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SUMMARY OF
ECONOMIC REAL ESTATE AND MORTGAGE SURVEY
and
SECURITY AREA DESCRIPTIONS
of
TOLEDO, OHIO

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<td>A-1 to D-9</td>
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Prepared by:
Division of Research & Statistics
FEDERAL HOUSING LOAN BANK BOARD
With cooperation of the
Appraisal Department of
HOME OWNERS' LOAN CORPORATION

October 8, 1938
I. GENERAL CONDITIONS

ECONOMIC BACKGROUND

The dominant force in the economic structure of the industrial city of Toledo is found in the industries which specialize in finished foundry and machine shop products, tools, electrical equipment and glass products. Detroit automobile factories are, by far, the principal market for these products and because of this dependency, economic activity in Toledo does and will probably fluctuate with that of the automobile industry. One disconcerting factor in this respect lies in the recurring labor difficulties which have confronted industry in Toledo. Largely because of labor difficulties, no new industries of any consequence have located in the city since 1935. On the contrary, there have been some decentralization tendencies, and four plants which employed about 2,000 workers have withdrawn from the area since 1935. See page 5 of this summary for further details on the labor situation.

Another substantial factor in the economy of the city is its shipping activities. Strategically located on Lake Erie with an excellent port, and lying between Detroit and Cleveland, Toledo has extensive facilities for handling freight both by rail and water. In fact, the city ranks among the leading railroad centers of the country. This complimentary combination insures continued importance to shipping activities. Coal and iron ore are the principal products handled.

SOURCES OF EMPLOYMENT

A wide variety of products, principally of the durable goods type, are manufactured here, but as indicated above, there is a noticeable lack of diversification in markets. About 90% of the city's gainful workers in 1930 were engaged in manufacturing industries, with automobile factories, foundry and machine shops easily predominating. At one time the Willys-Overland Company was a primary competitor in the automobile field and the city's largest employer, but subsequent failure and reorganization have resulted in its automobile out-dot being reduced considerably. The company employed 18,000-18,000 persons prior to its failure, as compared to 1,400 persons during the first 6 months of 1937 and 1,060 during August 1938. This decline has been offset substantially by the gains made in the glass industry, Libbey-Owens-Ford, Libbey, and Owens-Illinois, each have large plants here. Trades account for 17% and transportation 14%, but the welfare of these and other industries is conditioned largely by the activity in the city's principal industries.

MANUFACTURING ACTIVITY

Manufacturing employment and wages turned up sharply in August and September 1938. Employment in the latter month was 13% and payrolls 11% higher than July. Further increases in local employment are expected as the upswing in national automobile production materializes. However, current employment and wage levels in relation to 1929 are considerably lower in Toledo than the average for durable goods industries in the United States. Although this is accountable in part to the unusually good year experienced in manufacturing in Toledo in 1939, nevertheless manufacturing from 1936 to the mid-summer of 1937 failed to respond in proportion to the national recovery in durable goods industries. Moreover, the declines from the high point in 1937 to the low in 1938 were equally as drastic in Toledo as the average for the nation. See chart on page 2. Labor conditions, no doubt, have contributed largely to this unfavorable experience. Wages received by workers in Toledo, however, have usually been above average. The average monthly wage in manufacturing for the first nine months of 1938 was about $110 in Toledo as compared with the U. S. average of $97 for the same period.
INDEXES OF MANUFACTURING EMPLOYMENT AND PAYROLLS
TOLEDO, OHIO AND UNITED STATES
MONTHLY AVERAGE 1929 = 100

INDEX

EMPLOYMENT

TOLEDO, OHIO

UNITED STATES*

INDEX

PAYROLLS

TOLEDO, OHIO

UNITED STATES*

Note: Information is not available for the years 1926, 1928, 1930, 1932 and 1934.

* U.S. data are for durable goods industries only.

DIVISION OF RESEARCH AND STATISTICS
FEDERAL HOME LOAN BANK BOARD
WASHINGTON, D.C.
Manufacturing Data

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage of 1929</th>
<th>Average monthly wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1932 (Actual)</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>1933</td>
<td>98</td>
<td>82</td>
</tr>
<tr>
<td>1934</td>
<td>62</td>
<td>65</td>
</tr>
<tr>
<td>1935</td>
<td>67</td>
<td>60</td>
</tr>
<tr>
<td>1936</td>
<td>72</td>
<td>70</td>
</tr>
<tr>
<td>1937</td>
<td>73</td>
<td>71</td>
</tr>
<tr>
<td>1938</td>
<td>68</td>
<td>67</td>
</tr>
<tr>
<td>U.S. averages</td>
<td>71</td>
<td>58</td>
</tr>
<tr>
<td>last 9 months 1938*</td>
<td>111</td>
<td></td>
</tr>
<tr>
<td>1937</td>
<td>110</td>
<td></td>
</tr>
<tr>
<td>1938</td>
<td>97</td>
<td></td>
</tr>
</tbody>
</table>

*United States average for durable goods industries.

RETAIL AND WHOLESALE TRADE

Activity in the trades group has roughly paralleled that of manufacturing industries. Wholesale trade has shown a slightly better recovery than retail trade which has been lagging behind national averages. The trades group normally employs 17% of the gainful workers in the city, the bulk of which work in retail stores. Retail sales declined sharply with the industrial recession in the latter part of 1937, and continued to decline during 1938, the first 7 months being 15-20% below the same months of 1937. However, the spread between the two years was reduced in August and September when sales were only 17% below a year ago. Wholesale sales for the first half of 1938 were about 25% behind the first half of 1937.

GENERAL LABOR CONDITIONS

Labor conditions in Toledo have been unsettled since 1935, and the city has become known as a "proving ground" for labor experiments. The large percentage (38%) of the population which is either foreign-born or of foreign parentage no doubt is a contributing factor to the unrest. Labor is highly unionized and divided about equally between CIO and AF of L. Thirty-five strikes involving almost 15,000 employees have occurred since 1935. Six of these took place during the first 10 months of 1938. However, all but two of the 35 strikes have been settled and an agreement is expected soon on these. In spite of the numerous strikes, it is the consensus of well-informed local opinion - the most reliable available - that labor difficulties are now largely settled and that future disturbances will be few and of minor consequence.

ECONOMIC FUTURE

The economic future of industry in Toledo is directly related to the favorable outlook for the automobile industry. Assembly line production technique in automobile manufacturing makes it less uncertain of delivery of parts and other products at a pre-arranged time. Consequently, if decentralization of the local automotive parts industry, or transfer of the business to other-than-Toledo concerns is to be avoided, labor difficulties must be solved, at least to the extent that production schedules of Detroit automobile factories are not disrupted.

POPULATION GROWTH AND CHARACTERISTICS

The greatest period of growth in population occurred during the 20 years prior to 1930, when the population increased 72%. Since 1930, there has been a further gain of 17%, although an unknown part of this resulted from the extension of the city limits.
Population Data

<table>
<thead>
<tr>
<th>Year</th>
<th>Population</th>
<th>Increase from preceding census</th>
</tr>
</thead>
<tbody>
<tr>
<td>1900</td>
<td>151,822</td>
<td></td>
</tr>
<tr>
<td>1930</td>
<td>230,715</td>
<td></td>
</tr>
<tr>
<td>1935</td>
<td>342,000</td>
<td></td>
</tr>
</tbody>
</table>

*Estimated by the local Chamber of Commerce, and includes some annexation.

Population density in 1930 was 8,918 persons per square mile; native whites constituted 69% of the population of which 65% were of native parentage and 35% of foreign or mixed parentage; foreign-born white 11%; and Negro 5%. Of the 75,975 families in 1930, 50% were owner and 49% tenant families, while 1% was unclassified.

BUILDING CRAFTSMEN

Building craftsmen are well organized under the AFOfL. Unlike industrial labor, these craftsmen have experienced very little labor disturbances. Practically all new construction is done with union labor. The union scale ranges from $0.32 per hour for carpenters to $1.60 for electricians, and averages about 15% above the 1936 level. Nonunion rates are about 20% below the union scale. It is estimated that only 36% of the craftsmen are employed at present.

RELIEF

Relief was a problem in Toledo early in the depression and the collapse of many financial institutions in 1931 and later years made the situation worse. There was some improvement in 1936 and 1937. In the latter year the number of relief cases in the county (Toledo has 84% of the county population) dropped 53% from 1936, but the number was up sharply again in 1938. The monthly average for the first 8 months of this year - about 1 case for every 3 families, which is very high - was more than double the 1937 average, and 26% above 1936. However, in recent weeks relief rolls have begun to show a slight decline.

TAXATION AND FORCED DEBT

Real estate in Toledo bears a total tax of $19.00 per $1,000 of assessed valuation but the effective tax rate - based on current market prices - is only $15.40. Assessed valuations showed little change from 1933 to 1937, when properties were re-assessed and the tax duplicate was raised about $100,000,000 or 16%. However, the tax rate was lowered from $20.60 in 1936 to $19.00 in 1937. Taxpayers protested vigorously against the increase in assessed valuations and as a result numerous adjustments and reductions have been made. Current tax collections have improved consistently since the poor collection year of 1935 and total collections reached the high of 125% of the year’s levy in 1936, but tapered off in 1937. Accumulated delinquent taxes have been reduced from about $10,000,000 in 1935 to $6,000,000 at the end of the 1936 collection period, the latter equalling about 78% of the 1936 levy.

Tax Data – Toledo

<table>
<thead>
<tr>
<th>Tax Year</th>
<th>Assessed</th>
<th>Tax Rate</th>
<th>Total Levy</th>
<th>Collections as % of Levy</th>
</tr>
</thead>
<tbody>
<tr>
<td>1935</td>
<td>$450,565,100</td>
<td>$22.60</td>
<td>$9,286,400</td>
<td>64%</td>
</tr>
<tr>
<td>1934</td>
<td>442,818,500</td>
<td>21.60</td>
<td>8,137,900</td>
<td>79%</td>
</tr>
<tr>
<td>1935</td>
<td>440,912,000</td>
<td>20.00</td>
<td>7,456,500</td>
<td>87%</td>
</tr>
<tr>
<td>1936</td>
<td>439,461,000</td>
<td>20.80</td>
<td>7,706,300</td>
<td>81%</td>
</tr>
<tr>
<td>1937</td>
<td>430,000,000</td>
<td>20.00</td>
<td>7,700,000</td>
<td>81%</td>
</tr>
</tbody>
</table>

*Estimated
**Data unavailable because of the controversy over the reassessment of real estate.
Toledo, Ohio

A 5% sales tax is levied by the state, the proceeds of which are apportioned among the old age pension fund, poor relief, political subdivisions and schools.

Net bonded indebtedness of the city and schools totaled $35,670,000 on September 4, 1936, which is equal to 6.9% of the 1937 assessed valuation or $123 per capita. Including overlapping county debt, the per capita figure becomes $137.

II. THE REAL ESTATE SITUATION

In real estate circles, Toledo is known as the city of frame houses. Only the recently developed and more expensive neighborhoods show a predominance of brick and stone construction. The trend of growth in the community is definitely westward, although some development has occurred in the north end. The west end contains the finest and most expensive neighborhoods, as well as the recently developed subdivisions for small moderately priced homes.

REAL ESTATE SALES

The customary spring increase in sales activity failed to develop to any substantial degree in 1938, although the volume remained fairly steady during the first 8 months of the year, at a level only slightly above that of 1936. The first survey of Toledo by the Division of Research and Statistics in October, 1936 disclosed increasing activity in sales. This activity continued to increase substantially during 1937 and into the spring of 1938, but dropped sharply during the balance of that year. Deed recordations for the first 8 months of 1938 were 27% below the same months of the previous year.

Deed Recordations - Lucas County

<table>
<thead>
<tr>
<th>1932</th>
<th>1933</th>
<th>1934</th>
<th>1935</th>
<th>1936</th>
<th>1937</th>
<th>1938</th>
</tr>
</thead>
<tbody>
<tr>
<td>7,516</td>
<td>6,487</td>
<td>7,742</td>
<td>9,460</td>
<td>11,327</td>
<td>13,581</td>
<td>9,477</td>
</tr>
</tbody>
</table>

Source: Midland Mortgage Company, Toledo, Ohio

Institutions sold 2,734 parcels of residential real estate amounting to $11,186,500 during 1936, 1937 and the first 7 months of 1938, which is equal to 60% of their present large residential overhang. The sharp drop in sales activity in 1938 was illustrated by the experience of institutions which sold only 395 parcels during the first 7 months, as against 1,597 for the entire year 1937 and 864 for 1936. Selling terms of three institutional groups - each of which accounted for almost 1/2 of the sales volume - are listed below. Note that insurance companies sales are principally on land contract, which provide for deed transfer when 40% of the purchase price has been paid.

Sales Terms of Lending Institutional Sellers

<table>
<thead>
<tr>
<th></th>
<th>Financed initially on</th>
<th>Down payment</th>
<th>Monthly payment on balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>State chartered B&amp;I's</td>
<td>Deed &amp; mortgage</td>
<td>10%</td>
<td>1% including int. at 6%</td>
</tr>
<tr>
<td>Insurance companies</td>
<td>Land contract</td>
<td>15-20%</td>
<td>1% including int. at 6%</td>
</tr>
<tr>
<td>Insts. in liquidation</td>
<td>Deed &amp; mortgage</td>
<td>20%</td>
<td>1% including int. at 6%</td>
</tr>
</tbody>
</table>

A market exists for $35,000-6000 single-family homes of 5-6 rooms, in the residentially solved areas throughout the west end of the city. In contrast, the demand is weak for all types of properties located in the sections east of the Maumee River, which are affected by the smoke, noise and dirt from industrial plants. The purchase and reconditioning of run-down homes for investment has not proven to be profitable.

REAL ESTATE PRICES

Sales prices have tapered off slightly and are now firm at about 70% of the
RESIDENTIAL OVERHANG

The residential overhang has been reduced considerably since October 1935 when the first survey was made, but still is a problem. Institutions have 5,712 parcels of residential real estate for $18,741,700 which is equal to 28% of the number of their residential mortgages and 51% of the dollar amount. The average loan held is $3,472 but the average book value per parcel of real estate is $3,049. An additional 468 parcels for $1,570,500 are rated as potential acquisitions by institutions. The principal holders of the overhang are the institutions in liquidation with 59% of the dollar amount followed by the state chartered building and loan associations with 29% (the one Federal association has none). It is generally believed that the danger of dumping has passed and that properties are priced nearer their market value than heretofore. Institutions usually make only necessary repairs on acquired property.

FORECLOSURES

Foreclosures in Lucas County have been declining since the high of 1935-36. The volume for 1937 was 28% below 1936, and the first 9 months of 1938 were 28% below the same months of the previous year. However, the rate of foreclosures is still rather high, averaging 12.5 per 1,000 non-farm dwellings during the past 12 months in contrast to 6.5 for the entire state.

Foreclosures Completed - Lucas County

<table>
<thead>
<tr>
<th>Year</th>
<th>1932</th>
<th>1933</th>
<th>1934</th>
<th>1935</th>
<th>1936</th>
<th>1937</th>
<th>1938</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cases</td>
<td>1191</td>
<td>1221</td>
<td>1506</td>
<td>1565</td>
<td>1586</td>
<td>1116</td>
<td>887</td>
</tr>
</tbody>
</table>

VACANCY AND RENTAL SITUATION

Vacancy has been steady at 4%. Open institutions report a vacancy of about 5% in their real estate. Rents have declined slightly but are now firm at 75% of the 1928-29 level, as compared with the 55-70% level prevailing in October 1936, when a previous survey was made. The demand is best for 5-6 room modern singles renting from $6.50-$8 per month.

RESIDENTIAL CONSTRUCTION

The failure of any appreciable volume of residential construction to develop in Toledo in recent years has undoubtedly aided institutions in the disposal of their overhang. The dollar value of residential building permits issued during 1937, the best year for private construction since 1923, was only 28% of the 1923 total or 60% of the peak year in 1924. For the first 10 months of 1938, the volume was off 25% from the same period of the previous year.\(^3\) Building material costs are estimated to be 5% under 1939 levels but labor costs are 15% above that level.

\(^3\) The United States Housing Authority in December 1936 approved a slum-clearance and low-rent housing project for construction in Toledo involving $1,443,400 and providing for 584 dwelling units.
## Building Permits

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
<th>Family units</th>
<th>Residential construction</th>
<th>Amount</th>
<th>Residential reconditioning</th>
<th>All construction</th>
</tr>
</thead>
<tbody>
<tr>
<td>1924</td>
<td>1,402</td>
<td>1,645</td>
<td>6,742,100</td>
<td>$</td>
<td>$13,612,000</td>
<td></td>
</tr>
<tr>
<td>1925</td>
<td>992</td>
<td>1,325</td>
<td>4,795,400</td>
<td>481,700</td>
<td>781,500</td>
<td>13,507,400</td>
</tr>
<tr>
<td>1926</td>
<td>14</td>
<td>14</td>
<td>585,000</td>
<td></td>
<td>189,100</td>
<td>2,448,500</td>
</tr>
<tr>
<td>1927</td>
<td>54</td>
<td>54</td>
<td>286,000</td>
<td></td>
<td>128,100</td>
<td>1,763,000</td>
</tr>
<tr>
<td>1928</td>
<td>106*</td>
<td>89*</td>
<td>2,086,800*</td>
<td>509,400</td>
<td>5,625,700</td>
<td>4,381,900</td>
</tr>
<tr>
<td>1929</td>
<td>253</td>
<td>270</td>
<td>1,317,000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Includes a government project comprising 21 permits, 261 family units, for $1,341,800

## III. MORTGAGE LENDING INSTITUTIONS AND ACTIVITY

Financial institutions were particularly hard hit in Toledo during the depression. The commercial bank resources and deposits suffered abrupt and drastic declines very early in the depression, wholesale failures occurring in 1931. Resources in open banks dropped from $246,879,000 as of the 1929 year end to $45,722,000 on December 31, 1933 and total deposits from $189,472,000 to $29,289,000. Recovery began slowly but gained rapidly in 1934, 1935, and 1936. Since then there has been some recession. As of June 30, 1938, bank resources amounted to $183,885,000 and deposits $116,894,000.

Savings and loan associations also fared poorly. Although the decline in assets, and private withdrawable shares and deposits was not as abrupt as in commercial banks, recovery has been slow. Savings and loan assets on June 30, 1938 ($27,475,000) were equal to but 52% of the 1929 total, while private withdrawable shares and deposits ($21,151,000) equalled 46%, as compared to bank resources and deposits which were 66% and 68% of 1929, respectively.

### RESIDENTIAL MORTGAGE INVESTMENT AND ACTIVITY

Mortgage recordings in the county have increased materially since 1933. HOLC loans accounted for a very large proportion of the recordings in 1934, 1935 and to a lesser extent in 1936, but the volume continued upward in 1937 in spite of the curtailment of HOLC's lending activities. Although the upward trend was reversed in the latter part of 1937, the recordings for that year were still 11% above 1936. The upward trend continued in 1938, and the volume for the first 8 months was 29% below the same period of 1937. Ample mortgage funds are available.

### Mortgage Recordings - Lucas County

<table>
<thead>
<tr>
<th>Year</th>
<th>1938</th>
<th>1937</th>
<th>1936</th>
<th>1935</th>
<th>1934</th>
<th>1933</th>
<th>1932</th>
<th>1st 8 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>1938</td>
<td>5,290</td>
<td>1,974</td>
<td>3,525</td>
<td>5,875</td>
<td>5,128</td>
<td>4,273</td>
<td>3,039</td>
<td>1,376</td>
</tr>
</tbody>
</table>

## SAVINGS AND LOAN ASSOCIATIONS

The dominant position in the residential mortgage field in Toledo is held by the savings and loan group, which is composed of 1 federal and 4 state chartered associations. The group accounted for 64% of the dollar volume (54% of the number) of residential loans made by all institutions during 1938, 1937 and the first 7 months of 1938. In 1936, they accounted for 50% of the dollar volume by all institutions, in 1937, 50%, and for the first 7 months of 1938, 40%. Title II loans made to date total only $793,800. All associations are actively lending except the one large uninsured association.

This group also has the largest residential mortgage portfolio, with 6,681 loans totaling $21,942,500, which is equal to 42% of the dollar amount and 47% of the number for all institutions. The first Federal SOLS, starting as a new...
institutions early in 1935, has made rapid progress. It has no real estate, but the state-chartered associations have $5,571,500 in residential properties which amounts to 34% of their residential mortgages. Since January 1, 1936 they sold $5,619,600 (870 parcels) of residential real estate. The dividend rate on shares is 3½% and 4%, while the interest rate on deposits is 5%.

**BANKS AND TRUST COMPANIES**

Residential mortgage loans made by this group since January 1936 represent 13% of the volume by all institutions during this period. This includes Title II loans amounting to $1,604,700 — equal to 57% of their lending activity. Each of the four banks and trust companies has been writing Title II loans and one of them, which reports having reached its limit on mortgage loans, has recently been making loans for insurance companies. Residential mortgage portfolio as of August 1, 1938 totaled $5,958,000 and is equal to 3% of the total amount of residential mortgage investment of all institutions. Interest rate on savings deposits is 6%.

**INSURANCE COMPANIES**

Mortgage lending activity of insurance companies is second only to that of the savings and loan associations. The seven companies lending in the area have made $5,639,100 of residential loans since January 1936, equal to 18% of the institutional activity. None of the insurance companies reporting has made any Title II loans. Lending operations are confined to the newer and highly restricted residential sections. Residential mortgage portfolio is likewise large, totaling $11,650,000 — equal to 32% of the institutional residential mortgage portfolio.

Although insurance companies had a much smaller residential overhang than building and loan associations and institutions in liquidation, their sales since January 1936 have been almost as large as either of the two other groups. The one insurance company which accounted for 96% of the sales for the group, lists exclusively with large brokers, requires them to advertise extensively, and maintains 20 to 30 homes for show and sales purposes.

**MORTGAGE COMPANIES**

Mortgage companies, while relatively unimportant lenders on their own account, made $1,726,700 of residential loans since January 1936 and sold a substantial portion of these to insurance companies and non-resident banks. Their current mortgage holdings total $973,700 and are equal to but 3% of the total mortgage investment of all institutions. Title II loans made amount to $1,060,890.

**NON-RESIDENT INSTITUTIONS**

One non-resident bank has been actively lending in the area. It made $983,100 in residential loans during 1936 and 1937 but none during the first 9 months of 1938.

**INSTITUTIONS IN LIQUIDATION**

Five banks and two savings and loan associations with remaining assets of $4,104,100 are being liquidated by the state supervisory authority. It is estimated that liquidation will be completed in about 8 years. To date, over 61% has been paid in liquidating dividends.

Remaining residential mortgages hold total $4,586,660 and residential real estate $10,927,900, the latter being equal to 88% of the total institutional residential overhang. Liquidation is proceeding satisfactorily and sales of properties since January 1936 have amounted to $5,735,600.

**INDIVIDUALS**

Mortgage lending by individuals practically ceased during the depression but has since been increasing considerably. The activity is widely scattered among a large number of individuals and consequently difficult to trace. However, mortgage records indicate that individuals and other miscellaneous lenders have accounted for about 60% of the number of mortgages recorded during recent years.
Toledo, Ohio

LOAN OWNERS’ LOAN CORPORATION

The mortgage investment of HOLO is quite large in Toledo. On July 31, 1938, the Corporation had 6,466 loans for $20,044,600 in the city, which was equal to 45% of the number and 54% of the dollar amount of residential mortgages held by institutions. Almost 4% of all the homes or 17% of the owned homes in the city were mortgaged to HOLO. A distribution of HOLO loans to security areas was made in October 1938 when the first survey of Toledo was completed. At that time the corporation had 6,854 loans in the city and environs, of which 2% were in "A" grade security areas, 28% in "B", 68% in "C" and 4% in "D" grade areas.

On July 31, 1938 the Corporation had 555 parcels of real estate ($1,973,500) in the city, equal to 14% of the number and 10% of the dollar amount of all institutions. The bulk of the properties are located in the poorer grade security areas. Slightly more than 2% are located in "A" security grade areas, 22% in "B", 64% in "C" and 11% in "D" grade areas. HOLO sold 137 parcels ($580,000) during 1936, 1937 and the first 7 months of 1938.

IV. DOMINANT FACTORS

A. Favorable
1. Recent increase in employment - reflects increased automobile production in Detroit
2. High wages in industry for those who are employed
3. Ordinary liquidation of the heavy residential overhang
4. Real estate prices and rents now firm
5. Low effective tax rate
6. Public confidence being restored in financial institutions
7. Ample mortgage funds available

B. Adverse
1. Local industry largely dependent upon the automobile industry as a market for its products.
2. Employment in the Willys-Overland Company considerably below pre-receivership levels.
3. Recurring labor difficulties a deterrent to industry
4. Heavy relief burden
5. Slow real estate market
6. Heavy residential overhang

V. CONSOLIDATION OF RESIDENTIAL MORTGAGE AND REAL ESTATE ACTIVITY AND CURRENT LENDING PERSPECTIVES OF REPORTING INSTITUTIONS BY GROUPS.

(See following schedule)

1/30/39
Consolidation of Residential Mortgage and Real Estate Activity of Mortgage Lending Institutions

TOLEDO, OHIO

(Compiled from City Survey Report dated October 8, 1938)

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Residential mortgages $/</th>
<th>Residential mortgages made 1936, 1937, 7 months 1938</th>
<th>Residential real estate $/</th>
<th>Residential sales 1936, 1937, 7 months 1938</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Amount</td>
<td>% of amt.</td>
<td>Number</td>
</tr>
<tr>
<td>1 Federal S&amp;LA and 5 State chartered B&amp;LA's b/</td>
<td>6,381</td>
<td>$15,642,500</td>
<td>42</td>
<td>3,040</td>
</tr>
<tr>
<td>4 Banks &amp; Trust Cos.</td>
<td>928</td>
<td>2,958,000</td>
<td>2</td>
<td>551</td>
</tr>
<tr>
<td>7 Insurance Companies</td>
<td>3,850</td>
<td>11,650,000</td>
<td>32</td>
<td>1,196</td>
</tr>
<tr>
<td>4 Mortgage Cos. &amp; 1 Other Non-resident Inst.</td>
<td>167</td>
<td>1,956,900</td>
<td>6</td>
<td>801</td>
</tr>
<tr>
<td>7 Insts. in Liquidation</td>
<td>1,881</td>
<td>4,522,300</td>
<td>12</td>
<td>-</td>
</tr>
<tr>
<td>Totals</td>
<td>13,487</td>
<td>$36,799,600</td>
<td>100</td>
<td>5,588</td>
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<tr>
<td>N O L C (City)</td>
<td>6,466</td>
<td>20,044,600</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

a/ As of July 31, 1938
b/ Not including one small association
c/ A substantial part of these were subsequently sold to insurance companies and non-resident banks.

d) Maximum percentage of appraisal

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Federal S&amp;LA</th>
<th>State chartered B&amp;LA's</th>
<th>Banks &amp; Trust Cos.</th>
<th>Insurance Companies</th>
<th>Mortgage Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>60-70%</td>
<td>66 2/3%</td>
<td>60%</td>
<td>50-66 2/3%</td>
<td>65%</td>
</tr>
<tr>
<td>Loan period</td>
<td>12 years</td>
<td>10-12 years</td>
<td>3-10 years</td>
<td>5-20 years</td>
<td>5 years</td>
</tr>
<tr>
<td>Amortization</td>
<td>Monthly</td>
<td>&quot;</td>
<td>Varies</td>
<td>&quot;</td>
<td>&quot;</td>
</tr>
<tr>
<td>Interest rate</td>
<td>5%-6%</td>
<td>6%</td>
<td>5%-6%</td>
<td>5%-6%</td>
<td>5%</td>
</tr>
<tr>
<td>Commission</td>
<td>-1%</td>
<td>0%</td>
<td>0-1%</td>
<td>0-1%</td>
<td>-</td>
</tr>
<tr>
<td>Dividend on shares or interest on deposits</td>
<td>4% dividend</td>
<td>(2% and 4% dividend)</td>
<td>2%/6% interest on deposits</td>
<td>2%/6% interest on deposits</td>
<td>-</td>
</tr>
</tbody>
</table>

Prepared by:

Division of Research & Statistics
Federal Home Loan Bank Board
Washington, D.C.
January 30, 1939
## TOLEDO, OHIO

### NUMBER OF CORPORATION-OWNED PROPERTIES
**BY AREAS AS SHOWN ON SECURITY MAP**

**As of October 6, 1938**

<table>
<thead>
<tr>
<th>Area</th>
<th>Number</th>
<th>Area</th>
<th>Number</th>
<th>Area</th>
<th>Number</th>
<th>Area</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-1</td>
<td>1</td>
<td>B-1</td>
<td>5</td>
<td>C-1</td>
<td>12</td>
<td>D-1</td>
<td>1</td>
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<tr>
<td>3</td>
<td>1</td>
<td>2</td>
<td>16</td>
<td>2</td>
<td>9</td>
<td>2</td>
<td>44</td>
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<tr>
<td>4</td>
<td>1</td>
<td>3</td>
<td>29</td>
<td>5</td>
<td>1</td>
<td>6</td>
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<td>8</td>
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<td>7</td>
<td>3</td>
<td>8</td>
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<td>10</td>
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<tr>
<td>11</td>
<td>5</td>
<td>9</td>
<td>2</td>
<td>11</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>5</td>
<td>12</td>
<td>17</td>
<td></td>
<td></td>
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<td>11</td>
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<td>18</td>
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<td></td>
</tr>
<tr>
<td>22</td>
<td>1</td>
<td>23</td>
<td>12</td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

**Total and Percentage by Areas**

<table>
<thead>
<tr>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>24</td>
<td>36</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Areas</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>13</td>
<td>2.43%</td>
</tr>
<tr>
<td>B</td>
<td>115</td>
<td>21.49%</td>
</tr>
<tr>
<td>C</td>
<td>345</td>
<td>64.48%</td>
</tr>
<tr>
<td>D</td>
<td>32</td>
<td>61.59%</td>
</tr>
<tr>
<td>Total Owned</td>
<td>535</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

**Source:** HOLC Property Management Division Records  
Cincinnati Regional Office
The purpose of the Residential security Map is to reflect graphically the trend of desirability in neighborhoods from a residential viewpoint. Four classifications are used as indicated by the legend, namely: First, Second, Third and Fourth grades. The code letters and colors are A, B, C and D, and Green, Blue, Yellow and Red respectively. In establishing the grade of an area, such factors as these are considered: intensity of the sale and rental demand; percentage of home ownership; age and type of building; economic stability of area; social status of the population; sufficiency of public utilities, accessibility of schools, churches, and business centers; transportation methods; topography of the area; and the restrictions set up to protect the neighborhood. The price level of the homes is not the guiding factor.

The First Grade or A areas are "hot spots"; they are not yet fully built up. In nearly all instances they are the new well-planned sections of the city, and almost synonymous with the areas where good mortgage lenders with available funds are willing to make their maximum loans to be amortized over a 10-15 year period - perhaps up to 75-80% of the appraisal. They are homogeneous; in demand as residential locations in "good times" or "bad"; hence on the up-grade. The Second grade or B areas, as a rule, are completely developed. They are like a 1935 automobile - still good, but not what the people are buying today who can afford a new one. They are the neighborhoods where good mortgage lenders will have a tendency to hold loan commitments 10-15% under the limit. The Third grade or C areas are characterized by age, obsolescence, and change of style; expiring restrictions or lack of them; infiltration of a lower grade population; the presence of influences which increase sales resistance such as inadequate transportation, insufficient utilities, perhaps heavy tax burdens, poor maintenance of homes, etc. "Verry" built areas are included, as well as neighborhoods lacking homogeneity. Generally, these areas have reached the transition period. Good mortgage lenders are more conservative in the Third grade of C areas and hold loan commitments under the lending ratio for the A and B areas. The Fourth grade or D areas represent those neighborhoods in which the things that are now taking place in the C neighborhoods, have already happened. They are characterized by detrimental influences in a pronounced degree, undesirable population or an infiltration of it. Low percentage of home ownership, very poor maintenance and often vandalism prevail. Unstable incomes of the people and difficult collections are usually prevalent. The areas are broader than the so-called slum districts. Some mortgage lenders may refuse to make loans in these neighborhoods and others will lend only on a conservativ
basis.

This map and the area descriptions have been carefully checked with competent local real estate brokers and mortgage lenders, and we believe they represent a fair and composite opinion of the best qualified local people. In using them we do not mean to imply that good mortgages do not exist or cannot be made in the Third and Fourth grade areas, but we do think they should be made and serviced on a different basis than in the First and Second grade areas.

The area descriptions are arranged alphabetically according to the code letter and numerically.

The following local persons collaborated with the field agent in the preparation of this map and the area descriptions:

Claude A. Campbell, President, Midland Mortgage Company
F. W. Showel, Appraiser and Builder
Hugh J. Bartley, President, Hugh J. Bartley Co., Realtors
John F. McEneny, Realtor
Walter Schmitt, President, Theodore Schmitt Company

Note:

A street index will be found on the map.
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Rolling - river valley.
   b. Favorable Influences. Trees, paved streets, all conveniences, scenic; high restrictions.
   c. Detrimental Influences. None
   d. Percentage of land improved __55__; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS:
   a. Occupation Executives __________ ; b. Estimated annual family income $25-50,000
   c. Foreign-born families _0_;[d. Negro 0_ ;
   e. Infiltration of Desirable ; f. Relief families __________
   g. Population is increasing _Mightly_; decreasing __________; static __________

3. BUILDINGS:
   a. Type Singles __________ __________ __________
   b. Construction Brick & Stone __________ __________ __________
   c. Average Age 5 Years __________ 5 Years __________
   d. Repair Excellent __________ __________ __________
   e. Occupancy 100 % __________ __________ __________
   f. Home ownership 100 % __________ __________ __________
   g. Constructed past yr. 10 __________ __________ __________
   h. 1929 Price range $ Practically no 100% $ 100% $ 100% __________
   i. 1936 Price range $ 100% $ __________ __________ __________
   j. 1938 Price range $ 30,000-150,000 $ __________ __________ __________
   k. Sales demand $ 35,000 __________ __________ __________
   l. Activity Fair __________ __________ __________
   m. 1929 Rent range $ 100% $ __________ __________ __________
   n. 1936 Rent range $ __________ __________ __________ __________
   o. 1938 Rent range $ No rentals $ __________ __________ __________
   p. Rental demand $ __________ __________ __________
   q. Activity __________ __________ __________


5. CLARIFYING REMARKS:
   This is the finest and most expensive residential district. Very beautiful estates. The "crème" of better residential districts. Located in village of Ottawa Hills, west of Toledo city limits.

6. NAME AND LOCATION Ottawa Hill Plat 6 __________ SECURITY GRADE A __________ AREA NO. 2
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Rolling.

   b. Favorable Influences: Close to schools, paved streets, high class residential. Fully restricted and zoned Class "A".

   c. Detrimental Influences: None

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

2. INHABITANTS: Professional and
   a. Occupation: Executives
   b. Estimated annual family income: $50,000-$100,000
   c. Foreign-born families: 0% predominating; d. Negro: 0%
   e. Infiltration of: Desirable families: None
   f. Population is increasing: Fairly; decreasing: ; static

3. BUILDINGS:
   a. Type: Single
   b. Construction: Brick
   c. Average Age: 10 Years
   d. Repair: Excellent
   e. Occupancy: 100%
   f. Home ownership: 90%
   g. Constructed past yr: 1938

   h. 1929 Price range: $20,000-60,000 100% $ 100% $ 100%
   i. 1936 Price range: $10,000-40,000 60% $ 100% $%
   j. 1938 Price range: $15,000-40,000 60% $ 100% $%
   k. Sales demand: $20,000
   l. Activity: Fair
   m. 1929 Rent range: $150-200 100% $ 100% $ 100%
   n. 1936 Rent range: $100-150 75% $ 100% $%
   o. 1938 Rent range: $100-150 75% $ 100% $%
   p. Rental demand: $100
   q. Activity: Light


4. CLARIFYING REMARKS:
   The highest class residential district. Well restricted. Price of ownership is highly evident. Trend is upward. West of city limits.

5. NAME AND LOCATION: Ottawa Hills

6. SECURITY GRADE: A
   AREA NO.: 2
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.

   b. Favorable Influences. Streets. All utilities. Very clean, high grade neighborhood.

   c. Detrimental Influences. None

   d. Percentage of land improved __40__; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS: Executives, professional
   a. Occupation and business
   b. Estimated annual family income $4-25,000
   c. Foreign-born families __0__; predominantly
   d. Negro __0__; __
   e. Infiltration of desirable
   f. Relief families
   g. Population is increasing rapidly; decreasing __________; static __________

3. BUILDINGS:
   PREDOMINATING __100__ OTHER TYPE __% OTHER TYPE __%
   a. Type
   b. Construction
   c. Average Age __10__ Years __15__ Years __20__ Years
   d. Repair
   e. Occupancy __100__ % __100__ %
   f. Home ownership __90__ % __90__ %
   g. Constructed past yr. __10__
   h. 1929 Price range $25,000-35,000 __100__ % $ __100__ % $ __100__ %
   i. 1936 Price range $18,000-25,000 __6__ % $ __6__ % $ __6__ %
   j. 1938 Price range $15,000-25,000 __6__ % $ __6__ % $ __6__ %
   k. Sales demand __15,000__
   l. Activity
   m. 1929 Rent range __100-150__ __100__ % $ __100__ % $ __100__ %
   n. 1936 Rent range __15-25__ __20__ % $ __20__ % $ __20__ %
   o. 1938 Rent range __15-25__ __20__ % $ __20__ % $ __20__ %
   p. Rental demand __15-25__
   q. Activity


5. CLARIFYING REMARKS:
The second best residential neighborhood. Very fine and clean lots well landscaped. Trend is upward.

6. NAME AND LOCATION: Port of Ottawa Hills and Old Orchard SECURITY GRADE __A__ AREA NO. __3__
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level.
   b. Favorable Influences: Good streets, clean neighborhood, zoned Class "A" residential. Near schools and churches.
   c. Detrimental Influences: None
   d. Percentage of land improved 30%; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS:
   a. Occupation: Tradesmen and Professional
   b. Estimated annual family income $25-5,000
   c. Foreign-born families 0%; predominantly; d. Negro 0%;
   e. Infiltration of Desirable; f. Relief families 0
   g. Population increasing Rapidly; decreasing; static

3. BUILDINGS:
   a. Type: Single
   b. Construction: Brick and frame
   c. Average Age: 10 Years
   d. Repair: Good
   e. Occupancy: 100%
   f. Home ownership: 90%
   g. Constructed past yr.: 30
   h. 1929 Price range $9,000-13,000 100% $ __________ $ 100% $ __
   i. 1936 Price range $7,500-10,000 75% $ __________ $ 75% $ __
   j. 1938 Price range $7,500-10,000 75% $ __________ $ 75% $ __
   k. Sales demand $7,500 $ __________ $ __
   l. Activity: Good
   m. 1929 Rent range $70-110 100% $ __________ $ 100% $ __
   n. 1936 Rent range $60-90 83% $ __________ $ 83% $ __
   o. 1938 Rent range $60-90 83% $ __________ $ 83% $ __
   p. Rental demand $60 $ __________ $ __
   q. Activity: Light

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

5. CLARIFYING REMARKS:
   It is the best class medium priced residential district. Well restricted. Trend is upward. Occupied by the younger element of professional and high salaried men.

6. NAME AND LOCATION ____________________________ SECURITY GRADE A. AREA NO. 4
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.

   b. Favorable Influences. Good streets, transportation. Near schools and churches.

   c. Detrimental Influences. None

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

2. INHABITANTS: Business and high
   a. Occupation salaried workers __
   b. Estimated annual family income $24,000 __
   c. Foreign-born families __ %; __ % predominating;
   d. Negro __ %
   e. Infiltration of Desirable __
   f. Relief families __
   g. Population is increasing __; decreasing __; static __

3. BUILDINGS:
   a. Type Singles __
   b. Construction Frame and brick __
   c. Average Age 12 Years __
   d. Repair Good __
   e. Occupancy 100 % __
   f. Home ownership __ %
   g. Constructed past yr. 4 __
   h. 1929 Price range $3,500-10,000 __
   i. 1935 Price range $5,000-8,000 __
   j. 1938 Price range $5,000-8,000 __
   k. Sales demand __
   l. Activity Fair __
   m. 1929 Rent range $60-110 __
   n. 1935 Rent range $45-90 __
   o. 1938 Rent range $45-90 __
   p. Rental demand __
   q. Activity Good __


5. CLARIFYING REMARKS:

   It is a good popular priced location. Clean neighborhood.
   Restrictions are somewhat lower than in Areas A-1 to 4. Should continue to show upward trend.

6. NAME AND LOCATION Kingswood Addition __ SECURITY GRADE __ AREA NO. 5 __
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain.
      Level to rolling.
   b. Favorable Influences.
      Good streets, clean neighborhood. Zoned Class "A" residential. Churches, schools, transportation and trading centers conveniently available. Accessible to recreation and amusement.
   c. Detrimental Influences.
      None.
   d. Percentage of land improved: 90%; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS:
   a. Occupation: Tradesmen, professional
   b. Estimated annual family income $2500-5000
   c. Foreign-born families: 0%;
   d. Negro: 0%
   e. Infiltration: Desirable;
   f. Relief families: 0
   g. Population is increasing;

3. BUILDINGS:
   a. Type
      "PREDOMINATING" 100% OTHER TYPE ___% OTHER TYPE ___%
      brick 60%
      frame 40%
   b. Construction
   c. Average Age
      10 Years
      15 Years
      25 Years
   d. Repair
      Good
   e. Occupancy
      90%  
      -
   f. Home ownership
   g. Constructed past yr.
   h. 1929 Price range: $1000-15,000 100%  
   i. 1930 Price range: $7500-10,000 70%  
   j. 1938 Price range: $9500-10,000 70%  
   k. Sales demand
   l. Activity
   m. 1929 Rent range: $20-110 100%  
   n. 1930 Rent range: $60-90 83%  
   o. 1938 Rent range: $60-90 83%  
   p. Rental demand
   q. Activity

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

5. CLARIFYING REMARKS:
   Area lies north of Jermain and Ottawa public parks. Ottawa park is beautifully wooded. Very high class residential section. Within walking distance to the new University of Toledo. Construction is sound and the area was well planned.

6. NAME AND LOCATION: Tontoy Hills  SECURITY GRADE A AREA NO. 6
1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level.
   b. Favorable Influences. Good streets; near churches, schools and business center. Transportation. Accessible to recreation and amusement.
   c. Detrimental Influences. None.
   d. Percentage of land improved __0__%; e. Trend of desirability next 10-15 yrs. __ward__

2. INHABITANTS:
   a. Occupation: Businessmen and high
   b. Estimated annual family income __$2400-3600__
   c. Foreign-born families __0__%; __predominating__
   d. Negro __0__%; __%
   e. Infiltration of __desirable__
   f. Relief families __0__
   g. Population is increasing __slightly__, decreasing _______; static ______

3. BUILDINGS:
   a. Type
   b. Construction
   c. Average Age __12__ Years
   d. Repair Good
   e. Occupancy __100__% __%
   f. Home ownership __80__% __%
   g. Constructed past yr. __4__
   h. 1929 Price range __$.500-10.000__ __100__% $ __$ __100__% $ __100__%
   i. 1936 Price range __$.500-8000__ __70__% $ __$ __%
   j. 1938 Price range __$.1000-2000__ __70__% $ __$ __%
   k. Sales demand __$.60-10__
   l. Activity Fair
   m. 1929 Rent range __$.60 - 1.10__ __100__% $ __$ __100__% $ __100__%
   n. 1936 Rent range __$.45 - .80__ __70__% $ __$ __%
   o. 1938 Rent range __$.45 - .60__ __70__% $ __$ __%
   p. Rental demand __$.60__
   q. Activity __good__


5. CLARIFYING REMARKS:
   Area lies south of Jocumain Park. Popular priced location. Restricted somewhat less than areas 11 to 4, but very clean and pride of ownership is highly evident. Good, sound construction. Within short distance to beautiful Ottawa Park and now University of Toledo.

6. NAME AND LOCATION ____________________________ SECURITY GRADE __A__ AREA NO. __7__
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Rolling.
   b. Favorable Influences. Good streets, near churches and schools, adjoins beautiful park.
   c. Detrimental Influences. Borders on cemetery and railroad track.
   d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS: White collared and
   a. Occupation Skilled mechanics; b. Estimated annual family income $2000-
   c. Foreign-born families 0 %; predominantly: d. Negro 0 %;%
   e. Infiltration of Desirable; f. Relief families 0
   g. Population is increasing Slightly; decreasing; static

3. BUILDINGS:
   PREDOMINATING OTHER TYPE OTHER TYPE
   a. Type Singles
   b. Construction Frame
   c. Average Age 12 Years
   d. Repair Good
   e. Occupancy 100 %
   f. Home ownership 80 %
   g. Constructed past yr. 3
   h. 1929 Price range $6,000-12,000 100 %
   i. 1935 Price range $4,500-12,000 72 %
   j. 1938 Price range $4,500-12,000 72 %
   k. Sales demand $6,000
   l. Activity Fair
   m. 1929 Rent range $45-75 100 %
   n. 1935 Rent range $35-55 75 %
   o. 1938 Rent range $35-55 75 %
   p. Rental demand $40
   q. Activity Fair

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

5. CLARIFYING REMARKS:
   Some duplexes along Greenway and Kensington Drive.
   Clean neighborhood. Upward trend.

6. NAME AND LOCATION Part of Evansdale Addition SECURITY GRADE A AREA NO. 8
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Rolling.
   b. Favorable Influences. Good streets, trees, near schools and churches, good transportation. Adjoins park.
   c. Detrimental Influences. Nominal.
   
d. Percentage of land improved 62%; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS:
   a. Occupation and professional
   b. Estimated annual family income $7,000-
   c. Foreign-born families O %; predominating: d. Negro O %
   e. Infiltration of Desirable; f. Relief families O
   g. Population is increasing Yes; decreasing __________ static __________

3. BUILDINGS:
<table>
<thead>
<tr>
<th>FAVORING 100 %</th>
<th>OTHER TYPE</th>
<th>OTHER TYPE</th>
<th>$</th>
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</thead>
<tbody>
<tr>
<td>TYPE</td>
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</tr>
<tr>
<td>a. Type</td>
<td>Singles</td>
<td></td>
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</tr>
<tr>
<td>b. Construction</td>
<td>Brick</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Average Age</td>
<td>16 Years</td>
<td>15 Years</td>
<td></td>
</tr>
<tr>
<td>d. Repair</td>
<td>Good</td>
<td></td>
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</tr>
<tr>
<td>e. Occupancy</td>
<td>100 %</td>
<td>98 %</td>
<td></td>
</tr>
<tr>
<td>f. Home ownership</td>
<td>90 %</td>
<td>90 %</td>
<td></td>
</tr>
<tr>
<td>g. Constructed past yr.</td>
<td>3</td>
<td>3</td>
<td>100%</td>
</tr>
<tr>
<td>h. 1929 Price range</td>
<td>$18,000-20,000</td>
<td>100%</td>
<td>100</td>
</tr>
<tr>
<td>i. 1936 Price range</td>
<td>$10,000-15,000</td>
<td>71%</td>
<td>71</td>
</tr>
<tr>
<td>j. 1938 Price range</td>
<td>$10,000-15,000</td>
<td>71%</td>
<td>71</td>
</tr>
<tr>
<td>k. Sales demand</td>
<td>$17,500</td>
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<tr>
<td>l. Activity</td>
<td>Fair</td>
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<tr>
<td>m. 1929 Rent range</td>
<td>$100-200</td>
<td>100%</td>
<td>100</td>
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<tr>
<td>n. 1936 Rent range</td>
<td>$75-150</td>
<td>75%</td>
<td>75</td>
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<tr>
<td>o. 1938 Rent range</td>
<td>$75-150</td>
<td>75%</td>
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<tr>
<td>p. Rental demand</td>
<td>$90</td>
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<tr>
<td>q. Activity</td>
<td>Light</td>
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</tr>
</tbody>
</table>

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

5. CLARIFYING REMARKS:
   Restricted to single residences. A little older but a very fine and high type neighborhood. Trend is upward. A few very expensive homes.

6. NAME AND LOCATION Westmoreland SECURITY GRADE A AREA NO. 9
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Rolling.

   b. Favorable Influences. Transportation; good streets; convenient to churches, schools, University and markets.

   c. Detrimental Influences. Abuts cemetery on the west and Yellow area (D-18) on coast and south sides.

   d. Percentage of land improved 60%.

   e. Trend of desirability next 10-15 yrs. (Slight) up.

2. INHABITANTS: White collar and skilled.
   a. Occupation skilled mechanics 50%.
   b. Estimated annual family income $2000-3500.

   c. Foreign-born families 0%.

   d. Negro 0%.

   e. Infiltration of desirable families 0%.

   f. Relief families 0%.

   g. Population is increasing slightly.

3. BUILDINGS:
   a. Type Singles 95%.
   b. Construction Frame 5%.

   c. Average Age 15 Years.

   d. Repair Good 100%.

   e. Occupancy 100%.

   f. Home ownership 90%.

   g. Constructed past yr. 3%.

   h. 1929 Price range $6000-12,000 100%.

   i. 1936 Price range $4500-12,000 72%.

   j. 1938 Price range $4500-12,000 72%.

   k. Sales demand $6000.

   l. Activity Fair.

   m. 1929 Rent range $45-75 100%.

   n. 1936 Rent range $35-55 75%.

   o. 1938 Rent range $35-55 75%.

   p. Rental demand $40.

   q. Activity Fair.


5. CLARIFYING REMARKS:
   A somewhat older but very fine, high type neighborhood. Pride of ownership is highly evident. Area was well planned and homes, soundly constructed. Uniform and stable population. Within short distance to University of Toledo. Abutment to cemetery and lower grade area should not jeopardize desirability for several years.

6. NAME AND LOCATION Security Grade A. Area No. 30.
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level to rolling.
   b. Favorable Influences. Transportation, near school and churches.
   c. Detrimental Influences. Nominal
   d. Percentage of land improved 60%.
   e. Trend of desirability next 10-15 yrs. Upward
2. INHABITANTS: Executives and
   a. Occupation _business men_;
   b. Estimated annual family income $2,500-
   c. Foreign-born families 0%; predominating;
   d. Negro 0;
   e. Infiltration of Desirable;
   f. Relief families 0;
   g. Population is increasing slightly; decreasing; static
3. BUILDINGS:
   a. Type Singles
   b. Construction Premo
   c. Average Age 15 Years
   d. Repair Good
   e. Occupancy 100%
   f. Home ownership 80%
   g. Constructed past yr. 8
   h. 1929 Price range $9,500-13,500
   i. 1930 Price range $6,000-9,500
   j. 1931 Price range $4,500-7,000
   k. Sales demand $7,000
   l. Activity Fair
   m. 1929 Rent range $75-100
   n. 1930 Rent range $55-90
   o. 1931 Rent range $55-90
   p. Rental demand $60
   q. Activity Fair
5. CLARIFYING REMARKS:
   Well laid out restricted residential district. Trend is upward. About 80-90 feet higher than down-town district. Cool and pleasant during summer months.
6. NAME AND LOCATION Part of Wildwood Addition
   SECURITY GRADE A
   AREA NO. 11
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Sloping to river.
   b. Favorable Influences. Good streets, transportation, lies on river banks.
   c. Detrimental Influences. Approach through Rossford, Ohio, a much lower cost area. Bordered by cheaper area.
   d. Percentage of land improved 25%.
   e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:
   b. Foreign-born families 0%.
   c. Infiltration of Desirable; f. Relief families 0%.
   g. Population is increasing decreasing static Yes

3. BUILDINGS:
   a. Type
   b. Construction
   c. Average Age
   d. Repair
   e. Occupancy
   f. Home ownership
   g. Constructed past yr.
   h. 1929 Price range
   i. 1930 Price range
   j. 1931 Price range
   k. Sales demand
   l. Activity
   m. 1929 Rent range
   n. 1930 Rent range
   o. 1931 Rent range
   p. Rental demand
   q. Activity

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

5. CLARIFYING REMARKS:
   Located in Wood County. One of the older very high class exclusive residential community. Never fully developed. Now surrounded on two sides by laboring class district.

6. NAME AND LOCATION Eagle Point Colony SECURITY GRADE AREA NO. 12
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
      Transportation, near schools
   b. Favorable Influences. and churches, streets.
   c. Detrimental Influences. Nominal.
   d. Percentage of land improved 10% 
      e. Trend of desirability next 10-15 yrs. Up-

2. INHABITANTS:
   a. Occupation Industrial workers
      b. Estimated annual family income $ 1800-3500
   c. Foreign-born families D %
      d. Negro 0 %
   e. Infiltration of Desirable 0
      f. Relief families 0
   g. Population is increasing Slightly decreasing; static

3. BUILDINGS:
   a. Type 100% OTHER TYPE % OTHER TYPE %
      b. Construction Frame
      c. Average Age 12 Years
      d. Repair Good
      e. Occupancy 100 %%
      f. Home ownership 60 %
   g. Constructed past yr. 2
   h. 1929 Price range $ 5600-9000 100% $ 100% $ 100% $ 100%
   i. 1936 Price range $ 4000-6,500 72 % $ 72 % $ 72 % $ 72 %
   j. 1938 Price range $ 4000-6,500 72 % $ 72 % $ 72 % $ 72 %
   k. Sales demand $ 4,500
   l. Activity Fair
   m. 1929 Rent range $ 40-55 100% $ 100% $ 100% $ 100%
   n. 1936 Rent range $ 30-40 74 % $ 74 % $ 74 % $ 74 %
   o. 1938 Rent range $ 30-40 74 % $ 74 % $ 74 % $ 74 %
   p. Rental demand $ 30-35
   q. Activity Good
   r. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Fair
   s. Home building Fair

5. CLARIFYING REMARKS:
   Beyond city limits, Good community, Eventually should
   be taken into city, Street paving program now in effect,
   should stabilize values in this area.

6. NAME AND LOCATION

SECURITY GRADE  B  AREA NO. 1
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.

   b. Favorable Influences. Streets, transportation, near schools and churches.


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

2. INHABITANTS: White collar and;
   a. Occupation skilled workmen;
   b. Estimated annual family income $1,800-

   c. Foreign-born families 0%;
   d. Negro 0%;
   e. Infiltration of desirable;
   f. Relief families few;
   g. Population is increasing slightly decreasing;

3. BUILDINGS:
   a. Type Singles
   b. Construction Frame
   c. Average Age 15 Years
   d. Repair Fair to good
   e. Occupancy 50% 
   f. Home ownership 75%
   g. Constructed past yr. 16
   h. 1929 Price range $1,000-10,500
   i. 1936 Price range $4,000-2,500
   j. 1938 Price range $4,000-2,500
   k. Sales demand $500
   l. Activity Rather slow
   m. 1929 Rent range $35-50
   n. 1936 Rent range $25-40
   o. 1938 Rent range $25-40
   p. Rental demand $30
   q. Activity Good

4. AVAILABILITY OF MORTGAGE FUNDS:
   a. Home purchase somewhat limited
   b. Home building somewhat limited

5. CLARIFYING REMARKS:
   Somewhat cheaper homes along railroad track. Rather mixed district of bungalows and 1½ story homes. Not far from industry. Should improve with employment situation.

6. NAME AND LOCATION ______________ SECURITY GRADE __________ AREA NO. 2
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.


   c. Detrimental Influences. Adjacent to cemetery on south and Sylvania Avenue which is zoned "commercial."

   d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 years: ___________

2. INHABITANTS: Skilled mechanics, and
   a. Occupation: Small tradesmen; b. Estimated annual family income $1800 - 3000
   c. Foreign-born families 0 %; predominating: d. Negro 0 %; ___________
   e. Infiltration of Desirable; f. Relief families ___________
   g. Population is increasing Slightly; decreasing ________; static ___________

3. BUILDINGS:

<table>
<thead>
<tr>
<th>TYPE</th>
<th>PREDOMINATING 100 %</th>
<th>OTHER TYPE</th>
<th>% OTHER TYPE</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

   a. Type
   b. Construction
   c. Average Age ___________ ___________ ___________
   d. Repair
   e. Occupancy ___________% ___________% ___________%
   f. Home ownership ___________% ___________% ___________%
   g. Constructed past yr. ___________

   h. 1929 Price range $6,000-12,000 ___________% ___________% ___________%
   i. 1935 Price range $4,000-9,000 ___________% ___________% ___________%
   j. 1937 Price range $4,000-9,000 ___________% ___________% ___________%
   k. Sales demand ___________
   l. Activity
   m. 1929 Rent range $40-75 ___________% ___________% ___________%
   n. 1935 Rent range $30-55 ___________% ___________% ___________%
   o. 1937 Rent range $30-55 ___________% ___________% ___________%
   p. Rental demand ___________
   q. Activity


5. CLARIFYING REMARKS:
   One of the older well established and built up residential district and within walking distance of Toledo's largest industrial center.

6. NAME AND LOCATION: Alwood Heights and Buenwood Add. SECURITY GRADE III AREA NO. 3
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level

   b. Favorable Influences:
      Abuts high class Green (A-3) area. Good roads; convenient to churches, schools and markets. Bus transportation.

   c. Detrimental Influences:
      Nominal.

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

2. INHABITANTS:
   a. Occupation: Skilled mechanics and small tradesmen
   b. Estimated annual family income $1800-3000

   c. Foreign-born families: 0 %; e. Dominating: d. Negro: 0 %
   e. Infiltration of Negroes: 0 %
   f. Relief families

   g. Population is increasing: Slightly decreasing; static

3. BUILDINGS:
   a. Type: Predominating
      Other Type

   b. Construction: Type
      Other Type

   c. Average Age: Years
      Years

   d. Repair: Good to fair

   e. Occupancy: %

   f. Home ownership: %

   g. Constructed prior to: %

   h. 1929 Price range: $6000-12,000
      100 % $ _______ 100 % $ _______

   i. 1936 Price range: $4500-7500
      75 % $ _______ 25 % $ _______

   j. 1938 Price range: $3500-6000
      75 % $ _______ 25 % $ _______

   k. Sales demand: $8500
      $ _______ $ _______

   l. Activity: Good

   m. 1929 Rent range: $40-75
      100 % $ _______ 100 % $ _______

   n. 1936 Rent range: $60-55
      3 % $ _______ 97 % $ _______

   o. 1938 Rent range: $60-55
      3 % $ _______ 97 % $ _______

   p. Rental demand: $48
      $ _______ $ _______

   q. Activity: Good

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

5. CLARIFYING REMARKS:
   Area is fairly well built up except for north section. Good, clean and desirable location. Small tradesmen and mechanics. Somewhat lower restrictions but the demand should continue due to area being located next to the most expensive and most highly restricted residential community (Areas A-1, 2 & 3)

6. NAME AND LOCATION: ____________________________ SECURITY GRADE: B AREA NO.: 4
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Rolling.

   b. Favorable Influences.


   d. Percentage of land improved %;
   e. Trend of desirability next 10-15 yrs static to downward

2. INHABITANTS:
   a. Occupation Skilled mechanics;
   b. Estimated annual family income $1800;
   c. Foreign-born families %;
   d. Negro %;
   e. Infiltration of desirable families;
   f. Relief families %;
   g. Population is increasing; decreasing; static; Yes

3. BUILDINGS:
   a. Type
   b. Construction
   c. Average Age
   d. Repair
   e. Occupancy
   f. Home ownership
   g. Constructed past yr.
   h. 1929 Price range $6,000-10,000;
   i. 1936 Price range $4,500-6,000;
   j. 1938 Price range $4,500-6,000;
   k. Sales demand $5,000;
   l. Activity
   m. 1929 Rent range $40-60;
   n. 1936 Rent range $30-40;
   o. 1938 Rent range $30-40;
   p. Rental demand $30;
   q. Activity

   h. 1929 Rent range $40-60;
   i. 1936 Rent range $30-40;
   j. 1938 Rent range $30-40;
   k. Sales demand $5,000;
   l. Activity

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

5. CLARIFYING REMARKS:
   Outlying district adjacent to farm land. Poor demand. Will probably see low price values in new building construction.

6. NAME AND LOCATION Secor Gardens SECURITY GRADE B AREA NO. 5
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Rolling to hilly.
   d. Percentage of land improved 10 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: Professional and a. Occupation Industrial; b. Estimated annual family income $2,000-
   10,000; c. Foreign-born families 0 %; d. Negro 0 %; e. Infiltration of Desirable; f. Relief families Few
   g. Population is increasing increasing; decreasing static Yes

3. BUILDINGS:
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<tr>
<th>Type</th>
<th>PREDOMINATING 100 %</th>
<th>OTHER TYPE</th>
<th>OTHER TYPE</th>
</tr>
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<tr>
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<tr>
<td>Frame &amp; brick</td>
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<tr>
<td>Average Age</td>
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<td></td>
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</tr>
<tr>
<td>Repair</td>
<td>Fair to good</td>
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<tr>
<td>Occupancy</td>
<td>95 %</td>
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<tr>
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<tr>
<td>1929 Price range</td>
<td>$5,000-$33,000</td>
<td>100% $</td>
<td>100% $</td>
</tr>
<tr>
<td>1936 Price range</td>
<td>$3,000-$15,000</td>
<td>63% $</td>
<td>3% $</td>
</tr>
<tr>
<td>1938 Price range</td>
<td>$3,000-$18,000</td>
<td>63% $</td>
<td>3% $</td>
</tr>
<tr>
<td>Sales demand</td>
<td>$5,000</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Activity</td>
<td>Light</td>
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<tr>
<td>1929 Rent range</td>
<td>$30 - 110</td>
<td>100% $</td>
<td>100% $</td>
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<tr>
<td>1936 Rent range</td>
<td>$20 - 80</td>
<td>71% $</td>
<td>29% $</td>
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<tr>
<td>1938 Rent range</td>
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<td>$30</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Activity</td>
<td>Light</td>
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</table>


5. CLARIFYING REMARKS: A few high priced houses on Overlook Boulevard. Much cheaper in south section of area. Trend is static. Too small an addition to attract much attention.

6. NAME AND LOCATION ____________________________ SECURITY GRADE ___ AREA NO. 6
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.

   b. Favorable Influences. Streets, utilities, near schools and churches.

   c. Detrimental Influences. Adjoins cemetery on east and on the south by cemetery and cheaper area. On west by industrial.

   d. Percentage of land improved 68%.

2. INHABITANTS:
   a. Occupation Skilled mechanics.

   b. Estimated annual family income $1500-2000.

   c. Foreign-born families 0%.

   d. Negro 0%.

   e. Infiltration of Desirable

   f. Relief families 0%.

   g. Population is increasing.

3. BUILDINGS:
   a. Type Singles.

   b. Construction Frame.

   c. Average Age 12 years.

   d. Repair Good.

   e. Occupancy 100%.

   f. Home ownership 80%.

   g. Constructed past yr. 2.

   h. 1929 Price range $6000-9,500.

   i. 1936 Price range $4500-6,500.

   j. 1938 Price range $4000-6,500.

   k. Sales demand $5,000.

   l. Activity Slow.

   m. 1929 Rent range $45-65.

   n. 1936 Rent range $35-45.

   o. 1938 Rent range $35-45.

   p. Rental demand $35.

   q. Activity Good.

4. AVAILABILITY OF MORTGAGE FUNDS:
   a. Home purchase Somewhat limited.

   b. Home building Somewhat limited.

5. CLARIFYING REMARKS:
   Located sufficiently close to park and Toledo University grounds to hold its own for several years. Activity is slow however.

AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain.
      Level.
   b. Favorable Influences and community market. Accessible to recreation and amusement. Within very short distance to University of Toledo.
   c. Detrimental Influences. Encroachment of industry and lower grade area (C-16) on the east.
   d. Percentage of land improved ___ %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:
   a. Occupation __________________; b. Estimated annual family income $ ________ 0 1800-2400
   c. Foreign-born families ___ %; d. Negro ___ %
   d. Trend of desirability next 10-15 yrs. __________
   e. Infiltration of ________ slightly; f. Relief families ________
   g. Population is increasing __________; decreasing __________; static __________

3. BUILDINGS:
   a. Type __________ ________
   b. Construction ________ ________
   c. Average Age ________ ________ ________
   d. Repair ________ ________
   e. Occupancy ________ ________ ________
   f. Home ownership ________ ________
   g. Constructed past yr. ______ 10
   h. 1929 Price range $ ________ ________
      5000-10,500 100% $ ________ 100% $ ________ 100%
   i. 1936 Price range $ ________ ________
      4000-7500 72% $ ________ 72% $ ________
   j. 1938 Price range $ ________ ________
      4000-7500 72% $ ________ 72% $ ________
   k. Sales demand $ ________ ________
   l. Activity ________ ________ ________
   m. 1929 Rent range $ ________ ________
      35 - 55 100% $ ________ 100% $ ________
   n. 1936 Rent range $ ________ ________
      25 - 40 72% $ ________ 72% $ ________
   o. 1938 Rent range $ ________ ________
      25 - 40 72% $ ________ 72% $ ________
   p. Rental demand $ ________ ________
   q. Activity ________ ________ ________


5. CLARIFYING REMARKS: Located immediately south of Ottawa and Jermain Parks. Still fairly desirable. Better homes in the north and west sections of area. Properties on east side suffer somewhat due to presence of industry nearby.

6. NAME AND LOCATION __________________________ SECURITY GRADE ________ AREA NO. ________
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level.
   b. Favorable Influences: Streets, transportation, near schools and churches. Adjoins "Green" area on west.
   c. Detrimental Influences: Borders on "Yellow" on south and east. Overlooks industrial center on the north.
   d. Percentage of land improved: 60%;
   e. Trend of desirability next 10-15 yrs: Static to downward

2. INHABITANTS:
   a. Occupation: Factory workers and;
   b. Estimated annual family income: $1200-5,000
   c. Foreign-born families: 0%;
   d. Negro: 0%;
   e. Infiltration of Desirable;
   f. Relief families: Few
   g. Population is increasing;

3. BUILDINGS:
   a. Type: Single;
   b. Construction: Frame;
   c. Average Age: 25 Years;
   d. Repair: Fair;
   e. Occupancy: 100%;
   f. Home ownership: 50%;
   g. Constructed past yr: 0;
   h. 1929 Price range: $2,500-13,500;
   i. 1936 Price range: $2,500-13,500;
   j. 1929 Price range: $2,500-13,500;
   k. Sales demand: $4,500;
   l. Activity: Static;
   m. 1929 Rent range: $45-55;
   n. 1936 Rent range: $35-65;
   o. 1938 Rent range: $35-65;
   p. Rental demand: $40;
   q. Activity: Good;

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

5. CLARIFYING REMARKS:
   Attempt to make a high priced addition of this area was unsuccessful. Few high priced houses were built some 15 years ago.
   Poor appeal on account of industrial and lower priced areas surrounding. Will probably see lower priced construction.

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   c. Detrimental Influences. Transcending from a good residential district to a lower income class, boarding and rooming houses.
   d. Percentage of land improved___100%; e. Trend of desirability next 10-15 yrs Downward.

2. INHABITANTS:
   a. Occupation--Clerks and business men.
   b. Estimated annual family income $1200.
   c. Foreign-born families 0% predominating;
   d. Negro 0% rac.
   e. Infiltration of desirable; f. Relief families None.
   g. Population is increasing; decreasing; static; yes.

3. BUILDINGS:
   a. Type--Single family, 100%.
   b. Construction--
   c. Average Age--35 years.
   d. Repair--
   e. Occupancy--99.
   f. Home ownership--50.
   g. Constructed past yr.--
   h. 1929 Price range $5,000--10,000--100%.$
   i. 1936 Price range $4,000--6,000--60%.$
   j. 1938 Price range $4,000--6,000--60%.$
   k. Sales demand $4,500.
   l. Activity--Static.
   m. 1929 Rent range $.30--.75--100%.$
   n. 1936 Rent range $.25--.50--75%.$
   o. 1938 Rent range $.25--.50--75%.$
   p. Rental demand $.35.
   q. Activity--Very Good.

4. AVAILABILITY OF MORTGAGE FUNDS:

5. CLARIFYING REMARKS:
   One of the older areas, slowly being transformed into commercial district along Detroit Avenue. Trend is downward.

6. NAME AND LOCATION______________________________ SECURITY GRADE __ AREA NO.40
1. **AREA CHARACTERISTICS:**
   a. Description of Terrain, Level.

   b. Favorable Influences. Streets, transportation, trees, near schools and churches.

   c. Detrimental Influences.

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

2. **INHABITANTS:** Bankers, lawyers, and business men
   a. Occupation; b. Estimated annual family income $ 3000-

   c. Foreign-born families 0 %; predominating: d. Negro 0 %

   e. Infiltration of Desirable--; f. Relief families

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

3. **BUILDINGS:**
   a. Type
   b. Construction Frame and brick
   c. Average Age Years
   d. Repair
   e. Occupancy
   f. Home ownership
   g. Constructed past yr.
   h. 1929 Price range $8,000-19,500 100 %
   i. 1936 Price range $6,000-12,000 62 %
   j. 1938 Price range $5,000-12,000 62 %
   k. Sales demand
   l. Activity Very light
   m. 1929 Rent range $60-150 100 %
   n. 1936 Rent range $40-100 71 %
   o. 1938 Rent range $40-100 71 %
   p. Rental demand
   q. Activity Good

4. **AVAILABILITY OF MORTGAGE FUNDS:**
   a. Home purchase very limited; b. Home building very limited

5. **CLARIFYING REMARKS:**
   Old aristocratic residential section, changing to a good middle class of occupancy. Majority of houses are overbuilt for present day use. Trend is static.

6. **NAME AND LOCATION** Security Grade B AREA NO. 11
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   b. Favorable Influences. Streets, transportation, near schools.
   c. Detrimental Influences. Adjoins "Yellow" area.
   d. Percentage of land improved 100%; e. Trend of desirability next 10-15 yrs. Static to downward.

2. INHABITANTS:
   a. Occupation Business and salaried; b. Estimated annual family income $2000-5000
   c. Foreign-born families 10%; d. Negro 0; e. Infiltration of Same; f. Relief families
   g. Population is increasing; static; decreasing.

3. BUILDINGS:
   a. Type Singles
   b. Construction Frame
   c. Average Age 30 years
   d. Repair Fair
   e. Occupancy 35%
   f. Home ownership 50%
   g. Constructed past yr. 0
   h. 1929 Price range $7,500-12,500
   i. 1935 Price range $5,000-7,500
   j. 1938 Price range $5,000-7,500
   k. Sales demand
   l. Activity Static
   m. 1929 Rent range $50-80
   n. 1935 Rent range $50-80
   o. 1938 Rent range $40-60
   p. Rental demand
   q. Activity Good

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

5. CLARIFYING REMARKS:
   Old residential district, lower wage earning occupancy. All large old style over-built houses. Will probably decline in values due to old style homes.

6. NAME AND LOCATION ___________________________ SECURITY GRADE B AREA NO. 12
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level.
   
   b. Favorable Influences: Streets, trees, transportation, schools and churches. Near shopping center.
   
   c. Detrimental Influences: Surrounded partly by "Yellow" area.
   
   d. Percentage of land improved __% e. Trend of desirability next 10-15 yrs: Static to down

2. INHABITANTS:
   a. Occupation and business men
   b. Estimated annual family income $ 5000-
   c. Foreign-born families __% f. Relief families
   d. Percentage of land improved %
   e. Trend of desirability next 10-15 yrs: Static
   f. Home ownership __% g. Population is increasing __; decreasing __; static __
   g. Infiltration of Desirable __

3. BUILDINGS:
   a. Type: PREDOMINATING
   b. Construction: OTHER TYPE
   c. Average Age: __ Years
   d. Repair: GOOD
   e. Occupancy: ___%
   f. Home ownership: ___%
   g. Constructed past yr. 0
   h. 1929 Price range $ 16,000-30,000 100% $ ___ 100% ___
   i. 1935 Price range $ 10,000-20,000 ___% $ ___ ___%
   j. 1938 Price range $ 10,000-20,000 ___% $ ___ ___%
   k. Sales demand $ __
   l. Activity: Static
   m. 1929 Rent range $ No ___ 100% $ ___ 100% ___
   n. Rent range $ _rental ___% $ ___ ___%
   o. Rent range $ _basis ___% $ ___ ___%
   p. Rental demand $ ___
   q. Activity: None

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

5. CLARIFYING REMARKS: Surrounded by a much lower class of buildings. Main Street (Cherry Street) is zoned "Commercial." The area is fenced in. Was a high class residential section at one time but business and lower class building encroachments tend to pull it down.

6. NAME AND LOCATION: Birchwood Place SECURITY GRADE B AREA NO. 13
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Local.
   c. Detrimental Influences. Surrounded by "Yellow" area.
   d. Percentage of land improved 30%; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS:
   a. Occupation Factory workers
   b. Estimated annual family income $1200-2000
   c. Foreign-born families 25%; Polish predominating; d. Negro 0%;
   e. Infiltration of Some
   f. Relief families Some
   g. Population is increasing slightly decreasing; static

3. BUILDINGS:
   a. Type
   b. Construction Frame
   c. Average Age 10 Years
   d. Repair Fair
   e. Occupancy 95%
   f. Home ownership 80%
   g. Constructed past yr. 0
   h. 1929 Price range $7500-8000
   i. 1936 Price range $5000-6000
   j. 1938 Price range $5000-6000
   k. Sales demand
   l. Activity Slow
   m. 1929 Rent range $45 - 55
   n. 1936 Rent range $35 - 40
   o. 1938 Rent range $35 - 40
   p. Rental demand
   q. Activity Good

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

5. CLARIFYING REMARKS: This area includes the new Polish district within the old Polish settlement. Most employees were formerly with Willys-Overland. Now working part time only or out of employment.

6. NAME AND LOCATION Wilson Park Addition SECURITY GRADE B AREA NO. 
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   b. Favorable Influences. Streets, transportation.
   c. Detrimental Influences. Outlying.

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

2. INHABITANTS:
   a. Occupation ____________________________; b. Estimated annual family income $1600-2500
   c. Foreign-born families ___%; d. Negro __%; e. Relief families ______;
   f. Population is increasing __________; static ______; decreasing ______

3. BUILDINGS:
   a. Type ________; b. Construction ________; c. Average Age ________
   d. Repair ________; e. Occupancy ________%; f. Home ownership ________%

   g. Constructed past yrs. ________; h. 1929 Price range $6000-11,000
   i. 1936 Price range $4000-7500
   j. 1938 Price range $4000-7500

   k. Sales demand $________; l. Activity ________

   m. 1929 Rent range $25 - 55
   n. 1936 Rent range $20 - 40
   o. 1938 Rent range $20 - 40

   p. Rental demand $25; q. Activity ________

   c. CLARIFYING REMARKS: Recently annexed to city of Toledo. Finer homes along the Bay front. Majority of homes are newly built and modern 6 room singles. Annexation should show increased activity.

5. NAME AND LOCATION Point Place; SECURITY GRADE B; AREA NO. 15
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Rolling.
   d. Percentage of land improved: 15%.
   e. Trend of desirability next 10-15 yrs very slowly upward.

2. INHABITANTS:
   a. Occupation professional.
   b. Estimated annual family income $2000-3600.
   c. Foreign-borne families: 10%.
   d. Negro: 0%.
   e. Infiltration of Same: None.
   f. Relief families: None.
   g. Population is increasing: Slightly decreasing: static.

3. BUILDINGS:
   a. Type: Singles.
   b. Construction: Frame and brick.
   c. Average Age: 10 years.
   d. Repair: Fair.
   e. Occupancy: 90%.
   f. Home ownership: 90%.
   g. Constructed in past 5 yrs: 0%.
   h. 1929 Price range: $500-11,500.
   i. 1936 Price range: $2000-7500.
   k. Sales demand: $500.
   l. Activity: Slow.
   m. 1929 Rent range: 45-60.
   n. 1935 Rent range: 35-45.
   o. 1938 Rent range: 35-45.
   p. Rental demand: $35.
   q. Activity: Light.

4. AVAILABILITY OF MORTGAGE FUNDS:

5. CLARIFYING REMARKS:
   This is a newer development on the east side of the city. Slow in building. Improvements consist of well designed modern 6 room houses. Considered the best residential section in East Toledo.

AREA DESCRIPTION - SECURITY MAP OF BOW, OHIO

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level.
   
b. Favorable Influences: Main roads.
   
c. Detrimental Influences: Limited utilities - outlying district.
   
d. Percentage of land improved 10%.
e. Trend of desirability next 10-15 yrs: Static

2. INHABITANTS: Factory workers and c. Foreign-born families: 0%; predominating: d. Negro: 0%;
   a. Occupation: white collar; b. Estimated annual family income: $300-2000
   e. Infiltration of: f. Relief families: 0%
   g. Population is increasing: decreasing: static: Yes

3. BUILDINGS:
   a. Type: Predominating: 100% Others: 0%
   b. Construction: Others: 0%
   c. Average Age: Others: 0%
   d. Repair: Fair to poor: Others: 0%
   e. Occupancy: Others: 0%
   f. Home ownership: Others: 0%
   g. Constructed past yr: 0%
   h. 1929 Price range: $7500-9000: 100% Others: 0%
   i. 1936 Price range: $5000-5500: 62% Others: 0%
   j. 1938 Price range: $4900-5500: 62% Others: 0%
   k. Sales demand: $5000: Others: 0%
   l. Activity: Static: Others: 0%
   m. 1929 Rent range: $40-60: 100% Others: 0%
   n. 1936 Rent range: $20-40: 70% Others: 0%
   o. 1938 Rent range: $20-40: 70% Others: 0%
   p. Rental demand: $35: Others: 0%
   q. Activity: Fair: Others: 0%
   

5. CLARIFYING REMARKS:
   Laid out about 18-20 years ago for good residential area.
   Slow development on account of limited utilities and the encroachment of Refineries and proximity to railroads.

6. NAME AND LOCATION: Mound View
   SECURITY GRADE: B
   AREA NO.: 17
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   b. Favorable Influences. Streets, transportation, near schools and churches, borders on Highland Park.
   c. Detrimental Influences. Nominal.
   d. Percentage of land improved _80_%; e. Trend of desirability next 10-15 yrs. _static_.

2. INHABITANTS:
   a. Occupation; _skilled mechanics and small business men_;
   b. Estimated annual family income _$1800-2500_;
   c. Foreign-born families _0_%; _predominating_; d. Negro _0_%;
   e. Infiltration of _same_; f. Relief families _0_;
   g. Population is increasing _static_; decreasing _static_; static _Yes_.

3. BUILDINGS:
   a. Type _Singles_;
   b. Construction _Frame_;
   c. Average Age _15_ Years _Years_ _Years_;
   d. Repair _Fair_;
   e. Occupancy _95_ % _%_ _%_; f. Home ownership _70_ % _%_ _%_;
   g. Constructed past yr _0_;
   h. 1929 Price range _$7000-10,000_ _100_% _$ _ _100_% _$ _ _200_%;
   i. 1936 Price range _$4500-5500_ _65_% _$ _ _% _ _% _ _% _;
   j. 1938 Price range _$4500-5500_ _65_% _$ _ _% _ _% _ _% _;
   k. Sales demand _$5000_ _$_ _$_;
   l. Activity _Fair_;
   m. 1929 Rent range _$45-60_ _100_% _$ _ _100_% _$ _ _100_% _$ _ _200_%;
   n. 1936 Rent range _$35-40_ _71_% _$ _ _% _ _% _ _% _ _% _;
   o. 1938 Rent range _$35-40_ _71_% _$ _ _% _ _% _ _% _ _% _;
   p. Rental demand _$ _ _$_ _$_ _$_;
   q. Activity _Good_;


5. CLARIFYING REMARKS: A good moderate priced residential section built up with houses all about the same age. Will remain stabilized for a number of years.

6. NAME AND LOCATION Acme Place SECURITY GRADE _B_ AREA NO. _18_.
1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level.

   b. Favorable Influences: Transportation, near schools and churches.

   c. Detrimental Influences: Cindered streets.


2. INHABITANTS:

   c. Foreign-born families: 0%; e. Relief families: 0.

   d. Negro: ___ %.

   e. Infiltration of: Some.

   f. Population is increasing: Slightly; decreasing: static.

3. BUILDINGS:
   a. Type: Singles

   b. Construction: Frame

   c. Average Age: 10 years

   d. Repair: Fair

   e. Occupancy: 100 %

   f. Home ownership: 80 %

   g. Constructed past yr: 5

   h. 1929 Price range: $500-8000

   i. 1929 Price range: $500-5000

   j. 1929 Price range: $500-5500

   k. Sales demand: $5000

   l. Activity: Fair

   m. 1936 Rent range: $40-50

   n. 1936 Rent range: $30-40

   o. 1933 Rent range: $35

   p. Rental demand: $35

   q. Activity: Good

4. AVAILABILITY OF MORTGAGE FUNDS:
   a. Home purchase: Fairly

5. CLARIFYING REMARKS:
   This is one of the newer popular priced additions with considerable appeal to Railroad men working in the Lake Shore Yards within a few blocks of this area. All homes now and modern. Should continue to improve.

6. NAME AND LOCATION: ____________ SECURITY GRADE: D AREA NO: ____________
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Rolling.

b. Favorable Influences.
c. Detrimental Influences. Cindered streets. Outlying section. Lack of utilities with exception of electricity.

d. Percentage of land improved 5%; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:
a. Occupation: Business men ____________; b. Estimated annual family income $ ____________
c. Foreign-born families 0%; d. Negro 0%; e. Predominating: d. Negro 0
f. Infiltration of Same ____________; f. Relief families ____________;
g. Population is increasing ____________; decreasing ____________; static ____________

3. BUILDINGS:

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a. Home purchase _Limited_; b. Home building Limited

4. CLARIFYING REMARKS: Was not successfully developed on account of outlying location. Only eight homes in area.


6. NAME AND LOCATION: Westgate Addition SECURITY GRADE 3 AREA NO. 20
AREA DESCRIPTION — SECURITY MAP OF Toldeo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   b. Favorable Influences. Transportation, near schools.
   c. Detrimental Influences. Outlying
   d. Percentage of land improved 10%; e. Trend of desirability next 10-15 yrs. Upward
   
2. INHABITANTS: Salaried workers, b. Estimated annual family income $1800-2400
   a. Occupation, skilled mechanics; c. Foreign-born families 0%; d. Negro 0%; e. Infiltration of Same
   f. Relief families 0; g. Population is increasing Slightly, decreasing — static
   
3. BUILDINGS: PREDOMINATING 100% OTHER TYPE % OTHER TYPE %
   a. Type
     i. Singles
   b. Construction
     i. Frame
   c. Average Age
     i. 12 Years
   d. Repair
     i. Fair
   e. Occupancy
     i. 95%
   f. Home ownership
     i. 90%
   g. Constructed past yr. 0
   h. 1929 Price range $6000-7500 100% $ 100% $ 100%
   i. 1936 Price range $4500-5500 74% $ 100% $ 100%
   j. 1938 Price range $4500-5500 74% $ 100% $ 100%
   k. Sales demand $5000
   l. Activity
     i. Fair
   m. 1929 Rent range $40-55 100% $ 100% $ 100%
   n. 1936 Rent range $35-40 79% $ 100% $ 100%
   o. 1938 Rent range $35-40 79% $ 100% $ 100%
   p. Rental demand $35
   q. Activity
     i. Good
   
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Fairly ample; b. Home building ample

5. CLARIFYING REMARKS:
   One of the promising popular priced additions that will show considerable activity with the return of prosperity. Adjoins Heatherdowns Golf Course, and should be in demand.

6. NAME AND LOCATION Heatherdowns SECURITY GRADE B AREA NO. 21
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   b. Favorable Influences. Streets, transportation, trees, near schools and churches.
   c. Detrimental Influences. Nominal.
   d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: Business and
   a. Occupation professional ___________; b. Estimated annual family income $2400-5000
   c. Foreign-born families 0 %; ____________________ predominating; d. Negro 0 %
   e. Infiltration of Desirable ____________________; f. Relief families 0 %
   g. Population is increasing ___________; decreasing ___________; static Yes

3. BUILDINGS:
   a. Type PREDOMINATING 90 % OTHER TYPE __________ % OTHER TYPE __________ %
   b. Construction Frame __________ __________
   c. Average Age 20 __________ Years __________ Years
   d. Repair Fair __________
   e. Occupancy 95 % __________ % __________ %
   f. Home ownership 85 % __________ % __________ %
   g. Constructed past yr. 0 __________
   h. 1929 Price range $5500-14,000 100% $ __________ 100% $ __________ 100% $ __________
   i. 1939 Price range $5500-10,000 72 % $ __________ $ __________ $ __________
   j. 1943 Price range $5500-10,000 72 % $ __________ $ __________ $ __________
   k. Sales demand $6000 __________ $ __________ $ __________
   l. Activity Slow __________
   m. 1929 Rent range $50-75 100% $ __________ 100% $ __________ 100% $ __________
   n. 1939 Rent range $40-55 76 % $ __________ $ __________ $ __________
   o. 1943 Rent range $40-55 76 % $ __________ $ __________ $ __________
   p. Rental demand $45 __________ $ __________ $ __________
   q. Activity Fair __________


5. CLARIFYING REMARKS: One of the better but somewhat older residential sections. Opposite Walbridge Park. Well laid out. Should continue to hold its own for some time to come.

6. NAME AND LOCATION Harvard Terrace SECURITY GRADE B AREA NO. 22
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level
   b. Favorable Influences: Trees, wooded section in parts of area.
   c. Detrimental Influences: Cindered roads, outlying section, sparsely built up.

2. INHABITANTS:
   a. Occupation: Industrial workers
   b. Estimated annual family income $900-1200
   c. Foreign-born families
   d. Negro
   e. Infiltration of
   f. Relief families
   g. Population is increasing; decreasing; static

3. BUILDINGS:
   a. Type: Singles
   b. Construction:romo
   c. Average Age: 12 Years
   d. Repair: Fair
   e. Occupancy: 90%
   f. Home ownership: 60%
   g. Constructed past yr.: 0
   h. 1929 Price range: $2000-6500
   i. 1935 Price range: $1000-4500
   j. 1938 Price range: $2000-4500
   k. Sales demand: $2500
   l. Activity: None
   m. 1929 Rent range: $15-30
   n. 1935 Rent range: $15-35
   o. 1938 Rent range: $15-35
   p. Rental demand: $20
   q. Activity: Fair
   r. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase
   s. CLARIFYING REMARKS:
   Too far out and absence of utilities are deterrent to sales activity. Mortgage lending is very limited. Unattractive and surrounded by unplatted lands.

6. NAME AND LOCATION ____________________________ SECURITY GRADE __ AREA NO. 1
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   b. Favorable Influences. Some paved streets, transportation.
   c. Detrimental Influences. No restrictions.

2. INHABITANTS:
   a. Occupation: Industrial workers;
   b. Estimated annual family income $900-1000;
   c. Foreign-born families 0%; predominating;
   d. Negro 0%;
   e. Infiltration of Some Yes;
   f. Relief families No;
   g. Population is increasing Slightly;
   h. Industrial workers;
   i. Average annual family income $7500;
   j. Minority group predominating;
   k. Negro 0%;
   l. Controls on land use:
   m. Availability of mortgage funds:

3. BUILDINGS:
   a. Type
      i. PREDOMINATING 100%:
      ii. OTHER TYPE %:
      iii. OTHER TYPE %:
   b. Construction
   c. Average Age
   d. Repair
   e. Occupancy
   f. Home ownership
   g. Constructed past yr.
   h. 1929 Price range $1500-3500 100%; $ 100% $ 100% $ 100% $ 100% $ 100%
   i. 1930 Price range $900-2500 72%; $ 72% $ 72% $ 72% $ 72% $ 72%
   j. 1931 Price range $800-5500 72%; $ 72% $ 72% $ 72% $ 72% $ 72%
   k. Sales demand $5500
   l. Activity Slight
   m. 1929 Rent range $18-45 100%; $ 100% $ 100% $ 100% $ 100% $ 100%
   n. 1930 Rent range $20-35 71%; $ 71% $ 71% $ 71% $ 71% $ 71%
   o. 1931 Rent range $20-35 71%; $ 71% $ 71% $ 71% $ 71% $ 71%
   p. Rental demand $20
   q. Activity Fair

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

5. CLARIFYING REMARKS:
   a. East half of area consists of better class of homes having city water. West half has no utilities excepting electric lights and is built up with very cheap small homes on small lots and not generally well maintained.

6. NAME AND LOCATION ___________________________ SECURITY GRADE 0 AREA NO. 2
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   b. Favorable Influences. Streets, Electricity, and Water.
   c. Detrimental Influences. Surrounded by rural unplatted areas.
   d. Percentage of land improved ___ %; e. Trend of desirability next 10-15 yrs. Slowly upward

2. INHABITANTS:
   a. Occupation: Industrial workers ___
   b. Estimated annual family income ___
   c. Foreign-born families ___ %; predominantly ___
   d. Negro ___ %; ___
   e. Infiltration of ___; f. Relief families ___
   g. Population is increasing ___; decreasing ___; static ___

3. BUILDINGS:
   a. Type
      - Single ___
   b. Construction
      - Frame ___
   c. Average Age ___ Years
   d. Repair
      - Fair ___
   e. Occupancy
      - 90 ___
   f. Home ownership
      - 80 ___
   g. Constructed past yr. 0 ___
   h. 1929 Price range
      - $500-7000 ___
   i. 1929 Price range
      - $1000-3000 ___
   j. 1929 Price range
      - $200-500 ___
   k. Sales demand
      - $2000 ___
   l. Activity
      - Slow ___
   m. 1929 Rent range
      - $25-50 ___
   n. 1929 Rent range
      - $25-35 ___
   o. 1929 Rent range
      - $25-35 ___
   p. Rental demand
      - $20 ___
   q. Activity
      - Fair ___

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

5. CLARIFYING REMARKS:

6. SITE AND LOCATION ___ SECURITY GRADE C AREA NO. 3
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Local.
   c. Detrimental Influences. No other utilities. Outlying section. Surrounded by unplatted areas on three sides. Poorly restricted.
   d. Percentage of land improved __%; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:
   a. Occupation Industrial workers; b. Estimated annual family income $900-1500
   c. Foreign-born families ___%; c. Infiltration of Some; d. Negro ___%; e. Infiltration of Some; f. Relief families Some
   g. Population is increasing ___; decreasing ___; static Yes

3. BUILDINGS:
   a. Type Predominating 100% % Other Type 3 % Other Type ___% %
   b. Construction
   c. Average Age 12___ Years ___ Years ___ Years
   d. Repair
   e. Occupancy 95 ___% ___% ___%
   f. Home ownership 75 ___% ___% ___%
   g. Constructed past yr. ___
   h. 1929 Price range $3000-4000 100% $ ___ 100% $ ___ ___%
   i. 1936 Price range $2000-3000 71 ___% ___% ___% $ ___
   j. 1938 Price range $3000-4000 71 ___% ___% ___% $ ___
   k. Sales demand $ ___ ___ ___
   l. Activity Static ___
   m. 1929 Rent range $30-40 100% $ ___ 100% $ ___ ___%
   n. 1936 Rent range $20-30 71 ___% ___% ___% $ ___
   o. 1938 Rent range $30-40 71 ___% ___% ___% $ ___
   p. Rental demand $22.50 ___ $ ___ ___
   q. Activity Good ___


5. CLARIFYING REMARKS: Addition has never developed to any extent and any improvements will consist of cheaper priced homes.

6. NAME AND LOCATION ______________ SECURITY GRADE ___ AREA NO. 4
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Local.
   b. Favorable Influences. Cindered street; electricity available in area. Within fair distance to industry.
   c. Detrimental Influences. Outlying. No utilities with exception of electricity; surrounded by unplatted areas on 3 sides. Poorly restricted. Considerable distance to schools, churches and shopping district.
   d. Percentage of land improved __%; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:
   a. Occupation: Industrial workers; b. Estimated annual family income $ 900-1500
   c. Foreign-born families __%; d. Negro __%
   e. Infiltration of ___; f. Relief families ___
   g. Population is increasing ___; decreasing ___; static Yes

3. BUILDINGS:
   a. Type: Predominating ___%  Other Type ___%  Other Type ___%
   b. Construction:
   c. Average Age ___ Years
   d. Repair:
   e. Occupancy ___%
   f. Home ownership ___%  ___%
   g. Constructed past yr. ___
   h. 1929 Price range ___
   i. 1936 Price range ___
   j. 1938 Price range ___
   k. Sales demand ___
   l. Activity: Static
   m. 1929 Rent range ___
   n. 1936 Rent range ___
   o. 1938 Rent range ___
   p. Rental demand ___
   q. Activity: Good


5. CLARIFYING REMARKS: Addition has never developed to any extent and improvements will consist of cheaper priced homes. Lack of adequate utilities, poor transportation and outlying location will result in influx of lower income groups, in the future.

6. NAME AND LOCATION ____________________________ SECURITY GRADE ___ AREA NO. }
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   b. Favorable Influences. Paved streets. Transportation. Surrounds DeVeibiss High School and Campus and bounded on all sides by #3 areas.
   c. Detrimental Influences. Cemetery on east.
   d. Percentage of land improved 90 %
   e. Trend of desirability next 10-15 yrs. Slightly

2. INHABITANTS:
   a. Occupation Industrial workers
   b. Estimated annual family income $900-1200
   c. Foreign-born families 0 %
   d. Negro 0%
   e. Infiltration of None
   f. Relief families None
   g. Population is increasing Slightly decreasing static

3. BUILDINGS:
   a. Type Singles
   b. Construction Frame
   c. Average Age 15 Years
   d. Repair Fair
   e. Occupancy 95 %
   f. Home ownership 65 %
   g. Constructed past yr. 3-4
   h. 1929 Price range $4000-6000
   i. 1930 Price range $3900-4000
   j. 1938 Price range $3200-4500
   k. Sales demand $2500
   l. Activity Fair
   m. 1929 Rent range $35-45
   n. 1930 Rent range $25-45
   o. 1938 Rent range $25-40
   p. Rental demand $23-60
   q. Activity Good


5. CLARIFYING REMARKS:
   Lots are 30 feet. Homes are crowded. Good rental district because of proximity to large industries.

6. NAME AND LOCATION ____________________________ SECURITY GRADE _____ AREA NO. 6
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   b. Favorable Influences. Paved streets. All utilities. Transportation.
   c. Detrimental Influences. Slow in developing and surrounded by unplatted areas.

2. INHABITANTS:
   a. Occupation  Industrial workers; b. Estimated annual family income $1200-1800
   c. Foreign-born families: 0%; e. Infiltration of Somo; f. Relief families: Somo
   g. Population is increasing: Slowly; decreasing: static.

3. BUILDINGS:
   a. Type: Predominating 100% Other Type % Other Type %
      Singles
   b. Construction: Predominating % Other Type % Other Type %
      Frame & brick
   c. Average Age: 10 Years % Other Type % Other Type %
   d. Repair: Predominating % Other Type % Other Type %
   e. Occupancy: 95% % Other Type % Other Type %
   f. Home ownership: 70% % Other Type % Other Type %
   g. Constructed past yr.: 2
   h. 1929 Price range $5000-7000 100% $ 100% $ 100%
   i. 1936 Price range $4000-6000 75% $ 75% $ 100%
   j. 1938 Price range $4000-6000 75% $ 75% $ 100%
   k. Sales demand $4000
   l. Activity: Slow
   m. 1929 Rent range $45-65 100% $ 100% $
   n. 1936 Rent range $35-40 75% $ 75% $
   o. 1938 Rent range $35-40 75% $ 75% $
   p. Rental demand $3750
   q. Activity: Good


5. CLARIFYING REMARKS: Close neighborhood. Close to industry.

AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain:

   b. Favorable Influences: Transportation, Streets, Schools and churches. Close to industry.

   c. Detrimental Influences: Encroachment of industry on the south.

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

2. INHABITANTS:
   a. Occupation: Industrial worker
   b. Estimated annual family income $1200-2000
   c. Foreign-born families 0%; predominating; d. Negro 0%; e. Infiltration of same; f. Relief families none
   g. Population is increasing Slightly decreasing; static

3. BUILDINGS:
   a. Type: Singles
   b. Construction: Frame
   c. Average Age: 12 years
   d. Repair: Fair
   e. Occupancy: 90%
   f. Home ownership: 80%
   g. Constructed past yr. 0
   h. 1929 Price range $2500-7500 100% $ 100% $ 100%
   i. 1936 Price range $1800-5500 75% $ 75% $ 75% $ 75%
   j. 1938 Price range $1300-3500 75% $ 75% $ 75% $ 75%
   k. Sales demand $3500 $ 3500 $ 3500
   l. Activity: Fair
   m. 1929 Rent range $25-60 100% $ 100% $ 100% $ 100%
   n. 1936 Rent range $20-45 75% $ 75% $ 75% $ 75%
   o. 1938 Rent range $20-45 75% $ 75% $ 75% $ 75%
   p. Rental demand $30 $ 30 $ 30
   q. Activity: Good


5. CLARIFYING REMARKS: Better and cleaner homes north of Sylvania Avenue. District south of Sylvania Avenue is somewhat blighted by encroachment of industry and cheaper wage earners.

6. NAME AND LOCATION: ________________ SECURITY GRADE 6 AREA NO. 8
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Loyal.
   b. Favorable Influences. Area has electricity and water. Fair distance to
      Industry in north end of city. Clean neighborhood.
   c. Detrimental Influences. Surrounded by unplatted areas; limited utilities.
      Poor streets; lack of adequate transportation; somewhat isolated. Dead end streets. Heavy traffic on
      Detroit Ave.
   d. Percentage of land improved 5 %; e. Trend of desirability next 10-15 yrs. Slowly
      upward.

2. INHABITANTS:
   a. Occupation Industrial workers; b. Estimated annual family income $900-1500
   c. Foreign-born families 0 %; d. Negro 0 %; e. Infiltration of Negroes predominating; d. Negro
   f. Relief families None; g. Population is increasing; decreasing; static.

3. BUILDINGS:
   a. Type PREDOMINATING 100 % OTHER TYPE  % OTHER TYPE  %
      b. Construction Frame
      c. Average Age 10 Years Years Years
      d. Repair Fair
      e. Occupancy 90 % % %
      f. Home ownership 80 % % %
      g. Constructed past 0 yrs.
      h. 1929 Price range $5000-7000 100 % $ 100 % $ 100 %
      i. 1936 Price range $4000-5000 72 % $ % $
      j. 1938 Price range $4000-5000 72 % $ % $
      k. Sales demand $3000 $
      l. Activity Slow
      m. 1929 Rent range $35-50 100 % $ 100 % $
      n. 1936 Rent range $25-35 $ $ $
      o. 1938 Rent range $25-35 $ $ $
      p. Rental demand $30 $
      q. Activity Fair


5. CLARIFYING REMARKS: Area consists of single frame homes; fairly restricted. Laid out along with other sections some 15 years ago with the ex-
   pansion of North-end development of the city. Improvements will be slow due to outlying location and lack of ade-
   quate utilities and transportation.

6. NAME AND LOCATION ___________________________ SECURITY GRADE C AREA NO. 9
1. AREA CHARACTERISTICS:
   a. Description of Terrain: Low.
   b. Favorable Influences: Cindered streets; Electricity available.
   c. Detrimental Influences: Outlying. Poor transportation; considerable distance to
      schools, churches and stores. No utilities excepting Electricity.
      Poorly restricted; surrounded completely by unplatted areas, Dead
      end streets.
   d. Percentage of land improved 2 %; e. Trend of desirability next 10-15 yrs. Static
to down

2. INHABITANTS:
   a. Occupation Industrial workers; b. Estimated annual family income $ 900-1500
   c. Foreign-born families O %; _______ predominating; d. Negro O ; ___%
   e. Infiltration of Same ; f. Relief families ___
   g. Population is increasing ___ ; decreasing ______ ; static Yes

3. BUILDINGS:
   a. Type Singles __________
   b. Construction From __________
   c. Average Age 12 __________
   d. Repair Fair __________
   e. Occupancy 95 __________
   f. Home ownership 75 __________
   g. Constructed past yr ___
   h. 1929 Price range $5000-9000 ___%
   i. 1936 Price range $2000-3000 ___%
   j. 1938 Price range $2000-3000 ___%
   k. Sales demand $2500 __________
   l. Activity Static __________
   m. 1929 Rent range $30-60 ___%
   n. 1936 Rent range $30-60 ___%
   o. 1938 Rent range $30-60 ___%
   p. Rental demand $22.50 __________
   q. Activity Good __________


5. CLARIFYING REMARKS:
   Area is located just south of the Michigan State boundary. Too
   far out and completely isolated. Lack of adequate fire and police
   protection. Built up only 5 percent. Any further improvements
   will undoubtedly consist of cheaper priced homes and occupancy by
   lower income groups.

6. NAME AND LOCATION __________ SECURITY GRADE ___ AREA NO 10
AREA DESCRIPTION - SECURITY MAP OF To., Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level.
   b. Favorable Influences. 
      Cindered roads. Has water, sewer, and electricity.

2. INHABITANTS: Industrial workers
   a. Occupation 0
   b. Estimated annual family income $0
   c. Foreign-born families 0%
   d. Negro 0%
   e. Infiltration of 0%
   f. Relief families 0%
   g. Population is increasing static

3. BUILDINGS:
   a. Type of
      PREDOMINATING 100 % OTHER TYPE 0 % OTHER TYPE 0 %
      Singles
   b. Construction
   c. Average Age Years Years Years
   d. Repair
   e. Occupancy
   f. Home ownership
   g. Constructed past yrs.
   h. 1929 Price range 1500-4000 100% $ 100% $ 100% $ 100%
   i. 1936 Price range 800-3000 71 % $ 71 % $ 71 % $ 71 %
   j. 1938 Price range 800-3000 71 % $ 71 % $ 71 % $ 71 %
   k. Sales demand $ 2250
   l. Activity Slow
   m. 1929 Rent range $ 20-35
   n. 1936 Rent range 15-25 73
   o. 1938 Rent range 15-25 73
   p. Rental demand $ 20
   q. Activity
   r. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase limited
      b. Home building limited
   c. CLARIFYING REMARKS: Too far out for better activity at present. Will probably remain "as is" for some years.

6. NAME AND LOCATION ________________________ SECURITY GRADE _______ AREA NO. _______
### AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level.
   b. Favorable Influences: Located on Bay. All utilities. Recently annexed to city of Toledo.
   c. Detrimental Influences: Outlying. Intermingling of very cheap summer cottages converted into permanent homes. Streets and lots are narrow. Houses are crowded.
   d. Percentage of land improved: 50%.
   e. Trend of desirability next 10-15 yrs.: Static

2. INHABITANTS:
   a. Occupation: Industrial workers
   b. Estimated annual family income: $900-2000
   c. Foreign-born families: 0% predominating;
   d. Negro: 0%
   e. Infiltration of Same: Yes
   f. Relief families: Yes
   g. Population is increasing: Yes; decreasing: Yes; static: Yes

3. BUILDINGS:
   a. Type: Predominating 100%
   b. Construction: Other type
   c. Average Age: 20 Years
   d. Repair: Fair to poor
   e. Occupancy: 90%
   f. Home ownership: 60%
   g. Constructed past yr. 0

   h. 1929 Price range: $1000-2000
   i. 1936 Price range: $1000-2000
   j. 1938 Price range: $1000-2000
   k. Sales demand: $2000
   l. Activity: Fair
   m. 1929 Rent range: $30-50
   n. 1936 Rent range: $30-50
   o. 1938 Rent range: $30-50
   p. Rental demand: $25
   q. Activity: Fair

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

5. CLARIFYING REMARKS: The area is mainly a summer resort area built up with very cheap summer houses. A few better homes intermingled and many of the summer cottages have been cheaply converted into permanent homes.

6. NAME AND LOCATION: Part of Point Place
   SECURITY GRADE: 3
   AREA NO.: 12
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   d. Percentage of land improved 20 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:
   a. Occupation: Industrial workers __
   b. Estimated annual family income $1500-2000
   c. Foreign-born families 0 %
   d. Negro 0 %
   e. Infiltration of Somo __
   f. Relief families Somo __
   g. Population is increasing Increasing; decreasing __; static Yes

3. BUILDINGS:
   a. Type
      Predominating 100 %
      Other Type
      Other Type
   b. Construction
      Predominating
      Other Type
      Other Type
   c. Average Age 15 Years
      Years
      Years
   d. Repair
      Fair to poor
      Repair
   e. Occupancy
      90 %
      %
      %
   f. Home ownership
      60 %
      %
      %
   g. Constructed past yr. 0
      0
      0
   h. 1929 Price range $1500-6500
      100 % $________ 100 % $________
   i. 1936 Price range $400-4000
      65 % $________ % $________
   j. 1938 Price range $300-3000
      65 % $________ % $________
   k. Sales demand $250
      $________
   l. Activity
      None
      Activity
   m. 1929 Rent range $15-55
      100 % $________ 100 % $________
   n. 1936 Rent range $10-30
      75 % $________ % $________
   o. 1938 Rent range $10-30
      75 % $________ % $________
   p. Rental demand $50
      $________
   q. Activity
      Fair
      Activity

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

5. CLARIFYING REMARKS:
   Much cheaper homes along 289th Street. Recently annexed to city of Toledo. Will probably remain static. Outlying district. Not attractive.

6. NAME AND LOCATION Part of Point Place SECURITY GRADE C AREA NO. 13
1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level.
   b. Favorable Influences: Cindared streets.
   c. Detrimental Influences: No restrictions. No water, gas, or sewer. Isolated, surrounded by unplatted lands.

2. INHABITANTS:
   c. Foreign-born families: 0%; predominating: Negro: 0%.
   d. Infiltration: None; f. Relief families: Some.
   e. Population is increasing: Yes; decreasing: static.

3. BUILDINGS:
   a. Type: Predominating: %; Other Type: %; b. Construction: %.
   b. Average Age: Years; c. Repair: Fair.
   c. Occupancy: %; f. Home ownership: %.
   d. Home ownership: %.
   e. Constructed past yr: %.
   g. Sales demand: %.
   h. Activity: Slightly improving.
   i. 1929 Rent range: $20-30; 1935 Rent range: $15-30; 1938 Rent range: $15-30.
   j. Rental demand: %.
   k. Activity: Fair.

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

5. CLARIFYING REMARKS:
   Dead-end streets. Occupied laborers and industrial workers. Little improvement is expected in coming years. Will probably go on the down grade.

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Lovely.

   b. Favorable Influences. Transportation, schools, churches.

   c. Detrimental Influences. Close to industry, smoke, dirt, etc.

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

2. INHABITANTS: Industrial workers and 1000-1500
   a. Occupation _________; b. Estimated annual family income $_____

   c. Foreign-born families ___%; d. Negro ___%; ___

   e. infiltration of_______; f. Relief families _______

   g. Population is increasing; decreasing; static

3. BUILDINGS: Predominating 100% Other Type ___% Other Type ___%
   a. Type Single
   b. Construction Frame
   c. Average Age 15 Years Years Years
   d. Repair _______

   e. Occupancy ___% ___% ___%
   f. Home ownership ___% ___% ___%

   g. Constructed past yr. 0

   h. 1929 Price range $2000-7000 ___$ ___% ___$ ___% 100%

   i. 1935 Price range $1500-8000 ___$ ___% ___$ ___% ___%

   j. 1938 Price range $1500-8000 ___$ ___% ___$ ___% ___%

   k. Sales demand $3000 _______

   l. Activity Slow

   m. 1929 Rent range $20-50 ___$ ___% ___$ ___% 100%

   n. 1935 Rent range $15-30 ___$ ___% 76 ___% ___% ___%

   o. 1938 Rent range $15-30 ___$ ___% 76 ___% ___% ___%

   p. Rental demand $25 _______

   q. Activity _______


5. CLARIFYING REMARKS: This area on the edge of a built-up section. Built up with miscellaneous assortment of houses and scattered groups.

6. NAME AND LOCATION ______________ SECURITY GRADE _______ AREA NO. _______
AREA DESCRIPTION - SECURITY MAP OF Tolouo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.


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

2. INHABITANTS:
   a. Occupation Miscellaneous
   b. Estimated annual family income: $1000-2000
   c. Foreign-born families: 30%; Greeks & Syrians predominating
   d. Negro:
   e. Infiltration of Undesirable
   f. Relief families: Heavy
   g. Population is increasing: decreasing: static: Yes

3. BUILDINGS:
   a. Type: Predominating 90% Single
   b. Construction: Frame & brick
   c. Average Age: 30 Years
   d. Repair: Fair to poor
   e. Occupancy: 90%;
   f. Home ownership: 50%
   g. Constructed past yr: 0
   h. 1929 Price range: $2500-7500
   i. 1936 Price range: $1500-4000
   j. 1938 Price range: $1500-4000
   k. Sales demand: $3000
   l. Activity: Poor
   m. 1929 Rent range: $20-50
   n. 1936 Rent range: $15-40
   o. 1938 Rent range: $15-40
   p. Rental demand: $30
   q. Activity: Fair


5. CLARIFYING REMARKS: Originally was the best residential district overlooking the river. Transformed to industrial and rooming house district. Zoned Class "B" residential and industrial.

6. NAME AND LOCATION: Old North End SECURITY GRADE: C AREA NO. 16
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   b. Favorable Influences. Close to downtown district, schools, churches, transportation.
   c. Detrimental Influences. Borders on "red" areas. Congested and old.

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

2. INHABITANTS: laborers
   a. Occupation __________; b. Estimated annual family income __________
   c. Foreign-born families __%; predominating; d. Negro__; e. Infiltration of __
   f. Relief families __________; f. Reliefs families
   g. Population is increasing __________; decreasing __________; static __________

3. BUILDINGS:
   a. Type Predominating __% Other Type __%
   b. Construction Converted to duplexes __%
   c. Average Age __ Years __ Years
   d. Repair Fair to poor Fair to poor
   e. Occupancy __% __% __%
   f. Home ownership __% __%
   g. Constructed past yr. __%
   h. 1929 Price range __________ $ __________ $ __________ $ _________ 
   i. 1935 Price range __________ $ __________ $ __________ $ _________ 
   j. 1938 Price range __________ $ __________ $ __________ $ _________ 
   k. Sales demand __________ $ _________ _________
   l. Activity Slow Slow
   m. 1929 Rent range __________ $ __________ $ __________ $ _________ 
   n. 1935 Rent range __________ $ __________ $ __________ $ _________ 
   o. 1938 Rent range __________ $ __________ $ __________ $ _________ 
   p. Rental demand __________ $ _________ _________
   q. Activity Fair Fair


5. CLARIFYING REMARKS: The area is noted 35 per cent commercial and industrial and
   the trend is downward. One of the oldest sections close in to town.

6. NAME AND LOCATION __________ SECURITY GRADE C AREA NO. 17
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   b. Favorable Influences. Streets, transportation, churches and schools, utilities.
   d. Percentage of land improved 90%.

2. INHABITANTS:
   a. Occupation Miscellaneous
   b. Estimated annual family income $1000-12,000
   c. Foreign-born families 20%; predominating
   d. Negro
   e. Infiltration of same
   f. Relief families
   g. Population is increasing

3. BUILDINGS:
   - Type
   - Construction
   - Average Age
   - Repair
   - Occupancy
   - Home ownership
   - Constructed past yr.
   - 1929 Price range
   - 1936 Price range
   - 1938 Price range
   - Sales demand
   - Activity
   - 1929 Rent range
   - 1936 Rent range
   - 1938 Rent range
   - Rental demand
   - Activity

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

5. CLARIFYING REMARKS:
   Area is 45% industrial and commercial. Trend is downward. Detroit Avenue is gradually becoming a business street. Dorr Street is 100% commercial already. Nebraska Avenue is about 25% commercial. Comprises the west end, Polish district and old middle class residential sections. Negro encroachment is threatening on the east side of area.

6. NAME AND LOCATION
   SECURITY GRADE
   AREA NO.
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   d. Percentage of land improved 25%; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:
   a. Occupation __
   b. Estimated annual family income $1000-1500
   c. Foreign-born families __
   d. Negro __
   e. Infiltration of __
   f. Relief families __
   g. Population is increasing __; decreasing __; static __

3. BUILDINGS:
   a. Type __
   b. Construction __
   c. Average Age __
   d. Repair __
   e. Occupancy __
   f. Home ownership __
   g. Constructed past yr. __
   h. 1929 Price range $2000-6000
   i. 1936 Price range $2000-4000
   j. 1933 Price range $2000-4000
   k. Sales demand __
   l. Activity __
   m. 1929 Rent range $30-60
   n. 1936 Rent range $30-40
   o. 1933 Rent range $30-40
   p. Rental demand __
   q. Activity __

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

5. CLARIFYING REMARKS: Poorly restricted district. Might improve with increased employment because of proximity to industry.

6. NAME AND LOCATION __ SECURITY GRADE C AREA NO. 19
AREA DESCRIPTION - SECURITY MAP OF Toororo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.

   b. Favorable Influences.
      Cindered streets. Bus transportation. Near to Inverness
      Golf Course. Proximity to most highly restricted resi-
      dential areas (A 1, 2 & 3).

   c. Detrimental Influences.
      Limited utilities. Distance to schools, churches and
      stores. Restrictions only fair, Spotty repair of
      Homes. Dead and streets. Outlying.

d. Percentage of land improved ______ %

e. Trend of desirability next 10-15 yrs. ______

2. INHABITANTS:
   a. White collar and
      Industrial workers ______ %
   b. Estimated annual family income ______

   c. Foreign-born families ______ %

   d. Negro ______ %

   e. Infiltration of ______

   f. Relief families ______

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

3. BUILDINGS:
   a. Type
      Single ______
      ______ ______

   b. Construction
      Frame ______
      ______ ______

   c. Average Age
      12 ______ Years
      ______ ______ ______

   d. Repair
      Fair to poor ______
      ______ ______

   e. Occupancy
      90 ______ %
      ______ ______ ______

   f. Home ownership
      60 ______ %
      ______ ______

   g. Constructed past yr. ______

   h. 1929 Price range
      $2000-6000 ______
      ______ ______

   i. 1933 Price range
      $5000-9000 ______
      ______ ______

   j. 1933 Price range
      $6000-1000 ______
      ______ ______

k. Sales demand
   ______ ______

l. Activity
   Slow ______

m. 1929 Rent range
   $10-30 ______
   ______ ______

n. 1933 Rent range
   $20-40 ______
   ______ ______

o. 1933 Rent range
   $30-50 ______
   ______ ______

   p. Rental demand
      $2.50 ______
      ______ ______

   q. Activity
      ______ ______

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

5. CLARIFYING REMARKS:
   Area should show better activity with return of business conditions,
   due to surroundings. More intense development, however, will be
   retarded because of limited utilities and distance to churches,
   schools and community center.

6. NAME AND LOCATION ___________________________ SECURITY GRADE ______ AREA NO. ______
1. AREA CHARACTERISTICS:
   a. Description of Terrain.
   Local.
   
b. Favorable Influences.
   Cindred streets. Electricity and water. Abuts Blue
   Area (5-30)
   
c. Detrimental Influences.
   Outlying. Very distant to schools, churches and stores.
   Limited utilities. Dead end streets. Surrounded by unplatted
   areas. Poor restrictions. Poor transportation.
   
d. Percentage of land improved - %; e. Trend of desirability next 10-15 yrs.
   
2. INHABITANTS:
   a. Occupation White collared
   and mechanics
   
b. Estimated annual family income $1200-1800
   
c. Foreign-born families 0 %; predominating; d. Negro 0 %
   
e. Infiltration of Same
   
f. Population is increasing; decreasing; static
   
3. BUILDINGS:
   a. Type
   b. Construction
   c. Average Age
   d. Repair
   e. Occupancy
   f. Home ownership
   g. Constructed past yr.
   
h. 1929 Price range
   i. 1936 Price range
   j. 1938 Price range
   k. Sales demand
   l. Activity
   
m. 1929 Rent range
   n. 1936 Rent range
   o. 1938 Rent range
   p. Rental demand
   q. Activity
   
   
5. CLARIFYING REMARKS:
   Not successfully developed on account of outlying location.
   Lies for cost, between Angola and Toledo-Hansonton roads. Isolation
   of area from schools and streets, lack of adequate transportation
   and utilities retard progress. Will remain a weak "Yellow Area."
   
6. NAME AND LOCATION
   SECURITY GRADE
   AREA NO.
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level.

b. Favorable Influences: Streets, Transportation, Convenient to schools, churches and stores.

c. Detrimental Influences: Dirt, noise and smoke from R. R. yards on the North, Dead and streets. Somewhat heavy vehicular traffic on Wayne St. (to Chicago Pike).

d. Percentage of land improved: 40%; e. Trend of desirability next 10-15 yrs. Static to slowly up

2. INHABITANTS:
   a. Occupation: R. R. workers; b. Estimated annual family income: $1500-1000
   c. Foreign-born families: 0%; d. Negro: 0%;
   e. Infiltration of Soso; f. Relief families
   g. Population is increasing: slowly decreasing; static

3. BUILDINGS:
   a. Type: Predominating 100% Other Type % Other Type %
   b. Construction: Frame
   c. Average Age: 10 Years
   d. Repair: Fair
   e. Occupancy: 100%
   f. Home ownership: 100%
   g. Constructed past yr.:
   h. 1929 Price range: $500-7000 $ 100% $ 100% $ 100%
   i. 1933 Price range: $1000-1600 75% $ 25% $ 25%
   j. 1933 Price range: $1600-3000 75% $ 25% $ 25%
   k. Sales demand: $3000
   l. Activity: Slow
   m. 1929 Rent range: $25-50 100% $ 100% $ 100%
   n. 1933 Rent range: $25-30 75% $ 25% $ 25%
   o. 1933 Rent range: $25-30 75% $ 25% $ 25%
   p. Rental demand: $30
   q. Activity: Fair
   r. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

4. CLARIFYING REMARKS:
   This should remain to be a desirable area for R. R. workers due to large rill road yards immediately north of area. Lies immediately west of city limits. Area is surrounded on 3 sides by unplatted land.

5. NAME AND LOCATION ______________________ SECURITY GRADE: C AREA NO. 22
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Local.


   c. Detrimental Influences. Age and proximity to railroad. Smoke, dirt, etc.

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

2. INHABITANTS: Industrial workers
   a. Occupation and laborers
   b. Estimated annual family income $1000-1500
   c. Foreign-born families 0%; predominating; d. Negro 0%;
   e. Infiltration of same; f. Relief families Rather heavy
   g. Population is increasing decreasing static

3. BUILDINGS:
   a. Type
   b. Construction
   c. Average Age 40 Years
   d. Repair Fair to poor
   e. Occupancy 95 %
   f. Home ownership 60 %
   g. Constructed past yr. 0
   h. 1929 Price range $2500-6500
   i. 1936 Price range $1500-5000
   j. 1938 Price range $1500-5000
   k. Sales demand $3000
   l. Activity Slow
   m. 1929 Rent range $20 - 40
   n. 1936 Rent range $15 - 35
   o. 1938 Rent range $15 - 35
   p. Rental demand $22.00
   q. Activity Good


5. CLARIFYING REMARKS: Old residential section inhabited by railroad employees working in New York Central yards. Will reflect a slowly downward trend.

6. NAME AND LOCATION Security Grade C Area No. 28
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain.
      Level
   b. Favorable Influences.
      Paved streets. Transportation. All utilities. Near schools and churches. Close to downtown area.
      Faces Maumee River on south.
   c. Detrimental Influences.
      See area on north. Foreign encroachment on north east.
      Smoke, dirt, and noise from railroads.
   d. Percentage of land improved; e. Trend of desirability next 10-15 yrs.

2. INHABITANTS:
   a. Occupation: White collar and industrial workers
   b. Estimated annual family income $1,000-2,400
   c. Foreign-born families: 0%
   d. Negro: __ %
   e. Infiltration of Same; f. Relief families: Rather heavy
   g. Population is increasing; decreasing; static. Yes

3. BUILDINGS:
   a. Type: Predominating 90%; Other Type 10%
      Converted Singles
      Duplexes
   b. Construction: Frame
   c. Average Age: 30 years
   d. Repair: Fair to poor
   e. Occupancy: 95 %
   f. Home ownership: 60 %
   g. Constructed past yr: 0
   h. 1929 Price range $500-6,500 100%
   i. 1936 Price range $800-4,800 70 %
   j. 1938 Price range $900-8,000 70%
   k. Sales demand $3,000
   l. Activity: Slow
   m. 1929 Rent range $3-45 100%
   n. 1936 Rent range $1-35 75%
   o. 1938 Rent range $2-35 75%
   p. Rental demand $2-50
   q. Activity: Good
   r. Availability of mortgage funds:
      a. Home purchase limited
      b. Home building limited

5. CLARIFYING REMARKS:
   Section lying north of New York Central railroad and part lying east of Summer
   Street is zoned heavy industrial (35 per cent of whole area). Trend is downward.
   Some over-built homes and modernized old homes.

6. NAME AND LOCATION ____________________________ SECURITY GRADE ______ AREA NO ____________
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level
   b. Favorable Influences. Good transportation. Convenient to schools, churches and stores. Adjoins Blue Area (B-21) on south and east. All utilities.
   c. Detrimental Influences. Adjoins Toledo State Hospital. Smoke, dirt and noise from railroad. Heavy traffic on Detroit Ave.
   d. Percentage of land improved _5_ %; e. Trend of desirability next 10-15 yrs: Static to slightly upward

2. INHABITANTS: Skilled mechanics and
   a. Occupation: R. R. Workers _______; b. Estimated annual family income $1,200-1,800 ______;
   c. Foreign-born families _0__ %; ________ predominating; d. Negro _0__ %; ________
   e. Infiltration of ________; f. Relief families ________;
   g. Population is increasing Slightly; decreasing ________; static ________

3. BUILDINGS:
   a. Type: Singles ________ %
   b. Construction: Frame ________; c. Average Age: 12 ________ Years
   d. Repair: Fair ________; e. Occupancy: 95 __ %
   f. Home ownership: 80 __ %
   g. Constructed past yr. ________
   h. 1929 Price range $3,000-6,000 100% $ ________ 100% $ ________ 100% ________
   i. 1936 Price range $2,000-3,000 71% $ ________ $ ________ ________ %
   j. 1938 Price range $2,000-3,000 71% $ ________ $ ________ ________ %
   k. Sales demand $2,500 ________ $ ________ $ ________
   l. Activity: Static ________
   m. 1929 Rent range $30-60 100% $ ________ 100% $ ________ 100% ________
   n. 1936 Rent range $20-30 71% $ ________ $ ________ ________ %
   o. 1938 Rent range $20-30 71% $ ________ $ ________ ________ %
   p. Rental demand $22.50 ________ $ ________ $ ________
   q. Activity: Good ________
   r. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

    s. CLARIFYING REMARKS: This is a small area occupied by working people. Should remain desirable for sometime for railroad workers, mechanics and employees of large State Hospital which lies just north of area.

6. NAME AND LOCATION ____________ SECURITY GRADE C AREA NO. 25
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain.

b. Favorable Influences.
   Paved and cindored streets. Good transportation. Convenient to schools, churches and stores. Adjoins Green Area (A-11) on east.
   Near Country Club Golf Course and Heather Downs Golf Club.

c. Detrimental Influences.
   Heavy vehicular traffic on Detroit Avenue

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

2. INHABITANTS: Business men, skilled
   a. Occupation: mechanics and white collar workers
   b. Estimated annual family income: $1,000-$2,000
   c. Foreign-born families: 0%; predominating: d. Negro: 0%;
   e. Infiltration of desirable; f. Relief families
   g. Population is increasing slightly; decreasing: static

3. BUILDINGS:
   a. Type: Predominating 100% OTHER TYPE % OTHER TYPE %
   b. Construction:
   c. Average Age: 12 Years
   d. Repair: Good to fair
   e. Occupancy: 95% % %
   f. Home ownership: 70% % %
   g. Constructed past yr:
   h. 1929 Rent range: $40-$60
   i. 1936 Rent range: $30-$45
   j. 1938 Rent range: $30-$45
   k. Sales demand: $3,000
   l. Activity: Slow
   m. 1929 Price range: $500-$800
   n. 1936 Price range: $350-$550
   o. 1938 Price range: $350-$550
   p. Rental demand: $35
   q. Activity: Fair


5. CLARIFYING REMARKS:
   Area was developed around 1920. Contains a few higher priced homes.
   Has no particular detrimental influences except that it is outlying. A homes constructed last year. Apparently not in line with city's growth.

6. NAME AND LOCATION: Copeland Heights
   SECURITY GRADE: 0
   AREA NO: 26
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level
   b. Favorable Influences: Paved streets 50 per cent; cindered 50 per cent.
   d. Percentage of land improved 80%; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:
   a. Occupation Factory workers; b. Estimated annual family income $1000-1800
   c. Foreign-born families 40%; Slavic predominating; d. Negro __; __
   e. Infiltration of Same; f. Relief families Considerable
   g. Population is increasing; decreasing

3. BUILDINGS:
   a. Type Singles; b. Construction Frame; c. Average Age 20 Years; d. Repair Fair to poor
   e. Occupancy 95%; f. Home ownership 80%
   g. Constructed past 10 yrs 0
   h. 1929 Price range $800-5500 100% Terraces are 100% $__
   i. 1936 Price range $400-4000 68% Owned by ___% $__
   j. 1938 Price range $400-4000 68% Glass Company ___% $__
   k. Sales demand $2000
   l. Activity Good
   m. 1929 Rent range $20-40 100% $0 per unit 100% $__
   n. 1936 Rent range $5-30 75% $__
   o. 1938 Rent range $5-30 75% $0 per unit ___% $__
   p. Rental demand $0 ___% $__
   q. Activity Good


5. CLARIFYING REMARKS:
   Located in Wood County. Established by the Ford Plate Glass Company in which 90 per cent of its employees reside. Slavish population mostly.

6. NAME AND LOCATION ___________ Security Grade __ AREA NO. 27
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain.
      Level
   b. Favorable Influences. Fifty (50) per cent paved streets. All utilities with
      the exception of gas in the southwest section below
      Florence Street.
      and noise from railroads.
   d. Percentage of land improved ___%: e. Trend of desirability next 10-15 yrs. Slowly
      upward

2. INHABITANTS: Industrial workers and
   a. Occupation _______; b. Estimated annual family income $1000-1800
   c. Foreign-born families ___%; ___________________________ predominating: d. Negro ___%: ___%
   e. Infiltration of _______; f. Relief families Considerable
   g. Population is increasing _______; decreasing _______; static _______

3. BUILDINGS:
   a. Type _______; b. Construction _______; c. Average Age _______; d. Repair _______; e. Occupancy _______; f. Home ownership _______; g. Constructed past yr. __
   h. 1929 Price range $3500-6000 100% $ ______; $ ______; 100% $ ______; ______%
   i. 1936 Price range $2500-4000 68% $ ______; ______% $ ______; ______%
   j. 1938 Price range $2500-4000 68% $ ______; ______% $ ______; ______%
   k. Sales demand $3000 ______; ______; ______
   l. Activity Slow
   m. 1929 Rent range $18 - $42 100% $ ______; ______% $ ______; ______%
   n. 1936 Rent range $15 - $32 73% $ ______; ______% $ ______; ______%
   o. 1938 Rent range $15 - $32 73% $ ______; ______% $ ______; ______%
   p. Rental demand $20 ______; ______; ______
   q. Activity Good
   u. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Poor: b. Home building Poor

5. CLARIFYING REMARKS,
   An addition on the southern outskirts of the city. Bounded on the south by railroad
   property; on the north by railroad and "Red" areas; on the east by unplatted area.
   Poor restrictions.

6. NAME AND LOCATION ___________________________ SECURITY GRADE ______ AREA NO. __
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain.
      Level
   b. Favorable Influences.
      Twenty (20) per cent paved streets; 80 per cent cindered streets. Adjoins "Blue" area.
   c. Detrimental Influences.
      Limited utilities.
   d. Percentage of land improved - 25%; e. Trend of desirability next 10-15 yrs. Static
to downward.

2. INHABITANTS:
   a. Occupation - Industrial and Laborers
   b. Estimated annual family income $1000-$2500
   c. Foreign-born families 5 %; predominating; d. Negro 10 %
   e. Infiltration of Same; f. Relief families Considerable
   g. Population is increasing; decreasing; static

3. BUILDINGS:
   a. Type - Singles
   b. Construction - Frame
   c. Average Age - 12 years
   d. Repair - Fair to very poor
   e. Occupancy - 95 %
   f. Home ownership - 80 %
   g. Constructed past yr. 0
   h. 1929 Price range $200-$6000 100% $ ______ 100% $ ______ 100%
   i. 1936 Price range $700-$4000 65% $ ______ 65% $ ______ 65%
   j. 1938 Price range $700-$4000 65% $ ______ 65% $ ______ 65%
   k. Sales demand $5000 ______ $ ______ $ ______
   l. Activity - Very Slow
   m. 1929 Rent range $5-$60 100% $ ______ 100% $ ______ 100%
   n. 1936 Rent range $20-$30 73% $ ______ 73% $ ______ 73%
   o. 1938 Rent range $20-$30 73% $ ______ 73% $ ______ 73%
   p. Rental demand $ ______ $ ______ $ ______
   q. Activity - Good


5. CLARIFYING REMARKS:
   No restrictions, and cheap construction. Outlying location.

6. NAME AND LOCATION __________________________ SECURITY GRADE C AREA NO. 27
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain.
      Level
   b. Favorable Influences.
   c. Detrimental Influences.
      Old residential section in the west half of area. Smoke, dirt, and noise from railroad.
   d. Percentage of land improved 75 %; e. Trend of desirability next 10-15 yrs Slightly upward

2. INHABITANTS: Business men, industrial
   a. Occupation skilled mechanics; b. Estimated annual family income $10,000-$15,000
      white collar.
   c. Foreign-born families 5 %; predominating; d. Negro 2 %
   e. Infiltration of Some; f. Relief families Some;
   g. Population is increasing; decreasing static.

3. BUILDINGS:
   a. Type Singles Other Type 15 % Other Type 15 %
   b. Construction Frame 35 % Frame
   c. Average Age 25 Years 25 Years
   d. Repair Fair Fair
   e. Occupancy 95 % 95 %
   f. Home ownership 50 % 50 %
   g. Constructed past yr 1
   h. 1929 Price range $2500-$10,000 100 % $12,000-$15,000 100 %
   i. 1936 Price range $1500-$7,000 66 % $750-$7,000 66 %
   j. 1938 Price range $1500-$7,000 66 % $750-$7,000 66 %
   k. Sales demand $3,000 $5,000
   l. Activity Slow Slow
   m. 1929 Rent range $25-$55 100 % $55-$85 100 %
   n. 1936 Rent range $20-$40 75 % $20-$40 75 %
   o. 1938 Rent range $20-$40 75 % $20-$40 75 %
   p. Rental demand $25 $25 per unit
   q. Activity Good Good

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

5. CLARIFYING REMARKS: Some new houses in the west half of area. Intermingling of old and new houses. Commercial and industrial activities.

6. NAME AND LOCATION _______________________________ SECURITY GRADE __ AREA NO. 32
AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain:
      Level
   b. Favorable Influences:
      Paved streets. Transportation; churches and schools close by. Near business center.
   c. Detrimental Influences:
      Encroachment of commercial activity, railroads, bridges. Smoke, dirt, noise, and general obsolescence.

2. INHABITANTS:
   a. Occupation: Industrial workers and laborers
   b. Estimated annual family income: $200-$1,500
   c. Foreign-born families: 10%; Bulgarians predominating; d. Negro: ___ %
   e. Infiltration of: Same; f. Relief families: Considerable
   g. Population is increasing: Yes; decreasing: No; static: Yes

3. BUILDINGS:
   a. Type:
      Predominant: ___ %
   b. Construction:
      Frame
   c. Average Age:
      25 Years
   d. Repair:
      Fair to poor
   e. Occupancy:
      95 %
   f. Home ownership:
      50 %
   g. Constructed past yr:
      ___%
   h. 1929 Price range:
      $200-$6000: 100 %
   i. Price range:
      $600-$3500: 62 %
   j. Price range:
      $3500-$9999: 28 %
   k. Sales demand:
      $2,000
   l. Activity:
      Very slow
   m. 1929 Rent range:
      $5-$45: 100 %
   n. 1936 Rent range:
      $5-$30: 71 %
   o. 1938 Rent range:
      $30-$330: 29 %
   p. Rental demand:
      $0
   q. Activity:
      Good

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

5. CLARIFYING REMARKS:
   Somewhat blighted area. Trend is decidedly downward. Zoned commercial, industrial and residential.

6. NAME AND LOCATION: _____________________________ SECURITY GRADE: C _ AREA NO: _____
AREA CHARACTERISTICS:

a. Description of Terrain.

Level

b. Favorable Influences.

Paved streets. All utilities. Near schools and churches. Transportation.

c. Detrimental Influences.

Zoned heavy industrial from Webb Street northeast. Railroads, smoke, dirt, and general obsolescence.

d. Percentage of land improved 75%; e. Trend of desirability next 10-15 yrs,

infiltration down.

2. INHABITANTS: Industrial workers and

a. Occupation 'common labor'; b. Estimated annual family income $600-12,000

c. Foreign-born families 75%: Hungarians and _______ predominating; d. Negroes, 2; ___%

Italians

e. Infiltration of Unattractive; f. Relief families Very heavy

g. Population is increasing decreasing static

3. BUILDINGS:

a. Type

PREDOMINATING 95% OTHER TYPE ____% OTHER TYPE ____%

b. Construction

c. Average Age ______ Years ______ Years

d. Repair Fair to poor

e. Occupancy 95% ___%

f. Home ownership 65% ___%

g. Constructed past yr. 2

h. 1929 Price range $25,000-13,500 ___% $________ 100% $________

i. 1936 Price range $2000-7,000 ___% $________ ___% $________

j. 1938 Price range $2000-7,000 ___% $________ ___% $________

k. Sales demand $2000

l. Activity Very slow

m. 1929 Rent range $20 - $55 ___% $________ 100% $________

n. 1936 Rent range $20 - $40 ___% $________ ___% $________

o. 1938 Rent range $20 - $40 ___% $________ ___% $________

p. Rental demand $25

q. Activity Good


limited; b. Home building VERY

5. CLARIFYING REMARKS:

Section lying south-west of Hocking Valley railroad is zoned residential, with the

exception of Front Street which is commercial. Definitely rundown. Sprinkled with

blast furnaces, power plant, and refineries.

6. NAME AND LOCATION __________________________ SECURITY GRADE c AREA NO 32
1. AREA CHARACTERISTICS:
   a. Description of Terrain.
      Level. Sloping in places.
   b. Favorable Influences.
      Twenty-five (25) per cent paved streets. Near schools and churches. Adjoins fine park. Adjoins "blue" area.
   c. Detrimental Influences.
      Twenty-five (25) per cent cindered streets. Poor transportation. Limited utilities. Railroads.

2. INHABITANTS:
   a. Occupation Industrial and labor pub. Estimated annual family income $ 900-12,000.
   b. Foreign-born families 50 %; ______ dominating; d. Negro 0 ; ___ %
   c. Infiltration of _______; f. Relief families Considerable
   d. Population is increasing ______; decreasing ______; static ______

3. BUILDINGS:
   a. Type Single ______
   b. Construction ______
   c. Average Age 15 ___ Years
   d. Repair Fair to poor ______
   e. Occupancy 95 ___ %
   f. Home ownership 60 ___ %
   g. Constructed past yr. 0 ______
   h. 1929 Price range $ 2000-6000 100% $ ______ 100% $ ______ 100% $ ______
   i. 1936 Price range $ 1500-2800 66 % $ ______ 66 % $ ______ 66 % $ ______
   j. 1938 Price range $ 1500-2800 66 % $ ______ 66 % $ ______ 66 % $ ______
   k. Sales demand $ 2000 ______ $ ______ $ ______
   l. Activity Very slow ______
   m. 1929 Rent range $ 20 - $35 100% $ ______ 100% $ ______ 100% $ ______
   n. 1936 Rent range $ 15 - $22 73 % $ ______ 73 % $ ______ 73 % $ ______
   o. 1938 Rent range $ 15 - $23 73 % $ ______ 73 % $ ______ 73 % $ ______
   p. Rental demand $ 20 ______ $ ______ $ ______
   q. Activity Good ______
   r. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase limited; b. Home building limited.

4. CLARIFYING REMARKS:
   Scattered houses throughout area. Outlying district. Border on east by unplotted farm land. Will probably remain static.

5. NAME AND LOCATION ___________________________ SECURITY GRADE — AREA NO. 33

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1. AREA CHARACTERISTICS:
   a. Description of Terrain.
      Level
   b. Favorable Influences.
      Some paved streets. No utilities excepting electricity.
   c. Detrimental Influences.
      Dead-end streets. Isolated and outlying addition.
   d. Percentage of land improved...%
   e. Trend of desirability next 10-15 yrs...

2. INHABITANTS:
   a. Occupation...Industrial workers...
   b. Estimated annual family income $...-$...
   c. Foreign-born families...%
   d. Negro...%
   e. Infiltration...
   f. Relief families...
   g. Population is increasing...
   h. Relief families...

3. BUILDINGS:
   a. Type...Singles...
   b. Construction...Frame...
   c. Average Age...10 Years...
   d. Repair...Fair...
   e. Occupancy...100...
   f. Home ownership...80...
   g. Constructed past yr...%
   h. 1929 Price range...
   i. 1936 Price range...
   j. 1938 Price range...
   k. Sales demand...
   l. Activity...
   m. 1929 Rent range...
   n. 1936 Rent range...
   o. 1938 Rent range...
   p. Rental demand...
   q. Activity...

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

5. CLARIFYING REMARKS:
   Very few homes in this area. Two (2) streets are being paved by W.P.A. grants.
   Not certain whether above project will create any improvement in activity on
   account of lack of all public utilities and outlying location. A poor third
   grade area.

6. NAME AND LOCATION...
   SECURITY GRADE...
   AREA NO...
AREA DESCRIPTION - SECURITY MAP OF - Toledo, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain.  

      Level

   b. Favorable Influences.  

      Paved streets.

   c. Detrimental Influences.  

      Outlying.

   d. Percentage of land improved 60% ;  

      e. Trend of desirability next 10-15 yrs. 

       Slightly.

2. INHABITANTS:
   a. Occupation Industrial workers  

      b. Estimated annual family income $1,200-$1,500

   c. Foreign-born families ___ %;  

      d. Negro ___ %

   e. Infiltration of ___ ;  

      f. Relief families ___ one

   g. Population is increasing  

      Slightly;  

      decreasing ______________;  

      static ______________.

3. BUILDINGS:  

   a. Type  

      Single

   b. Construction  

      Frame

   c. Average Age  

      15 Years

   d. Repair  

      Fair

   e. Occupancy  

      95 %

   f. Home ownership  

      80 %

   g. Constructed past yr.  

      0

   h. 1929 Price range $800-$6000  

      i. 1936 Price range $400-$4000

   j. 1938 Price range $4000-$6000

   k. Sales demand $2000

   l. Activity  

      Slow

   m. 1929 Rent range $40-$45

   n. 1936 Rent range $15-$25

   o. 1938 Rent range $25-$40

   p. Rental demand $20

   q. Activity  

      Good

4. AVAILABILITY OF MORTGAGE FUNDS:  

   a. Home purchase __________ ;  

      b. Home building __________

5. CLARIFYING REMARKS:

   Originally platted for summer resort purposes. Has developed into permanent 

   home sites occupied by industrial workers employed in the adjoining oil refinaries, 

   glass plant, and coal loading docks.

6. NAME AND LOCATION __________________________ security grade C  

      AREA NO. 39
1. AREA CHARACTERISTICS:
   a. Description of Terrain.
      Level
   b. Favorable Influences.
   c. Detrimental Influences.
      Obstructed streets, narrow lots. Proximity to railroad, industrial and cemetery.
   d. Percentage of land improved _______.
   e. Trend of desirability next 10-15 yrs.

2. INHABITANTS:
   a. Occupation
      Factory workers
   b. Estimated annual family income $ _______.
   c. Foreign-born families _______.
      Predominating.
   d. Negro _______.
   e. Infiltration of _______.
   f. Relief families _______.
   g. Population is increasing _______.
      Decreasing _______.
      Static _______.

3. BUILDINGS:
   a. Type
      Single
   b. Construction
     ______
   c. Average Age
      30 _______ Years
   d. Repair
      Poor
   e. Occupancy
      95 _______.
   f. Home ownership
      65 _______.
   g. Constructed past yrs
      _______.
   h. 1929 Price range $100-$5000
      _______.
   i. 1936 Price range $300-$3500
      _______.
   j. 1936 Price range $300-$3500
      _______.
   k. Sales demand $1,000
      _______.
   l. Activity
      Slight
   m. 1929 Rent range $50-$125
      _______.
   n. 1936 Rent range $50-$125
      _______.
   o. 1936 Rent range $50-$125
      _______.
   p. Rental demand $3.50
      _______.
   q. Activity
      Good

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

5. CLARIFYING REMARKS:
   Fairly close to Class "D" areas go. Poor class of residents. No demand for sale.

6. NAME AND LOCATION ___________________________ SECURITY GRADE _______. AREA NO. _______.
   _______.
**AREA DESCRIPTION - SECURITY MAP OF: Toledo, Ohio**

### 1. AREA CHARACTERISTICS:

- **a. Description of Terrain.** Level
- **b. Favorable Influences.** Proximity to business district and few industries.
- **c. Detrimental Influences.** Old, cheap homes

- **d. Percentage of land improved:** 100%
- **e. Trend of desirability next 10-15 yrs:** Definitively downward

### 2. INHABITANTS:

- **a. Occupation Common labor**: 
- **b. Estimated annual family income $**: 500-3,000
- **c. Foreign-born families** = 5%; predominating; **d. Negro** = 75%
- **e. Infiltration of Undesirable**: 
- **f. Relief families** = Heavy
- **g. Population is increasing**; decreasing; static; Year

### 3. BUILDINGS:

<table>
<thead>
<tr>
<th>Type</th>
<th>Predominating: 90%</th>
<th>Other Type: 10%</th>
<th>Other Type: 10%</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Type</td>
<td>Singles</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Construction</td>
<td>Frame</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Average Age</td>
<td>40 Years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Repair</td>
<td>Very poor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Occupancy</td>
<td>90%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Home ownership</td>
<td>20%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. Constructed past yr.</td>
<td>0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **h. 1929 Price range:** $2,000-24,000
- **i. 1936 Price range:** $1,000-63,000
- **j. 1938 Price range:** $3,000-67,000
- **k. Sales demand:** $1,750
- **l. Activity:** None
- **m. 1929 Rent range:** $20-32,50
- **n. 1936 Rent range:** $12.50-025
- **o. 1938 Rent range:** $12.50-025
- **p. Rental demand:** $15
- **q. Activity:** Peer

### 4. AVAILABILITY OF MORTGAGE FUNDS:

- **a. Home purchase:** None
- **b. Home building:** None

### 5. CLARIFYING REMARKS:

A run down neighborhood, generally. A government tenancy project was completed last month. Occupants are all colored. Area surrounding project, however, is bad. Large number of houses being demolished by owners and otherwise.

### 6. NAME AND LOCATION ______________________________ SECURITY GRADE ______ AREA NO. ______
**AREA DESCRIPTION - SECURITY MAP OF Toledo, Ohio**

1. AREA CHARACTERISTICS:
   a. Description of Terrain. 
   - Level
   - Favorable Influences. Close to industries. Located on or near new sugar highway. (Canal Boulevard).
   - Detrimental Influences. Unpaved streets, narrow lots. Proximity to railroad and Swan Creek.
   - Percentage of land improved 80%.
   - Trend of desirability next 10-15 yrs.

2. INHABITANTS:
   a. Occupation Common laborers
   b. Estimated annual family income $500-$750
   c. Foreign-born families 0%
   d. Negro 92%
   e. Infiltration of Undesirable
   - Predominating
   - Other type
   f. Relief families Heavy
   g. Population is increasing;
   - decreasing; static Yes

3. BUILDINGS:
   a. Type Singles
   b. Construction Frame
   c. Average Age 40 Years
   - Years
   d. Repair Poor
   e. Occupancy 95%
   -%
   f. Home ownership 35%
   -%
   g. Constructed past yr.
   - 0
   h. 1929 Price range $1500-$2500
   i. 1936 Price range $900-$2250
   j. 1938 Price range $900-$2250
   k. Sales demand $1500
   l. Activity Home
   m. 1929 Rent range $20-$35
   n. 1936 Rent range $12.50-$25
   o. 1938 Rent range $12.50-$25
   p. Rental demand $15
   q. Activity Good

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

5. CLARIFYING REMARKS:
   Lies south of Swan Creek and New York Central railroad. Suffers from smoke, dirt, and all around bad influences. Colored area.

6. NAME AND LOCATION __________________________ SECURITY GRADE D AREA NO. 3
AREA DESCRIPTION - SECURITY MAP OF Rossford, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Slight slope to river.
   b. Favorable Influences. Proximity to glass industry. River view.

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

2. INHABITANTS:
   a. Occupation __________; b. Estimated annual family income $600-1200
   c. Foreign-born families __________%; __________ bound; d. Negro __________%;
   e. Infiltration of ___________; f. Relief families __________;
   g. Population is increasing __________; decreasing __________; static __________

3. BUILDINGS:
   a. Type __________
   b. Construction __________
   c. Average Age __________
   d. Repair __________
   e. Occupancy __________
   f. Home ownership __________
   g. Constructed past yr. __________
   h. 1929 Price range $2250-4500 __________
   i. 1936 Price range $1500-3000 __________
   j. 1938 Price range $1500-3000 __________
   k. Sales demand __________
   l. Activity __________
   m. 1929 Rent range $20-32.50 __________
   n. 1936 Rent range $15-32.50 __________
   o. 1938 Rent range $15-32.50 __________
   p. Rental demand __________
   q. Activity __________

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

5. CLARIFYING REMARKS: Mostly occupied by workers employed in neighboring glass industry.
Located in Wood County. Unincorporated village.

6. NAME AND LOCATION __________ SECURITY GRADE __________ AREA NO. __________
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   b. Favorable Influences. Proximity to industries. Fairly good transportation.
   c. Detrimental Influences. Traversed by railroads, smoke, dirt, and general nuisances.
   d. Percentage of land improved %; e. Trend of desirability next 10-15 yrs.

2. INHABITANTS:
   a. Occupation Railroad and factory workers;
   b. Estimated annual family income $300-1200
   c. Foreign-born families %; predominating; d. Negro Yes; %
   e. Infiltration of Undesirable; f. Relief families Fairly heavy
   g. Population is increasing; decreasing; static Yes

3. BUILDINGS:
   a. Type Predominating %
   b. Construction
   c. Average Age Years
   d. Repair Fair
   e. Occupancy %
   f. Home ownership %
   g. Constructed past yr. 0
   h. 1929 Price range $2250-5000 100%
   i. 1936 Price range $1500-3500 69%
   j. 1938 Price range $1500-3500 69%
   k. Sales demand $3000
   l. Activity Light
   m. 1929 Rent range $2250-40 100%
   n. 1936 Rent range $1750-30 76%
   o. 1938 Rent range $1750-30 76%
   p. Rental demand $20
   q. Activity Good


5. CLARIFYING REMARKS: Very old residential district. Suffers from industrial encroachments. Some very cheap properties along northern section of area.

6. NAME AND LOCATION Security Grade D Area No. 5
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level
   b. Favorable Influences. Adjacent park.
   d. Percentage of land improved ___%; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS: Factory and railroad workers
   a. Occupation workers __________; b. Estimated annual family income $________; c. Foreign-born families ___%; _______ predominating; d. Negro ___%; ___% Yes
   e. Infiltration of _______; f. Relief families _______ Yes
   g. Population is increasing_____; decreasing_____; static_____

3. BUILDINGS:


5. CLARIFYING REMARKS: Some fairly nice homes in central part of area. Lies south of public park.

6. NAME AND LOCATION ________________________________ SECURITY GRADE ____ AREA NO. _____
AREA DESCRIPTION - SECURITY MAP OF ___, Ohio

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
      Transportation.

   b. Favorable Influences.
      Abuts cemetery. Swamps and hollows.

   c. Detrimental Influences.

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

2. INHABITANTS:
   a. Occupation _______ ; b. Estimated annual family income $ ___.
   c. Foreign-born families ___ ; predominating; d. Negro ___ ; %
   e. Infiltration of Undesirable ; f. Relief families Heavy
     Slightly;
   g. Population is increasing ___, decreasing ___, static ___.

3. BUILDINGS:
   a. Type _____________________________
   b. Construction __________________
   c. Average Age _______ Years _______ Years _______ Years
   d. Repair Fair to poor
   e. Occupancy 90 % _______ % _______ %
   f. Home ownership 60 % _______ % _______ %
   g. Constructed past yr. ______
   h. 1929 Price range $ _______ _______ 100% _______ 100% _______ 100%
   i. 1929 Price range $ _______ _______ _______ _______ _______ _______
   j. 1929 Price range $ _______ _______ _______ _______ _______ _______
   k. Sales demand $ _______ $ _______ $ _______
   l. Activity Slight
   m. 1929 Rent range $ _______ _______ 20-35 100% _______ 100% _______ 100%
   n. 1929 Rent range $ _______ _______ _______ _______ _______ _______
   o. 1929 Rent range $ _______ _______ _______ _______ _______ _______
   p. Rental demand $ _______ $ _______ $ _______
   q. Activity Fair

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

5. CLARIFYING REMARKS:
   Some better homes in the vicinity of Stickney. Suffers from smoke and dirt from prevailing winds.

6. NAME AND LOCATION ________________ SECURITY GRADE __________ AREA NO. ___
AREA DESCRIPTION - SECURITY MAP OF To. J.O., Ohio

1. AREA CHARACTERISTICS:

   b. Favorable Influences: Good transportation; streets; Convenient to schools, churches and shopping district; adjoins Bay View Park recreation and amusement. Scenic features.

   c. Detrimental Influences: Poor maintenance; influx of colored population and low income group whites.

   d. Percentage of land improved _____; e. Trend of desirability next 10-15 years Down-

2. INHABITANTS:
   a. Occupation Factory and common laborers 900-1500
   b. Estimated annual family income $ ______
   c. Foreign-born families _____; _______ predominating; d. Negro _____; _____
   e. Infiltration of undesirable _______; f. Relief families _______
   g. Population is increasing _____; decreasing _______; static ________

3. BUILDINGS:
   a. Type PREDOMINATING 95 OTHER TYPE 5 OTHER TYPE 5
      Singles
   b. Construction Frame
   c. Average Age 25 Years _____ Years
   d. Repair Fair to poor
   e. Occupancy 90 % ______ % ______%
   f. Home ownership 60 % ______ % ______
   g. Constructed past yr. 0
   h. 1929 Price range $ 2000-4000 100 % $ ______ 100 % $ ______ 100 %
   i. 1936 Price range $ 1200-3000 70 % $ ______ 100 % $ ______
   j. 1938 Price range $ 1200-3000 70 % $ ______
   k. Sales demand $ 2000 ______ ______
   l. Activity Slight
   m. 1929 Rent range $ 20-35 100 % $ ______ 100 % $ ______ 100 %
   n. 1936 Rent range $ 15-25.50 77 % $ ______ 100 % $ ______
   o. 1938 Rent range $ 15-25.50 77 % $ ______
   p. Rental demand $ 20 ______ ______
   q. Activity Fair
   

5. CLARIFYING REMARKS: Area lies in north-east outskirts of city. Formerly a white neighborhood; now rapidly being run down through influx of colored and low income group of whites. Heavy relief load. High vacancy ratio.

6. NAME AND LOCATION __________________ SECURITY GRADE __ AREA NO. 8
1. AREA CHARACTERISTICS:  
   a. Description of Terrain. Level.
   b. Favorable Influences. Paved streets.
   d. Percentage of land improved ____ %;  e. Trend of desirability next 10-15 yrs. Definite downturn

2. INHABITANTS: Indigents and common laborers ____ ; b. Estimated annual family income $0-1500
   b. Estimated annual family income $0-1500
   c. Infiltration of foreign-born families ____ %; predominating; d. Negro ____ %;  
   e. Population is increasing ____ ; decreasing ____ : static ____ .

3. BUILDINGS:
   a. Type Mix-ture of every kind ___ __. b. Construction ________  
   c. Average Age 45 yrs. d. Repair Terrible 80 %
   e. Occupancy 100 % 1.5 %
   f. Home ownership ____ %

4. Constructed past yrs. ______
   a. '1929 Price range $500-7000 100%  
   b. '1936 Price range $300-3500 51 %
   c. '1938 Price range $300-3500 51 %
   d. '1938 Price range $300-3500 51 %
   e. '1938 Price range $300-3500 51 %
   f. '1938 Price range $300-3500 51 %
   g. Sales demand ______
   h. Activity None
   i. 1929 Rent range $4-50 100%  
   j. 1936 Rent range $4-50 57 %
   k. 1938 Rent range $4-50 57 %
   l. 1938 Rent range $4-50 57 %
   m. Rental demand Poor


6. CLARIFYING REMARKS: Zoned light industrial. A few fairly decent homes left in entire area. On the whole it is least desirable of any area in town, from a residential standpoint.

6. NAME AND LOCATION ___________________________ SECURITY GRADE ____ AREA NO. ____