

AREA DESCRIPTION - SECURITY MAP OF Poughkeepsie, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land is high and slightly rolling.
- b. Favorable Influences. All city facilities. Area is highly restricted to one family.
- c. Detrimental Influences. None.

d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Static to up

2. INHABITANTS: White collar, business and professional

- a. Occupation White collar, business and professional; b. Estimated annual family income \$ 3-25,000
- c. Foreign-born families 0 %; predominating; d. Negro No %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing Slowly; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	OTHER TYPE	OTHER TYPE
a. Type	One family				
b. Construction	Frame & some brick				
c. Average Age	20 Years		Years		Years
d. Repair	Good				
e. Occupancy	98 %		%		%
f. Home ownership	80 %		%		%
g. Constructed past yr.	8 at 8500-40,000				
h. 1929 Price range	\$ 10,000-40,000	100%	\$ 100%	\$ 100%	100%
i. 1935 Price range	\$ 8500-25,000	67%	\$ %	\$ %	%
j. 1938 Price range	\$ 8500-25,000	67%	\$ %	\$ %	%
k. Sales demand	\$ 8000-12,000		\$	\$	
l. Activity	Fair				
m. 1929 Rent range	\$ 60 - 125	100%	\$ 100%	\$ 100%	100%
n. 1932/3 Rent range	\$ 45 - 90	73%	\$ %	\$ %	%
o. 1938 Rent range	\$ 45 - 90	73%	\$ %	\$ %	%
p. Rental demand	\$ 50 - 65		\$	\$	
q. Activity	Good				

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

5. CLARIFYING REMARKS:

This area contains most of the newer houses of higher price range within the city limits, and would appear safe to hold its premier position for a long time to come. Rental units are comparatively few.

6. NAME AND LOCATION South Side SECURITY GRADE A AREA NO. 1

Poughkeepsie, N. Y.

6. NAME AND LOCATION Edgar Park SECURITY GRADE B- AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF Poughkeepsie, N. Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land is high and level.
- b. Favorable Influences. All city facilities as well as good transportation, churches and schools.
- c. Detrimental Influences. Preponderance of two family houses.

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

2. INHABITANTS:

- a. Occupation Mixed white collar and skilled mechanics; b. Estimated annual family income \$ 25-10,000
- c. Foreign-born families 0%; predominating d. Negro only; Yes %
- e. Infiltration of None; f. Relief families None, except possible few on Pershing Avenue
- g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	75 %	OTHER TYPE	25 %	OTHER TYPE	%
a. Type	Two family		One family (2 story-7/8 rm)			
b. Construction	Frame		Frame			
c. Average Age	15-20 Years		15-20 Years			
d. Repair	Fair to good		Fair to good			
e. Occupancy	98 %		98 %			
f. Home ownership	75 %		75 %			
g. Constructed past yr.	None		None			
h. 1929 Price range	\$ 8000-15,000	100 %	\$ 6500-10,000	100 %	\$	100 %
i. 1935 Price range	\$ 6000-11,000*	74 %	\$ 5500-8000	82 %	\$	%
j. 1938 Price range	\$ 6000-11,000*	74 %	\$ 5500-8000	82 %	\$	%
k. Sales demand	\$ 8000-10,000		\$ 6000-7500		\$	
l. Activity	Very limited		Fair to good			
m. 1929 Rent range	\$ 35 - 60 per flat	100 %	\$ 40 - 60	100 %	\$	100 %
n. 1932/3 Rent range	\$ 30 - 45 " " 79 %		\$ 35 - 50	85 %	\$	%
o. 1938 Rent range	\$ 30 - 45 " " 79 %		\$ 35 - 50	85 %	\$	%
p. Rental demand	\$ 30 - 40 " "		\$ 35 - 50		\$	
q. Activity	Fair to good		Fair to good			

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

5. CLARIFYING REMARKS: This area is still regarded as a desirable section in which to live. The houses are slightly higher priced than in the similar district "B-1". There is, however, practically no market for two family houses today. Pershing Avenue (marked in red) has a number of negro families. Houses on this street are very poor and of little value.

*Largely nominal and based on rental return.

6. NAME AND LOCATION North Side SECURITY GRADE B- AREA NO. 2

AREA DESCRIPTION - SECURITY MAP OF Poughkeepsie, N. Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. High and level terrain,
- b. Favorable Influences. All city facilities. Area is practically all restricted to one family residences. Transportation, schools, and churches are adequate.
- c. Detrimental Influences. None.

d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Static to up

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 2500-6000
- c. Foreign-born families 0 %; predominating; d. Negro few ; %
- e. Infiltration of None ; f. Relief families Few, if any
- g. Population is increasing Slowly ; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>One family</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Fair to good</u>					
e. Occupancy	<u>98</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>75</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>15 at 8-8500</u>					
h. 1929 Price range	\$ <u>6500-8500</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>5500-7000</u>	<u>83</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>5500-7000</u>	<u>83</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>5500-6000</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>40 - 60</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1932/3 Rent range	\$ <u>40 - 50</u>	<u>90</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>40 - 50</u>	<u>90</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>40 - 45</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: The popular trend for medium priced houses is to this southeastern portion of the city. An "A" rating might be justified except for the fact that a considerable percentage of the houses are not very well constructed. Glenwood Avenue, which is shown in red, was an old Negro settlement before this area was built up. The eastern block of the street is already changing for the better with some new construction, and it seems likely that before long the character of the whole street will change to conform to the rest of the area.

6. NAME AND LOCATION Rupert Park, etc. SECURITY GRADE B+ AREA NO. 3

AREA DESCRIPTION - SECURITY MAP OF Poughkeepsie, N. Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain.

High and rolling ground.

b. Favorable Influences.

Adequate utilities, such as, water, gas and electricity.
Attractive topography as well as good schools.

c. Detrimental Influences.

Lack of sewers.

d. Percentage of land improved 30 %; e. Trend of desirability next 10-15 yrs. Static
to up

2. INHABITANTS:

a. Occupation Mixed; b. Estimated annual family income \$ 1500-3000

c. Foreign-born families 0 %; predominating; d. Negro No ; %

e. Infiltration of None; f. Relief families Few, if any

g. Population is increasing slowly decreasing ; static

3. BUILDINGS:

	PREDOMINATING		OTHER TYPE		OTHER TYPE	
	<u>100</u> %		<u> </u> %		<u> </u> %	
a. Type	<u>One family</u>		<u> </u>		<u> </u>	
b. Construction	<u>Frame, bungalow and cottage type</u>		<u> </u>		<u> </u>	
c. Average Age	<u>10-12</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Fair</u>		<u> </u>		<u> </u>	
e. Occupancy	<u>98</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>80</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>2</u> at <u>5000-6000</u>		<u> </u>		<u> </u>	
h. 1929 Price range	\$ <u>4000-6500</u> <u>100</u> %		\$ <u> </u> <u>100</u> %		\$ <u> </u> <u>100</u> %	
i. 1935 Price range	\$ <u>3000-4500</u> <u>72</u> %		\$ <u> </u> <u> </u> %		\$ <u> </u> <u> </u> %	
j. 1938 Price range	\$ <u>3000-4500</u> <u>72</u> %		\$ <u> </u> <u> </u> %		\$ <u> </u> <u> </u> %	
k. Sales demand	\$ <u>4000</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Slow</u>		<u> </u>		<u> </u>	
m. 1929 Rent range	\$ <u>25 - 40</u> <u>100</u> %		\$ <u> </u> <u>100</u> %		\$ <u> </u> <u>100</u> %	
n. 1932/3 Rent range	\$ <u>20 - 35</u> <u>85</u> %		\$ <u> </u> <u> </u> %		\$ <u> </u> <u> </u> %	
o. 1938 Rent range	\$ <u>20 - 35</u> <u>85</u> %		\$ <u> </u> <u> </u> %		\$ <u> </u> <u> </u> %	
p. Rental demand	\$ <u>25 - 30</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 Fair

5. CLARIFYING REMARKS:

This area is beyond the city limits. There has been a tendency for the city to expand in this direction with modest homes. It is very attractive country, near industries and still has a low tax rate. Tax rate, however, is rising due to the cost of maintaining new schools, etc. Present rate of growth is very slow but should be accelerated with any material improvement in employment.

6. NAME AND LOCATION Fairview Heights SECURITY GRADE B AREA NO. 4

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS: Risks from comparatively low ground in the west.

a. Description of Terrain.

b. Favorable Influences. All city facilities and adjacence to center of city, schools and churches.

c. Detrimental Influences. Age and obsolescence, poorer type of inhabitants as well as smoke from New York Central Railroad.

d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Declin- ing

2. INHABITANTS: Mixed white collar & labor 1200-3000

a. Occupation labor; b. Estimated annual family income \$ 30 Jewish, Italian descent Yes

c. Foreign-born families 30 %; Italian predominating; on Madison St.; Quite a few %

e. Infiltration of _____; f. Relief families _____

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

3. BUILDINGS:

	PREDOMINATING	60	%	OTHER TYPE	40	%	OTHER TYPE	%
a. Type	Two family			One family				
b. Construction	Frame, some brick			Frame, some brick				
c. Average Age	40+ Years			40+ Years				
d. Repair	Fair to poor			Fair to poor				
e. Occupancy	97 %			97 %				
f. Home ownership	60 %			60 %				
g. Constructed past yr.	None			None				
h. 1929 Price range	\$ 5000-8000	100%		\$ 3500-7000	100%		\$	100%
i. 1935 Price range	\$ 4000-6000*	77 %		\$ 3000-4500	71 %		\$	%
j. 1938 Price range	\$ 3000-6000*	69 %		\$ 3000-4500	71 %		\$	%
k. Sales demand	\$			\$			\$	
l. Activity	Nominal			Nominal				
m. 1929 Rent range	\$ 25 - 45 per flat	100%		\$ 30 - 50	100%		\$	100%
n. 1932/3 Rent range	\$ 20 - 35 " " 79			\$ 25 - 40 81			\$	%
o. 1933 Rent range	\$ 20 - 35 " " 79			\$ 25 - 40 81			\$	%
p. Rental demand	Fair			Fair			\$	
q. Activity	Fair to poor			Fair to poor				

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

5. CLARIFYING REMARKS: This is one of the oldest parts of the city. It contains quite a wide range in size and type of houses of which quite a number are 75 years old or more. It is extremely difficult to sell two family houses and values on them seem to be steadily declining. A few multiple dwellings scattered throughout this area.

*Largely nominal and based on rental values.

6. NAME AND LOCATION Eastman Park, etc. SECURITY GRADE C- AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF

1. AREA CHARACTERISTICS: Land is high and fairly level.

a. Description of Terrain.

b. Favorable Influences. All city facilities and convenience to center of town, schools and churches.

c. Detrimental Influences. Age and obsolescence.

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

2. INHABITANTS: White collar

a. Occupation White collar; b. Estimated annual family income \$ 2000-7500

c. Foreign-born families 0%; None predominating; d. Negro No; 0%

e. Infiltration of None; f. Relief families No

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

3. BUILDINGS:

	PREDOMINATING	85	%	OTHER TYPE	15	%	OTHER TYPE	%
a. Type	One family			Two family				
b. Construction	Frame, few brick			Frame				
c. Average Age	40	Years		40	Years			
d. Repair	Fair to good			Fair to good				
e. Occupancy	99	%		99	%			
f. Home ownership	80	%		80	%			
g. Constructed past yr.	None			None				
h. 1929 Price range	\$ 9000-25,000	100%		\$ 8000-14,000	100%		\$	100%
i. 1935 Price range	\$ 7500-15,000	66 *	%	\$ 6000-10,000	73	%	\$	%
j. 1938 Price range	\$ 7500-15,000	66 *	%	\$ 6000-10,000	73	%	\$	%
k. Sales demand	\$ 3000-10,000			\$ -			\$	
l. Activity	Fair to poor			Poor				
m. 1929 Rent range	\$ 50 - 80	100%		\$ 40-50 per flat	100%		\$	100%
n. 1932/3 Rent range	\$ 45 - 65	84	%	\$ 30-40 " "	78	%	\$	%
o. 1938 Rent range	\$ 45 - 65	84	%	\$ 30-40 " "	78	%	\$	%
p. Rental demand	\$ 45 - 50			\$ 30-35 " "			\$	
q. Activity	Good			Good				

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

5. CLARIFYING REMARKS: At one time, this was the most desirable residential section. Many very large homes from 60 to 70 years of age with no discernible value remain. It still retains some of its former reputation but is slowly and steadily becoming less desirable as a residential area, except possibly for apartment houses.

*Largely nominal and based on rental value.

6. NAME AND LOCATION South side SECURITY GRADE C+ AREA NO. 2

AREA DESCRIPTION - SECURITY MAP OF Poughkeepsie, N. Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Ground is high and rises slightly to the east.
- b. Favorable Influences. All city facilities, adjacence to center of city, schools and churches.
- c. Detrimental Influences. Age and obsolescence.

- d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Static to down
2. INHABITANTS: Mixed; chiefly modest white collar
- a. Occupation 1500-2500; b. Estimated annual family income \$ 1500-2500
- c. Foreign-born families 0 %; None predominating; d. Negro No %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing Yes; decreasing None; static Yes

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	50 %	OTHER TYPE	%
a. Type	One family		Two family			
b. Construction	Frame, few brick		Frame			
c. Average Age	40 Years		40 Years			
d. Repair	Fair to poor		Fair to poor			
e. Occupancy	93 %		93 %			
f. Home ownership	70 %		70 %			
g. Constructed past yr.	None		None			
h. 1929 Price range	\$ 4500-7000	100 %	\$ 5500-9000	100 %	\$	100 %
i. 1935 Price range	\$ 3500-5500	78 %	\$ 4000-6500	72 %	\$	%
j. 1933 Price range	\$ 3500-5500	78 %	\$ 4000-6500	72 %	\$	%
k. Sales demand	\$ 4000-5000		\$ 5500-6000		\$	
l. Activity	Slow		Very slow			
m. 1929 Rent range	\$ 35 - 50	100 %	\$ 35 -45 per flat	100 %	\$	100 %
n. 1932/3 Rent range	\$ 30 - 40	82 %	\$ 30 -33 " "	85 %	\$	%
o. 1933 Rent range	\$ 30 - 40	82 %	\$ 30 -33 " "	85 %	\$	%
p. Rental demand	\$ 30 - 35		\$ 30 -35 " "		\$	
q. Activity	Fair		Fair			

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

5. CLARIFYING REMARKS: This is a good renting area but very slow on sales. Houses are all of very substantial age and obsolete type. It is still a moderately desirable neighborhood to live in for people of modest incomes.

*Largely nominal and based on rental values.

6. NAME AND LOCATION Reservoir Park, Cannon Street SECURITY GRADE C AREA NO. 3

Poughkeepsie, N. Y.

6. NAME AND LOCATION _____ SECURITY GRADE _____ AREA NO. _____

AREA DESCRIPTION - SECURITY MAP OF Poughkeepsie, N.Y.

1. AREA CHARACTERISTICS:
 - a. Description of Terrain. High and rolling terrain which slopes down to Washington Street in the west.
 - b. Favorable Influences. Utilities such as water, gas and electricity. Area is accessible to industry.
 - c. Detrimental Influences. Lack of sewerage beyond the city limits. Construction is of a cheap character.
 - d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Static
2. INHABITANTS: Mixed white collar, skilled mechanics, etc.
 - a. Occupation skilled mechanics, etc.; b. Estimated annual family income \$ 1500-2500
 - c. Foreign-born families 0 %; Few of German descent predominating; d. Negro No %
 - e. Infiltration of None; f. Relief families Few if any
 - g. Population is increasing _____; decreasing _____; static Yes
3. BUILDINGS:

	PREDOMINATING	<u>100</u> %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>One family bungalow, semi-bungalow & cottages</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>20</u>	Years		Years		Years
d. Repair	<u>Fair</u>					
e. Occupancy	<u>98</u>	%		%		%
f. Home ownership	<u>80</u>	%		%		%
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>4000-6500</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. <u>1935</u> Price range	\$ <u>3000-4500</u>	<u>72</u> %	\$ _____	_____ %	\$ _____	_____ %
j. <u>1933</u> Price range	\$ <u>3000-4500</u>	<u>72</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>Bargains</u>		\$ _____		\$ _____	
l. Activity	<u>Slow</u>					
m. 1929 Rent range	\$ <u>25 - 40</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. <u>1932/3</u> Rent range	\$ <u>20 - 35</u>	<u>85</u> %	\$ _____	_____ %	\$ _____	_____ %
o. <u>1933</u> Rent range	\$ <u>20 - 35</u>	<u>85</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ <u>25 - 30</u>		\$ _____		\$ _____	
q. Activity	<u>Fair</u>					
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Poor; b. Home building Poor
5. CLARIFYING REMARKS: Progress in this end of town is dependant on the course of employment in industries.
6. NAME AND LOCATION Fairview (Outside city limits) SECURITY GRADE C AREA NO. 5

AREA DESCRIPTION - SECURITY MAP OF Poughkeepsie, N. Y.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Ground is high and rolling.

b. Favorable Influences. All city facilities, attractive topography and park.

c. Detrimental Influences.

d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

a. Occupation Mixed; b. Estimated annual family income \$ 1500-2500

c. Foreign-born families 0 %; predominating; d. Negro No %

e. Infiltration of None; f. Relief families Few, if any

g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>One family</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>98</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>75</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>4000-6500</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>3000-4500</u>	<u>72</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1933 Price range	\$ <u>3000-4500</u>	<u>72</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>-</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Very slow</u>					
m. 1929 Rent range	\$ <u>25 - 40</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1932/3 Rent range	\$ <u>20 - 35</u>	<u>85</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1933 Rent range	\$ <u>20 - 35</u>	<u>85</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>25 - 30</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS:

6. NAME AND LOCATION College Hill Park SECURITY GRADE C AREA NO. 6

AREA DESCRIPTION - SECURITY MAP OF Poughkeepsie, N. Y.

1. AREA CHARACTERISTICS:
 - a. Description of Terrain. Ground is high and rolling.
 - b. Favorable Influences. Adequate water, gas and electric supply. Fair transportation. Good schools.
 - c. Detrimental Influences. Lack of sewers, age and obsolescence as well as distance from center of city.
 - d. Percentage of land improved 50%; e. Trend of desirability next 10-15 yrs. Static
2. INHABITANTS:
 - a. Occupation Mixed white collar, etc.; b. Estimated annual family income \$ 1200-3000
 - c. Foreign-born families 0%; predominating; d. Negro No%;
 - e. Infiltration of None; f. Relief families A few
 - g. Population is increasing Slowly; decreasing ; static
3. BUILDINGS:

	PREDOMINATING <u>100</u> %	OTHER TYPE <u> </u> %	OTHER TYPE <u> </u> %
a. Type	<u>One family, various types</u>	<u> </u>	<u> </u>
b. Construction	<u>Frame</u>	<u> </u>	<u> </u>
c. Average Age	<u>35</u> Years	<u> </u> Years	<u> </u> Years
d. Repair	<u>Fair</u>	<u> </u>	<u> </u>
e. Occupancy	<u>98</u> %	<u> </u> %	<u> </u> %
f. Home ownership	<u>70</u> %	<u> </u> %	<u> </u> %
g. Constructed past yr.	<u>5 at 4000-4500</u>	<u> </u>	<u> </u>
h. 1929 Price range	\$ <u>4500-3500</u> <u>100</u> %	\$ <u> </u> <u>100</u> %	\$ <u> </u> <u>100</u> %
i. 1935 Price range	\$ <u>3500-6500</u> <u>77</u> %	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %
j. 1938 Price range	\$ <u>3500-6500</u> <u>77</u> %	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %
k. Sales demand	\$ <u>-</u>	\$ <u> </u>	\$ <u> </u>
l. Activity	<u>Slow</u>	<u> </u>	<u> </u>
m. 1929 Rent range	\$ <u>30 - 45</u> <u>100</u> %	\$ <u> </u> <u>100</u> %	\$ <u> </u> <u>100</u> %
n. 1932/3 Rent range	\$ <u>25 - 35</u> <u>80</u> %	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %
o. 1938 Rent range	\$ <u>25 - 35</u> <u>80</u> %	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %
p. Rental demand	\$ <u>30</u>	\$ <u> </u>	\$ <u> </u>
q. Activity	<u>Fair</u>	<u> </u>	<u> </u>
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Poor; b. Home building Fair
5. CLARIFYING REMARKS:

There was a small development in the northern end about 12 years ago known as "Crestwood". These small houses are now worth from \$3500 to \$5500. The most thickly populated portion lies south of Main Street and consists chiefly of old houses of moderately large size which originally accommodated students from Vassar College in the days before the College had sufficient dormitories to house all of the student body.
6. NAME AND LOCATION Arlington (Outside the city limits) SECURITY GRADE C AREA NO. 7

AREA DESCRIPTION - SECURITY MAP OF Poughkeepsie, N.Y.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land rises from the river front.
- b. Favorable Influences. All city facilities, proximity to industry and center of town, as well as ample schools, etc.
- c. Detrimental Influences. Age and obsolescence as well as type of population and smoke from railroad.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

- a. Occupation Laborers; b. Estimated annual family income \$ 1000-2000
- c. Foreign-born families 50 %; Italian descent predominating; d. Negro Yes inal %
- e. Infiltration of None; f. Relief families Yes, many
- g. Population is increasing Yes; decreasing Yes; static Yes

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	50 %	OTHER TYPE	%
a. Type	<u>One family</u>		<u>Two family</u>			
b. Construction	<u>Frame & brick</u>		<u>Frame & brick</u>			
c. Average Age	<u>40+</u> Years		<u>40+</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>60</u> %		<u>60</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>2500-5500</u>	<u>100</u> %	\$ <u>3000-6500</u>	<u>100</u> %	\$	<u>100</u> %
i. 1935 Price range	\$ <u>1800-4000</u>	<u>72</u> %	* \$ <u>2000-4500</u>	<u>68</u> %	\$	
j. 1938 Price range	\$ <u>1800-4000</u>	<u>72</u> %	* \$ <u>2000-4500</u>	<u>68</u> %	\$	
k. Sales demand	\$ <u>-</u>		\$ <u>-</u>		\$	
l. Activity	<u>Nominal</u>		<u>Nominal</u>			
m. 1929 Rent range	\$ <u>20-35</u>	<u>100</u> %	\$ <u>15-35 Per flat</u>	<u>100</u> %	\$	<u>100</u> %
n. 1932/3 Rent range	\$ <u>15-28</u>	<u>78</u> %	\$ <u>12-23 " "</u>	<u>70</u> %	\$	
o. 1933 Rent range	\$ <u>15-28</u>	<u>78</u> %	\$ <u>12-23 " "</u>	<u>70</u> %	\$	
p. Rental demand	\$ <u>18-25</u>		\$ <u>15-20 " "</u>		\$	
q. Activity	<u>Fair to poor</u>		<u>Fair to poor</u>			

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

5. CLARIFYING REMARKS:

This area, being likewise part of the waterfront, is similar to section "D-2" although, if anything, slightly poorer and with fewer former large dwellings.

*Largely nominal and based on rental values.

6. NAME AND LOCATION River Front SECURITY GRADE D AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land rises from the river front.
- b. Favorable Influences. All city facilities, adequate schools and proximity to industry and center of city.
- c. Detrimental Influences. Age and obsolescence as well as type of population and smoke from railroad.

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

2. INHABITANTS:

- a. Occupation Laborers; b. Estimated annual family income \$ 1000-2000
- c. Foreign-born families 60 %; Italian descent predominating; d. Negro few %
- e. Infiltration of None; f. Relief families Some
- g. Population is increasing Yes; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	50 %	OTHER TYPE	%
a. Type	One family		Two family			
b. Construction	Frame & brick		Frame & brick			
c. Average Age	40+ Years		40+ Years			
d. Repair	Fair to poor		Fair to poor			
e. Occupancy	95 %		95 %			
f. Home ownership	60 %		60 %			
g. Constructed past yr.	None		None			
h. 1929 Price range	\$ 2500-6000	100 %	\$ 3000-7000	100 %	\$	100 %
i. 1935 Price range	\$ 2000-4500	76 %	* \$ 2000-5000	70 %	\$	%
j. 1938 Price range	\$ 2000-4500	76 %	* \$ 2000-5000	70 %	\$	%
k. Sales demand	\$ -		\$ -		\$	
l. Activity	Nominal		Nominal			
m. 1929 Rent range	\$ 20-35	100 %	\$ 15-35 per flat	100 %	\$	100 %
n. 1932/3 Rent range	\$ 15-30	82 %	\$ 12-25 " "	74 %	\$	%
o. 1933 Rent range	\$ 15-30	82 %	\$ 12-25 " "	74 %	\$	%
p. Rental demand	\$ 20-25		\$ 15-22 " "		\$	
q. Activity	Fair to poor		Fair to poor			

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

5. CLARIFYING REMARKS:

In very early days before the coming of the railroads, this section on the banks of the Hudson was considered one of the most attractive places to live and there still remain some large houses 75 years old or more. The water front is now industrial and this has long been the poorest section of the city. Houses are of all types and sizes, of great age, and mainly in very poor condition.

*Largely nominal and based on rental values.

6. NAME AND LOCATION River Front SECURITY GRADE D AREA NO. 2

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS: Land is high and level
 - a. Description of Terrain.
 - b. Favorable Influences. Proximity to park and industries. Adequately supplied with water, gas and electricity.
 - c. Detrimental Influences. Lack of sewers as well as considerable distance from center of city.
 - d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Down
2. INHABITANTS: Laborers 1000-2000
 - a. Occupation Laborers; b. Estimated annual family income \$ 1000-2000
 - c. Foreign-born families 10 %; Italian predominating; d. Negro Yes ? %
 - e. Infiltration of None; f. Relief families Yes, quite a few
 - g. Population is increasing Yes; decreasing _____; static _____
3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	One family					
b. Construction	Frame					
c. Average Age	50 Years					
d. Repair	Very poor					
e. Occupancy	98 %					
f. Home ownership	50 %					
g. Constructed past yr.	None					
h. 1929 Price range	\$ 2000-4500	100 %	\$	100 %	\$	100 %
i. 1935 Price range	\$ 1500-3000	69 %	\$	%	\$	%
j. 1938 Price range	\$ 1500-3000	69 %	\$	%	\$	%
k. Sales demand	\$ -		\$		\$	
l. Activity	None					
m. 1929 Rent range	\$ 15-23	100 %	\$	100 %	\$	100 %
n. 1932/3 Rent range	\$ 12-20	74 %	\$	%	\$	%
o. 1938 Rent range	\$ 12-20	74 %	\$	%	\$	%
p. Rental demand	\$ 12-15		\$		\$	
q. Activity	Little					
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None
5. CLARIFYING REMARKS: This is a small settlement of great age with poor type dwellings and inhabitants.