

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land is slightly high and flat.
- b. Favorable Influences. Attractive development.
- c. Detrimental Influences. None.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Business executives ; b. Estimated annual family income \$ 5000 up
- c. Foreign-born families 0 %; - predominating; d. Negro No ; - %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Brick & frame</u>					
c. Average Age	<u>15</u> Years					
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>100</u> %					
g. Constructed past yr.	<u>1</u>					
h. 1929 Price range	<u>\$10,000-50,000</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
i. 1935 Price range	<u>\$6500-25,000</u>	<u>65%</u>	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	<u>\$6500-25,000</u>	<u>65%</u>	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$6500-9000</u>		\$ _____		\$ _____	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
n. Rent range	\$ _____	_____ %	\$ _____	_____ %	\$ _____	_____ %
o. Rent range	\$ _____	_____ %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ _____		\$ _____		\$ _____	
q. Activity	<u>Not a rental area</u>					

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

5. CLARIFYING REMARKS:

This is a small area containing large homes attractively designed and set well back from the street. Grounds are well landscaped and streets are shaded. On Washington Road dwellings are smaller than those on Sunnyside Road.

6. NAME AND LOCATION Scotia SECURITY GRADE A AREA NO. 1

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. High and slightly rolling terrain.
- b. Favorable Influences. Convenience and attractiveness of location.
- c. Detrimental Influences. None.
- d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Executives; b. Estimated annual family income \$ 7500 up
- c. Foreign-born families 0 %; - predominating; d. Negro No %; - %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles</u>					
b. Construction	<u>Brick & frame</u>					
c. Average Age	<u>25</u> Years					
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>100</u> %					
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	<u>\$20,000-50,000</u>	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
i. 1935 Price range	<u>\$2,000-25,000</u>	<u>60</u> %	\$	<u>-</u> %	\$	<u>-</u> %
j. 1938 Price range	<u>\$2,000-25,000</u>	<u>60</u> %	\$	<u>-</u> %	\$	<u>-</u> %
k. Sales demand	<u>\$2,000-15,000</u>		\$		\$	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
n. Rent range	\$	<u>-</u> %	\$	<u>-</u> %	\$	<u>-</u> %
o. Rent range	\$	<u>-</u> %	\$	<u>-</u> %	\$	<u>-</u> %
p. Rental demand	\$		\$		\$	
q. Activity	<u>Not a rental area</u>					

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

5. CLARIFYING REMARKS: This is an area of large singles of varied design located on rather extensive plottage. Grounds are well landscaped and streets are shaded. It represents the city's most exclusive residential neighborhood. Original development of this section was by the General Electric Realty Corporation for their executives.

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land is generally flat.
- b. Favorable Influences. Attractiveness of development and low taxes.
- c. Detrimental Influences. Distance from center of city.
- d. Percentage of land improved 33 1/3%; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Minor executives; b. Estimated annual family income \$ 3000 up
- c. Foreign-born families 0%; - predominating; d. Negro No; -%
- e. Infiltration of None; f. Relief families None
- g. Population is increasing Fairly rapidly; decreasing -; static -

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>3</u> Years					
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>100</u> %					
g. Constructed past yr.	<u>15</u>					
h. 1929 Price range	\$ <u>100</u> %	\$ <u>100</u> %	\$ <u>100</u> %			
i. Price range	\$ <u>-</u> %	\$ <u>-</u> %	\$ <u>-</u> %			
j. 1938 Price range	\$ <u>7000-15,000</u> %	\$ <u>-</u> %	\$ <u>-</u> %			
k. Sales demand	\$ <u>-</u>	\$ <u>-</u>	\$ <u>-</u>			
l. Activity	<u>HOUSES ARE NOT FOR SALE</u>					
m. 1929 Rent range	\$ <u>100</u> %	\$ <u>100</u> %	\$ <u>100</u> %			
n. Rent range	\$ <u>-</u> %	\$ <u>-</u> %	\$ <u>-</u> %			
o. Rent range	\$ <u>-</u> %	\$ <u>-</u> %	\$ <u>-</u> %			
p. Rental demand	\$ <u>-</u>	\$ <u>-</u>	\$ <u>-</u>			
q. Activity	<u>Not a rental area</u>					

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

5. CLARIFYING REMARKS: This is a new development of small, modern singles of varied and pleasing architecture. It is a realty development but houses are built on order by the buyers of lots which are small. It is a popular lending area with the Prudential Insurance Company of America.

6. NAME AND LOCATION Grand Boulevard Estates
Town of Niskayuna SECURITY GRADE A AREA NO. 3

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Ground is high and rolling.
- b. Favorable Influences. Attractiveness of development and low taxes.
- c. Detrimental Influences. None.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs Stable

2. INHABITANTS:

- a. Occupation Business & professional; b. Estimated annual family income \$ 3000 up
- 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	_____ %
a. Type	<u>Singles</u>	_____	_____	_____	_____	_____
b. Construction	<u>Frame</u>	_____	_____	_____	_____	_____
c. Average Age	<u>12</u> Years	_____	_____	_____	_____	_____
d. Repair	<u>Good</u>	_____	_____	_____	_____	_____
e. Occupancy	<u>98</u> %	_____	_____ %	_____ %	_____ %	_____ %
f. Home ownership	<u>90</u> %	_____	_____ %	_____ %	_____ %	_____ %
g. Constructed past yr	<u>5</u>	_____	_____	_____	_____	_____
h. 1929 Price range	<u>\$000-30,000</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1935 Price range	<u>\$000-15,000</u>	<u>65</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	<u>\$000-15,000</u>	<u>65</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$000-7500</u>	_____	\$ _____	_____	\$ _____	_____
l. Activity	<u>Fair</u>	_____	_____	_____	_____	_____
m. 1929 Rent range	<u>\$60 - 100</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1935 Rent range	<u>\$42¹/₂ - 70</u>	<u>70</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	<u>\$45 - 75</u>	<u>75</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$45 - 60</u>	_____	\$ _____	_____	\$ _____	_____
q. Activity	<u>Good</u>	_____	_____	_____	_____	_____

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

5. CLARIFYING REMARKS:

This is a section of one family dwellings ranging from the modest to those of fair size. They are modern and of varied but attractive design. Lots are a bit too narrow but well maintained.

6. NAME AND LOCATION Grand Boulevard
Town of Niskayuna SECURITY GRADE A AREA NO 4

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

1. AREA CHARACTERISTICS:
- a. Description of Terrain. Slightly rolling land.
 - b. Favorable Influences. Attractiveness of entire section and low taxes.
 - c. Detrimental Influences. Distance from center of city and lack of conveniences except water, gas and electricity.
 - d. Percentage of land improved 25 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:
- a. Occupation Executives & professionals; b. Estimated annual family income \$ 5000 up
 - 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	%
a. Type	<u>Singles</u>					
b. Construction	<u>Frame & brick</u>					
c. Average Age	<u>20</u> Years					
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>100</u> %					
g. Constructed past yr.	<u>3</u>					
h. 1929 Price range	\$ <u>12,000-40,000</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
i. 1935 Price range	\$ <u>7500-20,000</u>	<u>65</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
j. 1938 Price range	\$ <u>7500-20,000</u>	<u>65</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
k. Sales demand	\$ <u>7500-10,000</u>		\$ <u>-</u>		\$ <u>-</u>	
l. Activity	<u>Light</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>Not a rental area</u>					

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

5. CLARIFYING REMARKS: This section contains modern homes of fair size with grounds in proportion which are well maintained. The entire area has the air of country rather than city.

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land is low in south and slightly higher in the north.
- b. Favorable Influences. Very convenient and quite attractive.
- c. Detrimental Influences. Occasional fog and dampness in south, near river.

d. Percentage of land improved 85 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation White collar and skilled mechanics; b. Estimated annual family income \$ 1500 up
- c. Foreign-born families 0 %; - predominating; d. Negro No; - %
- e. Infiltration of None; f. Relief families A few
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	5 %	OTHER TYPE	%
a. Type	<u>Singles</u>		<u>Doubles</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>25</u> Years		<u>25</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>98</u> %		<u>98</u> %			
f. Home ownership	<u>85</u> %		<u>90</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>6000-12,000</u>	<u>100 %</u>	\$ <u>10,000-12,000</u>	<u>100 %</u>	\$	<u>100 %</u>
i. 1935 Price range	\$ <u>3500-7000</u>	<u>60 %</u>	\$ <u>5000-6000</u>	<u>50 %</u>	\$	<u>- %</u>
j. 1938 Price range	\$ <u>3500-7000</u>	<u>60 %</u>	\$ <u>5000-6000</u>	<u>50 %</u>	\$	<u>- %</u>
k. Sales demand	\$ <u>3500-5000</u>		\$ <u>5000-6000</u>		\$	
l. Activity	<u>Fair</u>		<u>Poor</u>			
m. 1929 Rent range	\$ <u>40 - 60</u>	<u>100 %</u>	\$ <u>32½ - 50</u>	<u>100 %</u>	\$	<u>100 %</u>
n. 1935 Rent range	\$ <u>27½ - 42½</u>	<u>70 %</u>	\$ <u>22½ - 32½</u>	<u>70 %</u>	\$	<u>- %</u>
o. 1938 Rent range	\$ <u>30 - 45</u>	<u>75 %</u>	\$ <u>25 - 35</u>	<u>75 %</u>	\$	<u>- %</u>
p. Rental demand	\$ <u>30 - 45</u>		\$ <u>25 - 35</u>		\$	
q. Activity	<u>Good</u>		<u>Good</u>			

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

5. CLARIFYING REMARKS:

In this area, singles are of the 1½, 2 and 2½ story type; set back slightly from shaded streets and built not too closely together. Pride of ownership is well displayed.

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

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

1. AREA CHARACTERISTICS:

a. Description of Terrain. High and slightly rolling terrain.

b. Favorable Influences. Fairly convenient.

c. Detrimental Influences. None.

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

2. INHABITANTS: White collar

a. Occupation and skilled mechanics; b. Estimated annual family income \$ 1200-up

c. Foreign-born families 50 %; Polish predominating; d. Negro No ; %

e. Infiltration of Same ; f. Relief families A few

g. Population is increasing Slowly ; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	85 %	OTHER TYPE	15 %	OTHER TYPE	%
a. Type	<u>Singles</u>		<u>Doubles</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>20</u> Years		<u>20</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>95</u> %		<u>85</u> %			
f. Home ownership	<u>90</u> %		<u>95</u> %			
g. Constructed past yr.	<u>10</u>		<u>None</u>			
h. 1929 Price range	\$ <u>5500-10,000</u>	<u>100</u> %	\$ <u>7500-10,000</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>3500-6000</u>	<u>65</u> %	\$ <u>4500-5500</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>3500-6000</u>	<u>65</u> %	\$ <u>4500-5500</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>3500-5000</u>		\$ <u>4500-5500</u>		\$ <u> </u>	
l. Activity	<u>Good</u>		<u>Poor</u>			
m. 1929 Rent range	\$ <u>40 - 60</u>	<u>100</u> %	\$ <u>30 - 45</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1935 Rent range	\$ <u>27½ - 37½</u>	<u>70</u> %	\$ <u>18 - 27½</u>	<u>65</u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>30 - 40</u>	<u>75</u> %	\$ <u>20 - 30</u>	<u>70</u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>30-40</u>		\$ <u>20-30</u>		\$ <u> </u>	
q. Activity	<u>Good</u>		<u>Poor</u>			

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

5. CLARIFYING REMARKS:

Here is found a mixture of bungalows and slightly larger singles save on Michigan and Pennsylvania Avenues which are given over almost exclusively to two family dwellings. All lots are quite narrow. Pride of ownership is marked.

6. NAME AND LOCATION Mt. Pleasant - Schenectady SECURITY GRADE B AREA NO. 2

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

1. AREA CHARACTERISTICS:

a. Description of Terrain. Rolling ground.

b. Favorable Influences. Convenient and attractive location.

c. Detrimental Influences. None.

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

2. INHABITANTS:

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

c. Foreign-born families 5 %; Italians predominating; d. Negro No %;

e. Infiltration of None; f. Relief families A few

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

3. BUILDINGS:

	PREDOMINATING	60 %	OTHER TYPE	40 %	OTHER TYPE	%
a. Type	<u>Doubles</u>		<u>Singles</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>30</u> Years		<u>30</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>80</u> %		<u>90</u> %			
f. Home ownership	<u>75</u> %		<u>75</u> %			
g. Constructed past yr	<u>None</u>		<u>None</u>			
h. 1929 Price range	<u>\$500-10,000</u>	<u>100</u> %	<u>\$500-10,000</u>	<u>100</u> %	\$	<u>100</u> %
i. 1935 Price range	<u>4000-6000</u>	<u>60</u> %	<u>3500-6000</u>	<u>65</u> %	\$	<u>65</u> %
j. 1938 Price range	<u>4000-6000</u>	<u>60</u> %	<u>3500-6000</u>	<u>65</u> %	\$	<u>65</u> %
k. Sales demand	<u>4000-6000</u>		<u>3500-5000</u>		\$	
l. Activity	<u>Poor</u>		<u>Fair</u>			
m. 1929 Rent range	<u>30 - 45</u>	<u>100</u> %	<u>32¹/₂ - 60</u>	<u>100</u> %	\$	<u>100</u> %
n. 1935 Rent range	<u>18 - 27¹/₂</u>	<u>65</u> %	<u>32¹/₂ - 37¹/₂</u>	<u>70</u> %	\$	<u>70</u> %
o. 1938 Rent range	<u>20 - 30</u>	<u>70</u> %	<u>35 - 40</u>	<u>75</u> %	\$	<u>75</u> %
p. Rental demand	<u>20 - 30</u>		<u>35 - 35</u>		\$	
q. Activity	<u>Poor</u>		<u>Fair</u>			

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

5. CLARIFYING REMARKS:

This is an area containing little variety in size and type but all dwellings are of fair age. Lots are a bit too narrow but properties are well cared for and streets are nicely shaded.

6. NAME AND LOCATION Schenectady SECURITY GRADE B- AREA NO 3

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land rises to the east.
- b. Favorable Influences. Convenient and attractive location.
- c. Detrimental Influences. None.
- d. Percentage of land improved 85 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Professional and white collar; b. Estimated annual family income \$ 1800 up
- c. Foreign-born families 0 %; - predominating; d. Negro No %; - %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing very slowly; decreasing -; static -

3. BUILDINGS:

	PREDOMINATING	80 %	OTHER TYPE	20 %	OTHER TYPE	%
a. Type	<u>Singles</u>		<u>Doubles</u>			
b. Construction	<u>Frame & brick</u>		<u>Frame</u>			
c. Average Age	<u>30</u> Years		<u>30</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>98</u> %		<u>85</u> %			
f. Home ownership	<u>90</u> %		<u>90</u> %			
g. Constructed past yr.	<u>8</u>		<u>None</u>			
h. 1929 Price range	\$ <u>8500-40,000</u>	<u>100</u> %	\$ <u>8000-13,000</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
i. 1935 Price range	\$ <u>5000-20,000</u>	<u>60</u> %	\$ <u>4000-6500</u>	<u>50</u> %	\$ <u>-</u>	<u>-</u> %
j. 1938 Price range	\$ <u>5000-20,000</u>	<u>60</u> %	\$ <u>4000-6500</u>	<u>50</u> %	\$ <u>-</u>	<u>-</u> %
k. Sales demand	\$ <u>5000-7500</u>		\$ <u>4000-6000</u>		\$ <u>-</u>	
l. Activity	<u>Fair</u>		<u>Poor</u>			
m. 1929 Rent range	\$ <u>60 - 100</u>	<u>100</u> %	\$ <u>35 - 60</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
n. 1935 Rent range	\$ <u>37½ - 70</u>	<u>70</u> %	\$ <u>22½ - 37½</u>	<u>65</u> %	\$ <u>-</u>	<u>-</u> %
o. 1938 Rent range	\$ <u>40 - 70</u>	<u>75</u> %	\$ <u>25 - 40</u>	<u>70</u> %	\$ <u>-</u>	<u>-</u> %
p. Rental demand	\$ <u>40 - 60</u>		\$ <u>25 - 40</u>		\$ <u>-</u>	
q. Activity	<u>Good</u>		<u>Poor</u>			

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

5. CLARIFYING REMARKS: This is an area which was developed prior to the enactment of zoning regulations and, as a consequence, has been developed with a considerable intermingling of both small and large homes as well as a scattering of doubles. Whereas some are considerable above the average scale; others are below as to age, size and desirability. This condition exists throughout the section and is not limited to any definable portion. Streets are shaded and pride of ownership is marked.

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Ground is high and flat.
- b. Favorable Influences. An attractive location.
- c. Detrimental Influences. Distance from center of city and high taxes because of local improvements.
- d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 1800 up
- c. Foreign-born families 0 %; - predominating; d. Negro No %; - %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing Very slowly; decreasing -; static -

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>10</u> Years		<u>-</u> Years		<u>-</u> Years	
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %		<u>-</u> %		<u>-</u> %	
f. Home ownership	<u>95</u> %		<u>-</u> %		<u>-</u> %	
g. Constructed past yr.	<u>4</u>					
h. 1929 Price range	<u>\$ None for sale</u>	<u>100</u> %	<u>\$ -</u>	<u>100</u> %	<u>\$ -</u>	<u>100</u> %
i. 1935 Price range	<u>\$ 4000-12,000</u>	<u>-</u> %	<u>\$ -</u>	<u>-</u> %	<u>\$ -</u>	<u>-</u> %
j. 1938 Price range	<u>\$ 4000-12,000</u>	<u>-</u> %	<u>\$ -</u>	<u>-</u> %	<u>\$ -</u>	<u>-</u> %
k. Sales demand	<u>\$ 4000-7500</u>		<u>\$ -</u>		<u>\$ -</u>	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	<u>\$ None for rent</u>	<u>100</u> %	<u>\$ -</u>	<u>100</u> %	<u>\$ -</u>	<u>100</u> %
n. 1935 Rent range	<u>\$ 32¹/₂ - 55</u>	<u>-</u> %	<u>\$ -</u>	<u>-</u> %	<u>\$ -</u>	<u>-</u> %
o. 1938 Rent range	<u>\$ 35 - 60</u>	<u>-</u> %	<u>\$ -</u>	<u>-</u> %	<u>\$ -</u>	<u>-</u> %
p. Rental demand	<u>\$ 35 - 50</u>		<u>\$ -</u>		<u>\$ -</u>	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS:

This area contains small, modern, one family houses and bungalows. Those to the west of this section are larger as well as more attractive and desirable.

6. NAME AND LOCATION Town of Niskayuna SECURITY GRADE B AREA NO. 5

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

1. AREA CHARACTERISTICS:
- a. Description of Terrain. Low in south and slightly high in the north.
 - b. Favorable Influences. Fairly conveniently located.
 - c. Detrimental Influences. There is occasional fog and dampness in the south, near the river.
 - d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:
- a. Occupation Mechanics ; b. Estimated annual family income \$ 1200 up
 - c. Foreign-born families 5 %; Swedish predominating; d. Negro No ; %
 - e. Infiltration of None ; f. Relief families A few
 - g. Population is increasing Very slowly ; decreasing _____ ; static _____

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>12</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>98</u> %					
f. Home ownership	<u>95</u> %					
g. Constructed past yr.	<u>10</u>					
h. 1929 Price range	<u>\$4000-8000</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1935 Price range	<u>\$2500-5000</u>	<u>60</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	<u>\$2500-5000</u>	<u>60</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$2500-5000</u>		\$ _____		\$ _____	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	<u>\$35 - 60</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1935 Rent range	<u>\$22½ - 37½</u>	<u>65</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	<u>\$25 - 40</u>	<u>70</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$25 - 40</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: This is an area made up almost entirely of small, one and one-and one-half story bungalows. These are built on narrow lots and display a fair pride of ownership.

6. NAME AND LOCATION Scotia SECURITY GRADE C AREA NO. 1

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

1. AREA CHARACTERISTICS:
- a. Description of Terrain. Fairly high ground which is somewhat rolling.
 - b. Favorable Influences. None.
 - c. Detrimental Influences. Smoke and noise from railroads.
 - d. Percentage of land improved 70%; e. Trend of desirability next 10-15 yrs Slowly down

2. INHABITANTS:
- a. Occupation Shop workers; b. Estimated annual family income \$ 1000 up
 - c. Foreign-born families 10%; Italian predominating; d. Negro No; %
 - e. Infiltration of None; f. Relief families A few
 - 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>Singles</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>3500-9000</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>2000-5500</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>2000-5500</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>2000-4000</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	\$ <u>35 - 60</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1935 Rent range	\$ <u>22½ - 37½</u>	<u>65</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>25 - 40</u>	<u>70</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>25 - 40</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: This is a section of small homes and bungalows built too closely together. Pride of ownership is very spotty.

6. NAME AND LOCATION Scotia SECURITY GRADE C AREA NO. 2

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Fairly flat land.
- b. Favorable Influences. Room for expansion.
- c. Detrimental Influences. Not very convenient and lacks all improvements, save gas and electricity.
- d. Percentage of land improved 15 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS: Shop workers and

- a. Occupation white collar; b. Estimated annual family income \$ 1200 & up
- c. Foreign-born families 0 %; - predominating; d. Negro No %;
- e. Infiltration of None; f. Relief families None
- g. Population is increasing Very slowly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>12</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>90</u> %					
g. Constructed past yr.	<u>3</u>					
h. 1929 Price range	<u>\$5000-10,000</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
i. 1935 Price range	<u>\$3500-6000</u>	<u>60 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
j. 1938 Price range	<u>\$3500-6000</u>	<u>60 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
k. Sales demand	<u>\$3500-5000</u>		\$ _____		\$ _____	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	<u>\$35 - 60</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
n. 1935 Rent range	<u>\$22¹/₂ - 37¹/₂</u>	<u>65 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
o. 1938 Rent range	<u>\$25 - 40</u>	<u>70 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
p. Rental demand	<u>\$25 - 40</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS:

This is an area where there are found a few small homes on occasional streets. Those on Horstman Road are newer and more desirable.

6. NAME AND LOCATION Scotia SECURITY GRADE C AREA NO. 3

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS: Land rises from the river and becomes rolling.
- a. Description of Terrain.
- b. Favorable Influences. Country atmosphere and trolley transportation.
- c. Detrimental Influences. Lack of everything except gas and electricity.

- d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Stable
2. INHABITANTS: Shop workers and white collar
- a. Occupation _____; b. Estimated annual family income \$ 1200, up
- c. Foreign-born families 0 %; _____ predominating; d. Negro No %
- e. Infiltration of None; f. Relief families A few
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS: 100

	PREDOMINATING	%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles</u>					
b. Construction	<u>Frame & brick</u>					
c. Average Age	<u>30</u> Years					
d. Repair	<u>Fair</u>					
e. Occupancy	<u>98</u> %					
f. Home ownership	<u>85</u> %					
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	<u>\$ 5000-20,000</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1935 Price range	<u>\$ 3000-10,000</u>	<u>60</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
j. 1938 Price range	<u>\$ 3000-10,000</u>	<u>60</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
k. Sales demand	<u>3000-5000</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	<u>\$ 35 - 70</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1935 Rent range	<u>\$ 22½ - 45</u>	<u>65</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
o. 1938 Rent range	<u>\$ 25 - 50</u>	<u>70</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
p. Rental demand	<u>25 - 40</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS: An older area containing a mixture of cottages and bungalows together with a few fair sized homes all having a country atmosphere.

Alplaus is slightly more desirable than Rexford.

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Low and flat land.
- b. Favorable Influences. Attractive and convenient location.
- c. Detrimental Influences. Age and obsolescence of structures.
- d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs Slowly down

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 1000
- c. Foreign-born families 25 %; Italian predominating; d. Negro No %
- e. Infiltration of None; f. Relief families Quite a few
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	PREDOMINATING	80 %	OTHER TYPE	20 %	OTHER TYPE	%
a. Type	<u>Doubles</u>		<u>Singles</u>			
b. Construction	<u>Frame & brick</u>		<u>Frame & brick</u>			
c. Average Age	<u>60</u> Years		<u>60</u> Years			
d. Repair	<u>Fair</u>		<u>Fair</u>			
e. Occupancy	<u>80</u> %		<u>90</u> %			
f. Home ownership	<u>60</u> %		<u>70</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	<u>\$6000-10,000</u>	<u>100%</u>	<u>\$5000-30,000</u>	<u>100%</u>	\$	<u>100%</u>
i. 1935 Price range	<u>\$3000-5000</u>	<u>50 %</u>	<u>\$8000-15,000</u>	<u>60 %</u>	\$	<u>%</u>
j. 1938 Price range	<u>\$3000-5000</u>	<u>50 %</u>	<u>\$8000-15,000</u>	<u>60 %</u>	\$	<u>%</u>
k. Sales demand	<u>\$3000-4000</u>		<u>\$8000-5000</u>		\$	
l. Activity	<u>Very poor</u>		<u>Poor</u>			
m. 1929 Rent range	<u>\$16 - 60</u>	<u>100%</u>	<u>\$0 - 65</u>	<u>100%</u>	\$	<u>100%</u>
n. 1935 Rent range	<u>\$10 - 32½</u>	<u>55 %</u>	<u>\$8 - 47½</u>	<u>60 %</u>	\$	<u>%</u>
o. 1938 Rent range	<u>\$10 - 35</u>	<u>60 %</u>	<u>\$0 - 50</u>	<u>65 %</u>	\$	<u>%</u>
p. Rental demand	<u>\$10 - 25</u>		<u>\$0 - 35</u>		\$	
q. Activity	<u>Poor</u>		<u>Poor</u>			

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

5. CLARIFYING REMARKS:

This was once a fine, old residential section containing many large homes on extensive lots; a number with stables. Quite a few have been converted into boarding houses and small apartments. Others have been demolished to make way for apartment houses. Intermingled are smaller homes as well as doubles which are of substantial age and built closely together. The Washington Bridge is no longer used.

6. NAME AND LOCATION Schenectady SECURITY GRADE C AREA NO. 5

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Generally flat terrain.
- b. Favorable Influences. Room for expansion.
- c. Detrimental Influences. Lack of all improvements save gas and electricity.
- d. Percentage of land improved 30%; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Shop workers; b. Estimated annual family income \$ 1000 up
- c. Foreign-born families 25%; Italians predominating; d. Negro No; %
- e. Infiltration of Same; f. Relief families Quite a few
- g. Population is increasing Slowly; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>20</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>90</u> %					
f. Home ownership	<u>70</u> %					
g. Constructed past yr.	<u>25</u>					
h. 1929 Price range	\$ <u>3500-8000</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 1935 Price range	\$ <u>2000-5000</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>2000-5000</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>2000-5000</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>22 - 60</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. 1935 Rent range	\$ <u>15 - 37½</u>	<u>65</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>15 - 40</u>	<u>70</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>15 - 35</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS:

A mixture of small, 1, 1½ and 2 story dwellings of varying age and of rather non-descript design, which are built on fairly narrow lots. Here and there is found more recent development, particularly along Fourth and Fifth Avenues which are slightly above the average. Much of the construction is cheaply built.

6. NAME AND LOCATION Rotterdam SECURITY GRADE C AREA NO. 6

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS: Fairly high and quite flat.
 a. Description of Terrain.
 b. Favorable Influences. Nearness to places of employment.
 c. Detrimental Influences. Smoke and noise from railroad.

- d. Percentage of land improved 85%; e. Trend of desirability next 10-15 yrs. Stable
 2. INHABITANTS: Shop workers 1200, up
 a. Occupation 35 Italian; b. Estimated annual family income \$ No
 c. Foreign-born families None%; None predominating; d. Negro quite a few; None%
 e. Infiltration of _____; f. Relief families Yes
 g. Population is increasing _____; decreasing _____; static _____

3. BUILDINGS:

	75		25			
	PREDOMINATING Singles	%	OTHER TYPE Doubles	%	OTHER TYPE	%
a. Type	Frame		Frame			
b. Construction	30		30			
c. Average Age	Good	Years	Good	Years		Years
d. Repair	85		90			
e. Occupancy	75	%	75	%		%
f. Home ownership	None	%	None	%		%
g. Constructed past yr.	4000-10,000		7000-12,000			
h. 1929 Price range	\$ 2500-6000	100%	\$ 3500-6000	100%	\$	100%
i. 1935 Price range	\$ 2500-6000	60%	\$ 3500-6000	50%	\$	%
j. 1938 Price range	\$ 2500-6000	60%	\$ 3500-6000	50%	\$	%
k. Price range	\$ 2500-4000	%	\$ 3500-5000	%	\$	%
l. Sales demand	\$ Poor		\$ Very poor		\$	
m. Activity	27 1/2 - 60		22 1/2 - 50			
n. 1929 Rent range	\$ 18 - 37 1/2	100%	\$ 15 - 32 1/2	100%	\$	100%
o. 1935 Rent range	\$ 20 - 40	70%	\$ 15 - 35	70%	\$	%
p. 1938 Rent range	\$ 20 - 30	%	\$ 15 - 25	%	\$	%
q. Rental demand	\$ Fair		\$ Fair		\$	
r. Activity			Limited		Limited	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase _____; b. Home building _____
 5. CLARIFYING REMARKS: This is an area containing a mixture of small one and one and a half story singles and two story doubles of fair age. Plots are fairly narrow giving an air of slight congestion; but there is an evident pride of ownership. Streets are well shaded.

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS: Fairly high land which is slightly rolling.
- a. Description of Terrain.
- b. Favorable Influences. Convenience of places of employment.
- c. Detrimental Influences. None, save age of dwellings.

- d. Percentage of land improved 85%; e. Trend of desirability next 10-15 yrs. Stable
2. INHABITANTS: Shop workers 15 Italian; b. Estimated annual family income \$ 1000 up
- a. Occupation 15 Italian; b. Estimated annual family income \$ No
- c. Foreign-born families Same%; A few predominating; d. Negro ; %
- e. Infiltration of _____; f. Relief families Yes
- g. Population is increasing _____; decreasing _____; static _____

3. BUILDINGS:

	75		25		
	PREDOMINATING	%	OTHER TYPE	%	OTHER TYPE
	Singles		Doubles		
a. Type	Frame		Frame		
b. Construction	30		30		
c. Average Age	Years		Years		Years
d. Repair	85		90		
e. Occupancy	75%		75%		%
f. Home ownership	None		None		%
g. Constructed past yr.	5000-10,000		8000-12,000		
h. 1929 Price range	\$ 3000-6000	100%	\$ 4000-6000	100%	\$ 100%
i. 1935 Price range	\$ 3000-6000	60	\$ 4000-6000	50	\$
j. 1938 Price range	\$ 3000-5000	60	\$ 4000-5000	50	\$
k. Sales demand	\$ Poor		\$ Very poor		\$
l. Activity	35 - 60		22½ - 45		
m. 1929 Rent range	\$ 22½ - 37½	100%	\$ 15 - 27½	100%	\$ 100%
n. 1935 Rent range	\$ 25 - 40	70%	\$ 15 - 30	70%	\$
o. 1938 Rent range	\$ 25 - 30		\$ 15 - 25		\$
p. Rental demand	\$ Fair		\$ Fair		\$
q. Activity			Limited		Limited

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase _____; b. Home building _____
5. CLARIFYING REMARKS: This is a section in which dwellings, for the most part, are two story and built fairly closely together. Those along the main streets are mostly two family whereas those along the side streets are singles.

Bellevue, Schenectady 0+ 8

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land rises steeply to the south where it becomes high and flat.
- b. Favorable Influences. Fairly conveniently located.
- c. Detrimental Influences. General age of dwellings.

d. Percentage of land improved 95 %; e. Trend of desirability next 10-15 yrs. Slowly Down

2. INHABITANTS:

- a. Occupation Factory workers; b. Estimated annual family income \$ 1000, up
- c. Foreign-born families 75 %; Italian predominating; d. Negro No %;
- e. Infiltration of None; f. Relief families Quite a number
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	30 %	OTHER TYPE	%
a. Type	Doubles		Singles			
b. Construction	Frame		Frame			
c. Average Age	35	Years	35	Years		Years
d. Repair	Fair		Fair			
e. Occupancy	90	%	90	%		%
f. Home ownership	50	%	60	%		%
g. Constructed past yr.	None		None			
h. 1929 Price range	\$ 6000-10,000	100%	\$ 2500-7000	100%	\$	100%
i. 1935 Price range	\$ 3000-5000	50 %	\$ 1500-4000	60 %	\$	%
j. 1938 Price range	\$ 3000-5000	50 %	\$ 1500-4000	60 %	\$	%
k. Sales demand	\$ 3000-4000		\$ 1500-4000		\$	
l. Activity	Almost none		Fair			
m. 1929 Rent range	\$ 22½ - 35	100%	\$ 22½ - 45	100%	\$	100%
n. 1935 Rent range	\$ 15 - 22½	65 %	\$ 15 - 27½	65 %	\$	%
o. 1938 Rent range	\$ 15 - 25	70 %	\$ 15 - 30	70 %	\$	%
p. Rental demand	\$ 15 - 25		\$ 15 - 25		\$	
q. Activity	Fair		Fair			

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

5. CLARIFYING REMARKS:

In this area houses are a mixture of one and two story singles and two story doubles built with little or no room between.

6. NAME AND LOCATION Mt. Pleasant, Schenectady SECURITY GRADE C AREA NO. 9

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Terrain is high and slightly rolling.
- b. Favorable Influences. Very convenient.
- c. Detrimental Influences. Very old.
- d. Percentage of land improved 98 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS: Skilled mechanics

- a. Occupation and shop workers; b. Estimated annual family income \$ 1200, up
- c. Foreign-born families 75 %; Italians predominating; d. Negro No; %
- e. Infiltration of None; f. Relief families Some
- g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>80</u> %	<u>OTHER TYPE</u>	<u>20</u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Doubles</u>		<u>Singles</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>35</u> Years		<u>35</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>90</u> %		<u>90</u> %			
f. Home ownership	<u>85</u> %		<u>85</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>8000-12,000</u>	<u>100</u> %	\$ <u>6000-10,000</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>4000-6000</u>	<u>50</u> %	\$ <u>3500-6000</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>4000-6000</u>	<u>50</u> %	\$ <u>3500-6000</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>4000-5000</u>		\$ <u>3500-5000</u>		\$ <u> </u>	
l. Activity	<u>Almost none</u>		<u>Poor</u>			
m. 1929 Rent range	\$ <u>27½-45</u>	<u>100</u> %	\$ <u>35-60</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1935 Rent range	\$ <u>18-27½</u>	<u>65</u> %	\$ <u>22½-37½</u>	<u>65</u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>20-30</u>	<u>70</u> %	\$ <u>25-40</u>	<u>70</u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>20-30</u>		\$ <u>25-35</u>		\$ <u> </u>	
q. Activity	<u>Fair</u>		<u>Fair</u>			

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

5. CLARIFYING REMARKS: This is an area devoted almost exclusively to two story two family dwellings. There is little variety in architecture, but a fair display of pride of ownership.

6. NAME AND LOCATION Schenectady SECURITY GRADE C+ AREA NO. 10

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

1. AREA CHARACTERISTICS:

a. Description of Terrain. High and fairly flat.

b. Favorable Influences. Convenience of location.

c. Detrimental Influences. Age and deterioration.

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

2. INHABITANTS:

a. Occupation Shop workers; b. Estimated annual family income \$ 1000, up

c. Foreign-born families 25%; Italians predominating; d. Negro Yes; 5%

e. Infiltration of None; f. Relief families Quite a number

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>85</u> %	<u>OTHER TYPE</u>	<u>12</u> %	<u>OTHER TYPE</u>	<u>3</u> %
a. Type	<u>Doubles</u>		<u>Singles</u>		<u>Triples</u>	
b. Construction	<u>Frame & brick</u>		<u>Frame & brick</u>		<u>Frame & brick</u>	
c. Average Age	<u>40</u> Years		<u>40</u> Years		<u>40</u> Years	
d. Repair	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	
e. Occupancy	<u>90</u> %		<u>90</u> %		<u>90</u> %	
f. Home ownership	<u>65</u> %		<u>75</u> %		<u>90</u> %	
g. Constructed past yr.	<u>None</u>		<u>None</u>		<u>None</u>	
h. 1929 Price range	\$ <u>4000-10,000</u>	<u>100</u> %	\$ <u>3500-7500</u>	<u>100</u> %	\$ <u>6000-12,000</u>	<u>100</u> %
i. 1935 Price range	\$ <u>2000-5000</u>	<u>50</u> %	\$ <u>2000-4500</u>	<u>60</u> %	\$ <u>3000-6000</u>	<u>50</u> %
j. 1938 Price range	\$ <u>2000-5000</u>	<u>50</u> %	\$ <u>2000-4500</u>	<u>60</u> %	\$ <u>3000-6000</u>	<u>50</u> %
k. Sales demand	\$ <u>2000-4000</u>		\$ <u>2000-4000</u>		\$ <u>3000-4000</u>	
l. Activity	<u>Very poor</u>		<u>Poor</u>		<u>Almost none</u>	
m. 1929 Rent range	\$ <u>18 - 45</u>	<u>100</u> %	\$ <u>22½-35</u>	<u>100</u> %	\$ <u>18-35</u>	<u>100</u> %
n. 1935 Rent range	\$ <u>12 - 27½</u>	<u>65</u> %	\$ <u>15-22½</u>	<u>65</u> %	\$ <u>12-22½</u>	<u>65</u> %
o. 1938 Rent range	\$ <u>12 - 30</u>	<u>70</u> %	\$ <u>15-25</u>	<u>70</u> %	\$ <u>12-25</u>	<u>70</u> %
p. Rental demand	\$ <u>12 - 25</u>		\$ <u>15-25</u>		\$ <u>12-25</u>	
q. Activity	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	

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

5. CLARIFYING REMARKS:

This is a fairly old area in which doubles predominate but in which are also included a number of singles and a few triples. All are built quite closely together and evidence little pride of ownership. There were fewer foreclosures in this section than in any other.

6. NAME AND LOCATION Schenectady SECURITY GRADE C AREA NO. 11

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land rises to the southeast.
- b. Favorable Influences. Convenience of location.
- c. Detrimental Influences. Age and absolence of dwellings.

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

2. INHABITANTS:

- a. Occupation Shop workers; b. Estimated annual family income \$ 1000, up
- c. Foreign-born families 25%; Italians predominating; d. Negro No; %
- e. Infiltration of None; f. Relief families Quite a few
- g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>90</u> %	<u>OTHER TYPE</u>	<u>10</u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Doubles</u>		<u>Singles</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</u>		<u>Fair</u>			
e. Occupancy	<u>85</u> %		<u>90</u> %			
f. Home ownership	<u>65</u> %		<u>75</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>7000-11,000</u>	<u>100</u> %	\$ <u>5000-8500</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>3500-5500</u>	<u>50</u> %	\$ <u>3000-5000</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>3500-5500</u>	<u>50</u> %	\$ <u>3000-5000</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>3500-4500</u>		\$ <u>3000-5000</u>		\$ <u> </u>	
l. Activity	<u>Almost none</u>		<u>Poor</u>			
m. 1929 Rent range	\$ <u>25 - 40</u>	<u>100</u> %	\$ <u>27½ - 40</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1935 Rent range	\$ <u>16 - 27½</u>	<u>60</u> %	\$ <u>18 - 27½</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>18 - 30</u>	<u>75</u> %	\$ <u>20 - 30</u>	<u>75</u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>18 - 25</u>		\$ <u>20 - 30</u>		\$ <u> </u>	
q. Activity	<u>Poor</u>		<u>Fair</u>			

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

5. CLARIFYING REMARKS:

A section of considerable age, composed almost entirely of two family structures with little space between. Pride of ownership is quite spotty.

6. NAME AND LOCATION Schenectady SECURITY GRADE C AREA NO. 12

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Rolling land.
- b. Favorable Influences. Convenient location.
- c. Detrimental Influences. Age of structures and gradual deterioration of neighborhood.
- d. Percentage of land improved 90%; e. Trend of desirability next 10-15 yrs. Slowly down

2. INHABITANTS: White collar and

- a. Occupation shop workers; b. Estimated annual family income \$ 1000, up
- c. Foreign-born families 50%; Polish predominating; d. Negro No; %
- e. Infiltration of Polish; f. Relief families Quite a few
- g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	60 %	OTHER TYPE	40 %	OTHER TYPE	%
a. Type	<u>Singles</u>		<u>Doubles</u>			
b. Construction	<u>Frame & brick</u>		<u>Frame & brick</u>			
c. Average Age	<u>35</u> Years		<u>25</u> Years			
d. Repair	<u>Fair</u>		<u>Fair</u>			
e. Occupancy	<u>90</u> %		<u>85</u> %			
f. Home ownership	<u>80</u> %		<u>65</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>6500-14,000</u>	<u>100%</u>	\$ <u>5000-12,000</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 1935 Price range	\$ <u>4000-8000</u>	<u>60 %</u>	\$ <u>2500-6000</u>	<u>50 %</u>	\$ <u> </u>	<u> %</u>
j. 1938 Price range	\$ <u>4000-8000</u>	<u>60 %</u>	\$ <u>2500-6000</u>	<u>50 %</u>	\$ <u> </u>	<u> %</u>
k. Sales demand	\$ <u>4000-6000</u>		\$ <u>2500-4500</u>		\$ <u> </u>	
l. Activity	<u>Poor</u>		<u>Very poor</u>			
m. 1929 Rent range	\$ <u>35 - 75</u>	<u>100%</u>	\$ <u>17¹/₂ - 60</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. 1935 Rent range	\$ <u>22¹/₂ - 45</u>	<u>65 %</u>	\$ <u>12 - 37¹/₂</u>	<u>65 %</u>	\$ <u> </u>	<u> %</u>
o. 1938 Rent range	\$ <u>25 - 50</u>	<u>70 %</u>	\$ <u>12 - 40</u>	<u>70 %</u>	\$ <u> </u>	<u> %</u>
p. Rental demand	\$ <u>25 - 40</u>		\$ <u>12 - 35</u>		\$ <u> </u>	
q. Activity	<u>Fair</u>		<u>Poor</u>			

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

5. CLARIFYING REMARKS:

This once was an area of large, attractive singles many of which, in the course of time, have been converted into rooming, apartment and fraternity houses. Doubles were built at a later period. Though dwellings are built fairly closely together, there is not too much congestion.

6. NAME AND LOCATION Schenectady SECURITY GRADE C AREA NO. 13

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land slopes toward the river.
- b. Favorable Influences. Convenient to places of employment.
- c. Detrimental Influences. General character of neighborhood.
- d. Percentage of land improved 90%; e. Trend of desirability next 10-15 yrs. Slowly down

2. INHABITANTS:

- a. Occupation Shop workers; b. Estimated annual family income \$ 1000, up
- c. Foreign-born families 60%; Italians predominating; d. Negro No; %
- e. Infiltration of None; f. Relief families Quite a few
- g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	27 %	OTHER TYPE	3 %
a. Type	<u>Doubles</u>		<u>Singlos</u>		<u>Triples</u>	
b. Construction	<u>Frame</u>		<u>Frame</u>		<u>Frame</u>	
c. Average Age	<u>35</u> Years		<u>35</u> Years		<u>35</u> Years	
d. Repair	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	
e. Occupancy	<u>90</u> %		<u>90</u> %		<u>90</u> %	
f. Home ownership	<u>40</u> %		<u>60</u> %		<u>85</u> %	
g. Constructed past yr.	<u>None</u>		<u>None</u>		<u>None</u>	
h. 1929 Price range	\$ <u>8000-11,000</u>	<u>100</u> %	\$ <u>6000-10,000</u>	<u>100</u> %	\$ <u>8000-12,000</u>	<u>100</u> %
i. 1935 Price range	\$ <u>4000-5500</u>	<u>50</u> %	\$ <u>3500-6000</u>	<u>60</u> %	\$ <u>4000-6000</u>	<u>50</u> %
j. 1938 Price range	\$ <u>4000-5500</u>	<u>50</u> %	\$ <u>3500-6000</u>	<u>60</u> %	\$ <u>4000-6000</u>	<u>50</u> %
k. Sales demand	\$ <u> </u>		\$ <u>3500-5000</u>		\$ <u> </u>	
l. Activity	<u>None</u>		<u>Poor</u>		<u>None</u>	
m. 1929 Rent range	\$ <u>22 - 45</u>	<u>100</u> %	\$ <u>35 - 65</u>	<u>100</u> %	\$ <u>30 - 35</u>	<u>100</u> %
n. 1935 Rent range	\$ <u>15 - 27¹/₂</u>	<u>65</u> %	\$ <u>22¹/₂ - 42¹/₂</u>	<u>65</u> %	\$ <u>18 - 22¹/₂</u>	<u>65</u> %
o. 1938 Rent range	\$ <u>15 - 30</u>	<u>70</u> %	\$ <u>25 - 45</u>	<u>70</u> %	\$ <u>20 - 25</u>	<u>70</u> %
p. Rental demand	\$ <u>15 - 25</u>		\$ <u>25 - 35</u>		\$ <u>20 - 25</u>	
q. Activity	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	

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

5. CLARIFYING REMARKS:

An old section containing a mixture of one, two and three family structures built closely together. Architecture is anything but pleasing and pride of ownership is generally absent. There is scattered business along Van Vranken Ave.

6. NAME AND LOCATION Schenectady SECURITY GRADE C AREA NO. 14

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land slopes toward the river.
- b. Favorable Influences. None.
- c. Detrimental Influences. Inconveniently located and lacking improvements.
- d. Percentage of land improved 20 %; e. Trend of desirability next 10-15 yrs. Questionable

2. INHABITANTS:

- a. Occupation Shop workers; b. Estimated annual family income \$ 800 up
- c. Foreign-born families 75%; Italians & Polish predominating; d. Negro No; %
- e. Infiltration of Same; f. Relief families Quite a number
- g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	10 %	OTHER TYPE		%
a. Type	<u>Singles</u>		<u>Doubles</u>				
b. Construction	<u>Frame</u>		<u>Frame</u>				
c. Average Age	<u>25</u> Years		<u>25</u> Years				
d. Repair	<u>Fair</u>		<u>Fair</u>				
e. Occupancy	<u>95</u> %		<u>85</u> %				
f. Home ownership	<u>70</u> %		<u>70</u> %				
g. Constructed past yr.	<u>None</u>		<u>None</u>				
h. 1929 Price range	\$ <u>2500-10,000</u>	<u>100</u> %	\$ <u>6000-10,000</u>	<u>100</u> %	\$ <u> </u>		<u>100</u> %
i. 1935 Price range	\$ <u>1200-5000</u>	<u>50</u> %	\$ <u>3000-5500</u>	<u>50</u> %	\$ <u> </u>		<u> </u> %
j. 1938 Price range	\$ <u>1200-5000</u>	<u>50</u> %	\$ <u>3000-5500</u>	<u>50</u> %	\$ <u> </u>		<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>		
l. Activity	<u>None</u>		<u>None</u>				
m. 1929 Rent range	\$ <u>20 - 50</u>	<u>100</u> %	\$ <u>25 - 40</u>	<u>100</u> %	\$ <u> </u>		<u>100</u> %
n. 1935 Rent range	\$ <u>12 - 27½</u>	<u>55</u> %	\$ <u>15 - 22½</u>	<u>55</u> %	\$ <u> </u>		<u> </u> %
o. 1938 Rent range	\$ <u>12 - 30</u>	<u>60</u> %	\$ <u>15 - 25</u>	<u>60</u> %	\$ <u> </u>		<u> </u> %
p. Rental demand	\$ <u>12 - 25</u>		\$ <u>15 - 20</u>		\$ <u> </u>		
q. Activity	<u>Fair</u>		<u>Poor</u>				

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

5. CLARIFYING REMARKS:

A sparsely settled section containing a mixture of shacks and small houses with an occasional two family dwelling. Many streets are not cut through although they are so shown on the map.

6. NAME AND LOCATION Schenectady SECURITY GRADE C AREA NO. 15

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Slightly rolling ground.
- b. Favorable Influences. Country land with room for expansion.
- c. Detrimental Influences. Distance from center of city and places of employment as well as lack of all improvements save gas and electricity.
- d. Percentage of land improved 30 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Factory workers; b. Estimated annual family income \$ 1000 & up
- c. Foreign-born families 25%; Italians predominating; d. Negro No; %
- e. Infiltration of Same; f. Relief families A few
- g. Population is increasing Slowly; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>20</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>90</u> %					
f. Home ownership	<u>70</u> %					
g. Constructed past yr.	<u>8</u>					
h. 1929 Price range	\$ <u>4000-8000</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
i. 1935 Price range	\$ <u>2000-4000</u>	<u>50%</u>	\$	<u> </u> %	\$	<u> </u> %
j. 1938 Price range	\$ <u>2000-4000</u>	<u>50%</u>	\$	<u> </u> %	\$	<u> </u> %
k. Sales demand	\$ <u>2000-4000</u>		\$		\$	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>22 - 45</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
n. 1935 Rent range	\$ <u>15 - 27½</u>	<u>65%</u>	\$	<u> </u> %	\$	<u> </u> %
o. 1938 Rent range	\$ <u>15 - 30</u>	<u>70%</u>	\$	<u> </u> %	\$	<u> </u> %
p. Rental demand	\$ <u>15 - 25</u>		\$		\$	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS:

This is a sparsely settled section containing small one and one and a half story bungalows. These are located on plots of proportionate sizes. Pride of ownership is fairly well displayed.

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land is somewhat rolling and high.
- b. Favorable Influences. Generally attractive.
- c. Detrimental Influences. Lacks all improvements save gas and electricity.
- d. Percentage of land improved 30 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Shop workers ; b. Estimated annual family income \$ 1000, up
- c. Foreign-born families 5 %; Italians predominating; d. Negro No ; %
- e. Infiltration of None ; f. Relief families Quite a number
- g. Population is increasing Slowly; decreasing ; static

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100 %</u>	<u>OTHER TYPE</u>	<u> </u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u> Years			<u> </u> Years		<u> </u> Years
d. Repair	<u>Good</u>					
e. Occupancy	<u>85</u> %			<u> </u> %		<u> </u> %
f. Home ownership	<u>75</u> %			<u> </u> %		<u> </u> %
g. Constructed past yr.	<u>6</u>					
h. 1929 Price range	\$ <u>4000-8000</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 1935 Price range	\$ <u>2000-4000</u>	<u>50%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>2000-4000</u>	<u>50%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>2000-4000</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	\$ <u>22 - 35</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. 1935 Rent range	\$ <u>15 - 22$\frac{1}{2}$</u>	<u>65 %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>15 - 25</u>	<u>70 %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>15 - 20</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS:

An area generally sparsely developed but more built up in the south. Dwellings are of the bungalow and slightly larger type cottage with fair space between. Section has a country atmosphere. Carman has its own small shopping center.

6. NAME AND LOCATION Carman and Schenectady SECURITY GRADE C AREA NO. 17

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Generally flat land.
- b. Favorable Influences. Fairly convenient.
- c. Detrimental Influences. Along main traffic artery.
- d. Percentage of land improved 100%; e. Trend of desirability next 10-15 yrs. Slowly down

2. INHABITANTS:

- a. Occupation White collar ; b. Estimated annual family income \$ 1200, up
- c. Foreign-born families 5 %; Italian predominating; d. Negro No ; %
- e. Infiltration of None ; f. Relief families A few
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>90 %</u>	<u>OTHER TYPE</u>	<u>10 %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>
a. Type	<u>Doubles</u>		<u>Singles</u>			
b. Construction	<u>Frame & brick</u>		<u>Frame & brick</u>			
c. Average Age	<u>35</u> Years		<u>35</u> Years			
d. Repair	<u>Fair</u>		<u>Fair</u>			
e. Occupancy	<u>90</u> %		<u>90</u> %			
f. Home ownership	<u>75</u> %		<u>85</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>6000-12,000</u>	<u>100%</u>	\$ <u>4000-8000</u>	<u>100%</u>	\$ _____	<u>100%</u>
i. 1935 Price range	\$ <u>3000-6000</u>	<u>50%</u>	\$ <u>2500-5000</u>	<u>60%</u>	\$ _____	<u>%</u>
j. 1938 Price range	\$ <u>3000-6000</u>	<u>50%</u>	\$ <u>2500-5000</u>	<u>60%</u>	\$ _____	<u>%</u>
k. Sales demand	\$ <u>3000-4000</u>		\$ <u>2500-4000</u>		\$ _____	
l. Activity	<u>Very poor</u>		<u>Poor</u>			
m. 1929 Rent range	\$ <u>27¹/₂-50</u>	<u>100%</u>	\$ <u>35-65</u>	<u>100%</u>	\$ _____	<u>100%</u>
n. 1935 Rent range	\$ <u>18-32¹/₂</u>	<u>65 %</u>	\$ <u>22¹/₂-42¹/₂</u>	<u>65 %</u>	\$ _____	<u>%</u>
o. 1938 Rent range	\$ <u>20-35</u>	<u>70 %</u>	\$ <u>25-45</u>	<u>70 %</u>	\$ _____	<u>%</u>
p. Rental demand	\$ <u>20-35</u>		\$ <u>25-40</u>		\$ _____	
q. Activity	<u>Fair</u>		<u>Fair</u>			

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

5. CLARIFYING REMARKS:

This section is almost entirely given over to two story two family dwellings built quite closely together. Architecture is neither varied nor overly pleasing. All of State and Albany Streets is unrestricted and tends toward business.

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Slightly rolling land.
- b. Favorable Influences. Not unattractive.
- c. Detrimental Influences. Distance from city and places of employment.
- d. Percentage of land improved 45 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Shop workers; b. Estimated annual family income \$ 1200 & up
- c. Foreign-born families 10 %; Italian predominating; d. Negro No; %
- e. Infiltration of None; f. Relief families A few
- g. Population is increasing Slowly; 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>Singles</u>		<u>Doubles</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>20</u> Years		<u>20</u> Years		<u> </u> Years	
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>85</u> %		<u>98</u> %		<u> </u> %	
f. Home ownership	<u>75</u> %		<u>85</u> %		<u> </u> %	
g. Constructed past yr.	<u>10</u>		<u>None</u>			
h. 1929 Price range	<u>\$ 2500-10,000</u>	<u>100 %</u>	<u>\$ 7000-10,000</u>	<u>100 %</u>	<u>\$</u>	<u>100 %</u>
i. 1935 Price range	<u>\$ 1500-5500</u>	<u>60 %</u>	<u>\$ 3500-5000</u>	<u>50 %</u>	<u>\$</u>	<u> </u> %
j. 1938 Price range	<u>\$ 1500-5500</u>	<u>60 %</u>	<u>\$ 3500-5000</u>	<u>50 %</u>	<u>\$</u>	<u> </u> %
k. Sales demand	<u>\$ 1500-3000</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Poor</u>		<u>None</u>			
m. 1929 Rent range	<u>\$ 22 - 50</u>	<u>100 %</u>	<u>\$ 30 - 45</u>	<u>100 %</u>	<u>\$</u>	<u>100 %</u>
n. 1935 Rent range	<u>\$ 15 - 32½</u>	<u>65 %</u>	<u>\$ 18 - 27½</u>	<u>65 %</u>	<u>\$</u>	<u> </u> %
o. 1938 Rent range	<u>\$ 15 - 35</u>	<u>70 %</u>	<u>\$ 20 - 30</u>	<u>70 %</u>	<u>\$</u>	<u> </u> %
p. Rental demand	<u>\$ 15 - 30</u>		<u>\$ 20 - 30</u>		<u>\$</u>	
q. Activity	<u>Poor</u>		<u>Poor</u>			

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

5. CLARIFYING REMARKS: Homes in this area are largely singles of the bungalow and small two story type. They are not built too closely together and there is a fair pride of ownership. State Street is tending toward business. Quite a number of residents are employed in Albany.

6. NAME AND LOCATION Schenectady SECURITY GRADE C AREA NO. 19

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Rolling land.
- b. Favorable Influences. None.
- c. Detrimental Influences. Lacks everything but water and electricity.
- d. Percentage of land improved 25 %; e. Trend of desirability next 10-15 yrs. Questionable

2. INHABITANTS:

- a. Occupation Shop workers; b. Estimated annual family income \$ 900, up
- c. Foreign-born families 10 %; Italians predominating; d. Negro No; %
- e. Infiltration of None; f. Relief families Quite a few
- g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u> Years					
d. Repair	<u>Fair</u>					
e. Occupancy	<u>95</u> %					
f. Home ownership	<u>90</u> %					
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>2000-9000</u>	<u>100 %</u>	\$ <u> </u>	<u>100 %</u>	\$ <u> </u>	<u>100 %</u>
i. 1935 Price range	\$ <u>1000-4500</u>	<u>50 %</u>	\$ <u> </u>	<u> %</u>	\$ <u> </u>	<u> %</u>
j. 1938 Price range	\$ <u>1000-4500</u>	<u>50 %</u>	\$ <u> </u>	<u> %</u>	\$ <u> </u>	<u> %</u>
k. Sales demand	\$ <u>1000-4000</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	\$ <u>15 - 45</u>	<u>100 %</u>	\$ <u> </u>	<u>100 %</u>	\$ <u> </u>	<u>100 %</u>
n. 1935 Rent range	\$ <u>10 - 27½</u>	<u>65 %</u>	\$ <u> </u>	<u> %</u>	\$ <u> </u>	<u> %</u>
o. 1938 Rent range	\$ <u>10 - 30</u>	<u>70 %</u>	\$ <u> </u>	<u> %</u>	\$ <u> </u>	<u> %</u>
p. Rental demand	\$ <u>10 - 30</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS:

This is an area which has been sparsely developed with small bungalows and slightly larger cottages built not too closely together and displaying a fair pride of ownership.

6. NAME AND LOCATION Schenectady SECURITY GRADE C AREA NO. 20

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land is low and flat.
- b. Favorable Influences. None.
- c. Detrimental Influences. Subject to floods and dampness.
- d. Percentage of land improved 50%; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS:

- a. Occupation Daily laborers; b. Estimated annual family income \$ 750, up
- c. Foreign-born families 0 %; - predominating; d. Negro No ; - %
- e. Infiltration of None ; f. Relief families Some
- g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:

	PREDOMINATING	60 %	OTHER TYPE	40 %	OTHER TYPE	%
a. Type	<u>Singles</u>		<u>Doubles</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>35</u> Years		<u>35</u> Years			
d. Repair	<u>Poor</u>		<u>Poor</u>			
e. Occupancy	<u>98</u> %		<u>98</u> %			
f. Home ownership	<u>85</u> %		<u>60</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>5000-8000</u>	<u>100%</u>	\$ <u>5000-7000</u>	<u>100%</u>	\$ <u>-</u>	<u>100%</u>
i. 1935 Price range	\$ <u>2500-4000</u>	<u>50 %</u>	\$ <u>3000-4000</u>	<u>60 %</u>	\$ <u>-</u>	<u>-</u> %
j. 1938 Price range	\$ <u>2500-4000</u>	<u>50 %</u>	\$ <u>3000-4000</u>	<u>60 %</u>	\$ <u>-</u>	<u>-</u> %
k. Sales demand	\$ <u>-</u>		\$ <u>-</u>		\$ <u>-</u>	
l. Activity	<u>None</u>		<u>None</u>			
m. 1929 Rent range	\$ <u>32¹/₂-50</u>	<u>100%</u>	\$ <u>25-40</u>	<u>100%</u>	\$ <u>-</u>	<u>100%</u>
n. 1935 Rent range	\$ <u>18-30</u>	<u>60 %</u>	\$ <u>15-25</u>	<u>60 %</u>	\$ <u>-</u>	<u>-</u> %
o. 1938 Rent range	\$ <u>20-30</u>	<u>60 %</u>	\$ <u>15-25</u>	<u>60 %</u>	\$ <u>-</u>	<u>-</u> %
p. Rental demand	\$ <u>20-30</u>		\$ <u>15-25</u>		\$ <u>-</u>	
q. Activity	<u>Good</u>		<u>Good</u>			

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

5. CLARIFYING REMARKS: A mixture of run down, cheap, one and two family houses, bridge having been eliminated has left this area stranded.

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

1. AREA CHARACTERISTICS:

a. Description of Terrain. Low land.

b. Favorable Influences. None.

c. Detrimental Influences. Age and obsolescence of dwellings and general character of neighborhood.

d. Percentage of land improved 100; e. Trend of desirability next 10-15 yrs. See explanation

2. INHABITANTS:

a. Occupation Laborers; b. Estimated annual family income \$ 750, up

c. Foreign-born families 70%; Italians predominating; d. Negro Yes; 1%

e. Infiltration of None; f. Relief families Many

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

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	10 %	OTHER TYPE	%
a. Type	<u>Doubles</u>		<u>Singles</u>			
b. Construction	<u>Brick & frame</u>		<u>Brick & frame</u>			
c. Average Age	<u>60</u> Years		<u>60</u> Years			
d. Repair	<u>Poor</u>		<u>Poor</u>			
e. Occupancy	<u>80</u> %		<u>90</u> %			
f. Home ownership	<u>50</u> %		<u>60</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>5000-9000</u>	<u>100</u> %	\$ <u>3000-6000</u>	<u>100</u> %	\$ _____	<u>100</u> %
i. 1935 Price range	\$ <u>2000-3500</u>	<u>40</u> %	\$ <u>1500-3000</u>	<u>50</u> %	\$ _____	_____ %
j. 1938 Price range	\$ <u>2000-3500</u>	<u>40</u> %	\$ <u>1500-3000</u>	<u>50</u> %	\$ _____	_____ %
k. Sales demand	\$ _____		\$ _____		\$ _____	
l. Activity	<u>None</u>		<u>None</u>			
m. 1929 Rent range	\$ <u>15-32$\frac{1}{2}$</u>	<u>100</u> %	\$ <u>22$\frac{1}{2}$-40</u>	<u>100</u> %	\$ _____	<u>100</u> %
n. 1935 Rent range	\$ <u>10-20</u>	<u>60</u> %	\$ <u>15-22$\frac{1}{2}$</u>	<u>60</u> %	\$ _____	_____ %
o. 1938 Rent range	\$ <u>10-20</u>	<u>60</u> %	\$ <u>15-25</u>	<u>65</u> %	\$ _____	_____ %
p. Rental demand	\$ <u>10-20</u>		\$ <u>15-20</u>		\$ _____	
q. Activity	<u>Poor</u>		<u>Poor</u>			

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

5. CLARIFYING REMARKS:

This is a very old and congested section of the city now a slum area. Plans are under way for demolition of the entire section.

6. NAME AND LOCATION Schenectady SECURITY GRADE D AREA NO. 2

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

1. AREA CHARACTERISTICS:

a. Description of Terrain.

Land rises steeply to the south and east.

b. Favorable Influences. None.

c. Detrimental Influences. Age and obsolescence of dwellings and general character of neighborhood.

d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Slowly down

2. INHABITANTS:

a. Occupation Laborers & shop help; b. Estimated annual family income \$ 750, up

c. Foreign-born families 75 %; Italians predominating; d. Negro No; %

e. Infiltration of None; f. Relief families Many

g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	80 %	OTHER TYPE	20 %	OTHER TYPE		%
a. Type	<u>Doubles</u>		<u>Singles</u>				
b. Construction	<u>Frame</u>		<u>Frame</u>				
c. Average Age	<u>50</u> Years		<u>50</u> Years				
d. Repair	<u>Poor</u>		<u>Poor</u>				
e. Occupancy	<u>85</u> %		<u>90</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>5000-11,000</u>	<u>100%</u>	\$ <u>2500-7000</u>	<u>100%</u>	\$ <u> </u>		<u>100%</u>
i. 1935 Price range	\$ <u>2000-4500</u>	<u>40 %</u>	\$ <u>1200-3500</u>	<u>50 %</u>	\$ <u> </u>		<u> </u> %
j. 1938 Price range	\$ <u>2000-4500</u>	<u>40 %</u>	\$ <u>1200-3500</u>	<u>50 %</u>	\$ <u> </u>		<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>		
l. Activity	<u>None</u>		<u>None</u>				
m. 1929 Rent range	\$ <u>15 - 40</u>	<u>100%</u>	\$ <u>30 - 40</u>	<u>100%</u>	\$ <u> </u>		<u>100%</u>
n. 1935 Rent range	\$ <u>9 - 22½</u>	<u>55 %</u>	\$ <u>15 - 22½</u>	<u>55 %</u>	\$ <u> </u>		<u> </u> %
o. 1938 Rent range	\$ <u>9 - 25</u>	<u>60 %</u>	\$ <u>15 - 25</u>	<u>60 %</u>	\$ <u> </u>		<u> </u> %
p. Rental demand	\$ <u>9 - 20</u>		\$ <u>15 - 25</u>		\$ <u> </u>		
q. Activity	<u>Poor</u>		<u>Poor</u>				

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

5. CLARIFYING REMARKS:

This is an old section containing a mixture of ancient singles and doubles which are built closely together save in the sparsely developed portion. This sparsely developed portion is beyond the railroad and at a lower level. Dwellings are both one and two story of non-descript design.

6. NAME AND LOCATION Schenectady SECURITY GRADE D AREA NO. 3

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land rises steeply to the southeast.
 b. Favorable Influences. None, save convenience of location.
 c. Detrimental Influences. Age and obsolescence of dwellings.

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

2. INHABITANTS:

- a. Occupation Factory help; b. Estimated annual family income \$ 750, up
 c. Foreign-born families 50%; Italians predominating; d. Negro Yes; %
 e. Infiltration of None; f. Relief families Many
 g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	<u>100</u> %	OTHER TYPE	<u> </u> %	OTHER TYPE	<u> </u> %
a. Type	<u>Doubles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>50</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Poor</u>					
e. Occupancy	<u>85</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>50</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>5000-11,000</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>2000-4500</u>	<u>40</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>2000-4500</u>	<u>40</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>None</u>					
m. 1929 Rent range	\$ <u>30 - 50</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1935 Rent range	\$ <u>15 - 27½</u>	<u>55</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>15 - 30</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>15 - 25</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Poor</u>					

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

5. CLARIFYING REMARKS:

This is an old and fairly congested section of the city in which the dwellings, almost exclusively doubles, are in rather delapidated condition. The U. S. Housing Authority has constructed a 250 family unit in this area but it has done nothing except create vacancies elsewhere.

6. NAME AND LOCATION Schenectady SECURITY GRADE D AREA NO. 4

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS: Land is low in west and higher in the east.

a. Description of Terrain.

None, save convenience of location.

b. Favorable Influences.

Age and character of neighborhood.

c. Detrimental Influences.

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

2. INHABITANTS: Daily workers

a. Occupation _____; b. Estimated annual family income \$ 750, up

c. Foreign-born families 70 %; Italians predominating; d. Negro Yes 1 %

e. Infiltration of None; f. Relief families Many

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

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	10 %	OTHER TYPE	%
a. Type	Doubles		Singles			
b. Construction	Brick & frame		Brick & frame			
c. Average Age	60	Years	60	Years		
d. Repair	Poor		Poor			
e. Occupancy	85	%	85	%		
f. Home ownership	65	%	70	%		
g. Constructed past yr.	None		None			
h. 1929 Price range	\$ 5000-11,000	100%	\$ 3000-7000	100%	\$	100%
i. 1935 Price range	\$ 2000-4500	40 %	\$ 1500-3500	50 %	\$	%
j. 1938 Price range	\$ 2000-4500	40 %	\$ 1500-3500	50 %	\$	%
k. Sales demand	\$		\$		\$	
l. Activity	None		None			
m. 1929 Rent range	\$ 17½-40	100%	\$ 25 - 40	100%	\$	100%
n. 1935 Rent range	\$ 10 - 22½	55 %	\$ 15 - 22½	55 %	\$	%
o. 1938 Rent range	\$ 10 - 25	60 %	\$ 15 - 25	60 %	\$	%
p. Rental demand	\$ 10 - 20		\$ 15 - 20		\$	
q. Activity	Poor		Poor			

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

5. CLARIFYING REMARKS: An old and very congested section of the city having the general appearance of a slum area. Area contains almost every type of dwelling but all in a run down condition.

6. NAME AND LOCATION Schenectady SECURITY GRADE D AREA NO. 5

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

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land slopes to the river.
- b. Favorable Influences. None.
- c. Detrimental Influences. General character of neighborhood
- d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Daily workers; b. Estimated annual family income \$ 750, up
- c. Foreign-born families 75 %; Italians predominating; d. Negro No; %
- e. Infiltration of None; f. Relief families Many
- g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	10 %	OTHER TYPE	%
a. Type	<u>Doubles</u>		<u>Singles</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>50</u> Years		<u>50</u> Years			
d. Repair	<u>Poor</u>		<u>Poor</u>			
e. Occupancy	<u>85</u> %		<u>90</u> %			
f. Home ownership	<u>70</u> %		<u>75</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>5500-1200</u>	<u>100%</u>	\$ <u>3500-8000</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 1935 Price range	\$ <u>2200-5000</u>	<u>40 %</u>	\$ <u>1800-4000</u>	<u>50 %</u>	\$ <u> </u>	<u> %</u>
j. 1938 Price range	\$ <u>2200-5000</u>	<u>40 %</u>	\$ <u>1800-4000</u>	<u>50 %</u>	\$ <u> </u>	<u> %</u>
k. Sales demand	\$ <u> </u>		\$ <u>1800-4000</u>		\$ <u> </u>	
l. Activity	<u>None</u>		<u>Very poor</u>			
m. 1929 Rent range	\$ <u>15 - 40</u>	<u>100%</u>	\$ <u>22½ - 40</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. 1935 Rent range	\$ <u>10 - 22½</u>	<u>55 %</u>	\$ <u>15 - 22½</u>	<u>55 %</u>	\$ <u> </u>	<u> %</u>
o. 1938 Rent range	\$ <u>10 - 25</u>	<u>60 %</u>	\$ <u>15 - 25</u>	<u>60 %</u>	\$ <u> </u>	<u> %</u>
p. Rental demand	\$ <u>10 - 20</u>		\$ <u>15 - 20</u>		\$ <u> </u>	
q. Activity	<u>Poor</u>		<u>Fair</u>			

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

5. CLARIFYING REMARKS:

This is an older section containing a mixture of small and slightly larger dwellings of non-descript design occupied by the laboring class. Houses are built closely together. There is some scattered industry in this area as well as some scattered business along Van Vranken Avenue.

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

1. AREA CHARACTERISTICS:
- a. Description of Terrain. Land rises slightly from the river.
 - b. Favorable Influences. Good transportation.
 - c. Detrimental Influences. Lack of all improvements save gas and electricity.
 - d. Percentage of land improved 25 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:
- a. Occupation Factory help; b. Estimated annual family income \$ 800, up
 - c. Foreign-born families 0 %; - predominating; d. Negro No; - %
 - e. Infiltration of None; f. Relief families Some
 - g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>35</u> Years					
d. Repair	<u>Fair</u>					
e. Occupancy	<u>90</u> %					
f. Home ownership	<u>85</u> %					
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>3000-7000</u>	<u>100 %</u>	\$	<u>100 %</u>	\$	<u>100 %</u>
i. 1935 Price range	\$ <u>1500-3500</u>	<u>50 %</u>	\$	<u>-</u> %	\$	<u>-</u> %
j. 1938 Price range	\$ <u>1500-3500</u>	<u>50 %</u>	\$	<u>-</u> %	\$	<u>-</u> %
k. Sales demand	\$		\$		\$	
l. Activity	<u>None</u>					
m. 1929 Rent range	\$ <u>25 - 40</u>	<u>100 %</u>	\$	<u>100 %</u>	\$	<u>100 %</u>
n. 1935 Rent range	\$ <u>15 - 25</u>	<u>60 %</u>	\$	<u>-</u> %	\$	<u>-</u> %
o. 1938 Rent range	\$ <u>15 - 25</u>	<u>60 %</u>	\$	<u>-</u> %	\$	<u>-</u> %
p. Rental demand	\$ <u>15 - 20</u>		\$		\$	
q. Activity	<u>Poor</u>					

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

5. CLARIFYING REMARKS:
This is an area containing a mixture of small, old bungalows and cottages.

6. NAME AND LOCATION Aqueduct SECURITY GRADE D AREA NO. 7