

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY ENDICOTT - N. Y. SECURITY GRADE FIRST AREA NO. A-1

2. DESCRIPTION OF TERRAIN. A small area occupied almost exclusively by executives of the Endicott-Johnson Corporation. The best residential section in the town and zoned for single family homes. Land is flat.

3. FAVORABLE INFLUENCES. Good schools, churches, parks and bus transportation. Pride of ownership well displayed.

4. DETRIMENTAL INFLUENCES. None.

5. INHABITANTS:  
 a. Type Mostly Endicott-Johnson execs. b. Estimated annual family income \$10,000 & up  
 c. Foreign-born None; 0 %; d. Negro No (Yes or No); 0 %;  
 e. Infiltration of None; f. Relief families None  
 g. Population is increasing slightly decreasing static.

6. BUILDINGS:  
 a. Type or types Singles; b. Type of construction Frame, brick & stone  
 c. Average age 18 years; d. Repair Excellent

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$10,000-\$75,000</u>	<u>\$40,000</u>	<u>100%</u>	<u>\$60.-\$125.</u>	<u>\$100.</u>	<u>100%</u>
1932 low	<u>6,000- 35,000</u>	<u>20,000</u>	<u>50%</u>	<u>45.- 80.</u>	<u>70.</u>	<u>70%</u>
1937 current	<u>7,000- 40,000</u>	<u>25,000</u>	<u>60%</u>	<u>50.- 85.</u>	<u>75.</u>	<u>75%</u>

Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 80 %; b. Dwelling units 98 %; c. Home owners 95 %

9. SALES DEMAND: a. Fair; b. Singles @ \$25,000; c. Activity is Fair

10. RENTAL DEMAND: a. Good; b. Singles @ \$60.; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles; b. Amount last year Very few

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: Very few rentals occur in this section as it is chiefly owner occupied.

15. Information for this form was obtained from \_\_\_\_\_ See Explanations.

AREA DESCRIPTION  
(For Instructions see Reverse Side)

15. Information for this form was obtained from \_\_\_\_\_

### See Explanations

Date June 15th 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY	BINGHAMTON - N. Y.	SECURITY GRADE	FIRST	AREA NO.	A-3			
2. DESCRIPTION OF TERRAIN.	Rolling land. A newer development south of the Susquehanna River zoned for single family homes. In this, one of the city's best residential sections, are found a number of soundly constructed and well maintained dwellings.							
3. FAVORABLE INFLUENCES.	Good transportation and well maintained streets and properties.							
4. DETRIMENTAL INFLUENCES.	Slightly inconvenient to schools, churches and the business center.							
5. INHABITANTS:	a. Type <u>Execs, merchants &amp; bus. men</u> ; b. Estimated annual family income \$ <u>5,000 &amp; up</u> c. Foreign-born <u>None</u> <u>0</u> %; d. Negro <u>No</u> <u>0</u> %; e. Infiltration of <u>None</u> ; f. Relief families <u>None</u> g. Population is increasing <u>slightly</u> ; <u>decreasing</u> <u>slightly</u> ; <u>stationary</u>							
6. BUILDINGS:	a. Type or types <u>Singles</u> ; b. Type of construction <u>Frame, brick &amp; stone</u> c. Average age <u>Up to 10 years</u> ; d. Repair <u>Excellent</u>							
7. HISTORY:	SALE VALUES			RENTAL VALUES				
	<u>YEAR</u>	<u>RANGE</u>	<u>PREDOMINATING</u>	<u>%</u>	<u>RANGE</u>	<u>PREDOMINATING</u>	<u>%</u>	
	1929 level	<u>\$15,000-\$50,000</u>	<u>\$35,000</u>	<u>100%</u>				<u>100%</u>
	1932 low	<u>7,500- 25,000</u>	<u>18,000</u>	<u>50%</u>	<u>NO N E</u>	<u>F O R</u>	<u>R E N T</u>	
	1937 current	<u>10,000- 27,000</u>	<u>23,000</u>	<u>65%</u>				
	Peak sale values occurred in <u>1927</u> and were <u>100</u> % of the 1929 level.							
	Peak rental values occurred in <u>1927</u> and were <u>100</u> % of the 1929 level.							
8. OCCUPANCY:	a. Land <u>20</u> %; b. Dwelling units <u>100</u> %; c. Home owners <u>100</u> %							
9. SALES DEMAND:	a. <u>Fair</u> ; b. <u>Singles @ \$20,000</u> ; c. Activity is <u>Fair</u>							
10. RENTAL DEMAND:	a. <u>None</u> ; b. <u>None</u> ; c. Activity is <u>None</u>							
11. NEW CONSTRUCTION:	a. Types <u>Singles</u> ; b. Amount last year <u>Few</u>							
12. AVAILABILITY OF MORTGAGE FUNDS:	a. Home purchase <u>Ample</u> ; b. Home building <u>Ample</u>							
13. TREND OF DESIRABILITY NEXT 10-15 YEARS	<u>Upward</u>							
14. CLARIFYING REMARKS:	At the extreme west end of this tract, near the golf course, there has been planned, and now in the process of erection, a development of small homes \$5,000-to-\$9,000 that are selling well. This, however, has no influence on this section from the standpoint of reducing its desirability.							

15. Information for this form was obtained from See Explanations

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY BINGHAMTON - N. Y. SECURITY GRADE FIRST AREA NO. A-4

2. DESCRIPTION OF TERRAIN. Land is low and flat. An area zoned for single family homes and containing the highest valued dwellings in the entire district. Houses are generally large and on properties of substantial size. Pride of ownership is well displayed.

3. FAVORABLE INFLUENCES. Good schools, churches, parks and transportation. Well maintained streets and properties.

4. DETRIMENTAL INFLUENCES. None.

5. INHABITANTS:  
 a. Type Execs, merchants, business & professional men; b. Estimated annual family income \$ 5,000 & up  
 c. Foreign-born None; 0%; d. Negro No; 0%;  
 (Nationality) (Yes or No)

e. Infiltration of None; f. Relief families None  
 g. Population is increasing slowly; decreasing; static.

6. BUILDINGS:  
 a. Type or types Singles; b. Type of construction Frame, brick & stone  
 c. Average age Up to 75 years; d. Repair Excellent

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	PREDOM- RANGE	INATING	%	PREDOM- RANGE	INATING	%
1929 level	\$15,000-\$100,000	\$35,000	100%	\$60.-\$150.	\$80.	100%
1932 low	7,500- 50,000	17,500	50%	50.- 100.	65.	80%
1957 current	10,000- 55,000	22,000	65%	55.- 125.	75.	90%

 Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
 Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 95%; b. Dwelling units 98%; c. Home owners 90 %

9. SALES DEMAND: a. Fair; b. \$20,000 - singles; c. Activity is Fair

10. RENTAL DEMAND: a. Good; b. Singles @ \$75.-\$90.; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles; b. Amount last year Very little

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Upward - slowly

14. CLARIFYING REMARKS: There are very few rentals in this section and figures are based chiefly on anticipation.

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY ENDICOTT - N. Y. SECURITY GRADE SECOND AREA NO. B-1

2. DESCRIPTION OF TERRAIN. An area of medium priced one family residences comprising a part of the former Town of Union. At the west end, the Endicott-Johnson Corp. is building a number of new homes for their workers. Land is low and flat.

3. FAVORABLE INFLUENCES. Good schools, churches, parks and bus transportation. Supervision of the Endicott-Johnson Corporation.

4. DETRIMENTAL INFLUENCES. Uniformity of design.

5. INHABITANTS: Skilled and semi-skilled  
 a. Type factory workers; b. Estimated annual family income \$ 1,500-\$2,500  
 Italians-10%; Poles-10%  
 c. Foreign-born Germans; 5 %; d. Negro No (Yes or No); 0 %;  
 e. Infiltration of Mixed foreign; f. Relief families Several  
 g. Population is increasing slowly; decreasing slightly; slightly

6. BUILDINGS:  
 a. Type or types Singles; b. Type of construction Frame  
 c. Average age 35 years; d. Repair Good

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$3,000-\$6,500</u>	<u>\$4,500</u>	<u>100%</u>	<u>\$25.-\$35.</u>	<u>\$30.</u>	<u>100%</u>
1932 low	<u>1,800- 3,500</u>	<u>2,750</u>	<u>60%</u>	<u>20.- 27<math>\frac{1}{2}</math></u>	<u>25.</u>	<u>80%</u>
1937 current	<u>2,250- 4,250</u>	<u>3,000</u>	<u>70%</u>	<u>22<math>\frac{1}{2}</math>- 30.</u>	<u>27<math>\frac{1}{2}</math></u>	<u>90%</u>

  
Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 75 %; b. Dwelling units 95 %; c. Home owners 90 %

9. SALES DEMAND: a. Poor; b. Singles @ \$3,000; c. Activity is Poor

10. RENTAL DEMAND: a. Good; b. Singles @ \$25.-\$30.; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles; b. Amount last year Several

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: At the west end of this section, Endicott-Johnson Corporation is building a number of homes. Most construction in this section has been done by this Corporation.

15. Information for this form was obtained from \_\_\_\_\_ See Explanations.

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY ENDICOTT - N. Y. SECURITY GRADE SECOND AREA NO. B-2

2. DESCRIPTION OF TERRAIN. Ground rising from the river. A section of medium priced residences of one and one-half and two story construction. Dwellings, both one and two family, are well constructed and a marked pride of ownership is noticeable. Swampland to the northeast is being filled in by degrees.

3. FAVORABLE INFLUENCES. Good schools, churches, parks and bus transportation.

4. DETRIMENTAL INFLUENCES. None.

5. INHABITANTS: Skilled mechanics, minor  
 a. Type business & professional men; b. Estimated annual family income \$1,800-\$3,000  
 c. Foreign-born None; 0 %; d. Negro No; 0 %;  
(Nationality) (Yes or No)  
 e. Infiltration of None; f. Relief families Very few  
 g. Population is increasing slowly; decreasing; static.

6. BUILDINGS: Singles...95%  
 a. Type or types Doubles....5%; b. Type of construction Frame & brick  
 c. Average age Up to 50 years; d. Repair Good

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$4,000- \$12,000</u>	<u>\$7,500</u>	<u>100%</u>	<u>\$25.-\$55.</u>	<u>\$40.</u>	<u>100%</u>
1932 low	<u>2,500- 7,500</u>	<u>5,000</u>	<u>65%</u>	<u>15.- 35.</u>	<u>27<math>\frac{1}{2}</math></u>	<u>70%</u>
1937 current	<u>3,000- 8,000</u>	<u>5,500</u>	<u>75%</u>	<u>20.- 40.</u>	<u>30.</u>	<u>75%</u>

Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: \* In sparsely settled - 20% a. Land 90 \* %; b. Dwelling units 90 %; c. Home owners 90 %

9. SALES DEMAND: a. Fair; b. Singles @ \$5,000; c. Activity is Fair

10. RENTAL DEMAND: a. Good; b. Singles @ \$30.; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles; b. Amount last year Several

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: \_\_\_\_\_

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY VESTAL - N. Y. SECURITY GRADE SECOND AREA NO. B-3

2. DESCRIPTION OF TERRAIN. An old, small, quiet, upstate country village built on rolling land.

3. FAVORABLE INFLUENCES. Low taxes and nearness to the "triple" cities.

4. DETRIMENTAL INFLUENCES. Lack of city improvements and restrictions.

5. INHABITANTS:  
 a. Type Working class; b. Estimated annual family income \$1,000-\$2,500  
 c. Foreign-born None; 0 %; d. Negro No; 0 %;  
 (Nationality) (Yes or No)  
 e. Infiltration of None; f. Relief families Very few  
 g. Population is increasing slowly; decreasing; static.

6. BUILDINGS:  
 a. Type or types Singles; b. Type of construction Frame  
 c. Average age Up to 100 years; d. Repair Fair to Good

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$3,500-\$7,000</u>	<u>\$4,500</u>	<u>100%</u>	<u>\$22.-\$35.</u>	<u>\$30.</u>	<u>100%</u>
1932 low	<u>2,100- 4,200</u>	<u>2,500</u>	<u>60%</u>	<u>15.- 22.</u>	<u>20.</u>	<u>70%</u>
1937 current	<u>2,500- 5,000</u>	<u>2,750</u>	<u>70%</u>	<u>17<math>\frac{1}{2}</math>- 27<math>\frac{1}{2}</math></u>	<u>25.</u>	<u>80%</u>

 Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
 Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 70 %; b. Dwelling units 95 %; c. Home owners 90 %

9. SALES DEMAND: a. Fair; b. Singles @ \$2,500-\$3,000; c. Activity is Fair

10. RENTAL DEMAND: a. Good; b. Singles @ \$25.; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles; b. Amount last year Few

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: New construction is of the bungalow type  
 @ \$4,000.

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY ENDICOTT - N. Y. SECURITY GRADE SECOND AREA NO. B-4

2. DESCRIPTION OF TERRAIN. An area of medium priced dwellings ranging from bungalows to two story homes well maintained and displaying a marked pride of ownership. This area is divided into five sections by an intervening business area. Land is generally flat.

3. FAVORABLE INFLUENCES. Good schools, churches, parks, city improvements and bus transportation. Nearness to places of work.

4. DETRIMENTAL INFLUENCES. None.

5. INHABITANTS: White collar, skilled mechanics  
 a. Type business & professional men; b. Estimated annual family income \$1,500-\$2,500  
 c. Foreign-born None; 0%; d. Negro No; 0%;  
 (Nationality) (Yes or No)  
 e. Infiltration of None; f. Relief families Few  
 g. Population is increasing slowly; decreasing; static.

6. BUILDINGS: Singles...95%  
 a. Type or types Doubles... 5%; b. Type of construction Frame  
 c. Average age 20 years; d. Repair Good

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$4,500-\$10,000</u>	<u>\$7,000</u>	<u>100%</u>	<u>\$30.-\$50.</u>	<u>\$40.</u>	<u>100%</u>
1932 low	<u>2,750- 6,000</u>	<u>4,250</u>	<u>60%</u>	<u>20.- 30.</u>	<u>25.</u>	<u>60%</u>
1937 current	<u>5,000- 6,500</u>	<u>5,000</u>	<u>70%</u>	<u>22<math>\frac{1}{2}</math>- 35.</u>	<u>30.</u>	<u>75%</u>

 Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
 Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 85%; b. Dwelling units 95%; c. Home owners 90%

9. SALES DEMAND: a. Good; b. Singles @ \$5,000; c. Activity is Good

10. RENTAL DEMAND: a. Good; b. Singles @ \$30.; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles; b. Amount last year Few

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: \_\_\_\_\_

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY TOWN OF VESTAL - N. Y. SECURITY GRADE SECOND AREA NO. B-5

2. DESCRIPTION OF TERRAIN. An area of low cost houses which was started in the boom of 1926, failed and slightly revived this year. Land is flat and low.

3. FAVORABLE INFLUENCES. Low taxes.

4. DETRIMENTAL INFLUENCES. Lack of improvements and restrictions, poor transportation and inconvenient to schools, churches and business.

5. INHABITANTS:  
 a. Type Factory workers ; b. Estimated annual family income \$1,000-\$2,000  
 c. Foreign-born None ; 0 %; d. Negro No ; 0 %;  
 (Nationality) (Yes or No)  
 e. Infiltration of None ; f. Relief families Few  
 g. Population is Increasing ; Decreasing ; static.

6. BUILDINGS:  
 a. Type or types Singles ; b. Type of construction Frame ;  
 c. Average age 10 years ; d. Repair Fair

7. HISTORY: 

SALE VALUES				RENTAL VALUES			
YEAR	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%	
1929 level	<u>\$2,000-\$4,000</u>	<u>\$3,500</u>	<u>100%</u>	<u>\$20.-\$35.</u>	<u>\$25.</u>	<u>100%</u>	
1932 low	<u>1,000- 2,000</u>	<u>1,750</u>	<u>50%</u>	<u>12<math>\frac{1}{2}</math>- 20.</u>	<u>15.</u>	<u>60%</u>	
1937 current	<u>1,200- 2,250</u>	<u>2,000</u>	<u>55%</u>	<u>15.- 22<math>\frac{1}{2}</math></u>	<u>17<math>\frac{1}{2}</math></u>	<u>70%</u>	

 Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
 Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 35 %; b. Dwelling units 90 %; c. Home owners 80 %

9. SALES DEMAND: a. Poor ; b. Singles @ \$2,000 ; c. Activity is Poor

10. RENTAL DEMAND: a. Fair ; b. Singles @ \$15.-\$20. ; c. Activity is Fair

11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Several

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS:

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY JOHNSON CITY - N. Y. SECURITY GRADE SECOND AREA NO. B-6

2. DESCRIPTION OF TERRAIN. An area of medium priced one and two family homes displaying a marked pride of ownership. In the unprecedeted floods of last year, this section suffered severely but future danger is being eliminated by a flood control project. Land is low but rises to north.

3. FAVORABLE INFLUENCES. Good schools, churches, parks, and bus service.

4. DETRIMENTAL INFLUENCES. Movement of foreigners from the south.

5. INHABITANTS:  
 a. Type Factory & office workers ; b. Estimated annual family income \$1,500-\$3,000  
 c. Foreign-born Mixed ; 10 %; d. Negro No ; 0 %;  
 (Nationality) (Yes or No)  
 e. Infiltration of None ; f. Relief families Few  
 g. Population is increasing slowly ; decreasing ; stable

6. BUILDINGS: Singles-75%; Doubles-25%  
 a. Type or types 4-families-2% ; b. Type of construction Frame, few brick & stone  
 c. Average age 25 years ; d. Repair Good

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$5,000-\$20,000</u>	<u>\$7,500</u>	<u>100%</u>	<u>\$35.-\$70.</u>	<u>\$45.</u>	<u>100%</u>
<u>1932</u> low	<u>3,000- 12,000</u>	<u>4,500</u>	<u>60%</u>	<u>20.- 40.</u>	<u>27<math>\frac{1}{2}</math></u>	<u>60%</u>
1937 current	<u>3,500 -14,000</u>	<u>5,500</u>	<u>75%</u>	<u>22<math>\frac{1}{2}</math>- 45.</u>	<u>30.</u>	<u>70%</u>

 Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
 Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 60 %; b. Dwelling units 90 %; c. Home owners 75 %

9. SALES DEMAND: a. Fair ; b. Singles @ \$6,000 ; c. Activity is Fair

10. RENTAL DEMAND: a. Good ; b. Singles @ \$35. ; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Few

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: \_\_\_\_\_

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY JOHNSON CITY - N. Y. SECURITY GRADE SECOND AREA NO. B-7

2. DESCRIPTION OF TERRAIN. Slightly rolling land. A newer development of medium priced homes largely erected by the Endicott-Johnson Corporation. Streets are landscaped and dwellings placed on deep and wide lots. Pride of ownership and general attractiveness is most noticeable.

3. FAVORABLE INFLUENCES. Good schools, churches, parks and bus transportation. Nearness to work yet far enough removed to be pleasant.

4. DETRIMENTAL INFLUENCES. None.

5. INHABITANTS: Skilled laborers  
 a. Type & office workers ; b. Estimated annual family income \$1,500-\$2,500  
 c. Foreign-born Mixed ; 10 %; d. Negro No ; 0 %;  
 (Nationality) (Yes or No)  
 e. Infiltration of None ; f. Relief families Few ;  
 g. Population is increasing slowly ; Increasing ; static

6. BUILDINGS: Singles...80%  
 a. Type or types Doubles...20% ; b. Type of construction Frame  
 c. Average age 35 years ; d. Repair Good

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$3,500-\$8,000</u>	<u>\$6,000</u>	<u>100%</u>	<u>\$25.-\$45.</u>	<u>\$35.</u>	<u>100%</u>
1932 low	<u>2,500- 5,000</u>	<u>4,250</u>	<u>70%</u>	<u>15.- 27<math>\frac{1}{2}</math></u>	<u>22<math>\frac{1}{2}</math></u>	<u>60%</u>
1937 current	<u>3,000- 5,500</u>	<u>5,000</u>	<u>85%</u>	<u>17<math>\frac{1}{2}</math>- 30.</u>	<u>25.</u>	<u>70%</u>

Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 85 %; b. Dwelling units 95 %; c. Home owners 90 %

9. SALES DEMAND: a. Fair ; b. Singles @ \$5,000 ; c. Activity is Fair

10. RENTAL DEMAND: a. Good ; b. Singles @ \$25. ; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Few

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: West of the Bible School Park, off Riverside Drive, the Endicott-Johnson Corporation is building 50 new homes for their workers. Sameness of design is the only objectional feature.

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY BINGHAMTON - N. Y. SECURITY GRADE SECOND AREA NO. B-8

2. DESCRIPTION OF TERRAIN. Flat land sloping toward river. An older section of medium priced one and one-half and two story dwellings. Streets are landscaped and properties well maintained save in the small yellow area where houses are in need of paint and repairs.

3. FAVORABLE INFLUENCES. Good parks, schools, churches and bus transportation. Civic protection and improvements.

4. DETRIMENTAL INFLUENCES. None.

5. INHABITANTS: White collar, office workers  
 a. Type business & professional men; b. Estimated annual family income \$2,500-\$7,000  
 c. Foreign-born None; 0 %; d. Negro No; 0 %;  
 (Nationality) (Yes or No)  
 e. Infiltration of None; f. Relief families Very few  
 g. Population is increasing slightly; decreasing; staying

6. BUILDINGS: Singles...80%  
 a. Type or types Doubles...20%; b. Type of construction Frame - some brick  
 c. Average age up to 100 years; d. Repair Good

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$7,500-\$30,000</u>	<u>\$10,000</u>	<u>100%</u>	<u>\$45.-\$75.</u>	<u>\$50.</u>	<u>100%</u>
1932 low	<u>4,500- 18,000</u>	<u>6,000</u>	<u>60%</u>	<u>32<math>\frac{1}{2}</math>- 50.</u>	<u>35.</u>	<u>70%</u>
1937 current	<u>5,000- 20,000</u>	<u>7,000</u>	<u>70%</u>	<u>37<math>\frac{1}{2}</math>- 55.</u>	<u>40.</u>	<u>80%</u>

 Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
 Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 90 %; b. Dwelling units 95 %; c. Home owners 85 %

9. SALES DEMAND: a. Fair; b. Singles @ \$8,000; c. Activity is Fair

10. RENTAL DEMAND: a. Good; b. Singles @ \$45.; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles; b. Amount last year few

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: The small yellow section, which is occupied by Germans,  
 is not quite so desirable.

15. Information for this form was obtained from See Explanations.

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY BINGHAMTON - N. Y. SECURITY GRADE SECOND AREA NO. B-9

2. DESCRIPTION OF TERRAIN. Gradually rising land. An older section of moderately priced one and two family residences. Although situated across the Susquehanna River, five bridges connect with the main portion of the city. The adjoining industrial section does not adversely affect this area and makes it particularly desirable to factory workers.

3. FAVORABLE INFLUENCES. Good schools, parks, churches and bus transportation.

4. DETRIMENTAL INFLUENCES. Pride of ownership is evident.

5. INHABITANTS:

a. Type Skilled workers & office help b. Estimated annual family income \$1,500-\$3,000

c. Foreign-born Armenians; 10 %; d. Negro No 0 %;  
(Nationality) (Yes or No)

e. Infiltration of None; f. Relief families Some ;

g. Population is increasing slightly; decreasing ; staying.

6. BUILDINGS: Singles...80%  
a. Type or types Doubles...20%; b. Type of construction Frame & few brick ;  
a few 4 family  
c. Average age up to 100 years; d. Repair Good

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$5,000-\$10,000</u>	<u>\$7,000</u>	<u>100%</u>	<u>\$40.-\$50.</u>	<u>\$45.</u>	<u>100%</u>
1932 low	<u>3,500- 7,000</u>	<u>4,800</u>	<u>70%</u>	<u>30.- 35.</u>	<u>30.</u>	<u>70%</u>
1937 current	<u>4,500- 8,000</u>	<u>5,500</u>	<u>80%</u>	<u>35.- 40.</u>	<u>38.</u>	<u>80%</u>

Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 90 %; b. Dwelling units 95 %; c. Home owners 85 %

9. SALES DEMAND: a. Fair ; b. Singles @ \$5,500 ; c. Activity is Fair

10. RENTAL DEMAND: a. Good ; b. Singles @ \$35.-\$40. ; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Few \*

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS:

15. Information for this form was obtained from See Explanations

### See Explanations

Date June 15th 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

BINGHAMTON - N. Y.

1. NAME OF CITY PORT DICKINSON SECURITY GRADE SECOND AREA NO. B-10

2. DESCRIPTION OF TERRAIN. Land is low, flat and in the west slopes toward the river. An area of medium priced homes of mixed architecture. Older construction is generally two story frame but newer trend is toward bungalow type. In the north, the paralleling industrial and railroad sections do not affect the desirability of the neighborhoods.

3. FAVORABLE INFLUENCES. 5. Good schools, churches, parks and bus transportation.

4. DETRIMENTAL INFLUENCES. Pride of ownership and city improvements.

4. None.

## 5. INHABITANTS:

a. Type Skilled mechanics; b. Estimated annual family income \$2,500-\$5,000c. Foreign-born None; 0%; d. Negro No; 0%;  
(Nationality) (Yes or No)e. Infiltration of None; f. Relief families Noneg. Population is increasing slowly; decreasing; static.

## 6. BUILDINGS:

a. Type or types Singles; b. Type of construction Framec. Average age 25 years; d. Repair Good

## 7. HISTORY:

YEAR	RANGE	SALE VALUES		RENTAL VALUES	
		PREDOM- INATING	%	PREDOM- INATING	%
1929 level	<u>\$5,000-\$18,000</u>	<u>\$10,000</u>	<u>100%</u>	<u>\$40.-\$65.</u>	<u>\$50.</u>
1932 low	<u>5,000- 11,000</u>	<u>6,000</u>	<u>60%</u>	<u>25.- 40.</u>	<u>30.</u>
1937 current	<u>3,500- 12,000</u>	<u>7,000</u>	<u>70%</u>	<u>30.- 45.</u>	<u>35.</u>

Peak sale values occurred in 1927 and were 100 % of the 1929 level.Peak rental values occurred in 1927 and were 100 % of the 1929 level.8. OCCUPANCY: a. Land 80%; b. Dwelling units 90%; c. Home owners 90 %9. SALES DEMAND: a. Fair; b. Singles @ \$7,000; c. Activity is Fair10. RENTAL DEMAND: a. Good; b. Singles @ \$30.-\$35.; c. Activity is Good11. NEW CONSTRUCTION: a. Types Singles; b. Amount last year Very Few12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS:

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY BINGHAMTON - N. Y. SECURITY GRADE SECOND AREA NO. B-11

2. DESCRIPTION OF TERRAIN. An area of moderately priced single and two family homes, displaying a good pride of ownership. Location makes this section most desirable to skilled laborers, office workers and railroad employees. Land is flat but becomes rolling in the east.

3. FAVORABLE INFLUENCES. 5. Good schools, churches, playgrounds and transportation. Pride of ownership is evident.

4. DETRIMENTAL INFLUENCES. 4. None.

5. INHABITANTS: Mechanics, R.R. workers  
 a. Type & white collar class ; b. Estimated annual family income \$ 1,800-\$3,000  
 c. Foreign-born Armenians ; 5 %; d. Negro No ; 0 %  
 (Nationality) (Yes or No)  
 e. Infiltration of Few Armenians ; f. Relief families Few  
 g. Population is increasing slowly ; decreasing ; stagnant

6. BUILDINGS: Singles...80%  
 a. Type or types Doubles...20% ; b. Type of construction Frame  
 c. Average age up to 35 years ; d. Repair Good

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$4,500-\$8,000</u>	<u>\$5,500</u>	<u>100%</u>	<u>\$35.-\$45.</u>	<u>\$35.</u>	<u>100%</u>
1932 low	<u>3,200- 5,500</u>	<u>4,000</u>	<u>70%</u>	<u>25.- 30.</u>	<u>22<math>\frac{1}{2}</math></u>	<u>70%</u>
1937 current	<u>3,500- 6,000</u>	<u>4,500</u>	<u>80%</u>	<u>30.- 37<math>\frac{1}{2}</math></u>	<u>30.</u>	<u>85%</u>

  
 Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
 Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 80 %; b. Dwelling units 90 %; c. Home owners 90 %

9. SALES DEMAND: a. Fair ; b. Singles @ \$4,000-\$5,000 c. Activity is Fair

10. RENTAL DEMAND: a. Good ; b. Singles @ \$35. ; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Very Little

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: \_\_\_\_\_

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY ENDICOTT N. Y. SECURITY GRADE THIRD AREA NO. C-1

2. DESCRIPTION OF TERRAIN. A sparsely settled area of low priced homes ranging from shacks to cheaply constructed bungalows. Land is generally rolling.

3. FAVORABLE INFLUENCES. Low taxes.

4. DETRIMENTAL INFLUENCES. Lack of restrictions and city improvements.

5. INHABITANTS:  
 a. Type Laborers ; b. Estimated annual family income \$ 800-\$1,500  
 c. Foreign-born Italians ; 40 %; d. Negro No ; 0 %;  
 (Nationality) (Yes or No)  
 e. Infiltration of Italians - slow ; f. Relief families Many  
 g. Population is increasing ; decreasing ; static.

6. BUILDINGS:  
 a. Type or types Singles ; b. Type of construction Frame ;  
 c. Average age 20 years ; d. Repair Poor

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$500-\$3,500</u>	<u>\$2,500</u>	<u>100%</u>	<u>\$12<math>\frac{1}{2}</math>-\$25.</u>	<u>\$20.</u>	<u>100%</u>
1932 low	<u>250- 1,750</u>	<u>1,250</u>	<u>50%</u>	<u>10.- 15.</u>	<u>12<math>\frac{1}{2}</math></u>	<u>60%</u>
1937 current	<u>250- 1,750</u>	<u>1,250</u>	<u>50%</u>	<u>10.- 15.</u>	<u>12<math>\frac{1}{2}</math></u>	<u>60%</u>

Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 20 %; b. Dwelling units 90 %; c. Home owners 80 %

9. SALES DEMAND: a. None ; b.  ; c. Activity is None

10. RENTAL DEMAND: a. Poor ; b. Singles @ \$12 $\frac{1}{2}$  ; c. Activity is Poor

11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year very few

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS:

15. Information for this form was obtained from  See Explanations

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY TOWNSHIP OF VESTAL - N.Y. SECURITY GRADE THIRD AREA NO. C-2

2. DESCRIPTION OF TERRAIN. Flat, low land forming a sparsely settled area outside the village of Vestal. This subdivision of low cost homes was started in 1926, went flat and is being moderately revived. Low priced land and cheap construction furnishes a price attraction.

3. FAVORABLE INFLUENCES. Low taxes.

4. DETRIMENTAL INFLUENCES. Lack of restrictions, subject to floods, cheapness of construction and lack of transportation.

5. INHABITANTS:  
 a. Type Laboring & factory class ; b. Estimated annual family income \$1,000-\$1,800  
 c. Foreign-born Italians ; 10 %; d. Negro No ; 0 %;  
 (Nationality) (Yes or No)  
 e. Infiltration of Italians - slow ; f. Relief families Several ;  
 g. Population is increasing ; decreasing ; static.

6. BUILDINGS:  
 a. Type or types Singles ; b. Type of construction Frame ;  
 c. Average age 8 years ; d. Repair Poor

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$1,500-\$4,000</u>	<u>\$2,500</u>	<u>100%</u>	<u>\$20.-\$30.</u>	<u>\$22<math>\frac{1}{2}</math></u>	<u>100%</u>
1932 low	<u>825- 2,200</u>	<u>1,400</u>	<u>55%</u>	<u>15.- 20.</u>	<u>16.</u>	<u>70%</u>
1937 current	<u>900- 2,500</u>	<u>1,500</u>	<u>60%</u>	<u>16.- 22.</u>	<u>18.</u>	<u>80%</u>

 Peak sale values occurred in 1929 and were 100 % of the 1929 level.  
 Peak rental values occurred in 1929 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 30 %; b. Dwelling units 90 %; c. Home owners 80 %

9. SALES DEMAND: a. Poor ; b. Singles @ \$1,500 ; c. Activity is Poor

10. RENTAL DEMAND: a. Fair ; b. Singles @ \$20. ; c. Activity is Fair

11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Few

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: \_\_\_\_\_

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY ENDICOTT - N. Y. SECURITY GRADE THIRD AREA NO. C-3

2. DESCRIPTION OF TERRAIN. Land is low in south but hilly in north. This section includes three areas of similar and identical characteristics; the development of which was undertaken at about the same time by the Endicott-Johnson Corp. for their employees. Condition of structures is mixed but reconditioning will be undertaken with improvement in economic conditions.

3. FAVORABLE INFLUENCES. 3. Good schools and churches. Nearness to work.

4. DETRIMENTAL INFLUENCES. 4. Cheapness of construction and spotty pride of ownership.

5. INHABITANTS:  
 a. Type Laborers & factory workers; b. Estimated annual family income \$1,200-\$2,500  
 c. Foreign-born Italian; 80 %; d. Negro No (Yes or No); 0 %;  
 e. Infiltration of Same; f. Relief families Several  
 g. Population is increasing; decreasing; static.

6. BUILDINGS:  
 a. Type or types Singles -few doubles b. Type of construction Frame- few brick  
 c. Average age 30 years; d. Repair Fair

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$1,000-\$6,000</u>	<u>\$4,500</u>	<u>100%</u>	<u>\$15.-\$37½</u>	<u>\$30.</u>	<u>100%</u>
1932 low	<u>500.-3,000</u>	<u>2,500</u>	<u>50%</u>	<u>12½- 25.</u>	<u>20.</u>	<u>70%</u>
1937 current	<u>600-3,500</u>	<u>2,750</u>	<u>60%</u>	<u>12½- 27½</u>	<u>22½</u>	<u>75%</u>

Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 90\* %; b. Dwelling units 90 %; c. Home owners 80 %  
 \* Sparsely settled section-20%

9. SALES DEMAND: a. Fair; b. Singles @ \$2,5-\$3,000; c. Activity is Fair

10. RENTAL DEMAND: a. Good; b. Singles @ \$22½; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles; b. Amount last year Several

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS:

15. Information for this form was obtained from \_\_\_\_\_ See Explanations

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY JOHNSON CITY - N. Y. SECURITY GRADE THIRD AREA NO. C-4

2. DESCRIPTION OF TERRAIN. An area largely developed by the Endicott-Johnson Corp. for their factory workers although there are a few scattered dwellings which were erected by individuals. Homes generally contain five to six rooms and though of plain design are of diversified architecture. Newer construction is taking place in the sparsely settled area on rising ground. Land is otherwise low and flat.

3. FAVORABLE INFLUENCES.

4. DETRIMENTAL INFLUENCES. 3. Good schools, churches and playground. Nearness to work.  
4. Cheapness of construction and poorness in transportation.

5. INHABITANTS:  
a. Type laboring and factory class; b. Estimated annual family income \$1,200-\$2,500  
c. Foreign-born Mixed; 100%; d. Negro No (Yes or No); 0 %;  
e. Infiltration of Mixed foreign; f. Relief families Several  
g. Population is increasing slowly; decreasing ; static.

6. BUILDINGS:  
a. Type or types Singles - few doubles b. Type of construction Frame  
c. Average age 25 years; d. Repair Poor to fair

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$2,500-\$6,000</u>	<u>\$4,500</u>	<u>100%</u>	<u>\$20.-\$35.</u>	<u>\$30.</u>	<u>100%</u>
1932 low	<u>1,250- 3,000</u>	<u>2,250</u>	<u>50%</u>	<u>15.- 22<sup>1</sup><sub>2</sub></u>	<u>20.</u>	<u>65%</u>
1937 current	<u>1,500- 3,500</u>	<u>2,750</u>	<u>60%</u>	<u>17<sup>1</sup><sub>2</sub>- 25.</u>	<u>22<sup>1</sup><sub>2</sub></u>	<u>75%</u>

  
Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 85\* %; b. Dwelling units 80 %; c. Home owners 80 %  
\*Sparsely settled area-20%

9. SALES DEMAND: a. Fair; b. Singles @ \$2,500-\$3,000; c. Activity is Fair

10. RENTAL DEMAND: a. Good; b. Singles @ \$25.-\$30.; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles; b. Amount last year Few

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: \_\_\_\_\_

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY BINGHAMTON - N. Y. SECURITY GRADE THIRD AREA NO. C-5

2. DESCRIPTION OF TERRAIN. Low land rising to the north. A section of one and two family low cost houses into which both industry and business is making inroads. Condition of structures is but fair although considerable reconditioning is in process. There were fewer foreclosures in this area than in any other part of the city.

3. FAVORABLE INFLUENCES. Good schools, churches, playgrounds and bus transportation. Nearness to work and civic improvements.

4. DETRIMENTAL INFLUENCES. Nearness and encroachment of industry.

5. INHABITANTS:

a. Type Laboring class ; b. Estimated annual family income \$1,200-\$2,500

c. Foreign-born Mixed \* ; 100%; d. Negro No ; 0 0  
(Nationality) (Yes or No)

\* Predominantly Italian, Pole, German & Russian

e. Infiltration of None ; f. Relief families Many

g. Population is increasing ; xx decreasing ; static.

6. BUILDINGS: Singles 85%

a. Type or types Doubles 12% ; b. Type of construction Frame  
4-Fam. 3%

c. Average age 30 years ; d. Repair Fair

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$3,500-\$6,000</u>	<u>\$4,500</u>	<u>100%</u>	<u>\$30.-\$45.</u>	<u>\$35.</u>	<u>100%</u>
1932 low	<u>2,500- 4,800</u>	<u>3,500</u>	<u>80%</u>	<u>27½- 40.</u>	<u>30.</u>	<u>90%</u>
1937 current	<u>2,750- 5,200</u>	<u>3,800</u>	<u>85%</u>	<u>30.- 42½</u>	<u>32½</u>	<u>95%</u>

Peak sale values occurred in 1927 and were 100 % of the 1929 level.

Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 85\*%; b. Dwelling units 98 %; c. Home owners 90 %

\* Sparsely populated area-20%

9. SALES DEMAND: a. Fair ; b. Singles @ \$2-\$4,000 ; c. Activity is Fair

10. RENTAL DEMAND: a. Good ; b. Singles @ \$30.-\$35. ; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year Few

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: There were fewer foreclosures in this area than in any other part of the city. That, plus a high degree of home ownership, accounts for the stability in property values and rents.

15. Information for this form was obtained from \_\_\_\_\_ See Explanations.

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY BINGHAMTON - N. Y. SECURITY GRADE THIRD AREA NO. C-6

2. DESCRIPTION OF TERRAIN. An old section of the city in which the trend is toward conversion of old, large homes into boarding houses and apartments. Pride of ownership is very spotty. Land is generally low though rises in the west.

3. FAVORABLE INFLUENCES. Good schools, parks, churches and bus and trolley transportation. Civic protection and improvements.

4. DETRIMENTAL INFLUENCES. Trend to rooming houses and infiltration of Jews.

5. INHABITANTS: Skilled laborers  
 a. Type and White Collar class; b. Estimated annual family income \$1,800-\$5,000  
 c. Foreign-born Mixed; 10 %; d. Negro No (Yes or No); 0 %;  
 e. Infiltration of None; f. Relief families Few  
 g. Population is increasing; decreasing; static.

6. BUILDINGS: Singles...60%  
 a. Type or types Multi-family...40%; b. Type of construction Frame, stucco & brick veneer.  
 c. Average age 50 years; d. Repair Good

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$5,000-\$40,000</u>	<u>\$10,000</u>	<u>100%</u>	<u>\$35.-\$75.</u>	<u>\$50.</u>	<u>100%</u>
1932 low	<u>2,750- 20,000</u>	<u>5,500</u>	<u>55%</u>	<u>25.- 50.</u>	<u>35.</u>	<u>70%</u>
1937 current	<u>3,500- 25,000</u>	<u>7,000</u>	<u>70%</u>	<u>27<math>\frac{1}{2}</math>- 55.</u>	<u>57<math>\frac{1}{2}</math></u>	<u>75%</u>

 Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
 Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 90 %; b. Dwelling units 95 %; c. Home owners 65 %

9. SALES DEMAND: a. Poor; b. Singles @ \$7,000; c. Activity is Poor

10. RENTAL DEMAND: a. Good; b. Singles or units @ \$35.-\$40.; c. Activity is Good

11. NEW CONSTRUCTION: a. Types \_\_\_\_\_; b. Amount last year None

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS To apartments and business

14. CLARIFYING REMARKS: Main Street is one of the main arteries through to the west.

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY BINGHAMTON - N. Y. SECURITY GRADE THIRD AREA NO. C-7

2. DESCRIPTION OF TERRAIN. An unrestricted area of old, cheaply constructed dwellings gradually developing into a business and shopping district. In that portion south of the city line, city improvements are lacking and cellars suffer from water seeping from springs in the surrounding hills. Land is low and flat.

3. FAVORABLE INFLUENCES. Good schools, churches and transportation.

4. DETRIMENTAL INFLUENCES. Lack of pride of ownership.

5. INHABITANTS:  
 a. Type laboring and factory class; b. Estimated annual family income \$1,000-\$2,500  
Mixed..... 10 %  
 c. Foreign-born Armenians; 20 %; d. Negro No (Yes or No); 0 %  
 e. Infiltration of Mixed foreign - slow. Relief families Several  
 g. Population is increasing;  decreasing; static.

6. BUILDINGS: Singles...85%  
 a. Type or types Doubles...15%; b. Type of construction Frame  
 c. Average age 35 years; d. Repair Poor to fair

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$1,000-\$2,500</u>	<u>\$2,000</u>	<u>100%</u>	<u>\$20.-\$35.</u>	<u>\$22<math>\frac{1}{2}</math></u>	<u>100%</u>
1932 low	<u>650- 1,750</u>	<u>1,250</u>	<u>65%</u>	<u>10.- 17<math>\frac{1}{2}</math></u>	<u>11.</u>	<u>50%</u>
1937 current	<u>650- 1,750</u>	<u>1,250</u>	<u>65%</u>	<u>12<math>\frac{1}{2}</math>- 20.</u>	<u>13<math>\frac{1}{2}</math></u>	<u>60%</u>

Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 85\*%; b. Dwelling units 80 %; c. Home owners 80 %  
 \* Sparsely populated area-15%

9. SALES DEMAND: a. Poor; b. Singles @ \$1,250; c. Activity is Poor

10. RENTAL DEMAND: a. Fair; b. Singles @ \$15.; c. Activity is Fair

11. NEW CONSTRUCTION: a. Types Singles; b. Amount last year Few

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: \_\_\_\_\_

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY BINGHAMTON - N. Y. SECURITY GRADE THIRD AREA NO. C-8

2. DESCRIPTION OF TERRAIN. An older unrestricted section of one and two family dwellings and multi-family structures in the heart of the business section. Along Court Street are a number of apartments and between Hawley and Court Streets, many tenement-like structures. Land is flat.

3. FAVORABLE INFLUENCES. Good schools and proximity to shopping district and places of work.

4. DETRIMENTAL INFLUENCES. Type of inhabitants and structures.

5. INHABITANTS:  
 a. Type Laboring class ; b. Estimated annual family income \$1,800-\$3,000  
 c. Foreign-born Mixed ; 75%; d. Negro No ; 0 %;  
 (Nationality) (Yes or No)  
 e. Infiltration of Lower class ; f. Relief families Several  
 g. Population is increasing ; decreasing ; static.

6. BUILDINGS: Singles...60%  
 a. Type or types 6-Family..40% ; b. Type of construction Frame  
 c. Average age 50 years ; d. Repair Fair

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$2,500-\$8,000</u>	<u>\$6,000</u>	<u>100%</u>	<u>\$20.-\$40.</u>	<u>\$30.</u>	<u>100%</u>
1932 low	<u>1,500- 4,500</u>	<u>3,500</u>	<u>60%</u>	<u>12<math>\frac{1}{2}</math>- 22<math>\frac{1}{2}</math></u>	<u>20.</u>	<u>60%</u>
1937 current	<u>1,750- 5,000</u>	<u>4,000</u>	<u>65%</u>	<u>15.- 27<math>\frac{1}{2}</math></u>	<u>22<math>\frac{1}{2}</math></u>	<u>70%</u>

 Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
 Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 95 %; b. Dwelling units 90 %; c. Home owners 75 %

9. SALES DEMAND: a. Poor ; b. Singles @ \$4,000 ; c. Activity is Poor

10. RENTAL DEMAND: a. Fair ; b. Singles and Units @ \$20.-\$25. ; c. Activity is Fair

11. NEW CONSTRUCTION: a. Types \_\_\_\_\_ ; b. Amount last year None

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS To business

14. CLARIFYING REMARKS: \_\_\_\_\_

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY BINGHAMTON - N. Y. SECURITY GRADE THIRD AREA NO. C-9

2. DESCRIPTION OF TERRAIN. Generally low land rising in northeast and east. An area of low priced homes on each side of a large industrial and railroad section. There is little pride of ownership, and dwellings are generally in need of repairs and paint.

3. FAVORABLE INFLUENCES. Good schools and transportation.

4. DETRIMENTAL INFLUENCES. Neighboring factories and railroads.

5. INHABITANTS:  
 a. Type laboring & poorer factory classb. Estimated annual family income \$1,200-\$2,400  
 c. Foreign-born Mixed; 10 %; d. Negro No 0 %;  
 (Nationality)  
 e. Infiltration of None; f. Relief families Several  
 g. Population is increasing; decreasing; static.

6. BUILDINGS:  
 a. Type or types Singles; b. Type of construction Frame  
 c. Average age 35 years; d. Repair Poor to fair

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$3,500-\$5,500</u>	<u>\$4,500</u>	<u>100%</u>	<u>\$25.-\$35.</u>	<u>\$30.</u>	<u>100%</u>
1932 low	<u>1,750- 2,500</u>	<u>2,250</u>	<u>50%</u>	<u>15.- 20.</u>	<u>18.</u>	<u>60%</u>
1937 current	<u>2,500- 3,500</u>	<u>3,000</u>	<u>70%</u>	<u>17½- 25.</u>	<u>22½</u>	<u>75%</u>

 Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
 Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 80%; b. Dwelling units 90 %; c. Home owners 80 %  
 \*Sparsely populated area-20%

9. SALES DEMAND: a. Poor; b. Singles @ \$3,000; c. Activity is Poor

10. RENTAL DEMAND: a. Fair; b. Singles @ \$22½; c. Activity is Fair

11. NEW CONSTRUCTION: a. Types None; b. Amount last year None

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS:

15. Information for this form was obtained from See Explanations

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY BINGHAMTON - N. Y. SECURITY GRADE THIRD AREA NO. C-10

2. DESCRIPTION OF TERRAIN. Low, flat land which is a sparsely settled section of cheaply built, incongruous homes. Paved streets exist only in spots and there is little attractiveness in the entire area.

3. FAVORABLE INFLUENCES. None.

4. DETRIMENTAL INFLUENCES. Low, flat land, no restrictions, cheap construction and lack of improvements.

5. INHABITANTS:  
 a. Type Laboring Class; b. Estimated annual family income \$ 500-\$1,800  
 c. Foreign-born Italians; 20 %; d. Negro No (Yes or No); 0 %;  
 e. Infiltration of Italians - slow; f. Relief families Many;  
 g. Population is increasing; decreasing; static.

6. BUILDINGS:  
 a. Type or types Singles; b. Type of construction Frame  
 c. Average age 20 years; d. Repair Poor

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$1,000-\$3,000</u>	<u>\$2,000</u>	<u>100%</u>	<u>\$15.-\$25.</u>	<u>\$20.</u>	<u>100%</u>
1932 low	<u>500- 1,500</u>	<u>1,000</u>	<u>50%</u>	<u>8½- 12½</u>	<u>10.</u>	<u>50%</u>
1937 current	<u>500- 1,500</u>	<u>1,000</u>	<u>50%</u>	<u>10.- 15.</u>	<u>12.</u>	<u>60%</u>

Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 20 %; b. Dwelling units 90 %; c. Home owners 80 %

9. SALES DEMAND: a. Poor; b. Singles @ \$1,500; c. Activity is Poor

10. RENTAL DEMAND: a. Fair; b. Singles @ \$12.; c. Activity is Fair

11. NEW CONSTRUCTION: a. Types \_\_\_\_\_; b. Amount last year \_\_\_\_\_ None

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: \_\_\_\_\_

15. Information for this form was obtained from \_\_\_\_\_ See Explanations \_\_\_\_\_

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY BINGHAMTON - N. Y. SECURITY GRADE FOURTH AREA NO. D-1

2. DESCRIPTION OF TERRAIN. An old section of the city developed with one and two family structures which are rapidly deteriorating. There is little evidence of any pride of ownership. The land is low and has been subject to floods but this should be eliminated by a flood control project which is nearing completion.

3. FAVORABLE INFLUENCES. 3. Good schools, churches and playgrounds. Nearness to work and center of city.

4. DETRIMENTAL INFLUENCES. 4. Poor pride of ownership and danger of floods.

5. INHABITANTS:  
 a. Type Laboring & factory class; b. Estimated annual family income \$600-\$1,500  
 c. Foreign-born Mixed; 100%; d. Negro No 0 %;  
 e. Infiltration of None; f. Relief families Several  
 g. Population is increasing; decreasing; static.

6. BUILDINGS:  
 a. Type or types Singles & doubles; b. Type of construction Frame  
 c. Average age 45 years; d. Repair Very poor to fair

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$2,500-\$6,000</u>	<u>\$4,000</u>	<u>100%</u>	<u>\$20.-\$35.</u>	<u>\$25.</u>	<u>100%</u>
1932 low	<u>1,600- 4,000</u>	<u>2,500</u>	<u>65%</u>	<u>16- 27<math>\frac{1}{2}</math></u>	<u>20.</u>	<u>80%</u>
1937 current	<u>2,000- 4,800</u>	<u>3,200</u>	<u>80%</u>	<u>18.- 30.</u>	<u>22<math>\frac{1}{2}</math></u>	<u>90%</u>

 Peak sale values occurred in 1927 and were 120 % of the 1929 level.  
 Peak rental values occurred in 1927 and were 120 % of the 1929 level.

8. OCCUPANCY: a. Land 90%; b. Dwelling units 85 %; c. Home owners 90 %

9. SALES DEMAND: a. Very poor; b. Singles @ \$3,200; c. Activity is Very poor

10. RENTAL DEMAND: a. Only fair; b. Singles @ \$22 $\frac{1}{2}$ ; c. Activity is Only fair

11. NEW CONSTRUCTION: a. Types \_\_\_\_\_; b. Amount last year None

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static - until flood condition is corrected.

14. CLARIFYING REMARKS: When flood hazards are corrected, this area should improve materially in desirability. Increases in values and rents is largely in anticipation of early completion of the flood control project.

15. Information for this form was obtained from \_\_\_\_\_ See Explanations

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY BINGHAMTON - N. Y. SECURITY GRADE FOURTH AREA NO. D-2

2. DESCRIPTION OF TERRAIN. A very old, unrestricted area containing a mixture of poorly maintained and cheaply constructed homes and multi-family dwellings. Business is rapidly making inroads and will eventually absorb this entire section. Land is flat.

3. FAVORABLE INFLUENCES. Good schools and transportation. Nearness to business and shopping center.

4. DETRIMENTAL INFLUENCES. Inhabitants and lack of pride of ownership.

5. INHABITANTS:  
 a. Type Laborers ; b. Estimated annual family income \$ 600-\$1,500  
 c. Foreign-born Mixed ; 35 %; d. Negro Yes ; 65 %  
 (Nationality) (Yes or No)  
 e. Infiltration of Negro-slow ; f. Relief families Very many  
 g. Population is increasing ; decreasing ; static.

6. BUILDINGS: Singles...75%  
 a. Type or types Doubles...25% ; b. Type of construction Frame  
 c. Average age 45 years ; d. Repair Poor

7. HISTORY: 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$2,500-\$8,000</u>	<u>\$4,000</u>	<u>100%</u>	<u>\$20.-\$40.</u>	<u>\$25.</u>	<u>100%</u>
1932 low	<u>1,250- 4,000</u>	<u>2,000</u>	<u>50%</u>	<u>12½- 25.</u>	<u>15.</u>	<u>60%</u>
1957 current	<u>1,250- 4,000</u>	<u>2,000</u>	<u>50%</u>	<u>12½- 25.</u>	<u>15.</u>	<u>60%</u>

Peak sale values occurred in 1927 and were 100 % of the 1929 level.  
Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 95 %; b. Dwelling units 80 %; c. Home owners 80 %

9. SALES DEMAND: a. None ; b.  ; c. Activity is None

10. RENTAL DEMAND: a. Fair ; b. Singles or flats @ \$15; c. Activity is Fair

11. NEW CONSTRUCTION: a. Types  ; b. Amount last year None

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS To business

14. CLARIFYING REMARKS:

15. Information for this form was obtained from  See Explanations

1. NAME OF CITY BINGHAMTON - N. Y. SECURITY GRADE FOURTH AREA NO. D-3

2. DESCRIPTION OF TERRAIN. Lowland subject to flooding and containing single and multi-family dwellings, many of which are badly in need of paint and repair. There is little evidence of any pride of ownership. A sharp rise in topography separates this section from adjoining ones and prevents the spread of adverse influences.

3. FAVORABLE INFLUENCES. Good schools and transportation. Nearness to work.

4. DETRIMENTAL INFLUENCES. Annual flooding, condition of structures and type of inhabitant.

5. INHABITANTS:

a. Type Laborers; b. Estimated annual family income \$ 600-\$1,200

c. Foreign-born Mixed; 100%; d. Negro No; 0 %;  
(Nationality) (Yes or No)

e. Infiltration of Mixed foreign; f. Relief families Many

g. Population is increasing; decreasing; static.

6. BUILDINGS:

a. Type or types Singles; b. Type of construction Frame

c. Average age 15 years; d. Repair Poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$3,000-\$8,000</u>	<u>\$3,500</u>	<u>100%</u>	<u>\$25.-\$40.</u>	<u>\$27<math>\frac{1}{2}</math></u>	<u>100%</u>
1932 low	<u>1,500- 4,000</u>	<u>1,750</u>	<u>50%</u>	<u>15.- 25.</u>	<u>16<math>\frac{1}{2}</math></u>	<u>60%</u>
1937 current	<u>1,500- 4,000</u>	<u>1,750</u>	<u>50%</u>	<u>17<math>\frac{1}{2}</math>- 27<math>\frac{1}{2}</math></u>	<u>17.</u>	<u>70%</u>

Peak sale values occurred in 1927 and were 100 % of the 1929 level.

Peak rental values occurred in 1927 and were 100 % of the 1929 level.

8. OCCUPANCY: a. Land 70 %; b. Dwelling units 90 %; c. Home owners 60 %

9. SALES DEMAND: a. None; b. ; c. Activity is None

10. RENTAL DEMAND: a. Fair; b. Singles @ \$20.; c. Activity is Fair

11. NEW CONSTRUCTION: a. Types ; b. Amount last year None

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward.

14. CLARIFYING REMARKS:

15. Information for this form was obtained from **FLASH** See Explanations