

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing Static Yes
 b. Class and Occupation Business men and white collar with estimated income of \$2500 and up, with none on relief.
 c. Foreign Families 10 % Nationalities Better grade Italian d. Negro 0 %
 e. Shifting or Infiltration Best class slowly moving to Bergen County and being replaced by a good grade of Italian.
2. BUILDINGS:

	<u>PREDOMINATING</u>	<u>85 %</u>	<u>OTHER TYPE</u>	<u>10 %</u>
a. Type and Size	<u>Singles 5-10 rooms</u>		<u>Doubles 3-5 rooms per unit</u>	
b. Construction	<u>10% brick</u>		<u>90% frame - 10% brick and stucco</u>	
c. Average Age	<u>90% frame - and stucco</u>		<u>18 years</u>	
d. Repair	<u>18 years</u>		<u>25% need minor repairs</u>	
e. Occupancy	<u>Excellent</u>		<u>97%</u>	
f. Owner-occupied	<u>98%</u>		<u>60%</u>	
g. 1935 Price Bracket	<u>\$ 6,000-12,000*</u>	<u>% change</u>	<u>\$8,000*-9,500*</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 6,000-12,000*</u>	<u>0 %</u>	<u>\$7,500*-9,000*</u>	<u>-6%</u>
i. 1939 Price Bracket	<u>\$ 6,000-12,000*</u>	<u>0 %</u>	<u>\$7,000*-8,500*</u>	<u>-6%</u>
j. Sales Demand	<u>*Nominal</u>		<u>*Nominal</u>	
k. Predicted Price Trend (next 6-12 months)	<u>\$ 8,000 - thin</u>		<u>\$7,500 - very thin</u>	
l. 1935 Rent Bracket	<u>Stable</u>		<u>Slowly downward</u>	
m. 1937 Rent Bracket	<u>\$ 40 - 70</u>	<u>% change</u>	<u>\$35 - 45</u>	<u>% change</u>
n. 1939 Rent Bracket	<u>\$ 45 - 70</u>	<u>+5 %</u>	<u>\$40 - 50</u>	<u>+11 %</u>
o. Rental Demand	<u>\$ 45 - 70</u>	<u>0 %</u>	<u>\$40 - 50</u>	<u>0 %</u>
p. Predicted Rent Trend (next 6-12 months)	<u>\$ 60 - Good</u>		<u>\$50 - Good</u>	
	<u>Stable</u>		<u>Stable</u>	
3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price Singles @ \$6,000 How Selling Private
4. OVERHANG OF HOME PROPERTIES: a. HOLC 15 b. Institutions 70
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 2 b. Institutions 30
6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 36.40
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is the most desirable residential section in all of Hudson County and one which is conveniently located. Here, on ridge land sloping gently to the south and steeply to the west, are found newer homes of an attractive design. They have been erected on plots of fair size which are nicely landscaped. There is a definitely suburban air to the neighborhood despite a lack of trees. Pride of ownership is quite pronounced. Belleville Turnpike, the northern boundary, is a business street and separates this from the less desirable section beyond. In addition to the type homes listed above, there is an occasional 3 and 4 family dwelling with a top nominal value of \$10,000 renting about the same as doubles, and a few better class apartments. In all, this group accounts for 5% of the housing structures and contains 20% of all dwelling units. Apartments rent for \$18-22 per room but do not offer much competition. The northwestern corner of the area contains only singles and might rate even higher if located outside the county with a lesser sales resistance.

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
- b. Class and Occupation Small business men, white collar & skilled mechanics with an estimated income of \$2,500 and up. Only a few are on relief.
- c. Foreign Families 40% Nationalities Scotch, Irish & English d. Negro 0%
- e. Shifting or Infiltration _____ None _____

2. BUILDINGS:	PREDOMINATING	55 %	OTHER TYPE	35 %
a. Type and Size	Singles - 5-8 rooms		Doubles 3-5 rooms per	
	90% frame		90% frame	unit
b. Construction	10% brick & stucco		10% brick	
c. Average Age	20 years		20 years	
d. Repair	40% need minor repairs		40% need minor repairs	
e. Occupancy	98%		97%	
f. Owner-occupied	55%		50%	
g. 1935 Price Bracket	\$ 4,000-8,000	% change	\$7,000*-9,500*	% change
h. 1937 Price Bracket	\$ 4,000-8,000	0 %	\$6,500*-9,000*	-6 %
i. 1939 Price Bracket	\$ 4,000-8,000	0 %	\$6,000*-8,500*	-7 %
			* Nominal	
j. Sales Demand	\$ 6,000-thin		\$6,500-almost none	
k. Predicted Price Trend (next 6-12 months)	Stable		Slowly downward	
l. 1935 Rent Bracket	\$37.50 - 60	% change	\$27.50 - 45	% change
m. 1937 Rent Bracket	\$40.00 - 60	+3 %	\$30 - 50	+10 %
n. 1939 Rent Bracket	\$40 - 60	0 %	\$30 - 50	0 %
o. Rental Demand	50 - Good		\$45 - Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 20 b. Institutions 75

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

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 36.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Despite fair age, this area, which is situated on ridge land that is high in the north, remains a desirable place in which to live. North of Stuyvesant Avenue it becomes even a shade better. The neighborhood is both well and conveniently located. Belleville Turnpike acts as a dividing line between this and the less desirable area to the north. The homes are not unattractive in design and are built slightly back from shaded streets. Although placed fairly close together there is still a semi-suburban atmosphere. About 10% of the housing structures are apartments plus a few 3 and 4 family and these contain 30% of the all dwelling units. The apartments rent for \$18 - 22 per room and offer minor competition to all save singles. Top value of the 3 & 4 family is \$10,000 and this is purely nominal. Rents compare with those in doubles.

9. LOCATION Kearney (Arlington) SECURITY GRADE 2nd AREA NO. B 2 DATE 1/1/39
H 53

Security Map of Hudson County, New JerseySecurity Map of Hudson County, New Jersey

- A slightly newer area situated on high flat land which has been improved with moderate and fair sized detached homes. Architecture is only fairly attractive though some are above the average. Dwellings are set back slightly from the street and space between prevents an appearance of over-crowding. On the whole it is a fairly desirable place in which to live. About 15% of the housing structures are apartments of the better class. These contain 45% of all dwelling units and renting at \$11-20 per room create competition for units in two-family houses. There are a scattering of 3 and 4 family with top prices of \$11,000 which are purely nominal. Their rents compare with doubles. Foreclosures in this neighborhood were quite heavy and many are owned by Prudential. The city has acquired about 25 improved residential properties exclusive of 10 already disposed of.

9. LOCATION (Race track section) SECURITY GRADE 2nd AREA NO. B-3 DATE 1/1/39

Security Map of Hudson County, N. J.

b. Class and Occupation White collar and skilled labor with estimated income of
\$1,800 and up. None is on relief

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

e. Shifting or Infiltration.....None

a. Type and Size Singles 3-9 rooms Doubles 4-6 rooms per
unit

b. Construction	<u>40% brick - 35% frame</u>	<u>40% brick - 35% frame</u>
	25% stucco	25% stucco

c. Average Age	30 years	30 years
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d. Repair	50% need minor repairs	50% need minor repairs
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e. Occupancy 96% 95%

f. Owner-occupied	60%	55%
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g. 1935 Price Bracket	\$5,500*-16,000*	% change	\$7,000*-11,000*	% change
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h. 1937 Price Bracket

\$5,200*-15,000*	- 6 %	\$6,500*-10,000*	-14 %
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i.	1939	Price Bracket	\$5,000*-14,000*	-6 %	\$6,000*-9,000	-9 %
			*Nominal		*Nominal	

j. Sales Demand	\$6,500 - Thin	\$ None
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k. Predicted Price Trend (next 6-12 months)	<u>Slowly downward</u>	<u>Downward</u>
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1. 1935 Rent Bracket	\$ 50 - 75	% change	\$ 40 - 60	% change
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m. 1937 Rent Bracket	\$55 - 85	+ 12%	\$45 - 65	+10%
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n.	1939	Rent Bracket	\$ 50 - 75	-10 %	\$ 40 - 60	-9 %
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d. Rental Demand \$ 60 - Good \$50 - Good

p. Predicted Rent Trend (next 6-12 months)	Stable	Stable
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3. NEW CONSTRUCTION (past yr.) No. 1 Type & Price Double @ How Selling Privately
\$7,500 constructed

4. OVERHANG OF HOME PROPERTIES: a. HOLC 30 b. Institutions 45

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

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 50.57

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This section, which is located on high and flat ground, is gradually losing its desirability from a residential viewpoint. The indicated trend is to apartments of which there are already quite a few, the better grade being along Hudson Boulevard east overlooking the river below. There is substantial variety in size of dwelling. They are all of fair age and of a not too attractive design although some are above the average in this respect. Many are detached and a number set back slightly from streets most of which are shaded. There is no air of congestion. About 15% of the structures are apartment houses including a handful of three and four-family. In all they contain 45% of the dwelling units. Rooms rent at \$12 - 18, thus offering some competition to units in two family dwellings. The three and four family have purely nominal top values of \$11,000, while rents differ little from those in doubles. The city has acquired title to about 5 residences but has yet to sell any.

9. LOCATION North Bergen Twp. SECURITY GRADE 2nd - AREA NO. B 4 DATE 1/1/39
H 60

AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Increasing Business and professional men; with an estimated income of \$2500 and up Decreasing Static Yes
- b. Class and Occupation income of \$2500 and up
- c. Foreign Families 60 % Nationalities Hebrews d. Negro 0 %
- e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING	75 %	OTHER TYPE	25 %
a. Type and Size	Singles 6-12 rms		Doubles 5-6 rms per unit	
b. Construction	50% brick		50% brick	
	50% frame		50% frame	
c. Average Age	30 yrs.		30 yrs.	
d. Repair	Excellent		Excellent	
e. Occupancy	95%		95%	
f. Owner-occupied	60%		50%	
g. 1935 Price Bracket	\$ 6000-25,000*	% change	\$ 6000-8500*	% change
h. 1937 Price Bracket	\$ 6000-20,000*	-18 %	\$ 5500-8000*	-7 %
i. 1939 Price Bracket	\$ 6000-18,000*	-8 %	\$ 5000-7500*	-8 %
	*Nominal		*Nominal	
j. Sales Demand	\$7000 Almost none		\$6000 Almost none	
k. Predicted Price Trend (next 6-12 months)	Downward		Downward	
l. 1935 Rent Bracket	\$ 50 - 100	% change	\$ 35 - 50	% change
m. 1937 Rent Bracket	\$ 50 - 100	- %	\$ 35 - 50	- %
n. 1939 Rent Bracket	\$ 50 - 100	- %	\$35 - 50	- %
o. Rental Demand	\$60 Good		\$40 Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 1 Type & Price Single \$10,000 How Selling Privately constructed

4. OVERHANG OF HOME PROPERTIES: a. HOLC 4 b. Institutions 35

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 19

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 41.53

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A relatively small area situated on a high bluff overlooking the river. Being adjacent to the approach to the Midtown Tunnel increases accessibility to New York City. Character of terrain prevents encroachment. Dwellings are of 2 & 3 stories; of varied and rather pleasing architecture. They are built back from shaded streets and upon fair-sized plots thus avoiding any air of congestion. About 15, which are located along the edge of the cliff, are owned and rented out by the Port of New York Authority, having been acquired during erection of the tunnel approach. Age of structures plus occasional smoke from the railroad yards below and to the southeast bar a first grade rating.

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes _____
 b. Class and Occupation Business and professional with an estimated income of \$2,500 and up. Only a few are on relief.
 c. Foreign Families 0 % Nationalities _____ d. Negro 0 %
 e. Shifting or Infiltration _____ None _____
2. BUILDINGS:

	PREDOMINATING <u>25 %</u>	OTHER TYPE <u>25 %</u>
a. Type and Size	<u>Singles - 4-8 rooms</u>	<u>Doubles - 4-5 rooms per unit</u>
b. Construction	<u>85% frame - 15% brick</u>	<u>85% frame - 15% brick</u>
c. Average Age	<u>35 years</u>	<u>35 years</u>
d. Repair	<u>25% need minor repairs</u>	<u>25% need minor repairs</u>
e. Occupancy	<u>90%</u>	<u>80%</u>
f. Owner-occupied	<u>50%</u>	<u>50%</u>
g. 1935 Price Bracket	<u>\$4,500*-9,000* %change</u>	<u>\$ 4,500*-8,000* %change</u>
h. 1937 Price Bracket	<u>\$4,000*-8,000* -11 %</u>	<u>\$ 4,000*-7,000* -12%</u>
i. 1939 Price Bracket	<u>\$3,500*-7,000* -12 %</u> *Nominal	<u>\$ 3,500*-6,000* -14%</u> *Nominal
j. Sales Demand	<u>\$4,500 -Very thin</u>	<u>None</u>
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>	<u>Downward</u>
l. 1935 Rent Bracket	<u>\$27.50 - 55 %change</u>	<u>\$ 27.50 - 37.50 %change</u>
m. 1937 Rent Bracket	<u>\$ 30 - 60 +9 %</u>	<u>\$ 30 - 40 +8 %</u>
n. 1939 Rent Bracket	<u>\$ 30 - 60 0 %</u>	<u>\$ 30 - 40 0 %</u>
o. Rental Demand	<u>\$ 45 - Fair</u>	<u>\$ 35 - Poor</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Stable</u>	<u>Slight Drop</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 15 b. Institutions 25
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 2
6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.38
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A relatively small area located on high flat ground. Despite age, it remains a fairly desirable place in which to live due to its convenience of location, shaded streets and more recent trend to apartments of the better class. Some 50% of all dwellings are today apartments which contain 80% of all the dwelling units. Rooms in these may be had for from \$8 - \$15. This competition explains the relatively high vacancy in both one and two family structures. Future indicated trend in this neighborhood is toward the gradual replacement of smaller dwellings by larger multi-family.

Security Map of Hudson County, N. J.

b. Class and Occupation Business and professional with an estimated income of \$3600
and up

e. Shifting or Infiltration.....None

p. Predicted Rent Trend (next 6-12 months)	Stable	Stable
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6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.38

Once the city's best residential section and still a fairly desirable place in which to reside. The neighborhood is well and conveniently located on high ground sloping to the west. A bisecting traffic artery, Hudson Boulevard, and a gradual trend to apartments of the better class are its main drawbacks. Both the singles and doubles are of mixed design and vary materially in size, some being quite large. They are set back from shaded streets but lots are too narrow. About 25% of the housing structures are apartments which contain 65% of all dwelling units. Room rent in these run from \$15 to \$25 and competition results particularly for units in doubles.

9. LOCATION Jersey City SECURITY GRADE 2nd - AREA NO. B-7 DATE 1/1/39
H 29

Security Map of Hudson County, N. J.Security Map of Hudson County, N. J.

- | 2. BUILDINGS: | PREDOMINATING | 40 % | OTHER TYPE | 35 % |
|--|------------------------|--------------------|------------------------|-----------|
| a. Type and Size | Doubles | 4-5 rooms per unit | Singles | 5-7 rooms |
| b. Construction | 90% frame - 10% brick | | 90% frame - 10% brick | |
| c. Average Age | 35 years | | 35 years | |
| d. Repair | 40% need minor repairs | | 40% need minor repairs | |
| e. Occupancy | 95% | | 97% | |
| f. Owner-occupied | 45% | | 50% | |
| g. 1935 Price Bracket | \$ 4,500*-8,500* | % change | \$ 4,000-7,000 | % change |
| h. 1937 Price Bracket | \$ 4,200*-8,000* | -6 % | \$ 4,000-7,000 | 0 % |
| i. 1939 Price Bracket | \$ 4,000*-7,500* | -6 % | \$ 4,000-7,000 | 0 % |
| | * Nominal | | | |
| j. Sales Demand | \$ 5,000 - Almost none | | \$ 6,000 - thin | |
| k. Predicted Price Trend
(next 6-12 months) | Slowly downward | | Stable | |
| l. 1935 Rent Bracket | \$ 25 - 40 | % change | \$ 27.50 - 40 | % change |
| m. 1937 Rent Bracket | \$ 25 - 45 | +8 % | \$ 30 - 45 | + 11 % |
| n. 1939 Rent Bracket | \$ 25 - 45 | 0 % | \$ 30 - 45 | 0 % |
| o. Rental Demand | \$ 40 - Good | | \$ 45 - Good | |
| p. Predicted Rent Trend
(next 6-12 months) | Stable | | Stable | |

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

9. LOCATION Kearney SECURITY GRADE 3rd AREA NO. C 1 DATE 1/1/39
H 54

AREA DESCRIPTION

Security Map of Hudson County - N.J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
 - b. Class and Occupation Mechanics & white collar having an estimated income of \$1200 and up. There are some on relief
 - c. Foreign Families 20 % Nationalities Polish & Lithuanian d. Negro 2 %
 - e. Shifting or Infiltration None
2. BUILDINGS:

	PREDOMINATING <u>50 %</u>	OTHER TYPE <u>35 %</u>
a. Type and Size	<u>Singles 5-7 rooms</u>	<u>Doubles 3-5 rooms per unit</u>
b. Construction	<u>95% frame - 5% brick</u>	<u>95% frame - 5% brick</u>
c. Average Age	<u>30 years</u>	<u>30 years</u>
d. Repair	<u>50% need minor repairs & 15% major repairs</u>	<u>50% need minor repairs & 15% major repairs</u>
e. Occupancy	<u>96%</u>	<u>95%</u>
f. Owner-occupied	<u>45%</u>	<u>40%</u>
g. 1935 Price Bracket	<u>\$ 3,000-6,000</u> % change	<u>\$4,000*-8,500*</u> % change
h. 1937 Price Bracket	<u>\$ 3,000-6,000</u> 0 %	<u>\$4,200* - 8,000*</u> -6 %
i. 1939 Price Bracket	<u>\$ 3,000 - 6,000</u> 0 %	<u>\$4,000* - 7,500*</u> -6 %
j. Sales Demand	<u>\$ 5,000 - thin</u>	<u>*Nominal. \$5,500 - Almost none</u>
k. Predicted Price Trend (next 6-12 months)	<u>Stable</u>	<u>Slowly downward</u>
l. 1935 Rent Bracket	<u>\$27.50 - 45</u> % change	<u>\$ 20 - 45</u> % change
m. 1937 Rent Bracket	<u>\$30.00 - 50</u> +11 %	<u>\$ 20 - 50</u> +8 %
n. 1939 Rent Bracket	<u>\$30.00 - 50</u> 0 %	<u>\$ 20 - 50</u> 0 %
o. Rental Demand	<u>\$ 45 - Good</u>	<u>\$ 40 - Good</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Stable</u>	<u>Stable</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC 38 b. Institutions 150
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 5 b. Institutions 55 (many distress)
6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 36.40
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This section should not decline much further primarily because of its convenience of location to both local and outside points. It is situated on ridge land which slopes gently to the south and steeply to the meadows in the east. Houses, of which 20% are heated only by stoves, vary substantially in size, are of fair age and built too closely together. A number are set back slightly from the streets many of which are shaded. In addition to those listed above 5% are in the form of apartments together with a few 3 and 4 family in all containing 25% of the entire dwelling units. Apartments rent for \$15-17 per room and thus offer some competition. Top nominal market for 3 and 4 family is \$9,000 and rents are similar to those in doubles. The neighborhood also has some scattered industrial plants. The small red area to the east and on the meadows is far less desirable in every respect and inhabited entirely by Poles.

Security Map of Hudson County, New Jersey

b. Class and Occupation Local small business men, farmers and laborers with an estimated income of \$1000 and up. Some families are on

c. Foreign Families 40 % Nationalities German & Italian d. Negro 0 %

e. Shifting or Infiltration.....None

a. Type and Size	<u>Singles - 5-7 rms</u> 75% frame	<u>Doubles 4-5 rms per unit</u> 75% frame
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b. Construction 25% brick, stone & stucco 25% brick, stone & stucco

c. Average Age	30 yrs.	30 yrs.
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d. Repair	50% need minor repairs	50% need minor repairs
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e. Occupancy 95% 90%

f. Owner-occupied	75%	75%
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g. 1935 Price Bracket *\$1000-8500 % change *\$ 1500-7500 % change

h. 1937 Price Bracket *\$1000-7500 -11 % *\$ 1500-6500 -11 %

i. 1939 Price Bracket *\$1000-6500 -12 % *\$ 1500-5500 -13%

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

L	1935 Rent Bracket	\$ 12.50-32.50	% change	\$ 17.50-32.50	% change
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m. 1937 Rent Bracket	\$ 15 - 35	+11 %	\$ 20 - 35	+10 %
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n.	Year	Rent Bracket	\$	%	\$	%
1939			15 - 35		20 - 35	

o. Rental Demand	\$30 Fair	\$30 Fair
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p. Predicted Rent Trend (next 6-12 months) Stable Stable

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC.....2 b. Institutions.....20

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

6. MORTGAGE FUNDS: Almost none 7. TOTAL TAX RATE PER \$1000 (1939) \$ 50.01

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This isolated area is located on a main highway on land which is generally low though slightly rolling. It is inconvenient and sometimes suffers from odors emanating from nearby pig farms and a slaughter house. It is not a desirable place in which to live. Despite its drawbacks there ~~has~~ been a smaller percentage of foreclosures here than in any other portion of Hudson County.

Homes are of modest size built not too closely together and in the main, display some pride of ownership. Those located east of Irving Place and south of Pater-son Plank Road are distinctly above the average run. In addition to those listed there are a handful of 3's and 4's with a purely nominal top price of \$6000, units in which rent for about the same as those in doubles. Another 5% are multi-family containing 10% of all dwelling units. Apartments in these rent for \$5-10 per room but are not sufficiently numerous to cause competition. Of all dwelling units, 30% are heated by stoves only.

9. LOCATION Socauca SECURITY GRADE 3rd AREA NO. C-3 DATE 1-1-39
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AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
 b. Class and Occupation _____ Factory help and semi-skilled labor with an estimated income of \$1300 and up. A few are on relief.
 c. Foreign Families 50 % Nationalities _____ Mixed foreign _____ d. Negro 0 %
 e. Shifting or Infiltration _____ Italians are slowly driving out the better class who are moving to Bergen County
2. BUILDINGS:

	PREDOMINATING <u>60 %</u>	OTHER TYPE <u>30 %</u>
a. Type and Size	Singles 5-7 rooms 70% frame	Doubles 4-6 rms per unit 70% frame
b. Construction	30% brick & stucco	30% brick & stucco
c. Average Age	30 yrs.	30 yrs.
d. Repair	40% need minor repairs	40% need minor repairs
e. Occupancy	90%	88%
f. Owner-occupied	40%	40%
g. 1935 Price Bracket	\$ 3000-6000* %change	\$ 5000-8000* %change
h. 1937 Price Bracket	\$ 2700-5700* -6 %	\$ 4500-7500* -8 %
i. 1939 Price Bracket	\$ 2500-5500* -5 %	\$ 4000-7000* -8 %
j. Sales Demand	*Nominal \$3500 Thin	*Nominal None
k. Predicted Price Trend (next 6-12 months)	Slowly downward	Downward
l. 1935 Rent Bracket	\$ 25 - 45 %change	\$ 25 - 45 %change
m. 1937 Rent Bracket	\$ 27.50-50 +10 %	\$ 27.50-50 +10 %
n. 1939 Rent Bracket	\$ 25 - 45 -9 %	\$ 25 - 45 -9 %
o. Rental Demand	\$40 Fair	\$40 Fair
p. Predicted Rent Trend (next 6-12 months)	Stable	Stable
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC 23 b. Institutions 70
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 2 b. Institutions 5
6. MORTGAGE FUNDS: Almost none 7. TOTAL TAX RATE PER \$1000 (1939) \$ 50.57
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This neighborhood is high and flat save shortly west of Hudson Blvd. West where it drops off sharply. General atmosphere warrants only a third grade rating while the side hill portion is the least desirable. All save a scattered 10% have been improved.

Dwellings vary substantially in size, are quite closely built, of fair age and an unattractive design. In addition to those listed above there are a few 3-family and 4-family houses with a nominal top market of \$9,000 in which rents are comparable to doubles. An added 10% of the housing structures are larger multi-family. These latter contain 25% of all dwelling units and rent for \$10-15 per room thereby furnishing some competition for 2-4 family houses. The city presently owns about 25 one to four-family dwellings but has sold none as yet.

Security Map of Hudson County, N. J.Security Map of Hudson County, N. J.

- | 2. BUILDINGS: | PREDOMINATING | 60 % | OTHER TYPE | 30 % |
|---|--------------------------------|----------|--------------------------------|----------|
| a. Type and Size | Singles 5-7 rooms | | Doubles 4-6 rooms per unit | |
| b. Construction | 70% frame - 30% brick & stucco | | 70% frame - 30% brick & stucco | |
| c. Average Age | 30 years | | 30 years | |
| d. Repair | 40% need minor repairs | | 40% need minor repairs | |
| e. Occupancy | 90% | | 90% | |
| f. Owner-occupied | 40% | | 40% | |
| g. 1935 Price Bracket | \$3,000-6,000* | % change | \$ 5,000*-8,000* | % change |
| h. 1937 Price Bracket | \$2,700*-5,700* | -6 % | \$ 4,500*-7,500* | - 8% |
| i. 1939 Price Bracket | \$2,500*-5,500* | -5 % | \$ 4,000*-7,000* | - 8% |
| | *Nominal | | *Nominal | |
| j. Sales Demand | None | | None | |
| k. Predicted Price Trend (next 6-12 months) | Slowly downward | | Downward | |
| l. 1935 Rent Bracket | \$ 25 - 45 | % change | \$ 25 - 45 | % change |
| m. 1937 Rent Bracket | \$ 27.50 - 50 | +10% | \$ 27.50 - 50 | +10 % |
| n. 1939 Rent Bracket | \$ 25 - 45 | - 9% | \$ 25 - 45 | -9 % |
| o. Rental Demand | \$ 40 - Fair | | \$ 40 - Fair | |
| p. Predicted Rent Trend (next 6-12 months) | Stable | | Stable | |

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 (193-9) \$ 50.57

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

This small and somewhat sparsely settled section, located on high flat ground has definitely seen its best days. Dwellings are of modest size and quite closely built. They are far from modern and of anything but a pleasing design. About 10% of the housing structures are multi-family and contain 25% of all dwelling units. Rents are \$10-15 per room and furnish quite some competition for units in two family houses. There are indications of a slow and general trend to apartments.

9. LOCATION North Bergen Twp SECURITY GRADE 3rd AREA NO. C 5 DATE 1/1/39
H 62

Security Map of Hudson County, N. J.Security Map of Hudson County, N. J.

9. LOCATION Guttenberg SECURITY GRADE 3rd AREA NO. C 6 DATE 1/1/59
H 17

AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Increasing Decreasing Static Yes
 White collar and factory help with an estimated
 b. Class and Occupation income of \$1200 and up. Quite a number are on relief.
 c. Foreign Families 90 % Nationalities Mixed foreign d. Negro 0 %
 Italians are slowly replacing better class as they
 e. Shifting or Infiltration move to more desirable localities.

2. BUILDINGS:	PREDOMINATING	50 %	OTHER TYPE	20 %
a. Type and Size	Doubles 3-5 rms per unit		Singles 5-6 rms	
	80% brick		80% brick	
b. Construction	20% frame		20% frame	
c. Average Age	35 yrs.		35 yrs.	
d. Repair	80% need minor repairs		80% need minor repairs	
e. Occupancy	88%		90%	
f. Owner-occupied	50%		50%	
g. 1935 Price Bracket	\$ 4000-14,000*	% change	\$ 3200-7500*	% change
h. 1937 Price Bracket	\$ 3700-13,000*	-7 %	\$ 3100-7200*	-5 %
i. 1939 Price Bracket	\$ 3500-12,000*	-7 %	\$ 3000-7000*	-3 %
	*Nominal		*Nominal	
j. Sales Demand	None		\$4500 - Very thin	
k. Predicted Price Trend (next 6-12 months)	Downward		Slowly downward	
l. 1935 Rent Bracket	\$ 20 - 60	% change	\$ 30 - 75	% change
m. 1937 Rent Bracket	\$ 22.50-65	+10 %	\$ 32.50-85	+12 %
n. 1939 Rent Bracket	\$ 20 - 60	-9 %	\$ 30 - 75	-10 %
o. Rental Demand	\$45 Fair		\$50 Fair	
p. Predicted Rent Trend (next 6-12 months)	Possibly downward		Possibly downward	

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 37 b. Institutions 60

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

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.57

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This old and congested neighborhood is located on a high, flat plateau and has seen its best days. The better portion lies along Hudson Blvd. East and here the trend is to apartments. On most of the other north and south arteries many of the buildings contain stores on the ground floor. There are scattered small industrial plants throughout which create an appeal to the working residents. Dwellings are limited to 1 and 2 family and apartments and flats. The two last mentioned comprise 30% of all housing structures and contain 70% of all dwelling units. Room rent in this group runs from \$8 to \$17, depending upon location, and, with the exception of the most expensive create competition for units in doubles. Stoves are the only form of heat in 15% of the dwelling units.

Security Map of Hudson County, New Jersey

2. BUILDINGS:	PREDOMINATING	40 %	OTHER TYPE	15 %
a. Type and Size	Doubles 3-5 rms per unit		Singles 5-6 rms	
b. Construction	60% brick		60% brick	
	40% frame		40% frame	
c. Average Age	35 yrs.		35 yrs.	
	90% need minor and		90% need minor and	
d. Repair	5% major repairs		5% major repairs	
e. Occupancy	88%		90%	
f. Owner-occupied	50%		50%	
g. 1935 Price Bracket	\$ 3500-8000*	% change	\$ 3200-6500*	% change
h. 1937 Price Bracket	\$ 3200-7500*	-7 %	\$ 3100-6200*	-4 %
i. 1939 Price Bracket	\$ 3000-7000*	-7 %	\$ 3000-6000*	-3 %
	*Nominal		*Nominal	
j. Sales Demand	None		\$3500 Thin	
k. Predicted Price Trend (next 6-12 months)	Downward		Slowly downward	
l. 1935 Rent Bracket	\$ 25 - 50	% change	\$ 30 - 60	% change
m. 1937 Rent Bracket	\$ 27.50-55	+10 %	\$ 32.50-65	+8 %
n. 1939 Rent Bracket	\$ 25 - 50	-9 %	\$ 30 - 60	-8 %
o. Rental Demand	\$40 Fair		\$45 Fair	
p. Predicted Rent Trend (next 6-12 months)	Possibly downward		Possibly downward	

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

9. LOCATION West New York SECURITY GRADE 3rd AREA NO. C-8 DATE 1-1-39
H 84

AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes _____
 b. Class and Occupation _____ of \$1000 and up. Quite a number are on relief.
 c. Foreign Families 20 % Nationalities _____ Italian _____ d. Negro 0 %
 e. Shifting or Infiltration _____ Italians are slowly driving out better class Americans
2. BUILDINGS:

	PREDOMINATING 50 %	OTHER TYPE 20 %
a. Type and Size	Doubles 3-5 rms per unit	Singles 5-7 rms
b. Construction	60% frame 40% brick	60% frame 40% brick
c. Average Age	40 yrs.	40 yrs.
d. Repair	75% need minor and 10% major repairs	75% need minor and 10% major repairs
e. Occupancy	93%	95%
f. Owner-occupied	50%	65%
g. 1935 Price Bracket	\$ 5000-8500* %change	\$ 2500-7500* %change
h. 1937 Price Bracket	\$ 4500-8000* -7 %	\$ 2500-7200* -3 %
i. 1939 Price Bracket	\$ 4000-7500* -8 %	\$ 2500-7000* -2 %
j. Sales Demand	*Nominal None	*Nominal \$5000 - Very thin
k. Predicted Price Trend (next 6-12 months)	Downward	Slowly downward
l. 1935 Rent Bracket	\$ 25 - 45 %change	\$ 30 - 70 %change
m. 1937 Rent Bracket	\$ 25 - 45 - %	\$ 30 - 70 - %
n. 1939 Rent Bracket	\$ 25 - 45 - %	\$ 30 - 70 - %
o. Rental Demand	\$35 Fair	\$50 Good
p. Predicted Rent Trend (next 6-12 months)	Stable	Stable
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -
4. OVERHANG OF HOME PROPERTIES: a. HOLC 19 b. Institutions 75
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 15
6. MORTGAGE FUNDS: Almost none 7. TOTAL TAX RATE PER \$1000 (1939) \$ 41.53
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A neighborhood located on high, flat ground and separated from the industrial section below by a steep cliff. It is an area which has long since ceased to be attractive to other than its present class of inhabitant but indications are that it should not decline much further.

Dwellings are of substantial age and built so closely together as to result in congestion. In addition to those listed about 10% are triples with a nominal top of \$7500 and a very few four-family having a nominal top of \$7000. In these two classes rents per unit run from \$15 to \$35. Some 20% of the housing structures, containing 40% of all dwelling units are apartments and flats. In these, rents per room range from \$5 to \$15 depending upon whether or not heated and supplied with hot water. The majority of structures along Park Ave. have stores on the first floor.

The city is reported to own some 10 residences.

AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes _____
 b. Class and Occupation of \$1200 and up. Quite a number are on relief.
 c. Foreign Families 50 % Nationalities Italian d. Negro 0 %
 e. Shifting or Infiltration Italians are gradually replacing Americans as the latter move to better neighborhoods

2. BUILDINGS:	PREDOMINATING	35 %	OTHER TYPE	25 %
a. Type and Size	Doubles - 4-5 rms per unit		Singles 4-6 rms	
b. Construction	65% frame		65% frame	
	35% brick		35% brick	
c. Average Age	40 yrs.		40 yrs.	
d. Repair	70% need minor and 5% major repairs		70% need minor and 5% major repairs	
e. Occupancy	93%		95%	
f. Owner-occupied	40%		50%	
g. 1935 Price Bracket	\$ 5000-7500 *	% change	\$ 2000-7000 *	% change
h. 1937 Price Bracket	\$ 4500-7000 *	-8 %	\$ 2000-6700 *	-3 %
i. 1939 Price Bracket	\$ 4000-6500 *	-9 %	\$ 2000-6500 *	-2 %
j. Sales Demand	*Nominal None		*Nominal \$5000 Very thin	
k. Predicted Price Trend (next 6-12 months)	Downward		Slowly downward	
l. 1935 Rent Bracket	\$ 15 - 45	% change	\$ 20 - 65	% change
m. 1937 Rent Bracket	\$ 15 - 45	- %	\$ 20 - 65	- %
n. 1939 Rent Bracket	\$ 15 - 45	- %	\$ 20 - 65	- %
o. Rental Demand	\$35 Fair		\$45 Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC 35 b. Institutions 150

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 45

6. MORTGAGE FUNDS: Almost none 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 16.45 (avg)

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

An old and slightly congested area which is situated on high, level land. The neighborhood is conveniently located both to places of local employment and to New York City via the Midtown Tunnel. Though it has seen its best days, it should not decline much further.

In addition to the dwellings listed, 5% are triples and a very few four-family, with a nominal market of \$5000-7000 in which rents per unit run from \$15 to \$35. About 35% are apartments and flats containing 50% of all dwelling units. In these, rooms rent from \$5 to \$12 depending upon whether heat and hot water is furnished.

One-third of all dwelling units are heated only by stoves. Only a few are above the general average in desirability.

The neighborhood contains a scattering of small manufacturing plants.

It is said that the city owns about 50 residences exclusive of about 10 already disposed of.

AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes _____
 b. Class and Occupation White collar and factory workers with an estimated income of \$1200 and up. Many are on relief.
 c. Foreign Families 50 % Nationalities Irish d. Negro 0 %
 e. Shifting or Infiltration _____ None _____
2. BUILDINGS:

	PREDOMINATING 50 %	OTHER TYPE 20 %
a. Type and Size	<u>Doubles 3-5 rms per unit</u>	<u>Singles 5-7 rms</u>
b. Construction	<u>70% frame</u> <u>30% brick</u>	<u>70% frame</u> <u>30% brick</u>
c. Average Age	<u>40 yrs.</u>	<u>40 yrs.</u>
d. Repair	<u>50% need minor</u> <u>and 5% major repairs</u>	<u>50% need minor and</u> <u>5% major repairs</u>
e. Occupancy	<u>93%</u>	<u>95%</u>
f. Owner-occupied	<u>50%</u>	<u>60%</u>
g. 1935 Price Bracket	<u>\$ 6000-8000*</u> % change _____	<u>\$ 3000-7000*</u> % change _____
h. 1937 Price Bracket	<u>\$ 5500-7500*</u> -7 %	<u>\$ 3000-6500*</u> -5 %
i. 1939 Price Bracket	<u>\$ 5000-6500*</u> -8 %	<u>\$ 3000-6500*</u> -5 %
j. Sales Demand	<u>*Nominal</u> <u>None</u>	<u>*Nominal</u> <u>\$4500 Very thin</u>
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>	<u>Slowly downward</u>
l. 1935 Rent Bracket	<u>\$ 18 - 50</u> % change _____	<u>\$ 20 - 60</u> % change _____
m. 1937 Rent Bracket	<u>\$ 18 - 50</u> - %	<u>\$ 20 - 60</u> - %
n. 1939 Rent Bracket	<u>\$ 18 - 50</u> - %	<u>\$ 20 - 60</u> - %
o. Rental Demand	<u>\$40 Fair</u>	<u>\$45 good</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Stable</u>	<u>Stable</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 30 b. Institutions 35
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 30
6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 46.45 (avg)
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

An area of fair age situated on high flat ground and which is conveniently located. With an appeal to the working classes, it has probably ceased to decline. Although a few are above the average, dwellings are old and of an unattractive design. In addition to those listed above 5% are 3 & 4-family with a nominal top of \$7000-8000 in which rents per unit run from \$15 to \$40. Another 25% are larger multi-family containing 50% of all dwelling units. In those, rents per room range from \$4 to \$15 depending upon heat being furnished. About 10% of all the houses employ stoves for heating purposes. Some 30% of the dwelling units employ only stoves for heat whereas 15% have neither hot water nor tubs or showers. It is reported that the city owns some 10 one to four-family structures and that they have sold about 7.

Security Map of Hudson County, New Jersey

2. BUILDINGS:	PREDOMINATING	35 %	OTHER TYPE	20 %
a. Type and Size	Doubles 3-5 rms per unit		Singles 4-7 rooms	
b. Construction	70% frame		70% frame	
	30% brick		30% brick	
c. Average Age	40 yrs.		40 yrs.	
d. Repair	70% need minor and		70% need minor and	
	10% major repairs		10% major repairs	
e. Occupancy	93%		95%	
f. Owner-occupied	45%		55%	
g. 1935 Price Bracket	\$ 5000-7500 *	% change	\$ 1800-7000 *	% change
h. 1937 Price Bracket	\$ 4500-7000 *	-8 %	\$ 1800-6500 *	-6 %
i. 1939 Price Bracket	\$ 4000-6500 *	-9 %	\$ 1800-6000 *	-7 %
	*Nominal		*Nominal	
j. Sales Demand	None		\$4000 Very thin	
k. Predicted Price Trend (next 6-12 months)	Downward		Slowly downward	
l. 1935 Rent Bracket	\$ 15 - 35	% change	\$ 18 - 55	% change
m. 1937 Rent Bracket	\$ 15 - 35	- %	\$ 18 - 55	- %
n. 1939 Rent Bracket	\$ 15 - 35	- %	\$ 18 - 55	- %
o. Rental Demand	\$30 Fair		\$40 Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This neighborhood is conveniently located on a high flat plateau. Though no longer desirable from a residential standpoint, it should not decline much farther retaining as it does its appeal to the low income working classes. Dwellings are old, unattractive and somewhat congested. About 5% are 3 & 4-family structures with a nominal top of \$6500 and in these units rent at \$15-30. An additional 40% are larger multi-family containing 60% of all dwelling units. In these, rooms rent for \$4-18 depending on heat and hot water being furnished. This latter group creates competition for all save the singles. Some 50% of all dwelling units are heated only by stove and 25% have neither hot water nor bathing facilities. The city is reported to own 5 residences and to have disposed of an equal number.

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
 - b. Class and Occupation White collar and factory workers with an estimated income of \$1200 and up. Some are on relief.
 - c. Foreign Families 20 % Nationalities Mixed foreign d. Negro 0 %
 - e. Shifting or Infiltration Mixed foreign are gradually replacing Americans as the latter move to better neighborhoods.
2. BUILDINGS: PREDOMINATING 45% OTHER TYPE 30 %
 - a. Type and Size Doubles - 3-5 rooms per unit Singles - 4-7 rooms
 - b. Construction 85% frame - 15% brick 85% frame - 15% brick
 - c. Average Age 45 years 45 years
 - d. Repair 70% need minor repairs 70% need minor repairs
 - e. Occupancy 93% 95%
 - f. Owner-occupied 60% 60%
 - g. 1935 Price Bracket \$4,500*-6,500* %change _____ \$ 2,500*-6,000* %change _____
 - h. 1937 Price Bracket \$4,000*-6,000* -9 % \$ 2,300*-5,000* -12%
 - i. 1939 Price Bracket \$3,500*-5,000* -15 % \$ 2,000*-4,000* -18%
* Nominal
 - j. Sales Demand None \$ 3,000 - Very thin
 - k. Predicted Price Trend (next 6-12 months) Downward Downward
 - l. 1935 Rent Bracket \$27.50 - 37.50 %change _____ \$ 17.50 - 37.50 %change _____
 - m. 1937 Rent Bracket \$30 - 40 +8 % \$ 20 - 40 +9 %
 - n. 1939 Rent Bracket \$30 - 40 0 % \$ 20 - 40 0 %
 - o. Rental Demand \$35 - Fair \$ 35 - Good
 - p. Predicted Rent Trend (next 6-12 months) Stable Stable
3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price \$15,000-Singles How Selling Unsold can be bought for \$10,000
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 25 b. Institutions 40
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 2 b. Institutions 0
6. MORTGAGE FUNDS: Almost none 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.38
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A fairly old and somewhat congested neighborhood which is conveniently located and has good transportation facilities. Terrain is a high plateau. It has ceased to be a desirable place in which to live but should not decline much farther. The neighborhood contains a few scattered industrial plants. Single family dwellings are generally small two story and basement type. Doubles are slightly larger. There are a very few four family with nominal top of \$6,000 in which units rent for about the same as two family. All are unattractive in design and built quite closely together. Some 25% of the residential structures are apartments and flats which contain 60% of all dwelling units. Rooms in these rent from \$8 to \$10. They offer only a moderate degree of competition to singles and doubles. Eventually this should become an area of apartment houses.

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
 b. Class and Occupation White collar with an estimated income of \$1500 and up. A
 c. Foreign Families 0 % Nationalities _____ d. Negro 0 %
 e. Shifting or Infiltration _____ None _____
2. BUILDINGS:

	PREDOMINATING <u>35</u> %	OTHER TYPE <u>25</u> %
a. Type and Size	<u>Singles - 4-10 rooms</u>	<u>Doubles - 3-5 rooms per unit</u>
b. Construction	<u>65% frame - 35% brick</u>	<u>65% frame - 35% brick</u>
c. Average Age	<u>45 years</u>	<u>45 years</u>
d. Repair	<u>50% need minor repairs</u>	<u>50% need minor repairs</u>
e. Occupancy	<u>98%</u>	<u>95%</u>
f. Owner-occupied	<u>60%</u>	<u>60%</u>
g. 1935 Price Bracket	<u>\$4,000*-12,000* %change</u>	<u>\$6,500*-9,500* %change</u>
h. 1937 Price Bracket	<u>\$3,500*-11,000* -9 %</u>	<u>\$5,500*-8,500* -12 %</u>
i. 1939 Price Bracket	<u>\$3,000*-9,000* -17 %</u>	<u>\$4,500*-7,500* -16 %</u>
j. Sales Demand	<u>\$4,500 - Very thin</u>	<u>None</u>
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>	<u>Downward</u>
l. 1935 Rent Bracket	<u>\$30-90 %change</u>	<u>\$40 - 60 %change</u>
m. 1937 Rent Bracket	<u>\$32.50 -90 +2 %</u>	<u>\$45 - 65 +10 %</u>
n. 1939 Rent Bracket	<u>\$30 - 90 -2 %</u>	<u>\$40 - 60 -9 %</u>
o. Rental Demand	<u>\$ 60 - Good</u>	<u>\$ 50 - Fair</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Stable</u>	<u>Stable</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC 12 b. Institutions 55
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 1 b. Institutions 28 distress
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (193) \$ 48.35
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

An old, congested and small neighborhood which has definitely seen its best days. Because of convenience of location, however, there are many who still like to reside here. The land is high and flat. This area has already felt the encroachment of business and some day will doubtlessly be given over entirely to business. A substantial number of the singles are large and adaptable for conversion into smaller units or boarding houses. In addition to the types of structures listed, 10% are triples having a nominal value comparable to the doubles, and renting for \$35 to \$45 per unit. Another 30% are apartments containing 50% of all dwelling units - rooms in these rent for \$6-16. Stoves are the only form of heat in 10% of the dwelling units, in 10% there is neither hot water nor tubs or showers.

Security Map of Hudson County, N. J.

b. Class and Occupation White collar with an estimated income of \$2,500 and up. A few are on relief.

e. Shifting or Infiltration.....None

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

On ground which is high and slopes to the west is located this old neighborhood. Its declining trend has been halted by more recent erection of apartment houses. Future trend should be to business and apartments because of convenience of location. Architecture is of a bygone vintage and although dwellings are set back from the street they are built very close together. Singles vary from small to some of fair size. Quite a few of the larger have been converted into small units or boarding houses. There are a few 3's and 4's with a nominal top value of \$7,000 in which units rent for slightly less than those in the doubles. Apartment houses account for 25% of all housing structures and in these are 65% of all dwelling units. Rooms may be had at \$10-12 and their effect upon units in smaller structures is minor.

H 32

AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Increasing Static Yes
 b. Class and Occupation White collar with an estimated income of \$1200 and up. Quite a few are on relief.
 c. Foreign Families 5 % Nationalities Mixed foreign d. Negro 0 %
 e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING	45 %	OTHER TYPE	35 %
a. Type and Size	Singles 4-8 rms		Doubles 3-6 rms per unit	
b. Construction	80% frame		80% frame	
	20% brick		20% brick	
c. Average Age	40 yrs.		40 yrs.	
d. Repair	35% need minor repairs		35% need minor repairs	
e. Occupancy	95%		93%	
f. Owner-occupied	60%		60%	
g. 1935 Price Bracket	\$ 2000-8000*	% change	\$ 4000-13,000	% change
h. 1937 Price Bracket	\$ 1900-7000*	-11 %	\$ 3500-12,000	-9 %
i. 1939 Price Bracket	\$ 1800-6000*	-12 %	\$ 3000-10,000	-16 %
	*Nominal		*Nominal	
j. Sales Demand	\$3500 - Almost none		None	
k. Predicted Price Trend (next 6-12 months)	Downward		Downward	
l. 1935 Rent Bracket	\$ 22.50-37.50	% change	\$ 22.50-75	% change
m. 1937 Rent Bracket	\$ 25 - 40	+8 %	\$ 25 - 80	+8 %
n. 1939 Rent Bracket	\$ 25 - 40	0 %	\$ 25 - 80	0 %
o. Rental Demand	\$35 Good		\$60 Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC 15 b. Institutions 75

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 20

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.38

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The land is high but slopes off to the west. The neighborhood is of substantial age but its decline has been halted by more recent erection of fairly good type apartments the better of which are found along Hudson Boulevard. A few of the cross streets are shaded and slightly more desirable than the average but there is heavy traffic on the north and south arteries. Indicated trend is ultimately to apartments.

Singles are of mixed size and some of the larger have been converted into boarding houses. A few of the doubles are of substantial size. Some 20% of all dwellings are apartment houses. Since these contain 65% of all dwelling units and can be rented for \$10-15 per room they offer competition.

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes

b. Class and Occupation White collar, skilled mechanics and daily workers with an estimated income of \$7,000 and up. Quite a few are on relief.

c. Foreign Families 10 % Nationalities Mixed foreign d. Negro 10 %

e. Shifting or Infiltration Negroes are gradually moving in

2. BUILDINGS: PREDOMINATING 60 % OTHER TYPE 20 %

a. Type and Size Doubles 3-5 rooms per unit Singles - 5-9 rooms

b. Construction 75% frame - 25% brick 75% frame - 25% brick

c. Average Age 35 years 35 years

d. Repair 40% need minor repairs 40% need minor repairs

e. Occupancy 93% 95%

f. Owner-occupied 40% 40%

g. 1935 Price Bracket \$4,000*-11,000* % change \$4,000*-8,000* % change

h. 1937 Price Bracket \$3,500*-10,000* -10 % \$3,500* - 7,000* -12 %

i. 1939 Price Bracket \$3,000*-8,000* -19 % \$3,000*-6,000* -14 %
* Nominal

j. Sales Demand None \$4,000 - very thin

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

l. 1935 Rent Bracket \$22.50-50 % change \$27.50-50 % change

m. 1937 Rent Bracket \$25 - 55 +10 % \$30 - 55 +10 %

n. 1939 Rent Bracket \$25 - 55 0 % \$30 - 55 0 %

o. Rental Demand \$50 - Good \$50 - Good

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

3. NEW CONSTRUCTION (past yr.) No. 3 Type & Price Singles @ \$7,000 How Selling Very slow

4. OVERHANG OF HOME PROPERTIES: a. HOLC 113 b. Institutions 295

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 7 b. Institutions 95 distress

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.38

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The land here is fairly high though it slopes off to the east and west. A sharp decline on each side, however, separates it from the railroad yards and the industrial areas below. This neighborhood is of fair age, congested and has been on the decline for a number of years. Recent infiltration of negroes is helping it further on its downward path although a few streets remain above the average, which is particularly noticeable in the western portion where there is an excellent school. Homes are built on narrow lots and in addition to those listed there are a few 3's and 4's with a nominal top value of \$8,000 in which units rent for slightly less than these in the doubles. Along the principal north and south arteries are a number of apartments, the better type being on Hudson Boulevard. All told they account for 20% of the housing structures and contain 45% of the dwelling units. Rooms in them can be had for \$10-15 and thus they afford competition. Stoves are the only form of heat in 25% of the dwelling units.

9. LOCATION Jersey City SECURITY GRADE 3rd- AREA NO. C 17 DATE 1/1/39
H 34

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing Decreasing Static Yes
- b. Class and Occupation White collar and skilled mechanics with an estimated income of \$1,200 and up. Quite a few are on relief.
- c. Foreign Families 10 % Nationalities Mixed foreign d. Negro 0 %
- e. Shifting or Infiltration None
2. BUILDINGS:

	<u>PREDOMINATING</u>	<u>45 %</u>	<u>OTHER TYPE</u>	<u>30 %</u>
a. Type and Size	<u>Doubles 3-5 rooms per unit</u>		<u>Singles 4-7 rooms</u>	
	<u>85% frame</u>		<u>85% frame</u>	
b. Construction	<u>15% brick</u>		<u>15% brick</u>	
c. Average Age	<u>30 years</u>		<u>30 years</u>	
	<u>50% need minor & 10% major repairs</u>		<u>50% need minor & 10% major repairs</u>	
d. Repair	<u> </u>		<u> </u>	
e. Occupancy	<u>93%</u>		<u>95%</u>	
f. Owner-occupied	<u>40%</u>		<u>40%</u>	
g. 1935 Price Bracket	<u>\$ 4,000*-8,000*</u>	<u>% change</u>	<u>\$ 4,000*-6,000*</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 3,500*-7,000*</u>	<u>-12 %</u>	<u>\$ 3,500*-5,500*</u>	<u>-10 %</u>
i. 1939 Price Bracket	<u>\$ 3,000 -6,000*</u>	<u>-14 %</u>	<u>\$ 3,000*-4,500*</u>	<u>-11 %</u>
	<u>*Nominal</u>		<u>*Nominal</u>	
j. Sales Demand	<u>None</u>		<u>\$ 4,000- Very thin</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>		<u>Downward</u>	
l. 1935 Rent Bracket	<u>\$ 27.50 - 40</u>	<u>% change</u>	<u>\$ 27.50 - 40</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 30 - 45</u>	<u>+ 11 %</u>	<u>\$ 30 - 45</u>	<u>+ 11 %</u>
n. 1939 Rent Bracket	<u>\$ 30 - 45</u>	<u>0 %</u>	<u>\$ 30 - 45</u>	<u>0 %</u>
o. Rental Demand	<u>\$ 40 - Fair</u>		<u>\$ 40 - Good</u>	
p. Predicted Rent Trend (next 6-12 months)	<u>Stable</u>		<u>Stable</u>	
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price How Selling
4. OVERHANG OF HOME PROPERTIES: a. HOLC 132 b. Institutions 330
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 8 b. Institutions 45
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.38
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is a fairly old neighborhood which probably has ceased to decline. It has good transportation and system of parks but suffers from heavy traffic on principal north and south avenues plus distance to places of employment. The land on which it is located is in the form of a central ridge which slopes to the east, south and west. A particularly sharp decline separates it from the railroad yards to the east. Hudson Boulevard is its most desirable street. Both the singles and doubles vary in size and architecture but none is overly attractive. There are also a few 3's and 4's whose nominal values and rents are similar to doubles. More recent trend has been to apartments which make up 25% of all dwellings and include 40% of the dwelling units. In these rooms rent for \$10-15 but they do not afford much competition. Some 30% of all dwelling units are heated only by stoves.

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes _____

b. Class and Occupation White collar and better type factory workers with an estimated income of \$1200 and up. Quite a few are on relief.

c. Foreign Families 20 % Nationalities Italian and Russian d. Negro 5 %

e. Shifting or Infiltration Better class Italians are gradually seeping in

2. BUILDINGS: PREDOMINATING 40 % OTHER TYPE 40 %

a. Type and Size Singles - 5-7 rooms Doubles - 3-6 rooms per unit

b. Construction 90% frame - 10% brick 90% frame - 10% brick

c. Average Age 30 years 30 years

d. Repair 50% need minor and 30% major repairs 50% need minor and 30% major repairs

e. Occupancy 98% 96%

f. Owner-occupied 50% 40%

g. 1935 Price Bracket \$2,700 - 8,500 % change \$ 2,500 - 9,000 % change

h. 1937 Price Bracket \$2,500 - 7,500 -11% \$ 2,200 - 8,000 -11%

i. 1939 Price Bracket \$2,500 - 7,500 0 % \$ 2,200 - 8,000 0 %

j. Sales Demand \$6,000 thin \$ 6,000 thin

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

l. 1935 Rent Bracket \$20 - 45 % change \$ 15 - 50 % change

m. 1937 Rent Bracket \$20 - 45 0 % \$ 15 - 50 0 %

n. 1939 Rent Bracket \$22½ - 50 +12 % \$ 16 - 55 +9 %

o. Rental Demand \$45 - Good \$ 50 - good

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

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC 51 b. Institutions 150

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 6 b. Institutions 75

6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER \$1000 (1939) \$ 50.39

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

An area which has been on the decline for some years but which should not go much further because of its attraction to the better class of worker. The neighborhood, though fairly old, is not too congested and main avenues are quite wide. Negroes are concentrated in the small section shown in red on the map and there seems little danger of their spreading. Along the Jersey City line it is also less desirable. Dwellings are set back slightly from the street and display some pride of ownership, though not of an overly pleasing architecture. In addition to the types listed 5% are 3's and 4's having a nominal top of \$9000 in which units rent for a little less than those in the doubles. A further 15% are apartments. This group contains 45% of all the dwelling units and rooms in them rent for \$12 - \$17.50, but they afford little competition. Stoves are the only form of heat in 25% of the dwelling units.

9. LOCATION Bayonne SECURITY GRADE 3rd AREA NO. C 19 DATE 1/1/39

Security Map of Hudson County, N. J.

e. Shifting or Infiltration.....None

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

Apartment complexes comprise 20% of all housing structures and contain 50% of all dwelling units. In them rooms rent for from \$12 to \$20 and they offer little if any competition. The terrain is low and flat. The area has both good parks and transportation. In addition it is conveniently located.

H 7

Security Map of Hudson County, N. J.

b. Class and Occupation Factory workers having an estimated income of \$1,000 and up
Quite a few are on relief

e. Shifting or Infiltration Italians are gradually replacing Americans

a. Type and Size Doubles - 3-6 rooms per unit Singles - 5-7 rooms

90% frame	90% frame
10% brick	10% brick

b. Construction 10% brick 10% brick

c. Average Age	35 years	35 years
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65% need minor & 10%

d. Repair	major repairs	major repairs
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e. Occupancy 98% 99%

f. Owner-occupied	60%	60%
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g. 1935 Price Bracket	<u>\$5,500 - 8,500</u>	<u>% change</u>	<u>\$4,500 - 7,000</u>	<u>% change</u>
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h. 1937 Price Bracket	\$4,800 - 7,500	-12%	\$4,000	6,000	-13%
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i.	1939	Price Bracket	\$4,800 - 7,500	0%	\$4,000 - 6,000	0%
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j. Sales Demand	\$6,500 - Very thin	\$5,500 - thin
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k. Predicted Price Trend (next 6-12 months)	Stable	Stable
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	1935	1936	% change	1935	1936	% change
I. 1935 Rent Bracket	\$27.50 - 50			\$32.50 - 60		

m. 1937 Rent Bracket \$27.50 - 50 0 % \$32.50 - 60 0 %

n.	1939	Rent Bracket	\$30.00 - 55	+ 10 %	\$35.00 - 65	+ 8 %
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o. Rental Demand \$45 - Good \$60 - Good

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

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC.....21 b. Institutions.....40

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC.....4 b. Institutions.....35

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (193 9.) \$ 50.39

8. DESCRIPTION AND CHARACTERISTICS OF AREA: A neighborhood of substantial age and one which is quite congested. Although it is convenient to places of employment and enjoys good and cheap local transportation it suffers from heavy traffic along the north and south arteries. Pride of ownership is almost entirely lacking and it has ceased to be a desirable place in which to live. The land is low and flat. In addition to the types of housing structures listed above, 5% are 3's and 4's and 20% larger multi-family. In the first group there is a top nominal value of \$8,000 and their units rent for slightly less than corresponding quarters in the doubles. The second group contains 45% of all dwelling units and in these, rooms rent for from \$6 to \$14 depending upon whether or not heat is included. They do not create competition, however, for units in the 2's, 3's and 4's. Stoves are the only form of heat in 30% of all dwelling units.

9. LOCATION Bayonne SECURITY GRADE 3rd - AREA NO. C 21 DATE 1/1/39

Security Map of Hudson County, N. J.

b. Class and Occupation Factory workers with an estimated income of \$1,200 and up
Quite a few are on relief

e. Shifting or Infiltration A lower type Hebrew is gradually coming in

a. Type and Size	Doubles 3-5 rooms per unit 90% frame	Singles 5-9 rooms 90% frame
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b. Construction	10% brick	10% brick
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c. Average Age	40 years 65% need minor & 25%	40 years 65% need minor and 25%
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d. Repair	major repairs	major repairs

e. Occupancy 98% 99%

f. Owner-occupied	35%	35%
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g. 1935 Price Bracket	\$3,700 - 8,200	% change	\$3,000 - 8,000	% change
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h. 1937 Price Bracket	\$3,200 - 7,200	-13%	\$2,500 - 7,000	-14%
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i.	1939	Price Bracket	\$3,200 - 7,200	0 %	\$2,500 - 7,000	0 %
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j. Sales Demand	\$6,500 - very thin	\$6,000 - very thin
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k. Predicted Price Trend (next 6-12 months)	Stable	Stable
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L. 1935 Rent Bracket	\$30 - 40	% change	\$18 - 60	% change
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m. 1937 Rent Bracket	\$30 - 40	0 %	\$18 - 60	0 %
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n.	1939	Rent Bracket	\$32.50 - 45	+12 %	\$20 - 65	+9 %
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o. Rental Demand \$40 - Good \$55 - Good

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

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price Singles @ \$6,250 How Selling Did not sell

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 35 b. Institutions 255

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 4 b. Institutions 50

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 50.39

The terrain is low and flat. The neighborhood is old and still on the down grade. Its favorable features are: convenience to places of employment, accessibility to the center of the city, a handsome school plus the fact that some streets are shaded. Detrimental features are: age and obsolescence of structures and encroachment of industry. Already there are a few manufacturing plants scattered throughout the area. Dwellings for the most part, are set back slightly from the street and are of an unattractive design. Included are 5% 3's and 4's with a nominal top of \$7,500 in which rents per unit are slightly below those in doubles. Some 20% are larger multi-family in which rooms rent for \$11-14. Although 35% of all dwelling units are contained in this last mentioned group, they seem to offer but little competition. About 20% of all residential structures employ nothing but stoves for heat.

9. LOCATION Bayonne SECURITY GRADE 3rd - AREA NO. 0 22 DATE 1/1/39
H 9

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing..... Decreasing..... Static..... Yes
- b. Class and Occupation Laborers and factory hands with an estimated income of \$1,000 and up. Many are on relief.
- c. Foreign Families 70 % Nationalities Italian and Polish d. Negro 0 %
- e. Shifting or Infiltration..... None.....

- | 2. BUILDINGS: | PREDOMINATING | 40 % | OTHER TYPE | 35 % |
|--|--------------------------------------|--------------------|--------------------------------------|-----------|
| a. Type and Size | Doubles | 3-5 rooms per unit | Singles | 5-6 rooms |
| b. Construction | 90% frame - 10% brick | | 90% frame - 10% brick | |
| c. Average Age | 40 Years | | 40 years | |
| d. Repair | 40% need minor and 10% major repairs | | 40% need minor and 10% major repairs | |
| e. Occupancy | 93% | | 95% | |
| f. Owner-occupied | 40% | | 50% | |
| g. 1935 Price Bracket | \$ 3,500*-5,000* | % change | \$ 2,000-3,500 | % change |
| h. 1937 Price Bracket | \$ 3,200*-4,700* | -7 % | \$ 2,000-3,500 | 0 % |
| i. 1939 Price Bracket | \$ 3,200*-4,500* | -5 % | \$ 2,000-3,500 | 0 % |
| j. Sales Demand | *nominal
None | | \$2,500 Almost none | |
| k. Predicted Price Trend
(next 6-12 months) | Downward | | Slowly downward | |
| l. 1935 Rent Bracket | \$ 15 - 32.50 | % change | \$ 20 - 27.50 | % change |
| m. 1937 Rent Bracket | \$ 15 - 35.00 | +5 % | \$ 20 - 30.00 | +5 % |
| n. 1939 Rent Bracket | \$ 15 - 35.00 | 0 % | \$ 20 - 30.00 | 0 % |
| o. Rental Demand | \$ 30 - Fair | | \$30 - Fair | |
| p. Predicted Rent Trend
(next 6-12 months) | Stable | | Stable | |

3. NEW CONSTRUCTION (past yr.) No. 9 Type & Price _____ How Selling _____

4. OVERHANG OF HOME PROPERTIES: a. HOLC.....5..... b. Institutions.....55.....

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

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (193.9) \$ 36.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

An old and congested neighborhood which has deteriorated into a slum area and which is being encroached upon by industry. It is, nevertheless, convenient to places of employment. The land is low and flat. Housing facilities include everything from small singles to tenements of fair size. Triples with a purely nominal top market value of \$6,500 and renting for \$15 - 25 per unit, account for 10% of the housing structures. Another 15% are multi-family and contain 25% of all dwelling units. The latter rent for \$6-10 per room. All are quite dilapidated and a number are equipped with stores on the ground floor. Considering all dwelling units, 60% are heated only by stoves, 40% have no hot water and lack either tubs or showers. These percentages will be reduced upon completion of 8 garden type apartments containing 605 suites to rent at \$13 per room. This will be located at Clark Avenue and Belgrove Drive and financed by R.F.C. money.

9. LOCATION Kearney SECURITY GRADE 4th AREA NO. D 1 DATE 1/1/39

Security Map of Hudson County, N. J.

b. Class and Occupation..... Laborers and factory workers with an estimated income of \$800 and up. Many are on relief

e. Shifting or Infiltration.....None

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

* which rent for \$8-\$10 per room.

H 14

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
 b. Class and Occupation Factory workers and laborers with an estimated income of \$850 and up. Many are on relief.
 c. Foreign Families 80 % Nationalities Italian & Polish d. Negro 0 %
 e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING		OTHER TYPE	
a. Type and Size	Doubles 3-6 rooms per unit	40 %	Singles 4-6 rooms	25 %
b. Construction	80% frame		80% Frame	
	20% Brick		20% Brick	
c. Average Age	45 Years		45 Years	
d. Repair	60% need minor & 25% major repairs		60% need minor and 25% Major repairs	
e. Occupancy	95%		97%	
f. Owner-occupied	40%		50%	
g. 1935 Price Bracket	\$ 3,500*-5,000*	% change	\$ 2,000 - 3,500	% change
h. 1937 Price Bracket	\$ 3,200*-4,700*	-7 %	\$ 2,000 - 3,500	0 %
i. 1939 Price Bracket	\$ 3,000*-4,500*	-5 %	\$ 2,000 - 3,500	0 %
j. Sales Demand	*Nominal None		\$ 3,000 - thin	
k. Predicted Price Trend (next 6-12 months)	Downward		Stable	
l. 1935 Rent Bracket	\$ 15 - 32.50	% change	\$ 20 - 27.50	% change
m. 1937 Rent Bracket	\$ 15 - 35.	+5 %	\$ 20 - 30	+5 %
n. 1939 Rent Bracket	\$ 15 - 35	0 %	\$ 20 - 30	0 %
o. Rental Demand	\$ 30 Fair		\$ 30 - Fair	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC 10 b. Institutions 40

5. SALE OF HOME PROPERTIES (2...yr.) a. HOLC 0 b. Institutions 15

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 33.84

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A low, flat area of fair age bordering on a sizable industrial section. It has been a blighted neighborhood for a number of years with an appeal only to the poorest working classes. Housing facilities are mixed and include nearly every type, 26% being tenements and other forms of multi-family, containing almost 40% of all dwelling units which rent for \$8-10 per room. Triples with a nominal value of \$4,000-6,500 make up another 5% and these rent for \$15-25 per unit. Practically all residential structures are built close together giving an air of congestion. 75% of the dwelling units are heated by stoves only and 25% lack hot water and have neither tubs nor showers.

AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes _____
- b. Class and Occupation Farmers and farm labor with an estimated income of \$750 and up.
Only a few are on relief
- c. Foreign Families 50 % Nationalities Italian, Polish & German d. Negro 0 %
- e. Shifting or Infiltration _____ None _____

2. BUILDINGS:	PREDOMINATING	75 %	OTHER TYPE	25 %
a. Type and Size	<u>Singlos 5-7 rms</u>		<u>Doubles 4-5 rms per unit</u>	
	<u>75% frame</u>		<u>75% frame</u>	
b. Construction	<u>25% brick & stucco</u>		<u>25% brick & stucco</u>	
c. Average Age	<u>40 yrs.</u>		<u>40 yrs.</u>	
	<u>70% need minor & 15%</u>		<u>70% need minor and 15%</u>	
d. Repair	<u>major repairs</u>		<u>major repairs</u>	
e. Occupancy	<u>90%</u>		<u>90 %</u>	
f. Owner-occupied	<u>70%</u>		<u>70%</u>	
g. 1935 Price Bracket	<u>\$ 1000-5000 *</u>	<u>% change</u>	<u>\$ 1500-7000 *</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 1000-4500 *</u>	<u>-8 %</u>	<u>\$ 1500-6000 *</u>	<u>-12 %</u>
i. 1939 Price Bracket	<u>\$ 1000-4000 *</u>	<u>-9 %</u>	<u>\$ 1500-5000 *</u>	<u>-13 %</u>
	<u>* Nominal</u>		<u>*Nominal</u>	
j. Sales Demand	<u>None</u>		<u>None</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Slowly downward</u>		<u>Downward</u>	
l. 1935 Rent Bracket	<u>\$ 10 - 22.50</u>	<u>% change</u>	<u>\$ 10 - 22.50</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 10 - 25</u>	<u>+8 %</u>	<u>\$ 10 - 25</u>	<u>+8 %</u>
n. 1939 Rent Bracket	<u>\$ 10 - 25</u>	<u>- %</u>	<u>\$ 10 - 25</u>	<u>- %</u>
o. Rental Demand	<u>\$20 Poor</u>		<u>\$20 Poor</u>	
p. Predicted Rent Trend (next 6-12 months)	<u>Stable</u>		<u>Stable</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) \$ 50.01

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is a small, inaccessible community. The land, which slopes off to the east and becomes swampy, is employed for pig farms and truck gardens. A slaughter house adds to the hazards. Dwellings house the farmers and the farm hands live in the upstairs portion of the doubles. Some of the homes are mere shacks, others are fairly substantial but for the most part, value is primarily in the land which is often extensive in acreage. Along County Road are a few combination stores and dwellings.

It is doubtful if any of the properties in this area were mortgaged. In any event there is no knowledge of even a single foreclosure having taken place.

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static _____ Yes

b. Class and Occupation Laborers with an estimated income of \$750 and up. Many are on relief.

c. Foreign Families 80 % Nationalities Mixed foreign d. Negro 1 %

e. Shifting or Infiltration Italians are gradually taking the place of Americans who are moving to better neighborhoods.

2. BUILDINGS: PREDOMINATING 85 % OTHER TYPE 15 %

a. Type and Size Singles 4-6 rooms Doubles 3-5 rooms per
70% frame 70% frame
30% stucco and brick 30% stucco and brick

b. Construction 30 years 30 years

c. Average Age 50% need minor & 15% major repairs 50% need minor & 15% major repairs

d. Repair 92% 90%

e. Occupancy 30% 30%

f. Owner-occupied \$750* - 5,000* % change \$1,700* - 6,000* % change

g. 1935 Price Bracket \$750* - 4,700* -5 % \$1,600* - 5,500* -8 %

h. 1937 Price Bracket \$750* - 4,500* -4 % \$1,500* - 5,000* -8 %

i. 1939 Price Bracket *Nominal *Nominal

j. Sales Demand \$3,000 - Almost none \$ none

k. Predicted Price Trend Slowly downward Downward

l. 1935 Rent Bracket \$ 15 - 30 % change \$ 15 - 30 % change

m. 1937 Rent Bracket \$ 17.50 - 32.50 +11 % \$ 17.50 - 32.50 +11 %

n. 1939 Rent Bracket \$ 15 - 30 -10 % \$ 15 - 30 -10 %

o. Rental Demand \$ 30 - Fair \$ 30 - fair

p. Predicted Rent Trend Stable Stable

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC 20 b. Institutions 45

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

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 50.57

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is hillside terrain which slopes steeply downward from Hudson Blvd. west. About 80% of the land is built up with a mixture of modest sized homes and shacks. Those actually on the Boulevard are slightly above the average and a better type structure though on the whole the area appeals only to the poorer class. About 30% of the dwelling units are heated only by stoves & 10% lack hot water. A slum clearance project is under way in the area from 17th to 23rd streets between Spring and Newkirk. Construction will start about September 1st hence it is too early to predict its effect upon the balance of the neighborhood. There will be 8 buildings containing in all 172 units for which rents have not yet been fixed. The city has acquired title to about 20 dwellings and has sold some 3 at cost.

9. LOCATION North Bergen Twp. SECURITY GRADE 4th AREA NO. D 5 DATE 1/1/39

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
 - b. Class and Occupation Daily workers with an estimated income of \$750 and up. Many are on relief.
 - c. Foreign Families 70 % Nationalities Mixed foreign d. Negro 0 %
 - e. Shifting or Infiltration Italians are slowly replacing Americans as they move into better neighborhoods.
2. BUILDINGS:

	<u>PREDOMINATING</u>	<u>90 %</u>	<u>OTHER TYPE</u>	<u>10 %</u>
a. Type and Size	<u>Singles 4-6 rooms</u>		<u>Doubles 3-5 rooms per unit</u>	
	<u>70% frame</u>		<u>70% frame</u>	
b. Construction	<u>30% stucco and brick</u>		<u>30% stucco and brick</u>	
c. Average Age	<u>30 years</u>		<u>30 years</u>	
	<u>50% need minor and 15% major repairs</u>		<u>30% need minor & 15% major repairs</u>	
d. Repair				
e. Occupancy	<u>92%</u>		<u>90%</u>	
f. Owner-occupied	<u>40%</u>		<u>40%</u>	
g. 1935 Price Bracket	<u>\$ 1,500*-10,000*</u>	<u>% change</u>	<u>\$ 3,000*-7,000*</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 1,500*-9,000*</u>	<u>-9 %</u>	<u>\$ 2,700*-6,500*</u>	<u>-8 %</u>
i. 1939 Price Bracket	<u>\$ 1,500*-8,000*</u>	<u>-10 %</u>	<u>\$ 2,500*-6,000*</u>	<u>-8 %</u>
	<u>*Nominal</u>		<u>*Nominal</u>	
j. Sales Demand	<u>\$ 2,500 - Almost none</u>		<u>\$ None</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>		<u>Downward</u>	
l. 1935 Rent Bracket	<u>\$ 20 - 65</u>	<u>% change</u>	<u>\$ 15 - 30</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 22.50 - 70</u>	<u>+9 %</u>	<u>\$ 17.50 - 32.50</u>	<u>+11%</u>
n. 1939 Rent Bracket	<u>\$ 20 - 65</u>	<u>-8 %</u>	<u>\$ 15 - 30</u>	<u>-10%</u>
o. Rental Demand	<u>\$ 35 - Fair</u>		<u>\$ 30 - Fair</u>	
p. Predicted Rent Trend (next 6-12 months)	<u>Stable</u>		<u>Stable</u>	
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 37 b. Institutions 55
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 0 b. Institutions 5
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 50.57
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

An area with an appeal only to the less desirable laboring classes. Beginning in the east, the land is wide and flat but west of Monument and Willow slopes steeply downward. About 80% is built up for the most part with small houses and shacks of quite unattractive design. Pride of ownership is definitely lacking. Along Hudson Boulevard west the character of neighborhood and home improves. Here are found a few singles in the top bracket which command the higher rents mentioned above. At least 30% of the dwelling units have only stoves for heat, while 10% have only cold water. The city owns about five residences having already disposed of two at cost.

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing (See below) _____ Static _____
- b. Class and Occupation Factory and daily workers with an estimated income of \$1,000 and up. Quite a number are on relief
- c. Foreign Families 50 % Nationalities Italian and German d. Negro 0 %
- e. Shifting or Infiltration Italians moving in as Americans move to better neighborhoods

2. BUILDINGS:	PREDOMINATING <u>60%</u>	OTHER TYPE <u>30%</u>
a. Type and Size	<u>Doubles 4-5 rooms per unit</u>	<u>Singles 4-6 rooms</u>
b. Construction	<u>70% frame - 30% brick</u>	<u>70% frame - 30% brick</u>
c. Average Age	<u>30 years</u>	<u>30 years</u>
d. Repair	<u>60% need minor & 10% major repairs</u>	<u>60% need minor and 10% major repairs</u>
e. Occupancy	<u>90%</u>	<u>92%</u>
f. Owner-occupied	<u>50%</u>	<u>50%</u>
g. 1935 Price Bracket	<u>\$2,700*-8,000 * %change</u>	<u>\$2,000*-5,500* %change</u>
h. 1937 Price Bracket	<u>\$2,600*-7,500* -6%</u>	<u>\$2,000*-5,200* -4%</u>
i. 1939 Price Bracket	<u>\$2,500*-7,000* -6%</u>	<u>\$2,000*-5,000* -3%</u>
j. Sales Demand	<u>None</u>	<u>\$3,000 - Almost none</u>
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>	<u>Slowly downward</u>
l. 1935 Rent Bracket	<u>\$20 - 45 %change</u>	<u>\$25 - 40 %change</u>
m. 1937 Rent Bracket	<u>\$22.50 - 50 +12%</u>	<u>\$27.50 - 45 +12%</u>
n. 1939 Rent Bracket	<u>\$20 - 45 -10%</u>	<u>\$25 - 40 -10%</u>
o. Rental Demand	<u>\$ 35 - Fair</u>	<u>\$ 35 - Fair</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Stable</u>	<u>Stable</u>

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC 38 b. Institutions 35

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

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 50.57

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is hillside land which rises steeply to the east becoming high and flat. The area is not overly congested being sparsely settled in spots. In all about 80% is improved but the character of the improvement is such as would appeal only to the poorest classes. For many of these, it is convenient to places of employment. Housing facilities vary from small, frame and larger singles to multi-family structures. There are a handful of 3's and 4's with a nominal top market of \$8,000. Flats make up 10% of the habitations and contain 25% of all dwelling units. They rent for \$4-13 per room thus creating minor competition for units in the two-family. Nearly one third of all dwelling units are heated by stoves and quite a few lack tubs or showers. All are of fair age and in run down condition. There has been some condemnation and demolition to provide for an approach to the Midtown Tunnel at the point shown on the map. In addition the city owns about 25 one to four family dwellings which can be bought for costs involved.

9. LOCATION North Bergen Twp. SECURITY GRADE 4th AREA NO. D 7 DATE 1/1/39

AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
Daily workers with estimated incomes of
b. Class and Occupation \$750 and up. Many are on relief.
c. Foreign Families 60 % Nationalities Italian d. Negro 7 %
e. Shifting or Infiltration Italians are slowly pushing out the Americans
2. BUILDINGS:

	PREDOMINATING	45 %	OTHER TYPE	30 %
a. Type and Size	Doubles - 3-5 rms per unit		Singles 4-7 rooms	
	50% frame		50% frame	
b. Construction	50% brick		50% brick	
c. Average Age	40 yrs.		40 yrs.	
	80% need minor repairs		80% need minor repairs	
d. Repair	and 10% major repairs		and 10% major	
e. Occupancy	92%		94%	
f. Owner-occupied	30%		30%	
g. 1935 Price Bracket	\$ 2700-5000*	% change	\$ 1500-4500*	% change
h. 1937 Price Bracket	\$ 2600-4700*	-5 %	\$ 1500-4200*	-6 %
i. 1939 Price Bracket	\$ 2500-4500*	-4 %	\$ 1500-4000*	-4 %
	*Nominal		*Nominal	
j. Sales Demand	None		\$2500 - Very thin	
k. Predicted Price Trend (next 6-12 months)	Downward		Slowly downward	
l. 1935 Rent Bracket	\$ 15 - 30	% change	\$ 20 - 30	% change
m. 1937 Rent Bracket	\$ 17.50-32.50	+11%	\$ 22.50-32.50	+11%
n. 1939 Rent Bracket	\$ 15 - 30	-10%	\$ 20 - 30	-10%
o. Rental Demand	\$20 Fair		\$25 Fair	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 20 b. Institutions 30
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 2 b. Institutions 10
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$48.57
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is located on a high plateau. The neighborhood is old and congested and, although scarcely slum, appeals only to the laboring classes some of whom are employed in the few scattered small manufacturing plants. Dwellings are unattractive and of rather cheap construction. In addition to those listed above, there are a handful of 3's and 4's having a nominal top price of \$5500. Their units rent for slightly less than those in the doubles. Some 25% are apartments and flats which contain 55% of all dwelling units. In these, rents per room are \$5-12 thus offering competition for the small structures. About 40% of all the dwelling units are heated only by stoves.

Security Map of Hudson County, New Jersey

Security Map of Hudson County, New Jersey

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

The city is supposed to own about 6 residences and to have sold 3.

AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Increasing See below Decreasing Static
Daily workers having an estimated income of \$950 and up.
- b. Class and Occupation Many are on relief.
- c. Foreign Families 80 % Nationalities Italian and Armenian d. Negro 0 %
- e. Shifting or Infiltration None
2. BUILDINGS:

	PREDOMINATING <u>40 %</u>	OTHER TYPE <u>15 %</u>
a. Type and Size	<u>Doubles 3-5 rms per unit</u>	<u>Singles 4-7 rms</u>
	<u>75% frame</u>	<u>75% frame</u>
b. Construction	<u>25% brick</u>	<u>25% brick</u>
c. Average Age	<u>45 yrs.</u>	<u>45 yrs.</u>
	<u>80% need minor and</u>	<u>80% need minor and</u>
d. Repair	<u>10% major repairs</u>	<u>10% major repairs</u>
e. Occupancy	<u>94%</u>	<u>95%</u>
f. Owner-occupied	<u>40%</u>	<u>50%</u>
g. 1935 Price Bracket	<u>\$ 2500-7000* % change</u>	<u>\$ 1500-5000* % change</u>
h. 1937 Price Bracket	<u>\$ 2200-6500* -8 %</u>	<u>\$ 1500-4500* -8 %</u>
i. 1939 Price Bracket	<u>\$ 2000-6000* -8 %</u>	<u>\$ 1500-4000* -8 %</u>
j. Sales Demand	<u>None</u>	<u>\$3000 Almost none</u>
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>	<u>Slowly downward</u>
l. 1935 Rent Bracket	<u>\$ 15 - 35 % change</u>	<u>\$ 15 - 40 % change</u>
m. 1937 Rent Bracket	<u>\$ 15 - 35 - %</u>	<u>\$ 15 - 40 - %</u>
n. 1939 Rent Bracket	<u>\$ 15 - 35 - %</u>	<u>\$ 15 - 40 - %</u>
o. Rental Demand	<u>\$30 Fair</u>	<u>\$35 Fair</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Stable</u>	<u>Stable</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 15 b. Institutions 75
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 1 b. Institutions 20
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 46.45 (avg)

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

An old, congested and thoroughly unattractive neighborhood with unusually narrow streets. It is located on a high, flat plateau and, since there are number of small manufacturing plants, is easily accessible to places of employment. There has been a substantial amount of demolition to provide an underpass to the Midtown Tunnel.

About 5% of the housing structures are 3 and 4-family with a nominal top of \$5000. Units in these, rent for \$12-30. Some 40% are flats and apartments containing 60% of all dwelling units. Their rooms rent for \$3-12 depending on heat and hot water being furnished and they create competition for all types save singles. Structures along the main north and south arterials have stores on the first floor. Stoves are the only form of heat in 50% of the dwelling units and 20% have neither tub nor shower or hot water.

The city is reported to own 14 residences exclusive of 10 already disposed of.

9. LOCATION Union City SECURITY GRADE 4th AREA NO. D-10 DATE 1-1-39
H 76 (The Dardanellos)

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
- b. Class and Occupation Professional and mechanics with an estimated income of \$1,200 and up. Quite a few on relief
- c. Foreign Families 10 % Nationalities Italian d. Negro 0 %
- e. Shifting or Infiltration Italians are slowly replacing the better class Americans as the latter move out of the city.
2. BUILDINGS: PREDOMINATING 20 % OTHER TYPE 15 %
- | | | |
|---|---|--|
| a. Type and Size | <u>Singles 5-10 rooms</u> | <u>Triples 4-5 rooms per</u> |
| | <u>90% brick</u> | <u>90% brick unit</u> |
| b. Construction | <u>10% frame, stone & stucco</u> | <u>10% frame, stone & stucco</u> |
| c. Average Age | <u>50 years</u> | <u>50 years</u> |
| | <u>90% need minor & 10% major repairs</u> | <u>90 % need minor & 10% major repairs</u> |
| d. Repair | <u>major repairs</u> | <u>major repairs</u> |
| e. Occupancy | <u>95%</u> | <u>85%</u> |
| f. Owner-occupied | <u>40%</u> | <u>40%</u> |
| g. 1935 Price Bracket | <u>\$ 4,500*-10,000* %change</u> | <u>\$ 4,000*-10,000* %change</u> |
| h. 1937 Price Bracket | <u>\$ 4,000 * 8,500* -14 %</u> | <u>\$ 3,500*-8,500* -14 %</u> |
| i. 1939 Price Bracket | <u>\$ 3,500*-7,000* -16 %</u> | <u>\$ 3,000*7,000* -17 %</u> |
| | <u>*Nominal</u> | <u>*Nominal</u> |
| j. Sales Demand | <u>\$5,000 - Almost none</u> | <u>None</u> |
| k. Predicted Price Trend (next 6-12 months) | <u>Downward</u> | <u>Downward</u> |
| l. 1935 Rent Bracket | <u>\$35 - 75 %change</u> | <u>\$ 15 - 35 %change</u> |
| m. 1937 Rent Bracket | <u>\$35 - 75 0 %</u> | <u>\$ 15 - 35 0 %</u> |
| n. 1939 Rent Bracket | <u>\$35 - 75 0 %</u> | <u>\$ 15 - 35 0 %</u> |
| o. Rental Demand | <u>\$ 50 - Good</u> | <u>\$ 30 - Fair</u> |
| p. Predicted Rent Trend (next 6-12 months) | <u>Stable</u> | <u>Possibly downward</u> |
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 12 b. Institutions. 30
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 0 b. Institutions. 5
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 44.98

8. DESCRIPTION AND CHARACTERISTICS OF AREA: An old and congested area which grew up without any zoning restrictions. The land is low and flat but north of the Institute is higher and approached by steeply graded streets. The section is convenient to places of employment and to Manhattan. Some 10% of the housing structures are two and four family with a nominal top value of \$8,500 in which units rent from \$20 to \$40. The largest group of all, however, (55%) are apartment houses which contain 75% of all the dwelling units. In these, rooms rent for \$12.50 to \$20 which creates considerable competition for all other types. Nearly 50% of all dwelling units are heated only by stoves and 20% lack hot water and either tubs or showers. Directly north of the Institute singles have a nominal top value of as high as \$15,000. This small portion as well as along the upper end of Hudson Street is slightly more desirable and has witnessed a substantial amount of conversion to boarding and fraternity houses for students. On the whole, however, the area is hazardous.

Security Map of Hudson County, N. J.

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

9. LOCATION Hoboken SECURITY GRADE 4th AREA NO. D 12 DATE 1/1/39
H 24

Security Map of Hudson County, N. J.Security Map of Hudson County, N. J.

- ## 8. DESCRIPTION AND CHARACTERISTICS OF AREA:

9. LOCATION Hoboken SECURITY GRADE 4th AREA NO. D 13 DATE 1/1/39
H 25

Security Map of Hudson County, N. J.

Security Map of Hudson County, N. J.

- | 2. BUILDINGS: | PREDOMINATING | 50 % | OTHER TYPE | 50 % |
|--|---------------------------------------|----------|---------------------------------------|----------|
| a. Type and Size | Singles - 4-6 rooms | | Doubles 3-5 rooms per unit | |
| b. Construction | 85% frame - 15% brick | | 85% frame - 15% brick | |
| c. Average Age | 40 years | | 40 years | |
| d. Repair | 90% need minor &
10% major repairs | | 90% need minor &
10% major repairs | |
| e. Occupancy | 85% | | 80% | |
| f. Owner-occupied | 40% | | 40% | |
| g. 1935 Price Bracket | \$1,500*-4,500* | % change | \$ 2,500*-4,500* | % change |
| h. 1937 Price Bracket | \$1,300*-4,000* | -16% | \$ 2,300*-4,000* | -12% |
| i. 1939 Price Bracket | \$1,000*-3,500* | -15% | \$ 2,000*-3,500* | -13% |
| | * Nominal | | *Nominal | |
| j. Sales Demand | \$2,000 - almost none | | None | |
| k. Predicted Price Trend
(next 6-12 months) | Downward | | Downward | |
| l. 1935 Rent Bracket | \$ 15 - 30 | % change | \$ 20 - 30 | % change |
| m. 1937 Rent Bracket | \$ 15 - 30 | 0 % | \$ 20 - 30 | 0 % |
| n. 1939 Rent Bracket | \$ 15 - 30 | 0 % | \$ 20 - 30 | 0 % |
| o. Rental Demand | \$25 - Poor | | \$ 25 - Poor | |
| p. Predicted Rent Trend
(next 6-12 months) | Possibly downward | | Possibly downward | |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC 15 b. Institutions 30
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 3 b. Institutions 0
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.38

This neighborhood, while convenient to places of nearby employment has poor transportation to outside points. It is hillside land which becomes flat in the west and only about 85% has been developed, while not a slum area it is entirely lacking in any appeal. Its inhabitants are the poorer working classes who cannot afford anything better. Dwellings are a mixture of the very old with some that are newer. They are of the 1, 1½, and 2 story type, built not too closely together and of somewhat varied but unpleasing architecture. Some 45% of the dwelling units are heated only by stoves whereas 10% lack hot water and bathing facilities.

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
 - b. Class and Occupation White collar and mechanics with an estimated income of \$1,200 and up. Quite a few are on relief.
 - c. Foreign Families 10 % Nationalities Mixed foreign d. Negro 0 %
 - e. Shifting or Infiltration Mixed foreign are gradually replacing Americans
2. BUILDINGS:

	<u>PREDOMINATING</u> <u>30 %</u>	<u>OTHER TYPE</u> <u>25 %</u>
a. Type and Size	<u>Doubles - 3-5 rooms per unit</u>	<u>Singles - 4-7 rooms</u>
b. Construction	<u>80% frame - 20% brick</u>	<u>80% frame - 20% brick</u>
c. Average Age	<u>60 years</u>	<u>60 years</u>
d. Repair	<u>50% need minor and 25% major repairs</u>	<u>50% need minor & 25% minor repairs</u>
e. Occupancy	<u>95%</u>	<u>97%</u>
f. Owner-occupied	<u>50%</u>	<u>60%</u>
g. 1935 Price Bracket	<u>\$ 4,500*-7,500* %change</u>	<u>\$ 2,000*-4,500* %change</u>
h. 1937 Price Bracket	<u>\$ 4,000*-6,500* -13%</u>	<u>\$ 1,800*-4,000* -12 %</u>
i. 1939 Price Bracket	<u>\$ 3,500*-5,500* -14%</u>	<u>\$ 1,500*-3,500* -14 %</u>
j. Sales Demand	<u>*Nominal</u> <u>None</u>	<u>*Nominal</u> <u>\$2,500 - very thin</u>
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>	<u>Downward</u>
l. 1935 Rent Bracket	<u>\$ 22.50-27.50 %change</u>	<u>\$ 22.50-32.50 %change</u>
m. 1937 Rent Bracket	<u>\$ 25 - 30 +10%</u>	<u>\$ 25 - 35 +9 %</u>
n. 1939 Rent Bracket	<u>\$ 25 - 30 0%</u>	<u>\$ 25 - 35 0 %</u>
o. Rental Demand	<u>\$ 30 - Good</u>	<u>\$ 35 - Good</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Stable</u>	<u>Stable</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 55 b. Institutions 75
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 7 b. Institutions 15
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.38
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

An area of great age and considerable congestion. It is located on a high, flat plateau. Though blighted, some of the older and better class families still prefer to reside here because of convenience of location and excellence of transportation facilities. The vast majority of its inhabitants are of a much lower grade. Within the neighborhood are quite a few scattered industrial plants. About 10% of the dwellings are triples plus a very few 4-family. Nominal top value of the former is \$6,000 and of the latter \$6,500. Units in both rent for \$20-22.50. Nearly 35% of all habitations are "railroad flats" and tenements. These contain 50% of all dwelling units and rent for \$8 - \$10 per room. Stoves are the only form of heating equipment in 65% of the dwelling units. Both hot water and tubs or showers are lacking in 20% and 10% have no private toilets.

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing Decreasing Static Yes
- b. Class and Occupation Daily workers having an estimated income of \$1,000 and up
Many are on relief.
- c. Foreign Families 10 % Nationalities Mixed foreign d. Negro 0 %
- e. Shifting or Infiltration Mixed foreign are gradually replacing Americans
2. BUILDINGS:

	<u>PREDOMINATING</u> <u>45 %</u>	<u>OTHER TYPE</u> <u>30 %</u>
a. Type and Size	<u>Doubles 3-5 rooms per unit</u>	<u>Singles 4-7 rooms</u>
b. Construction	<u>80% frame - 20% brick</u>	<u>80% frame - 20% brick</u>
c. Average Age	<u>50 years</u>	<u>50 years</u>
d. Repair	<u>70% need minor & 10% major repairs</u>	<u>70% need minor & 10% major repairs</u>
e. Occupancy	<u>93%</u>	<u>95%</u>
f. Owner-occupied	<u>60%</u>	<u>60%</u>
g. 1935 Price Bracket	<u>\$4,500*-8,500* %change</u>	<u>\$3,500*-6,500* %change</u>
h. 1937 Price Bracket	<u>\$4,000*-7,500* -12 %</u>	<u>\$3,000*-5,500* -15 %</u>
i. 1939 Price Bracket	<u>\$3,500 -6,500* -13 %</u>	<u>\$2,500*-4,500* -18 %</u>
j. Sales Demand	<u>* Nominal</u> <u>None</u>	<u>*Nominal</u> <u>\$3,500 - Very thin</u>
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>	<u>Downward</u>
l. 1935 Rent Bracket	<u>\$27.50 - 40 %change</u>	<u>\$22.50 - 37.50 %change</u>
m. 1937 Rent Bracket	<u>\$30 - 45 +11 %</u>	<u>\$25 - 40 +8 %</u>
n. 1939 Rent Bracket	<u>\$30 - 45 0 %</u>	<u>\$25 - 40 0 %</u>
o. Rental Demand	<u>\$40 - Fair</u>	<u>\$40 - Good</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Stable</u>	<u>Stable</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price How Selling
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 20 b. Institutions 35
5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 2 b. Institutions 0
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 48.38
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A very old and congested but conveniently located neighborhood which has deteriorated into only a little better than a slum area. Land for the most part is high and flat. Dwellings are of a wide variety ranging from quite small singles to "railroad flats" and other forms of multi-family. There are a handful of 3's and 4's with a nominal top value of \$6,000 in which rents per unit are slightly below those in the doubles. 25% of the houses are tenements etc. which contain 50% of the dwelling units. In these rooms rent from \$5 to \$6 but since they are low grade, offer relatively little competition. About 40% of all dwelling units have only stoves for heat while 10% have neither hot water nor bathing facilities.

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
 - b. Class and Occupation Factory workers and laborers with an estimated income of \$800 and up. Many are on relief
 - c. Foreign Families 80 % Nationalities Italian d. Negro 0 %
 - e. Shifting or Infiltration Spanish are beginning to settle here.
2. BUILDINGS:

	PREDOMINATING <u>45 %</u>	OTHER TYPE <u>30 %</u>
a. Type and Size	<u>Doubles 3-5 rooms per unit</u>	<u>Singles 4-6 rooms</u>
b. Construction	<u>80% frame - 20% brick</u>	<u>80% frame - 20% brick</u>
c. Average Age	<u>40 years</u>	<u>40 years</u>
d. Repair	<u>70% need minor & 10% major repairs</u>	<u>70% need minor and 10% major repairs.</u>
e. Occupancy	<u>85%</u>	<u>88%</u>
f. Owner-occupied	<u>50%</u>	<u>50%</u>
g. 1935 Price Bracket	<u>\$4,500*-6,500* % change</u>	<u>\$1,400*-6,000* % change</u>
h. 1937 Price Bracket	<u>\$4,000*-5,500 -14 %</u>	<u>\$1,300*-5,000* - 15 %</u>
i. 1939 Price Bracket	<u>\$3,500*-4,500* -16 %</u>	<u>\$1,200*-4,000 - 17 %</u>
j. Sales Demand	<u>*Nominal None</u>	<u>*Nominal \$2,500 - Almost none</u>
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>	<u>Downward</u>
l. 1935 Rent Bracket	<u>\$18 - 22.50 % change</u>	<u>\$ 18 - 40 % change</u>
m. 1937 Rent Bracket	<u>\$20 - 25 +11 %</u>	<u>\$ 20 - 45 +12 %</u>
n. 1939 Rent Bracket	<u>\$18 - 22.50 -10 %</u>	<u>\$ 18 - 40 -11 %</u>
o. Rental Demand	<u>\$20 - Poor</u>	<u>\$35 - Poor</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Possibly downward</u>	<u>Possibly downward</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC 15 b. Institutions 30
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 2 b. Institutions 20
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 48.38
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Definitely a slum area which lies on both sides of a cemetery. Its only good features are that it is located near places of employment and that it has good transportation. The land slopes to the westward and only 85% has been built upon. Housing facilities vary from very small, cheap singles to cold water flats and all are very much run down. About 5% are 3's and 4's with a purely nominal top value of \$6,000 and in which rents per unit are slightly below those in the 2 family. At least 20% are tenements whose rooms rent at \$3-5. This latter group contains 55% of all dwelling units and afford considerable competition. Some 35% of the dwelling units are heated only by stoves whereas 10% are without hot water or bathing facilities.

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static _____ Yes _____
- b. Class and Occupation Mechanics with an estimated income of \$1,200 and up. Some
are on relief.
- c. Foreign Families 10 % Nationalities _____ Mixed foreign _____ d. Negro 0 %
- e. Shifting or Infiltration Better class foreign are slowly increasing

- | 2. BUILDINGS: | PREDOMINATING | 35 % | OTHER TYPE | 25 % |
|---|--|----------|---|----------|
| a. Type and Size | Singles 4-7 rooms | | Doubles 3-5 rooms per unit | |
| b. Construction | 65% frame - 35% brick | | 65% frame - 35% brick | |
| c. Average Age | 50 years | | 50 years | |
| d. Repair | 70% need minor & 20% major repairs - 5% are unfit for use. | | 70% need minor and 20% major repairs 5% are unfit for use | |
| e. Occupancy | 95% | | 93% | |
| f. Owner-occupied | 60% | | 60% | |
| g. 1935 Price Bracket | \$2,500*-6,500* | % change | \$4,000*-7,000* | % change |
| h. 1937 Price Bracket | \$2,300*-5,500* | -13 % | \$3,500-6,000* | -14 % |
| i. 1939 Price Bracket | \$2,000*-4,500* | -17 % | \$ 3,000-5,000 | -16 % |
| j. Sales Demand | *Nominal
\$3,000 - Almost none | | *Nominal
None | |
| k. Predicted Price Trend (next 6-12 months) | Downward | | Downward | |
| l. 1935 Rent Bracket | \$20 - 45 | % change | \$ 25 - 50 | % change |
| m. 1937 Rent Bracket | \$22.50 - 50 | +12 % | \$ 27.50 - 55 | +10 % |
| n. 1939 Rent Bracket | \$20 - 45 | -10 % | \$ 25 - 50 | -9 % |
| o. Rental Demand | \$ 40 - Good | | \$ 45 - Good | |
| p. Predicted Rent Trend (next 6-12 months) | Stable | | Stable | |

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC.....20..... b. Institutions.....75.....

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 25

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 48.38

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

An old and congested neighborhood only a shade above a slum district in which the trend is slowly to business. Already there are scattered industrial and commercial properties. This is due to its central location and its being the focal point of transportation to local and outside points. Dwellings vary from small cheap singles to Flats and other forms of multi-family. All are old and in a run down condition. 10% are triples with a nominal top of \$6,000 in which units rent for \$20 - 40. 30% are low grade apartments in which rooms may be had for \$6 - 9. This latter group contains 50% of all dwelling units but they are not excessively competitive. Stoves are the only form of heat in 25% of the dwelling units, there is neither hot water nor tubs or showers in 20% and 10% lack private toilets.

9. LOCATION Jersey City SECURITY GRADE 4th AREA NO. D 18 DATE 1/1/39
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Security Map of Hudson County, N. J.Security Map of Hudson County, N. J.

- | 2. BUILDINGS: | | PREDOMINATING | 20 % | OTHER TYPE | 20 % |
|---|---|--|------|------------|------|
| a. Type and Size | Singles 3-7 rooms | triples 3-5 rooms per unit | | | |
| b. Construction | 70% brick - 30% frame | 70% brick - 30% frame | | | |
| c. Average Age | 55 years | 55 years | | | |
| d. Repair | 60% need minor & 20% major repairs, 10% are unfit for use | 60% need minor & 20% major repairs - 10% are unfit for use | | | |
| e. Occupancy | 80% | 80% | | | |
| f. Owner-occupied | 40% | 35% | | | |
| g. 1935 Price Bracket | \$3,200*-4,800* % change | \$4,500*-7,000* % change | | | |
| h. 1937 Price Bracket | \$3,000*-4,300* -9 % | \$4,000* 6,000* -13 % | | | |
| i. 1939 Price Bracket | \$2,700*-3,800* -11 % | \$3,500*-5,000* -15 % | | | |
| j. Sales Demand | *Nominal
\$3,000 - Almost none | *Nominal
None | | | |
| k. Predicted Price Trend (next 6-12 months) | Downward | Downward | | | |
| l. 1935 Rent Bracket | \$20 - 35 % change | \$15 - 25 % change | | | |
| m. 1937 Rent Bracket | \$20 - 35 0 % | \$15 - 25 0 % | | | |
| n. 1939 Rent Bracket | \$20 - 35 0 % | \$15 - 25 0 % | | | |
| o. Rental Demand | \$30 - Very poor | \$20-Very poor | | | |
| p. Predicted Rent Trend (next 6-12 months) | Possibly downward | Possibly downward | | | |
| 3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____ | | | | | |
| 4. OVERHANG OF HOME PROPERTIES: a. HOLC. 20 b. Institutions 110' | | | | | |
| 5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC. 6 b. Institutions 35 | | | | | |
| 6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 48.38 | | | | | |
| 8. DESCRIPTION AND CHARACTERISTICS OF AREA: | | | | | |

An old and blighted area which is low and flat. The neighborhood houses workers in the adjacent railroad yards and storage plants, a number of the latter being also scattered throughout the section. While it is convenient to places of employment and to Manhattan, it suffers from age and obsolescence as well as extremely heavy traffic. Trend is slowly to industrial. Dwellings are of the era when front stoops were popular and a number are built in rows. They vary from 2 to 4 story. 15% are doubles having a nominal top value of \$4,000 in which units rent for \$20 - \$25. There are also a few 4's worth not over \$5,500 and in these, units rent for \$15 - 25. 45% of all housing structures are cheap tenements in which rooms may be had for \$4-6. They contain 70% of the dwelling units and create serious competition. In 80% of the dwelling units stoves alone are used. In 35% there are neither tubs nor showers - in 30% no hot water and in 15% no private toilets.

9. LOCATION Jersey City SECURITY GRADE 4th AREA NO. D 19 DATE 1/1/39
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Security Map of Hudson County, N. J.Security Map of Hudson County, N. J.

- | 2. BUILDINGS: | PREDOMINATING | 15% | OTHER TYPE | 10% |
|---|---|--------------------|---|-----------|
| a. Type and Size | Doubles | 3-5 rooms per unit | Singles | 4-7 rooms |
| b. Construction | 70% brick - 30% frame | | 70% brick - 30% frame | |
| c. Average Age | 60 Years | | 60 Years | |
| d. Repair | 50% need minor & 25% major repairs, 10% are unfit for use | | 50% need minor and 25% major repairs, 10% are unfit for use | |
| e. Occupancy | 75% | | 75% | |
| f. Owner-occupied | 20% | | 20% | |
| g. 1935 Price Bracket | \$ 2,700*-3,200* | % change | \$ 2,000*-2,600* | % change |
| h. 1937 Price Bracket | \$ 2,600*-3,000 | -5 % | \$ 1,900*-2,400* | -7 % |
| i. 1939 Price Bracket | \$ 2,500*-2,800* | -6 % | \$ 1,800*-2,200* | -7 % |
| j. Sales Demand | None | | \$2,000 - Almost none | |
| k. Predicted Price Trend (next 6-12 months) | Downward | | Downward | |
| l. 1935 Rent Bracket | \$ 15 - 25 | % change | \$ 15 - 20 | % change |
| m. 1937 Rent Bracket | \$ 12 - 25 | 0 % | \$ 15 - 20 | 0 % |
| n. 1939 Rent Bracket | \$ 12 - 25 | 0 % | \$ 15 - 20 | 0 % |
| o. Rental Demand | \$ 20 - Poor | | \$17.50 - Poor | |
| p. Predicted Rent Trend (next 6-12 months) | Possibly downward | | Possibly downward | |

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price How Selling
4. OVERHANG OF HOME PROPERTIES: a. HOLC 3 b. Institutions 90
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 20
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 48.38

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A very old and highly congested neighborhood which has sunk to the lowest form of slum area. Throughout are many large packing plants and storage warehouses which afford employment to a large portion of the inhabitants. The land is low and flat and sewers have a habit of backing up. Extremely heavy traffic is a further detriment. A great many dwellings contain stores on the ground floor. In addition to those listed, 15% are 3's and 4's having a nominal top value of \$4,000 units which rent for slightly less than those in the doubles. Tenements and cold water flats predominate since they make up 60% of the housing structures and contain 80% of the dwelling units. Rooms in them rent for \$3-4 so that they create competition for the 1 to 4 family group. Stoves are the only form of heat in 95% of the dwelling units. Only cold water is available in 70%, which also lack tubs or showers whereas 35% have no private toilets.

Security Map of Hudson County, N. J.Security Map of Hudson County, N. J.

- | 2. BUILDINGS: | PREDOMINATING | 35 % | OTHER TYPE | 25 % |
|--|--------------------------------------|----------|--------------------------------------|----------|
| a. Type and Size | Singles - 4-7 rooms | | Doubles 3-5 rooms per unit | |
| b. Construction | 65% frame - 35% brick | | 65% frame - 35% brick | |
| c. Average Age | 40 years | | 40 years | |
| d. Repair | 60% need minor and 10% major repairs | | 60% need minor and 10% major repairs | |
| e. Occupancy | 92% | | 90% | |
| f. Owner-occupied | 50% | | 50% | |
| g. 1935 Price Bracket | \$ 2,000*-4,500* | % change | \$ 4,000*-5,500* | % change |
| h. 1937 Price Bracket | \$ 1,800*-4,000* | -11% | \$ 3,500*-5,000* | -11% |
| i. 1939 Price Bracket | \$ 1,500*-3,500* | -14% | \$ 3,000*-4,000* | -18% |
| j. Sales Demand | *Nominal
\$2,500 - Almost none | | *Nominal
None | |
| k. Predicted Price Trend
(next 6-12 months) | Downward | | Downward | |
| l. 1935 Rent Bracket | \$ 20 - 40 | % change | \$ 18-22.50 | % change |
| m. 1937 Rent Bracket | \$ 22.50 - 45 | +12% | \$ 20 - 25 | +12 % |
| n. 1939 Rent Bracket | \$ 20 - 40 | - 11% | \$ 18 - 22.50 | -11 % |
| o. Rental Demand | \$ 30 - Poor | | \$ 20 - Poor | |
| p. Predicted Rent Trend
(next 6-12 months) | Possibly downward | | Possibly downward | |

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

9. LOCATION Jersey City SECURITY GRADE 4th AREA NO. D 21 DATE 1/1/39
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Security Map of Hudson County, N. J.

Security Map of Hudson County, N. J.

- | 2. BUILDINGS: | PREDOMINATING | 20 % | OTHER TYPE | 20 % |
|---|---|----------|---|----------|
| a. Type and Size | Doubles 3-5 rooms per unit | | Triples 3-5 rooms per unit | |
| b. Construction | 70% frame - 30% brick | | 70% frame - 30% brick | |
| c. Average Age | 60 years | | 60 years | |
| d. Repair | 30% need minor and 35% major repairs, 25% are unfit for use | | 30% need minor and 35% major repairs, 25% are unfit for use | |
| e. Occupancy | 90% | | 90% | |
| f. Owner-occupied | 50% | | 50% | |
| g. 1935 Price Bracket | \$2,000*-4,000* | % change | \$3,000*-4,500* | % change |
| h. 1937 Price Bracket | \$1,900*-3,500* | -10 % | \$2,800*-4,000* | -9 % |
| i. 1939 Price Bracket | \$1,800*-3,000* | -11 % | \$2,600*-3,500* | -10 % |
| | *Nominal | | *Nominal | |
| j. Sales Demand | None | | None | |
| k. Predicted Price Trend (next 6-12 months) | Downward | | Downward | |
| l. 1935 Rent Bracket | \$15 - 20 | % change | \$14 - 20 | % change |
| m. 1937 Rent Bracket | \$15 - 20 | 0 % | \$14 - 20 | 0 % |
| n. 1939 Rent Bracket | \$15 - 20 | 0 % | \$14 - 20 | 0 % |
| o. Rental Demand | \$17.50 - Poor | | \$17.50 - Poor | |
| p. Predicted Rent Trend (next 6-12 months) | Possibly downward | | Possibly downward | |

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC. 25 b. Institutions 150

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

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.38

A very old and congested neighborhood which has sunk to the lowest form of slum area. The terrain is generally low and flat but in the east slopes upward. In the section are a substantial number of manufacturing plants some of which are quite sizeable. Indicated trend in the south is to industrial. In addition to the types of dwellings listed 20% are singles, a few are four-family and 40% are tenements which latter contain 70% of all dwelling units. The singles have a nominal top value of \$2,600 and rent from \$15 to \$25. On Montgomery and York there are a number of old fashioned brown stone front houses, not a few of which have been converted into small units. The fours have a nominal top value of \$4,000 and in these, units rent for approximately the same as in the triples. Rooms in the tenements may be had for \$3.50-4. Stoves are used for heating purposes in 95% of the dwelling units. 60% have only cold water and no bathing facilities and 80% have no private toilets.

9. LOCATION Jersey City SECURITY GRADE 4th AREA NO. D 22 DATE 1/1/39
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AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
- b. Class and Occupation Laborers, mechanics and a few retired business men having an estimated income of \$800 and up. Many are on relief
- c. Foreign Families 80 % Nationalities Italian d. Negro 5 %
- e. Shifting or Infiltration Negroes are slowly filtering in

2. BUILDINGS:	PREDOMINATING	20%	OTHER TYPE	20%
a. Type and Size	<u>Singles 3-10 rooms</u>		<u>Triples 3-5 rooms per unit</u>	
b. Construction	<u>70% Brick - 30% frame</u>		<u>70% brick - 30% frame</u>	
c. Average Age	<u>55 years</u>		<u>55 years</u>	
d. Repair	<u>60% need minor and 20% major repairs - 10% are unfit for use</u>		<u>60% need minor and 20% major repairs - 10% are unfit for use</u>	
e. Occupancy	<u>70%</u>		<u>68%</u>	
f. Owner-occupied	<u>30%</u>		<u>30%</u>	
g. 1935 Price Bracket	<u>\$3,200*-4,500*</u>	<u>% change</u>	<u>\$ 4,000*-5,000*</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$3,000*-4,000*</u>	<u>-9 %</u>	<u>\$ 3,600*-4,500*</u>	<u>-10%</u>
i. 1939 Price Bracket	<u>\$2,800*-3,500*</u>	<u>-10%</u>	<u>\$ 3,200*-4,000</u>	<u>-11%</u>
j. Sales Demand	<u>\$3,000 - Almost none</u>		<u>None</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>		<u>Downward</u>	
l. 1935 Rent Bracket	<u>\$25 - 45</u>	<u>% change</u>	<u>\$ 15 - 25</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$25 - 45</u>	<u>0 %</u>	<u>\$ 15 - 25</u>	<u>0 %</u>
n. 1939 Rent Bracket	<u>\$25 - 45</u>	<u>0 %</u>	<u>\$ 15 - 25</u>	<u>0 %</u>
o. Rental Demand	<u>\$35 - Poor</u>		<u>\$ 20 - Poor</u>	
p. Predicted Rent Trend (next 6-12 months)	<u>Possibly downward</u>		<u>Possibly downward</u>	

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC 17 b. Institutions 100

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 3 b. Institutions 25

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.38

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, of which the land is low and flat, was once a fine old German neighborhood containing brown stone and brick front homes. Many of these have been converted into small apartments and rooming houses during the period of transition. Today it has deteriorated into little better than a blighted area although a few of the old families still reside here. Traffic is very heavy particularly in the western portion. Over and above the types of structures listed above 15% are two-family; a very few are four-family and 45% are flats and other forms of multi-family. The last mentioned contain 70% of all dwelling units. Nominal top for two-family is \$3,500 and for four-family \$6,500. Units in 2's rent for \$20 - 35 and in 4's \$15 - 25. Rooms in the multi-family may be had for \$4-5. 80% of the dwelling units have cook stoves for heat, 35% have neither tubs nor showers, 30% no hot water and 15% no private toilets.

AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
 b. Class and Occupation Laborers with an estimated income of \$800 and up. Many are on relief
 c. Foreign Families 75 % Nationalities Italian & Polish d. Negro 25 %
 e. Shifting or Infiltration Negroes are rapidly filtering in
2. BUILDINGS:

	PREDOMINATING <u>15 %</u>	OTHER TYPE <u>10 %</u>
a. Type and Size	<u>Doubles 3-5 rms per unit</u>	<u>Singles 4-7 rms</u>
b. Construction	<u>70% brick</u> <u>30% frame</u>	<u>70% brick</u> <u>30% frame</u>
c. Average Age	<u>70 yrs.</u>	<u>70 yrs.</u>
d. Repair	<u>50% need minor and 25% major repairs. 10% are unfit for use</u>	<u>50% need minor and 25% major repairs. 10% are unfit for use</u>
e. Occupancy	<u>60%</u>	<u>62%</u>
f. Owner-occupied	<u>25%</u>	<u>25%</u>
g. 1935 Price Bracket	<u>\$ No market % change</u>	<u>\$ No market % change</u>
h. 1937 Price Bracket	<u>\$ " " %</u>	<u>\$ " " %</u>
i. 1939 Price Bracket	<u>\$ Top of \$1800 %</u>	<u>\$ Top of \$1500 %</u>
j. Sales Demand	<u>None</u>	<u>None</u>
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>	<u>Downward</u>
l. 1935 Rent Bracket	<u>\$ 10 - 15 % change</u>	<u>\$ 10 - 15 % change</u>
m. 1937 Rent Bracket	<u>\$ 10 - 15 0 %</u>	<u>\$ 10 - 15 0 %</u>
n. 1939 Rent Bracket	<u>\$ 10 - 15 0 %</u>	<u>\$ 10 - 15 0 %</u>
o. Rental Demand	<u>\$15 Poor</u>	<u>\$15 Poor</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Possibly downward</u>	<u>Possibly downward</u>
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC 9 b. Institutions 90
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions 5
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.38
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Low, flat land forming one of the city's oldest sections. Prior to completion of the Hudson & Manhattan Railroad there were great anticipations for this area. A number of buildings were altered to provide stores on the ground floor and otherwise placed in good condition. Traffic, however, flowed to Journal Square and the neighborhood suffered rather than benefited. Today it has sunk back to become even more of a blighted area. Large numbers of stores are vacant and many institutionally owned properties are boarded up. Convenience to places of employment and to Manhattan are its only redeeming features. Some 15% of the housing structures are 3's and 4's with a nominal top value of \$3200 in which rents per unit are about the same as in doubles. Another 60% are cheap tenements containing 80% of all dwelling units. In these, rooms may be had for \$3-3½. Whereas 95% of the dwelling units have only stoves for heat, 70% have neither hot water nor bathing facilities and 35% no private toilets.

Security Map of Hudson County, New Jersey.

b. Class and Occupation Factory hands having an estimated income of \$900 & up.
Many are on relief.

c. Foreign Families 50 % Nationalities Mixed foreign d. Negro 10 %

e. Shifting or Infiltration.....None

2. BUILDINGS: PREDOMINATING 45 % OTHER TYPE 30 %

a. Type and Size Doubles - 3-5 rms. per unit Singles 4-6 rms.

b. Construction	80% frame - 20% brick	80% frame - 20% brick
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c. Average Age	25 years	25 years
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d. Repair	50% need minor repairs	50% need minor repairs
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e. Occupancy	90%	92%
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f. Owner-occupied	40%	40%
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g. 1935 Price Bracket	<u>\$4500*-6000*</u>	<u>% change</u>	<u>\$3500*-5000*</u>	<u>% change</u>
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h. 1937 Price Bracket	\$4000*-5500*	-10 %	\$3000*-4500*	-12 %
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i.	1939	Price Bracket	\$3500*-4500*	-10 %	\$2500*-4000*	-13 %
			*Nominal		* Nominal	

j. Sales Demand	None	\$3000 - Almost none
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k. Predicted Price Trend (next 6-12 months)	Downward	Downward
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1. 1935 Rent Bracket	\$22.50-27.50	% change	\$22.50-40	% change
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m. 1937 Rent Bracket	\$25 - 30	+10 %	\$25 - 45	+12 %
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n.	1939	Rent Bracket	\$22.50-27.50	-9 %	\$22.50-40	-11 %
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o. Rental Demand	\$25 - Fair	\$35 - Fair
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p. Predicted Rent Trend (next 6-12 months) Stable Stable

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC.....28 b. Institutions.....90

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC.....0 b. Institutions.....30

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 48.38

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Hillside land becoming low in the east which comprises a neighborhood a little better than a slum area. Only about 75% has been built upon. It is convenient to places of employment but suffers from poor transportation and a lack of schools.

Size of dwelling varies from the small to some of fair size. All are built somewhat closely together and present anything but an attractive appearance. Some 5% are 3-family and 4-family having a nominal top value of \$5,000 in which units rent for slightly less than similar quarters in the two-family houses. Another 20% are larger multi-family containing 55% of all dwelling units. In these, room rents for from \$5 to \$7. About 35% of all dwelling units have only stoves for heat and at least 10% have only cold water and neither tubs nor showers.

9. LOCATION Jersey City SECURITY GRADE 4th AREA NO. D-25 DATE 1-1-39

AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
 b. Class and Occupation White collar having an estimated income of \$800 & up. A
number are on relief.
 c. Foreign Families 10 % Nationalities Italian d. Negro 0 %
 e. Shifting or Infiltration _____ None _____
2. BUILDINGS:

	PREDOMINATING	35 %	OTHER TYPE	20 %
a. Type and Size	Doubles	4-5 rms. per unit	Singles	4-9 rms.
b. Construction	80% frame	- 20% brick	80% frame	- 20% brick
c. Average Age	55 years		55 years	
	60% need minor and 15%		60% need minor & 15%	
d. Repair	major repairs		major repairs	
e. Occupancy	90%		92%	
f. Owner-occupied	35%		35%	
g. 1935 Price Bracket	\$5000*-9000*	% change	\$3500*-9000*	% change
h. 1937 Price Bracket	\$4500*-8000*	-11 %	\$3000*-8000*	-12 %
i. 1939 Price Bracket	\$4000*-7000*	-12 %	\$2500*-7000*	-14 %
	*Nominal		*Nominal	
j. Sales Demand	Nominal		\$3500 - Almost none	
k. Predicted Price Trend (next 6-12 months)	Downward		Downward	
l. 1935 Rent Bracket	\$30-40	% change	\$25-60	% change
m. 1937 Rent Bracket	\$32.50 - 45	+11 %	\$27.50 - 65	+9 %
n. 1939 Rent Bracket	\$30-40	-10 %	\$25-60	-8 %
o. Rental Demand	\$37.50 - Fair		\$50 - Fair	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 37 b. Institutions 95
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 1 b. Institutions 45 distress
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.38
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The land is a high and flat plateau. Though the neighborhood is old and unattractive a few of the better class still reside here for it is above a slum area.

At least 5% of the housing structures are three-family, a very few are four-family and 40% are larger multi-family. The latter contain 60% of all dwelling units. Nominal top values for 3-family is \$7,500 and for 4-family \$8,000. Units in both 3-family and 4-family rent for \$30-\$40 and rooms in the apartments for from \$7 to \$17 depending upon whether or not heat is furnished. The last mentioned create considerable competition for units in the 2-family, 3-family and 4-family.

About 50% of the dwelling units have only stoves for heat whereas 10% lack hot-water and bathing facilities.

AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
 - b. Class and Occupation Laborers with an estimated income of \$750 & up. Many are on relief.
 - c. Foreign Families 10 % Nationalities Italian d. Negro 30 %
 - e. Shifting or Infiltration Negroes are coming in in considerable numbers.
2. BUILDINGS:

	<u>PREDOMINATING</u>	<u>35 %</u>	<u>OTHER TYPE</u>	<u>20 %</u>
a. Type and Size	<u>Doubles - 4-5 rms. per unit</u>		<u>Singles 4-7 rms.</u>	
b. Construction	<u>80% frame - 20% brick</u>		<u>80% frame - 20% brick</u>	
c. Average Age	<u>55 years</u>		<u>55 years</u>	
d. Repair	<u>60% need minor & 15% major repairs</u>		<u>60% need minor & 15% major repairs</u>	
e. Occupancy	<u>90%</u>		<u>92%</u>	
f. Owner-occupied	<u>30%</u>		<u>30%</u>	
g. 1935 Price Bracket	<u>\$ 3000*-4500*</u>	<u>% change</u>	<u>\$1500*-4000*</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 2500*-4000*</u>	<u>-12 %</u>	<u>\$1300*-3500*</u>	<u>-12 %</u>
i. 1939 Price Bracket	<u>\$ 2000*-3500*</u>	<u>-15 %</u>	<u>\$1000*-3000*</u>	<u>-17 %</u>
j. Sales Demand	<u>*Nominal</u>		<u>*Nominal</u>	
	<u>None</u>		<u>\$2500 - Almost none</u>	
k. Predicted Price Trend (next 6-12 months)	<u>Downward</u>		<u>Downward</u>	
l. 1935 Rent Bracket	<u>\$12.50 - 15</u>	<u>% change</u>	<u>\$12.50 - 30</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$12.50 - 17.50</u>	<u>+9 %</u>	<u>\$12.50 - 32.50</u>	<u>+6 %</u>
n. 1939 Rent Bracket	<u>\$12.50 - 15</u>	<u>-8 %</u>	<u>\$12.50 - 30</u>	<u>-6 %</u>
o. Rental Demand	<u>\$15 - Fair</u>		<u>\$20 - Fair</u>	
p. Predicted Rent Trend (next 6-12 months)	<u>Stable</u>		<u>Stable</u>	
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 6 b. Institutions 95
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC. 3 b. Institutions 10
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 48.38
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Low, flat land comprising an old section of the city which has deteriorated into a slum area.

Singles range in size from small 1-story affairs to 2½ story. Doubles run as high as 3-story. 5% are triples with nominal top value of \$4,000 in which units rent for \$12-\$15. There are a few scattered four-family structures having a nominal top value of \$5,000 with units renting also for \$12-15. 40% are tenements and flats which contain 60% of all dwelling units. In these, rooms rent for \$4-5 which creates competition for units in smaller structures. All are old, cheap, closely built and thoroughly unattractive.

Stoves are the only form of heat in 50% of the dwelling units and at least 10% have no hot water nor either tubs or showers.

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing Decreasing Slowly Static Static
 b. Class and Occupation Laborers and factory workers having an estimated income of \$750 and up - many are on relief
 c. Foreign Families 75 % Nationalities Italian and Polish d. Negro 15 %
 e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING <u>45 %</u>	OTHER TYPE <u>10 %</u>
a. Type and Size	<u>Doubles - 3-5 rooms per unit</u>	<u>Singles - 4-7 rooms</u>
b. Construction	<u>85% frame - 15% brick</u>	<u>85% frame - 15% brick</u>
c. Average Age	<u>40 years</u>	<u>40 years</u>
d. Repair	<u>65% need minor & 20% major repairs</u>	<u>65% need minor & 20% major repairs</u>
e. Occupancy	<u>95%</u>	<u>96%</u>
f. Owner-occupied	<u>40% *</u>	<u>40%</u>
g. 1935 Price Bracket	<u>\$ 2,200 - 6,500* % change</u>	<u>\$ 1,200* - 4,000* % change</u>
h. 1937 Price Bracket	<u>\$ 2,000* - 5,500* -14 %</u>	<u>\$ 1,000* - 3,600* -12 %</u>
i. 1939 Price Bracket	<u>\$ 2,000* - 5,500* 0 %</u>	<u>\$ 1,000* - 3,600* 0 %</u>
j. Sales Demand	<u>*Nominal</u>	<u>*Nominal</u>
k. Predicted Price Trend (next 6-12 months)	<u>None</u>	<u>\$ 2,500 - thin</u>
l. 1935 Rent Bracket	<u>Possibly downward</u>	<u>Stable</u>
m. 1937 Rent Bracket	<u>\$ 15 - 35 % change</u>	<u>\$ 12.50 - 32.50 % change</u>
n. 1939 Rent Bracket	<u>\$ 15 - 35 0 %</u>	<u>\$ 12.50 - 32.50 0 %</u>
o. Rental Demand	<u>\$ 16 - 37.50 + 7 %</u>	<u>\$ 12.50 - 35.00 + 7 %</u>
p. Predicted Rent Trend (next 6-12 months)	<u>\$ 35 - good</u>	<u>\$ 35 - good</u>

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC 25 b. Institutions 75

5. SALE OF HOME PROPERTIES (.2 yr.) a. HOLC 7 b. Institutions 20

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$ 50.39

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

A typical slum area located on land which is low and flat. Negroes are on both sides of avenue from 20th to 25th Streets and there is a tendency for them to spread northward. There has been some demolition by institutional holders in order to reduce taxes and avoid vandalism which is most prevalent. Dwellings vary from small one story shacks to tenements. All are old, closely built and thoroughly unattractive. Some 5% are 3's and 4's having a nominal top value of \$6,500. In these units rent for slightly less than in doubles. At least 40% are multi-family containing 60% of all dwelling units. Rooms in these rent for \$2.50 to \$6 but they do not create competition for the smaller houses. About 80% of all dwelling units have only stoves for heat, 15% have no hot water, 20% no tubs or showers and 5% no private toilets.

9. LOCATION Bayonne SECURITY GRADE 4th AREA NO. D 28 DATE 1/1/39
 H 10

AREA DESCRIPTION

Security Map of Hudson County, N. J.

1. POPULATION: a. Increasing Decreasing Slowly Static
- b. Class and Occupation Laborers & factory workers having an estimated income of \$750 and up - Many are on relief
- c. Foreign Families 80 % Nationalities Polish d. Negro 0 %
- e. Shifting or Infiltration More Poles are gradually drifting in

2. BUILDINGS:	PREDOMINATING	30 %	OTHER TYPE	15 %
a. Type and Size	Doubles - 3-5 rooms per unit		Singles - 4-7 rooms	
b. Construction	90% frame		90% frame	
	10% brick		10% brick	
c. Average Age	45 years		45 years	
d. Repair	70% need minor & 20% major repairs		70% need minor & 20% major repairs	
e. Occupancy	93%		94%	
f. Owner-occupied	40%		40%	
g. 1935 Price Bracket	\$ 2,200*-5,800*	% change	\$ 1,400*-4,600*	% change
h. 1937 Price Bracket	\$ 2,000*-5,000*	-13%	\$ 1,200*-4,000*	-13%
i. 1939 Price Bracket	\$ 2,000*-5,000*	0 %	\$ 1,200*-4,000*	0 %
	*Nominal		*Nominal	
j. Sales Demand	None		\$3,000 - very thin	
k. Predicted Price Trend (next 6-12 months)	Possibly downward		Stable	
l. 1935 Rent Bracket	\$ 10 - 30	% change	\$ 14 - 35	% change
m. 1937 Rent Bracket	\$ 10 - 30	0 %	\$ 14 - 35	0 %
n. 1939 Rent Bracket	\$ 10 - 32.50	+6 %	\$ 15 - 37.50	+7 %
o. Rental Demand	\$ 30 - Fair		\$35 - Fair	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

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

4. OVERHANG OF HOME PROPERTIES: a. HOLC 12 b. Institutions 220

5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 3 b. Institutions 10

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939.) \$ 50.39

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The ground is low and flat. The neighborhood is old and has deteriorated into a slum area. Industry has crept in and today there are some scattered manufacturing plants. Then, too, it suffers from odors emanating from the adjoining refineries. Its only redeeming features are convenience to places of employment and a good low rent apartment which was erected during recent years by Rockefeller interests. There has been some institutional demolition to reduce taxes and avoid vandalism which is very prevalent. Dwellings include shacks and two story singles as well as conventional doubles. About 5% are 3 and 4 family and 50% are tenements. The 3's and 4's have a nominal top value of \$5,000 and their units rent for a little less than the doubles. The larger multi-family contain 70% of all dwelling units and their rooms rent for \$2.50 - \$6 but they do not afford much competition. Stoves are the only form of heat in 95% of the dwelling units, 60% have neither hot water, tubs or showers and 10% have no private toilets.

9. LOCATION Bayonne SECURITY GRADE 4th AREA NO. D 29 DATE 1/1/39
H 11