk from center but this area has few if any commuters. Grade school in area. Churches near. High school ten minutes walk in Garfield. Estimated annual average income ranges from \$900-1200. Nothing to recommend this area, old and no appeal whatever. A few 2-family, 2 decks scattered throughout.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static <sup>Yos</sup> \_\_\_\_\_  
 b. Class and Occupation Mill hands and laborers  
 c. Foreign Families 90 % Nationalities Italian and Polish d. Negro 0 %  
 e. Shifting or Infiltration No

2. BUILDINGS:
- |   | PREDOMINATING    | 55 %     | OTHER TYPE                           | 45 %     |
|---|------------------|----------|--------------------------------------|----------|
| a. Type and Size                            | 4-6 rm bungalows |          | 2-family, 3,4,5 rm units - 2 dockers |          |
| b. Construction                             | Frame and brick  |          | Frame                                |          |
| c. Average Age                              | 30-40 yrs.       |          | 30-40 yrs.                           |          |
| d. Repair                                   | Fair to poor     |          | Fair to poor                         |          |
| e. Occupancy                                | 90%              |          | 90%                                  |          |
| f. Owner-occupied                           | 60%              |          | 50%                                  |          |
| g. 1935 Price Bracket                       | \$ 1200-5500     | % change | \$ 2400-6500                         | % change |
| h. 1937 Price Bracket                       | \$ 1100-5000     | -9 %     | \$ 2200-6000                         | -8 %     |
| i. 1939 Price Bracket                       | \$ 1000-4500     | -10 %    | \$ 2000-5500                         | -9 %     |
| j. Sales Demand                             | None             |          | None                                 |          |
| k. Predicted Price Trend (next 6-12 months) | Weak             |          | Weak                                 |          |
| l. 1935 Rent Bracket                        | \$ 17 - 35       | % change | \$ 17 - 35                           | % change |
| m. 1937 Rent Bracket                        | \$ 15 - 30       | -13 %    | \$ 15 - 30                           | -13 %    |
| n. 1939 Rent Bracket                        | \$ 15 - 30       | - %      | \$ 15 - 30                           | - %      |
| o. Rental Demand                            | Fair             |          | Fair                                 |          |
| p. Predicted Rent Trend (next 6-12 months)  | Firm             |          | Firm                                 |          |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC 36 b. Institutions 63

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 10

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 65.80

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slightly rolling, dotted with bare vacant lots. Narrow streets poorly paved. Land about 80% improved. Many row houses and bungalows. Business along Main St. and Passaic Ave. in center of area. Also heavy industry. This is a one industry town (United Piece Dye Works). This industry failed with disastrous results to the town which has in the past been forced to issue scrip on occasions. Taxes are high and it is generally the worst section of Bergen County. Residentially, occupied almost entirely by foreign laboring class. Railroad station in area. 55 minutes to New York. Saddle River cuts area, furnishing industrial water. Schools convenient. Few churches. Institutions hesitate to lend here although new tenants have been established in the old factories and some improvement is hoped for. Almost any change would have to be upward. Grade school and high school in area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Mill workors and laborers  
 c. Foreign Families 98 % Nationalities Italian d. Negro 9 %  
 e. Shifting or Infiltration \_\_\_\_\_ Not at present \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING <u>90 %</u>	OTHER TYPE <u>  %  </u>
a. Type and Size	<u>4-6 rm singles</u>	<u>A vory fow 2-family houses</u>
b. Construction	<u>Framo</u>	_____
c. Average Age	<u>25 yrs.</u>	_____
d. Repair	<u>Fair to poor</u>	_____
e. Occupancy	<u>95%</u>	_____
f. Owner-occupied	<u>70%</u>	_____
g. 1935 Price Bracket	<u>\$ 1000-4500</u> <u>% change</u>	<u>\$</u> <u>% change</u>
h. 1937 Price Bracket	<u>\$ 1000-4500</u> <u>- %</u>	<u>\$</u> <u>%</u>
i. 1939 Price Bracket	<u>\$ 1000-4500</u> <u>- %</u>	<u>\$</u> <u>%</u>
j. Sales Demand	<u>None</u>	_____
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>	_____
l. 1935 Rent Bracket	<u>\$ 15 - 40</u> <u>% change</u>	<u>\$</u> <u>% change</u>
m. 1937 Rent Bracket	<u>\$ 15 - 40</u> <u>- %</u>	<u>\$</u> <u>%</u>
n. 1939 Rent Bracket	<u>\$ 15 - 40</u> <u>- %</u>	<u>\$</u> <u>%</u>
o. Rental Demand	<u>Slight</u>	_____
p. Predicted Rent Trend (next 6-12 months)	<u>Weak</u>	_____

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 1 b. Institutions 16

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 0

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 50.40

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat meadow land - no trees. Subject to spring floods. Bordered by railroad on west and projected airport on north. Industry (Bendix Corp.) to north in area indicated by name on map. Colery farms near area. Most streets unpaved, few sidewalks. Majority of housos have no collars. Poor shopping facilities. No schools or high school in area. Nearest high school one mile. Very heavy traffic along Route 2 adjacent to west. Rail service convenient - 30 minutes to downtown New York City - fare \$9.10 monthly commutation rate. There have been many fore-closures here and a number of residents are on relief rolls. Estimated annual incomes would not exceed \$1000 per family. Nothing whatever to recommend the area residentially. Very obviously 4th grade.



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation \_\_\_\_\_ Laborers \_\_\_\_\_  
 c. Foreign Families 95 % Nationalities \_\_\_\_\_ Italian \_\_\_\_\_ d. Negro 5 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	4-5 rm singles			
b. Construction	Frame			
c. Average Age	20-35 yrs.			
d. Repair	Fair and poor			
e. Occupancy	97%			
f. Owner-occupied	70%			
g. 1935 Price Bracket	\$ 1600-5500	% change	\$	% change
h. 1937 Price Bracket	\$ 1600-5200	-4 %	\$	%
i. 1939 Price Bracket	\$ 1500-5000	-4 %	\$	%
j. Sales Demand	Slight			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1935 Rent Bracket	\$ 15 - 30	% change	\$	% change
m. 1937 Rent Bracket	\$ 15 - 35	+10 %	\$	%
n. 1939 Rent Bracket	\$ 15 - 35	- %	\$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 16

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 2 b. Institutions 6

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 96.80

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat low land. Treeless or nearly so. Undeveloped area and golf club at south. Ten minutes walk to R.R. station. Nearest bus line along Bergen Turnpike half mile distant. Shopping facilities limited to small stores scattered through the area. Area is not subject to floods but drainage is poor and surface water is noticeable after rains. Poor planning, poor appearance, mixed and poor grade of population and old houses of cheap construction make this unquestionably a 4th grade area. Incomes here are estimated not exceeding \$1500 annually. A very high tax rate is a further detriment to home ownership here.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Laborers  
 c. Foreign Families 40 % Nationalities Italian d. Negro 60 %  
 e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>4-6 rm singles and shacks</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>Up to 40 yrs.</u>			
d. Repair	<u>Poor</u>			
e. Occupancy	<u>85%</u>			
f. Owner-occupied	<u>40%</u>			
g. 1935 Price Bracket	<u>\$ 1000-3000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 1000-3000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 1000-3000</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>None</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 15 - 30</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 15 - 30</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 15 - 30</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Very slight</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Static</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 4 b. Institutions 6

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 0

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 49.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Low land, adjacent to Overpeck Creek marshes. Not affected by high water however. Railroad bounds area at west. Station in area. Grand Ave. at eastern extremity is somewhat above the general level and of better value than rest of area. Some very poor streets and some lacking sidewalks. Coal yard at intersection of Central Ave. and railroad tracks. Heavy traffic along Central Ave. and Grand Ave. Low income group identified with this section - average estimated annual figure from \$800-1200. No residential appeal whatsoever. Low grade population and miserable appearance of this section justify fourth grade.



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_
- b. Class and Occupation \_\_\_\_\_ Laborers (probably work in Edgewater) \_\_\_\_\_
- c. Foreign Families 80% Nationalities \_\_\_\_\_ Italian \_\_\_\_\_ d. Negro 0 %
- e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS: PREDOMINATING 60 % OTHER TYPE 40 %
- |   |                       |                        |
|---|-----------------------|------------------------|
| a. Type and Size                            | 2-family 5- rm units  | 1-family 5-6 rm houses |
| b. Construction                             | Frame                 | Frame                  |
| c. Average Age                              | 10-25 yrs.            | 10-25 yrs.             |
| d. Repair                                   | Fair                  | Fair                   |
| e. Occupancy                                | 90%                   | 90%                    |
| f. Owner-occupied                           | 80%                   | 80%                    |
| g. 1935 Price Bracket                       | \$ 4000-8000 % change | \$ 2500-5000 % change  |
| h. 1937 Price Bracket                       | \$ 4000-8000 - %      | \$ 2500-5000 - %       |
| i. 1939 Price Bracket                       | \$ 4000-8000 - %      | \$ 2500-5000 - %       |
| j. Sales Demand                             | No                    | No                     |
| k. Predicted Price Trend (next 6-12 months) | Static                | Static                 |
| l. 1935 Rent Bracket                        | \$ 25 - 35 % change   | \$ 20 - 40 % change    |
| m. 1937 Rent Bracket                        | \$ 25 - 35 - %        | \$ 20 - 40 - %         |
| n. 1939 Rent Bracket                        | \$ 25 - 35 - %        | \$ 20 - 40 - %         |
| o. Rental Demand                            | Fair - up to \$30     | Fair - up to \$30      |
| p. Predicted Rent Trend (next 6-12 months)  | Static                | Static                 |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 0 b. Institutions 6

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 1

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 56.00

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Hillside and gully, treeless, rocky terrain. Poor planning. Mixed types of homes. Lowest point (gully) along 16th St. Area characterized by poor paving and few sidewalks. Railroad transportation not available. Nearest station being 2 miles distant. Bus transportation along Central Blvd. to Edgewater factories. Bus along Bergen Blvd. to Goo. Washington Bridge. 20 minutes by bus to New York side (179th St.) No building restrictions, small stores scattered in area. Nearest shopping center one mile west - Palisades Park. No sanitary sewers, only drainage sewers. Grade school at east edge of area. High school 2 miles north (Ft. Lee). One Catholic Church in area.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
  - b. Class and Occupation Mill workers and gardeners
  - c. Foreign Families 90 % Nationalities Polish d. Negro 0 %
  - e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_
2. BUILDINGS:

	PREDOMINATING <u>45 %</u>	OTHER TYPE <u>40 %</u>
a. Type and Size	<u>2-family 4-5 rm units</u>	<u>4-5 rm singles</u>
b. Construction	<u>Frame</u>	<u>Frame</u>
c. Average Age	<u>25 yrs.</u>	<u>20 yrs.</u>
d. Repair	<u>Fair to poor</u>	<u>Fair to poor</u>
e. Occupancy	<u>95%</u>	<u>95%</u>
f. Owner-occupied	<u>60%</u>	<u>60%</u>
g. 1935 Price Bracket	<u>\$ 2500-3800</u> % change	<u>\$ 2000-2800</u> % change
h. 1937 Price Bracket	<u>\$ 2700-4000</u> +6 %	<u>\$ 2200-3200</u> +13 %
i. 1939 Price Bracket	<u>\$ 2700-4000</u> - %	<u>\$ 2200-3200</u> - %
j. Sales Demand	<u>None</u>	<u>Poor</u>
k. Predicted Price Trend (next 6-12 months)	<u>Stationary</u>	<u>Firm</u>
l. 1935 Rent Bracket	<u>\$ 15 - 25</u> % change	<u>\$ 15 - 25</u> % change
m. 1937 Rent Bracket	<u>\$ 15 - 30</u> +13 %	<u>\$ 15 - 30</u> +13 %
n. 1939 Rent Bracket	<u>\$ 15 - 30</u> - %	<u>\$ 15 - 30</u> - %
o. Rental Demand	<u>Fair</u>	<u>Fair</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>	<u>Firm</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ - How Selling \_\_\_\_\_ -
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 17 b. Institutions 140
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 2 b. Institutions 16
6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 65.20
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Principally flat, slightly higher about center with scrub oak trees on higher portion. No sewers and many unimproved roadways. Land is about 50% improved. Several large greenhouses scattered throughout the area. Industry encroaching in south part. Railroad bordering area on east but no station nearer than Garfield, one mile distant. Some shopping facilities at south border (Patterson St.). Many of the 2-family structures have no heating plants. Single-family dwellings predominate from Pulaski Ave. eastward. Bus transportation to Garfield and Lodi where many of the residents find employment. Fare 5¢, a ten minute ride. Property is hard to move even at sacrifice prices. Laborers in the greenhouses receive very low pay and the estimated annual income for the area is about \$750-1500. Grade school and junior high school only. Lack of demand and foreign population, poor transportation, no sewers, all contribute to make this 4th class.



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
- b. Class and Occupation Mill workers and laborers
- c. Foreign Families 95 % Nationalities Italian d. Negro 0 %
- e. Shifting or Infiltration Not at present

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>4-6 rm singles</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>25 yrs.</u>			
d. Repair	<u>Fair to poor</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>70%</u>			
g. 1935 Price Bracket	<u>\$ 1000-4500</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 1000-4500</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 1000-4500</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>None</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 15 - 40</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 15 - 40</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 15 - 40</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Slight</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Weak</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 4 b. Institutions 40

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 3

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (193.9.) \$ 61.90

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat meadow land, very few trees. Drainage ditches and canals through some parts. No sewers east of Berger St. Parts are below sea level and all of area subject to Spring floods. There are celery farms adjoining the area. Many foreclosures. Most streets unpaved, few sidewalks. A majority of the houses have no cellars. No grammar school or high school. Shopping facilities inadequate. Principal highway, Route 2, borders area. High speed traffic. R.R. borders area. 30 minutes to downtown New York City. Commuters rate \$9.10 monthly. Bus service along Route 2, 40 minutes to New York City by bus, fare 20¢ one way. Average estimated income ranges around \$1000 but many are on relief rolls here. Has nothing to recommend it.



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing..... Decreasing..... Static Yes
- b. Class and Occupation..... Laborers, truck drivers
- c. Foreign Families 100% Nationalities..... Italian d. Negro 0 %
- e. Shifting or Infiltration..... No

- | 2. BUILDINGS: |   | PREDOMINATING                   |          | %       | OTHER TYPE |          | % |
|---------------|---|---------------------------------|----------|---------|------------|----------|---|
| a.            | Type and Size                               | 3-8 rm cottages, houses, shacks |          |         |            |          |   |
| b.            | Construction                                | Frame - few stucco              |          |         |            |          |   |
| c.            | Average Age                                 | 20-25 yrs.                      |          |         |            |          |   |
| d.            | Repair                                      | All kinds of condition          |          |         |            |          |   |
| e.            | Occupancy                                   | 88%                             |          |         |            |          |   |
| f.            | Owner-occupied                              | 75%                             |          |         |            |          |   |
| g.            | 1935 Price Bracket                          | \$ 1000-5000                    | % change |         | \$         | % change |   |
| h.            | 1937 Price Bracket                          | \$ 1000-5000                    | - %      |         | \$         | %        |   |
| i.            | 1939 Price Bracket                          | \$ 1000-5000                    | - %      |         | \$         | %        |   |
| j.            | Sales Demand                                | None                            |          |         |            |          |   |
| k.            | Predicted Price Trend<br>(next 6-12 months) | Static                          |          |         |            |          |   |
| l.            | 1935 Rent Bracket                           | \$ 20 - 40                      | % change |         | \$         | % change |   |
| m.            | 1937 Rent Bracket                           | \$ 20 - 40                      | - %      |         | \$         | %        |   |
| n.            | 1939 Rent Bracket                           | \$ 20 - 40                      | - %      |         | \$         | %        |   |
| o.            | Rental Demand                               | Poor                            |          |         |            |          |   |
| p.            | Predicted Rent Trend<br>(next 6-12 months)  | Weak                            |          |         |            |          |   |
|               |   |                                 |          | Singles | Built on   |          |   |

3. NEW CONSTRUCTION (past yr.) No. 3 Type & Price \$4000 How Selling contract
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 6 b. Institutions 26
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 0
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 57.10

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Hillside and hilltop. Very high. From 13th St. is a descent steeply to eastward into a brush-grown gully. More gradual slope from 13th westward to Bergen Ave. Thence a steep drop to Route 6, further west. Terrain is treeless and rocky. R.R. facilities poor - station one mile. Steep slopes, poor planning, no restrictions. Very poor paving except on trunk highways passing through area. Heavy traffic along these. No sewers in southeastern portion. Scattered small stores. Garbage dump a little way east of area, smoke comes from this. Adjacent territory to north is high brush-covered waste land. Poor shopping facilities. No schools. One Catholic Church. A wonderful view and popularity with the Italian residents just takes this one half grade above the worst. Incomes estimated \$1000-1500.

9. LOCATION Palisades Park SECURITY GRADE 4th + AREA NO. D-15 DATE 3-1-39  
B 153 "Nannygoat Hill"



# AREA DESCRIPTION

## Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_

b. Class and Occupation \_\_\_\_\_ Laborers \_\_\_\_\_

c. Foreign Families 90% Nationalities \_\_\_\_\_ Italian \_\_\_\_\_ d. Negro \_\_\_\_\_ %

e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS: PREDOMINATING 80 % OTHER TYPE 20 %

a. Type and Size 2-family 5-5 rms 1-family 5-6 rms

b. Construction Brick Frame

c. Average Age 10-25 yrs. 15-25 yrs.

d. Repair Fair Fair

e. Occupancy 70% 80%

f. Owner-occupied 50% 60%

g. 1935 Price Bracket \$ 2500-8000 % change \$ % change

h. 1937 Price Bracket \$ 2500-8000 - % \$ %

i. 1939 Price Bracket \$ 2500-8000 - % \$ 3000-6000 %

j. Sales Demand Slow - up to \$4000 Poor

k. Predicted Price Trend (next 6-12 months) Down Down

l. 1935 Rent Bracket \$ 20 - 40 % change \$ % change

m. 1937 Rent Bracket \$ 20 - 40 - % \$ 25 - 40 %

n. 1939 Rent Bracket \$ 20 - 40 - % \$ 25 - 40 %

o. Rental Demand Good - up to \$30 Good - up to \$35

p. Predicted Rent Trend (next 6-12 months) Static Static

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 2 b. Institutions 15

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 0

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 56.30

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A small compact foreign area. Terrain high, level, treeless and rocky. Many small cheap retail stores along Walker St. Streets poor excepting Walker St. Main arteries Anderson and Palisade Ave., heavy traffic along both. Catholic Church one block distant from area. Grade schools 3 blocks from area. High school half mile distant. No rail transportation. Bus along Anderson and Palisade Ave. 20 minutes to 42nd St. Ferry. Cost - 20¢ one way to Times Square, New York City. No rail transportation. Tax valuations are somewhat lower here than in neighboring communities.

9. LOCATION Cliffside Park SECURITY GRADE 4th + AREA NO. D-16 DATE 4-1-39  
B 19 (Walker St. Section)



# Security Map of Bergen County, New Jersey

# Security Map of Bergen County, New Jersey

- | 2. BUILDINGS: |   | PREDOMINATING                |          | 60 % | OTHER TYPE                   |          | 40 % |
|---------------|---|------------------------------|----------|------|------------------------------|----------|------|
| a.            | Type and Size                               | 1-family<br>5-6 rms - houses |          |      | 2-family<br>5-5 rms, 2-story |          |      |
| b.            | Construction                                | Frame                        |          |      | Frame                        |          |      |
| c.            | Average Age                                 | 10-20 yrs.                   |          |      | 10-20 yrs.                   |          |      |
| d.            | Repair                                      | Fair                         |          |      | Fair                         |          |      |
| e.            | Occupancy                                   | 90%                          |          |      | 80%                          |          |      |
| f.            | Owner-occupied                              | 70%                          |          |      | 60%                          |          |      |
| g.            | 1935 Price Bracket                          | \$ 3000-7000                 | % change |      | \$ 4000-8000                 | % change |      |
| h.            | 1937 Price Bracket                          | \$ 3000-7000                 | 0 %      |      | \$ 4000-8000                 | - %      |      |
| i.            | 1939 Price Bracket                          | \$ 3000-7000                 | 0 %      |      | \$ 4000-8000                 | - %      |      |
| j.            | Sales Demand                                | Slight - up to \$5000        |          |      | Slow \$6000                  |          |      |
| k.            | Predicted Price Trend<br>(next 6-12 months) | Static                       |          |      | Static                       |          |      |
| l.            | 1935 Rent Bracket                           | \$ 25 - 45                   | % change |      | \$ 30 - 50                   | % change |      |
| m.            | 1937 Rent Bracket                           | \$ 25 - 45                   | - %      |      | \$ 30 - 50                   | - %      |      |
| n.            | 1939 Rent Bracket                           | \$ 25 - 45                   | - %      |      | \$ 30 - 50                   | - %      |      |
| o.            | Rental Demand                               | Good - up to \$45            |          |      | Good - up to \$40            |          |      |
| p.            | Predicted Rent Trend<br>(next 6-12 months)  | Static                       |          |      | Static                       |          |      |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC.....8 b. Institutions.....30

5. SALE OF HOME PROPERTIES (2 yr.)    a. HOLC. 0    b. Institutions 4

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 56.30

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Borders on cliff edge of Palisades of Hudson River - 250 feet above river edge. Overlooks New York, Hudson River and industrial area in Edgewater. Subject to smoke nuisance from these factories. Poorly paved streets - inadequate sewers. Area developed by 6 different developers who did not build to last. Sewers cheaply constructed. Grade school 3 blocks from area. High school one mile distant. Bus to 42nd St. Ferry - passes within one block of area. 20 minutes to 42nd St. Ferry. One Hungarian Church in area, serving a widely scattered parish. Palisado Ave., heavy traffic. No rail transportation. Terrain high, level and rocky. Not many trees. Tax valuations lower here than in other nearby boroughs.

9. LOCATION Cliffside Park SECURITY GRADE 4th + AREA NO. D-17 DATE 4-1-39  
B 20 (East Hudson Heights)



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes

b. Class and Occupation Laborers, domestics

c. Foreign Families 20 % Nationalities Italian d. Negro 15 %

e. Shifting or Infiltration No

2. BUILDINGS: 

	PREDOMINATING	%	OTHER TYPE	%
--	---------------	---	------------	---

a. Type and Size 6-rm singles

b. Construction Frame

c. Average Age 25 yrs.

d. Repair Fair

e. Occupancy 95%

f. Owner-occupied 70%

g. 1935 Price Bracket \$ 2800-4500 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_

h. 1937 Price Bracket \$ 2800-4500 - % \_\_\_\_\_ \$ \_\_\_\_\_ % \_\_\_\_\_

i. 1939 Price Bracket \$ 3000-5000 +10 % \_\_\_\_\_ \$ \_\_\_\_\_ % \_\_\_\_\_

j. Sales Demand None

k. Predicted Price Trend (next 6-12 months) Weak

l. 1935 Rent Bracket \$ 30 - 40 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_

m. 1937 Rent Bracket \$ 30 - 40 - % \_\_\_\_\_ \$ \_\_\_\_\_ % \_\_\_\_\_

n. 1939 Rent Bracket \$ 30 - 40 - % \_\_\_\_\_ \$ \_\_\_\_\_ % \_\_\_\_\_

o. Rental Demand Fair

p. Predicted Rent Trend (next 6-12 months) Firm

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC 2 b. Institutions 15

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 5

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 54.70

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat. Shade trees along streets. Convenient to schools, churches. High school 10 minutes walk. Near bus and rail transportation. 30 minutes by rail to downtown New York City. Adjacent to railroad. Colored and foreign population constitute a detriment. Institutions have had difficulty in disposing of properties. The fact that there is little vacancy in the rent range of these properties is the only factor making for good rental demand.

9. LOCATION Rutherford SECURITY GRADE 4th AREA NO. D-18 DATE 4-1-39



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes

b. Class and Occupation Skilled mill employees, mechanics

c. Foreign Families 20 % Nationalities Polish d. Negro 0 %

e. Shifting or Infiltration No

2. BUILDINGS: PREDOMINATING 60 % OTHER TYPE 40 %

a. Type and Size 5-6 rm singlos 2-family 4-5 rm units

b. Construction Frame Frame

c. Average Age 20-45 yrs. 15-20 yrs.

d. Repair Fair Good

e. Occupancy 90% 90%

f. Owner-occupied 70% 60%

g. 1935 Price Bracket \$ 2000-3500 %change \$ 3500-4500 %change

h. 1937 Price Bracket \$ 2000-3500 - % \$ 3500-4500 - %

i. 1939 Price Bracket \$ 2000-3500 - % \$ 3500-4500 - %

j. Sales Demand Poor None

k. Predicted Price Trend (next 6-12 months) Weak Weak

l. 1935 Rent Bracket \$ 20 - 25 %change \$ 20 - 25 %change

m. 1937 Rent Bracket \$ 20 - 25 0 % \$ 20 - 25 0 %

n. 1939 Rent Bracket \$ 20 - 25 - % \$ 20 - 25 - %

o. Rental Demand Fair Fair

p. Predicted Rent Trend (next 6-12 months) Firm Firm

3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price Singlos \$4000 Built on contract How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 1 b. Institutions 25

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 5

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 45.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat and low along the river, rising slightly to the east toward Paterson Avenue. Carleton Hill R.R. station 5 minutes walk. Bus line along Paterson Ave. which is the main thoroughfare and carries heavy traffic. 35 minutes by rail to downtown New York City. Schools and churches are reasonably convenient but shopping facilities are rather poor. The area is about 70% built up and possibly may see a small amount of construction because of its proximity to Passaic. Annual estimated incomes range from \$1400 to \$1600. The Standard Bleachery owns some houses along Cottage Place and Carleton Ave. to the number of about 50. These are cottages and can be bought at \$2500 to \$3000 on easy terms. The area is bounded by industry and the Passaic River. Age and encroachment make it a 4th grade.

9. LOCATION East Rutherford SECURITY GRADE 4th AREA NO. D-19 DATE 4-1-39  
B 36



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes \_\_\_\_\_
- b. Class and Occupation Laborers, clerks, some commuting white collar
- c. Foreign Families 50 % Nationalities Italian d. Negro 3 %
- e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	80 %	OTHER TYPE	20 %
a. Type and Size	5-7 rm singlos		2-family 5- rm units	
b. Construction	Frame		Frame	
c. Average Age	20 yrs.		20 yrs.	
d. Repair	Fair to good		Fair to good	
e. Occupancy	95%		95%	
f. Owner-occupied	65%		60%	
g. 1935 Price Bracket	\$ 2000-6000	% change	\$ 4000-5500	% change
h. 1937 Price Bracket	\$ 2000-6000	- %	\$ 4000-5500	- %
i. 1939 Price Bracket	\$ 2000-6000	- %	\$ 4000-5500	- %
j. Sales Demand	Poor		Poor	
k. Predicted Price Trend (next 6-12 months)	Weak		Weak	
l. 1935 Rent Bracket	\$ 25 - 45	% change	\$ 20 - 28	% change
m. 1937 Rent Bracket	\$ 25 - 50	+7 %	\$ 22 - 30	+8 %
n. 1939 Rent Bracket	\$ 25 - 50	- %	\$ 22 - 30	- %
o. Rental Demand	Fair		Fair	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC 9 b. Institutions 39

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 1 b. Institutions 9

6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 45.00

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Rolling and high. Some shade trees along streets. High school, grammar and parochial schools nearby. Some small shops along Paterson Avenue. R.R. station convenient. 30 minutes by rail to downtown New York City. Commutation rates (monthly) \$8.35. Bus transportation also available to New York City. Most desirable section lies between Unland and Park Aves. Commuting class reside here. Lumber yard along Railroad Ave. at Boiling Springs Ave. Also a few industries along railroad. Negroes are concentrated in vicinity of Central and Grove at Mozart Ave. Old houses of mixed types are found in this area. Many of the 2-family units are without central heating. Land is about 90% improved and incomes are estimated from \$1000 to \$2500 annually. Very little to recommend the area residentially. Ago, industrial encroachments and poor demand make it 4th grade.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yos  
 b. Class and Occupation Artisans, mechanics, very few commuters  
 c. Foreign Families 50 % Nationalities Italian d. Negro 7 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	60 %	OTHER TYPE	40 %
a. Type and Size	<u>4-7 rm singlos</u>		<u>2-family 4-5 rm units</u>	
b. Construction	<u>Frame</u>		<u>Frame</u>	
c. Average Age	<u>25 yrs.</u>		<u>22 yrs.</u>	
d. Repair	<u>Fair to poor</u>		<u>Fair to poor</u>	
e. Occupancy	<u>95%</u>		<u>95%</u>	
f. Owner-occupied	<u>45%</u>		<u>50%</u>	
g. 1935 Price Bracket	<u>\$ 2000-4000</u>	<u>% change</u>	<u>\$ 2200-4500</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 2000-4000</u>	<u>- %</u>	<u>\$ 2200-4500</u>	<u>- %</u>
i. 1939 Price Bracket	<u>\$ 2000-4000</u>	<u>- %</u>	<u>\$ 2200-4500</u>	<u>- %</u>
j. Sales Demand	<u>None</u>		<u>None</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Weak - static</u>		<u>Weak</u>	
l. 1935 Rent Bracket	<u>\$ 25 - 35</u>	<u>% change</u>	<u>\$ 20 - 25</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 25 - 35</u>	<u>- %</u>	<u>\$ 20 - 25</u>	<u>- %</u>
n. 1939 Rent Bracket	<u>\$ 25 - 35</u>	<u>- %</u>	<u>\$ 20 - 25</u>	<u>- %</u>
o. Rental Demand	<u>Good</u>		<u>Good</u>	
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>		<u>Firm</u>	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 5 b. Institutions 13

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 0 b. Institutions 1

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (193 9) \$ 45.00

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Flat and treeless, built up with shabby old-fashioned brown shingled houses. Some industry near east end. Riffin Athletic Field in area. Sparsely settled east of Hackensack St. Vreeland Ave. and Jane Sts. best section. Negro concentration on Anno, Cornelia, and Francis Sts. East Rutherford R.R. station bordering area. 30 minutes to downtown New York City. Commutation monthly rate \$8.35. Bus transportation convenient. Grammar school on Vreeland Ave. High school  $\frac{1}{2}$  mile distant. Hackensack St. principal thoroughfare, heavy traffic, bus line. Area characterized by encroachment of industry. Bordering meadow and marsh land. Cheap saloons scattered throughout. Factories in vicinity of Stanley and Hackensack Sts. Largest is Bocton-Dickenson Company, surgical supplies. Land about 80% improved. Estimated annual incomes approximate \$1200-1500. Very little to recommend it and trend is downward if in any direction.



## AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes
  - b. Class and Occupation Laboring class (many work in Edgewater)
  - c. Foreign Families 50 % Nationalities Italian d. Negro 0 %
  - e. Shifting or Infiltration None
2. BUILDINGS:

	PREDOMINATING <u>60 %</u>	OTHER TYPE <u>25 %</u>
a. Type and Size	<u>1-family 6 rms, houses</u>	<u>2-family 5-5 rms 2 sty.</u>
b. Construction	<u>Frame</u>	<u>Frame</u>
c. Average Age	<u>15-20 yrs.</u>	<u>20-25 yrs.</u>
d. Repair	<u>Fair</u>	<u>Fair</u>
e. Occupancy	<u>95%</u>	<u>95%</u>
f. Owner-occupied	<u>50%</u>	<u>25%</u>
g. 1935 Price Bracket	<u>\$ 4500-6000</u> % change	<u>\$ 5000-7000</u> % change
h. 1937 Price Bracket	<u>\$ 4500-6000</u> <u>0 %</u>	<u>\$ 5000-7000</u> <u>0 %</u>
i. 1939 Price Bracket	<u>\$ 4500-6000</u> <u>0 %</u>	<u>\$ 5000-7000</u> <u>0 %</u>
j. Sales Demand	<u>Up to \$4500</u> <u>Slight</u>	<u>\$7000</u> <u>Slight</u>
k. Predicted Price Trend (next 6-12 months)	<u>Static</u>	<u>Static</u>
l. 1935 Rent Bracket	<u>\$ 30 - 50</u> % change	<u>\$ 25 - 40</u> % change
m. 1937 Rent Bracket	<u>\$ 30 - 50</u> <u>- %</u>	<u>\$ 25 - 40</u> <u>- %</u>
n. 1939 Rent Bracket	<u>\$ 30 - 50</u> <u>- %</u>	<u>\$ 25 - 40</u> <u>- %</u>
o. Rental Demand	<u>Up to \$50</u> <u>Good</u>	<u>Up to \$30</u> <u>Fair</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Static</u>	<u>Static</u>
3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price 1-family 6 rms \$6000 How Selling Slowly
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 60 b. Institutions 135
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 2 b. Institutions 25
6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ .56.10

### 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High and rolling east of Bergen Blvd. Land slopes down to meadows west of Bergen Blvd. (Many tenants of 2-family units supply own heat). Rail transportation not accessible. Bus lines along Anderson Ave., also along Bergen Blvd. and Broad St. Buses across Geo. Washington Bridge and to 42nd St. Ferry. 20 minutes across Geo. Washington Bridge. 20 minutes to 42nd St. Ferry. Buses to New York also go through Lincoln Tunnel - time required 15 minutes. 3 large cemeteries in area, approximating 25% of total Borough area. Approximately 40 acres available for development in vicinity of Walker St., high ground. Some smoke and odors from Glucose plants along river.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes  
 b. Class and Occupation Mixed white collar and industrial workers  
 c. Foreign Families 60 % Nationalities Italian d. Negro 0 %  
 e. Shifting or Infiltration \_\_\_\_\_ No \_\_\_\_\_

2. BUILDINGS:	PREDOMINATING	%	OTHER TYPE	%
a. Type and Size	<u>5-6 rm singles</u>			
b. Construction	<u>Frame</u>			
c. Average Age	<u>25 yrs.</u>			
d. Repair	<u>Fair</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>60%</u>			
g. 1935 Price Bracket	<u>\$2400-4300</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$2500-4500</u>	<u>+5 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$2500-4500</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Slight</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Weak</u>			
l. 1935 Rent Bracket	<u>\$ 22 - 32</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 22 - 32</u>	<u>- %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 25 - 35</u>	<u>+11 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good (none available)</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Firm</u>			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ How Selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 6 b. Institutions 32

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 1 b. Institutions 8

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 57.50

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Slopes west toward the river. Some brush, scrub timber in parts. Lot of grape vines in area - planted by Italian residents. Schools and churches convenient to area. No rail transportation. Bus lines along River Road, Ridge Road and Kingsland Ave. 10¢ fare to Newark. High school 10 minutes walk. Shops convenient on Ridge Road. Many houses in this area have been converted to 2 or more family uses. Many cellars are "water logged" due probably to poor construction. Annual incomes run from \$900-1400 annually. Vandalism common here. Sparsely settled.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing                      Decreasing                      Static Yes

b. Class and Occupation Laborers, factory workers

c. Foreign Families 85 % Nationalities Italian d. Negro 0 %

e. Shifting or Infiltration No

2. BUILDINGS: PREDOMINATING 75 % OTHER TYPE 25 %

a. Type and Size 5-6 rm singlos 4-5 rm units  
2-family 2 deckers

b. Construction Frame, brick, stucco Frame, brick, stucco

c. Average Age 20+ years 20 years and up

d. Repair Fair and poor Fair

e. Occupancy 90% 90%

f. Owner-occupied 50% 60%

g. 1935 Price Bracket \$ 2000-4500 % change \$ 4000-5000 % change

h. 1937 Price Bracket \$ 2000-4500 - % \$ 4000-5000 - %

i. 1939 Price Bracket \$ 2000-4500 - % \$ 4000-5000 - %

j. Sales Demand None None

k. Predicted Price Trend (next 6-12 months) Static Static

l. 1935 Rent Bracket \$ 25 - 35 % change \$ 20 - 30 % change

m. 1937 Rent Bracket \$ 25 - 35 - % \$ 20 - 30 - %

n. 1939 Rent Bracket \$ 25 - 35 - % \$ 20 - 30 - %

o. Rental Demand Poor Poor

p. Predicted Rent Trend (next 6-12 months) Static Static

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC 4 b. Institutions 32

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 2 b. Institutions 10  
Very difficult

6. MORTGAGE FUNDS: to obtain                      7. TOTAL TAX RATE PER \$1000 (1939.) \$ 57.50

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Hillside overlooking meadows and railroad. Part sparsely built up - about 45%. Poor uniformity. Two cemeteries bordering area. Lackawanna R.R. shops in area. Lending institutions hesitate to foreclose in this area because of the difficulty of selling property. Bus lines on Riverside Ave. and Ridge Road. R.R. station near west end of area. 25 minutes by rail to New York City, downtown. 2 brick apartments in area. Best portion, if there can be said to be a best portion, is between Jauncey and Kingsland from River Rd. to Ridge Rd. R.R. traverses area and there are some coal yards along right of way. Land is about 45% improved and incomes are estimated around \$1200 annually. Poor location, age and lack of appeal are factors in grading this 4th class. Some streets in eastern portion only partially paved along center. Muddy at curbing in wet weather.



# AREA DESCRIPTION

Security Map of Bergen County, New Jersey

1. POPULATION: a. Increasing \_\_\_\_\_ Decreasing \_\_\_\_\_ Static Yes

b. Class and Occupation Laborers and mill hands

c. Foreign Families 80% Nationalities Italian d. Negro 0 %

e. Shifting or Infiltration No

2. BUILDINGS: PREDOMINATING % OTHER TYPE %

a. Type and Size 4-6 rm bungalows & shacks

b. Construction Frame & stucco

c. Average Age 20 yrs.

d. Repair Fair and poor

e. Occupancy 90%

f. Owner-occupied 35%

g. 1935 Price Bracket \$ 1500-5000 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_

h. 1937 Price Bracket \$ 1500-5000 - % \_\_\_\_\_ \$ \_\_\_\_\_ %

i. 1939 Price Bracket \$ 1500-5000 - % \_\_\_\_\_ \$ \_\_\_\_\_ %

j. Sales Demand None

k. Predicted Price Trend (next 6-12 months) Weak

l. 1935 Rent Bracket \$ 20 - 30 % change \_\_\_\_\_ \$ \_\_\_\_\_ % change \_\_\_\_\_

m. 1937 Rent Bracket \$ 20 - 30 - % \_\_\_\_\_ \$ \_\_\_\_\_ %

n. 1939 Rent Bracket \$ 20 - 30 - % \_\_\_\_\_ \$ \_\_\_\_\_ %

o. Rental Demand Slight

p. Predicted Rent Trend (next 6-12 months) Weak

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price \_\_\_\_\_ - How Selling \_\_\_\_\_ -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 8 b. Institutions 32

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 1 b. Institutions 7

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 65.10

## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

High, overlooking the Passaic River. Treeless. Along River Rd. are scattered 2nd hand truck yards, "parts" dealers, small industry. The north end of the area is most undesirable. A few small farms offer opportunities for development which however will be a long time coming due to lack of appeal and poor surroundings. Area has many poor streets, poor planning and squalid appearance. A bus line runs along River Rd. to Newark and Jersey City, 25 minutes distant in time. R.R. transportation is remote. Schools and churches are convenient and shops are located along Ridge Ave. where a bus line also operates. This was an Italian development. Lots were sold at \$69 to buyers brought from the city in bus loads. Now about 60% built up. Unquestionably 4th class.

9. LOCATION N. Arlington SECURITY GRADE 4th AREA NO. D-25 DATE 4-1-39