

AREA DESCRIPTION

1. NAME OF CITY NIAGARA FALLS, N. Y. SECURITY GRADE FIRST AREA NO. 42

2. DESCRIPTION OF TERRAIN. High, flat land overlooking Niagara Gorge.

3. FAVORABLE INFLUENCES. attractiveness of location and development as well as pleasant outlook.

4. DETRIMENTAL INFLUENCES. None.

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

6. BUILDINGS:
a. Type or types Pair sized sgls. ; b. Type of construction Brick, veneer & frame ;
c. Average age 12 years ; d. Repair Excellent

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$12M - \$50M</u>	<u>\$20M</u>	<u>100%</u>	<u>\$85 - \$200</u>	<u>\$125</u>	<u>100%</u>
<u>1937</u> low	<u>7.5M - 25M</u>	<u>12M</u>	<u>60%</u>	<u>50 - 100</u>	<u>75</u>	<u>60%</u>
<u>1937</u> current	<u>8.5M - 30M</u>	<u>14M</u>	<u>70%</u>	<u>50 - 120</u>	<u>85</u>	<u>70%</u>

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

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

8. OCCUPANCY: a. Land 80 % ; b. Dwelling units 98 % ; c. Home owners 90 %

9. SALES DEMAND: a. Poor ; b. Sgls \$7M - \$15M ; c. Activity is Poor

10. RENTAL DEMAND: a. Good ; b. Sgls \$60 - \$80 ; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Medium singles ; b. Amount last year 15

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Stable

14. CLARIFYING REMARKS: _____

An area of new, modern houses of varied but attractive architecture. Grounds are in proportion to the size of dwelling and are well landscaped. Throughout, there is a decided evidence of pride of ownership. Lenders consider this a prime area.

15. Information for this form was obtained from See Explanations

AREA DESCRIPTION

1. NAME OF CITY NIAGARA FALLS, N. Y. SECURITY GRADE SECOND AREA NO. B-1
2. DESCRIPTION OF TERRAIN. High, flat ground.
3. FAVORABLE INFLUENCES. An attractive and convenient location.
4. DETRIMENTAL INFLUENCES. Possibility of smoke from nearby industrial area.
5. INHABITANTS:
 - a. Type Business & professional; b. Estimated annual family income \$ 2,500 & up
 - c. Foreign-born None; 0 %; d. Negro No; 0 %;
(Nationality) (Yes or No)
 - e. Infiltration of None; f. Relief families None;
 - g. Population is increasing slowly; decreasing xx; static.
6. BUILDINGS:
 - a. Type or types Medium singles; b. Type of construction Frame;
 - c. Average age Up to 20 years; d. Repair Excellent
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$7M - \$15M</u>	<u>\$12M</u>	<u>100%</u>	<u>\$50 - \$100</u>	<u>\$85</u>	<u>100%</u>
1934 low	<u>4.5M - 10M</u>	<u>7.5M</u>	<u>65%</u>	<u>30 - 60</u>	<u>55</u>	<u>60%</u>
1937 current	<u>5M - 10.5M</u>	<u>8.5M</u>	<u>70%</u>	<u>35 - 70</u>	<u>60</u>	<u>70%</u>

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

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 65 %; b. Dwelling units 99 %; c. Home owners 65 %
9. SALES DEMAND: a. Fair; b. Sgls \$5M - \$9M; c. Activity is Fair
10. RENTAL DEMAND: a. Good; b. Sgls \$35 - \$65; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Small singles; b. Amount last year 10
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Stable
14. CLARIFYING REMARKS:

An area of well planned, one family, detached dwellings situated on fairly small but well kept plots. Architecture varies but is harmonious and pride of ownership is everywhere in evidence. Mortgage lenders are greatly attracted to this area.

15. Information for this form was obtained from See Explanations

AREA DESCRIPTION

1. NAME OF CITY NIAGARA FALLS, N. Y. SECURITY GRADE SECOND AREA NO. B-2
2. DESCRIPTION OF TERRAIN. Flat terrain.
3. FAVORABLE INFLUENCES. Convenient to center of city and places of employment.
4. DETRIMENTAL INFLUENCES. Possible danger of infiltration of a less desirable element.
5. INHABITANTS:
 - a. Type Merchants & white collar; b. Estimated annual family income \$1,500 & up
 - c. Foreign-born Mixed; 10 %; d. Negro No; 0 %;
(Nationality) (Yes or No)
 - e. Infiltration of Mixed foreign; f. Relief families None;
 - g. Population is increasing _____; decreasing _____; static.
6. BUILDINGS:
 - a. Type or types Singles, doubles & few multi-fam.; b. Type of construction Frame, stucco and some brick;
 - c. Average age 25 to 40 years; d. Repair Good
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$6M - \$10M</u>	<u>\$8M</u>	<u>100%</u>	<u>\$40 - \$65</u>	<u>\$50</u>	<u>100%</u>
<u>1934</u> low	<u>4.5M - 7M</u>	<u>5.5M</u>	<u>70%</u>	<u>27 1/2 - 45</u>	<u>35</u>	<u>70%</u>
<u>1937</u> current	<u>4.6M - 7.5M</u>	<u>6M</u>	<u>75%</u>	<u>30 - 50</u>	<u>37 1/2</u>	<u>75%</u>

Peak sale values occurred in 1926 and were 100 % of the 1929 level.

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 90 %; b. Dwelling units 98 %; c. Home owners 75 %
9. SALES DEMAND: a. Poor; b. Sgls \$5M - \$6M; c. Activity is Poor
10. RENTAL DEMAND: a. Good; b. Singles & Units @ \$30 - \$50; c. Activity is Good
11. NEW CONSTRUCTION: a. Types _____; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Slowly downward
14. CLARIFYING REMARKS: _____

This is an older section which still holds its attraction. Dwellings are modest in size, of a somewhat similar architecture but, because of narrowness of plots, built quite closely together. Lack of pride of ownership is the exception rather than the rule.

15. Information for this form was obtained from See Explanations

Date November 3rd 1937

AREA DESCRIPTION

1. NAME OF CITY NIAGARA FALLS, N. Y. SECURITY GRADE SECOND AREA NO. B-3
2. DESCRIPTION OF TERRAIN. Ground is flat.
3. FAVORABLE INFLUENCES. Attractiveness of location and development.
4. DETRIMENTAL INFLUENCES. Distance from center of city.
5. INHABITANTS:
 - a. Type White collar- ; b. Estimated annual family income \$ 2,000 & up
 - c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
 - e. Infiltration of None ; f. Relief families None ;
 - g. Population is increasing rapidly ; decreasing _____ ; static.
6. BUILDINGS:
 - a. Type or types Small singles ; b. Type of construction Frame ;
 - c. Average age Up to 12 years ; d. Repair Excellent
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$6.5M - \$8.5M</u>	<u>\$7M</u>	<u>100%</u>	<u>\$45 - \$65</u>	<u>\$50</u>	<u>100%</u>
<u>1934</u> low	<u>4.5M - 6M</u>	<u>5M</u>	<u>70%</u>	<u>30 - 45</u>	<u>35</u>	<u>70%</u>
<u>1937</u> current	<u>5M - 6.5M</u>	<u>5.5M</u>	<u>75%</u>	<u>35 - 50</u>	<u>37½</u>	<u>75%</u>

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

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 80 % ; b. Dwelling units 98 % ; c. Home owners 90 %
9. SALES DEMAND: a. Fair ; b. Sgls \$5M - \$6M ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. Sgls \$35 - \$40 ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Small singles ; b. Amount last year 40
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Stable
14. CLARIFYING REMARKS:

This is a newer development of attractive, small homes adjacent to a park on which considerable money has been recently spent. Plots are of fair size so that buildings are not too close together. Near the park there has recently been a sizeable amount of "jerry" building which lenders materially discount in making loans.
15. Information for this form was obtained from See Explanations

AREA DESCRIPTION

1. NAME OF CITY NIAGARA FALLS, N. Y. SECURITY GRADE SECOND AREA NO. B-4
2. DESCRIPTION OF TERRAIN. Land is flat and wooded.
3. FAVORABLE INFLUENCES. Conveniently located with pleasant outlook over the "Rapids" and above the "Falls".
4. DETRIMENTAL INFLUENCES. Age and size of dwellings.
5. INHABITANTS: Retired business
 a. Type men and executives; b. Estimated annual family income \$ 7,500 & up
 c. Foreign-born None; 0 %; d. Negro No; 0 %;
 (Nationality) (Yes or No)
 e. Infiltration of None; f. Relief families None;
 g. Population is increasing _____; decreasing _____; static.
6. BUILDINGS:
 a. Type or types Large singles; b. Type of construction Brick & frame;
 c. Average age 20 to 40 years; d. Repair Excellent
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$15M - \$40M</u>	<u>\$20M</u>	<u>100%</u>	<u>\$100 - \$200</u>	<u>\$125</u>	<u>100%</u>
<u>1934</u> low	<u>9M - 20M</u>	<u>12M</u>	<u>60%</u>	<u>60 - 100</u>	<u>75</u>	<u>60%</u>
<u>1937</u> current	<u>10M - 25M</u>	<u>14M</u>	<u>70%</u>	<u>70 - 125</u>	<u>85</u>	<u>70%</u>

Peak sale values occurred in 1922 and were 100 % of the 1929 level.
 Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 100 %; b. Dwelling units 98 %; c. Home owners 95 %
9. SALES DEMAND: a. Poor; b. Sacrifice prices; c. Activity is Poor
10. RENTAL DEMAND: a. Fair; b. Sals \$70 - \$85; c. Activity is Fair
11. NEW CONSTRUCTION: a. Types _____; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Questionable.
14. CLARIFYING REMARKS: _____

This is an older, residential section where many of the leading citizens still reside and which has managed to withstand the trend toward tourist houses. Dwellings are of substantial size but of attractive and varied architecture. Smallness of lots gives a congested appearance. Because of size and age, there is no demand except at extreme sacrifice prices.

15. Information for this form was obtained from See Explanations

AREA DESCRIPTION

1. NAME OF CITY NIAGARA FALLS, N. Y. SECURITY GRADE SECOND AREA NO. B-5
2. DESCRIPTION OF TERRAIN. Low and flat land.
3. FAVORABLE INFLUENCES. Attractiveness of development.
4. DETRIMENTAL INFLUENCES. Distance from center of city.
5. INHABITANTS: Skilled mechanics and white collar
 - a. Type white collar ; b. Estimated annual family income \$ 2,000 & up
 - c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
 - e. Infiltration of None ; f. Relief families None ;
 - g. Population is increasing rapidly ; xxxxxxx decreasing xxxxxx ; static.
6. BUILDINGS:
 - a. Type or types Small singles ; b. Type of construction Frame ;
 - c. Average age Up to 15 years ; d. Repair Excellent
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$7M - \$12M</u>	<u>\$10M</u>	<u>100%</u>	<u>\$50 - \$80</u>	<u>\$70</u>	<u>100%</u>
1934 low	<u>4.2M - 7M</u>	<u>6M</u>	<u>60%</u>	<u>35 - 55</u>	<u>50</u>	<u>70%</u>
1937 current	<u>4.5M - 7.5M</u>	<u>6.5M</u>	<u>65%</u>	<u>37½ - 60</u>	<u>55</u>	<u>75%</u>

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

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 80 % ; b. Dwelling units 98 % ; c. Home owners 95 %
9. SALES DEMAND: a. Good ; b. Sgls \$5M - \$7M ; c. Activity is Good
10. RENTAL DEMAND: a. Good ; b. Sgls \$37½ - \$60 ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Small singles ; b. Amount last year 50
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Stable
14. CLARIFYING REMARKS:

Most of this area represents a new, speculative development of very small but attractive modern and inexpensive homes built on fair sized lots. The balance is slightly older and comprises a mixture of bungalows and slightly larger dwellings. Few streets in this area are paved. The new homes are reported to be "jerry" built and lenders are cautious in making loans on these.

15. Information for this form was obtained from See Explanations

AREA DESCRIPTION

1. NAME OF CITY NIAGARA FALLS, N. Y. SECURITY GRADE SECOND AREA NO. B-6
2. DESCRIPTION OF TERRAIN. Low, flat and wooded land.
3. FAVORABLE INFLUENCES. Atmosphere of a country town.
4. DETRIMENTAL INFLUENCES. Distance from center of city.
5. INHABITANTS: Merchants, skilled mechanics & white collar ; b. Estimated annual family income \$ 1,500 & up ;
 c. Foreign-born None ; 0 %; d. Negro No ; 0 %;
 (Nationality) (Yes or No)
 e. Infiltration of None ; f. Relief families None ;
 g. Population is increasing ; decreasing ; static.
6. BUILDINGS: Small and medium Frame, brick veneer and stucco ;
 a. Type or types singles ; b. Type of construction ;
 c. Average age Up to 25 years ; d. Repair Good
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$5M - \$9M</u>	<u>\$7.5M</u>	<u>100%</u>	<u>\$35 - \$70</u>	<u>\$50</u>	<u>100%</u>
1934 low	<u>3.5M - 6M</u>	<u>5.2M</u>	<u>70%</u>	<u>25 - 50</u>	<u>35</u>	<u>70%</u>
1937 current	<u>4M - 6.5M</u>	<u>5.6M</u>	<u>75%</u>	<u>27½ - 55</u>	<u>40</u>	<u>80%</u>

Peak sale values occurred in 1929 and were 100 % of the 1929 level.
 Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 75 %; b. Dwelling units 98 %; c. Home owners 85 %
9. SALES DEMAND: a. Poor ; b. Sgls \$4M - \$6M ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. Sgls \$27½ - \$50 ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Stable
14. CLARIFYING REMARKS:

This is an area of considerable intermingling. Some houses are mere bungalows; others are of fair size with plots sufficiently large so that there is no appearance of congestion. On the whole, pride of ownership is evident. Only the principal thoroughfares are paved.

15. Information for this form was obtained from See Explanations

AREA DESCRIPTION

1. NAME OF CITY NIAGARA FALLS, N. Y. SECURITY GRADE SECOND AREA NO. B-7
2. DESCRIPTION OF TERRAIN. Flat island land which is well wooded.
3. FAVORABLE INFLUENCES. Attractiveness of location.
4. DETRIMENTAL INFLUENCES. Distance from center of city and lack of all civic improvements.
5. INHABITANTS:
 - a. Type Minor executives and white collar ; b. Estimated annual family income \$ 2,500 & up
 - c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
 - e. Infiltration of None ; f. Relief families None ;
 - g. Population is increasing slowly ; ~~decreasing~~ ; ~~static~~.
6. BUILDINGS:
 - a. Type or types Mixed singles ; b. Type of construction Frame ;
 - c. Average age Up to 12 years ; d. Repair Good
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$5M - \$15M</u>	<u>\$8M</u>	<u>100%</u>	<u>\$35 - \$70</u>	<u>\$50</u>	<u>100%</u>
<u>1934</u> low	<u>3M - 9M</u>	<u>4.7M</u>	<u>60%</u>	<u>22½ - 40</u>	<u>30</u>	<u>60%</u>
<u>1937</u> current	<u>3.5M - 9.5M</u>	<u>5M</u>	<u>65%</u>	<u>25 - 45</u>	<u>35</u>	<u>70%</u>

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

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 40 % ; b. Dwelling units 99 % ; c. Home owners 99 %
9. SALES DEMAND: a. Poor ; b. Sgls \$3.5M - \$5M ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. Sgls \$25 - \$45 ; c. Activity is None for rent
11. NEW CONSTRUCTION: a. Types Small singles ; b. Amount last year 10
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Stable
14. CLARIFYING REMARKS:

A fair sized island still only partially developed at the eastern end. This should have been a most desirable location but construction of homes has been indiscriminate with the result that there is a mixture of small bungalows intermingled with small and even large homes. Plots are narrow and houses are, for the most part, very close together. But few streets are paved.

15. Information for this form was obtained from See Explanations

AREA DESCRIPTION

1. NAME OF CITY NIAGARA FALLS, N.Y. SECURITY GRADE THIRD AREA NO. C-1
2. DESCRIPTION OF TERRAIN. High, flat land.
3. FAVORABLE INFLUENCES. Proximity to places of employment.
4. DETRIMENTAL INFLUENCES. Character of construction and smoke from railroad yards.
5. INHABITANTS:
 - a. Type Railroad laborers ; b. Estimated annual family income \$ 1,500
 - c. Foreign-born Mixed ; 40 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
 - e. Infiltration of Same ; f. Relief families A few ;
 - g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
 - a. Type or types Small singles ; b. Type of construction Frame ;
 - c. Average age 25 years ; d. Repair Fair
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>14M - \$6.5M</u>	<u>\$5M</u>	<u>100%</u>	<u>\$30 - \$40</u>	<u>\$55</u>	<u>100%</u>
<u>low</u>	<u>2.2M - 4M</u>	<u>3M</u>	<u>60%</u>	<u>20 - 25</u>	<u>22½</u>	<u>65%</u>
<u>current</u>	<u>2.5M - 4.2M</u>	<u>3.2M</u>	<u>65%</u>	<u>22½ - 27½</u>	<u>25</u>	<u>70%</u>

Peak sale values occurred in 1922 and were 100 % of the 1929 level.

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 60 % ; b. Dwelling units 99 % ; c. Home owners 80 %
9. SALES DEMAND: a. Poor ; b. Sgls \$2.5M - \$4M ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. Sgls \$22½ - \$27½ ; c. Activity is Almost none for rent
11. NEW CONSTRUCTION: a. Types _____ ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building Limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Slowly downward
14. CLARIFYING REMARKS: _____

This is an older section of the city containing small, cheaply constructed, one family homes, a number of which seem to be badly in need of repairs. Notwithstanding, this area presents fair housing facilities for railroad workers.

15. Information for this form was obtained from See Explanations

AREA DESCRIPTION

1. NAME OF CITY NIAGARA FALLS, N. Y. SECURITY GRADE THIRD AREA NO. C-2

2. DESCRIPTION OF TERRAIN. Land is flat.

3. FAVORABLE INFLUENCES. Nearness to the "Falls" and business section.

4. DETRIMENTAL INFLUENCES. Deterioration.

5. INHABITANTS:
a. Type Rooming house operators; b. Estimated annual family income \$ 1,200 & up
c. Foreign-born None; 0 %; d. Negro Yes (Scattered); 2 %;
(Nationality) (Yes or No)
e. Infiltration of None; f. Relief families None;
g. Population is increasing ; decreasing ; static.

6. BUILDINGS:
a. Type or types Converted singles; b. Type of construction Brick & frame;
c. Average age Up to 60 years; d. Repair Good

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$7.5M - \$15M</u>	<u>\$10M</u>	<u>100%</u>	<u>\$30 - \$100</u>	<u>\$40</u>	<u>100%</u>
<u>1934</u> low	<u>5.3M - 9M</u>	<u>6.5M</u>	<u>85%</u>	<u>18 - 50</u>	<u>25</u>	<u>60%</u>
<u>1937</u> current	<u>5.5M - 10M</u>	<u>7M</u>	<u>70%</u>	<u>20 - 60</u>	<u>27 1/2</u>	<u>70%</u>

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

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

8. OCCUPANCY: a. Land 100 %; b. Dwelling units 98 %; c. Home owners 100 %

9. SALES DEMAND: a. Poor; b. Sacrifice prices; c. Activity is Poor
Singles & units

10. RENTAL DEMAND: a. Good; b. @ \$20 - \$50; c. Activity is Good

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS * Stable

14. CLARIFYING REMARKS:

This is an older section which once contained many large and attractive homes. These since have been converted into apartments, rooming houses and tourist homes because of their proximity to the "Falls". It has also become an area for hotels and apartments.

* Desirability continues to decline but not intrinsic values.

15. Information for this form was obtained from See Explanations

AREA DESCRIPTION

1. NAME OF CITY NIAGARA FALLS, N. Y. SECURITY GRADE THIRD AREA NO. C-3
2. DESCRIPTION OF TERRAIN. Land is flat.
3. FAVORABLE INFLUENCES. Convenient to center of city.
4. DETRIMENTAL INFLUENCES. Character of neighborhood and inhabitant.
5. INHABITANTS:
 - a. Type Factory workers ; b. Estimated annual family income \$ 1,500 & up
 - c. Foreign-born Poles and Italians ; 30 % ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
 - e. Infiltration of Same ; f. Relief families A few ;
 - g. Population is increasing slowly ; decreasing static ;
6. BUILDINGS:
 - a. Type or types Singles, some doubles ; b. Type of construction Frame ;
 - c. Average age 30 years ; d. Repair Fair
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$4M - \$3M</u>	<u>\$6M</u>	<u>100%</u>	<u>\$30 - \$50</u>	<u>\$40</u>	<u>100%</u>
1934 low	<u>2M - 4M</u>	<u>3M</u>	<u>50%</u>	<u>20 - 30</u>	<u>25</u>	<u>60%</u>
1937 current	<u>2.5M - 4.5M</u>	<u>3.5M</u>	<u>60%</u>	<u>22½ - 35</u>	<u>27½</u>	<u>70%</u>

Peak sale values occurred in 1922 and were 100 % of the 1929 level.

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 85 % ; b. Dwelling units 97 % ; c. Home owners 75 %
9. SALES DEMAND: a. Poor ; b. Sgls \$2.5M - \$4M ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. @ \$22½ - \$30 ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Small singles ; b. Amount last year 10
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building Limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Slowly downward
14. CLARIFYING REMARKS:

This is a somewhat older section of the city all built at about the same time and in about the same type of construction. Plots are small and dwellings are close together. Its centralness of location makes it convenient to the several industrial areas and the shopping center; hence, its attraction to factory workers.
15. Information for this form was obtained from See Explanations

AREA DESCRIPTION

1. NAME OF CITY NIAGARA FALLS, N. Y. SECURITY GRADE THIRD AREA NO. C-4

2. DESCRIPTION OF TERRAIN. Flat and unattractive land.

3. FAVORABLE INFLUENCES. None.

4. DETRIMENTAL INFLUENCES. Distance to places of employment.

5. INHABITANTS:

- a. Type Laboring class ; b. Estimated annual family income \$ 1,200 & up
c. Foreign-born Poles & 5 ; d. Negro No ; 0 % ;
(Nationality) (Yes or No)
e. Infiltration of Same ; f. Relief families A few ;
g. Population is increasing ; decreasing ; static.

6. BUILDINGS:

- a. Type or types Small singles ; b. Type of construction Frame ;
c. Average age Up to 35 years ; d. Repair Only fair

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$3.5M - \$5.5M</u>	<u>\$4.5M</u>	<u>100%</u>	<u>\$25 - \$35</u>	<u>\$30</u>	<u>100%</u>
1934 low	<u>2M - 3.5M</u>	<u>2.7M</u>	<u>80%</u>	<u>15 - 22½</u>	<u>20</u>	<u>65%</u>
1937 current	<u>2.2M - 3.5M</u>	<u>3M</u>	<u>65%</u>	<u>17½ - 25</u>	<u>22½</u>	<u>70%</u>

Peak sale values occurred in 1926 and were 100% of the 1929 level.

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

8. OCCUPANCY: a. Land 80% ; b. Dwelling units 95% ; c. Home owners 65%

9. SALES DEMAND: a. Poor ; b. Sgls \$2.2M - \$3M ; c. Activity is Poor

10. RENTAL DEMAND: a. Fair ; b. Sgls \$17½ - \$25 ; c. Activity is Fair

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Slowly downward

14. CLARIFYING REMARKS:

This is an unrestricted area consisting of rather cheaply constructed, small, single family homes. Design is quite uniform and not overly pleasing. Lots are small and pride of ownership is very spotty. Very few streets are paved. That portion of the area to the west rates a higher "Yellow" and is more in favor among the lenders.

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

Date November 3rd 193 7

AREA DESCRIPTION

1. NAME OF CITY NIAGARA FALLS, N. Y. SECURITY GRADE FOURTH AREA NO. D-2
2. DESCRIPTION OF TERRAIN. Flat and treeless land.
3. FAVORABLE INFLUENCES. Proximity to places of employment.
4. DETRIMENTAL INFLUENCES. Character of neighborhood and odors from chemical plants.
5. INHABITANTS:
 - a. Type Factory labor ; b. Estimated annual family income \$ 1,000 & up
 - c. Foreign-born Mixed ; 7% ; d. Negro Yes ; 10% ;
(Nationality) (Yes or No)
 - e. Infiltration of Same ; f. Relief families Many ;
 - g. Population is increasing decreasing ; static.
6. BUILDINGS: Small singles
 - a. Type or types & few doubles ; b. Type of construction Frame ;
 - c. Average age Up to 50 years ; d. Repair Poor
7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$3.5M - \$5.5M</u>	<u>\$4M</u>	<u>100%</u>	<u>\$25 - \$40</u>	<u>\$30</u>	<u>100%</u>
<u>1954</u> low	<u>2.1M - 3.3M</u>	<u>2.5M</u>	<u>60%</u>	<u>16 - 25</u>	<u>20</u>	<u>55%</u>
<u>1937</u> current	<u>2.3M - 3.8M</u>	<u>2.8M</u>	<u>70%</u>	<u>19 - 30</u>	<u>22 1/2</u>	<u>75%</u>

Peak sale values occurred in 1922 and were 100% of the 1929 level.

Peak rental values occurred in 1929 and were 100% of the 1929 level.
8. OCCUPANCY: a. Land 85% ; b. Dwelling units 98% ; c. Home owners 50%
9. SALES DEMAND: a. Poor ; b. Sales \$2.5M - \$3M ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. Singles & Units @ \$19 - \$30 ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None ; b. Home building None
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Stable
14. CLARIFYING REMARKS:

This is a section which is divided into two similar portions by an industrial area. Dwellings are small, poorly and cheaply constructed and suffer badly from smoke and fumes emanating from adjacent chemical plants. Local sources refuse to lend in this area and whenever possible, will dump properties.

15. Information for this form was obtained from See Explanations