

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level - moderately elevated above East River.

b. Favorable Influences. All city facilities - central location - good transportation

c. Detrimental Influences. Adjacency of poor neighborhoods

d. Percentage of land improved $\frac{95}{\text{Res. } 84\%}$ %; e. Trend of desirability next 10-15 yrs. Static to up

2. INHABITANTS: White collar, business

a. Occupation and professional; b. Estimated annual family income \$ 5000-50,000+

c. Foreign-born families None %; None predominating; d. Negro No %;

e. Infiltration of None; f. Relief families No

g. Population is increasing Slowly; decreasing None; static None

3. BUILDINGS:

	PREDOMINATING	80 %	OTHER TYPE	20 %	OTHER TYPE	%
a. Type	<u>Multiple-family</u>		<u>Single-family</u>			
b. Construction	<u>Brick</u>		<u>Brick</u>			
c. Average Age	<u>10-15</u> Years		<u>10-50</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>97</u> %		<u>98</u> %			
f. Home ownership	<u>None</u> %		<u>Fair</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>1000-2000</u>	<u>100%</u>	\$ <u>30,000-40,000</u>	<u>100%</u>	\$ <u>1000-2000</u>	<u>100%</u>
i. 1935 Price range	\$ <u>1000-2000</u>	<u>71%</u>	\$ <u>20,000-30,000</u>	<u>71%</u>	\$ <u>1000-2000</u>	<u>71%</u>
j. 1938 Price range	\$ <u>1000-2000</u>	<u>71%</u>	\$ <u>20,000-30,000</u>	<u>71%</u>	\$ <u>1000-2000</u>	<u>71%</u>
k. Sales demand	\$ <u>20,000</u>		\$ <u>20,000</u>		\$ <u>20,000</u>	
l. Activity	<u>Poor</u>		<u>Poor</u>			
m. 1929 Rent range	\$ <u>3000-4000</u> p.a.	<u>100%</u>	\$ <u>3000-4000</u> p.a.	<u>100%</u>	\$ <u>3000-4000</u> p.a.	<u>100%</u>
n. 1934 Rent range	\$ <u>2000-3000</u> p.a.	<u>71%</u>	\$ <u>2000-3000</u> p.a.	<u>71%</u>	\$ <u>2000-3000</u> p.a.	<u>71%</u>
o. 1938 Rent range	\$ <u>2000-3000</u> p.a.	<u>71%</u>	\$ <u>2000-3000</u> p.a.	<u>71%</u>	\$ <u>2000-3000</u> p.a.	<u>71%</u>
p. Rental demand	\$ <u>2000-2500</u>		\$ <u>2000-2500</u>		\$ <u>2000-2500</u>	
q. Activity	<u>Fair</u>		<u>Fair</u>			

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

5. CLARIFYING REMARKS: Main business street: 1st Ave. A reclaimed slum area of highest type. Chiefly first grade apartment houses with a small number of moderate size private dwellings. Practically all rents in highest brackets. Present zoning 75% residential "A"

6. NAME AND LOCATION Bookman Place, Sutton Place, Manhattan SECURITY GRADE A AREA NO. 1

ASSESSED VALUES: Ratio to market prices 100% to 120%.

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS: Level
- a. Description of Terrain. _____
- b. Favorable Influences. All city facilities - central location - excellent transportation
- c. Detrimental Influences. None - except possible encroachment of retail business.
- d. Percentage of land improved ¹⁰⁰ ~~96~~%; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: White collar - business and executive, etc.
- a. Occupation _____; b. Estimated annual family income \$ 5000-100,000 and over
- c. Foreign-born families _____%; None predominating; d. Negro No; _____%
- e. Infiltration of _____; f. Relief families _____
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	PREDOMINATING	85 %	MULTI-FAMILY	15 %	OTHER TYPE	OTHER TYPE	%
a. Type	Multi-family		and rooming houses				
b. Construction	Brick		Brick				
c. Average Age	10-30 Years		30-40+ Years				
d. Repair	Good		Good				
e. Occupancy	95 %		95 %				
f. Home ownership			Nominal				
g. Constructed past yr.			None				
h. 1929 Price range	\$ _____	100%	\$ 25,000-100,000+	100%	\$ _____		100%
i. 1935 Price range	\$ _____	%	\$ 15,000- 60,000 /	66 2/3 %	\$ _____		%
j. 1938 Price range	\$ _____	%	\$ 15,000- 60,000 /	66 2/3 %	\$ _____		%
k. Sales demand	\$ _____		\$?		\$ _____		
l. Activity			Fair				
m. 1929 Rent range	\$ _____	100%	\$ 4500-5500 p.a.	100%	\$ _____		100%
n. 1934 Rent range	\$ _____	%	\$ 3000-4000 p.a. 70	%	\$ _____		%
o. 1938 Rent range	\$ _____	%	\$ 3000-4000 p.a. 70	%	\$ _____		%
p. Rental demand	\$ _____		\$ 3000-3200		\$ _____		
q. Activity			Fair				

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

5. CLARIFYING REMARKS: Main business streets: Madison Ave., Park Ave., 57th St. One of the city's choicest residential areas. Now practically all large apartments of highest type. There were formerly many costly private residences, many of which have been demolished or converted to business, apartments and rooming houses. Practically no market for private homes as such.

6. NAME AND LOCATION Park Ave., Grand Central, Manhattan SECURITY GRADE A AREA NO. 2

ASSESSED VALUES: Ratio to market price 125% plus.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. All city facilities - choice central location - excellent transportation - Adjacent to Central Park
- c. Detrimental Influences. Trend to business.
- d. Percentage of land improved $\frac{100}{\text{Res. } 95\%}$ %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation White collar, executives, etc.; b. Estimated annual family income \$ 5000-100,000 and over.
- c. Foreign-born families %; None predominating; d. Negro No ; %
- e. Infiltration of ; f. Relief families No
- g. Population is increasing Slowly ; decreasing ; static

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>60</u> %	<u>OTHER TYPE</u> <u>40</u> %	<u>OTHER TYPE</u> <u> </u> %
a. Type	<u>Single-family</u>	<u>Multi-family</u>	<u> </u>
b. Construction	<u>Brick & stone</u>	<u>Brick</u>	<u> </u>
c. Average Age	<u>30 plus</u> Years	<u>10-30</u> Years	<u> </u> Years
d. Repair	<u>Good</u>	<u>Good</u>	<u> </u>
e. Occupancy	<u>98</u> %	<u>95</u> %	<u> </u> %
f. Home ownership	<u>95</u> %	<u>Nil</u> %	<u> </u> %
g. Constructed past yr.	<u>None</u>	<u> </u>	<u> </u>
h. 1929 Price range	<u>\$ 50,000-200,000</u> <u>100</u> %	<u>\$</u> <u>100</u> %	<u>\$</u> <u>100</u> %
i. 1935 Price range	<u>\$ 20,000-125,000</u> <u>50</u> %	<u>\$</u> <u> </u> %	<u>\$</u> <u> </u> %
j. 1938 Price range	<u>\$ 20,000-125,000</u> <u>50</u> %	<u>\$</u> <u> </u> %	<u>\$</u> <u> </u> %
k. Sales demand	<u>\$ Nominal</u>	<u>\$</u>	<u>\$</u>
l. Activity	<u>Nominal</u>	<u> </u>	<u> </u>
m. 1929 Rent range	<u>\$ 2500-10,000</u> <u>p.a. 100</u> %	<u>\$</u> <u>100</u> %	<u>\$</u> <u>100</u> %
n. 1934 Rent range	<u>\$ 1200- 5,000</u> <u>p.a. 50</u> %	<u>\$</u> <u> </u> %	<u>\$</u> <u> </u> %
o. 1938 Rent range	<u>\$ 1200-5000</u> <u>p.a. 50</u> %	<u>\$</u> <u> </u> %	<u>\$</u> <u> </u> %
p. Rental demand	<u>\$ Fair</u>	<u>\$</u>	<u>\$</u>
q. Activity	<u>Fair</u>	<u> </u>	<u> </u>

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

5. CLARIFYING REMARKS: Main business street: Madison Ave. One of the city's choicest residential sections. Primarily highest grade apartment houses. There are still many expensive residences although present demand for them as private homes is practically nil. Land values are extremely high and rentals (apartments) run up to \$60-75 per room per month and more. Present zoning 65% residential "B" - 25% business - 10% retail.

6. NAME AND LOCATION East Side - 5th and Park Aves. Manhattan SECURITY GRADE A AREA NO. 3

ASSESSED VALUES: Ratio to market prices 125-150%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain Level

b. Favorable Influences. All city facilities - good transportation - central location - near Central Park

c. Detrimental Influences. None - except elevated on 3rd Ave. and age and obsolescence of many structures particularly to the east.

d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Up
Res. 96 %

2. INHABITANTS:

a. Occupation Mixed; b. Estimated annual family income \$ 1200-100,000 and over

c. Foreign-born families 20 %; German predominating; d. Negro No ; %

e. Infiltration of ; f. Relief families Few

g. Population is increasing Yes; decreasing ; static

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>70</u> %	<u>OTHER TYPE</u>	<u>30</u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Multi-family</u>		<u>Single-family</u>			
b. Construction	<u>Brick</u>		<u>Brick & stone</u>			
c. Average Age	<u>10-30</u> Years		<u>35</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>95</u> %		<u>98</u> %			
f. Home ownership	<u> </u> %		<u>95</u> %			
g. Constructed past yr.	<u> </u>		<u>None</u>			
h. 1929 Price range	\$ <u> </u>	<u>100</u> %	\$ <u>30,000-200,000</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u> </u>	<u> </u> %	\$ <u>15,000-75,000</u>	<u>40-50</u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u> </u>	<u> </u> %	\$ <u>15,000-75,000</u>	<u>40-50</u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u> </u>		<u>None</u>			
m. 1929 Rent range	\$ <u> </u>	<u>100</u> %	\$ <u>None</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u> </u>		<u> </u>		<u> </u>	

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

5. CLARIFYING REMARKS: Main business street: 3rd Ave. Part of the city's choicest residential area, although area east of Lexington Ave. contains many older and poorer structures which are gradually in process of replacement with high grade apartments. Majority of rents are in upper brackets. Single family residences have had practically no market as such.

6. NAME AND LOCATION East Side - Park Ave, Manhattan SECURITY GRADE A AREA NO. 5

ASSESSED VALUES: Ratio to market prices 125-135%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All city facilities - facing Central Park - excellent transportation

c. Detrimental Influences. None

d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. static
Res. 96.4%

2. INHABITANTS: White collar -

a. Occupation executives, etc.; b. Estimated annual family income \$ 10,000-100,000
and over.

c. Foreign-born families %; None predominating; d. Negro No ; %

e. Infiltration of ; f. Relief families No

g. Population is increasing Yes ; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	60 %	OTHER TYPE	40 %	OTHER TYPE		%
a. Type	<u>Single-family</u>		<u>Multi-family</u>				
b. Construction	<u>Brick - stone</u>						
c. Average Age	<u>35</u> Years		<u> </u> Years		<u> </u> Years		
d. Repair	<u>Good</u>						
e. Occupancy	<u>98</u> %		<u> </u> %		<u> </u> %		
f. Home ownership	<u>98</u> %		<u> </u> %		<u> </u> %		
g. Constructed past yr.	<u>None</u>						
h. 1929 Price range	\$ <u>50,000-250,000</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	
i. 1935 Price range	\$ <u>25,000-100,000</u>	<u>40-50%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	
j. 1938 Price range	\$ <u>25,000-100,000</u>	<u>50%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	
k. Sales demand	\$ <u>Nominal</u>		\$ <u> </u>		\$ <u> </u>		
l. Activity	<u>None</u>						
m. 1929 Rent range	\$ <u>3000-12,000</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	
n. 1934 Rent range	\$ <u>1250- 5,000</u>	<u>45-50%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	
o. 1938 Rent range	\$ <u>1200-4500</u>	<u>38%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	
p. Rental demand	\$ <u>1500-3000</u>		\$ <u> </u>		\$ <u> </u>		
q. Activity	<u>Fair</u>						

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Good ; b. Home building None
Main business street: Madison Ave.

5. CLARIFYING REMARKS: Part of the choicest residential area of the city. Contains many of the finest and largest private homes. Like the rest of Manhattan, however, the trend is entirely to apartments, and consequently the market for private homes as such is nominal, except for conversion. Practically all rents in the highest brackets. Present zoning 70% residential.

6. NAME AND LOCATION East Side - 5th & Park Ave. SECURITY GRADE A AREA NO. 6
Manhattan

ASSESSED VALUES: Ratio to market price 125-150%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All city facilities - good transportation - facing Central Park

c. Detrimental Influences. None

d. Percentage of land improved $\frac{100}{\text{Res. } 95\%}$ %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

a. Occupation White collar ; b. Estimated annual family income \$ 10,000-100,000 and over

c. Foreign-born families %; None predominating; d. Negro No ; %

e. Infiltration of ; f. Relief families No

g. Population is increasing Slowly ; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	50 %	OTHER TYPE	%
a. Type	<u>Multi-family</u>		<u>Single-family etc.</u>			
b. Construction	<u>Brick</u>		<u>Brick & stone</u>			
c. Average Age	<u>10-30 Years</u>		<u>35 plus years</u>		<u> </u> Years	
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>95 %</u>		<u>98 %</u>		<u> </u> %	
f. Home ownership	<u> </u> %		<u>98 %</u>		<u> </u> %	
g. Constructed past yr.			<u>None</u>			
h. 1929 Price range	\$ <u> </u>	<u>100%</u>	\$ <u>25,000-200,000</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 1935 Price range	\$ <u> </u>	<u> </u> %	\$ <u>15,000-100,000</u>	<u>50%</u>	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u> </u>	<u> </u> %	\$ <u>15,000-100,000</u>	<u>50%</u>	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u> </u>		<u>Fair</u>		\$ <u> </u>	
l. Activity			<u>Fair</u>			
m. 1929 Rent range	\$ <u> </u>	<u>100%</u>	<u>None</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
q. Activity						

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

5. CLARIFYING REMARKS: Main business street: Madison Ave. The northern portion of the city's best residential area. So far it has not extended to the east of Park Ave., but may do so in time. There are still a number of very fine private residences, with practically no present day market as the trend is entirely to high grade apartments.

6. NAME AND LOCATION East Side - 5th and Park Aves. Manhattan SECURITY GRADE A AREA NO. 7

ASSESSED VALUES: Ratio to market prices 125%-150%

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Hilly and high

b. Favorable Influences. All city facilities - good transportation - large park area - commanding location overlooking Hudson River and Riverside Drive.

c. Detrimental Influences. None

d. Percentage of land improved $\frac{95}{75\%}$ %; e. Trend of desirability next 10-15 yrs. Up

2. INHABITANTS:

a. Occupation White collar; b. Estimated annual family income \$ 2000-10,000 and over.

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

e. Infiltration of ; f. Relief families No

g. Population is increasing Yes; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Multi-family</u>					
b. Construction	<u>Brick</u>					
c. Average Age	<u>2-20</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>97</u> %					
f. Home ownership	<u> </u> %					
g. Constructed past yr.	<u> </u>					
h. 1929 Price range	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. Price range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. Price range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u> </u>		<u> </u>		<u> </u>	
m. 1929 Rent range	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u> </u>		<u> </u>		<u> </u>	

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

5. CLARIFYING REMARKS: Main business street: Broadway. A very desirable residential area in medium to better ranges. Mainly built up in recent years with very good class elevator and walk-up apartments. Rentals mostly from around \$14 to \$25 per room per month. Considerable new apartment house construction due to new municipal subway

6. NAME AND LOCATION Washington Hgts., Fort Tryon Park, Manhattan SECURITY GRADE A- AREA NO. 8

ASSESSED VALUES: Ratio to market prices 100%-110%.

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS: Level

a. Description of Terrain.

b. Favorable Influences. All city facilities. Excellent transportation - Park (Washington Square) Convenient to all business activity.

None - except possible encroachment of business.

c. Detrimental Influences.

d. Percentage of land improved ¹⁰⁰ ~~Based~~ ^{80%}; e. Trend of desirability next 10-15 yrs. Static
White collar - business & professional 2500-50,000

2. INHABITANTS:

a. Occupation _____; b. Estimated annual family income \$ Nominal No
c. Foreign-born families _____%; _____ predominating; d. Negro _____; _____
e. Infiltration of _____; f. Relief families _____
g. Population is increasing Slowly; decreasing _____; static _____

3. BUILDINGS:

	50	50	
	PREDOMINATING	OTHER TYPE	OTHER TYPE
	Multi-family	Rooming houses, etc, Miscellaneous	
a. Type	Brick	Brick	
b. Construction	10-25	30-50+	
c. Average Age	Years	Years	Years
d. Repair	Good	Good	
e. Occupancy	95%	10%	
f. Home ownership	%	Remodeling	%
g. Constructed past yr.		30,000-50,000	
h. 1929 Price range	\$ _____ 100%	\$ _____ 100%	\$ _____ 100%
i. 1935 Price range	\$ _____ %	\$ _____ 68%	\$ _____ %
j. 1938 Price range	\$ _____ %	Fair	\$ _____ %
k. Sales demand	\$ _____	Fair	\$ _____
l. Activity		Per month	
m. 1929 Rent range	\$ _____ 100%	25 - 40 per rm 100%	\$ _____ 100%
n. 1934 Rent range	\$ _____ %	20 - 30 71	\$ _____ %
o. 1938 Rent range	\$ _____ %	18 - 30 69	\$ _____ %
p. Rental demand	\$ _____	Good	\$ _____
q. Activity		Good	
		Nominal	None

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchases, 6th Ave., 5th Home building high class apartment area particularly along 5th Ave. with rents

5. CLARIFYING REMARKS: In the higher brackets - \$25 - 50 per room per month. There were formerly, many years ago, a great many private residences of substantial value ranging from moderate to quite large size. Probably more than 90% of these have been demolished for replacement by apartments or office buildings, or converted to small apartments or rooming houses. There is practically no market for single houses except for conversion purposes, and the present range is estimated at from \$20,000 to \$35,000 against a peak 10 years ago of \$30,000 to (See reverse side).

6. NAME AND LOCATION Washington Square, Manhattan B 1
ASSESSED VALUES: Ratio to market prices 125% plus. SECURITY GRADE AREA NO. _____

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level, slightly elevated.
- b. Favorable Influences. All city facilities - excellent transportation - very central location.
- c. Detrimental Influences. Adjacent to business area .
- d. Percentage of land improved $\frac{100}{\text{Ros. } 95\%}$; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: White collar - business

- a. Occupation and professional; b. Estimated annual family income \$ 2500-50,000
- c. Foreign-born families %; None predominating; d. Negro No; %
- e. Infiltration of ; f. Relief families No
- g. Population is increasing Slowly; decreasing ; static

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>50</u> %	<u>OTHER TYPE</u> <u>30</u> %	<u>OTHER TYPE</u> <u>20</u> %
	<u>Multi-family</u>	<u>Single-family</u>	<u>Rooming houses, etc. Miscellaneous</u>
a. Type	<u>Multi-family</u>	<u>Single-family</u>	<u>Miscellaneous</u>
b. Construction	<u>Brick</u>	<u>Brick-stone</u>	<u>Brick</u>
c. Average Age	<u>10-20</u> Years	<u>35 plus</u> Years	<u>40 plus</u> Years
d. Repair	<u>Good</u>	<u>Good</u>	<u>Good</u>
e. Occupancy	<u>95</u> %	<u>95</u> %	<u>95</u> %
f. Home ownership	<u> </u> %	<u>100</u> %	<u>15</u> %
g. Constructed past yr.	<u> </u>	<u>None</u>	<u>None</u>
h. 1929 Price range	\$ <u> </u> <u>100</u> %	\$ <u>See below</u> <u>100</u> %	\$ <u>25,000-55,000</u> <u>100</u> %
i. 1935 Price range	\$ <u> </u> %	\$ <u> </u> %	\$ <u>12,000-40,000</u> <u>65</u> %
j. 1938 Price range	\$ <u> </u> %	\$ <u> </u> %	\$ <u>10,000-30,000</u> <u>50</u> %
k. Sales demand	\$ <u> </u>	\$ <u> </u>	\$ <u>Fair to good</u>
l. Activity	<u> </u>	<u> </u>	<u>Fair to good</u>
m. 1929 Rent range	\$ <u> </u> <u>100</u> %	\$ <u> </u> <u>100</u> %	\$ <u>25 - 45 per room</u> <u>100</u> %
n. 1934 Rent range	\$ <u> </u> %	\$ <u> </u> %	\$ <u>15 - 30</u> <u>64</u> %
o. 1938 Rent range	\$ <u> </u> %	\$ <u> </u> %	\$ <u>15 - 25</u> <u>57</u> %
p. Rental demand	\$ <u> </u>	\$ <u> </u>	\$ <u>15 - 18</u>
q. Activity	<u> </u>	<u> </u>	<u>Good</u>

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Nominal; b. Home building None
Main business streets: Madison Ave., 34th St. An excellent residential area of high type with many modern first class elevator apts.

5. CLARIFYING REMARKS: particularly along Park Ave. Many substantial private dwellings have been converted to small apts. and high class rooming houses. Good market for leases of furnished rooming houses as going concerns around \$2000. Annual leases of these structures @ \$2000-2400. No market for private dwellings as such. Average rents in high brackets. Murray Hill formerly had a large number of very fine private residences, a comparatively few of which are still so occupied, including one by J.P.Morgan. The district has long had high restrictions as a residential area. These have been attacked repeatedly and may some day be broken.

6. NAME AND LOCATION Murray Hill, Manhattan SECURITY GRADE B AREA NO. 2

ASSESSED VALUES: Ratio to market prices 125%

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All city facilities - central location - excellent transportation - facing on Central Park

c. Detrimental Influences. Encroaching business - trend to apartment hotels.

d. Percentage of land improved 100%; e. Trend of desirability next 10-15 yrs. Static
Ros. 95%

2. INHABITANTS:

a. Occupation White-collar business and professional; b. Estimated annual family income \$ 3000-50,000 and over.

c. Foreign-born families %; None predominating; d. Negro No; %

e. Infiltration of ; f. Relief families None

g. Population is increasing Slowly; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	85 %	OTHER TYPE	15 %	OTHER TYPE		%
a. Type	<u>Multi-family</u>		<u>Miscellaneous</u>				
b. Construction	<u>Brick</u>		<u>Brick</u>				
c. Average Age	<u>10-30 Years</u>		<u>30-40 Years</u>				
d. Repair	<u>Good</u>		<u>Good</u>				
e. Occupancy	<u>95 %</u>		<u>95 %</u>				
f. Home ownership	<u> </u> %		<u>Nominal %</u>				
g. Constructed past yr.	<u> </u>		<u>None</u>				
h. 1929 Price range	\$ <u> </u>	<u>100%</u>	\$ <u>50,000-100,000</u>	<u>100%</u>	\$ <u> </u>		<u>100%</u>
i. 1935 Price range	\$ <u> </u>	<u> </u> %	\$ <u>35,000-70,000</u>	<u>70%</u>	\$ <u> </u>		<u> </u> %
j. 1938 Price range	\$ <u> </u>	<u> </u> %	\$ <u>30,000-60,000</u>	<u>60%</u>	\$ <u> </u>		<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u>25,000 plus</u>		\$ <u> </u>		
l. Activity	<u> </u>		<u>Fair</u>				
m. 1929 Rent range	\$ <u> </u>	<u>100%</u>	\$ <u>5500-10,000</u>	<u>100%</u>	\$ <u> </u>		<u>100%</u>
n. 1934 Rent range	\$ <u> </u>	<u> </u> %	\$ <u>4000- 7,000</u>	<u>7%</u>	\$ <u> </u>		<u> </u> %
o. 1938 Rent range	\$ <u> </u>	<u> </u> %	\$ <u>3700- 6,500</u>	<u>6%</u>	\$ <u> </u>		<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u>3500 plus</u>		\$ <u> </u>		
q. Activity	<u> </u>		<u>Fair</u>				

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

5. CLARIFYING REMARKS:

Main business streets: 5th, 6th, 7th Aves., 57th St. Fifth Ave. and side streets between 5th and 6th Aves. formerly all large and expensive private dwellings most of which have been either demolished or converted to business, rooming houses, etc. Many highest grade apartments particularly fronting on Central Park south. Trend is to small apartments and apartment hotels.

6. NAME AND LOCATION Central Park South, Manhattan SECURITY GRADE B AREA NO. 3

ASSESSED VALUES: Ratio to market price 125%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. All city facilities - excellent transportation - convenient location - adjacent to Riverside Drive and Central Park
- c. Detrimental Influences. None, except elevated railway on Columbus Ave.
- d. Percentage of land improved 100%; e. Trend of desirability next 10-15 yrs. Static
Ros. 96%

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 3000-50,000
and over
- c. Foreign-born families %; None predominating; d. Negro No; %
- e. Infiltration of ; f. Relief families No
- g. Population is increasing Slowly; decreasing ; static

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>65%</u>	<u>OTHER TYPE</u> <u>35%</u>	<u>OTHER TYPE</u> <u> </u> %
	<u>Multi-family</u>	<u>Rooming houses, single fam., etc.</u>	<u>Miscellaneous</u>
a. Type	<u>Multi-family</u>	<u>Miscellaneous</u>	<u> </u>
b. Construction	<u>Brick</u>	<u>Brick-stone</u>	<u> </u>
c. Average Age	<u>25 plus</u> years	<u>40 plus</u> years	<u> </u> years
d. Repair	<u>Good</u>	<u>Fair to good</u>	<u> </u>
e. Occupancy	<u>95%</u>	<u>95%</u>	<u> </u> %
f. Home ownership	<u> </u> %	<u>15%</u>	<u> </u> %
g. Constructed past yr.	<u> </u>	<u>None</u>	<u> </u>
h. 1929 Price range	\$ <u> </u> <u>100%</u>	\$ <u>10,000-40,000</u> <u>100%</u>	\$ <u> </u> <u>100%</u>
i. 1938 Price range	\$ <u> </u> <u> </u> %	\$ <u>7,500-25,000</u> <u>65%</u>	\$ <u> </u> <u> </u> %
j. 1938 Price range	\$ <u> </u> <u> </u> %	\$ <u>7,500-25,000</u> <u>65%</u>	\$ <u> </u> <u> </u> %
k. Sales demand	\$ <u> </u>	\$ <u>7,000-12,000</u>	\$ <u> </u>
l. Activity	<u> </u>	<u>Fair</u>	<u> </u>
m. 1929 Rent range	\$ <u> </u> <u>100%</u>	\$ <u>9 - 20*</u> per rm <u>100%</u>	\$ <u> </u> <u>100%</u>
n. 1938 Rent range	\$ <u> </u> <u> </u> %	\$ <u>7 - 15*</u> " " <u>76%</u>	\$ <u> </u> <u> </u> %
o. 1938 Rent range	\$ <u> </u> <u> </u> %	\$ <u>7 - 15*</u> " " <u>76%</u>	\$ <u> </u> <u> </u> %
p. Rental demand	\$ <u> </u>	\$ <u>7 - 10</u>	\$ <u> </u>
q. Activity	<u> </u>	<u>Good</u>	<u> </u>

*per month by rooming house operators.

- 4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None
Main business streets: Broadway, 72nd St., Columbus Ave., Amsterdam

5. CLARIFYING REMARKS: Formerly one of choicest residential sections before great development of East Side (Park Ave., etc.) It is still first class. Most former singles have been replaced or converted and those remaining have only nominal value as private residences. It is primarily an area of high rent first class apts. 4 & 5 sty. brownstones, now converted or rooming houses predominate in 75th St. area. Most interior areas are largely average rooming houses. High class apartments occupy fringes and West End Ave. 86th St. is lined with large apartment developments. Some present construction activity of this type around 80th St. & Riverside Drive. Many large older apartments on Broadway.
General trend seems to be up.

- 6. NAME AND LOCATION West Side, Manhattan SECURITY GRADE B AREA NO. 4

ASSESSED VALUES: Ratio to market price 125% plus.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level - elevated and looking over the East River.

b. Favorable Influences. All city facilities - fair transportation

c. Detrimental Influences. Adjacent to slum area.

d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Static to up
 Ros. 80%

2. INHABITANTS:

a. Occupation White collar, mixed; b. Estimated annual family income \$ 2500-50,000 and over

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

e. Infiltration of ; f. Relief families No

g. Population is increasing Slowly; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	10 %	OTHER TYPE	%
a. Type	<u>Multi-family</u>		<u>Few single families, etc.</u>		<u>Miscellaneous</u>	
b. Construction	<u>Brick</u>		<u>Brick</u>			
c. Average Age	<u>10-40 Years</u>		<u>40 Years</u>		<u> </u> Years	
d. Repair	<u>Good</u>		<u>Fair to good</u>			
e. Occupancy	<u>95 %</u>		<u>90 %</u>		<u> </u> %	
f. Home ownership	<u> </u> %		<u>10 %</u>		<u> </u> %	
g. Constructed past yr.			<u>None</u>			
h. 1929 Price range	\$ <u> </u>	<u>100%</u>	\$ <u>50,000-75,000</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 1935 Price range	\$ <u> </u>	<u> </u> %	\$ <u>15,000-25,000</u>	<u>31.5%</u>	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u> </u>	<u> </u> %	\$ <u>15,000-25,000</u>	<u>31.5%</u>	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u>Nominal</u>		\$ <u> </u>	
l. Activity			<u>Poor</u>			
m. 1929 Rent range	\$ <u> </u>	<u>100%</u>	\$ <u>2000-4500 p.a.</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. 1934 Rent range	\$ <u> </u>	<u> </u> %	\$ <u>1500-2750</u>	<u>65%</u>	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u> </u>	<u> </u> %	\$ <u>1600-3000</u>	<u>70%</u>	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u>1500-2000</u>		\$ <u> </u>	
q. Activity			<u>Fair</u>			

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

5. CLARIFYING REMARKS: No business streets. Northern portion consists chiefly of remodelled tenements on a good scale. A number of expensive elevator apts. have been constructed in recent years. Few 1 fam. houses remaining and most of these converted to rooming house usage. Demand for rooming houses declining, since recent enforcement of Tenement House Dept. requirements which demand that cellar, ceilings and public halls be fire-retarded. In 1929 some private homes could have been sold for as high as \$100,000. This represented fictitious prices and was far above value. Trend today is entirely to multi-family. Rents for private homes or rooming houses changed but little since 1929. No demand for such rentals in those times. Such rents were also indicative of excessive and fictitious selling prices.

6. NAME AND LOCATION Carl Schurz Park, Manhattan SECURITY GRADE B AREA NO. 5

ASSESSED VALUES: Ratio to market price 100-125%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. All city facilities - Riverside Drive - excellent transportation
- c. Detrimental Influences. None -
- d. Percentage of land improved 100%; e. Trend of desirability next 10-15 yrs. Static
Res. 96%

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 3000-50,000
and over.
- c. Foreign-born families %; None predominating; d. Negro No; %
- e. Infiltration of ; f. Relief families No
- g. Population is increasing Slowly; decreasing ; static

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>95%</u>	<u>OTHER TYPE</u> <u>5%</u>	<u>OTHER TYPE</u> <u> </u> %
a. Type	<u>Multi-family</u>	<u>Rooming houses etc.</u> <u>Miscellaneous</u>	<u> </u>
b. Construction	<u>Brick</u>	<u>Brick-stone</u>	<u> </u>
c. Average Age	<u>30 plus</u> Years	<u>30-40</u> Years <u>plus</u>	<u> </u> Years
d. Repair	<u>Good</u>	<u>Good</u>	<u> </u>
e. Occupancy	<u>95</u> %	<u>95</u> %	<u> </u> %
f. Home ownership	<u> </u> %	<u>5</u> %	<u> </u> %
g. Constructed past yr.	<u> </u>	<u>None</u>	<u> </u>
h. 1929 Price range	\$ <u> </u> <u>100%</u>	\$ <u>10,000-30,000</u> <u>100%</u>	\$ <u> </u> <u>100%</u>
i. 1935 Price range	\$ <u> </u> <u> </u> %	\$ <u>8,500-25,000</u> <u>84%</u>	\$ <u> </u> <u> </u> %
j. 1938 Price range	\$ <u> </u> <u> </u> %	\$ <u>7,500-20,000</u> <u>70%</u>	\$ <u> </u> <u> </u> %
k. Sales demand	\$ <u> </u>	\$ <u>7,000-12,000</u>	\$ <u> </u>
l. Activity	<u> </u>	<u>Fair</u>	<u> </u>
m. 1929 Rent range	\$ <u> </u> <u>100%</u>	Per month by rooming house operators \$ <u>20-25 per room</u> <u>100%</u>	\$ <u> </u> <u>100%</u>
n. 1934 Rent range	\$ <u> </u> <u> </u> %	\$ <u>15-18</u> <u>73%</u>	\$ <u> </u> <u> </u> %
o. 1938 Rent range	\$ <u> </u> <u> </u> %	\$ <u>14-16</u> <u>67%</u>	\$ <u> </u> <u> </u> %
p. Rental demand	\$ <u> </u>	\$ <u>14-15</u>	\$ <u> </u>
q. Activity	<u> </u>	<u>Good</u>	<u> </u>

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

5. CLARIFYING REMARKS: Main business street; Broadway. Still one of the city's best residential district. Most former private residences in southern portion have been converted to small apartments., boarding houses, etc. of good class, or replaced by first class elevator apartments. Rentals all in the higher brackets. Present zoning 80% residential, 20% business.

6. NAME AND LOCATION West Side, Riverside Drive SECURITY GRADE B AREA NO. 6
Manhattan

ASSESSED VALUES: Ratio to market price 110-125%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level, fairly high
- b. Favorable Influences. All city facilities - excellent transportation - near Riverside Drive - contains Columbia University
- c. Detrimental Influences. Substantial age.
- d. Percentage of land improved 100%; Res. 70%; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 2500-25,000
- c. Foreign-born families %; None predominating; d. Negro No; %
- e. Infiltration of ; f. Relief families No
- g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100%</u>	<u>OTHER TYPE</u>	<u> </u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Multi-family</u>					
b. Construction	<u>Brick</u>					
c. Average Age	<u>30 plus</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>95</u> %					
f. Home ownership	<u> </u> %					
g. Constructed past yr.	<u> </u>					
h. 1929 Price range	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. Price range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. Price range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u> </u>		<u> </u>		<u> </u>	
m. 1929 Rent range	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u> </u>		<u> </u>		<u> </u>	

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

5. CLARIFYING REMARKS:

Main business streets: Broadway, Amsterdam Ave. This area contains the Cathedral of St. John (Episcopal) as well as Columbia University. It is comparatively high ground dropping abruptly from Morningside Drive to the east. Buildings are practically all apartments of fairly substantial age. Rentals are mostly medium to high brackets.

6. NAME AND LOCATION Cathedral Heights, Manhattan SECURITY GRADE B AREA NO. 7

ASSESSED VALUES: Ratio to market prices 125%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level, fairly high
- b. Favorable Influences. All city facilities - excellent transportation - facing Riverside Drive.
- c. Detrimental Influences. Substantial age - deterioration of territory east of Broadway.
- d. Percentage of land improved 100%; e. Trend of desirability next 10-15 yrs. Static to down
Res 100%

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 2500-20,000
- c. Foreign-born families %; Few predominating; d. Negro No; %
- e. Infiltration of ; f. Relief families No
- g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>95%</u>	<u>OTHER TYPE</u> <u>5%</u>	<u>OTHER TYPE</u> <u> </u> %
a. Type	<u>Multi-family</u>	<u>Miscellaneous</u>	<u> </u>
b. Construction	<u>Brick</u>	<u>Brick</u>	<u> </u>
c. Average Age	<u>40 plus</u> Years	<u>30-40</u> Years plus	<u> </u> Years
d. Repair	<u>Fair to poor</u>	<u>Fair to good</u>	<u> </u>
e. Occupancy	<u>95</u> %	<u>95</u> %	<u> </u> %
f. Home ownership	<u> </u> %	<u>15</u> %	<u> </u> %
g. Constructed past yr.	<u> </u>	<u>None</u>	<u> </u>
h. 1929 Price range	\$ <u> </u> <u>100%</u>	\$ <u>15,000-20,000</u> <u>100%</u>	\$ <u> </u> <u>100%</u>
i. 1935 Price range	\$ <u> </u> <u> </u> %	\$ <u>10,000-15,000</u> <u>70%</u>	\$ <u> </u> <u> </u> %
j. 1938 Price range	\$ <u> </u> <u> </u> %	\$ <u>7,000-12,000</u> <u>63%</u>	\$ <u> </u> <u> </u> %
k. Sales demand	\$ <u> </u>	\$ <u>6,000-10,000</u>	\$ <u> </u>
l. Activity	<u> </u>	<u>Fair</u>	<u> </u>
m. 1929 Rent range	\$ <u> </u> <u>100%</u>	\$ <u>10 - 12 per RM</u> <u>100%</u>	\$ <u> </u> <u>100%</u>
n. 1934 Rent range	\$ <u> </u> <u> </u> %	\$ <u>8 - 10</u> <u>82%</u>	\$ <u> </u> <u> </u> %
o. 1938 Rent range	\$ <u> </u> <u> </u> %	\$ <u>7 - 9</u> <u>73%</u>	\$ <u> </u> <u> </u> %
p. Rental demand	\$ <u> </u>	\$ <u>7 - 8</u>	\$ <u> </u>
q. Activity	<u> </u>	<u>Fair</u>	<u> </u>

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

5. CLARIFYING REMARKS:

Main business street: Broadway. Held to desirability by Riverside Drive. Still an area of medium to slightly higher rental brackets. Possibly should not be classified better than 3rd grade. Slowly deteriorating. Advent of new express highway may help somewhat.

6. NAME AND LOCATION Upper West Side, Manhattan SECURITY GRADE B- AREA NO. 8

ASSESSED VALUES: Ratio to market price 125%.

AREA DESCRIPTION - SECURITY MAP OF

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level - fairly high
- b. Favorable Influences. All city facilities - good transportation - facing Riverside Drive.
- c. Detrimental Influences. None
- d. Percentage of land improved ^{100%} ~~89%~~ Nos. 89%; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 2000-25,000
- c. Foreign-born families ___%; No predominating; d. Negro No; ___%
- e. Infiltration of _____; f. Relief families _____
- g. Population is increasing Yes; decreasing _____; static _____

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100%</u>	<u>OTHER TYPE</u>	<u>OTHER TYPE</u>	<u>OTHER TYPE</u>
a. Type	<u>Multi-family</u>				
b. Construction	<u>Brick</u>				
c. Average Age	<u>10-30</u> Years				
d. Repair	<u>Good</u>				
e. Occupancy	<u>95</u> %				
f. Home ownership	___ %				
g. Constructed past yr.	_____				
h. 1929 Price range	\$ _____ <u>100%</u>	\$ _____ <u>100%</u>	\$ _____ <u>100%</u>	\$ _____ <u>100%</u>	\$ _____ <u>100%</u>
i. Price range	\$ _____ %	\$ _____ %	\$ _____ %	\$ _____ %	\$ _____ %
j. Price range	\$ _____ %	\$ _____ %	\$ _____ %	\$ _____ %	\$ _____ %
k. Sales demand	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
l. Activity	_____	_____	_____	_____	_____
m. 1929 Rent range	\$ _____ <u>100%</u>	\$ _____ <u>100%</u>	\$ _____ <u>100%</u>	\$ _____ <u>100%</u>	\$ _____ <u>100%</u>
n. Rent range	\$ _____ %	\$ _____ %	\$ _____ %	\$ _____ %	\$ _____ %
o. Rent range	\$ _____ %	\$ _____ %	\$ _____ %	\$ _____ %	\$ _____ %
p. Rental demand	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
q. Activity	_____	_____	_____	_____	_____

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase No; b. Home building No

5. CLARIFYING REMARKS: Main business street: Broadway. A good apartment house area with some development still going on. While many structures are 30 to 40 years old, a number are 20 years and less. Rents are in medium to higher brackets, \$8 to 14 per room for walk-ups and up to \$22.00 for newer elevator apartments.

6. NAME AND LOCATION Washington Heights, Manhattan SECURITY GRADE B- AREA NO. 9

ASSESSED VALUES: Ratio to market price 125%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level and high
- b. Favorable Influences. All city facilities - fairly good transportation
- c. Detrimental Influences. None
- d. Percentage of land improved 100%; e. Trend of desirability next 10-15 yrs. Static
res. 86% to up

2. INHABITANTS:

- a. Occupation White collar and skilled mechanics; b. Estimated annual family income \$ 1500-5000
- c. Foreign-born families Few%; Mixed predominating; d. Negro No; %
- e. Infiltration of ; f. Relief families Few if any
- g. Population is increasing Yes; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Multi-family</u>					
b. Construction	<u>Brick</u>					
c. Average Age	<u>2-30</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>95</u> %					
f. Home ownership	<u> </u> %					
g. Constructed past yr.	<u> </u>					
h. 1929 Price range	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. Price range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. Price range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u> </u>		<u> </u>		<u> </u>	
m. 1929 Rent range	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u> </u>		<u> </u>		<u> </u>	

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

5. CLARIFYING REMARKS:

Main business streets: Broadway, 181st St., Amsterdam Ave.
 Very attractive topography, one of the highest points on Man-
 hattan Island. A mixture of older walk-up apartments (30 to
 40 years) and newer modern apartments, both elevator and walk-up.
 Rentals are in intermediate ranges, possibly as low as \$8-10 per
 room in old walk-ups to \$20-22 for new elevator apartments.

6. NAME AND LOCATION Washington Heights, Manhattan SECURITY GRADE B- AREA NO. 10

ASSESSED VALUES: Ratio to market price 125%.

New York City, N.Y.

AREA DESCRIPTION - SECURITY MAP OF

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level and low except Inwood Hill section which is slightly rolling
- b. Favorable Influences. All city facilities - fair transportation - Park area.
- c. Detrimental Influences. None - except adjacence to subway yards in northeast.
- d. Percentage of land improved 95%; Res. 85%; e. Trend of desirability next 10-15 yrs. Static to up

2. INHABITANTS:

- a. Occupation Mixed white collar, skilled mechanics etc.; b. Estimated annual family income \$ 1500-4000
- c. Foreign-born families %; Nominal predominating; d. Negro No; %
- e. Infiltration of ; f. Relief families Few if any
- g. Population is increasing Yes; decreasing ; static

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>90%</u>	<u>OTHER TYPE</u>	<u>10%</u>	<u>OTHER TYPE</u>	<u>%</u>
a. Type	<u>Multi-family</u>		<u>2 Family, etc.</u>		<u>Miscollaneous</u>	
b. Construction	<u>Brick</u>		<u>Brick</u>			
c. Average Age	<u>2-30</u> Years		<u>10-15</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>95</u> %		<u>95</u> %			
f. Home ownership	<u> </u> %		<u>60</u> %			
g. Constructed past yr.			<u>Few</u>			
h. 1929 Price range	\$ <u> </u>	<u>100%</u>	\$ <u>12,000-18,000</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 1935 Price range	\$ <u> </u>	<u> </u> %	\$ <u>7,500-10,000</u>	<u>58%⁷</u>	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u> </u>	<u> </u> %	\$ <u>7,500-10,000</u>	<u>58%⁷</u>	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u>7,000- 9,000</u>		\$ <u> </u>	
l. Activity			<u>Small</u>			
m. 1929 Rent range	\$ <u> </u>	<u>100%</u>	\$ <u>65-75 per flat</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. 1934 Rent range	\$ <u> </u>	<u> </u> %	\$ <u>35-55</u>	<u>64%</u>	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u> </u>	<u> </u> %	\$ <u>40-60</u>	<u>71%</u>	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u>45-50</u>		\$ <u> </u>	
q. Activity			<u>Good</u>			

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

5. CLARIFYING REMARKS: Main business streets: Broadway, Dyckman, 207th St. A good area of moderate rental apartments both elevator and walk-ups. Considerable new construction in recent years of quite good type, rentals \$15-18 per room. Older buildings \$10-12.

6. NAME AND LOCATION Inwood Dyckman Section, Manhattan SECURITY GRADE B- AREA NO. 11

ASSESSED VALUES: Ratio to market price 100-110%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Hilly
- b. Favorable Influences. All city facilities - good transportation
- c. Detrimental Influences. None
- d. Percentage of land improved 100%; e. Trend of desirability next 10-15 yrs. Static to up
Res. 100%

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 2000-5000
- c. Foreign-born families No %; _____ predominating; d. Negro No %; _____ %
- e. Infiltration of _____; f. Relief families No
- g. Population is increasing Yes; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	40 %	OTHER TYPE	10 %
a. Type	<u>Multi-family</u>		<u>Single-family</u>		<u>Two-family</u>	
b. Construction	<u>Brick</u>		<u>Frame & Brick</u>		<u>Brick</u>	
c. Average Age	<u>10-15 Years</u>		<u>15-35 Years plus</u>		<u>12-15 Years</u>	
d. Repair	<u>Good</u>		<u>Fair</u>		<u>Good</u>	
e. Occupancy	<u>95 %</u>		<u>98 %</u>		<u>95 %</u>	
f. Home ownership	<u>_____ %</u>		<u>90 %</u>		<u>75 %</u>	
g. Constructed past yr.	<u>_____</u>		<u>None</u>		<u>_____</u>	
h. 1929 Price range	\$ _____	<u>100%</u>	\$ <u>16,500-18,500</u>	<u>100%</u>	\$ <u>18,500-23,500</u>	<u>100%</u>
i. 1935 Price range	\$ _____	<u>_____ %</u>	\$ <u>7,800-9,500</u>	<u>_____ %</u>	\$ <u>10,000-12,500</u>	<u>54 %</u>
j. 4-1-38 Price range	\$ _____	<u>_____ %</u>	\$ <u>7,800-9,500</u>	<u>60 %</u>	\$ <u>10,000-12,500</u>	<u>54 %</u>
k. Sales demand	\$ _____		\$ <u>Nominal</u>		\$ <u>Nominal</u>	
l. Activity	<u>_____</u>		<u>Nominal</u>		<u>Nominal</u>	
m. 1929 Rent range	\$ _____	<u>100%</u>	\$ <u>None</u>	<u>100%</u>	\$ <u>140-150</u>	<u>100%</u>
n. 1934 Rent range	\$ _____	<u>_____ %</u>	\$ <u>65</u>	<u>_____ %</u>	\$ <u>80 - 90 - 95</u>	<u>60 %</u>
o. 1938 Rent range	\$ _____	<u>_____ %</u>	\$ <u>70</u>	<u>_____ %</u>	\$ <u>85 (6 rms)</u>	<u>95-100 %</u> <u>64%</u>
p. Rental demand	\$ _____		\$ <u>Fair</u>		\$ <u>Good</u>	
q. Activity	<u>_____</u>		<u>Small</u>		<u>Fair</u>	

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

5. CLARIFYING REMARKS: Trend in recent years has been to moderate priced apartments. District contains substantial number of old frame private dwellings whose chief value is for assemblage. Two-family bricks with garage and heat are modern, mainly 6-rms and sun-porch. Property in this neighborhood is well held and fore-closures have been comparatively few.

6. NAME AND LOCATION Marble Hill, Manhattan SECURITY GRADE B AREA NO. 12

ASSESSED VALUES: Ratio to market price 100-110%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All city facilities - excellent transportation, schools, etc.

c. Detrimental Influences. Age and obsolescence

d. Percentage of land improved 99%; e. Trend of desirability next 10-15 yrs. Static
Res. 90% up

2. INHABITANTS:

a. Occupation Mixed - labor, clerical - business; b. Estimated annual family income \$ 1000-5000

c. Foreign-born families 40%; Italian predominating; d. Negro No; %

e. Infiltration of _____; f. Relief families Some

g. Population is increasing _____; decreasing Slightly; static _____

3. BUILDINGS:

	PREDOMINATING	OTHER TYPE	OTHER TYPE
	<u>80%</u>	<u>20%</u>	<u>%</u>
a. Type	<u>Multi-family</u>	<u>Rooming houses, etc. Miscellaneous</u>	
b. Construction	<u>Brick</u>	<u>Brick</u>	
c. Average Age	<u>40 plus</u> Years	<u>40-50 plus</u> Years	<u>Years</u>
d. Repair	<u>Fair</u>	<u>Fair to good</u>	
e. Occupancy	<u>95%</u>	<u>90%</u>	<u>%</u>
f. Home ownership	<u>%</u>	<u>5%</u>	<u>%</u>
g. Constructed past yr.			
h. 1929 Price range	\$ _____ <u>100%</u>	\$ <u>10,000-40,000</u> <u>100%</u>	\$ _____ <u>100%</u>
i. 1935 Price range	\$ _____ <u>%</u>	\$ <u>7,500-20,000</u> <u>5%</u>	\$ _____ <u>%</u>
j. 1938 Price range	\$ _____ <u>%</u>	\$ <u>7,500-20,000</u> <u>5%</u>	\$ _____ <u>%</u>
k. Sales demand	\$ _____	\$ <u>Fair</u>	\$ _____
l. Activity	<u>Fair</u>	<u>Fair</u>	
m. 1929 Rent range	\$ _____ <u>100%</u>	\$ <u>Per month by rooming house operators</u> <u>100%</u>	\$ _____ <u>100%</u>
n. 1934 Rent range	\$ _____ <u>%</u>	\$ <u>7-15 " "</u> <u>81.8%</u>	\$ _____ <u>%</u>
o. 1938 Rent range	\$ _____ <u>%</u>	\$ <u>7-15 " "</u> <u>81.8%</u>	\$ _____ <u>%</u>
p. Rental demand	\$ _____	\$ <u>Good</u>	\$ _____
q. Activity	<u>Good</u>	<u>Good</u>	

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

5. CLARIFYING REMARKS:

Main business streets: Hudson, 14th, 6th Ave., Christopher Greenwich, 7th Ave. A very old district largely tenements. Considerable revamping has taken place in last twenty years, quite a few modern apartment houses and substantial remodeling of old single homes into small apartments and rooming houses. Much of the area may continue a slow improvement.
(See reverse side)

6. NAME AND LOCATION Greenwich Village, Manhattan SECURITY GRADE C AREA NO. 1

ASSESSED VALUES: Ratio to market price 100-125%

5. CLARIFYING REMARKS: (Continued from reverse side) Area C-1

Certain of the streets in the area are much better than others. 12th St. between 6th & 7th Ave. still has some old private residences which are well kept up. Bank St. and West 10th and portions of others have witnessed remodeling on a good scale of old private residences into chiefly two and three room apartments. These converted dwellings may house from 3 to 10 families and command rentals up to \$20 per room per month. This district had its greatest activity of recent years during the Prohibition Era. Many of its old or converted houses were partially occupied as speakeasies and commanded very high rents from such sources. Rents in the '20's whether for small apartments or furnished rooms were very high, probably on the average of more than twice the present levels. The poorer streets of the area are those where neither high grade remodeling has been done nor modern apartments erected and still represent very poor neighborhoods chiefly of cheap tenements renting for around \$6-7 or \$8 per room per month. Present price range (present market very limited) of private dwellings is primarily for conversion purposes and may be quoted on the better streets as about \$12,000-20,000 as contrasted with former highs in the neighborhood of \$20-40M. General upward trend. 4th St. is static. Wide range in sales and rental prices due to similar range in quality of various neighborhoods in the area.

1828

1827

1828

1828

1'200-50'000 22

1'200-50'000 22

10'000-40'000

2

22

20

20-22

20-22

20-22

20-22

20-22

20-22

20-22

20-22

20-22

20-22

20

20

20-22

20-22

20-22

20-22

20-22

20-22

22

20-22

20-22

20-22

20-22

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. All city facilities - excellent transportation
Park (Gramercy) - central location
- c. Detrimental Influences. Age and obsolescence - encroachment of business.
- d. Percentage of land improved $\frac{100}{\text{Ros. } 90\%}$; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation Mixed labor, white collar, etc.; b. Estimated annual family income \$ 1000-25,000+
- c. Foreign-born families 25%; Mixed predominating; d. Negro No; %
- e. Infiltration of ; f. Relief families Some
- g. Population is increasing ; decreasing Yes; static

3. BUILDINGS:

	PREDOMINATING <u>50%</u>	OTHER TYPE <u>40%</u> <u>Rooming houses, etc.</u>	OTHER TYPE <u>10%</u>
a. Type	<u>Multi-family</u>	<u>Miscellaneous</u>	<u>Single-family</u>
b. Construction	<u>Brick</u>	<u>Brick & stone</u>	<u>Brick & stone</u>
c. Average Age	<u>10-20</u> Years	<u>40-50+</u> Years	<u>35+</u> Years
d. Repair	<u>Good</u>	<u>Fair to good</u>	<u>Fair to good</u>
e. Occupancy	<u>95%</u>	<u>95%</u>	<u>95%</u>
f. Home ownership	<u> </u> %	<u>5%</u>	<u>100%</u>
g. Constructed past yr.	<u> </u>	<u>None</u>	<u>None</u>
h. 1929 Price range	\$ <u> </u> <u>100%</u>	\$ <u>15,000-45,000</u> <u>100%</u>	\$ <u>None</u> <u>100%</u>
i. 1935 Price range	\$ <u> </u> <u> </u> %	\$ <u>10,000-30,000</u> <u>66$\frac{2}{3}$%</u>	\$ <u>"</u> <u> </u> %
j. 1938 Price range	\$ <u> </u> <u> </u> %	\$ <u>10,000-30,000</u> <u>66$\frac{2}{3}$%</u>	\$ <u>"</u> <u> </u> %
k. Sales demand	\$ <u> </u>	\$ <u>10,000-15,000</u>	\$ <u>"</u>
l. Activity	<u> </u>	<u>Fair</u>	<u>"</u>
m. 1929 Rent range	\$ <u> </u> <u>100%</u>	\$ <u>12-15 per room</u> <u>100%</u>	\$ <u>"</u> <u>100%</u>
n. 1934 Rent range	\$ <u> </u> <u> </u> %	\$ <u>9-11</u> <u>74%</u>	\$ <u>"</u> <u> </u> %
o. 1938 Rent range	\$ <u> </u> <u> </u> %	\$ <u>9-11</u> <u>74%</u>	\$ <u>"</u> <u> </u> %
p. Rental demand	\$ <u> </u>	\$ <u>9-10</u>	\$ <u>"</u>
q. Activity	<u> </u>	<u>Good</u>	<u>None</u>

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

5. CLARIFYING REMARKS: Gramercy Park, 20th to 22nd is a first class apartment house area with a number of modern buildings. Formerly a high grade residential area for private homes, most of these in the whole area have been converted into small apartments, rooming houses, and boarding houses. A few private residences survive but are not marketable as such. These are closely held and will remain so for another generation. Present zoning 25% business and 50% unrestricted.

6. NAME AND LOCATION Gramercy Park-Irving Pl., Manhattan SECURITY GRADE C+ AREA NO. 2

ASSESSED VALUES: Ratio to market price 125%

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. All city facilities - excellent transportation
Near Central Park
- c. Detrimental Influences. Elevated railway on Columbus Ave - Substantial age.
- d. Percentage of land improved $\frac{100\%}{\text{Res. } 90\%}$; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 2500-25,000
- c. Foreign-born families %; None predominating; d. Negro No; %
- e. Infiltration of ; f. Relief families Few, if any
- g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>70 %</u>	<u>OTHER TYPE</u>	<u>30 %</u>	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Multi-family</u>		<u>Rooming houses, etc.</u>		<u>Miscellaneous</u>	
b. Construction	<u>Brick</u>		<u>Brick-stone</u>			
c. Average Age	<u>40+ Years</u>		<u>40+ Years</u>		<u> </u> Years	
d. Repair	<u>Fair to good</u>		<u>Fair</u>			
e. Occupancy	<u>95 %</u>		<u>95 %</u>		<u> </u> %	
f. Home ownership	<u> </u> %		<u>Nominal %</u>		<u> </u> %	
g. Constructed past yr.	<u> </u>		<u>None</u>		<u> </u>	
h. 1929 Price range	\$ <u> </u>	<u>100%</u>	\$ <u>10,000-20,000</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 1935 Price range	\$ <u> </u>	<u> </u> %	\$ <u>7,500- 9,500</u>	<u>57%</u>	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u> </u>	<u> </u> %	\$ <u>7,500- 9,500</u>	<u>57%</u>	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u>7,000- 8,000</u>		\$ <u> </u>	
l. Activity	<u> </u>		<u>Fair</u>		<u>Per month by rooming house operators</u>	
m. 1929 Rent range	\$ <u> </u>	<u>100%</u>	\$ <u>9 - 12.50</u>	<u>rm.100%</u>	\$ <u> </u>	<u>100%</u>
n. 1934 Rent range	\$ <u> </u>	<u> </u> %	\$ <u>7 - 9 per rm</u>	<u>74.%</u>	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u> </u>	<u> </u> %	\$ <u>7 - 9 per rm</u>	<u>74.%</u>	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u>7 - 8</u>		\$ <u> </u>	
q. Activity	<u> </u>		<u>Good</u>		<u> </u>	

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

5. CLARIFYING REMARKS: Main business streets: Broadway, Amsterdam, Columbus Ave.
An old district. A mixture of apartment houses and converted dwellings of substantial age together with newer apartment houses of modern type. Rents on the whole area are in medium to higher brackets.

6. NAME AND LOCATION West Side, Manhattan SECURITY GRADE C AREA NO. 3

ASSESSED VALUES: Ratio to market price 125%

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. All city facilities - excellent transportation - near Central Park
- c. Detrimental Influences. Age and obsolescence - elevated railway on Columbus Ave.
- d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Static
Res. 96%

2. INHABITANTS:

- a. Occupation Mixed - white collar, mechanics, etc.; b. Estimated annual family income \$ 1500-5000
- c. Foreign-born families Few %; Mixed predominating; d. Negro Yes; few %
- e. Infiltration of _____; f. Relief families Some
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>75 %</u>	<u>OTHER TYPE</u>	<u>25 %</u>	<u>OTHER TYPE</u>	<u>%</u>
a. Type	<u>Multi-family</u>		<u>Rooming houses, etc.</u>			
b. Construction	<u>Brick</u>		<u>Brick</u>			
c. Average Age	<u>40+ Years</u>		<u>30-40 Years</u>			
d. Repair	<u>Fair</u>		<u>Fair to good</u>			
e. Occupancy	<u>95 %</u>		<u>95 %</u>			
f. Home ownership	<u>%</u>		<u>Nominal %</u>			
g. Constructed past yr.			<u>None</u>			
h. 1929 Price range	\$ _____	<u>100%</u>	\$ <u>8500-15,000</u>	<u>100%</u>	\$ _____	<u>100%</u>
i. 1938 Price range	\$ _____	<u>%</u>	\$ <u>5500- 9,500</u>	<u>62%</u>	\$ _____	<u>%</u>
j. 1938 Price range	\$ _____	<u>%</u>	\$ <u>5500- 9,500</u>	<u>62%</u>	\$ _____	<u>%</u>
k. Sales demand	\$ _____		\$ <u>5000- 8,000</u>		\$ _____	
l. Activity			<u>Fair</u>			
m. 1929 Rent range	\$ _____	<u>100%</u>	\$ <u>9-12.50 per m</u>	<u>100%</u>	\$ _____	<u>100%</u>
n. 1938 Rent range	\$ _____	<u>%</u>	\$ <u>6-9</u>	<u>" " 6%</u>	\$ _____	<u>%</u>
o. 1938 Rent range	\$ _____	<u>%</u>	\$ <u>7-9</u>	<u>" " 7%</u>	\$ _____	<u>%</u>
p. Rental demand	\$ _____		\$ <u>7-8</u>		\$ _____	
q. Activity			<u>Good</u>			

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

5. CLARIFYING REMARKS:

Main business streets: Columbus and Amsterdam Aves.
An old district of intermediate and mixed character along Central Park West is very good apartment territory, although there are still many old structures there. There has been a small settlement of negroes on 99th St. for many years, apparently not spreading. The district may gradually improve. Rentals for the most part are in medium brackets.

6. NAME AND LOCATION West Side, Manhattan SECURITY GRADE C+ AREA NO. 4

ASSESSED VALUES: Ratio to market price 125%.

AREA DESCRIPTION - SECURITY MAP OF

New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level - slightly elevated

b. Favorable Influences. All city facilities - good transportation - near Riverside Drive.

c. Detrimental Influences. Substantial age - infiltration of less desirable inhabitants.

d. Percentage of land improved $\frac{100}{100\%}$ %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

a. Occupation White collar - mixed ; b. Estimated annual family income \$ 1500-5000

c. Foreign-born families %; predominating; d. Negro % ; 30+ %

e. Infiltration of Negroes ; f. Relief families Few, if any

g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>80</u> %	<u>OTHER TYPE</u> <u>20</u> % <u>Rooming houses, etc.</u>	<u>OTHER TYPE</u> <u> </u> %
a. Type	<u>Multi-family</u>	<u>Miscellaneous</u>	<u> </u>
b. Construction	<u>Brick</u>	<u>Brick</u>	<u> </u>
c. Average Age	<u>40+</u> Years	<u>30-40</u> Years	<u> </u> Years
d. Repair	<u>Fair to good</u>	<u>Fair to good</u>	<u> </u>
e. Occupancy	<u>95</u> %	<u>95</u> %	<u> </u> %
f. Home ownership	<u> </u> %	<u>Nominal</u> %	<u> </u> %
g. Constructed past yr.	<u> </u>	<u>None</u>	<u> </u>
h. 1929 Price range	\$ <u> </u> <u>100</u> %	\$ <u>6000-9000</u> <u>100</u> %	\$ <u> </u> <u>100</u> %
i. 1935 Price range	\$ <u> </u> %	\$ <u>6000-9000</u> %	\$ <u> </u> %
j. 1938 Price range	\$ <u> </u> %	\$ <u>6000-9000</u> %	\$ <u> </u> %
k. Sales demand	\$ <u> </u>	\$ <u>6000-8000</u>	\$ <u> </u>
l. Activity	<u> </u>	<u>Fair</u>	<u> </u>
m. 1929 Rent range	\$ <u> </u> <u>100</u> %	\$ <u>7-10 per room</u> <u>100</u> %	\$ <u> </u> <u>100</u> %
n. 1934 Rent range	\$ <u> </u> %	\$ <u>" " "</u> %	\$ <u> </u> %
o. 1938 Rent range	\$ <u> </u> %	\$ <u>" " "</u> %	\$ <u> </u> %
p. Rental demand	\$ <u> </u>	\$ <u>7-8</u>	\$ <u> </u>
q. Activity	<u> </u>	<u>Good</u>	<u> </u>

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

5. CLARIFYING REMARKS: Main business streets: Broadway, Amstordam Ave., 145th St. Mostly developed 30-40 years ago with fairly good grade apartment houses, it has been steadily deteriorating due partly to influx of negroes. Few remaining single houses have practically no value except for conversion, the great majority having already become rooming houses.

6. NAME AND LOCATION Upper West Side, Manhattan SECURITY GRADE C- AREA NO. 5

ASSESSED VALUES: Ratio to market price 125%+

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain Level, fairly high
- b. Favorable Influences. All city facilities - good transportation - near Riverside Drive - facing Highbridge Park
- c. Detrimental Influences. Substantial age - infiltration of less desirable inhabitants
- d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs Static
Res. 82%

2. INHABITANTS:

- a. Occupation Mixed, white collar, skilled mechanics etc.; b. Estimated annual family income \$1800-5000
- c. Foreign-born families %; Nominal predominating; d. Negro Few ; %
- e. Infiltration of ; f. Relief families Few if any
- g. Population is increasing yes; decreasing ; static

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>85</u> %	<u>OTHER TYPE</u>	<u>15</u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Multi-family</u>		<u>Rooming houses, etc.</u>		<u>Miscellaneous</u>	
b. Construction	<u>Brick</u>		<u>Brick</u>			
c. Average Age	<u>40</u> Years		<u>30-40</u> Years			
d. Repair	<u>Fair to good</u>		<u>Good</u>			
e. Occupancy	<u>95</u> %		<u>90</u> %			
f. Home ownership	<u> </u> %		<u>10</u> %			
g. Constructed past yr.	<u> </u>		<u>None</u>			
h. 1929 Price range	\$ <u> </u>	<u>100</u> %	\$ <u>12,000-18,000</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u> </u>	<u> </u> %	\$ <u>8,000-12,000</u>	<u>66²/₃</u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u> </u>	<u> </u> %	\$ <u>8,000-12,000</u>	<u>66²/₃</u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u>8,000-10,000</u>		\$ <u> </u>	
l. Activity	<u> </u>		<u>Fair</u>			
m. 1929 Rent range	\$ <u> </u>	<u>100</u> %	\$ <u>15-18 per rm</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1934 Rent range	\$ <u> </u>	<u> </u> %	\$ <u>10-15</u>	<u>74.6</u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u> </u>	<u> </u> %	\$ <u>10-15</u>	<u>74.6</u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u>9-12</u>		\$ <u> </u>	
q. Activity	<u> </u>		<u>Good</u>			

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

5. CLARIFYING REMARKS:

Main business streets: Broadway, Amsterdam Ave., 181st St. The older part of Washington Heights. Chiefly walk-ups of substantial age. Majority of rents in moderate range \$30-60 per apartment and \$8 - 9 per room. Some former singles converted to rooming houses. Southeastern portion is negro. New apartment construction at 174th and Broadway.

6. NAME AND LOCATION Washington Heights, Manhattan SECURITY GRADE C AREA NO. 6

ASSESSED VALUES: Ratio to market price 110-125%.

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS:

- a. Description of Terrain Flat and low
- b. Favorable Influences. None, except city facilities and adjaconce to lower Manhattan business area.
- c. Detrimental Influences. Age and obsolescence - Prosent zoning all business or unrestricted.
- d. Percentage of land improved $\frac{100}{\text{Ros. 90\%}}$ %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation Labor - low income - white collar; b. Estimated annual family income \$ 1000-2000
- c. Foreign-born families 45+ %; Italians, Russians, Polish and Spanish predominating; d. Negro No %; Many %
- e. Infiltration of _____; f. Relief families _____
- g. Population is increasing _____; decreasing Rapidly; static _____

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	10 %	OTHER TYPE	%
a. Type	<u>Multi-family</u>		<u>Rooming houses, etc</u>			
b. Construction	<u>Brick</u>		<u>Brick</u>			
c. Average Age	<u>40+</u> Years		<u>40+</u> Years			
d. Repair	<u>Poor</u>		<u>Poor</u>			
e. Occupancy	<u>97</u> %		<u>95+</u> %			
f. Home ownership	_____ %		<u>Nominal</u> %			
g. Constructed past yr.	_____		<u>None</u>			
h. 1929 Price range	\$ _____	<u>100%</u>	\$ <u>5000-7000</u>	<u>100%</u>	\$ _____	<u>100%</u>
i. 1935 Price range	\$ _____	_____ %	\$ <u>5000-7000</u>	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ _____	_____ %	\$ <u>5000-7000</u>	_____ %	\$ _____	_____ %
k. Sales demand	\$ _____		<u>Very poor</u>		\$ _____	
l. Activity	_____		<u>Nominal</u>			
m. 1929 Rent range	\$ _____	<u>100%</u>	\$ <u>6-8 per room</u>	<u>100%</u>	\$ _____	<u>100%</u>
n. 1934 Rent range	\$ _____	_____ %	" " "	_____ %	\$ _____	_____ %
o. 1938 Rent range	\$ _____	_____ %	" " "	_____ %	\$ _____	_____ %
p. Rental demand	\$ _____		<u>Good</u>		\$ _____	
q. Activity	_____		<u>Good</u>		_____	

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

5. CLARIFYING REMARKS: Main business arteries: Catharine, Market, Division, East Broadway, Madison, Delancey, Rutgers, Montgomery, Jackson, Grand Canal, Bowery, Park Row. This area is the southern-most portion of the East Side "Slums". It is inconceivable that it can get any worse. Structures in the main consists of 3-6 story tenements of great age and poorest type. A minor number are former single family structures, long since converted to rooming houses or small apartment use, and while
(See reverse side)

6. NAME AND LOCATION Lower East Side, Manhattan SECURITY GRADE D AREA NO. 1
ASSESSSED VALUES: Ratio to market price 125%.

5. CLARIFYING REMARKS: (Continued from reverse side) Area No. D-1

listed as "Miscellaneous" are really in most cases "Multi-dwellings". There has been little if any change in either rental or price range of these latter for many years because they represent minimum cost housing. In earlier years the whole lower East Side was a dumping ground for the hordes of immigrants entering the U.S. thru N.Y.C. In recent years, however, it has been losing population rapidly and demolition and boarding up have been substantial. Foreclosures have been heavy, and also, particularly in the last two years, acquisitions by mortgages thru surrender of deeds. Recent enforcement of the provisions of the Multi-Dwelling Law, entailing in many cases prohibitive costs to comply therewith has accounted in a large degree for the latter. This is equally true as to demolition and boarding up. A large majority of all residential structures are "old law" (constructed prior to 1901) tenements and a substantial percentage of those still in use are 75 years or more of age. Majority of dwelling units in the multiple dwellings rent in the lowest brackets - under \$25 per month and \$30-35 is about the top. The square block, Cherry, Market, Monroe, Catherine Sts. is the site of Knickerbocker Village. This was intended to be a large slum clearance, low cost housing project, but its tenants are largely of a fairly good white collar class and top rents are \$14-15 per room per month. Various groups are working to rehabilitate this area and in time may have material success thru concerted action in remodeling and replacement with modern low rent accommodations.

1829
1828
1827
1826
1825
1824
1823
1822

2000-3000

2000-3000

2000-3000

200

2000-3000

20+

20+

200+

200+

20+

20+

200+

200+

2000-3000

2000-3000

2000-3000

20

2000-3000

2000-3000

2000-3000

2000-3000

2000-3000

2000-3000

200

2000-3000

2000-3000

2000-3000

2000-3000

2000-3000

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS: Level

a. Description of Terrain.

None except city facilities and adjacency to lower Manhattan business area.

b. Favorable Influences.

Age and obsolescence - elevated railway - bridge approach, etc. Present zoning 100% business or unrestricted.

c. Detrimental Influences.

100 Static

d. Percentage of land improved ^{Res. 85%} _{Labor and low income} %; e. Trend of desirability next 10-15 yrs. _____
1000-1800

2. INHABITANTS:

a. Occupation _____ 48 Italian, Polish, and _____ Estimated annual family income \$ _____ No
white collar

c. Foreign-born families _____ %; _____ predominately _____ d. Negro _____ %
Russian

e. Infiltration of _____; f. Relief families _____

g. Population is increasing _____; decreasing _____; static _____

3. BUILDINGS:

100

	<u>PREDOMINATING</u>	_____ %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
	<u>Multi-Family</u>					
a. Type	Brick					
b. Construction	40+					
c. Average Age	_____ Years		_____ Years		_____ Years	
d. Repair	Poor					
e. Occupancy	97					
f. Home ownership	_____ %		_____ %		_____ %	
g. Constructed past yr.	_____		_____		_____	
h. 1929 Price range	\$ _____	100%	\$ _____	100%	\$ _____	100%
i. Price range	\$ _____	_____ %	\$ _____	_____ %	\$ _____	_____ %
j. Price range	\$ _____	_____ %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ _____		\$ _____		\$ _____	
l. Activity	_____		_____		_____	
m. 1929 Rent range	\$ _____	100%	\$ _____	100%	\$ _____	100%
n. Rent range	\$ _____	_____ %	\$ _____	_____ %	\$ _____	_____ %
o. Rent range	\$ _____	_____ %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ _____		\$ _____		\$ _____	
q. Activity	_____		None		None	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase _____ b. Home building _____
Main business streets: Canal, Allen, Bowery, Delancey, Houston,

5. CLARIFYING REMARKS: 1st Ave. and 2nd Ave. See Area Description D-1. "Old law" tenement slum district, mostly 5 stories. Probably ultimate conversion to business with possible extensive rehabilitation of existing residential structures.

Lower East Side, Manhattan

D

2

6. NAME AND LOCATION _____ ASSESSED VALUES: _____ Ratio to market value _____ SECURITY GRADE _____ AREA NO. _____

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain-Level

b. Favorable Influences. None at present except city facilities - good transportation - adequate schools, etc. and easy access to lower Manhattan business area.

c. Detrimental Influences. Age and obsolescence - present zoning 100% business or unrestricted.

d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Static
Res. 98%

2. INHABITANTS:

a. Occupation Labor - shop workers; b. Estimated annual family income \$1000-2000

c. Foreign-born families 53 %; Polish, Russian and Italian predominating; d. Negro No ; %

e. Infiltration of ; f. Relief families Many

g. Population is increasing ; decreasing Yes ; static

3. BUILDINGS:

	PREDOMINATING	OTHER TYPE	OTHER TYPE
	<u>90</u> %	<u>10</u> %	<u> </u> %
a. Type	<u>Multi-family</u>	<u>Rooming houses, etc. Miscellaneous</u>	<u> </u>
b. Construction	<u>Brick</u>	<u>Brick</u>	<u> </u>
c. Average Age	<u>40+</u> Years	<u>40-50+</u> Years	<u> </u> Years
d. Repair	<u>Fair to poor</u>	<u>Fair</u>	<u> </u>
e. Occupancy	<u>95+</u> %	<u>95</u> %	<u> </u> %
f. Home ownership	<u> </u> %	<u>Nominal</u> %	<u> </u> %
g. Constructed past yr.	<u> </u>	<u>None</u>	<u> </u>
h. 1929 Price range	\$ <u> </u> <u>100</u> %	\$ <u>7000-9000</u> <u>100</u> %	\$ <u> </u> <u>100</u> %
i. 1935 Price range	\$ <u> </u> %	\$ " " %	\$ <u> </u> %
j. 1938 Price range	\$ <u> </u> %	\$ " " %	\$ <u> </u> %
k. Sales demand	\$ <u> </u>	\$ <u>Poor</u>	\$ <u> </u>
l. Activity	<u> </u>	<u>Poor</u>	<u> </u>
		Per month by rooming house operators	
m. 1929 Rent range	\$ <u> </u> <u>100</u> %	\$ <u>8-10 per rm</u> <u>100</u> %	\$ <u> </u> <u>100</u> %
n. 1934 Rent range	\$ <u> </u> %	\$ <u>8-10 " "</u> %	\$ <u> </u> %
o. 1935 Rent range	\$ <u> </u> %	\$ <u>8-10 " "</u> %	\$ <u> </u> %
p. Rental demand	\$ <u> </u>	\$ <u>Good</u>	\$ <u> </u>
q. Activity	<u> </u>	<u>Good</u>	<u> </u>

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

5. CLARIFYING REMARKS:

Main business streets: 14th St., 1st Ave., Delancey St., Ave A. Houston, Rivington, Stanton, 2nd, 3rd Aves. See Area D-1. While this area is similar physically to the rest of the lower East Side it offers more opportunity for rehabilitation and replacement with low or moderate rent multi-dwellings. A section of the new East River Drive which is planned to extend ultimately the entire length of Manhattan, has been completed from 12th St. to the Williamsburg Bridge. This involved considerable demolition and the removal of a number of docks. Rents generally are in lowest brackets, although several modern apts. of quite good class have been constructed in the last 10 yrs. commanding rentals of \$12-14 rm.

6. NAME AND LOCATION Lower East Side, Manhattan SECURITY GRADE D AREA NO. 3

ASSESSED VALUES: Ratio to market price 125%

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. None, except city facilities.
- c. Detrimental Influences. Age and obsolescence - trend to business and industry. Present zoning 65% business and 25% unrestricted.
- d. Percentage of land improved $\frac{100}{85.3\%}$ %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation Labor; b. Estimated annual family income \$ 1000-2000
- c. Foreign-born families 39 %; Italian predominating; d. Negro No %
- e. Infiltration of _____; f. Relief families Many
- g. Population is increasing _____; decreasing Yes; static _____

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>85</u> %	<u>OTHER TYPE</u> <u>15</u> %	<u>OTHER TYPE</u> _____ %
a. Type	<u>Multi-family</u>	<u>Rooming houses, etc.</u>	<u>Miscellaneous</u>
b. Construction	<u>Brick</u>	<u>Brick</u>	_____
c. Average Age	<u>40+</u> Years	<u>40-50+</u> Years	_____ Years
d. Repair	<u>Fair to poor</u>	<u>Fair</u>	_____
e. Occupancy	<u>95</u> %	<u>95</u> %	_____ %
f. Home ownership	_____ %	<u>Nominal</u> %	_____ %
g. Constructed past yr.	_____	<u>None</u>	_____
h. 1929 Price range	\$ _____ <u>100</u> %	\$ <u>5000-7000</u> <u>100</u> %	\$ _____ <u>100</u> %
i. 1935 Price range	\$ _____ %	\$ " " _____ %	\$ _____ %
j. 1938 Price range	\$ _____ %	\$ " " _____ %	\$ _____ %
k. Sales demand	\$ _____	\$ <u>Poor</u>	\$ _____
l. Activity	_____	<u>Poor</u>	_____
m. 1929 Rent range	\$ _____ <u>100</u> %	\$ <u>6-8 per room</u> <u>100</u> %	\$ _____ <u>100</u> %
n. 1934 Rent range	\$ _____ %	\$ " " " _____ %	\$ _____ %
o. 1938 Rent range	\$ _____ %	\$ " " " _____ %	\$ _____ %
p. Rental demand	\$ _____	\$ <u>Good</u>	\$ _____
q. Activity	_____	<u>Good</u>	_____

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None
Main business streets: W. Broadway, Spring, Varick, Houston.

5. CLARIFYING REMARKS: Slum district - old tenements with some former single houses used as rooming houses, etc. Probable future, all business. Majority of dwelling units under \$30. A moderately small number house only 3 or 4 families with stores underneath. Very many have neither heat nor hot water or hot water only. Typical cold water flats rent from \$14-18 per month for 4 rms, and do not represent much lower rents than in peak times as they are in effect minimum cost shelter. The same thing applies to rooming houses.

6. NAME AND LOCATION Lower West Side, Manhattan SECURITY GRADE D AREA NO. 4

ASSESSSED VALUES: Ratio to market price 125%.

AREA DESCRIPTION - SECURITY MAP OF

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All city facilities - excellent transportation - central part of city.

c. Detrimental Influences. Age and obsolescence - considerable business and industry - present zoning chiefly business and unrestricted.

d. Percentage of land improved $\frac{100}{\text{Res. } 90\%}$ %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

a. Occupation Mixed, white collar, labor; b. Estimated annual family income \$ 1000-10,000

c. Foreign-born families 36 %; Italian, etc. predominating; d. Negro No %;

e. Infiltration of _____; f. Relief families Yes

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

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>60</u> %	<u>OTHER TYPE</u> <u>40</u> %	<u>OTHER TYPE</u> _____ %
a. Type	<u>Multi-family</u>	<u>Rooming houses, etc. Miscellaneous</u>	_____
b. Construction	<u>Brick</u>	<u>Brick</u>	_____
c. Average Age	<u>10-40</u> Years	<u>40-50+</u> Years	_____ Years
d. Repair	<u>Good</u>	<u>Fair to good</u>	_____
e. Occupancy	<u>95</u> %	<u>90</u> %	_____ %
f. Home ownership	_____ %	<u>10</u> %	_____ %
g. Constructed past yr.	_____	<u>Conversion and apts.</u>	_____
h. 1929 Price range	\$ _____ <u>100</u> %	\$ <u>15,000-30,000</u> <u>100</u> %	\$ _____ <u>100</u> %
i. 1935 Price range	\$ _____ %	\$ <u>10,000-20,000</u> <u>66$\frac{2}{3}$</u> %	\$ _____ %
j. 1938 Price range	\$ _____ %	\$ <u>10,000-20,000</u> <u>66$\frac{2}{3}$</u> %	\$ _____ %
k. Sales demand	\$ _____	\$ <u>10,000-12,000</u>	\$ _____
l. Activity	_____	<u>Fair</u>	_____
m. 1929 Rent range	\$ _____ <u>100</u> %	\$ <u>12-18 per rm.</u> <u>100</u> %	\$ _____ <u>100</u> %
n. 1934 Rent range	\$ _____ %	\$ <u>8-12 " "</u> <u>66$\frac{2}{3}$</u> %	\$ _____ %
o. 1938 Rent range	\$ _____ %	\$ <u>8-12 " "</u> <u>66$\frac{2}{3}$</u> %	\$ _____ %
p. Rental demand	\$ _____	\$ <u>8-10</u>	\$ _____
q. Activity	_____	<u>Good</u>	_____ <u>Very poor</u>

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

5. CLARIFYING REMARKS: A very old district consisting almost entirely of tenements, converted dwellings and rooming houses. Along 23rd St. and 8th Ave. have been constructed a small number of modern elevator apartments commanding comparatively high rents \$20-25 and more per room per month. Included in the Multiple dwellings are a number of 2 and 3 family and store combinations along the avenues. Rents are from \$5-15 per room depending on location and facilities (Continued on reverse side)

6. NAME AND LOCATION Cholson, Manhattan SECURITY GRADE D+ AREA NO. 5

ASSESSED VALUES: Ratio to market price 125%

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS:

a. Description of Terrain Level _____

b. Favorable Influences. All city facilities - good transportation

c. Detrimental Influences Age and obsolescence - adjacent to heavy industry.
Present zoning 50% business and 15% unrestricted.

d. Percentage of land improved $\frac{100}{100}$ %; e. Trend of desirability next 10-15 yrs. _____
Static to down

2. INHABITANTS:

a. Occupation Labor _____; b. Estimated annual family income \$ _____ 1000-2500

c. Foreign-born families 43 %; Italians-Russians _____ predominating; d. Negro _____ No; _____ %

e. Infiltration of _____; f. Relief families _____ Many

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

3. BUILDINGS:

	PREDOMINATING 78 %	OTHER TYPE 22 %	OTHER TYPE _____ %
		Rooming houses, etc.	
a. Type	Multi-family	Miscellaneous	_____
b. Construction	Brick	Brick	_____
c. Average Age	40+ Years	40-50+ Years	_____ Years
d. Repair	Fair to poor	Fair	_____
e. Occupancy	95 %	95 %	_____ %
f. Home ownership	_____ %	Nominal %	_____ %
g. Constructed past yr.	_____	None	_____
h. 1929 Price range	\$ _____ 100%	\$ 10,000-13,000 100%	\$ _____ 100%
i. 1935 Price range	\$ _____ %	\$ 9,000-10,000 83.4%	\$ _____ %
j. 1938 Price range	\$ _____ %	\$ 8,500- 9,500 79.1%	\$ _____ %
k. Sales demand	\$ _____	\$ 8,000- 9,000	\$ _____
l. Activity	_____	Fair to poor	_____
		Per month by rooming house operators	
m. 1929 Rent range	\$ _____ 100%	\$ 10-12 per rm. 100%	\$ _____ 100%
n. 1934 Rent range	\$ _____ %	\$ 8- 9 " " 77%	\$ _____ %
o. 1938 Rent range	\$ _____ %	\$ 8- 9 " " 77%	\$ _____ %
p. Rental demand	\$ _____	\$ 8- 9	\$ _____
q. Activity	_____	Good	_____

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

5. CLARIFYING REMARKS: Main business streets: 1st Ave., 2nd Ave., 3rd Ave., 14th St., and 23rd St. An old district, many "old law" tenements and converted dwellings. Several modern apartment houses have been constructed in past 10-12 years. Rentals \$14 - 25 per room. Other rentals are in lower to lowest brackets. Continued obsolescence thru non-conformity with the Multiple Dwelling Law.

6. NAME AND LOCATION _____ Stuyvesant Sq., Manhattan SECURITY GRADE _____ D AREA NO. _____ 6

ASSESSED VALUES: Ratio to market price 125%+.

AREA DESCRIPTION - SECURITY MAP OF New York City.

1. AREA CHARACTERISTICS:

a. Description of Terrain Level

b. Favorable Influences. None, except city facilities and good transportation

c. Detrimental Influences. Age and obsolescence - adjacence to heavy industry.
Present zoning 25% business and 75% unrestricted.

d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Static to down
Ros. 94%

2. INHABITANTS:

a. Occupation Labor; b. Estimated annual family income \$ 1000-2000

c. Foreign-born families 38 %; Italian - Polish predominating; d. Negro No; %

e. Infiltration of ; f. Relief families Many

g. Population is increasing ; decreasing Yes; static

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100 %</u>	<u>OTHER TYPE</u>	<u> </u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Multi-family</u>					
b. Construction	<u>Brick</u>					
c. Average Age	<u>40+ Years</u>		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Fair to poor</u>					
e. Occupancy	<u>97 %</u>		<u> </u> %		<u> </u> %	
f. Home ownership	<u> </u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u> </u>		<u> </u>		<u> </u>	
h. 1929 Price range	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. Price range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. Price range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u> </u>		<u> </u>		<u> </u>	
m. 1929 Rent range	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u> </u>		<u> </u>		<u> </u>	

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

5. CLARIFYING REMARKS: Main business streets: 1st Ave., Ave A., Ave B, Ave C, 14th St. and 23rd. Slum area of "old law" tenements, with lowest range of rents. Possibility as a residential area limited to extensive demolition and replacement with low rent housing.

6. NAME AND LOCATION East Side, Manhattan SECURITY GRADE D AREA NO. 7

ASSESSED VALUES: Ratio to market price 125%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. None, except city facilities and central location.
- c. Detrimental Influences. Age and obsolescence - industry - commercial waterfront.

d. Percentage of land improved $\frac{100}{\text{Ros. } 90\%}$ %; e. Trend of desirability next 10-15 yrs. Static to down

2. INHABITANTS:

- a. Occupation Labor; b. Estimated annual family income \$ 1000-1800
- c. Foreign-born families 44 %; Italian predominating; d. Negro No %; %
- e. Infiltration of ; f. Relief families Many
- g. Population is increasing ; decreasing Yes; static

3. BUILDINGS:

	PREDOMINATING	82 %	OTHER TYPE	18 %	OTHER TYPE	%
			Rooming houses, Etc.			
a. Type	Multi-family		Miscellaneous			
b. Construction	Brick		Brick			
c. Average Age	40+ Years		40+ Years			
d. Repair	Fair to poor		Poor			
e. Occupancy	97 %		95 %			
f. Home ownership	%		Nominal %			
g. Constructed past yr.			None			
h. 1929 Price range	\$ <u> </u> 100%		\$ 7000-9000 100%		\$ <u> </u> 100%	
i. 1935 Price range	\$ <u> </u> %		\$ " " %		\$ <u> </u> %	
j. 1938 Price range	\$ <u> </u> %		\$ " " %		\$ <u> </u> %	
k. Sales demand	\$ <u> </u>		\$ 5000-8000		\$ <u> </u>	
l. Activity			Poor			
			Per month by rooming house operators			
m. 1929 Rent range	\$ <u> </u> 100%		\$ 8-10 per rm. 100%		\$ <u> </u> 100%	
n. 1934 Rent range	\$ <u> </u> %		\$ " " "		\$ <u> </u> %	
o. 1938 Rent range	\$ <u> </u> %		\$ " " "		\$ <u> </u> %	
p. Rental demand	\$ <u> </u>		\$ 8-10		\$ <u> </u>	
q. Activity			Good			

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

5. CLARIFYING REMARKS: Main business streets: 1st, 2nd, 3rd Aves. 23rd, 34th Sts. Slum area - mainly "old law" tenements, rooming houses, etc. Only future as residential area would be thru extensive demolition and replacement with low rent housing plus rehabilitation of the better existing buildings. Practically all present rentals in lowest ranges.

6. NAME AND LOCATION East side, Manhattan SECURITY GRADE D AREA NO. 8
ASSESSED VALUES: Ratio to market price 125%.

AREA DESCRIPTION - SECURITY MAP OF

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All city facilities - central location - good transportation - close to park (Madison Square)

c. Detrimental Influences. Age and obsolescence - present zoning 95% business, 5% retail - adjacency to business.

d. Percentage of land improved ¹⁰⁰ 87 1/2 %; e. Trend of desirability next 10-15 yrs. Static to down

2. INHABITANTS:

a. Occupation Labor, etc.; b. Estimated annual family income \$ 1200-2500

c. Foreign-born families 36 %; Mixed predominating; d. Negro No %

e. Infiltration of _____; f. Relief families Some

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

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>Rooming houses, etc.</u>	<u>65</u> %	<u>OTHER TYPE</u>	<u>35</u> %	<u>OTHER TYPE</u>	%
a. Type	<u>Miscellaneous</u>		<u>Multi-family</u>			
b. Construction	<u>Brick</u>		<u>Brick</u>			
c. Average Age	<u>40+</u> Years		<u>40+</u> Years			
d. Repair	<u>Fair</u>		<u>Fair</u>			
e. Occupancy	<u>95</u> %		<u>95</u> %			
f. Home ownership	<u>Nil</u> %					
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>15,000-25,000</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1935 Price range	\$ <u>10,000-15,000</u>	<u>62 1/2</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ <u>10,000-15,000</u>	<u>62 1/2</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>10,000-12,000</u>		\$ _____		\$ _____	
l. Activity	<u>Poor</u> <u>Per month by rooming house operators</u>					
m. 1929 Rent range	\$ <u>10-15 per room</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1934 Rent range	\$ " " " "	_____ %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	\$ " " " "	_____ %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ <u>10 - 12</u>		\$ _____		\$ _____	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS: Main business streets: Lexington Ave., 3rd Ave., 34th St. Old district - large number single structures converted to rooming houses, etc. Majority of rents in intermediate class. Tenement rentals are \$16 to 20. per month in "old law" structures for 3 rm. suites.

6. NAME AND LOCATION East Side, Manhattan SECURITY GRADE D AREA NO. 9

ASSESSED VALUES: Ratio to market price 125%.

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All city facilities - excellent transportation - central location.

c. Detrimental Influences. Age and obsolescence - adjacent to business and industry.

d. Percentage of land improved 100 Static
 rose 95%; e. Trend of desirability next 10-15 yrs. _____

2. INHABITANTS:

a. Occupation Labor, low salary 1000-2500
~~white collar~~; b. Estimated annual family income \$ _____

c. Foreign-born families 45 Italian, etc. Few %; _____ predominating; d. Negro _____; _____ %

e. Infiltration of _____; f. Relief families _____

g. Population is increasing _____; decreasing _____; static _____

3. BUILDINGS:

	84	16		
	PREDOMINATING	OTHER TYPES, etc	OTHER TYPE	%
a. Type	Multi-family	Miscellaneous		
b. Construction	Brick	Brick		
c. Average Age	40+ Years	40+ Years		
d. Repair	Fair to poor	Poor to good		
e. Occupancy	95 %	90 %		
f. Home ownership		Nominal %		
g. Constructed past yr.		None		
h. 1929 Price range	\$ _____ 100%	15,000-35,000 100%	\$ _____	100%
i. 1935 Price range	\$ _____ %	7,500-20,000 55 %	\$ _____	%
j. 1938 Price range	\$ _____ %	7,500-20,000 55 %	\$ _____	%
k. Sales demand	\$ _____	7,000-10,000	\$ _____	
l. Activity		Fair		
m. 1929 Rent range	\$ _____ 100%	Per month by rooming house operators 9-12.50 per rm 100%	\$ _____	100%
n. 1934 Rent range	\$ _____ %	7-9 74.5 %	\$ _____	%
o. 1938 Rent range	\$ _____ %	7-9 74.5 %	\$ _____	%
p. Rental demand	\$ _____	7-8	\$ _____	
q. Activity		Good		
		None		None

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

5. CLARIFYING REMARKS:

A very old partially slum district, mainly of "old law" tenements. Majority of rentals in low brackets under \$30 per month per flat. 34th, 43rd, 44th, 51st, 55th are better than rest of area. Several large modern elevator apartments have been constructed in recent years on 34th St. (9th to 10th Ave.) and on 51st St. (8th Ave.). There are a certain number (particularly along 9th Ave.) of combination 2 & 3 apt.-stores, all of great age, nominal
 (Continued on reverse side)

6. NAME AND LOCATION West Side, Manhattan D 10
 SECURITY GRADE _____ AREA NO. _____
 ASSESSED VALUES: Ratio to market price 125%

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All city facilities - excellent transportation - central location

c. Detrimental Influences. Age and obsolescence - adjacent to industry

d. Percentage of land improved $\frac{100}{\text{Ros. } 94\%}$ %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

a. Occupation Labor (see below) ; b. Estimated annual family income \$1000-2000

c. Foreign-born families 33 %; Italian, etc. predominating; d. Negro No ; %

e. Infiltration of ; f. Relief families Yes

g. Population is increasing ; decreasing Yes ; static

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>87</u> %	<u>OTHER TYPE</u>	<u>13</u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Multi-family</u>		<u>Rooming houses, etc.</u>			
			<u>Miscellaneous</u>			
b. Construction	<u>Brick</u>		<u>Brick</u>			
c. Average Age	<u>40+ Years</u>		<u>40+ Years</u>		<u> </u> Years	
d. Repair	<u>Fair to poor</u>		<u>Poor</u>			
e. Occupancy	<u>97</u> %		<u>95</u> %		<u> </u> %	
f. Home ownership	<u> </u> %		<u>Nominal</u> %		<u> </u> %	
g. Constructed past yr.	<u> </u>		<u>None</u>			
h. 1929 Price range	\$ <u> </u>	<u>100</u> %	\$ <u>7000-9000</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u> </u>	<u> </u> %	\$ <u>" "</u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u> </u>	<u> </u> %	\$ <u>" "</u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u>5000-7000</u>		\$ <u> </u>	
l. Activity	<u> </u>		<u>Poor</u>			
			<u>Per month by rooming house operators</u>			
m. 1929 Rent range	\$ <u> </u>	<u>100</u> %	\$ <u>8-10 per rm</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1934 Rent range	\$ <u> </u>	<u> </u> %	\$ <u>" " "</u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u> </u>	<u> </u> %	\$ <u>" " "</u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u>8 - 9</u>		\$ <u> </u>	
q. Activity	<u> </u>		<u>Good</u>			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None ; b. Home building None
Main business streets: 1st, 2nd, 3rd Ave., 34th St.

5. CLARIFYING REMARKS: A poor tenement area with exception of east end of 41st and 42nd where there is one large modern apartment house development known as Tudor City. This is of first class occupied by white collar workers of substantial incomes. In balance of area rents are in medium or lowest brackets \$15 to \$20 per unit per month. Considerable property between 37th and 38th Sts. is being taken by the Tunnel Authority for a Queens Tunnel. This may have a beneficial effect on the area.

6. NAME AND LOCATION EAST SIDE, Manhattan SECURITY GRADE D AREA NO. 11

ASSESSED VALUES: Ratio to market price 125%

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. All city facilities - central location - good transportation
- c. Detrimental Influences. Age and obsolescence - Present zoning 60% business, 30% unrestricted.

d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. to Static
Res. 100% possibly up

2. INHABITANTS:

- a. Occupation Laber; b. Estimated annual family income \$1000-2000
- c. Foreign-born families 42 %; Italian, etc. predominating; d. Negro No %
- e. Infiltration of _____; f. Relief families Yes
- g. Population is increasing _____; decreasing Yes; static _____

3. BUILDINGS:

	PREDOMINATING	85 %	OTHER TYPE	15 %	OTHER TYPE	%
a. Type	<u>Multi-family</u>		<u>Rooming houses</u>			
			<u>Miscellaneous</u>			
b. Construction	<u>Brick</u>		<u>Brick</u>			
c. Average Age	<u>10-40+ Years</u>		<u>30-40+ Years</u>			
d. Repair	<u>Fair to poor</u>		<u>Fair to good</u>			
e. Occupancy	<u>95</u> %		<u>90</u> %			
f. Home ownership	_____ %		<u>Nominal</u> %			
g. Constructed past yr.	_____		<u>None</u>			
h. 1929 Price range	\$ _____	<u>100%</u>	\$ <u>7000-9000</u>	<u>100%</u>	\$ _____	<u>100%</u>
i. 1935 Price range	\$ _____	_____ %	\$ " "	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ _____	_____ %	\$ " "	_____ %	\$ _____	_____ %
k. Sales demand	\$ _____		\$ <u>5000-7000</u>		\$ _____	
l. Activity	_____		<u>Poor</u>			
			<u>Per month by rooming house operators</u>			
m. 1929 Rent range	\$ _____	<u>100%</u>	\$ <u>8-10 per room</u>	<u>100%</u>	\$ _____	<u>100%</u>
n. 1934 Rent range	\$ _____	_____ %	\$ " " "	_____ %	\$ _____	_____ %
o. 1938 Rent range	\$ _____	_____ %	\$ " " "	_____ %	\$ _____	_____ %
p. Rental demand	\$ _____		\$ <u>8-9</u>		\$ _____	
q. Activity	_____		<u>Good</u>			

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

5. CLARIFYING REMARKS:

Main business streets: 1st, 2nd, 3rd Aves. An old tenement house area. Most rentals in lower brackets. Some modern apartments on side streets close to 3rd Ave. This tendency may spread with consequent demolition and replacement with medium or high grade apartments. 47th, 48th, 3rd to 2nd. Zoned for residences and contains a number of better type than rest of area. Only market is for conversion or as rooming houses.

6. NAME AND LOCATION East Side, Manhattan SECURITY GRADE D+ AREA NO. 12

ASSESSED VALUES: Ratio to market price 100-125%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All city facilities - good transportation - central location

c. Detrimental Influences. Age and obsolescence - adjacent to business and industry - present zoning 75% business and 20% unrestricted.

d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Static
Res. 88%

2. INHABITANTS:

a. Occupation Labor; b. Estimated annual family income \$1000-2000

c. Foreign-born families 41 %; Mixed predominating; d. Negro Yes 15 %

e. Infiltration of _____; f. Relief families Many

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

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>75</u> %	<u>OTHER TYPE</u> <u>25</u> %	<u>OTHER TYPE</u> _____ %
a. Type	<u>Multi-family</u>	<u>Rooming houses, etc.</u> <u>Miscellaneous</u>	_____
b. Construction	<u>Brick</u>	<u>Brick</u>	_____
c. Average Age	<u>40+</u> Years	<u>30-40+</u> Years	_____ Years
d. Repair	<u>Fair to poor</u>	<u>Fair to poor</u>	_____
e. Occupancy	<u>95</u> %	<u>95</u> %	_____ %
f. Home ownership	_____ %	<u>Nominal</u> %	_____ %
g. Constructed past yr.	_____	<u>None</u>	_____
h. 1929 Price range	\$ _____ <u>100</u> %	\$ <u>7000-9000</u> <u>100</u> %	\$ _____ <u>100</u> %
i. 1935 Price range	\$ _____ %	\$ " " _____ %	\$ _____ %
j. 1938 Price range	\$ _____ %	\$ " " _____ %	\$ _____ %
k. Sales demand	\$ _____	\$ <u>5000 +</u>	\$ _____
l. Activity	_____	<u>Peer</u>	_____
		Per month by rooming house operators	
m. 1929 Rent range	\$ _____ <u>100</u> %	\$ <u>8-10 per room</u> <u>100</u> %	\$ _____ <u>100</u> %
n. 1934 Rent range	\$ _____ %	\$ " " " _____ %	\$ _____ %
o. 1938 Rent range	\$ _____ %	\$ " " " _____ %	\$ _____ %
p. Rental demand	\$ _____	\$ <u>8-9</u>	\$ _____
q. Activity	_____	<u>Good</u>	_____

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

5. CLARIFYING REMARKS:

Main business streets: Broadway, 57th, 59th Sts., Columbus, Amsterdam, West End Aves. Old tenements predominating, also many converted old single family structures, rooming houses, etc. Majority of rents in lowest brackets. Possibly will ultimately become entirely given over to business and industry.

6. NAME AND LOCATION West Side, Manhattan SECURITY GRADE D AREA NO. 13

ASSESSED VALUES: Ratio to market price 125%+

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain Level

b. Favorable Influences.

All city facilities - excellent transportation -
central location - adjacent to Central Park.

c. Detrimental Influences.

Age and obsolescence - encroachment of business.
Elevated on Columbus Ave.

d. Percentage of land improved 94 %; e. Trend of desirability next 10-15 yrs. Static to down

Res. 82 %

2. INHABITANTS:

a. Occupation White collar; b. Estimated annual family income \$1500-5000

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

e. Infiltration of ; f. Relief families Few if any

g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	OTHER TYPE	OTHER TYPE
a. Type	<u>Multi-family</u> <u>55</u> %	<u>Rooming houses, etc.</u> <u>45</u> %	<u>Miscellaneous</u> <u> </u> %
b. Construction	<u>Brick</u>	<u>Brick-stone</u>	<u> </u>
c. Average Age	<u>40</u> Years	<u>30-40+</u> Years	<u> </u> Years
d. Repair	<u>Fair</u>	<u>Fair</u>	<u> </u>
e. Occupancy	<u>95</u> %	<u>95</u> %	<u> </u> %
f. Home ownership	<u> </u> %	<u>Nominal</u> %	<u> </u> %
g. Constructed past yr.	<u> </u>	<u>None</u>	<u> </u>
h. 1929 Price range	\$ <u> </u> <u>100</u> %	\$ <u>10,000-15,000</u> <u>100</u> %	\$ <u> </u> <u>100</u> %
i. 1935 Price range	\$ <u> </u> %	\$ <u>7,000-9,000</u> <u>64</u> %	\$ <u> </u> %
j. 1938 Price range	\$ <u> </u> %	\$ <u>7,000-9,000</u> <u>64</u> %	\$ <u> </u> %
k. Sales demand	\$ <u> </u>	\$ <u>6,000 +</u>	\$ <u> </u>
l. Activity	<u> </u>	<u>Fair</u>	<u> </u>
m. 1929 Rent range	\$ <u> </u> <u>100</u> %	Per month by rooming house operators \$ <u>9-12.50 per m</u> <u>100</u> %	\$ <u> </u> <u>100</u> %
n. 1934 Rent range	\$ <u> </u> %	\$ <u>7-9</u> " " <u>74</u> %	\$ <u> </u> %
o. 1935 Rent range	\$ <u> </u> %	\$ <u>7-9</u> " " <u>74</u> %	\$ <u> </u> %
p. Rental demand	\$ <u> </u>	\$ <u>7-8</u>	\$ <u> </u>
q. Activity	<u> </u>	<u>Fair</u>	<u> </u>

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

5. CLARIFYING REMARKS:

An old district of medium to poor grade apartments and converted dwellings. Medium rents.

Main business streets: Broadway, Columbus, Ave. 72nd St. Columbus Circle.

6. NAME AND LOCATION Columbus Circle, Manhattan SECURITY GRADE D AREA NO. 14

ASSESSED VALUES: Ratio to market price 125%+

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS:

a. Description of Terrain. ^{Level}

b. Favorable Influences. All city facilities - excellent transportation - convenient location.

c. Detrimental Influences. Age and obsolescence - present zoning 70% business - 15% unrestricted.

d. Percentage of land improved ¹⁰⁰ _{Res. 95%} %; e. Trend of desirability next 10-15 yrs. ^{Static}

2. INHABITANTS:

a. Occupation Labor - white collar; b. Estimated annual family income \$ 1200-10,000

c. Foreign-born families ⁴⁴ %; Italians, etc. predominating; d. Negro ^{No} %

e. Infiltration of _____; f. Relief families ^{Yes}

g. Population is increasing _____; decreasing ^{Yes} _____; static _____

3. BUILDINGS:

	<u>PREDOMINATING</u>	⁷⁶ %	<u>OTHER TYPE</u>	²⁴ %	<u>OTHER TYPE</u>	%
a. Type	<u>Multi-family</u>		<u>Rooming houses, etc.</u>			
b. Construction	<u>Brick</u>		<u>Miscellaneous</u>			
c. Average Age	<u>10-40+</u> Years		<u>35-40+</u> Years			
d. Repair	<u>Fair to good</u>		<u>Fair</u>			
e. Occupancy	<u>97</u> %		<u>95</u> %			
f. Home ownership	<u>_____</u> %		<u>Nominal</u> %			
g. Constructed past yr.	<u>_____</u>		<u>None</u>			
h. 1929 Price range	\$ <u>_____</u>	<u>100%</u>	\$ <u>7000-9000</u>	<u>100%</u>	\$ <u>_____</u>	<u>100%</u>
i. 1935 Price range	\$ <u>_____</u>	<u>_____</u> %	\$ <u>" "</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
j. 1938 Price range	\$ <u>_____</u>	<u>_____</u> %	\$ <u>" "</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
k. Sales demand	\$ <u>_____</u>		\$ <u>5000+</u>		\$ <u>_____</u>	
l. Activity	<u>_____</u>		<u>Poor</u>		<u>Per month by rooming house operators</u>	
m. 1929 Rent range	\$ <u>_____</u>	<u>100%</u>	\$ <u>8-10 per rm.</u>	<u>100%</u>	\$ <u>_____</u>	<u>100%</u>
n. 1934 Rent range	\$ <u>_____</u>	<u>_____</u> %	\$ <u>" " "</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
o. 1938 Rent range	\$ <u>_____</u>	<u>_____</u> %	\$ <u>" " "</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
p. Rental demand	\$ <u>_____</u>		\$ <u>8</u>		\$ <u>_____</u>	
q. Activity	<u>_____</u>		<u>Good</u>		<u>_____</u>	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase ^{None} _____; b. Home building ^{None} _____

5. CLARIFYING REMARKS: Main business streets: 1st Ave., 2nd Ave., 59th St. An old and poor district with substantial tendency for improvement from the west thru modern apartments at fair to high rentals. 68th, 3rd and 2nd Aves. facing Catherino Park. Several large high priced modern apartments.

6. NAME AND LOCATION East Side, Manhattan SECURITY GRADE D AREA NO. 15
ASSESSED VALUES: Ratio to market price 100-125%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. All city facilities - fair transportation
- c. Detrimental Influences. Age and obsolescence - present zoning 12% business and 85% unrestricted.

d. Percentage of land improved $\frac{92}{75}\%$ Res. $\frac{92}{75}\%$; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation Labor, etc.; b. Estimated annual family income \$ 1000-2000
- c. Foreign-born families 45%; Czech - Austrian, etc. predominating; d. Negro No; %
- e. Infiltration of ; f. Relief families Yes
- g. Population is increasing ; decreasing Yes; static

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100%</u>	<u>OTHER TYPE</u>	<u> </u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Multi-family</u>					
b. Construction	<u>Brick</u>					
c. Average Age	<u>40+</u> Years					
d. Repair	<u>Fair</u>					
e. Occupancy	<u>97</u> %					
f. Home ownership	<u> </u> %					
g. Constructed past yr.	<u> </u>					
h. 1929 Price range	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. Price range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. Price range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u> </u>		<u> </u>		<u> </u>	
m. 1929 Rent range	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u> </u>		<u> </u>		<u> </u>	

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

5. CLARIFYING REMARKS:

Main business street: 2nd Ave. An old tenement district. Rentals largely in lowest brackets and almost all under \$30. Has tendency to improve but not at all active in recent years. Some modernization. Large development on York Ave. reflected in trend. Needs conformity to Multiple Dwelling Law.

6. NAME AND LOCATION East Side, Manhattan SECURITY GRADE D AREA NO. 16

ASSESSED VALUES: Ratio to market price 125%

AREA DESCRIPTION - SECURITY MAP OF _____

1. **AREA CHARACTERISTICS:**

a. Description of Terrain. Level

b. Favorable Influences. All city facilities - good transportation

c. Detrimental Influences. Age and obsolescence. Present zoning mainly business or unrestricted.

d. Percentage of land improved ¹⁰⁰ ~~95~~ %; e. Trend of desirability next 10-15 yrs. ^{Static} _____

2. **INHABITANTS:**

a. Occupation Labor and mixed ; b. Estimated annual family income \$ 1000-10,000

c. Foreign-born families 45 %; German, Czech, etc. predominating; d. Negro ^{No} _____ ; _____ %

e. Infiltration of _____ ; f. Relief families ^{Yes} _____

g. Population is increasing _____ ; decreasing ^{Yes} _____ ; static _____

3. **BUILDINGS:**

	<u>PREDOMINATING</u> ⁹³ %	<u>OTHER TYPE</u> ⁷ %	<u>OTHER TYPE</u> _____ %
a. Type	<u>Multi-family</u>	<u>Rooming houses, etc.</u> <u>Miscellaneous</u>	_____
b. Construction	<u>Brick</u>	<u>Brick-stone</u>	_____
c. Average Age	<u>40</u> Years	<u>35-40+</u> Years	_____ Years
d. Repair	<u>Fair to poor</u>	<u>Fair</u>	_____
e. Occupancy	<u>97</u> %	<u>95</u> %	_____ %
f. Home ownership	_____ %	<u>Nominal</u> %	_____ %
g. Constructed past yr.	_____	<u>None</u>	_____
h. 1929 Price range	\$ _____ <u>100</u> %	\$ <u>7000-9000</u> <u>100</u> %	\$ _____ <u>100</u> %
i. 1935 Price range	\$ _____ %	\$ " " _____ %	\$ _____ %
j. 1938 Price range	\$ _____ %	\$ " " _____ %	\$ _____ %
k. Sales demand	\$ _____	\$ <u>6000+</u>	\$ _____
l. Activity	_____	<u>Poor</u> <u>Per month by rooming house operators</u>	_____
m. 1929 Rent range	\$ _____ <u>100</u> %	\$ <u>8-10 per room</u> <u>100</u> %	\$ _____ <u>100</u> %
n. 1934 Rent range	\$ _____ %	\$ " " " _____ %	\$ _____ %
o. 1938 Rent range	\$ _____ %	\$ " " " _____ %	\$ _____ %
p. Rental demand	\$ _____	\$ <u>8-9</u>	\$ _____
q. Activity	_____	<u>Good</u>	_____

4. **AVAILABILITY OF MORTGAGE FUNDS:** a. Home purchase ^{No} _____ ; b. Home building ^{No} _____

5. **CLARIFYING REMARKS:** Main business streets: 86th St. 1st, 2nd, 3rd, Lexington Aves. Includes "Yorkville" an old German settlement centering around 86th St. and 3rd Ave. An area of old tenements and converted singlos with great majority of rents in lower brackets under \$30 per month. Probably eventual improvement from the west with modern apartments.

6. **NAME AND LOCATION** Yorkville, etc., Manhattan **SECURITY GRADE** D **AREA NO.** 17

ASSESSED VALUES: Ratio to market price 125%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain Level

b. Favorable Influences. All city facilities - good transportation

c. Detrimental Influences. Age and obsolescence

d. Percentage of land improved 100%; e. Trend of desirability next 10-15 yrs. Static
Ros. 90%

2. INHABITANTS:

a. Occupation Labor, mixed.; b. Estimated annual family income \$ 1000-3000

c. Foreign-born families 50%; Mixed, German, etc. predominating; d. Negro No; %

e. Infiltration of ; f. Relief families

g. Population is increasing ; decreasing Yes; static

3. BUILDINGS:

	PREDOMINATING	OTHER TYPE	OTHER TYPE
	<u>85%</u>	<u>15%</u>	<u> </u> %
a. Type	<u>Multi-family</u>	<u>Rooming houses, etc.</u>	<u>Miscellaneous</u>
b. Construction	<u>Brick</u>	<u>Brick</u>	<u> </u>
c. Average Age	<u>40+ Years</u>	<u>40+ Years</u>	<u> </u> Years
d. Repair	<u>Fair to poor</u>	<u>Fair</u>	<u> </u>
e. Occupancy	<u>97%</u>	<u>95%</u>	<u> </u> %
f. Home ownership	<u> </u> %	<u>Nominal %</u>	<u> </u> %
g. Constructed past yr.	<u> </u>	<u>None</u>	<u> </u>
h. 1929 Price range	\$ <u> </u> <u>100%</u>	\$ <u>7000-9000</u> <u>100%</u>	\$ <u> </u> <u>100%</u>
i. 1935 Price range	\$ <u> </u> <u> </u> %	\$ <u>" "</u> <u> </u> %	\$ <u> </u> <u> </u> %
j. 1938 Price range	\$ <u> </u> <u> </u> %	\$ <u>" "</u> <u> </u> %	\$ <u> </u> <u> </u> %
k. Sales demand	\$ <u> </u>	\$ <u>6000-8000</u>	\$ <u> </u>
l. Activity	<u> </u>	<u>Poor</u>	<u> </u>
		Per month by rooming house operators	
m. 1929 Rent range	\$ <u> </u> <u>100%</u>	\$ <u>8-10 per rm</u> <u>100%</u>	\$ <u> </u> <u>100%</u>
n. 1934 Rent range	\$ <u> </u> <u> </u> %	\$ <u>" " "</u> <u> </u> %	\$ <u> </u> <u> </u> %
o. 1938 Rent range	\$ <u> </u> <u> </u> %	\$ <u>" " "</u> <u> </u> %	\$ <u> </u> <u> </u> %
p. Rental demand	\$ <u> </u>	\$ <u>8-9</u>	\$ <u> </u>
q. Activity	<u> </u>	<u>Good</u>	<u> </u>

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

5. CLARIFYING REMARKS:

Main business streets: 1st, 2nd, 3rd, Loxington Aves. 86th St.
A very old and poor district, largely tenements. Possibility of gradual improvement from the west by extension of Park Ave. District of high class apartments. Present rentals mainly in the lower brackets. Spotty improvements to conform to Multiple Dwelling Law.

6. NAME AND LOCATION Upper East Side, Manhattan SECURITY GRADE AREA NO. 18

ASSESSED VALUES: Ratio to market price 125%+

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All city facilities - good transportation

c. Detrimental Influences. Age and obsolescence

d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Static
Res. 95 %

2. INHABITANTS:

a. Occupation Labor; b. Estimated annual family income \$ 1000-2000

c. Foreign-born families 40 %; Italian, etc. predominating; d. Negro Yes 15 %

e. Infiltration of Negroes; f. Relief families Many

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Multi-family</u>					
b. Construction	<u>Brick</u>					
c. Average Age	<u>40+</u> Years					
d. Repair	<u>Fair to poor</u>					
e. Occupancy	<u>95</u> %					
f. Home ownership	_____ %					
g. Constructed past yr.	_____					
h. 1929 Price range	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. Price range	\$ _____	_____ %	\$ _____	_____ %	\$ _____	_____ %
j. Price range	\$ _____	_____ %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ _____		\$ _____		\$ _____	
l. Activity	_____		_____		_____	
m. 1929 Rent range	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. Rent range	\$ _____	_____ %	\$ _____	_____ %	\$ _____	_____ %
o. Rent range	\$ _____	_____ %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ _____		\$ _____		\$ _____	
q. Activity	_____		_____		_____	

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

5. CLARIFYING REMARKS:

Main business streets: 1st, 2nd, 3rd Aves., 96th St. 116th St.
An old tenement slum district. Rents in the lowest brackets.
Extensive demolition of existing housing is desirable.

6. NAME AND LOCATION East Harlem, Manhattan SECURITY GRADE D AREA NO. 19

ASSESSED VALUES: Ratio to market price 125-150%.

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS:

a. Description of Terrain ^{Level}

b. Favorable Influences. All city facilities - good transportation - adjacent to Central Park

c. Detrimental Influences ^{Age and obsolescence - N. Y. Central R.R. on Park Ave. Elevated on 3rd Ave.}

d. Percentage of land improved ¹⁰⁰ ~~92~~ %; e. Trend of desirability next 10-15 yrs. ^{Static}

2. INHABITANTS:

a. Occupation Labor; b. Estimated annual family income \$ 1000-2000

c. Foreign-born families ⁴⁶ %; Italian, etc. predominating; d. Negro ^{Nom.} %;

e. Infiltration of _____; f. Relief families Many

g. Population is increasing _____; decreasing _____; static ^{Yes}

3. BUILDINGS:

	<u>PREDOMINATING</u> ⁹⁵ %	<u>OTHER TYPE</u> ⁵ %	<u>OTHER TYPE</u> %
		<u>Rooming houses, etc.</u>	
a. Type	<u>Multi-family</u>	<u>Miscellaneous</u>	
b. Construction	<u>Brick</u>	<u>Brick</u>	
c. Average Age	<u>40+ Years</u>	<u>40-50+ Years</u>	<u>Years</u>
d. Repair	<u>Fair to poor</u>	<u>Fair to poor</u>	
e. Occupancy	<u>95 %</u>	<u>95 %</u>	<u>%</u>
f. Home ownership	<u>%</u>	<u>Nominal %</u>	<u>%</u>
g. Constructed past yr.		<u>None</u>	
h. 1929 Price range	\$ <u>100%</u>	\$ <u>5000-9000</u> <u>100%</u>	\$ <u>100%</u>
i. 1935 Price range	\$ <u>%</u>	\$ <u>5000-7000</u> <u>71 %</u>	\$ <u>%</u>
j. 1938 Price range	\$ <u>%</u>	\$ <u>5000-7000</u> <u>71 %</u>	\$ <u>%</u>
k. Sales demand	\$ _____	\$ <u>3000-5000</u>	\$ _____
l. Activity		<u>Poor</u>	
m. 1929 Rent range	\$ <u>100%</u>	\$ <u>6-8 per room</u> <u>100%</u>	\$ <u>100%</u>
n. 1934 Rent range	\$ <u>%</u>	\$ <u>4-6 " "</u> <u>71 %</u>	\$ <u>%</u>
o. 1938 Rent range	\$ <u>%</u>	\$ <u>4-6 " "</u> <u>71 %</u>	\$ <u>%</u>
p. Rental demand	\$ _____	\$ <u>4-5</u>	\$ _____
q. Activity		<u>Nood</u>	

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

5. CLARIFYING REMARKS: Main business streets: 3rd, Lexington, Park Aves. 110th & 116th. An old slum district, practically all old tenements. Most rentals in lower brackets, under \$30. Rehabilitation possible chiefly in western portion.

6. NAME AND LOCATION East Harlem, Manhattan SECURITY GRADE D AREA NO. 20

ASSESSED VALUES: Ratio to market price 125-150%

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. All city facilities - adjacent to Central Park - good transportation
- c. Detrimental Influences. Age and obsolescence
- d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Static to down
Res. 100 %

2. INHABITANTS:

- a. Occupation Mixed, labor, etc.; b. Estimated annual family income \$ 1000-5000
- c. Foreign-born families 58 %; Mixed predominating; d. Negro Yes 40 %
- e. Infiltration of _____; f. Relief families Many
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	PREDOMINATING	%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Multi-family</u>	<u>70</u>	<u>Rooming houses, etc.</u>	<u>30</u>	<u>Miscellaneous</u>	
b. Construction	<u>Brick</u>		<u>Brick</u>			
c. Average Age	<u>40+</u> Years		<u>30-50+</u> Years			
d. Repair	<u>Fair to poor</u>		<u>Fair to poor</u>			
e. Occupancy	<u>95</u> %		<u>95</u> %			
f. Home ownership			<u>Nominal</u> %			
g. Constructed past yr.			<u>None</u>			
h. 1929 Price range	\$ _____	<u>100</u> %	\$ <u>7000-9000</u>	<u>100</u> %	\$ _____	<u>100</u> %
i. 1935 Price range	\$ _____	%	\$ " "	%	\$ _____	%
j. 1938 Price range	\$ _____	%	\$ " "	%	\$ _____	%
k. Sales demand	\$ _____		\$ <u>6000-8000</u>		\$ _____	
l. Activity			<u>Fair</u>			
m. 1929 Rent range	\$ _____	<u>100</u> %	\$ <u>8-10 per room</u>	<u>100</u> %	\$ _____	<u>100</u> %
n. 1934 Rent range	\$ _____	%	\$ " " "	%	\$ _____	%
o. 1938 Rent range	\$ _____	%	\$ " " "	%	\$ _____	%
p. Rental demand	\$ _____		\$ <u>8-9</u>		\$ _____	
q. Activity			<u>Good</u>			

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

5. CLARIFYING REMARKS:

Formerly a very good residential neighborhood, it has deteriorated to very low grade with mixed population largely negro. Former private residences of good grade have been converted to cheap rooming houses, etc. Tenements are old type at moderate rentals except for a small number close to Central Park.

6. NAME AND LOCATION Lenox Ave., etc., Manhattan SECURITY GRADE D AREA NO. 21

ASSESSED VALUES: Ratio to market price 125%

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All city facilities - good transportation
Mt. Morris Park

c. Detrimental Influences. Age and obsolescence

d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Static
Res. 90%

2. INHABITANTS:

a. Occupation Labor, etc.; b. Estimated annual family income \$ 1000-3000

c. Foreign-born families some %; Porto Rican predominating; d. Negro Yes, 65+ %

e. Infiltration of _____; f. Relief families Many

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

3. BUILDINGS:

	PREDOMINATING	55 %	OTHER TYPE	45 %	OTHER TYPE	%
a. Type	<u>Multi-family</u>		<u>Rooming houses, etc.</u>		<u>Miscellaneous</u>	
b. Construction	<u>Brick</u>		<u>Brick-stone</u>			
c. Average Age	<u>40</u> Years		<u>30-40</u> Years			
d. Repair	<u>Fair to poor</u>		<u>Fair to poor</u>			
e. Occupancy	<u>95</u> %		<u>95-100</u> %			
f. Home ownership			<u>Nominal</u> %			
g. Constructed past yr.			<u>None</u>			
h. 1929 Price range	\$ _____	<u>100%</u>	\$ <u>9000-15,000</u>	<u>100%</u>	\$ _____	<u>100%</u>
i. 1935 Price range	\$ _____		\$ <u>6000-10,000</u>	<u>66²/₃%</u>	\$ _____	
j. 1938 Price range	\$ _____		\$ <u>6000-10,000</u>	<u>66²/₃%</u>	\$ _____	
k. Sales demand	\$ _____		\$ <u>5000-7,000</u>		\$ _____	
l. Activity			<u>Fair</u>			
m. 1929 Rent range	\$ _____	<u>100%</u>	\$ <u>8-10 per rm</u>	<u>100%</u>	\$ _____	<u>100%</u>
n. 1934 Rent range	\$ _____		\$ " " "		\$ _____	
o. 1938 Rent range	\$ _____		\$ " " "		\$ _____	
p. Rental demand	\$ _____		\$ <u>8-9</u>		\$ _____	
q. Activity			<u>Good</u>			

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

5. CLARIFYING REMARKS:

Main business streets: 125th, 116th Sts., 5th, Lenox, 7th, 8th Aves. Formerly a good residential area largely one-family dwellings. Now almost entirely negro - tenements and converted dwellings into rooming houses. Rentals are fair due to crowding.

6. NAME AND LOCATION Mt. Morris Park, Harlem, Manhattan SECURITY GRADE D AREA NO. 23

ASSESSED VALUES: Ratio to market prices 125%

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All city facilities - good transportation
Mt. Morris Park

c. Detrimental Influences. Age and obsolescence - Present zoning 80% business.
Adjacent to business and industry. N.Y. Central R.R.
on Park Ave.

d. Percentage of land improved $\frac{100}{Res. - 90\%}$ %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

a. Occupation Labor ; b. Estimated annual family income \$ 1000-2000

c. Foreign-born families Some %; _____ predominating; d. Negro Yes 50 %

e. Infiltration of _____; f. Relief families Many

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

3. BUILDINGS:

	<u>PREDOMINATING</u> 85 %	<u>OTHER TYPE</u> 15 %	<u>OTHER TYPE</u> %
a. Type	<u>Multi-family</u>	<u>Rooming houses, Miscellaneous</u>	
b. Construction	<u>Brick</u>	<u>Brick</u>	
c. Average Age	<u>40+</u> Years	<u>30-40+</u> Years	<u>_____</u> Years
d. Repair	<u>Fair to poor</u>	<u>Fair to poor</u>	
e. Occupancy	<u>95</u> %	<u>95-100</u> %	<u>_____</u> %
f. Home ownership	<u>_____</u> %	<u>Nominal</u> %	<u>_____</u> %
g. Constructed past yr.	<u>_____</u>	<u>None</u>	
h. 1929 Price range	\$ <u>_____</u> 100%	\$ <u>10,000-15,000</u> 100%	\$ <u>_____</u> 100%
i. 1935 Price range	\$ <u>_____</u> %	\$ <u>6,000-10,000</u> 64%	\$ <u>_____</u> %
j. 1938 Price range	\$ <u>_____</u> %	\$ <u>6,000-10,000</u> 64%	\$ <u>_____</u> %
k. Sales demand	\$ <u>_____</u>	\$ <u>6,000- 8,000</u>	\$ <u>_____</u>
l. Activity	<u>_____</u>	<u>Fair</u>	
m. 1929 Rent range	\$ <u>_____</u> 100%	\$ <u>8-10 per rm.</u> 100%	\$ <u>_____</u> 100%
n. 1934 Rent range	\$ <u>_____</u> %	\$ <u>" " "</u> %	\$ <u>_____</u> %
o. 1938 Rent range	\$ <u>_____</u> %	\$ <u>" " "</u> %	\$ <u>_____</u> %
p. Rental demand	\$ <u>_____</u>	\$ <u>8 - 9</u>	\$ <u>_____</u>
q. Activity	<u>_____</u>	<u>Good</u>	

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

5. CLARIFYING REMARKS: Main business streets: 125th, 116th St., 3rd, Park, Lexington, 5th Aves. Negro slum district - mostly low grade tenements. Major part of rentals in low bracket.

6. NAME AND LOCATION EAST HARLEM, Manhattan SECURITY GRADE D AREA NO. 24
ASSESSED VALUES: Ratio to market price 125%.

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. All city facilities - fair transportation
- c. Detrimental Influences. Age and obsolescence - adjacent industry
- d. Percentage of land improved $\frac{100}{100\%}$ %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation Labor; b. Estimated annual family income \$ 1000-2000
- c. Foreign-born families 40 %; Italian predominating; d. Negro 5 %
- e. Infiltration of Negro; f. Relief families Many
- g. Population is increasing _____; decreasing Yes; static _____

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>90</u> %	<u>OTHER TYPE</u> <u>10</u> %	<u>OTHER TYPE</u> _____ %
a. Type	<u>Multi-family</u>	<u>Rooming houses, etc.</u>	<u>Miscellaneous</u>
b. Construction	<u>Brick</u>	<u>Brick</u>	_____
c. Average Age	<u>40+</u> Years	<u>30-40+</u> Years	_____ Years
d. Repair	<u>Fair to poor</u>	<u>Fair to poor</u>	_____
e. Occupancy	<u>95</u> %	<u>95-100</u> %	_____ %
f. Home ownership	_____ %	<u>Nominal</u> %	_____ %
g. Constructed past yr.	_____	<u>None</u>	_____
h. 1929 Price range	\$ _____ <u>100</u> %	\$ <u>5000-9000</u> <u>100</u> %	\$ _____ <u>100</u> %
i. 1935 Price range	\$ _____ %	\$ " " _____ %	\$ _____ %
j. 1938 Price range	\$ _____ %	\$ " " _____ %	\$ _____ %
k. Sales demand	\$ _____	\$ <u>5000-6000</u>	\$ _____
l. Activity	_____	<u>Fair</u>	_____
m. 1929 Rent range	\$ _____ <u>100</u> %	\$ <u>8-10 per room</u> <u>100</u> %	\$ _____ <u>100</u> %
n. 1935 Rent range	\$ _____ %	\$ " " " _____ %	\$ _____ %
o. 1938 Rent range	\$ _____ %	\$ " " " _____ %	\$ _____ %
p. Rental demand	\$ _____	\$ <u>8-9</u>	\$ _____
q. Activity	_____	<u>Good</u>	_____

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

5. CLARIFYING REMARKS: Main business streets: 1st and 2nd Aves. Slum district mainly very old tenements, very few single homes, mostly converted to cheap rooming houses. Includes approach to Triborough Bridge, connecting Bronx, Manhattan, Queens. East River Drive along East River may have ultimate benefit. Considerable demolition necessary before district can improve.

6. NAME AND LOCATION East Harlem, Manhattan SECURITY GRADE D AREA NO. 25

ASSESSED VALUES: Ratio to market price 125%+

AREA DESCRIPTION - SECURITY MAP OF New York City, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level - sloping to the east.
- b. Favorable Influences. All city facilities - good transportation
- c. Detrimental Influences. Age and obsolescence
- d. Percentage of land improved 91.7 %; e. Trend of desirability next 10-15 yrs. Down
Res. 87.7

2. INHABITANTS:

- a. Occupation Labor, mixed; b. Estimated annual family income \$1000-3000
- c. Foreign-born families %; predominating; d. Negro Yes 90+ %
- e. Infiltration of Negroes; f. Relief families Many
- g. Population is increasing Yes; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	88 %	OTHER TYPE	12 %	OTHER TYPE		%
a. Type	Multi-family		Rooming houses, etc.				
			Miscellaneous				
b. Construction	Brick		Brick				
c. Average Age	40+ Years		30-40+ Years				
d. Repair	Fair to poor		Fair to poor				
e. Occupancy	95 %		95-100 %				
f. Home ownership	%		Nominal %				
g. Constructed past yr.			None				
h. 1929 Price range	\$	100%	\$ 4000-8000	100%	\$		100%
i. 1935 Price range	\$	%	\$ " "	%	\$		%
j. 1938 Price range	\$	%	\$ " "	%	\$		%
k. Sales demand	\$		\$ 4000-6000		\$		
l. Activity			Fair				
			Per month by rooming house operators				
m. 1929 Rent range	\$	100%	\$ 8-10 per rm	100%	\$		100%
n. 1934 Rent range	\$	%	\$ " " "	%	\$		%
o. 1938 Rent range	\$	%	\$ " " "	%	\$		%
p. Rental demand	\$		\$ 8 - 9		\$		
q. Activity			Good				

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

5. CLARIFYING REMARKS: Main business streets: 8th Ave., 145th St. An old tenement area, entirely negro except partially on western edge. St. Nicholas and Edgecombe (on higher ground) formerly contained some good private homes, now mainly converted. Two large low cost housing projects are located in northeast corner of area, one private, the other Federal.

6. NAME AND LOCATION Harlem, Manhattan SECURITY GRADE D AREA NO. 27

ASSESSED VALUES: Ratio to market prices 125%